

**Independent Auditor's Report**  
**To the management of**  
**NATIONAL DEVELOPMENT PROGRAMME (NDP)**

We have audited the accompanying consolidated financial statements of **National Development Programme (NDP)** which comprise the statement of consolidated financial position as at 30 June 2013 and the statement of consolidated comprehensive income and statement of consolidated Receipts & Payments and statement of consolidated Cash Flow for the year then ended, and a summary of significant accounting policies and other explanatory notes.

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the accounting policies described in the note # 5.01 to the financial statement and for such internal control as management determines in necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditors' responsibility**

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

**Opinion**

In our opinion, the consolidated financial statements referred to above give a true and fair view of the financial position of the organization as at 30 June 2013 and its financial performance and its cash flows for the year then ended in accordance with the accounting policies described in the note # 5.01 to the financial statements and comply with other applicable law and regulations.

**We also report that**

- 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 have been kept by the organization management so far as it appeared from our examination of those books;
- c) the financial statements of the organization's dealt with by the report are in agreement with the books of account; and
- d) The expenditure incurred was for the purpose of the organization;

**17 September 2013**  
**Dhaka**

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



**National Development Programme (NDP)**  
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj  
**Statement of Consolidated Financial Position**  
As at 30 June 2013

	Notes	30 June 2013 Figure in BDT	30 June 2012 Figure in BDT
<b>Non-Current Assets</b>		<b>47,749,308</b>	<b>41,935,106</b>
Fixed Assets	6.00	47,749,308	41,935,106
<b>Current Assets</b>		<b>796,995,458</b>	<b>679,585,086</b>
Investment FDR	7.00	43,534,900	46,181,728
Members Loan Outstanding-MFP, Housing Proj., CDD)	8.00	708,611,695	568,034,481
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	9.00	8,008,997	6,318,064
Advance & Prepayments	10.00	962,256	1,352,705
Interest Receivable on FDR	11.00	678,363	170,067
Receivable (Training Bill, General Fund)	12.00	1,978,409	1,153,999
Risk Fund paid to UPP Members-AS	13.00	-	1,001,000
Security T & T	14.00	8,400	8,400
Stock in Printing Materials	15.00	519,703	392,175
Loan to General Fund (Intertransaction)	16.00	17,455,903	16,624,532
Cash & Bank Balance	17.00	15,236,832	38,347,935
<b>Total Properties and Assets</b>		<b>844,744,766</b>	<b>721,520,192</b>
<b>Capital Fund &amp; Liabilities:</b>			
<b>Capital Fund</b>		<b>237,581,089</b>	<b>167,276,699</b>
Cumulative Surplus	18.00	214,436,699	163,557,346
10% Reserve fund on Capital fund	18.01	20,979,381	-
Donor Fund received in advance/unutilized fund	19.00	2,165,009	3,152,746
Reserve fund (Surplus & Deficit for staff develop. And Others)	20.00	-	566,607
<b>Current Liabilities</b>		<b>212,935,168</b>	<b>192,927,080</b>
Members Saving Deposits	21.00	175,790,784	140,647,951
Micro Insurance & Risk Fund Members	22.00	14,241,262	9,671,507
Provision for Expenses	23.00	814,927	1,409,479
Staff Securities Deposits	24.00	2,652,145	2,187,896
Provident Fund-PF	25.00	-	11,282,175
Gratuity Fund	26.00	-	7,252,408
Project Security Fund-PSF	27.00	-	2,445,290
Accident Support Fund-ASF	28.00	-	1,341,500
Service Staff Contribution Fund -SSCF (GF and TC)	29.00	89,718	24,591
Loan From General Fund (Intertransaction)	30.00	17,522,532	16,624,532
Bills Payable/Creditors/Transferable Fund	31.00	1,823,800	39,751
<b>Non Current Liabilities</b>		<b>394,228,509</b>	<b>361,316,413</b>
Loan from PKSF	32.00	353,949,973	329,016,645
Loan from Bangladesh Bank & Others	33.00	(36,910)	94,590
Provision & Reserve Fund	34.00	39,042,294	30,613,714
General Committee Members Contribution	35.00	79,632	76,992
Staff Contribution Fund	36.00	1,193,520	709,112
Donation Received from Foundation-Risk Fund	37.00	-	704,360
Donation Received from Organization-Risk Fund	38.00	-	101,000
<b>Total Capital fund &amp; Liabilities</b>		<b>844,744,766</b>	<b>721,520,192</b>

Project-wise detailed Balance Sheet shown in Annexure-A

  
Deputy Director (Finance & Accounts)  
NDP

  
Executive Director  
NDP

Signed in terms of our separate report of even date annexed

17 September 2013  
Dhaka.

  
Aziz Halim Khair Choudhury  
Chartered Accountants

**National Development Programme (NDP)**  
*NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj*  
**Statement of Consolidated Comprehensive Income**  
*For the year ended 30 June 2013*

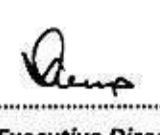
	<b>2012-2013</b> <b>Figure in BDT</b>	<b>2011-2012</b> <b>Figure in BDT</b>
<b>Income (Program, Project &amp; Fund wise):</b>		
Micro Finance Programme	157,222,277	115,188,328
Training Programme (Training Centre)	-	4,174,962
Chars Livelihood Programme	80,264,273	28,238,302
SHOUHARDO Programme	39,869,400	41,030,541
SHEWA-B Project	903,208	2,893,135
Samriddhi Project	2,619,815	3,410,844
Housing Programme	12,668	18,620
Election Monitoring Project	1,159	39,662
Disability & Development Project	16,032	18,059
FSUP-N	19,043,603	7,658,855
CBR for the VIP in Sirajgonj	4,421,378	4,515,107
Grameen Sanitation Project	16,731	11,898
VGD Programme	197	739,071
Paikosha Village Pipe Water Supply Project	1,156	4,613,369
Nutrition Project (shree)	1,231,314	8,600,469
FSUP-Project	40,557,061	101,095,882
ERCCP In DRR Project	4,024,310	5,708,412
Health Service Programme	104,952	120,464
M4C	3,579,918	-
M4C-RPTC	1,626,780	-
EGCSP	111,401	-
Contributory Provident Fund-PF	-	368,837
Gratuity Fund	-	83,254
Project Securities Fund-PSF	-	36,907
Accident Support Fund-ASF	-	44,350
Others (Project-Closing)	-	14,439
General Fund	4,616,265	6,122,145
<b>Total:</b>	<b>360,243,898</b>	<b>334,745,912</b>
<b>Expenditure (Program, Project &amp; Fund wise):</b>		
Micro Finance Programme	89,712,957	67,408,161
Training Programme (Training Centre)	281,566	2,225,529
Chars Livelihood Programme	80,264,273	28,238,302
SHOUHARDO Programme	39,869,400	41,030,541
SHEWA-B Project	903,208	2,893,135
Samriddhi Project	2,619,815	3,410,844
Housing Programme	3,315	5,560
Election Monitoring Project	1,159	39,662
Disability & Development Project	234	233



	<b>2012-2013</b> <b>Figure in BDT</b>	<b>2011-2012</b> <b>Figure in BDT</b>
FSUP-N	19,043,603	7,658,855
CBR for the VIP in Sirajgonj	4,421,378	4,515,107
Grameen Sanitation Project	918	447
VGD Programme	20	739,071
Paikosha Village Pipe Water Supply Project	1,156	4,613,369
Nutrition Project (shiree)	1,231,314	8,600,469
FSUP-Project	40,557,061	101,095,882
ERCCP In DRR Project	4,024,310	5,708,412
Health Service Programme	131,379	96,816
M4C	3,579,918	-
M4C-RPTC	1,626,780	-
EGCSP	111,401	-
Contributory Provident Fund-PF	-	793,936
Gratuity Fund	-	68,553
Project Securities Fund-PSF	-	132,003
Accident Support Fund-ASF	-	59,765
Others (Project-Closing)	-	16,951
General Fund	-	3,694,484
<b>Total Expenditure</b>	<b>288,385,165</b>	<b>283,046,087</b>
Surplus/(deficit) of Income over Expenditure	71,858,733	51,699,825
<b>Total:</b>	<b>360,243,898</b>	<b>334,745,912</b>

Project-wise detailed Income and Expenditure statement shown in Annexure-B

  
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**Deputy Director (Finance & Accounts)**  
NDP

  
.....  
**Executive Director**  
NDP

Signed in terms of our separate report of even date annexed


**17 September 2013**  
Dhaka.


  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



	<b>2012-2013</b> <b>Figure in BDT</b>	<b>2011-2012</b> <b>Figure in BDT</b>
Elction Monitoring Project	1,159	39,662
Disability & Development Project	221,234	209,574
FSUP-N	19,785,842	8,257,162
CBR for the VIP in Sirajgonj	5,070,956	4,515,107
Grameen Sanitation Project	918	447
VGD Programme	20	1,193,552
Paikosha Village Pipe Water Supply Project	1,156	7,668,589
Nutrition Project (shiree)	1,231,314	8,600,469
FSUP-Project	51,184,261	117,792,661
ERCCP in DRR Project	8,114,377	9,298,409
Health Service Programme	131,379	96,816
M4C	3,589,918	-
M4C-RPTC	1,711,625	-
EGCSP	112,401	-
Contributory Provident Fund-PF	-	7,713,499
Gratuity Fund	-	4,662,691
Project Securities Fund-PSF	-	2,199,297
Accident Support Fund-ASF	-	955,365
Others (Project-Closing)	-	16,951
General Fund	20,522,101	9,486,216
<b>Closing Balance:</b>	<b>15,236,832</b>	<b>38,347,935</b>
Cash in hand	343,779	225,103
Cash at Bank	14,893,053	38,122,832
<b>Total</b>	<b>2,143,464,494</b>	<b>1,956,922,186</b>

Project-wise detailed Receipts and Payment statement shown in Annexure-C

  
.....  
**Deputy Director (Finance & Accounts)**  
NDP

  
.....  
**Executive Director**  
NDP


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**17 September 2013**  
Dhaka.

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

**National Development Programme (NDP)**  
**Statement of Consolidated Cash Flow**  
**For the year ended 30 June 2013**

	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>A. Cash Flow from Operating Activities:</b>		
Surplus for the year	71,858,734	51,699,825
Add/Less: Amount considered as non cash items:		
Provision for expenses	(594,552)	(2,145,854)
Reserve fund	7,861,973	5,290,029
Increase- Members Loan Outstandings	(140,577,214)	(157,076,639)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(1,690,933)	(103,315)
Decrease of Advance & Prepayments	390,449	1,738,424
Increase-Receivable (Training Bill, General Fund)	(824,410)	(181,437)
Increase- of Stock of Printing Materials	(127,528)	(189,962)
Increase- Receivable on FDR	(508,296)	429,950
Increase- Intertransaction	66,629	429,950
Decrease of Risk Fund Paid to UPP-AS	1,001,000	(81,000)
Decrease-Donor fund received in advance/unutilized fund	(987,737)	(1,844,941)
Decrease of Creditors & Payables	1,784,049	(405,794)
<b>Net Cash used in Operating Activities</b>	<b>(62,347,836)</b>	<b>(102,440,764)</b>
<b>B. Cash Flow from Investing Activities:</b>		
Fixed assets increase during the year	(5,814,202)	(7,445,028)
Investment Decrease during the year ( FDR)	2,646,828	(13,845,608)
<b>Net Cash used in Investing Activities</b>	<b>(3,167,374)</b>	<b>(21,290,636)</b>
<b>C. Cash Flow from Financing Activities:</b>		
Loan outstanding PKSF	24,933,328	93,916,662
Loan outstanding Bangladesh Bank & Others	(131,500)	(245,889)
Members Savings	35,142,833	32,421,544
Micro Insurance & Risk Fund	4,569,755	2,117,789
Provident Fund	(11,282,175)	3,126,166
Gratuity Fund	(7,252,408)	2,290,170
Accident Support Fund	(1,341,500)	395,400
Project Security Fund	(2,445,290)	820,865
Service Staff Contribution Fund -SSCF (GF and TC)	65,127	24,591
Staff Contribution Fund	484,408	348,884
Staff Securities Deposits Fund	464,249	421,120
Donation received from foundation-Risk fund	(704,360)	-
Donation Received from Organization-Risk Fund	(101,000)	-
General Committee Members Contribution	2,640	240
<b>Net Cash used in Financing Activities</b>	<b>42,404,107</b>	<b>135,637,542</b>
<b>D. Net Increase /decrease (A+B+C)</b>	<b>(23,111,103)</b>	<b>11,906,142</b>
Add: Cash & Bank balance at the beginning of the year	38,347,935	38,347,935
<b>Cash &amp; Bank balance at the end of the year 30.07. 2012</b>	<b>15,236,832</b>	<b>38,347,935</b>

.....  
  
**Deputy Director (Finance & Accounts)**  
NDP

.....  
  
**Executive Director**  
NDP

Signed in terms of our separate report of even date annexed.

**17 September 2013**  
Dhaka

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



**National Development Programme (NDP)**  
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj  
**Consolidated Notes to the Financial Statements**  
For the year ended 30 June 2012

**1.00 CORPORATE OBJECTIVES, VALUES AND STRUCTURE:**

**1.01 ABOUT THE ORGANIZATION:**

National Development Programme (NDP) is a voluntary social service organization operating as a partner organization for implementing the micro credit program of PKSF.

National Development Programme-NDP is non-government voluntary development organization. The key objective of NDP is to strengthen the capacity of target beneficiaries and to create opportunities to bring the poor into the mainstream of development. NDP always places an emphasis on human rights and gender equality and the empowerment of women. Through its dedicated efforts over more than twenty years, NDP has become the symbol of hope for the poor people it serves and hopes to continue this work for as long as it is needed.

Palli Karma Shahayak Foundation (PKSF) is an apex-funding agency in micro credit sector in poor Bangladesh with the objective of poverty alleviation of the rural/urban poor through micro credit program. PKSF is implementing its micro credit program through local NGOs to benefit the rural/urban poor. The NGOs are being selected for funding by PKSF through an evaluation process who are known as partner organizations' (POs). POs are implementing the PKSF's micro credit program under the guidance and directives of PKSF from time to time.

NDP is also providing following supports to their beneficiaries and staff as a matter of Institutional development and capacity building to attain organizational goal:

- a) Organizing training for POs personnel as part of their capacity building.
- b) Organizing workshop for POs personnel on micro credit program.
- c) Providing institutional support for capacity building like buying computer, motorcycle and bicycle.
- d) Constant monitoring and supervisions of POs by PKSF personnel as a measure of confidence building for the POs
- e) Create awareness among the partner people and organize them into groups for economic and social developmental activities as well as awareness on human rights.
- f) Stimulate and promote development of the rural poor masses through small-scale income raising activities.
- g) Conduct functional literacy schools for the illiterate adults and feeder schools for the non-school going & dropout children.
- h) Create opportunities in the fields of agriculture, fisheries, handicrafts, livestock, small cottage industries etc. for raising income and upgrade the standard of lives.
- i) Provide credit supports for income raising activities for self-employment.
- j) Assist people with relief and rehabilitation works during natural or man-made calamities and emergencies.



**1.02 REGISTRATION:**

The Organization was registered as National Development Programme-NDP with NGO Affairs Bureau vide Reg. no. 880 renew dated 02.01.2010, Directorate of Social Welfare vide Reg. no. - Siraj-225/92 dated 28.03.92, Micro Credit Regulatory Authority (MRA) vide reg no. 01229-00332-00222 dated April 29, 2008, Department of Family Planning vide reg no. 226 dated 01.01.2008 and European Union (PADOR) vide reg. no. BD-2009-EQE for the year 2009.

**2.00 ORGANIZATION VISION AND MISSION:**

**VISION:**

The vision of the organization is to build a nation free of exploitation and poverty; ensure equality, rights and a friendly environment for all.

**MISSION:**

The mission of the organization is to provide are best efforts to develop the capacity and ensure the effective participation of the targeted project participants in all sorts of development initiatives utilizing the resources available to them.

**3.00 ORGANIZATION GOAL:**

The goal of the organization is to improve the livelihoods and establish the rights of the poor people.

**4.00 CORPORATE INFORMATION:**

Name of Organization	National Development Programme (NDP)
Year of establishment	1992
Legal Entity	Registered with NGO Affairs Bureau vide Reg. no. 880 renew dated 02.01.2010, Directorate of Social Welfare vide Reg. no. - Siraj-225/92 dated 28.03.92, Micro Credit Regulatory Authority (MRA) vide reg no. 01229-00332-00222 dated April 29, 2008. European Union (PADOR), BD-2009-EQE-3006507916.
Statutory Audit conducted upto	30 June 2012
Name of the statutory auditor for last year	S.K. BARUA & Co. (except MFP) M A Quader Kabir & Co.-for MFP
Name of the statutory auditor for current year	Aziz Halim Khair Chowdhury Chartered Accountants
No. Executive Committee meeting held FY 2011-2012	05 times
Date of Last AGM held	27 July 2012

**5.00 LIST OF EXECUTIVE COMMITTEE MEMBERS:**  
(For the Period from July 01, 2011 to June 30, 2014)

Name	Qualification	Profession	Present Address
Mah Jabeen Masud (Chairman)	M.S.C	Social Worker	House No.3 &4, Block- G, Road No. 01, South Pallabi, Mirpur, Dhaka-1216
Md. Abdus Samad (Vice- Chairman)	M.S.C	Assistant Professor	Chandikona, Rayganj, Sirajganj.
Md. Alauddin Khan (General Secretary)	M. Com.	Director, NDP	Bagbari, Kamarkhanda, Sirajganj
Ms. Tasmeri Hossain Mukti (Treasurer)	M.S.C	Lecturer	Sayadangar, (infront of C & B Office), Sirajganj
Ms. Sibani Ghosh (Member)	M.A.B. PED	School Teacher.	Darga Road, Sirajganj- 6700
Md. Rezaul Karim Khan Chowdhary (Member)	M.S.C	Social Worker	Nayonmor, Saydangara, Natun Para, Sirajgonj-6700
Md. Saha Alam (Member)	LLB (Hons), MLM	Advocate	Hosainpur North, Sirajgonj

**5.01 SIGNIFICANT ACCOUNTING POLICIES:**

**5.01.01 Basis of Accounting:**

The financial statements except cash flow are prepared on accrual basis of accounting. The financial statements have been measured under the historical cost convention.

**5.01.02 Currencies:**

All of organizations assets, liabilities, capital fund, income and expenditure are denominated in terms of nearest BDT.

**5.01.03 Fixed Assets & Depreciation:**

The financial statements are prepared in accordance with Bangladesh Accounting Standard (BAS) on accrual basis. Depreciation on fixed Assets has been charged on straight line at the rate varying from 10% to 25% depending on the life expectancy of the respective assets. Depreciation on addition to fixed assets is charged for the whole year irrespective of date of acquisition or put in to use. Fixed assets are stated in the B/S at cost price and depreciation fund in created for accumulated depreciation.



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>6.00</b>	<b>Fixed Assets Cost (Land,Vehicle,Office Equipment,Furniture,Building):</b>			
	Opening Balance		41,935,106	34,490,078
	Add : Addition during the year		6,102,633	7,693,761
			48,037,739	42,183,839
	Less: Adjustment during the year		288,432	248,733
	<b>Closing Balance</b>		<b>47,749,307</b>	<b>41,935,106</b>
<b>7.00</b>	<b>Investment</b>			
	Savings FDR	7.01	18,216,480	16,145,179
	DMF FDR	7.02	5,498,014	4,057,109
	Capital FDR	7.03	11,755,878	3,500,000
	Staff Security Fund FDR	7.04	2,591,842	2,158,297
	Training Programme FDR	7.05	958,883	864,065
	Grameen Sanitation Project FDR	7.06	146,019	131,236
	Provident Fund FDR	7.07	-	8,095,264
	Triple Growth Deposit Scheme-PF	7.08	-	2,550,000
	Gratuity Fund FDR	7.09	-	747,405
	Double/Triple Growth Deposit Scheme	7.10	250,000	5,641,000
	ASF FDR	7.11	-	851,103
	PSF FDR	7.12	-	863,197
	Staff Contribution Fund-FDR	7.13	2,264,257	237,849
	Double Growth Deposit Scheme-DMF	7.14	110,000	110,000
	Double/Triple Growth Deposit Scheme-SCF	7.15	110,000	110,000
	Diaster Management Fund-DMF-FDR	7.16	1,633,527	120,024
	Others-FDR	7.17	-	-
	<b>Closing Balance</b>		<b>43,534,900</b>	<b>46,181,728</b>
<b>7.01</b>	<b>Savings FDR</b>			
	Opening Balance		16,145,179	14,293,994
	Add: Investment during the year		29,559,040	4,900,797
			45,704,219	19,194,791
	Less: Encashment during the year		27,487,739	3,049,612
	<b>Closing Balance</b>		<b>18,216,480</b>	<b>16,145,179</b>
<b>7.02</b>	<b>DMF FDR</b>			
	Opening Balance		4,057,109	2,849,254
	Add: Investment during the year		1,440,905	1,207,855
			5,498,014	4,057,109
	Less: Bank Charge		-	-
	<b>Closing Balance</b>		<b>5,498,014</b>	<b>4,057,109</b>
<b>7.03</b>	<b>Capital FDR</b>			
	Opening Balance		3,500,000	-
	Add: Investment during the year		8,255,878	3,500,000
			11,755,878	3,500,000
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b>11,755,878</b>	<b>3,500,000</b>





SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>7.04</b>	<b>Staff Security Fund FDR</b>			
	Opening Balance		2,158,297	1,662,623
	Add: Investment during the year		433,545	495,674
			<u>2,591,842</u>	<u>2,158,297</u>
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b><u>2,591,842</u></b>	<b><u>2,158,297</u></b>
<b>7.05</b>	<b>Training Programme FDR</b>			
	Opening Balance		864,065	1,222,110
	Add: Investment during the year		94,818	83,729
			<u>958,883</u>	<u>1,305,839</u>
	Less: Encashment during the year		-	441,774
	<b>Closing Balance</b>		<b><u>958,883</u></b>	<b><u>864,065</u></b>
<b>7.06</b>	<b>Grameen Sanitation Project FDR</b>			
	Opening Balance		131,236	118,576
	Add: Investment during the year		14,783	12,660
			<u>146,019</u>	<u>131,236</u>
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b><u>146,019</u></b>	<b><u>131,236</u></b>
<b>7.07</b>	<b>Provident Fund FDR</b>			
	Opening Balance		-	6,850,348
	Add: Investment during the year		-	4,642,260
			-	<u>11,492,608</u>
	Less: Encashment during the year		-	3,397,344
	<b>Closing Balance</b>		<b><u>-</u></b>	<b><u>8,095,264</u></b>
<b>7.08</b>	<b>FDR-Double/Triple Growth Deposit Scheme-PF:</b>			
	Opening Balance		-	150,000
	Add: Investment during the year		-	2,550,000
			-	<u>2,700,000</u>
	Less: Encashment during the year		-	150,000
	<b>Closing Balance</b>		<b><u>-</u></b>	<b><u>2,550,000</u></b>
<b>7.09</b>	<b>Gratuity Fund FDR</b>			
	Opening Balance		-	1,749,519
	Add: Investment during the year		-	57,368
			-	<u>1,806,887</u>
	Less: Encashment during the year		-	1,059,482
	<b>Closing Balance</b>		<b><u>-</u></b>	<b><u>747,405</u></b>
<b>7.10</b>	<b>FDR-Double/Triple Growth Deposit Scheme (TP):</b>			
	Opening Balance		250,000	1,000,000
	Add: Investment during the year		-	5,641,000
			<u>250,000</u>	<u>6,641,000</u>
	Less: Encashment during the year		-	1,000,000
	<b>Closing Balance</b>		<b><u>250,000</u></b>	<b><u>5,641,000</u></b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>7.11 ASF FDR</b>				
	Opening Balance		-	929,723
	Add: Investment during the year		-	290,926
			-	1,220,649
	Less: Encashment during the year		-	369,546
	<b>Closing Balance</b>		<b>-</b>	<b>851,103</b>
<b>7.12 PSF FDR</b>				
	Opening Balance		-	985,793
	Add: Investment during the year		-	371,408
			-	1,357,201
	Less: Encashment during the year		-	494,004
	<b>Closing Balance</b>		<b>-</b>	<b>863,197</b>
<b>7.13 Staff Contribution Fund-FDR</b>				
	Opening Balance		237,849	215,855
	Add: Investment during the year		2,026,408	21,994
			2,264,257	237,849
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b>2,264,257</b>	<b>237,849</b>
<b>7.14 Double Growth Deposit Scheme-DMF</b>				
	Opening Balance		110,000	-
	Add: Investment during the year		-	110,000
			110,000	110,000
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b>110,000</b>	<b>110,000</b>
<b>7.15 Triple Growth Deposit Scheme-SCF</b>				
	Opening Balance		110,000	100,000
	Add: Investment during the year		-	110,000
			110,000	210,000
	Less: Encashment during the year		-	100,000
	<b>Closing Balance</b>		<b>110,000</b>	<b>110,000</b>
<b>7.16 Disaster Management Fund-GF FDR</b>				
	Opening Balance		120,024	108,325
	Add: investment during the year		1,513,503	11,699
			1,633,527	120,024
	Less: Encashment during the year		-	-
	<b>Closing Balance</b>		<b>1,633,527</b>	<b>120,024</b>
<b>7.17 Others-FDR</b>				
	Opening Balance		-	-
	Add: investment during the year		60,000,000	-
			60,000,000	-
	Less: Encashment during the year		60,000,000	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>8.00</b>	<b>Members Loan Outstandings(MFP,Housing Proj,CDD):</b>			
	Rural Micro Credit (RMC)	8.01	308,167,275	264,011,804
	Urban Micro Credit (UMC)	8.02	43,816,667	41,918,615
	Microenterprise (ME)	8.03	198,673,996	172,864,494
	Ultra Poor Programme (UPP)	8.04	42,059,197	33,052,385
	Live hood Risk Protection (LRP)	8.05	360,564	580,988
	Seasonal Loan Program (SLP)	8.06	79,847,990	42,294,290
	Agriculture-Sector Micro CREDIT	8.07	35,335,554	12,220,607
	EFRRAP	8.08	7,280	625,213
	Housing Project	8.09	206,393	327,070
	Disability & Development Project	8.10	136,779	139,015
	<b>Closing Balance</b>		<b>708,611,695</b>	<b>568,034,481</b>
<b>8.01</b>	<b>Rural Micro-Credit(RMC)</b>			
	Opening Balance		264,011,804	226,485,627
	Add:Disbursed during the year		594,642,968	526,650,400
			858,654,772	753,136,027
	Less: Realized during the year		550,487,497	489,124,223
	<b>Closing Balance</b>		<b>308,167,275</b>	<b>264,011,804</b>
<b>8.02</b>	<b>Urban Micro Credit (UMC)</b>			
	Opening Balance		41,918,615	38,696,513
	Add:Disbursed during the year		85,715,000	81,291,000
			127,633,615	119,987,513
	Less: Realized during the year		83,816,948	78,068,898
	<b>Closing Balance</b>		<b>43,816,667</b>	<b>41,918,615</b>
<b>8.03</b>	<b>Microenterprise (ME)</b>			
	Opening Balance		172,864,494	88,509,799
	Add:Disbursed during the year		372,949,799	318,501,805
			545,814,293	407,011,604
	Less: Realized during the year		347,140,297	234,147,110
	<b>Closing Balance</b>		<b>198,673,996</b>	<b>172,864,494</b>
<b>8.04</b>	<b>Ultra Poor Programme (UPP)</b>			
	Opening Balance		33,052,385	30,458,344
	Add:Disbursed during the year		76,588,733	65,169,449
			109,641,118	95,627,793
	Less: Realized during the year		67,581,921	62,575,408
	<b>Closing Balance</b>		<b>42,059,197</b>	<b>33,052,385</b>
<b>8.05</b>	<b>Live hood Risk Protection (LRP)</b>			
	Opening Balance		580,988	867,000
	Add:Disbursed during the year		-	-
			580,988	867,000
	Less: Realized during the year		220,424	286,012
	<b>Closing Balance</b>		<b>360,564</b>	<b>580,988</b>





SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>8.06</b>	<b>Seasonal Loan Program (SLP)</b>			
	Opening Balance		42,294,290	10,742,578
	Add: Disbursed during the year		130,121,803	44,781,000
			172,416,093	55,523,578
	Less: Realized during the year		92,568,103	13,229,288
	<b>Closing Balance</b>		<b>79,847,990</b>	<b>42,294,290</b>
<b>8.07</b>	<b>Agriculture-sector Micro Credit (Agri)</b>			
	Opening Balance		12,220,607	13,349,303
	Add: Disbursed during the year		62,666,000	35,975,000
			74,886,607	49,324,303
	Less: Realized during the year		39,551,053	37,103,696
	<b>Closing Balance</b>		<b>35,335,554</b>	<b>12,220,607</b>
<b>8.08</b>	<b>EFRRAP</b>			
	Opening Balance		625,213	1,140,449
	Add: Disbursed during the year		614,133	2,145,550
			1,239,346	3,285,999
	Less: Realized during the year		1,232,066	2,660,786
	<b>Closing Balance</b>		<b>7,280</b>	<b>625,213</b>
<b>8.09</b>	<b>Housing Project</b>			
	Opening Balance		327,070	518,881
	Add: Disbursed during the year		-	-
			327,070	518,881
	Less: Realized during the year		120,677	191,811
	<b>Closing Balance</b>		<b>206,393</b>	<b>327,070</b>
<b>8.10</b>	<b>Disability &amp; Development Project</b>			
	Opening Balance		139,015	189,348
	Add: Disbursed during the year		185,000	168,000
			324,015	357,348
	Less: Realized during the year		187,236	218,333
	<b>Closing Balance</b>		<b>136,779</b>	<b>139,015</b>
<b>9.00</b>	<b>Staff Loan Outstanding (Bi-cycle, Motor Cycle,</b>			
	By-cycle	9.01	488,058	487,900
	Motoe-cycle	9.02	2,536,287	3,125,272
	General Staff loan	9.03	-	202,501
	Housing Staff Loan	9.04	4,984,652	2,502,391
	<b>Closing Balance</b>		<b>8,008,997</b>	<b>6,318,064</b>
<b>9.01</b>	<b>Bi -Cycle Loan</b>			
	Opening Balance		487,900	267,900
	Add : Disbursement during the year		310,400	450,500
			798,300	718,400
	Less: Realize during the year		310,242	230,500
	<b>Closing Balance</b>		<b>488,058</b>	<b>487,900</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>9.02</b>	<b>Motor- Cycle Loan :</b>			
	Opening Balance		3,125,272	3,068,967
	Add : Disbursement during the year		154,000	888,920
			3,279,272	3,957,887
	Less: Realize during the year		742,985	832,615
	<b>Closing Balance</b>		<b>2,536,287</b>	<b>3,125,272</b>
<b>9.03</b>	<b>General Staff Loan :</b>			
	Opening Balance		-	143,830
	Add : Disbursement during the year		-	271,000
			-	414,830
	Less: Realized during the year		-	212,329
	<b>Closing Balance</b>		<b>-</b>	<b>202,501</b>
<b>9.04</b>	<b>Housing Staff Loan :</b>			
	Opening Balance		2,502,391	2,734,054
	Add : Disbursement during the year		3,540,000	300,000
			6,042,391	3,034,054
	Less: Realize during the year		1,057,739	531,663
	<b>Closing Balance</b>		<b>4,984,652</b>	<b>2,502,391</b>
<b>10.00</b>	<b>Advance &amp; Prepayments:</b>			
	Advance against TA/DA	10.01	-	-
	Advance against Salary	10.02	-	-
	Advance against training	10.03	-	-
	Advance against Office Rent	10.04	279,000	319,400
	Advance against others	10.05	-	-
	Advance Payment of Tax	10.06	294,626	-
	Advance against suspense	10.07	21,135	-
	Advance against Branches	10.08	-	-
	Advance against Others(Tax)	10.09	-	-
	Advance to Bhandu Chula	10.10	-	-
	Advance payment of Program expense	10.11	367,495	899,194
	Advance for Pety Cash	10.12	-	-
	<b>Closing Balance</b>		<b>962,256</b>	<b>1,352,705</b>
<b>10.01</b>	<b>Advance against TA/DA:</b>			
	Opening Balance		-	50,000
	Add: Paid during the year		63,550	-
			63,550	50,000
	Less: Realized during the year		63,550	50,000
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>10.02</b>	<b>Advance against Salary:</b>			
	Opening Balance		-	-
	Add: Paid during the year		6,500	-
			6,500	-
	Less: Realized during the year		6,500	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>10.03</b>	<b>Advance against training:</b>			
	Opening Balance		-	-
	Add: Paid during the year		69,000	-
			69,000	-
	Less: Realized during the year		69,000	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>10.04</b>	<b>Advance against Office Rent:</b>			
	Opening Balance		319,400	202,900
	Add: Paid during the year		351,000	410,000
			670,400	612,900
	Less: Realized during the year		391,400	293,500
	<b>Closing Balance</b>		<b>279,000</b>	<b>319,400</b>
<b>10.05</b>	<b>Advance against Others :</b>			
	Opening Balance		-	-
	Add: Paid during the year		393,300	-
			393,300	-
	Less: Realized during the year		393,300	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>10.06</b>	<b>Advance Payment of Tax:</b>			
	Opening Balance		134,111	134,111
	Add: Paid during the year		294,626	-
			428,737	134,111
	Less: Realized during the year		134,111	-
	<b>Closing Balance</b>		<b>294,626</b>	<b>134,111</b>
<b>10.07</b>	<b>Advance against Suspense:</b>			
	Opening Balance		-	-
	Add: Paid during the year		195,390	-
			195,390	-
	Less: Realized during the year		174,255	-
	<b>Closing Balance</b>		<b>21,135</b>	<b>-</b>
<b>10.08</b>	<b>Advance against Branches:</b>			
	Opening Balance		-	-
	Add: Paid during the year		174,512	-
			174,512	-
	Less: Realized during the year		174,512	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>10.09</b>	<b>Advance against Others (Tax):</b>			
	Opening Balance		-	300,000
	Add: Paid during the year		-	371,035
			-	671,035
	Less: Realized during the year		-	671,035
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>10.10</b>	<b>Advance to Bhandhu Chula:</b>			
	Opening Balance		-	5,000
	Add: Paid during the year		-	-
			-	5,000
	Less: Realized during the year		-	5,000
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>10.11</b>	<b>Advance payment of Program expenses:</b>			
	Opening Balance		899,194	2,391,851
	Add: Paid during the year		14,438,520	29,195,526
			15,337,714	31,587,377
	Less: Realized during the year		14,970,219	30,688,183
	<b>Closing Balance</b>		<b>367,495</b>	<b>899,194</b>
<b>10.12</b>	<b>Advance payment of Petty Cash:</b>			
	Opening Balance		-	1,267
	Add: Paid during the year		40,022	52,924
			40,022	54,191
	Less: Realized during the year		40,022	54,191
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>11.00</b>	<b>Interest receivable on FDR:</b>			
	Opening Balance		170,067	600,017
	Add : Addition during the year		678,363	170,067
			848,430	770,084
	Less: Realize during the year		170,067	600,017
	<b>Closing Balance</b>		<b>678,363</b>	<b>170,067</b>
<b>12.00</b>	<b>Receivable (Training Bill, General Fund &amp; Others):</b>			
	Receivable (Training Bill, General Fund)	12.01	1,959,375	994,498
	Receivable ASF Fund	12.02	-	16,300
	Receivable PSF Fund	12.03	-	124,167
	Accounts Receivable	12.04	19,034	19,034
	<b>Closing Balance</b>		<b>1,978,409</b>	<b>1,153,999</b>
<b>12.01</b>	<b>Receivable (Training Bill, General Fund):</b>			
	Opening Balance		994,498	935,170
	Add : Addition during the year		5,184,804	6,392,185
			6,179,302	7,327,355
	Less: Realize during the year		4,219,927	6,332,857
	<b>Closing Balance</b>		<b>1,959,375</b>	<b>994,498</b>
<b>12.02</b>	<b>Receivable ASF Fund:</b>			
	Opening Balance		-	2,000
	Add : Addition during the year		-	16,300
			-	18,300
	Less: Realize during the year		-	2,000
	<b>Closing Balance</b>		<b>-</b>	<b>16,300</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>12.03</b>	<b>Receivable PSF Fund:</b>			
	Opening Balance		-	16,358
	Add : Addition during the year		-	124,167
			-	140,525
	Less: Realize during the year		-	16,358
	<b>Closing Balance</b>		<b>-</b>	<b>124,167</b>
<b>12.04</b>	<b>Accounts Receivable for Grameen Sanitation:</b>			
	Opening Balance		19,034	19,034
	Add : Addition during the year		-	-
			19,034	19,034
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>19,034</b>	<b>19,034</b>
<b>13.00</b>	<b>Risk Fund Paid to UPP Members-AS:</b>			
	Opening Balance		1,001,000	920,000
	Add : Addition during the year		10,000	86,000
			1,011,000	1,006,000
	Less: Risk fund paid to UPP members during the year		205,640	-
	Less: Realize adjustment with donation received from organati		101,000	-
	Less: Realize adjustment with donation received from foundati		704,360	5,000
	<b>Closing Balance</b>		<b>-</b>	<b>1,001,000</b>
<b>14.00</b>	<b>Securities Deposit (T&amp;T):</b>			
	Opening Balance		8,400	8,400
	Add : Addition during the year		-	-
			8,400	8,400
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>8,400</b>	<b>8,400</b>
<b>15.00</b>	<b>Stock In Printing Materials:</b>			
	Opening Balance		392,175	202,213
	Add : Addition during the year		10,947	392,175
	Add: Adjustedment during the year		-	-
			922,825	594,388
	Less: Realize during the year		-	-
	Less: Realize during the year		392,175	202,213
	<b>Closing Balance</b>		<b>519,703</b>	<b>392,175</b>
<b>16.00</b>	<b>Intertransaction Loan:</b>			
	NDP-General Fund	16.01	-	-
	NDP-RPWSS	16.02	2,153,487	2,433,220
	NDP -VGD	16.03	-	-
	NDP- Grameen Sanitation Project	16.04	95,170	95,170
	NDP- Disability	16.05	-	36,000
	NDP- Housing Program	16.06	68,397	38,397
	NDP-Training Centre	16.07	12,695,745	12,689,745
	NDP-ERCCP In DRR	16.08	718,104	762,000
	NDP-FSUP-N	16.09	1,250,000	570,000
	Loan Paid to ASHA	16.10	30,000	-
	Loan Paid to IJLASS	16.11	115,000	-
	Loan Paid to SAMRIDDI	16.12	245,000	-



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
	Loan Paid to M4C & RTPC	16.13	85,000	-
	<b>Closing Balance</b>		<b>17,455,903</b>	<b>16,624,532</b>
<b>16.01</b>	<b>Loan Paid to General Fund:</b>			
	Opening Balance		-	1,450,000
	Add : Addition during the year		1,250,000	150,000
			1,250,000	1,600,000
	Less: Realize during the year		1,250,000	1,600,000
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>16.02</b>	<b>Loan Paid to RPWSS:</b>			
	Opening Balance		2,153,487	1,882,220
	Add : Addition during the year		-	1,365,487
			2,153,487	3,247,707
	Less: Realize during the year		-	814,487
	<b>Closing Balance</b>		<b>2,153,487</b>	<b>2,433,220</b>
<b>16.03</b>	<b>Loan Paid to VGD:</b>			
	Opening Balance		-	244,231
	Add : Addition during the year		92,000	-
			92,000	244,231
	Less: Realize during the year		92,000	244,231
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>16.04</b>	<b>Loan Paid to Grameen Sanitation Project:</b>			
	Opening Balance		95,170	95,170
	Add : Addition during the year		-	-
			95,170	95,170
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>95,170</b>	<b>95,170</b>
<b>16.05</b>	<b>Loan Paid to Disability Project:</b>			
	Opening Balance		36,000	36,000
	Add : Addition during the year		-	-
			36,000	36,000
	Less: Realize during the year		36,000	-
	<b>Closing Balance</b>		<b>-</b>	<b>36,000</b>
<b>16.06</b>	<b>Loan Paid to Housing Program:</b>			
	Opening Balance		38,397	38,397
	Add : Addition during the year		30,000	-
			68,397	38,397
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>68,397</b>	<b>38,397</b>
<b>16.07</b>	<b>Loan Paid to Training Centre:</b>			
	Opening Balance		12,689,745	13,654,349
	Add : Addition during the year		100,000	100,000
			12,789,745	13,754,349
	Less: Realize during the year		94,000	1,064,604
	<b>Closing Balance</b>		<b>12,695,745</b>	<b>12,689,745</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>16.08</b>	<b>Loan Paid to ERCCP In DRR:</b>			
	Opening Balance		140,000	-
	Add : Addition during the year		2,268,996	762,000
			2,408,996	762,000
	Less: Realize during the year		1,690,892	-
	<b>Closing Balance</b>		<b>718,104</b>	<b>762,000</b>
<b>16.09</b>	<b>Loan Paid to FSUP-N:</b>			
	Opening Balance		570,000	-
	Add : Addition during the year		3,050,000	652,990
			3,620,000	652,990
	Less: Realize during the year		2,370,000	82,990
	<b>Closing Balance</b>		<b>1,250,000</b>	<b>570,000</b>
<b>16.10</b>	<b>Loan Paid to ASHA:</b>			
	Opening Balance		-	-
	Add : Addition during the year		30,000	-
			30,000	-
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>30,000</b>	<b>-</b>
<b>16.11</b>	<b>Loan Paid to IJLASS:</b>			
	Opening Balance		-	-
	Add : Addition during the year		115,000	-
			115,000	-
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>115,000</b>	<b>-</b>
<b>16.12</b>	<b>Loan Paid to SAMRIDDHI:</b>			
	Opening Balance		-	-
	Add : Addition during the year		245,000	-
			245,000	-
	Less: Realize during the year		-	-
	<b>Closing Balance</b>		<b>245,000</b>	<b>-</b>
<b>16.13</b>	<b>Loan Paid to M4C &amp; RTPC:</b>			
	Opening Balance		-	-
	Add : Addition during the year		86,000	-
			86,000	-
	Less: Realize during the year		1,000	-
	<b>Closing Balance</b>		<b>85,000</b>	<b>-</b>
<b>17.00</b>	<b>Cash and Bank Balance</b>			
	Cash in Hand		342,379	225,103
	Cash at Bank		14,894,453	38,122,832
	<b>Closing Balance</b>		<b>15,236,832</b>	<b>38,347,935</b>
<b>18.00</b>	<b>Retain Surplus</b>			
	Opening Balance		163,557,346	112,924,128
	Add: Surplus for the year		72,166,727	51,715,240
	Add/(Less) Transfer to Provident fund /reserve fund		20,671,388	(1,082,022)
	<b>Closing Balance</b>		<b>214,436,699</b>	<b>163,557,346</b>

SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>18.01</b>	<b>10% Reserve fund on Capital fund</b>			
	Opening Balance		-	-
	Add: Transfer from Surplus of Micro Finance		20,979,381	-
	Add/(Less) Transfer to Provident fund /reserve fund		-	-
	<b>Closing Balance</b>		<b>20,979,381</b>	-
<b>19.00</b>	<b>Donor Fund Received in advance/Unutilized fund:</b>			
	Opening Unutilizdd Fud/Advance		3,152,746	4,983,579
	Add: Grants Received		177,444,493	207,066,675
	Add: Bank Interest		20,891,652	95,542
	Add: Others Receipts		-	-
	Add: PNGO Contribution Received		-	-
			201,488,891	212,145,796
	Less: Transfer to Grant Income (revenue expenditure)		199,323,882	208,993,050
	Less: Last year Bills Payable paid		-	-
	<b>Closing Balance</b>		<b>2,165,009</b>	<b>3,152,746</b>
<b>20.00</b>	<b>Reserve fund (Surplus &amp; Deficit for staff develop. And</b>			
	Opening Unutilizdd Fud/Advance		-	-
	Add: Transfer from Capital fund		-	582,022
	Add: Bank Interest		-	-
	Add/(less): Surplus during the year		-	(15,415)
			-	566,607
	Less: Transfer to Grant Income (revenue expenditure)		-	-
	Less: Last year Bills Payable paid		-	-
	<b>Closing Balance</b>		-	<b>566,607</b>
<b>21.00</b>	<b>Members Savings Deposits</b>			
	Members Savings Account RMC & Others	21.01	101,084,104	83,726,154
	Members Savings Account UMC	21.02	16,608,444	14,508,464
	Members Savings Account ME	21.03	44,811,793	31,759,923
	Members Savings Account UPP	21.04	13,259,729	10,350,710
	Members Savings Account Agriculture	21.05	-	279,891
	Members Savings Account Disability Project	21.06	26,714	22,809
	<b>Closing Balance</b>		<b>175,790,784</b>	<b>140,647,951</b>
<b>21.01</b>	<b>Members Savings Account RMC</b>			
	Opening Balance		83,726,154	70,630,988
	Add: Collection during the year		66,647,501	59,044,752
			150,373,655	129,675,740
	Less: Refund during the year		49,289,551	45,949,586
	<b>Closing Balance</b>		<b>101,084,104</b>	<b>83,726,154</b>
<b>21.02</b>	<b>Members Savings Account UMC</b>			
	Opening Balance		14,508,464	12,181,189
	Add: Collection during the year		9,902,176	9,495,205
			24,410,640	21,676,394
	Less: Refund during the year		7,802,196	7,167,930
	<b>Closing Balance</b>		<b>16,608,444</b>	<b>14,508,464</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>21.03</b>	<b>Members Savings Account ME</b>			
	Opening Balance		31,759,923	14,622,954
	Add: Collection during the year		31,160,120	25,478,101
			<u>62,920,043</u>	<u>40,101,055</u>
	Less: Refund during the year		18,108,250	8,341,132
	<b>Closing Balance</b>		<u><b>44,811,793</b></u>	<u><b>31,759,923</b></u>
<b>21.04</b>	<b>Members Savings Account UPP</b>			
	Opening Balance		10,350,710	9,246,077
	Add: Collection during the year		8,342,588	6,733,852
			<u>18,693,298</u>	<u>15,979,929</u>
	Less: Refund during the year		5,433,569	5,629,219
	<b>Closing Balance</b>		<u><b>13,259,729</b></u>	<u><b>10,350,710</b></u>
<b>21.05</b>	<b>Members Savings Account Agriculture:</b>			
	Opening Balance		279,891	1,488,638
	Add: Collection during the year		34,239	562,081
			<u>314,130</u>	<u>2,050,719</u>
	Less: Refund during the year		314,130	1,770,828
	<b>Closing Balance</b>		<u><b>-</b></u>	<u><b>279,891</b></u>
<b>21.06</b>	<b>Members Savings Account Disability Project</b>			
	Opening Balance		22,809	56,561
	Add: Collection during the year		8,772	9,656
			<u>31,581</u>	<u>66,217</u>
	Less: Refund during the year		4,867	43,408
	<b>Closing Balance</b>		<u><b>26,714</b></u>	<u><b>22,809</b></u>
<b>22.00</b>	<b>Micro Insurance &amp; Risk Fund:</b>			
	Micro Insurance	22.01	14,241,262	9,422,455
	Risk Fund Members	22.02	-	249,052
	<b>Closing Balance</b>		<u><b>14,241,262</b></u>	<u><b>9,671,507</b></u>
<b>22.01</b>	<b>Micro Insurance</b>			
	Opening Balance		9,422,455	7,368,746
	Add: Collection during the year		7,961,745	4,223,322
			<u>17,384,200</u>	<u>11,592,068</u>
	Less: Refund During the year		3,142,938	2,169,613
	<b>Closing Balance</b>		<u><b>14,241,262</b></u>	<u><b>9,422,455</b></u>
<b>22.02</b>	<b>Risk Fund Members</b>			
	Opening Balance		249,052	184,972
	Add: Addition during the year		40,445	64,080
			<u>289,497</u>	<u>249,052</u>
	Less: Payment during the year		289,497	-
	<b>Closing Balance</b>		<u><b>-</b></u>	<u><b>249,052</b></u>
<b>23.00</b>	<b>Provision for Expenses:</b>			
	Provision for Audit Fee	23.01	130,000	170,000
	Provision for Org. Tax	23.02	684,927	1,150,000
	Provision for Program Expenses	23.03	-	89,479
	<b>Closing Balance</b>		<u><b>814,927</b></u>	<u><b>1,409,479</b></u>



Sl No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>23.01</b>	<b>Provision for Audit Fee:</b>			
	Opening Balance		110,000	140,000
	Add: Addition during the year		90,000	140,800
			<u>200,000</u>	<u>280,800</u>
	Less: Payment During the year		70,000	110,800
	Closing Balance		<u>130,000</u>	<u>170,000</u>
<b>23.02</b>	<b>Provision for Org. Tax:</b>			
	Opening Balance		1,000,000	3,000,000
	Add: Addition during the year		100,000	256,912
			<u>1,100,000</u>	<u>3,256,912</u>
	Less: Payment During the year		415,073	2,106,912
	Closing Balance		<u>684,927</u>	<u>1,150,000</u>
<b>23.03</b>	<b>Provision for Program Expenses:</b>			
	Opening Balance		89,479	415,333
	Add: Addition during the year		-	130,621
			<u>89,479</u>	<u>545,954</u>
	Less: Payment During the year		89,479	456,475
	Closing Balance		<u>-</u>	<u>89,479</u>
<b>24.00</b>	<b>Staff security deposit:</b>			
	Opening Balance		2,187,896	1,766,776
	Add: Addition during the year		623,800	601,800
	Add: Interest during the year		117,914	91,692
			<u>2,929,610</u>	<u>2,460,268</u>
	Less: Refund during the year		277,465	272,372
	Closing Balance		<u>2,652,145</u>	<u>2,187,896</u>
<b>25.00</b>	<b>Provident Fund-PF:</b>			
	Opening Balance		-	7,656,009
	Add: Received during the year		-	3,455,729
	Add: Transfer from Capital fund		-	500,000
	Add: Interest on PF During the year		-	664,245
			<u>-</u>	<u>12,275,983</u>
	Less: Payment and Adjustment during the year		-	993,808
	Closing Balance		<u>-</u>	<u>11,282,175</u>
<b>26.00</b>	<b>Gratuity Fund:</b>			
	Opening Balance		-	4,962,238
	Add: Received during the year		-	2,404,308
			<u>-</u>	<u>7,366,546</u>
	Less: Payment during the year		-	114,138
	Closing Balance		<u>-</u>	<u>7,252,408</u>
<b>27.00</b>	<b>Project Securities Fund-PSF:</b>			
	Opening Balance		-	1,624,425
	Add: Received during the year		-	1,720,426
			<u>-</u>	<u>3,344,851</u>
	Less: Payment during the year		-	899,561
	Closing Balance		<u>-</u>	<u>2,445,290</u>

SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>28.00</b>	<b>Accident Support Fund-ASF:</b>			
	Opening Balance		-	946,100
	Add: Received during the year		-	560,000
			-	1,506,100
	Less: Payment during the year		-	164,600
	Closing Balance		-	1,341,500
<b>29.00</b>	<b>Service Staff Contribution Fund -SSCF (GF and TC):</b>			
	Opening Balance		24,591	-
	Add: Received during the year		76,367	24,591
			100,958	24,591
	Less: Payment during the year		11,240	-
	Closing Balance		89,718	24,591
<b>30.00</b>	<b>Intertransaction Loan:</b>			
	NDP-MFP	30.01	-	-
	NDP-ASF	30.02	-	-
	NDP-Provident Fund	30.03	-	-
	NDP-General Fund	30.04	17,522,532	16,624,532
	NDP-Training Program	30.05	-	-
	Closing Balance		17,522,532	16,624,532
<b>30.01</b>	<b>Loan from MFP:</b>			
	Opening Balance		-	1,250,000
	Add : Received during the year		-	-
			-	1,250,000
	Less: Paid during the year		-	1,250,000
	Closing Balance		-	-
<b>30.02</b>	<b>Loan from ASF:</b>			
	Opening Balance		-	100,000
	Add : Received during the year		-	-
			-	100,000
	Less: Paid during the year		-	100,000
	Closing Balance		-	-
<b>30.03</b>	<b>Loan from Provident Fund:</b>			
	Opening Balance		-	226,200
	Add : Received during the year		-	150,000
			-	376,200
	Less: Paid during the year		-	376,200
	Closing Balance		-	-
<b>30.04</b>	<b>Loan from General Fund:</b>			
	Opening Balance		16,624,532	15,732,167
	Add : Received during the year		7,040,892	2,483,220
			23,665,424	18,215,387
	Less: Paid during the year		6,142,892	1,590,855
	Closing Balance		17,522,532	16,624,532



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>30.05</b>	<b>Loan from Training Programme:</b>			
	Opening Balance		-	92,000
	Add : Received during the year		-	-
			-	92,000
	Less: Paid during the year		-	92,000
	Closing Balance		-	-
<b>31.00</b>	<b>Bills Payable/Creditors/Trasferable Fund:</b>			
	Bills Payable	31.01	150,986	14,456
	Creditors	31.02	19,152	19,152
	Trasferable Fund (disabilities and development)	31.03	6,143	6,143
	Payable of Salary	31.04	-	-
	Gratuity Fund Payable	31.05	1,627,963	-
	Tax payable	31.06	1,002	-
	Vat payable	31.07	18,554	-
	Closing Balance		<b>1,823,800</b>	<b>39,751</b>
<b>31.01</b>	<b>Bills Payable</b>			
	Opening Balance		14,456	10,000
	Add: Received during the year		322,281	510,416
			336,737	520,416
	Less: Payment during the year		185,751	505,960
	Closing Balance		<b>150,986</b>	<b>14,456</b>
<b>31.02</b>	<b>Creditors</b>			
	Opening Balance		19,152	219,152
	Add: Received during the year		-	-
			19,152	219,152
	Less: Payment during the year		-	200,000
	Closing Balance		<b>19,152</b>	<b>19,152</b>
<b>31.03</b>	<b>Trasferable Fund (disabilities and development)</b>			
	Opening Balance		6,143	6,143
	Add: Received during the year		-	-
			6,143	6,143
	Less: Payment during the year		-	-
	Closing Balance		<b>6,143</b>	<b>6,143</b>
<b>31.04</b>	<b>Salary payable:</b>			
	Opening Balance		-	210,250
	Add: Payable during the year		-	-
			-	210,250
	Less: Adjustment during the year		-	210,250
	Closing Balance		-	-
<b>31.05</b>	<b>Gratuity Fund payable:</b>			
	Opening Balance		-	-
	Add: Payable during the year		1,627,963	-
			1,627,963	-
	Less: Adjustment during the year		-	-
	Closing Balance		<b>1,627,963</b>	-



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>31.06</b>	<b>Tax payable:</b>			
	Opening Balance			
	Add: Payable during the year		3,453	-
			3,453	-
	Less: Adjustment during the year		2,451	-
	<b>Closing Balance</b>		<b>1,002</b>	<b>-</b>
<b>31.07</b>	<b>Vat payable:</b>			
	Opening Balance			
	Add: Payable during the year		251,368	-
			251,368	-
	Less: Adjustment during the year		232,814	-
	<b>Closing Balance</b>		<b>18,554</b>	<b>-</b>
<b>32.00</b>	<b>Loan From PKSF</b>			
	RMC	32.01	125,300,000	128,500,000
	ME	32.02	105,700,000	90,250,000
	UMC	32.03	27,950,000	24,850,000
	UPP	32.04	34,999,973	34,166,645
	Capacity Building	32.05	-	-
	SLP	32.06	50,000,000	30,000,000
	Agriculture Sector Microcredit	32.07	10,000,000	20,000,000
	EFRRAP	32.08	-	1,250,000
	<b>Closing Balance</b>		<b>353,949,973</b>	<b>329,016,645</b>
<b>32.01</b>	<b>RMC</b>			
	Opening Balance		128,500,000	132,000,000
	Add: Received during the year		65,000,000	60,000,000
			193,500,000	192,000,000
	Less: Refund during the year		68,200,000	63,500,000
	<b>Closing Balance</b>		<b>125,300,000</b>	<b>128,500,000</b>
<b>32.02</b>	<b>ME</b>			
	Opening Balance		90,250,000	39,250,000
	Add: Received during the year		52,500,000	70,000,000
			142,750,000	109,250,000
	Less: Refund during the year		37,050,000	19,000,000
	<b>Closing Balance</b>		<b>105,700,000</b>	<b>90,250,000</b>
<b>32.03</b>	<b>UMC</b>			
	Opening Balance		24,850,000	25,850,000
	Add: Received during the year		18,000,000	11,500,000
			42,850,000	37,350,000
	Less: Refund during the year		14,900,000	12,500,000
	<b>Closing Balance</b>		<b>27,950,000</b>	<b>24,850,000</b>
<b>32.04</b>	<b>UPP</b>			
	Opening Balance		34,166,645	30,499,983
	Add: Received during the year		25,000,000	25,000,000
			59,166,645	55,499,983
	Less: Refund during the year		24,166,672	21,333,338
	<b>Closing Balance</b>		<b>34,999,973</b>	<b>34,166,645</b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>32.05</b>	<b>Capacity Building</b>			
	Opening Balance		-	-
	Add: Received during the year		-	-
			-	-
	Less: Refund during the year		-	-
	<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>32.06</b>	<b>SLP</b>			
	Opening Balance		30,000,000	-
	Add: Received during the year		87,300,000	30,000,000
			117,300,000	30,000,000
	Less: Refund during the year		67,300,000	-
	<b>Closing Balance</b>		<b>50,000,000</b>	<b>30,000,000</b>
<b>32.07</b>	<b>Agriculture-Sector Microcredit</b>			
	Opening Balance		20,000,000	5,000,000
	Add: Received during the year		30,000,000	35,000,000
			50,000,000	40,000,000
	Less: Refund during the year		40,000,000	20,000,000
	<b>Closing Balance</b>		<b>10,000,000</b>	<b>20,000,000</b>
<b>32.08</b>	<b>EFRRAP</b>			
	Opening Balance		1,250,000	2,500,000
	Add: Received during the year		-	-
			1,250,000	2,500,000
	Less: Refund during the year		1,250,000	1,250,000
	<b>Closing Balance</b>		<b>-</b>	<b>1,250,000</b>
<b>33.00</b>	<b>Loan From Bangladesh Bank &amp; Others:</b>			
	From Bangladesh Bank	33.01	(11,174)	120,326
	For Disability & Developments Project	33.02	(25,736)	(25,736)
	<b>Closing Balance</b>		<b>(36,910)</b>	<b>94,590</b>
<b>33.01</b>	<b>From Bangladesh Bank</b>			
	Opening Balance		120,326	366,215
	Add: Received during the year		-	-
			120,326	366,215
	Less: Refund during the year		131,500	245,889
	<b>Closing Balance</b>		<b>(11,174)</b>	<b>120,326</b>
<b>33.02</b>	<b>For Disability &amp; Development Project</b>			
	Opening Balance		(25,736)	(25,736)
	Add: Received during the year		-	-
			(25,736)	(25,736)
	Less: Refund during the year		-	-
	<b>Closing Balance</b>		<b>(25,736)</b>	<b>(25,736)</b>
<b>34.00</b>	<b>Provision and Reserve Fund:</b>			
	Loan Loss Provision fund	34.01	10,493,595	8,521,414
	Disaster management fund-MFP	34.02	5,270,094	3,740,895
	NDP-Disaster management fund-GF	34.03	529,324	529,324
	Accumulated Depreciation Fund	34.04	22,749,281	17,822,081
			-	-
	<b>Closing Balance</b>		<b>39,042,294</b>	<b>30,613,714</b>





SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>34.01</b>	<b>Loan Loss Provision fund</b>			
	Opening Balance		8,521,414	7,361,664
	Add: Provision during the year		1,972,181	1,159,750
			<u>10,493,595</u>	<u>8,521,414</u>
	Less: Ajustment during the year		-	-
	<b>Closing Balance</b>		<b><u>10,493,595</u></b>	<b><u>8,521,414</u></b>
<b>34.02</b>	<b>Disaster management fund-MFP</b>			
	Opening Balance		3,740,895	2,621,940
	Add: Provision during the year		1,529,199	1,118,955
			<u>5,270,094</u>	<u>3,740,895</u>
	Less: Ajustment during the year		-	-
	<b>Closing Balance</b>		<b><u>5,270,094</u></b>	<b><u>3,740,895</u></b>
<b>34.03</b>	<b>NDP-Disaster Management Fund-GF:</b>			
	Opening Balance		529,324	529,324
	Add: Addition during the year		-	-
			<u>529,324</u>	<u>529,324</u>
	Less: Refund during the year		-	-
	<b>Closing Balance</b>		<b><u>529,324</u></b>	<b><u>529,324</u></b>
<b>34.04</b>	<b>Accumulated Depreciation Fund</b>			
	Opening Balance		17,822,081	14,810,757
	Add: Depreciation during the year		4,969,323	3,134,316
	Add: Interest & Adjustment Received during the year		-	-
	Add: Interest Accrued during the year		-	-
			<u>22,791,404</u>	<u>17,945,073</u>
	Less: Ajustment during the year		42,123	122,992
	<b>Closing Balance</b>		<b><u>22,749,281</u></b>	<b><u>17,822,081</u></b>
<b>35.00</b>	<b>General Committee Members Contribution:</b>			
	Opening Balance		76,992	76,752
	Add: Addition during the year		2,640	240
			<u>79,632</u>	<u>76,992</u>
	Less: Transferred to General Fund		-	-
	<b>Closing Balance</b>		<b><u>79,632</u></b>	<b><u>76,992</u></b>
<b>36.00</b>	<b>Staff Contribution Fund:</b>			
	Opening Balance		709,112	360,228
	Add: Addition during the year		486,121	437,484
			<u>1,195,233</u>	<u>797,712</u>
	Less: Payment During the year		1,713	88,600
	<b>Closing Balance</b>		<b><u>1,193,520</u></b>	<b><u>709,112</u></b>
<b>37.00</b>	<b>Donation received from Foundation -Risk Fund:</b>			
	Opening Balance		704,360	704,360
	Add: Addition during the year		-	-
			<u>704,360</u>	<u>704,360</u>
	Less: Transferred to General Fund		704,360	-
	<b>Closing Balance</b>		<b><u>-</u></b>	<b><u>704,360</u></b>



SL No	Particulars	Notes	2012-2013 Figure in BDT	2011-2012 Figure in BDT
<b>38.00</b>	<b>Donation received from Organization -Risk Fund:</b>			
	Opening Balance		101,000	101,000
	Add: Addition during the year		-	-
			<u>101,000</u>	<u>101,000</u>
	Less: Transferred to General Fund		<u>101,000</u>	<u>-</u>
	Closing Balance		<u><u>-</u></u>	<u><u>101,000</u></u>



**National Development Programme (NDP)**  
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj  
**Consolidated Fixed Assets Schedule**  
For the year ended 30 June 2013

Schedule: A/1

SL No	Particular	Cost			Dep rate	Depreciation			Written down Value 30.06.2013
		Balance as at 01.07.2012	Addition during the year	Adjustment Add/(Less)during the year		Balance as at 01.07.2012	Charge during the year	Adjustment Add/(Less)during the year	
	<b>Micro-Finance:</b>								
1	Land	1,325,421	1,914,700	-	0%	3,240,121	-	-	3,240,121
2	Office Building	8,224,832	654,322	-	10%	8,879,154	822,483	-	2,396,610
3	Furniture & Fixture	2,474,981	636,113	41,305	10%	3,069,789	287,269	30,123	1,745,527
4	Office Equipment	2,399,955	392,149	43,772	20%	2,748,332	499,249	-	41,674
5	Vehicle	5,465,391	76,000	37,000	20%	5,504,391	870,200	12,000	3,313,302
	<b>Sub-Total</b>	<b>19,890,580</b>	<b>3,673,284</b>	<b>122,077</b>		<b>23,441,787</b>	<b>2,479,201</b>	<b>42,123</b>	<b>10,737,234</b>
	<b>Training Program:</b>								
1	Office Equipment	1,502,582	4,700	1,550	20%	1,505,732	300,911	-	399,898
2	Furniture & Fixture	1,126,996	24,500	136,350	10%	1,015,146	107,818	-	627,768
3	Training Centre-Building	17,772,228	2,243,137	-	10%	6,246,121	1,845,160	-	11,924,084
4	Land	335,000	-	-	10%	335,000	-	-	335,000
5	Vehicle	759,500	-	-	10%	759,500	151,900	-	569,625
	<b>Sub-Total</b>	<b>21,496,306</b>	<b>2,272,337</b>	<b>137,900</b>		<b>23,630,743</b>	<b>2,405,789</b>	<b>-</b>	<b>13,856,375</b>
	<b>General Fund:</b>								
1	Training Centre Building	-	-	-	10%	-	-	-	-
2	Office Equipment	274,173	113,598	24,955	20%	163,336	61,708	-	137,772
3	Furniture & Fixture	215,398	43,414	-	10%	22,517	22,625	-	213,670
5	Land	55,150	-	-	0%	55,150	-	-	55,150
4	Vehicle	3,500	-	3,500	20%	174	-	-	(174)
	<b>Sub-Total</b>	<b>548,221</b>	<b>157,012</b>	<b>28,455</b>		<b>186,027</b>	<b>84,333</b>	<b>-</b>	<b>406,418</b>
	<b>Total</b>	<b>41,935,107</b>	<b>6,102,633</b>	<b>288,432</b>		<b>17,822,081</b>	<b>4,969,323</b>	<b>42,123</b>	<b>25,000,027</b>

