

**Auditor's Report  
And  
Consolidated Audited Financial Statements  
Of  
WAVE Foundation  
For the year ended on 30 June 2020**

**WAVE Foundation**  
**Consolidated Financial Statements**  
**For the year ended 30 June 2020**

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**Independent Auditor's Report****To the management of WAVE Foundation****Report on the Audit of the Financial Statements****Opinion**

We have audited the accompanying consolidated financial statements of **WAVE Foundation**, which comprise the Statement of Consolidated Financial Position as at June 30, 2020 and the Consolidated Statement of Income & Expenditure, Consolidated Statement of Receipts and Payments, Consolidated statement of Cash flows, Consolidated statement of changes in fund for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects of the financial position of **WAVE Foundation** as at 30 June 2020, and of its financial performance, its cash flows its receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance with these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no other key audit matters to communicate in our report.

**Information Other than the Financial Statements and Auditor's Report Thereon**

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement therein of this other information; we are required to report the fact. However, we have nothing to report in this regard.

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

Management is responsible for the preparation and fair presentation of this financial statement in accordance with the International Financial Reporting Standard (IFRSs) and for such internal control as management determines necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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



**Auditor's Responsibility for the Audit of the Financial Statements**

Our Objectives are to obtain reasonable assurance about whether the financial statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Dated: 30 November 2020  
Dhaka



Aziz Halim Khair Choudhury  
Chartered Accountants

Signed by:  
Md. Aftab Uddin Ahmed FCA  
Senior Partner  
ICAB Enrolment No. : 804

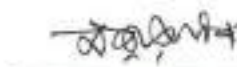
**WAVE Foundation**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2020**

Particulars	Notes	Amount in Taka	
		As at 30 June 2020	As at 30 June 2019
<b>ASSETS</b>			
<b>Non-current Assets</b>		<b>498,739,015</b>	<b>482,550,673</b>
Property, Plant & Equipments	3.00	498,739,015	482,550,673
<b>Current Assets</b>		<b>4,227,094,878</b>	<b>3,927,286,217</b>
Investment in FDR	4.00	347,206,618	261,302,141
Loans, Advances and Receivables	5.00	98,847,659	76,475,328
Security Deposit	6.00	21,411,766	21,431,766
Loan to Beneficiaries	7.00	3,308,060,262	3,273,509,748
Other Assets	8.00	245,623,227	105,750,965
Cash and Cash Equivalents	9.00	205,945,346	188,816,269
<b>TOTAL ASSETS</b>		<b>4,725,833,893</b>	<b>4,409,836,890</b>
<b>FUND AND LIABILITIES</b>			
<b>Fund</b>	10.00	<b>568,015,202</b>	<b>584,112,566</b>
Governance & Rights Domain		3,220,737	4,340,208
Sustainable Livelihood Domain(MFP & others)		553,981,646	572,380,469
Social Development & Climate Resilience Domain		2,050,522	(2,015,788)
General Fund, Enterprise & Others		8,762,297	9,407,677
<b>Liabilities</b>		<b>4,157,818,690</b>	<b>3,825,724,324</b>
Loans	11.00	2,601,244,203	2,307,049,862
Member Savings	12.00	1,002,033,402	920,157,672
Donation Received in Advance	13.00	16,988,435	17,966,598
Grants/Equity for Fixed Assets	14.00	104,787,076	49,432,963
Other Liabilities	15.00	136,141,808	90,418,347
Disaster Management Other Funds	16.00	5,234,126	172,178,790
Loan Loss Provision	17.00	139,245,203	129,506,965
Insurance Fund	18.00	152,144,434	139,013,127
<b>TOTAL FUND AND LIABILITIES</b>		<b>4,725,833,893</b>	<b>4,409,836,890</b>

The annexed notes form an integral part of the Consolidated Statement of Financial Position. Signed for and on behalf of WAVE Foundation

  
 Director (Finance & Accounts)

  
 Executive Director

  
 Chairperson

This is the Consolidated Statement of Financial Position referred to in our separate report of even date.

Dated, Dhaka  
 30 November 2020

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants

**WAVE Foundation**  
**Consolidated Statement of Income and Expenditure**  
**For the year ended 30 June 2020**

		Amount in Taka	
Particulars	Notes	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
<b>Income</b>			
Donation Income	19.00	180,250,642	219,470,305
Income	20.00	762,005,860	817,871,692
<b>Total Income</b>		<b>942,256,502</b>	<b>1,037,341,997</b>
<b>Expenditure</b>			
Expenditures	21.00	955,700,401	996,110,022
<b>Total Expenditure</b>		<b>955,700,401</b>	<b>996,110,022</b>
<b>Income /(Loss) over Expenditure</b>		<b>(13,443,899)</b>	<b>41,231,975</b>

The annexed notes form an integral part of the Consolidated Statement of Income and Expenditure. Signed for and on behalf of WAVE Foundation

  
 Director (Finance & Accounts)

  
 Executive Director

  
 Chairperson

This is the Consolidated Statement of Comprehensive Income referred to in our separate report of even date.

Dated, Dhaka  
 30 November 2020

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants



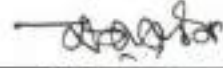
**WAVE Foundation**  
**Consolidated Statement of Receipts and Payments**  
**For the year ended 30 June 2020**

Particulars	Notes	Amount in Taka	
		01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
<b>Opening Balance</b>		<b>188,816,269</b>	<b>315,416,943</b>
Cash in Hand		7,581,977	18,268,218
Cash at Bank		181,234,292	297,148,725
<b>Receipts</b>		<b>8,683,214,842</b>	<b>8,982,156,522</b>
Donation Received	19.00	135,154,371	257,679,099
Revenue Income	20.00	748,259,477	782,749,010
Loan Received	22.00	6,579,384,653	6,811,721,148
Advance Received	23.00	18,100,846	31,886,409
Other Receipts	24.00	1,202,315,495	1,098,120,856
<b>Total</b>		<b>8,872,031,111</b>	<b>9,297,573,465</b>
<b>Payments</b>		<b>8,666,085,765</b>	<b>9,108,757,196</b>
Revenue Expenditure	21.00	818,768,255	847,587,245
Loan Payment	25.00	1,317,245,517	1,643,386,754
Advance Payment	26.00	293,924,457	241,525,854
Other Payments	27.00	6,227,900,774	6,360,291,388
Non-current Assets (Annexure A)		8,246,763	15,965,955
<b>Closing Balance</b>		<b>205,945,346</b>	<b>188,816,269</b>
Cash in Hand		10,618,149	7,581,977
Cash at Bank		195,327,197	181,234,292
<b>Total</b>		<b>8,872,031,111</b>	<b>9,297,573,465</b>

The annexed notes form an integral part of the Consolidated Statement of Receipts and Payments. Signed for and on behalf of WAVE Foundation

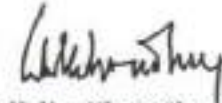
  
 Director (Finance & Accounts)

  
 Executive Director

  
 Chairperson

This is the Consolidated Statement of Financial Position referred to in our separate report of even date.

Dated, Dhaka  
 30 November 2020

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants

**WAVE Foundation**  
**Consolidated Statement of Cash Flows (Direct Method)**  
**For the year ended 30 June, 2020**

Particulars	Figures in Tk.	
	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
<b>A. Cash Flows from Operating Activities:</b>		
Donation received	135,154,371	257,679,099
Revenue Income	748,259,477	782,749,010
Realise/receiprs of loans, advances and receivables	18,100,846	31,886,409
Others receipts	1,202,315,495	1,098,120,856
Payment for revenue expenditure	(818,768,255)	(847,587,245)
Payment/refund of loans, advances and receivables	(293,924,457)	(241,525,854)
Others Payments	(6,227,900,774)	(6,360,291,388)
<b>Net cash used in operating activities</b>	<b>(5,236,763,297)</b>	<b>(5,278,969,113)</b>
<b>B. Cash Flows from Investing Activities:</b>		
Acquisition of Property, plant and equipments	(8,246,763)	(15,965,955)
<b>Net cash used in investing activities</b>	<b>(8,246,763)</b>	<b>(15,965,955)</b>
<b>C. Cash Flows from Financing Activities</b>		
Loan Received	6,579,384,653	6,811,721,148
Loan Payment	(1,317,245,517)	(1,643,386,754)
<b>Net cash flows from financing activities</b>	<b>5,262,139,136</b>	<b>5,168,334,394</b>
<b>D. Net Increase/(Decrease) in Cash and Cash- Equivalents (A+B+C)</b>	<b>17,129,076</b>	<b>(126,600,674)</b>
<b>E. Opening Cash and Cash Equivalents</b>	<b>188,816,269</b>	<b>315,416,943</b>
<b>Closing Cash and Cash Equivalents (D+E)</b>	<b>205,945,346</b>	<b>188,816,269</b>

The annexed notes form an integral part of the Statement of Cash Flows. Signed for and on behalf of WAVE Foundation

  
 Director (Finance & Accounts)

  
 Executive Director

  
 Chairperson

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

30 November 2020  
 Dhaka

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants



**WAVE Foundation**  
**Consolidated Statement of Changes in Fund**  
**For the year ended 30 June, 2020**

Figures in Tk.

Particulars	Governance & Rights Domain	Sustainable Livelihood Domain(MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	2019-2020
Opening Balance	4,340,208	572,380,469	(2,015,788)	9,407,677	584,112,566
Prior year adjustment	-	(3,166,589)	15,000	498,123	(2,653,466)
Surplus for the year	(1,119,471)	(15,232,234)	4,051,310	(1,143,503)	(13,443,898)
Closing Balance	3,220,737	553,981,646	2,050,522	8,762,297	568,015,202

Particulars	Governance & Rights Domain	Sustainable Livelihood Domain(MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	2019-2020
Opening Balance	6,214,884	526,053,793	(4,203,216)	10,635,595	538,701,056
Prior year adjustment	(1,249,752)	4,559,337	869,950	-	4,179,535
Surplus for the year	(624,924)	41,767,339	1,317,478	(1,227,918)	41,231,975
Closing Balance	4,340,208	572,380,469	(2,015,788)	9,407,677	584,112,566

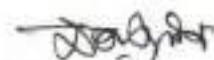
The annexed notes form an integral part of this Statement of Changes in Fund. Signed for and on behalf of WAVE Foundation



Director (Finance &amp; Accounts)



Executive Director



Chairperson

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

30 November 2020  
 Dhaka

  
 Aziz Halim Khair Choudhury  
 Chartered Accountants

**WAVE Foundation**  
**Consolidated Notes to the Financial Statements**  
**For the year ended 30 June 2020**

## **1.00 Background of the Organization**

WAVE Foundation emerged as a Civil Society Organization in 1990. Since its establishment, the organization has been implementing multifaceted activities for the socio-economic development of the poor and marginalized as well as the establishment of universal human rights and good governance. Besides, the organization is conducting issue-based policy advocacy and campaigns. WAVE is driven by its motto "Together for Better Life" towards the vision of establishing a "A just and Prosperous society". WAVE has organized its programs into 3 major domains – 1) Sustainable Livelihood 2) Democratic Governance and 3) Social Development & Climate Resilience. It is now working directly with more than 17 million people all over the country and making significant contributions to the realization of the country's 7th 5-year plan and the achievement of the sustainable development goals. Recently, the global coronavirus pandemic (COVID-19) forces many sectors of activity to slow down and adapt their functioning. Unlike the past, WAVE is responding through its actions and programs throughout Bangladesh to combat the coronavirus and its resulting crisis.

### **Together Against COVID19**

The outbreak of COVID-19 is spreading human suffering, crippling the global economy and upending people's lives. Bangladesh government has taken various steps to prevent this highly infectious disease. However, the outbreak of coronavirus has put the general health system of Bangladesh on high alert while its facilities are already struggling to handle regular patients in the capital and elsewhere. The handling of this infectious disease is marked by such patterns of denial, panic and mismanagement. The crisis has already transformed into an economic and labour market shock, impacting not only supply but also demand. Therefore, day laborers, working-class people, unemployed poor people, and lower-middle-class people are undergoing through the uncertainties of their livelihoods. People are forced to get out to earn their livelihoods not taking the fear of coronavirus into account, which has increased the risk of getting mass people infected by this virus. If not properly addressed the economic and social crisis created by the pandemic will increase inequality, exclusion, discrimination, mistrust and global unemployment in the medium and long term. In this critical situation, WAVE undertakes multifaceted activities and initiatives in different phases to combat the coronavirus and its resulting crisis. The organization has taken several measures to raise public awareness and sensitization in different working zones for preventing coronavirus including making and leaflet distribution, distribution of various cleaning supplies and food assistance following the rules and regulations by the government. Besides, WAVE is providing special orientations to staff, program participants, encouraging communication to the nearest health center/hospital or IEDCR hotline if coronavirus infection occurs, maintaining regular contact with local public representatives and administration and disseminating information through youth engagement and social media. WAVE is confident about building a sustainable constituency of stakeholders on COVID-19 prevention and preparedness. Also, on improving the responsiveness and quality delivery of existing health services. WAVE believes that national and global collaboration during coronavirus is extremely important whereas we must act with unity and work together in a collective response.

### **Vision**

A Just and Prosperous Society.

### **Mission**

WAVE Foundation promotes rights and entitlement of the people. Organization's priority is to include the poor and marginalized people in the development interventions towards sustainable livelihood, empowerment, equality, democratic governance and climate resilience.

### **Strategy for the three Programmatic Domains**

- Facilitate feasible livelihood interventions by providing skills, inputs, technology and finance along with using innovative production process, expanding market base and building organizations.
- Foster democratic practice in governance for ensuring responsive public services and facilitate social and policy advocacy with people's agenda.
- Empower targeted population with the capacities of leadership, mobilization, negotiation, adaptation and protection for attaining desired change in personal, community and social lives.



## Values

**Integrity:** We demonstrate our integrity through our commitment, honesty and work.

**Mutual respect:** We hold mutual respect irrespective of position, age, gender, ethnicity and religion.

**Accountability:** We demonstrate accountability and fairness by abiding rules and policies at work.

**Professionalism:** We acknowledge professionalism at all aspects of work and life.

**Teamwork:** Besides our individual responsibilities we work in team to perform tasks.

## Legal Status

- NGO Affairs Bureau: # 719, dated 22.06.1993, latest renewal on 6<sup>th</sup> June 2018.
- 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.

## Thematic Premises

Our theory of change is a philosophy of our development initiatives which guides us to bring envisaged changes in human lives. This philosophy gives us four thematic premises to learn, act, and provision for questioning to ourselves about what we are doing and why. The themes are inter-connected and intertwined with all development programmes. Therefore, they also act as guiding principles and the optics of outcome and impact measurement. The four thematic areas are; Rights and Entitlement, Equality and Empowerment, Democracy & Governance and Innovation & Sustainability. Based on the thematic premises, WAVE Foundation realigned all programmes and projects under 03 Programmatic Domains.

## Domains, programs & projects

A	Sustainable Livelihood Domain
01	<b>Poverty and Hunger Eradication Program</b>
	Pathways to Prosperity for Extremely Poor People (PPEPP) project.
02	<b>Community Finance Program</b>
	<ul style="list-style-type: none"> <li>➤ General Microcredit</li> <li>➤ Micro Entrepreneurship</li> <li>➤ Micro Credit for Ultra Poor</li> <li>➤ Agriculture Credit</li> <li>➤ Savings &amp; Micro Insurance with All Components</li> </ul>
	<ul style="list-style-type: none"> <li>• Housing Credit</li> <li>• WASH Credit                             <ul style="list-style-type: none"> <li>– Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS</li> <li>– Output Based Aid Sanitation Microfinance Program (OBASMP)</li> </ul> </li> </ul>
03	<b>Agro Biodiversity and Value Chain Program</b>
	<ul style="list-style-type: none"> <li>• Drought Tolerant Variety Rice Seeds Production, Processing and Marketing Project</li> <li>• Income Generation and Employment Creation for Entrepreneurs through Year-round Onion Cultivation &amp; Marketing Project.</li> <li>• Agriculture, Fisheries and Livestock Unit Projects</li> <li>• Black Bengal Goat Breeding Farm Project.</li> <li>• Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing Project.</li> <li>• Alleviation of Poverty through Rearing and Conservation of Local Improved and Hybrid Sheep Breed and Increasing Productivity at Family and Demonstration Farm Level in Meherpur Project.</li> <li>• Alleviation of Poverty through Rearing and Conservation of Local Improved and Hybrid Sheep Breed and Increasing Productivity at Family and Demonstration Farm Level in Patuakhali.</li> <li>• Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat-BBG Rearing (PACE) Project.</li> <li>• Sustainable Income Generating Program for Entrepreneurs through Dumba Rearing Project.</li> <li>• High Value Local Variety Mixed Fish Culture Project &amp; Fish Hatchery Project.</li> <li>• Achieving Sustainable Livelihood through Goat and Beef Value Chain Interventions-ASL Project.</li> </ul>



	<ul style="list-style-type: none"> <li>• Economic Enhancement through Strengthening Beef and Goat Market System-EESBGMS Project</li> <li>• Agro Entrepreneur Alliance-AEA Project</li> </ul>
<b>B.</b>	<b>Democratic Governance Domain</b>
	<ul style="list-style-type: none"> <li>• Democratic Decentralization and Responsive Governance Program</li> <li>• Democratic Decentralization &amp; Strong Local Government Campaign</li> <li>• Responsiveness of Public Services through Strengthening Participatory Governance -Response Project</li> </ul>
	<b>Access to Justice Program</b>
	<ul style="list-style-type: none"> <li>• Activating Village Courts in Bangladesh Phase II Project</li> <li>• Community Mediation Project</li> </ul>
<b>C.</b>	<b>Social Development &amp; Climate Resilience Domain</b>
	<b>Community Development Program</b>
	<ul style="list-style-type: none"> <li>• Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH Program</li> <li>• Uplifting the Life-standard of Elderly People Program</li> <li>• Cultural &amp; Sports Program</li> <li>• Norec-Knowledge Exchange Program on BBG &amp; FPO Project</li> <li>• Adolescent Program</li> <li>• Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration Project</li> </ul>
	<b>Right to Food and Nutrition Campaign</b>
	<b>Renewable Energy Program</b>
	<ul style="list-style-type: none"> <li>• Biogas and Bio-fertilizer</li> <li>• Solar Home System</li> <li>• Improved Cooking Stove</li> <li>• Solar Irrigation Systems</li> </ul>
	<b>Empowering Youth Program</b>
	<ul style="list-style-type: none"> <li>• Active Citizens</li> <li>• Pathways to Empower Young Women in Bangladesh</li> <li>• ENRICH related Youth Activities</li> <li>• Skill for Employment Investment Program-SEIP</li> <li>• Empowering Youth for Work-EYW Project</li> </ul>
	<b>Climate Change and Disaster Risk Reduction Program</b>
	Urban Management of Internal Migration due to Climate Change (UMIMCC) Project
	<b>Women Rights and Gender Equality Program</b>

• **Sustainable Livelihood Domain**

In line with the thematic premises and strategies this programmatic domain guides all of our livelihood interventions towards sustainability.

The Goal of the Sustainable Livelihood Domain:

**Ensure sustainability of the livelihood of the poor and marginalized population through economic empowerment and employment.**

For poverty alleviation our livelihood initiatives, focuses in building skills and capacity of the programme participants, boosting income with small and medium scale on farm and off farm enterprises, providing inputs, transferring appropriate technology, equipping with coping and recovery mechanisms from shock/stress, and retaining inputs and assets. All livelihood initiatives contribute to the mission with outcome and impact. Under this domain, we facilitate programmes/projects on savings for capital formation, skills and entrepreneurship development, technology transfer, inclusive finance, micro-finance support, agro-farming, crop diversification, livestock farming, promoting cash crop, micro-enterprise development, agriculture credit, intermediary service development, agro-processing, marketing and value chain development and organizing and grooming women, farmers', producers' and traders' along with their respective organizations. Strategies for sustainable livelihood Domain:



**Facilitate feasible livelihood interventions by providing skills, inputs, technology and finance along with using innovative production process, expanding market base and building organizations.**

#### **Programs and Projects under this Domain**

##### **• Poverty and Hunger Eradication 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 Poverty and Hunger Eradication 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 to 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 are 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.

##### **• Pathways to Prosperity for Extremely Poor People (PPEPP) Project**

Pathways to Prosperity project supports extremely poor people to connect with mainstream economic growth and jobs for sustainable development. The objectives of the project are to enable two million people (500,000 households) to exit from extreme poverty for good and support the development of stronger national institutions & systems to deliver services for the targeted group to become resilient and prosper; and increased GoB investment in quality service provision to extremely poor households in the targeted communities; and GoB increases funding for programmes for livelihoods of extremely poor people. It is a holistic multidimensional development project with 03 major components i.e. Resilient Livelihood; Nutrition and Community Mobilization including 03 crosscutting issues of inclusion of Person with Disabilities (PWDS), Gender Equality and Climate Justice. WAVE Foundation is implementing the project in two vulnerable south west districts named Magura and Patukhali with the support of PKSF funding from the UK aid and the European Union. WAVE will directly serve more than 8000 extremely poor households in the selected vulnerable districts in the first phase (2020-2025).

##### **• Community Finance Program**

WAVE continues and expands community finance program to ensure that it increases its outreach geographically and within the existing community it is serving through enhanced inclusion. Community finance plays a vital role towards transforming WAVE Foundation a sustainable institution for local communities. Through its multifaceted interventions under this program, WAVE aims to enhanced outreach, coverage and inclusion, increased economic involvement and financial self-reliance, new and successful businesses in agriculture and other sectors.

##### **• General Microcredit Project**

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

Major Products	Sub Products	
a) General Microcredit	Supplementary Loan Product	Specialized Loan Product
b) Micro Entrepreneurship	• Seasonal loan	• Black Bengal Goat Rearing loan
c) Microcredit for Ultra Poor	• WASH Loan	• Spices Cultivation Loan
d) Agriculture Credit	• Disaster Management loan	• Sheep Rearing loan



### • Micro Entrepreneurship Project

WAVE has launched its Micro-Entrepreneurship 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 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. Components under the projects are as follow:

#### Business Development Skills

Comprehensive business development skills are offered to both, graduated members of Microfinance Program as well as existing entrepreneurs who are operating their business in conventional fashion but wants to upgrade their ventures. Both training and consultancy support are offered.

#### Financing

WAVE currently offers maximum 10 lacs of loan support to the entrepreneurs.

#### Market Linkage

Entrepreneurs get market linkage support to make their business more competitive and viable.

### • Micro Credit for Ultra Poor Project

The country's poverty rate came down at 21.8 percent while the poverty rate, as per the lower poverty line or people living in extreme poverty, came down at 11.3 percent in 2018<sup>1</sup>. 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 'Micro Credit for Ultra Poor' component, 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 this project 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.

### • Agriculture Credit Project

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 Credit 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 provisions of the loan repayment are based on crop and livestock product cycle. The 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 Credit 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, and management of irrigation, mechanized and technology-based farming, and vocational education to farmers. Angkur Seeds and Angkur Agro Machineries have been working as complementary forces to achieve the desired objective of this program. Components under Agriculture Credit are;

### **Finance**

The crucial importance of finance is addressed based on flexibility and need of the farmers in accordance with the crop calendar and harvesting period. Finance for mechanization of agriculture is highly prioritized. The repayment can be once-off, weekly or monthly depending on farmers' choice.

### **Skills Development Training**

Skill development trainings on crop, livestock and fisheries are provided to enhance the capacity of the farmers. Accordingly, field day is observed and demonstrations are set.

### **Input Supply and Technology Transfer**

Quality input and technologies are prerequisite for development of agriculture sector. Proven agro-technologies are transferred to the farmer level in collaboration with Department of Agricultural Extension-DAE.

### **Savings & Credit Risk Management Service Project**

WAVE has been providing savings and credit risk management services in both rural and urban areas through its 127 branch offices with the financial support from PKSF. The products of micro insurance are;

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

### **Housing Credit Project**

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.

### **WASH Credit Project**

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 safe drinking water, hygiene practice and sanitation facilities need not to be exaggerated. Poor sanitation and water facilities negatively affect the health, income and expenditure of the people. Considering these circumstances, WAVE Foundation has launched WASH Loan under mainstream loan program. There are several projects under this segment as follow;

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

*Accelerating Sustainable Water and Sanitation Facilities for All-ACCESS* supported by Water.org has been complementing to awareness raising and capacity building of community as well as sanitation entrepreneurs also. WASH Loan aims at behavioral change of the community people through promoting safe drinking 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.



## **b. Output Based Aid Sanitation Microfinance Program (OBASMP) Project**

WAVE Foundation has been implementing Sanitation Development Loan (SDL) since July 2016. The objective of the OBA (Output Based Aid) Sanitation Microfinance Program is to increase access to improved and hygienic sanitation facilities for the rural people of Bangladesh through commercial sanitation loans. The Project is implemented in 8 branches of Jhenaidah Sadar, Harinakundu and Shailokupa Upazila under Jhenaidah district. The project targets to install improved latrine in 3500 families by June 2018. The families will receive interest free loan ranging from BDT 3500 to 10000 for installing the latrines. World Bank and Palli Karma Sahayak Foundation (PKSF) are the development partners of this project.

### **Complementary Services**

Apart from the program, projects, products and services under Sustainable Livelihood Domains mentioned above, there are few essential complementary services aimed at making the lives and livelihood of the targeted people sustainable. The services are as follow;

#### **Health**

This service has been implemented targeting specific group of participants, gradually it will be expanded. The services are as follow;

- Satellite Clinic at the community level.
- Static Clinic at the office level
- Door to door service for maternal and neonatal health
- Special Camp on various health issues

#### **Education**

- This service designed for program participants' kids. The services are as follow:
- Pre-primary Schooling
- School-supportive Education
- Education Stipend for program participants' Kids

## **c. Agro Biodiversity and Value Chain Program**

The relevance of agro-biodiversity for agrarian Bangladesh is not just as an issue rather preservation and development of its rich agro-biodiversity heritage holds the future of agriculture sector in the age of climate change, rapid corporatization, boom of hybrid monoculture and disappearance of indigenous agro practices. As agro-biodiversity implies all the components that complement and make agriculture happen, it greatly influences the production of foods and other agricultural goods and the benefits these produce to the population including food security, nutrition and livelihoods. Alongside preservation of agro-biodiversity, other priorities to make agriculture sector sustainable are; facilitating farmers' access to required capital, input & agro-technologies; transforming the conventional manual agro sector into eco-sensitive mechanized practices; establishing market linkage for the assured sales of agro products and developing & engaging skilled human resources. While government initiatives to develop agriculture sector are mostly confined to allocating subsidies in fertilizer and irrigation, there are scattered yet inspiring initiatives at different levels aimed at preserving agro-biodiversity and making agriculture a sustainable sector.

Bangladesh has resources, techniques, and good examples, but we need integration and patronization of good practices particularly when the negative impact of climate change is evident. Booming the production of particular products would not yield sustainable outcome. Government and NGOs should work hand in hand for a blending of revitalized indigenous agro practices and contemporary agro techniques that are sensitive to agro biodiversity. We should encourage and support farmers to adopt techniques of sustainable agriculture system like mixed farming systems, organic agriculture, integrated pest management, organic fertilizers such as legumes, crop rotation, recycling crop and animal wastes, no-till or minimum tillage agriculture, inter or multi-cropping, cover crops, rejuvenated livestock rearing and value-chain development of potential agro products. WAVE Foundation intends to be a change agent in this journey. To that end, Agro Biodiversity and Value-chain Program is dedicated. There are several Projects under this program as follow

### **• Drought Tolerant Variety Rice Seeds Production, Processing and Marketing Project**

The innovative project implemented under Learning and Innovation Fund to Test New Ideas (LIFT) Project of PKSF from July 2015 in Chuadanga District. The aim of the project to sustainable development and capacity building of the farmers through quality Drought Tolerant Variety Rice Seeds Production and supply for Aus and Aman season. The purpose of this project is to ensure availability the drought tolerant variety rice seeds, cultivation of the varieties and extend the rice seeds & technology in drought prone areas for ensuring maximum production. Under the project to provide useful, modern and environment-friendly production technologies, capacity building supports and establish market linkages of local commodities.



- **Income Generation and Employment Creation for Entrepreneurs through Year-round Onion Cultivation & Marketing Project**

The project is implemented under '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 aimed at increasing the income and generating employment of entrepreneurs through year-round onion cultivation in a sustainable manner. The project implemented by WAVE follows the strategy of combining financial & non-financial services and transfer of technologies to the micro-entrepreneurs involved in year-round onion cultivation and value chain development. Its specific objectives are; increasing the income of project participants of year-round onion cultivation by ensuring availability of quality seeds & saplings; reducing the post-harvest wastages & production cost through establishing cost-effective commercial storage system at the farmers' level and creating wage-based employment through expansion of year-round onion cultivation. The project is implemented in Mujibnagar Upazila of Meherpur district with the support of IFAD through PKSF.

- **Agriculture, Fisheries and Livestock Unit Project**

Making the proper utilization of available household resources is the key for the development of agrarian Bangladesh. However, consequences of climate change and ever shrinking house resources as a result of rapid population growth require adoption of new technologies for maxim yield. **Agriculture, Fisheries and Livestock Unit** dedicates itself for testifying potential new technologies in agriculture, fisheries and livestock through setting demonstration at the beneficiary level for wider replication. The main purpose of the project is to extend sustainable technology and capacity building supports to the doorsteps of farmers with a view to increasing farming productivity and ensuring food security of the peoples. Supported by Palli Karma Sahayak Foundation-PKSF, this project extends both technical and financial support to the beneficiaries. Currently, this project works with 400 families.

- **WAVE Black Bengal Goat Breeding Farm Project**

In 2008, WAVE Foundation started implementation of "Genetic Conservation of Black Bengal Goat and poverty reduction through increment of its productivity of family and breeding farm level" Project under LIFT project of PKSF. At the organization level, a goat breeding farm was established following Open Nucleous Breeding System (ONBS) to maintain and produce pure breeds of Black Bengal Goat while at the beneficiary level, the practice of scientific goat rearing was followed using semi intensive Macha method. The project was implemented during 2008 to 2010. Since then, Black Bengal Goat rearing has been incorporated with the mainstream microcredit program of WAVE and products have been designed based on the learning and insights of the project. One of the important features of this project was introducing & practicing practices the Semi Intensive Macha Method of goat rearing and ensure timely deworming & vaccination for goat which reduced goat mortality rate significantly from 40% to 10%. Another contribution of the project is scaling up of commercial Black Bengal Goat rearing at the beneficiary Level. In this regard, the project ensured door step veterinary services, breeding (buck) service, fodder cultivation and training of beneficiaries on scientific goat rearing management. As a result, a new project namely "Alleviation of Poverty through Genetic Conservation and Increasing Productivity of Black Bengal Goat at Family and Breeding Farm Level" has been allocated in 2015-2016 fiscal year under LIFT of PKSF at Jamiritta, Manikgonj. Overall the project will contribute to reduce the goat mortality rate and increase the goat population as well as transformation into commercialization of Black Bengal Goat. WAVE implements the project in Chuadanga and Manikgonj districts with its own fund and support from PKSF.

- **Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing Project**

The project aims to contribute in national economy by creating employment and generating income through producing quality Black Bengal goat and preserving the genetical purity. Objectives of the project are to engage the poor people in Black Bengal Goat Rearing, supply quality buck & doe and ensure service of quality Black Bengal buck for breeding at beneficiary level to preserve the genetical purity of Black Bengal Breed, creation of employment opportunity, improve/develop skill in commercial goat rearing and establish a profitable small and medium goat farm at rural, semi-urban and urban areas. WAVE implements the project in Chuadanga Sadar, Alamdanga, Jibonnagar and Damurhuda Upazila of Chuadanga district with the support of PKSF.





- **Alleviation of Poverty through Rearing and Conservation of Local Improved and Hybrid Sheep Breed and Increasing Productivity at Family and Demonstration Farm Level Project in Meherpur District**

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 level and Demonstration farm level; to conserve the genetical purity of Local Improved and Hybrid Sheep; to help for developing the successful micro-credit borrowers as micro entrepreneurs in establishing small and medium-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.

- **Alleviation of Poverty through Genetic Conservation, and Increasing Productivity of Black Bengal Goat at Family and Breeding Farm Level Project in Patuakhali District**

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 Patuakhali district with the support of PKSF.

- **Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat-BBG Rearing (PACE) Project**

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.

- **Sustainable Income Generating Program for Entrepreneurs through Dumba Rearing Project**

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 Dumba rearing profitable at household and family farm level and to help to develop the successful micro-credit borrowers as micro entrepreneurs in establishing small and medium-sized dumba 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 Damurhuda Upazilla (Koshaghata Unit) in Chuadanga district with the support of PKSF.

- **High Value Local Variety Mixed Fish Culture Project and Fish Hatchery**

The aim of the project is to promote availability of indigenous and high value fish species of Bangladesh like: mola, native singh-magur, pabda-gulsha etc. as well as some extinct fish species like: Aire, Shoal, Gojar, Taki, Black Carp etc. The focus of this project is also to extent and develop sustainable fish culture technology in the rural area for generating additional employment opportunities in fisheries and ancillary sectors to alleviate poverty as well as improvement of farmer's socio-economic conditions. The project will help to create strong linkage among WAVE, GoB Fisheries Department at Upazilla & District level, others NGO, research institutions and local fish farmers. During the project period (03 years) demonstrations of indigenous and threatened fish species will be established at field level and soft loan will be provided among two hundred farmers for commercialization of different fish species. While at the organization level, a fish hatchery has been developed to preserve the indigenous fish species to preserve the fish variety as well as disseminate the valuable indigenous fish species in the beneficiary level. It is expected that it will be helpful to meet the local protein demand as well as making contribution to all over economy of the country. WAVE implements this project in three unions of Alamdanga Upazilla in Chuadanga district under LIFT Program supported by PKSF.



### • Achieving Sustainable Livelihood through Goat and Beef Value Chain Interventions-ASL Project

The overall goal of the project is to achieve sustainable livelihood of 1,500 smallholder farmers mainly through goat and beef value chain interventions by 2021. The activities are targeted to fulfilment of the targeted families through increase income and asset as per living income benchmark; increase availability and access to nutritious food; build resilient communities to combat climate change effects; empower women at family and community level and build social capital within the community. The project is implemented Hujuripara & Horipur Unions under Paba Upazilla in Rajshahi district and supported by Heifer International, Bangladesh.

### • Economic Enhancement through Strengthening Beef and Goat Market System Project

The overall goal of the project is 'to achieve living income of marginalized and smallholder farmers by 2022 through developing beef and goat market system and creating self-propelled and sustainable producer's organizations. The activities are targeted to achieving of 'Market oriented production and productivity enhanced from baseline by the end of the project cycle; Increased awareness of improved hygienic processing and consumption of meat in the project locations within the project duration; Ensuring BDS for value chain actors through creating a one stop HUB and facilitating entrepreneurship within the producers' organizations by the end of project; Enhanced capacity of community - based organizations for accelerating agro-enterprises by the end of project and Increased availability and access to nutritious food and improved sanitation by the end of project duration'. Since April 2018, the project has been implemented at Godagari Upazilla in Rajshahi district with the financial assistance of Heifer International Bangladesh.

### • Agro Entrepreneur Alliance -AEA Project

In Bangladesh, roughly half the population depends on agriculture for its livelihood. However, farmers face many challenges to earn a living. One of the challenges is access - access to technology, finance, markets, information related services and public goods. Another challenge is the lack of awareness of individual farmers of their basic rights. Collective voices & initiatives of farmers' alliance have the potential to address these challenges, increase & diversify production, marketing in a sustainable manner, improve food and nutrition security and act as major agents of change in Bangladesh. The goal of Agro Entrepreneur Alliance-AEA is to make the livelihoods of the smallholders sustainable by enhancing access to quality service, developing business sense and create awareness on the rights & entitlement of the farmers through collective actions. The project is being implemented in Chuadanga district.

## B. Democratic Governance Domain

This domain guides our development initiatives with priorities and strategies in promoting and fostering democratic governance and decentralization. We believe Democracy is pivotal to promoting sustainable development, where accountability mechanism with people's participation is a process of governance.

*The Goal of Democratic Governance Domain:*

**Improve quality of people's lives with prior focus on the poor and marginalized by obtaining access to rights and services, promoting institutional responsiveness and democratic practice.**

In line with the thematic premise and strategies we intervene with a two-facet approach. In one facet, we promote democratic decentralization and develop interface between public service institutions and the people at the local level. Similarly, at the local level, we work with local government institutions to enhance the system of governance by promoting participation of people from respective constituencies. Here, social advocacy is another phenomenal task we carry out for protecting rights of specific vulnerable groups and communities who are discriminated or deprived of justice in any particular issue, such as social safety net, products price discrimination, health, education, agriculture services etc. In this juncture, we tend to educate and empower targeted population with the knowledge and examples of democratic norms, practice, accountability, transparency, responsiveness and rule of law.

In another facet, we facilitate policy advocacy. In the policy advocacy, we work to peruse people's agenda for review, reformation and enactment of new policy. In the process of policy advocacy, we conduct research, alliance building, networking, campaign and lobbying. We participate in the regional and global advocacy platforms as well. This domain allows us to facilitate responsiveness of public service institutions, responsiveness of LGIs, local governance, democratic decentralization and strong local government, right to food and nutrition, so on. Strategies of the Democratic Governance Domain:



Foster democratic practice in governance for ensuring responsiveness towards rights and needs of the people in delivering public services and facilitate social & policy advocacy with people's agenda.

Programs and Projects under this Domain

#### 4. Democratic Decentralization and Responsive Governance Program

Bangladesh inherited the colonial pattern of local government as a consequence of British rule for nearly 200 years. With the partition of Bengal and India in August 1947, the region became East Pakistan as a part of the newly formed state of Pakistan following the Radcliffe Award. During the British and Pakistani periods, different changes were made to the local government structure. Even after independence, several structural changes in the local government bodies were affected under different regimes. Since decentralization is still a dream to be realized, one may raise the question of the real intentions of the different regimes behind such initiatives. The history of local government in Bangladesh is full of rhetoric and devoid of commitment. Local governments are not as empowered as they should be due to the highly centralized character of governance in the country. If one looks at the rural local government structure as the counterpart to central state, one could see that in Bangladesh, the center still retains the power to exercise its control over the rural institutions of local governance. Covered by the explicit 'democratic' gloss of most local government reforms, in practice, the politicization of the management of local government affairs has been a systematic phenomenon.

LG leaders in Bangladesh are not fully empowered to carry out their work. Management systems are typically weak and broad-based while community participation in LG decision-making is usually limited. LG is one of the most important but sensitive items in policy- and budget-making arenas. Most of Bangladesh's local governments are highly dependent on a historically centralized national government system. Interestingly, less than one percent of Bangladesh's GDP funds 85 percent of LG development expenditures. Undeniably, LG bodies are heavily dependent on direct grants from the central government and shared tax revenue with the land department. Frequent changes in decentralization policy are politically motivated. Popular changes are usually made by the government with an objective in mind to create political loyalty, and to build a strong political base at the local level by putting party men in various positions. Furthermore, before formulating decentralization initiatives, public opinion is rarely ever solicited. WAVE's Democratic Decentralization and Responsive Governance-DDRG Program is working towards mobilizing mass people's opinion and concerned stakeholders in favor of a national decentralization policy and influence the state to endorse the policy. We are currently implementing three projects under DDRG Program stated below.

##### • Democratic Decentralization & Strong Local Government Campaign

The campaign aims to mobilize opinion of mass people and concerned stakeholders in support of a national decentralization policy and influence the state to endorse the policy. WAVE organized 'Democratic Decentralization National Convention' in 2010 demanding the execution of democratic decentralization in light of our constitution and proposed a draft Democratic Decentralization Policy. As continual effort, WAVE carries out multifaceted activities through its network to review and finalize the proposed Decentralization Policy. Under the campaign, organization coordinates network and alliance, involve LG representatives, policy makers, political leaders, civil society members, media personnel, youth and other stakeholders and conduct continuous lobbying with concerned Parliamentary Standing Committee and policy makers.

##### • Responsiveness of Public Services through Strengthening Participatory Governance -Response Project

With the thematic program component: 'Strengthening Public Institutions' the project is being implemented. The project goal is poor, marginalized and vulnerable people enjoy better quality of life in a well-governed institutional environment. Major problems addressed through this project are: Quality and availability and responsiveness of the SDIs on social safety net, health, education and agriculture service; Initiative to support in raising the poor people's voice to demand better public services and to assess the performance of public services or delivery system; and Advancing poor people's agencies and platforms and to making the Local Government Institutions (LGIs) and the Service Delivery Institutions (SDIs) more accountable and responsive. The project also aims at building poor people's platform at Union, Upazila and District level Lok Morcha (People's Alliance) as citizen support group (CSG) and linking them with national platform i.e. Governance Advocacy Forum (GAF) in terms of ensuring a strong and representative vertical network for advancing the rights of the poor people especially women as micro-macro linkage. With the support of Manusher Jonno Foundation and UKAID this project is implemented in Sreepur and Mohammadpur Upazila under Magura District.



## 5. Access to Justice Program

Responsiveness of public service institutions and human rights are mutually reinforcing. The true test of "good" governance is the degree to which it delivers on the promise of human rights through its various institutions: civil, cultural, economic, political and social rights. The targets under SDG 16 highlight several concepts that may be viewed as institutional principles: effectiveness, transparency, accountability, anti-corruption, inclusiveness of decision-making processes, access to information, non-discrimination of laws and policies. Despite significant progress in various economic and social indicators, Bangladesh is yet far away from ensuring rights of its people through responsive public institutions. Particularly promotion of rights of the marginalized and poor community, women, children and youth, enhancing their access to public service institutions and formulation of pro-people policy are critical for inclusive development. Access to Justice Program intends to promote rights of the people through responsive public service delivery institutions. To that end, WAVE Foundation coordinates various networks and alliances to implement and organize different activities under its 'Access to Justice Program'. It uses micro level experiences for macro level policy reform advocacy. Organization has successfully involved different stakeholders and brought them together for pursuing different campaign and advocacy issues. Currently, WAVE implements two projects under this program;

### • Activating Village Courts in Bangladesh-AVCB Project Phase II

The overall objective of the project is to contribute to improving access to justice for disadvantaged and marginalized groups in Bangladesh through establishing village courts in project targeted (1080) unions of Bangladesh. The specific objectives of the new phase are to make local authorities more responsive to local justice needs and offer appropriate legal services in the form of well-functioning village courts and to empower local people, especially women, the poor and vulnerable groups to seek remedies for injustices and to resolve their disputes at the local level in an expeditious, transparent and affordable manner. The project activities focus on Promote and protect human rights security through devising a human rights-based approach in programming and delivery system; Strengthen local government institutions to be responsive to local needs and other approaches legal service through well-functioning Village Courts. The Local Government Division (LGD), Ministry of Local Government, Rural Development and Cooperatives have initiated the 'Activating Village Courts in Bangladesh Phase II Projects' with the partnership of UNDP and European Union (EU). This Project is implemented by WAVE Foundation in 248 Unions at 29 Upazillas in 6 districts named Khulna, Satkhira, Bagerhat, Patuakhali, Barguna and Bhola under the Khulna and Barisal division.

### • Community Mediation Program

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.

## C. Social Development and Climate Resilience Domain

This domain is the umbrella of all social programs and projects. In line with the thematic premises it provides us with strategic directions for innovating, designing, implementing and monitoring the social development programs and projects.

*Goal of Social Development and Climate Resilience Domain:*

**Social development and community empowerment through capacity & confidence building, right to resources and services and making climate resilient.**

Under this domain we facilitate programs/projects on education, health, social development and climate resilience, social protection, violence against women, access to justice, peace building, social cohesion, inclusion of excluded population, disability and development, elderly people, women and youth leadership development and many more. We also prioritize empowering the youth with leadership capabilities, life skills and with occupational skills. All mentioned programs and projects maintain functional relation with the overarching social development domain for reaching WAVE's mission.

Strategies of the Social Development and Community Resilience Domain:



**Empower people with the capacities of social cohesion, leadership, mobilization, negotiation, adaptation and protection for attaining desired change in community and social lives.**

#### **Programs and Projects under this Domain**

#### **6. Community Development Program**

Today Bangladesh stands at a vital crossroads in its development path making remarkable attainments in many of the development indicators despite being susceptible to the worst effect of climate change. At the national level, the frequency of disasters in Bangladesh has resulted in significant increases in expenditure and reduction of revenue. At the local level, exposure to recurrent disasters and repeated economic loss suffered by the most vulnerable people is directly contributing to the persistence of pockets of extreme poverty. In the traditionally disaster-prone areas of the country, 44 percent of households have been affected by disasters more than once, and development outcomes in health, education, and access to electricity lag behind. The people living in these areas are not moving out of poverty but are held back by the recurring need to rebuild and recover. Therefore, building the resilience of the communities demands particular attention. In common usage resilience typically relates to the ability of systems (and people) to effectively respond and adapt to changing circumstances and to develop skills, capacities, behaviors and actions to deal with adversity – 'resilience' can be described as a process of adaptation before, during and after an adverse event. The definition recognizes that resilience can be observed and strengthened at various level; individual, household, community, local government, national government and global level also. This program intends to enhance the ability of the targeted communities exposed to disasters, crises and underlying vulnerabilities to anticipate, prepare for, reduce the impact of, cope with and recover from the effects of shocks and stresses without compromising their long-term prospects by making the proper utilization of their available resources. WAVE currently implements six projects under this program as stated below;

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

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. This is a people-driven integrated development pursuit aiming at accelerating sustainable development. 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.

#### **• Uplifting the Life-standard of Elderly People Program**

Government of the People's Republic of Bangladesh has formulated a policy titled 'National Elderly People/Senior Citizen Policy 2013' to ensure a dignified, poverty-free, sound and secure social life for the elderly citizens of our country. To that end, Palli Karma-Sahayak Foundation-PKSF has designed a project named 'Elderly People's Program' to implement through its partner NGOs. The initiatives under this project are; establishing social centre for the senior citizens; introducing and providing old allowance; bestowing honour to the senior citizen as the best service providers of the nation; introducing special credit and training for ultra-poor senior citizen; initiating geriatric nursing facilities and organizing training for developing Para-Physiotherapist and provide special social service package for the senior citizens. WAVE Foundation implements this project in 07 Unions of ENRICH working area & Darsana Pourashava under Jibonnagar & Damurhuda Upazilla in Chuadanga district and Singair Upazilla in Manikgonj district with its own fund and support of PKSF.

#### **• Cultural & Sports Program**

The Cultural & Sports Program aims to foster the development of physical & mental health of the children & adolescent through involving them in cultural & sports interventions at the school and college level. For achieving the program goal & objectives, the initiatives under this program are: Reciting national anthem with correct accent; Facilitate different interventions focusing cultural like: debate, drama, essay competition, folk song, patriotic song etc.; facilitate different interventions focusing sports like: traditional sports, cycling, boat racing, ha-do-do, women football, handball and volleyball etc. WAVE implements the program in 04 upazillas under Chuadanga district with its own fund and support from PKSF.



#### • Norec-Knowledge Exchange Program on BBG & FPO Project

WAVE operates fellowship program for interested Youth under International Professional Exchange Project supported by FK Norway. FK Norway facilitates the exchange of members and employees between businesses and organizations in Norway and countries in Africa, Asia and Latin-America. The project creates scope to share knowledge and competence between people in various countries and cultures through innovative, collaboration and mutual goals. From this exchange program, participants attain required knowledge, skill and leadership and replicate the learning back home. WAVE implements this project in a coordinated/collaborative partnership approach between WAVE Foundation & DHAN Foundation, India. The key exchange sharing areas are: technical & management aspect of Black Bengal Goat-BBG farming for DHAN professionals as well technical & management aspect of Farmers Producer Organization-FPO for WAVE professionals.

#### • Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration (LoakMorcha) Project

The LoakMorcha project aims to build capacity of the organized citizen groups so that they can raise voice to the local service (health, education, agriculture, social safety net and protect & prevent violence against women) delivery institutions & local administration; facilitating lobbying, dialogue, sharing meetings, public hearing, social audit etc. by the organized citizen groups to increase the access of mass community in mentioned GoB services and to increase the responsiveness of the local government, local level GoB service delivery institutions & local administration towards pro-people services. For achieving the program goal & objectives, the project intervenes the formation & awareness of ward level 57 Community Groups; capacity building training for Union Parishad Representatives; functioning of relevant Union Standing Committees; formation and capacity building of 22 People's Alliances (LoakMorcha) and mobilize them to undertaking advocacy initiatives towards responsive public services; conducting social audit and sharing findings with the respective GoB service providers & local administration; National level policy advocacy on field findings etc. WAVE implements the project in 19 Unions of Jibonnagar & Singair Upazillas in Chuadanga and Manikgonj district with its own fund and support from PKSF.

#### • Adolescent Program

The Adolescent Program aims to enhance awareness and exercise values by the targeted adolescent; leadership and life skill development; improvement of nutrition and health services and advancement of sports and cultural activities. To foster the development of targeted adolescent girls & boys the project intervenes the Club and Forum formation; organize workshop on menstrual health management including sanitary napkin distribution; organize nutrition camps and ideal cooking exercise; facilitate training on leadership and career development; organize debate & sports competition; undertake social action to combat the violence against women, child marriage, forced marriages, dowry etc.; organize campaign against drug, corruption and terrorism etc. WAVE implements the project in 10 Upazillas in Chuadanga and Kushtia district with its own fund and support from PKSF.

### 7. Right to Food and Nutrition 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.

### 8. Renewable Energy Program

In the era of climate change and rapid environmental degradation, renewable energy in Bangladesh is revered for its ability to reduce the annual growth rate of GHG emissions from the fossil fuel-based power generation by exploiting Bangladesh's renewable energy resources for electricity generation. Renewable energy in Bangladesh refers to the use of renewable energy to generate electricity in Bangladesh. The current renewable energy comes from biogas that is originated from biomass, hydro power, solar and wind. Bangladesh has a success story in developing off-grid rooftop solar power known as solar home system (SHS) which has given electricity to a large number of people living in rather remote off-grid areas and who would not have electricity otherwise. More than four million SHS installed domestically have uplifted the lifestyle of these impoverished people by



providing small-scale power at their homes. But in the context of national power demand and generation, the contribution of SMS is tiny, a mere 250 megawatts, which is only two percent of the total power generation capacity in the country. In fact, in the solar industry worldwide, large-scale solar power generation essentially means on-grid solar (grid-connected). According to the government plan, renewable sources should provide about 10 percent of the total power generation capacity by 2021, meaning 2400MW power generation from renewable sources. Development Organizations along with private sector is playing the complementary role in the development of this sustainable and pro-people source of energy. WAVE's Renewable Energy Program constitutes of the following components: Solar Irrigation Systems, Solar Home systems, Biogas & Bio Fertilizer, Improve Cooking Stove and others.

#### • **Biogas and Bio-fertilizer**

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.

#### • **Solar Home System**

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.

#### • **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.

#### • **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.

### **9. Empowering Youth Program**

The saga of all the endeavors to establish and develop the Bangali nationhood is glorious with the supreme sacrifices of youth. The youth played a valiant role at all critical junctures in the life of the nation, e.g. the Language Movement of 1952, Six-Point Movement initiated in 1966, Mass Uprising in 1969, General Elections in 1970 leading to Non-Cooperation Movement, the great Liberation War in 1971 and Public Uprising against the Autocratic Regime in 1990. Without absolute fulfillment of the youth's potential, it is not possible for youth to develop their lives nor for the nation to make inclusive advancement. It is imperative that the empowerment and pervasive development of the huge young population is implemented to achieve 'equality, human dignity and social justice' as stated in the Proclamation of Independence issued on 10 April 1971, to make sure that 'we may flourish as a sovereign nation' as enshrined in the Preamble of Bangladesh Constitution in order to execute the fundamental principles of State Policy as stipulated in Articles 14, 17, 19, 20 and 21. Youth constitute one-third of Bangladesh's population and this demographic structure has poised her for 'Demographic Dividend'. Our young



people outnumber the old, and hence, we have more people who can work than those who are not. Reaping the demographic dividend is inextricably linked to the development and empowerment of young men and women. If appropriate policies are not formulated, the demographic dividend might, in fact, be a cost, leading to unemployment and an unbearable strain on education, health, and old age security. Our existing education system has proved itself incompatible to meet the demand of job market giving rise to huge number of unemployed youths which is demotivating and frustrating a large portion of the educated youths. Therefore, a practical and futuristic plan needs to be deployed for the fullest development and utilization of the potentials of our youths. WAVE's Empowering Youth Program aims at equipping youths with the required practical skills and education so that they can play their desired role in their respective socio-economic settings. We are currently implementing four projects under this program as follow;

- **Active Citizens Project**

The project intends to deliver Active Citizen Youth Leadership Training-ACYLT Programmes and youth-led Social Action Projects (SAP) where young people identify problems and opportunities of their own communities and involve people and relevant stakeholders to make a positive change. In the 7th phase, the project delivered 15 ACYLT covering 467 youth leaders in Chuadanga and Dhaka Districts. Youth leaders have implemented 30 numbers of SAPs in different communities focusing SDG 5 (Gender Equality) and SDG 16 (Peace, Justice and Strong Institutions). British Council supports the project.

- **Pathways to Empower Young Women in Bangladesh**

The project aims to empower young women of Bangladesh by increasing trust between citizens, state and non-state actors and creating a more inclusive society by promoting gender equality as well as social cohesion resulting in more resilient and peaceful communities. The project interventions focus on young women demonstrating knowledge of leadership and gender issues and acting as gender equality champions. It is promoting them to obtain English proficiency, digital and 21st-century skills, and to shape their lives with more informed and independent career choices to contribute to the family and society. The project activities cover 2 numbers of young women's clubs formation, cascading leadership and English & digital skills training programs by the trained peer leaders, design and implement Social Action Project (SAP), organize learning/sharing meeting at the community level. By the supported of British Council Bangladesh, this project is implemented in Dhaka city together with young women from Bangladesh Home Economics College and Mohammadpur area.

- **ENRICH related Youth Activities**

Youths are the driving force for positive social change. Youths have ample opportunity to reap out the positive in this era of unprecedented connectivity and technological advancement. However, right motivation and skill are key determining factors in this regard. Youth ENRICH Action Project intends to motivate and equip youths with awareness and skill to undertake social action project addressing the pressing social issues. Under this project, 63 Ward Youth Committees & 07 Union Youth Committees have been formed in 5 Unions of Jibonnagar Upazila and 1 Union of Damurhuda Upazilla in Chuadanga District and 1 Union of Singair Upazilla in Manikgonj District. These Committees are jointly taking social action projects for the benefit of youth community as well as the people of the target areas.

- **Skill for Employment Investment Program-SEIP**

The main objective of the project is for developing human resources in line with the market needs through skill development training and at the end of the training ensuring more productive wage-based employment and self-employment, the family and the trainee's human dignity establishment by increasing financial capacity so that they are able to sustainably improve their quality of life. For achieving the project goal & objectives, the project organizes and facilitate 3 months residential Competency Based Training-CBT and job placement (wage-based /self-employment) for the certified participants. WAVE implements the project through its two-trade training center in Darsana, Chuadanga and Rajshahi with its own fund and support of PKSF.

- **Empowering Youth for Work-EYW Project**

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 Bakerganj upazila of Barisal district with the support from Oxfam.



## 10. Climate Change and Disaster Risk Reduction Program

Every year, disasters related to meteorological, hydrological and climate hazards cause significant loss of life, and set back economic and social development by years, if not decades. From 1970 to 2012, 8,835 weather, climate and water-related disasters were reported globally. Together they caused the loss of 1.94 million lives and economic damages of US\$ 2.4 trillion. The worst ten reported disasters in terms of human lives lost represented only 0.1 per cent of the total number of events but accounted for 69 per cent of the total lives lost (1.34 million). The ten costliest disasters accounted for 19 per cent of overall economic losses (US\$ 443.6 billion). Storms, droughts, floods and extreme temperatures all figure on both lists of the worst disasters. Bangladesh is one of the worst victims of global climate change and its consequences. Therefore, enhancing the resilience of its people particularly people living in coastal belt and other geographic pocket most susceptible to climate change hazard is at heart of GO-NGO development initiatives. Disaster Risk Reduction program is aimed at making the target people climate resilient through imparting them with climate adaptive life skills and knowledge.

### • Urban Management of Internal Migration due to Climate Change (UMIMCC) Project

GIZ has taken the initiative of Goat Raring for urban climate migrants and vulnerable Citizens to improve their resilient livelihood. The project's goal is to improve the living conditions of climate migrants. Furthermore, empowering the vulnerable communities through expecting 70% women of the target group will be involved in the process. From this perspective, poverty reduction practices in Khulna city to improve the living conditions of climate migrants and vulnerable residents of the "hotspots" are developed by representatives of civil society organizations. In addition, the program is also drawing some probable Risk Factors and Overcoming Strategies about extreme climate incidents. It is strengthening household capacities to deal with climate-related risk alongside to ensure the relationship with market actors. The project is being implemented in Khulna city corporation for One and half years (18 Months), started from November 2018 to April 2020

## 11. Women Rights and Gender Equality Program

Whilst poverty rates in Bangladesh have decreased in overall terms in recent years, vulnerability to poverty continues to have concrete gender dimensions. Significant disparities in employment and wage rates persist which, combined with considerable gaps in asset ownership, seriously limit women's economic opportunities. Negative consequences of climate change have added new dimensions to the vulnerability of poor and extreme poor women. Gender-based capability poverty continues to be a key issue in the health and education sectors despite significant improvements in recent years and is reflected in poor nutrition, maternal morality and child mortality indicators - as well as gaps in primary and secondary enrolment versus completion rates, low achievement levels and high levels of adult female illiteracy. Whilst quota-based efforts have been made to increase the number of women in the public sector, there are still few women in decision-making positions and even fewer in positions of political leadership. Gender-based violence is also increasingly understood to be serious and growing problem in Bangladesh and female poverty and its specific vulnerabilities is also reflected in the sizable numbers of women and children trafficked each year to neighboring countries and beyond.

On the other hand, despite significant progress in many social indicators, child situation in Bangladesh is not satisfactory. According to UNICEF, around 58 per cent of all children are severely deprived of any one of the six deprivation indicators: shelter, sanitation, water, information, education and health. Although child mortality rate has come down significantly to 46 per thousand live births, 36 percent of children under 5 are considered to be short for their age or stunted, while 12 percent are severely stunted. On the other hand, reproductive health is not accessible to all adolescents, resulting in the world's highest rates of adolescent motherhood, based on the proportion of women younger than 20 giving birth every year. The discrimination issues also prevail regarding health care among the poor children in rural areas and urban slum settlements. Moreover, the investment in children, especially regarding health, education, and social protection, continues to be too low to ensure the full exercise of all the rights by all children. Women & Children Rights and Gender Equality Program intends to promote the rights of women & children and gender equality through sensitization and creating access to service and inputs required to enhance their resilience.



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

### *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 41 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 coordinates and hosts its Secretariat.

### *LoakMorcha-LM (People's Alliance)*

People's Alliance (LoakMorcha-LM) is a non-partisan and non-communal social organization associated with the representatives from different strata of society. Constituencies of LoakMorcha 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 145 LoakMorcha and it exists at three local administrative tiers (in UP, Upazilla and District) of the program area since 2004 to February 2011. Later, the LoakMorcha of Chuadanga district are continuing their proactive role with the technical guidance of WAVE Foundation. More than 5000 male and female members were pro-actively involved under the banner of People's Alliance (Loak Morcha) in as grass-roots civil society organizations at the Union, Upazila and District level through different governance and local government focused projects and campaigns. They were engaged in civic movement for pursuing people's issues to the public service providers, local government representatives and local administrations. Presently, WAVE has been implementing 02 projects in Chuadanga, Manikgonj and Magura district through mobilizing and facilitating a total of 41 People's Alliance (Loak Morcha) at the Union (35 LM), Upazila (04 LM) and District (02 LM) level.

### *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. At present, more than thousand national and local level organizations are engaged with this network.

### *Youth Assembly (YA)*

Bangladesh can translate the ongoing demographic dividend into a blessing by equipping youths with appropriate knowledge, skill and employment. A big part of proper utilization of demographic dividend also includes listening to the need, dreams and aspirations of the youth. However, youths lack space for coming together and sharing their views and dreams. Youth Assembly (YA) is a platform of WAVE Foundation aiming at creating a space for youths for sharing and action. This space includes both physical and virtual platform for lever aging youths with the advants of learning from each other by listening to each other and fueling their actions. The platform aims to empower young people and create a stronger community. It promotes leadership, skill, responsible citizenship for youth development and their participation in social development.



## Affiliation with Other Networks

### *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. WAVE is a voting member of CIVICUS.

### *GNDR*

The Global Network of Civil Society Organisations for Disaster Reduction (GNDR) is the largest international network of organisations committed to working together to improve the lives of people affected by disasters world-wide. As Full Member of GNDR, WAVE demonstrates as an active civil society organisation and committed at an organisational level to being a part of the GNDR network.

### *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.

## WAVE HUBS FOR DEVELOPMENT

Centre for Development & Capacity-CDC, Koshaghata, Chuadanga

WAVE has been conducting Action Research for improving the quality and productivity of its products and promoting innovative ideas. To achieve this, WAVE has been working on Black Bengal Goat Breeding farm, fish culture, rice seed processing and other innovations in its own campus situated in Koshaghata village near Chuadanga district town. Besides, the program participants are provided with skills development training in the campus. In 2010, the campus was named as 'Center for Development and Capacity-CDC'. Organization is developing enterprises in the aim of sustainability of its programs. At the same time, organization is operating on firm training center in CDC

### • WAVE Training Center, Chuadanga

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.

### • Trade Training Center, Chuadanga and Rajshahi

This center has been providing vocational trainings to youths. The objective of the training is to provide technical services and financial development so they can earn a living.



# • **Sheep Breeding Firm, Meherpur and Patuakhali**

## **PROGRAMME SUPPORT DIVISION AND UNIT**

- Finance & Accounts Division;
- Admin & HR Division;
- Communications & Knowledge Management Division;
- Internal Audit Division;
- Research, Monitoring & Evaluation Division;
- Identity & Resources Division;
- Risk Management Unit;
- Gender Unit;
- Suddhachar Unit;
- Innovation Unit;
- Loak Theatre & Audiovisual Unit.

## **WAVE SOCIAL ENTERPRISE**

### • **Angkur Crafts**

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.

### • **Angkur 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.

### • **Angkur 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. Angkur 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.

## **DEVELOPEMENT PARTNERS**

- |                             |  |
|-----------------------------|--|
| ▪ Bangladesh Bank           | ▪ Ministry of Primary and Mass Education |
| ▪ British Council           | ▪ Norec (Former FK Norway)               |
| ▪ Christian Aid             | ▪ Oxfam                                  |
| ▪ Heifer International-USA  | ▪ PKSF                                   |
| ▪ IDCOL                     | ▪ The Asia Foundation                    |
| ▪ IDE                       | ▪ UNDP and LGD                           |
| ▪ GIZ                       | ▪ Water.org                              |
| ▪ Manusher Jonno Foundation | ▪ World Vision                           |

## **PARTNERSHIP WITH BANK**

- |                         |   |
|-------------------------|---|
| ▪ Prime Bank Ltd        | ▪ Mercantile Bank Ltd                                     |
| ▪ Bank Asia Ltd         | ▪ NCC Bank Ltd  |
| ▪ BRAC Bank Ltd         | ▪ NRBC Bank Ltd   |
| ▪ South East Bank Ltd   | ▪ Shahjalal Bank Ltd                                      |
| ▪ Trust Bank Ltd        | ▪ Midland Bank Ltd  |
| ▪ Mutual Trust Bank Ltd | ▪ South Bangla Agriculture & Commerce Bank Ltd and others |

**AREA COVERAGE**

**19 District:** Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Satkhira, Bagerhat, Rajshahi, Pabna, Natore, Barishal, Patuakhali, Barguna, Bhola, Dhaka, Manikgonj and Narayanganj.

**4 Divisions:** Khulna, Rajshahi, Barishal and Dhaka.

**HUMAN RESOURCE**

A total number of 1978 of employees are working in WAVE Foundation at various levels. 766 of them are female and 1212 are male.

**OFFICES**

WAVE Foundation has its Head Office in Dhaka and a Base Office at Chuadanga district. It has 06 Regional, 25 areas, 127 Units and 45 Projects Offices.

**2.00 Significant Accounting Policies****2.01 Basis of Accounting**

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

**2.02 Currencies**

The financial statements are presented in Bangladeshi Taka (BDT) which is the WAVE Foundation functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka.

**2.03 Revenue Recognition**

As per IAS-18 "Revenue", Revenue is to be recognized when it is probable that the economic benefits associated with the transaction will flow to the organization and the amount of revenue and related cost can be measured reliably.

Accordingly, Income from Service Charge on loan is recognized on cash basis when it is collected and other income is recognized when it is earned in the relevant period.

All other incomes are recognized when WAVE's right to receive such income has been reasonably determined and all conditions precedent is satisfied.

Interest on bank accounts, fixed deposits, revenue is recognized as the interest accrues unless collectability is in doubt.

**2.04 Expenses**

All expenses are recognized in the financial statements on accrual basis.

**2.05 Property, Plant and Equipment & Depreciation****Recognition**

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

- It is probable that future economic benefits will flow to WAVE Foundation.
- The cost of the item can be measured reliably and exceeds Tk. 5,000.
- It is expected to be used for more than one year.



**Depreciation**

Property, plant and equipment except land have been stated at cost less accumulated depreciation. Depreciation has been charged on property, plant and equipment using reducing balance method at rates varying from 10% to 30%. Details have been shown in Annexure-A.

**2.06 Comparative Information**

Comparative information has been provided in respect of the year 2018-19 in the financial statements where it is relevant for understanding of the current year's information.

**2.07 Basis of Consolidation**

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

SL #	Detail Name of the Projects	Status
1.	Angkur Seeds & Fruits	Audited
2.	Center for development and Capacity (CDC)	Audited
3.	Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS '	Unaudited
4.	General Fund (NGO Buro Approved )	Audited
5.	Biogas and Bio-Fertilizer Program	Audited
6.	Solar Power Program	Audited
7.	Improve Cooking Stove Program	Audited
8.	Micro Finance Program	Audited
9.	Angkur Craft (RANGON)	Audited
10.	Training Division	Audited
11.	Trade Training Center	Audited
12.	Agriculture Institute	Audited
13.	Angkur Agro Machineries	Audited
14.	PACE (Onion) Project	Audited
15.	PACE Project	Audited
16.	Lift Rice Seeds	Audited
17.	Activating Village Courts in Bangladesh	Unaudited
18.	Breaking the Silence of Violence	Unaudited
19.	Election Working Group (EWG)	Unaudited
20.	Elimination of Extreme Poverty and Food insecurity through Community Empowerment project	Unaudited
21.	Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	Unaudited
22.	Achieving Sustainable Income through Goat and Beef Value Chain Intervention project-ASL	Unaudited
23.	Leadership development Project	Unaudited
24.	Housing Project	Unaudited
25.	WATSAN	Unaudited
26.	Food for All Campaign	Unaudited
27.	Right to Food Campaign of All Fund	Unaudited
28.	WAVE Solar Irrigation program	Unaudited
29.	Active Citizens Project	Unaudited
30.	Promoting Democratic Inclusion and Governance though Youth- PRODIGY	Unaudited
31.	Norec Knowledge Exchange Program-FK Exchange Program	Unaudited
32.	Responsiveness of Public Services through Strengthening Participatory Governance -Response Project	Unaudited
33.	Economic Enhancement through Strengthening Beef and Goat Market System -EESBGMS	Unaudited
34.	Empowering Youth for Work-EYW Project	Unaudited
35.	Achieving Sustainable Livelihood through Goat and Beef Value Chain Interventions-ASL Project	Unaudited
36.	Urban Management of Internal Migration due to Climate Change (UMIMCC) Project	Unaudited
37.	Skill for Employment Investment Program-SEIP	Unaudited

## 2.08 General

- The financial statements covered from July to June consistently.
- Previous year's figures have been rearranged to conform to current year's presentation wherever.

## 2.09 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
Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	MNH
Increasing Community Capacity for Holistic Dev.project-01	ICCPHD-1
Jatio Nari nirjaton Protirodh Forum	JNNPF
Leadership development Project	LDP
Local Governance Project	LGP
Micro Finance Program	MFP
Promoting Agricultural Commercialization and Enterprises	PACE
Promoting Democratic Inclusion and Governance through Youth	PRODIGY
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALL	REE-CALL
Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions	SDG
Achieving Sustainable Income through Goat and Beef Value Chain Intervention project	ASL
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH	ENRICH
Promoting Agricultural Commercialization and Enterprises (PACE)	PACE
Learning and Innovation Fund to Test New Ideas (LIFT)	LIFT
Strengthening Pro-Poor and Participatory Local Governance Project	SPLG
Strengthening Legal Services for the Marginalized	SLS
Strengthening Local Governance through Participator & Responsive Public Service project	LGP
WAVE Trade Training Center	WTTC
Income Generation and Employment creation for Entrepreneurs through Black Bengal Goat - BBG Rearing -(PACE)	PACE
Skill for Employment Investment Program	SEIP
Urban Management of Internal Migration due to Climate Change (UMIMCC) Project	UMIMCC
Empowering Youth for Work-EYW Project	EYW





[illegible]

Notes	Particulars		Amount in Taka			
			As at 01 July 2019	Addition during the year	Adjustment during the year	As at 30 June 2020
<b>5.00</b>	<b>Loans, Advances and Receivables</b>					
	Governance & Rights Domain	5.01	2,364,110	300,000	136,994	2,527,516
	Sustainable Livelihood Domain	5.02	66,990,712	63,524,492	46,152,972	84,362,232
	Social Development & Climate Resilience Domain	5.03	2,951,626	6,090,407	2,418,717	7,423,396
	General Fund, Enterprise & Others	5.04	4,168,880	8,884,900	8,519,265	4,534,515
	<b>Total</b>		<b>26,475,328</b>	<b>79,599,879</b>	<b>57,127,548</b>	<b>98,847,659</b>
<b>5.01</b>	<b>Governance &amp; Rights Domain</b>					
	ANCB Project		551,679	-	-	551,679
	SWG Project		16,814	-	16,994	220
	PRODIGY project		1,037,898	300,000	-	1,337,898
	Food for All Campaign		26,719	-	-	26,719
	MNIT Project		117,000	-	-	117,000
	Active Citizens Project		494,000	-	-	494,000
	FX exchange Program		120,000	-	120,000	-
	<b>Total</b>		<b>2,364,110</b>	<b>300,000</b>	<b>136,994</b>	<b>2,527,516</b>
<b>5.02</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Staff Loan (Motor Cycle)		5,587,000	2,953,276	2,802,802	5,738,354
	Staff Loan (By-Cycle & Others)		4,250	-	-	4,250
	Angkur agro Machinery		18,700,000	-	2,700,000	18,700,000
	Solar Power Program		6,473,635	11,813,472	11,854,364	6,472,743
	Loan to other Project (Prodigy, Raagon, Samraks, Seed)		3,386,252	1,350,000	1,530,000	3,206,252
	Unaffiliated Staff Advance-MCP(Staff)		16,227,310	3,535,826	1,444,672	18,318,464
	WAVE ANCB Project		-	2,500,000	-	2,500,000
	Training Division from MCP		400,000	1,290,916	-	1,690,916
	WAVE Trade Training Center from MCP		508,800	1,500,000	608,000	1,310,000
	WAVE MSF SEIP Trance from MCP		3,457,800	7,597,075	4,578,288	6,476,587
	<b>Sub Total</b>		<b>54,745,127</b>	<b>32,568,568</b>	<b>25,508,126</b>	<b>61,725,569</b>
	General Fund from MCP		345,000	5,000,000	5,345,000	-
	Loan Receivable of Solar Power Program with CA Branch		3,541,907	6,529,183	623,653	9,447,437
	Advance, Deposits & Prepayments- Solar Power Program		3,763,095	14,614,184	12,216,094	8,161,185
	Advance to Staff of ICS Program		-	20,000	-	20,000
	Loan to other Project of Rigan Program		215,484	163,750	-	379,234
	Advance of Solar Irrigation Program		2,380,099	4,628,810	2,380,099	4,628,810
	<b>Sub Total</b>		<b>12,345,585</b>	<b>30,955,927</b>	<b>20,564,846</b>	<b>22,636,664</b>
	<b>Total</b>		<b>66,990,712</b>	<b>63,524,492</b>	<b>46,152,972</b>	<b>84,362,232</b>
<b>5.03</b>	<b>Social Development &amp; Climate Resilience Domain</b>					
	EYW Project		133,000	-	133,000	-
	Renewable Energy Fund		-	6,890,487	2,090,000	4,890,487
	UMIMCC Project		569,092	-	285,717	283,375
	ESBGMS Project		8,100	-	-	8,100
	Basic Literacy Project		2,241,434	-	-	2,241,434
	<b>Total</b>		<b>2,951,626</b>	<b>6,890,487</b>	<b>2,418,717</b>	<b>7,423,396</b>
<b>5.04</b>	<b>General Fund, Enterprise &amp; Others</b>					
	General Fund to Ankur seeds		42,300	-	42,300	-
	General Fund to Basic Literacy Project		323,697	-	-	323,697
	General Fund (NGO Burn approved)		841,000	6,455,000	6,650,000	446,000
	Staff Loan Motorcycle & Others-Mother A/C		1,018,275	219,500	273,677	964,098
	Loan-WTTC		1,210,088	1,730,400	1,210,088	1,730,400
	Angkur Agro Machinery		40,000	-	-	40,000
	CDC (Receivable)		680,000	240,000	90,000	810,000
	Angkur Craft		13,520	240,000	255,200	329
	<b>Total</b>		<b>4,168,880</b>	<b>8,884,900</b>	<b>8,519,265</b>	<b>4,534,515</b>
<b>6.00</b>	<b>Security Deposit</b>					
	Sustainable Livelihood Domain (MFP & Others)	6.01	20,412,516	-	-	20,412,516
	General Fund, Enterprise & Others	6.02	1,019,250	-	20,000	999,250
	<b>Total</b>		<b>21,431,766</b>	<b>-</b>	<b>20,000</b>	<b>21,411,766</b>
<b>6.01</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Security deposit(Trust Bank)		20,000,000	-	-	20,000,000
	Telephone Security		123,335	-	-	123,335
	Electric Security (Head Office)		56,181	-	-	56,181
	Office rent Security		220,000	-	-	220,000
	Security deposit( Oxygen Gas cylinders)		13,000	-	-	13,000
	<b>Total</b>		<b>20,412,516</b>	<b>-</b>	<b>-</b>	<b>20,412,516</b>
<b>6.02</b>	<b>General Fund, Enterprise &amp; Others</b>					
	House Rent Security from Mother A/C		143,250	-	-	143,250
	House Rent Security for Ankur Craft		430,000	-	-	430,000
	Godown Security for Ankur Seeds		30,000	-	-	30,000
	Security Deposit of Agro Machinery		816,000	-	20,000	796,000
	<b>Total</b>		<b>1,019,250</b>	<b>-</b>	<b>20,000</b>	<b>999,250</b>
<b>7.00</b>	<b>Loan to Beneficiaries</b>					
	Sustainable Livelihood Domain (MFP & Others)	7.01	3,273,509,748	5,209,172,000	5,174,621,486	3,308,060,262
	<b>Total</b>		<b>3,273,509,748</b>	<b>5,209,172,000</b>	<b>5,174,621,486</b>	<b>3,308,060,262</b>
<b>7.01</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Jagoria		1,361,795,752	2,219,716,800	2,148,121,246	1,433,390,506
	Agroor		880,920,114	1,051,030,800	1,159,857,915	772,092,189
	Agroor-MDP		-	107,815,900	24,035,717	83,779,263
	Banad		157,184,043	199,763,800	231,544,216	125,403,627
	Safidon Loan		612,737,934	1,194,826,000	1,229,631,436	517,932,498
	SUPOLON (RGF)		18,296,282	31,270,000	38,209,903	15,356,379
	LIFT Project		119,245,334	238,542,000	192,231,839	165,555,495
	ENRICH-IGA		77,666,919	120,068,000	104,466,587	93,206,332
	ENRICH-AC		6,247,530	28,390,000	9,060,900	23,576,630
	ENRICH-LI		6,329,607	11,468,000	7,360,020	10,429,587
	WASH		17,545,193	30,905,000	27,709,656	20,748,537



		Amount in Taka				
Notes	Particulars	As at 01 July 2019	Addition during the year	Adjustment during the year	As at 30 June 2020	As at 30 June 2019
	<b>SOL</b>	705,105	650,000	345,894	1,691,011	705,105
	Start Up Capital	1,231,131	1,910,000	775,354	3,916,485	1,231,131
	Advance Loan	1,997,128	8,150,000	506,375	9,640,753	1,997,128
	<b>Sub Total</b>	<b>3,291,842,872</b>	<b>1,201,565,000</b>	<b>5,169,856,899</b>	<b>3,294,490,982</b>	<b>3,291,842,872</b>
	<b>Housing Loan-Bangladesh Bank</b>	3,732,625	3,570,000	1,649,889	5,652,514	3,732,625
	Biogas Program	7,934,251	3,897,000	3,114,707	7,916,544	7,934,251
	<b>Sub Total</b>	<b>11,666,876</b>	<b>6,467,000</b>	<b>4,764,596</b>	<b>13,365,280</b>	<b>11,666,876</b>
	<b>Total</b>	<b>8,273,509,748</b>	<b>5,209,172,000</b>	<b>5,174,621,486</b>	<b>3,308,066,262</b>	<b>3,273,509,748</b>
<b>8.00</b>	<b>Other Assets</b>					
	Governance & Rights Domain	8.01	1,352,999	-	1,352,999	-
	Sustainable Livelihood Domain (MFP & Others)	8.02	79,327,168	320,824,126	182,032,370	79,327,168
	Social Development & Climate Resilience Domain	8.03	1,074,990	8,202,678	5,004,021	1,074,990
	General Fund, Enterprise & Others	8.04	25,348,799	55,870,486	59,349,636	25,348,799
	<b>Total</b>		<b>105,750,965</b>	<b>386,258,282</b>	<b>245,623,227</b>	<b>105,750,965</b>
<b>8.01</b>	<b>Governance &amp; Rights Domain</b>					
	Advance tax of Active Citizen Program	-	951	-	951	-
	Fixed Grants & Equipments of PK Ex. Pro.	-	327,130	-	327,130	-
	Accounts Payable of PK Ex. Program	-	50,000	-	50,000	-
	Unspent donor Fund paid of AVCE	-	741,691	-	741,691	-
	Fund refund to RTF of RTF Oxylen	-	233,219	-	233,219	-
	<b>Total</b>		<b>1,352,999</b>	<b>-</b>	<b>1,352,999</b>	<b>-</b>
<b>8.02</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Advance to Staff	2,517,028	81,084,785	13,312,320	72,209,493	2,517,028
	Advance Tax Deducted at Source	2,017,456	2,815,818	1,018,933	3,814,341	2,017,456
	Unspent Printing & Stationary	979,628	1,191,821	979,628	1,191,821	979,628
	Receivable Office Rent	414,000	-	414,000	-	414,000
	Dumba	-	1,165,000	-	1,165,000	-
	Goat	1,129,320	432,090	354,930	1,204,480	1,129,320
	Cow	358,000	177,000	-	535,000	358,000
	Sheep	1,224,190	1,576,520	413,620	2,307,090	1,224,190
	Rice Seeds	-	87,381	-	87,381	-
	<b>Sub total</b>	<b>8,639,622</b>	<b>90,530,415</b>	<b>16,493,431</b>	<b>82,676,606</b>	<b>8,639,622</b>
	<b>Receivable Donations</b>					
	Donation receivable of Projects	54,076,196	34,405,037	65,620,099	22,061,134	54,076,196
	Accounts Receivable (Salary)	-	10,643	-	10,643	-
	Advance Donation (Project)	4,437,326	6,497,000	10,721,639	21,248,07	4,437,326
	Account receivable (Rice seed Pro.)	89,864	56,333	79,283	66,894	89,864
	<b>Sub total</b>	<b>58,603,386</b>	<b>40,968,013</b>	<b>76,421,241</b>	<b>23,151,158</b>	<b>58,603,386</b>
	<b>Tax at Source of Housing Project</b>	9,462	3,503	-	13,045	9,462
	Inventory of Solar Power Program	4,262,706	-	1,466,339	2,796,447	4,262,706
	Inventory of Biogas Program	400,044	238,928	556,379	96,593	400,044
	Receivable of Biogas Program	1,225,906	1,847,360	1,381,500	1,691,766	1,225,906
	Inventory of ICS Program	127,700	-	-	127,780	127,780
	Receivable of ICS Program	425,808	-	72,905	852,903	425,808
	Solar Irrigation Project grant receivable	-	194,513,710	80,016,201	104,497,509	-
	Solar Irrigation Pump of Irrigation Project Work in progress	5,624,374	2,721,117	5,624,374	2,721,117	5,624,374
	<b>Sub total</b>	<b>12,884,160</b>	<b>189,324,690</b>	<b>89,117,690</b>	<b>112,291,160</b>	<b>12,884,160</b>
	<b>Total</b>	<b>79,327,168</b>	<b>320,824,126</b>	<b>182,032,370</b>	<b>218,118,924</b>	<b>79,327,168</b>
<b>8.03</b>	<b>Social Development &amp; Climate Resilience Domain</b>					
	Accounts Receivable of PACE(Goat)	688,122	5,655,768	2,744,943	3,378,947	688,122
	Advance Tax - Renewable Energy Fund	-	5,641	-	5,641	-
	EYW Project	-	66,328	-	66,328	-
	Accounts Receivable of PACE Pro. (Oxylen)	606,876	2,474,941	2,259,078	822,739	606,876
	<b>Total</b>	<b>1,874,998</b>	<b>8,202,678</b>	<b>5,004,021</b>	<b>4,273,655</b>	<b>1,074,990</b>
<b>8.04</b>	<b>General Fund, Enterprise &amp; Others</b>					
	Account Receivable of Ankur Seeds	846,475	567,585	777,922	636,138	846,475
	Work in Progress of Ankur Craft	1,938,568	1,343,981	1,031,486	2,250,063	1,938,568
	Account Receivable of Ankur Craft	411,111	318,002	442,543	286,570	411,111
	Receivable Income-Training Division	252,353	445,271	252,353	445,271	252,353
	Inventory of ANKUR Seeds	300,429	694,073	385,650	609,444	300,429
	AIT of Mother A/C	39,704	25,554	39,704	25,554	39,704
	Advance and prepayments-Mother A/C	194,761	320,000	514,761	-	194,761
	Receivable Interest on PDR-Mother A/C	79,324	93,579	79,324	93,579	79,324
	Inventory of Ankur Agro Mach.	17,963,144	25,327,647	28,927,085	14,363,706	17,963,144
	BIT receivable of AAM	3,322,650	26,781,240	26,898,320	3,145,570	3,322,650
	Tax at Source -CDC	200	754	200	754	200
	<b>Total</b>	<b>25,348,799</b>	<b>55,870,486</b>	<b>59,349,636</b>	<b>21,877,649</b>	<b>25,348,799</b>
<b>9.00</b>	<b>Cash and Cash Equivalents</b>					
	Cash in Hand	9.01	7,581,977	10,618,149	10,618,149	7,581,977
	Cash at Bank	9.02	181,234,292	195,327,197	195,327,197	181,234,292
	<b>Total</b>		<b>188,816,269</b>	<b>205,945,346</b>	<b>205,945,346</b>	<b>188,816,269</b>
<b>9.01</b>	<b>Cash in Hand</b>					
	Governance & Rights Domain	9.01.01	15,000	15,000	15,000	15,000
	Sustainable Livelihood Domain	9.01.02	7,531,785	-	13,506,585	7,531,785
	Social Development & Climate Resilience Domain	9.01.03	5,000	90,379	90,379	5,000
	General Fund, Enterprise & Others	9.01.04	30,192	4,185	4,185	30,192
	<b>Total</b>		<b>7,581,977</b>	<b>109,584,00</b>	<b>10,508,585.00</b>	<b>7,581,977</b>

Notes	Particulars	As at 01 July 2019	As at 30 June 2020			Amount in Taka
			Social Activity	Micro Finance Program	Total	As at 30 June 2019
9.01.01	<b>Governance &amp; Rights Domain</b>					
	AVCB Project	15,000	15,000	-	15,000	15,000
	<b>Total</b>	<b>15,000</b>	<b>15,000</b>	<b>-</b>	<b>15,000</b>	<b>15,000</b>
9.01.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Micro Finance Program	7,249,579	-	10,164,466	10,164,466	7,249,579
	Housing Project	41,160	-	1,899	1,899	41,160
	Solar Power Program	52,419	-	21,929	21,929	52,419
	Biogas Program	188,627	-	109,265	109,265	188,627
	Solar Irrigation Project	-	-	211,826	211,826	-
	<b>Total</b>	<b>7,531,785</b>	<b>-</b>	<b>10,508,385</b>	<b>10,508,385</b>	<b>7,531,785</b>
9.01.03	<b>Social Development &amp; Climate Resilience Domain</b>					
	SEIP Project	-	85,379	-	85,379	-
	ACCESS Project	5,000	5,000	-	5,000	5,000
	<b>Total</b>	<b>5,000</b>	<b>90,379</b>	<b>-</b>	<b>90,379</b>	<b>5,000</b>
9.01.04	<b>General Fund, Enterprise &amp; Others</b>					
	Training Division, Choudanga	2,826	4,185	-	4,185	2,826
	Angkor Craft	20,166	-	-	-	20,166
	General Fund	1,200	-	-	-	1,200
	<b>Total</b>	<b>30,192</b>	<b>4,185</b>	<b>-</b>	<b>4,185</b>	<b>30,192</b>
9.02	<b>Cash at bank</b>					
	Governance & Rights Domain	5,297,328	2,474,764	-	2,474,764	5,297,328
	Sustainable Livelihood Domain	182,108,869	-	183,741,059	183,741,059	182,108,869
	Social Development & Climate Resilience Domain	9,795,101	5,161,484	-	5,161,484	9,795,101
	General Fund, Enterprise & Others	4,032,994	3,949,890	-	3,949,890	4,032,994
	<b>Total</b>	<b>101,234,292</b>	<b>11,586,138</b>	<b>183,741,059</b>	<b>195,327,197</b>	<b>101,234,292</b>
9.02.01	<b>Governance &amp; Rights Domain</b>					
	FAR Project	246,752	1,152	-	1,152	246,752
	Response Project	709,979	1,383,280	-	1,383,280	709,979
	EWG Project	555,485	8,699	-	8,699	555,485
	PRODIGY Project	62,871	18,031	-	18,031	62,871
	Food for All Campaign	713	3	-	3	713
	RF & N Campaigns All	536,950	321,155	-	321,155	536,950
	SLS Project	11,667	10,977	-	10,977	11,667
	SAN Marks Project	530	530	-	530	530
	Right to Food For All Fund & Option	266,186	34,510	-	34,510	266,186
	AVCB Project	227,848	194,353	-	194,353	227,848
	MXB Project	46,964	46,736	-	46,736	46,964
	Active Citizen Project	127,088	128,355	-	128,355	127,088
	FK exchanges Program	2,504,295	334,983	-	334,983	2,504,295
	<b>Total</b>	<b>5,297,328</b>	<b>2,474,764</b>	<b>-</b>	<b>2,474,764</b>	<b>5,297,328</b>
9.02.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Micro Finance Program	181,061,752	-	152,603,707	152,603,707	181,061,752
	Housing Project	1,112,735	-	1,482,676	1,482,676	1,112,735
	WATSON Project	105,152	-	107,234	107,234	105,152
	Solar Power Program	9,305,577	-	7,316,610	7,316,610	9,305,577
	Biogas Program	3,472,668	-	2,796,882	2,796,882	3,472,668
	ICS Program	91,108	-	224,162	224,162	91,108
	Solar Irrigation Program	6,959,877	-	19,209,788	19,209,788	6,959,877
	<b>Total</b>	<b>182,108,869</b>	<b>-</b>	<b>183,741,059</b>	<b>183,741,059</b>	<b>182,108,869</b>
9.02.03	<b>Social Development and Resilience Domain</b>					
	Renewable Energy Project	2,683,375	760,041	-	760,041	2,683,375
	Basic Literacy Project	57,165	55,110	-	55,110	57,165
	JNNFP Project	92,157	93,120	-	93,120	92,157
	ACCESS Project	1,415,839	1,716,805	-	1,716,805	1,415,839
	EYW Project	2,211,177	485,193	-	485,193	2,211,177
	ASL Project	205,824	-	-	-	205,824
	FACE Project (Odon)	5,966	31,129	-	31,129	5,966
	FACE Project (Goni)	75,409	53,768	-	53,768	75,409
	SEIP	790,498	1,572,722	-	1,572,722	790,498
	Revolving Fund of HEIFER	21,344	21,561	-	21,561	21,344
	EDSDMS Project	2,011,869	129,667	-	129,667	2,011,869
	UMIMCC Project	225,278	242,368	-	242,368	225,278
	<b>Total</b>	<b>9,795,101</b>	<b>5,161,484</b>	<b>-</b>	<b>5,161,484</b>	<b>9,795,101</b>
9.02.04	<b>General Fund, Enterprise &amp; Others</b>					
	Mother A/C	1,267,162	2,742,532	-	2,742,532	1,267,162
	CDC	122,887	74,261	-	74,261	122,887
	Training Division, Choudanga	108,086	1,254	-	1,254	108,086
	WTTC	1,554,827	647,965	-	647,965	1,554,827
	Angkor Seeds	2,549	309,244	-	309,244	2,549
	Angkor Craft	147,404	79,434	-	79,434	147,404
	Angkor Agro Machineries	830,079	95,200	-	95,200	830,079
	<b>Total</b>	<b>4,032,994</b>	<b>3,949,890</b>	<b>-</b>	<b>3,949,890</b>	<b>4,032,994</b>



Notes	Particulars	As at 30 June 2019	Addition during the year	Adjustment during the year	As at 30 June 2020	Amount in Taka As at 30 June 2019
<b>10.00</b>	<b>Fund account</b>					
	Governance & Rights Domain	4,340,208	(1,119,471)	-	3,220,737	4,340,208
	Sustainable Livelihood Domain (MFP & others)	572,380,469	(15,232,234)	3,166,509	553,981,446	572,380,469
	Social Development & Climate Resilience Domain	(2,015,788)	4,051,310	(15,000)	2,050,522	(2,015,788)
	General Fund, Enterprise & Others	9,407,677	(3,143,503)	(498,123)	8,762,397	9,407,677
	<b>Total</b>	<b>384,112,566</b>	<b>(13,443,894)</b>	<b>2,653,466</b>	<b>568,315,202</b>	<b>384,112,566</b>
Note: Depreciation has deducted from Fixed Assets for Annual basis without donation or Income. So Fund shown negative balance.						
<b>10.01</b>	<b>Governance &amp; Rights Domain</b>					
	AYCB Project	1,022,950	(483,501)	-	2,539,369	1,022,950
	EWG Project	11,536	(2,617)	-	8,919	11,536
	MNH Project	60,359	(228)	-	60,131	60,359
	PRODIGY	4,454	(1,101)	-	3,353	4,454
	Food For All	27,432	(710)	-	26,722	27,432
	SLS Project	1,279,957	(238,603)	-	1,041,354	1,279,957
	Right to Food For All Fund & Others	19,623	1,543	-	21,166	19,623
	Active Citizen project	3,720	4,381	-	8,009	3,720
	FK exchange Program	75,904	29,540	-	105,452	75,904
	SAN Marks Project	(121,297)	-	-	(121,297)	(121,297)
	RF & N Campaign All	7,089	4,606	-	13,695	7,089
	Response Project	6,551	(33,038)	-	(26,487)	6,551
	PAR Project	(58,078)	(101,571)	-	(159,649)	(58,078)
	<b>Total</b>	<b>4,340,208</b>	<b>(1,119,471)</b>	<b>-</b>	<b>3,220,737</b>	<b>4,340,208</b>
<b>10.02</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Capital Fund	565,543,999	(6,046,989)	2,064,389	556,388,621	565,543,999
	Housing Loan Project	1,070,929	(8,980)	-	1,061,949	1,070,929
	WATSON Project	105,146	2,003	-	107,229	105,146
	Solar Power Program	5,441,791	5,712,999	-	11,154,190	5,441,791
	BioGas Program	160,183	(965,643)	(246,888)	(550,572)	160,183
	ICS Program	(54,560)	21,738	-	(32,822)	(54,560)
	Solar Irrigation Program	112,981	(13,152,042)	1,340,088	(14,380,949)	112,981
	<b>Total</b>	<b>572,380,469</b>	<b>(15,232,234)</b>	<b>3,166,509</b>	<b>553,981,446</b>	<b>572,380,469</b>
<b>10.03</b>	<b>Social Development &amp; Climate Resilience Domain</b>					
	ICCD-1 Project	7,675	(847)	-	6,828	7,675
	EESGMS Project	(69,875)	(102,007)	-	(171,962)	(69,875)
	INMPP Project	5,543	963	-	6,506	5,543
	CBCAP Project	89,070	(12,127)	-	76,943	89,070
	PACE Project (Goat)	160,825	(34,066)	(15,000)	141,759	160,825
	BRAVE Project	(33,666)	(28,414)	-	(62,080)	(33,666)
	HIFER Revolving Fund	3,989	217	-	4,206	3,989
	PACE Project (Oxcar)	148,425	75,659	-	224,084	148,425
	Renewable Energy Project	2,682,375	7,972,794	-	10,655,169	2,682,375
	Basic Literacy Project	4,125	(2,055)	-	2,070	4,125
	ACCESS Project	892,822	(108,790)	-	784,032	892,822
	SEIP	(5,901,410)	(3,693,312)	-	(9,594,922)	(5,901,410)
	ASL Project	-	(4,599)	-	(4,599)	-
	UNIMCC Project	(5,686)	(11,816)	-	(17,502)	(5,686)
	<b>Total</b>	<b>(2,015,788)</b>	<b>4,051,310</b>	<b>(15,000)</b>	<b>2,050,522</b>	<b>(2,015,788)</b>
<b>10.04</b>	<b>General Fund, Enterprise &amp; Others</b>					
	Mother A/C with MCP donation Fund	-	-	-	-	-
	Angkor Seed	4,489,583	745,000	(498,123)	5,732,706	4,489,583
	CDC	85,353	(557,166)	-	(471,813)	85,353
	WTTT	793,167	96,848	-	890,015	793,167
	Training Division, Chawabga	4,073,903	(190,367)	-	3,883,536	4,073,903
	Angkor Craft	(624,876)	(1,442,921)	-	(2,067,797)	(624,876)
	Angkor Agro Machinery	(421,821)	(322,742)	-	(744,563)	(421,821)
	<b>Total</b>	<b>9,407,677</b>	<b>(3,143,503)</b>	<b>(498,123)</b>	<b>8,762,397</b>	<b>9,407,677</b>
<b>11.00</b>	<b>Loans</b>					
	Governance & Rights Domain	1,297,027	130,000	700,000	727,027	1,297,027
	Sustainable Livelihood Domain (MFP & Others)	2,270,856,858	1,543,889,765	1,254,509,725	2,560,236,899	2,270,856,858
	Social Development & Climate Resilience Domain	9,072,692	8,105,680	3,809,566	14,160,800	9,072,692
	General Fund, Enterprise & Others	25,023,285	4,175,487	3,007,300	26,111,472	25,023,285
	<b>Total</b>	<b>2,307,049,862</b>	<b>1,556,309,932</b>	<b>1,262,106,591</b>	<b>2,601,244,203</b>	<b>2,307,049,862</b>
<b>11.01</b>	<b>Governance &amp; Rights Domain</b>					
	PRODIGY Project	200,000	-	-	200,000	200,000
	SAN Marks Project	1,027	-	-	1,027	1,027
	PAX Project	700,000	70,000	700,000	70,000	700,000
	SLS Project	395,200	-	-	395,200	395,200
	FK exchange Program	-	60,000	-	60,000	-
	<b>Total</b>	<b>1,297,027</b>	<b>130,000</b>	<b>700,000</b>	<b>727,027</b>	<b>1,297,027</b>
<b>11.02</b>	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Loan from PKSF	841,299,500	651,100,000	468,857,803	1,023,541,777	841,299,500
	LPT BLF Loan	5,000,000	-	-	5,000,000	5,000,000
	Loan from Bank	1,192,907,528	616,329,984	767,461,070	1,041,774,434	1,192,907,528
	<b>Sub total</b>	<b>2,039,207,028</b>	<b>1,267,429,984</b>	<b>1,236,318,873</b>	<b>2,070,316,211</b>	<b>2,039,207,028</b>
	Loan from BB of Housing Loan Project	3,774,553	3,500,000	1,423,556	5,840,997	3,774,553
	Loan & refinance IDCOL of Solar Power Program	13,415,104	-	2,024,969	11,390,135	13,415,104
	Loan & refinance IDCOL of BioGas Program	13,264,798	2,533,200	2,295,141	13,502,857	13,264,798
	Loan & refinance of ICS Program	704,684	31,000	-	735,684	704,684
	Loan of Solar Irrigation Program	200,490,611	276,395,501	12,443,239	484,442,953	200,490,611
	<b>Sub total</b>	<b>231,449,750</b>	<b>276,455,701</b>	<b>18,188,844</b>	<b>489,920,487</b>	<b>231,449,750</b>
	<b>Total</b>	<b>2,270,856,858</b>	<b>1,543,889,765</b>	<b>1,254,509,725</b>	<b>2,560,236,899</b>	<b>2,270,856,858</b>

Notes	Particulars	Amount in Taka				
		As at 30 June 2019	Addition during the year	Adjustment during the year	As at 30 June 2020	As at 30 June 2019
11.03	<b>Social Development &amp; Climate Resilience Domain</b>					
	Basic Literacy Project	2,294,474	-	-	2,294,474	2,294,474
	JNNPF Project	26,954	-	-	26,954	26,954
	SEIP	6,691,999	7,470,600	2,909,566	17,072,155	6,691,999
	Revolving fund-Better	17,355	-	-	17,355	17,355
	UMIMDC Project	841,000	635,000	900,000	2,376,000	841,000
	Renewable Energy Project	1,000	-	-	1,000	1,000
	<b>Total</b>	<b>9,872,692</b>	<b>8,105,600</b>	<b>3,809,566</b>	<b>21,787,938</b>	<b>9,872,692</b>
11.04	<b>General Fund, Enterprise &amp; Others</b>					
	Mercantile Bank Chaudanga	1,100,000	-	345,000	1,445,000	1,100,000
	Angkor Craft (Gratuity Fund)	1,232,733	-	-	1,232,733	1,232,733
	Angkor Craft (Mother A/C & WOP)	2,416,252	351,015	-	2,767,267	2,416,252
	Loans Payable - Ankor Agro Machseries	18,702,000	-	2,700,000	21,402,000	18,702,000
	Loans Payable - WTTC to HO (MCP)	-	1,520,000	-	1,520,000	-
	Training division from MCP	400,000	1,314,472	-	1,714,472	400,000
	Angkor Seeds From Mother A/C	42,300	-	42,300	84,600	42,300
	Angkor Seeds From CDC & MCP	1,130,000	990,000	-	2,120,000	1,130,000
	<b>Total</b>	<b>25,023,285</b>	<b>4,175,487</b>	<b>3,087,300</b>	<b>32,286,072</b>	<b>25,023,285</b>
12.00	<b>Member Savings</b>					
	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	General Savings	782,009,905	613,339,383	587,099,401	968,339,887	782,009,905
	Security Savings	88,837,152	58,036,123	39,084,039	107,799,236	88,837,152
	Voluntary Savings	49,310,615	254,455,010	218,014,016	85,751,609	49,310,615
	<b>Sub total</b>	<b>920,157,672</b>	<b>925,830,516</b>	<b>844,107,456</b>	<b>1,061,890,732</b>	<b>920,157,672</b>
	Housing Project Savings	-	152,670	-	152,670	-
	<b>Sub total</b>	<b>-</b>	<b>152,670</b>	<b>-</b>	<b>152,670</b>	<b>-</b>
	<b>Total</b>	<b>920,157,672</b>	<b>925,983,186</b>	<b>844,107,456</b>	<b>1,062,043,402</b>	<b>920,157,672</b>
13.00	<b>Donations Received in Advance</b>					
	Governance & Rights Domain	10,598,320	75,742,936	75,993,529	10,347,727	10,598,320
	Social Development & Climate Resilience Domain	7,368,278	39,511,599	40,239,169	6,640,708	7,368,278
	<b>Total</b>	<b>17,966,598</b>	<b>115,254,535</b>	<b>116,232,698</b>	<b>16,988,435</b>	<b>17,966,598</b>
13.01	<b>Governance &amp; Rights Domain</b>					
	AVCB Project	3,641,003	61,187,620	60,350,191	4,478,432	3,641,003
	PRODIGY Project	896,315	256,261	-	1,152,576	896,315
	MXH Project	103,605	-	-	103,605	103,605
	Right to Food For All Fund & Active Citizen Project	246,563	-	-	246,563	246,563
	FK exchange Program	617,360	1,459,200	1,465,263	687,297	617,360
	EWG Project	2,548,391	2,256,666	4,258,382	546,669	2,548,391
	San Mark Project	65,857	70,202	136,859	-	65,857
	RF & N Campaign All	120,000	-	-	120,000	120,000
	Response Project	529,861	301,263	523,664	307,460	529,861
	PAK Project	1,645,140	6,963,887	6,390,701	2,218,326	1,645,140
	<b>Total</b>	<b>10,598,320</b>	<b>75,742,936</b>	<b>75,993,529</b>	<b>10,347,727</b>	<b>10,598,320</b>
13.02	<b>Social Development &amp; Climate Resilience Domain</b>					
	BRAVE Project	231,075	-	-	231,075	231,075
	JNNPF Project	59,661	-	-	59,661	59,661
	EESBOMS Project	2,654,897	12,664,821	14,546,225	773,495	2,654,897
	BYW Project	2,344,177	13,076,760	14,869,416	552,521	2,344,177
	PACE Project	543,531	5,630,000	2,740,816	3,432,715	543,531
	ASL Project	205,824	2,140,043	2,341,268	4,599	205,824
	ACCESS Project	1,329,113	5,999,973	5,741,484	1,587,642	1,329,113
	<b>Total</b>	<b>7,368,278</b>	<b>39,511,599</b>	<b>40,239,169</b>	<b>6,640,708</b>	<b>7,368,278</b>
14.00	<b>Grants/Equity for Fixed Assets</b>					
	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	General Fund, Enterprise & Others	39,805,847	55,354,113	-	95,159,960	39,805,847
	<b>Total</b>	<b>39,805,847</b>	<b>55,354,113</b>	<b>-</b>	<b>95,159,960</b>	<b>39,805,847</b>
14.01	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Solar Irrigation Project	39,805,847	55,354,113	-	95,159,960	39,805,847
	<b>Total</b>	<b>39,805,847</b>	<b>55,354,113</b>	<b>-</b>	<b>95,159,960</b>	<b>39,805,847</b>
14.02	<b>General Fund, Enterprise &amp; Others</b>					
	Grants for Fixed Asset	9,627,116	-	-	9,627,116	9,627,116
	<b>Total</b>	<b>9,627,116</b>	<b>-</b>	<b>-</b>	<b>9,627,116</b>	<b>9,627,116</b>
15.00	<b>Other Liabilities</b>					
	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Governance & Rights Domain	84,167,932	136,555,157	80,180,452	132,541,737	84,167,932
	Social Development & Climate Resilience Domain	494,906	350,000	494,906	350,000	494,906
	General Fund, Enterprise & Others	598,371	1,764,022	1,524,738	829,655	598,371
	<b>Total</b>	<b>5,166,038</b>	<b>103,337,966</b>	<b>106,883,598</b>	<b>2,420,416</b>	<b>5,166,038</b>
15.01	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Staff Security	11,744,635	3,269,500	2,305,010	12,709,125	11,744,635
	Provision for Expenses	2,828,163	569,007	2,588,133	811,037	2,828,163
	Provision for Interest on Security Savings	19,973,322	5,089,430	511,651	24,552,101	19,973,322
	Advance Donation (GOAT)	1,239,349	-	1,239,349	-	1,239,349
	Advance Donation (Sheep)	190,677	-	190,677	-	190,677
	Advance Donation (Seed)	56,492	-	56,492	-	56,492
	Advance Donation (ENRICH)	22,000,000	11,000,000	11,555,640	1,444,360	22,000,000
	Loan of MCP	92,800	58,100	148,100	2,000	92,800
	Member Suspense Account	1,559,156	542,166	42,095	2,059,517	1,559,156
	Advance Donation (FEPP)	-	7,020,000	3,465,143	1,562,857	-
	Advance Donation (Agri Math)	-	500,000	-	500,000	-
	Deferred Income (Goat Sales)	-	30,000	10,000	20,000	-



Notes	Particulars	Amount in Taka				
		As at 30 June 2019	Addition during the year	Adjustment during the year	As at 30 June 2020	As at 30 June 2019
	Loan Account-Provident Fund	15,766,090	52,130,909	24,582,625	41,313,874	15,766,090
	Loan Account-Gratuity Fund	4,728,995	40,278,195	5,280,800	29,807,190	4,728,995
	<b>Sub total</b>	<b>80,179,079</b>	<b>122,494,807</b>	<b>73,892,825</b>	<b>126,781,061</b>	<b>80,179,079</b>
	Trade & Other Payable of Solar Irr. Project	-	576,363	-	576,363	-
	Insurance A/C of Housing Project	49,000	37,740	-	86,740	49,000
	Loan from M/A for Housing Project	1,500	-	1,500	-	1,500
	Accounts Payable-Solar Power Program	3,412,548	13,289,957	12,140,277	4,562,230	3,412,548
	Staff Security-Solar Power Program	499,730	-	34,850	464,880	499,730
	Audit Fee Provision of Biogas Program	20,000	20,000	-	40,000	20,000
	Provision for Audit Fee-ICS Project	5,175	136,290	111,000	30,465	5,175
	<b>Sub total</b>	<b>3,987,953</b>	<b>14,060,350</b>	<b>13,287,627</b>	<b>5,768,676</b>	<b>3,987,953</b>
	<b>Total</b>	<b>84,167,032</b>	<b>136,555,157</b>	<b>88,180,452</b>	<b>132,549,737</b>	<b>84,167,032</b>
15.02	<b>Governance &amp; Rights Domain</b>					
	Provision for Expenses-ENG	494,906	-	494,906	-	494,906
	Accounts payable - Resilient Project	-	350,000	-	350,000	-
	<b>Total</b>	<b>494,906</b>	<b>350,000</b>	<b>494,906</b>	<b>350,000</b>	<b>494,906</b>
15.03	<b>Social Development &amp; Climate Resilience Domain</b>					
	Advance Donation-ORG-PALE Project (Union)	590,371	1,764,822	1,524,730	829,655	590,371
	<b>Total</b>	<b>590,371</b>	<b>1,764,822</b>	<b>1,524,730</b>	<b>829,655</b>	<b>590,371</b>
15.04	<b>General Fund, Enterprise &amp; Others</b>					
	Current A/C With Pro-Mother A/C	767,058	84,083,175	84,594,341	255,892	767,058
	Current A/C Overhead-Mother A/C	3,345	-	-	3,345	3,345
	Provision for Exp.-Mother A/C	78,125	10,000	-	88,125	78,125
	BLP Fund -Mother A/C	107,396	-	107,396	-	107,396
	Bills Payable of Training Division	810,604	527,499	520,673	823,510	810,604
	Provision For Audit Fee & Ex-WTTC	77,479	1,890,808	1,958,278	10,000	77,479
	Provision For Audit Fee-CDC	10,000	5,000	-	15,000	10,000
	Accounts Payable-Angkor Craft	250,760	725,684	734,335	242,109	250,760
	Provision For Audit Fee-Angkor Seed	5,000	5,000	-	10,000	5,000
	Accounts Payable-Angkor Agro Machinery	1,045,200	16,085,800	10,168,565	962,435	1,045,200
	Provision for Audit-Angkor Agro Machinery	5,000	5,000	10,000	-	5,000
	<b>Total</b>	<b>3,165,838</b>	<b>193,337,966</b>	<b>196,083,588</b>	<b>2,420,414</b>	<b>3,165,838</b>
16.00	<b>Disaster Management &amp; Others Fund</b>					
	Disaster management Fund-Solar Power	234,126	-	-	234,126	234,126
	Revaluation Reserved (Land, Livestock & Others)	171,944,664	-	166,944,664	5,000,000	171,944,664
	<b>Total</b>	<b>172,178,790</b>	<b>-</b>	<b>166,944,664</b>	<b>5,234,126</b>	<b>172,178,790</b>
17.00	<b>Loan Loss Provision</b>					
	Loan Loss Provision (PRSF)	129,506,965	35,817,338	26,079,100	139,245,203	129,506,965
	<b>Total</b>	<b>129,506,965</b>	<b>35,817,338</b>	<b>26,079,100</b>	<b>139,245,203</b>	<b>129,506,965</b>
18.00	<b>Insurance Fund</b>					
	Insurance Fund	139,013,127	57,904,772	44,773,465	152,144,434	139,013,127
	<b>Total</b>	<b>139,013,127</b>	<b>57,904,772</b>	<b>44,773,465</b>	<b>152,144,434</b>	<b>139,013,127</b>



Notes	Particulars	2019-2020					Amount in Taka	
		Received in Cash for the year	Last year Advance Donation	Income	Fund Refund	Received in advance	2018-2019 Income	
19.00	Donation Income							
	Governance & Rights Domain	19.01	75,742,936	10,215,163	75,976,935	-	9,901,104	93,805,412
	Sustainable Livelihood Domain (MFP & Others)	19.02	13,504,920	-	50,320,380	-	-	73,777,038
	Social Development & Climate Resilience Domain	19.03	45,906,515	7,667,913	53,953,327	-	6,349,972	51,887,855
	Total		135,154,371	17,883,076	180,250,642	-	16,331,136	219,470,305
19.01	Governance & Rights Domain							
	PRODIGY Project		256,261	896,315	-	-	1,152,576	1,323,653
	AYCB Project		61,187,420	3,641,803	60,350,191	-	4,478,432	75,266,311
	MNH Project		-	103,605	-	-	103,605	5,536,449
	Active Citizen Project		1,459,200	617,360	1,469,263	-	607,297	523,982
	FK exchange Program		2,256,660	2,548,391	4,258,302	-	546,669	4,468,856
	ETW Project		78,202	49,263	119,465	-	-	593,054
	San Mark Project		-	-	-	-	-	600,000
	RF & N Campaign all		301,263	529,861	523,664	-	307,400	397,479
	Response Project		6,963,887	1,645,140	6,390,701	-	2,210,326	1,805,049
	PAR Project		3,247,843	184,225	2,865,269	-	566,799	3,290,579
	Total		75,742,936	10,215,163	75,976,935	-	9,981,164	93,805,412
19.02	Sustainable Livelihood Domain (MFP & Others)							
	Micro Finance Program		323,350	-	37,819,745	-	-	59,290,708
	Solar Power Program		-	-	-	-	-	146,080
	Biogas Program		1,365,500	-	1,365,500	-	-	2,531,000
	ICS Program		-	-	159,600	-	-	73,500
	Solar Irrigation Program		11,816,070	-	10,975,535	-	-	11,727,750
	Total		13,504,920	-	50,320,380	-	-	73,777,038
19.03	Social Development & Climate Resilience Domain							
	Basic Library Project		-	-	-	-	-	4,039,030
	PAGE Project (Unico)		2,543,000	590,371	2,471,807	-	-	2,054,537
	PAGE Project (Goat)		5,630,000	543,531	3,960,768	-	3,432,715	3,221,038
	ACCESS Project		5,995,973	1,329,113	5,741,444	-	1,587,642	5,877,011
	ASL Project		2,140,043	205,024	2,341,268	-	4,599	4,969,440
	ETW Project		13,076,760	2,344,177	14,869,416	-	551,521	12,647,664
	SEIP		2,182,200	-	8,642,320	-	-	4,973,594
	ESRBMS Project		12,664,823	2,654,897	14,546,225	-	773,495	11,743,315
	UMIMCC Project		1,665,716	-	1,379,999	-	-	2,362,226
	Total		45,906,515	7,667,913	53,953,327	-	6,349,972	51,887,855





Notes	Particulars		Amount in Taka	
			1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
<b>20.00</b>	<b>Revenue Income</b>			
	Sustainable Livelihood Domain (MFP & Others)	20.01	697,568,600	765,286,990
	Governance & Rights Domain	20.02	222,422	228,586
	Social Development & Climate Resilience Domain	20.03	13,332,158	5,332,179
	General Fund, Enterprise & Others	20.04	50,882,680	47,023,937
			<u>762,005,860</u>	<u>817,871,692</u>
<b>21.00</b>	<b>Revenue Expenditure</b>			
	Sustainable Livelihood Domain (MFP & Others)	21.01	763,121,215	797,296,689
	Governance & Rights Domain	21.02	77,318,828	94,658,922
	Social Development & Climate Resilience Domain	21.03	63,234,175	55,902,556
	General Fund, Enterprise & Others	21.04	52,026,183	48,251,855
			<u>955,700,401</u>	<u>996,110,022</u>



Notes	Particulars	Amount in Taka								
		Micro Finance Program	Housing Project	Solar Power Program	Biogas Project	ICS Program	Solar Irrigation Program	WATSAN	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
20.01	Sustainable Livelihood Domain (MFP & Others)									
	Service Charge	640,849,510	206,745	-	559,364	-	-	-	641,615,619	718,264,917
	Interest on Investment	19,202,143	-	-	-	-	-	-	19,202,143	16,865,270
	Revenue from Sale	5	-	-	690,671	-	-	-	690,676	10,707,460
	Bank Interest	2,441,691	53,934	193,820	73,570	2,666	166,916	3,167	2,935,764	4,534,583
	Admission Fee	606,370	-	-	-	-	-	-	606,370	653,760
	Form Pass Book Sales	2,082,085	-	-	-	-	-	-	2,082,085	2,264,810
	Gain for Valuation of A & L assets/ Sale of Water	-	-	-	-	-	11,331,065	-	11,331,065	7,962,890
	Miscellaneous Income	1,552,967	-	14,177,139	377,000	-	2,997,772	-	19,104,878	4,033,300
	Total Income	666,734,771	260,679	14,370,959	1,700,605	2,666	14,495,753	3,167	697,568,600	765,286,990
Adjustments										
Service Charge	1,206,247	-	-	1,484	-	3,438	-	1,211,169	35,353,290	
Interest on Investment	2,993,196	-	-	-	-	-	-	2,993,196	956,934	
Miscellaneous Income	(1,675,881)	-	13,967,814	736,563	(232,505)	-	-	12,795,991	11,963,447	
Total Adjustment	2,523,562	-	13,967,814	738,047	(232,505)	3,438	-	17,000,356	48,273,671	
Total Receipt	664,211,209	260,679	403,145	962,558	235,171	14,492,315	3,167	680,568,244	734,635,633	





**20.02 Governance & Rights Domain**

	Active Citizen	AVCB	EWG	PRODIGY	Feed for All Campaigns	Pk exchange	SAN Marks	Response	MNH	Right to Food & HF & PAR	1 July 2019 to 30 June 2020	Amount in Taka 1 July 2018 to 30 June 2019
Bank Interest	6,336	121,626	4,568	464	9	33,888	-	37,884	1,072	16,575	222,422	228,586
Other Income	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Income</b>	<b>6,336</b>	<b>121,626</b>	<b>4,568</b>	<b>464</b>	<b>9</b>	<b>33,888</b>	<b>-</b>	<b>37,884</b>	<b>1,072</b>	<b>16,575</b>	<b>222,422</b>	<b>228,586</b>
Adjusted with Other Income	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total adjustment</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Receipt</b>	<b>6,336</b>	<b>121,626</b>	<b>4,568</b>	<b>464</b>	<b>9</b>	<b>33,888</b>	<b>-</b>	<b>37,884</b>	<b>1,072</b>	<b>16,575</b>	<b>222,422</b>	<b>228,586</b>

**20.03 Social Development & Climate Resilience Domain**

	ACCESS	PACE Onion	PACE Goat	EESHCMS	UMIMCC	ASL Project	SEIP	REF	Basic Literacy	RF Holder JNNPFI CO-1 & 2 & EEPFCE	1 July 2019 to 30 June 2020	Amount in Taka 1 July 2018 to 30 June 2019
Sales Revenue	-	-	-	-	-	-	-	-	-	-	-	-
Service Charge /PO donation	-	234,339	-	-	-	-	-	-	-	-	234,339	273,451
Bank Interest	42,437	1,742	-	-	-	-	28,518	56,414	2,148	2,909	134,168	75,728
Other Income	-	753	-	-	-	300	1,066,271	11,896,327	-	-	12,963,651	4,983,000
<b>Total Income</b>	<b>42,437</b>	<b>236,034</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>300</b>	<b>1,094,789</b>	<b>11,952,741</b>	<b>2,148</b>	<b>2,909</b>	<b>13,332,158</b>	<b>5,332,179</b>
Adjusted with	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted With revenue Income	-	51,692	-	-	-	-	-	-	-	-	51,692	451
<b>Total adjustment</b>	<b>-</b>	<b>51,692</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>51,692</b>	<b>451</b>
<b>Total Receipt</b>	<b>42,437</b>	<b>185,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>300</b>	<b>1,094,789</b>	<b>11,952,741</b>	<b>2,148</b>	<b>2,909</b>	<b>13,280,466</b>	<b>5,331,728</b>

**20.04 General Fund, Enterprise & Others**

	Mother Account	Ankur Agro Machinery	Ankur Craft	ANKUR Seeds	CDC	Training Division	WTTC	1 July 2019 to 30 June 2020	Amount in Taka 1 July 2018 to 30 June 2019
Overhead Income	3,368,257	-	-	-	-	-	-	3,368,257	3,588,566
Sales Revenue	-	-	-	-	192,220	-	-	192,220	32,183,432
Fuel Sale/Machinery Sale	-	31,377,223	1,965,731	700,647	-	-	-	34,043,601	-
Income from Training	-	-	-	-	-	3,393,372	7,901,145	11,294,517	7,894,219
Donation for Others Project	206,631	-	-	-	-	-	-	206,631	-
Bank Interest	323,073	-	-	-	5,025	-	17,694	346,592	233,777
Other Income	29,626	10,587	1,471	198,481	156,008	587,167	447,530	1,430,862	3,133,943
<b>Total Income</b>	<b>3,928,387</b>	<b>31,387,810</b>	<b>1,967,202</b>	<b>899,128</b>	<b>353,245</b>	<b>3,980,539</b>	<b>8,366,369</b>	<b>50,882,680</b>	<b>47,823,937</b>
Adjusted with Sales Revenue	-	-	-	-	-	-	-	-	3,588,514
Adjusted With revenue Income	(576,490)	(1,080)	(80,321)	(73,152)	-	(39,425)	(2,535,197)	(3,305,665)	882,360
<b>Total adjustment</b>	<b>(576,490)</b>	<b>(1,080)</b>	<b>(80,321)</b>	<b>(73,152)</b>	<b>-</b>	<b>(39,425)</b>	<b>(2,535,197)</b>	<b>(3,305,665)</b>	<b>4,470,874</b>
<b>Total Receipt</b>	<b>4,504,877</b>	<b>31,386,899</b>	<b>2,047,523</b>	<b>972,280</b>	<b>353,245</b>	<b>4,019,964</b>	<b>10,901,566</b>	<b>54,108,345</b>	<b>42,553,063</b>



**21.00 Expenditure**  
**21.01 Sustainable Livelihood Domains (MFP & Others)**

	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
Service Charge paid to PKSP	49,509,114							49,509,114	44,630,183
Service Charge paid to Bank and Others	121,409,711	59,118		877,418		6,405,201		128,751,448	163,964,537
Service Charge paid on Provident Fund	3,552,412							3,552,412	1,287,283
Service Charge paid on Gratuity Fund	3,613,292							3,613,292	413,906
Bank Charge & Commission	2,666,375	17,887	71,954	51,391	2,117	35,749	1,085	2,848,538	3,771,154
Salary & Bonus	302,181,097	115,348	216,795	2,201,103		4,686,705		309,401,048	287,304,467
Staff Residence	10,679,170							10,679,170	8,763,407
Conveyance	6,605,169	19,206	8,978	22,280	1,530	83,457		6,139,728	7,445,603
Printing & Stationary	10,713,975	320	385	429	220	309,420		11,024,549	9,835,610
Fuel	8,773,675	239	13,710	59,912		282,972		9,130,508	7,946,699
Training Expenses	4,715,898					462,019		5,177,917	4,929,396
Office Rent	12,862,634		21,000			80,000		12,963,014	11,347,856
Postage & Telephone	8,294,972	689	370	16,000		28,537		8,340,479	6,631,037
Gas water & electricity	3,786,045							3,786,045	3,830,056
Audit Fees	315,000	20,009	5,000	20,000	5,000	30,000		295,000	393,000
Entertainment	15,310,340	29,489		850		61,129		15,409,808	12,189,611
Miscellaneous Loss	47,831							47,831	64,000
Social Expenses	11,429,367							11,429,367	35,292,355
Loan Loss provision Ex.	35,012,338							35,012,338	72,465,187
Interest on Regular Savings	35,800,077							35,800,077	36,742,097
Interest on Security Savings	5,689,430							5,689,430	5,366,950
Interest on Voluntary Savings	3,310,231							3,310,231	1,368,710
Depreciation Ex.	8,709,754		15,503		2,121	21,951,068		30,678,446	20,917,787
Other Expenditure	46,887,198	7,452	8,303,905	782,357	139,540	4,287,873		60,310,305	59,496,710
Amortization of Software									1,409,262
Transfer to Capacity Building Fund									(449,362)
<b>Expenditure</b>	<b>711,395,505</b>	<b>269,659</b>	<b>8,658,560</b>	<b>4,031,748</b>	<b>140,528</b>	<b>38,624,130</b>	<b>1,085</b>	<b>763,121,215</b>	<b>797,296,689</b>
<b>Adjustments</b>									
Bank Charge & Commission	(2,481)							(2,481)	15,181
Salary & Bonus	4,413,745							4,413,745	(1,079,120)
Staff Residence	(71,300)							(71,300)	(126,700)
Conveyance	(53,777)							(53,777)	(292,332)
Printing & Stationary	(353,916)							(353,916)	613,867
Fuel	(96,091)							(96,091)	(151,536)
Training Fees	275,889							275,889	(947,128)
Office Rent	255,217							255,217	475,961
Postage & Telephone	120,905							120,905	(28,950)
Gas water & electricity	(98,721)							(98,721)	(129,501)
Depreciation	(172,271)					21,951,068		21,951,068	(6,649,405)
Entertainment	98,607,308					(1,891,942)		(1,891,942)	(1,64,106)
Other Expenditure			1,588,944	478,588	118,411			96,901,399	167,643,284
Amortization of Software									(1,409,262)
Social Expenses	663,776							663,776	1,276,343
<b>Total Adjustments</b>	<b>103,488,283</b>	<b>-</b>	<b>1,508,944</b>	<b>478,588</b>	<b>118,411</b>	<b>20,059,126</b>	<b>-</b>	<b>125,713,352</b>	<b>159,039,524</b>
<b>Total Payment</b>	<b>607,907,222</b>	<b>269,659</b>	<b>7,069,616</b>	<b>3,553,160</b>	<b>22,117</b>	<b>18,565,004</b>	<b>1,085</b>	<b>637,387,863</b>	<b>656,242,635</b>



21 Expenditure  
21.02 Governance & Rights Domain

PRODIGY	AVCB	EWG	FX Exchange	MNH	SLS	LGP	Food for All Campaign	SAN Markus	Active Citizen	Right to Food, RF & NC	Response project	PAR Project	Amount in Taka	
													1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
Salary Expenses	40,556,864	38,000	2,103,284	-	-	-	-	-	210,000	-	3,302,170	1,626,466	55,836,724	63,162,410
Project Expenses	4,855,244	28,660	1,597,504	-	-	-	-	-	1,255,063	503,340	2,025,305	669,160	10,994,282	18,510,932
Office rent	-	-	-	-	-	-	-	-	-	-	117,300	-	117,300	1,196,229
Stationary & Utilities	-	-	-	-	-	-	-	-	-	2,324	85,269	-	87,593	2,081,115
Travel/Conveyance	-	-	-	-	-	-	-	-	4,200	-	170,535	163,176	337,911	1,272,685
Fuel	-	-	-	-	-	-	-	-	-	-	124,636	-	124,636	732,678
Bank Charge	-	1,650	4,340	1,300	690	-	719	-	2,055	3,525	204,287	3,075	223,206	61,462
Postage & Telephone bill	-	3,255	-	-	-	-	-	-	-	3,000	35,260	-	41,515	595,726
Depreciation	-	-	-	-	237,913	-	-	-	-	-	164,635	165,397	1,113,152	796,889
Gas, Water & Electricity Bill	605,207	-	-	-	-	-	-	-	-	-	9,820	-	9,820	-
Audit Fee	-	-	-	-	-	-	-	-	-	15,000	-	-	15,000	100,000
Others Expenditure	6,938,003	35,085	537,594	-	-	-	-	-	-	-	520,406	406,511	8,477,689	6,149,636
<b>Total Expenditure</b>	<b>1,565 60,955,398</b>	<b>126,650</b>	<b>4,262,722</b>	<b>1,300</b>	<b>238,603</b>	<b>-</b>	<b>719</b>	<b>-</b>	<b>1,471,310</b>	<b>527,189</b>	<b>6,759,623</b>	<b>2,973,741</b>	<b>77,310,828</b>	<b>94,658,922</b>
<b>Adjustments</b>														
Depreciation & others	605,207	-	-	-	237,913	-	-	-	-	-	164,635	105,397	1,113,152	796,889
<b>Total Adjustments</b>	<b>605,207</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>237,913</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>164,635</b>	<b>105,397</b>	<b>1,113,152</b>	<b>796,889</b>
<b>Total Payment</b>	<b>1,565 60,350,191</b>	<b>126,650</b>	<b>4,262,722</b>	<b>1,300</b>	<b>690</b>	<b>-</b>	<b>719</b>	<b>-</b>	<b>1,471,310</b>	<b>527,189</b>	<b>6,594,988</b>	<b>2,869,144</b>	<b>76,205,676</b>	<b>93,062,033</b>



21.00 Expenditure

21.03 Social Development & Climate Resilience Domain

Social Development & Climate Resilience Domain												Amount in Taka
Name Project/Program	Social Development & Climate Resilience Domain 2019-2020										1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
	JNPF	ASL	REF	EESB/GMS	PACE (Goat)	PACE (Onion)	UMIMCC	BRAVE	ICCHD- I/CBCAP & HRF	9		
Salary Expenses	-	1,563,806	1,381,619	5,025,339	2,390,368	1,492,685	845,000	-	-	-	12,698,817	8,913,187
Interest Expenses	-	-	732,752	-	-	-	-	-	-	-	732,752	1,926,228
Project Expenses	-	140,894	-	5,686,627	25,763	856,491	369,301	-	-	-	7,079,076	6,278,204
Training Fees, Food & Others	-	19,857	-	2,937,881	246,625	213,910	-	-	-	-	3,418,273	2,854,937
Stationary & Utilities	-	48,000	653,130	137,454	26,740	-	33,369	-	-	-	998,693	188,770
Travel/Conveyance	-	109,818	123,201	395,651	-	-	35,240	-	-	-	663,910	443,739
Postage & Telephone bill	-	57,254	-	175,147	54,708	-	34,000	-	-	-	321,109	254,828
Bank Charge	1,150	4,899	4,348	5,150	14,428	20,008	3,627	-	579	-	54,189	11,601
Fuel	-	-	-	40,000	42,000	-	36,920	-	-	-	118,920	95,394
Entertainment	-	-	4,272	-	-	-	-	-	-	-	4,272	-
Office Rent	-	131,019	-	142,976	-	-	-	-	-	-	273,995	145,260
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-	36,000
Depreciation	-	-	-	102,007	34,454	49,968	8,189	28,414	12,984	-	236,096	217,570
Others Expenditure	-	270,620	1,080,625	-	1,159,748	-	26,169	-	-	-	2,537,162	440,407
Total Expenditure	1,150	2,346,167	3,979,947	14,648,312	3,994,834	2,633,062	1,391,815	28,414	13,563	29,037,264	21,806,125	

Adjustments

Depreciation	-	-	-	102,087	34,066	49,968	8,189	28,414	12,984	235,708	203,187
Adjusted with Revenue Expenses	-	-	-	-	-	-	-	-	-	-	268,000
<b>Total Adjustments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>102,087</b>	<b>34,066</b>	<b>49,968</b>	<b>8,189</b>	<b>28,414</b>	<b>12,984</b>	<b>235,708</b>	<b>471,187</b>
<b>Total Payment</b>	<b>1,150</b>	<b>2,346,167</b>	<b>3,979,947</b>	<b>14,546,225</b>	<b>3,960,768</b>	<b>2,583,094</b>	<b>1,383,626</b>	<b>-</b>	<b>579</b>	<b>28,801,556</b>	<b>21,320,555</b>

Name Project/Program	SEIP	Basic Literacy Project	EYW Project	ACCESS Project	PACE (Goat)	PACE (Onion)	UMIMCC	BRAVE	Sub Total	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
Salary Expenses	2,787,000	-	2,778,397	3,912,742	-	-	-	-	9,478,139	22,176,956	10,830,147
Interest Expenses	-	-	-	1,091,227	-	-	-	-	12,353,508	19,432,584	14,199,537
Project Expenses	-	-	11,262,281	273,734	-	-	-	-	9,700,398	13,118,671	6,552,753
Training Fees, Food & Others	9,426,664	-	-	42,601	-	-	-	-	180,567	1,079,260	559,513
Stationary & Utilities	73,615	-	64,351	311,353	-	-	-	-	829,117	1,493,027	656,005
Travel/Conveyance	381,688	-	136,076	59,259	-	-	-	-	99,259	380,368	55,822
Postage & Telephone bill	-	-	1,654	-	-	-	-	-	13,631	67,820	12,201
Bank Charge	7,774	4,203	97,726	-	-	-	-	-	97,726	216,646	120,654
Fuel	-	-	-	20,457	-	-	-	-	54,822	59,094	9,160
Entertainment	34,365	-	-	-	-	-	-	-	-	-	-



Name Project/Program	SEIP	Basic Literacy project	EYW Project	ACCESS Project	PACE (Goat)	PACE (Onion)	UMIMCC	BRAVE	Sub Total	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
Office Rent	-	-	213,849	49,330	-	-	-	-	263,179	537,174	272,207
Repair & Maintenance	142,119	-	255,823	-	-	-	-	-	397,942	397,942	39,117
Audit Fee	-	-	-	40,000	-	-	-	-	40,000	40,000	40,000
Depreciation	-	-	-	151,227	-	-	-	-	151,227	387,323	179,245
Others Expenditure	577,396	-	-	-	-	-	-	-	577,396	3,114,558	579,070
<b>Total Expenditure</b>	<b>13,430,621</b>	<b>4,203</b>	<b>14,869,416</b>	<b>5,892,671</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,196,911</b>	<b>63,234,175</b>	<b>34,096,431</b>
<b>Adjustments</b>											
Depreciation	-	-	-	151,227	-	-	-	-	151,227	386,935	179,245
<b>Total Adjustments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151,227</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>151,227</b>	<b>386,935</b>	<b>179,245</b>
<b>Total Payment</b>	<b>13,430,621</b>	<b>4,203</b>	<b>14,869,416</b>	<b>5,741,444</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,045,684</b>	<b>62,847,240</b>	<b>33,917,186</b>
<b>Grand Total of Expenditure</b>	<b>13,431,771</b>	<b>2,350,370</b>	<b>18,849,363</b>	<b>20,540,983</b>	<b>3,994,834</b>	<b>2,633,062</b>	<b>1,391,815</b>	<b>28,414</b>	<b>13,563</b>	<b>63,234,175</b>	<b>55,902,556</b>
<b>Grand Total of Adjustments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>253,314</b>	<b>34,066</b>	<b>49,968</b>	<b>8,189</b>	<b>28,414</b>	<b>12,984</b>	<b>386,935</b>	<b>650,432</b>
<b>Grand Total of Payment</b>	<b>13,431,771</b>	<b>2,350,370</b>	<b>18,849,363</b>	<b>20,287,669</b>	<b>3,960,768</b>	<b>2,583,094</b>	<b>1,383,626</b>	<b>-</b>	<b>579</b>	<b>62,847,240</b>	<b>55,237,741</b>



**21.04 General Fund, Enterprise & Others**

Name Project/Program	General Fund, Enterprise & Others 2019-2020							Amount in Taka	
	Mother Accounts	Ankur Agro Machinery	ANKUR Seeds	Ankur Craft	Traning Division	WTTC	CDC	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
Salary Expenses	1,370,196	1,228,716	116,647	591,115	2,475,884	3,271,615	-	9,054,173	8,371,771
Cost of Goods Sold	-	28,920,227	385,659	1,031,686	-	-	-	30,337,572	28,423,735
Project Expenses	103,485	-	-	-	-	-	-	103,485	110,189
Training Fees, Food & Others	2,000	-	-	-	957,634	2,659,090	-	3,618,724	957,874
Stationary & Utilities	33,442	9,028	9,807	10,160	-	42,614	-	105,051	519,741
Travel/Conveyance	251,187	74,765	7,685	59,673	234,024	72,097	-	699,431	797,223
Gas, Water & Electricity	-	-	-	30,637	-	180,428	-	211,065	379,135
Postage & Telephone bill	16,327	24,920	-	1,200	-	162,089	-	204,536	131,945
Bank Charge	20,275	19,865	1,074	1,061	3,519	8,244	862	54,900	124,375
Fuel	-	24,750	-	-	8,930	15,910	-	49,590	127,961
Entertainment	1,338	46,719	-	11,960	33,850	29,599	-	123,466	56,182
Office Rent	-	-	-	42,400	-	1,247,000	-	1,289,400	132,480
Repair & Maintenance	-	-	26,322	-	-	-	-	26,322	489,476
Honorarium	-	138,962	-	-	-	-	1,860	140,822	139,180
Interest payment /Overhead Expenditure	-	-	-	-	-	-	-	-	2,035,603
Audit Fee	10,000	5,000	5,000	5,000	-	5,000	5,000	35,000	122,034
Depreciation	1,175,139	38,523	10,038	66,896	47,481	458,711	-	1,796,788	1,734,240
Others Expenditure	199,998	628,490	894,062	438,156	1,362,138	404,339	248,675	4,175,858	3,598,711
Total Expenditure	3,183,387	31,159,965	1,456,294	2,289,944	5,123,460	8,556,736	256,397	52,026,183	48,251,855
Adjustments									
Depreciation									
Adjusted with Revenue Expenses									
Audit Fee	447,772	10,040,400	660,585	43,370	(27,118)	(1,470,828)	4,526	9,698,707	1,673,801
Total Adjustments	447,772	10,040,400	660,585	43,370	(27,118)	(1,470,828)	4,526	9,698,707	3,895,847
Total Payment	2,735,615	21,119,565	795,709	2,246,574	5,150,578	10,027,564	251,871	42,327,476	437,371
									6,007,019
									42,244,836





Notes	Particulars		Amount in Taka			
			Social Activities	Micro Finance Program	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
22.00	<b>Loan Received</b>					
	Governance & Rights Domain	22.01	870,000	-	870,000	3,225,000
	Sustainable Livelihood Domain (MFP & Others)	22.02	-	6,555,517,421	6,555,517,421	6,793,978,739
	Social Development & Climate Resilience Domain	22.03	10,455,680	-	10,455,680	7,304,670
	General Fund, Enterprise & Others	22.04	12,541,552	-	12,541,552	7,212,739
	<b>Sub Total</b>		<b>23,867,232</b>	<b>6,555,517,421</b>	<b>6,579,384,653</b>	<b>6,811,721,148</b>
22.01	<b>Governance &amp; Rights Domain</b>					
	SAN Marks Project		-	-	-	2,000
	Active Citizen Project		800,000	-	800,000	250,000
	MNH Project		-	-	-	600,000
	PRODIGY Project		-	-	-	623,000
	PAR Project		70,000	-	70,000	1,750,000
	<b>Sub Total</b>		<b>870,000</b>	<b>-</b>	<b>870,000</b>	<b>3,225,000</b>
22.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Loan realization-MCP		-	5,133,760,554	5,133,760,554	5,221,772,320
	Loan from Bank		-	616,329,064	616,329,064	770,000,000
	Loan from PKSF-MFP		-	651,100,000	651,100,000	652,100,000
	Loan from PF-MCP		-	44,159,595	44,159,595	40,824,594
	Loan from GF-MCP		-	32,766,016	32,766,016	8,525,433
	Loan from Right to food BD		-	-	-	250,000
	Loan from WTTC		-	-	-	1,000,000
	<b>Sub Total</b>		<b>-</b>	<b>6,478,115,229</b>	<b>6,478,115,229</b>	<b>6,694,472,347</b>
	Housing Loan from Bank		-	3,500,000	3,500,000	1,680,000
	Loan Realization of H/P		-	1,649,889	1,649,889	2,057,212
	Loan received from M/A for H/P		-	12,000	12,000	-
	Loan received of Solar Power Program		-	3,732,881	3,732,881	11,386,216
	Loan realization of Solar Power Program		-	-	-	1,344,015
	Loan received of Biogas Program		-	2,833,200	2,833,200	6,031,671
	Loan realization of Biogas Program		-	3,114,707	3,114,707	4,311,993
	Loan received of ICS Program		-	-	-	232,450
	Loan received of WATSAN Program		-	-	-	100,000
	Loan received from IDCOL of Solar Irrigation Program		-	56,011,332	56,011,332	72,162,835
	Loan received from M/A of Solar Irrigation Program		-	6,548,183	6,548,183	-
	<b>Sub Total</b>		<b>-</b>	<b>77,402,192</b>	<b>77,402,192</b>	<b>99,506,392</b>
			<b>-</b>	<b>6,555,517,421</b>	<b>6,555,517,421</b>	<b>6,793,978,739</b>
22.03	<b>Social Development &amp; Climate Resilience Domain</b>					
	Loan Received SEIP from MFP & Others		7,470,680	-	7,470,680	3,460,800
	UNIMICC From General Fund		635,000	-	635,000	1,441,000
	ACCESS Project		350,000	-	350,000	-
	Basic Literacy from SOD		-	-	-	2,401,870
	Renewable Energy Fund		2,000,000	-	2,000,000	1,000
	<b>Sub Total</b>		<b>10,455,680</b>	<b>-</b>	<b>10,455,680</b>	<b>7,304,670</b>
22.04	<b>General Fund, Enterprise &amp; Others</b>					
	Mother Account		6,965,977	-	6,965,977	3,156,671
	Trade training Center		2,830,088	-	2,830,088	2,589,916
	Angkur Seeds and Fruits		990,000	-	990,000	430,000
	Training Division		1,314,472	-	1,314,472	-
	Angkur Agro machineries		-	-	-	55,900
	Angkur Craft		351,015	-	351,015	976,252
	Center for Dev. & Capacity-CDC		90,000	-	90,000	4,000
	<b>Sub Total</b>		<b>12,541,552</b>	<b>-</b>	<b>12,541,552</b>	<b>7,212,739</b>
23.00	<b>Advance Received</b>					
	Governance & Rights Domain	23.01	998,925	-	998,925	3,192,500
	Sustainable Livelihood Domain (MFP & Others)	23.02	-	7,837,397	7,837,397	26,741,742
	Social Development & Climate Resilience Domain	23.03	7,413,420	-	7,413,420	828,400
	General Fund Enterprise & others	23.04	1,851,104	-	1,851,104	1,123,767
	<b>Sub Total</b>		<b>10,263,449</b>	<b>7,837,397</b>	<b>10,100,846</b>	<b>31,886,409</b>

		Amount in Taka				
Notes	Particulars	Social Activities	Micro Finance Program	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019	
23.01	<b>Governance &amp; Rights Domain</b>					
	MNH Project	-	-	-	1,238,500	
	Active Citizen Project	305,700	-	305,700	515,000	
	FK Exchange Project	420,000	-	420,000	570,000	
	PRODIGY Project	-	-	-	122,500	
	PAR Project	243,725	-	243,725	746,500	
	Right to food for All	23,000	-	23,000	-	
	AVCB Project	6,500	-	6,500	-	
	<b>Sub Total</b>	<b>998,925</b>	<b>-</b>	<b>998,925</b>	<b>3,192,500</b>	
23.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Micro Finance Program-MFP	-	-	-	369,078	
	Advance donation of MFP	-	-	-	26,180,140	
	Solar Power Program	-	7,802,897	7,802,897	-	
	Solar Irrigation Program	-	34,500	34,500	192,524	
	<b>Sub Total</b>	<b>-</b>	<b>7,837,397</b>	<b>7,837,397</b>	<b>26,741,742</b>	
23.03	<b>Social Development &amp; Climate Resilience Domain</b>					
	PACE Goat	95,000	-	95,000	74,500	
	EYW Project	133,000	-	133,000	16,000	
	ACCESS Project	725,300	-	725,300	78,000	
	EESBGMS Project	-	-	-	659,900	
	SHIP Project	6,460,120	-	6,460,120	-	
	<b>Sub Total</b>	<b>7,413,420</b>	<b>-</b>	<b>7,413,420</b>	<b>828,400</b>	
23.04	<b>General Fund Enterprise &amp; others</b>					
	Mother Account	1,797,581	-	1,797,581	903,000	
	Trade Training Center	11,783	-	11,783	1,767	
	Training Division	41,740	-	41,740	-	
	Angkor Agro Machinerires	-	-	-	199,000	
	Angkor Seeds	-	-	-	20,000	
	<b>Sub Total</b>	<b>1,851,104</b>	<b>-</b>	<b>1,851,104</b>	<b>1,123,767</b>	
24.00	<b>Other Receipt</b>					
	Sustainable Livelihood Domain (MFP & Others)	24.01	-	1,114,844,639	1,114,844,639	994,728,370
	Social Development & Climate Resilience Domain	24.02	2,744,943	-	2,744,943	-
	General Fund,Enterprise	24.03	84,346,030	-	84,346,030	102,897,580
	Governance & Rights Domain	24.04	379,883	-	379,883	494,906
	<b>Sub Total</b>		<b>87,470,856</b>	<b>1,114,844,639</b>	<b>1,202,315,495</b>	<b>1,098,120,856</b>
24.01	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	Savings Collection-MFP	-	801,770,391	801,770,391	810,634,147	
	Insurance-MFP	-	45,063,035	45,063,035	61,826,263	
	Various receipts-MFP	-	115,168,979	115,168,979	65,471,218	
	Investment Encashment -MFP	-	13,426,813	13,426,813	18,933,059	
			<b>975,429,218</b>	<b>975,429,218</b>	<b>956,864,687</b>	
	Accounts Receivable of SSP	-	3,812,697	3,812,697	-	
	Insurance and Savings of H/P	-	190,410	190,410	16,800	
	Various receipts of SIP	-	42,000	42,000	571,429	
	Down Payment received-BP	-	-	-	192,754	
	Accounts Receivable of SIP	-	80,016,201	80,016,201	-	
	Investment made by Company for Solar Irrigation Program	-	55,354,113	55,354,113	37,082,700	
			<b>139,415,421</b>	<b>139,415,421</b>	<b>37,863,683</b>	
	<b>Sub Total</b>		<b>1,114,844,639</b>	<b>1,114,844,639</b>	<b>994,728,370</b>	
24.02	<b>Social Development &amp; Climate Resilience Domain</b>					
	PACE Goat	2,744,943	-	2,744,943	-	
	FDR Incashment of Heifer Project	-	-	-	-	
	<b>Sub Total</b>	<b>2,744,943</b>	<b>-</b>	<b>2,744,943</b>	<b>-</b>	
24.03	<b>General Fund,Enterprise &amp; Others</b>					
	Donation Received - Mother A/C	84,346,030	-	84,346,030	101,222,215	
	Accounts Receivable- Training Div.	-	-	-	100,531	
	Accounts Receivable-WTTC	-	-	-	1,574,834	
	<b>Sub Total</b>	<b>84,346,030</b>	<b>-</b>	<b>84,346,030</b>	<b>102,897,580</b>	



					Amount in Taka	
Notes	Particulars	Social Activities	Micro Finance Program	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019	
24.04	<b>Governance &amp; Rights Domain</b>					
	EWG Project	-	-	-	494,906	
	Response Project	379,883	-	379,883	-	
	<b>Sub Total</b>	<b>379,883</b>	<b>-</b>	<b>379,883</b>	<b>494,906</b>	
25.00	<b>Loan Payment</b>					
	Sustainable Livelihood Domain (MFP & Others)	25.01	-	1,292,882,764	1,292,882,764	1,633,172,380
	Social Development & Climate Resilience Domain	25.02	11,050,053	-	11,050,053	2,444,304
	General Fund, Enterprise & Other	25.03	11,512,700	-	11,512,700	5,012,070
	Governance & Rights Domain	25.04	1,800,000	-	1,800,000	2,758,000
	<b>Sub Total</b>		<b>24,362,753</b>	<b>1,292,882,764</b>	<b>1,317,245,517</b>	<b>1,643,386,754</b>
25.01	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>					
	PKSF-MFP	-	468,857,803	468,857,803	523,856,246	
	Bank-MFP	-	767,463,078	767,463,078	1,016,236,184	
	Various Project-MFP	-	18,568,680	18,568,680	42,805,023	
	PF & G F from MFP	-	28,929,987	28,929,987	34,050,000	
			<b>-</b>	<b>1,283,819,548</b>	<b>1,283,819,548</b>	<b>1,616,947,453</b>
	MCP & GP-Solar Power Program	-	-	-	4,050,000	
	Refinance Loan of IDCOL-Solar Power Program	-	-	-	1,277,187	
	Bio Gas Program & others-Solar Power Program	-	908,630	908,630	2,841,271	
	ICS Program-Solar Power Program	-	-	-	196,700	
	SSP to Solar Irrigation Program	-	5,679,183	5,679,183	1,952,362	
	Solar Irrigation Program	-	477,419	477,419	-	
	B.B from Housing Project	-	1,425,556	1,425,556	2,102,542	
	G.F & others from Housing Project	-	13,500	13,500	-	
	Various Project from Biogas Program	-	558,928	558,928	3,404,865	
	ICS Program	-	-	-	400,000	
			<b>-</b>	<b>9,063,216</b>	<b>9,063,216</b>	<b>16,224,927</b>
	<b>Sub Total</b>		<b>-</b>	<b>1,292,882,764</b>	<b>1,292,882,764</b>	<b>1,633,172,380</b>
25.02	<b>Social Development &amp; Climate Resilience Domain</b>					
	SEIP	2,909,566	-	2,909,566	1,736,908	
	Renewable Energy Fund	6,890,487	-	6,890,487	-	
	ACCESS Project	350,000	-	350,000	-	
	Basic Literacy Project	-	-	-	107,396	
	UNIMCC to General Fund	900,000	-	900,000	600,000	
	<b>Sub Total</b>	<b>11,050,053</b>	<b>-</b>	<b>11,050,053</b>	<b>2,444,304</b>	
25.03	<b>General Fund, Enterprise &amp; Other</b>					
	Mecher Account	6,800,000	-	6,800,000	3,598,070	
	Angkur Agro Machineries from SOD	2,700,000	-	2,700,000	-	
	Angkur Seeds	42,300	-	42,300	-	
	Angkur Craft	-	-	-	320,000	
	WTTC	1,730,400	-	1,730,400	1,000,000	
	CDC	240,000	-	240,000	94,000	
	<b>Sub Total</b>	<b>11,512,700</b>	<b>-</b>	<b>11,512,700</b>	<b>5,012,070</b>	
25.04	<b>Governance &amp; Rights Domain</b>					
	Active Citizen Project	800,000	-	800,000	250,000	
	MNH Project	-	-	-	600,000	
	San Mark Project	-	-	-	135,000	
	PRODIGY Project	300,000	-	300,000	723,000	
	PAR Project	700,000	-	700,000	1,050,000	
	<b>Sub Total</b>	<b>1,800,000</b>	<b>-</b>	<b>1,800,000</b>	<b>2,758,000</b>	
26.00	<b>Advance Payment</b>					
	Governance & Rights Domain	26.01	818,925	-	818,925	3,127,000
	Sustainable Livelihood Domain (MFP & Others)	26.02	-	284,726,835	284,726,835	232,575,109
	Social Development & Climate Resilience Domain	26.03	5,241,116	-	5,241,116	3,115,916
	General Fund, Enterprise & Other	26.04	3,137,581	-	3,137,581	2,707,829
	<b>Total</b>		<b>9,197,622</b>	<b>284,726,835</b>	<b>293,924,457</b>	<b>241,525,854</b>

		Amount in Taka			
Notes	Particulars	Social Activities	Micro Finance Program	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
26.01	<b>Governance &amp; Rights Domain</b>				
	MNH Project	-	-	-	887,500
	Active Citizen Project	305,700	-	305,700	515,000
	Fk Exchange Program	240,000	-	240,000	390,000
	AVCB Project	6,500	-	6,500	6,500
	PRODIGY Project	-	-	-	581,500
	PAR Project	243,725	-	243,725	746,500
	R to F for All	23,000	-	23,000	-
	<b>Sub Total</b>	<b>818,925</b>	<b>-</b>	<b>818,925</b>	<b>3,127,000</b>
26.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>				
	Advance to Staff-MFP	-	83,084,785	83,084,785	12,950,263
	Advance Donation To Project-MFP	-	8,423,000	8,423,000	4,850,000
		-	<b>91,507,785</b>	<b>91,507,785</b>	<b>17,800,263</b>
	Solar Power Program	-	461,370	461,370	2,982,700
	Biogas & Bio fertilizer Program	-	150,000	150,000	352,000
	ICS Program	-	80,000	80,000	-
	Solar Irrigation Program	-	192,527,680	192,527,680	211,440,146
		-	<b>193,219,050</b>	<b>193,219,050</b>	<b>214,774,846</b>
	<b>Sub Total</b>	<b>-</b>	<b>284,726,835</b>	<b>284,726,835</b>	<b>232,575,109</b>
26.03	<b>Social Development &amp; Climate Resilience Domain</b>				
	Advance donation to PIP & payment -PACE Project (Goat)	4,515,816	-	4,515,816	1,968,916
	Advance payment -EYW Project	-	-	-	133,000
	Advance payment -PACE Project (Onion)	-	-	-	268,000
	ACCESS Project	725,300	-	725,300	78,000
	EESBGMS Project	-	-	-	668,000
	<b>Sub Total</b>	<b>5,241,116</b>	<b>-</b>	<b>5,241,116</b>	<b>3,115,916</b>
26.04	<b>General Fund, Enterprise &amp; Other</b>				
	Mother Account	1,797,581	-	1,797,581	628,000
	Angkur Agro Machineries	-	-	-	262,000
	Training Division	257,000	-	257,000	71,975
	WTTC	442,000	-	442,000	822,854
	Angkur Seeds	401,000	-	401,000	20,000
	Angkur Craft	240,000	-	240,000	873,000
	CDC	-	-	-	30,000
	<b>Sub Total</b>	<b>3,137,581</b>	<b>-</b>	<b>3,137,581</b>	<b>2,707,829</b>
27.00	<b>Other Payment</b>				
	Governance & Rights Domain	1,877,788	-	1,877,788	613,645
	Sustainable Livelihood Domain (MFP & Others)	-	6,125,168,167	6,125,168,167	6,258,000,254
	Social Development & Climate Resilience Domain	5,071,969	-	5,071,969	-
	General Fund, Enterprise & Other	95,782,850	-	95,782,850	101,677,489
	<b>Total</b>	<b>102,732,607</b>	<b>6,125,168,167</b>	<b>6,227,900,774</b>	<b>6,360,291,388</b>
27.01	<b>Governance &amp; Rights Domain</b>				
	MNH Project	-	-	-	596,831
	FK exchange program	377,138	-	377,138	-
	EWG Project	494,906	-	494,906	16,814
	AVCB Project	741,691	-	741,691	-
	RTP Campaign Oxfam	233,219	-	233,219	-
	Response project	29,883	-	29,883	-
	Active Citizen	951	-	951	-
	<b>Sub total</b>	<b>1,877,788</b>	<b>-</b>	<b>1,877,788</b>	<b>613,645</b>
27.02	<b>Sustainable Livelihood Domain (MFP &amp; Others)</b>				
	Loan Disbursement-MFP	-	5,202,505,000	5,202,505,000	5,651,352,000
	Savings Refund-MFP	-	751,382,112	751,382,112	476,049,969
	Insurance Payments	-	44,773,465	44,773,465	31,799,591
	Accounts payable	-	-	-	4,530
	AIT	-	2,743,929	2,743,929	2,256,528
	Goat, Sheep, Dumba & Rice Seed Purchase	-	1,084,586	1,084,586	153,730
	Provision For Expenses	-	1,770,565	1,770,565	531,218
	Others Payment for MFP	-	13,763,693	13,763,693	19,577,211
	Investment -MFP	-	94,866,257	94,866,257	64,777,364
		-	<b>6,112,889,607</b>	<b>6,112,889,607</b>	<b>6,246,502,141</b>



Notes	Particulars	Amount in Taka			
		Social Activities	Micro Finance Program	1 July 2019 to 30 June 2020	1 July 2018 to 30 June 2019
	Loan Disbursement-H/P	-	3,570,000	3,570,000	1,680,000
	Tax at Source of H/P	-	3,583	3,583	1,272
	Payable payment to supplier of SPP	-	3,617,428	3,617,428	3,289,240
	Staff security payment of SPP	-	34,850	34,850	77,650
	Customer return of SPP	-	-	-	27,421
	Fixed assets purchase, C.A Branch and Advance	-	-	-	-
	Tax of SIP	-	283,674	283,674	-
	Loan Disbursement-Biogas Program	-	2,857,000	2,857,000	3,961,000
	Refinancing payment of Biogas Program	-	1,912,025	1,912,025	2,461,530
		-	<b>12,278,560</b>	<b>12,278,560</b>	<b>11,498,113</b>
	<b>Sub Total</b>	-	<b>6,125,168,167</b>	<b>6,125,168,167</b>	<b>6,258,000,254</b>
<b>27.03</b>	<b>Social Development &amp; Climate Resilience Domain</b>				
	Advance Tax - REF	5,641	-	5,641	-
	Project Assets -EYW Project	66,328	-	66,328	-
	FDR -REF	5,000,000	-	5,000,000	-
	<b>Sub total</b>	<b>5,071,969</b>	-	<b>5,071,969</b>	-
<b>27.04</b>	<b>General Fund, Enterprize &amp; Other</b>				
	Current A/C of Project-Mother A/C	84,554,182	-	84,554,182	99,769,617
	FDR, CAR Loan & Fund adjust -Mother A/C	227,364	-	227,364	1,676,452
	Advance Tax at source-Mother A/C	25,554	-	25,554	75,000
	Inventories of Angkor Seeds	416,576	-	416,576	-
	Inventories of AAM	8,304,204	-	8,304,204	-
	Advance Tax at Source-CDC	-	-	-	280
	Bill receivable of AA M & Others	-	-	-	100,000
	Investment & Equipment of WTTC	2,254,970	-	2,254,970	56,140
	<b>Sub Total</b>	<b>95,782,850</b>	-	<b>95,782,850</b>	<b>101,677,489</b>



WAVE Foundation  
Schedule of Property, Plant & Equipments  
As at 30 June 2020

Consolidation of Sub-components (A+B+C+D)

Annexure-A

Sl.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2020	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment			Balance as at 30 June 2020
				Add	Less				Add	Less		
1	Land & Land Development	183,955,906	-	-	166,944,664	-	17,011,242	-	-	-	-	17,011,242
2	Furniture	35,530,134	2,995,693	-	33,007	-	14,889,158	2,251,008	58,056	-	17,198,222	21,293,990
3	Office equipment	30,924,246	3,136,589	-	155,335	-	19,257,068	2,745,557	157,052	-	22,159,677	11,745,823
4	Vehicle	28,660,265	1,549,952	-	784,216	-	30,130,039	2,458,138	1,159,048	633,986	17,134,472	12,995,617
5	Truck & Building	20,911,294	-	-	5,792,126	-	26,703,420	2,189,674	-	-	7,161,839	19,541,581
6	Elect. Equipment	10,407,676	1,224,417	-	127,289	-	11,758,882	1,030,019	5,631	-	7,008,339	4,751,543
7	Bedding	638,156	209,539	-	847,695	-	438,851	-	-	438,851	-	-
8	Books & Periodicals	38,360	-	-	38,360	-	24,730	-	-	24,730	-	-
9	Biogas project	40,668	-	-	-	-	32,836	1,566	-	-	34,402	6,266
10	Feeding Pet	8,380	-	-	-	-	6,395	-	-	6,395	-	-
11	Software	10,762,854	567,700	-	85,460	-	5,091,320	1,226,834	-	-	6,318,154	5,012,488
12	Agriculture Equipment & Pump	208,029	166,843	-	-	-	230,205	93,498	-	-	323,663	15,749
13	Telephone & Mobile	16,300	-	-	-	-	15,362	188	-	-	15,550	750
14	Gas Burner & Gas	5,251	62,350	-	121,407	-	189,098	27,810	-	-	20,536	160,562
15	Solar Panel	63,241,680	50,644,488	-	-	-	1,217,915	3,372,074	-	-	4,589,989	109,296,171
16	Pump & Control Unit	29,300,000	147,870,434	-	-	-	2,295,482	3,056,826	-	-	4,204,569	172,962,866
17	Civil Construction for PH	147,147,592	3,443,455	-	-	-	10,730,706	15,522,168	-	-	20,887,562	123,911,359
Balance as at 30 June 2020		563,876,791	211,870,940	6,745,450	174,689,243	-	79,326,118	33,975,320	1,300,507	7,617,102	107,664,923	498,739,015
Balance as at 30 June 2019		303,842,151	258,539,214	80,261	584,835	-	54,471,455	25,254,991	-	400,328	79,326,118	482,550,673

A. Governance & Rights Domain

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	10,978,560	250,859	-	-	10%	4,002,021	697,654	-	-	4,699,675	6,526,744
2	Office Equipment	1,970,795	-	-	-	20%	975,816	198,996	-	-	1,174,812	795,983
3	Electric Equipment	224,435	-	-	-	20%	98,432	25,201	-	-	123,633	100,802
4	Vehicle	2,170,501	83,482	-	-	15%	1,214,079	191,301	-	-	1,405,380	840,683
	Balance as at 30 June 2019	15,344,371	334,341	-	-		6,290,348	1,113,152	-	-	7,403,500	8,275,212



**A.1. Strengthening Legal Services for the Marginalized**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	1,432,220	-	-	-	10%	484,370	94,785	-	-	853,065
2	Office Equipment	707,059	-	-	-	20%	457,405	49,913	-	-	199,651
3	Electric Equipment	46,779	-	-	-	20%	30,248	3,302	-	-	13,209
4	Vehicle	1,273,696	-	-	-	20%	824,131	89,913	-	-	359,652
	Balance as at 30 June 2019	3,459,754	-	-	-		1,796,764	237,913	-	-	1,425,577

**A.2. Activating Village Courts in Bangladesh (AVCB)**

Sl	Particulars	Cost				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	9,198,598	250,859	-	-	10%	9,449,457	568,679	-	-	5,368,969
2	Office Equipment	512,300	-	-	-	20%	512,300	9,612	-	-	38,448
3	Electric Equipment	167,240	-	-	-	20%	167,240	19,869	-	-	79,475
4	Vehicle	423,885	-	-	-	20%	423,885	7,047	-	-	28,166
	Balance as at 30 June 2019	10,302,023	250,859	-	-		10,552,802	605,207	-	-	5,515,078

**A.3. Promoting Advocacy and Rights Project (PAR)**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	110,342	-	-	-	10%	110,342	10,483	-	-	10,000	94,342
2	Office Equipment	527,300	-	-	-	20%	527,300	94,914	-	-	147,644	379,656
	Balance as at 30 June 2019	637,642	-	-	-		637,642	105,397	-	-	163,644	473,998

**A.4. Responsiveness of public services through strengthening participatory governance project-Response**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	237,400	-	-	-	10%	237,400	23,707	-	-	213,369
2	Office Equipment	224,136	-	-	-	20%	224,136	44,557	-	-	178,228
3	Electric Equipment	10,416	-	-	-	20%	10,416	2,083	-	-	8,118
4	Vehicle	473,000	83,482	-	-	20%	556,482	94,341	-	-	460,845
	Balance as at 30 June 2019	944,952	83,482	-	-		1,028,434	164,635	-	-	860,559



**B. Sustainable Livelihood Domain (MFP & Others)**

Sl.	Particulars	Cost				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019.	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Land & Land Devel.	183,205,916	-	-	166,044,664	0%	36,261,242	-	-	-	16,261,242
2	Furniture	13,585,648	2,278,812	-	33,007	10%	5,131,617	998,386	-	-	6,130,003
3	Office equipment	19,889,677	1,395,101	-	155,335	20%	11,742,211	1,829,115	-	-	13,571,326
4	Vehicle	14,713,347	1,000	-	704,038	20%	15,418,385	1,617,368	-	46,694	7,601,917
5	Tin Shed & Building	20,502,751	-	-	5,292,126	20%	4,751,214	2,152,154	-	-	9,122,449
6	Elect. Equipment	6,915,567	900,515	-	127,789	20%	3,559,784	841,633	-	-	19,391,569
7	Agricultural Equip.	186,959	36,843	-	85,460	30%	45,832	7,416	-	-	3,542,454
8	Books & Periodicals	38,360	-	-	38,360	20%	24,738	-	-	24,738	53,248
9	Biogas project	40,668	-	-	-	20%	32,836	1,566	-	-	-
10	Breeding	306,091	63,774	-	460,765	20%	264,673	-	-	264,673	-
11	Feeding Pot	8,380	-	-	8,380	10%	6,395	-	-	6,395	-
12	Gas Burners & Cylinders	-	62,350	-	121,497	0%	-	26,905	-	-	156,942
13	Water Iron Treatment Plant	-	130,000	-	-	0%	-	26,000	-	-	104,000
14	Software	10,762,854	567,788	-	-	20%	5,091,320	1,220,834	-	-	5,012,488
15	Solar Panel	63,241,680	50,644,480	-	-	10%	1,217,915	3,372,074	-	-	169,296,171
16	Pump & Control Unit	29,300,000	147,070,434	-	-	20%	2,295,402	3,056,826	-	-	172,965,896
17	Civil Construction for PH	147,147,592	3,443,455	-	5,792,126	20%	10,730,786	15,522,168	-	-	123,911,359
	Balance as at 30 June 2020	510,036,180	297,338,552	6,745,450	173,510,097		49,620,065	30,676,445	-	6,855,632	477,159,207

**B.1. Micro Credit Program**

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Adjustment			
				Add	Less			Charged during the year	Add	Less	
1	Land & Land Development	180,932,250	-	-	166,044,664	0%	13,987,586	-	-	-	13,987,586
2	Furniture	13,585,648	2,278,812	-	33,007	10%	15,831,453	998,386	-	-	6,130,003
3	Office equipment	19,889,677	1,395,101	-	155,335	20%	21,073,443	1,815,409	-	-	13,536,350
4	Vehicle	14,713,347	1,000	-	704,038	20%	15,418,385	1,617,368	-	46,094	6,295,942
5	Tin Shed & Building	17,727,295	-	5,792,126	-	20%	23,519,421	2,150,034	-	-	9,122,443
6	Elect. Equipment	6,898,017	900,515	127,789	-	20%	7,926,321	809,806	-	-	16,626,848
7	Agricultural Equip.	186,959	36,843	-	85,460	30%	138,342	7,416	-	-	3,535,265
8	Books & Periodicals	38,360	-	-	38,360	20%	24,738	-	-	24,738	85,094
9	Biogas project	40,668	-	-	-	20%	32,836	1,566	-	-	-
10	Bedding	396,991	63,774	-	460,765	20%	264,673	-	-	264,673	6,266
11	Feeding Pot	8,380	-	-	8,380	-	6,305	-	-	6,305	-
12	Gas Burners & Cylinders	-	62,350	121,497	-	-	181,847	26,905	-	-	26,905
13	Water Iron Treatment Plant	-	130,000	-	-	-	130,000	26,000	-	-	156,942
	Balance as at 30 June 2020	254,417,592	4,812,395	6,745,450	167,725,071		30,246,053	7,482,020	-	342,500	37,376,479
							98,749,466				60,872,907





**B.1. Intangible PPE**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Software	10,762,854	567,788	-	-	11,330,642	20%	5,091,320	1,226,834	-	6,318,154	5,012,400
2	Capital Work in Progress	5,029,834	3,443,455	-	-	2,681,163	-	-	-	-	-	2,681,163
	Balance as at 30 June 2020	15,792,688	4,011,243	-	-	14,011,805		5,091,320	1,226,834	-	-	7,697,651
	Total MCP	270,110,200	8,022,638	6,745,450	173,518,097	112,261,271		35,327,373	8,709,754	-	342,500	68,566,638

**B.2 Solar Power Program-SPP**

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	-	-	-	-	10%	-	-	-	-	-
2	Office equipment	99,800	-	-	99,800	20%	31,270	11,706	-	44,976	54,824
3	Vehicle	-	-	-	-	20%	-	-	-	-	-
4	Tin Shed & Building	-	-	-	-	15%	-	-	-	-	-
5	Elect. Equipment	17,550	-	-	17,550	20%	8,564	1,797	-	10,361	7,189
	Balance as at 30 June 2020	117,350	-	-	117,350		39,834	15,503	-	55,337	62,013

**B.3 WAVE ICS Program-ICS**

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment		
				Add	Less			Add	Less		
1	Furniture	-	-	-	-	10%	-	-	-	-	-
2	Office equipment	-	-	-	-	20%	-	-	-	-	-
3	Vehicle	-	-	-	-	20%	-	-	-	-	-
4	Tin Shed & Building	19,278	-	-	-	15%	8,675	2,121	-	10.7%	8,482
5	Elect. Equipment	-	-	-	-	20%	-	-	-	-	-
	Balance as at 30 June 2020	19,278	-	-	-		8,675	2,121	-	10.79%	8,482

**B.4 Solar Irrigation Project**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Solar Panel	63,241,680	50,644,480	-	-	10%	113,886,160	3,372,074	-	-	109,296,181
2	Pump & Control Unit	29,300,000	21,984,000	-	-	20%	51,284,000	3,056,026	-	1,147,740	47,079,432
3	Civil Construction for PH	147,147,592	125,886,434	-	-	20%	10,730,706	15,522,168	-	5,365,392	252,146,464
	Balance as at 30 June 2020	239,689,272	198,514,914	-	-		14,244,193	21,951,068	-	6,513,132	209,682,109
											400,522,077

C. Social Development & Climate Resilience Domain

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Furniture	615,015	-	-	-	615,015	33,772	-	-	311,070	303,943
2	Office Equipment	1,441,007	130,895	-	-	1,580,772	154,250	-	-	966,367	614,405
3	Electric Equipment	62,991	-	-	-	62,991	3,684	-	-	60,697	2,294
4	Vehicle	1,650,837	-	-	-	1,650,837	173,151	-	-	912,142	738,695
5	Telephone & Mobile	9,000	-	-	-	9,000	155	-	-	8,382	618
6	Vehicle	242,053	-	-	-	242,053	21,923	-	-	161,252	80,821
	Balance as at 30 June 2020	4,021,783	138,885	-	-	4,160,668	386,935	-	-	2,419,890	1,740,778

C.1. PACE Project (Goat)

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020		
				Add	Less			Add	Less			
1	Furniture	1,470	-	-	-	1,470	30%	403	99	-	582	888
2	Office equipment	113,150	15,000	-	-	128,150	20%	82,972	12,044	-	95,016	33,134
3	Vehicle	242,053	-	-	-	242,053	20%	112,393	21,923	-	134,316	107,737
	Balance as at 30 June 2020	356,673	15,000	-	-	371,673		195,848	34,066	-	229,914	141,759

C.2. PACE Project (Union)

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Office equipment	63,815	123,005	-	-	187,700	32,741	-	-	56,735	130,965
2	Vehicle	138,033	-	-	-	138,033	17,227	-	-	69,127	68,906
	Balance as at 30 June 2020	201,848	123,005	-	-	325,733	49,968	-	-	125,862	199,871

C.3. Increasing community capacity for Holistic Development Project-HEIFER-1

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value		
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Addition during the year	Adjustment				
				Add	Less				Add	Less			
1	Furniture	24,350	-	-	-	24,350	10%	17,465	689	-	-	18,154	6,196
2	Electric Equipment	7,650	-	-	-	7,650	20%	6,860	158	-	-	7,018	632
	Balance as at 30 June 2020	32,000	-	-	-	32,000		24,325	847	-	-	25,172	6,828



Sl.	Particulars	COST			DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment	Balance as at 30 June 2020	Ratio of %	Addition during the year	Adjustment		
								Add		Less
1	Furniture	107,400	-	-	107,400	10%	5,677	-	56,309	51,091
2	Office Equipment	111,600	-	-	111,600	20%	6,460	-	85,758	25,842
	<b>Balance as at 30 June 2020</b>	<b>219,000</b>	<b>-</b>	<b>-</b>	<b>219,000</b>		<b>12,137</b>	<b>-</b>	<b>142,067</b>	<b>76,933</b>

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020
				Add	Less				Add	Less		
1	Furniture	243,840	-	-	-	171,517	7,212	-	-	178,749	65,091	
2	Office Equipment	496,793	-	-	-	450,247	9,389	-	-	459,596	37,237	
3	Electric Equipment	36,000	-	-	-	34,944	211	-	-	35,155	845	
4	Vehicle	353,624	-	-	-	276,913	11,507	-	-	288,420	65,204	
5	Telephone & Mobile	9,000	-	-	-	8,227	155	-	-	8,382	618	
	Balance as at 30 June 2020	1,139,257	-	-	-	941,848	20,414	-	-	970,262	168,995	

Sl.	Particulars	COST				Ratio of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Addition during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	118,190	-	-	-	20,268	0,002	-	-	37,260	80,930
2	Office Equipment	350,696	-	-	-	140,711	37,997	-	-	178,708	151,908
3	Vehicle (MG & MC)	921,918	-	-	-	400,777	114,230	-	-	416,953	416,953
	Balance as at 30 June 2020	1,370,804	-	-	-	569,706	151,227	-	-	720,933	649,871

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Addition during the year	Adjustment		
				Add	Less				Add	Less	
1	Office Equipment	51,180	-	-	-	20%	10,236	8,189	-	18,425	32,755
	Balance as at 30 June 2020	51,180	-	-	-		10,236	8,189	-	18,425	32,755

Sl.	Particulars	COST				Ratio of %	DEPRECIATION					
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Addition during the year	Adjustment		Balance as at 30 June 2019	Written down Value
				Add	Less				Add	Less		
1	Furniture	119,765	-	-	-	119,765	10%	8,933	11,883	-	20,016	99,749
2	Office Equipment	274,653	-	-	-	274,653	20%	37,103	47,510	-	84,613	190,040
3	Electric Equipment	19,341	-	-	-	19,341	20%	3,765	3,315	-	6,080	13,261
4	Vehicle	237,362	-	-	-	237,262	20%	36,367	40,179	-	76,546	160,716
	Balance as at 30 June 2020	651,021	-	-	-	651,021		85,168	102,007	-	187,255	463,766

**D. General Fund, Enterprise & Others**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2019	
				Add	Less			Add	Less		
1	Land & Land Develop.	750,000	-	-	-	0%	-	-	-	-	750,000
2	Furniture	10,350,010	465,422	-	-	10%	5,478,222	58,056	-	6,057,474	4,758,958
3	Office Equipment	7,522,087	1,658,603	-	-	20%	5,726,924	157,052	-	6,447,172	2,733,518
4	Electric Equipment	2,338,668	323,902	-	-	20%	1,775,859	159,101	-	1,940,991	721,576
5	Vehicle	4,098,821	1,465,470	-	784,216	20%	3,095,189	222,340	507,292	3,890,005	889,960
6	Vehicle (Car)	5,784,626	-	-	-	15%	4,737,592	232,055	-	4,469,647	1,314,979
7	Tin Shed & Building	408,543	-	-	-	15%	220,851	37,520	-	258,471	150,072
8	Agriculture Equip.	101,070	-	-	-	20%	90,295	2,155	-	92,450	8,620
9	Telephone & Mobile	7,300	-	-	-	20%	7,335	-	-	7,168	132
10	Bedding	241,165	145,765	-	386,930	30%	174,178	-	174,178	-	-
11	Generator	840,000	-	-	-	20%	553,200	57,344	-	610,624	229,376
12	Pump	26,015	-	-	-	20%	22,398	543	-	22,941	3,074
13	Gas Burner & Gas	5,251	-	-	-	20%	726	905	-	1,631	3,620
	Balance as at 30 June 2020	32,474,456	4,859,162	-	1,171,146		21,382,749	1,380,587	761,470	23,798,654	11,563,818

**D.1 WAVE-Mother Account**

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Additions during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Land & Land Develop.	750,000	-	-	-	-	-	-	-	-	750,000
2	Furniture	8,825,910	131,591	-	-	10%	4,924,345	58,056	-	5,389,390	3,577,111
3	Office Equipment	5,545,785	211,884	-	-	20%	4,592,376	203,646	-	4,953,074	814,595
4	Electric Equipment	1,813,381	7,956	-	-	20%	1,542,929	54,526	-	1,603,886	210,251
5	Vehicle	3,090,821	1,465,470	-	704,216	20%	2,917,110	217,956	587,292	3,707,622	872,453
6	Vehicle (Car)	5,784,626	-	-	-	15%	4,237,592	232,055	-	4,469,647	1,314,979
7	Tin Shed & Building	78,639	-	-	-	15%	74,805	768	-	75,573	3,066
8	Agriculture Equip.	101,070	-	-	-	20%	90,295	2,155	-	92,450	8,620
	Balance as at 30 June 2020	26,796,232	1,826,811	-	784,216		18,379,451	1,109,005	587,292	20,281,751	7,559,076

**D.2 WAVE GF, Dhaka Office**

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	148,525	-	-	-	10%	123,774	-	-	126,253	22,272
2	Office Equipment	39,500	-	-	-	20%	30,245	-	-	32,096	7,404
3	Electric Equipment	6,535	-	-	-	20%	6,320	-	-	6,363	172
4	Vehicle	200,000	-	-	-	20%	178,070	-	-	182,462	17,538
5	Telephone & Mobile	7,300	-	-	-	20%	7,135	-	-	7,168	131
6	Generator	840,000	-	-	-	20%	553,280	-	-	610,674	229,376
	Balance as at 30 June 2020	1,241,860	-	-	-		890,832	-	-	964,966	276,894



Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2019	Addition during the year	Adjustment	Balance as at 30 June 2020		Balance as at 01 July 2019	Charged during the year	Adjustment	Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Furniture	420,656	6,770	-	-	427,426	10%	18,298	-	260,480	166,946
2	Office Equipment	119,281	-	-	-	119,281	20%	2,966	-	107,406	11,875
3	Electric Equipment	183,106	138,308	-	-	321,414	20%	26,217	-	180,760	140,654
4	Tin Shed & Building	-	-	-	-	-	-	-	-	-	-
5	Breeding	85,665	-	-	-	85,665	30%	78,999	-	-	-
	<b>Balance as at 30 June 2020</b>	<b>868,708</b>	<b>145,078</b>	<b>-</b>	<b>85,665</b>	<b>1,068,121</b>		<b>47,481</b>	<b>78,999</b>	<b>548,646</b>	<b>319,475</b>

Sl.	Particulars	COST				Rate of depreciation %	DEPRECIATION				Written down Value.	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2019	Charged during the year	Adjustment			Balance as at 30 June 2020
				Add	Less				Add	Less		
1	Furniture	159,248	-	-	-	95,022	6,422	-	-	1,01,444	57,804	
2	Office Equipment	35,000	-	-	-	31,808	626	-	-	32,494	2,506	
3	Electric Equipment	11,583	-	-	-	10,710	174	-	-	10,884	699	
4	Tin Shed & Building	79,660	-	-	-	68,395	2,273	-	-	79,568	9,092	
5	Pump	26,015	-	-	-	22,198	543	-	-	22,941	3,074	
	Balance as at 30 June 2020	311,506	-	-	-	220,293	10,030	-	-	288,331	73,175	

Sl.	Particulars	COST			Rate of %	DEPRECIATION			Written down Value			
		Balance as at 01 July 2019	Addition during the year	Adjustment		Balance as at 01 July 2019	Charged during the year	Adjustment		Balance as at 30 June 2020		
				Add	Less			Add	Less			
1	Furniture	392,798	327,151	-	-	219,949	10%	53,658	59,645	-	113,303	606,646
2	Office Equipment	1,514,865	3,430,619	-	-	2,945,484	20%	706,935	335,669	-	1,122,604	1,822,880
3	Electric Equipment	201,723	177,630	-	-	379,311	20%	19,312	62,492	-	81,004	297,607
4	Bedding	155,500	145,265	-	-	301,265	30%	95,179	-	95,179	-	-
5	Gas burner & Cylinders	5,251	-	-	-	5,251	20%	776	905	-	1,631	3,620
	Balance as at 30 June 2020	2,279,187	2,081,171	-	-	4,050,895		955,810	458,711	-	1,319,342	2,730,753

Sl.	Particulars	COST						DEPRECIATION					
		Balance as at 01 July 2019	Addition during the year	Adjustment		Balance as at 30 June 2020	Rate of %	Balance as at 01 July 2019	Charged during the year	Adjustment		Balance as at June 2020	Written down Value
				Add	Less					Add	Less		
1	Furniture	403,773	-	-	-	403,773	10%	39,261	36,453	-	-	75,694	328,079
2	Office Equipment	267,656	6,100	-	-	273,756	20%	181,060	18,438	-	-	399,498	74,258
3	Electric Equipment	94,200	-	-	-	94,200	20%	34,174	12,005	-	-	46,179	48,021
	Balance as at 30 June 2020	765,629	6,100	-	-	771,729		254,475	66,896	-	-	321,371	450,358

D.7 Angkor Agre Machineries

Sl.	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Electric Equipment	28,090	-	-	-	20.00%	20,090	4,044	-	-	11,015	16,175
2	Tractor & Building	250,244	-	-	-	20%	250,244	34,479	-	-	112,330	137,914
	Balance as at 30 June 2020	278,334	-	-	-		278,334	38,523	-	-	124,245	154,089





**WAVE Foundation**  
**Sustainable Lend Lease Donations**  
**Schedule of Investments in FDR (Mitra Finance Program and others)**  
**Schedule of Interest receivable on FDR**  
**As at 30 June 2020**

**01. Sustainable Lend Lease Donations (MPP & Others)**

Sl. No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issuance	Date of Maturity	Principal Amount (PKR)	Arrears	Interest	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Revised	As at 30 June 2020	Net Interest Income during the year
							A	C	D	E	F	G= (D-E)	H= (D+C)	I	J= (A+I)-G-E-F	K= (F)
01	Savings Fund	00000011000	Southbank Bank, Dhaka	6.00%	4-Aug-20	4-Aug-21	14,234,786	671,136	81,113	12,000	111,904	772,609	772,609	772,609	15,006,402	753,242
02		00025001100	Bank Asia, Dhaka	6.00%	4-Aug-20	4-Aug-21	8,794,987	403,741	66,373	2,500	34,838	360,849	360,849	360,849	9,155,365	349,103
03		0001144000000	Mediabank Bank	6.00%	8-Aug-20	8-Aug-21	6,674,181	145,085	14,999	2,500	33,801	264,396	264,396	264,396	7,039,567	667,936
04		0001144000000	Mediabank Bank	6.00%	8-Aug-20	8-Aug-21	3,654,099	382,181	36,217	2,500	31,873	203,664	203,664	203,664	3,857,263	368,396
05		0000000000000	Mediabank Bank	8.25%	27-Sep-20	27-Sep-21	3,000,000	455,943	45,494	5,000	3,191	496,357	496,357	496,357	3,496,247	452,824
06		0015240000000	CBAC Bank Ltd	6.00%	17-Aug-20	17-Aug-21	4,672,106	278,413	28,741	2,500	44,062	250,574	250,574	250,574	4,922,680	472,553
07		0015240000000	CBAC Bank Ltd	6.00%	11-Aug-20	11-Aug-21	4,500,000	280,994	28,000	2,500	52,214	252,313	252,313	252,313	4,752,313	472,553
08		0014000000000	Mediabank Bank	6.00%	10-Jun-20	10-Jun-21	12,371,323	877,810	87,381	12,000	126,376	773,109	773,109	773,109	12,814,534	746,434
09		2117410000000	Prime Bank, Dhaka	6.00%	20-Nov-20	20-Nov-21	6,371,001	533,572	33,357	2,500	81,896	480,213	480,213	480,213	6,854,744	401,562
10		2566200000000	CBAC Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
11	Equity Fund	0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
12		1799412200000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
13		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
14		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
15		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
16		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
17		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
18		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
19		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
20		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
21	Equity Fund	0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
22		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
23		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
24		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
25		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
26		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
27		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
28		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
29		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
30		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
31	Sub Total:															
32	WAVE Foundation	0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
33		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
34		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
35		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
36		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
37		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
38		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
39		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
40		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
41		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
42	WAVE Foundation	0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
43		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
44		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
45		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
46		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
47		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
48		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
49		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
50		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
51		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
52	Sub Total:															
53	WAVE Foundation	0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
54		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
55		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
56		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
57		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,039	293,039	293,039	5,637,487	217,341
58		0014000000000	Prime Bank, Dhaka	6.00%	14-Aug-20	14-Aug-21	5,344,448	435,378	31,538	2,500	48,277	293,				

Sl. No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal Amt. as at July 01, 2019	Addition	Interest	ATF	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2020	Net Interest Income during the year
48	LBT Overt	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	3812.00	-	141.422	14.342	18.088	45.888	137.288	184.722	1,097.222	1,097.222	47.334
49	LBT Sharp	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	2,807.00	-	76.816	7.682	16.088	23.771	38.564	56.344	2,143.855	-	52.079
50	LBT Ultra Short	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	444.00	-	22.744	2.274	2.866	3.589	5.779	17.982	664.440	-	16.375
<b>Sub Total:</b>																	
<b>Total:</b>																	

## 2. General Fund, Enterprise & Others

Sl. No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal Amt. as at July 01, 2019	Addition	Interest	ATF	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2020	Net Interest Income during the year
1	WAVE Foundation	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	2,145.00	-	141.422	14.342	18.088	45.888	137.288	184.722	1,097.222	1,097.222	47.334
2	WAVE Foundation	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	2,145.00	-	141.422	14.342	18.088	45.888	137.288	184.722	1,097.222	1,097.222	47.334
3	WAVE Foundation	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	2,145.00	-	141.422	14.342	18.088	45.888	137.288	184.722	1,097.222	1,097.222	47.334
<b>Sub Total:</b>																	
<b>Total:</b>																	

## 3. Social Development & Social Welfare Funds (Renewable Energy Fund)

Sl. No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal Amt. as at July 01, 2019	Addition	Interest	ATF	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2020	Net Interest Income during the year
1	WAVE Foundation	117641110722419	MPL, Dhaka	6.00%	14-Oct-19	14-Jun-20	2,145.00	-	141.422	14.342	18.088	45.888	137.288	184.722	1,097.222	1,097.222	47.334
<b>Sub Total:</b>																	
<b>Total:</b>																	

## Schedule of Interest Receivable on FDR

Sl. No.	FDR No.	Name of Bank	Month	Rate of Interest	Date of Issue	Date of Maturity	Principal Amt. as at July 01, 2019	Addition	Interest	ATF	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2020	Net Interest Income during the year
<b>Sub Total:</b>																	
<b>Total:</b>																	







Sl. No.	FDR No.	Name of Bank	Month	Date of		Rate (%) of Interest	Balance	Receivable during the year			Receivable up to Date	No. of Days
				Issue/Renewal	Maturity			Interest	Tax at Source	Net Receivable		
12	1023030037398	MRB, Cor. Br. Gulsan-1	6	18-Apr-20	18-Oct-20	6.00%	5,986,183	81,245	-	81,245	30-Jun-20	83
13	015147300000006	MRBC, Dharmoadi Br.	6	26-Jun-20	26-Dec-20	6.00%	12,127,227	7,672	-	7,672	30-Jun-20	4
14	110241122017566	MRB, Dharmoadi Br.	3	19-May-20	19-Aug-20	6.00%	11,536,048	76,591	-	76,591	30-Jun-20	42
15	1506303531271003	BRAC Bank, Achad gate Br.	12	24-Apr-20	24-Apr-21	6.00%	3,489,309	37,961	-	37,961	30-Jun-20	67
16	062-204-0000003	Union Bank, Dharmoadi	6	26-Jun-20	26-Dec-20	6.00%	2,924,680	1,832	-	1,832	30-Jun-20	4
<b>Sub Total</b>							<b>126,188,082</b>	<b>992,687</b>	-	<b>992,687</b>	-	-
<b>WAVE Foundation</b>												
01	1302431000000011	UCB, Daria Sahan Road, Dhaka	7	30-May-20	30-Dec-20	6.00%	2,239,859	11,279	-	11,279	30-Jun-20	31
02	06255001572	Bank Asia, Dhaka	12	2-Apr-20	2-Oct-20	6.00%	9,086,918	132,646	-	132,646	30-Jun-20	80
03	015147300000124	MRBC, Dharmoadi	9	6-Jun-20	6-Jun-21	6.00%	7,281,572	210,667	-	210,667	30-Jun-20	176
04	1506303531271004	BRAC Bank, Achad gate	3	24-Jun-20	25-Mar-21	6.00%	7,838,799	7,282	-	7,282	30-Jun-20	6
05	1013030111612	MRB, Cor. Br. Gulsan-1	6	12-Feb-20	12-Aug-20	6.00%	5,419,054	123,822	-	123,822	30-Jun-20	159
06	0055-03306000611	MRBC Bank Limited, Shyamoli	7	20-Jun-20	16-Jun-21	6.00%	2,730,862	-	-	-	30-Jun-20	0
07	0014-03306000652	Mutual Trust Bank Limited, Dharmoadi	7	13-Jun-20	13-Jun-21	6.00%	2,159,500	5,918	-	5,918	30-Jun-20	17
08	0014710C/19000946	Community Bank, Corporate Branch	7	24-Apr-20	24-Oct-20	6.00%	2,585,805	28,356	-	28,356	30-Jun-20	67
09	0055-03306000653	MRBC, Dharmoadi	3	20-Apr-20	20-Jul-20	6.00%	5,180,800	23,836	-	23,836	30-Jun-20	28
10	015171200000063	MRBC, Dharmoadi	12	17-Jun-20	12-Jun-21	6.00%	6,450,000	180,470	-	180,470	30-Jun-20	170
11	0020-24300012040	Southeast bank, Dhaka	9	6-May-20	6-Aug-20	6.00%	5,067,500	85,205	-	85,205	30-Jun-20	55
12	0014-0330602806	Mutual Trust Bank Limited, Dharmoadi	6	16-Mar-20	16-Sep-20	6.00%	4,600,000	69,699	-	69,699	30-Jun-20	106
13	0014-0330602903	Mutual Trust Bank Limited, Dharmoadi	7	16-Mar-20	16-Sep-20	6.00%	3,500,000	60,986	-	60,986	30-Jun-20	106
14	015147300000257	MRBC, Dharmoadi	3	23-Jun-20	23-Jul-20	6.00%	50,611,839	57,514	-	57,514	30-Jun-20	7
<b>Sub Total</b>							<b>114,158,108</b>	<b>957,700</b>	-	<b>957,700</b>	-	-
<b>WAVE Vocational Institute</b>												
01	106209259107	Jasanti Bank, Dacera	3	30-Apr-20	30-Jul-20	5.25%	303,825	3,037	-	3,037	30-Jun-19	61
<b>Sub Total</b>							<b>303,825</b>	<b>3,037</b>	-	<b>3,037</b>	-	-
<b>Total</b>							<b>335,125,000</b>	<b>2,000,735</b>	-	<b>3,088,735</b>	-	-
<b>Grand Total Investment in FDR</b>							-	-	-	-	-	<b>347,206,618</b>

**Annexure-C**

**WAVE FOUNDATION**  
**Schedule of Domain wise Revenue Income**  
**For the year ended 30 June 2020**

Particulars	2019-20					Amount in Taka 2018-2019
	Democratic Governance Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Total
Overhead income	-	-	-	3,368,257	3,368,257	3,588,566
Sales Revenue	-	690,676	-	192,220	882,896	42,890,892
Tree Sale/Machineries Sale	-	-	-	34,043,601	34,043,601	-
Income from Training	-	-	-	11,294,517	11,294,517	7,884,219
Donation for Others Project	-	-	-	206,631	206,631	-
service Charge	-	641,615,619	-	-	641,615,619	718,538,368
Bank Interest	222,422	2,935,764	134,168	346,592	3,638,946	5,072,674
Interest on Investment	-	19,202,143	-	-	19,202,143	16,865,270
Other Income	-	33,124,398	13,197,990	1,430,862	47,753,250	23,031,703
<b>Total Income</b>	<b>222,422</b>	<b>697,568,600</b>	<b>13,332,158</b>	<b>50,882,680</b>	<b>762,005,860</b>	<b>817,871,692</b>





**WAVE FOUNDATION**  
**Schedule of Domain wise Revenue Expenditures**  
**For the year ended 30 June 2020**

Particulars	2019-20					Amount in Taka
	Democratic Governance Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	2018-2019
Salary Expenses	55,836,724	309,401,048	22,176,956	9,054,173	396,468,901	378,581,982
Project Expenses	10,934,282	-	19,432,584	103,485	30,470,351	39,089,022
Interest Expenses	-	185,426,266	732,752	-	186,159,018	212,231,237
Cost of Goods Sold	-	-	-	30,337,572	30,337,572	28,423,735
Training Fees, Food & Others	-	5,177,917	13,118,671	3,618,724	21,915,312	15,294,960
Stationary & Utilities	87,593	11,024,549	1,079,260	105,051	12,296,453	13,184,749
Travel/Conveyance	337,911	6,139,728	1,493,027	699,431	8,670,097	10,615,255
Gas, Water & Electricity Bill	9,820	3,786,045	-	211,065	4,006,930	4,209,191
Postage & Telephone bill	41,515	8,340,479	380,368	204,536	8,966,898	7,669,358
Bank Charge	223,206	2,848,558	67,820	54,900	3,194,484	3,980,793
Fuel	124,636	9,130,508	216,646	49,590	9,521,380	9,023,386
Entertainment	-	15,409,808	50,094	123,466	15,592,368	12,254,953
Staff Residence	-	10,679,170	-	-	10,679,170	8,703,407
Office Rent	117,300	12,963,034	537,174	1,289,400	14,906,908	13,094,032
Repair & Maintenance	-	-	397,942	26,322	424,264	564,593
Honorarium	-	-	-	140,822	140,822	139,180
Subsidy Payment/Overhead Ex.	-	-	-	-	-	2,035,603
Audit Fee	15,000	295,000	40,000	35,000	385,000	655,034
Depreciation	1,113,152	30,678,446	387,323	1,796,788	33,975,709	23,845,731
Others Expenditure	8,477,689	60,318,385	3,114,550	4,175,858	76,086,490	70,254,534
Social Expenses	-	11,429,367	-	-	11,429,367	25,292,355
Loan Loss provision	-	35,817,338	-	-	35,817,338	72,465,187
Miscellaneous Loss	-	47,831	-	-	47,831	64,088
Interest on Regular Savings	-	35,800,077	-	-	35,800,077	36,742,097
Interest on Security Savings	-	5,089,430	-	-	5,089,430	5,366,950
Interest on Voluntary Savings	-	3,318,231	-	-	3,318,231	1,368,710
Service Charge Rebate	-	-	-	-	-	-
Amortization of Software	-	-	-	-	-	1,409,262
Transfer to Capacity Building Fund	-	-	-	-	-	(449,362)
<b>Total Expenditure</b>	<b>77,318,828</b>	<b>763,121,215</b>	<b>63,234,175</b>	<b>52,026,183</b>	<b>955,700,401</b>	<b>996,110,022</b>



WAYE Foundation  
Domain wise Statement of Financial Position  
As at 30 June 2020

Particulars	Notes	2019-2020				2018-2019				Amount in Taka	
		Democratic Governance Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Responsive Governance program	Community Finance Sector (Micro Finance Program & Others)	Livelihood & Essential services program	General Fund, Enterprise & Others	Total
<b>ASSETS</b>											
<b>Non-current Assets</b>											
Property, Plant & Equipments	3.00	8,275,212	477,159,207	1,740,778	11,563,818	490,739,815	9,054,023	460,416,115	1,988,828	11,491,707	492,550,673
		8,275,212	477,159,207	1,740,778	11,563,818	490,739,815	9,054,023	460,416,115	1,988,828	11,491,707	492,550,673
<b>Current Assets</b>											
Investment in FDR	4.00	-	338,216,623	5,800,000	3,991,993	347,208,618	-	237,769,847	-	3,532,294	261,302,143
Loans, Advances and Receivables	5.00	2,527,526	84,362,212	7,421,396	4,594,515	98,847,659	2,364,110	66,490,712	2,951,626	4,180,880	76,475,328
Security Deposit	6.00	-	20,412,536	-	999,250	21,411,766	-	20,412,516	-	1,019,250	21,431,766
Loan to Beneficiaries	7.00	-	3,308,060,262	-	-	3,308,060,262	-	3,273,509,748	-	-	3,273,509,748
Others Assets	8.00	1,352,999	218,118,924	4,273,655	21,877,649	245,623,227	-	79,327,168	1,074,998	25,340,799	106,759,965
Cash and cash equivalents	9.00	2,489,764	194,240,644	5,251,863	3,954,075	205,945,346	5,312,328	169,640,654	9,890,101	6,093,186	188,816,269
<b>TOTAL ASSETS</b>		<b>14,645,491</b>	<b>4,640,577,400</b>	<b>23,689,692</b>	<b>46,921,302</b>	<b>4,735,833,893</b>	<b>16,730,461</b>	<b>4,328,866,760</b>	<b>15,815,553</b>	<b>49,224,116</b>	<b>4,400,024,890</b>
<b>FUND AND LIABILITIES</b>											
<b>Fund</b>											
Fund Account	10.00	3,220,737	553,401,646	2,050,522	8,762,297	568,015,202	4,340,208	572,388,469	(2,015,788)	9,407,677	584,112,566
		3,220,737	553,401,646	2,050,522	8,762,297	568,015,202	4,340,208	572,388,469	(2,015,788)	9,407,677	584,112,566
<b>Liabilities</b>											
Loans	11.00	727,027	4,896,595,762	31,639,179	38,159,084	4,357,818,693	12,990,253	3,755,686,291	17,831,341	39,816,439	3,825,724,324
Member Savings	12.00	-	2,560,276,898	14,160,006	26,111,477	2,601,244,203	1,297,027	2,270,056,850	9,872,492	25,023,205	2,307,049,842
Donation Received in Advance	13.00	10,147,727	1,002,033,402	-	-	1,012,181,129	-	920,157,672	-	-	920,157,672
Grants/Equity for Fixed Assets	14.00	-	-	6,640,708	-	6,640,708	10,598,329	-	7,368,278	-	17,966,598
Others Liabilities	15.00	750,000	95,159,960	-	9,627,116	104,787,076	-	39,805,847	-	9,627,116	49,432,963
Disaster Management & Others Funds	16.00	-	132,541,737	82,965	2,830,416	136,141,800	494,596	14,167,032	590,171	5,166,038	90,410,347
Loan Loss Provision	17.00	-	5,234,126	-	-	5,234,126	-	-	-	-	5,234,126
Insurance Fund	18.00	-	139,245,203	-	-	139,245,203	-	129,506,965	-	-	129,506,965
		-	152,144,434	-	-	152,144,434	-	139,013,127	-	-	139,013,127
<b>TOTAL FUND AND LIABILITIES</b>		<b>14,645,491</b>	<b>4,640,577,400</b>	<b>23,689,692</b>	<b>46,921,302</b>	<b>4,735,833,893</b>	<b>16,730,461</b>	<b>4,328,866,760</b>	<b>15,815,553</b>	<b>49,224,116</b>	<b>4,400,024,890</b>





Annexure- F

WAVE Foundation  
Domain wise Statement of Income and Expenditure  
For the year ended 30 June 2020

Particulars	Notes	2019-2020				2018-2019				Amount in Taka	
		Democratic Governance Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total
<b>Income</b>											
Donation Income	19.00	75,976,935	50,320,380	53,953,327	-	180,250,642	93,805,412	73,777,038	51,887,855	-	219,470,305
Income	20.00	222,422	697,568,600	13,332,158	50,882,680	762,005,860	228,586	765,286,990	5,332,179	47,023,937	817,871,692
<b>Total</b>		<b>76,199,357</b>	<b>747,888,980</b>	<b>67,285,485</b>	<b>50,882,680</b>	<b>942,256,502</b>	<b>94,033,998</b>	<b>839,064,028</b>	<b>57,220,034</b>	<b>47,023,937</b>	<b>1,037,341,997</b>
<b>Expenditure</b>											
Expenditures	21.00	77,318,828	763,121,215	63,234,175	52,026,183	955,700,401	94,658,922	797,296,689	55,902,556	48,251,855	996,110,022
Income / (Loss) over expenditure		(1,119,471)	(15,232,235)	4,051,310	(1,143,503)	(13,443,899)	(624,924)	41,767,339	1,317,478	(1,227,918)	41,231,975
<b>Total</b>		<b>76,199,357</b>	<b>747,888,980</b>	<b>67,285,485</b>	<b>50,882,680</b>	<b>942,256,502</b>	<b>94,033,998</b>	<b>839,064,028</b>	<b>57,220,034</b>	<b>47,023,937</b>	<b>1,037,341,997</b>



WAVE Foundation  
Domain wise Statement of Receipts and Payments  
For the year ended 30 June 2020

Particulars	Notes	2019-2020				2019-2020 Total	2018-2019				Amount in Taka	
		Democratic Governance Domain	Sustainable Livelihood Domain (Micro Finance program & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others		Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	2018-2019	Total
<b>Opening Balance</b>		5,312,328	169,640,654	9,800,101	4,063,186	188,816,269	7,572,636	295,526,130	10,246,970	2,071,199	315,416,943	
Cash in Hand		15,000	7,531,785	5,000	30,192	7,301,977	15,000	182,456,21	-	7,597,00	18,268,218.00	
Cash at Bank		5,297,328	162,108,869	9,795,101	4,032,994	181,234,293	7,557,636	277,280,509	10,246,978	2,063,602	297,148,725	
<b>Receipts</b>		78,214,166	8,372,172,621	79,801,024	152,927,031	8,683,214,842	99,682,964	8,667,633,124	61,053,285	153,787,149	8,902,156,522	
Donation Received	19.00	75,742,936	13,504,920	45,906,515	-	135,154,371	92,541,972	117,540,640	47,808,897	-	257,679,009	
Revenue Income	20.00	222,422	680,560,244	13,280,466	54,108,345	748,259,477	228,586	734,635,633	5,331,728	42,553,063	782,749,010	
Loan Received	22.00	870,000	6,555,517,421	10,455,680	12,541,552	6,579,384,683	3,225,000	6,791,978,739	7,304,670	7,212,739	6,811,721,148	
Advance Received	23.00	998,925	7,837,397	7,413,420	1,051,104	18,100,846	3,192,500	26,741,742	828,400	1,123,767	31,806,409	
Other Receipts	24.00	379,883	1,114,844,639	2,744,943	84,346,030	1,202,315,495	494,906	994,728,370	-	102,897,580	1,098,120,856	
<b>Total</b>		83,526,494	8,541,913,275	89,601,125	156,990,217	8,872,031,111	107,255,600	8,963,159,254	71,300,263	155,658,348	9,297,573,465	
<b>Payments</b>		81,036,730	8,347,663,631	84,349,263	153,036,142	8,666,085,766	101,943,272	8,793,518,600	61,500,162	151,795,162	9,108,757,196	
Revenue Expenditure	21.00	76,205,676	637,387,863	62,847,240	42,327,476	818,768,255	93,062,033	656,242,635	55,237,741	42,244,836	847,587,245	
Loan Payment	25.00	1,800,000	1,292,882,764	11,050,083	11,512,700	1,317,245,517	2,758,000	1,631,172,300	2,444,304	5,012,070	1,643,306,754	
Advance Payment	26.00	818,925	284,726,835	5,241,116	3,137,581	293,924,457	3,127,000	232,575,109	3,115,916	2,797,829	241,525,854	
Other Payments	27.00	1,877,798	6,125,168,167	5,071,969	95,702,850	6,227,900,774	613,645	6,258,000,254	-	101,677,489	6,360,291,388	
Non-current Assets		334,341	7,498,002	138,885	275,535	8,246,763	1,582,594	13,528,222	762,201	152,938	15,965,955	
<b>Closing Balance</b>		2,489,764	194,249,644	5,251,063	3,954,075	205,945,346	5,312,328	169,640,654	9,800,101	4,063,186	188,816,269	
Cash in Hand		15,000	10,508,585	90,379	4,185	10,618,149	15,000	7,531,785	5,000	30,192	7,581,977	
Cash at Bank		2,474,764	183,741,059	5,163,484	3,949,890	195,327,197	5,297,328	162,108,869	9,795,101	4,032,994	181,234,292	
<b>Total</b>		83,526,494	8,541,913,275	89,601,125	156,990,217	8,872,031,111	107,255,600	8,963,159,254	71,300,263	155,658,348	9,297,573,465	

