#### 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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PARTNERS: MR. A.K. ABDUL MATIN, M. COM. FCA. MR. NETAI CHAND TALUKDER, M. COM.FCA.

OFFICE: 60/2, NAYA PALTAN (1ST FLOOR), DHAKA-1000, TEL: 8318191, CELL: 01199-835489, 01713-453596, Fax: +88-02-8318191, E-mail: akmatinmatin@yahoo.com

#### **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' RESPONSIBILITY

Our responsibility is to express and 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 responsible 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, weather 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:

- 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 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
- c. 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.

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

Chartered Accountants

Dated: Dhaka 12-Oct-16



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

Particulars	Note	30-06-2016	30-06-2015
PROPERTY & ASSETS			
Current asset			
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
Non-current asset			
Fixed asset	8	1,136,115	791,306
		9,747,539	6,650,610
LIABILITIES AND EQUITY			
Current Liabilities			
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
Reserve & provision			
Loan loss provision	20	553,800	138,641
Expenditure Payable	21		-
Equity			
Retained Surplus	22	2,256,543	1,565,237
		9,747,539	6,650,610

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

**Executive Director** 

Grameen Alo

Dated: Dhaka

12-Oct-2016

Treasurer (EC) Grameen Alo

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

A. Matin & Co.

**Chartered Accountants** 



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

		nounts in BD
Particulars	Total	Total
	2016	2015
NCOME	1.052.501	
Fund Received from Donner	1,063,691	
Fund from RI	218,000	500,600
Fund from HDF	158,080	91,92
Fund from AAB	1,590,716	5
Fund from NGO forum	2,015,003	1,672,15
Fund from BNF	275,000	275,00
Fund from Grameen Alo	92,000	81,00
Fund from DWAO	1,092,383	924,10
Fund from MJF	2,905,874	2,601,26
Fund received from CDD		657,88
Microcredit:		-
Service Charge Realized	867,179	438,58
Admission Fee	20,450	5,87
Pass Book Sale	5,470	2,67
Loan formet fee	4,760	1,31
Other:		-,
General Members Subcription	48,600	73,00
Fund Return form project	40,000	13,66
	372,595	255,20
Sale/Canteen mile charge		
Donation Received from EC Members / Donors/ED	36,000	301,85
Venue, Office rent, utilities & Equipment rental	124,124	183,45
Project Management Fee	99,078	191,65
Resource sale	205,627	-
Handicraft product sale	3,002,831	
Others	3,005	-
Bank Interest	33,527	7,66
	44 222 002	43,93
	14,233,993	8,322,78
EXPENSES		
Administrative Cost:		
Salaries & Honorariums	5,081,681.00	3,697,60
Office Rent	365,945.00	370,54
Office/Training Center Rent	20,000.00	24,00
Office Maintenance/Repair & Cleaning	105,332.00	17,81
Utilities (Electric/Gas/Water Supply Bill)	101,208.00	35,92
Communication (Telephone/Cell Phone/Postage)	42,800.00	87,83
Printing & Stationery	197,290.00	118,27
Fuel, oil , repire and maintainnce	30,740.00	110,1
Travel, Lodging & Perdium	442,846.00	303,15
Staff Recruitment	39,414.00	20,0
Staff Meeting & traning	74,846.00	15,74
Documentation		
Information Board	2,000.00	2,00
Postage & Curier	130.00	46
Newspaper	2,440.00	4,57
Audit Fees (External)	10,000.00	
Legal fee/ registration fee/ Network fee	9,710.00	



Particulars	Total 2016	Total 2015
Handicraft expenses (Note 24)	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
Microcredit		
Fund to Project	1,031,333.00	81,000
Program Cost (Note 23)	2,660,927.00	2,506,023
IPS/Generator line (Rental)		2,000
Puchasing of training materials	5.5	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
	13,539,578	7,947,964

Surplus/(Deficit)

Executive Director Grameen Alo Treasurer (EC) Grameen Alo

Dated: Dhaka 12-Oct-2016



A. Matin & Co. Chartered Accountants

694,415

374,822



#### **GRAMEEN ALO**

#### Comprehensive Statements of Receipts and payments statement For the year ended 30 June 2016

		Amounts in BDT
Particulars	Total	Total
	2016	2015
Receipts Opening balance		
Cash in hand	1.000	6 174
Cash at bank	1,088 1,717,024	6,174
Cash in hand (Closed Project)	3	1,632,071
Cash at bank (Closed Project)		
Fund from close Project (SPEAK)	12,263	
Fund Received from Donner	1,063,691	3,109
Loan Account (Received)	1,003,031	1.00
Loan from ED	2,727,990	387,600
Loan Return from project	817,243	600,000
Loan from Grameen Alo	393,200	
Loan from Others	400,000	750,000
Fund from RI		500 600
Fund from HDF	218,000	500,600
Fund from AAB	158,080	91,920
Fund from NGO forum	1,590,716 2,015,003	1 672 156
Fund from BNF		1,672,156
Fund from Grameen Alo	275,000	275,000
	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
Microcredit:		
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 formet fee	4,760	1,310
Other:	*	
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
MAIN	28,527,233	15,950,016



#### এ. মতীন এন্ড কোং A. MATIN & CO.

**Chartered Accountants** 

Particulars	Total	Total
Particulars	2016	2015
Payments		
Administrative Cost:		1010001010
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	98.295.22
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	
Handicraft expenses(Note 24)	2,291,297	
Entertainment/Refreshment	21,590	1,590
Project Proposal expenses	3,000	
Office Expenses	300	9,160
Canteen's Expenses	263,561	207,934
Microcredit		
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
: 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	2,002,000	3777507
Loan Account (Payments)	1,085,000	6,800
Loan return ED	467,243	950,000
Loan to Project	407,243	330,000
Loan Return	743,200	350,000
Loan return to Grameen Alo	743,200	50,00
Loan to Grameen Alo Appayan		30,00
Advance	1,233	13,66
Fund transferr	1,233	13,00
Loan return to ED & General A/C	2 660 027	3 515 91
Program Cost (Note 23)	2,660,927	2,516,81
IPS/Generator line (Rental)		2,00
Puchasing of training materials		12,08
Furniture, Fixture & Equipments	530,375	607,49
Other:		
Overhead	102,543	193,46
Crokaries	7,938	2,52
Misce. Expenses	7,974	-
Bank Charge	21,075	19,72
Closing balance	-	
Cash in hand	904	1,09
Cash at bank	1,867,205	1,729,28
Foola:	28,527,233	15,950,01

**Executive Director** Grameen Alo

Dated: Dhaka 12-Oct-2016

Treasurer (EC) Grameen Alo

.k. Abdul Matin, FCA) A. Matin & Co.

**Chartered Accountants** 



#### **GRAMEEN ALO**

#### Statements of Cash Flows

For the year ended 30 June 2016

Particulars	A	Amounts in BDT
Particulars	30-06-2016	30-06-2015
A. Cash Flow From Operating Activities		
Surplus/(Deficit)	694,415	374,822
Add: Amount Considered as non cash items	00.07.00	,
Deprecition for the year	185,565	203,919
Loan loss provision	415,159	(7,660
Total cash flow from Operating Activities	1,295,139	571,081
B. Cash Flow From Investing Activities		
Purchase of Fixed assets	(530,375)	(607,499
Total cash flow from Investing Activities	(530,375)	(607,499
C. Cash Flow From Financial Activities		
Increase /(Decrease) in Members Loan portfolio	(3,058,913)	(368,69
Increase /(Decrease) in Loan to Projects	350,000	(150,00
ncrease /(Decrease) in Loan to General fund	74,043	
increase /(Decrease) in Loan to Staff	17,372	(57,80
Increase /(Decrease) in Reflect Account		
Increase /(Decrease) in Advance against Expenses		14
Increase /(Decrease) in Members savings deposit	174,262	151,18
Increase /(Decrease) in Special Savings deposit	129,950	25,80
Increase /(Decrease) in GASS Savings deposit	(6,800)	6,80
Increase /(Decrease) in Loan from ED	1,642,990	380,80
Increase /(Decrease) in Loan from (Revolving fund)		
Increase /(Decrease) in Loan from General A/C	(350,000)	150,00
Increase /(Decrease) in Payable Audit fees	(3,000)	Decree and the second
Increase /(Decrease) in Loan from Others	400,000	
Increase /(Decrease) in Risk Fund	77,105	28,75
Increase /(Decrease) in Liabilities transferred from Closed projects	(74,043)	
Increase /(Decrease) in Loan loss provision		2
Increase /(Decrease) in surplus Restatement (Note 22)	(3,109)	
Increase /(Decrease) in Expenditure Payable	(0,200)	(38,29
Total cash flow from Investing Activities	(630,143)	128,55
Net Cash Increase/Decrease(A+B+C)	134,622	92,13
Add: Cash and Bank Balance at the begining of the year	1,733,487	1,641,35
Cash and Bank Balance at the Closing of the year	1,868,109	1,733,48



#### **GRAMEEN ALO**

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

B. Markey		Amounts in BDT
Particulars	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

PROPERTY & ASSETS Current asset Cash and cash equivalents	Note	GENERAL	Revolving	Microcredit	Appayan	ICT	HDSP	VGD	SEBA	SPSRG	RI-	MMMM	30-06-2016 30-06-2015	30-06-2015
Current asset Cash and cash equivalents														
Cash and cash equivalents														
	m	434,427	509,053	321,066	29,302	92.852	,	5.402	199 812	116 320	730	150 145	1 969 100	100,007
Members Loan portfolio	4	79,049	5,674,299	705,000	,				700000	770,020	00/	C+T'6CT	1,000,109	1,733,487
Loan to Projects	5	1									i		6,458,348	3,399,435
Loan to General fund	9		244 529				,					10		350,000
Loan to Staff	7	40.478	666,445			65		80		٠			244,539	318,582
Non-current asset		40,420				ř	4.	r	ř.				40,428	57,800
Fixed asset	00	212,839	٠			9,576	4	23,144	385,571		i	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	6	290,480	1,322,109	79,415	•	9	,	,		8	(		1,000,000	
VGD Savings deposit	10		,	,		- 17							1,092,004	7,211,142
Special Savings deposit	11	,	155,755	,				- 19						
GASS Savings deposit	12	,		10						0 2			133,733	23,803
Loan from ED	13	67,284	3,612,238	600,000		٠		0 5			2000		1 204 6	008'9
Loan from General A/C	14	٠	,	,							6,000	,	4,201,333	2,038,203
Loan from Revolving fund	15	244,539	×				,			05 3	6		244 520	350,000
Loan from others	16			400.000		,				6 3		,	244,539	244,539
Payable Audit fees	17			,		٠			5 89				400,000	
Risk Fund	18	14,211	142,082	7.050				77						3,000
Liabilities transferred from													103,343	86,238
Closed projects	19	•	i i	*		ï		š		,		Ä	S <sub>i</sub>	74,043
Reserve & provision														
Loan loss provision	20	30,278	516,472	7,050	=,	1.5	,	1	,	,	,		552 901	130 641
Expenditure Payable	21	•	٠				,	,	. ,				100,000	150,041
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	Revolving	Microcradit	Annaus	ţ	2000	400					ı	TOO IN COLUMN
NCOME	ACTIVITIS	8		uphaddu	2	HUSP	VGD	SEBA	SPSRG	RI- PVHT	MMMM	2016	Total
The state of the s												OYAY	2015
rund Meceived Irom Donner	1,063,691	٠			1								
Fund from RI										,	000	1,063,691	,
Fund from HDE						*				218,000		310 000	500 500
	*			7		158 080						210,000	200,600
Fund from AAB		,				000,000			4			158,080	91,920
Fund from NGO forum					٠				٠		1,590,716	1.590.716	
Final from BME				111	*	à			2,015,003			3 015 003	
and from bive					275,000				20000000			2,015,003	1,672,156
Fund from Grameen Alo					000			4				275,000	275,000
Fund from DWAO				5	71,000	21,000				,	*	92,000	81,000
Fund fram MIE				63		٠	1,092,383		A		0.3	1 093 383	034 106
			7	4				2 905 974				4,004,300	264,103
Fund received from CDD		,	,	9				4,00,000				2,905,874	2,601,266
Microcredit:					(		4		•	*			657.885
Service Charge Realized	2,000	054470											
Admission Fee	2,000	E/T'+00		63					٠			867 170	A30 CB3
		19,850	009	+		2,						6/11/30	700'004
Pass Book Sale	í	4.880	290	10						٠	*	20,450	5,870
Loan formet fee	800	4 380	300		,					5)		5,470	2,670
Other:		2000	200	٠	i.		٠	•	,		0	4,760	1,310
General Members Subcription	48 600	,											
Fund Return form project								٠	10	6		48,600	73,000
Sale/Canteen mile charge		54		373 606									13,660
Donation Received from EC Members /Donors/ED	36,000		. 0				4		*	×	×	372,595	255,205
Venue, Office rent, utilities & Equipment rental	124 124			,								36,000	301.851
Project Management Fee	99 078	0.5		÷	i	¥		4	٠	c		124,124	183,450
Resource sale	205 627	7				,		*	3	9	4	820'66	191,656
Handicraft product sale	3 000 831				,	r :	10	*	*			205,627	
Others	3,000		6)	+	*			٠	+:	×		3.002.831	
Bank Interest	2,000	n	٠			٠	,					3 005	7 660
	1,344	-		1,495	4,094	471	3,579	13,071	5,674	407	3.192	33 537	43,030
	4,587,495	893 294	1 570	274 000	400000	* 20 000						Carlotte.	13,333





//	//	200
/	100	9
11	1	

Particulars	GENERAL	Revolving	Microcredit	Appayan	Ļ	MOCO	200					Tasai	
EXPENSES	ACHAILIS		*			in a	200	SEBA	SPSRG	RI- PVHT	MMMM	2016	Total
Administrative Cost:												2000	5000
Salaries & Honorariums	510 143			90000									
Office Rent	210,143	233,215	40,671	85,600	90,250	116,000	571,000	1,775,570	811 996	4 000	776 226		
Office/Training Conter Boot	160,735	1	4,578	1			50,000	104,640	24 800		73,630	5,081,681	3,697,605
Office and a second second					20.000			2000	2000		761,12	365,945	370,540
Unice Maintenance/Repair & Cleaning	34,249	,		ď	43 115		·			V	-	20,000	24,000
Utilities (Electric/Gas/Water Supply Bill)	44,198		599		13,443			7,978	15,610	ű.	4,380	105,332	17.814
						í	*	25,476	27,635	il and	3,234	101,208	35 926
Communication (Telephone/Cell Phone/Postage)	la	4 500	0.00										040'00
Printing & Stationery		000'*	200	d	4	2,400	32,300		,	3.000	8	42,800	87,838
First oil cooperate and	06,185	4,000	2,000	*	2,695	2.541	22 225	57 530	35 500	2000			
ruei, uii , repire and maintainnce		٠	+	2			-	030,10	900000	855	10,761	197,290	118,278
Travel, Lodging & Perdium	50.022	52.5						21,775			8,965	30,740	
Staff Recruitment	14 430				2,852	4,880	82,910	224,105	57,678	8,970	8,419	442 846	302 155
Staff Meeting & traning	14,130	1	*	,	*	ò	ě		4		24 994	30.444	200,433
Documentation	16,695	*	٠	*			36.850	18 106	2 100		106,43	39,414	20,073
- Constitution	-	,	,			5		000000	3,403			74,846	15,746
Informetion Board		9.4			2000					*			
Postage & Curier			430		2,000				W			2.000	2,000
Newspaper	3.440		130	٠		27	2		4	٠		130	460
Audit Faas (External)	V,440	+		4	74		4	*		1		007	204
the state of the s	10,000		61	÷							t	2,440	4,570
cegal ree/ registration fee/ Network fee	3,960	10	5,750							*23		10,000	*
Handicraft expenses (Note 24)	2,291,297	7						*	*		50	9,710	×
Entertainment/Refreshment	18 590		3 000			•			*	17	e	2,291,297	,
Project Proposal expenses	3 000		2,000	ě								21 590	1 500
Office Expenses	2000		6			*	ř	٠	,	,	0	3 000	00000
Cantoon's Evolution						y						non's	
Commercia cybelloes	(*)		9	263,561	7	,				,	£13		9,160
Fund transferr		V	34					,			٠	263,561	207,934
Microcredit								50		1,233		1,233	10,551
Fund to Project	1.031.333										+		
Program Cost (Note 23)	267 034						,		*	٠	*	1.031.333	81.000
IPS/Generator line (Rental)					95,276	53,178	49,980	764,126	1,157,903	209,775	63.655	2 660 927	2 606 003
Puchasing of training materials					٠	6	+	٠				1700017	4,300,023
Eurorituse Figures & Commence	200	Y			3.5		,	,			. 10		2,000
Others and a components			*		ď	3			ŝi l	8			12,080
Amer.		100		1		3							02
Overhead		3	٠				*)				4.5		
Crokaries		2						59,988	42,555		64	102,543	193,462
Misce. Expenses	7,974						Ö		ř	Ĩ	7,938	7,938	2,520
Bank Charge	4 197	2 255	1 676				4			٨		7.974	
Loan Loss Expenses		408 110	1,010	1,030	1,785	967	2,246	4	3,530	1,710	1,014	21.075	
Depereciation	69 073	000,110	nen"	e:	0		*	٠		*		415 160	10 720
	A 643 crr	400		-			3,968	95,424				195 555	027,52
	2,045,555	/17,180	610,69	350,857	278,083	179,966	851,479	3,154,798	2,170,320	229,543	929,778	13.539.578	7 947 964
Surplies // Deficite													10012101
A Company of the Comp	(26,060)	181,114	(67,449)	23,233	72,011	(415)	244,483	(235,853)	(149,643)	(11,136)	664,130	694.415	374 933
												Aug. fr. au	370,000







# **GRAMEEN ALO**

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

Particulars	ACTIVITIS	Revolving	Microcredit	Appayan	ICI	HDSP	VGD	SEBA	SPSRG	DI. DIVIT	***********	Total	Total
Receipts									200	niervni	MMMM	2016	2015
Opening balance													
Cash in hand	2			34		0.0							
Cash at bank	626,074	273.823		141 053	2 744	707	5	316	729		,	1,088	6,174
Cash in hand (Closed Project)	8			444,033	3,741	293	56,946	339,925	265,234	9,833	٠	1,717,024	1,632,071
Cash at bank (Closed Project)	12 263									٠	٠	3	
Fund from close Project (SPEAK)	- Continue					٠	1			114		12.263	
Fund Received from Donner	1 003 601		•	9	,							200	3 400
Account (December)	1,003,091		*			*	,	60	77.4			+ 003 600	2011
roan Account (Necessed)	*		*			,		1				1,063,691	
Loan from ED		2,125,957	600.000							0.000	7	A PART OF THE PART	
loan Return from project	743,200	74 043	000/000			î				2,033	5	2,727,990	387,600
Loan from Grameen Alo				500				The second	34	19		817,243	600,000
Loan from Others			400 000	5		71,000	100,000	200,000		٠	22,200	393,200	750.000
Fund from RI	)	130	200,000	•	*	*			9		*	400,000	
Fund from HDF				î	٠	100				218,000		218 000	500 600
Fund from AAB		8 8		٠		158,080	*					158 080	01030
Fund from NGO focum				*	*			7			1.590.716	1 590 716	21.350
Fund from BNE		٠	,	œ.		2.5		,	2,015,003	Ä	-	2015,003	1 573 452
100000000000000000000000000000000000000				60	275,000					199		5,013,003	1,072,135
rund from Grameen Aso					71,000	21.000						000'5/7	275,000
rund from DWAO	20	,	+	9			1.092 383					92,000	81,000
Fund from MJF					9		200140014			*	٠	1,092,383	924,105
Fund received from CDD		( )					ŧ.	2,305,874				2,905,874	2,601,266
Microcredit:			1		•10		11.6		7				657,885
General Savings Collection	4	880.070	70.415	+				٠	22	1			
VGD Savings Collection		0,000	13,413			٠					٠	959,485	380,525
Members Loan Realisation	13 456	6 687 631			,	٠	60	500	*				341,667
Staffs Loan realized	57 372	Toolingoo			8						×	6,696,087	3,456,310
Service Charge Realized	3000	864 179			653				٠	٠	:34	57,372	10.200
Admission Fee		10 850	600	*)	ř		9	(*)	•	٠	×	867,179	438 582
Special Savings		405 235	000	100		٠	٠	*				20,450	5,870
GASS Collection		11800						**		٠		405,235	31.685
Risk Fund		90 400	2 050			,	,	٠	٠		ï	11,800	6.800
Pass Book Sale		4 880	000			73	٠		4	15		97,450	28.750
Loan formet fee		4 300	200					٠	*:		Ţ	5.470	2,670
Other:		oppri-	200	110					×			4,760	1,310
General Members Subcription	48 600		5			şm	63	***	٠		٠,		
Sale/Canteen mile charge	2000			377 505		ŭ.	×	9	4	6		48,600	73.000
Donation Received from EC Members	100000000000000000000000000000000000000			214,333	8			Ŷ.	4	e e		372,595	255,205
/Donors/ED	36,000	1000				TAN			59			35 000	10000
							9			58		30,000	301,851



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	1	1/2
0	//	OHAIDA
2	?	N C
	11,	VATE !
	1,	114

24  25  26  27  27  28  28  28  28  28  28  28  28	Particulars	GENERAL	Revolving	Microcredit	Appayan	L)	HDSp	ngn	CEDA				Total	Total P
134,124   190,028   194,124   194,	/enue, Office rent, utilities & Equipment	WELLWILLS			_		10000	no.	SEBA	SPSRG	RI- PVHT	MMMM	3016	Total
1,11,11,11,11,11,11,11,11,11,11,11,11,1	ental	124,124		100				4					2016	2015
1,244   3,002,81   3	dmission Fees (Computer Training Course)		539								٠		124,124	183,450
Figure 1. 206.22.3   2.0.00	olect Management Fee	99 078					•		14		*	ě		101 656
1544   300.281   3.0	and Return from Project	O tolor		*		٠		\$					92000	131,050
1544   3,000,811	Source sale	200 000		٠	٠	*		14		4			0/0/66	
1,544   1,545   1,45	and in configuration of the co	779,627	9	1	*								•	13,660
1,544   5   1,485	material product sale	3,002,831									610	*17	205,627	
######################################	hers		10	3									3,002,831	9
Hermonic Cleaning 16,056 51,1437135 1,000,000 25,000 250,015,010 31,200 1,25,211.00 3,13,00 31,3,00 31	nk Interest	1 544					2000							
Hatter Street St		6.036.865	11 437 253	1 000 035	1,495	4,094	471	3,579	13,071	5,674	407	3.192	33 527	43 020
16,735   18,143   293,215   40,671   85,600   90,320   116,000   1775,570   811,996   4,000   775,236   5,891,611   16,735   1,430	4		Configuration of the Configura	1,000,033	651,515	353,835.00	250,966.00	1,252,913.00	3,459,186	2,286,640.00	230,273.00	1,616,108	28,527,233	15,950,016
156.715   156.715   156.715   156.000   1175.570   115.000   1775.510   156.000   1775.510   156.915   156.000   1775.510   156.915   156.915   156.915   171.92   156.915   171.92   156.915   171.92   156.915   171.92   156.915   171.92   156.915   171.92   156.915   171.92   171	yments													
150,215   150,215   150,215   150,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   116,000   1775,510   1	ministrative Cost:													
10,735   10,735   10,735   10,000   10,4640   24,500   10,4640   24,500   10,4640   24,500   10,4640   24,500   10,4640   24,500   10,4640   24,500   10,532   25,000   10,4640   24,500   24,	ice Bent	518,143	293,215	40,671	85,600	90,250	116,000	571,000	1,775,570	2011 006	* 000	-		
1,132   365,365   365,000   34,249   34,249   34,249   36,000   34,249   36,000   34,249   36,000   34,249   36,345		160,735		4,578	ď			50,000	104 640	34 000	4,000	1/3,236	5,081,681	3,725,105
44.198   24.249   24.249   25.446   27.535   27.535   27.535   27.535   20.000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.000000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.000000   2.000000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.000000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.00000   2.000000   2.000000   2.000000   2.00000   2.00000   2.00000   2.000000   2.000000   2.0000	contract the second	,	51	٠	÷	20,000	2			000,00		21,192	365,945	370,540
19,233   19,332   1	ice Maintenance/Repair & Cleanine	34,249	٠	į, y	÷	2115							20,000	24,000
State   Stat	9	44 400				Control of	rs.		7,978	15,610		4,380	105,332	17,814
Ty fields 4,600 5,000 2,695 2,541 22,225 57,520 25,508 855 10,761 197,290 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ties (Electric/Gas/Water Supply Bill)	44,130	*	599				*	25,476	27,635		3,234	101,208	35,926
Ty follows the follows and the follows are shown as the follows are sho	ne/Postage)	٠	4,600	200	6	,	2.400	32 300						
Image   South   Sout	ting & Stationery	66 185	4 000	2000				00000		,	3,000	26	42,800	87,838
Feedium 50,022 5,862 4,880 82,910 224,105 5,7578 8,970 8,419 442,846 11,4430 11,6,695 30,740 8,419 442,846 30,740 11,6,695 31,000 2,440 3,960 3,960 3,000 11,0,000 3,880 3,960 3,960 3,880 3,980 3,880 82,910 224,105 3,960 3,880 3,890 3,	, oil , repire and maintainnce	-	2,000	D'MY'C	· ·	2,695	2,541	22,225	57,520	25,508	855	10.761	197 290	119 330
14,430	el, Lodging & Perdium	50.022	9					-	21,775	. 4		8,965	30.740	440,470
16,695   16,695   16,695   16,196   3,105   24,984   39,414   2,000   1,000   1,000   2,440   1,000	Recruitment	14.430				2,852	4,880	82,910	224,105	57,678	8,970	8,419	442 846	303 155
10,000 2,440 130 2,000 2	f Meeting & traning	16.695					4	9	E			24.984	30 414	200,000
2,000 2,000 10,000 10,000 10,000 2,000 2,000 1,000 2,0	umentation	Contract			*			36,850	18,196	3,105			74 946	20,073
2,000  2,440  10,000  1	metion Board		¥		į		41	, .					04,040	15,745
2,440 130 2,440 130 2,400 10,0	Doo & Carios					2,000	14	9		,				
130 1,0400 1,000	ope or control		5	130	٠	٠		9					2,000	2,000
10,000   1,000	spaper	2,440			174						6.5		130	460
10,000 an fee/ Network fee 3,960 5,750 10,000 9,110 2291297 3,000	t Fees (External)	10,000	2	2	Ģ			0.50	4		×		2,440	4,570
sf/Note 24)         2291297           eshment         18,590         3,000         2,1590           benses         3,000         3,000         2,53,561         263,561         263,561           control Member         10,000         9,040,000         705,000         9,755,000         3,82           ourn         515,323         269,900         785,223         275,285           rm         275,285         275,285	fee/ registration fee/ Network fee	3,960		5.750								3	10,000	,
2,291,297 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,000 3,82 40,000 6,	licraft expenses(Note 24)	2291297								i i		2	9,710	
3,000 3,000 3,000 263,561 26 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 263,561 20 275,285 275,285 275,285 275,285	tainment/Refreshment	18,590		3 000						4		53	2,291,297	
3,000  8,000  8,000  9,755,000  9	ct Proposal expenses	3,000		one's			Ţ	4	٠	1	7		21,590	1 590
263,561 20 8 group Member 10,000 9,040,000 705,000 3.82 40,000 40,000 515,323 269,900 6 705,285 275,285 275,285	e Expenses		9								٠		3,000	
263,561 26  8 group Member 10,000 9,040,000 705,000  10,000 9,040,000 705,000 3.82  40,000 6 755,285  10,000 6 785,233 22  10,000 6 785,233 22  10,000 6 785,233 22  10,000 6 785,233 22	een's Expenses				200000		*		,		. *			0.160
Sment to group Member 10,000 9,040,000 705,000 3,003,001 10,000 40,000 705,000 3,003,001 10,000 10,0	ocredit	1187		•	705,501			*	٠	74.5	¥		363 564	20,100
40,000 515,323 269,900 705,000 3,4	Disbrasment to group Member	10000				22	*	(*)	,	٠			405,301	407,934
515,323 269,900 3.7 275,285 275,285 275,285 275,285	S Loan	10,000	9,040,000	705,000	*			d	*	9		• (()		
275,285 275,285 275,285 275,285	eral Savines Return	40,000			*	*	TAVE	7	101				9,755,000	3.825,000
275,285 275,285 275,285	Company Operation	515,323	269,900		*		2011		*				40,000	68,000
275,285	adi savings neturn		275,285		×		2		83			÷	785,223	229,345
							2 MANCO 10			HE.			275,285	5,880

Particulars	ACTIVITIS	Revolving	Microcredit Appayan	Appayan	ICT	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MANAMA	Total	Total
VGD Savings Return								00000				2016	2015
GASS Return		10,600											341,667
Risk Fund return		40,000	*				+	i i		1		18,600	
		20,345	,	à	(*)			,				30 345	
Fund to Project	1,031,333			( Ca								20,345	
Loan Account (Payments)							*	20		*		1,031,333	81,000
Contract Co					(4)								
Loan return ED		1,000,000		85,000			3					The state of the s	
Loan to Project	467,243							-		*	9	1,085,000	6,800
Loan Return							\$13					467,243	950,000
the section in Property and							à	4		,			
Coan return to Grameen Alo			6	50,000		71,000	400.000	200 000	1.05		22 200		
Loan to Grameen Alo Appayan		- 2						200000			24,400	/43,200	350,000
Advance	,						+		4	4			50,000
Fund transfers								4	F	*			
				7	*					1 333			
Loan return to ED & General A/C										4,433		1,433	13,560
Program Cost (Note 23)	267 034				200						,		
PS/Generator line (Rental)			• 77		92,276	53,178	49,980	764,126	1,157,903	209,775	63,655	2,660,927	2,516,818
Purhasine of training materials					til	10				,			2,000
Contract Summer to Surrous		*		ī				-		3			0000
Furniture, Fixture & Equipments	25,390			2	19					e	0.0000000000000000000000000000000000000		12,080
Other:			536								504,985	530,375	669'409
Overhead										+			
Cookacias				2			2000	59,988	42,555	,		102.543	193.462
574 1678	100			8		. *					4 000	0.00	100000
Misce. Expenses	7,974										1,938	7,938	2,520
Bank Charge	4 197	2 366	1636	. 600								7,974	
Closing balance	1000	TO STORY	4,073	1,090	1,785	2967	2,246		3,530	1,710	1,014	21,075	19.720
1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		*(5)									4		
District in the	101		4	105	57	*	,	21	188	55	433	000	
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	1,091
	6,036,865	11,437,253	1,088,035	515,159	353,835.00	250.966.00	1,252,913,00	2 450 196	3 396 640 00	220 223	4 64 6 4 6 4	STORY STORY	4,74.7,407







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

Particulars	GENERAL	ICT	HDSP	VGD	SEBA	RI- PVHT	SPSRG	MMMM	Total
Adolescent Nutrition Education	3,822								3,822
Beneficiaries IGA & Life skill Development training	102,730	٠	*	٠		٠	÷	V	102,730
Enterprenure Development	4,420	٠		*		٠	*		4,420
Day observation	3,980				•	٠	4		3,980
Development Program for person with disabilities	25,065	٠		٠		٠	٠	٠	25,065
Marketing Development Meeting with business holder for Drum Shihi sale	٠	٠	13,978			٠	٠		13,978
Bi-Monthly Meeting with community monitoring groups/support groups		٠	*	*	177,809	¥	٠		177,809
Refreshers Training/orientantion for community monitoring groups/support groups on LGSP and SA tools (2 days)				(4.7	175,764	×	1		175,764
Training/orientation UPs (WC& SSC) on RTI		٠	*	×	105,386		٠	7	105,386
Purchasing of Raw Material and tools			6,060	33		ä	,		6,060
Implement of community scorecards					145,444	i i	,		145,444
Installation (display) of community action plan	٠	٠	×		87,866	٠			87,866
Public hearing					1,500		٠	9	1,500
RTI Campaing	16,128	,					,		16,128
Upazila Sharing Meeting	,	,	×	٠	24,965		7	,	24,965
Meeting with UP		÷			15,570		•	7	15,570
Social Maping	12		٠		13,038			4	13,038
School Program	4,360	-	,						4,360
Suggetion Box Instalation in the UP		2	×		16,784		,		16,784
Training materials				49,980		4		. 1	49,980
Training on Computer basic course	32	7,465	9		٠	٠	*	,	7,465
Training on outsourseing	٠	54,791		٠	٠	٠	9		54,791
Training on Graphic design		23,020	٠		٠	٠	10	1	23,020
Training on Homeophaty Drum Shihi Manufacturing	•	*	4,490		*	,	5		4,490
Training on Nutrition Education lactating mother	106,529	*	٠	÷	.*)	,		*	106,529
Training on Business Management bookkeeping and	,		29.650	)					000
marketing			20,030						78,650
Traning Manual Development	•	10,000			6.2		,	r	10,000
Organise a Visibility Workshop	X	85	13	TING	*	٠	,	59,462	59,462
Carry out a participatory community needs Assesment	κ	٠	14.	C	٠	٠	,	4,193	4,193

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e consensus o	ACTIVITIS	ī	HDSP	VGD	SEBA	RI- PVHT	SPSRG	MMMM	Total
Volunteer Training and Volunteer group activation	t		65	83	1.0%	٠	11,388	21	11,388
Orientation and Capacity Development of union level CSO	•	٠	¥.	٠	50		85,312	60	85,312
Orientation and Capacity Development of Upazila CSO							13 257		13 257
Forums and Union Parishads		•			50,		103604		107/04
Displaying citizen's charter at union Level	•	20	£	10	:::	650	39,374		39,374
Orientation of the LGIs and Service providers for Pro-poor	,	,		,	*		14,977	e	14,977
service delivery									
Orientation of Service providers and local level Decision									
makers for influencing for appropriate and Demand	*		٠	٠	20		28,747	5	28,747
responsive services									
Sensitization of SMCs and PTA stakeholders for promoting							437 473		427 472
and planning of better services in Education		,			1		771,112	,	177,177
Consultation Meeting between Agriculture extension officials						17	16 529		16 570
and Farmers committee							10,363		676'07
Consultation Meeting with the Community Clinic	,			,			20.760		20.760
management committee and Health Service user groups	8	93							
School improvement plan	21	3.5	,	×	*		53,101	80	53,101
Quarterly Meeting with Union standing committees for	2	-	,	,			20 811	,	20 811
improvement of service delivery							***************************************		4
Meeting of Union level CSO Forum		٠	٠	ï	e e	*	16,783		16,783
Meeting of Upazila level Pressure Groups	*	*	٠				21,012	*	21,012
Consultation Meeting with the School management		t	r	,			21,073	٠	21,073
Orientation of UP and community group on Participatory	٥	*	T.	×	* *		58,775		58,775
Orientation for selected VGD card holders	٠	•	Ŧ.	×		ŕ	20,797		20,797
Performing Social Audit for Enhanced accountability of the	٠	٠		ŗ	*	ŕ	21,440	٠	21,440
Enrollment campaign ( Yearly campaign at the beginning of			£	×	* 1		189,566	8	189,566
Activation of Citizen's Information desk and RTI clinic	,			×	2.	ř	67,180	٠	67,180
Awareness raising session on right issue and assist in claiming			8)	10	12.5		79 508		79 508
services			,	,			20010		00000
Setting up Small Business/ Enterpreneurship	er	ie.		9	2.5	199,840			199,840
Psychosocial Counseling Service		,	×	×	d	5,935	2.	×	5,935
Technical and Vocational Educations		e e		×		4,000	×	3	4,000
Community Assessment Process (CAP) using Community		2	0	10			90 766		90 766
Score Card with interface meeting Organize Public Hearing for Greater participation of the	,								
	25	j.t.	×	٠	*		89,308	,	89,308
Community members Open budget Exercise in all Unions	٠.						50,267		50,267
WATER STATE OF THE	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

			COST	151				DEPRE	DEPRECIATION		Written down
SI. No.	2. Particulars		Adjustment	ment		Rate of		Adjus	Adjustment		value as at
		Opening	Addition	Adjustment	Closing	Dep.	Opening	Addition	Adjustment	Closing	30 June 2016
н	Furniture & Fixture	138,138			138,138	10%	94,034	13,814	-	107,848	30.290
7	Computer & Accessories	1	15,890		15,891	20%		3,178		3,178	12,713
m	Telephone	8,635	*		8,635	20%	8,404	231		8,635	
4	By-cycle	1	9,500	4	9,501	20%		1,900		1,900	7.601
10	Motor-Cycle	20,000	,		50,000	20%	28,000	10,000		38,000	12,000
9	RanksTel handset	2,500			2,500	20%	1,000	200	٠	1,500	1,000
7	Projector Sceren	3,400	4		3,400	20%	1,360	089		2,040	1,360
00	Pen Drive	480	*	*	480	20%	96	96		192	288
6	Headphone	400	*		400	20%	80	80		160	240
9	Computer Table	4,000			4,000	10%	400	400		800	3.200
=	Visitor Chair	20,300	*		20,300	10%	2,030	2,030		4,060	16,240
12	Eletronic goods (PRO-LEAD)	6,750	*		6,750	20%	5,335	1,350		6,685	9
set	Asset Transfered From Closed Project										
13	Computer table & chair (CBR Rollout)	8,424	*		8,424	10%	1,685	842		2,527	5,897
14	Furniture & fixture (ECoTA)	108,004			108,004	10%	21,601	10,800		32,401	75,603
15	Computer & Accessories (ECoTA)	63,336			63,336	20%	25,334	12,667		38,002	25,334
16	Laptop (ECoTA)	37,336		4	37,336	20%	14,934	7,467		22.402	14,934
17	Electronic Goods (ECoTA)	15,184			15,184	20%	6,074	3,037	4	9,110	6,074
tal	Total (General Assets)	466,889	25,390		492,279		210,367	69,073		279,441	212,839
18	Computer & Accessories (ICT)	85,500	+		85,500	20%	58,824	17,100		75,924	9,576
119	Computer & Accessories (SEBA)	144,129			144,129	20%	28,826	28,826	*	57,652	86,477
50	Furtniture, Fixture (SEBA)	198,599		*	198,599	10%	19,860	19,860		39,720	158,879
21	Laptop (SEBA)	68,120	٠	*	68,120	20%	13,624	13,624		27,248	40,872
22	Motor-cycle (SEBA)	134,163			134,163	2096	26,833	26,833		53,665	80,498
23	Fan (SEBA)	13,520			13,520	20%	2,704	2,704	*	5,408	8,112
24	Camera (SEBA)	17,888			17,888	20%	3,578	3,578		7,155	10,733
52	Furtniture, Fixture (VGD)	22,480	*	*	22,480	10%	2,248	2,248		4,496	17,984
56	Fan (VGD)	8600	•		8,600	20%	1,720	1,720	٠	3,440	5,160
27	Motorcycle (MMWW)		322,600		322,600	20%	4				322,600
28	Bi-cycle (MMWW)		86,625		86,625	50%			*		86,625
53	Fan (MMWW)		7,560		7,560	50%		+			7,560
30	Furniture & fixture (MMWW)		88,200		88,200	10%		4		*	88,200
la!	Total (Project's Assets)	692,999	504,985	,	1,197,984		158,216	116,492		274,708	923,276
pu	Grand Total	1,159,888	530,375		1,690,263		368,583	185,565	٠	554,148	1,136,115
at 3	As at 30 June 2015	663.736	607.499		1.271.235		276.010	203.010		470 030	304 306
							- mada sa	- united		412/262	toking.

MMWW's assets was purchaed at the last of the reporting period so no deprication 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 Frafficking 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
CT 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 summery 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 it's 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 form 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 DWAO	(Fixed Asset)	Total
Cash In Hand	1.47			
Cash at Bank		200		200
Members Loan portfolio	-	79,049	-	79,049
Fixed asset	5,897		121,945	127,842
Total Assets of Closed Projects	5,897	79,249	121,945	207,091
Loan from ED	500	1,000	2	1,500
Member saving	-	17180	-	17,180
Retained Surplus	5,397	61,069	121,945	188,411
Total Liabilities of Closed Projects	5,897	79,249	121,945	207,091
rotal clabilities of closed Projects	5,897	79,249	121,945	207,0





#### 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 asses 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:

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

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St. Nd Particulars	GENERAL	Revolving	Microcredit	Appayan	ICI	ноѕь	VGD	SEBA	SPSRG	RI- PVHT	MMMM		6 2014-2015
3 Cash and cash equivalents:												Total	Total
Cash in hand	101			105	57	1		34	00+		***		
Cash at bank	434,326	509,053	321,066	29,197	92,795		5.402	199,791	116 132	730	159 713	1 967 306	1,095
	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
4 Members loan portfolio													
	83 505	010 010 0											
Add: Disburse during the year	10,000	3,316,930	* 000						•	÷		3,399,435	3,030,745
Less: Realised during the year	13.456	6 682 631	000,507			,	•	٠	510	*:		9,755,000	3,825,000
	79,049	5,674,299	705,000							٠.		6,458,348	3,399,435
5 Loan to Projects													
Opening Balance	350,000	,		2		W							
Add: addition during the year							,		•			350,000	200,000
Grameen Alo Appayan		600					٠		,		2	9	
NGD	100 000			٠				20	til	*			50,000
HDSP	21,000	CE							3	*		100,000	300,000
SPSRG	0000				•		•	200	٠			71,000	50,000
MAMWW	22 200		2			,	*			ŧ			200,000
SEBA	200,000	(+		1								22,200	
CBR Roll Out	-				,		,	,		50		200,000	
Less: Adjustment during the year					Sec.		٠			٠		4	150,000
Grameen Alo Appayan	150 0001						٠		٠	٠			
OSM	(400,000)			i.	5	î	í	÷	9	٠	93	(50,000)	*
HOSP	(21,000)				100			٠		9	÷	(400,000)	*
SPSRG	(non't )						9	٠		£0	20	(71,000)	(50,000)
MAMMA	100 2001					4	٠	÷	ï	9			(200,000)
SEBA	(200,000)			,				5	XI		*	(22,200)	
CBR Roll Out	(nonform)				¢	ř	4.	•	,	9		(200,000)	
		-								9			(350,000)
				-			1						350,000
6 Loan to General fund													
Opening Balance Add: loan to Bavolvine Eund (CD)		318,582			٠	٠		100	¥		٠	318,582	318,582
Add addition during the uses			ā	û		٠	1	50					
Less: Adjustment during the year		74 043	tu:			٠				4	ı	,	+
		344 530									٠	74,043	+
		200,000	-									244,539	318,582

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13 13 13 13 13 13 13 13 13 13 13 13 13 1		ACTIVITIS	Revolving	Microcredit	Appayan	Ā	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMMM	2015-2016	16 2014-2015
	GASS Savings deposit												Total	Total
	Opening balance	9	6,800	•	•		*	٠				,	6.800	
	Add: Deposited during the year		11,800	1	13	i.		*					11 800	6.000
	Less: withdrawn during the year		18,600		*							٠	18,600	0,0
										,				6,800
0 4	Loan from ED Opening balance	65,784	2,486,281		85,000								200000	
4	Closed Decises of pass (CDD about 1995)	1,500	9					1					5,037,003	4,427,763
-	Liosed Project 5 Loan (LBR+Revolving DWAD)												1,500	
2	Less: Loan given during the year		1,000,000	900,009	. 000	*		ž.	(94		2,033		2,727,990	385,500
		67,284	3,612,238	600,000	000,00						2,033		1,085,000	2,638,565
14 10	Loan from General A/C													
	Openine halance				-								٠	
Ad	Add: Loan taken during the year				20,000		21 000	300,000	200,000		Ž.		350,000	200,000
Le	Less: Loan given during the year				50,000		71,000	400,000	200,000			22,200	393,200	000'05/
					,		,		20000			007,23	143,400	000,000
15 100	Loan from Revolving fund													320,000
o	Opening balance	244,539	٠				,	,	,	,			344 530	
Ad	Add: Loan taken during the year	1	*	+						500			244,333	244,539
5	Less: Loan given during the year							2					•	
		244,539				-							244,539	244,539
16 Loa	Loan from Others													
ő	Opening balance	٠			S	9			3					Ţ
Ad	Add: Loan taken during the year		,	400,000		+			,		•			
e	Less: Loan given during the year		٠							,			400,000	
				400,000									400,000	
Pa	Payable Audit fees													
o	Opening balance	3,000	1						,		,		0000	0
Add.	Add: For the year provision					. •	٠				,		non's	3,000
Les	Less: Adjustment	(3,000)	+		•	+							(3.000)	
						,								3.000

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		1	"	∢

St. NG Particulars	GENERAL	Revolving	Microcredit	Appayan	Þ	HDSP	VGD	CFRA	50505	Di. Barare	***************************************	2015-2016	Amounts in 807 6 2014-2015
7 Loan to Staff	CHIAILS							-	nu nu	N. LAU	MINIMA	Total	Total
Opening Balance	57,800	,		,		2	7						
Add: addition during the year	40,000						,				•	57,800	
Less: Adjustment during the year	(57,372)						t de	•			*	40,000	68,000
	40.428											(57,372)	(10,200)
							•					40,428	57,800
8 Property, Plant and Equipments													
2.001	100000												
Opening Balance	466,889	*	-		85,500		31,080	576,419	1	*		1 150 888	366 633
Add: Addition during the year	25,390			7	,	9			319		50.5 00E	530 375	602,730
Less: Adjustments		ű									FOR	010,000	4,00
Closing Balance at Cost	492,279				85,500		31,080	576,419			504,985	1,690,263	1,271,235
B. Depreciation													
Opening	210,367		,	,	58.824	1	3 050	05 434					
Add: Charge during the year	69 073				20000	(81)	97200	33,424			1	368,583	276,010
Less: Adjustments	P ANICO				17,100	4	3,968	95,424	<b>†</b> [2]	*	*	185,565	203,919
Accumulated Depreciation	370 441						,		-			,	
	The 12 'S 12				75,924		7,936	190,848				554,148	479,929
Carrying Value (A-B)	212,839				9.576		23.144	385 571			504 005	1136116	4 104
	(Annexure - A.	may kindly be s	(Annexure - A may kindly be seen for details of property, plant and Equipments)	of property, p	lant and Equi	pments)		a select			504,303	4,130,113	731,306
9 Members savings deposit Openine balance	000												
Add: Close project Revolvine DWAD	17 100	111,939			٠		×		,		٠	1,500,562	1,366,562
Add. Decorps of duction the contract	00111			8	•	20	·					17,180	
and the second of the year		880,070	79,415			20			٠	*	۳	959,485	380,525
tess, withdrawn during the year	515,323	269,900						+	1		,	785,223	229,345
	290,480	1,322,109	79,415		-							1,692,004	1,517,742
10 VGD Savings deposit Opening balance		,	,			3							
Add: Deposited during the year			9		6					9			
Jacc Withdrawn division the con-					•			*	*	×.	*	¥	341,667
sees, without awit during the year											*		(341,667)
11 Special Savings deposit													
Opening Dalance	*	25,805		٠		9	٠	2	14	i i		25,805	
total Workdown during the year		405,235		* -				**		+		405,235	31,685
cess, withdrawn during the year	+	275,285				MIN						275,285	5,880
	•	256 756											

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-	$ \langle                                    $	/	COMPA
. ~	1	1	MATIN 8
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55 SS S	St. NC	Particulars	GENERAL	Revolving	Microcredit	Appayan	Ę	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMMM	2015-2016	16 2014-2015
### 14.211 72.027 7.050	00													TOTAL	10101
Street   19,450   19,550   1		Opening Balance	14,211	72,027	*	٠	٠	*		٠	٠	,	9	86 238	57.488
Ing the year		Add: Collection during the year		90,400	7,050			ř	1	÷	,	Ÿ	7	97,450	28.750
# 14,211 342,082 7,050		Less: Adjustment during the year		20,345	4		٠	. 1	C.			. *		20,345	
4 from Chosed Projects   74,043   74,			14,211	142,082	7,050							٠		163,343	86,238
page of the year         74,043         74,043         74,043           coss Provision:         30,278         106,363         7,050         138,641         1           Transferred to Income and the year of	on.														
Total the year (74,043) (74,04		Opening balance	74,043		0		•							74,043	74,043
(74,043)   (74,043)		Add: Fund taken during the year		200		e	,	*. 1		200	***				
the year 30,278 108,363 7,050 415,159 118,641 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Less: Adjustment	(74,043)					1				1		(74,043)	ř
the year  Transferred to income 30,278 108,363 108,109 7,050 .				-											74,043
130,278   108,363   138,641   138,															
Transferred to Income		Opening balance	30,278	108,363			2			Si .	8.8	(8)	٠	138,641	146,301
(Annexure - C may kindly be seen for details of LLP)  (partial)  (partial)  (partial)  (partial)  (partial)		Add: LLP Made during the year		408,109	7,050			٠	٠	٠	•	*	ą.	415,159	
Social State (Annexure - C may kindly be seen for details of LLP)  (Partial)  (partial)  (partial)  (partial)		Less: Excess Provision Transferred to Income										100		*	(7,650)
(partial) (partial) (partial) orking Group orking Group orking Group			30,278	516,472	7,050		·							553,800	138,641
(partial) orking Group orking Group orking Group		88	(Annexure - C	may kindly be	seen for details	of LLP)									
		Expenditure Payable Solary poyable													
		Opening	33				9.5					,		,	27.500
		Accountant (partial)	*	٠			1					0.0	1	٧	
		Rehabilitation Worker		٠	6	ř	53	٠	٠	2	×	5	٠	,	
		CBR Program Officer		•	10	ST.	i i e		4	1				٠	
		Salary of ED/Manager (partial)	23	٠	5		٠		٠		÷	,	٠		٠
		Communication				14		Si.	+	+	*	,	0.00		ō
		Less: Adjusted					*	4	,	*			٠		(27,500
					-			+	,			,			,
		Program Cost payable Opening													0.00
		Meeting of the CBR Working Group	9				10	114	104						10,735
		Meeting of the CBR Working Group		7				A CS							
		Forming of SHGs and regular meeting					,								
		Less: Adjusted		-	- *										140.300
															110,732



				ľ									
articulars	GENERAL	Revolving	Microcredit	Appayan	Þ	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMMM	2015-2016	2014-2015
	ACHAINS											Total	4-1-1

St NG Particulars	GENERAL	Revolving	Revolving Microcredit	Appayan	ū	HDSP	VGD	SEBA	SPSRG	RI- PVHT	MMMW	2015-2016 Total	16 2014-2015 Total
22 Retained Surplus													
Opening balance	(79,280)	498,121	13	690'9	30,417	415	(215,937)	821,236	265,963	12,942	٠	1,339,946	1,190,414
Add: Retained surplus from closed projects	225,291			1		4	4	٠			-	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	out		e.e.	iù.	-(1)	Ġ	i i	٠		(3,109)	,	(3,109)	٠
	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

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24 Handicraft Expenses:													
Raw materials purchase	1,704,148	80	*.				-	,	SV			1,704,148	
Design Expenses	17,00			÷	2		,	2		7	*	17,000	
Wages	307,90	. 0						o t				307,900	
Packing cost	37,28		Č.		,	¥		t	5	4	0000	37 285	nis
Convayence for handicraft	21,11	6	7	1								21 119	
Transport cost	1,75							34		3 4		1750	
Showroom rent	45,00		5		*					v	7	45,000	
Sales commission	157,09		10	i	,			oot.			. 4	157,095	
	Total: 2.291.29	1										2 204 202	1





# **GRAMEEN ALO**

For the year ended 30 June 2015 Details of Loan Loss Provision

Annexure - C

						AMA	Amounts in bul
Catomores	0		Portfolio		Ь	Provision	
Airgana	nate	General Activities   MicroCredit	MicroCredit	Revolving	General Activities   MicroCredit   Revolving	MicroCredit	Revolving
Standard Loan (Good)	1%		705,000	4,666,935	٠	7,050	46,669
Sub-Standard Loan	28%	•		419,324			20,966
Doubtful Loan	%09	,		348,006			208,804
Bad Loan	100%		20	240,034			240,034
				5,674,299		7,050	516,472

Required Loan Loss Provision Made during the year Movements in Loan Loss Provision:

Opening balance

Closing balance

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





#### 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 Applicabe
4.00	Other Information:

Dated: Dhaka 12-Oct-16



**Chartered Accountants** 



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

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		Amounts in BD1				
Assets of Closed Projects	CBR	Revelving DWAO	(Fixed Asset)	Total		
Cash In Hand			-			
Cash at Bank	-	200		200		
Total Cash and Cash Equvilant	-	200	-	200		
Members Loan portfolio				-		
Opeing	1.0	69,049		69,049		
Add: Disbusbrused during the year	-	10,000		10,000		
Less: Realised during the year	-			-		
Closing Members Loan portfolio	-	79,049	-	79,049		
Fixed asset	5,897		121,945	127,842		
				-		
	5,897	79,249	121,945	207,091		
Liabilities of Closed Projects						
Loan from ED						
Opeing	500	1,000		1,500		
Add: Disbusbrused during the year						
Less: Realised during the year		-				
Closing Members Loan portfolio	500	1,000		1,500		
Member saving	-	17180		17,180		
Retained Surplus						
Opening	7,385	61,989	155,917	225,291		
This year	-1988	-920	-33972	(36,880)		
	5,397	61,069	121,945	188,411		
	5,897	79,249	121,945	207,091		

