



Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of **PKF** International

**Auditor's Report
and
Consolidated Financial Statements
of
WAVE Foundation
For the year ended on 30 June 2021**

WAVE Foundation
For the year ended 30 June 2021

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INDEPENDENT AUDITOR'S REPORT

To the General Body of WAVE Foundation

Report on the audit of the financial statements**Opinion**

We have audited the consolidated accompanying financial statements of **WAVE Foundation** which comprise the consolidated statement of financial position as at 30 June 2021 and the consolidated statement of income & expenditure, consolidated statement of cash flows and Consolidated statement of changes in fund for the year then ended, and consolidated notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements present fairly, in all material respects, the financial position of WAVE Foundation, as at 30 June 2021 and of its financial performance and its consolidated statement of cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the 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 Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

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

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

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

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

Those Charged with Governance are responsible for overseeing the financial reporting process of the organization.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level assurance, but is not a guarantee that an audit conducted in accordance with ISA 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 the 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 risk 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, but not for the purpose of expressing an opinion the effectiveness of the fund's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- Conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund 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 fund 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.

14 March 2022
Dhaka

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants

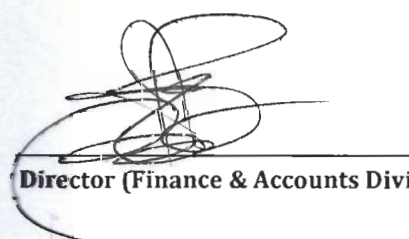


Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No. 804
DVC:2203140804AS337166

WAVE Foundation
Consolidated Statement of Financial Position
As at 30 June 2021

Particulars	Notes	Amount in Taka	
		As at 30 June 2021	As at 30 June 2020
ASSETS			
Non-current Assets		752,996,834	498,739,015
Property, Plant & Equipments	3.00	752,996,834	498,739,015
Current Assets		4,000,269,847	4,227,094,878
Investment in FDR	4.00	326,553,361	347,206,618
Loans, Advances and Receivables	5.00	103,996,556	98,847,659
Security Deposit	6.00	21,055,766	21,411,766
Loan to Beneficiaries	7.00	3,284,122,390	3,308,060,262
Other Assets	8.00	144,243,373	245,623,227
Cash and Cash Equivalents	9.00	120,298,401	205,945,346
TOTAL ASSETS		4,753,266,681	4,725,833,893
FUND AND LIABILITIES			
Fund		608,590,228	568,015,202
Fund Account	10.00	608,590,228	568,015,202
Liabilities		4,144,676,453	4,157,818,690
Loans	11.00	2,497,208,832	2,601,244,203
Member Savings	12.00	1,014,273,623	1,002,033,402
Donation Received in Advance	13.00	24,412,213	16,988,435
Grants/Equity for Fixed Assets	14.00	104,787,076	104,787,076
Other Liabilities	15.00	163,787,078	136,141,808
Disaster Management Other Funds	16.00	5,234,126	5,234,126
Loan Loss Provision	17.00	172,419,969	139,245,203
Insurance Fund	18.00	162,553,536	152,144,434
TOTAL FUND AND LIABILITIES		4,753,266,681	4,725,833,893

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 Division)

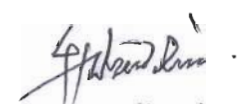

 Executive Director


 Chairperson

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

14 March 2022
 Dhaka

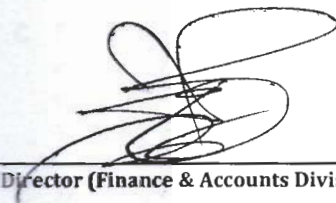
Signed for and on behalf of
 Aziz Halim Khair Choudhury
 Chartered Accountants


 Signed by:
 Md. Aftab Uddin Ahmed FCA
 Senior Partner
 ICAB Enrolment No. 804
 DVC:2203140804AS337166

WAVE Foundation
Consolidated Statement of Income and Expenditure
For the year ended 30 June 2021

Particulars	Notes	Amount in Taka	
		01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
Income			
Donation Income	19.00	144,835,837	180,250,642
Revenue Income	20.00	827,603,378	762,005,860
		972,439,215	942,256,502
Expenditure			
Expenditures	21.00	936,335,525	955,700,401
		936,335,525	955,700,401
Income /(Loss) over Expenditure		36,103,690	(13,443,899)

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 Division)



Executive Director


Chairperson

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

14 March 2022
Dhaka

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants


Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No. 804
DVC:2203140804AS337166

WAVE Foundation
Consolidated Statement of Cash Flows
For the year ended 30 June, 2021

Particulars	Figures in Tk.	
	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
A. Cash Flows from Operating Activities:		
Add: Donation Received	88,996,378	135,154,371
Add: Revenue Income	787,437,404	748,259,477
Add: Advance Received	37,223,940	18,100,846
Add: Others Received	1,340,473,517	1,202,315,495
Less: Revenue Expenditure	772,247,111	(818,768,255)
Less: Advance Payments	154,289,401	(293,924,457)
Less: Others Payments	6,749,209,485	(6,227,900,774)
Income from Operating Activities	(5,421,614,758)	(5,236,763,297)
B. Investing Activities:		
Less: Non Current Assets	(119,312,374)	(8,246,763)
Income from Investing Activities	(119,312,374)	(8,246,763)
C. Financing Activities		
Add: Loan Received	7,491,950,671	6,579,384,653
Less: Loan Payment	(2,036,670,484)	(1,317,245,517)
Total Income from Financing Activities	5,455,280,187	5,262,139,136
D. Net Increase/(Decrease) in Cash and Cash- Equivalents	(85,646,945)	17,129,075
E. Opening Cash and Cash Equivalents	205,945,346	188,816,269
Closing Cash and Cash Equivalents (D+E)	120,298,401	205,945,346

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

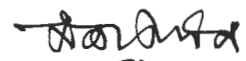


Director (Finance & Accounts Division)

14 March 2022
Dhaka



Executive Director



Chairperson



WAVE Foundation
Consolidated Statement of Changes in Fund
For the year ended 30 June 2021


Figures in Tk.

Particulars	Governance & Rights Domain	Sustainable Livelihood Domain(MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	2020-2021
Opening Balance	3,220,737	553,981,646	2,050,522	8,762,297	568,015,202
Prior year adjustment	(120,000)	(3,715,393)	(4,599)	(631,345)	(4,471,337)
Surplus for the year	(966,133)	36,781,085	324,386	(35,649)	36,103,689
Closing Balance	2,374,604	594,478,124	2,379,507	9,357,993	608,590,228

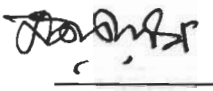
For the year ended 30 June 2020

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

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


 Director (Finance & Accounts Division)


 Executive Director


 Chairperson


14 March 2022
 Dhaka



WAVE Foundation
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2021

Particulars	Notes	Amount in Taka	
		01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
Opening Balance		205,945,346	188,816,269
Cash in Hand		10,618,149	7,581,977
Cash at Bank		195,327,197	181,234,292
Receipts		9,746,081,910	8,683,214,842
Donation Received	19.00	88,996,378	135,154,371
Revenue Income	20.00	787,437,404	748,259,477
Loan Received	22.00	7,491,950,671	6,579,384,653
Advance Received	23.00	37,223,940	18,100,846
Other Receipts	24.00	1,340,473,517	1,202,315,495
Total		9,952,027,256	8,872,031,111
Payments		9,831,728,855	8,666,085,765
Revenue Expenditure	21.00	772,247,111	818,768,255
Loan Payment	25.00	2,036,670,484	1,317,245,517
Advance Payment	26.00	154,289,401	293,924,457
Other Payments	27.00	6,749,209,485	6,227,900,774
Non-current Assets (Annexure A)		119,312,374	8,246,763
Closing Balance		120,298,401	205,945,346
Cash in Hand		3,812,187	10,618,149
Cash at Bank		116,486,214	195,327,197
Total		9,952,027,256	8,872,031,111

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 Division)


 Executive Director


 Chairperson

14 March 2022
 Dhaka



WAVE Foundation
Consolidated Notes to the Financial Statements
For the year ended 30 June 2021

1. BACKGROUND INFORMATION

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 just and Prosperous society". WAVE has organized its programs into 3 major domains – 1) Sustainable Livelihood 2) Governance & Rights 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 development 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.

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

- IntegrityWe demonstrate our integrity through our commitment, honesty and work.
- Mutual respect.... We hold mutual respect irrespective of position, age, gender, ethnicity and religion.
- AccountabilityWe 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 6th 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**.

Development Programs, Projects & Activities under Three Domains

A. Sustainable Livelihood Domain	
1. Poverty and Hunger Eradication Program	<ul style="list-style-type: none"> • Pathways to Prosperity Project
2. Community Finance Program	<ul style="list-style-type: none"> • General Microcredit • Micro Entrepreneurship • Micro Credit for Ultra Poor • Agriculture Credit • Savings & Micro Insurance with All Components • Housing Credit • WASH Credit <ul style="list-style-type: none"> – Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS – Output Based Aid Sanitation Microfinance Program (OBASMP)
3. Agro Biodiversity & Value Chain Program	<ul style="list-style-type: none"> • Drought Resilient Variety of Rice Seeds Production, Processing and Marketing • Income Generation and Employment Creation for Entrepreneurs through Year-round Onion Cultivation & Marketing • Promoting Small Farming as a Viable Business through Farmers Producer Organization(FPO) • Safe Vegetables Production and Marketing Project • Genetic Conservation of Black Bengal Goat (BBG) Pure Breed through establishing BBG Breeding Farm at the Organizational Level • Increasing Productivity and Up-scaling of Black Bengal Goat Rearing at the beneficiary level • Alleviation of Poverty through Rearing and Conservation of Local Improved and Cross-Breed Sheep and Increasing Productivity at Demonstration Farm and Family Level in Meherpur District-1 and Patuakhali District-2 • Economic Enhancement through Strengthening Beef and Goat Market System -EESBGMS Phase-1 and 2 • Strengthening agriculture market through establishing community-based agribusiness hub and up-gradation of milk processing plant in Bangladesh. • Sustainable Income Generating Program for Entrepreneurs through Dumba Rearing Project • Poverty Alleviation and Ensuring Nutrition Security through Meat Productive Broiler Type Pekin Duck Rearing Project • Nutritional Security and Poverty Alleviation through Rearing Climate Tolerant Color Broiler Chicken at family, commercial and parent stock farms project • High Value Local Variety Mixed Fish Culture Project • Fish Hatchery • Agriculture, Livestock and Fisheries Unit <ul style="list-style-type: none"> – Technological Expansion under Agriculture Unit – Technological Expansion under Livestock Unit – Technological Expansion under Fisheries Unit
B. Governance & Rights Domain	
4. Accountable Governance & Democratic Decentralization Program	<ul style="list-style-type: none"> • Democratic Decentralization & Strong Local Government Campaign • Responsiveness of Public Services through Strengthening Participatory Governance Response • Protection against COVID-19 and Strengthening Demand Driven Health Services • Empowering left behind Minority Communities to Effectively Participate in the Development Process of Bangladesh
5. Rights & Justice Program	<ul style="list-style-type: none"> • Right to Food & Nutrition Campaign

C.	Social Development & Climate Resilience Domain
6.	Community Development Program
	<ul style="list-style-type: none"> Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH Uplifting the Life-standard of Elderly People Program Adolescent Program Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration (LoakMorcha) Project Out of School Children Program
7.	Empowering Youth Program
	<ul style="list-style-type: none"> Active Citizens Youth ENRICH Action Project Empowering Youth for Work-EYW Project Skill for Employment Investment Program-SEIP Norec-Knowledge Exchange Program on BBG & FPO Leadership for Advancing Development in Bangladesh (LEAD Bangladesh) Youth Assembly
8.	Renewable Energy Program
	<ul style="list-style-type: none"> Bio-gas and Bio-fertilizer Solar Home System Improved Cooking Stove Solar Irrigation Systems
9.	Women Rights and Gender Equality Program
10.	Climate Change and Disaster Risk Reduction Program
	UMIMCC Project

A. Sustainable Livelihood Domain

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

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. 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 vulnerable south west districts named Patuakhali 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. 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, and small to large scale business, enterprises and economic development in different sectors of organization working areas. 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. WAVE is currently implementing following components under the Program

• 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	<i>Supplementary Loan Product</i>	<i>Specialized Loan Product</i>
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

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 & Micro Insurance with All Components**

WAVE has been providing savings and credit risk management services in both rural and urban areas through its 133 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;

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.

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

3. Agro Biodiversity and Value Chain Program

Within the framework of broader agriculture sector, our livelihood interventions concentrate on 3 major components: Agriculture, Animal Husbandry and Aquaculture. WAVE intends to be a change agent in this journey and has already instilled a value chain approach through establishing synergies between groups of producers, traders and service providers aimed at improving productivity, bargaining power and producing higher value. For the stated purpose, WAVE has introduced a new initiative of Farmers Producers' Organizations-FPOs to organize (Krishi Morcha) and capacitate farmers. Alongside, skills development training of farmers, cluster based farming, developing Local Service Providers to provide veterinary services, On-site technical support, vaccination & treatment support etc. are organized under this program. The following projects and initiatives are being implemented under this program:

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

Since 2015, WAVE has been implementing this project in Chuadanga District under Learning and Innovation Fund to Test New Ideas (LIFT) Project of PKSF. The aim of the project is to increase High Yield Variety (HYV) seeds availability for Aus and Aman season and to limit rice production during Boro season in drought prone areas to save valuable water and to increase grain production during rain fed season. The purpose is to ensure availability of high yielding and drought tolerant variety rice seeds (BR 26, BRRI dhan 28 and BRRI dhan 50), cultivation of the varieties and ensure capacity building of the farmers through extending technology and the rice seeds in drought prone areas for ensuring maximum production. The farmers are oriented with useful, modern and environment-friendly production technologies and market linkage is established among local farmers. WAVE implements the project in Chuadanga Sadar & Damurhuda Upazila in Chuadanga district with the support of PKSF.

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

WAVE started implementing this project under 'Promoting Agricultural Commercialization and Enterprises (PACE) Project' of Palli Karma-Sahayak Foundation (PKSF) from 2017 in Meherpur District. 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 has been implemented in Mujibnagar, Meherpur sadar & Gangni Upazilla of Meherpur District and Ishwardi Upazila of Pabna District with the support of IFAD through PKSF.

• Promoting Small Farming as a Viable Business through Farmers Producer Organization-FPO (Krishi Morcha)

Farmers' Producer Organization-FPO (Krishi Morcha) model is a recognized body of smallholder farmers' that aims to improve the standard of their living and ensure a good status of their available support, income, and profitability to promote small farming as a viable business. WAVE Foundation has been working to organize and capacitated farmers under its initiative of Farmers Producers' Organizations-FPOs concept named Krishi Morcha, in different regions in Bangladesh. This can be a potential model to improve the livelihood of the small and marginal farmers by evolving social capital and decentralize the existing exploitation in the agricultural supply chain such as middlemen resulting improved agricultural value chain. This initiative has a significant contribution towards achieving the Sustainable Development Goal (SDGs), in particular, Goals 1, 2 and 8. As of now, the WAVE Foundation reaches 425 farmers' doorstep with a total of 16 Krishi Morcha group in three districts of Chuadanga, Meherpur, and Manikganj. Farmers are trained and equipped with different input supplies, access to modern technologies, and a wider range of market information to sell their products at a fair price. Furthermore, they have been linked up with Government institutions for better access to government aid and support. More importantly,

smallholder farmers are being capacitated providing information to the Good Agricultural Practices (GAP) and necessary action of the certification of their products. WAVE Foundation implements several projects on agriculture and livestock leveraging ICT tool for uplifting the livelihood rural farmers, safe vegetables production, Black Bengal Goat Rearing and involving Krishi Morcha groups with its own fund and funding from the Norec and PKSF.

- **Safe Vegetables Production and Marketing Project**

WAVE has started implementing this project from 2020 in Manikganj District. The aim of the project is to increase the sustainable income of local farmers and reduce consumer health risks by ensuring safe vegetables production and marketing using various technologies throughout the year on a commercial basis. The initiative is undertaken to create safe vegetable villages with local farmers for safe vegetables production. Use of environment friendly agricultural technology and vegetable production will promote health risks free safe vegetables throughout the year. The project interventions intend to increase the capability of targeted farmers to produce safe crops and extend agricultural technology to build reliable safe vegetables market management and ensure farmers' access to the market. Also public awareness will be raised on safe vegetables. The various activities under the project are- Farmers selection, formation of Farmers Producer organization and create safe vegetable production villages, Capacity Building (Training, Field Day Observation and Motivation Trips), Vegetables production using various technologies (GAP, IPM) for safe vegetables production, Distribution of agricultural inputs, Implement activities related to market linkage and development, Linkage with public-private service institutions (meetings and workshops), Ensure fund raising and financial support, Campaigning (setting up sign boards, making and distributing posters and leaflets, participating in various agricultural fairs, promotion in electronic media and maintain liaison, video documentation) and so on. The project is being implemented in Singair upazilla under Manikganj district with the support of PKSF.

- **Genetic Conservation of Black Bengal Goat (BBG) Pure Breed through Establishing BBG Breeding Farm at the Organizational Level**

Black Bengal Goat breeding farm was established in 2008 at the organizational level following Open Nucleus Breeding System (ONBS) to maintain and produce **pure breeds** leading to the **Genetic Conservation of Black Bengal Goat** and provide training and technical assistance to the farmers on a sustainable basis. The program aims to contribute in national economy by creating employment, developing community livestock service provider (LSP) and generate income through engaging the poor people in Black Bengal Goat Rearing, supply quality buck & doe and ensure distribution and service of quality Black Bengal buck for breeding at the beneficiary level to preserve the genetic purity of Black Bengal Breed eventually establish a profitable program of goat rearing at rural and farm level. WAVE works with GOB Livestock Department to address obstructions and develop best practices. Regular health camps are organized through joint collaboration between WAVE Foundation and GOB livestock department. These collaborations and coordinated effort to introduce various technologies leading to good husbandry practices and development of suitable forward and backward linkages with a view to forming an efficient value chain. This along with mentoring of small farmers which is most critical for the success of inclusive development

- **Alleviation of poverty through Up-scaling of Black Bengal Goat Rearing at Beneficiary Level**

WAVE has started implementing this project from 2009 for scaling up of commercial Black Bengal Goat rearing at the beneficiary Level in Chuadanga District. Since 2012, 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 program was to develop the successful micro-credit borrowers as micro entrepreneurs in establishing small and mid-sized goat farm and to introduce the **Semi Intensive Perch (Macha)** Method of goat rearing and ensure timely deworming & vaccination for goat which has reduced goat mortality rate significantly from 20% to 4%. From 2019, BBG rearing beneficiary have been provided with microcredit support at Jhinaidah, Kushtia, Jashore, Rajshahi and Manikganj District. The program ensure door step veterinary services, breeding (buck) service, fodder cultivation and training of beneficiaries on scientific goat rearing management. Till now, a total number of **9,847** beneficiaries have been practicing Semi Intensive Macha Method of goat rearing; **90** Livestock Service Providers (LSP) have been involved to facilitate Residential Technical Training and build farmer's knowledge, skills and capacity; **1,250 farmers** have been cultivating fodder commercially; **54 goat rearing cluster** getting access to market information, inputs, output & advisory services and **170 Black Bengal Buck Service centre** have been developed.

Alleviation of Poverty through Rearing and Conservation of Local Improved and Cross-Breed Sheep and Increasing Productivity at Demonstration Farm and Household Level Project in Meherpur District-1 and Patuakhali District-2

WAVE has started implementing this project from 2015 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 sheep rearing profitable at demonstration farm and household level; to conserve the genetic purity of Local Improved and cross-breed Sheep; to help for developing the successful micro-credit borrowers as micro entrepreneurs in establishing small and medium-sized sheep 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. So far, a total number of 1297 beneficiaries have been rearing sheep and 16 sheep rearing cluster have been developed. WAVE has started implementing this project with the same goal and objectives in Patuakhali District from 2017.

Economic Enhancement through Strengthening Beef and Goat Market System -EESBGMS Phase-1 and 2

Since 2018, WAVE has been implementing this project in Rajshahi District. The overall goal of the project is to achieve living income of marginalized and smallholder farmers through developing beef and goat market system and creating self-propelled and sustainable producer's organizations'. The total number of target beneficiaries of the project are 9,000. The activities are targeted to achieve Market oriented production, to build resilient communities to combat climate change effects, access to nutritious food & improved sanitation and increased consumption of meat in the project locations. Importance has also been given to create and strengthen self-help group, cooperatives & social capital, ensure access to finance and other necessary services, status and condition, ensure necessary treatment & input services for livestock through Local Service Providers (LSP), develop strong linkage development between Cooperative and other different private & Government sectors, ensure Business Development Service (BDS) for value chain actors through creating a one stop HUB and facilitate entrepreneurship within the producers' organizations for accelerating agro-enterprises by the end of project cycle. WAVE has developed 8 farmer-owned cooperatives and 180 self-help groups through this project. The cooperatives are able to take on the marketing of their produce establishing direct connections with the market. By successfully cutting out the middlemen who used to dictate prices and take a substantial cut of the profits, they are ensuring that more money gets back to the farmers, increasing their incomes. From April 2018, the project (Phase-01) has been implemented at Godagari Upazilla and from June 2020 this project (Phase-02) has been implemented at Banashar Upazilla in Rajshahi district with the financial assistance of Heifer International Bangladesh.

- **Strengthening agriculture market through establishing community-based agribusiness hub and up gradation of milk processing plant in Bangladesh**

The goal of this project is to secure living income of cooperative members by establishing an agribusiness hub for selling and buying agricultural products. Under this project, WAVE Foundation has been implementing the major activities such as (i) establishment of agribusiness hub (land and building) (ii) orientation of farmers on safe vegetable production and post-harvest management, (iii) establish relationship and networking with DLS and DAE to access govt. services and resources, (iv) sensitize cooperative members on hub operation and management, (v) promotional campaign within the cooperatives about hub benefits, and (vi) develop partnership with the high-end market and institutional buyers. Through this interventions, farmers of the community will be aware of safe vegetable production and post-harvest management. They will get access to input and output market. Besides this, agricultural production, productivity, sales volume of agricultural products and eventually the livelihood income of the targeted farmers will be increased. This project is being implemented in Poba Upazila of Rajshahi district with the support of Heifer International.

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

WAVE has been implementing this project in Chuadanga District from 2019. 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 the micro-credit borrowers in establishing small and medium-sized dumba farms. WAVE has established a self-sufficient Dumba breeding farm at the organizational level for providing training and technical assistance to the farmers on a sustainable basis. WAVE Foundation implements the project in Damurhuda Upazilla (Koshaghata Unit) in Chuadanga district with the support of PKSF.

• **Poverty Alleviation and Ensuring Nutrition Security through Meat Productive Broiler Type Pekin Duck Expansion Project**

WAVE has started establishing pekin duck farm and conducting other preparatory works for implementing this project in Chuadanga District from July, 2020. The aim of the project is to ensure nutritional security and poverty alleviation from the project area. The main purpose of the project to promote availability of Meat Productive Broiler Type Pekin Duck species and extension of scientific technology method of Pekin Duck rearing among the small and medium family poultry Farmer. The main activities are divided into technical support, Specialized Flexible Loan and value chain development to upgrade the living standard of the targeted families through increasing their income and adaptation of the new species of duck. WAVE Foundation implements the project in Damurhuda Upazilla (Koshaghata Unit) in Chuadanga district with the support of PKSf.

• **Nutritional security and poverty alleviation through rearing of climate tolerant color broiler chicken at family, commercial and parent stock farms project**

WAVE has started establishing color broiler chicken farm and executing other preparatory works for implementing this project in Chuadanga District from July, 2020. The aim of the project is to ensure nutritional security and poverty alleviation from the project area. The main purpose of the project to promote availability of climate tolerant color broiler chicken species and extension of the scientific technology method of color broiler chicken rearing among the small and medium family poultry Farmer. The main activities are divided into technical support, Specialized Flexible Loan and value chain development to upgrade the living standard of the targeted families through increasing their income and adaptation of the new species of hen. WAVE Foundation implements the project in Damurhuda Upazilla (Koshaghata Unit) in Chuadanga district with the support of PKSf.

• **High Value Local Variety Mixed Fish Culture Project**

WAVE has been implementing this project in Chuadanga District from June, 2018. 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 extend 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 has helped to create strong linkage among WAVE, GoB Fisheries Department at Upazilla & District level and local fish farmers. During the project period, demonstrations plot of indigenous and threatened fish species has been established at field level and soft loan has been provided among farmers for commercialization of different fish species. WAVE implements this project in three unions of Alamdanga Upazilla in Chuadanga district under LIFT Program supported by PKSf.

• **Fish Hatchery**

In 2019, a fish hatchery has been developed at the organization level, in Chuadanga District to preserve the indigenous fish species to fish variety as well as disseminate the valuable indigenous fish species in the beneficiary level. The hatchery aims to improve the quality and yield of farmed species, to restore aquaculture and provide training and technical assistance to the farmers on fish production technologies. 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.

• **Agriculture, Livestock and Fisheries Unit**

WAVE Foundation has been implementing diversified agriculture, livestock and fisheries activities under this unit with the effective partnership of PKSf. This unit aims to promote and extend new sustainable, innovative and environment-friendly technology (agriculture, livestock and fisheries) and provide extension services along with capacity building support to the door-steps of farmers. This Unit enables the farmers to gain access to resources, market information & advisory services necessary for boosting farming production, ensure household food and nutrition securities and generate employment in rural areas.

– **Technological Expansion under Agriculture Unit:**

Cluster-based farming and demonstrations on profitable crop technologies; Enhancing knowledge, skills and awareness of farmers through orientation, training, exposure visit, field day observation etc.; Operating 'Agriculture Counselling Centre' for instant solution of field-level crop-related problems; Good Agriculture Practices (GAP) and Integrated Pest Management (IPM) at the field level for better crop production; Climate-smart cropping; Tricho-compost based compost fertilizer production; Pheromone trap for pesticide free crop production; High yield plants of different variety of vegetables production with the coco-dust method.

Technological Expansion under Livestock Unit:

Semi Intensive Perch (Macha) Method for Black Bengal Goat and Sheep Rearing; Intensive dairying, Beef Fattening technology; Provide orientation, training on good housing practices, effective feeding system, ensuring animal comfort, preventive veterinary care, timely breeding and environment-friendly waste management (Vermin Compost); Development of LSP (Local Livestock Service Providers, Mentoring by technical staff to carry out various services such as vaccination, deworming, castration, hydroponic fodder production, supplementary feeding, treatment of external wounds.

Technological Expansion under Fisheries Unit:

Fish production technologies such as carp-mola mixed culture, carp fattening, high value fishes like native shing, tengra, pabda, gulsa and baim fish culture; Fish culture in cages; Vegetable cultivation on pond embankment/dike; Ornamental fish culture; Fish culture in tank using Recirculation aquaculture systems (RAS) technique; Enhancing knowledge, skills and awareness of farmers through orientation, training, exposure visit, field day observation etc.; Good Aquaculture Practices (GAP) to ensure sustainable commercial fish production in a cost effective manner.

Governance & Rights Domain

This domain guides our development initiatives with priorities and strategies in promoting and fostering governance and rights. 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.

Programs and Projects under this Domain

4. Accountable Governance & Democratic Decentralization Program

WAVE's Accountable Governance and Democratic Decentralization 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 and one campaign under the 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 Loak 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.

- **Protection against COVID-19 and Strengthening Demand Driven Health Services**

The initiatives was undertaken with the goal to aware community with emphasis of marginalized populations on prevention and preparedness of COVID-19 and other emergencies and to improve the responsiveness of the existing health service. For fulfilling this goal, two specific objectives SO1: Enhanced awareness of COVID-19-related safe health and hygiene practices and available support services and programs among marginalized populations of Dhaka and Chuadanga districts, informed by access to timely and reliable information; and SO2: Development of policies and support mechanisms by national and sub-national authorities of the project areas to strengthen the long-term resilience of marginalized populations to pandemic and other emergencies, informed by the voice and engagement of these communities themselves was instigated. Under this intervention four major activities are as follows: 1. Public awareness raising on pandemic preventive measures and available health services via digital platform in the district level; 2. Monitoring and reporting of health service delivery mechanisms in the selected project areas; 3. Advocacy meetings with District government administrations, District health administrations, Member of Parliament and local government elected leaders; and 4. Issue-based dialogue among district level policy makers other stakeholders was initiated. With the support of Asia Foundation and EU this project is implemented in 26 unions under Chuadanga Sadar, Dhamurhuda and Alamdanga Upazila under Chuadanga district of Khulna Division and DNCC WARD No. 30, Mehadibug Slum Area, Mohammadpur, Dhaka. Through this intervention around 100,000 community people including Adivashi community directly and around 600,000 indirectly benefited with at least 60% women. The duration of the project is from December 2, 2020 to October 15, 2021.

- **Empowering Left behind Minority Communities to Effectively Participate in the Development Process of Bangladesh**

The initiative is undertaken to provide capacity building, legal and technical assistance to CSOs for creating enabling environment and promote minority women and girls' roles as agents of development and change to strengthen policy dialogue on gender equality and women's rights. This Action has taken continuous efforts to improve the capabilities and sustainability of the CSOs to organize themselves to respond to existing political, social and economic challenges of minority groups, through advocacy and lobbying for inclusive governance with the involvement of Advocacy Network (Loak Morcha). The project is supported by European Union with the technical assistance of Christian Aid. Besides WAVE, the implementing partners are Nagorik Uddyog, BLAST and BANDHU. This project is implemented in Rajshahi and Naogaon districts of Rajshahi division, Khulna, Jashore and Satkhira districts of Khulna division, Sylhet, Moulvibazar and Hobigonj districts of Sylhet division, and Dhaka city for 42 months tenure commencing from February 01, 2021.

5. Rights & Justice Program

WAVE Foundation has been implementing and organizing different activities under this 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 one campaign under this program.

- **Right to Food & 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.

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. 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.

Programs and Projects under this Domain

6. Community Development Program

This program intends to enhance the ability of the targeted communities exposed to crises, disasters 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 five 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.

- **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.

- **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.

• **Out of School Children Program**

The out of school children program aims 'to create second chance education opportunities for out of school children ages between 8-14 years (dropped out or no enrolled in school yet) and bring them into mainstreaming education through non-formal education program' and 'to transform the students into productive citizen through providing technical or quality training those who successfully completion of the primary education'. For achieving those objectives, the program intervenes to conduct the baseline survey, learner selection, necessary materials supply, establishment and running of the learning center, formation and functioning of Center Management Committees-CMC, facilitate training & refresher training for the teachers, conduct grade final and PEC exams, organize sports & cultural events, day observance, conduct regular monitoring etc. WAVE implements the project in 02 Upazillas in Chuadanga district with financial support of Bureau of Non-Formal Education under the Ministry of Primary & Mass Education, the People's Republic of Bangladesh.

7. Empowering Youth Program

This program intends to enhance the ability of the targeted communities exposed to crises, disasters 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 following activities under this program:

• **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.

• **Youth ENRICH Action Project**

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.

• **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.

• **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.

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

WAVE operates a fellowship program for interested Youth under International Professional Exchange Project supported by Norec. Norec 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. WAVE implements this project in a coordinated/collaborative partnership approach between WAVE Foundation & DHAN Foundation, India. From this exchange program, participants attain the required knowledge, skill, and leadership and replicate the learning back home. In each round of exchange, participants aim at acquiring the required technical knowledge, skill, and experience to facilitate Farmers' Producers Organizations-FPOs from DHAN Foundation and scientific rearing, household farm establishment and operational management and gene conservation of a local variety of goat (Black Bengal) from WAVE Foundation. More importantly, in this project, Young professionals play a significant contribution in achieving Sustainable Development Goals (SDGs) by sharing their knowledge and experiences in promoting small farming as a viable business. This international young professional exchange program opens up a new horizon of possibilities at institutional, individual (Young professionals) and community level and subsequently, would change on the ground and in the mind through capacity enhancement of the resources, best practice replication, and spill-over effect on the people.

- **Leadership for Advancing Development in Bangladesh (LEAD Bangladesh)**

The project goal is that the young people in Bangladesh are empowered and skilled as leaders in their communities to identify innovative, sustainable solutions to local and global challenges. They will possess the confidence and know-how to engage with local and national stakeholders to continue to solve those challenges. The Target Group is young people (aged mostly 18 - 25) in communities across Bangladesh, and Bangladeshi diaspora community leaders (aged mostly 30-50) in the U.K. The primary intervention is a programme for 3000 young people across Bangladesh to enhance leadership skills, through identifying key challenges and collaborating with leaders from the Bangladeshi diaspora community in the U.K. As part of the programme, the participants will aim to affect change in their communities through Social Action Projects (SAPs) in three key areas of Bangladesh's development, linked to SDGs Social entrepreneurship, Climate Change and Civic engagement and democratic inclusion following SDG 8, SDG 13, and SDG 16 respectively. The project is implemented in Chuadanga district with the support of British Council Bangladesh covering the period from 1 October 2020 to 30 September 2022.

- **Youth Assembly (YA)**

Youth Assembly (YA) is a platform of WAVE aims to empower young people and create a stronger community. The Assembly promotes youth rights and development as well as facilitates their active participation in social development. It brings the youths in a common space to broaden their views and values towards the positive social actions and changes. This space includes both physical and virtual platform for leveraging youths with the advents of learning from each other and fueling their actions. YA is conducting multi-faceted activities to accelerate youth participation in socio-economic development. The YA organized **National Youth Rights Assembly** to focus on the formulation of 'Effective National Youth Policy for Youth Rights and Development' as well as aiming at uniting youth under single umbrella to establish youth rights, particularly, right to education, skill and employment. Youth Assembly undertakes initiatives in different phases to combat the coronavirus and its resulting crisis through successfully running its 'Youth Against COVID19 Campaign'. Being a potential portion of the community, YA believes if combined efforts can be assured from every part of the society, it won't be impossible to recover from any crisis that makes us fall apart.

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 megawatt, 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. 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 position 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. Women Rights and Gender Equality Program intends to promote the rights of women and gender equality through sensitization and creating access to service and inputs required to enhance their resilience.

10. Climate Change and Disaster Risk Reduction Program

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

WAVE Skill and Innovation

- **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.

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.

Foundation

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.

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.

PROGRAMME SUPPORT DIVISION AND UNITS

- i. Finance & Accounts Division
- ii. Admin & HR Division
- iii. Communications & Knowledge Management Division
- iv. Internal Audit Division
- v. Training Division
- vi. Research & Monitoring Division
- vii. Risk Management Unit
- viii. Gender Unit
- ix. Suddhachar Unit
- x. Innovation Unit
- xi. Money Laundering Prevention and Anti-Terrorism Unit
- xii. SDG Implementation Reporting Unit
- xiii. ICT Integration 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 | ▪ Water.org |
| ▪ GIZ | |
| ▪ Manusher Jonno Foundation | |

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

22 Districts: Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Satkhira, Rajshahi, Pabna, Natore, Naogaon, Barishal, Patuakhali, Barguna, Sylhet, Hobigonj, Moulvibazar, Dhaka, Rajbari, Manikgonj and Narayanganj.

5 Divisions: Khulna, Rajshahi, Barishal, Sylhet and Dhaka.

HUMAN RESOURCE

A total number of 1723 of employees are working in WAVE Foundation at various levels. 632 of them are female and 1091 are male.

OFFICES

WAVE Foundation has its Head Office in Dhaka and a Base Office at Chuadanga district. It has 05 Regions, 03 Sub-Regions, 26 Areas, 133 Units, 1 Training Division, 2 Trade Training Centers and 39 Projects Offices.

2. 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) 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 2019-20 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

SL #	Detail Name of the Projects	Status
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-BRAVE	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	Audited
25.	WATSAN	Unaudited
26.	Food for All Campaign	Unaudited
27.	Right to Food Campaign of All Fund	Unaudited
28.	WAVE Solar Irrigation program	Audited
29.	Active Citizens Project	Unaudited
30.	Promoting Democratic Inclusion and Governance though Youth- PRODIGY	Unaudited
31.	Norec Knowledge Exchange Program-FK Exchange Program	Audited
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.
- Figures have been rounded off to the nearest taka.
- Previous year's figures have been rearranged to conform to current year's presentation wherever.

2.09 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 Participatory & 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

Notes	Particulars	As at 30 June 2021				Amount in Taka	
		Governance & Rights Domain	Sustainable Livelihood Domain (Micro Finance Program & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	
3.00	Property, Plant & Equipment						
	A. Cost						
	Opening Balance	15,678,712	550,602,085	4,160,668	35,362,472	605,803,937	
	Add: Addition during the year	-	303,172,338	-	839,009	304,011,347	
		15,678,712	853,774,423	4,160,668	36,201,481	909,815,284	
	Less: Realized/Adjustment during the year	-	937,579	-	844,674	1,782,253	
		15,678,712	852,836,844	4,160,668	35,356,807	908,033,031	
	B. Accumulated Depreciation						
	Opening Balance	7,403,500	73,442,878	2,419,890	23,798,654	107,064,922	
	Add: Charged during the year	1,001,968	46,335,601	300,490	1,608,751	49,246,810	
		8,405,468	119,778,479	2,720,380	25,407,405	156,311,732	
	Less: Realized/Adjustment during the year	-	589,772	-	685,763	1,275,535	
		8,405,468	119,188,707	2,720,380	24,721,642	155,036,197	
	(A-B) Written Down Value As on 30 June 2021	7,273,244	733,648,137	1,440,288	10,635,165	752,996,834	
	(A-B) Written Down Value As on 30 June 2020	8,275,212	477,159,207	1,740,778	11,563,818	498,739,015	
	Details are shown in Annexure-A.						
	Particulars	As at 01 July 2020	Additon during the year	Encashments/ Adjustment during the year	As at 30 June 2021	As at 30 June 2020	
4.00	Investment in FDR						
	Sustainable Livelihood Domain (Micro Finance Program & others)	4.01	338,214,623	59,555,917	77,439,240	320,331,300	338,214,623
	General Fund, Enterprise & Others	4.02	3,991,995	2,230,066	-	6,222,061	3,991,995
	Social Development & Climate Resilience Domain	4.03	5,000,000	-	5,000,000	-	5,000,000
	Total		347,206,618	61,785,983	82,439,240	326,553,361	347,206,618
	Details are shown in Anneture-B.						
4.01	Sustainable Livelihood Domain (Micro Finance Program & others)						
	Member Savings Fund		100,475,873	5,075,962	12,137,709	93,414,126	100,475,873
	Equity Fund		120,188,082	5,402,242	3,489,309	122,101,015	120,188,082
	WAVE Foundation		114,158,108	45,369,045	58,723,487	100,803,666	114,158,108
	WAVE Agriculture Institute		303,825	15,794	-	319,619	303,825
	WTTC		-	312,165	-	312,165	-
	Sub-total		335,125,888	56,175,208	74,350,505	316,950,591	335,125,888
	Accounts Receivable (Interest on FDR)		3,088,735	3,380,709	3,088,735	3,380,709	3,088,735
	Total		338,214,623	59,555,917	77,439,240	320,331,300	338,214,623
4.02	General Fund, Enterprise & Others						
	General Fund		3,687,495	2,211,745	-	5,899,240	3,687,495
	WAVE Trade Training Center		304,500	18,321	-	322,821	304,500
	Total		3,991,995	2,230,066	6,222,061	6,222,061	3,991,995
4.03	Social Development & Climate Resilience Domain						
	Renewable Energy Fund		5,000,000	-	5,000,000	-	5,000,000
	Total		5,000,000	-	5,000,000	-	5,000,000

Notes	Particulars	As at 01 July 2020	Addition during the year	Adjustment during the year	As at 30 June 2021	Amount in Taka As at 30 June 2020
5.00	Loans, Advances and Receivables					
	Governance & Rights Domain	2,527,516	3,578,050	2,739,853	3,365,713	2,527,516
5.01	Sustainable Livelihood Domain	84,362,232	97,881,261	98,598,418	83,645,075	84,362,232
5.02	Social Development & Climate Resilience Domain	7,423,396	11,512,618	6,368,665	12,567,349	7,423,396
5.03	General Fund, Enterprise & Others	4,534,515	6,179,800	6,295,896	4,418,419	4,534,515
5.04	Total	98,847,659	119,151,729	114,002,832	103,996,556	98,847,659
5.01	Governance & Rights Domain					
	AVCB Project	551,679	-	-	551,679	551,679
	COVID TAF Project	-	391,300	381,300	10,000	-
	EWG Project	220	-	-	220	220
	PRODIGY project	1,337,898	-	1,237,898	100,000	1,337,898
	Food for All Campaign	26,719	-	3,000	23,719	26,719
	MNH Project	117,000	-	103,605	13,395	117,000
	Active Citizen Project	494,000	-	494,000	-	494,000
	PAR Project	-	70,000	-	70,000	-
	Response Project	-	2,982,750	520,050	2,462,700	-
	FK exchange Program	-	134,000	-	134,000	-
	Total	2,527,516	3,578,050	2,739,853	3,365,713	2,527,516
5.02	Sustainable Livelihood Domain (MFP & Others)					
	Staff Loan (Motor Cycle)	5,738,354	2,839,500	3,032,685	5,545,169	5,738,354
	Staff Loan (By-Cycle & Others)	4,250	-	-	4,250	4,250
	Angkur agro Machineries	16,000,000	-	2,400,000	13,600,000	16,000,000
	Solar Power Program	6,472,743	2,112,806	1,821,572	6,763,977	6,472,743
	Loan to other Project (Prodigy, Rangon, Sanmarks, Seed)	3,206,252	1,000,000	400,000	3,806,252	3,206,252
	Unsettled Staff Advance-MCP(Staff)	18,318,464	5,256	448,641	17,875,079	18,318,464
	WAVE AVCB Project	2,500,000	4,000,000	6,872,626	(372,626)	2,500,000
	Training Division From MCP	1,698,916	539,162	644,564	1,593,514	1,698,916
	WAVE Trade Training Center From MCP	1,310,000	450,000	1,760,000	-	1,310,000
	WAVE PKSF SEIP Trance From MCP	6,476,587	7,487,404	6,672,414	7,291,577	6,476,587
	Out of Children Program	-	1,478,720	-	1,478,720	-
	SEIP Project	-	645,300	-	645,300	-
	Housing Fund	-	500,000	-	500,000	-
	Sub Total	61,725,566	21,058,148	24,052,502	58,731,212	61,725,566
	Loan Receivable of Solar Power Program with CA Branch	9,447,437	5,256,524	150,000	14,553,961	9,447,437
	Advance, Deposits & Prepayments- Solar Power Program	8,161,185	2,634,587	8,097,795	2,697,977	8,161,185
	Advance to Staff of ICS Program	20,000	100,000	100,000	20,000	20,000
	Loan to other Project of Blogas Program	379,234	-	163,750	215,484	379,234
	Advance of Solar Irrigation Program	4,628,810	68,832,002	66,034,371	7,426,441	4,628,810
	Sub Total	22,636,666	76,823,113	74,545,916	24,913,863	22,636,666
	Total	84,362,232	97,881,261	98,598,418	83,645,075	84,362,232
5.03	Social Development & Climate Resilience Domain					
	Renewable Energy Fund	4,890,487	10,526,750	3,405,000	12,012,237	4,890,487
	UMIMCC Project	283,375	979,868	1,109,045	154,198	283,375
	EESBGMS Project	8,100	-	-	8,100	8,100
	Basic Literacy Project	2,241,434	-	1,854,620	386,814	2,241,434
	EYW Project	-	6,000	-	6,000	-
	Total	7,423,396	11,512,618	6,368,665	12,567,349	7,423,396
5.04	General Fund, Enterprise & Others					
	General Fund to Ankur seeds	-	-	-	-	-
	General Fund to Basic Literacy Project	323,697	10,000	202,000	131,697	323,697
	General Fund (NGO Buro approved)	646,000	4,454,000	3,246,000	1,854,000	646,000
	Staff Loan Motorcycle & Others-Mother A/C	964,098	194,000	450,326	707,772	964,098
	Loan-WTTC	1,730,400	645,300	1,730,400	645,300	1,730,400
	Angkur Agro Machineries	40,000	526,500	367,170	199,330	40,000
	CDC (Receivable)	830,000	350,000	300,000	880,000	830,000
	Angkur Craft	320	-	-	320	320
	Total	4,534,515	6,179,800	6,295,896	4,418,419	4,534,515
6.00	Security Deposit					
	Sustainable Livelihood Domain (MFP & Others)	20,412,516	-	220,000	20,192,516	20,412,516
6.01	General Fund, Enterprise & Others	1,019,250	-	136,000	863,250	999,250
	Total	21,431,766	-	356,000	21,055,766	21,411,766
6.01	Sustainable Livelihood Domain (MFP & Others)					
	Security deposit(Trust Bank)	20,000,000	-	-	20,000,000	20,000,000
	Telephone Security	123,335	-	-	123,335	123,335
	Electric Security (Head Office)	56,181	-	-	56,181	56,181
	Office rent Security	220,000	-	220,000	-	220,000
	Security deposit(Oxygen Gas cylinders)	13,000	-	-	13,000	13,000
	Total	20,412,516	-	220,000	20,192,516	20,412,516
6.02	General Fund, Enterprise & Others					
	House Rent Security from Mother A/C	143,250	-	-	143,250	143,250
	House Rent Security For Ankur Craft	430,000	-	-	430,000	430,000
	Godown Security For Ankur Seeds	30,000	-	-	30,000	30,000
	Security Deposit of Agro Machineries	396,000	-	136,000	260,000	396,000
	Total	999,250	-	136,000	863,250	999,250
7.00	Loan to Beneficiaries					
	Sustainable Livelihood Domain (MFP & Others)	3,308,060,262	5,574,759,000	5,598,696,872	3,284,122,390	3,308,060,262
	Total	3,308,060,262	5,574,759,000	5,598,696,872	3,284,122,390	3,308,060,262

Notes	Particulars	As at 30 June 2020	Addition during the year	Adjustment during the year	As at 30 June 2021	As at 30 June 2020	
7.01	Sustainable Livelihood Domain (MFP & Others)						
	Jagoron	1,433,390,506	2,175,360,000	2,329,056,694	1,279,693,812	1,433,390,506	
	Agrosor	772,092,189	1,476,605,000	1,233,216,628	1,015,480,561	772,092,189	
	Agrosor-MDP	83,779,263	62,405,000	115,834,137	30,350,126	83,779,263	
	Bunlad	125,403,627	182,803,000	207,999,449	100,207,178	125,403,627	
	Sufolon Loan	537,932,498	477,625,000	711,861,204	303,696,294	537,932,498	
	SUFOLON (KGF)	15,356,379	30,000,000	40,633,974	4,722,405	15,356,379	
	LIFT Project	165,555,495	438,927,000	360,111,174	244,371,321	165,555,495	
	ENRICH-IGA	93,208,332	180,192,000	167,133,299	106,267,033	93,208,332	
	ENRICH-AC	23,576,630	28,110,000	22,181,394	29,505,236	23,576,630	
	ENRICH-LI	10,429,587	6,360,000	9,610,650	7,178,937	10,429,587	
	WASH	20,740,537	3,851,000	20,145,443	4,446,094	20,740,537	
	SDL	1,019,411	484,000	758,319	745,092	1,019,411	
	Start Up Capital	2,365,775	1,480,000	1,752,709	2,093,066	2,365,775	
	Abasan Loan	9,640,753	19,400,000	3,469,327	25,571,426	9,640,753	
	COVID19	-	322,960,000	319,217,921	3,742,079	-	
	LRL	-	167,226,000	50,330,175	116,895,825	-	
	Sub Total	3,294,490,982	5,573,788,000	5,593,312,497	3,274,966,485	3,294,490,982	
	Housing Loan-Bangladesh Bank	5,652,736	-	2,155,559	3,497,177	5,652,736	
	Biogas Program	7,916,544	971,000	3,228,816	5,658,728	7,916,544	
	Sub Total	13,569,280	971,000	5,384,375	9,155,905	13,569,280	
	Total	3,308,060,262	5,574,759,000	5,598,696,872	3,284,122,390	3,308,060,262	
8.00	Other Assets						
	Governance & Rights Domain	8.01	1,352,999	161,223	283,219	1,231,003	1,352,999
	Sustainable Livelihood Domain (MFP & Others)	8.02	218,118,924	118,504,808	223,616,365	113,007,367	218,118,924
	Social Development & Climate Resilience Domain	8.03	4,273,655	11,698,367	6,635,634	9,336,388	4,273,655
	General Fund, Enterprise & Others	8.04	21,877,649	65,757,915	66,966,949	20,668,615	21,877,649
	Total		245,623,227	196,122,313	297,502,167	144,243,373	245,623,227
8.01	Governance & Rights Domain						
	Advance tax of Active Citizen Program		951	-	-	951	951
	Fixed Grands & Equipments of FK Ex. Pro.		327,138	-	-	327,138	327,138
	Project Assets of COVID TAF Project		-	161,223	-	161,223	-
	Accounts Payable of FK Ex.Program		50,000	-	50,000	-	50,000
	Unspent donor Fund paid of AVCB		741,691	-	-	741,691	741,691
	Fund refund to RTF of RTF Oxfam		233,219	-	233,219	-	233,219
	Total		1,352,999	161,223	283,219	1,231,003	1,352,999
8.02	Sustainable Livelihood Domain (MFP & Others)						
	Advance to Staff		72,289,493	66,594,304	134,887,856	3,995,941	72,289,493
	Advance Tax Deducted at Source		3,814,341	5,053,631	3,814,810	5,053,162	3,814,341
	Unused Printing & Stationary		1,191,821	-	-	1,191,821	1,191,821
	Dumba		1,165,000	1,353,000	1,165,000	1,353,000	1,165,000
	Goat		1,206,480	1,082,980	1,206,480	1,082,980	1,206,480
	Cow		535,000	-	535,000	-	535,000
	Sheep		2,387,090	1,789,895	2,387,090	1,789,895	2,387,090
	Rice Seeds		87,381	338,219	425,600	-	87,381
	Sub total		82,676,606	76,212,029	144,421,836	14,466,799	82,676,606
	Receivable Donation						
	Donation receivable of Projects		22,861,134	34,700,553	33,247,588	24,314,099	22,861,134
	Accounts Receiable (Salary)		10,643	1,500	10,643	1,500	10,643
	Advance Donation (Project)		212,687	4,875,000	3,131,037	1,956,650	212,687
	Account receivable (Rice seed Pro.)		66,694	444,970	128,561	383,103	66,694
	Sub total		23,151,158	40,022,023	36,517,829	26,655,352	23,151,158
	Tax at Source of Housing Project		13,045	1,689	-	14,734	13,045
	Inventory of Solar Power Program		2,796,447	-	55,547	2,740,900	2,796,447
	Inventory of Biogas Program		90,593	173,653	161,585	102,661	90,593
	Receivable of Biogas Program		1,691,766	1,477,794	1,676,960	1,492,600	1,691,766
	Inventories Of ICS Program		127,780	-	-	127,780	127,780
	Receivable Of ICS Program		352,903	393,750	258,930	487,723	352,903
	Solar Irrigation Project grant receivable		104,497,509	223,870	37,802,561	66,918,818	104,497,509
	Solar Irrigation Pump of Irrigation Project Work in progress		2,721,117	-	2,721,117	-	2,721,117
	Sub total		112,291,160	2,270,756	42,676,700	71,885,216	112,291,160
	Total		218,118,924	118,504,808	223,616,365	113,007,367	218,118,924
8.03	Social Development & Climate Resilience Domain						
	Accounts Receivable of PACE(Goat)		3,378,947	1,875,976	5,035,133	219,790	3,378,947
	Advance Tax - Renewable Energy Fund		5,641	782,380	-	788,021	5,641
	EYW Project		66,328	-	-	66,328	66,328
	EESBGMS Project assets for Somboby		-	3,174,400	-	3,174,400	-
	Out of School Children Project by BNFE		-	154,041	-	154,041	-
	Receivable donation of Out of School Children Project		-	2,029,561	-	2,029,561	-
	Accounts Receivable of PACE Pro. (Onion)		822,739	3,682,009	1,600,501	2,904,247	822,739
	Total		4,273,655	11,698,367	6,635,634	9,336,388	4,273,655
8.04	General Fund, Enterprise & Others						
	Account Receivable of Ankur Seeds		636,138	1,320,675	1,318,780	638,033	636,138
	Work in Progress of Ankur Craft		2,250,863	521,308	-	2,772,171	2,250,863
	Account Receivable of Ankur Craft		286,570	4,906,143	4,660,000	532,713	286,570
	Receivable Income-Training Division		445,271	60,195	445,271	60,195	445,271
	Inventories of ANKUR Seeds		609,644	2,273,798	1,143,574	1,739,868	609,644
	AIT of Mother A/C		25,554	26,014	25,554	26,014	25,554
	Advance tax of Angkur Seeds & Fruits		-	296	-	296	-
	Receivable Interest on FDR-Mother A/C		93,579	106,274	93,579	106,274	93,579
	Investories of Angkur Agro Mach.		14,363,706	27,215,474	31,361,856	10,217,324	14,363,706
	Bill receivable of AAM		3,165,570	29,126,027	27,918,335	4,373,262	3,165,570
	Tax at Source -CDC		754	626	-	1,380	754
	Receivable donation of WTTTC		-	201,085	-	201,085	-
	Total		21,877,649	65,757,915	66,966,949	20,668,615	21,877,649

Notes	Particulars	As at 01 July 2020	As at 30 June 2021			As at 30 June 2020
			Social Activity	Micro Finance Program	Total	
9.00	Cash and Cash Equivalents					
	Cash in Hand	9.01 10,618,149	25,182	3,787,005	3,812,187	10,618,149
	Cash at Bank	9.02 195,327,197	20,777,492	95,708,722	116,486,214	195,327,197
	Total		205,945,346	20,802,674	99,495,727	120,298,401
						205,945,346
9.01	Cash in Hand					
	Governance & Rights Domain	9.01.01 15,000	15,000	-	15,000	15,000
	Sustainable Livelihood Domain	9.01.02 10,508,585	-	3,787,005	3,787,005	10,508,585
	Social Development & Climate Resilience Domain	9.01.03 90,379	5,000	-	5,000	90,379
	General Fund, Enterprise & Others	9.01.04 4,185	5,182	-	5,182	4,185
	Total		10,618,149	25,182	3,787,005	3,812,187
						10,618,149
9.01.01	Governance & Rights Domain					
	AVCB Project		15,000	15,000	-	15,000
	Total		15,000	15,000	-	15,000
						15,000
9.01.02	Sustainable Livelihood Domain (MFP & Others)					
	Micro Finance Program		10,164,466	-	2,249,089	2,249,089
	Housing Project		1,899	-	2,220	2,220
	Solar Power Program		21,929	-	21,929	21,929
	Biogas Program		109,265	-	12,230	12,230
	Solar Irrigation Project		211,026	-	1,501,537	1,501,537
	Total		10,508,585	-	3,787,005	3,787,005
						10,508,585
9.01.03	Social Development & Climate Resilience Domain					
	SEIP Project		85,379	-	-	-
	ACCESS Project		5,000	5,000	-	5,000
	Total		90,379	5,000	-	5,000
						90,379
9.01.04	General Fund, Enterprise & Others					
	Training Division, Chuadanga		4,185	2,300	-	2,300
	Angkur Craft		-	2,882	-	2,882
	General Fund		-	-	-	-
	Total		4,185	5,182	-	5,182
						4,185
9.02	Cash at bank					
	Governance & Rights Domain	9.02.01 2,474,764	8,766,072	-	8,766,072	2,474,764
	Sustainable Livelihood Domain	9.02.02 183,741,059	-	95,708,722	95,708,722	183,741,059
	Social Development & Climate Resilience Domain	9.02.03 5,161,484	9,064,726	-	9,064,726	5,161,484
	General Fund, Enterprise & Others	9.02.04 3,949,890	2,946,694	-	2,946,694	3,949,890
	Total		195,327,197	20,777,492	95,708,722	116,486,214
						195,327,197
9.02.01	Governance & Rights Domain					
	PAR Project		1,152	-	-	-
	Response Project		1,383,280	347,494	-	347,494
	EWG Project		8,699	5,923	-	5,923
	PRODIGY Project		18,031	14,468	-	14,468
	Food for All Campaign		3	1,595	-	1,595
	RF & N Campaign All		321,155	322,286	-	322,286
	SLS Project		10,977	9,884	-	9,884
	SAN Marks Project		530	-	-	-
	Right to Food For All Fund & Oxfam		34,510	32,293	-	32,293
	AVCB Project		194,353	5,194,623	-	5,194,623
	MNH Project		46,736	46,128	-	46,128
	Active Citizen Project		120,355	119,215	-	119,215
	Lead Project		-	253,254	-	253,254
	COVID TAF Project		-	305,581	-	305,581
	FK exchange Program		334,983	2,113,328	-	2,113,328
	Total		2,474,764	8,766,072	-	8,766,072
						2,474,764
9.02.02	Sustainable Livelihood Domain (MFP & Others)					
	Micro Finance Program		152,603,707	-	66,829,471	66,829,471
	Housing Project		1,482,676	-	3,146,243	3,146,243
	WATSAN Project		107,234	-	109,595	109,595
	Solar Power Program with FDR		7,316,610	-	3,612,769	3,612,769
	Biogas Program		2,796,882	-	3,988,347	3,988,347
	ICS Program		224,162	-	215,261	215,261
	Solar Irrigation Program		19,209,788	-	17,807,036	17,807,036
	Total		183,741,059	-	95,708,722	95,708,722
						183,741,059
9.02.03	Social Development and Resilience Domain					
	Renewable Energy Project		760,041	587,847	-	587,847
	Basic Literacy Project		55,110	2,544	-	2,544
	Out of School Children Project		-	8,564	-	8,564
	JNNPF Project		93,120	92,873	-	92,873
	ACCESS Project		1,716,805	655,700	-	655,700
	EYW Project		485,193	5,100,672	-	5,100,672
	MACP project		-	731,318	-	731,318
	PACE Project (Onion)		31,129	7,098	-	7,098
	PACE Project (Goat)		53,768	179,214	-	179,214
	SEIP		1,572,722	1,071,643	-	1,071,643
	Revolving Fund of HEIFER		21,561	21,786	-	21,786
	EESBGMS Project		129,667	359,490	-	359,490
	UMIMCC Project		242,368	245,977	-	245,977
	Total		5,161,484	9,064,726	-	9,064,726
						5,161,484

Notes	Particulars	As at 30 June 2020	Addition during the year	Adjustment during the year	As at 30 June 2021	Amount in Taka As at 30 June 2020	
9.02.04	General Fund, Enterprise & Others						
	Mother A/C	2,742,532	1,901,619	-	1,901,619	2,742,532	
	CDC	74,261	51,743	-	51,743	74,261	
	Training Division, Chuadanga	1,254	26,150	-	26,150	1,254	
	WTTC	647,965	160,706	-	160,706	647,965	
	Angkur Seeds	309,244	54,782	-	54,782	309,244	
	Angkur Craft	79,434	195,141	-	195,141	79,434	
	Angkur Agro Machineries	95,200	556,553	-	556,553	95,200	
	Total	3,949,890	2,946,694		2,946,694	3,949,890	
10.00	Fund account						
	Governance & Rights Domain	10.01	3,220,737	(966,133)	(120,000)	2,374,604	3,220,737
	Sustainable Livelihood Domain(MFP & others)	10.02	553,981,646	36,781,085	(3,715,393)	594,478,124	553,981,646
	Social Development & Climate Resilience Domain	10.03	2,050,522	324,386	(4,599)	2,379,507	2,050,522
	General Fund, Enterprise & Others	10.04	8,762,297	(35,649)	(631,345)	9,357,993	8,762,297
	Total		568,015,202	36,103,689	(4,471,337)	608,590,228	568,015,202
Note : Deprecition has deducted from Fixed Assets for Annual basis without donation or Income.So Fund shown negative balance.							
10.01	Governance & Rights Domain						
	AVCB Project	2,539,369	(534,277)	-	2,005,092	2,539,369	
	EWG Project	8,919	(2,776)	-	6,143	8,919	
	MNH Project	60,131	(608)	-	59,523	60,131	
	PRODIGY	3,353	(3,563)	-	(210)	3,353	
	Food For All	26,722	(1,408)	-	25,314	26,722	
	SLS Project	1,041,354	(200,801)	-	840,553	1,041,354	
	Right to Food For All Fund & Oxfam	21,166	(2,217)	-	18,949	21,166	
	Active Citizen project	8,009	(1,140)	-	6,869	8,009	
	FK exchange Program	105,452	10,249	-	115,701	105,452	
	SAN Marks Project	(121,297)	(530)	(120,000)	(1,827)	(121,297)	
	RF & N Campaign All	13,695	1,131	-	14,826	13,695	
	Response Project	(324,487)	(144,421)	-	(468,908)	(324,487)	
	COVID TAF Project	-	1,347	-	1,347	-	
	Lead Project	-	(677)	-	(677)	-	
	PAR Project	(161,649)	(86,442)	-	(248,091)	(161,649)	
	Total	3,220,737	(966,133)	(120,000)	2,374,604	3,220,737	
10.02	Sustainable Livelihood Domain (MFP & Others)						
	MFP Capital Fund	556,638,621	58,806,179	(3,715,388)	619,160,188	556,638,621	
	Housing Loan Project	1,061,949	(345,572)	-	716,377	1,061,949	
	WATSAN Project	107,229	2,361	(5)	109,595	107,229	
	Solar Power Program	11,154,190	646,166	-	11,800,356	11,154,190	
	Biogas Program	(558,572)	(17,729)	-	(576,301)	(558,572)	
	ICS Program	(32,822)	128,093	-	95,271	(32,822)	
	Solar Irrigation Program	(14,388,949)	(22,438,413)	-	(36,827,362)	(14,388,949)	
	Total	553,981,646	36,781,085	(3,715,393)	594,478,124	553,981,646	
10.03	Social Development & Climate Resilience Domain						
	ICCHD-1 Project	6,828	(746)	-	6,082	6,828	
	EESBGMS Project	(171,962)	(82,778)	-	(254,740)	(171,962)	
	JNNPF Project	6,506	(247)	-	6,259	6,506	
	CBCAP Project	76,933	(10,277)	-	66,656	76,933	
	PACE Project (Goat)	141,759	(14,132)	-	127,627	141,759	
	BRAVE Project	(62,080)	(24,030)	-	(86,110)	(62,080)	
	HEIFER Revolving Fund	4,206	225	-	4,431	4,206	
	PACE Project (Onion)	224,084	(39,974)	-	184,110	224,084	
	Renewable Energy Project	10,655,169	2,731,936	-	13,387,105	10,655,169	
	Basic Literacy Project	2,070	(186)	-	1,884	2,070	
	ACCESS Project	784,032	(121,056)	-	662,976	784,032	
	SEIP	(9,594,922)	(2,114,188)	-	(11,709,110)	(9,594,922)	
	MACP Project	-	8	-	8	-	
	Out of School Children Project	-	5,950	-	5,950	-	
	ASL Project	(4,599)	-	(4,599)	-	(4,599)	
	UMIMCC Project	(17,502)	(6,119)	-	(23,621)	(17,502)	
	Total	2,050,522	324,386	(4,599)	2,379,507	2,050,522	
10.04	General Fund, Enterprise & Others						
	Mother A/C with MCP donation Fund	5,732,706	824,700	(149,503)	6,706,909	5,732,706	
	Angkur Seed	(471,813)	(71,607)	-	(543,420)	(471,813)	
	CDC	890,015	38,108	-	928,123	890,015	
	WTTC	3,883,618	(1,891,229)	-	1,992,389	3,883,618	
	Training Division, Chuadanga	(1,767,797)	(19,905)	(481,842)	(1,305,860)	(1,767,797)	
	Angkur Craft	(744,563)	753,780	-	9,217	(744,563)	
	Angkur Agro Machineries	1,240,131	330,504	-	1,570,635	1,240,131	
	Total	8,762,297	(35,649)	(631,345)	9,357,993	8,762,297	
11.00	Loans						
	Governance & Rights Domain	11.01	727,027	9,900,000	5,700,000	4,927,027	727,027
	Sustainable Livelihood Domain (MFP & Others)	11.02	2,560,236,898	2,893,915,195	3,001,473,615	2,452,678,478	2,560,236,898
	Social Development & Climate Resilience Domain	11.03	14,168,806	8,012,820	14,653,502	15,147,256	14,168,806
	General Fund, Enterprise & Others	11.04	26,111,472	3,635,519	11,465,520	24,456,071	26,111,472
	Total		2,601,244,203	2,915,463,534	3,033,292,637	2,497,208,832	2,601,244,203
11.01	Governance & Rights Domain						
	AVCB Project	-	9,900,000	5,500,000	4,400,000	-	-
	PRODIGY Project	200,000	-	200,000	-	200,000	200,000
	SAN Marks Project	1,827	-	-	1,827	1,827	1,827
	PAR Project	70,000	-	-	70,000	70,000	70,000
	SLS Project	395,200	-	-	395,200	395,200	395,200
	FK exchange Prgram	60,000	-	-	60,000	60,000	60,000
	Total	727,027	9,900,000	5,700,000	4,927,027	727,027	727,027

Notes	Particulars	As at 30 June 2020	Addition during the year	Adjustment during the year	As at 30 June 2021	Amount in Taka As at 30 June 2020
11.02	Sustainable Livelihood Domain (MFP & Others)					
	Loan from PKSF	1,023,541,777	1,338,893,336	1,291,553,898	1,070,881,215	1,023,541,777
	LIFT RLF Loan	5,000,000	-	-	5,000,000	5,000,000
	Loan from Bank	1,041,774,434	1,506,750,524	1,674,446,096	874,078,862	1,041,774,434
	Sub total	2,070,316,211	2,845,643,860	2,965,999,994	1,949,960,077	2,070,316,211
	Loan From BB & MCP of Housing Loan Project	5,848,997	3,950,000	4,140,000	5,658,997	5,848,997
	Loan & refinance IDCOL of Solar Power Program	11,390,196	-	1,806,651	9,583,545	11,390,196
	Loan & refinance IDCOL of Biogas Program	13,502,857	2,213,460	3,689,965	12,026,352	13,502,857
	Loan & refinance of ICS Program	735,684	-	-	735,684	735,684
	Loan & Grand of Solar Irrigation Program	458,442,953	42,107,875	25,837,005	474,713,823	458,442,953
	Sub total	489,920,687	48,271,335	35,473,621	502,718,401	489,920,687
	Total	2,560,236,898	2,893,915,195	3,001,473,615	2,452,678,478	2,560,236,898
11.03	Social Development & Climate Resilience Domain					
	Basic Literacy Project	2,294,474	500,000	2,407,000	387,474	2,294,474
	Out of School Children Project	-	1,483,720	-	1,483,720	-
	JNNPF Project	26,954	-	-	26,954	26,954
	SEIP	17,072,155	5,977,100	10,268,502	12,780,753	17,072,155
	Revolving fund-Helfer	17,355	-	-	17,355	17,355
	UMIMCC Project	2,376,000	52,000	1,978,000	450,000	2,376,000
	Renewable Energy Project	1,000	-	-	1,000	1,000
	Total	21,787,938	8,012,820	14,653,502	15,147,256	21,787,938
11.04	General Fund, Enterprise & Others					
	Mercantile Bank/Chudanga	1,445,000	-	690,000	755,000	1,445,000
	Angkur Craft (Gratuity Fund)	1,232,733	-	-	1,232,733	1,232,733
	Angkur Craft (Mother A/C & WIP)	2,767,267	-	-	2,767,267	2,767,267
	Loans Payable -Ankur Agro Machineries	21,402,000	-	7,800,000	13,602,000	21,402,000
	Loans Payable -WTTC to HO (MCP)	1,520,000	1,945,957	1,730,400	1,735,557	1,520,000
	Training division from MCP	1,714,472	339,562	460,520	1,593,514	1,714,472
	Ankur Seeds From Mother A/C	84,600	-	84,600	-	84,600
	Ankur Seeds From CDC & MCP	2,120,000	1,350,000	700,000	2,770,000	2,120,000
	Total	32,286,072	3,635,519	11,465,520	24,456,071	32,286,072
12.00	Member Savings					
	Sustainable Livelihood Domain (MFP & Others)					
	General Savings	808,339,887	639,636,792	697,807,787	750,168,892	808,339,887
	Security Savings	107,789,236	97,616,327	60,126,173	145,279,390	107,789,236
	Voluntary Savings	85,751,609	417,822,206	384,946,734	118,627,081	85,751,609
	Sub total	1,001,880,732	1,155,075,325	1,142,880,694	1,014,075,363	1,001,880,732
	Housing Project Savings	152,670	45,590	-	198,260	152,670
	Sub total	152,670	45,590	-	198,260	152,670
	Total	1,002,033,402	1,155,120,915	1,142,880,694	1,014,273,623	1,002,033,402
13.00	Donation Received in Advance					
	Governance & Rights Domain	10,347,727	43,401,051	40,627,924	13,120,854	10,347,727
	Social Development & Climate Resilience Domain	6,640,708	27,837,567	23,182,317	11,291,359	6,640,708
	Total	16,988,435	71,238,618	63,810,241	24,412,213	16,988,435
13.01	Governance & Rights Domain					
	AVCB Project	4,478,432	29,189,624	28,621,196	5,046,860	4,478,432
	PRODIGY Project	1,152,576	-	1,037,898	114,678	1,152,576
	MNH Project	103,605	-	103,605	-	103,605
	Right to Food For All Fund &	246,563	-	233,219	13,344	246,563
	Active Citizen Project	607,297	-	494,000	113,297	607,297
	FK exchange Program	546,669	5,051,677	3,199,581	2,398,765	546,669
	San Mark Project	120,000	-	120,000	-	120,000
	RF & N Campaign All	307,460	-	-	307,460	307,460
	Response Project	2,218,326	8,350,003	6,807,991	3,760,338	2,218,326
	COVID TAF Project	-	475,457	-	475,457	-
	Lead Project	-	253,931	-	253,931	-
	PAR Project	566,799	80,359	10,434	636,724	566,799
	Total	10,347,727	43,401,051	40,627,924	13,120,854	10,347,727
13.02	Social Development & Climate Resilience Domain					
	BRAVE Project	231,075	-	-	231,075	231,075
	JNNPF Project	59,661	-	-	59,661	59,661
	EESBGMS Project	773,495	8,793,237	5,389,014	4,177,718	773,495
	EYW Project	551,521	11,912,884	7,291,405	5,173,000	551,521
	PACE Project	3,432,715	2,000,000	5,033,711	399,004	3,432,715
	MACP Project	-	730,310	-	730,310	-
	ASL Project	4,599	-	-	-	4,599
	ACCESS Project	1,587,642	4,401,136	5,468,187	520,591	1,587,642
	Total	6,640,708	27,837,567	23,182,317	11,291,359	6,640,708
14.00	Grants/Equity for Fixed Assets					
	Sustainable Livelihood Domain (MFP & Others)	95,159,960	-	-	95,159,960	95,159,960
	General Fund, Enterprise & Others	9,627,116	-	-	9,627,116	9,627,116
	Total	104,787,076	-	-	104,787,076	104,787,076
14.01	Sustainable Livelihood Domain (MFP & Others)					
	Solar Irrigation Project	95,159,960	-	-	95,159,960	95,159,960
	Total	95,159,960	-	-	95,159,960	95,159,960

Notes	Particulars	As at 30 June 2020	Addition during the year	Adjustment during the year	As at 30 June 2021	Amount in Taka As at 30 June 2020	
14.02	General Fund, Enterprise & Others						
	Grants for Fixed Asset	9,627,116	-	-	9,627,116	9,627,116	
	Total	9,627,116			9,627,116	9,627,116	
15.00	Other Liabilities						
	Sustainable Livelihood Domain (MFP & Others)	15.01	132,541,737	302,178,894	277,075,935	157,644,696	132,541,737
	Governance & Rights Domain	15.02	350,000	-	121,453	228,547	350,000
	Social Development & Climate Resilience Domain	15.03	829,655	4,366,475	1,600,501	3,595,629	829,655
	General Fund, Enterprise & Others	15.04	2,420,416	82,715,132	82,817,342	2,318,206	2,420,416
	Total		136,141,808	389,260,501	361,615,231	163,787,078	136,141,808
15.01	Sustainable Livelihood Domain (MFP & Others)						
	Staff Security		12,709,125	3,018,500	2,335,950	13,391,675	12,709,125
	Provision for Expenses		811,032	12,410,613	7,710,052	5,511,593	811,032
	Provision for Interest on Security Savings		24,551,101	7,344,271	2,326,524	29,568,848	24,551,101
	Advance Donation (ENRICH)		1,444,360	11,500,000	10,971,413	1,972,947	1,444,360
	Loan of MCP		2,000	-	2,000	-	2,000
	Advance Donation of LRM & Co-Payment of LRM(Org)		-	6,372,692	1,264,409	5,108,283	-
	Member Suspend Account		2,059,522	540,952	2,083,202	517,272	2,059,517
	Advance Donation (PEPP)		3,562,857	12,447,000	13,678,637	2,331,220	3,562,857
	Advance Donation (Agri.Mach.)		500,000	-	-	500,000	500,000
	Deferred Income (Goat Sales)		20,000	1,347,000	1,287,000	80,000	20,000
	Loan Account-Provident Fund		41,313,874	132,445,769	122,614,690	51,144,953	41,313,874
	Loan Account-Gratuity Fund		39,807,190	110,607,748	105,212,600	45,202,338	39,807,190
	Sub total		126,781,061	298,034,545	269,486,477	155,329,129	126,781,061
	Trade & Other Payable of Solar Irr.Project.		576,363	3,796,416	4,249,666	123,113	576,363
	Insurance A/C of Housing Project		86,740	-	-	86,740	86,740
	Accounts Payable-Solar Power Program		4,562,228	167,113	3,113,502	1,615,839	4,562,228
	Staff Security-Solar Power Program		464,880	-	21,600	443,280	464,880
	Audit Fee Provision of Biogas Program		40,000	20,000	40,000	20,000	40,000
	Provision for Audit Fee -ICS Project		30,465	160,820	164,690	26,595	30,465
	Sub total		5,760,676	4,144,349	7,589,458	2,315,567	5,760,676
	Total		132,541,737	302,178,894	277,075,935	157,644,696	132,541,737
15.02	Governance & Rights Domain						
	Provision for Expenses-EWG		-	-	-	-	-
	Accounts payable -Response Project		350,000	-	121,453	228,547	350,000
	Total		350,000	-	121,453	228,547	350,000
15.03	Social Development & Climate Resilience Domain						
	Advance Donation-Org-PACE Project (Onion)		829,655	3,657,979	1,600,501	2,887,133	829,655
	Loan payable to Mother Account of ACCESS Project		-	5,000	-	5,000	-
	Out of School Children Project		-	702,496	-	702,496	-
	Loan payable of MACP Project		-	1,000	-	1,000	-
	Total		829,655	4,366,475	1,600,501	3,595,629	829,655
15.04	General Fund, Enterprise & Others						
	Current A/C With Pro-Mother A/C		255,892	54,624,453	54,491,733	388,612	255,892
	Current A/C Overhead-Mother A/C		3,345	-	-	3,345	3,345
	Provision for Exp.-Mother A/C		88,125	-	78,125	10,000	88,125
	Bills Payable of Training Division		823,510	102,330	835,137	90,703	823,510
	Provision For Audit Fee & Ex.-WTTC		10,000	-	10,000	-	10,000
	Provision For Audit Fee -CDC		15,000	5,000	15,000	5,000	15,000
	Accounts Payable-Angkur Craft		242,109	1,182,922	1,099,117	325,914	242,109
	Provision For Audit Fee-Angkur Seed		10,000	5,000	10,000	5,000	10,000
	Accounts Payable-Angkur Agro Machinaries		962,435	26,494,555	26,268,230	1,188,760	962,435
	Provision for Audit-Angkur Agro Machinaries		10,000	5,000	10,000	5,000	10,000
	Accounts Payable-Angkur Seeds		-	295,872	-	295,872	-
	Total		2,420,416	82,715,132	82,817,342	2,318,206	2,420,416
16.00	Disaster Management & Others Fund						
	Disaster management: Fund-Solar Power		234,126	-	-	234,126	234,126
	Revaluation Reserved (Land, Livestock & Others)		5,000,000	-	-	5,000,000	5,000,000
	Total		5,234,126	-	-	5,234,126	5,234,126
17.00	Loan Loss Provision						
	Loan Loss Provision (PKSF)		139,245,203	33,174,766	-	172,419,969	139,245,203
	Total		139,245,203	33,174,766	-	172,419,969	139,245,203
18.00	Insurance Fund						
	Insurance Fund		152,144,434	55,807,400	45,398,298	162,553,536	152,144,434
	Total		152,144,434	55,807,400	45,398,298	162,553,536	152,144,434

Notes	Particulars	2020-2021					Amount in Taka	
		Received in Cash for the year	Last year Advance Donation	Income	Fund Refund	Received in advance	2019-2020	
							Income	
19.00	Donation Income							
	Governance & Rights Domain	19.01	46,414,691	7,810,226	41,652,842	-	13,120,854	75,976,935
	Sustainable Livelihood Domain (MFP & Others)	19.02	2,047,064	-	69,922,097	-	-	50,320,380
	Social Development & Climate Resilience Domain	19.03	40,534,623	2,912,658	33,260,898	-	11,293,359	53,953,327
	Total		88,996,378	10,722,884	144,835,837	-	24,414,213	180,250,642
19.01	Governance & Rights Domain							
	AVCB Project		29,189,624	4,478,432	28,621,196		5,046,860	60,350,191
	COVID TAF Project		3,310,323	-	2,834,866		475,457	-
	Active Citizen Project						113,297	1,469,263
	FK exchange Program		5,051,677	546,669	3,199,581	-	2,398,765	4,258,382
	EWG Project						-	119,465
	Lead Project		432,705	-	178,774	-	253,931	-
	RF & N Campaign all & PRODIGY						435,482	523,664
	Response Project		8,350,003	2,218,326	6,807,991	-	3,760,338	6,390,701
	PAR Project		80,359	566,799	10,434	-	636,724	2,865,269
	Total		46,414,691	7,810,226	41,652,842	-	13,120,854	75,976,935
19.02	Sustainable Livelihood Domain (MFP & Others)							
	Micro Finance Program		460,964	-	49,720,148	-	-	37,819,745
	Biogas Program		1,586,100	-	1,477,500	-	-	1,365,500
	ICS Program		-	-	393,750	-	-	159,600
	Solar Irrigation Program		-	-	18,330,699	-	-	10,975,535
	Total		2,047,064	-	69,922,097	-	-	50,320,380
19.03	Social Development & Climate Resilience Domain							
	Basic Literacy Project & BRAVE		1,854,620	-	-	-	231,075	-
	Out of School Children		-	-	2,029,562	-	-	-
	PACE Project (Onion)		2,875,000	-	2,899,031	-	-	2,471,887
	PACE Project (Goat)		1,530,536	-	1,875,976	-	399,004	3,960,768
	ACCESS Project		4,401,136	1,587,642	5,468,187	-	520,591	5,741,444
	MACP Project		731,000	-	690	-	730,310	-
	ASL Project		-	-	-	-	-	2,341,268
	EYW Project		11,912,884	551,521	7,291,405	-	5,175,000	14,869,416
	SEIP & JNNPF		7,327,165	-	7,327,165	-	59,661	8,642,320
	EESBGMS Project		8,793,237	773,495	5,389,014	-	4,177,718	14,546,225
	UMIMCC Project		1,109,045	-	979,868	-	-	1,379,999
	Total		40,534,623	2,912,658	33,260,898		11,293,359	53,953,327



Notes	Particulars	Amount in Taka	
		1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
20.00	Revenue Income		
	Sustainable Livelihood Domain (MFP & Others)	20.01 761,645,568	697,568,600
	Governance & Rights Domain	20.02 75,882	222,422
	Social Development & Climate Resilience Domain	20.03 11,185,344	13,332,158
	General Fund, Enterprise & Others	20.04 54,696,584	50,882,680
	Total	827,603,378	762,005,860



Notes	Particulars	Amount in Taka							
		Micro Finance Program	Housing Project	Solar Power Program	Biogas Project	ICS Program	Solar Irrigation Program	WATSAN	1 July 2020 to 30 June 2021
20.01	Sustainable Livelihood Domain (MFP & Others)								1 July 2019 to 30 June 2020
	Service Charge	709,393,811	227,971	2,338,880	544,018	-	-	-	641,615,619
	Interest on Investment	16,434,931	-	-	-	-	-	-	19,202,143
	Revenue from Sale	20,000	-	-	219,000	-	-	-	690,676
	Bank Interest	2,496,967	30,850	95,462	63,129	3,854	65,015	3,231	2,935,764
	Admission Fee	554,530	-	-	-	-	-	-	606,370
	Form Pass Book Sales	2,045,150	-	-	-	-	-	-	2,082,085
	Gain for Valuation of A & L assets/ Sale of Water	-	-	-	-	-	16,665,602	-	11,331,065
	Miscellaneous Income	10,091,135	-	-	-	-	352,032	-	19,104,878
	Total Income	741,036,524	258,821	2,434,342	826,147	3,854	17,082,649	3,231	697,568,600
	Adjustments								
	Service Charge	3,146,042	-	2,338,880	-	-	-	-	1,211,169
	Interest on Investment	3,370,053	-	-	-	-	-	-	2,993,196
	Miscellaneous receipts	2,456,476	-	-	218,510	(258,930)	226,114	-	12,795,991
	Total Adjustment	8,972,571	-	2,338,880	218,510	(258,930)	226,114	-	17,000,356
Total Receipt		732,063,953	258,821	95,462	607,637	262,784	16,856,535	3,231	680,568,244



20.02 Governance & Rights Domain

Notes	f	MNH	AVCB	EWG	PRODIGY	Lead,TAF,Ac tive citizen	Fk exchange	PAR	Response	RFC Oxfam	Right to Food	1 July 2020 to 30 June 2021	Amount in Taka 1 July 2019 to 30 June 2020
Bank Interest		370	31,842	99	498	243	19,470	1,551	12,526	1,039	3,961	71,599	222,422
Other Income		-	-	-	-	4,283	-	-	-	-	-	4,283	-
Total Income		370	31,842	99	498	4,526	19,470	1,551	12,526	1,039	3,961	75,882	222,422
Adjusted with Other Income		-	-	-	-	-	-	-	-	-	-	-	-
Total adjustment		-	-	-	-	-	-	-	-	-	-	-	-
Total Receipt		370	31,842	99	498	4,526	19,470	1,551	12,526	1,039	3,961	75,882	222,422

20.03

Social Development & Climate Resilience Domain

Notes	Particulars	ACCESS	Out of School	PACE Goat	EESBGMS	UMIMCC	MACP Project	SEIP	REF	Basic Literacy	RF Helfer,JNNPF,I CCHD-1 & 2 & EEPFI	1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
Sales Revenue		-	-	-	-	-	-	-	-	-	-	-	-
Service Charge /PO donation		-	-	-	-	-	-	-	-	-	-	-	-
Bank Interest		946	2,756	-	-	4,193	8	21,014	346,557	1,322	1,537	378,333	234,339
Other Income		-	6,062	-	-	-	-	5,884,476	4,916,473	-	-	10,807,011	134,168
Total Income		946	8,818	-	-	4,193	8	5,905,490	5,263,030	1,322	1,537	11,185,344	12,963,651
Adjusted with		-	-	-	-	-	-	-	-	-	-	-	-
Adjusted With revenue income		-	-	-	-	-	-	-	-	-	-	-	-
Total adjustment		-	-	-	-	-	-	-	-	-	-	-	-
Total Receipt		946	8,818	1,422	-	4,193	8	5,905,490	5,263,030	1,322	1,537	11,186,766	13,332,158
General Fund, Enterprise & Others		-	-	-	-	-	-	-	-	-	-	-	-
Total Receipt		946	8,818	1,422	-	4,193	8	5,905,490	5,263,030	1,322	1,537	11,186,766	13,280,466
		-	-	1,422	-	-	-	-	-	-	-	1,422	51,692
		-	-	1,422	-	-	-	-	-	-	-	1,422	51,692

20.04

General Fund, Enterprise & Others

Notes	Particulars	Mother Account	Ankur Agro Machineryes	Ankur Craft	ANKUR Seeds	CDC	Traning Division	WTTC	1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
Overhead income		2,183,298	-	-	-	-	-	-	2,183,298	3,368,257
Sales Revenue		-	-	5,690,105	1,397,070	465,835	-	-	7,553,010	192,220
Fuel Sale/Machineryes Sale		-	33,629,613	-	-	-	-	-	33,629,613	34,043,601
Income from Training		-	-	-	-	-	1,433,232	5,787,726	7,220,958	11,294,517
Donation for Others Project		2,629,959	-	-	-	-	-	-	2,629,959	206,631
Bank Interest		283,381	1,742	-	2,471	4,176	-	19,850	311,620	346,592
Other Income		204,337	201,800	1,030	29,973	-	266,061	464,925	1,168,126	1,430,862
Total Income		5,300,975	33,833,155	5,691,135	1,429,514	470,011	1,699,293	6,272,501	54,696,584	50,882,680
Adjusted with Sales Revenue		-	-	-	-	-	-	-	-	-
Adjusted With revenue income		(541,524)	29,522,856	246,143	(64,750)	-	(134,795)	(357,679)	29,522,856	(3,305,665)
Total adjustment		(541,524)	29,522,856	246,143	(64,750)	-	(134,795)	(357,679)	28,670,251	(3,305,665)
Total Receipt		5,842,499	4,310,299	5,444,992	1,494,264	470,011	1,834,088	6,630,180	26,026,333	54,188,345

Notes	Particulars	Amount in Taka	
		1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
21.00	Expenditure		
	Sustainable Livelihood Domain (MFP & Others)	21.01 794,786,580	763,121,215
	Governance & Rights Domain	21.02 42,694,857	77,318,828
	Social Development & Climate Resilience Domain	21.03 44,121,855	63,234,175
	General Fund. Enterprise & Others	21.04 54,732,233	52,026,183
	Total	936,335,525	955,700,401



21.00 Expenditure
21.01 Sustainable Livelihood Domain (MFP & Others)

Notes	Particulars	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN	01 July 2020 to 30 June 2021	Amount in Taka 01 July 2019 to 30 June 2020
	Service Charge paid to PKSF	76,760,139	-	-	-	-	-	-	76,760,139	49,509,114
	Service Charge paid to Bank and Others	85,911,824	123,539	-	890,442	-	9,354,703	-	96,280,508	128,751,448
	Service Charge paid on Provident Fund	5,236,703	-	-	-	-	-	-	5,236,703	3,552,412
	Service Charge paid on Gratuity Fund	4,938,247	-	-	-	-	-	-	4,938,247	3,613,292
	Bank Charge & Commission	2,312,914	21,818	45,701	42,575	2,645	53,037	870	2,479,560	2,848,558
	Salary & Bonus	306,170,980	344,794	436,700	474,409	-	5,002,157	-	312,429,040	309,401,048
	Staff Residence	11,581,512	-	-	-	-	-	-	11,581,512	10,679,170
	Conveyance	5,221,165	35,892	-	12,290	-	56,444	-	5,325,791	6,139,728
	Printing & Stationary	7,190,673	-	63,901	1,158	3,600	69,578	-	7,328,910	11,024,549
	Fuel	11,281,381	13,556	6,892	46,203	-	843,600	-	12,191,632	9,130,508
	Training Expenses	1,953,899	-	-	-	-	98,747	-	2,052,646	5,177,917
	Office Rent	10,969,685	-	48,002	-	-	120,000	-	11,137,687	12,963,034
	Postage & Telephone	7,895,034	7,200	670	100	-	44,392	-	7,947,396	8,340,479
	Gas water & electricity	4,545,519	-	-	-	-	-	-	4,545,519	3,786,045
	Audit Fees	308,695	-	5,750	23,000	5,750	29,854	-	343,195	295,000
	Entertainment	16,020,929	30,031	31,469	-	-	-	-	16,112,283	15,409,808
	Miscellaneous Loss	147,133	-	-	-	-	-	-	147,133	47,831
	Social Expenses	6,908,167	-	-	-	-	-	-	6,908,167	11,429,367
	Loan Loss provision Ex.	33,174,766	-	-	-	-	-	-	33,174,766	35,817,338
	Interest on Regular Savings	33,891,164	-	-	-	-	-	-	33,891,164	35,800,077
	Interest on Security Savings	7,344,271	-	-	-	-	-	-	7,344,271	5,089,430
	Interest on Voluntary Savings	4,543,897	-	-	-	-	-	-	4,543,897	3,318,231
	Depreciation Ex.	8,435,285	-	12,402	-	1,696	36,661,400	-	45,110,783	30,678,446
	Other Expenditure	79,206,511	27,563	1,136,689	831,199	255,820	5,517,849	-	86,975,631	60,318,385
	Expenditure	731,950,493	604,393	1,788,176	2,321,376	269,511	57,851,761	870	794,786,580	763,121,215
	Adjustments									
	Bank Charge & Commission	1,301	-	-	-	-	-	-	1,301	(2,481)
	Salary & Bonus	2,765,197	-	-	-	-	-	-	2,765,197	4,413,745
	Staff Residence	(9,680)	-	-	-	-	-	-	(9,680)	(71,300)
	Conveyance	10,120	-	-	-	-	-	-	10,120	(53,777)
	Printing & Stationary	(60,528)	-	-	-	-	-	-	(60,528)	(353,916)
	Fuel	150,091	-	-	-	-	-	-	150,091	(96,091)
	Training Fees	459,054	-	-	-	-	-	-	459,054	275,889
	Office Rent	221,726	-	-	-	-	-	-	221,726	255,217
	Postage & Telephone	27,285	-	-	-	-	-	-	27,285	120,905
	Gas water & electricity	34,994	-	-	-	-	-	-	34,994	(98,721)
	Depreciation	8,485,662	-	-	-	-	-	-	8,485,662	21,951,068
	Entertainment	16,068	-	-	-	-	-	-	16,068	(172,271)
	Other Expenditure	108,356,461	-	245,533	-	-	-	-	108,601,994	98,901,309
	Social Expenditure	(1,694,732)	-	-	162,647	(2,174)	37,755,407	-	36,221,148	663,776
	Total Adjustments	118,763,019	-	245,533	162,647	(2,174)	37,755,407	-	156,924,432	125,733,352
	Total Payment	613,187,474	604,393	1,542,643	2,158,729	271,685	20,096,354	870	637,862,148	637,887,863

21 Expenditure
21.02 Governance & Rights Domain

Notes	Particulars	PRODIGY	AVCB	Lead	Fk Exchange	AVCB,EWG	SIS&FK	RFCOxfam	Right to Food	LEAD,SA N Marks	Active Citizen, MNH,prodil gv	Food, RF & NC,	Response project	COVID TAF	PAR Project	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
	Salary Expenses		23,225,171		1,070,481	23,225,171	1,070,481			178,774			2,897,546	1,512,271		28,884,243	55,836,724
	Project Expenses		3,368,150		1,253,966	3,368,150	1,253,966						3,533,322	931,448		9,086,886	10,934,282
	Office rent				280,366		280,366						120,260	52,353		452,979	117,300
	Stationary & Utilities												44,758	26,773		71,531	87,593
	Travel/Conveyance												17,740	102,264		120,004	337,911
	Fuel												125,748	2,023		125,748	124,636
	Bank Charge	4,061		920	9,221	2,875	10,314	3,256	2,830	1,450	7,092	1,408	6,171	55,035	2,628	40,047	223,206
	Postage & Telephone bill				177,450		177,450						35,620			268,105	41,515
	Depreciation		566,119			566,119	199,708						150,776		85,365	1,001,968	1,113,152
	Gas, Water & Electricity Bill												12,930			12,930	9,820
	Audit Fee																15,000
	Others Expenditure		2,027,875		417,318	2,027,875	417,318						20,067	154,722	10,434	2,630,416	8,477,689
	Total Expenditure	4,061	29,187,315	179,694	3,208,802	29,190,190	3,409,603	3,256	2,830	180,224	7,092	1,408	6,964,938	2,836,889	98,427	42,694,857	77,318,828
	Adjustments																
	Depreciation & others		566,119			566,119	199,708						150,776		85,365	1,001,968	1,113,152
	Total Adjustments		566,119			566,119	199,708						150,776		85,365	1,001,968	1,113,152
	Total Payment	4,061	28,621,196	179,694	3,208,802	28,624,071	3,209,895	3,256	2,830	180,224	7,092	1,408	6,814,162	2,836,889	13,062	41,692,889	76,205,676



21.00 Expenditure

21.03 Social Development & Climate Resilience Domain

21.03 Social Development & Climate Resilience Domain													Amount in Taka	
Notes	Name Project/Program	Social Development & Climate Resilience Domain 2020-2021										01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020	
		JNNPF	MACP	REF	EESBGMS	PACE (Goat)	Out of School	UMIMCC	BRAVE	ICCHD- 1,CBCAP & HRF				
										9	8			
	Salary Expenses	-	-	1,355,024	4,102,291	-	1,478,000	690,000	-	-	-	7,625,315	12,698,817	
	Interest Expenses	-	-	-	-	-	-	-	-	-	-	-	732,752	
	Project Expenses	-	-	-	413,936	-	384,964	200,745	-	-	-	999,645	7,079,076	
	Training Fees, Food & Others	-	690	-	88,785	-	-	-	-	-	-	89,475	3,418,273	
	Stationary & Utilities	-	-	6,791	158,873	-	7,711	15,176	-	-	-	188,551	898,693	
	Travel/Conveyance	-	-	70,208	285,297	-	-	42,282	-	-	-	397,787	663,910	
	Postage & Telephone bill	-	-	-	109,095	-	18,000	24,000	-	-	-	151,095	321,109	
	Bank Charge	978	-	16,089	6,832	-	2,868	3,761	-	581	-	31,109	54,189	
	Fuel	-	-	-	39,417	-	58,249	-	-	-	-	97,666	118,920	
	Entertainment	-	-	280	-	-	-	-	-	-	-	280	4,272	
	Office Rent	-	-	-	184,488	-	77,500	-	-	-	-	261,988	273,995	
	Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	
	Depreciation	-	-	-	82,778	-	-	6,551	24,030	11,023	-	124,382	236,096	
	Others Expenditure	-	-	1,082,702	-	-	5,137	7,665	-	-	-	1,095,504	2,537,162	
	Total Expenditure	978	690	2,531,094	5,471,792	-	2,032,429	990,180	24,030	11,604	11,062,797	29,037,264		
	Adjustments													
	Depreciation	-	-	-	82,778	-	-	6,551	24,030	11,023	-	124,382	235,708	
	Adjusted with Revenue Expenses	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Adjustments	-	-	-	82,778	-	-	6,551	24,030	11,023	124,382	235,708		
	Total Payment	978	690	2,531,094	5,389,014	-	2,032,429	983,629	-	581	10,938,415	28,801,556		



Notes	Name Project/Program	SEIP	Basic Literacy project	EYW Project	ACCESS Project	PACE (Goat)	PACE (Onion)	UMIMCC	BRAVE	Sub Total	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
	Salary Expenses	2,058,167	-	2,852,658	4,034,574	1,191,686	619,888	-	-	-	10,756,973	22,176,956
	Interest Expenses	-	-	-	-	-	-	-	-	-	-	732,752
	Project Expenses	-	-	3,611,755	710,110	300,300	1,938,434	-	-	-	6,560,599	19,432,584
	Training Fees, Food & Others	7,234,356	-	-	300,692	72,235	338,681	-	-	-	7,945,964	13,118,671
	Stationary & Utilities	45,885	-	36,272	32,387	14,905	2,028	-	-	-	131,477	1,079,260
	Travel/Conveyance	507,273	-	79,109	310,056	11,974	-	-	-	-	908,412	1,493,027
	Postage & Telephone bill	-	-	55,300	-	27,539	-	-	-	-	82,839	380,368
	Bank Charge	11,716	1,508	5,413	-	6,507	-	-	-	-	25,144	67,820
	Fuel	-	-	127,340	-	21,000	-	-	-	-	148,340	216,646
	Entertainment	34,635	-	-	3,702	-	-	-	-	-	38,337	59,094
	Office Rent	-	-	213,588	26,666	-	-	-	-	-	240,254	537,174
	Repair & Maintenance	-	-	309,970	-	6,000	-	-	-	-	315,970	397,942
	Audit Fee	-	-	-	50,000	5,000	-	-	-	-	55,000	40,000
	Depreciation	-	-	-	122,002	-	39,974	-	-	-	161,976	387,323
	Others Expenditure	5,454,811	-	-	-	232,962	-	-	-	-	5,687,773	3,114,558
	Total Expenditure	15,346,843	1,508	7,291,405	5,590,189	1,890,108	2,939,005	-	-	-	33,059,058	63,234,175
	Adjustments											
	Depreciation	-	-	-	122,002	14,132	39,974	-	-	-	176,108	386,935
	Total Adjustments	-	-	-	122,002	14,132	39,974	-	-	-	176,108	386,935
	Total Payment	15,346,843	1,508	7,291,405	5,468,187	1,875,976	2,899,031	-	-	-	32,882,950	62,847,240
	Grand Total of Expenditure	15,347,821	2,198	9,822,499	11,061,981	1,890,108	4,971,434	990,180	24,030	11,604	44,121,855	63,234,175
	Grand Total of Adjustments	-	-	-	204,780	14,132	39,974	6,551	24,030	11,023	300,490	386,935
	Grand Total of Payment	15,347,821	2,198	9,822,499	10,857,201	1,875,976	4,931,460	983,629	-	581	43,821,365	62,847,240



21.04 General Fund. Enterprise & Others

Notes	Name Project/Program	General Fund. Enterprise & Others 2020-21							Amount in Taka	
		Mother Accounts	Ankur Agro Machineries	ANKUR Seeds	Ankur Craft	Traning Division	WTTC	CDC	1 July 2020 to 30 June 2021	1 July 2019 to 30 June 2020
Salary Expenses		1,153,390	1,063,955	-	378,885	565,959	4,395,241	-	7,557,430	9,054,173
Cost of Goods Sold		-	31,361,856	986,184	4,306,158	-	-	-	36,654,198	30,337,572
Project Expenses		808,002	-	-	-	-	2,712,068	-	3,520,070	103,485
Training Fees, Food & Others		10,416	-	-	-	442,869	95,823	-	549,108	3,618,724
Stationary & Utilities		315	24,332	13,465	6,792	14,566	43,840	3,755	107,065	105,051
Travel/Conveyance		78,088	70,635	14,285	11,970	33,000	20,377	-	228,355	699,431
Gas, Water & Electricity		-	28,853	-	5,566	131,010	88,756	-	254,185	211,065
Postage & Telephone bill		170	57,857	-	4,600	14,191	135,344	-	212,162	204,536
Bank Charge		27,317	15,438	2,453	4,621	2,077	6,385	935	59,226	54,900
Fuel		-	40,500	-	-	-	24,593	-	65,093	49,590
Entertainment		-	103,283	-	67,460	73,500	92,301	-	336,544	123,466
Office Rent		-	170,800	-	27,600	-	-	-	198,400	1,289,400
Repair & Maintenance		38,449	137,703	50	18,996	11,327	28,838	92,353	327,716	26,322
Honorarium		150,000	11,100	-	-	4,440	-	-	165,540	140,822
Interest payment /Overhead Expenditure		597,914	-	-	-	-	-	-	597,914	-
Audit Fee		-	5,000	5,000	5,000	-	-	5,000	20,000	35,000
Depreciation		955,941	43,651	8,701	58,955	48,300	493,204	-	1,608,752	1,796,788
Others Expenditure		656,273	367,688	470,983	40,752	377,959	26,960	329,860	2,270,475	4,175,858
Total Expenditure		4,476,275	33,502,651	1,501,121	4,937,355	1,719,198	8,163,730	431,903	54,732,233	52,026,183
Adjustments										
Depreciation		955,941	43,651	8,701	58,955	48,300	493,204	-	1,608,752	-
Adjusted with Revenue Expenses		(362,375)	5,952,888	(52,264)	(322,503)	(445,647)	(587,085)	54,758	4,237,772	9,698,707
Audit Fee		-	5,000	5,000	5,000	-	-	-	15,000	-
Total Adjustments		593,566	6,001,539	(38,563)	(258,548)	(397,347)	(93,881)	54,758	5,861,524	9,698,707
Total Payment		3,882,709	27,501,112	1,539,684	5,195,903	2,116,545	8,257,611	377,145	48,870,709	42,327,476



					Amount in Taka	
Notes	Particulars	Social Activities	Micro Finance Program	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020	
22.00	Loan Received					
	Governance & Rights Domain 22.01	10,103,000	-	10,103,000	870,000	
	Sustainable Livelihood Domain (MFP & Others) 22.02	-	7,459,612,996	7,459,612,996	6,555,517,421	
	Social Development & Climate Resilience Domain 22.03	14,623,820	-	14,623,820	10,455,680	
	General Fund, Enterprise & Others 22.04	7,610,855	-	7,610,855	12,541,552	
	Sub Total	32,337,675	7,459,612,996	7,491,950,671	6,579,384,653	
22.01	Governance & Rights Domain					
	AVCB Project	9,900,000	-	9,900,000	-	
	Active Citizen Project				800,000	
	Food for All	3,000	-	3,000	-	
	COVID TAF Project	200,000	-	200,000	-	
	PAR Project	-	-	-	70,000	
	Sub Total	10,103,000	-	10,103,000	870,000	
22.02	Sustainable Livelihood Domain (MFP & Others)					
	Loan realization-MCP	-	5,572,715,867	5,572,715,867	5,133,760,554	
	Loan from Bank	-	845,000,000	845,000,000	616,329,064	
	Loan from PKSF-MFP	-	764,500,000	764,500,000	651,100,000	
	Loan from PF-MCP	-	122,371,775	122,371,775	44,159,595	
	Loan from GF-MCP	-	104,470,380	104,470,380	32,766,016	
	Sub Total	-	7,409,058,022	7,409,058,022	6,478,115,229	
	Housing Loan from Bank	-	2,210,000	2,210,000	3,500,000	
	Loan Realization of H/P	-	2,155,559	2,155,559	1,649,889	
	Loan received from M/A for H/P	-	500,000	500,000	12,000	
	Loan received of Solar Power Program	-	3,259,661	3,259,661	3,732,881	
	Loan received of Biogas Program	-	1,480,700	1,480,700	2,833,200	
	Loan realization of Biogas Program	-	3,228,806	3,228,806	3,114,707	
	Loan received from IDCOL of Solar Irrigation Program	-	26,461,794	26,461,794	56,011,332	
	Loan received from M/A of Solar Irrigation Program	-	11,258,454	11,258,454	6,548,183	
	Sub Total	-	50,554,974	50,554,974	77,402,192	
	Total	-	7,459,612,996	7,459,612,996	6,555,517,421	
22.03	Social Development & Climate Resilience Domain					
	Loan Received SEIP from MFP & Others	5,977,100	-	5,977,100	7,470,680	
	UMIMCC From General Fund	52,000	-	52,000	635,000	
	ACCESS Project	5,000	-	5,000	350,000	
	Basic Literacy from SOD	500,000	-	500,000	-	
	Out of School Children Project	1,483,720	-	1,483,720	-	
	Empower Youth for Work Project- EYW	3,200,000	-	3,200,000	-	
	MACP Project From M A/c	1,000	-	1,000	-	
	Renewable Energy Fund	3,405,000	-	3,405,000	2,000,000	
	Sub Total	14,623,820	-	14,623,820	10,455,680	
22.04	General Fund, Enterprise & Others					
	Mother Account	3,675,336	-	3,675,336	6,965,977	
	Trade training Center	1,945,957	-	1,945,957	2,830,088	
	Angkur Seeds and Fruits	1,350,000	-	1,350,000	990,000	
	Training Division	339,562	-	339,562	1,314,472	
	Angkur Craft	-	-	-	351,015	
	Center for Dev. & Capacity-CDC	300,000	-	300,000	90,000	
	Sub Total	7,610,855	-	7,610,855	12,541,552	
23.00	Advance Received					
	Governance & Rights Domain 23.01	381,300	-	381,300	998,925	
	Sustainable Livelihood Domain (MFP & Others) 23.02	-	36,425,480	36,425,480	7,837,397	
	Social Development & Climate Resilience Domain 23.03	72,250	-	72,250	7,413,420	
	General Fund Enterprise & others 23.04	344,910	-	344,910	1,851,104	
	Sub Total	798,460	36,425,480	37,223,940	18,100,846	

					Amount in Taka	
Notes	Particulars	Social Activities	Micro Finance Program	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020	
23.01	Governance & Rights Domain					
	Active Citizen Project	-	-	-	305,700	
	FK Cxchange Project	-	-	-	420,000	
	COVID TAF Project	381,300	-	381,300	-	
	PAR Project	-	-	-	243,725	
	Right to food for All	-	-	-	23,000	
	AVCB Project	-	-	-	6,500	
	Sub Total	381,300	-	381,300	998,925	
23.02	Sustainable Livelihood Domain (MFP & Others)					
	Micro Finance Program-MFP	-	2,066,053	2,066,053	-	
	Advance donation of MFP	-	33,350,729	33,350,729	-	
	Solar Power Program	-	1,000,000	1,000,000	7,802,897	
	Solar Irrigation Program	-	8,698	8,698	34,500	
	Sub Total	-	36,425,480	36,425,480	7,837,397	
23.03	Social Development & Climate Resilience Domain					
	PACE Goat	72,250	-	72,250	95,000	
	EYW Project	-	-	-	133,000	
	ACCESS Project	-	-	-	725,300	
	SEIP Project	-	-	-	6,460,120	
	Sub Total	72,250	-	72,250	7,413,420	
23.04	General Fund Enterprize & others					
	Mother Account	326,000	-	326,000	1,797,581	
	CDC & Angkur Seeds	18,910	-	18,910	-	
	Trade Training Center	-	-	-	11,783	
	Training Division	-	-	-	41,740	
	Sub Total	344,910	-	344,910	1,851,104	
24.00	Other Receipt					
	Sustainable Livelihood Domain (MFP & Others)	24.01	-	1,250,524,960	1,250,524,960	1,114,844,639
	Social Development & Climate Resilience Domain	24.02	7,773,552	-	7,773,552	2,744,943
	General Fund,Enterprise	24.03	82,175,005	-	82,175,005	84,346,030
	Governance & Rights Domain	24.04	-	-	-	379,883
	Sub Total		89,948,557	1,250,524,960	1,340,473,517	1,202,315,495
24.01	Sustainable Livelihood Domain (MFP & Others)					
	Savings Collection-MFP	-	990,660,246	990,660,246	801,770,391	
	Insurance-MFP	-	55,771,566	55,771,566	45,063,035	
	Varioius receipts-MFP	-	79,287,659	79,287,659	115,168,979	
	Investment Encashment -MFP	-	74,350,505	74,350,505	13,426,813	
	Sub total	-	1,200,069,976	1,200,069,976	975,429,218	
	Accounts Receivable of SSP	-	6,163,177	6,163,177	3,812,697	
	Insurance and Savings of H/P	-	54,680	54,680	190,410	
	Various receipts of SIP	-	-	-	42,000	
	Various receipts of BP	-	2,129,566	2,129,566	-	
	Accounts Receivable of SIP	-	37,802,561	37,802,561	80,016,201	
	Investment made by Company for Solar Irrigation Program and other receipts	-	4,305,000	4,305,000	55,354,113	
	Sub total	-	50,454,984	50,454,984	139,415,421	
	Total	-	1,250,524,960	1,250,524,960	1,114,844,639	
24.02	Social Development & Climate Resilience Domain					
	PACE Goat	2,000,000	-	2,000,000	2,744,943	
	FDR Incashment of Renewable Energy Fund	5,000,000	-	5,000,000	-	
	Out of School Children Project	773,552	-	773,552	-	
	Sub Total	7,773,552	-	7,773,552	2,744,943	
24.03	General Fund,Enterprise & Others					
	Donation Received - Mother A/C	54,624,453	-	54,624,453	84,346,030	
	Vehical Sale -Mother A/C	113,000	-	113,000	-	
	Accounts Receivable-Macheries	27,437,552	-	27,437,552	-	
	Sub Total	82,175,005	-	82,175,005	84,346,030	

Notes	Particulars	Social Activities	Micro Finance Program	Amount in Taka	
				01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
24.04	Governance & Rights Domain				
	EWG Project	-	-	-	-
	Response Project	-	-	-	379,883
	Sub Total	-	-	-	379,883
25.00	Loan Payment				
	Sustainable Livelihood Domain (MFP & Others)	25.01	-	2,001,564,508	2,001,564,508
	Social Development & Climate Resilience Domain	25.02	20,761,120	-	20,761,120
	General Fund, Enterprise & Other	25.03	8,574,856	-	8,574,856
	Governance & Rights Domain	25.04	5,770,000	-	5,770,000
	Sub Total		35,105,976	2,001,564,508	2,036,670,484
25.01	Sustainable Livelihood Domain (MFP & Others)				
	PKSF-MFP	-	717,160,562	717,160,562	468,857,803
	Bank-MFP	-	1,012,695,572	1,012,695,572	767,463,078
	Various Project-MFP	-	31,781,937	31,781,937	18,568,680
	PF & G F from MFP	-	227,700,000	227,700,000	28,929,987
	Sub total	-	1,989,338,071	1,989,338,071	1,283,819,548
	Refinance Loan of IDCOL-Solar Power Program	-	1,806,651	1,806,651	-
	Biogas Program & Others -Solar Power Program	-	-	-	908,630
	SSP to Solar Irrigation Program	-	4,803,276	4,803,276	5,679,183
	Solar Irrigation Program	-	896,510	896,510	477,419
	B.B from Housing Project	-	2,900,000	2,900,000	1,425,556
	G.F & others from Housing Project	-	-	-	13,500
	Various Project from Biogas Program	-	1,820,000	1,820,000	558,928
	Sub total	-	12,226,437	12,226,437	9,063,216
	Total	-	2,001,564,508	2,001,564,508	1,292,882,764
25.02	Social Development & Climate Resilience Domain				
	SEIP	4,449,370	-	4,449,370	2,909,566
	Renewable Energy Fund	10,526,750	-	10,526,750	6,890,487
	ACCESS Project	-	-	-	350,000
	Basic Literacy Project	2,407,000	-	2,407,000	-
	EYW Project to Mother A/C	3,200,000	-	3,200,000	-
	UMIMCC to General Fund	178,000	-	178,000	900,000
	Sub Total	20,761,120	-	20,761,120	11,050,053
25.03	General Fund, Enterprise & Other				
	Mother Account	4,464,000	-	4,464,000	6,800,000
	Angkur Agro Machineries from SOD	2,400,000	-	2,400,000	2,700,000
	Angkur Seeds	700,000	-	700,000	42,300
	WTTC	645,300	-	645,300	1,730,400
	CDC & Training Division	365,556	-	365,556	240,000
	Sub Total	8,574,856	-	8,574,856	11,512,700
25.04	Governance & Rights Domain				
	AVCB Project	5,500,000	-	5,500,000	800,000
	COVID TAF Project	200,000	-	200,000	300,000
	PAR Project	70,000	-	70,000	700,000
	Sub Total	5,770,000	-	5,770,000	1,800,000
26.00	Advance Payment				
	Governance & Rights Domain	26.01	2,854,000	-	2,854,000
	Sustainable Livelihood Domain (MFP & Others)	26.02	-	149,613,861	149,613,861
	Social Development & Climate Resilience Domain	26.03	6,000	-	6,000
	General Fund, Enterprise & Other	26.04	1,815,540	-	1,815,540
	Total		4,675,540	149,613,861	154,289,401
					293,924,457

Notes	Particulars	Social Activities	Micro Finance Program	Amount in Taka	
				01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
26.01	Governance & Rights Domain				
	Active Citizen Project	-	-	-	305,700
	Fk Exchange Program	-	-	-	240,000
	COVID TAF Project	391,300	-	391,300	6,500
	Response Project	2,462,700	-	2,462,700	-
	PAR Project	-	-	-	243,725
	R to F for All	-	-	-	23,000
	Sub Total	2,854,000		2,854,000	818,925
26.02	Sustainable Livelihood Domain (MFP & Others)				
	Advance to Staff-MFP	-	66,594,304	66,594,304	83,084,785
	Advance Donation To Project-MFP	-	7,042,906	7,042,906	8,423,000
	Sub Total	-	73,637,210	73,637,210	91,507,785
	Solar Power Program	-	20,000	20,000	461,370
	Biogas & Bio fertilizer Program	-	150,000	150,000	150,000
	ICS Program	-	-	-	80,000
	Solar Irrigation Program	-	75,806,651	75,806,651	192,527,680
	Sub Total	-	75,976,651	75,976,651	193,219,050
	Total	-	149,613,861	149,613,861	284,726,835
26.03	Social Development & Climate Resilience Domain				
	Advance donation to PIP & payment -PACE Project (Goat)	-	-	-	4,515,816
	ACCESS Project	-	-	-	725,300
	EYW Project	6,000	-	6,000	-
	Sub Total	6,000	-	6,000	5,241,116
26.04	General Fund, Enterprize & Other				
	Mother Account	346,000	-	346,000	1,797,581
	Angkur Agro Machineries	406,500	-	406,500	-
	Training Division	-	-	-	257,000
	WTTC	-	-	-	442,000
	Angkur Seeds	876,040	-	876,040	401,000
	Angkur Craft	120,000	-	120,000	240,000
	CDC	67,000	-	67,000	-
	Sub Total	1,815,540	-	1,815,540	3,137,581
27.00	Other Payment				
	Governance & Rights Domain	366,676	-	366,676	1,877,788
	Sustainable Livelihood Domain (MFP & Others)	-	6,685,998,958	6,685,998,958	6,125,168,167
	Social Development & Climate Resilience Domain	5,784,663	-	5,784,663	5,071,969
	General Fund, Enterprize & Other	57,059,188	-	57,059,188	95,782,850
	Total	63,210,527	6,685,998,958	6,749,209,485	6,227,900,774
27.01	Governance & Rights Domain				
	FK exchange program	84,000	-	84,000	377,138
	EWG Project	-	-	-	494,906
	AVCB Project	-	-	-	741,691
	RTF Campaign Oxfam	-	-	-	233,219
	Response project	121,453	-	121,453	29,883
	COVID TAF Project	161,223	-	161,223	-
	Active Citizen	-	-	-	951
	Sub total	366,676		366,676	1,877,788

Notes	Particulars	Social Activities	Micro Finance Program	Amount in Taka	
				01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
27.02	Sustainable Livelihood Domain (MFP & Others)				
	Loan Disbursement-MFP	-	5,573,788,000	5,573,788,000	5,202,505,000
	Savings Refund-MFP	-	994,850,886	994,850,886	751,382,112
	Insurance Payments	-	36,564,641	36,564,641	44,773,465
	AIT	-	4,948,448	4,948,448	2,743,929
	Goat, Sheep, Dumba & Rice Seed Purchase	-	100,861	100,861	1,084,586
	Provision For Expenses	-	7,693,217	7,693,217	1,770,565
	Others Paymet for MFP	-	2,307,104	2,307,104	13,763,693
	Investment -MFP	-	55,870,033	55,870,033	94,866,257
	Sub total	-	6,676,123,190	6,676,123,190	6,112,889,607
	Loan Disbursement-H/P	-	-	-	3,570,000
	Tax at Source of H/P and Savings refund	-	10,779	10,779	3,583
	Payable payment to supplier of SPP	-	6,027,971	6,027,971	3,617,428
	Staff security payment of SPP	-	21,600	21,600	34,850
	Fixed assets purchase, C/A Branch and Advance Tax of SIP	-	5,768	5,768	283,674
	Loan Disbursement-Biogas Program	-	971,000	971,000	2,857,000
	Refinancing payment of Biogas Program	-	2,838,650	2,838,650	1,912,025
	Sub Total	-	9,875,768	9,875,768	12,278,560
	Total	-	6,685,998,958	6,685,998,958	6,125,168,167
27.03	Social Development & Climate Resilience Domain				
	Advance Tax & investment on FDR-REF	782,380	-	782,380	5,641
	Out of School Children Projects Assets & Others	225,097	-	225,097	-
	Project Aseets -EYW Project	-	-	-	66,328
	Fund refund of PACE Goat Project	1,602,786	-	1,602,786	-
	Project Aseets of EESBGMS Project	3,174,400	-	3,174,400	-
	FDR -REF	-	-	-	5,000,000
	Sub total	5,784,663	-	5,784,663	5,071,969
27.04	General Fund, Enterprize & Other				
	Current A/C of Project-Mother A/C	54,491,733	-	54,491,733	84,554,182
	FDR, CAR Loan & Fund adjust -Mother A/C	2,211,745	-	2,211,745	227,364
	Advance Tax at source-Mother A/C	26,014	-	26,014	25,554
	Adance Tax of Angkur Seeds	296	-	296	416,576
	Inventories of AAM	329,400	-	329,400	8,304,204
	Investment & Equipment of WTTC	-	-	-	2,254,970
	Sub Total	57,059,188	-	57,059,188	95,782,850



WAVE Foundation
Schedule of Property, Plant & Equipments
As at 30 June 2021

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

Annexure-A

SL	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2021
		Balance as at 30 June 2020	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Land & Land Development	17,011,242	109,520,000	111,999,361	-	238,530,603	-	-	-	-	238,530,603
2	Furniture	38,492,220	1,119,939	529,293	-	40,141,452	10%	2,285,793	-	62,393	19,421,622
3	Office equipment	33,905,500	1,851,559	2,795,652	-	38,552,711	20%	2,872,437	1,088,596	-	26,120,710
4	Vehicle	30,130,039	-	313,000	2,054,585	28,388,454	20%	1,933,855	142,496	1,096,135	18,114,637
5	Tin Shed & Building	26,703,420	3,932,498	441,248	-	31,077,166	20%	2,068,324	-	217,421	9,012,742
6	Elect. Equipment	11,759,882	243,500	524,819	-	12,528,201	20%	980,869	55,936	-	7,563,543
7	Biogas project	40,668	-	-	40,668	-	20%	34,402	-	34,403	(1)
8	Software	11,330,642	1,223,554	-	-	12,554,196	-	6,318,154	1,150,439	-	7,468,593
9	Agriculture Equipment & Pump	369,412	-	67,887	-	437,299	20%	323,663	84,066	-	881,650
10	Telephones & Mobile	16,300	-	-	-	16,300	20%	15,550	150	-	15,700
11	Gas Burner & Gas	189,098	58,924	34,475	-	282,497	20%	28,536	35,036	29,909	600
12	Solar Panel	113,886,160	17,297,280	-	-	131,183,440	10%	4,589,989	5,651,541	-	189,016
13	Pump & Control Unit	177,170,434	7,458,000	-	-	184,628,434	20%	4,204,568	4,868,968	-	10,241,530
14	Civil Construction for PH	144,798,921	44,262,147	651,211	-	189,712,279	20%	20,887,562	26,140,891	-	9,073,536
Balance as at 30 June 2021		605,803,938	186,967,401	117,356,946	2,095,253	908,033,032		107,064,923	48,072,369	1,418,031	155,036,195
Balance as at 30 June 2020		561,876,791	211,870,940	6,745,450	174,689,243	605,803,938		79,326,118	33,975,320	1,380,587	107,064,923
										7,617,102	498,739,015

A. Governance & Rights Domain

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value		
		Balance as at 30 June 2020	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2021			
				Add	Less			Add	Less				
1	Furniture	11,229,419				11,229,419	10%	4,699,675	652,974			5,352,649	5,876,770
2	Office Equipment	1,970,795				1,970,795	20%	1,174,812	159,197			1,334,009	636,786
3	Electric Equipment	224,435				224,435	20%	123,633	20,061			143,694	80,741
4	Vehicle	2,254,063				2,254,063	15%	1,405,380	169,736			1,575,116	678,947
Balance as at 30 June 2021		15,678,712				15,678,712		7,403,500	1,001,968			8,405,468	7,273,244



A.1. Strengthening Legal Services for the Marginalized

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Furniture	1,432,220	-	-	-	579,155	85,306			664,461	767,759
2	Office Equipment	707,059	-	-	-	507,408	39,930			547,338	159,721
3	Electric Equipment	46,779	-	-	-	33,570	2,542			36,112	10,667
4	Vehicle	1,273,696	-	-	-	914,044	71,930			985,974	287,722
	Balance as at 30 June 2021	3,459,754	-	-	-	2,034,177	199,708			2,233,885	1,225,869

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

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment			Balance as at 30 June 2021
				Add	Less				Add	Less		
1	Furniture	9,449,457		-	-	4,080,488	536,897	-	-	4,617,385	4,832,072	
2	Office Equipment	512,300		-	-	473,852	7,690	-	-	481,542	30,758	
3	Electric Equipment	167,240		-	-	87,765	15,895	-	-	103,660	63,580	
4	Vehicle	423,885		-	-	395,699	5,637	-	-	401,336	22,549	
	Balance as at 30 June 2021	10,552,882		-	-	5,037,804	566,119	-	-	5,603,923	4,948,959	

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

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Charged during the year	Adjustment			Balance as at 30 June 2021
				Add	Less	Add			Less			
1	Furniture	110,342	-	-	-	110,342	10%	16,000	9,434		25,434	84,908
2	Office Equipment	527,300	-	-	-	527,300	20%	147,644	75,931		223,575	303,725
	Balance as at 30 June 2021	637,642	-	-	-	637,642		163,644	85,365		249,009	388,633

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 2020	Addition during the year	Adjustment			Balance as at 01 July 2020	Charged during the year	Adjustment			Balance as at 30 June 2021
				Add	Less				Add	Less		
1	Furniture	237,400	-	-	-	237,400	10%	21,337	-	-	45,369	192,031
2	Office Equipment	224,136	-	-	-	224,136	20%	35,646	-	-	81,554	142,582
3	Electric Equipment	10,416	-	-	-	10,416	20%	2,298	-	-	3,922	6,494
4	Vehicle	556,482	-	-	-	556,482	20%	92,169	-	-	187,806	368,676
	Balance as at 30 June 2021	1,028,434	-	-	-	1,028,434		167,875	150,776	-	318,651	709,783



B. Sustainable Livelihood Domain (MFP & Others)

SL	Particulars	Cost				Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment		
				Add	Less				Add	Less	
1	Land & Land Devel.	16,261,242	109,520,000	111,999,361	-	237,780,603	0%	-	-	-	237,780,603
2	Furniture	15,831,453	1,086,812	529,293	-	17,447,558	10%	6,130,003	1,125,232	-	7,192,842
3	Office equipment	21,173,243	1,702,313	2,795,652	-	25,671,208	20%	13,571,326	2,039,195	-	16,699,117
4	Vehicle	15,418,385	-	-	896,911	14,521,474	20%	6,295,936	1,276,575	-	7,304,635
5	Tin Shed & Building	26,294,877	3,297,412	441,248	-	30,033,537	20%	6,903,368	2,027,485	-	7,216,839
6	Elect. Equipment	7,943,871	221,950	524,819	-	8,690,640	20%	4,401,417	810,516	-	21,320,105
7	Agricultural Equip.	138,342	-	67,887	-	206,229	30%	53,248	15,206	-	3,422,771
8	Books & Peredicals	-	-	-	-	-	20%	-	-	-	145,454
9	Biogas project	40,668	-	-	40,668	-	20%	34,402	-	-	-
10	Gas Burners & Cylinders	183,847	58,924	34,475	-	277,246	0%	26,905	34,312	-	186,120
11	Water Iron Treatment Plant	130,000	-	-	-	130,000	0%	26,000	20,800	-	83,200
12	Software	11,330,642	1,223,554	-	-	12,554,196	20%	6,318,154	1,150,439	-	7,468,593
13	Solar Panel	113,886,160	17,297,280	-	-	131,183,440	10%	4,589,989	5,651,541	-	120,941,910
14	Pump & Control Unit	177,170,434	7,458,000	-	-	184,628,434	20%	4,204,568	4,868,968	-	175,554,898
15	Civil Construction for PH	144,798,921	44,262,147	651,211	-	189,712,279	20%	20,887,562	26,140,891	-	142,683,826
	Balance as at 30 June 2021	550,602,085	186,128,392	117,043,946	937,579	852,836,844		73,442,878	45,161,160	1,174,441	733,648,137

B.1. Micro Credit Program

SL	Particulars	COST				Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Charged during the year	Adjustment		Balance as at 30 June 2021	
				Add	Less				Add	Less		
1	Land & Land Development	13,987,586	109,520,000	111,999,361	-	235,506,947	0%	-	-	-	235,506,947	
2	Furniture	15,831,453	1,086,812	529,293	-	17,447,558	10%	1,125,232	-	62,393	10,254,716	
3	Office equipment	21,073,443	1,702,313	2,795,652	-	25,571,408	20%	2,028,231	1,088,596	-	8,928,231	
4	Vehicle	15,418,385	-	-	896,911	14,521,474	20%	1,276,575	-	267,876	7,216,833	
5	Tin Shed & Building	23,519,421	3,297,412	441,248	-	27,258,081	20%	2,025,789	-	217,421	18,557,140	
6	Elect. Equipment	7,926,321	221,950	524,819	-	8,673,090	20%	4,391,056	55,936	-	3,417,020	
7	Agricultural Equip.	138,342	-	67,887	-	206,229	30%	53,248	-	7,679	145,454	
8	Biogas project	40,668	-	-	40,668	-	20%	34,402	-	34,403	1	
9	Gas Burners & Cylinders	183,847	58,924	34,475	-	277,246	20%	26,905	29,909	-	186,120	
10	Water Iron Treatment Plant	130,000	-	-	-	130,000	30%	26,000	-	-	83,200	
	Balance as at 30 June 2021	98,249,466	115,887,411	116,392,735	937,579	329,592,033		37,376,479	1,174,441	589,772	284,295,662	

B.II. Intangible PPE

SL	Particulars	COST				Rate %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2019	Addition during the year	Adjustment			Balance as at 01 July 2020	Charged during the year	Adjustment			Balance as at 30 June 2021
				Add	Less	Add			Less			
1	Software	11,330,642	1,223,554	-		12,554,196	20%	6,318,154	1,150,439	-	7,468,593	5,085,603
2	Capital Work in Progress	2,681,163	1,362,400	651,211		4,694,774	-	-	-	-	-	4,694,774
	Balance as at 30 June 2021	14,011,805	2,585,954	651,211		17,248,970		6,318,154	1,150,439	-	7,468,593	9,780,377
	Total MCP	112,261,271	118,473,365	117,043,946	937,579	346,841,003		43,694,633	8,485,662	1,174,441	589,772	294,076,039

B.2 Solar Power Program-SPP

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2020	Addition during the year	Adjustment		Balance as at 01 July 2020	Charged during the year	Adjustment	Balance as at 30 June 2021	
				Add				Add	Less	
1	Furniture	-	-	-	10%	-	-	-	-	-
2	Office equipment	99,800	-	-	20%	44,976	10,964	-	55,940	43,860
3	Vehicle	-	-	-	20%	-	-	-	-	-
4	Tin Shed & Building	-	-	-	15%	-	-	-	-	-
5	Elect. Equipment	17,550	-	-	20%	10,361	1,438	-	11,799	5,751
	Balance as at 30 June 2021	117,350	-	-		55,337	12,402	-	67,739	49,611

B.3 WAVE ICS Program-ICS

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2020	Addition during the year	Adjustment		Balance as at 01 July 2020	Charged during the year	Adjustment	Balance as at 30 June 2020	
				Add				Add	Less	
1	Tin Shed & Building	19,278	-	-	15%	10,796	1,696	-	12,492	6,786
	Balance as at 30 June 2021	19,278	-	-		10,796	1,696	-	12,492	6,786

B.4 Solar Irrigation Project

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 01 July 2020	Addition during the year	Adjustment		Balance as at 01 July 2020	Charged during the year	Adjustment	Balance as at 30 June 2021	
				Add				Add	Less	
1	Solar Panel	113,886,160	17,297,280	-	5%	4,589,979	5,651,541	-	10,241,520	120,941,920
2	Pump & Control Unit	51,284,000	7,458,000	-	10%	4,204,568	4,868,968	-	9,073,536	49,668,464
3	Civil Construction for PH	273,034,026	42,899,747	-	10%	20,887,561	26,140,891	-	47,028,452	268,905,321
	Balance as at 30 June 2021	438,204,186	67,655,027	-		29,682,109	36,661,400	-	66,343,508	439,515,705

C. Social Development & Climate Resilience Domain

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment	Balance as at 30 June 2020	
				Add				Add	Less	
1	Furniture	615,015	-	-	10%	311,070	30,350	-	341,420	273,595
2	Office Equipment	1,580,772	-	-	20%	966,367	119,204	-	1,085,571	495,201
3	Electric Equipment	62,991	-	-	20%	60,697	2,947	-	63,644	(653)
4	Vehicle	1,650,837	-	-	15%	912,142	115,722	-	1,027,864	622,973
5	Telephone & Mobile	9,000	-	-	20%	8,382	124	-	8,506	494
6	Vehicle	242,053	-	-	20%	161,232	32,143	-	193,375	48,678
	Balance as at 30 June 2021	4,160,668	-	-		2,419,890	300,490	-	2,720,380	1,440,288



C.1. PACE Project (Goat)

SL		Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
			Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment			Balance as at 30 June 2021
					Add	Less				Add	Less		
1		Furniture	1,470	-	-	-	1,470	10%	582	44	-	626	844
2		Office equipment	128,150	-	-	-	128,150	20%	95,016	5,319	-	100,335	27,815
3		Vehicle	242,053	-	-	-	242,053	20%	134,316	8,769	-	143,085	98,968
		Balance as at 30 June 2021	371,673		-	-	371,673		229,914	14,132	-	244,046	127,627
													300,490

C.2. PACE Project (Onion)

Sl	Particulars	COST			Rate of %	DEPRECIATION				Written down Value		
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment			Balance as at 30 June 2021	
				Add				Less	Add			Less
1	Office equipment	187,700		-	20%	56,735	26,193	-	-	82,928	104,772	
2	Vehicle	138,033		-	20%	69,127	13,781	-	-	82,908	55,125	
	Balance as at 30 June 2021	325,733		-		125,862	39,974	-	-	165,836	159,897	

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

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	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%	18,154	620		18,774	5,576
2	Electric Equipment	7,650	-	-	-	7,650	20%	7,018	126		7,144	506
	Balance as at 30 June 2020	32,000	-	-	-	32,000		25,172	746		25,918	6,082

C.4. Community Based Climate Adaptation Project-CBCAP

Community Asset Revaluation Project - BUDGET												
SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2020	Addition during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	107,400	-	-	-	107,400	10%	56,309	5,109	-	61,418	45,982
2	Office Equipment	111,600	-	-	-	111,600	20%	85,758	5,168	-	90,926	20,674
	Balance as at 30 June 2021	219,000	-	-	-	219,000		142,067	10,277	-	152,344	66,656

C.5. Breaking the Silence of Violence- BRAVE Project

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Adjustment		Balance as at 30 June 2021		Addition during the year	Adjustment		Balance as at 30 June 2021	
			Add	Less				Add	Less		
1	Furniture	243,840	-	-	243,840	10%	178,749	6,509		185,258	58,582
2	Office Equipment	496,793	-	-	496,793	20%	459,556	7,447		467,003	29,790
3	Electric Equipment	36,000	-	-	36,000	20%	35,155	169		35,324	676
4	Vehicle	353,624	-	-	353,624	15%	288,420	9,781		298,201	55,423
5	Telephone & Mobile	9,000	-	-	9,000	20%	8,382	124		8,506	494
	Balance as at 30 June 2021	1,139,257	-	-	1,139,257		970,262	24,030		994,292	144,965

C. 6 Accelerating Sustainable Water and Sanitation Facilities for All-ACCESS Project

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Addition during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	118,190	-	-	-	10%	118,190	37,260	8,093	-	45,353	72,837
2	Office Equipment	330,696	-	-	-	20%	330,696	178,708	30,518	-	209,226	121,470
3	Vehicle (MC& MC)	921,918	-	-	-	20%	921,918	504,965	83,391	-	588,356	333,562
	Balance as at 30 June 2021	1,370,804	-	-	-		1,370,804	720,933	122,002	-	842,935	527,869

C. 7 Goat rearing for urban climate migrants & vulnerable citizens to improve their resilient livelihood in khulna

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Addition during the year	Adjustment			
				Add	Less				Add	Less		
1	Office Equipment	51,180	-	-	-	20%	51,180	18,425	6,551	-	24,976	26,204
	Balance as at 30 June 2021	51,180	-	-	-		51,180	18,425	6,551	-	24,976	26,204

C. 8 Economic Enhancement through Strengthening Beef and Goat Market System Project

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Addition during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	119,765	-	-	-	10%	119,765	20,016	9,975	-	29,991	89,774
2	Office Equipment	274,653	-	-	-	20%	274,653	84,613	38,008	-	122,621	152,032
3	Electric Equipment	19,341	-	-	-	20%	19,341	6,080	2,652	-	8,732	10,609
4	Vehicle	237,262	-	-	-	20%	237,262	76,546	32,143	-	108,689	128,573
	Balance as at 30 June 2021	651,021	-	-	-		651,021	187,255	82,778	-	270,033	380,988

D. General Fund , Enterprise & Others

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2021	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Land & Land Develo.	750,000	-	-	-	0%	750,000	-	-	-	750,000	
2	Furniture	10,816,332	33,127	-	-	10%	10,849,459	477,237	-	-	6,534,711	4,314,748
3	Office Equipment	9,180,690	149,246	-	-	20%	9,329,936	554,841	-	-	7,002,013	2,327,923
4	Electric Equipment	2,662,570	21,550	-	-	20%	2,684,120	147,345	-	-	2,088,336	595,784
5	Vehicle	4,780,075	-	313,000	1,157,674	20%	3,935,401	142,432	142,496	828,259	3,346,753	588,648
6	Vehicle (CAR)	5,784,626	-	-	-	15%	5,784,626	197,247	-	-	4,666,894	1,117,732
7	Tin Shed & Building	408,543	635,086	-	-	15%	1,043,629	40,839	-	-	299,310	744,319
8	Agriculture Equip.	101,070	-	-	-	20%	101,070	1,724	-	-	94,174	6,896
9	Telephone & Mobile	7,300	-	-	-	20%	7,300	26	-	-	7,194	106
10	Generator	840,000	-	-	-	20%	840,000	45,875	-	-	656,499	183,501
11	Pump	26,015	-	-	-	20%	26,015	461	-	-	23,402	2,613
12	Gas Burner & Gas	5,251	-	-	-	20%	5,251	724	-	-	2,355	2,896
	Balance as at 30 June 2021	35,362,472	839,009	313,000	1,157,674		35,356,807	1,608,751	142,496	828,259	24,721,640	10,635,167



D.1 WAVE-Mother Account

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment	Balance as at 30 June 2021	
				Add				Add	Less	
1	Land & Land Develo.	750,000								750,000
2	Furniture	8,957,411			10%	5,380,300	357,712			3,219,399
3	Office Equipment	5,767,669			20%	4,953,074	162,919			5,115,993
4	Electric Equipment	1,821,337			20%	1,603,086	43,650			1,746,017
5	Vehicle	4,580,075			20%	3,735,401	138,925			3,160,784
6	Vehicle (Car)	5,784,626			15%	4,469,647	197,247			1,117,732
7	Tin Shed & Building	78,639			15%	75,573	613			76,186
8	Agriculture Equip.	101,070			20%	92,450	1,724			94,174
	Balance as at 30 June 2021	27,840,827	-	313,000		20,281,751	902,790	142,496	828,259	20,498,778
										6,497,375

D.2. WAVE GF, Dhaka Office

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment	Balance as at 30 June 2020	
				Add				Add	Less	
1	Furniture	148,525			10%	126,253	2,227			20,045
2	Office Equipment	39,500			20%	32,096	1,481			5,923
3	Electric Equipment	6,535			20%	6,363	34			138
4	Vehicle	200,000			20%	182,462	3,507			14,031
5	Telephone & Mobile	7,300			20%	7,168	26			106
6	Generator	840,000			20%	610,624	45,875			183,501
	Balance as at 30 June 2021	1,241,860	-	-		964,966	53,150		1,018,116	223,744

D.3 Training Division-Chuadanga

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment	Balance as at 30 June 2021	
				Add				Add	Less	
1	Furniture	427,426	11,627		10%	260,480	17,276			161,297
2	Office Equipment	119,281	6,911		20%	107,406	2,893			15,893
3	Electric Equipment	321,414			20%	180,760	28,131			112,523
	Balance as at 30 June 2021	868,121	18,538			548,646	48,300		596,946	289,713

D.4 Ankur Seeds & Fruits

SL	Particulars	COST			Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment		Balance as at 30 June 2020	Charged during the year	Adjustment	Balance as at 30 June 2020	
				Add				Add	Less	
1	Furniture	159,248			10%	101,444	5,780			52,024
2	Office Equipment	35,000			20%	32,494	501			2,005
3	Electric Equipment	11,583			20%	10,884	140			559
4	Tin Shed & Building	79,660			15%	70,568	1,819			7,273
5	Pump	26,015			20%	22,941	461			2,613
	Balance as at 30 June 2021	311,506	-	-		230,331	8,701		247,032	64,474

D.5 WAVE Trade Training Center

Sl	Particulars	COST				Rate %	DEPRECIATION				Written down Value
		Balance as at 30 June 2021	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2021	
				Add	Less			Add	Less		
1	Furniture	719,949	21,500	-	-	10%	113,303	61,434	-	174,737	566,712
2	Office Equipment	2,945,484	138,985	-	-	20%	1,122,604	371,525	-	1,494,129	1,590,340
3	Electric Equipment	379,411	-	-	-	20%	81,804	59,521	-	141,325	238,086
4	Gas Burner & Cylin	5,251	-	-	-	20%	1,631	724	-	2,355	2,896
	Balance as at 30 June 2021	4,050,095	160,485	-	-		1,319,342	493,204		1,812,546	2,398,034

D.6 Angkur Craft- RANGAN

Sl	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 30 June 2020	Addition during the year	Adjustment			Balance as at 30 June 2020	Charged during the year	Adjustment			
				Add	Less				Add	Less		
1	Furniture	403,773	-			10%	75,694	32,808			108,502	295,271
2	Office Equipment	273,756	3,350			20%	199,498	15,522			215,020	62,086
3	Electric Equipment	94,200	7,150			20%	46,179	10,625			56,804	44,546
Balance as at 30 June 2021		771,729	10,500				321,371	58,955			380,326	401,903

D.7 Angkur Agro Machineries

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value
		Balance as at 30 June 2020	Addition during the year	Adjustment			Charged during the year	Adjustment		Balance as at 30 June 2020	
				Add	Less			Add	Less		
1	Electric Equipment	28,090	14,400	-	-	20%	5,244	-	-	17,159	25,331
2	Tin Shed & Building	250,244	635,086	-	-	20%	38,407	-	-	150,737	734,593
	Balance as at 30 June 2021	278,334	649,486	-	-		43,651			167,896	759,924



WAVE Foundation
Sustainable Livelihood Domain
Schedule of Investment in FDR (Micro Finance Program and Others)
As at 30 June 2021

01. Sustainable Livelihood Domain (MFP & Others)

Sl. No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	As at 30.06.2020	Addition	Interest	AIT	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2021	Net Interest Income during the year
							A	B	C	D	E	F	G=(C-D-E)	H=(B+G)	I	J=(A-H-I)	K=C-F
01		24300011205	Southeast bank, Dhaka	5.00%	4-May-21	4-Aug-21	15,006,045	-	85,970	85,987	15,000	138,739	758,883	758,883	-	15,765,728	721,131
02		06255001100	Bank Asia, Dhaka	4.00%	4-May-21	4-Aug-21	6,955,765	-	353,560	353,560	3,000	64,306	315,204	315,204	-	7,270,969	289,254
03		0011-144000862	Midland Bank	5.25%	8-May-21	8-Aug-21	9,138,567	-	541,641	541,641	3,000	78,558	484,477	484,477	-	9,623,044	463,083
04		0011-144000853	Midland Bank	5.25%	8-May-21	8-Aug-21	3,725,563	-	220,789	220,789	3,000	32,076	195,710	195,710	-	3,921,273	188,763
05		0009-1410000057	Midland Bank	4.00%	23-Jun-21	23-Sep-21	5,406,247	-	292,326	292,326	-	5,999	263,093	263,093	-	5,669,340	286,327
06		0015242007308	SBAC Bank Ltd	6.00%	27-Jun-21	27-Sep-21	4,937,924	-	321,581	321,581	3,000	2,368	286,424	286,424	-	5,224,348	319,213
07	Savings Fund	0015242007380	SBAC Bank Ltd	6.00%	18-Apr-21	18-Jul-21	4,838,998	-	315,133	315,133	3,000	58,078	280,620	280,620	-	5,119,518	257,055
08		0014-0330055635	Mutual Trust Bank Limited	4.00%	11-Apr-21	11-Jul-21	12,031,034	-	666,048	666,048	15,000	155,763	584,443	584,443	-	12,615,477	510,285
09		2117417011601	Prime Bank, Mouchak	2.25%	20-Jun-21	20-Sep-21	8,672,098	-	31,804	31,804	-	15,249	286,239	286,239	-	8,958,337	302,794
10		1506303531271001	BRAC Bank, Ashad Gate	8.00%	27-May-21	24-Feb-22	5,659,688	-	570,533	570,533	6,000	201,888	507,480	507,480	-	-	368,645
11		1506303531271002	BRAC Bank, Ashad Gate	6.00%	14-Mar-21	14-Mar-22	5,830,158	-	375,369	375,369	6,000	96,481	334,000	334,000	-	-	278,888
12		110241223917807	Mercantile bank, Dhanmondi	4.00%	13-Feb-21	13-Aug-21	7,285,624	-	461,745	461,745	-	165,274	415,571	415,571	-	7,701,195	296,471
13		0151473000000134	NRBC, Dhanmondi	5.00%	25-Apr-21	23-Jul-21	10,987,462	-	622,705	622,705	3,000	120,582	557,435	557,435	-	11,544,897	502,113
Sub Total :							100,475,873	-	5,919,343	589,764	60,000	1,135,311	5,269,579	5,075,962	12,137,709	93,414,126	4,784,032
14		06255001029	Bank Asia, Dhaka	4.00%	3-May-21	3-Aug-21	7,184,682	-	365,198	365,198	3,000	67,588	325,679	325,679	-	7,510,361	297,610
15		0089-0330001345	Trust Bank Limited	3.75%	17-Apr-21	17-Jul-21	6,059,504	-	296,310	296,310	3,000	72,728	263,679	263,679	-	6,323,183	223,502
16		0089-0330001667	Trust Bank Limited	3.75%	11-May-21	11-Aug-21	5,910,903	-	273,820	273,820	3,000	47,936	243,438	243,438	-	6,154,341	225,884
17		2117418000501	Prime Bank, Mouchak	2.25%	20-Jun-21	20-Sep-21	14,065,272	-	515,832	515,832	-	231,587	464,250	464,250	-	14,529,522	284,245
18		0014-0330055288	Mutual Trust Bank Limited	3.75%	16-Aug-21	16-Aug-21	5,870,524	-	300,085	300,085	3,000	44,793	267,076	267,076	-	6,404,148	255,292
19		0014-0330056394	Mutual Trust Bank Limited	4.25%	9-Apr-21	9-Jul-21	5,909,756	-	317,442	317,442	3,000	77,991	282,697	282,697	-	6,153,221	239,451
20		0014-0330056705	Mutual Trust Bank Limited	3.75%	13-Jun-21	13-Sep-21	5,909,756	-	285,149	285,149	3,000	16,042	253,634	253,634	-	6,163,390	269,107
21		0005-0330049457	NCC Bank Limited	3.75%	25-Jun-21	25-Sep-21	9,243,517	-	446,041	446,041	3,000	43,478	398,436	398,436	-	9,641,953	402,563
22		1013030083856	NRB Bank Limited	4.00%	25-Mar-21	21-Sep-21	11,770,239	-	583,214	583,214	-	9,397	524,893	524,893	-	12,295,132	573,817
23		1013030083867	NRB Bank Limited	4.00%	25-Mar-21	21-Sep-21	5,986,183	-	364,019	364,019	-	86,913	327,618	327,618	-	6,313,801	277,106
24		1023030057398	NRB Bank Limited	4.00%	25-Mar-21	21-Sep-21	5,986,183	-	364,019	364,019	-	86,913	327,618	327,618	-	6,313,801	277,106
25		0151-47300000006	NRBC, Dhanmondi	5.50%	27-Jun-21	26-Dec-21	12,127,227	-	737,388	737,388	-	81,245	327,618	327,618	-	6,313,801	282,774
26		110241122817566	MBL, Dhanmondi	8.00%	19-May-21	20-Apr-22	11,536,848	-	631,355	631,355	-	7,672	663,650	663,650	-	12,790,877	729,716
27		1506303531271003	BRAC Bank, Ashad Gate	8.00%	20-Apr-21	20-Apr-22	3,489,309	-	211,684	211,684	7,872	37,961	182,644	182,644	-	12,105,069	552,764
28		062-204-0000803	Union Bank, Dhanmondi	6.50%	26-Jun-21	26-Dec-21	2,924,680	-	185,261	185,261	3,000	1,852	163,735	163,735	-	3,489,309	173,723
29							120,188,082	-	6,240,836	624,078	31,872	992,687	5,584,886	5,402,242	3,489,309	122,101,015	5,248,149
30		1382410000000011	UCB Limited	6.00%	29-Dec-20	29-Jul-21	2,233,859	-	78,395	78,395	-	11,279	70,556	70,556	-	2,310,415	67,116
31		06255001572	Bank Asia, Dhaka	4.00%	1-Apr-21	1-Oct-21	9,086,918	-	485,442	485,442	3,000	132,646	433,899	433,899	-	9,520,817	352,796
32		0151473000000124	NRBC, Dhanmondi	5.00%	6-Jan-22	7,281,572	7,281,572	-	655,331	655,331	-	210,667	589,797	589,797	-	7,871,369	444,664
33		1506303531271004	BRAC Bank, Ashad Gate	5.00%	23-Dec-21	23-Sep-22	7,838,799	-	303,166	303,166	-	7,282	272,049	272,049	-	-	295,884
34		101303011612	NRB Bank Limited	4.00%	6-Feb-21	5-Aug-21	5,419,054	-	329,532	329,532	-	123,822	296,579	296,579	-	5,715,633	205,710
35		0055-0336006611	NCC Bank Limited	6.00%	16-Jan-21	4-Aug-21	2,730,062	-	91,002	91,002	-	-	81,902	81,902	-	2,811,964	91,002
36		0014-0330060852	Mutual Trust Bank Limited	5.50%	12-Jun-21	17-Jun-22	2,159,500	-	118,699	118,699	3,000	5,918	103,829	103,829	-	2,263,329	112,781
37		001470C/19000046	Community Bank, Dhanmondi B	6.00%	22-Apr-21	22-Oct-21	2,585,005	-	157,194	157,194	-	28,356	141,475	141,475	-	2,726,480	128,838
38	WAVE Foundation	0055-0330054717	NCC Bank Limited	4.75%	1-Jun-21	1-Dec-21	5,180,000	-	281,747	281,747	-	23,836	253,572	253,572	-	5,433,572	257,911
39		151712000000063	NRBC, Dhanmondi	5.00%	12-Jan-21	12-Jan-22	6,458,000	-	581,220	581,220	3,000	180,470	520,098	520,098	-	6,978,098	400,750
40		0020-24300012040	Southeast bank, Dhaka	4.50%	6-May-21	6-Aug-21	5,067,500	-	264,154	264,154	3,000	45,205	234,739	234,739	-	5,302,239	218,949
41		0014-0330062896	Mutual Trust Bank Limited	4.00%	16-Mar-21	16-Sep-21	4,000,000	-	222,669	222,669	3,000	69,699	197,402	197,402	-	4,197,402	152,970
42		0014-0330062903	Mutual Trust Bank Limited	4.00%	16-Mar-21	16-Sep-21	3,500,000	-	194,831	194,831	3,000	60,986	172,348	172,348	-	3,672,348	133,845
43		015147300000257	NRBC, Dhanmondi	5.00%	23-Jun-20	23-Aug-20	50,611,839	-	211,472	211,472	40,000	57,534	150,325	150,325	-	50,611,839	153,938
44		015171200000071	NRBC, Dhanmondi	6.00%	18-Aug-20	18-Aug-21	-	-	-	-	-	-	-	-	-	32,000,000	-
45		0055-0330058026	NCC Bank Limited	4.25%	23-Feb-21	23-Feb-22	-	-	-	-	-	-	-	-	-	10,000,000	-
Sub Total :							114,158,108	42,000,000	3,974,854	397,484	58,000	957,700	3,519,370	45,369,045	58,723,487	100,803,666	3,017,154

SL No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	As at 30.06.2020	Addition	Interest	AIT	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2021	Net Interest Income during the year K-C-F
46	WAVE AI	0100209559107	Janata Bank, Darsana Br.	6.00%	30-Apr-21	30-Jul-21	303,825	-	18,581	2,787	-	3,038	15,794	15,794	-	319,619	15,543
47	WAVE WTTC	3104705000174	Sonali Bank, Darsana Br.	6.00%	07-Dec-20	7-Sep-21	-	305,175	-	-	-	-	-	6,990	-	312,165	-
			Sub Total :				303,825	305,175	18,581	2,787	-	3,038	15,794	22,784	-	631,784	15,543
			Grand Total :				335,125,888	42,305,175	16,153,614	1,614,113	149,872	3,088,736	14,389,629	55,870,033	74,350,505	316,950,591	13,064,878

2. General Fund, Enterprise & Others

1		110241223296702/0311948	MBL Dhamondi	8.00%	04.01.2020	04.07.2020	2,303,918	-	163,763	16,377	-	-	147,386	147,386	-	2,451,304	163,763
2		13242012052	SBAC Dhamondi	6.50%	13.05.2020	13.06.2020	331,042	-	21,559	2,155	150	-	19,254	19,254	-	350,296	21,559
3	WAVE Foundation	0393989/1696	Bank Asia, Lalnadia	6.00%	25.06.2020	25.09.2020	1,052,535	-	53,448	5,343	3,000	-	45,105	45,105	-	1,097,640	53,448
		05555002500/0369292	Bank Asia, Shymoli	4.00%	29.11.2020	29.11.2021	-	2,000,000	-	-	-	-	-	2,000,000	-	2,000,000	-
		Sub Total :					3,687,495	2,000,000	238,770	21,875	3,150	-	211,745	2,211,745	-	5,899,240	238,770
4	WAVE Trade Training Center	3104705000174	Sonali Bank Darsana Branch	6.00%	22.03.2020	22.09.2020	304,500	-	18,321	-	-	-	18,321	322,821	-	322,821	-
		Sub Total :					304,500	-	18,321	-	-	-	18,321	322,821	-	322,821	-
		Total :					3,991,995	2,000,000	257,091	21,875	3,150	-	230,066	2,534,566	-	6,222,061	238,770

3. Social Development & Social Resilience Domain (Renewable Energy Fund)

SL No.	Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal As at July 01, 2020	Addition	Interest	AIT	Bank Charge	Previous year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2021
1	WAVE Foundation	015147300000272/0013443	NRBC, Dhamondi Branch, Dhaka	6.50%	27-Jun-20	27-Dec-20	5,000,000	-	-	-	-	-	-	-	5,000,000	-
		Sub Total :					5,000,000	-	-	-	-	-	-	-	5,000,000	-
		Grand Total :					344,117,883	44,305,175	16,410,705	1,637,988	153,022	3,088,736	14,619,695	58,404,599	79,350,505	323,172,652



Micro Finance Program (MFP)
Schedule of Interest receivable on FDR
For the year ended 30 June 2021

Annexure-A/4												
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/ Renewed	Maturity			Interest	Tax at Source			Net Receivable
Savings Fund												
01	0020-24300011205	Southeast bank, Dhaka	3	4-May-21	4-Aug-21	4.00%	15,765,728	98,482	-	98,482	30-Jun-21	57
02	06255001100	Bank Asia, Dhaka	3	4-May-21	4-Aug-21	4.00%	7,270,969	45,419	-	45,419	30-Jun-21	57
03	0011-1440000862	Midland Bank	3	8-May-21	5-Aug-21	4.00%	9,623,044	55,893	-	55,893	30-Jun-21	53
04	0011-1440000853	Midland Bank	3	8-May-21	5-Aug-21	4.00%	3,921,273	22,776	-	22,776	30-Jun-21	53
05	0008-1410000057	Midland Bank	3	23-Jun-21	23-Sep-21	4.00%	5,669,340	4,347	-	4,347	30-Jun-21	7
06	0015242007308	SBAC Bank Ltd	3	27-Jun-21	27-Sep-21	4.00%	5,224,348	1,718	-	1,718	30-Jun-21	3
07	0015242007380	SBAC Bank Ltd	3	18-Apr-21	18-Jul-21	4.00%	5,119,518	40,956	-	40,956	30-Jun-21	73
08	0014-0330055635	Mutual Trust Bank Limited	3	11-Apr-21	11-Jul-21	4.00%	12,615,477	110,601	-	110,601	30-Jun-21	80
09	2117417011601	Prime Bank, Mouchak	3	20-Jun-21	20-Sep-21	2.25%	8,958,337	5,522	-	5,522	30-Jun-21	10
10	110241223811787	MBL, Dhaka	6	13-Feb-21	13-Aug-21	4.00%	7,701,195	115,623	-	115,623	30-Jun-21	137
11	01514730000134	NRBC, Dhanmondi	3	25-Apr-21	23-Jul-21	4.00%	11,544,897	83,525	-	83,525	30-Jun-21	66
Sub Total							93,414,126	584,861	-	584,861	-	-
Equity Fund												
01	06255001029	Bank Asia, Dhaka	3	3-May-21	3-Aug-21	4.00%	7,510,361	47,737	-	47,737	30-Jun-21	58
02	0089-0330001345	Trust Bank Limited	3	17-Apr-21	17-Jul-21	3.75%	6,323,183	48,074	-	48,074	30-Jun-21	74
03	0089-0330001667	Trust Bank Limited	3	11-May-21	11-Aug-21	3.75%	6,154,341	31,615	-	31,615	30-Jun-21	50
04	2117418006501	Prime Bank, Mouchak	3	20-Jun-21	20-Sep-21	2.25%	14,529,522	8,957	-	8,957	30-Jun-21	10
05	0014-0330055288	Mutual Trust Bank Limited, Dhanmondi	3	16-May-21	16-Aug-21	3.75%	6,404,148	29,608	-	29,608	30-Jun-21	45
06	0014-0330056394	Mutual Trust Bank Limited, Dhanmondi	3	9-Apr-21	9-Jul-21	4.25%	6,153,221	58,751	-	58,751	30-Jun-21	82
07	0014-0330056705	Mutual Trust Bank Limited, Dhanmondi	3	13-Jun-21	13-Sep-21	3.75%	6,163,390	10,765	-	10,765	30-Jun-21	17
08	0014-0330057553	Mutual Trust Bank Limited, Dhanmondi	3	1-Jun-21	1-Sep-21	3.75%	9,641,953	28,728	-	28,728	30-Jun-21	29
09	0055-0330048457	NCC Bank Limited, Shyamoli	3	25-Jun-21	25-Sep-21	3.75%	12,295,132	6,316	-	6,316	30-Jun-21	5
10	1013030083856	NRB, Cor. Br. Gulshan-1	6	25-Mar-21	21-Sep-21	4.00%	6,313,801	67,117	-	67,117	30-Jun-21	97
11	1013030083867	NRB, Cor. Br. Gulshan-1	6	25-Mar-21	21-Sep-21	4.00%	6,313,801	67,117	-	67,117	30-Jun-21	97
12	1023030057398	NRB, Cor. Br. Gulshan-1	6	29-Mar-21	25-Sep-21	4.00%	6,313,801	64,349	-	64,349	30-Jun-21	93
13	0151-47300000006	NRBC, Dhanmondi Br.	6	27-Jun-21	26-Dec-21	4.00%	12,790,877	4,205	-	4,205	30-Jun-21	3
14	110241122817566	MBL, Dhanmondi Br.	3	19-May-21	19-Aug-21	4.00%	12,105,069	55,716	-	55,716	30-Jun-21	42
15	062-204-0000803	Union Bank, Dhanmondi	6	26-Jun-21	26-Dec-21	4.00%	3,088,415	1,354	-	1,354	30-Jun-21	4
Sub Total							122,101,015	530,407	-	530,407	-	-
WAVE Foundation												
01	1382410000000011	UCB, Darus Salam Road, Dhaka	7	29-Dec-20	29-Jul-21	4.00%	2,310,415	46,335	-	46,335	30-Jun-21	183
02	06255001572	Bank Asia, Dhaka	6	1-Apr-21	1-Oct-21	4.00%	9,520,817	93,904	-	93,904	30-Jun-21	90
03	015147300000124	NRBC, Dhanmondi	12	6-Jan-21	6-Aug-21	4.00%	7,871,369	150,958	-	150,958	30-Jun-21	175
04	1013030111612	NRB, Cor. Br. Gulshan-1	6	6-Feb-21	5-Aug-21	4.00%	5,715,633	90,197	-	90,197	30-Jun-21	144
05	0055-0336000611	NCC Bank Limited, Shyamoli	6	16-Jan-21	4-Aug-21	4.00%	2,811,964	50,846	-	50,846	30-Jun-21	165
06	0014-0330060852	Mutual Trust Bank Limited, Dhanmondi	12	12-Jun-21	12-Jun-22	4.00%	2,263,329	4,465	-	4,465	30-Jun-21	18
07	0014TDC/19000046	Community Bank, Corporate Branch	6	22-Apr-21	22-Oct-21	4.00%	2,726,480	20,617	-	20,617	30-Jun-21	69
08	0055-0330054717	NCC Bank Limited, Shyamoli	6	1-Jun-21	1-Dec-21	4.00%	5,433,572	17,268	-	17,268	30-Jun-21	29
09	015171200000063	NRBC, Dhanmondi	12	12-Jan-21	12-Jan-22	4.00%	6,978,098	129,238	-	129,238	30-Jun-21	169
10	0020-24300012040	Southeast bank, Dhaka	3	6-May-21	6-Aug-21	4.00%	5,302,239	31,959	-	31,959	30-Jun-21	55
11	0014-0330062896	Mutual Trust Bank Limited, Dhanmondi	6	16-Mar-21	16-Sep-21	4.00%	4,197,402	48,759	-	48,759	30-Jun-21	106
12	0014-0330062903	Mutual Trust Bank Limited, Dhanmondi	6	16-Mar-21	16-Sep-21	4.00%	3,672,348	42,660	-	42,660	30-Jun-21	106
13	015171200000071	NRBC, Dhanmondi	12	18-Aug-20	18-Aug-21	5.00%	32,000,000	1,385,205	-	1,385,205	30-Jun-21	316
14	0055-0330058026	NCC Bank Limited, Shyamoli	12	23-Feb-21	23-Feb-22	4.00%	10,000,000	139,178	-	139,178	30-Jun-21	127
Sub Total							100,803,666	2,251,589	-	2,251,589	-	-
WAVE Vocational Institute												
01	100209559107	Janata Bank, Darsana Branch, Chuadanga	3	30-Apr-21	30-Jul-21	6.00%	319,619	3,196	-	3,196	30-Jun-21	61
02	3104705000174	Sonali Bank Darsana Br, Chuadanga	9	7-Dec-20	7-Sep-21	6.00%	312,165	10,656	-	10,656	30-Jun-21	205
Sub Total							631,784	13,852	-	13,852	-	-
Grand Total							316,950,591	3,380,709	-	3,380,709	-	-

WAVE FOUNDATION
Schedule of Domain wise Revenue Income
Aor the year ended 30 June 2021

Particulars	2020-21					Amount in Taka 2019-2020
	Governance & Rights Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Total
Overhead income	-	-	-	2,183,298	2,183,298	3,368,257
Sales Revenue	-	-	-	7,553,010	7,553,010	192,220
Tree Sale/Machineries Sale	-	-	-	33,629,613	33,629,613	34,043,601
Income from Training	-	-	-	7,220,958	7,220,958	11,294,517
Donation for Others Project	-	-	-	2,629,959	2,629,959	206,631
service Charge	-	712,504,680	-	-	712,504,680	-
Bank Interest	71,599	2,758,508	378,333	311,620	3,520,060	703,182
Interest on Investment	-	16,434,931	-	-	16,434,931	-
Other Income	4,283	29,708,449	10,807,011	1,168,126	41,687,869	14,628,852
Total Income	75,882	761,406,568	11,185,344	54,696,584	827,364,378	64,437,260



WAVE FOUNDATION
Schedule of Domain wise Revenue Expenditures
For the year ended 30 June 2021

Particulars	2020-21					Amount in Taka 2019-20
	Governance & Rights Domain	Sustainable Livelihood Domain (MFP & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Total
Salary Expenses	28,884,243	312,429,040	18,382,288	7,557,430	367,253,001	396,468,901
Project Expenses	9,086,886	-	7,560,244	3,520,070	20,167,200	30,470,351
Interest Expenses	-	183,215,597	-	597,914	183,813,511	186,159,018
Cost of Goods Sold	-	-	-	36,654,198	36,654,198	30,337,572
Training Fees, Food & Others	-	2,052,646	8,035,439	549,108	10,637,193	21,915,312
Stationary & Utilities	71,531	7,328,910	320,028	107,065	7,827,534	12,296,453
Travel/Conveyance	120,004	5,325,791	1,306,199	228,355	6,980,349	8,670,097
Gas, Water & Electricity Bill	12,930	4,545,519	-	254,185	4,812,634	4,006,930
Postage & Telephone bill	268,105	7,947,396	233,934	212,162	8,661,597	8,966,898
Bank Charge	40,047	2,479,560	56,253	59,226	2,635,086	3,194,484
Fuel	125,748	12,191,632	246,006	65,093	12,628,479	9,521,380
Entertainment	-	16,112,283	38,617	336,544	16,487,444	15,592,368
Staff Residence	-	11,581,512	-	-	11,581,512	10,679,170
Office Rent	452,979	11,137,687	502,242	198,400	12,291,308	14,906,908
Repair & Maintenance	-	-	315,970	327,716	643,686	424,264
Honorarium	-	-	-	165,540	165,540	140,822
Subsidy Payment/Overhead Ex.	-	-	-	-	-	-
Audit Fee	-	343,195	55,000	20,000	418,195	385,000
Depreciation	1,001,968	45,110,783	286,358	1,608,752	48,007,861	33,975,709
Others Expenditure	2,630,416	86,975,631	6,783,277	2,270,475	98,659,799	76,086,490
Social Expenses	-	6,908,167	-	-	6,908,167	11,429,367
Loan Loss provision	-	33,174,766	-	-	33,174,766	35,817,338
Miscellaneous Loss	-	147,133	-	-	147,133	47,831
Interest on Regular Savings	-	33,891,164	-	-	33,891,164	35,800,077
Interest on Security Savings	-	7,344,271	-	-	7,344,271	5,089,430
Interest on Voluntary Savings	-	4,543,897	-	-	4,543,897	3,318,231
Service Charge Rebate	-	-	-	-	-	-
Amortization of Software	-	-	-	-	-	-
Transfer to Capacity Building Fund	-	-	-	-	-	-
Total Expenditure	42,694,857	794,786,580	44,121,855	54,732,233	936,335,525	955,700,401



WAVE Foundation
Domain wise Statement of Financial Position
As at 30 June 2021

Particulars	Notes	2020-2021					2019-2020				Amount in Taka	
		Governance & Rights 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	Total
ASSETS												
Non-current Assets												
Property, Plant & Equipments	3.00	7,273,244	733,648,137	1,440,288	10,635,165	752,996,834	8,275,212	477,159,207	1,740,778	11,563,818	498,739,015	498,739,015
		7,273,244	733,648,137	1,440,288	10,635,165	752,996,834	8,275,212	477,159,207	1,740,778	11,563,818	498,739,015	498,739,015
Current Assets												
Investment in FDR	4.00	-	320,331,300	-	6,222,061	326,553,361	-	338,214,623	5,000,000	3,991,995	347,206,618	347,206,618
Loans, Advances and Receivables	5.00	3,365,713	83,645,075	12,567,349	4,418,419	103,996,556	2,527,516	84,362,232	7,423,396	4,534,515	98,847,659	98,847,659
Security Deposit	6.00	-	20,192,516	-	863,250	21,055,766	-	20,412,516	-	999,250	21,411,766	21,411,766
Loan to Beneficiaries	7.00	-	3,284,122,390	-	-	3,284,122,390	-	3,308,060,262	-	-	3,308,060,262	3,308,060,262
Others Assets	8.00	1,231,003	113,007,367	9,336,388	20,668,615	144,243,373	1,352,999	218,118,924	4,273,655	21,877,649	245,623,227	245,623,227
Cash and cash equivalents	9.00	8,781,072	99,495,727	9,069,726	2,951,876	120,298,401	2,489,764	194,249,644	5,251,863	3,954,075	205,945,346	205,945,346
TOTAL ASSETS		20,651,032	4,654,442,512	32,413,751	45,759,386	4,753,266,681	14,645,491	4,640,577,408	23,689,692	46,921,302	4,725,833,893	4,725,833,893
FUND AND LIABILITIES												
Fund												
Fund Account	10.00	2,374,604	594,478,124	2,379,507	9,357,993	608,590,228	3,220,737	553,981,646	2,050,522	8,762,297	568,015,202	568,015,202
		2,374,604	594,478,124	2,379,507	9,357,993	608,590,228	3,220,737	553,981,646	2,050,522	8,762,297	568,015,202	568,015,202
Liabilities												
Loans	11.00	18,276,428	4,059,964,388	30,034,244	36,401,393	4,144,676,453	11,424,754	4,086,595,760	21,639,170	38,159,004	4,157,818,690	4,157,818,690
Member Savings	12.00	4,927,027	2,452,678,478	15,147,256	24,456,071	2,497,208,832	727,027	2,560,236,898	14,168,806	26,111,472	2,601,244,203	2,601,244,203
Donation Received in Advance	13.00	-	1,014,273,623	-	-	1,014,273,623	-	1,002,033,402	-	-	1,002,033,402	1,002,033,402
Grants/Equity for Fixed Assets	14.00	13,120,854	-	11,291,359	-	24,412,213	10,347,727	-	6,640,708	-	16,988,435	16,988,435
Others Liabilities	15.00	228,547	95,159,960	-	9,627,116	104,787,076	-	95,159,960	-	9,627,116	104,787,076	104,787,076
Disaster Management & Others Funds	16.00	-	157,644,696	359,5629	2,318,206	163,787,078	350,000	132,541,737	829,655	2,420,416	136,141,808	136,141,808
Loan Loss Provision	17.00	-	5,234,126	-	-	5,234,126	-	5,234,126	-	-	5,234,126	5,234,126
Insurance Fund	18.00	-	172,419,969	-	-	172,419,969	-	139,245,203	-	-	139,245,204	139,245,204
		-	162,553,536	-	-	162,553,536	-	152,144,434	-	-	152,144,434	152,144,434
TOTAL FUND AND LIABILITIES		20,651,032	4,654,442,512	32,413,751	45,759,386	4,753,266,681	14,645,491	4,640,577,408	23,689,692	46,921,302	4,725,833,893	4,725,833,893



Annexure- F

WAVE Foundation
Domain wise Statement of Income and Expenditure
For the year ended 30 June 2021

Particulars	Notes	2020-2021					2019-2020				Total	Amount in Taka			
		Governance & Rights Domain	Sustainable Livelihood Domain (MFP & others)	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				
Income															
Donation Income	19.00	41,652,842	69,922,097	33,260,898	-	144,835,837	75,976,935	50,320,380	53,953,327	-	180,250,642				
Revenue Income	20.00	75,882	761,645,568	11,185,344	54,696,584	827,603,378	222,422	697,568,600	13,332,158	50,882,680	762,005,860				
Total		41,728,724	831,567,665	44,446,242	54,696,584	972,439,215	76,199,357	747,888,980	67,285,485	50,882,680	942,256,502				
Expenditure															
Expenditures	21.00	42,694,857	794,786,580	44,121,855	54,732,233	936,335,525	77,318,828	763,121,215	63,234,175	52,026,183	955,700,401				
		42,694,857	794,786,580	44,121,855	54,732,233	936,335,525	77,318,828	763,121,215	63,234,175	52,026,183	955,700,401				
		(966,133)	36,781,085	324,387	(35,649)	36,103,690	(1,119,471)	(15,232,235)	4,051,310	(1,143,503)	(13,443,899)				
Total		41,728,724	831,567,665	44,446,242	54,696,584	972,439,215	76,199,357	747,888,980	67,285,485	50,882,680	942,256,502				



WAVE Foundation
Domain wise Statement of Receipts and Payments
For the year ended 30 June 2021

Particulars	Notes	2020-2021					2019-2020				Amount in Taka	
		Governance & Rights Domain	Sustainable Livelihood Domain (Micro Finance program & others)	Social Development & Climate Resilience Domain	General Fund, Enterprise & Others	Total	Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	2019-2020	Total
Opening Balance												
Cash in Hand		2,489,764	194,249,644	5,251,863	3,954,075	205,945,346	5,312,328	169,640,654	9,800,101	4,063,186	188,816,269	
Cash at Bank		15,000	10,508,585	90,379	4,185	10,618,149	15,000	7,531,785	5,000	30,192	7,581,977	
		2,474,764	183,741,059	5,161,484	3,949,890	195,327,197	5,297,328	162,108,869	9,795,101	4,032,994	181,234,292	
Receipts												
Donation Received	19.00	56,974,873	9,498,758,923	74,191,011	116,157,103	9,746,081,910	78,214,166	8,372,272,621	79,801,024	152,927,031	8,683,214,842	
Revenue Income	20.00	46,414,691	2,047,064	40,534,623	-	88,996,378	75,742,936	13,504,920	45,906,515	-	135,154,371	
Loan Received	22.00	75,882	750,148,423	11,186,766	26,026,333	787,437,404	222,422	680,568,244	13,280,466	54,188,345	748,259,477	
Advance Received	23.00	10,103,000	7,459,612,996	14,623,820	7,610,855	7,491,950,671	870,000	6,555,517,421	10,455,680	12,541,552	6,579,384,653	
Other Receipts	24.00	381,300	36,425,480	72,250	344,910	37,223,940	998,925	7,837,397	7,413,420	1,851,104	18,100,846	
		-	1,250,524,960	7,773,552	82,175,005	1,340,473,517	379,883	1,114,844,639	2,744,943	84,346,030	1,202,315,495	
Total		59,464,637	9,693,008,567	79,442,874	120,111,178	9,952,027,256	83,526,494	8,541,913,275	89,601,125	156,990,217	8,872,031,111	
Payments												
Revenue Expenditure	21.00	50,683,565	9,593,512,840	70,373,148	117,159,302	9,831,728,855	81,036,730	8,347,663,631	84,349,263	153,036,142	8,666,085,766	
Loan Payment	25.00	41,692,889	637,862,148	43,821,365	48,870,709	772,247,111	76,205,676	637,387,863	62,847,240	42,327,476	818,768,255	
Advance Payment	26.00	5,770,000	2,001,564,508	20,761,120	8,574,856	2,036,670,484	1,800,000	1,292,882,764	11,050,053	11,512,700	1,317,245,517	
Other Payments	27.00	2,854,000	149,613,861	6,000	1,815,540	154,289,401	818,925	284,726,835	5,241,116	3,137,581	293,924,457	
Non-current Assets		366,676	6,685,998,958	5,784,663	57,059,188	6,749,209,485	1,877,788	6,125,168,167	5,071,969	95,782,850	6,227,900,774	
		-	118,473,365	-	839,009	119,312,374	334,341	7,498,002	138,885	275,535	8,246,763	
Closing Balance		8,781,072	99,495,727	9,069,726	2,951,876	120,298,401	2,489,764	194,249,644	5,251,863	3,954,075	205,945,346	
Cash in Hand		15,000	3,787,005	5,000	5,182	3,812,187	15,000	10,508,585	90,379	4,185	10,618,149	
Cash at Bank		8,766,072	95,708,722	9,064,726	2,946,694	116,486,214	2,474,764	183,741,059	5,161,484	3,949,890	195,327,197	
Total		59,464,637	9,693,008,567	79,442,874	120,111,178	9,952,027,256	83,526,494	8,541,913,275	89,601,125	156,990,217	8,872,031,111	

