

WAVE Foundation
Auditor's Report and Audited Consolidated Financial Statements
As at and for the year ended on 30 June 2018

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Independent Auditor's Report

To the General Body of WAVE Foundation

We have audited the accompanying Consolidated Financial Statements of WAVE Foundation, which comprise the Consolidated Statement of Financial Position as at 30 June 2018, the Consolidated Statement of Comprehensive Income, the Consolidated Statement of Receipts & Payments for the year then ended and a summary of significant accounting policies and other explanatory information. The Consolidated Financial Statements are comprised of Financial Statements of 39 different projects (Note # 2.07) of the organization of which 15 Financial Statements have been audited by us and the rest 24 Financial Statements are unaudited.

Management Responsibilities for the Financial Statements

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with Bangladesh Financial Reporting Standards (BFRSS), NGO Bureau requirements, MRA act & rules and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of the consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility and Scope of Audit

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

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



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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respect, give a true and fair view of the financial position of WAVE Foundation as at 30 June 2018 and of the result of its operations and its Receipts and Payments for the year ended 30 June 2018 in accordance with the accounting policies described in the note # 02 to the financial statements and comply with other applicable laws and regulations including Microcredit Regulatory Authority guidelines.

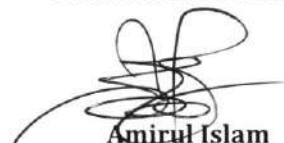
Dated, Dhaka
31 December 2018

Acnabin
ACNABIN
Chartered Accountants

WAVE Foundation
Consolidated Statement of Financial Position
 as at 30 June 2018

	Notes	Amount in Taka	
		30 June 2018	30 June 2017
ASSETS			
Non-current Assets			
Property , Plant & Equipments	3	249,370,696	80,798,509
Current Assets			
Investment in FDR	4	214,956,336	143,768,527
Loans, Advances and Receivables	5	70,971,961	31,453,308
Security Deposit	6	21,422,385	1,144,885
Loan to Beneficiaries	7	3,121,545,739	2,804,753,114
Others Assets	8	92,366,457	57,097,445
Cash and Cash Equivalents	9	315,416,933	106,532,033
		4,086,050,507	3,225,547,821
FUND AND LIABILITIES			
Fund			
Fund Account	10	538,701,056	334,991,740
DMF & Other Funds	11	174,367,252	5,039,696
Loan Loss Provision	12	57,041,778	54,724,796
Insurance Fund	13	121,817,022	102,772,928
Liabilities			
Loans Payable	14	2,259,859,569	1,942,600,756
Member Savings	15	840,734,472	695,432,253
Donation Received in Advance	16	25,253,147	30,752,021
Grants for Fixed Assets	17	24,947,454	10,731,507
Others Liabilities	18	43,328,757	48,502,124
Total		4,086,050,507	3,225,547,821


The annexed notes form an integral part of the Consolidated Statement of Financial Position.



Amirul Islam
 Director (Finance & Accounts)



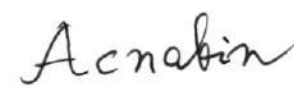
Mohsin Ali
 Executive Director



Mohammed Shahabuddin
 Chairperson

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

Dated, Dhaka
 31 December 2018



ACNABIN
 Chartered Accountants

WAVE Foundation
Consolidated Statement of Comprehensive Income
for the year ended 30 June 2018

	Notes	Amount in Taka	
		2017-2018	2016-2017
Income			
Donation Income	19	205,456,232	100,262,575
Revenue Income	20	835,678,487	577,187,166
		1,041,134,719	677,449,741
Expenditure			
Revenue Expenditures	21	834,980,972	598,556,493
		834,980,972	599,654,489
Income / (Loss) over Expenditure		206,153,747	77,795,252


The annexed notes form an integral part of the Consolidated Statement of Comprehensive Income.



Amirul Islam
 Director (Finance & Accounts)




Mohsin Ali
 Executive Director



Mohammed Shahabuddin
 Chairperson

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


Dated, Dhaka
 31 December 2018



ACNABIN
 Chartered Accountants

WAVE Foundation
Consolidated Statement of Receipts and Payments
 for the year ended 30 June 2018

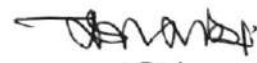
	Notes	Amount in Taka	
		2017-2018	2016-2017
Opening Balance		106,532,033	17,578,234
Cash in Hand		9,033,799	2,509,703
Cash at Bank		97,498,234	15,068,531
Receipts		9,394,975,752	7,268,858,721
Donation Received	19	194,489,736	104,719,565
Revenue Income	20	781,889,582	549,443,642
Loan Received	23	7,316,844,429	5,824,168,252
Advance Received	24	21,250,832	21,045,177
Other Receipts	25	1,080,501,173	769,482,085
Total		9,501,507,785	7,286,436,955
Payments		9,186,090,852	7,179,904,922
Revenue Expenditure	21	745,162,923	521,520,843
Loan Payment	26	1,521,861,085	1,103,637,487
Advance Payment	27	46,267,722	42,917,641
Other Payments	28	6,843,016,714	5,486,933,574
Non-current Assets (Annexure A)		29,782,408	24,895,377
Closing Balance		315,416,933	106,532,033
Cash in Hand		18,268,208	9,033,799
Cash at Bank		297,148,725	97,498,234
Total		9,501,507,785	7,286,436,955



Amirul Islam
 Director (Finance & Accounts)



Mohsin Ali
 Executive Director



Mohammed Shahabuddin
 Chairperson

WAVE FOUNDATION
Notes to the Consolidated Financial Statements
As at and for the year ended 30 June 2018

1. BACKGROUND INFORMATION

WAVE Foundation, a Civil Society Organization emerged in 1990 in Chuadanga district located in the south-western part of Bangladesh. Then 49% people of Bangladesh lived under the poverty line. The state's initiative towards establishing people's multi-dimensional rights was weaker. Local governance as well as the overall governance status was also fragile. Under these circumstances, WAVE launched its development pursuits aiming at integrated development emphasizing economic, human and skill development of organized women. In its relentless effort since the last 28 years in the development field, the organization has been implementing multifaceted interventions on various pressing issues like basic rights along with right to food and rights of the poor & marginalized communities with emphasis on women-youths-children, access to justice, democratic decentralization & local self-government, responsiveness of public service & Institutions, election observation, economic empowerment & employment through microfinance, agriculture & livestock development with focus on Black Bengal Goat-BBG, value chain, holistic community development, health and education service, renewable energy, human resource & productive skill development and so on. Networking at various levels and policy advocacy are the important areas of WAVE's program implementation approach. Still 24.3% (Bangladesh Bureau of Statistics, 2016) of the total population lives below the poverty line of which 12.9% is extreme poor. A vivid reflection of the entire scenario of the country makes it apparent that the prime challenges are-ensuring fundamental rights along with right to food; sustainable development of lives & livelihood through reducing discrimination; and ensuring good governance, eat every strata of the society while keeping the development momentum steady. Overcoming through all these challenges, Bangladesh aims at becoming middle income and developed country by 2021 and 2041 respectively. Considering the country context as well as its experience and expertise, WAVE has set its goal as to improve sustainable livelihood resources enhancing access to rights & good governance and advancing self-reliant community, in its third strategic plan spanning from 2015-2020. In achieving this, organization is now implementing diversified activities under three Major Sectors- 1) Rights & Governance; 2) Community Finance and 3) Livelihood and Human Resource Development. At present, a total of Nine Programs are implemented under these sectors where as Gender Sensitivity and Disaster Risk Reduction & Climate Change is considered as cross cutting issues. Long side, conducting country-wide campaign & advocacy and undertaking community development initiatives covering one third area of the country, at present organization directly works with more than 10 lac households of the country. Through its various programs & associated activities, the organization intends to achieve its goal as well as contribute to the overall development of the country through playing complementary role in attaining government's 7th five year plan and universal Sustainable Development Goals-SDGs.

VISION

A just and prosperous society

MISSION

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

GOAL

To improve and enhancing sustainable livelihood resources, good governance, access to rights and resilient communities

ROLE

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

STRATEGY FOR ACHIEVING THE GOAL

A combination of service delivery, rights based and creative transformation, - an integrated approach able to address the urgent and immediate concern of the poor and structural dimension of poverty and inequality.

Networking, alliance, institution building, research, advocacy and campaign are the process that links macro-micro conditions and sustainability.

Integrated support services for all types of Livelihood resources and conservation of nature.

CROSS CUTTING ISSUE

- Gender Sensitivity
- Disaster Risk Reduction & Climate Change

VALUES

- Justice
- Equality
- Freedom
- Secularism

PRINCIPLES

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

LEGAL STATUS

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

1.2 SECTORS AND PROGRAMS OF WAVE FOUNDATION

SECTOR: RIGHTS AND GOVERNANCE

Programs:

- Access to Rights and Justice
- Democratic Decentralization & Institutional Accountability

SECTOR: COMMUNITY FINANCE

Issues under Sector: Right to Food, Nutritional Security, Social Protection, Women Rights, Prevention of Violence against Women, Youth Right sand Development, Child Rights, Health Rights, Human Rights, Access to Justice (Village Court and Community Mediation), Right to Employment, Democratic Decentralization & Local-Self Government Local Governance, Responsive Public Services, Food Governance, Institutional Accountability, Civic Awareness and Election Observation etc.

Programs:

- A) Microfinance
- B) Agriculture Finance
- C) Micro-entrepreneurship
- D) Renewable Energy Program

SECTOR: LIVELIHOOD AND HUMAN RESOURCE DEVELOPMENT SECTOR

Issues under Sector: Food Security, Nutrition, Agriculture (crop & aquaculture), Agro-biodiversity, Livestock (Black Bengal Goat, Sheep & Cow Rearing), Value Chain, Holistic Community Development, Health & Educational Services, Water and Sanitation, Disaster Risk Reduction, Climate Adaptation, Human Development Training, Skill Development Training and Employment etc.

Programs:

- Food Security and Agriculture Program
- Social Development and Community Resilience Program
- Human and Productive Skill Development Program

1.2.1 RIGHTS AND GOVERNANCE SECTOR

Over the last 47 years after independence, Bangladesh has been progressed remarkably in case of overall economic development and some social indexes, even though a number of limitations and challenges in different sectors exist. Despite being an important factor for sustainable development, country are still far away to ensure rights and justice for all. Centralization of power in governance process, absence of participatory practice in democracy, unenthusiastic political culture, weaknesses in the efficacy of guardian institutions and rule of law, failure of bureaucracy dependent development process with bribe-corruption, on the whole lack of good governance is one of the major obstacles in the progress of our country. WAVE Foundation continues to bolster its work on upholding rights of the people and strengthening governance systems through broaden its work with local and national governments, and public institutions, networks and coalitions. Decentralization, rule of law and entitlement issues continue to remain WAVE's main driver to bring about social and economic justice to its program participants and others. It maintains focus on marginal and disadvantage groups and women through pro-poor and inclusive planning and implementation of programs and projects. Where feasible, WAVE integrates the beneficiaries with its serves. Under its Rights and Governance Sector organization implements different activities in promoting democratic decentralization and local self-government, fiscal decentralization, responsive public services, effectiveness of local justice system (village court, activating arbitration council and Alternative Dispute Resolution-ADR, community legal services, community mediation etc.), effective local governance, free & fair election, responsiveness of guardian institutions, SDGs, Right to food and social safety net program for marginalized, farmers rights, women, child and youth rights.

1.2.1.1 Campaign/Projects under Access to Rights and Justice Program

- Right to Food Campaign & Projects

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.

- Youth Rights and Development Campaign

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

- Activating Village Courts in Bangladesh Phase II

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

- Community Mediation

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

1.2.1.2 Projects under Democratic Decentralization & Institutional Accountability

- Democratic Decentralization & Local Self 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.

- Support for Ensuring Rights of Service Users and Strengthening Accountability in Health System for Maternal, Neonatal & Child Health (MNCH) Services in Tangail and Khulna District.

The project aims to create an enabling environment in selected facilities in two project districts for protecting the rights of the beneficiaries and strengthening the accountability structure to strengthen provision of quality MNH services. In this regard, project is concentrating on awareness and capacity building of civil society groups on MNH rights and participation in service planning, support to advocacy for improvement of facility based MNH services and support in establishing effective monitoring system and institutional arrangements for enhancing accountability of the duty bearers. The project is being implemented in Khulna and Tangail district with the support of UNICEF and KOICA. GNSPU (Gender, NGO & Stakeholder Participation Unit), DG-HEU (Health Economics Unit) take advisory role as well as provide technical assistant for evaluation of the Program cooperation.

- Civic Awareness and Election Observation

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

political and electoral violence and voter education and form to enhance responsiveness and accountability of candidates.

- Active Citizen

The project intends to deliver Active Citizen Youth Leadership Training-ACYLT Programmers and youth-led Social Action Projects where young people address their own priorities and involve people of all generations to make a positive change to their communities. In the 4th phase, the project delivered 15 ACYLT covering 450 youth leaders in Chuadanga, Jhenaidah, Patuakhali and Dhaka Districts. British Council supports the project.

- PRODIGY-II: Promoting Democratic Inclusion and Governance through Youth (Phase two)

The specific objectives of PRODIGY-II will empower youth leaders in Bangladesh with advanced knowledge of principles of transparency, accountability, inclusivity, non-violent civic participation, pluralism and freedom of expression to enable them to promote democratic inclusion, social cohesion and peace building in their own communities. The project's activities focus on promote and enhance the skill and capacity of young people from rural and urban areas. And will mentor these young leaders as they initiate Social Action Projects and assist in engaging directly with local government in their communities. This Project is implemented by WAVE Foundation in Dhaka (01 Ward) and Jamirtta Union Parishad of Manikganj and follow-up activities will be continued at Chuadanga districts. PRODIGY-II is being implemented by the support of British Council.



Network & Alliance under Rights and Governance Sector

Governance Coalition (GC)

Governance Coalition-GC is a national network of NGOs and Community Based Organizations (CBOs) involved in promoting responsive governance and rights of poor and marginalized people through raising awareness, campaign, lobbying and policy advocacy at local and national level. From the extensive experiences of field level program implementation since 1997 and logical sequence of its program learning WAVE facilitated the formation of GC in 2004. Gradually GC consists of 41 members working in 16 districts of Bangladesh. While continuing to work on own priorities, the members of the Coalition move together to advance common vision and mission towards promoting responsive governance in Bangladesh. WAVE Foundation Dhaka Office coordinates and hosts its Secretariat.

Loak Morcha-LM (People's Alliance)

People's Alliance (Loak Morcha-LM) is a non-partisan and non-communal social organization associated with the representatives from different strata of society. Constituencies of Loak Morcha include leaders of civil society, volunteers, youths, self-motivated women and men, representatives of locally elected bodies, leaders of NGO beneficiary groups, NGO representatives and representatives of different professional associations. It is developed as a voluntary social organization in the grass root level aiming at strengthening local government, effective public service delivery and to mobilize public opinion against human rights violation. With the initiative of WAVE Foundation, GC facilitated the formation of 145 Loak Morcha and it exists at three local administrative tiers (in UP, Upazilla and District) of the program area.

Governance Advocacy Forum (GAF)

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

Right to Food Bangladesh (RtF BD)

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

National Youth Assembly (NYA)

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

Affiliation with Other Networks

Election Working Group (EWG)

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

International Peace Youth Group-IPYG

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

CIVICUS

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

1.2.2 COMMUNITY FINANCE SECTOR

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

1.2.2.1 Microfinance Program

The most significant aspect in poverty alleviation is to ensure employment for all eligible women. Even so, employment opportunities in both formal (government, private, non-government etc.) and informal sectors are not generating accordingly. Though agriculture sector plays a key role in the country's economic growth, as of now, this sector is considered as an informal sector, because it lacks

permanent employment opportunity throughout the year. In the context, self-employment generated in different informal sectors including agriculture, small business & enterprise and local transportations become as major support, where capital is the first requirement. In Bangladesh, supply of capital or loan provided by government-private banks and financial institutions in case of informal sector is too little. In this backdrop, collateral free microfinance, a worldwide milestone program developed by the NGOs of Bangladesh contributes in economic development generating self-employment. WAVE implements its Microfinance Program to ensure self-employment through promoting socio-economic development of poor and lower-middle class people living in both rural and urban settings. Under this program, 4 major loan products and various sub loan products play important role in agricultural production, livestock development including Black Bengal goat, local transportation, and small to large scale business, enterprises and economic development in different sectors of organization working areas. The program emphasizes development of extreme poor and skill development training for program participants and technical assistance & medical services for their livestock development. In addition with financial services, WAVE intends to ensure integrated development of the program participants through incorporating health and education services along with awareness raising activities on social issues. Savings and micro insurance is one of the major activities along with loan support. Apart from this, WAVE has been working on cluster based production and value chain development. This program intervention uplifts self-employment to formal employment that eventually contributes in our national economy.

Components under Microfinance Program

- Savings

WAVE has been providing savings services in both rural and urban areas through its 102 branch offices. The savings products are General Savings and Security Savings.

- Micro Credit:

WAVE has been implementing microcredit in both rural and urban areas through its 102 branch offices with the financial support from PKSF and commercial banks. Program participants can borrow up to 40,000/- taka support their small scale income generating activities. 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	<ul style="list-style-type: none"> • Seasonal loan • WASH Loan • Disaster Management loan 	<ul style="list-style-type: none"> • Black Bengal Goat Rearing loan • Spices Cultivation Loan • Sheep Rearing loan
c) Microcredit for Ultra Poor		
d) Agriculture Credit		

- Credit for Extreme Poor

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

- Housing Loan

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 Loan

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 this circumstances, WAVE Foundation has launched WASH Loan under mainstream loan program. A project titled *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.

➤ Micro Insurance

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

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

➤ 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

1.2.2.2 Agriculture Finance Program

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

Agriculture Finance Program is dedicated to the sustainable development of agriculture sector of our country. This dedicated programme of WAVE offers flexibilities and has become a prominent core programme of the organization covering a major share of the yearly loan disbursement. Since its inception, this unique program has created tremendous impetus for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The 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 Finance Program offers comprehensive training program for the farmers. In order to make a sustainable impact special emphasis is given to ensure quality input supply and technology transfer to the farmer level as well as establishing market linkage. Adequate attention is given to research, development of high-yielding seed, 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 Finance Program

- 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.

1.2.2.3 Micro-entrepreneurship Program

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 Micro-Entrepreneurship program:

- **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.

- **Renewable Energy Program**

Potential components and projects under the above program are: Solar irrigation systems, solar home systems, biogas & bio fertilizer, improve cooking stove and others.

Components:

- **Bio-gas 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.

4. 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 that attains 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.

1.2.3 LIVELIHOOD AND HUMAN RESOURCE DEVELOPMENT SECTOR

Despite government statistics published in every year reveal the economic growth; in Bangladesh 23.2% (Bangladesh Bureau of Statistics, 2016) of total populations is still living below poverty line. A vast majority of people in Bangladesh are small producers. Their livelihoods are strongly influenced by various factors, such as inadequate access to knowledge and information, unaffordable appropriate technologies and skills, physical and commercial isolation from markets, uneven competition with imported products in the domestic markets, price distortions due to national and international trade policies and decline in productivity as a result of environmental degradation and inequitable land distribution. Besides, a major part of poor and marginalized are deprived from essential public services like health, education etc. which have obvious impact on their livelihoods and vice-versa. WAVE aims to invest its resources and expertise significantly in livelihood development sector aligned with other national and international development projects and initiatives to leverage resources and create an enabling environment to serve the program participants livelihood needs. It integrates livelihood development sector with food security and agree value chain, climate change adaptation, disaster risk reduction, and pro poor market access initiatives and projects. WAVE creates resilience poverty pockets through multi sectoral pro-poor initiatives integrating rights and services. Organization gives special efforts for skilling youths with

employable skills and trades. Under the sector, organization has been implementing different activities on the issue of food security, agriculture and livestock development, health, education, safe drinking water and sanitation, climate change adaptation and resilience-building, income generation, human and skill development, skill based employments for youth, uses and access to renewable energy etc. for the poor and marginalized. Organization undertakes different steps to improve value addition and supply system of agricultural product under this sector.

1.2.3.1 Food Security and Agriculture Program

Major components and projects under the above program are: Agriculture (crop & aquaculture) Development, Livestock development (Black Bengal Goat, Sheep, Cow Rearing, and Poultry & Duck Rearing), Farmers organizations development and so on.

- Food Security 2012 Bangladesh –UJJIBITO Project

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

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

The project is implemented under the 'Promoting Agricultural Commercialization and Enterprises (PACE) Project' of Palli Karma-Sahayak Foundation (PKSF). PACE covers three complementary components- financial services for micro-entrepreneurs, value chain development and technology & product adaptation and aims to enhance livelihoods (higher income from self employment, business profit and wage employment and food security) of the moderate and extreme poor project participants (men and women) in a sustainable manner. The project implemented by WAVE follows the strategy of combining financial & non-financial services and transfer technology to the micro-entrepreneurs involved in Black Bengal Goat-BBG rearing and BBG value chain development. It aims to establish the project area as a model cluster of BBG rearing through improving management of goat rearing, increasing goat production and sales, enhancing income through self and wage-based employment creation. It is implemented in Meherpur Sadar, Mujibnagar and Gangni Upazila of Meherpur district with the support of IFAD through PKSF.

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

The project is implemented under 'Promoting Agricultural Commercialization and Enterprises (PACE) Project' of Palli Karma-Sahayak Foundation (PKSF). PACE covers three complementary components- financial services for micro-entrepreneurs, value chain development and technology & product adaptation aimed at increasing the income and generating employment of entrepreneurs through year-round onion cultivation in a sustainable manner. The project implemented by WAVE follows the strategy of combining financial & non-financial services and transfer of technologies to the micro-entrepreneurs involved in year-round onion cultivation and value chain development. Its specific objectives are; increasing the income of project participants of year-round onion cultivation by ensuring availability of quality seeds & saplings; reducing the post harvest wastages & production cost through establishing cost-effective commercial storage system at the farmers' level and creating wage-based employment through expansion of year-round onion cultivation. The project is implemented in Mujibnagar Upazila of Meherpur district with the support of IFAD through PKSF.

- Elimination of Extreme Poverty and Food Insecurity through Community Empowerment- EEPFICE

The overall goal of the project is to eliminate extreme poverty and food insecurity through community empowerment. The activities are targeted to fulfilment of 100% of the project participating families have moved above the poverty line of US\$2 a day and 85% have sustainable livelihoods; project participants have improved health, sanitation and nutritional behaviour and practices; participating families and groups have adopted environment friendly practices; 100% project families are organized into farmer organizations with increased solidarity and harmony and credible evidence of project impact is available for sharing with relevant development communities. It is noted that both the project phase & reporting phase has been completed in December 2016 & February 2018 respectively supported by Heifer International in Rajshahi district. At present, it is run by 02 Cooperatives of the project participants under distance monitoring by WAVE & Heifer International.

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

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

- FK Norway-Knowledge Exchange Program (KEP)

WAVE operates fellowship program for interested Youth under International Professional Exchange Project supported by FK Norway. FK Norway facilitates the exchange of members and employees between businesses and organizations in Norway and countries in Africa, Asia and Latin-America. The project creates scope to share knowledge and competence between people in various countries and cultures through innovative, collaboration and mutual goals. From this exchange program, participants attain required knowledge, skill and leadership and replicate the learning back home.

- Kuwait Goodwill Fund for Promotion of Food Security in Islamic Countries

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

- Economic Enhancement through Strengthening Beef and Goat Market System-EESBGMS

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

- Agriculture, Fisheries & Livestock Unit Support Project

WAVE Foundation has established a Black Bengal Goat Breeding Farm at Koshaghata, Chuadanga in 2008. In collaboration with this farm, the organization started Ankur Seeds program and Center for Development Capacity (CDC). Among the entire program, quality breeds of goat & high yielding different varieties seed has been disseminated to WAVE's working area since 2008 under LIFT of PKSf. Organization always makes a vast investment for both in production and marketing. As a

result, organization creates a new unit named "Agriculture and Livestock Unit" where experienced Veterinarians, Agriculturist and Aqua-culturist have been recruited. In this context, PKSf allocated a new project named "Agriculture Unit, Fisheries & Livestock Unit" in 2014-2015 fiscal years. The main objective of this unit is "to transfer new sustainable and innovative technology (agriculture, fisheries and Livestock) among the mainstream microfinance program members focusing entrepreneur level for increasing income and development of commercialization." WAVE implements the program in 02 Upazillas in Chuadanga and Meherpur districts with its own fund and support from PKSf.

- Production, Processing and Marketing of Drought Resilient Variety of Rice Seeds

The project aims to increase High Yield Variety (HYV) seeds availability for Aus and Aman season. The purpose of the project are to limit rice production during Boro season in drought prone areas to save valuable water and to increase grain production during rain fed season. WAVE implements the project in Chuadanga Sadar & Damurhuda Upazila in Chuadanga district with the support of PKSf.

- WAVE Black Bengal Goat Breeding Farm

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

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

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

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

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

- Alleviation of Poverty through Genetic Conservation, and Increasing Productivity of Black Bengal Goat at Family and Breeding Farm Level

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

- Development and Scale-up of Spices

The use of species in our daily dishes for making it delicious has been a common phenomenon all over the world. It's medicinal and nutritional importance have been recognized and celebrated since the ancient time. Apart from sheer appreciation and recognition of Spices among our lickerish population, no considerable initiative for Spices cultivation has been taken even though being wholly dependent on costly importing. If Species Cultivation is taken seriously like other crop cultivation, comparatively it could be a highly profitable sector. Meherpur is celebrated as Seed Production Zone in Bangladesh. WAVE has regarded all these prospects and importance of Spice

cultivation and has undertaken a Species Cultivation Zone in Meherpur in 2012. Specialized Spice Nursery is dedicated to researching, knowledge development and supply of quality Saplings and Seeds. Spice cultivation at farmer level is aimed at diversifying and increasing Spices production. Currently 307 farmers are cultivating spices in more than 600 acres of land in Meherpur district. The initiative runs by WAVE own fund.

- High Value Local Variety Mixed Fish Culture Project

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

1.2.3.2 Social Development and Community Resilience Program

Major components and projects under the above program are: Disaster risk reduction and climate adaptation, climate adaptive farming, livelihood improvement, asset transfer, community based organization development and so on.

- Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH

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

- 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 center for the senior citizens; introducing and providing old allowance; bestowing honor 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 Siman to Union (ENRICH working area) of Jibonnagar Upazilla in Chuadanga district with the assistance of PKSF

- Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS

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

- Scaling Up Microfinance Institutions (MFI) Lending for Improved Rural Sanitation (MILIS)

WAVE Foundation has been implementing Sanitation Development Loan (SDL) since July 2016 under the Project 'Scaling up Microfinance Institutions (MFI) Lending for Improved Rural Sanitation (MILIS) in Bangladesh'. 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.

- Cultural & Sports Program

The Cultural & Sports Program aims to foster the development of physical & mental health of the children & adolescent through involving them in cultural & sports interventions at the school

and college level. For achieving the program goal & objectives, the initiatives under this program are: Reciting national anthem with correct accent; Facilitate different interventions focusing cultural like: debate, drama, essay competition, folk song, patriotic song etc; Facilitate different interventions focusing sports like: traditional sports, cycling, boat racing, ha-do-do, women football, handball and volleyball etc. WAVE implements the program in Chuadanga district with its own fund and support from PKSF.

- Basic Literacy Project

The project objective is to give basic literacy to those people who are still deprived of literacy as their rights aged from 15-45 years through non formal education. Major Activities/Components under this project is-Identify illiterate learners, Establish 300 education centre and running the centre for 6 month at village level and Awareness raising on education through campaign. At present 08 Unions and 01 municipal of Damurhuda upazilla in Chuadanga district are covered through this project. It is supported by Bureau of Non-Formal Education-BNFE.

- Sanitation Marketing System (San MarkS)

This project aims to reach to 700 direct beneficiaries with loan and technical support within the stipulated time frame through 14 Branch offices of 08 upazilla under 02 districts (Khulna and Rajshahi) of WAVE Foundation .The overall objective of the project is to support access to finance for improved & hygienic sanitation technologies within the Project The project works on improving the market for sanitation products and services at the national, regional and local as well as facilitating the process for the development of private sector supply chains for improved sanitation technologies that provide low-income farm businesses and communities. The major activities are borrower identification for 700 sanitary toilets set up and loan disbursement among them, co-branding and marketing, provide training to them, loan recovery and performance management and learning. The project is funded by SDC and UNICEF and supported by IDE. The project started in February 2018 and will continue to October 2018.

Human and Productive Skill Development Program

Major components and projects under the above program are: Skill for employment, youth entrepreneurship, youth financing, youth leadership development and so on.

- Human Development Training

The aim of the training is to develop conceptual clarification and skill enhancement of staff and program participants on respective program and beyond. WAVE has a full-fledged Training Center to provide human development training to program participants as well as its staff.

- **Productive Skill Development Training**

As far as productive skill development is concerned on mainly two groups: program participants and project staff. WAVE Trade Training Center with support from Bangladesh Technical Education Board provided training on Computer office application, tailoring and dress making and mobile servicing at the training center. Many of trainees have now found job or are self-employed.

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

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

1.2.3.3 Empowering Youth for Work

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

Centers under Human Resource and Productive Skill Development Program

- **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.

- **WAVE Trade Training Center, Darsana & Chuadanga**

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

- **WAVE on-Farm Training Center, Koshaghata, Chuadanga**

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

WAVE INSTITUTIONS

- **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 Agriculture Institute (Under Construction), Darsana, Chuadanga**

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



PROGRAMME SUPPORT DIVISION AND UNITS

- i. Finance & Accounts Division
- ii. Admin & HR Division
- iii. Information, Communication & Documentation Division
- iv. Internal Audit Division
- v. Research, Monitoring & Evaluation Division
- vi. Identity & Resources Division
- vii. Risk Management Unit
- viii. Gender Unit
- ix. Loak Theatre Unit
- x. Audiovisual Unit
- xi. Agriculture and Livestock 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, and Sprayer and so on at an affordable price.



DEVELOPEMENT PARTNERS

- Bangladesh Bank
- British Council
- Bureau of Non-Formal Education
- Christian Aid
- FK Norway
- Heifer International-USA
- IDCOL
- IDE
- Oxfam
- PKSF
- The Asia Foundation
- UNDP and LGD
- Unicef
- USAID
- water.org
- World Vision

PARTNERSHIP WITH BANK

- i. Prime Bank Ltd
- ii. Bank Asia Ltd
- iii. BRAC Bank Ltd
- iv. South East Bank Ltd
- v. Trust Bank Ltd
- vi. Mutual Trust Bank Ltd
- vii. Mercantile Bank Ltd
- viii. Standard Bank Ltd
- ix. Shahjalal Bank Ltd
- x. Midland Bank Ltd
- xi. South Bangla Agriculture & Commerce Bank Ltd

AREA COVERAGE

WAVE Foundation has been implementing its projects and programs in 19 Districts (Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jessore, Satkhira, Bagerhat, Rajshahi, Pabna, Natore, Barisal, Patuakhali, Barguna, Bhola, Dhaka, Manikganj and Tangail.) under 4 divisions namely Khulna, Rajshahi, Barisal and Dhaka.

HUMAN RESOURCE

A total number of 1793 employees are working in WAVE Foundation at various levels. 720 of them are female and 1073 are male.

OFFICES

WAVE Foundation has a Base Office in Chuadanga. Besides, there are 07 Regional, 17area, 31 Project 105 Units Offices and 2 Own Training Centres.

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 Bangladesh Financial Reporting Standards (BFRS) 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 BAS-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:

- a) It is probable that future economic benefits will flow to WAVE Foundation.
- b) The cost of the item can be measured reliably and exceeds Tk. 5,000.
- c) 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 2016-17 in the financial statements where it is relevant for understanding of the current year's information.

2.07 Basis of Consolidation

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

SL #	Detail Name of the Projects	Status
1.	Angkur Seeds & Fruits	Audited
2.	Center for development and Capacity (CDC)	Audited
3.	Accelerating Sustainable Water and Sanitation Facilities for All- ACCESS '	Unaudited
4.	General Fund (NGO Buro Approved)	Audited
5.	Biogas and Bio-Fertilizer Program	Audited
6.	Solar Power Program	Audited
7.	Improve Cooking Stove Program	Audited
8.	Micro Finance Program	Audited
9.	Angkur Craft (RANGON)	Audited
10.	Training Division	Audited
11.	Trade Training Center	Audited
12.	Agriculture Institute	Audited
13.	Angkur Agro Machinerics	Audited
14.	PACE (Onion) Project	Audited
15.	PACE Project	Audited
16.	Lift Rice Seeds	Audited
17.	Activating Village Courts in Bangladesh	Unaudited
18.	Breaking the Silence of Violence	Unaudited
19.	Coastal Livelihoods Adaptation Project-CLAP	Unaudited
20.	Election Working Group (EWG)	Unaudited

21.	Elimination of Extreme Poverty and Food insecurity through Community Empowerment project	Unaudited
22.	Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	Unaudited
23.	Increasing Community Capacity for Holistic Dev.project-02	Unaudited
24.	Achieving Sustainable Income through Goat and Beef Value Chain Intervention project-ASL	Unaudited
25.	Leadership development Project	Unaudited
26.	Resilience through Economic Empowerment, Climate Adaptation Project-REE-CALL WASH	Unaudited
27.	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALLL	Unaudited
28.	Strengthen Democratic Local Governance-SDLG	Unaudited
29.	Strengthening Pro-Poor and Participatory Local Governance Project	Unaudited
30.	Strengthening Local Governance through Participator & Responsive Public Service project	Unaudited
31.	Housing Project	Unaudited
32.	WATSAN	Unaudited
33.	Food for All Campaign	Unaudited
34.	Right to Food Campaign of All Fund	Unaudited
35.	WAVE Irrigation program	Unaudited
36.	Active Citizens	Unaudited
37.	PRODIGY	Unaudited
38.	Coastal Livelihoods Adaptation project (CLAP)/Goat farm rehabilitation project	Unaudited
39.	Inclusion of Person with Disabilities in Disaster Risk Management and Livelihood Activities in Bangladesh Project	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	EFPFICE
Enhancing Capacity of the computer Literacy Centre Project	CLCP
Ensuring Rights of Material & Neonatal Health Services Users and Accountability for MNH project	MNH
Increasing Community Capacity for Holistic Dev.project-01	ICCPHD-1
Increasing Community Capacity for Holistic Dev.project-02	ICCPHD-2
Jatio Nari nirjaton Protirodh Forum	JNNPF
Leadership development Project	LDP
Local Governance Project	LGP
Micro Finance Program	MFP
Post Literacy and Continuing Education for Human Development Project- PLCEHD-02	PLCEHD-2
Promoting Agricultural Commercialization and Enterprises	PACE
Promoting Responsiveness of Public Service Institutions in Selected Districts project	RPSI
Promoting Democratic Inclusion and Governance though Youth	PRODIGY
Resilience through Economic Empowerment, Climate Adaptation Project-REE-CALLL WASH	REE-CALL WASH
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALLL	REE-CALL
Safe Drinking Water Supply in Coastal Area	SDWSCA
Sanitation, Hygiene Education and water supply in Bang. Project-SHEWB	SHEWB
Strengthening Movement to Advance Women's Rights and Gender Equality Project	SMAWRGE

Strengthen Democratic Local Governance-SDLG	SDLG
Strengthening Democracy and Development Process through Developing Change Agents at Community Level Project	SDDP
Strengthening Democratic Governance through Ensuring Responsiveness of Public Institutions	SDG
Achieving Sustainable Income through Goat and Beef Value Chain Intervention project	ASL
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH	ENRICH
Promoting Agricultural Commercialization and Enterprises (PACE)	PACE
Learning and Innovation Fund to Test New Ideas (LIFT)	LIFT
Strengthening Pro-Poor and Participatory Local Governance Project	SPLG
Strengthening Legal Services for the Marginalized	SLS
Strengthening Local Governance through Participator & Responsive Public Service project	LGP
Vulnerable Group Development-VGD	VGD
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



3.00 Property, Plant & Equipment

Amount in Taka

Note	As at 30 June 2018				Total
	Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	
A. Cost					
Opening Balance	11,199,584	79,431,781	3,319,582	34,030,053	127,981,000
Add: Addition during the period	2,562,193	190,586,575	-	690,949	193,839,717
Less: Realized/ Adjustment	-	14,763,974	-	3,214,592	17,978,566
	13,761,777	255,254,382	3,319,582	31,506,410	303,842,151
B. Accumulated Depreciation					
Opening Balance	4,547,112	21,750,160	1,257,126	19,631,603	47,186,001
Add: Charged during the period	946,347	6,137,429	379,015	1,805,854	9,268,645
Less: Realized/ Adjustment	-	372,103	-	1,611,088	1,983,191
	5,493,459	27,515,486	1,636,141	19,826,369	54,471,455
Written Down Value (A-B)	8,268,318	227,738,896	1,683,441	11,680,041	249,370,696

Details are shown in Anneture-A

Amount in Taka

Notes	As at 01 July 2017	Additon during the year	Encashments/ Adjustment during the year	As at 30 June 2018	As at 30 June 2017
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4.00 Investment in FDR

Community Finance Sector (Micro Finance Program & others)	4.01	143,297,212	201,363,700	131,773,066	212,887,846	143,297,212
Livelihood Development Sector	4.02	406,483	-	406,483	-	406,483
General Fund, Enterprise & Others	4.03	64,832	2,000,000	-	2,068,490	64,832
		143,768,527	203,363,700	132,179,549	214,956,336	143,768,527

Details are shown in Anneture-B

4.01 Community Finance Sector (Micro Finance Program & others)

Member Savings Fund	72,240,937	25,200,689	10,182,928	87,258,698	72,240,937
Equity Fund	60,921,804	173,574,956	118,010,903	116,485,857	60,921,804
Covariant Reserve Fund-CRF	2,580,771	-	2,580,771	-	2,580,771
WAVE Agriculture Institute	648,327	36,569	-	684,896	648,327
Lift Goat	3,455,032	180,257	-	3,635,289	3,455,032
Lift Sheep	1,871,777	97,655	-	1,969,432	1,871,777
Lift Dhan beez	580,100	30,265	-	610,365	580,100
	142,298,748	199,120,391	130,774,602	210,644,537	142,298,748
Accounts Receivable (Interest on FDR)	998,464	2,243,309	998,464	2,243,309	998,464
	143,297,212	201,363,700	131,773,066	212,887,846	143,297,212

4.02 Livelihood Development Sector

WAVE Heifer Project Fund	406,483	-	406,483	-	406,483
	406,483	-	406,483	-	406,483

4.03 General Fund, Enterprise & Others

General Fund	-	2,000,000	-	2,000,000	-
WAVE Trade Training Center	64,832	3,658	-	68,490	64,832
	64,832	2,000,000	-	2,068,490	64,832



						Amount in Taka
Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017	
5.00 Loans, Advances and Receivables						
Rights & Governance Sector	5.01	2,635,116	1,262,000	251,162	3,645,954	2,635,116
Community Finance Sector (Micro Finance Program)	5.02	14,590,799	70,823,608	31,060,568	54,353,839	14,590,799
Livelihood Development Sector	5.03	4,353,821	416,000	4,343,821	426,000	4,353,821
General Fund, Enterprise & Others	5.04	9,873,572	3,489,224	816,628	12,546,168	9,873,572
		31,453,308	75,990,832	36,472,179	70,971,961	31,453,308
5.01 Rights & Governance Sector						
SDG Project		193,862	-	193,862	-	193,862
AVCB Project		545,179	-	-	545,179	545,179
Loan Receivable-EWG Project		744,020	-	-	744,020	744,020
EWG Project		346,638	-	-	346,638	346,638
SDG Project Advance		57,300	-	57,300	-	57,300
PRODIGY project		578,898	-	-	578,898	578,898
Food for All Campaign		26,719	-	-	26,719	26,719
LGP Project		142,500	-	-	142,500	142,500
MNH Project		-	468,000	-	468,000	-
Active Citizen Project		-	494,000	-	494,000	-
FK exchange Program		-	300,000	-	300,000	-
		2,635,116	1,262,000	251,162	3,645,954	2,635,116
5.02 Community Finance Sector (Micro Finance Program)						
Staff Loan (Motor Cycle)		4,720,632	181,843	1,103,878	3,798,597	4,720,632
Staff Loan (By-Cycle & Others)		6,250	-	-	6,250	6,250
Angiur agro Machineries		6,100,000	-	6,100,000	-	6,100,000
Solar Power Program		1,800,000	27,950,794	5,300,000	24,450,794	1,800,000
Loan to other Project (Prodigy,Rangon,Sanmarks,Seed)		-	1,540,000	-	1,540,000	-
Advance-MCP(Staff)		1,863,917	7,675,134	8,170,585	1,368,466	1,863,917
Loan Receivable of WATSAN		100,000	-	-	100,000	100,000
Loan Receivable of Solar Power Program		-	1,986,558	325,000	1,661,558	-
Advance,Deposits & Pre- Solar Power Program		-	8,175,605	7,975,605	200,000	-
Loan to other Project of Biogas Program		-	3,202,505	2,085,500	1,117,005	-
Advance to Vendor of Solar Irrigation Program		-	20,111,169	-	20,111,169	-
		14,590,799	70,823,608	31,060,568	54,353,839	14,590,799
5.03 Livelihood Development Sector						
Loan Receivable-Solar Power Program		225,000	-	225,000	-	225,000
Advance for Biogas plant of IDCOL		129,471	-	129,471	-	129,471
Biogas project		10,000	-	-	10,000	10,000
DDRMP(inclusion) project		-	400,000	-	400,000	-
Loan Receivable-R F of Heifer		3,879,350	-	3,879,350	-	3,879,350
Advance,Deposits & Pre- Solar Power Program		110,000	16,000	110,000	16,000	110,000
EYW Project		4,353,821	416,000	4,343,821	426,000	4,353,821
5.04 General Fund, Enterprise & Others						
Solar Power Program		4,050,000	-	-	4,050,000	4,050,000
CLAP project		1,009	-	-	1,009	1,009
DDRMP (inclusion) project		1,000	-	-	1,000	1,000
REE-CALL Project		20,000	-	20,000	-	20,000
Ankur seeds		42,300	-	-	42,300	42,300



Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017	
Ankur Craft -Rangan	1,080,000	-	150,000	930,000	1,080,000	
Training center	400,000	-	-	400,000	400,000	
ICS Project	100,000	-	-	100,000	100,000	
Mother A/C, Dhaka	100,000	-	-	100,000	100,000	
Biogas and BFP	1,765,115	-	-	1,765,115	1,765,115	
Basic Literacy Project	-	160,273	-	160,273	-	
General Fund (NGO Buro approved)	-	5,000	-	5,000	-	
Staff Loan Motorcycle & Others-Mother A/C	1,643,148	322,441	479,028	1,486,561	1,643,148	
Loan -Angkur Craft	-	2,720,010	-	2,720,010	-	
Ankur Agro Machinerries	171,000	191,500	167,600	194,900	171,000	
CDC (Receivable)	500,000	90,000	-	590,000	500,000	
	9,873,572	3,489,224	816,628	12,546,168	9,873,572	
6.00 Security Deposit						
Community Finance Sector (MFP & Others)	6.01	159,135	20,220,000	-	20,379,135	159,135
Livelihood Development Sector	6.02	17,500	-	17,500	-	17,500
General Fund. Enterprise & Others	6.03	968,250	95,000	20,000	1,043,250	968,250
		1,144,885	20,315,000	37,500	21,422,385	1,144,885
6.01 Community Finance Sector (Micro Finance Program & others)						
Security deposit(Trust Bank)		-	20,000,000	-	20,000,000	-
Telephone Security		131,335	-	-	131,335	131,335
Electric Security (Head Office)		27,800	-	-	27,800	27,800
Office rent Security		-	220,000	-	220,000	-
		159,135	20,220,000	-	20,379,135	159,135
6.02 Livelihood Development Sector						
Biogas project security		17,500	-	17,500	-	17,500
		17,500	-	17,500	-	17,500
6.03 General Fund. Enterprise & Others						
House Rent Security from Mother A/C		143,250	-	-	143,250	143,250
House Rent Security For Ankur Craft		335,000	95,000	-	430,000	335,000
Godown Security For Ankur Seeds		30,000	-	-	30,000	30,000
Security Deposit of Agro Machinerries		460,000	-	20,000	440,000	460,000
		968,250	95,000	20,000	1,043,250	968,250
7.00 Loan to Beneficiaries						
Community Finance Sector (MCP & Others)	7.01	2,785,091,451	6,101,938,145	5,765,483,857	3,121,545,739	2,785,091,451
Livelihood Development Sector	7.02	19,661,663	-	19,661,663	-	19,661,663
		2,804,753,114	6,101,938,145	5,785,145,520	3,121,545,739	2,804,753,114
7.01 Community Finance Sector (Micro Credit Program & Others)						
Jagoron		1,086,385,897	2,408,289,000	2,244,927,932	1,249,746,965	1,086,385,897
Agrosor		793,436,571	1,757,859,000	1,551,654,142	999,641,429	793,436,571
Buniad		167,671,732	337,997,000	331,112,043	174,556,689	167,671,732
Sufolon Loan		504,537,311	1,069,350,000	1,183,173,124	390,714,187	504,537,311
SUFOLON (KGF)		9,967,519	30,000,000	30,164,369	9,803,150	9,967,519
LIFT Project		89,992,336	202,375,000	174,140,035	118,227,301	89,992,336
ENRICH-IGA		70,143,868	162,558,000	132,184,008	100,517,860	70,143,868
ENRICH-AC		3,866,725	5,240,000	4,117,442	4,989,283	3,866,725
ENRICH-LI		1,535,715	7,200,000	3,159,660	5,576,055	1,535,715
WASH		50,927,767	53,282,000	78,233,541	25,976,226	50,927,767

Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017	
SDL	2,377,100	32,470,000	17,247,325	17,599,775	2,377,100	
Start Up Capital	-	1,050,000	413,522	636,478	-	
Housing Loan-Bangladesh Bank	4,248,910	1,610,000	1,749,073	4,109,837	4,248,910	
Solar Power Program	-	20,350,289	8,865,029	11,485,260	-	
Biogas Program	-	12,307,856	4,342,612	7,965,244	-	
	2,785,091,451	6,101,938,145	5,765,483,857	3,121,545,739	2,785,091,451	
7.02 Livelihood Development Sector						
IDCOL Biogas Project	7,575,856	-	7,575,856	-	7,575,856	
Solar Power Program	12,085,807	-	12,085,807	-	12,085,807	
	19,661,663	-	19,661,663	-	19,661,663	
8.00 Other Assets						
Right & Governance Sector	8.01	2,778,179	-	2,778,179	-	2,778,179
Community Finance Sector (MFP & others)	8.02	30,448,571	68,568,527	29,424,665	69,592,433	30,448,571
Livelihood Development Sector	8.03	15,413,453	5,428,701	18,335,536	2,506,618	15,413,453
General Fund, Enterprise & Others	8.04	8,457,242	44,839,195	33,029,031	20,267,406	8,457,242
		57,097,445	118,836,423	83,567,411	92,366,457	57,097,445
8.01 Right & Governance Sector						
Receivable Donation of LDP Project		1,368,979	-	1,368,979	-	1,368,979
Receivable Donation of Active Citizen Project		420,500	-	420,500	-	420,500
Payable Overhead of SLS Project		988,700	-	988,700	-	988,700
		2,778,179	-	2,778,179	-	2,778,179
8.02 Community Finance Sector (Micro Finance Program & others)						
Embezzlement by Staff		1,667,301	-	95,479	1,571,822	1,667,301
Advance Tax Deducted at Source		796,431	1,433,967	796,436	1,433,962	796,431
Unused Printing & Stationary		278,979	-	46,897	232,082	278,979
Rice Seeds		94,218	137,117	108,218	123,117	94,218
Receivable Office Rent		371,000	143,000	118,000	396,000	371,000
Goat		1,534,907	517,095	897,557	1,154,445	1,534,907
Cow		307,500	66,000	50,200	323,300	307,500
Sheep		-	1,219,915	-	1,219,915	-
		5,050,336	3,517,094	2,112,787	6,454,643	5,050,336
Receivable Donation						
Donation receivable of Projects		19,640,997	28,326,495	14,239,459	33,728,033	19,640,997
Advance Donation (Project)		5,750,558	6,473,150	8,456,242	3,767,466	5,750,558
		25,391,555	34,799,645	22,695,701	37,495,499	25,391,555
Tax at Source of Housing Project		6,680	1,510	-	8,190	6,680
Inventory of Solar Power Program		-	7,851,643	-	7,851,643	-
Inventory of Biogas Program		-	1,385,886	1,185,153	200,733	-
Receivable of Biogas Program		-	3,849,566	2,545,510	1,304,056	-
Inventories Of ICS Program		-	1,078,524	885,514	193,010	-
Receivable Of ICS Program		-	613,963	-	613,963	-
Solar Irrigation Pump of Irrigation Project		-	15,470,696	-	15,470,696	-
		6,680	30,251,788	4,616,177	25,642,291	6,680
		30,448,571	68,568,527	29,424,665	69,592,433	30,448,571



Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017
8.03 Livelihood Development Sector					
Receivable Compensation of Biogas Project	162,900	-	162,900	-	162,900
Receivable Training Fees of Biogas Project	122,810	-	122,810	-	122,810
Receivable Subsidy Of Biogas Project	1,044,000	-	1,044,000	-	1,044,000
Closing Inventory of Biogas Project	222,632	-	222,632	-	222,632
Inventory of Solar Power Program	5,727,683	-	5,727,683	-	5,727,683
Inventories & Assets Of ICS Program	313,827	-	313,827	-	313,827
Community Contribution & Others of CBCAP	2,053,644	-	2,053,644	-	2,053,644
Property, Plan-Solar Power program	14,040	-	14,040	-	14,040
Receivable Donation of DDRMP	352,194	-	352,194	-	352,194
Other Assets of CLAP Project	1,164,168	-	1,164,168	-	1,164,168
Accounts Receivable of ICS Program	100,850	-	100,850	-	100,850
Accounts Receivable of PACE(Sheep)	3,896,311	4,627,181	6,815,478	1,708,014	3,896,311
Fund refund to Donar-WASH REECALL	44,222	-	44,222	-	44,222
Fund refund to Donar-REECALL	170,924	-	170,924	-	170,924
Fund refund to RF-EPPFICE HEIFER	17,626	-	17,626	-	17,626
Fund refund to Donor-BRAVE Project	5,622	-	-	5,622	5,622
Fund refund to M/AC -CLAP Project	-	35,009	-	35,009	-
Fund refund to M/AC -DDRMP Project	-	8,538	8,538	-	-
Accounts Receivable of PACE Pro. (Onion)	-	757,973	-	757,973	-
	15,413,453	5,428,701	18,335,536	2,506,618	15,413,453

8.04 General Fund, Enterprise & Others					
Account Receivable of Ankur Seeds	539,799	641,322	701,972	479,149	539,799
Work in Progress of Ankur Craft	1,219,392	1,479,171	1,151,469	1,547,094	1,219,392
Account Receivable of Ankur Craft	102,411	761,700	349,646	514,465	102,411
Receivable Income-Training Division	6,270	94,261	-	100,531	6,270
Inventories of ANKUR Seeds	545,208	449,920	479,608	515,520	545,208
AIT of Mother A/C	19,674	2,221	-	21,895	19,674
Advance and prepayments-Mother A/C	200,000	200,000	-	400,000	200,000
Receivable Interest on FDR-Mother A/C	-	65,466	-	65,466	-
Receivable Training Fee-Trade Training Center	-	349,334	-	349,334	-
Investories of Angkur Agro Mach.	5,824,488	40,663,700	30,346,336	16,141,852	5,824,488
Bill receivable of AAM	-	132,100	-	132,100	-
	8,457,242	44,839,195	33,029,031	20,267,406	8,457,242

As at 01 July 2017	As at 30 June 2018			As at 30 June 2017
	Social Activity	Micro Finance Program	Total	

9.00 Cash and Cash Equivalents						
Cash in Hand	9.01	9,033,799	22,587	18,245,621	18,268,208	9,033,799
Cash at Bank	9.02	97,498,234	19,868,216	277,280,509	297,148,725	97,498,234
		106,532,033	19,890,803	295,526,130	315,416,933	106,532,033

9.01 Cash in Hand						
Rights & Governance Sector	9.01.01	63,749	15,000	-	15,000	63,749
Community Finance Sector (MFP & Others)	9.01.02	8,834,835	-	18,245,621	18,245,621	8,834,835
Livelihood Development Sector	9.01.03	37,030	-	-	-	37,030
General Fund, Enterprise & Others	9.01.04	98,185	7,587	-	7,587	98,185
		9,033,799	22,587	18,245,621	18,268,208	9,033,799



	As at 01 July 2017	As at 30 June 2018			As at 30 June 2017	
		Social Activity	Micro Finance Program	Total		
9.01.01 Rights & Governance Sector						
SLS Project	43,535	-	-	-	43,535	
AVCB Project	20,214	15,000	-	15,000	20,214	
	<u>63,749</u>	<u>15,000</u>	<u>-</u>	<u>15,000</u>	<u>63,749</u>	
9.01.02 Community Finance Sector (Micro Finance Program & others)						
Micro Finance Program	8,478,392	-	17,635,104	17,635,104	8,478,392	
Housing Project	8,527	-	-	-	8,527	
Solar Power Program	215,100	-	355,736	355,736	215,100	
Biogas Program	132,816	-	254,781	254,781	132,816	
	<u>8,834,835</u>	<u>-</u>	<u>18,245,621</u>	<u>18,245,621</u>	<u>8,834,835</u>	
9.01.03 Livelihood Development Sector						
PACE Project (Onion)	37,030	-	-	-	37,030	
	<u>37,030</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,030</u>	
9.01.04 General Fund, Enterprise & Others						
Training Division, Chuadanga	3,164	877	-	877	3,164	
Ankur Craft	93,547	6,579	-	6,579	93,547	
WTTC	1,464	131	-	131	1,464	
CDC	10	-	-	10	10	
	<u>98,185</u>	<u>7,587</u>	<u>-</u>	<u>7,587</u>	<u>98,185</u>	
9.02 Cash at bank						
Rights & Governance Sector	9.02.01	15,103,846	7,557,636	-	7,557,636	15,103,846
Community Finance Program (Micro Finance Program & others)	9.02.02	70,895,563	-	277,280,509	277,280,509	70,895,563
Livelihood Development Program	9.02.03	6,785,476	10,246,978	-	10,246,978	6,785,476
General Fund, Enterprise & Others	9.02.04	4,713,349	2,063,602	-	2,063,602	4,713,349
		<u>97,498,234</u>	<u>19,868,216</u>	<u>277,280,509</u>	<u>297,148,725</u>	<u>97,498,234</u>
9.02.01 Rights & Governance Sector						
EWG Project	17,194	16,814	-	16,814	17,194	
PRODIGY Project	14,932	14,592	-	14,592	14,932	
Food for All Campaign	2,349	1,828	-	1,828	2,349	
LGP Project	19,478	19,478	-	19,478	19,478	
LDP Project	1,700	-	-	-	1,700	
SLS Project	63,275	16,667	-	16,667	63,275	
SAN Marks Project	-	14,326	-	14,326	-	
Right to Food For All Fund & Oxfam	33,890	264,950	-	264,950	33,890	
AVCB Project	12,711,815	4,452,635	-	4,452,635	12,711,815	
MNH Project	2,239,213	812,248	-	812,248	2,239,213	
Active Citizen Project	-	49,200	-	49,200	-	
FK exchange Program	-	1,894,898	-	1,894,898	-	
	<u>15,103,846</u>	<u>7,557,636</u>	<u>-</u>	<u>7,557,636</u>	<u>15,103,846</u>	
9.02.02 Community Finance Program (Micro Finance Program & others)						
Micro Finance Program	63,754,685	-	259,505,836	259,505,836	63,754,685	
Housing Project	773,893	-	1,021,544	1,021,544	773,893	
WATSAN Project	4,390	-	4,509	4,509	4,390	
Solar Power Program	4,272,905	-	12,796,817	12,796,817	4,272,905	
Biogas Program	2,078,330	-	3,863,643	3,863,643	2,078,330	
ICS Program	11,360	-	65,005	65,005	11,360	
Solar Irrigation Program	-	-	23,155	23,155	-	
	<u>70,895,563</u>	<u>-</u>	<u>277,280,509</u>	<u>277,280,509</u>	<u>70,895,563</u>	



	As at 01 July 2017	As at 30 June 2018			As at 30 June 2017
		Social Activity	Micro Finance Program	Total	
9.02.03 Livelihood Development Program					
CLAP Project	38,084	-	-	-	38,084
JNNPF Project	90,764	91,220	-	91,220	90,764
ACCESS Project	1,138,426	1,573,303	-	1,573,303	1,138,426
EYW Project	4,350,945	3,454,599	-	3,454,599	4,350,945
ASL Project	796	6,998	-	6,998	796
PACE Project (Onion)	550,546	5,724	-	5,724	550,546
PACE Project (Sheep)	38,189	996,447	-	996,447	38,189
SEIP	562,774	99,153	-	99,153	562,774
DDRMP (inclusion Project)	10,613	-	-	-	10,613
BRAVE Project	186	-	-	-	186
EPPFICE Project	5	-	-	-	5
Revolving Fund of HEIFER	-	21,322	-	21,322	-
EESBGMS Project	-	3,998,212	-	3,998,212	-
Heifer Revolving Fund	4,148	-	-	-	4,148
	6,785,476	10,246,978	-	10,246,978	6,785,476
9.02.04 General Fund, Enterprise & Others					
Mother A/C	1,325,091	1,087,551	-	1,087,551	1,325,091
CDC	74,060	12,218	-	12,218	74,060
Training Division, Chuadanga	53,415	141,328	-	141,328	53,415
WTTC	2,805,396	552,623	-	552,623	2,805,396
Ankur Seeds	26,964	67,023	-	67,023	26,964
Ankur Craft	147,773	151,554	-	151,554	147,773
Ankur Agro Machineries	280,650	51,305	-	51,305	280,650
	4,713,349	2,063,602	-	2,063,602	4,713,349

	Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017
10.00 Fund account						
Rights & Governance Sector	10.01	3,402,409	2,593,978	243,545	6,214,884	3,402,409
Community Finance Sector (Micro Finance program & Others)	10.02	325,780,357	200,514,330	240,894	526,053,793	325,780,357
Livelihood Development Sector	10.03	(2,438,731)	747,063	2,511,548	(4,203,216)	(2,438,731)
General Fund, Enterprise & Others	10.04	8,247,705	2,298,375	(89,515)	10,635,595	8,247,705
		334,991,740	206,153,746	2,906,472	538,701,056	334,991,740
10.01 Rights & Governance Sector						
AVCB Project		3,974,241	(602,567)	-	3,371,674	3,974,241
LGP Project		3,492	158,486	-	161,978	3,492
LDP Project		(229,321)	(1,700)	231,021	-	(229,321)
SDG Project		12,524	-	12,524	-	12,524
EWG Project		600	1,106,872	-	1,107,472	600
MNH Project		16,208	30,608	-	46,816	16,208
PRODIGY		1,150	(340)	-	810	1,150
Food For All		29,068	(521)	-	28,547	29,068
SLS Project		(406,769)	1,954,409	-	1,547,640	(406,769)
Right to Food For All Fund & Oxfam		1,216	17,171	-	18,387	1,216
Active Citizen project		-	1,858	-	1,858	-
FK exchange Program		-	50,203	-	50,203	-
SAN Marks Project		-	(120,501)	-	(120,501)	-
		3,402,409	2,593,978	243,545	6,214,884	3,402,409



Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017
10.02 Community Finance Sector (Micro Finance program & others)					
Capital Fund with statutory Reserve Fund	318,119,073	203,939,151	240,894	521,817,330	318,119,073
Housing Loan Project	792,276	116,500		908,776	792,276
WATSAN Project	104,389	119	-	104,508	104,389
Solar Power Program	5,657,280	(1,863,688)		3,793,592	5,657,280
Biogas Program	1,118,302	(81,887)	-	1,036,415	1,118,302
ICS Program	(10,963)	20,955		9,992	(10,963)
Solar Irrigation Program	-	(1,616,820)	-	(1,616,820)	-
	325,780,357	200,514,330	240,894	526,053,793	325,780,357
10.03 Livelihood Development Sector					
ICCHD-1 Project	170,460	(1,274)	158,951	10,235	170,460
ICCHD-2 Project	8,270	-	8,270	-	8,270
JNNPF Project	4,149	457	-	4,606	4,149
CBCAP Project	140,961	2,016,136	2,053,644	103,453	140,961
EEPFICE Project	99,080	(5)	99,075	-	99,080
PACE Project (Sheep)	250,965	(50,071)	-	200,894	250,965
BRAVE Project	(778,479)	(40,159)	-	(818,638)	(778,479)
HEIFER Revolving Fund	4,148	(181)	-	3,967	4,148
PACE Project (Onion)	204,756	(30,073)	-	174,683	204,756
WASH REE CALL Project	44,222	-	44,222	-	44,222
REE CALL Project	147,386	-	147,386	-	147,386
ACCESS Project	1,241,585	(203,825)	-	1,037,760	1,241,585
CLAP Project	(1,085,343)	1,110,259	-	24,916	(1,085,343)
SEIP	(2,816,738)	(2,052,126)	-	(4,868,864)	(2,816,738)
DDRMP (inclusion Project)	(74,153)	(2,075)	-	(76,228)	(74,153)
	(2,438,731)	747,063	2,511,548	(4,203,216)	(2,438,731)
Note : Solar Power Program Tk.56,57,280, Biogas Program Tk.11,18,302 & ICS Program Tk. (10963) total : 67,64,619 transfer to CFS.					
10.04 General Fund, Enterprise & Others					
Mother A/C with MCP donation Fund	4,025,536	1,005,367	5,625	5,025,278	4,025,536
Ankur Seed	607,843	(263,762)	(95,140)	439,221	607,843
CDC	574,070	7,981	-	582,051	574,070
WTTC	3,434,738	1,164,909	-	4,599,647	3,434,738
Training Division, Chuadanga	(497,899)	(100,025)	-	(597,924)	(497,899)
Angkur Craft	(300,072)	14,286	-	(285,786)	(300,072)
Angkur Agro Machineries	403,489	469,619	-	873,108	403,489
	8,247,705	2,298,375	(89,515)	10,635,595	8,247,705
11.00 Disaster Management & Others Fund					
Community Finance Sector (Micro Finance program & Others)					
Disaster management Fund- Solar Power	174,808	57,803	-	232,611	174,808
Revaluation Reserved (Land, Livestock & Others)	4,864,888	169,067,138	246,747	173,685,279	4,864,888
Capacity Building Fund(KGF)	-	449,362	-	449,362	-
	5,039,696	169,574,303	246,747	174,367,252	5,039,696
12.00 Loan Loss Provision					
Community Finance Sector (Micro Finance program & others)					
Loan Loss Provision (PKSF)	54,724,796	11,475,684	9,158,702	57,041,778	54,724,796
	54,724,796	11,475,684	9,158,702	57,041,778	54,724,796
13.00 Insurance Fund					
Community Finance Sector (Micro Finance program & others)					
Insurance Fund	102,772,928	61,164,897	42,120,803	121,817,022	102,772,928
	102,772,928	61,164,897	42,120,803	121,817,022	102,772,928



Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017	
14.00 Loans Payable						
Rights & Governance Sector	14.01	3,704,400	134,827	3,009,200	830,027	3,704,400
Community Finance Sector (Micro Finance program)	14.02	1,906,908,242	1,799,276,388	1,480,087,202	2,226,097,428	1,906,908,242
Livelihood Development sector	14.03	14,329,645	4,643,515	13,464,513	5,508,647	14,329,645
General Fund, Enterprise & Others	14.04	17,658,469	13,210,000	3,445,002	27,423,467	17,658,469
		1,942,600,756	1,817,264,730	1,500,005,917	2,259,859,569	1,942,600,756
14.01 Rights & Governance Sector						
PRODIGY Project		300,000	-	-	300,000	300,000
Active Citizen Project		420,500	-	420,500	-	420,500
SAN Marks Project		-	134,827	-	134,827	-
LDP Project		1,600,000	-	1,600,000	-	1,600,000
SLS Project		1,383,900	-	988,700	395,200	1,383,900
		3,704,400	134,827	3,009,200	830,027	3,704,400
14.02 Community Finance Sector (Micro Finance program)						
Loan from PKSF		692,240,823	585,000,000	564,184,997	713,055,826	692,240,823
Loan from Bank		1,205,437,785	1,136,500,000	902,794,073	1,439,143,712	1,205,437,785
LIFT RLF Loan		5,000,000	-	-	5,000,000	5,000,000
Loan From BB of Housing Loan Project		4,229,634	1,610,000	1,642,539	4,197,095	4,229,634
Loan & refinance IDCOL of Solar Power Program		-	38,646,729	10,290,452	28,356,277	-
Loan & refinance IDCOL of Biogas Program		-	14,799,189	1,150,141	13,649,048	-
Loan & refinance of ICS Program		-	897,234	25,000	872,234	-
Loan Of Solar Irrigation Program		-	21,823,236	-	21,823,236	-
		1,906,908,242	1,799,276,388	1,480,087,202	2,226,097,428	1,906,908,242
14.03 Livelihood Development sector						
ICS Program		427,000	-	427,000	-	427,000
Solar Power Program		5,969,971	-	5,969,971	-	5,969,971
CLAP Project		2,287,595	-	2,277,502	10,093	2,287,595
Biogas Program		1,766,115	-	1,766,115	-	1,766,115
DDRMP (inclusion Project)		446,960	-	360,732	86,228	446,960
EEPFICE Project		1,000	-	1,000	-	1,000
REE-CALL Project		23,538	-	23,538	-	23,538
JNNPF Project		26,954	-	-	26,954	26,954
ICCPHD-1 Project		1,000	-	1,000	-	1,000
SEIP		3,379,512	4,226,160	2,637,655	4,968,017	3,379,512
Revolving fund-Heifer		-	417,355	-	417,355	-
		14,329,645	4,643,515	13,464,513	5,508,647	14,329,645
14.04 General Fund, Enterprise & Others						
Mercantile Bank, Chuadanga		8,301,436	1,100,000	1,595,002	7,806,434	8,301,436
Angkur Craft (Gratuity Fund)		1,232,733	-	-	1,232,733	1,232,733
Angkur Craft (Mother A/C)		1,080,000	910,000	250,000	1,740,000	1,080,000
Loans Payable -Ankur Agro Machineries		6,102,000	11,000,000	1,600,000	15,502,000	6,102,000
Training division from Mother A/C		400,000	-	-	400,000	400,000
Ankur Seeds From Mother A/C		42,300	-	-	42,300	42,300
Ankur Seeds From CDC & MCP		500,000	200,000	-	700,000	500,000
		17,658,469	13,210,000	3,445,002	27,423,467	17,658,469

Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017	
15.00 Member Savings						
Community Finance Sector (General Savings)						
General Savings	581,767,403	690,274,126	562,188,843	709,852,686	581,767,403	
Security Savings	113,664,850	58,682,885	68,589,649	103,758,086	113,664,850	
Voluntary Savings	-	50,876,566	23,752,866	27,123,700	-	
	695,432,253	799,833,577	654,531,358	840,734,472	695,432,253	
16.00 Donation Received in Advance						
Rights & Governance Sector	16.01	20,126,554	120,221,871	127,906,428	12,441,997	20,126,554
Livelihood Development Sector	16.02	10,625,467	30,660,117	28,474,434	12,811,150	10,625,467
		30,752,021	150,881,988	156,380,862	25,253,147	30,752,021
16.01 Rights & Governance Sector						
LGP Project		158,486	-	158,486	-	158,486
SDG Project		238,639	-	238,639	-	238,639
EWG Project		1,107,252	-	1,107,252	-	1,107,252
AVCB Project		13,685,486	106,761,081	112,463,282	7,983,285	13,685,486
PRODIGY Project		292,680	-	-	292,680	292,680
SLS Project		2,388,332	-	2,388,332	-	2,388,332
MNH Project		2,223,005	10,560,864	11,550,437	1,233,432	2,223,005
Right to Food For All Fund & Active Citizen Project		32,674	213,889	-	246,563	32,674
FK exchange Program		-	541,342	-	541,342	-
		-	2,144,695	-	2,144,695	-
		20,126,554	120,221,871	127,906,428	12,441,997	20,126,554
16.02 Livelihood Development Sector						
EPPFICE Project		5,813	-	5,813	-	5,813
BRAVE Project		1,055,335	-	-	1,055,335	1,055,335
JNNPF Project		59,661	-	-	59,661	59,661
EESBGMS Project		-	5,057,360	1,059,148	3,998,212	-
EYW Project		4,460,945	8,501,854	9,492,200	3,470,599	4,460,945
PACE Project		3,934,500	4,600,000	5,830,039	2,704,461	3,934,500
ASL Project		796	6,708,203	6,702,001	6,998	796
ACCESS Project		1,108,417	5,792,700	5,385,233	1,515,884	1,108,417
		10,625,467	30,660,117	28,474,434	12,811,150	10,625,467
17.00 Grants for Fixed Assets						
Community Finance Sector	17.01	-	15,320,338	-	15,320,338	-
General Fund, Enterprise & Others	17.02	10,731,507	-	1,104,391	9,627,116	10,731,507
		10,731,507	15,320,338	1,104,391	24,947,454	10,731,507
17.01 Community Finance Sector						
Irrigation Project		-	15,320,338	-	15,320,338	-
		-	15,320,338	-	15,320,338	-
17.02 General Fund, Enterprise & Others						
Grants for Fixed Asset		10,731,507	-	1,104,391	9,627,116	10,731,507
		10,731,507	-	1,104,391	9,627,116	10,731,507
18.00 Others Liabilities						
Community Finance Sector (MFP & Others)	18.01	20,573,340	41,554,579	21,535,984	40,591,935	20,573,340
Rights & Governance Sector	18.02	-	50,000	50,000	-	-
Livelihood Development Sector	18.03	25,992,585	746,456	23,896,122	746,456	25,992,585
General Fund, Enterprise & Others	18.04	1,936,199	154,213,561	154,159,394	1,990,366	1,936,199
		48,502,124	196,564,596	199,641,500	43,328,757	48,502,124



Notes	As at 01 July 2017	Addition during the year	Adjustment during the year	As at 30 June 2018	As at 30 June 2017
18.01 Community Finance Sector (MFP & Others)					
Staff Security	7,007,470	1,824,700	755,755	8,076,415	7,007,470
Provision for Expenses	860,481	1,194,746	381,036	1,674,191	860,481
Others Payable	285,521	29,800	310,791	4,530	285,521
Provision for Interest on Security Savings	9,707,838	6,508,691	723,523	15,493,006	9,707,838
Advance Donation (GOAT)	1,514,949	762,706	275,600	2,002,055	1,514,949
Advance Donation (Sheep)	953,383	-	762,706	190,677	953,383
Advance Donation (Seed)	226,098	-	169,606	56,492	226,098
Advance Donation (ENRICH)	-	10,800,000	-	10,800,000	-
Loan of MCP	1,500	287,500	197,000	92,000	1,500
Insurance A/C of Housing Project	16,100	16,100	-	32,200	16,100
Loan from M/A for Housing Project	-	1,500	-	1,500	-
Accounts Payable-Solar Power Program	-	19,396,015	17,907,967	1,488,048	-
Staff Security-Solar Power Program	-	619,380	42,000	577,380	-
Audit Fee Provision of Biogas Program	-	20,000	-	20,000	-
Provision for Audit Fee -ICS Project	-	15,175	10,000	5,175	-
Payable to others of Solar Irrigation Program	-	78,266	-	78,266	-
	20,573,340	41,554,579	21,535,984	40,591,935	20,573,340
18.02 Rights & Governance Sector					
Provision for Expenses-SLS	-	50,000	50,000	-	-
	-	50,000	50,000	-	-
18.03 Livelihood Development Sector					
Refinancing by IDCOL-S. Power Pro.	11,842,164	-	11,842,164	-	11,842,164
Accounts Payable-Solar Power Pro.	2,233,882	-	2,233,882	-	2,233,882
Staff Security-Solar Power Program	531,780	-	531,780	-	531,780
Refinancing by IDCOL -Biogas Pro.	8,518,674	-	8,518,674	-	8,518,674
Payable-IDCOL Biogas Project	63,225	-	-	-	63,225
Provision for Expenses of CBCAP	2,033,238	-	-	-	2,033,238
Provision for Expenses of ICCPHD-2 Project	150,000	-	150,000	-	150,000
Advance Donation PKSF-PACE Project (Onion)	579,622	-	579,622	-	579,622
Advance Donation-Org-PACE Project (Onion)	-	746,456	-	746,456	-
Provision for Audit Fee -ICS Project	10,000	-	10,000	-	10,000
Provision for Audit Fee -Biogas Program	20,000	-	20,000	-	20,000
Provision for Audit Fee -S.Power Progra	10,000	-	10,000	-	10,000
	25,992,585	746,456	23,896,122	746,456	25,992,585
18.04 General Fund, Enterprise & Others					
Current A/C With Pro-Mother A/C	297,185	133,522,203	133,709,807	109,581	297,185
Current A/C Overhead-Mother A/C	396,633	-	325,000	71,633	396,633
Provision for Exp.-Mother A/C	100,000	75,000	100,000	75,000	100,000
BLP Fund -Mother A/C	-	107,396	-	107,396	-
Bills Payable of Training Division	727,741	-	24,937	702,804	727,741
Provision For Audit Fee-Training Div.	5,000	-	5,000	-	5,000
Provision For Audit Fee & Ex.-WTTC	5,000	21,784	5,000	21,784	5,000
Provision For Audit Fee -CDC	-	20,167	-	20,167	-
Accounts Payable-Angkur Craft	-	56,801	-	56,801	-
Production Reserve-Angkur Seeds	95,140	-	95,140	-	95,140
Provision For Audit Fee-Angkur Seed	5,000	-	-	5,000	5,000
Accounts Payable-Angkur AM	299,500	20,410,210	19,894,510	815,200	299,500
Provision for Audit-Angkur AM	5,000	-	-	5,000	5,000
	1,936,199	154,213,561	154,159,394	1,990,366	1,936,199

Amount in Taka

Notes	2017-2018					2016-2017
	Received in Cash for the year	Last year Advance Donation	Income	Fund Refund	Received in advance	Income
19.00 Donation Income						
Rights & Governance Sector 19.01	123,549,512	19,595,238	129,449,493	1,545,940	12,441,997	35,453,960
Comunity Finance sector (MFP & others) 19.02	27,305,819	26,418,270	38,790,439	-	-	32,866,481
Livelihood Development Sector 19.03	43,634,405	13,960,757	31,408,221	-	12,811,150	31,942,134
	194,489,736	59,974,265	199,648,153	1,545,940	25,253,147	100,262,575
19.01 Rights & Governance Sector						
PRODIGY Project	-	-	-	-	292,680	30,663
AVCB Project	106,761,081	13,685,486	112,463,282	-	7,983,285	20,912,870
MNH Project	10,560,864	2,223,005	10,004,497	1,545,940	1,233,432	2,607,367
Right to Food For All Fund & Oxfam	1,277,625	32,674	1,063,736	-	246,563	416,494
Active Citizen Project	585,000	-	43,658	-	541,342	-
FK exchange Program	4,364,942	-	2,220,247	-	2,144,695	-
LGP Project	-	158,489	158,489	-	-	896,782
EWG Project	-	1,107,252	1,107,252	-	-	249,550
SLS Project	-	2,388,332	2,388,332	-	-	7,374,092
SDG Project	-	-	-	-	-	2,936,063
Food for All Campaign	-	-	-	-	-	30,079
	123,549,512	19,595,238	129,449,493	1,545,940	12,441,997	35,453,960
19.02 Comunity Finance sector (MFP & others)						
Micro Finance Program	8,948,861	26,611,280	35,560,141	-	-	32,866,481
Solar Power Program	551,110	-	551,110	-	-	-
Biogas Program	2,485,510	(193,010)	2,292,500	-	-	-
ICS Program	-	-	386,688	-	-	-
Solar Irrigation Program	15,320,338	-	-	-	-	-
	27,305,819	26,418,270	38,790,439	-	-	32,866,481
19.03 Livelihood Development Sector						
CBCAP Project	-	2,033,239	2,033,239	-	-	2,597,879
CLAP Project	-	1,113,334	1,113,334	-	-	2,232,841
PACE Project (Onion)	1,512,000	579,622	2,103,139	-	-	782,978
PACE Project (Sheep)	11,363,969	3,549,408	4,579,075	-	2,704,461	6,269,410
ACCESS Project	5,742,088	1,108,417	5,385,233	-	1,515,884	4,164,544
ASL Project	6,708,203	796	6,702,001	-	6,998	2,671,024
EYW Project	8,501,854	4,460,945	9,492,200	-	3,470,599	2,529,943
SEIP	4,748,931	-	4,748,931	-	-	2,148,924
EESBGMS Project	5,057,360	-	1,059,148	-	3,998,212	-
BRAVE Project	-	1,055,335	-	-	1,055,335	-
JNNPF Project	-	59,661	-	-	59,661	-
EEPFICE Project	-	-	-	-	-	583,648
WASH REECALL Project	-	-	-	-	-	3,029,417
REE-CALL Project	-	-	-	-	-	871,647
Solar Power Program	-	-	-	-	-	438,516
Biogas Project	-	-	-	-	-	3,372,460
DDRMP(Inclusion) Project	-	-	-	-	-	248,903
	43,634,405	13,960,757	31,408,221	-	12,811,150	31,942,134

	Notes	Amount in Taka	
		2017-2018	2016-2017
20.00 Revenue Income			
Right & Governance Sector	20.01	101,873	120,031
Community Finance Sector	20.02	780,341,311	507,136,436
Livelihood Development Sector	20.03	1,367,228	37,122,228
General Fund, Entrepirse & Others	20.04	53,868,075	32,808,471
		835,678,487	577,187,166
21.00 Revenue Expenditure			
Rights & Governance Sector	21.01	618,617,421	36,599,509
Comunity Finance Sector	21.02	126,957,386	463,803,951
Livelihood Developemnt Sector	21.03	37,836,467	65,509,988
General Fund. Enterprire & Others	21.04	51,569,698	32,643,045
		834,980,972	598,556,493

20.01 Community Finance Sector

	Micro Finance Program	Housing Project	Solar Power Program	Biogas Project	ICS Program	Solar Irrigation Program	WATSAN	Total 2017-18	Total 2016-17
Service Charge	747,295,324	218,231	1,475,752	765,410			-	749,754,717	495,770,035
Interest on Investment	12,263,764	-					-	12,263,764	5,547,682
Revenue from Sale	-	-	8,880,593	1,172,603	248,800			10,301,996	-
Bank Interest	1,594,070	25,849	115,633	44,401	318	12,555	132	1,792,958	1,729,156
Admission Fee	654,710	-					-	654,710	675,400
Form Pass Book Sales	2,398,660	-					-	2,398,660	2,318,262
Miscellaneous Income	3,174,506	-					-	3,174,506	1,095,901
Total Income	767,381,034	244,080	10,471,978	1,982,414	249,118	12,555	132	780,341,311	507,136,436
Adjustments									
Service Charge	52,428,461	-	29,605	-			-	52,458,066	10,214,061
Interest on Investment	2,243,309	-	-	-			-	2,243,309	998,464
Miscellaneous Income	213,421	-	(4,667,285)	749,856	126,425		-	(3,577,583)	108,268
Total Adjustment	54,885,191	-	(4,637,680)	749,856	126,425	-	-	51,123,792	11,320,793
Total Receipt	712,495,843	244,080	15,109,658	1,232,558	122,693	12,555	132	729,217,519	495,815,643

20.02 Right & Governance Sector

	Active Citizen	SDG	EWG	PRODIGY	Food for All Campaign	Fk exchange	SAN Marks	SLS	MNH	Right to Food For All Fund & Oxfam	Total 2017-2018	Total 2016-2017
Bank Interest	1,858		217	276	60	37,114	94		30,608	18,557	88,784	112,036
Other Income	-					13,089					13,089	7,995
Total Income	1,858		217	276	60	50,203	94		30,608	18,557	101,873	120,031
Adjusted with												
Other Income	-	-	-	-	-	-	-	-	-	-	-	-
Total adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Total Receipt	1,858	-	217	276	60	50,203	94		30,608	18,557	101,873	120,031

20.03 Livelihood Development Sector

	ACCESS	PACE Onion	PACE Sheep	Solar Power Program	HEIFER Revolving Fund	Bio-Gas	SEIP	JNNPF	REECALL	ICCHD-1 & 2 & EEPFICE	Total 2017-2018	Total 2016-2017
Sales Revenue												34,519,877
service Charge /PO donation		222,935	-	-	-	-	-	-	-	-	222,935	1,550,165
Bank Interest	27,410	9,287	-	-	286		13,364	1,147	-	-	51,494	150,053
Other Income							1,092,799				1,092,799	902,133
Total Income	27,410	232,222	-	-	286	-	1,106,163	1,147	-	-	1,367,228	37,122,228
Adjusted with												
Adjusted With revenue income	-	-	-	-	-	-	-	-	-	-	-	15,313,194
Total adjustment	-	-	-	-	-	-	-	-	-	-	-	15,313,194
Total Receipt	27,410	232,222	-	-	286	-	1,106,163	1,147	-	-	1,367,228	21,809,034

20.04 General Fund, Entrepirse & Others

	Mother Account	Ankur Agro Machineries	Ankur Craft	ANKUR Seeds	CDC	Traning Division	WTTC	Total 2017-2018	Total 2016-2017
Overhead income	5,444,644	-	-	-	-	-	-	5,444,644	757,972
Sales Revenue	-	32,953,724	2,176,439	958,747	37,720	-	-	36,126,630	2,804,147
Fuel Sale/Machineries Sale	-	428,000	-	-	-	-	-	428,000	17,491,680
Income from Training	-	-	-	-	-	4,388,901	6,210,121	10,599,022	10,143,690
Donation for Others Project	-	-	-	-	-	-	-	-	449,335
Bank Interest	107,800	4,745	4	722	2,136	-	29,515	144,922	41,265
Other Income	104,365	225,000	-	-	120,000	675,492	-	1,124,857	1,120,382
Total Income	5,656,809	33,611,469	2,176,443	959,469	159,856	5,064,393	6,239,636	53,868,075	32,808,471
Adjusted with									
Adjusted with Sales Revenue	-	-	-	-	-	-	-	-	116,300
Adjusted With revenue income	426,980	390,100	412,054	106,300	-	1,602,845	273,166	3,211,445	(1,225,837)
Total adjustment	426,980	390,100	412,054	106,300	-	1,602,845	273,166	3,211,445	(1,109,537)
Total Receipt	5,229,829	33,221,369	1,764,389	853,169	159,856	3,461,548	6,512,802	51,202,962	31,698,934

21 Revenue Expenditure

21.01 Rights & Governance Sector

Amount in Taka

Name Project/Program	Rights & Governance Sector 2017-2018											Total 2017-2018	Total 2016-2017
	PRODIGY	AVCB	EWG	Fk exchange	MNH	SLS	LDP	Food for All Campaign	SAN Marks	Active Citizen	Right to Food For All Fund & Oxfam		
Salary Expenses	-	50,237,498	-	385,632	1,449,000	-	-	-	120,000	-	300,000	52,492,130	19,111,689
Project Expenses	-	51,860,637	-	947,544	7,859,222	43,535	-	-	-	-	757,798	61,468,736	10,324,261
Office rent	-	676,445	-	699,530	108,000	-	-	-	-	-	-	1,483,975	-
Stationary & Utilities	-	2,161,464	-	-	84,000	-	-	-	-	7,000	-	2,252,464	1,528
Travel/Conveyance	-	1,167,074	-	179,652	105,000	-	-	-	-	6,000	-	1,457,726	45,205
Fuel	-	661,745	-	-	94,000	-	-	-	-	7,900	-	763,645	-
Bank Charge	616	986	597	7,889	2,400	6,608	1,700	582	595	1,762	7,324	31,059	9,803
Postage & Telephone bill	-	498,830	-	-	7,000	-	-	-	-	6,000	-	511,830	8,920
Depreciation	-	602,567	-	-	-	343,780	-	-	-	-	-	946,347	945,206
Gas, Water & Electricity Bill	-	-	-	-	67,000	-	-	-	-	6,000	-	73,000	134,015
Audit Fee	-	-	-	-	-	40,000	-	-	-	-	-	40,000	49,400
Others Expenditure	-	5,198,603	-	-	228,875	-	-	-	-	8,996	-	5,436,474	5,969,482
Total Expenditure	616	113,065,849	597	2,220,247	10,004,497	433,923	1,700	582	120,595	43,658	1,065,122	126,957,386	36,599,509
Adjustments													
Depreciation & others	-	602,567	-	-	-	343,780	-	-	-	-	-	946,347	945,206
Total Adjustments	-	602,567	-	-	-	343,780	-	-	-	-	-	946,347	945,206
Total Payment	616	112,463,282	597	2,220,247	10,004,497	90,143	1,700	582	120,595	43,658	1,065,122	126,011,039	35,654,303

21.02 Community Finance Sector

Name Project/Program	Community Finance Sector (MFP & others) 2017-18							Amount in Taka	
	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN	Total 2017-2018	Total 2016-2017
Service Charge paid to PKSF	49,047,315	-	603,191	-	-	-	-	49,650,506	55,370,976
Service Charge paid to Bank and Others	106,376,482	80,548	-	547,964	-	-	-	107,004,994	61,266,854
Bank Charge & Commission	3,462,341	19,975	164,573	50,336	1,802	15,855	13	3,714,895	2,409,099
Salary & Bonus	256,664,362	-	6,732,908	1,400,327	78,446	-	-	264,876,043	203,859,359
Staff Residence	6,476,474	-	-	-	-	-	-	6,476,474	2,946,337
Conveyance	4,605,610	25,057	498,246	34,247	450	-	-	5,163,610	4,919,174
Printing & Stationary	9,193,945	1,000	199,623	2,724	1,246	31,158	-	9,429,696	8,491,436
Fuel	4,288,954	-	149,978	82,637	-	-	-	4,521,569	3,119,470
Training Expenses	3,477,613	-	11,229	-	-	-	-	3,488,842	4,479,194
Office Rent	9,311,182	-	133,724	-	-	-	-	9,444,906	10,665,691
Postage & Telephone	2,955,422	-	22,712	-	130	-	-	2,978,264	2,388,111
Gas water & electricity	3,349,533	-	-	-	-	-	-	3,349,533	2,818,302
Audit Fees	422,500	-	10,000	20,000	5,000	5,000	-	462,500	300,000
Entertainment	1,857,107	1,000	13,379	200	-	64,844	-	1,936,530	1,390,354
Miscellaneous Loss	42,770	-	-	-	-	-	-	42,770	28,546
Social Expenses	14,684,235	-	-	-	-	-	-	14,684,235	11,084,171
Loan Loss provision	11,475,684	-	-	-	-	-	-	11,475,684	19,357,482
Interest on Regular Savings	33,479,751	-	-	-	-	-	-	33,479,751	24,953,485
Interest on Security Savings	6,510,602	-	-	-	-	-	-	6,510,602	5,684,469
Interest on Voluntary Savings	735,662	-	-	-	-	-	-	735,662	-
Service Charge Rebate	23,593,834	-	-	-	-	-	-	23,593,834	-
Depreciation	4,721,827	-	16,949	-	3,856	-	-	4,742,632	4,681,791
Other Expenditure	40,732,128	-	4,330,264	2,218,366	523,922	1,512,518	-	49,317,198	33,177,753
Amortization of Software	1,394,803	-	-	-	-	-	-	1,394,803	104,423
Transfer to Capacity Building Fund	141,888	-	-	-	-	-	-	141,888	307,474
Revenue Expenditure	599,002,024	127,580	12,886,776	4,356,801	614,852	1,629,375	13	618,617,421	463,803,951

Name Project/Program	Community Finance Sector (MFP & others) 2017-18							Total 2017-2018	Total 2016-2017
	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN		
Adjustments									
Bank Charge & Commission	580	-	(35,741)	-	-	-	-	(35,161)	1,293,948
Salary & Bonus	1,295,709	-	(529,531)	-	-	-	-	766,178	(80,721)
Staff Residence	(149,103)	-	-	-	-	-	-	(149,103)	(490,595)
Conveyance	(165,122)	-	(18,605)	-	-	-	-	(183,727)	(74,498)
Printing & Stationary	(35,976)	-	(6,379)	-	-	-	-	(42,355)	(33,147)
Fuel	(138,589)	-	(5,013)	-	-	-	-	(143,602)	-
Training Fees	(118,676)	-	-	-	-	-	-	(118,676)	(632,919)
Office Rent	(259,520)	-	-	-	-	-	-	(259,520)	573,363
Postage & Telephone	(53,554)	-	-	-	-	-	-	(53,554)	-
Gas water & electricity	(30,106)	-	-	-	-	-	-	(30,106)	19,494
Depreciation	(4,721,827)	-	-	-	-	-	-	(4,721,827)	(4,681,791)
Audit Fees	258,125	-	(10,000)	-	(5,000)	-	-	243,125	(300,000)
Entertainment	(35,658)	-	-	-	-	-	-	(35,658)	(97,925)
Other Expenditure	(3,227,077)	-	1,055,528	41,326	(486,703)	-	-	(2,616,926)	(2,924,667)
Loan Loss provision	(11,475,684)	-	-	-	-	-	-	(11,475,684)	(19,357,482)
Interest on Regular Savings	(33,479,751)	-	-	-	-	-	-	(33,479,751)	(24,953,485)
Interest on Security Savings	(6,510,602)	-	-	-	-	-	-	(6,510,602)	(5,684,469)
Interest on Voluntary Savings	(735,662)	-	-	-	-	-	-	(735,662)	-
Miscellaneous Loss	-	-	-	-	-	-	-	-	(28,546)
Service Charge Rebate	(23,593,834)	-	-	-	-	-	-	(23,593,834)	-
Amortization of Software	(1,394,803)	-	-	-	-	-	-	(1,394,803)	(104,423)
Transfer to Capacity Building Fund	(141,888)	-	-	-	-	-	-	(141,888)	(307,474)
Social Expenditure	611,079	-	-	-	-	-	-	611,079	496,754
Total Adjustments	(84,101,939)	-	450,259	41,326	(491,703)	-	-	(84,102,057)	(57,368,583)
Total Payment	514,900,085	127,580	13,337,035	4,398,127	123,149	1,629,375	13	534,515,364	406,435,368

21.3 Livelihood Development Sector

Amount in Taka

Name Project/Program	Livelihood Development Sector-2017-18									Total 2017-2018	Total 2016-2017
	JNNPF	CBCAP	CLAP	EESBGMS	PACE (Sheep)	PACE (Onion)	DDRMP	HEIFER Revolving Fund	ICCHD-1 & 2 &EEPFICE		
	1	2	3	4	5	6	7	8	9		
Salary Expenses	-	-	-	591,619	2,718,233	1,392,981	-	-	-	4,702,833	6,842,430
Interest Expenses	-	-	-	-	-	-	-	-	-	-	-
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Project Expenses	-	-	-	-	-	334,305	-	-	-	334,305	6,050,997
Training Fees, Food & Others	-	-	-	-	655,168	582,414	-	-	-	1,237,582	175,920
Stationary & Utilities	-	-	-	-	52,360	-	-	-	-	52,360	193,498
Travel/Conveyance	-	-	-	83,176	1,710	-	-	-	-	84,886	89,662
Postage & Telephone bill	-	-	-	-	-	16,174	-	-	-	16,174	60,311
Bank Charge	690	-	3,075	-	-	-	2,076	467	5	6,313	11,337
Fuel	-	-	-	-	90,800	-	-	-	-	90,800	38,125
Entertainment	-	-	-	-	-	-	-	-	-	-	-
Office Rent	-	-	-	-	-	-	-	-	-	-	96,505
Repair & Maintenance	-	-	-	-	-	-	-	-	-	-	-
Subsidy Payment/Overhead Expenses	-	-	-	-	167,700	-	-	-	-	167,700	240,750
Audit Fee	-	-	-	-	-	-	-	-	-	-	40,000
Depreciation	-	17,103	-	-	50,071	39,560	-	-	1,274	108,008	88,160
Others Expenditure	-	-	-	384,353	893,104	-	-	-	-	1,277,457	652,205
Total Expenditure	690	17,103	3,075	1,059,148	4,629,146	2,365,434	2,076	467	1,279	8,078,418	14,579,900
Adjustments											
Depreciation	-	17,103	-	-	50,071	39,360	-	-	1,274	107,808	(20,405)
Adjusted with Revenue Expenses	-	-	-	-	-	303,000	-	-	-	303,000	1,362,736
Total Adjustments	-	17,103	-	-	50,071	342,360	-	-	1,274	410,808	1,342,331
Total Payment	690	-	3,075	1,059,148	4,579,075	2,023,074	2,076	467	5	7,667,610	15,922,231

Name Project/Program	WASH REECALL Project	SEIP	Boi-Gas	EYW	BRAVE	Solar Power	ICS	ASL	ACCESS	Total 2017-2018	Total 2016-2017
	10	11	12	13	14	15	16	17	18		
Salary Expenses	-	1,137,000	-	2,442,960	-	-	-	2,230,622	4,141,117	9,951,699	14,343,311
Interest Expenses	-	-	-	-	-	-	-	-	-	-	453,208
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	18,350,833
Project Expenses	-	6,299,206	-	6,503,528	-	-	-	2,700,575	473,603	15,976,912	6,651,404
Training Fees, Food & Others	-	-	-	-	-	-	-	1,058,307	215,271	1,273,578	5,437,871
Stationary & Utilities	-	-	-	36,418	-	-	-	70,000	88,265	194,683	159,111
Travel/Conveyance	-	-	-	78,910	-	-	-	240,962	272,145	592,017	1,137,210
Postage & Telephone bill	-	-	-	56,777	-	-	-	-	-	56,777	59,266
Bank Charge	-	-	-	5,399	186	-	-	1,535	-	7,120	217,420
Fuel	-	-	-	138,725	-	-	-	-	58,832	197,557	371,790
Entertainment	-	-	-	-	-	-	-	-	-	-	22,667
Office Rent	-	-	-	193,968	-	-	-	96,000	96,000	385,968	506,030
Repair & Maintenance	-	-	-	35,515	-	-	-	-	-	35,515	98,313
Subsidy Payment/Overhead Expenses	-	-	-	-	-	-	-	-	-	-	1,010,000
Audit Fee	-	-	-	-	-	-	-	-	40,000	40,000	70,000
Depreciation	-	-	-	-	39,974	-	-	-	231,235	271,209	215,111
Others Expenditure	-	471,014	-	-	-	-	-	304,000	-	775,014	1,826,543
Total Expenditure	-	7,907,220	-	9,492,200	40,160	-	-	6,702,001	5,616,468	29,758,049	50,930,088
Adjustments											
Depreciation	-	-	-	-	-	-	-	-	231,235	231,235	-
Adjusted with Revenue Expenses	-	-	-	-	39,974	-	-	-	373,740	413,714	(20,702,499)
Total Adjustments	-	-	-	-	39,974	-	-	-	604,975	644,949	(20,702,499)
Total Payment	-	7,907,220	-	9,492,200	186	-	-	6,702,001	5,011,493	29,113,100	71,632,587
Grand Total of Expenditure	690	7,924,323	3,075	10,551,348	4,669,306	2,365,434	2,076	6,702,468	5,617,747	37,836,467	65,509,988
Grand Total of Adjustments	-	17,103	-	-	90,045	342,360	-	-	606,249	1,055,757	(19,360,168)
Grand Total of Payment	690	7,907,220	3,075	10,551,348	4,579,261	2,023,074	2,076	6,702,468	5,011,498	36,780,710	46,149,820

21.04

Name Project/Program	General Fund. Enterprrie & Others 2017-2018							Amount in Taka	
	Mother Accounts	Ankur Agro Machineries	ANKUR Seeds	Ankur Craft	Traning Division	WTTC	CDC	Total 2017-2018	Total 2017-2018
Salary Expenses	1,450,957	1,551,686	236,626	312,110	1,605,994	2,031,015	-	7,188,388	4,682,943
Cost of Goods Sold	-	30,346,336	-	1,151,474	-	-	-	31,497,810	16,785,135
Project Expenses	60,416	304,970	962,390	67,600	1,151,745	1,616,296	73,438	4,236,855	3,858,862
Training Fees, Food & Others	-	-	-	-	-	-	-	-	1,585,694
Stationary & Utilities	-	10,911	756	3,756	496,061	689,591	1,222	1,202,297	185,900
Travel/Conveyance	158,328	123,085	2,100	22,575	597,036	26,499	-	929,623	635,326
Gas, Water & Electricity	31,662	19,575	-	12,229	1,110	106,614	6,156	177,346	172,917
Postage & Telephone bill	26,558	32,608	-	7,364	-	25,799	2,152	94,481	28,266
Bank Charge	17,092	23,959	2,366	2,745	3,330	13,058	960	63,510	39,319
Fuel	175,224	54,883	-	-	27,980	1,625	-	259,712	44,352
Entertainment	3,135	55,676	510	6,012	-	2,899	-	68,232	28,031
Office Rent	97,838	136,400	-	27,000	108,000	207,465	-	576,703	526,010
Repair & Maintenance	118,225	100,643	-	11,246	13,372	26,584	-	270,070	393,711
Honorarium	-	112,600	-	500,293	-	-	2,000	614,893	918,431
Subsidy Payment /Overhead Expenditure	144,400	-	-	-	-	-	-	144,400	4,000
Audit Fee	75,000	5,000	5,000	5,000	5,000	5,000	35,417	135,417	130,000
Depreciation	1,576,733	32,658	13,483	20,478	37,810	124,692	-	1,805,854	1,916,639
Others Expenditure	715,874	230,860	-	12,275	1,116,980	197,588	30,530	2,304,107	707,509
Total Expenditure	4,651,442	33,141,850	1,223,231	2,162,157	5,164,418	5,074,725	151,875	51,569,698	32,643,045
Adjustments									
Depreciation	-	-	-	-	-	-	-	-	(1,775,438)
Adjusted with Revenue Expenses	1,750,629	679,994	240,121	359,582	168,796	469,599	45,167	3,713,888	2,518,745
Audit Fee	-	-	-	-	-	-	-	-	(105,000)
Total Adjustments	1,750,629	679,994	240,121	359,582	168,796	469,599	45,167	3,713,888	638,307
Total Payment	2,900,813	32,461,856	983,110	1,802,575	4,995,622	4,605,126	106,708	47,855,810	33,281,352

		Amount in Taka			
Notes	2017-2018			Total 2016-2017	
	Social Activities	Micro Finance Program	Total		
23.00 Loan Received				-	
Rights & Governance Sector	23.01	134,827	-	134,827	901,000
Community Finance Sector (Micro Finance Program)	23.02	-	7,308,395,320	7,308,395,320	5,781,570,293
Livelihood Development Sector	23.03	4,226,160	-	4,226,160	26,204,569
General Fund, Entrepirse & Others	23.04	4,088,122	-	4,088,122	15,492,390
		8,449,109	7,308,395,320	7,316,844,429	5,824,168,252
23.01 Rights & Governance Sector					
SAN Marks Project from MCP & P		134,827	-	134,827	-
SDG Project		-	-	-	101,000
SLS Project		-	-	-	800,000
		134,827	-	134,827	901,000
23.02 Community Finance Sector (Micro Finance Program)					
Loan realization-MCP		-	5,521,445,536	5,521,445,536	4,096,510,293
Loan from Bank		-	1,136,500,000	1,136,500,000	1,133,500,000
Loan from PKSF-MFP		-	585,000,000	585,000,000	549,150,000
Housing Loan from Bank		-	1,610,000	1,610,000	1,610,000
Loan Realization of H/P		-	1,749,073	1,749,073	-
Loan received from M/A for H/P		-	1,500	1,500	800,000
Loan received of Solar Power Program		-	21,159,594	21,159,594	-
Loan realization of Solar Power Program		-	7,764,635	7,764,635	-
Loan received of Biogas Program		-	6,660,900	6,660,900	-
Loan realization of Biogas Program		-	4,210,612	4,210,612	-
Loan received of ICS Program		-	470,234	470,234	-
Loan received from IDCOL of Solar Irrigation Program		-	10,724,236	10,724,236	-
Loan received from M/A of Solar Irrigation Program		-	11,099,000	11,099,000	-
		-	7,308,395,320	7,308,395,320	5,781,570,293
23.03 Livelihood Development Sector					
Loan Received SEIP from MFP		4,226,160	-	4,226,160	3,379,512
Loan Recovery From Mother Account- ACCESS Project		-	-	-	447,846
Loan Recovery-Biogas Project		-	-	-	2,887,198
Loan Received-Biogas Project		-	-	-	3,840,412
Loan Received-Solar Power Program		-	-	-	13,965,267
Loan Received-ICS Program		-	-	-	380,000
Loan Received- PACE Project (Onion)		-	-	-	1,000
Loan from Mother Account-CLAP		-	-	-	1,113,334
Loan from Mother Account-WASH RECALL		-	-	-	190,000
		4,226,160	-	4,226,160	26,204,569
23.04 General Fund, Entrepirse & Others					
Mother Account		678,322	-	678,322	1,688,390
Trade training Center		294,300	-	294,300	-
Angkur Seeds and Fruits		200,000	-	200,000	13,402,000
Angkur Agro machineries		2,005,500	-	2,005,500	2,000
Angkur Craft		910,000	-	910,000	400,000
		4,088,122	-	4,088,122	15,492,390



		Amount in Taka			
Notes	2017-2018			Total 2016-2017	
	Social Activities	Micro Finance Program	Total		
24.00 Advance Received					
Rights & Governance Sector	24.01	3,054,700	-	3,054,700	1,418,900
Community Finance Sector (MFP)	24.02	-	15,675,908	15,675,908	16,817,787
Livelihood Development Sector	24.03	283,050	-	283,050	1,001,553
General Fund Enterprise & others	24.04	2,237,174	-	2,237,174	1,285,937
		5,574,924	15,675,908	21,250,832	20,524,177
24.01 Rights & Governance Sector					
MNH Project		3,054,700	-	3,054,700	-
Right to Food For All Fund		-	-	-	55,000
SLS Project		-	-	-	1,363,900
		3,054,700	-	3,054,700	1,418,900
24.02 Community Finance Sector (MFP)					
Micro Finance Program-MFP		-	308,917	308,917	16,817,787
Advance donation of MFP		-	10,800,000	10,800,000	-
Solar Power Program		-	4,566,991	4,566,991	-
		-	15,675,908	15,675,908	16,817,787
24.03 Livelihood Development Sector					
PACE Sheep		173,050	-	173,050	50,000
EYW Project		110,000	-	110,000	-
ACCESS Project		-	-	-	753
Solar Power		-	-	-	60,000
Biogas Project		-	-	-	857,800
REE-CALL Project		-	-	-	33,000
		283,050	-	283,050	1,001,553
24.04 General Fund Enterprise & others					
Mother Account		149,255	-	149,255	10,000
Trade Training Center		40,719	-	40,719	-
Training Division		2,047,200	-	2,047,200	1,213,590
Ankur Craft		-	-	-	50,100
WTTC		-	-	-	12,247
		2,237,174	-	2,237,174	1,285,937
25.00 Other Receipt					
Community Finance Sector (MFP & Others)	25.01	-	946,558,213	946,558,213	652,224,408
Livelihood Development Sector	25.02	420,757	-	420,757	27,427,732
General Fund, Enterprise	25.03	133,522,203	-	133,522,203	89,342,559
Rights & Governance Sector	25.04	-	-	-	487,386
		133,942,960	946,558,213	1,080,501,173	768,994,699
25.01 Community Finance Sector (MFP & Others)					
Savings Collection-MFP		-	705,960,493	705,960,493	526,042,699
Insurance-MFP		-	61,159,897	61,159,897	43,347,216
Various receipts-MFP		-	47,294,539	47,294,539	42,183,197
Investment Encashment -MFP		-	130,872,045	130,872,045	37,399,735
Training Fee Received from PKSF-MFP		-	428,538	428,538	21,250
Insurance of H/P		-	16,100	16,100	16,100
Various receipts of SPP		-	616,335	616,335	-
Down Payment received-BP		-	132,000	132,000	-
Received payable of SIP		-	78,266	78,266	-
Loan Recovery-Housing Project		-	-	-	3,214,211
		-	946,558,213	946,558,213	652,224,408

Amount in Taka				
Notes	2017-2018			Total 2016-2017
	Social Activities	Micro Finance Program	Total	
25.02 Livelihood Development Sector				
PACE Sheep	3,402	-	3,402	-
FDR Incashment of Heifer Project	417,355	-	417,355	-
Refinancing Received from IDCOL-BP	-	-	-	3,168,717
Down Payment received-Biogas Prog	-	-	-	162,000
Advance Received PKSf-PACE Project	-	-	-	5,615,062
Refinancing Receive from SPP	-	-	-	8,746,315
Staff Security-Solar Power Program	-	-	-	290,400
Down Payment received-Solar Power Program	-	-	-	2,560,463
Loan Recovery from Beneficiary-Solar Power Program	-	-	-	5,978,437
DRF (Insurance)-Solar Power Program	-	-	-	116,338
Bank Security received-Solar Power	-	-	-	790,000
	420,757	-	420,757	27,427,732
25.03 General Fund,Enterprise & Others				
Donation Received - Mother A/C	133,522,203	-	133,522,203	86,136,706
Security Deposits-Mother Account	-	-	-	48,145
Fund Payable to Other	-	-	-	755,519
Project-Mother Account	-	-	-	
Accounts Receivable & Salary Received of WTTTC	-	-	-	868,665
ANKUR Seeds-Account Receivable	-	-	-	796,120
Accounts Receivable Realized- Training Division	-	-	-	257,956
Building Expenses & Others- Training Division	-	-	-	475,183
Fixed Assets Sale -Ankur Craft	-	-	-	4,265
	133,522,203	-	133,522,203	89,342,559
25.04 Rights & Governance Sector				
SLS Project	-	-	-	487,386
	-	-	-	487,386
26.00 Loan Payment				
Community Finance Sector (MFP & Others)	26.01	-	1,513,123,447	1,513,123,447
Livelihood Development Sector	26.02	3,037,655	-	3,037,655
General Fund, Enterprise & Other	26.03	5,699,983	-	5,699,983
Rights & Governance Sector	26.04	-	-	989,352
		8,737,638	1,513,123,447	1,521,861,085
26.01 Community Finance Sector (MFP & Others)				
PKSF-MFP	-	559,184,997	559,184,997	567,090,422
Bank-MFP	-	902,794,073	902,794,073	487,090,311
Various Project-MFP	-	34,290,794	34,290,794	22,588,737
MCP-Solar Power Program	-	5,300,000	5,300,000	-
Refinance Loan of IDCOL- Solar Power Program	-	2,923,952	2,923,952	-
Bio Gas Program-Solar Power Program	-	2,066,500	2,066,500	-
ICS Program-Solar Power Program	-	300,000	300,000	-
Irrigation Program-SPP	-	1,461,558	1,461,558	-
B.B -Housing Project	-	1,642,539	1,642,539	2,178,254
Various Project from Biogas Program	-	3,134,034	3,134,034	-
ICS Program	-	25,000	25,000	-
		1,513,123,447	1,513,123,447	1,078,947,724

Notes	2017-2018			Total 2016-2017	
	Social Activities	Micro Finance Program	Total		
26.02 Livelihood Development Sector					
SEIP	2,637,655	-	2,637,655	-	
Revolving Fund of Heifer	400,000	-	400,000	-	
Biogas Project	-	-	-	2,545,268	
ICS Project	-	-	-	80,000	
Solar Power Program	-	-	-	11,345,297	
PACE Project (Onion)	-	-	-	1,000	
ACCESS Project	-	-	-	447,846	
WASH REECALL Project	-	-	-	190,000	
	<u>3,037,655</u>	<u>-</u>	<u>3,037,655</u>	<u>14,609,411</u>	
26.03 General Fund, Enterprize & Other					
Mother Account	355,273	-	355,273	1,113,000	
Angkur Agro Machineries from SOD	1,937,900	-	1,937,900	-	
Angkur Agro Machineries to iDE	52,500	-	52,500	171,000	
Angkur Craft	250,000	-	250,000	100,000	
WTTC	3,014,310	-	3,014,310	-	
CDC	90,000	-	90,000	-	
Ankur Agro Machineries to MFP	-	-	-	7,300,000	
	-	-	-	407,000	
	<u>5,699,983</u>	<u>-</u>	<u>5,699,983</u>	<u>9,091,000</u>	
26.04 Rights & Governance Sector					
SLS Project	-	-	-	800,000	
LGP Project	-	-	-	142,500	
SDG Project	-	-	-	46,852	
	<u>-</u>	<u>-</u>	<u>-</u>	<u>989,352</u>	
27.00 Advance Payment					
Rights & Governace Sector	27.01	4,316,700	-	4,316,700	576,000
Comunity Finance Sector (MFP & Others)	27.02	-	30,812,574	30,812,574	19,291,484
Livelihood Development Sector	27.03	6,645,217	-	6,645,217	19,881,891
General Fund, Enterprize & Other	27.04	4,493,231	-	4,493,231	3,168,266
		<u>15,455,148</u>	<u>30,812,574</u>	<u>46,267,722</u>	<u>42,917,641</u>
27.01 Rights & Governace Sector					
MNH Project		3,522,700	-	3,522,700	521,000
Active Citizen Project		494,000	-	494,000	-
Fk Exchange Program		300,000	-	300,000	-
Right to Food For All Fund		-	-	-	55,000
		<u>4,316,700</u>	<u>-</u>	<u>4,316,700</u>	<u>576,000</u>
27.02 Comunity Finance Sector (MFP & Others)					
Advance to Staff-MFP		-	50,000	50,000	8,667,734
Advance Donation To Project-MFP		-	6,473,150	6,473,150	10,623,750
Solar Power Program		-	4,088,255	4,088,255	-
ICS Program		-	90,000	90,000	-
Solar Irrigation Program		-	20,111,169	20,111,169	-
		<u>-</u>	<u>30,812,574</u>	<u>30,812,574</u>	<u>19,291,484</u>

Notes	2017-2018			Total 2016-2017	
	Social Activities	Micro Finance Program	Total		
27.03 Livelihood Development Sector					
Advance donation to PIP & payment - PACE Project (Goat)	6,003,089	-	6,003,089	7,858,920	
Advance payment -EYW Project	16,000	-	16,000	110,000	
Advance payment -PACE Project	303,000	-	303,000	104,000	
ACCESS Project	323,128	-	323,128	218,770	
Solar Power Program	-	-	-	10,568,701	
ICS Program	-	-	-	20,000	
Biogas Project	-	-	-	501,500	
CBCAP Project	-	-	-	500,000	
	6,645,217	-	6,645,217	19,881,891	
27.04 General Fund, Enterprize & Other					
Mother Account	1,540,231	-	1,540,231	213,466	
Angkur Agro Machineries	880,000	-	880,000	685,000	
Training Division	418,000	-	418,000	596,800	
WTTC	995,000	-	995,000	983,000	
Angkur Seeds	30,000	-	30,000	80,000	
Angkur Craft	605,000	-	605,000	610,000	
CDC	25,000	-	25,000	-	
	4,493,231	-	4,493,231	3,168,266	
28.00 Other Payment					
Rights & Governace Sector	28.01	1,545,940	-	1,545,940	15,424,098
Community Finance sector (MFP & Others)	28.02	-	6,706,306,395	6,706,306,395	5,358,059,381
Livelihood Development Sector	28.03	43,547	-	43,547	25,303,525
General Fund, Enterprize & Other	28.04	135,120,832	-	135,120,832	88,146,570
		136,710,319	6,706,306,395	6,843,016,714	5,486,933,574
28.01 Rights & Governace Sector					
MNH Project		1,545,940	-	1,545,940	-
SLS Project		-	-	-	14,473,098
LGP Project		-	-	-	951,000
		1,545,940	-	1,545,940	15,424,098
28.02 Community Finance sector (MFP & Others)					
Loan Disbursement-MFP		-	6,067,670,000	6,067,670,000	4,997,188,000
Savings Refund-MFP		-	346,841,589	346,841,589	225,644,824
Insurance Payments		-	32,255,185	32,255,185	17,588,551
Accounts payable		-	308,621	308,621	1,943,912
AIT		-	1,418,967	1,418,967	702,285
Goat Purchase		-	171,380	171,380	206,460
Provision For Expenses		-	311,212	311,212	2,212,018
Others Paymet for MFP		-	39,390,146	39,390,146	971,887
Investment -MFP		-	199,217,836	199,217,836	108,460,365
Loan Disbursement-H/P		-	1,610,000	1,610,000	2,991,079
Tax at Source of H/P		-	1,510	1,510	-
Payable payment to supplier of SPP		-	11,145,743	11,145,743	-
Staff security payment of SPP		-	42,000	42,000	-
Customer return of SPP		-	338,932	338,932	-
Materials purchase of ICS Program		-	301,133	301,133	-
Loan Disbursement-Biogas Program		-	4,132,000	4,132,000	-
Refinancing payment of Biogas Program		-	1,150,141	1,150,141	-
Payment For Audit Fees		-	-	-	150,000
		-	6,706,306,395	6,706,306,395	5,358,059,381



Notes	2017-2018			Total 2016-2017
	Social Activities	Micro Finance Program	Total	
28.03 Livelihood Development Sector				
Refund To M A/C-CLAP	35,009	-	35,009	-
Refund To M A/C-DDRMP	8,538	-	8,538	-
Staf Security-Solar Power Project	-	-	-	94,770
LC Security-Solar Power Project	-	-	-	1,040,000
Customer Return-Solar Power Project	-	-	-	647,974
Payable Payment-Solar Power Project	-	-	-	14,224,175
Refinancing payment to Solar Power Program	-	-	-	251,573
SHS Goods Purchase-Solar Power Pro.	-	-	-	825,983
Loan Disbursement-Biogas Project	-	-	-	6,543,000
Material Purchase for Biogas Project	-	-	-	705,441
Provision for Expenses-Biogas Project	-	-	-	22,130
Fiber Plant Purchase from Biogas Project	-	-	-	440,000
Refund Advance Service Charge & C.C CBCAP	-	-	-	107,711
Refund To Donor-WASH REECALL	-	-	-	44,222
Refund To Donor-REECALL	-	-	-	170,924
Refund To Donor-BRAVE	-	-	-	5,622
Material Purchase-ICS Program	-	-	-	180,000
	<u>43,547</u>	<u>-</u>	<u>43,547</u>	<u>25,303,525</u>
28.04 General Fund, Enterprize & Other				
Current A/C of Project-Mother A/C	132,590,207	-	132,590,207	85,458,390
FDR,CAR Loan & Fund adjust. -Mother A/C	2,330,625	-	2,330,625	685,103
Provision for Expenses -Mother A/C	100,000	-	100,000	191,547
Security Deposite-Angkur Craft	100,000	-	100,000	20,145
Bills Payable refund -Ankur Agro Machineries	-	-	-	1,078,900
Sales Return-Ankur Agro Machineries	-	-	-	116,300
Security Deposite-Ankur Craft	-	-	-	100,000
Bills Payable -Ankur Craft	-	-	-	10,797
Invest on FDR-WTTC	-	-	-	3,460
Bills Payable Paid-Training Division	-	-	-	481,928
	<u>135,120,832</u>	<u>-</u>	<u>135,120,832</u>	<u>88,146,570</u>

Annexure-A

WAVE Foundation
Schedule of Property, Plant & Equipments
as at 30 June 2018

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

SL	Particulars	COST					Rate %	DEPRECIATION					Written down Value as at 30 June 2018
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2016	Charged during the year	Adjustment		Balance as at 30 June 2017	
				Add	Less					Add	Less		
1	Land & Land Development	18,034,627	169,212,535	-	10,118,025	177,129,137	-	-	-	-	-	177,129,137	
2	Furniture	29,633,895	4,008,011	-	1,258,458	32,383,448	10%	11,550,527	1,855,074	-	267,184	13,138,417	19,245,031
3	Office equipment	30,958,354	2,159,982	-	4,855,355	28,262,981	20%	17,326,274	2,370,471	-	710,831	18,985,914	9,277,067
4	Vehicle	22,547,150	102,573	13,431	1,176,315	21,459,977	20%	11,080,234	1,884,260	372,103	492,638	12,099,753	9,360,224
5	Tin Shed & Building	7,041,254	11,639,637	-	336,778	18,344,113	20%	2,404,848	781,740	-	58,917	3,127,671	15,216,442
6	Elect. Equipment	7,187,389	853,674	-	211,110	7,829,953	20%	4,212,874	878,588	-	81,518	5,009,944	2,820,009
7	Bedding	467,631	41,693	-	9,094	500,230	30%	299,926	76,649	-	-	376,575	123,655
8	Books & Peredicals	35,266	3,094	-	-	38,360	20%	11,762	7,129	-	-	18,891	19,469
9	Biogas project	40,668	-	-	-	40,668	20%	29,713	8,832	-	-	38,545	2,123
10	Feeding Pot	7,317,671	-	-	-	7,317,671	-	7,897	1,469	-	-	9,366	7,308,305
11	Software	4,673,710	5,779,568	-	-	10,453,278	-	104,423	1,394,803	-	-	1,499,226	8,954,052
12	Agriculture Equipment & Pump	27,085	36,000	-	-	63,085	20%	142,689	9,239	-	-	151,928	(88,843)
13	Telephone & Mobile	16,300	-	-	-	16,300	20%	14,834	293	-	-	15,127	1,173
14	Gas Burner & Gas	-	2,950	-	-	2,950	-	-	98	-	-	98	2,852
	Balance as at 30 June 2018	127,981,000	193,839,717	13,431	17,965,135	303,842,151		47,186,001	9,268,645	372,103	1,611,088	54,471,455	249,370,696

A. Rights & Governance Sector

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	8,161,490	2,469,328	-	-	10,630,818	10%	2,992,529	640,361	-	-	3,632,890	6,997,928
2	Office Equipment	1,219,359	-	-	-	1,219,359	20%	655,302	112,811	-	-	768,113	451,246
3	Electric Equipment	121,154	92,865	-	-	214,019	20%	60,358	21,445	-	-	81,803	132,216
4	Vehicle	1,697,581	-	-	-	1,697,581	15%	838,923	171,730	-	-	1,010,653	686,928
	Balance as at 30 June 2018	11,199,584	2,562,193	-	-	13,761,777		4,547,112	946,347	-	-	5,493,459	8,268,318

A.1. Strengthening Legal Services for the Marginalized

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Furniture	1,432,220	-	-	-	1,432,220	110,209	-	-	440,336	991,884	
2	Office Equipment	707,059	-	-	-	707,059	81,453	-	-	381,246	325,813	
4	Electric Equipment	46,779	-	-	-	46,779	5,389	-	-	25,223	21,556	
5	Vehicle	1,273,696	-	-	-	1,273,696	146,729	-	-	686,776	586,920	
	Balance as at 30 June 2018	3,459,754	-	-	-	3,459,754	343,780	-	-	1,533,581	1,926,173	

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

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Furniture	6,729,270	2,469,328	-	-	9,198,598	530,152	-	-	3,192,554	6,006,044	
2	Office Equipment	512,300	-	-	-	512,300	31,358	-	-	386,867	125,433	
3	Electric Equipment	74,375	92,865	-	-	167,240	16,056	-	-	56,580	110,660	
4	Vehicle	423,885	-	-	-	423,885	25,001	-	-	323,877	100,008	
	Balance as at 30 June 2018	7,739,830	2,562,193	-	-	10,302,023	602,567	-	-	3,959,878	6,342,145	

B. Community Finance Sector (MFP & Others)

SL	Particulars	Cost				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Land & Land Devel.	17,284,627	163,647,623	-	-	180,932,250	-	-	-	-	180,932,250	
2	Furniture	9,735,379	1,275,143	-	4,547	11,005,975	658,836	-	-	4,311,376	6,694,599	
3	Office equipment	20,086,217	1,984,411	-	3,985,100	18,085,528	1,765,473	-	-	12,253,345	5,832,183	
4	Vehicle	8,651,652	102,573	111,524	413,299	8,229,402	859,436	372,103	-	3,435,271	4,794,131	
5	Tin Shed & Building	6,239,293	11,462,669	-	8,445	17,693,517	747,122	-	-	2,953,620	14,739,897	
6	Elect. Equipment	5,032,142	688,889	-	113,940	5,607,091	653,551	-	-	2,722,221	2,884,870	
7	Agricultural Equip.	45,529	36,000	-	-	81,529	5,121	-	-	42,567	38,962	
8	Books & Periodicals	35,266	3,094	-	-	38,360	7,129	-	-	18,891	19,469	
9	Biogas project	40,668	-	-	-	40,668	8,832	-	-	38,545	2,123	
10	Bedding	289,627	41,693	-	9,094	322,226	35,657	-	-	231,058	91,168	
11	Feeding Pot	8,380	-	-	-	8,380	1,469	-	-	9,366	(986)	
	Balance as at 30 June 2018	67,448,780	179,242,095	111,524	4,534,425	242,044,926	4,742,626	372,103	-	26,016,260	216,028,666	
	Total	79,431,781	190,586,575	111,524	14,652,450	255,254,382	6,137,429	372,103	-	27,515,486	227,738,896	

B.1. Micro Credit Program

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Land & Land Development	17,284,627	163,647,623	-	-	180,932,250	-	-	-	-	180,932,250	
2	Furniture	9,735,379	1,275,143	-	4,547	11,005,975	658,836	-	-	4,311,376	6,694,599	
3	Office equipment	20,086,217	1,884,611	-	3,985,100	17,985,728	1,751,335	-	-	12,239,207	5,746,521	
4	Vehicle	8,651,652	102,573	111,524	413,299	8,229,402	859,436	372,103	-	3,435,271	4,794,131	
5	Tin Shed & Building	6,239,293	11,443,391	-	8,445	17,674,239	747,122	-	-	2,949,767	14,724,472	
6	Elect. Equipment	5,032,142	671,339	-	113,940	5,589,541	650,743	-	-	2,715,903	2,873,638	
7	Agricultural Equip.	45,529	36,000	-	-	81,529	5,121	-	-	42,567	38,962	
8	Books & Peridicals	35,266	3,094	-	-	38,360	7,129	-	-	18,891	19,469	
9	Biogas project	40,668	-	-	-	40,668	8,832	-	-	38,545	2,123	
10	Bedding	289,627	41,693	-	9,094	322,226	35,657	-	-	231,058	91,168	
11	Feeding Pot	8,380	-	-	-	8,380	1,469	-	-	9,366	(986)	
	Balance as at 30 June 2018	67,448,780	179,105,467	111,524	4,534,425	241,908,298	4,721,827	372,103	-	25,991,951	215,916,347	

B.II. Intangible PPE

1	Software	4,673,710	5,779,568	-	-	10,453,278	1,394,803	-	-	1,499,226	8,954,052
2	Capital Work in Progress	7,309,291	5,564,912	-	10,118,025	2,756,178	-	-	-	-	2,756,178
	Balance as at 30 June 2018	11,983,001	11,344,480	-	10,118,025	13,209,456	1,394,803	-	-	1,499,226	11,710,230
	Total	79,431,781	190,449,947	111,524	14,652,450	255,117,754	6,116,630	372,103	-	27,491,177	227,626,577

B.2 Solar Power Program-SPP

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Furniture	-	-	-	-	-	-	-	-	-	-	
2	Office equipment	-	99,800	-	-	99,800	14,138	-	-	14,138	85,662	
3	Vehicle	-	-	-	-	-	-	-	-	-	-	
4	Tin Shed & Building	-	-	-	-	-	-	-	-	-	-	
5	Elect. Equipment	-	17,550	-	-	17,550	2,808	-	-	6,318	11,232	
	Balance as at 30 June 2018	-	117,350	-	-	117,350	16,946	-	-	20,456	96,894	

B.3 WAVE ICS Program-ICS

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	-	-	-	-	-	10%	-	-	-	-	-	-
2	Office equipment	-	-	-	-	-	20%	-	-	-	-	-	-
3	Vehicle	-	-	-	-	-	20%	-	-	-	-	-	-
4	Tin Shed & Building	-	19,278	-	-	19,278	15%	-	3,853	-	-	3,853	15,425
5	Elect. Equipment	-	-	-	-	-	20%	-	-	-	-	-	-
Balance as at 30 June 2018		-	19,278	-	-	19,278		-	3,853	-	-	3,853	15,425

C. Livelihood and Essential Services

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	495,250	-	-	-	495,250	10%	213,582	28,166	-	-	241,748	253,502
2	Office Equipment	1,116,054	-	-	-	1,116,054	20%	569,657	96,836	-	-	666,493	449,561
3	Electric Equipment	43,650	-	-	-	43,650	20%	40,766	13,021	-	-	53,787	(10,137)
4	Vehicle	1,413,575	-	-	-	1,413,575	15%	366,141	177,261	-	-	543,402	870,173
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	7,792	242	-	-	8,034	966
6	Vehicle	242,053	-	-	-	242,053	20%	59,188	63,489	-	-	122,677	119,376
Balance as at 30 June 2018		3,319,582	-	-	-	3,319,582		1,257,126	379,015	-	-	1,636,141	1,683,441

C.1. PACE Project (Goat)

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	1,470	-	-	-	1,470	10%	251	122	-	-	373	1,097
2	Office equipment	113,150	-	-	-	113,150	20%	46,269	13,376	-	-	59,645	53,505
3	Vehicle	242,053	-	-	-	242,053	20%	59,188	36,573	-	-	95,761	146,292
Balance as at 30 June 2018		356,673	-	-	-	356,673		105,708	50,071	-	-	155,779	200,894

C.2. PACE Project (Onion)

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
2	Office equipment	63,815	-	-	-	63,815	20%	1,595	12,444	-	-	14,039	49,776
3	Vehicle	138,033	-	-	-	138,033	20%	3,451	26,916	-	-	30,367	107,666
	Total	201,848	-	-	-	201,848		5,046	39,360	-	-	44,406	157,442

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

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	24,350	-	-	-	24,350	10%	14,075	1,027	-	-	15,102	9,248
2	Electric Equipment	7,650	-	-	-	7,650	20%	6,416	247	-	-	6,663	987
	Total:	32,000	-	-	-	32,000		20,491	1,274	-	-	21,765	10,235

C.4. Community Based Climate Adaptation Project-CBCAP

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	107,400	-	-	-	107,400	10%	37,317	7,008	-	-	44,325	63,075
2	Office Equipment	111,600	-	-	-	111,600	20%	61,127	10,095	-	-	71,222	40,378
	Total:	219,000	-	-	-	219,000		98,444	17,103	-	-	115,547	103,453

C.5 Breaking the Silence of Violence- BRAVE Project

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	243,840	-	-	-	243,840	10%	154,552	8,929	-	-	163,481	80,359
2	Office Equipment	496,793	-	-	-	496,793	20%	424,065	14,546	-	-	438,611	58,182
3	Electric Equipment	36,000	-	-	-	36,000	20%	34,350	330	-	-	34,680	1,320
4	Vehicle	353,624	-	-	-	353,624	15%	247,450	15,926	-	-	263,376	90,248
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	7,792	242	-	-	8,034	966
	Total:	1,139,257	-	-	-	1,139,257		868,209	39,973	-	-	908,182	231,075

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

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Furniture	118,190	-	-	118,190	10%	11,080	-	-	18,467	99,723	
2	Office Equipment	330,696	-	-	330,696	20%	58,819	-	-	95,420	235,276	
4	Vehicle (MC& MC)	921,918	-	-	921,918	20%	161,335	-	-	276,575	645,343	
	Total:	1,370,804	-	-	1,370,804		231,234	-	-	390,462	980,342	

D. General Fund, Enterprise & Others

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Land & Land Develo.	750,000	-	-	750,000	0%	-	-	-	-	750,000	
2	Furniture	10,924,366	263,540	1,253,911	9,933,995	10%	527,711	-	267,184	4,952,403	4,981,592	
3	Office Equipment	7,740,712	175,571	870,255	7,046,028	20%	395,351	-	710,831	5,297,963	1,748,065	
4	Electric Equipment	2,155,175	71,920	97,170	2,129,925	20%	100,971	-	81,518	1,670,333	459,392	
5	Vehicle	4,899,716	-	98,093	4,234,793	20%	291,161	-	492,638	3,023,164	1,211,629	
6	Vehicle (CAR)	5,784,626	-	-	5,784,626	15%	321,183	-	-	3,964,586	1,820,040	
6	Tin Shed & Building	559,908	176,968	328,333	408,543	15%	34,618	-	58,917	174,051	234,492	
7	Agriculture Equip.	101,070	-	-	101,070	20%	3,367	-	-	87,601	13,469	
8	Telephone & Mobile	7,300	-	-	7,300	20%	51	-	-	7,093	207	
9	Bedding	241,165	-	-	241,165	30%	40,992	-	-	145,517	95,648	
10	Generator	840,000	-	-	840,000	20%	89,600	-	-	481,600	358,400	
11	Pump	26,015	-	-	26,015	20%	751	-	-	21,760	4,255	
12	Gas Burner & Gas	-	2,950	-	2,950	20%	98	-	-	98	2,852	
	Balance as at 30 June 2018	34,030,053	690,949	98,093	31,506,410		1,805,854	-	1,611,088	19,826,369	11,680,041	

D.1 WAVE-Mother Account

SL	Particulars	COST				Rate of %	DEPRECIATION				Written down Value	
		Balance as at 01 July 2017	Addition during the year	Adjustment			Balance as at 30 June 2018	Charged during the year	Adjustment			Balance as at 30 June 2018
				Add	Less				Add	Less		
1	Land & Land Develo.	750,000	-	-	750,000	-	-	-	-	-	750,000	
2	Furniture	10,061,336	-	1,235,426	8,825,910	0	481,703	-	254,603	4,490,581	4,335,329	
3	Office Equipment	6,380,050	-	834,265	5,545,785	0	297,942	-	681,060	4,354,018	1,191,767	
4	Electric Equipment	1,910,551	-	97,170	1,813,381	0	84,511	-	81,518	1,475,336	338,045	
5	Vehicle	4,699,716	-	98,093	4,034,793	0	3,058,895	-	492,638	2,850,567	1,184,226	
6	Vehicle (Car)	5,784,626	-	-	5,784,626	0	321,183	-	-	3,964,586	1,820,040	
6	Tin Shed & Building	78,639	-	-	78,639	0	1,199	-	-	73,845	4,794	
7	Agriculture Equip.	101,070	-	-	101,070	0	3,367	-	-	87,601	13,469	
	Balance as at 30 June 2018	29,765,988	-	98,093	26,934,204		1,474,215	-	1,509,819	17,296,534	9,637,670	

D.2. WAVE GF, Dhaka Office

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	148,525	-	-	-	148,525	10%	117,968	3,056	-	-	121,024	27,501
2	Office Equipment	39,500	-	-	-	39,500	20%	25,038	2,893	-	-	27,931	11,569
3	Electric Equipment	6,535	-	-	-	6,535	20%	6,200	67	-	-	6,267	268
4	Vehicle	200,000	-	-	-	200,000	20%	165,746	6,851	-	-	172,597	27,403
5	Telephone & Mobile	7,300	-	-	-	7,300	20%	7,042	51	-	-	7,093	207
6	Generator	840,000	-	-	-	840,000	20%	392,000	89,600	-	-	481,600	358,400
Balance as at 30 June 2018		1,241,860	-	-	-	1,241,860		713,994	102,518	-	-	816,512	425,348

D.3 Training Division-Chuadanga

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	439,141	-	-	18,485	420,656	10%	212,839	22,040	-	12,581	222,298	198,358
2	Office Equipment	145,771	9,500	-	35,990	119,281	20%	127,747	2,757	-	29,771	100,733	18,548
3	Electric Equipment	183,106	-	-	-	183,106	20%	138,484	8,924	-	-	147,408	35,698
4	Tin Shed & Building	328,333	-	-	328,333	-	-	58,917	-	-	58,917	-	-
5	Bedding	85,665	-	-	-	85,665	30%	72,036	4,089	-	-	76,125	9,540
Balance as at 30 June 2018		1,182,016	9,500	-	382,808	808,708		610,023	37,810	-	101,269	546,564	262,144

D.4 Ankur Seeds & Fruits

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	159,248	-	-	-	159,248	10%	79,956	7,929	-	-	87,885	71,363
2	Office Equipment	35,000	-	-	-	35,000	20%	30,106	979	-	-	31,085	3,915
3	Electric Equipment	11,583	-	-	-	11,583	20%	10,220	272	-	-	10,492	1,091
4	Tin Shed & Building	79,660	-	-	-	79,660	15%	61,902	3,552	-	-	65,454	14,206
5	Pump	26,015	-	-	-	26,015	20%	21,009	751	-	-	21,760	4,255
Balance as at 30 June 2018		311,506	-	-	-	311,506		203,194	13,483	-	-	216,676	94,830

D.5 WAVE Trade Training Center

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	83,795	263,540	-	-	347,335	10%	9,608	10,553	-	-	20,161	327,174
2	Office Equipment	911,720	166,071	-	-	1,077,791	20%	549,292	73,870	-	-	623,162	454,629
3	Electric Equipment	10,700	54,930	-	-	65,630	20%	2,283	3,268	-	-	5,551	60,079
4	Bedding	155,500	-	-	-	155,500	20%	32,489	36,903	-	-	69,392	86,108
5	Gas Burner & Cylin	-	2,950	-	-	2,950	20%	-	98	-	-	98	2,852
Balance as at 30 June 2018		1,161,715	487,491	-	-	1,649,206		593,671	124,692	-	-	718,364	930,842

D.6 Angkur Craft- RANGAN

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Furniture	32,321	-	-	-	32,321	10%	8,024	2,430	-	-	10,454	21,867
2	Office Equipment	228,671	-	-	-	228,671	20%	144,124	16,910	-	-	161,034	67,637
3	Electric Equipment	27,100	-	-	-	27,100	20%	21,410	1,138	-	-	22,548	4,552
Balance as at 30 June 2018		288,092	-	-	-	288,092		173,558	20,478	-	-	194,036	94,056

D.7 Angkur Agro Machineries

SL	Particulars	COST					Rate of %	DEPRECIATION					Written down Value
		Balance as at 01 July 2017	Addition during the year	Adjustment		Balance as at 30 June 2018		Balance as at 01 July 2017	Charged during the year	Adjustment		Balance as at 30 June 2018	
				Add	Less					Add	Less		
1	Electric Equipment	5,600	16,990	-	-	22,590	20%	140	2,791	-	-	2,931	19,659
2	Tin Shed & Building	73,276	176,968	-	-	250,244	20%	4,885	29,867	-	-	34,752	215,492
Balance as at 30 June 2018		78,876	193,958	-	-	272,834		5,025	32,658	-	-	37,683	235,151



WAVE Foundation
Schedule of Investment in FDR
as at 30 June 2018

Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 30.06.2017	New Investment	Total Interest	AIT	Bank Chang	Last year Receivable Interest	Net Interest G=(C-D-E)	Investment H=(B+G)	Encashment I	As at 30.06.2018 J=(A+H-I)	Net Interest Income during the year K=C-F	
																	A
Savings Fund	1327934/3104350001092	Sonali Bank, Darsana	4.50%	02.05.2017	02.08.2017	1,301,394	-	29,422	4,413	2,500	8,520	22,509	-	1,323,903	-	20,902	
	0159788/411-643	MBL, Chuadanga	5.00%	02.06.2017	02.09.2017	906,595	-	11,333	1,133	500	2,990	9,700	9,700	916,295	-	8,343	
	0202605/411-1564	MBL, Chuadanga	5.00%	19.05.2017	19.08.2017	590,133	-	14,836	1,484	500	3,129	12,852	12,852	602,985	-	11,707	
	0202624/411-1760	MBL, Chuadanga	5.00%	02.05.2017	02.08.2017	1,156,838	-	29,084	2,908	2,500	8,415	23,676	23,676	1,180,514	-	20,669	
	11055310000235	Shahjalal Islamic Bank, Chuadanga	5.50%	30.04.2017	30.07.2017	557,726	-	15,786	1,579	500	4,614	13,707	13,707	571,433	-	11,172	
	24300011205	Southeast bank, Dhaka	9.00%	04.02.2017	04.05.2017	12,753,153	-	747,288	74,729	12,000	98,584	660,559	660,559	-	13,413,712	-	648,704
	0258917/11754	MBL, Chuadanga	5.00%	30.03.2017	30.06.2017	536,798	-	6,710	671	500	-	5,539	5,539	542,337	-	6,710	
	06255001100	Bank Asia, Dhaka	6.75%	04.05.2017	04.08.2017	5,971,762	-	303,578	30,357	2,500	37,769	270,721	270,721	-	6,242,483	-	265,809
	0011-1440000862	Midland Bank	10.00%	08.05.2017	08.08.2017	7,425,363	-	551,593	55,160	2,500	65,501	493,933	493,933	-	7,919,296	-	486,092
	0011-1440000853	Midland Bank	10.00%	08.05.2017	08.08.2017	3,031,080	-	225,136	22,513	2,500	26,738	200,123	200,123	-	3,251,203	-	198,398
	1105-53100000389	Shahjalal Islamic Bank, Chuadanga	7.00%	16.04.2017	16.07.2017	10,254,726	-	654,141	65,414	12,000	109,044	576,727	576,727	-	10,831,453	-	545,097
	0015242007308	SBAC Bank Ltd	9.50%	27.06.2017	27.09.2017	4,123,184	-	311,665	31,167	2,500	2,135	277,998	277,998	-	4,401,182	-	309,530
	0015242007380	Mutual Trust Bank Limited	9.00%	11.04.2017	11.07.2017	10,112,500	-	566,406	56,640	12,000	104,727	497,766	497,766	-	10,610,266	-	461,679
	0014-0330055635	SBAC Bank Ltd	8.50%	17.04.2017	17.07.2017	4,063,000	-	296,476	29,648	2,500	51,895	264,328	264,328	-	4,327,328	-	244,581
	2117417011601	Standard Bank, Chuadanga	7.00%	26.05.2017	26.05.2017	2,026,625	-	141,227	14,123	2,500	11,806	124,604	124,604	-	2,151,229	-	129,421
20655000020	Prime Bank, Mouchak	6.50%	20.06.2017	20.09.2017	7,430,060	-	396,454	39,468	2,500	7,328	334,486	334,486	-	7,764,546	-	389,126	
0014-0330056992	Mutual Trust Bank Limited	5.75%	20.06.2017	20.09.2017	-	5,135,944	-	-	-	2,500	-	(2,500)	5,133,444	-	-		
1506303531271001	BRAC Bank, Ashad Gate	7.00%	20.06.2017	20.09.2017	-	5,000,000	-	-	-	-	-	-	5,000,000	-	5,000,000	-	
1506303531271002	BRAC Bank, Ashad Gate	9.55%	20.06.2017	20.09.2017	-	5,000,000	-	-	-	-	-	-	5,000,000	-	5,000,000	-	
11024122381787	Mercentile bank, Dhannondi	8.00%	20.06.2017	20.09.2017	-	6,366,000	-	-	-	-	-	-	6,366,000	-	6,366,000	-	
Sub Total :						72,240,937	21,501,944	4,301,135	451,407	63,000	543,195	3,786,728	25,266,163	10,270,911	87,258,698	3,757,940	
117641104578418	MBL, Chuadanga	8.00%	19.05.2017	19.08.2017	1,652,372	-	101,146	10,115	-	-	8,556	91,031	91,031	-	1,743,403	92,590	
117641115466538	MBL, Chuadanga	8.00%	30.04.2017	30.07.2017	3,507,038	-	203,300	20,330	-	-	27,694	182,970	182,970	-	3,690,008	175,606	
06255001029	Bank Asia, Dhaka	6.75%	03.05.2017	03.08.2017	6,168,068	-	313,559	31,355	2,500	39,695	279,704	279,704	-	6,447,772	273,864		

Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 30.06.2017	New Investment	Total Interest	AIT	Bank Chang	Last year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2018	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
	0258930/11764 1117969068	MBL, Chuadanga	5.00%	30.06.2017	30.09.2017	2,224,520	-	27,807	2,781	2,500	-	22,526	22,526	2,247,046	-	27,807
	1105- 53100000390	Shahjalal Islamic Bank, Chuadanga	6.50%	16.04.2017	16.07.2017	5,127,363	-	320,518	32,052	2,500	55,976	285,966	285,966	-	5,413,329	264,542
	0089- 0330001345	Trust Bank Limited	8.50%	17.04.2017	17.07.2017	5,122,997	-	306,927	30,693	2,500	51,412	273,734	273,734	-	5,396,731	255,515
	0014- 0330055288	Mutual Trust Bank Limited	8.75%	16.05.2017	16.08.2017	5,117,305	-	313,183	31,319	2,500	29,810	279,364	279,364	-	5,396,669	283,373
	0089- 0330001612	Trust Bank Limited	7.00%	06.04.2017	06.07.2017	15,000,000	-	898,047	89,805	24,000	172,911	784,242	784,242	-	-	725,136
	0089- 0330001667	Trust Bank Limited	8.25%	11.05.2017	11.08.2017	5,000,000	-	299,443	29,945	5,000	33,904	264,498	264,498	-	5,264,498	265,539
	2117418006501	Prime Bank, Mouchak	6.50%	20.06.2017	20.09.2017	12,000,000	-	640,680	64,068	12,000	11,836	564,612	564,612	-	12,564,612	628,844
	0014- 0330055394	Prime Bank, Mouchak	8.75%	20.06.2017	20.09.2017	-	5,000,000	205,565	20,557	2,500	-	182,508	5,182,508	-	5,182,508	205,565
	0014- 0330055705	Prime Bank, Mouchak	50.00%	20.06.2017	20.09.2017	-	5,000,000	240,784	24,078	2,500	-	214,206	5,214,206	-	5,214,206	240,784
	0055- 0330048457	Prime Bank, Mouchak	75.00%	20.06.2017	20.09.2017	-	10,000,000	519,960	77,994	-	-	441,966	10,441,966	-	10,441,966	519,960
	1013030083856	Prime Bank, Mouchak	6.25%	20.06.2017	20.09.2017	-	5,000,000	156,250	15,625	-	-	140,625	5,140,625	-	5,140,625	156,250
	1013030083867	Prime Bank, Mouchak	6.25%	20.06.2017	20.09.2017	-	5,000,000	156,250	15,625	-	-	140,625	5,140,625	-	5,140,625	156,250
	1023030057398	Prime Bank, Mouchak	6.25%	20.06.2017	20.09.2017	-	5,000,000	156,250	15,625	-	-	140,625	5,140,625	-	5,140,625	156,250
	0312159/11024 1024191403	MBL, Dhanmondi	3.00%	20.06.2017	20.09.2017	-	100,000,000	416,667	41,667	25,000	-	350,000	100,350,000	100,350,000	-	416,667
	0151- 47300000006	NRRC, Dhanmondi	7.70%	20.06.2017	20.09.2017	-	10,000,000	385,347	38,535	-	-	346,812	10,346,812	-	10,346,812	385,347
	1102411228175 66	MBL, Dhanmondi	8.00%	20.06.2017	20.09.2017	-	10,000,000	352,742	35,274	-	-	317,468	10,317,468	-	10,317,468	352,742
	0014- 0330057553	Mutual Trust Bank Limited	8.75%	20.06.2017	20.09.2017	-	8,000,000	160,000	16,000	-	-	144,000	8,144,000	-	8,144,000	160,000
	1506303531271 003	BRAC Bank, Ashad Gate	9.25%	20.06.2017	20.09.2017	-	3,000,000	-	-	-	-	-	3,000,000	-	3,000,000	-
	062-204- 0000803	Union Bank, Dhanmondi	6.00%	20.06.2017	20.09.2017	-	2,500,000	-	-	-	-	-	2,500,000	-	2,500,000	-
	Total FDR:					60,919,663	168,500,000	6,174,425	643,443	83,500	431,794	5,447,482	173,947,482	118,381,288	116,485,857	5,742,631
	3104240000178	Equity Fund (Cash at bank)				2,141	-	-	-	805	-	(805)	1,336	-	-	(805)
	Sub Total:					60,921,804	168,500,000	6,174,425	643,443	84,305	431,794	5,446,677	173,946,677	118,382,624	116,485,857	5,741,826
	0020/24300011 534	Southeast bank, Dhaka	7.00%	01.06.2017	01.09.2017	2,580,771	-	157,917	15,792	5,000	10,026	137,125	137,125	2,717,896	-	147,891
	Sub Total:					2,580,771	-	157,917	15,792	5,000	10,026	137,125	137,125	2,717,896	-	147,891
	0094- 0330024369	Janata Bank, Darsana B.	6.50%	30-Apr-16	30/17/2017	648,327	-	43,022	6,453	-	7,024	36,569	36,569	-	684,896	35,998
	1176411187226 19	MBL, Chuadanga	8.00%	14-Apr-17	14-Jul-17	3,455,032	-	200,285	20,028	-	-	180,257	180,257	-	3,635,289	200,285
	1176411187234 18	MBL, Chuadanga	8.00%	14-Apr-17	14-Jul-17	1,871,777	-	108,505	10,850	-	-	97,655	97,655	-	1,969,432	108,505
	1176411187231 86	MBL, Chuadanga	8.00%	14.04.17	14.07.17	580,100	-	33,628	3,363	-	6,425	30,265	30,265	-	610,365	27,203
	Grand Total:					142,298,748	190,001,944	11,018,917	1,151,336	152,505	998,464	9,715,276	199,694,711	131,371,431	210,644,537	10,019,648



Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 30.06.2017	New Investment	Total Interest	AIT	Bank Charge	Last year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2018	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
2. Livelihood Development Sector																
WAVE Heifer Project-1 Fund	008837/940	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	29.9.16	29.06.17	152,303	-	-	-	-	-	-	-	152,303	-	-
WAVE Heifer Project-2 Fund	008848/951	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	26.06.16	26.09.16	152,610	-	-	-	-	-	-	-	152,610	-	-
WAVE Heifer Project-2 Fund	008900/980	Janata Bank Ltd. Rani Bazar, Rajshahi	8.25%	25.06.16	25.09.15	101,570	-	-	-	-	-	-	-	101,570	-	-
Total						406,483								406,483		
3. General Fund, Enterprise & Others																
WAVE Trade Training Center	0402446/2435	Janata Bank Ltd. Darsana	8.00%	23.01.16	22.01.17	64,832	3,658	-	-	-	3,460	-	3,658	-	68,490	-
WAVE Foundation						64,832	3,658	-	-	-	3,460	-	2,000,000	-	2,000,000	-
Total						142,770,063	190,005,602	11,018,917	1,151,336	152,305	1,001,924	9,715,276	201,698,369	131,777,914	212,713,027	10,019,648
Balance as on 30 June 2017 (1+2+3)																

WAVE FOUNDATION
Schedule of sector wise Consolidated Statement of Revenue Income
for the year ended 30 June 2018

Particulars	2017-18					Total 2016-2017
	Right & Governance Sector	Livelihood Development Sector	General Fund, Entrepirse & Others	Community Finance Sector	Total	
Overhead income	-	-	5,444,644	-	5,444,644	757,972
Sales Revenue	-	-	36,126,630	10,301,996	46,428,626	37,324,024
Tree Sale/Machineries	-	-	428,000	-	428,000	17,491,680
Income from Training	-	-	10,599,022	-	10,599,022	10,143,690
Donation for Others Project	129,449,493	31,408,221	-	38,790,439	199,648,153	449,335
service Charge	-	222,935	-	749,754,717	749,977,652	497,320,200
Bank Interest	88,784	51,494	144,922	1,792,958	2,078,158	2,032,510
Iterest on Investment	-	-	-	12,263,764	12,263,764	5,547,682
Other Income	13,089	1,092,799	1,124,857	6,227,876	8,458,621	6,120,073
Total Income	129,551,366	32,775,449	53,868,075	819,131,750	1,035,326,640	577,187,166

WAVE FOUNDATION
Schedule of Sector wise Consolidated Statement of Revenue Expenditures
for the year ended 30 June 2018

Particulars	2017-18					Total 2016-2017
	Right & Governance Sector	Community Finance Sector	Livelihood Development Sector	General Fund, Entrepirise & Others	Total	
Salary Expenses	52,492,130	264,876,043	14,654,532	7,188,388	339,211,093	251,786,069
Project Expenses	61,468,736	-	16,311,217	4,236,855	82,016,808	26,885,524
Interest Expenses	-	156,655,500	-	-	156,655,500	119,500,137
Cost of Goods Sold	-	-	-	31,497,810	31,497,810	35,135,968
Training Fees, Food & Others	-	3,488,842	2,511,160	-	6,000,002	11,678,679
Stationary & Utilities	2,252,464	9,429,696	247,043	1,202,297	13,131,500	9,031,473
Travel/Conveyance	1,457,726	5,163,610	676,903	929,623	8,227,862	6,826,577
Gas, Water & Electricity Bill	73,000	3,349,533	-	177,346	3,599,879	3,125,234
Postage & Telephone Bill	511,830	2,978,264	72,951	94,481	3,657,526	2,544,874
Bank Charge	31,059	3,714,895	13,433	63,510	3,822,897	277,879
Fuel	763,645	4,521,569	288,357	259,712	5,833,283	3,573,737
Entertainment	-	1,936,530	-	68,232	2,004,762	1,441,052
Staff Residence	-	6,476,474	-	-	6,476,474	-
Office Rent	1,483,975	9,444,906	385,968	576,703	11,891,552	11,794,236
Repair & Maintenance	-	-	35,515	270,070	305,585	492,024
Honorarium	-	-	-	614,893	614,893	918,431
Subsidy Payment/Overhead Ex.	-	-	167,700	144,400	312,100	1,254,750
Audit Fee	40,000	462,500	40,000	135,417	677,917	589,400
Depreciation	946,347	4,742,632	379,217	1,805,854	7,874,050	7,846,907
Others Expenditure	5,436,474	49,317,198	2,052,471	2,304,107	59,110,250	42,745,389
Social Expenses	-	14,684,235	-	-	14,684,235	11,084,171
Loan Loss provision	-	11,475,684	-	-	11,475,684	19,357,482
Miscellaneous Loss	-	42,770	-	-	42,770	28,546
Interest on Regular Savings	-	33,479,751	-	-	33,479,751	24,953,485
Interest on Security Savings	-	6,510,602	-	-	6,510,602	5,684,469
Interest on Voluntary Savings	-	735,662	-	-	735,662	-
Service Charge Rebate	-	23,593,834	-	-	23,593,834	-
Amortization of Software	-	1,394,803	-	-	1,394,803	-
Transfer to Capacity Building Fund	-	141,888	-	-	141,888	-
Total Expenditure	126,957,386	618,617,421	37,836,467	51,569,698	834,980,972	598,556,493

WAVE Foundation
Sector wise Consolidated Statement of Financial Position
as at 30 June 2018

Particulars	Notes	30 June 2018					30 June 2017				
		Rights & Governance Sector	Community Finance Sector (Micro Finance Program & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Responsive Governance program	Community Finance Sector (Micro Finance Program & Others)	Livelihood & Essential services program	General Fund, Enterprise & Others	Total
ASSETS											
Non-current Assets		8,268,318	227,738,896	1,683,441	11,680,041	249,370,696	6,652,472	57,685,131	2,062,456	14,398,450	80,798,509
Property, Plant & Equipments	3	8,268,318	227,738,896	1,683,441	11,680,041	249,370,696	6,652,472	57,685,131	2,062,456	14,398,450	80,798,509
Current Assets		11,218,590	3,774,285,122	13,179,596	37,996,503	3,836,679,811	20,580,891	3,046,607,054	53,385,937	24,175,430	3,144,749,312
Investment in FDR	4	-	212,887,846	-	2,068,490	214,956,336	-	143,297,212	406,483	64,832	143,768,527
Loans & Advances	5	3,645,954	54,353,839	426,000	12,546,168	70,971,961	2,635,116	14,590,799	4,353,821	9,873,572	31,453,308
Security Deposit	6	-	20,379,135	-	1,043,250	21,422,385	-	159,135	17,500	968,250	1,144,885
Loan to Beneficiaries	7	-	3,121,545,739	-	-	3,121,545,739	-	2,785,091,451	19,661,663	-	2,804,753,114
Others Assets	8	-	69,592,433	2,506,618	20,267,406	92,366,457	2,778,179	30,448,571	15,413,453	8,457,242	57,097,445
Cash and cash equivalents	9	7,572,636	295,526,130	10,246,978	2,071,189	315,416,933	15,167,596	73,019,886	13,533,017	4,811,534	106,532,033
Grand Total :		19,486,908	4,002,024,018	14,863,037	49,676,544	4,086,050,507	27,233,363	3,104,292,185	55,448,393	38,573,880	3,225,547,821
FUND AND LIABILITIES											
Fund		6,214,884	879,279,845	(4,203,216)	10,635,595	891,927,108	3,402,409	488,142,969	(2,263,923)	8,247,705	497,529,160
Fund Account	10	6,214,884	526,053,793	(4,203,216)	10,635,595	538,701,056	3,402,409	325,780,357	(2,438,731)	8,247,705	334,991,740
DMF & Other Funds	11	-	174,367,252	-	-	174,367,252	-	4,864,888	174,808	-	5,039,696
Loan Loss Provision	12	-	57,041,778	-	-	57,041,778	-	54,724,796	-	-	54,724,796
Insurance Fund	13	-	121,817,022	-	-	121,817,022	-	102,772,928	-	-	102,772,928
Liabilities		13,272,024	3,122,744,173	19,066,253	39,040,949	3,194,123,399	23,830,954	2,622,913,835	50,947,697	30,326,175	2,728,018,661
Loans Payable	14	830,027	2,226,097,428	5,508,647	27,423,467	2,259,859,569	3,704,400	1,906,908,242	14,329,645	17,658,469	1,942,600,756
Member Savings	15	-	840,734,472	-	-	840,734,472	-	695,432,253	-	-	695,432,253
Donation Received in Advance	16	12,441,997	-	12,811,150	-	25,253,147	20,126,554	-	10,625,467	-	30,752,021
Grants for Fixed Assets	17	-	15,320,338	-	9,627,116	24,947,454	-	-	-	10,731,507	10,731,507
Others Liabilities	18	-	40,591,935	746,456	1,990,366	43,328,757	-	20,573,340	25,992,585	1,936,199	48,502,124
Grand Total :		19,486,908	4,002,024,018	14,863,037	49,676,544	4,086,050,507	27,233,363	3,104,292,185	55,448,393	38,573,880	3,225,547,821

WAVE Foundation
 Sector wise Consolidated Statement of Income
 for the year ended 30 June 2018

Particulars	Notes	2017-2018					2016-2017				
		Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	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	129,449,493	38,790,439	31,408,221	-	199,648,153	35,453,960	32,866,481	31,942,134	-	100,262,575
Revenue Income	20	101,873	780,341,311	1,367,228	53,868,075	835,678,487	120,031	507,136,436	37,122,228	32,808,471	577,187,166
		129,551,366	819,131,750	32,775,449	53,868,075	1,035,326,640	35,573,991	540,002,917	69,064,362	32,808,471	677,449,741
Expenditure											
Revenue Expenditures	21	126,957,386	618,617,421	37,836,467	51,569,698	834,980,972	36,599,509	463,803,951	65,509,088	32,643,045	599,654,489
		126,957,386	618,617,421	37,836,467	51,569,698	834,980,972	36,599,509	463,803,951	65,509,088	32,643,045	599,654,489
Income / (Loss) over expenditure		2,593,980	200,514,329	(5,061,018)	2,298,377	200,345,668	(1,025,518)	76,198,966	3,555,274	165,426	77,795,252
		129,551,366	819,131,750	32,775,449	53,868,075	1,035,326,640	35,573,991	540,002,917	69,064,362	32,808,471	677,449,741

WAVE Foundation
Sector wise Consolidated Statement of Receipts and Payments
for the year ended 30 June 2018

Amount in Taka

Particulars	Notes	2017-2018					2016-17				2016-2017
		Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total	Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Total
Opening Balance		15,167,595	79,730,398	6,822,506	4,811,534	106,532,033	2,615,642	11,051,796	3,007,664	903,132	17,578,234
Cash in Hand		63,749	8,834,835	37,030	98,185	9,033,799	43,535	2,249,810	192,284	24,074	2,509,703
Cash at Bank		15,103,846	70,895,563	6,785,476	4,713,349	97,498,234	2,572,107	8,801,986	2,815,380	879,058	15,068,531
Receipts		126,840,912	9,027,152,779	49,931,600	191,050,461	9,394,975,752	66,059,401	6,946,929,848	118,049,652	137,819,820	7,268,858,721
Donation Received	19	123,549,512	27,305,819	43,634,405	-	194,489,736	62,611,084	501,717	41,606,764	-	104,719,565
Revenue Income	20	101,873	729,217,519	1,367,228	51,202,962	781,889,582	120,031	495,815,643	21,809,034	31,698,934	549,443,642
Loan Received	23	134,827	7,308,395,320	4,226,160	4,088,122	7,316,844,429	901,000	5,781,570,293	26,204,569	15,492,390	5,824,168,252
Advance Received	24	3,054,700	15,675,908	283,050	2,237,174	21,250,832	1,939,900	16,817,787	1,001,553	1,285,937	21,045,177
Other Receipts	25	-	946,558,213	420,757	133,522,203	1,080,501,173	487,386	652,224,408	27,427,732	89,342,559	769,482,085
Total		142,008,508	9,106,883,177	56,754,107	195,861,994	9,501,507,785	68,675,043	6,957,981,644	121,057,316	138,722,952	7,286,436,955
Payments		134,435,872	8,811,357,047	46,507,129	193,790,805	9,186,090,852	53,507,447	6,884,961,758	107,524,299	133,911,418	7,179,904,922
Revenue Expenditure	21	126,011,039	534,515,364	36,780,710	47,855,810	745,162,923	35,654,303	406,435,368	46,149,820	33,281,352	521,520,843
Loan Payment	26	-	1,513,123,447	3,037,655	5,699,983	1,521,861,085	989,352	1,078,947,724	14,609,411	9,091,000	1,103,637,487
Advance Payment	27	4,316,700	30,812,574	6,645,217	4,493,231	46,267,722	576,000	19,291,484	19,881,891	3,168,266	42,917,641
Other Payments	28	1,545,940	6,706,306,395	43,547	135,120,832	6,843,016,714	15,424,098	5,358,059,381	25,303,525	88,146,570	5,486,933,574
Non-current Assets(Annexure A)		2,562,193	26,599,267	-	620,949	29,782,408	863,694	22,227,801	1,579,652	224,230	24,895,377
Closing Balance		7,572,636	295,526,130	10,246,978	2,071,189	315,416,933	15,167,596	73,019,886	13,533,017	4,811,534	106,532,033
Cash in Hand		15,000	18,245,621	-	7,587	18,268,208	63,749	8,486,919	384,946	98,185	9,033,799
Cash at Bank		7,557,636	277,280,509	10,246,978	2,063,602	297,148,725	15,103,847	64,532,967	13,148,071	4,713,349	97,498,234
Total		142,008,508	9,106,883,177	56,754,107	195,861,994	9,501,507,785	68,675,043	6,957,981,644	121,057,316	138,722,952	7,286,436,955