

**Private & Confidential**

**Auditor's Report  
&  
Consolidated Audited Financial Statements**

of

**MANAB UNNAYAN KENDRA**

For the year ended June 30, 2023



**Habib Sarwar Bhuiyan & Co.**  
**Chartered Accountants**

Member of



*AFFILICA International UK, affiliates worldwide*

## Independent Auditor's Report

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

#### Opinion

We have audited the financial statements of **Manab Unnayan Kendra** which comprise the Consolidated Statement of Financial Position as at June 30, 2023 and the Consolidated Statement of Comprehensive Income and Consolidated Statement of Receipts & Payments for the year ended June 30, 2023 and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Income Generating Activities of **Manab Unnayan Kendra** as at June 30, 2023 and of its financial performance and its receipts and payments for the period from July 01, 2022 to June 30, 2023 in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

#### 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 Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirement that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with 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 financial statements, management is responsible for assessing the Organizations 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 Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organizations financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the 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. 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.



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Consolidated Statement of Comprehensive Income**  
For the year ended June 30, 2023

Income	FY 2022-2023	FY 2021-2022
Fund from CAMPE	554,044	-
Income from Hall Room Rent	78,000	-
Income from Seat Rent	16,900	-
Income from Nursery & Forestry Program	1,600,000	-
Income from Fishery Program	2,230,000	-
Overhead income	1,414,000	-
Online Income	500,000	-
Donation (DONET)	2,435,800	-
Donation (USAID)	1,435,800	-
Donation of Health Ministry	395,000	-
Donation from ED	42,000	-
Donation ALRD	393,679	-
Donation	76,703,520	21,508,364
Donation (BWH)	455,000	-
Donation (IDCOL)	2,576,140	-
Donation (DWA)	370,304	-
MUK Contribution	-	4,000,000
Complain Fees (Women)	24,700	-
Complain Fees (Men)	24,400	-
Complain Fees (Child)	3,800	-
Date Change Fees	300	-
Mutual Negotiation Fees	154,800	-
Mutual Negotiation Divorce Fees	279,600	-
Certification Fees	6,650	-
Examination Fees	74,350	-
Students Travel Fees	275,040	-
Training Fees	500,000	-
Recurement Fee	6,000	-
Session Fees	23,150	-
Case Refusal Fees	1,000	-
Child Support Fees	3,200	-
Fees	36,100	-
Medical Camp Regis.Fee	722,850	-
Doctors Fee	170,400	-
Blaad Test Fee	39,750	-
Urine Test Fee	24,870	-
Phisiotharipy Test Fee	48,500	-
Admission Fee	33,135	5,115
Absent Dudcation	85,446	-
Administrative Fine	23,200	-
BDDL Banking Commission	1,997,243	-
Lab Commission	21,680	-
SDSR & TMR Salary	39,877	-
Salary Received	823,250	-
Staff Subscription	78,250	-
MUK Health Care	1,240,712	-
Village Health Camp	34,600	-
Family Health Card	19,780	-
Income from Program	-	12,033,889
Sales of pass book	5,965	4,470
Sales of stove	2,740,950	-
Sale of Food	361,330	-
Sale of Book	47,678	-



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Sale of Khata	770,965	-
Sale of Tia & Solder	10,630	-
Sale of Dairy	7,900	-
Sale of File & Pad	6,840	-
Sale of Pen	570	-
Sale of Bass	2,740	-
Sale of Suiater	13,390	-
Sale of Loan Form	27,045	26,475
Service Charge	7,116,974	4,833,132
Bank Interest	32,092	13,027
Other Income	71,300	16,020
<b>Total</b>	<b>109,233,189</b>	<b>42,440,492</b>

<b>Expenditure</b>	<b>FY 2022-2023</b>	<b>FY 2021-2022</b>
Salary & Honorarium	46,381,645	18,285,645
Bonus	9,756	-
Office Rent	5,148,800	101,900
Center Rent	1,152,000	-
Wages	14,200	-
Printing & Stationary	388,983	222,211
Office Utilitise	52,796	167,118
Traveling Cost	488,350	104,917
Repair & Maintenance	245,063	86,400
Gas, Water & Electricity Bill	265,850	137,074
Fuel & Oil Cost	17,810	27,570
Internet Bill	31,600	3,600
Transport	129,900	-
Entertainment	130,158	74,690
Telephone & Postage	85,544	23,880
Liftlet & Festoon	253,276	-
Purchase of tubesal	279,600	-
Name Plate	5,500	-
News Paper	11,200	9,460
Legal aid Cost	16,471	13,800
Advocacy Fee	35,000	-
Labor Cost	40,000	-
Purchase of Book	50,582	-
Dish Bill	6,000	7,200
Audit Fees	52,000	18,000
Donation	726,709	-
MRA Renewal fees	11,546	10,000
Consultancy Fees	-	142,000
VAT / Tax	870,389	881,436
Non Judicial Stamp	22,165	-
Food	169,558	-
Toilet Placement	124,282	-
Purchase of Stove Making Materials	3,884,350	-
Purchase of Geyser	9,577	-
Coordination Meeting	1,284,318	-
Purchase of Khata	704,730	-
Bank Charge	34,833	23,766
Education Allowance	77,000	-
Seperation Registry Cost	42,700	-
Gread Change Orientation	337,974	-
Promotional activity	632,350	-
Training Cost	2,523,971	-
Day Observation	189,508	-



World Food day Celebration	6,940	-
World Human Rights day	7,140	-
Woman farming discussion	34,701	-
Transport Cost	94,500	-
International Platfrom Structure Discussion	24,854	-
Annual Planing and platfrom Meeting	11,087	-
Donation	78,920	669,980
Annual Meeting	4,372	-
International Rural Woman's Day	15,241	-
Doctor Fee	372,500	-
Room Decoration	147,735	-
Subscription	6,908	-
Community Education Group Formation	19,920	-
Community Education Group Meeting	23,215	-
Team Leaders Coordination Meeting	26,791	-
Linkage Sharing Meeting Accounts	29,012	-
SMC Meeting	25,195	-
Education Meeting Union Level	7,700	-
District Level Meeting	6,292	-
Social Meeting	43,813	-
SDG -4 Linkage Education Meeting	70,147	-
Education Budget Meeting	71,797	-
Admission Fee (MCCI)	-	350
Child Orientation	34,682	-
Teachers Orientation	38,373	-
Teachers Global Action Meeting	52,465	-
School Development	14,652	-
School Dress	6,605,100	-
School Bag	4,403,400	-
Medicine Purchase	640,780	-
Trade License	1,725	1,525
Yard Meeting	33,195	-
Education Materials Purchase	10,351,907	-
Training Raw Materials	1,069,691	-
Cleaners Materials	1,800,540	-
Municipal Cost	345	-
Fees	35,745	-
Physiotherapy Expenses	35,700	-
Youth Consultation Meeting	28,145	-
Mobile Phone Purchase	2,450	-
Office tools	89,343	-
Recruitment cost	1,200	-
Advrtisment	115,100	53,400
Interest On Loan	372,855	367,875
Interest on Members Savings	197,478	265,232
Interest on FSD	-	19,528
Service Charge to Rebeka Sultana	1,800	-
Program Implantation Cost	6,005,783	15,135,507
Examination Expense	44,565	-
Study Tour Fees	81,686	-
Overhead Cost	437,000	-
Other Cost	210,803	51,521
Provision	50,000	-
LLPE	316,269	-
Depreciation	159,543	383,612
<b>Total Expenditure</b>	<b>101,299,144</b>	<b>37,289,197</b>
Excess of Income over Expenditure	7,934,045	5,151,295
<b>Total</b>	<b>109,233,189</b>	<b>42,440,492</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Consolidated Receipts & Payments Statements**  
For the year ended June 30, 2023

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	203,083	1,263,259
Cash at Bank	5,693,297	4,689,197
Loan from Chief Executive	6,760,000	-
Loan from Net & Campaign	3,350,000	-
Loan from Fishery Program	700,000	-
Loan from Provident Fund	250,000	-
Loan from Ashrafunnesa	650,000	-
Loan from Naimur Rahman	100,000	-
Loan from Rebeka Sultana	-	100,000
Advance from Mediation	-	10,627,000
Principal Loan Realized	57,849,448	40,423,104
Savings Collection	8,013,682	6,526,969
Staff Security Fund Collection	521,000	499,000
Members Welfare Fund	615,370	414,250
Fund from CAMPE	554,044	-
Income from Hall Room Rent	78,000	-
Income from Seat Rent	16,900	-
Income from Nursery & Forestry Program	1,600,000	-
Income from Fishery Program	2,230,000	-
Overhead Income	1,414,000	-
Online Income	500,000	-
Donation (DONET)	2,435,800	-
Donation (USAID)	1,435,800	-
Donation of Health Ministry	395,000	-
Donation from ED	42,000	-
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Donation (BWH)	455,000	-
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Donation (DWA)	370,304	-
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Complain Fees (Men)	24,400	-
Complain Fees (Child)	3,800	-
Date Change Fees	300	-
Mutual Negotiation Fees	154,800	-
Mutual Negotiation Divorce Fees	279,600	-
Certification Fees	6,650	-
Examination Fees	74,350	-
Students Travel Fees	275,040	-
Training Fees	500,000	-
Recurement Fee	6,000	-
Session Fees	23,150	-
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Child Support Fees	3,200	-
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Salary Receivied	823,250	-
Staff Subscription	78,250	-
MUK Health Care	1,240,712	-
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Family Health Card	19,780	-
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Sales of stove	2,740,950	-
Sale of Food	361,330	-
Sale of Book	47,678	-
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Sale of Loan Form	27,045	26,475
Service Charge	7,116,974	4,833,132
Bank Interest	32,092	13,027
Other Income	71,300	16,020
<b>Total</b>	<b>193,939,069</b>	<b>106,983,271</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	46,381,645	18,285,645
Bonus	9,756	-
Office Rent	5,148,800	101,900
Center Rent	1,152,000	-
Wages	14,200	-
Printing & Stationary	388,983	222,211
Office Utilitise	52,796	167,118
Traveling Cost	488,350	105,917
Repair & Maintenance	245,063	86,400
Gas, Water & Electricity Bill	265,850	137,074
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Internet Bill	31,600	3,600
Transport	129,900	-
Entertainment	130,158	76,190
Telephone & Postage	85,544	23,880
Liflet & Festoon	253,276	-
Purchase of tubesal	279,600	-
Name Plate	5,500	-
News Paper	11,200	9,460
Legal aid Cost	16,471	13,800



Advocacy Fee	35,000	-
Labor Cost	40,000	-
Purchase of Book	50,582	-
Dish Bill	6,000	7,200
Audit Fees	52,000	18,000
Furniture	-	175,000
Donation	726,709	-
MRA Renewal fees	11,546	10,000
Consultancy Fees	-	142,000
VAT / Tax	870,389	881,436
Non Judicial Stamp	22,165	-
Food	169,558	-
Toilet Placement	124,282	-
Purchase of Stove Making Materials	3,884,350	-
Purchase of Geysers	9,577	-
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Annual Planing and platfrom Meeting	11,087	-
Donation	78,920	669,980
Annual Meeting	4,372	-
Advance (Office Rent)	-	-
International Rural Woman's Day	15,241	-
Doctor Fee	372,500	-
FDR	-	100,000
Room Decoration	147,735	-
Subscription	6,908	-
Community Education Group Formation	19,920	-
Community Education Group Meeting	23,215	-
Team Leaders Coordination Meeting	26,791	-
Linkage Sharing Meeting Accounts	29,012	-
SMC Meeting	25,195	-
Education Meeting Union Level	7,700	-
District Level Meeting	6,292	-
Social Meeting	43,813	-
SDG -4 Linkage Education Meeting	70,147	-
Education Budget Meeting	71,797	-
Meherpur Chamber Of Commerce & Industry Admission	-	350
Child Orientation	34,682	-
Teachers Orientation	38,373	-
Teachers Global Action Meeting	52,465	-
School Development	14,652	-



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Medicine Purchase	640,780	-
Trade License	1,725	1,525
Yard Meeting	33,195	-
Education Materials Purchase	10,351,907	-
Training Raw Materials	1,069,691	-
Cleaners Materials	1,800,540	-
Municipal Cost	345	-
Fees	35,745	-
Physiotherapy Expenses	35,700	-
Youth Consultation Meeting	28,145	-
Mobile Phone Purchase	2,450	-
Office tools	89,343	-
Recruitment cost	1,200	-
Advtisement	115,100	53,400
Interest On Loan	372,855	367,875
Interest on Members Savings	197,478	265,232
Interest on FSD	-	19,528
Service Charge to Rebeka Sultana	1,800	-
Program Implantation Cost	6,005,783	15,135,507
Examination Expense	44,565	-
Study Tour Fees	81,686	-
Overhead Cost	437,000	-
Computer Purchase	22,500	92,100
Principal Loan Disbursed	67,674,000	46,914,000
Savings Refunded	6,423,159	5,767,234
Advance Refunded ( Mediation)	-	10,718,000
Welfare Fund Refunded	60,903	84,472
Loan to Emergency Fund	200,000	-
Loan to BRAC Agent Bank	1,300,000	-
Loan to Bank Asia	1,800,000	-
Loan Refund to Net & Campaign	350,000	-
Loan Refund to Rebeka Sultana	100,000	-
Staff Security Refunded	513,000	328,000
Other Cost	210,803	51,521
<b>Closing Balance</b>		
Cash in Hand	248,075	203,083
Cash at Bank	14,474,100	5,693,297
<b>Total</b>	<b>193,939,069</b>	<b>106,983,271</b>



**Manab Unnayan Kendra**

**Notes to the Financial Statements**

For the year ended June 30, 2023

**01. Introduction**

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

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

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

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

Name of Registration Authority	No.	Date
Department of Social Services, Kushtia	223/97	August 27, 1997
NGO Affairs Bureau, Dhaka	1985	November 24, 2029 (Renewal date)
Micro Credit Regulatory Authority, Dhaka	04615-00668-00686	February 11, 2013

**02. Members of Executive Committee are as follows**

Sl.	Name	Qualification	Profession	Present Address
01	S. M. Saiful Islam	M.A	Social Worker	Mohammadpur, Dhaka
02	Md. Rasidul Islam	B.A (B.ed)	Teacher	Hijuly, Amjhupi, Meherpur
03	Asaduzzaman Selim	B.S.S	Dev. Worker	Hijuly, Amjhupi, Meherpur
04	Azimul Haque Lavlu	H.S.C	Business	Amjhupi, Meherpur
05	Md. Mozzem Hossain	S. S.C	Business	Hijuly, Amjhupi, Meherpur
06	Ms. Lotifunnessa Lota	H.S.C	Social Worker	Mondolpara, Meherpur
07	Mst. Samsunnahar	S. S.C	Housewife	Rajnagar, Baradi, Meherpur



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

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

### 03. Objective

The main objective of the Audit is:

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

### 04. Scope of Audit

We conducted our audit in accordance with the International Standards of Auditing (ISA) as adopted in Bangladesh as BSA. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

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

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

Our report on the Financial Statements expresses an unqualified opinion.

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

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

#### **0.5 Presentation of financial statements:**

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

- a) Consolidated Statement of Financial Position as at June 30, 2023
- b) Consolidated Statement of Comprehensive Income for the year ended June 30, 2023
- c) Consolidated Statement of Receipts & Payments for the year ended June 30, 2023
- d) Accounting Policies and Explanatory notes



	30-Jun-23	30-Jun-22
<b>06.00 Fixed Assets</b>		
<b>Cost</b>		
Balance as on 01-07-2022	7,062,628	6,795,528
Add: Purchased During the year	22,500	267,100
<b>Balance as on 30-06-2023</b>	<b>7,085,128</b>	<b>7,062,628</b>
<b>Depreciation</b>		
Balance as on 01-07-2022	3,385,528	3,001,916
Add: Charged During the year	159,543	383,612
<b>Balance as on 30-06-2023</b>	<b>3,545,071</b>	<b>3,385,528</b>
<b>Written Down Value as on 30-06-2023</b>	<b>3,540,057</b>	<b>3,677,100</b>
Break up of the above amount is shown in Annexure 01:		
<b>07.00 Loan to Members</b>		
Balance as on 01-07-2022	27,382,570	20,891,674
Add: Disbursed During the year	67,674,000	46,914,000
	95,056,570	67,805,674
Less: Realized During the year	57,849,448	40,423,104
<b>Balance as on 30-06-2023</b>	<b>37,207,122</b>	<b>27,382,570</b>
<b>08. Reserved Account</b>		
Balance 01-07-2022	1,264,414	1,264,414
Add: Reserved During the year	-	-
	1,264,414	1,264,414
Less: Encashment During the year	-	-
<b>Balance as on 30-06-2023</b>	<b>1,264,414</b>	<b>1,264,414</b>
<b>09.00 FDR</b>		
Opening Balance as on 01-07-2022	100,000	100,000
Add: FDR During the year	-	-
	100,000	100,000
Less: Encashment During the Year	-	-
<b>Balance as on 30-06-2023</b>	<b>100,000</b>	<b>100,000</b>
<b>10.00 Loan and Advance to Others</b>		
Opening Balance as on 01-07-2022	891,862	889,362
Add: Loan /Advance During the year	3,300,000	2,500
	4,191,862	891,862
Less: Realized During the Year	-	-
<b>Balance as on 30-06-2023</b>	<b>4,191,862</b>	<b>891,862</b>
Break up of the above amount is shown in Annexure 02:		
<b>11. Suspence Account</b>		
Balance as on 01-07-2022	890,933	973,508
Add: Suspence During the Year	-	-
	890,933	973,508
Less: Adjustment during the Year	-	82,575
<b>Balance as on 30-06-2023</b>	<b>890,933</b>	<b>890,933</b>



12.00 Security Deposit to DWA	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	100,000	100,000
Add: Deposit During the year	-	-
	100,000	100,000
Less: Realized During the Year	-	-
<b>Balance as on 30-06-2023</b>	<b>100,000</b>	<b>100,000</b>

13.00 Lease of Land	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	30,000	30,000
Add: Advance During the year	-	-
	30,000	30,000
Less: Realized During the Year	-	-
<b>Balance as on 30-06-2023</b>	<b>30,000</b>	<b>30,000</b>

14.00 Cash & Bank Balance	30-Jun-23	30-Jun-22
Cash in Hand	248,075	203,083
Cash at Bank	14,474,100	5,693,297
<b>Balance as on 30-06-2023</b>	<b>14,722,175</b>	<b>5,896,380</b>

15.00 Cumulative Surplus	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	19,752,042	14,600,747
Add: Excess of Income over Expenditure	7,934,045	5,151,295
<b>Balance as on 30-06-2023</b>	<b>27,686,087</b>	<b>19,752,042</b>

16.00 Loan and Advance from Others	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	5,821,939	5,221,939
Add: Loan /Advance During the year	11,810,000	874,046
	17,631,939	6,095,985
Less: Refunded During the Year	450,000	274,046
<b>Balance as on 30-06-2023</b>	<b>17,181,939</b>	<b>5,821,939</b>

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

17.00 Advance (Mediation Money)	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	660,316	751,316
Add: Advance During the year	-	10,627,000
	660,316	11,378,316
Less: Realized During the Year	-	10,718,000
<b>Balance as on 30-06-2023</b>	<b>660,316</b>	<b>660,316</b>

18.00 Members Savings Deposit	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	8,980,261	8,220,526
Add: Collected During the year	8,013,682	6,526,969
Add: Interest During the year	-	-
	16,993,943	14,747,495
Less : Refunded During the Year	6,423,159	5,767,234
<b>Balance as on 30-06-2023</b>	<b>10,570,784</b>	<b>8,980,261</b>



Habib Sarwar Bhuiyan & Co.  
Chartered Accountants

19. Welfare Fund	30-Jun-23	30-Jun-22
Balance 01-07-2022	2,252,225	1,922,447
Add: Received During the year	615,370	414,250
	2,867,595	2,336,697
Less: Refunded During the year	60,903	84,472
<b>Balance as on 30-06-2023</b>	<b>2,806,692</b>	<b>2,252,225</b>

20. Staff Security Fund	30-Jun-23	30-Jun-22
Balance 01-07-2022	1,754,000	1,583,000
Add: Received During the year	521,000	499,000
	2,275,000	2,082,000
Less: Refunded During the year	513,000	328,000
<b>Balance as on 30-06-2023</b>	<b>1,762,000</b>	<b>1,754,000</b>

21. Provision	30-Jun-23	30-Jun-22
Balance 01-07-2022	-	-
Add: Provision during the year	50,000	-
	50,000	-
Less: Expenses During the year	-	-
<b>Balance as on 30-06-2023</b>	<b>50,000</b>	<b>-</b>

22. LLP	30-Jun-23	30-Jun-22
Balance 01-07-2022	1,012,476	1,012,476
Add: Provision during the year	316,269	-
	1,328,745	1,012,476
Less: Adjustment During the year	-	-
<b>Balance as on 30-06-2023</b>	<b>1,328,745</b>	<b>1,012,476</b>

23.00 Accumulated Depreciation	30-Jun-23	30-Jun-22
Opening Balance as on 01-07-2022	3,385,528	3,001,916
Add: Received During the year	159,543	383,612
	3,545,071	3,385,528
Less: Withdrawal During the year	-	-
<b>Balance as on 30-06-2023</b>	<b>3,545,071</b>	<b>3,385,528</b>



## Annexure 01:

Habib Sarwar Bhuiyan & Co.  
Chartered AccountantsManab Unnayan Kendra  
Amjilipi Bazar, Meherpur.  
Schedule of Fixed Assets  
As at June 30, 2023

SI No.	Particulars	Cost			Rate	Depreciation			Written Down Value
		As at 01 July 2022	Addition during the year	As at 30 June 2023		As at 01 July 2022	Charged during the year	As at 30 June 2023	
1	Furniture	877,626	-	877,626	10%	538,732	33,889	572,621	305,005
2	Building	2,531,552	-	2,531,552	5%	1,444,854	54,335	1,499,189	1,032,363
3	Vehicle	651,200	-	651,200	15%	531,966	17,885	549,851	101,349
4	Television	8,000	-	8,000	10%	6,312	169	6,481	1,519
5	Generator	49,310	-	49,310	15%	46,333	447	46,780	2,530
6	Equipments	117,627	-	117,627	10%	57,215	6,041	63,256	54,371
7	Motor Cycle	477,025	-	477,025	15%	413,552	9,520	423,072	53,953
8	Computer & Laptop	272,812	22,500	295,312	10%	189,796	8,302	198,098	97,214
9	Bicycle	22,440	-	22,440	10%	18,933	351	19,284	3,156
10	Camera	9,300	-	9,300	10%	5,630	367	5,997	3,303
11	Fan	50,432	-	50,432	10%	9,455	4,098	13,553	36,879
12	Multimedia	67,300	-	67,300	15%	51,957	2,301	54,258	13,042
13	Air Conditioner	181,654	-	181,654	15%	61,323	18,050	79,373	102,281
14	Tubewell	47,350	-	47,350	10%	9,470	3,788	13,258	34,092
15	Land	1,699,000	-	1,699,000	0%	-	-	-	1,699,000
	<b>Balance as on 30-06-2023</b>	<b>7,062,628</b>	<b>22,500</b>	<b>7,085,128</b>		<b>3,385,528</b>	<b>159,543</b>	<b>3,545,071</b>	<b>3,540,057</b>

<b>Balance as on 30-06-2022</b>	<b>6,795,528</b>	<b>267,100</b>	<b>7,062,628</b>	<b>3,001,916</b>	<b>383,612</b>	<b>3,385,528</b>	<b>3,677,100</b>
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Annexure 02:

Loan and Advance to Others

Loan and Advance	Loan to Staff	Advance School Rent	Advance Office Rent	Emergency Fund	BRAC Agent Bank	Bank Asia	Total
Opening Balance as on 01-07-2022	776,362	109,000	6,500	-	-	-	891,862
Add: Loan /Advance During the year	-	-	-	200,000	1,300,000	1,800,000	3,300,000
Less: Realized During the Year	776,362	109,000	6,500	200,000	1,300,000	1,800,000	4,191,862
<b>Balance as on 30-06-2023</b>	<b>776,362</b>	<b>109,000</b>	<b>6,500</b>	<b>200,000</b>	<b>1,300,000</b>	<b>1,800,000</b>	<b>4,191,862</b>
<b>Balance as on 30-06-2022</b>	<b>776,362</b>	<b>109,000</b>	<b>6,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>891,862</b>

Loan and Advance from Others

Loan and Advance	Chief Executive	Rebeka Sultana	Provident Fund	Net & Campaign	Fushery Program	Ashrafunnesa	Naimur Rahman	Others	Total
Opening Balance as on 01-07-2022	774,046	100,000	350,000	-	-	-	-	4,597,893	5,821,939
Add: Loan /Advance During the year	6,760,000	-	250,000	3,350,000	700,000	650,000	100,000	-	11,810,000
Less: Refunded During the Year	7,534,046	100,000	600,000	3,350,000	700,000	650,000	100,000	4,597,893	17,631,939
<b>Balance as on 30-06-2023</b>	<b>7,534,046</b>	<b>-</b>	<b>600,000</b>	<b>3,000,000</b>	<b>700,000</b>	<b>650,000</b>	<b>100,000</b>	<b>4,597,893</b>	<b>17,181,939</b>
<b>Balance as on 30-06-2022</b>	<b>774,046</b>	<b>100,000</b>	<b>350,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,597,893</b>	<b>5,821,939</b>









**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

Name of Program: General Account

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	5,881	40,654
Cash at Bank	57,766	75,690
Loan from Chief Executive	5,050,000	
Loan from MMC		100,000
Loan from Siri		200,000
Loan from ICS		90,000
Loan from FSD	50,000	700,000
Loan from VGD		100,000
Loan Realized WATSAN		975,000
Loan from Health Care Center		100,000
Loan from Millenium		50,000
Loan from Net & Advocacy	300,000	1,250,000
Loan from Staff Security	350,000	250,000
Loan from Net & Campaign	3,350,000	1,300,000
Loan from Provident Fund		240,000
Loan from Refreshment Café		220,000
Loan from Ashrafunnesa	350,000	
Loan Realized from SHIRI Program	600,000	
Loan Realized from Millenium Enterprize	300,000	
Income from Hall Room Rent	78,000	
Income from Nursery & Forestry Program	1,200,000	
Income from Fishery Program	2,230,000	
Overhead Income	1,414,000	1,041,000
Online Income	500,000	
Donation	1,041,608	1,155,285
Training Fees	500,000	
Recurement Fee	6,000	
Service Charge from Millenium Enterprize	28,800	
MUK Health Care	1,240,712	
Bank Interest	4,698	1,149
Other Income	66,300	12,000
<b>Total</b>	<b>18,723,765</b>	<b>7,900,778</b>



Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	1,360,472	892,420
Wages	1,700	500
Printing & Stationary	55,273	49,397
Office Utilitise	37,019	24,177
Traveling Cost	17,640	7,730
Repair & Maintenance	77,484	25,563
Gas, Water & Electricity Bill	5,803	
Fuel & Oil Cost	4,060	3,550
Internet Bill	7,600	8,700
Entertainment	21246	18838
Telephone & Postage	14,680	7,541
News Paper	11,200	9,460
Dish Bill	3,600	3,600
Audit Fees	10,000	8,000
Donation	656,696	
VAT / Tax	3,659	
Bank Charge	2,702	1,458
Service charge to FSD	161,700	
Subscription	6,558	
Trade License	575	
Contribution		601,980
Appointment Cost		6,000
Recruitment cost	1,200	
Advtisment	6,500	2,000
EHCLPB Project		12,110
Program Cost		37,350
Income TAX		6,756
Loan to Emergency Fund	200,000	
Loan to BRAC Agent Bank	1,300,000	
Loan to Bank Asia	1,800,000	
Loan to MCP	7,050,000	3,200,000
Loan to Proyojon Prokolpo	450,000	250,000
Loan to Millenium Enterprize	2,050,000	500,000
Loan to Siri	500,000	250,000
Loan to DBBL	800,000	
Loan to BNF		300,000
Loan to PF		50,000
Loan to Advocacy		315,000
Loan to MMC		100,000
Loan Refund to Net & Advocacy	150,000	
Loan Refund to ICS		90,000
Loan Refund to HCC		600,000
Loan Refund to Net & Campaign	350,000	450,000
Other Cost	7,523	5,001
<b>Closing Balance</b>		
Cash in Hand	3,764	5,881
Cash at Bank	1,595,111	57,766
<b>Total</b>	<b>18,723,765</b>	<b>7,900,778</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Micro Credit Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	10,662	288,025
Cash at Bank	645,910	641,448
Loan from Chief Executive	750,000	
Loan from General Fund	7,050,000	2,700,000
Loan from Fushery Program	700,000	
Loan from Provident Fund	250,000	
Loan Realized from General Account		500,000
Principal Loan Realized	48,137,048	31,288,551
Savings Collection	5,311,687	3,358,965
Members Welfare Fund	577,570	
Donation		640,000
Admission Fee	4,575	2,980
Service Charge		3,783,999
Welfare Fund		363,760
Sales of pass book	4,605	3,030
Sale of Loan Form	8,755	6,285
Service Charge	5,896,559	
Bank Interest	11,149	386
<b>Total</b>	<b>69,358,520</b>	<b>43,577,429</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	3,283,105	2,411,326
Office Rent	79,200	50,400
Printing & Stationary	52,558	30,439
Office Utilitise	600	
Traveling Cost		2,191
Repair & Maintenance	1,630	5,356
Gas, Water & Electricity Bill	74,189	89,026
Fuel & Oil Cost	3,500	6,850
Entertainment	1382	1624
Telephone & Postage	15,248	15,574
Advance (Office Rent)		2,500
Legal aid Cost	10,671	6,300
Advocacy Fee	35,000	
Audit Fees	42,000	10,000
MRA Renewal fees	11,546	10,000
VAT / Tax	7,500	12,500
Bank Charge	7,393	3,443
Interest On Loan	312,604	240,000
Interest on Members Savings	197,478	241,932
Interest On FSD		19,528
Principal Loan Disbursed	57,757,000	36,376,000
Savings Refunded	3,419,232	3,305,837
Welfare Fund Refunded	52,483	73,915
Other Cost	6,506	6,116
<b>Closing Balance</b>		
Cash in Hand	118,463	10,662
Cash at Bank	3,869,232	645,910
<b>Total</b>	<b>69,358,520</b>	<b>43,577,429</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Health Care Center Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	8,500	2,734
Donation (DONET)	2,435,800	2,385,000
Donation (USAID)	1,435,800	1,250,000
Donation of Health Ministry	395,000	600,000
Donation (BWH)	455,000	380,000
Medical Camp Regis.Fee	722,850	528,550
Doctors Fee	170,400	150,500
Blood Test Fee	39,750	35,250
Urine Test Fee	24,870	27,843
Phisiotharipy Test Fee	48,500	40,260
Lab Commission	21,680	15,750
Village Health Camp	34,600	27,560
Family Health Card	19,780	8,900
Bank Interest	1,135	
<b>Total</b>	<b>5,813,665</b>	<b>5,452,347</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	4,020,200	2,550,550
Printing & Stationary	7,350	54,267
Traveling Cost	184,500	8,950
Repair & Maintenance	87,530	16,928
Gas, Water & Electricity Bill	23,735	21,425
Internet Bill	12,000	
Entertainment	65,780	8,656
Telephone & Postage	4,870	11,714
Liftlet & Festoon	235,780	50,958
Dish Bill	2,400	3,600
Reagent Purchase		83,164
Doctor Fee	372,500	360,000
Equipment Purchase		281,572
Medicine Purchase	640,780	688,712
Vaccination Dose		735,425
Vaccination Camp Oparetion		229,482
Medical Camp Oparetion		125,826
Medical Equipment		167,118
Office tools	48,780	
Advrtirment	105,000	45,500
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	2,460	8,500
<b>Total</b>	<b>5,813,665</b>	<b>5,452,347</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Land Literase & Legal Aid**

<b>Receipts</b>	<b>FY 2022-2023</b>	<b>FY 2021-2022</b>
<b>Opening Balance</b>		
Cash in Hand	375	28,691
Cash at Bank	13,825	1,641
Donation	170,373	113,405
Complain Fees (Women)		18,700
Complain Fees (Men)		10,800
Complain Fees (Child)		10,100
Date Change Fees		200
Mutual Negotiation Fees		37,200
Certification Fees		1,600
Mobail Banking Commission		3,382
Case Refusal Fees		400
Bank Interest	255	297
Other Income		500
<b>Total</b>	<b>184,828</b>	<b>226,916</b>

<b>Payments</b>	<b>FY 2022-2023</b>	<b>FY 2021-2022</b>
Salary & Honorarium	103,000	146,000
Printing & Stationary	2,253	1,503
Office Utilitise		350
Entertainment	7929	
Telephone & Postage	560	440
Legal aid Cost	600	800
Divorce Registration Fees		800
VAT / Tax	1,950	611
Non Judicial Stamp	1,520	8,350
Bank Charge	289	434
Medicine Purchase		380
Program Implantation Cost	66,307	
Overhead Cost		52,748
Other Cost	420	300
<b>Closing Balance</b>		
Cash in Hand	-	375
Cash at Bank	-	13,825
<b>Total</b>	<b>184,828</b>	<b>226,916</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Women & Child Rights Advocacy Program**

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	-	30,532
Cash at Bank	42,146	822
Online Income		1,900
Donation	210,000	
Complain Fees (Women)	24,700	18,600
Complain Fees (Men)	24,400	17,200
Complain Fees (Child)	3,800	2,700
Date Change Fees	300	400
Mutual Negotiation Fees	154,800	108,600
Mutual Negotiation Divorce Fees	279,600	219,800
Certification Fees	6,650	13,400
Case Refusal Fees	1,000	800
Child Support Fees	3,200	6,500
Reference Fees		2,500
BDDL Banking Commission	42,138	31,814
Bank Interest	343	106
Other Income	5,000	7,500
<b>Total</b>	<b>798,077</b>	<b>463,174</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	603,594	329,400
Printing & Stationary	2,750	968
Office Utilitise		900
Repair & Maintenance	6,730	
Fuel & Oil Cost		150
Entertainment	3124	
Telephone & Postage	72	70
Donation		1,000
Non Judicial Stamp	20,645	20,540
Bank Charge	500	400
Seperation Registry Cost	42,700	
Divorce Reg: Fees		23,600
Overhead Cost	53,000	44,000
Other Cost	1,000	
Closing Balance		
Cash in Hand	200	-
Cash at Bank	63,762	42,146
<b>Total</b>	<b>798,077</b>	<b>463,174</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Meherpur Manobotar Chokh**

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	-	10,786
Cash at Bank	109,210	20,590
Loan from General Fund		100,000
Online Income		117,000
Donation		10,000
Training Fees		6,100
Live Telecast Fees		15,200
NGO Forum Income		98,080
Bank Interest		1,184
Other Income		18,000
<b>Total</b>	<b>109,210</b>	<b>396,940</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium		138,000
Printing & Stationary		344
Traveling Cost		6,680
Fuel & Oil Cost		1,400
Internet Bill		4,413
Telephone & Postage		537
Bank Charge		7,542
Program Implantation Cost	109,210	
Program Cost		5,654
Microphone		5,900
Loan Refund to GF		100,000
Other Cost		17,260
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	-	109,210
<b>Total</b>	<b>109,210</b>	<b>396,940</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Human Rights & Legal Aid Rehabilitation Program**

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	-	89,646
Cash at Bank	98,811	48,332
Complain Fees (Women)		37,100
Complain Fees (Men)		43,600
Complain Fees (Child)		3,600
Date Change Fees		1,500
Mutual Negotiation Fees		187,200
Mutual Negotiation Divorce Fees		420,800
Certification Fees		34,050
Case Refusal Fees		4,100
Child Support Fees		10,500
Case Fees		10,500
BDDL Banking Commission		56,286
Bank Interest	-	192
Other income	-	1,100
<b>Total</b>	<b>98,811</b>	<b>948,506</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium		649,379
Printing & Stationary		3,485
Repair & Maintenance		3,769
Telephone & Postage		210
Non Judicial Stamp		41,170
Divorce Reg: Fees		47,600
Bank Charge		772
Advtisment		4,000
Program Implantation Cost	98,811	
Overhead Cost		98,000
Other Cost		1,310
Closing Balance		
Cash in Hand	-	-
Cash at Bank	-	98,811
<b>Total</b>	<b>98,811</b>	<b>948,506</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Water Treatment**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	199,922
Cash at Bank	64,195	15,823
Donation	1,819,722	1,652,667
Bank Interest	500	
Other Income		20
<b>Total</b>	<b>1,884,417</b>	<b>1,868,432</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	265,000	40,500
Office Rent	60,000	
Wages	12,500	600
Printing & Stationary		30
Office Utilitise		130
Traveling Cost	38,700	23,116
Gas, Water & Electricity Bill	61,235	
Transport	125,500	
Entertainment	8922	13200
Donation		10,000
Bank Charge	985	940
Consultant Fees		137,000
Office tools	27,803	
Program Implantation Cost	1,261,250	
Program Cost		603,721
Loan to GF		675,000
Loan Refund to GF		300,000
Other Cost	7,350	
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	15,172	64,195
<b>Total</b>	<b>1,884,417</b>	<b>1,868,432</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Arbitration Program**

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	-	5,000
Cash at Bank	280,688	273,647
Loan Realized from SHIRI Program Advance (Madiation)	60,350	95,000
		10,627,000
<b>Total</b>	<b>341,038</b>	<b>11,000,647</b>

Payments	FY 2022-2023	FY 2021-2022
Bank Charge		1,959
Advance Refunded (Madiation)		10,718,000
Program Implantation Cost	341,038	
Closing Balance		
Cash in Hand	-	-
Cash at Bank	-	280,688
<b>Total</b>	<b>341,038</b>	<b>11,000,647</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Vulnerable Group Development (VGD)**

Receipts	FY 2022-2023	FY 2021-2022
Opening Balance		
Cash in Hand	-	945
Cash at Bank	52,591	4,311
Loan from Chief Executive	60,000	
Loan from DBBL	350,000	750,000
Donation (DWA)	370,304	537,712
Bank Interest	475	358
<b>Total</b>	<b>833,370</b>	<b>1,293,326</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	420,000	660,000
Office Rent	15,000	27,500
Printing & Stationary		20,022
Traveling Cost	30,000	55,000
Gas, Water & Electricity Bill	3,000	5,500
Telephone & Postage	5,400	9,900
Bank Charge	845	685
Training Cost		8,000
Annual Meeting	4,372	4,128
Loan Refund to DBBL	350,000	450,000
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	4,753	52,591
<b>Total</b>	<b>833,370</b>	<b>1,293,326</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: ICS Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	6,865
Cash at Bank	131,972	-
Loan from DBBL	900,000	
Donation (IDCOL)	2,576,140	2,372,020
Sales of stove	2,740,950	2,217,400
Bank Interest	885	780
<b>Total</b>	<b>6,349,947</b>	<b>4,597,065</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	594,000	594,000
Office Rent	60,000	
Purchase of Stove Making Materials	3,884,350	
Bank Charge	705	1,458
Promotional activity	632,350	
Materials		3,254,375
Promotion		615,260
Loan Refund to DBBL	900,000	
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	278,542	131,972
<b>Total</b>	<b>6,349,947</b>	<b>4,597,065</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Staff Welfare Fund**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	246	437
Cash at Bank	67,013	43,763
Members Welfare Fund	15,260	
Welfare Fund		11,660
Income from Nursery & Forestry Program	400,000	
Donation	400,000	69,600
Admin Fees		17,200
Patient Fees		4,900
Absent Duction	85,446	75,577
Administrative Fine	23,200	
Staff Subscription	78,250	41,820
Bank Interest	3,284	1,050
<b>Total</b>	<b>1,072,699</b>	<b>266,007</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	2,500	26,000
Printing & Stationary		1,261
Entertainment	4120	1900
Telephone & Postage		5,612
Donation		37,550
Bank Charge	1,608	500
Education Allowance	77,000	
Vulnerable Assistance		78,515
Donation	54,420	
Program Implantation Cost		46,980
Study Tour Fees	81,686	
Other Cost		430
<b>Closing Balance</b>		
Cash in Hand	1,295	246
Cash at Bank	850,070	67,013
<b>Total</b>	<b>1,072,699</b>	<b>266,007</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Disable Development Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	5,007	3,175
Donation	378,500	315,000
Bank Interest	500	500
<b>Total</b>	<b>384,007</b>	<b>318,675</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	191,500	156,000
Office Rent	48,000	24,000
Printing & Stationary	9,830	5,580
Office Utilitise		3,792
Traveling Cost	52,500	6,000
Repair & Maintenance	10,162	4,345
Gas, Water & Electricity Bill	3,150	3,756
Entertainment	2840	5748
Donation		8,000
Furniture		25,000
Bank Charge	705	550
Donation	7,500	
Physiotherapy Expenses	35,700	25,765
PRT		22,946
Office tools	12,760	
Device		22,036
Other Cost	4,190	150
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	5,170	5,007
<b>Total</b>	<b>384,007</b>	<b>318,675</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: BNF Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	1,960	72,492
MUK Contribution		4,000
Donation	500,000	
Bank Interest		1,210
<b>Total</b>	<b>501,960</b>	<b>77,702</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	21,000	60,200
Center Rent		3,000
Printing & Stationary	1,500	
Traveling Cost		2,000
Gas, Water & Electricity Bill		1,928
Transport	4,400	
Purchase of tubesal	279,600	
Name Plate	5,500	
Labor Cost	40,000	
Toilet Placement	124,282	
Repoting		1,000
Bank Charge		1,614
Nurse		6,000
Computer Purchase	22,500	
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	3,178	1,960
<b>Total</b>	<b>501,960</b>	<b>77,702</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Non Formal Education Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	30,160	4,650
Donation From BNFE		4,709,961
Donation	61,466,623	
<b>Total</b>	<b>61,496,783</b>	<b>4,714,611</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	29,295,000	2,520,000
Office Rent	4,683,600	147,600
Printing & Stationary	193,707	3,223
Traveling Cost	114,000	
Gas, Water & Electricity Bill	17,100	17,550
Entertainment		19297
Telephone & Postage	26,496	
VAT /Tax		120,028
Coordination Meeting	1,259,418	
Bank Charge	5,115	
Grad Change Orientation	337,974	
Teachers training		225,540
Training Cost	2,523,971	1,270,264
Day Observation	93,699	
Transport Cost	94,500	
Room Decoration	147,735	
Survey		20,330
District Level Meeting		6,624
Upazila Level Meeting		19,872
Monthly Reporting		9,667
Teachers Global Action Meeting		187,950
School Dress	6,605,100	
School Bag	4,403,400	
Inception Meeting		2,506
Education Materials Purchase	9,871,387	
Training Raw Materials	19,331	
Cleaners Materials	1,800,540	
Head office staff Conveyance		114,000
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	4,710	30,160
<b>Total</b>	<b>61,496,783</b>	<b>4,714,611</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Trinomul Model Academy**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	14,490	3,536
Cash at Bank	99,367	27,515
Donation from ED	42,000	
Donation		35,000
Examination Fees	74,350	50,700
Students Travel Fees	275,040	
Session Fees	23,150	16,100
Fees	36,100	495,020
Admission Fee	26,900	23,900
Travelling		152,340
Salary Received	823,250	
Bank interest	1,268	567
<b>Total</b>	<b>1,415,915</b>	<b>804,678</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	1,002,203	560,770
Office Rent	123,000	
Building Rent		54,000
Printing & Stationary	7,150	7,420
Office Utilitise	4,934	1,225
Traveling Cost	330	800
Repair & Maintenance	50,727	19,867
Gas, Water & Electricity Bill	13,358	5,966
Internet Bill	4,500	
Entertainment	150	80
Telephone & Postage		1,000
Purchase of Khata	4,830	
Bank Charge	918	929
Donation	12,000	15,000
Subscription		1,400
Fees	35,745	
Advrtisment	3,600	
Program Implantation Cost	6,000	
Examination Expense	44,565	19,214
Overhead Cost	44,000	
Chair Purchase		2,950
Other Cost	4,522	200
<b>Closing Balance</b>		
Cash in Hand	4,504	14,490
Cash at Bank	48,879	99,367
<b>Total</b>	<b>1,415,915</b>	<b>804,678</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: EHCLPB**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	124,994	-
MUK Contribution		4,000,000
Donation	10,715,999	
Donation (CHCLPB)		3,572,001
Bank Interest	1,375	
<b>Total</b>	<b>10,842,368</b>	<b>7,572,001</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	3,076,000	3,554,000
Office Rent	80,000	120,000
Center Rent	1,152,000	1,728,000
Printing & Stationary	12,000	116,160
Traveling Cost	48,000	7,500
Repair & Maintenance		126,000
Gas, Water & Electricity Bill	56,832	85,247
Telephone & Postage	16,000	24,000
Liftlet & Festoon		108,000
Labor Cost		5,400
Purchase of Book		129,600
VAT / Tax	857,280	857,280
Food		139,500
Purchase of Khata		108,000
Bank Charge	5,857	
Survey		10,000
World Food day Celebration		36,000
Room Decoration		9,000
Black Board		54,000
Chalk & Duster		4,320
Furniture		150,000
Education Materials Purchase	480,520	
Training Raw Materials	1,050,360	
Program Implantation Cost	4,000,000	
Computer Purchase		75,000
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	7,519	124,994
<b>Total</b>	<b>10,842,368</b>	<b>7,572,001</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Protecting youth from drug abuse through a wareness**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	6,693	1,723
Donation		1,005,000
<b>Total</b>	<b>6,693</b>	<b>1,006,723</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium		155,500
Traveling Cost		37,800
Admin. cost		6,830
Meet The Press		5,500
Day Observation		58,100
Program Implantation Cost	6,693	-
Program Cost		736,300
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	-	6,693
<b>Total</b>	<b>6,693</b>	<b>1,006,723</b>

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Family Saffinity Deposit (FSD) Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	90,116	66,060
Cash at Bank	6,233	115,282
Savings Collection	1,971,200	2,448,900
Service Charge from GF	161,700	
Service Charge from SIRI Program	68,013	
Interest on loan		29,296
Bank Interest	974	1,714
<b>Total</b>	<b>2,298,236</b>	<b>2,661,252</b>

Payments	FY 2022-2023	FY 2021-2022
Printing & Stationary	1,333	7,540
Donation	70,013	
Bank Charge	794	663
Savings Refunded	1,874,500	1,856,700
Loan to GF	50,000	700,000
<b>Closing Balance</b>		
Cash in Hand	4,875	90,116
Cash at Bank	296,721	6,233
<b>Total</b>	<b>2,298,236</b>	<b>2,661,252</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Staff Security Fund**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	246	-
Cash at Bank	67,013	78,299
Loan from General Fund		10,000
Staff Security Fund Collection		499,000
Members Welfare Fund	15,260	
Income from Nursery & Forestry Program	400,000	
Donation	400,000	
Absent Dudcation	85,446	
Administrative Fine	23,200	
Staff Subscription	78,250	
Bank Interest	3,284	1,521
<b>Total</b>	<b>1,072,699</b>	<b>588,820</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	2,500	
Entertainment	4120	
Bank Charge	1,608	500
Education Allowance	77,000	
Donation	54,420	
Study Tour Fees	81,686	
Loan to GF		250,000
Staff Security Refunded		328,000
<b>Closing Balance</b>		
Cash in Hand	1,295	-
Cash at Bank	850,070	10,320
<b>Total</b>	<b>1,072,699</b>	<b>588,820</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Millenium Enterprise**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	11,013	15,839
Cash at Bank	47,792	244,059
Loan from Chief Executive	800,000	
Loan from General Fund	2,050,000	500,000
Loan from Iqbal		60,000
Loan from Rebeka Sultana		100,000
Loan From Fahima Khatun		102,000
Loan from Ashrafunnesa	300,000	
Loan from Naimur Rahman	100,000	
Loan Realized from SHIRI Program	260,000	
Principal Loan Realized	4,539,913	2,701,366
Savings Collection	384,500	226,825
Donation	695	
Admission Fee	840	515
Sales of pass book	840	525
Sale of Loan Form	12,810	8,460
Service Charge	680,987	405,204
<b>Total</b>	<b>9,189,390</b>	<b>4,364,793</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium		27,000
Printing & Stationary	2,039	2,225
Insurance		10,557
Telephone & Postage		436
VAT / Tax		5,000
Bank Charge	3,453	3,403
Service charge		13,200
Subscription	350	
Trade License	1,150	1,180
Fees		5,000
Admission Fee (MCCI)		350
Interest On Loan	60,251	125,307
Service Charge to Fahima Khatun		2,000
Service Charge to Rebeka Sultana	1,800	8,100
Overhead Cost	75,000	50,000
Principal Loan Disbursed	6,544,000	3,765,000
Savings Refunded	132,350	74,340
Loan Renewal		1,900
Loan Refund to Fahima Khatun		100,000
Loan Refund to Iqbal		60,000
Loan Refund to GF	300,000	50,000
Service Charge to GA	28,800	
Loan Refund to Rebeka Sultana	100,000	
Other Cost	17,399	990
<b>Closing Balance</b>		
Cash in Hand	101,015	11,013
Cash at Bank	1,821,783	47,792
<b>Total</b>	<b>9,189,390</b>	<b>4,364,793</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Siri Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	58,319	74,134
Cash at Bank	75,570	201,604
Loan from General Fund	500,000	250,000
Principal Loan Realized	3,906,408	5,665,870
Savings Collection	272,720	546,379
Members Welfare Fund	10,190	28,900
Admission Fee	680	1,480
Sales of pass book	340	775
Sale of Loan Form	3,550	10,800
Service Charge	385,187	547,008
Bank Interest	1,520	1,148
<b>Total</b>	<b>5,214,484</b>	<b>7,328,098</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	581,600	505,700
Printing & Stationary	20	2,408
Repair & Maintenance		1,610
Gas, Water & Electricity Bill	6,898	22,867
Fuel & Oil Cost	1,100	3,100
Telephone & Postage	2,218	6,521
Coordination Meeting	24,900	
Bank Charge	1,519	578
Service charge to FSD	68,013	2,568
Overhead Cost	35,000	60,000
Principal Loan Disbursed	2,038,000	5,780,000
Savings Refunded	941,852	513,857
Welfare Fund Refunded	8,420	
Loan Refund to Net & Advocacy	150,000	
Loan Refund to GF	600,000	200,000
Loan Refund to Millenium Enterprize	260,000	
Loan Refund to Arbitration Program	60,350	95,000
Loan Refund to Staff Security Fund	424,650	
Other Cost	460	
<b>Closing Balance</b>		
Cash in Hand	3,913	58,319
Cash at Bank	5,571	75,570
<b>Total</b>	<b>5,214,484</b>	<b>7,328,098</b>

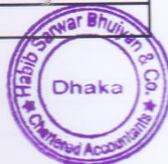


**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Dutch Bangla Mobile Banking Program**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	26	26
Cash at Bank	3,514,380	2,442,788
Commission		2,422,148
Loan from General Fund	800,000	
Loan Realized from ICS Program	900,000	
Loan Realized from ALRD Program	200,000	
Loan Realized from CAMPE	200,000	
Loan Realized from VGD Program	350,000	
BDDL Banking Commission	1,955,105	
SDSR & TMR Salary	39,877	
<b>Total</b>	<b>7,959,388</b>	<b>4,864,962</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	1,011,971	961,900
Bonus	9,756	
Printing & Stationary	4,244	8,414
Office Utilitise	6,273	
Traveling Cost	820	12,450
Repair & Maintenance	9,000	500
Gas, Water & Electricity Bill	550	
Fuel & Oil Cost	9,150	12,670
Transport		1,830
Entertainment	3226	24744
Telephone & Postage		1,347
Legal aid Cost	5,200	7,500
Donation	5,000	50,000
Trade License		345
BP Account Opening Cost		3,455
Municipal Cost	345	
Printer		17,100
Mobile Phone Purchase	2,450	16,220
FDR		100,000
Advtisment		1,900
Overhad Cost	150,000	108,500
Loan to ICS Program	900,000	
Loan to ALRD Program	200,000	
Loan to CAMPE	200,000	
Loan to VGD Program	350,000	
Other Cost	161,333	21,681
<b>Closing Balance</b>		
Cash in Hand	26	26
Cash at Bank	4,930,044	3,514,380
<b>Total</b>	<b>7,959,388</b>	<b>4,864,962</b>



Habib Sarwar Bhuiyan & Co.  
Chartered Accountants

**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: Proyojon Project**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	9,999	28,855
Cash at Bank	82,665	252,535
Loan from General Fund	450,000	250,000
Principal Loan Realized	1,266,079	767,234
Savings Collection	73,575	45,900
Members Welfare Fund	12,350	9,930
Guest House		66,400
Income from Hall Room Rent		12,200
Multimedia Rent		1,000
Income from Seat Rent	16,900	
Admission Fee	140	140
Sales of pass book	180	140
Sale of Food	361,330	126,811
Sale of Book	47,678	60,744
Sale of Khata	770,965	
Sale of Exercise Book		32,659
Sale of Tia & Solder	10,630	
Sale of Diary	7,900	5,320
Sale of File & Pad	6,840	1,375
Sale of Pen	570	
Sale of Bass	2,740	
Sale of Sweater	13,390	26,070
Sale of Loan Form	1,930	930
Service Charge	154,241	96,921
Bank Interest	1,739	1,530
<b>Total</b>	<b>3,291,841</b>	<b>1,786,694</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium	288,300	235,600
Printing & Stationary	18,010	36,829
Office Utilitise	3,970	4,793
Traveling Cost	1,860	110
Repair & Maintenance	1,800	11,327
Fuel & Oil Cost		400
Entertainment	11,439	712
Liftlet & Festoon	17,496	
Purchase of Book	50,582	
Food	169,558	157,109
Purchase of Geyser	9,577	
Purchase of Khata	699,900	
Bank Charge	500	500
Exercise Book		168,662
Trade License		575
Overhead Cost	80,000	55,000
Principal Loan Disbursed	1,335,000	993,000
Savings Refunded	55,225	16,500
Other Cost	100	12,913
<b>Closing Balance</b>		
Cash in Hand	5,020	9,999
Cash at Bank	543,504	82,665
<b>Total</b>	<b>3,291,841</b>	<b>1,786,694</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: MUK Community Health Care Center**

Receipts	FY 2022-2023	FY 2021-2022
<b>Opening Balance</b>		
Cash in Hand	1,956	1,028
Cash at Bank	114,518	107,669
Loan from General Fund		600,000
Donation		150,730
Child Patient		5,700
Male Patient		51,375
ECG		1,400
Blood Test Fee		4,705
Urine Test Fee		1,050
Patient Registration & Diagnosis Fees		96,593
Bank Interest		2,999
Other Income		4,600
<b>Total</b>	<b>116,474</b>	<b>1,027,849</b>

Payments	FY 2022-2023	FY 2021-2022
Salary & Honorarium		276,232
Office Expense		31,915
Wages		3,550
Printing & Stationary		66,417
Traveling Cost		21,955
Repair & Maintenance		68,367
Gas, Water & Electricity Bill		14,809
Fuel & Oil Cost		1,845
Internet Bill		8,250
Entertainment		2663
Telephone & Postage		30
Bank Charge		880
Doctor Fee		20,000
Health Camp		74,305
Medicine Purchase		172,307
Microscope		13,000
ECG Machine		30,000
Office tools		1,250
Advertisement		2,400
Program Implantation Cost	116,474	
Loan to GF		100,000
Other Cost		1,200
<b>Closing Balance</b>		
Cash in Hand	-	1,956
Cash at Bank	-	114,518
<b>Total</b>	<b>116,474</b>	<b>1,027,849</b>



**Manab Unnayan Kendra**  
Amjhupi Bazar, Meherpur.  
**Receipts & Payments Statements**  
For the year ended June 30, 2023

**Name of Program: ALRD**

<b>Receipts</b>	<b>FY 2022-2023</b>	<b>FY 2021-2022</b>
<b>Opening Balance</b>		
Cash in Hand	-	-
Cash at Bank	1,011	1,740
Loan from Chief Executive	100,000	
Loan from DBBL	200,000	
Donation ALRD	393,679	360,803
Contribution		2,000
Bank Interest		497
<b>Total</b>	<b>694,690</b>	<b>365,040</b>

<b>Payments</b>	<b>FY 2022-2023</b>	<b>FY 2021-2022</b>
Salary & Honorarium	262,200	142,300
Mass Signing		29,995
Printing & Stationary	18,966	
Internet Bill	7,500	
Bank Charge	100	225
Training Cost		55,191
Day Observation	11,400	21,000
World Food day Celebration	6,940	
World Human Rights day	7,140	
Woman farming discussion	34,701	
International Platfrom Structure Discussion	24,854	
Annual Planing and platfrom Meeting	11,087	
Orientation		63,398
Annual Meeting		51,920
International Rural Woman's Day	15,241	
Team Leaders Coordination Meeting	26,791	
Linkage Sharing Meeting Accounts	29,012	
Loan Refund to DBBL	200,000	
<b>Closing Balance</b>		
Cash in Hand	-	-
Cash at Bank	38,758	1,011
<b>Total</b>	<b>694,690</b>	<b>365,040</b>



**Management Report on the Accounts  
of  
Manab Unnayan Kendra**

**For the year ended June 30, 2023**

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

**1.00 ACCOUNTING SYSTEM**

**(a) Accounts Manual:**

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

**(b) Bank Account Operation:**

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

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

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

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

**(d) Fixed Assets**

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

**(e) Source of Income**

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

**2.00 BOOKS OF ACCOUNTS MAINTAINED:**

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

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

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



**3.00 AUDITOR'S CHECKLIST:**

**a) Project Agreement:**

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

**Compliance:**

We have checked that the fund of taka 8,536,1287.00 received from concerned donors during the period under audit with relevant documents.

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

**b) Accounts Manual:**

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

**Compliance:**

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

**c) Financial Records:**

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

**Compliance:**

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

**d) Interview:**

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

**Compliance:**

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

**e) Cash Count:**

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

**Compliance:**

We could not physically verify the year ended cash in hand balance because our audit assignment was post dated. However, we have surprisingly carried out cash counting on 27.08.2023 at **Manab Unnayan Kendra** Head Office & as per cash book the balance was found in order.

**f) Irregularities and Fraud:**

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

**Compliance:**

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

**g) Field / Spot Visit:**

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

**Compliance:**

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



**h) Physical Inventory:**

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

**Compliance:**

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

**i) Tax & VAT Issue:**

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

**Compliance:**

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

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

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

**Compliance:**

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

**k) Bank Accounts:**

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

**Compliance:**

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

**4.00 AUDIT METHODOLOGY:**

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

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

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



**b) Physical counting & verification:**

We could not physically verify the year ended cash in hand balance because our audit assignment was post dated. However, we have surprisingly carried out cash counting on 27.08.2023 at Meherpur Head Office & as per cash book the balance was found in order.

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

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

**5.00 DETAIL OBSERVATIONS AND RECOMMENDATIONS:**

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

**a) Accounting Principles:**

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

**b) Accounting Function:**

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

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

**c) Internal Control System:**

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



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

**Finding # 01: Internal Audit System**

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

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

**Finding # 02: Recruitment Policy**

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

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

**Finding # 03: Assets Management**

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

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

**Finding # 04: Overwriting & Erasing**

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

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

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

