



# **Salam & Co.**

**Chartered Accountants**

**OF**

**Social Edification of Benign Assimilation Society**  
146/3, Khan Jahan Ali Road, khulna.

**Consolidated Statement of Financial Position**

FOR THE YEAR ENDED 30<sup>TH</sup> JUNE, 2022

**Address : Suite (9-10), 14th Floor, Planners Tower, 13/A, Bir Uttam C.R. Datta Road, Dhaka-1000.**  
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# **AUDITOR'S REPORT**

**On The**

## **FINANCIAL STATEMENTS**

**OF**

**SEBA-Social Edification of Benign Assimilation Society**

146/3, Khan Jahan Ali Road, khulna.

**Consolidated Statement of Financial Position**

FOR THE YEAR ENDED 30<sup>TH</sup> JUNE, 2022

**Salam & Co.**

**Chartered Accountants**

**Suite (9-10), 14<sup>th</sup> Floor, Planners Tower, 13/A,  
Bir Uttam C.R. Datta Road, Dhaka-1000, Bangladesh.**

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**INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS  
TO GOVERNING BOARD OF SEBA-SOCIAL EDIFICATION OF BENIGN ASSIMILATION SOCIETY**

**Opinion**

We have audited the financial statements of Consolidated Audit of "**SEBA-Social Edification of Benign Assimilation Society**", which comprise the Statement of Consolidated Financial Position as at 30<sup>th</sup> June 2022, Statement of Comprehensive Income, Statement of Receipts and Payments Accounts for the year then ended 30<sup>th</sup> June 2022, and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our Opinion, the accompanying financial statements of the Consolidated Audit of "**SEBA-Social Edification of Benign Assimilation Society**" give a true and fair view of the financial position as at 30<sup>th</sup> June 2022 and its financial performance, Statement of Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA 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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, 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 Consolidated and Separate Financial Statements and Internal Controls.**

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

In preparing the 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 Financial Statements**

Our objectives are to obtain reasonable assurance about whether 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 financial statements.

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







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


#### **Report on other Legal & Regulatory Requirements**

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law have been kept by MRA ACT & Rules have been kept by "SEBA-Social Edification of Benign Assimilation Society" so far as it appeared from our examination of these books, and
- c) The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated: Dhaka  
05<sup>th</sup> November, 2022



  
**Mohammad Abu Salam, FCA**  
**Membership No: 1652**  
**Salam & CO.**  
**Chartered Accountants**  
**DVC:2211051652A0634016**

**SEBA - Social Edification Of Benign Assimilation Society**  
146/3 Khanjahan Ali Road, Khulna.

**Consolidated Balance Sheet as at 30th June, 2022.**

Notes	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water Supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh	Union Parishad led sale Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
6.00	83,212.58	241,742.72	47,911.51	455,423.47	16,852.42	-	91,501.82	936,644.52
	<b>9,827,793.40</b>	<b>4,262.72</b>	<b>20,230.86</b>	<b>2,046.11</b>	<b>1.18</b>	<b>220.82</b>	<b>26,789,654.75</b>	<b>36,644,209.84</b>
7.00	61,998.40	4,262.72	-	-	-	-	444,657.36	510,918.48
8.00	-	-	-	-	-	-	1,695,101.45	1,695,101.45
9.00	55,000.00	-	30.86	46.11	1.18	220.82	83,161.94	138,460.91
10.00	-	-	20,200.00	-	-	-	-	20,200.00
11.00	-	-	-	2,000.00	-	-	-	2,000.00
12.00	-	-	-	-	-	-	24,566,734.00	24,566,734.00
13.00	9,710,795.00	-	-	-	-	-	-	9,710,795.00
	<b>9,911,005.98</b>	<b>246,005.44</b>	<b>68,142.37</b>	<b>457,469.58</b>	<b>16,853.60</b>	<b>220.82</b>	<b>26,881,156.57</b>	<b>37,580,854.36</b>

**Assets**

**Non Current Assets**

Fixed Assets

**Current Assets**

Cash and Bank balance

Investment

Advance & Deposit

Closing Stock

Security Deposit

Loan (Beneficiaries)

Loan And Advance

**Total**





SEBA - Social Edification Of Benign Assimilation Society  
146/3 Khanjahan Ali Road, Khuina.

Consolidated Income and Expenditure Statement for the year ended 30th June, 2022.

Particulars	General Account	SEBA sponsorship programme	Mandiralis Project	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
<b>Income</b>							
Service Charge from Welfare Fund Loan	-						-
Service Charge from Education base socio economy Project	-						-
Service Charge from Beneficiaries	2,262.00					2,513,973.00	2,516,235.00
Admission Fee						1,540.00	1,540.00
Sale of Pass Book, Forms etc.						6,715.00	6,715.00
From SEBA Sponsorship Programme for Salary	757,500.00						757,500.00
Donation from Fed. Naz. Soc. di San Vincenzo de' Paoli	1,017,073.80	1,017,073.80					2,034,147.60
From SEBA Digraj Branch for Salary	62,000.00						62,000.00
Interest received from Micro Credit Program	130,210.00						130,210.00
Service Charge from Credit Program	140,000.00						140,000.00
Bank Interest		843.69				1,918.89	2,762.58
Membership Subscription	17,400.00						17,400.00
Bank Interest on FDR						100,821.88	100,821.88
<b>Total</b>	<b>2,126,445.80</b>	<b>1,017,917.49</b>				<b>2,624,968.77</b>	<b>5,769,332.06</b>
<b>Expenditure</b>							
Salary & Allowance	1,269,000.00	757,500.00				1,832,835.00	3,859,335.00
Personal Skilled							
Personal ED							
Personal(MIS &FO)	155.00	13,160.00				8,935.00	13,315.00
Letter Correspondence	3,638.00	5,983.00				19,645.00	18,556.00
Refreshment	31,738.00	17,225.25					68,608.25
Travelling	73,653.00						73,653.00
EC Committee Meeting							
Registration							
Tax & Vat	570.00					53,850.00	53,850.00
Other Expenses	5,016.00	28,277.00				2,573.00	3,143.00
Fuel & Maintenance						13,730.00	47,023.00
Performance Reward							
Office Accomodation	177,000.00	43,128.00				168,000.00	388,128.00



**SEBA - Social Edification Of Benign Assimilation Society**  
**146/3 Khanjahan All Road, Khulna.**

**Consolidated Receipts and Payments Statement for the year ended 30th June, 2022.**

Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
<b>Receipts</b>						
Opening Balance		319.25				709.25
Cash in hand	390.00				1,062,988.55	1,807,157.16
Cash at Bank	188,890.82	555,277.79			2,513,973.00	2,516,235.00
Service Charge	2,262.00				1,540.00	1,540.00
Admission Fee					6,715.00	6,715.00
Sale of Pass Book, Forms etc.						
From SEBA Sponsorship Project for Salary	757500					757,500.00
From SEBA Sponsorship Project for Salary	1017073.8	1,017,073.80				2,034,147.60
From SEBA Digral Branch for Salary	62000					62,000.00
<b>Loan &amp; Advance</b>						
Loan (Beneficiaries)					20,810,201.00	20,810,201.00
SEBA General account					1,400,000.00	1,400,000.00
SEBA Credit Program	1,240,000.00					1,240,000.00
Mina Halder ED						
FDR Encashment					660,300.00	660,300.00
Monindromath	1,300,000.00					1,300,000.00
Lawrance Halder	7,500.00					7,500.00
Service Charge from Welfare Fund Loan					6,000.00	15,000.00
Advance House rent realize	9,000.00					
From Fed. Naz. Soc. di San Vincenzo de' Paoli						
Service Charge from Credit Program	140,000.00				2,584,591.00	140,000.00
Members savings						2,584,591.00
Membership Subscription	17,400.00					17,400.00
Welfare Fund	206,600.00					206,600.00
Welfare Fund Loan Realize	69,285.00					69,285.00
Risk Fund					212,730.00	212,730.00
Loan Refund-SEBA Sponsorship Project	130,210.00					130,210.00
Interest received from Micro Credit Program					1,918.89	2,762.58
Bank Interest		843.69				
<b>Total</b>	<b>5,148,111.62</b>	<b>1,573,514.53</b>	<b>-</b>	<b>-</b>	<b>29,260,957.44</b>	<b>35,982,583.59</b>




Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
<b>Payments</b>						3,859,335.00
Salary & Allowance	1,269,000.00	757,500.00			1,832,835.00	
Personal Skilled						
Personal ED						
Personal(LA)						
Personal(MIS &FO)	155.00	13,160.00			8,935.00	13,315.00
Other service (Computer)	3,638.00	5,983.00				18,556.00
Letter Correspondence	31,738.00	17,225.25			19,645.00	68,608.25
Refreshment						
Travelling						
Performance Reward						
Welfare Fund	36,000.00					36,000.00
AGM & E.C Committee Meeting	73,653.00					73,653.00
Registration						
Tax						
Other Expenses/Utility	570.00				2,573.00	3,143.00
Fuel & Maintenance	5,016.00	28,277.00			13,730.00	47,023.00
Water Catty						
Office Accomodation/House Rent	177,000.00	43,128.00			168,000.00	388,128.00
Supplies						
External Audit Fee	20,000.00	15,000.00			12,000.00	47,000.00
Internal Audit Expenses					25,954.00	25,954.00
Bank Charge	2,954.42	1,316.56			5,278.08	9,549.06
Printing & Stationary	16,585.00	12,933.00			8,751.00	38,269.00
Interest paid to Mina Halder						
Interest paid to Monindra Halder						
Interest on Savings						
Interest Paid to SEBA General Fund					434,371.00	434,371.00
Advance Realize					130,000.00	130,000.00
Entertainment						
Repair & Maintenance (Bi-cycle& Motor Vehicle)	25,190.00	14,043.00			11,526.00	11,526.00
Mobile & Internet bill	12,400.00	34,776.00			22,540.00	60,873.00
Training						
Gas, Electricity & Water bill	2,776.00	8,500.00			24,191.00	26,967.00
Subscription & donation	4,600.00				6,400.00	19,500.00
Paper bill	994.00				3,080.00	4,074.00
Service Charge to H/O						
Monthly Meeting		7,501.00			140,000.00	140,000.00
MRA Registration fees					18,540.00	26,041.00
Annual Sports					11,500.00	11,500.00
Service Charge to General Account					12,816.00	12,816.00
Relief Work						
Cultural Program & National Days Observation						
						42,120.00
						13,549.00





Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
Loan						
Loan disburse to beneficiaries					21,273,000.00	21,273,000.00
SEBA General account					1,240,000.00	1,240,000.00
Mina Halder -Executive Director	72,000.00					72,000.00
SEBA Credit Program	1,400,000.00					1,400,000.00
Refund to Monindronath Halder	510,000.00					510,000.00
Refund to Dip Girl's Hostel	309,000.00					309,000.00
loan paid to welfare fund (svuro sarker)						-
Loan to SEBA Sponsorship Programme						-
Savings Refund						-
House Rent Advance	50,000.00				2,548,647.00	2,548,647.00
Transfer to SEBA Sponsorship Project	1,017,073.80					50,000.00
Risk Fund Facilities						1,017,073.80
Information Sharing & Coordination Meetings					172,864.00	172,864.00
School/College Fees		20,305.00				20,305.00
Workshop on livestock rearing		342,780.00				342,780.00
Education Materials Disburse		11,203.00				11,203.00
Workshop on agriculture		131,520.00				131,520.00
wokshop on claimet change		11,203.00				11,203.00
Distribution of tree saplings		24,413.00				24,413.00
Capital Expenditure						-
katti	1,170.00					1,170.00
Flax purchases	600.00					600.00
Tobla						-
Harmony						-
Computer & Accessories	44,000.00					44,000.00
workshop on disaster awareness						-
FDR						-
Closing Balance	61,998.40	4,262.72			660,300.00	660,300.00
Cash in hand	352.00				444,657.36	510,518.48
Cash at Bank	61,646.40	4,262.72			444,657.36	352.00
Total	5,148,411.62	1,573,514.53			29,260,957.44	35,982,583.59

  
**Mohammad Abu Salam, FCA**  
 Membership No: 1652  
 Principal  
 Salam & CO.  
 Chartered Accountants  
 DVC:2211051652AO634016



  
**M. Halder**  
 Secretary  
 SEBA

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

  
**Treasurer**  
 SEBA

**SEBA-Social Edification Of Benign Assimilation Society**

**Notes to the Consolidated Financial Statements for the Year ended 30th June, 2022.**

**00 Background of the Organization**

The operational areas of Social Edification Of Benign Assimilation Society are generally remote back ward and almost deprive of public facilities about 95% of the target people live below poverty line having insufficient food, shelters, medicine and education facilities. They are very poor, mostly without landed property and having rarely a piece of land of their own. The low standard of living is characterized by income independence lack of proper housing pure drinking water and other amenities.

The project areas are situated at the fringe of the Bay of Bengal with the plentiful bounding of Sundarban but it is a coastal zone and very low place. The tidal flow of the river over helm the areas and the situation in the rainy season is indescribable. Because whole of the areas are covered by tidal water maximum of the year. There is no road at all. River communication is the main to move to and from. So the communication is very time consuming as the project site is located very low place and communication is worst. The people of the project areas are deprived from all shorts of facilities. So the project areas become very neglected and underprivileged from all side.

**00 Corporate Information**

Name of the Organization	SEBA- Social Edification of Benign Assimilation Society
Year of Establishment	1997
<b>Legal Entity:</b>	
Reg. with Directorate of Social Welfare Service	1. Social Department Registration No. Khulna 933/2000 dated 21-12-2000.
Reg. with NGO Affairs Bureau	2. NGO Affairs Bureau Registration No. 1646 dated 10-06-2001
Reg. with The Micro Credit Regulatory Authority, Dhaka.	3. The Micro Credit Regulatory Authority, Dhaka. Licence NO 02821-04576-000320.
Name of the operations Program	Consolidated programs
Statutory Audit Conducted upto	2021-2022
Name of the Statutory auditor for last year	S M Sazzad & Co.
Name of the Statutory auditor for current year	Salam & Co
No. of Meeting held FY 2021-2022	4
Date of last Annual General Meeting	22.01.2022

**List of Executive Committee Member**

Name	Designation	Qualification	Profession	Address
Miss Totiny Saha	Chairman	IA	Social Service	Arobpur, Jessore.
Mr. Chironjit Sarker	Vice Chairman	B.Com	Teacher	Malgazi, Mongla, Bagerhat.
Miss Mina Halder	Secretary	Msc.	Social Service	Bonovila 188, Khan Jahan Ali Road, Khulna
Mr. Pankoj Biswas	Treasurer	B.A	Teacher	Bramonmat, Mongla, Bagerhat.
Mrs. Sekha Sarker	Member	B.A	Teacher	Malgazi, Mongla, Bagerhat.
Mrs. Kollany Maji	Member	Class 10	Business	Gollamary, Khulna.
Mr. Rana Biswas	Member	S.S.C	Business	Gagon Babu Road, Joshep Para, Khulna.





## 00 Basis of Preparation of Financial Statements :

The Financial Statements have been prepared under historical cost convention on cash basis All activities included in the accounts are continuing in nature that is the financial statements have been prepared on going concern basis.

## 00 Summary Of Significant Accounting Policies :

### 01 Currencies

All organization's assets, liabilities, capital fund, income and expenditure are denominated in terms of BD Taka.

### 02 Revenue Recognition :

The organization is collecting Service Charges from beneficiaries/end users at a decline rate of 24.00% per annum calculated on the loan provided to them. The principal loan and proportional service charges are collected in 46 equal weekly installments. The amounts of service charges collected from the beneficiaries are recognized as income. In Contrary, the service charges due but not collected are not recognized as income.

## 0 Presentation Of Financial Statement

The following Financial Statements have been prepared and presented;

- i) Statement of Consolidated financial position (Balance Sheet) as at June 30, 2022
- ii) Statement of consolidated income for the year ended 30th June, 2022
- iii) Statement of Consolidated Receipts & Payments statement for the year ended 30th June, 2022
- iv) Notes, comprising a summary of accounting policies and explanatory notes.



Note #	Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water Supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh	Non Formal Primary Education-NFPE	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
<b>6.00</b>	<b>Fixed Assets</b>									
	Opening balance	53,945.05	279,997.51	53,551.99	533,566.79	20,753.44	-	-	111,579.08	1,053,393.86
	Add: Addition	45,710.00	-	-	-	-	-	-	-	45,710.00
		<b>99,715.05</b>	<b>279,997.51</b>	<b>53,551.99</b>	<b>533,566.79</b>	<b>20,753.44</b>	-	-	<b>111,579.08</b>	<b>1,099,163.86</b>
	Less: Depreciation	16,502.47	38,254.79	5,640.48	78,143.32	3,901.02	-	-	20,077.26	162,519.34
	<b>Total</b>	<b>83,212.58</b>	<b>241,742.72</b>	<b>47,911.51</b>	<b>455,423.47</b>	<b>16,852.42</b>	-	-	<b>91,501.82</b>	<b>936,644.52</b>
	(As per Annexed Schedule-A/1)									
<b>7.00</b>	<b>Cash and Bank Balance</b>									
	Cash in hand	352.00	-	-	-	-	-	-	-	352.00
	Cash at Bank	61,646.40	4,262.72	-	-	-	-	-	444,657.36	510,566.48
	<b>Total</b>	<b>61,998.40</b>	<b>4,262.72</b>	-	-	-	-	-	<b>444,657.36</b>	<b>510,918.48</b>
	(As per Annexed Schedule-A/2)									
<b>8.00</b>	<b>Investment</b>									
	FDR	-	-	-	-	-	-	-	1,695,101.45	1,695,101.45
	<b>Total</b>	-	-	-	-	-	-	-	<b>1,695,101.45</b>	<b>1,695,101.45</b>
	(As per Annexed Schedule-A/3)									
<b>9.00</b>	<b>Advance &amp; Deposit</b>									
	Advance Income Tax	55,000.00	30.86	30.86	46.11	1.18	-	220.82	66,661.94	66,960.91
	House Rent advance	55,000.00	30.86	30.86	46.11	1.18	-	220.82	16,500.00	71,500.00
	<b>Total</b>	<b>55,000.00</b>	<b>30.86</b>	<b>30.86</b>	<b>46.11</b>	<b>1.18</b>	-	<b>220.82</b>	<b>83,161.94</b>	<b>138,460.91</b>





Note #	Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water Supply Sanitation and Hygiene in Hard-to-reach Areas of Bangladesh	Non Formal Primary Education-NPPE	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
10.00	Closing Stock	-	-	20,200.00	-	-	-	-	-	20,200.00
	Total	-	-	20,200.00	-	-	-	-	-	20,200.00
11.00	Security Deposit	-	-	-	2,000.00	-	-	-	-	2,000.00
	Total	-	-	-	2,000.00	-	-	-	-	2,000.00
12.00	Loan (Beneficiaries)	-	-	-	-	-	-	-	24,103,935.00	24,103,935.00
	Opening balance	-	-	-	-	-	-	-	21,273,000.00	21,273,000.00
	Add: Disbursed	-	-	-	-	-	-	-	45,376,935.00	45,376,935.00
	Less: Realized	-	-	-	-	-	-	-	20,810,201.00	20,810,201.00
	Less: Loan loss Provision	-	-	-	-	-	-	-	24,566,734.00	24,566,734.00
	Total	-	-	-	-	-	-	-	24,566,734.00	24,566,734.00
13.00	Loan and Advance	-	-	-	-	-	-	-	-	-
	Handicrafts Project	-	-	-	-	-	-	-	-	-
	SEBA Credit Program Sponsorship Programme	9,385,000.00	-	-	-	-	-	-	-	9,385,000.00
	Union Parishad Led Safe Water & Sanitation & Hygimic (UPL)	325,795.00	-	-	-	-	-	-	-	325,795.00
	Suvro Sarker	-	-	-	-	-	-	-	-	-
	Total	9,710,795.00	-	-	-	-	-	-	-	9,710,795.00



14.00	Fund	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water Supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh	Non Formal Primary Education- NFPE	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
	Opening Balance	(853,562.13)	835,594.55	73,782.85	535,612.90	20,754.62	-	(325,574.18)	3,645,458.14	3,932,066.75
	Add: Less: Surplus/Deficit	(553,399.89)	(589,589.11)	(5,640.48)	(78,143.32)	(3,901.02)	-	-	(374,947.57)	(1,605,621.39)
	Total	(1,406,962.02)	246,005.44	68,142.37	457,469.58	16,853.60	-	(325,574.18)	3,270,510.57	2,326,445.36
	<b>15.00 Reserve Fund</b>									
	Loan Loss Provision									
	Opening Balance								1,200,562.00	1,200,562.00
	Less: Loan written off									
	Add Provision during the Year									
	Sub Total								1,200,562.00	1,200,562.00
	<b>Reserve</b>									
	As per last Account								420,148.00	420,148.00
	Add: During the Year									
	Sub Total								420,148.00	420,148.00
	<b>Total</b>								1,620,710.00	1,620,710.00
	<b>16.00 Risk Fund</b>									
	Opening balance								1,512,956.00	1,512,956.00
	Add: Deposit during the year								212,730.00	212,730.00
	Less: Refund during the year								1,725,686.00	1,725,686.00
	Total								172,864.00	172,864.00
									1,552,822.00	1,552,822.00





Note #	Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh	Non Formal Primary Education-NFPE	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
<b>17.00</b>	<b>Staff Welfare Fund</b>									
	Opening Balance	820,868.00								820,868.00
	Add: Deposit during the year	206,600.00								206,600.00
		<b>1,027,468.00</b>								<b>1,027,468.00</b>
	Less: Refund during the year	36,000.00								36,000.00
	<b>Total</b>	<b>991,468.00</b>								<b>991,468.00</b>
<b>18.00</b>	<b>Savings Deposit</b>									
	Opening balance								11,016,170.00	11,016,170.00
	Add: Deposit during the year								2,584,591.00	2,584,591.00
									<b>13,600,761.00</b>	<b>13,600,761.00</b>
	Less: Refund during the year								2,548,647.00	2,548,647.00
	<b>Total</b>								<b>11,052,114.00</b>	<b>11,052,114.00</b>
<b>19.00</b>	<b>Loan And Advance</b>									
	Mina Halder -Executive Director	7,465,000.00								7,465,000.00
	Manindranath Halder	1,450,000.00								1,450,000.00
	Dip Girls Hostel	1,040,000.00								1,040,000.00
	Lorance Halder	371,500.00								371,500.00
	General Account							325,795.00	9,385,000.00	9,710,795.00
	<b>Total</b>	<b>10,326,500.00</b>						<b>325,795.00</b>	<b>9,385,000.00</b>	<b>20,037,295.00</b>



SEBA - Social Edification of Benign Assimilation Society  
146/3 Khanjahan Ali Road, Khulna.

Schedule of cash and bank balance as on 30th June, 2022.

Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
Cash in hand	352.00	-	-	-	-	-	-	352.00
<b>Cash at Bank</b>	<b>61,646.40</b>	<b>4,262.72</b>					<b>444,657.36</b>	<b>510,566.48</b>
Dutch Bangla Bank Limited, Khulna Branch A/C- 1201100025151	61,646.40							61,646.40
Dutch Bangla Bank Limited, Khulna Branch A/C- 1201510325189		4,262.72						4,262.72
IFIC Bank, Khulna Br. SB A/C 4060-236251-031								-
IFIC Bank, Khulna Br. SB A/C-4060-235993-031								-
IFIC Bank, Khulna Br. SB A/C-4060-235738- 031								-
Agrani Bank, Bejua Bazar Br. Khulna CD A/C-160533000352							221,233.50	221,233.50
Uttara Bank, Mongla Br. Bagerhat SB A/C-2527-11100117387							209,567.66	209,567.66
SBAC Bank Ltd Digraj Br. Mongla, Bagerhat							13,856.20	13,856.20
<b>Total taka</b>	<b>61,998.40</b>	<b>4,262.72</b>					<b>444,657.36</b>	<b>510,918.48</b>

Schedule-A/3

Schedule of Investment (FDR) as on 30th June, 2021.

Particulars	Micro Credit Program
<b>Investment</b>	
<b>FDR</b>	
IFIC Bank Limited Khulna Branch Khulna FDR A/C No 4060-527522200	372,230.40
UTTARA Babk Ltd., Khulna FDR A/C No 2972-25300513196	660,300.00
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-752231200	71,941.33
South Bangla Agriculture & Commerce Bank Ltd. FDR A/C 0005244001874	590,629.72
<b>Total Taka</b>	<b>1,695,101.45</b>





**Social Edification Of Benign Assimilation Society 146/3**  
**146/3, Khan jahan Ali Road, Khulna.**

**Schedule of fixed assets as on 30th June, 2022.**

**Schedule-A/1**

Particulars	Opening Balance as on 01-07-2021	Addition during the year	Balance as on 30-06-2022	Rate of dep.	Charged during the year	W.D.V as on 30-06-2022
<b>General Account</b>						
Furniture	10,198.29	-	10,198.29	10%	1,019.83	9,178.46
Crockeries	215.58	-	215.58	20%	43.12	172.46
Vehicles	32,111.46	-	32,111.46	15%	4,816.72	27,294.74
Cealing Fan	1,088.14	-	1,088.14	15%	163.22	924.92
Printer	773.10	-	773.10	20%	154.62	618.48
<b>Office Equipment</b>						
Sanitary Dice	8,017.86	-	8,017.86	10%	801.79	7,216.07
Printer	821.42	-	821.42	20%	205.34	616.08
UPS Battery	719.20	-	719.20	20%	143.84	575.36
kattli		1,170	1,170.00	20%	234.00	936.00
Flax purches		600	600.00	20%	120.00	480.00
Computer & Accessories		44,000	44,000.00	20%	8,800.00	35,200.00
<b>Sub total taka</b>	<b>53,945.05</b>	<b>45,770.00</b>	<b>99,715.05</b>		<b>16,502.47</b>	<b>83,212.58</b>
<b>Handcrafts Project</b>						
Furniture & Fixture	30,734.85		30,734.85	10%	3,073.49	27,661.37
Seving Machine	600.55	-	600.55	20%	120.11	480.44
Candle Dice	1,207.39	-	1,207.39	10%	120.74	1,086.65
Block Dice	714.20	-	714.20	10%	71.42	642.78
Crockeries	38.40	-	38.40	20%	7.68	30.72
Lock Machine	2,213.84	-	2,213.84	20%	442.77	1,771.07
Equipment	18,042.75	-	18,042.75	10%	1,804.28	16,238.48
<b>Sub total</b>	<b>53,551.99</b>	<b>-</b>	<b>53,551.99</b>		<b>5,640.48</b>	<b>47,911.51</b>
<b>SEBA sponsorship programme</b>						
Furniture & Fixture	32,038.74		32,038.74	10%	3,203.87	28,834.87
Computer & Accessories	27,875.50		27,875.50	10%	2,787.55	25,087.95
Projector Purchase	21,365.76		21,365.76	20%	4,273.15	17,092.61
Mobile Purches	20,543.36		20,543.36	20%	4,108.67	16,434.69
Motor Cycle	110,325.75		110,325.75	15%	16,548.86	93,776.89
Rack	2,970.00		2,970.00	10%	297.00	2,673.00
Weardrobe	14,850.00		14,850.00	10%	1,485.00	13,365.00
Tobla	7,920.00		7,920.00	10%	792.00	7,128.00
Harmony	17,820.00		17,820.00	10%	1,782.00	16,038.00
Sleeping Bed	18,810.00		18,810.00	10%	1,881.00	16,929.00
Sound System	5,478.40		5,478.40	20%	1,095.68	4,382.72
<b>Sub total</b>	<b>279,997.51</b>	<b>-</b>	<b>279,997.51</b>		<b>38,254.79</b>	<b>241,742.72</b>



Particulars	Opening Balance as on 01-07-2021	Addition during the year	Balance as on 30-06-2022	Rate of dep.	Charged during the year	W.D.V as on 30-06-2022
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### Education Base Socio Economic Development Project

#### Furniture & Fixture

Steel Almirah	11,226.60	-	11,226.60	10%	1,122.66	10,103.94
Electric Fan	9,159.68	-	9,159.68	20%	1,831.94	7,327.74
File Cabinet	20,581.86	-	20,581.86	10%	2,058.19	18,523.67
Arm Chair	3,746.33	-	3,746.33	10%	374.63	3,371.70
Armless Chair	7,692.41	-	7,692.41	10%	769.24	6,923.17
Secretarial Table	17,714.70	-	17,714.70	10%	1,771.47	15,943.23
Half Secretarial Table	16,401.19	-	16,401.19	10%	1,640.12	14,761.07
Training Chair	26,506.44	-	26,506.44	10%	2,650.64	23,855.80
Chair	20,339.10	-	20,339.10	10%	2,033.91	18,305.19
Long Table	17,013.99	-	17,013.99	10%	1,701.40	15,312.59
Reading Table	32,872.58	-	32,872.58	10%	3,287.26	29,585.32
Cot	35,501.57	-	35,501.57	10%	3,550.16	31,951.41
Showcase	9,727.34	-	9,727.34	10%	972.73	8,754.60
Book Selves	13,953.93	-	13,953.93	10%	1,395.39	12,558.54
Table	4,592.70	-	4,592.70	10%	459.27	4,133.43
Bench	8,332.47	-	8,332.47	10%	833.25	7,499.22
Computer Table	18,042.75	-	18,042.75	10%	1,804.28	16,238.48
Telephone Set	661.50	-	661.50	20%	132.30	529.20

#### Training Office Equipment

Computer	55,879.68	-	55,879.68	20%	11,175.94	44,703.74
Computer Printer	11,071.49	-	11,071.49	20%	2,214.30	8,857.19
Computer Scanner	3,481.60	-	3,481.60	20%	696.32	2,785.28
Photocopier Machine	50,380.80	-	50,380.80	20%	10,076.16	40,304.64

#### Vehicles

Bi-Cycle	24,307.71	-	24,307.71	20%	4,861.54	19,446.17
Motor Cycles	70,553.60	-	70,553.60	20%	14,110.72	56,442.88

#### Other Assets

Block Batik Tools	3,280.50	-	3,280.50	10%	328.05	2,952.45
Mom Dice	8,004.42	-	8,004.42	10%	800.44	7,203.98
Drill Machine	1,363.97	-	1,363.97	20%	272.79	1,091.17
Embroidery Zic-Jac Maachi	6,131.71	-	6,131.71	20%	1,226.34	4,905.37
Sewing Machine	14,874.62	-	14,874.62	20%	2,974.92	11,899.70
Wooden Almira	10,169.55	-	10,169.55	10%	1,016.96	9,152.60
<b>Sub total</b>	<b>533,566.79</b>	<b>-</b>	<b>533,566.79</b>		<b>78,143.32</b>	<b>455,423.47</b>

### Promotion of water Supply Sanitation and Hygiene in Hard-to-Reach Areas of Bangladesh.

Cealing Fan	630.75	-	630.75	20%	126.15	504.60
Furniture & Fixture	2,496.71	-	2,496.71	10%	249.67	2,247.04
Bi Cycle	5,986.79	-	5,986.79	20%	1,197.36	4,789.43
Computer, Printer and UPS	11,639.19	-	11,639.19	20%	2,327.84	9,311.35
<b>Sub total</b>	<b>20,753.44</b>	<b>-</b>	<b>20,753.44</b>		<b>3,901.02</b>	<b>16,852.42</b>

### Micro Credit Program

Furniture & Fixture	22,385.61	-	22,385.61	10%	2,238.56	20,147.04
Computer	56,425.47	-	56,425.47	20%	11,285.09	45,140.38
Motor Cycle	32,768.00	-	32,768.00	20%	6,553.60	26,214.40
<b>Sub total</b>	<b>111,579.08</b>	<b>-</b>	<b>111,579.08</b>		<b>20,077.26</b>	<b>91,501.82</b>
<b>Total taka</b>	<b>1,053,394</b>	<b>45,770</b>	<b>1,099,163.86</b>	<b>-</b>	<b>162,519.33</b>	<b>#####</b>

