

Private & Confidential

*Auditors' Report*  
&  
*Financial Statements*  
*Of*

**GRAMEEN ALO**

BOGRA

For the year ended 30 June, 2016

*Performed by:*



**A. MATIN & CO.**

**CHARTERED ACCOUNTANTS**

60/2 (New), Nayapaltan (1st Floor)

Dhaka-1000, Bangladesh

Phone: 8318191, Fax: +880-2-8318191

Mobile: 01713453596, 01199835489

E-mail: akmatinmatin@yahoo.com

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### Auditors' Reports

We have audited the accompanying Financial Statement of GRAMEEN ALO which comprises the Statement of Financial Position as at June 30, 2016, the Statement of Comprehensive Income, Statement of Changes in equity, Statement of Cash Flows for the year then ended June 30, 2016 and a summary of significant accounting policies and other explanatory notes.

#### **MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS:**

GRAMEEN ALO's management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), all other applicable standards, laws and rules containing all the information in the manner required by NGO Affairs Bureau, MRA and all other regulatory body and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

#### **AUDITOR'S RESPONSIBILITY**

Our responsibility is to express an Independent opinion on these financial statement based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as BSA & BFRS. Those standards required that we plan and perform the audit to obtain reasonable assurance about where the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of materials misstatement of the financial statements, whether due to error. In making those risk assessments, the auditors considered internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate provide a basis for our audit opinion.


#### **OPINION**

In our opinion, the financial statements presents fairly, in all material respects, the financial position, the financial statements presents fairly, in all material respects, the financial position of GRAMEEN ALO as at June 30, 2016 and its financial performance and its cash flows for the year then ended June 30, 2016 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws regulations of NGO Affairs Bauru, MRA and all other regulatory bodies.

#### *We also report that:*

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- In our opinion, Proper books of accountants as required by law and Rules prescribed by the regulatory bodies have been kept by GRAMEEN ALO so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka  
12-Oct-16

  
(A.K. Abdul Matin, FCA)  
**A. MATIN & CO**  
Chartered Accountants



GRAMEEN ALO  
*Comprehensive Statements of Financial Position*  
As at 30 June, 2016

Particulars	Note	30-06-2016	30-06-2015
<b>PROPERTY &amp; ASSETS</b>			
<b>Current asset</b>			
Cash and cash equivalents	3	1,868,109	1,733,487
Members Loan portfolio	4	6,458,348	3,399,435
Loan to Projects	5	-	350,000
Loan to General fund	6	244,539	318,582
Loan to Staff	7	40,428	57,800
<b>Non-current asset</b>			
Fixed asset	8	1,136,115	791,306
		<b>9,747,539</b>	<b>6,650,610</b>
<b>LIABILITIES AND EQUITY</b>			
<b>Current Liabilities</b>			
Members savings deposit	9	1,692,004	1,517,742
VGD Savings deposit	10	-	-
Special Savings deposit	11	155,755	25,805
GASS Savings deposit	12	-	6,800
Loan from ED	13	4,281,555	2,638,565
Loan from General A/C	14	-	350,000
Loan from Revolving fund	15	244,539	244,539
Loan from others	16	400,000	-
Payable Audit fees	17	-	3,000
Risk Fund	18	163,343	86,238
Liabilities transferred from Closed projects	19	-	74,043
<b>Reserve &amp; provision</b>			
Loan loss provision	20	553,800	138,641
Expenditure Payable	21	-	-
<b>Equity</b>			
Retained Surplus	22	2,256,543	1,565,237
		<b>9,747,539</b>	<b>6,650,610</b>

The accompanying notes form an integral part of these financial statements.

*F. Suleman*  
Executive Director  
Grameen Alo

*Grameen Alo*  
Treasurer (EC)  
Grameen Alo

This is the Statement of Financial Position referred to in our separate report of even date.







এ. মতীন এন্ড কোং  
**A. MATIN & CO.**  
Chartered Accountants

GRAMEEN ALO  
*Comprehensive Statements of Comprehensive Income*  
For the year ended 30 June 2016

Particulars	Amounts in BDT	
	Total 2016	Total 2015
<b>INCOME</b>		
Fund Received from Donner	1,063,691	-
Fund from RI	218,000	500,600
Fund from HDF	158,080	91,920
Fund from AAB	1,590,716	-
Fund from NGO forum	2,015,003	1,672,156
Fund from BNF	275,000	275,000
Fund from Grameen Alo	92,000	81,000
Fund from DWAO	1,092,383	924,105
Fund from MJF	2,905,874	2,601,266
Fund received from CDD	-	657,885
<b>Microcredit:</b>	-	-
Service Charge Realized	867,179	438,582
Admission Fee	20,450	5,870
Pass Book Sale	5,470	2,670
Loan format fee	4,760	1,310
<b>Other:</b>	-	-
General Members Subscription	48,600	73,000
Fund Return form project	-	13,660
Sale/Canteen mile charge	372,595	255,205
Donation Received from EC Members /Donors/ED	36,000	301,851
Venue, Office rent, utilities & Equipment rental	124,124	183,450
Project Management Fee	99,078	191,656
Resource sale	205,627	-
Handicraft product sale	3,002,831	-
Others	3,005	-
Bank Interest	33,527	7,660
	-	43,939
	<b>14,233,993</b>	<b>8,322,785</b>
<b>EXPENSES</b>		
<b>Administrative Cost:</b>		
Salaries & Honorariums	5,081,681.00	3,697,605
Office Rent	365,945.00	370,540
Office/Training Center Rent	20,000.00	24,000
Office Maintenance/Repair & Cleaning	105,332.00	17,814
Utilities (Electric/Gas/Water Supply Bill)	101,208.00	35,926
Communication (Telephone/Cell Phone/Postage)	42,800.00	87,838
Printing & Stationery	197,290.00	118,278
Fuel, oil, repire and maintainnce	30,740.00	-
Travel, Lodging & Perdiium	442,846.00	303,155
Staff Recruitment	39,414.00	20,073
Staff Meeting & traning	74,846.00	15,746
Documentation	-	-
Information Board	2,000.00	2,000
Postage & Curier	130.00	460
Newspaper	2,440.00	4,570
Audit Fees (External)	10,000.00	-
Legal fee/ registration fee/ Network fee	9,710.00	-





এ. মতীন এন্ড কোং  
**A. MATIN & CO.**  
Chartered Accountants

Particulars	Total 2016	Total 2015
<b>Handicraft expenses (Note 24)</b>	2,291,297.00	
Entertainment/Refreshment	21,590.00	1,590
Project Proposal expenses	3,000.00	
Office Expenses	-	9,160
Canteen's Expenses	263,561.00	207,934
Fund transferr	1,233.00	10,551
<b>Microcredit</b>	-	
Fund to Project	1,031,333.00	81,000
<b>Program Cost (Note 23)</b>	2,660,927.00	2,506,023
IPS/Generator line (Rental)	-	2,000
Puchasing of training materials	-	12,080
Other:	-	
Overhead	102,543.00	193,462
Crokaries	7,938.00	2,520
Misce. Expenses	7,974.00	
Bank Charge	21,075.00	-
Loan Loss Expenses	415,160.00	19,720
Depereciation	185,565.10	203,919
	<b>13,539,578</b>	<b>7,947,964</b>
<b>Surplus/(Deficit)</b>	<b>694,415</b>	<b>374,822</b>

*F. A. Alo*

Executive Director  
Grameen Alo

*Grameen Alo*

Treasurer (EC)  
Grameen Alo

Dated: Dhaka  
12-Oct-2016

*A. K. Abdul Matin*  
(A.K. Abdul Matin, FCA)  
**A. Matin & Co.**  
Chartered Accountants





এ. মতীন এন্ড কোং  
**A. MATIN & CO.**  
Chartered Accountants

**GRAMEEN ALO**

*Comprehensive Statements of Receipts and payments statement*

For the year ended 30 June 2016

Particulars	Amounts in BDT	
	Total 2016	Total 2015
<b>Receipts</b>		
<i>Opening balance</i>	-	
Cash in hand	1,088	6,174
Cash at bank	1,717,024	1,632,071
* Cash in hand (Closed Project)	3	-
Cash at bank (Closed Project)	12,263	-
Fund from close Project (SPEAK)	-	3,109
Fund Received from Donner	1,063,691	-
<b>Loan Account (Received)</b>	-	-
Loan from ED	2,727,990	387,600
Loan Return from project	817,243	600,000
Loan from Grameen Alo	393,200	750,000
Loan from Others	400,000	
Fund from RI	218,000	500,600
Fund from HDF	158,080	91,920
Fund from AAB	1,590,716	-
Fund from NGO forum	2,015,003	1,672,156
Fund from BNF	275,000	275,000
Fund from Grameen Alo	92,000	81,000
Fund from DWAO	1,092,383	924,105
Fund from MJF	2,905,874	2,601,266
Fund received from CDD	-	657,885
<b>Microcredit:</b>	-	-
General Savings Collection	959,485	380,525
VGD Savings Collection	-	341,667
Members Loan Realisation	6,696,087	3,456,310
Staffs Loan realized	57,372	10,200
Service Charge Realized	867,179	438,582
Admission Fee	20,450	5,870
Special Savings	405,235	31,685
GASS Collection	11,800	6,800
Risk Fund	97,450	28,750
Pass Book Sale	5,470	2,670
Loan format fee	4,760	1,310
<b>Other:</b>	-	-
General Members Subcription	48,600	73,000
Sale/Canteen mile charge	372,595	255,205
Donation Received from EC Members /Donors/ED	36,000	301,851
Venue, Office rent, utilities & Equipment rental	124,124	183,450
Admission Fees (Computer Training Course)	-	191,656
Project Management Fee	99,078	
Fund Return from Project	-	13,660
Resource sale	205,627	
Handicraft product sale	3,002,831	
Others	5	
Bank Interest	33,527	43,939
	<b>28,527,233</b>	<b>15,950,016</b>







এ. মতীন এন্ড কোং  
**A. MATIN & CO.**  
Chartered Accountants

Particulars	Total 2016	Total 2015
<b>Payments</b>		
<b>Administrative Cost:</b>		
Salaries & Honorariums	5,081,681	3,725,105
Office Rent	365,945	370,540
Office/Training Center Rent	20,000	24,000
Office Maintenance/Repair & Cleaning	105,332	17,814
Utilities (Electric/Gas/Water Supply Bill)	101,208	35,926
Communication (Telephone/Cell Phone/Postage)	42,800	87,838
Printing & Stationery	197,290	118,278
Fuel, oil, repire and maintainnce	30,740	
Travel, Lodging & Perdium	442,846	303,155
Staff Recruitment	39,414	20,073
Staff Meeting & traning	74,846	15,746
Documentation	-	-
Informetion Board	2,000	2,000
Postage & Curier	130	460
Newspaper	2,440	4,570
Audit Fees (External)	10,000	
Legal fee/ registration fee/ Network fee	9,710	
<b>Handicraft expenses(Note 24)</b>	2,291,297	
Entertainment/Refreshment	21,590	1,590
Project Proposal expenses	3,000	
Office Expenses	-	9,160
Canteen's Expenses	263,561	207,934
<b>Microcredit</b>		
Loan Disbrasment to group Member	9,755,000	3,825,000
Staffs Loan	40,000	68,000
General Savings Return	785,223	229,345
Special Savings Return	275,285	5,880
VGD Savings Return	-	341,667
GASS Return	18,600	
Risk Fund return	20,345	
Fund to Project	1,031,333	81,000
<b>Loan Account (Payments)</b>		
Loan return ED	1,085,000	6,800
Loan to Project	467,243	950,000
Loan Return	-	-
Loan return to Grameen Alo	743,200	350,000
Loan to Grameen Alo Appayan	-	50,000
Advance	-	-
Fund transferr	1,233	13,660
<b>Loan return to ED &amp; General A/C</b>		
<b>Program Cost (Note 23)</b>	2,660,927	2,516,818
IPS/Generator line (Rental)	-	2,000
Puchasing of training materials	-	12,080
<b>Furniture, Fixture &amp; Equipments</b>	530,375	607,499
<b>Other:</b>		
Overhead	102,543	193,462
Crokaries	7,938	2,520
Misce. Expenses	7,974	-
Bank Charge	21,075	19,720
<b>Closing balance</b>		
Cash in hand	904	1,091
Cash at bank	1,867,205	1,729,287
	<b>28,527,233</b>	<b>15,950,016</b>

*F. S. Alam*  
Executive Director  
Grameen Alo

*Grameen Alo*  
Treasurer (EC)  
Grameen Alo

*A. K. Abdul Matin*  
(A.K. Abdul Matin, FCA)  
A. Matin & Co.  
Chartered Accountants

Dated: Dhaka  
12-Oct-2016







এ. মতীন এন্ড কোং  
A. MATIN & CO.  
Chartered Accountants

**GRAMEEN ALO**  
*Statements of Cash Flows*  
For the year ended 30 June 2016

Particulars	Amounts in BDT	
	30-06-2016	30-06-2015
<b>A. Cash Flow From Operating Activities</b>		
Surplus/(Deficit)	694,415	374,822
Add: Amount Considered as non cash items		
Depreciation for the year	185,565	203,919
Loan loss provision	415,159	(7,660)
<b>Total cash flow from Operating Activities</b>	<b>1,295,139</b>	<b>571,081</b>
<b>B. Cash Flow From Investing Activities</b>		
Purchase of Fixed assets	(530,375)	(607,499)
<b>Total cash flow from Investing Activities</b>	<b>(530,375)</b>	<b>(607,499)</b>
<b>C. Cash Flow From Financial Activities</b>		
Increase /(Decrease) in Members Loan portfolio	(3,058,913)	(368,690)
Increase /(Decrease) in Loan to Projects	350,000	(150,000)
Increase /(Decrease) in Loan to General fund	74,043	-
Increase /(Decrease) in Loan to Staff	17,372	(57,800)
Increase /(Decrease) in Reflect Account	-	-
Increase /(Decrease) in Advance against Expenses	-	-
Increase /(Decrease) in Members savings deposit	174,262	151,180
Increase /(Decrease) in Special Savings deposit	129,950	25,805
Increase /(Decrease) in GASS Savings deposit	(6,800)	6,800
Increase /(Decrease) in Loan from ED	1,642,990	380,800
Increase /(Decrease) in Loan from (Revolving fund)	-	-
Increase /(Decrease) in Loan from General A/C	(350,000)	150,000
Increase /(Decrease) in Payable Audit fees	(3,000)	-
Increase /(Decrease) in Loan from Others	400,000	-
Increase /(Decrease) in Risk Fund	77,105	28,750
Increase /(Decrease) in Liabilities transferred from Closed projects	(74,043)	-
Increase /(Decrease) in Loan loss provision	-	-
Increase /(Decrease) in surplus Restatement (Note 22)	(3,109)	-
Increase /(Decrease) in Expenditure Payable	-	(38,295)
<b>Total cash flow from Investing Activities</b>	<b>(630,143)</b>	<b>128,550</b>
<b>Net Cash Increase/Decrease(A+B+C)</b>	<b>134,622</b>	<b>92,132</b>
Add: Cash and Bank Balance at the beginning of the year	1,733,487	1,641,354
<b>Cash and Bank Balance at the Closing of the year</b>	<b>1,868,109</b>	<b>1,733,487</b>





এ. মতীন এন্ড কোং  
**A. MATIN & CO.**  
Chartered Accountants

**GRAMEEN ALO**  
*Statements of Changes in Equity*  
For the year ended 30 June 2016

Particulars	Amounts in BDT	
	30-06-2016	30-06-2015
Balance as at July 1	1,565,237	1,190,414
Surplus/(Deficit)	694,415	374,823
Previous years surplus Restated by adjustment	(3,109)	
Balance as at June 30	2,256,543	1,565,237





GRAMEEN ALO  
Project Wise Statements of Financial Position  
As at 30 June 2016

Particulars	Note	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMWW	30-06-2016	30-06-2015
PROPERTY & ASSETS														
Current asset														
Cash and cash equivalents	3	434,427	509,053	321,066	29,302	92,852	-	5,402	199,812	116,320	730	159,145	1,868,109	1,733,487
Members Loan portfolio	4	79,049	5,674,299	705,000	-	-	-	-	-	-	-	-	6,458,348	3,399,435
Loan to Projects	5	-	-	-	-	-	-	-	-	-	-	-	-	350,000
Loan to General fund	6	-	244,539	-	-	-	-	-	-	-	-	-	244,539	318,582
Loan to Staff	7	40,428	-	-	-	-	-	-	-	-	-	-	40,428	57,800
Non-current asset														
Fixed asset	8	212,839	-	-	-	9,576	-	23,144	385,571	-	-	504,985	1,136,115	791,306
		766,743	6,427,892	1,026,066	29,302	102,428	-	28,546	585,383	116,320	730	664,130	9,747,539	6,650,610
LIABILITIES AND EQUITY														
Current Liabilities														
Members savings deposit	9	290,480	1,322,109	79,415	-	-	-	-	-	-	-	-	1,692,004	1,517,742
VGD Savings deposit	10	-	-	-	-	-	-	-	-	-	-	-	-	-
Special Savings deposit	11	-	155,755	-	-	-	-	-	-	-	-	-	155,755	25,805
GASS Savings deposit	12	-	-	-	-	-	-	-	-	-	-	-	-	6,800
Loan from ED	13	67,284	3,612,238	600,000	-	-	-	-	-	-	2,033	-	4,281,555	2,638,565
Loan from General A/C	14	-	-	-	-	-	-	-	-	-	-	-	-	350,000
Loan from Revolving fund	15	244,539	-	-	-	-	-	-	-	-	-	-	244,539	244,539
Loan from others	16	-	-	400,000	-	-	-	-	-	-	-	-	400,000	-
Payable Audit fees	17	-	-	-	-	-	-	-	-	-	-	-	-	3,000
Risk Fund	18	14,211	142,082	7,050	-	-	-	-	-	-	-	-	163,343	86,238
Liabilities transferred from														
Closed projects	19	-	-	-	-	-	-	-	-	-	-	-	-	74,043
Reserve & provision														
Loan loss provision	20	30,278	516,472	7,050	-	-	-	-	-	-	-	-	553,801	138,641
Expenditure Payable	21	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity														
Retained Surplus	22	119,951	679,235	(67,449)	29,302	102,428	-	28,546	585,383	116,320	(1,303)	664,130	2,256,543	1,565,237
		766,743	6,427,891	1,026,066	29,302	102,428	-	28,546	585,383	116,320	730	664,130	9,747,539	6,650,610







GRAMEEN ALO

Project Wise Statements of Comprehensive Income  
For the year ended 30 June 2016

Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMWW	Amounts in BDT	
												Total 2016	Total 2015
<b>INCOME</b>													
Fund Received from Donor	1,063,691	-	-	-	-	-	-	-	-	-	-	1,063,691	-
Fund from RI	-	-	-	-	-	-	-	-	-	218,000	-	218,000	500,600
Fund from HDF	-	-	-	-	-	158,080	-	-	-	-	-	158,080	91,920
Fund from AAB	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund from NGO forum	-	-	-	-	-	-	-	-	-	-	1,590,716	1,590,716	1,672,156
Fund from BNF	-	-	-	-	-	-	-	-	2,015,003	-	-	2,015,003	275,000
Fund from Grameen Alo	-	-	-	-	275,000	-	-	-	-	-	-	275,000	81,000
Fund from DWAO	-	-	-	-	71,000	21,000	-	-	-	-	-	92,000	924,105
Fund from MJF	-	-	-	-	-	-	1,092,383	-	-	-	-	1,092,383	2,601,266
Fund received from CDD	-	-	-	-	-	-	-	2,905,874	-	-	-	2,905,874	657,885
<b>Microcredit:</b>													
Service Charge Realized	3,000	864,179	-	-	-	-	-	-	-	-	-	867,179	438,582
Admission Fee	-	19,850	600	-	-	-	-	-	-	-	-	20,450	5,870
Pass Book Sale	-	4,880	590	-	-	-	-	-	-	-	-	5,470	2,670
Loan format fee	-	4,380	380	-	-	-	-	-	-	-	-	4,760	1,310
<b>Other:</b>													
General Members Subscription	48,600	-	-	-	-	-	-	-	-	-	-	48,600	73,000
Fund Return form project	-	-	-	-	-	-	-	-	-	-	-	-	13,660
Sale/Canteen mile charge	-	-	-	372,595	-	-	-	-	-	-	-	372,595	255,205
Donation Received from EC Members /Donors/ED	36,000	-	-	-	-	-	-	-	-	-	-	36,000	301,851
Venue, Office rent, utilities & Equipment rental	124,124	-	-	-	-	-	-	-	-	-	-	124,124	183,450
Project Management Fee	99,078	-	-	-	-	-	-	-	-	-	-	99,078	191,656
Resource sale	205,627	-	-	-	-	-	-	-	-	-	-	205,627	-
Handicraft product sale	3,002,831	-	-	-	-	-	-	-	-	-	-	3,002,831	-
Others	3,000	5	-	-	-	-	-	-	-	-	-	3,005	7,660
Bank Interest	1,544	-	-	1,495	4,094	471	3,579	13,071	5,674	407	3,192	33,527	43,939
	4,587,495	893,294	1,570	374,090	350,094	179,551	1,095,962	2,918,945	2,020,677	218,407	1,593,908	14,233,993	8,322,785





EXPENSES	Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI-PVHT	MMWW	Total 2016	Total 2015
<b>Administrative Cost:</b>														
Salaries & Honorariums		518,143	293,215	40,671	85,600	90,250	116,000	571,000	1,775,570	811,996	4,000	775,236	5,081,681	3,697,605
Office Rent		160,735	-	4,578	-	-	-	50,000	104,640	24,800	-	21,192	365,945	370,540
Office/Training Center Rent		-	-	-	-	20,000	-	-	-	-	-	-	20,000	24,000
Office Maintenance/Repair & Cleaning		34,249	-	-	-	43,115	-	-	7,978	15,610	-	4,380	105,332	17,814
Utilities (Electric/Gas/Water Supply Bill)		44,198	-	665	-	-	-	-	25,476	27,635	-	3,234	101,208	35,926
Communication (Telephone/Cell Phone/Postage)		-	4,600	500	-	-	2,400	32,300	-	-	3,000	-	42,800	87,838
Printing & Stationery		66,185	4,000	5,000	-	2,695	2,541	22,225	57,520	25,508	855	10,761	197,290	118,278
Fuel, oil, repire and maintainnce		-	-	-	-	-	-	-	21,775	-	-	8,965	30,740	-
Travel, Lodging & Peridium		50,022	-	-	-	5,862	4,880	82,910	224,105	57,678	8,970	8,419	442,846	303,155
Staff Recruitment		14,430	-	-	-	-	-	-	-	-	-	24,984	39,414	20,073
Staff Meeting & training		16,695	-	-	-	-	-	36,850	18,196	3,105	-	-	74,846	15,746
Documentation		-	-	-	-	-	-	-	-	-	-	-	-	-
Information Board		-	-	-	-	2,000	-	-	-	-	-	-	2,000	2,000
Postage & Currier		-	-	130	-	-	-	-	-	-	-	-	130	460
Newspaper		2,440	-	-	-	-	-	-	-	-	-	-	2,440	4,570
Audit Fees (External)		10,000	-	-	-	-	-	-	-	-	-	-	10,000	-
Legal fee/ registration fee/ Network fee		3,960	-	5,750	-	-	-	-	-	-	-	-	9,710	-
Handicraft expenses (Note 24)		2,291,297	-	-	-	-	-	-	-	-	-	-	2,291,297	-
Entertainment/Refreshment		18,590	-	3,000	-	-	-	-	-	-	-	-	21,590	1,590
Project Proposal expenses		3,000	-	-	-	-	-	-	-	-	-	-	3,000	-
Office Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-
Canteen's Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-
Fund transferr		-	-	-	263,561	-	-	-	-	-	1,233	-	263,561	207,934
Microcredit		-	-	-	-	-	-	-	-	-	-	-	1,233	10,551
Fund to Project		1,031,333	-	-	-	-	-	-	-	-	-	-	-	-
Program Cost (Note 23)		267,034	-	-	-	95,276	53,178	49,980	764,126	1,157,903	209,775	63,655	1,031,333	81,000
IPS/Generator line (Rental)		-	-	-	-	-	-	-	-	-	-	-	2,660,927	2,506,023
Puchasing of training materials		-	-	-	-	-	-	-	-	-	-	-	-	2,000
Furniture, Fixture & Equipments		-	-	-	-	-	-	-	-	-	-	-	-	12,080
Other:		-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead		-	-	-	-	-	-	-	-	-	-	-	-	-
Crokaries		-	-	-	-	-	-	-	59,988	42,555	-	-	102,543	193,462
Misce. Expenses		7,974	-	-	-	-	-	-	-	-	-	7,938	7,938	2,520
Bank Charge		4,197	2,255	1,675	1,696	1,785	967	2,246	-	-	-	-	7,974	-
Loan Loss Expenses		-	408,110	7,050	-	-	-	-	-	3,530	1,710	1,014	21,075	-
Depreciation		69,073	-	-	-	17,100	-	3,968	95,424	-	-	-	415,160	19,720
		4,613,555	712,180	69,019	350,857	278,083	179,966	851,479	3,154,798	2,170,320	229,543	929,778	13,539,578	7,947,964
Surplus/(Deficit)		(26,060)	181,114	(67,449)	23,233	72,011	(415)	244,483	(235,853)	(149,643)	(11,136)	664,130	694,415	374,822



**GRAMEEN ALO**  
*Project Wise Statements of Receipts and payments statement*  
For the year ended 30 June 2016

Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVHT	MMWW	Total 2016	Amounts in BDT Total 2015
<b>Receipts</b>													
<b>Opening balance</b>													
Cash in hand	2			16		20	5	316	729			1,088	6,174
Cash at bank	626,074	273,823		141,053	3,741	395	56,945	339,925	265,234	9,833		1,717,024	1,632,071
Cash in hand (Closed Project)	3											3	
Cash at bank (Closed Project)	12,263											12,263	
Fund from close Project (SPEAK)													
Fund Received from Donor	1,063,691											1,063,691	3,109
<b>Loan Account (Received)</b>													
Loan from ED		2,125,957	600,000										
Loan Return from project	743,200	74,043										2,727,990	387,600
Loan from Grameen ALO						71,000	100,000	200,000		2,033		817,243	600,000
Loan from Others			400,000								22,200	393,200	750,000
Fund from RI												400,000	
Fund from HDF						158,080				218,000		218,000	500,600
Fund from AAB											1,590,716	158,080	91,920
Fund from NGO forum												1,590,716	
Fund from BNF												2,015,003	1,672,156
Fund from Grameen ALO					275,000							275,000	275,000
Fund from DWAO					71,000	21,000						92,000	81,000
Fund from MJF												1,092,383	924,105
Fund received from CDD												2,905,874	2,601,266
<b>Microcredit:</b>													657,885
General Savings Collection		880,070	79,415									959,485	380,525
VGD Savings Collection		6,682,631										6,696,087	341,667
Members Loan Realisation	13,456											3,456,310	
Staffs Loan realized	57,372											57,372	10,200
Service Charge Realized	3,000	864,179	600									867,179	438,582
Admission Fee		19,850										20,450	5,870
Special Savings		405,235										405,235	31,685
GASS Collection		11800										11,800	6,800
Risk Fund		90,400	7,050									97,450	28,750
Pass Book Sale		4,880	590									5,470	2,670
Loan format fee		4,380	380									4,760	1,310
<b>Other:</b>													
General Members Subscription	48,600											48,600	73,000
Sale/Canteen mile charge				372,595								372,595	255,205
Donation Received from EC Members												36,000	301,851
/Donors/ED	36,000												





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Chartered Accountants

Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVHT	MMWW	Total 2016	Total 2015
Venue, Office rent, utilities & Equipment rental	124,124	-	-	-	-	-	-	-	-	-	-	124,124	183,450
Admission Fees (Computer Training Course)	-	-	-	-	-	-	-	-	-	-	-	-	191,656
Project Management Fee	99,078	-	-	-	-	-	-	-	-	-	-	99,078	-
Fund Return from Project	-	-	-	-	-	-	-	-	-	-	-	-	-
Resource sale	205,627	-	-	-	-	-	-	-	-	-	-	205,627	13,660
Handicraft product sale	3,002,831	-	-	-	-	-	-	-	-	-	-	3,002,831	-
Others	-	5	-	-	-	-	-	-	-	-	-	-	-
Bank Interest	1,544	-	-	1,495	4,094	471	3,579	13,071	5,674	407	3,192	33,527	43,939
	<b>6,036,865</b>	<b>11,437,253</b>	<b>1,088,035</b>	<b>515,159</b>	<b>353,835.00</b>	<b>250,966.00</b>	<b>1,252,913.00</b>	<b>3,459,186</b>	<b>2,286,640.00</b>	<b>230,273.00</b>	<b>1,616,108</b>	<b>28,527,233</b>	<b>15,950,016</b>

**Payments**

**Administrative Cost:**

Salaries & Honorariums	518,143	293,215	40,671	85,600	90,250	116,000	571,000	1,775,570	811,996	4,000	775,236	5,081,681	3,725,105
Office Rent	160,735	-	4,578	-	-	-	50,000	104,640	24,800	-	21,192	365,945	370,540
Office/Training Center Rent	-	-	-	-	20,000	-	-	-	-	-	-	20,000	24,000
Office Maintenance/Repair & Cleaning	34,249	-	-	-	43,115	-	-	7,978	15,610	-	4,380	105,332	17,814
Utilities (Electric/Gas/Water Supply Bill)	44,198	-	665	-	-	-	-	25,476	27,635	-	3,234	101,208	35,926
Communication (Telephone/Cell Phone/Postage)	-	4,600	500	-	-	2,400	32,300	-	-	3,000	-	42,800	87,838
Printing & Stationery	66,185	4,000	5,000	-	2,695	2,541	22,225	57,520	25,508	855	10,761	197,290	118,278
Fuel, oil, repire and maintenance	-	-	-	-	-	-	-	21,775	-	-	8,965	30,740	-
Travel, Lodging & Peridium	50,022	-	-	-	5,862	4,880	82,910	224,105	57,678	8,970	8,419	442,846	303,155
Staff Recruitment	14,430	-	-	-	-	-	-	-	-	-	24,984	39,414	20,073
Staff Meeting & training	16,695	-	-	-	-	-	36,850	18,196	3,105	-	-	74,846	15,746
Documentation	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Board	-	-	-	-	-	-	-	-	-	-	-	-	-
Postage & Courier	-	-	-	-	2,000	-	-	-	-	-	-	2,000	2,000
Newspaper	2,440	-	130	-	-	-	-	-	-	-	-	130	460
Audit Fees (External)	10,000	-	-	-	-	-	-	-	-	-	-	2,440	4,570
Legal fee/ registration fee/ Network fee	3,960	-	5,750	-	-	-	-	-	-	-	-	10,000	-
Handicraft expenses(Note 24)	<b>2291297</b>	-	-	-	-	-	-	-	-	-	-	9,710	-
Entertainment/Refreshment	18,590	-	3,000	-	-	-	-	-	-	-	-	2,291,297	-
Project Proposal expenses	3,000	-	-	-	-	-	-	-	-	-	-	21,590	1,590
Office Expenses	-	-	-	-	-	-	-	-	-	-	-	3,000	-
Canteen's Expenses	-	-	-	263,561	-	-	-	-	-	-	-	-	9,160
Microcredit	-	-	-	-	-	-	-	-	-	-	-	263,561	207,934
Loan Disbursement to group Member	10,000	9,040,000	705,000	-	-	-	-	-	-	-	-	9,755,000	3,825,000
Staffs Loan	40,000	-	-	-	-	-	-	-	-	-	-	40,000	68,000
General Savings Return	515,323	269,900	-	-	-	-	-	-	-	-	-	785,223	229,345
Special Savings Return	-	275,285	-	-	-	-	-	-	-	-	-	275,285	5,880





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Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVMT	MMWW	Total 2016	Total 2015
VGd Savings Return	-	-	-	-	-	-	-	-	-	-	-	-	341,667
GASS Return	-	18,600	-	-	-	-	-	-	-	-	-	18,600	-
Risk Fund return	-	20,345	-	-	-	-	-	-	-	-	-	20,345	-
Fund to Project	1,031,333	-	-	-	-	-	-	-	-	-	-	1,031,333	81,000
<b>Loan Account (Payments)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan return ED	-	1,000,000	-	85,000	-	-	-	-	-	-	-	1,085,000	6,800
Loan to Project	467,243	-	-	-	-	-	-	-	-	-	-	467,243	950,000
Loan Return	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan return to Grameen Alo	-	-	-	-	-	71,000	400,000	200,000	-	-	22,200	743,200	350,000
Loan to Grameen Alo Appayan	-	-	-	50,000	-	-	-	-	-	-	-	-	50,000
Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund transferr	-	-	-	-	-	-	-	-	-	1,233	-	1,233	13,660
<b>Loan return to ED &amp; General A/C</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Program Cost (Note 23)</b>	267,034	-	-	-	95,276	53,178	49,980	764,126	1,157,903	209,775	63,655	2,660,927	2,516,818
IPS/Generator line (Rental)	-	-	-	-	-	-	-	-	-	-	-	-	2,000
Puchasing of training materials	-	-	-	-	-	-	-	-	-	-	-	-	12,080
<b>Furniture, Fixture &amp; Equipments</b>	25,390	-	-	-	-	-	-	-	-	-	504,985	530,375	607,499
<b>Other:</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
Overhead	-	-	-	-	-	-	-	59,988	42,555	-	-	102,543	193,462
Crokaries	-	-	-	-	-	-	-	-	-	-	-	-	-
Misce. Expenses	7,974	-	-	-	-	-	-	-	-	-	7,938	7,938	2,520
Bank Charge	4,197	2,255	1,675	1,696	1,785	967	2,246	-	3,530	1,710	1,014	7,974	-
<b>Closing balance</b>	-	-	-	-	-	-	-	-	-	-	-	21,075	19,720
Cash in hand	101	-	-	105	57	-	-	21	188	-	-	904	1,091
Cash at bank	434,326	509,053	321,066	29,197	92,795	-	5,402	199,791	116,132	730	158,713	1,867,205	1,729,287
	<b>6,036,865</b>	<b>11,437,253</b>	<b>1,088,035</b>	<b>515,159</b>	<b>353,835.00</b>	<b>250,966.00</b>	<b>1,252,913.00</b>	<b>3,459,186</b>	<b>2,286,640.00</b>	<b>230,273</b>	<b>1,616,108</b>	<b>28,527,233</b>	<b>15,950,016</b>



GRAMEN ALO  
Details of Program Cost  
For the year ended 30 June 2016

Annexure - B

Particulars	GENERAL ACTIVITIES	ICT	HDSP	VG	SEBA	RI- PVHT	SPSRG	MMWW	Total
Adolescent Nutrition Education	3,822	-	-	-	-	-	-	-	3,822
Beneficiaries IGA & Life skill Development training	102,730	-	-	-	-	-	-	-	102,730
Entrepreneur Development	4,420	-	-	-	-	-	-	-	4,420
Day observation	3,980	-	-	-	-	-	-	-	3,980
Development Program for person with disabilities	25,065	-	-	-	-	-	-	-	25,065
Marketing Development Meeting with business holder for	-	-	-	-	-	-	-	-	-
Drum Shihi sale	-	-	13,978	-	-	-	-	-	13,978
Bi-Monthly Meeting with community monitoring	-	-	-	-	177,809	-	-	-	177,809
groups/support groups	-	-	-	-	-	-	-	-	-
Refreshers Training/orientation for community monitoring	-	-	-	-	175,764	-	-	-	175,764
groups/support groups on LGSP and SA tools (2 days)	-	-	-	-	-	-	-	-	-
Training/orientation UPs (WC& SSC) on RTI	-	-	-	-	105,386	-	-	-	105,386
Purchasing of Raw Material and tools	-	-	6,060	-	-	-	-	-	6,060
Implement of community scorecards	-	-	-	-	145,444	-	-	-	145,444
Installation (display) of community action plan	-	-	-	-	87,866	-	-	-	87,866
Public hearing	-	-	-	-	1,500	-	-	-	1,500
RTI Campaigning	16,128	-	-	-	-	-	-	-	16,128
Upazila Sharing Meeting	-	-	-	-	24,965	-	-	-	24,965
Meeting with UP	-	-	-	-	15,570	-	-	-	15,570
Social Mapping	-	-	-	-	13,038	-	-	-	13,038
School Program	4,360	-	-	-	-	-	-	-	4,360
Suggestion Box Installation in the UP	-	-	-	-	16,784	-	-	-	16,784
Training materials	-	-	-	49,980	-	-	-	-	49,980
Training on Computer basic course	-	7,465	-	-	-	-	-	-	7,465
Training on outsourcing	-	54,791	-	-	-	-	-	-	54,791
Training on Graphic design	-	23,020	-	-	-	-	-	-	23,020
Training on Homeopathy Drum Shihi Manufacturing	-	-	4,490	-	-	-	-	-	4,490
Training on Nutrition Education lactating mother	-	-	-	-	-	-	-	-	-
Training on Business Management bookkeeping and	106,529	-	-	-	-	-	-	-	106,529
marketing	-	-	28,650	-	-	-	-	-	28,650
Traning Manual Development	-	-	-	-	-	-	-	-	-
Organise a Visibility Workshop	-	10,000	-	-	-	-	-	-	10,000
Carry out a participatory community needs Assessment	-	-	-	-	-	-	-	59,462	59,462
	-	-	-	-	-	-	-	4,193	4,193





Particulars	GENERAL ACTIVITIES	ICT	HDSP	VGD	SEBA	RI- PVHT	SPSRG	MMWW	Total
Volunteer Training and Volunteer group activation	-	-	-	-	-	-	11,388	-	11,388
Orientation and Capacity Development of union level CSO	-	-	-	-	-	-	85,312	-	85,312
Orientation and Capacity Development of Upazila CSO	-	-	-	-	-	-	13,257	-	13,257
Forums and Union Parishads	-	-	-	-	-	-	39,374	-	39,374
Displaying citizen's charter at union Level	-	-	-	-	-	-	14,977	-	14,977
Orientation of the LGIs and Service providers for Pro-poor service delivery	-	-	-	-	-	-	-	-	-
Orientation of Service providers and local level Decision makers for Influencing for appropriate and Demand responsive services	-	-	-	-	-	-	28,747	-	28,747
Sensitization of SMCs and PTA stakeholders for promoting and planning of better services in Education	-	-	-	-	-	-	127,172	-	127,172
Consultation Meeting between Agriculture extension officials and Farmers committee	-	-	-	-	-	-	16,529	-	16,529
Consultation Meeting with the Community Clinic management committee and Health Service user groups	-	-	-	-	-	-	20,760	-	20,760
School improvement plan	-	-	-	-	-	-	53,101	-	53,101
Quarterly Meeting with Union standing committees for improvement of service delivery	-	-	-	-	-	-	20,811	-	20,811
Meeting of Union level CSO Forum	-	-	-	-	-	-	16,783	-	16,783
Meeting of Upazila level Pressure Groups	-	-	-	-	-	-	21,012	-	21,012
Consultation Meeting with the School management	-	-	-	-	-	-	21,073	-	21,073
Orientation of UP and community group on Participatory	-	-	-	-	-	-	58,775	-	58,775
Orientation for selected VGD card holders	-	-	-	-	-	-	20,797	-	20,797
Performing Social Audit for Enhanced accountability of the Enrollment campaign ( Yearly campaign at the beginning of	-	-	-	-	-	-	21,440	-	21,440
Activation of Citizen's Information desk and RTI clinic	-	-	-	-	-	-	189,566	-	189,566
Awareness raising session on right issue and assist in claiming services	-	-	-	-	-	-	67,180	-	67,180
Setting up Small Business/ Entrepreneurship	-	-	-	-	-	-	79,508	-	79,508
Psychosocial Counseling Service	-	-	-	-	-	199,840	-	-	199,840
Technical and Vocational Educations	-	-	-	-	-	5,935	-	-	5,935
Community Assessment Process (CAP) using Community Score Card with interface meeting	-	-	-	-	-	4,000	-	-	4,000
Organize Public Hearing for Greater participation of the community members	-	-	-	-	-	-	90,766	-	90,766
Open budget Exercise in all Unions	-	-	-	-	-	-	89,308	-	89,308
	-	-	-	-	-	-	50,267	-	50,267
	267,034	95,276	53,178	49,980	764,126	209,775	1,157,903	63,655	2,660,927





GRAMEEN ALO

Schedule of Property, Plant and Equipments  
As at 30 June 2016

Annexure - A

Sl. No.	Particulars	COST			Rate of Dep.	DEPRECIATION			Written down value as at 30 June 2016
		Opening	Addition	Adjustment		Opening	Addition	Adjustment	
1	Furniture & Fixture	138,138	-	-	10%	94,034	13,814	-	30,290
2	Computer & Accessories	1	15,890	-	20%	-	3,178	-	12,713
3	Telephone	8,635	-	-	20%	8,404	231	-	8,635
4	By-cycle	1	9,500	-	20%	-	1,900	-	7,601
5	Motor-Cycle	50,000	-	-	20%	28,000	10,000	-	12,000
6	Rankstel handset	2,500	-	-	20%	1,000	500	-	1,000
7	Projector Sceren	3,400	-	-	20%	1,360	680	-	1,360
8	Pen Drive	480	-	-	20%	96	96	-	288
9	Headphone	400	-	-	20%	80	80	-	240
10	Computer Table	4,000	-	-	10%	400	400	-	3,200
11	Visitor Chair	20,300	-	-	10%	2,030	2,030	-	16,240
12	Electronic goods (PRO-LEAD)	6,750	-	-	20%	5,335	1,350	-	65
<b>Asset Transferred From Closed Project</b>									
13	Computer table & chair (CBR Rollout)	8,424	-	-	10%	1,685	842	-	5,897
14	Furniture & fixture (ECoTA)	108,004	-	-	10%	21,601	10,800	-	75,603
15	Computer & Accessories (ECoTA)	63,336	-	-	20%	25,334	12,667	-	25,334
16	Laptop (ECoTA)	37,336	-	-	20%	14,934	7,467	-	14,934
17	Electronic Goods (ECoTA)	15,184	-	-	20%	6,074	3,037	-	6,074
<b>Total (General Assets)</b>		<b>466,889</b>	<b>25,390</b>	<b>-</b>		<b>210,367</b>	<b>69,073</b>	<b>-</b>	<b>212,839</b>
18	Computer & Accessories (ICT)	85,500	-	-	20%	58,824	17,100	-	9,576
19	Computer & Accessories (SEBA)	144,129	-	-	20%	28,826	28,826	-	57,652
20	Furniture, Fixture (SEBA)	198,599	-	-	10%	19,860	19,860	-	39,720
21	Laptop (SEBA)	58,120	-	-	20%	13,624	13,624	-	27,248
22	Motor-cycle (SEBA)	134,163	-	-	20%	26,833	26,833	-	53,665
23	Fan (SEBA)	13,520	-	-	20%	2,704	2,704	-	5,408
24	Camera (SEBA)	17,888	-	-	20%	3,578	3,578	-	7,155
25	Furniture, Fixture (VGD)	22,480	-	-	10%	2,248	2,248	-	4,496
26	Fan (VGD)	8,600	-	-	20%	1,720	1,720	-	3,440
27	Motorcycle (MMWW)	-	322,600	-	20%	-	-	-	322,600
28	Bi-cycle (MMWW)	-	86,625	-	20%	-	-	-	86,625
29	Fan (MMWW)	-	7,560	-	20%	-	-	-	7,560
30	Furniture & fixture (MMWW)	-	88,200	-	10%	-	-	-	88,200
<b>Total (Project's Assets)</b>		<b>692,999</b>	<b>504,985</b>	<b>-</b>		<b>158,216</b>	<b>116,492</b>	<b>-</b>	<b>923,276</b>
<b>Grand Total</b>		<b>1,159,888</b>	<b>530,375</b>	<b>-</b>		<b>368,583</b>	<b>185,565</b>	<b>-</b>	<b>1,136,115</b>
<b>As at 30 June 2015</b>									
		<b>663,716</b>	<b>607,499</b>	<b>-</b>		<b>276,010</b>	<b>203,919</b>	<b>-</b>	<b>791,305</b>

MMWW's assets was purchased at the last of the reporting period so no depreciation was charged





## GRAMEEN ALO

### Notes to the Financial Statements For the year ended on 30 June 2016

#### 1 GRAMEEN ALO's Background and Introduction

Grameen Alo has been working with disadvantage, marginalized, excluded and poor women, adolescent girls, school children, youth group and disable people of Bogra District since 2002. Grameen Alo believe in women freedom, excess to work at independent manner where women rights will be ensured, respect and dignity at family, reducing gender discrimination as well as equality will be concern, opportunities and participation in the society and their voice towards decision making to formulate confident at all echelon.

Grameen Alo is committed to follow participatory approach in- establishing human rights, reducing the disability of different able peoples as a part of its program planning. Grameen Alo's one of the intention to empower disadvantaged group of young people with skill and knowledge to protect their rights and to develop them as respected and productive citizen as well as women empowerment through their velocity in inside and outside of the social association.

Grameen Alo tagged Trafficking, Environment, Information and Communication Technology and Corruption issues to group activities, because these issues have impacts over the women's life. The field activities of Grameen Alo are specially trained up on the issues and they are skillfully raising awareness.

Grameen Alo worked for women sustainable development, their rights and dignity to work in different places, women empowerment and facilitate them to ensure their value in different level of work. Grameen Alo is also a parent organization of Rural Women's Society, which is registered under the society act 1860. The organization is the Durbar member of Naripokho. Instead of this Grameen Alo have strong and vocal women leaders whom are very much capable to work for ideality problems and violence's occurred against women. Grameen Alo also take a vital role to stop violence against women and play important role to reduce early marriage.

The organization has the strength to work with full of enthusiasm and have supportive mentality to the community so that it has been doing a positive work with community people and their rights also.

##### 1.1 Formation and legal status

Grameen Alo is a Non profit organization registered with NGO Affairs Bureau registration no - 2306, dated 05/02/2008, Social Welfare Department, registration no - Bogra-10064/04, dated 30 may 2004 and Directorate of Woman Affairs with registration no - 156/06, dated 04/06/2006.

##### 1.2 Nature of Operation

Grameen Alo has been working for the community people in the Bogra District. The poor and marginalized people are the major task of work for the work. Grameen Alo has been mainstreaming their work in two ways one is in Microcredit and the another one is Development work.

**Microcredit:** Direct credit support is the main focus to the community naming microcredit. The communities people home are poor, marginalized and landless and have no way to do anything that people are get credit support directly from Grameen Alo. The organization offer the beneficiaries' credit system loan with a range of ceiling and by these they utilized the money and they weekly recover the loan. After deposit of all loans they again claim for second loan. This is the system of microcredit operation.

**Development:** The sector that is call development sector where the community people get logistics support from the organization. In this sector the organization has been given support to the people for better their livelihood process and upgrades their living status as well as sustainable development.



### 1.3 Vision

A society where every People are respected regardless of race, religion and caste where Women and Adolescent are free from exploitation and abuse as well as violence so that Every Citizen's can established their right's properly.

### 1.4 Goal

The Goal of the organization is to empower disadvantaged group of people with skill and knowledge so that they can protect their rights and develop themselves as respected and productive citizen.

### 1.5 Projects at a glance

Project title	Supported by	Project period & area	Activity
Social Engagement for Budgetary Accountability (SEBA)	Manusher Jonno Foundation (MJF)	December' 2014 to March'2017 Upazilla: Gabtoli, District: Bogra	Develop union citizen forum for engaging community people union parishad activities Ensuring transparency and accountability of union parishad in Budgetary activities
Support to Victims of Trafficking Project (SVT)	Relief International Bangladesh.	20 August'2014 to 19 August' 2015 District: Bogra	Support to victim to resolve their marginality. Mainstreaming them for their social safety and safe life.
Sensitizing Pro-poor Service Promotion Securing Rights and Governance (SPSRG)	NGO Forum for Public Health	November'2014 to March' 2017 Upazilla: Bogra Sadar, District: Bogra	Meeting with SMC's and PTA Meeting with FWC & CCMC Meeting with agriculture department with farmer union committee
Community Based Rehabilitation (CBR) Roll Out in Bangladesh	Centre for Disability in Development (CDD)	January'2013 to December'2016 Upazilla & District- Bogra	Mainstreaming the disable group of people to make them aware and reduce their disability. Ensure health, education, social safety net, livelihood as well as behavioral changes to reduce vulnerability
ICT Based Empowerment of Women & Girls to Promote Digital Bangladesh Project	Bangladesh NGO Foundation	July'2014- June'2015 Bogra Sadar, Bogra	100 adolescent girls are receive three months free training on ICT, Digital service and gender After successfully completion of ICT training 50 women get jobs in different service sectors
Homeopathy Drum Shishi Production Project	Human Development Foundation (HDF)	January'15 to December'2015 Upazilla: Bogra Sadar, District- Bogra	40 Women are get training on making homeopathic drum Support to them with materials to make shihi
Awareness Raising Program for Lactating Mothers	Department of Women Affairs (DWA)	January'2015 to December'2015 Bogra Municipality (Powroshova), Bogra	Training to lactating mothers to aware them about necessity of breast feeding Process facilitation of feeding breast to new natal

Making Market Work for Women (MMWW)	Action AiD Bangladesh (AAB)	March'2016 to December'2019 Upazilla: Bogra Sadar, District: Bogra	Increase awareness of targeted beneficiaries on the importance of SRH and adequate nutrition Increase knowledge and awareness of school teachers and students on SRHR and adequate nutrition Create linkages between Union Parishad (UP) Standing Committee on Education, Health and Family Welfare and target schools to raise awareness of school students, management and parents on SRHR and nutrition. Conduct market and value chain analysis Conduct micro-level political economy and gender analysis.
Vulnerable group Development (VGD)	Women Affairs Bureau	March'2015 to December'2016 Upazia: Aditmary, Kaliganj District: Lalmonirhat	Increase Vulnerable women sustainable development Leadership development among the poor women

## 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

### 2.1 Financial Statements and Reporting

These comprise the statement of financial position, statement of comprehensive income, statement of receipt & payment, notes to the accounts and explanatory materials covering accounting policies.

These have been prepared under the historical cost convention and in accordance with the requirements of The International Accounting Standards (IASs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as well as those standards, disclosures recommended by IASs and as applicable to the Organization.

Management is responsible for preparing and presenting the financial statements including adequate disclosures, who approved and are authorized for issuance of these financial statements.

The preparation of these financial statements in conformity with the International Accounting Standards (IASs) requires the Board of Directors to make estimates and assumptions that affect the reported amounts of revenues and expenses, assets and liabilities at the date of the reporting period. Due to the inherent uncertainty involved in making estimates, actual result reported could differ from those estimates.

#### i) Principal Accounting Policies

These financial statements have been prepared based on Going concern assumption. Accrual concept and such other convention as required by IAS-1 for fair presentation of financial statements were also followed.

#### ii) Components of Financial Statements

- A Statement of Financial Position as at June 30, 2016
- A Statement of Comprehensive Income for the year ended June 30, 2016
- A Statements of Receipts and Payments for the year ended June 30, 2016
- A Statement of Changes in Equity for the year ended June 30, 2016
- A Statement of Cash Flows for the year ended June 30, 2016
- Notes to the Financial Statements comprising summary of significant accounting policies, explanatory information, comparative figures & disclosures.





## 2.2 Functional and presentation currency

The financial statements are prepared and presented in Bangladeshi Taka (BDT). Grameen Alo is operated its activity in Bangladesh and their only functional currency is Bangladeshi Taka (BDT). All the financial information presented has been rounded off to the nearest Taka except where indicated otherwise. Figures in brackets indicated deductions.

## 2.3 Use of estimates and judgments

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

## 2.4 Reporting Period

These financial statements cover one financial year from 1 July 2015 to 30 June 2016.

## 2.5 Comparative Information

Comparative Information have been disclosed in respect of previous year for all numerical information in the Financial Statement and also the narrative and descriptive information where it is relevant for understanding current period's Financial Statements.

### 2.5.1 Re-arrangement

Comparative figures have been rearranged where ever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of assets and liability as reported in the Financial Statements.

### 2.5.2 Re-statement

In finalizing the Financial Statements for the year ended 30 June, 2016, figures of previous year were restated in accordance with BAS 8 wherever considered necessary to ensure comparability with the current year.

## 2.6 Transfer of all assets and liabilities from closed projects to General activities

GRAMEEN ALO's management incorporate all its closed projects assets and liabilities to its General activities by its general and executive committee's decision. Closed project CBR Rollout and ECOTA's details of Assets and liabilities are as follows

	CBR	Revelving DWAQ	ECOTA (Fixed Asset)	Total
Cash In Hand				
Cash at Bank	-	200	-	200
Members Loan portfolio	-	79,049	-	79,049
Fixed asset	5,897	-	121,945	127,842
<b>Total Assets of Closed Projects</b>	<b>5,897</b>	<b>79,249</b>	<b>121,945</b>	<b>207,091</b>
Loan from ED	500	1,000	-	1,500
Member saving	-	17180	-	17,180
Retained Surplus	5,397	61,069	121,945	188,411
<b>Total Liabilities of Closed Projects</b>	<b>5,897</b>	<b>79,249</b>	<b>121,945</b>	<b>207,091</b>





## 2.7 Receipt payment statement

Receipt payment statement is to be prepared as it provides information about cash flows of the enterprise which is useful in providing users of financial statements with a basis to assess the requirement of the project to generate cash and cash equivalents from funder, service income and the needs of the enterprise to utilize those cash flows.

## 2.8 Assets and basis of their valuation

### 2.8.1 Cash and cash equivalents

Cash in hand and cash at banks have been considered as Cash and Cash Equivalents for the preparation of these financial statements, which were held and available for use by the organization.

### 2.8.2 Property, plant and equipment

#### i) Historical Cost, Profit and Losses

There was no revaluation of Fixed Assets in previous years and during the year under review. Therefore, there was no factor like the differences between historical cost depreciation and depreciation on revalued amount, realization of revenue of surplus on retirement or disposal of assets, etc. Accordingly, no separate note of historical cost profit and loss has been presented.

#### ii) Recognition of Tangible Fixed Assets

These are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation. The cost of acquisition comprises of purchase price, including non-refundable Taxes and any directly attributable cost of bringing the assets to its working condition for its intended use. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred. In situation where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefit expected to be obtained from the use of the fixed assets, the expenditure is capitalized as an additional cost of the assets.

There is no intangible asset and the fixed assets do not include any assets held under lease.

On retirement or otherwise disposal of fixed assets, the cost and accumulated depreciation are eliminated and any gain or loss on such disposal is reflected in the income statement which is determined with reference to the net book value of assets and the net sales proceeds.

#### iii) Recognition of property, plant and equipment

Property, Plant & Equipments are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of IAS 16 "Property, Plant and Equipment".

#### iv) Depreciation of property, plant and equipment

Straight line depreciation method has been followed and depreciation has been charged on all assets acquired that are put on use, at following rates. Full year's depreciation is charged for acquisition during the year, no depreciation is charged on those assets which is purchased on the last of June 2015.

Asset Category	Rate
Furniture & Fixture	10%
Electronic Goods	20%
IT Equipment	20%
vehicles	20%

#### v) Impairment of assets

All fixed assets have been reviewed and it was confirmed that no such fixed assets have been impair during the year and for this reason no provision has been made for Impairment of assets.

### 2.9 Liabilities & basis of their valuation

#### 2.9.1 Accrued Expenses and Other Payables

Liabilities are recognized for the goods and services received, whether paid or not. Other Payables are not interest bearing and are stated at their nominal value.

#### 2.9.2 Provisions

In accordance with the guidelines as prescribed by IAS-37: Provisions, Contingent Liabilities and Contingent Assets are recognized in the following situations:

- when the company has an obligation ( legal or constructive) as a result of past events;
- when it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
- reliable estimates can be made of the amount of the obligation.

#### 2.10 Loan Loss Provision

Management makes branch wise provisions for loan losses every year to maintain an adequate allowance for doubtful loans. The provision for loan loss is determined on the basis of loan loss provision policy and the rate of provision. Provision rates are as follows

Category	Rate
Standard Loan (Good)	1%
Sub-Standard Loan	5%
Doubtful Loan	60%
Bad Loan	100%

(Annexure - C, may kindly be seen for Details of Loan Loss Provision)

#### 2.11 Going Concern

The organization has adequate resources to continue in operation for the foreseeable future. As such, the directors intended to adopt the going concern basis in preparing the financial statements. The current credit facilities and resources of the company provides sufficient fund to meet the present requirements of its existing business.

#### 2.12 Revenue Recognition

Revenue has been recognized when receipt cash from customer after providing service. Revenue has only been recognized when it is probable that estimated economic benefits will flow to the company and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received.





SL NO	Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVHT	MMWW	2015-2016 Total	2014-2015 Total
<b>3 Cash and cash equivalents:</b>														
	Cash in hand	101	-	-	105	57	-	-	21	188	-	432	904	1,095
	Cash at bank	434,326	509,053	321,066	29,197	92,795	-	5,402	199,791	116,132	730	158,713	1,867,205	1,732,392
		434,427	509,053	321,066	29,302	92,852	-	5,402	199,812	116,320	730	159,145	1,868,109	1,733,487
<b>4 Members Loan portfolio</b>														
	Opening balance	82,505	3,316,930	-	-	-	-	-	-	-	-	-	3,399,435	3,030,745
	Add: Disburse during the year	10,000	9,040,000	705,000	-	-	-	-	-	-	-	-	9,755,000	3,825,000
	Less: Realised during the year	13,456	6,682,631	-	-	-	-	-	-	-	-	-	6,696,087	3,456,310
		79,049	5,674,299	705,000	-	-	-	-	-	-	-	-	6,458,348	3,399,435
<b>5 Loan to Projects</b>														
	Opening Balance	350,000	-	-	-	-	-	-	-	-	-	-	350,000	200,000
	Add: addition during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grameen Alo Appayan	-	-	-	-	-	-	-	-	-	-	-	-	-
	VGd	-	-	-	-	-	-	-	-	-	-	-	-	-
	HDSP	100,000	-	-	-	-	-	-	-	-	-	-	100,000	300,000
	SPSRG	71,000	-	-	-	-	-	-	-	-	-	-	71,000	50,000
	MMWW	-	-	-	-	-	-	-	-	-	-	-	-	-
	SEBA	22,200	-	-	-	-	-	-	-	-	-	-	22,200	200,000
	CBR Roll Out	200,000	-	-	-	-	-	-	-	-	-	-	200,000	-
	Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grameen Alo Appayan	(50,000)	-	-	-	-	-	-	-	-	-	-	(50,000)	-
	VGd	(400,000)	-	-	-	-	-	-	-	-	-	-	(400,000)	-
	HDSP	(71,000)	-	-	-	-	-	-	-	-	-	-	(71,000)	(50,000)
	SPSRG	-	-	-	-	-	-	-	-	-	-	-	-	-
	MMWW	(22,200)	-	-	-	-	-	-	-	-	-	-	(22,200)	(200,000)
	SEBA	(200,000)	-	-	-	-	-	-	-	-	-	-	(200,000)	-
	CBR Roll Out	-	-	-	-	-	-	-	-	-	-	-	-	(350,000)
		-	-	-	-	-	-	-	-	-	-	-	-	350,000
<b>6 Loan to General fund</b>														
	Opening Balance	-	318,582	-	-	-	-	-	-	-	-	-	318,582	318,582
	Add: loan to Revolving Fund (CP)	-	-	-	-	-	-	-	-	-	-	-	-	-
	Add: addition during the year	-	74,043	-	-	-	-	-	-	-	-	-	74,043	-
	Less: Adjustment during the year	-	244,539	-	-	-	-	-	-	-	-	-	244,539	318,582

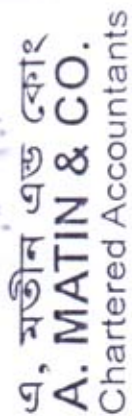






Sl No	Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVHT	MMWW	2015-2016 Total	2014-2015 Total
12	GASS Savings deposit													
	Opening balance	-	6,800	-	-	-	-	-	-	-	-	-	6,800	-
	Add: Deposited during the year	-	11,800	-	-	-	-	-	-	-	-	-	11,800	6,800
	Less: Withdrawn during the year	-	18,600	-	-	-	-	-	-	-	-	-	18,600	-
		-	-	-	-	-	-	-	-	-	-	-	-	6,800
13	Loan from ED													
	Opening balance	65,784	2,486,281	-	85,000	-	-	-	-	-	-	-	2,637,065	2,257,765
	Closed Project's Loan (CBR+Revolving DWAO)	1,500	-	-	-	-	-	-	-	-	-	-	1,500	-
	Add: Loan taken during the year	-	2,125,957	600,000	-	-	-	-	-	-	2,033	-	2,727,990	385,500
	Less: Loan given during the year	-	1,000,000	-	85,000	-	-	-	-	-	-	-	1,085,000	4,700
		67,284	3,612,238	600,000	-	-	-	-	-	-	2,033	-	4,281,555	2,638,565
14	Loan from General A/C													
	Opening balance	-	-	-	50,000	-	-	300,000	-	-	-	-	350,000	200,000
	Add: Loan taken during the year	-	-	-	-	-	71,000	100,000	200,000	-	-	22,200	393,200	750,000
	Less: Loan given during the year	-	-	-	50,000	-	71,000	400,000	200,000	-	-	22,200	743,200	600,000
		-	-	-	-	-	-	-	-	-	-	-	-	350,000
15	Loan from Revolving fund													
	Opening balance	244,539	-	-	-	-	-	-	-	-	-	-	-	-
	Add: Loan taken during the year	-	-	-	-	-	-	-	-	-	-	-	244,539	244,539
	Less: Loan given during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
		244,539	-	-	-	-	-	-	-	-	-	-	244,539	244,539
16	Loan from Others													
	Opening balance	-	-	-	-	-	-	-	-	-	-	-	-	-
	Add: Loan taken during the year	-	-	400,000	-	-	-	-	-	-	-	-	400,000	-
	Less: Loan given during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	400,000	-	-	-	-	-	-	-	-	400,000	-
17	Payable Audit fees													
	Opening balance	3,000	-	-	-	-	-	-	-	-	-	-	3,000	3,000
	Add: For the year provision	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Adjustment	(3,000)	-	-	-	-	-	-	-	-	-	-	(3,000)	-
		-	-	-	-	-	-	-	-	-	-	-	-	3,000







SL NO	Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGd	SEBA	SPSRG	RI- PVHT	MMWW	2015-2016 Total	2014-2015 Total
<b>18 Risk Fund</b>														
	Opening Balance	14,211	72,027	-	-	-	-	-	-	-	-	-	86,238	57,488
	Add: Collection during the year	-	90,400	7,050	-	-	-	-	-	-	-	-	97,450	28,750
	Less: Adjustment during the year	-	20,345	-	-	-	-	-	-	-	-	-	20,345	-
		14,211	142,082	7,050	-	-	-	-	-	-	-	-	163,343	86,238
<b>19 Liabilities transferred from Closed projects</b>														
	Loan from Revolving Fund (Closed Projects)													
	Opening balance	74,043	-	-	-	-	-	-	-	-	-	-	74,043	74,043
	Add: Fund taken during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Adjustment	(74,043)	-	-	-	-	-	-	-	-	-	-	(74,043)	-
		-	-	-	-	-	-	-	-	-	-	-	-	74,043
<b>20 Loan Loss Provision:</b>														
	Movements in Loan Loss Provision:													
	Opening balance	30,278	108,363	-	-	-	-	-	-	-	-	-	138,641	146,301
	Add: LLP Made during the year	-	408,109	7,050	-	-	-	-	-	-	-	-	415,159	-
	Less: Excess Provision Transferred to Income	-	-	-	-	-	-	-	-	-	-	-	-	(7,660)
		30,278	516,472	7,050	-	-	-	-	-	-	-	-	553,800	138,641
(Annexure - C may kindly be seen for details of LLP)														
<b>21 Expenditure Payable</b>														
	Salary payable													
	Opening	-	-	-	-	-	-	-	-	-	-	-	-	27,500
	Accountant (partial)	-	-	-	-	-	-	-	-	-	-	-	-	-
	Rehabilitation Worker	-	-	-	-	-	-	-	-	-	-	-	-	-
	CBR Program Officer	-	-	-	-	-	-	-	-	-	-	-	-	-
	Salary of ED/Manager (partial)	-	-	-	-	-	-	-	-	-	-	-	-	-
	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Adjusted	-	-	-	-	-	-	-	-	-	-	-	-	(27,500)
		-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Program Cost payable</b>														
	Opening	-	-	-	-	-	-	-	-	-	-	-	-	10,795
	Meeting of the CBR Working Group	-	-	-	-	-	-	-	-	-	-	-	-	-
	Meeting of the CBR Working Group	-	-	-	-	-	-	-	-	-	-	-	-	-
	Forming of SHGs and regular meeting	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Adjusted	-	-	-	-	-	-	-	-	-	-	-	-	(10,795)
		-	-	-	-	-	-	-	-	-	-	-	-	-







SL NO	Particulars	GENERAL ACTIVITIES	Revolving	Microcredit	Appayan	ICT	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMWW	Amounts in BDT	
													2015-2016 Total	2014-2015 Total
22	Retained Surplus													
	Opening balance	(79,280)	498,121	-	6,069	30,417	415	(215,937)	821,236	265,963	12,942	-	1,339,946	1,190,414
	Add: Retained surplus from closed projects	225,291	-	-	-	-	-	-	-	-	-	-	225,291	-
	Add: surplus during the year	(26,060)	181,114	(67,449)	23,233	72,011	(415)	244,483	(235,853)	(149,643)	(11,136)	664,130	694,415	374,823
	Previous years surplus Restated by adjustment	-	-	-	-	-	-	-	-	-	(3,109)	-	(3,109)	-
		119,951	679,235	(67,449)	29,302	102,428	-	28,546	585,383	116,320	(1,303)	664,130	2,256,543	1,565,237
23	Program Cost													
	Program Cost	267,034	-	-	-	95,276	53,178	49,980	764,126	1,157,903	-	63,655	2,451,152	2,516,818
		267,034	-	-	-	95,276	53,178	49,980	764,126	1,157,903	-	63,655	2,451,152	2,516,818
24	Handicraft Expenses:													
	Raw materials purchase	1,704,148	-	-	-	-	-	-	-	-	-	-	1,704,148	-
	Design Expenses	17,000	-	-	-	-	-	-	-	-	-	-	17,000	-
	Wages	307,900	-	-	-	-	-	-	-	-	-	-	307,900	-
	Packing cost	37,285	-	-	-	-	-	-	-	-	-	-	37,285	-
	Conveyance for handicraft	21,119	-	-	-	-	-	-	-	-	-	-	21,119	-
	Transport cost	1,750	-	-	-	-	-	-	-	-	-	-	1,750	-
	Showroom rent	45,000	-	-	-	-	-	-	-	-	-	-	45,000	-
	Sales commission	157,095	-	-	-	-	-	-	-	-	-	-	157,095	-
	Total:	2,291,297	-	-	-	-	-	-	-	-	-	-	2,291,297	-

(Annexure - B may kindly be seen for details of Program Cost)





**GRAMEEN ALO**

*Details of Loan Loss Provision*

*For the year ended 30 June 2015*

Annexure - C  
Amounts in BDT

Category	Rate	Portfolio		Provision		
		General Activities	MicroCredit	Revolving	General Activities	MicroCredit
Standard Loan (Good)	1%	-	705,000	4,666,935	-	7,050
Sub-Standard Loan	5%	-	-	419,324	-	20,966
Doubtful Loan	60%	-	-	348,006	-	208,804
Bad Loan	100%	-	-	240,034	-	240,034
		-	-	5,674,299	-	7,050

**Movements in Loan Loss Provision:**

Opening balance  
Required Loan Loss Provision Made during the year  
Closing balance

General Activities	MicroCredit	Revolving	Total
30,278	-	108,363	138,641
-	7,050	408,109	415,159
30,278	7,050	516,472	553,800





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**A. MATIN & CO.**  
Chartered Accountants

## Reporting Form of Unusual / Suspicious Transaction/Activity

Reference: AML Circular No 27 dated 15/06/2011, Para 3(h)-i,ii).

**Name of the NGO : GRAMEEN ALO**

**Official address of the head office : Grameen Alo, Shibbati Main Road, Shibbati, Borga-5800**

- 1.00** Detailed information of the suspected person/ institution in the case of the unusual / suspicious transaction/activity :

**The organization has not involved in any unusual / suspicious transaction/activity.**

- 2.00** Description of Unusual/Suspicious Transaction/activity:

a. Amount of Money Involved:

\_\_\_\_\_

b. Dates of Transaction:

\_\_\_\_\_

c. Name/Branch of the organization where the Unusual/Suspicious Transaction/Activity has occurred:

**No branches of the organizations has involved in any unusual / suspicious transaction/activity.**

- 3.00** Reasons/Situations for Treating the Transaction/Activity as Unusual/Suspicious Transaction:

**Not Applicable**

- 4.00** Other Information:

Dated: Dhaka  
12-Oct-16



  
A Matin & Co.  
Chartered Accountants





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A. MATIN & CO.  
Chartered Accountants

GRAMEEN ALO  
Closed Project  
Statements of Financial Position  
As at 30 June 2016

Amounts in BDT

Assets of Closed Projects	CBR	Revelving DWAQ	ECOTA (Fixed Asset)	Total
Cash In Hand	-	-	-	-
Cash at Bank	-	200	-	200
<b>Total Cash and Cash Equilant</b>	-	200	-	200
<b>Members Loan portfolio</b>				-
Opeing	-	69,049	-	69,049
Add: Disbusbrused during the year	-	10,000	-	10,000
Less: Realised during the year	-	-	-	-
<b>Closing Members Loan portfolio</b>	-	79,049	-	79,049
<b>Fixed asset</b>	5,897	-	121,945	127,842
	<b>5,897</b>	<b>79,249</b>	<b>121,945</b>	<b>207,091</b>
<b>Liabilities of Closed Projects</b>				-
<b>Loan from ED</b>				-
Opeing	500	1,000	-	1,500
Add: Disbusbrused during the year	-	-	-	-
Less: Realised during the year	-	-	-	-
<b>Closing Members Loan portfolio</b>	500	1,000	-	1,500
<b>Member saving</b>	-	17180	-	17,180
<b>Retained Surplus</b>				
Opening	7,385	61,989	155,917	225,291
This year	-1988	-920	-33972	(36,880)
	<b>5,397</b>	<b>61,069</b>	<b>121,945</b>	<b>188,411</b>
	<b>5,897</b>	<b>79,249</b>	<b>121,945</b>	<b>207,091</b>

