

BANCHE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jashore, Bangladesh

"Consolidated Accounts"

For the Year Ended June 30, 2019



INDEPENDENT AUDITOR'S REPORT

Executive Director

BANCHTE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jashore, Bangladesh

Opinion

We have audited the accompanying financial statements of the **BANCHTE SHEKHA** which comprise the statement of financial position as at June 30, 2019, and the statement of Comprehensive Income, statement of receipts and payments for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the **BANCHTE SHEKHA** as at June 30, 2019, and the result of its operations and its receipts and payments for the year then ended in accordance with the basis of accounting summarized in note # 2.00.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the Project in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation and fair presentation of this financial statement in accordance with the IFRSs and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

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





Auditor's Responsibility for the Audit of the Financial Statements

Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an

Audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

Dated: September 22, 2019
Dhaka, Bangladesh.




Islam Jahid & Co.
Chartered Accountants

BANCHTE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh

Statement of Consolidated Financial Position

As at June 30, 2019

PARTICULARS	NOTES	Amount in Taka	
		FY 2018-2019	FY 2017-2018
Assets:			
Non Current Asset:			
Fixed Assets	10	23,846,607	23,780,702
Investment (FDR)	11	18,117,532	15,521,036
Loan (Beneficiaries)	12	445,671,098	419,786,130
Total Non Current Assets		487,635,237	459,087,868
Current Assets:			
Loan & Advance	13	116,112,815	114,109,885
Other Current Assets	14	227,700	227,700
Cash and Bank Balance	15	29,182,623	26,493,015
Total Current Assets		145,523,138	140,830,600
Total: Tk.		633,158,375	599,918,468
Fund and Liabilities:			
Fund Account:			
Cumulative Surplus	16	79,427,866	66,276,851
Other Fund	17	28,172,651	25,919,597
Total Fund Account		107,600,517	92,196,448
Non Current Liabilities:			
Savings Account	18	89,313,102	83,916,088
Total Non Current Liabilities		89,313,102	83,916,088
Current Liabilities:			
Loan Account	19	370,845,720	377,830,620
Others Current Liabilities	20	63,464,567	44,567,898
Staff Security Money	21	1,074,605	999,105
Security Motor Cy-cle	22	532,640	120,600
Staff Welfare Fund	23	327,224	287,709
Total Current Liabilities		436,244,756	423,805,932
Total: Tk.		633,158,375	599,918,468


Finance Director
SAB Munir Lasker
Accounts Coordinator
Banchte Shekha


Executive Director
Executive Director
Banchte Shekha

Signed as per our separate report of even date.

Dated: Dhaka, Bangladesh
September 22, 2019




Islam Jahid & Co.
Chartered Accountants

BANCHTE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh

Statement of Consolidated Comprehensive Income

For the year ended June 30, 2019

PARTICULARS	NOTES	Amount in Taka	
		FY 2018-2019	FY 2017-2018
Income:			
Grant Received		24,113,235	4,287,932
Service Charge Collection		84,809,320.00	77,138,895
Other Received		13,113,859.00	854,033
Course fee (Technical)		233,200.00	358,500
Course fee (Local)		35,950.00	27,150
BRAC School Project		656,566.00	581,738
Bank Interest		1,365,853.00	347,598
IGA Activities (Agro, Poultry, Agriculture, Handicraft, IT Program, B.S General)		-	836,419.00
Handicrafts		-	868,477.00
BS Receipt (General Fund)		-	1,456,077
ITRAD		-	8,196,988
Total Income: Tk.		124,327,983	94,953,807
Expenditure:			
Salary and Allowance (All Project)		43,268,195	31,766,627
Program Cost (All Project)		24,906,985	16,293,706
Admin Cost (All Project)		2,353,908	4,751,392
VAT & Tax		866,605	322,349
Interest paid		21,265,415	25,049,271
Saving Interest Provision		1,238,288	-
Saving Interest Capitalized		4,020,447	-
Loan Loss Provision (LLP)		3,824,400	1,798,360
Provision for Gratuity		1,161,800	807,210
Bank Interest (Provision)		7,032,169	6,479,925
Provision for Audit		19,565	-
Depreciation		1,219,191	1,075,809
Total Expenditure: Tk.		111,176,968	88,344,650
Surplus during the year		13,151,015	6,609,157
Total: Tk.		124,327,983	94,953,807


Finance Director
Lasker
Accounts Coordinator
Banchte Shekha

Examined and Found Correct.


Executive Director
Executive Director
Banchte Shekha

Dated: Dhaka, Bangladesh
September 22, 2019




Islam Jahid & Co.
Chartered Accountants

BANCHTE SHEKHA

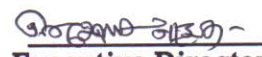
Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh

Statement of Consolidated Receipts & Payment Accounts

For the year ended June 30, 2019

PARTICULARS	NOTES	Amount in Taka	
		FY 2018-2019	FY 2017-2018
Receipts:			
Opening balance			
Cash in Hand		7,216,444	3,794,883
Cash at Bank		19,276,572	24,574,850
Grant Received		24,113,235	4,287,932
Provident Fund (M.C.)		1,600,000	3,683,105
Loan and Advance		1,666,259	16,153,619
Loan Received from Janata Bank		11,025	80,471,745
Loan Realized		477,840,032	408,806,668
Saving collection		53,456,839	61,032,128
Service Charge Collection		84,809,320	77,138,895
Hade Office Account		67,403,266	117,310,854
Other Received		13,113,859	12,211,994
Member Welfare Fund		4,987,600	5,015,390
Staff Security Money		75,500	47,000
Staff Welfare Fund		39,515	37,765
Course fee (Technical)		233,200	358,500
Course fee (Local)		35,950	27,150
Bank Interest		1,365,853	347,598
BRAC School Project		656,566	581,738
Vehicle Fund		387,640	9,651,855
Bi-Cycle Fund		24,400	-
Total Receipts		758,313,074	825,533,669
Payments:			
Salary and Allowance		43,268,195	31,766,627
Loan Disbursement		503,725,000	501,734,000
Loan Refund to Bank		6,995,925	28,663,893
Loan & Advance		3,669,189	6,727,045
Savings Refund		48,059,825	48,829,520
Other Fund Refund		2,728,722	3,527,072
Fixted Assets Cost		1,285,096	1,403,083
Head office Account		67,403,266	117,310,854
Program Cost		24,906,985	16,293,706
Admin Cost		2,353,908	4,751,392
VAT & Tax		866,605	322,349
Interest paid		21,265,415	25,049,271
FDR Investment		2,596,496	12,661,841
Fund Refund		5,824	-
Total Expenses		729,130,451	799,040,653
Closing Balance			
Cash in Hand		9,571,134	7,216,444
Cash at Bank		19,611,489	19,276,572
Total		758,313,074	825,533,669


Saikat Diner Tasker
Accounts Coordinator
Banchte Shekha


Angela Gomes
Executive Director
Banchte Shekha

Examined and Found Correct.

Dated: Dhaka, Bangladesh
September 22, 2019




Islam Jahid & Co.
Chartered Accountants

BANCHTE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh

Statement of Cash Flow

For the year ended June 30, 2019

Particulars	Amount in Taka	Amount in Taka
	FY-2018-2019	FY-2017-2018
A. Cash Flow From Operating Activities :		
Net Profit / Loss for the year after Income Tax	13,151,015	6,609,157
Adjustment to Reconcile Net Profit / Loss to Cash		
Depreciation Expenses (Non Cash)	1,219,191	1,075,809
Audit Fees (Non Cash)	19,565	-
Staff Security Money	75,500	47,000
Staff Welfare Fund	39,515	37,765
Advance Account	(2,002,930)	9,426,574
Provision Account	18877104	12768600
Loan Account (RLF)	(25,884,968)	(92,927,332)
Other Liabilities	2,253,054	1,488,318
Net Cash Provided by Operating Activities	7,747,046	(61,474,108)
B. Cash Flow From Investing Activities :		
Acquisition of Fixed Assets	(1,285,096)	(1,403,083)
Net Cash Provided by Investing Activities	(1,285,096)	(1,403,083)
C. Cash Flow From Financing Activities :		
MIDAS & Bank Loan Account	(6,984,900)	51,807,852
Savings Account	5,397,014	12,202,608
Security Motor Cy-cle	412,040	-
Investment (FDR)	(2,596,496)	(3,009,986)
C. Cash Flow From Financing Activities	(3,772,342)	61,000,474
Net Increase/ (Decrease) Cash & Cash Equivalent	2,689,608	(1,876,717)
Add: Cash and Bank Balance as on 01-07-2018	26,493,015	28,369,732
Closing Cash and Bank Balance	29,182,623	26,493,015



BANCHE SHEKHA

Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh

Notes to the Financial Position For the year ended June 30, 2019

1.00 Scope of Audit:

We have carried out our examinations in accordance with generally accepted auditing standards and accordingly it included test of such accounting records and such other auditing procedures as were considered necessary and found feasible under the circumstances. The audit was conducted at the Office of the Organization of Shaheed Mashiur Rahman Road, Arabpur, Jessore, Bangladesh where necessary books of accounts, vouchers etc. were produced by the management of the organization.

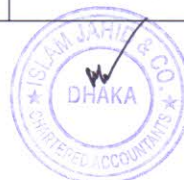
2.00 Legal Status of the Organization:

Banchte Shekha was registered with the Department of Social Welfare in the year of 1981 under the register Number 185. In 1983 it was registered under the NGO affairs bureau vide registration no. 146. In 1998 it was registered under the Micro Credit Regulatory Authority (MRA) vide registration no. 03446-01309-00328 and the registration from Joint Stock Company which is the Society Registration Act. XXI of 1860 bearing Registration No.S-728/(470)/07,Dated: 02.12.2007.

3.00 Management of the Organization:

The Affairs of the Organization have been entrusted to a Governing Body consisting of 9 (Nine) members elected in the Annual General Meeting (AGM) .The following persons were in the committee during the period of our audit.

	Name	Designation	Qualification	Professing	Address
1.	Rokia Asfzal Rahman	Chairperson	M.B.A	Ex-Advisor Caretaker Government Bangladesh, Business & Social Work.	Red Crescent Concord Tower (11 th floor) Suit-B, 17, Mohakhali, Dhaka.
2	MD. Wadudur Rahman	Member	Double M.A	Teaching & Social Work.	Vill: Bindan, P/O: Ulukholla, Kaligonj, Gazipur.
3.	Ms. Angela Gomes	Secretary	B.A	Executive Director-Banchte Shekha & Social Work.	Shaheed Mashiur Rahman Road, Arabpur, Jessore.
4.	Habiba Shefa	AGS	B.A	Teaching & Social Work.	35, Noapara Road, Gope, Jessore.
5.	Md. Shahjahan	Treasurer	M.S.C	Retirement Professor & Social Work.	Police Line Kadam Tala Puratan Kashba, Jessore.
6	Robert Pankaj Gomes	Member	M.B.A	Business & Social Work	Vill: Mothbari, P/O Ulukholla, Kaligonj, Gazipur.
7.	Mrs. Farida Khanom	Member	B.A	Social Work.	Dawpara, Islampur, Tongi Gazipur..
8.	Mrs. Kabita Rani	Member	Class 8	Social Work.	Bakri, 11 Khan, Narail Narail.
9.	Adv. Juthika Gosh	Member	L.L.B	Advocate	Barandipara, Shadar, Jessore



4.00 Significant Accounting Policies:

The financial statements of the project have been prepared under historical cost convention on cash basis, if not stated otherwise.

5.00 Re-Arrangement:

Certain figures of previous years have been re-arranged to confirm the current year's presentation, Figure have been Rounded nearest to Taka.

6.00 Voucher Checking:

We have thoroughly checked most of the debit & credit voucher and found them in order.

7.00 Reporting:

This report covers comments for the year ended June 30, 2019.

8.00 Accounting Records:

Separate books of account have been maintained by the organization for the project as per donor guidelines.

9.00 Financial Statement:

The following financial statement has been prepared for the project:

- Statement of Consolidated Financial Position as at June 30, 2019.
- Statement of Comprehensive Income for the year ended June 30, 2019.
- Statement of Receipt and Payments for the year ended June 30, 2019.
- Project Wise Receipt and Payments Account for the year ended June 30, 2019.



SL. No.	PARTICULARS	Amount in Taka	
		FY 2018-2019	FY 2017-2018
10	Fixed Assets:		
	Break up of above is as under:		
	Balance as on 01.07.2018	23,780,702	23,453,428
	Add: Addition during the year	1,285,096	1,403,083
		25,065,798	24,856,511
	Less: Depreciation during the year	1,219,191	1,075,809
	Add/Less: Adjust during the year	-	-
	Balance as on 30.06.2019	23,846,607	23,780,702
11	Investment (FDR):		
	Break up of above is as under:		
	Balance as on 01.07.2018	15,521,036	12,511,050
	Add: Investment during the year	2,596,496	12,661,841
		18,117,532	25,172,891
	Less: Encashment during the year	-	9,651,855
	Balance as on 30.06.2019	18,117,532	15,521,036
12	Loan Account (RLF):		
	Break up of above is as under:		
	Balance as on 01.07.2018	419,786,130	326,858,798
	Add: Disburement during the year	503,725,000	501,734,000
		923,511,130	828,592,798
	Less: Realized during the year	477,840,032	408,806,668
	Balance as on 30.06.2019	445,671,098	419,786,130
13	Loan & Advance:		
	Break up of above is as under:		
	Balance as on 01.07.2018	114,109,885	123,536,459
	Add: Payment during the year	3,669,189	6,727,045
		117,779,074	130,263,504
	Less: Realized during the year	1,666,259	16,153,619
	Balance as on 30.06.2019	116,112,815	114,109,885
14	Other Current Assets:		
	Break up of above is as under:		
	Balance as on 01.07.2018	227,700	227,700
	Add: Payment during the year	-	-
		227,700	227,700
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	227,700	227,700
15	Cash and Bank Balance:		
	Cash in Hand	9,571,134	7,216,444
	Cash at Bank	19,611,489	19,276,572
	Balance as on 30.06.2019	29,182,623	26,493,015



SL. No.	PARTICULARS	Amount in Taka	
		FY 2018-2019	FY 2017-2018
16	Fund Account:		
	Break up of above is as under:		
	Balance as on 01.07.2018	66,276,851	59,667,694
	Add: Surplus/Deficit during the year	13,151,015	6,609,157
	Add/Less: Adjust during the year	-	-
	Add/Less: Adjust with Seving	-	-
	Less: Fund Transfer during the year	-	-
	Balance as on 30.06.2019	79,427,866	66,276,851
17	Other Fund:		
	a) Other Fund		
	Break up of above is as under:		
	Balance as on 01.07.2018	(4,316,320)	(789,248)
	Add: Deposit during the year	-	-
	Add: Adjust during the year	-	-
		(4,316,320)	(789,248)
	Less: Refund during the year	2,728,722	3,527,072
	Balance as on 30.06.2019	(7,045,042)	(4,316,320)
	b) Member Welfare Fund		
	Break up of above is as under:		
	Balance as on 01.07.2018	38,982,170	33,966,780
	Add: Received during the year	4,987,600	5,015,390
	Add: Adjust during the year	-	-
		43,969,770	38,982,170
	Less: Refund during the year	5,824	-
	Balance as on 30.06.2019	43,963,946	38,982,170
	c) Disable center service charge Fund		
	Break up of above is as under:		
	Balance as on 01.07.2018	44,790	44,790
	Add: Received during the year	-	-
	Add: Adjust during the year	-	-
		44,790	44,790
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	44,790	44,790
	d) BS General Fund		
	Break up of above is as under:		
	Balance as on 01.07.2018	(4,688,695)	(4,688,695)
	Add: Received during the year	-	-
	Add: Adjust during the year	-	-
		(4,688,695)	(4,688,695)
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	(4,688,695)	(4,688,695)



SL. No.	PARTICULARS	Amount in Taka	
		FY 2018-2019	FY 2017-2018
	e) WCD Fund		
	Break up of above is as under:		
	Balance as on 01.07.2018	(4,102,348)	(4,102,348)
	Add: Received during the year	-	-
	Add: Adjust during the year	-	-
		(4,102,348)	(4,102,348)
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	(4,102,348)	(4,102,348)
	Total Balance as on 30.06.2019	28,172,651	25,919,597
18	Savings Account:		
	Break up of above is as under:		
	Balance as on 01.07.2018	83,916,088	71,713,480
	Add: Collection during the year	53,456,839	61,032,128
		137,372,927	132,745,608
	Less: Refund during the year	48,059,825	48,829,520
	Balance as on 30.06.2019	89,313,102	83,916,088
19	Loan and Advance:		
	a) Loan Account		
	Break up of above is as under:		
	Balance as on 01.07.2018	(93,817,059)	(93,817,059)
	Add/Less: Adjust during the year	-	-
		(93,817,059)	(93,817,059)
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	(93,817,059)	(93,817,059)
	b) Temporary Loan Account		
	Break up of above is as under:		
	Balance as on 01.07.2018	(7,429,474)	(7,429,474)
	Add: Received during the year	-	-
		(7,429,474)	(7,429,474)
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	(7,429,474)	(7,429,474)
	c) MIDAS & Bank Loan Account		
	Break up of above is as under:		
	Balance as on 01.07.2018	479,077,153	427,269,301
	Add: Received during the year	11,025	80,471,745
	Add/Less: Adjust during the year	-	-
		479,088,178	507,741,046
	Less: Refund during the year	6,995,925	28,663,893
	Balance as on 30.06.2019	472,092,253	479,077,153
	Total Balance as on 30.06.2019	370,845,720	377,830,620



SL. No.	PARTICULARS	Amount in Taka	
		FY 2018-2019	FY 2017-2018
20	Others Current Liabilities:		
	a) Provision for Audit Fee		
	Balance as on 01.07.2018	-	-
	Add: Provision during the year	19,565	-
		19,565	-
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	19,565	-
	b) Provision for DMF		
	Balance as on 01.07.2018	472,755	472,755
	Add: Provision during the year	-	-
		472,755	472,755
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	472,755	472,755
	c) Provision for Gratuity		
	Balance as on 01.07.2018	3,077,718	2,270,508
	Add: Provision during the year	1,161,800	807,210
		4,239,518	3,077,718
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	4,239,518	3,077,718
	d) Provision for Savings Interest		
	Balance as on 01.07.2018	4,122,560	4,122,560
	Add: Provision during the year	5,258,735	-
		9,381,295	4,122,560
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	9,381,295	4,122,560
	e) Provision for Bank Interest		
	Balance as on 01.07.2018	16,304,454	9,824,529
	Add: Provision during the year	7,032,169	6,479,925
		23,336,623	16,304,454
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	23,336,623	16,304,454
	f) Provident Fund (M.C.)		
	Balance as on 01.07.2018	8,509,837	4,826,732
	Add: Received during the year	1,600,000	3,683,105
	Add: Provision during the year	-	-
		10,109,837	8,509,837
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	10,109,837	8,509,837
	g) Provident Fund (M.J.)		
	Break up of above is as under:		
	Balance as on 01.07.2018	92,522	92,522
	Add: Received during the year	-	-
		92,522	92,522
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	92,522	92,522



SL. No.	PARTICULARS	Amount in Taka	
		FY 2018-2019	FY 2017-2018
	h) Gratuity Fund (M.C.)		
	Break up of above is as under:		
	Balance as on 01.07.2018	(23,913)	(23,913)
	Add: Provision during the year	-	-
		(23,913)	(23,913)
	Balance as on 30.06.2019	(23,913)	(23,913)
	i) Gratuity Fund (M.J.)		
	Break up of above is as under:		
	Balance as on 01.07.2018	74,663	74,663
	Add: Received during the year	-	-
		74,663	74,663
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	74,663	74,663
	j) Loan Loss Provision		
	Balance as on 01.07.2018	9,148,442	7,350,082
	Add: Provision during the year	3,824,400	1,798,360
		12,972,842	9,148,442
	Less: Realized during the year	-	-
	Balance as on 30.06.2019	12,972,842	9,148,442
	k) Fund Received from CBFM		
	Balance as on 01.07.2018	2,788,860	2,788,860
	Add: Received during the year	-	-
		2,788,860	2,788,860
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	2,788,860	2,788,860
	Total Balance as on 30.06.2019	63,464,567	44,567,898
21	Staff Security Money:		
	Break up of above is as under:		
	Balance as on 01.07.2018	999,105	952,105
	Add: Deposit during the year	75,500	47,000
		1,074,605	999,105
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	1,074,605	999,105
22	Security Motor Cycle:		
	Break up of above is as under:		
	Balance as on 01.07.2018	120,600	120,600
	Add: Deposit during the year	412,040	-
		532,640	120,600
	Less: Refund during the year	-	-
	Balance as on 30.06.2019	532,640	120,600
23	Staff Welfare Fund:		
	Break up of above is as under:		
	Balance as on 01.07.2018	287,709	249,944
	Add: Deposit during the year	39,515	37,765
		327,224	287,709
	Balance as on 30.06.2019	327,224	287,709



BANCHTE SHEKHA

Shaheed Mashur Rahman Road, Arabpur, Jessore, Bangladesh
Project Wise Receipt and Payments Account for the year ended June 30, 2019

Particulars	Micro Credit	General	ITRAD	AGRO	Handicraft	PRIDE	Breest Cencer	BS Poor Children	Center for Disable	Legal aid	Computer IT	BANA	Strengthening Promoting Active Citizen	AEP	KISHORI	SIPSRWG	Total Amount
Receipts:																	
Opening balance																	
Cash in Hand	7,176,092	-	-	-	-	-	-	-	-	-	40,352	-	-	-	-	-	7,216,444
Cash at Bank	18,377,993	26,603	223,933	9,805	438	17,899	31,586	360,927	8,671	9,249	209,468	-	-	-	-	-	19,276,572
Grant Received	-	-	-	-	-	688,000	585,284	2,580,430	2,402,311	276,901	-	10,463,347	1,801,024	576,000	433,410	4,306,528	24,113,235
Provident Fund (M.C.)	1,600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,600,000
Loan and Advance	1,666,259	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,666,259
Loan Received from Janata Bank	11,025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,025
Loan Realized	477,840,032	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	477,840,032
Saving collection	53,456,839	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,456,839
Service Charge Collection	84,809,320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84,809,320
Hade Office Account	67,403,266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,403,266
Other Received	304,705	903,157	9,450,254	1,401,081	1,054,662	-	-	-	-	-	-	-	-	-	-	-	13,113,859
Member Welfare Fund	4,987,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,987,600
Staff Security Money	75,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75,500
Staff Welfare Fund	39,515	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,515
Course fee (Technical)	-	-	-	-	-	-	-	-	-	-	233,200	-	-	-	-	-	233,200
Course fee (Local)	-	-	-	-	-	-	-	-	-	-	35,950	-	-	-	-	-	35,950
Bank Interest	966,841	324,432	1,798	-	109	751	2,284	10,654	28,801	1,529	4,385	-	5,295	5,022	107	13,845	1,365,853
BRAC School Project	656,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	656,566
Vehicle Fund	387,640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	387,640
Bi-Cycle Fund	24,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,400
Total	719,783,593	1,254,192	9,675,985	1,410,886	1,055,209	706,650	619,154	2,952,011	2,439,783	287,679	523,354	10,463,347	1,806,319	581,022	433,517	4,320,373	758,313,074
Payments																	
Salary and Allowance	27,746,260	270,950	3,464,655	162,800	122,265	189,340	314,360	1,430,000	1,796,036	214,500	243,200	4,956,023	392,220	231,400	221,600	1,512,586	43,268,195
Loan Disbursement	503,725,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	503,725,000
Loan Refund to Bank	6,479,925	120,000	90,000	306,000	-	-	-	-	-	-	-	-	-	-	-	-	6,995,925
Loan & Advance	3,669,189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,669,189
Savings Refund	48,059,825	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48,059,825
Other Fund Refund	2,701,497	-	-	-	-	-	-	-	-	-	-	-	27,225	-	-	-	2,728,722
Fixed Assets Cost	699,260	-	-	-	-	-	-	99,750	-	-	-	-	-	-	-	-	1,285,096



Particulars	Micro Credit	General	ITRAD	AGRO	Handicraft	PRIDE	Breest Cencer	BS Poor Children	Center for Disable	Legal aid	Computer IT	BANA	Strengthening Promoting Active Citizen	AEP	KISHORI	SIFSRWG	Total Amount
Head office Account	67,403,266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,403,266
Program Cost	7,250,495	784,535	5,307,329	856,311	886,353	442,045	249,524	1,217,212	283,623	49,400	84,733	4,725,156	1,346,737	138,621	173,000	1,101,911	24,906,985
Admin Cost	1,225,519	19,787	98,553	3,800	15,159	35,593	20,768	190,562	306,153	22,250	21,333	214,803	19,565	15,357	38,905	105,801	2,353,908
VAT & Tax	319,916	34,000	512,689	-	-	-	-	-	-	-	-	-	-	-	-	-	866,605
Interest paid	21,265,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,265,415
FDR Investment	2,596,496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,596,496
Fund Refund	5,824	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,824
Closing Balance																	
Cash in Hand	9,524,250	-	-	-	-	-	-	-	-	-	46,884	-	-	-	-	-	9,571,134
Cash at Bank	17,111,456	24,920	202,759	81,975	31,432	39,672	34,502	14,487	43,971	1,529	127,204	567,365	20,572	195,644	12	1,113,989	19,611,489
Total	719,783,593	1,254,192	9,675,985	1,410,886	1,055,209	706,650	619,154	2,952,011	2,439,783	287,679	523,354	10,463,347	1,806,319	581,022	433,517	4,320,373	758,313,074



BANCHTE SHEKHA

Project & Funding Source

Sl. No.	Project Name	Description	Funding Source	Amount In Taka
1.00	Sustainable Aquaculture and Nutrition Activity (SANA)	Meet essential nutrition of mother and children at family level	World Fish Centre (USAID)	12,076,456.00
2.00	Social Initiative for Promoting Security and rights of Women and Girls.	Promoting Security and rights of Women and Girls of community people.	Manusher Jonny Foundation (DFID)	12,000,000.00
3.00	Education for under previlized children project.	Educating poor children supporting training materials and fees.	IDEA- Italy	2,520,000.00
4.00	Rehabilitation program for the disable.	Banchte Shekha provide supports to women suffering from breast cancer.	1. La Bottega Solidarita-Italy 2. Associa per suea-Italy 3. In dedres voor-Netherland	2,600,000.00
5.00	Breast Cancer Care	Reduce Breast Cancer of Women through treatment and awareness.	Associazione per SEWA	601,432.00
6.00	AEP (Advocacy for Empowerment Project)	Access to technical and digital education of young generation.	TLMI-B	516,000.00
7.00	PRIDE (Promoting Rights and Inclusion for their Empowerment)	The project aims to provide physiotherapy & follow-up support to the disable children at home.	DRRA	480,750.00
8.00	Legal Aid and Legal Literacy project.	Aware community about legal rights and aware them about legal issue & overcome strategy.	Associa per suea-Italy	3,000,000.00
9.00	Promoting Peace & Justice	Aware community about legal rights and aware them about legal issue & overcome strategy.	Democracy International (USAID)	3,938,000.00
10.00	KISHORI Project	Sexual and Reproductive Health Rights of Disable Girls.	DRRA	2,170,477.00
Sub. Total				39,903,115.00
11.00	EPI(Extended Program for Immunization)	Extended Program for Immunization	BS own fund	75,000.00
12.00	Computer Project-IT	Access to technical and digital education of young generation.	BS own fund	560,000.00
13.00	BS General fund-IGA	IGA Activities and Increased income for organizational sustainability.	Bs own fund and Bank Loan	14,285,500.00
14. A	Micro Credit (Revenue)	IGA Activities and Increased income among women group.	Bs own fund and Bank Loan	133,520,158.00
14. B	Micro Credit (Capital)	IGA Activities and Increased income among women group.	Bs own fund and Bank Loan	956,892,831.00
Sub. Total				1,105,333,489.00
Total Taka.				1,145,236,604.00

