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Mahfel Huq & Co. **Chartered Accountants**

The first registered accounting firm in independent Bangladesh

PRIVATE & CONFIDENTIAL

Grameen Alo

Gokul Dakkinpara (Rongpur Road),
Gokul, Bogura Sadar, Bogra- 5800

Auditor's Report

And

Consolidated Financial Statements

As at and for the year ended 30 June 2022

Grameen Alo
Gokul Dakkinpara (Rongpur Road),
Gokul, Bogura Sadar, Bogra- 5800

Auditor's Report
And
Consolidated Financial Statements
As at and for the year ended 30 June 2022

MAHFEL HUQ & CO.
CHARTERED ACCOUNTANTS
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Independent Auditor's Report to the Governing Body of Grameen Alo

Report on the Audit of the Consolidated Financial Statements

Qualified Opinion

We have audited the consolidated financial statements of **Grameen Alo**, which comprise the Consolidated Statement of Financial Position as at 30 June 2022, along with the Consolidated Statement of Income & Expenditure, Consolidated Statement of Receipts and Payments for the year then ended 30 June 2022, and a summary of significant accounting policies and other explanatory notes.

In our opinion, except for the effects of the matter described on the Basis for Qualified Opinion section of our report, the accompanying consolidated financial statements give a true and fair view, in all material respects of the consolidated statement of financial position of **Grameen Alo** as at 30 June 2022, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Qualified Opinion

We qualified our opinion on the basis of the following facts;

1. As per IAS-1 para 27 "An entity shall prepare its consolidated financial statements, except for cash flow information, using the accrual basis of accounting". But Grameen Alo has prepared the consolidated financial statement using both cash and accrual basis of accounting.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter Paragraphs

We draw the attention to the following facts;

1. Grameen Alo has to calculate the current tax and deferred tax for the year in accordance with IAS-12: Income Taxes, but tax provision and expenses is not calculated in consolidated financial statements.

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

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and

regulations and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

- Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.
- Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.
- As part of the audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the project internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the consolidated financial statement, including the disclosures, and whether the consolidated financial statement represents the underlying transactions and events in a manner that achieves fair presentation.



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Report on Other Legal and Regulatory Requirements

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

Place: Dhaka

Dated: 02-10-2022

Md. Abdus Satter Sarkar, FCA

ICAB Enrollment No. 1522

For and on behalf of,

Mahfel Huq & Co.

Chartered Accountants

Firm Registration No. P-46323

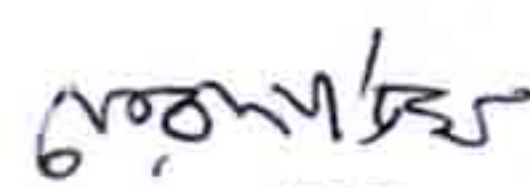
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Grameen Alo
Consolidated Statements of Financial Position
As at 30 June 2022

Particulars	Note	Amount in BDT.	
		30-Jun-22	30-Jun-21
<u>PROPERTY & ASSETS</u>			
Non-current asset			
Property, Plant & Equipment	6.00	3,890,354	4,080,761
Total Non-Current Assets		3,890,354	4,080,761
Current asset			
Cash and cash equivalents	7.00	412,927	382,032
Members Loan portfolio	8.00	15,242,917	13,207,089
Project's Loan	9.00	50,000	30,000
General Fund's Loan	10.00	-	-
Gokul Branch's Loan	11.00	7,683,695	5,541,695
Staffs Loan	12.00	35,488	87,424
Security Money for Project	13.00	162,682	220,000
Investment (FDR)	14.00	466,000	416,000
		24,053,709	19,884,240
Total		27,944,063	23,965,001
<u>Fund & LIABILITIES</u>			
Capital Fund/Equity			
Retained Surplus	15.00	5,496,864	4,320,102
Total Fund		5,496,864	4,320,102
Liabilities			
Current Liabilities			
Members savings deposit	16.00	3,571,852	3,767,119
Others Liabilities (Different Loan)	17.00	16,238,541	11,881,207
Members Welfare Fund	18.00	767,833	769,057
Staff Security Money	19.00	54,000	70,000
Loan loss provision	20.00	1,814,973	3,157,516
Total Current Liabilities		22,447,199	19,644,899
Total		27,944,063	23,965,001

The annexed notes form and integral part of these financial statements.


Treasurer (EC)
Grameen Alo


Executive Director
Grameen Alo

Signed in terms of our separate report of even date annexed.



Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No.1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2210251522 AS 531603

Place: Dhaka
Date: 02.10.2022



Grameen Alo
Consolidated Statement of Income & Expenditure
For the year ended 30 June 2022

Particulars	Note	Amount in BDT.	
		30-Jun-22	30-Jun-21
INCOME			
Fund received	28.00	6,874,875	1,341,885
General Member Subscriptions	30.00	87,100	93,200
Income from Microcredit operations	31.00	2,631,943	2,214,812
Interest Income	32.00	35,445	47,315
Others Income	33.00	2,386,610	3,055,646
Total		12,015,973	6,752,858
EXPENSES			
Financial Expenses	44.00	198,795	665,052
Personnel Expenses	45.00	3,840,080	2,300,995
Others Administrative Expenses	46.00	1,006,902	2,108,163
Fund to Project	42.00	3,018,750	59,000
Program Expenses	47.00	1,613,086	401,887
Handicraft Expenses	48.00	1,590,340	792,900
Written-off Loan	8.00	665,945	-
Loan loss provision	19.00	(1,342,543)	1,267,594
Depreciation		247,856	328,901
Total Expenditure		10,839,211	7,924,492
Surplus/(Deficit)		1,176,762	(1,171,634)
Total		12,015,973	6,752,858

The annexed notes form and integral part of these financial statements.

Groomer
Treasurer (EC)
Grameen Alo

Fsola'
Executive Director
Grameen Alo

Signed in terms of our separate report of even date annexed.

Md. Abdus Satter Sarkar

Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No.1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants

Firm Registration No. P-46323
DVC: 2210251522 AS 531603

Place: Dhaka
Date: 02-10-2022



Grameen Alo
Consolidated Statements of Receipts and Payments
For the year ended 30 June 2022

Particulars	Note	Amounts in BDT.	
		30-Jun-22	30-Jun-21
Opening Balance			
Cash in Hand	21.00	14,562	7,094
Cash at Bank	21.00	367,470	1,001,003
		382,032	1,008,097
Receipts			
Gokul Branch's Loan	22.00	350,000	3,058,305
Group Members' Savings Receipts	23.00	2,836,719	1,101,970
Group Members' Loan Realized	24.00	20,467,227	17,078,359
Others Realization	25.00	295,626	159,230
Advance & Prepaid	26.00	100,000	-
Loan Account (Received)	27.00	6,174,000	2,090,039
Fund received	28.00	6,874,875	1,341,885
Employee Fund	29.00	29,000	40,000
General Member Subscriptions	30.00	87,100	93,200
Income from Microcredit operations	31.00	2,631,943	2,214,812
Interest Income	32.00	35,445	47,315
Others Income	33.00	2,386,610	3,055,646
		42,268,545	30,280,761
Total		42,650,577	31,288,858
Payments			
Furniture, Fixture & Equipment	34.00	57,449	-
Gokul Branch's Loan	35.00	2,492,000	2,400,000
Investment	36.00	50,000	100,000
Laon, Advance & Prepaid	37.00	54,682	100,000
Loan Account (Repaid)	38.00	1,836,666	6,933,127
Employee Fund	39.00	45,000	10,000
Group Members' Savings Repaid	40.00	3,031,986	997,212
Loan Disbursed to Members	41.00	23,169,000	13,931,000
Fund to Project	42.00	3,018,750	59,000
Member Welfare Fund	43.00	232,914	107,490
Financial Expenses	44.00	198,795	665,052
Personnel Expenses	45.00	3,840,080	2,300,995



Particulars	Note	Amounts in BDT.	
		30-Jun-22	30-Jun-21
Others Administrative Expenses	46.00	1,006,902	2,108,163
Program Expenses	47.00	1,613,086	401,887
Handicraft Expenses	48.00	1,590,340	792,900
		42,237,650	30,906,826
Closing Balance			
Cash in Hand	49.00	631	14,562
Cash at Bank	49.00	412,296	367,470
		412,927	382,032
Total		42,650,577	31,288,858

The annexed notes form and integral part of these financial statements.

Grameen Alo
Treasurer (EC)
 Grameen Alo

Fsdo
Executive Director
 Grameen Alo

Signed in terms of our separate report of even date annexed.

Md. Abdus Satter Sarkar

Md. Abdus Satter Sarkar, FCA

ICAB Enrollment No.1522

For and on behalf of

Mahfel Huq & Co.

Chartered Accountants

Firm Registration No. P-46323

DVC: 2210251522 AS531603

Place: Dhaka

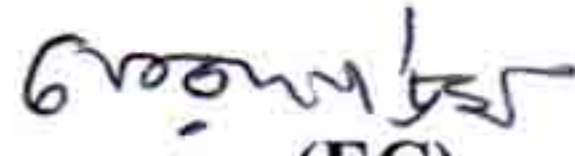
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Grameen Alo
Consolidated Statement of Changes in Retained Surplus
For the year ended 30 June 2022

PARTICULARS	Retained Surplus Taka
Balance as on 1 July 2021	4,320,102
Surplus for the year 2021-22.	1,176,762
Balance as on 30 June 2022	5,496,864
Balance as on 1 July 2020	5,491,735
Surplus for the year 2020-21	(1,171,633)
Balance as on 30 June 2021	4,320,102

The annexed notes form and integral part of these financial statements.


Treasurer (EC)
Grameen Alo


Executive Director
Grameen Alo

Place: Dhaka

Date: 2-10-2022



Grameen Alo
Consolidated Statement of Cash Flows
For the year ended 30 June 2022

PARTICULARS	30-Jun-22
1 Cash flows from operating activities:	
Surplus for the year	1,176,762
Add : Amount considered as non cash items:	
Loan loss provision	(1,342,543)
Depreciation	247,856
Sub-total of non-cash items	82,075
Members Loan portfolio	(2,035,828)
Project's Loan	(20,000)
General Fund's Loan	-
Gokul Branch's Loan	(2,142,000)
Staffs Loan	51,936
Security Money for Project	57,318
Staff Security Money	(16,000)
	(4,104,574)
Net cash used in operating activities	(4,022,499)
2 Cash flows from investing activities:	
Fixed Assets Purchase (during this year)	(57,449)
Investment (FDR)	(50,000)
Net cash used by investing activities	(107,449)
3 Cash flows from financing activities:	
Members' savings deposits	(195,267)
Others Liabilities (Different Loan)	4,357,334
Members Welfare Fund	(1,224)
Net cash used by financing activities	4,160,843
Net Decrease in cash during the period (1+2+3)	30,895
Add. Opening Cash & Cash Equivalents	382,032
Ending Cash and cash equivalents	412,927

The annexed notes form and integral part of these financial statements.

Gvorny 1/25
Treasurer (EC)
Grameen Alo

Fsola'
Executive Director
Grameen Alo

Place: Dhaka

Date: 02-10-2022



Grameen Alo
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June 2022

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)	
Statutory Audit conducted up to	June 30, 2022
Name of statutory auditor for last year	Tofayel Ahmed & Co.



Name of statutory auditor for current year	Mahfel Huq & Co.
Governing Body meeting held FY 2020-21	No. of Meeting- 4 (EC Meeting)
Date of last AGM held	17 September 2021

List of Governing Body Members:

Name and Designation	Qualification	Profession	Present Address
Monowara Begum Chairman	M.A	Social worker & Ex. Family Planning 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	Businessman	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 International Financial Reporting Standards (IFRS) and also with International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC), 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:

- Consolidated Statement of Financial Position as at June 30, 2022
- Consolidated Statement of Income & Expenditure for the year ended June 30, 2022
- Consolidated Statements of Receipts and Payments for the year ended June 30, 2022
- Consolidated Statement of Changes in Retained Surplus for the year ended June 30, 2022
- Consolidated Statement of Cash Flows for the year ended June 30, 2022
- Notes to the Consolidated Financial Statements comprising summary of significant accounting



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.

(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 2021 to 30 June 2022.

(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, 2022, 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 & Equipment 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 2022.

Asset Category	Rate
Furniture & fixture	10%
Computer & Computer Accessories	20%
Equipment & Machines	20%
Transport & Vehicles	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:

- a) when the entity 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.

5.00 Significant Accounting Policies

5.01 Loan Loss Provision: Loan Classification, Loan Loss Provision and Write of Policy

(i) Loan Classification

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

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 below:

Loan Classification	Provisioning 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.



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
6.00	Property, Plant and Equipment														
	A. Cost														
	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	5,696,329
	Add: Addition during the year	-	-	4,249	-	-	-	-	-	-	53,200	-	-	57,449	-
	Less: Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Closing Balance at Cost	1,999,444	-	86,849	18,800	108,075	139,900	22,480	437,354.00	136,648	2,782,070	22,158	-	5,753,778	5,696,329
	B. Depreciation														
	Opening	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
	Add: Charge during the year	113,697	-	14,000	1,880	-	27,980	2,248	7,272	23,994	54,569	2,216	-	247,856	328,901
	Less: Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Accumulated Depreciation	779,349	-	64,080	9,400	108,075	139,900	17,984	413,922	87,424	238,858	4,432	-	1,863,424	1,615,568
	Carrying Value (A-B)	1,220,095	-	22,769	9,400	-	-	4,496	23,432	49,224	2,543,212	17,726	-	3,890,354	4,080,761
	(Annexure - E may kindly be seen for details of property, plant and Equipment)														
7.00	Cash and cash equivalents:														
	Cash in hand	111	-	389	110	-	21	-	-	-	-	-	-	631	14,562
	Cash at bank	7,607	3,225	368,230	4,496	3,655	630	4,363	3,912	12,082	1,796	1,282	1,018	412,296	367,470
		7,718	3,225	368,619	4,606	3,655	651	4,363	3,912	12,082	1,796	1,282	1,018	412,927	382,032
8.00	Members Loan portfolio														
	Opening balance	-	669,706	12,537,383	-	-	-	-	-	-	-	-	-	13,207,089	16,354,448
	Add: Disburse during the year	-	-	23,169,000	-	-	-	-	-	-	-	-	-	23,169,000	13,931,000
	Less: Realized during the year	-	332,912	20,134,315	-	-	-	-	-	-	-	-	-	20,467,227	17,078,359
	Less: Written off Loan	-	336,794	329,151	-	-	-	-	-	-	-	-	-	665,945	-
	Closing Balance	-	-	15,242,917	-	-	-	-	-	-	-	-	-	15,242,917	13,207,089
9.00	Project's Loan														
	Opening Balance	30,000	-	-	-	-	-	-	-	-	-	-	-	30,000	-
	Add: addition during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grameen Alo Appayan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SAYWLM	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000	-
	PGBV	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000
	GA-ZTI	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	-
	Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grameen Alo Appayan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SAYWLM	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PGBV	30,000	-	-	-	-	-	-	-	-	-	-	-	30,000	-
	GA-ZTI	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	-
	Closing Balance	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000	30,000



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
10.00	General Fund's Loan														
	Opening Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Add: Loan to Revolving Fund (CP)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Adjustment during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Closing Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.00	Gokul Branch's Loan														
	Opening balance	5,541,695	-	-	-	-	-	-	-	-	-	-	-	5,541,695	3,800,000
	Add: Fund Payment during the year	2,492,000	-	-	-	-	-	-	-	-	-	-	-	2,492,000	2,400,000
	Less: Fund refund during this year	350,000	-	-	-	-	-	-	-	-	-	-	-	350,000	658,305
	Closing Balance	7,683,695	-	-	-	-	-	-	-	-	-	-	-	7,683,695	5,541,695
12.00	Staffs Loan														
	Opening Balance	52,480	-	34,944	-	-	-	-	-	-	-	-	-	87,424	107,344
	Add: addition during the year	-	-	12,000	-	-	-	-	-	-	-	-	-	12,000	-
	Less: Adjustment during the year	26,992	-	36,944	-	-	-	-	-	-	-	-	-	63,936	19,920
	Closing Balance	25,488	-	10,000	-	-	-	-	-	-	-	-	-	35,488	87,424
13.00	Security Money for Project														
	Opening balance	220,000	-	-	-	-	-	-	-	-	-	-	-	220,000	120,000
	Add: Deposit during the year	42,682	-	-	-	-	-	-	-	-	-	-	-	42,682	100,000
	Less: Adjustment during this year	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	-
	Closing Balance	162,682	-	-	-	-	-	-	-	-	-	-	-	162,682	220,000
14.00	Investments (FDR)														
	A. FDR- Savings														
	Opening Balance	-	-	365,000	-	-	-	-	-	-	-	-	-	365,000	265,000
	Add: Addition during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000
	Less: Adjustments during this year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Closing Balance at Cost	-	-	365,000	-	-	-	-	-	-	-	-	-	365,000	365,000
	B. FDR- Surplus														
	Opening	-	-	51,000	-	-	-	-	-	-	-	-	-	51,000	51,000
	Add: Addition during the year	-	-	50,000	-	-	-	-	-	-	-	-	-	50,000	-
	Less: Adjustments during this year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Accumulated Depreciation	-	-	101,000	-	-	-	-	-	-	-	-	-	101,000	51,000
	Total Investments (A+B)	-	-	466,000	-	-	-	-	-	-	-	-	-	466,000	416,000
15.00	Retained Surplus														
	Opening 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
	Add: surplus during the year	(17,502)	350,803	997,693	1,123	2,177	(27,980)	(22,316)	(8,379)	(62,940)	(55,682)	(4,034)	23,799	1,176,762	(1,171,633)
	Closing Balance	2,041,666	3,225	1,114,618	14,006	3,155	651	8,859	27,344	11,306	2,255,008	16,008	1,018	5,496,864	4,320,102



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
16.00	Members savings deposit														
	Opening balance	-	216,949	3,550,170	-	-	-	-	-	-	-	-	-	3,767,119	3,662,361
	Add: Deposited during the year	-	-	2,715,778	-	-	-	-	-	-	-	-	-	2,715,778	1,050,408
	Add: Interest during this year	-	-	120,941	-	-	-	-	-	-	-	-	-	120,941	51,562
	Less: Withdrawn during the year	-	216,949	2,815,037	-	-	-	-	-	-	-	-	-	3,031,986	997,212
	Closing Balance	-	-	3,571,852	-	-	-	-	-	-	-	-	-	3,571,852	3,767,119
17.00	Others Liabilities														
	Opening balance	5,066,012	-	6,541,695	-	500	-	-	-	-	240,000	3,000	-	11,851,207	14,603,834
	Add: Loan taken during the year	2,712,000	-	3,192,000	40,000	-	-	-	-	50,000	50,000	-	30,000	6,074,000	4,180,500
	Less: Loan given during the year	700,000	-	916,666	40,000	-	-	-	-	-	-	-	30,000	1,686,666	6,903,127
	Closing Balance	7,078,012	-	8,817,029	-	500	-	-	-	50,000	290,000	3,000	-	16,238,541	11,881,207
17.01	Loan from Executive Director														
	Opening balance	4,846,012	-	1,000,000	-	500	-	-	-	-	240,000	3,000	-	6,089,512	7,024,295
	Add: Loan taken during the year	50,000	-	700,000	40,000	-	-	-	-	-	50,000	-	-	840,000	1,750,500
	Less: Loan given during the year	250,000	-	566,666	40,000	-	-	-	-	-	-	-	-	856,666	2,685,283
	Closing Balance	4,646,012	-	1,133,334	-	500	-	-	-	-	290,000	3,000	-	6,072,846	6,089,512
17.02	Loan from General A/C														
	Opening balance	-	-	5,541,695	-	-	-	-	-	-	-	-	-	5,541,695	3,800,000
	Add: Loan taken during the year	-	-	2,492,000	-	-	-	-	-	50,000	-	-	30,000	2,572,000	2,430,000
	Less: Loan given during the year	-	-	350,000	-	-	-	-	-	-	-	-	30,000	380,000	658,305
		-	-	7,683,695	-	-	-	-	-	50,000	-	-	-	7,733,695	5,571,695
17.03	Loan from Revolving fund														
	Opening balance	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Add: Loan taken during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Loan given during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Closing Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.04	Loan from Others														
	Opening balance	220,000	-	-	-	-	-	-	-	-	-	-	-	220,000	3,470,000
	Add: Loan taken during the year	2,062,000	-	-	-	-	-	-	-	-	-	-	-	2,062,000	-
	Less: Loan given during the year	450,000	-	-	-	-	-	-	-	-	-	-	-	450,000	3,250,000
	Closing Balance	1,832,000	-	-	-	-	-	-	-	-	-	-	-	1,832,000	220,000
17.05	Different Bank's Loan														
	Opening balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Add: Loan taken during the year	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000	-
	Less: Loan given during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Closing Balance	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000	-



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
18.00	Members Welfare Fund														
	Opening Balance		139,302	629,755	-	-	-	-	-	-	-	-	-	769,057	737,237
	Add: Collection during the year	-	-	231,690	-	-	-	-	-	-	-	-	-	231,690	139,310
	Less: Adjustment during the year	-	139,302	93,612	-	-	-	-	-	-	-	-	-	232,914	107,490
	Closing Balance	-	-	767,833	-	-	-	-	-	-	-	-	-	767,833	769,057
19.00	Staff Security Money														
	Opening Balance	70,000	-	-	-	-	-	-	-	-	-	-	-	70,000	40,000
	Add: Collection during the year	5,000	-	24,000	-	-	-	-	-	-	-	-	-	29,000	40,000
	Less: Adjustment during the year	45,000	-	-	-	-	-	-	-	-	-	-	-	45,000	10,000
	Closing Balance	30,000	-	24,000	-	-	-	-	-	-	-	-	-	54,000	70,000
20.00	Loan Loss Provision:														
	Movements in Loan Loss Provision:														
	Opening balance	-	669,706	2,487,810	-	-	-	-	-	-	-	-	-	3,157,516	1,889,922
	Add: LLP Made during the year	-	(669,706)	(672,837)	-	-	-	-	-	-	-	-	-	(1,342,543)	1,267,594
	Closing Balance	-	-	1,814,973	-	-	-	-	-	-	-	-	-	1,814,973	3,157,516
	(Annexure - F may kindly be seen for details of LLP)														
21.00	Opening Cash and cash equivalents														
	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	1,001,003
	Total	17,213	8,673	305,508	1,603	1,478	651	24,431	5,019	1,028	6,109	3,100	7,219	382,032	1,008,097
22.00	Gokul Branch's Loan														
	Gokul Branch's Loan	350,000	-	-	-	-	-	-	-	-	-	-	-	350,000	3,058,305
	Total	350,000	-	-	-	-	-	-	-	-	-	-	-	350,000	3,058,305
23.00	Group Members' Savings Receipts														
	Savings Collection	-	-	2,715,778	-	-	-	-	-	-	-	-	-	2,715,778	1,050,408
	Interest on Savings	-	-	120,941	-	-	-	-	-	-	-	-	-	120,941	51,562
	Total	-	-	2,836,719	-	-	-	-	-	-	-	-	-	2,836,719	1,101,970
24.00	Group Members' Loan Realized														
	Group Members' Loan Realized	-	332,912	20,134,315	-	-	-	-	-	-	-	-	-	20,467,227	17,078,359
	Total	-	332,912	20,134,315	-	-	-	-	-	-	-	-	-	20,467,227	17,078,359
25.00	Others Realization														
	Member Welfare Fund	-	-	231,690	-	-	-	-	-	-	-	-	-	231,690	139,310
	Staff Loan Realized	26,992	-	36,944	-	-	-	-	-	-	-	-	-	63,936	19,920
	Total	26,992	-	268,634	-	-	-	-	-	-	-	-	-	295,626	159,230



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
26.00	Advance & Prepaid														
	Advance Security Money for Project	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	-
	Advance Security Money for Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	-
27.00	Loan Account (Received)														
	Executive Director's Loan	50,000	-	700,000	40,000	-	-	-	-	-	50,000	-	-	840,000	1,750,500
	GA-General Loan	-	-	2,492,000	-	-	-	-	-	50,000	-	-	-	2,542,000	30,000
	Revolving Fund Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Others Loan	2,062,000	-	-	-	-	-	-	-	-	-	-	-	2,062,000	-
	Different Bank's Loan	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000	-
	Loan Return from project	130,000	-	-	-	-	-	-	-	-	-	-	-	130,000	-
	Total	2,842,000	-	3,192,000	40,000	-	-	-	-	50,000	50,000	-	-	6,174,000	2,090,039
28.00	Fund received from Donors														
	Fund from HDF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Fund from Grameen Alo	-	-	-	-	70,000	-	-	-	2,106,250	-	-	842,500	3,018,750	59,000
	Fund from BNF	-	-	-	-	300,000	-	-	-	-	-	-	-	300,000	-
	Fund from NARIPOKKHO	-	-	-	-	-	-	-	-	-	-	-	-	-	130,586
	Fund from Global Fund for Women	2,948,750	-	-	-	-	-	-	-	-	-	-	-	2,948,750	-
	Fund from DWAO	73,333	-	-	-	-	-	534,042	-	-	-	-	-	607,375	727,545
	Fund from Swisscontact	-	-	-	-	-	-	-	-	-	-	-	-	-	408,788
	Fund from BWCCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Fund from others Donor	-	-	-	-	-	-	-	-	-	-	-	-	-	15,966
	Total	3,022,083	-	-	-	370,000	-	534,042	-	2,106,250	-	-	842,500	6,874,875	1,341,885
29.00	Employee Fund														
	Staffs' Security Money Deposit	5,000	-	24,000	-	-	-	-	-	-	-	-	-	29,000	40,000
	Total	5,000	-	24,000	-	-	-	-	-	-	-	-	-	29,000	40,000
30.00	General Member Subscriptions														
	General Members Subscriptions	64,800	-	-	-	-	-	-	-	-	22,300	-	-	87,100	93,200
	Total	64,800	-	-	-	-	-	-	-	-	22,300	-	-	87,100	93,200
31.00	Income from Microcredit operations														
	Service Charge on Loan from Borrower	-	43,359	2,567,409	-	-	-	-	-	-	-	-	-	2,610,768	2,204,942
	Admission Fee	-	-	7,670	-	-	-	-	-	-	-	-	-	7,670	2,500
	Pass Book Sale	-	-	8,120	-	-	-	-	-	-	-	-	-	8,120	2,590
	Borrowers Loan application fee	-	-	5,385	-	-	-	-	-	-	-	-	-	5,385	4,780
	Total	-	43,359	2,588,584	-	-	-	-	-	-	-	-	-	2,631,943	2,214,812



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
32.00	Interest Income														
	Bank Interest	878	27	-	43	1,477	-	139	43	10,803	55	23	-	13,488	4,691
	Interest against FDR	-	-	21,957	-	-	-	-	-	-	-	-	-	21,957	42,624
	Total	878	27	21,957	43	1,477	-	139	43	10,803	55	23	-	35,445	47,315
33.00	Others Income														
	Donation Received from EC Members /Donors/ED/Local Citizen	40,000	-	-	-	-	-	-	-	-	45,000	-	-	85,000	177,500
	Venue/Training Center/ Office rent received	58,500	-	-	-	-	-	-	-	-	-	-	-	58,500	16,500
	Machine/Equipment rent received	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electric/GAS/WASA/Internet bill received from Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equipment Maintenance/Repair cost received from Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Handicraft product sale	1,657,750	-	-	-	-	-	-	-	-	-	-	-	1,657,750	931,250
	Sale/Canteen mile charge	-	-	-	44,000	-	-	-	-	-	-	-	-	44,000	-
	Service Charge from Staff Loan	4,248	-	2,827	-	-	-	-	-	-	-	-	-	7,075	15,230
	Salary received from Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charge from others loan	17,420	-	-	-	-	-	-	-	-	-	-	-	17,420	28,495
	Written off Loan recovery	-	-	100	-	-	-	-	-	-	-	-	-	100	-
	Overhead/management fee from	105,498	-	-	-	-	-	-	-	-	-	-	-	105,498	554,086
	Management fee from Microcredit	411,267	-	-	-	-	-	-	-	-	-	-	-	411,267	1,332,585
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	2,294,683	-	2,927	44,000	-	-	-	-	-	45,000	-	-	2,386,610	3,055,646
34.00	Furniture, Fixture & Equipment														
	Building	-	-	-	-	-	-	-	-	-	53,200	-	-	53,200	-
	Sewing Machine (Normal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Laptop/Desktop Computer	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Router/Modem	-	-	4,249	-	-	-	-	-	-	-	-	-	4,249	-
	External Hard Disk	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	4,249	-	-	-	-	-	-	53,200	-	-	57,449	-
35.00	Gokul Branch's Loan														
	Gokul Branch's Loan	2,492,000	-	-	-	-	-	-	-	-	-	-	-	2,492,000	2,400,000
	Total	2,492,000	-	-	-	-	-	-	-	-	-	-	-	2,492,000	2,400,000



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
36.00	Investment														
	FDR-Savings	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000
	FDR-Surplus	-	-	50,000	-	-	-	-	-	-	-	-	-	50,000	-
	Total	-	-	50,000	-	-	-	-	-	-	-	-	-	50,000	100,000
37.00	Loan, Advance & Prepaid														
	Staff Loan	-	-	12,000	-	-	-	-	-	-	-	-	-	12,000	-
	Advance Security Money for Project	42,682	-	-	-	-	-	-	-	-	-	-	-	42,682	100,000
	Advance Security Money for Office rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	42,682	-	12,000	-	-	-	-	-	-	-	-	-	54,682	100,000
38.00	Loan Account (Repaid)														
	Executive Director's Loan	250,000	-	566,666	40,000	-	-	-	-	-	-	-	-	856,666	2,685,283
	GA-General Loan	-	-	350,000	-	-	-	-	-	-	-	-	30,000	380,000	658,305
	Revolving Fund Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	309,539
	Others Loan	450,000	-	-	-	-	-	-	-	-	-	-	-	450,000	3,250,000
	Loan to Project	150,000	-	-	-	-	-	-	-	-	-	-	-	150,000	30,000
	Different Bank's Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	850,000	-	916,666	40,000	-	-	-	-	-	-	-	30,000	1,836,666	6,933,127
39.00	Employee Fund														
	Staffs' Security Money Return	45,000	-	-	-	-	-	-	-	-	-	-	-	45,000	10,000
	Total	45,000	-	-	-	-	-	-	-	-	-	-	-	45,000	10,000
40.00	Group Members' Savings Repaid														
	Savings Return	-	216,949	2,815,037	-	-	-	-	-	-	-	-	-	3,031,986	997,212
	Total	-	216,949	2,815,037	-	-	-	-	-	-	-	-	-	3,031,986	997,212
41.00	Loan Disbursed to Members														
	RMC Loan	-	-	23,169,000	-	-	-	-	-	-	-	-	-	23,169,000	13,931,000
	Total	-	-	23,169,000	-	-	-	-	-	-	-	-	-	23,169,000	13,931,000
42.00	Fund to Project														
	Fund to Project	70,000	-	-	-	-	-	-	-	-	-	-	-	70,000	59,000
	Fund transfer to projects account	2,948,750	-	-	-	-	-	-	-	-	-	-	-	2,948,750	-
	Fund return from projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	3,018,750	-	-	-	-	-	-	-	-	-	-	-	3,018,750	59,000
43.00	Member Welfare Fund														
	Member Welfare Fund Adjustment	-	139,302	93,612	-	-	-	-	-	-	-	-	-	232,914	107,490
	Total	-	139,302	93,612	-	-	-	-	-	-	-	-	-	232,914	107,490
44.00	Financial Expenses														
	Interest on Members Savings	-	-	120,941	-	-	-	-	-	-	-	-	-	120,941	51,562
	Service Charge Paid against Loan	17,420	-	60,434	-	-	-	-	-	-	-	-	-	77,854	613,490
	Total	17,420	-	181,375	-	-	-	-	-	-	-	-	-	198,795	665,052



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
45.00	Personnel Expenses														
	Staff Salary & Benefits	463,920	-	1,024,660	5,000	130,000	-	498,000	-	944,000	35,000	-	462,000	3,562,580	2,184,075
	Stay Allowance	-	-	37,200	-	-	-	-	-	-	-	-	-	37,200	22,120
	Mobile Allowance	-	-	18,500	-	-	-	14,000	-	15,600	-	-	6,000	54,100	21,295
	Travel & Fuel Allowance	-	-	62,700	-	-	-	22,500	-	65,000	-	-	36,000	186,200	69,700
	Staff Development Training	-	-	-	-	-	-	-	-	-	-	-	-	-	3,805
	Total	463,920	-	1,143,060	5,000	130,000	-	534,500	-	1,024,600	35,000	-	504,000	3,840,080	2,300,995
46.00	Others Administrative Expenses														
	Office Rent/ Training Centre rent	-	-	-	-	-	-	-	-	-	-	-	-	-	66,800
	Office Maintenance/Repair & Cleaning Materials	6,450	-	2,500	-	-	-	-	-	5,933	1,890	-	2,070	18,843	15,218
	Utilities (Electric/Gas/Water Supply Bill)	8,595	-	16,313	-	-	-	-	-	-	-	-	-	24,908	36,714
	Communication (Telephone/Cell)	9,280	-	-	-	-	-	-	-	-	500	-	-	9,780	15,737
	Stationeries & Supplies	17,903	-	30,037	-	2,075	-	-	-	9,350	1,783	-	3,961	65,109	44,265
	Newspaper	-	-	-	-	-	-	-	-	4,050	-	-	-	4,050	690
	Fuel, oil, respire and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Travel, Lodging & Peridium	36,415	-	3,790	-	7,200	-	-	-	38,545	-	-	-	85,950	11,455
	Internet Bill	12,000	-	8,401	-	-	-	-	-	6,000	-	-	-	26,401	13,000
	Website Cost	3,800	-	-	-	-	-	-	-	-	-	-	-	3,800	3,800
	Accounts Software Cost	21,000	-	25,200	-	-	-	-	-	-	-	-	-	46,200	54,500
	Staff Recruitment	-	-	-	-	-	-	-	-	-	-	-	-	-	3,600
	Audit Fees (External)	10,000	-	8,000	-	-	-	-	-	-	-	-	-	36,750	40,500
	Legal fee/registration fee/Network fee	3,000	-	10,000	-	-	-	-	-	-	-	-	18,750	13,000	11,500
	AGM Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	19,920
	Entertainment/Refreshment	-	-	58,595	-	-	-	-	-	-	-	-	-	58,595	23,613
	Staff Meetings	-	-	7,427	-	-	-	-	-	-	1,605	-	-	9,032	-
	Purchase of vegetables and other curries for the canteen	-	-	-	34,890	-	-	-	-	-	-	-	-	34,890	-
	Project Proposal Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	23,000
	Rebate Expenses	-	-	15,977	-	-	-	-	-	-	-	-	-	15,977	29,000
	Management Fee/Overhead	-	24,000	411,267	-	-	-	18,553	-	60,910	-	-	7,000	521,730	1,669,534
	VAT & TAX Expenses	-	-	11,495	-	-	-	-	-	-	-	-	-	11,495	4,200
	Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	23
	Bank Charge	4,976	1,495	4,924	1,150	1,310	-	1,196	1,150	-	1,160	1,841	1,190	20,392	21,094
	Total	133,419	25,495	613,926	36,040	10,585	-	19,749	1,150	124,788	6,938	1,841	32,971	1,006,902	2,108,163
47.00	Program Expenses														
	Program Expenses	62,400	-	7,100	-	228,715	-	-	-	1,006,611	26,530	-	281,730	1,613,086	401,887
	Total	62,400	-	7,100	-	228,715	-	-	-	1,006,611	26,530	-	281,730	1,613,086	401,887

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



Notes	Particulars	General Activities	Revolving	Micro Credit	Appayan	ICT/HUP	SDWE	VGD	B-Skillful	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
48.00	Handicraft Expenses														
	Raw materials purchase	1,173,400	-	-	-	-	-	-	-	-	-	-	-	1,173,400	519,300
	Wages	415,700	-	-	-	-	-	-	-	-	-	-	-	415,700	273,600
	Local Travel/Conveyance	1,240	-	-	-	-	-	-	-	-	-	-	-	1,240	-
	Total	1,590,340	-	-	-	-	-	-	-	-	-	-	-	1,590,340	792,900
49.00	Closing Cash and cash equivalents														
	Cash in Hand	111	-	389	110	-	21	-	-	-	-	-	-	631	14,562
	Cash at Bank	7,607	3,225	368,230	4,496	3,655	630	4,363	3,912	12,082	1,796	1,282	1,018	412,296	367,470
	Total	7,718	3,225	368,619	4,606	3,655	651	4,363	3,912	12,082	1,796	1,282	1,018	412,927	382,032



Grameen Alo
Details of Program Cost
For the year ended 30 June 2022

Annexure - A

Particulars	GENERAL ACTIVITIS	Microcredit	ICT/HUP	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
Awareness raising poster & leaflet on COVID-19	-	-	-	-	-	-	-	-	-	11,930
Purchase of Masks and Hand Sanitizers	-	-	-	-	23,650	-	-	24,642	48,292	30,640
Awareness raising Miking on COVID-19	-	-	-	-	-	-	-	-	-	33,000
Purchase of Oxygen Cylinder	-	-	-	-	160,179	-	-	80,090	240,269	-
Purchases of Food items	-	-	-	-	216,482	-	-	-	216,482	-
Training Program:	-	-	-	-	-	-	-	-	-	-
Training on Computer basic course	-	-	-	-	-	-	-	-	-	16,500
Training on Nutrition Education lactating mother	62,000	-	-	-	-	-	-	-	62,000	-
Gender & Human Rights:	-	-	-	-	-	-	-	-	-	-
Awareness campaign on Gender Issue	-	-	-	-	-	-	-	-	-	15,966
Legal Support (Women)	-	-	-	-	-	-	-	-	-	3,500
Development Program for Disable:	-	-	-	-	-	-	-	-	-	-
Provide Assistive Device	-	-	-	-	-	14,690	-	-	14,690	15,670
Caregivers Training on Disability	-	-	-	-	-	-	-	-	-	-
Therapy Expenses	-	-	-	-	-	7,980	-	-	7,980	3,060
Others Program Expenses	-	-	-	-	-	-	-	-	-	-
Information Board	-	-	2,300	-	-	-	-	-	2,300	-
Signboard for Housing	-	-	1,700	-	-	-	-	-	1,700	-
Housing Construction cost	-	-	224,715	-	-	-	-	-	224,715	-
Assessment & Certification Cost	-	-	-	-	-	-	-	-	-	217,137
Certificate Printing and Certificate Ceremony	-	-	-	-	-	-	-	-	-	15,710
CPC Employee Meeting	-	-	-	-	-	-	-	-	-	16,928
Day Observation	400	4,900	-	-	24,859	3,860	-	-	34,019	2,000
Social Event Cost	-	2,200	-	-	-	-	-	-	2,200	-



Grameen Alo
Details of Program Cost
For the year ended 30 June 2022

Annexure - A

Particulars	GENERAL ACTIVITIS	Microcredit	ICT/HUP	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	2021-2022 Total	2020-2021 Total
Monthly Meeting with YWL Members	-	-	-	-	42,415	-	-	-	42,415	-
Monthly Meeting with Upazila Advocacy Forum (UAF) Members	-	-	-	-	-	-	-	14,664	14,664	-
Base line survey of target areas on SH in Sadar Upozila	-	-	-	-	20,000	-	-	-	20,000	-
Project Inception Workshop (Upazilla Level)	-	-	-	-	33,217	-	-	1,188	34,405	19,846
Provide Capacity building Training to the CYWLs/FCPG & CMG	-	-	-	-	104,198	-	-	54,532	158,730	-
Conduct orientation on VAW prevention to strengthen UP SC & NNPC	-	-	-	-	63,794	-	-	20,310	84,104	-
Discussion on tools and techniques to raise awareness against GBV with Union Women Forum	-	-	-	-	-	-	-	26,274	26,274	-
Women Empowerment & Leadership Building Training to Couples	-	-	-	-	-	-	-	19,938	19,938	-
Facilitate and Conduct 16 days of Activism	-	-	-	-	201,259	-	-	-	201,259	-
Focus Group Discussion (FGD) (Handouts & Materials)	-	-	-	-	3,311	-	-	1,200	4,511	-
Interface meetings with stakeholders for sharing data of FGD.	-	-	-	-	21,206	-	-	14,714	35,920	-
Information Sharing Workshop with UAF, stakeholders and duty barrier	-	-	-	-	41,413	-	-	16,464	57,877	-
Wall painting to creating new concept of ending violence against women and girls.	-	-	-	-	35,200	-	-	-	35,200	-
Plantation program	-	-	-	-	15,428	-	-	7,714	23,142	-
Total	62,400	7,100	228,715	-	1,006,611	26,530	-	281,730	1,613,086	401,887



Grameen Alo
Statements of Financial Position (Project Wise)
As at 30 June 2022

Annexure-B
Amounts in BDT

Particulars	Note	General Activitie	Revolving	Microcredit	Appayan	ICT/HUP	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	30 June 2022
PROPERTY & ASSETS														
Current asset														
Cash and cash equivalents	6	7,718	3,225	368,619	4,606	3,655	651	4,363	3,912	12,082	1,796.00	1,282	1,018	412,927
Members Loan portfolio	7	-	-	15,242,917	-	-	-	-	-	-	-	-	-	15,242,917
Loan to Projects	8	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000
Loan to General fund	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Staffs Loan	10	25,488	-	10,000	-	-	-	-	-	-	-	-	-	35,488
Security Money for Project	11	162,682	-	-	-	-	-	-	-	-	-	-	-	162,682
Gokul Branch's Loan	12	7,683,695	-	-	-	-	-	-	-	-	-	-	-	7,683,695
Investment (FDR)	13	-	-	466,000	-	-	-	-	-	-	-	-	-	466,000
Non-current asset														
Property, Plant and Equipments	14	1,220,095	-	22,769	9,400	-	-	4,496	23,432	49,224	2,543,212	17,726	-	3,890,354
Total		9,149,678	3,225	16,110,305	14,006	3,655	651	8,859	27,344	61,306	2,545,008	19,008	1,018	27,944,063
LIABILITIES AND EQUITY														
Current Liabilities														
Members savings deposit	15	-	-	3,571,852	-	-	-	-	-	-	-	-	-	3,571,852
Loan from Executive Director	16	4,646,012	-	1,133,334	-	500	-	-	-	-	290,000	3,000	-	6,072,846
Loan from General A/C	17	-	-	7,683,695	-	-	-	-	-	50,000	-	-	-	7,733,695
Loan from Revolving fund	18	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Others	19	1,832,000	-	-	-	-	-	-	-	-	-	-	-	1,832,000
Different Bank's Loan	20	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000
Members Welfare Fund	21	-	-	767,833	-	-	-	-	-	-	-	-	-	767,833
Staff Security Money	22	30,000	-	24,000	-	-	-	-	-	-	-	-	-	54,000
Reserve & provision														
Loan loss provision	23	-	-	1,814,973	-	-	-	-	-	-	-	-	-	1,814,973
Equity														
Retained Surplus	24	2,041,666	3,225	1,114,618	14,006	3,155	651	8,859	27,344	11,306	2,255,008	16,008	1,018	5,496,864
Total		9,149,678	3,225	16,110,305	14,006	3,655	651	8,859	27,344	61,306	2,545,008	19,008	1,018	27,944,063



Grameen Alo
Statement of Income & Expenditure (Project Wise)
For the year ended 30 June 2022

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 2021- 2022
INCOME														
Fund received	31	3,022,083	-	-	-	370,000	-	534,042	-	2,106,250	-	-	842,500	6,874,875
General Member Subscription	33	64,800	-	-	-	-	-	-	-	-	22,300	-	-	87,100
Income from Microcredit Program	34	-	43,359	2,588,584	-	-	-	-	-	-	-	-	-	2,631,943
Interest Income	35	878	27	21,957	43	1,477	-	139	43	10,803	55	23	-	35,445
Others Income	36	2,294,683	-	2,927	44,000	-	-	-	-	-	45,000	-	-	2,386,610
Total		5,382,444	43,386	2,613,468	44,043	371,477	-	534,181	43	2,117,053	67,355	23	842,500	12,015,973
EXPENSES														
Financial Expenses	47	17,420	-	181,375	-	-	-	-	-	-	-	-	-	198,795
Personnel Expenses	48	463,920	-	1,143,060	5,000	130,000	-	534,500	-	1,024,600	35,000	-	504,000	3,840,080
Others Administrative Expenses	49	133,419	25,495	613,926	36,040	10,585	-	19,749	1,150	124,788	6,938	1,841	32,971	1,006,902
Fund to Project	45	3,018,750	-	-	-	-	-	-	-	-	-	-	-	3,018,750
Program Expenses	50	62,400	-	7,100	-	228,715	-	-	-	1,006,611	26,530	-	281,730	1,613,086
Handicraft Expenses	51	1,590,340	-	-	-	-	-	-	-	-	-	-	-	1,590,340
Written off Loan at the end of this year	7	-	336,794	329,151	-	-	-	-	-	-	-	-	-	665,945
Loan Loss Expenses	22	-	(669,706)	(672,837)	-	-	-	-	-	-	-	-	-	(1,342,543)
Depereciation	14.B	113,697	-	14,000	1,880	-	27,980	2,248	7,272	23,994	54,569	2,216	-	247,856
Total Expenditure		5,399,946	(307,417)	1,615,775	42,920	369,300	27,980	556,497	8,422	2,179,993	123,037	4,057	818,701	10,839,211
Surplus/(Deficit)		(17,502)	350,803	997,693	1,123	2,177	(27,980)	(22,316)	(8,379)	(62,940)	(55,682)	(4,034)	23,799	1,176,762
Total		5,382,444	43,386	2,613,468	44,043	371,477	-	534,181	43	2,117,053	67,355	23	842,500	12,015,973



Grameen Alo
Statements of Receipts and payments (Project Wise)
For the year ended 30 June 2022

Annexure-D

Amounts in BDT

Particulars	Note	General Activitie	Revolving	Microcredit	Appayan	ICT/HUP	SDWE	VGD	B-SkillFUL	SAYWLM	GA- D & A School	CGBV	PGBV	Total 2021- 2022
Receipts														
Opening Cash & Bank Balance	24	17,213	8,673	305,508	1,603	1,478	651	24,431	5,019	1,028	6,109	3,100	7,219	382,032
Gokul Branch's Loan	25	350,000	-	-	-	-	-	-	-	-	-	-	-	350,000
Group Members' Savings Receipts	26	-	-	2,836,719	-	-	-	-	-	-	-	-	-	2,836,719
Group Members' Loan Realized	27	-	332,912	20,134,315	-	-	-	-	-	-	-	-	-	20,467,227
Others Realization	28	26,992	-	268,634	-	-	-	-	-	-	-	-	-	295,626
Advance & Prepaid	29	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000
Loan Account (Received)	30	2,842,000	-	3,192,000	40,000	-	-	-	-	50,000	50,000	-	-	6,174,000
Fund received	31	3,022,083	-	-	-	370,000	-	534,042	-	2,106,250	-	-	842,500	6,874,875
Employee Fund	32	5,000	-	24,000	-	-	-	-	-	-	-	-	-	29,000
General Member Subscription	33	64,800	-	-	-	-	-	-	-	-	22,300	-	-	87,100
Income from Microcredit operations	34	-	43,359	2,588,584	-	-	-	-	-	-	-	-	-	2,631,943
Interest Income	35	878	27	21,957	43	1,477	-	139	43	10,803	55	23	-	35,445
Others Income	36	2,294,683	-	2,927	44,000	-	-	-	-	-	45,000	-	-	2,386,610
Total		8,723,649	384,971	29,374,644	85,646	372,955	651	558,612	5,062	2,168,081	123,464	3,123	849,719	42,650,577
Payments														
Furniture, Fixture & Equipment	37	-	-	4,249	-	-	-	-	-	-	53,200	-	-	57,449
Gokul Branch's Loan	38	2,492,000	-	-	-	-	-	-	-	-	-	-	-	2,492,000
Investment	39	-	-	50,000	-	-	-	-	-	-	-	-	-	50,000
Laon, Advance & Prepaid	40	42,682	-	12,000	-	-	-	-	-	-	-	-	-	54,682
Loan Account (Repaid)	41	850,000	-	916,666	40,000	-	-	-	-	-	-	-	30,000	1,836,666
Employee Fund	42	45,000	-	-	-	-	-	-	-	-	-	-	-	45,000
Group Members' Savings Repaid	43	-	216,949	2,815,037	-	-	-	-	-	-	-	-	-	3,031,986
Loan Disbursed to Members	44	-	-	23,169,000	-	-	-	-	-	-	-	-	-	23,169,000
Fund to Project	45	3,018,750	-	-	-	-	-	-	-	-	-	-	-	3,018,750
Member Welfare Fund	46	-	139,302	93,612	-	-	-	-	-	-	-	-	-	232,914
Financial Expenses	47	17,420	-	181,375	-	-	-	-	-	-	-	-	-	198,795
Personnel Expenses	48	463,920	-	1,143,060	5,000	130,000	-	534,500	-	1,024,600	35,000	-	504,000	3,840,080
Others Administrative Expenses	49	133,419	25,495	613,926	36,040	10,585	-	19,749	1,150	124,788	6,938	1,841	32,971	1,006,902
Program Expenses	50	62,400	-	7,100	-	228,715	-	-	-	1,006,611	26,530	-	281,730	1,613,086
Handicraft Expenses	51	1,590,340	-	-	-	-	-	-	-	-	-	-	-	1,590,340
Closing Cash & Bank Balance	52	7,718	3,225	368,619	4,606	3,655	651	4,363	3,912	12,082	1,796.00	1,282	1,018	412,927
Total		8,723,649	384,971	29,374,644	85,646	372,955	651	558,612	5,062	2,168,081	123,464	3,123	849,719	42,650,577



Grameen Alo
Schedule of Property, Plant and Equipment
As at 30 June 2022

Annexure - E

Particulars	COST				Rate of Dep.	DEPRECIATION				Written down value as at 30 June 22
	Opening Balance	Addition	Adjustment	Closing Balance		Opening Balance	Addition	Adjustment	Closing Balance	
General Activities:										
Land	1,068,840	-	-	1,068,840		-	-	-	-	1,068,840
Furniture & fixture	452,876	-	-	452,876	10%	292,641	45,289	-	337,930	114,946
Computer & Computer Accessories	101,698	-	-	101,698	20%	97,498	1,400	-	98,898	2,800
Equipment & Machines	350,029	-	-	350,029	20%	254,213	62,307	-	316,520	33,509
Transport & Vehicles	26,001	-	-	26,001	20%	21,300	4,701	-	26,001	-
Sub total	1,999,444	-	-	1,999,444		665,652	113,697	-	779,349	1,220,095
Microcredit Program										
Furniture & fixture	33,700	-	-	33,700	10%	13,480	3,370	-	16,850	16,850
Computer & Computer Accessories	48,900	4,249	-	53,149	20%	36,600	10,630	-	47,230	5,919
Total Microcredit Program	82,600	4,249	-	86,849		50,080	14,000	-	64,080	22,769
Grameen Alo-Appayan										
Furniture, Fixture (APPAYAN)	18,800	-	-	18,800	10%	7,520	1,880	-	9,400	9,400
Total APPAYAN	18,800	-	-	18,800		7,520	1,880	-	9,400	9,400
ICT Project										
Computer & Accessories (ICT/SDA)	108,075	-	-	108,075	20%	108,075	-	-	108,075	-
Total ICT	108,075	-	-	108,075		108,075	-	-	108,075	-
SDWE Project										
Equipment & Machines (SDWE)	139,900	-	-	139,900	20%	111,920	27,980	-	139,900	-
Total SDWE	139,900	-	-	139,900		111,920	27,980	-	139,900	-
VGD Project										
Furniture & fixture (VGD)	22,480	-	-	22,480	10%	15,736	2,248	-	17,984	4,496



Grameen Alo
Schedule of Property, Plant and Equipment
As at 30 June 2022

Annexure - E

Particulars	COST				Rate of Dep.	DEPRECIATION				Written down value as at 30 June 22
	Opening Balance	Addition	Adjustment	Closing Balance		Opening Balance	Addition	Adjustment	Closing Balance	
Total VGD	22,480	-	-	22,480		15,736	2,248	-	17,984	4,496
B-Skillful Project										
Furniture & fixture	43,980	-	-	43,980	10%	21,990	4,398	-	26,388	17,592
Computer & Computer Accessories	49,928	-	-	49,928	20%	49,928	-	-	49,928	-
Equipment & Machines	343,446	-	-	343,446	20%	334,732	2,874	-	337,606	5,840
Total B- Skillful	437,354	-	-	437,354		406,650	7,272	-	413,922	23,432
SAYWLM Project										
Furniture & fixture	33,354	-	-	33,354	10%	10,005	3,335	-	13,340	20,014
Computer & Computer Accessories	103,294	-	-	103,294	20%	53,425	20,659	-	74,084	29,210
Total SAYWLM	136,648	-	-	136,648		63,430	23,994	-	87,424	49,224
GA- Disable & Autistic School										
Land	2,230,000	-	-	2,230,000	0%	-	-	-	-	2,230,000
Building	294,280	53,200		347,480	7.50%	79,937	26,061	-	105,998	241,482
Furniture & fixture	124,100	-		124,100	10%	39,960	12,410	-	52,370	71,730
Transport & Vehicles	80,490	-	-	80,490	20%	64,392	16,098	-	80,490	-
Total GA- Disable & Autistic School	2,728,870	53,200	-	2,782,070		184,289	54,569	-	238,858	2,543,212
CGBV Project										
Furniture & fixture	22,158	-	-	22,158	10%	2,216	2,216	-	4,432	17,726
Total CGBV	22,158	-	-	22,158		2,216	2,216	-	4,432	17,726
Grand Total	5,696,329	57,449	-	5,753,778	-	1,615,568	247,856	-	1,863,424	3,890,354



Grameen Alo
Details of Loan Loss Provision
For the year ended 30 June 2022

Annexure - F
Amounts in BDT

Category	Rate	Portfolio			Provision		
		General Activities	Micro Credit	Revolving	General Activities	Micro Credit	Revolving
Regular	1%	-	13,469,833	-	-	134,698	-
Watchful	5%	-	-	-	-	-	-
Sub-Standard Loan	25%	-	45,927	-	-	11,482	-
Doubtful Loan	75%	-	233,458	-	-	175,094	-
Bad Loan	100%	-	1,493,699	-	-	1,493,699	-
Total		-	15,242,917	-	-	1,814,973	-
Movements in Loan Loss Provision:				General Activities	Micro Credit	Revolving	Total
Opening balance				-	2,487,810	669,706	3,157,516
Required Loan Loss Provision Made during the year				-	(672,837)	(669,706)	(1,342,543)
Closing balance				-	1,814,973	-	1,814,973

