

Audit Report and Statement of Accounts

**BANGLA-GERMAN SAMPRETI (BGS)
CONSOLIDATED
YEAR ENDED 30 JUNE 2020**

A. K. DEB & CO.
CHARTERED ACCOUNTANTS

BANGLA - GERMAN SAMPRETI (BGS)

FOR THE YEAR ENDED 30 JUNE 2020

TABLE OF CONTENTS

Sl. No	Particulars	Page No
01	Independent Auditor's Report	01-02
02	Consolidated Financial Position	03
03	Consolidated Statement of Income and Expenditure	04
04	Consolidated Statement of Receipts and Payments	05
05	Segmental Balance Sheet	06
06	Segmental Statement of Income and Expenditure	07
07	Segmental Statements of Receipts and Payments	08
08	Notes to the Financial Statements	09-34
09	Schedule of Property, Plant and Equipment (Schedule - A)	35-42
10	Schedule of Cash & Cash Equivalents (Schedule - B)	43-46
11	Schedule of FDR (Schedule - C)	47
12	Schedule of Internal Loan (Schedule - D)	48
13	Schedule of Advance (Schedule - E)	49

Independent Auditor's Report

BANGLA-GERMAN SAMPREETI (BGS)

We have audited the accompanying Consolidated Balance Sheet of "BANGLA-GERMAN SAMPREETI (BGS)" which comprise the Statement of Financial Position as at 30 June 2020 and the Statement of Income & Expenditure, Statement of Receipts & Payments for the period from 01 July 2019 to 30 June 2020 and notes to the financial statements, including a summary of significant accounting policies (hereinafter referred to as "consolidated financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated financial position of the company as at 30 June 2020, and its financial performance for the period then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

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

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

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs, and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibility

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

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



A. K. DEB & CO.
CHARTERED ACCOUNTANTS


- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts, records and other statutory books as required by law have been kept by the organization so far as it appeared from our examinations of those books and
- c) The Statement of Consolidated Financial Position, the Consolidated Statements of Income & Expenditure, the Consolidated Statement of Receipts & Payments and Notes to the Financial Statement dealt with by the report are in agreement with the books of accounts.

Dated; Dhaka
10 October, 2020


(A. K. DEB & CO.)
Chartered Accountants



BANGLA-GERMAN SMPREETI (BGS)
CONSOLIDATED FINANCIAL POSITION
AS ON 30 JUNE 2020

Particulars	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
Property, Plant and Equipment	11.00	88,168,600.70	67,998,932.88
CURRENT ASSETS			
Cash & Cash Equivalents	12.00		
Cash in Hand	12.01	374,168.00	281,254.00
Cash at Bank	12.02	21,278,428.94	10,584,907.97
FDR	12.03	7,787,859.84	7,299,349.00
Provident Fund	37.00	14,341,162.85	11,885,707.45
Gratuity Fund	38.00	8,034,685.45	6,429,623.45
Loan to Members (MCP)	17.00	223,494,642.61	207,368,634.61
BGS Micro Credit Reserve Fund	18.00	2,804,462.60	2,612,507.50
Fund Receivable from Donor	19.00	12,810,920.00	13,357,597.00
Advance Account - Receivable	21.00	40,821.00	16,500.00
Loan Receivable from Project	31.00	1,132,295.00	570,763.00
GRAND TOTAL		380,268,046.99	328,405,776.86


Fund & Liabilities	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
CAPITAL FUND	23.00		
Donor Fund	23.01	41,660,206.00	41,660,206.00
Cumulative Surplus	23.02	118,348,427.12	96,768,668.49
Fund Payable (Project)	20.00	275,691.00	275,691.00
Members Savings Deposits (MFP)	24.00	97,157,153.00	72,247,826.00
Risk Fund	25.00	14,621,600.55	12,072,067.55
Loan Loss Provision	26.00	18,260,580.42	14,981,996.42
Loan Payable Accounts (Internal)	32.00	63,876,823.00	69,444,087.00
Overhead Cost Payable	33.00	491,085.00	-
Student Security Money	34.00	7,396.00	7,396.00
Provisional Expenses	35.00	388,774.00	20,000.00
Statutory Reserve Fund	36.00	2,804,462.60	2,612,507.50
Provident Fund Payable	37.00	14,341,162.85	11,885,707.45
Gratuity Fund Payable	38.00	8,034,685.45	6,429,623.45
GRAND TOTAL		380,268,046.99	328,405,776.86


Manager (Finance & Accounts)
of BGS
Md. Sirazul Islam
Manager (Finance & Accounts)
Bangla-German Sampreeti (BGS)

As per our Report of date annexed


Executive Director (Acting)
of BGS
Pain Shwe U Marma
Executive Director (Acting)
Bangla-German Sampreeti (BGS)

Dated: Dhaka
10 October, 2020


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



BANGLA-GERMAN SMPREETI (BGS)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2020

Income	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
Fund Received from Donor	13.00	173,296,039.00	144,489,091.00
BGS Contribution	14.00	4,888,547.00	4,128,230.00
Service Charge	15.00	42,741,341.92	50,874,801.00
Assets Transfer from Project/ Donor		-	438,200.59
Others Received	16.00	1,093,607.50	6,717,558.00
Fund Receivable	19.00	12,478,413.00	13,025,090.00
Advance Accounts	21.00	-	-
GRAND TOTAL		234,497,948.42	219,672,970.59

Expenditure	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
Investment Cost	27.00	5,413,515.00	8,941,258.00
Program Cost	28.00	113,317,119.72	93,008,931.00
Operation Cost	29.00	27,157,170.52	38,319,098.06
Personnel Cost	30.00	67,428,167.00	58,727,192.00
Loan Loss Provision	26.00	3,278,583.00	6,458,797.00
Assets Transfer to Project/ Donor		-	552,724.59
Depreciation	11.00	10,193,515.24	7,275,914.51
Excess of Income Over Expenditure	23.02	7,709,877.94	6,389,055.43
GRAND TOTAL		234,497,948.42	219,672,970.59


Manager (Finance & Accounts)
of BGS


Md. Sirazul Islam
Manager (Finance & Accounts)
Bangla-German Sampreeti (BGS)


Executive Director (Acting)
of BGS

Pain Shwe U Marma
Executive Director (Acting)
Bangla-German Sampreeti (BGS)

As per our Report of date annexed

Dated: Dhaka
10 October, 2020



(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



BANGLA-GERMAN SMPRETI (BGS)
CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2020

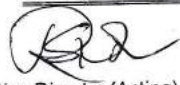
Receipts	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
Opening Balance	12.00		
Cash in Hand	12.01	281,254.00	559,135.00
Cash at Bank	12.02	10,584,907.97	15,067,642.47
Provident Fund	36.00	11,885,707.45	8,564,599.00
Gratuity Fund	37.00	6,429,623.45	4,588,810.00
Fund Received from Donor			
Fund Received from Donor	13.00	173,296,039.00	144,489,091.00
Receivable Fund Received	13.01	13,025,090.00	247,646.00
BGS Contribution	14.00	4,888,547.00	4,128,230.00
Service Charge	15.00	40,777,673.00	44,576,561.00
Service Charge (Cost Sharing)		1,864,953.92	4,891,000.00
Others Received	16.00	605,096.50	6,717,558.00
Loan Realization:			
Principal	17.00	326,853,550.00	339,507,946.00
Fund Receivable	19.00	-	4,335,018.00
Advance Account	21.00	26,320.82	930,500.00
Group Savings Received	24.00	68,654,870.00	60,791,874.00
Risk Fund Received	25.00	3,437,690.00	3,794,760.00
Loan Received / Refund	32.00	42,999,402.00	66,945,713.00
Provident Fund Received	37.00	4,177,149.40	4,304,189.95
Gratuity Fund Received	38.00	2,180,987.00	2,175,029.45
GRAND TOTAL		711,968,861.51	716,615,302.87

Payments	Notes	F:Y: 2019-2020	F:Y: 2018-2019
		Amount in Taka	Amount in Taka
Investment Cost	27.00	10,960,552.00	13,734,349.00
Program Cost	28.00	123,459,740.72	88,008,931.00
Operation Cost	29.00	21,930,297.55	34,065,633.50
Personnel Cost	30.00	67,428,167.00	58,727,192.00
Investment on FDR	12.03	-	500,000.00
Loan Disbursement to Group Members	17.00	343,769,000.00	379,476,000.00
BGS Micro Credit Reserve Fund	18.00	-	-
Fund Refund to Project	20.00	-	222,590.00
Advance Account	21.00	24,000.00	857,500.00
Savings Refund to Group Members	24.00	48,541,842.00	45,070,089.00
Loan Refund / Payment	32.00	49,529,198.00	57,908,504.00
Provisional Expenses	34.00	-	7,545,724.00
Provident Fund Refund	37.00	1,721,694.00	983,081.50
Gratuity Fund Refund	38.00	575,925.00	334,216.00
Closing Balance	12.00		
Cash in Hand	12.01	374,168.00	281,254.00
Cash at Bank	12.02	21,278,428.94	10,584,907.97
Provident Fund	37.00	14,341,162.85	11,885,707.45
Gratuity Fund	38.00	8,034,685.45	6,429,623.45
GRAND TOTAL		711,968,861.51	716,615,302.87


Manager (Finance & Accounts)
of BGS

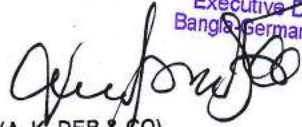
Md. Sirazul Islam
Manager (Finance & Accounts)
Bangla-German Sampreeti (BGS)

As per our Report of date annexed


Executive Director (Acting)
of BGS

Pain Shwe U Marma
Executive Director (Acting)
Bangla-German Sampreeti (BGS)

Dated: Dhaka
10 October, 2020


(A. K. DEB & CO)
CHARTERED ACCOUNTANTS



BANGLA-GERMAN SAMPRETI (BGS)
SEGMENTAL FINANCIAL POSITION
AS ON 30 JUNE 2020

Particulars	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	TOTAL
	Need Based - VTC Amount	PSDRR Amount	SHED Amount	Central Office Amount	PKSF-SEIP Amount	CHOP Amount	B-SWIFUL Amount	ROSC Amount	MUF Youth Amount	ECHO - USA Amount	APCR Amount	G-POP Amount	RTC Amount	VTC Tanghai - Operation Amount	VTC Rangpur - Operation Amount	SAFE WATER Amount	MEDICAL Relief Amount	DREA Amount	MTTS Amount	Hygiene Kits Amount	TORUN ALO Amount	MFP - Consolidated Amount	TOTAL
PROPERTY, Plant and Equipment	9,479,971.15	2,832,261.66	1,809,691.49	3,220,799.17	398,285.90	653,506.09	795,103.51	3,513,337.04	378,831.65	3,534,779.90	8,950,368.10	915,058.64	26,241,337.26	71,948.00	10,589,919.21	-	16,038.00	206,719.26	366,417.29	-	159,703.88	15,252,204.79	88,148,600.70
CURRENT ASSETS																							
Investment																							
Land & Equipments*																							
Cash in Hand	101.00	2,141.00	480.00	10,783.00	10,204.00	2,971.00	5,740.00	43,171.00	3,546.00	746.00	3,656.00	1,980.00	7,503.00	3,132.00	4,241.00	-	-	-	-	-	-	-	275,982.00
Cash at Bank	34,953.00	552,737.00	1,184,523.92	1,651,300.00	3,035,099.00	2,540,460.00	27,246.00	1,648,251.00	324,826.00	60,973.00	107,280.00	128,492.00	51,257.21	765,101.00	790,238.00	-	-	4,804.00	4,944.47	3,567.00	564.00	7,730,650.00	21,276,028.84
Provident Fund				14,311,132.50																			8,034,885.45
Gratuity Fund				3,034,682.46																			7,787,659.84
FOR																							
Loan to Members (MCP)																							
BGS Micro Credit Reserve Fund																							
Fund Receivable from Donor		330,267.00																					223,494,642.61
Loan Receivable from BGS																							2,804,462.90
Loan Receivable from Private		206,699.00							20,321.00														20,500.00
																							1,132,295.00
GRAND TOTAL	9,797,482.15	3,158,831.66	2,594,713.41	27,259,710.47	15,542,222.29	3,432,627.09	1,163,843.61	5,321,192.01	727,827.65	2,664,407.80	8,460,331.70	1,138,543.92	26,418,986.63	1,648,085.00	11,308,928.21	130,150.00	16,038.00	211,522.26	391,341.76	3,567.00	159,287.88	257,459,110.84	390,299,046.39
FUND & LIABILITIES																							
CAPITAL FUND																							
Donor Fund																							
Commemorative Donations																							
Fund Payable (Project)																							
Members Savings/Donations (MFP)																							
Risk Fund																							
Loan Loss Provision																							
Loan Payable Accounts (Internal)																							
Overhead Cost Payable																							
Provisional Expenses																							
Statutory Reserve Fund																							
Provident Fund Payable																							
Gratuity Fund Payable																							
GRAND TOTAL	9,797,482.15	3,158,831.66	2,594,713.41	27,259,710.47	15,542,222.29	3,432,627.09	1,163,843.61	5,321,192.01	727,827.65	2,664,407.80	8,460,331.70	1,138,543.92	26,418,986.63	1,648,085.00	11,308,928.21	130,150.00	16,038.00	211,522.26	391,341.76	3,567.00	159,287.88	257,459,110.84	390,299,046.39

(Signature)
Manager (Finance & Accounts)
of BGS

Md. Sirazul Islam
Manager (Finance & Accounts)
- Bangla-German Sampreeti (BGS)

(Signature)
Executive Director (Acting)
of BGS

Pain Shwe U Marma
Executive Director (Acting)
Bangla-German Sampreeti (BGS)



BANGLA-GERMAN SMPREETI (BGS)
SEGMENTAL STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2020

INCOME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	TOTAL	
	Need Based - VTC Amount	PSDRP Amount	SHED Amount	Central Office Amount	PNFS-SEEP Amount	CHOP Amount	B-SMIFLL Amount	ROSC Amount	MJF Touch Amount	ECHO - USA Amount	APCR Amount	G-POP Amount	RTC Amount	VTC Training Operation Amount	VTC Responder Operation Amount	SAFE WATER Amount	MEDICAL Relief Amount	BKER Amount	MTTS Amount	Hygiene Kits Amount	TORUN ALO Amount	MFF - Consolidated Amount	TOTAL	
Fund Received from Donor	5,417,381.00	3,589,788.00	9,183,604.00	11,589,129.00	8,809,193.00	24,348,386.00	2,941,721.00	5,169,093.00	7,281,446.00	2,430,000.00	55,316,957.00	28,170,415.00	2,532,423.00	1,750,783.00	3,304,531.00	1,181,724.00	-	-	-	-	-	-	-	133,292,033.00
Fund Receivable	1,613,895.00	-	-	1,300,000.00	11,308,204.00	-	839,839.00	-	-	-	-	-	-	811,703.00	-	103,294.00	-	-	-	-	-	-	-	12,478,417.00
BGS Contribution	-	-	1,684,853.92	-	1,026,243.00	-	42,049.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,886,547.00	
Assets Transfer from Project Donor	-	-	118,300.00	-	19,865.50	5,054.00	-	666.00	619.00	777.00	-	-	-	-	-	-	-	-	-	-	-	-	42,741,341.92	
Others Received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000,607.56	
GRAND TOTAL	7,031,256.00	3,589,788.00	11,166,857.92	12,889,129.00	21,975,395.50	24,353,440.00	4,204,503.00	5,189,773.00	7,282,267.00	2,432,777.00	55,316,957.00	28,170,415.00	2,532,423.00	2,562,486.00	3,304,531.00	1,311,864.00	-	-	-	-	-	-	-	134,487,848.42
EXPENDITURE																								
Investment Cost	4,048,996.00	1,979,979.00	2,543,337.00	123,915.00	12,905,875.00	17,702,037.00	3,926,867.00	2,808,867.00	4,318,617.00	390,000.00	38,995,000.00	20,971,216.23	153,917.00	1,502,498.50	1,118,619.00	894,444.00	-	-	-	-	-	-	-	54,132,616.00
Program Cost	2,081,100.00	1,212,032.00	1,563,847.00	7,749,864.00	4,882,885.00	4,855,600.00	1,071,000.00	3,782,850.00	3,102,930.00	27,000.00	2,578,054.00	5,456,472.00	1,515,699.00	166,911.00	1,064,000.00	317,140.00	-	-	-	-	-	-	-	27,157,179.59
Personnel Cost	-	-	-	-	4,882,885.00	-	-	3,782,850.00	3,102,930.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,426,169.56
Loan Loss Provision	2,357,480.79	465,241.69	305,851.51	180,305.41	103,103.57	197,813.64	72,526.68	875,041.66	66,558.26	281,642.10	2,230,118.30	227,702.18	780,822.72	17,992.00	907,927.73	-	1,782.00	43,627.76	92,766.49	-	39,675.97	353,865.03	3,278,583.00	
Assets Transfer to Project Donor	(1,980,034.84)	155,953.32	1,076,897.41	306,507.99	2,948,433.93	319,252.36	(52,078.86)	(3,407,332.66)	(55,491.26)	1,695,702.90	9,040,370.70	520,199.62	(752,579.72)	874,144.50	245,247.27	-	(1,392.00)	(43,622.76)	(92,766.49)	-	(39,675.97)	(2,092,421.00)	7,709,877.94	
Excess of Income Over Expenditure	7,031,256.00	3,589,788.00	11,166,857.92	12,889,129.00	21,975,395.50	24,353,440.00	4,204,503.00	5,189,773.00	7,282,267.00	2,432,777.00	55,316,957.00	28,170,415.00	2,532,423.00	2,562,486.00	3,304,531.00	1,311,864.00	-	-	-	-	-	-	10,183,515.24	
GRAND TOTAL	7,031,256.00	3,589,788.00	11,166,857.92	12,889,129.00	21,975,395.50	24,353,440.00	4,204,503.00	5,189,773.00	7,282,267.00	2,432,777.00	55,316,957.00	28,170,415.00	2,532,423.00	2,562,486.00	3,304,531.00	1,311,864.00	-	-	-	-	-	-	-	10,183,515.24


Md. Sirazul Islam
Manager (Finance & Accounts)
Bangla-German Sampreeti (BGS)


Rajin Shwe U Marma
Executive Director (Acting)
Bangla-German Sampreeti (BGS)

Date: Dhaka
10 October, 2020



As per our Report of date annexed

BANGLA-GERMAN SAMPREETI (BGS)
SEGMENTAL STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2020

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
	Need Based -VTC	PSDPR	SHED	Central Office	PKSI-SEIP	CHOP	B-SHIFUL	ROSC	MJF Youth	ECHO -USA	APCR	G-POP	RTC	VTC Tanggali -Operation	VTC Rangpur - Operation	SAFE WATER	MEDICAL Relief	BRER	MTTS	Hygiene Kits	TORUNALO	MFT - Consolidated	TOTAL
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Receipts																							
Cheerline Balance	4,537.00	6,810.00	1,146.00	5,627.00	16,798.00	193,516.00	2,968.00	1,518.00	824.00	25,695.00	4,411.50	51,758.27	98,849.00	18,828.00	14,034.00	-	-	4,804.00	4,944.47	3,567.00	564.00	100,000.00	281,254.00
Cash at Bank	171,621.55	107,659.00	38,135.00	599,931.00	1,284,819.50	1,935,612.00	438,612.00	1,420,040.00	680,113.16	-	-	-	-	130,172.50	1,079,474.00	-	-	-	-	-	-	4,321,200.00	11,885,207.46
Provident Fund	-	-	-	1,855,829.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,029,623.46
Gratuity Fund	-	-	-	6,769,829.46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,296,000.00
Fund Received from Donor	5,417,361.00	3,589,788.00	9,183,664.00	11,589,129.00	8,609,193.00	24,348,386.00	2,941,771.00	51,869,063.00	7,261,448.00	2,430,000.00	55,116,957.00	26,170,448.00	2,632,423.00	1,750,183.00	3,504,531.00	1,181,234.00	-	-	-	-	-	40,777,671.00	13,025,096.00
Receivable Fund Received	-	-	-	-	8,650,072.00	3,964,177.00	-	-	-	-	-	-	-	-	-	370,841.00	-	-	-	-	-	-	1,884,953.92
Fund Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finance Charge (Cost)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BGS Contribution	1,613,695.00	-	1,864,953.92	1,300,000.00	738,020.00	424,939.00	-	-	-	-	-	-	611,703.00	-	-	-	-	-	-	-	-	-	4,688,543.00
Loan Realization:																							
Principal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group Savings Received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	326,853,590.00	
Risk Fund Received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88,854,870.00	
Loan Received / Refund	-	1,556,000.00	1,001,000.00	-	5,400,000.00	2,932,746.00	46,813.00	3,000,000.00	-	-	882,114.00	-	540,750.00	-	-	130,350.00	-	-	-	-	-	27,306,025.00	
Others Received	-	-	118,300.00	-	19,960.50	5,054.00	-	680.00	819.00	771.00	-	-	-	-	-	-	-	-	-	-	-	465,480.00	
Advance Account	2,000.00	-	-	-	-	-	-	-	20,320.82	-	-	-	-	-	-	-	-	-	-	-	-	4,000.00	
Provident Fund Received	-	-	-	4,177,148.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,177,148.40	
Gratuity Fund Received	-	-	-	2,180,987.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,180,987.00	
GRAND TOTAL	7,219,011.55	5,650,267.00	12,764,449.92	36,188,154.34	24,859,629.50	31,443,878.00	3,844,783.00	4,457,831.00	7,873,335.00	2,456,882.00	55,939,071.00	28,174,889.50	2,813,838.27	3,357,195.50	4,589,039.90	1,887,425.90	-	4,804.99	4,944.47	3,567.00	564.00	471,937,365.00	711,982,851.51
PAYMENTS																							
Investment Cost	4,048,698.00	1,678,979.00	6,305,000.00	133,903.00	12,863,876.00	17,752,833.00	2,688,603.16	295,405.00	107,950.00	1,941,621.50	186,691.00	500,968.00	153,917.00	4,760.00	1,448,688.00	-	-	-	-	-	-	22,736.00	
Operation Cost	504,114.55	76,082.00	356,840.00	3,948,657.00	875,985.00	4,695,600.00	1,032,315.00	1,032,315.00	115,863.00	37,337.00	2,452,545.00	1,000,828.00	834,594.00	168,740.00	1,118,619.00	994,444.00	-	-	-	-	-	8,530,331.00	
Personnel Cost	2,081,100.00	1,212,632.00	1,393,842.00	7,746,064.00	4,081,366.94	4,695,600.00	1,073,000.00	3,762,850.00	3,102,930.00	27,000.00	2,578,054.00	5,450,472.00	1,515,660.00	166,911.00	1,064,003.00	-	-	-	-	-	-	26,501,155.00	
Loan Disbursement to Group Members	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group Savings Refund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,860,950.00	
Investment on FDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,530,331.00	
Fund Refund to Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,300,297.50	
Loan Refund / Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,501,155.00	
Provident Fund Refund	540,750.00	2134,688.00	220,000.00	-	3,200,000.00	4,864,177.00	-	-	-	662,114.00	-	-	120,000.00	804,797.00	2,000.00	370,841.00	-	-	-	-	-	343,768,000.00	
Provisional Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,541,842.00	
Advance Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,541,842.00	
Provident Fund Refund	-	-	-	1,721,694.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,409,833.00	
Gratuity Fund Refund	-	-	-	519,983.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49,554,198.00	
Cheerline Balance	101.00	3,141.00	695.00	10,763.00	10,204.00	2,677.00	5,740.00	40,171.00	3,540.00	746.00	3,656.00	1,960.00	7,563.00	3,152.00	4,361.00	-	-	-	-	-	-	275,882.00	
Cash at Bank	34,963.00	953,737.00	1,184,823.02	1,651,300.00	3,638,600.00	2,540,460.00	27,240.00	1,648,291.00	324,826.00	60,973.00	101,389.00	156,495.26	51,287.27	760,188.00	790,738.00	-	-	-	-	-	564.00	1,730,659.00	
Investment on FDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,341,162.85	
Gratuity Fund	-	-	-	6,034,985.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,034,985.45	
GRAND TOTAL	7,219,011.55	5,650,267.00	12,764,449.92	36,188,154.34	24,859,629.50	31,443,878.00	3,844,783.00	4,457,831.00	7,873,335.00	2,456,882.00	55,939,071.00	28,174,889.50	2,813,838.27	3,357,195.50	4,589,039.90	1,887,425.90	-	4,804.99	4,944.47	3,567.00	564.00	471,937,365.00	711,982,851.51

(Signature)
Executive Director (Acting)
of BGS

As per our Report of date annexed

Manager (Finance & Accounts)
of BGS

Md. Sirazul Islam
Manager (Finance & Accounts)
Bangla-German Sampreeti (BGS)

(Signature)
Executive Director (Acting)
of BGS
Pain Shwe U Mar
Executive Director (Acting)
Bangla-German Sampreeti (BGS)



BANGLA-GERMAN SMPREETI (BGS)
NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 30 JUNE 2020

01.00 ORGANIZATION BACKGROUND:

Bangla-German Sampreeti (BGS) - Association For Cultural and Development is a National non Government and non profit voluntary development organization. A multidisciplinary group of academicians, economists, writers, scientists and development practitioners are associated with BGS. Its diversified activities are chiefly aimed at ensuring basic education to the deprived sections of the community, working with the health issues, introducing alternative job facilities and above all, enabling the rural disadvantaged people to decide on the factors which will improve their situation. In fact, all BGS activities now cover a wide range of human resource and socioeconomic development of poor men and women.

The MFI, Bangla-German Sampreeti (BGS), Baitul Islam Bhaban, House No. 4/16 (2nd Floor), Block-B, Humayun Road, Mohammadpur, Dhaka-1207, is registered with the Department of Social Service, Government of the people's Republic of Bangladesh, in the year of 1991 vide registration No. Dh-02647, Dated 20.11.91 and also received FD Registration from the NGO Affairs Bureau, vide Registration No.- 633, Dated- 30.06.1992. And renewed Dated- 29.11.2017 (Effective from 30.06.2017 to 29.06.2027).

02.00 VISION:

The vision of BGS to develop a society where rights of men and women are respected, everyone is able to lead an economically independent and a socially conscious life.

03.00 MISSION:

BGS desires to establish a situation in which people will utilize their inherent capacities to free themselves from economic dependence and practice positive human values that bind them together. They will be aware of their basic rights and positive and progressive socio-cultural values and practice these at all levels.

04.00 OBJECTIVES OF THE ORGANIZATION:

The organization has been designed to achieve the following 10 major objectives:

- a) Building organization among poor people and organize them to work united against the factors that perpetuate poverty.
- b) Promotion of employment and income generation opportunity through providing vocational training and micro credit facility for improvement of socio economic condition of the poor and disadvantaged.
- c) Promotion of women's empowerment and their rights to increase the level of their participation in all areas of life.
- d) Promotion of functional literacy skills among the adults and extended educational facilities to the poor children through operation of non formal primary schools.
- e) Create and opportunity of human resources development among the poor and downtrodden people of the community and help them utilize their unused potential to meet human needs.
- f) Promotion of inter-cultural and inter religious understanding among community people in which social harmony exists.
- g) Promotion of culture of the oppressed and underprivileged rural community people to equip them with the advantaged.
- h) Arrange providing primary health care services through establishment of a primary health care cum training center.
- i) Reduce avoidable morbidity, mortality and disability through provision of direct health and hygiene awareness and education.
- j) Develop 414 productive entrepreneurs among the VTC training graduates.

05.00 CORPORATE INFORMATION OF THE ORGANIZATION:

Sl. No	Name of the PO-MFI	Bangla-German Sampreeti (BGS)
1	Year of establishment	1997
2	Legal entity	(a) Department of Social Service - Registration No. Dh-02647, Dated: 20.11.91 (b) NGO Affairs Bureau, Registration No. 633, Dated: 30.06.1992. And renewed Dated: 29-11-2017 (Effective from 30.06.2017 to 29.06.2027). (c) Microcredit Regulatory Authority, Dhaka. MRA # 02798-00553-00234 Dated: May 14, 2008. (d) Bangladesh Technical Education Board, Dhaka. EIN # 136750 Dated: 29 July, 2013.
3	Nature of the operation	Non Profitable NGO
4	Statutory Audit conducted up to	30.06.2020



5	Name of the statutory auditor for the last year	A. K. DEB & CO
6	Name of the statutory auditor for the current year	A. K. DEB & CO
7	Number of the executive committee meeting held in FY 2019-2020	5
8	Date of last AGM held	17.07.2020

06.00 List of Executive Committee Members

Sl. No	Name	Designation	Qualification	Profession
1.00	Dr. Roushan Jahan	Chairman	M.A (Eng.) Dhaka University & University of Chicago, USA	Freelance Consultant and women Activist
2.00	Prof. M. Nurul Islam	Vice Chairman	M.A	Freelance
3.00	Mohammad Anisuzzaman	General Secretary	B.A	Social Activist
4.00	Md. Jahidul Islam	Treasurer	M. Com	Development
5.00	Jagodish Chandra Roy	Executive Member	M.A	Development Activist
6.00	Md. Khalilur Rahman Chowdhury	Executive Member	M.Com	Development Activist
7.00	Kohinoor Yeasmin	Executive Member	M.Sc., MBA	Development Activist

07.00 DEVELOPMENT APPROACH AND TARGET PEOPLE:

BGS practices integrated and participatory way in planning and implementation of its developments programs. Scene BGS believes in the progress and betterment of all human being so it works for community development as a whole. It applies both community and target group approaches in its development efforts. But their is ascertain class of people in our society that needs special attention. This attention helps them integrate with the advance one. These people are the marginal farmers, day labours, street boys, widows and the other opposed people of rural origin. Besides, type of people having up to 0.5 acres of cultivable land or a yearly income not exceeding Tk. 46,000.00 are also the target people of BGS.

08.00 MAIN ACTIVITIES / FIELDS OF INTERVENTION OF THE ORGANIZATION AT PRESENT:

- Children education, adult literacy and preventive health care.
- Agriculture promotion and nutrition extension.
- Need based vocational training for skilled promotion through center based and mobile training facilities.
- Microcredit Program.
- Nutrition surveillance.
- Disaster Risk Reduction and
- Humanitarian Assistant

09.00 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

09.01 Basis of Accounting:

The books of account have been maintained on cash and accrual basis and adjustment has been done on the asset schedule.

09.02 Scope of the Examination:

Our examination was made in accordance with Generally Accepted Auditing Standards and accordingly included such test of the accounting records and other auditing procedures as were considered necessary in the circumstance.

09.03 Foreign Currency:

Foreign Currency transactions are converted into BD Taka at the exchange rate ruling at the date of transaction.

10.00 LOCATION OF THE PROJECT:

The Project is situated at the following District:

District	Thana / Upazila
Dhaka	Mohammadpur, Dhaka
Tangail	1. Tangail Sadar 2. Mirzapur 3. Modupur 4. Kalihati 5. Dhanbari 6. Delduar 7. Bashail
Sirajganj	1. Shahajadpur 2. Belkuchi 3. Ullahpara
Pabna	1. Ataikula 2. Bera



Kishorganj	1. Tarail 2. Karimganj
Gaibandha	1. Gobindhaganj
Bogura	1. Mirzapur 2. Shahajahanpur 3. Bogura Sadar 4. Gabtoli
Rangpur	1. Rangpur Sadar 2. Mithapukur 3. Pirgonj
Cox's Bazar	1. Cox's Bazar Sadar 2. Moheskhali 3. Ukhyia 4. Teknaf 5. Chakoria

F:Y: 2019-2020	F:Y: 2018-2019
Amount in Taka	Amount in Taka

11.00 Property, Plant and Equipment TK. 88,168,600.70 67,998,932.88

The movement of the above amount is as follows:

Balance as on 01 July 2019	75,390,470.90	75,628,375.60
Add: Addition During the year	16,533,943.00	4,793,091.00
Add: Adjustment	13,829,240.00	4,632,855.63
	105,753,653.90	85,054,322.22
Less: Opening Depreciation	7,391,538.19	-
Less: Depreciation During the year	10,193,515.24	7,391,538.13
Less: Assets Transfer to Donor	-	114,524.30
Less: Adjustment During the Year	-	9,549,326.91
Balance as on 30 June 2020	88,168,600.70	67,998,932.88

An Assets register is being maintained by the management with all usual information available to them. As sets purchase during the year for Tk. 16,533,943.00. During the year assets worth of Tk. 13,829,240.00 lying with various Project but not accounted for have been taken into accounts with approval of Executive Committees of Bangla German Sampreeti (BGS) and valued at present market price considering the conditions. The above amount represents the value of cost less depreciation of all fixed assets as on 30 June 2020. For details "Schedule - A" may be referred.

12.00 CLOSING BALANCE: Tk. 51,816,305.08 23,733,844.38

The movement of the above amount is as follows:

12.01) Cash in Hand	374,168.00	281,254.00
12.02) Cash at Bank	21,278,428.94	10,584,907.97
12.03) FDR	7,787,859.84	7,299,349.00
12.04) Provident Fund	14,341,162.85	11,885,707.45
12.05) Gratuity Fund	8,034,685.45	6,429,623.45
Total	51,816,305.08	36,480,841.87

12.01 Cash in Hand : Tk. 374,168.00 281,254.00

We could not physically verify the cash in hand as on 30 June 2020 because as our appointment was after the closing date. However, the consolidated cash balance amount in Tk. 3,74,168.00 and we have obtained a cash custody certificate from the Management as on that date. For Details "Schedule - B" may be referred.

12.02 Cash at Bank: Tk. 43,654,277.24 28,900,238.87

The balance lying with the various Bank Accounts. Bank transactions have been checked in details with the deposit slips, Cheque counter foils and bank certificates etc. and balance shown in the cash book. For details "Schedule - B" may be referred.

12.03 FDR Tk. 7,787,859.84 7,299,349.00

The movement of the above amount is as follows:

Balance as on 01 July 2019	7,299,349.00	6,449,819.00
Add: Addition during the Year	-	500,000.00
Add: FDR Interest	488,510.84	349,530.00
	7,787,859.84	7,299,349.00
Less: Encashment during the Year	-	-
Balance as on 30 June 2020	7,787,859.84	7,299,349.00

(For details "Schedule - C" may be referred.)



13.00 FUND RECEIVED FROM DONOR:	TK. 173,296,039.00	144,489,091.00
<p>The Foreign & Local donation have been received from LICHT BRUCKE e. v- Germany, PICARD BANGLADESGH LTD., L.I.F.E.- France, International Organization for Migration (IOM) - Bangladesh, Pally Karma Shohayok Foundation (PKSF), Swiss Contact-Bangladesh, Department of Primary Education (DPE) - Bangladesh, ECHO-USA, Manusher Jonno Foundation (MJF) and World Vision Bangladesh credited through the mother bank account & local project accounts with Pubali Bank Ltd., Mohammadpur Branch, Dhaka, Current Account No. - 0175-9010-22994, National Bank Ltd., Mohammadpur Branch, Dhaka, Current Account No. 000-18-340-30277 & Pubali Bank Ltd., Mohammadpur Branch, Dhaka, Savings Account No. 0175-101-105041, Rupali Bank Limited, Court Bazar Branch, Ukhiya, Cox's Bazar, Savings Account No. 1388020000933 and transferred to project account from time to time and checked by us with the advice from the Donor and the banks and found in order.</p>		
13.01 Balance As per Receipt & Payment Statement	-	4,335,018.00
Add: Receivable Fund Received from Donor	13,025,090.00	8,690,072.00
13.02 Balance As per Statement of Comprehensive Income	<u>13,025,090.00</u>	<u>13,025,090.00</u>
14.00 BGS CONTRIBUTION INCOME:	TK. 4,888,547.00	4,128,230.00
<p>The movement of the above amount is as follows:</p>		
VTC	1,613,895.00	1,902,976.00
Central Office	1,300,000.00	1,200,000.00
PKSF-SEIP	738,020.00	1,025,254.00
B-SkillFUL Project	424,929.00	-
VTC Tangail Operation	811,703.00	-
Balance As per Receipt & Payment Statement	<u>4,888,547.00</u>	<u>4,128,230.00</u>
Add: B-SkillFUL Project (By JV)	-	-
Balance As per Statement of Comprehensive Income	<u>4,888,547.00</u>	<u>4,128,230.00</u>
15.00 SERVICE CHARGE RECEIVED :	TK. 42,642,626.92	50,874,801.00
<p>The movement of the above amount is as follows:</p>		
MFP - Consolidated	40,777,673.00	48,674,314.00
SHED	1,864,953.92	2,200,487.00
Balance As per Receipt & Payment Statement	<u>42,642,626.92</u>	<u>50,874,801.00</u>
Add: MFP - Consolidated (By JV)	98,715.00	-
Balance As per Statement of Comprehensive Income	<u>42,741,341.92</u>	<u>50,874,801.00</u>
16.00 OTHERS RECEIVED :	TK. 605,096.50	6,717,458.00
<p>The movement of the above amount is as follows:</p>		
PSDPR	-	30,128.00
SHED	118,300.00	52,814.00
Central Office	-	3,400.00
PKSF SEIP Project	19,966.50	15,281.00
CHOP Project	5,054.00	-
ROSC Project	690.00	207,426.00
MJF Youth Project	819.00	22.00
ECHO-USA Project	777.00	-
VTC Tangail Modular	-	2,638,356.00
VTC Rangpur Modular	-	3,279,143.00
MFP - Consolidated	459,490.00	490,888.00
Balance As per Receipt & Payment Statement	<u>605,096.50</u>	<u>6,717,458.00</u>
Add: Profit on FDR (MFP - Consolidated)	488,511.00	-
Balance As per Statement of Comprehensive Income	<u>1,093,607.50</u>	<u>6,717,458.00</u>
17.00 LOAN TO MEMBERS (MFP) :	TK. 223,494,642.61	207,368,634.61
<p>The movement of the above amount is as follows:</p>		
Balance as on 01 July 2019	<u>207,368,634.61</u>	<u>173,511,707.40</u>
Add: Disbursed during the Year	343,769,000.00	379,476,000.00
Less: Realized during the Year	326,853,550.00	339,507,946.00
Less: Adjustment during the Year (JV)	789,442.00	6,111,126.79
Balance as on 30 June 2020	<u>223,494,642.61</u>	<u>207,368,634.61</u>
18.00 BGS MICRO CREDIT RESERVE FUND:	TK. 2,804,462.60	2,612,507.50
<p>The movement of the above amount is as follows:</p>		
Balance as on 01 July 2019	2,612,507.50	2,535,136.00
Add: Received during the Year	-	50,000.00
Add: Profit during the year (JV)	191,955.10	27,371.50
Less: Refund during the Year	-	-
Balance as on 30 June 2020	<u>2,804,462.60</u>	<u>2,612,507.50</u>



19.00 FUND RECEIVABLE FROM DONOR:	TK.	12,810,920.00	13,357,597.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		13,357,597.00	332,507.00
Add: Receivable for CHOP		-	3,964,177.00
Add: Receivable for Safe Water		130,350.00	370,841.00
Add: Receivable for B-SkillFUL		839,859.00	-
Add: Receivable for SEIP		11,508,204.00	8,690,072.00
		<u>25,836,010.00</u>	<u>13,357,597.00</u>
Less: Received from SEIP		8,690,072.00	-
Add: Receivable from Safe Water		370,841.00	-
Less: Received from CHOP		3,964,177.00	-
Balance as on 30 June 2020		<u>12,810,920.00</u>	<u>13,357,597.00</u>
20.00 FUND PAYMENT TO PROJECT	TK.	275,691.00	275,691.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		275,691.00	-
Less: Received by Cash		-	247,646.00
Less: Received by JV		-	250,635.00
		<u>275,691.00</u>	<u>498,281.00</u>
Add: Paid during this year		-	222,590.00
Balance as on 30 June 2020		<u>275,691.00</u>	<u>275,691.00</u>
21.00 ADVANCE ACCOUNT - RECEIVABLE (OFFICE RENT & OTHERS):	TK.	40,821.00	16,500.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		16,500.00	54,500.00
Add: Received during this year		24,000.00	857,500.00
Add: Prior year Adjustment with MJF Youth Project		40,642.00	75,000.00
		<u>81,142.00</u>	<u>987,000.00</u>
Less: Realised / Refund during this year		28,321.00	930,500.00
Less: Received by JV (MFP Office Rent)		14,000.00	40,000.00
Balance as on 30 June 2020		<u>40,821.00</u>	<u>16,500.00</u>
22.00 SECURITY DEPOSIT (VTC):	TK.	-	-
The movement of the above amount is as follows:			
Balance as on 01 July 2019		-	300,000.00
Add: Paid during this year		-	-
		<u>-</u>	<u>300,000.00</u>
Less: Adjustment with Loan Payable (MTTS)		-	300,000.00
Balance as on 30 June 2020		<u>-</u>	<u>-</u>
23.00 CAPITAL FUND:	TK.	160,008,633.12	138,428,874.49
23.01) Donor Fund		41,660,206.00	41,660,206.00
23.02) Cumulative Surplus		118,348,427.12	95,768,668.49
Total		<u>160,008,633.12</u>	<u>138,428,874.49</u>
23.01 Donor Fund:	TK.	41,660,206.00	41,660,206.00
The Movement of the above amount is as follows			
Balance as on 01 July 2019		41,660,206.00	41,660,206.00
Add: Received during the Year		-	-
		<u>41,660,206.00</u>	<u>41,660,206.00</u>
Less: Refund during the Year - Cash		-	-
Balance as on 30 June 2020		<u>41,660,206.00</u>	<u>41,660,206.00</u>



23.02 Cumulative Surplus:	TK. 118,348,427.12	96,768,668.49
The Movement of the above amount is as follows		
Balance as on 01 July 2019	96,768,668.49	94,794,241.37
Add: Excess of Income over Expenditure	7,709,877.94	6,389,055.43
Add: Adjustment with Advance (MJF Youth Project)	40,640.69	-
Add: Adjustment with Assets from others Project (MFP)	13,829,240.00	-
	<u>118,348,427.12</u>	<u>101,183,296.81</u>
Less: Excess of Expenditure over Income	-	-
Less: Adjustment (MFP Write Off)	-	4,414,628.32
Balance as on 30 June 2020	<u>118,348,427.12</u>	<u>96,768,668.49</u>
24.00 MEMBERS SAVINGS DEPOSITS:	TK. 97,157,153.00	72,247,826.00
The movement of the above amount is as follows:		
Balance as on 01 July 2019	72,247,826.00	53,329,194.85
Add: Received during the Year	68,654,870.00	60,791,874.00
Add: Interest on Members Savings (JV)	4,796,299.00	3,313,465.00
	<u>145,698,995.00</u>	<u>117,434,533.85</u>
Less: Refund during the Year	48,541,842.00	45,186,707.85
Balance as on 30 June 2020	<u>97,157,153.00</u>	<u>72,247,826.00</u>
25.00 RISK FUND:	TK. 14,621,600.55	12,072,067.55
The movement of the above amount is as follows:		
Balance as on 01 July 2019	12,072,067.55	9,572,936.00
Add: Received during the Year	3,437,690.00	3,794,760.00
	<u>15,509,757.55</u>	<u>13,367,696.00</u>
Less: Refund during the Year (by JV)	888,157.00	1,295,628.45
Less Adjust	-	-
Balance as on 30 June 2020	<u>14,621,600.55</u>	<u>12,072,067.55</u>
26.00 LOAN LOSS PROVISION:	TK. 18,260,580.42	14,981,996.42
The movement of the above amount is as follows:		
Balance as on 01 July 2019	14,981,996.42	13,379,789.40
Add: Provision made during the Year	3,652,135.00	6,458,796.86
Less: Write Off / Adjustment during the Year	373,551.00	4,856,589.84
Balance as on 30 June.2020	<u>18,260,580.42</u>	<u>14,981,996.42</u>
27.00 INVESTMENT COST:	TK. 10,960,552.00	13,734,348.00
The movement of the above amount is as follows:		
A) PSDPR:		
Teaching Materials for Class Room	-	16,607.00
Teaching Materials for Student (600)	-	95,944.00
Connecting new electricity line (5 schools @ Tk. 7,000)	-	1,164.00
Connecting with shifted schools (8 schools @ Tk. 2,000)	-	2,169.00
Balance As per Receipt & Payment Statement	-	<u>115,884.00</u>
Less: Capital Expenditure (As per Schedule - A)	-	-
Balance As per Statement of Comprehensive Income	-	<u>115,884.00</u>
B) SHED:		
Credit for 90 Graduated BGS VTC Students	5,290,000.00	8,640,000.00
Construction of extended boundary wall	368,000.00	-
Extension of Store & Toilet	647,000.00	-
Multimedia Projector	-	86,058.00
Balance As per Receipt & Payment Statement	<u>6,305,000.00</u>	<u>8,726,058.00</u>
Less: Capital Expenditure (As per Schedule - A)	1,015,000.00	86,058.00
Balance As per Statement of Comprehensive Income	<u>5,290,000.00</u>	<u>8,640,000.00</u>



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

C) Central Office:		
TV, IPS, Printer, Modem, Installation of AC, Computer (Laptop)	114,805.00	335,405.00
Furniture	10,388.00	126,066.00
Utensils	8,710.00	16,533.00
As per Receipts & Payments Accounts	133,903.00	478,004.00
Less: Fixed Assets (Laptop, Computer & Printer)	-	202,400.00
Less: Fixed Assets (Furniture)	10,388.00	126,066.00
Less: Fixed Assets (Furniture)	-	16,533.00
As per Schedule of Fixed Assets	123,515.00	133,005.00
D) Community-based Improved Awareness Program:		
Office Equipment & Instruments, etc.	-	91,250.00
Motorcycle	-	147,500.00
Office Furniture	-	89,502.00
Sub Total	-	328,252.00
E) Reaching Out-of School Children (ROSC) Project:		
Tools & Equipment for Training (Permanent)	205,405.00	835,405.00
Balance As per Receipt & Payment Statement	205,405.00	835,404.00
Less: Capital Expenditure (As per Schedule - A)	-	-
Balance As per Statement of Comprehensive Income	205,405.00	835,405.00
F) MJF Youth Project:		
Furniture & Fixture	2,962.00	119,105.00
Office Equipment, Computer, etc.	104,988.00	125,481.00
Vehicals	-	146,014.00
Sub Total	107,950.00	390,600.00
J) ECHO USA Project:		
Construction Cost of Building	1,941,621.00	972,000.00
Sub Total	1,941,621.00	972,000.00
H) APCR Project:		
Furniture & Fixture:		
Secretarial Table & Cushion Chair	52,858.00	-
File Cabinet & Rack	16,973.00	-
Office Equipments		
Laptop for PC	45,975.00	-
Desktop	35,975.00	-
Printer & Scanner	15,000.00	-
IPS for Office	31,820.00	-
Sub Total	198,601.00	-
I) G-POP Project:		
Furniture & Fixture:		
Secretariat Table & Cushion Chair for 9 Senior Staff	-	81,675.00
Visitor Chair (Plastic - 20)	-	19,965.00
File Cabinet & RAC (3)	-	30,030.00
Almirah (1)	-	11,130.00
Office Equipments		
Laptop Computers	-	324,142.00
Scanner	-	49,225.00
Printer	-	30,855.00
Digital Camera (Canon 1300D)	-	32,421.00
IPS	-	45,517.00
Photocopier	65,898.00	-
Vehicals:		
Motorbike	525,000.00	122,031.00
Sub Total	590,898.00	746,991.00
J) VTC Tangail Operation:		
Laptop & Desktop	-	106,500.00
Scanner	4,760.00	-
Sub Total	4,760.00	106,500.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

K) BGS Vocational Training Center, Rangpur:		
Building - 1st & 2nd Floor	-	643,029.00
Renovation of Daining & Hostel	-	82,581.00
Construction Work	1,183,211.00	-
Tools & Equipments Trade	117,977.00	-
Furniture for Trade	84,000.00	-
Laptop	35,000.00	-
Digital Camara	29,500.00	-
Sub Total	1,449,688.00	725,610.00
L) Torun Ato Project:		
Tools & Equipment	-	47,429.00
Sub Total	-	47,429.00
M) Bangladesh Refugee Emergency Response (BRER)		
Office Equipments	-	2,075.00
Laptop for PC	-	3,200.00
Desktop	-	1,750.00
Printer	-	27,000.00
IPS for Office	-	32,025.00
Camera (DSLR)	-	5,688.00
Secretarial Table & Cusion Chair	-	2,037.00
File Cabinet & Rack	-	480.00
Visitor Chair	-	-
Sub Total	-	74,255.00
N) WASH Teknaf:		
Printing and fixing of information on billboards in LMS	-	4,940.00
Sub Total	-	4,940.00
O) MFP:		
Furniture & Fixture	10,866.00	24,561.00
Office Equipment, Computer, etc.	11,160.00	35,373.00
Vehicle, Motor cycle, Bi-cycle	-	7,000.00
Computer & Accessories	700.00	107,350.00
Crockeries & Utensils	-	8,137.00
Sub Total	22,726.00	182,421.00
Grand Total:		
Balance As per Receipt & Payment Statement	10,960,552.00	13,734,348.00
Balance As per Statement of Comprehensive Income	5,413,515.00	8,941,258.00

28.00 PROGRAM COST : TK. 123,459,740.72 88,008,931.00

The movement of the above amount is as follows:

A) VTC		
i) Cost of Teaching Materials		
Mechanics / Automotive Trade	49,053.00	59,412.00
Electrical Trade	49,722.00	58,699.00
Electronics Trade	46,481.00	50,999.00
Welding Trade	47,202.00	57,812.00
Carpentry / Machinist Trade	38,511.00	46,071.00
Tailoring Trade	33,308.00	40,943.00
ii) Cost of Books		
Mechanics / Automotive Trade	-	-
Electrical Trade	-	-
Electronics Trade	-	-
Welding Trade	-	-
Carpentry / Machinist Trade	-	-
Tailoring Trade	-	-
iii) Cost of Food		
Cost of fooding & lodging	1,456,579.00	1,723,479.00
Program Support Cost	69,511.00	72,656.00
iv) Trade wise Instructor Salary:		
Automotive Trade (1)	318,038.00	242,256.00
Electrical Trade (1)	455,485.00	367,600.00
Welding Trade (1)	319,204.00	306,656.00
Electronics Trade (1)	334,256.00	249,006.00
Machinist Trade (1)	286,756.00	242,256.00
Tailoring Trade (1)	292,990.00	189,350.00
Computer Teacher (1)	195,000.00	187,500.00
Hostel Superintendent (1)	22,000.00	168,000.00
Cultural Teacher (2) (Part-time)	34,900.00	33,250.00
Sub Total	4,048,996.00	4,095,945.00



B) PSDPR		
Foundation Training & Refresher Training for Pre-school Teacher	130.00	17,435.00
Materials for Class Room	671.00	-
Teaching Materials for Student	24,976.00	-
School Bag for 600 Children's x 3 years x Tk. 250	-	163,770.00
Monthly Meeting - Health Worker & TBA (Tk. 600 x 12 months x 3 years)	2,650.00	-
Electricity Bill (Lighting at 20 Pre-schools x Tk. 150 x 12 Months)	18,000.00	36,000.00
Wages for Water Supply in the pre school by local woman daily / monthly basis payment (20 schools x Tk. 250 x 10 months)	30,000.00	60,000.00
Allowance for Part-time Male Doctor (Tk. 3,000 x 20 days x 12 months)	972,000.00	865,000.00
Allowance for Part-time Specialized Fernal	271,552.00	125,000.00
Allowance for Pre-school Teacher (Part time) (Tk. 2,750 x 20 Schools)	360,000.00	720,000.00
Sub Total	1,679,979.00	1,987,205.00
C) SHED		
Capacity building training on Entrepreneurship Development for 90 graduate	150,540.00	390,000.00
Refresher training on Basic Accounting and Book Keeping for 90 graduate	180,000.00	-
Capacity building training on Basic Accounting and Book Keeping for 90 graduate	89,460.00	270,000.00
Refresher training on Basic Accounting and Book Keeping for 90 graduate	180,000.00	-
Capacity building training on Leadership Development 90 graduate	90,000.00	270,000.00
Refresher training on Leadership Development 90 graduate	180,000.00	-
Credit training by Credit Monitoring Officer	33,000.00	32,967.00
Project staff capacity building training	27,500.00	27,500.00
Covid-19 Prevention & Emergency Activities	899,837.00	-
Impact Evaluation & Feasibility Study	713,000.00	-
As per Receipt & Payments Statement	2,543,337.00	990,467.00
Add. Credit training by Credit Monitoring Officer (provision)	-	-
As per Statement of Comprehensive Income =	2,543,337.00	990,467.00
D) PKSF-SEIP		
Automobile Mechanics	-	756,406.00
Mobile Phone Servicing	-	950,000.00
Training Venue & Accommodation	3,050,333.00	1,706,606.00
Food Cost for Trainees	7,234,958.00	3,580,994.00
Teaching Materials	1,064,239.00	-
Job Fair/	99,623.00	-
Monitoring & Follow-up	25,090.00	950,200.00
Exam & Certificate, Intership	889,635.00	620,000.00
As per Receipts & Payments Accounts	12,363,878.00	8,564,206.00
Add. Fooding, Metarials & Overhead Cost	-	5,000,000.00
As per Statement of Income	12,363,878.00	13,564,206.00
E) Community-based Improved Awareness Program:		
Organization of Project Orientation & Basic Training for Project Staff (3 Days)	34,645.00	12,255.00
Conduction of Refresher Training to Project Staff (2 days)	42,753.00	-
Conduction of Courtyard Meeting	197,808.00	181,955.00
Reproductive Health Awareness Session for the male counterpart (33 Session)	-	240,895.00
Conduction of Orientation Training for Religious Leader (20x1)	83,334.00	74,412.00
Organization of Community Session by Trained Religious Leader	541,359.00	302,224.00
Adolescent Girls Health Care Session (12 events)	301,160.00	309,274.00
Reproductive Health Awareness Session for the male counterpart (87X2=174 Session)	229,629.00	-
Session With Pregnant Woman and Lactating Mothers (115X1=115 Session)	128,823.00	-
Celebration / Day Observation on Health Issue (3-days)	16,529.00	-
Day Observation on Health Issue (2-days)	180,555.00	25,125.00
Quarterly Coordination Meeting of CEHAT at Union Level (3X3 unions=9 Meeting)	88,895.00	76,203.00
Quarterly Coordination Meeting CEHAT at LMS (3 Meeting)	92,395.00	95,200.00
Monthly Coordination Meetings & Orientation Programme for HPs (11 Meetings)	199,680.00	403,105.00
Honorarium of Health Promoter (HPs) (11 Months)	14,830,229.00	9,651,332.00
ID Card	19,855.00	-
Apron for 115 CHW's	101,761.00	-
Bag for Project Staff (30 New Staffs)	47,730.00	-
Umbrella for Project Staff (30 New Staffs 2 FSM & 28 CHW's), (Old CHW's 87)	58,439.00	-
Printing & Publication Cost	331,114.00	-
External Audit	25,000.00	-
Installation & Operation Cost of Tally ERP.9 Software	8,760.00	50,000.00
Digital Camera	37,303.00	-
Genarator for Project Office	50,898.00	-
Fuel Cost for Genarator	6,480.00	-
Projector with Screen	41,065.00	-
Equipments, Furnitur & Fixture (Chair, Table, File Cabinet, etc.)	2,400.00	-
Token Money for TBA for Institutional delivery	39,200.00	-
Bi-monthly Coordination Meetings e for TBA's (06 Meetings)	14,834.00	-
Organization of Issue based Community Video Show (13 Show)	-	177,500.00
School/Learning Centre Campaign at Schools (28 schools)	-	89,882.00
Satellite ANC Campaign (22 events)	-	34,200.00
Supervision & Monitoring	-	166,200.00
Printing & Publication Cost for BCC Handbook, Register & PW Card	-	1,014,560.00
Sub Total	17,752,633.00	12,904,322.00



**A. K. DEB & CO.
CHARTERED ACCOUNTANTS**

F) B-SkilFUL Project:		
Instructor Salary	339,000.00	847,547.00
Training Materials & Supplies	204,942.00	493,708.00
Marketing Cost	39,955.00	74,422.00
Training venue Cost / Office rent	150,000.00	215,240.00
Transport for WBT Support	156,000.00	353,800.00
Certificate Printing and Certificate Ceremony	25,000.00	472,100.00
Master craft Person (MFP) / Industry	150,000.00	32,500.00
Transport for Allowance for Orientation to trainees on soft skills (Lunch+Snacks)	251,226.00	32,251.00
	49,900.00	53,423.00
U cash Commission (Industry)	6,300.00	17,950.00
U cash Commission (Trainees)	6,000.00	36,000.00
Management Team (Partial Cost)	422,500.00	-
Assistant CPO Salary	179,065.00	-
JPO Salary	225,000.00	-
CPO Salary	240,000.00	-
Employers Meeting	15,000.00	-
CPO Travel Cost	20,000.00	-
Overhead Cost	208,915.00	-
As per Receipt & Payments Statement	2,688,803.00	2,628,941.00
Add. Tools & Equipment Purpose & Office Rent (Provision)	348,774.00	-
Add. Overhead Cost (Provision)	491,085.00	-
As per Statement of Comprehensive Income =	3,528,662.00	2,628,941.00
G) Reaching Out-of School Children (ROSC) Project:		
Orientation / Induction Workshop at Upazila Level	81,735.00	44,163.00
Student Orientation & Receipts of Admission Form	161,649.00	189,853.00
Management Cost for Booths Operation Agencies	30,394.00	135,819.00
Training Venue	387,882.00	1,054,600.00
Driving Training - BRTC	266,000.00	-
Community Mobilization	-	-
Tools & Equipment for Training (Temporary)	245,971.00	1,560,378.00
Parents Coordination Meeting	28,400.00	103,545.00
OHS Equipment & Venue Decoration	51,183.00	280,000.00
Conveyance, Tiffin & Stipends of Student	1,649,200.00	5,869,600.00
Jobs Placement Benefits (Training Provider)	6,485.00	-
Previous Year Expenditure	-	7,789,000.00
Sub Total	2,908,899.00	17,026,958.00
H) MJF Youth Project:		
Project Office Rent	254,041.00	72,628.00
Utilities	65,064.00	19,080.00
Repair, Maintenance & Cleaning Materials	-	-
Stationeries, Printing & Supplies	63,166.00	63,460.00
Fuel, Oil, Repair & Maintenance	29,080.00	3,320.00
Travel, Lodging & Perdiem	201,884.00	119,811.00
Staff Development & Capacity Building	58,675.00	25,511.00
Evaluation, Survey, Assessment	250,000.00	-
Training, Meeting & Material for Beneficiaries:		
Youth are equipped with proper lifeskills to contribute	399,892.00	-
Youth seek support to understand and address agents and drives of extremism	59,676.00	85,405.00
Youths are capable of logical thinking and engaged in constructive debate	285,847.00	-
Youths received Vocational Training on different potential trades	2,107,284.00	-
Youths are linked with job market and income opportunities	28,700.00	-
Enhanced leadership skills among youths	88,399.00	-
More engagement of youth in social and cultural activities	188,786.00	-
Youth forums are activated at different level	134,390.00	83,296.00
Gender Mainstreaming:	2,120.00	-
Campaign-Morjaday Gori Somota (Equality through Dignity):	46,697.00	-
Contingency	54,916.00	-
Sub Total	4,318,617.00	472,511.00
I) ECHO USA Project		
Salary for Instructor	-	-
Fooding for the Student	223,198.00	112,000.00
Training Materials	75,807.00	-
Course Fees	90,000.00	45,000.00
Accommodation for the Student	-	45,000.00
Sub Total	389,005.00	202,000.00



J) APCR, WVB:		
Water networks established in the target communities as per sector design and standards through water points	15,550,671.00	-
Toilet pit exhauster (Vacutug) procurement to ensure clearing of the waste water from the Toilets and FSM facilities (that not able to meet the standards)	10,986,906.00	-
Waste water (from Toilet pits) been discarded through regular transportation to the main FSM unit site of OXFAM-Fuel Cost	1,119,280.00	-
Gender segregated Toilets constructed / rehabilitated and are accessible by women, children, and PWDs	6,699,880.00	-
Accessible hand-washing facilities constructed or rehabilitated	436,001.00	-
The 100 Toilets and hand-washing stations constructed / installed have solar light fixtures installed for the safety of those who use them	340,000.00	-
Women-led water management committees established or existing ones reinforced and trainings held	21,572.00	-
Women, girls, boys, and PWDs receive improved health and hygiene awareness messages by female hygiene promoters through door to door visits (Banner, Register, etc.)	20,608.00	-
Street dramas and other community-led hygiene promotion and behavioural change activities	100,791.00	-
conducted in coordination with local authorities and led by protection committees and WMCs		
Remuneration of Hygiene Promoter (WASH) (100%)	3,266,117.00	-
Project Orientation Training for All Staff	29,212.00	-
Monthly Progress Review Meeting	82,704.00	-
Conduct hygiene awareness session among beneficiaries with the coordination of local Govt and actors (BBC Media action, Sector)	44,974.00	-
Accessible/moveable hand-washing facilities distribute or rehabilitated	1,652,000.00	-
Distribute Tissue/cloth	432,424.00	-
Distribute soap (Anti bacterial hand wash liquid) among HH level	336,000.00	-
Prepare and distribute awareness IEC materials among community/committee/leaders with the coordination of Govt/WHO(Poster, festoon, Leaflet and stickers)	90,375.00	-
Target households receive hygiene kits, ensuring specific needs are met of women, girls, boys and PWDs (HK as per sector guideline)	4,132,813.00	-
Provide hygiene maintained in community level	349,998.00	-
Provide sanitizer liquid for shelter/surface sanitizing	680,400.00	-
Providing home hygiene solution (mask, Water pot)	839,998.00	-
PPE for staff	74,855.00	-
Hygiene materials for staff (Sanitizer, Tissue)	26,214.00	-
Consult Persons with disabilities	38,923.00	-
Overhead Cost (5%)	2,630,096.00	-
As per Receipt & Payments Statement	49,982,812.00	-
Less: Fixed Assets (Vacutug)	10,986,906.00	-
As per Statement of Comprehensive Income =	38,995,906.00	-
K) G-POP Project:		
UP household selection and validation	15,333.00	-
Household visioning and prepare family development plan (Women /female will play active rol	71,775.00	-
Record book develop and printing for ultra-poor households/ digital record keeping devices	72,072.00	-
Module develop for livelihoods options	12,026.00	-
Arrange livelihood option based skill training for UP (consider child friendly place during trainin	673,022.00	-
Select and procure productive asset following organizational policy	6,945.00	-
Develop MoU and contract sign with HHs on productive asset	10,052.00	-
Arrange event for productive asset transfer to UP households	9,112,371.02	-
Provide training for paravet and vaccination	88,243.00	-
Link UP households with market actors	12,586.00	-
Observe national and international days (e.g. disaster preparedness day etc.) by organizing rally/discussion meeting/ symposium / seminar	18,194.00	-
Module development on homestead gardening (Vegetable and fruits)	13,963.00	-
Provide training on homestead vegetable and mix fruit gardening to selected UP households	486,648.00	-
Provide input support for homestead vegetable gardening	810,269.68	-
Session module development on nutrition food, hygiene and sanitation practice	11,099.00	-
Awareness through household session on nutrition food, hygiene and sanitation practice	24,910.00	-
Mobile banking support (Mobile SIM, account opening charge etc.) support to UP households	101,994.00	-
Provide basic need support to UP households for 6 months(@BDT. 1000- one thousand)	2,335,959.00	-
Conduct orientation session on social protection services	36,075.00	-
Link UP households with service providers for getting services (e.g. latrine, education, vaccine etc.)	77,147.00	-
Financial Literacy Curriculum develop	4,915.00	-
Arrange ToT training for PNGOs staff on saving and financial literacy	74,944.00	-
Arrange training for CF on saving and financial literacy	233,798.00	-
Facilitate the formation of Savings for Transformation Groups (S4T) where required	34,946.00	-



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

UP savings group and financial service provider mapping	6,446.00	-
Linkage and introduction meeting to financial service providers and PNGOs	2,454.00	-
Linkage meetings with financial service providers and UP savings groups are encouraged service providers to work with UP savings groups at group level	31,035.00	-
Organize training on soft skill module for facilitators	34,092.00	-
Conduct coaching/session for UP households on different soft skill module	219,248.00	-
Organize training on soft skill module for project staff	21,793.00	-
Design the IEC/BCC materials based on context	16,800.00	-
Observe national and international days (e.g. international women day) by organizing rally/discussion meeting/symposium/seminar	16,256.00	-
Organize 5 Days ToT for project staff & CF on Gender Household intervention (Men Care) and IEC/BCC material for the community	39,346.00	-
Observe national and international days (e.g. child rights day) by organizing rally/discussion meeting/ symposium/seminar	7,728.00	-
Deploy community facilitators (Consider female facilitators) and provide monthly remuneration and local transport expenses	2,333,255.00	-
Core staff/implementing staff capacity building training/ refresher training on UPG program, monitoring and evaluation system	46,293.00	-
Monthly/periodic meeting or orientation with staff and community facilitators on compliance and program monitoring feedback	76,967.00	-
Support to build their own hands-free tippy taps	61,590.00	-
Distance Coaching of Community Facilitators by mobile phone. (1 coaching/call/15 minutes/months for 3 months. Minimum two coaching per HH/Month)	25,200.00	-
Distribution of seeds packets of fast-growing leafy-green vegetable	148,980.00	-
Cash Distribution for up to 720 ultra-poor households for 3 monts @1000 Taka (11.9 \$)	2,159,687.52	-
Scale up the existing Awareness session on Food Nutrition, hygiene and Sanitation practices (Distance session for Couple & eligible HH member with PPI: Personal Protection Inputs like ; Soap 1, Mask 1, Hand Sanitizer @ 1 time each months upto 3 months)	1,186,004.00	-
Capacity building of Staffs on Covid 19 respons (training & equipment)	198,755.00	-
Start-up, monitoring and close-down activities:	-	159,368.00
Poor and ultra poor household have increased financial security and financial literacy:	-	629,570.00
Improved technical, soft and life skills to enable sustained income generation:	-	1,380,275.00
Increased community support for women's economic empowerment:	-	69,134.00
Increased knowledge and skills of ultra poor households on DRR:	-	8,462.00
Increased financial and household food security of ultra poor households to prevent early marriage and child labor (linked to outcome 1):	-	120,096.00
Sub Total	20,971,216.22	2,366,905.00
L) RTC		
Fooding for GO/NGO Participants	152,977.00	1,765,562.00
Program Overhead Cost	-	356,956.00
Crucarise (Dinning Materials)	-	4,977.00
CI Sheet & Wall Painting	940.00	21,338.00
Sub Total	153,917.00	2,148,833.00
M) VTC Tangail Operation Project:		
Local (BGS) Contribution Paid to Donor Funded Project	675,904.00	1,464,740.00
BTEB Affiliation Fees	5,000.00	5,000.00
Modular course Expenses (General & Others)	104,137.00	158,860.00
Advertisement for Modular	25,040.00	18,900.00
Maintenance of Generator	7,380.00	-
Fire Extenguizer	3,000.00	4,000.00
Car Tax Token	48,998.00	49,778.00
Vat & Tax (2018)	23,655.00	10,400.00
Doner Visit & Review Planing Meeting Expenses	30,871.00	105,148.00
Picnic - 2019	-	20,000.00
PM TVET Srilanka Visit	-	19,417.00
TVET Workshop	-	32,840.00
Certificate Distribution Program	-	81,120.00
Miscellaneous	44,747.00	19,329.00
Repair & Maintenance of Driving Car	3,730.00	17,950.00
Land & Pouro TAX	21,730.00	21,730.00
Bank Charge	4,501.50	5,080.00
Training Cost (Somaj Saba Odhidoptor)	40,993.00	20,493.00
Uniform Working Cost	-	25,987.00
Repair & Maintenance of VTC	46,109.00	-
Interest on Revolving Fund	417,613.00	-
Sub Total	1,503,408.50	2,080,772.00



N) VTC Rangpur		
Campaign for Students Collection Expenses	19,500.00	-
Over Head cost by Central Office (ECHO-Project)	100,000.00	-
Interest Paid on Revolving fund	145,833.00	-
Fund Transfer to SEIP Project	853,266.00	-
As per Receipt & Payments Statement	1,118,619.00	-
Add. Provisional Expenses - SEIP Project	-	-
As per Statement of Comprehensive Income =	1,118,619.00	-
O) Safe Water Project:		
Deep Water Pump	994,444.00	997,560.00
Sub Total	994,444.00	997,560.00
P) Medical Relief Project:		
Medicine	-	99,050.00
Doctors Fees	-	70,000.00
Health Assistant	-	20,000.00
Support Staff Salary	-	15,000.00
As per Receipt & Payments Statement	-	204,050.00
Add: Provision made during the year (Monitoring Cost)	-	-
As per Statement of Comprehensive Income =	-	204,050.00
Q) BRER, WVB:		
Deep Water Pump	-	5,937,500.00
Jery Cans (3 per HH)	-	619,855.00
Latrines	-	6,630,000.00
Common Latrines	-	1,300,000.00
Clean of Common Latrines	-	125,799.00
Latrines Disludging Cost	-	224,000.00
Hygiene Kits	-	6,454,916.00
Bathing Place	-	5,138,000.00
Hygiene Promotion	-	331,731.00
Honorarium of Hygiene Promoter (20x6)	-	998,710.00
Transport Expense	-	48,363.00
Visibility T-Shirt & Cap	-	477,587.00
As per Receipt & Payments Statement	-	28,286,461.00
Add. Program Cost (Provision)	-	-
As per Statement of Comprehensive Income =	-	28,286,461.00
R) Torun Alo Project:		
Accomodation & Venue Rent	-	333,000.00
Fooding & Snacks Cost	-	636,840.00
Travel Cost	-	60,000.00
Job Fair Cost	-	194,044.00
Sub Total	-	1,223,884.00
S) MFP:		
Local Training	41,177.00	-
As per Receipt & Payments Statement	41,177.00	-
Add. Program Cost (VAT & Tax - JV)	4,426.00	-
As per Statement of Comprehensive Income =	45,603.00	-
T) WASH Teknaf:		
Maintenance & Repairs of Bathing Cubicles	-	34,760.00
Operational costs for water Pumping, sedimentation & treatment; including pump repair, fuel a	-	125,147.00
Operational costs for Latrine desludging, Machine repair, hand-washing, fuel, tools etc.	-	34,917.00
Regular Repairs and Maintenance of Latrines including upgrading of superstructures	-	30,338.00
Sub Total	-	225,162.00
U) EHSP Project of IOM:		
Organization of Project Orientation & Basic Training for Project Staff (4 Days)	-	77,877.00
Conduction of group counseling (15x6x9)=810 Session	-	31,862.00
Conduction counseling session with Adolescent girls (15X2x9)=270 Session	-	46,692.00
Monthly Coordination Meetings & Orientation Programme for HPs (06 Meetings)	-	10,844.00
Conduct male Counterpart (Father/Mother-In-Law & Husband) sessions on reproductive health	-	34,700.00
Organize Monthly Staff Coordination Meeting and Orientation Session for Health Promoters	-	29,874.00
Honorarium of Health Promoter (HPs) (04 Months)	-	459,200.00
Sub Total	-	691,049.00
V) Blanket Distribution - Materbari		
Blanket Purchase	-	363,800.00
Sub Total	-	363,800.00



W)	Blanket Distribution - Rohingya		
	Blanket Purchase	-	181,900.00
	Sub Total	-	<u>181,900.00</u>
X)	Qurbani Meet Distribution Project:		
	Ox / Cow purchase 6 Nos x Tk. 55,000	-	330,000.00
	Goat purchase 3 Nos x Tk. 12,000	-	36,000.00
	Sub Total	-	<u>366,000.00</u>
	Balance As per Receipt & Payment Statement	<u>123,459,740.72</u>	<u>88,008,931.00</u>
	Balance As per Statement of Comprehensive Income	<u>113,317,119.72</u>	<u>93,008,931.00</u>
29.00	OPERATION COST:	TK. 21,930,297.55	34,065,633.50
	The movement of the above amount is as follows:		
A)	VTC		
	Electricity and Gas	186,844.00	282,327.00
	Gas for Cooking	78,000.00	-
	Telephone and Fax	24,900.00	32,191.00
	Water and Sewerage	18,000.00	19,200.00
	Repairs and Maintenance of VTC Building	44,187.00	59,135.00
	Postage & Stamp	2,920.00	4,637.00
	Printing and Stationery	20,670.00	35,389.00
	Ink, Ribbon & Toner for PC & Photocopier	10,250.00	12,945.00
	Travelling and Conveyance	33,510.00	44,528.00
	Transport for Materials	9,615.00	13,685.00
	Bank Charge	5,030.55	6,796.00
	Fuel for Motorcycle	26,785.00	58,084.00
	Repair & Maintenance of Motorcycle	8,396.00	7,937.00
	VAT & TAX	37,007.00	-
	Sub Total	<u>504,114.55</u>	<u>576,854.00</u>
B)	PSDPR		
	Annual Examination of pre-school	3,278.00	7,138.00
	Annual Sports & Culture Program for pre-school	8,267.00	9,982.00
	Organize Satellite Health Camp (9 camps x 3 years x Tk. 5000)	3,015.00	4,955.00
	Publicity & Advertisement of Health Centre Services	4,295.00	8,730.00
	Re-agents Cost for Pathological Laboratory	37,117.00	37,594.00
	Fuel & Maintenance for Motorcycle & Generator of Health Center	4,080.00	7,840.00
	Audit Fees	7,000.00	-
	Printing & Stationery	2,100.00	-
	Bank Charge	6,930.00	10,556.00
	Monthly Teachers Meeting	-	5,603.00
	As per Receipt & Payments Statement	<u>76,082.00</u>	<u>92,398.00</u>
	Add. Bank Charge (Provision)	-	-
	Sub Total (Cost for Income Statement) =	<u>76,082.00</u>	<u>92,398.00</u>
C)	SHED		
	Office Rent	142,800.00	213,299.00
	Printing & Stationery	17,308.00	29,729.00
	Postage, Telephone & Internet	20,074.00	36,180.00
	Petrol, Oil, Lubricant & Maintenance (1500*7*12)	109,204.00	178,971.00
	Local Conveyance	8,455.00	-
	Electricity & Water Bill	19,715.00	63,806.00
	Monitoring Cost by Sr. Staff the Project Personnel	20,615.00	121,663.00
	Audit Fees	-	7,500.00
	Bank Charge	15,365.00	10,984.00
	VAT & Taxes	3,304.00	31,627.00
	Bicycle Maintenance (3*12*100)	-	1,200.00
	Miscellaneous	-	20,890.00
	As per Receipt & Payments Statement	<u>356,840.00</u>	<u>715,849.00</u>
	Audit Fees Provision)	-	-
	Sub Total (To Statement of Comprehensive Income)	<u>356,840.00</u>	<u>715,849.00</u>
D)	Central Office		
	Office Rent	1,039,700.00	943,550.00
	Office Maintenance	214,731.00	213,321.00
	Electricity & WASA Bill	85,070.00	137,636.00
	Telephone, Mobile & Internet	189,592.00	171,770.00
	Traveling & Transport	164,265.00	258,347.00
	Local Conveyance	92,853.00	177,650.00
	Printing & Periodicals	346,635.00	343,287.00
	Postage & Stamps	50,993.00	57,310.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Photocopies (Ink, Ribbon)	29,116.00	7,526.00
Office Supplies & Stationeries	134,178.00	166,196.00
Entertainment	84,453.00	141,454.00
EC & GB Meeting (Honorarium & Fooding)	271,697.00	193,181.00
Annual Review & Planning Meeting	119,320.00	111,229.00
Staffs Development	-	148,670.00
Programme Development	43,403.00	245,194.00
Car Maintenance & Fuel Cost	-	668,776.00
Utensils	477,385.00	-
Audit	15,000.00	104,000.00
TAX Return	20,000.00	20,000.00
Bank Charge	4,868.00	4,285.00
Miscellaneous Cost	52,098.00	192,754.00
Adjustment with APCR Project	513,500.00	-
Sub Total	<u>3,948,857.00</u>	<u>4,306,136.00</u>
E) PKSF-SEIP		
Electricity Bill	292,000.00	270,000.00
Stationaries, Communication & Printing	48,290.00	86,033.00
Communication	65,880.00	180,000.00
Printing, Advertisement, Examination & Certificate	43,887.00	278,125.00
Traveling & Conveyance for JPO	92,318.00	90,000.00
Internship Arrangement & Monitoring	197,924.00	575,000.00
Monitoring by Central Office	29,156.00	87,485.00
Miscellaneous (Shifting, Carrying, Mosquito Coil)	106,528.00	178,000.00
Others Cost/ Bank Charge	-	4,614.00
As per Receipt & Payments Statement	<u>875,983.00</u>	<u>1,749,257.00</u>
Add. Miscellaneous	-	-
Sub Total (To Statement of Comprehensive Income)	<u>875,983.00</u>	<u>1,749,257.00</u>
F) Community Health Awareness Program:		
Office Rent	872,904.00	856,452.00
Office Utilities	64,186.00	89,652.00
Office Supplies - Stationeries, Toner, Paper, Register, etc.	118,059.00	91,877.00
Postage & Delivery	5,380.00	15,630.00
Subscriptions & Publications including Recruitment	2,296.00	5,565.00
Communication (Mobile Bill, Internet)	64,200.00	72,000.00
Broadband Internet Installation charge	8,000.00	-
Broadband Internet Bill	9,000.00	-
Internet Bill for Shamlapur sub office	2,100.00	-
Photocopy and Duplication Cost	25,686.00	46,663.00
Local Conveyance	148,290.00	94,002.00
Repair & Maintenance	36,550.00	40,423.00
Fuel Cost for Motorcycle	155,487.00	172,855.00
Bank Charge	6,200.00	9,636.00
Contingency / Miscellaneous	-	13,011.00
Sub Total	<u>1,518,338.00</u>	<u>1,507,766.00</u>
G) B-SkillFUL Project::		
Utility Cost (Electricity, Water, Gas, Phone, etc.)	40,000.00	49,774.00
Stationary & Office Support Cost	20,000.00	24,264.00
Bank Charge	-	4,647.00
Sub Total	<u>60,000.00</u>	<u>78,685.00</u>
H) Reaching Out-of School Children (ROSC) Project:		
TA & DA	61,171.00	269,518.00
Stationeries & Others	39,831.00	18,238.00
Others Management Cost	53,528.00	260,719.00
Opening & Certificate Distribution	225,170.00	-
VAT & TAX (Lump Sum)	-	399,994.00
Interest on Revolving Fund	105,000.00	1,116,791.00
Administrative Cost	277,800.00	2,000,000.00
Office - Set up Cost	169,798.00	524,400.00
Miscellaneous Cost	100,017.00	477,406.00
Sub Total	<u>1,032,315.00</u>	<u>5,067,066.00</u>
I) MJF Youth Project:		
Central Office Rent (Partial)	67,680.00	31,020.00
Utilities	27,692.00	12,308.00
Repair, Maintenance & Cleaning Materials	23,044.00	9,585.00
Stationeries, Printing & Supplies	18,000.00	8,569.00
Furniture, Fixture & Equipments	-	-
Recruitment, Bank Charge & Audit Fees	(20,763.00)	30,058.00
Sub Total	<u>115,653.00</u>	<u>91,540.00</u>



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

J) ECHO - USA Project, Rangpur		
Electricity Bill, Office Supplies, Stationery, Printing & Photocopies, Communication, Monitoring, etc. (Lump Sum)	37,337.00	27,815.00
Sub Total	37,337.00	27,815.00
K) APCR, WVB:		
Office Rent (1 Office)	358,800.00	-
Office Utilities (Electricity, Water, Janitorial Service)	82,712.00	-
Stationery, Toner, Paper, Register & Office Consumable Items, etc.	97,616.00	-
Postage & Delivery, Photocopy and Duplication Cost	10,106.00	-
Subscriptions & Publications including Recruitment	8,287.00	-
Mobile, Internet Service	48,145.00	-
Visibility Items - IEC, BCC Materials, Bill Board, T-Shirt & Cap	176,560.00	-
Miscellaneous Cost with Bank Charge	85,134.00	-
Travel (Local):		
Rent a Car & CNG Cost for Regular Staff Movement (Project Office to Camp, Coordination Meeting, etc.)	1,317,300.00	-
Monitoring Cost of BGS Central & Regional Staffs	267,885.00	-
Monitoring & Evaluation:		
Audit Fees	-	-
As per Receipt & Payments Statement	2,452,545.00	-
Add. Provision of Audit Fees	20,000.00	-
Sub Total (To Statement of Comprehensive Income)	2,472,545.00	-
L) G-POP Project:		
Central & Regional Office:		
Stationery, Toner, Paper, Register & Office Consumable Items, etc. (Partly)	-	-
Monitoring Cost by Senior Staff/Local transportation including Perdiem	80,205.00	109,974.00
Local Transportation (Partly)	23,897.00	89,500.00
Entertainment / Refreshment (Partly)	-	14,845.00
Subscriptions & Publications including Recruitment	-	-
Local Office:		
Motorbike Insurance	1,120.00	224.00
Fuel for Motorbike	53,738.00	9,274.00
Vehicle Repairs and Maintenance (Motorbike)	22,257.00	-
Office Rent	436,080.00	326,916.00
Stationery & Office Consumable	81,114.00	59,404.00
Printing Service	20,247.00	83,590.00
Office Utilities	174,300.00	286,197.00
Office Repair & Maintenance	25,970.00	36,973.00
Mobile Phone, Telephone, Postage, Courier Bill	48,886.00	35,093.00
Office Utilities (Electricity, Water, Janitorial Service) (Partly)	29,812.00	38,620.50
Bank Charge	3,202.00	-
Sub Total	1,000,828.00	1,090,610.50
M) RTC		
Electricity Bill	245,671.00	204,820.00
Office Supplies	13,954.00	-
Fuel & Maintenance	8,780.00	23,790.00
Fish Cultivation	3,200.00	3,000.00
Vegetable & Fruits Cultivation	-	4,470.00
Mobile Bill	12,980.00	17,948.00
Repairing & Maintenance	39,248.00	105,496.00
Printing & Stationery	4,472.00	13,847.00
Entertainment	1,841.00	4,488.00
Conveyance & Traveling	23,130.00	40,655.00
Wages & Labour	4,850.00	-
RTC Land & Holding Tax	92,511.00	164,024.00
Expenditure for Rent Equipment	1,000.00	-
Maintenance & Fuel Cost of Car	433,084.00	227,823.00
Bank Charge	4,892.00	7,503.00
Miscellaneous	44,881.00	165,357.00
Sub Total	934,594.00	983,221.00
N) VTC Tangail - Operation:		
Modular course Expenses (General & Others)	-	-
Sub Total	-	-



O) VTC Rangpur Operation:		
Utilities - Electricity, Dish Bill, etc.	40,076.00	-
Mobile Bill	1,200.00	900.00
Office Stationary	2,775.00	630.00
Office Consumable (Cleaning Attachment- Harpic Powder, Harpic Liquid, Wheel Powder, Washing Shop & Broom)	640.00	-
Repair & Maintenance (Tools)	1,200.00	-
Miscellaneous	49,531.00	13,655.00
Monitoring Cost	68,524.00	66,905.00
Bank Charge	4,794.00	-
Audit Fees	-	8,185.00
Cost transfer to Dhaka & Others	-	1,209,410.00
Sub Total	168,740.00	1,299,685.00
P) Safe water Project:		
Supporting Cost for Program	-	12,000.00
Staff Salary	160,000.00	60,000.00
Communication (Mobile & Internet)	59,500.00	58,215.00
Supervision & Monitoring (CO)	47,470.00	31,775.00
Local Conveyance	12,010.00	19,500.00
Report & Documentation	9,287.00	8,360.00
Miscellaneous	8,873.00	21,840.00
Audit Fees	20,000.00	20,000.00
Sub Total	317,140.00	231,690.00
Q) Providing Rohingya Medical Relief:		
Conveyance	-	10,780.00
Communication (Mobile & Internet)	-	5,000.00
Audit Fees	-	10,000.00
Incidental Cost	-	16,825.00
As per Receipts & Payments Statement	-	42,605.00
Add. Audit Fees	-	-
Sub Total (To Statement of Comprehensive Income)	-	42,605.00
R) BRER, WVB:		
Office Rent (2 Office)	-	122,356.00
Office Utilities (Electricity, Water, Janitorial Service)	-	56,719.00
Stationary, Toner, Paper, Register & Office Consumable Items, etc.	-	46,706.00
Postage & Delivery, Photocopy & Duplication Cost	-	13,152.00
Subscriptions & Publications Including Recruitment	-	380.00
Rent a Car for Project Staff Field Movement	-	1,000,060.00
Field Travel - Monitoring Cost of Central & Cox'sbazar Regional Office	-	242,610.00
Mobile, Internet Service	-	71,748.00
Audit Fees	-	20,000.00
Sub Total	-	1,573,731.00
S) Torun Alo Project:		
Office Supplies - Stationary, Paper, Consumable, etc.	-	11,015.00
Communication (Mobile, Internet, Postage)	-	3,325.00
Printing (Printing, Photocopy, Cartige, etc.)	-	7,055.00
Opening & Closing Ceremony Cost	-	1,500.00
Local Conveyance, Fuel M/Cy & Generator	-	14,950.00
First Aid & Medicine	-	71.00
Bank Charge	-	679.00
Monitoring Cost by Central Office	-	95,893.00
Miscellaneous (Shifting, Carrying, Mosquite Coil)	-	144.00
Sub Total	-	134,632.00
T) WASH Tecnaf:		
Office Rent (1 Offices)	-	30,000.00
Office Utilities (Electricity, Water, Fuel for Generator, etc.) (1 Offices)	-	2,017.00
Office Consumable and Maintenance Cost	-	1,772.00
Office Supplies - Stationeries, Toner, Paper, Register and Others etc.	-	1,056.00
Postage & Delivery	-	165.00
Communication (Mobile & Internet Bill)	-	3,000.00
Photocopy and Duplication Cost	-	1,013.00
Local Conveyance	-	5,819.00
Repair & Maintenance	-	916.00
Material Transport	-	2,040.00
Monitoring Cost by Head office	-	15,945.00
Bank Charge	-	805.00
Incidental Cost / Miscellaneous	-	6,482.00
Sub Total	-	71,040.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

U) EHSP Project of IOM:		
Office Rent	-	50,400.00
Office Utilities	-	8,383.00
Office Supplies - Stationeries, Toner, Paper, Register, etc.	-	10,378.00
Postage & Delivery	-	2,130.00
Communication (Mobile Bill, Internet)	-	15,000.00
Photocopy and Duplication Cost	-	6,556.00
Local Conveyance	-	23,400.00
Motorcycle Fuel & Maintenance	-	7,405.00
Repair & Maintenance	-	15,084.00
Monitoring Cost by Central Office	-	38,570.00
Bank Charge	-	70.00
Contingency / Miscellaneous	-	16,364.00
Printing Health Card, 3 types registers and survey form	-	31,751.00
Sub Total	-	225,491.00
V) Blanket Distribution - Materbari		
Transportation & Carrying	-	21,371.00
Visibility Item (Banner, Vest, Cap)	-	562.00
Staff Salary	-	30,000.00
Communication (Mobile & Internet)	-	3,000.00
Report and documentation, (Picture, Video)	-	10,332.00
Central & Regional Office Monitoring Cost	-	22,800.00
Incidental Cost	-	5,743.00
Audit Fees	-	10,000.00
Sub Total	-	103,808.00
W) Blanket Distribution - Rohingya		
Transportation & Carrying	-	9,500.00
Staff Salary	-	20,000.00
Visibility Item (Banner, Vest, Cap)	-	374.00
Communication (Mobile & Internet)	-	1,658.00
Report and documentation, (Picture, Video)	-	5,172.00
Central & Regional Office Monitoring Cost	-	5,200.00
Audit Fees	-	10,000.00
Sub Total	-	51,904.00
X) Providing Qurbani Meat Project:		
Supervision, Monitoring, Report	-	39,425.00
Miscellaneous	-	9,575.00
Sub Total	-	49,000.00
Y) MFP		
Interest on Bank Loan	3,475,779.00	3,414,102.00
Statutory Reserve Fund	-	50,000.00
Office Rent	1,142,400.00	952,240.00
Printing & Stationary	269,655.00	356,504.00
Office Stationary & Maintenance	-	149,905.00
Photocopy Bill	-	-
Travel Expense Field Visit	343,821.00	265,300.00
Local Conveyance	-	131,612.00
Transportation	-	17,385.00
Telephone/ Mobile Bill	254,977.00	236,131.00
Postal & Courier Service	-	10,018.00
Repairs & Maintenance	142,044.00	184,980.00
Motor Vehicles/Bi-cycle Maintenance	101,009.00	-
Fuel & Petrol	330,172.00	293,482.00
Electricity, Gas & Water	248,629.00	214,001.00
Entertainment	92,313.00	117,611.00
Advertisement	-	3,500.00
Newspaper & Magazine	45,459.00	62,867.00
Press & Media expenses	-	3,030.00
Bank Charge	80,851.00	103,513.00
Local Training	-	247,549.00
Meeting Expense	127,119.00	118,970.00
Registration fees/Renewal fees	78,819.00	5,225.00
Software maintenance cost	-	300,000.00
Staff transfer cost	-	17,380.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Crockeries & house hold materials	-	30,629.00
Audit fees	110,000.00	105,000.00
Tax & Insurance	-	2,620.00
Miscellaneous	-	210,006.00
Subscriptions & Donation	-	23,600.00
Others Operation Cost /Cost Sharing Area +Central Office	1,371,982.00	6,091,000.00
VAT & TAX	315,902.00	276,690.00
Sub Total (Cost for R & P) =	8,530,931.00	13,994,850.00
Add: Office Rent (JV)	14,000.00	40,000.00
Add: Office Rent (Payable)	1,000.00	-
Add: Others Operation Cost Sharing CO (JV)	400,000.00	900,000.00
Add: Interest on Member's Savings	4,796,299.00	3,313,465.00
Less: Program Cost (VAT & Tax - JV)	4,426.03	-
Sub Total (Cost for Income Statement) =	13,737,803.97	18,248,315.00
As per Receipt & Payment Statement =	21,930,297.55	34,065,633.50
As per Statement of Comprehensive Income =	27,157,170.52	38,319,098.50
30.00 PERSONNEL COST:	TK. 67,428,167.00	58,727,192.00
The movement of the above amount is as follows:		
A) VTC		
Salary for Project Coordinator	658,678.00	626,356.00
Salary for Accountant	436,256.00	393,479.00
Salary for Assistant Coordinator	-	30,375.00
Salary for Job Placement Officer	60,417.00	397,500.00
Salary for Care taker	242,346.00	182,456.00
Salary for Cook	250,852.00	197,400.00
Salary for Assistant Cook	154,500.00	108,242.00
Salary for Night Guard (2)	278,051.00	211,449.00
Sub Total	2,081,100.00	2,147,257.00
B) PSDPR		
Asistant Project Coordinator	355,756.00	306,656.00
Accountant (Partly) Tk. 13,200	12,500.00	10,000.00
Specialized Birth Attendant (SBA) - (1) Tk. 16,500	424,200.00	376,899.00
Lab Technician Tk. 16,500	208,000.00	234,500.00
Receptionist cum Counsior	89,700.00	84,500.00
Support Staff (Aya & Peon) (Tk. 4,000 x 2 persons x 13 months)	122,476.00	87,746.00
Sub Total	1,212,632.00	1,100,301.00
C) SHED		
Project Coordinator	421,300.00	367,600.00
Accounts Cum Monitoring Officer	364,949.00	313,747.00
Social Worker	720,565.00	1,197,006.00
Caretaker cum Cook	50,667.00	125,381.00
Others Salary (Leave in Cash)	36,461.00	-
Sub Total	1,593,942.00	2,003,734.00
D) Central Office		
Executive Director	1,689,857.00	1,590,800.00
Director Program	1,145,863.00	943,500.00
Manager (Finance & Accounts)	792,634.00	635,000.00
Program Manager (SD & HA)	694,267.00	531,606.00
HR & Admin Officer	655,949.00	538,300.00
Accounts Officer	532,132.00	417,300.00
Purchase & Procurement Officer	417,300.00	359,183.00
Assistant HR Officer - 1	344,700.00	584,891.00
Assistant HR Officer - 2	344,700.00	65,500.00
Regional Coordinature	-	485,200.00
Driver	334,973.00	272,100.00
Cook	311,539.00	272,100.00
Peon	397,350.00	267,163.00
Cleaner	88,600.00	91,800.00
Sub Total	7,749,864.00	7,054,443.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

E) PKSF-SEIP:		
Project Staff	844,898.00	540,000.00
Instructor Salary	2,806,061.00	1,781,820.00
Salary for ED, PM, FO, AO & Others (Partly)	1,170,228.00	1,080,000.00
Guest Trainer	61,800.00	-
Sub Total	<u>4,882,985.00</u>	<u>3,401,820.00</u>
F) Community Health Awareness Program:		
Project Coordinator	922,500.00	854,032.00
Assistant Project Coordinator	492,000.00	720,000.00
Accountant cum Admin Officer	430,500.00	452,000.00
Field Supervisor	2,361,600.00	2,688,000.00
Support Staff	459,000.00	540,000.00
Sub Total	<u>4,665,600.00</u>	<u>5,254,032.00</u>
G) B-SkillFUL Project::		
Salary of Training Coordinator and Accounts	568,000.00	325,000.00
Salary of Support Staff and Security Guard	315,000.00	195,000.00
Salary of Support Staff and Security Guard	190,000.00	-
Sub Total	<u>1,073,000.00</u>	<u>520,000.00</u>
H) Reaching Out-of School Children (ROSC) Project:		
Salary of Instructor, Coordinator, Support Staff	3,762,850.00	5,089,829.00
Sub Total	<u>3,762,850.00</u>	<u>5,089,829.00</u>
I) MJF Youth Project:		
Salaries & Benefits (Administrative)	425,498.00	170,021.00
Salaries & Benefits (Programatic)	2,677,432.00	934,478.00
Sub Total	<u>3,102,930.00</u>	<u>1,104,499.00</u>
J) ECHO - USA Project, Rangpur:		
Tailoring & Dress Making Trade (Instructor Salary)	27,000.00	14,000.00
Sub Total	<u>27,000.00</u>	<u>14,000.00</u>
K) APCR, WVB:		
Project Coordinator	660,000.00	-
Technical Officer (Engr.)	518,228.00	-
Field Facilitator (WASH)	840,000.00	-
Project Accounts & Admin Officer	385,000.00	-
Support Staffs	174,828.00	-
Sub Total	<u>2,578,054.00</u>	<u>-</u>
L) G-POP Project:		
Local Staff:		
Project Coordinator (1)	904,129.00	663,500.00
M & E Officer (1)	821,730.00	593,900.00
Ultra Poor Graduation Officer (4)	663,336.00	477,000.00
Food Security Officer (1)	661,112.00	372,000.00
Technical Officer (Gender and Economic Development) (1)	663,336.00	372,000.00
Food Security Officer	663,336.00	214,500.00
Executive Director (Partly, based in Dhaka)	146,520.00	109,890.00
Manager - Finance & Account (Partly, based in Dhaka)	58,416.00	43,810.00
Program Manager (Partly, based in Dhaka)	63,360.00	47,520.00
Administrative / Support Staff:		
Accounts & Admin Officer (1) -100%	663,336.00	433,700.00
Night Guard (4) - 100%	141,861.00	82,651.00
Sub Total	<u>5,450,472.00</u>	<u>3,410,471.00</u>
M) RTC		
Manager RTC	451,920.00	251,350.00
Assistant Accountant	245,185.00	64,001.00
Caretaker	316,300.00	91,000.00
Cook	280,714.00	203,056.00
Driver	68,550.00	219,606.00
Night Guard (2)	153,000.00	143,000.00
Sub Total	<u>1,515,669.00</u>	<u>972,013.00</u>



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

N) VTC Tangail Operation Project:		
Extra Salary: Guard	62,911.00	71,591.00
Extra Salary: Kitchen Worker	104,000.00	94,000.00
Sub Total	166,911.00	165,591.00
O) VTC Rangpur Operation Project:		
Site Engineer, VP, AAC, HC, SS, Cook & NG	1,064,003.00	427,127.00
Sub Total	1,064,003.00	427,127.00
P) BRER, WVB:		
Project Coordinator	-	277,100.00
Technical Officer (Engr.)	-	353,221.00
Project Accountant	-	130,005.00
Field Facilitator (WASH)	-	364,500.00
Field Facilitator (Health & Nutrition)	-	364,500.00
Central Office Partly Cost	-	473,040.00
Support Staffs	-	121,500.00
Sub Total	-	2,083,866.00
Q) Torun Alo Project:		
Manager, RTC (50%)	-	77,994.00
Assistant Accountant, RTC	-	62,521.00
Instructor Salary	-	165,855.00
Cook	-	61,881.00
Support Staff - 1	-	16,961.00
Sub Total	-	385,212.00
R) WASH Tecnaf:		
For Project Office	-	384,796.00
For Leda Operation:	-	648,690.00
Capacity Building and Coordination:	-	3,077.00
	-	1,036,563.00
S) EHSP Project of IOM:		
Technical Officer (Psychosocial Support)	-	102,000.00
Field Supervisor (FS)	-	64,350.00
Accounts cum Data entry Officer	-	78,000.00
Support Staff	-	36,399.00
Sub Total	-	280,749.00
T) MFP		
Basic Pay	11,601,753.00	9,956,914.00
House Rent	6,505,074.00	5,539,571.00
Medical Allowance	1,660,250.00	1,625,397.00
Festival Allowance	1,938,780.00	1,555,974.00
Other Allowance (PF+GF)	3,813,411.00	3,597,829.00
Field/Cash/Hardship Allowance	952,697.00	-
Income TAX (Salary)	29,190.00	-
Sub Total	26,501,155.00	22,275,685.00
Grand Total	67,428,167.00	58,727,192.00

31.00 LOAN RECEIVABLE ACCOUNT (INTERNAL):	TK.	1,132,295.00	570,763.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		570,763.00	-
Add: Received by Cash		561,532.00	570,763.00
		1,132,295.00	570,763.00
Less: Paid during this year		-	-
Total Loan Receivable Account =		1,132,295.00	570,763.00
Schedule - D may be referred.			

32.00 LOAN PAYABLE ACCOUNT (INTERNAL):	TK.	63,876,823.00	69,444,087.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		69,444,087.00	51,594,202.00
Add: Received by Cash		42,999,402.00	66,945,713.00
Add: Adjustment by JV (MFP)		13,861,000.00	8,812,676.00
Add: Adjustment with Note (31)		561,532.00	-
		126,866,021.00	127,352,591.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Less: Paid during this year		49,529,198.00	57,908,504.00
Total Loan Payable Account =		<u>77,336,823.00</u>	<u>69,444,087.00</u>
Less: Adjustment by JV (MFP)		13,460,000.00	-
Balance as on 30 June 2020		<u><u>63,876,823.00</u></u>	<u><u>69,444,087.00</u></u>
Schedule - D may be referred.			
33.00 OVERHEAD COST PAYABLE ACCOUNT:	TK.	491,085.00	-
The movement of the above amount is as follows:			
Balance as on 01 July 2019		-	-
Add: Adjustment by JV (B-SkillFUL Project)		491,085.00	-
		<u>491,085.00</u>	-
Less: Paid during this year		-	-
Balance as on 30 June 2020		<u><u>491,085.00</u></u>	-
34.00 STUDENT SECURITY MONEY (VTC):	TK.	7,396.00	7,396.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		7,396.00	7,396.00
Add: Received during this year		-	-
		<u>7,396.00</u>	<u>7,396.00</u>
Less: Paid during this year		-	-
Balance as on 30 June 2020		<u><u>7,396.00</u></u>	<u><u>7,396.00</u></u>
35.00 PROVISIONAL EXPENSES:	TK.	388,774.00	20,000.00
The movement of the above amount is as follows:			
Balance as on 01 July 2019		20,000.00	7,565,724.00
Add: Received during this year (B-SkillFUL):		348,774.00	-
Add: Received during this year (Medical):		-	-
Audit Fees (PSDPR)		10,000.00	-
Audit Fees (SHED)		10,000.00	-
		<u>388,774.00</u>	<u>7,565,724.00</u>
Less: Paid during this year (SEIP)		-	5,000,000.00
Less: Paid during this year (BRER):		-	2,500,000.00
Less: Paid during this year (Medical)		-	32,599.00
Less: Audit Fees (Hygiene Kits)		-	8,125.00
Less: Audit Fees (BLANKET)		-	5,000.00
Balance as on 30 June 2020		<u><u>388,774.00</u></u>	<u><u>20,000.00</u></u>
36.00 STATUTORY RESERVE FUND:	TK.	2,804,462.60	2,612,507.50
The movement of the above amount is as follows:			
Balance as on 01 July 2019		2,612,507.50	2,535,136.00
Add: Received during this year		-	50,000.00
Add: Profit during this year		191,955.10	27,371.50
		<u>2,804,462.60</u>	<u>2,612,507.50</u>
Less: Paid during this year		-	-
Balance as on 30 June 2020		<u><u>2,804,462.60</u></u>	<u><u>2,612,507.50</u></u>
37.00 PROVIDENT FUND ACCOUNTS:	TK.	14,341,162.85	11,885,707.45
The movement of the above amount is as follows:			
Balance as on 01 July 2019		11,885,707.45	8,564,599.00
Add: Received during this year		4,177,149.40	4,304,189.95
		<u>16,062,856.85</u>	<u>12,868,788.95</u>
Less: Paid during this year		1,721,694.00	983,081.50
Balance as on 30 June 2020		<u><u>14,341,162.85</u></u>	<u><u>11,885,707.45</u></u>

The balance TK. 1,43,41,162.85 lying with the National Bank Ltd., Mohammadpur Branch, Dhaka, Account No. SB-0001834030269 (BGS Provident Fund). Bank transaction have been checked in details with the deposits slips, Cheque counter foils and bank certificate etc. and balance shown in the cash book.



38.00 GRATUITY FUND ACCOUNTS:	TK. 8,034,685.45	6,429,623.45
The movement of the above amount is as follows:		
Balance as on 01 July 2019	6,429,623.45	4,588,810.00
Add: Received during this year	<u>2,180,987.00</u>	<u>2,175,029.45</u>
	8,610,610.45	6,763,839.45
Less: Paid during this year	<u>575,925.00</u>	<u>334,216.00</u>
Balance as on 30 June 2020	<u>8,034,685.45</u>	<u>6,429,623.45</u>

The balance TK. 80,34,685.45 lying with the National Bank Ltd., Mohammadpur Branch, Dhaka, Account No. SB-0001834030285 (BGS Gratuity Fund). Bank transaction have been checked in details with the deposits slips, Cheque counter foils and bank certificate etc. and balance shown in the cash book.

39.00 ACHEIVEMENTS OF PROJECTS:

i) Need Based Vocational Training Project (VTC), Tangail:

The program consists of 6 types of training conducted on Automotive, Electrical, Electronics, Welding, Machinist and Tailoring. The aim of this program is to provide free training to the poor / jobless youth who have no other means of income. We note that in the financial year 1 July 2019 to 30 June 2020 Total 110 students admitted and 108 Nos students / trainees passed out in 6 trades. The component wise details students / trainees are as (Automotive-20 Nos, Electrical-20 Nos, Electronic-19 Nos, Welding-17 Nos, Machinest-15 Nos and Tailoring-17 Nos) of Tangail area has been trained up in this program.

Further it may be noted that 83 numbers of trainees have got employment / self employment after completion of 12 months in house training. (Automotive-15 Nos, Electrical-17 Nos, Electronic-14 Nos, Welding-12 Nos, Machinest-12 Nos and Tailoring-13 Nos).

ii) Project for Social Development through Poverty Reduction (PSDPR):

Through implementation of the project activities during 2019-2020 of the project period starting from July 2019 to June 2020, many immediate positive impact have been achieved, which has greatly influenced in the positive changes of poof families among the project beneficiaries.

a) Increase Literacy Rate up to 90% by reducing drop out of school going children in the area by the end of the project period 2019-2020.

b) Reduce the mortality rate of pregnant mother and infant by 98% in the project targeted villages at the end of project year 2019-2020.

c) Increase the coverage of primary care services up to 40% of community people of Matarbari union at the end of project period 2019-2020.

d) More women are found interested to join mother club to involve in the learning process and some behavioral changes are observed.

e) In an average 10%-15% patients flow of the Primary Health Care Centre has increased during 2019-2020 as its services are accepted among the community people.

f) Local communities appreciate about the accurate result of BGS Lab (pathology) at Matarbari Health Centre.

g) The mortality rate of pregnant mothers and child has reduced from 10-15% because of BGS TBAs services in the village levels.

iii) Skill for Employment Investment Program (PKSF-SEIP):

(Tangail)

The program consists of 6 types of training conducted on Automobile Mechanics, Mobile Phone Servicing, Electrical House Warring, Plumbing and Pipe Fitting, Fashion Garments & Welding & Fabrication Trades. The aim of this program is to provide free training to the poor/jobless youth who have no other means of income. We note that in the financial year 1 July, 2019 to 30 June, 2020 Total 475 students admit and 475 Nos students / trainees passed out in 6 trade. The component wise details students / trainees are as (Automobile Mechanics, Mobile Phone Servicing, Electrical House Warring, Plumbing and Pipe Fitting, Fashion Garments, Small Engineering & Metal Working and Welding & Fabrication Trades) of Tangail, Rangpur and Cox's Bazar area have been trained up in this program.

iv) Construction of 3 Stored BGS-Vocational Training Centre (VTC)-Rangpur and Imparting Vocational Skills Training for Unemployed and School dropout Youth:

(Rangpur)

The Construction of 3 Stored BGS-Vocational Training Centre (VTC)-Rangpur and Imparting Vocational Skills Training for Unemployed and School dropout Youth for 15 Unemployment Youth, Rangpur Project comprising of 1 basic trade course conducted on Sewing Maching Operating Trade. The aim of the program is to provide free training to the poor people / jobless youth who have no other means of income. We note that total 15 Trainees (Sewing Maching Operating - 15) of Rangpur received the training. In this Program the selection of students / trainees have been done by the project management and local leaders.

v) Community Health Awareness Programme (CHOP):

Teknaf, Cox's Bazar

Conduct household visit to collect morbidity and mortality information and referral:	774,290 Times	8,79,660 Times
Conduct Health Education	7,183 Nos	5,387 Nos
Conduct community referral	Need Based	53,379 Persons
Different Days Observation in collaboration with the stakeholders and government:	07 Nos	06 Nos
Conduct awareness sessions with adolescent girls, in collaboration with the existing community support group.	458 Nos	331 Nos



Conduct pregnancy mapping and Screening of Nutrition Status	2,281 persons	1,904 persons
Referral under 2 year's children to nearby EPI centers	1,935 persons	2,940 persons
Mapping and sensitization of TBAs in the catchment area for improvement of facility-based deliveries (institutional)	4350 persons	14888 persons
Bimonthly TBA Meeting	220 persons	159 persons
Ensure referral required at least 4 ANC/PNC among the targeted pregnant mother.	3	1
Conduct awareness session with male counterpart	1,692 persons	1803 persons
Conduct Session with Pregnant women and Lactating mother	339 Nos	290 Nos
Conduct FP counseling with Eligible	180 Nos	153 Nos
Provide hygiene Message	3,366 Persons	5,174 Persons
Ensure Wash Facilities and Necessary supports to HHS	48,446 Persons	44625 Persons
Conduct bimonthly coordination meeting of CEHAT (union/camp)	Need Based	19,393 HHS
Counseling at Community Clinic	11 Nos	07 Nos
Basic Training for Project staffs	Need Based	2,487 Nos
Refreshers Training for Project staffs	30 Persons	30 Persons
Religious Leader's Orientation	83 Persons	83 Persons
Conduct Orientation session by Religious Leader in Mosque	80 Persons	80 Persons
Conduct Orientation session by Religious Leader in Community	160 Nos	158 Nos
Monthly/ Quarterly staff coordination meeting	161 Nos	141 Nos Persons
	08 Nos	06 Nos

vi) B-SkillFUL Project:

(Tangail)

The program consists of 6 types of training conducted on Electrical House Wiring Technician, Garments Machine Operator, Mobile Phone Technician, Consumer Electronics, Refrezeration & A/C and Welder Trades. The aim of this program is to provide free training to the poor/jobless youth who have no other means of income. We note that in the financial year 1 July, 2019 to 30 June, 2020 Total 250 students admit and 245 Nos students / trainees passed out in 7 trade. The component wise details students / trainees are as (Electrical House Wiring Technician-50, Garments Machine Operator-120, Mobile Phone Technician-120, Consumer Electronics-75, Refrezeration & A/C-120 and Welder-90 Trades) of Tangail area have been trained up in this program.

vii) Reaching Out-of School Children (ROSC) Project:

(Moheshkhali under Cox's Bazar District)

The program consists of 8 types of training conducted on Petrol & Desel Engine Mechanics, Industrial Sewing Machine Operator & Tailoring, Electrical House Wiring, Electronic & Mobile Phone Servicing, Petrol & Diesel Engine Mechanics, Tailoring & Garments Machine Operation, Electrical House Wiring, Electronic & Mobile Phone Servicing Trades. The aim of this program is to provide free training to the poor/jobless youth who have no other means of income. We note that in the financial year 1 July, 2019 to 30 June, 2020 Total 400 students admit and 200 Nos students / trainees passed out in 8 trade. The component wise details students / trainees are as (Petrol & Desel Engine Mechanics, Industrial Sewing Machine Operator & Tailoring, Electrical House Wiring, Electronic & Mobile Phone Servicing, Petrol & Diesel Engine Mechanics, Tailoring & Garments Machine Operation, Electrical House Wiring, Electronic & Mobile Phone Servicing Trades) of Shahajadpur & Belkuchi Upazila under Sirajganj area have been trained up in this program.

viii) Self Help Enterprise Development with Start-up Support for Vocational Training Graduates in Tangail (SHED):

(Under Tangail District)

The primary objectives of the Project in conformity with the national plan are described and presented below.

- Ensured Self Employment Generation of VTC Graduates.
- To develop 414 productive entrepreneurs among the VTC training graduates.
- To develop skills of 414 VTC graduates for effective and efficient operation and management of enterprise, including accounting and leadership.
- To create a new revolving business start-up fund for VTC graduates and enhance financial stability of VTC project for long term operation.
- To initiate an "Entrepreneurship Forum" locality for promote sustainable market development.

ix) Providing Safe Water Facilities for the Poor Families in Materbari:

(Moheshkhali under Cox's Bazar District)

The primary objectives of the Project in conformity with the national plan are described and presented below.

- Distribution of 10 Tube-well to Provide safe water opportunities for the poor Families of Materbari.



x) Developing Opportunity of Young People including the Marginalized for Becoming Active Citizens and Agent for Social Cohesion (MJF):

The project has been designed to achieve the following major objectives:

Activities:	Target
a) Young people are developed as leaders and engaged in community level voluntary activities:	
i) Organize life skills sessions for youths of schools and colleges	480
ii) Provide ICT training among students of schools and colleges	16
iii) Organize leadership training among young students	24
iv) Conduct medication and conflict management training for youths	8
v) Organize camp for socialization and encourage voluntarism	2
vi) Organize debate sessions for building confidence and increase analytical and rational thinking	144
vii) Organization annual sports and cultural events	24
viii) Celebrate mother language day and international Youth Day	48
ix) Organizing Parents Gathering	24
x) Developing BCC, Visibility and Session Module	10
b) Increased opportunities for young people to develop their skills in income generation activities:	
i) Organize life skills sessions for community youths (dropped out and unemployed).	24
ii) Organize community youth gathering.	24
iii) Providing vocational skills training and job linkage.	12
iv) Organize sustainable livelihood management for selection youths.	24
c) Evidence base is built to understand and address drivers of extremism and radicalization:	
i) Organize life skills sessions for male and female student of Madrasa	280
ii) Provide ICT training among students of Madrasa.	14
iii) Organize annual session with the Management Committees of Madrasa.	90
iv) Organize constructive discussion sessions with religious leaders.	84
v) Organize sports and culture activities with students of Madrasa.	12
vi) Organize debate competition in the Madrasa on issues to indirectly address extremism.	80
vii) Organize discussion session with key stakeholders in the upazila level.	12
viii) Organizing Parents Gathering	60
ix) Developing BCC, Visibility and Session Module.	10

xi) Gender Inclusive Pathways Out of Poverty for Vulnerable Household in Cox's Bazar (G-POP):

The project has been designed to achieve the following major activities:

Activities	Target	Achievement
UP HHs selection and validation	720	720
Household Vision building and prepare Family Development Plan	720	720
Record Book Develop and Printing for Ultra Poor Household	720	720
Module Develop For Livelihood Options	7	5
Arrange livelihood option based skill training for UP (consider child friendly place during training)	720	720
Based on the livelihood options selected for the project, select and procure productive asset following organizational Policy (CWMG Meeting)	40	86
Develop MoU and contract sign with HHs on productive asset	720720	720
Arrange event for productive asset transfer to UP HHs	720	720
Orientation and Linkage with Govt. and others service provider	720	0
Provide training for Paravet and vaccination	20	20
Link UP households with market actors	20	20
Observe national and international days (e.g. disaster preparedness day etc)	120	759
Household Selection for Homestead Gardening (Vegetables & Fruits)	720720	720
Module Development on Homestead Gardening (Vegetables & Fruits) including training curriculum	1	1
Provide Training on Homestead Vegetable and Mix Fruits gardening to selected UP HHs.	720	720
Provide input support for homestead vegetable gardening.	720	720
Module Development on Nutrition Food, Hygiene and Sanitation practice	1	1
Awareness through household session on nutrition food, hygiene and sanitation practice	720	720
Mobile banking support (Mobile SIM, account opening charge etc) to UP HHs	720	720
Provide basic need support to UP HHs for 4 months @ BDT. 800 (Eight Hundred)	720	720
Conduct orientation session on social protection services	720	720
Link UP HHs with service providers for obtaining services (Latrine, education, vaccine, etc.)	5	5
Support to build their own hands-free tippy taps	720	720
Distance Coaching of Community Facilitators by mobile phone.	2100	2160
Distribution of seeds packets of fast-growing leafy-green vegetable	720	720
Cash Distribution to protect asset loss and minimizing the HHs food crisis (@ 1000 taka/month/HH for 03 months)	2160	2160
Scale up the existing Awareness session on Food Nutrition, hygiene and Sanitation practices (Distance session for Couple & eligible HH member with PPI: Personal Protection Inputs like: Soap 1, Mask 1, Hand Sanitizer @ 1 lime each months up to 3 months)	3600	3669
Module Development on Financial Literacy Curriculum	1	1
Arrange ToT on Savings and Financial Literacy	25	25
Providing Training on Savings and Financial Literacy	720	720
Facilitate the formation of Savings for Transformation Groups (S4T) where required	720	720



Existing Savings Group and Financial Service Provider Mapping	120	118
Linkage and Introduction to Financial Service Providers	15	15
Linkage meetings where local savings group are encouraged to participate in all financial activities in communities	720	720
Conduct social inclusion and gender assessment and produce report	54	128
Sharing of social inclusion and gender Assessment Report	1	1
Design curriculum on coaching and soft skills development	1	1
ToT on Soft Skill Module for CF	18	18
Conduct Coaching Session for UP HHs on different soft skill module	2880	3435
Organize training on Soft skill module for project staff	1	1
Based on gender assessment, design IEC/BCC materials based on the context	720	720
Observe national and international days (e.g. international women day)	150	720
Organize 5 Days ToT for project staff & CF on Gender Household intervention (Men Care) and IEC/BCC material for the community	7	7
Adaptive child rights training for influential community	80	0
Arrange Awareness campaign on Child Rights	400	0
Observe national and international days (e.g. child rights day)	720	720
Deploy Community Facilitators	36	18
Basic orientation for community facilitators (e.g. WV vision, mission, Policy, Compliances G-POP project etc)	18	0
Foundation training for community facilitators (e.g. UPG program, Mencare, Gender, Hygiene & Sanitation, Nutrition, DRR etc)	18	0
Core staff/implementing staff capacity building training/refresher training on UPG program, monitoring and evaluation system	10	55
Conduct semi-annual and annual review and learning event	15	0
Monthly/periodic meeting or orientation with staff and community facilitators on compliance and program monitoring feedback.	84	47

xii) Gender Inclusive Pathways Out of Poverty for Vulnerable Household in Cox's Bazar (G-POP):

The project has been designed to achieve the following major activities:	Target	Achievement
Activities		
a) Water networks established in the target communities as per sector design and standards through water points	1	1
b) Toilet pit exhauster (Vacutug) procurement to ensure clearing of the waste water from the Toilets and FSM facilities (that not able to meet the standards)	3	3
c) Waste water (from Toilet pits) been discarded through regular transportation to the main FSM unit site of OXFAM-Fuel Cost	30	15
d) Gender segregated Toilets constructed / rehabilitated and are accessible by women, children, and PWDs	100	100
e) Accessible hand-washing facilities constructed or rehabilitated	100	100
f) The 100 Toilets and hand-washing stations constructed / installed have solar light fixtures installed for the safety of those who use them	100	100
g) Women-led water management committees established or existing ones reinforced and trainings held	5	18
h) Women, girls, boys, and PWDs receive improved health and hygiene awareness messages by female hygiene promoters through door to door visits (Banner, Register, etc.)	2000	2000
i) Target households receive hygiene kits, ensuring specific needs are met of women, girls, boys and PWDs	1048	0
j) Soap making training conducted for water management committees (WMCs) in target areas and local material procured and distributed to the WMCs (Training, Tools & Materials)	1	0
k) Street dramas and other community-led hygiene promotion and behavioural change activities conducted in coordination with local authorities and led by protection committees and WMCs	4	4
l) Remuneration of Hygiene Promoter (WASH) (100%)	240	240
m) Project Orientation Training for All Staff	2	2
n) Monthly Progress Review Meeting	12	12
o) Conduct hygiene awareness session among beneficiaries with the coordination of local Govt and actors (BBC media action, Sector)	10	10
p) Accessible/moveable hand-washing facilities distribute or rehabilitated	2000	2800
q) Distribute Tissue/cloth	2000	2800
r) Distribute soap (Anti bacterial hand wash liquid) among HH level	2000	2800
s) Prepare and distribute awareness IEC materials among community/committee/leaders with the coordination of Govt/WHO (Poster, Festoon, Leaflet and Stickers)	10	10
t) Target households receive hygiene kits, ensuring specific needs are met of women, girls, boys and PWDs (HK as per sector guideline)	2065	2800
u) Provide hygiene maintained in community level	1	1
v) Provide sanitizer liquid for shelter/surface sanitizing	2000	2800
w) Providing home hygiene solution (Mask, Water pot)	2000	2800
x) PPE for staff	50	35
y) Hygiene Materials for Staff (Sanitizer, Tissue)	50	35
z) Consult Persons with Disabilities	100	100



BANGLA-GERMAN SAMPREETI (BGS)
SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT
AS ON 30 JUNE 2020

SCHEDULE - A

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year	
1) Need Based Vocational Training Extension Project (VTC), Tangail:									
A) Land & Building:									
i)	Land 55 Decimal Tangail	3,507,750.00	-	-	20%	701,550.00	-	-	2,806,200.00
ii)	Pump Machine	2,201.17	-	-	20%	440.23	-	-	1,408.75
iii)	Building Construction	5,846,274.59	-	-	20%	1,169,254.91	-	-	4,209,317.71
iv)	Installation of Electric Connection	30,517.81	-	-	20%	6,103.56	-	-	10,986.41
v)	Installation of Deep Tube well	43,717.46	-	-	20%	8,743.49	-	-	19,531.40
	Sub Total	9,430,461.03	-	-		1,766,103.26	-	-	7,064,437.03
B) Furniture and Fixture:									
i)	Tools & Equipments for VTC	2,850,386.63	-	-	20%	570,077.33	-	-	1,824,247.44
ii)	Others Supplies	277,077.39	-	-	20%	55,415.48	-	-	199,495.72
iii)	Tools & Equipments for Mobile Training Program	199,376.93	-	-	20%	39,875.39	-	-	127,601.23
iv)	Mechanical Trade	50,086.21	-	-	20%	10,017.24	-	-	18,031.03
v)	Electrical Trade	7,467.99	-	-	20%	1,493.60	-	-	2,688.48
vi)	Tailoring Trade	3,384,395.15	-	-	20%	649,171.30	-	-	1,196,216.07
	Sub Total	3,384,395.15	-	-		547,044.77	-	-	2,186,179.08
C) Office Equipments & Supplies:									
i)	VCP	590.67	-	-	20%	118.13	-	-	378.03
ii)	Computer with Printer	41,424.44	-	-	20%	8,284.89	-	-	14,912.80
iii)	Photocopier	60,985.39	-	-	20%	12,197.08	-	-	21,954.74
iv)	Generator	13,318.30	-	-	20%	2,663.66	-	-	4,794.59
v)	Fridge/A/C	46,134.71	-	-	20%	9,226.94	-	-	16,608.49
	Sub Total	162,453.51	-	-		32,490.70	-	-	58,483.26
D) Vehicals:									
i)	Motor Cycle	56,465.69	-	-	20%	11,293.14	-	-	20,327.65
ii)	Micro Bus	58,119.93	-	-	20%	11,623.99	-	-	20,923.18
	Sub Total	114,585.62	-	-		22,917.13	-	-	41,250.83
	Total Taka	13,091,895.30	-	-		1,304,493.86	-	-	3,661,974.15
									9,429,921.15



Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year	
2)	Project for Social Development through Poverty Reduction (PSDPR):								
A)	Land & Building:								
i)	Construction of Health Center	667,070.87	-	-	10%	667,070.87	60,038.38	-	540,327.40
ii)	Construction of Pre School	818,093.83	-	-	10%	818,093.83	73,628.44	-	662,656.00
iii)	Fencing around the Compound	130,056.54	-	-	20%	130,056.54	26,011.31	-	93,640.71
iv)	Renovation of Old Building	421,958.50	-	-	10%	421,958.50	37,976.27	-	341,786.39
	Sub Total	2,037,179.74	-	-		2,037,179.74	182,045.61	-	1,638,410.50
B)	Furniture and Fixture:								
i)	Almira	4,319.13	-	-	10%	4,319.13	388.72	-	3,498.50
ii)	Table	6,282.36	-	-	10%	6,282.36	565.41	-	5,068.71
iii)	Cabinet	3,141.18	-	-	10%	3,141.18	282.71	-	2,544.36
iv)	Chair	12,450.16	-	-	10%	12,450.16	1,120.51	-	10,064.63
v)	Fan	1,374.27	-	-	20%	1,374.27	274.85	-	364.80
vi)	Bench	97,400.87	-	-	10%	97,400.87	8,766.08	-	78,994.70
vii)	Table (Small)	10,888.89	-	-	10%	10,888.89	980.00	-	2,068.89
	Sub Total	135,856.86	-	-		135,856.86	12,213.37	-	109,920.37
C)	Office Equipments & Supplies:								
i)	Computer with Printer & Software	30,431.65	-	-	20%	30,431.65	4,869.06	-	19,476.26
ii)	Generator & IPS	8,115.50	-	-	20%	8,115.50	1,298.48	-	5,193.92
iii)	Equipment for Nursery Development	3,727.32	-	-	20%	3,727.32	745.46	-	2,385.48
iv)	Photocopier	6,001.91	-	-	20%	6,001.91	960.31	-	3,841.22
v)	Equipment for Health Care Center	306,625.58	-	-	20%	306,625.58	49,060.09	-	196,240.37
vi)	Equipment for Pathology Equipment	287,686.44	-	-	20%	287,686.44	46,029.83	-	184,119.32
vii)	Installation Tube-Well	986,856.22	-	-	20%	986,856.22	157,897.00	-	631,587.98
	Sub Total	1,629,444.62	-	-		1,629,444.62	260,711.14	-	1,042,844.55
D)	Vehicle:								
i)	Motorbike	64,197.25	-	-	20%	64,197.25	10,271.56	-	41,086.24
	Sub Total	64,197.25	-	-		64,197.25	10,271.56	-	41,086.24
	Total Taka	3,866,678.45	-	-		3,866,678.45	465,241.68	-	2,832,261.66
3)	Self Help Enterprise Development with Start-up Support for Vocational Training Graduates in Tangail (SHED):								
A)	Land & Building:								
i)	Construction of extended boundary wall	-	368,000.00	-	10%	368,000.00	36,800.00	-	331,200.00
ii)	Extension of Store & Toilet	-	647,000.00	-	10%	647,000.00	64,700.00	-	582,300.00
	Sub Total	-	1,015,000.00	-		1,015,000.00	101,500.00	-	913,500.00
B)	Furniture & Fixture:								
i)	Table for PO, UM, A/c. cum MO, Table for SW	56,073.42	-	-	10%	56,073.42	5,046.61	-	45,419.47
ii)	Chair for PO, UM, A/c. cum MO, Table for SW	21,131.80	-	-	10%	21,131.80	1,901.86	-	17,116.76
iii)	Chair for Visitors	21,873.27	-	-	10%	21,873.27	1,968.59	-	17,717.35
iv)	File Cabinet	27,805.00	-	-	10%	27,805.00	2,502.45	-	22,522.05
v)	Almira	27,805.00	-	-	10%	27,805.00	2,502.45	-	22,522.05
vi)	Cot for Bed	20,390.33	-	-	10%	20,390.33	1,835.13	-	16,516.17
	Sub Total	175,078.82	-	-		175,078.82	15,757.09	-	141,813.84



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020	
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year		Closing Balance as at 30 June 2020
C) Office Equipments & Supplies:										
i)	Desktop with Printer & Laptop	165,853.77	-	-	165,853.77	20%	26,536.80	-	59,707.36	106,146.41
ii)	Photocopier Machine / Multimedia	156,318.00	-	-	156,318.00	20%	25,010.87	-	56,274.53	100,043.47
	Sub Total	322,171.77	-	-	322,171.77		51,547.67	-	115,981.89	206,189.88
D) Vehicles:										
i)	Motorcycle	841,177.41	-	-	841,177.41	20%	134,588.38	-	302,823.89	538,353.52
ii)	Bicycle	15,366.00	-	-	15,366.00	20%	2,458.56	-	5,511.76	9,854.24
	Sub Total	856,543.41	-	-	856,543.41		137,046.94	-	308,335.65	548,187.76
	Total Taka	1,353,794.00	1,015,000.00	-	2,368,794.00		305,851.51	-	559,102.51	1,809,691.49
4) Central Office, Dhaka:										
i) Furniture & Fixture:										
	Furniture and Fixture	365,830.32	10,388.00	-	376,218.32	10%	33,963.53	-	70,546.56	305,671.76
	Steel Equipment	45,607.15	-	-	45,607.15	10%	4,104.64	-	8,665.36	36,941.79
	Sub Total	411,437.47	10,388.00	-	421,825.47		38,068.17	-	79,211.92	342,613.55
ii) Office Equipments & Supplies:										
	Fan & TV	14,784.04	-	-	14,784.04	20%	2,956.81	-	5,322.25	9,461.79
	IPS & PABX	7,342.48	-	-	7,342.48	20%	1,174.80	-	2,643.29	4,699.19
	Fridge & Water Purifier	7,900.18	-	-	7,900.18	20%	1,264.03	-	2,844.06	5,056.12
	Laptop, Desktop with Printer	507,696.76	-	-	507,696.76	20%	81,263.80	-	192,843.55	325,055.21
	Photocopier	19,154.29	-	-	19,154.29	20%	3,064.59	-	6,895.54	12,258.75
	A/C (General)	94,017.74	-	-	94,017.74	20%	18,803.55	-	33,846.39	60,171.35
	Sub Total	651,097.49	-	-	651,097.49		104,175.60	-	234,395.10	416,702.39
iii) Vehicles:										
	Car - AVENZA	699,323.73	-	-	699,323.73	20%	111,891.80	-	251,756.54	447,567.19
	Car - TOYOTANOVA Hybrid (X- mart)	3,122,499.00	-	-	3,122,499.00	20%	499,599.84	-	1,124,059.64	1,998,399.36
	Sub Total	3,821,822.73	-	-	3,821,822.73		611,491.64	-	1,375,856.18	2,445,966.55
	Sub Total	31,666.68	-	-	31,666.68	30%	6,650.00	-	16,150.01	15,516.67
	Sub Total	31,666.68	-	-	31,666.68		6,650.00	-	16,150.01	15,516.67
	Total Taka	4,915,024.37	10,388.00	-	4,925,412.37		760,385.41	-	1,705,613.20	3,220,799.17
5) Skill for Employment Investment Program (PKSF-SEIP):										
i) Furniture & Fixture:										
	Hostel Decoration (Hostel Bed, Pillows, etc.)	163,386.51	-	-	163,386.51	20%	26,141.84	-	58,819.14	104,567.37
	Tools & Equipment for Training	390,529.42	-	-	390,529.42	20%	62,484.71	-	140,590.59	249,938.83
	Sub Total	553,915.94	-	-	553,915.94		88,626.55	-	199,409.74	354,506.20
iv) Utensils:										
	Utensils (Cookeries for Kitchen)	68,938.17	-	-	68,938.17	30%	14,477.02	-	35,158.47	33,779.70
	Sub Total	68,938.17	-	-	68,938.17		14,477.02	-	35,158.47	33,779.70
	Total Taka	622,854.11	-	-	622,854.11		103,103.57	-	234,568.20	388,285.90



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020	
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year		Closing Balance as at 30 June 2020
6) Outreach Health Awareness Programme of IOM:										
A) Office Equipments & Supplies:										
	Laptop	288,170.35	-	-	20%	288,170.35	46,107.26	-	103,741.33	184,429.02
	Printer	58,700.09	-	-	20%	58,700.09	9,392.01	-	21,132.03	37,568.05
	Camera	15,320.31	-	-	20%	15,320.31	2,451.25	-	5,515.31	9,805.00
	Internet Modem	5,386.62	-	-	20%	5,386.62	861.86	-	1,939.18	3,447.44
	Rechargeable Mega phone (6 pieces)	24,585.22	-	-	20%	24,585.22	3,933.64	-	8,850.68	15,734.54
	Photocopier	106,095.82	-	-	20%	106,095.82	16,975.33	-	38,194.50	67,901.32
	Steel Trunk	16,650.52	-	-	20%	16,650.52	2,664.08	-	5,994.19	10,656.33
	IPS	38,217.44	-	-	20%	38,217.44	6,114.79	-	13,758.28	24,459.16
	Sub Total	553,126.37	-	-		553,126.37	88,500.22	-	199,125.49	354,000.87
B) Furniture & Fixture:										
	Meeting Table (large)	17,972.23	-	-	10%	17,972.23	1,617.50	-	3,414.72	14,557.51
	Secretariat Table	44,658.54	-	-	10%	44,658.54	4,019.27	-	8,485.12	36,173.42
	Cushion Chair	23,662.98	-	-	10%	23,662.98	2,129.67	-	4,495.97	19,167.01
	Normal Chair, Fan & others	32,837.70	-	-	10%	32,837.70	2,955.39	-	6,239.16	26,598.54
	Equipments, Furniture & Fixture: Chair, Table, File Cabinet, etc.	109,871.94	-	-	10%	109,871.94	9,898.47	-	20,875.67	88,996.27
	Sub Total	229,003.39	-	-		229,003.39	20,510.31	-	43,510.64	185,492.75
C) Vehicles:										
	Motorcycle	553,144.48	-	-	20%	553,144.48	88,503.12	-	199,132.01	354,012.47
	Sub Total	553,144.48	-	-		553,144.48	88,503.12	-	199,132.01	354,012.47
	Total Taka	1,335,274.24	-	-		1,335,274.24	197,613.64	-	441,768.15	893,506.09
7) B-SkillFUL Project:										
	Electrical House Wiring Technician	51,899.88	-	-	20%	51,899.88	8,303.98	-	18,683.96	33,215.92
	Garments Machine Operator	39,391.43	-	-	20%	39,391.43	6,302.63	-	14,180.91	25,210.52
	Mobile Phone Technician	49,548.78	-	-	20%	49,548.78	7,927.80	-	17,837.56	31,711.22
	Motor Cycle Mechanic	54,756.47	-	-	20%	54,756.47	8,761.04	-	19,712.33	35,044.14
	Welder	81,576.63	-	-	20%	81,576.63	13,052.26	-	29,367.59	52,209.04
	Laptop	45,402.75	-	-	20%	45,402.75	7,264.44	-	16,344.99	29,057.76
	Consumer Electronics	88,463.70	-	-	20%	88,463.70	14,154.19	-	31,846.93	56,616.77
	Refrigeration & A/C	42,247.09	-	-	20%	42,247.09	8,449.42	-	15,208.95	27,038.14
	Total Taka	453,286.73	-	-		453,286.73	72,525.88	-	183,183.22	290,103.51
8) Reaching Out-of School Children (ROSC) Project:										
	Furniture & Fixtures	47,489.77	-	-	10%	47,489.77	4,748.98	-	9,023.06	38,466.71
	Tools & Equipment	5,173,041.14	205,405.00	-	20%	5,378,446.14	868,761.58	-	1,903,375.81	3,475,070.33
	Total Taka	5,220,530.91	205,405.00	-		5,425,935.91	873,041.66	-	1,912,398.87	3,513,537.04



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020	
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year		Closing Balance as at 30 June 2020
9) MJF Youth Project:										
A) Furniture & Fixture:										
	Secretariat Table Senior Staff	23,528.00	-	-	10%	2,352.80	2,117.52	-	4,470.32	19,057.68
	Table for Staff	10,930.00	-	-	10%	1,093.00	983.70	-	2,076.70	8,853.30
	Chair for Staff	18,321.00	-	-	10%	1,832.10	1,648.89	-	3,480.99	14,840.01
	Visitor Chair	11,571.00	-	-	10%	1,157.10	1,041.39	-	2,198.49	9,372.51
	File Cabinet & RAC	24,405.00	-	-	10%	2,440.50	2,196.45	-	4,636.95	19,768.05
	Almirah	30,350.00	-	-	10%	3,035.00	2,731.50	-	5,766.50	24,583.50
	Computer Table	-	2,962.00	-	10%	-	296.20	-	296.20	2,665.80
	White Board & Display Board	-	3,240.00	-	10%	-	324.00	-	324.00	2,916.00
	Sub Total	119,105.00	6,202.00	-		11,910.50	11,339.65	-	23,250.15	102,056.85
B) Office Equipments & Supplies:										
	Desktop Computers	42,320.00	44,535.00	-	20%	4,232.00	16,524.60	-	20,756.60	66,098.40
	Laptop Computers	41,786.00	-	-	20%	4,178.60	7,521.48	-	11,700.08	30,085.92
	Printer	9,108.00	11,298.00	-	20%	910.80	3,899.04	-	4,809.84	15,596.16
	UPS	3,550.00	2,897.00	-	20%	355.00	1,218.40	-	1,573.40	4,873.60
	IPS	28,717.00	-	-	20%	2,871.70	5,169.06	-	8,040.76	20,676.24
	Camera	-	13,383.00	-	20%	-	2,676.60	-	2,676.60	10,706.40
	Scanner	-	5,813.00	-	20%	-	1,162.60	-	1,162.60	4,650.40
	Ceiling Fan	-	16,782.00	-	20%	-	3,356.40	-	3,356.40	13,425.60
	Water Filter	-	3,000.00	-	20%	-	600.00	-	600.00	2,400.00
	Router & USB Adapter	-	4,040.00	-	20%	-	808.00	-	808.00	3,232.00
	Sub Total	125,481.00	101,748.00	-		12,548.10	42,936.18	-	55,484.28	171,744.72
C) Vehicals:										
	Motorcycle	117,300.00	-	-	20%	11,730.00	21,114.00	-	32,844.00	84,456.00
	Bicycle	28,714.00	-	-	20%	2,871.40	5,168.52	-	8,039.92	20,674.08
	Sub Total	146,014.00	-	-		14,601.40	26,282.52	-	40,883.92	105,130.08
	Total Taka	390,600.00	107,950.00	-		39,060.00	80,558.35	-	119,618.35	378,931.65
10) VTC Construction Project (ECHO):										
A) Land & Building:										
	Construction Cost of Building	972,000.00	1,941,621.00	-	10%	97,200.00	281,842.10	-	378,842.10	2,534,778.90
	Total Taka	972,000.00	1,941,621.00	-		97,200.00	281,842.10	-	378,842.10	2,534,778.90
11) APCR Project:										
A) Furniture & Fixture:										
	Secretariat Table & Custom Chair for 5 Senior Staff	-	52,858.00	-	10%	-	5,285.80	-	5,285.80	47,572.20
	File Cabinet & RAC (2)	-	16,973.00	-	10%	-	1,697.30	-	1,697.30	15,275.70
	Sub Total	-	69,831.00	-		-	6,983.10	-	6,983.10	62,847.90



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020	
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year		Closing Balance as at 30 June 2020
B) Office Equipments & Supplies:										
i)	Laptop for PC with Modem	-	45,975.00	-	20%	-	9,195.00	-	9,195.00	36,780.00
ii)	Desktop for Office with Modem	-	35,975.00	-	20%	-	7,195.00	-	7,195.00	28,780.00
iii)	Printer & Scanner	-	15,000.00	-	20%	-	3,000.00	-	3,000.00	12,000.00
iv)	IPS for Office	-	31,820.00	-	20%	-	6,364.00	-	6,364.00	25,456.00
	Sub Total	-	128,770.00	-		-	25,754.00	-	25,754.00	103,016.00
C) Vehicals:										
	Toilet pit exhauster (Vacuug)	-	10,986,906.00	-	20%	-	2,197,381.20	-	2,197,381.20	8,789,524.80
	Sub Total	-	10,986,906.00	-		-	2,197,381.20	-	2,197,381.20	8,789,524.80
	Total Taka	-	11,185,507.00	-		-	2,230,118.30	-	2,230,118.30	8,955,388.70
12) Gender Inclusive Pathways Out of Poverty for Vulnerable Household in Cox's Bazar (G-POP)										
A) Furniture & Fixture:										
	Secretarial Table & Cushion Chair for 9 Senior Staff	81,675.00	-	-	10%	8,167.50	7,350.75	-	15,518.25	66,156.75
	Visitor Chair (Plastic - 20)	19,965.00	-	-	10%	1,996.50	1,796.85	-	3,793.35	16,171.65
	File Cabinet & RAC (3)	30,030.00	-	-	10%	3,003.00	2,702.70	-	5,705.70	24,324.30
	Almirah (1)	11,130.00	-	-	10%	1,113.00	1,001.70	-	2,114.70	9,015.30
	Sub Total	142,800.00	-	-		14,280.00	12,852.00	-	27,132.00	115,668.00
B) Office Equipments & Supplies:										
	Laptop Computers	324,142.00	-	-	20%	64,828.40	51,862.72	-	116,691.12	207,450.88
	Scanner	49,225.00	-	-	20%	9,845.00	7,876.00	-	17,721.00	31,504.00
	Printer	30,855.00	-	-	20%	6,171.00	4,936.80	-	11,107.80	19,747.20
	Digital Camera (Canon 1300D)	32,421.00	-	-	20%	6,484.20	5,187.36	-	11,671.56	20,749.44
	IPS	45,517.00	-	-	20%	9,103.40	7,282.72	-	16,386.12	29,130.88
	Photocopier	482,160.00	-	-	20%	96,432.00	78,745.60	-	174,177.60	387,982.40
	Sub Total	1,222,015.00	-	-		124,883.00	103,861.32	-	228,744.32	993,270.68
C) Vehicals:										
	Motorcycle	122,031.00	525,000.00	-	20%	24,406.20	124,524.96	-	148,931.16	498,099.84
	Sub Total	122,031.00	525,000.00	-		24,406.20	124,524.96	-	148,931.16	498,099.84
	Total Taka	746,991.00	590,898.00	-		135,118.20	227,702.16	-	362,820.36	975,068.64
13) Regional Training Center (RTC):										
A) Land & Building:										
	Land	21,770,562.00	-	-	0%	-	-	-	-	21,770,562.00
	Building	5,944,867.25	-	-	15%	891,730.09	757,970.57	-	1,649,700.66	4,295,166.59
	Wall Around	187,111.52	-	-	10%	18,711.15	16,840.04	-	35,551.19	151,560.33
	Sub Total	27,902,540.77	-	-		910,441.24	774,810.61	-	1,685,251.85	26,217,288.92
B) Office Equipments & Supplies:										
	Multimedia Projector & Equipment	37,575.69	-	-	20%	7,515.14	6,012.11	-	13,527.25	24,048.44
	Sub Total	37,575.69	-	-		7,515.14	6,012.11	-	13,527.25	24,048.44
	Total Taka	27,940,116.46	-	-		917,956.38	780,822.72	-	1,698,779.10	26,241,337.36



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year	
14) VTC Tangail - Operation Accounts:									
A)	Office Equipments & Supplies:								
	Laptop & Desktop	106,500.00	4,760.00	-	106,500.00	20%	17,040.00	38,340.00	68,160.00
	Scanner	-	4,760.00	-	4,760.00	20%	952.00	952.00	3,808.00
	Total Taka	106,500.00	4,760.00	-	111,260.00		17,992.00	39,292.00	71,968.00
15) BGS Vocational Training Center, Rangpur:									
A)	Land & Building:								
i)	Land	2,460,000.00	-	-	2,460,000.00		-	-	2,460,000.00
ii)	Building	6,438,504.00	1,183,211.00	-	7,621,715.00	10%	704,216.75	1,283,764.25	6,337,950.75
	Sub Total	8,898,504.00	1,183,211.00	-	10,081,715.00		704,216.75	1,283,764.25	8,797,950.75
B)	Furniture & Fixture:								
i)	Hostel Decoration (Hostel Bed, Pillows, etc.)	394,211.32	-	-	394,211.32	10%	33,188.53	95,514.59	298,696.73
ii)	Trade Decoration	852,948.73	84,000.00	-	936,948.73	10%	76,635.90	247,225.64	689,723.09
iii)	Tools & Equipment for Training	626,902.38	117,977.00	-	744,879.38	10%	61,949.89	187,350.37	557,549.01
iv)	Office Furniture for Project Office	85,059.93	-	-	85,059.93	10%	7,655.39	16,161.39	68,898.54
	Sub Total	1,969,122.36	201,977.00	-	2,161,099.36		179,429.71	546,231.99	1,614,867.37
C)	Office Equipments & Supplies:								
i)	Laptop	-	35,000.00	-	35,000.00	20%	7,000.00	7,000.00	28,000.00
ii)	Digital Camara	-	29,500.00	-	29,500.00	20%	5,900.00	5,900.00	23,600.00
	Sub Total	-	64,500.00	-	64,500.00		12,900.00	12,900.00	51,600.00
C)	Vehicals:								
i)	Motorcycle	54,276.13	-	-	54,276.13	20%	8,684.18	19,539.41	34,736.72
	Sub Total	54,276.13	-	-	54,276.13		8,684.18	19,539.41	34,736.72
E)	Utensils:								
i)	Cookeries for Kitchen	19,222.07	-	-	19,222.07	20%	2,691.09	8,457.71	10,764.36
	Sub Total	19,222.07	-	-	19,222.07		2,691.09	8,457.71	10,764.36
	Total Taka	10,931,124.56	1,449,688.00	-	12,380,812.56		907,921.73	1,870,893.35	10,509,919.21
16) Providing Rohingya Medical Service:									
	Furniture	19,800.00	-	-	19,800.00	10%	1,782.00	3,762.00	16,038.00
	Total Taka	19,800.00	-	-	19,800.00		1,782.00	3,762.00	16,038.00
17) Bangladesh Refugee Emergency Response (BRER)									
	Office Equipments	232,358.19	-	-	232,358.19	20%	37,177.31	85,648.95	148,709.24
	Furniture & Fixture	71,616.08	-	-	71,616.08	10%	6,445.45	13,607.05	58,009.02
	Total Taka	303,974.26	-	-	303,974.26		43,622.76	97,256.00	206,718.26



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

Sl. No	Particulars	Cost			% Rate of Dep.	Depreciation			Written Down Value as at 30 June 2020	
		Opening Balance as at 01 July 2019	Addition during the year	Adjustment during the year		Closing Balance as at 30 June 2020	Charged for the year	Adjustment during the year		Closing Balance as at 30 June 2020
18) Mobile Technical Training School (MTTS):										
	Mechanical Trade	327,894.94	-	-	20%	327,894.94	52,463.19	-	118,042.18	209,852.76
	Electrical Trade	119,797.24	-	-	20%	119,797.24	19,167.56	-	43,127.01	76,670.47
	Tailoring Trade	107,252.30	-	-	20%	107,252.30	17,160.37	-	38,610.83	68,641.47
	Furniture and Fixture	36,653.42	-	-	10%	36,653.42	3,298.81	-	6,964.15	29,689.27
	Utensils	3,231.27	-	-	30%	3,231.27	678.57	-	1,647.95	1,583.32
	Total Taka	594,829.17	-	-		594,829.17	92,768.49	-	208,392.11	386,437.29
19) Torun Ato Project (M/JF):										
A) Office Equipments & Supplies:										
	Hostel Decoration (Hostel Khai, Pillows, etc.)	220,422.05	-	-	10%	220,422.05	39,675.97	-	61,718.18	158,703.88
	Tools & Equipment for Training	220,422.05	-	-	10%	220,422.05	39,675.97	-	61,718.18	158,703.88
	Total Taka	440,844.10	-	-		440,844.10	79,351.94	-	123,436.36	317,407.74
20) Microfinance Program (MFP):										
A) Land & Building:										
	Land	-	-	13,585,260.00	0%	13,585,260.00	-	-	-	13,585,260.00
	Building	-	-	13,585,260.00	10%	13,585,260.00	-	-	-	13,585,260.00
	Sub Total	-	-	27,170,520.00		27,170,520.00	-	-	-	27,170,520.00
B) Furniture and Fixture:										
	Furniture & Fixture	383,148.31	10,865.00	136,880.00	10%	530,894.31	35,568.70	-	73,883.53	457,010.78
	Office Equipment	292,051.06	11,160.00	11,100.00	20%	314,311.06	51,881.00	-	218,622.40	218,622.40
		675,199.37	22,025.00	147,980.00		845,205.37	87,449.70	-	169,572.19	675,633.19
	Sub Total	975,348.37	33,025.00	264,960.00		1,273,333.37	143,899.40	-	402,195.72	871,137.65
C) Office Equipments & Supplies:										
	Computer & Accessories	366,614.45	700.00	6,000.00	20%	373,314.45	55,033.61	-	147,186.61	226,127.84
	Computer Software	311,408.79	-	-	25%	311,408.79	58,389.15	-	136,241.33	175,167.46
		678,023.23	700.00	6,000.00		684,723.23	113,422.76	-	283,427.93	401,295.30
	Sub Total	979,433.22	1,400.00	12,000.00		992,833.22	173,842.51	-	483,674.26	509,158.71
D) Vehicals:										
	Vehicle, Motor cycle, Bi-cycle	928,196.15	-	90,000.00	20%	1,018,196.15	147,897.50	-	334,603.09	681,593.06
		928,196.15	-	90,000.00		1,018,196.15	147,897.50	-	334,603.09	681,593.06
	Sub Total	928,196.15	-	90,000.00		1,018,196.15	147,897.50	-	334,603.09	681,593.06
iv) Utensils:										
	Crockeries & Utensils	24,356.52	-	-	30%	24,356.52	4,895.68	-	12,933.28	11,423.25
		24,356.52	-	-		24,356.52	4,895.68	-	12,933.28	11,423.25
	Sub Total	24,356.52	-	-		24,356.52	4,895.68	-	12,933.28	11,423.25
	Total Taka	2,303,775.28	22,726.00	13,829,240.00		16,155,741.28	353,665.03	-	800,536.48	15,355,204.79
	Grand Total (2019-2020) =	75,390,470.90	16,533,943.00	13,829,240.00		105,753,653.90	10,193,515.24	-	17,585,053.43	88,168,600.70
	Grand Total (2018-2019) =	75,628,375.60	4,793,091.00	(4,916,471.28)		75,504,995.31	7,506,062.43	-	7,506,062.43	67,998,932.88



BANGLA-GERMAN SMPREETI (BGS)
SCHEDULE OF CASH & CASH EQUIVALENTS
AS ON 30 JUNE 2020

SCHEDULE - B

SI No	Particulars	Amount in Taka
CASH AT BANK		
01	VTC:	
	i) Pubali Bank Ltd., Mohammadpur Branch, Dhaka. CD A/C No-0175-9010-20694	33,388.00
	ii) Pubali Bank Ltd., Main Branch Tangail, CD A/C No-04/0901003879	1,565.00
	Sub Total	34,953.00
02	PSDPR:	
	i) Bangladesh Krishi Bank Ltd., Tajmohal Road Branch, Mohammadpur, A/C No. CD-4105-0210012187	-
	ii) Pubali Bank Ltd., Mohammadpur Branch, Dhaka A/C No. CD-0175901022994	-
	iii) Bangladesh Krishi Bank Ltd., Matarbari Branch, Moheshkhali, CD A/C No- 739	553,737.00
	Sub Total	553,737.00
03	SHED Project:	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - SND-0175-1020-22994	1,114,448.42
	ii) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - SND-0175-1020-02300	27,959.50
	iii) Pubali Bank Limited, Tangail Main Branch, Tangail, Account No. - CA- 6082	42,116.00
	Sub Total	1,184,523.92
04	Central Office:	
	i) National Bank Ltd., Mohammadpur Branch, Dhaka, A/C No. CD-101-8000-636417	1,651,300.00
	Sub Total	1,651,300.00
05	Skill for Employment Investment Program (PKSF-SEIP):	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. 0175-102-002465	568,395.50
	ii) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. 0175-102-02280	2,196,651.00
	iii) Pubali Bank Ltd., Main Branch Tangail, Account No. CD-047-0101169046	397,168.50
	iv) Pubali Bank Ltd., Main Branch Tangail, Account No. CD-0047-0901-44567	98,438.50
	v) Pubali Bank Ltd., Shapla Chattar Branch, Account No. CD-216010184444	232,528.50
	vi) Rupali Bank Ltd., Court Bazar Branch, Account No. CD-1388010016809	142,427.00
	Sub Total	3,635,609.00
06	Community Based Health Awareness Programme of IOM:	
	i) First Security Islami Bank Ltd., Hnila Branch, Teknaf, Cox's Bazar, CA A/c. No-022111100000442	252,191.00
	ii) Pubali Bank Ltd., Mohammadpur Branch, CD No. 0175-9010-22994	2,288,269.00
	Sub Total	2,540,460.00
07	B-SkillFUL Project:	
	i) Pubali Bank Ltd., Tangail Main Branch, Tangail, A/C. No. CD-004-70-901-046194	27,240.00
	Sub Total	27,240.00
08	ROSC Project:	
	i) Sonali Bank Ltd., College Gate Branch, Dhaka, A/C. No. CA-01633702000820	1,531,371.00
	ii) Sonali Bank Ltd., Tangail Branch, Tangail, A/C. No. CA-02001407	116,920.00
	Sub Total	1,648,291.00
09	MJF Youth Project:	
	i) Pubali Bank Ltd., Shapla Chattar Branch, Account No. SB-2160102000894	324,826.00
	Sub Total	324,826.00
10	ECHO-USA Project, Rangpur:	
	i) Pubali Bank Ltd., Mohammadpur Branch, CD No. 0175-9010-22994	25,905.00
	ii) Pubali Bank Ltd., Shapla Chattar Branch, CD No. 2160901027907	35,068.00
	Sub Total	60,973.00
11	APCR	
	i) Pubali Bank Ltd., Cox's Bazar Branch, No. - CD-1016901017330	101,289.00
	Sub Total	101,289.00
12	G-POP Project:	
	i) Pubali Bank Ltd., Ukhiya Branch, Account No. - CD-1016901017920	159,495.28
	Sub Total	159,495.28
13	RTC:	
	i) Rupali Bank Ltd., Court Bazar, Ukhiya. CD A/C. 200008516	51,287.27
	Sub Total	51,287.27



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

14	VTC Tangail Local Project:	
	i) Pubali Bank Ltd., Tangail Main Branch, Account No. SB-0470-1011-54753	769,168.00
	Sub Total	769,168.00
15	VTC Rangpur:	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. 0175-101-105041	-
	ii) Pubali Bank Ltd., Shapla Chattar Branch, Account No. CD-021-60-901-27907	790,738.00
	Sub Total	790,738.00
16	Safe Water Project	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - CD-0175-9010-22994	-
	ii) Bangladesh Krishi Bank, Matarbari Branch, Moheshkhali, SB - 5546	-
	Sub Total	-
17	Providing Medical Relief Project	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - CD-0175-9010-22994	-
	ii) Rupali Bank Ltd., Court Bazar Branch, Ukhya. A/C No 1388020000851	-
	Sub Total	-
18	BRER	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - CD-0175-1020-22994	-
	ii) Pubali Bank Ltd., Coxsbazar Branch, No. - SND-0045102000522	4,804.00
	Sub Total	4,804.00
19	MTTS:	
	i) Pubali Bank Ltd., Gobindhaganj Branch, Gaibandha, CD A/C No. 3173-9010-15312	-
	ii) Pubali Bank Ltd., Mohammadpur Branch, Dhaka, CD A/C No. 0175-9010-20686	4,944.47
	Sub Total	4,944.47
20	HYGIENE KITS:	
	i) Pubali Bank Ltd., Mohammadpur Branch, Savings Account No. - CD-0175-9010-22994	3,567.00
	Sub Total	3,567.00
21	TORUN ALO	
	i) Rupali Bank Ltd., Court Bazar, Ukhya. A/C No 1388020000933	564.00
	Sub Total	564.00
22	MCP Units Office:	
	i) Matarbari (PSDPR):	
	Bangladesh Krishi Bank, Matarbari Branch, Moheshkhali, STD A/C No. 05	1,526,122.00
	ii) Kalarmarchara (PSDPR)	
	Bangladesh Krishi Bank, Kalarmarchara Branch, Moheshkhali, STD A/C No. 18	554,172.00
	iii) Hoyanak (PSDPR)	
	Bangladesh Krishi Bank, Hoanak Branch, Moheshkhali, STD A/C No. 06	883,407.00
	iv) Cox's Bazar Sadar (IGA)	
	IFIC Bank Ltd., Cox's Bazar Branch, Saving A/C No-2044-25575-031	14,782.00
	v) Gorokghata	
	Pubali Bank Ltd., Moiscal Branch, Ghorokghata Branch, CD A/C 371	687,589.00
	vi) Ukhya (ILLIP)	
	Rupali Bank Ltd., Court Bazar Branch, CD A/C No 2000-07981	372,467.00
	vii) Chakaria	
	Pubali Bank Ltd., Chakaria Branch, CA-3900901010266	234,378.00
	viii) Cox's Bazar Area Office	
	IFIC Bank Ltd, Cox's Bazar Branch, Saving A/C No-0170140096031	26,950.00
	ix) Hotibari (CPPFT)	
	Pubali Bank Ltd., Main Branch, Tangail, CD A/C 40812	462,849.00
	Pubali Bank Ltd., Main Branch, Tangail, SB A/C 143694	8,750.00
	xi) Tangail (VTC)	
	Pubali Bank Ltd., Main Branch, Tangail, CD A/C 09010-28568	327,061.00
	xii) Pirganj	
	Janata Bank Ltd., Pirganj Branch, Rangpur, CD A/C 329-3	210,055.00
	xiii) Gobindhaganj	
	Pubali Bank Ltd., Gobindhaganj Branch, Gaibandha, CD A/C 31739010-15004	249,171.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

	xiv) Shahajadpur	
	National Bank Ltd., Sahazadpur Branch, CA 1092002166825	123,000.00
	National Bank Ltd., Sahazadpur Branch, CA 1092002900579	13,905.00
	xv) Ullahpara	
	Janata Bank Ltd., Ullahpara Branch, CA100082271028	241,000.00
	xvi) Mirzapur	
	National Bank Ltd., Mirzapur SME Branch, CD-1141002277223	493,496.00
	xvii) Madhupur	
	National Bank Ltd., Madhupur Branch, CD-1080002279148	492,648.00
	xviii) Bera	
	Janata Bank Ltd., Bera Branch, CA0 100120026032	362,200.00
	xix) Ataikula	
	Pubali Bank Ltd., Ataikula Branch, A/C 1276901019751	260,000.00
	xx) Tangail Area Office	
		6,889.00
	xxi) Central Office	
	National Bank Ltd., Mohammadpur Branch, CD-1018002165516	179,768.00
	Sub Total	7,730,659.00
TOTAL CASH AT BANK (Without PF & GF)		21,278,428.94
	Central Office (PF & GF):	
23	i) National Bank Ltd., Mohammadpur Branch, Dhaka, A/C No.CD-101-8000-636416	14,341,162.85
	ii) National Bank Ltd., Mohammadpur Branch, Dhaka, A/C No.CD-101-8000-636418	8,034,685.45
	Sub Total	22,375,848.30
TOTAL CASH AT BANK (With PF & GF)		43,654,277.24
CASH IN HAND		Amount in Taka
01	VTC:	
	i) Dhaka Office	-
	ii) Tangail Office	101.00
	Sub Total	101.00
02	PSDPR:	
	i) Dhaka Office	-
	ii) Project Balance	3,141.00
	Sub Total	3,141.00
03	SHED:	
	i) Dhaka Office	-
	ii) SHED Tangail	498.00
	Sub Total	498.00
04	Central Office:	
	i) Dhaka Office	10,763.00
	Sub Total	10,763.00
05	Skill for Employment Investment Program (PKSF-SEIP):	
	i) Cox's Bazar	158.00
	ii) VTC Raggpur	173.00
	iii) VTC Tangail	9,873.00
	Sub Total	10,204.00
06	Community Based Health Awareness Programme of IOM:	
	i) CHOP, Nhila, Teknaf, Cox's Bazar	2,671.00
	Sub Total	2,671.00
07	B-SkillFUL Project:	
	i) Dewla, Tangail Sadar, Tangail	5,740.00
	Sub Total	5,740.00
08	ROSC Project:	
	i) Dhaka Office	23,730.00
	ii) Dewla, Tangail Sadar, Tangail	16,441.00
	Sub Total	40,171.00
09	MJF Youth Project:	
	i) Dhaka Office	-
	ii) Rangpur Office	3,549.00
	Sub Total	3,549.00



A. K. DEB & CO.
CHARTERED ACCOUNTANTS

10	ECHO - USA Project: i) VTC Rangpur		746.00
		Sub Total	746.00
11	APCR Project: APCR Ukhiya Office		3,656.00
		Sub Total	3,656.00
12	G-POP Project: G-POP Ukhiya Office		1,980.00
		Sub Total	1,980.00
13	RTC: i) RTC Office		7,563.00
		Sub Total	7,563.00
14	VTC Tangail Operation: i) VTC Tangail Operation		3,152.00
		Sub Total	3,152.00
15	BGS VTC Rangpur Operation: i) VTC Rangpur Operation		4,251.00
		Sub Total	4,251.00
16	Safe Water Project i) Safe Water Project		-
		Sub Total	-
17	Medical Relief Project i) Medical Relief Project		-
		Sub Total	-
18	BRER i) BRER Project		-
		Sub Total	-
19	MTTS: i) Dhaka Office ii) Tangail Office		-
		Sub Total	-
20	HYGIENE KITS: Hygiene Kits Project		-
		Sub Total	-
21	TORUN ALO Torun Alo Prject		-
		Sub Total	-
22	MFP Units Office: i) Matarbari (PSDPR) ii) Kalarmarchara (PSDPR) iii) Hoyanak (PSDPR) iv) Cox's Bazar Sadar (IGA) v) Gorokghata Savings vi) Ukhiya (ILLIP) vii) Chakaria viii) Hotibari (CPPFT) ix) Tangail Sadar x) Pirganj xi) Gobindhaganj xii) Shahajadpur xiii) Ullahpara xiv) Mirzapur xv) Madhupur xvi) Bera xvii) Ataikula xviii) Area Office Cox's Bazar xix) Area Office Tangail xx) MFP Central		9,452.00 9,118.00 34,918.00 17,979.00 6,738.00 48,201.00 2,417.00 10,850.00 85,857.00 37.00 2,077.00 933.00 3,803.00 4,319.00 10,856.00 10,920.00 4,000.00 1,244.00 707.00 11,556.00
		Sub Total	275,982.00
TOTAL TAKA			374,168.00
GRAND TOTAL			44,028,445.24



BANGLA-GERMAN SMPRETI (BGS)
Schedule of FDR
AS ON 30 JUNE 2020

SCHEDULE - C

Sl. No	Name of the Bank	FDR No.	Balance as on July 01, 2019	Addition during the year	Encashment during the year	Interest	Balance as on June 30, 2020
01	Rupali Bank Ukhia, Cox's Bazar	382537/40/22	2,535,204.00	-	-	137,036.00	2,672,240.00
	National Bank Ltd., Mohammadpur, Dhaka (For Ukhia)	0652186/101800281 5639 (26.06.2018)	648,059.00	-	-	57,280.00	705,339.00
02	National Bank Ltd. Mohammadpur, Dhaka For Matarbari Branch	0652186/101800281 5639 (26.06.2018)	431,873.00	-	-	38,172.44	470,045.44
03	Pubali Bank Ltd., Moheshkhali Branch	508207/8031 (29.07.2008)	1,172,582.00	-	-	68,388.00	1,240,970.00
	National Bank Ltd., Mohammadpur, Dhaka (For Kalarmarchara)	0652186/101800281 5639 (26.06.2018)	107,593.00	-	-	9,510.00	117,103.00
04	National Bank Ltd., Mohammadpur, Dhaka (For Chakaria)	0652732/101800340 1550 (24.06.2019)	300,000.00	-	-	26,906.00	326,906.00
04	Pubali Bank Ltd. Tangail Sadar Branch	047010415269	600,901.00	-	-	39,938.00	640,839.00
	National Bank Ltd., Mohammadpur, Dhaka (For Tangail Sadar)	0652732/101800340 1550 (24.06.2019)	200,000.00	-	-	17,937.40	217,937.40
06	Pubali Bank Ltd. Tangail Main Branch (Hotibari)	0470104010737 (20.01.2013)	871,765.00	-	-	55,216.00	926,981.00
07	National Bank Ltd. Mohammadpur, Dhaka (For Madhupur Branch)	0652186/101800281 5639 (26.06.2018)	107,593.00	-	-	9,510.00	117,103.00
08	National Bank Ltd. Mohammadpur, Dhaka (For Ullapara Branch)	0652186/101800281 5639 (26.06.2018)	323,779.00	-	-	28,617.00	352,396.00
Total			7,299,349.00	-	-	488,510.84	7,787,859.84



BANGLA-GERMAN SMPRETI (BGS)
SCHEDULE OF INTERNAL LOAN
AS ON 30 JUNE 2020

SCHEDULE - D

SL No	Particulars	Opening on 01 July 2019	Addition during the year	Realised/Refund during the year	Balance on 30 June 2020
A) Loan Payable Accounts:					
1) Projects:					
	Need Based VTC - Tangail	623,455.00	-	540,750.00	82,705.00
	SHED Project	120,000.00	1,001,000.00	220,000.00	901,000.00
	PKSF-SEIP Project	8,756,506.00	5,400,000.00	3,200,000.00	10,956,506.00
	CHOP Project	3,964,177.00	2,932,746.00	4,964,177.00	1,932,746.00
	B-SkillFUL Project	491,085.00	46,613.00	-	537,698.00
	ROSC Project	-	3,000,000.00	-	3,000,000.00
	APCR Project	-	682,114.00	682,114.00	-
	RTC Project	3,201.00	-	3,201.00	-
	Safe Water Project	370,841.00	130,350.00	370,841.00	130,350.00
	MTTS Project	429,818.00	-	-	429,818.00
	Sub Total Total (Projects) =	14,759,083.00	13,192,823.00	9,981,083.00	17,970,823.00
2) Microfinance Program (MFP):					
	Central Office	30,000.00	-	-	30,000.00
	Cox's Bazar Sadar	7,900,000.00	1,960,000.00	1,145,000.00	8,715,000.00
	Gorokghata	6,300,004.00	1,614,829.00	2,129,833.00	5,785,000.00
	Ukhia	(1,600,000.00)	1,000.00	1,050,000.00	(2,649,000.00)
	Materbari	(10,150,000.00)	50,000.00	1,700,000.00	(11,800,000.00)
	Kalarmarchara	(6,775,000.00)	2,195,000.00	1,500,000.00	(6,080,000.00)
	Hoanok	275,000.00	2,455,000.00	3,700,000.00	(970,000.00)
	Chakaria	4,400,000.00	3,050,000.00	1,180,000.00	6,270,000.00
	Area Office Cox's Bazar	-	-	-	-
	Pirgonj	5,530,000.00	100,000.00	1,200,000.00	4,430,000.00
	Gobindagonj	4,875,000.00	400,000.00	300,000.00	4,975,000.00
	Ullapara	2,770,000.00	3,400,000.00	-	6,170,000.00
	Sahazadpur	2,300,000.00	800,000.00	-	3,100,000.00
	Bera	-	-	-	-
	Ataikula	-	4,000,000.00	-	4,000,000.00
	Area Office Shajadpur	-	-	-	-
	Tangail Sadar	(1,700,000.00)	550,000.00	1,070,000.00	(2,220,000.00)
	Hotibari	(6,100,000.00)	170,000.00	500,000.00	(6,430,000.00)
	Mirzapur	1,850,000.00	2,060,000.00	-	3,910,000.00
	Madhupur	5,700,000.00	1,660,000.00	1,160,000.00	6,200,000.00
	Sub Total (MFP) =	15,605,004.00	24,465,829.00	16,634,833.00	23,436,000.00
3) National Bank Ltd.:					
	Chakaria (NBL)	3,000,000.00	-	2,500,000.00	500,000.00
	Ullapara (NBL)	4,250,000.00	200,000.00	4,200,000.00	250,000.00
	Sahazadpur (NBL)	6,580,000.00	3,950,000.00	5,959,000.00	4,571,000.00
	Bera (NBL)	9,350,000.00	800,000.00	1,500,000.00	8,650,000.00
	Ataikula (NBL)	8,500,000.00	900,000.00	4,800,000.00	4,600,000.00
	Mirzapur (NBL)	3,711,000.00	4,330,000.00	6,199,000.00	1,842,000.00
	Madhupur (NBL)	3,689,000.00	6,940,000.00	8,572,000.00	2,057,000.00
	Sub Total (Bank) =	39,080,000.00	17,120,000.00	33,730,000.00	22,470,000.00
	Total (Payables) =	69,444,087.00	54,778,652.00	60,345,916.00	63,876,823.00
B) Loan Receivable Accounts:					
1) Projects:					
	PSDPR Project	28,013.00	2,134,686.00	1,956,000.00	206,699.00
	RTC Project	-	116,799.00	-	116,799.00
	VTC Tangail Modular	540,750.00	804,797.00	540,750.00	804,797.00
	VTC Rangpur Modular	2,000.00	2,000.00	-	4,000.00
	Total (Receivable) =	570,763.00	3,058,282.00	2,496,750.00	1,132,295.00



BANGLA-GERMAN SAMPRETI (BGS)
SCHEDULE OF ADVANCE
AS ON 30 JUNE 2020

SCHEDULE - E

Sl. No	Particulars	Opening on 01 July 2019	Addition during the year		Realised/Refund during the year	Balance on 30 June 2020
			Cash Transcation	Non-Cash Transcation		
A)	Projects:					
1)	VTC Project:					
	Salary Advance	2,000.00	-	-	2,000.00	-
2)	MJF Youth Project:					
	Program Advance	-	-	20,321.00	-	20,321.00
	Total (A) for Project =	2,000.00	-	20,321.00	2,000.00	20,321.00
B)	Microfinance Program (MFP):					
1)	Sahazadpur:					
	Office Rent Advance	7,000.00	-	-	-	7,000.00
	Sub Total	7,000.00	-	-	-	7,000.00
2)	Ullahpara:					
	Office Rent Advance	5,500.00	-	-	-	5,500.00
	Sub Total	5,500.00	-	-	-	5,500.00
3)	Cox's Bazar Sadar:					
	Program Advance	-	4,000.00	-	4,000.00	-
	Sub Total	-	4,000.00	-	4,000.00	-
4)	Mirzapur:					
	Office Rent Advance	-	20,000.00	-	12,000.00	8,000.00
	Sub Total	-	20,000.00	-	12,000.00	8,000.00
5)	Bera:					
	Office Rent Advance	2,000.00	-	-	2,000.00	-
	Sub Total	2,000.00	-	-	2,000.00	-
	Total (B) for MFP =	14,500.00	24,000.00	-	18,000.00	20,500.00
	Grand Total (Advance) =	16,500.00	24,000.00	20,321.00	20,000.00	40,821.00

