

**PRIVATE & CONFIDENTIAL**

**AUDITOR'S REPORT  
&  
Consolidated Audited Financial Statements  
of**

**Manab Unnayan Kendra**

For the year ended June 30, 2020

**Hafiz Ahmed & Co.  
Chartered Accountants**

Mukta Bangla Shopping Complex  
Room No: 117(6<sup>th</sup> floor), Mirpur-1, Dhaka-1216  
Email-hafizahmed@gmail.com



## **Auditor's Report**

We have audited the accompanying financial statements of **Manab Unnayan Kendra** which comprises the Statement of Consolidated Financial Position as at June 30, 2020 and the Statement of Consolidated Comprehensive Income, Consolidated Statement of Receipts & Payments for the year then ended and a summary of significant accounting policies and other explanatory information.

### **Management's Responsibility for the Financial Statements**

The Management of **Manab Unnayan Kendra** is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

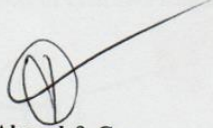
In our opinion, the financial statements present fairly, in all material respects, the financial position of **Manab Unnayan Kendra** as at June 30, 2020 and its financial performance in accordance with Bangladesh Financial Reporting Standards (BFRS) and comply with applicable laws and regulations.

### **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 purposes of our audit and made due verification thereof;
- (b) In our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books; and
- (c) In our opinion, The Statement of consolidated Financial Position and Statement of consolidated Comprehensive Income, Consolidated Statement of Receipts & Payments dealt with by the report are in agreement with the books of accounts.

Place: Dhaka  
Date: July 26, 2020



  
**Hafiz Ahmed & Co.**  
Chartered Accountants






Manab Unnayan Kendra  
Amjhupi Bazar, Meherpur.  
**Consolidated Statement of Financial Position**  
As At June 30, 2020

Property & Assets	Note	30-Jun-20	30-Jun-19
<b>Non Current Assets</b>			
Fixed Assets at Cost	6	6,795,528	6,057,873
Loan to Members	7	17,932,639	18,661,529
<b>Total Non Current Assets</b>		<b>24,728,167</b>	<b>24,719,402</b>
<b>Current Assets</b>			
Reserved Fund (Bank)	8	1,264,414	1,264,414
Loan to Staff	9	776,362	776,362
Advance to School Rent	10	109,000	109,000
Suspence Account	11	973,508	973,508
Security Deposit to DWA	12	100,000	100,000
Lease of Land	13	30,000	30,000
Cash & Bank Balance	14	2,078,559	1,877,512
<b>Total Current Assets</b>		<b>5,331,843</b>	<b>5,130,796</b>
<b>Total Properties &amp; Assets</b>		<b>30,060,010</b>	<b>29,850,198</b>

Capital Fund & Liabilities	Note	30-Jun-20	30-Jun-19
<b>Capital Fund</b>			
Cumulative Surplus	15	10,588,099	12,442,288
<b>Total Capital Fund</b>		<b>10,588,099</b>	<b>12,442,288</b>
<b>Current Liabilities</b>			
Loan from Others	16	4,947,893	4,497,893
Advance (Mediation Money)	17	909,500	705,350
Members Savings Deposit	18	7,061,372	6,146,582
Welfare Fund	19	1,657,336	1,435,217
Staff Security Fund	20	1,321,000	1,203,000
Provision	21	-	209,163
Loan Loss Provision (LLP)	22	1,012,476	843,849
Accumulated Depreciation	23	2,562,334	2,366,856
<b>Total Current Liabilities</b>		<b>19,471,911</b>	<b>17,407,910</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>30,060,010</b>	<b>29,850,198</b>


The accompanying notes form an integral part of these financial statements

  
Asaduzzaman Selim  
Chief Executive

Signed as per our separate report of even date annexed

Place : Dhaka  
Date: July 26, 2020



  
Hafiz Ahmed & Co.  
Chartered Accountants

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Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Consolidated Statement of Comprehensive Income**  
For the year ended June 30, 2020

Income	FY 2019-2020
Muk Contribution	13,000
Annual Examination	11,034
Fund From Rupantar	734,982
Income from Cycle Stand	12,590
Income from Multimedia Rent	2,000
Income from Hall Room Rent	1,000
Income from Seat Rent	29,000
Overhead Income	962,000
Absent Dducation	51,589
Administrative Fine	19,500
Recurement Fee	7,400
Seperation Registry Fees	263,300
Land Negotiation Fess	30,600
Negotiation Account (Family)	120,250
Application	64,900
Date Change Fees	3,300
Certificate Charge	17,200
Case with drawn fees	3,900
Photocopy	3,159
Child Living Expense	3,200
DBBL commission	34,040
Donation	2,646,934
Donation from ED	31,000
Donation ALRD	97,448
Staff Subscription	32,550
Medical Camp Regis.Fee	238,500
Lab Commission	18,745
Doctors Fee	7,400
Blaad Test Fee	8,950
Urine Test Fee	6,875
Phisiotharipy Test Fee	18,750
Village Health Camp	10,230
Family Health Card	10,568
Salary Receivied	17,000
Training Fee	8,000
Member renewal fess	60
Admission Fee	2,230
Sales of pass book	2,220
Sale of Food	40,000
Sele of Water	88,160
Sale of jar	21,400
Sale of Uniform	900
Sale of Madicale Cap	140





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Income	FY 2019-2020
Sale of Book	135,172
Sale of Khata	12,515
Sale of Tia & Solder	11,710
Sale of Dairy	10,445
Sale of File & Pad	3,374
Sale of Bass	2,480
Sale of Sweet Packet	700
Sale of Suiter	26,930
Sale of Loan Form	5,510
Service Charge	3,220,702
Bank Interest	8,743
Other Income	36,100
<b>Total</b>	<b>9,170,385</b>

Expenditure	FY 2019-2020
Salary & Honorarium	5,306,116
Office Rent	115,000
Wages	20,510
Printing & Stationary	167,942
Office utilitise	26,949
Traveling Allowance	60,000
Traveling Cost	66,939
Repair & Maintenance	184,072
Gas, Water & Electricity Bill	114,352
Fuel & Oil Cost	31,939
Carring cost	380
Entertainment	58,930
Telephone & Postage	31,983
Purchase of Book	161,620
Dish Bill	6,300
Pad & File Purchase	13,200
Audit Fees	20,000
Consultancy Fees	50,150
Donation	865,575
Relief (COVID-19)	298,569
MRA Renewal fees	36,150
VAT / Tax	70,756
Food (IMPLE)	22,066
Purchase of Khata	18,850
Training Cost	19,813
Uniform Cost	200
Bank Charge	15,175
Resident & sound system	15,104
Purchase of Madicale Cap & Mask	456
Stamp (Non-Judicial)	30,581



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Expenditure	FY 2019-2020
Seperation Registry Cost	25,900
Case Operating Cost	97,448
Doctor Fee	262,000
Suiater Purchase	117,000
Medicine Purchase	40,928
Medical Equipment Cost	22,356
Office tools	5,274
Recruitment cost	5,660
Solt Purchase	380
Advrtisment	7,550
Interest On Loan	194,000
Interest paid to FSD	19,856
Interest on Savings	180,334
Program cost	1,646,971
Study Tour Fees	26,733
Overhead Cost	107,000
Other Cost	61,941
LLPE	230,783
Depreciation	195,478
<b>Total Expenditure</b>	<b>11,077,269</b>
Excess of Income over Expenditure	(1,906,884)
<b>Total</b>	<b>9,170,385</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Consolidated Receipts & Payments Statements**  
For the year ended June 30, 2020

Receipts	FY 2019-2020
Opening Balance	
Cash in Hand	863,525
Cash at Bank	1,013,987
Principal Loan Realized	25,751,890
Savings Collection	4,131,918
Security Fund Collection	661,000
Welfare Fund	259,670
Mediation Money Received	12,851,500
Loan from PF	165,000
Loan from Staff	465,000
Muk Contribution	13,000
Annual Examination	11,034
Fund From Rupantar	734,982
Income from Cycle Stand	12,590
Income from Multimedia Rent	2,000
Income from Hall Room Rent	1,000
Income from Seat Rent	29,000
Overhead Income	962,000
Absent Duction	51,589
Administrative Fine	19,500
Recurement Fee	7,400
Seperation Registry Fees	263,300
Land Negotiation Fess	30,600
Negotiation Account (Family)	120,250
Application	64,900
Date Change Fees	3,300
Certificate Charge	17,200
Case with drawn fees	3,900
Photocopy	3,159
Child Living Expense	3,200
DBBL commission	34,040
Donation	2,646,934
Donation from ED	31,000
Donation ALRD	97,448
Staff Subscription	32,550
Medical Camp Regis.Fee	238,500
Lab Commission	18,745
Doctors Fee	7,400
Blaad Test Fee	8,950
Urine Test Fee	6,875
Phisiotharipy Test Fee	18,750
Village Health Camp	10,230
Family Health Card	10,568
Salary Received	17,000
Training Fee	8,000



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Chartered Accountants

Receipts	FY 2019-2020
Member renewal fess	60
Admission Fee	2,230
Sales of pass book	2,220
Sale of Food	40,000
Sale of Water	88,160
Sale of jar	21,400
Sale of Uniform	900
Sale of Madicale Cap	140
Sale of Book	135,172
Sale of Khata	12,515
Sale of Tia & Solder	11,710
Sale of Dairy	10,445
Sale of File & Pad	3,374
Sale of Bass	2,480
Sale of Sweet Packet	700
Sale of Suiater	26,930
Sale of Loan Form	5,510
Service Charge	3,220,702
Bank Interest	8,743
Other Income	36,100
<b>Total</b>	<b>55,333,875</b>

Payments	FY 2019-2020
Salary & Honorarium	5,306,116
Office Rent	115,000
Wages	20,510
Printing & Stationary	167,942
Office utilitise	26,949
Traveling Allowance	60,000
Traveling Cost	66,939
Repair & Maintenance	184,072
Gas, Water & Electricity Bill	114,352
Fuel & Oil Cost	31,939
Carring cost	380
Entertainment	58,930
Telephone & Postage	31,983
Purchase of Book	161,620
Dish Bill	6,300
Pad & File Purchase	13,200
Audit Fees	20,000
Consultancy Fees	50,150
Donation	865,575
Relief (COVID-19)	298,569
MRA Renewal fees	36,150
VAT / Tax	70,756
Food (IMPLE)	22,066





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Payments	FY 2019-2020
Purchase of Khata	18,850
Training Cost	19,813
Uniform Cost	200
Bank Charge	15,175
Resident & sound system	15,104
Purchase of Madicale Cap & Mask	456
Stamp (Non-Judicial)	30,581
Seperation Registry Cost	25,900
Case Operating Cost	97,448
Doctor Fee	262,000
Suiater Purchase	117,000
Medicine Purchase	40,928
Medical Equipment Cost	22,356
Office tools	5,274
Recruitment cost	5,660
Solt Purchase	380
Advrtisment	7,550
Interest On Loan	194,000
Interest paid to FSD	19,856
Interest on Savings	180,334
Program cost	1,646,971
Study Tour Fees	26,733
Overhead Cost	107,000
Expenses Provision	218,624
Equipments Purchase	56,955
Furniture Purchase	40,700
Land Purchased	640,000
Principal Loan Disbursed	25,023,000
Savings Refunded	3,217,128
Loan Refund to PF	70,000
Loan Refund to Staff	110,000
Mediation Money Refund	12,647,350
Welfare Refunded	37,551
Staff Security Refunded	543,000
Other Cost	61,941
<b>Closing Balance</b>	
Cash in Hand	280,207
Cash at Bank	1,798,352
<b>Total</b>	<b>55,333,875</b>



**Manab Unnayan Kendra**

**Notes to the Financial Statements**  
For the year ended June 30, 2020

**III. Introduction**

**Manab Unnayan Kendra**, Amjhupi Bazar, Meherpur is a non-profit voluntary development organization. It was founded in March 1997 by a group of altruist social workers. **Manab Unnayan Kendra** has organized and developed Community based organization (CBO) in 251 villages in 18 Unions under Meherpur districts. It is fully committed to develop the Condition and situation of the disadvantaged through implementing different program with particular emphasis on poverty reduction, Micro Credit Program, Arbitration Program, Human Rights Program and Legal aid Rehabilitation Program, ICS Program, SIRI Program, Non-formal Education, Water & Sanitation, Disable Development Program, Health Care Services Center, Women Child Rights Program and VGD Program. As a modest organization **Manab Unnayan Kendra** is striving hard to uplift the life style of the disadvantaged men and women and children that constitute the bulk of the community.

The aim of **Manab Unnayan Kendra** is to improve the socioeconomic condition of poverty trapped people living in the far-flung villages of Bangladesh. It's a known fact that lack of employment opportunities coupled with resource constraint make the poor people stay within the fold of extreme poverty where they are unable to make both the ends meet.

In this context **Manab Unnayan Kendra** believes that socioeconomic development of the target audience women could only be achieved through involving them in the process of development activities organizing them on their felt needs and raising their awareness on those issues that touch them.

18.11 To ensure legal involvement **Manab Unnayan Kendra** is registered with the following government bodies:

Name of Registration Authority	No.	Date
Department of Social Services, Kushtia	223/97	August 27, 1997
NGO Affairs Bureau, Dhaka	1985	November 25, 2019 (Renewal date)
Micro Credit Regulatory Authority, Dhaka	04615-00668-00686	February 11, 2013

**18.2 Members of Executive Committee are as follows**

Sl.	Name	Qualification	Profession	Present Address
01	Sharif Mostafa Helal	M.S.S	Social Worker	Kathalbagan, Dhaka
02	Rasidul Islam	B.A (B.ed)	Teacher	Amjhupi, Meherpur
03	Asaduzzaman Selim	B.S.S	Dev. Worker	Amjhupi, Meherpur
04	Saiful Islam	M.A	Social Worker	Mohammadpur, Dhaka
05	Ms. Lotifunnessa Lota	H.S.C	Social Worker	Hospital Road, Meherpur
06	Mst. Samsunnahar Lipi	S. S.C	Housewife	Baradi, Meherpur
07	Md. Mozzem Hossain	S. S.C	Business	Amjhupi, Meherpur





**02.01 Vision:** Manab Unnayan Kendra hopes to establish an enlightened, equitable and lively society released from vulnerability and free from all forms of exploitation based on gender, religion, age and human race. Manab Unnayan Kendra expects a society free from poverty, hunger, malnutrition and disease.

**02.02 Mission:** Manab Unnayan Kendra firmly believes in human resource development, establishing right and gender equity in the family and in the society. It always gives importance on 'family development' treating family as the primary unit for building 'peoples' institution'. Manab Unnayan Kendra is committed to work for less privileged group of people in Bangladesh to change their wheel of fortune through poverty reduction. These objectives can be achieved by imparting necessary training, providing technical and financial support, giving general and health education, rendering health services etc. and make the target people aware of their fundamental and democratic rights.

### 03. Objective

The main objective of the Audit is:

- (a) To form an independent opinion on the financial statements.
- (b) To provide management letter highlighting the weakness in the financial management system of the organization.

### 04. Scope of Audit

We conducted our audit in accordance with the International Standards of Auditing (ISA) as adopted in Bangladesh as 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.

#### **04.01 Brief Summary of Audit Report:**

##### **(i) Fund Accountability Statement (FAS):**

Our report on the Financial Statements expresses an unqualified opinion.

##### **(ii) Internal Control Structure:**

Our study and evaluation of the systems of internal control of Manab Unnayan Kendra made as part of the audit of the Financial Statement (FS) revealed no reasonable conditions representing any material weakness.

#### **05 Presentation of financial statements:**

The following Financial Statement were prepared and presented for management information purpose:

- a) Consolidated Statement of Financial Position as at June 30, 2020
- b) Consolidated Statement of Comprehensive Income for the year ended June 30, 2020
- c) Consolidated Statement of Receipts & Payments for the year ended June 30, 2020
- d) Accounting Policies and Explanatory notes



<b>06.00 Fixed Assets</b>
<u>Cost</u>
Balance as on 01-07-2019
Add: Purchased During the year
<b>Balance as on 30-06-2020</b>
<u>Depreciation</u>
Balance as on 01-07-2019
Add: Charged During the year
<b>Balance as on 30-06-2020</b>
<b>Written Down Value as on 30-06-2020</b>

<b>30-Jun-20</b>
6,057,873
737,655
<b>6,795,528</b>
2,366,856
195,478
<b>2,562,334</b>
<b>4,233,194</b>

Break up of the above amount is shown in Annexure 01:

<b>07.00 Loan to Members</b>
Balance as on 01-07-2019
Add: Disbursed During the year
Less: Realized During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
18,661,529
25,023,000
43,684,529
25,751,890
<b>17,932,639</b>

<b>08. Reserved Fund (Bank)</b>
Balance 01-07-2019
Add: Reserved During the year
Less: Encashment During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
1,264,414
-
<b>1,264,414</b>
-
<b>1,264,414</b>

<b>09.00 Loan to Staff (Security Fund)</b>
Balance as on 01-07-2019
Add: Loan During the year
Less: Realized During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
776,362
-
776,362
-
<b>776,362</b>

<b>10.00 Advance to School Rent</b>
Opening Balance as on 01-07-2019
Add: Advance During the year
Less: Realized During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
109,000
-
109,000
-
<b>109,000</b>

<b>11. Suspence Account</b>
Balance as on 01-07-2019
Add: Suspence During the Year
Less: Adjustment during the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
973,508
-
<b>973,508</b>
-
<b>973,508</b>





<b>12.00 Security Deposit to DWA</b>
Opening Balance as on 01-07-2019
Add: Deposit During the year
Less: Realized During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
100,000
-
100,000
-
<b>100,000</b>

<b>13.00 Lease of Land</b>
Opening Balance as on 01-07-2019
Add: Advance During the year
Less: Realized During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
30,000
-
30,000
-
<b>30,000</b>

<b>14.00 Cash &amp; Bank Balance</b>
Cash in Hand
Cash at Bank
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
280,207
1,798,352
<b>2,078,559</b>

<b>15.00 Cumulative Surplus</b>
Opening Balance as on 01-07-2019
Add: Excess of Income over Expenditure
Add: Transfer from LLP Account
Less: Transfer to Provision Account
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
12,442,288
(1,906,884)
62,156
10,597,560
9,461
<b>10,588,099</b>

<b>16.00 Loan from Others</b>
Opening Balance as on 01-07-2019
Add: Received During the year
Less: Refunded During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
4,497,893
630,000
5,127,893
180,000
<b>4,947,893</b>

Break up of the above amount is shown in Annexure 02:

<b>17.00 Advance (Mediation Money)</b>
Opening Balance as on 01-07-2019
Add: Advance Received During the year
Less: Refunded During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
705,350
12,851,500
13,556,850
12,647,350
<b>909,500</b>

<b>18.00 Members Savings Deposit</b>
Opening Balance as on 01-07-2019
Add: Collected During the year
Add: Interest During the year
Less : Refunded During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
6,146,582
4,131,918
-
10,278,500
3,217,128
<b>7,061,372</b>



<b>19. Welfare Fund</b>
Balance 01-07-2019
Add: Received During the year
Less: Refunded During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
1,435,217
259,670
1,694,887
37,551
<b>1,657,336</b>

<b>20. Staff Security Fund</b>
Balance 01-07-2019
Add: Received During the year
Less: Refunded During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
1,203,000
661,000
1,864,000
543,000
<b>1,321,000</b>

<b>21. Provision</b>
Balance 01-07-2019
Add: Provision during the year
Add: Transfer from Cumulative Surplus
Less: Expenses During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
209,163
-
9,461
218,624
218,624
-

<b>22. LLP</b>
Balance 01-07-2019
Add: Provision during the year
Less: Transfer to Cumulative Surplus
Less: Adjustment During the year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
843,849
230,783
1,074,632
62,156
-
<b>1,012,476</b>

<b>23.00 Accumulated Depreciation</b>
Opening Balance as on 01-07-2019
Add: Received During the year
Less: Refunded During the Year
<b>Balance as on 30-06-2020</b>

<b>30-Jun-20</b>
2,366,856
195,478
2,562,334
-
<b>2,562,334</b>





**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Schedule of Fixed Assets**  
As at June 30, 2020

Sl No.	Particulars	Cost			Rate	Depreciation		Written Down Value
		As at 01 July 2019	Addition during the year	As at 30 June 2020		As at 01 July 2019	Charged during the year	
1	Furniture	804,926	40,700	845,626	10%	327,668	47,726	375,394
2	Building	2,531,552	-	2,531,552	5%	934,455	79,855	1,014,310
3	Vehicle	551,200	-	551,200	15%	457,984	13,982	471,966
4	Television	8,000	-	8,000	10%	5,664	234	5,898
5	Generator	49,310	-	49,310	15%	37,787	1,728	39,515
6	Equipments	60,672	56,955	117,627	10%	44,239	1,643	45,882
7	Motor Cycle	477,025	-	477,025	15%	364,652	16,856	381,508
8	Computer & Laptop	272,812	-	272,812	10%	141,331	13,148	154,479
9	Bicycle	22,440	-	22,440	10%	16,151	629	16,780
10	Camera	9,300	-	9,300	10%	3,808	549	4,357
11	Fan	16,986	-	16,986	10%	6,047	1,094	7,141
12	Multimedia	67,300	-	67,300	15%	27,070	6,034	33,104
13	Air Conditioner	80,000	-	80,000	15%	-	12,000	68,000
14	Tubewell	47,350	-	47,350	0%	-	-	47,350
15	Land	1,059,000	640,000	1,699,000	0%	-	-	1,699,000
	<b>Total</b>	<b>6,057,873</b>	<b>737,655</b>	<b>6,795,528</b>		<b>2,366,856</b>	<b>195,478</b>	<b>2,562,334</b>
								<b>4,233,194</b>



Hafiz Ahmed & Co.  
Chartered Accountants

Annexure 02:

Loan from Others	ED	EC	Staff	BRCT	PF	Total
Opening Balance as on 01-07-2019	1,126,000	175,000	84,900	2,856,993	255,000	4,497,893
Add: Received During the year	-	-	465,000	-	165,000	630,000
	1,126,000	175,000	549,900	2,856,993	420,000	5,127,893
Less: Refunded During the Year	-	-	110,000	-	70,000	180,000
Balance as on 30-06-2020	1,126,000	175,000	439,900	2,856,993	350,000	4,947,893





March Yousang Bouda  
Amhara Bazar, Bahir Dar  
Consolidated Receipts & Payments Statements  
For the year ended June 30, 2020

Receipts	General Account	Micro Credit Program	Protecting youth from drug abuse through a awareness and monitoring	Family Safety Deposit (FSD) Program	HRDO/IVK Program	Arbitration Program	Staff Security Fund	ICS Program	Human Rights & Legal Aid Rehabilitation Program	Trinomial Model Academy	Millennium Enterprise	Sri Program	Proyoon Prokolpo	Welfare Fund	WATSAN Program	Disable Development Program	Health Care Center Program	Women & Child Rights Program	Abhiyatra Program	Facilitated Veterans Group Health Care Project	Vulnerable Group Development (VGD)	Land Literate & Legal Aid	FY 2019-2020
Opening Balance	37,041	44,727	-	62,219	380	229,190	134,370	260	56,221	66,753	7,009	70,610	89,466	15,855	10,782	672	35	37,935	-	-	-	-	863,525
Cash in Hand	271,289	244,006	362	108,805	10,000	4,469	13,890	63,952	7,547	3,770	-	1,283	69,620	4,260	722	6,014	1,993	17,921	1,267	181,611	1,206	-	1,013,987
Cash at Bank		1,085,000											210,000		440,000			25,000				25,000	1,735,000
Loan from DBBL															74,455								74,455
Loan from General Fund																							455,000
Loan from VGD																							730,000
Loan from Arbitration program																							200,000
Loan from FSD																							200,000
Loan from MCP																							1,455,000
Loan from Staff Security																							220,000
Loan Realized from MCP																							655,000
Loan Realized from shiri																							50,000
Loan Realized from GF																							100,000
Loan Realized from Provision																							100,000
Loan Realized from WATSAN																							300,000
Loan Realized from VGD																							200,000
Loan Realized from DBBL																							165,000
Loan Realized from Local Fund																							465,000
Loan from PF																							25,751,890
Loan from Alomgir																							4,131,918
Principal Loan Realized		25,200,977		#####									550,913										661,000
Savings Collection		3,003,698											38,120										259,670
Security Fund Collection													4,990	9,980									12,851,500
Welfare Fund		244,700																					13,000
Mediation Money Received																							11,034
Muk Contribution																							734,982
Annual Examination																							12,590
Fund From Rupantar																							2,000
Income from Cycle Stand																							1,000
Income from Multimedia Rent		2,000																					29,000
Income from Hall Room Rent		1,000																					962,000
Income from Scarf Rent		16,000																					51,589
Overhead Income		962,000																					19,500
Absent Deduction																							7,400
Administrative Fine																							263,300
Recruitment Fee		7,400																					30,600
Separation Registry Fees																							120,250
Land Negotiation Fees																							64,900
Negotiation Account (Family)																							23,050
Application																							700
Date Change Fees																							4,200
Certificate Charge																							700
Case with drawn fees																							3,159
Photocopy																							3,200
Child Living Expense																							3,200
DBBL commission																							34,040
Donation																							1,148,649
Donation from ED																							31,000
Donation ALRD																							97,448
Staff Subscription		31,000																					32,550



[illegible]



Donation	733,685	177,453																		863,373
Relief (COVID-19)	116,116	30,400	5,750																	298,569
MRA Renewal fees	50,756	20,000																		36,150
VAT / Tax																				70,756
Food (IMPLE)																				22,066
Purchase of Khata	11,050																			18,850
Training Cost	4,154																			19,813
Uniform Cost																				200
Bank Charge																				15,175
Resident & sound system																				15,104
Purchase of Madicale Cap & Mask																				456
Stamp (Non-Judicial)																				30,581
Seperation Registry Cost																				25,900
Case Operating Cost																				97,448
Doctor Fee																				262,000
Suater Purchase																				117,000
Medicine Purchase																				40,928
Medical Equipment Cost																				22,356
Office tools																				5,274
Recruitment cost																				5,660
Recruitment cost	5,660																			380
Solt Purchase																				7,550
Advertisement																				194,000
Interest On Loan		194,000																		19,856
Interest paid to FSD		12,264																		180,334
Interest on Savings		180,334																		1,646,971
Program cost																				26,733
Study Tour Fees																				107,000
Overhead Cost																				218,624
Exspenses Provision																				5,000
Refrigerator Purchase																				51,955
Water jar Purchase																				40,700
Furniture Purchase																				640,000
Land Purchased																				25,023,000
Principal Loan Disbursed																				3,217,128
Savings Refunded																				440,000
Loan to Wasan	440,000																			310,000
Loan to PROION	310,000																			50,000
Loan to All Academy																				200,000
Loan to GF																				490,000
Loan to Millatium																				1,085,000
Loan to Shire																				455,000
Loan to RMC																				365,000
Loan to DBBL																				50,000
Loan to Arbitratio Program																				1,555,000
Loan to VGID																				150,000
Loan Refund to Staff Security																				70,000
Loan Refund to GF																				60,000
Loan Refund to FSD																				50,000
Loan Refund to PF																				12,647,350
Loan Refund to Akhi																				37,551
Loan Refund to Nasrda																				543,000
Mediation Money Refund																				61,941
Wellfare Refunded																				280,207
Staff Security Refunded																				1,798,152
Other Cost																				61,968,878
Closing Balance																				325,420
Cash in Hand																				4,092
Cash at Bank																				194,611



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: General Account

Receipts	FY 2019-2020
Opening Balance	
Cash in Hand	37,041
Cash at Bank	271,289
Loan from Arbitration program	455,000
Loan from FSD	730,000
Loan from Staff Security	200,000
Loan Realized from MCP	1,455,000
Loan Realized from shiri	220,000
Loan Realized from WATSAN	100,000
Loan Realized from VGD	100,000
Loan from PF	165,000
Income from Multimedia Rent	2,000
Income from Hall Room Rent	1,000
Income from Seat Rent	16,000
Overhead Income	962,000
Recurement Fee	7,400
Donation (IDCOL)	1,576,863
Salary Receivied	17,000
Training Fee	8,000
Bank Interest	1,774
Other Income	22,400
<b>Total</b>	<b>6,347,767</b>





Hafiz Ahmed & Co.  
Chartered Accountants

Payments	FY 2019-2020
Salary & Honorarium	1,064,485
Wages	17,685
Printing & Stationary	73,366
Office utilitise	25,398
Traveling Cost	12,355
Repair & Maintenance	84,383
Fuel & Oil Cost	3,737
Carring cost	300
Entertainment	41460
Telephone & Postage	20,028
Dish Bill	2,700
Audit Fees	10,000
Consultancy Fees	30,100
Donation	733,685
Relief (COVID-19)	116,116
MRA Renewal fees	30,400
VAT / Tax	50,756
Training Cost	11,050
Bank Charge	4,154
Recruitment cost	5,660
Program cost	273,956
Refregarator Purchase	5,000
Loan to Watsan	440,000
Loan to PROJON	310,000
Loan to All Academy	50,000
Loan to Millanium	200,000
Loan to Shire	490,000
Loan to RMC	1,085,000
Loan to Arbitratio Program	455,000
Loan to VGD	365,000
Loan Refund to Saff Security	50,000
Loan Refunded to FSD	150,000
Loan Refund to PF	50,000
Other Cost	21,188
<b>Closing Balance</b>	
Cash in Hand	16,727
Cash at Bank	48,078
<b>Total</b>	<b>6,347,767</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Hafiz Ahmed & Co.  
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Name of Program: Micro Credit Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan from General Fund
Loan Realized from Proyajon
Loan Realized from DBBL
Loan Realized from Local Fund
Principal Loan Realized
Savings Collection
Welfare Fund
Donation from ED
Admission Fee
Sales of pass book
Sale of Loan Form
Service Charge
Bank Interest
<b>Total</b>

FY 2019-2020
44,727
244,006
1,085,000
50,000
300,000
200,000
25,200,977
3,003,698
244,700
31,000
2,080
2,080
4,850
3,113,540
1,995
<b>33,528,653</b>

Payments
Salary & Honorarium
Office Rent
Wages
Printing & Stationary
Traveling Allowance
Traveling Cost
Repair & Maintenance
Gas, Water & Electricity Bill
Fuel & Oil Cost
Entertainment
Telephone & Postage
Audit Fees
Consultancy Fees
Relief (COVID-19)
MRA Renewal fees
VAT / Tax
Bank Charge
Interest On Loan
Interest paid to FSD
Interest on Savings
Expenses Provision
Furniture Purchase
Land Purchased
Principal Loan Disbursed
Savings Refunded
Loan Refund to GF
Welfare Refunded
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
2,168,475
27,000
325
18,253
60,000
28,752
57,620
71,823
27,102
2010
665
10,000
20,050
177,453
5,750
20,000
4,310
194,000
12,264
180,334
218,624
18,000
640,000
24,470,000
2,639,168
1,455,000
37,551
26,790
8,202
929,132
<b>33,528,653</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Protecting Youth from Drug abuse through a Awareness and Monitoring

Receipts
Opening Balance
Cash in Hand
Cash at Bank
Fund From Rupantar
<b>Total</b>

FY 2019-2020
-
362
734,982
<b>735,344</b>

Payments
Staff Salary/Honorarium
Travel/ Transportation
Supplies
Project Inception & Advocacy Committee formation Meeting
Meeting Between Managing Committee Members and district Advocacy Campaign Committee
Formation of the Monitoring cell in the educational institutions
Workshop with Monitoring cell members
Workshop with Students and Other Teachers
Meeting with Government Officials and Advocacy Team members
Campaign Appraisal and Sharing Meeting
Meet the Press
Administrative and Management
Communication Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
108,296
13,005
2,005
100,150
46,340
120,134
61,689
106,635
43,807
98,571
31,350
2,000
1,000
362
<b>735,344</b>



Hafiz Ahmed & Co.  
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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Family Saftinity Deposit (FSD) Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan Realized from GF
Savings Collection
Service Charge
Bank Interest
<b>Total</b>

FY 2019-2020
62,219
108,805
150,000
1,090,100
38,300
1,882
<b>1,451,306</b>

Payments
Salary & Honorarium
Printing & Stationary
Bank Charge
Savings Refunded
Loan to GF
Loan Refund to Akhi
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
25,000
4,723
1,623
552,550
730,000
60,000
36,140
41,270
<b>1,451,306</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Staff Security Fund

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan Realized from GF
Security Fund Collection
Bank Interest
<b>Total</b>

FY 2019-2020
134,370
13,890
50,000
661,000
460
<b>859,720</b>

Payments
Bank Charge
Loan to GF
Loan to DBBL
Staff Security Refunded
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
500
200,000
100,000
543,000
130
16,090
<b>859,720</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Bangladesh Bhomihin Droriddro O Pratick Jonogosthi Vhomisatta & Jawthow  
Krishecharcha Project

Receipts
Opening Balance
Cash in Hand
Cash at Bank
Donation (IDCOL)
<b>Total</b>

FY 2019-2020
380
10,000
231,967
<b>242,347</b>

Payments
Salary & Honorarium
Meeting
Day Observation
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
181,550
51,027
8,450
-
1,320
<b>242,347</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Arbitration Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
Loan Realized from GF
Mediation Money Received
<b>Total</b>

FY 2019-2020
229,190
4,469
455,000
12,851,500
<b>13,540,159</b>

Payments
Bank Charge
Loan to GF
Mediation Money Refund
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
978
455,000
12,647,350
2,500
434,331
<b>13,540,159</b>



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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Proyojon Prokolpo

Receipts	FY 2019-2020
Opening Balance	
Cash in Hand	89,466
Cash at Bank	69,620
Loan from General Fund	210,000
Principal Loan Realized	550,913
Savings Collection	38,120
Welfare Fund	4,990
Annual Examination	11,034
Income from Seat Rent	13,000
Photocopy	3,159
Member renewal fess	60
Admission Fee	150
Sales of pass book	140
Sale of Food	40,000
Sale of Uniform	900
Sale of Madicale Cap	140
Sale of Book	135,172
Sale of Khata	12,515
Sale of Tia & Solder	11,710
Sale of Dairy	10,445
Sale of File & Pad	3,374
Sale of Bass	2,480
Sale of Sweet Packet	700
Sale of Suiater	26,930
Sale of Loan Form	660
Service Charge	68,862
Bank Interest	513
Other Income	2,000
<b>Total</b>	<b>1,307,053</b>





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Payments
Salary & Honorarium
Printing & Stationary
Traveling Cost
Repair & Maintenance
Purchase of Book
Pad & File Purchase
Food (IMPLE)
Purchase of Khata
Uniform Cost
Bank Charge
Resident & sound system
Purchase of Madicale Cap & Mask
Suiater Purchase
Interest paid to FSD
Overhead Cost
Furniture Purchase
Principal Loan Disbursed
Savings Refunded
Loan Refund to Naseda
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
199,700
15,447
1,750
20,210
161,620
13,200
22,066
18,850
200
500
15,104
456
117,000
7,592
61,000
2,700
553,000
25,410
50,000
425
20,823
<b>1,307,053</b>



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Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Welfare Fund

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Welfare Fund
Income from Cycle Stand
Absent Dducation
Administrative Fine
Donation
Staff Subscription
Bank Interest
Other Income
<b>Total</b>

FY 2019-2020
15,855
4,260
9,980
12,590
51,589
19,500
28,500
32,550
547
500
<b>175,871</b>

Payments
Traveling Cost
Repair & Maintenance
Fuel & Oil Cost
Entertainment
Donation
Relief (COVID-19)
Bank Charge
Program cost
Study Tour Fees
Loan Refund to PF
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
700
3,800
100
3326
59,890
5,000
500
27,397
26,733
20,000
8,227
9,891
10,307
<b>175,871</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Water ,Sanitation & Arsenic Mitigation Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan from General Fund
Loan from VGD
Donation
Sele of Water
Sale of jar
Other Income
<b>Total</b>

FY 2019-2020
10,782
722
440,000
74,455
281,000
88,160
21,400
1,000
<b>917,519</b>

Payments
Salary & Honorarium
Wages
Office utilitise
Traveling Cost
Gas, Water & Electricity Bill
Carring cost
Entertainment
Telephone & Postage
Donation
Bank Charge
Solt Purchase
Program cost
Water jar Purchase
Loan Refund to GF
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
239,700
2,500
871
440
17,530
80
155
25
56,000
690
380
353,825
51,955
100,000
200
2,136
91,032
<b>917,519</b>



Hafiz Ahmed & Co.  
Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Disable Development Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Donation
Bank Interest
<b>Total</b>

FY 2019-2020
672
6,014
289,000
500
<b>296,186</b>

Payments
Salary & Honorarium
Office Rent
Printing & Stationary
Office utilitise
Repair & Maintenance
Gas, Water & Electricity Bill
Entertainment
Donation
Bank Charge
Furniture Purchase
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
144,100
28,000
237
150
1,345
1,614
5000
6,000
672
20,000
2,250
1,876
84,942
<b>296,186</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Health Care Center Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Donation
Medical Camp Regis.Fee
Lab Commission
Doctors Fee
Blaad Test Fee
Urine Test Fee
Phisiotharipy Test Fee
Village Health Camp
Family Health Card
<b>Total</b>

FY 2019-2020
35
1,993
280,000
238,500
18,745
7,400
8,950
6,875
18,750
10,230
10,568
<b>602,046</b>

Payments
Salary & Honorarium
Printing & Stationary
Traveling Cost
Repair & Maintenance
Gas, Water & Electricity Bill
Entertainment
Telephone & Postage
Dish Bill
Doctor Fee
Medicine Purchase
Medical Equipment Cost
Office tools
Advrtisment
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
177,000
28,742
3,517
14,114
17,385
3541
9,950
3,600
262,000
40,928
22,356
5,274
7,550
89
6,000
<b>602,046</b>



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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Women & Child Rights Program

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan from DBBL
Seperation Registry Fees
Negotiation Account (Family)
Application
Date Change Fees
Certificate Charge
Case with drawn fees
Child Living Expense
DBBL commission
Donation
Bank Interest
Other Income
<b>Total</b>

FY 2019-2020
37,935
17,921
25,000
263,300
120,250
41,850
2,600
13,000
3,200
3,200
34,040
9,590
727
7,200
<b>579,813</b>

Payments
Salary & Honorarium
Printing & Stationary
Traveling Cost
Repair & Maintenance
Entertainment
Telephone & Postage
Donation
Bank Charge
Stamp (Non-Judicial)
Seperation Registry Cost
Program cost
Overhead Cost
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
428,206
3,917
2,625
2,600
600
250
7,000
500
28,470
25,200
4,567
46,000
3,156
612
26,110
<b>579,813</b>





Hafiz Ahmed & Co.  
Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Facilitated Veterans Group Health Care Project (BNF)

Receipts
Opening Balance
Cash in Hand
Cash at Bank
Muk Contribution
<b>Total</b>

FY 2019-2020
-
181,611
13,000
<b>194,611</b>

Payments
Salary
Nurse Honorarium
Old Center Rent
Monthly Frusta & Dress Allowance (25 Old Persons)
Monthly Medical Checkup & Medicine Distribution (90 Old Persons)
Monthly Blood, Diabetes & Urine Test (35 Old Persons)
Traveling Cost
Electricity Bill
Seminar
Reporting
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
56,000
19,200
12,800
60,000
10,250
3,500
3,500
3,200
23,980
337
1,844
<b>194,611</b>



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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Vulnerable Group Development (VGD)

Receipts
Opening Balance
Cash in Hand
Cash at Bank
Loan from Alomgir
Donation from DWA
<b>Total</b>

FY 2019-2020
-
1,206
465,000
120,182
<b>586,388</b>

Payments
Salary & Honorarium
Office Rent
Printing & Stationary
Traveling Cost
Gas, Water & Electricity Bill
Entertainment
Telephone & Postage
Training Cost
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
468,000
60,000
18,710
16,800
6,000
2528
750
8,763
37
4,800
<b>586,388</b>





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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Land Literase & Legal Aid

Receipts
<b>Opening Balance</b>
Cash in Hand
Cash at Bank
Loan from DBBL
Land Negotiation Fess
Application
Date Change Fees
Certificate Charge
Case with drawn fees
Donation
Donation ALRD
Bank Interest
Other Income
<b>Total</b>

FY 2019-2020
-
-
25,000
30,600
23,050
700
4,200
700
140,377
97,448
345
3,000
<b>325,420</b>

Payments
Salary & Honorarium
Printing & Stationary
Office utilitise
Fuel & Oil Cost
Entertainment
Telephone & Postage
Donation
Bank Charge
Stamp (Non-Judicial)
Seperation Registry Cost
Case Operating Cost
Other Cost
<b>Closing Balance</b>
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
209,900
4,547
530
1,000
310
315
3,000
748
2,111
700
97,448
130
589
4,092
<b>325,420</b>



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**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: ICS Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
260
63,952
<b>64,212</b>

Payments
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
260
63,952
<b>64,212</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Human Rights & Legal Aid Rehabilitation Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
56,221
7,547
<b>63,768</b>

Payments
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
56,221
7,547
<b>63,768</b>





Hafiz Ahmed & Co.  
Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Trinomul Model Academy Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
66,735
3,770
<b>70,505</b>

Payments
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
66,753
3,770
<b>70,523</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: Millenium Enterprize Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
7,009
-
<b>7,009</b>

Payments
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
7,009
-
<b>7,009</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2020

Name of Program: SIRI Program

Receipts
Opening Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
70,610
1,283
<b>71,893</b>

Payments
Closing Balance
Cash in Hand
Cash at Bank
<b>Total</b>

FY 2019-2020
70,610
1,283
<b>71,893</b>



**Management Report on the Accounts  
of  
Manab Unnayan Kendra  
For the year ended June 30, 2020**

Our report is hereunder submitted on the basis of audit / verification of books of accounts, accounting system, fund management and cash inflow & outflow etc.

**1.00 ACCOUNTING SYSTEM**

**(a) Accounts Manual:**

Accounts manual are introduced by head office for the projects of **Manab Unnayan Kendra** accordingly books of accounts are maintained. Financial statements have been prepared under the cash basis of accounting.

**(b) Bank Account Operation:**

(i) The organization is maintaining 29 Bank Accounts. Among them 01 account are for head office (General Account & Operational Account) and the rest are project account. The signatories are the Chief Executive & the Finance Manager, Asst. Accountant for Project Account the same are the signatories.

(ii) Fund from donor is deposited into Mother & Operational Account with Sonali Bank Ltd. Amjhupi Branch, Meherpur, Current Account No. 3201240000056. Subsequently it is transferred to project account.

**(c) Status of Staff Employment:**

There are 03 types of staffs are recruited to **Manab Unnayan Kendra** such as Core Staffs, Project Staffs & Contact Basis Staffs. Core staffs & contact basis staffs are serving themselves at Head Office based as Head of Section while the contact basis staffs are engaged as supporting staff. The project staffs are employed on keeping in view subject to the tenure of the project. In addition a few numbers of employees are working in **Manab Unnayan Kendra** as part time staff subject to the regulations of concerned projects.

**(d) Fixed Assets**

Fixed assets were purchased from the general account & project account. The assets which were received by the project from donor, the value of these were accounted for in the project accounts. The depreciation is charged as per the organizational financial policy & project agreement and that is also shown in the Statement of Financial Position.

**(e) Source of Income**

The Most of the Projects of the organization have no own sources of income except Fund/grants received from donor agencies. But some projects have the opportunity to receive management cost as income. And the organization is operating training center & guest room as income. As the fund is deposited to bank account so bank interest is received as income of the organization.

**2.00 BOOKS OF ACCOUNTS MAINTAINED:**

Following books of accounts were maintained by head office & project office of **Manab Unnayan Kendra**

- a) Cash Book
- b) Ledger Book
- c) Subsidiary Register such as Cheque register, advance register, asset register etc.

Books of Accounts are being satisfactory maintained and found updated. **Manab Unnayan Kendra** has introduced operational guideline in respect of administration & finance. We have studied the operational manual /operational guidelines. In our opinion, the operational guideline is profound & found satisfactory.





### **3.00 AUDITOR'S CHECKLIST:**

**a) Project Agreement:**

The auditor should check that the fund have been utilized as per project agreement.

**Compliance:**

We have checked that the fund of taka 3,479,364 received from concerned donors during the period under audit with relevant documents.

The fund has been utilized as per project agreement. The project agreement was executed between the Concerned Donor Agencies & the Management of **Manab Unnayan Kendra**.

**b) Accounts Manual:**

The organization is required to maintain updated accounts manual. The auditor shall have to check & report whether an Accounts Manual is available and whether the procedures are in accordance with sound accounting principles.

**Compliance:**

Accounts Manual has been implemented by the management of **Manab Unnayan Kendra** & also followed at project office.

**c) Financial Records:**

The organization is to maintain prescribed accounting records and to prepare financial statements giving a true and fair view of the state of organization's affairs for the year mentioned above.

**Compliance:**

Financial records as prescribed by the management of **Manab Unnayan Kendra** were duly followed by the relevant project & head office staffs.

**d) Interview:**

Whether interview has been conducted with the management, finance & other relevant staffs of the respective organization.

**Compliance:**

We have interviewed the concerned staff for collection on necessary information / data which was required for our audit. As per our requirements, we have got necessary data / information.

**e) Cash Count:**

Required to carry out one unmodified cash count in the project or head office.

**Compliance:**

We could not physically verify the year ended cash in hand balance because our audit assignment was post dated. However, we have surprisingly carried out cash counting on 18.07.2020 at **Manab Unnayan Kendra** Head Office & as per cash book the balance was found in order.

**f) Irregularities and Fraud:**

To check and report as to whether the project follows adequate system on internal control and ensures the responsibility to comply with the regulations including those in relation to prevention & detection of irregularities and fraud. The audit plan must be made in a way so that a reasonable expectation of detecting material misstatement in the financial resulting from fraud or breach of regulations.

**Compliance:**

No material misstatement in financial statements or fraud in payment came to our notice while we have verified the vouchers & records.



**g) Field / Spot Visit:**

Whenever necessary, the auditor can visit / check the respective field / spot of the organization to justify the fund utilization in the field level.

**Compliance:**

We have visited head office at Meherpur district. We have collected information from head office for our audit.

**h) Physical Inventory:**

Carry out physical inventory of the project assets and report as to whether the assets are registered according to the laid down procedures.

**Compliance:**

We have physically verified the fixed assets as per the assets schedule / register. Inventory existence of fixed assets was found in order.

**i) Tax & VAT Issue:**

The auditor should also check and report the Tax & VAT issues as per govt. rules.

**Compliance:**

We have checked payment of Tax on all applicable issues and found in order as per govt. rules.

**j) Procurement of Goods & Services:**

The auditor shall check/review the documents, vouchers related to procurement of goods and services including consultant hiring process and give comments / suggestions whether and adequate internal control systems on procurement management exist and have been applied properly or not, as well as eventual suggestions for further improvements. The auditor shall assess whether procurement, Tenders & Contractors Selection is carried out according to the project accounts / procurement manual / Bangladesh Standards.

**Compliance:**

During the course of our audit we have randomly reviewed the procurement related vouchers & documents. Normally, they prepare the requisition before purchasing and obtain proper authorization. They have a procurement committee consisting of 03 members who are involved in processing, collecting of quotation, bid summary, work order etc. for taka 10,000.00 and above. Payments were made by account payee cheque.

**k) Bank Accounts:**

Auditor should check and report as to whether all financial transactions of the project are done through the prescribed bank accounts. The auditor should check & confirm the balances with the cash book, bank statements and collect bank confirmation letter / certificate from the bank. And report on any difference with an explanation for future adjustment.

**Compliance:**

All financial transactions of the project are made through scheduled bank account. We have checked & confirmed the balances with the cash book & bank statements. Bank balances were found in order and duly reconciled.





#### **4.00 AUDIT METHODOLOGY:**

##### **a) Verification of Documents & Records:**

Our examination in connection with audit procedures included the verification, analysis and review of the following documents, records, papers, information, registers, ledger etc. at the project office & head office.

- Compliance of Agreement between Manab Unnayan Kendra management & donor agencies.
- Compliance of Financial Management System.
- Financial Policy & Guidelines and Plans.
- Accounts preparation procedures.
- Internal control mechanism.
- Purchase procedures & Guidelines.
- Store control managements policies, documents, control mechanism, recording system, physical inventory and overall accounting system.
- Budgeting system & budgetary control, documents & recording to accounting records, ledgers, subsidiaries & registers.
- Delegation of authority.
- Recording procedures of fixed assets.
- Fund Management System.
- Vouching of receipts and payments & their recording, documents & filing.
- All relevant deeds, agreements & contracts etc.

##### **b) Physical counting & verification:**

We could not physically verify the year ended cash in hand balance because our audit assignment was post dated. However, we have surprisingly carried out cash counting on 18.07.2020 at Meherpur Head Office & as per cash book the balance was found in order.

##### **c) Reporting of Observations and Recommendations:**

We have prepared the Management Report based on the findings and observations during the time of our verification, examinations and reviewing the overall financial & accounting activities involved for the projects of the organization.

#### **5.00 DETAIL OBSERVATIONS AND RECOMMENDATIONS:**

In terms of our appointment letter, our report to the management based on our verification is appended below:

##### **a) Accounting Principles:**

On scrutiny it was found that the projects of the organization have been following accounts manual and guidelines of recording of financial transactions. We observe that the system was found satisfactory and in conformity with accounting standards.

##### **b) Accounting Function:**

It was observed that the projects of the organization were operating at 01 District namely Meherpur under the supervision & control of head office. Head office remits funds to the branch, unit / project offices for meeting their project expenses. The branch / project offices furnish a statement of expenditure along with payment vouchers to the head office.

The head office is to record all transaction of the branch offices into books of accounts. The head office maintains cash book, ledger book and necessary registers / ledger. On our verification, books of accounts are found updated till the date of our audit. It appears to us, accounting functions in the project offices are running regularly and systematically.



**c) Internal Control System:**

On our verification, it appears to us that payment vouchers are prepared by Accountant, checked by Accounts Officer / Head of Finance and finally approved by Director.

**6.00 AUDIT FINDINGS / OBSERVATIONS AND RECOMMENDATIONS:**

**Finding # 01: Internal Audit System**

**Observation:** During the course of our audit, we have observed that no evidence was found that the internal auditor has verified and carried out the audit of books of accounts, documents, financial report or registers at project offices.

**Recommendation:** Management should appoint internal auditor within short time.

**Finding # 02: Recruitment Policy**

**Observation:** The recruitment policy of the organization is standard and accountable.

**Recommendation:** Management should continue the policy to ensure the transparency in the recruitment process.

**Finding # 03: Assets Management**

**Observation:** During the course of our audit, we have observed that assets have been purchased from donor fund & accounted for, in the project accounts.

**Recommendation:** Management should continue the process.

**Finding # 04: Overwriting & Erasing**

**Observation:** On scrutiny of books of accounts, it was observed that in some cases overwriting and erasing was made without giving initials.

**Recommendation:** Management should avoid the process.

Finally, we convey our thanks to the managements, staffs & officers of the organization for extending their possible co-operation and assistance to our auditors during the course of our audit.

