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.

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ATA KHAN & CO. CHARTERED ACCOUNTANTS

67, MOTIJHEEL COMMERCIAL AREA (1STFLOOR), DHAKA-1000 BANGLADESH

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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



ATA KHAN & CO.

Chartered Accountants

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



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
Non-Current Assets:						
Property, Plant & Equipment (WDV)	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)						
Total Non-Current Assets:		18,823,317	1,364,387	13,559,921	33,747,625	22,223,915
Current Assets:						
Losn to Members/Beneficiaries	8.00	521,836,958	*	33,967,565	555,794,513	433,296,535
Loan to Micro Credit Fund	9.00	Section of the	800,000		September 1	9,150,000
Short Term Investments (FDR)	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		100000000000000000000000000000000000000	7,565,104	4,047,045
Advance, Deposit and Prepayment	15.00	425,038	4	1,336,559	1,761,597	5,765,077
Suspence Accounts	100			1	*	224,552
Project Security	16.00	(a)	200,000		200,000	
trventories	17.00	ă:	7 × 100 × 10	859,225	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		8.	348,138	*
Bills Receivable from TRIKABIKA	20.00		240,593		240,593	9,510,255
Cash & Cash Equiplent	21.00	4,138,235	1,680,392	23,960,793	29,779,420	28,533,018
Total Current Assets:		568,426,594	2,942,772	78,470,526	642,039,892	544,559,117
Total Assets and Properties		587,249,911	4,307,159	92,030,447	675,787,517	566,783,032



Capital Fund: Capital Fund: Cumilative Striplus Statutory Reserve Fund Total Capital Fund Non Current Liabilities:	Notes 22.00 23.00	Micro Credsit 94,989,942 10,554,437 105,544,379	General Fund & Project 2,214,522 2,214,522	Solar Home Ssdystem 29,806,145 29,806,145
Loans from PKSF Advance From Doner Loan From Housing Accumulated Depreciation	24.00 25.00 26.00	84,508,327 3,518,000 3,527,204	1,412,417 537,369	425,347
Total Non Current Liabilities Current Liabilities		91,800,373	1,949,786	425,347
Loans from PKSF Loans From IDCOL Advance in BKSF Jewish name i	24.00 27.00	91,062,491		13,941,847
Loan From Commercial Banks Other Loans-Short Term:	28.00 26.00 29.00	3,000,000 994,000 10,000,000	444	100
Loan From Other Sources Members Savings Deposits Provision for Expenses	30.00 31.00	27,191,139 209,960,095	9.9	36.9
Loan Loss Provision Provision for Grabuby Fund	32.00 33.00	16,311,213	31,625	33,965,305
Graphility Fund	#¥00	4,094,169	:o- e	
Staff Euclidy Staff Euclidy	-		E 60	
Insurance Premium Fund	36.00	26,695,034		
Loan From Ratton to Grehayan Tahabili Membera Savinus Grehayan Tahabili				
Loan From PC/PO	3778		M45 111	
Accounts Payette Others Liabilities	36.00		111,226	12,973,755
Total Current Liabilities	35.00	389,905,159	142,851	61,798,955
Total Fund & Liebithes		587.249.911	4.307.159	92 030 447

Finance Manager

Dated: Ohaka, 8 12 November 2019

RDS-Sherpur-2100 ChaRMANUSADOM (MD. NOUR ODDIN) SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN CRUTESHED Executive Director ROS-Sherpur-2100

ATA KHAN & CO. Chartered Accountants

Consolidated Statement of Comprehensive Income For the year ended 30 June 2019.

Particulars	Notes	Micro Credit	General Fund	Solar Home	Total A	Total Amount
			& Project	System	2019	2018
Income;						
Service Changes on Members Loan		400 000 046				Colesion and Colesion
English proposate Income/Department		100,308,313		36,323	100,542,838	93,704,442
Book laborer		7,055,434	٠		7,055,434	4,652,207
Seria Filorosi		138,149	9,755	28.035	175,939	301 311
merest on FDR		2,108,157		950 198	3 059 966	202 400
Interest from Loan			40.00	20.00	000,000,0	500,136
Admission / Membrship Fees		400 400	400,004	163,146	209,702	893,347
Stales of Dass Book & So. on		156,180			158,180	105,340
Con Decorption Food Code of Lone Form		202,720	P		202,720	147,030
Densities for Densers Trees of LOST PORT		146,605	•		146,605	116,300
Doct Date controls		2,475,500		*	2,475,500	2,209,000
and Local resulting		54,300		٠	54,300	11,000
Controlled Controlled		66,385))3	66,385	40.060
Market Committee of the		53,410	100	ŕ	53.410	47 190
Coan Loss Provision adjustment		16,099		Ŷ	16.099	458 468
CHOST MESS TETT		857,028		29 136	BBR 184	443 003
Miscellangous income		272,619	39,158	795,721	1 107 498	2 001 471
Health Card		355,000		,	355,000	330 000
KBS TOST		15,500			15,500	15,600
Fund Received		,	1 211 580		4 244 680	00000
Bills Receivable			8 804 400		0.000,112,0	3,340,240
Tution Fee			001,500,0		0,504,180	
Donation Treasurer		*	cry,cre		515,715	895,807
Member Ese		•	216,552		216,552	129,597
Protect Income from IChamateven			13,040		13,040	21,375
Prince Income from ICs			735,300		735,300	367,929
Pocesing From DDA?		•	71,784		71,784	
Section Floring Street			16,800		16,800	
Concus series (one)			×	1,448,603	1,448,603	
Goods sales (Khebika)				145,638,041	145,638,041	87.423.622
National Project (Service Charge 10%)		6		1,626,156	1,626,156	
CARRILLING IDCO.				•	4	105.538
Po Contribution for programme		*	•		115	509,670
Chidost Administration for			j.t	•	31	5,600
SANGOR VALUES OF THE			10 10			30,800
Total Income		114,281,401	11,460,398	150,735,361	276 477 160	200 123 608
			+			manipul lang



0.001	Notes	Micro Credit	General Fund	Solar Home	Total Amount	mount
			& Project	System	2019	2018
Expenditure:						
Interest on Member's Savings		007 086 0			25.40	
Service Charge on PKSF Loan		6,000,453			9,280,429	7,625,844
Service Charge on Housing Loan		0,000,336	•		6,006,338	5,598,687
interest Expenses on Other Livan		63,127			83,127	85,932
Interest on Bank Loan		787,837			797,837	3,261,493
Salaries and Allowanese		1,023,128	٠		1,023,128	437,567
Office Rent		46,268,058	2,966,394	3,464,093	52,698,545	41,227,602
Renders and Moletonesses		1,019,816	99,316	355,600	1,474,732	2 029 462
Gas Electricity & Water Bill		1,259,991		101,906	1,361,897	1,114,647
Telephone, Internet and Bostone		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		1,389,704	14,660	256,729	1,641,093	972 259
Travelling transportation and peopless		703,151	108,858	74,966	888,975	585,213
Newspaper and Periodicals		1,130,376	317,506	650,857	2,098,739	890,760
Bank Chartes and Commission		55,677		9	55,877	62,497
Training Expenses		258,954	13,040	230,657	502,651	364,795
Meeting and Seminar Expanses		881,879	2,741,278	203,515	3,826,672	698,083
Legal Expenses		284,452		150,000	434,452	222,325
Registration Fee		465,025	100 mm		465,025	514,295
Enrich Program Expenses		20,250	10,000		30,250	163,262
Provin Program Expenses		6,024,031		٠	6,024,031	4,652,207
Audit Fees		1,051,593		(8	1,051,593	
Board Members Honoragium		108,680	31,625		140,305	75,640
LORD Lose Droubling Expenses / LDC1		37,500		19,800	67,300	
Depreciation Frances		7,712,410	•	16,522,129	24,234,539	2,797,132
Amortaization fund		1,212,160	170,594	220,065	1,602,819	930.037
Rebate on Service Charac		55,371		•	55,371	
Schale on Molecula leas		7,097,418			7,097,418	7,161,307
Advantagement & Constation		44,000			44,000	24 000
Automation charms		23,440		ı	23,440	63,010
Tax & VAT		467,970	•		467,970	378,795
Gratuite		295,429	*	4	295,429	445,437
Contribution to Engine page		4,761,619		*	4,761,619	4,367,090
and the state of t		409,372			409.372	1 129 132
Commodition to Conter prog. (Scholarship)		135.808	35		135 806	



Particulars	Notes	Micro Credit	General Fund	Solar Home	Total Amount	onut
			& Project	System	2019	2018
Day Celebration		33,490	1,000	٠	34 490	45 598
Health Service		231,709			231,709	235 803
Employee Recruitment		57,174	-		57.174	53 121
Miscellaneous Expenses		391,031	221.107	831,709	1 443 847	475 ARR
Dormetory Rent		1,363,961			1 363 961	2000
Scholarship		384,000			384 000	
Cultural Program		115,740			115.740	78 885
Development Fair		16.450	,		16.460	0000
Teachers Salary		201	979 240		070 070	273 675
Project proposal Cost			242.000		242,840	200000
School room rent			000'01'0		000000	32,023
Convavance of teachers			000'99	* 1.	000'89	90,000
Parmethon position			096'/		7,560	38,743
manufactured countries		V.	13,650	2	13,650	14,400
1500 Daylor		300	6,723	2	6,723	10,016
Start Chentation			40,733	٠	40,733	22,831
Project Office Supply		٠	89,258	i i i	89,258	47,238
RDS Office Supply			30,816	2	30,816	٠
Other Service		,	59,507		59,507	•
Project Promotion Workshop			276,510		276.510	
Beneficary Advisory Comment meeting			54,181	ŧ	54.181	
Beneficary Survey			77,400		77.400	
Group revitalization		•	281 872		281 877	
workshops on association election		*	305.009	,	200 900	
Leadership election			457 922		457 029	
Regular mentoring support to SHGs			584 637		584 537	
Workshop to sensitive LAs on rights for marginalised groups		,	473.627		473.827	
On going mentaring of LA			53 333		20,000	
On going mentoring of CSO leaders			408 465		35,353	•
Olsseminate improved seed varieties			12.064		12.064	•
Day long campaign			74 968		74 000	52.5
Local consultations and focus group discussions			2000		0000	
Business startup materials			000000	(3)	410,40	
Subsidy for 10's		•	20,000		30,000	
STATE ICS			1 300		4 300	



Supplies & Other Accessories Purchase Selling and Promotional Exp. Rent for Tristrument Cost of Goods Sold Kabhikha Expense ALO Project Exp

Wages (Loading & Unioading) Interest expenses for IDCOL Administrative Exp.

Excess of Income Over Expenditure Total Expenditure Total Income

258,757,765 172,148,143 17,719,395 27,985,465 276,477,160 200,433,608 38,512,245 2,584,375 39,073,011 77,187,293 21,852,000 199,490 14,428,934 5,372,901 831,331 7,673,103 143,062,258 77,187,293 21,852,000 199,490 5,372,901 031,331 14,428,934 864,289 10,596,109 105,099,398 9,182,003

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

Finance Manager

allab Karmakar

12 November 2019 Dated: Dhaka,

(MD. NOOR UDDIN) SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE POPULATION RDS-Sherpur-2100

Chairman A.X.M.MUSACOMOLE FERDOUSE President

ATA KHAN & CO.

Chartered Accountants



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

Receipts	Notes Micro Credit	General Fund	Solar Home	Total A	
		& Project	System	2019	2018
Opening Balance:					
Cash in Hand	565,825	16,795	3.190	585,810	133,63
Cash at Bank	17.237.784		5,736,526	24,623,985	2,951,32
Loan Received from PKSF	115,300,000		all-solution.	115,300,000	97,700,00
Loan Received from Housing fund 8B	2,520,000		50		Cal C 20 C 2
oen Received From Bank				2,520,000	2,520,00
	5,000,000		anne Tier	5,000,000	15,000,00
Loan Received From Bio-Gas		2000	3,100,000	3,100,000	**************************************
Loan Received From Microcredit		1,500,000	13,850,000	15,350,000	4,287,58
oan Received from Other Source	48,891,139	U 2000-	39,497,438	88,388,577	24,806,13
Loan Recovery (Principal)	796,241,049	272,703	913,297	797,427,049	741,731,19
Insurance Fund	8,950,910		1000	8.950,910	7,313,27
PKSF Advance	3,000,000			3,000,000	3,500,00
F fund Receipt	3,398,680		312,256	3.710.936	6,525,98
Staff security	2,000		012,200	2,000	1,590,49
taff welfare	225,941	W. 37	9.052	4.	
Staff fund			7,000	234,993	432,88
Advance	3,876,266		24,300	3.900,566	2,909,31
	3,777,743		3,871,828	16,387,095	8,511,02
Advance AIT	68,257		4,500	72,757	58,00
Suspence A/C	30,000	N 88	+ 1	30,000	224,55
Staff loan	577,747		91,799	669,546	2,464,65
Service Charge on member Loan	100,506,315	3,452	36,323	100,548,090	93,180,61
Service Charge on other Loan					1,060,99
Savings Collection	159,881,654		20	159,881,654	126,054,73
Enceshment of FDR	10,948,661		20	10,948,661	2,154,38
faimborgement from PKSF against EMRICH Programs	2,945,171	- 12		2,945,171	4,652,20
Creditors for Expenses	597,018	30		1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Bank Interest	138,149	9,755	40.000	597,018	1,496,82
riterest on FDR		8,700	28,035	175,939	270,90
	2,108,157	2.2	950,198	3,058.355	666,72
ntorest receivable		1,315	965,709	957,024	-
3 II Receivable		100	4,039,212	4,039,212	1000
Admission / Membership Fees	158,180			158,180	126,71
Sele of Pass Book etc.	202,720	38		202,720	147.03
oan Processing Fee/Sale of Loan form	146,605	100		146,635	116.30
Johanion for nevirus expanditure from PKSF (SDL)	2,475,500			2,475,500	2,209.00
3ad Debt realized	54,300		100	54,300	11,00
Employee penalty	66,385	100		110 18000	
fealth Service	11201700	1.5		66,385	40,06
Office (Mess rent	53,410	7.7	100	53,410	47,19
	657,028	44/744	29,138	686,164	443,09
Viscolianeous Income	272,619	39,158	700,051	1,011,828	619,25
fealth Card	355,000		2.00	355,000	330,00
RBA Test	15,500	2		15,500	15,60
Received from ENRICH Program	7,055,434			7,055,434	6,136,20
O contribution for Programme	277792			0.0000000000000000000000000000000000000	509,67
und Received		970.967		970,957	3,346,24
ution Fee	42	515,715			Done com
Constion Treasurer				515,715	926,60
oan From GF	127	216,552		216,552	129,59
	1.5	1,000		1,000	5,148,96
cen From PO	17	46,398		46,398	50,05
oan From ED		121,500		121,500	
oan From 47-P				10.0	90,95
cen From 10-P			9.59		78,42
fembers Fee	114	13,040	0.00	13,040	
bond Asset Sale	5.05	19,679	85,358	85,358	910.00
roject Income from khamatayan	344	775 700			816,66
	227	735,300		735,300	367,92
roject Income from ICS		71,784		71,784	
Received from BRAC		16,800	1200 MAG	16,800	-
Boods sales (SHS)	9 ±	100	1,448,603	1,448,603	- 2
loods sales (Khabika)	5.0	1.0	145,638,041	145,538,041	©
abikha Project (Service Charge 10%)	100		1,626,158	1,626,156	- 8
		14,919,433	100000000000000000000000000000000000000	- langual states	51



Lasn Dixburned to Members Lasn Dixburned to Members (21,401,000 - 92,401,000 - 92,401,000 760,210,000 760,21	Loan Disbursod to Members 921,401,000 - 921,401,401,401,401,401,401,401,401,401,40		Total Am	Solar Home	General Fund	Micro Credit	Notes	Payments.
Land Disburstand to Staff	Lan Disbursed to Staff	2018	2019	System	& Project	220000000000000000000000000000000000000		A 8 \$10 20 80 1
Relund of HOSP Ison	Refund of PKSF Ican Refund of RDCOL ban Refund of Refund RDCOL ban	766,210,000	921,401,000			921,401,000		Loan Disbursed to Members
Refund of Housing Loan Refund of EDCL Ican Ref	ReInted of Noving Losin Relind of IDCOL Ioan Relind of Relind IOAN Relind IOAN Relind Of Relind IOAN Relin	8,014,752	406.000	+	40	405,000		Loan Disbursed to Staff
Refund of Industry Loan	Refund of Housing Loan Refund of Excitor Ison Refund of Excitor Ison Refund of Excitor Ison Refund of Excitor Ison Refund of Ison other sources 33,860,000 Refund of Ison Refund of Refund Refund of Refund	79.562.502	78,500,005		+1	78,500,005		Refund of PKSF loan
Refund of DCCL kan Refund of from other sources 1 3,3850,000 1 4,1512,878 1 7,500,000 1 6,000,000 1 6,	Refund of IDCOL, Isan Restund of Norm other sources Loan To Microcred3 Loan To				200	2,968,000		Refund of Housing Loan
Relund of from other sources 33,850,000	Refund of from other sources Loan To Microcredi Loan To Biogas Loa	- 107.0		23.277.649				Refund of IDCOL loan
Lisan To Microcredit	Loan To Biogas	28 058 875	7 TO SEC. 1. S			33,850,000		Retund of from other sources
Lian To Biogas Land PDR 17.853.007 1.000.000 1.000.000 1.000.000 1.000.000	Loan To Biogas				2 300 000	0.5500.000000		Loan To Microcredit
Land	Land	0,001,000			1,000,000	-		Loan To Biogas
FIDAL 17,853,007 - 808,421 18,691-28 18,791-28 119,791-	FDR National of savings 107,785,3017 - 806,421 18,669,428 National of savings 107,785,311 50,915 - 107,139,225 Flied savings 107,785,311 50,915 - 114,868 4,142,339 Flied savings 107,785,311 50,915 - 114,868 4,142,339 Flied savings 107,785,311 50,915 57,559,745 57,559	- 53			19	- 3		
Reland of savings	Refund of savings	18 701 267			200	17 853 007		FDR
Fised select purchase	Fixed select purchase	the state of the s		1.0	50.915			VOID II I CONTRACTOR OF THE PROPERTY OF THE PR
TR Kabibas puchase	TR Kabibha purchase				***************************************			
Supplies & Other Accessories Purchase	Supplies & Other Accessories Purchase 199,490 7,98,490 7,9	4,004,120				4,441,411		
Advance All Relund of Baris Isan 1,000,000 - 1,000,000	Advance 3.551,863 137,400 4,104,228 7,793,491 Returned Early of Bank Iban 10,000,000 - - 10,000,000 - 155,566 - 155,566 - 155,56	22.82	10.71/5/01/10/50 (07/00)					[1988] A D. S.
Restrict of Barris Danis	Return of Bank June 10,000,000 - - 10,000,000				137 400	3 551 863		
Unserbald Advance	Unsettaled Advance	0,110,00		4, 104,220	101,400			
Advance AIT 68.357 - 4.500 72.757 58.00 72.7	Advance ATT 68,257 - 4,500 72,757 PF fund Refund 3,368,560 312,256 3,710,936 Stalf accurity Refund 2,000 - 2,000 Stalf fund Refund 3,876,266 24,300 3,900,586 Weifare fund Refund 225,941 - 9,052 234,993 Creditors for Expences 1,466,625 - 1,469,625 Indiamate Fund 3,437,566 - 3,437,568 PKSF Advance BIRICH 7,259,142 - 7,259,142 Interest on Mamber Savings 9,260,429 - 9,260,429 Service charge on PKSF Loan 6,006,338 - 6,006,338 Service charge on PKSF Loan 6,006,338 - 6,006,338 Service charge on PKSF Loan 83,127 - 83,127 Interest on other loans 797,837 - 797,837 Interest on Other loans 1,023,128 Salary & Allowance 46,268,058 2,966,394 3,464,093 22,808,545 Diffice Rent 1,019,816 99,316 35,600 1,474,732 Regair and Maintenance 1,259,991 - 101,905 1,361,897 Electricity, Gas & Waite Bil 471,186 4,581 47,207 522,974 Printing & Stationery 1,369,704 14,660 256,729 1,441,093 Find and maintenance Periodical 55,677 - 55,677 Bank Charges & Commission and perdiem 1,309,766 130,006 23,657 502,851 Travelling, transportation and perdiem 1,309,766 130,000 - 30,250 Entertailment Peroses 86,025 10,000 - 30,250 Entertailment Peroses 86,024,031 - 60,251 Entertailment Peroses 86,024,031 - 60,267 Entertailment Perose 97,097,418 - 90,972 Entertailment Perose 97,097,418 - 90,972 Entertailment Perose 97,097,418 - 90,972 Entertailmen	224 665		- 2				
PF fund Reland 3,386,560 - 312,566 3,710,836 4,831,06 58ulf lund Reland 3,376,265 - 24,300 3,903,060 4,369,45 Ware fund Reland 3,376,265 - 24,300 3,903,060 4,369,45 Ware fund Reland 3,376,265 - 24,300 3,903,060 4,369,45 Ware fund Reland 3,375,565 - 24,300 3,903,060 4,369,45 Bearland Fund Reland 3,475,565 - 1,400,025 584,46 Elevarance Fund 1,575,700 - 1,879,700 - 1	PF fund Refund 3,388,880 312,256 3,710,938 Staff security Refund 2,000 -		7	4 cnn	- 2	0.07999000000		
Staff accurity Refund	Staff security Refund		0.0000000000000000000000000000000000000	7	50			
Start Fund Refund 3,376,265 24,300 3,900,366 4,369,455 201,650 221,650	Staff fund Refund 3,876,266 - 24,300 3,900,586 Welfare fund Refund 225,941 - 9,052 234,993				200			
Wafase And Raftuad 225,941 9,052 234,993 221,55 1,650,825 54,450,825	Verlane fund Refund	10,000,000,000						
Cladition for Expension 1,496,825	Circelitors for Expenses				7.0			
Incurance Fund 3,437,568 - 3,437,568 2,563,78	Insurance Fund 3,437,568 - 3,437,568 - 3,437,568 PKSF Advance 1,679,702 - 1,679,702 Pks Rodeivable on ENRICH 7,259,142 - 7,259,142 - 7,259,142 Pks Rodeivable on ENRICH 7,259,142 - 7,259,142 Pks Rodeivable on ENRICH 7,259,142 - 7,259,142 Pks Rodeivable on ENRICH 8,250,259 - 8,260,429 Pks Rodeivable on ENRICH 8,3127 - 83,127 Pks Rodeivable on Enrich peas 797,837 - 797,837 Pks Rodeivable on Bank loan 1,023,128 Pks Rodeivable on Service Charge 1,024,031 Pks Rodeivab	A61.000.074.0001		9,052	***			
PRESF Advances 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,879,702 1,885,20 1,980,429 1,980,338 1,980,338 1,980,338 1,980,338 1,980,338 1,980,338 1,980,338 1,980,338 1,980,338 1,980,339 1,980,300 1,747,732 1,980,439 1,980,4	PKSF Advance Bits Receivable on ENRICH T, 259,142 T, 259,143 T, 259,144 T, 259,144 T, 259,144 T, 259,144 T, 259,144 T, 259,144 T, 25			35	100			
Bills Receivable on ENRICH 7,259,142 - 7,299,142 4,652,20 bitates on Namber Savings 9,280,429 - 9,280,429 6,83 5,588,83 5,588,83 5,686,83	Bits Receivable on ENRICH 7,259,142 - 7,259,142 - 7,259,142 intensit on Member Savings 9,260,429 - 9,280,429 - 9,280,429 - 9,280,429 - 9,280,429 - 9,280,429 - 9,280,429 - 9,280,429 - 9,280,629 Service charge on PKSF Loan 6,006,338 - 6,006,338 Service charge on Housing Loan 83,127 - 83,127 intensit on other bears 797,837 - 797,837 - 797,837 - 1023,128 Salary & Allowsnoe 45,268,058 - 1,023,128 Salary & Allowsnoe 45,268,058 - 1,023,128 Salary & Allowsnoe 45,268,058 - 1,019,816 99,316 355,600 1,474,732 Repair and Maintenence 1,019,816 99,316 355,600 1,474,732 Repair and Maintenence 1,259,991 - 101,905 1,381,897 Electricity, Gas & Water Bill 471,168 4,581 47,207 522,974 Postage , Telephone & Infernet 1,235,420 17,387 7,820 1,260,627 Entertainment 454,246 35,486 53,256 542,968 Phriding & Stationery 1,389,704 14,660 256,729 1,841,993 Fuel and maintenance 703,151 108,658 74,966 886,975 Preventing, transportation and pendlem 1,30,376 317,506 850,857 2,099,739 Newspaper and Periodicals 55,877 56,877 88nk Charges & Commission 258,954 13,040 230,557 502,651 Training Expenses 818,879 2,741,278 203,515 3,826,672 Meeting & Seminar Expenses 465,025 - 465,025 Registration Fee 20,250 10,000 - 30,250 Enrich Prog. Expenses 6,024,031 - 6,024,031 Provin Prog. Expenses 1,051,863 17,250 181,547 1,250,390 Audit fee 108,680 - 6,024,031 Provin Prog. Expenses 6,024,031 - 6,024,031 Provin Prog. Expenses 1,051,863 17,250 181,547 1,250,390 Audit fee 108,680 - 6,024,031 Provin Prog. Expenses 6,024,031 - 6,024,031 Provin Prog. Expenses 1,051,863 17,250 181,547 1,250,390 Audit fee 108,680 - 6,024,031 Provin Prog. Expenses 1,051,860 - 6,024,031 Provin Prog. Expenses 1,034,90 - 9,037,00 - 9,037,00 - 9	12.000		7.5	*			
Interest on Member Savings 9,280,429 - 9,280,429 6,83 Service charge on PKSF Loan 6,06,338 - 6,006,338 5,508,68 Service charge on Housing Loan 83,127 - 83,127 65,86 Interest on other bears 797,837 - 197,837 1,310,55 Interest on other bears 797,837 - 1,023,128 437,56 Salary & Allowance 46,286,058 2,966,394 3,454,093 52,808,545 38,131,58 Diffice Reak 1,093,816 99,316 350,600 1,747,732 2,028,46 Salary & Allowance 1,259,991 - 101,905 1,381,897 1,728,04 Electricity, Gas & Waster Bill 47,166 4,581 47,207 522,974 391,04 Postage, Telephone & Internet 1,235,420 17,387 7,820 1,260,827 976,845 Entertainment 444,246 35,486 35,256 542,968 573,33 Phinting & Stadonory 1,389,704 14,660 256,729 1,641,093 1,002,24 Fine land maintenance 793,151 100,858 74,968 866,95 Firevelling, transportation and perdiem 1,303,376 317,506 650,857 2,098,739 939,40 Newspaper and Periodicalis 55,677 627,96 Bank Charges & Commission 388,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 288,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 288,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 288,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 230,657 302,651 372,18 Bank Charges & Commission 368,954 13,040 320,657 302,651 372,18 Bank Charges	Service charge on PKSF Loan	5,516,743		*	*			5.E.VEL. G. C.
Service charge on PKSF Loan	Service charge on PKSF Loan	4,652,207	7,259,142	(*)	+33			
Service charge on Housing Lean 83,127 - 83,127 85,50 interest on other bears 797,837 - 1,310,85 1,310,85 1,023,128 - 1,023,128	Service charge on Housing Loan 83,127 - 83,127 - 797,83	6,834	9,280,429		÷31			
Interest on other loans Interest on other loans Interest on Bank loan Interest on Bank l	Interest on other loans 797,837 - 797,837 interest on Bank loan 1,023,128 - 1,	5,598,687	6,006,338	(4)		6,006,338		
March Marc	Interest on Bank Icen 1,023,128 1,023,128 2,106,394 3,464,093 52,698,545 50 50 50 50 50 50 50 50 50 50 50 50 50	85,932	83,127		7.5	83,127		
Salary & Allowance	Salary & Allowance 48,868,058 2,968,394 3,484,093 52,808,545 Diffice Rent 1,019,816 99,316 355,600 1,774,732 Repair and Maintenance 1,259,991 - 101,905 1,381,897 Electricity, Gas & Waher Bill 471,186 4,581 47,207 522,974 Postage, Tolophone & Internet 1,235,420 17,387 7,820 1,200,627 Entortainment 454,246 35,486 53,256 542,968 Printing & Stationery 1,389,704 14,660 256,729 1,641,093 Five land maintenance 703,151 108,658 74,966 886,975 Travelling, transportation and perdiem 1,30,376 317,506 650,857 2,088,739 Newspaper and Periodicals 55,677 - 55,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 - 56,677 -	1,310,551	797,837			797,837		Interest on other loans
Salary & Allowance	Difficial Renk 1,019,816 99,316 355,800 1,474,732 Repair and Maintenance 1,259,991 - 101,905 1,381,897 Electricity, Gas & Water Bill 471,186 4,581 47,207 522,974 7,020 1,260,627 7,820 1,260,627 7,820 1,260,627 7,387 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,387 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 7,820 1,260,627 1,260,62	437.567	1,023,128		€.	1,023,128		Interest on Bank loan
Office Renk 1,019,816 98,316 355,600 1,474,732 2,028,46 Repair and Maintenence 1,259,991 - 101,905 1,381,897 1,129,04 Electricity, Gas & Water Bill 471,186 4,581 47,207 522,974 391,04 Postage, Telephone & Internet 1,254,240 17,387 7,620 1,260,627 976,94 Entotrainment 454,246 354,86 53,256 542,968 573,33 Prinning & Stationery 1,389,704 14,660 256,729 1,611,093 1,002,24 Fivel and maintenance 703,151 108,858 74,966 868,975 177 Travelling, transportation and pendiem 1,30,376 317,506 650,857 2,098,739 939,40 Newspaper and Periodicals 55,677 - 56,677 - 56,677 627,868 Bark Charges & Commission 258,994 13,040 230,657 502,651 372,18 Training Expenses 881,879 2,741,278 293,155 3,826,672 698,08	Office Rent 1,019,816 99,316 355,600 1,474,732 Repair and Maintenance 1,259,991 - 101,905 1,381,897 Electricity, Ges & Water Bill 471,186 4,581 47,207 522,974 Postage, Toliphone & Internet 1,235,420 17,387 7,620 1,260,627 Entertainment 454,246 35,486 53,256 542,968 Printing & Stationery 1,389,704 14,660 256,729 1,641,093 Fivel and maintenance 703,151 100,658 74,966 886,975 Fivel and maintenance 703,151 100,658 74,966 886,975 Fiveling, transportation and perdiem 1,30,376 317,506 680,857 2,098,739 Newspaper and Periodicals 55,677 - - 55,677 - - 55,677 Bank Charges & Commission 258,954 13,040 230,657 502,651 17aining Expenses 284,452 - 150,000 434,452 - 16gal Expenses 465,025 - -			3,464,093	2.966,394	46,268,058		Salary & Allowance
Repair and Maintenance	Repair and Maintenence			355,600	99,316	1,019,816		Office Rent
Electricity, Gas & Waiser Bill 473,186 4,581 47,207 522,974 391,04 Prostage, Telephone & Internet 1,235,420 17,387 7,620 1,260,627 976,34 574,266 53,256 542,988 573,34 574,666 585,77 1,389,704 14,660 256,729 1,641,093 1,002,24 574,104 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 17,003,151 108,858 74,666 86,975 108,857 108,	Postage Telephone & Internet 1,235,420 17,387 7,820 1,260,627			10000 11000000000		1,259,991		Repair and Maintenance
Postage , Telephone & Internet	Postage , Telephone & Internet 1,235,420 17,387 7,820 1,260,627 Entotalnment 454,246 35,486 53,256 542,968 Printing & Stationery 1,369,704 14,660 256,729 1,641,093 703,151 108,658 74,966 886,975 Travelling, transportation and pendlem 1,130,376 317,506 630,857 2,098,739 Newspaper and Periodicals 55,677				4.581			Electricity, Gas & Water Bitli
Entertainment	Entertainment							
Printing & Stationery	Printing & Stationery 1,369,704 14,660 256,729 1,641,093 Fivel and maintenance 703,151 108,858 74,966 886,975 Travelling, transportation and perdlem 1,130,376 317,506 650,857 2,098,739 Newspaper and Periodicals 55,677 - 55,677 55,677 Bank Charges & Commission 258,964 13,040 230,657 502,651 Training Expenses 881,879 2,741,278 203,515 3,826,672 Meeting & Seminar Expenses 284,452 - 150,000 434,452 Legal Expenses 465,025 - 10,000 - 30,250 Enrich Prog. Expenses 1,051,593 17,250 181,547 1,250,390 1,000				FIG. 60, 75 (5) (5)			Entertainment
Five land maintenance 703,151 108,858 74,966 886,975 Travelling, transportation and perdiem 1,130,376 317,508 680,857 2,096,739 939,40 8645,967 55,677 627,96 865,877 627,96 865,877 627,96 867,865 867,77 627,96 865,877 627,96 865,877 627,96 865,877 627,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96 867,865 867,867 867,96	Fuel and maintenance 703,151 108,858 74,966 886,975 Travelling, transportation and pendlem 1,130,376 317,506 650,857 2,098,739 Newspaper and Periodicals 55,677 55,677 Bank Charges & Commission 258,954 13,040 230,657 502,651 Training Expenses 881,879 2,741,278 293,515 3,826,672 Meeting & Seminar Expenses 284,452 150,000 434,452 Legal Expenses 465,025 Registration Fee 20,250 10,000 - 30,250 Enrich Prog. Expenses 6,024,031 - 6,024,031 Provin Prog. Expenses 1,051,593 17,250 181,547 1,250,390 Audit fee 108,680 - 108,680 Rebate on Service Charge 7,097,418 - 7,097,418 Rebate on Microcycle Ioan 44,000 - 44,000 Automation charge 467,970 - 467,970 Tax & VAT 295,429 - 295,429 Gretuity 667,450 - 667,450 Contribution to Enrich prog. 409,372 Day Celebration 33,490 1,000 - 34,490 Health Service 231,709 - 231,709							Printing & Stationery
Travelling, transportation and perdiem 1,130,376 317,506 680,857 2,098,739 938,40 Newspaper and Periodicals 55,877 - 55,677 627,96 Bank Charges & Commission 258,954 13,040 230,557 502,651 372,18 Bank Charges & Commission 258,954 13,040 230,557 502,651 372,18 Meeting & Seminar Expanses 284,452 - 150,000 434,452 212,42 Legal Expenses 465,025 - 465,025 514,28 Registration Fee 20,250 10,000 - 30,250 163,26 Enrich Prog. Expenses 6,024,031 - 6,024,031 4,652,20 - 6,024,031 4,652,20 - 108,680 68,25 - 46,052,20 - 108,680 68,25 - 40,860 - - 108,680 68,25 - 40,400 - - 40,400 - - 40,600 - - 40,600 - - 40,600	Travelling, transportation and pendlem 1,130,376 317,506 650,857 2,098,739 Newspaper and Periodicals 55,677 - 55,677 Bank Charges & Commission 258,954 13,040 230,657 502,651 Training Expenses 881,879 2,741,278 293,515 3,826,672 Meeting & Seminar Expenses 284,452 - 150,000 434,452 Legal Expenses 465,025 - - 465,025 Registration Fee 20,250 10,000 - 30,250 Enrich Prog. Expenses 6,024,031 - - 6,024,031 Provin Prog. Expenses 1,051,593 17,250 181,547 1,250,390 Audit fee 108,680 - - 108,680 Rebate on Service Charge 7,097,418 - 7,097,418 Rebate on Microcycle lean 44,000 - - 467,970 Automation charge 467,970 - - 295,429 Fax & VAT 295,429 - -	1,000,000		Comment of the Commen	Control Section 1			Fuel and maintenance
Newspaper and Periodicals 55,877 - 55,877 627,96	Newspaper and Periodicals S5,877 S5,877 S5,877 S5,877 S6,877 S6,877 S7,877	030 405						Travelling, transportation and perdiem
Bank Charges & Commission 258,954 13,040 230,657 502,651 372,18	Bank Charges & Commission 258,954 13,040 230,657 502,651 Training Expenses 881,879 2,741,278 203,515 3,826,672 Weeting & Seminar Expenses 284,452 150,000 434,452 Legal Expenses 465,025 465,025 465,025 Registration Fee 20,250 10,000 30,250 Enrich Prog. Expenses 6,024,031 6,024,031 6,024,031 Provin Prog. Expenses 1,051,593 17,250 181,547 1,250,390 Audit fee 108,680 - 108,680 - 108,680 Rebate on Service Charge 7,097,418 - 7,097,418 - 7,097,418 Rebate on Motorcycle loan 44,000 - 44,000 - 44,000 Advertisement & Circulation 23,440 - 23,440 - 23,440 Automation charge 467,970 - 467,970 - 467,970 Fax & VAT 295,429 - 295,429 - 295,429 Conv		7.000	030,000	,			
Training Expenses 881,879 2,741,278 203,515 3,826,672 698,08 Meeting & Seminar Expenses 284,452 - 150,000 434,452 212,42 Logal Expenses 465,025 - 465,025 514,29 Registration Fee 20,250 10,000 - 30,250 163,26 Enrich Prog. Expenses 6,024,031 - 6,024,031 4,652,20 Provin Prog. Expenses 1,051,983 17,250 181,547 1,250,390 Audit fee 108,680 - 108,680 68,25 Robate on Service Charge 7,097,418 - 7,097,418 7,161,307 Robate on Motorcycle loan 44,000 - 44,000 24,000 Advertisement & Circutation 23,440 - 23,440 63,01 Automation charge 467,970 - 487,970 378,799 Fax & VAT 295,429 - 295,429 40,43 Cerbrity 667,450 5,596,53 Cerbrity 667,450 5,596,53 Cerbrity from the Enrich prog. 231,709 - 231,709 <	Training Expenses 881,879 2,741,278 203,515 3,826,672	3077731857777		230 657	13.040			
Meeting & Seminar Expanses 284,452 - 150,000 434,452 212,42 Legal Expenses 485,025 - 485,025 514,29 Registration Fee 20,250 10,000 - 30,250 163,26 Enrich Prog. Expenses 6,024,031 - 6,024,031 4,652,20 Prosin Prog. Expenses 1,051,983 17,250 181,547 1,250,390 - 68,25 Robate on Service Charge 7,097,418 - 7,097,418 - 7,097,418 7,161,30 Robate on Service Charge 7,097,418 - 7,097,418 7,161,30 Robate on Microsycle lean 44,000 - 44,000 24,000 Advertisement & Circulation 23,440 - 23,440 63,01 Automation charge 467,970 - 467,970 378,79 Fax & VAT 295,429 - 295,429 469,43 Contribution to Enrich prog. 493,372 - 409,372 1,129,13 Cary Celebration 33,490 1,000 - 34,460 281,20 Cary Celebration 33,490 1,000 - 34,400 281,20	Meeting & Seminar Expanses 284,462 - 150,000 434,452 Legal Expenses 465,025 - 465,025 - 465,025 Registration Fee 20,250 10,000 - 30,250 Enrich Prog. Expenses 6,024,031 - 6,024,031 - 6,024,031 Provin Prog. Expenses 1,051,593 17,250 181,547 1,250,390 Audit fee 108,680 - 108,680 - 108,680 - 7,097,418 - 7,097,418 - 7,097,418 - 7,097,418 - 7,097,418 - 7,097,418 - 7,097,418 - 23,440 - 44,000 - 44,000 - 44,000 - 44,000 - 44,000 - 44,000 - 467,970 - 23,440 - 23,440 - 23,440 - 23,440 - 23,440 - 23,440 - 23,440 - 23,440 - 265,429 - 295,429 - 295,429 - 295,429 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 - 667,450 -	, 10700, T0000737		100000000000000000000000000000000000000	11 - 12 - 12 - 12 - 12 - 12 - 12 - 12 -	3005650040		
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Payments Notes	Micro Credit	General Fund	Solar Home	Total	Amount
Payments	Micro Credit	& Project	System	2019	2018
Toachers Salary		379.240		379,240	
School room rent	23	68.000	- 0	68,000	90,000
Project Proposal Cost	83	313,000		313,000	10,016
Convayance of teachers	- 23	7.580		100000000000000000000000000000000000000	10,010
Refreshers course	- S	13.650		7,560	19,750
Overhead cost	54		1 (5)	13,650	18,750
oan Refund to ED	\$3	6,723		6,723	
		123,507		123,507	
oan From Ratan		14,000		14,000	
oan to GF	*0	1,000		1,000	10.00
NLO 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	351,930
Project Office Supply		89,258		89,258	
RDS Office Supply		30,816		30,816	
Other Service	20	59.507		59,507	4,000
Project Promotion Workshop	20	276,510		276,510	5200300
Beneficary Advisory Commeet meeting		54,181		54,181	
Project Exp for TX					207,324
Beneficary Survey	40	77,400	W. 1	77,400	
Group revitalization	9	281,872	W	281,872	
Workshops on association election		305,009		305,009	
eadership election	1.0	457,922		457,922	
Regular mentoring support to SHGs	- 33	564.537		564,537	
Workshop to sonsitise LAs or rights for marginalised groups	3	473.627		473,627	
On going mentoring of LA	- 8	52.323		100000000000000000000000000000000000000	
On going mentoring of CSO leaders	- 1			52,323	
10 1 M COM CO 10 CO COM STANCE CO COM CO CO CO CO CO	50	108,165	- 1	108,165	
Disseminate improved seed varieties Day long campaign	- 5	12,064 74,968		12,064	
	- 5			74,966	
ocal consultations and focus group discussions	5.5	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	
Closing Balance:					
Cash in Hand	26,184	5,116	1,538	32,836	582,620
Cash at Bank	4,112,051	1,675,276	23,959,257	29,746,584	22,210,682
Total	1,298,304,147	14,919,433	222,951,008	1,536,174,588	1,173,893,988

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

Finance Manager

Pinance Manager
J Development Sengths (RDS)

Dated: Dhaka, 12 November 2019 Executive director

(MD: NOOR ODDIN) Executive Director RDS-Sherpur-2100 AKM MUSADDINGUE FEROOUSE
President
RDS-Sherpur-2100
SIGNED IN TERMS OF OUR ANNEXED REPORT OF EVEN DATE

Nathan

ATA KHAN & CO. Chartered Accountants



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
Total	98,357,933	3,660,995	29,806,145	131,825,073
Add:Addition During The Year				
Total	98,357,933	3,660,995	29,806,145	131,825,073
Less: Adjustment During The Year	1,995,557	1,446,473		3,442,030
Balance As at 30 June 2019	96,362,376	2,214,522	29,806,145	128,383,043

Executive director MM

Finance Manager

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

AKMINGADONOLE FERDOUSE
President
RCS-Shiresa-2100

Chairman

12 November 2019 Dated: Dhaka,

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

Particulars	Micro Credit	Solar Home System	General Fund & Project	Grand Total
A. CASH FLOW FROM OPERATING ACTIVITIES:		San		X Re-moto
Excess of Income over expenditure Less Transfer to Advance from Donor	9,182,003	7,673,103	864,289 (1,446,473)	17,719,395 (1,448,473)
Add: Amount Considered as Non Cash Items: Loan Loss Provision Depreciation & Others Adjustment	6,220,338 1,267,531	16,503,379 160,523	170,594	22,723,717 1,598,648
Sub Total of Non Cash Items:	15,669,872	24,337,005	(411,590)	40,595,287
Increase/Decrease In Loan Distributed to Beneficiaries		913,297	272,703	1,186,000
Loan Distributed to Members	(123,683,978)	0.00,007	2.2.7.00	(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 unsetteled 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 Increase/Decrease in Project Security	198	(3,908,201)	1400 0001	(3,908,201)
Increase/Decrease in Accounts Payable	18	12,047,484	(100,000)	(100,000) 12,047,484
Increase/Decrease in Interst Receivable from MC		12,047,404	(21,787)	(21,787)
Increase/Decrease in Accounts Receivable	191	4,039,212	121,707	4,039,212
Increase/Decrease in Loan from Ratan Grehayan Tahbil		1,000,000	(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	- F		(49,162)	(49,162
Increase/Decrease in Other Receivable	- SI	630,115		630,115
Increase/Decrease in Debt service Reserve Accounts	- voustile	(806,421)		(806,421)
Increase/Decrease in PKSF Advance	1,120,298	10.00		1,120,298
Increase/Decrease in Inventories Increase/Decrease in Provision Expenses	(000 00T)	1,448,603		1,448,603
Sub Total	(899,807)	18,131,689	(981,386)	(110,350,114)
Net Cash Flow From Operating Activities	(110,830,545)	42,468,694	(1,392,976)	(69,754,827)
B. CASH FLOW FROM INVESTING ACTIVITIES:				
Purchase of Fixed Assets	(4,027,471)	core send	15 5400	-
Investment in Fixed Deposit Reserved (FDR)	(6,904,346)	(969,968)	(5,519)	(5,002,958)
Net Cash Flow From Investing Activities	(10,931,817)	(969,968)	(5,519)	(11,907,304)
가게 있다면서 : : : (1) 10 C. (1) 10 C. (1) 10 C. (1) 15 다 가게 되었다면서 (1) 10 C. (1) 1.	(10,931,617)	(909,908)	(5,519)	(11,907,304)
C.CASH FLOW FROM FINANCING ACTIVITIES: Loan From PKSF	20 700 005			20 700 005
Loan From BB Housing	38,799,995 (448,000)	. 552.1	100	36,799,995
Loan Received From Commercial Bank	(5,000,000)			(448,000)
Loan From Other Fund	15,041,139	100		(5,000,000) 15,041,139
Gratutity Fund	4.094.169			4,094,169
Member Savings Deposits	52,096,343		100	52,096,343
Insurance	5,513,342	833		5,513,342
Other Loans- Short Term	0,010,042	57.0	1 23	3,313,342
Advance from doner		1 100	1,412,417	1,412,417
Loan from Housing Fund			1,412,411	1,412,417
Loan from IDCOL		(23,277,649)		(23,277,649)
Net Cash Flow From Financing Activities	108,096,988	(23,277,649)	1,412,417	86,231,756
Net Cash Increase/Decrease (A+B+C)	(13,665,374)	18,221,077	13,922	4,569,625
Opening Cash & Bank Balance	17,803,609	5,739,716	1,686,470	25,209,795
		23,960,793		

Finance Manager

Dated: Dhake, Pallab Karman 12 November 20 titural Development Sengal Executive director

(MD. NOUR UDDIN) Executive Director RDS-Sherpur-2100 AKM MUSACOWQUE FERDOUSE President RDS-Sherpur-2100



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-10th 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, Maymenshing, Joypurhat, Pabna, Dinajpur, & Kisoregonj 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
	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.
Legal Entity	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 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	ВА	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



ATA KHAN & CO.

Chartered Accountants

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.



200	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Yaka)
6.00	Property, Plant and Equipment:				
	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	28,895,412
	Less: Transfer during the year			144,900	144,900
	Balance as on 30 June 2019	18,823,317	1,364,387	8,088,878	28,276,582
	Dereciation:	5550 - 0			
	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
	Balance as on 30 June 2019	3,527,204	537,369	425,347	4,489,920
	Written Down Value	15,296,113	827,018	7,663,531	23,786,662
6.01	Amortization Fund				0.00
	Balance as on 01 July 2018		- 1		850.00
	Add: Transfer from depreciation	191,471		7.	191,471
	Add: Amortization during the year	55,371	-		55,371
	Balance as on 30 June 2019	246,842			246,842
7.00	Other Non current Assets				
	Balance as at 01 July 2019			• 1	
	Add: Addition During the Year			9,510,255	9,510,255
	CACHOMORINA CONTINUENTO CONTINUENTO			9,510,255	9,510,255
	Less: Adjustment During the year		<u> </u>	4,039,212	4,039,212
	Balance as on 30 June 2019			5,471,043	5,471,043
	[6][4][4][4][4][4][4][4][4][4][4][4][4][4]	-			
8.00	Loan to Members				
8.00	Loan to Members Balance as on 01 July 2018	398,152,980	- 1	19,798,949	417,951,929
8.00	231		2,727,703	19,798,949 15,071,903	
8.00	Balance as on 01 July 2018 Add: Disburement during the year	398,152,980 921,401,000 1,319,553,980	2,727,703		939,200,606
8.00	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year	398,152,980 921,401,000 1,319,553,980 796,241,050		15,071,903	939,200,606
8.00	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535
8.00	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year	398,152,980 921,401,000 1,319,553,980 796,241,050	2,727,703	15,071,903 34,870,852	939,200,606 1,357,152,535
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron)	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004
	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004
	Balance as on 01 July 2018 Add: Disturement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disturement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004	2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 - 907,354,849 543,740,004 1,084,205	2,727,703 2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor)	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640	2,727,703 2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor) Balance as on 01 July 2018	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640	2,727,703 2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor) Balance as on 01 July 2018 Add: Disburement during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640	2,727,703 2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor) Balance as on 01 July 2018	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000	2,727,703 2,727,703	15,071,903 34,870,852 913,297	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000 305,425,499	2,727,703 2,727,703	15,071,903 34,870,852 913,297 33,957,555	939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000 305,425,499
8.01	Balance as on 01 July 2018 Add: Disburement during the year Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members (Jagoron) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Loan to Members Agrosor) Balance as on 01 July 2018 Add: Disburement during the year	398,152,980 921,401,000 1,319,553,980 796,241,050 1,475,972 521,836,958 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000	2,727,703 2,727,703	15,071,903 34,870,852 913,297 33,957,555	417,951,929 939,200,606 1,357,152,535 555,794,513 255,908,849 651,446,000 907,354,849 543,740,004 1,084,205 362,530,640 91,842,499 213,583,000 305,425,499 182,358,933 300,218



Add.Prior Adjustment during the year Less: Recovery during the year Balance as on 01 July 2018 Add: Disburement during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Wrote off during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Wrote off during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Wrote off during the year Less: Wrote off during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Wrote off during the year Add: Prior Adjustment during the year Less: Wrote off during the year Less: Wr	Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
Add: Disburement during the year Less: Recovery during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.94 Loan to Members (Sufoton) Belance as on 01 July 2018 Add: Disburement during the year Less: Write off during the year L	8.03	Loan to Membersb (Bunaid)				
Add: Disburement during the year Less: Recovery during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.94 Loan to Members (Sufoton) Belance as on 01 July 2018 Add: Disburement during the year Less: Write off during the year L		Ralance as on 81 h ly 2018	7 400 174			7,400,174
Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.94 Loan to Members (Surfoton) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Write off during the year		Add: Disburement during the year	100000000000000000000000000000000000000	1		16,654,000
Balance as on 30 June 2019 B.391,399 - B.391,395 -		The state of the s	24,054,174			24,054,174
Balance as on 30 June 2019 8,391,399 - - 8,391,395					:	15,662,775
Balance as on 01 July 2018 Add: Disbursment during the year Add:Prior Adjustment during the year Less: Write off during the year Balance as on 30 June 2019 8.05 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disbursment during the year Add:Prior Adjustment during the year Less: Write off during the year Add:Prior Adjustment during the year Balance as on 30 June 2019 8.06 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disbursment during the year Less: Write off during the year Add: Disbursment during the year Less: Write off during the year Add: Disbursment during the year Less: Write off during the year Add: Disbursment during the year Less: Write off during the y		Balance as on 30 June 2019	8,391,399	-		8,391,399
Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.05 Loan to Members (Enrich IGA) Balance as on 01 July 2018 Add: Disburement during the year Less: Write off during the year Add: Prior Adjustment during the year Less: Write off during the year Add: Prior Adjustment during the year Less: Write off during the year Less: Write	8,04	Loan to Members (Sufolon)	9			
Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.05 Loan to Members (Enrich IGA) Balance as on 01 July 2018 Add: Disburement during the year Less: Write off during the year Add: Prior Adjustment during the year Less: Write off during the year Add: Disburement during the year Less: Write off during the year Add: Disburement during the year Less: Write off during the year Add: Disburement during the year Less: Write off during the year Less: Write of		Balance as on 01 July 2018	7.420.000		-	7 420 000
Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.05 Loan to Members (Enrich IGA) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Add: Prior Adjustment during the year Add: Prior Adjustment during the year Less: Write off during the year Balance as on 30 June 2019 8.06 Loan to Members (Enrich LI) Balance as on 30 June 2019 8.07 Less: Recovery during the year Less: Write off during the year Add: Disburement during the year Add: Disburement during the year Add: Disburement during the year Less: Write off during the year Less: Write off during the year Balance as on 30 June 2019 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Write off during the year Add: Disburement during the year Add: Disburement during the year Add: Prior Adjustment during the year Add: Prior Adjustment during the year Add: Disburement during the year Add: Disburement during the year Add: Disburement during the year Balance as on 30 June 2019 10 10 10 10 10 10 10 10 10 10 10 10 10 1		Add: Disburement during the year			*	20,013,000
Less: Write off during the year Balance as on 30 June 2019		Notifice Adjustment during the year (114)	27,433,000		-	27 433 000
Balance as on 30 June 2019 11,987,000 11,988,000 11,988,000 11,988,000 11,988,000 11,988,000 11,988,000 11,988,000 11						15,446,000
Balance as on 01 July 2018 Add: Disburement during the year Add: Disburement during the year Add: Prior Adjustment during the year Balance as on 01 July 2018 Add: Prior Adjustment during the year Add: Disburement during the year Balance as on 01 July 2018 Add: Disburement during the year Add: Disburement during the year Balance as on 01 July 2018 Add: Disburement during the year Balance as on 30 June 2019 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Add: Disburement during			11,987,000			11,987,000
Add: Disburement during the year Add/Prior Adjustment during the year (TR) Less: Recovery during the year 15,622,218 - 15,622,218 - 15,622,218 Less: Write off during the year 9,835,261 - 9,835,261 8.06 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disburement during the year 206,880 - 26,80	8.05	Loan to Members (Enrich IGA)				
Add:Prior Adjustment during the year (TR) Less: Recovery during the year 15,622,218 - 15,622,211 Less: Write off during the year 91,549 - 9,835,261 8.06 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disburement during the year 60,000 - 60,000 Add:Prior Adjustment during the year 206,880 - 26,880 - 26,880 Balance as on 01 July 2019 - 18,331 - 18,331 - 18,331 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year 580,000 - 6,880 Add: Disburement during the year 78,427 - 978,427 Less: Write off during the year 978,427 - 978,427 Balance as on 30 June 2019 - 424,711 - 424,711 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year 978,427 - 978,427 Balance as on 30 June 2019 - 424,711 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year 19,651,261 - 21,235,118 Less: Recovery during the year 19,651,261 - 21,235,118 Less: Recovery during the year 19,651,261 - 21,235,118 Less: Write off during the year 19,651,261 - 21,235,118 Less: Write off during the year 19,651,261 - 21,235,118 Less: Write off during the year 19,651,261 - 21,235,118 Less: Write off during the year 19,651,261 - 21,235,118 Less: Write off during the year 19,651,261 - 21,235,118		Balance as on 01 July 2018	9,004,028	- 1	-	9,004,028
Less: Recovery during the year 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,218 15,622,211 15,622,218 15,622,211 15,622,218 165,621 165,622,61 165,			16,545,000	1		16,545,000
Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.06 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Recovery during the year Balance as on 30 June 2019 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Balance as on 30 June 2019 18,331 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Fess: Write off during the year Balance as on 30 June 2019 1,403,138 1,		Add:Prior Adjustment during the year (TR)	25 540 029			25 5 40 22
Less; Write off during the year Balance as on 30 June 2019 8.06 Loan to Members (Enrich LI) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Recovery during the year Balance as on 30 June 2019 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Write off during the year Add: Prior Adjustment during the year Less: Write off during the year Less: Write off during the year Balance as on 30 June 2019 1403,138 82		Less: Recovery during the year				
Balance as on 0 June 2019 9,835,261 - 9,835,26 8.06 Loan to Members (Enrich LI)					- 2	0.0000000000000000000000000000000000000
Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Recovery during the year Less: Wirite off during the year Balance as on 30 June 2019 Belance as on 01 July 2018 Add: Disburement during the year Less: Wirite off during the year Balance as on 01 July 2018 Add: Disburement during the year Less: Wirite off during the year Add: Prior Adjustment during the year Balance as on 10 July 2018 Less: Recovery during the year Less: Wirite off during the year Balance as on 10 July 2019 Solution to Members (SDL) Belance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Recovery during the year Add: Prior Adjustment during the year Less: Wirite off during the year			THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN COLUMN 19 P. LEWIS CO., LANSING, MICH. 400, LANSING, MICH.			9,835,261
Add: Disburement during the year (TR)	8.06	Loan to Members (Enrich LI)				
Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Balance as on 01 July 2018 Add: Disburement during the year (TR) Less: Recovery during the year (TR) Less: Recovery during the year (TR) Less: Recovery during the year (TR) Balance as on 01 July 2018 Less: Recovery during the year (TR) Less: Write off during the year (TR) Balance as on 01 July 2019 Less: Write off during the year (TR) Balance as on 01 July 2018 Add: Disburement during the year (TR) Less: Write off during the year (TR) Less: Recovery during the year (TR)		Balance as on 01 July 2018	165,211	- 1	- 1	165,21
Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 18,331 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year Less: Write off during the year Balance as on 30 June 2019 1,403,138 - 1,403,138 - 1,403,131 Less: Recovery during the year Balance as on 30 June 2019 424,711 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year Less: Write off during the year Add:Prior Adjustment during the year Less: Write off during the year Add:Prior Adjustment during the year Less: Write off during the year			60,000			60,000
Less: Write off during the year Balance as on 30 June 2019 18,331 8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year (TR) Less: Recovery during the year Balance as on 30 June 2019 1,403,138 1,			The state of the s	• •		225,21
8.07 Loan to Members (Enrich AC) Balance as on 01 July 2018 823,138 - 823,138			208,880			206,880
Balance as on 01 July 2018 823,138 - 823,138 580,000 - 580		Balance as on 30 June 2019	18,331			18,33
Add: Disburement during the year (TR) Add: Prior Adjustment during the year (TR) 1,403,138 - 1,403,138 - 978,427 - 978,427 - 978,427 - 978,427 424,711 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Add: Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year	8.07	Loan to Members (Enrich AC)				
Add-Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 Belance as on 01 July 2018 Add: Disburement during the year Add: Prior Adjustment during the year Less: Recovery during the year Less: Write off during the year Less: Write off during the year Less: Write off during the year Less: Write off during the year Less: Write off during the year			823,138			823,138
1,403,138			580,000			580,000
Less: Recovery during the year Less: Write off during the year Balance as on 30 June 2019 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year Less: Write off during the year			1,403,138	-	-	1,403,138
Balance as on 30 June 2019 424,711 - 424,711 8.08 Loan to Members (SDL) Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year						
Balance as on 01 July 2018 Add: Disburement during the year Add:Prior Adjustment during the year (TR) Less: Recovery during the year Less: Write off during the year			424,711			424,71
Add: Disburement during the year Add: Prior Adjustment during the year (TR) 21,235,118 Less: Recovery during the year Less: Write off during the year	8.08	Loan to Members (SDL)				
Add: Disburement during the year Add: Prior Adjustment during the year (TR) 21,235,118 Less: Recovery during the year 19,651,261 Less: Write off during the year			21,235,118	- 1		21,235,118
21,235,118 - 21,235,118 Less: Recovery during the year 19,651,261 - 19,651,261 Less: Write off during the year			0-070-000			Televatorio (C
Less: Recovery during the year 19,651,261 - 19,651,26: Less: Write off during the year - 19,651,26:						21,235,118
			19,651,261	17		19,651,261
			1,583,857	-		1,583,857



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
8.09	Loan to Members (Housing)				
	Balance as on 01 July 2018	4,353,963			4,353,963
	Add: Disburement during the year	2,520,000	2	- 1	2,520,000
	Add:Prior Adjustment during the year (TR)		9		*
	and Mariana and Carama	6,873,963			6,873,963
	Less: Recovery during the year	2,574,552			2,574,552
	Less: Write off during the year Balance as on 30 June 2019	4,299,411		-	4 000 444
	Datatice as on 30 Julie 2019	4,259,411		-	4,299,411
9.00	Loan to MC				
	Balance as on 01 July 2018	-			1
	Add: Addition during the year	1.0	1,500,000	-	1,500,000
			1,500,000	S-83	1,500,000
	Less: Adjustment during the year	3.5	700,000		700,000
	Inter-Transaction		-		800,000
	Balance as on 30 June 2019		800,000	-	
10.00	Investments Fixed Deposits Short Term:				
	Balance as on 01 July 2018	26,204,610			26,204,610
	Add Receavable during the year	17,853,007			17,853,007
	san range or a successive flood of	44,057,617			44,057,617
	Less: Adjust during the year	10,948,661	4 10	340a	10,948,661
	Balance as on 30 June 2019	33,108,956	-		33,108,956
10.01	Savings:(FDR):				
	Balance as on 01 July 2018	16,173,397			40 477 707
	Add: Invested to FDR during the year	9,320,081	o.		16,173,397
	Add: Interest on FDR during the year	9,020,001		-	9,320,081
	Find: microar on r bit during the year	25,493,478			25,493,478
	Less: Encashment during the year	3,651,161	. I		3,651,161
	Balance as on 30 June 2019	21,842,317			21,842,317
10.02	Statutory Reserve Fund Investment	65-01-01-1-11-11-11-11-11-11-11-11-11-11-1			
	Balance as on 01 July 2018	10,031,213			
	Add:Receavable during the year	8,532,926		- C	10,031,213
	reconstructed during the Jean	18,564,139	النب		8,532,926 18,564,139
	Less: Adjust during the year	7,297,500			7,297,500
	Balance as on 30 June 2019	11,266,639			11,266,639
11.00	Interest Receavable				
	Belance as on 01 July 2018			792,912	792,912
	Add:Receavable during the year	1	21,787	162,797	184,584
			21,787	955,709	977,496
	Less: Adjust during the year	4		792,912	792,912
	Balance as on 30 June 2019		21,787	162,797	184,584
12.00	Short Term Loan				
	Bycycle Loan	-		. 1	
	Motor cycle Loan	37	8 1	12,000	12,000
	Loan to Bio-Gas Project	1 2		124,251	124,251
	Locan to Improve Cook Stove project Loan to Micro credit Project			200,000	200,000
	Less: Inter-transaction	-		7,000,000	7,000,000
	Total	-		7,336,251	7,000,000
	and the same of th			1,000,231	336,251



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
12.01	Motor cycle Loan				
	Balance as on July 01, 2018 Add: Addition During the Year			103,799	:
	Total Fall Control Control			103,799	103,799
	Less: Adjustment During the year Balance as on 30 June 2019			91,799	91,79
12.02	Loan to Bio-Gas Project	0	none to		
ne ove					
	Balance as on July 01, 2018 Add: Addition During the Year			124,251	
				124,251	124,25
	Less: Adjustment During the year Balance as on June 30, 2019			124,251	424.20
	A 5 CO 6 CO 5 CO 5 CO 5 CO 5 CO 5 CO 5 CO			124,231	124,251
12.03	Loan to Improve Cook Stove project				
	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	- 1		200,000	200,000
12.04	Loan to Micro credit Project				
	Balance as on July 01, 2018	-		3,000,000	3,000,000
	Add: Addition During the Year			16,850,000	16,850,000
	Loss: Adjustment During the year			19,850,000 12,850,000	19,850,000
	Less: Inter-transaction Balance as on June 30, 2019			7,000,000	7,000,000
3.00				1,000,000	
3.00	Other Short Term Loan :(employee)				
	Balance as on 01 July 2018 Add:Lending during the year	1,175,912 406,000	*		1,175,912
	CARLO CONTRACO DE CARRO DE CARRO COMO COMO COMO COMO COMO COMO COMO C	1,581,912			1,581,912
	Less: Recovery during the year Balance as on 30 June 2019	577,747			577,747
	balance as on 30 June 2019	1,004,165	· ·		1,004,165
3.01		1911 - D			
	Balance as on 01 July 2018	1,015,739			1,015,739
	Add:Lending during the year	1,235,739	النبا	-	220,000
	Less: Recovery during the year	434,323			1,235,739 434,323
	Balance as on 30 June 2019	801,416			801,416
3.02	Other Short Term Loan:(By cycle)				
	Balance as on 01 July 2018	150,167		- 10	150,167
	Add:Lending During the Year	72,000			72,000
	Large Branco Budo Ba Van	222,167			222,167
	Less: Recovery During the Year Balance as on 30 June 2019	98,059	1	: 10	124,108 98,059
3.03	Other Short Term Loan: (Mobile)			to the same of the	2210,515
	Balance as on 01 July 2018	10.006			10,006
	Add:Lending during the year	114,000	3		114,000
		124,006		+	124,006
	Less: Recovery during the year	19,316	9		19,316
	Balance as on 30 June 2019	104,690		200	104,690



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
14.00	Accounts Receivables :				
	Opening balance	3,254,133	- 1	- 1	3,254,13
	Add:Adjusted during the year	7,259,142	- 1	- 3	7,259,14
		10,513,275	-		10,513,27
	Less: Adjust during the year	2,948,171			2,948,17
	Balance as on 30 June 2019	7,565,104			7,565,10
15.00	Advances, Deposits and Prepayments				
	Balance as on 01 July 2018	CC0 040	77.77.77		20000000
	Add: Paid during the year	650,918 3,551,863	10,000	5,104,159	5,765,07
		4,202,781	40.000	4,104,228	7,656,09
	Less: Realised during the year	3,777,743	10,000	9,208,387	13,421,16
	Balance as on 30 June 2019	425,038	10,000	7,871,828	11,659,57
		425,038		1,336,559	1,761,59
6.00	Project Security				
	Balance as on 01 July 2018		100,000	- 1	100.00
	Add: Addition during the year		100,000	S	100,00
	MERCHANIA ALEMANA DE MANA DE M		200,000		200,00
	Less: Adjustment during the year		6000		200,00
	Balance as on 30 June 2019		200,000		200,000
7.00	Inventories :				
	Opening balance			2 222 222	
	Add:Purchase during the year	8 1		2,307,828	2,307,82
	Add:Sales Return			75,738,690	75,738,69
	Production of the state of the			78,046,518	78,046,510
	Less cost of good sold			77,187,293	77,187,293
	Balance as on 30 June 2019	-		859,225	859,225
8.00	Debt Service Reserve Account :				
	Prime Bank Ltd. (Account No. 4525)				
	Prime Bank Ltd. (Account No. 4525) Opening balance		- 10	10.050.925	10.050.936
	Opening balance	,	- 1	10,050,925	
	Opening balance Add:Diposite during the year Add:Interest during the year			10,050,925 806,421	
	Opening balance Add:Diposite during the year	:		100000000000000000000000000000000000000	806,42
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019			806,421	806,42
9.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance			806,421	806,42
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018	224,552		806,421	10,857,346
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance	224,552 153,586	-	806,421	806,421 10,857,346 224,552
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year	224,552 153,586 378,138	-	806,421	806,42 10,857,346 224,552 153,586
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year	224,552 153,586 378,138 30,000	-	806,421	224,552 153,586 378,138
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year	224,552 153,586 378,138	-	806,421	224,552 153,586 378,138 30,000
	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year	224,552 153,586 378,138 30,000	-	806,421	224,552 153,586 378,138 30,000
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable	224,552 153,586 378,138 30,000	-	806,421	224,552 153,586 378,138 30,000
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Belence as on 01 July 2018	224,552 153,586 378,138 30,000		806,421	224,552 153,586 378,138 30,000 348,138
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable	224,552 153,586 378,138 30,000 348,138	240,593	806,421	224,552 153,586 378,138 30,000 348,138
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Balance as on 01 July 2018 Add: Addition during the year	224,552 153,586 378,138 30,000		806,421	224,552 153,586 378,138 30,000 348,138
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Belence as on 01 July 2018	224,552 153,586 378,138 30,000 348,138	240,593	806,421	224,552 153,586 378,138 30,000 348,138 240,593
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Balance as on 01 July 2018 Add: Addition during the year Less: Adjustment during the year Balance as on 30 June 2019	224,552 153,586 378,138 30,000 348,138	240,593	806,421	224,552 153,586 378,138 30,000 348,138 240,593
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Balance as on 01 July 2018 Add: Addition during the year Less: Adjustment during the year Balance as on 30 June 2019 Cash & Cash Equivalants	224,552 153,586 378,138 30,000 348,138	240,593	806,421	224,552 153,586 378,138 30,000 348,138 240,593
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Balance as on 01 July 2018 Add: Addition during the year Less: Adjustment during the year Balance as on 30 June 2019 Cash & Cash Equivalents Cash In Hand	224,552 153,586 378,138 30,000 348,138	240,593 240,593 240,593	806,421	224,552 153,586 378,138 30,000 348,138 240,593 240,593
0.00	Opening balance Add:Diposite during the year Add:Interest during the year Balance as on 30 June 2019 Unsettled Advance Balance as on 01 July 2018 Add: Paid during the year Less: Realised during the year Balance as on 30 June 2019 Bill Receivable Balance as on 01 July 2018 Add: Addition during the year Less: Adjustment during the year Balance as on 30 June 2019 Cash & Cash Equivalants	224,552 153,586 378,138 30,000 348,138	240,593 240,593 240,593	806,421	10,050,925 806,421 10,857,346 224,552 153,586 378,138 30,000 348,138 240,593 240,593 240,593



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
21.01	Cash in Hand				
	Head Office		- 1	1,536	6,652
	Unit Office Total			1,536	1,675,276
21.02	Cash at Bank			1,500	1,000
	Head Office		10	6,106,103	6,106,103
	Unit Office			17,853,154	17,853,154
	Total		1	23,959,257	23,959,257
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				9.000.000.000
	51131070004236) Head Office (Sonali Bank A/C No 620163000126)	Head Office			6,049,173 56,930
	1000 TO 1000 T			Total	6,106,103
	Unit Offices Name of Bank & Account No	Name of Branch			
	Sonali Bank Ltd A/C No	Sherpur			6,193,087
	6201100027863 Sonali Bank Ltd A/C No 5205100006245	Nalitabari			1,886
	Sonali Bank Ltd A/C No	Jhonalgati			5.086
	5202100007025 Sonali Bank Ltd A/C No	Sribordi			6,356
	6207200001227 Sonali Bank Ltd A/C No 100012782	Boxigong			10,798
	Sonali Bank Ltd A/C No	Sarmara			6,615
- 1	200001938 Sonali Bank Ltd A/C No	Dewengong			4,358
	001018553 Bangledesh Krishi Bank A/C No	Nandina			9.228
	12820 Sonali Bank Ltd A/C No	60 MARCH 1970		- 1	13.345
	2613100013265 Bangladesh Krishi Bank A/C No	Madargong			200
	STD 04 Sonali Bank Ltd A/C No.	Austradhor		11	630
	6202100007989	Nonni		- 4	4,912
	Bangladesh Krishi Bank A/C No 93	Dhorail			46,880
	Sonali Bank Ltd A/C No 3315002184849	Bagunbari			14,267
	Sonali Bank Ltd A/C No 100011003	Rajibpur			9,256
	Sonali Bank Ltd A/C No 521634140752	Datvanga		- 11	19,006
	Sonali Bank Ltd A/C No 6207200001377	Kamajhora		- 1	12,437
	Sonali Bank Ltd A/C No 100005325	Haluaghat	0.1	- 1	1,200
- 1	Sonali Bank Ltd A/C No	Asim			7,521
	100011742 Sonali Bank Ltd A/C No	Chiritander			5,774,530
	1807702001479 Sonali Bank Ltd A/C No 1816802000569	Khansama			5,718,725



17,860,123

Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
22.00	Cumulative Surplus :		121 2010		
	Balance as on 01 July 2018 Add:Excess of income over Exp.	86,726,139 9,182,003	2,796,706 864,289	22,133,042 7,673,103	111,655,887 17,719,395
		95,908,142	3,660,995	29,806,145	129,375,282
	Less:Starionery Reserve	918,200	1,446,473		2,384,673
	Balance as on 30 June 2019	94,989,942	2,214,522	29,806,145	127,010,609
23.00	Statutory Reserve				
	Balance as on 01 July 2018	9,636,237	-	- 1	9,636,237
	Add:Lending during the year	918,200	-		918,200
	Less: Recovery during the year	10,554,437			10,554,437
	Balance as on 30 June 2019	10,554,437			10 551 123
12:02	0600	10,354,437	ا	•	10,554,437
24.00	Loans from PKSF:				
	Balance as on 01 July 2018 Add: Received during the year	138,770,823	1.5		138,770,823
	nou. Neceived during the year	115,300,000 254,070,823	النا		115,300,000 254,070,823
	Less: Refund during the year	78,500,005	- 5	13	78,500,005
	Balance as on 30 June 2019	175,570,818			175,570,81
	Non current	84,508,327			84,508,32
	Current	91,062,491			91,062,491
25.00	Advance From Doner :				
	Balance as at 01 July 2019			- 1	
	Add: Adjustment during the year		1,446,473	74	1,446,473
	Add: Received during the year		8,570,124		8,570,124
	Less: Refund during the year		10,016,597		10,016,597
	Balance as on 30 June 2019		8,604,180 1,412,417		8,604,180
		-	1,412,417		1,412,417
6.00	g-cook outlier				
	Balance as on 01 July 2018	4,960,000		-	4,960,000
	Add: Received during the year Add:Interest Charged	2,520,000	× *		2,520,000
	Produmerest Charges	83,127 7,563,127			7,563,127
	Less: Repayment during the year	2,968,000		- 3	2.968.000
	Balance as on 30 June 2019	4,595,127	-	-)[4,595,127
	Non current	2 610 000			2.517.200
	Current	3,518,000 994,000			3,518,000 994,000
27.00	Loan From IDCOL	None of world			
	Balance as on July 01, 2018 Add: Addition During the Year		- 1	37,219,496	37,219,498
				37,219,496	37,219,496
	Less: Adjustment During the year			23,277,649	23,277,649
	Balance as on June 30, 2019			13,941,547	13,941,847
7.01	Non Current Liabilities			-	
7.02	Current Liabilities			10 000 000	10 000 000
	The second secon	-		10,000,000	10,000,000



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
28.00	Advance from PKSF :				
	Balance as at 01 July 2019	1,879,702		4.1	1,879,702
	Add: Received during the year	3,000,000			3,000,000
	Company of the Company	4,879,702			4,879,702
	Less: Refund during the year Balance as on 30 June 2019	1,879,702		100	1,879,702
		3,000,000			3,000,000
20.00	Non current	3,000,000			3,000,000
24.00	Loans from Commercial Bank:				
l.	Balance as on 01 July 2018	15,000,000	- 1		15,000,000
	Add: Received during the year	5,000,000	9 1		5,000,000
	Add:Interest Charged				
	Less: Repayment during the year	20,000,000			20,000,000
	Balance as on 30 June 2019	10,000,000			10,000,000
		10,000,000			10,000,000
	Non current	71.55 EEE			
	Current	10,000,000			10,000,000
30.00	Loan From Other Sources				
	Balance as on 01 July 2018	12,150,000	- 3		12,150,000
	Add:Lending during the year	48,891,139	2		48,891,139
	400 M A& 100 MA 100 M 100 M 100 M 100 M	61,041,139			61,041,139
	Less: Recovery during the year	33,850,000	7.		33,850,000
	Less: Inter-transaction Balance as on 30 June 2019	-			7,800,000
	balance as on 30 June 2019	27,191,139	-		19,391,139
	Current	27,191,139			19,391,139
31.00	Member Savings				
	Balance as on 01 July 2018	157,863,752	- 1		157,863,752
	Add: Received during the year	150,600,825	S 11	9 1	150,600,825
	Add:interest Paid	9,280,429	9	- 4	9,280,429
		317,745,006			317,745,006
	Less: Refund during the year	107,784,911		-	107,784,911
	Balance as on 30 June 2019	209,960,095	-		209,960,095
32.00	Provision for Expenses				
	Balance as at 01 July 2019.	10.090,875	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: Payement during the year	16,099			16,099
	Less: Amount Write off during the year Balance as on 30 June 2019	1,475,973	24.555		
22.00		16,311,213	31,625	·	16,342,838
33,00	Provision & Accruals				
	Balance as on 01 July 2018			17,461,926	17,461,926
	Add: Addition During the Year	-	*//	16,522,129	16,522,129
	Less: Adjustment During the year			33,984,055	33,984,055
	Balance as on 30 June 2019		- : 10	18,750	18,750
12.01	Provision-Item wise			33,965,305	33,965,305
	LIAMOIGH, ITCH MISC				
- 0	Provision- item wise		Opening balance	Addition	Adjustment
	Accrued Expenses		26,500	-	18,750
- 1	Provision for Loan Loss		17,435,426	16,522,129	
3	Total		17,461,926	16,522,129	18,750



Notes	Particulars	Micro Credit	General Fund & Project	Solar Home System	Amount in (Taka)
34.00	Gratuty Fund				
	Balance as on 01 July 2018			- 1	
	Add:Lending during the year	4,761,619			4,761,619
		4,761,619	-	-	4,761,619
	Less: Recovery during the year	667,450	- 20		667,450
	Balance as on 30 June 2019	4,094,169	-		4,094,169
35.00	Creditors For Exp.				
	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
	Balance as on June 30, 2019	597,018	-	-	597,018
36.00	Insurance				
	Balance as on 01 July 2018	21,181,692	- 1	. 10	21,181,693
	Add:Lending during the year	8,950,910			8,950,910
	ggan raggerandski populatenski di Vi	30,132,602	+	- '	30,132,60
	Less: Recovery during the year	3,437,568			3,437,56
	Balance as on 30 June 2019	26,695,034			26,695,034
37.00	Loans from PO/PC:				
	Balance as on 01 July 2018		160,388		160,388
	Add: Received during the year		46,398		46,398
	Large Baband divine the con-		206,786		206,786
	Less: Refund during the year Balance as on 30 June 2019		95,560		95,560
	balance as on 30 June 2019	· ·	111,226		111,220
38.00	Accounts Payable				
	Balance as on 01 July 2018	-		926,271	926,271
	Add: Addition during the year	2		57,676,383	57,676,383
			•	58,602,654	58,602,654
	Less: Adjustment during the year		-	45,628,899	45,628,899
	Balance as on 30 June 2019	-		12,973,755	12,973,755
39.00	Others Liabilities				
	Balance as at 01 July 2019			918,048	918,048
	Add: Addition during the year			918,045	019.040
	Less: Paid during the year			510,040	918,048
	Balance as on 30 June 2019		,	918,048	918,048
39.01	Other Liabilities(party wise)				
	Risk Fund		- 1	371,172	371,172
	Gratuity Fund			546,876	546,876
	Total	29 11		918,048	918,048



Consolidated Statement of Fixed Asset As on 30 June 2019

Project	ii.		Value at Cost (Tk.)	Cost (Tk.)		Rate		Depreciation	ation		Written Down
	No. Particular	As at 01,07,18	Addition	Disposal	As at 30.06.19	Dep	As at 01.07.18	Provision	Adjust	As at 30.06.19	Value 30.06.19
	1 Land	4,706,000	3,000,000	-	7,708,000	%0	,				7,708,000
212	2 Building	1,168,965			1,168,965	4%	381,679	31,491	٠	413.170	755,795
	3 Computer & Printer	1198725	275,387		1,474,112	20%	589,502	148,455	•	737,957	736,156
Microcredi	4 Furniture and Fixture	2,023,781	331,751	400	2,355,132	10%	778,734	137 923	1	916.657	1 438 475
	5 Electric Equipment	1,591,875	327.588	5.400	1 913 863	15%	585 130	162 919		738 040	4 485 844
	6 Software	455,000	20,000	*	475,000	20%	191,470	55.372		246 842	228 158
-	7 Vehicle	3,649,700		,	3,649,700	20%	4	729,940		729,940	2,919,760
	8 Office equipment		78,545		78,545	20%	*	1.431		1,431	77.114
	Sub Total of Micro Credit	14,795,846	4,033,271	5,800	18,823,317		2,506,515	1,267,531		3.774.046	15.049.271
Garacal	1 Furniture & Fixtures	183,841			183,841	10%	114,730	6,911		121.641	62 200
Fund	2 Office Equipment Laptop	229,797			229,797	15%	157,675	10.818		168 493	61304
	3 Motor Cycle	107,500	14	ı.	107,500	20%	87,210	4,085		91 295	16.205
	Total	521,138			521,138		359.615	21.814		381 429	139 709
		16,000			16,000	10%	1,333	1,467		2,800	13.200
NGD	100	3,000	ą.		3,000	15%	632	325		1,157	1.843
	3 Camera	18,000	4	+	18,000	15%	4,995	1,951		6,946	11.054
	Total	37,000			37,000		7,160	3,743		10,903	26.097
10.00	Fumiliare	99,250		•	99,250	10%	,	9,925		9,925	89,325
- Comment	2 Motor Cycle	351,930	5,519	•	357,449	20%	, i	69,514		69,514	287,935
Namen at a	3 Computer and equipment	223,800		•	223,800	20%	•	44,760		44,780	179,040
year	Multimedia	39,500		9	39,500	20%	ņ	7,900		7,900	31,600
1	Nobio	36,300		1	36,300	15%	•	5,445		5,445	30,855
1	- modele	48,800			49,950	15%		7,493		7,493	42,458
1	Total	800,730	5,519		806,249			145,037		145,037	661,213
	oub lotal of General Fund	1,358,868	5,519		1,364,387		366,775	170,594	000	537,369	827,018
		341,595	38,860	121,700	258,755	10%	124,200	15,850	55,072	84,978	173,777
	2 Computer & Laptop	80,000	64,688		144,688	20%	48,932	8,369		57,301	87,387
2031	Other office equipment	148,415	11,320	23,200	136,535	15%	52,794	15,871	4,470	64,195	72,340
nome .		79,400	•		79,400	15%	38,898	6,075		44,973	34,427
	D Vehicle	869,500			869,500	20%		173,900		173,900	695,600
1	Tatal of Calculation Co.	2,600,000	1,000,000		6,600,000						6,600,000
one	our total of solar Home system	7,118,910	1,114,868	144,900	8,088,878		264,824	220,065	59,542	425,347	7,663,531
	Grand Total	23,273,624	5.153.658	150.700	28 276 582		3 138 114	1 652 100	68.8 63	4 726 765	29 699 696

