

# **AUDIT REPORT AND ACCOUNTS OF**

**Grameen Alo  
Consolidated Financial Statements  
For the year ended 30 June 2017**



**AZIZ HALIM KHAIR CHOUDHURY  
CHARTERED ACCOUNTANTS**

Exclusive Correspondent Firm of PKF International

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**Grameen Alo**  
**Consolidated Financial Statements**  
**For the year ended 30 June 2017**

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# AZIZ HALIM KHAIR CHOUDHURY

Chartered Accountants

Exclusive Correspondent Firm of PKF International

## Independent Auditors' Report To The Management of Grameen Alo

We have audited the accompanying Financial Statements of Grameen Alo which comprise the Consolidated Statement of Financial Position as at 30 June 2017 and related Consolidated Statement of Income and Expenditure, Consolidated Statement of Receipts & Payments for the year from 01 July 2016 to 30 June 2017 and a summary of accounting significant policies and other explanatory information.

### Management's Responsibility

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

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

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

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

### Opinion:

In our opinion, the financial statements give a true and fair view of the Consolidated Financial Position of the organization as at 30 June 2017 and of the results of its operation for the year ended on that date in accordance with the accounting policies summarized in Note-2.1.i to the financial statements and comply with the applicable laws and regulations.

### We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account have been kept by the organization so far as it appeared from our examination of those books of account;
- c) the financial statements dealt with by the report are in agreement with the books of account;

10 January 2018  
Dhaka


Aziz Halim Khair Choudhury  
Chartered Accountants

**GRAMEEN ALO**  
**Consolidated Statements of Financial Position**  
 As at 30 June 2017

Figures in Tk.

| Particulars                            | Note | 30 June 2017      | 30 June 2016     |
|--|------|-------------------|------------------|
| <b><u>PROPERTY &amp; ASSETS</u></b>    |      |                   |                  |
| <b>Non-current asset</b>               |      |                   |                  |
| Fixed asset                            | 9    | 1,554,665         | 1,136,115        |
| <b>Total Non-Current Assets</b>        |      | <b>1,554,665</b>  | <b>1,136,115</b> |
| <b>Current asset</b>                   |      |                   |                  |
| Members Loan portfolio                 | 4    | 8,232,376         | 6,458,348        |
| Loan to Projects                       | 5    | 335,000           | -                |
| Loan to General fund                   | 6    | 244,539           | 244,539          |
| Loan to Staff                          | 7    | -                 | 40,428           |
| Advance Security Money for VGD Project | 8    | 100,000           | -                |
| Cash and cash equivalents              | 3    | 998,617           | 1,868,109        |
| <b>Total Current Assets</b>            |      | <b>9,910,532</b>  | <b>8,611,424</b> |
| <b>Total</b>                           |      | <b>11,465,196</b> | <b>9,747,539</b> |
| <b><u>Fund &amp; LIABILITIES</u></b>   |      |                   |                  |
| <b>Fund</b>                            |      |                   |                  |
| Loan loss provision                    | 19   | 710,166           | 553,800          |
| Retained Surplus                       | 20   | 1,836,515         | 2,256,543        |
| <b>Total Fund</b>                      |      | <b>2,546,681</b>  | <b>2,810,343</b> |
| <b>Liabilities</b>                     |      |                   |                  |
| <b>Current Liabilities</b>             |      |                   |                  |
| Members savings deposit                | 10   | 1,997,508         | 1,692,004        |
| Special Savings deposit                | 11   | 11,795            | 155,755          |
| Loan from ED                           | 12   | 1,372,815         | 4,281,555        |
| Loan from General A/C                  | 13   | 335,000           | -                |
| Loan from Revolving fund               | 14   | 244,539           | 244,539          |
| Loan from others                       | 15   | 4,700,000         | 400,000          |
| Payable Audit fees                     | 16   | -                 | -                |
| Risk Fund                              | 17   | 256,858           | 163,343          |
| <b>Total Current Liabilities</b>       |      | <b>8,918,515</b>  | <b>6,937,196</b> |
| <b>Total</b>                           |      | <b>11,465,196</b> | <b>9,747,539</b> |

The accompanying notes form an integral part of these financial statements.  
 Project wise statement of financial position has been shown in Annexure-A.



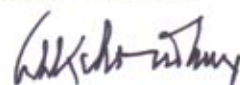
Treasurer (EC)  
 Grameen Alo



Executive Director  
 Grameen Alo

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

10 January 2018  
 Dhaka

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants



**GRAMEEN ALO**  
**Consolidated Statement of Income & Expenditure**  
**For the year ended 30 June 2017**

Figures in Tk.

| Particulars                                      | 01 July 2016<br>to<br>30 June 2017 | 01 July 2015<br>to<br>30 June 2016 |
|--|------------------------------------|------------------------------------|
| <b><u>INCOME</u></b>                             |                                    |                                    |
| Fund from HDP                                    | 198,000                            | 158,080                            |
| Fund from Grameen Alo                            | 95,165                             | 92,000                             |
| Fund from BNF                                    | 250,000                            | 275,000                            |
| Fund from AAB                                    | 3,644,580                          | 1,590,716                          |
| Fund from NGO forum                              | 628,000                            | 2,015,003                          |
| Fund from DWAO                                   | 950,493                            | 1,092,383                          |
| Fund from MJF                                    | 2,807,085                          | 2,905,874                          |
| Fund from Swisscontact                           | 2,758,103                          | -                                  |
| Fund from others Donor                           | 353,342                            | 1,281,691                          |
| <b>Microcredit:</b>                              |                                    |                                    |
| Service Charge Realized                          | 1,173,902                          | 867,179                            |
| Admission Fee                                    | 5,780                              | 20,450                             |
| Pass Book Sale                                   | 5,770                              | 5,470                              |
| Loan format fee                                  | 5,550                              | 4,760                              |
| <b>Other:</b>                                    |                                    |                                    |
| General Members Subscription                     | 65,100                             | 48,600                             |
| Sale/Canteen mile charge                         | 387,244                            | 372,595                            |
| Donation Received from EC Members /Donors/ED     | 65,000                             | 36,000                             |
| Venue, Office rent, utilities & Equipment rental | 177,904                            | 124,124                            |
| Admission Fees (Computer Training Course)        | 46,500                             | -                                  |
| Project Management Fee                           | 379,163                            | 99,078                             |
| Resource sale                                    | 10,487                             | 205,627                            |
| Handicraft product sale                          | 3,023,200                          | 3,002,831                          |
| Bank Interest                                    | 22,163                             | 33,527                             |
| Others   | -                                  | 3,005                              |
| <b>Total</b>                                     | <b>17,052,531</b>                  | <b>14,233,993</b>                  |

**EXPENSES**

**Administrative Cost:**

|  |           |           |
|--|-----------|-----------|
| Salaries & Honorariums                       | 7,833,773 | 5,081,681 |
| Office Rent                                  | 429,024   | 385,945   |
| Office Maintenance/Repair & Cleaning         | 51,635    | 105,332   |
| Utilities (Electric/Gas/Water Supply Bill)   | 93,708    | 101,208   |
| Communication (Telephone/Cell Phone/Postage) | 101,948   | 42,930    |
| Printing & Stationery                        | 187,719   | 197,290   |
| Fuel, oil , repire and maintainnce           | 63,748    | 30,740    |
| Travel, Lodging & Perdiun                    | 401,078   | 442,846   |
| Staff Recruitment                            | 13,400    | 39,414    |
| Staff Meeting & training                     | 50,489    | 74,846    |
| Informetion Board                            | 3,000     | 2,000     |
| Newspaper                                    | 4,578     | 2,440     |
| Audit Fees (External)                        | -         | 10,000    |
| Training Tools & Equipment (Depriciation)    | 16,924    | -         |
| Legal fee/ registration fee/Network fee      | 13,522    | 9,710     |
| Handicraft expenses (Note 22)                | 2,302,887 | 2,291,297 |
| Entertainment/Refreshment                    | 11,060    | 21,590    |

| Particulars                     | 01 July 2016<br>to<br>30 June 2017 | 01 July 2015<br>to<br>30 June 2016 |
|---------------------------------|------------------------------------|------------------------------------|
| Project Proposal expenses       | 10,000                             | 3,000                              |
| Canteen's Expenses              | 311,928                            | 263,561                            |
| Fund to Project                 | 162,140                            | 1,031,333                          |
| Program Cost (Annexure - B)     | 4,037,245                          | 2,660,927                          |
| <b>Other:</b>                   | -                                  | -                                  |
| Overhead                        | 281,273                            | 102,543                            |
| Crokaries & Equipment           | 38,330                             | 7,938                              |
| Interst on members saving       | 15,509                             | -                                  |
| Bank Charge                     | 29,361                             | 21,075                             |
| Fund return to NGO Forum/others | 1,497                              | 1,233                              |
| Interst on Lone                 | 451,260                            | -                                  |
| Misce. Expenses                 | -                                  | 7,974                              |
| VAT & Tax                       | 7,128                              | -                                  |
| Loan Loss Expenses              | 156,366                            | 415,160                            |
| Depereciation                   | 392,030                            | 185,565                            |
| <b>Total Expenditure</b>        | <b>17,472,560</b>                  | <b>13,539,578</b>                  |
| Surplus/(Deficit)               | <b>(420,028)</b>                   | <b>694,415</b>                     |
| <b>Total</b>                    | <b>17,052,531</b>                  | <b>14,233,993</b>                  |

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

Project wise statement of financial position has benn shown in Annexure-B.

**Treasurer (EC)**

Grameen Alo

**Executive Director**

Grameen Alo

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

**10 January 2018**

Dhaka

**Aziz Halim Khair Choudhury**

Chartered Accountants

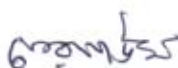
**GRAMEEN ALO**  
**Consolidated Statements of Receipts and payments statement**  
**For the year ended 30 June 2017**


| Particulars                                      | Amounts in BDT                     |                                    |
|--|------------------------------------|------------------------------------|
|  | 01 July 2016<br>to<br>30 June 2017 | 01 July 2015<br>to<br>30 June 2016 |
| <b>Opening Cash &amp; Cash Equivalents</b>       | <b>1,868,109</b>                   | <b>1,730,378</b>                   |
| Cash in hand                                     | 904                                | 1,091                              |
| Cash at bank                                     | 1,867,205                          | 1,729,287                          |
| <b>Receipts</b>                                  |                                    |                                    |
| Fund from HDP                                    | 198,000                            | 158,080                            |
| Fund from Grameen Alo                            | 95,165                             | 92,000                             |
| Fund from BNF                                    | 250,000                            | 275,000                            |
| Fund from AAB                                    | 3,644,580                          | 1,590,716                          |
| Fund from NGO forum                              | 628,000                            | 2,015,003                          |
| Fund from DWAO                                   | 950,493                            | 1,092,383                          |
| Fund from MJF                                    | 2,807,085                          | 2,905,874                          |
| Fund from Swisscontact                           | 2,758,103                          | -                                  |
| Fund from others Donor                           | 353,342                            | 1,281,691                          |
| <b>Loan Account (Received)</b>                   |                                    |                                    |
| Loan from ED                                     | 1,592,500                          | 2,727,990                          |
| Loan from GA (General)                           | 755,582                            | 393,200                            |
| Loan from Revolving Fund                         | 450,000                            | -                                  |
| Loan from Others                                 | 4,800,000                          | 400,000                            |
| Loan Return from project                         | 325,500                            | 817,243                            |
| <b>Microcredit:</b>                              |                                    |                                    |
| General Savings Collection                       | 1,484,709                          | 959,485                            |
| Members Loan Realisation                         | 9,019,972                          | 6,696,087                          |
| Staffs Loan realized                             | 40,428                             | 57,372                             |
| Service Charge Realized                          | 1,173,902                          | 867,179                            |
| Admission Fee                                    | 5,780                              | 20,450                             |
| Special Savings                                  | 133,895                            | 405,235                            |
| GASS Collection                                  | -                                  | 11,800                             |
| Risk Fund  | 107,940                            | 97,450                             |
| Pass Book Sale                                   | 5,770                              | 5,470                              |
| Loan format fee                                  | 5,550                              | 4,760                              |
| <b>Other:</b>                                    |                                    |                                    |
| General Members Subscription                     | 65,100                             | 48,600                             |
| Sale/Canteen mile charge                         | 387,244                            | 372,595                            |
| Donation Received from EC Members /Donors/ED     | 65,000                             | 36,000                             |
| Venue, Office rent, utilities & Equipment rental | 177,904                            | 124,124                            |
| Admission Fees (Computer Training Course)        | 46,500                             | -                                  |
| Project Management Fee                           | 379,163                            | 99,078                             |
| Resource sale                                    | 10,487                             | 205,627                            |
| Handicraft product sale                          | 3,023,200                          | 3,002,831                          |
| Bank Interest                                    | 22,163                             | 33,527                             |
| Others   | -                                  | 5                                  |
| <b>Total</b>                                     | <b>37,631,167</b>                  | <b>28,527,233</b>                  |
| <b>Payments</b>                                  |                                    |                                    |
| <b>Administrative Cost:</b>                      |                                    |                                    |
| Salaries & Honorariums                           | 7,833,773                          | 5,081,681                          |
| Office Rent                                      | 429,024                            | 385,945                            |
| Office Maintenance/Repair & Cleaning             | 51,635                             | 105,332                            |
| Utilities (Electric/Gas/Water Supply Bill)       | 93,708                             | 101,208                            |
| Communication (Telephone/Cell Phone/Postage)     | 101,948                            | 42,930                             |
| Printing & Stationery                            | 187,719                            | 197,290                            |
| Fuel, oil , repire and maintainnce               | 63,748                             | 30,740                             |
| Travel, Lodging & Perdiem                        | 401,078                            | 442,846                            |
| Staff Recruitment                                | 13,400                             | 39,414                             |



| Particulars                                | 01 July 2016<br>to<br>30 June 2017 | 01 July 2015<br>to<br>30 June 2016 |
|--|------------------------------------|------------------------------------|
| Staff Meeting & training                   | 50,489                             | 74,846                             |
| Information Board                          | 3,000                              | 2,000                              |
| Newspaper                                  | 4,578                              | 2,440                              |
| Audit Fees (External)                      | -                                  | 10,000                             |
| Training Tools & Equipment (Depreciation)  | 16,924                             | -                                  |
| Legal fee/ registration fee/Network fee    | 13,522                             | 9,710                              |
| Handicraft expenses (Note 22)              | 2,302,887                          | 2,291,297                          |
| Entertainment/Refreshment                  | 11,060                             | 21,590                             |
| Project Proposal expenses                  | 10,000                             | 3,000                              |
| Canteen's Expenses                         | 311,928                            | 263,561                            |
| <b>Microcredit</b>                         |                                    |                                    |
| Loan Disbursement to group Member          | 10,794,000                         | 9,755,000                          |
| Staffs Loan                                | -                                  | 40,000                             |
| General Savings Return                     | 1,179,205                          | 785,223                            |
| Special Savings Return                     | 277,855                            | 275,285                            |
| GASS Return                                | -                                  | 18,600                             |
| Risk Fund Adjustment                       | 14,425                             | 20,345                             |
| Fund to Project                            | 162,140                            | 1,031,333                          |
| <b>Loan Account (Payments)</b>             |                                    |                                    |
| Loan return ED                             | 4,501,240                          | 1,085,000                          |
| Loan to Project                            | 660,500                            | 467,243                            |
| Loan return to others                      | 500,000                            | -                                  |
| Loan return to GA (General)                | 420,582                            | 743,200                            |
| Loan return to Revolving Fund              | 450,000                            | -                                  |
| Program Cost ( <b>Annexure - D</b> )       | 4,037,245                          | 2,660,927                          |
| Furniture, Fixture & Equipments            | 380,298                            | 530,375                            |
| Training Tools & Equipment (New)-GA        | 50,665                             | -                                  |
| Training Tools & Equipment (New)           | 329,689                            | -                                  |
| Counseling & Placement Establishment Cost  | 49,928                             | -                                  |
| <b>Other:</b>                              |                                    |                                    |
| Overhead                                   | 281,273                            | 102,543                            |
| Croceries & Equipment                      | 38,330                             | 7,938                              |
| Interest on members saving                 | 15,509                             | -                                  |
| Security Money for VGD Project             | 100,000                            | -                                  |
| Bank Charge                                | 29,361                             | 21,075                             |
| Fund return to NGO Forum/others            | 1,497                              | 1,233                              |
| Interest on Loan                           | 451,260                            | -                                  |
| Miscellaneous Expenses                     | -                                  | 7,974                              |
| VAT & Tax                                  | 7,128                              | -                                  |
| <b>Total payment</b>                       | <b>36,632,550</b>                  | <b>26,659,124</b>                  |
| <b>Closing Cash &amp; Cash Equivalents</b> | <b>998,617</b>                     | <b>1,868,109</b>                   |
| Cash in hand                               | 4,469                              | 904                                |
| Cash at bank                               | 994,148                            | 1,867,205                          |
| <b>Total</b>                               | <b>37,631,167</b>                  | <b>28,527,233</b>                  |

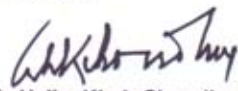
The accompanying notes form an integral part of these financial statements.  
Project wise statement of financial position has been shown in Annexure-C.

  
**Treasurer (EC)**  
Grameen Alo

  
**Executive Director**  
Grameen Alo

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

10 January 2018  
Dhaka

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



**GRAMEEN ALO****Notes to the Consolidated Financial Statements**

For the year ended 30 June 2017

**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 &  | Activity   |
|---|---|---|--|
| Social Engagement for Budgetary Accountability (SEBA)                         | Manusher Jonno Foundation (MJF)                                   | December' 2014 to July' 2017<br>Upazilla: Gabtoli, District: Bogra                | Develop union citizen forum for engaging community people union parishad activities<br>Ensuring transparency and accountability of union parishad in Budgetary activities  |
| Sensitizing Pro-poor Service Promotion Securing Rights and Governance (SPSRG) | NGO Forum for Public Health                                       | November' 2014 to March' 2017<br>Upazilla: Bogra Sadar, District:                 | Meeting with SMC's and PTA<br>Meeting with FWC & CCMC<br>Meeting with agriculture department with farmer union committee   |
| Building Skills for Unemployed and Underemployed Labour (B-SkillFUL)          | Swiss Agency for Development and Cooperation SDC and Swisscontact | July' 2016 to June' 2019<br>Upazilla: Bogra Sadar, District: Bogra                | <ul style="list-style-type: none"> <li>• Raise awareness among the beneficiaries about benefits of and opportunities for skills training</li> <li>• Facilitate delivery of demand –driven skills training for wage and self employment</li> <li>• Support beneficiaries and private sector enterprises to conduct workplace-based training and job placement</li> <li>• Assist in establishing a cell within the Informal Sector Industry Skills Council for raising awareness among informal sector enterprises on LRDW</li> </ul>  |
| ICT Based Empowerment of Girls to Promote Digital Bangladesh Project          | Bangladesh NGO Foundation   | October' 15- September' 16<br>Bogra Sadar, Bogra                                  | 1. Training on Computer Basic course (3 Batch, 10 Par. Each batch, intotal 30 Participants);<br>2. Training on Outsourcing (4 Batch, 5 Par. Each batch, intotal 20 Participants);<br>3. Training on Graphics Designing (2 Batch, 5 Par. Each batch, intotal 10 Participants); &<br>4. Tree Planned & Certificates Distribution Workshop  |
| Sustainable Development for Women Entrepreneur (SDWE)                         | Human Development Foundation (HDF)                                | January 2017 to December' 2017<br>Upazilla: Bogra Sadar, District: Bogra          | 1. Training on Tailor (1 batch, 10 par./batch),<br>2. Training on Embroidery (1 batch, 10 par./batch) &<br>3. Support to them for better Job & Self employment   |
| Awareness Raising Program for Lactating Mothers                               | Department of Women Affairs (DWA)                                 | January' 2016 to December' 2017<br>Bogra Municipality (Powroshova), Bogra         | Training to lactating mothers to aware them about necessity of breast feeding<br>Process facilitation of feeding breast to new natal   |
| Making Market Work for Women (MMWW)   | Action Aid Bangladesh (AAB)                                       | March' 2016 to December' 2019<br>Upazilla: Bogra Sadar, District: Bogra           | 1. Increase awareness of targeted beneficiaries on the importance of SRH and adequate nutrition;<br>2. Increase knowledge and awareness of school teachers and students on SRHR and adequate nutrition<br>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.<br>3. Conduct market and value chain analysis<br>Conduct micro-level political economy and gender analysis. |
| Vulnerable group Development (VGD)  | Women Affairs Bureau  | March' 2015 to December' 2016<br>Upazia: Aditmary, Kaliganj District: Lalmonirhat | Increase Vulnerable women sustainable development<br>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, 2017
- A Statement of Comprehensive Income for the year ended June 30, 2017
- A Statements of Receipts and Payments for the year ended June 30, 2017
- A Statement of Changes in Equity for the year ended June 30, 2017
- A Statement of Cash Flows for the year ended June 30, 2017
- 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 01 July 2016 to 30 June 2017.

### 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, 2017, 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



**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 2017.

| 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.



|          | Particulars                       | General<br>Activite | Revolving        | Microcredit      | Appayan      | ICT            | SDWE         | VGD           | SEBA           | SPSRG    | B-SkillFUL     | MMWW          | Amounts in BDT     |                    |
|----------|-----------------------------------|---------------------|------------------|------------------|--------------|----------------|--------------|---------------|----------------|----------|----------------|---------------|--------------------|--------------------|
|          |                                   |                     |                  |                  |              |                |              |               |                |          |                |               | 2016-2017<br>Total | 2015-2016<br>Total |
| <b>3</b> | <b>Cash and cash equivalents:</b> |                     |                  |                  |              |                |              |               |                |          |                |               |                    |                    |
|          | Cash in hand                      | -                   | 3,635            | 400              | -            | 2              | -            | -             | 89             | -        | 6              | 337           | 4,469              | 904                |
|          | Cash at bank                      | 226,974             | 40,158           | 166,771          | 9,171        | 186,136        | 1,700        | 24,611        | 123,097        | -        | 134,847        | 80,683        | 994,148            | 1,867,205          |
|          |                                   | <b>226,974</b>      | <b>43,793</b>    | <b>167,171</b>   | <b>9,171</b> | <b>186,138</b> | <b>1,700</b> | <b>24,611</b> | <b>123,186</b> | <b>-</b> | <b>134,853</b> | <b>81,020</b> | <b>998,617</b>     | <b>1,868,109</b>   |
| <b>4</b> | <b>Members Loan portfolio</b>     |                     |                  |                  |              |                |              |               |                |          |                |               |                    |                    |
|          | Opening balance                   | 79,049              | 5,674,299        | 705,000          | -            | -              | -            | -             | -              | -        | -              | -             | 6,458,348          | 3,399,435          |
|          | Add: Disburse during the year     | -                   | 32,000           | 10,762,000       | -            | -              | -            | -             | -              | -        | -              | -             | 10,794,000         | 9,755,000          |
|          | Less: Realised during the year    | -                   | 4,076,127        | 4,943,845        | -            | -              | -            | -             | -              | -        | -              | -             | 9,019,972          | 6,696,087          |
|          | Closing Balance                   | <b>79,049</b>       | <b>1,630,172</b> | <b>6,523,155</b> | <b>-</b>     | <b>-</b>       | <b>-</b>     | <b>-</b>      | <b>-</b>       | <b>-</b> | <b>-</b>       | <b>-</b>      | <b>8,232,376</b>   | <b>6,458,348</b>   |
| <b>5</b> | <b>Loan to Projects</b>           |                     |                  |                  |              |                |              |               |                |          |                |               |                    |                    |
|          | Opening Balance                   | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | 350,000            |
|          | Add: addition during the year     | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | Grameen Alo Appayan               | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | B-Skillful                        | 460,000             | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | 460,000            | -                  |
|          | VGD                               | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | 100,000            |
|          | HDSP                              | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | 71,000             |
|          | SPSRG                             | 50,000              | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | 50,000             | -                  |
|          | MMWW                              | 200,500             | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | 200,500            | 22,200             |
|          | SEBA                              | 45,082              | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | 45,082             | 200,000            |
|          | Less: Adjustment during the year  | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | Grameen Alo Appayan               | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | B-Skillful                        | (200,000)           | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | (200,000)          | (50,000)           |
|          | VGD                               | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | (400,000)          |
|          | HDSP                              | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | (71,000)           |
|          | SPSRG                             | (50,000)            | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | (50,000)           | -                  |
|          | MMWW                              | (125,500)           | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | (125,500)          | (22,200)           |
|          | SEBA                              | (45,082)            | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | (45,082)           | (200,000)          |
|          | Closing Balance                   | <b>335,000</b>      | <b>-</b>         | <b>-</b>         | <b>-</b>     | <b>-</b>       | <b>-</b>     | <b>-</b>      | <b>-</b>       | <b>-</b> | <b>-</b>       | <b>-</b>      | <b>335,000</b>     | <b>-</b>           |
| <b>6</b> | <b>Loan to General fund</b>       |                     |                  |                  |              |                |              |               |                |          |                |               |                    |                    |
|          | Opening Balance                   | -                   | 244,539          | -                | -            | -              | -            | -             | -              | -        | -              | -             | 244,539            | 318,582            |
|          | Add: loan to Revolving Fund (CP)  | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | Add: addition during the year     | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | -                  |
|          | Less: Adjustment during the year  | -                   | -                | -                | -            | -              | -            | -             | -              | -        | -              | -             | -                  | 74,043             |
|          | Closing Balance                   | <b>-</b>            | <b>244,539</b>   | <b>-</b>         | <b>-</b>     | <b>-</b>       | <b>-</b>     | <b>-</b>      | <b>-</b>       | <b>-</b> | <b>-</b>       | <b>-</b>      | <b>244,539</b>     | <b>244,539</b>     |



| Particulars   | General<br>Activitie | Revolving | Microcredit | Appayan | ICT     | SDWE    | VGD    | SEBA    | SPSRG | B-SkillFUL | MMWW    | Amounts in BDT     |                    |
|---|----------------------|-----------|-------------|---------|---------|---------|--------|---------|-------|------------|---------|--------------------|--------------------|
|   |                      |           |             |         |         |         |        |         |       |            |         | 2016-2017<br>Total | 2015-2016<br>Total |
| <b>7 Loan to Staff</b>  |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening Balance   | 40,428               | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | 40,428             | 57,800             |
| Add: addition during the year   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | 40,000             |
| Less: Adjustment during the year  | (40,428)             | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | (40,428)           | (57,372)           |
| Closing Balance   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | 40,428             |
| <b>8 Security Money for VGD Project</b>   |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening balance   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | -                  |
| Add: Diposit during the year  | 100,000              | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | 100,000            | -                  |
| Less: Adjustment during this year   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | -                  |
| Closing Balance   | 100,000              | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | 100,000            | -                  |
| <b>9 Property, Plant and Equipments</b>   |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| <b>A. Cost</b>  |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening Balance   | 492,279              | -         | -           | -       | 85,500  | -       | 31,080 | 576,419 | -     | -          | 504,985 | 1,690,263          | 1,159,888          |
| Add: Addition during the year   | 174,190              | -         | -           | 18,800  | 22,575  | 139,900 | -      | -       | -     | 430,282    | 24,833  | 810,580            | 530,375            |
| Less: Adjustments   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | -                  |
| Closing Balance at Cost   | 666,469              | -         | -           | 18,800  | 108,075 | 139,900 | 31,080 | 576,419 | -     | 430,282    | 529,818 | 2,500,843          | 1,690,263          |
| <b>B. Depreciation</b>  |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening   | 279,440              | -         | -           | -       | 75,924  | -       | 7,936  | 190,848 | -     | -          | -       | 554,148            | 368,583            |
| Add: Charge during the year   | 102,198              | -         | -           | -       | 14,091  | -       | 3,968  | 95,424  | -     | 80,198     | 96,151  | 392,030            | 185,565            |
| Less: Adjustments   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | -                  |
| Accumulated Depreciation  | 381,638              | -         | -           | -       | 90,015  | -       | 11,904 | 286,272 | -     | 80,198     | 96,151  | 946,178            | 554,148            |
| Carrying Value (A-B)  | 284,831              | -         | -           | 18,800  | 18,060  | 139,900 | 19,176 | 290,147 | -     | 350,084    | 433,667 | 1,554,665          | 1,136,115          |
| (Annexure - A may kindly be seen for details of property, plant and Equipments) |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| <b>10 Members savings deposit</b>   |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening balance   | 290,480              | 1,322,109 | 79,415      | -       | -       | -       | -      | -       | -     | -          | -       | 1,692,004          | 1,500,562          |
| Add: Close project Revolving DWAO   | -                    | -         | -           | -       | -       | -       | -      | -       | -     | -          | -       | -                  | 17,180             |
| Add: Deposited during the year  | -                    | 111,055   | 1,373,654   | -       | -       | -       | -      | -       | -     | -          | -       | 1,484,709          | 959,485            |
| Less: Withdrawn during the year   | 2,300                | 1,003,990 | 172,915     | -       | -       | -       | -      | -       | -     | -          | -       | 1,179,205          | 785,223            |
| Closing Balance   | 288,180              | 429,174   | 1,280,154   | -       | -       | -       | -      | -       | -     | -          | -       | 1,997,508          | 1,692,004          |
| <b>11 Special Savings deposit</b>   |                      |           |             |         |         |         |        |         |       |            |         |                    |                    |
| Opening balance   | -                    | 155,755   | -           | -       | -       | -       | -      | -       | -     | -          | -       | 155,755            | 25,805             |
| Add: Deposited during the year  | -                    | 133,895   | -           | -       | -       | -       | -      | -       | -     | -          | -       | 133,895            | 405,235            |
| Less: Withdrawn during the year   | -                    | 277,855   | -           | -       | -       | -       | -      | -       | -     | -          | -       | 277,855            | 275,285            |
|   | -                    | 11,795    | -           | -       | -       | -       | -      | -       | -     | -          | -       | 11,795             | 155,755            |

| Amounts in BDT                                     |                      |                |                  |          |          |          |          |          |          |                |          |          | 2016-2017        | 2015-2016        |
|--|----------------------|----------------|------------------|----------|----------|----------|----------|----------|----------|----------------|----------|----------|------------------|------------------|
| Particulars  | General<br>Activitie | Revolving      | Microcredit      | Appayan  | ICT      | SDWE     | VGD      | SEBA     | SPSRG    | B-SkillFUL     | MMWW     |          | Total            | Total            |
| <b>12 Loan from ED</b>                             |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening balance                                    | 67,284               | 3,612,238      | 600,000          | -        | -        | -        | -        | -        | -        | 2,033          | -        | -        | 4,281,555        | 2,637,065        |
| Closed Project's Loan (CBR+Revolving DWAO+RI-PVST) | -                    | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | -                | 1,500            |
| Add: Loan taken during the year                    | 100,000              | 950,000        | -                | -        | -        | 2,500    | -        | -        | -        | 540,000        | -        | -        | 1,592,500        | 2,727,990        |
| Less: Loan given during the year                   | -                    | 4,498,740      | -                | -        | -        | 2,500    | -        | -        | -        | -              | -        | -        | 4,501,240        | 1,085,000        |
| <b>Closing Balance</b>                             | <b>167,284</b>       | <b>63,498</b>  | <b>600,000</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>542,033</b> | <b>-</b> | <b>-</b> | <b>1,372,815</b> | <b>4,281,555</b> |
| <b>13 Loan from General A/C</b>                    |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening balance                                    | -                    | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | -                | -                |
| Add: Loan taken during the year                    | -                    | -              | -                | -        | -        | -        | -        | 45,082   | 50,000   | 460,000        | 200,500  | -        | 755,582          | -                |
| Less: Loan given during the year                   | -                    | -              | -                | -        | -        | -        | -        | 45,082   | 50,000   | 200,000        | 125,500  | -        | 420,582          | -                |
|  | -                    | -              | -                | -        | -        | -        | -        | -        | -        | 260,000        | 75,000   | -        | 335,000          | -                |
| <b>14 Loan from Revolving fund</b>                 |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening balance                                    | 244,539              | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | 244,539          | 244,539          |
| Add: Loan taken during the year                    | -                    | -              | -                | -        | -        | -        | -        | -        | -        | 450,000        | -        | -        | 450,000          | 450,000          |
| Less: Loan given during the year                   | -                    | -              | -                | -        | -        | -        | -        | -        | -        | 450,000        | -        | -        | 450,000          | 450,000          |
| <b>Closing Balance</b>                             | <b>244,539</b>       | <b>-</b>       | <b>-</b>         | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>       | <b>-</b> | <b>-</b> | <b>244,539</b>   | <b>244,539</b>   |
| <b>15 Loan from Others</b>                         |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening balance                                    | -                    | -              | 400,000          | -        | -        | -        | -        | -        | -        | -              | -        | -        | 400,000          | -                |
| Add: Loan taken during the year                    | -                    | -              | 4,800,000        | -        | -        | -        | -        | -        | -        | -              | -        | -        | 4,800,000        | 400,000          |
| Less: Loan given during the year                   | -                    | -              | 500,000          | -        | -        | -        | -        | -        | -        | -              | -        | -        | 500,000          | -                |
| <b>Closing Balance</b>                             | <b>-</b>             | <b>-</b>       | <b>4,700,000</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>       | <b>-</b> | <b>-</b> | <b>4,700,000</b> | <b>400,000</b>   |
| <b>16 Payable Audit fees</b>                       |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening balance                                    | -                    | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | -                | 3,000            |
| Add: For the year provision                        | -                    | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | -                | -                |
| Less: Adjustment                                   | -                    | -              | -                | -        | -        | -        | -        | -        | -        | -              | -        | -        | -                | (3,000)          |
| <b>Closing Balance</b>                             | <b>-</b>             | <b>-</b>       | <b>-</b>         | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>       | <b>-</b> | <b>-</b> | <b>-</b>         | <b>-</b>         |
| <b>17 Risk Fund</b>                                |                      |                |                  |          |          |          |          |          |          |                |          |          |                  |                  |
| Opening Balance                                    | 14,211               | 142,082        | 7,050            | -        | -        | -        | -        | -        | -        | -              | -        | -        | 163,343          | 86,238           |
| Add: Collection during the year                    | -                    | 320            | 107,620          | -        | -        | -        | -        | -        | -        | -              | -        | -        | 107,940          | 97,450           |
| Less: Adjustment during the year                   | -                    | 3,100          | 11,325           | -        | -        | -        | -        | -        | -        | -              | -        | -        | 14,425           | 20,345           |
| <b>Closing Balance</b>                             | <b>14,211</b>        | <b>139,302</b> | <b>103,345</b>   | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>-</b>       | <b>-</b> | <b>-</b> | <b>256,858</b>   | <b>163,343</b>   |



|    | Particulars   | General<br>Activitie | Revolving | Microcredit | Appayan | ICT     | SDWE    | VGD    | SEBA      | SPSRG     | B-SkillFUL | MMWW      | Amounts in BDT     |                    |
|----|---|----------------------|-----------|-------------|---------|---------|---------|--------|-----------|-----------|------------|-----------|--------------------|--------------------|
|    |   |                      |           |             |         |         |         |        |           |           |            |           | 2016-2017<br>Total | 2015-2016<br>Total |
| 18 | Liabilities transferred from Closed projects                  |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Loan from Revolving Fund (Closed Projects)                    |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Opening balance   | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | 74,043             |
|    | Add: Fund taken during the year                               | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | -                  |
|    | Less: Adjustment  | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | (74,043)           |
|    |   | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | -                  |
| 19 | Loan Loss Provision:  |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Movements in Loan Loss Provision:                             |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Opening balance   | 30,278               | 516,472   | 7,050       | -       | -       | -       | -      | -         | -         | -          | -         | 553,800            | 138,641            |
|    | Add: LLP Made during the year                                 |                      | (120,341) | 276,707     | -       | -       | -       | -      | -         | -         | -          | -         | 156,366            | 415,159            |
|    | Less: Excess Provision Transferred to Income                  | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | -                  |
|    | Closing Balance   | 30,278               | 396,131   | 283,757     | -       | -       | -       | -      | -         | -         | -          | -         | 710,166            | 553,800            |
|    | (Annexure - C may kindly be seen for details of LLP)          |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
| 20 | Retained Surplus  |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Opening balance   | 119,951              | 679,235   | (67,449)    | 29,302  | 102,428 | -       | 28,546 | 585,383   | 116,320   | (1,303)    | 664,130   | 2,256,543          | 1,339,946          |
|    | Add: Retained surplus from closed projects                    | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | 225,291            |
|    | Add: surplus during the year                                  | 161,411              | 199,369   | (209,481)   | (1,332) | 101,770 | 141,600 | 15,241 | (172,050) | (116,320) | (315,793)  | (224,443) | (420,028)          | 694,415            |
|    | Previous years surplus Restated by adjustment                 | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | (3,109)            |
|    | Closing Balance   | 281,362              | 878,604   | (276,930)   | 27,970  | 204,198 | 141,600 | 43,787 | 413,333   | (0)       | (317,096)  | 439,687   | 1,836,515          | 2,256,543          |
| 21 | Program Cost  |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Program Cost  | 469,398              | -         | -           | -       | 50,167  | 35,990  | -      | 829,712   | 155,077   | 1,726,048  | 770,853   | 4,037,245          | 2,451,152          |
|    | Total   | 469,398              | -         | -           | -       | 50,167  | 35,990  | -      | 829,712   | 155,077   | 1,726,048  | 770,853   | 4,037,245          | 2,451,152          |
|    | (Annexure - B may kindly be seen for details of Program Cost) |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
| 22 | Handicraft Expenses:  |                      |           |             |         |         |         |        |           |           |            |           |                    |                    |
|    | Raw materials purchase  | 1,705,890            | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 1,705,890          | 1,704,148          |
|    | Design Expenses   | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | 17,000             |
|    | Wages   | 547,200              | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 547,200            | 307,900            |
|    | Packing cost  | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | 37,285             |
|    | Conveyance for handicraft                                     | 1,800                | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 1,800              | 21,119             |
|    | Transport cost  | -                    | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | -                  | 1,750              |
|    | Showroom rent   | 15,000               | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 15,000             | 45,000             |
|    | Sales commission  | 32,997               | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 32,997             | 157,095            |
|    | Total   | 2,302,887            | -         | -           | -       | -       | -       | -      | -         | -         | -          | -         | 2,302,887          | 2,291,297          |

**GRAMEEN ALO**  
**Statements of Financial Position (Project Wise)**  
**As at 30 June 2017**

Annexure-A  
 Amounts in BDT

|  | Note | General<br>Activitie | Revolving        | Microcredit      | Appayan       | ICT            | SDWE           | VGD           | SEBA           | SPSRG      | B-SkillIFUL    | MMWW           | 30 June 2017      |
|--|------|----------------------|------------------|------------------|---------------|----------------|----------------|---------------|----------------|------------|----------------|----------------|-------------------|
| <b>PROPERTY &amp; ASSETS</b>                 |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| <b>Current asset</b>                         |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| Cash and cash equivalents                    | 3    | 226,974              | 43,793           | 167,171          | 9,171         | 186,138        | 1,700          | 24,611        | 123,186        | -          | 134,853        | 81,020         | 998,617           |
| Members Loan portfolio                       | 4    | 79,049               | 1,630,172        | 6,523,155        | -             | -              | -              | -             | -              | -          | -              | -              | 8,232,376         |
| Loan to Projects                             | 5    | 335,000              | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | 335,000           |
| Loan to General fund                         | 6    | -                    | 244,539          | -                | -             | -              | -              | -             | -              | -          | -              | -              | 244,539           |
| Loan to Staff                                | 7    | -                    | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | -                 |
| Security Money for VGD Project               | 8    | 100,000              | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | 100,000           |
| <b>Non-current asset</b>                     |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| Property, Plant and Equipments               | 9    | 284,831              | -                | -                | 18,800        | 18,060         | 139,900        | 19,176        | 290,147        | -          | 350,084        | 433,667        | 1,554,665         |
| <b>Total</b>                                 |      | <b>1,025,854</b>     | <b>1,918,504</b> | <b>6,690,326</b> | <b>27,971</b> | <b>204,198</b> | <b>141,600</b> | <b>43,787</b> | <b>413,333</b> | <b>-</b>   | <b>484,937</b> | <b>514,687</b> | <b>11,465,196</b> |
| <b>LIABILITIES AND EQUITY</b>                |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| <b>Current Liabilities</b>                   |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| Members savings deposit                      | 10   | 288,180              | 429,174          | 1,280,154        | -             | -              | -              | -             | -              | -          | -              | -              | 1,997,508         |
| Special Savings deposit                      | 11   | -                    | 11,795           | -                | -             | -              | -              | -             | -              | -          | -              | -              | 11,795            |
| Loan from ED                                 | 12   | 167,284              | 63,498           | 600,000          | -             | -              | -              | -             | -              | -          | 542,033        | -              | 1,372,815         |
| Loan from General A/C                        | 13   | -                    | -                | -                | -             | -              | -              | -             | -              | -          | 260,000        | 75,000         | 335,000           |
| Loan from Revolving fund                     | 14   | 244,539              | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | 244,539           |
| Loan from Others                             | 15   | -                    | -                | 4,700,000        | -             | -              | -              | -             | -              | -          | -              | -              | 4,700,000         |
| Payable Audit fees                           | 16   | -                    | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | -                 |
| Risk Fund                                    | 17   | 14,211               | 139,302          | 103,345          | -             | -              | -              | -             | -              | -          | -              | -              | 256,858           |
| Liabilities transferred from Closed projects | 18   | -                    | -                | -                | -             | -              | -              | -             | -              | -          | -              | -              | -                 |
| <b>Reserve &amp; provision</b>               |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| Loan loss provision                          | 19   | 30,278               | 396,131          | 283,757          | -             | -              | -              | -             | -              | -          | -              | -              | 710,166           |
| <b>Equity</b>                                |      |                      |                  |                  |               |                |                |               |                |            |                |                |                   |
| Retained Surplus                             | 20   | 281,362              | 878,604          | (276,930)        | 27,970        | 204,198        | 141,600        | 43,787        | 413,333        | (0)        | (317,096)      | 439,687        | 1,836,515         |
| <b>Total</b>                                 |      | <b>1,025,854</b>     | <b>1,918,504</b> | <b>6,690,326</b> | <b>27,970</b> | <b>204,198</b> | <b>141,600</b> | <b>43,787</b> | <b>413,333</b> | <b>(0)</b> | <b>484,937</b> | <b>514,687</b> | <b>11,465,196</b> |





**Grameen Alo**  
**Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2017**

Annexure-B  
 Amounts in BDT

| Particulars                                      | General<br>Activitie | Revolving      | Microcredit    | Appayan        | ICT            | SDWE           | VGd            | SEBA             | SPSRG          | B-SkillFUL       | MMWW             | Total 2016-<br>2017 |
|--|----------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|------------------|------------------|---------------------|
| <b>INCOME</b>                                    |                      |                |                |                |                |                |                |                  |                |                  |                  |                     |
| Fund from HDP                                    | -                    | -              | -              | -              | -              | 198,000        | -              | -                | -              | -                | -                | 198,000             |
| Fund from Grameen Alo                            | -                    | -              | -              | -              | -              | 44,500         | -              | -                | -              | 50,665           | -                | 95,165              |
| Fund from BNF                                    | -                    | -              | -              | -              | 250,000        | -              | -              | -                | -              | -                | -                | 250,000             |
| Fund from AAB                                    | -                    | -              | -              | -              | -              | -              | -              | -                | -              | -                | 3,644,580        | 3,644,580           |
| Fund from NGO forum                              | -                    | -              | -              | -              | -              | -              | -              | -                | 628,000        | -                | -                | 628,000             |
| Fund from DWAO                                   | -                    | -              | -              | -              | -              | -              | 950,493        | -                | -              | -                | -                | 950,493             |
| Fund from MJF                                    | -                    | -              | -              | -              | -              | -              | -              | 2,807,085        | -              | -                | -                | 2,807,085           |
| Fund from Swisscontact                           | -                    | -              | -              | -              | -              | -              | -              | -                | -              | 2,758,103        | -                | 2,758,103           |
| Fund from others Donor                           | 353,342              | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 353,342             |
| <b>Microcredit:</b>                              |                      |                |                |                |                |                |                |                  |                |                  |                  |                     |
| Service Charge Realized                          | 1,572                | 529,630        | 642,700        | -              | -              | -              | -              | -                | -              | -                | -                | 1,173,902           |
| Admission Fee                                    | -                    | 50             | 5,730          | -              | -              | -              | -              | -                | -              | -                | -                | 5,780               |
| Pass Book Sale                                   | -                    | 10             | 5,760          | -              | -              | -              | -              | -                | -              | -                | -                | 5,770               |
| Loan format fee                                  | -                    | 20             | 5,530          | -              | -              | -              | -              | -                | -              | -                | -                | 5,550               |
| <b>Other:</b>                                    |                      |                |                |                |                |                |                |                  |                |                  |                  |                     |
| General Members Subscription                     | 65,100               | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 65,100              |
| Sale/Canteen mile charge                         | -                    | -              | -              | 387,244        | -              | -              | -              | -                | -              | -                | -                | 387,244             |
| Donation Received from EC Members /Donors/ED     | 65,000               | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 65,000              |
| Venue, Office rent, utilities & Equipment rental | 177,904              | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 177,904             |
| Admission Fees (Computer Training Course)        | 46,500               | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 46,500              |
| Project Management Fee                           | 379,163              | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 379,163             |
| Resource sale                                    | 10,487               | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 10,487              |
| Handicraft product sale                          | 3,023,200            | -              | -              | -              | -              | -              | -              | -                | -              | -                | -                | 3,023,200           |
| Bank Interest                                    | 670                  | 4,773          | -              | 616            | 529            | -              | 2,490          | 3,938            | 1,091          | 2,904            | 5,152            | 22,163              |
| <b>Total</b>                                     | <b>4,122,938</b>     | <b>534,483</b> | <b>659,720</b> | <b>387,860</b> | <b>250,529</b> | <b>242,500</b> | <b>952,983</b> | <b>2,811,023</b> | <b>629,091</b> | <b>2,811,672</b> | <b>3,649,732</b> | <b>17,052,531</b>   |

| Particulars                                  | General<br>Activitie | Revolving      | Microcredit      | Appayan        | ICT            | SDWE           | VGD            | SEBA             | SPSRG            | B-SkillFUL       | MMWW             | Total 2016-<br>2017 |
|--|----------------------|----------------|------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|---------------------|
| <b>EXPENSES</b>                              |                      |                |                  |                |                |                |                |                  |                  |                  |                  |                     |
| Salaries & Honorariums                       | 629,296              | -              | 477,700          | 37,000         | 45,250         | 60,000         | 452,000        | 1,652,045        | 484,725          | 1,234,597        | 2,761,160        | 7,833,773           |
| Office Rent                                  | 137,340              | -              | 41,040           | -              | 10,000         | -              | 28,000         | 91,520           | 18,600           | -                | 102,524          | 429,024             |
| Office Maintenance/Repair & Cleaning         | 2,987                | -              | -                | -              | 20,128         | -              | -              | 5,200            | 10,294           | -                | 13,026           | 51,635              |
| Utilities (Electric/Gas/Water Supply Bill)   | 15,847               | -              | 4,868            | -              | -              | -              | -              | 5,536            | 10,350           | 45,672           | 11,435           | 93,708              |
| Communication (Telephone/Cell Phone/Postage) | 34,148               | -              | 6,700            | -              | -              | 1,250          | 36,500         | 16,150           | 7,200            | -                | -                | 101,948             |
| Printing & Stationery                        | 50,799               | -              | 14,601           | 227            | 1,817          | 1,545          | 15,100         | 39,971           | 9,902            | 21,549           | 32,208           | 187,719             |
| Fuel, oil, repire and maintainnce            | 300                  | -              | -                | -              | -              | -              | -              | 22,250           | -                | -                | 41,198           | 63,748              |
| Travel, Lodging & Perdiem                    | 8,930                | -              | 11,040           | -              | 2,238          | 1,300          | 161,140        | 157,200          | 27,635           | -                | 31,595           | 401,078             |
| Staff Recruitment                            | 3,600                | -              | -                | -              | -              | -              | -              | -                | -                | -                | 9,800            | 13,400              |
| Staff Meeting & traning                      | 12,061               | -              | -                | -              | -              | -              | 18,750         | 14,330           | 5,348            | -                | -                | 50,489              |
| Information Board                            | -                    | -              | -                | -              | 3,000          | -              | -              | -                | -                | -                | -                | 3,000               |
| Newspaper                                    | 328                  | -              | -                | -              | -              | -              | -              | 2,800            | 1,450            | -                | -                | 4,578               |
| Audit Fees (External)                        | -                    | -              | -                | -              | -              | -              | -              | -                | -                | -                | -                | -                   |
| Training Tools & Equipment (Depriication)    | -                    | -              | -                | -              | -              | -              | -              | -                | -                | 16,924           | -                | 16,924              |
| Legal fee/ registration fee/Network fee      | 7,772                | -              | 5,750            | -              | -              | -              | -              | -                | -                | -                | -                | 13,522              |
| Handicraft expenses (Note 24)                | 2,302,887            | -              | -                | -              | -              | -              | -              | -                | -                | -                | -                | 2,302,887           |
| Entertainment/Refreshment                    | 8,260                | -              | 2,800            | -              | -              | -              | -              | -                | -                | -                | -                | 11,060              |
| Project Proposal expenses                    | 10,000               | -              | -                | -              | -              | -              | -              | -                | -                | -                | -                | 10,000              |
| Canteen's Expenses                           | -                    | -              | -                | 311,928        | -              | -              | -              | -                | -                | -                | -                | 311,928             |
| Fund to Project                              | 162,140              | -              | -                | -              | -              | -              | -              | -                | -                | -                | -                | 162,140             |
| <b>Program Cost (Annexure - B)</b>           | <b>469,398</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>50,167</b>  | <b>35,990</b>  | <b>-</b>       | <b>829,712</b>   | <b>155,077</b>   | <b>1,726,048</b> | <b>770,853</b>   | <b>4,037,245</b>    |
| <b>Other:</b>                                | <b>-</b>             | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>            |
| Overhead                                     | -                    | -              | -                | -              | -              | -              | -              | -                | -                | -                | -                | -                   |
| Crokaries & Equipment                        | -                    | -              | -                | 38,330         | -              | -              | 220,000        | 50,935           | 10,338           | -                | -                | 281,273             |
| Interst on members saving                    | -                    | -              | 15,509           | -              | -              | -              | -              | -                | -                | -                | -                | 15,509              |
| Bank Charge                                  | 3,236                | 4,195          | 5,358            | 1,707          | 2,068          | 815            | 2,284          | -                | 2,996            | 2,477            | 4,225            | 29,361              |
| Fund return to NGO Forum                     | -                    | -              | -                | -              | -              | -              | -              | -                | 1,497            | -                | -                | 1,497               |
| Interst on Lone                              | -                    | 451,260        | -                | -              | -              | -              | -              | -                | -                | -                | -                | 451,260             |
| VAT & Tax                                    | -                    | -              | 7,128            | -              | -              | -              | -              | -                | -                | -                | -                | 7,128               |
| Loan Loss Expenses                           | -                    | (120,341)      | 276,707          | -              | -              | -              | -              | -                | -                | -                | -                | 156,366             |
| Depereciation                                | 102,198              | -              | -                | -              | 14,091         | -              | 3,968          | 95,424           | -                | 80,198           | 96,151           | 392,030             |
| <b>Total Expenditure</b>                     | <b>3,961,527</b>     | <b>335,114</b> | <b>869,201</b>   | <b>389,192</b> | <b>148,759</b> | <b>100,900</b> | <b>937,742</b> | <b>2,983,073</b> | <b>745,412</b>   | <b>3,127,465</b> | <b>3,874,175</b> | <b>17,472,560</b>   |
| <b>Surplus/(Deficit)</b>                     | <b>161,411</b>       | <b>199,369</b> | <b>(209,481)</b> | <b>(1,332)</b> | <b>101,770</b> | <b>141,600</b> | <b>15,241</b>  | <b>(172,050)</b> | <b>(116,320)</b> | <b>(315,793)</b> | <b>(224,443)</b> | <b>(420,028)</b>    |
| <b>Total</b>                                 | <b>4,122,938</b>     | <b>534,483</b> | <b>659,720</b>   | <b>387,860</b> | <b>250,529</b> | <b>242,500</b> | <b>952,983</b> | <b>2,811,023</b> | <b>629,091</b>   | <b>2,811,672</b> | <b>3,649,732</b> | <b>17,052,531</b>   |



**GRAMEEN ALO**  
**Statements of Receipts and payments ( Project Wise)**  
**For the year ended 30 June 2017**

**Annexure-C**  
**Amounts in BDT**

| Particulars                                | General Activitie | Revolving | Microcredit | Appayan | ICT     | SDWE    | VGD     | SEBA      | SPSRG   | B-SkillFUL | MMWW      | Total 2016-17 |
|--|-------------------|-----------|-------------|---------|---------|---------|---------|-----------|---------|------------|-----------|---------------|
| <b>Receipts</b>                            |                   |           |             |         |         |         |         |           |         |            |           |               |
| <b>Opening Cash &amp; Cash Equivalents</b> |                   |           |             |         |         |         |         |           |         |            |           |               |
| Cash in hand                               | 101               | -         | -           | 105     | 57      | -       | -       | 21        | 188     | -          | 432       | 904           |
| Cash at bank                               | 434,326           | 509,053   | 321,066     | 29,197  | 92,795  | -       | 5,402   | 199,791   | 116,132 | 730        | 158,713   | 1,867,206     |
| <b>Receipts</b>                            |                   |           |             |         |         |         |         |           |         |            |           |               |
| Fund from HDP                              | -                 | -         | -           | -       | -       | 198,000 | -       | -         | -       | -          | -         | 198,000       |
| Fund from Grameen Alo                      | -                 | -         | -           | -       | -       | 44,500  | -       | -         | -       | 50,665     | -         | 95,165        |
| Fund from BNF                              | -                 | -         | -           | -       | 250,000 | -       | -       | -         | -       | -          | -         | 250,000       |
| Fund from AAB                              | -                 | -         | -           | -       | -       | -       | -       | -         | -       | -          | 3,644,580 | 3,644,580     |
| Fund from NGO forum                        | -                 | -         | -           | -       | -       | -       | -       | -         | 628,000 | -          | -         | 628,000       |
| Fund from DWAO                             | -                 | -         | -           | -       | -       | -       | 950,493 | -         | -       | -          | -         | 950,493       |
| Fund from MJF                              | -                 | -         | -           | -       | -       | -       | -       | 2,807,085 | -       | -          | -         | 2,807,085     |
| Fund from Swisscontact                     | -                 | -         | -           | -       | -       | -       | -       | -         | -       | 2,758,103  | -         | 2,758,103     |
| Fund from others Donor                     | 353,342           | -         | -           | -       | -       | -       | -       | -         | -       | -          | -         | 353,342       |
| <b>Loan Account (Received)</b>             |                   |           |             |         |         |         |         |           |         |            |           |               |
| Loan from ED                               | 100,000           | 950,000   | -           | -       | -       | 2,500   | -       | -         | -       | 540,000    | -         | 1,592,500     |
| Loan from GA (General)                     | -                 | -         | -           | -       | -       | -       | -       | 45,082    | 50,000  | 460,000    | 200,500   | 755,582       |
| Loan from Revolving Fund                   | -                 | -         | -           | -       | -       | -       | -       | -         | -       | 450,000    | -         | 450,000       |
| Loan from Others                           | -                 | -         | 4,800,000   | -       | -       | -       | -       | -         | -       | -          | -         | 4,800,000     |
| Loan Return from project                   | 325,500           | -         | -           | -       | -       | -       | -       | -         | -       | -          | -         | 325,500       |
| <b>Microcredit:</b>                        |                   |           |             |         |         |         |         |           |         |            |           |               |
| Member Loan Receipts                       | -                 | -         | -           | -       | -       | -       | -       | -         | -       | -          | -         | -             |
| General Savings Collection                 | -                 | 111,055   | 1,373,654   | -       | -       | -       | -       | -         | -       | -          | -         | 1,484,709     |
| Members Loan Realisation                   | -                 | 4,076,127 | 4,943,845   | -       | -       | -       | -       | -         | -       | -          | -         | 9,019,972     |
| Staffs Loan realized                       | 40,428            | -         | -           | -       | -       | -       | -       | -         | -       | -          | -         | 40,428        |
| Service Charge Realized                    | 1,572             | 529,630   | 642,700     | -       | -       | -       | -       | -         | -       | -          | -         | 1,173,902     |
| Admission Fee                              | -                 | 50        | 5,730       | -       | -       | -       | -       | -         | -       | -          | -         | 5,780         |
| Special Savings                            | -                 | 133,895   | -           | -       | -       | -       | -       | -         | -       | -          | -         | 133,895       |
| Risk Fund                                  | -                 | 320       | 107,620     | -       | -       | -       | -       | -         | -       | -          | -         | 107,940       |
| Pass Book Sale                             | -                 | 10        | 5,760       | -       | -       | -       | -       | -         | -       | -          | -         | 5,770         |
| Loan format fee                            | -                 | 20        | 5,530       | -       | -       | -       | -       | -         | -       | -          | -         | 5,550         |
| <b>Other:</b>                              |                   |           |             |         |         |         |         |           |         |            |           |               |
| General Members Subscription               | 65,100            | -         | -           | -       | -       | -       | -       | -         | -       | -          | -         | 65,100        |
| Sale/Canteen mile charge                   | -                 | -         | -           | 387,244 | -       | -       | -       | -         | -       | -          | -         | 387,244       |

| Particulars                                      | General<br>Activitie | Revolving        | Microcredit       | Appayan        | ICT            | SDWE           | VGD            | SEBA             | SPSRG          | B-SkillFUL       | MMWW             | Total 2016-17     |
|--|----------------------|------------------|-------------------|----------------|----------------|----------------|----------------|------------------|----------------|------------------|------------------|-------------------|
| Donation Received from EC Members /Donors/ED     | 65,000               | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 65,000            |
| Venue, Office rent, utilities & Equipment rental | 177,904              | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 177,904           |
| Admission Fees (Computer Training Course)        | 46,500               | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 46,500            |
| Project Management Fee                           | 379,163              | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 379,163           |
| Resource sale                                    | 10,487               | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 10,487            |
| Handicraft product sale                          | 3,023,200            | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 3,023,200         |
| Bank Interest                                    | 670                  | 4,773            | -                 | 616            | 529            | -              | 2,490          | 3,938            | 1,091          | 2,904            | 5,152            | 22,163            |
| <b>Total</b>                                     | <b>5,023,293</b>     | <b>6,314,933</b> | <b>12,205,905</b> | <b>417,162</b> | <b>343,381</b> | <b>245,000</b> | <b>958,385</b> | <b>3,055,917</b> | <b>795,412</b> | <b>4,262,402</b> | <b>4,009,377</b> | <b>37,631,167</b> |
| <b>Payments</b>                                  |                      |                  |                   |                |                |                |                |                  |                |                  |                  |                   |
| <b>Administrative Cost:</b>                      |                      |                  |                   |                |                |                |                |                  |                |                  |                  |                   |
| Salaries & Honorariums                           | 629,296              | -                | 477,700           | 37,000         | 45,250         | 60,000         | 452,000        | 1,652,045        | 484,725        | 1,234,597        | 2,761,160        | 7,833,773         |
| Office Rent                                      | 137,340              | -                | 41,040            | -              | 10,000         | -              | 28,000         | 91,520           | 18,600         | -                | 102,524          | 429,024           |
| Office Maintenance/Repair & Cleaning             | 2,987                | -                | -                 | -              | 20,128         | -              | -              | 5,200            | 10,294         | -                | 13,026           | 51,635            |
| Utilities (Electric/Gas/Water Supply Bill)       | 15,847               | -                | 4,868             | -              | -              | -              | -              | 5,536            | 10,350         | 45,672           | 11,435           | 93,708            |
| Communication (Telephone/Cell Phone/Postage)     | 34,148               | -                | 6,700             | -              | -              | 1,250          | 36,500         | 16,150           | 7,200          | -                | -                | 101,948           |
| Printing & Stationery                            | 50,799               | -                | 14,601            | 227            | 1,817          | 1,545          | 15,100         | 39,971           | 9,902          | 21,549           | 32,208           | 187,719           |
| Fuel, oil, repire and maintainnce                | 300                  | -                | -                 | -              | -              | -              | -              | 22,250           | -              | -                | 41,198           | 63,748            |
| Travel, Lodging & Perdiurn                       | 8,930                | -                | 11,040            | -              | 2,238          | 1,300          | 161,140        | 157,200          | 27,635         | -                | 31,595           | 401,078           |
| Staff Recruitment                                | 3,600                | -                | -                 | -              | -              | -              | -              | -                | -              | -                | 9,800            | 13,400            |
| Staff Meeting & traning                          | 12,061               | -                | -                 | -              | -              | -              | 18,750         | 14,330           | 5,348          | -                | -                | 50,489            |
| Information Board                                | -                    | -                | -                 | -              | 3,000          | -              | -              | -                | -              | -                | -                | 3,000             |
| Newspaper  | 328                  | -                | -                 | -              | -              | -              | -              | 2,800            | 1,450          | -                | -                | 4,578             |
| Audit Fees (External)                            | -                    | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Training Tools & Equipment (Depriation)          | -                    | -                | -                 | -              | -              | -              | -              | -                | -              | 16,924           | -                | 16,924            |
| Legal fee/ registration fee/Network fee          | 7,772                | -                | 5,750             | -              | -              | -              | -              | -                | -              | -                | -                | 13,522            |
| <b>Handicraft expenses (Note 24)</b>             | <b>2,302,887</b>     | <b>-</b>         | <b>-</b>          | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>         | <b>-</b>         | <b>2,302,887</b>  |
| Entertainment/Refreshment                        | 8,260                | -                | 2,800             | -              | -              | -              | -              | -                | -              | -                | -                | 11,060            |
| Project Proposal expenses                        | 10,000               | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 10,000            |
| Canteen's Expenses                               | -                    | -                | -                 | 311,928        | -              | -              | -              | -                | -              | -                | -                | 311,928           |
| <b>Microcredit</b>                               | <b>-</b>             | <b>-</b>         | <b>-</b>          | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>         | <b>-</b>       | <b>-</b>         | <b>-</b>         | <b>-</b>          |
| Loan Disbrament to group Member                  | -                    | 32,000           | 10,762,000        | -              | -              | -              | -              | -                | -              | -                | -                | 10,794,000        |
| Staffs Loan                                      | -                    | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| General Savings Return                           | 2,300                | 1,003,990        | 172,915           | -              | -              | -              | -              | -                | -              | -                | -                | 1,179,205         |



| Particulars                                | General Activities | Revolving        | Microcredit       | Appayan        | ICT            | SDWE           | VGD            | SEBA             | SPSRG          | B-SkillFUL       | MMWW             | Total 2016-17     |
|--|--------------------|------------------|-------------------|----------------|----------------|----------------|----------------|------------------|----------------|------------------|------------------|-------------------|
| Special Savings Return                     | -                  | 277,855          | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 277,855           |
| GASS Return                                | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Risk Fund Adjustment                       | -                  | 3,100            | 11,325            | -              | -              | -              | -              | -                | -              | -                | -                | 14,425            |
| Fund to Project                            | 162,140            | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 162,140           |
| <b>Loan Account (Payments)</b>             | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Loan return ED                             | -                  | 4,498,740        | -                 | -              | -              | 2,500          | -              | -                | -              | -                | -                | 4,501,240         |
| Loan to Project                            | 660,500            | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 660,500           |
| Loan return to others                      | -                  | -                | 500,000           | -              | -              | -              | -              | -                | -              | -                | -                | 500,000           |
| Loan return to GA (General)                | -                  | -                | -                 | -              | -              | -              | -              | 45,082           | 50,000         | 200,000          | 125,500          | 420,582           |
| Loan to Grameen Alo Appayan                | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Loan return to Revolving Fund              | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | 450,000          | -                | 450,000           |
| <b>Program Cost (Annexure - B)</b>         | 469,398            | -                | -                 | -              | 50,167         | 35,990         | -              | 829,712          | 155,077        | 1,726,048        | 770,853          | 4,037,245         |
| Furniture, Fixture & Equipments            | 174,190            | -                | -                 | 18,800         | 22,575         | 139,900        | -              | -                | -              | -                | 24,833           | 380,298           |
| Training Tools & Equipment (New)-GA        | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | 50,665           | -                | 50,665            |
| Training Tools & Equipment (New)           | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | 329,689          | -                | 329,689           |
| Counseling & Placement Establishment Cost  | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | 49,928           | -                | 49,928            |
| <b>Other:</b>                              | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Overhead                                   | -                  | -                | -                 | -              | -              | -              | 220,000        | 50,935           | 10,338         | -                | -                | 281,273           |
| Croceries & Equipment                      | -                  | -                | -                 | 38,330         | -              | -              | -              | -                | -              | -                | -                | 38,330            |
| Interest on members saving                 | -                  | -                | 15,509            | -              | -              | -              | -              | -                | -              | -                | -                | 15,509            |
| Security Money for VGD Project             | 100,000            | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 100,000           |
| Bank Charge                                | 3,236              | 4,195            | 5,358             | 1,707          | 2,068          | 815            | 2,284          | -                | 2,996          | 2,477            | 4,225            | 29,361            |
| Fund return to NGO Forum                   | -                  | -                | -                 | -              | -              | -              | -              | -                | 1,497          | -                | -                | 1,497             |
| Interest on Loan                           | -                  | 451,260          | -                 | -              | -              | -              | -              | -                | -              | -                | -                | 451,260           |
| VAT & Tax                                  | -                  | -                | 7,128             | -              | -              | -              | -              | -                | -              | -                | -                | 7,128             |
| <b>Closing Cash &amp; Cash Equivalents</b> | -                  | -                | -                 | -              | -              | -              | -              | -                | -              | -                | -                | -                 |
| Cash in hand                               | -                  | 3,635            | 400               | -              | 2              | -              | -              | 89               | -              | 6                | 337              | 4,469             |
| Cash at bank                               | 226,974            | 40,158           | 166,771           | 9,171          | 186,136        | 1,700          | 24,611         | 123,097          | -              | 134,847          | 80,683           | 994,148           |
| <b>Total</b>                               | <b>5,023,293</b>   | <b>6,314,933</b> | <b>12,205,905</b> | <b>417,162</b> | <b>343,381</b> | <b>245,000</b> | <b>958,385</b> | <b>3,055,917</b> | <b>795,412</b> | <b>4,262,402</b> | <b>4,009,377</b> | <b>37,631,167</b> |

**GRAMEEN ALO**  
**Details of Program Cost**  
**For the year ended 30 June 2017**

**Annexure - D**

| Particulars   | GENERAL<br>ACTIVITIES | ICT    | SDWE      | SEBA    | SPSRG | B-SkillFUL | MMWW   | Total     |
|---|-----------------------|--------|-----------|---------|-------|------------|--------|-----------|
| BWCCI Training Expenses   | 110,381               | -      | -         | -       | -     | -          | -      | 110,381   |
| Morjadai Gori Somota Program Expenses   | 36,284                | -      | -         | -       | -     | -          | -      | 36,284    |
| TABINAJ Program Expenses  | 6,000                 | -      | -         | -       | -     | -          | -      | 6,000     |
| Training/orientation for Social Audit Committee                                     | -                     | -      | -         | 84,774  | -     | -          | -      | 84,774    |
| Orientation on SA tools for UP Bodies   | -                     | -      | -         | 162,682 | -     | -          | -      | 162,682   |
| Bi-Monthly Meeting with community monitoring groups/support groups                  | -                     | -      | -         | 170,778 | -     | -          | -      | 170,778   |
| Implement of community scorecards   | -                     | -      | -         | 150,645 | -     | -          | -      | 150,645   |
| Installation (display) of community action plan                                     | -                     | -      | -         | 12,938  | -     | -          | -      | 12,938    |
| Public hearing  | -                     | -      | -         | 159,928 | -     | -          | -      | 159,928   |
| RTI Campaign  | 15,558                | -      | -         | -       | -     | -          | -      | 15,558    |
| Meeting with UP   | -                     | -      | -         | 29,311  | -     | -          | -      | 29,311    |
| Regional level round table meeting on social accountability                         | -                     | -      | -         | 35,040  | -     | -          | -      | 35,040    |
| Upazila Sharing Meeting   | -                     | -      | -         | 23,616  | -     | -          | -      | 23,616    |
| Training on Computer basic course   | -                     | 22,300 | -         | -       | -     | -          | -      | 22,300    |
| Training on outsourceing  | -                     | 18,297 | -         | -       | -     | -          | -      | 18,297    |
| Tree Planted  | -                     | 8,950  | -         | -       | -     | -          | -      | 8,950     |
| Banner  | -                     | 620    | -         | -       | -     | -          | -      | 620       |
| Training on Tailoring   | -                     | -      | 35,990.00 | -       | -     | -          | -      | 35,990    |
| Training on Machine Embroider   | -                     | -      | -         | -       | -     | -          | -      | -         |
| Training on Nutrition Education lactating mother                                    | 301,175               | -      | -         | -       | -     | -          | -      | 301,175   |
| <b>Training Cost:</b>   | -                     | -      | -         | -       | -     | -          | -      | -         |
| Training materials & supplies (Practical)   | -                     | -      | -         | -       | -     | 1,066,030  | -      | 1,066,030 |
| Marketing   | -                     | -      | -         | -       | -     | 14,418     | -      | 14,418    |
| Transport (for trainees)  | -                     | -      | -         | -       | -     | 380,400    | -      | 380,400   |
| WBT support* (conveyance)   | -                     | -      | -         | -       | -     | 265,200    | -      | 265,200   |
| Carry out a participatory community needs Assessment                                | -                     | -      | -         | -       | -     | -          | 13,608 | 13,608    |
| Reflect on the community needs Assessment   | -                     | -      | -         | -       | -     | -          | 13,989 | 13,989    |
| Train/ school teachers  | -                     | -      | -         | -       | -     | -          | 15,100 | 15,100    |
| Set up / Activate adolescent girls and boys clubs                                   | -                     | -      | -         | -       | -     | -          | 59,171 | 59,171    |
| Provide SRHR and adequate nutrition orientation                                     | -                     | -      | -         | -       | -     | -          | 46,747 | 46,747    |
| Meet with 100 Market Committee and Banik Samity members                             | -                     | -      | -         | -       | -     | -          | 9,512  | 9,512     |
| Analyse National and Union Budget to assess allocation for women agri-entrepreneurs | -                     | -      | -         | -       | -     | -          | 15,067 | 15,067    |



**GRAMEEN ALO**  
**Details of Program Cost**  
**For the year ended 30 June 2017**

**Annexure - D**

| Particulars   | GENERAL<br>ACTIVITIES | ICT           | SDWE             | SEBA           | SPSRG          | B-SkillFUL       | MMWW           | Total            |
|---|-----------------------|---------------|------------------|----------------|----------------|------------------|----------------|------------------|
| CRSA Training   | -                     | -             | -                | -              | -              | -                | 341,103        | 341,103          |
| Training to School teachers on SRHR and nutrition using resource pack and its relationship with productivity  | -                     | -             | -                | -              | -              | -                | 82,393         | 82,393           |
| Orientation to adolescent boys and girls (student cabinet members) on SRHR and nutrition through trained teachers   | -                     | -             | -                | -              | -              | -                | 111,067        | 111,067          |
| Facilitate bi-monthly meetings between women agro-entrepreneurs and Market Committee and Banik Samity members to sensitise them on the needs of women agro-entrepreneurs and sensitise them around preventing violence against women (VAW)      | -                     | -             | -                | -              | -              | -                | 13,923         | 13,923           |
| Provide training to groups members on marketing literacy by trained facilitators  | -                     | -             | -                | -              | -              | -                | 24,406         | 24,406           |
| Analyse national and local Budget to assess allocation for women agro-entrepreneurs by linking Entrepreneur Federations and women agri-entrepreneur groups with Democratic Budget Movement (DBM) and For the Women, By the Women (FWBW) Network | -                     | -             | -                | -              | -              | -                | 24,767         | 24,767           |
| Consultation Meeting between Agriculture extension officials and Farmers committee  | -                     | -             | -                | -              | 11,876         | -                | -              | 11,876           |
| Consultation Meeting with the Community Clinic management committee and Health Service user groups  | -                     | -             | -                | -              | 10,220         | -                | -              | 10,220           |
| Quarterly Meeting with Union standing committees for improvement of service delivery  | -                     | -             | -                | -              | 11,044         | -                | -              | 11,044           |
| Meeting of Union level CSO Forum  | -                     | -             | -                | -              | 10,021         | -                | -              | 10,021           |
| Meeting of Upazila level Pressure Groups  | -                     | -             | -                | -              | 10,800         | -                | -              | 10,800           |
| Consultation Meeting with the School management committee and PTA for ensuring better education   | -                     | -             | -                | -              | 10,947         | -                | -              | 10,947           |
| Orientation for selected VGD card holders   | -                     | -             | -                | -              | 14,276         | -                | -              | 14,276           |
| Enrollment campaign ( Yearly campaign at the beginning of year 1 and 2 in 18 schools)   | -                     | -             | -                | -              | 33,438         | -                | -              | 33,438           |
| Awareness raising session on right issue and assist in claiming services  | -                     | -             | -                | -              | 25,250         | -                | -              | 25,250           |
| Organize Public Hearing for Greater participation of the community members  | -                     | -             | -                | -              | 17,205         | -                | -              | 17,205           |
| <b>Total</b>  | <b>469,398</b>        | <b>50,167</b> | <b>35,990.00</b> | <b>829,712</b> | <b>155,077</b> | <b>1,726,048</b> | <b>770,853</b> | <b>4,037,245</b> |

**GRAMEEN ALO**  
**Schedule of Property, Plant and Equipments**  
**As at 30 June 2017**

Annexure - E

| Sl. No.                                      | Particulars                                 | COST           |                |            |                | Rate of Dep. | DEPRECIATION   |                |            |                | Written down value as at 30 June 2017 |
|--|---|----------------|----------------|------------|----------------|--------------|----------------|----------------|------------|----------------|---------------------------------------|
|  |   | Opening        | Addition       | Adjustment | Closing        |              | Opening        | Addition       | Adjustment | Closing        |                                       |
| 1  | Furniture & Fixture                         | 138,138        | -              | -          | 138,138        | 10%          | 107,848        | 13,814         | -          | 121,662        | 16,476                                |
| 2  | Computer & Accessories                      | 15,891         | 46,790         | -          | 62,681         | 20%          | 3,178          | 12,536         | -          | 15,714         | 46,967                                |
| 3  | Telephone                                   | 8,635          | -              | -          | 8,635          | 20%          | 8,635          | -              | -          | 8,635          | -                                     |
| 4  | By-cycle                                    | 9,501          | -              | -          | 9,501          | 20%          | 1,900          | 1,900          | -          | 3,800          | 5,701                                 |
| 5  | Motor-Cycle                                 | 50,000         | -              | -          | 50,000         | 20%          | 38,000         | 10,000         | -          | 48,000         | 2,000                                 |
| 6  | RanksTel handset                            | 2,500          | -              | -          | 2,500          | 20%          | 1,500          | 500            | -          | 2,000          | 500                                   |
| 7  | Projector Sceren                            | 3,400          | -              | -          | 3,400          | 20%          | 2,040          | 680            | -          | 2,720          | 680                                   |
| 8  | Pen Drive                                   | 480            | -              | -          | 480            | 20%          | 192            | 96             | -          | 288            | 192                                   |
| 9  | Headphone                                   | 400            | -              | -          | 400            | 20%          | 160            | 80             | -          | 240            | 160                                   |
| 10   | Sewing Machine and Eccessories( B-SkillFul) | -              | 117,000        | -          | 117,000        | 20%          | -              | 23,400         | -          | 23,400         | 93,600                                |
| 11   | Computer Table                              | 4,000          | -              | -          | 4,000          | 10%          | 800            | 400            | -          | 1,200          | 2,800                                 |
| 12   | Visitor Chair                               | 20,300         | 10,400         | -          | 30,700         | 10%          | 4,060          | 3,070          | -          | 7,130          | 23,570                                |
| 13   | Eletronic goods (PRO-LEAD)                  | 6,750          | -              | -          | 6,750          | 20%          | 6,685          | 65             | -          | 6,750          | (0)                                   |
| <b>Asset Transferred From Closed Project</b> |   | -              | -              | -          | -              | -            | -              | -              | -          | -              | -                                     |
| 14   | Computer table & chair (CBR Rollout)        | 8,424          | -              | -          | 8,424          | 20%          | 2,527          | 1,685          | -          | 4,212          | 4,212                                 |
| 15   | Furniture & fixture (ECoTA)                 | 108,004        | -              | -          | 108,004        | 10%          | 32,401         | 10,800         | -          | 43,202         | 64,802                                |
| 16   | Computer & Accessories (ECoTA)              | 63,336         | -              | -          | 63,336         | 20%          | 38,002         | 12,667         | -          | 50,669         | 12,667                                |
| 17   | Laptop (ECoTA)                              | 37,336         | -              | -          | 37,336         | 20%          | 22,402         | 7,467          | -          | 29,869         | 7,467                                 |
| 18   | Electronic Goods (ECoTA)                    | 15,184         | -              | -          | 15,184         | 20%          | 9,110          | 3,037          | -          | 12,147         | 3,037                                 |
| <b>Total General Activities</b>              |   | <b>492,279</b> | <b>174,190</b> | <b>-</b>   | <b>666,469</b> |              | <b>279,440</b> | <b>102,198</b> | <b>-</b>   | <b>381,638</b> | <b>284,831</b>                        |
| 19   | <b>Computer &amp; Accessories (ICT)</b>     | <b>85,500</b>  | <b>22,575</b>  | <b>-</b>   | <b>108,075</b> | <b>20%</b>   | <b>75,924</b>  | <b>14,091</b>  | <b>-</b>   | <b>90,015</b>  | <b>18,060</b>                         |
| 20   | Computer & Accessories (SEBA)               | 144,129        | -              | -          | 144,129        | 20%          | 57,652         | 28,826         | -          | 86,477         | 57,652                                |
| 21   | Furtniture, Fixture (SEBA)                  | 198,599        | -              | -          | 198,599        | 10%          | 39,720         | 19,860         | -          | 59,580         | 139,019                               |
| 22   | Motor-cycle (SEBA)                          | 134,163        | -              | -          | 134,163        | 20%          | 53,665         | 26,833         | -          | 80,498         | 53,665                                |
| 23   | Fan (SEBA)                                  | 13,520         | -              | -          | 13,520         | 20%          | 5,408          | 2,704          | -          | 8,112          | 5,408                                 |
| 24   | Laptop (SEBA)                               | 68,120         | -              | -          | 68,120         | 20%          | 27,248         | 13,624         | -          | 40,872         | 27,248                                |
| 25   | Camera (SEBA)                               | 17,888         | -              | -          | 17,888         | 20%          | 7,155          | 3,578          | -          | 10,733         | 7,155                                 |
| <b>Total SEBA</b>                            |   | <b>576,419</b> | <b>-</b>       | <b>-</b>   | <b>576,419</b> |              | <b>190,848</b> | <b>95,424</b>  | <b>-</b>   | <b>286,272</b> | <b>290,147</b>                        |
| 26   | Furtniture, Fixture (VGD)                   | 22,480         | -              | -          | 22,480         | 10%          | 4,496          | 2,248          | -          | 6,744          | 15,736                                |
| 27   | Fan (VGD)                                   | 8,600          | -              | -          | 8,600          | 20%          | 3,440          | 1,720          | -          | 5,160          | 3,440                                 |
| <b>Total VGD</b>                             |   | <b>31,080</b>  | <b>-</b>       | <b>-</b>   | <b>31,080</b>  |              | <b>7,936</b>   | <b>3,968</b>   | <b>-</b>   | <b>11,904</b>  | <b>19,176</b>                         |
| 28   | Motorcycle (MMWW)                           | 322,600        | -              | -          | 322,600        | 20%          | -              | 64,520         | -          | 64,520         | 258,080                               |
| 29   | Bi-cycle (MMWW)                             | 86,625         | 14,910         | -          | 101,535        | 20%          | -              | 20,307         | -          | 20,307         | 81,228                                |
| 30   | Fan (MMWW)                                  | 7,560          | -              | -          | 7,560          | 20%          | -              | 1,512          | -          | 1,512          | 6,048                                 |
| 31   | Furniture & fixture (MMWW)                  | 88,200         | -              | -          | 88,200         | 10%          | -              | 8,820          | -          | 8,820          | 79,380                                |
| 32   | White Board                                 | -              | 9,923          | -          | 9,923          | 10%          | -              | 992            | -          | 992            | 8,931                                 |
| <b>Total MMWW</b>                            |   | <b>504,985</b> | <b>24,833</b>  | <b>-</b>   | <b>529,818</b> |              | <b>-</b>       | <b>96,151</b>  | <b>-</b>   | <b>96,151</b>  | <b>433,667</b>                        |



**GRAMEEN ALO**  
**Schedule of Property, Plant and Equipments**  
**As at 30 June 2017**

Annexure - E

| Sl. No.            | Particulars                  | COST             |                |            |                  | Rate of Dep. | DEPRECIATION   |                |            |                | Written down value as at 30 June 2017 |
|--------------------|------------------------------|------------------|----------------|------------|------------------|--------------|----------------|----------------|------------|----------------|---------------------------------------|
|                    |                              | Opening          | Addition       | Adjustment | Closing          |              | Opening        | Addition       | Adjustment | Closing        |                                       |
| 33                 | Furniture, Fixture (APPAYAN) | -                | 18,800         | -          | 18,800           | 10%          | -              | -              | -          | -              | 18,800                                |
|                    | <b>Total APPAYAN</b>         | -                | <b>18,800</b>  | -          | <b>18,800</b>    |              | -              | -              | -          | -              | <b>18,800</b>                         |
| 34                 | Sewing and Embroider Machine | -                | 139,900        | -          | 139,900          | 20%          | -              | -              | -          | -              | 139,900                               |
|                    | <b>Total HDSP</b>            | -                | <b>139,900</b> | -          | <b>139,900</b>   |              | -              | -              | -          | -              | <b>139,900</b>                        |
| 35                 | Sewing Machine               | -                | 35,650         | -          | 35,650           | 20%          | -              | 7,130          | -          | 7,130          | 28,520                                |
| 36                 | Steel Trunk (with lock)      | -                | 13,800         | -          | 13,800           | 10%          | -              | 1,380          | -          | 1,380          | 12,420                                |
| 37                 | Celling Fan                  | -                | 8,160          | -          | 8,160            | 20%          | -              | 1,632          | -          | 1,632          | 6,528                                 |
| 38                 | Plastic Chair                | -                | 4,680          | -          | 4,680            | 10%          | -              | 468            | -          | 468            | 4,212                                 |
| 39                 | Short Tool (Palstic)         | -                | 2,400          | -          | 2,400            | 10%          | -              | 240            | -          | 240            | 2,160                                 |
| 40                 | Tools & Equipment            | -                | 14,260         | -          | 14,260           | 20%          | -              | 2,852          | -          | 2,852          | 11,408                                |
| 41                 | Fire Extinguisher            | -                | 4,500          | -          | 4,500            | 20%          | -              | 900            | -          | 900            | 3,600                                 |
| 42                 | First Aid Box                | -                | 8,910          | -          | 8,910            | 20%          | -              | 1,782          | -          | 1,782          | 7,128                                 |
| 43                 | Table (wooden)               | -                | 16,100         | -          | 16,100           | 10%          | -              | 1,610          | -          | 1,610          | 14,490                                |
| 44                 | Kathchupi Fram               | -                | 14,600         | -          | 14,600           | 10%          | -              | 1,460          | -          | 1,460          | 13,140                                |
| 45                 | Chair (wooden)               | -                | 4,900          | -          | 4,900            | 10%          | -              | 490            | -          | 490            | 4,410                                 |
| 46                 | White Board                  | -                | 2,100          | -          | 2,100            | 10%          | -              | 210            | -          | 210            | 1,890                                 |
| 47                 | Laptop                       | -                | 49,928         | -          | 49,928           | 20%          | -              | 9,986          | -          | 9,986          | 39,942                                |
| 48                 | Block Dais                   | -                | 7,315          | -          | 7,315            | 20%          | -              | 1,463          | -          | 1,463          | 5,852                                 |
| 49                 | Tray (color)                 | -                | 750            | -          | 750              | 20%          | -              | 150            | -          | 150            | 600                                   |
| 50                 | Brash                        | -                | 950            | -          | 950              | 20%          | -              | 190            | -          | 190            | 760                                   |
| 51                 | Iron (celender)              | -                | 5,150          | -          | 5,150            | 20%          | -              | 1,030          | -          | 1,030          | 4,120                                 |
| 52                 | GAS Chula & Selender         | -                | 4,630          | -          | 4,630            | 20%          | -              | 926            | -          | 926            | 3,704                                 |
| 53                 | Power Supply                 | -                | 17,010         | -          | 17,010           | 20%          | -              | 3,402          | -          | 3,402          | 13,608                                |
| 54                 | Quick Charger                | -                | 1,620          | -          | 1,620            | 20%          | -              | 324            | -          | 324            | 1,296                                 |
| 55                 | Table Lamp                   | -                | 4,860          | -          | 4,860            | 20%          | -              | 972            | -          | 972            | 3,888                                 |
| 56                 | Soldaring Iron               | -                | 1,620          | -          | 1,620            | 20%          | -              | 324            | -          | 324            | 1,296                                 |
| 57                 | Flasing Device               | -                | 21,169         | -          | 21,169           | 20%          | -              | 4,234          | -          | 4,234          | 16,935                                |
| 58                 | Soldaring Iron Stand         | -                | 1,296          | -          | 1,296            | 20%          | -              | 259            | -          | 259            | 1,037                                 |
| 59                 | Air Hot Gun                  | -                | 29,160         | -          | 29,160           | 20%          | -              | 5,832          | -          | 5,832          | 23,328                                |
| 60                 | Magnifing Glass              | -                | 1,620          | -          | 1,620            | 20%          | -              | 324            | -          | 324            | 1,296                                 |
| 61                 | Ambroider Machine            | -                | 102,060        | -          | 102,060          | 20%          | -              | 20,412         | -          | 20,412         | 81,648                                |
| 62                 | Charka                       | -                | 4,320          | -          | 4,320            | 20%          | -              | 864            | -          | 864            | 3,456                                 |
| 63                 | Power Sweing Machine         | -                | 17,820         | -          | 17,820           | 20%          | -              | 3,564          | -          | 3,564          | 14,256                                |
| 64                 | Overlock machine             | -                | 28,944         | -          | 28,944           | 20%          | -              | 5,789          | -          | 5,789          | 23,155                                |
|                    | <b>Total B- Skillful</b>     | -                | <b>430,282</b> | -          | <b>430,282</b>   |              | -              | <b>80,198</b>  | -          | <b>80,198</b>  | <b>350,084</b>                        |
| <b>Grand Total</b> |                              | <b>1,690,263</b> | <b>810,580</b> | -          | <b>2,500,843</b> |              | <b>554,148</b> | <b>392,030</b> | -          | <b>946,178</b> | <b>1,554,665</b>                      |

**GRAMEEN ALO**  
**Details of Loan Loss Provision**  
**For the year ended 30 June 2017**

Annexure - F  
 Amounts in BDT

| Category             | Rate | Portfolio          |                  |                  | Provision          |                |                |
|----------------------|------|--------------------|------------------|------------------|--------------------|----------------|----------------|
|                      |      | General Activities | MicroCredit      | Revolving        | General Activities | MicroCredit    | Revolving      |
| Standard Loan (Good) | 1%   | -                  | 5,544,682        | 489,052          | -                  | 55,447         | 4,891          |
| Sub-Standard Loan    | 5%   | -                  | 652,316          | 652,069          | -                  | 32,616         | 32,603         |
| Doubtful Loan        | 60%  | -                  | 326,158          | 326,034          | -                  | 195,695        | 195,621        |
| Bad Loan             | 100% | -                  | -                | 163,017          | -                  | -              | 163,017        |
| <b>Total</b>         |      | -                  | <b>6,523,155</b> | <b>1,630,172</b> | -                  | <b>283,757</b> | <b>396,131</b> |

|   |  |                           |                    |                  |                |
|---|--|---------------------------|--------------------|------------------|----------------|
| <b>Movements in Loan Loss Provision:</b>          |  | <b>General Activities</b> | <b>MicroCredit</b> | <b>Revolving</b> | <b>Total</b>   |
| Opening balance                                   |  | 30,278                    | 7,050              | 516,472          | 553,800        |
| Required Loan Loss Provision Made during the year |  | -                         | 276,707            | (120,341)        | 156,366        |
| <b>Closing balance</b>                            |  | <b>30,278</b>             | <b>283,757</b>     | <b>396,131</b>   | <b>710,166</b> |

