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# Mahfel Huq & Co. Chartered Accountants

The first registered accounting firm in independent Bangladesh

**PRIVATE & CONFIDENTIAL**

Village Education Resource Center (VERC)  
B30, Ekhlash Uddin Khan Road, Anandapur  
Savar, Dhaka-1340

**AUDITOR'S REPORT  
AND  
CONSOLIDATED FINANCIAL STATEMENTS  
As at and for the year ended June 30, 2023**



Member of **agp**

**Village Education Resource Center (VERC)  
B30, Ekhlas Uddin Khan Road, Anandapur  
Savar, Dhaka-1340**

**AUDITOR'S REPORT  
AND  
CONSOLIDATED FINANCIAL STATEMENTS  
As at and for the year ended June 30, 2023**

**MAHFEL HUQ & CO.  
CHARTERED ACCOUNTANTS  
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## Table of Contents

Sl. No.	Particulars	Page No.
1.	Independent Auditor's Report	1-2
2.	Consolidated Statement of Financial Position	3-4
3.	Consolidated Statement of Income and Expenditure	5-7
4.	Consolidated Statement of Receipts & Payments	8-11
5.	Notes to the Consolidated Financial Statements	12-34
6.	Schedule of Property, plant and equipment (Annexure-A)	35-38
7.	Loan From PKSf (Annexure-B)	39
8.	Commercial loan/Bank Loan (Annexure-C)	40





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**Independent Auditor's Report**  
to the Members of General Body of  
**Village Education Resource Center (VERC)**

**Report on the Audit of the Consolidated Financial Statements**

**Opinion**

We have audited the consolidated financial statements of **Village Education Resource Center (VERC)**, which comprise the Consolidated Statement of Financial Position as at 30 June 2023, along with the Consolidated Statement of Income & Expenditure, Consolidated Statement of Receipts and Payments for the year then ended 30 June 2023, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying consolidated financial statements give a true and fair view, in all material respects of the statement of financial position of VERC as at 30 June 2023 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Responsibilities of management and those charged with governance for the consolidated financial statements.**

Management is responsible for the preparation of the consolidated financial statements that give a true and fair view in accordance with International Financial Reporting Standard (IFRSs) and other applicable laws and regulations 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.

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

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

**Auditor's responsibilities for the audit of the consolidated financial statements**

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.





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Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Place: Dhaka

Dated: 05 SEP 2023

Md. Abu Kaiser, FCA

ICAB Enrollment No. 0626

Partner

Mahfel Huq & Co.

Chartered Accountants

Firm Registration No. P-46323

DVC2309050626AS913875



**Village Education Resource Center (VERC)**  
**Consolidated Statement of Financial Position**  
As at June 30, 2023

Particulars	Notes	2022-2023			2021-2022
		Micro Finance BDT	General Fund BDT	Total BDT	Total BDT
<b>ASSETS</b>					
<b>Non-current Assets</b>					
Property, Plant and Equipment	6.00	83,004,247	178,882,641	261,886,888	262,991,777
Long Term Investment (FDR)	7.00	131,223,761	-	131,223,761	157,903,878
		<b>214,228,008</b>	<b>178,882,641</b>	<b>393,110,649</b>	<b>420,895,654</b>
<b>Current Assets</b>					
Short Term Investment (FDR)	7.00	196,147,861	-	196,147,861	118,939,939
Material and Supplies	8.00	-	78,945	78,945	83,562
Loan to Members	9.00	3,632,857,870	-	3,632,857,870	3,032,434,089
FDR Interest Receivable	10.00	4,259,237	-	4,259,237	3,840,685
Reimbursement Receivable	11.00	16,264,477	-	16,264,477	2,336,091
Loan to Others	12.00	33,634,839	-	33,634,839	420,000
Staff Logistic Loan	12.02	-	-	-	28,624,310
Advance	13.00	1,053,555	41,229,741	42,283,296	22,262,263
Advance Tax	14.00	6,266,137	-	6,266,137	1,096,330
Unsettled Staff Advance	15.00	45,585,341	-	45,585,341	45,500,658
Accounts Receivable	16.00	-	189,179	189,179	912,954
Cash and Cash Equivalents	17.00	236,524,448	68,898,028	305,422,475	68,972,790
		4,172,593,765	110,395,893	4,282,989,658	3,325,423,673
<b>TOTAL ASSETS</b>		<b>4,386,821,775</b>	<b>289,278,534</b>	<b>4,676,100,308</b>	<b>3,746,319,328</b>
<b>Fund &amp; Reserves</b>					
Cumulative Surplus	18.00	1,295,563,602	-	1,295,563,602	1,185,975,346
Statutory Reserve Fund	19.00	145,317,834	-	145,317,834	130,267,490
VERC Working Fund	20.00	-	29,164,238	29,164,238	-
Revaluation Reserve	21.00	12,296,900	167,137,254	179,434,154	182,558,219
		<b>1,453,178,336</b>	<b>196,301,492</b>	<b>1,649,479,828</b>	<b>1,498,801,054</b>
<b>Non-current Liabilities</b>					
Loan from PKSf (Long Term)	22.00	331,108,333	-	331,108,333	237,100,003
Loan From MCH	23.00	-	-	-	-
Loan (Bank & other) (Long Term)	24.00	188,356,639	-	188,356,639	248,961,668
		<b>519,464,972</b>	<b>-</b>	<b>519,464,972</b>	<b>486,061,671</b>
<b>Current Liabilities</b>					
Loan from PKSf (Short Term)	25.00	320,658,335	-	320,658,335	225,416,665
Liability for Expenses	26.00	-	50,000	50,000	50,000
Fund Clearing Account	27.00	-	89,959,204	89,959,204	19,736,591
Security Deposit against Staff	28.00	-	113,517	113,517	133,517
Liabilities for Finance	29.00	-	-	-	-
Staff Benefits	30.00	-	5,725	5,725	5,725
Project Grant Payable	31.00	-	2,848,596	2,848,596	16,440,588
Member Savings Deposits	32.00	1,129,919,688	-	1,129,919,688	863,272,086
Accounts Payable	33.00	4,546,712	-	4,546,712	2,450,422
Loan Loss Provision (LLP)	34.00	245,698,691	-	245,698,691	167,253,011
Loan (Bank & Other) - Short term	35.00	501,997,355	-	501,997,355	318,328,750
Advance - PKSf (ENRICH)	36.00	1,140,477	-	1,140,477	1,152,507
Advance - PKSf (RAISE)	37.00	777,608	-	777,608	-
Advance - Incentive for WaSH	38.00	5,181,500	-	5,181,500	3,749,000





Particulars	Notes	2022-2023			2021-2022
		Micro Finance BDT	General Fund BDT	Total BDT	Total BDT
Provision - Interest on Member Savings	39.00	21,115,294	-	21,115,294	2,831,645
Reserve - (CRF & Uncertain)	40.00	-	-	-	6,219,773
Provision for Exp	41.00	12,864,223	-	12,864,223	6,142,859
Member loan Risk Fund	42.00	170,278,585	-	170,278,585	128,273,466
		2,414,178,466	92,977,042	2,507,155,509	1,761,456,604
<b>Total Fund &amp; Liabilities</b>		<b>4,386,821,775</b>	<b>289,278,534</b>	<b>4,676,100,308</b>	<b>3,746,319,328</b>

The annexed notes form an integral part of these Financial Statements.

  
Director-Micro Finance  
VERC

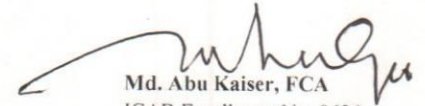
  
Director Finance  
VERC

  
Executive Director  
VERC

Signed as per our annexed report of even date

Placed: Dhaka

Dated: 05 SEP 2023

  
Md. Abu Kaiser, FCA  
ICAB Enrollment No. 0626  
Partner  
Mahfel Huq & Co.  
Chartered Accountants  
Firm Registration No. P-46323  
DVC:

2309050026AS913875



**Village Education Resource Center (VERC)**  
**Consolidated Statement of Income and Expenditure**  
For the year ended June 30, 2023

Particulars	Notes	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
<b>Income</b>					
Service Charge Realized	48.00	736,081,895	-	736,081,895	476,958,729
Admission fee		239,850	-	239,850	231,700
Sale of loan form		328,630	-	328,630	286,355
Sale of pass book		364,100	-	364,100	401,720
Sale of Resolution Khata		98,400	-	98,400	136,800
Guest Room Rent		53,850	-	53,850	78,750
Reimbursement - ENRICH		2,910,920	-	2,910,920	2,706,612
Reimbursement - Probin Jonogosthi		136,644	-	136,644	109,097
Reimbursement - BD Rural WASH		60,634	-	60,634	9,180
Reimbursement - RAISE Project		3,157,796	-	3,157,796	-
Grant-Incentive for HSL BD Rural WaSH		2,692,500	-	2,692,500	-
Scholarship Received from PKSf		420,000	-	420,000	420,000
Health Services Income		5,004,870	-	5,004,870	4,592,915
ENRICH Income		161,207	-	161,207	134,327
Other Income		1,187,058	-	1,187,058	507,932
Bank Interest		2,843,796	564,451	3,408,247	1,707,288
Application form_Monthly savings		127,460	-	127,460	141,930
Sale of Pass Book_Monthly savings		258,535	-	258,535	285,010
FDR Interest (Reserve Fund)		7,914,104	-	7,914,104	8,751,572
FDR Interest (Savings Fund)		4,243,780	-	4,243,780	5,012,730
FDR Interest (MFP)		4,303,864	-	4,303,864	1,976,548
Salary Recoverd From Project		-	12,488,369	12,488,369	14,547,615
Management Cost Recovered From Project		-	5,448,754	5,448,754	2,245,892
Contribution Received From -MCH		-	189,179	189,179	762,954
Donation		-	2,100	2,100	54,200
Printing & Publication		-	-	-	127,685
Sale of Paper, Books & Periodic		-	6,720	6,720	4,925
Sale of Tender Schedule		-	-	-	137,800
Sale of Old Goods		-	2,500	2,500	490,216
Vehicle Rent		-	124,173	124,173	128,496
Office Rent & Utility Received		-	230,719	230,719	262,134
Miscellaneous (Other)		-	65,620	65,620	64,502
<b>Total Income</b>		<b>772,589,893</b>	<b>19,122,585</b>	<b>791,712,479</b>	<b>523,275,614</b>
<b>Expenditure</b>					
Service Charge to PKSf	49.00	34,396,584	-	34,396,584	-
Salary & Allowance		295,849,229	-	295,849,229	251,649,813
Staff Salary and Benefits-(General Fund )		-	6,244,993	6,244,993	9,709,737
Staff Salary and Benefits-Training Staff		-	310,077	310,077	504,444
Staff Salary and Benefits-MCH		-	3,492,694	3,492,694	2,688,134
Office rent		13,728,731	-	13,728,731	11,726,601
Printing		1,829,275	-	1,829,275	1,648,130
Stationery		2,147,753	-	2,147,753	1,534,782
Travelling & Allowance		4,212,865	-	4,212,865	3,788,369
Travel & Perdium		-	255,302	255,302	246,141
Conveyance		2,123,453	-	2,123,453	2,602,974
Office Repair & maintenance		2,050,654	211,791	2,262,445	2,353,760
Repair & Maintenance IT		-	65,281	65,281	97,494
Fuel, Repair & maintenance expense (Motor Cycle/Motor Car)		1,138,421	-	1,138,421	660,480
Electric Equipment repairs & Maintenance		1,081,051	-	1,081,051	857,718
Training & Orientation - Staff		1,618,397	-	1,618,397	1,194,391






Particulars	Notes	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
Training & Orientation - Beneficiary		164,764	-	164,764	125,625
Workshop & Seminar		2,259,607	-	2,259,607	3,709,967
Office Utility Expense		2,245,215	-	2,245,215	1,985,946
Overtime and Casual Labour		-	40,115	40,115	27,123
Entertainment		2,476,816	-	2,476,816	1,862,024
Office Management expense		924,438	-	924,438	1,078,312
Bank charge		1,686,728	-	1,686,728	1,285,113
g-Banker Service Charge		1,171,800	-	1,171,800	918,175
Day Observation		701,100	-	701,100	812,690
Advertising expenses		69,410	-	69,410	30,978
Recruit expense		23,417	-	23,417	11,793
Legal Fee		337,670	-	337,670	491,265
Postage, Photocopy, Mail& Scan expense		146,258	-	146,258	177,715
Scholarship expense_PKSF		420,000	-	420,000	420,000
Guest Room expense		62,624	-	62,624	97,725
Annual Fee		1,314,092	-	1,314,092	842,105
Mobile & Internt expense		3,153,036	-	3,153,036	2,887,950
Books & Paper bill		258,403	-	258,403	241,907
Miscellaneous expenses		10,501	-	10,501	19,918
Transportation		960,365	-	960,365	694,490
Exposer Visit		5,575	-	5,575	-
Material & Supplies Consumed		-	61,244	61,244	62,997
Motor cycle Allowance		7,646,545	-	7,646,545	5,901,354
Donation & Subscription		55,000	-	55,000	-
SDP Health		961,817	-	961,817	687,342
SDP Education		5,093,967	-	5,093,967	4,141,357
SDP Organic Agro		-	-	-	1,735,624
SDP(Others)Relief & Rehabilitation		-	-	-	2,569,049
ENRICH expense		3,375,894	-	3,375,894	3,230,048
Elderly People Programm expenses		136,899	-	136,899	109,097
UC Meeting of BD rural wash project		68,634	-	68,634	9,180
Incentive for HSL BD Rural WaSH		2,692,500	-	2,692,500	-
RAISE project		3,135,876	-	3,135,876	-
Audit Fee		300,000	-	300,000	215,000
Interest on Group Savings		48,068,456	-	48,068,456	41,080,177
Interest on Monthly Savings		19,507,239	-	19,507,239	2,841,656
Interest paid to Staff security		900,000	-	900,000	-
Interest paid to Cooparetive		765,000	-	765,000	-
Interest paid to Standard Bank Ltd.		-	-	-	(106,681)
Interest paid to BRAC Bank Ltd.		7,967,977	-	7,967,977	-
Interest paid to Southeast Bank Ltd.		13,293,078	-	13,293,078	14,980,553
Interest paid to EXIM Bank Ltd.		21,445,321	-	21,445,321	10,602,044
Interest paid to Premier Bank Ltd.		13,483,813	-	13,483,813	5,962,152
Interest paid to Cooparetive Fund		-	-	-	177,534
VAT		-	-	-	2,870
Tax		3,329,592	-	3,329,592	2,202,228
Income Tax		7,416,282	-	7,416,282	-
LLPE		-	-	-	12,352,477
Loss for Damage Assets		282,615	40,655	323,270	990,363
Loan Loss Expenses (LLPE)		78,446,197	-	78,446,197	-
Subsidy/Subscription/Contribution & Donation		-	2,660,000	2,660,000	277,000
Printing and Publication		-	1,559	1,559	227,431
Fuel and Maintenance		-	198,835	198,835	210,850
Electricity & Gas (H.Q Office)		-	-	-	32,145
Telephone And Communication		-	92,698	92,698	118,505
Fax and E-Mail		-	288,000	288,000	288,000
Entertainment		-	214,916	214,916	204,454
Newspaper Books and Periodicals		-	12,280	12,280	11,578




Particulars	Notes	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
Courier Postage and Parcel		-	6,923	6,923	4,672
Legal and Audit Fees		-	50,000	50,000	50,000
Bank Charge and Commission		-	261,959	261,959	136,369
Photocopy/Spiral		-	16,559	16,559	33,198
Circular on Print Electronic Media		-	55,712	55,712	24,426
Plantation		-	5,150	5,150	-
Staff Development		-	123,588	123,588	-
Resource Person Fees		-	406,875	406,875	280,000
Seminar, Workshop And Day Observation		-	12,547	12,547	5,628
Depreciation		5,155,696	3,927,499	9,083,195	16,189,435
<b>Total Expenditure</b>		<b>622,096,629</b>	<b>19,057,252</b>	<b>641,153,881</b>	<b>436,823,901</b>
Excess of Income Over Expenditure		150,493,264	65,333	150,558,598	86,451,713
		<b>772,589,893</b>	<b>19,122,585</b>	<b>791,712,479</b>	<b>523,275,614</b>


The annexed notes form an integral part of these Financial Statements.

  
 Director-Micro Finance  
 VERC

  
 Director Finance  
 VERC

  
 Executive Director  
 VERC

Signed as per our annexed report of even date

  
 Md. Abu Kaiser, FCA  
 ICAB Enrollment No. 0626  
 Partner  
 Mahfel Huq & Co.  
 Chartered Accountants  
 Firm Registration No. P-46323  
 DVC:

Placed: Dhaka

Dated: 05 SEP 2023

2309050626AS913875





**Village Education Resource Center (VERC)**  
**Statement of Consolidated Receipts & Payments**  
For the year ended June 30, 2022

Particulars	Notes	2022-2023			2021-2022
		Micro Finance BDT	General Fund BDT	Total BDT	Total BDT
<b>Opening Balance</b>					
Cash in Hand		1,047,053	-	1,047,053	162,941
Cash at Banks		40,060,910	11,424,239	51,485,149	129,634,568
Cash at Banks (Projects)		-	16,440,587	16,440,587	18,288,376
		<b>41,107,963</b>	<b>27,864,826</b>	<b>68,972,789</b>	<b>148,085,885</b>
<b>Receipts</b>					
Loan received from PKSf	43.00	557,500,000	-	557,500,000	339,000,000
Other Loan received	44.00	850,000,000	-	850,000,000	835,000,000
Loan Received from GF		35,000,000	-	35,000,000	-
Member's Loan Principal realised	45.00	5,088,715,918	-	5,088,715,918	3,704,697,230
Receive from members(Savings & Riskfund)	46.00	824,304,699	-	824,304,699	599,695,956
FDR Interest Received	47.00	925,529	-	925,529	2,471,615
Receipts from CSR (SDP)		5,004,870	-	5,004,870	4,592,915
Service charge realised		725,973,459	-	725,973,459	475,188,306
		<b>8,087,424,474</b>	<b>-</b>	<b>8,087,424,474</b>	<b>5,960,646,022</b>
<b>Others</b>					
Admission Fee		239,850	-	239,850	231,700
Sale of Loan form & Pass Book		791,130	-	791,130	824,875
Guest Room Rent		53,850	-	53,850	78,750
ENRICH Income		161,207	-	161,207	134,327
Helth service income		-	-	-	-
Advance against Salary		-	-	-	170,000
Others Income		-	-	-	-
Furniture & Fixtures		-	49,800	49,800	-
Sundry Assets		-	500	500	-
Tools and Equipment		-	33,305	33,305	-
Bank Interest		2,843,795	584,322	3,428,117	1,707,288
FDR Receivable Interest Received		1,135,149	-	1,135,149	-
FDR - Received		82,625,160	-	82,625,160	102,927,794
Advance Received		8,145,861	-	8,145,861	-
Advance Realization		6,446,515	-	6,446,515	6,445,000
Application form (Monthly savings)		127,455	-	127,455	141,900
Sale of Pass Book (Monthly savings)		258,540	-	258,540	284,920
Reimbers Received-BD rural wash project		9,180	-	9,180	-
Other receipts (operating adjustment)		4,347,946	-	4,347,946	2,437,567
Advance -ENRICH (PKSF)		-	-	-	5,509,634
Advance Office Staff		-	-	-	581,474
Staff Logistics Loan		6,422,618	-	6,422,618	5,749,302
Scholarship (PKSF) Fund Received		420,000	-	420,000	420,000
Advance Against Office Rent		-	-	-	8,000
Unsettled Staff Advance		172,693	-	172,693	659,326
Other Receipts (Operating Adjustment)		-	-	-	-
Advance Recovered		-	40,769,887	40,769,887	175,017,830
Project Grants		-	32,232,321	32,232,321	324,711,671
Vehicle Rent		-	124,173	124,173	128,496
Fund Clearing Account		-	1,879,308,796	1,879,308,796	1,603,461,388
Sale of Tender Schedule		-	-	-	137,800
Staff Security Fund		-	-	-	-
Salary Recovered From Project		-	12,033,578	12,033,578	14,556,176
Management Cost Recovered From Project		-	1,236,794	1,236,794	2,297,000
Donation		-	2,100	2,100	54,200
Printing & Publication		-	493,646	493,646	468,483
Sale of Paper, Books & Periodi		-	6,720	6,720	4,925



Particulars	Notes	2022-2023			2021-2022
		Micro Finance BDT	General Fund	Total BDT	Total BDT
			BDT		
Sale of Old Goods		-	2,500	2,500	495,216
Office Rent & Utility Received		-	230,719	230,719	277,351
Miscellaneous income		916,534	13,948	930,481	382,706
Receivable Receipts		-	2,145,325	2,145,325	354,000
		115,117,483	1,969,268,434	2,084,385,917	2,250,659,098
<b>Total Receipts</b>		<b>8,202,541,958</b>	<b>1,969,268,434</b>	<b>10,171,810,391</b>	<b>8,211,305,120</b>
<b>Total</b>		<b>8,243,649,920</b>	<b>1,997,133,260</b>	<b>10,240,783,180</b>	<b>8,359,391,005</b>
<b>Payments</b>					
Loan refunded to PKSf	50.00	368,250,000	-	368,250,000	218,699,999
Other Loan refunded	51.00	726,441,065	-	726,441,065	573,594,425
Loan disbursement	52.00	5,817,863,000	-	5,817,863,000	4,508,612,400
Refund to members	53.00	442,848,307	-	442,848,307	317,445,328
Service charge paid to PKSf		34,396,584	-	34,396,584	28,200,500
Loan refunded to GF		35,000,000	-	35,000,000	-
		<b>7,424,798,957</b>	<b>-</b>	<b>7,424,798,957</b>	<b>5,646,552,652</b>
<b>Others</b>					
Salary, Benefits & Allowance		296,080,983	-	296,080,983	264,186,617
Office Rent		13,004,982	-	13,004,982	10,736,601
Office Utility Bill		2,242,353	-	2,242,353	1,990,256
Printing		389,620	-	389,620	1,205,626
Stationery		1,890,873	-	1,890,873	1,513,528
Travelling & Allowance		2,774,688	-	2,774,688	2,756,486
Travel & Perdiem		-	251,342	251,342	248,605
Conveyance		2,120,413	-	2,120,413	2,595,994
Repair & Maintenance (Office)		890,429	201,101	1,091,530	1,299,030
Fuel & Maintenance Expenses		577,249	84,260	661,509	77,991
Fuel & Maintenance expenses (Motor Cycle/Motor Car)		-	-	-	365,019
Electric Equipment repairs & Maintenance		836,573	-	836,573	781,552
Training & Orientation - Staff		756,660	-	756,660	534,982
Training & Orientation - Beneficiary		164,764	-	164,764	121,625
Repair & Maintenance		-	-	-	280,303
Transportation		960,365	-	960,365	694,740
Miscellaneous expenses		10,501	-	10,501	7,378
Books & Paper Bill		251,403	-	251,403	233,482
Mobile & Internet expense		3,152,086	-	3,152,086	2,888,075
Bank Charge & Commission		1,537,338	281,455	1,818,793	1,274,123
Workshop & Seminar		1,499,485	-	1,499,485	3,348,513
Bank Interest		57,706	-	57,706	5,938
Entertainment		2,401,056	179,289	2,580,345	1,982,275
Office Management expense		860,343	-	860,343	983,467
g-Banker Service Charge expense		-	-	-	420,000
National Day Observation		554,365	-	554,365	678,338
Recruit expense		7,907	-	7,907	7,376
Legal expenses		111,465	-	111,465	256,865
Postage, Photocopy, Mail & Scan Expense		136,367	-	136,367	166,149
Scholarship expense		-	-	-	-
Guest Room expense		62,624	-	62,624	99,225
Motorcycle Allowance		7,593,645	-	7,593,645	5,895,254
Donation & Subscription		55,000	-	55,000	-
Payable A/C - Others		17,545,030	-	17,545,030	18,931,530
Payable A/C -staff security		9,863	-	9,863	-
Payable A/C - Cooperative		167,671	-	167,671	-
Payable A/C -Vat & Tax		1,115,991	-	1,115,991	932,837
Provision for Exp		8,784,140	-	8,784,140	1,739,353
VAT		2,317	-	2,317	2,870
Tax		3,329,704	-	3,329,704	1,756,781



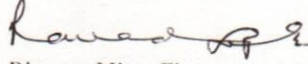


Particulars	Notes	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
SDP Expenses		3,093,251	-	3,093,251	6,963,498
ENRICH expenses		3,132,183	-	3,132,183	3,007,443
Elderly People Programm expenses		60,425	-	60,425	57,714
UC Meeting of BD rural wash project		68,634	-	68,634	9,680
RAISE Project Exp.		2,834,376	-	2,834,376	-
Unsetteled Staff Advance		-	-	-	6,000
Advance Paid		14,617,579	-	14,617,579	12,407,094
Interest paid on loan		56,076,724	-	56,076,724	29,348,556
Assets Purchase		5,985,242	-	5,985,242	-
Land		-	-	-	4,402,655
Computer Accessories		-	-	-	-
Computer		-	-	-	574,993
Scanner		-	-	-	-
Mobile & Tab		-	-	-	-
Printer		-	-	-	58,952
Tools and Equipment		-	14,800	14,800	-
Furniture & Fixture		-	-	-	731,259
Staff Development		-	123,588	123,588	-
Tally Software		-	166,000	166,000	-
Fan		-	-	-	28,545
Motor Car		-	-	-	988,041
Motorcycle		-	-	-	-
Bicycle		-	-	-	-
Mikrotik Router		-	-	-	-
Air Conditioner		-	-	-	-
UPS		-	-	-	-
IPS		-	-	-	-
IP camera set		-	-	-	-
Electric equipement		-	-	-	147,843
g-Banker (Software)		-	-	-	42,500
Television		-	-	-	-
CSR/SDP Expenses		-	-	-	-
Advance Tax		2,197,145	-	2,197,145	393,507
Investment on FDR		122,300,000	-	122,300,000	142,000,000
Electricity and Gas		-	-	-	-
Staff Salary and Benefits- (General Fund)		-	6,244,993	6,244,993	-
Staff Salary and Benefits- Training Staff		-	310,077	310,077	-
Staff Salary and Benefits-Hospital		-	3,492,694	3,492,694	-
Staff Security Fund		-	20,000	20,000	-
IT Repair & Maintenance		-	55,820	55,820	62,236
Overtime and Casual Labour		-	40,115	40,115	26,443
Material, Supplies & Stationeries		-	37,816	37,816	59,296
Material Supplies		-	-	-	-
Subscription and Donation /Subsidy/ Contribution		-	2,660,000	2,660,000	277,000
Printing and Publication		-	495,205	495,205	568,229
Electricity and Gas (Head Office)		-	-	-	32,145
Electricity and Gas (Training Center)		-	-	-	-
Telephone and Communication		-	207,898	207,898	118,505
Fax and E-Mail		-	-	-	288,000
Books and Periodicals		-	12,280	12,280	11,578
Postage and Parcel		-	6,325	6,325	4,582
Provision Paid for Audit Fees		-	50,000	50,000	-
Repair & Maintenance		-	-	-	-
Photocopy/Spiral		-	16,559	16,559	33,198
Circular on Print Electronic media		-	21,683	21,683	13,570
Fuel For Generator		-	-	-	6,500
Resource Person Fees		-	406,875	406,875	-




Particulars	Notes	2022-2023			2021-2022
		Micro Finance BDT	General Fund	Total BDT	Total BDT
			BDT		
Plantation		-	5,150	5,150	-
Seminar, Workshop And Day Observation		-	12,547	12,547	5,628
Annual Fee CDF		25,000	-	25,000	-
Audit fee		-	-	-	73,000
Fund Clearing Account		-	1,731,425,701	1,731,425,701	1,549,972,252
Advertisement expense		-	-	-	9,117
Miscellaneous Expenses		-	-	-	49,566
Project Grants Expense		-	35,730,290	35,730,290	326,559,460
Advance Paid		-	145,413,449	145,413,449	233,278,615
Provision Paid		-	267,919	267,919	249,582
<b>Total Payments</b>		<b>582,326,517</b>	<b>1,928,235,232</b>	<b>2,510,561,749</b>	<b>2,643,865,564</b>
<b>Closing balance</b>		<b>8,007,125,474</b>	<b>1,928,235,232</b>	<b>9,935,360,706</b>	<b>8,290,418,216</b>
Cash in Hand		6,820,043	-	6,820,043	1,047,053
Cash at Banks		229,704,403	66,049,432	295,753,835	51,485,149
Cash at Banks (Projects)		-	2,848,596	2,848,596	16,440,587
		236,524,446	68,898,028	305,422,474	68,972,789
<b>Total</b>		<b>8,243,649,920</b>	<b>1,997,133,260</b>	<b>10,240,783,180</b>	<b>8,359,391,005</b>

The annexed notes form an integral part of these Financial Statements.

  
Director-Micro Finance  
VERC


  
Director Finance  
VERC

  
Executive Director  
VERC

Signed as per our annexed report of even date

Placed: Dhaka  
Dated:

05 SEP 2023

  
Md. Abu Kaiser, FCA  
ICAB Enrollment No. 0626  
Partner  
Mahfel Huq & Co.  
Chartered Accountants  
Firm Registration No. P-46323  
DVC:

2309050626AS913875





**Village Education Resource Center (VERC)**

**Micro Finance Program**

**Notes to the Financial Statements**

For the year ended June 30, 2023

**1.00 Corporate Objectives, Values and Structure**

**1.01 Organization Profile**

Village Education Resource Center (VERC) was established in 1977 as a project of Save the Children - USA with funding from UNICEF. In 1981, it was established as a Private Voluntary Development Organization (PVDO) based in Savar upazila under Dhaka district. VERC is a non-government, non-profitable, voluntary organization in Dhaka district. Since inception, VERC works with the rural poor in selected areas to achieve self-reliance by them. It collaborates with various local, national and international NGOs and government departments in realizing their common goal and rural development. The registered office of the organization is situated at Savar upazila of Dhaka district. Micro Finance Programme is one of the programme of Village Education Resource Center (VERC).

**1.02 Legal Status**

VERC is registered with following agencies:

NGO Affairs Bureau (Registration no. 133 dated November 25, 1982, renewed upto May 14, 2030)

Department of Social Welfare (Registration no. Dha-02282 dated May 25, 1989)

Microcredit Regulatory Authority (Registration no. 01275-00523-00017 dated September 05, 2007)

**1.03 Objectives of the Programme**

The objectives of the programmed are:

To assist disadvantaged women & children organizing themselves for availing increased opportunities of education, employment, increased income and role in decision making process;

To support human resource development through education and training especially for women adolescents and children;

To provide training facilities especially to the women beneficiaries and workers of VERC programmed, various NGOs in the sectors like Education ,Health & Family Planning, Income Generation activities,, skill training and human rights;

To improve health and sanitation situation through provision of EPI, MCH, FP services and ensuring safe water supply and sanitation facilities;

To assist in family level plantation and social forestry and promote fuel saving technologies for the protection of the environment; and

To develop and generate a reserve of education/communication media and materials for the use in different rural development projects.

**2.00 Corporate Information of VERC**

Sl. No.	Name of the MFI	Village Education Resource Center		
1	Year of Establishment	1977		
2	Legal Entity	Reg. Authority	Reg. No.	Date
		MRA	01275-00523-00017	05.09.2007
		Social Welfare	Dha-02282	25.05.1989
		NGO Bureau	133	25.11.1982



**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

3	Nature of Operations (Programs)	MicroFinance Program, Sanitation and Hygiene Program, Health program, Education Program, Program on Air Pollution reduction and Capacity Building.
4	Year of Enrolment with PKSf as Partner Organization	1996
5	Working Areas (Number of Districts)	24 Dist.
6	Statutory Audit Conducted up to	30 June, 2023
7	Name of the Statutory Auditor for Last Year	Mahfel Huq & Co. Chartered Accountants
8	Name of the Statutory Auditor for Current Year	Mahfel Huq & Co. Chartered Accountants
9	Number of Executive Committee Meeting Held FY 2022-2023	7 (Seven) Times
10	Date of Last Annual General Meeting (AGM) Held	19/01/2023

**List of Executive Committee Members**

Sl. No.	Name	Qualification	Profession	Present Address
1	Ms. Majeda Shawkat Ali, Chairman	MA	Chief Executive, NUSA	House 46/A, Road No. 6/A, Dhanmondi, Dhaka - 1230
2	Lt. Col. (Retd.) Muhammad Hussain, Vice Chairman	M.A	(Retd.) Army Officer	House # 40, Road # 11, Sector-4, Uttara, Dhaka
3	Advocate Nazrul Islam, Secretary	L.L.M (DU)	Advocate, Bangladesh Supreme Court	House # 44, Maloncho- R/A, Sufia munjil, Savar, Dhaka
4	Ms. Khondker Rebaka San-yat, Treasurer	M.Sc.	Executive Director, CUP	392 North Shahjahanpur, Dhaka-1217
5	Ms. Shebika Sarkar, Member	B.A	Former Deputy Executive Director, SWANIRVAR Bangladesh	Concord Grand Arcedia, 169/1, Shantinagar, Dhaka.
6	Mrs Rokeya Hoque, Member	M.S.S	Teacher	H-41, Bank Colony, Block- B, Savar, Dhaka
7	Murshed Alam Sarker, Member	MBA	Private Service, (Executive Director, POPI)	55/k-1, Flat: F-3, Road-9/A, Dhanmondi R/A, Dhanmondi, Dhaka - 1230





**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

**3.00 Basis of Preparation of Financial Statements**

**3.01 Basis of Accounting**

Village Education Resource Center (VERC) prepares its financial statements in accordance with International Financial Reporting Standards (IFRS). Village Education Resource Center (VERC) processes its accounting data in a systematic way ensuring required control. It receives donation & funds from different sources through bank account (mother account). Then funds are transferred to the related programs and branch accounts. Branch authorities disburse it to beneficiaries following rules and regulations and record transaction in software system. In branch level, for recording the transaction in software system two individual are allowed individual control password, one is branch manager and another person is branch accountant. Transactions are recorded in the system on daily basis and produce vouchers, ledger, trial balance and financial statements on periodical basis. Any omission or adjustment is corrected by the administrated by organization personnel. Head office general fund accounts and other project accounts are also maintained software system.

Branch office prepares financial statements and submits to head office monthly basis. All collected amounts are deposited to bank account by the branch. Head office maintains control ledgers and other subsidiary books of accounts based on monthly statements of branch office and prepare consolidated financial statements.

**3.02 Preparation of Financial Statements**

Financial statements in accordance with International Financial Reporting Standards (IFRS) except for service charge on loan to members, which are recognized on accrual basis as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in Bangladeshi Taka.

Village Education Resource Center (VERC) accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purpose based on the existence or absence of donor-imposed restriction.

**3.03 Use of Estimate and Judgments**

The preparation of financial statements in conformity with IFRS requires management to make judgments, estimates and assumption that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on-going concern basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

**3.04 Comparative Information and Rearrangement Thereof**

Comparative Information has been disclosed in respect of the one year period from 01 July 2022 to 30 June 2023 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements.

Figures for the period ended on 30 June 2023 have been rearranged wherever considered necessary to ensure comparability with the current period.

**3.05 Reporting Period**

The financial period of the Village Education Resource Center (VERC) covers one year period from 01 July 2022 to 30 June 2023.



**Village Education Resource Center (VERC)**

**Micro Finance Program**

**Notes to the Financial Statements**

For the year ended June 30, 2023

**4.00 Summary of Significant Accounting Policies**

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below:

**4.01 Currencies**

The financial statements are presented in Bangladeshi Taka (BDT) which is the Village Education Resource Center (VERC) functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka.

**4.02 Revenue Recognition**

As per IFRS-15 "Revenue from Contracts with Customers", Revenue is to be recognized when it is probable that the economic benefit associated with the transaction will flow to the organization and the amount of revenue and related cost can be measured reliably.

Accordingly, Income is recognized on accrual basis when it is collected and other income is recognized when it is earned in the relevant period.

**Interest Income**

Income on revenue is recognized as accrual basis.

**Rebate on Service Charge**

Special rebate is given to beneficiaries on advance payment of loan installment.

**Other Income**

All other incomes are recognized when Village Education Resource Center (VERC) right to receive the payment is established.

**4.03 Expenses**

**Interest Expenses**

Interest and other cost that Village Education Resource Center (VERC) incurs in connection with the borrowing of funds. Interest expenses are recognized as an expenses in the period in which they are incurred.

**Program Expenses**

Program related expenses arise from goods and services being distributed to beneficiaries in accordance with the program objectives and activities.

**Interest Paid on Savings**

Interest paid on savings is accounted for on accrual basis and shown as expenses in the related period.

**4.04 Property, Plant and Equipment**

**Recognition**

All items of property, plant and equipment are initially recorded at cost. The cost of an item of property, plant and equipment is recognized as an asset if, and only if all the following conditions are met:

- It is probable that future economic benefits will flow to Village Education Resource Center (VERC).
- It is expected to be used for more than one year.





**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

**Depreciation**

Property, Plant & Equipment's are stated at cost less accumulated depreciation. Depreciation is charged for on a reducing balanced method basis over the estimated useful lives at the following annual rates. Provided that when the depreciated value of an item becomes nil. Village Education Resource Center (VERC) policy is to assign Tk. 1 value for recognition of the asset. Current year addition Property, Plant and Equipment are depreciated next the following month. Management has revised their depreciation rate in this year (FY-2022-2023), which have been used prospectively from current year according to IAS 8: Accounting Policies, Changes in Accounting Estimates and Errors. The current depreciation rates and previous depreciation rates have been provided below:

Group of PPE	Previous Depreciation / Amortisation Rates (%)	Current Annual Depreciation / Amortisation Rates (%)
Land	-	-
Software g-Banker	25%	20%
Building	5%	5%
Show Room	10%	10%
Motor Car	15%	10%
Motor Cycle	15%	10%
Air Conditioner	20%	10%
Computer	20%	25%
Printer	20%	25%
Scanner	20%	25%
Television	20%	10%
Freezer	20%	10%
Multimedia System	20%	10%
Multimedia Screen	10%	10%
IP Camera & Related Others	10%	10%
Solar Panel	10%	30%
Fan	20%	10%
Furniture & Fixture	10%	10%
Bi-cycle	15%	10%
IPS	20%	30%
Server Battery & Router	20%	30%
Office Equipment	10%	10%
Electric Equipment	20%	10%
Photocopier	30%	10%
Water Pump	-	10%
MicroWave Oven	-	10%
Room Heater	-	10%
Level Printing Machine	-	30%

**Subsequent Recognition**

The cost of replacing part of an item of property or equipment is recognized in the carrying amount of the item, if it is probable that that the future economic benefits embodied within the part will flow to the organization and its cost reliably measured. The cost of the day to day servicing of the property, plant and equipment is recognized in the statement of income and expenditure as incurred expenditure.



**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

**Sale of Property, Plant & Equipment**

Sale price of property, plant and equipment are determined on the basis of fair value of the assets. Gain or losses on sale of property, plant & equipment are recognized in the statement of income and expenditure incurred as per provision of IAS-16: Property, Plant and Equipment.

**5.00 Significant Organizational Policies**

**5.01 Loan Loss Provision**

Management regularly assesses the adequacy of the loan loss provision based on the age of the loan portfolio. At the end of the half yearly, Village Education Resource Center (VERC) calculates required provision for loan loss based on the loan classification and provisioning methodology which is shown below and any adjustment, if required, are made and accounted for in the financial statements:

Loan Classification	Days in arrears	Provision Required (%)
Good loan	Current (No overdue)	1%
Watchful	1-30	5%
Substandard Loan	31-180	25%
Doubtful Loan	181-365	75%
Bad Loan	Over 365	100%

**Loan Written Off**

The write off loans, if necessary, are charged against the provision for loan losses. Loans within their maturity period are classified as "current loan". Loan which remains outstanding over a year of their maturity period is considered as "Bad loans".

Loan recovery efforts for delinquent loans over two years have been taken but loan collectability has proved extremely difficult. The list of such loans is presented to Governing Body for write off approval. Any collection realized from loans previously written off are credited to the statement of income and expenditure.

**5.02 Loan to Beneficiaries**

Village Education Resource Center (VERC) activities include providing micro-finance loans to group members without collateral, on a service charge basis under various programs. Loans inclusive of service charge are stated net of provision for loan losses.

Loan is given to the beneficiaries after one week of his/her membership, having satisfied on his/her performance during that period.

Loan disbursed to the beneficiaries was recovered as follows:

Sl.	Name of component	Period of loan	Installments	Service charges
1	JAGORON	1 Year	Weekly / Monthly	24.00%
2	AGROSOR	1 Year	Weekly / Monthly	24.00%
3	SUFOLON	4 to 9 Month	01 (1 time )	24.00%
4	BUNIAD	1 Year	44 (weekly )	20.00%
5	KGF-SUFOLON	4 to 9 Month	01 (1 time )	24.00%
6	SDL	1 Year	46 (weekly )	18.00%
7	ENRICH - IGA	1 Year 6 month	46 (weekly )	24.00%
8	ENRICH - Livelihood Development	6 month	01 (1 time )	8.00%
9	ENRICH - Assets Creation Loan	6 month	01 (1 time )	8.00%
10	ENRICH- LEPIG	1 Year 3 month	44 (weekly )	16.00%
11	AGROSOR-MDP	1 to 2 years	Weekly / Monthly	18.00%





**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

12	LRL	1 Year	Weekly / Monthly	18.00%
13	LRL 2nd phase	24 Month	18(monthly)	4.00%
14	AGROSOR-RAISE	1 Year	Weekly / Monthly	18.00%
15	AGROSOR-MFCE	1 Year	Weekly / Monthly	18.00%
16	Household Sanitation Loan	1 Year	Weekly / Monthly	18.00%
17	Household Water Loan	1 Year	Weekly / Monthly	18.00%

**5.03 Savings Collection**

Village Education Resource Center (VERC) Microfinance Program has a mandatory savings provision, with a view to facilitating and encouraging savings by center Members \ Individual Member. The Interest rate on mandatory savings is 6%. This savings is to be mentioned in the pass book, subsidiary ledger, general ledger individually / separately.

The savings can be withdrawn if following incidents happen:

- Death of the member
- Disabilities of the member by accident.
- Death of principal earning member of the family.
- Suffering from incurable diseases.
- Marriage of daughter etc.



**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

The entire amount of savings deposits of a center member or individual will be refunded when the member retires or is terminated from membership.

Savings collection is done from all members on weekly basis either they availed loan or not.

From 2022-23 FY Verc Micro Finance has started monyhly Term savings (MTS).

**5.04 Provision for Liabilities**

Provision for liabilities are recognized when Village Education Resource Center (VERC) has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount can be made. Provisions are reviewed at each balance sheet date and adjusted to reflect the best current estimate. Where the effect of the time value of money is material, the amount of a provision is the present value of the expenditure expected to be required to settle the obligation.

**5.05 Investments**

Investments are accounted for at cost. No provision were made in respect of impairment of such investment.

**5.06 Investment in FDR & Interest Income Recognition**

Interest earned on investment in Fixed Deposit Receipts (FDR) before maturity date is recognized as income an accrual basis. When FDR reached in maturity date, Investment in FDRs debited and receivable interest is credited.

**5.07 Taxation and VAT**

Under the Income Tax Act 2023, Village Education Resource Center (VERC) is subject to taxation for some of its projects. As per 6th schedule part-1, para-13 of Income Tax Act 2023, Income from Microfinance activities is tax exempted. Village Education Resource Center (VERC) submits its return for tax for the organization as a whole Village Education Resource Center (VERC) and TIN Number is 224675859070/ Circle-101 (Companies) Dhaka.

Under the Value Added Tax (VAT) Act. 2012, VAT Registration Number is, for Head Office BIN-002780221-0403, Area Code 50103.

**5.08 Financial Instruments**

Financial instruments are recognized in the balance sheet when Village Education Resource Center (VERC) has become a party to the contractual provisions of the instrument.

**Receivable**

Receivable are carried at anticipated realizable values. Bad debts are written off when identified and an estimate is made for doubtful debts based on a review of all outstanding amounts as at the balance sheet date.

**Payable**

Payable are stated at cost which is the fair value of the consideration to be paid in the future for goods and service received.

**5.09 Statements of Cash Flows**

Statement of Cash Flows has been prepared in accordance with the Bangladesh Accounting Standard, IAS-7, Statement of cash flow under indirect method.





**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Notes to the Financial Statements**  
For the year ended June 30, 2023

**5.10 Prevention of Money Laundering and Terrorist Financing**

Village Education Resource Center (VERC) fully comply the guidelines of Prevention of Money Laundering and Terrorist Financing for all the transactions. Village Education Resource Center (VERC) made through bank transfer and A/C payee cheque. A part from Banking channel Village Education Resource Center (VERC) does not use any other channel to transfer money.

**5.11 General**

Certain comparative figures have been rearranged where felt necessary to conform the current year's presentation.



**Village Education Resource Center (VERC)**  
Notes to the Consolidated Financial Statements  
For the year ended June 30, 2023

S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
<b>6.00</b>	<b>Property, Plant and Equipment</b>	<b>83,004,247</b>	<b>178,882,641</b>	<b>258,247,702</b>	<b>262,991,777</b>
<b>6.01</b>	<b>A. Cost</b>				
	Opening Balance	96,377,402	25,673,362	122,050,764	125,924,493
	Add: Addition during the year	4,888,311	22,500	4,910,811	29,732,329
	Less: Disposal during the year	1,684,522	387,500	2,072,022	33,606,059
	<b>Total Cost</b>	<b>99,581,191</b>	<b>25,308,362</b>	<b>124,889,553</b>	<b>122,050,763</b>
	<b>B. Accumulated Depreciation</b>				
	Opening Balance	28,598,503	13,298,781	41,897,284	43,445,504
	Add: Charged during the year	4,985,142	784,134	5,769,276	9,034,413
	Less: Disposal during the year	946,141	263,240	1,209,381	10,582,633
	<b>Total Charged</b>	<b>32,637,504</b>	<b>13,819,675</b>	<b>46,457,179</b>	<b>41,897,284</b>
	<b>C. Written Down Value Cost (A-B) as on 30 June, 2023</b>	<b>66,943,687</b>	<b>11,488,687</b>	<b>78,432,374</b>	<b>80,153,480</b>
	A schedule of property, plant and equipment is given in Annexure - A				
<b>6.02</b>	<b>Revaluation Assets</b>				
	Balance as on July 01, 2022	12,296,900	189,615,421	201,912,321	201,912,321
	Add: Addition during the year	-	-	-	-
	Less: Disposal during the year	-	-	-	-
	<b>Total Revaluation</b>	<b>12,296,900</b>	<b>189,615,421</b>	<b>201,912,321</b>	<b>201,912,321</b>
	<b>Accumulated Depreciation</b>				
	Opening Balance	-	19,354,102	19,354,102	12,411,734
	Add: Charge during the year	-	3,124,065	3,124,065	6,942,368
	<b>Total Depreciation Charged</b>	<b>-</b>	<b>22,478,167</b>	<b>22,478,167</b>	<b>19,354,102</b>
	<b>Written Down Value as on June 30, 2023</b>	<b>12,296,900</b>	<b>167,137,254</b>	<b>179,434,154</b>	<b>182,558,219</b>
	The details of above balance have been shown in Annexure-A				
<b>6.03</b>	<b>Intangible Assets</b>				
	<b>Cost</b>				
	A. Opening Balance	811,118	-	811,118	728,818
	Add: Addition during the year	124,950	166,000	290,950	82,300
	Add: Prior Year Adjustment	-	110,000	-	-
	Less: Disposal during the year	-	-	-	-
	<b>Total Cost</b>	<b>936,068</b>	<b>276,000</b>	<b>1,102,068</b>	<b>811,118</b>
	<b>B. Accumulated Depreciation</b>				
	Opening Balance	531,040	-	531,040	318,386
	Add: Charged during the year	170,554	19,300	189,854	212,654
	Less: Disposal during the year	-	-	-	-
	<b>Total Depreciation Charged</b>	<b>701,594</b>	<b>19,300</b>	<b>720,894</b>	<b>531,040</b>
	<b>C. Written Down Value Cost (A-B) as on 30 June 2023</b>	<b>234,474</b>	<b>256,700</b>	<b>381,174</b>	<b>280,078</b>
<b>6.04</b>	<b>Construction (Work in Progress)</b>				
	<b>Cost</b>				
	Opening Balance	-	-	-	-
	Add: Addition during the year	3,529,186	-	3,529,186	-
	Less: Disposal during the year	-	-	-	-
	<b>Total Cost</b>	<b>3,529,186</b>	<b>-</b>	<b>3,529,186</b>	<b>-</b>
	<b>B. Accumulated Depreciation</b>				
	Opening Balance	-	-	-	-
	Add: Charged during the year	-	-	-	-
	Less: Disposal during the year	-	-	-	-
	<b>Total Depreciation Charged</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>C. Written Down Value Cost (A-B) as on 30 June 2023</b>	<b>3,529,186</b>	<b>-</b>	<b>3,529,186</b>	<b>-</b>
	The details of above balance have been shown in Annexure-A				
<b>7.00</b>	<b>Investment on FDR</b>				
	Long Term Investment (FDR)	131,223,761	-	131,223,761	157,903,878
	Short Term Investment (FDR)	196,147,861	-	196,147,861	118,939,939
		<b>327,371,622</b>	<b>-</b>	<b>327,371,622</b>	<b>276,843,817</b>
<b>7.01</b>	<b>Long Term Investment (FDR)</b>				
	<b>A. Principal Balance</b>				
	Balance as on July 01, 2022	157,903,878	-	157,903,878	160,208,136
	Add: Addition during the year	42,500,000	-	42,500,000	20,000,000
	Less: Encashment during the year	72,625,160	-	72,625,160	28,567,253
	<b>Balance as on June 30, 2023</b>	<b>127,778,718</b>	<b>-</b>	<b>127,778,718</b>	<b>151,640,883</b>





S.L. No.	Particulars	2022-2023			2021-2022	
		Micro Finance	General Fund	Total	Total	
		BDT	BDT	BDT	BDT	
<b>B.</b>	<b>FDR Interest</b>					
	Add: Addition during the year	3,262,348	-	3,262,348	7,749,844	
	Add: Interest Receivable during the year	1,987,695	-	1,987,695	-	
	Less: Encashment during the year	1,805,000	-	1,805,000	1,486,849	
	<b>Balance as on June 30, 2023</b>	<b>3,445,043</b>	<b>-</b>	<b>3,445,043</b>	<b>6,262,995</b>	
	<b>Total Long Term Investment (FDR): A+B</b>	<b>131,223,761</b>	<b>-</b>	<b>131,223,761</b>	<b>157,903,878</b>	
<b>7.02</b>	<b>Short Term Investment (FDR)</b>					
<b>A.</b>	<b>Principal Balance</b>					
	Balance as on July 01, 2022	118,939,939	-	118,939,939	69,430,698	
	Add: Addition during the year	79,800,000	-	79,800,000	122,000,000	
	Less: Encashment during the year	10,000,000	-	10,000,000	74,002,450	
	<b>Balance as on June 30, 2023</b>	<b>188,739,939</b>	<b>-</b>	<b>188,739,939</b>	<b>117,428,247</b>	
<b>B.</b>	<b>FDR Interest</b>					
	Add: Addition during the year	5,820,237	-	5,820,237	2,804,190	
	Add: Interest Receivable during the year	1,852,990	-	1,852,990	-	
	Less: Encashment during the year	265,306	-	265,306	1,292,498	
	<b>Balance as on June 30, 2023</b>	<b>7,407,921</b>	<b>-</b>	<b>7,407,921</b>	<b>1,511,692</b>	
	<b>Total Short Term Investment (FDR): A+B</b>	<b>196,147,861</b>	<b>-</b>	<b>196,147,861</b>	<b>118,939,939</b>	
<b>8.00</b>	<b>Material and Supplies</b>					
	Balance as on July 01, 2022	-	83,562	83,562	87,263	
	Add: Purchase during the year	-	56,627	56,627	59,296	
	Less: Consumed during the year	-	61,244	61,244	62,997	
	<b>Balance as on June 30, 2023</b>	<b>-</b>	<b>78,945</b>	<b>78,945</b>	<b>83,562</b>	
<b>9.00</b>	<b>Loan to Members</b>					
	JAGORON	9.01	1,213,120,482	-	1,213,120,482	1,106,518,445
	AGROSOR	9.02	1,944,088,757	-	1,944,088,757	1,550,360,564
	BUNIAD	9.03	20,784,262	-	20,784,262	25,882,732
	SUFOLON	9.04	198,199,706	-	198,199,706	183,761,363
	KGF-SUFOLON	9.05	108,116,478	-	108,116,478	60,199,082
	Sanitation Development Loan	9.06	29,901	-	29,901	11,696,301
	AGROSOR_MDP	9.07	56,111,560	-	56,111,560	919,253
	ENRICH - Income Generating Activities	9.08	16,679,804	-	16,679,804	90,000
	ENRICH - Asset Creation	9.09	1,494,253	-	1,494,253	143,958
	ENRICH - Income Livelihood Development	9.10	225,000	-	225,000	35,204,755
	ENRICH - LEPIG	9.11	277,823	-	277,823	272,608
	Livelihood Restoration Loan (LRL)	9.12	19,736,354	-	19,736,354	24,988,163
	Livelihood Restoration Loan (LRL -Phase II)	9.13	23,172,074	-	23,172,074	30,698,426
	AGROSOR RAISE	9.14	14,813,492	-	14,813,492	-
	Household Water Loan	9.15	1,331,199	-	1,331,199	967,401
	Household Sanitation Loan	9.16	14,676,724	-	14,676,724	731,038
	<b>Balance as on June 30, 2023</b>		<b>3,632,857,870</b>	<b>-</b>	<b>3,632,857,870</b>	<b>3,032,434,089</b>
<b>9.01</b>	<b>JAGORON</b>					
	Balance as on July 01, 2022		1,106,518,445	-	1,106,518,445	919,330,383
	Add: Disbursed during the year		2,235,966,000	-	2,235,966,000	1,920,357,000
	Add: Adjusted during the year		186,646	-	186,646	-
	Less: Realized during the year		2,074,663,101	-	2,074,663,101	1,681,653,008
	Less: Adjusted during the year		54,887,508	-	54,887,508	51,515,930
	<b>Balance as on June 30, 2023</b>		<b>1,213,120,482</b>	<b>-</b>	<b>1,213,120,482</b>	<b>1,106,518,445</b>
<b>9.02</b>	<b>AGROSOR</b>					
	Balance as on July 01, 2022		1,550,360,564	-	1,550,360,564	1,229,356,192
	Add: Disbursed during the year		2,688,587,000	-	2,688,587,000	1,953,055,000
	Add: Adjusted during the year		551,090	-	551,090	-
	Less: Realized during the year		2,231,436,068	-	2,231,436,068	1,566,395,115
	Less: Adjusted during the year		63,973,829	-	63,973,829	65,655,513
	<b>Balance as on June 30, 2023</b>		<b>1,944,088,757</b>	<b>-</b>	<b>1,944,088,757</b>	<b>1,550,360,564</b>
<b>9.03</b>	<b>BUNIAD</b>					
	Balance as on July 01, 2022		25,882,732	-	25,882,732	20,777,794
	Add: Disbursed during the year		37,280,000	-	37,280,000	38,954,000
	Add: Adjusted during the year		7,769	-	7,769	-
	Less: Realized during the year		41,247,666	-	41,247,666	33,122,971
	Less: Adjusted during the year		1,138,573	-	1,138,573	726,091
	<b>Balance as on June 30, 2023</b>		<b>20,784,262</b>	<b>-</b>	<b>20,784,262</b>	<b>25,882,732</b>



S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
<b>9.04 SUFOLON</b>					
Balance as on July 01, 2022	183,761,363	-	183,761,363	114,012,655	
Add: Disbursed during the year	432,982,000	-	432,982,000	315,493,000	
Add: Adjusted during the year	39,635	-	39,635	-	
Less: Realized during the year	414,630,882	-	414,630,882	241,830,598	
Less: Adjusted during the year against insurance	3,952,410	-	3,952,410	3,913,694	
<b>Balance as on June 30, 2023</b>	<b>198,199,706</b>	<b>-</b>	<b>198,199,706</b>	<b>183,761,363</b>	
<b>9.05 KGF-SUFOLON</b>					
Balance as on July 01, 2022	60,199,082	-	60,199,082	13,717,194	
Add: Disbursed during the year	186,201,000	-	186,201,000	98,749,000	
Less: Realized during the year	137,678,137	-	137,678,137	51,549,059	
Less: Adjusted during the year	605,467	-	605,467	718,053	
<b>Balance as on June 30, 2023</b>	<b>108,116,478</b>	<b>-</b>	<b>108,116,478</b>	<b>60,199,082</b>	
<b>9.06 Sanitation Development Loan</b>					
Balance as on July 01, 2022	143,958	-	143,958	238,476	
Add: Disbursed during the year	-	-	-	240,000	
Less: Realized during the year	111,244	-	111,244	323,842	
Less: Adjusted during the year	2,813	-	2,813	10,676	
<b>Balance as on June 30, 2023</b>	<b>29,901</b>	<b>-</b>	<b>29,901</b>	<b>143,958</b>	
<b>9.07 AGROSOR_MDP</b>					
Balance as on July 01, 2022	35,204,755	-	35,204,755	7,435,000	
Add: Disbursed during the year	89,696,000	-	89,696,000	64,426,000	
Less: Realized during the year	67,431,164	-	67,431,164	36,251,603	
Less: Adjusted during the year	1,358,031	-	1,358,031	404,642	
<b>Balance as on June 30, 2023</b>	<b>56,111,560</b>	<b>-</b>	<b>56,111,560</b>	<b>35,204,755</b>	
<b>9.08 ENRICH - Income Generating Activities</b>					
Balance as on July 01, 2022	11,696,301	-	11,696,301	8,426,401	
Add: Disbursed during the year	27,465,000	-	27,465,000	18,361,000	
Less: Realized during the year	21,675,004	-	21,675,004	14,320,260	
Less: Adjusted during the year	806,493	-	806,493	770,840	
<b>Balance as on June 30, 2023</b>	<b>16,679,804</b>	<b>-</b>	<b>16,679,804</b>	<b>11,696,301</b>	
<b>9.09 ENRICH - Asset Creation</b>					
Balance as on July 01, 2022	919,253	-	919,253	479,253	
Add: Disbursed during the year	3,000,000	-	3,000,000	1,935,000	
Less: Realized during the year	2,399,334	-	2,399,334	1,471,251	
Less: Adjusted during the year	25,666	-	25,666	23,749	
<b>Balance as on June 30, 2023</b>	<b>1,494,253</b>	<b>-</b>	<b>1,494,253</b>	<b>919,253</b>	
<b>9.10 ENRICH - Income Livelihood Development</b>					
Balance as on July 01, 2022	90,000	-	90,000	50,000	
Add: Disbursed during the year	545,000	-	545,000	320,000	
Less: Realized during the year	392,032	-	392,032	263,375	
Less: Adjusted during the year	17,968	-	17,968	16,625	
<b>Balance as on June 30, 2023</b>	<b>225,000</b>	<b>-</b>	<b>225,000</b>	<b>90,000</b>	
<b>9.11 ENRICH - LEPIG</b>					
Balance as on July 01, 2022	272,608	-	272,608	50,000	
Add: Disbursed during the year	545,000	-	545,000	537,000	
Less: Realized during the year	531,801	-	531,801	310,264	
Less: Adjusted during the year	7,984	-	7,984	4,128	
<b>Balance as on June 30, 2023</b>	<b>277,823</b>	<b>-</b>	<b>277,823</b>	<b>272,608</b>	
<b>9.12 Livelihood Restoration Loan (LRL)</b>					
Balance as on July 01, 2022	24,988,163	-	24,988,163	40,416,186	
Add: Disbursed during the year	45,499,000	-	45,499,000	58,827,000	
Add: Adjustment during the year	45,507	-	45,507	-	
Less: Realized during the year	49,777,061	-	49,777,061	72,670,390	
Less: Adjusted during the year	1,019,255	-	1,019,255	1,584,633	
<b>Balance as on June 30, 2023</b>	<b>19,736,354</b>	<b>-</b>	<b>19,736,354</b>	<b>24,988,163</b>	
<b>9.13 Livelihood Restoration Loan (LRL -Phase II)</b>					
Balance as on July 01, 2022	30,698,426	-	30,698,426	-	
Add: Disbursed during the year	20,507,000	-	20,507,000	35,591,000	
Less: Realized during the year	26,439,195	-	26,439,195	4,466,533	
Less: Adjusted during the year	1,594,157	-	1,594,157	426,041	
<b>Balance as on June 30, 2023</b>	<b>23,172,074</b>	<b>-</b>	<b>23,172,074</b>	<b>30,698,426</b>	





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
9.14	<b>AGROSOR RAISE</b>				
	Balance as on July 01, 2022	-	-	-	-
	Add: Disbursed during the year	24,951,000	-	24,951,000	-
	Less: Realized during the year	10,120,094	-	10,120,094	-
	Less: Adjusted during the year	17,414	-	17,414	-
	<b>Balance as on June 30, 2023</b>	<b>14,813,492</b>	<b>-</b>	<b>14,813,492</b>	<b>-</b>
9.15	<b>Household Water Loan</b>				
	Balance as on July 01, 2022	967,401	-	967,401	-
	Add: Disbursed during the year	2,693,000	-	2,693,000	1,000,000
	Less: Realized during the year	2,305,213	-	2,305,213	32,599
	Less: Adjusted during the year	23,989	-	23,989	-
	<b>Balance as on June 30, 2023</b>	<b>1,331,199</b>	<b>-</b>	<b>1,331,199</b>	<b>967,401</b>
9.16	<b>Household Sanitation Loan</b>				
	Balance as on July 01, 2022	731,038	-	731,038	-
	Add: Disbursed during the year	21,946,000	-	21,946,000	767,400
	Less: Realized during the year	7,877,922	-	7,877,922	-
	Less: Adjustment during the year	122,392	-	122,392	36,362
	<b>Balance as on June 30, 2023</b>	<b>14,676,724</b>	<b>-</b>	<b>14,676,724</b>	<b>731,038</b>
10.00	<b>FDR Interest Receivable</b>				
	Balance as on July 01, 2022	3,840,685	-	3,840,685	-
	Add: Receivable during the year	4,259,237	-	4,259,237	3,840,685
	Less: Received during the year	3,840,685	-	3,840,685	-
	<b>Balance as on June 30, 2023</b>	<b>4,259,237</b>	<b>-</b>	<b>4,259,237</b>	<b>3,840,685</b>
11.00	<b>Reimbursement Receivable</b>				
	Enrich Project	1,809,070	-	1,809,070	1,765,451
	Probin Jonogosthi	94,046	-	94,046	82,410
	RAISE Project	3,157,796	-	3,157,796	-
	BD Rural Wash	60,634	-	60,634	9,180
	Staff Logistic Loan	608,321	-	608,321	479,050
	SC Loan to Member	10,530,867	-	10,530,867	-
	Staff Final Settlement	3,742	-	3,742	-
	<b>Balance as on June 30, 2023</b>	<b>16,264,477</b>	<b>-</b>	<b>16,264,477</b>	<b>2,336,091</b>
12.00	<b>Loan to Others</b>				
	Loan to Training Center	170,000	-	170,000	420,000
	Staff Logistic Loan	33,464,838	-	33,464,838	28,624,310
	<b>Balance as on June 30, 2023</b>	<b>33,634,838</b>	<b>-</b>	<b>33,634,838</b>	<b>29,044,310</b>
12.01	<b>Loan to Training Center</b>				
	Balance as on July 01, 2022	420,000	-	420,000	470,000
	Less: Received during the year	250,000	-	250,000	50,000
	Less: Adjustment during the year	-	-	-	-
	<b>Balance as on June 30, 2023</b>	<b>170,000</b>	<b>-</b>	<b>170,000</b>	<b>420,000</b>
12.02	<b>Staff Logistic Loan</b>				
	Balance as on July 01, 2022	28,624,310	-	28,624,310	14,770,432
	Add: Paid during the year	57,706	-	57,706	21,929,981
	Add: Adjusted during the year	15,385,676	-	15,385,676	-
	Less: Received during the year	6,422,618	-	6,422,618	8,076,103
	Less: Adjusted during the year	4,180,236	-	4,180,236	-
	<b>Balance as on June 30, 2023</b>	<b>33,464,838</b>	<b>-</b>	<b>33,464,838</b>	<b>28,624,310</b>
13.00	<b>Advance</b>				
	Office Rent	344,000	-	344,000	650,500
	Advance against Salary - Office Staff	-	-	-	-
	Office Staff	709,555	-	709,555	616,426
	Advance against Expenses	-	70,524	70,524	70,524
	Advance against Salary	-	50,000	50,000	50,000
	Advance against Project	-	40,970,297	40,970,297	20,735,893
	Security Deposit	-	138,920	138,920	138,920
	<b>Balance as on June 30, 2023</b>	<b>1,053,555</b>	<b>41,229,741</b>	<b>42,283,296</b>	<b>22,262,263</b>
13.01	<b>Advance-Office Rent</b>				
	Balance as on July 01, 2022	650,500	-	650,500	1,415,500
	Add: Paid during the year	489,500	-	489,500	233,000
	Less: Adjustment during the year	796,000	-	796,000	998,000
	<b>Balance as on June 30, 2023</b>	<b>344,000</b>	<b>-</b>	<b>344,000</b>	<b>650,500</b>
13.02	<b>Advance-Advance against salary</b>				
	Balance as on July 01, 2022	-	-	-	50,000
	Add: Paid during the year	-	-	-	410,000
	Less: Realisation during the year(Adjustment)	-	-	-	460,000
	<b>Balance as on June 30, 2023</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
13.03	<b>Advance-Office staff</b>				
	Balance as on July 01, 2022	616,426	-	616,426	745,000
	Add: Paid during the year	5,286,300	-	5,286,300	6,318,277
	Less: Realisation during the year	5,193,171	-	5,193,171	6,446,851
	<b>Balance as on June 30, 2023</b>	<b>709,555</b>	<b>-</b>	<b>709,555</b>	<b>616,426</b>
14.00	<b>Advance Tax</b>				
	Balance as on July 01, 2022	1,096,330	-	1,096,330	-
	Add: Paid during the year	5,176,698	-	5,176,698	1,096,330
	Less: Realisation during the year (Cash)	6,892	-	6,892	-
	<b>Balance as on June 30, 2023</b>	<b>6,266,136</b>	<b>-</b>	<b>6,266,136</b>	<b>1,096,330</b>
15.00	<b>Unsettled Staff Advance</b>				
	Balance as on July 01, 2022	45,500,658	-	45,500,658	45,091,073
	Add: Paid during the year	-	-	-	1,104,446
	Add: Adjusted during the year	257,375	-	257,375	-
	Less: Received during the year	172,693	-	172,693	694,861
	<b>Balance as on June 30, 2023</b>	<b>45,585,340</b>	<b>-</b>	<b>45,585,340</b>	<b>45,500,658</b>
	The details of above balance is as follows:				
	<b>Name of Branches</b>				
	Savar	1,315,414	-	1,315,414	1,316,964
	sitakunda	20,962	-	20,962	20,962
	Mograpara	430,607	-	430,607	430,607
	Sonargaon	246,458	-	246,458	246,458
	Bhooverchar	46,079	-	46,079	46,079
	Nobigonj	88,676	-	88,676	88,676
	Jampur	343,713	-	343,713	343,713
	Bhatiary	601,801	-	601,801	601,801
	Colonelhat	3,363,586	-	3,363,586	3,363,586
	Mirsharai	153,758	-	153,758	153,758
	Panchdona	512,392	-	512,392	512,392
	Bagmara	218,005	-	218,005	218,005
	Talebpur	16,725	-	16,725	16,725
	Fordnagar	62,428	-	62,428	62,428
	Kaliakoir	93,935	-	93,935	93,935
	Ullapara	6,146	-	6,146	6,146
	Mohanpur	10,162,292	-	10,162,292	10,162,292
	Keshorhat	15,291,097	-	15,291,097	15,291,097
	Mougachi	480,000	-	480,000	480,000
	Durgapur	887,446	-	887,446	887,446
	Godagari	6,875	-	6,875	6,875
	Shotihat	2,350,000	-	2,350,000	2,350,000
	Panjarbhanga	1,425,000	-	1,425,000	1,425,000
	Niamatpur	850,000	-	850,000	850,000
	Rohanpur	51,031	-	51,031	51,031
	Ranirbandar	44,260	-	44,260	44,260
	Gouripur	1,748,511	-	1,748,511	1,748,511
	Hossendi	827,265	-	827,265	827,265
	Laksam	362,443	-	362,443	362,443
	Bancharampur	640,919	-	640,919	640,919
	Parbatipur	2,309,332	-	2,309,332	2,309,332
	Laxmanpur	18,060	-	18,060	18,060
	Sarail	423,892	-	423,892	523,892
	Banshabaria	186,232	-	186,232	-
	<b>Total</b>	<b>45,585,340</b>	<b>-</b>	<b>45,585,340</b>	<b>45,500,658</b>
16.00	<b>Accounts Receivable</b>				
	Balance as on July 01, 2022	-	912,954	912,954	443,498
	Add: Receivables during the year	-	1,421,550	1,421,550	912,954
	Less: Received during the year	-	2,145,325	2,145,325	354,000
	Less: Adjustment during the year	-	-	-	89,498
	<b>Balance as on June 30, 2023</b>	<b>-</b>	<b>189,179</b>	<b>189,179</b>	<b>912,954</b>
17.00	<b>Cash and Cash Equivalents</b>				
	Cash in Hand	6,820,043	-	6,820,043	1,047,053
	Cash at Bank	229,704,404	66,049,432	295,753,836	51,485,150
	Cash at Banks (Projects)	-	2,848,596	2,848,596	16,440,587
	<b>Balance as on June 30, 2023</b>	<b>236,524,447</b>	<b>68,898,028</b>	<b>305,422,475</b>	<b>68,972,790</b>





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
17.01	Cash in Hand				
	Savar	8,001	-	8,001	25,500
	Sonargaon	95,899	-	95,899	12,000
	Banshbaria	60,230	-	60,230	11,000
	Parbatipur	640,028	-	640,028	111,811
	Fordnagar	284,925	-	284,925	-
	Kalatia	210,858	-	210,858	2,200
	Chaduhar	463,033	-	463,033	4,000
	Dhamsona	12,200	-	12,200	10,097
	Kaliakoir	79,510	-	79,510	99,373
	Mograpara	272,070	-	272,070	73,000
	Nabigonj	70,570	-	70,570	5,000
	Colonethat	73,570	-	73,570	6,300
	Nizampur	52,931	-	52,931	7,820
	Laksham	37,899	-	37,899	33,200
	Nangolkot	15,171	-	15,171	27,345
	Sarail	267,141	-	267,141	62,705
	Mohonpur	2,000	-	2,000	40,350
	Saidpur	194,017	-	194,017	10,172
	Ranirbandor	26,142	-	26,142	105,480
	Jamgorah	109,500	-	109,500	108,304
	Aurangabad	63,275	-	63,275	15,500
	Dharkhar	204,900	-	204,900	3,000
	Laxmanpur	108,076	-	108,076	4,300
	Bhabanigonj	29,280	-	29,280	16,870
	Madhabpur	142,933	-	142,933	13,950
	Taragonj	69,832	-	69,832	15,600
	Ullapara	178,724	-	178,724	85,041
	Razarhat	276,521	-	276,521	42,300
	Talebpur	44,105	-	44,105	94,835
	Kalampur	264,750	-	264,750	-
	Bhaberchar	32,990	-	32,990	-
	Kalibari	68,050	-	68,050	-
	Bhulta	5,000	-	5,000	-
	Madanpur	129,589	-	129,589	-
	Bhatiary	17,100	-	17,100	-
	Sitakunda	116,404	-	116,404	-
	Mirsarai	220,226	-	220,226	-
	Mouchak	100,836	-	100,836	-
	Bagmara	81,923	-	81,923	-
	Monohorgonj	73,020	-	73,020	-
	Madhabdi	14,000	-	14,000	-
	Gouripur	125,251	-	125,251	-
	Bancharampur	122,172	-	122,172	-
	Keshorhat	50,900	-	50,900	-
	Mougachi	41,220	-	41,220	-
	Tanore	17,350	-	17,350	-
	Godagari	2,000	-	2,000	-
	Durgapur	42,590	-	42,590	-
	Manda	21,792	-	21,792	-
	Shotihat	62,150	-	62,150	-
	Daluabari	28,732	-	28,732	-
	Panjarbhanga	31,606	-	31,606	-
	Niamatpur	22,250	-	22,250	-
	Bholahat	83,473	-	83,473	-
	Mobarakpur	80,680	-	80,680	-
	Rohanpur	28,025	-	28,025	-
	Panchdona	7,400	-	7,400	-
	Kashinagar	154,800	-	154,800	-
	Gazipur	7,820	-	7,820	-
	Ghorashal	52,900	-	52,900	-
	kuti	11,500	-	11,500	-
	Dendador	36,600	-	36,600	-
	Baneshwar	85,150	-	85,150	-
	Katakhali	2,700	-	2,700	-
	Puthia	10,850	-	10,850	-
	Bhadra	8,970	-	8,970	-
	Nilphamari	20,321	-	20,321	-
	Chakoria	10,450	-	10,450	-
	Dulahazra	1,000	-	1,000	-
	Eidgaon	23,300	-	23,300	-
		1,750	-	1,750	-



S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
	Mirerbazar	67,903	-	67,903	-
	Rohitpur	224,164	-	224,164	-
	Nitaiganj	36,950	-	36,950	-
	Kanchan	1,400	-	1,400	-
	Mohadevpur	14,695	-	14,695	-
	Lohagara	55,500	-	55,500	-
	Lakshampur	6,500	-	6,500	-
	<b>Balance as on June 30, 2023</b>	<b>6,820,043</b>	<b>-</b>	<b>6,820,043</b>	<b>1,047,053</b>

17.02 Cash at Bank

Sl. #	Name of Bank/Branch	Account #	MRA 2021-2022	GF 2021-2022	Total 2021-2022	Total 2020-2021
1	Southeast Bank Ltd., Savar Br.	SND-004413100000116	625,487	-	625,487	403,885
2	Dutch-Bangla Bank Ltd., Amin bazar Br.	SND-223-120-542	1,183,159	-	1,183,159	598,325
3	Southeast Bank Ltd., Hemaitpur Br.	SND-006813100000035	2,059,319	-	2,059,319	265,970
4	Southeast Bank Ltd., Ashulia Br.	SND-003813100000538	2,419,300	-	2,419,300	294,818
5	Dutch-Bangla Bank Ltd., Dendabar Br.	SND-2701200000314	316,781	-	316,781	121,769
6	Dutch-Bangla Bank Ltd., Zirabo Br.	SND-245-120-221	627,911	-	627,911	20,357
7	Southeast Bank Ltd., Modonpur Br.	SND-201413100000039	167,703	-	167,703	150,263
8	Al Arafah Islami Bank Ltd., Nayapur Br.,	SND-991220000476	50,342	-	50,342	27,793
9	Southeast Bank Ltd., Kalibari Br.	SND-1310000077	27,814	-	27,814	12,859
10	Southeast Bank Ltd., Bhulta Br.	SND-007713100000349	191,814	-	191,814	96,608
11	Southeast Bank Ltd., Gopaldi Br.	SND-007913100000222	102,569	-	102,569	221,758
12	Jamuna Bank Ltd., Borabo Br., Kanchon	SND-1201000102907	122,317	-	122,317	-
13	One Bank Ltd., BKSP Sub Br., Dhamsona	SND-0053000006411	-	-	-	64,737
14	EXIM Bank Ltd., Zirani Br.	SND-0113000112745	2,929,619	-	2,929,619	-
15	Al-Arafah Islami Bank Ltd., Kaliakoir Br.	SND-1381 220000075	2,756,951	-	2,756,951	34,245
16	Premier Bank BD Ltd., Kalampur Br.	SND-20813100000017	382,767	-	382,767	176,767
17	EXIM Bank Ltd., Mouchak Br.	SND-0113000079171	2,011,785	-	2,011,785	71,590
18	Al-Arafah Islami Bank Ltd., Joydebpur Br.	SND-0361220000814	1,835,977	-	1,835,977	87,509
19	Uttara Bank, Ullapara Br.	SND-4135 14100004147	144,790	-	144,790	44,889
20	Southeast Bank Ltd., Singair, Talebpur Br.	SND-1151 3100000017	287,434	-	287,434	75,198
21	Rupali Bank Ltd., Arangabad Br.	SND-0307024000014	399,530	-	399,530	81,714
22	UCB Bank Ltd., Hemayetpur Br., Singair Sub Br.	SND-164130100000062	2,400,065	-	2,400,065	16,955
23	Sonali Bank Ltd., Chanduhar Br.	SND-4511203000004	735,748	-	735,748	70,219
24	Sonali Bank Ltd., Kolatia Br.	SND-5515203000010	316,014	-	316,014	13,499
25	Premier Bank BD Ltd., Ruhitpur Br.	SND-21213100000005	226,997	-	226,997	-
26	Social Islami Bank Ltd., Sonargaon Br.	SND-0171360000785	964,071	-	964,071	60,157
27	Exim Bank Ltd., Sonargaon Br., Mograpara	SND-06013100148189	747,470	-	747,470	161,556
28	Jamuna Bank Ltd., Sonargaon Br., Hossendi	SND-1530320000026	1,765,125	-	1,765,125	74,717
29	NRBC Bank Ltd., Bhoberchar Br.	SND-510636000000006	1,794,446	-	1,794,446	135,255
30	Sonali Bank Ltd., Nobigonj Br.	SND-3612903000012	863,148	-	863,148	125,590
31	IFIC Bank Ltd., Nitaiganj Br.	SND-0200217828041	1,393,763	-	1,393,763	-
32	Bank Asia Ltd., Gouripur Br.	SND-616360000007	513,736	-	513,736	656,104
33	Bank Asia Ltd., Gouripur Br. Wash	SND-616360000006	152,760	-	152,760	242,968
34	Sonali Bank Ltd., Bancharampur Br.	SND-14035030000066	1,096,204	-	1,096,204	304,600
35	Sonali Bank Ltd., Bancharampur Br. Wash	SND-14035030000067	483,003	-	483,003	297,590
36	Social Islami Bank Ltd., Eliotgonj Br.	SND-2813600000427	376,399	-	376,399	12,895
37	Social Islami Bank Ltd., Muradnagar Br.	SND-1651360000115	723,209	-	723,209	22,327
38	Social Islami Bank Ltd., Homna Br.	SND-0781360001547	236,408	-	236,408	22,601
39	Social Islami Bank Ltd., College Road Br.	SND-0941360000127	275,013	-	275,013	-
40	Southeast Bank Ltd., Madhobdi Br.	SND-3613 100004306	459,162	-	459,162	128,724
41	Social Islami Bank Ltd., Panchdona Br.	SND-0971360000301	672,716	-	672,716	128,972
42	IFIC Bank Ltd., Ghorashal Br.	SND-0000037751041	84,932	-	84,932	367,418
43	Prime Bank Ltd., Shibpur Br.	SND-2214312011899	598,487	-	598,487	28,203
44	Trust Bank Ltd. Mirerbazar Br.	SND- 50020320000091	5,207	-	5,207	34,624
45	Marcantile Bank Ltd. Velanagar Br. Narsigndi Sadar	SND-1131000048656	238,243	-	238,243	33,660
46	EXIM Bank Ltd., Bagmara Br.	SND-07413 100169513	665,558	-	665,558	79,976
47	EXIM Bank Ltd., Bagmara Br. Wash	SND-07413 100180916	27,205	-	27,205	329,608
48	EXIM Bank Ltd., Laksham Br.	SND-1613 100442002	199,837	-	199,837	74,201
49	EXIM Bank Ltd., Laksham Br. Wash	SND-1613 100466191	318,853	-	318,853	512,741
50	Exim Bank Ltd., Kashinagar Br.	SND-1201 3100048643	700,100	-	700,100	195,359
51	Jamuna Bank Ltd., Nathepetua Br.	SND-1201000076781	101,144	-	101,144	32,451
52	Jamuna Bank Ltd., Nathepetua Br.	SND-1201000077093	49,579	-	49,579	48,984
53	Jamuna Bank Ltd., Nathepetua Br. Wash	SND-320000538	478,103	-	478,103	426,642
54	Jamuna Bank Ltd., Nangolkot Br.	SND-1190320000199	1,677,707	-	1,677,707	141,705
55	Jamuna Bank Ltd., Nangolkot Br. Wash	SND-1190320000215	7,056	-	7,056	461,388
56	Jamuna Bank Ltd., Monohorgonj Br.	SND-1240320000245	383,382	-	383,382	80,453
57	Jamuna Bank Ltd., Monohorgonj Br. Wash	SND-1240320000325	620,721	-	620,721	423,187
58	IFIC Bank Ltd., Sarial Br.	SND-1800 69535041	689,807	-	689,807	188,435
59	First Security Islami Bank Ltd., Tantar Br.	SND-22913100000015	1,175,989	-	1,175,989	209,949
60	First Security Islami Bank Ltd., Tantar Br. Wash	SND-22913100000017	28,574	-	28,574	241,034





S.L. No.	Particulars		2022-2023			2021-2022
			Micro Finance	General Fund	Total	Total
			BDT	BDT	BDT	BDT
61	Al-Arafah Islami Bank Ltd., Madhabpur Br.	SND-701220002015	630,916	-	630,916	150,382
62	Al-Arafah Islami Bank Ltd., Madhabpur Br._Wash	SND-701220002048	77,843	-	77,843	386,182
63	Al-Arafah Islami Bank, Kutai Br.	SND-8712 20000552	309,259	-	309,259	135,540
64	Standard Bank Ltd., Sultanpur Br.	SND- 22836000025	400,610	-	400,610	420,386
65	Standard Bank Ltd., Sultanpur Br._Wash	SND- 22836000033	400,628	-	400,628	282,599
66	Al-Arafah Islami Bank, B Baria SME Br.	SND- 20091310000040	226,568	-	226,568	-
67	AB Bank Ltd. Sitakunda Br.	SND-4109284432430	733,574	-	733,574	25,276
68	AB Bank Ltd. Sitakunda Br._Wash	SND-4109775859430	6,428	-	6,428	332,550
69	One Bank Ltd. Mithachara Br., Mirsarai	CD-0683000000116	190,390	-	190,390	116,840
70	One Bank Ltd. Mithachara Br., Mirsarai_Wash	CD-0683000000138	355,432	-	355,432	377,445
71	One Bank Ltd. Colonethat Br.	CD-0943000000466	447,187	-	447,187	72,281
72	First Security Islami Bank Ltd.Nizampur Br.	SND-26313100000044	1,058,763	-	1,058,763	116,405
73	First Security Islami Bank Ltd.Nizampur Br._Wash	SND-26313100000065	146,136	-	146,136	291,176
74	National Bank Ltd., Bhatiyar Br.	SND-1107004282707	17,777	-	17,777	16,291
75	National Bank Ltd., Bhatiyar Br._Wash	SND-1107004604087	276,383	-	276,383	199,463
76	First Security Islami Bank Ltd.Bansbaria	SND-9313100000030	403,368	-	403,368	56,070
77	First Security Islami Bank Ltd.Bansbaria_Wash	SND-9313100000052	29,510	-	29,510	278,018
78	Islami Bank Bangladesh Ltd., Manda Baranch	CD-20503890100038807	693,182	-	693,182	124,899
79	Agrani Bank Ltd. Sotihat Bracnh	CD-0200014504595	444,043	-	444,043	117,211
80	Jamuna Bank Ltd., Daluabri Br.	SND-01060-320000176	524,142	-	524,142	178,441
81	Agrani Bank Ltd., Kosob, Panjorbhanga Br.	CD-0200005890827	401,317	-	401,317	37,618
82	Mercantile Bank Ltd., Niamotpur Br.	SND-118113132882391	837,653	-	837,653	32,458
83	Jamuna Bank Ltd., Mohadevpur Br.	SND-1201000101890	79,850	-	79,850	-
84	Sonali Bank Ltd, Mohanpur Br.	SND-4611003000061	446,914	-	446,914	286,728
85	Agrani Bank Ltd., Raighati, Keshorehat Br.	SND-0200016644659	-	-	-	126,033
86	Pubali Bank Limited, Keshorhat	SND-0419102001217	58,588	-	58,588	-
87	Sonali Bank Ltd., Mougachi Br.	SND-4606003000008	211,624	-	211,624	5,554
88	Sonali Bank Ltd., Tanore Br	SND-4623503000066	-	-	-	101,074
89	Pubali Bank Ltd., Tanore Br.	SND-0419102001198	186,369	-	186,369	-
90	Jamuna Bank Ltd., Bhawanigonj Br.	SND-1201000085152	129,962	-	129,962	41,702
91	NRBC Bank Ltd., Baya Br.	SND-504536000000031	216,705	-	216,705	-
92	Sonali Bank Ltd., Durgapur Br.	SND-4607803000055	137,870	-	137,870	535,104
93	Southeast Bank Ltd. Baneshwar Br.	SND-13100000012	206,294	-	206,294	419,144
94	Pubali Bank Ltd. Katakhalhi Br.	SND-3295102000348	163,511	-	163,511	446,344
95	Uttara Bank, Puthia Br.	SND-397014100004119	188,384	-	188,384	295,075
96	Pubali Bank Ltd. Bhadra Br.	SND-2523102000819	86,575	-	86,575	645,137
97	Sonali Bank Ltd., Bholahat Br.	SND-4701903000079	-	-	-	318,547
98	NRBC Bank Ltd., Bholahat Br.	SND-521436000000073	2,183,039	-	2,183,039	-
99	Sonali Bank Ltd., Gohalbari Br.	SND-4701903000078	-	-	-	178,692
100	NRBC Bank Ltd., Gohalbari Br.	SND-521436000000074	95,205	-	95,205	-
101	Agrani Bank Ltd., Mobarokpur Br.	SND-0200016258908	416,171	-	416,171	260,843
102	Sonali Bank Ltd., Rohanpur Br.	SND-4707603000073	-	-	-	38,783
103	Pubali Bank Ltd., Rohanpur Br.	SND-5272102000031	723,070	-	723,070	-
104	Sonali Bank Ltd., Godagari Br.	SND-4608603000061	1,539	-	1,539	45,788
105	Pubali Bank Ltd., Godagari Br.	SND-4871102000116	390,254	-	390,254	-
106	National Bank Ltd., Ranihati Br.	SND-1053005217250	320,381	-	320,381	-
107	Rupali Bank Ltd., Saidpur Br.	SND-4333024000017	606,032	-	606,032	787,009
108	Rupali Bank Ltd., Ranirbandar Br.	SND-4556024004901	1,028,126	-	1,028,126	394,917
109	Sonali Bank Ltd., Parbotipur Br.	SND-1821803000029	485,067	-	485,067	437,475
110	Rupali Bank Ltd., Taragonj Br.	SND-4283024004901	319,360	-	319,360	593,115
111	NCC Bank Ltd., Rajarhat Br.	SND-0122-0325000014	302,727	-	302,727	218,365
112	Rupali Bank Ltd., Nilfamari Br.	SND-4325024000071	329,569	-	329,569	186,812
113	Southeast Bank Ltd. Chakoria Br.	SND-7313100000065	452,157	-	452,157	54,375
114	First Security islami Bank Ltd. Dulahazra Br.	SND-205713100000486	259,099	-	259,099	242,770
115	First Security islami Bank Ltd. Pekua Br.	SND-19213100000077	413,141	-	413,141	120,479
116	First Security islami Bank Ltd. Ramu Br.	SND-020013100000113	290,165	-	290,165	46,013
117	First Security islami Bank Ltd. Eidgaon Br.	SND-015113100000435	524,968	-	524,968	41,712
118	Southeast Bank Ltd. Lohagara Br.	SND-200213100000114	373,320	-	373,320	-
119	Mercantile Bank Ltd., Lakshmipur	SND-1131000053284	263,004	-	263,004	-
120	Mercantile Bank Ltd., Mandari Br.	SND-1131000053257	222,219	-	222,219	-
121	Mercantile Bank Ltd., Chandragonj Br.	SND-1131000053275	128,273	-	128,273	-
122	NCC Bank Ltd. Ramgonj Br.	SND-00780325000242	308,197	-	308,197	-
123	Southeast Bank Ltd. Haydergonj Br.	SND-009113100000057	407,063	-	407,063	-
<b>Total Branch Office</b>			<b>64,455,211</b>	<b>-</b>	<b>64,455,211</b>	<b>19,850,921</b>

Name of Branches (Head Office Account)						
Sl. #	Name of Bank/Branch	Account #	MRA 2021-2022	GF 2021-2022	Total 2021-2022	Total 2020-2021
1	Southeast Bank Ltd,Savar Br	SND-0013100000115	87,697,802	-	87,697,802	11,916,807
2	Southeast Bank Ltd,Hemayetpur Br	SND-006813100000037	-	-	-	8,815
3	Southeast Bank Ltd,Savar Br	CD-1310000082	2,013,085	-	2,013,085	759,220





S.L. No.	Particulars	2022-2023			2021-2022	
		Micro Finance	General Fund	Total	Total	
		BDT	BDT	BDT	BDT	
4	Southeast Bank Ltd,Savar Br_Wash	SND-13100000118	128,516	-	128,516	1,081,082
5	Southeast Bank Ltd,Savar Br_Raise	SND-13100000124	503,961	-	503,961	-
6	Southeast Bank Ltd,Savar Br_Resurve	SND-13100000125	20,651	-	20,651	-
7	Exim Bank Ltd. Savar Br	CD-13100168089	18,229,229	-	18,229,229	876,765
8	Sonali Bank, Savar Br	CD-33021716	1,361,741	-	1,361,741	3,400,896
9	Sonali Bank, Mohonpur Br	46 11003000053	60,760	-	60,760	56,847
10	Standard Bank Ltd. Savar Br	CD-33000250	-	-	-	-
11	Standard Bank Ltd. Savar Br	SND-5236000020	21,973	-	21,973	39,631
12	Agrani Bank Ltd. Savar Br	SB-0200001799481	7,564	-	7,564	1,701,146
13	Premier Bank Ltd. Savar Br.	STD-013100000095	42,253	-	42,253	14,303
14	Bank Asia Savar Branch	SND-04136000074	-	-	-	-
15	Premier Bank. Savar Br.	SND-13600000001	-	-	-	304,475
16	Brac Bank Ltd. Savar Branch	SND-1004078620001	55,150,994	-	55,150,994	50,003
17	Brac Bank Ltd. Savar Branch	CD-2004078620001	7,492	-	7,492	-
18	Jamuna Bank Ltd. Savar Branch	SND-1201000102395	915	-	915	-
19	UCBL Bank Ltd.Savar Br.	SND-091230100000028	2,257	-	2,257	-
20	Agrani Bank Ltd., Savar Branch, Savar (A/C # 0200001825397)	-	-	87,720	87,720	86,882
21	Agrani Bank Ltd., Savar Branch, Savar (A/C # 0200001790740)	-	-	6,189	6,189	5,916
22	Agrani Bank Ltd., Malopara Branch, Rajshahi (A/C # 020000485015)	-	-	74,483	74,483	74,673
23	Sonali Bank Ltd., Savar Branch, Savar (A/C # 4430533025171)	-	-	32,489	32,489	32,489
24	Dutch-Bangla Bank Ltd., Savar Branch, Savar (A/C # 1371100002233)	-	-	60,281	60,281	76,007
25	Uttara Bank Ltd., Savar Branch, Savar (A/C # 401713100000542)	-	-	39,525	39,525	18,047
26	City Bank Ltd., Savar Branch, Savar (A/C # 1401302930001)	-	-	61,517	61,517	82,322
27	Dutch-Bangla Bank Ltd., Savar Branch, Savar (A/C # 1371100014302)	-	-	3,364,694	3,364,694	412,026
28	Dutch-Bangla Bank Ltd., Savar Branch, Savar (A/C # 1371200003247)	-	-	61,669,297	61,669,297	9,951,846
29	Shahajalal Islami Bank Ltd., Savar Branch, Savar (A/C # 144612200212601)	-	-	16,800	16,800	40,560
30	Mutual Trust Bank Ltd., Savar Branch, Savar (A/C# 250320000389)	-	-	636,437	636,437	643,471
<b>Total Head Office</b>			<b>165,249,192</b>	<b>66,049,432</b>	<b>231,298,624</b>	<b>31,634,229</b>
<b>Total Balance</b>			<b>229,704,404</b>	<b>66,049,432</b>	<b>295,753,836</b>	<b>51,485,150</b>
<b>17.03 Cash at Banks (Projects)</b>						
	Balance as on July 01, 2022		-	16,440,587	16,440,587	18,288,376
	Add: Addition during the year		-	32,232,321	32,232,321	324,711,671
	Less: Transfer to Fund Clearance		-	10,094,022	10,094,022	-
	Less: Payment during the year		-	35,730,290	35,730,290	326,559,460
	<b>Balance as on June 30, 2023</b>		<b>-</b>	<b>2,848,596</b>	<b>2,848,596</b>	<b>16,440,587</b>
<b>18.00 Cumulative Surplus</b>						
	Balance as on July 01, 2022		1,160,110,506	-	1,160,110,506	1,263,078,126
	Add: Excess of Income Over Expenditure		150,493,264	-	150,493,264	63,138,510
	Add: Re-valuation of Assets		-	-	-	-
	Add: Transfer from revaluation Reserve		-	-	-	-
	Add: Depreciation during the year		-	-	-	6,942,368
	Add: Prior Year Adjustment		10,176	-	10,176	1,275,890
	Less: Transferred from Comprehensive Income		-	-	-	4,887,296
	Less: Prior Year Adjustment FANSA		-	-	-	46,856
	Less: Adjustment during the year		-	-	-	-
	Less: Transferred to Reserve Fund		15,050,344	-	15,050,344	130,267,490
	Less: Revaluation of Assets		-	-	-	12,296,900
	Less: Prior Year Adjustment		-	-	-	961,006
	<b>Balance as on June 30, 2023</b>		<b>1,295,563,602</b>	<b>-</b>	<b>1,295,563,602</b>	<b>1,185,975,346</b>
<b>19.00 Statutory Reserve Fund</b>						
	Balance as on July 01, 2022		130,267,490	-	130,267,490	123,953,639
	Add: Transferred from Cumulative Surplus		15,050,344	-	15,050,344	6,313,851
	less: Transferred from cumulative surpluss		-	-	-	-
	<b>Balance as on June 30, 2023</b>		<b>145,317,834</b>	<b>-</b>	<b>145,317,834</b>	<b>130,267,490</b>
<b>20.00 VERC Working Fund</b>						
	Balance as on July 01, 2022		-	25,864,841	25,864,841	23,541,741
	Less: Transferred from fund during the year		-	-	-	-
	Add: Fund Received during the year		-	-	-	-
	Add: Transferred from revaluation reserved		-	3124064.5	3,124,065	6,942,368
	Add/(Less): Transferred from Comprehensive		-	65333.15833	65,333	(4,887,296)
	Add: Prior Year Receivable Adjustment		-	-	-	-





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
	Add/(Less): Prior Year Adjustment FANSA	-	-	-	(46,856)
	Less: Prior Year Adjustment	-	-	-	(961,006)
	Add: Prior Year Adjustment (Tally Software)	-	110,000	110,000	1,275,890
	<b>Balance as on June 30, 2023</b>	-	<b>29,164,238</b>	<b>29,164,238</b>	<b>25,864,841</b>
<b>21.00</b>	<b>Revaluation Reserve</b>				
	Balance as on July 01, 2022	12,296,900	170,261,319	182,558,219	189,500,587
	Add: Prior year addition Adjustment	-	-	-	-
	Add: Addition During the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	Less: Transfer during the year	-	-	-	-
	Less: Depreciation during the year	-	3,124,065	3,124,065	6,942,368
	<b>Balance as on June 30, 2023</b>	<b>12,296,900</b>	<b>167,137,254</b>	<b>179,434,154</b>	<b>182,558,219</b>
<b>22.00</b>	<b>Loan from PKSf (Long Term)</b>				
	Details of above balance are shown in Annexure-B	331,108,333	-	331,108,333	237,100,003
		<b>331,108,333</b>	-	<b>331,108,333</b>	<b>237,100,003</b>
<b>23.00</b>	<b>Loan from MCH</b>				
	Balance as on July 01, 2022	-	-	-	150,000
	Less: Refunded during the year	-	-	-	150,000
	Balance as on June 30, 2023	-	-	-	-
<b>24.00</b>	<b>Loan (Bank &amp; other) (Long Term)</b>				
	Details of above balance are shown in Annexure-C	188,356,639	-	188,356,639	248,961,668
		<b>188,356,639</b>	-	<b>188,356,639</b>	<b>248,961,668</b>
<b>25.00</b>	<b>Loan from PKSf (Short Term)</b>				
	Details of above balance are shown in Annexure-B	320,658,335	-	320,658,335	225,416,665
		<b>320,658,335</b>	-	<b>320,658,335</b>	<b>225,416,665</b>
<b>26.00</b>	<b>Liability for Expenses</b>				
	Income Tax against Staff				
	Audit Fee				
	<b>Balance as on June 30, 2022</b>				
			50,000	50,000	50,000
			<b>50,000</b>	<b>50,000</b>	<b>50,000</b>
<b>26.01</b>	<b>Income Tax against Staff</b>				
	Balance as on July 01, 2022	-	-	-	(8,203)
	Add: Provision made during the year	-	-	-	-
	Less: Adjusted during the year	-	-	-	8,203
	<b>Balance as on June 30, 2023</b>	-	-	-	-
<b>26.02</b>	<b>Audit Fee</b>				
	Balance as on July 01, 2022	300,000	50,000	350,000	-
	Add: Provision made during the year	300,000	50,000	350,000	100,000
	Less: Paid during the year	300,000	50,000	350,000	50,000
	<b>Balance as on June 30, 2023</b>	<b>300,000</b>	<b>50,000</b>	<b>350,000</b>	<b>50,000</b>
<b>27.00</b>	<b>Fund Clearing Account</b>				
	Balance as on July 01, 2022	-	19,736,591	19,736,591	16,706,480
	Add: Received during the year	-	1,879,308,796	1,879,308,796	1,603,461,388
	Add: Received From Grant Pay	-	10,094,022	10,094,022	-
	Less: Paid during the year	-	1,731,425,701	1,731,425,701	1,549,972,252
	Less: Paid during the year-LTA	-	79,652,611	79,652,611	-
	Less: Paid during the year-CHOKORIA	-	3,500,000	3,500,000	-
	Less: Adjustment during the year	-	4,601,893	4,601,893	50,459,025
	<b>Balance as on June 30, 2023</b>	-	<b>89,959,204</b>	<b>89,959,204</b>	<b>19,736,591</b>
	The break-up of above balance is as follows:				
	Fund Clearing Account (Other Project)	-	368,370	368,370	368,370
	Project Grant - WATSAN	-	-	-	-
	Project Grant - Max	-	168,576	168,576	168,576
	Fund Clearing Account -Deduction (PF)	-	-	-	-
	Fund Clearing Account -Deduction (Staff Tax)	-	-	-	-
	Fund Clearing Staff Indemnity Fund	-	-	-	-
	Project Grant - FANSA Project	-	49,276	49,276	49,276
	Fund Clearing Project Grant (Daudkandi)	-	-	-	1,945,767
	Fund Clearing- Dhaka Univercity	-	-	-	-
	Fund Clearing misc. Income	-	-	-	-
	Fund Clearing Project Grant(SAWRP-11)	-	-	-	-
	Fund Clearing Project Grant (Moheshkhali)	-	24,691,485	24,691,485	335,265
	Fund Clearing-Project Grant- Lot-2 # Chottogram	-	6,793,525	6,793,525	-
	Fund Clearing-Project Grant- Lot-5 # Mymensing	-	3,905,305	3,905,305	-
	Fund Clearing- Project Grant Unicef Ukhiya LTA	-	25,728,492	25,728,492	-





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
	Fund Clearing- Unicef EMDC Project	-	14,884,839	14,884,839	-
	Fund Clearing Project Grant(Kutubdia )	-	11,409,389	11,409,389	11,409,389
	Fund Clearing Project Grant Chakaria	-	1,959,947	1,959,947	5,459,947
	<b>Total</b>	-	<b>89,959,204</b>	<b>89,959,204</b>	<b>19,736,591</b>
<b>28.00</b>	<b>Security Deposit against Staff</b>				
	Balance as on July 01, 2022	-	133,517	133,517	133,517
	Add: Received during the year	-	-	-	-
	Less: Refunded during the year	-	20,000	20,000	-
	<b>Balance as on June 30, 2023</b>	-	<b>113,517</b>	<b>113,517</b>	<b>133,517</b>
<b>29.00</b>	<b>Liabilities for Finance</b>				
	Balance as on July 01, 2022	-	-	-	608,654
	Less: Paid during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	608,654
	<b>Balance as on June 30, 2023</b>	-	-	-	-
	The break-up of above balance is as follows:				
	Liabilities for finance - IBIG	-	-	-	-
	Liabilities for finance - CORDAID	-	-	-	-
	<b>Total</b>	-	-	-	-
<b>30.00</b>	<b>Staff Benefits</b>				
	Balance as on July 01, 2022	-	5,725	5,725	5,725
	Add: Addition during the year	-	-	-	-
	Less: Adjustment during the year	-	-	-	-
	<b>Balance as on June 30, 2023</b>	-	<b>5,725</b>	<b>5,725</b>	<b>5,725</b>
<b>31.00</b>	<b>Project Grant Payable</b>				
	Balance as on July 01, 2022	-	16,440,588	16,440,588	18,288,377
	Add: Received during the year	-	32,232,321	32,232,321	324,711,671
	Less: Refunded during the year	-	10,094,022	10,094,022	-
	Less: Refunded during the year	-	35,730,290	35,730,290	326,559,460
	<b>Balance as on June 30, 2023</b>	-	<b>2,848,596</b>	<b>2,848,596</b>	<b>16,440,588</b>
<b>32.00</b>	<b>Members Savings Deposits</b>				
	Balance as on July 01, 2022	863,272,086	-	863,272,086	695,907,815
	Add: Received from Group Members	764,970,829	-	764,970,829	552,259,192
	Add: Interest on Group Members	-	-	-	-
	Add: Adjusted during the year	151,991,519	-	151,991,519	16,705,403
	Less: Returned to Group Members	441,468,307	-	441,468,307	316,045,328
	Less: Adjusted during the year	208,846,439	-	208,846,439	85,554,996
	<b>Balance as on June 30, 2023</b>	<b>1,129,919,688</b>	-	<b>1,129,919,688</b>	<b>863,272,086</b>
<b>33.00</b>	<b>Accounts Payable</b>				
	Balance as on July 01, 2022	2,450,423	-	2,450,423	-
	Add: Addition during the year	4,546,712	-	4,546,712	2,450,423
	Less: Adjusted during the year	2,450,423	-	2,450,423	-
	<b>Balance as on June 30, 2023</b>	<b>4,546,712</b>	-	<b>4,546,712</b>	<b>2,450,423</b>
<b>34.00</b>	<b>Loan Loss Provision (LLP)</b>				
	Balance as on July 01, 2022	167,253,011	-	167,253,011	154,900,534
	Add: Provision made during the year	79,651,504	-	79,651,504	16,499,203
	Less: Adjusted during the year	1,205,824	-	1,205,824	4,146,726
	<b>Balance as on June 30, 2023</b>	<b>245,698,691</b>	-	<b>245,698,691</b>	<b>167,253,011</b>
<b>35.00</b>	<b>Loan (Bank &amp; Other) - Short term</b>				
	Details of above balance are shown in Annexure-2				
	<b>Total</b>	<b>501,997,355</b>	-	<b>501,997,355</b>	<b>318,328,750</b>
<b>36.00</b>	<b>Advance - PKSF (ENRICH)</b>				
	Balance as on July 01, 2022	1,152,507	-	1,152,507	881,178
	Add: Received during the year	6,750,558	-	6,750,558	16,409,634
	Less: Adjusted during the year	6,762,588	-	6,762,588	16,138,305
	<b>Balance as on June 30, 2023</b>	<b>1,140,477</b>	-	<b>1,140,477</b>	<b>1,152,507</b>
<b>37.00</b>	<b>Advance - PKSF (RAISE)</b>				
	Balance as on July 01, 2022	-	-	-	-
	Add: Received during the year	777,608	-	777,608	-
	Less: Adjusted during the year	-	-	-	-
	<b>Balance as on June 30, 2023</b>	<b>777,608</b>	-	<b>777,608</b>	-





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
<b>38.00 Advance - Incentive for WaSH</b>					
Balance as on July 01, 2022	3,749,000	-	3,749,000	-	
Add: Received during the year	6,494,000	-	6,494,000	6,445,000	
Less: Adjusted during the year	5,061,500	-	5,061,500	2,696,000	
<b>Balance as on June 30, 2023</b>	<b>5,181,500</b>	<b>-</b>	<b>5,181,500</b>	<b>3,749,000</b>	
<b>39.00 Provision - Interest on Member Savings</b>					
Provision - Interest on Regular Savings	39.01	-	-	-	
Provision - Interest on monthly Savings	39.02	21,115,294	-	21,115,294	
		<b>21,115,294</b>	<b>-</b>	<b>21,115,294</b>	
<b>39.01 Provision - Interest on Regular Savings</b>					
Balance as on July 01, 2022		-	-	-	
Add: Received during the year	49,005,126	-	49,005,126	41,700,276	
Less: Adjusted during the year	49,005,126	-	49,005,126	41,700,276	
<b>Balance as on June 30, 2023</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>39.02 Provision - Interest on monthly Savings</b>					
Balance as on July 01, 2022	2,831,645	-	2,831,645	-	
Add: Received during the year	19,507,840	-	19,507,840	2,841,656	
Less: Adjusted during the year	1,224,191	-	1,224,191	10,011	
<b>Balance as on June 30, 2023</b>	<b>21,115,294</b>	<b>-</b>	<b>21,115,294</b>	<b>2,831,645</b>	
<b>40.00 Reserve - (CRF &amp; Uncertain)</b>					
Balance as on July 01, 2022	6,219,773	-	6,219,773	4,825,771	
Add: Received from Insurance Fund	-	-	-	1,483,410	
Add: Adjusted during the year	6,219,773	-	6,219,773	89,408	
<b>Balance as on June 30, 2023</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,219,773</b>	
<b>41.00 Provision for Exp</b>					
Balance as on July 01, 2022	6,142,859	-	6,142,859	1,801,898	
Add: Addition during the year	12,753,223	-	12,753,223	6,080,314	
Less: Adjusted during the year	6,031,859	-	6,031,859	1,739,353	
<b>Balance as on June 30, 2023</b>	<b>12,864,223</b>	<b>-</b>	<b>12,864,223</b>	<b>6,142,859</b>	
<b>42.00 Member loan Risk Fund</b>					
Balance as on July 01, 2022	128,273,466	-	128,273,466	100,459,963	
Add: Received from Insurance Fund	59,333,870	-	59,333,870	47,436,764	
Add: Adjusted during the year	16,719,998	-	16,719,998	99,408	
Less: Paid during the year	1,380,000	-	1,380,000	1,400,000	
Less: Adjusted during the year	32,668,749	-	32,668,749	18,322,669	
<b>Balance as on June 30, 2023</b>	<b>170,278,585</b>	<b>-</b>	<b>170,278,585</b>	<b>128,273,466</b>	
<b>43.00 Loan received from PKSf</b>					
JAGORON	120,000,000	-	120,000,000	70,000,000	
AGROSOR	120,000,000	-	120,000,000	65,000,000	
BUNIAD	20,000,000	-	20,000,000	20,000,000	
SUFOLON	80,000,000	-	80,000,000	45,000,000	
KGF-SUFOLON	50,000,000	-	50,000,000	30,000,000	
AGROSOR_MDP	30,000,000	-	30,000,000	20,000,000	
ENRICH-Income Generating Activities	9,000,000	-	9,000,000	7,000,000	
ENRICH-Livelihood Development Loan	300,000	-	300,000	-	
ENRICH- Asset Creation	700,000	-	700,000	-	
LRL - Phase-II	-	-	-	55,000,000	
AGROSOR_RAISE	48,000,000	-	48,000,000	-	
AGROSOR_MFCE	50,000,000	-	50,000,000	-	
Household Sanitation Loan	27,500,000	-	27,500,000	25,000,000	
Household Water Loan	2,000,000	-	2,000,000	2,000,000	
<b>Total</b>	<b>557,500,000</b>	<b>-</b>	<b>557,500,000</b>	<b>339,000,000</b>	
<b>44.00 Other Loan received</b>					
VERC General	-	-	-	96,500,000	
VERC Staff Cooparetive	-	-	-	8,500,000	
VERC Staff Security fund	-	-	-	10,000,000	
BRAC Bank	150,000,000	-	150,000,000	-	
Southeast Bank Ltd.	50,000,000	-	50,000,000	220,000,000	
EXIM Bank Ltd.	650,000,000	-	650,000,000	300,000,000	
Premier Bank Ltd	-	-	-	200,000,000	
<b>Total</b>	<b>850,000,000</b>	<b>-</b>	<b>850,000,000</b>	<b>835,000,000</b>	
<b>45.00 Member's Loan Principal realised</b>					
JAGORON	2,074,663,101	-	2,074,663,101	1,681,653,008	
AGROSOR	2,231,436,068	-	2,231,436,068	1,566,395,115	
BUNIAD	41,247,666	-	41,247,666	33,122,971	



S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
	SUFOLON	414,630,882	-	414,630,882	241,830,598
	KGF - SUFOLON	137,678,137	-	137,678,137	51,549,059
	Sanitation Development Loan	111,244	-	111,244	323,842
	AGROSOR_MDP	67,431,164	-	67,431,164	36,251,603
	ENRICH-Income Generating Activities	21,675,004	-	21,675,004	14,320,260
	ENRICH-Livelihood Development Loan	392,032	-	392,032	263,375
	ENRICH - Assets Creation Loan	2,399,334	-	2,399,334	1,471,251
	ENRICH- LEPIG	531,801	-	531,801	310,264
	LRL	49,777,061	-	49,777,061	72,670,390
	LRL - Phase-II	26,439,195	-	26,439,195	4,466,533
	AGROSOR_RAISE	10,120,094	-	10,120,094	-
	Household Sanitation Loan	7,877,922	-	7,877,922	36,362
	Household Water Loan	2,305,213	-	2,305,213	32,599
	<b>Total</b>	<b>5,088,715,918</b>	<b>-</b>	<b>5,088,715,918</b>	<b>3,704,697,230</b>
<b>46.00</b>	<b>Receive from members(Savings &amp; Riskfund)</b>				
	Member Savings collection	764,970,829	-	764,970,829	552,259,192
	Member loan Risk Fund	59,333,870	-	59,333,870	47,436,764
	<b>Total</b>	<b>824,304,699</b>	<b>-</b>	<b>824,304,699</b>	<b>599,695,956</b>
<b>47.00</b>	<b>FDR Interest Received</b>				
	Interest on fixed deposit (Savings)	522,536	-	522,536	1,003,473
	Interest on fixed deposit (Reserve Fund)	402,993	-	402,993	1,468,142
	<b>Total</b>	<b>925,529</b>	<b>-</b>	<b>925,529</b>	<b>2,471,615</b>
<b>48.00</b>	<b>Service Charge Realized</b>				
	JAGORON	267,878,489	-	267,878,489	188,655,588
	AGROSOR	384,409,647	-	384,409,647	244,632,237
	BUNIAD	4,349,262	-	4,349,262	3,440,106
	SUFOLON	43,838,581	-	43,838,581	27,562,375
	KGF-SUFOLON	15,855,427	-	15,855,427	5,280,457
	Sanitation Development Loan	7,788	-	7,788	28,726
	AGROSOR_MDP	8,767,092	-	8,767,092	4,323,045
	ENRICH-Income Generating Activities	2,917,831	-	2,917,831	1,752,394
	ENRICH-Livelihood Development Loan	13,282	-	13,282	8,631
	ENRICH - Assets Creation Loan	82,179	-	82,179	52,776
	ENRICH- LEPIG	44,941	-	44,941	36,375
	LRL	4,274,758	-	4,274,758	6,927,643
	LRL - Phase-II	1,519,852	-	1,519,852	255,708
	AGROSOR - RAISE	994,358	-	994,358	-
	Household Sanitation Loan	908,163	-	908,163	4,661
	Household Water Loan	220,245	-	220,245	3,531
	<b>Total</b>	<b>736,081,895</b>	<b>-</b>	<b>736,081,895</b>	<b>482,964,253</b>
	<b>Less: Rebate</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,005,524</b>
	Net Service charge realised during the year	<b>736,081,895</b>	<b>-</b>	<b>736,081,895</b>	<b>476,958,729</b>
<b>49.00</b>	<b>Service charge to PKSF</b>				
	JAGORON	8,821,875	-	8,821,875	7,556,250
	AGROSOR	9,375,000	-	9,375,000	9,281,250
	BUNIAD	289,584	-	289,584	181,249
	SUFOLON	3,937,500	-	3,937,500	2,843,750
	KGF-SUFOLON	2,406,250	-	2,406,250	1,750,000
	Sanitation Development Loan	188,375	-	188,375	364,376
	AGROSOR_MDP	3,780,000	-	3,780,000	2,047,500
	ENRICH-Income Generating Activities	868,125	-	868,125	605,625
	ENRICH- Livelihood Development	1,750	-	1,750	4,625
	ENRICH- Asset Creation	3,750	-	3,750	7,125
	ENRICH- LEPIG	27,500	-	27,500	58,750
	LRL	1,650,000	-	1,650,000	3,500,000
	LRL - Phase-II	324,375	-	324,375	-
	AGROSOR_RAISE	1,050,000	-	1,050,000	-
	Household Sanitation Loan	1,537,500	-	1,537,500	-
	Household Water Loan	135,000	-	135,000	-
	<b>Total</b>	<b>34,396,584</b>	<b>-</b>	<b>34,396,584</b>	<b>28,200,500</b>
<b>50.00</b>	<b>Loan refunded to PKSF</b>				
	JAGORON	57,000,000	-	57,000,000	32,000,000
	AGROSOR	64,500,000	-	64,500,000	41,500,000
	BUNIAD	17,499,999	-	17,499,999	9,999,999
	SUFOLON	90,000,000	-	90,000,000	65,000,000
	KGF-SUFOLON	55,000,000	-	55,000,000	40,000,000
	Sanitation Development Loan	2,750,000	-	2,750,000	2,200,000
	AGROSOR_MDP	21,000,000	-	21,000,000	6,000,000
	ENRICH-Income Generating Activities	5,300,000	-	5,300,000	3,100,000
	ENRICH - Livelihood Development	100,000	-	100,000	75,000
	ENRICH- Asset Creation	100,000	-	100,000	75,000





S.L. No.	Particulars	2022-2023			2021-2022
		Micro Finance	General Fund	Total	Total
		BDT	BDT	BDT	BDT
	ENRICH- LEPIG	1,000,000	-	1,000,000	750,000
	LRL	24,000,000	-	24,000,000	18,000,000
	LRL (Phase-2)	17,000,000	-	17,000,000	-
	Agrosor- RAISE	2,000,000	-	2,000,000	-
	Household Sanitation Loan	10,000,001	-	10,000,001	-
	Household Water Loan	1,000,000	-	1,000,000	-
	<b>Total</b>	<b>368,250,000</b>	<b>-</b>	<b>368,250,000</b>	<b>218,699,999</b>
<b>51.00</b>	<b>Other Loan refunded</b>				
	Standard Bank Ltd.	34,947,606	-	34,947,606	-
	Southeast Bank Ltd.	79,160,110	-	79,160,110	310,131,841
	EXIM Bank Ltd.	550,872,263	-	550,872,263	141,128,495
	Premier Bank Ltd	61,461,086	-	61,461,086	25,834,088
	VERC General	-	-	-	96,500,000
	<b>Total</b>	<b>726,441,065</b>	<b>-</b>	<b>726,441,065</b>	<b>573,594,425</b>
<b>52.00</b>	<b>Loan disbursement</b>				
	JAGORON	2,235,966,000	-	2,235,966,000	1,920,357,000
	AGROSOR	2,688,587,000	-	2,688,587,000	1,953,055,000
	BUNIAD	37,280,000	-	37,280,000	38,954,000
	SUFOLON	432,982,000	-	432,982,000	315,493,000
	KGF-SUFOLON	186,201,000	-	186,201,000	98,749,000
	Sanitation Development Loan	-	-	-	240,000
	AGROSOR_MDP	89,696,000	-	89,696,000	64,426,000
	ENRICH-income Generating Activities	27,465,000	-	27,465,000	18,361,000
	ENRICH- Livelihood Development	545,000	-	545,000	320,000
	ENRICH- Asset Creation	3,000,000	-	3,000,000	1,935,000
	ENRICH- LEPIG	545,000	-	545,000	537,000
	LRL	45,499,000	-	45,499,000	58,827,000
	LRL - Phase-II	20,507,000	-	20,507,000	35,591,000
	AGROSOR_RAISE	24,951,000	-	24,951,000	-
	Household Sanitation Loan	21,946,000	-	21,946,000	767,400
	Household Water Loan	2,693,000	-	2,693,000	1,000,000
	<b>Total</b>	<b>5,817,863,000</b>	<b>-</b>	<b>5,817,863,000</b>	<b>4,508,612,400</b>
<b>53.00</b>	<b>Refund to members</b>				
	Member Savings refund	441,468,307	-	441,468,307	316,045,328
	Member loan Risk Fund	1,380,000	-	1,380,000	1,400,000
	<b>Total</b>	<b>442,848,307</b>	<b>-</b>	<b>442,848,307</b>	<b>317,445,328</b>



Village Education Resource Center (VERC)  
Micro Finance Program  
Schedule of Property, plant and equipment  
As at June 30, 2023

Particulars	Cost					Rate (%)	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition	Disposal during the year	Balance as on 30.06.2023	Charged during the year		Disposal during the year	Balance as on 30.06.2023		
Land	16,945,755	12,500	-	16,958,255	0%	-	-	-	16,958,255	
Building & Construction	36,502,834	-	-	36,502,834	5%	1,293,035	11,935,178	-	24,567,656	
Show Room	713,019	-	-	713,019	10%	553,301	569,273	-	143,746	
Motor Car	10,645,622	-	-	10,645,622	10%	2,394,709	3,220,853	-	7,424,769	
Motor Cycle	914,400	-	620,650	293,750	10%	341,826	184,730	-	97,996	
Air Conditioner	1,420,053	344,798	-	1,764,851	10%	503,411	595,641	-	1,169,210	
Computer	10,284,707	1,510,495	22,400	11,772,802	25%	6,052,503	7,247,808	14,355	4,524,994	
Printer	1,364,985	235,928	3,950	1,596,963	25%	849,256	1,004,587	-	592,376	
Scanner	66,293	-	-	66,293	25%	15,176	27,956	-	38,337	
Television	446,461	55,832	16,504	485,789	10%	270,418	280,112	12,147	205,677	
Freezer	160,664	-	-	160,664	10%	90,132	97,926	-	62,738	
Multimedia System	164,726	-	-	164,726	10%	132,371	135,607	-	29,119	
Multimedia Screen	5,200	-	-	5,200	10%	4,875	4,908	-	292	
Camera	244,924	344,000	-	588,924	10%	126,941	165,601	-	423,323	
Solar Panel	307,809	-	-	307,809	30%	229,114	252,194	-	55,615	
Fan	1,024,714	172,725	36,498	1,160,941	10%	571,628	597,877	27,267	563,064	
Furniture & Fixture	12,005,978	1,896,907	200,984	13,701,901	10%	3,864,925	4,646,839	94,574	9,055,063	
Bi-Cycle	1,204,190	8,170	780,102	432,258	10%	964,281	384,674	613,068	47,584	
Server Battery & Router	121,917	-	-	121,917	30%	45,689	61,632	-	60,285	
IPS	1,628,251	240,132	-	1,868,383	30%	917,058	1,162,539	-	705,844	
Office Equipment	34,900	3,434	3,434	34,900	10%	11,748	14,327	-	20,573	
Photocopier	170,000	-	-	170,000	10%	17,000	32,300	-	137,700	
Water Pump	-	24,300	-	24,300	10%	-	1,823	-	22,477	
MicroWave Oven	-	26,590	-	26,590	10%	-	1,551	-	25,039	
Room Heater	-	3,900	-	3,900	10%	-	130	-	3,770	
Level Printing Machine	-	8,600	-	8,600	30%	-	215	-	8,385	
<b>Total</b>	<b>96,377,402</b>	<b>4,888,311</b>	<b>1,684,522</b>	<b>99,581,191</b>		<b>28,598,503</b>	<b>32,637,504</b>	<b>946,141</b>	<b>66,943,687</b>	





<b>Intangible Assets</b>										
Software g-Banker	811,118	124,950	-	936,068	20%	531,040	170,554	-	701,594	234,474
<b>Total</b>	<b>811,118</b>	<b>124,950</b>	<b>-</b>	<b>936,068</b>		<b>531,040</b>	<b>170,554</b>	<b>-</b>	<b>701,594</b>	<b>234,474</b>
<b>Revaluation Assets</b>										
Land & Land Development	12,296,900	-	-	12,296,900	0%	-	-	-	-	12,296,900
<b>Total</b>	<b>12,296,900</b>	<b>-</b>	<b>-</b>	<b>12,296,900</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,296,900</b>
<b>Building &amp; Construction (Work in Progress)</b>										
Construction-Bholahat	-	3,529,186	-	3,529,186	0%	-	-	-	-	3,529,186
<b>Total</b>	<b>-</b>	<b>3,529,186</b>	<b>-</b>	<b>3,529,186</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,529,186</b>
<b>Total - 30.06.2023</b>	<b>109,485,420</b>	<b>8,542,447</b>	<b>1,684,522</b>	<b>116,343,345</b>		<b>29,129,543</b>	<b>5,155,696</b>	<b>946,141</b>	<b>33,339,098</b>	<b>83,004,247</b>
<b>Balance as on 30 June 2022</b>	<b>113,408,854</b>	<b>29,682,625</b>	<b>33,606,059</b>	<b>109,485,420</b>	<b>0%</b>	<b>31,874,388</b>	<b>7,837,788</b>	<b>10,582,633</b>	<b>29,129,543</b>	<b>80,355,877</b>

Note:

1. Reducing Balance Method (except Software gBankers)
- 2 . Depreciation was charged on Software gBankers in Straight Line Method



**Village Education Resource Center (VERC)**  
**General Fund**  
**Schedule of Property, Plant and Equipment**  
 As at June 30, 2023

Particulars	Cost				Rate %	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition	Disposal / Adjustment	Balance as on 30.06.2023		Charged during the year	Adjustment	Balance as on 30.06.2023	
Land and Properties	220,000	-		220,000	0%	-	-	-	220,000
Building	17,751,002	-		17,751,002	5%	7,673,039	503,898	8,176,937	9,574,065
Furniture and Fixtures	2,142,435	-	132,700	2,009,735	10%	1,231,098	88,283	68,291	758,645
Tin shade House	464,637	-		464,637	15%	367,780	14,528	-	82,329
Tools & Equipment	2,245,192	22,500	252,300	2,015,392	25%	1,704,633	124,566	193,260	379,453
Vehicles	2,643,250	-		2,643,250	10%	2,190,256	45,299	-	407,695
Sundry Asset	206,846	-	2,500	204,346	10%	131,975	7,560	1,689	66,500
<b>Sub Total</b>	<b>25,673,362</b>	<b>22,500</b>	<b>387,500</b>	<b>25,308,362</b>		<b>13,298,781</b>	<b>784,134</b>	<b>263,240</b>	<b>11,488,687</b>

**Property, Plant and Equipment- Revaluation model**

Particulars	Cost			Total	Rate %	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition				Charged during the year	Transfer during the year	Balance as on 30.06.2023	
Land & Land Development	107,780,000	-		107,780,000	0%	-	-	-	107,780,000
Office Building	81,835,421	-		81,835,421	5%	19,354,102	3,124,065	-	59,357,254
<b>Sub Total</b>	<b>189,615,421</b>	<b>-</b>	<b>-</b>	<b>189,615,421</b>		<b>19,354,102</b>	<b>3,124,065</b>	<b>22,478,167</b>	<b>167,137,254</b>

Particulars	Cost & Revaluation			Total	Rate %	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition				Charged during the year	Transfer during the year	Balance as on 30.06.2023	
Land & Land Development	108,000,000	-		108,000,000	-	-	-	-	108,000,000





Particulars	Cost			Rate %	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition	Disposal / Adjustment		Balance as on 30.06.2023	Charged during the year	Adjustment	
Office Building	99,586,423	-		5%	99,586,423	3,627,963	-	68,931,319
<b>Total- 30.06.2023</b>	<b>215,288,783</b>	<b>22,500</b>			<b>214,923,783</b>	<b>3,908,199</b>	<b>-</b>	<b>178,625,941</b>

**Intangible Assets:**

Particulars	Cost			Rate %	Depreciation			Written Down Value as on 30.06.2023
	Balance as on 01.07.2022	Addition	Prior Year Adjustment		Balance as on 30.06.2023	Charged during the year	Adjustment	
Tally Software	-	166,000	110,000	10%	276,000	19,300.00	-	256,700
<b>Sub Total</b>	<b>-</b>	<b>166,000</b>	<b>110,000</b>		<b>276,000</b>	<b>19,300</b>	<b>-</b>	<b>256,700</b>
<b>Grand Total</b>	<b>215,288,783</b>	<b>188,500</b>	<b>497,500</b>	<b>-</b>	<b>215,199,783</b>	<b>3,927,499</b>	<b>263,240</b>	<b>178,882,641</b>
<b>Total- 30.06.2022</b>	<b>215,156,778</b>	<b>132,004</b>	<b>-</b>		<b>24,301,236</b>	<b>8,351,647</b>	<b>-</b>	<b>182,635,900</b>



Village Education Resource Center (VERC)  
 Micro Finance Program  
 Schedule of PKSF Loan  
 As at June 30, 2023

Name of loan	Opening balance	Received during the year	Refund during the year	Closing balance	Status of loan	
					Payable within 1 year	Long term
JAGORON	113,000,000	120,000,000	57,000,000	176,000,000	82,000,000	94,000,000
AGROSOR	121,500,000	120,000,000	64,500,000	177,000,000	87,500,000	89,500,000
BUNIAD	26,666,668	20,000,000	17,499,999	29,166,669	19,166,669	10,000,000
SUFOLON	10,000,000	80,000,000	90,000,000	-	-	-
KGF - SUFOLON	5,000,000	50,000,000	55,000,000	-	-	-
Sanitation Development Loan	4,550,000		2,750,000	1,800,000	1,800,000	-
AGROSOR_MDP	44,000,000	30,000,000	21,000,000	53,000,000	32,000,000	21,000,000
ENRICH - IGA Loan	11,700,000	9,000,000	5,300,000	15,400,000	7,500,000	7,900,000
ENRICH - Livelihood Development	125,000	300,000	100,000	325,000	175,000	150,000
ENRICH - Assets Creation Loan	225,000	700,000	100,000	825,000	333,333	491,667
ENRICH- LEPIG	1,750,000	-	1,000,000	750,000	750,000	-
LRL	42,000,000	-	24,000,000	18,000,000	18,000,000	-
LRL - Phase-II	55,000,000	-	17,000,000	38,000,000	22,000,000	16,000,000
AGROSOR_RAISE	-	48,000,000	2,000,000	46,000,000	13,600,000	32,400,000
AGROSOR_MFCE	-	50,000,000	-	50,000,000	10,000,000	40,000,000
Household Sanitation Loan	25,000,000	27,500,000	10,000,001	42,499,999	24,166,667	18,333,332
Household Water Loan	2,000,000	2,000,000	1,000,000	3,000,000	1,666,666	1,333,334
<b>Total</b>	<b>462,516,668</b>	<b>557,500,000</b>	<b>368,250,000</b>	<b>651,766,668</b>	<b>320,658,335</b>	<b>331,108,333</b>

Annexure-B





**Village Education Resource Center (VERC)**  
**Micro Finance Program**  
**Schedule of Bank Loan and Others loan**  
 As at June 30, 2023

Name of loan	Opening balance	Received During The Year	Refund during the year	Closing balance	Status of loan		Annexure-C
					Payable within 1 year (short term)	Long term	
Bank Loan	548,790,418	850,000,000	726,936,424	671,853,994	483,497,355	188,356,639	
Loan from VERC Staff Cooperative	8,500,000	-	-	8,500,000	8,500,000	-	
Loan Fund Staff Security	10,000,000	-	-	10,000,000	10,000,000	-	
<b>Total</b>	<b>567,290,418</b>	<b>850,000,000</b>	<b>726,936,424</b>	<b>690,353,994</b>	<b>501,997,355</b>	<b>188,356,639</b>	

**Bank Loan Details**

Name of bank	Opening balance	Received During The Year	Refund during the year	Closing balance	Status of loan	
					Payable within 1 year (short term)	Long term
Southeast Bank	189,918,914	50,000,000	79,655,468	160,263,445	84,232,071	76,031,374
Exim Bank	158,871,505	650,000,000	550,872,263	257,999,241	257,999,241	0
Premier Bank	200,000,000		61,461,086	138,538,914	66,527,456	72,011,458
BRAC Bank		150,000,000	34,947,607	115,052,393	74,738,587	40,313,806
<b>Total</b>	<b>548,790,418</b>	<b>850,000,000</b>	<b>726,936,424</b>	<b>671,853,994</b>	<b>483,497,355</b>	<b>188,356,639</b>

