

WAVE Foundation

Auditor's Report and Audited Consolidated Financial Statements
for the year ended on 30 June 2019

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INDEPENDENT AUDITOR'S REPORT

To the General Body of WAVE Foundation

Opinion

We have audited the accompanying Consolidated Financial Statements of WAVE Foundation, which comprise the Consolidated Statement of Financial Position as at 30 June 2019, 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.

In our opinion, the Consolidated Financial Statements, except the amounts relating to the unaudited financial statements as mentioned above (Note # 2.07), present fairly in all material respect, give a true and fair view of the financial position of WAVE Foundation as at 30 June 2019 and of the result of its operations and its Receipts and Payments for the year ended 30 June 2019 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.

Basis for Opinion

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

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

Management is responsible for the preparation of consolidated financial statements that give a true and fair view in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.


Dated, Dhaka
26 November 2019


ACNABIN
Chartered Accountants

WAVE Foundation
Consolidated Statement of Financial Position
 as at 30 June 2019

	Notes	Amount in Taka	
		30 June 2019	30 June 2018
ASSETS			
Non-current Assets			
Property , Plant & Equipment	3	482,550,673	249,370,696
Current Assets			
Investment in FDR	4	261,302,141	214,956,336
Loans, Advances and Receivables	5	76,475,328	70,971,961
Security Deposit	6	21,431,766	21,422,385
Loan to Beneficiaries	7	3,273,509,748	3,121,545,739
Others Assets	8	105,750,965	92,366,457
Cash and Cash Equivalents	9	188,816,269	315,416,933
		4,409,836,890	4,086,050,507
FUND AND LIABILITIES			
Fund			
Fund Account	10	584,112,566	538,701,056
DMF & Other Funds	11	172,178,790	174,367,252
Loan Loss Provision	12	129,506,965	57,041,778
Insurance Fund	13	139,013,127	121,817,022
Liabilities			
Loans Payable	14	2,307,049,862	2,259,859,569
Member Savings	15	920,157,672	840,734,472
Donation Received in Advance	16	17,966,598	25,253,147
Grants/Equity for Fixed Assets	17	49,432,963	24,947,454
Others Liabilities	18	90,418,347	43,328,757
Total		4,409,836,890	4,086,050,507

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.

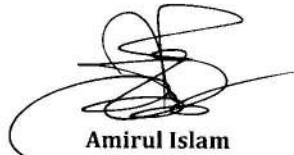
Dated, Dhaka
 26 November 2019


ACNABIN
 Chartered Accountants


WAVE Foundation
Consolidated Statement of Comprehensive Income
for the year ended 30 June 2019

	Notes	Amount in Taka	
		2018-2019	2017-2018
Income			
Donation Income	19	219,470,305	205,456,232
Revenue Income	20	817,871,692	835,678,487
		<u>1,037,341,997</u>	<u>1,041,134,719</u>
Expenditure			
Revenue Expenditures	21	996,110,022	834,980,972
		<u>996,110,022</u>	<u>834,980,972</u>
Income /(Loss) over Expenditure		<u>41,231,975</u>	<u>206,153,747</u>

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
26 November 2019

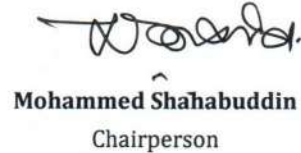

ACNABIN
Chartered Accountants

WAVE Foundation
Consolidated Statement of Receipts and Payments
for the year ended 30 June 2019

	Notes	Amount in Taka	
		2018-2019	2017-2018
Opening Balance		315,416,943	106,532,033
Cash in Hand		18,268,218	9,033,799
Cash at Bank		297,148,725	97,498,234
Receipts		8,982,156,522	9,394,975,752
Donation Received	19	257,679,099	194,489,736
Revenue Income	20	782,749,010	781,889,582
Loan Received	23	6,811,721,148	7,316,844,429
Advance Received	24	31,886,409	21,250,832
Other Receipts	25	1,098,120,856	1,080,501,173
Total		9,297,573,465	9,501,507,785
Payments		9,108,757,196	9,186,090,852
Revenue Expenditure	21	847,587,245	745,162,923
Loan Payment	26	1,643,386,754	1,521,861,085
Advance Payment	27	241,525,854	46,267,722
Other Payments	28	6,360,291,388	6,843,016,714
Non-current Assets (Annexure A)		15,965,955	29,782,408
Closing Balance		188,816,269	315,416,933
Cash in Hand		7,581,977	18,268,208
Cash at Bank		181,234,292	297,148,725
Total		9,297,573,465	9,501,507,785


Amirul Islam
Director (Finance & Accounts)


Mohsin Ali
Executive Director


Mohammed Shahabuddin
Chairperson

WAVE FOUNDATION
Notes to the Consolidated Financial Statements
for the year ended 30 June 2019

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



Program to ensure self-employment through promoting socio-economic development of poor and lower-middle class people living in both rural and urban settings. Under this program, 4 major loan products and various sub loan products play important role in agricultural production, livestock development including Black Bengal goat, local transportation, 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 	<ul style="list-style-type: none"> • Black Bengal Goat Rearing loan • Spices Cultivation Loan
c) Microcredit for Ultra Poor	<ul style="list-style-type: none"> • Disaster Management loan 	<ul style="list-style-type: none"> • Sheep Rearing loan
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 sect oral 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 13Upazills 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 Jamirtta, 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 districtwith 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

**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 International Financial Reporting Standards (IFRS) except for receipts and payments information.

2.02 Currencies

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

2.03 Revenue Recognition

As per IFRS-15, an entity will recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services.

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 Bureau 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



SL #	Detail Name of the Projects	Status
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	EPPFICE
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-CALL WASH	REE-CALL WASH
Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning project-REE-CALL	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



Detail Name of the Projects	Acronym
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

Particulars	Note	as at 30 June 2019				Total
		Rights & Governance Sector	Community Finance Sector (Micro Finance Program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	
A. Cost						
Opening Balance		13,761,777	255,254,382	3,319,582	31,506,410	303,842,151
Add: Addition during the period		1,582,594	255,150,400	702,201	1,104,019	258,539,214
Less: Realized/ Adjustment		-	368,602	-	135,972	504,574
		15,344,371	510,036,180	4,021,783	32,474,457	561,876,791
B. Accumulated Depreciation						
Opening Balance		5,493,459	27,515,486	1,636,141	19,826,369	54,471,455
Add: Charged during the period		796,889	22,327,048	396,814	1,734,240	25,254,991
Less: Realized/ Adjustment		-	222,469	-	177,859	400,328
		6,290,348	49,620,065	2,032,955	21,382,750	79,326,118
Written Down Value (A-B)		9,054,023	460,416,115	1,988,828	11,091,707	482,550,673

Particulars	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 Annexure-A.

Amount in Taka

Notes	as at 01 July 2018	Addition during the year	Encashment/ Adjustment during the year	as at 30 June 2019	as at 30 June 2018
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4.00 Investment in FDR

Community Finance Sector (Micro Finance Program & others)	4.01	212,887,846	66,501,816	21,619,815	257,769,847	212,887,846
General Fund, Enterprise & Others	4.02	2,068,490	1,463,804	-	3,532,294	2,068,490
		214,956,336	67,965,620	21,619,815	261,302,141	214,956,336

Details are shown in Annexure-B.

4.01 Community Finance Sector (Micro Finance Program & others)

Member Savings Fund		87,258,698	20,363,248	13,366,412	94,255,534	87,258,698
Equity Fund		116,485,857	7,376,433	5,566,647	118,295,643	116,485,857
WAVE Foundation		-	33,922,500	-	33,922,500	-
WAVE Agriculture Institute		684,896	36,736	-	721,632	684,896
Lift Goat		3,635,289	217,347	-	3,852,636	3,635,289
Lift Sheep		1,969,432	117,749	-	2,087,181	1,969,432
Lift Dhan beez		610,365	36,493	-	646,858	610,365
		210,644,537	62,070,506	18,933,059	253,781,984	210,644,537
Accounts Receivable (Interest on FDR)		2,243,309	4,431,310	2,686,756	3,987,863	2,243,309
		212,887,846	66,501,816	21,619,815	257,769,847	212,887,846

4.02 General Fund, Enterprise & Others

General Fund		2,000,000	1,460,131	-	3,460,131	2,000,000
WAVE Trade Training Center		68,490	3,673	-	72,163	68,490
		2,068,490	1,463,804	-	3,532,294	2,068,490

Notes	as at 01 July 2018	Addition during the year	Adjustment during the year	as at 30 June 2019	Amount in Taka as at 30 June 2018	
5.00 Loans, Advances and Receivables						
Rights & Governance Sector	5.01	3,645,954	1,882,314	3,164,158	2,364,110	3,645,954
Community Finance Sector (MFP)	5.02	54,353,839	90,726,687	78,089,814	66,990,712	54,353,839
Livelihood Development Sector	5.03	426,000	4,744,760	2,219,134	2,951,626	426,000
General Fund, Enterprise & Others	5.04	12,546,168	4,084,144	12,461,432	4,168,880	12,546,168
		70,971,961	101,437,905	95,934,538	76,475,328	70,971,961
5.01 Rights & Governance Sector						
AVCB Project		545,179	6,500	-	551,679	545,179
Loan Receivable-EWG Project		744,020	-	744,020	-	744,020
EWG Project		346,638	16,814	346,638	16,814	346,638
PRODIGY project		578,898	581,500	122,500	1,037,898	578,898
Food for All Campaign		26,719	-	-	26,719	26,719
LGP Project		142,500	-	142,500	-	142,500
MNH Project		468,000	887,500	1,238,500	117,000	468,000
Active Citizen Project		494,000	-	-	494,000	494,000
FK exchange Program		300,000	390,000	570,000	120,000	300,000
		3,645,954	1,882,314	3,164,158	2,364,110	3,645,954
5.02 Community Finance Sector (MFP)						
Staff Loan (Motor Cycle)		3,798,597	3,009,515	1,221,032	5,587,080	3,798,597
Staff Loan (By-Cycle & Others)		6,250	-	2,000	4,250	6,250
Angkur agro Machineries		-	18,700,000	-	18,700,000	-
Solar Power Program		24,450,794	15,935,041	33,912,200	6,473,635	24,450,794
Loan to other Project (Prodigy, Rangon, Sanmarks, Seed)		1,540,000	2,569,252	723,000	3,386,252	1,540,000
Advance-MCP(Staff)		1,368,466	16,030,437	1,171,593	16,227,310	1,368,466
WAVE FK Exchange Project		-	300,000	300,000	-	-
Training Division From MCP		-	400,000	-	400,000	-
Right to Food From MCP		-	250,000	250,000	-	-
WTC From MCP		-	1,508,800	1,000,000	508,800	-
WAVE PKSIF SEIP Trance From MCP		-	3,457,800	-	3,457,800	-
General Fund from MCP		-	1,100,000	755,000	345,000	-
Loan Receivable of WATSAN		100,000	-	100,000	-	100,000
Loan Receivable of Solar Power Program with CA Branch		1,661,558	2,888,549	1,008,200	3,541,907	1,661,558
Advance, Deposits & Prepayments-Solar Power Program		200,000	6,132,595	569,500	5,763,095	200,000
Loan to other Project of Biogas Program		1,117,005	1,639,750	2,541,271	215,484	1,117,005
Advance to Vendor of Solar Irrigation Program		20,111,169	16,804,948	34,536,018	2,380,099	20,111,169
		54,353,839	90,726,687	78,089,814	66,990,712	54,353,839
5.03 Livelihood Development Sector						
DDRMP(inclusion) project		10,000	-	10,000	-	10,000
Loan Receivable-R F of Heifer		400,000	-	400,000	-	400,000
EYW Project		16,000	133,000	16,000	133,000	16,000
UMIMCC Project		-	2,362,226	1,793,134	569,092	-
EESBGMS Project		-	8,100	-	8,100	-
Basic Literacy Project		-	2,241,434	-	2,241,434	-
		426,000	4,744,760	2,219,134	2,951,626	426,000
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
Ankur seeds		42,300	-	-	42,300	42,300
Ankur Craft -Rangan		930,000	-	930,000	-	930,000
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	163,424	-	323,697	160,273
General Fund (NGO Bureau approved)		5,000	3,401,200	2,565,200	841,000	5,000
Staff Loan Motorcycle & Others-Mother A/C		1,486,561	70,000	538,286	1,018,275	1,486,561
Loan-WTTC		2,720,010	80,000	1,589,922	1,210,088	2,720,010
Angkur Agro Machineries		194,900	262,000	416,900	40,000	194,900
CDC (Receivable)		590,000	94,000	4,000	680,000	590,000
Angkur Craft		-	13,520	-	13,520	-
		12,546,168	4,084,144	12,461,432	4,168,880	12,546,168
6.00 Security Deposit						
Community Finance Sector (MFP & Others)	6.01	20,379,135	41,381	8,000	20,412,516	20,379,135
General Fund, Enterprise & Others	6.02	1,043,250	-	24,000	1,019,250	1,043,250
		21,422,385	41,381	32,000	21,431,766	21,422,385

					Amount in Taka	
Notes	as at 01 July 2018	Addition during the year	Adjustment during the year	as at 30 June 2019	as at 30 June 2018	
6.01 Community Finance Sector (MFP & Others)						
Security deposit(Trust Bank)	20,000,000	-	-	20,000,000	20,000,000	
Telephone Security	131,335	-	8,000	123,335	131,335	
Electric Security (Head Office)	27,800	28,381	-	56,181	27,800	
Office rent Security	220,000	-	-	220,000	220,000	
Security deposit(Oxygen Gas cylinders)	-	13,000	-	13,000	-	
	20,379,135	41,381	8,000	20,412,516	20,379,135	
6.02 General Fund, Enterprise & Others						
House Rent Security from Mother A/C	143,250	-	-	143,250	143,250	
House Rent Security For Ankur Craft	430,000	-	-	430,000	430,000	
Godown Security For Ankur Seeds	30,000	-	-	30,000	30,000	
Security Deposit of Agro Machineries	440,000	-	24,000	416,000	440,000	
	1,043,250	-	24,000	1,019,250	1,043,250	
7.00 Loan to Beneficiaries						
Community Finance Sector (MFP & Others) 7.01	3,121,545,739	5,665,561,879	5,513,597,870	3,273,509,748	3,121,545,739	
	3,121,545,739	5,665,561,879	5,513,597,870	3,273,509,748	3,121,545,739	
7.01 Community Finance Sector (MFP & Others)						
Jagoron	1,249,746,965	2,403,472,029	2,291,423,242	1,361,795,752	1,249,746,965	
Agrosor	999,641,429	1,383,936,000	1,502,657,315	880,920,114	999,641,429	
Buniad	174,556,689	289,863,000	307,234,846	157,184,843	174,556,689	
Sufolon Loan	390,714,187	1,187,409,000	965,385,253	612,737,934	390,714,187	
SUFOLON (KGF)	9,803,150	30,000,000	21,506,868	18,296,282	9,803,150	
LIFT Project	118,227,301	197,932,000	196,913,967	119,245,334	118,227,301	
ENRICH-IGA	100,517,860	115,065,000	137,975,941	77,606,919	100,517,860	
ENRICH-AC	4,989,283	6,780,000	5,521,753	6,247,530	4,989,283	
ENRICH-LI	5,576,055	6,620,000	5,866,448	6,329,607	5,576,055	
WASH	25,976,226	35,112,000	43,543,033	17,545,193	25,976,226	
SDL	17,599,775	-	16,894,670	705,105	17,599,775	
Start Up Capital	636,478	1,150,000	555,347	1,231,131	636,478	
Abasan Loan	-	2,000,000	2,872	1,997,128	-	
	3,097,985,398	5,659,339,029	5,495,481,555	3,261,842,872	3,097,985,398	
Housing Loan-Bangladesh Bank	4,109,837	1,680,000	2,057,212	3,732,625	4,109,837	
Solar Power Program	11,485,260	61,850	11,547,110	-	11,485,260	
Biogas Program	7,965,244	4,481,000	4,511,993	7,934,251	7,965,244	
	23,560,341	6,222,850	18,116,315	11,666,876	23,560,341	
	3,121,545,739	5,665,561,879	5,513,597,870	3,273,509,748	3,121,545,739	
8.00 Other Assets						
Right & Governance Sector						
Community Finance Sector (MFP & others) 8.01	69,592,433	77,616,485	67,881,750	79,327,168	69,592,433	
Livelihood Development Sector 8.02	2,506,618	5,768,519	7,200,139	1,074,998	2,506,618	
General Fund, Enterprise & Others 8.03	20,267,406	51,346,554	46,265,161	25,348,799	20,267,406	
	92,366,457	134,731,558	121,347,050	105,750,965	92,366,457	
8.01 Community Finance Sector (MFP & Others)						
Embezzlement by Staff	1,571,822	12,950,263	12,005,057	2,517,028	1,571,822	
Advance Tax Deducted at Source	1,433,962	2,326,528	1,743,034	2,017,456	1,433,962	
Unused Printing & Stationary	232,082	979,628	232,082	979,628	232,082	
Rice Seeds	123,117	-	123,117	-	123,117	
Receivable Office Rent	396,000	108,000	90,000	414,000	396,000	
Goat	1,154,445	510,600	535,725	1,129,320	1,154,445	
Cow	323,300	144,700	110,000	358,000	323,300	
Sheep	1,219,915	625,720	621,445	1,224,190	1,219,915	
	6,454,643	17,645,439	15,460,460	8,639,622	6,454,643	
Receivable Donation						
Donation receivable of Projects	33,728,033	51,207,190	30,859,027	54,076,196	33,728,033	
Advance Donation (Project)	3,767,466	4,850,000	4,180,140	4,437,326	3,767,466	
Account receivable (Rice seed Pro.)	-	89,864	-	89,864	-	
	37,495,499	56,147,054	35,039,167	58,603,386	37,495,499	
Tax at Source of Housing Project	8,190	1,272	-	9,462	8,190	
Inventory of Solar Power Program	7,851,643	-	3,588,857	4,262,786	7,851,643	
Inventory of Biogas Program	200,733	1,099,920	892,609	408,044	200,733	
Receivable of Biogas Program	1,304,056	2,531,000	2,609,150	1,225,906	1,304,056	
Inventories Of ICS Program	193,010	-	65,230	127,780	193,010	
Receivable Of ICS Program	613,963	191,800	379,955	425,808	613,963	
Solar Irrigation Pump of Irrigation Project Work in progress	15,470,696	-	9,846,322	5,624,374	15,470,696	
	25,642,291	3,823,992	17,382,123	12,084,160	25,642,291	
	69,592,433	77,616,485	67,881,750	79,327,168	69,592,433	

Notes	as at 01 July 2018	Addition during the year	Adjustment during the year	as at 30 June 2019	Amount in Taka	
					as at 30 June 2018	
8.02 Livelihood Development Sector						
Accounts Receivable of PACE(Goat)	1,708,014	3,713,080	4,952,972	468,122	1,708,014	
Fund refund to Donor-BRAVE Project	5,622	-	5,622	-	5,622	
Fund refund to M/AC -CLAP Project	35,009	-	35,009	-	35,009	
Accounts Receivable of PACE Project (Onion)	757,973	2,055,439	2,206,536	606,876	757,973	
	2,506,618	5,768,519	7,200,139	1,074,998	2,506,618	
8.03 General Fund, Enterprise & Others						
Account Receivable of Ankur Seeds	479,149	663,601	296,275	846,475	479,149	
Work in Progress of Ankur Craft	1,547,094	1,984,865	1,593,391	1,938,568	1,547,094	
Account Receivable of Ankur Craft	514,465	916,125	1,019,479	411,111	514,465	
Receivable Income-Training Division	100,531	252,353	100,531	252,353	100,531	
Inventories of ANKUR Seeds	515,520	476,910	692,001	300,429	515,520	
AIT of Mother A/C	21,895	17,809	-	39,704	21,895	
Advance and prepayments-Mother A/C	400,000	822,761	1,028,000	194,761	400,000	
Receivable Interest on FDR-Mother A/C	65,466	79,324	65,466	79,324	65,466	
Receivable Training Fee-Trade Training Center	349,334	-	349,334	-	349,334	
Inventories of Angkur Agro Mach.	16,141,852	27,580,176	25,758,884	17,963,144	16,141,852	
Bill receivable of AAM	132,100	18,552,350	15,361,800	3,322,650	132,100	
Tax at Source -CDC	-	280	-	280	-	
	20,267,406	51,346,554	46,265,161	25,348,799	20,267,406	
9.00 Cash and Cash Equivalents						
Cash in Hand	9.01	18,268,208	50,192	7,531,785	7,581,977	18,268,208
Cash at Bank	9.02	297,148,725	19,125,423	162,108,869	181,234,292	297,148,725
		315,416,933	19,175,615	169,640,654	188,816,269	315,416,933
9.01 Cash in Hand						
Rights & Governance Sector	9.01.01	15,000	15,000	-	15,000	15,000
Community Finance Sector (MFP & Others)	9.01.02	18,245,621	-	7,531,785	7,531,785	18,245,621
Livelihood Development Sector	9.01.03	-	5,000	-	5,000	37,030
General Fund, Enterprise & Others	9.01.04	7,597	30,192	-	30,192	7,587
		18,268,208	50,192	7,531,785	7,581,977	18,268,208
		as at 01 July 2018	as at 30 June 2019			as at 30 June 2018
			Social Activity	Micro Finance Program	Total	
9.01.01 Rights & Governance Sector						
SLS Project		-	-	-	-	-
AVCB Project		15,000	15,000	-	15,000	15,000
		15,000	15,000	-	15,000	15,000
9.01.02 Community Finance Sector (MFP & Others)						
Micro Finance Program		17,635,104	-	7,249,579	7,249,579	17,635,104
Housing Project		-	-	41,160	41,160	-
Solar Power Program		355,736	-	52,419	52,419	355,736
Biogas Program		254,781	-	188,627	188,627	254,781
		18,245,621	-	7,531,785	7,531,785	18,245,621
9.01.03 Livelihood Development Sector						
PACE Project (Onion)		37,030	-	-	-	37,030
ACCESS Project		-	5,000	-	5,000	-
		37,030	5,000	-	5,000	37,030
9.01.04 General Fund, Enterprise & Others						
Training Division, Chuadanga		877	2,826	-	2,826	877
Angkur Craft		6,579	26,166	-	26,166	6,579
WTTC		131	-	-	-	131
CDC		10	-	-	-	10
General Fund		-	1,200	-	1,200	-
		7,597	30,192	-	30,192	7,587
9.02 Cash at bank						
Rights & Governance Sector	9.02.01	7,557,636	5,297,328	-	5,297,328	7,557,636
Community Finance Sector (MFP & Others)	9.02.02	277,280,509	-	162,108,869	162,108,869	277,280,509
Livelihood Development Program	9.02.03	10,246,978	9,795,101	-	9,795,101	10,246,978
General Fund, Enterprise & Others	9.02.04	2,063,602	4,032,994	-	4,032,994	2,063,602
		297,148,725	19,125,423	162,108,869	181,234,292	297,148,725
9.02.01 Rights & Governance Sector						
PAR Project		-	246,752	-	246,752	-
Response Project		-	709,979	-	709,979	-
EWG Project		16,814	555,485	-	555,485	16,814
PRODIGY Project		14,592	62,871	-	62,871	14,592
Food for All Campaign		1,828	713	-	713	1,828
LGP Project		19,478	-	-	-	19,478
RF & N Campaign		-	536,950	-	536,950	-
SLS Project		16,667	11,667	-	11,667	16,667

	as at 01 July 2018	as at 30 June 2019			as at 30 June 2018	
		Social Activity	Micro Finance Program	Total		
SAN Marks Project	14,326	530	-	530	14,326	
Right to Food For All Fund & Oxfam	264,950	266,186	-	266,186	264,950	
AVCB Project	4,452,635	227,848	-	227,848	4,452,635	
MNH Project	812,248	46,964	-	46,964	812,248	
Active Citizen Project	49,200	127,088	-	127,088	49,200	
FK exchange Program	1,894,898	2,504,295	-	2,504,295	1,894,898	
	<u>7,557,636</u>	<u>5,297,328</u>	<u>-</u>	<u>5,297,328</u>	<u>7,557,636</u>	
9.02.02 Community Finance Sector (MFP & Others)						
Micro Finance Program	259,505,836	-	141,061,752	141,061,752	259,505,836	
Housing Project	1,021,544	-	1,112,735	1,112,735	1,021,544	
WATSAN Project	4,509	-	105,152	105,152	4,509	
Solar Power Program	12,796,817	-	9,305,577	9,305,577	12,796,817	
Biogas Program	3,863,643	-	3,472,668	3,472,668	3,863,643	
ICS Program	65,005	-	91,108	91,108	65,005	
Solar Irrigation Program	23,155	-	6,959,877	6,959,877	23,155	
	<u>277,280,509</u>	<u>-</u>	<u>162,108,869</u>	<u>162,108,869</u>	<u>277,280,509</u>	
9.02.03 Livelihood Development Program						
Renewable Energy Project	-	2,683,375	-	2,683,375	-	
Basic Literacy Project	-	57,165	-	57,165	-	
JNNPF Project	91,220	92,157	-	92,157	91,220	
ACCESS Project	1,573,303	1,415,839	-	1,415,839	1,573,303	
EYW Project	3,454,599	2,211,177	-	2,211,177	3,454,599	
ASL Project	6,998	205,824	-	205,824	6,998	
PACE Project (Onion)	5,724	5,966	-	5,966	5,724	
PACE Project (Goat)	996,447	75,409	-	75,409	996,447	
SEIP	99,153	790,498	-	790,498	99,153	
Revolving Fund of HEIFER	21,322	21,344	-	21,344	21,322	
EESBGMS Project	3,998,212	2,011,069	-	2,011,069	3,998,212	
UMIMCC Project	-	225,278	-	225,278	-	
	<u>10,246,978</u>	<u>9,795,101</u>	<u>-</u>	<u>9,795,101</u>	<u>10,246,978</u>	
9.02.04 General Fund, Enterprise & Others						
Mother A/C	1,087,551	1,267,162	-	1,267,162	1,087,551	
CDC	12,218	122,887	-	122,887	12,218	
Training Division, Chuadanga	141,328	108,086	-	108,086	141,328	
WTTC	552,623	1,554,827	-	1,554,827	552,623	
Angkur Seeds	67,023	2,549	-	2,549	67,023	
Angkur Craft	151,554	147,404	-	147,404	151,554	
Angkur Agro Machineries	51,305	830,079	-	830,079	51,305	
	<u>2,063,602</u>	<u>4,032,994</u>	<u>-</u>	<u>4,032,994</u>	<u>2,063,602</u>	
	Notes	As at 01 July 2018	Addition during the year	Adjustment during the year	As at 30 June 2019	As at 30 June 2018
10.00 Fund account						
Rights & Governance Sector	10.01	6,214,884	(624,924)	1,249,752	4,340,208	6,214,884
Community Finance Sector (MFP & Others)	10.02	526,053,793	41,767,339	(4,559,337)	572,380,469	526,053,793
Livelihood Development Sector	10.03	(4,203,216)	1,317,478	(869,950)	(2,015,788)	(4,203,216)
General Fund, Enterprise & Others	10.04	10,635,595	(1,227,918)	-	9,407,677	10,635,595
		<u>538,701,056</u>	<u>41,231,975</u>	<u>(4,179,535)</u>	<u>584,112,566</u>	<u>538,701,056</u>
10.01 Rights & Governance Sector						
AVCB Project		3,371,674	(348,724)	-	3,022,950	3,371,674
LGP Project		161,978	(19,478)	142,500	-	161,978
EWG Project		1,107,472	11,316	1,107,252	11,536	1,107,472
MNH Project		46,816	13,543	-	60,359	46,816
PRODIGY		810	3,644	-	4,454	810
Food For All		28,547	(1,115)	-	27,432	28,547
SLS Project		1,547,640	(267,683)	-	1,279,957	1,547,640
Right to Food For All Fund & Oxfam		18,387	1,236	-	19,623	18,387
Active Citizen project		1,858	1,870	-	3,728	1,858
FK exchange Program		50,203	25,701	-	75,904	50,203
SAN Marks Project		(120,501)	(796)	-	(121,297)	(120,501)
RF & N Campaign		-	7,089	-	7,089	-
Response Project		-	6,551	-	6,551	-
PAR Project		-	(58,078)	-	(58,078)	-
		<u>6,214,884</u>	<u>(624,924)</u>	<u>1,249,752</u>	<u>4,340,208</u>	<u>6,214,884</u>
10.02 Community Finance Sector (MFP & Others)						
Capital Fund with statutory Reserve Fund		521,817,330	41,971,060	(1,755,609)	565,543,999	521,817,330
Housing Loan Project		908,776	162,153	-	1,070,929	908,776
WATSAN Project		104,508	638	-	105,146	104,508
Solar Power Program		3,793,592	1,648,199	-	5,441,791	3,793,592
Biogas Program		1,036,415	(876,232)	-	160,183	1,036,415
ICS Program		9,992	(64,552)	-	(54,560)	9,992
Solar Irrigation Program		(1,616,820)	(1,073,927)	(2,803,728)	112,981	(1,616,820)
		<u>526,053,793</u>	<u>41,767,339</u>	<u>(4,559,337)</u>	<u>572,380,469</u>	<u>526,053,793</u>

Notes	As at 01 July 2018	Addition during the year	Adjustment during the year	As at 30 June 2019	Amount in Taka	
					As at 30 June 2018	
10.03 Livelihood Development Sector						
ICCHD-1 Project	10,235	(2,560)	-	7,675	10,235	
EESBGMS Project	-	(69,875)	-	(69,875)	-	
JNNPF Project	4,606	937	-	5,543	4,606	
CBCAP Project	103,453	(14,383)	-	89,070	103,453	
PACE Project (Goat)	200,894	(40,069)	-	160,825	200,894	
BRAVE Project	(818,638)	(33,666)	(818,638)	(33,666)	(818,638)	
HEIFER Revolving Fund	3,967	22	-	3,989	3,967	
PACE Project (Onion)	174,683	(26,258)	-	148,425	174,683	
Renewable Energy Project	-	2,682,375	-	2,682,375	-	
Basic Literacy Project	-	4,125	-	4,125	-	
ACCESS Project	1,037,760	(144,938)	-	892,822	1,037,760	
CLAP Project	24,916	-	24,916	-	24,916	
SEIP	(4,868,864)	(1,032,546)	-	(5,901,410)	(4,868,864)	
DDRMP (inclusion Project)	(76,228)	-	(76,228)	-	(76,228)	
UMIMCC Project	-	(5,686)	-	(5,686)	-	
	(4,203,216)	1,317,478	(869,950)	(2,015,788)	(4,203,216)	
10.04 General Fund, Enterprise & Others						
Mother A/C with MCP donation Fund	5,025,278	(535,695)	-	4,489,583	5,025,278	
Angkur Seed	439,221	(353,868)	-	85,353	439,221	
CDC	582,051	211,116	-	793,167	582,051	
WTTC	4,599,647	(525,662)	-	4,073,985	4,599,647	
Training Division, Chuadanga	(597,924)	(26,952)	-	(624,876)	(597,924)	
Angkur Craft	(285,786)	(136,035)	-	(421,821)	(285,786)	
Angkur Agro Machineries	873,108	139,178	-	1,012,286	873,108	
	10,635,595	(1,227,918)	-	9,407,677	10,635,595	
11.00 Disaster Management & Others Fund						
Community Finance Sector (MFP & Others)						
Disaster management Fund-Solar Power	232,611	1,515	-	234,126	232,611	
Revaluation Reserved (Land, Livestock & Others)	173,685,279	-	1,740,615	171,944,664	173,685,279	
Capacity Building Fund(KGF)	449,362	17,590	466,952	-	449,362	
	174,367,252	19,105	2,207,567	172,178,790	174,367,252	
12.00 Loan Loss Provision						
Community Finance Sector (MFP & Others)						
Loan Loss Provision (PKSF)	57,041,778	72,465,187	-	129,506,965	57,041,778	
	57,041,778	72,465,187	-	129,506,965	57,041,778	
13.00 Insurance Fund						
Community Finance Sector (MFP & Others)						
Insurance Fund	121,817,022	61,826,263	44,630,158	139,013,127	121,817,022	
	121,817,022	61,826,263	44,630,158	139,013,127	121,817,022	
14.00 Loans Payable						
Rights & Governance Sector						
Community Finance Sector (MFP & Others)	14.01	830,027	2,375,000	1,908,000	1,297,027	830,027
Livelihood Development sector	14.02	2,226,097,428	1,617,880,591	1,573,121,161	2,270,856,858	2,226,097,428
General Fund, Enterprise & Others	14.03	5,508,647	7,304,670	2,940,625	9,872,692	5,508,647
	14.04	27,423,467	6,356,252	8,756,434	25,023,285	27,423,467
		2,259,859,569	1,633,916,513	1,586,726,220	2,307,049,862	2,259,859,569
14.01 Rights & Governance Sector						
PRODIGY Project		300,000	623,000	723,000	200,000	300,000
SAN Marks Project		134,827	2,000	135,000	1,827	134,827
PAR Project		-	1,750,000	1,050,000	700,000	-
SLS Project		395,200	-	-	395,200	395,200
		830,027	2,375,000	1,908,000	1,297,027	830,027
14.02 Community Finance Sector (MFP & Others)						
Loan from PKSF		713,055,826	652,100,000	523,856,246	841,299,580	713,055,826
Loan from Bank		1,439,143,712	770,000,000	1,016,236,184	1,192,907,528	1,439,143,712
LIFT RLF Loan		5,000,000	-	-	5,000,000	5,000,000
Loan From BB of Housing Loan Project		4,197,095	1,680,000	2,102,542	3,774,553	4,197,095
Loan & refinance IDCOL of Solar Power Program		28,356,277	1,904,000	16,845,173	13,415,104	28,356,277
Loan & refinance IDCOL of Biogas Program		13,649,048	4,258,320	4,642,570	13,264,798	13,649,048
Loan & refinance of ICS Program		872,234	232,450	400,000	704,684	872,234
Loan of Solar Irrigation Program		21,823,236	187,705,821	9,038,446	200,490,611	21,823,236
		2,226,097,428	1,617,880,591	1,573,121,161	2,270,856,858	2,226,097,428



					Amount in Taka	
Notes	as at 01 July 2018	Addition during the year	Adjustment during the year	as at 30 June 2019	as at 30 June 2018	
14.03 Livelihood Development sector						
Basic Literacy Project	-	2,401,870	107,396	2,294,474	-	
CLAP Project	10,093	-	10,093	-	10,093	
DDRMP (inclusion Project)	86,228	-	86,228	-	86,228	
JNNPF Project	26,954	-	-	26,954	26,954	
SEIP	4,968,017	3,460,800	1,736,908	6,691,909	4,968,017	
Revolving fund-Heifer	417,355	-	400,000	17,355	417,355	
UMIMCC Project	-	1,441,000	600,000	841,000	-	
Renewable Energy Project	-	1,000	-	1,000	-	
	5,508,647	7,304,670	2,940,625	9,872,692	5,508,647	
14.04 General Fund, Enterprise & Others						
Mercantile Bank, Chuadanga	7,806,434	1,100,000	7,806,434	1,100,000	7,806,434	
Angkur Craft (Gratuity Fund)	1,232,733	-	-	1,232,733	1,232,733	
Angkur Craft (Mother A/C)	1,740,000	1,626,252	950,000	2,416,252	1,740,000	
Loans Payable -Ankur Agro Machineries	15,502,000	3,200,000	-	18,702,000	15,502,000	
Training division from MCP	400,000	-	-	400,000	400,000	
Ankur Seeds From Mother A/C	42,300	-	-	42,300	42,300	
Ankur Seeds From CDC & MCP	700,000	430,000	-	1,130,000	700,000	
	27,423,467	6,356,252	8,756,434	25,023,285	27,423,467	
15.00 Member Savings						
Community Finance Sector						
General Savings	709,852,686	781,413,279	709,256,060	782,009,905	709,852,686	
Security Savings	103,758,086	39,378,106	54,299,040	88,837,152	103,758,086	
Voluntary Savings	27,123,700	84,968,644	62,781,729	49,310,615	27,123,700	
	840,734,472	905,760,029	826,336,829	920,157,672	840,734,472	
16.00 Donation Received in Advance						
Rights & Governance Sector	16.01	12,441,997	91,965,512	93,809,189	10,598,320	
Livelihood Development Sector	16.02	12,811,150	35,079,748	40,522,620	7,368,278	
		25,253,147	127,045,260	134,331,809	17,966,598	
16.01 Rights & Governance Sector						
AVCB Project		7,983,285	70,924,029	75,266,311	3,641,003	
PRODIGY Project		292,680	1,927,288	1,323,653	896,315	
MNH Project		1,233,432	5,003,453	6,133,280	103,605	
Right to Food For All Fund & Active Citizen Project		246,563	-	-	246,563	
FK exchange Program		541,342	600,000	523,982	617,360	
EWG Project		2,144,695	4,872,552	4,468,856	2,548,391	
San Mark Project		-	65,857	-	65,857	
RF & N Campaign		-	720,000	600,000	120,000	
Response Project		-	927,340	397,479	529,861	
PAR Project		-	3,450,189	1,805,049	1,645,140	
		-	3,474,804	3,290,579	184,225	
		12,441,997	91,965,512	93,809,189	10,598,320	
16.02 Livelihood Development Sector						
BRAVE Project		1,055,335	-	824,260	231,075	
JNNPF Project		59,661	-	-	59,661	
EESBGMS Project		3,998,212	10,400,000	11,743,315	2,654,897	
EYW Project		3,470,599	11,521,242	12,647,664	2,344,177	
PACE Project		2,704,461	2,300,000	4,460,930	543,531	
ASL Project		6,998	5,168,266	4,969,440	205,824	
ACCESS Project		1,515,884	5,690,240	5,877,011	1,329,113	
		12,811,150	35,079,748	40,522,620	7,368,278	
17.00 Grants/Equity for Fixed Assets						
Community Finance Sector	17.01	15,320,338	24,485,509	-	39,805,847	
General Fund, Enterprise & Others	17.02	9,627,116	-	-	9,627,116	
		24,947,454	24,485,509	-	49,432,963	
17.01 Community Finance Sector						
Irrigation Project		15,320,338	24,485,509	-	39,805,847	
		15,320,338	24,485,509	-	39,805,847	
17.02 General Fund, Enterprise & Others						
Grants for Fixed Asset		9,627,116	-	-	9,627,116	
		9,627,116	-	-	9,627,116	
18.00 Others Liabilities						
Community Finance Sector (MFP & Others)	18.01	40,591,935	97,361,877	53,786,780	84,167,032	
Rights & Governance Sector	18.02	-	494,906	-	494,906	
Livelihood Development Sector	18.03	746,456	2,050,000	2,206,085	590,371	
General Fund, Enterprise & Others	18.04	1,990,366	24,271,932	21,096,260	5,166,038	
		43,328,757	124,178,715	77,089,125	90,418,347	



Notes	Amount in Taka				
	as at 01 July 2018	Addition during the year	Adjustment during the year	as at 30 June 2019	as at 30 June 2018
18.01 Community Finance Sector (MFP & Others)					
Staff Security	8,076,415	5,530,000	1,861,780	11,744,635	8,076,415
Provision for Expenses	1,674,191	1,769,333	615,361	2,828,163	1,674,191
Others Payable	4,530	-	4,530	-	4,530
Provision for Interest on Security Savings	15,493,006	5,366,955	886,639	19,973,322	15,493,006
Advance Donation (GOAT)	2,002,055	-	762,706	1,239,349	2,002,055
Advance Donation (Sheep)	190,677	762,706	762,706	190,677	190,677
Advance Donation (Seed)	56,492	-	-	56,492	56,492
Advance Donation (ENRICH)	10,800,000	22,000,000	10,800,000	22,000,000	10,800,000
Loan of MCP	92,000	35,000	35,000	92,000	92,000
Member Suspend Account	-	1,581,758	22,402	1,559,356	-
Loan Account-Provident Fund	-	44,866,090	29,100,000	15,766,090	-
Loan Account-Gratuity Fund	-	9,678,995	4,950,000	4,728,995	-
Insurance A/C of Housing Project	32,200	16,800	-	49,000	32,200
Loan from M/A for Housing Project	1,500	-	-	1,500	1,500
Accounts Payable-Solar Power Program	1,488,048	5,749,240	3,824,740	3,412,548	1,488,048
Staff Security-Solar Power Program	577,380	-	77,650	499,730	577,380
Audit Fee Provision of Biogas Program	20,000	-	-	20,000	20,000
Provision for Audit Fee -ICS Project	5,175	5,000	5,000	5,175	5,175
Payable to others of Solar Irrigation Program	78,266	-	78,266	-	78,266
	40,591,935	97,361,877	53,786,780	84,167,032	40,591,935
18.02 Rights & Governance Sector					
Provision for Expenses-EWG	-	494,906	-	494,906	-
	-	494,906	-	494,906	-
18.03 Livelihood Development Sector					
Advance Donation-Org-PACE Project (Onion)	746,456	2,050,000	2,206,085	590,371	746,456
	746,456	2,050,000	2,206,085	590,371	746,456
18.04 General Fund, Enterprise & Others					
Current A/C With Pro-Mother A/C	109,581	657,477	-	767,058	109,581
Current A/C Overhead-Mother A/C	71,633	-	68,288	3,345	71,633
Provision for Exp.-Mother A/C	75,000	78,125	75,000	78,125	75,000
BLP Fund -Mother A/C	107,396	-	-	107,396	107,396
Bills Payable of Training Division	702,804	570,684	456,804	816,684	702,804
Provision For Audit Fee & Ex.-WTTC	21,784	55,686	-	77,470	21,784
Provision For Audit Fee -CDC	20,167	10,000	20,167	10,000	20,167
Accounts Payable-Angkur Craft	56,801	1,121,600	927,641	250,760	56,801
Provision For Audit Fee-Angkur Seed	5,000	-	-	5,000	5,000
Accounts Payable-Angkur AM	815,200	21,778,360	19,548,360	3,045,200	815,200
Provision for Audit-Angkur AM	5,000	-	-	5,000	5,000
	1,990,366	24,271,932	21,096,260	5,166,038	1,990,366



Notes	2018-2019					Amount in Taka
	Received in Cash for the year	Last year Advance Donation	Income	Fund Refund	Received in advance	2017-2018 Income
19 Donation Income						
Rights & Governance Sector	19.01	92,541,972	-	93,805,412	-	129,449,493
Community Finance Sector (MFP & Others)	19.02	117,548,640	-	73,777,038	-	38,790,439
Livelihood Development Sector	19.03	47,588,487	-	51,887,855	-	31,408,221
		257,679,099	-	219,470,305	-	199,648,153
19.01 Rights & Governance Sector						
PRODIGY Project		1,927,288	-	1,323,653	-	-
AVCB Project		70,924,029	-	75,266,311	-	112,463,282
MNH Project		5,003,453	-	5,536,449	-	158,489
Right to Food For All Fund & Oxfam		-	-	-	-	1,107,252
Active Citizen Project		600,000	-	523,982	-	2,388,332
FK exchange Program		4,872,552	-	4,468,856	-	10,004,497
LGP Project		-	-	-	-	1,063,736
EWG Project		642,317	-	593,054	-	43,658
SLS Project		-	-	-	-	2,220,247
San Mark Project		720,000	-	600,000	-	-
RF & N Campaign		927,340	-	397,479	-	-
Response Project		3,450,189	-	1,805,049	-	-
PAR Project		3,474,804	-	3,290,579	-	-
		92,541,972	-	93,805,412	-	129,449,493
19.02 Community Finance Sector (MFP & Others)						
Micro Finance Program		9,353,812	-	59,298,708	-	35,560,141
Solar Power Program		146,080	-	146,080	-	551,110
Biogas Program		2,499,000	-	2,531,000	-	2,292,500
ICS Program		-	-	73,500	-	386,688
Solar Irrigation Program		105,549,748	-	11,727,750	-	-
		117,548,640	-	73,777,038	-	38,790,439
19.03 Livelihood Development Sector						
Basic Literacy Project		1,797,596	-	4,039,030	-	-
PACE Project (Onion)		2,050,000	-	2,054,537	-	2,103,139
PACE Project (Goat)		4,194,415	-	3,221,038	-	4,579,075
CBCAP Project		-	-	-	-	2,033,239
CLAP Project		-	-	-	-	1,113,334
ACCESS Project		5,690,240	-	5,877,011	-	5,385,233
ASL Project		5,168,266	-	4,969,440	-	6,702,001
EYW Project		11,521,242	-	12,647,664	-	9,492,200
SEIP		4,973,594	-	4,973,594	-	4,748,931
EESBGMS Project		10,400,000	-	11,743,315	-	1,059,148
UMIMCC Project		1,793,134	-	2,362,226	-	-
		47,588,487	-	51,887,855	-	31,408,221

	Notes	Amount in Taka	
		2018-2019	2017-2018
20.00 Revenue Income			
Community Finance Sector	20.01	765,286,990	780,341,311
Right & Governance Sector	20.02	228,586	101,873
Livelihood Development Sector	20.03	5,332,179	1,367,228
General Fund, Enterprise & Others	20.04	47,023,937	53,868,075
		817,871,692	835,678,487
21.00 Revenue Expenditure			
Rights & Governance Sector	21.01	94,658,922	126,957,386
Community Finance Sector	21.02	797,296,689	618,617,421
Livelihood Development Sector	21.03	55,902,556	29,758,049
General Fund, Enterprise & Others	21.04	48,251,855	51,569,698
		996,110,022	826,902,554



20.01 Community Finance Sector

	Community Finance Sector 2018-2019							Amount in Taka	
	Micro Finance Program	Housing Project	Solar Power Program	Biogas Project	ICS Program	Solar Irrigation Program	WATSAN	Total 2018-2019	Total 2017-2018
Service Charge	717,019,607	252,053	222,045	771,212	-	-	-	718,264,917	749,754,717
Interest on Investment	16,865,270	-	-	-	-	-	-	16,865,270	12,263,764
Revenue from Sale	-	-	9,619,643	1,034,747	53,070	-	-	10,707,460	10,301,996
Bank Interest	4,090,399	28,433	151,898	66,859	3,087	192,524	1,383	4,534,583	1,792,958
Admission Fee	653,760	-	-	-	-	-	-	653,760	654,710
Form Pass Book Sales	2,264,810	-	-	-	-	-	-	2,264,810	2,398,660
Gain for Valuation of A & L assets/ Sale of Water	1,127,290	-	-	-	-	6,835,600	-	7,962,890	-
Miscellaneous Income	3,095,908	9,099	-	-	-	928,293	-	4,033,300	3,174,506
Total Income	745,117,044	289,585	9,993,586	1,872,818	56,157	7,956,417	1,383	765,286,990	780,341,311
Adjustments									
Service Charge	35,353,290	-	-	-	-	-	-	35,353,290	52,458,066
Interest on Investment	956,934	-	-	-	-	-	-	956,934	2,243,309
Miscellaneous Income	3,152,290	-	7,361,755	(520,000)	326,885	1,642,517	-	11,963,447	(3,577,583)
Total Adjustment	39,462,514	-	7,361,755	(520,000)	326,885	1,642,517	-	48,273,671	51,123,792
Total Receipt	705,654,530	289,585	17,355,341	1,352,818	383,042	9,598,934	1,383	734,635,633	729,217,519



20.02 Right & Governance Sector

	Right & Governance Sector 2018-2019										Amount in Taka	
	Active Citizen	AVCB	EWG	PRODIGY	Food for All Campaign	Fk exchange	SAN Marks	Response	MNH	Right to Food & RF & PAR	Total 2018-2019	Total 2017-2018
Bank Interest	3,742	123,995	11,316	7,707	39	33,390	560	10,884	13,543	23,410	228,586	88,784
Other Income	-	-	-	-	-	-	-	-	-	-	-	13,089
Total Income	3,742	123,995	11,316	7,707	39	33,390	560	10,884	13,543	23,410	228,586	101,873
Adjusted with Other Income	-	-	-	-	-	-	-	-	-	-	-	-
Total adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Total Receipt	3,742	123,995	11,316	7,707	39	33,390	560	10,884	13,543	23,410	228,586	101,873

20.03 Livelihood Development Sector

	Livelihood Development Sector 2018-2019										Total 2017-2018	
	ACCESS	PACE Onion	PACE Goat	EESBGMS	UMIMCC	CBCAP	SEIP	REF	Basic Literacy	R.F o Heifer,INNPF ,ICCHD-1 & 2 & EEPFICE		Total 2018-2019
Sales Revenue	-	273,451	-	-	-	-	-	-	-	-	273,451	222,935
Service Charge /PO donation	-	-	-	-	-	-	-	-	-	-	-	-
Bank Interest	34,307	5,230	4,334	1,293	4,550	-	6,538	10,648	5,767	3,061	75,728	51,494
Other Income	-	-	-	14,000	-	-	369,000	4,600,000	-	-	4,983,000	1,092,799
Total Income	34,307	278,681	4,334	15,293	4,550	-	375,538	4,610,648	5,767	3,061	5,332,179	1,367,228
Adjusted with Adjusted With revenue income	-	451	-	-	-	-	-	-	-	-	451	-
Total adjustment	-	451	-	-	-	-	-	-	-	-	451	-
Total Receipt	34,307	278,230	4,334	15,293	4,550	-	375,538	4,610,648	5,767	3,061	5,331,728	1,367,228

20.04 General Fund, Enterprise & Others

	General Fund, Enterprise & Others 2018-2019							Total 2018-2019	Total 2017-2018
	Mother Account	Ankur Agro Machineries	Ankur Craft	ANKUR Seeds	CDC	Training Division	WTTC		
Overhead income	3,588,566	-	-	-	-	-	-	3,588,566	5,444,644
Sales Revenue	-	28,397,675	2,855,144	930,613	-	-	-	32,183,432	36,126,630
Fuel Sale/Machineries Sale	-	-	-	-	-	-	-	-	428,000
Income from Training	-	-	-	-	3,706,229	4,177,990	-	7,884,219	10,599,022
Donation for Others Project	-	-	-	-	-	-	-	-	-
Bank Interest	229,107	-	2,800	-	1,870	-	-	233,777	144,922
Other Income	1,309,465	294,238	26,840	688	348,979	593,198	560,535	3,133,943	1,124,857
Total Income	5,127,138	28,691,913	2,884,784	931,301	350,849	4,299,427	4,738,525	47,023,937	53,868,075
Adjusted with									
Adjusted with Sales Revenue	-	3,324,642	(103,454)	367,326	-	-	-	3,588,514	-
Adjusted With revenue income	736,997	-	-	-	145,363	-	-	882,360	3,211,445
Total adjustment	736,997	3,324,642	(103,454)	367,326	145,363	-	-	4,470,874	3,211,445
Total Receipt	4,390,141	25,367,271	2,988,238	563,975	350,849	4,154,064	4,738,525	42,553,063	51,202,962

21 Revenue Expenditure

21.01 Rights & Governance Sector

	Rights & Governance Sector 2018-2019											Amount in Taka			
	PRODIGY	AVCB	EWG	Fk exchange	MNH	SLS	LGP	Food for All Campaign	SAN Marks	Active Citizen	Right to Food, RF & N.C.	Response project	PAR Project	Total 2018-2019	Total 2017-2018
Salary Expenses	880,512	54,187,184	362,613	1,606,060	2,732,400	-	-	-	600,000	-	-	1,313,344	1,480,297	63,162,410	52,492,130
Project Expenses	378,352	12,001,801	-	1,661,411	2,401,265	-	-	-	-	523,982	-	331,956	1,211,325	18,510,092	61,468,736
Office rent	-	731,640	-	-	119,450	-	-	-	-	-	-	43,639	301,500	1,196,229	1,483,975
Stationary & Utilities	17,589	1,969,573	1,939	-	37,932	-	-	-	-	-	-	26,342	27,740	2,081,115	2,252,464
Travel/Conveyance	-	836,548	17,348	-	169,533	-	-	-	-	-	-	64,712	184,544	1,272,685	1,457,726
Fuel	-	732,678	-	-	-	-	-	-	-	-	-	-	-	732,678	763,645
Bank Charge	4,063	-	2,781	7,689	5,064	5,000	19,478	1,154	1,356	1,872	5,471	1,093	6,441	61,462	31,059
Postage & Telephone bill	-	503,776	21,145	-	70,805	-	-	-	-	-	-	-	-	595,726	511,830
Depreciation	-	472,719	-	-	-	262,683	-	-	-	-	-	3,240	58,247	796,889	946,347
Gas, Water & Electricity Bill	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73,000
Audit Fee	-	-	-	100,000	-	-	-	-	-	-	-	-	-	100,000	40,000
Others Expenditure	47,200	4,303,111	187,228	1,101,385	-	-	-	-	-	-	400,483	25,056	85,173	6,149,636	5,436,474
Total Expenditure	1,327,716	75,739,030	593,054	4,476,545	5,536,449	267,683	19,478	1,154	601,356	525,854	405,954	1,809,382	3,355,267	94,658,922	126,957,386
Adjustments															
Depreciation & others	-	472,719	-	-	-	262,683	-	-	-	-	-	3,240	58,247	796,889	946,347
Total Adjustments	-	472,719	-	-	-	262,683	-	-	-	-	-	3,240	58,247	796,889	946,347
Total Payment	1,327,716	75,266,311	593,054	4,476,545	5,536,449	5,000	19,478	1,154	601,356	525,854	405,954	1,806,142	3,297,020	93,862,033	126,011,039

21.02 Community Finance Sector

	Community Finance Sector (MFP & others) 2018-19							Amount in Taka	
	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN	Total 2018-2019	Total 2017-2018
Service Charge paid to PKSF	44,639,183	-	-	-	-	-	-	44,639,183	49,650,506
Service Charge paid to Bank and Others	159,700,815	71,150	771,684	895,122	-	2,525,786	-	163,964,557	107,004,994
Service Charge paid on Provident Fund	1,287,283	-	-	-	-	-	-	1,287,283	-
Service Charge paid on Gratuity Fund	413,986	-	-	-	-	-	-	413,986	-
Bank Charge & Commission	3,540,359	23,883	122,040	55,595	5,000	23,532	745	3,771,154	3,714,895
Salary & Bonus	280,215,167	-	2,928,914	2,231,883	-	1,928,503	-	287,304,467	264,876,043
Staff Residence	8,703,407	-	-	-	-	-	-	8,703,407	6,476,474
Conveyance	6,835,375	10,680	355,021	60,862	778	182,887	-	7,445,603	5,163,610
Printing & Stationary	9,712,010	-	47,443	1,965	2,031	72,161	-	9,835,610	9,429,696
Fuel	7,593,226	-	58,640	68,506	-	226,327	-	7,946,699	4,521,569
Training Expenses	4,881,986	-	3,210	44,200	-	-	-	4,929,396	3,488,842
Office Rent	11,347,856	-	-	-	-	-	-	11,347,856	9,444,906
Postage & Telephone	6,591,957	-	16,500	6,000	-	16,580	-	6,631,037	2,978,264
Gas water & electricity	3,830,056	-	-	-	-	-	-	3,830,056	3,349,533
Audit Fees	355,000	-	10,000	20,000	-	8,000	-	393,000	462,500
Entertainment	12,122,449	20,080	9,086	190	-	37,806	-	12,189,611	1,936,530
Miscellaneous Loss	64,088	-	-	-	-	-	-	64,088	42,770
Social Expenses	25,292,355	-	-	-	-	-	-	25,292,355	14,684,235
Loan Loss provision	72,465,187	-	-	-	-	-	-	72,465,187	11,475,684
Interest on Regular Savings	36,742,097	-	-	-	-	-	-	36,742,097	33,479,751
Interest on Security Savings	5,366,950	-	-	-	-	-	-	5,366,950	6,510,602
Interest on Voluntary Savings	1,368,710	-	-	-	-	-	-	1,368,710	735,662
Service Charge Rebate	-	-	-	-	-	-	-	-	23,593,834
Depreciation	6,649,405	-	19,379	-	4,820	14,244,183	-	20,917,787	4,742,632
Other Expenditure	51,765,885	1,639	4,149,550	1,895,727	181,580	1,492,329	-	59,486,710	49,317,198
Amortization of Software	1,409,262	-	-	-	-	-	-	1,409,262	1,394,803
Transfer to Capacity Building Fund	(449,362)	-	-	-	-	-	-	(449,362)	141,888
Revenue Expenditure	762,444,692	127,432	8,491,467	5,280,050	194,209	20,758,094	745	797,296,689	618,617,421

	Community Finance Sector (MFP & others) 2018-19							Amount in Taka	
	Micro Finance Program	Housing Fund	Solar Power Program	Biogas Program	ICS Program	Solar Irrigation Program	WATSAN	Total 2018-2019	Total 2017-2018
Adjustments									
Bank Charge & Commission	15,181	-	-	-	-	-	-	15,181	(35,161)
Salary & Bonus	(1,771,745)	-	692,625	-	-	-	-	(1,079,120)	766,178
Staff Residence	(126,700)	-	-	-	-	-	-	(126,700)	(149,103)
Conveyance	(215,993)	-	(76,339)	-	-	-	-	(292,332)	(183,727)
Printing & Stationary	613,867	-	-	-	-	-	-	613,867	(42,355)
Fuel	(153,739)	-	203	-	-	-	-	(153,536)	(143,602)
Training Fees	(947,120)	-	-	-	-	-	-	(947,120)	(118,676)
Office Rent	475,981	-	-	-	-	-	-	475,981	(259,520)
Postage & Telephone	(28,050)	-	-	-	-	-	-	(28,050)	(53,554)
Gas water & electricity	(129,501)	-	-	-	-	-	-	(129,501)	(30,106)
Depreciation	(6,649,405)	-	-	-	-	-	-	(6,649,405)	(4,721,827)
Audit Fees	-	-	-	-	-	-	-	-	243,125
Entertainment	(164,106)	-	-	-	-	-	-	(164,106)	(35,658)
Other Expenditure	144,718,817	-	8,795,151	(414,085)	(4,820)	14,548,221	-	167,643,284	(2,616,926)
Loan Loss provision	-	-	-	-	-	-	-	-	(11,475,684)
Interest on Regular Savings	-	-	-	-	-	-	-	-	(33,479,751)
Interest on Security Savings	-	-	-	-	-	-	-	-	(6,510,602)
Interest on Voluntary Savings	-	-	-	-	-	-	-	-	(735,662)
Miscellaneous Loss	-	-	-	-	-	-	-	-	-
Service Charge Rebate	-	-	-	-	-	-	-	-	(23,593,834)
Amortization of Software	(1,409,262)	-	-	-	-	-	-	(1,409,262)	(1,394,803)
Transfer to Capacity Building Fund	-	-	-	-	-	-	-	-	(141,888)
Social Expenditure	1,270,343	-	-	-	-	-	-	1,270,343	611,079
Total Adjustments	135,498,568	-	9,411,640	(414,085)	(4,820)	14,548,221	-	159,039,524	(84,102,057)
Total Payment	626,946,124	127,432	17,903,107	4,865,965	189,389	6,209,873	745	656,242,635	534,515,364



21.03 Livelihood Development Sector

	Livelihood Development Sector-2018-19										Amount in Taka	
	JNPPF	CBCAP	REF	EESBGMS	PACE (Goat)	PACE (Onion)	UMIMCC	BRAVE	ICCHD-1 & 2 & EEPFICE	Total 2018-2019	Total 2017-2018	
	1	2	3	4	5	6	7	8	9			
Salary Expenses	-	-	-	4,586,009	2,273,303	1,414,875	639,000	-	-	8,913,187	4,702,833	
Interest Expenses	-	-	1,926,228	-	-	-	-	-	-	1,926,228	-	
Cost of Goods Sold	-	-	-	-	-	-	-	-	-	-	-	
Project Expenses	-	-	-	4,020,230	660,300	68,874	1,528,800	-	-	6,278,204	334,305	
Training Fees, Food & Others	-	-	-	2,268,893	1,739	461,304	123,001	-	-	2,854,937	1,237,582	
Stationary & Utilities	-	-	-	118,015	37,780	19,063	13,912	-	-	188,770	52,360	
Travel/Conveyance	-	-	-	377,268	23,548	9,410	33,513	-	-	443,739	84,886	
Postage & Telephone bill	-	-	-	155,271	39,557	36,000	24,000	-	-	254,828	16,174	
Bank Charge	1,381	-	2,045	8,175	-	-	-	-	-	11,601	6,313	
Fuel	-	-	-	64,194	31,200	-	-	-	-	95,394	90,800	
Entertainment	-	-	-	-	-	-	-	-	-	-	-	
Office Rent	-	-	-	145,260	-	-	-	-	-	145,260	-	
Repair & Maintenance	-	-	-	-	-	36,000	-	-	-	36,000	-	
Subsidy Payment/Overhead Expenses	-	-	-	-	-	-	-	-	-	-	167,700	
Audit Fee	-	-	-	-	-	-	-	-	-	-	-	
Depreciation	-	14,383	-	85,168	40,069	31,488	10,236	33,666	2,560	217,570	108,008	
Others Expenditure	-	-	-	-	157,945	282,462	-	-	-	440,407	1,277,457	
Total Expenditure	1,381	14,383	1,928,273	11,828,483	3,265,441	2,359,476	2,372,462	33,666	2,560	21,806,125	8,078,418	
Adjustments												
Depreciation	-	-	-	85,168	40,069	31,488	10,236	33,666	2,560	203,187	107,808	
Adjusted with Revenue Expenses	-	-	-	-	-	268,000	-	-	-	268,000	303,000	
Total Adjustments	-	-	-	85,168	40,069	299,488	10,236	33,666	2,560	471,187	410,808	
Total Payment	1,381	-	1,928,273	11,743,315	3,225,372	2,059,988	2,362,226	-	-	21,320,555	7,667,610	



WASH Recall	SEIP	R.F Heifer	EYW	Basic Literacy	Solar Power	ICS	ASL	ACCESS	Total 2018-2019	Total 2017-2018
	11	12	13	14	15	16	17	18		
-	1,179,000	-	2,734,411	-	-	-	2,460,026	4,456,710	10,830,147	9,951,699
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	9,413,750	4,029,960	-	-	633,114	113,713	14,190,537	15,976,912
-	4,568,995	-	-	-	-	-	1,241,585	742,173	6,552,753	1,273,578
-	30,000	-	20,830	-	-	-	405,026	103,657	559,513	194,683
-	30,000	-	80,718	-	-	-	229,689	315,598	656,005	592,017
-	-	-	55,822	-	-	-	-	-	55,822	56,777
-	3,683	721	6,155	1,642	-	-	-	-	12,201	7,120
-	-	-	120,654	-	-	-	-	-	120,654	197,557
-	-	-	-	-	-	-	-	9,160	9,160	-
-	-	-	176,207	-	-	-	-	96,000	272,207	385,968
-	-	-	39,117	-	-	-	-	-	39,117	35,515
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	570,000	-	-	9,070	-	-	-	-	579,070	775,014
-	6,381,678	721	12,647,664	4,040,672	-	-	4,969,440	6,056,256	34,096,431	29,758,049
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	179,245	179,245	231,235
-	-	-	-	-	-	-	-	-	-	413,714
-	-	-	-	-	-	-	-	179,245	179,245	644,949
-	-	-	-	-	-	-	-	-	-	-
-	6,381,678	721	12,647,664	4,040,672	-	-	4,969,440	5,877,011	33,917,186	29,113,100
1,381	6,396,061	1,928,994	24,476,147	7,306,113	2,359,476	2,372,462	5,003,106	6,058,816	55,902,556	37,836,467
-	-	-	85,168	40,069	299,488	10,236	33,666	181,805	650,432	1,055,757
1,381	6,381,678	1,928,994	24,390,979	7,266,044	2,059,988	2,362,226	4,969,440	5,877,011	55,237,741	36,780,710

21.04 General Fund. Enterprise & Others

	General Fund. Enterprise & Others 2018-2019							Amount in Taka	
	Mother Accounts	Ankur Agro Machineries	ANKUR Seeds	Ankur Craft	Training Division	WTTTC	CDC	Total	
								2018-2019	2017-2018
Salary Expenses	1,576,668	1,765,744	314,052	646,576	1,678,373	2,390,358	-	8,371,771	7,188,388
Cost of Goods Sold	-	25,712,824	692,013	2,018,898	-	-	-	28,423,735	31,497,810
Project Expenses	110,189	-	-	-	-	-	-	110,189	4,236,855
Training Fees, Food & Others	-	-	-	-	957,874	-	-	957,874	-
Stationary & Utilities	1,857	6,383	-	11,812	134,150	361,694	3,845	519,741	1,202,297
Travel/Conveyance	228,305	105,010	-	45,355	329,466	89,087	-	797,223	929,623
Gas, Water & Electricity	-	-	-	12,630	198,985	167,520	-	379,135	177,346
Postage & Telephone bill	26,438	35,230	-	5,705	20,085	44,487	-	131,945	94,481
Bank Charge	74,823	16,393	3,048	9,285	4,203	16,623	-	124,375	63,510
Fuel	53,951	49,500	-	-	20,255	4,255	-	127,961	259,712
Entertainment	6,322	41,950	-	7,085	-	825	-	56,182	68,232
Office Rent	-	-	-	24,480	108,000	-	-	132,480	576,703
Repair & Maintenance	71,833	102,558	-	124,234	57,565	70,897	62,389	489,476	270,070
Honorarium	-	95,480	-	-	43,700	-	-	139,180	614,893
Interest payment / Overhead Expenditure	2,035,603	-	-	-	-	-	-	2,035,603	144,400
Audit Fee	93,125	5,000	5,000	5,000	5,000	5,000	3,909	122,034	135,417
Depreciation	1,343,098	48,039	11,617	60,439	33,600	237,447	-	1,734,240	1,805,854
Others Expenditure	40,621	568,624	259,439	49,320	735,123	1,875,994	69,590	3,598,711	2,304,107
Total Expenditure	5,662,833	28,552,735	1,285,169	3,020,819	4,326,379	5,264,187	139,733	48,251,855	51,569,698
Adjustments									
Depreciation	1,343,098	48,039	11,617	-	33,600	237,447	-	1,673,801	-
Adjusted with Revenue Expenses	575,659	4,028,799	210,103	-	73,865	(1,002,245)	9,666	3,895,847	3,713,888
Audit Fee	-	-	5,000	412,204	5,000	5,000	10,167	437,371	-
Total Adjustments	1,918,757	4,076,838	226,720	412,204	112,465	(759,798)	19,833	6,007,019	3,713,888
Total Payment	3,744,076	24,475,897	1,058,449	2,608,615	4,213,914	6,023,985	119,900	42,244,836	47,855,810

Notes	2018-2019			Amount in Taka	
	Social Activities	Micro Finance Program	Total	Total 2017-2018	
22.00 Loan Received					
Rights & Governance Sector	22.01	3,225,000	-	3,225,000	134,827
Community Finance Sector (Micro Finance Program)	22.02	-	6,793,978,739	6,793,978,739	7,308,395,320
Livelihood Development Sector	22.03	7,304,670	-	7,304,670	4,226,160
General Fund, Enterprise & Others	22.04	7,212,739	-	7,212,739	4,088,122
		17,742,409	6,793,978,739	6,811,721,148	7,316,844,429
22.01 Rights & Governance Sector					
SAN Marks Project		2,000	-	2,000	134,827
Active Citizen Project		250,000	-	250,000	-
MNH Project		600,000	-	600,000	-
PRODIGY Project		623,000	-	623,000	-
PAR Project		1,750,000	-	1,750,000	-
		3,225,000		3,225,000	134,827
22.02 Community Finance Sector (Micro Finance Program)					
Loan realization-MCP		-	5,221,772,320	5,221,772,320	5,521,445,536
Loan from Bank		-	770,000,000	770,000,000	1,136,500,000
Loan from PKSF-MFP		-	652,100,000	652,100,000	585,000,000
Loan from PF-MCP		-	40,824,594	40,824,594	-
Loan from GF-MCP		-	8,525,433	8,525,433	-
Loan from Right to food BD		-	250,000	250,000	-
Loan from WTTC		-	1,000,000	1,000,000	-
Housing Loan from Bank		-	1,680,000	1,680,000	1,610,000
Loan Realization of H/P		-	2,057,212	2,057,212	1,749,073
Loan received from M/A for H/P		-	-	-	1,500
Loan received of Solar Power Program		-	11,386,216	11,386,216	21,159,594
Loan realization of Solar Power Program		-	1,344,015	1,344,015	7,764,635
Loan received of Biogas Program		-	6,031,671	6,031,671	6,660,900
Loan realization of Biogas Program		-	4,511,993	4,511,993	4,210,612
Loan received of ICS Program		-	232,450	232,450	470,234
Loan received of WATSAN Program		-	100,000	100,000	-
Loan received from IDCOL of Solar Irrigation Program		-	72,162,835	72,162,835	10,724,236
Loan received from M/A of Solar Irrigation Program		-	-	-	11,099,000
		-	6,793,978,739	6,793,978,739	7,308,395,320
22.03 Livelihood Development Sector					
Loan Received SEIP from MFP & Others		3,460,800	-	3,460,800	4,226,160
UMIMCC From General Fund		1,441,000	-	1,441,000	-
Basic Literacy from SOD		2,401,870	-	2,401,870	-
Renewable Energy Fund		1,000	-	1,000	-
		7,304,670		7,304,670	4,226,160
22.04 General Fund, Enterprise & Others					
Mother Account		3,156,671	-	3,156,671	678,322
Trade training Center		2,589,916	-	2,589,916	294,300
Angkur Seeds and Fruits		430,000	-	430,000	200,000
Angkur Agro machineries		55,900	-	55,900	2,005,500
Angkur Craft		976,252	-	976,252	910,000
Center for Dev. & Capacity-CDC		4,000	-	4,000	-
		7,212,739		7,212,739	4,088,122

		2018-2019			Amount in Taka
Notes		Social Activities	Micro Finance Program	Total	Total 2017-2018
23.00 Advance Received					
Rights & Governance Sector	23.01	3,192,500	-	3,192,500	3,054,700
Community Finance Sector (MFP)	23.02	-	26,741,742	26,741,742	15,675,908
Livelihood Development Sector	23.03	828,400	-	828,400	283,050
General Fund Enterprise & others	23.04	1,123,767	-	1,123,767	2,237,174
		5,144,667	26,741,742	31,886,409	21,250,832
23.01 Rights & Governance Sector					
MNH Project		1,238,500	-	1,238,500	3,054,700
Active Citizen Project		515,000	-	515,000	-
FK Exchange Project		570,000	-	570,000	-
PRODIGY Project		122,500	-	122,500	-
PAR Project		746,500	-	746,500	-
		3,192,500		3,192,500	3,054,700
23.02 Community Finance Sector (MFP)					
Micro Finance Program-MFP		-	369,078	369,078	308,917
Advance donation of MFP		-	26,180,140	26,180,140	10,800,000
Solar Power Program		-	-	-	4,566,991
Irrigation Program		-	192,524	192,524	-
			26,741,742	26,741,742	15,675,908
23.03 Livelihood Development Sector					
PACE Goat		74,500	-	74,500	173,050
EYW Project		16,000	-	16,000	110,000
ACCESS Project		78,000	-	78,000	-
EESBGMS Project		659,900	-	659,900	-
		828,400		828,400	283,050
23.04 General Fund Enterprise & others					
Mother Account		903,000	-	903,000	149,255
Trade Training Center		1,767	-	1,767	40,719
Training Division		-	-	-	2,047,200
Angkur Agro Machineries		199,000	-	199,000	-
Angkur Seeds		20,000	-	20,000	-
		1,123,767		1,123,767	2,237,174
24.00 Other Receipt					
Community Finance Sector (MFP & Others)	24.01	-	994,728,370	994,728,370	946,558,213
Livelihood Development Sector	24.02	-	-	-	420,757
General Fund, Enterprise	24.03	102,897,580	-	102,897,580	133,522,203
Rights & Governance Sector	24.04	494,906	-	494,906	-
		103,392,486	994,728,370	1,098,120,856	1,080,501,173
24.01 Community Finance Sector (MFP & Others)					
Savings Collection-MFP		-	810,634,147	810,634,147	705,960,493
Insurance-MFP		-	61,826,263	61,826,263	61,159,897
Various receipts-MFP		-	65,471,218	65,471,218	47,294,539
Investment Encashment -MFP		-	18,933,059	18,933,059	130,872,045
Training Fee Received from PKSf-MFP		-	-	-	428,538
Insurance of H/P		-	16,800	16,800	16,100
Various receipts of SPP		-	571,429	571,429	616,335
Down Payment received-BP		-	192,754	192,754	132,000
Received payable of SIP		-	-	-	78,266
Investment made by Company for Irrigation Program		-	37,082,700	37,082,700	-
			994,728,370	994,728,370	946,558,213

Notes	2018-2019			Amount in Taka
	Social Activities	Micro Finance Program	Total	Total 2017-2018
24.02 Livelihood Development Sector				
PACE Goat	-	-	-	3,402
FDR Encashment of Heifer Project	-	-	-	417,355
	-	-	-	420,757
24.03 General Fund, Enterprise & Others				
Donation Received - Mother A/C	101,222,215	-	101,222,215	133,522,203
Accounts Receivable- Training Div.	100,531	-	100,531	-
Accounts Receivable-WTTC	1,574,834	-	1,574,834	-
	102,897,580	-	102,897,580	133,522,203
24.04 Rights & Governance Sector				
EWG Project	494,906	-	494,906	-
	494,906	-	494,906	-
25.00 Loan Payment				
Community Finance Sector (MFP & Others)	25.01	-	1,633,172,380	1,633,172,380
Livelihood Development Sector	25.02	2,444,304	-	2,444,304
General Fund, Enterprise & Other	25.03	5,012,070	-	5,012,070
Rights & Governance Sector	25.04	2,758,000	-	2,758,000
		10,214,374	1,633,172,380	1,643,386,754
25.01 Community Finance Sector (MFP & Others)				
PKSF-MFP	-	523,856,246	523,856,246	559,184,997
Bank-MFP	-	1,016,236,184	1,016,236,184	902,794,073
Various Project-MFP	-	42,805,023	42,805,023	34,290,794
PF & G F from MFP	-	34,050,000	34,050,000	-
MCP & GF-Solar Power Program	-	4,050,000	4,050,000	5,300,000
Refinance Loan of IDCOL-Solar Power Program	-	1,277,187	1,277,187	2,923,952
Bio Gas Program-Solar Power Program	-	2,841,271	2,841,271	2,066,500
ICS Program-Solar Power Program	-	196,700	196,700	300,000
Irrigation Program-SPP	-	1,952,362	1,952,362	1,461,558
B.B -Housing Project	-	2,102,542	2,102,542	1,642,539
Various Project from Biogas Program	-	3,404,865	3,404,865	3,134,034
ICS Program	-	400,000	400,000	25,000
	-	1,633,172,380	1,633,172,380	1,513,123,447
25.02 Livelihood Development Sector				
SEIP	1,736,908	-	1,736,908	2,637,655
Revolving Fund of Heifer	-	-	-	400,000
Basic Literacy Project	107,396	-	107,396	-
UMIMCC to General Fund	600,000	-	600,000	-
	2,444,304	-	2,444,304	3,037,655
25.03 General Fund, Enterprise & Other				
Mother Account	3,598,070	-	3,598,070	355,273
Angkur Agro Machineries from SOD	-	-	-	1,937,900
Angkur Agro Machineries to iDE	-	-	-	52,500
Angkur Craft	320,000	-	320,000	250,000
WTTC	1,000,000	-	1,000,000	3,014,310
CDC	94,000	-	94,000	90,000
	5,012,070	-	5,012,070	5,699,983

Notes	2018-2019			Amount in Taka	
	Social Activities	Micro Finance Program	Total	Total 2017-2018	
25.04 Rights & Governance Sector					
Active Citizen Project	250,000	-	250,000	-	
MNH Project	600,000	-	600,000	-	
San Mark Project	135,000	-	135,000	-	
PRODIGY Project	723,000	-	723,000	-	
PAR Project	1,050,000	-	1,050,000	-	
	2,758,000	-	2,758,000	-	
26.00 Advance Payment					
Rights & Governance Sector	26.01	3,127,000	-	3,127,000	4,316,700
Community Finance Sector (MFP & Others)	26.02	-	232,575,109	232,575,109	30,812,574
Livelihood Development Sector	26.03	3,115,916	-	3,115,916	6,645,217
General Fund, Enterprise & Other	26.04	2,707,829	-	2,707,829	4,493,231
		8,950,745	232,575,109	241,525,854	46,267,722
26.01 Rights & Governance Sector					
MNH Project		887,500	-	887,500	3,522,700
Active Citizen Project		515,000	-	515,000	494,000
Fk Exchange Program		390,000	-	390,000	300,000
AVCB Project		6,500	-	6,500	-
PRODIGY Project		581,500	-	581,500	-
PAR Project		746,500	-	746,500	-
		3,127,000	-	3,127,000	4,316,700
26.02 Community Finance Sector (MFP & Others)					
Advance to Staff-MFP		-	12,950,263	12,950,263	50,000
Advance Donation To Project-MFP		-	4,850,000	4,850,000	6,473,150
Solar Power Program		-	2,982,700	2,982,700	4,088,255
Biogas & Bio fertilizer Program		-	352,000	352,000	-
ICS Program		-	-	-	90,000
Solar Irrigation Program		-	211,440,146	211,440,146	20,111,169
		-	232,575,109	232,575,109	30,812,574
26.03 Livelihood Development Sector					
Advance donation to PIP & payment -PACE Project (Goat)		1,968,916	-	1,968,916	6,003,089
Advance payment -EYW Project		133,000	-	133,000	16,000
Advance payment -PACE Project (Onion)		268,000	-	268,000	303,000
ACCESS Project		78,000	-	78,000	323,128
EESBGMS Project		668,000	-	668,000	-
		3,115,916	-	3,115,916	6,645,217
26.04 General Fund, Enterprise & Other					
Mother Account		628,000	-	628,000	1,540,231
Angkur Agro Machineries		262,000	-	262,000	880,000
Training Division		71,975	-	71,975	418,000
WTTC		822,854	-	822,854	995,000
Angkur Seeds		20,000	-	20,000	30,000
Angkur Craft		873,000	-	873,000	605,000
CDC		30,000	-	30,000	25,000
		2,707,829	-	2,707,829	4,493,231



Notes	2018-2019			Amount in Taka	
	Social Activities	Micro Finance Program	Total	Total 2017-2018	
27.00 Other Payment					
Rights & Governance Sector	27.01	613,645	-	613,645	1,545,940
Community Finance sector (MFP & Others)	27.02	-	6,258,000,254	6,258,000,254	6,706,306,395
Livelihood Development Sector	27.03	-	-	-	43,547
General Fund, Enterprise & Other	27.04	101,677,489	-	101,677,489	135,120,832
		102,291,134	6,258,000,254	6,360,291,388	6,843,016,714
27.01 Rights & Governance Sector					
MNH Project		596,831	-	596,831	1,545,940
EWG Project		16,814	-	16,814	-
		613,645	-	613,645	1,545,940
27.02 Community Finance sector (MFP & Others)					
Loan Disbursement-MFP		-	5,651,352,000	5,651,352,000	6,067,670,000
Savings Refund-MFP		-	476,049,969	476,049,969	346,841,589
Insurance Payments		-	31,799,591	31,799,591	32,255,185
Accounts payable		-	4,530	4,530	308,621
AIT		-	2,256,528	2,256,528	1,418,967
Goat Purchase		-	153,730	153,730	171,380
Provision For Expenses		-	531,218	531,218	311,212
Others Payment for MFP		-	19,577,211	19,577,211	39,390,146
Investment -MFP		-	64,777,364	64,777,364	199,217,836
Loan Disbursement-H/P		-	1,680,000	1,680,000	1,610,000
Tax at Source of H/P		-	1,272	1,272	1,510
Payable payment to supplier of SPP		-	3,289,240	3,289,240	11,145,743
Staff security payment of SPP		-	77,650	77,650	42,000
Customer return of SPP		-	27,421	27,421	338,932
Materials purchase of ICS Program		-	-	-	301,133
Loan Disbursement-Biogas Program		-	3,961,000	3,961,000	4,132,000
Refinancing payment of Biogas Program		-	2,461,530	2,461,530	1,150,141
		-	6,258,000,254	6,258,000,254	6,706,306,395
27.03 Livelihood Development Sector					
Refund To M A/C-CLAP		-	-	-	35,009
Refund To M A/C-DDRMP		-	-	-	8,538
		-	-	-	43,547
27.04 General Fund, Enterprise & Other					
Current A/C of Project-Mother A/C		99,769,617	-	99,769,617	132,590,207
FDR, CAR Loan & Fund adjust. -Mother A/C		1,676,452	-	1,676,452	2,330,625
Provision for Expenses -Mother A/C		75,000	-	75,000	100,000
Security Deposite-Angkur Craft		-	-	-	100,000
Advance Tax at Source-CDC		280	-	280	-
Bill receivable of AA M & Others		100,000	-	100,000	-
Investment & Equipment of WTTC		56,140	-	56,140	-
		101,677,489	-	101,677,489	135,120,832

WAVE Foundation
Schedule of Property, Plant & Equipment
as at 30 June 2019

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

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment	Balance as at 30 June 2019		Balance as at 01 July 2018	Charged during the year	Adjustment	Balance as at 30 June 2019	
				Add	Less			Add	Less		
1	Land & Land Development	181,682,250	2,273,656	-	-	183,955,906	-	-	-	-	183,955,906
2	Furniture	32,066,038	3,515,464	-	51,368	35,530,134	10%	1,774,833	24,092	14,889,158	20,640,976
3	Office equipment	27,466,969	3,872,818	-	415,541	30,924,246	20%	2,717,926	2,446,772	19,257,068	11,667,178
4	Vehicle	21,602,030	7,319,422	80,261	341,448	28,660,265	20%	2,359,172	308,503	14,150,422	14,509,843
5	Tin Shed & Building	20,858,238	67,870	-	14,814	20,911,294	20%	1,729,787	(114,707)	4,972,165	15,939,129
6	Elect. Equipment	8,860,700	1,268,735	-	(278,241)	10,407,676	20%	858,276	(104,469)	5,972,689	4,434,987
7	Bedding	563,391	62,390	-	(12,375)	638,156	30%	68,930	6,654	438,851	199,305
8	Books & Periodicals	38,360	-	-	-	38,360	20%	5,844	(3)	24,738	13,622
9	Biogas project	40,668	-	-	-	40,668	20%	1,958	7,667	32,836	7,832
10	Feeding Pot	8,380	-	-	-	8,380	-	221	3,192	6,395	1,985
11	Software	10,453,278	383,576	-	74,000	10,762,854	-	1,409,262	(2,182,832)	5,091,320	5,671,534
12	Agriculture Equipment & Pump	182,599	83,710	-	(21,720)	288,029	20%	83,736	5,459	230,205	57,824
13	Telephone & Mobile	16,300	-	-	-	16,300	20%	235	-	15,362	938
14	Gas Burner & Gas	2,950	2,301	-	-	5,251	20%	628	-	726	4,525
15	Solar Panel	-	63,241,680	-	-	63,241,680	10%	1,217,915	-	1,217,915	62,023,765
16	Pump & Control Unit	-	29,300,000	-	-	29,300,000	20%	2,295,482	-	2,295,482	27,004,518
17	Civil Construction for PH	-	147,147,592	-	-	147,147,592	20%	10,730,786	-	10,730,786	136,416,806
	Balance as at 30 June 2019	303,842,151	258,539,214	80,261	584,835	561,876,791		25,254,991	400,328	79,326,118	482,550,673

A. Rights & Governance Sector

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment	Balance as at 30 June 2019		Balance as at 01 July 2018	Charged during the year	Adjustment	Balance as at 30 June 2019	
				Add	Less			Add	Less		
1	Furniture	10,630,818	347,742	-	-	10,978,560	10%	369,131	-	4,002,021	6,976,539
2	Office Equipment	1,219,359	751,436	-	-	1,970,795	20%	207,703	-	975,816	994,979
3	Electric Equipment	214,019	10,416	-	-	224,435	20%	16,629	-	98,432	126,003
4	Vehicle	1,697,581	473,000	-	-	2,170,581	15%	203,426	-	1,214,079	956,502
	Balance as at 30 June 2019	13,761,777	1,582,594	-	-	15,344,371		796,889	-	6,290,348	9,054,023

A.1. Strengthening Legal Services for the Marginalized

SL No.	Particulars	COST			Rate %	Balance as at 30 June 2019	DEPRECIATION		Balance as at 30 June 2019	Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Charged during the year	Adjustment			
				Add	Less			Add	Less		
1	Furniture	1,432,220	-	-	-	1,432,220	44,034	-	-	484,370	947,850
2	Office Equipment	707,059	-	-	-	707,059	76,249	-	-	457,495	249,564
3	Electric Equipment	46,779	-	-	-	46,779	5,045	-	-	30,268	16,511
4	Vehicle	1,273,696	-	-	-	1,273,696	137,355	-	-	824,131	449,565
	Balance as at 30 June 2019	3,459,754	-	-	-	3,459,754	262,683	-	-	1,796,264	1,663,490

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

SL No.	Particulars	COST			Rate %	Balance as at 30 June 2019	DEPRECIATION		Balance as at 30 June 2019	Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Charged during the year	Adjustment			
				Add	Less			Add	Less		
1	Furniture	9,198,598	-	-	-	9,198,598	319,255	-	-	3,511,809	5,686,789
2	Office Equipment	512,300	-	-	-	512,300	77,373	-	-	464,240	48,060
3	Electric Equipment	167,240	-	-	-	167,240	11,316	-	-	67,896	99,344
4	Vehicle	423,885	-	-	-	423,885	64,775	-	-	388,652	35,233
	Balance as at 30 June 2019	10,302,023	-	-	-	10,302,023	472,719	-	-	4,432,597	5,869,426

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

SL No.	Particulars	COST			Rate %	Balance as at 30 June 2019	DEPRECIATION		Balance as at 30 June 2019	Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Charged during the year	Adjustment			
				Add	Less			Add	Less		
1	Furniture	-	110,342	-	-	110,342	5,517	-	-	5,517	104,825
2	Office Equipment	-	527,300	-	-	527,300	52,730	-	-	52,730	474,570
	Balance as at 30 June 2019	-	637,642	-	-	637,642	58,247	-	-	58,247	579,395

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

SL No.	Particulars	COST			Rate %	Balance as at 30 June 2019	DEPRECIATION		Balance as at 30 June 2019	Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Charged during the year	Adjustment			
				Add	Less			Add	Less		
1	Furniture	-	237,400	-	-	237,400	325	-	-	325	237,075
2	Office Equipment	-	224,136	-	-	224,136	1,351	-	-	1,351	222,785
3	Electric Equipment	-	10,416	-	-	10,416	268	-	-	268	10,148
4	Vehicle	-	473,000	-	-	473,000	1,296	-	-	1,296	471,704
	Balance as at 30 June 2019	-	944,952	-	-	944,952	3,240	-	-	3,240	941,712



B. Community Finance Sector (MFP & Others)

SL No.	Particulars	COST					DEPRECIATION					Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment		Balance as at 30 June 2019	Rate %	Charged during the year	Adjustment		Balance as at 30 June 2019	
				Add	Less				Add	Less		
1	Land & Land Devel.	180,932,250	2,273,656	-	-	183,205,906	0%	-	-	-	-	183,205,906
2	Furniture	11,005,975	2,631,041	-	51,368	13,585,648	10%	844,333	-	24,092	-	5,131,617
3	Office equipment	18,085,528	2,319,490	-	415,541	19,989,477	20%	1,935,638	-	2,446,772	-	11,742,211
4	Vehicle	8,229,402	6,609,160	-	125,215	14,713,347	20%	1,420,635	-	130,644	-	4,725,262
5	Tin Shed & Building	20,449,695	67,870	-	14,814	20,502,751	20%	1,682,887	-	(114,707)	-	4,751,214
6	Elect. Equipment	5,607,091	1,030,235	-	(278,241)	6,915,567	20%	733,094	-	(104,469)	-	3,559,784
7	Agricultural Equip.	81,529	83,710	-	(21,720)	186,959	30%	42,567	-	5,459	-	45,832
8	Books & Periodicals	38,360	-	-	-	38,360	20%	18,891	-	(3)	-	24,738
9	Biogas project	40,668	-	-	-	40,668	20%	1,958	-	7,667	-	32,836
10	Bedding	322,226	62,390	-	(12,375)	396,991	20%	40,269	-	6,654	-	264,673
11	Feeding Pot	8,380	-	-	-	8,380	10%	221	-	3,192	-	6,395
12	Software	10,453,278	383,576	-	74,000	10,762,854	20%	1,409,262	-	(2,182,832)	-	5,091,320
13	Solar Panel	-	63,241,680	-	-	63,241,680	10%	1,217,915	-	-	-	1,217,915
14	Pump & Control Unit	-	29,300,000	-	-	29,300,000	20%	2,295,482	-	-	-	2,295,482
15	Civil Construction for PH	-	147,147,592	-	-	147,147,592	20%	10,730,786	-	-	-	10,730,786
	Balance as at 30 June 2019	255,254,382	255,150,400	-	368,602	510,036,180		22,327,048	-	222,469	-	49,620,065

B.1. Micro Credit Program

B.1.1 Property, Plant & Equipment

SL No.	Particulars	COST					DEPRECIATION					Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment		Balance as at 30 June 2019	Rate %	Charged during the year	Adjustment		Balance as at 30 June 2019	
				Add	Less				Add	Less		
1	Land & Land Development	180,932,250	-	-	-	180,932,250	0%	-	-	-	-	180,932,250
2	Furniture	11,005,975	2,631,041	-	51,368	13,585,648	10%	844,333	-	24,092	-	5,131,617
3	Office equipment	17,985,728	2,319,490	-	415,541	19,889,677	20%	1,918,506	-	2,446,772	-	11,710,941
4	Vehicle	8,229,402	6,609,160	-	125,215	14,713,347	20%	1,420,635	-	130,644	-	4,725,262
5	Tin Shed & Building	17,674,239	67,870	-	14,814	17,727,295	20%	1,678,067	-	(114,707)	-	4,742,539
6	Elect. Equipment	5,589,541	1,030,235	-	(278,241)	6,898,017	20%	730,848	-	(104,469)	-	3,551,220
7	Agricultural Equip.	81,529	83,710	-	(21,720)	186,959	30%	42,567	-	5,459	-	45,832
8	Books & Periodicals	38,360	-	-	-	38,360	20%	18,891	-	(3)	-	24,738
9	Biogas project	40,668	-	-	-	40,668	20%	1,958	-	7,667	-	32,836
10	Bedding	322,226	62,390	-	(12,375)	396,991	20%	40,269	-	6,654	-	264,673
11	Feeding Pot	8,380	-	-	-	8,380	-	221	-	3,192	-	6,395
	Balance as at 30 June 2019	241,908,298	12,803,896	-	294,602	254,417,592		6,649,405	-	2,405,301	-	30,236,053

B.1.2. Intangible PPE

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less	
1	Software	10,453,278	383,576	-	74,000	1,499,226	1,409,262	-	(2,182,832)	5,091,320	5,671,534
2	Capital Work in Progress	2,756,178	2,273,656	-	-	-	-	-	-	-	5,029,834
	Balance as at 30 June 2019	13,209,456	2,657,232	-	74,000	1,499,226	1,409,262	-	(2,182,832)	5,091,320	10,701,368
	Total MCP	255,117,754	15,461,128	-	368,602	27,491,177	27,491,177	-	222,469	35,327,373	234,882,907

B.2. Solar Power Program-SPP

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less	
1	Furniture	-	-	-	-	-	-	-	-	-	-
2	Office equipment	99,800	-	-	-	14,138	17,132	-	-	31,270	68,530
3	Vehicle	-	-	-	-	-	-	-	-	-	-
4	Tin Shed & Building	-	-	-	-	-	-	-	-	-	-
5	Elect. Equipment	17,550	-	-	-	6,318	2,246	-	-	8,564	8,986
	Balance as at 30 June 2019	117,350	-	-	-	20,456	19,378	-	-	39,834	77,516

B.3. WAVE ICS Program-ICS

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less	
1	Furniture	-	-	-	-	-	-	-	-	-	-
2	Office equipment	-	-	-	-	-	-	-	-	-	-
3	Vehicle	-	-	-	-	-	-	-	-	-	-
4	Tin Shed & Building	19,278	-	-	-	3,853	4,820	-	-	8,673	10,605
5	Elect. Equipment	-	-	-	-	-	-	-	-	-	-
	Balance as at 30 June 2019	19,278	-	-	-	3,853	4,820	-	-	8,673	10,605

B.4. Solar Irrigation Project

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less	
1	Solar Panel	-	63,241,680	-	-	63,241,680	1,217,915	-	-	1,217,915	62,023,765
2	Pump & Control Unit	-	29,300,000	-	-	29,300,000	2,295,482	-	-	2,295,482	27,004,518
3	Civil Construction for PH	-	147,147,592	-	-	147,147,592	10,730,786	-	-	10,730,786	136,416,806
	Balance as at 30 June 2019	-	239,689,272	-	-	239,689,272	14,244,183	-	-	14,244,183	225,445,089



C. Livelihood and Essential Services

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 30 June 2019	Charged during the year	Adjustment Add	Less	
1	Furniture	495,250	119,765	-	-	615,015	10%	35,550	-	277,298	337,717
2	Office Equipment	1,116,054	325,833	-	-	1,441,887	20%	145,624	-	812,117	629,770
3	Electric Equipment	43,650	19,341	-	-	62,991	20%	3,226	-	57,013	5,978
4	Vehicle	1,413,575	237,262	-	-	1,650,837	15%	195,589	-	738,991	911,846
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	193	-	8,227	773
6	Vehicle	242,053	-	-	-	242,053	20%	16,632	-	139,309	102,744
	Balance as at 30 June 2019	3,319,582	702,201	-	-	4,021,783		396,814	-	2,032,955	1,988,828

C.1. PACE Project (Goat)

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 30 June 2019	Charged during the year	Adjustment Add	Less	
1	Furniture	1,470	-	-	-	1,470	10%	110	-	483	987
2	Office equipment	113,150	-	-	-	113,150	20%	23,327	-	82,972	30,178
3	Vehicle	242,053	-	-	-	242,053	20%	16,632	-	112,393	129,660
	Balance as at 30 June 2019	356,673	-	-	-	356,673		40,069	-	195,848	160,825

C.2. PACE Project (Onion)

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 30 June 2019	Charged during the year	Adjustment Add	Less	
2	Office equipment	63,815	-	-	-	63,815	20%	9,955	-	23,994	39,821
3	Vehicle	138,033	-	-	-	138,033	20%	21,533	-	51,900	86,133
	Balance as at 30 June 2019	201,848	-	-	-	201,848		31,488	-	75,894	125,954

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

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 30 June 2019	Charged during the year	Adjustment Add	Less	
1	Furniture	24,350	-	-	-	24,350	10%	2,363	-	17,465	6,885
2	Electric Equipment	7,650	-	-	-	7,650	20%	197	-	6,860	790
	Balance as at 30 June 2019	32,000	-	-	-	32,000		2,560	-	24,325	7,675



C.4. Community Based Climate Adaptation Project-CBCAP

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less		Balance as at 30 June 2019	
1	Furniture	107,400	-	-	-	107,400	10%	44,325	6,307	-	-	50,632	56,768
2	Office Equipment	111,600	-	-	-	111,600	20%	71,222	8,076	-	-	79,298	32,302
	Balance as at 30 June 2019	219,000	-	-	-	219,000		115,547	14,383	-	-	129,930	89,070

C.5 Breaking the Silence of Violence- BRAVE Project

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less		Balance as at 30 June 2019	
1	Furniture	243,840	-	-	-	243,840	10%	163,481	8,036	-	-	171,517	72,323
2	Office Equipment	496,793	-	-	-	496,793	20%	438,611	11,636	-	-	450,247	46,546
3	Electric Equipment	36,000	-	-	-	36,000	20%	34,680	264	-	-	34,944	1,056
4	Vehicle	353,624	-	-	-	353,624	15%	263,376	13,537	-	-	276,913	76,711
5	Telephone & Mobile	9,000	-	-	-	9,000	20%	8,034	193	-	-	8,227	773
	Balance as at 30 June 2019	1,139,257	-	-	-	1,139,257		908,182	33,666	-	-	941,848	197,409

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

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less		Balance as at 30 June 2019	
1	Furniture	118,190	-	-	-	118,190	10%	18,467	9,801	-	-	28,268	89,922
2	Office Equipment	330,696	-	-	-	330,696	20%	95,420	45,291	-	-	140,711	189,985
4	Vehicle (MC& MC)	921,918	-	-	-	921,918	20%	276,575	124,152	-	-	400,727	521,191
	Balance as at 30 June 2019	1,370,804	-	-	-	1,370,804		390,462	179,244	-	-	569,706	801,098

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

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment Add	Less		Balance as at 01 July 2018	Charged during the year	Adjustment Add	Less		Balance as at 30 June 2019	
1	Office Equipment	-	51,180	-	-	51,180	20%	-	10,236	-	-	10,236	40,944
	Balance as at 30 June 2019	-	51,180	-	-	51,180		-	10,236	-	-	10,236	40,944



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

SL No.	Particulars	COST			Rate %	DEPRECIATION			Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment		Balance as at 01 July 2018	Charged during the year	Adjustment			
1	Furniture	-	119,765	-	119,765	10%	-	8,933	-	8,933	110,832
2	Office Equipment	-	274,653	-	274,653	20%	-	37,103	-	37,103	237,550
3	Electric Equipment	-	19,341	-	19,341	20%	-	2,765	-	2,765	16,576
4	Vehicle	-	237,262	-	237,262	20%	-	36,367	-	36,367	200,895
	Balance as at 30 June 2019	-	651,021	-	651,021		-	85,168	-	85,168	565,853

D. General Fund, Enterprise & Others

SL No.	Particulars	COST			Rate %	DEPRECIATION			Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment		Balance as at 01 July 2018	Charged during the year	Adjustment			
1	Land & Land Develo.	750,000	-	-	750,000	0%	-	-	-	-	750,000
2	Furniture	9,933,995	416,916	-	10,350,910	10%	-	525,819	-	5,478,222	4,872,688
3	Office Equipment	7,046,028	476,059	-	7,522,087	20%	-	428,961	-	5,726,924	1,795,163
4	Electric Equipment	2,129,925	208,743	-	2,338,668	20%	-	1,670,533	-	1,775,860	562,808
5	Vehicle	4,234,793	-	216,233	4,098,821	20%	80,261	249,884	177,859	3,095,189	1,003,632
	Vehicle (CAR)	5,784,626	-	-	5,784,626	15%	-	273,006	-	4,237,592	1,547,034
6	Tin Shed & Building	408,543	-	-	408,543	15%	-	46,900	-	220,951	187,592
7	Agriculture Equip.	101,070	-	-	101,070	20%	-	2,694	-	90,295	10,775
8	Telephone & Mobile	7,300	-	-	7,300	20%	-	42	-	7,135	165
9	Bedding	241,165	-	-	241,165	30%	-	28,661	-	174,178	66,987
10	Generator	840,000	-	-	840,000	20%	-	71,680	-	553,280	286,720
11	Pump	26,015	-	-	26,015	20%	-	638	-	22,398	3,617
12	Gas Burner & Gas	2,950	2,301	-	5,251	20%	-	628	-	726	4,525
	Balance as at 30 June 2019	31,506,410	1,104,019	216,233	32,474,456		80,261	1,734,240	177,859	21,382,750	11,091,706

D.1 WAVE-Mother Account

SL No.	Particulars	COST			Rate %	DEPRECIATION			Written down Value as at 30 June 2019		
		Balance as at 01 July 2018	Addition during the year	Adjustment		Balance as at 01 July 2018	Charged during the year	Adjustment			
1	Land & Land Develo.	750,000	-	-	750,000	-	-	-	-	-	750,000
2	Furniture	8,825,910	-	-	8,825,910	10%	-	433,764	-	4,924,345	3,901,565
3	Office Equipment	5,545,785	-	-	5,545,785	20%	-	238,358	-	4,592,376	953,409
4	Electric Equipment	1,813,381	-	-	1,813,381	20%	-	67,593	-	1,542,929	270,452
5	Vehicle	4,034,793	-	216,233	3,898,821	20%	80,261	244,403	177,859	2,917,110	981,711
6	Vehicle (Car)	5,784,626	-	-	5,784,626	15%	-	273,006	-	4,237,592	1,547,034
7	Tin Shed & Building	78,639	-	-	78,639	15%	-	960	-	74,805	3,834
8	Agriculture Equip.	101,070	-	-	101,070	20%	-	2,694	-	90,295	10,775
	Balance as at 30 June 2019	26,934,204	-	216,233	26,798,232		80,261	1,260,778	177,859	18,379,451	8,418,781



D.2. WAVE GF, Dhaka Office

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add Less	Balance as at 30 June 2019		Balance as at 01 July 2018	Charged during the year	Adjustment Add Less	Balance as at 30 June 2019	
1	Furniture	148,525	-	-	148,525	10%	121,024	2,750	-	123,774	24,751
2	Office Equipment	39,500	-	-	39,500	20%	27,931	2,314	-	30,245	9,255
3	Electric Equipment	6,535	-	-	6,535	20%	6,267	53	-	6,320	215
4	Vehicle	200,000	-	-	200,000	20%	172,597	5,481	-	178,078	21,922
5	Telephone & Mobile	7,300	-	-	7,300	20%	7,093	42	-	7,135	165
6	Generator	840,000	-	-	840,000	20%	481,600	71,680	-	553,280	286,720
	Balance as at 30 June 2019	1,241,860	-	-	1,241,860		816,512	82,320	-	898,832	343,028

D.3 Training Division-Chuadanga

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add Less	Balance as at 30 June 2019		Balance as at 01 July 2018	Charged during the year	Adjustment Add Less	Balance as at 30 June 2019	
1	Furniture	420,656	-	-	420,656	10%	222,298	19,884	-	242,182	178,474
2	Office Equipment	119,281	-	-	119,281	20%	100,733	3,707	-	104,440	14,841
3	Electric Equipment	183,106	-	-	183,106	20%	147,408	7,135	-	154,543	28,563
4	Tin Shed & Building	-	-	-	-	-	-	-	-	-	-
5	Bedding	85,665	-	-	85,665	30%	76,125	2,874	-	78,999	6,666
	Balance as at 30 June 2019	808,708	-	-	808,708		546,564	33,600	-	580,164	228,544

D.4 Ankur Seeds & Fruits

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019
		Balance as at 01 July 2018	Addition during the year	Adjustment Add Less	Balance as at 30 June 2019		Balance as at 01 July 2018	Charged during the year	Adjustment Add Less	Balance as at 30 June 2019	
1	Furniture	159,248	-	-	159,248	10%	87,885	7,137	-	95,022	64,226
2	Office Equipment	35,000	-	-	35,000	20%	31,085	783	-	31,868	3,132
3	Electric Equipment	11,583	-	-	11,583	20%	10,492	218	-	10,710	873
4	Tin Shed & Building	79,660	-	-	79,660	15%	65,454	2,841	-	68,295	11,365
5	Pump	26,015	-	-	26,015	20%	21,760	638	-	22,398	3,617
	Balance as at 30 June 2019	311,506	-	-	311,506		216,676	11,617	-	228,293	83,213



D.5 WAVE Trade Training Center

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Balance as at 01 July 2018	Charged during the year	Adjustment			Balance as at 30 June 2019
				Add	Less				Add	Less		
1	Furniture	347,335	45,463	-	-	20,161	33,497	-	-	53,658	339,140	
2	Office Equipment	1,077,791	437,074	-	-	623,162	163,773	-	-	786,935	727,930	
3	Electric Equipment	65,630	136,143	-	-	5,550	13,762	-	-	19,312	182,461	
4	Bedding	155,500	-	-	-	69,392	25,787	-	-	95,179	60,321	
5	Gas Burner & Cylin	2,950	2,301	-	-	98	628	-	-	726	4,525	
	Balance as at 30 June 2019	1,649,206	620,981	-	-	718,363	237,447	-	-	955,810	1,314,377	

D.6 Angkur Craft- RANGAN

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Balance as at 01 July 2018	Charged during the year	Adjustment			Balance as at 30 June 2019
				Add	Less				Add	Less		
1	Furniture	32,320	371,453	-	-	10,454	28,787	-	-	39,241	364,532	
2	Office Equipment	228,671	38,985	-	-	161,034	20,026	-	-	181,060	86,596	
3	Electric Equipment	27,100	67,100	-	-	22,548	11,626	-	-	34,174	60,026	
	Balance as at 30 June 2019	288,091	477,538	-	-	194,036	60,439	-	-	254,475	511,154	

D.7 Angkur Agro Machineries

SL No.	Particulars	COST				Rate %	DEPRECIATION				Written down Value as at 30 June 2019	
		Balance as at 01 July 2018	Addition during the year	Adjustment			Balance as at 01 July 2018	Charged during the year	Adjustment			Balance as at 30 June 2019
				Add	Less				Add	Less		
1	Electric Equipment	22,590	5,500	-	-	2,931	4,940	-	-	7,871	20,219	
2	Tin Shed & Building	250,244	-	-	-	34,752	43,099	-	-	77,851	172,393	
	Balance as at 30 June 2019	272,834	5,500	-	-	37,683	48,039	-	-	85,722	192,612	



Annexure-B

WAVE Foundation
Schedule of Investment in FDR (Micro Credit and General Fund)
as at 30 June 2019

Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 01.07.18	New Investment	Total Interest	AIT	Bank Charge	Last year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2019	Net Interest income during the year	
						A	B	C	D	E	F	G=(C-D-E)	H=(B+C)	I	J=(A+H-I)	K=C-F	
S a v i n g F u n d	24300011205	Southeast bank, Dhaka	6.00%	04.02.2017	04.05.2017	13,413,712	-	925,638	92,564	12,000	169,674	821,074	821,074	-	14,234,786	755,964	
	06255001100	Bank Asia, Dhaka	6.00%	04.05.2017	04.08.2017	6,242,483	-	394,350	39,436	2,500	59,222	352,414	352,414	-	6,594,897	335,128	
	0011-1440000862	Midland Bank	7.50%	08.05.2017	08.08.2017	7,919,296	-	619,317	61,932	2,500	103,493	554,885	554,885	-	8,474,181	515,924	
	0011-1440000853	Midland Bank	7.50%	08.05.2017	08.08.2017	3,231,203	-	252,663	25,267	2,500	42,227	224,896	224,896	-	3,456,099	210,436	
	0008-1410000057	Midland Bank	8.50%	20.06.2017	20.09.2017	-	5,000,000	-	-	-	-	-	5,000,000	-	5,000,000	-	
	1105-53100000389	Shahjalal Islamic Bank, Chuadanga	6.00%	16.04.2017	16.07.2017	10,831,453	-	354,581	35,458	-	-	140,215	319,123	11,150,576	-	-	214,366
	0015242007308	SBAC Bank Ltd.	6.00%	27.06.2017	27.09.2017	4,401,182	-	309,520	30,952	2,500	3,093	188,369	261,257	276,068	-	4,677,250	306,427
	0015242007380	SBAC Bank Ltd.	6.00%	17.04.2017	17.07.2017	4,327,328	-	293,063	29,306	2,500	2,500	188,369	261,257	261,257	-	4,588,585	104,694
	0014-0330055635	Mutual Trust Bank Ltd.	6.00%	11.04.2017	11.07.2017	10,610,266	-	732,288	73,229	12,000	12,000	67,115	647,059	647,059	-	11,257,325	665,173
	211747011601	Prime Bank, Mouchak	6.50%	20.06.2017	20.09.2017	7,764,546	-	495,032	67,695	-	-	12,996	427,337	427,337	-	8,191,883	482,036
	20655000020	Standard Bank, Chuadanga	6.00%	26.05.2017	26.05.2017	2,151,229	-	71,786	7,179	-	-	12,445	64,607	64,607	2,215,836	-	59,341
	1506303531271	BRAC Bank, Ashad Gate	6.65%	20.06.2017	20.09.2017	5,000,000	-	407,409	40,741	-	-	159,658	366,668	366,668	-	5,366,668	247,751
	1506303531271	BRAC Bank, Ashad Gate	9.66%	20.06.2017	20.09.2017	5,000,000	-	482,806	48,281	-	-	122,449	434,525	434,525	-	5,434,525	360,357
	1102412238178	Mercantile bank, Dhanmondi	6.50%	20.06.2017	20.09.2017	6,366,000	-	468,983	46,898	-	-	172,039	422,085	422,085	-	6,788,085	296,944
	0151473000001	NRBC, Dhanmondi	8.50%	20.06.2017	20.09.2017	-	10,000,000	212,500	21,250	-	-	-	191,250	10,191,250	-	10,191,250	212,500
	34		Sub Total				87,258,698	15,000,000	6,019,936	620,188	36,500	1,252,995	5,363,248	20,363,248	13,366,412	94,255,534	4,766,941



Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 01.07.18	New Investment	Total Interest	AIT	Bank Charge	Last year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2019	Net Interest income during the year	
E q u i t y	1176411045784 18	MBL, Chudanga	6.00%	19.05.2017	19.08.2017	1,743,403	-	115,817	11,582	-	14,444	104,235	104,235	-	1,847,638	101,373	
	1176411154665 38	MBL, Chudanga	6.00%	30.04.2017	30.07.2017	3,690,008	-	245,132	24,514	-	44,401	220,618	220,618	-	3,910,626	200,731	
	06255001029	Bank Asia, Dhaka	6.00%	03.05.2017	03.08.2017	6,447,772	-	407,320	40,733	2,500	62,243	364,087	364,087	-	6,811,859	345,077	
	1105-5310000390	Shahjalal Islamic Bank, Chudanga	6.00%	16.04.2017	16.07.2017	5,413,329	-	170,354	17,036	-	65,071	153,318	153,318	5,566,647	-	105,283	
	0089-0330001345	Trust Bank Ltd.	6.00%	17.04.2017	17.07.2017	5,396,731	-	361,986	36,199	2,500	81,239	323,287	323,287	-	5,720,018	280,747	
	0089-0330001667	Trust Bank Ltd.	6.00%	11.05.2017	11.08.2017	5,264,498	-	353,114	35,311	2,500	20,138	315,303	315,303	-	5,579,801	332,976	
	2117418006501	Prime Bank, Mouchak	6.50%	20.06.2017	20.09.2017	12,564,612	-	802,000	80,201	-	52,396	721,799	721,799	-	13,286,411	749,604	
	0014-0330005288	Mutual Trust Bank Ltd.	6.50%	16.05.2017	16.08.2017	5,396,669	-	376,066	37,606	2,500	53,546	335,960	335,960	-	5,732,629	322,520	
	0014-03300056394	Mutual Trust Bank Ltd.	6.00%	20.06.2017	20.09.2017	5,182,508	-	354,358	35,437	2,500	91,688	316,421	316,421	-	5,498,929	262,670	
	0014-03300056705	Mutual Trust Bank Ltd.	6.00%	20.06.2017	20.09.2017	5,214,206	-	359,954	35,995	2,500	18,578	321,459	321,459	-	5,535,665	341,376	
F u n d	0014-03300057553	Mutual Trust Bank Ltd.	6.50%	20.06.2017	20.09.2017	8,144,000	-	567,535	56,754	2,500	50,956	508,281	508,281	-	8,652,281	516,579	
	0055-03300048457	NCC Bank Ltd.	7.50%	20.06.2017	20.09.2017	10,441,966	-	681,777	42,180	-	9,655	639,597	639,597	-	11,081,563	672,122	
	1013030083856	NRB Bank Ltd.	7.00%	20.06.2017	20.09.2017	5,140,625	-	418,537	41,854	-	62,585	376,683	376,683	-	5,517,308	355,952	
	1013030083867	NRB Bank Ltd.	7.00%	20.06.2017	20.09.2017	5,140,625	-	418,537	41,854	-	62,585	376,683	376,683	-	5,517,308	355,952	
	1023030057398	NRB Bank Ltd.	7.00%	20.06.2017	20.09.2017	5,140,625	-	418,537	41,854	-	59,416	376,683	376,683	-	5,517,308	359,121	
	0151-47300000006	NRBC, Dhanmondi	8.25%	20.06.2017	20.09.2017	10,346,812	-	949,701	94,970	-	7,858	854,731	854,731	-	11,201,543	941,843	
	1102411228175 66	MBL, Dhanmondi	6.00%	20.06.2017	20.09.2017	10,317,468	-	685,402	68,540	-	85,480	616,862	616,862	-	10,934,330	599,922	
	1506303531271 003	BRAC Bank, Ashad Gate	9.35%	20.06.2017	20.09.2017	3,000,000	-	280,583	28,058	-	45,845	252,525	252,525	-	3,252,525	234,738	
	062-204-0000803	Union Bank, Dhanmondi	6.00%	20.06.2017	20.09.2017	2,500,000	-	235,766	35,365	2,500	1,479	197,901	197,901	-	2,697,901	234,287	
	Sub Total							116,485,857	8,202,476	806,043	20,000	889,605	7,376,433	7,376,433	5,566,647	118,295,643	7,312,873
F o u n d A d V a n t a g e	1382410000000 011	UCB Ltd.	7.00%	01.06.2017	01.09.2017	-	2,000,000	64,167	6,417	-	-	57,750	2,057,750	-	2,057,750	64,167	
	06255001572	Bank Asia, Dhaka	6.00%	01.06.2017	01.09.2017	-	8,500,000	127,500	12,750	-	-	114,750	8614,750	-	8,614,750	127,500	
	0151473000001 24	NRBC, Dhanmondi	8.00%	01.06.2017	01.09.2017	-	6,750,000	-	-	-	-	-	6,750,000	-	6,750,000	-	
	1506303531271 004	BRAC Bank, Ashad Gate	8.00%	01.06.2017	01.09.2017	-	7,000,000	-	-	-	-	-	7,000,000	-	7,000,000	-	
	1013030111612	NRB Bank Ltd.	9.00%	01.06.2017	01.09.2017	-	5,000,000	-	-	-	-	-	5,000,000	-	5,000,000	-	
	0055-033600611	NCC Bank Ltd.	9.00%	01.06.2017	01.09.2017	-	2,500,000	-	-	-	-	-	2,500,000	-	2,500,000	-	
	0014-030060852	Mutual Trust Bank Ltd.	9.00%	01.06.2017	01.09.2017	-	2,000,000	-	-	-	-	-	2,000,000	-	2,000,000	-	
	Sub Total							33,750,000	191,667	19,167	-	-	172,500	33,922,500	-	33,922,500	191,667



Name of Fund	No. FDR	Name of Bank	Rate of Interest	Date of Issue	Date of Maturity	Principal as at 01.07.18	New Investment	Total Interest	AIT	Bank Charge	Last year Receivable Interest	Net Interest	Investment	Encashment	As at 30.06.2019	Net Interest income during the year
WAVE AI	0094-0330024369	Janata Bank, Darsana B.	5.25%	30.04.16	30.17.2017	684,896	-	43,219	6,483	-	6,307	36,736	36,736	-	721,632	36,912
Lift Coat	1176411187226	MBL, Chuadanga	6.00%	14.04.17	14.07.2017	3,635,289	-	241,497	24,150	-	55,217	217,347	217,347	-	3,852,636	186,280
Lift Sheep	1176411187234	MBL, Chuadanga	6.00%	14.04.17	14.07.2017	1,969,432	-	130,832	13,083	-	29,914	117,749	117,749	-	2,087,181	100,918
Lift Dhan beez	1176411187231	MBL, Chuadanga	6.00%	14.04.17	14.07.2017	610,365	-	40,547	4,054	-	9,271	36,493	36,493	-	646,858	31,276
Sub Total						6,899,982		456,095	47,770		100,709	408,325	408,325		7,308,307	355,386
Total MCP						210,644,537	48,750,000	14,870,174	1,493,168	56,500	2,243,309	13,320,506	62,070,506	18,933,059	253,781,984	12,626,867
General Fund, Enterprise & Others																
WAVE Foundation	110241232967	MBL, Dhamondi	8.00%	1.1.19	30.6.19	2,000,000	-	162,869	16,287	-	65,466	146,582	146,582	-	2,146,582	97,403
WAVE Foundation	02/0311948	SBAC, Dhamondi	6.00%	10.5.19	8.8.19	-	300,000	15,221	1,522	150	-	13,549	313,549	-	313,549	15,221
WAVE Foundation	15242012052	Bank Asia, Lalmaia	6.00%	25.6.19	24.9.19	-	1,000,000	-	-	-	-	-	1,000,000	-	1,000,000	-
Sub Total						2,000,000	1,300,000	178,090	17,809	150	65,466	160,131	1,460,131		3,460,131	112,624
Total FDR						212,644,537	50,050,000	15,048,264	1,510,977	56,650	2,308,775	13,480,637	63,530,637	18,933,059	257,242,115	12,739,491
Total Interest Receivable																
Grand Total																

Sl. No.	FDR No.	Name of Bank	Month	Date of Issue/ Renewed	Date of Maturity	Rate of Interest	Balance	Receivable during the year		Receivable up to Date	No. of Days	
								Interest	Net Receivable			
1	24300011205	Southeast bank, Dhaka	3	05-May-19	05-Aug-19	6.00%	14,234,786	13,108	117,934	30-Jun-19	56	
2	06255001100	Bank Asia, Dhaka	3	05-May-19	05-Aug-19	6.00%	6,594,897	6,071	54,638	30-Jun-19	56	
3	0011-1440000862	Midland Bank	3	08-May-19	08-Aug-19	7.50%	8,474,181	9,229	83,059	30-Jun-19	53	
4	0011-1440000853	Midland Bank	3	08-May-19	08-Aug-19	7.50%	3,456,099	3,764	33,875	30-Jun-19	53	
5	1410000057	Midland Bank	3	27-Jun-19	27-Sep-19	8.50%	5,000,000	3,452	3,107	30-Jun-19	3	
6	0015242007308	SBAC Bank Ltd	6	27-Mar-19	26-Sep-19	6.00%	4,677,250	7,207	64,862	30-Jun-19	95	
7	0015242007380	SBAC Bank Ltd	3	17-Apr-19	17-Jul-18	6.00%	4,588,585	5,817	50,236	30-Jun-19	74	
8	0014-0330055635	Mutual Trust Bank Limited	3	15-Apr-19	11-Jul-18	6.00%	11,257,325	140,639	14,064	126,576	30-Jun-19	76
9	2117417011601	Prime Bank, Mouchak	6	20-Mar-19	20-Sep-19	6.50%	8,191,883	146,656	14,666	131,990	30-Jun-19	102
11	1506303531271	BRAC Bank, Ashad Gate	7	27-Feb-19	27-Sep-19	6.65%	5,366,668	120,265	108,238	30-Jun-19	123	
12	1506303531271	BRAC Bank, Ashad Gate	12	14-Mar-19	14-Mar-20	9.66%	5,434,525	155,335	15,534	139,802	30-Jun-19	108
13	1102412330179	Mercantile bank, Dhanondi	6	13-Feb-19	13-Aug-19	6.50%	6,788,085	165,611	149,050	149,050	30-Jun-19	137
13	0151473000001	NRBC, Dhanondi	3	23-Apr-19	23-Jul-19	8.50%	10,191,250	161,385	16,138	145,246	30-Jun-19	68
Sub-Total							94,255,534	1,342,902	134,290	1,208,612		

Sl. No.	FDR No.	Name of Bank	Month	Issue/ Renewed	Date of Maturity	Rate of Interest	Balance	Receivable during the year			Receivable up to Date	No. of Days
								Interest	Tax at Source	Net Receivable		
Equity Fund												
1	1176411045784 18	MBL, Chuadanga	3	19-May-19	16-Aug-19	6.00%	1,847,638	12,756	1,276	11,481	30-Jun-19	42
2	1176411154665 38	MBL, Chuadanga	3	30-Apr-19	30-Jul-19	6.00%	3,910,626	39,213	3,921	35,292	30-Jun-19	61
3	06255001029 0089-	Bank Asia, Dhaka	3	05-May-19	05-Aug-19	6.00%	6,811,859	62,706	6,271	56,436	30-Jun-19	56
4	0330001345 0089-	Trust Bank Limited	3	17-Apr-19	17-Jul-19	6.00%	5,720,018	69,580	6,958	62,622	30-Jun-19	74
5	0330001667 0089-	Trust Bank Limited	3	12-May-19	12-Aug-19	6.00%	5,579,801	44,944	4,494	40,450	30-Jun-19	49
6	2117418006501 0014-	Prime Bank	6	20-Mar-19	20-Sep-19	6.50%	13,286,411	237,861	23,786	214,075	30-Jun-19	102
7	0330055288 0014-	Mutual Trust Bank Limited	3	16-May-19	16-Aug-19	6.50%	5,732,629	45,940	4,594	41,346	30-Jun-19	45
8	0330056394 0014-	Mutual Trust Bank Limited	3	09-Apr-19	09-Jul-19	6.00%	5,498,929	74,123	7,412	66,710	30-Jun-19	82
9	0330056705 0014-	Mutual Trust Bank Limited	6	13-Mar-19	13-Sep-19	6.00%	5,535,665	97,757	9,776	87,981	30-Jun-19	109
10	0330057553 0055-	Mutual Trust Bank Limited	6	04-Mar-19	04-Sep-19	6.00%	8,652,281	165,411	16,541	148,869	30-Jun-19	118
11	0330048457 1013030083856	NCC Bank Limited	6	25-Mar-19	25-Sep-19	6.00%	11,081,563	174,344	17,434	156,909	30-Jun-19	97
12	1013030083856	NRB Bank Limited	3	06-Apr-19	06-Jul-19	7.00%	5,517,308	89,940	8,994	80,946	30-Jun-19	85
13	1013030083867	NRB Bank Limited	3	06-Apr-19	06-Jul-19	7.00%	5,517,308	89,940	8,994	80,946	30-Jun-19	85
14	1023030057398	NRB Bank Limited	6	06-Apr-19	06-Jul-19	7.00%	5,517,308	89,940	8,994	80,946	30-Jun-19	85
15	0151- 47300000006	NRBC, Dhanmondi	12	26-Dec-18	26-Dec-19	9.75%	11,201,543	536,626	53,663	482,963	30-Jun-19	186
16	110241128175 66	MBL, Dhanmondi	3	19-May-19	19-Aug-19	6.00%	10,934,330	75,492	7,549	67,943	30-Jun-19	42
17	1506303531271 003	BRAC Bank, Ashad Gate	12	23-Apr-19	23-Apr-20	9.35%	3,252,525	56,656	5,666	50,991	30-Jun-19	68
18	062-204- 0000803	Union Bank, Dhanmondi	3	26-Dec-18	26-Dec-19	10.00%	2,697,901	132,812	13,281	119,531	30-Jun-19	186
Sub-Total							118,295,643	2,096,041	209,604	1,886,437		
WAVE LIFT Project												
1	1382410000000 011	UCB Limited	7	29-Mar-19	29-Jul-19	6.50%	2,057,750	34,080	3,408	30,672	30-Jun-19	93
2	06255001572	Bank Asia, Dhaka	3	01-Apr-19	01-Jul-19	6.00%	8,614,750	127,451	12,745	114,706	30-Jun-19	90
3	0151473000001 24	NRBC, Dhanmondi	12	06-Jan-19	06-Jan-20	8.00%	6,750,000	258,904	25,890	233,014	30-Jun-19	175
4	1506303531271 004	BRAC Bank, Ashad Gate	9	24-Dec-18	24-Sep-19	8.00%	7,000,000	288,438	28,844	259,595	30-Jun-19	188
5	101303011612	NRB Bank Limited	6	17-Feb-19	17-Aug-19	9.00%	5,000,000	163,973	16,397	147,575	30-Jun-19	133
6	0055- 033600611	NCC Bank Limited	7	27-May-19	27-Sep-19	9.00%	2,500,000	20,959	2,096	18,863	30-Jun-19	34
7	0014- 030060852	Mutual Trust Bank Limited	3	12-Jun-19	12-Sep-19	9.00%	2,000,000	8,877	888	7,989	30-Jun-19	18
Sub-Total							33,922,500	902,682	90,268	812,414		



Sl. No.	FDR No.	Name of Bank	Month	Issue/ Renewed	Date of Maturity	Rate of Interest	Balance	Receivable during the year			Receivable up to Date	No. of Days	
								Interest	Tax at Source	Net Receivable			
WAVE LIFT Project													
1	0258941/11764 1118722619	MBL, Chuadanga	3	14-Apr-18	14-Jul-18	6.00%	3,852,636	48,765	4,876	43,888	30-Jun-19	77	
2	0258942/11764 1118723418	MBL, Chuadanga	3	14-Apr-18	14-Jul-18	6.00%	2,087,181	26,419	2,642	23,777	30-Jun-19	77	
3	0258943/11764 1118723186	MBL, Chuadanga	3	14-Apr-18	14-Jul-18	6.00%	646,858	8,188	819	7,369	30-Jun-19	77	
Sub-Total								6,586,675	83,371	8,337	75,034		
WAVE Agriculture Institute													
1	0094- 0330024369	Janata Bank, Darsana	3	30-Apr-18	30-Jul-18	5.25%	721,632	6,314	947	5,367	30-Jun-19	61	
Sub-total Receivable of MCP								4,431,310	443,447	3,987,864			
General Fund, Enterprise & Others													
WAVE Trade Training Center	0402446/2435	Janata Bank Ltd, Darsana	8.00%	23.01.16	22.01.17	6.00%	68,490	3,673	-	72,163	30-Jun-19	61	
Sub-total Receivable of General Fund								68,490	3,673	72,163			
Total Receivable								253,850,474	4,434,983	443,447	4,060,027		

WAVE FOUNDATION
Schedule of sector wise Consolidated Statement of Revenue Income
for the year ended 30 June 2019

Particulars	2018-19					Total 2017- 2018
	Right & Governance Sector	Livelihood Development Sector	General Fund, Enterprise & Others	Community Finance Sector	Total	
Overhead income	-	-	3,588,566	-	3,588,566	5,444,644
Sales Revenue	-	-	32,183,432	10,707,460	42,890,892	46,428,626
Tree Sale/Machineries	-	-	-	-	-	428,000
Income from Training	-	-	7,884,219	-	7,884,219	10,599,022
Donation for Others Project	-	-	-	-	-	199,648,153
service Charge	-	273,451	-	718,264,917	718,538,368	749,977,652
Bank Interest	228,586	75,728	233,777	4,534,583	5,072,674	2,078,158
Interest on Investment	-	-	-	16,865,270	16,865,270	12,263,764
Other Income	-	4,983,000	3,133,943	14,914,760	23,031,703	8,458,621
Total Income	228,586	5,332,179	47,023,937	765,286,990	817,871,692	1,035,326,640

WAVE FOUNDATION
Schedule of Sector wise Consolidated Statement of Revenue Expenditures
 for the year ended 30 June 2019

Particulars	2018-19					Total 2017-2018
	Right & Governance Sector	Community Finance Sector	Livelihood Development Sector	General Fund, Enterprise & Others	Total	
Salary Expenses	63,162,410	287,304,467	19,743,334	8,371,771	378,581,982	339,211,093
Project Expenses	18,510,092	-	20,468,741	110,189	39,089,022	82,016,808
Interest Expenses	-	210,305,009	1,926,228	-	212,231,237	156,655,500
Cost of Goods Sold	-	-	-	28,423,735	28,423,735	31,497,810
Training Fees, Food & Others	-	4,929,396	9,407,690	957,874	15,294,960	6,000,002
Stationary & Utilities	2,081,115	9,835,610	748,283	519,741	13,184,749	13,131,500
Travel/Conveyance	1,272,685	7,445,603	1,099,744	797,223	10,615,255	8,227,862
Gas, Water & Electricity Bill	-	3,830,056	-	379,135	4,209,191	3,599,879
Postage & Telephone bill	595,726	6,631,037	310,650	131,945	7,669,358	3,657,526
Bank Charge	61,462	3,771,154	23,802	124,375	3,980,793	3,822,897
Fuel	732,678	7,946,699	216,048	127,961	9,023,386	5,833,283
Entertainment	-	12,189,611	9,160	56,182	12,254,953	2,004,762
Staff Residence	-	8,703,407	-	-	8,703,407	6,476,474
Office Rent	1,196,229	11,347,856	417,467	132,480	13,094,032	11,891,552
Repair & Maintenance	-	-	75,117	489,476	564,593	305,585
Honorarium	-	-	-	139,180	139,180	614,893
Subsidy Payment /Overhead Ex.	-	-	-	2,035,603	2,035,603	312,100
Audit Fee	100,000	393,000	40,000	122,034	655,034	677,917
Depreciation	796,889	20,917,787	396,815	1,734,240	23,845,731	7,874,050
Others Expenditure	6,149,636	59,486,710	1,019,477	3,598,711	70,254,534	59,110,250
Social Expenses	-	25,292,355	-	-	25,292,355	14,684,235
Loan Loss provision	-	72,465,187	-	-	72,465,187	11,475,684
Miscellaneous Loss	-	64,088	-	-	64,088	42,770
Interest on Regular Savings	-	36,742,097	-	-	36,742,097	33,479,751
Interest on Security Savings	-	5,366,950	-	-	5,366,950	6,510,602
Interest on Voluntary Savings	-	1,368,710	-	-	1,368,710	735,662
Service Charge Rebate	-	-	-	-	-	23,593,834
Amortization of Software	-	1,409,262	-	-	1,409,262	1,394,803
Transfer to Capacity Building Fund	-	(449,362)	-	-	(449,362)	141,888
Total Expenditure	94,658,922	797,296,689	55,902,556	48,251,855	996,110,022	834,980,972



WAVE Foundation
Sector wise Consolidated Statement of Financial Position
as at 30 June 2019

Particulars	Notes	30 June 2019				Total 30 June 2019	30 June 2018				Total 30 June 2018
		Rights & Governance Sector	Community Finance Sector (Micro Finance Program & Others)	Livelihood Development Sector	General Fund, Enterprise & Others		Responsive Governance program	Community Finance Sector (Micro Finance Program & Others)	Livelihood & Essential services program	General Fund, Enterprise & Others	
ASSETS											
Non-current Assets		9,054,023	460,416,115	1,988,828	11,091,707	482,550,673	8,268,318	227,738,896	1,683,441	11,680,041	249,370,696
Property, Plant & Equipment	3	9,054,023	460,416,115	1,988,828	11,091,707	482,550,673	8,268,318	227,738,896	1,683,441	11,680,041	249,370,696
Current Assets		7,676,438	3,867,650,645	13,826,725	38,132,409	3,927,286,217	11,218,590	3,774,285,122	13,179,596	37,996,503	3,836,679,811
Investment in FDR	4	-	257,769,847	-	3,532,294	261,302,141	-	212,887,846	-	2,068,490	214,956,336
Loans & Advances	5	2,364,110	66,990,712	2,951,626	4,168,880	76,475,328	3,645,954	54,353,839	426,000	12,546,168	70,971,961
Security Deposit	6	-	20,412,516	-	1,019,250	21,431,766	-	20,379,135	-	1,043,250	21,422,385
Loan to Beneficiaries	7	-	3,273,509,748	-	-	3,273,509,748	-	3,121,545,739	-	-	3,121,545,739
Others Assets	8	-	79,327,168	1,074,998	25,348,799	105,750,965	-	69,592,433	2,506,618	20,267,406	92,366,457
Cash and cash equivalents	9	5,312,328	169,640,654	9,800,101	4,063,186	188,816,269	7,572,636	295,526,130	10,246,978	2,071,189	315,416,933
Grand Total :		16,730,461	4,328,066,760	15,815,553	49,224,116	4,409,836,890	19,486,908	4,002,024,018	14,863,037	49,676,544	4,086,050,507
FUND AND LIABILITIES											
Fund		4,340,208	1,013,079,351	(2,015,788)	9,407,677	1,024,811,448	6,214,884	879,279,845	(4,203,216)	10,635,595	891,927,108
Fund Account	10	4,340,208	572,380,469	(2,015,788)	9,407,677	584,112,566	6,214,884	526,053,793	(4,203,216)	10,635,595	538,701,056
DMF & Other Funds	11	-	172,178,790	-	-	172,178,790	-	174,367,252	-	-	174,367,252
Loan Loss Provision	12	-	129,506,965	-	-	129,506,965	-	57,041,778	-	-	57,041,778
Insurance Fund	13	-	139,013,127	-	-	139,013,127	-	121,817,022	-	-	121,817,022
Liabilities		12,390,253	3,314,987,409	17,831,341	39,816,439	3,385,025,442	13,272,024	3,122,744,173	19,066,253	39,040,949	3,194,123,399
Loans Payable	14	1,297,027	2,270,856,858	9,872,692	25,023,285	2,307,049,862	830,027	2,226,097,428	5,508,647	27,423,467	2,259,859,569
Member Savings	15	-	920,157,672	-	-	920,157,672	-	840,734,472	-	-	840,734,472
Donation Received in Advance	16	10,598,320	-	7,368,278	-	17,966,598	12,441,997	-	12,811,150	-	25,253,147
Grants for Fixed Assets	17	-	39,805,847	-	9,627,116	49,432,963	-	15,320,338	-	9,627,116	24,947,454
Others Liabilities	18	494,906	84,167,032	590,371	5,166,038	90,418,347	-	40,591,935	74,645,6	1,990,366	43,328,757
Grand Total :		16,730,461	4,328,066,760	15,815,553	49,224,116	4,409,836,890	19,486,908	4,002,024,018	14,863,037	49,676,544	4,086,050,507



WAVE Foundation
Sector wise Consolidated Statement of Income
for the year ended 30 June 2019

Particulars	Notes	2018-2019				2017-2018				Total 2017-2018
		Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	Rights & Governance Sector	Community Finance Sector (Micro Finance program & others)	Livelihood Development Sector	General Fund, Enterprise & Others	
Income										
Donation Income	19	93,805,412	73,777,038	51,887,855	-	129,449,493	38,790,439	31,408,221	-	199,648,153
Revenue Income	20	228,586	765,286,990	5,332,179	47,023,937	101,873	780,341,311	1,367,228	53,868,075	835,678,487
		94,033,998	839,064,028	57,220,034	47,023,937	129,551,366	819,131,750	32,775,449	53,868,075	1,035,326,640
Expenditure										
Revenue Expenditures	21	94,658,922	797,296,689	55,902,556	48,251,855	126,957,386	618,617,421	37,836,467	51,569,698	834,980,972
		94,658,922	797,296,689	55,902,556	48,251,855	126,957,386	618,617,421	37,836,467	51,569,698	834,980,972
Income/(Loss) over expenditure		(624,924)	41,767,339	1,317,478	(1,227,918)	2,593,980	200,514,329	(5,061,018)	2,298,377	200,345,668
		94,033,998	839,064,028	57,220,034	47,023,937	129,551,366	819,131,750	32,775,449	53,868,075	1,035,326,640



WAVE Foundation
Sector wise Consolidated Statement of Receipts and Payments

Particulars	Notes	2018-2019				2017-2018				Total 2018-2019	Total 2017-2018
		Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others	Rights & Governance Sector	Community Finance Sector (Micro Finance & Others)	Livelihood Development Sector	General Fund, Enterprise & Others		
		Amount in Taka				Amount in Taka					
Opening Balance		7,572,636	295,526,130	10,246,978	2,071,199	15,167,595	79,730,398	6,822,506	4,811,534	106,532,033	
Cash in Hand		15,000	18,245,621	-	7,597	63,749	8,834,835	37,030	98,185	9,033,799	
Cash at Bank		7,557,636	277,280,509	10,246,978	2,063,602	15,103,846	70,895,563	6,785,476	4,713,349	97,498,234	
Receipts		99,682,964	8,667,633,124	61,053,285	153,787,149	126,840,912	9,027,152,779	49,931,600	191,050,461	9,394,975,752	
Donation Received	19	92,541,972	117,548,640	47,588,487	-	123,549,512	27,305,819	43,634,405	-	194,489,736	
Revenue Income	20	228,586	734,635,633	5,331,728	42,553,063	101,873	729,217,519	1,367,228	51,202,962	781,889,582	
Loan Received	22	3,225,000	6,793,978,739	7,304,670	7,212,739	134,827	7,308,395,320	4,226,160	4,088,122	7,316,844,429	
Advance Received	23	3,192,500	26,741,742	828,400	1,123,767	3,054,700	15,675,908	283,050	2,237,174	21,250,832	
Other Receipts	24	494,906	994,728,370	-	102,897,580	-	946,558,213	420,757	133,522,203	1,080,501,173	
Total		107,255,600	8,963,159,254	71,300,263	155,858,348	142,008,508	9,106,883,177	56,754,107	195,861,994	9,501,507,785	
Payments		101,943,272	8,793,518,600	61,500,162	151,795,162	134,435,872	8,811,357,047	46,507,129	193,790,805	9,186,090,852	
Revenue Expenditure	21	93,862,033	656,242,635	55,237,741	42,244,836	126,011,039	534,515,364	36,780,710	47,855,810	745,162,923	
Loan Payment	25	2,758,000	1,633,172,380	2,444,304	5,012,070	-	1,513,123,447	3,037,655	5,699,983	1,521,861,085	
Advance Payment	26	3,127,000	232,575,109	3,115,916	2,707,829	4,316,700	30,812,574	6,645,217	4,493,231	46,267,722	
Other Payments	27	613,645	6,258,000,254	-	101,677,489	1,545,940	6,706,306,395	43,547	135,120,832	6,843,016,714	
Non-current Assets(Annexure A		1,582,594	13,528,222	702,201	152,938	2,562,193	26,599,267	-	620,949	29,782,408	
Closing Balance		5,312,328	169,640,654	9,800,101	4,063,186	7,572,636	295,526,130	10,246,978	2,071,189	315,416,933	
Cash in Hand		15,000	7,531,785	5,000	30,192	15,000	18,245,621	-	7,587	18,268,208	
Cash at Bank		5,297,328	162,108,869	9,795,101	4,032,994	7,557,636	277,280,509	10,246,978	2,063,602	297,148,725	
Total		107,255,600	8,963,159,254	71,300,263	155,858,348	142,008,508	9,106,883,177	56,754,107	195,861,994	9,501,507,785	