

PRIVATE & CONFIDENTIAL

AUDITOR'S REPORT & FINANCIAL STATEMENTS

of

SEBA

**SOCIAL EDIFICATION OF BENIGN
ASSIMILATION SOCIETY**

FOR THE PERIOD ENDED 30TH JUNE 2021

S.M. ZAKARIA & CO.

CHARTERED ACCOUNTANTS

Sobhan Mansion (3rd Floor)

46/1, Purana Paltan, Dhaka-1000, Bangladesh

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**Independent Auditor's Report
To the Member of General Body of
SEBA - Social Edification Of Benign Assimilation Society**

We have audited the accompanying Financial Statements of **SEBA - Social Edification Of Benign Assimilation Society** which comprise the Statement of Financial Position(Balance Sheet) as at June 30, 2021, and the Statement of Consolidated Income, Receipts & Payments Statement for the year ended June 30, 2021 and a summary of significant accounting policies and others explanatory notes.

Management responsibilities for the Financial Statements:

SEBA - Social Edification Of Benign Assimilation Society management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor' Responsibility:

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA), as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about where the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion:

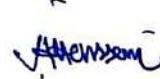
In our opinion, the Financial Statements present fairly, in all material respects, the Statement of Financial Position(Consolidated Balance Sheet) as at June 30, 2021, the Statement of Consolidated Income and Receipts & Payments Statement for the period from 01 July, 2020 to 30 June, 2021 in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.

We also report that:

- a) We have obtained all the information an explanation 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 **SEBA - Social Edification Of Benign Assimilation Society** so far as it appeared from our examination of those books.
- c) In our opinion, the Statement of Financial Position(Balance Sheet) and the Statement of Consolidated Income, dealt with by the report are in agreement with the books of accounts.

Place: Dhaka

Dated : September 30, 2021


S.M. ZAKARIA & CO.
Chartered Accountants
DVC: 2201271097AS345571



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

TIN-139288226558

Consolidated Balance Sheet as at 30th June, 2021.

Particulars	Notes	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water and Hygiene in Hard to -Reach Areas of Bangladesh	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
Assets									
Non Current Assets									
Fixed Assets	6.00	53,945.05	279,997.51	53,551.99	533,566.79	20,753.44	-	111,579.08	1,053,393.86
Current Assets									
Cash and Bank balance	7.00	9,823,360.82	555,597.00	20,230.86	2,046.11	1.18	220.82	26,918,586.70	37,320,043.49
Investment	8.00	189,280.82	555,597.00	-	-	-	-	1,062,988.55	1,807,866.37
Advance & Deposit	9.00	-	-	-	-	-	-	1,637,183.39	1,637,183.39
Closing Stock	10.00	14,000.00	-	30.86	46.11	1.18	220.82	114,479.76	128,778.73
Security Deposit	11.00	-	-	20,200.00	-	-	-	-	20,200.00
Loan (Beneficiaries)	12.00	-	-	-	2,000.00	-	-	-	2,000.00
Loan And Advance	13.00	9,620,080.00	-	-	-	-	-	24,103,935.00	24,103,935.00
Total		9,877,305.87	835,594.51	73,782.85	535,612.90	20,754.62	220.82	27,030,165.78	38,373,437.35



Particulars	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 safe Water & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
Fund	14.00	(853,562.13)	835,594.51	73,782.85	535,612.90	20,754.62	(325,574.18)	3,655,329.78	3,941,938.35
Reserve Fund	15.00	-	-	-	-	-	-	1,620,710.00	1,620,710.00
Current Liabilities		10,730,868.00	-	-	-	-	325,795.00	21,754,126.00	32,810,789.00
Risk Fund	16.00	-	-	-	-	-	-	1,512,956.00	1,512,956.00
Staff Welfare Fund	17.00	820,868.00	-	-	-	-	-	-	820,868.00
Saving Deposit	18.00	-	-	-	-	-	-	11,016,170.00	11,016,170.00
Loan and Advance	19.00	9,910,000.00	-	-	-	-	325,795.00	9,225,000.00	19,460,795.00
Total		9,877,305.87	835,594.51	73,782.85	535,612.90	20,754.62	220.82	27,030,165.78	38,373,437.35

This is the Consolidated Balance Sheet referred to in our report of same date.

M. Haldar
Secretary

SEBA - Social Edification Of Benign Assimilation Society

S. M. Zakaria
Treasurer

SEBA - Social Edification Of Benign Assimilation Society

Place: Dhaka
Dated : September 30, 2021

S. M. Zakaria
S.M. ZAKARIA & CO.
Chartered Accountants



SEBA - Social Edification Of Benign Assimilation Society
146/3 Khanjahan Ali Road, Khulna.
Consolidated Income and Expenditure Statement for the year ended 30th June, 2021.

Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Union Parishad led safe Water & Sanitation & Hygiene	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
Income							
Service Charge from Welfare Fund Loan	12,402.00						12,402.00
Service Charge from Beneficiaries	-					2,435,180.00	2,435,180.00
Admission Fee						1,405.00	1,405.00
Sale of Pass Book, Forms etc.						6,230.00	6,230.00
From SEBA Sponsorship Programme for Salary	753,500.00						753,500.00
Donation from Fed. Naz. Soc. di San Vincenzo de' Paoli	1,886,835.87	1,886,835.87					3,773,671.74
From SEBA Digranj Branch for Salary	116,000.00						116,000.00
Interest received from Micro Credit Program	410,105.00						410,105.00
Service Charge from Credit Program	385,000.00						385,000.00
Bank Interest	-	1,767.90				4,960.08	6,727.98
Membership Subscription	18,000.00						18,000.00
Bank Interest on FDR						58,491.53	58,491.53
Total	3,581,842.87	1,888,603.77	-	-	-	2,506,266.61	7,976,713.25
Expenditure							
Salary & Allowance		753,500.00				1,793,500.00	2,547,000.00
Personal Skilled	726,500.00					-	726,500.00
Personal ED	312,500.00					-	312,500.00
Personal(MIS &FO)	300,000.00					-	300,000.00
Letter Correspondence	65.00	22,245.00				-	22,310.00
Refreshment	421.00	6,124.00				7,491.00	14,036.00
Travelling	5,120.00	29,706.00				13,685.00	48,511.00
EC Committee Meeting	41,077.00					-	41,077.00
Tax & Vat	5,000.00					-	5,000.00
Other Expenses	16,243.00					15,353.00	31,596.00
Fuel & Maintenance	-	32,225.00				10,200.00	42,425.00
Office Accomodation	152,000.00	34,500.00				168,000.00	354,500.00
Audit Fee	10,000.00	15,000.00				10,000.00	35,000.00
Bank Charge	1,890.18	1,570.19				4,883.76	8,344.13
Bank Charge on FDR						1,819.07	1,819.07
Printing & Stationary	7,875.00	32,386.00				58,749.00	99,010.00
Interest on Savings						452,016.00	452,016.00
Interest Paid to SEBA General Fund						410,000.00	410,000.00
Donation Transfer to SEBA Sponsorship Programme	1,886,835.87					-	1,886,835.87
Entertainment						15,365.00	15,365.00
Repair & Maintenance (Bi-cycle& Motor Vehicle)	-	26,999.00				20,469.00	47,468.00
Mobile & Internet bill	10,517.00	35,705.00				20,980.00	67,202.00
Training	-					560.00	560.00
Gas, Electricity & Water bill	3,812.00					27,225.00	31,037.00
Subscription & donation	8,800.00	7,000.00				2,251.00	18,051.00
Paper bill	1,097.00					3,244.00	4,341.00
Service Charge to H/O	-					385,000.00	385,000.00
Monthly Meeting	-	12,621.00				25,145.00	37,766.00
MRA Registration fees	-					11,500.00	11,500.00
Union Staring Committee Meeting		21,297.00				-	21,297.00
School/College Fees		343,465.00				-	343,465.00
Workshop on good governess		10,240.00				-	10,240.00
Education Materials Disburse		183,727.00				-	183,727.00
workshop on adolescence and reproduction		10,441.00				-	10,441.00
wokshop on clainet change		10,240.00				-	10,240.00
Distribution of tree saplings		21,435.00				-	21,435.00
Relif Work		14,268.00				-	14,268.00
workshop on disaster awareness		10,441.00				-	10,441.00
Loan Loss Provision	-					-	-
Depreciation	8,515.08	44,903.27	6,346.44	4,841.59	93,711.08	24,785.66	183,103.12
Surplus/(Deficit) fund	83,574.74	208,565.31	(6,346.44)	(4,841.59)	(93,711.08)	(975,954.88)	(788,713.94)
Total	3,581,842.87	1,888,603.77	-	-	-	2,506,266.61	7,976,713.25



SEBA - Social Edification Of Benign Assimilation Society

146/3 Khanjahan Ali Road, Khulna.

TIN-139288226558

Consolidated Receipts and Payments Statement for the year ended 30th June, 2021.

Particulars	General Account	SEBA sponsorship programme	Micro Credit Program	Consolidated Account
Receipts				
Opening Balance				
Cash in hand	307.00	3,299.25		3,606.25
Cash at Bank	84,906.00	368,129.17	1,026,052.23	1,479,087.40
Service Charge			2,435,180.00	2,435,180.00
Admission Fee			1,405.00	1,405.00
Sale of Pass Book, Forms etc.			6,230.00	6,230.00
From SEBA Sponsorship Project for Salary	753500			753,500.00
Donation from Fed. Naz. Soc. di San Vincenzo de' Paoli	1886835.87	1,886,835.87		3,773,671.74
From SEBA Digraj Branch for Salary	116000			116,000.00
Loan & Advance				-
Loan (Beneficiaries)			19,046,812.00	19,046,812.00
SEBA General account			270,000.00	270,000.00
SEBA Credit Program	35,000.00	82,428.28		117,428.28
Mina Halder ED	100,000.00			100,000.00
Lawrance Halder	249,000.00			249,000.00
Service Charge from Welfare Fund Loan	12,402.00			12,402.00
Advance House rent realize			2,500.00	2,500.00
Service Charge from Credit Program	385,000.00			385,000.00
Members savings			2,136,444.00	2,136,444.00
Membership Subscription	18,000.00			18,000.00
Welfare Fund	204,600.00			204,600.00
Welfare Fund Loan Realize	23,598.00			23,598.00
Risk Fund			188,080.00	188,080.00
Loan Refund-SEBA Sponsorship Project	82,428.28			82,428.28
Interest received from Micro Credit Program	410,105.00			410,105.00
Bank Interest		1,767.90	4,960.08	6,727.98
Total	4,361,682.15	2,342,460.47	25,117,663.31	31,821,805.93

Payments				
Salary & Allowance		753,500.00	1,793,500.00	2,547,000.00
Personal Skilled	726,500.00			726,500.00
Personal ED	312,500.00			312,500.00
Personal(LA)				-
Personal(MIS &FO)	300,000.00			300,000.00
Other service (Computer)				-
Letter Correspondence	65.00	22,245.00		22,310.00
Refreshment	421.00	6,124.00	7,491.00	14,036.00
Travelling	5,120.00	29,706.00	13,685.00	48,511.00
Performance Reward				-
Welfare Fund	174,220.00			174,220.00
AGM & E.C Committee Meeting	41,077.00			41,077.00
Registration				-
Tax	5,000.00			5,000.00
Other Expenses/Utility	16,243.00		15,353.00	31,596.00
Fuel & Maintenance		32,225.00	10,200.00	42,425.00
Water Catly				-
Office Accomodation/House Rent	152,000.00	34,500.00	168,000.00	354,500.00
Supplies				-
Audit Fee	10,000.00	15,000.00	10,000.00	35,000.00



Particulars	General Account	SEBA sponsorship programme	Micro Credit Program	Consolidated Account
Bank Charge	1,890.18	1,570.19	4,883.76	8,344.13
Printing & Stationary	7,875.00	32,386.00	58,749.00	99,010.00
Interest paid to Mina Halder				-
Interest paid to Monindra Halder				-
Interest Paid to SEBA General Fund			410,000.00	410,000.00
Interest on Savings			452,016.00	452,016.00
Entertainment			15,365.00	15,365.00
Repair & Maintenance (Bi-cycle& Motor Vehicle)		26,999.00	20,469.00	47,468.00
Mobile & Internet bill	10,517.00	35,705.00	20,980.00	67,202.00
Training			560.00	560.00
Gas, Electricity & Water bill	3,812.00		27,225.00	31,037.00
Subscription & donation	8,800.00	7,000.00	2,251.00	18,051.00
Paper bill	1,097.00		3,244.00	4,341.00
Service Charge to H/O			385,000.00	385,000.00
Monthly Meeting		12,621.00	25,145.00	37,766.00
MRA Registration fees			11,500.00	11,500.00
Relief Work		14,268.00		14,268.00
COVID-19 response				-
Loan				
Loan disburse to beneficiaries			18,838,000.00	18,838,000.00
SEBA General account		82,428.28	35,000.00	117,428.28
Mina Halder -Executive Director	120,000.00			120,000.00
SEBA Credit Program	270,000.00			270,000.00
Refund to Monindronath Halder				-
Refund to Dip Girl's Hostel	36,000.00			36,000.00
Loan to SEBA Sponsorship Programme	82,428.28			82,428.28
Savings Refund			1,620,314.00	1,620,314.00
House Rent Advance			25,000.00	25,000.00
Transfer to SEBA Sponsorship Project	1,886,835.87			1,886,835.87
Risk Fund Facilities			80,744.00	80,744.00
Information Sharing & Coordination Meetings		21,297.00		21,297.00
School/College Fees		343,465.00		343,465.00
Workshop on good governes		10,240.00		10,240.00
Education Materials Disburse		183,727.00		183,727.00
workshop on adolescence and reproduction		10,441.00		10,441.00
wokshop on claimet change		10,240.00		10,240.00
Distribution of tree saplings		21,435.00		21,435.00
Capital Expenditure				
Rack		3,300.00		3,300.00
Wearrobe		16,500.00		16,500.00
Tobla		8,800.00		8,800.00
Harmony		19,800.00		19,800.00
Computer & Accessories				-
workshop on disaster awareness		10,441.00		10,441.00
Sleeping Bed		20,900.00		20,900.00
Closing Balance	189,280.82	555,597.00	1,062,988.55	1,807,866.37
Cash in hand	390.00	319.25	-	709.25
Cash at Bank	188,890.82	555,277.75	1,062,988.55	1,807,157.12
Total	4,361,682.15	2,342,460.47	25,117,663.31	31,821,805.93



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

Notes to the Consolidated Financial Statements for the Year ended 30th June, 2021.

1.00 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 properly 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.

2.00 Corporate Information

Name of the Organization	SEBA- Social Edification of Benign Assimilation Society
Year of Establishment	1997
Legal Entity:	
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	2020-2021
Name of the Statutory auditor for last year	Rahman Mustafiz Haq & Co.
Name of the Statutory auditor for current year	S.M. ZAKARIA & CO.
No. of Meeting held FY 2020-2021	4
Date of last Annual General Meeting	26.06.2021

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.



SEBA-Social Edification Of Benign Assimilation Society

Notes to the Consolidated Financial Statements for the Year ended 30th June, 2021.

3.00 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.

4.00 Summary Of Significant Accounting Policies :

4.01 Currencies

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

4.02 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.

5.00 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, 2021
- ii) Statement of consolidated income for the year ended 30th June, 2021
- iii) Statement of Consolidated Receipts & Payments statement for the year ended 30th June, 2021
- iv) Notes, comprising a summary of accounting policies and explanatory notes.



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

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
6.00 Fixed Assets									
Opening balance	62,460.13	255,600.78	59,898.43	627,277.87	25,595.03	-	-	136,364.74	1,167,196.98
Add: Addition	-	69,300.00	-	-	-	-	-	-	69,300.00
	62,460.13	324,900.78	59,898.43	627,277.87	25,595.03	-	-	136,364.74	1,236,496.98
Less: Depreciation	8,515.08	44,903.27	6,346.44	93,711.08	4,841.59	-	-	24,785.66	183,103.12
Total	53,945.05	279,997.51	53,551.99	533,566.79	20,753.44	-	-	111,579.08	1,053,393.86
(As per Annexed Schedule-A/1)									
7.00 Cash and Bank Balance									
Cash in hand	390.00	319.25	-	-	-	-	-	-	709.25
Cash at Bank	188,890.82	555,277.75	-	-	-	-	-	1,062,988.55	1,807,157.12
Total	189,280.82	555,597.00	-	-	-	-	-	1,062,988.55	1,807,866.37
(As per Annexed Schedule-A/2)									
8.00 Investment									
FDR	-	-	-	-	-	-	-	1,637,183.39	1,637,183.39
Total	-	-	-	-	-	-	-	1,637,183.39	1,637,183.39
(As per Annexed Schedule-A/3)									
9.00 Advance & Deposit									
Advance Income Tax	14,000.00	-	30.86	46.11	1.18	-	220.82	91,979.76	92,278.73
House Rent advance	-	-	-	-	-	-	-	22,500.00	36,500.00
Total	14,000.00	-	30.86	46.11	1.18	-	220.82	114,479.76	128,778.73



10.00	Closing Stock	-	-	-	-	-	-	-	-	20,200.00	-	-	-	-	-	-	-	-	-	20,200.00	
	Total	-	-	-	-	-	-	-	-	20,200.00	-	-	-	-	-	-	-	-	-	20,200.00	
11.00	Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000.00	
	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000.00	
12.00	Loan (Beneficiaries)																				
	Opening balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,312,747.00	24,312,747.00
	Add: Disbursed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,838,000.00	18,838,000.00
	Less: Realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,150,747.00	43,150,747.00
	Less: Loan loss Provision	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,046,812.00	19,046,812.00
	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,103,935.00	24,103,935.00
13.00	Loan and Advance																				
	Handicrafts Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	SEBA Credit Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,225,000.00	9,225,000.00
	Sponsorship Programme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Union Parishad Led Safe Water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	325,795.00	325,795.00
	& Sanitation & Hygienic (UPL)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69,285.00	69,285.00
	Suvro Sarker	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,620,080.00	9,620,080.00
14.00	Fund																				
	Opening Balance	(937,136.87)	627,029.20	80,129.29	80,129.29	629,323.98	25,596.21	(325,574.18)	4,631,284.66	4,730,652.29											
	Add/Less: Surplus/Deficit	83,574.74	208,565.31	(6,346.44)	(93,711.08)	(4,841.59)	(4,841.59)	-	(975,954.88)	(788,713.94)											
	Total	(853,562.13)	835,594.51	73,782.85	535,612.90	20,754.62	20,754.62	(325,574.18)	3,655,329.78	3,941,938.35											
15.00	Reserve Fund																				
	Loan Loss Provision	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,200,562.00	1,200,562.00
	Opening Balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Add Provision during the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,200,562.00	1,200,562.00



Reserve									
As per last Account									420,148.00
Add: During the Year									420,148.00
Sub Total									420,148.00
Total									1,620,710.00
16.00 Risk Fund									
Opening balance									1,405,620.00
Add: Deposit during the year									188,080.00
									1,593,700.00
Less: Refund during the year									80,744.00
Total									1,512,956.00
17.00 Staff Welfare Fund									
Opening Balance									790,488.00
Add: Deposit during the year									204,600.00
									995,088.00
Less: Refund during the year									174,220.00
Total									820,868.00
18.00 Savings Deposit									
Opening balance									10,500,040.00
Add: Deposit during the year									2,136,444.00
									12,636,484.00
Less: Refund during the year									1,620,314.00
Total									11,016,170.00
19.00 Loan And Advance									
Mina Halder -Executive Director									7,537,000.00
Manindranath Halder									660,000.00
Dip Girls Hostel									1,349,000.00
Lorraine Halder									364,000.00
General Account									325,795.00
Total									9,910,000.00
									9,225,000.00
									19,460,795.00



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

Schedule-A/I

Schedule of fixed assets as on 30th June, 2021.

Particulars	Balance as on 01-07-2020	Addition during the year	Balance as on 30-06-2021	Rate of dep.	Charged during the year	Written down value as on 30-06-2021
General Account						
Furniture	11,331.44	-	11,331.44	10%	1,133.14	10,198.29
Crockeries	269.47	-	269.47	20%	53.89	215.58
Vehicles	37,778.19	-	37,778.19	15%	5,666.73	32,111.46
Cealing Fan	1,280.17	-	1,280.17	15%	192.03	1,088.14
Printer	966.37	-	966.37	20%	193.27	773.10
Office Equipment						
Sanitary Dice	8,908.73	-	8,908.73	10%	890.87	8,017.86
Printer	1,026.76	-	1,026.76	20%	205.34	821.42
UPS Battery	898.99	-	898.99	20%	179.80	719.20
Sub total	62,460.13	-	62,460.13		8,515.08	53,945.05
Handcrafts Project						
Furniture & Fixture	34,149.84	-	34,149.84	10%	3,414.98	30,734.85
Seving Machine	750.69	-	750.69	20%	150.14	600.55
Candle Dice	1,341.54	-	1,341.54	10%	134.15	1,207.39
Block Dice	793.55	-	793.55	10%	79.36	714.20
Crockeries	48.01	-	48.01	20%	9.60	38.40
Lock Machine	2,767.30	-	2,767.30	20%	553.46	2,213.84
Equipment	20,047.50	-	20,047.50	10%	2,004.75	18,042.75
Sub total	59,898.43	-	59,898.43		6,346.44	53,551.99
SEBA sponsorship programme						
Furniture & Fixture	35,598.60		35,598.60	10%	3,559.86	32,038.74
Computer & Accessories	30,972.78		30,972.78	10%	3,097.28	27,875.50
Projector Purchase	26,707.20		26,707.20	20%	5,341.44	21,365.76
Mobile Purches	25,679.20		25,679.20	20%	5,135.84	20,543.36
Motor Cycle	129,795.00		129,795.00	15%	19,469.25	110,325.75
Rack		3,300	3,300.00	10%	330.00	2,970.00
Weardrobe		16,500	16,500.00	10%	1,650.00	14,850.00
Tobla		8,800	8,800.00	10%	880.00	7,920.00
Harmony		19,800	19,800.00	10%	1,980.00	17,820.00
Sleeping Bed		20,900	20,900.00	10%	2,090.00	18,810.00
Sound System	6,848.00		6,848.00	20%	1,369.60	5,478.40
Sub total	255,600.78	69,300	324,900.78		44,903.27	279,997.51
Education Base Socio Economic Development Project						
Furniture & Fixture						
Steel Almirah	12,474.00	-	12,474.00	10%	1,247.40	11,226.60
Electric Fan	11,449.60	-	11,449.60	20%	2,289.92	9,159.68
File Cabinet	22,868.73	-	22,868.73	10%	2,286.87	20,581.86
Arm Chair	4,162.59	-	4,162.59	10%	416.26	3,746.33
Armless Chair	8,547.12	-	8,547.12	10%	854.71	7,692.41
Secretarial Table	19,683.00	-	19,683.00	10%	1,968.30	17,714.70



SEBA - Social Edification of Benign Assimilation Society

Particulars	Balance as on 01-07-2020	Addition during the year	Balance as on 30-06-2021	Rate of dep.	Charged during the year	Written down value as on 30-06-2021
Half Secretarial Table	18,223.54	-	18,223.54	10%	1,822.35	16,401.19
Training Chair	29,451.60	-	29,451.60	10%	2,945.16	26,506.44
Chair	22,599.00	-	22,599.00	10%	2,259.90	20,339.10
Long Table	18,904.43	-	18,904.43	10%	1,890.44	17,013.99
Reading Table	36,525.09	-	36,525.09	10%	3,652.51	32,872.58
Cot	39,446.19	-	39,446.19	10%	3,944.62	35,501.57
Showcase	10,808.15	-	10,808.15	10%	1,080.82	9,727.34
Book Selves	15,504.37	-	15,504.37	10%	1,550.44	13,953.93
Table	5,103.00	-	5,103.00	10%	510.30	4,592.70
Bench	9,258.30	-	9,258.30	10%	925.83	8,332.47
Computer Table	20,047.50	-	20,047.50	10%	2,004.75	18,042.75
Telephone Set	826.88	-	826.88	20%	165.38	661.50
Training Office Equipment						
Computer	69,849.60	-	69,849.60	20%	13,969.92	55,879.68
Computer Printer	13,839.36	-	13,839.36	20%	2,767.87	11,071.49
Computer Scanner	4,352.00	-	4,352.00	20%	870.40	3,481.60
Photocopier Machine	62,976.00	-	62,976.00	20%	12,595.20	50,380.80
Vehicles						
Bi-Cycle	30,384.64	-	30,384.64	20%	6,076.93	24,307.71
Motor Cycles	88,192.00	-	88,192.00	20%	17,638.40	70,553.60
Other Assets						
Block Batik Tools	3,645.00	-	3,645.00	10%	364.50	3,280.50
Mom Dice	8,893.80	-	8,893.80	10%	889.38	8,004.42
Drill Machine	1,704.96	-	1,704.96	20%	340.99	1,363.97
Embroidery Zic-Jac Maachir	7,664.64	-	7,664.64	20%	1,532.93	6,131.71
Sewing Machine	18,593.28	-	18,593.28	20%	3,718.66	14,874.62
Wooden Almira	11,299.50	-	11,299.50	10%	1,129.95	10,169.55
Sub total	627,277.87	-	627,277.87		93,711.08	533,566.79
Promotion of water Supply Sanitation and Hygiene in Hard- to -Reach Areas of Bangladesh.						
Cealing Fan	788.44	-	788.44	20%	157.69	630.75
Furniture & Fixture	2,774.12	-	2,774.12	10%	277.41	2,496.71
Bi Cycle	7,483.48	-	7,483.48	20%	1,496.70	5,986.79
Computer, Printer and UPS	14,548.99	-	14,548.99	20%	2,909.80	11,639.19
Sub total	25,595.03	-	25,595.03		4,841.59	20,753.44
Micro Credit Program						
Furniture & Fixture	24,872.90	-	24,872.90	10%	2,487.29	22,385.61
Computer	70,531.84	-	70,531.84	20%	14,106.37	56,425.47
Motor Cycle	40,960.00	-	40,960.00	20%	8,192.00	32,768.00
Sub total	136,364.74	-	136,364.74		24,785.66	111,579.08
Total taka	1,167,197	69,300	1,236,496.98	-	183,103.12	1,053,393.86



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

Schedule of cash and bank balance as on 30th June, 2021.

Particulars	General Account	SEBA sponsorship programme	Micro Credit Program	Consolidated Account
Cash in hand	390.00	319.25	-	709.25
Cash at Bank	188,890.82	555,277.75	1,062,988.55	1,807,157.12
Dutch Bangla Bank Limited , Khulna Branch A/C-1201100025151	188,890.82			188,890.82
Dutch Bangla Bank Limited , Khulna Branch A/C-1201510325189		555,277.75		555,277.75
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, Bajua Bazar Br. Khulna CD A/C-160533000352			65,484.91	65,484.91
Uttara Bank, Mongla Br. Bagerhat SB A/C-2527-11100117387			832,162.50	832,162.50
SBAC Bank Ltd Digraj Br. Mongla, Bagerhat			165,341.14	165,341.14
Total taka	189,280.82	555,597.00	1,062,988.55	1,807,866.37

Schedule-A/3

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

Particulars	Micro Credit Program
Investment	
FDR	
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-527522200	353,690.56
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-413005-256	654,100.49
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-752231200	68,548.20
South Bangla Agriculture & Commerce Bank Ltd. FDR A/C 0006244001874	560,844.14
Total Taka	1,637,183.39



Salam & Co.

Chartered Accountants

FINANCIAL STATEMENTS

OF

BA-Social Edification of Benign Assimilation Soci
146/3, Khan Jahan Ali Road, Khulna.

Consolidated Statement of Financial Position

FOR THE YEAR ENDED 31st DECEMBER 2011

Address : Suite (9-10), 14th Floor, Planners Tower, 13/A, Bir Uttam C.R. Datta Road, Dhaka-1000.
Mobile : +880 1735 087203, +880 1755 588292
E-mail : info@salamandcobd.com, salamandco.ca@gmail.com
Web: www.salamandcobd.com

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 30TH JUNE, 2023

Salam & Co.

Chartered Accountants

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

Cell Phone: +880 1735-087203, +880 1755-588292

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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 30th June 2023, Statement of Comprehensive Income, Statement of Receipts and Payments Accounts for the year then ended 30th June 2023, 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 30th June 2023 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
14th August, 2023



Mohammad Abu Salam, FCA
Membership No: 1652
Salam & CO.
Chartered Accountants
DVC:2308141652AS576078

Consolidated Balance Sheet as at 30th June, 2023.

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 safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
6.00	69,538.38	213,138.61	42,892.13	390,051.82	13,706.64	-	78,216.16	807,543.74
Non Current Assets								
Fixed Assets								
7.00	9,061,161.40	15,926.01	20,230.86	2,000.00	1.18	220.82	29,146,127.70	38,245,667.98
8.00	315,866.40	15,926.01	-	-	-	-	594,759.86	926,552.28
9.00	-	-	-	-	-	-	1,781,911.33	1,781,911.33
10.00	37,000.00	-	30.86	-	1.18	220.82	63,513.51	100,766.37
11.00	-	-	20,200.00	-	-	-	-	20,200.00
12.00	-	-	-	2,000.00	-	-	-	2,000.00
13.00	8,708,295.00	-	-	-	-	-	26,481,436.00	26,481,436.00
							224,507.00	8,932,802.00
Total	9,130,699.78	229,064.62	63,123.00	392,051.82	13,707.82	220.82	29,224,343.86	39,053,211.72



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 safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
14.00	(2,270,408.22)	229,064.62	63,123.00	392,051.82	13,707.82	(325,574.18)	3,764,084.86	1,866,049.72
15.00	-	-	-	-	-	-	1,620,710.00	1,620,710.00
Current Liabilities	11,401,108.00	-	-	-	-	325,795.00	23,839,549.00	35,566,452.00
Risk Fund	-	-	-	-	-	-	1,764,693.00	1,764,693.00
Staff Welfare Fund	1,140,608.00	-	-	-	-	-	-	1,140,608.00
Saving Deposit	-	-	-	-	-	-	10,217,849.00	10,217,849.00
Loan and Advance	10,260,500.00	-	-	-	-	325,795.00	11,857,007.00	22,443,302.00
Total	9,130,699.78	229,064.62	63,123.00	392,051.82	13,707.82	220.82	29,224,343.86	39,053,211.72

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

Misti
Account Officer
SEBA
MISTI HALDER
Accountant
SEBA, Khulna.

M Halder
Executive Director
SEBA

Mina Halder
Executive Director
SEBA, Khulna.



Mohammad Abu Salam, FCA
Membership No: 1652
Principal
Salam & CO.
Chartered Accountants
DVC:2308141652AS576078

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

Consolidated Income and Expenditure Statement for the year ended 30th June, 2023.

Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
Income							
Service Charge from Welfare Fund Loan	-						-
Service Charge from Education base socio economy Project	-						-
Service Charge from Beneficiaries	-						3,387,520.00
Admission Fee							2,080.00
Sale of Pass Book, Forms etc.							7,490.00
From SEBA Sponsorship Programme for Salary	783,500.00						783,500.00
Donation from Fed. Naz. Soc. di San Vincenzo de' Paoli	1,364,255.41	1,364,255.41					2,728,510.82
From SEBA Digral Branch for Salary	-						-
Interest received from Micro Credit Program	-						-
Service Charge from Credit Program	-						-
Bank Interest	-	84.56					1,760.74
Membership Subscription	17,700.00						17,700.00
Bank Interest on FDR							87,809.88
Service Charge-Housing							14525
Donation							3000
Total	2,165,455.41	1,364,339.97	-	-	-	3,504,101.06	7,033,896.44
Expenditure							
Salary & Allowance							2,087,900.00
Personal Skilled	1,328,000.00	783,500.00					2,111,500.00
Personal ED	-						-
Personal(MIS &FO)	-	894.00					894.00
Letter Correspondence	-	7,681.00					25,096.00
Refreshment	-	21,540.00					57,100.00
Travelling	10,300.00						56,984.00
EC Committee Meeting	56,984.00						-
Registration	-						-
Tax & Vat	-						-
Other Expenses	500.00			46.11			18,674.54
Fuel & Maintenance	1,400.00						6,675.00
Consultancy fees	5,000.00	49,263.00					70,211.00
Office Accommodation	186,000.00	41,397.00					5,000.00
External Audit Fee	37,500.00	25,000.00					401,397.00
							62,500.00



Bank charge on FDR	-	16,790.00	-	-	-	28,539.00	45,329.00
Printing & Stationary	-	-	-	-	-	428,148.00	428,148.00
Interest on Savings	-	-	-	-	-	-	-
Interest Paid to SEBA General Fund	-	-	-	-	-	-	-
Interest paid to Mina Halder	-	-	-	-	-	-	-
Interest paid to Monindra Halder	-	-	-	-	-	-	-
Salary & Allowance	-	-	-	-	-	-	-
Donation Transfer to SEBA Sponsorship Programme	1,364,255.41	-	-	-	-	-	1,364,255.41
Entertainment	-	-	-	-	-	12,028.00	12,028.00
Repair & Maintenance (Bi-cycle& Motor Vehicle)	-	10,028.00	-	-	-	20,400.00	10,028.00
Mobile & Internet bill	16,800.00	40,724.00	-	-	-	11,500.00	77,924.00
Training	-	-	-	-	-	-	11,500.00
Legal Expenses	-	-	-	-	-	-	-
Gas, Electricity & Water bill	3,293.00	-	-	-	-	28,017.00	31,310.00
Subscription & donation	1,000.00	6,000.00	-	-	-	2,501.00	9,501.00
Paper bill	-	-	-	-	-	-	-
Service Charge to H/O	-	-	-	-	-	-	-
Monthly Meeting	-	13,026.00	-	-	-	-	-
MRA Registration fees	-	-	-	-	-	-	-
Union Starting Committee Meeting	-	-	-	-	-	-	-
School/College Fees	-	-	-	-	-	-	-
Workshop on livestock rearing	-	233,812.00	-	-	-	-	233,812.00
Education Materials Disburse	-	14,956.00	-	-	-	-	14,956.00
Workshop on agriculture	-	8,652.00	-	-	-	-	8,652.00
Cultural Program & National Days Observation	-	14,929.00	-	-	-	-	14,929.00
Distribution of tree saplings	-	9,548.00	-	-	-	-	9,548.00
staff four	-	24,973.00	-	-	-	-	24,973.00
Annual Sports	-	14,965.00	-	-	-	-	14,965.00
Loan Loss Provision	-	9,646.00	-	-	-	-	9,646.00
Depreciation	13,674.20	33,104.11	5,019.37	3,145.78	65,371.65	16,285.66	136,600.77
Surplus/(Deficit) fund	(863,446.20)	(16,940.82)	(5,019.37)	(3,145.78)	(65,417.76)	493,574.29	(460,395.64)
Total	2,165,455.41	1,364,339.97	0	0	0	3,504,101.06	7,033,896.44

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

Misti
Account Officer
SEBA

MISTI HALDER
Accountant
SEBA, Khuina.

M Halder
Executive Director
SEBA

Mina Halder
Executive Director
SEBA, Khuina.

Mohammad Abu Salam, FCA
Membership No: 1652

Principal
Salam & CO.
Chartered Accountants
DVC: 2308141652AS576078



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

Consolidated Receipts and Payments Statement for the year ended 30th June, 2023.

Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
Receipts						
Opening Balance	352					352.00
Cash in hand	61646.4	4,262.72			444,657.36	510,566.48
Cash at Bank					3,387,520.00	3,387,520.00
Service Charge					2,080.00	2,080.00
Admission Fee					7,490.00	7,490.00
Sale of Pass Book, Forms etc.						
From SEBA Sponsorship Project for Salary	783500					783,500.00
Donation from Fed. Naz. Soc. di San Vincenzo de' Paoli	1364255.41	1,364,255.41				2,728,510.82
From SEBA Digraj Branch for Salary						
Loan & Advance						
Loan (Beneficiaries)						
SEBA General account	1,902,500.00					1,902,500.00
SEBA Credit Program	73,500.00					73,500.00
Mina Halder ED					3,000.00	3,000.00
Donation						
Monindronath	900,000.00					900,000.00
Lawrance Halder	58,500.00					58,500.00
SEBA Grahavon Tahabil					224,527.00	224,527.00
Loan Realized-Housing	18,000.00				83,400.00	101,400.00
From Fed. Naz. Soc. di San Vincenzo de' Paoli						
Service Charge-Housing					14,525.00	14,525.00
Members savings					2,541,059.00	2,541,059.00
Membership Subscription	17,700.00					17,700.00
Welfare Fund	224,380.00					224,380.00
Advance Realised					1,000.00	1,000.00
Risk Fund						
Loan from Bangladesh Bank (Grihayan Tahabil)					247,900.00	247,900.00
Savings Deposit-Housing					3,250,000.00	3,250,000.00
Bank Interest		84.56			125,977.00	125,977.00
Total	5,404,333.81	1,368,602.69	-	-	37,276,709.54	44,049,646.04



Particulars	General	SEBA sponsored	Handicraft	Educa Level	Micro	Co
Payments						
Salary & Allowance	1,328,000.00	783,500.00			2,087,900.00	2,087,900.00
Personal Skilled						2,111,500.00
Personal ED						-
Personal(LA)						-
Personal(MIS &FO)		894.00				894.00
Other service (Computer)		7,681.00			17,415.00	25,096.00
Letter Correspondence		21,540.00			25,260.00	57,100.00
Refreshment						5,000.00
Travelling	10,300.00				36,029.00	111,269.00
Consultancy fees	5,000.00					56,984.00
Welfare Fund	75,240.00					-
AGM & E.C Committee Meeting	56,984.00					-
Registration						-
Tax						-
Other Expenses/Utility	500.00				6,175.00	6,675.00
Fuel & Maintenance	1,400.00	49,263.00			19,548.00	70,211.00
Water Cathy					174,000.00	401,397.00
Office Accomodation/House Rent	186,000.00	41,397.00				-
Supplies						62,500.00
External Audit Fee	37,500.00	25,000.00			59,985.00	59,985.00
Internal Audit Expenses					8,341.68	13,389.36
Bank Charge	4,195.00	852.68			28,539.00	45,329.00
Printing & Stationary		16,790.00				-
Interest paid to Mina Halder						-
Interest paid to Monindra Halder						-
Interest on Savings					428,148.00	428,148.00
Interest Paid to SEBA General Fund						-
Advance Realize						-
Entertainment					12,028.00	12,028.00
Repair & Maintenance (Bi-cycle& Motor Vehicle)		10,028.00				10,028.00
Mobile & internet bill		40,724.00			20,400.00	77,924.00
Training	16,800.00				11,500.00	11,500.00
Gas, Electricity & Water bill	3,293.00				28,017.00	31,310.00
Subscription & donation	1,000.00	6,000.00			2,501.00	9,501.00
Paper bill						-
Service Charge to H/O						-
Monthly Meeting		13,026.00			34,255.00	47,281.00
MRA Registration fees					11,600.00	11,600.00
Annual Sports		9,646.00				9,646.00
Service Charge to General Account						-
Relief Work						-
Cultural Program & National Days Observation		9,548.00				9,548.00



Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Micro Credit Program	Consolidated Account
Loan						
Loan disburse to beneficiaries					24,790,000.00	24,790,000.00
SEBA General account					1,902,500.00	1,902,500.00
Mina Halder -Executive Director	102,500.00					102,500.00
SEBA Credit Program	900,000.00					900,000.00
Retund to Monindronath Halder	900,000.00					900,000.00
Retund to Dip Gif's Hostel	48,000.00					48,000.00
Welfare fund Retund						
Loan to Credit Program-Housing	47500				224,507.00	224,507.00
Loan Refund to Lawrence Halder						47,500.00
Savings Refund					3,501,301.00	3,501,301.00
Loan Disburse-Housing					3,250,000.00	3,250,000.00
Transfer to SEBA Sponsorship Project	1,364,255.41					1,364,255.41
Risk Fund Facilities						
Information Sharing & Coordination Meetings						
School/Colleges Fees		233,812.00				233,812.00
Workshop on livestock rearing		14,956.00				14,956.00
Education Materials Disburse		8,652.00				8,652.00
Workshop on agriculture		14,929.00				14,929.00
staff tour		14,965.00				14,965.00
Distribution of tree saplings		24,973.00				24,973.00
Capital Expenditure						
Rack		4,500.00				4,500.00
Flax purchases						
Furniture & Pixture					3,000.00	3,000.00
Harmony						
Computer & Accessories						
workshop on disaster awareness						
FDR						
Closing Balance	315,866.40	15,926.01			594,759.86	926,552.27
Cash in hand	315.00	426.00				741.00
Cash at Bank	315,551.40	15,500.01			594,759.86	925,811.27
Total	5,404,333.81	1,368,602.69			37,277,709.54	44,050,646.04

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

Misti
Account Officer
SEBA

MISTI HALDER
Accountant
SEBA, Khuina.

M Halder
Executive Director
SEBA

Mina Halder
Executive Director
SEBA, Khuina.



(Signature)

Mohammad Abu Salam. FCA
Membership No: 1652
Principal
Salam & Co.
Chartered Accountants
DVC:2308141652AS576078

SEBA-Social Edification Of Benign Assimilation Society

Notes to the Consolidated Financial Statements for the Year ended 30th June, 2023.

00 Background of the Organization

The operational areas of Social Edification Of Benign Assimilation Society are generally remote back ward and almost deprived 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 overhelm 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 sorts 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
Legal Entity:	
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	2022-2023
Name of the Statutory auditor for last year	Salam & Co
Name of the Statutory auditor for current year	Salam & Co
No. of Meeting held FY 2022-2023	5
Date of last Annual General Meeting	08.07.2022

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.

.00 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, 2023
- ii) Statement of consolidated income for the year ended 30th June,2023
- iii) Statement of Consolidated Receipts & Payments statement for the year ended 30th June,2023
- 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
6.00	Fixed Assets									
	Opening balance	83,212.58	241,742.72	47,911.50	455,423.47	16,852.42	-	-	91,501.82	936,644.51
	Add: Addition	-	4,500.00	-	-	-	-	-	3,000.00	7,500.00
		83,212.58	246,242.72	47,911.50	455,423.47	16,852.42	-	-	94,501.82	944,144.51
	Less: Depreciation	13,674.20	33,104.11	5,019.37	65,371.65	3,145.78	-	-	16,285.66	136,600.77
	Total	69,538.38	213,138.61	42,892.13	390,051.82	13,706.64	-	-	78,216.16	807,543.74
	(As per Annexed Schedule-A/1)									
7.00	Cash and Bank Balance									
	Cash in hand	315.00	426.00	-	-	-	-	-	-	741.00
	Cash at Bank	315,551.40	15,500.01	-	-	-	-	-	594,759.86	925,811.27
	Total	315,866.40	15,926.01	-	-	-	-	-	594,759.86	926,552.27
	(As per Annexed Schedule-A/2)									
8.00	Investment									
	FDR	-	-	-	-	-	-	-	1,781,911.33	1,781,911.33
	Total	-	-	-	-	-	-	-	1,781,911.33	1,781,911.33
	(As per Annexed Schedule-A/3)									
9.00	Advance & Deposit									
	Advance Income Tax	-	-	30.86	-	1.18	-	220.82	63,513.51	63,766.37
	House Rent advance	37,000.00	-	-	-	-	-	-	-	37,000.00
	Total	37,000.00	30.86	30.86	-	1.18	-	220.82	63,513.51	100,766.37



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
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)									
	Opening balance	-	-	-	-	-	-	-	24,566,734.00	24,566,734.00
	Add: Disbursed	-	-	-	-	-	-	-	28,040,000.00	28,040,000.00
	Less: Realized	-	-	-	-	-	-	-	52,606,734.00	52,606,734.00
	Less: Loan loss Provision	-	-	-	-	-	-	-	26,125,298.00	26,125,298.00
	Total	-	-	-	-	-	-	-	26,481,436.00	26,481,436.00
13.00	Loan and Advance									
	Handicrafts Project	-	-	-	-	-	-	-	-	-
	SEBA Credit Program Sponsorship Programme	8,382,500.00	-	-	-	-	-	-	-	8,382,500.00
	Union Parishad Led Safe Water & Sanitation & Hygienic (UPL)	325,795.00	-	-	-	-	-	224,507.00	-	325,795.00
	Loan to Credit Program-Housing	-	-	-	-	-	-	-	-	-
	Total	8,708,295.00	-	-	-	-	-	224,507.00	-	8,932,802.00



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
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14.00 Fund

Opening Balance	(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
Add/Less: Surplus/Deficit	(863,446.20)	(16,940.82)	(5,019.37)	(65,417.76)	(3,145.78)	-	-	-	493,574.29	(460,395.64)
Total	(2,270,408.22)	229,064.62	63,123.00	392,051.82	13,707.82	-	-	(325,574.18)	3,764,084.86	1,866,049.72

15.00 Reserve Fund

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

Reserve

As per last Account	.	.	.	.	.	.	.	.	420,148.00	420,148.00
Add: During the Year	.	.	.	.	.	.	.	.	-	-
Sub Total	.	.	.	.	.	.	.	.	420,148.00	420,148.00
Total	.	.	.	.	.	.	.	.	1,620,710.00	1,620,710.00

16.00 Risk Fund

Opening balance	.	.	.	.	.	.	.	.	1,552,822.00	1,552,822.00
Add: Deposit during the year	.	.	.	.	.	.	.	.	247,900.00	247,900.00
Less: Refund during the year	.	.	.	.	.	.	.	.	1,800,722.00	1,800,722.00
Total	.	.	.	.	.	.	.	.	36,029.00	36,029.00
									1,764,693.00	1,764,693.00



Note #	Particulars	General Account	SEBA sponsorship programme	Handicrafts Project	Education Base Socio Economical Development Project	Promotion of water Hygiene in Hard-to-Reach Areas of Bangladesh	Non Formal Primary Education-NFE	Union Parishad led safe Water & Sanitation & Hygiene Promotion Project	Micro Credit Program	Consolidated Account
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17.00 Staff Welfare Fund

Opening Balance	991,468.00									991,468.00
Add: Deposit during the year	224,380.00									224,380.00
	1,215,848.00									1,215,848.00
Less: Refund during the year	75,240.00									75,240.00
Total	1,140,608.00									1,140,608.00

18.00 Savings Deposit

Opening balance									11,052,114.00	11,052,114.00
Add: Deposit during the year									2,667,036.00	2,667,036.00
									13,719,150.00	13,719,150.00
Less: Refund during the year									3,501,301.00	3,501,301.00
Total									10,217,849.00	10,217,849.00

19.00 Loan And Advance

Mina Halder -Executive Director	7,436,000.00									7,436,000.00
Manindranath Halder	1,450,000.00									1,450,000.00
Dip Girls Hostel	992,000.00									992,000.00
Lorance Halder	382,500.00									382,500.00
Loan from Bangladesh Bank (Grinayan Tahabil)								3,250,000.00		3,250,000.00
Loan From Credit Program-Housing								224,507.00		224,507.00
General Account								8,382,500.00		8,708,295.00
Total	10,260,500.00							11,857,007.00		22,443,302.00



SEBA - Social Edification of Benign Assimilation Society
14673 Khanjahan Ali Road, Khulna.

Schedule of cash and bank balance as on 30th June, 2023.

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 Project	Micro Credit Program	Consolidated Account
Cash in hand	315.00	426.00	.	.	.	.	.	741.00
Cash at Bank	315,551.40	15,500.01					594,759.86	925,811.27
Dutch Bangla Bank Limited, Khulna Branch A/C- 1201100025151	315,551.40							315,551.40
Dutch Bangla Bank Limited, Khulna Branch A/C- 1201510325189		15,500.01						15,500.01
IFIC Bank, Khulna Br. SB A/C 4060-236251-031								
IFIC Bank, Khulna Br. SB A/C-4060-235993-031								
Utara Bank Ltd. Lower Jashore Road Branch, Khulna. Current A/C-297212200218886							1,566.25	1,566.25
Agrani Bank, Bajua Bazar Br. Khulna CD A/C-160533000352							246,063.00	246,063.00
Uttara Bank, Mongla Br. Bagerhat SB A/C-2527-11100117387							213,829.16	213,829.16
SBAC Bank Ltd Digraj Br. Mongla, Bagerhat							133,301.45	133,301.45
Total taka	315,866.40	15,926.01					594,759.86	926,552.27

Schedule-A/3

Schedule of Investment (FDR) as on 30th June, 2023.

Particulars	Micro Credit Program
Investment	
FDR	
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-527522200	394,322.46
UTTARA Bakk Ltd, Khulna FDR A/C No 2972-25300513196	691,510.88
IFIC Bank Limited Khulna Branch, Khulna FDR A/C No 4060-752231200	75,826.16
South Bangla Agriculture & Commerce Bank Ltd. FDR A/C 0006244001874	620,251.83
Total Taka	1,781,911.33



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

Schedule of fixed assets as on 30th June, 2023.

Schedule-A/1

Particulars	Opening Balance as on 01-07-2022	Addition during the year	Balance as on 30-06-2023	Rate of dep.	Charged during the year	W.D.V as on 30-06-2023
General Account						
Furniture	9,178.46	-	9,178.46	10%	917.85	8,260.62
Crockeries	172.46	-	172.46	20%	34.49	137.97
Vehicles	27,294.74	-	27,294.74	15%	4,094.21	23,200.53
Cealing Fan	924.92	-	924.92	15%	138.74	786.18
Printer	618.48	-	618.48	20%	123.70	494.78
Office Equipment						
Sanitary Dice	7,216.07	-	7,216.07	10%	721.61	6,494.47
Printer	616.08	-	616.08	20%	205.34	410.74
UPS Battery	575.36	-	575.36	20%	115.07	460.29
kattli	936.00	-	936.00	20%	187.20	748.80
Flax purches	480.00	-	480.00	20%	96.00	384.00
Computer & Accessories	35,200.00	-	35,200.00	20%	7,040.00	28,160.00
Sub total taka	83,212.58	-	83,212.58		13,674.20	69,538.37
Handcrafts Project						
Furniture & Fixture	27,661.37	-	27,661.37	10%	2,766.14	24,895.23
Seiving Machine	480.44	-	480.44	20%	96.09	384.35
Handle Dice	1,086.65	-	1,086.65	10%	108.66	977.98
Block Dice	642.78	-	642.78	10%	64.28	578.50
Crockeries	30.72	-	30.72	20%	6.14	24.58
Block Machine	1,771.07	-	1,771.07	20%	354.21	1,416.86
Equipment	16,238.48	-	16,238.48	10%	1,623.85	14,614.63
Sub total	47,911.50	-	47,911.50		5,019.37	42,892.13
SEBA sponsorship programme						
Furniture & Fixture	28,834.87	-	28,834.87	10%	2,883.49	25,951.38
Computer & Accessories	25,087.95	-	25,087.95	10%	2,508.80	22,579.16
Projector Purchase	17,092.61	-	17,092.61	20%	3,418.52	13,674.09
Mobile Purches	16,434.69	-	16,434.69	20%	3,286.94	13,147.75
Motor Cycle	93,776.89	-	93,776.89	15%	14,066.53	79,710.35
Rack	2,673.00	4,500	7,173.00	10%	717.30	6,455.70
Wearrobe	13,365.00	-	13,365.00	10%	1,336.50	12,028.50
Gobla	7,128.00	-	7,128.00	10%	712.80	6,415.20
Harmony	16,038.00	-	16,038.00	10%	1,603.80	14,434.20
Sleeping Bed	16,929.00	-	16,929.00	10%	1,692.90	15,236.10
Sound System	4,382.72	-	4,382.72	20%	876.54	3,506.18
Sub total	241,742.72	4,500	246,242.72		33,104.11	213,138.60



Particulars	Opening Balance as on 01-07-2022	Addition during the year	Balance as on 30-06-2023	Rate of	Charged during the year	W.D.V as on 30-06-2023
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Education Base Socio Economic Development Project

Furniture & Fixture

Steel Almirah	10,103.94	-	10,103.94	10%	1,010.39	9,093.55
Electric Fan	7,327.74	-	7,327.74	20%	1,465.55	5,862.20
File Cabinet	18,523.67	-	18,523.67	10%	1,852.37	16,671.30
Arm Chair	3,371.70	-	3,371.70	10%	337.17	3,034.53
Armless Chair	6,923.17	-	6,923.17	10%	692.32	6,230.85
Secretarial Table	15,943.23	-	15,943.23	10%	1,594.32	14,348.91
Half Secretarial Table	14,761.07	-	14,761.07	10%	1,476.11	13,284.96
Training Chair	23,855.80	-	23,855.80	10%	2,385.58	21,470.22
Chair	18,305.19	-	18,305.19	10%	1,830.52	16,474.67
Long Table	15,312.59	-	15,312.59	10%	1,531.26	13,781.33
Reading Table	29,585.32	-	29,585.32	10%	2,958.53	26,626.79
Cot	31,951.41	-	31,951.41	10%	3,195.14	28,756.27
Showcase	8,754.60	-	8,754.60	10%	875.46	7,879.14
Book Selves	12,558.54	-	12,558.54	10%	1,255.85	11,302.69
Table	4,133.43	-	4,133.43	10%	413.34	3,720.09
Bench	7,499.22	-	7,499.22	10%	749.92	6,749.30
Computer Table	16,238.48	-	16,238.48	10%	1,623.85	14,614.63
Telephone Set	529.20	-	529.20	20%	105.84	423.36

Training Office Equipment

Computer	44,703.74	-	44,703.74	20%	8,940.75	35,763.00
Computer Printer	8,857.19	-	8,857.19	20%	1,771.44	7,085.75
Computer Scanner	2,785.28	-	2,785.28	20%	557.06	2,228.22
Photocopier Machine	40,304.64	-	40,304.64	20%	8,060.93	32,243.71

Vehicles

Bi-Cycle	19,446.17	-	19,446.17	20%	3,889.23	15,556.94
Motor Cycles	56,442.88	-	56,442.88	20%	11,288.58	45,154.30

Other Assets

Block Batik Tools	2,952.45	-	2,952.45	10%	295.25	2,657.21
Mom Dice	7,203.98	-	7,203.98	10%	720.40	6,483.58
Drill Machine	1,091.17	-	1,091.17	20%	218.23	872.94
Embroidery Zic-Jac Maachine	4,905.37	-	4,905.37	20%	981.07	3,924.30
Sewing Machine	11,899.70	-	11,899.70	20%	2,379.94	9,519.76
Wooden Almira	9,152.60	-	9,152.60	10%	915.26	8,237.34
Sub total	455,423.47	-	455,423.47		65,371.65	390,051.81

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

Cealing Fan	504.60	-	504.60	20%	100.92	403.68
Furniture & Fixture	2,247.04	-	2,247.04	10%	224.70	2,022.33
Bi Cycle	4,789.43	-	4,789.43	20%	957.89	3,831.54
Computer, Printer and UPS	9,311.35	-	9,311.35	20%	1,862.27	7,449.08
Sub total	16,852.42	-	16,852.42		3,145.78	13,706.64

Micro Credit Program

Furniture & Fixture	20,147.04	3,000	23,147.04	10%	2,014.70	21,132.34
Computer	45,140.38	-	45,140.38	20%	9,028.08	36,112.30
Motor Cycle	26,214.40	-	26,214.40	20%	5,242.88	20,971.52
Sub total	91,501.82	3,000	94,501.82		16,285.66	78,216.16
Total taka	936,645	7,500	944,144.51	-	162,519.33	936,644.5200

