

**CONSOLIDATED FINANCIAL STATEMENTS  
OF  
WAVE FOUNDATION  
For the year ended 30 June 2016**

**WAVE FOUNDATION**  
**Consolidated Financial Statements**

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**Independent Auditor's Report  
To the Members of General Body of  
WAVE FOUNDATION**

We have audited the accompanying Consolidated Financial Statements of WAVE Foundation which comprises the Consolidated Financial Position as at June 30, 2016 and the related Consolidated Statement of Comprehensive income and Consolidated Statement of Receipts and Payments for the year then ended 30 June 2016 and a summary of significant accounting policies and other explanatory notes.

**Management responsibility for the Financial Statement**

WAVE Foundation's management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards (BFRS) as well as MRA act & rules. This responsibility includes, designing, implementing and maintaining internal control relevant to preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in circumstances.

**Auditor's Responsibility**

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

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

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

**Opinion**

In our opinion, the Consolidated Financial Statements referred to above present fairly, in all material respects, the Consolidated Financial Position of the WAVE Foundation as at June 30, 2016, and of its Financial performance for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), and comply with the requirements of the Micro credit regulatory Authority Act (MRA) 2006 and other applicable laws and regulations.

We also report that:

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

- c) In our opinion, the Consolidated Financial Position, Consolidated Statement of Comprehensive Income and Consolidated Statement of Receipts and Payments dealt with by the report are in agreement with the books of accounts.
- d) We have visited 3 branches out of 81 branches which cover 3.70% of total branches.
- e) The program has duly accounted for the loans received from PKSf and grants from donors as per accounting manual, principles and rules circulated by MRA.
- f) The program collects funds for the operation of microfinance as a whole and allocates among the components as the management thinks fit and prepares separate reports based on that.
- g) The program has properly used the fund collected from various sources for the purpose of microfinance operations and duly recorded the same in the books of account.
- h) The program has duly complied with it's policies regarding samity members savings (Deposit, Refund, Interest and Interest Rate). The savings amount collected from samity members are duly recorded and deposited into bank.
- i) The program has duly followed the procedures of loan disbursement.
- j) The program was not engaged in any activity that is not supported by the constitution of WAVE Foundation and any other legal requirements.
- k) We have physically verified the existence of fixed assets and examined the purchase thereof on a test basis and found that they were duly presented in The Financial Statements.
- l) We met and interviewed on test basis some of the samity members of each of three branches we audited and found that they were using funds properly.
- m) Normally transactions above Tk. 10,000 were made through bank account except loan disbursement and savings refund to the members.
- n) From our test check, we found that the collected loan and saving amounts are duly deposited into bank on daily basis.
- o) From our test check, we found the amount collected from samity members are duly accounted for as per applicable policy and procedure at member and group level.
- p) The declared rate of interest and effective rate of interest on loan to samity members varies as follows:

<b>Name of Loan</b>	<b>Interest Rate</b>
Rural Micro credit (RMC)/Jagoron Loan	25%
Urban Micro Credit (UMC)/Jagoron Loan	25%
Micro Enterprise (ME)/Agrosor Loan	25%
Ultra Poor (UP)/Buniath Loan	20%
Seasonal Loan/Sufolon Loan	24%
LIFT	24%
ENRICH-IGA	25%
ENRICH-AC	8%
ENRICH-LI	8%

Interest rate on Micro Credit Fund received from PKSf is 7.5 %.(RMC,UMC/Jagoron & ME/Agrosor)

- q) Provision for loan loss has been duly calculated and accounted for as per MRA & PKSf's policy;

- r) We have physically counted the cash in hand and confirmed bank balances with the bank statement on a test basis and also examined the bank reconciliation statements and found them satisfactory.
- s) We have checked the vouchers on a test basis and found that payments were made upon the approval of appropriate authority.
- t) We have examined the budgetary control system of the organization and have not found any issue to mention in the report.
- u) The organization has introduced and established policies for procurement, human resources, loan & savings and complies with the above policies for microfinance operations.
- v) The organization has a strong Internal Audit Department having 09 (Nine) employees and they have conducted internal audit and monitored the organization at a regular interval.
- w) We have checked the microfinance activities funded by PKSf and such activities from own sources, adequacy of MIS system, internal control system, adequacy of classification of loan, provision policy, adequacy of collection percentage of loan and found satisfactory.

22 September 2016  
Dhaka




**Aziz Halim Khair Choudhury**  
Chartered Accountants


**WAVE FOUNDATION**  
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**As at 30 June 2016**

Figures in Tk.

Particulars	Notes	30 June 2016 Amount					30 June 2015 Amount					Total
		Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance program	Livelihood & Essential services program	Women's Empowerment Program	General Fund, Enterprise & Others	Micro Finance Program	
<b>Property &amp; Assets</b>												
Fixed Assets (WDV)	3	6,733,984	37,890,488	777,745	13,758,429	59,160,644	8,191,875	181,492	384,096	11,703,198	44,663,179	65,123,840
Investment in FDR	4	-	71,804,303	412,939	61,372	72,279,614	-	523,655	-	54,675	74,089,446	74,667,776
Loans & Advances	5	2,548,784	4,134,270	377,800	9,520,485	16,579,019	1,892,955	67,000	-	6,685,347	4,215,147	12,660,449
Security Deposit	6	-	159,135	17,500	436,250	612,885	-	-	-	481,250	176,635	657,885
Loan to Beneficiaries	7	-	2,016,202,122	8,936,705	-	2,025,138,828	-	-	-	-	1,413,271,899	1,413,271,899
Others Assets	8	1,789,479	21,947,114	8,386,952	3,301,069	35,424,614	3,332,819	3,328,943	-	3,705,250	16,832,000	27,199,012
Cash and cash equivalents	9	2,615,642	11,051,796	3,007,664	903,132	17,578,234	3,062,287	6,333,149	233,350	1,174,828	35,781,578	46,554,832
		<b>13,685,869</b>	<b>2,163,189,226</b>	<b>21,937,006</b>	<b>27,989,737</b>	<b>2,226,772,831</b>	<b>16,279,936</b>	<b>10,434,239</b>	<b>617,446</b>	<b>23,554,248</b>	<b>1,888,999,884</b>	<b>1,940,135,123</b>
<b>Fund &amp; Liabilities</b>												
Fund Account	10	4,427,927	246,975,171	99,246	7,924,939	259,427,283	4,322,043	470,004	(662,887)	10,309,832	214,723,034	229,233,066
Disaster Management Fund	11	-	4,033,088	58,470	-	4,091,558	-	-	-	-	21,813,198	21,833,198
Loan Loss Provision	12	-	35,354,588	-	-	35,354,588	-	-	-	-	89,479,667	29,479,567
Loan Risk Fund	13	-	74,012,816	-	-	74,012,816	-	-	-	-	13,485,890	53,685,590
Loans Payable	14	2,320,500	1,274,007,229	5,601,713	10,910,954	1,292,840,396	3,822,500	7,261	26,954	8,259,994	871,868,074	684,004,783
Member Savings	15	-	510,632,096	-	-	510,632,096	-	-	-	-	389,842,869	389,842,909
Donation Received in Advance	16	6,937,442	-	1,716,702	-	8,654,144	8,085,393	6,337,859	1,253,379	3,161,027	-	18,837,658
Grants for Fixed Assets	17	-	-	-	8,053,637	8,053,637	-	-	-	-	-	-
Others Liabilities	18	-	18,174,238	14,440,875	1,091,207	33,706,320	50,000	3,619,115	-	2,073,395	17,816,452	23,018,962
		<b>13,685,869</b>	<b>2,163,189,226</b>	<b>21,937,006</b>	<b>27,989,737</b>	<b>2,226,772,831</b>	<b>16,279,936</b>	<b>10,434,239</b>	<b>617,446</b>	<b>23,554,248</b>	<b>1,888,999,884</b>	<b>1,940,135,123</b>


The accompanying notes form an integral part of this Consolidated Statement of Financial Position.

  
Director (Finance & Accounts)  
WAVE Foundation

  
Executive Director  
WAVE Foundation

Signed in terms of our separate report of even date Annexed.

22 September 2016  
Dhaka

  
Aziz Hameed Khair Choudhury  
Chartered Accountants

**WAVE FOUNDATION**  
**CONSOLIDATED STATEMENT OF INCOME & EXPENDITURE**  
For the year ended June 30, 2016

Figures in Tk.

Figures in Tk.												
Particulars	Notes	01 July 2015 to 30 June 2016					01 July 2014 to 30 June 2015					
		Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance Program	Livelihood and Essential Services program	Women's Empowerment Program	General Fund, Enterprise & Others	Micro Finance Program	Total
Income												
Donation Income	19	60,297,273	33,265,599	47,021,343	-	140,584,215	60,029,582	71,570,045	4,057,387	449,920	26,022,667	162,129,601
Revenue Income	20	273,949	381,108,025	10,158,670	12,952,080	404,492,724	124,567	182,847	2,074	10,093,982	342,729,912	353,133,382
<b>Total Income</b>		<b>60,571,222</b>	<b>414,373,624</b>	<b>57,180,013</b>	<b>12,952,080</b>	<b>545,076,939</b>	<b>60,154,149</b>	<b>71,752,892</b>	<b>4,059,461</b>	<b>10,543,902</b>	<b>368,752,579</b>	<b>515,262,983</b>
Expenditure												
Revenue Expenditures	21	60,571,222	392,611,726	56,776,084	15,057,368	525,016,400	60,822,821	71,680,441	4,139,799	13,493,700	322,928,414	473,065,175
<b>Total Expenditure</b>		<b>60,571,222</b>	<b>392,611,726</b>	<b>56,776,084</b>	<b>15,057,368</b>	<b>525,016,400</b>	<b>60,822,821</b>	<b>71,680,441</b>	<b>4,139,799</b>	<b>13,493,700</b>	<b>322,928,414</b>	<b>473,065,175</b>
Income / (Loss) over expenditure												
		-	<b>21,761,898</b>	<b>404,929</b>	<b>(2,105,288)</b>	<b>20,061,539</b>	<b>(668,672)</b>	<b>72,451</b>	<b>(80,338)</b>	<b>(2,949,798)</b>	<b>45,824,165</b>	<b>42,197,808</b>
<b>Total</b>		<b>60,571,222</b>	<b>414,373,624</b>	<b>57,180,013</b>	<b>12,952,080</b>	<b>545,076,939</b>	<b>60,154,149</b>	<b>71,752,892</b>	<b>4,059,461</b>	<b>10,543,902</b>	<b>368,752,579</b>	<b>515,262,983</b>

The accompanying notes form an integral part of this Consolidated Statement of Income & Expenditure.

  
Director (Finance & Accounts)  
WAVE Foundation

Signed in terms of our separate report of even date annexed.

  
Executive Director  
WAVE Foundation

22 September 2016  
Dhaka.

  
Aziz Halim Khair Choudhury  
Chartered Accountants

WAVE FOUNDATION  
CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS  
For the year ended June 30, 2016

Particulars	Notes	01 July 2014 to 30 June 2016					01 July 2014 to 30 June 2015				
		Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance Program	Livelihood and Essential Services Program	Women's Empowerment program	General Fund, Enterprise & Others	Micro Finance Program
Cash & cash equivalent	22	3,075,393	34,109,781	8,208,315	1,174,557	46,568,046	5,137,021	3,567,750	453,012	2,790,272	43,549,517
Cash in Hand		40,085	4,691,236	23,570	5,054	4,759,945	10,693	3,500	9,000	4,324	2,968,749
Cash at Bank		3,035,308	29,418,545	8,184,745	1,169,473	41,809,091	5,126,328	3,564,250	444,012	2,785,948	40,579,768
<b>Receipts</b>											
Donation Received	19	62,314,116	39,907,311	43,787,538	-	146,008,965	62,463,314	75,080,622	3,810,771	-	5,966,742
Revenue Income	20	273,949	382,496,744	3,368,238	11,700,265	397,839,196	124,567	162,847	2,074	9,130,385	337,735,155
Loan Received	23	3,958,000	4,151,502,617	7,953,560	3,132,520	4,166,546,697	7,688,428	4,218,812	26,954	5,369,881	2,974,576,547
Advance Received	24	1,216,154	-	252,473	139,505	1,608,132	99,553	458,100	-	236,776	107,040
Other Receipts	25	-	461,249,940	6,945,102	3,582,420	471,777,462	-	-	-	1,780,470	648,903,724
Investment on FDR		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>70,838,612</b>	<b>5,069,266,373</b>	<b>70,515,226</b>	<b>19,729,237</b>	<b>5,239,349,448</b>	<b>75,512,883</b>	<b>83,508,131</b>	<b>4,292,811</b>	<b>19,364,704</b>	<b>4,019,844,825</b>
<b>Payments</b>											
Revenue Expenditure	21	60,635,328	351,186,840	51,217,017	12,178,511	475,217,696	59,764,785	70,935,432	4,059,461	9,881,475	281,032,226
Loan Payment	26	5,466,818	753,345,945	1,971,000	1,355,000	772,138,763	8,354,798	5,891,376	-	5,388,083	854,922,075
Advance Payment	27	2,120,824	-	882,918	1,983,060	4,986,802	775,698	67,000	-	1,447,000	5,471,250
Other Payments	28	-	3,939,517,823	13,086,954	3,063,654	3,956,668,531	95,381	181,174	-	1,048,148	2,880,738,573
Fixed Assets (Annexure A)		-	4,163,969	349,673	245,680	4,759,322	3,459,754	-	-	378,800	9,729,755
Investment on FDR		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>68,222,970</b>	<b>5,058,214,177</b>	<b>17,597,562</b>	<b>18,325,105</b>	<b>5,212,721,714</b>	<b>72,459,536</b>	<b>77,174,982</b>	<b>4,059,461</b>	<b>19,190,856</b>	<b>4,019,844,825</b>
<b>Closing Balance</b>		<b>2,615,642</b>	<b>11,051,796</b>	<b>3,007,664</b>	<b>903,132</b>	<b>17,578,234</b>	<b>3,062,287</b>	<b>6,333,149</b>	<b>233,350</b>	<b>1,174,528</b>	<b>35,751,578</b>
<b>Closing Balance</b>		<b>2,615,642</b>	<b>11,051,796</b>	<b>3,007,664</b>	<b>903,132</b>	<b>17,578,234</b>	<b>3,062,287</b>	<b>6,333,149</b>	<b>233,350</b>	<b>1,174,528</b>	<b>35,751,578</b>
Cash in Hand		43,535	2,249,810	192,284	24,074	2,509,703	40,085	-	-	3,054	4,714,706
Cash at Bank		2,572,107	8,801,986	2,815,380	879,058	16,068,531	3,022,202	6,333,149	233,350	1,169,474	31,036,772
<b>Total</b>		<b>26,838,612</b>	<b>5,069,266,373</b>	<b>70,515,226</b>	<b>19,729,237</b>	<b>5,239,349,448</b>	<b>75,512,883</b>	<b>83,508,131</b>	<b>4,292,811</b>	<b>19,364,704</b>	<b>4,019,844,825</b>

The accompanying notes from an integral part of this Consolidated Statement of Receipts & Payments.

Director (Finance and Accounts)  
WAVE Foundation

Executive Director  
WAVE Foundation

Signed in terms of our separate report of even date annexed.



**WAVE FOUNDATION**  
**Notes to the Consolidated Accounts**  
**For the year ended 30 June 2016**

**01. BACKGROUND**

WAVE Foundation is a civil society organization established in 1990 in Darsana town under Chuadanga district, situated in the south-western part of Bangladesh. WAVE's main thrust is securing rights of the poor and marginalized, good governance, sustainable livelihood development through promoting people's participation at all levels of the state and society, accountability, capacity development and access to resources. According to the organization's policy, special emphasis is given on women's participation and in building poor people's capacity towards disaster risk reduction and climate resilience. Networking at various levels and policy advocacy are the important areas of WAVE's programme implementation approach. Accordingly, campaign, lobbying and policy advocacy activities have been undertaking jointly with the social organization formed at local level and with the national level platforms. At present, WAVE implements different programs, projects under its 3 major Sectors in achieving its goal.

**VISION**

A just and prosperous society

**MISSION**

To transform the society towards human dignity, equality, accountability, quality of life and inclusive holistic development

**GOAL**

To improve sustainable livelihood resources, enhancing good governance and access to rights and advancing self-reliant community

**ROLE**

Our role is to facilitate the process of development interventions at grassroots, policy promotion at national-international level, building alliance and encourage innovation

**STRATEGY FOR ACHIEVING THE GOAL**

1. A combination of service delivery, rights based and creative transformation, - an integrated approach able to address the urgent and immediate concern of the poor and structural dimension of poverty and inequality.
2. Networking, alliance, institution building, research, advocacy and campaign are the process that links macro-micro conditions and sustainability.
3. Integrated support services for all types of Livelihood resources and conservation of nature.

**CROSS CUTTING ISSUE**

- Gender Sensitivity
- Disaster Risk Reduction & Climate Change

**VALUES**

- Justice
- Equality
- Freedom
- Secularism

**PRINCIPLES**

- Integrity
- Participation
- Accountability
- Equity
- Gender sensitivity
- Team building

**LEGAL STATUS**

- NGO Affairs Bureau: # 719, dated 22.06.1993, latest renewal on 02 May 2013
- Societies Act XXI of 1860: # S-3240(29)/2003, dated 23.07.2003
- Department of Social Services: # Kush-87/91, dated 20.02.1991 & 28.07.2004
- Microcredit Regulatory Authority, Dhaka to operate as MFI: License No. 04908-00607-00023, dated 05.09.2007
- Department of Family Planning: #Affiliation Number-14, dated 18 June 2013.

**SECTORS AND PROGRAMS OF WAVE FOUNDATION****SECTOR: RIGHTS AND GOVERNANCE****Programs:**

- 1) Access to Rights and Justice
- 2) Decentralization & Responsive Governance

**SECTOR: COMMUNITY FINANCE****Programs:**

- 1) Microfinance
- 2) Agriculture Finance
- 3) Micro-entrepreneurship Development

**SECTOR: Livelihood Development****Programs:**

- 1) Food Security and Agriculture Development
- 2) Poverty Resilience
- 3) Community Multiple Development Program
- 4) Renewable Energy Development

**PROGRAMS, PROJECTS, CAMPAIGNS AND ACTIVITIES UNDER THE 'RIGHTS AND GOVERNANCE' SECTOR****Access to Rights and Justice Program****1. Strengthening Legal Services for the Marginalized-SLS**

The project aims to improve the quality and coverage of community legal services, build sustainability of community legal service programmes and organizations and improve the capacity of the formal justice sector to increase access to justice for the poor and most marginalized groups specially women and children. In order to achieve the overall objective, the project raises community awareness on legal and human rights and works with CBOs (Loak Morcha) and UP to create multidimensional penetration. The project links victims with the District, Upazilla and Union Legal Aid Committee. This also provides training to the UP representative and Loak Morcha members for proper functioning of Village Court (VC) and Arbitration Council (AC). The project is implemented in 30 UPs of 4 Upazillas under Kushtia and Khulna districts. UKAID through Maxwell Stamp PLC & CLS support the project.

## 2. Campaign on Sustainable Community Mediation

The overall objective of the project is to promote sustainable community mediation at local level. The specific objectives are to develop a sustainable model of community mediation and to campaign and advocate for replication of the sustainable model of community mediation and legal recognition. In order to achieve the overall and specific objectives, the project raises community awareness on legal and human rights, raises awareness of the community and relevant stakeholders on the necessity of quality and sustainable community mediation for accessing justice by the poor and marginalized including the women. The project is implemented in 15 unions of 3 Upazillas under Meherpur, Madaripur and Pirojpur districts in consortium with two national NGOs namely Madaripur Legal Aid Association and Nagorik Uddyog. UKAID through Maxwell Stamp PLC & CLS support the project.

## 3. Right to Food Campaign

The major objective of Right to Food Campaign is to share experiences of civil societies' movements and strengthening contact with all concerned organizations, institutions, partners & networks and ensure right to food and nutritional security for all the people of the country. It aims to promote investment in agriculture and food systems by accelerating coherent and transparent policies, laws and regulations based on equitable, inclusive, and gender sensitive governance structures in the context of Bangladesh. Right to Food Bangladesh is conducting Right to Food Campaign and undertaking multifaceted activities to accelerate the 'Legal Framework on Right to Food' and other relevant issues by engaging different entities with its perspectives and strategies while WAVE Foundation has been playing the facilitating role.

## Decentralization & Responsive Governance Program

### 1. Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions

The aim of the project is ensuring responsiveness of local and national institutions for democratic governance. As a continual advocacy effort for enacting a 'Democratic Decentralization Policy' by the state, influencing national level policy frameworks and promoting and demonstrating innovative and best practices towards achieving local self government are also focused within the project. A key objective of the project is to increase civic participation in a guardian institution (OCAG-Office of Comptroller and Auditor General) and contributing to its increased efficiency. The project activities emphasis on policy advocacy on Democratic Decentralization Policy, formation of local government commission, reform local government acts, execution of transferred subjects from national government to local government, establishing micro-macro linkages to promote best practices at local level through national level advocacy, enhancing policy literacy of civil society on OCAG, public finance monitoring etc. For linking micro with macro and to make policy advocacy evidence based, solution centered and stakeholders led activities are implemented with 2 Upazila Parishads directly in Naogaon district. The 34 month length project from October 2013 is funded by Manusher Jonno Foundation-MJF.

### 2. Civic Awareness and Elections Observation

The project aims to promote free and fair elections in Bangladesh through election monitoring, voter and civic awareness and election observation. WAVE takes part in civic awareness and election observation programmes concerning National and Local level elections held at different parts of the country including Dhaka city. It also aims to reduce the risk of election and post-election violence. Besides, policy advocacy with Election Commission (EC) and other concerned stakeholders in the aim of strengthening electoral process in Bangladesh is one of the significant activities of this project. As a member of Election Working Group (EWG), WAVE implements this project in cooperation with The Asia Foundation-TAF. 'Strengthening Civic Engagement in Elections and Political Processes for Enhanced Transparency and Democratic Accountability' is the title of present activity. This project includes a combination of long term domestic and regional election observation and electoral reform advocacy, citizen monitoring and voter education to mitigate political and electoral violence and voter education and form to enhance responsiveness and accountability of candidates.

### 3. **Strengthening Pro-poor & Participatory Local Governance-SPLG**

The project facilitates participation and collaboration of Non State Actors-NSAs and the Local Authorities-LA in addressing effective planning, implementation and responsive delivery of public services, mainly health & education services and social safety net programmes (VGD, VGF and employment generation programme for the poorest-EGPP) at the Union and subsequently at Upazilla levels. It aims to build and strengthen the capacity of LA and the community people especially the poor and marginalized through formation and consolidation of CBOs at ward levels facilitated by NSA platforms. The project also enables the Local Authorities to be responsive and accountable to the needs of the most marginalized and poorest segments of the society mainly on the agenda of public services, public resources and participation in overall policy process. It is implemented in Barisal district and supported by Christian Aid.

### 4. **Active Citizens**

The project intends to deliver Active Citizen Youth Leadership Training-ACYLT Programmes and youth-led Social Action Projects where young people address their own priorities and involve people of all generations to make a positive change to their communities. In the 3<sup>rd</sup> phase, the project delivered 20 ACYLT covering 600 youth leaders in Jessore, Chuadanga, Meherpur, Jhenaidah, Kushtia, Rajshahi and Dhaka Districts. British Council supports the project.

### 5. **Youth Development and Rights Campaign**

National Youth Assembly is intending to undertake extensive programs and campaign activities under 'Youth Development and Rights Campaign' to ensure youth rights, particularly rights to education, skills and employment. Simultaneously, WAVE's youth development initiatives like Youth Leadership Development Program, Active Citizens Program as well as Skill Development training and Youth Development through different activities are also underway.

## **Network and Alliance Coordinated and Facilitated by WAVE**

### **Governance Coalition (GC)**

Governance Coalition-GC is a national network of NGOs and Community Based Organizations (CBOs) involved in promoting responsive governance and rights of poor and marginalized people through raising awareness, campaign, lobbying and policy advocacy at local and national level. From the extensive experiences of field level program implementation since 1997 and logical sequence of its program learning WAVE facilitated the formation of GC in 2004. Gradually GC consists of 42 members working in 16 districts of Bangladesh. While continuing to work on own priorities, the members of the Coalition move together to advance common vision and mission towards promoting responsive governance in Bangladesh. WAVE Foundation Dhaka Office coordinates and hosts its Secretariat.

### **Loak Morcha-LM (People's Alliance)**

People's Alliance (Loak Morcha-LM) is a non partisan and non-communal social organization associated with the representatives from different strata of society. Constituencies of Loak Morcha include leaders of civil society, volunteers, youths, self-motivated women and men, representatives of locally elected bodies, leaders of NGO beneficiary groups, NGO representatives and representatives of different professional associations. It is developed as a voluntary social organization in the grass root level aiming at strengthening local government, effective public service delivery and to mobilize public opinion against human rights violation. With the initiative of WAVE Foundation, GC facilitated the formation of Loak Morcha and it exists at three local administrative tiers (in UP, Upazilla and District) of the program area.

### **Governance Advocacy Forum (GAF)**

Governance Advocacy Forum (GAF) is a national level platform that aims to promote democratic decentralization and local self government through campaign and policy advocacy. GAF founded in 2007 undertaking policy advocacy for promoting strong local government. At present, the forum consists of 36 national and international NGOs, networks, local government platforms, institutions

and civil society representatives working towards democratic decentralization and local self-government in Bangladesh.

### **Right to Food Bangladesh (RtF BD)**

Right to Food Bangladesh-RtF BD is an Umbrella Network of CSOs, NGOs, INGOs, networks, peasant's organizations, women organizations, indigenous organizations, social movements, researchers, academia, trade unionist, youth, small-holder farmers, and other part of the society works towards ensuring right to food and nutritional security for all the people of the country. RtF BD is conducting Right to Food Campaign and undertaking multifaceted activities to accelerate the 'Legal Framework on Right to Food' and other relevant issues by engaging different entities with its perspectives and strategies.

### **National Youth Assembly (NYA)**

In the light of its experience working on youth development, WAVE Foundation organized 'National Youth Rights Assembly' in January, 2016 focused on the formulation of 'Effective National Youth Policy for Youth Rights and Development' as well as aiming at uniting youth under single umbrella to establish youth rights, particularly, right to education, skill and employment. 'National Youth Assembly'- the formation of a new youth platform has been the outcome of successful National Youth Rights Assembly. National Youth Assembly is intending to undertake extensive programs and campaign activities under 'Youth Development and Rights Campaign' to ensure youth rights, particularly rights to education, skills and employment.

### **Affiliation with Other Networks**

#### **Election Working Group (EWG)**

EWG is a national network consisting of national and regional NGOs working towards promoting free and fair elections, good governance and the achievement of higher standards of democratic representation and accountability in Bangladesh. As a member organization of this network supported by The Asia Foundation, WAVE plays role in implementing deferent activities and also contributes in decision making process.

#### **International Peace Youth Group-IPYG**

An international platform gathers and mobilizes youth across the globe to work and learn from one another in the hope of realizing peace, envisions the unity among youth that transcends boundaries, races and religions.

#### **CIVICUS**

An international alliance dedicated to strengthening citizen action and civil society around the world. It focuses on three priority areas which are: i) protecting the rights of civil society; ii) Strengthening civil society good practices and iii) Increasing the influence of civil society

## **PROGRAMS, COMPONENTS AND ACTIVITIES UNDER THE 'COMUNITY FINANCE SECTOR'**

### **Microfinance Program**

The most significant aspect in poverty alleviation is to ensure employment for all eligible women-men. Even so, employment opportunities in both formal (government, private, non-government etc.) and informal sectors are not generating accordingly. Though agriculture sector plays a key role in the country's economic growth, as of now, this sector is considered as an informal sector, because it lacks permanent employment opportunity throughout the year. In the context, self-employment generated in different informal sectors including agriculture, small business & enterprise and local transportations become as major support, where capital is the first requirement. In Bangladesh, supply of capital or loan provided by government-private banks and financial institutions in case of informal sector is too little. In this backdrop, collateral free microfinance, a worldwide milestone program developed by the NGOs of Bangladesh contributes in economic development generating self-employment. WAVE implements its Microfinance Program to ensure self-employment through promoting socio-economic development of poor and lower-middle class people living in both rural

and urban settings. Under this program, 4 major loan products and various sub loan products play important role in agricultural production, livestock development including Black Bengal goat, local transportation, small to large scale business, enterprises and economic development in different sectors of organization working areas. The program emphasizes development of extreme poor and skill development training for program participants and technical assistance & medical services for their livestock development. In addition with financial services, WAVE intends to ensure integrated development of the program participants through incorporating health and education services along with awareness raising activities on social issues. Savings and micro insurance is one of the major activities along with loan support. Apart from this, WAVE has been working on cluster based production and value chain development. This program intervention uplifts self-employment to formal employment that eventually contributes in our national economy.

#### 1. Savings

WAVE has been providing savings services in both rural and urban areas through its 91 branch offices. The savings products are General Savings and Security Savings.

#### 2. Micro Credit:

WAVE has been implementing microcredit in both rural and urban areas through its 91 branch offices with the financial support from PKSf. The products of microcredit are:

Major Products	Sub Products	
a) General Microcredit	Supplementary Loan Product:	Specialized Loan Product:
b) Micro Entrepreneurship	<ul style="list-style-type: none"> <li>Seasonal loan</li> <li>Disaster Management loan</li> </ul>	<ul style="list-style-type: none"> <li>Black Bengal Goat Rearing loan</li> <li>Spices Cultivation Loan</li> </ul>
c) Microcredit for Ultra Poor		
d) Agriculture Credit		

#### 3. Credit for Extreme Poor

Uplifting the socio-economic status of the poor remains at the heart of microfinance program but so far it has been successful in reaching the moderate poor. The extreme-poor is left out of the mainstream microfinance program because of the pre-conceived notion that they are vulnerable to loan repayment. On the contrary, the ultra-poor people voluntarily exclude themselves from microcredit at times because of the fear of not being able to repay in time and getting further indebted. This realization has inspired WAVE Foundation to introduce specialized credit for extreme poor. Under 'Credit for extreme poor', WAVE is providing flexible microcredit to the extreme-poor people. In addition to the financial service WAVE is also providing different non-financial services like primary health care, technical services for implementing income generating activities of the poor people, capacity building support at the time of disaster, training, awareness building on nutrition and social issues. The main objective of 'Credit for Extreme Poor' is to support the extreme-poor people in such a way so that they become capable to create sustainable income opportunities and human dignity as well as they can lift out of extreme poverty.

#### 4. Housing Credit

This component is dedicated to ensuring safe home for poor people who cannot build it by themselves. People who find it hard to ensure three meals a day cannot make savings for future. Building safe house causes huge expenses that people cannot afford. Many poor people are surviving without home which is a basic human need while many are at risk to be homeless. The amazing benefits of housing loan have helped many people in our working area to build their own home which was once their dream. The long-term housing loan at low interest-rate has been contributing significantly to rehabilitate homeless poor people. WAVE implements the project in Chuadanga district. The project is supported by Bangladesh Bank.

## 5. WATSAN Credit

Participants of WAVE's Micro-finance Program can broadly be divided into three categories; ultra-poor, poor and micro-entrepreneurs. Due to their socio-economic status, these people cannot afford to purchase water and sanitation facilities with cash payment. However, the importance of hygienic water and sanitation facilities need not to be exaggerated. Poor sanitation and water facilities negatively affect the health, income and expenditure of the people. Considering this circumstances, WAVE Foundation has launched WATSAN Credit under **Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS** project supported by Water.org. WATSAN Credit aims at behavioral change of the community people through promoting healthy water and sanitation practices; developing and enhancing the capacity of the WATSAN entrepreneurs to ensure the availability of water and sanitation products; providing the targeted community with affordable financial support for tube-well & sanitary latrine installation and establishing linkage with concerned government line agencies & other institutions for a sustainable sanitation facility.

## 6. Micro Insurance

WAVE has been providing micro insurance services in both rural and urban areas through its 91 branch offices with the financial support from PKSF. The products of micro insurance are:

- Microfinance Insurance
- Livestock Insurance
- Crop Insurance
- Health Insurance
- Life Insurance

## Agriculture Finance Program

Agriculture being the driving force of our economy deserves dedicated attention. However, this sector lacks the attention of financial service providers. The high degree of risk involved in this sector is considered to be the reason of this aversion. Particularly small and marginal farmers who constitute the majority of the farmers have hardly any access to financial service. In order to increase yield and transform the socio-economic condition of the farmers uninterrupted flow of capital is imperative to solve the crisis associated with long-held conventional manual farming and unavailability of quality input.

Agriculture Finance Program is dedicated to the sustainable development of agriculture sector of our country. This dedicated programme of WAVE offers flexibilities and has become a prominent core programme of the organization covering a major share of the yearly loan disbursement. Since its inception, this unique program has created tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The provision of the loan repayment in a single instalment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation.

Agriculture Finance Program offers comprehensive training program for the farmers. In order to make a sustainable impact special emphasis is given to ensure quality input supply and technology transfer to the farmer level as well as establishing market linkage. Adequate attention is given to research, development of high-yielding seed, management of irrigation, mechanized and technology-based farming, and vocational education to farmers. Ankur Seeds, Ankur Agro Machineries and WAVE Agriculture Institute have been working as complementary forces to achieve the desired objective of this program.

## Micro-entrepreneurship Development Program

WAVE has launched its Micro-entrepreneurship Development Program aiming at extending financial services to the progressive members of microfinance program for undertaking income generating activities that require bigger amount of capital. Micro-enterprise policy of WAVE is formulated based



on assessing the needs and demands of the micro-entrepreneurs. Apart from progressive members of microfinance program, Micro-entrepreneurship Development Program provides financial services to all micro-entrepreneurs for accelerating employment generation. Any business activity that has investment up to BDT 1.5 million (excluding land and building) is considered as microenterprise. An individual micro-entrepreneur can take loan up to BDT 1.0 million for his enterprise under this Program. In order to have a comprehensive impact on the lives and livelihood of the entrepreneurs, this program also imparts business development skill training and facilitates market linkage for the products produced by entrepreneurs through market system inclusion. In essence, this program intends to support and uplift the aspiring entrepreneurs in their pursuit of creating employments and income towards creating a prosperous Bangladesh.

## **PROGRAMS, PROJECTS AND ACTIVITIES UNDER THE 'LIVELIHOOD DEVELOPMENT' SECTOR**

### **Food Security and Agriculture Development Program**

#### **1. Food Security 2012 Bangladesh -UJJIBITO Project**

The aim of the project is sustainable reduction of hunger and poverty in Bangladesh. The specific objective is to sustainably eradicate extreme poverty of 3.25 lakh ultra-poor female headed and vulnerable households of respective working areas. To achieve the goal the project is intended to promote food security, increase purchasing power except food, increase assets and develop social status by facilitating these ultra poor households. WAVE implements the project in 13 Upazillas of Chuadanga, Kushtia, Meherpur, Jhenaidah & Magura districts. European Union & PKSF support this project.

#### **2. Development and Scale-up of Spices**

The use of species in our daily dishes for making it delicious has been a common phenomenon all over the world. It's medicinal and nutritional importance have been recognized and celebrated since the ancient time. Apart from sheer appreciation and recognition of Spices among our lickerish population, no considerable initiative for Spices cultivation has been taken even though being wholly dependent on costly importing. If Species Cultivation is taken seriously like other crop cultivation, comparatively it could be a highly profitable sector. Meherpur is celebrated as Seed Production Zone in Bangladesh. WAVE has regarded all these prospects and importance of Spice cultivation and has undertaken a Species Cultivation Zone in Meherpur in 2012. Specialized Spice Nursery is dedicated to researching, knowledge development and supply of quality Saplings and Seeds. Spice cultivation at farmer level is aimed at diversifying and increasing Spices production. Currently 307 farmers are cultivating spices in more than 600 acres of land in Meherpur district. The initiative runs by WAVE own fund.

#### **3. Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing**

The project aims to contribute in national economy by creating employment and generating income through producing quality Black Bengal goat and preserving the gene. Objectives of the project are to engage the poor people in Black Bengal Goat Rearing, supply of quality buck & doe at beneficiary level to preserve the gene of Black Bengal Breed, creation of employment skill in commercial goat rearing and establish a profitable project of goat rearing at rural and farm level. WAVE implements the project in Chuadanga Sadar, Alamdanga, Jibonnagar and Damurhuda Upazila in Chuadanga district with the support of PKSF.

#### **4. Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat-BBG Rearing**

The project is implemented under the 'Promoting Agricultural Commercialization and Enterprises (PACE) Project' of Palli Karma-Sahayak Foundation (PKSF). PACE covers three complementary components- financial services for micro-entrepreneurs, value chain development and technology & product adaptation and aims to enhance livelihoods (higher income from self employment, business profit and wage employment and food security) of the moderate and extreme poor project participants (men and women) in a sustainable manner. The project implemented by WAVE follows





the strategy of combining financial & non-financial services and transfer technology to the micro-entrepreneurs involved in Black Bengal Goat-BBG rearing and BBG value chain development. It aims to establish the project area as a model cluster of BBG rearing through improving management of goat rearing, increasing goat production and sales, enhancing income through self and wage-based employment creation. It is implemented in Meherpur Sadar, Mujibnagar and Gangni Upazila of Meherpur district with the support of IFAD through PKSf.

#### **5. Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries**

The aim of the project is to provide small loan and credit support to increase food production, processing and marketing and related small scale business that will contribute to increase family income and food security as well as decrease the vulnerability. The objectives of the project are to provide loan support according to the demand of the targeted people; provide new modern, effective and sustainable technology to increase food security through food production and transform funding initiative against food production, processing and preservation to mainstream microcredit of PKSf and generate local employment. WAVE implements the project in Damurhuda Upazila in Chuadanga district, Mujibnagar Upazila in Meherpur district and Moheshpur Upazila in Jhenaidah district with the support of PKSf.

#### **6. Alleviation of Poverty through Genetic Conservation, and Increasing Productivity of Black Bengal Goat at Family and Breeding Farm Level**

The project aims to ensure food security of the poor and the hardcore poor through self-employment. Objectives of the project are to conduct necessary adaptive research to make the goat rearing profitable at household and farm level; to conserve the gene of Black Bengal goat; to help to develop the successful micro-credit borrowers as micro entrepreneurs in establishing small and mid-sized goat farms and to make the self-sufficient breeding farm at organizational level for providing training and technical assistance to the poor & the hardcore poor on a sustainable basis. WAVE implements the project in Jamirta Union of Singair Upazila in Manikgonj district with the support of PKSf.

#### **7. Alleviation of Poverty through Rearing and Conservation of Local Improved and Hybrid Sheep Breed and Increasing Productivity at Family and Demonstration Farm Level**

The aim of the project is to ensure food security of the poor and the hardcore poor through self-employment. Objectives of the project are to conduct necessary adaptive research to make the goat rearing profitable at household and farm level; to conserve the gene of Local Improved and Hybrid Sheep; to help to develop the successful micro-credit borrowers as micro entrepreneurs in establishing small and mid-sized goat farms and to make the self-sufficient breeding farm at organizational level for providing training and technical assistance to the poor & the hardcore poor on a sustainable basis. WAVE implements the project in Pirojpur Union (Baradi Unit) of Meherpur Sadar Upazila in Meherpur district with the support of PKSf.

#### **8. Capacity Building Assistance on Agriculture Value Chain**

The aim of the project is 'Under USAID FORWARD -AVC (Agricultural Value Chain) project plans to strengthen five promising organizations (WAVE Foundation is one of them) from the Feed the Future districts for consideration of direct USAID awards through capacity building'. Main objectives of the project are to Operational capacity building for improved financial management, performance monitoring and administrative operations; and Technical capacity building on agricultural value chain development assistance. For achieving the above mentioned goal & objectives, a national NGO namely Capacity Building Services Group (CBSG) organized and facilitated eleven (11) training courses for the management & relevant staff of the organization including follow-up on learning practices by the organization during February 2015 to August 2016.

#### **9. Production, Processing and Marketing of Drought Resilient Variety of Rice Seeds**

The project aims to increase High Yield Variety (HYV) seeds availability for Aus and Aman season. The purpose of the project are to limit rice production during Boro season in drought prone areas to

save valuable water and to increase grain production during rain fed season. WAVE implements the project in Chuadanga Sadar & Damurhuda Upazila in Chuadanga district with the support of PKSF.

## **Poverty Resilience Program**

### **1. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH**

ENRICH is a program conducted at the grassroots level focusing for overall household development of the poor. The program targets poor families, working with them to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves. It also helps and creates mechanism for them to work with relevant institutions and larger communities for effectively preparing for responses to natural disasters and put in place a new and effective method of GO-NGO collaboration for development from below. WAVE implements the project in Jibonnagar & Damurhuda Upazilla in Chuadanga district and Singair Upazilla in Manikgonj district with its own fund and support from PKSF.

### **2. Elimination of Extreme Poverty and Food Insecurity through Community Empowerment-EEPFICE**

The overall goal of the project is to eliminate extreme poverty and food insecurity through community empowerment. Objectives of the project are to fulfilment of 100% of the project participating families have moved above the poverty line of US\$2 a day and 85% have sustainable livelihoods; project participants have improved health, sanitation and nutritional behaviour and practices; participating families and groups have adopted environment friendly practices; 100% project families are organized into farmer organizations with increased solidarity and harmony and credible evidence of project impact is available for sharing with relevant development communities. The project is implemented in Paba Upazilla in Rajshahi district and supported by Heifer International, Bangladesh.

### **3. Coastal Livelihoods Adaptation Project-CLAP**

The overall goal of the project is the livelihoods and means of production of the vulnerable population in selected communities have been rehabilitated with disaster-preventive measures and the climate-induced vulnerability of the population has been sustainably reduced. Objectives of the project are climate-resilient agricultural production systems and income-generating measures facilitated and promoted among targeted population, livelihoods and means of production prioritized and restored through non-farm initiatives, targeted population well protected and managed to response climatic induced disasters & disaster prevention and disaster risk management introduced in targeted schools with clear focus on Climate Change Adaptation. The project is implemented in Patuakhali district with the support from GIZ.

### **4. Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning-REE-CALL**

The purpose of the project is, a total of 4000 economically extreme poor households graduated from the shocks and challenges of extreme poverty by 2014. The project has been implemented to restore and develop the livelihood and climate resilient community. The activities are targeted to facilitate the formation and functioning of 400 CBO, involvement of targeted households with IGA, alternative livelihood and increased income and capacity enhancement of the communities in terms of disaster preparedness, response and adaptability with the impact of climate change. It also intends to capture the local experience from the project and inform national policy dialogue and simultaneously the extreme poor are able to access services from the government and service providers. The project is implemented in most affected unions of Patuakhali Sadar upazilla under Patuakhali district. DFID-SHIREE through Oxfam supports the project.

### **5. Community Based Climate Adaptation Project-CBCAP**

The project goal is to enhance climate resilience of the vulnerable communities. The activities are targeted to practice adaptation options against possible impacts of climate change of the targeted

households with IGA, alternative livelihood and increased income and capacity enhancement of the communities. The project is working with directly 8500 households in Damurhuda Upazila under Chuadanga district. It is supported by PKSF.

#### **6. Inclusion of Person with Disabilities in Disaster Risk Management and Livelihood Activities in Bangladesh**

To address the special needs and vulnerabilities of Person with Disability (PWD), WAVE Foundation is implementing the project with a primary focus on their empowerment through income generation for livelihood development. The objective of the project is to reduce the vulnerability of persons with disabilities in selected communities through income-generating activities, physical rehabilitation measures and disaster risk reduction. Also through these interventions families, communities and local government become sensitized to their specific needs and provide support to them. The project is implemented at Kalapara Upazila of Patukhali District with the support of GIZ.

#### **Community Multiple Development Program**

##### **1. Resilient WASH Program in Bangladesh**

Overall aim of the project is to improve access to basic sanitation, safe water and hygiene for poor and vulnerable people to strengthen their resilience to prepare and respond to the risks associated with disasters. Objectives of the project are to develop a replicable model of resilient community through increased inclusive access to sanitation and hygiene and sustainable water; to reduce gender related WASH inequities and empower women through development of their leadership to implement and manage WASH facilities; Strengthen the WASH capacity of the participating communities and the local government institutions. The project is implemented at Awliapur & Itbaria unions of Patuakhali Sadar Upazilla in Patukhali District with the support of Thank You Water and Australian Aid through Oxfam GB.

##### **2. Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS**

The objectives of the project are: Promote behavioral change of community through hygienic sanitation practices; Develop and enhance the capacity of entrepreneurs' for ensuring available supply of WATSAN materials; Provide affordable credit support to the targeted households for installation of sanitary latrine and tube-wells and Build linkages with LG & GoB line agencies for sustainable sanitation management. The project is implemented in Chudanga, Jhenaidah, Jessore, Khulna, Kushtia, Magura, Meherpur, Pabna, Natore, Rajshahi and Manikganj district with the support from Water.org.

##### **3. Empowering Youth for Work**

The overall aim of the project is poverty reduction, youth empowerment and gender equality for young women and men living in rural climate-change affected areas. A total of 16,750 young men and women of age 15-29 would experience an improvement in their economic prospects in life through project's various interventions. The project is being implemented in Bakerganjupazila of Barisal district with the support from Oxfam.

##### **4. Skill for Employment Investment Program (SEIP)**

The main objective of the project is to provide need based skills training to the project participants and to ensure at least 70% of the trained participants are employed (both self-employment and wage/remuneration based employment) for increasing their financial capacity and establishing dignity of the individuals and the family so that they are able to sustainably improve their own livelihoods.

#### **Renewable Energy Development Program**

##### **1. Solar Irrigation Systems**

In the context of Bangladesh, extending affordable and sustainable agro-technologies to the poor farmers can play a transformative role in converting small farming into viable businesses and thereby making a measurable change in the gross agricultural production. The advent of eco-friendly renewable solar energy is widely recognized and very relevant to Bangladesh. WAVE Foundation launches solar irrigation systems for the broad-base of poor small farmers who cannot

afford the conventional costly irrigation system. Renewable Energy Development Program adopts a group approach that brings small farmers under a single umbrella who attain ownership of the solar irrigation system. Unlike conventional irrigation system, solar irrigation system diminishes wastages of water and land by devising an underground water canal for water circulation. The mandatory arsenic and TDS test prior to solar irrigation system installation makes it scientifically secured both for farming and the farmers.

## **2. Solar Power Program**

Now-a-days electricity is the right of the people. Our state is committed to provide electricity for all people and in every home. For promoting the green economy and natural conservation, WAVE is promoting solar power program emphasizing the people who are living in off grid area of the country. Major program interventions are Solar Home System (SHS), irrigation and small industry. WAVE Foundation implements the project through partnering with IDCOL.

## **3. National Domestic Biogas and Manure Programme-NDBMP**

The overall objective of the project is to develop and disseminate domestic biogas in rural areas with the ultimate goal to establish a sustainable and commercial biogas sector in Bangladesh. It aims to reduction of workload of women, improvement in health and sanitation condition, increase agriculture production with proper utilization of slurry, employment generation, saving of conventional fuel sources such as firewood, agriculture residues and dries dung cake and reduction in green-house gas emission. IDCOL supports the project implementation in Chuadanga district.

## **4. Improved Cooking Stove**

The World Health Organization has estimated that 46,000 women and children die each year in Bangladesh as a direct result of exposure to indoor air pollution, while millions more suffer from respiratory diseases, tuberculosis, asthma, cardiovascular disease, eye problems, lung cancer etc. 70% of the victims of indoor air pollution are children under five. Estimated 90% of the rural household of Bangladeshi are using cow dung, jute sticks, other agricultural waste and wood for cooking and most use inefficient and poorly ventilated clay stoves that produce smoke, carbon monoxide and carcinogens. It is serious health threat for women and children. Due to these reasons WAVE Foundation has been promoting improved cooking stoves (BONDHU CHULA) at rural level through partnering with PKSF since 2010.

## **WAVE ENTERPRISE**

### **• Rangan**

Support poor people specially women in establishing themselves as small entrepreneur and self-reliant through building market linkage of their products especially crafting and clothing.

### **• Ankur Seeds**

Quality Seed is the precondition for bumper Agricultural Production. But apart from being an Agricultural country, it uses approx. 30% quality seeds in agricultural production while the rest of the 70% seeds are below standard which have negative impact on our gross agricultural production. ANKUR Seeds is an initiative dedicated to the sustainable development of agricultural sector through ensuring available production, efficient processing and planned marketing of quality Crop Seeds to meet the Farmer's demand. ANKUR is brand name of our seed which is registered under the government authority. The initiative has been started since 2009 by WAVE Foundation. ANKUR Seeds has developed the capacity of farmers introducing new technologies, produced and marketed three high-yielding varieties of Rice (BR 26, BRRI dhan 28 and BRRI dhan 50) with remarkable success. It has also done the processing and marketing of high-yielding Variety of Wheat (PRODIP). It intends to become the most trusted source of quality seeds of Boro as well as Aman and Aush Rice, Wheat, Oil Seeds, Vegetables and Tissue Culture of Potato Seeds. 5100 farmers are currently producing rice seed and about 65 metric tons of Rice and Wheat seeds are marketed by ANKUR each year.



## • **Ankur Agro Machineries**

Extending affordable agro machineries to the farmers is the single most prerequisite to take a leap from manual to mechanization of our agriculture which can radically increase the gross agricultural production. Ankur Agro Machineries is an enterprise of WAVE Foundation that aims at complementing WAVE's commitment towards the development of agriculture sector. It offers a wide range of agro machineries to the farmers- Power Tiller, Thresher, Chopper, Reaper, Harvester, Shallow Pump, Sprayer and so on at an affordable price.

## **PROGRAMS, PROJECTS, CAMPAIGNS AND ACTIVITIES UNDER THE 'INCLUSIVE HUMAN RESOURCES & PRODUCTIVE SKILLS DEVELOPMENT' SECTOR**

### **Human Resources Development Program**

#### **1. Human Resources Development through WAVE Training Centre**

To develop human resources including staff, partners, beneficiaries and other stakeholders, WAVE Foundation has incorporated training as an integral part of all programs. It has its own training centre in Chuadanga equipped with all the necessary and modern supports including accommodation facility. Through the training centre, WAVE also offers various need-based training courses for other NGOs and non-project participants. WAVE has deployed appropriate, qualified and professional training staff in the centre. Apart from the training centre staff, WAVE has a Pool of Resource Persons to conduct various training sessions. Deputy Executive Director, Assistant Executive Director, Program/Project Coordinators and Deputy Program/Project Coordinators of various programs/projects, Head of Finance & Administration, Head of Internal Audit, Head of Monitoring Division, etc. of WAVE belong to the Pool of Resource Persons. Some external reputed persons of various organizations and local government expert individuals also belong to the Pool of Resource Persons who conduct various training sessions on need basis. Besides, Deputy Commissioners, Additional Deputy Commissions (both General & Revenue), Deputy Directors of Local Government (DDLG), Upazilla Nirbahi Officers and Upazilla level Departmental Heads (Health, Agriculture, Education, etc.) are also invited as Guest Facilitators for the relevant sessions.

### **Productive Skills Development Program**

#### **1. Skills Development through WAVE Trade Training Centre**

Create technologically sound, skilled and income-generating and productive people. Support self-reliance and solvency of the poor.

#### **2. On Farm Training through Centre for Development & Capacity-CDC**

WAVE Foundation has been conducting action research on several crops and livestock associated with its various programs for up-gradation and quality enhancement. Apart from that, capacity development of the program participants and staffs is an integral part of what WAVE Foundation does. To that end, establishment of a resource center from the income of Economic Empowerment program on a land of 09 acres has been underway since 2005 at Kosaghata village of Damurhuda upazila under Chuadanga district. Improved rice seeds are produced, marketed and branded as Ankur Seeds through action research at this center. A Black Bengal Goat-BBG Breeding Farm has been established at the campus in 2008 under Learning and Innovation Fund to Test New Ideas-LIFT Project supported by Palli Karma Sahayak Foundation. This Breeding Farm is playing a crucial role in preserving the genetic purity of BBG, distributing quality BBG doe to the poor program participants to generate income and alleviate poverty as well as providing technical assistance to the program participants for establishing BBG farm at their household level. Apart from that program participants receive technical training from the campus. The campus was formally named as 'Center for Development and Capacity-CDC' in 2010.

#### **3. WAVE Agriculture Institute**

Promoting food security, innovations of new strategies in agriculture, technology and knowledge based research, employment generation through human resources development-providing 4-years diploma in agriculture and other agriculture development issues.

## WAVE INNOVATIONS

- **Loak Morcha**  
Non partisan and non-communal voluntary social organization in the grass root level aiming at strengthening local government, effective public service delivery and to mobilize public opinion against human rights violation.
- **Loak Unnayan Kendro**  
Community interactive centre playing a pivotal role in bringing community people together, involving them in development planning and implementation, resolving disputes more efficiently, making people aware of their rights and obligations as well as hosting governmental and non-governmental service delivery.
- **Shishu Uddyan (Child Center)**  
Organization has been operating 09 Child Centers (Shishu Uddan) in different geographic locations of Uthali Union under Jibannagar Upazilla of Chuadanga District. The Child Centers include four major activities- child education, creative activities and child journalism.
- **Women Friendly UP Budget**  
UP budget allocates separate fund for women skill development training.

## PROGRAMME SUPPORT DIVISIONS AND UNITS

- |  |                     |
|--|---------------------|
| • Finance & Accounts Division                | • Gender Unit       |
| • Admin & HR Division                        | • Loak Theatre Unit |
| • Internal Audit Division                    | • Audio Visual Unit |
| • Information & Communication Division       |                     |
| • Identity & Resources Division              |                     |
| • Research, Monitoring & Evaluation Division |                     |

## DEVELOPEMENT PARTNERS

- |   |   |
|---|---|
| • Bangladesh Bank (Grihayan Tahobil)        | • Manusher Jonno Foundation – MJF and UKAID   |
| • British Council and U.S. State Department | • Oxfam                                       |
| • Christian Aid                             | • Palli Karma-Sahayak Foundation-PKSF and EU, |
| • DFID through Maxwell Stamp PLC            | IFAD, SDC & World Bank                        |
| • GIZ                                       | • The Asia Foundation-TAF                     |
| • Heifer International-USA                  | • USAID                                       |
| • IDCOL                                     |   |

## AREA COVERAGE

WAVE Foundation has been implementing its projects and programmes in 18 Districts (Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jessore, Khulna, Barisal, Patuakhali, Pirojpur, Madaripur, Dhaka, Rajbari, Manikganj, Rajshahi, Pabna, Natore, Naogaon) under 4 divisions namely Khulna, Barisal, Dhaka and Rajshahi.

## HUMAN RESOURCE

A total number of 1317 employees are working in WAVE Foundation at various levels. 485 of them are female and 832 are male.

## OFFICE

The Head Office of the organization is located in Darsana town of Chuadanga district. It has office in Dhaka. WAVE Foundation also has 7 regional offices, 17 area offices, 23 project offices, 102 branch offices and training centres.



## 2. Significant Accounting Policies

### 2.1 Basis of Accounting

These Consolidated Financial Statements have been prepared using the accrual basis of accounting in accordance with Bangladesh Financial Reporting Standards (BFRS) except for receipts and payments information.

### 2.2 Basis of Consolidation:

The following Enterprises and Projects of WAVE Foundation are include in Consolidate Financial Statements.

Detail Name of the Projects	Status
Ankur Seeds & Fruits	Audited
Center for development and Capacity	Audited
Community Based climate Adaptation Project (CBCAP)	Audited
General Fund	Audited
IDCOL Biogas Project	Audited
Solar Power Program	Audited
Improved Cooking Stove Program	Audited
Micro Credit Program	Audited
RANGON	Audited
Training Division	Audited
WAVE Trade Training Center	Audited
WAVE Agriculture Institute	Audited
Activating Village Courts in Bangladesh	Not Audited
Breaking the Silence of Violence	Not Audited
Coastal Livelihoods Adaptation Project-CLAP	Not Audited
Election Working Group (EWG)	Not Audited
Elimination of Extreme Poverty and Food insecurity through Community Empowerment project	Not Audited
Enhancing Capacity of the computer Literacy Centre Project	Not Audited
Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	Not Audited
Improve Adaptive Capacity to Climate Change Project-IACCC	Not Audited
Increasing Community Capacity for Holistic Dev.project-01	Not Audited
Increasing Community Capacity for Holistic Dev.project-02	Not Audited
Jatio Narinirjaton Protirodh Forum	Not Audited
Leadership development Project	Not Audited
Local Governance Project	Not Audited
Post Literacy and Continuing Education for Human Development Project-PLCEHD-02	Not Audited
Promoting Responsiveness of Public Service Institutions in Selected Districts project	Not Audited
Resilience through Economic Empowerment, Climate Adaptation Project-REE-CALL WASH	Not Audited



Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALLL	Not Audited
Safe Drinking Water Supply in Coastal Area	Not Audited
Sanitation, Hygiene Education and water supply in Bang. Project-SHEWB	Not Audited
Strengthening Movement to Advance Women's Rights and Gender Equality Project	Not Audited
Strengthen Democratic Local Governance-SDLG	Not Audited
Strengthening Democracy and Development Process through Developing Change Agents at Community Level Project	Not Audited
Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions	Not Audited
Strengthening Pro-Poor and Participatory Local Governance Project	Not Audited
Strengthening Local Governance through Participator & Responsive Public Service project	Not Audited
Housing Loan	Not Audited
WATSAN	Not Audited
Food for All Campaign	Not Audited

### 2.3 Fixed Assets

Fixed assets are shown in balance sheet at written down value. Depreciation is charged on fixed assets varying rate of 10% to 30% irrespective of the date of acquisition.

### 2.4 General

- The financial statements covered from July to June consistently.
- Figures have been rounded off to the nearest taka.
- Previous year's figures have been rearranged to conform to current year's presentation wherever.

### 2.5 Used acronym in the Financial Statements:

Detail Name of the Projects	Acronym
Activating Village Courts in Bangladesh	AVCB
Breaking the Silence of Violence	BRAVE
Center for development and Capacity	CDC
Coastal Livelihoods Adaptation Project-CLAP	CLAP
Community Based climate Adaptation Project (CBCAP)	CBCAP
Inclusion of Person with Disabilities in Disaster Risk Management and Livelihood Activities in Bangladesh Project	DDRMP
Election Working Group (EWG)	EWG
Elimination of Extreme Poverty and Food insecurity through Community Empowerment project	EEPFICE
Enhancing Capacity of the computer Literacy Centre Project	CLCP
Inclusion of Persons with Disabilities in Disaster Risk Management and Livelihood Activities in Bangladesh Project	DDRMP(Inclusion)
Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	MNH
Increasing Community Capacity for Holistic Dev.project-01	ICCPHD-1
Increasing Community Capacity for Holistic Dev.project-02	ICCPHD-2



Jatio Narinirjaton Protirodh Forum	JNNPF
Leadership Development Project	LDP
Local Governance Project	LGP
Micro Finance Program	MFP
Post Literacy and Continuing Education for Human Development Project-PLCEHD-02	PLCEHD-2
Promoting Agricultural Commercialization and Enterprises	PACE
Promoting Responsiveness of Public Service Institutions in Selected Districts project	RPSI
Promoting Democratic Inclusion and Governance through Youth	PRODIGY
Resilience through Economic Empowerment, Climate Adaptation Project-REE-CALLL WASH	REE-CALL WASH
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALLL	REE-CALL
Safe Drinking Water Supply in Coastal Area	SDWSCA
Sanitation, Hygiene Education and water supply in Bang. Project-SHEWB	SHEWB
Strengthening Movement to Advance Women's Rights and Gender Equality Project	SMAWRGE
Strengthen Democratic Local Governance-SDLG	SDLG
Strengthening Democracy and Development Process through Developing Change Agents at Community Level Project	SDDP
Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions	SDG
Strengthening Pro-Poor and Participatory Local Governance Project	SPLG
Strengthening Legal Services for the Marginalized	SLS
Strengthening Local Governance through Participatory & Responsive Public Service project	LGP
Vulnerable Group Development-VGD	VGD
WAVE Trade Training Center	WTTC



Figures in Taka

**3. Total Fixed Assets**

Particulars	As on 30 June 2016				As on 30 June 2016
	Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	
Cost Price (A)					
Opening Balance	10,949,222	57,578,957	1,390,257	23,191,884	93,110,320
Addition during the period	-	4,438,160	349,673	9,101,985	13,889,818
Less: Realized/ Adjustment	613,332	6,880,209	-	1,717,725	9,211,266
Closing Balance	10,335,890	55,136,908	1,739,930	30,576,144	97,788,872

Particulars	As on 30 June 2016				As on 30 June 2016
	Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	
Accumulated Depreciation (B)					
Opening Balance	2,767,347	12,915,778	824,669	11,488,686	27,986,480
Addition during the period	1,000,928	4,612,352	137,516	5,396,610	11,147,406
Less: Realized/ Adjustment	156,369	281,708	-	67,581	505,658
Closing Balance	3,601,906	17,246,422	962,185	16,817,715	38,628,228

Written Down Value (A-B)	6,733,984	37,890,486	777,745	13,758,429	59,160,644
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Opening Balance	8,191,875	44,663,179	565,588	11,703,198	65,123,840
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**Accumulated Depreciation**

Social Activities Program (Annexure A)	-	-	137,516	137,516	10,845,222
Sub-Total	-	-	137,516	137,516	10,845,222

Micro Finance Program (Annexure A)	12,915,778	281,708	4,612,352	17,246,422	7,903,401
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<b>Total Accumulated Depreciation (B)</b>	<b>12,915,778</b>	<b>281,708</b>	<b>4,612,352</b>	<b>17,246,422</b>	<b>7,903,401</b>
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Particulars	Balance as on 01 July 2015	Add during the period	Less: Realized/Adjustment during the period	Balance as on 30 June 2016	Balance as on 30 June 2015
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**4 Investment in FDR**
**Community Finance Sector (Micro Finance Program & others)**

Disaster Management Fund	17,090,434	1,245,635	18,336,069	-	17,090,434
Member Savings Fund	35,522,648	25,898,400	17,447,311	43,973,737	35,522,648
Equity Fund	18,265,424	33,978,835	27,404,586	24,839,673	18,265,424
Covariant Reserve Fund-CRF	1,133,328	74,991	-	1,208,319	1,133,328
Covariant Reserve Fund (Live Stock)-CRF	236,561	15,657	-	252,218	236,561
Uncertain Reserve Fund (Live Stock)-URF	308,947	41,511	-	350,458	308,947
WAVE Agriculture Institute	559,531	54,180	-	613,711	559,531
Accounts Receivable (Receivable Interest on)	972,573	566,187	972,573	566,187	972,573
Sub Total	74,089,446	61,875,396	64,160,539	71,804,303	74,089,446

**Livelihood Development Sector**

WAVE Heifer Project-01 Fund	199,134	-	44,430	154,704	199,134
WAVE Heifer Project Fund-02	324,541	-	66,306	258,235	324,541
Sub Total	523,675	-	110,736	412,939	523,675

**General Fund, Enterprise & Others**

WAVE Trade Training Center	54,675	6,697	-	61,372	54,675
Sub Total	54,675	6,697	-	61,372	54,675
Grand total :	74,667,796	61,882,093	64,271,275	72,278,614	74,667,796

**5 Loans & Advances (Receivable)**
**Rights & Governance Sector**

SDG Project	248,010	-	-	248,010	248,010
AVCB Project	234,447	944,624	633,892	545,179	234,447
Loan Receivable-EWG Project	744,020	-	-	744,020	744,020
SDG Project Advance	-	57,300	-	57,300	-
MINH Project	53,000	-	53,000	-	53,000
EWG Project	110,000	241,800	5,162	346,638	110,000
PRODIGY project	278,898	300,000	-	578,898	278,898
Food for All Campaign	24,580	50,139	48,000	26,719	24,580
Sub Total	1,692,955	1,593,863	740,054	2,546,764	1,692,955

Figures in Taka

Particulars	Balance as on 01 July 2015	Add during the period	Less: Realized/Adjustment during the period	Balance as on 30 June 2016	Balance as on 30 June 2015
<b>Community Finance Sector (Micro Finance Program)</b>					
Staff Loan (By-Cycle & Others)	40,250	-	26,000	14,250	40,250
Staff Loan (Motor Cycle)	2,838,173	426,099	918,309	2,345,963	2,838,173
Advance-MCP	1,305,224	5,851,455	5,482,622	1,674,057	1,305,224
Loan Receivable from WATSAN	-	100,000	-	100,000	-
<b>Sub total</b>	<b>4,183,647</b>	<b>6,377,554</b>	<b>6,426,931</b>	<b>4,134,270</b>	<b>4,183,647</b>
<b>Livelihood Development Sector</b>					
REE-CALL Project	57,000	-	24,000	33,000	57,000
Advance for Biogas plant of IDCOL Biogas project	36,500	617,500	344,500	309,500	31,500
Loan Receivable-Solar Power Program	-	25,000	-	25,000	-
DDRMP(inclusion) project	10,000	-	-	10,000	10,000
<b>Sub Total</b>	<b>103,500</b>	<b>642,500</b>	<b>368,500</b>	<b>377,500</b>	<b>98,500</b>
<b>General Fund, Enterprise &amp; Others</b>					
Staff Loan Motorcycle & Others	2,060,086	3,442,634	1,209,456	4,293,264	2,060,086
AVCB Project	2,100,000	2,500,000	4,600,000	-	2,100,000
Solar Power Program	800,000	3,550,000	1,150,000	3,200,000	800,000
CLAP project	4,261	1,170,000	-	1,174,261	4,261
LGP Project	1,600,000	2,515,309	4,115,309	-	1,600,000
PRODIGY Project	-	640,000	340,000	300,000	-
SHIP Project	-	100,000	-	100,000	1,000
Advance -WTTC	-	16,000	-	16,000	-
DDRMP (inclusion) project	1,000	435,960	-	436,960	-
Active Citizen Project	120,000	350,000	470,000	-	120,000
<b>Sub total</b>	<b>6,685,347</b>	<b>14,719,903</b>	<b>11,884,765</b>	<b>9,520,485</b>	<b>6,685,347</b>
<b>Grand total :</b>	<b>12,665,449</b>	<b>23,333,820</b>	<b>19,420,250</b>	<b>16,579,019</b>	<b>12,660,449</b>

## 6 Security Deposit

### Community Finance Sector (Micro Finance Program & others)

Telephone Security	131,335	-	-	131,335	131,335
Electric Security (Head Office)	27,800	-	-	27,800	27,800
<b>Sub Total</b>	<b>159,135</b>	<b>-</b>	<b>-</b>	<b>159,135</b>	<b>159,135</b>

### Livelihood Development Sector

Biogas project security	17,500	-	-	17,500	17,500
<b>Total</b>	<b>17,500</b>	<b>-</b>	<b>-</b>	<b>17,500</b>	<b>17,500</b>

### General Fund, Enterprise & Others

House Rent Security For Dhaka Office	54,000	-	-	54,000	54,000
General Fund to REE-CALL Project	76,250	-	-	76,250	76,250
House Rent Security For EEPFICE Project	13,000	-	-	13,000	13,000
House Rent Security For CLAP Project	28,000	-	-	28,000	28,000
Godown Security For ANKUR Seeds Program	30,000	-	-	30,000	30,000
House Rent Security For RANGAN	280,000	-	45,000	235,000	280,000
<b>Sub Total</b>	<b>481,250</b>	<b>-</b>	<b>45,000</b>	<b>436,250</b>	<b>481,250</b>
<b>Grand total :</b>	<b>657,885</b>	<b>-</b>	<b>45,000</b>	<b>612,885</b>	<b>657,885</b>

## 7 Loan to Beneficiaries:

### Community Finance Sector (Micro Credit Program & Others)

Jagoron	624,063,701	1,496,920,024	1,301,855,749	819,127,976	624,063,701
Agrosor	316,471,768	907,404,000	711,132,311	512,743,457	316,471,768
Buniad	106,292,391	263,242,366	225,943,975	143,590,782	106,292,391
Sufolon Loan	269,202,227	801,782,874	675,484,765	395,500,336	269,202,227
ENRICH-IGA	6,416,364	63,140,000	31,367,399	38,188,965	6,416,364
ENRICH-AC	2,273,961	1,950,258	1,722,634	2,501,585	2,273,961
ENRICH-LI	1,505,490	2,586,500	1,495,165	2,596,825	1,505,490
LIFT Project	80,734,863	128,834,400	112,129,109	97,440,154	80,734,863
SUFOLON (KGF)	-	30,000,000	29,960,000	40,000	-
<b>Sub total</b>	<b>1,406,960,765</b>	<b>3,695,860,422</b>	<b>3,091,091,107</b>	<b>2,011,730,080</b>	<b>1,406,960,765</b>
Housing Loan-Bangladesh Bank	3,604,018	2,350,000	1,481,976	4,472,042	3,604,018
<b>Sub total</b>	<b>3,604,018</b>	<b>2,350,000</b>	<b>1,481,976</b>	<b>4,472,042</b>	<b>3,604,018</b>
<b>total</b>	<b>1,410,564,783</b>	<b>3,698,210,422</b>	<b>3,092,573,083</b>	<b>2,016,202,122</b>	<b>1,410,564,783</b>

Figures in Taka

Particulars	Balance as on 01 July 2015	Add during the period	Less: Realized/ Adjustment during the period	Balance as on 30 June 2016	Balance as on 30 June 2015
<b>Livelihood Development Sector</b>					
IDCOL Biogas Project	2,707,116	2,240,000	1,933,062	3,414,054	2,707,116
Solar Power Program	-	6,590,756	1,068,104	5,522,652	-
	<b>2,707,116</b>	<b>8,830,756</b>	<b>2,601,166</b>	<b>8,936,706</b>	<b>2,707,116</b>
<b>Grand total :</b>	<b>1,413,271,899</b>	<b>3,707,041,178</b>	<b>3,095,174,249</b>	<b>2,025,138,828</b>	<b>1,413,271,899</b>

**8 Other Assets:**

<b>Right &amp; Governance Sector</b>					
AVCB Project	1,702,035	-	1,702,035	-	1,702,035
Receivable Donation of LDP Project	1,589,284	1,368,979	1,589,284	1,368,979	1,589,284
Receivable Donation of Active Citizen Project	41,500	379,000	-	420,500	41,500
<b>Sub Total</b>	<b>3,332,819</b>	<b>1,747,979</b>	<b>3,291,319</b>	<b>1,789,479</b>	<b>3,332,819</b>

**Community Finance Sector (Micro Finance Program & others)**

Suspense Account	663,906	1,450,394	663,906	1,450,394	663,906
Advance Tax Deducted at Source-TDS	1,180,625	1,025,363	1,100,828	1,106,160	1,180,625
Unused Printing & Stationary	530,963	720,865	669,434	582,394	530,963
Rice Seeds	-	97,370	-	97,370	-
Receivable House Rent	305,000	143,000	155,000	293,000	305,000
Goat	887,337	351,450	235,700	1,003,087	887,337
Cow	149,500	90,000	58,000	181,500	149,500
Solar Power Program Payable to Housing Project	-	300,000	-	300,000	-
MFP Payable to Housing Project	-	500,000	-	500,000	-
Tax at Source of Housing Project	-	1,718	-	1,718	-

**Receivable Donation-**

ENRICH	5,167,351	13,750,964	9,163,990	9,754,325	5,167,351
Agriculture & Livestock	3,031,963	2,678,035	2,208,805	3,501,193	3,031,963
UPP-Ujjibito	4,217,604	8,711,731	10,825,113	2,104,222	4,217,604
Training Fees	349,241	-	349,241	-	349,241
KGF	-	315,770	-	315,770	-
Training Fees	-	756,981	-	756,981	-
<b>Sub Total</b>	<b>16,483,490</b>	<b>30,893,641</b>	<b>25,430,017</b>	<b>21,947,114</b>	<b>16,483,490</b>

**Livelihood Development Sector**

Loan to Solar Power Program	5,000	-	5,000	-	5,000
Receivable Compensation of Biogas Project	72,900	39,000	20,500	91,400	72,900
Receivable Training Fees of Biogas Project	95,110	42,650	122,260	15,500	95,110
Closing Inventory of Biogas Project	-	47,950	-	47,950	-
Receivable Subsidy Of Biogas Project	175,500	838,500	624,000	390,000	175,500
Receivable Donation of CBCAP Project	3,328,943	1,945,933	3,328,943	1,945,933	3,328,943
Property, Plan & Equipment-Solar Power program	-	17,550	-	17,550	-
Inventory of Solar Power Program	-	4,370,016	85,389	4,284,627	-
ICS Program	-	77,630	-	77,630	-
Receivable Donation of ICCHD-2	-	352,194	-	352,194	-
CLAP Project	-	1,164,168	-	1,164,168	-
<b>Sub Total</b>	<b>3,677,453</b>	<b>8,895,591</b>	<b>4,186,092</b>	<b>8,386,952</b>	<b>3,677,453</b>

**General Fund, Enterprise & Others**

Account Receivable of Ankur Seeds	567,210	-	50,901	516,309	567,210
Work in Progress of RANGAN	1,235,088	1,352,167	1,235,088	1,352,167	1,235,088
AIT of General Fund	-	16,208	-	16,208	-
Receivable Income-Training Division	502,362	257,956	502,362	257,956	502,362
Receivable Training Fee-Trade Training Center	-	460,629	-	460,629	-
AIT	12,460	-	12,460	-	12,460
Closing Stock of ANKUR Seeds	1,388,130	774,700	1,465,030	697,800	1,388,130
<b>Sub Total</b>	<b>3,705,250</b>	<b>2,861,660</b>	<b>3,265,841</b>	<b>3,301,069</b>	<b>3,705,250</b>
<b>Grand total :</b>	<b>27,199,012</b>	<b>44,398,871</b>	<b>36,173,269</b>	<b>35,424,614</b>	<b>27,199,012</b>

Particulars		Social Activity	Micro Finance Program	Total FY 2015-2016	FY 2014-2015
<b>9. Cash and cash equivalents</b>					
Cash in hand	9.1	259,893	2,249,810	2,509,703	4,759,945
Cash at bank	9.2	6,266,545	8,801,986	15,068,531	41,794,947
		<b>6,526,438</b>	<b>11,051,796</b>	<b>17,578,234</b>	<b>46,554,892</b>

Figures in Taka

Particulars	Social Activity	Micro Finance Program	Total FY 2015-2016	FY 2014-2015
<b>9.1 Cash in hand</b>				
<b>Rights &amp; Governance Sector</b>				
SPLG Project	-	-	-	61
Food for All Campaign	-	-	-	24
LGP Project	43,535	-	43,535	40,000
<b>Sub Total</b>	<b>43,535</b>	<b>-</b>	<b>43,535</b>	<b>40,085</b>
<b>Community Finance Sector ( Micro Finance Program &amp; others)</b>				
Micro Finance Program	-	2,243,296	2,243,296	4,677,215
Housing Project	-	6,514	6,514	14,021
<b>Sub Total</b>	<b>-</b>	<b>2,249,810</b>	<b>2,249,810</b>	<b>4,691,236</b>
<b>Livelihood Development Sector</b>				
Biogas Project	37,476	-	37,476	23,570
Solar Power Program	154,808	-	154,808	-
<b>Sub Total</b>	<b>192,284</b>	<b>-</b>	<b>192,284</b>	<b>23,570</b>
<b>General Fund, Enterprise &amp; Others</b>				
Training Division, Chuadanga	190	-	190	1,480
RANGAN	23,878	-	23,878	3,574
WTTC	6	-	6	-
<b>Sub Total</b>	<b>24,074</b>	<b>-</b>	<b>24,074</b>	<b>5,054</b>
<b>Grand Total</b>	<b>259,893</b>	<b>2,249,810</b>	<b>2,509,703</b>	<b>4,759,945</b>
<b>9.2 Cash at bank</b>				
<b>Rights &amp; Governance Sector</b>				
SDG Project	1,670,293	-	1,670,293	1,264,292
AVCB Project	-	-	-	48,018
MNH Project	-	-	-	59,989
EWG Project	88,424	-	88,424	40,183
PRODIGY	6,150	-	6,150	10,983
SPLG Project	-	-	-	575,513
Food for All Campaign	3,360	-	3,360	145,849
Active Citizen	-	-	-	79,000
LGP Project	530,697	-	530,697	787,659
LDP Project	231,021	-	231,021	10,716
SLS Project	42,162	-	42,162	-
<b>Sub Total</b>	<b>2,572,107</b>	<b>-</b>	<b>2,572,107</b>	<b>3,022,202</b>
<b>Community Finance Program (Micro Finance Program &amp; others)</b>				
Micro Finance Program	-	8,595,815	8,595,815	26,388,255
Housing Project	-	201,290	201,290	2,926,243
WATSAN Project	-	4,881	4,881	104,027
<b>Total</b>	<b>-</b>	<b>8,801,986</b>	<b>8,801,986</b>	<b>29,418,525</b>
<b>Livelihood Development Program</b>				
PLCEHD Project	-	-	-	81,389
CBCAP Project	92,296	-	92,296	40,172
CLAP Project	10,093	-	10,093	2,397,982
WASH Program	314,379	-	314,379	1,045,997
REE-CALL Project	272,052	-	272,052	580,637
EEPFICE Project	8,564	-	8,564	526,533
PACE Project	692,537	-	692,537	-
DDRMP (inclusion Project)	84,766	-	84,766	1,646,333
Biogas Project	706,775	-	706,775	1,618,247
Solar Power Program	450,434	-	450,434	-
ICS Project	3,655	-	3,655	-
ICCHD-2 Project	-	-	-	14,106
Revolving Fund of HEIFER	84,416	-	84,416	-
BRAVE Project	7,540	-	7,540	145,923
JNPF Project	87,873	-	87,873	87,427
<b>Sub Total</b>	<b>2,815,380</b>	<b>-</b>	<b>2,815,380</b>	<b>8,184,746</b>
<b>General Fund, Enterprise &amp; Others</b>				
Mother Account-Darsana Office	40,509	-	40,509	104,766
Mother Account-Dhaka Office	52,079	-	52,079	362,848
Dhaka Office	130,227	-	130,227	57,451
CDC	18,122	-	18,122	249,091
Training for Upazilla Chairman & Vice Chairman Project	-	-	-	66,487
Training Division, Chuadanga	147,994	-	147,994	-
WTTC	334,815	-	334,815	239,766
Ankur Seeds	60,073	-	60,073	48,085
RANGAN	95,239	-	95,239	40,980
<b>Sub Total</b>	<b>879,058</b>	<b>-</b>	<b>879,058</b>	<b>1,169,474</b>
<b>Grand Total</b>	<b>6,266,545</b>	<b>8,801,986</b>	<b>15,068,531</b>	<b>41,794,947</b>

Figures in Taka

Particulars	Opening Balance	Additioin during the year	Adjustment during the year	Total FY 2015-2016	FY 2014-2015
<b>10 Fund account</b>					
<b>Rights &amp; Governance Sector</b>					
SDG Project	(156,369)	-	156,369	-	(156,369)
MNH Project	45,807	-	(45,807)	-	45,807
AVCB Project	4,434,023	-	(4,679)	4,429,344	4,434,023
SPLG Project	(1,417)	-	-	(1,417)	(1,417)
<b>Sub Total</b>	<b>4,322,044</b>	<b>-</b>	<b>105,883</b>	<b>4,427,927</b>	<b>4,322,044</b>
<b>Community Finance Sector (Micro Finance program &amp; others)</b>					
Micro Finance Program	214,174,306	21,651,650	10,360,658	246,186,614	214,174,306
Housing Loan Project	574,282	109,394	-	683,676	574,282
WATSAN Project	104,027	854	-	104,881	104,027
<b>Sub Total</b>	<b>214,852,615</b>	<b>21,761,898</b>	<b>10,360,658</b>	<b>246,975,171</b>	<b>214,852,615</b>
<b>Livelihood Development Sector</b>					
CECAP Project	166,878	-	(25,917)	140,961	166,878
EEPFICE Project	1,751	6,743	96,479	104,973	1,751
ICCHD-1 Project	213,748	9,247	(55,332)	167,663	213,748
ICCHD-2 Project	87,627	(14,106)	(69,508)	4,013	87,627
ICS Project	-	(45,715)	-	(45,715)	-
Solar Power Program	-	(408,636)	-	(408,636)	-
JNNPF Project	812	446	-	1,258	812
Biogas Project	(58,521)	(159,733)	-	(218,254)	(58,521)
PACE Project	-	997,761	-	997,761	-
BRAVE Project	(663,699)	(65,494)	(1)	(729,194)	(663,699)
HEIFER Revolving Fund	-	84,416	-	84,416	-
<b>Sub Total</b>	<b>(251,404)</b>	<b>404,929</b>	<b>(54,279)</b>	<b>99,246</b>	<b>(251,404)</b>
<b>General Fund, Enterprise &amp; Others</b>					
Mother Account	7,706,413	(2,029,039)	(99)	5,677,275	7,706,413
Ankur Seed	756,255	(91,795)	(279,506)	384,954	756,255
ICCPHD-2 Project	-	-	-	-	-
Training Division, Chuadanga	971,064	(806,188)	-	164,876	971,064
RANGON	(381,884)	137,854	-	(244,030)	(381,884)
ICCPHD-1 Project	-	-	-	-	-
CDC, Koshaghata	549,091	(30,969)	-	518,122	549,091
Trade Training Centre	708,893	714,849	-	1,423,742	708,893
<b>Sub Total</b>	<b>10,309,832</b>	<b>(2,105,288)</b>	<b>(279,605)</b>	<b>7,924,939</b>	<b>10,309,832</b>
<b>Grand Total</b>	<b>229,233,087</b>	<b>20,061,539</b>	<b>10,132,657</b>	<b>259,427,283</b>	<b>229,233,087</b>

Note : Deficit amount of ICS, BRAVE Project, Project represents charging of depreciation on assets during the period on the said projects.

**11 Disaster Management Fund**
**Livelihood Development Sector**

Disaster management Fund-Solar Power	-	58,470	-	58,470	-
<b>Total</b>	<b>-</b>	<b>58,470</b>	<b>-</b>	<b>58,470</b>	<b>-</b>

**Community Finance Sector (Micro Finance Program)**

Disaster Management Fund (PKSF)	17,076,360	1,744,983	18,821,343	-	17,076,360
Revaluation Reserve (Goat & Cow)	3,956,838	345,250	269,000	4,033,088	3,956,838
<b>Total</b>	<b>21,033,198</b>	<b>2,090,233</b>	<b>19,090,343</b>	<b>4,033,088</b>	<b>21,033,198</b>
<b>Grand Total</b>	<b>21,033,198</b>	<b>2,148,703</b>	<b>19,090,343</b>	<b>4,091,558</b>	<b>21,033,198</b>

**12 Loan Loss Provision**
**Community Finance Sector (Micro Finance program & others)**

Loan Loss Provision (PKSF)	29,479,567	12,594,553	6,719,532	35,354,588	29,479,567
<b>Total</b>	<b>29,479,567</b>	<b>12,594,553</b>	<b>6,719,532</b>	<b>35,354,588</b>	<b>29,479,567</b>

**13 Loan Risk Fund**
**Community Finance Sector (Micro Finance program & others)**

Loan Risk Fund-PKSF	53,685,590	33,151,138	12,823,912	74,012,816	53,685,590
<b>Total</b>	<b>53,685,590</b>	<b>33,151,138</b>	<b>12,823,912</b>	<b>74,012,816</b>	<b>53,685,590</b>

**Figures in Taka**

Particulars	Opening Balance	Addition during the year	Less during the year	Total FY 2015-2016	FY 2014-2015
<b>14 Loans Payable</b>					
<b>Rights &amp; Governance Sector</b>	-	-	-	-	-
AVCB Project	2,100,000	-	2,100,000	-	2,100,000
MNH Project	1,000	-	1,000	-	1,000
PRODIGY Project	1,000	640,000	341,000	300,000	1,000
Active Citizen Project	120,500	300,000	-	420,500	120,500
LDP Project	1,600,000	-	-	1,600,000	1,600,000
<b>Sub Total</b>	<b>3,822,500</b>	<b>940,000</b>	<b>2,442,000</b>	<b>2,320,500</b>	<b>3,822,500</b>
<b>Community Finance Sector (Micro Finance program)</b>					
Jagoron	135,250,000	150,000,000	58,000,000	227,250,000	135,250,000
Agrosor	97,000,000	120,000,000	41,000,000	176,000,000	97,000,000
Buniad	32,916,666	50,000,000	25,833,334	57,083,332	32,916,666
Sufolon KGF	110,000,000	260,000,000	240,000,000	130,000,000	110,000,000
Rural Micro Credit (RMC)	83,000,000	-	64,000,000	19,000,000	83,000,000
Urban Micro Credit (UMC)	15,000,000	-	11,000,000	4,000,000	15,000,000
Micro Entrepreneurship (GOB)	59,000,000	-	46,000,000	13,000,000	59,000,000
Ultra Poor	11,249,990	-	11,249,990	-	11,249,990
LIFT Project	57,675,000	5,385,000	12,275,000	50,785,000	57,675,000
ENRICH (IGA)	11,028,333	21,200,000	2,663,333	29,565,000	11,028,333
ENRICH (AC)	2,582,499	-	778,334	1,804,165	2,582,499
ENRICH (LI)	418,750	1,500,000	225,000	1,693,750	418,750
Institution Development Loan-IDL	(2)	-	-	(2)	(2)
Loan from Bank	249,994,838	500,000,000	190,966,742	559,028,096	249,994,838
Housing Loan Project	5,970,000	-	1,172,112	4,797,888	5,970,000
<b>Sub Total</b>	<b>871,086,074</b>	<b>1,108,085,000</b>	<b>705,163,845</b>	<b>1,274,007,229</b>	<b>871,086,074</b>
<b>Livelihood Development sector</b>					
CLAP Project	4,261	1,170,000	-	1,174,261	4,261
EEPFICE Project	1,000	445,960	-	446,960	1,000
DDRMP (inclusion Project)	1,000	-	-	1,000	1,000
IDCOL Biogas Project-Mother Account	802,000	1,000	152,000	651,000	802,000
ICS Program	-	127,000	-	127,000	-
Solar Power Program	-	4,395,000	1,245,000	3,150,000	-
REE-CALL Project	-	23,538	-	23,538	-
JNPF Project	26,954	-	-	26,954	26,954
ICCPHD-1 Project	1,000	-	-	1,000	1,000
<b>Sub Total</b>	<b>836,215</b>	<b>6,162,498</b>	<b>1,397,000</b>	<b>5,601,713</b>	<b>836,215</b>
<b>General Fund, Enterprise &amp; Others</b>					
New Motorcycle Mart, Kushtia	64,000	-	-	64,000	64,000
Mercantile Bank, Chuadanga	6,963,261	14,159,269	11,508,309	9,614,221	6,963,261
RANGAN	1,232,733	-	-	1,232,733	1,232,733
<b>Sub Total</b>	<b>8,259,994</b>	<b>14,159,269</b>	<b>11,508,309</b>	<b>10,910,954</b>	<b>8,259,994</b>
<b>Grand Total</b>	<b>884,004,783</b>	<b>1,129,346,767</b>	<b>720,511,154</b>	<b>1,292,840,396</b>	<b>884,004,783</b>
<b>15 Member Savings</b>					
<b>Community Finance Sector (General Savings)</b>					
Jagoron	214,526,527	216,645,672	168,609,458	262,562,741	214,526,527
Agrosor	79,111,969	85,541,811	47,588,293	117,065,487	79,111,969
Buniad	37,850,419	35,781,335	26,448,766	47,182,988	37,850,419
Sufolon	6,180,848	3,469,222	9,650,070	-	6,180,848
LIFT Project	5,988,360	5,479,845	4,330,335	7,137,870	5,988,360
ENRICH (IGA) Loan	1,387,632	5,089,543	760,375	5,716,800	1,387,632
<b>Sub-Total</b>	<b>345,045,755</b>	<b>352,007,428</b>	<b>257,387,297</b>	<b>439,665,886</b>	<b>345,045,755</b>
<b>Community Finance Sector (Security Savings)</b>					
Jagoron	22,387,717	33,860,733	13,339,848	42,908,602	22,387,717
Agrosor	8,818,488	13,595,668	4,065,542	18,348,614	8,818,488
Buniad	3,826,119	6,043,684	1,656,409	8,213,394	3,826,119
Sufolon	402,050	125,800	527,850	-	402,050
LIFT Project	242,300	554,750	107,600	689,450	242,300
ENRICH (IGA)	120,480	738,400	52,730	806,150	120,480
<b>Sub Total</b>	<b>35,797,154</b>	<b>54,919,035</b>	<b>19,749,979</b>	<b>70,966,210</b>	<b>35,797,154</b>
<b>Grand Total</b>	<b>380,842,909</b>	<b>406,926,463</b>	<b>277,137,276</b>	<b>510,632,096</b>	<b>380,842,909</b>

Figures in Taka

Particulars	Opening Balance	Addition during the year	Less during the year	Total FY 2015-2016	FY 2014-2015
<b>16 Donation Received in Advance</b>					
<b>Rights &amp; Governance Sector</b>					
SPLG Project	576,991	532,114	576,991	532,114	576,991
Food for All Campaign	170,453	30,079	170,453	30,079	170,453
SDG Project	2,125,634	1,975,603	2,125,634	1,975,603	2,125,634
EWG Project	894,203	1,179,082	894,203	1,179,082	894,203
AVCB Project	-	165,447	-	165,447	-
MNH Project	66,183	-	66,183	-	66,183
PRODIGY Project	288,881	285,048	288,881	285,048	288,881
SLS Project	3,963,048	2,770,069	3,963,048	2,770,069	3,963,048
<b>Total</b>	<b>8,085,393</b>	<b>6,937,442</b>	<b>8,085,393</b>	<b>6,937,442</b>	<b>8,085,393</b>
<b>Livelihood Development Sector</b>					
EEPFICE Project	523,782	5,813	523,782	5,813	523,782
CLAP Project	2,393,721	-	2,393,721	-	2,393,721
PLCEHD-02 Project	81,389	-	81,389	-	81,389
REE CALL Project	637,637	281,514	637,637	281,514	637,637
BRAVE Project	1,193,718	1,055,335	1,193,718	1,055,335	1,193,718
JNPF	59,661	-	59,661	-	59,661
DDRMP (inclusion) Project	1,655,333	-	1,655,333	-	1,655,333
REECALL-WASH Project	1,045,997	314,379	1,045,997	314,379	1,045,997
<b>Sub Total</b>	<b>7,591,238</b>	<b>1,657,041</b>	<b>7,531,577</b>	<b>1,716,702</b>	<b>7,591,238</b>
<b>Grand Total</b>	<b>15,676,631</b>	<b>8,594,483</b>	<b>15,616,970</b>	<b>8,654,144</b>	<b>15,676,631</b>
<b>17 Grants for Fixed Assets</b>					
<b>General Fund, Enterprise &amp; Others</b>					
Fixed Asset Grants-General Fund	3,161,027	4,892,610	-	8,053,637	3,161,027
<b>Total</b>	<b>3,161,027</b>	<b>4,892,610</b>	<b>-</b>	<b>8,053,637</b>	<b>3,161,027</b>
<b>18 Others Liabilities</b>					
<b>Community Finance Sector (MFP &amp; Others)</b>					
Covariant Risk Fund (Micro Insurance)	1,132,355	824,911	-	1,957,266	1,132,355
Covariant Risk Fund (Livestock)	233,672	221,523	-	455,195	233,672
Uncertain Reserve (Livestock)	327,140	310,126	-	637,266	327,140
Staff Security	5,306,845	1,480,600	1,043,100	5,744,345	5,306,845
Provision for Expenses	4,455,038	1,592,393	4,938,643	1,108,788	4,455,038
Loan	7,000	534,500	19,500	522,000	7,000
VAT Payable	5,416	17,886	23,302	-	5,416
Training Fees Payable	31,469	753,262	784,731	-	31,469
Provision for Interest on Security Savings	1,774,553	2,328,084	29,242	4,073,395	1,774,553
Advance Donation (GOAT)	-	3,341,000	1,383,050	1,957,950	-
Advance Donation (Sheep)	-	1,810,000	553,591	1,256,409	-
Advance Donation (Sheep)	-	560,954	99,330	461,624	-
<b>Sub Total</b>	<b>13,273,488</b>	<b>13,775,239</b>	<b>8,874,489</b>	<b>18,174,238</b>	<b>13,273,488</b>
<b>Rights &amp; Governance Sector</b>					
Provision for Expenses-SLS	50,000	-	50,000	-	50,000
<b>Sub Total</b>	<b>50,000</b>	<b>-</b>	<b>50,000</b>	<b>-</b>	<b>50,000</b>
<b>Livelihood Development Sector</b>					
Advance Service Charge-CBCAP Project	3,369,115	500,000	3,369,115	500,000	3,369,115
Refinancing by IDCOL-Solar Power Program	-	3,347,422	-	3,347,422	-
Accounts Payable-Solar Power Program	-	3,971,665	-	3,971,665	-
Provision for Expenses of CBCAP	3,369,115	-	1,830,886	1,538,229	3,369,115
Staff Security-Solar Power Program	-	389,800	53,650	336,150	-
Refinancing by IDCOL	4,002,964	1,100,400	610,207	4,493,157	4,002,964
Payable-IDCOL Biogas Project	-	104,252	-	104,252	-
Provision for Expenses of ICCHD-1 & 2	250,000	-	100,000	150,000	250,000
<b>Sub Total</b>	<b>10,991,194</b>	<b>9,413,539</b>	<b>5,963,858</b>	<b>14,440,875</b>	<b>10,991,194</b>
<b>General Fund, Enterprise &amp; Others</b>					
Lease Money-Ankur Seeds & Fruits	95,000	-	-	95,000	95,000
Bills Payable of Training Division, Chuadanga	723,812	589,928	603,812	709,928	723,812
Payable for Vehicle-Mother Account	189,726	-	189,726	-	189,726
Donation Payable to DBM	58,720	-	4,071	54,649	58,720
Current A/C Overhead-Mother A/C	411,769	103,728	411,769	103,728	411,769
Current A/C With Project-Mother A/C	113,638	-	113,638	-	113,638
Audit Fee-Mother Account	90,000	-	90,000	-	90,000
Interest Payable-Mother Account	182,478	-	182,478	-	182,478
Provision for Exp.-Mother A/C	208,350	127,902	208,350	127,902	208,350
<b>Sub Total</b>	<b>2,073,493</b>	<b>821,558</b>	<b>1,803,844</b>	<b>1,091,207</b>	<b>2,073,493</b>
<b>Grand Total</b>	<b>26,338,175</b>	<b>24,010,336</b>	<b>16,642,191</b>	<b>33,706,320</b>	<b>26,338,175</b>



Particulars	As at 30 June 2016						
	Received in Cash for the year	Add. Adjusted	Receivable	Less of last years incurred	Less Fund Refund/Various Adjusted	Received in advance	Income Statement
<b>Donation Received</b>							
<b>Rights &amp; Governance Sector</b>							
PRODIGY Project	1,870,905	288,881	-	-	-	285,048	1,874,738
AVCB Project	9,591,894	-	-	1,702,035	499,911	165,447	7,224,501
SDG Project	6,605,980	2,125,634	-	-	613,332	1,975,603	6,142,679
EWG Project	541,722	894,203	-	-	-	1,179,082	256,843
LDP Project	16,409,311	-	1,368,979	1,589,284	-	-	16,189,006
SLS Project	23,250,000	3,963,048	-	-	501,017	2,770,069	23,941,962
MNH Project	-	66,183	-	-	7,194	-	58,989
Food for All Campaign	798,753	170,453	-	-	-	30,079	939,127
Active Citizen Project	918,500	-	379,000	-	-	-	1,297,500
SPLG Project	2,327,051	576,991	-	-	-	532,114	2,371,928
<b>Sub total</b>	<b>62,314,116</b>	<b>7,508,402</b>	<b>1,747,979</b>	<b>3,291,319</b>	<b>1,621,454</b>	<b>6,937,442</b>	<b>60,297,273</b>
<b>Community Finance sector (MFP &amp; others)</b>							
Micro Finance Program	39,907,311	-	-	-	6,641,712	-	33,265,599
<b>As per income &amp; expenditure account</b>	<b>39,907,311</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,641,712</b>	<b>-</b>	<b>33,265,599</b>
<b>Livelihood Development Sector</b>							
EEPICE Project	2,180,933	523,782	-	-	-	5,813	2,698,902
REE-CALL WASH Project	1,334,889	1,045,997	-	-	-	314,379	2,066,507
CBCAP Project	10,354,412	25,917	1,945,933	3,328,943	-	-	8,997,319
CLAP Project	2,562,635	2,393,721	1,164,168	-	-	-	6,120,524
REE-CALL Project	14,776,272	637,637	-	-	-	281,514	15,132,395
PACE Project	8,548,328	-	-	-	2,800,000	-	5,748,328
Solar Power Program	527,451	-	-	-	-	-	527,451
BRAVE project	1,758,778	1,193,718	-	-	-	1,055,335	1,897,161
DDRMP(Inclusion) Project	1,743,840	2,007,527	-	-	-	-	3,751,367
PLCEHD-2 Project	-	81,389	-	-	-	-	81,389
<b>Sub total</b>	<b>43,787,538</b>	<b>7,909,688</b>	<b>3,110,101</b>	<b>-</b>	<b>2,800,000</b>	<b>1,657,041</b>	<b>47,021,343</b>
<b>Grand Total</b>	<b>146,008,965</b>	<b>15,418,090</b>	<b>4,858,080</b>	<b>3,291,319</b>	<b>11,063,166</b>	<b>8,594,483</b>	<b>140,584,215</b>



20. Revenue Income (Social Activities)

Figures in Tk.

Name Project/Program	Right & Governance Sector FY 2015-16						Livelihood Development Sector FY 2015-16										General Fund, Enterprise & Others FY 2015-16					Sub Total	
	SDG	EWG	PRODI GY	Food for All Campaign	SIS Project	Sub Total	JNNPF	PACE Project	ICS	Solar Power Program	BRAVE	HEIFER Revolving Fund	Bio-Gas	EEFFICE	IOCHD- 2	Sub Total	Mother Account	ANKUR Seeds	CDC	Traning Division	WTTC		RANGAN
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Overhead income	-	-	-	-	182,753	182,753	-	-	-	-	-	-	-	-	-	-	1,546,252	-	-	-	-	-	1,546,252
Sales Revenue	-	-	-	-	-	-	-	-	-	7,989,416	-	-	140,624	-	-	8,130,040	-	1,562,305	139,125	-	-	1,156,563	2,857,993
Tree Sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,847,406	1,825,979	20,000	6,493,385
Donation for Others Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	877,500	40,000	-	-	-	-	40,000
General Members	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,200	-	-	-	-	-	2,200
Subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	240,672	-	-	-	-	-	240,672
Contribution Recieve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
service Charge	-	-	-	-	-	-	-	385,092	-	-	-	-	200,202	-	-	585,294	-	-	-	-	-	-	-
Venue & Seat Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,000	-	-	930,051	-	-	953,051
Land Leas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Interest	53,357	5,303	2,194	5,739	22,457	89,050	2,257	6,579	50	14,856	-	1,066	39,427	9,806	13,415	87,456	88,409	4,302	1,724	-	22,174	1,176	117,765
Other Income	-	-	-	2,146	-	2,146	-	-	-	315,881	2,770	159,729	-	-	-	478,380	81,093	19,800	9,440	4,494	5,915	580,000	700,742
Total Income	53,357	5,303	2,194	7,885	205,210	273,949	2,257	391,671	50	8,320,153	2,770	160,795	1,257,753	9,806	13,415	10,158,670	2,021,826	1,586,407	150,289	5,581,951	1,854,068	1,757,739	12,952,080
Adjusted with																							
Adjusted with Sales Revenue	-	-	-	-	-	-	-	-	-	(6,436,700)	-	-	-	-	-	(6,436,700)	-	(516,253)	-	-	-	937,063	420,810
Bank Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(13,415)	(13,415)	-	-	-	-	-	-	-
Adjusted With	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted with Income Training	-	-	-	-	-	-	-	-	-	-	-	-	-	(8,521)	-	(8,521)	-	-	-	(1,236,776)	(460,679)	-	(1,697,455)
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	(98,796)	-	-	(233,000)	-	-	(331,796)	-	-	24,830	-	-	-	24,830
Total adjustment	-	-	-	-	-	-	-	-	-	(6,535,496)	-	-	(233,000)	-	(13,415)	(6,790,432)	-	-	24,830	(1,236,776)	(460,679)	937,063	(1,251,815)
Total Receipt	53,357	5,303	2,194	7,885	205,210	273,949	2,257	391,671	50	1,784,657	2,770	160,795	1,024,753	1,285	-	3,368,238	2,021,826	1,586,407	175,119	4,345,175	1,393,389	2,694,802	11,700,265



**Revenue Income (Community Finance Sector)**

Figures in Tk.

Name Project/Program	Name of Accounts Head				Total FY 2015-2016
	Micro Credit Program	Housing Fund	Biogas Project	WATSAN	
Service Charge	369,601,836	188,598	-	-	369,790,434
Interest on Investment	5,070,516	-	-	-	5,070,516
Bank Interest	1,882,102	31,731	-	2,405	1,616,238
Admission Fee	532,570	-	-	-	532,570
Form Pass Book Sales	1,986,775	-	-	-	1,986,775
Training Fees	-	-	-	-	-
Revenue from Sale	-	-	-	-	-
Miscellaneous Income	2,111,492	-	-	-	2,111,492
<b>Total Income</b>	<b>380,885,291</b>	<b>220,329</b>	<b>-</b>	<b>2,405</b>	<b>381,108,025</b>

<b>Adjusted with</b>					
Service Charge	3,062,843	-	-	-	3,062,843
Interest on Investment	(566,187)	-	-	-	(566,187)
Miscellaneous Income	(1,107,937)	-	-	-	(1,107,937)
Cost of Goods Sold	-	-	-	-	-
Bank Interest	-	-	-	-	-
Miscellaneous Income	-	-	-	-	-
<b>Total Adjustment</b>	<b>1,388,719</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,388,719</b>
<b>Total Receipt</b>	<b>382,274,010</b>	<b>220,329</b>	<b>-</b>	<b>2,405</b>	<b>382,496,744</b>



21. Revenue Expenditure  
(Social Activities)

Figures in Tk.

Name Project/Program	Rights & Governance Sector FY 2015-2016										Sub total of Governance
	PRODIGN	AVCB	EWG	LDP	MNH	SLS Project	Food for All Campaign	SDG	Active Citizen	SPLG	
	4	5	6	6	6	6	6		6	6	
Salary Expenses	1,097,660	5,321,832	150,073	3,721,692	-	11,226,109	127,050	6,073,933	-	1,134,000	29,462,339
Interest Expenses	-	-	-	-	-	-	-	-	-	-	-
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Project Expenses	60,758	1,902,669	86,595	12,467,314	13,182	12,014,426	817,535	-	-	1,154,299	28,516,778
Training Fees, Food & Others	117,589	-	-	-	-	-	-	-	1,296,500	-	1,414,059
Stationary & Utilities	-	-	12,578	-	-	-	-	-	-	-	12,578
Travel/Conveyance	-	-	12,900	-	-	884,180	-	-	-	98,548	995,628
Gas, Water & Electricity Bill	-	-	-	-	-	-	-	-	-	-	-
Postage & Telephone bill	-	-	-	-	-	-	-	-	-	-	-
Bank Charge	965	-	-	-	48,807	-	2,427	-	1,000	7,538	57,737
Fuel	-	-	-	-	-	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-
Honorarium	-	-	-	-	-	-	-	-	-	-	-
VAT & Tax	-	-	-	-	-	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Others Expenditure	-	-	-	-	-	-	-	122,103	-	-	122,103
Donation to Other Project	-	-	-	-	-	-	-	-	-	-	0
<b>Total</b>	<b>1,876,932</b>	<b>7,224,501</b>	<b>262,146</b>	<b>16,189,006</b>	<b>58,989</b>	<b>24,124,715</b>	<b>947,012</b>	<b>6,196,036</b>	<b>1,297,500</b>	<b>2,394,385</b>	<b>60,571,222</b>

<b>Adjusted with</b>											
Salary & Allowance	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Project Cost	-	-	14,106	-	-	50,000	-	-	-	-	64,106
Office Rent	-	-	-	-	-	-	-	-	-	-	-
Electricity, gas & Water	-	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-
Training Fees, Food & Others	-	-	-	-	-	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-
Adjusted with Project Expenses	-	-	-	-	-	-	-	-	-	-	-
Travel/Conveyance	-	-	-	-	-	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-
Adjust with Training Materials	-	-	-	-	-	-	-	-	-	-	-
Salary & Allowance	-	-	-	-	-	-	-	-	-	-	-
Others Expenditure	-	-	-	-	-	-	-	-	-	-	-
Adjust with Conveyance	-	-	-	-	-	-	-	-	-	-	-
Bank Charge	-	-	-	-	-	-	-	-	-	-	-
<b>Total Adjustment</b>	<b>-</b>	<b>-</b>	<b>14,106</b>	<b>-</b>	<b>-</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>64,106</b>

<b>Total Payment</b>	<b>1,876,932</b>	<b>7,224,501</b>	<b>276,252</b>	<b>16,189,006</b>	<b>58,989</b>	<b>24,174,715</b>	<b>947,012</b>	<b>6,196,036</b>	<b>1,297,500</b>	<b>2,394,385</b>	<b>60,635,328</b>
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**21. Revenue Expenditure**  
(Social Activities)

Figures in Tk.

Name Project/Program	Livelihood Development Sector FY 2015-2016											
	PLCEHD-2	CBCAP	CLAP	REE-CALL	PAGE	DDRMP	HEIFER Revolving Fund	ICCHD-1	WASH Project	EEPFICE	Boi-Gas	BRAVE
	14	15	16	17	18	19	20	21	22	23	24	25
Salary Expenses	-	2,979,804	3,209,361	4,278,848	2,739,154	762,463	76,379	-	-	1,183,308	418,053	1,240,697
Interest Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	135,162	-
Project Expenses	81,389	5,476,927	2,696,900	8,352,208	-	2,848,322	-	-	910,761	1,038,606	-	832,138
Training Fees, Food & Others	-	-	-	1,844,339	1,462,751	-	-	-	1,012,439	-	-	9,058
Stationary & Utilities	-	38,029	-	12,832	-	-	-	-	13,473	-	6,613	-
Travel/Conveyance	-	159,638	45,870	411,041	-	28,670	-	-	107,217	249,226	88,647	70,872
Gas, Water & Electricity Bill	-	-	-	-	-	-	-	-	-	-	-	47,465
Postage & Telephone bill	-	-	-	-	-	-	-	-	22,617	-	240	-
Bank Charge	-	7,030	-	-	-	-	-	14,106	-	1,778	35,976	-
Fuel	-	72,648	-	25,994	-	-	-	-	-	-	50,724	-
Entertainment	-	-	-	-	-	-	-	-	-	-	-	-
Office Rent	-	116,101	-	207,133	68,882	-	-	-	-	229,047	-	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Honorarium	-	-	-	-	-	-	-	-	-	-	-	-
VAT & Tax	-	-	-	-	-	-	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	25,917	-	-	44,449	-	-	-	-	-	20,000	65,495
Others Expenditure	-	121,225	166,393	-	827,002	111,912	-	-	-	-	662,071	-
Donation to Other Project	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>81,389</b>	<b>8,997,319</b>	<b>6,120,524</b>	<b>15,132,395</b>	<b>5,142,238</b>	<b>3,751,367</b>	<b>76,379</b>	<b>14,106</b>	<b>2,066,507</b>	<b>2,701,965</b>	<b>1,417,486</b>	<b>1,965,425</b>
											135,162	
<b>Adjusted with</b>												
Salary & Allowance	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	(25,917)	-	-	(44,449)	-	-	-	-	-	-	(65,495)
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	95,698	-
Project Cost	-	-	-	-	-	-	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-	-	-	-	-	-	-
Electricity, gas & Water	-	-	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-	-
Training Fees, Food & Others	-	-	-	-	-	-	-	-	-	-	-	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted with Project Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Travel/Conveyance	-	-	-	-	-	-	-	-	-	-	(5,500)	-
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted with Training Materials	-	-	-	-	-	-	-	-	-	-	-	-
Salary & Allowance	-	-	-	-	-	-	-	-	-	-	-	-
Others Expenditure	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted with Conveyance	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charge	-	-	-	-	-	-	-	-	-	(1,778)	-	-
<b>Total Adjustment</b>	<b>-</b>	<b>(25,917)</b>	<b>-</b>	<b>-</b>	<b>(44,449)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,778)</b>	<b>90,198</b>	<b>(65,495)</b>
<b>Total Payment</b>	<b>81,389</b>	<b>8,971,402</b>	<b>6,120,524</b>	<b>15,132,395</b>	<b>5,097,789</b>	<b>3,751,367</b>	<b>76,379</b>	<b>14,106</b>	<b>2,066,507</b>	<b>2,700,187</b>	<b>1,507,684</b>	<b>1,899,930</b>



21. Revenue Expenditure  
(Social Activities)

Figures in Tk.

Name Project/Program	General Fund, Enterprise & Others FY 2015-2016											Sub total of General Fund, Enterprise & Others
	Solar Power	ICS	JNNPF	ICCHD-2	Sub Total of Livelihood	Mother Accounts	ANKUR Seeds	RANGAN	Traning Division	WTTC	CDC	
			9	15	16	1			3		3	
Salary Expenses	3,032,897	22,500	-	-	19,943,164	750,610	142,245	92,116	2,833,077	117,803	-	3,935,851
Interest Expenses	24,965	-	-	-	24,965	345,029	-	-	-	-	-	345,029
Cost of Goods Sold	5,289,144	-	-	-	5,424,306	-	1,185,524	337,112	-	-	-	1,522,636
Project Expenses	-	-	1,650	-	21,940,901	73,459	262,501	1,183,492	-	-	23,560	1,503,012
Training Fees, Food & Others	113,403	-	-	-	4,441,990	-	-	-	1,268,257	350,628	-	1,608,885
Stationary & Utilities	-	390	-	-	71,297	21,670	5,736	6,213	689,378	113,140	1,760	837,897
Travel/Conveyance	189,843	5,805	-	-	1,356,529	273,515	10,540	8,900	504,584	35,285	-	832,824
Gas, Water & Electricity Bill	3,585	-	-	-	51,050	12,000	-	2,958	174,770	25,636	65,674	281,038
Postage & Telephone bill	163,619	-	-	-	186,476	29,955	-	-	69,709	2,770	-	102,434
Bank Charge	66,490	925	161	2,513	128,979	19,891	1,931	-	5,157	5,321	1,167	33,467
Fuel	85,429	-	-	-	234,795	-	35,176	-	-	2,830	-	36,006
Entertainment	2,629	-	-	-	2,629	1,140	-	806	360	4,457	200	6,963
Office Rent	-	-	-	-	621,163	-	-	-	206,496	108,474	-	314,970
Repair & Maintenance	34,448	-	-	-	34,448	141,159	17,230	-	72,135	63,441	24,177	318,142
Honorarium	-	-	-	-	-	-	-	-	-	95,966	-	95,966
VAT & Tax	-	-	-	-	-	-	-	-	321,402	-	-	321,402
Audit Fee	-	-	-	-	-	102,500	5,000	-	5,000	-	5,000	117,500
Depreciation	-	-	-	1,655	157,516	2,156,957	16,758	13,788	55,883	104,212	-	2,347,596
Others Expenditure	250,088	16,165	-	-	2,154,876	106,930	5,561	4,500	191,931	109,256	59,720	479,898
Donation to Other Project	-	-	-	-	-	13,850	-	-	-	-	-	13,850
<b>Total</b>	<b>9,256,240</b>	<b>45,765</b>	<b>1,811</b>	<b>4,168</b>	<b>56,775,084</b>	<b>4,050,665</b>	<b>1,678,202</b>	<b>1,619,885</b>	<b>6,388,139</b>	<b>1,139,219</b>	<b>181,258</b>	<b>15,057,368</b>

## Adjusted with

Salary & Allowance	(250)	-	-	-	(250)	-	-	-	-	-	-	-
Depreciation	-	-	-	(1,655)	(137,516)	(2,156,957)	(16,758)	(13,788)	(55,883)	(104,212)	-	(2,347,596)
Cost of Goods Sold	(5,441,144)	-	-	-	(5,345,446)	-	91,663	39,937	-	-	-	131,620
Project Cost	-	-	-	-	-	-	49,115	-	-	-	-	49,115
Office Rent	-	-	-	-	-	-	-	-	(116,208)	-	-	(116,208)
Electricity, gas & Water	-	-	-	-	-	-	-	-	(16,671)	-	-	(16,671)
Utilities	-	-	-	-	-	-	-	-	(578)	-	-	(578)
Training Fees, Food & Others	(18,248)	-	-	-	(18,248)	-	-	-	(365,578)	-	-	(365,578)
Repair & Maintenance	-	-	-	-	-	-	-	-	62,161	-	-	62,161
Adjusted with Project Expenses	(3,790)	-	-	-	(3,790)	(80,000)	-	-	-	-	-	(80,000)
Travel/Conveyance	-	-	-	-	(5,500)	(61,250)	-	-	(272,250)	-	-	(353,500)
Repair & Maintenance	(12,910)	-	-	-	(12,910)	116,209	-	-	(10,364)	-	-	105,845
Adjust with Traning Materials	-	-	-	-	-	-	-	-	(17,112)	-	-	(17,112)
Salary & Allowance	-	-	-	-	-	226,698	-	-	(69,000)	-	-	157,698
Others Expenditure	(30,116)	-	-	-	(30,116)	-	-	-	(92,500)	-	-	(92,500)
Adjust with Conveyance	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charge	-	-	-	(2,513)	(4,291)	4,449	-	-	-	-	-	4,449
<b>Total Adjustment</b>	<b>(5,506,458)</b>	<b>-</b>	<b>-</b>	<b>(4,168)</b>	<b>(5,558,067)</b>	<b>(1,970,851)</b>	<b>124,040</b>	<b>26,149</b>	<b>(953,983)</b>	<b>(104,212)</b>	<b>-</b>	<b>(2,878,857)</b>

<b>Total Payment</b>	<b>3,749,782</b>	<b>45,765</b>	<b>1,811</b>	<b>-</b>	<b>51,217,017</b>	<b>2,079,814</b>	<b>1,802,242</b>	<b>1,646,034</b>	<b>5,434,156</b>	<b>1,035,007</b>	<b>181,258</b>	<b>12,178,511</b>
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**21.00 Revenue Expenditure (Community Finance Sector (MFP & others))**
**Figures in Tk.**

Name Project/Program	Name of Accounts Head			Total FY 2015-2016
	Micro Finance Program	Housing Fund	WATSAN	
Service Charge paid to Investor	91,088,710	87,535	-	91,176,245
Bank Charge & Commission	2,072,915	18,423	1,551	2,092,889
Salary & Bonus	179,806,148	-	-	179,806,148
Conveyance	4,397,905	3,865	-	4,401,770
Printing & Stationary	9,370,629	350	-	9,370,979
Fuel	3,255,777	-	-	3,255,777
Training Fees	3,387,108	-	-	3,387,108
Office Rent	11,029,734	-	-	11,029,734
Postage & Telephone	2,349,949	-	-	2,349,949
Gas water & electricity	2,568,825	-	-	2,568,825
Audit Fees	250,000	-	-	250,000
Entertainment	1,249,786	262	-	1,250,048
Loan Loss provision	12,594,553	-	-	12,594,553
Miscellaneous Loss	201,957	-	-	201,957
Interest on Regular Savings	19,093,459	-	-	19,093,459
Interest on Security Savings	2,325,864	-	-	2,325,864
Depreciation	4,612,352	-	-	4,612,352
Other Expenditure	31,729,303	500	-	31,729,803
Social Expenses	11,114,266	-	-	11,114,266
Marketing & Promotional expenses	-	-	-	-
Disaster Management Exp.	-	-	-	-
Donation Paid to Bandu Chuala	-	-	-	-
<b>Sub Total</b>	<b>392,499,240</b>	<b>110,935</b>	<b>1,551</b>	<b>392,611,726</b>

**Adjusted with**

Service Charge Paid to Bank	973,333	-	-	973,333
Bank Charge & Commission	(4,902)	-	-	(4,902)
Salary & Bonus	709,895	-	-	709,895
Conveyance	(177,901)	-	-	(177,901)
Printing & Stationary	(255,393)	-	-	(255,393)
Fuel	(1,368)	-	-	(1,368)
Training Fees	(813,447)	-	-	(813,447)
Office Rent	395,916	-	-	395,916
Postage & Telephone	(111,424)	-	-	(111,424)
Gas water & electricity	(18,293)	-	-	(18,293)
Audit Fees	(250,000)	-	-	(250,000)
Entertainment	(59,347)	-	-	(59,347)
Loan Loss Provision	(12,594,553)	-	-	(12,594,553)
Miscellaneous Loss	(201,957)	-	-	(201,957)
Interest on Savings (Regular)	(19,093,459)	-	-	(19,093,459)
Interest on Savings (Security)	(2,325,864)	-	-	(2,325,864)
Depreciation	(4,612,352)	-	-	(4,612,352)
Other Expenditure	(2,579,031)	-	-	(2,579,031)
Social Expenditure	(404,739)	-	-	(404,739)
<b>Total Adjustment</b>	<b>(41,424,886)</b>	<b>-</b>	<b>-</b>	<b>(41,424,886)</b>

<b>Total Receipts</b>	<b>351,074,354</b>	<b>110,935</b>	<b>1,551</b>	<b>351,186,840</b>
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**Figures in Tk.**

Particulars	As at 30 June 2016		
	Social Activities	Micro Credit	Total

**22.00 Cash & cash equivalent**

Cash in Hand	68,709	4,691,236	4,759,945
Cash at Bank	12,390,526	29,418,525	41,809,051
<b>Grand Total</b>	<b>12,459,235</b>	<b>34,109,761</b>	<b>46,568,996</b>

**22.1 Opening Cash in hand**
**Rights & Governance sector**

SPLG Project	61	-	61
SLS Project	40,000	-	40,000
Food for All Campaign	24	-	24
<b>Sub total</b>	<b>40,085</b>	<b>-</b>	<b>40,085</b>

**Community Finance sector**

Housing Fund	-	14,021	14,021
Micro Finance Program	-	4,677,215	4,677,215
<b>Sub total</b>	<b>-</b>	<b>4,691,236</b>	<b>4,691,236</b>

**Livelihood Development Sector**

Biogas Project	23,570	-	23,570
<b>Sub total</b>	<b>23,570</b>	<b>-</b>	<b>23,570</b>

**General Fund, Enterprise & Others**

Training Division, Chuadanga	1,480	-	1,480
RANGAN	3,574	-	3,574
<b>Sub total</b>	<b>5,054</b>	<b>-</b>	<b>5,054</b>

**22.2 Opening Cash at bank**
**Rights & Governance sector**

SDG Project	1,264,292	-	1,264,292
AVCB Project	48,018	-	48,018
MNH Project	59,989	-	59,989
EWG Project	40,183	-	40,183
PRODIGY Project	10,983	-	10,983
SPLG Project	575,513	-	575,513
Food for All Campaign	145,849	-	145,849
Active Citizen Project	79,000	-	79,000
SLS Project	787,659	-	787,659
ICCHD-2 Project	14,106	-	14,106
LDP Project	10,716	-	10,716
<b>Sub total</b>	<b>3,036,308</b>	<b>-</b>	<b>3,036,308</b>

**Community Finance sector (MFP & Others)**

Micro Finance Program	-	26,388,255	26,388,255
WATSAN Project	-	104,027	104,027
Housing Project	-	2,926,243	2,926,243
<b>Sub total</b>	<b>-</b>	<b>29,418,525</b>	<b>29,418,525</b>

**Livelihood Development Sector**

PLCEHD-2 Project	81,389	-	81,389
CLAP Project	2,397,982	-	2,397,982
BRAVE Project	145,922	-	145,922



**Figures in Tk.**

Particulars	As at 30 June 2016		
	Social Activities	Micro Credit	Total
JNNPF Project	87,427	-	87,427
EEPFICE Project	526,533	-	526,533
CBCAP Project	40,172	-	40,172
ICCHD-2 Project	1,646,333	-	1,646,333
ICCHD-1 Project	14,106	-	14,106
REE-CALL Project	580,637	-	580,637
Biogas Project	1,618,247	-	1,618,247
RECALL WASH Project	1,045,997	-	1,045,997
<b>Sub total</b>	<b>8,184,745</b>	<b>-</b>	<b>8,184,745</b>

**General Fund, Entrer prize & Others**

Mother Account	525,064	-	525,064
Training Division, Chuadanga	66,487	-	66,487
Trade Training Center	239,766	-	239,766
CDC	249,091	-	249,091
Ankur Seeds	48,085	-	48,085
RANGAN	40,980	-	40,980
<b>Sub total</b>	<b>1,169,473</b>	<b>-</b>	<b>1,169,473</b>

**23 Loan Received/Loan Realized**
**Rights & Governance Sector**

PRODIGY Project	640,000	-	640,000
AVCB Project	2,970,000	-	2,970,000
Food For all Campaign	48,000	-	48,000
Active Citizen	300,000	-	300,000
<b>Sub total</b>	<b>3,958,000</b>	<b>-</b>	<b>3,958,000</b>

**Community Finance Sector (Micro Finance Program)**

Loan Realization-MCP	-	3,012,917,617	3,012,917,617
Loan from Bank	-	500,000,000	500,000,000
Housing Loan	-	500,000	500,000
Loan from PKSF-MCP	-	638,085,000	638,085,000
	<b>-</b>	<b>4,151,502,617</b>	<b>4,151,502,617</b>

**Livelihood Development Sector**

REE-CALL Project	23,538	-	23,538
CLAP Project	1,170,000	-	1,170,000
Loan Recovery-Biogas Project	1,533,062	-	1,533,062
Loan Received- PACE Project	6,000	-	6,000
Loan Received-Solar Power Program	4,402,000	-	4,402,000
Loan Received-ICS Program	127,000	-	127,000
Loan Receive-Biogas Project	246,000	-	246,000
DDRMP (Inclusion) Project	445,960	-	445,960
<b>Sub total</b>	<b>7,953,560</b>	<b>-</b>	<b>7,953,560</b>

**General Fund, Entrepirise & Others**

Mother Account	1,152,520	-	1,152,520
Mother Account-Dhaka	780,000	-	780,000
Training Division	900,000	-	900,000
ANKUR Seeds & Fruits	200,000	-	200,000
RANGAN	100,000	-	100,000
<b>Sub total</b>	<b>3,132,520</b>	<b>-</b>	<b>3,132,520</b>
<b>Grand total</b>	<b>15,044,080</b>	<b>4,151,502,617</b>	<b>4,166,546,697</b>

**Figures in Tk.**

Particulars	As at 30 June 2016		
	Social Activities	Micro Credit	Total
<b>24 Advance adjusted</b>			
<b>Rights &amp; Governance Sector</b>			
EWG Project	5,162	-	5,162
SDG Project	577,100	-	577,100
AVCB Project	633,892	-	633,892
<b>Sub Total</b>	<b>1,216,154</b>	<b>-</b>	<b>1,216,154</b>
<b>Livelihood Development Sector</b>			
CLAP Project			
Loan Received- PACE Project	134,663	-	134,663
Solar Power	9,460	-	9,460
IDCOL Biogas Project	51,350	-	51,350
REE-CALL Project	57,000	-	57,000
<b>Sub Total</b>	<b>252,473</b>	<b>-</b>	<b>252,473</b>
<b>General Fund Enterprise &amp; others</b>			
Mother Account(Darsana)	250	-	250
Training Division	3,128	-	3,128
WTC	134,957	-	134,957
CDC	1,170	-	1,170
<b>Sub Total</b>	<b>139,505</b>	<b>-</b>	<b>139,505</b>
<b>Grand total</b>	<b>1,608,132</b>	<b>-</b>	<b>1,608,132</b>
<b>25 Other Receipt</b>			
<b>General Fund,Enterprise &amp; Others</b>			
VAT & TAX-Mother Account Dhaka	20,955	-	20,955
Overhead Received from SLS-Mother Account Dhaka	1,355,562	-	1,355,562
Last Year's Donation Received from Mother A/c-AVCB	5,000	-	5,000
Revenue Receipt-Mother Account Dhaka	283,793	-	283,793
Personnel Expenses form ED's REE-CALL	240,672	-	240,672
ANKUR Seeds-Account Receivable	567,076	-	567,076
Seed Centre Security-Account Receivable	7,000	-	7,000
Fixed Asset-Traning Diviosn	600,000	-	600,000
Bill Receivable-Training Division, Chuadanga	502,362	-	502,362
<b>Sub Total</b>	<b>3,582,420</b>	<b>-</b>	<b>3,582,420</b>
<b>Comunity Finance Sector ( MFP &amp; Others)</b>			
Savings Collection-MCP	-	355,711,114	355,711,114
Insurance-MCP	-	33,151,138	33,151,138
Varioius Receipt	-	7,373,952	7,373,952
Investment Encashment -MCP	-	63,183,064	63,183,064
Traing Fee Received from PKSf-MCP	-	348,696	348,696
Loan Recovery-Housing Fund	-	1,481,976	1,481,976
<b>Sub Total</b>	<b>-</b>	<b>461,249,940</b>	<b>461,249,940</b>

**Figures in Tk.**

Particulars	As at 30 June 2016		
	Social Activities	Micro Credit	Total
<b>Livelihood Development Sector</b>			
Refinancing Received from IDCOL-Biogas Project	1,100,400	-	1,100,400
Receivabel Traing -IDCOL Biogas Project	122,260	-	122,260
Advance Service Charge Receipt-PACE Project	280,000	-	280,000
Refinancing Receive from Solar Power Program	3,347,422	-	3,347,422
Staff Security-Solar Power Program	389,800	-	389,800
Loan Recovery from Beneficiary-Solar Power Program	1,146,750	-	1,146,750
DRF (Insurance)-Solar Power Program	58,470	-	58,470
Advance Service Charge of CBCAP Project	500,000	-	500,000
<b>Sub Total</b>	<b>6,945,102</b>	<b>-</b>	<b>6,945,102</b>
<b>Grand total</b>	<b>10,527,522</b>	<b>461,249,940</b>	<b>471,777,462</b>

**26 Loan Payment**
**Rights & Governace sector**

MNH	1,000	-	1,000
AVCB Project	5,074,679	-	5,074,679
PRODIGY Project	341,000	-	341,000
Food for All Campaign	50,139	-	50,139
<b>Sub Total</b>	<b>5,466,818</b>	<b>-</b>	<b>5,466,818</b>

**General Fund, Enterprize & Other**

Mother Account-Darsana	685,000	-	685,000
Mother Account-Dhaka	470,000	-	470,000
CDC	200,000	-	200,000
<b>Sub Total</b>	<b>1,355,000</b>	<b>-</b>	<b>1,355,000</b>

**Comunity Finance Sector ( MFP & Others)**

Loan Paid to PKSf-MCP	-	543,024,991	543,024,991
Loan Paid to Bank-MCP	-	220,220,954	220,220,954
WATSAN Paid o Solar Power Program	-	100,000	100,000
<b>Sub Total</b>	<b>-</b>	<b>763,345,945</b>	<b>763,345,945</b>

**Livelihood Development Sector**

Biogas Project	694,000	-	694,000
Solar Power Program	1,277,000	-	1,277,000
<b>Sub Total</b>	<b>1,971,000</b>	<b>-</b>	<b>1,971,000</b>
<b>Grand total</b>	<b>8,792,818</b>	<b>763,345,945</b>	<b>772,138,763</b>

**27 Advance Payment**
**Rights & Governace Sector**

AVCB Project	944,624	-	944,624
SDG Project	634,400	-	634,400
PRODIGY Project	300,000	-	300,000
EWG Project	241,800	-	241,800
<b>Sub Total</b>	<b>2,120,824</b>	<b>-</b>	<b>2,120,824</b>

**Livelihood Development Sector**

REE-CALL Project	33,000	-	33,000
Solar Power Program	633,755	-	633,755
PACE Project	140,663	-	140,663
Biogas Project	75,500	-	75,500
<b>Sub Total</b>	<b>882,918</b>	<b>-</b>	<b>882,918</b>

**Figures in Tk.**

Particulars	As at 30 June 2016		
	Social Activities	Micro Credit	Total
<b>General Fund, Enterprize &amp; Other</b>			
Mother Account-Darsana Office	50,000	-	50,000
Mother Account-Dhaka Office	386,500	-	386,500
Traning Division	381,000	-	381,000
Trade Traning Center	150,060	-	150,060
CDC	26,000	-	26,000
RANGAN	989,500	-	989,500
<b>Sub Total</b>	<b>1,983,060</b>	<b>-</b>	<b>1,983,060</b>
<b>Grand total</b>	<b>4,986,802</b>	<b>-</b>	<b>4,986,802</b>

**28 Other Payment**
**Comunity Finance sector (MFP & Others)**

Investment-MCP	-	61,309,209	61,309,209
Loan Disbursement-MCP	-	3,695,502,500	3,695,502,500
Savings Refund-MCP	-	178,382,284	178,382,284
Loan Disbursement-Housing	-	2,350,000	2,350,000
Loan Paid to Bangladesh Bank-Housing Fund	-	1,172,112	1,172,112
Loan to Solawer Power-Housing Fund	-	300,000	300,000
Loan to EEP-Housing Fund	-	500,000	500,000
AIT-Housing Project	-	1,718	1,718
<b>Sub Total</b>	<b>-</b>	<b>3,939,517,823</b>	<b>3,939,517,823</b>

**Livlihood Development Sector**

Staf Security-Solar Power Project	53,650	-	53,650
Customer Return-Solar Power Project	75,003	-	75,003
Loan Disbursement-Biogas Project	2,240,000	-	2,240,000
Loan Disbursement-PACE Project	3,080,000	-	3,080,000
Provision for Expenses-CBCAP	1,830,886	-	1,830,886
Refinancing Refund to Biogas Project	610,207	-	610,207
Shed-ICS	24,098	-	24,098
Tools-ICS	6,000	-	6,000
Material Purchase-ICS	47,532	-	47,532
SHS Goods Plkurchase-Solar Power Program	5,119,578	-	5,119,578
<b>Sub Total</b>	<b>13,086,954</b>	<b>-</b>	<b>13,086,954</b>

**General Fund, Enterprize & Other**

Provision for Salary-Mother Account Dhaka	208,350	-	208,350
Advance Tax at Source-Mother Account Dhaka	3,748	-	3,748
VAT & TAX UNICEF-Mother Account Dhaka	20,955	-	20,955
Current A/C of CLS Project-Mother Account Dhaka	1,731,891	-	1,731,891
Current of Bandhu Chula-Mother Account Dhaka	40,350	-	40,350
Last Year's Donation Paid to AVCB-Mother Account	5,000	-	5,000
Security Deposite (House Rent)-ANKUR Seeds	30,000	-	30,000
Bills Payabe Paid-Traning Division	453,812	-	453,812
Invest on FDR-WTTC	7,544	-	7,544
Provision for Exepnses paid of Last year-Mother A/c Darsna	272,478	-	272,478
Payable to Varioius Project	189,726	-	189,726
Loan/Savings-RANGAN	100,000	-	100,000
<b>Sub Total</b>	<b>3,063,854</b>	<b>-</b>	<b>3,063,854</b>
<b>Grand total</b>	<b>16,150,808</b>	<b>3,939,517,823</b>	<b>3,955,668,631</b>



**WAVE FOUNDATION**  
**Fixed Assets Schedule**  
**As at June 30, 2016**

**A. Property, Plant & Equipments:**

**Annex: A**

Sl.	Particulars	Cost				Closing Balance	Rate of %	Depreciation					Written down Value
		Opening Balance	Addition	Adjustment				Opening Balance	Addition	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Land & Land Development	10,572,627	-	-	-	10,572,627	0%	-	-	-	-	-	10,572,627
2	Furniture	18,250,034	596,802	6,124,436	113,801	24,857,471	10%	5,920,562	1,693,224	1,907,811	16,501	9,505,096	15,352,375
3	Office equipment	25,570,390	817,872	1,084,834	493,237	26,979,859	20%	11,289,061	3,057,926	668,404	185,877	14,826,514	12,153,345
4	Vehicle	20,217,104	366,720	1,719,581	1,852,321	20,451,084	20%	6,189,063	2,450,437	448,414	231,573	8,856,341	11,594,743
5	Tin Shed & Building	6,693,252	889,246	150,000	600,000	7,132,498	20%	2,005,811	292,214	-	-	2,298,025	4,834,473
6	Elect. Equipment	5,111,089	104,798	50,781	186,907	5,079,761	20%	2,314,582	523,836	27,383	71,692	2,794,109	2,285,652
7	Bedding	343,833	62,499	-	-	406,332	30%	208,075	67,926	-	15	275,986	130,346
8	Feeding Pot	7,746	-	-	-	7,746	20%	4,709	911	-	-	5,620	2,126
9	Biogas project	40,668	-	-	-	40,668	20%	15,693	8,775	-	-	24,468	16,200
10	Feeding Pot	295,192	441,385	864	-	737,441	-	5,364	1,483	-	-	6,847	730,594
11	Software	5,965,000	1,480,000	-	5,965,000	1,480,000	-	-	-	-	-	-	1,480,000
12	Pump	27,085	-	-	-	27,085	20%	19,172	1,582	-	-	20,754	6,331
13	Telephone & Mobile	16,300	-	-	-	16,300	20%	14,388	80	-	-	14,468	1,832
As on June 30, 2016		93,110,320	4,759,322	9,130,496	9,211,266	97,788,872		27,986,480	8,098,394	3,049,012	505,658	38,628,228	59,160,644

**Rights & Governance Sector**  
**As at June 30, 2016**

**Annexure-A**

Sl.	Particulars	Cost Price				Rate of %	Depreciation					Written down Value	
		Opening Balance	Addition during the year	Adjustment			Closing Balance	Opening Balance	Addition during the year	Adjustment			Closing Balance
				Add	Less					Add	Less		
1	Furniture	7,446,491	-	-	113,801	7,332,690	10%	1,888,646	546,055	-	16,501	2,418,200	4,914,490
2	Office Equipment	1,306,533	-	-	98,474	1,208,059	20%	368,417	173,443	-	27,572	514,288	693,771
3	Electric Equipment	252,017	-	-	154,457	97,560	20%	75,307	13,100	-	43,248	45,159	52,401
4	Vehicle	1,944,181	-	-	246,600	1,697,581	15%	424,977	268,330	-	69,048	624,259	1,073,322
Total:		10,949,222	-	-	613,332	10,335,890		2,757,347	1,000,928	-	156,369	3,601,906	6,733,984

**Strengthening Legal Services for the Marginalized**  
**As at 30 June 2016**

Sl.	Particulars	Cost Price				Rate of %	Depreciation					Written down Value	
		Opening Balance	Addition during the year	Adjustment			Closing Balance	Opening Balance	Addition during the year	Adjustment			Closing Balance
				Add	Less					Add	Less		
1	Furniture	1,432,220		-	-	1,432,220	10%	71,611	136,061	-	-	207,672	1,224,548
2	Office Equipment	707,059		-	-	707,059	20%	70,706	127,271	-	-	197,977	509,082
3	Electric Equipment	46,779		-	-	46,779	20%	4,678	8,420	-	-	13,098	33,681
4	Vehicle	1,273,696		-	-	1,273,696	20%	127,370	229,265	-	-	356,635	917,061
Total:		3,459,754	-	-	-	3,459,754		274,365	501,017	-	-	775,382	2,684,372

**Activating Village Courts in Bangladesh (AVCB)**  
**As at 30 June 2016**

Sl.	Particulars	Cost Price					Rate of %	Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance		Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
	Furniture	5,900,470	-	-	-	5,900,470	10%	1,800,534	409,994.00	-	-	2,210,528	3,689,942
	Office Equipment	501,000	-	-	-	501,000	20%	270,139	46,172.00	-	-	316,311	184,689
	Electric Equipment	50,781	-	-	-	50,781	20%	27,381	4,680.00	-	-	32,061	18,720
	Vehicle	423,885	-	-	-	423,885	20%	228,559	39,065.00	-	-	267,624	156,261
	Total:	6,876,136	-	-	-	6,876,136		2,326,613	499,911	-	-	2,826,524	4,049,612

**Strengthening Democratic Governance Through Ensuring Responsivness of Public Service Project-MJF Project**  
**As at 30 June 2016**

Particulars	Cost					Rate of %	Depreciation				Written down Value	
	Opening Balance	Addition	Adjustment		Closing Balance		Opening Balance	Addition	Adjustment			Closing Balance
			Add	Less					Add	Less		
Furniture	113,801	-		113,801	-	10%	16,501		-	16,501	-	-
Office equipment	98,474	-		98,474	-	20%	27,572		-	27,572	-	-
Vehicle	154,457	-		154,457	-	20%	43,248		-	43,248	-	-
Tin Shed	246,600	-		246,600	-	15%	69,048		-	69,048	-	-
Total	613,332	-	-	613,332			156,369	-	-	156,369	-	-

## Community Finance Sector (MFP &amp; Others)

As at 30 June 2016

## A. Property, Plant &amp; Equipments:

SL	Particulars	Cost		Adjustment		Closing Balance	Rate of %	Depreciation						Written down Value
		Opening Balance	Addition	Adjustment				Opening Balance	Addition	Adjustment		Closing Balance		
				Add	Less					Add	Less			
1	Land & Land Development	9,822,627	-	-	-	9,822,627	0%	-	-	-	-	-	9,822,627	
2	Furniture	7,328,040	412,162	5,000	-	7,745,202	10%	2,539,315	517,531	-	-	3,056,846	4,688,356	
3	Office equipment	17,065,336	706,722	57,891	360,261	17,469,688	20%	6,119,216	2,311,390	-	158,304	8,272,302	9,197,386	
4	Vehicle	8,499,708	366,720	60,436	522,498	8,404,366	20%	883,885	1,164,777	-	96,399	1,952,263	6,452,103	
5	Tin Shed & Building	5,356,620	647,193	150,000	-	6,153,813	20%	1,821,468	270,913	-	-	2,092,381	4,061,432	
6	Elect. Equipment	2,939,852	94,098	-	32,450	3,001,500	20%	1,375,896	294,601	-	27,005	1,643,492	1,358,008	
7	Agricultural Equip.	33,393	-	-	-	33,393	30%	18,515	10,518	-	-	29,033	4,360	
8	Books & Periodicals	7,746	-	-	-	7,746	20%	4,709	911	-	-	5,620	2,126	
9	Biogas project	40,668	-	-	-	40,668	20%	15,693	8,775	-	-	24,468	16,200	
10	Bedding	224,775	15,689	-	-	240,464	20%	131,717	31,453	-	-	163,170	77,294	
11	Feeding Pot	8,380	-	-	-	8,380	-	5,364	1,483	-	-	6,847	1,533	
As on June 30, 2016		51,327,145	2,242,584	273,327	915,209	52,927,847		12,915,778	4,612,352	-	281,708	17,246,422	35,681,425	

## B. Intangible Assets :

1	Software	5,965,000	1,480,000	-	5,965,000	1,480,000	-	-	-	-	-	-	1,480,000
2	Capital Work in Progress	286,812	441,385	864	-	729,061	-	-	-	-	-	-	729,061
As on June 30, 2016		6,251,812	1,921,385	864	5,965,000	2,209,061	-	-	-	-	-	-	2,209,061
Total		57,578,957	4,163,969	274,191	6,880,209	55,136,908		12,915,778	4,612,352	-	281,708	17,246,422	37,890,486

## Community Finance Sector (MFP &amp; Others)

As at 30 June 2016

## A. Property, Plant &amp; Equipments:

A. Property, Plant & Equipments.														
SL	Particulars	Cost				Closing Balance	Rate of %	Depreciation						Written down Value
		Opening Balance	Addition	Adjustment				Opening Balance	Addition	Adjustment		Closing Balance		
				Add	Less					Add	Less			
1	Land & Land Development	9,822,627	-	-	-	9,822,627	0%	-	-	-	-	-	9,822,627	
2	Furniture	7,328,040	412,162	5,000	-	7,745,202	10%	2,539,315	517,531	-	-	3,056,846	4,688,356	
3	Office equipment	17,065,336	706,722	57,891	360,261	17,469,688	20%	6,119,216	2,311,390	-	158,304	8,272,302	9,197,386	
4	Vehicle	8,499,708	366,720	60,436	522,498	8,404,366	20%	883,885	1,164,777	-	96,399	1,952,263	6,452,103	
5	Tin Shed & Building	5,356,620	647,193	150,000	-	6,153,813	20%	1,821,468	270,913	-	-	2,092,381	4,061,432	
6	Elect. Equipment	2,939,852	94,098	-	32,450	3,001,500	20%	1,375,896	294,601	-	27,005	1,643,492	1,358,008	
7	Agricultural Equip.	33,393	-	-	-	33,393	30%	18,515	10,518	-	-	29,033	4,360	
8	Books & Peredicals	7,746	-	-	-	7,746	20%	4,709	911	-	-	5,620	2,126	
9	Biogas project	40,668	-	-	-	40,668	20%	15,693	8,775	-	-	24,468	16,200	
10	Bedding	224,775	15,689	-	-	240,464	20%	131,717	31,453	-	-	163,170	77,294	
11	Feeding Pot	8,380	-	-	-	8,380	20%	5,364	1,483	-	-	6,847	1,533	
As on June 30, 2016		51,327,145	2,242,584	273,327	915,209	52,927,847		12,915,778	4,612,352	-	281,708	17,246,422	35,681,425	

## B. Intangible Assets :

1	Software	5,965,000	1,480,000	-	5,965,000	1,480,000	-	-	-	-	-	-	1,480,000
2	Capital Work in Progress	286,812	441,385	864	-	729,061	-	-	-	-	-	-	729,061
As on June 30, 2016		6,251,812	1,921,385	864	5,965,000	2,209,061	-	-	-	-	-	-	2,209,061
Total		57,578,957	4,163,969	274,191	6,880,209	55,136,908	-	12,915,778	4,612,352	-	281,708	17,246,422	37,890,486

## Livelihood and Essential Services

As at 30 June 2016

Annexure-A

SL	Particulars	Cost Price					Rate of %	Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance		Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	375,590	1,470	-	-	375,590	10%	164,658	22,552	-	-	187,094	188,496
2	Office Equipment	608,393	106,150	-	-	608,393	20%	415,891	66,464	-	-	454,392	154,001
3	Electric Equipment	43,650	-	-	-	43,650	20%	39,144	902	-	-	40,046	3,604
4	Vehicle	353,624	-	-	-	353,624	15%	197,486	31,228	-	-	228,714	124,910
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	7,490	-	-	-	7,490	1,510
6	Tin Shed & Building	-	242,053	-	-	242,053	20%	-	16,370	-	-	16,370	225,683
Total:		1,390,257	349,673	-	-	1,632,310		824,669	137,516	-	-	934,106	698,204

PACE Project  
As at 30 June 2016

## A. Property, Plant &amp; Equipments:

SL	Particulars	Cost		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition	Add	Less			Opening Balance	Addition	Add	Less	
1	Furniture	-	1,470	-	-	1,470	10%	-	116	-	-	1,354
2	Office equipment	-	106,150	-	-	106,150	20%	-	27,963	-	-	78,187
3	Tin Shed & Building	-	242,053	-	-	242,053	20%	-	16,370	-	-	225,683
As on June 30, 2016		-	349,673	-	-	349,673		-	44,449	-	-	305,224

Increasing community capacity for Holistic Development Project-HEIFER International  
As at 30 June 2016

SL	Particulars	Cost Price		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition during the year	Add	Less			Opening Balance	Addition during the year	Add	Less	
1	Furniture	24,350	-	-	-	24,350	10%	11,664	1,269	-	-	12,933
2	Electric Equipment	7,650	-	-	-	7,650	20%	5,722	386	-	-	6,108
Total:		32,000	-	-	-	32,000		17,386	1,655	-	-	19,041

Community Based Climate Adaptation Project-CBCAP  
As at 30 June 2016

SL	Particulars	Cost Price		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition during the year	Add	Less			Opening Balance	Addition during the year	Add	Less	
1	Furniture	107,400	-	-	-	107,400	10%	19,386	10,144	-	-	29,530
2	Office Equipment	111,600	-	-	-	111,600	20%	32,736	15,773	-	-	48,509
Total:		219,000	-	-	-	219,000		52,122	25,917	-	-	78,039

Breaking the Silence of Violence- BRAVE Project  
As at 30 June 2016

SL	Particulars	Cost Price		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition during the year	Add	Less			Opening Balance	Addition during the year	Add	Less	
1	Furniture	243,840	-	-	-	243,840	10%	133,608	11,023	-	-	144,631
2	Office Equipment	496,793	-	-	-	496,793	20%	383,155	22,728	-	-	405,883
3	Electric Equipment	36,000	-	-	-	36,000	20%	33,422	516	-	-	33,938
4	Vehicle	353,624	-	-	-	353,624	15%	197,486	31,228	-	-	228,714
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	7,490	-	-	-	7,490
Total:		1,139,257	-	-	-	1,139,257		755,161	65,495	-	-	820,656

WAVE FOUNDATION  
Fixed Assets Schedule  
General Fund, Enterprise & Others  
As at 30 June 2016

SL	Particulars	Cost Price		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition during the year	Add	Less			Opening Balance	Addition during the year	Add	Less	
1	Land & Land Development	750,000	-	-	-	750,000	0%	-	-	-	-	750,000
2	Furniture	3,099,913	183,170	6,119,436	-	9,402,519	10%	1,327,943	607,086	1,907,811	-	3,842,840
3	Office Equipment	6,590,128	5,000	1,026,943	34,502	7,587,569	20%	4,385,537	506,629	665,404	1	5,557,569
4	Electric Equipment	1,875,570	10,700	50,781	-	1,937,051	20%	824,235	215,233	27,383	1,439	1,065,412
5	Vehicle	9,419,591	-	1,659,145	1,083,223	9,995,513	15%	4,682,715	986,102	448,414	66,126	6,051,105
6	Tin Shed & Building	1,336,632	-	-	600,000	736,632	15%	184,343	4,931	-	-	189,274
7	Pump	27,085	-	-	-	27,085	20%	19,172	1,582	-	-	20,754
8	Telephone & Mobile	7,300	-	-	-	7,300	20%	6,898	80	-	-	6,978
9	Bedding	85,665	46,810	-	-	132,475	30%	57,843	25,955	-	15	83,783
Total:		23,191,884	245,680	8,856,305	1,717,725	30,576,144		11,488,686	2,347,598	3,049,012	67,581	16,817,715

WAVE Foundation-Mother Account  
As at 30 June 2016

SL	Particulars	Cost Price		Adjustment		Closing Balance	Rate of %	Depreciation				Written down Value
		Opening Balance	Addition during the year	Add	Less			Opening Balance	Addition during the year	Add	Less	
1	Land & Land Development	750,000	-	-	-	750,000	-	-	-	-	-	750,000
2	Furniture	2,319,099	-	6,061,620	-	8,380,719	10%	987,758	550,778	1,884,483	-	3,423,019
3	Office Equipment	5,464,733	-	1,026,943	-	6,491,676	20%	3,773,295	410,883	663,965	-	4,848,143
4	Electric Equipment	808,646	-	50,781	-	859,427	20%	534,772	59,455	27,381	-	621,608
5	Vehicle	9,219,591	-	1,659,145	1,083,223	9,795,513	15%	4,536,236	975,398	448,414	66,126	5,893,922
6	Tin Shed & Building	78,639	-	-	-	78,639	15%	70,345	1,244	-	-	71,589
7	Pump	1,070	-	-	-	1,070	20%	979	18	-	-	997
Total:		18,641,778	-	8,798,489	1,083,223	26,357,044		9,903,385	1,997,776	3,024,243	66,126	14,859,278

WAVE Foundation, Dhaka Office  
As at 30 June 2016

SL	Particulars	Cost Price				Rate of %	Depreciation					Written down Value	
		Opening Balance	Addition during the year	Adjustment			Closing Balance	Opening Balance	Addition during the year	Adjustment			Closing Balance
				Add	Less					Add	Less		
1	Furniture	148,525	-	-	-	148,525	10%	110,800	3,773	-	-	114,573	33,952
2	Office Equipment	39,500	-	-	-	39,500	20%	16,903	4,519	-	-	21,422	18,078
3	Electric Equipment	846,535	-	-	-	846,535	20%	146,011	140,105	-	-	286,116	560,419
4	Vehicle	200,000	-	-	-	200,000	20%	146,479	10,704	-	-	157,183	42,817
7	Telephone & Mobile	7,300	-	-	-	7,300	20%	6,898	80	-	-	6,978	322
Total:		1,241,860	-	-	-	1,241,860		427,091	159,181	-	-	586,272	655,588

Training Division-Chuadanga  
As at 30 June 2016

Sl.	Particulars	Opening Balance	Addition during the	Cost Price		Closing Balance	Rate of %	Depreciation					Written down Value
				Adjustment				Opening Balance	Addition during the	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	439,141	-	-	-	439,141	10%	159,734	27,927	14	-	187,675	251,466
2	Office Equipment	145,771	-	-	-	145,771	20%	117,615	5,630	-	1	123,244	22,527
3	Electric Equipment	183,106	-	-	-	183,106	20%	113,360	13,959	2	-	127,321	55,785
4	Tin Shed & Building	1,178,333	-	-	600,000	578,333	-	58,917	-	-	-	58,917	519,416
5	Bedding	85,665	-	-	-	85,665	30%	57,843	8,367	-	15	66,195	19,470
	Total:	2,032,016	-	-	600,000	1,432,016		507,469	55,883	16	16	563,352	868,664

Ankur Seeds  
As at 30 June 2016

SL	Particulars	Cost Price					Rate of %	Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance		Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	118,790	-	-	-	118,790	10%	42,151	7,664	-	-	49,815	68,975
2	Pump	3,200	-	-	-	3,200	20%	1,966	247	-	-	2,213	987
	Total:	121,990	-	-	-	121,990		44,117	7,911	-	-	52,028	69,962

Ankur Fruits  
As at 30 June 2016

SL	Particulars	Cost Price					Rate of %	Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance		Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	40,458	-	-	-	40,458	10%	19,206	2,125	-	-	21,331	19,127
2	Office Equipment	35,000	-	-	-	35,000	20%	25,915	1,529	1,439	-	28,683	6,117
3	Electric Equipment	11,583	-	-	-	11,583	20%	11,130	189	-	1,439	9,880	1,703
4	Tin Shed & Building	79,660	-	-	-	79,660	15%	55,081	3,687	-	-	58,768	20,892
5	Pump	22,815	-	-	-	22,815	20%	16,227	1,317	-	-	17,544	5,271
	Total:	189,516	-	-	-	189,516		127,559	8,847	1,439	1,439	136,406	53,110

WAVE Trade Training Center  
As at 30 June 2016

SL	Particulars	Cost Price						Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance	Rate of %	Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	16,654	183,170	57,816	-	257,640	10%	3,906	13,533	23,314	-	40,753	216,887
2	Office Equipment	737,502	-	-	34,502	703,000	20%	335,798	72,913	-	-	408,711	294,289
3	Electric Equipment	-	10,700	-	-	10,700	20%	-	178	-	-	178	10,522
4	Bedding	-	46,810	-	-	46,810	20%	-	17,588	-	-	17,588	29,222
	Total:	754,156	240,680	57,816	34,502	1,018,150		339,704	104,212	23,314	-	467,230	550,920

RANGAN  
As at 30 June 2016

SL	Particulars	Cost Price					Rate of %	Depreciation					Written down Value
		Opening Balance	Addition during the year	Adjustment		Closing Balance		Opening Balance	Addition during the year	Adjustment		Closing Balance	
				Add	Less					Add	Less		
1	Furniture	17,246		-	-	17,246	10%	4,388	1,286	-	-	5,674	11,572
2	Office Equipment	167,622	5,000	-	-	172,622	20%	116,011	11,155	-	-	127,166	45,456
3	Electric Equipment	25,700	-			25,700	20%	18,962	1,347	-	-	20,309	5,391
	Total	210,568	5,000	-	-	215,568		139,361	13,788	-	-	153,149	62,419



**Statement of Consolidated Expenditure**
**Annexure- B**

Name Project/Program	Right & Governance Sector	Community Finance Sector	Livelihood Development Sector	General Fund, Entrepirise & Others	Total FY 2015-16
Salary Expenses	29,452,339	179,806,148	19,943,164	3,935,851	233,137,502
Interest Expenses	-	91,176,245	24,965	345,029	91,546,239
Cost of Goods Sold	-	-	5,424,306	1,522,636	6,946,942
Project Expenses	28,516,778	-	21,940,901	1,503,012	51,960,691
Training Fees, Food & Others	1,414,059	3,387,108	4,441,990	1,608,885	10,852,042
Stationary & Utilities	12,578	9,370,979	71,297	837,897	10,292,751
Travel/Conveyance	995,628	4,401,770	1,356,529	832,824	7,586,751
Gas, Water & Electricity Bill	-	2,568,825	51,050	281,038	2,900,913
Postage & Telephone bill	-	2,349,949	186,476	102,434	2,638,859
Bank Charge	57,737	2,092,889	128,979	33,467	2,313,072
Fuel	-	3,255,777	234,795	38,006	3,528,578
Entertainment	-	1,250,048	2,629	6,963	1,259,640
Office Rent	-	11,029,734	621,163	314,970	11,965,867
Repair & Maintenance	-	-	34,448	318,142	352,590
Honorarium	-	-	-	95,966	95,966
VAT & Tax	-	-	-	321,402	321,402
Audit Fee	-	250,000	-	117,500	367,500
Depreciation	-	-	157,516	2,347,598	2,505,114
Others Expenditure	122,103	31,729,803	2,154,876	479,898	34,486,680
Social Expenses	-	11,114,266	-	-	11,114,266
Donation to Other Project	-	-	-	13,850	13,850
Loan Loss provision	-	12,594,553	-	-	12,594,553
Miscellaneous Loss	-	201,957	-	-	201,957
Interest on Regular Savings	-	19,093,459	-	-	19,093,459
Interest on Security Savings	-	2,325,864	-	-	2,325,864
Depreciation	-	4,612,352	-	-	4,612,352
<b>Total</b>	<b>60,571,222</b>	<b>392,611,726</b>	<b>56,775,084</b>	<b>15,057,368</b>	<b>525,015,400</b>



**Consolidate Statement of Income**
**Annexure-C**

Particulars	Right & Governance Sector	Livelihood Development Sector	General Fund, Entrepirse & Others	Revenue Income (Community Finance Sector)	Total FY 2015-16
Overhead income	182,753	-	1,546,252	-	1,729,005
Sales Revenue	-	8,130,040	2,857,993	-	10,988,033
Tree Sale	-	-	-	-	-
Income from Training	-	-	6,493,385	-	6,493,385
Donation for Others Project	-	877,500	40,000	-	917,500
General Members Subscription	-	-	2,200	-	2,200
Contribution Receive	-	-	240,672	-	240,672
Miscellaneous Income	-	-	-	-	-
service Charge	-	585,294	-	369,790,434	370,375,728
Venue & Seat Rent	-	-	953,051	-	953,051
Land Leas	-	-	-	-	-
Bank Interest	89,050	87,456	117,785	1,616,238	1,910,529
Other Income	2,146	478,380	700,742	2,111,492	3,292,760
Interest on Investment	-	-	-	5,070,516	5,070,516
Admission Fee	-	-	-	532,570	532,570
Form Pass Book Sales	-	-	-	1,986,775	1,986,775
<b>Total Income</b>	<b>273,949</b>	<b>10,158,670</b>	<b>12,952,080</b>	<b>381,108,025</b>	<b>404,492,724</b>



**WAVE Foundation**  
Statement of Investment on FDR (Micro Finance Program & Others)  
As at June 30, 2016



Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as on 30.06.15	Interest	AIT	Bank Charg	Receivable Interest	Net Interest	Investment	Encashment	As on 30.06.2016	Net Interest Without Receivable
WAVE Foundation Savings Fund	016223117414007313	Prime Bank, Mouchak Dhaka	5.80%	07.04.16	07.07.16	17,275,634	1,202,325	180,348	7,500	291,686	1,014,477	1,014,477	-	18,290,111	910,639
	02291931114107026132	Prime Bank, Mouchak Dhaka	6.00%	03.02.16	03.08.16	281,066	22,134	3,320	500	8,660	18,314	18,314	-	299,380	13,474
	0159633/411-40	MBL Chaudanga	5.80%	07.01.16	07.04.16	2,538,991	191,921	19,191	-	44,700	172,730	139,843	2,678,574	-	147,221
	132734310435000192	Sonali Bank, Darana	7.75%	02.05.16	02.08.16	1,176,318	87,245	13,087	1,500	13,690	72,658	72,658	-	1,248,976	73,555
	0159789/411-841	MBL, Chaudanga	5.00%	02.06.16	02.09.16	815,751	56,320	5,632	-	4,646	50,688	50,688	-	866,439	51,674
	045142022472007519	UCBL, Chaudanga	7.25%	30.10.15	30.01.16	11,367,024	454,681	45,468	7,500	145,328	401,713	401,713	11,768,737	-	309,353
	0202605/411-1564	MBL, Chaudanga	5.00%	18.05.16	19.08.16	529,824	37,966	3,797	-	4,527	34,169	34,169	-	563,993	33,439
	0202605/411-1760	MBL, Chaudanga	5.00%	02.05.16	02.08.16	1,038,042	75,062	7,507	-	12,836	67,555	67,555	-	1,105,597	62,226
	215122	Shahjalal Islamic Bank, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
WAVE Foundation Equity Fund	0202605/411-1564	Shahjalal Islamic Bank, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
	0202605/411-1564	MBL, Chaudanga	5.00%	30.04.16	30.07.16	500,000	35,489	3,549	500	6,016	31,440	31,440	-	531,440	29,473
<b>Sub Total :</b>															<b>2,184,216</b>

WAVE Foundation DMF Fund	02291931114107026133	Prime Bank, Mouchak Dhaka	8.50%	03.08.15	03.02.16	1,036,626	81,641	12,246	3,000	31,938	66,395	37,448	1,074,074	-	49,703
	0202605/411-1510	MBL Chaudanga	6.50%	19.11.15	19.02.16	662,280	26,729	2,673	-	5,558	24,056	24,056	686,336	-	21,071
	0202605/411-1754	MBL Chaudanga	6.50%	02.11.15	02.02.16	11,460,012	670,300	67,000	-	145,880	603,270	429,387	11,889,399	-	524,420
	148320/14/0000000000	Prime Bank, Mouchak Dhaka	6.50%	02.11.15	02.02.16	2,762,771	147,183	22,077	3,000	33,159	122,106	90,252	2,853,023	-	114,024
	310470500000	Sonali Bank, Darana	8.00%	30.06.15	30.06.16	1,150,000	51,990	5,199	3,000	-	43,791	-	1,150,000	-	51,990
	<b>Total FDR</b>					<b>17,071,689</b>	<b>977,843</b>	<b>109,225</b>	<b>9,000</b>	<b>216,635</b>	<b>859,618</b>	<b>581,143</b>	<b>17,652,832</b>	-	<b>761,208</b>
	<b>DMF Fund (Cash at bank)</b>					<b>18,746</b>								-	
	<b>Adjustment with fund</b>													-	
	<b>Sub Total :</b>					<b>17,090,435</b>	<b>977,843</b>	<b>109,225</b>	<b>9,000</b>	<b>216,635</b>	<b>859,618</b>	<b>581,143</b>	<b>17,652,832</b>	-	<b>761,208</b>
	1327986/3104350001236	Sonali Bank, Darana	8.00%	10.05.15	10.08.15	11,216,691	641,033	96,155	15,000	112,443	529,878	372,489	11,589,180	-	528,190
WAVE Foundation Equity Fund	0467153-350001357	Sonali Bank, Darana	8.00%	23.07.15	23.10.15	5,562,050	217,302	32,595	-	74,608	183,207	184,707	5,746,757	-	142,694
	0202611/411-1633	MBL Chaudanga	5.00%	18.05.16	19.08.16	1,483,507	106,304	10,630	-	12,674	95,674	95,674	-	1,579,181	93,630
	0202605/411-1564	MBL Chaudanga	5.00%	30.04.16	30.07.16	-	170,635	17,063	-	-	153,562	3,353,562	-	3,353,562	170,625
	0202605/411-1564	Trust Bank	8.00%	16.02.16	16.06.16	-	175,996	17,600	7,500	-	150,896	11,883,935	-	11,883,935	175,996
	0202605/411-1564	Bank Asia, Dhaka	5.75%	16.05.16	16.08.16	-	176,909	17,691	3,000	-	156,218	5,894,867	-	5,894,867	176,909
	0202605/411-1564	MBL Chaudanga	4.50%	29.02.16	29.03.16	-	75,127	7,513	-	-	67,614	10,067,614	-	10,067,614	75,127
	0202605/411-1564	MBL Chaudanga	5.00%	30.06.16	30.09.16	-	28,875	2,888	-	-	25,987	2,125,987	-	2,125,987	28,875
	<b>Total FDR</b>					<b>18,262,248</b>	<b>1,592,171</b>	<b>202,135</b>	<b>27,000</b>	<b>200,125</b>	<b>1,363,036</b>	<b>33,978,435</b>	<b>27,403,551</b>	<b>24,837,532</b>	<b>1,392,046</b>
	<b>Equity Fund (Cash at bank)</b>					<b>3,176</b>								<b>2,141</b>	
	<b>Adjustment with fund</b>														
<b>Sub Total :</b>															<b>1,392,046</b>

WAVE Foundation GNP	0202642/411-1063	Mercantile bank, Chaudanga	5.00%	20.04.16	20.07.16	236,627	17,886	1,788	-	3,521	16,098	16,098	-	252,725	14,365
	0202605/411-1570	MBL Chaudanga	5.00%	18.05.16	19.08.16	296,701	21,261	2,126	-	2,535	19,135	19,135	-	315,336	18,726
	0202605/411-1570	Shahjalal Islamic Bank, Chaudanga	6.75%	30.04.16	30.07.16	300,000	21,287	2,129	500	6,056	18,658	18,658	-	318,658	18,231
	310470500000	Sonali Bank, Darana	8.00%	30.06.16	30.09.16	300,000	24,000	2,400	-	-	21,100	21,100	-	321,100	24,000
	<b>Sub Total</b>					<b>1,133,328</b>	<b>84,434</b>	<b>8,443</b>	<b>1,000</b>	<b>12,112</b>	<b>74,991</b>	<b>74,991</b>	-	<b>1,208,319</b>	<b>72,332</b>

## Annexure-D

Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as on 30.06.15	Interest	AIT	Bank Charg	Receivable Interest	Net Interest	Investment	Encashment	As on 30.06.2016	Net Interest Without Receivable
W.F Uncertain reserve fund	0202608/411-1583	MBL Chhadanga	5.00%	18.05.16	19.08.16	158,947	11,391	1,140	-	1,358	10,251	10,251	-	168,198	10,035
	0202685/1174111546627	MBL Chhadanga	5.00%	30.04.16	30.07.16	-	1,065	105	-	-	960	20,960	-	20,960	1,065
	3104705000953	Sonal Bank, Darasana	5.00%	30.06.16	30.09.16	150,000	12,000	1,200	500	-	10,300	10,300	-	160,300	12,000
Sub Total :						308,947	24,456	2,445	500	1,358	21,511	41,511	-	350,458	23,098
W.F CRF II reserve fund	0202607/411-1587	MBL Chhadanga	8.25%	18.05.16	19.08.16	116,561	8,352	835	-	996	7,517	7,517	-	124,078	7,356
	3104705000091	Sonal Bank, Darasana	8.00%	30.06.16	30.09.16	120,000	9,600	960	500	-	8,140	8,140	-	128,140	9,600
Sub Total :						236,561	17,952	1,795	500	996	15,657	15,657	-	252,218	16,956
Total :						72,557,345	5,413,161	661,259	64,500	963,315	4,688,902	60,590,337	62,503,694	70,624,407	4,449,846
Cash Refund From DMF Account													679,370		
Grand Total						72,557,345	5,413,161	661,259	64,500	963,315	4,688,902	60,590,337	63,183,064	70,624,407	4,449,846
WAVE Agriculture Institute	0094-033002469	Janata Bank, Darasana	11%	02.05.16	02.08.16	559,531	63,741	9,561	-	9,258	54,180	54,180	-	613,711	54,483
Sub Total :						559,531	63,741	9,561	-	9,258	54,180	54,180	-	613,711	54,483
Grand Total With Ag. Ins						73,116,876	5,476,902	670,820	64,500	972,573	4,743,082	60,644,717	63,183,064	71,238,118	4,504,329
WAVE Trade Training Center	0402446/2435	Janata Bank Ltd. Darasana	8.00%	23.01.15	22.01.16	54,675	-	-	-	-	7,544	7,544	-	62,219	7,544
WAVE Heifer Project-1 Fund	008837/940	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	29.6.15	29.09.15	199,134	-	-	-	-	-	-	-	154,704	-
WAVE Heifer Project-2 Fund	008848/951	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	26.06.15	26.09.15	190,382	-	-	-	-	-	-	-	155,013	-
WAVE Heifer Project-2 Fund	008900/980	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	25.06.15	25.09.15	125,159	-	-	-	-	-	-	-	103,222	-
Grand Total						73,695,226	-	-	-	-	-	-	-	71,713,276	4,511,873

