

Rahman Rahman Huq Chartered Accountants

GHASHFUL

(A Voluntary Community Development Organisation)

Auditors' Report and Financial Statements For the year ended 30th June 2009



Rahman Rahman Hug

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AUDITORS' REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying Balance Sheet of Ghashful, Chittagong as of 30th June 2009 and the related Income and Expenditure Account and Receipts and Payments Account for the year then ended. Preparation of these financial statements is the responsibility of the Executive Committee. Our responsibility is to express an opinion on these financial statements 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.

Scope:

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). 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 examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the committee, 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 Standards (BAS), give a true and fair view of the state of project's affairs as of 30th June 2009 and of the results of its operation and its receipts and payments account for the year then ended and comply with the requirements of the Societies Registration Act 1860 and other 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;
- in our opinion, proper books of account as required by law have been kept by the project so far as it appeared from our examination of those books and records;

and

(c) the project's Balance Sheet and Income and Expenditure account dealt with by the report are in agreement with the books of account and records.

Dated, Chittagong 26^a October, 2009 Rahman Rahmanthuz

GHASHFUL BALANCE SHEET AS AT 30TH JUNE 2009

	NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	ESP - BRAC PROJECT	GKNH RIB- BLAST	EDUCARE KG SCHOOL	30.06.2009	30.06.2008
SOURCE OF FUND		TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
Members' Savings	5			142,211,807				142,211,807	129,211,543
Members' Unclaimed Account				453,388				453,388	327,233
Insurance Reserve Fund			-	7,927,107				7,927,107	5,758,707
School savings	6	85,997	-	-		-		85,997	286,312
Reserve Fund - School Savings		1,559						1,559	1,559
Surplus' (Deficit) as per Revenue Account		344,736	311,573	24,005,711	12,867	-	(202,279)	24,472,608	29,515,425
		432,292	311,573	174,598,013	12,867	-	(202,279)	175,152,466	165,100,779
Capital Resevre	7	-	-	172,569				172,569	172,569
		432,292	311,573	174,770,582	12,867	-	(202,279)	175,325,035	165,273,348
APPLICATION OF FUND FIXED ASSETS									
Fixed assets -at cost/revaluation	7.01	150,968	1,168,766	5,344,987			92,450	6,757,171	6,213,100
Less:Accumulated Depreciation	7102	128,259	930,553	3,368,873		_	56,908	4,484,593	3,834,180
zeros recumines z epitentos		22,709	238,213	1,976,114			35,542	2,272,578	2,378,920
CURRENT ASSETS			200,210	1,000,000				2,212,010	
Loan to Members (Micro credit)	8	-	-	224,766,070				224,766,070	184,749,729
Advance, Deposits and Prepayments	9	41,891	-	2,599,127	46,450		_	2,687,468	1,810,418
Cash in hand and at banks	10	164,394	5,512	83,750,810	11,320	1,910	42,111	83,976,057	62,986,584
Advance to READ		100,000	-,				,	100,000	100,000
Receivable from Garment Industries		-	184,500					184,500	214,500
Receivable against Tuition fee		-	-	-		_	16,340	16,340	16,340
Taxes paid at source on interest income		6,888		1,046,895			236	1,054,019	602,909
Receivable from Educare KG school		295,600		apo report			(295,600)	ager gers	
Loan to 'Nest for the Children at Risk' project		-	22,000	-		-		22,000	
Staff Gratuity Fund- Janata Bank Ltd.	28	5,490,331	-					5,490,331	4,097,839
		6,099,104	212,012	312,162,902	57,770	1,910	(236,913)	318,296,785	254,578,319
CURRENT LIABILITIES									
Security deposits from field staff		10,000	-	642,242	-	-	-	652,242	551,947
Loan Loan Reserve	11	-	-	14,663,057		-		14,663,057	9,086,225
Disaster Fund Reserve	12	-	-	2,071,635				2,071,635	1,561,828
Liability for Expenses	13	15,458	22,652	132,834		-	908	171,852	144,685
Liability for JOBS (Training exp)	14	125,279	-	-	-	-	-	125,279	125,279
Liability for BLAST	15	-	-			1,910		1,910	1,910
Liability for BRAC	16				44,903		-	44,903	107,725
Loan from PKSF				121,806,666		-	-	121,806,666	75,790,000
Inter Project Account		(116,000)	116,000	-	-	-	-	-	-
Other liability		164,453		52,000		-	-	216,453	216,453
Liability for Staff Gratuity Fund	28	5,490,331		-		-	-	5,490,331	4,097,839
		5,689,521	138,652	139,368,434	44,903	1,910	908	145,244,328	91,683,891
NET CURRENT ASSETS		409,583 432,292	73,360 311,573	172,794,468 174,770,582	12,867 12,867	-	(237,821) (202,279)	173,052,457 175,325,035	165,273,348

The notes set out on pages 7 to 20 form an integral part of these financial statements.

Executive Director

Chairman & Founder

Dated, Chittagong 26th October, 2009



As per our annexed report of same date.

Auditors

GHASHFUL INCOME AND EXPENDITURE ACCOUNTS FOR THE YEAR ENDED 30TH JUNE, 2009

	NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	ESP-BRAC PROJECT	EDUCARE KG SCHOOL	30.06.2009	30.06.2008
		TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
INCOME:								
Service charges on Micro Credit	17	-	-	49,581,072			49,581,072	43,907,644
Loan processing fee and others		-	-	563,440	-	-	563,440	560,440
Contribution received from				73 0 0 2 2 -				
Livelihood Project		365,000	4,573,829	-	-	-	4,938,829	4,410,304
Health service charges from								
Garments Industries	18	-	1,009,500	-	-	-	1,009,500	1,045,000
Clinical service charges	19		203,215	-	-	- 1	203,215	180,770
Bank/FDR interest (Gross)		10,385	-	4,500,709	-	-	4,511,094	2,412,051
Sale of contraceptives			23,190	-	-		23,190	23,667
Sale of Pass Book		-	2,740	164,780	-	- 1	167,520	185,250
School fee received			284,471	-	-	- 1	284,471	294,604
Membership fee-General Body	24	2,470		-	-	- 1	2,470	2,400
One month notice pay realised from								
outgoing staff		50,909	-	-	-		50,909	31,721
Received from ESP BRAC Project								
(Unexpended Grant)		60,884		-	-	- 1	60,884	
Received from CARE, Bangladesh		49,400		-	-		49,400	-
Other/Miscellaneous Income	25	49,500		240,378			289,878	618,256
		588,548	6,096,945	55,050,379			61,735,872	53,672,107

	NOTES	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT	ESP - BRAC PROJECT	EDUCARE KG SCHOOL	30.06.2009	30.06.2008
EXPENDETURE:		TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
Salaries and allowances		-	2,494,120	27,535,740	-	-	30,029,860	22,138,645
Gratuity		-	197,568	1,500,000	-	-	1,697,568	1,275,328
Interest on members' savings	20	4 4 4 5		6,492,754	-	-	6,492,754	6,080,526
Bank charges Audit and professional fees		1,148 50,755	25,000	233,987 47,000		-	235,582 122,755	121,647 132,790
Communication expenses		14,376	87,549	536,668			638,593	515,941
Clinical support		14,570	1,581	330,000]	1,581	21,319
Depreciation	7.01	6,700	70,706	573,006	-	-	650,412	693,393
Entertainment		40,789	220,484	389,556	-	-	650,829	438,747
Honorarium for school tescher &								
social worker		-	669,425	-	-	-	669,425	596,500
Insurance premium		6,976	_				6,976	8,000
Interest on Loan from PKSF		-	-	3,875,117	-	-	3,875,117	2,118,012
Interest on security deposit		-	-	4,108	-	-	4,108	3,527
Interest on school savings		15,522		-	-	-	15,522	11,912
Maintenance - Capital and Non Capital	1		314,695	613,682	-	-	928,377	468,759
Maintenance - Office		56,345	156,726	449,767	-		662,838	376,232
Maintenance and fuel - vehicles Material expenses	21		216,975 180,511	48,064	-	-	265,039 180,511	491,677 151,948
Meeting expenses	21	74,614	89,623				164,237	77,846
Membership fee	22	5,000	70,540	18,136			93676	40,100
Newspaper and periodicals		-	8,003	69,845	-	-	77,848	72,439
Office rent/shop rent		-	161,777	1,953,464	-	-	2,115,241	1,881,232
Printing and stationary		43,783	288,468	799,229	-	-	1,131,480	1,413,772
Publications and advertisement		114,748	-	38,230	-	-	152,978	126,995
Pregram and operational costs		-	136,620	2,494,694	-	-	2,631,314	2,451,242
Provision for loan loss and disaster								
fund		-	-	6,086,641	-	-	6,086,641	2,612,703
School rent		-	189,100	-	-	-	189,100	178,800
Special Day celebration	23	2,000	50,493	-	-	-	52,493	84,648
Subsidy to SDP and organisation								
General Fund		-	-	4,938,829	-	-	4,938,829	4,410,304
Training expenses		2,000	24,421	-	-	-	26,421	32,088
Traveling and conveyance		15,178	421,800	737,848	-	-	1,174,826	992,185
Uniform and Leverage		-	4,745	45,395	-		50,140	190,535
Utilities Malaria Program (CARE)		59,391	41,720	361,109		-	402,829 59,391	378,080
Scholarship fee		12,987]	12,987	
Office shifting and decoration		12,507	111,040	_]	111,040	_
Microcredit Summit	26	179,371	-	-	-	-	179,371	-
Rates and taxes			-	-	-	-		18,851
Consultancy fee and others		-	-	-	-	-	-	101,448
Welfare services		-	-	-	-	-	-	16,000
Paid to PKSF for relief of SIDR affected people								100,000
anected people		-	_	-	_	-	-	100,000
		701,683	6,234,137	59,842,869			66,778,689	50,587,872
Excess of expenditure over income	Ì	(113,135)	(137,192)	(4,792,490)	-	-	(5,042,817)	2,847,936
Add: Adjustment in respect of prior ye	ars	-		-	-	-	-	997,247
		(113,135)	(137,192)	(4,792,490)		_	(5,042,817)	3,845,183
Add: Last year's excess of income		(-10,100)	(-2-1/2)	(-1.22(130)			(C)C (Spart)	2,013,100
over expenditure		457,871	448,765	28,798,201	12,867	(202,279)	29,515,425	25,670,242
Balance carried to Balace Sheet		344,736	311,573	24,005,711	12,867	(202,279)	24,472,608	29,515,425

The notes set out on pages 7 to 20 form an integral part of these financial states form.

Executive Director
As per our annexed report of same date.

Dated, Chittagong 26th October, 2009



GHASHFUL RECEIPTS AND PAYMENTS ACCOUNTS FOR THE PERIOD FROM 1ST JULY, 2008 TO 30TH JUNE, 2009

	GENERAL ACCOUNT	SDP PROJECT	LIVELIHOOD MICRO CREDIT		EDUCARE KG SCHOOL	BLAST PROJECT	12 MONTHS TO 30.06.09	12 MONTHS TO 30.06.08
	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
Opening Balance								
Cash in hand	9,522	36,128	78,855	840	5,787	1,300	132,432	215,810
Cash at bunk: Savings/Current	470,091	95,404	18,183,671	68,052	36,324	610	18,854,152	16,157,218
FDR	470,051	22,101	44,000,000	Oujou	50,524	0.0	44,000,000	13,100,000
	479,613	131,532	62,262,526	68,892	42,111	1,910	62,986,584	29,473,028
RECEIPTS:								
Bank interest	10,385						10,385	18,365
Clinical Service Charges		203,215				-	203,215	180,770
Sale of contraceptives	-	23,190	-	-	-	-	23,190	23,667
Grant received from BRAC		-	-	404,633	-	-	404,633	364,910
Contribution received from Livelihood		-	-	-	-	-	-	-
Project	365,000	4,573,829	-			-	4,938,829	4,410,304
Loan from PKSF			81,500,000		-		81,500,000	50,400,000
Health service charges received			-	-		-		
from garments industries Collection of savings	97,769	1,039,500	72,409,147	-			1,039,500 72,506,916	1,046,500 67,516,916
Collection of Loan installment	91,709		446,559,731		:		446,559,731	397,719,928
Collection of Insurance Fund			2,592,200				2,592,200	2,267,523
Income from other finance- related		-	-			-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,
services			5,469,307				5,469,307	3,749,123
Sale of Pass Book	-	2,740	-	-		-	2,740	1,140
Advance adjusted from office rent	-	-	236,870	-		-	236,870	185,000
Advance adjusted against expenses	33,000	-	72,317	-	-	-	105,317	329,924
Security Deposit		-	305,000	-	-	-	305,000	826,000
Unclaimed account	-	-	852,307			-	852,307	771,090
One month notice pay realised from		-	-	-		-		
outgoing staff	50,909	-		-	-	-	50,909	31,721
Miscellaneous receipts	49,500	-		-		-	49,500	7,370
Loan recovered from staffs	8,000	-	264,512	-		-	272,512	6,000
Membership fee - General Body	2,470	*****		-		-	2,470	2,400
School fee received- NFPE school	-	284,471		-	-	-	284,471	294,604
Tax deducted at source- staff	-	3,366	54,486	-	- :	-	57,852	102,073
Received from ADF/BSAF Grant received from ESP BRAC Project	60,884	15,000				-	15,000 60,884	7,000
Recovery of loan from Educare KG	00,007	-			[-	00,007	
School	100,000	_		_		_	100,000	
Received from CARE, Bangladesh	49,400	_		_		-	49,400	_
Recovery of advance from HASAB	77,650	-		-		-	77,650	
Recovery of advance from BSAF	8,200	-		-		-	8,200	
Recovery of advance from 'Nest' project		-		-	-	-		-
	.	448,829					448,829	
	*	770,029	-	_	1		710,029	,
Received from Family Planning	-	-	-	-	-	-	-	100,000
Received from SDP Fund of Family	-	-	-	-		-	-	100.000
Planning	-	-	-	-	-	-		100,000
Received against "Micro Credit Summit"	-	-	[4]	-		-		18,165
	-	-	-	-	-	-	-	
Refund of grant from READ	-	-	-	****	-	-	-	25,000
	913,167	6,594,140	610,315,877	404,633	-	-	618,227,817	530,262,328
	1,392,780	6,725,672	672,578,403	473,525	42,111	1,910	681,214,401	559,735,356

					4			JAL REPORT eipts And Payment	
Salaries and allowances Gratairy 197,588 1,500,000 1,000,680 1,697,568 1,1008,687 1,088,687 1,088,088 1,088,087 1,088,088 1,088,087 1,0						KG	BLAST	то	то
Section Sect	PAYMENTS:	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA	TAKA
Miscellaneous Advance 1,088,687 - 1,098,687 - 1,098,687 - 1,098,687 - 3,3000 30,000 30	Salaries and allowances		2,494,120	27,535,740	279,205			30,309,065	
Advance against espenses 33,000 Advance against espenses 33,000 59,885 - 130,640 148,925 148,9		-	197,568						
Audit and professional fee		33,000	-	1,058,687					
Bank charges			20.000	59.885					
Capital expenditure					-	-			
Clinical support and contraceptive fee Entertatisment Entertatisme	Capital expenditure	5,348		473,956	-	-	-	544,071	855,125
Entertailmenter Honorarium for school teacher & social Insurance Clim settled Insurance Clim settled Insurance Clim settled Insurance Premium Insurance Insu		16,246		541,668	-				
Honorarium for school teacher & social Insurance Clim settled - 669,425 - 423,800 - 433,800 249,575 181 18		40.700		200 666	7 200				
Insurance Clim settled		40,789		389,336	7,200				
Insurance Premium				423.800					
Loan refund to PKSF		7,188	-	,	-	-			
Interest on Losen from PKSF 3,875,117 3,875,117 3,875,217 648,759 662,838 376,232 648,759 662,838 376,232 648,759 662,838 376,232 648,759 662,838 376,232 662,838 376,232 662,838 376,232 662,838 376,232 662,838 376,232 662,838 662,838 376,232 662,838 662,83	mount discourse	-	-		-	-	-	436,995,000	
Maintenance - Capital and Non-capital Maintenance - Office \$6,345 \$6,726 \$49,767 \$-\$66,238 \$376,232 \$468,739 \$376,232 \$486,739 \$376,232 \$491,677 \$-\$66,238 \$376,232 \$491,677 \$-\$66,238 \$376,232 \$491,677 \$-\$66,238 \$376,232 \$491,677 \$-\$181,736 \$180,917 \$-\$7,225 \$-\$187,736 \$18,736 \$164,237 \$77,846 \$89,623 \$-\$164,237 \$77,846 \$89,623 \$-\$164,237 \$77,848 \$77,849 \$77,848 \$77,849 \$77,848									
Maintenance - Office 56,345 156,726 449,767 - 662,838 376,2325 349,677 Material expenses - 180,511 180,917 - 7,225 - 1817,736 156,848 156,848 156,848 - 77,225 - 1817,736 156,848 156,848 - 77,848 77,848 77,848 77,848 77,848 77,848 77,848 77,848 77,848 77,849 - 2,111,741 1,892,932 - 7,225 - 1817,736 156,848 - 77,848 72,439 - 7,225 - 1817,736 156,848 - 77,848 77,848 77,848 72,439 - 7,225 - 1817,736 156,848 - 77,848 72,439 - 7,2439		-	214 605		-				
Maintenance and faul vehicles		56 245							
Material expenses		30,343							
Meeting expenses		-		-	7,225	_	-		
Newsgaper and Periodicals		74,614			-	-		164,237	
Office Rearl / Shop reart / Auditorium rear rear rear rear rear rear rear rea		5,000			-	-			
Printing and Stationery	Office Rent / Shop rent / Auditorium	:			:				
Program and operational costs		43,783	288,468	748,035				1.080.286	1,443,827
Payment to ADF/BSAF		-			32,074	-	-		
Savings refund with interest 313,606 - 65,905,745 - - 66,219,351 57,991,786 School Rent - 189,100 - 56,900 - 246,000 Security deposit refund with interest 2,000 School Rent - 189,100 - - 56,900 - 246,000 Security deposit refund with interest - 2,000 School Rent - - 204,705 Special Day Observation 2,000 School Special Day Observation - - - 204,705 Sk5,927 Special Day Observation 2,000 School Special Day Observation - - - - 24,493 Sk6,927 Subsidy to Disparity of Congruination General Fund - - 365,000 - 365,000 365,000 School Subsidy to Organisation General Fund - 3,366 54,486 - 57,852 - - 451,110 333,065 Skrives Ioan to staff 8,000 - 450,071 - 451,110 333,065 Skrives Ioan to staff 8,000 - 367,100 - - 451,110 333,065 Skrives Ioan to staff - 26,421 32,088 Travelling and conveyance 15,178 421,800 737,848 18,717 - 1,193,543 1,016,810 Unclaimed account settled - 726,150 - 726,15		114,748		38,230	-	-			
School Rent		212 (24	15,000		-				
Security deposit refund with interest - 204,705 185,927 - 52,493 84,648 Subsidy to SDP Project - 4,573,829 - 4,573,829 4,210,304 200,000		313,606	190 100	65,905,745	56 000	-			
Special Day Observation			189,100	204 705	30,900				
Subsidy to Crganisation Genereal Fund Tax deducted at source- staff Tax deducted at source staff Tax		2,000	50,493	201,700,	-				
Tax deducted at source - staff Tax deducted at source-bank interest 1,039 - 450,071 - 451,110 333,065 377,100 - 405,100 436,555 Training expenses 2,000 24,421 1,193,543 1,016,810 Unclaimed account settled - 726,150 - 726,150 To,445 Uniform and leverage - 4,745 Tax deducted at source-bank interest 1,039 - 737,848 18,717 - 1,193,543 1,016,810 To,681 Uniform and leverage - 4,745 Tax deducted at source-bank interest 1,039 - 726,150 - 726,150 - 726,150 - 726,150 - 726,150 To,684 Uniform and leverage - 4,745 Tax deducted at source-bank interest 1,039 - 737,848 18,717 - 1,193,543 1,016,810 To,684 Uniform and leverage - 4,745 Tax deducted at source-bank interest 1,039 - 730,848 Tax deducted at source-bank interest 1,039 - 736,850 - 726,150 - 726		-	-	4,573,829	-	-	-		4,210,304
Tax deducted at source-benk interest Various loan to staff 8,000 - 337,100 - 405,100 436,555		-			-	-			200,000
Various loan to staff		1.020	3,366		-				222.000
Training expenses 2,000 24,421 - 26,421 32,088 18,717 - 1,193,543 1,016,810 1,01					-	-			
Travelling and conveyance			24 421	397,100					
Uniclaimed account settled Uniform and leverage Uniform and Uni				737,848	18,717	-	-		
Utilities		-	-		-	-			
Grant refund to organisation General A/C Csholarship fee		-			-	-			
Scholarship fee		-	43,949	366,113		-			392,729
Advance to HASAB		12 097			60,884	-			
Loan to Educare KG School 100,000 - - - 100,000 - 59,391 - 59,391 - 59,391 - 8,200 - - 8,200 - 8,200 - 111,040 - 111,040 - 111,040 - 470,829 - - 470,829 - - 179,371 - 179,371 - - 179,371 - 500,000 Purchase of medicine - - - - 100,000 - 18,851 Paid to organisation General Fund - - - - - 100,000 - - - - 100,000 - - - - - 100,000 - - - - - - - - -	Advance to HASAR								
Expenditure incurred for malaria					_	_			
Office Shifting and decoration Advance to Nest Project Advance to Nest Project - 470,829 470,829 470,829 470,829 - 179,371 179,371 500,000 Payment against 'Micro credit Summit' 18,165 Rates and taxes Paid to organisation General Fund Award to staff Consultancy fee and others Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 597,238,344 496,032,372	Expenditure incurred for malaria				-	-			
Advance to Nest Project - 470,829 470,829 - 179,371 - 179,371 - 179,371 - 500,000 - 179,371 - 500,000 - 18,165 - 18,165 - 18,851 -		8,200	-	-	-	-	-		-
Microcredit Summit Security deposit - National Project Purchase of medicine Payment against 'Micro credit Summit' Rates and taxes Paid to organisation General Fund Award to staff Consultancy fee and others Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372		-			-	-			
Security deposit - National Project		120 221	470,829	-	-	-		470,829	-
Purchase of medicine Payment against "Micro credit Summit" Rates and taxes Paid to organisation General Fund Award to staff Consultancy fee and others Welfare expenses Paid to PKSP for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372		179,371						1/9,3/1	500.000
Payment against 'Micro credit Summit'							:	[]	
Rates and taxes Paid to organisation General Fund Award to staff Consultancy fee and others Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372	Payment against 'Micro credit Summit'					-		-	
Award to staff 5,101 Consultancy fee and others Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 597,238,344 496,032,372	Rates and taxes	-	-	-	-	-	-	-	18,851
Consultancy fee and others Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372						-		-	
Welfare expenses Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372		-	-	-	-	-		-	
Paid to PKSF for relief of SIDR affected people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372						-		[]	
people 1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372		1			_	[-		[]	10,000
1,228,386 6,720,160 588,827,593 462,205 - 597,238,344 496,032,372									100,000
		1,228,386	6,720,160	588,827,593	462,205	-		597,238,344	496,032,372

Closing	: Balance
Cash in	hand
Cash at	bank
Savings	Current
FDR.	

17,948	1,523	22,026	11,220	5,787	1,300	59,804	132,432
146,446	3,989	19,728,784	100	36,324	610	19,916,253	18,854,152
-		64,000,000	-	-		64,000,000	44,000,000
164,394	5,512	83,750,810		42,111	1,910	83,976,057	62,986,584
1,392,780	6,725,672	672,578,403	473,525	42,111	1,910	681,214,401	559,018,956
	146,446	146,446 3,989 164,394 5,512	146,446 3,989 19,728,784 - 64,000,000 164,394 5,512 83,750,810	146,446 3,989 19,728,784 100 - 64,000,000 - 164,394 5,512 83,750,810 11,320	146,446 3,989 19,728,784 100 36,324 - 64,000,000	146,446 3,989 19,728,784 100 36,324 610 - 64,000,000	146,446 3,989 19,728,784 100 36,324 610 19,916,253 64,000,000 - 64,000,000 164,394 5,512 83,750,810 11,320 42,111 1,910 83,976,057

LIVELIHOOD PROJECT OF GHASHFUL CASH FLOW STATEMENT FOR THE YEAR ENDED 30TH JUNE, 2009

	2009 TAKA	2008 TAKA
CASH FLOW FROM OPERATING ACTIVITIES		
Net (Loss)/ Profit as per Profit and Loss Account	(4,792,490)	3,008,802
Adjustments for non-cash items:		
Depreciation	573,006	610,550
Cash flow from operating activities before working capital charges	(4,219,484)	3,619,352
(Increase)/ Decrease in Current Assets		
Total loan portfolio	(40,016,341)	(24,226,716)
Advances and deposits	(882,088)	(378,994)
Advance income tax	(450,071)	(230,992)
	(41,348,500)	(24,836,702)
Increase/ (Decrease) in Current Liabilities		
Member's savings	13,000,264	15,762,471
Member's unclaimed savings balances	126,155	70,636
Insurance fund	2,168,400	2,017,948
Loan from PKSF	46,016,666	35,220,000
Liabilities for expenses	31,805	(20,729)
Security deposits-staff	100,295	143,875
Loan loss provision	5,576,832	2,173,632
Disaster fund reserve	509,807	439,071
	67,530,224	55,806,904
Net cash flow from operating activities	26,181,724	30,970,202
CASH FLOW FROM FINANCING ACTIVITIES		
Acquisition of fixed assets	(473,956)	(807,725)
Short term investment-FDR	(20,000,000)	(30,900,000)
Net cash used in investing activities	(20,473,956)	(31,707,725)
CASH FLOW FROM FINANCING ACTIVITIES		
Capital Reserve		
Net cash used in financing activities		
Net increase in cash and cash equivalents	1,488,284	2,881,829
Check		
Cash and bank balances at the beginning of the year	18,262,526	15,380,697
Cash and bank balances at the beginning of the year	19,750,810	18,262,526
Net increase in cash and cash equivalents	1,488,284	2,881,829
THE INCIDENCE III CASH AND CASH CHAINAIGHES	1,400,204	2,001,027

GHASHFUL NOTES TO THE FIANANCIAL STATEMENTS FOR THE YEAR ENDED 30TH JUNE, 2009

1.00 Organization profile:

Ghashful is a Non-Government Associations (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladeshunder Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982 under the Registration No. DSS/FDO/R-376 dated 8.4.1990. The organization is also registered with the Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78).

Registered office of the organization is situated at South Ridge Apartment, Flat 3C, 16 Nasirabad Housing Society, Road No. 2, Chittagong.

1.02 Changing of project name and cancellation of partnership by Action Aid Bangladesh.

The project is being operated in the name of Social Development Project (SDP) financed by its own contribution (instead of Integrated Urban FP Health and Community Development Project- DA 6 financed by Action Aid Bangladesh) with effect from 1st January, 2006 as Action Aid Bangladesh the donor has decided not to continue this project vide their letter ref: CD89/- change of partnership status/2005 dated 4th October, 2005.

2.00 (a) Nature of the organization:

It is a wholly non-political, voluntary community development non-governmental organization. The organization is committed to motivate awareness, assist in education, economic and financial condition and upliftment of the poor, neglected, distressed and vulnerable people of the Society.

(b) Objects:

The main object of the organization is to undertake upliftment activities relating to education, human development, micro finance, agriculture, environmental development, health care, social justice, religion and infrastructure development in the Slum Areas of Chittagong District.

3.00 Executive Committee:

1. Mrs. Shamsun Nahar Rahman Paran
2. Dr. Mosharraf Hossain
3. Mr. Aftabur Rahman Jafree
4. Md. Shahid Ullah
5. Mrs. Shamima Akter Ruby
Chairperson
Vice Chairman
General Secretary
Joint General Secretary

6. Dr. Moinul Islam Mahmud Member 7. Mr. Manjurul Amin Chowdhury, phd Member

4.00 Significant Accounting Policies:

4.01 Basis of Accounting:

The accounts have been consistently prepared under the historical cost convention applying the generally accepted accounting principles.

4.02 Principles of valuation:

4.02.01 Fixed Assets:

Fixed Assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is calculated on **Diminishing balance method.** Full year's depreciation has been charged on fixed assets. The principal annual rates are as follows:

Name of assets	Rates(%)
Computer and equipments	25
Furniture and fixtures	20
Domestic appliance	25
Bi-cycle	20
Auto Rickshaw	25
Micro Bus	25
Photocopy Machine	25
Digital Camera	25
Generator	25
Mobile Set	25
Office equipments	20

4.02.02 Capitalization Policy

An individual item of Asset value over Tk. 5,000 is capitalized. All others items whose expected life are more than one year, but cost of an individual item is less than Tk. 3,000, are treated as non-capital assets and charged to revenue.

			•
5.00	Members' savings:	30.06.2009	30.06.2008
	A. Savings against Rural Micro Credit (RMC):	Tk.	Tk.
	As per Branches- 7,9,12-14,16-17,20 and 23-25		
	Opening Balance as on 01.07.2008	13,461,628	7,714,619
	Add: Savings during the year	13,920,643	10,927,903
		13,920,643	10,927,903
	Add: Interest earned by members	625,625	494,257
	2.5.122.000.000.0000	28,007896	19,136,779
	Less: Withdrawals during the year	4,594,241	1,315,239
	Refund/transfer during the year	4,194,040	4,359,912
	Cl. 1 - D. 1	8,788,281	5,675,151
	Closing Balance as on 30.06.2009	19,219,615	13,461,628
	B. Savings against Urban Micro Credit (UMC): As per Branches- 1-6,8,10-11,15, 18-19 and 21-22		
	Opening Balance as on 01.07.2008	66,730,114	68,173,301
	Add: Savings during the year	35,034,251	23,975,638
	Interest earned by members	2,970,628	3,094,504
		38,004,879	27,070,142
		104,734,993	95,243,443
	Less: Withdrawals during the year	10,489,984	11,059,542
	Refund/transfer to unclaimed account	17,097,370	17,453,787
	Closing Balance as on 30.06.2009	27,584,354 77,150,639	28,513,329 66,730,114
	C. Savings against Micro Enterprise Program: As per Branches-1-5,7,9 and11 Opening Balance as on 01.07.2008	30,058,669	19,177,126
	Add: Savings during the year	10,834,761	17,816,474
		10,834,761	17,816,474
	444.7	40,893,430	36,993,600
	Add: Interest earned by members	1,399,973	1,603,992
	Loren Befund during the year	42,293,403 5,499,760	38,597,592
	Less: Refund during the year Withdrawals during the year	5,693,340	4,962,357 3,576,566
	withdrawais during the year		
	Closing Balance as on 30.06.2009	11,193,100 31,100,303	8,538,923 30,058,669
	D. Savings against Daily Savings Program:		
	As per Branches-6,8,15,18,19 and 21-22		
	Opening Balance as on 01.07.2008	10,722,299	8,435,709
	Add: Savings during the year	4,856,840	4,828,320
		4,856,840	4,828,320
	Add. Interest comed by members	15,579,139	13,264,029
	Add: Interest earned by members	512,370	496,611
	Less: Refund during the year	16,091,509 1,933,780	13,760,640
	Withdrawals during the year	1,665,525	1,400,591
		3,599,305	3,038,341
	Closing Balance as on 30.06.2009	12,492,204	10,722,299

	30.06.2009	30.06.2008
E Charles Established CERR	Tk.	Tk.
E. Ghashful Enterprise Development Program (GEDP)		
Savings : As per Branche -6 Opening Balance as on 01.07.2008	27.047	250 222
Add: Savings during the year	49,346	250,323 12,660
Add: Savings during the year	49,346	12,660
	76,393	262,983
Add: Interest earned by members	996	6,475
The indicator districts	77,389	269,458
Less: Refund during the year	5,820	88,096
Withdrawals during the year	19,980	154,315
Transaction and the year	25,800	242,411
Closing Balance as on 30.06.2009	51,589	27,047
F. Savings against Ultra-poor Program- (former Hard Core Savings)	:	
As per Branches -1,2,4-6,7,9 and 11-13		
Opening Balance as on 01.07.2008	61,276	6,759
Add: Savings during the year	133,092	54,390
	194,368	61,149
Add: Interest earned by members	3,719	587
	198,087	61,736
Less: Refund/ Withdrawal during the year	57,912	460
Closing Balance as on 30.06.2009	140,175	61,276
G. Term Deposit Scheme: As per Branches - 1-6,8 and 11	0.150.510	0.001.005
Opening Balance as on 01.07.2008	8,150,510	9,691,235
Add: Savings during the year	1,059,500	3,723,506
	9,210,010	3,723,506
Adds Interest comed by members	979,111	384,100
Add: Interest earned by members	10,189,121	13,798,841
Less: Refunded during the year	8,159,861	5,648,331
Less, retained during the year	8,159,861	5,648,331
Closing Balance as on 30.06.2009	2,029,260	8,150,510
Cooling Distance as on 50.00.2005	2,027,200	0,150,510
H. Savings against Agriculture Micro Credit Loan:		
As per Branches - 7 and 9		
Opening Balance as on 01.07.2008	-	-
Add: Savings during the year	27,960	
	27,960	-
Add: Interest earned by members	332	
	28,292	-
Less: Refunded during the year	270	
Closing Balance as on 30.06.2009	28,022	
Total Closing Balance as on 30.06.2009 : (A+B+C+D+E+F+G+H)	142,211,807	129,211,543

5.01 5% interest on savings is calculated on the basis of the following factor:

Factor =5/100 X 1/12 = 0.0042

5.02 Savings against Micro Enterprise(ME) Loan:

This is a restructured program of former GEDP (Ghashful Enterprise Development Program) from 10th September, 2006 following the guideline of PKSF. Through this program organisation offers a handsome amount ranging from Tk. 30,000 to Tk.300,000 to their small entrepreneurs who had successfully repaid their loans during the past 02 (two) years. These qualifying members will be entitled to get these facilities with a repayment of 45 (forty-five) epual monthly instalments including service charges ⊕ 12.5% flat rate on the principal. Member's joining this scheme should deposit a minimum weekly savings of Tk. 50.

5.03 Savings against Agriculture Micro Credit Loan:

This program is initiated during this year to support marginal and small farmers community and their family to operate agricultural activities by providing working capital loan up to a maximum amount of Tk. 20,000 to Tk. 50,000 to be repaid by 4 (four) quarterly installments including service charges @ 2% calculated on reducing balance method.

The objective of this program is to play up a role in improvement of agriculture and living standard of farmer's family by utilizing their knowledge, efficiency /ability and to assist in minimizing food deficiency of the country by acquiring knowledge about modern agricultural technology and by increasing agricultural product applying modern technology in the practical field. Member's joining this scheme should deposit a minimum weekly savings of Tk. 20.

5.04 Savings against Ultra Poor Programme(Former Hard Core Savings)

This Programme is a re-structured programme of former Hard Core Savings during the year 2008.

	30.06.2009 Tk.	30.06.2008 Tk.
6.00 School Savings	18.	18.
Opening balance on 01.07.2008	286,312	431,215
Add: Savings during the year	97,769	97,499
Less: Refunded during the year	384,081 298,084	528,714 242,402
Closing balance on 30.06.2009	85,997	286,312

7.00 Capital Reserve - Tk. 172,569

During the year 2006 various assets were revalued by Arif Hossain & Co., Chartered Accountants. Fair market value of various assets was estimated at Tk. 1,521,943 as against net book value of Tk. 1,349,374. Thus revaluation surplus of Tk. 172,569 was credited to Capital Reserve Account.

		COST			DEPRECIATION			Written
Name of Assets	Balance on 01.07.2008	Addition during the year	Balance on 30.06.2009	Rate %	Balance on 01.07.2008	Charged for the year	Balance on 30.06.2009	down valu as on 30.06.2009
	Tk.	Tk.	Tk.		Tk.	Tk.	Tk.	Tk.
General Account								
Furniture & fixtures	15,545	-	15,545	20	5,596	1,990	7,586	7,959
Refrigerator	17,300	-	17,300	25	16,163	284	16,447	833
Television	22,500	-	22,500	25	21,669	208	21,877	623
VCP	12,000	-	12,000	25	11,557	111	11,668	332
Camera	5,000	-	5,000	25	4,754	62	4,816	185
Mobile set	4,300	5,348	9,648	25	2,713	1,734	4,447	5,201
Computer & Equipments	23,500	-	23,500	25	16,995	1,626	18,621	4,879
Sewing Machine	5,475	-	5,475	25	5,205	68	5,273	203
Motor Vehicles	40,000	-	40,000	20	36,907	619	37,526	2,474
Sub Total:	145,620	5,348	150,968		121,559	6,700	128,259	22,709
SDP Computer and Equipments	662,164	-	662,164	25	542,544	29,905	572,449	89,714
Furniture and Fixtures	149,935	64,767	214,702	20	108,193	21,302	129,495	85,207
Generator	58,500	-	58,500	25	36,905	5,399	42,304	16,196
Bi-cycle	9,000	-	9,000	20	6,876	425	7,301	1,699
Auto Rickshaw	186,100	-	186,100	25	157,119	7,245	164,364	21,736
Camera	11,000	-	11,000	25	2,750	2,063	4,813	6,187
PABX systems	27,300	-	27,300	20	5,460	4,368	9,828	17,472
Sub Total:	1,103,999	64,767	1,168,766		859,847	70,706	930,553	238,213
Livelihood Project (Microc								
Computer and Equipments	1,659,155	69,500	1,728,655	25	1,019,325	177,339	1,196,664	531,991
Furniture and Fixtures	1,514,250	203,317	1,717,567	20	630,556	217,840	848,396	869,171
Micro Bus	1,076,767	-	1,076,767	25	778,659	74,527	853,186	223,581
Digital Camera	31,500	-	31,500	25	17,575	3,481	21,056	10,444
Motor Vehicles	87,800	-	87,800	25	69,570	4,558	74,128	13,672
Generator	58,500	-	58,500	25	36,905	5,399	42,304	16,196
Photocopy Machine	235,000		235.000	25	174,787	15,053	189,840	45,160
Mobile Set	79,568	92,850	172,418	25	30,405	35,507	65,912	106,506
Office equipments	118,561	106,284	224,845	20	34,998	37,532	72,530	152,315
Crockeries	9,930	2,005	11,935	20	3,087	1,770	4,857	7,078
Sub Total:	4,871,031	473,956	5,344,987		2,795,867	573,006	3,368,873	1,976,114
Ed P.C. C. t t							I	
Educare KG School Furniture and Fixtures	92,450	-	92,450	20	56,908	1.5	56,908	35,542
Sub Total:	92,450	-	92,450		56,908	-	56,908	35,542
Total 30.06.2009	6,213,100	544,071	6,757,171		3,834,181	750,412	4,484,593	2,272,578
Total 30.06.2008	5,357,975	855,125	6,213,100		3,140,783	693,393	3,834,180	2,378,920

	20.05.00	20.06.00
E. Loan against Ghashful Enterprise Development	30.06.09	30.06.08
Program (GEDP) : As per Branch - 6	Tk.	Tk.
Opening Balance on 01.07.2008	131,464	327,490
	131,404	321,450
Add:Disbursed during the year:		
0	131,464	327,490
Service Charges @ 12.5%	4,205	24,896
- do - @ 18.75%	4,205	13,913 38,809
	135,669	366,299
Less:Realized during the year:	155,005	300,233
Principal @ 12.5%	21,595	132,780
- do - @ 18.75%	_	63,246
T	21,596	196,026
Interest @ 12.5%	4,205	24,896
- do - @ 18.75%	4,205	13,913 38,809
	25,800	234,835
Closing Balance on 30.06.2009	109,869	131,464
E. Loan against Ultra-poor Program-former Hard Core Program:		
As per Branches - 1-7, 9 and 11-13		
Opening Balance on 01.07.2008	496,583	10,800
Add: Disbursed during the year	919,000	697,000
4.44. Coming Channel (2.100)	1,415,583	707,800
Add: Service Charges @ 10%	1,498,986	728,929
Less: Realized during the year:	1,496,960	120,929
Principal	834,082	211,217
Interest @ 10%	83,403	21,129
	917,485	232,346
Closing Balance on 30.06.2009	581,501	496,583
G. Loan against Livelihood Restoration Project (LRP):		
As per Branches - 1-5, 7, 9-11 and 21	200.270	2 (40 000
Opening Balance on 01.07.2008 Add: Disbursed during the year	200,378	3,649,000
Aud. Disoursed during the year	347,000 547,378	414,000
Add: Service Charges @ 4%	28,512	154,618
The survey changes to 474	575,890	4,217,618
Less: Realized during the year:	,	,,,
Principal	404,081	3,862,622
Interest @ 4%	28,512	154,618
	432,593	4,017,240
Closing Balance on 30.06.2009	143,297	200,378
H. Loan against Agriculture Sector Microcredit Program: As per Branches - 7 and 9		
Opening Balance on 01.07.2008		_
Add: Disbursed during the year	546,000	
The state of the s	546,000	
Add: Service Charges @ 2%	15,011	
I was out the Complete of 274	561,011	
Less:Realized during the year:		
Principal	114,000	-
Interest @ 2%	15,011	
	129,011	
Closing Balance on 30.06.2009	432,000	
Total Closing Balance as on 306.2009 : (A+B+C+D+E+F+G+H)	224,766,070	184,749,729
Town County to the out of the same of the	221,700,070	2011/17/18/

Note: Interest on total loan has been accounted for on cash basis as per past practice.

	dvance, Deposits and Prepayments a) Advances:	30.06.09 <u>Tk</u>	30.06.08 Tk
	Office Rent	1,117,680	629,550
	School Rent	46,450	46,950
	Staff	1,107,968	841,719
	Advance to Palli Tathya Kendra	371,479	248,520
		2,643,577	1,766,739
α	b) Deposits;		
	With Ctg. Zilla Parishad against shop rent	34,000	34,000
	With Pacific Telecom Ltd. Against mobile phone	2,500	2,500
	With T&T Board against land phone	2,000	2,000
		38,500	38,500
(6	c) Prepayments:		
	Prepaid Insurance	5,391	5,179
		2,687,468	1,810,418

The management believes that these advances are realisable.

Cash in hand Cash at bank Janata Bank Lad Patenga Branch-CA 247 Janata Bank Lad Patenga Branch-CA 1027 Janata Bank Lad Patenga Branch-CA 0883 Janata Bank Lad Patenga Branch-CA 0883 Janata Bank Lad Patenga Branch-CA 0889 Janata Bank Lad Patenga Branch-STD 09 Janata Bank Lad Patenga Branch-STD 109 Janata Bank Lad Patenga Branch-STD 199 Janata Bank Lad Corporate Branch, Cig STD 36000881 Janata Bank Lad Corporate Branch, Cig SB 34089505 Janata Bank Lad Patry Branch SB 45306 Janata Bank Lad Patry Branch SD 4000431 Janata Bank Lad Patry Branch SD 4000431 Janata Bank Lad Neanstpur Branch, Nowgaon-CA 771 Janata Bank Lad Neanstpur Branch, Nowgaon-CA 4064 Janata Bank Lad Sangoon Branch, Nowgaon-CA 4064 Janata Bank	10.00 Cash and Bank Balances	30.06.09 Tk	30.06.08 <u>Tk</u>
Janata Bank Lid Steinag Branch-CA 247 Janata Bank Lid Vitara, Dahak CA 1027 Janata Bank Lid Vitara, Dahak CA 102735 Janata Bank Lid Vitara, Dahak CA 102735 Janata Bank Lid Stall Branch-CA 688 Janata Bank Lid Stall Branch-CA 688 Janata Bank Lid Stall Branch-CA 102735 Janata Bank Lid Stall Branch-CA 10273 Janata Bank Lid Sarkarhat - STD 03 Janata Bank Lid Kattall Branch-CA 10273 Janata Bank Lid Kattall Branch-CA 10273 Janata Bank Lid Corporate Branch, Cig STD 36000881 Janata Bank Lid Corporate Branch, Cig STB 34089505 Janata Bank Lid Patiya Branch STD 4000431 Janata Bank Lid Patiya Branch STD 4000431 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Chow-Glavyhat Branch-CA 854 Janata Bank Lid Chow-Glavyhat Branch-CA 854 Janata Bank Lid Branch Branch-CA 1000224 Janata Bank Lid Branch Branch CA 534 Janata Bank Lid Branch Branch CA 854 Janata Bank Lid Halishahar Branch, Ca 856 Sonali Bank Lid Halishahar Branch, Ca 856 Sonali Bank Lid Kalarupi Branch, Prof. 1060087 Janata Bank Lid Branch Branch Control Scale Stale Stal	Cash in hand	59,804	132,432
Janata Bank Lid Patenga Branch-CA 1027 Janata Bank Lid Startali Branch-CA 688 Janata Bank Lid Startali Branch-CA 688 Janata Bank Lid Startali Branch-STD 205 Janata Bank Lid Patenga Branch-STD 205 Janata Bank Lid Corporate Branch. Cig. STD 36000881 Janata Bank Lid Corporate Branch. Cig. STD 36000895 Janata Bank Lid Corporate Branch. Cig. STD 36000895 Janata Bank Lid Corporate Branch. Cig. STD 36000891 Janata Bank Lid Corporate Branch. STD 3330009915 Janata Bank Lid Corporate Branch. STD 3330009915 Janata Bank Lid Corporate Branch. Cig. STD 3330009915 Janata Bank Lid Patrya Branch-STD 4000431 Janata Bank Lid Patrya Branch-STD 4000431 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Newgaon Branch, Nowgaon-CA 4064 Janata Bank Lid Chrowchury hat Branch-CA 884 Janata Bank Lid Chrowchury hat Branch-CA 884 Janata Bank Lid Chrowchury hat Branch-CA 884 Janata Bank Lid Bajeld Bottam Branch-CA 912 Janata Bank Lid Halishahar Branch, CA 334 Social Bank Lid Halishahar Branch, CA 334 Social Bank Lid Halishahar Branch, CA 912 Janata Bank Lid Start Branch, Ca 910 Social Bank Lid Halishahar Branch, CA 910 Social Bank Lid Kadamtali Branch, Cig. CA 11022-8125001 The City Bank Lid Kadamtali Branch, Cig. CA 11022-8125001 The City Bank Lid Kadamtali Branch, Cig. CA 11022-8125001 The City Bank Lid Kadamtali Branch, Cig. CA 11022-8125001 The City Bank Lid Kadamtali Branch, Cig. CA 11022-8125		616,255	39,674
Janata Bank Ld Satali Branch-CA 688 Janata Bank Ld Patenga Branch-STD 205 Janata Bank Ld Oroporite Branch, Clg STD 36000881 Janata Bank Ld Corporite Branch, Clg STB 36089406 Janata Bank Ld Corporite Branch, Cld STB 36089406 Janata Bank Ld Corporite Branch, Cld STB 36089406 Janata Bank Ld Patiya Branch-STD 4000431 Janata Bank Ld Patiya Branch-STD 4000431 Janata Bank Ld Patiya Branch-STD 4000431 Janata Bank Ld Neamatpur Branch, Nowgaon-CA 771 Janata Bank Ld Neamatpur Branch, Nowgaon-CA 771 Janata Bank Ld Neamatpur Branch, Nowgaon-CA 771 Janata Bank Ld Newgaon Branch, Nowgaon-STD 100 Janata Bank Ld Chowdhuryhat Branch-CA 834 Janata Bank Ld Chowdhuryhat Branch-CA 834 Janata Bank Ld Brischar Branch-STD 4000087 Janata Bank Ld Brischar Branch-CA 1008224 Janata Bank Ld Brischar Branch-CA 1008224 Janata Bank Ld Mowlpaon Branch, Nowgaon-STD 100 Janata Bank Ld Mowlpaon Branch, Nowgaon-STD 100 Janata Bank Ld Mowlpaon Branch, Nowgaon-STD 400087			
Janata Bank Ld Sarkarhat - STD 03 Janata Bank Ld Kattali Branch-STD 205 Janata Bank Ld Kortali Branch-STD 205 Janata Bank Ld Corporate Branch. Clg - STD 36000881 Janata Bank Ld Otoporate Branch. Clg - SB 34089505 Janata Bank Ld Corporate Branch. Clg - SB 34089505 Janata Bank Ld Corporate Branch. Clg - SB 34089505 Janata Bank Ld Corporate Branch. Clg - SB 34089406 Janata Bank Ld Corporate Branch. Clg - SB 34089406 Janata Bank Ld Corporate Branch. SB 45268 Janata Bank Ld Corporate Branch. SB 45268 Janata Bank Ld Patiya Branch- CA 1021703 Janata Bank Ld Neamatpur Branch, Nowgaon-STD-17 Janata Bank Ld Neamatpur Branch, Nowgaon-STD-17 Janata Bank Ld Neowgaon Branch, Nowgaon-STD-17 Janata Bank Ld Neowgaon Branch, Nowgaon-STD-10 Janata Bank Ld Swogaon Branch, Nowgaon-STD-10 Janata Bank Ld Burischar Branch-STD 100 Janata Bank Ld StD 100 Janata Bank Ld St			
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Jamata Bank Lid Ucrar, Diako-STD - 544 Jamata Bank Lid Corporate Branch, Cig SB 34089505 Jamata Bank Lid Corporate Branch, Cig SB 34089496 90,544 Janata Bank Lid Corporate Branch, SB 45268 Janata Bank Lid Corporate Branch, Cig SB 34089496 92,589 Janata Bank Lid Corporate Branch, CA 3333040915 Janata Bank Lid Pariya Branch, CA 1031703 Janata Bank Lid Pariya Branch, CA 1021703 Janata Bank Lid Pariya Branch, CA 1021703 Janata Bank Lid Pariya Branch, Nowgaon-CA 771 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Neamatpur Branch, Nowgaon-CA 771 Janata Bank Lid Neowgaon Branch, Nowgaon-CA 47064 Janata Bank Lid Nowgaon Branch, Nowgaon-CA 47064 Janata Bank Lid Nowgaon Branch, Nowgaon-CA 47064 Janata Bank Lid Nowgaon Branch, Nowgaon-CA 47064 Janata Bank Lid Burischar Branch-CA 1030224 Janata Bank Lid Burischar Branch-CA 1030234 Janata Bank Lid Burischar Branch-CA 1030234 Janata Bank Lid Burischar Branch-CA 1030287 Janata Bank Lid Haliahabar Branch, Feek CA 334 Social Brank Lid Haliahabar Branch, Feek CA 334 Social Brank Lid Haliahabar Branch, Feek CA 334 Social Brank Lid Haliahabar Branch, CA 1038 Social Brank Lid Kadamital Branch, CA 1038 Social Brank Lid Kadamital Branch, Ca 706 Social Brank Lid Kadamital Branch, Ca 706 Social Brank Lid Kadamital Branch, Ca 71028-8125001 Janata Bank Lid Kadamital Branch, Ca 7510 650 Janata Bank Lid Bahaddarhar Branch, Ca 7510 650 Janata Ban			
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Jamata Bank Ltd Corporate Branch. CA 3333014703 941,212 154,102 Jamata Bank Ltd Patiya Branch STD 4000431 1.2757 Jamata Bank Ltd Neary Branch CA 1021703 648,274 60,924 Jamata Bank Ltd Nearnatpur Branch, Nowgaon-CA 771 748,087 748,08			-,
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83,976,057 62,986,584		83,916,253	62,854,152
		83,976,057	62,986,584

10.01 Short Term Investment - FDR	30.06.09	30.06.08
	Tk.	Tk.
Investment against Savings Reserve:		
The City Bank Ltd Kadamatali Branch, Chittagong	7,000,000	5,000,000
South East Bank Ltd Jubilee Road Branch, Chittagong	9,500,000	7,000,000
BRAC Bank Ltd Agrabad Branch, Chittagong	-	2,500,000
Bank Asia Ltd Agrabad Branch, Chittagong	4,500,000	4,500,000
Bank Asia Ltd Anderkilla Branch, Chittagong	4,000,000	4,000,000
Delta Brac Housing Finanace corporation Ltd. CDA Avenue, Chittagong	-	5,500,000
Standard Bank Ltd Bahadderhat Branch, Chittagong	9,000,000	4,500,000
One Bank Ltd Agrabad Branch, Chittagong	9,000,000	-
	43,000,000	33,000,000
Investment agaist Loan Loss Reserve:		
The City Bank Ltd Kadamtali Branch, Chittagong	2,100,000	1,300,000
South East Bank Ltd Jubilee Road Branch, Chittagong	2,300,000	2,300,000
BRAC Bank Ltd Agrabad Branch, Chittagong	2,500,000	900,000
Bank Asia Ltd Agrabad Branch, Chittagong	1,500,000	1,500,000
Bank Asia Ltd Andarkilla Branch, Chittagong	1,200,000	1,200,000
Delta Brac Housing Finanace Corporation Ltd. CDA Avenue, Chittagong	1,200,000	700,000
Standard Bank Ltd Bahadderhat Branch, Chittagong	5,400,000	1,300,000
, , ,		1,300,000
One Bank Ltd Agrabad Branch, Chittagong	2,500,000	
	15,000,000	9,200,000
Investment against Disaster Fund Reserve:		
The City Bank Ltd Kadamtali Branch, Chittagong	1,000,000	800,000
South East Bank Ltd Jubilee Road Branch, Chittagong	200,000	200,000
Bank Asia Ltd Agrabad Branch, Chittagong	300,000	300,000
Delta Brac Housing Finanace Corporation Ltd. CDA Avenue, Chittagong	-	300,000
Standard Bank Ltd Bahadderhat Branch, Chittagong	200,000	200,000
One Bank Ltd Agrabad Branch, Chittagong	900,000	
	2,600,000	1,800,000
Investment against Depreciation Reserve Fund:		
Standard Bank Ltd Bahadderhat Branch, Chittagong	2,800,000	
One Bank Ltd Agrabad Branch, Chittagong	600,000	-
	3,400,000	
Total:	64,000,000	44,000,000
Bank-wise allocation:		
The City Bank Ltd Kadamtali Branch, Chittagong	10,100,000	7,100,000
South East Bank Ltd Jubilee Road Branch, Chittagong	12,000,000	9,500,000
BRAC Bank Ltd Agrabad Branch, Chittagong	12,000,000	3,400,000
Bank Asia Ltd Agrabad Branch, Chittagong	6,300,000	7,500,000
Bank Asia Ltd Anderkilla Branch, Chittagong	5,200,000	4,000,000
Delta Brac Housing Finanace Corporation Ltd. CDA Avenue, Chittagong	3,200,000	6,500,000
Standard Bank Ltd Bahadderhat Branch, Chittagong	17,400,000	6,000,000
		0,000,000
One Bank Ltd Agrabad Branch, Chittagong	13,000,000	44 000 000
=	64,000,000	44,000,000

Income from FDR is accounted for on cash basis. Amount invested In FDR from fund available under PKSF branches only.

11.00 Loan Loss Reserve- Tk. 14,663,057

Loan loss reserve has been provided as per format prescribed by PKSF to cover any future loss.

12.00 Disaster Fund Reserve- Tk. 2,071,635

Disaster fund reserve has been created as per format prescribed by PKSF to cover any future loss occasioned by natural calamities and disaster.

13.00	Liability for expenses	30.06.2009 Tk.	30.06.2008 Tk.
	Opening balance as on 01.07.2008 Add: Provision made during the year	144,685 170,944	199,637 126,900
	,	315,629	326,537
	Less: Paid during the year	143,777	181,852
	Closing balance as on 30.06.2009	171,852	144,685
14.00	Liability for JOBS (Training exp.)	125,279	125,279

The amount was received from JOBS, an organization engaged in assisting enterprises to create employment, towards the cost of 2nd training programme of the Ghashful Organization. The balance amount is expected to be spent on specified 'Training' during 2008-09, but the amount remains unspent up to 30.06.09.

15.00	Liability for BLAST	30.06,2009 Tk.	30.06.2008 <u>Tk.</u>
	Opening balance as on 01.07.2008	1,910	1,910
	Add: Grant received during the year Contribution from organisation Less: Expenses incurred durring the year:	1,910	1,910
	Salaries and allowances Traveling and conveyance Communication expenses Printing and stationery Miscellaneous expenses Training expenses Program cost	-	-
	Closing balance as on 30.06.2009	1,910	1,910

The amount was received from Bangladesh Legal Aid and Services Trust (BLAST) for implementation of the project of Gender Knowledge, Networking and Human Rights Intervention in Bangladesh. This project period was over in 2007.

16.00 Liability for BRAC

Opening Balance as on 01.07.2008	107,725	83,225
Add: Grant received during the year	404,633	364,910
Less: Expenditure incurred during the year:-	512,358	448,135
Salary and allowances	279,205	265,709
Traveling and Conveyance	18,717	24,625
School Rent	62,150	23,900
Entertainment	7,200	6,275
Material Expenses	7,225	4,900
Grant refund to organisation General A/c.	60,884	-
Program cost	32,074	-
Bank Charges	-	2,596
Printing and stationery	-	12,405
	467,455	340,410
Closing balance as on 30.06.2009	44,903	107,725

The amount was received from BRAC for non-formal primary education. The balance amount is expected to be spent by December 2009.

17.00 Service charges on Micro Credit	30.06.09 Tk.	30.06.08 Tk.
Rural Micro Credit (RMC)	10,395,249	7,876,827
Urban Micro Credit (UMC)	24,569,045	22,809,661
Loan against Micro Enterprise (ME)	10,697,946	10,084,373
Loan against Daily Savings Program	3,787,701	2,922,227
Loan against Ghashful Enterprise Development Program (Gi	EDP) 4,205	38,809
Loan against Livelihood Restoration Program (LRP)	28,512	154,618
Loan against Ultra-poor Program (UPP)	83,403	21,129
Loan against Agriculture Micro Credit Program	15,011	
	49,581,072	43,907,644
18.00 Health Service charges from Garments Industries	1,009,500	1,045,000

The charges are realized from more than 40 (forty) Garments companies at varying rates from

Tk.

1,000 to Tk. 5,000 per month, by providing health services to their workers, especially the women.

19.00 Clinical Service charges

The amount was recovered from women who require various medical tests including primary health checkup and family planning assistance at the clinics operated by the SDP (Social Development Project) of GHASHFUL.

20.00 Interest on member's savings

Savings against Rural Micro Credit (RMC)	625,625	494,257
Savings against Urban Micro Credit (UMC)	2,970,628	3,094,504
Daily Savings Program	512,370	496,611
Savings against Micro Enterprise (ME) program	1,399,973	1,603,992
Savings against Ghashful Enterprise Development Program(GEDP)	996	6,475
Term deposits scheme	979,111	384,100
Ultra-poor Program- former Hardcore Program	3,719	587
Savings against Agriculture Microcredit Program	332	-
	6,492,754	6,080,526

21.00 Material expenses - Tk. 180,511

It represents cost for arranging meeting and materials for students etc. funded by Ghashful.

22.00 Membership fees - Tk. 93,676

It represents the fees paid to various net working organization and forum, such as, Numco, BASF, CDF, VHSS, COFCON and FNB.

23.00 Special Day celebration - Tk. 52,493

It represents cost of costume, sticker, paper etc. for celebrating World Aids Day/World Mothers Day/World Environment Day/Victory Day/Independence Day etc. and various expenses incurred for program with transport workers and orientation courses at various places.

24.00 Membership fee General Body Tk. 2,470

Details are as follows:	Amount (Tk.)
20 members @ Tk. 10 per month X 12	2,400
1 member @ Tk. 10 per month X 7	70
25.00 Other/Miscellaneous income Tk, 289,878	2,470
Details are as follows:	
Dropout fee	121,465
Income from sewing training	36,321
Income from staff accommodation	76,337
Microbus rent	3,065
Transfer fee	1,180
Late fine	2,010
TV rent for video show received from HASAB	49,500
26.00 Micro-credit Summit Tk. 179,371	289,878

It represents cost for attending Micro-credit Summit held in Indonesia.

27.00 Educare KG School

The organization discontinued the operation of Educare KG School from 01.07.2006.

28.00 Staff Gratuity Fund

The organisation operates an unfunded Gratuity scheme since 2002 for its permanent employees and provision is made as per gratuity rules at the rate of last one month's gross salaries. The entire amounts are invested with Janata bank, Sk. Mujib Road, Corporate Branch, Agrabad, Chittagong. The break-up are as follows:

		SDP	Livelihood	Total
		Tk.	Tk.	Tk.
	Balance up to 01.07.2008	988,764	3,109,075	4,097,839
	Add: Received during the year	197,568	1,500,000	1,697,568
		1,186,332	4,609,075	5,795,407
	Less: Refunded during the year		143,589	143,589
		1,186,332	4,465,486	5,651,818
	Less: Temporary loan paid to HIV/AIDS and			231,600
	STD Alliance Bangladesh (HASAB)			
				5,420,218
	Add: Interest provided during the year			70,113
	Balance as on 30.06.2009			5,490,331
				Amount
	Bank balance as on 30.06,2009			(Tk.)
	Savings account with Janata Bank, Sk. Mujib Road			2,846,657
	Br., Agrabad, Chittagong			-,,
	FDR account with Janata Bank, Sk. Mujib Road			2,643,674
	Br., Agrabad, Chittagong			, ,
				5,490,331
			30.06.09	30.06.08
29.00	Employee Particulars.		Nos.	Nos.
	Employees earning over Tk. 10,000 per month		44	20
	Employees earning over Tk. 5,000 per month		159	114
	Employees earning over Tk. 3,000 per month		107	116
	Employees earning below Tk. 3,000 per month		56	82
			366	332
30.00	General			

Joseph Chemeran

30.01 Figures appearing in this accounts are rounded off to the nearest Taka.

30.02 Previous year's figures have been re-arranged, where necessary, to conform to current year's presentation.