



Rahman Rahman Huq
Chartered Accountants

GHASHFUL
(A Voluntary Community Development Organisation)

Auditors' Report and Financial Statements
For the year ended 31st December 2004



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AUDITORS' REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying Balance Sheet of Ghashful, Chittagong as of 31st December 2004 and the related Income and Expenditure Account and Receipts and Payments Account for the year then ended.

Respective responsibilities of the Management and Auditors:

The preparation of these financial statements together with notes thereto set out on pages 3 to 19 is the responsibility of the Organisation's management vested with an Executive Committee. Our responsibility is to express an independent opinion on these financial statements presented by the Executive Committee based on our audit.

This report is made solely to the members of the Executive Committee, as a body, to the fullest extent permitted by law. We do not accept or assume responsibility to anyone other than the Executive Committee, as a body, for our audit work, for this report and for the opinion we have formed.

Basis of opinion:

We conducted our audit in accordance with Auditing Standard issued by the Institute of Chartered Accountants of Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit includes examination, on a test check basis, of evidence supporting the amounts and disclosures in the financial statements. It also includes an assessment of the accounting principles used and the significant estimates and judgements made by the management in the preparation of these financial statements, of whether the accounting policies are appropriate to the Organisation's circumstances, consistently applied and adequately disclosed and as well as evaluating the overall financial statement presentation.

We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion, the financial statements, prepared in accordance with Bangladesh Accounting Standard, give a true and fair view of the state of the Organisation's affairs as of 31st December 2004 and of the results of its operations for the year then ended and comply with the applicable laws and regulations:



We also report that:

- (a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof;
- (b) In our opinion, proper books of accounts as required by law have been kept by the Organisation so far as it appeared from our examination of those books;

and

- (c) The Organisation's Balance Sheet and Income and Expenditure Account dealt with by the report are in agreement with the books of account maintained by the Organisation as examined by us.

RH Rahman Rahman Huq

Dated, Chittagong,
21st August, 2005.

GHASHFUL
BALANCE SHEET
AS AT 31ST DECEMBER 2004

| NOTES | GENERAL ACCOUNT TAKA | DA5 PROJECT TAKA | LIVELIHOOD MICRO CREDIT TAKA | MFPE - BRAC PROJECT TAKA | EDUCARE KG SCHOOL TAKA | GKNHRIB - BLAST PROJECT TAKA | 2004 TAKA | 2003 TAKA |
|--|----------------------------|------------------------|---------------------------------------|-----------------------------------|---------------------------------|---------------------------------------|-------------------|-------------------|
| SOURCE OF FUND | | | | | | | | |
| Capital Fund - Donation from Lion Club International | 10,000 | - | - | - | - | - | 10,000 | 10,000 |
| Members' Savings | 5 123,508 | - | 54,760,776 | - | - | - | 54,884,284 | 48,608,991 |
| Members' Unclaimed Account | - | - | 113,198 | - | - | - | 113,198 | 111,108 |
| Insurance Reserve Fund | - | - | 574,815 | - | - | - | 574,815 | - |
| Reserve Fund - School Savings | 5,026 | - | - | - | - | - | 5,026 | - |
| (Deficit)/Surplus as per Revenue Account | (428,648) | 533,282 | 21,929,176 | 12,867 | (191,481) | - | 21,855,196 | 17,876,108 |
| | (290,114) | 533,282 | 77,377,965 | 12,867 | (191,481) | - | 77,442,519 | 66,607,207 |
| APPLICATION OF FUND | | | | | | | | |
| FIXED ASSETS | | | | | | | | |
| Fixed assets - at cost | 125,775 | 878,999 | 2,193,537 | - | 89,700 | - | 3,288,011 | 1,873,964 |
| Less: Accumulated Depreciation | 6 93,508 | 546,037 | 866,964 | - | 43,774 | - | 1,550,283 | 1,009,411 |
| | 32,267 | 332,962 | 1,326,573 | - | 45,926 | - | 1,737,728 | 864,553 |
| CURRENT ASSETS | | | | | | | | |
| Loan to Members (Micro credit) | 7 - | - | 63,555,454 | - | - | - | 63,555,454 | 39,762,672 |
| Loan to READ | 300,000 | - | - | - | - | - | 300,000 | - |
| Loan to COFCO | - | - | - | - | - | - | - | 5,000 |
| Receivable from Garment Industries | 18 177,000 | - | - | - | - | - | 177,000 | 92,500 |
| Loss of cash by field organizers - insurance claim lodged | - | - | 27,080 | - | - | - | 27,080 | 22,167 |
| Receivable against Tuition fee | - | - | - | - | 800 | - | 800 | 2,350 |
| Receivable from AAB | - | 25,694 | - | - | - | - | 25,694 | - |
| Income tax deducted at source | 1,591 | - | 315,554 | - | 46 | - | 317,191 | 274,706 |
| Advance, Deposits and Prepayments | 8 101,643 | 1,000 | 370,970 | 17,850 | - | - | 491,463 | 152,281 |
| Inter office Account | (1,588,841) | 180,000 | 1,650,941 | - | (242,100) | - | - | - |
| Short Term Investment | 9 - | - | 5,123,200 | - | - | - | 5,123,200 | 2,483,792 |
| Cash in hand and at banks | 10 992,073 | 20,253 | 5,169,184 | 59,112 | 7,140 | 36,673 | 8,294,435 | 23,570,627 |
| | (16,534) | 226,947 | 76,212,383 | 76,962 | (234,114) | 36,673 | 76,302,317 | 66,368,095 |
| CURRENT LIABILITIES | | | | | | | | |
| Security deposits from field staff | 75,000 | - | 5,000 | - | - | - | 80,000 | 35,000 |
| Advance Admission fee received | - | - | - | - | 3,120 | - | 3,120 | 1,600 |
| Loan Loss Reserve | 11 - | - | 82,719 | - | - | - | 82,719 | - |
| Disaster Fund - Reserve | 12 - | - | 41,360 | - | - | - | 41,360 | - |
| Liability for Expenses | 13 91,047 | 26,627 | 30,912 | - | 173 | - | 148,759 | 295,210 |
| Liability for JOBS (Training expenses) | 14 139,800 | - | - | - | - | - | 139,800 | 139,800 |
| Liability for BLAST | 15 - | - | - | - | - | 36,673 | 36,673 | 49,061 |
| Liability for BRAC | 16 - | - | - | 64,095 | - | - | 64,095 | 102,750 |
| Loan from Executive Director | - | - | 1,000 | - | - | - | 1,000 | - |
| | 305,847 | 26,627 | 160,991 | 64,095 | 3,293 | 36,673 | 597,526 | 623,421 |
| NET CURRENT ASSETS | (322,381) | 200,320 | 76,051,392 | 12,867 | (237,497) | - | 75,704,791 | 65,742,674 |
| | (290,114) | 533,282 | 77,377,965 | 12,867 | (191,481) | - | 77,442,519 | 66,607,207 |

The notes set out on pages 8 to 19 form an integral part of these accounts.

Rahman Rahman Huq

RH

Rahman



GHASHFUL
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2004

| NOTES | GENERAL ACCOUNT | DA6 PROJECT | LIVELIHOOD MICRO CREDIT | NFPE - BRAC PROJECT | EDUCARE KG SCHOOL | 2004 | 2003 | |
|--|-----------------|-------------|-------------------------|---------------------|-------------------|--------|------------|------------|
| | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | |
| INCOME | | | | | | | | |
| Interest charges on Micro Credit | 17 | - | - | 14,188,632 | - | - | 14,188,632 | 10,281,119 |
| Grant received from Action AID | | - | 4,432,219 | - | - | - | 4,432,219 | 4,955,131 |
| Subsidy from Organization | | - | 1,655,235 | - | - | - | 1,655,235 | 1,775,910 |
| Health service charges received from garments industries | 18 | 612,000 | - | - | - | - | 612,000 | 588,500 |
| Clinical service charges | 19 | 102,260 | - | - | - | - | 102,260 | 100,695 |
| Bank interest (Gross) | 20 | 16,990 | - | 433,455 | - | 216 | 450,661 | 928,392 |
| Sale of contraceptives | | 29,031 | - | - | - | - | 29,031 | 33,201 |
| Received against Multimedia rent | | - | - | - | - | - | - | 33,900 |
| Donation | | - | - | - | - | - | - | 15,000 |
| Admission and tuition fee | | - | - | - | - | 73,140 | 73,140 | 52,140 |
| Sale of school material | | - | - | - | - | 10,400 | 10,400 | 14,495 |
| Sale of admission form and others | | 10,443 | - | 500,740 | - | - | 511,183 | 528,972 |
| Other Income | | - | - | 8,413 | - | - | 8,413 | 98,494 |
| Health Check up - staff | | - | - | - | - | - | - | 6,810 |
| Gain from project PHULKI (Net) | | - | - | - | - | - | - | 5,105 |
| | | 770,724 | 6,087,454 | 15,131,240 | - | 83,756 | 22,073,174 | 19,417,864 |



Rahman Rahman Huq
Chartered Accountants

| NOTES | GENERAL ACCOUNT | DAG PROJECT | LIVELIHOOD MICRO CREDIT | MFPE - BRAC PROJECT | EDUCARE KG SCHOOL | 2004 | 2003 |
|-------|-----------------|-------------|-------------------------|---------------------|-------------------|------|------|
| | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA |

EXPENDITURE

| | | | | | | | | |
|---|----|---------|-----------|------------|---|---------|------------|------------|
| Salaries | | 503,549 | 3,001,877 | 5,805,574 | - | 89,200 | 9,390,200 | 6,909,399 |
| Interest on members' savings | 21 | - | - | 1,528,596 | - | - | 1,528,596 | 2,252,279 |
| Bank charges | 22 | 1,139 | 3,095 | 9,768 | - | 160 | 14,162 | 18,741 |
| Advertisement | | 16,430 | 1,850 | - | - | - | 18,080 | 17,955 |
| AIDS Day celebration | 23 | - | 5,808 | - | - | - | 5,808 | 10,803 |
| Audit fee | | 56,578 | 10,000 | 10,000 | - | - | 76,578 | 40,000 |
| Award to staff | | - | - | - | - | - | - | 12,758 |
| Clinical support | | - | - | - | - | - | - | 119,537 |
| Communication expenses | | 16,366 | 89,253 | 86,729 | - | - | 202,348 | 139,408 |
| Community training workshop | | - | 17,330 | - | - | - | 17,330 | 308,101 |
| Depreciation | 6 | 10,864 | 102,689 | 440,710 | - | 11,482 | 565,745 | 274,761 |
| Donation | | - | - | - | - | - | - | 25,000 |
| Entertainment | | - | - | 59,175 | - | - | 59,175 | - |
| Expenditure of Chairperson | | - | - | - | - | - | - | 164,030 |
| Honorarium for birth attendant | | - | 284,152 | - | - | - | 284,152 | 523,590 |
| Honorarium for school teachers and social workers | | - | 597,654 | - | - | - | 597,654 | 769,040 |
| Honorarium paid to F.O. and Collector | | - | - | - | - | - | - | 151,970 |
| HRD Manual review | | - | 10,000 | - | - | - | 10,000 | 33,039 |
| IEC Materials for TBA | | - | 18,990 | - | - | - | 18,990 | 21,578 |
| Immunization | | - | 1,692 | - | - | - | 1,692 | 3,367 |
| Insurance claims paid | | - | - | - | - | - | - | 45,000 |
| Insurance premium | | 11,961 | 5,865 | 29,211 | - | - | 47,037 | 42,965 |
| Interest on security deposit | | 700 | - | - | - | - | 700 | 1,600 |
| Loss on Fixed Assets discarded | | 2,002 | 20,625 | - | - | - | 22,627 | 15,729 |
| Maintenance - Capital and Non capital | | - | 91,305 | 221,894 | - | - | 313,199 | 154,311 |
| Maintenance - Office | | - | 41,951 | 72,625 | - | 3,682 | 118,258 | 134,687 |
| Material expenses | 24 | - | 127,497 | - | - | 5,435 | 132,932 | 247,153 |
| Medicine | | - | 8,663 | 2,498 | - | - | 11,181 | 27,612 |
| Meeting expenses | | - | 80,998 | 2,938 | - | 72 | 84,008 | 134,326 |
| Membership fee | 25 | 2,000 | 7,200 | - | - | - | 9,200 | 13,826 |
| Newspaper and periodicals | | - | 5,274 | 5,792 | - | - | 11,066 | 7,297 |
| Office rent/shop rent | | - | 258,155 | 355,000 | - | - | 613,155 | 458,390 |
| Other expenses | | - | - | - | - | - | - | 2,072 |
| Picnic expenses | | 50,000 | - | - | - | - | 50,000 | 30,000 |
| Printing and stationery | | 29,980 | 149,297 | 345,389 | - | 6,683 | 531,349 | 384,225 |
| Professional fees | | 18,000 | - | - | - | - | 18,000 | 17,000 |
| Program cost | | - | - | 937,116 | - | - | 937,116 | 274,381 |
| Provision for Bad Debts and Disaster | | - | - | 124,079 | - | - | 124,079 | - |
| Research and advocacy | | - | 104,361 | - | - | - | 104,361 | 91,367 |
| School program expenses | | - | 195,831 | - | - | - | 195,831 | - |
| School rent | | - | 245,500 | - | - | 66,000 | 311,500 | 304,445 |
| Special Day celebration | 23 | - | 17,686 | 20,602 | - | - | 38,288 | 43,666 |
| Subsidy to DA - 6 project | | - | - | 810,000 | - | - | 810,000 | 1,775,910 |
| Subsidy to project GKNHRIB | | - | - | - | - | - | - | 8,074 |
| Training expenses | | - | - | - | - | - | - | 151,800 |
| Traveling and conveyance | | 7,257 | 363,772 | 153,971 | - | 2,036 | 527,036 | 786,648 |
| Uniform and Leverage | | - | 17,370 | 7,921 | - | - | 25,291 | 29,965 |
| Utilities | | - | 73,395 | 88,503 | - | 1,709 | 141,517 | 77,911 |
| Vehicles maintenance and fuel | | - | 112,592 | 23,253 | - | - | 135,845 | 125,009 |
| | | 726,826 | 6,081,457 | 11,119,344 | - | 166,459 | 18,094,086 | 17,180,713 |

Excess of income/(expenses) over expenditure/income

Add: Last year's excess of income/(expenses) over expenditure/income

Balance carried to Balance Sheet

| | | | | | | |
|-----------|---------|------------|--------|-----------|------------|------------|
| 43,898 | 5,997 | 4,011,896 | - | (82,703) | 3,979,088 | 2,237,151 |
| (472,546) | 527,285 | 17,917,280 | 12,867 | (106,778) | 17,876,108 | 15,638,967 |
| (428,648) | 533,282 | 21,929,178 | 12,867 | (191,481) | 21,855,196 | 17,876,108 |

The notes set out on pages 5 to 19 form an integral part of these accounts.

Rahman Rahman Huq

Executive Director

Rahman

President

Dated, Chittagong
21st August, 2005



Rahman Rahman Huq
Chartered Accountants

GHASHFUL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER 2004

RECEIPTS

Cash in hand
Cash at bank

| GENERAL ACCOUNT | DA6 PROJECT | LIVELIHOOD MICRO CREDIT | NFPE - BRAC PROJECT | EDUCARE KG SCHOOL | GKNHRIB BLAST PROJECT | 2004 | 2003 |
|-----------------|--------------|-------------------------|---------------------|-------------------|-----------------------|-------------------|-------------------|
| TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA |
| 15,561 | 331 | 242,205 | 525 | 174 | 757 | 259,553 | 63,244 |
| 155,113 | 5,947 | 25,474,369 | 100,442 | 10,691 | 48,304 | 26,794,866 | 26,599,338 |
| 170,674 | 6,278 | 25,716,574 | 100,967 | 10,865 | 49,061 | 26,054,419 | 26,662,583 |

Bank interest
Clinical Service Charges
Sale of contraceptives
Grant received from Action AID Bangladesh
Grant received from BRAC
Grant received from BLAST
Grant received from JOBS
Contribution from Organization
Loan from Livelihood
Health service charges received from garment industries
Loan recovered from organization
Advance realized from AAB
Admission fee and tuition fee
Collection of savings
Collection of Loan instalment
Collection of Insurance Fund
Donation
Sale of admission form and others
Advance realized
Security Deposit
Insurance claim received
Received from BGIC (insurance company)
Sale of school Material
Unclaimed account(out of members savings)
Miscellaneous Income
Received against Multimedia rent
Loan recovered from staff against vehicles
Received from BLAST
Received from PHULKI
Loan from Executive Director
Health check up

| | | | | | | | |
|------------------|------------------|--------------------|----------------|---------------|----------------|--------------------|--------------------|
| 18,990 | - | 432,955 | - | 218 | - | 450,161 | 928,392 |
| 102,260 | - | - | - | - | - | 102,260 | 100,696 |
| 29,031 | - | - | - | - | - | 29,031 | 33,201 |
| - | 4,432,219 | - | - | - | - | 4,432,219 | 4,955,131 |
| - | - | - | 182,414 | - | - | 182,414 | 264,600 |
| - | - | - | - | - | 368,034 | 368,034 | 230,175 |
| - | - | - | - | - | - | - | 18,500 |
| - | 1,655,235 | - | - | - | - | 1,655,235 | 1,775,910 |
| 1,000,000 | - | - | - | - | - | 1,000,000 | - |
| 527,500 | - | - | - | - | - | - | 496,000 |
| - | - | 700,000 | - | - | - | 700,000 | - |
| - | - | - | - | - | - | - | 7,000 |
| - | - | - | - | 76,210 | - | 76,210 | 51,380 |
| 132,274 | - | 28,034,437 | - | - | - | 28,166,711 | 22,571,195 |
| - | - | 110,984,850 | - | - | - | 110,984,850 | 78,450,818 |
| - | - | 547,735 | - | - | - | 547,735 | - |
| - | - | - | - | - | - | - | 15,000 |
| 2,792 | - | 500,740 | - | - | - | 503,532 | 528,972 |
| - | - | 60,500 | - | - | - | 60,500 | - |
| 60,000 | - | 5,000 | - | - | - | 65,000 | 20,000 |
| - | - | 20,000 | - | - | - | 20,000 | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | 10,400 | - | 10,400 | 14,495 |
| - | - | 321,516 | - | - | - | 321,516 | 359,333 |
| 7,651 | - | 11,080 | - | - | - | 18,731 | - |
| - | - | - | - | - | - | - | 33,900 |
| - | - | 53,130 | - | - | - | 53,130 | - |
| - | - | - | - | - | - | - | 80,800 |
| - | - | - | - | - | - | - | 17,000 |
| - | - | 1,000 | - | - | - | 1,000 | - |
| - | - | - | - | - | - | - | 6,810 |
| 1,878,498 | 6,087,464 | 141,972,943 | 182,414 | 84,826 | 368,034 | 149,748,669 | 110,989,317 |
| 2,049,172 | 6,093,732 | 167,389,517 | 283,381 | 97,691 | 417,095 | 176,330,568 | 137,621,900 |



Rahman Rahman Huq
Chartered Accountants

| GENERAL ACCOUNT | DA6 PROJECT | LIVELIHOOD MICRO CREDIT | NFPE - BRAC PROJECT | EDUCARE KG SCHOOL | GKNHRIB BLAST PROJECT | 2004 | 2003 |
|-----------------|-------------|-------------------------|---------------------|-------------------|-----------------------|------|------|
| TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA | TAKA |

PAYMENTS

| | | | | | | | | |
|---|------------------|------------------|--------------------|----------------|---------------|----------------|--------------------|--------------------|
| Salaries | 503,549 | 3,001,877 | 5,803,248 | 153,775 | 89,200 | 208,995 | 9,740,642 | 7,164,065 |
| Advance | 6,000 | - | 91,000 | - | - | - | 97,000 | - |
| Advance to Action Aid Bangladesh | - | 25,694 | - | - | - | - | 25,694 | - |
| Advertisement | 16,430 | 1,650 | - | - | - | - | 18,080 | 17,955 |
| AIDS Day celebration | - | 5,000 | - | - | - | - | 5,008 | 10,803 |
| Audit fee and professional fee | 26,578 | 25,000 | 235,000 | - | - | - | 296,578 | 441,000 |
| Award | - | - | - | - | - | - | - | 12,750 |
| Bank charges | 1,139 | 3,095 | 9,768 | 1,055 | 182 | 160 | 15,399 | 20,155 |
| Capital expenses | 23,500 | 72,650 | 1,364,367 | - | - | - | 1,460,517 | 223,857 |
| Clinical support | - | - | - | - | - | - | - | 119,537 |
| Communication expenses | 16,035 | 100,201 | 81,129 | - | - | 6,100 | 203,465 | 143,337 |
| Community training workshop | - | 17,330 | - | - | - | - | 17,330 | 254,352 |
| Deposits | - | - | 10,000 | - | - | - | 10,000 | - |
| Donation | - | - | - | - | - | - | - | 25,000 |
| Due to Field organizer | - | - | - | - | - | - | - | 8,736 |
| Entertainment | - | - | 59,175 | - | - | - | 59,175 | 53,749 |
| Expenditure of Chairperson | - | - | - | - | - | - | - | 164,030 |
| Expenses against project PHULKI | - | - | - | - | - | - | - | 11,895 |
| Group insurance | - | 5,866 | 29,211 | - | - | - | 35,076 | - |
| Honorarium for birth attendants | - | 284,152 | - | - | - | - | 284,152 | 523,580 |
| Honorarium for school teacher & social worker | - | 597,654 | - | - | - | - | 597,654 | 769,040 |
| Honorarium paid to F.O. and Manager | - | - | - | - | - | - | - | 151,970 |
| HRD Manual review | - | 10,000 | - | - | - | - | 10,000 | 33,039 |
| IEC Materials and Kits for TBA | - | 18,950 | - | - | - | - | 18,950 | 21,578 |
| Immunization | - | 1,692 | - | - | - | - | 1,692 | 3,367 |
| Insurance claim settled | - | - | - | - | - | - | - | 45,000 |
| Insurance Premium | 11,673 | - | - | - | - | - | 11,673 | 43,029 |
| Interest on security deposit | 700 | - | - | - | - | - | 700 | 1,600 |
| Legal Expenses | 18,000 | - | - | - | - | - | 18,000 | - |
| Loan disbursed | - | - | 120,589,000 | - | - | - | 120,589,000 | 75,263,000 |
| Loan to COFCON | - | - | - | - | - | - | - | 5,000 |
| Loan to KG school | 65,000 | - | - | - | - | - | 65,000 | - |
| Loan to READ | 300,000 | - | - | - | - | - | 300,000 | - |
| Loan to organization | - | - | 1,700,000 | - | - | - | 1,700,000 | - |
| Loan given to staff for vehicles | - | - | 333,600 | - | - | - | 333,600 | - |
| Maintenance - Non capital | - | 92,355 | 159,826 | - | - | - | 252,181 | 131,063 |
| Maintenance - capital | - | - | 62,060 | - | - | - | 62,068 | 23,248 |
| Maintenance - Office | - | 41,951 | 72,625 | - | 3,662 | - | 116,258 | 134,687 |
| Material expenses | - | 127,487 | - | 2,835 | 5,435 | - | 135,767 | 250,328 |
| Medicine | - | 8,683 | 2,498 | - | - | - | 11,181 | 27,612 |
| Meeting expenses | - | 80,998 | 2,938 | - | 72 | - | 84,008 | 134,326 |
| Membership fee | 4,000 | 0,200 | - | - | - | - | 12,200 | 13,825 |
| Newspaper and Periodicals | - | 5,274 | 5,792 | - | - | - | 11,066 | 7,297 |
| Office Rent / Shop rent | - | 258,155 | 355,000 | - | - | - | 613,155 | 500,380 |
| Other expenses | - | - | - | - | - | 10,560 | 10,560 | 2,018 |
| Picnic expenses | - | - | - | - | - | - | - | 30,000 |
| Printing and Stationery | 29,900 | 149,297 | 345,389 | - | 6,683 | 11,145 | 542,494 | 388,515 |
| Program cost | - | 195,831 | 937,116 | - | - | 97,397 | 1,230,344 | 306,638 |
| Research and advocacy | - | 104,361 | - | - | - | - | 104,361 | 91,367 |
| Savings refund | 3,740 | - | 15,666,538 | - | - | - | 15,670,278 | 11,032,546 |
| Savings withdrawal by members | - | - | 7,745,710 | - | - | - | 7,745,710 | 9,098,200 |
| School program expenses | - | - | - | 25,560 | - | - | 25,560 | 10,022 |
| School Rent | - | 245,560 | - | 27,625 | - | - | 273,125 | 328,145 |
| Security deposit - Mobile | 2,500 | - | - | - | - | - | 2,500 | - |
| Security deposit refund | 20,000 | - | - | - | - | - | 20,000 | 20,000 |
| Special Day observation | - | 17,686 | 20,602 | - | - | - | 38,288 | 43,666 |
| Subsidy to DA - 6 project | - | - | 810,000 | - | - | - | 810,000 | 1,775,910 |
| Tax deducted at source | 18 | - | 44,773 | - | - | - | 44,791 | 92,443 |
| Training expenses | - | - | - | - | - | - | - | 151,800 |
| Training expenses for JOBS | - | - | - | - | - | - | - | 23,810 |
| Transferred to Project GKNHRIB | - | - | - | - | - | - | - | 88,874 |
| Traveling and conveyance | 7,257 | 363,772 | 153,971 | 13,419 | 2,036 | 46,056 | 586,511 | 812,237 |
| Tree Plantation | - | - | - | - | - | - | - | 2,072 |
| Unclaimed account settled | - | - | 319,426 | - | - | - | 319,426 | 282,685 |
| Uniform and Leverage | - | 17,370 | 7,821 | - | - | - | 25,291 | 29,965 |
| Utilities | - | 72,299 | 58,191 | - | 3,261 | - | 131,751 | 71,350 |
| Vehicles maintenance and fuel | - | 112,592 | 23,253 | - | - | - | 135,845 | 125,009 |
| | 1,067,099 | 6,073,479 | 167,097,133 | 224,269 | 90,551 | 380,422 | 164,822,983 | 115,667,481 |
| Closing Balance | | | | | | | | |
| Cash in hand | 15,881 | 10,277 | 18,050 | 1,683 | 2,815 | 13,410 | 62,126 | 269,553 |
| Cash at bank | | | | | | | | |
| Savings | 976,192 | 9,976 | 5,151,124 | 57,429 | 4,325 | 23,263 | 6,222,309 | 23,311,074 |
| FDR | | | 5,123,200 | - | - | - | 5,123,200 | 2,483,792 |
| | 992,073 | 20,253 | 10,292,384 | 69,112 | 7,140 | 36,673 | 11,407,636 | 26,054,419 |
| | 2,049,172 | 6,093,732 | 167,389,517 | 283,381 | 97,691 | 417,095 | 176,330,688 | 137,621,900 |