

Coastal Association for Social Transformation (COAST) Trust

**Consolidated Auditor's Report and Financial Statements
for the year ended 30 June 2017**

November 2017



S. F. AHMED & CO.

Chartered Accountants since...1958

Member Firm of HLB International

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**Independent Auditor's Report
To The Board of Trustee
Coastal Association for Social Transformation (COAST) Trust**

We have audited the accompanying Financial Statements of Coastal Association for Social Transformation (COAST) Trust, which comprise the Statement of Consolidated Financial Position as at 30 June 2017 and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Receipts and Payments, Statements of Consolidated Cash flows, Statements of Consolidated Changes in Equity for the year then ended 30 June 2017 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Coastal Association for Social Transformation (COAST) Trust management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the consolidated financial position of Coastal Association for Social Transformation (COAST) Trust as at 30 June 2017 and its financial performance and its cash flows for the year then ended 30 June 2017 in accordance with International Financial Reporting Standards (IFRS)/BFRS and other applicable laws and regulations including MRA guidelines.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Coastal Association for Social Transformation (COAST) Trust so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka;
26 November 2017



S. F. Ahmed

S. F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position
As at 30 June 2017

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Assets							
Non Current Assets							
Property, plant and equipment	6	9,101,983	51,123,546	747,798	4,242,462	65,215,789	64,706,723
Long term investment	7	709,976	79,075,686	20,526	-	79,806,188	61,228,218
Capital work-in-progress		-	4,767,948	-	-	4,767,948	-
		9,811,959	134,967,180	768,324	4,242,462	149,789,925	125,934,941
Current Assets							
Loan to members	8	-	1,713,013,034	-	-	1,713,013,034	1,229,222,153
Other loan short term	9	-	-	13,314,735	-	13,314,735	14,065,111
Account receivables	10	11,191,855	12,586,257	2,155,857	-	25,933,969	22,633,979
Advance, deposit & pre-payments	11	2,157,426	10,880,799	129,063	40,988	13,208,276	13,547,533
Stock & stores	12	-	90,066	5,956,661	-	6,046,727	5,727,460
Cash in hand	13	2,113	206,385	4,008	1,400	213,906	45,846
Cash at Bank	14	1,210,259	32,007,785	1,140,436	15,679,076	50,037,556	39,003,670
		14,561,653	1,768,784,326	22,700,760	15,721,464	1,821,768,203	1,324,245,752
Total assets		24,373,612	1,903,751,506	23,469,084	19,963,926	1,971,558,128	1,450,180,693
Fund and liabilities							
Capital Fund							
Donor fund	15	(206,492)	-	-	14,037,630	13,831,138	2,301,960
Cumulative surplus	16	(24,280,480)	218,139,452	(6,991,604)	-	186,867,368	90,775,273
Reserve fund	17	-	24,237,717	-	-	24,237,717	13,546,518
Other funds (Fixed assets acquisition fund)	18	-	-	-	4,242,462	4,242,462	3,924,398
Total Capital Fund		(24,486,972)	242,377,169	(6,991,604)	18,280,092	229,178,685	110,548,149



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Non current liabilities							
Loans from PKSF	19	-	173,113,991	-	-	173,113,991	189,107,661
Loans from other long term	20	-	38,000,000	11,515,931	-	49,515,931	110,616,613
Loan from other commercial banks- long term	21	-	88,081,332	-	-	88,081,332	130,000,000
Other loan long term		-	-	-	-	-	-
		-	299,195,323	11,515,931	-	310,711,254	429,724,274
Current liabilities							
Loans from PKSF	22	-	305,712,000	-	-	305,712,000	284,424,000
Loan and other microcredit Organizations short term	23	-	64,000,000	-	-	64,000,000	-
Loan and other commercial Bank short term	24	-	265,435,450	-	-	265,435,450	-
Member savings deposits	25	-	573,398,417	-	-	573,398,417	458,765,487
Accounts payables	26	31,066,358	20,370,399	13,294,341	1,683,834	66,414,932	52,576,054
Loan loss provision	27	-	61,301,791	3,431,514	-	64,733,305	53,801,461
Disaster management fund	28	-	-	-	-	-	-
Gratuity fund	29	17,794,226	16,478,357	2,218,902	-	36,491,485	20,505,662
Emergency fund (Loan insurance)	30	-	55,482,600	-	-	55,482,600	39,835,606
		48,860,584	1,362,179,014	18,944,757	1,683,834	1,431,668,189	909,908,270
Total Capital Fund and Liabilities		24,373,612	1,903,751,506	23,469,084	19,963,926	1,971,558,128	1,450,180,693

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

(Signature)

Deputy Director-Finance and Corporate Affairs
COAST Trust

(Signature)

Executive Director
COAST Trust

(Signature)

Treasurer
COAST Trust



Dated, Dhaka:
26 November 2017

(Signature)
S. F. Ahmed & Co.
Chartered Accountants

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

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2017

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Income							
Service charges on loan	31	-	357,715,684	198,629	-	357,914,313	238,763,757
Write off loan collection		-	795,899	-	-	795,899	869,953
Bank interest		-	32,213	9,663	-	41,876	22,337
Bank interest on FDR	32	49,820	1,957,084	916	-	2,007,820	1,921,049
Membership admission and form sale		-	1,259,595	-	-	1,259,595	1,152,594
Donation	33	275,000	9,620,001	-	117,954,004	127,849,005	94,058,905
Others	34	175,899	-	213,416	-	389,315	288,714
Overhead income	35	3,852,389	-	-	-	3,852,389	3,281,474
Grant for operation & social intervention		-	-	3,354,522	-	3,354,522	-
COAST contribution		-	1,767,948	5,372,500	564,353	7,704,801	2,867,165
Total income		4,353,108	373,148,424	9,149,646	118,518,357	505,169,535	343,225,948
Expenditure							
Service charge of PKSF loan		-	29,081,125	-	-	29,081,125	26,360,622
Interest on members savings		-	20,343,827	-	-	20,343,827	15,933,701
Other loans interest	36	1,911,961	24,015,801	899,318	-	26,827,080	14,324,298
Salaries & Benefits	37	3,886,868	132,216,451	2,089,073	47,738,148	185,930,540	159,896,035
Office rent	38	8,956	8,604,305	700,000	2,436,183	11,749,444	7,999,483
Office maintenance		26,283	2,084,598	264,278	311,926	2,687,085	1,541,836
Printing & stationary		52,267	4,350,078	13,590	517,860	4,933,795	5,404,799
Traveling		175,908	5,810,828	59,386	2,099,518	8,145,640	5,875,899
Telephone and postage		40,709	900,228	6,137	209,101	1,156,175	615,417
Repair and maintenance		39,552	628,559	173,454	155,594	997,159	616,188
Fuel cost		20,002	4,253,932	74,977	1,519,461	5,868,372	6,516,555
Gas and electricity		49,749	1,259,466	209,775	264,809	1,783,799	1,379,873
Entertainment		33,816	1,175,830	-	44,409	1,254,055	1,357,885
Advertisement		16,457	63,211	-	86,024	165,692	76,006



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Mail & postage		22,088	238,751	28,355	5,095	294,289	242,923
Bank charge		54,998	1,199,184	47,901	115,639	1,417,722	1,329,303
Tax Expense (AIT)		4,304	194,079	-	-	198,383	194,391
Training expense		77,666	1,206,478	498	-	1,284,642	1,120,882
Vehicle maintenance		-	-	-	-	-	-
Legal expense		800	315,320	2,000	-	318,120	152,968
Registration fee		-	386,500	-	-	386,500	187,000
Board Meeting expense		-	110,507	-	-	110,507	46,768
Radio Meghna expense		223,662	-	-	-	223,662	21,900
Other operating expense	39	1,491,244	2,364,751	257,832	3,481,159	7,594,986	4,197,530
Audit fee		-	216,250	-	202,083	418,333	534,150
Donor program cost	40	-	10,664,090	-	57,588,223	68,252,313	40,453,810
Taxes		-	-	-	-	-	-
Loan loss provision (LLP)		-	10,931,844	-	-	10,931,844	10,366,630
Disaster management fund		-	-	-	-	-	-
Depreciation		1,354,793	3,620,444	106,594	1,743,125	6,824,956	4,516,266
Total expenditure		9,492,083	266,236,437	4,933,168	118,518,357	399,180,045	311,263,118
Excess/(deficit) of income over expenditure		(5,138,975)	106,911,987	4,216,478	-	105,989,490	31,962,830
Total		4,353,108	373,148,424	9,149,646	118,518,357	505,169,535	343,225,948

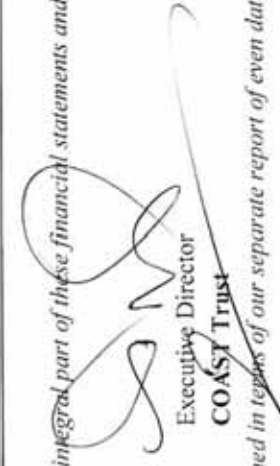
The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.



Deputy Director-Finance and Corporate Affairs
COAST Trust



Dated, Dhaka;
26 November 2017


Executive Director
COAST Trust

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


Treasurer
COAST Trust

S. F. Ahmed & Co.
S.F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation(COAST) Trust
Statement of Consolidated Receipts and Payments
For the year ended 30 June 2017

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Opening Balance							
Cash in hand		25	38,677	3,189	3,955	45,846	1,472,403
Cash at bank		2,873,808	27,780,920	1,686,927	6,662,015	39,003,670	38,385,378
		2,873,833	27,819,597	1,690,116	6,665,970	39,049,516	39,857,781
Receipts:							
Service charges on loan	31	-	357,715,684	198,629	-	357,914,313	238,763,757
Write off loan collection		-	795,899	-	-	795,899	869,953
Reimbursements (UJPP,UJIBITO, PKSF)	10.07	-	4,648,658	-	-	4,648,658	4,174,624
Bank interest		-	32,213	9,663	48,910	90,786	40,474
Membership admission and form sale		-	1,259,595	-	-	1,259,595	1,152,594
Grant/Donation receive	15	275,000	4,400,000	-	130,393,176	135,068,176	90,442,076
Others	34	175,899	-	-	39,290	428,605	528,927
Overhead from donor	35	3,852,389	-	213,416	-	3,852,389	3,281,474
Grant for operation & social intervention		-	1,767,948	3,354,522	-	3,354,522	2,867,165
Organization /COAST contribution	7.03	-	29,647,005	5,372,500	287,489	7,427,937	20,830,040
FDR encashment	7.01	-	-	-	-	-	8,831,411
Reserve fund encashment	19	-	296,885,000	-	-	296,885,000	288,115,000
Loan received from PKSF	20.01	-	78,000,000	-	-	78,000,000	75,000,000
Loan received from SF	21.01	-	80,000,000	-	-	80,000,000	50,000,000
Loan received from One Bank		-	-	-	-	-	-
Loan received from BMSTEC	21.03	332,300	-	-	-	332,300	1,289,000
Loan from BRAC Bank	21.04	-	50,000,000	-	-	50,000,000	30,000,000
Loan from Midland Bank	21.02	-	50,000,000	-	-	50,000,000	50,000,000
Loan received from Mutual Trust Bank	21.05	-	50,000,000	-	-	50,000,000	-
Loan from Meghna Bank	21.06	-	30,000,000	-	-	30,000,000	-
Loan from IDLC	21.07	-	50,000,000	-	-	50,000,000	-
Members loan recovery		-	2,445,406,119	551,747	-	2,445,957,866	1,895,165,619
Members savings realized	25	-	729,116,724	-	-	729,116,724	449,836,768
Emergency fund (Loan insurance) received	30	-	28,528,921	-	-	28,528,921	21,794,577
Advance recovered	11	8,079,321	7,470,501	798,920	-	16,348,742	9,761,460
Personal loan recovered	11	-	5,904,049	-	-	5,904,049	9,563,336
Revenue stamps		-	805,783	-	-	805,783	614,796
Goods & materials sale	12.01	-	23,577	56,500	-	80,077	155,874
Asset sale	12.02	4,736,566	-	-	-	4,736,566	161,445
Loan received from Operation (CMC)		-	34,599,648	3,040,800	2,703,160	40,343,608	9,346,651
Receivable from suspended accounts	10.02	-	112,150	-	-	112,150	78,645
Received from CREP	26.02	-	-	-	-	-	869,371
Fund received for party bill	26.05	3,000,000	1,147,056	-	-	4,147,056	539,149
Fund received from CANSA		-	-	-	-	-	250,075
Received from MF receivable	10.03	5,986,201	-	-	-	5,986,201	3,943,394



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Received from MF as party bill	10.21	-	-	-	-	-	100,418
Received from Provident Fund	26.03	12,981,946	5,000,000	162,420	-	18,144,366	15,749,397
Received from Gratitude Fund	29	12,300,712	13,992,750	170,554	-	26,464,016	16,313,182
Received from Jansangathanon Fund	10.06	-	-	-	-	-	2,000
Received as security money	26.04	287,559	-	-	-	287,559	54,486
Received from Staff Welfare fund Fund	26.24	786,500	4,300,000	70,000	-	5,156,500	-
Provision for audit fee	-	-	-	-	-	-	-
Received as Tax (AIT)	26.18	311,847	-	2,349	-	314,196	342,639
Received as VAT	26.19	737,206	-	-	-	737,206	416,611
Received from pathology	10.04	-	-	-	-	-	76,697
Received from Guest house	26.06	701,760	-	1,155,392	-	1,857,152	654,000
Received from Dryfish	10.05	-	-	-	-	-	-
Received from social Justice (RUP)	10.28	237,345	-	-	-	237,345	154,265
Received from CHS	10.16	49,500	-	-	-	49,500	94,404
Received from IGA (SF)	26.11	-	-	-	779,084	779,084	1,124,000
Received from SEEDS	10.29	1,329,098	-	-	-	1,329,098	132,625
Receivable from PACE	-	2,000	-	-	-	2,000	-
Received from CAMPE	10.18	370,432	-	-	-	370,432	69,406
Received from CLS	10.22	11,350	-	-	-	11,350	379,025
Received from CRRRP	-	9,400	-	-	-	9,400	1,682,850
Received from ECHOFISH	10.23	104,666	-	-	-	104,666	39,679
Received from ADA	-	26,600	-	-	-	26,600	-
Received from AAB	10.27	-	-	-	-	-	-
Received from SGSP	-	28,761	-	-	-	28,761	44,490
Received from SFP	10.1	689,964	-	-	-	689,964	4,888,400
Received from BNNRC	-	5,000	-	-	-	5,000	-
Received from MITCP II	10.13	108,232	-	-	-	108,232	45,994
Received from DCA	-	15,211	-	-	-	15,211	-
Received from WHS	10.19	52,900	-	-	-	52,900	-
Received from Value Chain project	10.11	-	-	-	-	-	49,092
Received from ECM	10.2	361,405	-	-	-	361,405	-
Received from C4D	26.13	193,315	-	-	-	193,315	-
Received from EWG	10.15	-	-	-	-	-	-
Received from CCAP(Mongpan)	-	439,314	-	-	-	439,314	-
Received from CFTM	10.26	789,183	-	-	-	789,183	-
Received from IOM	-	49,968	-	-	-	49,968	-
Received from OXFARM	10.31	161,477	-	-	-	161,477	-
Received from Torun Alo	10.32	59,449	-	-	-	59,449	-
Received from WFFP	-	32,000	-	-	-	32,000	-
Received from AID	10.34	150,000	-	-	-	150,000	-
Total Receipts		59,821,776	4,411,559,280	15,157,412	134,251,109	4,620,789,577	3,310,903,322
Total		62,695,609	4,439,378,877	16,847,528	140,917,079	4,659,839,093	3,350,761,103



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Payments							
Service charge of PKSF loan		-	29,081,125	-	-	29,081,125	26,360,622
Interest on members Savings (Forfeited income)		-	-	-	-	-	-
Other loans interest		-	899,318	-	-	24,493,400	12,726,714
Salaries & allowance		3,886,868	23,594,082	2,089,073	47,738,148	153,021,203	135,768,669
Office rent		8,956	99,307,114	700,000	2,424,983	10,565,894	7,481,683
Office maintenance		26,283	2,084,598	264,278	311,926	2,687,085	1,541,836
Printing & stationery		52,267	4,350,078	13,590	517,860	4,933,795	5,404,799
Traveling		175,908	6,305,060	59,386	2,099,518	8,639,872	6,973,671
Telephone and postage		40,709	900,228	6,137	209,101	1,156,175	604,417
Repair and maintenance		39,552	628,559	173,454	155,594	997,159	616,188
Fuel cost		20,002	4,253,932	74,977	1,519,461	5,868,372	6,499,616
Gas and electricity		49,749	1,259,466	209,775	264,809	1,783,799	1,379,873
Entertainment		33,816	1,175,830	-	44,409	1,254,055	1,357,885
Advertisement		16,457	63,211	-	86,024	165,692	76,006
Mail & postage		22,088	238,751	28,355	5,095	294,289	242,923
Bank charge		53,998	1,124,196	45,195	115,639	1,339,028	1,197,789
Tax Expense		-	-	-	-	-	-
Training expense		77,666	1,206,478	498	-	1,284,642	1,120,882
BMSTEC Exp	26.12	1,579,716	-	-	-	1,579,716	423,100
Legal expense		800	315,320	2,000	-	318,120	152,968
Registration fee		-	386,500	-	-	386,500	187,000
Board Meeting expense		-	110,507	-	-	110,507	46,768
Radio Meghna expense		223,662	-	-	-	223,662	21,900
HAP Established cost		-	-	-	-	-	-
Other operating expense	39	1,491,244	2,364,751	257,832	3,165,756	7,279,583	3,751,159
Audit fee		-	95,500	-	184,583	280,083	232,500
Board members honorarium		-	-	-	-	-	-
Donor Program cost		-	10,664,090	-	56,365,878	67,029,968	36,426,047
Advance to staff & house hold		7,469,918	8,557,423	798,920	40,988	16,867,249	12,746,766
Personal loan paid to staff	11	-	7,295,862	-	-	7,295,862	8,879,722
Revenue stamps	12.01	-	826,160	-	-	826,160	620,586
Goods & materials purchase	12.02	-	35,105	343,862	-	378,967	29,179
Asset purchase	6	3,892,886	10,497,337	387,124	1,514,439	16,291,786	6,354,777
Members loan disbursement	8	-	2,929,197,000	-	-	2,929,197,000	2,178,696,000
Members savings return	25	-	614,483,794	-	-	614,483,794	360,187,472
Micro insurance paid	30	-	12,881,927	-	-	12,881,927	13,374,895
Provision paid for savings interest	26.15	-	21,127,398	-	-	21,127,398	15,990,902
Provision paid for staff salary	26.14	-	3,834,299	-	20,000	3,854,299	6,240,400
Provision paid for office rent		-	-	-	2,892,605	2,892,605	605,747
Provision paid for audit fee		-	163,000	-	-	163,000	215,660
		-	-	-	81,650	81,650	-




Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Loan paid to PKSF	22	-	291,590,670	-	-	291,590,670	237,250,005
Loan paid to SF	20.01	-	67,875,000	-	-	67,875,000	89,461,407
Loan paid to One Bank	-	-	50,000,000	-	-	50,000,000	-
Loan paid to MTB	-	-	1,786,718	-	-	1,786,718	-
Loan paid to BRAC Bank	-	-	30,000,000	-	-	30,000,000	-
Loan paid to Midland Bank	-	-	50,000,000	-	-	50,000,000	-
Loan paid to IDLC	-	-	4,696,500	-	-	4,696,500	-
Loan paid to IDCOL	-	-	-	7,225,682	-	7,225,682	4,381,259
Loan paid to Operation	26.02	1,900,000	32,951,980	701,760	2,576,859	36,230,599	6,346,463
Loan paid to CREP	26.03	10,081,864	10,937,305	92,988	-	1,900,000	5,429,371
Provident fund paid	29	11,275,318	11,097,559	108,796	-	21,112,157	27,948,049
Payment to Staff Welfare Fund	26.24	741,000	3,122,700	58,000	-	22,481,673	37,098,543
Payable to Security Deposit	26.04	62,978	4,200	-	-	3,921,700	-
Party payable paid	26.18	-	1,160,241	-	-	67,178	51,824
Fund refund to RUP	-	169,685	-	-	-	1,160,241	588,965
Suspense accounts (Receivable)	14.03	-	96,945	-	-	169,685	221,925
Reserve Fund investment	7.03	-	11,000,000	-	-	96,945	459,519
FDR investment	10.21	-	35,000,000	-	-	11,000,000	5,539,245
Loan paid to MF (purchase)	10.22	-	-	-	-	35,000,000	29,000,000
Loan paid to C4D program	26.13	1,148,924	-	-	-	1,148,924	727,241
Loan paid to CLS program	10.22	11,350	-	-	-	11,350	379,025
Loan paid to CAMPE	10.13	317,791	-	-	-	317,791	122,047
Loan paid to MTCP II	10.03	118,668	-	4,100	-	122,768	24,510
Loan paid to Microfinance	15	6,784,436	-	-	-	6,784,436	3,897,956
Expense & Fund return Donor Fund	-	-	-	-	-	-	340,800
Loan paid to ECHOFISH	-	101,701	-	-	-	101,701	72,601
Loan paid to ECM	-	735,105	-	-	-	735,105	17,400
Loan paid to WHS	-	-	-	-	-	-	54,911
Loan paid to SFP	10.1	709,876	-	-	-	709,876	2,878,895
Expense against SEEDS Project	10.29	745,705	-	-	-	745,705	729,949
Expense against SCSP Project	10.27	132,236	-	-	-	132,236	16,982
Expense against CHS	-	-	-	-	-	-	238,842
Loan paid to other CANSA	-	-	-	-	-	-	250,075
Paid to party	26.05	3,000,000	-	-	-	3,000,000	17,392
Loan paid to Guest house	26.06	-	-	1,155,392	-	1,155,392	795,400
Loan paid to Dry Fish	10.05	-	-	-	-	-	153,000
Loan paid to CRRRP	-	9,400	-	-	-	9,400	-
Loan paid to PACE project	-	2,000	-	-	-	2,000	-
Loan to BNNRC	-	5,000	-	-	-	5,000	-
Receivable from CCAP(Moripura)	10.26	439,314	-	-	-	439,314	-
Receivable from CFTM	-	827,691	-	-	-	827,691	-



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Receivable from DCA		15,211	-	-	-	15,211	-
Receivable from Guest house		1,140,800	-	-	-	1,140,800	-
Loan to IOM	10.3	49,968	-	-	-	49,968	-
Receivable from OXFARM	10.31	191,682	-	-	-	191,682	-
Receivable from Torun Alo	10.32	288,540	-	-	-	288,540	-
Receivable from UNHCR	10.33	113,200	-	-	-	113,200	-
Loan paid to WFPF		32,000	-	-	-	32,000	-
Loan to ADA		26,600	-	-	-	26,600	-
Receivable from AID	10.34	178,500	-	-	-	178,500	-
Loan received from IGA		-	-	-	1,903,084	1,903,084	-
Income Tax paid	26.18	310,754	4,253	2,592	-	317,599	270,457
Provision VAT paid	26.19	653,395	-	-	-	653,395	705,638
Donor Fund return	15	-	-	-	998,194	998,194	1,647,770
Total Payment		61,483,237	4,407,164,707	15,703,084	125,236,603	4,609,587,631	3,311,711,587

Closing Balance							
Cash in hand		2,113	206,385	4,008	1,400	213,906	45,846
Cash at bank		1,210,259	32,007,785	1,140,436	15,679,076	50,037,556	39,003,670
Total		1,212,372	32,214,170	1,144,444	15,680,476	50,251,462	39,049,516
		62,695,609	4,439,378,877	16,847,528	140,917,079	4,659,839,093	3,350,761,103

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Deputy Director-Finance and Corporate Affairs
COAST Trust


Treasurer
COAST Trust

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





Dated, Dhaka:
26 November 2017


S.F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statements of Consolidated Cash flows
For the year ended 30 June 2017

Particulars	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
A. Cash Flows from Operating Activities						
Surplus for the period	(4,568,906)	106,911,987	4,440,213	-	106,783,294	51,878,185
Add: Amount considered as non cash items:						
Loan loss provision	-	10,931,844	-	-	10,931,844	10,371,258
DMF provision	-	-	-	-	-	(10,675,893)
Depreciation for the year	1,354,793	3,620,444	106,594	1,326,345	6,408,176	5,946,087
Provision expense	-	123,155	(198,872)	(2,634,522)	(2,710,239)	1,379,427
Sub total of non cash item	(3,214,113)	121,587,430	4,347,935	(1,308,177)	121,413,075	58,899,064
Loan disburse to members	-	(483,790,881)	-	-	(483,790,881)	(284,242,997)
Increase / decrease in current assets	(2,130,349)	(2,047,428)	458,914	1,189,239	(2,529,624)	(7,085,983)
Increase / decrease in current liabilities	2,883,837	379,185,447	2,258,495	10,329,819	394,657,598	60,354,747
Net cash used in operating activities	(2,460,625)	14,934,568	7,065,344	10,210,881	29,750,168	(172,075,169)
B. Cash flow from investing activities						(6,193,332)
Acquisition of property, plant and equipment	(3,892,886)	(5,729,389)	(387,124)	(1,514,439)	(11,523,838)	1,035
Sale of property, plant and equipment	4,736,566	(4,767,948)	-	318,064	286,682	(7,580,875)
Investment	(44,516)	(18,535,244)	1,790	-	(18,577,970)	
Net cash used in investing activities	799,164	(29,032,581)	(385,334)	(1,196,375)	(29,815,126)	(13,773,172)
C. Cash Flows from Financing Activities						
Loan received from PKSF & Others	-	(111,787,338)	(7,225,682)	-	(119,013,020)	87,098,329
Members savings	-	114,632,930	-	-	114,632,930	89,644,668
Insurance	-	15,646,994	-	-	15,646,994	8,297,079
Net cash used in Financing activities	-	18,492,586	(7,225,682)	-	11,266,904	185,040,076
D. Net increase / Decrease (A+B+C)	(1,661,461)	4,394,573	(545,672)	9,014,506	11,201,946	(808,265)
Add: Cash and Bank Balance at the beginning of the year	2,873,833	27,819,597	1,690,116	6,665,970	39,049,516	39,857,781
Cash and bank balance at the end of the year	1,212,372	32,214,170	1,144,444	15,680,476	50,251,462	39,049,516


Deputy Director-Finance and Corporate Affairs
COAST Trust


Executive Director
COAST Trust


Treasurer
COAST Trust

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

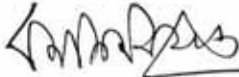


Dated, Dhaka
26 November 2017


S.F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation Trust (COAST) Trust
Statements of Consolidated Changes in Equity
For the year ended 30 June 2017

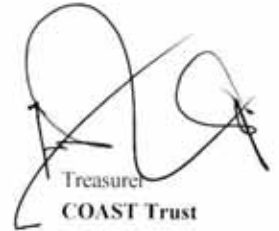
Particulars	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Balance as at 01 July 2016	(19,711,574)	135,465,182	(11,431,817)	-	104,321,791	52,443,606
Less: Prior year adjustment	-	-	-	-	-	568,442
Add: Prior year adjustment	570,069	-	-	-	570,069	18,976,425
Add: Surplus during the year	(5,138,975)	106,911,987	4,216,478	-	105,989,490	33,470,202
Total capital fund 30.06.2017	(24,280,480)	242,377,169	(7,215,339)	-	210,881,350	104,321,791
Transfer to reserves fund (statutory)	-	13,546,518	-	-	13,546,518	13,546,518
Balance as on 30.06.2017	(24,280,480)	228,830,651	(7,215,339)	-	197,334,832	90,775,273
Total reserve fund	-	13,546,518	-	-	13,546,518	13,546,518
Balance as at 30 June 2017	(24,280,480)	242,377,169	(7,215,339)	-	210,881,350	104,321,791



Deputy Director-Finance and Corporate Affairs
COAST Trust



Executive Director
COAST Trust



Treasurer
COAST Trust

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



Dated, Dhaka
26 November 2017

S. F. Ahmed
S.F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Notes to the Financial Statements
For the year ended 30 June 2017

1. Background:

Coastal Association for Social Transformation (COAST) Trust is a non- government organization working in Bhola, Patuakhali, Noakhali, Lakkhipur, Feni, Chittagong and Cox's Bazar districts. It was established in 1998 with the objective of improving the socio-economic condition of the poor people of coastal area of the country. The organization is registered with the NGO Affairs Bureau vide registration # 1242 dated 28 February 1998 as well as registered with Microcredit Regularity Authority (MRA) from Bangladesh Bank vide registration # 00956-04041-00068 dated 29 November, 2007. The program activities being executed by COAST includes, Institution Building, Micro Finance, Social Justice and Development Education as its core program and Disaster Management, IGA & Coastal Renewable Energy Project (CREP), Food Security, Health as non-core program. COAST also have implemented different donor's supported projects that agreed with its mission and values.

COAST has been implementing its micro financing credit program under the guidance and directives of PKSF and Stromme Foundation (SF) where most of the funds are from PKSF. At the same time they are also allowed to use funds from statutory banks and their own funds for operating MF program. The concern donors also been providing support services to the COAST in developing and capacity building in order to achieve their goals. The support services include:

- a) Organizing training for POs personnel as part of their capacity building;
- b) Organizing workshop for POs personnel on Micro Credit Program;
- c) Providing institutional support for capacity building like buying computer, motor cycle and bi-cycle; and
- d) Constant monitoring and supervision of POs by donors as a measure of confidence building.

2. Corporate information of the PO:

Name of the PO-MFI	The Coastal Association for Social Transformation (COAST) Trust
Year of Establishment	1998
Legal Entity	Registered under the trust act 1882 and Dalil No. 3794, Mohammadpur, Dhaka, Registered under NGO Affairs Bureau, registration no.1242 dated 24.02.1998 (renewal date 24.02.2013 for next five years) and also Micro Credit Regulatory Authority, Certificate num. 00956-04041-00068, dated 29.12.2007.
Nature of Operations (programs)	Micro Credit Programme (MCP) Beside other Social welfare Programs.
Statutory Audit conduct up to	2016-2017
Name of statutory auditor for Last Year	S.F AHMED & CO.
Name of statutory auditor for Current Year	S.F AHMED & CO.
No. of Executive committee meeting	4 times
Date of last Board of Trustee (BoT) meeting held	24 June, 2017

List of Executive Committee members :

Name	Qualification	Profession	Designation	Present Address
Begum Shamsun Nahar	M.S.S	Consultant	Chairperson	National Consultant, Gender Specialist, PSSWRSP, LGED, Agargaon, Dhaka.
Mr. Minar Monsur	MA	Jurnalist	Vice-Chairperson	Assistant Editor, The Daily Ittefaq, 40-Kawran Bazar, Dhaka.
M. Zahirul Alam	FCA	Service	Treasurer	Financial Management Specialist, Secondary Education Quality & Access Enhancement Project, Shikka Bhavan, Abdul Gani Road, Dhaka.
Dr. Tofail Ahmed	Ph.D	Consultant	Member	Director-Governance, Manusher Jonno, Gulshan-2, Dhaka.
Ms. Halima Begum	Class-VIII	People organizer leader & House wife	Member	Vill: Jinnagar, Ward-8, Charfassion Paurashava, Charfassion, Bhola
Ms. Rumana Akter	Class-VIII	People organizer leader & House wife	Member	Vill: East Rajarkul, Hajir Para, UPz: Ramu, Cox'sbazar

3. Basis of accounting:

The financial statements have been prepared under historical cost convention in accordance with International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS) adopted in Bangladesh.



4.01 Summary of significant accounting policies:

4.01 Currencies:

All transactions have been carried out in Bangladesh Taka Currency.

4.02 Revenue recognition:

The revenue during the year are recognized as following which satisfy all condition of revenue recognition as prescribed by BAS-18 "Revenue Recognition".

Service charge is being the main source of income of PO in accordance with the loan agreement made between PO and loanee. Income in case of service charges is accounted for on realization basis. Besides income from sales of passbook, contract form, admission fees are recognized when collected.

4.03 (i) Interest income:

* Service charge from beneficiaries/end - users in recognized in the financial statements on the basis of actual realization. The amount of service charges collected from the beneficiaries is recognized as income

The principal loan and proportional service charges are collected in 45 equal weekly installments.

Interest on loan @ 12.5% per annum is recognized on actual payment.

*** Interest expenses:**

Interest expenses have been accounted for on accrual basis.

*** Other expenses:**

Other expenses is recognized on accrual basis.

(ii) Interest paid on savings:

Interest paid on savings is recognized on accrual basis. Interest expenses have been recognized on cash basis. The savings interest rate is 6%.

4.04 Property plant & equipment and depreciation:

Property, plant and equipment are stated at cost less accumulated depreciation in accordance with BAS-16.

Depreciation has been charged on fixed assets using straight line method at rates varying from 5% to 20% depending upon the useful life of each assets. Details have been shown in Annexure -A/4.

4.05 Cash flow statement:

Cash flow statement is prepared principally in accordance with BAS-7 "Cash Flow Statement" and the cash flow operating activities have been presented under the indirect method to conform consistency to previous year.

5. Significant organizational policies:

5.01 Loan loss provision:

Loan classification:

The PO classified the loan into five categories as per MRA policy, and PKSF guideline which are mentioned below:

Current Loan (no overdue) - Standard - (LLP Charged to be 1%)

Regular loan (no overdue) - Good loan,

Loan overdue (1-30 days) – Watchful loan,

Loan overdue (31-180 days) –Substandard loan,

Loan overdue (181-365 days) – Doubtful loan,

Loan overdue (365+days) – Bad loan.



Loan Loss Provisioning and Write Off Policy:

The PO makes provision on loan loss as per MRA policy and PKSf guideline. They create 1% provision on regular loan outstanding, 5% on watchful loan outstanding, 25% on sub-standards loan outstanding, 75% on doubtful loan outstanding & 100% on bad loan outstanding.

5.02 Policy on loan to beneficiaries:

The PO follows the following policies to disburse the loan to the beneficiaries:

- To avail loan, a beneficiaries should deposit at least 10% of required loan amount to the savings fund.
- 12.5% Interest has been charged on UMC, RMC, ME, PLDP, MFTS, FSC, & Non PKSf. 10% on HCP & 1% on DMF for the loan amount.
- The Loan has to be refunded by the beneficiaries on generally weekly basis.
- The beneficiaries have to buy/take the pass book & loan form of the PO.
- The beneficiaries have to be the member of the group savings fund of the PO.
- The principal amount of loan and proportionate service charges are collected in 44-45 equal weekly installments.

5.03 Policy on savings collection:

The PO has followed the following policy to collect the savings-

- A samity has to be established consisting of at least 15-50 members.
- Savings will be collected @ Tk.10 to 20 on weekly basis.
- Savings will be collected @ Tk 5-10 on weekly basis for Ultra Poor Program.
- The collection saving will be deposited to the bank on the same day.
- 6% Interest will be paid to the members on yearly basis on their savings.

5.04 Grant/donation accounting:

Grant/Donations' amount has been accounted for as an Income/Expenses in the financial statements when they are received/paid.

5.05 Grant/subsidies/donation (non refundable) received (2016-2017):

Information of Grant / Donation received in 2016-2017 is given below:

Sl. No	Name of Donor	Name of the Project	Duration of the Project	Total Committed fund Taka	Received in (2016-2017) In Taka
1	Manusher Janno Foundation	Responsive Union Paroshad (RUP)	August 2013 to March 2017	29,127,629	3,971,335
2	Manusher Janno Foundation	Eyes and Actions on GSP	March 2014 to June 2017	18,590,710	5,755,774
3	Stomme Foundation	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	January 2014 to December 2018	96,610,158	17,646,511
4	ASIA Foundation	Voter & Civic Education	May 2013 to September 2016	12,911,292	3,160,815
5	Unicef	Community for Development (C4D). Ending Child Marriage (ECM)	December 2015 to July 2017	43,322,527	36,627,283
6	MAXWEL STAMP PLC	Community Legal Services (CLS)	January 2013 to March 2017	64,064,865	14,239,199
7	Pallikarma Sahayak Foundation & EC	UPP UJJIBITO (Year wise budget)	July 2013 to June 2019	6,032,700	4,648,658
8	Pallikarma Sahayak Foundation (PKSF)	ENRICH (Year wise budget allocated)	July 2014 to June 2018	9,045,747	4,400,000
9	Pallikarma Sahayak Foundation (PKSF) & IFAD	Promoting Agricultural Commercial and Enterprises (PACE) Project	February 2017 to June 2020	15,752,500	1,521,000
10	Bangladesh Government & world food programee	SFP-WFP	July 2016 to June 2017	3,500,000	1,823,241
11	Mid term cooperation -2	MTCP-2	January-2014 to December-18	21,945,768	6,909,613
12	WORLD FISH	EcoFish Project	October 2016 to September 2017	21,137,383	16,513,282
13	Manusher Janno Foundation	Torun Alo	October 2016 to December 2018	11,140,783	2,863,766
14	British Council	Climate Fund Transparency Mechanism (CFTM)	January 2017 to March 2018	14,978,350	4,953,639
15	BRAC	Cyclone Roynu Recovery Project	July 2016 to January 2017	10,100,000	8,712,368
16	Unicef	Climate Change Adaptation (CCA)	October 2016 to April 2017	4,075,380	4,075,350
17	IUCN	Coastal Vegetation Improvement Project	May 2016 to August 2017	1,800,000	1,620,000
Total				384,135,792	139,441,834



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
11,300,456	49,014,601	467,268	3,924,398	64,706,723	64,459,478
3,892,886	5,729,389	387,124	1,743,125	11,752,524	6,354,777
-	-	-	-	-	-
3,892,886	5,729,389	387,124	1,743,125	11,752,524	6,354,777
15,193,342	54,743,990	854,392	5,667,523	76,459,247	70,814,255
1,354,793	3,620,444	106,594	-	5,081,831	4,516,266
-	-	-	-	-	161,445
-	-	-	1,326,345	1,326,345	1,429,821
4,736,566	-	-	-	4,736,566	-
-	-	-	98,716	98,716.00	-
6,091,359	3,620,444	106,594	1,425,061	11,243,458	6,107,532
9,101,983	51,123,546	747,998	4,242,462	65,215,789	64,706,723
-	-	20,526	-	20,526	22,316
-	25,134,775	-	-	25,134,775	13,425,368
-	53,940,911	-	-	53,940,911	47,115,074
709,976	-	-	-	709,976	665,460
709,976	79,075,686	20,526	-	79,806,188	61,228,218
-	-	22,316	-	22,316	6,314,291
-	-	-	-	-	2,539,245
-	-	916	-	916	1,269
-	-	23,232	-	23,232	8,854,805
-	-	-	-	-	147,642
-	-	-	-	-	8,683,769
-	-	-	-	-	-
-	-	2,706	-	2,706	1,078
-	-	2,706	-	2,706	8,832,489
-	-	20,526	-	20,526	22,316

6.00 Property, plant and equipment:

Opening Balance as on 01.07.2016
 Add: Purchase during the year
 Add: Purchase by Party payable
Total Purchase
 Less: Depreciation
 Less: Sale during the period
 Adjust with acquisition fund
 Less: Adjust with Bhola sadar branch
 Less: Hand over to Donor/Coast

Closing Balance as at 30.06.2017

7.00 Long term investments

7.01 Reserve fund investment
 7.02 Statutory Fund Investment
 7.03 FDR Investment Savings Fund
 7.04 FDR investment General Fund
Closing Balance as at 30.06.2017

7.01 Reserve fund investment

Opening Balance as on 01.07.2016
 Add :Addition during the year
 Add : Bank interest
 Less : Expense for Disaster
 Less : Encash on General Accounts
 Less : Transfer to Statutory Fund Investment (7.02)
 Bank charge

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
	13,425,368	-	-	13,425,368	9,770,309
	11,000,000	-	-	11,000,000	3,000,000
	-	-	-	-	-
	791,562	-	-	791,562	731,175
	25,216,930	-	-	25,216,930	13,501,484
	-	-	-	-	-
	79,155	-	-	79,155	73,116
	3,000	-	-	3,000	3,000
	82,155	-	-	82,155	76,116
	25,134,775	-	-	25,134,775	13,425,368

7.02 Statutory fund investment

Opening Balance as on 01.07.2016
 Add : Addition during the year
 Transfer from Reserve fund invest (7.01)
 Bank interest

Less : Encash on General Accounts
 AIT deduct
 Bank charge

Closing Balance as at 30.06.2017

Breakup of Statutory Fund FDR

Sl.	Name & No	Opening Balance	Invest during the year	Interest	Charge deduct	Encashment	Balance
1	BKB 093098/2254	2,429,913	-	135,296	15,030	-	2,550,179
2	One Bank Ltd 204120008687.00	7,995,455	-	468,688	48,367	-	8,415,776
3	EXIM Bank Ltd 0637613/00260100261321	3,000,000	-	187,578	18,758	-	3,168,820
4	BRAC Bank Ltd 1514300930615010.00	-	6000000	-	-	-	6,000,000
5	BRAC Bank Ltd 1514300930615010.00	-	5000000	-	-	-	5,000,000
	Sub Total MF	13,425,368	11,000,000	791,562	82,155	-	25,134,775

7.03 FDR investment (Savings Fund)

Opening Balance as on 01.07.2016
 Add: Addition during the year
 Addition interest

Less : Encashment
 AIT deduct
 Bank charge
 Transfer to FDR Invest Gen. Fund (7.04)

Closing Balance as at 30.06.2017

	47,115,074	-	-	47,115,074	36,937,767
	35,000,000	-	-	35,000,000	29,000,000
	1,659,754	-	-	1,659,754	2,247,741
	83,774,828	-	-	83,774,828	68,185,508
	29,647,005	-	-	29,647,005	20,830,040
	164,347	-	-	164,347	224,749
	22,565	-	-	22,565	15,645
	-	-	-	-	-
	29,833,917	-	-	29,833,917	21,070,434
	53,940,911	-	-	53,940,911	47,115,074



Breakup of Savings Fund FDR:													
SL. No.	Name & FDR No	Opening Balance	Invest during the year	Interest	Charge deduct	Encashment	Balance	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
1	One Bank Limited 20412226375	1,822,969	-	35,984	5,133	1,853,820	-						
2	One Bank Limited 66977	5,666,502	-	109,089	12,419	5,763,172	-						
3	AB Bank Limited 3431019	3,685,176	-	238,268	25,325	-	3,898,119						
4	AB Bank Limited 3431020	3,070,162	-	198,503	21,350	-	3,247,315						
5	BKB 093094/3251	1,204,653	-	66,250	6,500	-	1,264,403						
6	One Bank Limited 204120008698	2,665,612	-	59,309	7,441	2,717,480	-						
7	Midland Bank Ltd 0008-144000045	5,000,000	-	348,433	37,843	-	5,310,590						
8	Midland Bank Ltd 0008-144000054	10,000,000	-	175,000	25,000	10,150,000	-						
9	One Bank Limited 204120009442	4,000,000	-	77,002	9,210	4,067,792	-						
10	EXIM Bank Ltd 8360100052588	5,000,000	-	106,934	12,193	5,094,741	-						
11	BRAC Bank Ltd 1514300930615000	5,000,000	-	244,982	24,498	-	5,220,484						
12	Midland Bank Ltd 0008-1100006852	-	5,000,000	-	-	-	5,000,000						
13	Midland Bank Ltd 0008-1100006861	-	5,000,000	-	-	-	5,000,000						
14	Standard Bank Ltd 059-55001994	-	10,000,000	-	-	-	10,000,000						
15	Standard Bank Ltd 059-55001995	-	5,000,000	-	-	-	5,000,000						
16	One Bank Limited 02041-20009908	-	5,000,000	-	-	-	5,000,000						
17	Mutual Trust Bank Ltd 0514-0338000308	-	2,500,000	-	-	-	2,500,000						
18	Mutual Trust Bank Ltd 0514-0338000317	-	2,500,000	-	-	-	2,500,000						
Sub Total MF		47,115,074	35,000,000	1,659,754	186,912	29,647,005							

7.04 FDR investment (General Fund)

Opening Balance as on 01.07.2016

Less : Transfer from FDR Invest Sav. Fund (7.03)

Add: Addition interest

665,460	-	-	-	665,460	624,976
-	-	-	-	-	-
49,820	-	-	-	49,820	48,801
715,280	-	-	-	715,280	673,777
-	-	-	-	-	-
4,304	-	-	-	4,304	7,318
1,000	-	-	-	1,000	999
5,304	-	-	-	5,304	8,317
709,976	-	-	-	709,976	665,460

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
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Breakup of General Fund FDR:

Sl.	Name & No	Invest during the year	Interest	Charge deduct	Encashment	Balance
1	COAST Trust, 7167042, SEBL	-	13,700	1,594	-	196,503
2	COAST Trust, 7167043, SEBL	-	36,120	3,710	-	513,473
Total		665,460	49,820	5,304	-	709,976

8.00 Loan to members

Opening Balance as on 01.07.2016	1,229,222,153	-	-	-	1,229,222,153	944,979,156
Add: Disbursed during the year	2,929,197,000	-	-	-	2,929,197,000	2,178,696,000
	4,158,419,153	-	-	-	4,158,419,153	3,123,675,156
Less: Recovered during the year	2,445,406,119	-	-	-	2,445,406,119	1,894,453,003
Less: Adjust with write off	-	-	-	-	-	-
	2,445,406,119	-	-	-	2,445,406,119	1,894,453,003
Closing Balance as at 30.06.2017	1,713,013,034	-	-	-	1,713,013,034	1,229,222,153

Break-up of the above amount is as follows:

Loan item	Disbursement	Recovery	Balance
Jagoran	1,644,976,000	1,413,521,322	947,437,731
Agrashor	1,022,662,000	790,961,338	611,740,155
Boniad	191,226,000	191,869,506	99,543,334
ENRICH	8,610,000	5,052,670	4,508,232
Sufalon	52,834,000	35,676,680	47,949,712
LIFT	8,889,000	8,324,603	1,833,870
	2,929,197,000	2,445,406,119	1,713,013,034
			1,229,222,153

9.00 Other Loan: Short term (Solar home system)

Opening Balance as on 01.07.2016	14,065,111	-	-	14,065,111	15,033,522
Less: Recovered during the year (Principal)	14,065,111	-	-	14,065,111	15,033,522
Less: Recovered during the year (Service charge)	551,747	-	-	551,747	712,616
	198,629	-	-	198,629	255,795
	750,376	-	-	750,376	968,411
Closing Balance as at 30.06.2017	13,314,735	-	-	13,314,735	14,065,111



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
10.00 Accounts receivables					
10.01 Receivable from Central Operation	-	-	-	-	-
10.02 Receivable Suspenses accounts	6,955,152	-	-	6,955,152	6,970,357
10.03 Receivable MF (Branch)	-	-	-	2,000,000	1,201,765
10.04 Receivable Pathology	-	-	-	-	387,314
10.05 Receivable Dry fish	-	-	-	1,031,680	1,031,680
10.06 Receivable SJ	-	-	-	-	-
10.07 Receivable from PKSF (UPP-UJIBITO)	2,613,149	-	-	2,613,149	1,563,147
10.08 Receivable from PKSF (ENRICH)	17,956	-	-	17,956	496,615
10.09 Receivable from Community Radio	-	-	-	-	476,328
10.10 Receivable from School Feeding Prog.	476,328	-	-	476,328	476,328
10.11 Receivable from Valuchain Proj.	585,812	-	-	585,812	565,900
10.12 Receivable from CREP	-	-	-	-	-
10.13 Receivable from MTCPII	-	-	-	5,670,629	3,770,629
10.14 Receivable from ICSF India/APRRN	10,436	4,100	-	14,536	-
10.15 Receivable from EWG	40,250	-	-	40,250	40,250
10.16 Receivable from CHS	-	-	-	-	-
10.17 Receivable from Central (Radio Meghna)	94,938	-	-	94,938	144,438
10.18 Receivable from CAMPE	3,000,000	-	-	3,000,000	3,000,000
10.19 Receivable from WHS	-	-	-	-	52,641
10.20 Receivable from ECM	2,011	-	-	2,011	54,911
10.21 Receivable from MF (Party Bill)	391,100	-	-	391,100	17,400
10.22 Receivable from CLS	-	-	-	-	-
10.23 Receivable from ECHOFISH	29,957	-	-	29,957	-
10.24 Receivable from Down payment	-	93,809	-	93,809	32,922
10.25 Receivable from IDCOL	-	2,057,948	-	2,057,948	93,809
10.26 Receivable from CFTM	38,508	-	-	38,508	2,057,948
10.27 Receivable from SGSP	103,475	-	-	103,475	-
10.28 Receivable from RUP Project	-	-	-	-	-
10.29 Receivable from SEEDS Project	24,872	-	-	24,872	67,660
10.30 Receivable from Guest house	290,863	-	-	290,863	608,265
10.31 Receivable from OXFARM	30,205	-	-	30,205	-
10.32 Receivable from Torun Alo	229,091	-	-	229,091	-
10.33 Receivable from UNHCR	113,200	-	-	113,200	-
10.34 Receivable from AID	28,500	-	-	28,500	-
Total:	11,191,855	2,155,857	-	25,933,969	22,633,979



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
10.01 Receivable from Central Operation					
Opening Balance as on 01.07.2016	-	-	-	-	24,334
Add: Paid during the year	-	-	-	-	-
Adjust with receivable FEDEC (PKSF)	-	-	-	-	-
Less: Received from during the year	-	-	-	-	-
Less: Adjust with Payable to Central Operation	-	-	-	-	-
Closing Balance as at 30.06.2017	-	-	-	-	24,334
10.02 Receivable suspense accounts					
Opening Balance as on 01.07.2016	6,970,357	-	-	6,970,357	6,589,483
Add: Paid during the year	96,945	-	-	96,945	459,519
Less: Received during the year	7,067,302	-	-	7,067,302	7,049,002
Less: Adjust with Capital Fund	112,150	-	-	112,150	78,645
Closing Balance as at 30.06.2017	6,955,152	-	-	6,955,152	6,970,357
10.03 Receivable MF (Branch)					
Opening Balance as on 01.07.2016	1,201,765	-	-	1,201,765	1,568,953
Add: Paid during the year	6,784,436	-	-	6,784,436	3,897,956
Less: Received during the year	7,986,201	-	-	7,986,201	5,466,909
Less: Adjust with Capital Fund	5,986,201	-	-	5,986,201	3,943,394
Closing Balance as at 30.06.2017	2,000,000	-	-	2,000,000	321,750
10.04 Receivable pathology					
Opening Balance as on 01.07.2016	387,314	-	-	387,314	464,011
Add: during the year	-	-	-	-	-
Less: recovery during the year	387,314	-	-	387,314	464,011
Less: Adjust with payable to Guest house	-	-	-	-	76,697
Closing Balance as at 30.06.2017	387,314	-	-	387,314	387,314
10.05 Receivable dryfish					
Opening Balance as on 01.07.2016	1,031,680	-	-	1,031,680	878,680
Add: Paid during the year	-	-	-	-	153,000
Less: Received during the year	1,031,680	-	-	1,031,680	1,031,680
Closing Balance as at 30.06.2017	1,031,680	-	-	1,031,680	1,031,680



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	2,000
-	-	-	-	-	2,000
-	-	-	-	-	2,000
-	-	-	-	-	-
-	1,563,147	-	-	1,563,147	1,234,592
-	5,698,660	-	-	5,698,660	4,503,179
-	7,261,807	-	-	7,261,807	5,737,771
-	4,648,658	-	-	4,648,658	4,174,624
-	2,613,149	-	-	2,613,149	1,563,147
-	496,615	-	-	496,615	-
-	3,921,341	-	-	3,921,341	496,615
-	4,417,956	-	-	4,417,956	496,615
-	4,400,000	-	-	4,400,000	-
-	17,956	-	-	17,956	496,615
476,328	-	-	-	476,328	476,328
476,328	-	-	-	476,328	476,328
476,328	-	-	-	476,328	476,328
565,900	-	-	-	565,900	2,575,405
709,876	-	-	-	709,876	2,878,895
1,275,776	-	-	-	1,275,776	5,454,300
689,964	-	-	-	689,964	4,888,400
585,812	-	-	-	585,812	565,900

10.06 **Receivable Janasangathon Fund**
 Opening Balance as on 01.07.2016
 Add: Paid during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.07 **Receivable from PKSF (UPP-UJIBITO)**

Opening Balance as on 01.07.2016
 Add: Expense during the year

Less: during the year
Closing Balance as at 30.06.2017

10.08 **Receivable from PKSF (ENRICH)**

Opening Balance as on 01.07.2016
 Add: Adjust with Donor Fund
 Add: Paid during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.09 **Receivable from Community Radio**

Opening Balance as on 01.07.2016
 Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.10 **Receivable from School Feeding Program**

Opening Balance as on 01.07.2016
 Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	49,092
-	-	-	-	-	-
-	-	-	-	-	49,092
-	-	-	-	-	49,092
3,770,629	-	-	-	3,770,629	-
1,900,000	-	-	-	1,900,000	4,600,000
5,670,629	-	-	-	5,670,629	4,600,000
-	-	-	-	-	829,371
-	-	-	-	-	-
5,670,629	-	-	-	5,670,629	3,770,629
118,668	-	-	-	122,768	21,484
4,100	-	4,100	-	122,768	24,510
118,668	-	4,100	-	122,768	45,994
108,232	-	-	-	108,232	45,994
-	-	-	-	-	-
10,436	-	4,100	-	14,536	-
40,250	-	-	-	40,250	40,250
-	-	-	-	-	-
40,250	-	-	-	40,250	40,250
-	-	-	-	-	-
40,250	-	-	-	40,250	40,250
-	-	-	-	-	221,997
-	-	-	-	-	-
-	-	-	-	-	221,997
-	-	-	-	-	221,997
-	-	-	-	-	-

10.11 **Receivable from Value Chain project**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017

10.12 **Receivable from CREP**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Adjust with Payable

Less: Received during the year

Closing Balance as at 30.06.2017

10.13 **Receivable from MTCP II Project**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year

Less: Adjust with Donor Fund

Closing Balance as at 30.06.2017

10.14 **Receivable from ICSF India /APRRN**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Adjust with capital fund

Closing Balance as at 30.06.2017

10.15 **Receivable from EWG**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
144,438	-	-	-	144,438	-
-	-	-	-	-	238,842
144,438	-	-	-	144,438	238,842
49,500	-	-	-	49,500	94,404
94,938	-	-	-	94,938	144,438
-	3,000,000	-	-	3,000,000	-
-	-	-	-	-	-
-	-	-	-	-	3,000,000
-	3,000,000	-	-	3,000,000	3,000,000
-	-	-	-	-	-
-	3,000,000	-	-	3,000,000	3,000,000
52,641	-	-	-	52,641	-
317,791	-	-	-	317,791	122,047
370,432	-	-	-	370,432	122,047
370,432	-	-	-	370,432	69,406
-	-	-	-	-	52,641
54,911	-	-	-	54,911	-
-	-	-	-	-	54,911
54,911	-	-	-	54,911	54,911
52,900	-	-	-	52,900	-
2,011	-	-	-	2,011	54,911
17,400	-	-	-	17,400	-
735,105	-	-	-	735,105	17,400
752,505	-	-	-	752,505	17,400
361,405	-	-	-	361,405	-
391,100	-	-	-	391,100	17,400

10.16 **Receivable from CHS**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017

10.17 **Receivable from Central (Radio Meghna)**

Opening Balance as on 01.07.2016

Add: Paid during the year

Add: Adjust with Payable Central Operation

Less: Received during the year

Closing Balance as at 30.06.2017

10.18 **Receivable from CAMPE**

Opening Balance as on 01.07.2016

Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017

10.19 **Receivable from WHS**

Opening Balance as on 01.07.2016

Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017

10.20 **Receivable from ECM**

Opening Balance as on 01.07.2016

Add: Expense during the year

Less: Received during the year

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	43,418
-	-	-	-	-	57,000
-	-	-	-	-	-
-	-	-	-	-	100,418
-	-	-	-	-	100,418
-	-	-	-	-	-
-	-	-	-	-	-
11,350	-	-	-	11,350	379,025
11,350	-	-	-	11,350	379,025
11,350	-	-	-	11,350	379,025
-	-	-	-	-	-
-	-	-	-	-	-
32,922	-	-	-	32,922	-
101,701	-	-	-	101,701	72,601
134,623	-	-	-	134,623	72,601
104,666	-	-	-	104,666	39,679
29,957	-	-	-	29,957	32,922
-	-	-	-	-	-
-	-	93,809	-	93,809	93,809
-	-	-	-	-	-
-	-	-	-	-	-
-	-	93,809	-	93,809	93,809
-	-	-	-	-	-
-	-	93,809	-	93,809	93,809
-	-	-	-	-	-
-	-	2,057,948	-	2,057,948	2,057,948
-	-	-	-	-	-
-	-	2,057,948	-	2,057,948	2,057,948
-	-	-	-	-	-
-	-	-	-	-	-
-	-	2,057,948	-	2,057,948	2,057,948

10.21 **Receivable from MIF (Party Bill)**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Add: Adjust with payable

Less: Received during the year
Closing Balance as at 30.06.2017

10.22 **Receivable from CLS**
 Opening Balance as on 01.07.2016
 Add: Expense during the year

Less: Adjust with capital fund
Closing Balance as at 30.06.2017

10.23 **Receivable from ECHOFISH**
 Opening Balance as on 01.07.2016
 Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.24 **Receivable from down payment**
 Opening Balance as on 01.07.2016
 Add: Adjust with sales
 Add: Adjust with sale

Less: Received during the year
Closing Balance as at 30.06.2017

10.25 **Receivable from IDC'OL**
 Opening Balance as on 01.07.2016
 Add: Grant -A
 Add: Grant -B

Less: Received during the year
 Add: Grant - B
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
	-	-	-	-	-
	827,691	-	-	827,691	-
	827,691	-	-	827,691	-
	789,183	-	-	789,183	-
	-	-	-	-	-
	38,508	-	-	38,508	-
<hr/>					
	-	-	-	-	27,508
	132,236	-	-	132,236	16,982
	132,236	-	-	132,236	44,490
	28,761	-	-	28,761	44,490
	103,475	-	-	103,475	-
<hr/>					
	67,660	-	-	67,660	-
	169,685	-	-	169,685	221,925
	237,345	-	-	237,345	221,925
	237,345	-	-	237,345	154,265
	-	-	-	-	67,660
<hr/>					
	608,265	-	-	608,265	10,941
	745,705	-	-	745,705	729,949
	1,353,970	-	-	1,353,970	740,890
	1,329,098	-	-	1,329,098	132,625
	24,872	-	-	24,872	608,265
<hr/>					
	-	-	-	-	-
	1,140,800	-	-	1,140,800	-
	387,314	-	-	387,314	-
	1,528,114	-	-	1,528,114	-
	701,760	-	-	701,760	-
	535,491	-	-	535,491	-
	1,237,251	-	-	1,237,251	-
	290,863	-	-	290,863	-

- 10.26 **Receivable from CFM**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Less: Received during the year
 Adjust with Central Office
Closing Balance as at 30.06.2017
- 10.27 **Receivable from SGSP**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Less: Received during the year
Closing Balance as at 30.06.2017
- 10.28 **Receivable from RUP Project**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Less: Received during the year
Closing Balance as at 30.06.2017
- 10.29 **Receivable from SEEDS Project**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Less: Received during the year
Closing Balance as at 30.06.2017
- 10.30 **Receivable from Guest house**
 Opening Balance as on 01.07.2016
 Add: Expense during the year
 Adjust with Receivable Pathology
 Less: Received during the year
 Less: Adjust with payable guest house
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	-
191,682	-	-	-	191,682	-
191,682	-	-	-	191,682	-
161,477	-	-	-	161,477	-
30,205	-	-	-	30,205	-
<hr/>					
-	-	-	-	-	-
288,540	-	-	-	288,540	-
288,540	-	-	-	288,540	-
59,449	-	-	-	59,449	-
229,091	-	-	-	229,091	-
<hr/>					
-	-	-	-	-	-
113,200	-	-	-	113,200	-
113,200	-	-	-	113,200	-
-	-	-	-	-	-
113,200	-	-	-	113,200	-
<hr/>					
-	-	-	-	-	-
178,500	-	-	-	178,500	-
178,500	-	-	-	178,500	-
150,000	-	-	-	150,000	-
28,500	-	-	-	28,500	-
<hr/>					

10.31 **Receivable from OXFARM**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.32 **Receivable from Torun Alo**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.33 **Receivable from UNHCR**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017

10.34 **Receivable from AID**

Opening Balance as on 01.07.2016
Add: Expense during the year

Less: Received during the year
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
2,766,829	9,421,414	129,063	1,230,227	13,547,533	11,625,980
7,469,918	8,557,423	798,920	26,300	16,852,561	11,834,703
-	-	-	-	-	912,063
-	-	-	14,688	14,688	-
-	7,295,862	-	-	7,295,862	8,879,722
10,236,747	25,274,699	927,983	1,271,215	37,710,644	33,252,468
8,079,321	7,470,501	798,920	34,180	16,382,922	9,761,460
-	5,904,049	-	532	5,904,581	9,563,336
-	-	-	-	-	16,939
-	-	-	-	-	8,000
-	-	-	1,195,515	-	-
-	1,019,350	-	-	1,019,350	355,200
8,079,321	14,393,900	798,920	1,230,227	23,306,853	19,704,935
2,157,426	10,880,799	129,063	40,988	14,403,791	13,547,533
-	53,517	-	-	53,517	33,140
-	36,549	5,956,661	-	5,993,210	5,094,320
-	90,066	5,956,661	-	6,046,727	5,727,460
-	33,140	-	-	33,140	27,350
-	826,160	-	-	826,160	620,586
-	859,300	-	-	859,300	647,936
-	805,783	-	-	805,783	614,796
-	53,517	-	-	53,517	33,140
-	25,021	5,669,299	-	5,694,320	5,821,015
-	35,105	343,862	-	378,967	29,179
-	60,126	6,013,161	-	6,073,287	5,850,194
-	23,577	56,500	-	80,077	155,874
-	36,549	5,956,661	-	5,993,210	5,694,320

11.00 **Advance, deposit and pre-payments**
 Opening Balance as on 01.07.2016
 Add: Advance Paid during the year
 Add: Advance to Third party during the year
 Add: Office rent Loan paid during the year
 Add: Personal Loan paid during the year
 Less: Advance Recovered during the year
 Less: Personal loan Recovered during the year
 Less: Adjust with Fuel bill
 Less: Adjust with salary
 Less: Adjust with payable PO
 Less: Adjust with office rent
Closing Balance as at 30.06.2017

12.00 **Stock and stores**
 12.01 Revenue stamps
 12.02 Goods & materials
Closing Balance as at 30.06.2017

12.01 **Revenue stamp**
 Opening Balance as on 01.07.2016
 Add: Purchase during the year
 Less: Sales during the year
Closing Balance as at 30.06.2017

12.02 **Goods & material**
 Opening Balance as on 01.07.2016
 Add: Purchase during the year
 Less: Sales during the year
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
2,113	206,385	4,008	1,400	213,906	45,846
2,113	206,385	4,008	1,400	213,906	45,846
1210259	32007785	1140436	15679076	50037556	39,003,670
1210259	32007785	1140436	15679076	50,037,556	39,003,670
(206,492)	-	-	2,508,452	2,301,960	3,969,922
-	-	-	1,521,000	1,521,000	-
-	-	-	-	-	-
-	-	-	-	-	1,450,000
-	-	-	4,075,350	4,075,350	-
-	-	-	6,909,613	6,909,613	6,266,315
-	-	-	3,971,335	3,971,335	8,228,178
-	-	-	36,627,283	36,627,283	28,179,953
-	-	-	14,239,199	14,239,199	17,200,000
-	-	-	8,712,368	8,712,368	6,638,012
-	-	-	1,823,241	1,823,241	1,132,757
-	-	-	4,953,639	4,953,639	-
-	-	-	17,646,511	17,646,511	7,684,986
-	-	-	16,513,282	16,513,282	8,444,495
-	-	-	3,160,815	3,160,815	716,880
-	-	-	2,863,766	2,863,766	-
-	-	-	5,755,774	5,755,774	4,500,500
-	-	-	1,620,000	1,620,000	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	130,393,176	130,393,176	90,442,076
-	-	-	48,910	48,910	18,137
-	-	-	-	-	246,692
-	-	-	-	-	496,615
-	-	-	-	-	145,022
-	-	-	564,353	564,353	2,170,029
-	-	-	39,290	39,290	35,164
(206,492)	-	-	133,554,181	133,347,689	97,523,657

13.00 Cash in hand
 Closing Balance as at 30.06.2017
 Details are shown in Annexure-A/3

14.00 Cash at bank
 Details are shown in Annexure-A/4

15.00 Donor fund
 Opening Balance as on 01.07.2016
 Add: Received during the year:
 PACE
 PKSF - Valuechain
 PKSF - ENRICH
 CCA
 MTPC-2
 MJF RUP
 C4D/ECM
 CLS
 CRPP
 SFP-WFP
 CFTM
 SEEDS
 ECHOFISH
 EWG
 Torun Alo
 MJF GSP
 IUCN
 Unicef
 ROA

Total received as grant
 Add: Bank interest during the year
 Add: Last year Grant
 Add: Adjust with Receivable from PKSF
 Add: Adjust with Payable to Central Operation
 Add: Adjust with COAST Contribution
 Add: Mis. Receipt



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	5,019,757	5,019,757	8,242,942
-	-	-	14,631,395	14,631,395	18,267,907
-	-	-	247,871	247,871	3,423,617
-	-	-	5,296	5,296	260,820
-	-	-	13,767,885	13,767,885	11,872,565
-	-	-	33,136,293	33,136,293	25,126,252
-	-	-	-	-	3,837,571
-	-	-	2,444,460	2,444,460	1,362,350
-	-	-	16,757,812	16,757,812	7,099,377
-	-	-	6,379,396	6,379,396	5,734,473
-	-	-	5,982,813	5,982,813	-
-	-	-	1,973,443	1,973,443	5,162,792
-	-	-	-	-	-
-	-	-	-	-	2,842,461
-	-	-	2,949,654	2,949,654	150,000
-	-	-	8,692,918	8,692,918	-
-	-	-	4,075,350	4,075,350	-
-	-	-	1,169,219	1,169,219	-
-	-	-	1,284,795	1,284,795	-
-	-	-	-	-	190,800
-	-	-	118,518,357	118,518,357	93,573,927
-	-	-	-	-	-
-	-	-	998,194	998,194	1,647,770
-	-	-	-	-	-
-	-	-	119,516,551	119,516,551	95,221,697
(206,492)	-	-	14,037,630	13,831,138	2,301,960
(19,711,574)	121,918,664	(11,431,817)	-	90,775,273	43,971,010
(5,138,975)	106,911,987	4,216,478	-	105,989,490	33,470,202
-	-	-	-	-	10,675,893
-	-	-	-	-	2,888,275
-	-	-	-	-	855,210
-	-	-	-	-	122,603
570,069	-	-	-	570,069	2,391,764
-	-	-	-	-	286,000
-	-	-	-	-	1,392,680
-	-	-	-	-	364,000
-	-	223,735	-	223,735	-
(24,280,480)	228,830,651	(6,991,604)	-	197,558,567	96,417,637

Less: Expense during the year:

LGP/RUP	
CLS	
EWG	
EF Edn	
SEED	
C4D	
SFP	
SFP-WFP	
ECHOFISH	
MTCP	
GSP	
Torun Aio	
PKSF - Valuechain	
PKSF - ENRICH	
CFIM	
CRRP	
CCA	
PACE	
IUCN	
ROA (CSO workshop)	

Total Expense and return

Less: Adjust with receivable MTCP II
Less: Fund return to donor
Less: Adjust with receivable donor

Closing Balance as at 30.06.2017

16.00 Cumulative surplus

Opening Balance as on 01.07.2016
Add: Surplus during the year
Add: Adjust with DMF (note#)
Add: Adjust with Payable central Operation(AAB)*
Add: Adjust with Payable CREP(AAB)*
Add: Adjust with Emergency Fund (AAB-Period)*
Add: Adjust with PF (Forfeited)
Add: Adjust with Payable DMFI
Add: Adjust with Payable DMRI
Add: Adjust with Payable DRFI
Add: Prior year with fund payable



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	246,692
-	-	-	-	-	321,750
-	-	-	-	-	568,442
(24,280,480)	228,830,651	(6,991,604)	-	197,558,567	95,849,195
-	10,691,199	-	-	10,691,199	5,073,922
(24,280,480)	218,139,452	(6,991,604)	-	186,867,368	90,775,273
-	-	-	-	-	-
-	13,546,518	-	-	13,546,518	8,472,596
-	10,691,199	-	-	10,691,199	5,073,922
-	24,237,717	-	-	24,237,717	13,546,518
-	-	-	-	-	-
-	24,237,717	-	-	24,237,717	13,546,518
-	-	-	-	-	-
-	-	-	3,924,398	3,924,398	3,923,363
-	-	-	1,743,125	1,743,125	1,430,856
-	-	-	5,667,523	5,667,523	5,354,219
-	-	-	1,326,345	1,326,345	1,429,821
-	-	-	98,716	98,716	-
-	-	-	1,425,061	1,425,061	1,429,821
-	-	-	4,242,462	4,242,462	3,924,398
-	-	-	-	-	-
-	189,107,661	-	-	189,107,661	213,166,666
-	296,885,000	-	-	296,885,000	288,115,000
-	485,992,661	-	-	485,992,661	501,281,666
-	-	-	-	-	-
-	312,878,670	-	-	312,878,670	312,174,005
-	312,878,670	-	-	312,878,670	312,174,005
-	173,113,991	-	-	173,113,991	189,107,661
-	-	-	-	-	-
-	38,000,000	-	-	38,000,000	91,875,000
-	-	11,515,931	-	11,515,931	18,741,613
-	38,000,000	11,515,931	-	49,515,931	110,616,613

Less: Adjust with receivable PKSF
Less: Adjust with Receivable MF

Total cumulative surplus
Transfer to reserve fund
Closing Balance as at 30.06.2017

17.00 Reserve fund (statutory Fund 10% of cumulative surplus)

Opening Balance as on 01.07.2016
Add: Transfer from cumulative surplus
Less: Investment against Reserve Fund
Closing Balance as at 30.06.2017

18.00 Fixed assets acquisition fund

Opening Balance as on 01.07.2016
Add: Provision during the year
Less: Depreciation
Less: Handover to Donor
Closing Balance as at 30.06.2017

19.00 Loan from PKSF

Opening Balance as on 01.07.2016
Add: Received during the year
Less: Refund during the year
Less: Transfer to current liabilities
Closing Balance as at 30.06.2017

20.00 Loan from others long term

20.01 Loan from Stomme Foundation (SF)
20.02 Loan from IDCOL
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	91,875,000	-	-	91,875,000	106,336,407
-	78,000,000	-	-	78,000,000	75,000,000
-	169,875,000	-	-	169,875,000	181,336,407
-	67,875,000	-	-	67,875,000	89,461,407
-	64,000,000	-	-	64,000,000	-
-	131,875,000	-	-	131,875,000	89,461,407
-	38,000,000	-	-	38,000,000	91,875,000
-	-	18,741,613	-	18,741,613	23,122,872
-	-	-	-	-	-
-	-	18,741,613	-	18,741,613	23,122,872
-	-	7,225,682	-	7,225,682	4,381,259
-	-	-	-	-	-
-	-	7,225,682	-	7,225,682	4,381,259
-	-	11,515,931	-	11,515,931	18,741,613
-	-	-	-	-	-
-	16,066,410	-	-	16,066,410	50,000,000
-	-	-	-	-	-
-	-	-	-	-	30,000,000
-	-	-	-	-	50,000,000
-	33,367,936	-	-	33,367,936	-
-	5,313,654	-	-	5,313,654	-
-	33,333,332	-	-	33,333,332	-
-	88,081,332	-	-	88,081,332	130,000,000
-	-	-	-	-	-
-	50,000,000	-	-	50,000,000	-
-	80,000,000	-	-	80,000,000	50,000,000
-	130,000,000	-	-	130,000,000	50,000,000
-	50,000,000	-	-	50,000,000	-
-	80,000,000	-	-	80,000,000	-
-	130,000,000	-	-	130,000,000	-
-	-	-	-	-	50,000,000

20.01 **Loan from Stomme Foundation (SF)**

Opening Balance as on 01.07.2016

Add: Received during the year

Less: Refund during the year

Less: Transfer to short term

Closing Balance as at 30.06.2017

20.02 **Loan from IDC/OI**

Opening Balance as on 01.07.2016

Add: Received during the year

Less: Refund during the year

Less: Adjust with capital fund

Closing Balance as at 30.06.2017

21.00 **Loan from other commercial banks- long term**

21.01 Loan from One Bank

21.02 Loan from Mutual Trust Bank

21.03 Loan from BRAC Bank

21.04 Loan from Midland Bank

21.05 Loan from Meghna Bank

21.06 Loan from IDLC

21.07 Loan from UBICO

Closing Balance as at 30.06.2017

21.01 **Loan from One Bank**

Opening Balance as on 01.07.2016

Add: Received during the year

Less: Refund during the year

Less: Transfer to short term

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	-
-	50,000,000	-	-	50,000,000	-
-	50,000,000	-	-	50,000,000	-
-	1,786,718	-	-	1,786,718	-
-	32,146,872	-	-	32,146,872	-
-	33,933,590	-	-	33,933,590	-
-	16,066,410	-	-	16,066,410	-
<hr/>					
-	30,000,000	-	-	30,000,000	-
-	50,000,000	-	-	50,000,000	30,000,000
-	80,000,000	-	-	80,000,000	30,000,000
-	30,000,000	-	-	30,000,000	-
-	50,000,000	-	-	50,000,000	-
-	80,000,000	-	-	80,000,000	-
-	-	-	-	-	30,000,000
<hr/>					
-	50,000,000	-	-	50,000,000	-
-	50,000,000	-	-	50,000,000	50,000,000
-	100,000,000	-	-	100,000,000	50,000,000
-	50,000,000	-	-	50,000,000	-
-	50,000,000	-	-	50,000,000	-
-	100,000,000	-	-	100,000,000	-
-	-	-	-	-	50,000,000
<hr/>					
-	-	-	-	-	-
-	50,000,000	-	-	50,000,000	-
-	50,000,000	-	-	50,000,000	50,000,000
-	16,632,064	-	-	16,632,064	-
-	16,632,064	-	-	16,632,064	-
-	33,367,936	-	-	33,367,936	-

21.02 **Loan from Mutual Trust Bank**
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Less : Refund during the year
 Less : Transfer to short term
Closing Balance as at 30.06.2017

21.03 **Loan from BRAC Bank**
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Less : Refund during the year
 Less : Transfer to short term
Closing Balance as at 30.06.2017

21.04 **Loan from Midland Bank**
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Less : Refund during the year
 Less : Transfer to short term
Closing Balance as at 30.06.2017

21.05 **Loan from Meghna Bank**
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Less : Refund during the year
 Less : Transfer to short term
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	-
-	30,000,000	-	-	30,000,000	-
-	30,000,000	-	-	30,000,000	-
-	4,696,500	-	-	4,696,500	-
-	19,989,846	-	-	19,989,846	-
-	24,686,346	-	-	24,686,346	-
-	5,313,654	-	-	5,313,654	-
-	-	-	-	-	-
-	50,000,000	-	-	50,000,000	-
-	50,000,000	-	-	50,000,000	-
-	-	-	-	-	-
-	16,666,668	-	-	16,666,668	-
-	16,666,668	-	-	16,666,668	-
-	33,333,332	-	-	33,333,332	-
-	-	-	-	-	-
-	284,424,000	-	-	284,424,000	209,500,000
-	312,878,670	-	-	312,878,670	312,174,005
-	597,302,670	-	-	597,302,670	521,674,005
-	291,590,670	-	-	291,590,670	237,250,005
-	305,712,000	-	-	305,712,000	284,424,000
-	-	-	-	-	-
-	64,000,000	-	-	64,000,000	-
-	-	-	-	-	-
-	-	-	-	-	-
-	64,000,000	-	-	64,000,000	-
-	64,000,000	-	-	64,000,000	-
-	-	-	-	-	-
-	64,000,000	-	-	64,000,000	-

21.06 **Loan from IDLC**

Opening Balance as on 01.07.2016

Add: Received during the year

Less : Refund during the year

Less : Transfer to short term

Closing Balance as at 30.06.2017

21.07 **Loan from UBICO**

Opening Balance as on 01.07.2016

Add: Received during the year

Less : Refund during the year

Less : Transfer to short term

Closing Balance as at 30.06.2017

22.00 **Loan from PKSF (Current Liabilities)**

Opening Balance as on 01.07.2016

Add: Received during the year

Less :Refund during the year

Closing Balance as at 30.06.2017

23.00 **Loan and other micrcredit Organizations short term**

23.01 Loan from Stomme Foundation (SF)

Opening Balance as on 01.07.2016

Add: Received during the year

Less :Refund during the year

Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
24.00 Loan and other Commercial Banks short term					
24.01 Loan from One Bank	80,000,000	-	-	80,000,000	-
24.02 Loan from Mutual Trust Bank	32,146,872	-	-	32,146,872	-
24.03 Loan from BRAC Bank	50,000,000	-	-	50,000,000	-
24.04 Loan from Midland Bank	50,000,000	-	-	50,000,000	-
24.05 Loan from Meghna Bank	16,632,064	-	-	16,632,064	-
24.06 Loan from IDLC	19,989,846	-	-	19,989,846	-
24.07 Loan from UBINCO	16,666,668	-	-	16,666,668	-
Closing Balance as at 30.06.2017	265,435,450	-	-	265,435,450	-
24.01 Loan from One Bank					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	80,000,000	-	-	80,000,000	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	80,000,000	-	-	80,000,000	-
24.02 Loan from Mutual Trust Bank					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	32,146,872	-	-	32,146,872	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	32,146,872	-	-	32,146,872	-
24.03 Loan from BRAC Bank					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	50,000,000	-	-	50,000,000	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	50,000,000	-	-	50,000,000	-
24.04 Loan from Midland Bank					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	50,000,000	-	-	50,000,000	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	50,000,000	-	-	50,000,000	-



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
24.05 Loan from Meghna Bank					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	16,632,064	-	-	16,632,064	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	16,632,064	-	-	16,632,064	-
24.06 Loan from IDLC					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	19,989,846	-	-	19,989,846	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	19,989,846	-	-	19,989,846	-
24.07 Loan from UBINCO					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Transfer from long term	16,666,668	-	-	16,666,668	-
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	16,666,668	-	-	16,666,668	-
25.00 Group member savings deposit					
Opening Balance as on 01.07.2016	458,765,487	-	-	458,765,487	369,120,819
Add: Realized during the year	729,116,724	-	-	729,116,724	449,836,768
Less: Return during the year	1,187,882,211	-	-	1,187,882,211	818,957,587
Less: Adjust with Loan Loss Provisison	614,483,794	-	-	614,483,794	360,187,472
Closing Balance as at 30.06.2017	573,398,417	-	-	573,398,417	458,765,487
Breckdown of Savings					
Security (regular) savings	446,664,747	-	-	446,664,747	393,519,950
Other Savings (Term /DPS)	63,776,068	-	-	63,776,068	31,988,113
Other Savings (Open/Voulantary)	62,957,602	-	-	62,957,602	33,257,424
Total	573,398,417	-	-	573,398,417	458,765,487



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	-
-	16,632,064	-	-	16,632,064	-
-	16,632,064	-	-	16,632,064	-
-	16,632,064	-	-	16,632,064	-
-	-	-	-	-	-
-	19,989,846	-	-	19,989,846	-
-	19,989,846	-	-	19,989,846	-
-	19,989,846	-	-	19,989,846	-
-	-	-	-	-	-
-	16,666,668	-	-	16,666,668	-
-	16,666,668	-	-	16,666,668	-
-	16,666,668	-	-	16,666,668	-
-	458,765,487	-	-	458,765,487	369,120,819
-	729,116,724	-	-	729,116,724	449,836,768
-	1,187,882,211	-	-	1,187,882,211	818,957,587
-	614,483,794	-	-	614,483,794	360,187,472
-	573,398,417	-	-	573,398,417	458,765,487
-	446,664,747	-	-	446,664,747	393,519,950
-	63,776,068	-	-	63,776,068	31,988,113
-	62,957,602	-	-	62,957,602	33,257,424
-	573,398,417	-	-	573,398,417	458,765,487
Loan from Meghna Bank					
Opening Balance as on 01.07.2016					
Add: Transfer from long term					
Less : Refund during the year					
Closing Balance as at 30.06.2017					
Loan from IDLC					
Opening Balance as on 01.07.2016					
Add: Transfer from long term					
Less : Refund during the year					
Closing Balance as at 30.06.2017					
Loan from UBINCO					
Opening Balance as on 01.07.2016					
Add: Transfer from long term					
Less : Refund during the year					
Closing Balance as at 30.06.2017					
Group member savings deposit					
Opening Balance as on 01.07.2016					
Add: Realized during the year					
Less: Return during the year					
Less: Adjust with Loan Loss Provision					
Closing Balance as at 30.06.2017					
Breakdown of Savings					
Security (regular) savings					
Other Savings (Term /DPS)					
Other Savings (Open/Voluntary)					
Total					



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
26.00 Accounts payable					
26.01 Payable to Central Office	2,999,997	6,605,858	1,306,333	10,912,188	7,105,804
26.02 Payable to CREP	-	-	-	-	-
26.03 Payable to provident fund	9,879,092	1,634,932	-	39,655,515	28,525,947
26.04 Payable to staff security deposit	41,700	-	-	327,720	107,339
26.05 Payable to party	-	1,403,739	-	1,480,739	1,493,924
26.06 Payable to guest house	-	-	-	-	535,491
26.07 Payable to DMFI	-	-	-	-	-
26.08 Payable to DMRI	-	-	-	-	-
26.09 Payable to DRFI	-	-	-	-	-
26.10 Payable to Janasgothan	-	-	-	-	-
26.11 Payable to IGA (SF)	2,407,745	-	-	2,407,745	2,407,745
26.12 Payable to BIMSTEC	(462,016)	-	-	(462,016)	1,124,000
26.13 Payable to C4D	-	-	-	-	865,900
26.14 Provision for salary	16,024	29,818	-	45,842	955,609
26.15 Provision for savings interest	1,206,930	-	-	1,206,930	113,638
26.16 Provision for office rent/ phone/	38,000	-	11,200	49,200	1,990,501
26.17 Provision for audit fee	225,750	-	-	444,250	48,000
26.18 Provision for income tax	4,587	12,994	-	285,888	243,000
26.19 Provision for VAT	-	31,407	-	115,218	284,704
26.20 Accrued service charge	-	3,500,376	-	3,500,376	31,407
26.21 Provision for non judicial stamp	-	63,217	-	63,217	3,699,005
26.22 Provision for Loan interest	421,719	-	-	421,719	63,217
26.23 Provision for Expense	-	-	366,301	366,301	-
26.24 Payable to Staff Welfare fund Fund	45,500	12,000	-	5,594,100	2,980,823
Total Accounts payable	31,066,358	13,294,341	1,683,834	66,414,932	52,576,054



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	1,352,329	4,490,553	1,262,922	7,105,804	4,018,215
-	34,599,648	3,040,800	2,994,364	40,634,812	8,801,661
-	-	-	-	-	-
-	-	-	-	-	3,000,000
-	-	-	-	-	545,000
-	-	-	-	-	145,022
-	35,951,977	7,531,353	4,257,286	47,740,616	16,509,898
-	32,951,980	701,760	2,639,377	36,293,117	6,346,463
-	-	-	311,576	311,576	2,888,275
-	-	-	-	-	145,022
-	-	-	-	-	24,334
-	-	223,735	-	223,735	-
-	32,951,980	925,495	2,950,953	36,828,428	9,404,094
-	2,999,997	6,605,858	1,306,333	10,912,188	7,105,804

26.01 **Payable to central office**
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Add: Travel during the year
 Add: Adjusted with receivable from CO(Radio Meghna)
 Add: Adjusted with Office rent
 Add: Adjusted with Mamangement cost
 Less : Refund during the year
 Less: Adjusted with Capital fund
 Less: Adjusted with Donor Fund/COAST Contribut
 Less: Adjusted with Receivable Central Operation
 Less: Adjusted with Capital Fund (prior year)

Closing Balance as at 30.06.2017

-	-	-	-	-	1,644,581
-	-	-	-	-	40,000
-	-	-	-	-	-
-	-	-	-	-	1,684,581
-	-	-	-	-	1,684,581
-	-	-	-	-	-
-	-	-	-	-	-

26.02 **Payable to CREP**

Opening Balance as on 01.07.2016
 Add: Received during the year
 Add: Adjust with receivable
 Less: Adjust with receivable
 Less : Refund during the year
Closing Balance as at 30.06.2017

23,899,517	3,060,930	1,565,500	-	28,525,947	31,203,067
2,407,471	12,755,467	162,420	-	15,325,358	12,667,212
10,574,475	5,000,000	-	-	15,574,475	13,397,897
1,911,961	-	-	-	1,911,961	1,597,584
38,793,424	20,816,397	1,727,920	-	61,337,741	58,865,760
10,081,864	10,937,305	92,988	-	21,112,157	27,948,049
-	-	-	-	-	-
570,069	-	-	-	570,069	2,391,764
10,651,933	10,937,305	92,988	-	21,682,226	30,339,813
28,141,491	9,879,092	1,634,932	-	39,655,515	28,525,947

26.03 **Payable to Provident Fund**

Opening Balance as on 01.07.2016
 Add: Deducted from salary
 Add: Received during the year
 Add: Interest charge
 Less: Paid during the year
 Less: Adjust with last year capital Fund
 Less: Forfeited (capital fund)
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
61,439	45,900	-	-	107,339	103,777
287,559	-	-	-	287,559	54,486
-	-	-	-	-	900
348,998	45,900	-	-	394,898	159,163
62,978	4,200	-	-	67,178	51,824
286,020	41,700	-	-	327,720	107,339
77,000	13,185	1,403,739	-	1,493,924	1,561,132
3,000,000	1,147,056	-	-	4,147,056	539,149
3,077,000	1,160,241	1,403,739	-	5,640,980	2,100,281
3,000,000	1,160,241	-	-	4,160,241	606,357
77,000	-	1,403,739	-	1,480,739	1,493,924
535,491	-	-	-	535,491	676,891
-	-	1,155,392	-	1,155,392	654,000
535,491	-	1,155,392	-	1,690,883	1,330,891
-	-	1,155,392	-	1,155,392	795,400
535,491	-	-	-	535,491	-
535,491	-	1,155,392	-	1,690,883	795,400
-	-	-	-	-	535,491
-	-	-	-	-	286,000
-	-	-	-	-	-
-	-	-	-	-	286,000
-	-	-	-	-	286,000
-	-	-	-	-	-
-	-	-	-	-	1,392,680
-	-	-	-	-	-
-	-	-	-	-	1,392,680
-	-	-	-	-	1,392,680
-	-	-	-	-	-

26.04 Payable to staff security deposit
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Add: Received during the year (from salary)

Less : Refund during the year
Closing Balance as at 30.06.2017

26.05 Payable to party
 Opening Balance as on 01.07.2016
 Add: Received during the year
 Add: Provision during the year (Fixed Assets)

Less : Refund during the year
 Less : Adjust with Cumulative surplus
Closing Balance as at 30.06.2017

26.06 Payable to guest house
 Opening Balance as on 01.07.2016
 Add: Received during the year

Less : Refund during the year
 Less : Adjust with loan and advance
Closing Balance as at 30.06.2017

26.07 Payable to DMFI
 Opening Balance as on 01.07.2016
 Add: Received during the year

Less : Adjust with Cumulative Surplus
Closing Balance as at 30.06.2017

26.08 Payable to DMIRI
 Opening Balance as on 01.07.2016
 Add: Received during the year

Less : Adjust with Cumulative Surplus
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	-	-	364,000
-	-	-	-	-	-
-	-	-	-	-	364,000
-	-	-	-	-	364,000
-	-	-	-	-	-
2,407,745	-	-	-	2,407,745	2,407,745
-	-	-	-	-	-
2,407,745	-	-	-	2,407,745	2,407,745
-	-	-	-	-	-
2,407,745	-	-	-	2,407,745	2,407,745
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
865,900	-	-	-	865,900	-
332,300	-	-	-	332,300	1,289,000
1,198,200	-	-	-	1,198,200	1,289,000
1,579,716	-	-	-	1,579,716	423,100
80,500	-	-	-	80,500	-
1,660,216	-	-	-	1,660,216	423,100
(462,016)	-	-	-	(462,016)	865,900
955,609	-	-	-	955,609	-
193,315	-	-	-	193,315	1,682,850
1,148,924	-	-	-	1,148,924	1,682,850
-	-	-	-	-	-
1,148,924	-	-	-	1,148,924	727,241
-	-	-	-	-	955,609

26.09 Payable to DRFI

Opening Balance as on 01.07.2016
Add: Received during the year

Less : Adjust with Cumulative Surplus
Closing Balance as at 30.06.2017

26.10 Payable to janosagothan

Opening Balance as on 01.07.2016
Add: Received during the year

Less : Refund during the year
Closing Balance as at 30.06.2017

26.11 Payable to IGA (SF)

Opening Balance as on 01.07.2016
Add: Received during the year

Less : Refund during the year
Less : Adjust with capital fund
Closing Balance as at 30.06.2017

26.12 Payable to BMISTEC

Opening Balance as on 01.07.2016
Add: Received during the year

Less : Refund during the year
Provision for audit fee
Closing Balance as at 30.06.2017

26.13 Payable to C-4D

Opening Balance as on 01.07.2016
Add: Received during the year

Less : Refund during the year
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	63,820	29,818	20,000	113,638	984,482
-	3,786,503	-	-	3,786,503	5,369,556
-	3,850,323	29,818	20,000	3,900,141	6,354,038
-	3,834,299	-	20,000	3,854,299	6,240,400
-	3,834,299	-	20,000	3,854,299	6,240,400
-	16,024	29,818	-	45,842	113,638
-	1,990,501	-	-	1,990,501	2,047,702
-	20,343,827	-	-	20,343,827	15,933,701
-	22,334,328	-	-	22,334,328	17,981,403
-	21,127,398	-	-	21,127,398	15,990,902
-	21,127,398	-	-	21,127,398	15,990,902
-	1,206,930	-	-	1,206,930	1,990,501
-	48,000	-	-	48,000	101,060
-	153,000	-	11,200	164,200	162,600
-	201,000	-	11,200	212,200	263,660
-	163,000	-	-	163,000	215,660
-	38,000	-	11,200	49,200	48,000
138,000	105,000	-	-	243,000	138,000
80,500	120,750	-	-	201,250	105,000
-	-	-	-	-	-
218,500	225,750	-	-	444,250	243,000
-	-	-	-	-	-
218,500	225,750	-	-	444,250	243,000
267,214	4,253	13,237	-	284,704	207,769
8,220	-	2,349	-	10,569	52,808
303,627	4,587	-	-	308,214	294,584
579,061	8,840	15,586	-	603,487	555,161
310,754	4,253	2,592	-	317,599	270,457
268,307	4,587	12,994	-	285,888	284,704

- 26.14 **Provision for salary**
 Opening Balance as on 01.07.2016
 Add: Provision during the year
 Less : Refund during the year
Closing Balance as at 30.06.2017
- 26.15 **Provision for savings interest**
 Opening Balance as on 01.07.2016
 Add: Provision during the year
 Less : Refund during the year
Closing Balance as at 30.06.2017
- 26.16 **Provision for office rent/ phone**
 Opening Balance as on 01.07.2016
 Add: Provision during the year
 Less : Refund during the year
Closing Balance as at 30.06.2017
- 26.17 **Provision for audit fee**
 Opening Balance as on 01.07.2016
 Add: Payable to BMSTEC
 Add: Adjust with
 Less : Refund during the year
Closing Balance as at 30.06.2017
- 26.18 **Provision for income tax**
 Opening Balance as on 01.07.2016
 Add: Cash received during the year
 Add: Provision during the year
 Less : Refund during the year
Closing Balance as at 30.06.2017



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	31,407	-	31,407	320,434
-	-	-	-	-	-
737,206	-	-	-	737,206	416,611
-	-	-	-	-	-
737,206	-	31,407	-	768,613	737,045
653,395	-	-	-	653,395	705,638
83,811	-	31,407	-	115,218	31,407
26.20 Accrued service charge					
Opening Balance as on 01.07.2016	-	3,699,005	-	3,699,005	3,954,800
Add: Adjust with disbursement	-	-	-	-	-
Add: Provision during the year	-	-	-	-	-
Less: Recovery during the year	-	3,699,005	-	3,699,005	3,954,800
Closing Balance as at 30.06.2017	-	198,629	-	198,629	255,795
26.21 Provision for non judicial stamp					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Provision during the year	-	63,217	-	63,217	63,217
Less: Refund during the year	-	-	-	-	-
Closing Balance as at 30.06.2017	-	63,217	-	63,217	63,217
26.22 Provision for Loan interest					
Opening Balance as on 01.07.2016	-	-	-	-	-
Add: Provision during the year (for PF Loan)	304,470	-	-	304,470	-
Add: Provision during the year (for SWF Loan)	117,249	-	-	117,249	-
Less: Refund during the year	421,719	-	-	421,719	-
Less: Transfer to short term	-	-	-	-	-
Closing Balance as at 30.06.2017	421,719	-	-	421,719	-

26.19 Provision for VAT

Opening Balance as on 01.07.2016
Add: Cash received during the year
Add: Provision during the year
Add: Provision with Office rent during the year

Less: Refund during the year
Closing Balance as at 30.06.2017

26.20 Accrued service charge

Opening Balance as on 01.07.2016
Add: Adjust with disbursement
Add: Provision during the year

Less: Recovery during the year
Closing Balance as at 30.06.2017

26.21 Provision for non judicial stamp
Opening Balance as on 01.07.2016
Add: Provision during the year

Less: Refund during the year
Closing Balance as at 30.06.2017

26.22 Provision for Loan interest

Opening Balance as on 01.07.2016
Add: Provision during the year (for PF Loan)
Add: Provision during the year (for SWF Loan)

Less: Refund during the year
Less: Transfer to short term

Closing Balance as at 30.06.2017



26.23 **Provision for Expense**
 Opening Balance as on 01.07.2016
 Add: Provision Overhead cost
 Add: Program cost
 Add: Mobile Bill
 Add: Travel Bill
 Add: Audit Fee
 Less : Refund during the year
Closing Balance as at 30.06.2017

26.24 **Payable to Staff Welfare fund Fund**
 Opening Balance as on 01.07.2016
 Add: Deducted from salary
 Add: Received during the year
 Less: Paid during the year
 Less: Forfeited
Closing Balance as at 30.06.2017

27.00 **Loan loss provision**
 Opening Balance as on 01.07.2016
 Add: Provision during the year
 Add: Adjust with Members savings Provision during the year
 Less: Adjustment with write off during the year
 Less: Adjustment with write cummulative surplus (prior)

28.00 **Disaster management fund**
 Opening Balance as on 01.07.2016
 Add: Realized during the year
 Less: Adjust with Cumulative surplus
 Less: Adjust with Property Plan & Equip
Closing Balance as at 30.06.2017

Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	2,980,823	2,980,823	470,499
-	-	-	315,403	315,403	301,349
-	-	-	26,830	26,830	2,596,907
-	-	-	-	-	11,000
-	-	-	-	-	10,165
-	-	-	17,500	17,500	196,650
-	-	-	3,340,556	3,340,556	3,586,570
-	-	-	2,974,255	2,974,255	605,747
-	-	-	366,301	366,301	2,980,823
-	-	-	-	-	-
351,500	4,300,000	-	-	-	-
435,000	4,359,300	70,000	-	4,721,500	-
786,500	8,659,300	70,000	-	9,515,800	-
741,000	3,122,700	58,000	-	3,921,700	-
-	-	-	-	-	-
741,000	3,122,700	58,000	-	3,921,700	-
45,500	5,536,600	12,000	-	5,594,100	-
-	-	-	-	-	-
-	50,369,947	3,431,514	-	53,801,461	43,430,203
-	10,931,844	-	-	10,931,844	10,366,630
-	-	-	-	-	4,628
-	61,301,791	3,431,514	-	64,733,305	53,801,461
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	61,301,791	3,431,514	-	64,733,305	53,801,461
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	10,675,893
-	-	-	-	-	-
-	-	-	-	-	10,675,893
-	-	-	-	-	10,675,893
-	-	-	-	-	-
-	-	-	-	-	-



29.00 **Payable to Gratuity Fund**
 Opening Balance as on 01.07.2016
 Add: Deducted from salary
 Add: Received during the year
 Less: Paid during the year
 Less: Forfeited
Closing Balance as at 30.06.2017

30.00 **Emergency fund (Loan insurance)**
 Opening Balance as on 01.07.2016
 Add: Realized during the year
 Less: Return during the year
 Less: Adjustment with Fund (Action Aid Period)
Closing Balance as at 30.06.2017

31.00 **Service charge on loan**

Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
16,768,832	1,579,686	2,157,144	-	20,505,662	32,657,529
1,368,753	12,003,480	170,554	-	13,542,787	9,739,748
10,931,959	13,992,750	-	-	24,924,709	15,206,928
29,069,544	27,575,916	2,327,698	-	58,973,158	57,604,205
11,275,318	11,097,559	108,796	-	22,481,673	37,098,543
-	-	-	-	-	-
17,794,226	16,478,357	2,218,902	-	36,491,485	20,505,662
-	39,835,606	-	-	39,835,606	31,538,527
-	28,528,921	-	-	28,528,921	21,794,577
-	68,364,527	-	-	68,364,527	53,333,104
-	12,881,927	-	-	12,881,927	13,374,895
-	-	-	-	-	122,603
-	55,482,600	-	-	55,482,600	39,835,606
-	209,480,582	-	-	209,480,582	164,320,306
-	121,890,605	-	-	121,890,605	61,969,978
-	22,838,502	-	-	22,838,502	9,521,778
-	744,288	-	-	744,288	-
-	-	-	-	-	58,152
-	-	-	-	-	-
-	638,606	-	-	638,606	602,454
-	-	-	-	-	-
-	2,123,101	-	-	2,123,101	1,935,833
-	-	-	-	-	18,840
-	-	-	-	-	80,621
-	-	-	-	-	255,795
-	357,715,684	-	-	357,715,684	238,763,757
-	357,715,684	-	-	357,715,684	-
49,820	2,451,316	916	-	2,502,052	3,028,986
-	494,232	-	-	494,232	1,107,937
-	-	-	-	-	-
-	-	-	-	-	-
-	494,232	-	-	494,232	1,107,937
49,820	1,957,084	916	-	2,007,820	1,921,049

32.00 **Bank interest on FDR**
 Interest on FDR
 Less: Adjustment
 Less: Addadjustment



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	5,698,660	-	-	5,698,660	4,503,179
-	3,921,341	-	-	3,921,341	2,842,461
-	-	-	5,019,757	5,019,757	8,242,942
-	-	-	14,631,395	14,631,395	18,267,907
-	-	-	247,871	247,871	3,423,617
-	-	-	5,296	5,296	260,820
-	-	-	13,767,885	13,767,885	11,872,565
-	-	-	32,895,541	32,895,541	23,632,831
-	-	-	-	-	3,015,941
-	-	-	2,127,402	2,127,402	-
-	-	-	16,757,812	16,757,812	7,099,377
-	-	-	6,379,396	6,379,396	5,734,473
-	-	-	2,949,654	2,949,654	-
-	-	-	5,982,813	5,982,813	5,162,792
-	-	-	8,692,918	8,692,918	-
-	-	-	4,075,350	4,075,350	-
-	-	-	1,162,676	1,162,676	-
-	-	-	1,973,443	1,973,443	-
-	-	-	1,284,795	1,284,795	-
275,000	-	-	-	275,000	-
275,000	9,620,001	-	117,954,004	127,849,005	94,058,905
45,550	-	-	-	45,550	-
30,329	-	-	-	30,329	168
17,937	-	-	-	17,937	-
12,100	-	-	-	12,100	-
19	-	-	-	19	-
36,452	-	99,256	38,790	174,498	197,043
134	-	-	-	134	-
29,100	-	114,160	-	29,100	-
-	-	-	-	114,160	35,580
-	-	-	-	-	-
3,500	-	-	-	3,500	-
-	-	-	-	-	-
778	-	-	-	778	260,972
-	-	-	-	-	-
175,899	-	213,416	38,790	428,105	493,763
-	-	-	-	-	1,800
-	-	-	-	-	110
-	-	-	-	-	1,910

33.00 Donation (grant)

- PKSF Ujibito
- PKSF ENRICH
- LGP/RUP
- CLS
- EWG
- EF Edn
- SEED
- C4D
- SFP-EC
- SFP-WFP
- ECHO/FISH
- CFTM
- MTCP
- GSP
- CRRP
- CCA
- PACE
- Toron Alo
- HUCN
- Donation (operation)

Total

34.00 Others

- Seat rent
- Punishment
- Radio Meghna
- Admission fee
- Mobile banking commission
- Miscellaneous income
- Bag dairy sales
- Asset sales
- Dry fish income
- Photocopy
- Program income
- Microbus income
- Guest house income
- Office/Generator/Multimedia

As per receipt & payment

Add: from non cash
Punishment for late entrance
Bag, dairy & others



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
175,899	-	213,416	38,790	428,105	495,673
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	206,959
175,899	-	213,416	38,790	428,105	288,714
39,635	-	-	-	39,635	262,147
167,726	-	-	-	167,726	1,305,975
-	-	-	-	-	325,140
36,000	-	-	-	36,000	-
28,972	-	-	-	28,972	139,226
37,807	-	-	-	37,807	-
170,771	-	-	-	170,771	220,000
366,278	-	-	-	366,278	665,177
-	-	-	-	-	41,873
3,000	-	-	-	3,000	204,996
-	-	-	-	-	116,940
3,002,200	-	-	-	3,002,200	-
3,852,389	-	-	-	3,852,389	3,281,474
-	6,612,280	-	-	6,612,280	7,616,484
-	16,981,802	-	-	16,981,802	3,388,098
-	-	-	-	-	682,500
-	-	-	-	-	-
-	-	899,318	-	899,318	668,741
1,911,961	-	-	-	1,911,961	1,968,475
1,911,961	23,594,082	899,318	-	26,405,361	14,324,298
-	304,470	-	-	304,470	-
-	117,249	-	-	117,249	-
-	-	-	-	-	-
1,911,961	24,015,801	899,318	-	26,827,080	-

Less :
Interest expn. on provident fund
Office rent
Salary & benefits

Total Others

35.00 Overhead income:

Manusherjanno (RUP)
CLS Project
EWG
Guest house
SGSP Project
Mamoni
SEEDS
ECOFISH
LGP
MTCP-2
C4D
Microfinance

Total

36.00 Other Loans interest paid:

Siromme Foundation
One Bank Ltd
BRAC Bank
Mutual Trust Bnk Ltd
IDCOL Interest
PF Loan

Total

Add: Provision PF Loan
Add: Provision Staff Welfare Fund
Less: Adjust with other income
As per statements of income



37.00 **Staff salary & benefits**

Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Cash payment	99,307,114	1,686,099	47,738,148	152,618,229	135,768,669
Punishment for late entrance	-	-	-	-	1,800
Seat rent	-	-	-	-	-
Bag, dairy & others	-	-	-	-	110
PF deduction/ recovery	12,755,467	162,420	-	12,917,887	10,315,712
Staff gratuity provision	12,003,480	170,554	-	12,174,034	-
Staff welfare Fund	4,359,300	70,000	-	4,429,300	8,633,494
Bi cycle loan recovery	-	-	-	-	8,000
Mobile loan recovery	-	-	-	-	5,129,556
Provision (SFP & EWG)	3,786,503	-	-	3,786,503	240,900
Security deposit	-	-	-	-	-
Tax deduct	4,587	-	-	4,587	4,753
	32,909,337	402,974	-	33,312,311	24,334,325
Total salary & benefits	132,216,451	2,089,073	47,738,148	185,930,540	160,102,994
Less: Adjust with other income	-	-	-	-	206,959
Less: Adjust with bank interest	-	-	-	-	-
Total	132,216,451	2,089,073	47,738,148	185,930,540	159,896,035

38.00 **Office rent**

As per receipt payment	8,956	7,431,955	700,000	2,424,983	10,565,894	7,481,683
Add: Adjust with payable to Central Operation	-	-	-	-	-	900,200
Add: provision during the period (SFP)	-	1,019,350	-	-	1,019,350	-
Add: Adjust with Provision	-	153,000	-	-	153,000	162,600
Add: Provision Telephone bill (EWG)	-	-	-	-	-	-
Add: Adjusted with receivable from Central	-	-	-	-	-	-
	8,956	8,604,305	700,000	2,424,983	11,738,244	8,544,483
Less: Adjust with other income	-	-	-	-	-	-
Total	8,956	8,604,305	700,000	2,424,983	11,738,244	8,544,483



39.00 Other Operating Expense:

Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Miscellaneous Expense	395,039	-	-	395,039	13,278
Nifs Expense/Seeds purchase	210,473	-	-	210,473	2,283
Disaster expense	451,514	-	-	451,514	730,336
Overhead cost	1,307,725	-	2,961,003	4,268,728	2,660,947
Software maintenance	-	-	-	-	-
Honorarium	809,533	21,500	-	831,033	-
Dry Fish Purchase	-	6,340	-	6,340	-
Radio Meghana expense	-	-	-	-	-
Benefisheries Training	-	-	-	-	-
Program cost Equity bd networking	642,834	-	-	642,834	20,025
Program cost HAP & Social Justice	38,877	-	-	38,877	-
Partner contribution	-	-	-	-	46,921
Misappropriation	-	-	-	-	-
Social contribution	-	-	-	-	1,075
Membership fee	-	-	-	-	-
Program cost	-	-	-	-	-
Communication/Staff Mobile Bill	-	-	204,753	204,753	276,294
Coustomar return	-	-	-	-	-
Guesthouse maintenance	-	229,992	-	229,992	-
	1,491,244	257,832	3,165,756	7,279,583	3,751,159
Add: Partner contribution adjst	-	-	-	-	-
Add: Overhead cost (EWG) Provision	-	-	-	-	-
Add: Overhead cost (SFP) Provision	-	-	-	-	446,371
	1,491,244	257,832	3,165,756	7,279,583	4,197,530
	1,491,244	257,832	3,165,756	7,279,583	4,197,530
Less: Adjust with other income	-	-	-	-	-
Total					



Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
-	-	-	5,019,757	5,019,757	2,540,733
-	-	-	14,631,395	14,631,395	5,445,201
-	-	-	247,871	247,871	2,723,242
-	-	-	5,296	5,296	260,820
-	-	-	13,767,885	13,767,885	5,426,290
-	-	-	33,136,293	33,136,293	6,928,750
-	-	-	-	-	296,022
-	-	-	1,973,443	1,973,443	-
-	-	-	2,444,460	2,444,460	8,988
-	-	-	16,757,812	16,757,812	2,911,511
-	-	-	6,379,396	6,379,396	4,443,108
-	-	-	2,949,654	2,949,654	1,688,463
-	-	-	5,982,813	5,982,813	-
-	-	-	8,692,918.00	8,692,918.00	-
-	-	-	-	-	-
-	5,739,940.00	-	-	5,739,940.00	4,502,102.00
-	4,900,565.00	-	-	4,900,565.00	3,219,534.00
-	23,585.00	-	-	23,585.00	59,046.00
-	-	-	4,075,350.00	4,075,350.00	-
-	-	-	1,169,219.00	1,169,219.00	-
-	-	-	1,284,795.00	1,284,795.00	-
-	10,664,090	-	118,518,357	129,182,447	40,453,810
Total					

40.00 Donor Program cost

LGP/RUP
 CLS
 EWG
 SF Edn
 SEED
 C4D
 SFP-EC
 Torant Alo
 SFP-WFP
 ECOFISH
 MTCF
 GSP
 CRRP
 ECFC
 PKSF - Value chain
 PKSF - UJIBITO
 PKSF - ENRICH
 Citep
 CCA
 PACE
 IUCN



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST
Schedule of Property, Plant and Equipment (Consolidated)

As on 30 June 2017

Assets Categories	Amount in Taka									
	Cost					Rate of depreciation (%)	Depreciation			Written Down value as on 30-Jun-17
	Balance as on 1-Jul-16	Addition during the period	Sales/adj. during the period	Balance as on 30-Jun-17	Charged during the period		Sales/adj. during the period	Balance as on 30-Jun-17		
Land & Land development	17,496,414	63,520	-	17,559,934	-	-	5,072,145	-	5,072,145	12,487,789
Building & Other Construction	46,221,497	3,975,740	-	50,197,237	5%	4,680,349	6,939,890	1,226,541	12,846,780	37,350,457
Furniture & Fixtures	9,798,270	2,569,001	533,993	12,901,264	10%	(29,829)	6,124,263	845,774	6,940,208	5,961,056
Vehicles	14,949,318	313,590	29,146	15,292,054	20%	29,146	12,994,319	1,033,798	14,057,263	1,234,791
Office Equipments	6,192,425	2,155,772	-	8,348,197	20%	60,003	5,049,307	776,684	5,885,994	2,462,203
Electric Installation	19,739,266	2,473,479	(521,237)	21,691,508	20%	212,478	14,915,017	2,109,608	17,237,103	4,454,405
Tools & Equipments	4,902,857	201,422	39,409	5,143,688	20%	(35,554)	3,498,383	415,771	3,878,600	1,265,088
30 June 2017	119,300,047	11,752,524	81,311	131,133,882		4,916,593	54,593,324	6,408,176	65,918,093	65,215,789
30 June 2016	118,270,039	6,354,777	5,324,769	119,300,047		5,163,324	53,810,561	5,946,087	54,593,324	64,706,723



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST
Schedule of Property, Plant and Equipment (Micro Finance)

As on 30 June 2017

Assets Categories	Amount in Taka									
	Cost					Rate of depreciation (%)	Depreciation			Written Down value as on 30-Jun-17
	Balance as on 1-Jul-16	Addition during the period	Sales/adj. during the period	Balance as on 30-Jun-17	Charged during the period		Sales/adj. during the period	Balance as on 30-Jun-17		
Land & land development	6,945,609	-	-	6,945,609	0%	-	-	-	6,945,609	
Building & Other Construction	40,302,029	411,528	-	40,713,557	5%	983,716	(56,217)	4,807,616	35,905,941	
Furniture & Fixtures	5,000,056	2,001,607	533,993	6,467,670	10%	525,054	(29,829)	3,582,819	2,884,851	
Vehicles	2,207,755	-	29,146	2,178,609	20%	428,333	29,146	2,173,804	4,805	
Office Equipments	930,679	996,055	-	1,926,734	20%	240,100	(38,713)	948,652	978,082	
Electric Installation	7,326,212	2,257,149	(521,237)	10,104,598	20%	1,329,233	212,478	5,908,613	4,195,985	
Tools & Equipments	864,500	63,050	39,409	888,141	20%	114,008	(35,554)	679,867	208,273	
30-Jun-17	63,576,840	5,729,389	81,311	69,224,918		14,562,238	3,620,444	81,311	18,101,371	51,123,546
30-Jun-16	66,217,190	2,684,419	5,324,769	63,576,840		16,555,352	3,170,210	5,163,324	14,562,238	49,014,601



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST
Schedule of Property, Plant and Equipment (Social Business)
As on 30 June 2017

Assets Categories	Amount in Taka									
	Cost					Rate of depreciation	Depreciation			Written Down value as on 6/30/2017
	Balance as on 30/6/2016	Addition during the period	Sales/Adj during the period	Balance as on 6/30/2017	Charged during the period		Sales/adj. during the period	Balance as on 6/30/2017		
Land & Land development	249,791	63,520.0	-	313,311	-	0%	-	-	-	313,311
Building & Other Construction	-	150,239	-	150,239	-	5%	4,941	-	4,941	145,298
Furniture & Fixtures	296,526	115,700.0	-	412,226	186,529	10%	41,048	-	227,577	184,649
Vehicles	1,304,970	-	-	1,304,970	1,297,436	20%	7,531	-	1,304,967	3
Office Equipments	-	-	-	-	-	20%	-	-	-	-
Electric Installation	540,821	51,665.0	-	592,486	473,691	20%	39,134	-	512,825	79,661
Tools & Equipments	988,868	6,000	-	994,868	956,052	20%	13,940	-	969,992	24,876
30 June 2017	3,380,976	387,124	-	3,768,100	2,913,708		106,594	-	3,020,302	747,798
30 June 2016	3,098,710	282,266	-	3,380,976	2,825,267		88,441	-	2,913,708	467,268



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST
 Schedule of Property, Plant and Equipment (Central Operation)
 As on 30 June 2017

Assets Categories	Amount in Taka									
	Cost				Rate of depreciation	Rate of depreciation			Written Down value	
	Balance as on 30/06/2016	Addition during the period	Sales/adj. during the Period	Balance as on 30/06/2017		Balance as on 1/7/2016	Charged during the period	Sales/adj. during the period	Balance as on 6/30/2017	Down value as on 6/30/2017
Land & land development	10,301,014	-	-	10,301,014	0%	5,072,145	-	-	5,072,145	5,228,869
Building & Other Construction	5,919,468	3,413,973	-	9,333,441	5%	3,172,207	237,884	4,736,566	8,146,657	1,186,784
Furniture & Fixtures	1,857,506	115,678.0	-	1,973,184	10%	1,357,336	98,224	-	1,455,560	517,624
Vehicles	4,008,519	-	-	4,008,519	20%	3,998,656	3,940	-	4,002,596	5,923
Office Equipments	2,339,792	66,198.0	-	2,405,990	20%	2,107,949	98,751	-	2,206,700	199,290
Electric Installation	10,469,569	164,665.0	-	10,634,234	20%	8,631,600	640,866	-	9,272,466	1,361,768
Tools & Equipments	2,354,029	132,372	-	2,486,401	20%	1,609,549	275,128	-	1,884,677	601,724
30 June 2017	37,249,897	3,892,886	-	41,142,783		25,949,441	1,354,793	4,736,566	32,040,801	9,101,982
30 June 2016	35,292,661	1,957,236	-	37,249,897		24,691,826	1,257,615	-	25,949,441	11,300,456



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST
Schedule of Property, Plant and Equipment (Donor Program)
As on 30 June 2017

Assets Categories	Amount in Taka									
	Cost				Rate of depreciation (%)	Depreciation			Written Down value	
	Balance as on 1-Jul-16	Addition during the period	Sales/adj. during the period	Balance as on 30-Jun-17		Balance as on 1-Jul-16	Charged during the period	Sales/adj. during the period	Balance as on 30-Jun-17	Down value as on 30-Jun-17
Land & Land development	-	-	-	-	0%	-	-	-	-	-
Building & Other Construction	-	-	-	-	5%	-	-	-	-	-
Furniture & Fixtures	2,644,182	336,016	-	2,980,198	10%	1,552,462	181,448	-	1,733,910	1,246,288
Vehicles	7,428,074	313,590	-	7,720,560	20%	5,923,610	593,994	-	6,517,604	1,224,060
Office Equipments	2,921,954	1,093,519	-	4,015,473	20%	2,271,519	437,833	98,716	2,808,068	1,207,406
Electric Installation	1,402,664	-	-	1,402,664	20%	1,017,868	100,375	-	1,118,243	284,421
Tools & Equipments	695,460	-	-	695,460	20%	402,478	12,695	-	415,173	280,287
30 June 2016	15,092,334	1,743,125	-	16,814,355		11,167,937	1,326,345	98,716	12,592,998	4,242,462
30 June 2017	13,661,478	1,430,856	-	15,092,334		9,738,116	1,429,821	-	11,167,937	3,924,398



Coastal Association for Social Transformation (COAST) Trust
Schedule of Cash in hand
As at 30 June 2017

Sl. No	Name of Branch & Sector	Amount in Taka	
		30.06.2017	30.06.2016
1	Cash in hand Radio Meghna	3	25
2	Cash in hand Bhola	2,110	-
3	Cash in hand Coxbazar	-	-
	Sub Total Operation	2,113	25
1	Bhola Sador	-	-
2	Valumia	-	-
3	Daulatkhan	-	-
4	Bangla bazar	-	-
5	Borhanuddin	-	-
6	Borhangong	-	-
7	Chanpur	-	-
8	Khasherhat	-	-
9	Charbhuta	-	-
10	Lalmohan	-	-
11	Lalmohan-02	-	-
12	Badarpur	-	-
13	Charumed	-	-
14	Raychad	-	70
15	Janatabazar	-	-
16	Jinnagor	-	-
17	Dularhat	-	-
18	Hazarigong	-	-
19	Manika	-	-
20	Kalmi	-	-
21	Cox'sBazar-1	-	1,500
22	Kutubdia	-	-
23	Dhurung	100	822
24	Teknuf	1,310	9,623
25	Chokoria	5	-
26	Chokoria-02	-	-
27	Khutakhali	-	-
28	Pekua	-	8,000
29	Eidghaon	7,716	-
30	Zahiruddin	-	-
31	Dal Char	-	-
32	Char Kukrimukri	-	-
33	Char Motahar	-	-
34	Sakuchia	-	-
35	Mopura sador	-	-
36	Kalatoli	5	-
37	Noakhali Sadar	-	-
38	Feni sador	-	-
39	Laxmipur	-	-
40	Dagon Bhuya	-	-
41	Ramgoti	-	-
42	Chandragonj	-	-
43	Sonapur	-	-
44	Begumgong	-	-
45	Azad Nagor	-	-
46	Odarhat	-	-
47	Saminmunshir Hat	-	-
48	Subarnachar	-	-
49	Kabirhar	-	-
50	Compani Gonj	-	-
51	Torab Gonj	-	-
52	Chandgaon	-	-
53	Bowalkhali	-	-
54	Potia	-	-
55	Chandonish	-	-
56	Dohazari	-	2,760
57	Lohagora	-	-



SL. No	Name of Branch & Sector	Amount in Taka	
		30.06.2017	30.06.2016
58	Moheshkhali sadar	1,139	1,221
59	Hoanok	126	-
60	Kalamarchara	-	5,845
61	COX-2	-	-
62	Badarkhali	6,975	-
63	Ramu	867	-
64	Ukhia	-	-
65	Hnila	91,780	-
66	Dasmina	-	-
67	Char Kajal	22,024	-
68	Hurbang	9,892	25
69	Marisca	35,427	48
70	Sonarpara	20,079	-
71	Barobkunda	-	-
72	Vatiary	-	-
73	Halishahor	8,940	8,763
74	Amanbazar	-	-
75	Banshkhali	-	-
76	Satkania	-	-
Sub Total MF		206,385	38,677
1	CREP Project	1,200	3,189
2	Kutubdia Guest house	2,808	-
3	Guest house Coxbazar	-	-
4	Guest house Bhola	-	-
5	Microbus	-	-
6	Dryfish project	-	-
7	Chakmarkul CXB	-	-
Sub Total Social Buissness		4,008	3,189
1	RUP Project	-	491
2	CLS Project	-	-
3	EWG project	-	238
4	C4D Project	-	-
5	SF Education project	-	-
6	SEEDS	-	-
7	SFP (School Feeding project)	-	1,920
8	MTCP II	-	1,249
9	ECOFISH	-	-
10	PACE	1,400	-
11	GSP Project	-	57
Sub Total Donor Project		1,400	3,955
Grand total		213,906	45,846



Coastal Association for Social Transformation (COAST) Trust
Schedule of Cash at bank
As at 30 June 2017

Sl. No.	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30.06.2017	30.06.2016
1	COAST Operational Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD# 782	166,861	969,894
2	COAST Operational Fund	Bangladesh Krishi Bank, Charfession branch, Bhola	CD# 47	205,591	183,666
3	COAST Bhola sadar operational Fund	Uttara Bank LTD, Bhola Branch, Bhola	CD# 3162	21,155	294,959
4	COAST Operational Fund	Bangladesh Krishi Bank, Cox'sbazar branch, Cox'sBazar	CD# 2170	54,724	22,680
5	COAST General Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	STD # 59	11,443	13,685
6	COAST Trust (STD 37)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	STD # 37	9,058	4,444
7	COAST Operational Fund	Southeast Bank LTD, Syamoli branch, Dhaka	SND# 657	42,700	57,174
8	ROSC	Sonali Bank Ltd, Noakhali branch, Noakhali	SND# 686	137,636	9,197
9	COAST Mobile Banking	FSIBL, Ring Road Branch	SND#	142,333	142,314
10	COAST Community Radio	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD# 1016	15,887	17,060
11	COAST Solar home system	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND# 73	383,553	1,153,671
12	COAST Community Radio	Bangladesh Krishi Bank, Charfession branch, Bhola	CD# 276	19,318	5,064
Sub Total (Central Operation)				1,210,259	2,873,808
1	Bhola Sadar	Uttara Bank Ltd, Bhola branch, Bhola	12200212019	228,225	564,156
2	Valumia	Uttara Bank Ltd, Bhola branch, Bhola	12200212259	300,817	300,115
3	Daulatkhan	Uttara Bank Ltd, Daulath Khan branch, Bhola	12200211042	178,236	360,026
4	Banglabazar	Sonali Bank Ltd, Banglabazar Branch, Bhola	409200001233	63,773	-
5	Borhanuddin	Janata Bank Ltd, Boorhuuddin branch, Bhola	60210016863	227,375	398,838
6	Borhangong	Janata Bank Ltd, Boorhuuddin branch, Bhola	60210016845	114,140	315,739
7	Chanpur	Uttara Bank Ltd, Tazumoddin branch, Bhola	12200021724	187,978	524,197
8	Khasherhat	Uttara Bank Ltd, Tazumoddin branch, Bhola	90210012778	147,646	310,536
9	Charbhuta	Uttara Bank Ltd, Lalmohan branch, Bhola	12200211520	323,177	767,003
10	Lalmohan	Uttara Bank Ltd, Lalmohan branch, Bhola	12200211514	133,861	1,080,835
11	Lalmohan-02	Uttara Bank Ltd, Lalmohan branch, Bhola	12200212320	258,176	-
12	Badarpur	Uttara Bank Ltd, Lalmohan branch, Bhola	12200211521	212,324	362,119
13	Charumed	Sonali Bank Ltd, Gazaria Branch, Lalmohan, Bhola	40520000068	321,518	856,901
14	Raychad	Sonali Bank Ltd, Gazaria Branch, Lalmohan, Bhola	405200000727	347,819	618,230
15	Janatabazar	Janata Bank Ltd, Charfession branch, Bhola	100035908191	230,231	496,894
16	Jinnagor	Janata Bank Ltd, Charfession branch, Bhola	189001024887	861,152	1,399,296
17	Dularhat	Bangladesh Krishi Bank, Dhularhat branch, Charfession, Bhola	CD#180	259,612	368,128
18	Hazarigong	Bangladesh Krishi Bank, Letra bazar branch, Charfession, Bhola	CD#180	169,054	335,654
19	Manika	Bangladesh Krishi Bank, Letra bazar branch, Charfession, Bhola	CD#29	240,497	541,272
20	Kalmi	Bangladesh Krishi Bank, Letra bazar branch, Charfession, Bhola	CD#197	79,854	238,578
21	Cox'sBazar-1	Bangladesh Krishi Bank, Cox'sbazar branch, Cox'sBazar	CD-#1934	462,467	734,987
22	Kutubdia	Bangladesh Krishi Bank, Kutubdia branch, Cox'sBazar	CD#249	55,187	520,847
23	Dhurung	Bangladesh Krishi Bank, Dhurung bazar branch, Cox'sBazar	CD#73	143,144	173,659
24	Teknuf	Bangladesh Krishi Bank, Teknuf branch, Cox'sBazar	CD-#579	135,975	242,000
25	Chokoria	Bangladesh Krishi Bank, Chiringa branch, Cox'sBazar	CD# 1350	38,673	441,118
26	Chokoria-02	BRAC Bank Ltd, Chakoria Branch, Cox'sbazar	2203775033000	143,813	-
27	Khutakhali	Agrani Bank, Khutakhali branch, Chokoria, Cox'sBazar	200005863547	107,782	267,924
28	Pekua	Bangladesh Krishi Bank, Pekua branch, Cox'sBazar	CD#52	211,610	138,439
29	Eidghaon	Bangladesh Krishi Bank, Eidgoan branch, Cox'sBazar	CD#854	161,347	168,388
30	Zahiruddin	Janata Bank Ltd, Kunjerhat branch, Boorhuuddin, Bhola	03090210009522	304,065	24,057
31	Dal Char	Bangladesh Krishi Bank, Dakkin Aicha branch, Charfession, Bh	CD#19	110,202	362,194
32	Char Kukrimukri	Bangladesh Krishi Bank, Dakkin Aicha branch, Charfession, Bh	CD#17	216,848	434,735
33	Char Motahar	Bangladesh Krishi Bank, Dhularhat branch, Charfession, Bhola	CD#192	26,731	956,167
34	Sakuchia	Sonali Bank Ltd, Mopura branch, Bhola	0408200000814	198,003	155,355
35	Mopura sadar	Sonali Bank Ltd, Mopura branch, Bhola	0408200000767	197,588	2,673
36	Kalatali	Bangladesh Krishi Bank, Manpura branch, Bhola	CD#102	34,087	-
37	Noakhali Sadar	Janata Bank Ltd, Majidee court Corporat Branch, Noakhali	0257200034123	480,416	521,118
38	Fani sadar	National Bank Ltd, Fani branch, Fani	001133024492	274,731	461,327
39	Laxmipur	Janata Bank Ltd, Laxmipur Branch, Laxmipur	0384001013441	105,584	280,272
40	Dagon Bhuya	Janata Bank Ltd, Dagon Bhuya Branch, Dagon Bhuya, Fani	02770210014051	205,108	314,490
41	Ramgoti	Agrani Bank Ltd, Ramgotib Branch, Laxmipur	0200006681448	396,073	934,255
42	Chandragonj	Agrani Bank Ltd, Chandra gong Branch, Laxmipur	CD 0200005843225	381,681	242,031
43	Sonapur	Janata Bank Ltd, Sonapur Branch, Noakhli	033533000558	460,929	591,633
44	Begumgong	Janata Bank Ltd, Golabaria Branch, Noakhli	CD 077333000375	155,763	658,723
45	Azad Nagor	Janata Bank Ltd, Sonapur Branch, Noakhli	0100054979058	168,927	-
46	Odarhat	Sonali Bank Ltd, Char Matua Branch, Noakhali	380633004735	182,078	-
47	Samirmunshir Hat	Markentile Bank Ltd, Samirmunshirhar Branch, Noakhali	13081119297532	192,672	-
48	Subarnachar	Markentile Bank Ltd, Subarnachar Branch, Noakhali	13131119300356	285,645	-
49	Kabirhat	Bangladesh Krishi Bank, Kabirhat branch, Noakhali	CD#107	16,552	-
50	Compani Gonj	Janata Bank Ltd, Companigonj Branch, Noakhli	0100054963224	72,895	-
51	Torab Gonj	Janata Bank Ltd, Laxmipur Branch, Laxmipur	0100067697710	447,752	-



Sl. No.	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30.06.2017	30.06.2016
52	Chandgaon	One Bank Limited Bank, Chandgaon Branch, Chittagong	581020002607	289,693	340,340
53	Bowalkhali	Bangladesh Krishi Bank, Bowalkhali Branch, Chittagong	30070210004544	206,061	190,216
54	Potia	Bangladesh Krishi Bank, Potia Branch, Chittagong	30010210007396	221,948	241,553
55	Chandonish	Bangladesh Krishi Bank, Badamtoli Branch, Chittagong	CD#129	100,130	138,359
56	Dohazari	Bangladesh Krishi Bank, Dohazari Branch, Chittagong	CD# 411	198,301	149,832
57	Lohagora	Bangladesh Krishi Bank, Lohagora Branch, Chittagong	CD#338	212,362	192,694
58	Barobkunda	Janata Bank Ltd, Barabkunda Branch, Chittagong	1421011010959	191,032	123,519
59	Bhatiary	Bank Asia Ltd, Bhatiary Branch, Chittagong	3833001632	67,531	134,413
60	Halishahar	Uttara bank Ltd, Halishahar Branch, Chittagong	CD#118	111,790	65,046
61	Amanbazar	Mutual trust Bank Ltd. Amanbazar Branch, Chittagong	150211000248	34,878	116,367
62	Banskhali	Prime Bank Ltd. Banskhali, Branch, Chittagong	17811030017311	22,374	40,231
63	Satkania	Mutual trust Bank Ltd. Karamihat Branch, Chittagong	560210004514	166,085	136,389
64	Moheshkhali sadar	Bangladesh Krishi Bank, Ghorak Ghata branch, Cox'sBazar	CD#449	212,917	69,566
65	Hoanok	Bangladesh Krishi Bank, Hoanok branch, Cox'sBazar	CD#20 & 07	165,322	327,475
66	Kalarnachara	Bangladesh Krishi Bank, kalarnachara branch, Cox'sBazar	CD#439 & 473	231,779	177,460
67	COX-2	Bangladesh Krishi Bank, Cox'sbazar branch, Cox'sBazar	31010210020683	195,188	57,512
68	Badarkhali	Sonali Bank Ltd, Badarkhali Branch, Cox'sBazar	90133000297	333,770	360,320
69	Ramu	Bangladesh Krishi Bank, Ramu branch, Cox'sBazar	31150210002796	60,355	117,951
70	Ukhia	Bangladesh Krishi Bank, Ukhia branch, Cox'sBazar	CD#398	91,965	92,286
71	Hnila	Bangladesh Krishi Bank, Hnila branch, Cox'sBazar	CD#393	241,711	237,930
72	Dasmina	Bangladesh Krishi Bank, Dasmina branch, Pathuakhali	CD# 155	147,591	251,857
73	Char Kajal	Bangladesh Krishi Bank, Charkajal branch, Pathuakhali	CD# 40	233,087	631,770
74	Hurbung	Bangladesh Krishi Bank, Hurbung branch, Cox'sbazar	CD# 162	138,687	240,986
75	Marisca	Arami Bank L.Td. Maricay branch, Cox'sbazar	200005864648	89,172	1,136
76	Sonarpara	First Security Islami banl Ltd, Sonarpara Branch, Cox' sbazar	13511113411	70,067	-
77	Head Office(MF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210008139	9,722,481	4,185,683
78	Head Office(MF)	Ntational Bank Limited, Charfession Branch, Bhola	STD- 25	-	349,944
79	Head Office(MF)	Ntational Bank Limited, Cox'bazar Branch Coxsbazar	STD- 64	37,751	37,751
80	Head Office(MF)	One Bank Limited Bank, Motijeel Branch, Dhaka	200200070003	29,747	-
81	Head Office(MF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210009932	39,944	-
82	Head Office(MF)	Meghna Bank Ltd. Dhanmondi Branch, Dhaka	111350000013	795,619	-
83	Head Office(MF)	Mutual Trust Bank Ltd, Sarulia branch, Dhaka	5140211002215	30,836	14,994
84	Head Office(MF)	BRAC Bank Ltd. Shyamoli Branch, Dhaka	1514200930615	15,125	-
85	Head Office(MF)	Midland Bank Ltd. Dhanmondi Branch, Dhaka	81490000022	101,023	-
86	Head Office(MF)	IDLC Finance Ltd		5,446,500	-
87	Head Office(MF)	Bank Asia Ltd, Shyamoli Branch, Dhaka	5533000179	85,000	-
88	Head Office(MF)	Standard Bank Ltd, Ring Road Branch, Dhaka	5933000607	10,000	-
89	Mother Account (SF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210008675	400,171	292,431
Total (Micro Finance)				32,007,785	27,780,920
1	CREP- HO	Krishi Bank Shyamoli	STD-56	431550	629744
2	Dhurang	Krishi Bank Dhurong	CD-87	28056	20556
3	Badarkhali	Sonali Bank Badarkhali	CD-875	2438	37338
4	Pekuya	Krishi Bank Pekua	STD - 100	12505	15558
5	Teknaf	Krishi Bank Teknaf	STD-12	7761	8411
6	Kutubdia Sadar	Krishi Bank Kutobdia	STD-10	5109	5259
7	Charkajol	Krishi Bank Charkajol	CD -33	31234	15057
8	Dasmina	Krishi Bank Dasmina	CD-159	19238	36080
9	Jinnagar	Krishi Bank Charfession	CD-179	10486	15470
10	Hajarigongj	Krishi Bank Latrabazar	CD - 195	34429	72122
11	Dularhat	Krishi Bank Dularhat	STD - 10	6428	4394
12	Raychand	Krishi Bank Raychand	STD-08	19639	4964
13	Borhanuddin	Krishi Bank Borhanuddin	STD - 08	5326	7972
14	Charumed	Sonali Bank Gazaria	STD - 14	3408	10148
15	Manika	Krishi Bank Dixin icha	CD-35	13565	40672
16	Sakuchia	Sonali Bank Manpura	STD - 41	7322	13676
17	Sonapur	Janata Bank Mujdeecourt	CD-3448	-	-
18	Sonapur	Janata Bank Sonapur	CD -33533001531	22115	48619
19	Ramgoti	Janata Bank Alexander	STD-26/08873600	7014	11058
20	Lalmohan	Krishi Bank Lalmohan Branch	STD-01	9272	16369
21	Janatabar	Krishi Bank Janatabazar Branch	STD-2425	3983	13687
CREP				680,878	1,027,154



SL. No.	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30.06.2017	30.06.2016
1	Guest house bhola	Bangladesh Krishi Bank, Charfession branch, Bhola	SND#17	44,105	216,187
2	Guest house Cox.sbazar	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox;sBazar	CD#2096	61,243	11,774
3	KDs	Bangladesh Krishi Bank Banglabazar branch,Cox;sBazar	CD#326	13,395	204,902
4	Microbus	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox;sBazar	SND#2196	49,377	10,325
5	Dry fish	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox;sBazar	CD#192	74,842	50,724
6	Chakmarkul	Bangladesh Krishi Bank Banglabazar branch,Cox;sBazar	CD#266	107,790	163,806
7	PO Operational Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD#1021	108,806	2,055
Total (Socail Buissness)				1,140,436	1,686,927
1	RUP Project	Bangladesh Krishi Bank, Boorhunuddin branch, Bhola	SND # 09	-	1,047,931
2	GSP Project	Bangladesh Krishi Bank, Ghorak Ghata branch, Cox;sBazar	SND # 25	-	123,507
3	CLS Project	Ntational Bank Limited, Charfession Branch, Bhola	CD # 274	315,403	392,196
4	EWG project	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 51	8,124	5,614
5	C4D / ECM Project	Ntational Bank Limited, Bhola Branch, Bhola	SND # 396	6,099,451	1,749,484
6	SF Education project (CXB)	Bangladesh Krishi Bank,Cox'sbazar branch,Cox;sBazar	CD # 1892	-	13,765
7	SF Education project (CXB)	Bangladesh Krishi Bank, Hinla branch,Cox;sBazar	SV # 7898	-	336,307
8	SEEDS	Bangladesh Krishi Bank, Hinla branch,Cox;sBazar	SND # 57	2,244,337	17,609
9	SFP (School Feeding project)	Bangladesh Krishi Bank, Cox;sBazar branch,Cox;sBazar	SND # 51	-	108,390
10	SFP (School Feeding project)	Bangladesh Krishi Bank, Alekxander branch,Laxmipur	SND # 29	49,318	-
11	Torun Alo	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 100	1,119,009	-
12	CFTM	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 90	1,989,185	-
13	PACE			383,454	-
14	IUCN			335,205	-
15	MTCP Project	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD # 782	1,114,369	647,053
16	ECHOFISH	Bangladesh Krishi Bank, Bhola Sador	SND # 15	2,021,221	2,220,159
17	OXFAM	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 90	-	-
18	MTCP Project	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD # 782	-	-
19	ECHOFISH	Bangladesh Krishi Bank, Bhola Sador	SND # 15	-	-
Total (Donor Project)				15,679,076	6,662,015
Grand Total (Consolidated)				50,037,556	39,003,670

