



S.K.BARUA & CO.
CHARTERED ACCOUNTANTS

a member of
empacta
registered in Berlin-Germany

**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 June 30, 2014 and the statement of consolidated comprehensive income and statement of consolidated receipts & payments and statement of consolidated cash flow statement 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 notes to the financial statement and for such internal control as management determine in necessary to enable the preparation of financial statements that are free from materials 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 (BSAs). 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 financial statements referred to above give a true and fair view of the financial position of the organization as at June 30, 2014 and its financial performance and its cash flows for the year then ended in accordance with the accounting policies described in the notes to the financial statement and comply with other applicable law and regulations.

We also report that

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- 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;
- the financial statements of the organization's dealt with by the report are in agreement with the books of account; and
- The expenditure incurred was for the purpose of the organization;

**Dated: Dhaka
September 07, 2014**



Barua
S. K. BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Financial Position
As at June 30, 2014

Notes	Amount in BDT	
	As at June 30, 2014	As at June 30, 2013
Properties and Assets:		
Non-Current Assets		
Fixed Assets	57,482,224	47,749,308
6.00	57,482,224	47,749,308
Current Assets		
Investment FDR	969,369,365	796,995,458
7.00	969,369,365	796,995,458
Members Loan Outstanding-MFP, Housing Proj., CDD)	76,593,948	43,534,900
8.00	76,593,948	43,534,900
Staff Loan Outstanding (Bi-cycle, Motor cycle, Housing, General staff)	824,827,926	708,611,695
9.00	824,827,926	708,611,695
Advance & Prepayments	11,427,265	8,008,997
10.00	11,427,265	8,008,997
Interest Receivable on FDR(Accounts receivable & Others)	1,506,551	962,256
11.00	1,506,551	962,256
Receivable (Training Bill, General Fund)	4,722,814	678,363
12.00	4,722,814	678,363
Security T & T	1,738,665	1,978,409
13.00	1,738,665	1,978,409
Stock in Printing Materials	4,750	8,400
14.00	4,750	8,400
Loan to General Fund (Intertransaction)	685,462	519,703
15.00	685,462	519,703
Cash & Bank Balance	17,208,402	17,455,903
16.00	17,208,402	17,455,903
Total Properties and Assets	30,653,582	15,236,832
	1,026,851,589	844,744,766
Capital Fund & Liabilities:		
Capital Fund		
Cumulative Surplus	319,569,919	237,581,089
17.00	319,569,919	237,581,089
10% Reserve fund on Capital fund	288,683,699	214,436,699
18.00	288,683,699	214,436,699
Donor Fund received in advance/unutilized fund	28,367,301	20,979,381
19.00	28,367,301	20,979,381
	2,518,919	2,165,009
Current Liabilities		
Members Saving Deposits	260,071,249	212,935,168
20.00	260,071,249	212,935,168
Micro Insurance & Risk Fund Members	209,654,055	175,790,784
21.00	209,654,055	175,790,784
Provision for Expenses	18,509,254	14,241,262
22.00	18,509,254	14,241,262
Staff Securities Deposits	869,145	814,927
23.00	869,145	814,927
Service Staff Contribution Fund -SSCF (GF and TC)	3,051,793	2,652,145
24.00	3,051,793	2,652,145
Loan From General Fund (Intertransaction)	159,312	89,718
25.00	159,312	89,718
Bills Payable/Creditors/Transferable Fund	19,910,239	17,522,532
26.00	19,910,239	17,522,532
	7,917,451	1,823,800
Non Current Liabilities		
Loan from PKSF	447,210,421	394,228,509
27.00	447,210,421	394,228,509
Loan from Bangladesh Bank & Others	395,533,300	353,949,973
28.00	395,533,300	353,949,973
Provision & Reserve Fund	(25,736)	(36,910)
29.00	(25,736)	(36,910)
General Committee Members Contribution	49,958,683	39,042,294
30.00	49,958,683	39,042,294
Staff Contribution Fund	85,152	79,632
31.00	85,152	79,632
Donation Received from Foundation-Risk Fund	1,659,022	1,193,520
32.00	1,659,022	1,193,520
Donation Received from Organization-Risk Fund	-	-
33.00	-	-
Total Capital fund & Liabilities	1,026,851,589	844,744,766

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.

Dated: Dhaka
September 7, 2014



S.K.BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Comprehensive Income
For the year ended June 30, 2014

Particulars	Amount in BDT	
	FY : 2013-2014	FY : 2012-2013
Income (Program, Project & Fund wise):		
Micro Finance Programme	199,451,313	157,222,277
Training Programme (Training Centre)	9,349,476	-
Chars Livelihood Programme	35,850,294	80,264,273
SHOUHARDO Programme	53,945,021	39,869,400
DCRC	3,051,380	-
ASHA	291,451	-
Housing Programme	2,673	12,668
Election Monitoring Project	2,632,306	1,159
Disability & Development Project	12,452	16,032
FSUP-N	25,292,137	19,043,603
CBR for the VIP in Sirajgonj	2,154,384	4,421,378
Grameen Sanitation Project	17,889	16,731
Protyasha	750,364	-
Disaster management plan	1,802,104	-
Aqua Sure	793,546	-
Cofra	3,057,189	-
CECVAWG	1,556,727	-
IJLAS	2,974,569	-
M4C	6,182,625	3,579,918
M4C-RPTC	1,228,227	1,626,780
EGCSP	923,268	111,401
SSNP	1,581,563	-
Others (Project-Closing)	281,659	49,442,013
General Fund	18,634,580	4,616,265
Total:	371,817,197	360,243,898

Expenditure (Program, Project & Fund wise):

Micro Finance Programme	125,572,112	89,712,957
Training Programme (Training Centre)	9,361,971	281,566
Chars Livelihood Programme	35,850,294	80,264,273
SHOUHARDO Programme	53,945,021	39,869,400
DCRC	3,051,380	
SAHA	291,451	
Housing Programme	11,984	3,315
Election Monitoring Project	2,632,306	1,159
Disability & Development Project	222	234
FSUP-N	25,292,137	19,043,603
CBR for the VIP in Sirajgonj	2,154,384	4,421,378
Grameen Sanitation Project	996	918
Protyasha	750,364	
Disaster management plan	1,802,104	
Aqua Sure	793,546	

Particulars	Amount in BDT	
	FY : 2013-2014	FY : 2012-2013
Cofra	3,057,189	
CECVAWG	1,556,727	
IJLAS	2,974,569	
M4C	6,182,625	3,579,918
M4C-RPTC	1,228,227	1,626,780
EGCSP	923,268	111,401
SSNP	1,581,563	
Others (Project-Closing)	281,837	49,468,263
General Fund	10,886,000	
Total Expenditure	290,182,277	288,385,165
Surplus/(deficit) of Income over Expenditure	81,634,920	71,858,733
Total:	371,817,197	360,243,898

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

Deputy Director (Finance & Accounts)
NDP

Executive Director
NDP

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

Dated: Dhaka
September 7, 2014



S.K.BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Receipts and Payments
For the year ended June 30, 2014

Particulars	Amount in BDT	
	FY : 2013-2014	FY : 2012-2013
Receipts (Program, Project & Fund wise)		
Opening Balance:	15,236,832	34,992,625
Cash in hand	343,779	225,103
Cash at Bank	14,893,053	34,767,522
Micro Finance Programme	2,038,804,682	1,835,502,950
Training Programme (Training Centre)	22,240,735	14,885,428
Chars Livelihood Programme	35,991,661	96,152,203
SHOUHARDO Programme	58,964,236	44,938,061
DCRC	3,248,904	-
ASHA	431,386	-
Housing Project	64,366	297,667
Election Monitoring Project	2,845,492	83
Disability & Development Project	158,708	207,173
FSUP-N	22,647,868	23,064,557
CBR for the VIP in Sirajgonj	2,590,754	5,064,624
Grameen Sanitation Project	73,989	1,084
Protyasha	776,658	-
Disaster management plan	1,802,104	-
Aqua Sure	1,154,759	-
Cofra	3,107,067	-
CECVAWG	1,843,878	-
IJLAS	3,462,922	-
M4C	5,988,799	3,849,454
M4C-RPTC	1,218,121	1,721,731
EGCSP	1,063,220	360,430
SSNP	2,413,406	-
Others (Project-Closing)	581,350	62,362,920
General Fund	31,897,351	20,063,504
Total	2,258,609,248	2,143,464,494


Payments (Program, Project & Fund wise)

Micro Finance Programme	2,028,153,140	1,854,611,540
Training Programme (Training Centre)	20,826,503	15,711,142
Chars Livelihood Programme	35,850,294	97,620,633
SHOUHARDO Programme	53,945,021	44,543,914
DCRC	3,051,380	-
SAHA	371,451	-
Housing Project	102,036	269,137
Election Monitoring Project	2,762,666	1,159
Disability & Development Project	126,972	221,234
FSUP-N	25,875,212	19,785,842
CBR for the VIP in Sirajgonj	2,722,301	5,070,956
Grameen Sanitation Project	17,030	918
Protyasha	750,364	-



Particulars	Amount in BDT	
	FY : 2013-2014	FY : 2012-2013
Disaster management plan	1,802,104	-
Aqua Sure	1,153,654	-
Cofra	3,059,789	-
CECVAWG	1,556,727	-
IJLAS	3,418,319	-
M4C	6,182,625	3,589,918
M4C-RPTC	1,228,227	1,711,625
EGCSP	1,261,566	112,401
SSNP	1,581,563	-
Others (Project-Closing)	691,925	64,455,142
General Fund	31,464,797	20,522,101
Closing Balance:	30,653,582	15,236,832
Cash in hand	620,183	343,779
Cash at Bank	30,033,399	14,893,053
Total	2,258,609,248	2,143,464,494

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


Deputy Director (Finance & Accounts)
NDP


Executive Director
NDP

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

Dated: Dhaka
September 7, 2014




S.K.BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
Statement of Consolidated Cash Flow
For the year ended June 30, 2014

Particulars	Amount in BDT	
	FY : 2013-2014	FY : 2012-2013
A. Cash Flow from Operating Activities:		
Surplus for the year	81,634,920	71,858,734
Add/Less: Amount considered as non cash items:		
Provision for expenses	54,218	(594,552)
Reserve fund	10,916,389	7,861,973
Increase- Members Loan Outstandings	(116,216,231)	(140,577,214)
Increase- Staff Loan Outstanding (Bi-cycle, Motor Cycle)	(3,418,268)	(1,690,933)
Increase- Advance & Prepayments	(540,645)	390,449
Decrease-Receivable (Training Bill, General Fund)	239,744	(824,410)
Increase- of Stock of Printing Materials	(165,759)	(127,528)
Increase- Receivable on FDR, accounts receivable and others	(4,044,451)	(508,296)
Increase- Intertransaction	2,635,208	66,629
Decrease of Risk Fund Paid to UPP-AS		1,001,000
Increase-Donor fund received in advance/unutilized fund	353,910	(987,737)
Increase of Creditors & Payables	6,093,651	1,784,049
Net Cash used in Operating Activities	(22,457,314)	(62,347,836)
B. Cash Flow from Investing Activities:		
Fixed assets increase during the year	(9,732,916)	(5,814,202)
Investment Decrease during the year (FDR)	(33,059,048)	2,646,828
Net Cash used in Investing Activities	(42,791,964)	(3,167,374)
C. Cash Flow from Financing Activities:		
Loan outstanding PKSf	41,583,327	24,933,328
Loan outstanding Bangladesh Bank & Others	11,174	(131,500)
Members Savings	33,863,271	35,142,833
Micro Insurance & Risk Fund	4,267,992	4,569,755
Provident Fund		(11,282,175)
Gratuity Fund		(7,252,408)
Accident Support Fund		(1,341,500)
Project Security Fund		(2,445,290)
Service Staff Contribution Fund -SSCF (GF and TC)	69,594	65,127
Staff Contribution Fund	465,502	484,408
Staff Securities Deposits Fund	399,648	464,249
Donation received from foundation-Risk fund		(704,360)
Donation Received from Organization-Risk Fund		(101,000)
General Committee Members Contribution	5,520	2,640
Net Cash used in Financing Activities	80,666,028	42,404,107
D. Net increase /decrease (A+B+C)	15,416,750	(23,111,103)
Add: Cash & Bank balance at the begining of the year	15,236,832	38,347,935
Cash & Bank balance at the end of the year 30.06. 2014	30,653,582	15,236,832

Deputy Director (Finance & Accounts)
NDP

Dated: Dhaka
September 7, 2014



Executive Director
NDP

S.K.BARUA & CO.
Chartered Accountants

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Notes to the Financial Statements
For the year ended June 30, 2014

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 two 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 2013
Name of the statutory auditor for last year	Aziz Halim Khair Chowdhury Chartered Accountants
Name of the statutory auditor for current year	S. K. BARUA and Co. Chartered Accountants
No. Executive Committee meeting held FY 2013-2014	05 times
Date of Last AGM held	24 July 2014



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 have been consistently prepared under historical cost convention on accrual basis.

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 is created for accumulated depreciation.

National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Project Wise Detailed Notes to the Financial Statements
For the year ended 30 June 2014

SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
6.00	Fixed Assets Cost (Land, Vehicle, Office Equipment, Furniture, Building):			
	Opening Balance		47,749,307	41,935,106
	Add : Addition during the year		9,990,435	6,102,633
			57,739,742	48,037,739
	Less: Adjustment during the year		257,518	288,432
	Closing Balance		57,482,224	47,749,307
7.00	Investment			
	Savings FDR	7.01	26,542,872	18,216,480
	DMF FDR	7.02	7,397,799	5,498,014
	Capital FDR	7.03	26,059,032	11,755,878
	Staff Security Fund FDR	7.04	3,182,920	2,591,842
	Training Programme FDR	7.05	1,417,639	958,883
	Grameen Sanitation Project FDR	7.06	162,053	146,019
	Double/Triple Growth Deposit Scheme	7.07	250,000	250,000
	Staff Contribution Fund-FDR	7.08	4,380,402	2,264,257
	Double Growth Deposit Scheme-DMF	7.09	110,000	110,000
	Double/Triple Growth Deposit Scheme-SCF	7.10	110,000	110,000
	Diaster Management Fund-DMF-FDR	7.11	2,882,231	1,633,527
	FDR-Genral Capital fund	7.12	4,099,000	-
	Others-FDR	7.13	-	-
	Closing Balance		76,593,948	43,534,900
7.01	Savings FDR			
	Opening Balance		18,216,480	16,145,179
	Add: Investment during the year		15,940,509	29,559,040
			34,156,989	45,704,219
	Less: Encashment during the year		7,614,117	27,487,739
	Closing Balance		26,542,872	18,216,480
7.02	DMF FDR			
	Opening Balance		5,498,014	4,057,109
	Add: Investment during the year		1,899,785	1,440,905
			7,397,799	5,498,014
	Less: Encashment during the year		-	-
	Closing Balance		7,397,799	5,498,014



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
7.03	Capital FDR			
	Opening Balance		11,755,878	3,500,000
	Add: Investment during the year		14,303,154	8,255,878
			<u>26,059,032</u>	<u>11,755,878</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>26,059,032</u>	<u>11,755,878</u>
7.04	Staff Security Fund FDR			
	Opening Balance		2,591,842	2,158,297
	Add: Investment during the year		591,078	433,545
			<u>3,182,920</u>	<u>2,591,842</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>3,182,920</u>	<u>2,591,842</u>
7.05	Training Programme FDR			
	Opening Balance		958,883	864,065
	Add: Investment during the year		458,756	94,818
			<u>1,417,639</u>	<u>958,883</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>1,417,639</u>	<u>958,883</u>
7.06	Grameen Sanitation Project FDR			
	Opening Balance		146,019	131,236
	Add: Investment during the year		16,034	14,783
			<u>162,053</u>	<u>146,019</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>162,053</u>	<u>146,019</u>
7.07	FDR-Double/Triple Growth Deposit Scheme (TP):			
	Opening Balance		250,000	250,000
	Add: Investment during the year		-	-
			<u>250,000</u>	<u>250,000</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>250,000</u>	<u>250,000</u>
7.08	Staff Contribution Fund-FDR			
	Opening Balance		2,264,257	237,849
	Add: Investment during the year		2,116,145	2,026,408
			<u>4,380,402</u>	<u>2,264,257</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>4,380,402</u>	<u>2,264,257</u>
7.09	Double Growth Deposit Scheme-DMF			
	Opening Balance		110,000	110,000
	Add: Investment during the year		-	-
			<u>110,000</u>	<u>110,000</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>110,000</u>	<u>110,000</u>



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
7.10	Double Deposit Scheme-SCF			
	Opening Balance		110,000	110,000
	Add: Investment during the year		-	-
			<u>110,000</u>	<u>110,000</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>110,000</u>	<u>110,000</u>
7.11	Diaster Management Fund-GF FDR			
	Opening Balance		1,633,527	120,024
	Add: investment during the year		1,248,704	1,513,503
			<u>2,882,231</u>	<u>1,633,527</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>2,882,231</u>	<u>1,633,527</u>
7.12	FDR-General Capital fund			
	Opening Balance		-	-
	Add: investment during the year		4,099,000	-
			<u>4,099,000</u>	<u>-</u>
	Less: Encashment during the year		-	-
	Closing Balance		<u>4,099,000</u>	<u>-</u>
7.13	Others-FDR			
	Opening Balance		-	-
	Add: investment during the year		-	60,000,000
			<u>-</u>	<u>60,000,000</u>
	Less: Encashment during the year		-	60,000,000
	Closing Balance		<u>-</u>	<u>-</u>
8.00	Members Loan Outstandings(MFP, Housing Proj., CDD):			
	Rural Micro Credit (RMC)	8.01	329,287,487	308,167,275
	Urban Micro Credit (UMC)	8.02	44,059,787	43,816,667
	Microenterprise (ME)	8.03	222,617,657	198,673,996
	Ultra Poor Programme (UPP)	8.04	61,236,698	42,059,197
	Live hood Risk Protection (LRP)	8.05	132,078	360,564
	Seasonal Loan Program (SLP)	8.06	104,564,489	79,847,990
	Agriculture-Sector Micro Crdit	8.07	58,483,218	35,335,554
	EFRRAP	8.08	-	7,280
	DML	8.09	99,075	7,280
	LIFT	8.10	4,049,000	7,280
	Housing Project	8.11	177,529	206,393
	Disability & Development Project	8.12	120,908	136,779
	Closing Balance		<u>824,827,926</u>	<u>708,611,695</u>



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
8.01	Rural Micro-Credit(RMC)			
	Opening Balance		308,167,275	264,011,804
	Add:Disbursed during the year		654,755,781	594,642,968
			962,923,056	858,654,772
	Less: Realized during the year		633,635,569	550,487,497
	Closing Balance		<u>329,287,487</u>	<u>308,167,275</u>
8.02	Urban Micro Credit (UMC)			
	Opening Balance		43,816,667	41,918,615
	Add:Disbursed during the year		87,875,000	85,715,000
			131,691,667	127,633,615
	Less: Realized during the year		87,631,880	83,816,948
	Closing Balance		<u>44,059,787</u>	<u>43,816,667</u>
8.03	Microenterprise (ME)			
	Opening Balance		198,673,996	172,864,494
	Add:Disbursed during the year		408,343,931	372,949,799
			607,017,927	545,814,293
	Less: Realized during the year		384,400,270	347,140,297
	Closing Balance		<u>222,617,657</u>	<u>198,673,996</u>
8.04	Ultra Poor Programme (UPP)			
	Opening Balance		42,059,197	33,052,385
	Add:Disbursed during the year		106,056,493	76,588,733
			148,115,690	109,641,118
	Less: Realized during the year		86,878,992	67,581,921
	Closing Balance		<u>61,236,698</u>	<u>42,059,197</u>
8.05	Live hood Risk Protection (LRP)			
	Opening Balance		360,564	580,988
	Add:Disbursed during the year		-	-
			360,564	580,988
	Less: Realized during the year		228,486	220,424
	Closing Balance		<u>132,078</u>	<u>360,564</u>
8.06	Seasonal Loan Program (SLP)			
	Opening Balance		79,847,990	42,294,290
	Add:Disbursed during the year		183,607,000	130,121,803
			263,454,990	172,416,093
	Less: Realized during the year		158,890,501	92,568,103
	Closing Balance		<u>104,564,489</u>	<u>79,847,990</u>
8.07	Agriculture-sector Micro Credit (Agri)			
	Opening Balance		35,335,554	12,220,607
	Add:Disbursed during the year		104,185,000	62,666,000
			139,520,554	74,886,607
	Less: Realized during the year		81,037,336	39,551,053
	Closing Balance		<u>58,483,218</u>	<u>35,335,554</u>



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
8.08 EFRRAP				
	Opening Balance		7,280	625,213
	Add: Disbursed during the year		-	614,133
			7,280	1,239,346
	Less: Realized during the year		7,280	1,232,066
	Closing Balance		-	7,280
8.09 DML				
	Opening Balance		-	-
	Add: Disbursed during the year		125,000	-
			125,000	-
	Less: Realized during the year		25,925	-
	Closing Balance		99,075	-
8.10 LIFT				
	Opening Balance		-	-
	Add: Disbursed during the year		4,094,000	-
			4,094,000	-
	Less: Realized during the year		45,000	-
	Closing Balance		4,049,000	-
8.11 Housing Project				
	Opening Balance		206,393	327,070
	Add: Disbursed during the year		-	-
			206,393	327,070
	Less: Realized during the year		28,864	120,677
	Closing Balance		177,529	206,393
8.12 Disability & Development Project				
	Opening Balance		136,779	139,015
	Add: Disbursed during the year		125,000	185,000
			261,779	324,015
	Less: Realized during the year		140,871	187,236
	Closing Balance		120,908	136,779
9.00 Staff Loan Outstanding (Bi-cycle, Motor Cycle, Housing and General Staff):				
	By-cycle	9.01	405,258	488,058
	Motor-cycle	9.02	3,527,455	2,536,287
	Housing Staff Loan	0.03	7,494,552	4,984,652
	Closing Balance		11,427,265	8,008,997
9.01 Bi -Cycle Loan				
	Opening Balance		488,058	487,900
	Add : Disbursement during the year		215,600	310,400
			703,658	798,300
	Less: Realize during the year		298,400	310,242
	Closing Balance		405,258	488,058

SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
9.02	Motor- Cycle Loan :			
	Opening Balance		2,536,287	3,125,272
	Add : Disbursement during the year		1,824,070	154,000
			4,360,357	3,279,272
	Less: Realize during the year		832,902	742,985
	Closing Balance		3,527,455	2,536,287
9.03	Housing Staff Loan :			
	Opening Balance		4,984,652	2,502,391
	Add : Disbursement during the year		3,840,000	3,540,000
			8,824,652	6,042,391
	Less: Realize during the year		1,330,100	1,057,739
	Closing Balance		7,494,552	4,984,652
10.00	Advance & Prepayments:			
	Advance against TA/DA	10.01	-	-
	Advance against Salary	10.02	-	-
	Advance against training	10.03	-	-
	Advance against Office Rent	10.04	565,411	279,000
	Advance against others	10.05	-	-
	Advance Payment of Tax	10.06	736,702	294,626
	Advance against suspense	10.07	-	21,135
	Advance against Branches	10.08	-	-
	Advance payment of Program expense	10.09	204,438	367,495
	Advance for Pety Cash	10.10	-	-
	Closing Balance		1,506,551	962,256
10.01	Advance against TA/DA:			
	Opening Balance		-	-
	Add: Paid during the year		-	63,550
			-	63,550
	Less: Realized during the year		-	63,550
	Closing Balance		-	-
10.02	Advance against Salary:			
	Opening Balance		-	-
	Add: Paid during the year		-	6,500
			-	6,500
	Less: Realized during the year		-	6,500
	Closing Balance		-	-
10.03	Advance against training:			
	Opening Balance		-	-
	Add: Paid during the year		-	69,000
			-	69,000
	Less: Realized during the year		-	69,000
	Closing Balance		-	-



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
10.04	Advance against Office Rent:			
	Opening Balance		279,000	319,400
	Add: Paid during the year		906,550	351,000
			1,185,550	670,400
	Less: Realized during the year		620,139	391,400
	Closing Balance		565,411	279,000
10.05	Advance against Others :			
	Opening Balance		-	-
	Add: Paid during the year			393,300
				393,300
	Less: Realized during the year			393,300
	Closing Balance		-	-
10.06	Advance Payment of Tax:			
	Opening Balance		294,626	134,111
	Add: Paid during the year		770,005	294,626
			1,064,631	428,737
	Less: Realized during the year		327,929	134,111
	Closing Balance		736,702	294,626
10.07	Advance against Suspense:			
	Opening Balance		21,135	-
	Add: Paid during the year		206,381	195,390
			227,516	195,390
	Less: Realized during the year		227,516	174,255
	Closing Balance		-	21,135
10.08	Advance against Branches:			
	Opening Balance		-	-
	Add: Paid during the year			174,512
				174,512
	Less: Realized during the year			174,512
	Closing Balance		-	-
10.09	Advance payment of Program expenses:			
	Opening Balance		367,495	899,194
	Add: Paid during the year		4,856,612	14,438,520
			5,224,107	15,337,714
	Less: Realized during the year		5,019,669	14,970,219
	Closing Balance		204,438	367,495
10.10	Advance payment of Petty Cash:			
	Opening Balance		-	-
	Add: Paid during the year			40,022
				40,022
	Less: Realized during the year			40,022
	Closing Balance		-	-



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
11.00	Accounts Receivable and Others Receivable:			
	Interest receivable on FDR	11.01	351,022	678,363
	UPP Ujjibito receivable	11.02	1,515,562	-
	Samriddhi Receivable	11.03	2,246,899	-
	Agriculture and livestock receivable	11.04	250,585	-
	DIISP Receivable	11.05	358,746	-
	Closing Balance		4,722,814	678,363
11.01	Interest receivable on FDR:			
	Opening Balance		678,363	170,067
	Add : Addition during the year		351,022	678,363
			1,029,385	848,430
	Less: Realize during the year		678,363	170,067
	Closing Balance		351,022	678,363
11.02	UPP Ujjibito Receivable :			
	Opening Balance		-	-
	Add : Addition during the year		1,515,562	-
			1,515,562	-
	Less: Realize during the year		-	-
	Closing Balance		1,515,562	-
11.03	Samriddhi Receivable:			
	Opening Balance		-	-
	Add : Addition during the year		2,246,899	-
			2,246,899	-
	Less: Realize during the year		-	-
	Closing Balance		2,246,899	-
11.04	Agricultural and Livestock Receivable :			
	Opening Balance		-	-
	Add : Addition during the year		250,585	-
			250,585	-
	Less: Realize during the year		-	-
	Closing Balance		250,585	-
11.05	DIISP Receivable:			
	Opening Balance		-	-
	Add : Addition during the year		358,746	-
			358,746	-
	Less: Realize during the year		-	-
	Closing Balance		358,746	-
12.00	Receivable (Training Bill, General Fund & Receivable (Training Bill, General Fund)			
	Accounts Receivable	12.01	1,719,631	1,959,375
		12.02	19,034	19,034
	Closing Balance		1,738,665	1,978,409



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
12.01	Receivable (Training Bill, General Fund):			
	Opening Balance		1,959,375	994,498
	Add : Addition during the year		2,554,299	5,184,804
			<u>4,513,674</u>	<u>6,179,302</u>
	Less: Realize during the year		2,794,043	4,219,927
	Closing Balance		<u>1,719,631</u>	<u>1,959,375</u>
12.02	Accounts Receivable for Grameen Sanitation:			
	Opening Balance		19,034	19,034
	Add : Addition during the year		-	-
			<u>19,034</u>	<u>19,034</u>
	Less: Realize during the year		-	-
	Closing Balance		<u>19,034</u>	<u>19,034</u>
13.00	Securities Deposit (T&T):			
	Opening Balance		8,400	8,400
	Add : Addition during the year		4,750	-
			<u>13,150</u>	<u>8,400</u>
	Less: Realize during the year		8,400	-
	Closing Balance		<u>4,750</u>	<u>8,400</u>
14.00	Stock In Printing Materials:			
	Opening Balance		519,703	392,175
	Add : Addition during the year		-	10,947
	Add: Stock Valuation during the year		685,462	-
			<u>1,205,165</u>	<u>922,825</u>
	Less: Realize during the year		-	-
	Less: Stock transfer to printing & stationery		519,703	392,175
	Closing Balance		<u>685,462</u>	<u>519,703</u>
15.00	Intertransaction Loan:			
	NDP-General Fund	15.01	-	-
	NDP-RPWSS	15.02	2,153,487	2,153,487
	NDP -VGD	15.03	-	-
	NDP- Grameen Sanitation Project	15.04	95,170	95,170
	NDP- Disability	15.05	-	-
	NDP- Housing Program	15.06	-	68,397
	NDP-Training Centre	15.07	12,795,745	12,695,745
	NDP-ERCCP In DRR	15.08	-	718,104
	NDP-FSUP-N	15.09	482,000	1,250,000
	Loan Paid to ASHA	15.10	-	30,000
	Loan Paid to IJLASS	15.11	-	115,000
	Loan Paid to SAMRIDDHI	15.12	-	245,000
	Loan Paid to M4C & RTPC	15.13	-	85,000



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
	Loan Paid to EWG	15.14	200,000	-
	Loan Paid to Protsha	15.15	351,000	-
	Loan Paid to COFRA	15.16	631,000	-
	Loan Paid to DCRC	15.17	500,000	-
	Closing Balance		17,208,402	17,455,903
15.01	Loan Paid to General Fund:			
	Opening Balance		-	-
	Add : Addition during the year		-	1,250,000
			-	1,250,000
	Less: Realize during the year		-	1,250,000
	Closing Balance		-	-
15.02	Loan Paid to RPWSS:			
	Opening Balance		2,153,487	2,153,487
	Add : Addition during the year		-	-
			2,153,487	2,153,487
	Less: Realize during the year		-	-
	Closing Balance		2,153,487	2,153,487
15.03	Loan Paid to VGD:			
	Opening Balance		-	-
	Add : Addition during the year		-	92,000
			-	92,000
	Less: Realize during the year		-	92,000
	Closing Balance		-	-
15.04	Loan Paid to Grameen Sanitation Project:			
	Opening Balance		95,170	95,170
	Add : Addition during the year		-	-
			95,170	95,170
	Less: Realize during the year		-	-
	Closing Balance		95,170	95,170
15.05	Loan Paid to Disability Project:			
	Opening Balance		-	36,000
	Add : Addition during the year		-	-
			-	36,000
	Less: Realize during the year		-	36,000
	Closing Balance		-	-
15.06	Loan Paid to Housing Program:			
	Opening Balance		68,397	38,397
	Add : Addition during the year		-	30,000
			68,397	68,397
	Less: Realize during the year		68,397	-
	Closing Balance		-	68,397



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
15.07	Loan Paid to Training Centre:			
	Opening Balance		12,695,745	12,689,745
	Add : Addition during the year		100,000	100,000
			<u>12,795,745</u>	<u>12,789,745</u>
	Less: Realize during the year		-	94,000
	Closing Balance		<u>12,795,745</u>	<u>12,695,745</u>
15.08	Loan Paid to ERCCP In DRR:			
	Opening Balance		718,104	140,000
	Add : Addition during the year		-	2,268,996
			<u>718,104</u>	<u>2,408,996</u>
	Less: Realize during the year		718,104	1,690,892
	Closing Balance		<u>-</u>	<u>718,104</u>
15.09	Loan Paid to FSUP-N:			
	Opening Balance		1,250,000	570,000
	Add : Addition during the year		1,996,100	3,050,000
			<u>3,246,100</u>	<u>3,620,000</u>
	Less: Realize during the year		2,764,100	2,370,000
	Closing Balance		<u>482,000</u>	<u>1,250,000</u>
15.10	Loan Paid to ASHA:			
	Opening Balance		30,000	-
	Add : Addition during the year		-	30,000
			<u>30,000</u>	<u>30,000</u>
	Less: Realize during the year		30,000	-
	Closing Balance		<u>-</u>	<u>30,000</u>
15.11	Loan Paid to IJLAS:			
	Opening Balance		115,000	-
	Add : Addition during the year		328,750	115,000
			<u>443,750</u>	<u>115,000</u>
	Less: Realize during the year		443,750	-
	Closing Balance		<u>-</u>	<u>115,000</u>
15.12	Loan Paid to SAMRIDDHI:			
	Opening Balance		245,000	-
	Add : Addition during the year		170,000	245,000
			<u>415,000</u>	<u>245,000</u>
	Less: Realize during the year		415,000	-
	Closing Balance		<u>-</u>	<u>245,000</u>
15.13	Loan Paid to M4C & RTPC:			
	Opening Balance		85,000	-
	Add : Addition during the year		-	86,000
			<u>85,000</u>	<u>86,000</u>
	Less: Realize during the year		85,000	1,000
	Closing Balance		<u>-</u>	<u>85,000</u>



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
15.14	Loan Paid to EWG:			
	Opening Balance		-	-
	Add : Addition during the year		486,200	-
			<u>486,200</u>	-
	Less: Realize during the year		286,200	-
	Closing Balance		<u>200,000</u>	-
15.15	Loan Paid to Protyash:			
	Opening Balance		-	-
	Add : Addition during the year		352,000	-
			<u>352,000</u>	-
	Less: Realize during the year		1,000	-
	Closing Balance		<u>351,000</u>	-
15.16	Loan Paid to COFRA:			
	Opening Balance		-	-
	Add : Addition during the year		838,000	-
			<u>838,000</u>	-
	Less: Realize during the year		1,000	-
	Closing Balance		<u>837,000</u>	-
15.17	Loan Paid to DCRC:			
	Opening Balance		-	-
	Add : Addition during the year		711,000	-
			<u>711,000</u>	-
	Less: Realize during the year		5,000	-
	Closing Balance		<u>706,000</u>	-
16.00	Cash and Bank Balance			
	Cash in Hand		704,298	342,379
	Cash at Bank		<u>29,949,284</u>	<u>14,894,453</u>
	Closing Balance		<u>30,653,582</u>	<u>15,236,832</u>
17.00	Retain Surplus			
	Opening Balance		214,436,699	163,557,346
	Add: Surplus for the year		81,634,920	72,166,727
	Add/(Less) Transfer to Provident fund /reserve fund		7,387,920	20,671,388
	Closing Balance		<u>288,683,699</u>	<u>214,436,699</u>
18.00	10% Reserve fund on Capital fund			
	Opening Balance		20,979,381	-
	Add: Transfer from Surplus of Micro Finance		7,387,920	20,979,381
	Add/(Less) Transfer to Provident fund /reserve fund		-	-
	Closing Balance		<u>28,367,301</u>	<u>20,979,381</u>



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
19.00	Donor Fund Received in advance/Unutilized fund:			
	Opening Unutilizdd Fud/Advance		2,165,009	3,152,746
	Add: Grants Received		147,982,987	177,444,493
	Add: Bank Interest		255,163	20,891,652
	Add: Others Receipts		446,989	-
	Add: PNGO Contribution Received		158,146	-
			151,008,294	201,488,891
	Less: Transfer to Grant Income (revenue expenditure)		148,489,375	199,323,882
	Less: Last year Bills Payable paid		-	-
	Closing Balance		2,518,919	2,165,009
20.00	Members Savings Deposits			
	Members Savings Account RMC & Others	20.01	113,625,747	101,084,104
	Members Savings Account UMC	22.02	17,136,172	16,608,444
	Members Savings Account ME	20.03	54,336,724	44,811,793
	Members Savings Account UPP	20.04	24,468,963	13,259,729
	Members Savings Account Agriculture	20.05	-	-
	Members Savings Account Disability Project	20.06	86,449	26,714
	Closing Balance		209,654,055	175,790,784
20.01	Members Savings Account RMC			
	Opening Balance		101,084,104	83,726,154
	Add: Collection during the year		78,606,836	66,647,501
			179,690,940	150,373,655
	Less: Refund during the year		66,065,193	49,289,551
	Closing Balance		113,625,747	101,084,104
20.02	Members Savings Account UMC			
	Opening Balance		16,608,444	14,508,464
	Add: Collection during the year		9,826,560	9,902,176
			26,435,004	24,410,640
	Less: Refund during the year		9,298,832	7,802,196
	Closing Balance		17,136,172	16,608,444
20.03	Members Savings Account ME			
	Opening Balance		44,811,793	31,759,923
	Add: Collection during the year		37,888,262	31,160,120
			82,700,055	62,920,043
	Less: Refund during the year		28,363,331	18,108,250
	Closing Balance		54,336,724	44,811,793



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
20.04	Members Savings Account UPP			
	Opening Balance		13,259,729	10,350,710
	Add: Collection during the year		22,528,179	8,342,588
			35,787,908	18,693,298
	Less: Refund during the year		11,318,945	5,433,569
	Closing Balance		24,468,963	13,259,729
20.05	Members Savings Account Agriculture:			
	Opening Balance		-	279,891
	Add: Collection during the year		-	34,239
			-	314,130
	Less: Refund during the year		-	314,130
	Closing Balance		-	-
20.06	Members Savings Account Disability & Grameen Sanitation Project			
	Opening Balance		26,714	22,809
	Add: Collection during the year		61,485	8,772
			88,199	31,581
	Less: Refund during the year		1,750	4,867
	Closing Balance		86,449	26,714
21.00	Micro Insurance & Risk Fund:			
	Micro Insurance	21.01	18,509,254	14,241,262
	Risk Fund Members	21.02	-	-
	Closing Balance		18,509,254	14,241,262
21.01	Micro Insurance			
	Opening Balance		14,241,262	9,422,455
	Add: Collection during the year		9,979,968	7,961,745
			24,221,230	17,384,200
	Less: Refund During the year		5,711,976	3,142,938
	Closing Balance		18,509,254	14,241,262
21.02	Risk Fund Members			
	Opening Balance		-	249,052
	Add: Addition during the year		-	40,445
			-	289,497
	Less: Payment during the year		-	289,497
	Closing Balance		-	-
22.00	Provision for Expenses:			
	Provision for Audit Fee	22.01	135,000	130,000
	Provision for Org. Tax	22.02	700,000	684,927
	Provision for Program Expenses	22.03	34,145	-
	Closing Balance		869,145	814,927



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
22.01	Provision for Audit Fee:			
	Opening Balance		130,000	110,000
	Add: Addition during the year		110,000	90,000
			240,000	200,000
	Less: Payment During the year		105,000	70,000
	Closing Balance		135,000	130,000
22.02	Provision for Org. Tax:			
	Opening Balance		684,927	1,000,000
	Add: Addition during the year		700,000	100,000
			1,384,927	1,100,000
	Less: Payment During the year		684,927	415,073
	Closing Balance		700,000	684,927
22.03	Provision for Program Expenses:			
	Opening Balance		-	89,479
	Add: Addition during the year		34,145	-
			34,145	89,479
	Less: Payment During the year		-	89,479
	Closing Balance		34,145	-
23.00	Staff security deposit:			
	Opening Balance		2,652,145	2,187,896
	Add: Addition during the year		648,000	623,800
	Add: Interest during the year		138,045	117,914
			3,438,190	2,929,610
	Less: Refund during the year		386,397	277,465
	Closing Balance		3,051,793	2,652,145
24.00	Service Staff Contribution Fund -SSCF (GF and TC):			
	Opening Balance		89,718	24,591
	Add: Received during the year		69,594	76,367
			159,312	100,958
	Less: Payment during the year		-	11,240
	Closing Balance		159,312	89,718
25.00	Intertransaction Loan:			
	NDP-General Fund	25.01	19,910,239	17,522,532
	NDP-Training Programme	25.02		
	Closing Balance		19,910,239	17,522,532
25.01	Loan from General Fund:			
	Opening Balance		17,522,532	16,624,532
	Add : Received during the year		2,956,104	7,040,892
			20,478,636	23,665,424
	Less: Paid during the year		568,397	6,142,892
	Closing Balance		19,910,239	17,522,532



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
26.00	Bills Payable/Creditors/Trasferable Fund:			
	Bills Payable	26.01	155	150,986
	Creditors	26.02	-	19,152
	Trasferable Fund (disabilities and development)	26.03	-	6,143
	Gratuity Fund Payable	26.04	4,386,595	1,627,963
	Samriddhi Advance receivable	26.05	2,477,138	-
	DIISP Advance Receivable	26.06	857,600	-
	Tax payable	26.07	-	1,002
	Vat payable	26.08	-	18,554
	Suspenses Accounts	26.09	195,962	-
	Closing Balance		7,917,450	1,823,800
26.01	Bills Payable			
	Opening Balance		150,986	14,456
	Add: Received during the year		155	322,281
			151,141	336,737
	Less: Payment during the year		150,986	185,751
	Closing Balance		155	150,986
26.02	Creditors			
	Opening Balance		19,152	19,152
	Add: Received during the year		-	-
			19,152	19,152
	Less: Payment during the year		19,152	-
	Closing Balance		-	19,152
26.03	Trasferable Fund (disabilities and development)			
	Opening Balance		6,143	6,143
	Add: Received during the year		-	-
			6,143	6,143
	Less: Payment during the year		6,143	-
	Closing Balance		-	6,143
26.04	Gratuity Fund payable:			
	Opening Balance		1,627,963	-
	Add: Payable during the year		4,386,595	1,627,963
			6,014,558	1,627,963
	Less: Adjustment during the year		1,627,963	-
	Closing Balance		4,386,595	1,627,963
26.05	Samriddhi Advance Receivable:			
	Opening Balance		-	-
	Add: Payable during the year		2,477,138	-
			2,477,138	-
	Less: Adjustment during the year		-	-
	Closing Balance		2,477,138	-

SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
26.06	DIISP Advance Receivable:			
	Opening Balance		-	-
	Add: Payable during the year		857,600	-
			<u>857,600</u>	<u>-</u>
	Less: Adjustment during the year		-	-
	Closing Balance		<u>857,600</u>	<u>-</u>
26.07	Tax payable:			
	Opening Balance			
	Add: Payable during the year		1,002	3,453
			<u>1,002</u>	<u>3,453</u>
	Less: Adjustment during the year		1,002	2,451
	Closing Balance		<u>-</u>	<u>1,002</u>
26.08	Vat payable:			
	Opening Balance		18,554	
	Add: Payable during the year		-	251,368
			<u>18,554</u>	<u>251,368</u>
	Less: Adjustment during the year		18,554	232,814
	Closing Balance		<u>-</u>	<u>18,554</u>
26.09	Suspenses Accounts:			
	Opening Balance		-	
	Add: Received during the year		195,962	
			<u>195,962</u>	<u></u>
	Less: Adjustment during the year		-	
	Closing Balance		<u>195,962</u>	<u>-</u>
27.00	Loan From PKSF			
	RMC	27.01	150,300,000	125,300,000
	ME	27.02	120,000,000	105,700,000
	UMC	27.03	36,900,000	27,950,000
	UPP	27.04	33,333,300	34,999,973
	SLP	27.05	50,000,000	50,000,000
	Agriculture Sector Microcredit	27.06	-	10,000,000
	EFRRAP	27.07	-	-
	LIFT	27.08	5,000,000	-
	Closing Balance		<u>395,533,300</u>	<u>353,949,973</u>
27.01	RMC			
	Opening Balance		125,300,000	128,500,000
	Add: Received during the year		95,000,000	65,000,000
			<u>220,300,000</u>	<u>193,500,000</u>
	Less: Refund during the year		70,000,000	68,200,000
	Closing Balance		<u>150,300,000</u>	<u>125,300,000</u>

SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
27.02	ME			
	Opening Balance		105,700,000	90,250,000
	Add: Received during the year		68,000,000	52,500,000
			<u>173,700,000</u>	<u>142,750,000</u>
	Less: Refund during the year		53,700,000	37,050,000
	Closing Balance		<u>120,000,000</u>	<u>105,700,000</u>
27.03	UMC			
	Opening Balance		27,950,000	24,850,000
	Add: Received during the year		24,100,000	18,000,000
			<u>52,050,000</u>	<u>42,850,000</u>
	Less: Refund during the year		15,150,000	14,900,000
	Closing Balance		<u>36,900,000</u>	<u>27,950,000</u>
27.04	UPP			
	Opening Balance		34,999,973	34,166,645
	Add: Received during the year		22,500,000	25,000,000
			<u>57,499,973</u>	<u>59,166,645</u>
	Less: Refund during the year		24,166,673	24,166,672
	Closing Balance		<u>33,333,300</u>	<u>34,999,973</u>
27.05	SLP			
	Opening Balance		50,000,000	30,000,000
	Add: Received during the year		60,000,000	87,300,000
			<u>110,000,000</u>	<u>117,300,000</u>
	Less: Refund during the year		60,000,000	67,300,000
	Closing Balance		<u>50,000,000</u>	<u>50,000,000</u>
27.06	Agriculture-Sector Microcredit			
	Opening Balance		10,000,000	20,000,000
	Add: Received during the year		30,000,000	30,000,000
			<u>40,000,000</u>	<u>50,000,000</u>
	Less: Refund during the year		40,000,000	40,000,000
	Closing Balance		<u>-</u>	<u>10,000,000</u>
27.07	EFRRAP			
	Opening Balance		-	1,250,000
	Add: Received during the year		-	-
			<u>-</u>	<u>1,250,000</u>
	Less: Refund during the year		-	1,250,000
	Closing Balance		<u>-</u>	<u>-</u>
27.08	LIFT			
	Opening Balance		-	-
	Add: Received during the year		5,000,000	-
			<u>5,000,000</u>	<u>-</u>
	Less: Refund during the year		-	-
	Closing Balance		<u>5,000,000</u>	<u>-</u>

SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
28.00	Loan From Bangladesh Bank & Others:			
	From Bangladesh Bank	28.01		(11,174)
	For Disability & Developments Project	28.02	(25,736)	(25,736)
	Closing Balance		(25,736)	(36,910)
28.01	From Bangladesh Bank			
	Opening Balance		(11,174)	120,326
	Add: Received during the year		-	-
			(11,174)	120,326
	Less: Refund during the year		(11,174)	131,500
	Closing Balance		-	(11,174)
28.02	For Disability & Development Project			
	Opening Balance		(25,736)	(25,736)
	Add: Received during the year		-	-
			(25,736)	(25,736)
	Less: Refund during the year		-	-
	Closing Balance		(25,736)	(25,736)
29.00	Provision and Reserve Fund:			
	Loan Loss Provision fund	29.01	13,843,337	10,493,595
	Disaster management fund-MFP	29.02	7,124,800	5,270,094
	NDP-Disaster management fund-GF	29.03	529,324	529,324
	Accumulated Depreciation Fund	29.04	28,461,222	22,749,281
	Closing Balance		49,958,683	39,042,294
29.01	Loan Loss Provision fund			
	Opening Balance		10,493,595	8,521,414
	Add: Provision during the year		3,349,742	1,972,181
			13,843,337	10,493,595
	Less: Ajustment during the year		-	-
	Closing Balance		13,843,337	10,493,595
29.02	Disaster management fund-MFP			
	Opening Balance		5,270,094	3,740,895
	Add: Provision during the year		1,854,706	1,529,199
			7,124,800	5,270,094
	Less: Ajustment during the year		-	-
	Closing Balance		7,124,800	5,270,094
29.03	NDP-Disaster Management Fund-GF:			
	Opening Balance		529,324	529,324
	Add: Addition during the year		-	-
			529,324	529,324
	Less: Refund during the year		-	-
	Closing Balance		529,324	529,324



SL No	Particulars	Notes	2013-2014 Figure in BDT	2012-2013 Figure in BDT
29.04	Accumulated Depreciation Fund			
	Opening Balance		22,749,281	17,822,081
	Add: Depreciation during the year		5,779,459	4,969,323
	Add: Interest & Adjustment Received during the year		-	-
	Add: Interest Accrued during the year		-	-
			28,528,740	22,791,404
	Less: Ajustment during the year		67,518	42,123
	Closing Balance		28,461,222	22,749,281
30.00	General Committee Members Contribution:			
	Opening Balance		79,632	76,992
	Add: Addition during the year		5,520	2,640
			85,152	79,632
	Less: Transferred to General Fund		-	-
	Closing Balance		85,152	79,632
31.00	Staff Contribution Fund:			
	Opening Balance		1,193,520	709,112
	Add: Addition during the year		465,502	486,121
			1,659,022	1,195,233
	Less: Payment During the year		-	1,713
	Closing Balance		1,659,022	1,193,520
32.00	Donation received from Foundation -Risk Fund:			
	Opening Balance		-	704,360
	Add: Addition during the year		-	-
			-	704,360
	Less: Transferred to General Fund		-	704,360
	Closing Balance		-	-
33.00	Donation received from Organization -Risk Fund:			
	Opening Balance		-	101,000
	Add: Addition during the year		-	-
			-	101,000
	Less: Transferred to General Fund		-	101,000
	Closing Balance		-	-



National Development Programme (NDP)
NDP Bhaban, Bagbari, Sahidnagar, Kamarkhanda, Sirajgonj
Consolidated Fixed Assets Schedule
For the year ended 30 June 2014

SL No	Particular	Cost				Dep rate	Depreciation			Schedule: A/I	
		Balance as at 01.07.2013	Addition during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2014		Balance as at 01.07.2013	Charge during the year	Adjustment Add/(Less)during the year	Balance as at 30.06.2014	Written down Value 30.06.2014
	Micro-Finance:										
1	Land	3,240,121	-	-	3,240,121	0%	-	-	-	-	3,240,121
2	Office Building	8,879,154	1,922,436	-	10,801,590	10%	6,482,544	867,327	-	7,349,871	3,451,719
3	Furniture & Fixture	3,069,789	517,117	1,050	3,585,856	10%	1,324,262	395,946	1,050	1,719,158	1,866,698
4	Office Equipment	2,748,331	1,767,444	3,350	4,512,425	20%	2,706,658	391,295	3,350	3,094,603	1,417,822
5	Vehicle	5,504,391	3,455,113	37,000	8,922,504	20%	2,191,089	1,230,711	37,000	3,384,800	5,537,704
	Sub-Total	23,441,786	7,662,110	41,400	31,062,496		12,704,553	2,885,279	41,400	15,548,432	15,514,064
	Training Program:										
1	Office Equipment	1,505,732	771,816	-	2,277,548	20%	1,105,834	425,031	-	1,530,865	746,683
2	Furniture & Fixture	1,015,146	214,678	26,118	1,203,706	10%	387,378	120,304	26,118	481,564	722,142
3	Training Centre-Building	20,015,365	505,230	-	20,520,595	10%	8,091,281	2,056,086	-	10,147,367	10,373,228
4	Land	335,000	-	-	335,000	10%	-	-	-	-	335,000
5	Vehicle	759,500	-	-	759,500	10%	189,875	151,900	-	341,775	417,725
	Sub-Total	23,630,743	1,491,724	26,118	25,096,349		9,774,368	2,753,321	26,118	12,501,571	12,594,778
	General Fund:										
1	Training Centre Building	-	-	-	-	10%	-	-	-	-	-
2	Office Equipment	362,816	15,086	-	377,902	20%	225,044	74,759	-	299,803	78,099
3	Furniture & Fixture	258,812	191,515	-	450,327	10%	45,142	42,850	-	87,992	362,335
5	Land	55,150	285,000	-	340,150	0%	-	-	-	-	340,150
4	Vehicle	-	345,000	190,000	155,000	20%	174	23,250	-	23,424	131,576
	Sub-Total	676,778	836,601	190,000	1,323,379		270,360	140,859	-	411,219	912,160
	Total	47,749,307	9,990,435	257,518	57,482,224		22,749,281	5,779,459	67,518	28,461,222	29,021,002



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havelco
K.K. HAVELCO & CO.
Chartered Accountants

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Lawless.
S. N. BARTIA & CO.
Chartered Accountants

