

PRIVATE AND CONFIDENTIAL

AUDITOR'S REPORT
AND
AUDITED FINANCIAL STATEMENTS
OF
MANAB UNNAYAN KENDRA (MUK)
FOR THE YEAR ENDED JUNE 30, 2012

HABIB SARWAR & CO.
CHARTERED ACCOUNTANTS



Habib Sarwar & Co.

CHARTERED ACCOUNTANTS

Dhaka Office:

Chamber No: 704 & 705, Eastern Commercial Complex (7th Floor)
73 Kakrail, Dhaka, Bangladesh. Tel: 02- 9335974, 02-9337680
Fax: 02-9347421, E-mail: mhabib7374@gmail.com

AUDITORS' REPORT

We have audited the accompanying Consolidated Statement of Financial Position of Manab Unnayan Kendra (MUK) as at 30 June 2012 and the related Consolidated Statement of Comprehensive Income and Consolidated Statement of Receipts & Payments for the year then ended together with notes thereto as prepared and produced to us by the management of the organization for our verification. The preparation of these financial statements is the responsibility of the organization management. Our responsibility is to express an independent opinion of these financial statements based on our audit.

Basis of Opinion:

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion, the financial statements, referred to above prepared in accordance with Bangladesh Accounting Standards (BAS) give a true and fair view of the state of the organization's operations as at 30 June 2012 and comply with the applicable laws and regulations.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit & made due verification thereof.
- In our opinion, the organization as required by law has kept proper books of accounts so far as it appeared from our examination of those books & records.
- The Financial Statements dealt with by the report are in agreement with the books of accounts.

Dated: 20 September 2012



HABIB SARWAR & CO.
CHARTERED ACCOUNTANTS

Jhenaidah Office:

House: 37 Nazer Ali Road, Jhenaidah, Bangladesh.
Tel: 0451- 61211, Cell: 01713- 314917, 01926- 676740
01712-009785, E-mail: asif_devcon@yahoo.com

Chittagong Office:

YUNUSCO City Center (9th Floor), 807 CDA Avenue,
Nasirabad, GEC Circle, Chittagong, Bangladesh.
Tel: 031- 2859281, Fax: 031-2859282, E-mail: auditor@sarwarco.net

1.00 SCOPE OF AUDIT:

Our examination of the books of account have been carried out in accordance with the generally accepted auditing standards and such other auditing procedures as were considered necessary and found feasible under the circumstances. We have audited the accompanying balance sheet and the related financial statement for the year then ended. The preparations of these financial statements were the responsibility of the Management of the Organization. Our responsibility is to express an opinion on these financial statements based on our audit.

2.00 BASIS OF ACCOUNTING:

The accounts of Manab Unnayan Kendra (MUK) have been prepared on going concern basis and generally accepted accounting principals on historical convention.

3.00 INTRODUCTION:

Manab Unnayan Kendra (MUK) was established as a Non –Profitable voluntary organization to help the poor and underprivileged women and children towards development and improvement of their overall social economic conditions.

4.00 LEGAL STATUS:

Manab Unnayan Kendra (MUK) was registered with the Dept. of Social services Government of the peoples Republic of Bangladesh vide Registration No. Kushtia-223/97 & NGO Affairs Bureau 1985

5.00 MISSION OF THE ORGANIZATION:

Manab Unnayan Kendra (MUK) has a mission to conduct initiate Poverty alleviation, Projects and Programs, Participatory process and Sustainable development among the very much poor and un-advance of a society

6.00 VISION OF THE ORGANIZATION:

Manab Unnayan Kendra (MUK) a big part of society are very poor and below income. If they get education, training, awareness, socially justice, human rights, income generating approach and equity. They can charge their lots and improve the quality of their lives.

7.00 GOAL:

The main goal of Manab Unnayan Kendra (MUK) is to improve the quality of its target peoples: the poor unprivileged through providing necessary support and services.

8.00 APPROACHES:

Manab Unnayan Kendra (MUK) mainly works through group approach. The Organization targets people in to group and channel. Necessary supports and services are provided to them through the groups. However, in several causes it also works among the non group base.



9.00 EXECUTIVE COMMITTEE:

The affairs of the organization have been entrusted to an Executive committee consisting of 07 (Seven) members elected by the General Committee. Md. Golam Sarwar is the President and Md. Asaduzzaman Selim is the Secretary (Designated as Chief Executive) of the Committee. The following persons are in the Executive Committee during the year under audit.

01. Md. Golam Sarwar	:	President
02. Md. Alamgir Goni	:	Vice President
03. Md. Asaduzzaman Selim	:	Secretary
04. Md. Saiful Islam	:	Joint Secretary
05. Md. Bodruddoza	:	Treasurer
06. Md. Rafikul Islam	:	Member
07. Ms. Merina Pervin	:	Member

10.00 POLICIES:

We conduct our audit in accordance with Bangladesh Standard on Auditing (BSA). These financial statements have been prepared under historical cost convention.

11.00 PRESENTATION OF FINANCIAL STATEMENTS:

The following Financial Statement were prepared and presented for management information purpose:

- Statement of Financial Position as at 30 June, 2012
- Consolidated Statement of Comprehensive Income for the year ended 30 June, 2012
- Consolidated Statement of Receipts & Payments for the year ended 30 June, 2012
- Accounting Policies and Explanatory notes.

12.00 RECEIPTS:

We have checked all the sources of Receipts during the year under report and found that all receipts have been recorded in the Cash Book of the Association properly.

13.00 PAYMENTS:

We have verified all payment vouchers made under different heads of accounts through payments vouchers were supported by the documentary evidence and record in the cash book with the approval of the Concerned Authority.

14.00 OPINION:

We extended our thanks appreciation and facilitation to the organization for extended their good self cooperation in conducting our audit work.





Habib Sarwar & Co.

CHARTERED ACCOUNTANTS

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MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Consolidated Statement of Financial Position

As At 30 June 2012

FUND & LIABILITIES	NOTE	30 JUNE 2012	30 JUNE 2011
Fund Account	01.00	4,573,896.00	3,930,529.00
Loan from General Account	02.00	3,030,742.00	3,030,742.00
Loan from Executive Director	03.00	205,000.00	240,000.00
Loan from Staff	04.00	150,000.00	00.00
Loan from Executive Committee	05.00	175,000.00	175,000.00
Loan from BRCT	06.00	2,856,993.00	2,856,993.00
Loan from BRAC	07.00	00.00	183,112.00
Member Savings (MCP)	08.00	1,452,912.00	1,281,848.00
Member Savings (Security Fund)	09.00	152,385.00	00.00
Welfare Fund	10.00	167,375.00	110,010.00
Loan Loss Provision (LLP)	11.00	739,760.00	510,300.00
Advance from Arbitration Program	12.00	594,000.00	341,200.00
Staff Security	13.00	612,000.00	410,000.00
Accumulated Depreciation	14.00	1,141,648.00	924,647.00
TOTAL TAKA		15,851,711.00	13,994,381.00

PROPERTY & ASSETS	NOTE	30 JUNE 2012	30 JUNE 2011
Fixed Assets	14.00	4,672,954.00	3,994,418.00
Loan Outstanding (MCP)	15.00	6,805,388.00	5,301,043.00
Loan Outstanding (Security Fund)	16.00	882,262.00	00.00
Loan Outstanding (Staff)	17.00	48,100.00	71,500.00
Loan Outstanding (Other Program)	18.00	2,036,242.00	2,036,242.00
Advance to School Rent	19.00	9,000.00	9,000.00
Cash & Bank Balance	20.00	1,397,765.00	2,582,178.00
TOTAL TAKA		15,851,711.00	13,994,381.00

The accompanying notes form integral part of these financial statements

Signed as per our report of even date

Dated: 20 September 2012



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CHARTERED ACCOUNTANTS

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Tel: 031- 2859281, Fax: 031-2859282, E-mail: auditor@sarwarco.net

MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 30 June 2012

INCOME	AMOUNT IN TAKA
Donation from ED	149,058.00
Donation from Staff	5,760.00
Donation from BRAC	183,112.00
Fund from BNF	450,000.00
Fund from PIACT	44,452.00
Fund from MLAA	1,618,846.00
Fund from BSAF	86,730.00
Fund from CAMPE	148,180.00
Fund from Khan Foundation	276,865.00
Fund from NGO Forum	83,940.00
Students Admission Fees	52,520.00
Students Monthly Fees	1,251,700.00
Members Admission Fees	59,640.00
Members Subscription Fees	2,760.00
Service Charge	1,405,566.00
Scheme Fees	22,380.00
Sales of Pass Book	5,800.00
Students Coaching Fees	19,050.00
Students Session Charge	110,380.00
Students Examination fees	99,080.00
Health Card Fees	26,340.00
Tender	17,500.00
Income from Forestry Program	194,000.00
Income from Transportation	108,500.00
Income from Overhead	506,000.00
Income from House Rent	200,000.00
Income from Seat Rent	30,000.00
Income from Campaign	113,498.00
Income from Seat Rent	147,740.00
Income from Photo Print	5,573.00
Income from WATSAN	75,168.00
Income from ID Card	1,200.00
Income from Drama Program	171,200.00
Income from Video Rent	600.00
Income from Friendly Stove	72,570.00
Income from Sound System	700.00
Income from Amjhumi Academy	393,620.00



Income from Baradi Academy	352,970.00
Income from Pirojpur Academy	140,810.00
Income from Micro Bus	139,050.00
Income from Sewing Training Program	600.00
Income from Tailoring Training Program	6,930.00
Income from Photocopy	72,364.00
Income from Training Fees	40,000.00
Income from Training Center	13,500.00
Income from Program	15,000.00
Income from Staff Training	31,200.00
Sales of Net Bag	2,897.00
Sales of Medicine	4,603.00
Sales of Sweet Packet	31,432.00
Sales of Cloth	5,740.00
Sales of Show Piece	465.00
Sales of Training Pad	5,623.00
Sales of Training File	7,844.00
Sales of Garments	366,713.00
Sales of Diary	15,118.00
Sales of Exercise Book	365,192.00
Sales of Food	433,851.00
Sales of Newspaper	4,000.00
Sales of Office Goods	7,925.00
Divorce Fees	66,400.00
Complaint Fees	19,490.00
Decision Making by Non Judicial Stamp	37,400.00
Date Transfer Fees	1,680.00
Documentation Fees	1,650.00
Bank Interest	2,374.00
Fine	38,560.00
Cycle Stand Charge	8,012.00
Seat Rent	64,150.00
Shop Rent	2,600.00
Cultural Program	300.00
UP Advertisement	6,800.00
Advertisement	31,900.00
Other	20,396.00
TOTAL TAKA	10,505,567.00



EXPENDITURE	AMOUNT IN TAKA
Salary & Honorarium	3,877,866.00
Office Rent	12,000.00
School Rent	61,500.00
Printing & Stationary	143,313.00
Photocopy Bill	46,996.00
Telephone & Mobile Bill	41,784.00
Entertainment	59,623.00
Traveling Cost	16,028.00
Repair & Maintenance	405,313.00
Electricity Bill	60,160.00
Newspaper Bill	7,896.00
Registration fees	1,000.00
Day Observation	15,782.00
Postage & Courier	2,816.00
Revenue Stamp	310.00
Interest on Members Savings	17,047.00
Fuel Cost	278,715.00
Transport Cost	62,443.00
Local Donation	74,055.00
Overhead Cost	58,000.00
Utilities	3,015.00
Training Cost	22,000.00
Cleaning	1,427.00
Dish Bill	1,800.00
Consultancy Fees	44,646.00
Audit Fees	9,250.00
Vat	5,000.00
Governance Program Cost	10,733.00
Community Education Program Cost	145,583.00
Child Rehabilitation Program Cost	86,730.00
Progati Program Cost	99,052.00
Training Fees	52,268.00
Vocational Training & child education Program	450,000.00
Village court & Arbitration Program	1,618,846.00
Primary Education Development Program	113,498.00
PIACT Bangladesh Program Cost	48,470.00
NGO Forum Program Cost	83,940.00
WATSAN Program Cost	20,296.00
ID Card Cost	460.00
Photograph	780.00
Friendly Stove Cost	72,370.00



Drama Program	40,042.00
Video Recording Cost	630.00
Sound System Cost	130.00
Guest House Cost	10,068.00
Bee Purchase	6,800.00
AMC Meeting	3,455.00
Parents Gathering	575.00
Play Ground Rent	1,200.00
Raw Materials Cost	1,076.00
Academy Construction Cost	75,699.00
Parents Gathering	1,500.00
Examination Cost	111,846.00
Health Center Cost	29,344.00
Book Purchase	194,000.00
Food Supply	274,718.00
Sweet Packet	21,188.00
Medicine Purchase	8,582.00
Net Pad	208.00
Tender	10,076.00
Dairy	21,500.00
Cloth	4,802.00
Schedule Purchase	17,500.00
Garments Making	192,667.00
Non Judicial Stamp Purchase	22,500.00
Divorce Registration Cost	13,400.00
Guest House Cost	28,139.00
Compensation	16,300.00
Strategy Planning Cost	17,500.00
Bank Charge	24,982.00
Other Cost	132,501.00
Loan Loss Provision (LLP)	229,460.00
Depreciation	217,001.00
Excess of Income Over Expenditure	643,367.00
TOTAL TAKA	10,505,567.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

CONSOLIDATED STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	70,755.00
Cash at Bank	2,511,423.00
Loan from ED	200,000.00
Loan Received from Staff	150,000.00
Principal Loan Realized (MCP)	9,968,655.00
Members Loan Realized (Security Fund)	1213738.00
Staff Loan Realized (Security Fund)	139,400.00
Savings Collection (MCP)	984,608.00
Member Savings (Security Fund)	193,625.00
Staff Security	272,000.00
Welfare Fund	57,365.00
Advance from Arbitration Program	3,946,100.00
Micro Bus Sales	60,000.00
Donation from ED	149,058.00
Donation from Staff	5,760.00
Fund from BNF	450,000.00
Fund from PIACT	44,452.00
Fund from MLAA	1,618,846.00
Fund from BSAF	86,730.00
Fund from CAMPE	148,180.00
Fund from Khan Foundation	276,865.00
Fund from NGO Forum	83,940.00
Students Admission Fees	52,520.00
Students Monthly Fees	1,251,700.00
Members Admission Fees	59,640.00
Members Subscription Fees	2,760.00
Service Charge	1,405,566.00
Scheme Fees	22,380.00
Sales of Pass Book	5,800.00
Students Coaching Fees	19,050.00
Students Session Charge	110,380.00
Students Examination fees	99,080.00
Health Card Fees	26,340.00
Tender	17,500.00
Income from Forestry Program	194,000.00
Income from Transportation	108,500.00
Income from Overhead	506,000.00
Income from House Rent	200,000.00



Income from Seat Rent	30,000.00
Income from Campaign	113,498.00
Income from Seat Rent	147,740.00
Income from Photo Print	5,573.00
Income from WATSAN	75,168.00
Income from ID Card	1,200.00
Income from Drama Program	171,200.00
Income from Video Rent	600.00
Income from Friendly Stove	72,570.00
Income from Sound System	700.00
Income from Amjhum Academy	393,620.00
Income from Baradi Academy	352,970.00
Income from Pirojpur Academy	140,810.00
Income from Micro Bus	139,050.00
Income from Sewing Training Program	600.00
Income from Tailoring Training Program	6,930.00
Income from Photocopy	72,364.00
Income from Training Fees	40,000.00
Income from Training Center	13,500.00
Income from Program	15,000.00
Income from Staff Training	31,200.00
Sales of Net Bag	2,897.00
Sales of Medicine	4,603.00
Sales of Sweet Packet	31,432.00
Sales of Cloth	5,740.00
Sales of Show Piece	465.00
Sales of Training Pad	5,623.00
Sales of Training File	7,844.00
Sales of Garments	366,713.00
Sales of Diary	15,118.00
Sales of Exercise Book	365,192.00
Sales of Food	433,851.00
Sales of Newspaper	4,000.00
Sales of Office Goods	7,925.00
Divorce Fees	66,400.00
Complaint Fees	19,490.00
Decision Making by Non Judicial Stamp	37,400.00
Date Transfer Fees	1,680.00
Documentation Fees	1,650.00
Bank Interest	2,374.00
Fine	38,560.00
Cycle Stand Charge	8,012.00
Seat Rent	64,150.00
Shop Rent	2,600.00
Cultural Program	300.00
UP Advertisement	6,800.00
Advertisement	31,900.00
Other	20,396.00
TOTAL	30,090,124.00



PAYMENTS	AMOUNT IN TAKA
Salary & Honorarium	3,877,866.00
Office Rent	12,000.00
School Rent	61,500.00
Printing & Stationary	143,313.00
Photocopy Bill	46,996.00
Telephone & Mobile Bill	41,784.00
Entertainment	59,623.00
Traveling Cost	16,028.00
Repair & Maintenance	405,313.00
Electricity Bill	60,160.00
Newspaper Bill	7,896.00
Registration fees	1,000.00
Day Observation	15,782.00
Postage & Courier	2,816.00
Revenue Stamp	310.00
Interest on Members Savings (MCP)	17,047.00
Fuel Cost	278,715.00
Transport Cost	62,443.00
Local Donation	74,055.00
Overhead Cost	58,000.00
Utilities	3,015.00
Training Cost	22,000.00
Cleaning	1,427.00
Dish Bill	1,800.00
Consultancy Fees	44,646.00
Audit Fees	9,250.00
Vat	5,000.00
Governance Program Cost	10,733.00
Community Education Program Cost	145,583.00
Child Rehabilitation Program Cost	86,730.00
Progati Program Cost	99,052.00
Training Fees	52,268.00
Vocational Training & child education Program	450,000.00
Village court & Arbitration Program	1,618,846.00
Primary Education Development Program	113,498.00
PIACT Bangladesh Program Cost	48,470.00
NGO Forum Program Cost	83,940.00
WATSAN Program Cost	20,296.00
ID Card Cost	460.00
Photograph	780.00
Friendly Stove Cost	72,370.00
Drama Program	40,042.00



Video Recording Cost	630.00
Sound System Cost	130.00
Guest House Cost	10,068.00
Bee Purchase	6,800.00
AMC Meeting	3,455.00
Parents Gathering	575.00
Play Ground Rent	1,200.00
Raw Materials Cost	1,076.00
Academy Construction Cost	75,699.00
Parents Gathering	1,500.00
Examination Cost	111,846.00
Health Center Cost	29,344.00
Book Purchase	194,000.00
Food Supply	274,718.00
Sweet Packet	21,188.00
Medicine Purchase	8,582.00
Net Pad	208.00
Tender	10,076.00
Dairy	21,500.00
Cloth	4,802.00
Schedule Purchase	17,500.00
Garments Making	192,667.00
Non Judicial Stamp Purchase	22,500.00
Divorce Registration Cost	13,400.00
Guest House Cost	28,139.00
Compensation	16,300.00
Strategy Planning Cost	17,500.00
Bank Charge	24,982.00
Loan Refunded to ED	235,000.00
Principal Loan Disbursed (MCP)	11,473,000.00
Members Loan Disbursed (Security Fund)	2,096,000.00
Staff Loan Disbursed (Security Fund)	116,000.00
Savings Refunded (MCP)	813,544.00
Member Savings Refunded (Security Fund)	41,240.00
Security Refunded	70,000.00
Advance Refunded to Arbitration Program	3,693,300.00
Building Construction	631,236.00
Furniture Purchase	107,300.00
Other Cost	132,501.00
Closing Balance	
Cash in Hand	173,843.00
Cash at Bank	1,223,922.00
TOTAL	30,090,124.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: General Account

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	5,173.00
Cash at Bank	1,277,446.00
Loan Received from Pirojpur Accade	20,000.00
Loan Received from Proyojon	50,000.00
Loan Received from Staff	150,000.00
Loan Realized from Khamar	120,000.00
Fund from BNF	450,000.00
Fund from PIACT	44,452.00
Fund from MLAA	1,618,846.00
Fund from BSAF	86,730.00
Fund from CAMPE	148,180.00
Fund from Khan Foundation	276,865.00
Fund from NGO Forum	83,940.00
Income from Forestry Program	194,000.00
Income from Transportation	108,500.00
Income from Overhead	506,000.00
Income from House Rent	200,000.00
Income from Seat Rent	30,000.00
Income from Campaign	113,498.00
Members Admission Fees	50.00
Members Subscription Fees	2,760.00
TOTAL TAKA	5,486,440.00



PAYMENTS	AMOUNT IN TAKA
Salary & Allowance	1,091,066.00
Office Rent	12,000.00
Stationary	30,978.00
Printing	15,925.00
Photocopy Bill	27,675.00
Telephone/Mobile Bill	38,904.00
Entertainment	44,871.00
Transport Cost	42,969.00
Repair & Maintenance	20,398.00
Electricity Bill	48,022.00
Fuel Cost	26,133.00
Newspaper Bill	7,896.00
Registration fees	1,000.00
Day Observation	15,782.00
Postage & Courier	1,647.00
Revenue Stamp	310.00
Bank Charge	20,907.00
Cleaning	1,427.00
Dish Bill	1,800.00
Consultancy Fees	44,646.00
Audit Fees	9,250.00
VAT	5,000.00
Governance Program Cost	10,733.00
Community Education Program Cost	145,583.00
Child Rehabilitation Program Cost	86,730.00
Progati Program Cost	99,052.00
Training Fees	52,268.00
Vocational Training & child education Program	450,000.00
Village court & Arbitration Program	1,618,846.00
Primary Education Development Program	113,498.00
PIACT Bangladesh Program Cost	48,470.00
NGO Forum Program Cost	83,940.00
Building Construction	631,236.00
Furniture Purchase	42,060.00
Loan to MCP	150,000.00
Loan to Trinomul Paribahan	55,000.00
Other Cost	35,371.00
Closing Balance	
Cash in Hand	5,552.00
Cash at Bank	349,495.00
TOTAL TAKA	5,486,440.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Micro Credit Program

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	5,779.00
Cash at Bank	1,657.00
Loan from ED	200,000.00
Loan from Security Fund	80,000.00
Loan from Proyojon Prokolpo	220,000.00
Loan from Khamar Prokolpo	50,000.00
Loan from General fund	150,000.00
Principal Loan Realized	9,968,655.00
Savings Collection	984,608.00
Welfare Fund	57,365.00
Service Charge Realized	1,246,590.00
Scheme Fees	19,900.00
Admission Fees	4,780.00
Sales of Pass Book	4,780.00
TOTAL TAKA	12,994,114.00

PAYMENTS	AMOUNT IN TAKA
Salary & Allowance	362,500.00
Photocopy	13,986.00
Overhead Cost	21,000.00
Bank Charge	1,500.00
Traveling Cost	10,071.00
Utilities	3,015.00
Training Fees	2,000.00
Interest on Members Savings	17,047.00
Loan Refunded to Proyojon Prokolpo	70,000.00
Loan Refunded ED	150,000.00
Principal Loan Disbursed	11,473,000.00
Savings Refunded	813,544.00
Other Cost	13,500.00
Closing Balance	
Cash in Hand	34,310.00
Cash at Bank	8,641.00
TOTAL TAKA	12,994,114.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Farming Program

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	29,023.00
Cash at Bank	129,834.00
Income from Seat Rent	147,740.00
Income from Photo Print	5,573.00
Income from WATSAN	75,168.00
Income from ID Card	1,200.00
Income from Drama Program	171,200.00
Income from Video Rent	600.00
Income from Friendly Stove	72,570.00
Income from Sound System	700.00
TOTAL TAKA	633,608.00

PAYMENTS	AMOUNT IN TAKA
Salary & Allowance	183,705.00
WATSAN Program Cost	20,296.00
ID Card Cost	460.00
Photograph	780.00
Overhead Cost	10,000.00
Friendly Stove Cost	72,370.00
Drama Program	40,042.00
Video Recording Cost	630.00
Sound System Cost	130.00
Guest House Cost	10,068.00
Photocopy	199.00
Bee Purchase	6,800.00
Loan Refunded to GA	120,000.00
Loan to MCP	50,000.00
Furniture Purchase	9,640.00
Other Cost	3,459.00
Closing Balance	
Cash in Hand	2,695.00
Cash at Bank	102,334.00
TOTAL TAKA	633,608.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Trinomul Paribahan Sector

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	1,431.00
Cash at Bank	13,202.00
Loan Received from GA	55,000.00
Donation from ED	6,000.00
Micro Bus Sales	60,000.00
Income from Amjhumi Academy	393,620.00
Income from Baradi Academy	352,970.00
Income from Pirojpur Academy	140,810.00
Income from Micro Bus	139,050.00
TOTAL TAKA	1,162,083.00

PAYMENTS	AMOUNT IN TAKA
Salary	528,780.00
Repair & Maintenance	334,438.00
Transport Rent	17,764.00
Fuel Cost	252,582.00
Other Cost	300.00
Closing Balance	
Cash in Hand	6,517.00
Cash at Bank	21,702.00
TOTAL TAKA	1,162,083.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Baradi Model Academy

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	3,531.00
Cash at Bank	99,274.00
Students Admission Fees	26,000.00
Students Monthly Fees	462,550.00
Students Session Charge	44,540.00
Students Examination fees	36,590.00
Students Coaching fees	2,900.00
TOTAL TAKA	675,385.00

PAYMENTS	AMOUNT IN TAKA
Salary & Honorarium	410,650.00
AMC Meeting	3,455.00
Parents Gathering	575.00
Overhead Cost	6,000.00
Local Donation	10,600.00
Play Ground Rent	1,200.00
School Rent	24,000.00
Training Cost	3,000.00
Printing & Stationary	6,700.00
Raw Materials Cost	1,076.00
Examination & Photocopy Bill	16,250.00
Academy Construction Cost	29,687.00
Telephone & Mobile Bill	1,680.00
Transportation	770.00
Bank Charge	650.00
Loan Refunded to ED	60,000.00
Furniture Purchase	17,200.00
Other Cost	200.00
Closing Balance	
Cash in Hand	8,068.00
Cash at Bank	73,624.00
TOTAL TAKA	675,385.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Pirojpur Model Academy

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	4,650.00
Cash at Bank	60,540.00
Students Admission Fees	6,090.00
Students Monthly Fees	283,600.00
Students Coaching Fees	9,800.00
Students Session Charge	26,950.00
Students Examination fees	24,840.00
TOTAL TAKA	416,470.00

PAYMENTS	AMOUNT IN TAKA
Salary & Honorarium	299,950.00
Overhead Cost	6,000.00
Training Cost	3,000.00
Printing & Stationary	2,300.00
Examination Cost	15,872.00
Academy Construction Cost	13,738.00
Local Donation	3,600.00
Parents Gathering	1,500.00
Loan Refunded to ED	12,500.00
Loan Refunded to GA	20,000.00
Furniture Purchased	10,000.00
Other Cost	200.00
Closing Balance	
Cash in Hand	4,570.00
Cash at Bank	23,240.00
TOTAL TAKA	416,470.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Amjhupi Model Academy

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	6,557.00
Cash at Bank	75,427.00
Students Admission Fees	20,430.00
Students Monthly Fees	505,550.00
Students Coaching Fees	6,350.00
Students Session Charge	38,890.00
Students Examination fees	37,650.00
TOTAL TAKA	690,854.00

PAYMENTS	AMOUNT IN TAKA
Salary & Honorarium	467,100.00
Education Materials	1,000.00
Transportation	940.00
Overhead Cost	6,000.00
School Rent	37,500.00
Electricity Bill	12,138.00
Training Cost	3,000.00
Printing & Stationary	25,750.00
Examination Cost	18,999.00
Academy Construction Cost	27,110.00
Local Donation	9,000.00
Loan Refunded to ED	12,500.00
Furniture Purchased	28,400.00
Other Cost	5,400.00
Closing Balance	
Cash in Hand	2,990.00
Cash at Bank	33,027.00
TOTAL TAKA	690,854.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Proyojon Prokolpo

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	7,670.00
Cash at Bank	232,543.00
Loan Realized MCP	70,000.00
Health Card Fees	26,340.00
Tender	17,500.00
Income from Sewing Training Program	600.00
Income from Tailoring Training Program	6,930.00
Income from Photocopy	72,364.00
Sales of Net Bag	2,897.00
Sales of Medicine	4,603.00
Sales of Sweet Packet	31,432.00
Sales of Cloth	5,740.00
Sales of Show Piece	465.00
Sales of Training Pad	5,623.00
Sales of Training File	7,844.00
Sales of Garments	366,713.00
Sales of Diary	15,118.00
Sales of Exercise Book	73,214.00
Sales of Food	433,851.00
Sales of Book	253,346.00
TOTAL TAKA	1,634,793.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Security Account

STATEMENT OF RECEIPTS & PAYMENTS
For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	414.00
Cash at Bank	611,552.00
Members Loan Realized	1,213,738.00
Staff Loan Realized	139,400.00
Member Savings	193,625.00
Staff Security	272,000.00
Advance from Arbitration Program	3,946,100.00
Admission Fees	2,011.00
Pass Book sales	1,020.00
Scheme Fees	2,480.00
Service Charge	143,976.00
TOTAL TAKA	6,526,315.00

PAYMENTS	AMOUNT IN TAKA
Salary	100,450.00
Construction Cost	2,199.00
Traveling	1,100.00
Printing & Photocopy	1,120.00
Loan to MCP	80,000.00
Members Loan Disbursed	2,096,000.00
Staff Loan Disbursed	116,000.00
Member Savings Refunded	41,240.00
Security Refunded	70,000.00
Advance Refunded to Arbitration Program	3,693,300.00
Closing Balance	
Cash in Hand	84,535.00
Cash at Bank	240,371.00
TOTAL TAKA	6,526,315.00



PAYMENTS	AMOUNT IN TAKA
Salary & Allowance	288,600.00
Printing & Stationary	23,360.00
Health Center Cost	29,344.00
Book Purchase	194,000.00
Construction Cost	2,965.00
Overhead Cost	9,000.00
Food Supply	274,718.00
Sweet Packet	21,188.00
Medicine Purchase	8,582.00
Examination Exercise Book Cost	59,725.00
Training File Cost	4,330.00
Training Pad Cost	7,250.00
Net Pad	208.00
Tender	10,076.00
Dairy	21,500.00
Cloth	4,802.00
Entertainment	100.00
Guest House Cost	3,004.00
Schedule Purchase	17,500.00
Repair & Maintenance	8,363.00
Garments Making	192,667.00
Bank Charge	53.00
Photocopy Bill	3,591.00
Traveling cost	2,255.00
Loan to GA	50,000.00
Loan to MCP	220,000.00
Other Cost	3,497.00
Closing Balance	
Cash in Hand	14,093.00
Cash at Bank	160,022.00
TOTAL TAKA	1,634,793.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

Name of Program: Security Account

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	414.00
Cash at Bank	611,552.00
Members Loan Realized	1,213,738.00
Staff Loan Realized	139,400.00
Member Savings	193,625.00
Staff Security	272,000.00
Advance from Arbitration Program	3,946,100.00
Admission Fees	2,011.00
Pass Book sales	1,020.00
Scheme Fees	2,480.00
Service Charge	143,976.00
TOTAL TAKA	6,526,315.00

PAYMENTS	AMOUNT IN TAKA
Salary	100,450.00
Construction Cost	2,199.00
Traveling	1,100.00
Printing & Photocopy	1,120.00
Loan to MCP	80,000.00
Members Loan Disbursed	2,096,000.00
Staff Loan Disbursed	116,000.00
Member Savings Refunded	41,240.00
Security Refunded	70,000.00
Advance Refunded to Arbitration Program	3,693,300.00
Closing Balance	
Cash in Hand	84,535.00
Cash at Bank	240,371.00
TOTAL TAKA	6,526,315.00

UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Arbitration Program

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	6,527.00
Cash at Bank	9,948.00
Donation	50,000.00
Divorce Fees	66,400.00
Complaint Fees	19,490.00
Decision Making by Non Judicial Stamp	37,400.00
Service Charge	15,000.00
Income from Training Fees	40,000.00
Date Transfer Fees	1,680.00
Documentation Fees	1,650.00
Bank Interest	2,374.00
TOTAL TAKA	250,469.00

PAYMENTS	AMOUNT IN TAKA
Non Judicial Stamp Purchase	22,500.00
Divorce Registration Cost	13,400.00
Salary	115,315.00
Traveling	856.00
Photocopy	206.00
Printing & Stationary	1,580.00
Bank Charge	1,407.00
Mobile Bill	1,200.00
Postage	1,169.00
Other Cost	358.00
Closing Balance	
Cash in Hand	8,063.00
Cash at Bank	84,415.00
TOTAL TAKA	250,469.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Local Fund

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	00.00
Cash at Bank	00.00
Donation from ED	82,058.00
Fine	38,560.00
Donation from Staff	5,760.00
Newspaper Sales	4,000.00
Income from Training Center	13,500.00
Income from Program	15,000.00
Income from Staff Training	31,200.00
Sales of Office Goods	7,925.00
Cycle Stand Charge	8,012.00
Seat Rent	64,150.00
Shop Rent	2,600.00
Cultural Program	300.00
Other	20,396.00
TOTAL TAKA	293,461.00

PAYMENTS	AMOUNT IN TAKA
Donation	50,855.00
Entertainment	13,854.00
Repair	42,114.00
Compensation	16,300.00
Strategy Planning Cost	17,500.00
Guest House Cost	25,135.00
Other Cost	70,216.00
Closing Balance	
Cash in Hand	2,103.00
Cash at Bank	55,384.00
TOTAL TAKA	293,461.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

Name of Program: Trinomul Anushondhani

STATEMENT OF RECEIPTS & PAYMENTS

For the year ended 30 June 2012

RECEIPTS	AMOUNT IN TAKA
Opening Balance	
Cash in Hand	00.00
Cash at Bank	00.00
Admission fees	52,800.00
UP Advertisement	6,800.00
Advertisement	31,900.00
Sales of Exercise Book	38,632.00
Donation	11,000.00
TOTAL TAKA	141,132.00

PAYMENTS	AMOUNT IN TAKA
Traveling	1,746.00
Salary	29,750.00
Entertainment	798.00
Photocopy	759.00
Printing & Stationary	35,600.00
Bank Charge	465.00
Closing Balance	0
Cash in Hand	347.00
Cash at Bank	71,667.00
TOTAL TAKA	141,132.00



MANAB UNNAYAN KENDRA (MUK)

Amjhupi Bazar, Meherpur.

NOTES ON ACCOUNTS AS AT 30 JUNE 2012

Note # 01.00 Fund Account	Amount in Taka
Opening Balance as on 01-07-2011	3,930,529.00
Add: Excess of Income over Expenditure	643,367.00
Balance as on 30-06-2012	4,573,896.00

Note # 02.00 Loan from General Account	Amount in Taka
Opening Balance as on 01-07-2011	3,030,742.00
Add: Loan Received During the Year	00.00
	3,030,742.00
Less: Loan Refunded During the Year	00.00
Balance as on 30-06-2012	3,030,742.00

Note # 03.00 Loan from Executive Director	Amount in Taka
Opening Balance as on 01-07-2011	240,000.00
Add: Loan Received During the Year	200,000.00
	440,000.00
Less: Loan Refunded During the Year	235,000.00
Balance as on 30-06-2012	205,000.00

Note # 04.00 Loan from Staff	Amount in Taka
Opening Balance as on 01-07-2011	00.00
Add: Loan Received During the Year	150,000.00
	150,000.00
Less: Loan Refunded During the Year	00.00
Balance as on 30-06-2012	150,000.00

Note # 05.00 Loan from Executive Committee	Amount in Taka
Opening Balance as on 01-07-2011	175,000.00
Add: Loan Received During the Year	00.00
	175,000.00
Less: Loan Refunded During the Year	00.00
Balance as on 30-06-2012	175,000.00

Note # 06.00 Loan from BRCT	Amount in Taka
Opening Balance as on 01-07-2011	2,856,993.00
Add: Loan Received During the Year	00.00
	2,856,993.00
Less: Loan Refunded During the Year	00.00
Balance as on 30-06-2012	2,856,993.00

NOTE # 07.00 Loan from BRAC	Amount in Taka
Opening Balance as on 01-07-2011	183,112.00
Add: Loan Received During the year	00.00
	183,112.00
Less: Transfer to Donation	183,112.00
Balance as on 30-06-2012	00.00



NOTE # 08.00 Member Savings (MCP)	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Savings Collected During the year	1,281,848.00
	984,608.00
Less: Savings Refunded During the Year	2,266,456.00
Balance as on 30-06-2012	813,544.00
	1,452,912.00
NOTE # 09.00 Member Savings (Security Fund)	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Savings Collected During the year	00.00
	163,625.00
Less: Savings Refunded During the Year	193,625.00
Balance as on 30-06-2012	41,240.00
	152,385.00
NOTE # 10.00 Welfare Fund	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Received During the year	110,010.00
	57,365.00
Less: Fund Refunded During the Year	167,375.00
Balance as on 30-06-2012	00.00
	167,375.00
NOTE # 11.00 Loan Loss Provision (LLP)	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Provision this Year	510,300.00
Balance as on 30-06-2012	229,460.00
	739,760.00
Note # 12.00 Advance from Arbitration Program	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Advance Received During the Year	341,200.00
	3,946,100.00
Less: Advance Refunded During the Year	4,287,300.00
Balance as on 30-06-2012	3,693,300.00
	594,000.00
Note # 13.00 Staff Security	
Opening Balance as on 01-07-2011	Amount in Taka
Add: Fund Collected During the Year	410,000.00
	272,000.00
Less: Refunded During the Year	682,000.00
Balance as on 30-06-2012	70,000.00
	612,000.00
NOTE # 14.00 Fixed Assets	
<u>Cost</u>	Amount in Taka
Opening Balance as on 01-07-2011	
Add: Purchase during the year	3,994,418.00
Less : Adjustment During the Year (Vehicle Sales)	738,536.00
	60,000.00
	4,672,954.00
<u>Depreciation</u>	
Opening Balance as on 01-07-2011	
Add: Depreciation Charge during the year	924,647.00
Add/Less : Adjustment During the Year	217,001.00
	00.00
	1,141,648.00
Written Down Value as on 30-06-2012	3,531,306.00

NOTE # 15.00 Loan Outstanding (MCP)	Amount in Taka
Balance as on 01-07-2011	5,301,043.00
Add: Principal Loan Disburse During the year	11,473,000.00
	16,774,043.00
Less: Principal Loan Realized During the year	9,968,655.00
Balance as on 30-06-2012	6,805,388.00

NOTE # 16.00 Loan Outstanding (Security Fund)	Amount in Taka
Balance as on 01-07-2011	00.00
Add: Principal Loan Disburse During the year	2,096,000.00
	2,096,000.00
Less: Principal Loan Realized During the year	1,213,738.00
Balance as on 30-06-2012	882,262.00

Note # 17.00 Loan Outstanding (Staff)	Amount in Taka
Opening Balance as on 01-07-2011	71,500.00
Add: Loan During the Year	116,000.00
	187,500.00
Less: Realized During the Year	139,400.00
Balance as on 30-06-2012	48,100.00

Note # 18.00 Loan Outstanding (Other Program)	Amount in Taka
Opening Balance as on 01-07-2011	2,036,242.00
Add: Loan During the Year	00.00
	2,036,242.00
Less: Realized During the Year	00.00
Balance as on 30-06-2012	2,036,242.00

Note # 19.00 Advance to School Rent	Amount in Taka
Opening Balance as on 01-07-2011	9,000.00
Add: Advance During the Year	1,000.00
	10,000.00
Less: Advance Realized During the Year	1,000.00
Balance as on 30-06-2012	9,000.00

Note # 20.00 Closing Cash & Bank Balance			
Name of Program	Cash	Bank	Total Taka
General Account	5,552.00	349,495.00	355,047.00
Micro Credit Program	34,310.00	8,641.00	42,951.00
Farming Program	2,695.00	102,334.00	105,029.00
Trinomul Paribahan Sector	6,517.00	21,702.00	28,219.00
Baradi Model Academy	8,068.00	73,624.00	81,692.00
Pirojpur Model Academy	4,570.00	23,240.00	27,810.00
Amjhupi Model Academy	2,990.00	33,027.00	36,017.00
Proyjon Prokolpo	14,093.00	160,022.00	174,115.00
Security Account	84,535.00	240,371.00	324,906.00
Arbitration Program	8,063.00	84,415.00	92,478.00
Local Fund	2,103.00	55,384.00	57,487.00
Trinomul Anushondhani	347.00	71,667.00	72,014.00
Balance as on 30-06-2012	173,843.00	1,223,922.00	1,397,765.00



MANAB UNNAYAN KENDRA (MUK)
Amjhupi Bazar, Meherpur.

SCHEDULE OF FIXED ASSETS AS ON 30 JUNE 2012

Particulars	Cost					Rate	Depreciation				W.D.V as on 30.06.2012
	Balance on 01.07.2011	Purchase this year	Adjusted		Balance on 30.06.2012		Balance on 01.07.2011	Charge This Year	Adjusted This year	Balance on 30.06.2012	
			Add	Less							
Furniture	261,225.00	107,300.00	00.00	00.00	368,525.00	10%	138,099.00	12,312.00	00.00	150,411.00	218,114.00
Building	1,900,316.00	631,236.00	00.00	00.00	2,531,552.00	05%	277,777.00	81,127.00	00.00	358,904.00	2,172,648.00
Vehicle	611,200.00	00.00	00.00	60,000.00	551,200.00	15%	249,837.00	54,204.00	00.00	304,041.00	247,159.00
Television	8,000.00	00.00	00.00	00.00	8,000.00	10%	3,120.00	488.00	00.00	3,608.00	4,392.00
Generator	38,200.00	00.00	00.00	00.00	38,200.00	15%	20,352.00	2,677.00	00.00	23,029.00	15,171.00
Equipments	74,200.00	00.00	00.00	00.00	74,200.00	10%	25,940.00	4,826.00	00.00	30,766.00	43,434.00
Motor Cycle	477,025.00	00.00	00.00	00.00	477,025.00	15%	115,189.00	54,275.00	00.00	169,464.00	307,561.00
Computer	142,812.00	00.00	00.00	00.00	142,812.00	10%	86,860.00	5,595.00	00.00	92,455.00	50,357.00
Bicycle	22,440.00	00.00	00.00	00.00	22,440.00	10%	7,473.00	1,497.00	00.00	8,970.00	13,470.00
Land	459,000.00	00.00	00.00	00.00	459,000.00	00%	00.00	00.00	00.00	00.00	459,000.00
Total	3,994,418.00	738,536.00	00.00	60,000	4,672,954.00		924,647.00	217,001.00	00.00	1,141,648.00	3,531,306.00

