

**PRIVATE AND CONFIDENTIAL**

# FINANCIAL STATEMENTS

**OF**

**Grameen Alo**

**For the year ended 30<sup>th</sup> June, 2021.**

**TOFAYEL AHMED & CO.**

CHARTERED ACCOUNTANTS

124/8 New Kakrail Road

Shantinagar Plaza (5<sup>th</sup> Floor),

Dhaka-1000, Bangladesh.

E-mail: [ahmedtofayelfca@gmail.com](mailto:ahmedtofayelfca@gmail.com)



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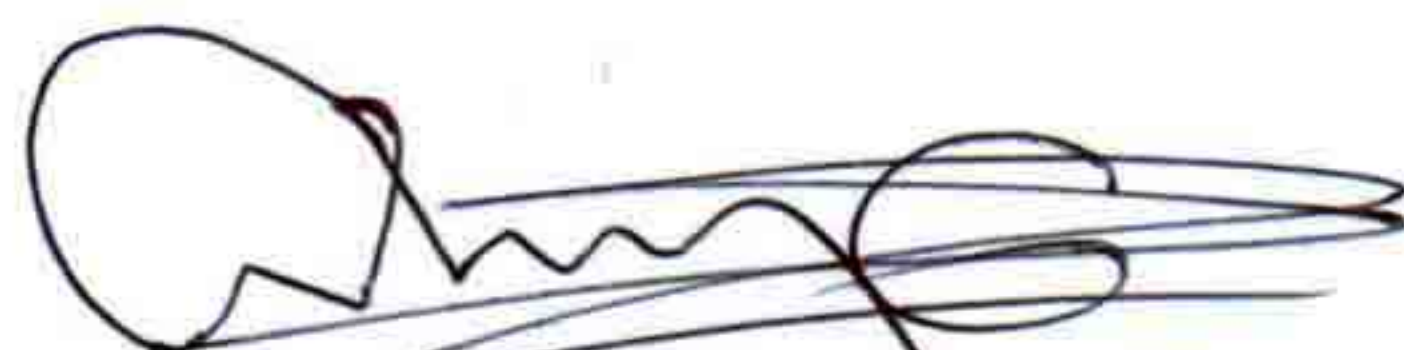
### **REPORT TO THE MANAGEMENT**

We have examined the Consolidated Financial Statement of **Grameen Alo**, for the year ended 30<sup>th</sup> June, 2021 with books of accounts, vouchers & other relevant documents as maintained by the executive and members of the management and produced before us for our examination in course of our audit. We enclosed herewith Consolidated Statement of Financial Position, Consolidated Statement of Income & Expenditure, Consolidated Statements of Receipts and payments statement and Notes to the Financial Position for the above-mentioned period.

We report that: -

- i) We have received all the information and explanations which we have required for our audit purpose.
- ii) Annexed Statement of Financial Position in conjunction with the Statement of Comprehensive Income subject to the notes thereto have been drawn up in accordance with Generally Accepted Accounting Principles (GAAP) and are supported by the Internal Control System as are designed, approved and implemented by the Board for the greater interest of the Organization.
- iii) In our opinion, the books of accounts have been kept by the organization for the period under review in accordance with the requirements of the Management.
- iv) Such Statement of Financial Position, Statement of Comprehensive Income exhibits a true and fair view of the state of affairs of the company, to the best of our knowledge and explanations and information given to us and as shown by the books of accounts of the entity.

Date: 25 November, 2021  
Place: Dhaka, Bangladesh.



**TOFAYEL AHMED & CO.**  
Chartered Accountants.





**Grameen Alo**  
**Consolidated Statements of Financial Position**  
As at 30 June 2021

Figures in Tk.

Particulars	Note	30 June 2021	30 June 2020
<b>PROPERTY &amp; ASSETS</b>			
<b>Non-current asset</b>			
Fixed asset	14	4,080,761	4,409,662
<b>Total Non-Current Assets</b>		<b>4,080,761</b>	<b>4,409,662</b>
<b>Current asset</b>			
Cash and cash equivalents	6	382,032	1,008,096
Members Loan portfolio	7	13,207,089	16,354,448
Loan to Projects	8	30,000	-
Loan to General fund	9	-	309,539
Staff's Loan	10	87,424	107,344
Security Money for Project	11	220,000	120,000
Gokul Branch's Fund	12	5,541,695	3,800,000
Investment (FDR)	13	416,000	316,000
		<b>19,884,240</b>	<b>22,015,427</b>
<b>Total</b>		<b>23,965,001</b>	<b>26,425,089</b>
<b>Fund &amp; LIABILITIES</b>			
<b>Fund</b>			
Loan loss provision	22	3,157,516	1,889,922
Retained Surplus	23	4,320,102	5,491,735
<b>Total Fund</b>		<b>7,477,618</b>	<b>7,381,657</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Members savings deposit	15	3,767,119	3,662,361
Loan from Executive Director	16	6,089,512	7,024,295
Loan from General A/C	17	5,571,695	3,800,000
Loan from Revolving fund	18	-	309,539
Loan from Others	19	220,000	3,470,000
Members Welfare Fund	20	769,057	737,237
Staff Security Money	21	70,000	40,000
<b>Total Current Liabilities</b>		<b>16,487,383</b>	<b>19,043,432</b>
<b>Total</b>		<b>23,965,001</b>	<b>26,425,089</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.

Place : Dhaka, Bangladesh.  
Date: 25 November, 2021

**Tofayel Ahmed & Co**  
Chartered Accountants





**Grameen AIO**  
**Consolidated Statements of Receipts and payments statement**  
**For the year ended 30 June 2021**

		Amounts in BDT	
Particulars	Note	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>Receipts</b>			
Opening Cash & Bank Balance	24	1,008,097	316,883
Gokul Branch's Loan	25	3,058,305	226,000
Group Members' Savings Receipts	26	1,101,970	1,789,239
Group Members' Loan Realized	27	17,078,359	21,143,974
Others Realization	28	159,230	321,446
Advance & Prepaid	29	-	-
Loan Account (Received)	30	2,090,039	2,323,786
Fund received from Donors	31	1,341,885	7,080,188
Employee Fund	32	40,000	30,000
General Member Subscription	33	93,200	85,800
Income from Microcredit operations	34	2,214,812	2,753,035
Interest Income	35	47,315	9,198
Others Income	36	3,055,646	2,544,319
<b>Total</b>		<b>31,288,858</b>	<b>38,623,868</b>
<b>Payments</b>			
Furniture, Fixture & Equipment	37	-	113,616
Gokul Branch's Loan	38	2,400,000	226,000
Investment	39	100,000	-
Laon, Advance & Prepaid	40	100,000	60,000
Loan Account (Repaid)	41	6,933,127	3,334,808
Employee Fund	42	10,000	20,000
Group Members' Savings Repaid	43	997,212	1,017,557
Loan Disbursed to Members	44	13,931,000	23,171,000
Fund to Project	45	59,000	945,000
Member Welfare Fund	46	107,490	5,100
Financial Expenses	47	2,334,586	822,262
Personnel Expenses	48	2,300,995	5,013,953
Others Administrative Expenses	49	438,629	1,054,576
Program Expenses	50	401,887	1,461,236
Handicraft Expenses	51	792,900	370,664
Closing Cash & Bank Balance	52	382,032	1,008,096
<b>Total</b>		<b>31,288,858</b>	<b>38,623,868</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 AIO

Executive Director  
Grameen AIO

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

Place : Dhaka, Bangladesh.  
Date: 25 November, 2021

Tofayel Ahmed & Co  
Chartered Accountants



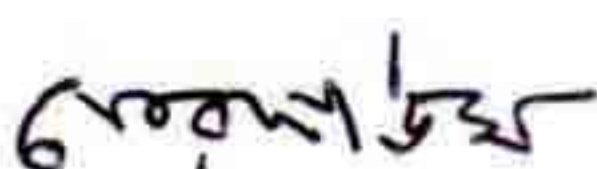


**Grameen Alo**  
**Consolidated Statement of Income & Expenditure**  
**For the year ended 30 June 2021**

Figures in Tk.

Particulars	Note	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>INCOME</b>			
Fund received from Donors	31	1,341,885	7,080,188
General Member Subscription	33	93,200	85,800
Income from Microcredit Program	34	2,214,812	2,753,035
Interest Income	35	47,315	9,198
Others Income	36	3,055,646	2,544,319
<b>Total</b>		<b>6,752,858</b>	<b>12,472,540</b>
<b>EXPENSES</b>			
Financial Expenses	47	2,334,586	822,262
Personnel Expenses	48	2,300,995	5,013,953
Others Administrative Expenses	49	438,629	1,054,576
Fund to Project	45	59,000	945,000
Program Expenses	50	401,887	1,461,236
Handicraft Expenses	51	792,900	370,664
Loan loss provision	22	1,267,594	184,897
Depereciation	14.B	328,901	345,609
<b>Total Expenditure</b>		<b>7,924,492</b>	<b>10,198,197</b>
Surplus/(Deficit)		<b>(1,171,634)</b>	<b>2,274,343</b>
<b>Total</b>		<b>6,752,858</b>	<b>12,472,540</b>

The accompanying notes form an integral part of these financial statements.  
Project wise statement of financial position has benn 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.

Place : Dhaka, Bangladesh.  
Date: 25 November, 2021

  
**Tofayel Ahmed & Co**  
**Chartered Accountants**





## Grameen ALO

### Notes to the Consolidated Financial Statements

For the year ended 30 June 2021

#### 1.00 Background of the Organization :

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 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. 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 takes a vital role to stop violence against women and play important role to reduce early marriage.

GA operates Micro credit program with the goal of poverty alleviation and women empowerment. It's activities include organizing poor women into groups, imparting functional education, encouraging saving and providing easy access to collateral free micro credit among group members for their economic activities. It is integrated approach to alleviate poverty and livelihood securities of the poor people.

#### 2.00 Corporate Information :

Name of the Organization	GRAMEEN ALO
Year of Establishment	2002
Legal Entity	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-1064/04, dated 30 May 2004 and Microcredit Regulatory Authority (MRA), Certificate No.- 21112-00701-00872 dated- 19 December'2019.
Nature of Operations (Program)	Mahfuz Amin Nowsher & Co.
Statutory Audit conducted up to	June 30, 2021
Name of statutory auditor for last year	Mahfuz Amin Nowsher & Co.
Name of statutory auditor for current year	Mahfuz Amin Nowsher & Co.
Governing Body meeting held FY 2020-21	No. of Meeting- 4 (EC Meeting)
Date of last AGM held	04 Septemner'2020

#### List of Governing Body Members:

Name and Designation	Qualification	Profession	Present Address
Monowara Begum Chairman	M.A	Social Worker & Ex. Family Flaning Officer	Shibbati (Ondho Maddrasa Lane), Bogura
Ashrafun Nahar Vice-Chairman	LLB	Advocate (BLAST)	Joleshoritoal, Kalibari jelkhana joint road, Bogura
Ms. Ferdoushi Begum General Secretary	M.A	Social Worker	Shibbati (Shibbati Main Road), Bogura
Md. Azizul Haque Asst. General Secretary	M.S.S	Professor	Shibbati (Hasan monzil road), Bogura
Ms. Ferdous Zahan Treasurer	B.A	Bussinessman	Shibbati (Shibbati Main Road), Bogura
Bedana Khatun Women Affairs Secretary	MSS	School Teacher (BRAC)	Mondoldharan Purbopara, Jorgasa, Bogura
Md. Sajedul Islam Publication Secretary	B.A	Social Worker & Ex. Army	Khamarkandi poschin para, Jorgasa hat, Bogura
Mst. Amina Khatun Member	HSC	Health Worker (GBS)	Madaripara, Hoicharanhat, Sonatola, Bogura
Mst. Mini Begum Member	JSC	Women Entrepreneur	Gokul Dhakhin para, Gokul, Bogura Sadar, Bogura





**3.00 Basis of Accounting**

**3.01 Accounting Policies and Explanatory Notes:**

As per terms of reference issued for conducting the external audit of micro finance institutions by MRA vide its circular letter no. 18 dated 16 July 2013, the financial statements have been prepared in accordance with applicable Bangladesh Financial Reporting Standards (BFRS) and also with Bangladesh Accounting Standards (BASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), on a going concern basis. Micro Credit Program (MCP) of GA accounts are maintained on accrual except interest on loan to borrowers which are accounted on receive basis under historical cost convention. Accounting Policies have been consistently followed.

**3.02 Integral Components of the Financial Statements:**

The Consolidated Financial Statements consist of:

- i) Statement of Financial Position
- ii) Statement of Comprehensive Income
- iii) Statement of Receipts and Payments
- iv) Statement of Cash Flow
- v) Statement of Changes in Equity
- vi) Ratio Analysis
- vii) Notes to the Financial Statements
- viii) Portfolio Report and Loan Loss Provision.

**4.00 Summary of Significant Accounting Policies**

**(i) 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.

**a) 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.

**b) Components of Financial Statements**

- A Statement of Financial Position as at June 30, 2021
- A Statement of Comprehensive Income for the year ended June 30, 2021
- A Statements of Receipts and Payments for the year ended June 30, 2021
- A Statement of Changes in Equity for the year ended June 30, 2021
- A Statement of Cash Flows for the year ended June 30, 2021
- Notes to the Financial Statements comprising summary of significant accounting policies, explanatory information, comparative figures & disclosures.

**(ii) 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.





**(iii) Reporting Period**

These financial statements cover one financial year from 01 July 2020 to 30 June 2021.

**(iv) 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.

**(v) 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.

**(vi) Re-statement**

In finalizing the Financial Statements for the year ended 30 June, 2021, figures of previous year were restated in accordance with BAS 8 wherever considered necessary to ensure comparability with the current year.

**4.01 Currencies**

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.

**4.02 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.

**4.03 (i) Interest income**

**Interest on Loan to Borrowers:**

In terms of the provisioning policy of GRAMEEN ALO, interest on loan to borrowers of Micro Credit Program is recognized as an income on cash basis. Interest on loan is being charged at the time of loan taken by the borrowers. On realization the amount is transferred to income.

**Investment Income**

Interest from investment on FDR is recognized as income on accrual basis.

**(ii) Interest paid on savings:**

Members savings deposits are bearing interest for general savings at 6.00%.

**4.04 Assets and basis of their valuation**

**(i) 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.

**(ii) Property, plant and equipment**

**a) 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.

**b) 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.





**c) 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".

**d) 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 January 2021.

Asset Category	Rate
Furniture & fixture	10%
Computer & Computer Accessories	20%
Equipments & Machines	20%
Transport & Vechicles	20%

**e) 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.

**(iii) Liabilities & basis of their valuation**

**a) 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.

**(iv) Provisions**

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

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

**5.00 Significant Accounting Policies**

**5.01 Loan Loss Provision: Loan Classification, Loan Loss Provision and Write off Policy**

**(i) Loan Classification**

Loans are classified in accordance with the guidelines of Microcredit Regulatory Authority (MRA) as noted below :

No. of Days Outstanding	Loan Classification
No Overdue	Regular/Standard
Overdue from 1-30 days	Watch list Loan
Overdue from 31-180 days	Sub-Standard Loan
Overdue from 181-365 days	Doubtful Loan
Overdue from above 365 days	Bad Loan

**(ii) Loan Loss Provisioning**

Provision for loan loss is made in accordance with the guidelines of Microcredit Regulatory Authority (MRA) as noted

Loan Classification	Provisoning Rate
Regular/Standard	1%
Watch list Loan	5%
Sub-Standard Loan	25%
Doubtful Loan	75%
Bad Loan	100%

**(iii) Write off policy :**

Loan loss is written off in the financial statement having approval from Governing body if it becomes established that the loan will never be recovered.

**5.02 Policy on Loan to beneficiaries**

The rate of interest for all types loan to borrowers is calculated as follows:

Programs :	Loan Size (Amount Tk.)	Interest Rate (%) (Declining)	Tenor (Months)	Repayments Policy
Rural Microcredit	1,000-50,000	12.70	12	Weekly

**5.03 Policy on Savings Collection**

Savings Collection from Group Members 20-30 Tk. per week as General Savings.  
Members savings deposits are bearing interest for general savings at 6.00%.  
Member can withdrawn her Savings when the membership cancelation.





Amounts in BDT														2020-2021	2019-2020
Particulars	General Activities	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VDG	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV		Total	Total
<b>6 Cash and cash equivalents:</b>															
Cash in hand	2	7,809	6,703	-	-	21	-	-	-	8	-	19		14,562	7,094
Cash at bank	17,211	864	298,805	1,603	1,478	630	24,431	5,019	1,028	6,101	3,100	7,200		367,470	1,001,002
	<b>17,213</b>	<b>8,673</b>	<b>305,508</b>	<b>1,603</b>	<b>1,478</b>	<b>651</b>	<b>24,431</b>	<b>5,019</b>	<b>1,028</b>	<b>6,109</b>	<b>3,100</b>	<b>7,219</b>		<b>382,032</b>	<b>1,008,096</b>
<b>7 Members Loan portfolio</b>															
Opening balance	-	671,520	15,682,928	-	-	-	-	-	-	-	-	-		16,354,448	14,327,422
Add: Disburse during the year	-	-	13,931,000	-	-	-	-	-	-	-	-	-		13,931,000	23,171,000
Less: Realised during the year	-	1,814	17,076,545	-	-	-	-	-	-	-	-	-		17,078,359	21,143,974
Closing Balance	-	<b>669,706</b>	<b>12,537,383</b>	-	-	-	-	-	-	-	-	-		<b>13,207,089</b>	<b>16,354,448</b>
<b>8 Loan to Projects</b>															
Opening Balance	-	-	-	-	-	-	-	-	-	-	-	-		-	210,000
Add: addition during the year	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Grameen Alo Appayan	-	-	-	-	-	-	-	-	-	-	-	-		-	6,000
B-Skillful	-	-	-	-	-	-	-	-	-	-	-	-		-	100,000
PGBV	30,000	-	-	-	-	-	-	-	-	-	-	-		30,000	-
Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Grameen Alo Appayan	-	-	-	-	-	-	-	-	-	-	-	-		-	6,000
B-Skillful	-	-	-	-	-	-	-	-	-	-	-	-		-	310,000
PGBV	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Closing Balance	<b>30,000</b>	-	-	-	-	-	-	-	-	-	-	-		<b>30,000</b>	-
<b>9 Loan to General fund</b>															
Opening Balance	-	309,539	-	-	-	-	-	-	-	-	-	-		309,539	309,539
Add: loan to Revolving Fund (CP)	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Less: Adjustment during the year	-	309,539	-	-	-	-	-	-	-	-	-	-		309,539	-
Closing Balance	-	-	-	-	-	-	-	-	-	-	-	-		-	309,539
<b>10 Staffs Loan</b>															
Opening Balance	70,736	-	36,608	-	-	-	-	-	-	-	-	-		107,344	157,080
Add: addition during the year	-	-	-	-	-	-	-	-	-	-	-	-		-	40,000
Less: Adjustment during the year	18,256	-	1,664	-	-	-	-	-	-	-	-	-		19,920	89,736
Closing Balance	<b>52,480</b>	-	<b>34,944</b>	-	-	-	-	-	-	-	-	-		<b>87,424</b>	<b>107,344</b>
<b>11 Security Money for Project</b>															
Opening balance	120,000	-	-	-	-	-	-	-	-	-	-	-		120,000	100,000
Add: Diposit during the year	100,000	-	-	-	-	-	-	-	-	-	-	-		100,000	20,000
Less: Adjustment during this year	-	-	-	-	-	-	-	-	-	-	-	-		-	-
Closing Balance	<b>220,000</b>	-	-	-	-	-	-	-	-	-	-	-		<b>220,000</b>	<b>120,000</b>
<b>12 Gokul Branch's Loan</b>															
Opening balance	3,800,000	-	-	-	-	-	-	-	-	-	-	-		3,800,000	3,600,000
Add: Fund Payment during the year	2,400,000	-	-	-	-	-	-	-	-	-	-	-		2,400,000	213,000
Less: Fund refund during this year	658,305	-	-	-	-	-	-	-	-	-	-	-		658,305	13,000
Closing Balance	<b>5,541,695</b>	-	-	-	-	-	-	-	-	-	-	-		<b>5,541,695</b>	<b>3,800,000</b>





Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
<b>13 Investment (FDR)</b>														
<b>A. FDR- Savings</b>														
Opening Balance	-	-	265,000	-	-	-	-	-	-	-	-	-	265,000	265,000
Add: Addition during the year	-	-	100,000	-	-	-	-	-	-	-	-	-	100,000	-
Less: Adjustments during this year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing Balance at Cost	-	-	365,000	-	-	-	-	-	-	-	-	-	365,000	265,000
<b>B. FDR- Surplus</b>														
Opening	-	-	51,000	-	-	-	-	-	-	-	-	-	51,000	51,000
Add: Addition during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Adjustments during this year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	-	-	51,000	-	-	-	-	-	-	-	-	-	51,000	51,000
Total Investment (A+B)	-	-	416,000	-	-	-	-	-	-	-	-	-	416,000	316,000
<b>14 Property, Plant and Equipments</b>														
<b>A. Cost</b>														
Opening Balance	1,999,444	-	82,600	18,800	108,075	139,900	22,480	437,354.00	136,648	2,728,870	22,158	-	5,696,329	5,582,713
Add: Addition during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	113,616
Less: Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing Balance at Cost	1,999,444	-	82,600	18,800	108,075	139,900	22,480	437,354.00	136,648	2,728,870	22,158	-	5,696,329	5,696,329
<b>B. Depreciation</b>														
Opening	542,710	-	36,930	5,640	103,560	83,940	13,488	325,037	39,436	133,710	2,216	-	1,286,667	941,058
Add: Charge during the year	122,942	-	13,150	1,880	4,515	27,980	2,248	81,613	23,994	50,579	-	-	328,901	345,609
Less: Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated Depreciation	665,652	-	50,080	7,520	108,075	111,920	15,736	406,650	63,430	184,289	2,216	-	1,615,568	1,286,667
Carrying Value (A-B)	1,333,792	-	32,520	11,280	-	27,980	6,744	30,704	73,218	2,544,581	19,942	-	4,080,761	4,409,662
(Annexure - E may kindly be seen for details of property, plant and Equipments)														
<b>15 Members savings deposit</b>														
Opening balance	-	216,949	3,445,412	-	-	-	-	-	-	-	-	-	3,662,361	2,890,679
Add: Deposited during the year	-	-	1,050,408	-	-	-	-	-	-	-	-	-	1,050,408	1,641,401
Add: Interest during this year	-	-	51,562	-	-	-	-	-	-	-	-	-	51,562	147,838
Less: Withdrawn during the year	-	-	997,212	-	-	-	-	-	-	-	-	-	997,212	1,017,557
Closing Balance	-	216,949	3,550,170	-	-	-	-	-	-	-	-	-	3,767,119	3,662,361
<b>16 Loan from Executive Director</b>														
Opening balance	3,304,317	-	3,250,000	-	-	-	-	119,392	-	220,000	130,586	-	7,024,295	8,045,317
Add: Loan taken during the year	1,700,000	-	-	-	500	-	-	-	-	50,000	-	-	1,750,500	1,777,786
Less: Loan given during the year	158,305	-	2,250,000	-	-	-	-	119,392	-	30,000	127,586	-	2,685,283	2,798,808
Closing Balance	4,846,012	-	1,000,000	-	500	-	-	-	-	240,000	3,000	-	6,089,512	7,024,295
<b>17 Loan from General A/C</b>														
Opening balance	-	-	3,800,000	-	-	-	-	-	-	-	-	-	3,800,000	3,810,000
Add: Loan taken during the year	-	-	2,400,000	-	-	-	-	-	-	-	-	30,000	2,430,000	313,000
Less: Loan given during the year	-	-	658,305	-	-	-	-	-	-	-	-	-	658,305	323,000
	-	-	5,541,695	-	-	-	-	-	-	-	-	30,000	5,571,695	3,800,000





	Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
18	<b>Loan from Revolving fund</b>														
	Opening balance	309,539	-	-	-	-	-	-	-	-	-	-	-	309,539	309,539
	Add: Loan taken during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Loan given during the year	309,539	-	-	-	-	-	-	-	-	-	-	-	309,539	-
	Closing Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
19	<b>Loan from Others</b>														
	Opening balance	1,570,000	-	1,900,000	-	-	-	-	-	-	-	-	-	3,470,000	3,460,000
	Add: Loan taken during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	130,000
	Less: Loan given during the year	1,350,000	-	1,900,000	-	-	-	-	-	-	-	-	-	3,250,000	120,000
	Closing Balance	220,000	-	-	-	-	-	-	-	-	-	-	-	220,000	3,470,000
20	<b>Members Welfare Fund</b>														
	Opening Balance	-	139,302	597,935	-	-	-	-	-	-	-	-	-	737,237	510,627
	Add: Collection during the year	-	-	139,310	-	-	-	-	-	-	-	-	-	139,310	231,710
	Less: Adjustment during the year	-	-	107,490	-	-	-	-	-	-	-	-	-	107,490	5,100
	Closing Balance	-	139,302	629,755	-	-	-	-	-	-	-	-	-	769,057	737,237
21	<b>Staff Security Money</b>														
	Opening Balance	40,000	-	-	-	-	-	-	-	-	-	-	-	40,000	30,000
	Add: Collection during the year	40,000	-	-	-	-	-	-	-	-	-	-	-	40,000	30,000
	Less: Adjustment during the year	10,000	-	-	-	-	-	-	-	-	-	-	-	10,000	20,000
	Closing Balance	70,000	-	-	-	-	-	-	-	-	-	-	-	70,000	40,000
22	<b>Loan Loss Provision:</b>														
	Movements in Loan Loss Provision:														
	Opening balance	-	671,520	1,218,402	-	-	-	-	-	-	-	-	-	1,889,922	1,705,025
	Add: LLP Made during the year	-	(1,814)	1,269,408	-	-	-	-	-	-	-	-	-	1,267,594	184,897
	Closing Balance	-	669,706	2,487,810	-	-	-	-	-	-	-	-	-	3,157,516	1,889,922
	(Annexure - F may kindly be seen for details of LLP)														
23	<b>Retained Surplus</b>														
	Opening balance	815,889	(32,154)	1,999,704	15,428	14,342	57,301	44,462	60,020	119,545	2,505,718	(108,520)	-	5,491,735	3,217,392
	Add: surplus during the year	1,243,279	(315,424)	(1,882,779)	(2,545)	(13,364)	(28,670)	(13,287)	(24,297)	(45,299)	(195,028)	128,562	(22,781)	(1,171,633)	2,274,343
	Closing Balance	2,059,168	(347,578)	116,925	12,883	978	28,631	31,175	35,723	74,246	2,310,690	20,042	(22,781)	4,320,102	5,491,735
24	<b>Opening Cash &amp; Bank Balance</b>														
	Cash in Hand	860	5,759	-	-	9	21	-	-	-	445	-	-	7,094	5,727
	Cash at Bank	591,415	8,799	130,247	2,268	9,818	1,320	35,470	67,095	22,333	130,114	2,124	-	1,001,003	311,156
	Total	592,275	14,558	130,247	2,268	9,827	1,341	35,470	67,095	22,333	130,559	2,124	-	1,008,097	316,883
25	<b>Gokul Branch's Loan</b>														
	Gokul Branch's Loan	658,305	-	2,400,000	-	-	-	-	-	-	-	-	-	3,058,305	226,000
	Total	658,305	-	2,400,000	-	-	-	-	-	-	-	-	-	3,058,305	226,000
26	<b>Group Members' Savings Receipts</b>														
	General Savings Collection	-	-	1,050,408	-	-	-	-	-	-	-	-	-	1,050,408	1,641,401
	Interest on General Savings	-	-	51,562	-	-	-	-	-	-	-	-	-	51,562	147,838
	Total	-	-	1,101,970	-	-	-	-	-	-	-	-	-	1,101,970	1,789,239





Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
<b>27 Group Members' Loan Realized</b>														
Group Members' Loan Realized	-	1,814	17,076,545	-	-	-	-	-	-	-	-	-	17,078,359	21,143,974
<b>Total</b>	-	<b>1,814</b>	<b>17,076,545</b>	-	-	-	-	-	-	-	-	-	<b>17,078,359</b>	<b>21,143,974</b>
<b>28 Others Realization</b>														
Member Welfare Fund	-	-	139,310	-	-	-	-	-	-	-	-	-	139,310	231,710
Staff Loan Realized	18,256	-	1,664	-	-	-	-	-	-	-	-	-	19,920	89,736
<b>Total</b>	<b>18,256</b>	-	<b>140,974</b>	-	-	-	-	-	-	-	-	-	<b>159,230</b>	<b>321,446</b>
<b>29 Advance &amp; Prepaid</b>														
Advance Security Money for Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Security Money for Office Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>30 Loan Account (Received)</b>														
ED's Loan	1,700,000	-	-	-	500	-	-	-	-	50,000	-	-	1,750,500	1,777,786
GA General Loan	-	-	-	-	-	-	-	-	-	-	-	30,000	30,000	106,000
Revolving Fund Loan	-	309,539	-	-	-	-	-	-	-	-	-	-	309,539	-
Others Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	130,000
Loan Return from project	-	-	-	-	-	-	-	-	-	-	-	-	-	310,000
<b>Total</b>	<b>1,700,000</b>	<b>309,539</b>	-	-	<b>500</b>	-	-	-	-	<b>50,000</b>	-	<b>30,000</b>	<b>2,090,039</b>	<b>2,323,786</b>
<b>31 Fund received from Donors</b>														
Fund from HDF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund from Grameen Alo	-	-	-	-	59,000	-	-	-	-	-	-	-	59,000	945,000
Fund from BNF	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000
Fund from NARIPOKKHO	-	-	-	-	-	-	-	-	-	-	130,586	-	130,586	394,247
Fund from Global Fund for Women	-	-	-	-	-	-	-	-	-	-	-	-	-	835,000
Fund from DWAO	112,500	-	-	-	-	-	615,045	-	-	-	-	-	727,545	455,410
Fund from Swisscontact	-	-	-	-	-	-	-	408,788	-	-	-	-	408,788	4,250,531
Fund from BWCCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund from others Donor	15,966	-	-	-	-	-	-	-	-	-	-	-	15,966	-
<b>Total</b>	<b>128,466</b>	-	-	-	<b>59,000</b>	-	<b>615,045</b>	<b>408,788</b>	-	-	<b>130,586</b>	-	<b>1,341,885</b>	<b>7,080,188</b>
<b>32 Employee Fund</b>														
Staffs' Security Money Deposit	40,000	-	-	-	-	-	-	-	-	-	-	-	40,000	30,000
<b>Total</b>	<b>40,000</b>	-	-	-	-	-	-	-	-	-	-	-	<b>40,000</b>	<b>30,000</b>
<b>33 General Member Subscription</b>														
General Members Subscription	70,200	-	-	-	-	-	-	-	-	23,000	-	-	93,200	85,800
<b>Total</b>	<b>70,200</b>	-	-	-	-	-	-	-	-	<b>23,000</b>	-	-	<b>93,200</b>	<b>85,800</b>
<b>34 Income from Microcredit operations</b>														
Service Charge on Loan from Borrowers	-	236	2,204,706	-	-	-	-	-	-	-	-	-	2,204,942	2,737,915
Admission Fee	-	-	2,500	-	-	-	-	-	-	-	-	-	2,500	3,650
Pass Book Sale	-	-	2,590	-	-	-	-	-	-	-	-	-	2,590	3,720
Borrowers Loan application fee	-	-	4,780	-	-	-	-	-	-	-	-	-	4,780	7,750
<b>Total</b>	-	<b>236</b>	<b>2,214,576</b>	-	-	-	-	-	-	-	-	-	<b>2,214,812</b>	<b>2,753,035</b>





	Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
<b>35</b>	<b>Interest Income</b>														
	Bank Interest	2,463	213	-	25	56	-	932	404	340	177	81	-	4,691	9,198
	Interest against FDR	-	-	42,624	-	-	-	-	-	-	-	-	-	42,624	-
	<b>Total</b>	<b>2,463</b>	<b>213</b>	<b>42,624</b>	<b>25</b>	<b>56</b>	<b>-</b>	<b>932</b>	<b>404</b>	<b>340</b>	<b>177</b>	<b>81</b>	<b>-</b>	<b>47,315</b>	<b>9,198</b>
<b>36</b>	<b>Others Income</b>														
	Donation Received from EC Members /Donors/ED/Local Citizen	115,000	-	-	-	-	-	-	-	-	62,500	-	-	177,500	1,070,500
	Venue/Training Center/ Office rent received	16,500	-	-	-	-	-	-	-	-	-	-	-	16,500	16,600
	Machine/Equipment rent received	-	-	-	-	-	-	-	-	-	-	-	-	-	6,500
	Electric/GAS/WASA/Internet bill received from Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	9,700
	Equipment Maintenance/Repair cost received from Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	54,000
	Handicraft product sale	931,250	-	-	-	-	-	-	-	-	-	-	-	931,250	577,720
	Service Charge from Staff Loan	15,064	-	166	-	-	-	-	-	-	-	-	-	15,230	3,950
	Salary received from Project	-	-	-	-	-	-	-	-	-	-	-	-	-	142,865
	Service charge from others loan	28,495	-	-	-	-	-	-	-	-	-	-	-	28,495	-
	Trainee Admission Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	37,800
	Overhead/management fee from Projects	554,086	-	-	-	-	-	-	-	-	-	-	-	554,086	86,614
	Management fee from Microcredit	1,332,585	-	-	-	-	-	-	-	-	-	-	-	1,332,585	528,070
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000
	<b>Total</b>	<b>2,992,980</b>	<b>-</b>	<b>166</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,500</b>	<b>-</b>	<b>-</b>	<b>3,055,646</b>	<b>2,544,319</b>
<b>37</b>	<b>Furniture, Fixture &amp; Equipment</b>														
	Building	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sewing Machine (Normal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Furniture (Table & Chair)	-	-	-	-	-	-	-	-	-	-	-	-	-	58,858
	Electronics Goods/Tools	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	UPS	-	-	-	-	-	-	-	-	-	-	-	-	-	10,413
	Laptop/Desktop Computer	-	-	-	-	-	-	-	-	-	-	-	-	-	37,345
	Router/Modem	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	External Hard Disk	-	-	-	-	-	-	-	-	-	-	-	-	-	7,000
	<b>Total</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>113,616</b>
<b>38</b>	<b>Gokul Branch's Loan</b>														
	Gokul Branch Fund	2,400,000	-	-	-	-	-	-	-	-	-	-	-	2,400,000	226,000
	<b>Total</b>	<b>2,400,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,400,000</b>	<b>226,000</b>
<b>39</b>	<b>Investment</b>														
	FDR-Savings	-	-	100,000	-	-	-	-	-	-	-	-	-	100,000	-
	FDR-Surplus	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>100,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100,000</b>	<b>-</b>
<b>40</b>	<b>Laon, Advance &amp; Prepaid</b>														
	Staff Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	40,000
	Advance Security Money for Project	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	20,000
	Advance Security Money for Office rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>100,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>100,000</b>	<b>60,000</b>





Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillIFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
<b>41 Loan Account (Repaid)</b>														
ED's Loan	158,305		2,250,000	-	-	-	-	119,392	-	30,000	127,586	-	2,685,283	2,798,808
GA General Loan	-		658,305	-	-	-	-	-	-	-	-	-	658,305	316,000
Revolving Fund Loan	309,539		-	-	-	-	-	-	-	-	-	-	309,539	-
Others Loan	1,350,000		1,900,000	-	-	-	-	-	-	-	-	-	3,250,000	120,000
Loan to Project	30,000		-	-	-	-	-	-	-	-	-	-	30,000	100,000
<b>Total</b>	<b>1,847,844</b>	<b>-</b>	<b>4,808,305</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>119,392</b>	<b>-</b>	<b>30,000</b>	<b>127,586</b>	<b>-</b>	<b>6,933,127</b>	<b>3,334,808</b>
<b>42 Employee Fund</b>														
Staffs' Security Money Return	10,000	-	-	-	-	-	-	-	-	-	-	-	10,000	20,000
<b>Total</b>	<b>10,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,000</b>	<b>20,000</b>
<b>43 Group Members' Savings Repaid</b>														
General Savings Return	-	-	997,212	-	-	-	-	-	-	-	-	-	997,212	1,017,557
<b>Total</b>	<b>-</b>	<b>-</b>	<b>997,212</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>997,212</b>	<b>1,017,557</b>
<b>44 Loan Disbursed to Members</b>														
RMC Loan	-	-	13,931,000	-	-	-	-	-	-	-	-	-	13,931,000	23,171,000
<b>Total</b>	<b>-</b>	<b>-</b>	<b>13,931,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,931,000</b>	<b>23,171,000</b>
<b>45 Fund to Project</b>														
Fund to Project	59,000	-	-	-	-	-	-	-	-	-	-	-	59,000	945,000
<b>Total</b>	<b>59,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>59,000</b>	<b>945,000</b>
<b>46 Member Welfare Fund</b>														
Member Welfare Fund Adjustment	-	-	107,490	-	-	-	-	-	-	-	-	-	107,490	5,100
<b>Total</b>	<b>-</b>	<b>-</b>	<b>107,490</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>107,490</b>	<b>5,100</b>
<b>47 Financial Expenses</b>														
Interest on Members Savings	-	-	51,562	-	-	-	-	-	-	-	-	-	51,562	147,838
Management Fee/Overhead	-	316,000	1,332,585	-	-	-	-	20,949	-	-	-	-	1,669,534	611,424
Service Charge Paid against Loan	28,495	-	584,995	-	-	-	-	-	-	-	-	-	613,490	63,000
<b>Total</b>	<b>28,495</b>	<b>316,000</b>	<b>1,969,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20,949</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,334,586</b>	<b>822,262</b>
<b>48 Personnel Expenses</b>														
Staff Salary & Benefits	676,532	-	645,843	-	40,000	-	600,000	26,500	-	195,200	-	-	2,184,075	5,002,653
Saty Allowance	-	-	22,120	-	-	-	-	-	-	-	-	-	22,120	10,800
Mobile Allowance	-	-	15,295	-	-	-	6,000	-	-	-	-	-	21,295	-
Travel & Fuel Allowance	2,000	-	47,400	-	1,300	-	19,000	-	-	-	-	-	69,700	-
Staff Development Training	-	-	3,805	-	-	-	-	-	-	-	-	-	3,805	500
<b>Total</b>	<b>678,532</b>	<b>-</b>	<b>734,483</b>	<b>-</b>	<b>41,300</b>	<b>-</b>	<b>625,000</b>	<b>26,500</b>	<b>-</b>	<b>195,200</b>	<b>-</b>	<b>-</b>	<b>2,300,995</b>	<b>5,013,953</b>
<b>49 Others Administrative Expenses</b>														
Office Rent/ Training Cectre rent	-	-	-	-	8,000	-	-	37,800	-	21,000	-	-	66,800	412,565
Office Maintenance/Repair & Cleaning	2,585	-	11,458	-	-	-	-	-	-	820	-	355	15,218	48,883
Utilities (Electric/Gas/Water Supply Bill)	11,535	-	20,654	-	-	-	-	3,467	-	1,058	-	-	36,714	49,911
Communication (Telephone/Cell Phone/	11,430	-	3,787	-	-	-	-	-	-	520	-	-	15,737	29,055
Stationeries & Supplies	15,783	-	10,821	-	-	-	-	13,385	-	1,696	-	2,580	44,265	101,679
Newspaper	-	-	-	-	690	-	-	-	-	-	-	-	690	6,870



Particulars	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
Fuel, oil, repire and maintainnce	-	-	-	-	-	-	-	-	-	-	-	-	-	17,217
Travel, Lodging & Perdiun	10,005	-	-	-	-	-	-	-	-	1,450	-	-	11,455	204,643
Internet Bill	13,000	-	-	-	-	-	-	-	-	-	-	-	13,000	21,509
Website Cost	3,800	-	-	-	-	-	-	-	-	-	-	-	3,800	3,800
Accounts Software Cost	30,000	-	24,500	-	-	-	-	-	-	-	-	-	54,500	64,300
Staff Recruitment	3,600	-	-	-	-	-	-	-	-	-	-	-	3,600	3,098
Audit Fees (External)	12,500	-	8,000	-	-	-	-	-	20,000	-	-	-	40,500	13,750
Legal fee/registration fee/Network fee	1,500	-	10,000	-	-	-	-	-	-	-	-	-	11,500	17,250
AGM Cost	19,920	-	-	-	-	-	-	-	-	-	-	-	19,920	-
Entertainment/Refreshment	-	-	23,300	-	-	-	-	-	-	313	-	-	23,613	5,041
Project Proposal Cost	23,000	-	-	-	-	-	-	-	-	-	-	-	23,000	4,058
Rebate Expenses	-	-	29,000	-	-	-	-	-	-	-	-	-	29,000	-
VAT & TAX Expenses	-	-	4,200	-	-	-	-	-	-	-	-	-	4,200	7,990
Trainee Admission Fee return to Project	-	-	-	-	-	-	-	-	-	-	-	-	-	28,800
Miscellaneous	-	-	23	-	-	-	-	-	-	-	-	-	23	-
Bank Charge	2,617	1,687	6,239	690	1,415	690	2,016	-	1,645	1,990	2,105	-	21,094	14,157
<b>Total</b>	<b>161,275</b>	<b>1,687</b>	<b>151,982</b>	<b>690</b>	<b>10,105</b>	<b>690</b>	<b>2,016</b>	<b>54,652</b>	<b>21,645</b>	<b>28,847</b>	<b>2,105</b>	<b>2,935</b>	<b>438,629</b>	<b>1,054,576</b>
<b>50 Program Expenses</b>														
Program Expenses	107,686	-	2,000	-	16,500	-	-	249,775	-	6,080	-	19,846	401,887	1,461,236
<b>Total</b>	<b>107,686</b>	<b>-</b>	<b>2,000</b>	<b>-</b>	<b>16,500</b>	<b>-</b>	<b>-</b>	<b>249,775</b>	<b>-</b>	<b>6,080</b>	<b>-</b>	<b>19,846</b>	<b>401,887</b>	<b>1,461,236</b>
(Annexure - D may kindly be seen for details of Program Cost)														
<b>51 Handicraft Expenses</b>														
Raw materials purchase	519,300	-	-	-	-	-	-	-	-	-	-	-	519,300	304,350
Wages	273,600	-	-	-	-	-	-	-	-	-	-	-	273,600	63,600
Local Travel/Conveyance	-	-	-	-	-	-	-	-	-	-	-	-	-	2,714
<b>Total</b>	<b>792,900</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>792,900</b>	<b>370,664</b>
<b>52 Closing Cash &amp; Bank Balance</b>														
Cash in Hand	2	7,809	6,703	-	-	21	-	-	-	8	-	19	14,562	7,094
Cash at Bank	17,211	864	298,805	1,603	1,478	630	24,431	5,019	1,028	6,101	3,100	7,200	367,470	1,001,002
<b>Total</b>	<b>17,213</b>	<b>8,673</b>	<b>305,508</b>	<b>1,603</b>	<b>1,478</b>	<b>651</b>	<b>24,431</b>	<b>5,019</b>	<b>1,028</b>	<b>6,109</b>	<b>3,100</b>	<b>7,219</b>	<b>382,032</b>	<b>1,008,096</b>





**Grameen AIO**  
Statements of Financial Position (Project Wise)  
As at 30 June 2021

Annexure-A  
Amounts in BDT

Particulars	Note	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	30 June 2021
<b>PROPERTY &amp; ASSETS</b>														
<b>Current asset</b>														
Cash and cash equivalents	6	17,213	8,673	305,508	1,603	1,478	651	24,431	5,019	1,028	6,109.00	3,100	7,219	382,032
Members Loan portfolio	7	-	669,706	12,537,383	-	-	-	-	-	-	-	-	-	13,207,089
Loan to Projects	8	30,000	-	-	-	-	-	-	-	-	-	-	-	30,000
Loan to General fund	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Staffs Loan	10	52,480	-	34,944	-	-	-	-	-	-	-	-	-	87,424
Security Money for Project	11	220,000	-	-	-	-	-	-	-	-	-	-	-	220,000
Gokul Branch's Loan	12	5,541,695	-	-	-	-	-	-	-	-	-	-	-	5,541,695
Investment (FDR)	13	-	-	416,000	-	-	-	-	-	-	-	-	-	416,000
<b>Non-current asset</b>														
Property, Plant and Equipments	14	1,333,792	-	32,520	11,280	-	27,980	6,744	30,704	73,218	2,544,581	19,942	-	4,080,761
<b>Total</b>		<b>7,195,180</b>	<b>678,379</b>	<b>13,326,355</b>	<b>12,883</b>	<b>1,478</b>	<b>28,631</b>	<b>31,175</b>	<b>35,723</b>	<b>74,246</b>	<b>2,550,690</b>	<b>23,042</b>	<b>7,219</b>	<b>23,965,001</b>
<b>LIABILITIES AND EQUITY</b>														
<b>Current Liabilities</b>														
Members savings deposit	15	-	216,949	3,550,170	-	-	-	-	-	-	-	-	-	3,767,119
Loan from Executive Director	16	4,846,012	-	1,000,000	-	500	-	-	-	-	240,000	3,000	-	6,089,512
Loan from General A/C	17	-	-	5,541,695	-	-	-	-	-	-	-	-	30,000	5,571,695
Loan from Revolving fund	18	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Others	19	220,000	-	-	-	-	-	-	-	-	-	-	-	220,000
Members Welfare Fund	20	-	139,302	629,755	-	-	-	-	-	-	-	-	-	769,057
Staff Security Money	21	70,000	-	-	-	-	-	-	-	-	-	-	-	70,000
<b>Reserve &amp; provision</b>														
Loan loss provision	22	-	669,706	2,487,810	-	-	-	-	-	-	-	-	-	3,157,516
<b>Equity</b>														
Retained Surplus	23	2,059,168	(347,578)	116,925	12,883	978	28,631	31,175	35,723	74,246	2,310,690	20,042	(22,781)	4,320,102
<b>Total</b>		<b>7,195,180</b>	<b>678,379</b>	<b>13,326,355</b>	<b>12,883</b>	<b>1,478</b>	<b>28,631</b>	<b>31,175</b>	<b>35,723</b>	<b>74,246</b>	<b>2,550,690</b>	<b>23,042</b>	<b>7,219</b>	<b>23,965,001</b>





**Grameen AIO**  
**Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2021**

Annexure-B  
Amounts in BDT

Particulars	Note	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	Total 2020- 2021
<b>INCOME</b>														
Fund received from Donors	31	128,466	-	-	-	59,000	-	615,045	408,788	-	-	130,586	-	1,341,885
General Member Subscription	33	70,200	-	-	-	-	-	-	-	-	23,000	-	-	93,200
Income from Microcredit Program	34	-	236	2,214,576	-	-	-	-	-	-	-	-	-	2,214,812
Interest Income	35	2,463	213	42,624	25	56	-	932	404	340	177	81	-	47,315
Others Income	36	2,992,980	-	166	-	-	-	-	-	-	62,500	-	-	3,055,646
<b>Total</b>		<b>3,194,109</b>	<b>449</b>	<b>2,257,366</b>	<b>25</b>	<b>59,056</b>	<b>-</b>	<b>615,977</b>	<b>409,192</b>	<b>340</b>	<b>85,677</b>	<b>130,667</b>	<b>-</b>	<b>6,752,858</b>
<b>EXPENSES</b>														
Financial Expenses	47	28,495	316,000	1,969,142	-	-	-	-	20,949	-	-	-	-	2,334,586
Personnel Expenses	48	678,532	-	734,463	-	41,300	-	625,000	26,500	-	195,200	-	-	2,300,995
Others Administrative Expenses	49	161,275	1,687	151,982	690	10,105	690	2,016	54,652	21,645	28,847	2,105	2,935	438,629
Fund to Project	45	59,000	-	-	-	-	-	-	-	-	-	-	-	59,000
Program Expenses	50	107,686	-	2,000	-	16,500	-	-	249,775	-	6,080	-	19,846	401,887
Handicraft Expenses	51	792,900	-	-	-	-	-	-	-	-	-	-	-	792,900
Loan Loss Expenses	22	-	(1,814)	1,269,408	-	-	-	-	-	-	-	-	-	1,267,594
Depereciation	14.B	122,942	-	13,150	1,880	4,515	27,980	2,248	81,613	23,994	50,579	-	-	328,901
<b>Total Expenditure</b>		<b>1,950,830</b>	<b>315,873</b>	<b>4,140,145</b>	<b>2,570</b>	<b>72,420</b>	<b>28,670</b>	<b>629,264</b>	<b>433,489</b>	<b>45,639</b>	<b>280,706</b>	<b>2,105</b>	<b>22,781</b>	<b>7,924,492</b>
<b>Surplus/(Deficit)</b>		<b>1,243,279</b>	<b>(315,424)</b>	<b>(1,882,779)</b>	<b>(2,545)</b>	<b>(13,364)</b>	<b>(28,670)</b>	<b>(13,287)</b>	<b>(24,297)</b>	<b>(45,299)</b>	<b>(195,029)</b>	<b>128,562</b>	<b>(22,781)</b>	<b>(1,171,634)</b>
<b>Total</b>		<b>3,194,109</b>	<b>449</b>	<b>2,257,366</b>	<b>25</b>	<b>59,056</b>	<b>-</b>	<b>615,977</b>	<b>409,192</b>	<b>340</b>	<b>85,677</b>	<b>130,667</b>	<b>-</b>	<b>6,752,858</b>





**Grameen AIO**  
**Statements of Receipts and payments ( Project Wise)**  
**For the year ended 30 June 2021**

Annexure-C  
Amounts in BDT

Particulars	Note	General Activitie	Revolving	Microcredit	Appayan	ICT/SDA	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	Total 2020- 2021
<b>Receipts</b>														
Opening Cash & Bank Balance	24	592,275	14,558	130,247	2,268	9,827	1,341	35,470	67,095	22,333	130,559	2,124	-	1,008,097
Gokul Branch's Loan	25	658,305	-	2,400,000	-	-	-	-	-	-	-	-	-	3,058,305
Group Members' Savings Receipts	26	-	-	1,101,970	-	-	-	-	-	-	-	-	-	1,101,970
Group Members' Loan Realized	27	-	1,814	17,076,545	-	-	-	-	-	-	-	-	-	17,078,359
Others Realization	28	18,256	-	140,974	-	-	-	-	-	-	-	-	-	159,230
Advance & Prepaid	29	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Account (Received)	30	1,700,000	309,539	-	-	500	-	-	-	-	50,000	-	30,000	2,090,039
Fund received from Donors	31	128,466	-	-	-	59,000	-	615,045	408,788	-	-	130,586	-	1,341,885
Employee Fund	32	40,000	-	-	-	-	-	-	-	-	-	-	-	40,000
General Member Subscription	33	70,200	-	-	-	-	-	-	-	-	23,000	-	-	93,200
Income from Microcredit operations	34	-	236	2,214,576	-	-	-	-	-	-	-	-	-	2,214,812
Interest Income	35	2,463	213	42,624	25	56	-	932	404	340	177	81	-	47,315
Others Income	36	2,992,980	-	166	-	-	-	-	-	-	62,500	-	-	3,055,646
<b>Total</b>		<b>6,202,945</b>	<b>326,360</b>	<b>23,107,102</b>	<b>2,293</b>	<b>69,383</b>	<b>1,341</b>	<b>651,447</b>	<b>476,287</b>	<b>22,673</b>	<b>266,236.00</b>	<b>132,791</b>	<b>30,000</b>	<b>31,288,858</b>

<b>Payments</b>														
Furniture, Fixture & Equipment	37	-	-	-	-	-	-	-	-	-	-	-	-	-
Gokul Branch's Loan	38	2,400,000	-	-	-	-	-	-	-	-	-	-	-	2,400,000
Investment	39	-	-	100,000	-	-	-	-	-	-	-	-	-	100,000
Laon, Advance & Prepaid	40	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000
Loan Account (Repaid)	41	1,847,844	-	4,808,305	-	-	-	-	119,392	-	30,000	127,586	-	6,933,127
Employee Fund	42	10,000	-	-	-	-	-	-	-	-	-	-	-	10,000
Group Members' Savings Repaid	43	-	-	997,212	-	-	-	-	-	-	-	-	-	997,212
Loan Disbursed to Members	44	-	-	13,931,000	-	-	-	-	-	-	-	-	-	13,931,000
Fund to Project	45	59,000	-	-	-	-	-	-	-	-	-	-	-	59,000
Member Welfare Fund	46	-	-	107,490	-	-	-	-	-	-	-	-	-	107,490
Financial Expenses	47	28,495	316,000	1,969,142	-	-	-	-	20,949	-	-	-	-	2,334,586
Personnel Expenses	48	678,532	-	734,463	-	41,300	-	625,000	26,500	-	195,200	-	-	2,300,995
Others Administrative Expenses	49	161,275	1,687	151,982	690	10,105	690	2,016	54,652	21,645	28,847	2,105	2,935	438,629
Program Expenses	50	107,686	-	2,000	-	16,500	-	-	249,775	-	6,080	-	19,846	401,887
Handicraft Expenses	51	792,900	-	-	-	-	-	-	-	-	-	-	-	792,900
Closing Cash & Bank Balance	52	17,213	8,673	305,508	1,603	1,478	651	24,431	5,019	1,028	6,109.00	3,100	7,219	382,032
<b>Total</b>		<b>6,202,945</b>	<b>326,360</b>	<b>23,107,102</b>	<b>2,293</b>	<b>69,383</b>	<b>1,341</b>	<b>651,447</b>	<b>476,287</b>	<b>22,673</b>	<b>266,236.00</b>	<b>132,791</b>	<b>30,000</b>	<b>31,288,858</b>





**Grameen Alo**  
Details of Program Cost  
For the year ended 30 June 2021

Annexure - D

Particulars	GENERAL ACTIVITIES	Microcredit	ICT/SDA	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2020-2021 Total	2019-2020 Total
<b>Humanitarian assistance activities for the affected families in COVID-19</b>										
Awareness raising poster & leaflet on COVID-19	11,930	-	-	-	-	-	-	-	11,930	-
Distribution of Masks and Hand Sanitizers	30,640	-	-	-	-	-	-	-	30,640	-
Awareness raising Miking on COVID-19	33,000	-	-	-	-	-	-	-	33,000	-
<b>Training Program:</b>										
Training on Computer basic course	-	-	16,500	-	-	-	-	-	16,500	36,630
Training on Tailoring	-	-	-	-	-	-	-	-	-	136,011
Information Board	-	-	-	-	-	-	-	-	-	2,000
Training on Machine Embroider	-	-	-	-	-	-	-	-	-	-
Training on Nutrition Education lactating mother	-	-	-	-	-	-	-	-	-	-
<b>Gender &amp; Human Rights:</b>										
Awareness campaign on Gender Issue	15,966	-	-	-	-	-	-	-	15,966	3,540
Legal Support (Women)	3,500	-	-	-	-	-	-	-	3,500	-
<b>Development Program for Disable:</b>										
Provide Assistive Device	12,650	-	-	-	-	3,020	-	-	15,670	12,680
Caregivers Training on Disability	-	-	-	-	-	-	-	-	-	-
Therapy Expenses	-	-	-	-	-	3,060	-	-	3,060	10,530
<b>Others Program Expenses</b>										
Project Inception Workshok	-	-	-	-	-	-	-	19,846	19,846	-
Training Materials & Supplies (practical)	-	-	-	-	-	-	-	-	-	401,143
Training Tools & Equipment (Depreciation)	-	-	-	-	-	-	-	-	-	54,000
Marketing	-	-	-	-	-	-	-	-	-	48,250
WBT allowance (Trainees)	-	-	-	-	-	-	-	-	-	-
WBT allowance (Enterprise)	-	-	-	-	-	-	-	-	-	180,000
Assessment & Certification Cost	-	-	-	217,137	-	-	-	-	217,137	77,863
Certificate Printing and Certificate Ceremony	-	-	-	15,710	-	-	-	-	15,710	11,090
CPC Employee Meeting	-	-	-	16,928	-	-	-	-	16,928	-
Day Observation	-	2,000	-	-	-	-	-	-	2,000	68,815
Monthly Meeting with YWL Members	-	-	-	-	-	-	-	-	-	25,670
Discussion on Journal Writing & Reporting	-	-	-	-	-	-	-	-	-	38,515
Beneficiaries Movement	-	-	-	-	-	-	-	-	-	35,195
Meeting with UP & Standing Committee	-	-	-	-	-	-	-	-	-	5,531
Quarterly Meeting with School Cabinet & SMC members	-	-	-	-	-	-	-	-	-	34,594
Drama Campaign for Awareness on Early Marriage at School & Community level	-	-	-	-	-	-	-	-	-	82,855
School Wall Painting	-	-	-	-	-	-	-	-	-	15,491
Celebrating International Women Day	-	-	-	-	-	-	-	-	-	32,606
Conduct popular theater on GBV in Communities	-	-	-	-	-	-	-	-	-	99,388
Conduct Workshop on preventing SH in education	-	-	-	-	-	-	-	-	-	25,890
Organise training for DC offices to validate findings of the research on SH	-	-	-	-	-	-	-	-	-	22,949
<b>Total</b>	<b>107,686</b>	<b>2,000</b>	<b>16,500</b>	<b>249,775</b>	<b>-</b>	<b>6,080</b>	<b>-</b>	<b>19,846</b>	<b>401,887</b>	<b>1,461,236</b>





**Grameen AIO**  
Schedule of Property, Plant and Equipments  
As at 30 June 2021

Sl. No.	Particulars	COST				Rate of Dep.	DEPRECIATION				Written down value as at 30 June 2021
		Opening	Addition	Adjustment	Closing		Opening	Addition	Adjustment	Closing	
<b>1</b>	<b>General Activities:</b>										
1.1	Land	1,068,840	-	-	1,068,840		-	-	-	-	1,068,840
1.2	Furniture & fixture	452,876	-	-	452,876	10%	247,352	45,289	-	292,641	160,235
1.3	Computer & Computer Accessories	101,698	-	-	101,698	20%	87,352	10,146	-	97,498	4,200
1.4	Equipments & Machines	350,029	-	-	350,029	20%	191,906	62,307	-	254,213	95,816
1.5	Transport & Vehicles	26,001	-	-	26,001	20%	16,100	5,200	-	21,300	4,701
	<b>Sub total</b>	<b>1,999,444</b>	<b>-</b>	<b>-</b>	<b>1,999,444</b>		<b>542,710</b>	<b>122,942</b>	<b>-</b>	<b>665,652</b>	<b>1,333,792</b>
<b>2</b>	<b>Microcredit Program</b>										
2.1	Furniture & fixture	33,700	-	-	33,700	10%	10,110	3,370	-	13,480	20,220
2.2	Computer & Computer Accessories	48,900	-	-	48,900	20%	26,820	9,780	-	36,600	12,300
	<b>Total Microcredit Program</b>	<b>82,600</b>	<b>-</b>	<b>-</b>	<b>82,600</b>		<b>36,930</b>	<b>13,150</b>	<b>-</b>	<b>50,080</b>	<b>32,520</b>
<b>3</b>	<b>Grameen Alo-Appayan</b>										
3.1	Furniture, Fixture (APPAYAN)	18,800	-	-	18,800	10%	5,640	1,880	-	7,520	11,280
	<b>Total APPAYAN</b>	<b>18,800</b>	<b>-</b>	<b>-</b>	<b>18,800</b>		<b>5,640</b>	<b>1,880</b>	<b>-</b>	<b>7,520</b>	<b>11,280</b>
<b>4</b>	<b>ICT Project</b>										
4.1	Computer & Accessories (ICT/SDA)	108,075	-	-	108,075	20%	103,560	4,515	-	108,075	-
	<b>Total ICT</b>	<b>108,075</b>	<b>-</b>	<b>-</b>	<b>108,075</b>		<b>103,560</b>	<b>4,515</b>	<b>-</b>	<b>108,075</b>	<b>-</b>
<b>5</b>	<b>SDWE Project</b>										
5.1	Equipments & Machines (SDWE)	139,900	-	-	139,900	20%	83,940	27,980	-	111,920	27,980
	<b>Total SDWE</b>	<b>139,900</b>	<b>-</b>	<b>-</b>	<b>139,900</b>		<b>83,940</b>	<b>27,980</b>	<b>-</b>	<b>111,920</b>	<b>27,980</b>
<b>6</b>	<b>VGD Project</b>										
6.1	Furniture & fixture (VGD)	22,480	-	-	22,480	10%	13,488	2,248	-	15,736	6,744
	<b>Total VGD</b>	<b>22,480</b>	<b>-</b>	<b>-</b>	<b>22,480</b>		<b>13,488</b>	<b>2,248</b>	<b>-</b>	<b>15,736</b>	<b>6,744</b>
<b>7</b>	<b>B-SkillFUL Project</b>										
7.1	Furniture & fixture	43,980	-	-	43,980	10%	17,593	4,398	-	21,991	21,990
7.2	Computer & Computer Accessories	49,928	-	-	49,928	20%	39,942	9,986	-	49,928	-
7.3	Equipments & Machines	343,446	-	-	343,446	20%	267,503	67,229	-	334,732	8,715
	<b>Total B- SkillFUL</b>	<b>437,354</b>	<b>-</b>	<b>-</b>	<b>437,354</b>		<b>325,037</b>	<b>81,613</b>	<b>-</b>	<b>406,650</b>	<b>30,704</b>
<b>8</b>	<b>SAYWLM Project</b>										
8.1	Furniture & fixture	33,354	-	-	33,354	10%	6,670	3,335	-	10,005	23,349
8.2	Computer & Computer Accessories	103,294	-	-	103,294	20%	32,766	20,659	-	53,425	49,869
	<b>Total SAYWLM</b>	<b>136,648</b>	<b>-</b>	<b>-</b>	<b>136,648</b>		<b>39,436</b>	<b>23,994</b>	<b>-</b>	<b>63,430</b>	<b>73,218</b>
<b>9</b>	<b>GA- Disable &amp; Autistic School</b>										
9.1	Land	2,230,000	-	-	2,230,000	0%	-	-	-	-	2,230,000
9.2	Building	294,280	-	-	294,280	7.50%	57,866	22,071	-	79,937	214,343
9.3	Furniture & fixture	124,100	-	-	124,100	10%	27,550	12,410	-	39,960	84,140
9.4	Transport & Vehicles	80,490	-	-	80,490	20%	48,294	16,098	-	64,392	16,098
	<b>Total GA- Disable &amp; Autistic School</b>	<b>2,728,870</b>	<b>-</b>	<b>-</b>	<b>2,728,870</b>		<b>133,710</b>	<b>50,579</b>	<b>-</b>	<b>184,289</b>	<b>2,544,581</b>
<b>10</b>	<b>CGBV Project</b>										
10.1	Furniture & fixture	-	22,158	-	22,158	10%	2,216	2,216	-	4,432	17,726
	<b>Total CGBV</b>	<b>-</b>	<b>22,158</b>	<b>-</b>	<b>22,158</b>		<b>2,216</b>	<b>2,216</b>	<b>-</b>	<b>4,432</b>	<b>17,726</b>
	<b>Grand Total</b>	<b>5,674,171</b>	<b>22,158</b>	<b>-</b>	<b>5,696,329</b>	<b>-</b>	<b>1,286,667</b>	<b>331,117</b>	<b>-</b>	<b>1,617,784</b>	<b>4,078,545</b>





**Grameen AIO**  
**Details of Loan Loss Provision**  
For the year ended 30 June 2021

Annexure - F  
Amounts in BDT

Category	Rate	Portfolio			Provision		
		General Activities	MicroCredit	Revolving	General Activities	MicroCredit	Revolving
Regular	1%	-	8,044,187	-	-	80,442	-
Watchful	5%	-	595,869	-	-	29,793	-
Sub-Standard Loan	25%	-	1,600,511	-	-	400,128	-
Doubtful Loan	75%	-	1,277,481	-	-	958,111	-
Bad Loan	100%	-	1,019,336	669,706	-	1,019,336	669,706
<b>Total</b>		-	<b>12,537,384</b>	<b>669,706</b>	-	<b>2,487,810</b>	<b>669,706</b>

				General Activities	MicroCredit	Revolving	Total
<b>Movements in Loan Loss Provision:</b>							
Opening balance				-	1,218,402	671,520	1,889,922
Required Loan Loss Provision Made during the year				-	1,269,408	(1,814)	1,267,594
<b>Closing balance</b>				-	<b>2,487,810</b>	<b>669,706</b>	<b>3,157,516</b>

