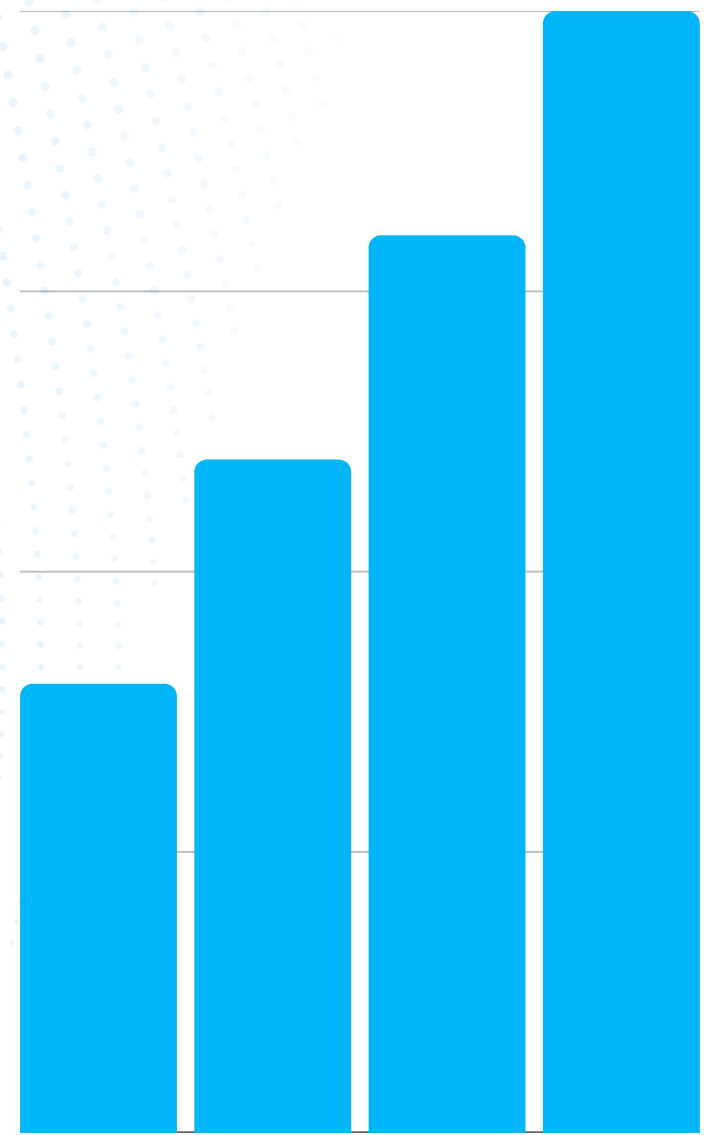


# AUDIT REPORT 2020-21



This report outlines key findings.  
Prepared by: **Rahman Mostafa Alam & Co.**

**ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)  
CONSOLIDATION REPORT  
AUDITORS' REPORT AND FINANCIAL STATEMENTS  
AS AT AND FOR THE YEAR ENDED 30 JUNE 2021**



Solution....Begins

**INDEPENDENT AUDITORS' REPORT  
TO THE EXECUTIVE COMMITTEE OF  
ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)**

**Opinion**

We have audited the Consolidated Financial Statements of **Organization for the Poor Community Advancement (OPCA)** ("the Organization"), which comprise the Consolidated Statement of Financial Position as at **30 June 2021** and Consolidated Statement of Profit or Loss and Other Comprehensive Income, Consolidated Statement of Changes in Capital Fund and Consolidated Statement of Receipts and Payments for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying Consolidated Financial Statements give a true and fair view of the Consolidated financial statements of the Organization's as at 30 June 2021 and its financial performance and its statement of receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRS).

**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 Consolidated 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), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) bye laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of the Consolidated Financial Statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

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

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

**Auditors' Responsibility for the Audit of the Consolidated Financial Statements**

Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and

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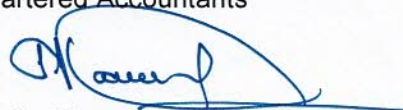
are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Statements

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

- Identify and assess the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- 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 report to the related disclosures in the 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 Organization's Consolidated Financial Statements, including the disclosures, and whether the Consolidated 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

**Firm's Name** : **Rahman Mostafa Alam & Co.**  
Chartered Accountants



**Signed By** : **Arafat Kamal FCA (1184)**  
Partner

**Place** : Chattogram

**Date** : 19 February, 2022




**Organization for the Poor Community Advancement (OPCA)**  
**Consolidated Statement of Financial Position**  
As at 30 June 2021

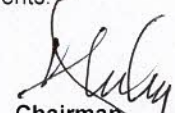
(Figures in BDT)

Particulars	Note(s)	30 June 2021	30 June 2020
<b>PROPERTIES AND ASSETS</b>			
<b>A. Non-Current Assets</b>			
Property, Plant and Equipment (PPE)	08.00	7,942,940	3,356,798
Investments - Long Term	09.00	11,290,852	8,521,674
Other Long Term Loans	10.00	1,166,841	1,731,943
<b>Total Non-Current Assets</b>		<b>20,400,633</b>	<b>13,610,415</b>
<b>B. Current Assets</b>			
Loans to Members	11.00	208,873,464	167,477,657
Loan to Programs and Projects	12.00	6,788,640	7,903,307
Other Short Term Loans	13.00	4,721,473	4,149,669
Advances, Deposits & Prepayments	14.00	6,659,402	4,454,476
Unsettled Staff Advance	15.00	-	102,095
Cash in Hand		318,564	761,245
Cash at Bank	16.00	4,019,922	4,856,118
<b>Total Current Assets</b>		<b>231,381,465</b>	<b>189,704,567</b>
<b>Total Properties and Assets (A+B)</b>		<b>251,782,098</b>	<b>203,314,982</b>
<b>CAPITAL FUND AND LIABILITIES</b>			
<b>A. Capital Fund</b>			
Cumulative Surplus		(14,209,237)	4,652,355
Statutory Reserve Fund		1,924,901	722,920
Balance With Project		27,353,815	7,293,959
<b>Total Capital Fund</b>		<b>15,069,479</b>	<b>12,669,234</b>
<b>B. Non-Current Liabilities</b>			
Loan from PKSF (Long Term Portion)	17.01	36,149,162	26,297,627
Loan from Anukul Foundation (Long Term Portion)	19.01	4,154,472	1,457,622
Accumulated Depreciation	Annex-"M"	1,735,274	1,308,843
Risk Fund	22.00	13,153,125	10,810,061
<b>Total Non-Current Liabilities</b>		<b>55,192,033</b>	<b>39,874,153</b>
<b>C. Current Liabilities</b>			
Loan from PKSF (Current Portion)	17.02	47,908,335	42,480,706
Loan from Commercial Banks (Current Portion)	18.00	-	1,675,999
Loan from Anukul Foundation (Current Portion)	19.01	3,611,623	3,401,874
Loan from other Sources	20.00	9,395,384	10,268,920
Due to Programs and Projects	21.00	892,645	114,986
Members Savings	23.00	103,789,629	79,753,695
Loan Loss Provision (LLP)	24.00	9,241,721	7,147,284
Other Liabilities and Provisions	25.00	6,681,249	5,928,131
<b>Total Current Liabilities</b>		<b>181,520,586</b>	<b>150,771,595</b>
<b>Total Capital Fund and Liabilities (A+B+C)</b>		<b>251,782,098</b>	<b>203,314,982</b>

The annexed notes from 01 to 43 from an integral part of these financial statements.

  
Finance Co-ordinator  
**Sidhartha Sankar Das**  
Manager-Finance & Audit, OPCA

  
Executive Director  
**Md. Alamgir**  
Executive Director  
OPCA

  
Chairman  
**Alauddin Chowdhury**  
President, OPCA

Date : 19 February 2022  
Place : Chattogram

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

Rahman Mostafa Alam & Co.  
Chartered Accountants

  
Arafat Kamal FCA (1184)






**Organization for the Poor Community Advancement (OPCA)**  
**Consolidated Statement of Profit or Loss and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Particulars	Note(s)	(Figures in BDT)	
		01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>A. Incomes</b>			
Service Charges on Members Loan	26.00	41,713,020	36,238,252
Bank Interest		225,484	30,667
Interest on FDR		796,078	290,033
Interest on Motorcycle and Other Loans		11,244	4,542
Membership Fees		35,880	35,260
Sales of Forms and Publications		102,110	87,910
Term Deposit Form Sale		9,320	-
Project Income		223,490	-
Rental and Other Income	27.00	2,060,713	1,115,871
Income from various Projects	28.00	6,057,825	7,355,072
<b>Total Income</b>		<b>51,235,164</b>	<b>45,157,607</b>
<b>B Expenses</b>			
Interest on Members Savings	29.00	6,222,652	3,835,704
Service Charge on PKSF Loan	30.00	3,455,936	3,551,521
Interest Expense on Anukul Foundation Loans		460,651	469,390
Interest on Long Term Bank Loan		-	779,827
Salaries and Allowances	31.00	18,069,078	17,498,523
Office Rent		1,150,600	1,052,725
Repair and Maintenance		577,096	1,105,661
Gas and Electricity		192,841	162,476
Telephone, Internet and Postage		639,975	450,915
Entertainment		157,171	131,515
Printing and Stationery		752,796	286,973
Fuel Cost		470,865	357,962
Vehicle Maintenance Expenses		141,185	69,414
Conveyance and Travelling		2,300,989	1,950,508
Newspapers and Periodicals		6,226	5,515
Bank Charges and Commission		156,141	157,827
Training Expenses		103,752	23,000
Bank Loan Processing Fee		80,000	-
Meeting and Seminar Expenses		19,988	239,122
Legal Expenses		16,700	6,674
Registration and Subscription Fees		64,746	68,963
Project Expenses (Both PKSF & PO Funded)		-	2,425,000
Audit Fees		103,250	68,250
Board Members Honorarium		255,320	105,500
Loan Loss Provision (LLP)		2,094,438	813,714
Depreciation Expenses		419,838	310,296
Other Operating Expenses	32.00	5,091,716	1,447,541
Income Tax		328,651	84,344
Expenses to various Projects	33.00	25,562,175	10,154,997
<b>Total Expenses</b>		<b>68,894,776</b>	<b>47,613,857</b>
<b>Excess of Income over Expenditure (A-B)</b>		<b>(17,659,612)</b>	<b>(2,456,250)</b>

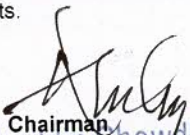
The annexed notes from 01 to 43 from an integral part of these financial statements.

  
Finance Co-Ordinator  
**Sidhartha Sankar Das**  
Manager-Finance & Audit, OPCA.

Date : 19 February 2022  
Place : Chattogram

  
Executive Director  
**Md. Alamgir**  
Executive Director  
OPCA

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

  
Chairman  
**Alauddin Chowdhury**  
President, OPCA

**Rahman Mostafa Alam & Co.**  
Chartered Accountants

  
**Arafat Kamal FCA (1184)**





Organization for the Poor Community Advancement (OPCA)  
Consolidated Statement of Changes in Capital Fund

For the year ended 30 June 2021

(Figures in BDT)

Particulars	01 July 2020 to 30 June 2021		01 July 2019 to 30 June 2020		Total Capital Fund
	Cumulative Surplus	Statutory Reserve Fund	Cumulative Surplus	Statutory Reserve Fund	
Opening Balance	4,652,355	722,920	7,173,507	658,018	7,831,525
Surplus for the Year	(17,659,612)	-	(2,456,250)	-	(2,456,250)
<b>Sub-total</b>	<b>(13,007,257)</b>	<b>722,920</b>	<b>4,717,257</b>	<b>658,018</b>	<b>5,375,275</b>
Transfer to Statutory Reserve Fund	(1,201,981)	1,201,981	(64,902)	64,902	-
	<b>(14,209,237)</b>	<b>1,924,901</b>	<b>4,652,355</b>	<b>722,920</b>	<b>5,375,275</b>

Finance Co-Ordinator  
Sidhartha Sankar Das  
Manager-Finance & Audit, OPCA

Executive Director  
Md. Alamgir  
Executive Director  
OPCA

Chairman  
Alauddin Chowdhury  
President, OPCA





**Organization for the Poor Community Advancement (OPCA)**  
**Consolidated Statement of Receipts and Payments**  
For the year ended 30 June 2021

(Figures in BDT)

Particulars	Note(s)/ Annexure	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>A. Opening Balance</b>			
Cash in Hand		761,245	330,479
Cash at Bank		4,856,118	2,550,305
		<b>5,617,363</b>	<b>2,880,784</b>
<b>B. Receipts from Micro Credit</b>			
Loan Received from PKSF		60,500,000	46,800,000
Loan Received from Bank		2,732,936	-
Loan Received from Anukul Foundation		6,000,000	2,000,000
Loans Recovery (Principal) from Members		327,603,120	278,785,658
Service Charge on Members Loan		41,607,220	35,336,549
Savings Collection from Members		69,029,584	46,563,662
Encashment of FDR		8,186,258	-
Loan from ED		695,840	-
Donation		-	-
Junket Fund		327,542	-
Bank Interest		72,015	30,667
Admission Fees		35,880	35,260
Sale of Forms, Pass Book and Others		111,440	87,910
Risk Fund Collections		3,693,050	2,246,465
Recovery of Loan to Projects and Programs		18,860,659	18,171,247
Recovery of Staff Loan		198,000	36,000
Recovery of Bicycle & Motorcycle Loan		432,102	628,991
Recovery of Staff Advance		87,300	165,545
Recovery of Loan to Others		47,000	672,500
Advances, Deposits and prepayments		6,565,965	-
Staff Welfare Fund received		368,142	220,300
Staff Security Fund received		148,671	276,000
Provident Fund deducted		1,829,980	1,208,198
Staff DPS Fund received		34,602	22,100
Interest on Investment		11,244	4,542
Office Rent Income		15,000	80,500
Other Income		390,519	691,483
<b>Total Receipts from Micro Credit</b>		<b>549,584,069</b>	<b>434,063,577</b>
<b>C. Receipts from Project</b>			
Receipts from General Fund	Annex "A"	12,379,660	3,972,178
Receipts from ENRICH	Annex "B"	7,043,458	12,950,523
Receipts from PRIDE	Annex "C"	823,696	963,845
Receipts from PHCP	Annex "D"	443,606	439,600
Receipts from ACSP	Annex "E"	1,264,416	1,985,422
Receipts from Sexual Reproductive Health	Annex "F"	1,467,890	-
Receipts from PRISE	Annex "G"	346,900	-
Receipts from Connect People	Annex "H"	940,987	-
Receipts from Sanjog	Annex "I"	1,352,866	-
Receipts from Mirsarai Aurtisim Centre	Annex "J"	2,933,141	-
Receipts from Gender Based Violence	Annex "K"	14,768,925	-
Receipts from OSCE Project	Annex "L"	1,002,319	-
Receipts from PACE		-	5,014,149
Payments from SCBID - B		-	1,338,628
<b>Total Receipts from Projects</b>		<b>44,767,864</b>	<b>26,664,345</b>
<b>Total Receipts(A+B+C)</b>		<b>599,969,296</b>	<b>463,608,706</b>
<b>D. Payments to Micro Credit</b>			
Loan Disbursement to Members		369,395,000	274,861,000
Refund of PKSF Loans		45,220,836	51,875,002
Refund of Bank Loan		4,794,859	2,356,093
Refund of Anukul Foundation Loan		3,093,401	3,125,751
Refund of Savings of Members		48,847,081	37,538,706
Service Charge of PKSF Loan		3,916,587	3,551,521
Service Charge of Anukul Foundation Loan		-	469,390
Interest on Bank Loan		514,402	779,827







Particulars	Note(s)/ Annexure	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
Interest on Members Savings		981,899	55,820
Capital Expenditure	41.00	4,313,457	281,421
Investment (FDR)		10,500,000	4,500,000
Salaries and Allowances		18,069,078	17,498,523
Office Rent		-	1,222,906
Gas and Electricity		192,841	162,476
Repair and Maintenance		951,226	979,105
Telephone, Internet and Postage		713,975	450,915
Entertainment		157,171	58,315
Printing and Stationary		752,796	286,073
Conveyance and Travelling		2,278,889	1,950,508
Fuel Cost		8,738	357,962
Vehicle Maintenance		470,866	69,414
Training Expenses		132,740	23,000
Meeting Expenses		-	239,122
Advertisement		34,975	35,780
Newspapers & Periodicals		6,226	5,515
Bank Charges and Commission		140,641	160,195
Legal Expenses		160,650	6,674
CSR Cost		1,646,276	-
Rebate and Discount		330,203	-
Audit Fee		63,250	68,250
Board Members Honorarium		250,320	105,500
Income Tax		246,631	84,344
Payment of Loan to Programs and Projects		17,368,744	19,734,641
Disbursement of Staff Loan		117,000	50,000
Disbursement of Bicycle & Motorcycle Loans		379,000	819,949
Advances to office rent and others		6,828,257	-
Disbursement of Staff Advance		181,300	82,000
Disbursement of PF Loan		-	50,000
Loan refund to ED		2,241,210	2,590,199
Membership Fees		-	68,963
Rent, Rates and Taxes		1,462,974	221,418
Donation		141,120	90,165
Work Aid Allowance		-	2,000
Software Fee		-	110,400
Provident Fund paid		1,848,474	873,277
Staff Welfare Fund expended		242,841	201,924
Staff Security Fund expended		204,426	193,035
Staff DPS Fund paid		2,600	19,700
Risk Fund paid		957,935	327,291
Junket Fund		268,742	-
Other Operating Expenses		1,077,362	2,734,814
<b>Total Payments to Micro Credit</b>		<b>551,506,999</b>	<b>431,328,884</b>
<b>E. Payments to Projects</b>			
Payments from General Fund	Annex "A"	12,376,290	4,185,133
Payments from ENRICH	Annex "B"	7,043,458	12,902,523
Payments from PRIDE	Annex "C"	889,133	887,627
Payments from PHCP	Annex "D"	423,148	445,072
Payments from ACSP	Annex "E"	1,274,578	1,943,251
Receipts from Sexual Reproductive Health	Annex "F"	1,446,513	-
Payments from PRISE	Annex "G"	184,056	-
Payments from Connect People	Annex "H"	914,375	-
Payments from Sanjog	Annex "I"	1,319,865	-
Payments from Mirsarai Aurtisim Centre	Annex "J"	2,900,785	-
Receipts from Gender Based Violence	Annex "K"	14,304,291	-
Receipts from OSCE Project	Annex "L"	941,484	-
Payments from PACE		19,373	5,002,655
Payments from SCBID - B		86,462	1,293,273
Payments from BRAC - DRR		-	2,925
<b>Total Payments to Projects</b>		<b>44,123,811</b>	<b>26,662,459</b>
<b>Total Payments (D+E)</b>		<b>595,630,810</b>	<b>457,991,343</b>
<b>F. Closing Balance</b>			
Cash in hand		318,564	761,245
Cash at Bank		4,019,922	4,856,118
		<b>599,969,296</b>	<b>463,608,706</b>





## Organization for the Poor Community Advancement (OPCA)

### Notes to the Consolidated Financial Statements

As at and for the year ended 30 June 2021

#### 01. Corporate Information of the Organization

Sl. No	Particulars	Fact
1.01	Approving Authority for formation of the Organization	Microcredit Regulatory Authority
1.02	Year of Establishment	1992
1.03	Legal Entity	NGO
1.04	MRA Registration Number	01620-02596-00314
1.05	Nature of Operations (Programs)	Microcredit
1.06	Year of Enrollment with PKSf as PO	2010
1.07	Working Areas (Number of Districts)	2 (Chattogram & Khagrachari)
1.08	Statutory Audit conducted up to	Year ended 30 June 2021
1.09	Name of the Statutory Auditor for Last Year	Rahman Mostafa Alam & Co.
1.10	Name of the Statutory Auditor for Current Year	Rahman Mostafa Alam & Co.
1.11	Number of Executive Committee Meetings held during Year	7 (Seven)
1.12	Date of Last Annual General Meeting (AGM) held	03 July 2021

#### 02. List of Executive Committee Members

Sl. No	Name	Designation	Profession	Present Address	Tenure
02.01	Mr. Alauddin Chowdhury	President	Former member NBR (National Board of Revenue) & Chief Executive Officer, Centre for Tax Training	House #13, Flat #C, Road #34, Gulshan, Dhaka-1212 Cell: 01713-006478	18.2.2020 to 17.2.2023
02.02	Mrs. Bertha Gity Baroi	Vice President	Director, CORR-The Jute Works	House #27, Road #119, Block CES(B) Gulshan, Dhaka-1212 Cell: 01730024060	18.2.2020 to 17.2.2023
02.03	Mr. Md. Alamgir	Secretary General	Executive Director, OPCA	Village: North Hazissharai, PO: Zorargonj, Upzila: Mirsarai, Chottagram. Cell: 01819617560	18.2.2020 to 17.2.2023
02.04	Mrs. Bilkis Akter	Joint Secretary	Senior Teacher, Mirsarai Girls High School	Mirsarai, Chottagram. Cell: 01830097577	18.2.2020 to 17.2.2023





Sl. No	Name	Designation	Profession	Present Address	Tenure
02.05	Mr. Md. Alauddin	Treasurer	Lecturer, M. Shah Alam Chowdhury Degree College	Rangunia, Chottagram. Cell: 01817713251	18.2.2020 to 17.2.2023
02.06	Mrs. Nasima Banu	Executive Member	Principal, Imperial School & College	822/A, Mehedibagh, Chottagram. Cell: 01852266010	18.2.2020 to 17.2.2023
02.07	Mrs. Shamsun Nahar	Executive Member	Lecturer, Professor Kamal Uddin Chowdhury College	Abutorab, Mirsarai, Chottagram. Cell: 01714310959	18.2.2020 to 17.2.2023

### 03. Field Visits

- 03.01 Number of the audited branches: 02  
03.02 Names of the audited branches: Korerhat Branch, Baroiyerhat Branch.

### 04. Name of the Programs and Projects implemented by OPCA

- 04.01 Micro Credit Program  
04.02 Adolescent Program (PKSF)  
04.03 Primary Health Care Project (PHCP)  
04.04 ENRICH Project (PKSF)  
04.05 General Fund  
04.06 PRIDE Project  
04.07 Gender Based Violence (GBV) Project  
04.08 Sexual Reproductive Health (SRH) Project  
04.09 Connect People Project  
04.10 Sanjog Project  
04.11 PRISE Project  
04.12 OSCEP Project  
04.13 Mirsari Autism Centre

### 05. Basis of Accounting

OPCA prepares its financial statements on a going concern basis, under the historical cost convention, except for loans and borrowings which are stated at fair value and amortized cost respectively. Thus OPCA generally follows the accrual basis of accounting or a modified form thereof for key income and expenditure items. Regarding compliance of accounting standards, OPCA follows the guidelines of PKSF and International Financial Reporting Standards (IFRSs) under the guidelines of PKSF.

#### 05.01 Regulatory Compliance

The organization is required to comply with, amongst others, the following laws and regulations:

- The Microcredit Regulatory Authority Act 2006
- The Microcredit Regulatory Authority Rules 2010
- The Regulations of Microcredit Regulatory Authority (MRA)
- Foreign Donations (Voluntary Activities) Regulation Act 2016
- The Income Tax Ordinance 1984
- The Income Tax Rules 1984
- The Value Added Tax Act 1991
- The Value Added Tax Rules 1991
- Bangladesh Labor Act 2006 etc.





## 06. Summary of Significant Accounting Policies

The significant accounting policies, which have been materially consistent over the years, as applied in the preparation and presentation of these financial statements are summarized below:

### 06.01 Basis of Preparation and Presentation of Financial Statements

OPCA maintains its books of account and records on a programme or project-wise basis. The head office maintains records of all treasury, investment and management functions. All cash balances, including those held for programmes, are held by the head office and transferred to programmes as required. Balances between projects are eliminated upon combination for the purposes of presentation of the financial statements.

OPCA's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.

### 06.02 Functional and Presentation Currency

These Financial Statements are prepared in Bangladesh Taka (BDT), which is its functional currency. All financial information presented in BDT has been rounded off to the nearest integer except when otherwise indicated.

### 06.03 Statement of Cash Flows

Statement of Cash Flows is prepared in accordance with IAS - 7, Statement of Cash Flows as customized by PKSF.

### 06.03 Use of Estimates and Judgments

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates and underlying assumptions, which are reviewed on an ongoing basis. Revision to accounting estimates is recognized in the period in which the estimates are revised and in any future periods affected.

### 06.04 Comparative Information

Comparative information has been disclosed in accordance with IAS-1 Presentation of Financial Statements, for all numerical information in the financial statements. Comparative figures have been rearranged wherever considered necessary to ensure better comparability with the current year without causing impact on the income and value of assets and liabilities as reported in the financial statement.

### 06.05 Reporting Period

These financial statements cover one financial year from 01 July 2020 to 30 June 2021.

### 06.06 Application of Standards

The following IFRSs, as customized by PKSF, are applied to the financial statements for the year under audit:

IAS	01	Presentation of Financial Statements
IAS	07	Statement of Cash Flows
IAS	08	Accounting Policies, Changes in Accounting Estimates and Errors
IAS	10	Events after the Reporting Period
IAS	12	Income Taxes
IAS	16	Property, Plant and Equipment
IAS	19	Employee Benefits
IAS	26	Accounting and Reporting by Retirement Benefit Plans
IAS	32	Financial Instruments: Presentation
IAS	36	Impairment of Assets
IAS	37	Provisions, Contingent Liabilities and Contingent Assets
IFRS	07	Financial Instruments: Disclosures
IFRS	09	Financial Instruments
IFRS	15	Revenue from Contracts with Customers





## 06.07 Property, Plant and Equipment

### a) Recognition and Measurement

Property, Plant and Equipment are stated at cost value less accumulated depreciation and subsequent impairment losses, if any.

When parts of an item of Property, Plant and Equipment have different useful lives, they are accounted for as separate items (major components) of Property, Plant and Equipment.

Cost includes expenditures that are directly attributable to the acquisition of an asset. The cost of self-constructed/installed assets includes the cost of materials, direct labor and any other costs directly attributable to bringing the asset to the working condition for its intended use and the cost of dismantling and removing an item and restoring the site on which they are located.

### b) Depreciation of the Non-current Assets

Depreciation is provided on all items of PPE at the following rates on straight line basis over the periods appropriate to the estimated useful lives of the different types of assets.

Class of Asset	Rate of Depreciation
Furniture and fixture	10%
Bicycle	10%
Computer, printer and software	20%
Electric equipment	20%
Mobile	20%
Other assets	20%
Parking Space	10%
Vehicle	10%

Depreciation is charged on addition when the assets are available for use or ready for use or from date of acquisition. On deletion of assets, depreciation is suspended from the date of disposal.

## 06.08 Financial Assets

The organization initially recognizes loans and deposits on the date that they are originated. All other financial assets are recognized initially on the trade date, which is the date the organization becomes a party to the contractual provisions of the instrument.

The organization derecognizes a financial asset when the contractual right to the cash flows from the asset expires, or it transfers the right to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

## 06.09 Advances, Deposits and Prepayments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads.

Deposits are measured at payment value.

Prepayments are initially measured at cost. After initial recognition, prepayments are carried at cost less charges to profit or loss.

## 06.10 Provisions, Contingent Liabilities and Contingent Assets

The preparation of financial statements in conformity with International Accounting Standard IAS-37 "Provisions, Contingent Liabilities and Contingent Assets" requires management to make estimates and assumptions that affect the reported amounts of revenues and expenses, assets and liabilities during and at the date of financial statements.

In accordance with the guidelines as prescribed by IAS 37 provisions were recognized in the following situations:

- i. When the organization has a present obligation as a result of past event;
- ii. When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- iii. Reliable estimates can be made of the amount of the obligation; and
- iv. In case of Loan loss provision, the Microcredit Regulatory Authority Rules 2010 is followed.





We have shown the provisions in the Statement of financial position at an appropriate level with regard to an adequate provision for risks and uncertainties. An amount recorded as a provision represented the best estimate of the probable expenditure required to fulfill the current obligation on the Statement of financial position date.

#### 06.11 Employees' Benefits

##### a) Provident Fund

The organization maintains an unrecognized provident fund equally contributed by employee & employer for all eligible permanent employees.

##### b) Employees Welfare fund

The organization also maintains an unrecognized Employees Welfare Fund .

#### 06.12 Financial Liabilities

The organization recognizes all financial liabilities on the trade date which is the date the organization becomes a party to the contractual provisions of the instrument. The organization derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

#### 06.13 Revenue Recognition

The organization has applied IFRS 15 for recognition of revenue from this year.

The core principle of IFRS 15 is that an entity will recognize revenue to depict the transfer of promised services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those services. This core principle is delivered in a five-step model framework

- Identify the contract(s) with a customer
- Identify the performance obligations in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Revenue is recognized when the entity satisfies a performance obligation by transferring the goods to customers at an agreed transaction price.

#### 06.14 Finance Income and Costs

##### a) Finance Income

Interest income from bank deposits is recognized on cash basis following specific rate of interest in agreement with banks.

##### b) Finance Cost

Interest expenses except expenses related to acquisition/construction of assets, incurred during the year are charged to Statement of Profit or Loss and Other Comprehensive Income on cash basis.

#### 06.15 Capital Fund

Capital fund comprises the initial grants of inaugurators, the statutory reserve fund and the accumulated balance of the excess of income over expenditure. The statutory reserve fund is made up as per the requirement of the Microcredit Regulatory Authority Act 2006.

#### 06.16 Term Loans

Principal amount of the loans is stated at their outstanding amount. Loans repayable within twelve months from the end of the reporting period are classified as current liabilities whereas Loans are repayable after twelve months from the end of the reporting period are classified as non-current liabilities.

#### 06.17 Events after the reporting period

Events after the reporting period that provide additional information about the organization's position at the date of Statement of Financial Position or those that indicate the going concern assumption is not appropriate are reflected in the Financial Statements. Events after the reporting period that are not adjusting are disclosed in the notes when material.





## 7. Significant Organizational Policies

### 07.01 Loan to Beneficiaries

Loan is given to the beneficiaries after 2/3 weeks of his/her membership, having satisfied on his/her performance during the period.

### 07.02 Savings Collection

Savings Collection is done from all members on weekly basis regardless of whether they availed loan or not.

### 07.03 Fund Management

Loan from PKSF received for loan operations under the following criteria: -

- i. Loan category-wise-accounts will be maintained and loan policy and regulations as per accounting manual provided by PKSF followed properly.
- ii. Loan obtained from PKSF will be utilized and accounted for properly as per agreement with the loan giving agency (PKSF).
- iii. Loan recovered from borrowers will be properly recorded and deposited to the OPCA's bank accounts.
- iv. Member's savings will be collected and refunded to the members as per policy guideline of the OPCA and interest at the rate of 6% was paid to the savings bank depositors.
- v. All formalities including documentation of loan will be completed before disbursement of loan.
- vi. OPCA will not involve in any activity which is not consistent with its own constitution and relevant laws and regulations.
- vii. Fixed assets are acquired out of the OPCA's own resources.
- viii. Loan will be utilized by the beneficiaries for their intended purpose.
- ix. All transactions will be conducted through the bank account.
- x. Loan and savings recovered from the members will be deposited to the bank accounts on the same day or on the following working day.
- xi. Loan and saving collected from the members will be recorded properly in the name of the members/beneficiaries, and loan and saving pass books will be kept up to date.
- xii. Adequate loan loss provision will be made at the rate specified by the Microcredit Regulatory Authority Act 2006.
- xiii. Budgetary control and internal control system will be verified regularly.





(Figures in BDT)

Particulars	Note(s)	30 June 2021	30 June 2020
<b>08.00 Property, Plant and Equipment</b>			
Opening Balance		3,356,798	3,075,377
Add: Purchase during the year		4,586,142	281,421
Less: Disposal during the year		-	-
		<b>7,942,940</b>	<b>3,356,798</b>
The detailed Fixed Assets Schedule is shown in <b>Annexure-"M"</b> .			
<b>09.00 Investments - Long Term</b>			
Savings Fund Investment	09.01	8,000,000	6,200,000
Statutory Reserve Fund	09.02	700,000	1,700,000
Provident Fund	09.03	2,000,000	-
Staff Welfare Fund	09.04	500,000	-
Accrued Interest on FDR	09.05	90,852	621,674
		<b>11,290,852</b>	<b>8,521,674</b>
<b>09.01 Savings Fund Investment</b>			
Opening Balance		6,200,000	3,200,000
Add : Investment during the year		8,000,000	3,000,000
		<b>14,200,000</b>	<b>6,200,000</b>
Less : Encashed during the year		6,200,000	-
		<b>8,000,000</b>	<b>6,200,000</b>
The details of the above amount is as follows:			
<b>Name of Bank</b>	<b>Branch</b>	<b>FDR number</b>	
Mutual Trust Bank Limited	Abu Turab	18623/033-1429	-
Mutual Trust Bank Limited	Abu Turab	18623/033-1438	-
Mutual Trust Bank Limited	Abu Turab	186231/033-1410	-
Janata Bank limited	Jorargonj	0732607/2252-6	-
The Premier Bank	Mirsarai	02092/430000-0031	2,000,000
Southeast Bank Limited	Mirsarai	01212/430000-0069	2,000,000
Southeast Bank Limited	Mirsarai	01212/430000-0070	1,000,000
The Premier Bank	Mirsarai	02092/430000-0033	2,000,000
Southeast Bank Limited	Mirsarai	01212/430000-0080	1,000,000
			<b>8,000,000</b>
			<b>6,200,000</b>
<b>09.02 Statutory Reserve Fund</b>			
Opening Balance		1,700,000	200,000
Add : Deposited during the year		-	1,500,000
		1,700,000	1,700,000
Less : Encashed during the year		1,000,000	-
		<b>700,000</b>	<b>1,700,000</b>
The details of the above amount is as follows:			
<b>Name of Bank</b>	<b>Branch</b>	<b>FDR number</b>	
Janata Bank Ltd.	Jorargonj	81800301-9919	200,000
Janata Bank Ltd.	Jorargonj	010007357-6771	500,000
South East Bank Ltd.	Abu Turab	7499461/24300-70	-
			<b>700,000</b>
			<b>1,700,000</b>
<b>09.03 Provident Fund</b>			
Opening Balance		-	-
Add : Deposited during the year		2,000,000	-
		<b>2,000,000</b>	-
Less : Encashed during the year		-	-
		<b>2,000,000</b>	-







(Figures in BDT)

Particulars	Note(s)	30 June 2021	30 June 2020
The details of the above amount is as follows:			
<b>Name of Bank</b>	<b>Branch</b>	<b>FDR number</b>	
Premier Bank	Mirsarai	209243000000-63	
		<b>2,000,000</b>	-
<b>09.04 Staff Welfare Fund</b>			
Opening Balance		-	-
Add : Deposited during the year		500,000	-
		500,000	-
Less : Encashed during the year		-	-
		<b>500,000</b>	-
The details of the above amount is as follows:			
<b>Name of Bank</b>	<b>Branch</b>	<b>FDR number</b>	
Premier Bank	Mirsarai	209243000000-62	
		<b>500,000</b>	-
<b>09.05 Accrued Interest on FDR</b>			
Opening Balance		621,674	604,498
Add : Accrued during the year		455,436	290,033
		<b>1,077,110</b>	<b>894,531</b>
Less : Encashed during the year		986,258	272,857
		<b>90,852</b>	<b>621,674</b>
<b>10.00 Other Long Term Loans</b>			
Staff Loan	10.01	-	512,000
Motorcycle and By-cycle Loan	10.02	1,166,841	1,219,943
		<b>1,166,841</b>	<b>1,731,943</b>
<b>10.01 Staff Loan</b>			
Opening balance		512,000	498,000
Add: Disbursement during the year		117,000	50,000
		<b>629,000</b>	<b>548,000</b>
Less: Recovery during the year		629,000	36,000
		-	<b>512,000</b>
<b>10.02 Motorcycle and By-cycle Loan</b>			
Opening balance		1,219,943	1,028,985
Add: Disbursement during the year		1,580,241	819,949
		<b>2,800,184</b>	<b>1,848,934</b>
Less : Recovery during the year		1,633,343	628,991
		<b>1,166,841</b>	<b>1,219,943</b>
<b>11.00 Loans to Members</b>			
Jagoron Loans	11.01	104,826,831	91,944,098
Agrosor Loans	11.02	74,745,645	60,629,629
Sufalan Loans	11.03	7,508,715	1,254,396
ENRICH Loans	11.04	13,844,721	10,113,256
Buniad Loans	11.05	4,039,850	3,536,278
LRL Loan	11.06	3,907,702	
		<b>208,873,464</b>	<b>167,477,657</b>
<b>11.01 Jagoron Loans</b>			
Opening balance		91,944,098	101,037,995
Add: Loan disbursement during the year		194,560,520	148,743,000
		286,504,618	249,780,995
Less: Loan recovery during the year		181,677,787	157,803,529
Less: Loan adjustment during the year		-	33,368
		<b>104,826,831</b>	<b>91,944,098</b>





		(Figures in BDT)	
Particulars	Note(s)	30 June 2021	30 June 2020
<b>11.02 Agrosor Loans</b>			
Opening balance		60,629,629	50,135,998
Add: Loan disbursement during the year		123,679,554	96,443,000
		<u>184,309,183</u>	<u>146,578,998</u>
Less: Loan recovery during the year		109,563,538	85,949,369
		<u><b>74,745,645</b></u>	<u><b>60,629,629</b></u>
<b>11.03 Sufalan Loans</b>			
Opening balance		1,254,396	6,989,915
Add: Loan disbursement during the year		16,488,150	6,482,000
		<u>17,742,546</u>	<u>13,471,915</u>
Less: Loan recovery during the year		10,233,831	12,175,650
Less: Loan adjustment during the year		-	41,869
		<u><b>7,508,715</b></u>	<u><b>1,254,396</b></u>
<b>11.04 ENRICH Loans</b>			
Opening balance		10,113,256	10,024,315
Add: Loan disbursement during the year		24,965,000	16,910,000
		<u>35,078,256</u>	<u>26,934,315</u>
Less: Loan recovery during the year		21,233,535	16,821,059
		<u><b>13,844,721</b></u>	<u><b>10,113,256</b></u>
<b>11.05 Buniad Loans</b>			
Opening balance		3,536,278	3,289,329
Add: Loan disbursement during the year		5,853,000	6,283,000
		<u>9,389,278</u>	<u>9,572,329</u>
Less: Loan recovery during the year		5,349,428	6,036,051
		<u><b>4,039,850</b></u>	<u><b>3,536,278</b></u>
<b>11.06 LRL Loan</b>			
Opening Balance		-	-
Add: Loan disbursement during the year		8,737,000	-
		<u>8,737,000</u>	<u>-</u>
Less: Loan recovery during the year		4,829,298	-
		<u><b>3,907,702</b></u>	<u>-</u>
<b>12.00 Loan to Programs and Projects</b>			
PACE & SCBID-B Project	12.01	1,308,545	2,001,451
Adolescent & Cultural Program	12.02	607,819	835,840
Anukul Foundation (PHCP)	12.03	234,000	497,975
Anukul Foundation (Suchala)	12.04	-	477,425
ENRICH Sambriddhi Project (PKSF)	12.05	3,421,002	3,367,460
General Fund		1,093,118	723,156
PHCP Loan		124,156	-
		<u><b>6,788,640</b></u>	<u><b>7,903,307</b></u>
<b>12.01 PACE &amp; SCBID-B Project</b>			
Opening balance		2,001,451	3,794,698
Add: Disbursement during the year		163,761	2,065,748
		<u>2,165,212</u>	<u>5,860,446</u>
Less : Recovery during the year		856,667	3,858,995
		<u><b>1,308,545</b></u>	<u><b>2,001,451</b></u>
<b>12.02 Adolescent &amp; Cultural Program</b>			
Opening balance		835,840	989,571
Add: Disbursement during the year		416,800	756,841
		<u>1,252,640</u>	<u>1,746,412</u>
Less : Recovery during the year		644,821	910,572
		<u><b>607,819</b></u>	<u><b>835,840</b></u>





		(Figures in BDT)	
Particulars	Note(s)	30 June 2021	30 June 2020
<b>12.03 Anukul Foundation (PHCP)</b>			
Opening balance		497,975	293,723
Add: Disbursement during the year		330,243	445,072
		<u>828,218</u>	<u>738,795</u>
Less : Recovery during the year		594,218	240,820
		<u><b>234,000</b></u>	<u><b>497,975</b></u>
<b>12.04 Anukul Foundation (Suchala)</b>			
Opening balance		477,425	477,425
Add: Disbursement during the year		-	-
		<u>477,425</u>	<u>477,425</u>
Less : Paid from (Suchala)		477,425	-
		<u>-</u>	<u><b>477,425</b></u>
<b>12.05 ENRICH Sambriddhi Project (PKSF)</b>			
Opening balance		3,367,460	6,399,736
Add: Disbursement during the year		3,688,372	5,203,233
		<u>7,055,832</u>	<u>11,602,969</u>
Less : Recovery during the year		3,634,830	8,235,509
		<u><b>3,421,002</b></u>	<u><b>3,367,460</b></u>
<b>13.00 Other Short Term Loans</b>			
Loan to Executive Director	13.01	2,243,024	2,501,920
PF Fund Loan	13.02	880,700	50,000
Loan to Mirsarai Autism Center	13.03	1,597,749	1,597,749
		<u><b>4,721,473</b></u>	<u><b>4,149,669</b></u>
<b>13.01 Loan to Executive Director</b>			
Opening balance		2,501,920	-
Add: Disbursement during the year		-	2,501,920
		<u>2,501,920</u>	<u>2,501,920</u>
Less : Recovery during the year		258,896	-
		<u><b>2,243,024</b></u>	<u><b>2,501,920</b></u>
<b>13.02 PF Fund Loan</b>			
Opening balance		50,000	-
Add: Disbursement during the year		855,700	50,000
		<u>905,700</u>	<u>50,000</u>
Less : Recovery during the year		25,000	-
		<u><b>880,700</b></u>	<u><b>50,000</b></u>
<b>13.03 Loan to Mirsarai Autism Center</b>			
Opening balance		1,597,749	-
Add: Disbursement during the year		200,000	1,687,749
		<u>1,797,749</u>	<u>1,687,749</u>
Less : Recovery during the year		200,000	90,000
		<u><b>1,597,749</b></u>	<u><b>1,597,749</b></u>
<b>14.00 Advances, Deposits and Prepayments</b>			
Office Advance	14.01	3,559,890	2,507,462
Advance Rent	14.02	318,000	374,000
Other Advance	14.03	-	65,247
Programs Staff Advances		2,167,368	1,339,443
Programs Advances for expenses		614,144	168,324
		<u><b>6,659,402</b></u>	<u><b>4,454,476</b></u>
<b>14.01 Office Advance</b>			
Opening balance		2,507,462	604,820
Add: Disbursement during the year		6,725,354	6,093,048
		<u>9,232,816</u>	<u>6,697,868</u>
Less : Recovery during the year		5,672,927	4,190,406
		<u><b>3,559,889</b></u>	<u><b>2,507,462</b></u>





(Figures in BDT)

Particulars	Note(s)	30 June 2021	30 June 2020		
<b>14.02 Advance Rent</b>					
Opening balance		374,000	203,819		
Add: Disbursement during the year		125,000	349,000		
		<b>499,000</b>	<b>552,819</b>		
Less : Recovery during the year		181,000	178,819		
		<b>318,000</b>	<b>374,000</b>		
<b>14.03 Other Advance</b>					
Opening balance		65,247	60,247		
Add: Disbursement during the year		42,000	18,500		
		107,247	78,747		
Less : Recovery during the year		107,247	13,500		
		-	<b>65,247</b>		
<b>15.00 Unsettled Staff Advance</b>					
Opening balance		102,095	175,636		
Add: Disbursement during the year		-	9,706		
		102,095	185,342		
Less : Recovery during the year		102,095	83,247		
		-	<b>102,095</b>		
<b>16.00 Cash at Bank</b>					
<b>Name of Bank</b>	<b>Branch</b>	<b>Type</b>	<b>Account No.</b>		
Janata Bank Ltd.	Jorargonj	CD	4325	49,380	554,230
Janata Bank Ltd.	Jorargonj	SB	7593	124,820	767,881
Mutual Trust Bank Ltd.	Abu Turab	SND	0092	-	297
The Primer Bank Ltd.	Mirsarai	SND	0003	21,821	-
Pubali Bank Ltd.	Barayarhat	CD	6321	337,351	408,131
Prime Bank Ltd.	Heyakow	CD	7580	-	1,939
Janata Bank Ltd.	Korerhat	CD	8581 (Old 9239)	-	1,705
Rupali Bank Ltd.	Abu Turab	SND	0006	162,650	870,395
Pubali Bank Ltd.	Mirsarai	CD	9976	9,467	84,177
National Bank Ltd.	Mirsarai	SND	2689	4,516	-
Premier Bank Ltd.	Mirsarai	SND	0006	129,692	68,801
Union Bank Ltd.	Jorargonj	SND	0021	419,353	1,066,005
Prime Bank Ltd.	Narayanhat	CD	7454 (Old 0371)	-	451
NRB Global Bank Ltd.	Narayanhat	CD	5396	324,803	102,479
Union Bank Ltd.	Jorargonj	SND	0032	331,852	432,205
Rupali Bank Ltd.	Ramgar	SND	0729	152,459	172,265
Janata Bank Ltd.	Shaherkhali	CD	6477 (Old 0074)	61,633	217,916
Global Islami Bank	Heyakow	SND	0221	676,235	-
FSIBL	Korerhat	CD	0265	370,084	-
Bank Balance of Various Project				843,807	107,241
				<b>4,019,922</b>	<b>4,856,118</b>
<b>17.00 Loan from PKSF</b>					
Loan from PKSF (Long Term Portion)	17.01			36,149,162	26,297,627
Loan from PKSF (Current Portion)	17.02			47,908,335	42,480,706
				<b>84,057,497</b>	<b>68,778,333</b>
<b>17.01 Loan from PKSF (Long Term Portion)</b>					
Jagoron				19,775,000	13,978,750
Agrosor				6,895,000	8,791,250
Buniad				1,833,330	-
Sufalan					145,834
ENRICH Income Generating Activities (IGA)				4,625,000	3,006,208
ENRICH Asset Creation Loans (ACL)				333,332	375,585
ENRICH Livelihood Improvement Loans (LIL)				187,500	-
Livelihood Restoration Loan				2,500,000	-
				<b>36,149,162</b>	<b>26,297,627</b>





Particulars	Note(s)	(Figures in BDT)	
		30 June 2021	30 June 2020
<b>17.02 Loan from PKSF (Current Portion)</b>			
Jagoron		16,300,000	19,521,250
Agrosor		15,200,000	11,703,750
Buniad		1,666,668	2,499,999
Sufalan		7,000,000	4,854,166
ENRICH Income Generating Activities (IGA)		5,375,000	3,493,792
ENRICH Livelihood Improvement Loans (LIL)		100,000	225,000
ENRICH Asset Creation Loans (ACL)		266,667	182,749
Livelihood Restoration Loan		2,000,000	-
		<b>47,908,335</b>	<b>42,480,706</b>
<b>18.00 Loan from Commercial Banks</b>			
Opening Balance		1,675,999	6,577,115
Add: Interest during the year		-	779,827
		1,675,999	7,356,942
Less: Refund during the year		2,029,817	3,179,023
Less: Transferred to Loan Payable by ED		-	2,501,920
Less: Loan Adjusted with General Fund		(353,818)	-
		<b>-</b>	<b>1,675,999</b>
<b>19.00 Loan from Anukul Foundation</b>			
Opening Balance		4,859,496	5,985,247
Add: Received during the year		6,000,000	2,000,000
		<b>10,859,496</b>	<b>7,985,247</b>
Less: Refunded during the year		3,093,401	3,125,751
		<b>7,766,095</b>	<b>4,859,496</b>
<b>19.01 Breakup of the Loan from Anukul Foundation</b>			
Current Portion of Loan from Anukul Foundation		3,611,623	3,401,874
Long Term Portion of Loan from Anukul Foundation		4,154,472	1,457,622
		<b>7,766,095</b>	<b>4,859,496</b>
<b>20.00 Loan from other Sources</b>			
Loan Payable by ED		235,853	2,501,920
Loan From MFP		3,703,463	7,447,147
Advance from Staff		123,850	-
Loan from ED ( Project )		-	319,853
Loan from SMP		2,000,842	-
Project Loan		2,131,376	-
Project Member Savings		1,200,000	-
		<b>9,395,384</b>	<b>10,268,920</b>
<b>20.01 Loan payable by ED</b>		-	2,501,920
		<b>-</b>	<b>2,501,920</b>
<b>21.00 Due to Programs and Projects</b>			
ENRICH Sambriddhi & PACE Project Project	21.01	892,645	114,986
		<b>892,645</b>	<b>114,986</b>
<b>21.01 ENRICH Sambriddhi &amp; PACE Project</b>			
Opening Balance		114,986	2,967,413
Add: Addition during the year		3,990,315	3,774,509
		<b>4,105,301</b>	<b>6,741,922</b>
Less: Paid during the year		3,212,656	6,626,936
		<b>892,645</b>	<b>114,986</b>
<b>22.00 Risk Fund</b>			
Opening Balance		10,810,061	8,924,255
Add: Addition during the year		3,693,050	2,246,465
		<b>14,503,111</b>	<b>11,170,720</b>
Less: Paid during the year		1,349,986	360,659
		<b>13,153,125</b>	<b>10,810,061</b>





		(Figures in BDT)	
Particulars	Note(s)	30 June 2021	30 June 2020
<b>23.00 Members Savings</b>			
Jagoron Savings		50,952,361	47,761,770
Agrosor Savings		21,726,182	18,708,918
Buniad (UP)		2,214,953	2,145,889
ENRICH Income Generating Activities (IGA)		4,552,250	4,030,078
Voluntary Savings		101,757	365,057
Monthly Savings		24,242,126	6,741,983
		<b>103,789,629</b>	<b>79,753,695</b>
<b>24.00 Loan Loss Provision (LLP)</b>			
Opening Balance		7,147,284	6,333,570
Add: Provision made during the year		2,094,437	813,714
		9,241,721	7,147,284
Less: Adjusted during the year		-	-
		<b>9,241,721</b>	<b>7,147,284</b>
<b>25.00 Other Liabilities and Provisions</b>			
Audit Fee		60,000	50,000
Junket Fund	25.01	-	133,520
Staff Security Fund	25.02	633,710	689,465
Provident Fund	25.03	316,282	4,662,310
Staff Welfare Fund	25.04	6,100	390,436
Provision for Interest on DPS		404,394	2,400
PF Loan Account		4,700,000	-
SWF Loan		500,000	-
Unclaimed Savings		60,763	-
		<b>6,681,249</b>	<b>5,925,731</b>
<b>25.01 Junket Fund</b>			
Opening Balance		133,520	60,320
Add: Addition during the year		-	149,800
		133,520	210,120
Less: Paid during the year		133,520	76,600
		-	<b>133,520</b>
<b>25.02 Staff Security Fund</b>			
Opening Balance		689,465	606,500
Add: Addition during the year		148,671	276,000
		838,136	882,500
Less: Paid/ Adjust during the year		204,426	193,035
		<b>633,710</b>	<b>689,465</b>
<b>25.03 Provident Fund</b>			
Opening Balance		4,662,310	4,034,958
Add: Employees contribution during the year		3,841,323	1,675,198
Organization contribution during the year		1,334,665	636,319
		9,838,298	6,346,475
Less: Paid/Adjusted during the year		9,522,016	1,684,165
		<b>316,282</b>	<b>4,662,310</b>
<b>25.04 Staff Welfare Fund</b>			
Opening Balance		390,436	372,060
Add: Addition during the year		368,142	220,300
		758,578	592,360
Less: Paid during the year		752,478	201,924
		<b>6,100</b>	<b>390,436</b>
<b>25.05 Staff DPS Fund</b>			
Opening Balance		2,400	-
Add: Addition during the year		-	22,100
		2,400	22,100
Less: Paid during the year		2,400	19,700
		-	<b>2,400</b>





(Figures in BDT)

Particulars	Note(s)	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>26.00 Service Charges on Loan</b>			
Jagoron		22,952,755	20,566,475
Agrosor		14,040,135	11,203,802
Sufalan		1,064,304	860,727
ENRICH Sambriddhi		2,559,858	3,002,315
Buniad		533,806	604,933
LRL		562,162	-
		<b>41,713,020</b>	<b>36,238,252</b>
<b>27.00 Rental and Other Income</b>			
Office Rent		-	80,500
Other Income		2,060,713	1,035,371
		<b>2,060,713</b>	<b>1,115,871</b>
<b>28.00 Income from project</b>			
Income from General Fund	Annex "A"	2,477,072	1,146,263
Income from ENRICH	Annex "B"	1,715,086	5,826,922
Income from PRIDE	Annex "C"	120	-
Income from PHCP	Annex "D"	-	-
Income from ACSP	Annex "E"	202,037	380,840
Income from Sexual Reproductive Health	Annex "F"	90	-
Income from PRISE	Annex "G"	471	-
Income from Connect People	Annex "H"	25	-
Income from Sanjog	Annex "I"	-	-
Income from Mirsarai Autism Centre	Annex "J"	1,624,800	-
Income from Gender Based Violence	Annex "K"	37,805	-
Income from OSCE project	Annex "L"	319	-
PACE		-	357
SCBID-B		-	690
		<b>6,057,825</b>	<b>7,355,072</b>
<b>29.00 Interest on Members Savings</b>			
General Savings		5,240,753	3,779,884
Voluntary Savings		184,046	32,000
Monthly Savings		797,853	23,820
		<b>6,222,652</b>	<b>3,835,704</b>
<b>30.00 Service Charge on PKSF Loans</b>			
Jagoron		1,671,250	1,692,500
Agrosor		990,625	898,750
Buniad		21,249	28,332
Sufalan		200,000	470,834
ENRICH Income Generating Activities (IGA)		371,250	442,500
ENRICH Livelihood Improvement Loans (LIL)		4,063	6,063
ENRICH Asset Creation Loans (ACL)		9,999	12,542
Service Charge on PKSF		187,500	-
		<b>3,455,936</b>	<b>3,551,521</b>
<b>31.00 Salaries and Allowances</b>			
Salaries		15,613,838	14,407,276
Festival Allowances		1,230,299	1,513,290
Overtime and Other Allowances		1,224,941	1,577,957
		<b>18,069,078</b>	<b>17,498,523</b>





		(Figures in BDT)	
Particulars	Note(s)	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>32.00 Other Operating Expenses</b>			
Consultancy and Other Audit		101,615	32,000
Advertisement		34,975	35,780
Rent, Rates and Taxes		222,354	221,418
Rebate and Discount Granted		330,117	229,896
Donation		148,120	90,165
Medical and Health Allowance		403,230	-
Work Aid Allowance		74,000	2,000
Software Fee		339,525	110,400
Contribution to Provident Fund		777,833	636,319
CSR cost		1,646,276	-
Tree Plantation		134,769	-
Hardship Allowance		639,049	-
Hill Allowance		197,503	-
Miscellaneous		42,350	89,563
		<b>5,091,716</b>	<b>1,447,541</b>
<b>33.00 Expenses to various Projects</b>			
Expenses from General Fund	Annx "A"	517,955	1,451,596
Expenses from ENRICH	Annx "B"	3,218,723	4,280,905
Expenses from PRIDE	Annx "C"	732,627	546,810
Expenses from PHCP	Annx "D"	276,843	245,072
Expenses from ACSP	Annx "E"	606,199	967,449
Expenses from Sexual Reproductive Health	Annx "F"	993,699	-
Expenses from PRISE	Annx "G"	184,056	-
Expenses from Connect People	Annx "H"	823,375	-
Expenses from Sanjog	Annx "I"	1,313,865	-
Expenses from Mirsarai Autism Centre	Annx "J"	1,893,633	-
Expenses from Gender Based Violence	Annx "K"	14,240,896	-
Expenses from OSCE project	Annx "L"	760,304	-
PACE		-	1,463,173
SCBID-B		-	1,149,868
Depreciation		-	50,124
		<b>25,562,175</b>	<b>10,154,997</b>
<b>34.00 Loan Disbursement to Members</b>			
Jagoron		190,578,000	148,743,000
Agrasor		122,824,000	96,443,000
Buniad		5,853,000	6,482,000
Sufalan		16,488,000	6,283,000
LRL Loan		8,687,000	16,910,000
ENRICH Sambriddhi		24,965,000	-
		<b>369,395,000</b>	<b>274,861,000</b>
<b>35.00 Loans Recover from Members</b>			
Jagoron		177,515,135	157,803,529
Agrasor		108,505,925	85,949,369
Buniad		5,346,680	12,175,650
Buniad		10,223,652	6,036,051
LRL Loan		4,828,193	16,821,059
Enrich Loan (IGA)		19,136,184	-
Enrich Loan (LIL)		530,917	-
Enrich project (ACL)		1,516,434	-
		<b>327,603,120</b>	<b>278,785,658</b>
<b>36.00 Loan received from Different Sources</b>			
Loan received from PKSF	36.01	60,500,000	46,800,000
Loan received from Anukul Foundation		6,000,000	2,000,000
		<b>66,500,000</b>	<b>48,800,000</b>
<b>36.01 Loan received from PKSF</b>			
Jagoron		22,000,000	19,000,000
Agrosor		12,500,000	13,500,000







(Figures in BDT)

Particulars	Note(s)	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
Sufalan		10,000,000	10,000,000
ENRICH (IGA, LIL & ACL)		8,000,000	2,300,000
Buniad		3,000,000	2,000,000
LRL		5,000,000	-
		<b>60,500,000</b>	<b>46,800,000</b>
<b>37.00 Repayment of Loan received from Different Sources</b>			
Repayment of Loan received from PKSF	37.01	45,220,836	51,875,002
Repayment of Loan received from Anukul Foundation		3,093,401	3,125,751
		<b>48,314,237</b>	<b>55,000,753</b>
<b>37.01 Repayment of Loan received from PKSF</b>			
Jagoron		19,425,000	17,500,000
Agrasor		10,900,000	8,800,000
Sufalan		8,000,000	18,000,000
ENRICH (IGA, LIL & ACL)		4,395,835	5,408,333
Buniad		2,000,001	2,166,669
Livelihood Restoration Loan (LRL)		500,000	-
		<b>45,220,836</b>	<b>51,875,002</b>
<b>38.00 Members Savings received</b>			
Jagoron		35,131,225	28,742,759
Agrasor		8,489,666	6,690,289
Buniad (UP)		1,534,474	1,640,079
ENRICH Income Generating Activities (IGA)		2,747,129	2,560,324
Voluntary Savings		65,070	269,048
Monthly Savings		21,062,020	6,661,163
		<b>69,029,584</b>	<b>46,563,662</b>
<b>39.00 Refund of Members Savings</b>			
Jagoron		30,301,191	25,406,874
Agrasor		10,970,474	7,598,121
Buniad (UP)		1,232,630	1,086,915
ENRICH Income Generating Activities (IGA)		2,446,587	2,339,733
Voluntary Savings		331,822	879,663
Monthly Savings		3,564,377	227,400
		<b>48,847,081</b>	<b>37,538,706</b>
<b>40.00 Recovery of Loan to Projects and Others</b>			
ENRICH		6,603,197	12,042,268
PACE		-	4,421,198
Adolescent		644,821	1,466,961
PHCP		42,649	240,820
General Fund		3,400,000	-
Mirsarai Autism Center		200,000	-
Staff Welfare Fund		500,000	-
PF Loan		4,700,000	-
Loan refund from ED		695,840	-
Others		2,769,992	-
		<b>19,556,499</b>	<b>18,171,247</b>
<b>41.00 Payment of Loan to Programs and Others</b>			
ENRICH		6,596,739	10,069,535
PACE		-	5,363,743
Adolescent		416,800	1,431,291
PHCP		20,500	445,072
General Fund		3,562,484	-
Mirsarai Autism Center		200,000	-
Staff Welfare Fund		509,637	-
PF Loan		4,728,157	-
Others		1,334,427	-
		<b>17,368,744</b>	<b>17,309,641</b>





(Figures in BDT)

Particulars	Note(s)	01 July 2020 to 30 June 2021	01 July 2019 to 30 June 2020
<b>42.00 Service Charge on Members Loan</b>			
Jagoron		22,845,815	20,514,254
Agrasor		13,927,130	11,168,262
Sufalan		1,048,668	891,685
Buniad		532,438	604,547
ENRICH Sambriddhi		2,691,731	2,157,801
LRL Loan		561,438	-
		<b>41,607,220</b>	<b>35,336,549</b>
<b>43.00 Capital Expenditure</b>			
Furniture and fixture		65,816	141,149
Computer, printer and software		457,811	64,060
Electric equipment		112,795	41,150
Mobile		-	26,500
Other assets		4,700	8,562
Vehicle (Micro)		3,819,330	-
Parking Space		125,690	-
		<b>4,586,142</b>	<b>281,421</b>





**Organization for the Poor Community Advancement (OPCA)**  
**Schedule of Property, Plant and Equipment**  
As at 30 June 2021

Particulars	Assets Cost			Rate of Dep. (%)	Depreciation Provision			Written Down Value as at 30 June 2021
	Opening balance	Addition during the year	Disposal during the year		Opening balance	Charged during the year	Adjustment during the year	
Land	480,000	-	-		-	-	-	480,000
Lease Hold Land	167,582	-	-		-	-	-	167,582
Furniture and Fixture	1,158,716	65,816	-	10%	399,702	68,528	468,230	756,302
Computer, Printer and Software	965,220	457,811	-	20%	663,036	199,471	862,507	560,524
Electric Equipment	270,128	112,795	-	20%	174,518	44,298	218,817	164,107
Bicycle	201,500	-	-	10%	19,764	-	19,764	181,736
Mobile	56,940	-	-	20%	25,054	9,439	34,493	22,447
Other Assets	56,712	4,700	-	20%	26,770	11,730	38,500	22,912
Parking Space	-	125,690	-	10%	-	-	-	125,690
Vehicle (Car)	-	3,819,330	-	10%	-	92,963	-	3,726,367
<b>As on 30 June 2021</b>	<b>3,356,798</b>	<b>4,586,142</b>	<b>-</b>		<b>1,308,844</b>	<b>426,429</b>	<b>1,735,274</b>	<b>6,207,667</b>
<b>As on 30 June 2020</b>	<b>3,075,377</b>	<b>281,421</b>	<b>-</b>		<b>912,689</b>	<b>396,154</b>	<b>1,308,843</b>	<b>2,047,955</b>



**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**General Fund**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex "A"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	83,839	191,000	Donation Received	493,000	1,121,842
Mobile & Postage	1,400	-	Bank Interest	16	421
Lunch Allowances	46,130	24,932	Other Income	4,056	24,000
Entertainment	200	-	Donation from others	1,980,000	-
Travelling & D.A	52,152	82,343			
Training & Meeting	44,314	1,670			
Organization contribution	221,957	380,840			
Bank charge & commission	5,880	3,625			
Repair & Maintenance	18,016	7,446			
Fuel	8,370	3,470			
Stationery	6,244	4,396			
Bonus & Honorarium	4,000	16,500			
Depreciation expense	6,591	6,938			
Utilities	2,393	141			
Medicine Cost	6,469	3,380			
Seed & Seedling	-	1,890			
Others	-	1,000			
CSR Cost	-	722,025			
Office Rent	10,000	-			
<b>Total Expenditure</b>	<b>517,955</b>	<b>1,451,596</b>	<b>Total Income</b>	<b>2,477,072</b>	<b>1,146,263</b>
<b>Excess of Income over Expenditure</b>	<b>1,959,117</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>-</b>	<b>305,333</b>
	<b>2,477,072</b>	<b>1,451,596</b>		<b>2,477,072</b>	<b>1,451,596</b>

**General Fund**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	17	7,500	Loan repaid MFP/ED	5,000,000	582,500
Cash at Bank	1,197	206,669	Staff Salary	83,839	191,000
	<b>1,214</b>	<b>214,169</b>	Loan to MAC, MFP & OSCP	3,752,189	-
			Utilities	2,393	141
Loan from MFP	4,930,000	830,000	Honorarium	4,000	16,500
Advanced Collection	-	250,857	Photocopy, Printings	-	4,396
Donation	493,000	1,121,842	Mobile & Postage	1,400	-
Bank Interest	16	421	Lunch Allowances	46,130	24,932
Project fund	1,742,588	1,745,058	Entertainment	200	-
Other Income	3,056	24,000	Travelling & D.A	52,152	82,343
Motor Cycle Sale	20,000	-	Training & Meeting	44,314	1,670
Loan Realized	11,000	-	Bank charge & commission	5,880	3,625
Members saving	1,200,000	-	Office Rent	10,000	-
Loan From SMP	2,000,000	-	Advanced Payment	194,000	1,442,300
Donation from others	1,980,000	-	Organization contribution	221,957	380,840
			Project Fund Transfer	1,742,588	715,675
			Repair & Maintenance	18,016	7,446
			Fuel	8,370	3,470
			Medicine Cost	6,420	3,380
			Seed & Seedling	-	1,890
			Varmi Compost	-	1,000
			CSR Cost	-	722,025
			Office Equipment	11,515	-
			Other Expenses	49	-
			Advanced Payment	29,000	-
			Stationery	6,244	-
			Project Loan	10,000	-
			OSP Refund	1,125,634	-
				<b>12,376,290</b>	<b>4,185,133</b>
			<b>Closing Balance:</b>		
			Cash in hand	3	17
			Cash at Bank	4,581	1,197
<b>Total</b>	<b>12,380,874</b>	<b>4,186,347</b>	<b>Total</b>	<b>12,380,874</b>	<b>4,186,347</b>



**General Fund**  
**Statement of Financial Position**  
**As at June 30, 2021**

FUND & LIABILITIES			PROPERTY & ASSETS	Annex "A"	
	2020-2021	2019-2020		2020-2021	2019-2020
<b>Capital Fund:</b>	<b>2,571,443</b>	<b>612,326</b>	<b>Fixed Assets:</b>	<b>784,328</b>	<b>779,404</b>
Cumulative surplus	2,571,443	612,326	Land	480,000	480,000
			Motor-cycle	104,419	109,915
<b>Project fund</b>	<b>1,719,383</b>	<b>1,719,383</b>	Furniture	20,812	21,907
<b>Liabilities:</b>	<b>3,230,852</b>	<b>80,852</b>	Lease Hold Land	167,582	167,582
Loan account (ED)	10,010	80,010	Office Equipment	11,515	-
Loan from SMP	2,000,842	842	<b>Other Assets:</b>	<b>6,732,766</b>	<b>1,631,943</b>
Advance Received	20,000	-	Staff Advance	1,562,443	1,339,443
Members saving	1,200,000	-	Loan to MFP	292,500	292,500
			Loan to MAC, MFP & OSCP	3,752,189	-
			OSP Refund	1,125,634	-
			<b>Cash &amp; Bank Balance:</b>	<b>4,584</b>	<b>1,214</b>
			Cash in hand	3	17
			Cash at Bank	4,581	1,197
<b>Total</b>	<b><u>7,521,678</u></b>	<b><u>2,412,561</u></b>	<b>Total</b>	<b><u>7,521,678</u></b>	<b><u>2,412,561</u></b>



**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**ENRICH Project**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex. "B"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	2,512,234	2,861,930	Fund Receipt From Donor	1,512,656	-
Bonus & Allowances	77,209	239,225	Health card	137,900	110,000
Rent & utilities	261,403	242,618	Diabetes	64,530	38,230
Printing & stationery	104,366	137,079	Other Income	-	126
Travelling & D.A	-	127,138			
Mobile & Postage	23,935	30,880			
Meeting & Training	7,457	-			
Satellite Clinic	18,983	204,010			
Static clinic	-	3,069			
Health camp	17,368	18,953			
Eye camp	-	18,400			
Medical tools	17,640	15,897			
Chalk purchase	4,050	7,412			
Coordination meeting	8,400	18,672			
Ward co-ordination meeting	12,532	20,648			
Union coordination meeting	14,400	2,448			
Income incremental training	-	76,164			
Youth development	23,838	26,515			
Youth co-ordination meeting	1,049	4,566			
Day observation	1,822	7,060			
Youth ward co-ordination meeting	-	17,685			
Diabetes stick purchase	-	24,000			
Health card & BP machine	112,037	54,528			
Cultural and sports program	-	26,093			
Medical service expenses	-	92,466			
Depreciation	-	3,449			
<b>Total Expenditure</b>	<b>3,218,723</b>	<b>4,280,905</b>	<b>Total Income</b>	<b>1,715,086</b>	<b>148,356</b>
<b>Excess of income over Expenditure</b>		-	<b>Excess of Expenditure over Income</b>	1,503,637	4,132,549
	<b>3,218,723</b>	<b>4,280,905</b>		<b>3,218,723</b>	<b>4,280,905</b>

**ENRICH Project**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>			Loan account	-	8,236,299
Cash in hand	48,000	-	Advance for expenses	-	388,768
Cash at Bank	-	-	Staff Salary	2,512,234	2,861,930
	<b>48,000</b>	-	Salary & Bonus	77,209	239,225
			Rent & utilities	261,403	242,618
Fund account	1,512,656	5,678,566	Printing & stationery	104,366	137,079
Loan account	5,328,372	6,694,333	Travelling & D.A	-	127,138
Health card	137,900	110,000	Mobile & Postage	23,935	30,880
Diabetes	64,530	38,230	Meeting & Training	7,457	-
Advance collection	-	429,268	Satellite Clinic	18,983	204,010
Other Income	-	126	Static clinic	-	3,069
			Health camp	17,368	18,953
			Eye camp	-	18,400
			Medical tools	17,640	15,897
			Chalk purchase	4,050	7,412
			Coordination meeting	8,400	18,672
			Ward co-ordination meeting	12,532	20,648
			Union co-ordination meeting	14,400	2,448





			Income incremental training	-	76,164
			Youth development	23,838	26,515
			Youth co-ordination meeting	1,049	4,566
			Day observation	1,822	7,060
			Youth ward co-ordination meeting	-	17,685
			Diabetes stick purchase	-	24,000
			Health card & BP machine	112,037	54,528
			Cultural and sports program	-	26,093
			Medical service expenses	-	92,466
			Loan Refund to Branch	3,706,850	-
			Staff Advance refund	117,885	-
				<b>7,043,458</b>	<b>12,902,523</b>
			<b>Closing Balance:</b>		
			Cash in hand	48,000	48,000
			Cash at Bank	-	-
<b>Total</b>	<b>7,091,458</b>	<b>12,950,523</b>	<b>Total</b>	<b>7,091,458</b>	<b>12,950,523</b>

**ENRICH Project**  
**Statement of Financial Position**  
**As at June 30, 2021**

FUND & LIABILITIES			PROPERTY & ASSETS	Annex. "B"	
	2020-2021	2019-2020		2020-2021	2019-2020
<b>Capital Fund</b>	<b>(652,148)</b>	<b>(4,476,883)</b>	<b>Fixed assets</b>	<b>31,040</b>	<b>31,040</b>
Cumulative surplus	(652,148)	(4,476,883)			
			<b>Advance to Staff</b>	<b>117,885</b>	<b>-</b>
<b>Liabilities:</b>	<b>849,073</b>	<b>4,555,923</b>	<b>Cash &amp; Bank Balance</b>	<b>48,000</b>	<b>48,000</b>
Loan account	808,573	4,515,423	Cash in hand	48,000	48,000
Advance for expenses	40,500	40,500	Cash at Bank	-	-
Advance from PKSF	-	-			
<b>Total</b>	<b>196,925</b>	<b>79,040</b>	<b>Total</b>	<b>196,925</b>	<b>79,040</b>



**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**PRIDE Project**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex."C"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	451,860	310,000	Bank Interest Income	120	-
Support tools for disabled	17,072	15,000			
EIC materials distribution	23,870	23,500			
E-health & telemedicine	6,830	6,110			
SBDIDRM functions	10,950	2,020			
School competition	5,500	1,980			
Quality assistance	6,000	22,462			
Communication expenses	10,890	6,950			
Audit expenses	-	15,000			
Stationery & maintenance	12,950	6,955			
Consultancy Fees	2,500	15,000			
Utilities	6,198	6,246			
Day Observation	14,510	2,200			
Travelling & DA	-	10,090			
Training & Meeting	35,865	16,047			
Program focal	24,400	87,250			
Provision for Expenses	15,000	-			
Exp. for vulnerable Children	70,277	-			
Bank Charge	1,070	-			
Conveyance	3,135	-			
CSR Cost	5,500	-			
Medicine Cost	8,250	-			
<b>Total Expenditure</b>	<b>732,627</b>	<b>546,810</b>	<b>Total Income</b>	<b>120</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>732,507</b>	<b>546,810</b>
	<b>732,627</b>	<b>546,810</b>		<b>732,627</b>	<b>546,810</b>

**PRIDE Project**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2021-2020	2019-2020	Payments	2021-2020	2019-2020
<b>Opening Balance:</b>			Loan account (EC/ED)	-	1,000
Cash in hand	11,225	-	Loan account (MFP/GF)	-	146,050
Cash at Bank	117,742	52,749	Staff Salary	451,860	310,000
	<b>128,967</b>	<b>52,749</b>	Support tools for disabled	17,072	15,000
			Day Observation	14,510	2,200
Loan account (EC/ED)	5,000	-	Travelling	-	10,090
Loan account (MFP/GF)	-	146,050	Advance for expenses	151,506	193,767
Fund account	806,626	713,095	Training & Meetings	35,865	16,047
Advances collected	11,950	104,700	EIC materials distribution	23,870	23,500
Bank Interest Income	120	-	E-health & telemedicine	6,830	6,110
			SBDIDRM functions	10,950	2,020
			School competition	5,500	1,980
			Program focal	24,400	87,250
			Quality assistance	6,000	22,462
			Communication expenses	10,890	6,950
			Audit expenses	-	15,000
			Stationery & maintenance	12,950	6,955
			Consultancy Fees	2,500	15,000
			Utilities	6,198	6,246
			Exp. for vulnerable Children	70,277	-
			Bank Charge	1,070	-
			Provision Paid	15,000	-
			Conveyance	3,135	-
			CSR Cost	5,500	-
			Loan refund	5,000	-
			Medicine Cost	8,250	-
				<b>889,133</b>	<b>887,627</b>
			<b>Closing Balance:</b>		
			Cash in hand	10	128,967
			Cash at Bank	63,520	-
<b>Total</b>	<b>952,663</b>	<b>1,016,594</b>	<b>Total</b>	<b>952,663</b>	<b>1,016,594</b>





PRIDE Project  
 Statement of Financial Position  
 As at June 30, 2021

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	Annex."C"	
				2020-2021	2019-2020
<b>Capital Fund:</b>	<b>(1,758,943)</b>	<b>(1,026,436)</b>	<b>Other Assets:</b>	<b>228,623</b>	<b>89,067</b>
Cumulative surplus	(1,758,943)	(1,026,436)	Advance for expenses	228,623	89,067
Project fund	2,051,096	1,244,470			
			<b>Cash &amp; Bank Balance:</b>	<b>63,530</b>	<b>128,967</b>
			Cash in hand	10	128,967
			Cash at Bank	63,520	-
<b>Total</b>	<b><u>292,153</u></b>	<b><u>218,034</u></b>	<b>Total</b>	<b><u>292,153</u></b>	<b><u>218,034</u></b>





Organization for the Poor Community Advancement (OPCA)  
MIRSARAI, CHATTOGRAM  
PHCP Program  
Statement of Income and Other Comprehensive Income  
For the Year ended 30 June 2021

Expenses			Income	Annex."D"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	234,000	213,750		-	-
Doctor Fee	16,500	16,000		-	-
Medicine Cost	26,343	15,322		-	-
<b>Total Expenditure</b>	<b>276,843</b>	<b>245,072</b>	<b>Total Income</b>	-	-
<b>Excess of income over Expenditure</b>		-	<b>Excess of Expenditure over Income</b>	276,843	245,072
	<b>276,843</b>	<b>245,072</b>		<b>276,843</b>	<b>245,072</b>

PHCP Program  
Statement of Receipts & Payments  
For the Year ended 30 June 2021

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	44,307	49,779	Staff Salary	234,000	213,750
Cash at Bank	-	-	Doctor's fee	16,500	16,000
	<b>44,307</b>	<b>49,779</b>	Medicine Cost	26,343	15,322
			Loan Refund	-	200,000
			Advance	146,305	-
Fund account	443,606	239,600	<b>Closing Balance:</b>	<b>423,148</b>	<b>445,072</b>
Loan account	-	200,000	Cash in hand	64,765	44,307
			Cash at Bank	-	-
<b>Total</b>	<b>487,913</b>	<b>489,379</b>	<b>Total</b>	<b>487,913</b>	<b>489,379</b>

PHCP Program  
Statement of Financial Position  
As at June 30, 2021

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	2020-2021	2019-2020
<b>Capital Fund:</b>			<b>Advance</b>	<b>146,305</b>	-
Cumulative surplus	(839,801)	(562,958)	<b>Cash &amp; Cash Equivalents</b>	<b>64,765</b>	<b>44,307</b>
	(839,801)	(562,958)	Cash in hand	64,765	44,307
<b>Project fund</b>	<b>683,206</b>	<b>239,600</b>	Cash at Bank	-	-
<b>Liabilities:</b>	<b>367,665</b>	<b>367,665</b>			
Loan from EC/ED	77,843	77,843			
Loan account (MFP/GF)	289,822	289,822			
<b>Total</b>	<b>211,070</b>	<b>44,307</b>	<b>Total</b>	<b>211,070</b>	<b>44,307</b>



**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**Adolescent, Cultural & Sports Program**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex."E"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	303,800	300,883	Organization Contribution	202,037	380,840
Events and performances	-	37,651			
Swimming Sports	-	17,890			
Hadudu	-	19,084			
School sports	-	41,880			
School debate competition	-	12,954			
Cleaning	-	40,400			
Ramjan programs	-	52,400			
Football	-	92,320			
Cycling	-	39,300			
Marathon	-	20,750			
Upazilla Sports	24,739	30,900			
Dewalika Ceremony	-	21,850			
Upazilla Cultural	11,410	59,250			
Youth & oldest Fair	-	20,100			
Value Development	61,455	32,100			
Adolocent Health Activity	112,485	30,910			
Club Stationary	6,335	14,959			
Batminton	-	21,328			
Skill Development	31,720	23,570			
Mobile & Internet	10,500	6,000			
Stationery	1,505	6,970			
Travelling & D.A	40,500	24,000			
Bank Charge	1,750	-			
<b>Total Expenditure</b>	<b>606,199</b>	<b>967,449</b>	<b>Total Income</b>	<b>202,037</b>	<b>380,840</b>
<b>Excess of income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>404,162</b>	<b>586,609</b>
	<b>606,199</b>	<b>967,449</b>		<b>606,199</b>	<b>967,449</b>

**Cultural & Sports Program**  
**Statement of Receipts & Payments**  
**For the year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>			Loan refund to MFP	-	792,511
Cash in hand	41,259	38	Staff Salary	303,800	300,883
Cash at Bank	950	-	Mobile & Internet	10,500	6,000
	<b>42,209</b>	<b>38</b>	Office Stationary	1,505	6,970
Fund Account (PKSF & H/O)	586,521	792,511	Travelling & D.A.	40,500	24,000
Loan From MFP	150,000	638,780	Events & Performance	-	37,651
Organization Contribution	202,037	380,840	Swimming & Sports	-	17,890
Advanced Collection	59,058	173,291	Hadudu	-	19,084
Loan From Branch	266,800	-	School Sports	-	41,880
			School debate Competition	-	12,954
			Fund Refund	586,521	-
			Loan Refund to Branch	32,800	-
			Cleaning	-	40,400
			Ramjan Programs	-	52,400
			Football	-	92,320
			Cycling	-	39,300
			Marathon	-	20,750
			Upazilla Sports	24,739	30,900
			Dewalika Ceremony	-	21,850
			Upazilla Cultural	11,410	59,250
			Youth & elders Fair	-	20,100
			Value Development	61,455	32,100
			Adolocent Health Activity	112,485	30,910
			Club Stationary	6,335	14,959
			Batminton	-	21,328
			Skill Development	31,720	23,570
			Bank Charge	1,750	-
			Advance for expense	49,058	183,291
				<b>1,274,578</b>	<b>1,943,251</b>
			<b>Closing Balance:</b>		
			Cash in hand	31,896	41,259
			Cash at Bank	151	950
<b>Total</b>	<b>1,306,625</b>	<b>1,985,460</b>	<b>Total</b>	<b>1,306,625</b>	<b>1,985,460</b>



**Adolescent, Cultural & Sports Program**  
**Statement of Financial Position**  
**As at June 30, 2021**

FUND & LIABILITIES			PROPERTY & ASSETS	Annex."E"	
	2020-2021	2019-2020		2020-2021	2019-2020
<b>Capital Fund:</b>	(1,751,415)	(1,347,253)	<b>Other Assets</b>	10,000	10,000
Cumulative surplus	(1,751,415)	(1,347,253)	Advance for expenses	10,000	10,000
<b>Project fund</b>	<b>792,511</b>	<b>792,511</b>			
<b>Liabilities:</b>	<b>1,000,951</b>	<b>606,951</b>	<b>Cash &amp; Bank Balance</b>	<b>32,047</b>	<b>42,209</b>
Loan account (MFP/GF)	739,951	589,951	Cash in hand	31,896	41,259
Advance collection	10,000	-	Cash at Bank	151	950
Loan From MFP	17,000	17,000			
Loan from Branch	234,000	-			
<b>Total</b>	<b>42,047</b>	<b>52,209</b>	<b>Total</b>	<b>42,047</b>	<b>52,209</b>





**Organization for the Poor Community Advancement (OPCA)**  
MIRSARAI, CHATTOGRAM  
**Sexual Reproductive Health - Program**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex."F"	
	2020-2021	2019-2020		2020-2021	2019-2020
Traveling Cost	155,481	-	Bank Interest	90	-
Office Rent	35,391	-			
Salary	750,053	-			
Bank Charge	584	-			
Stationary	19,825	-			
Communication Bill	32,365	-			
<b>Total Expenditure</b>	<b>993,699</b>	<b>-</b>	<b>Total Income</b>	<b>90</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	993,609	-
	<b>993,699</b>	<b>-</b>		<b>993,699</b>	<b>-</b>

**Sexual Reproductive Health - Program**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	-	-	Advance	263,814	-
Cash at Bank	-	-	Traveling Cost	155,481	-
	-	-	Office Rent	35,391	-
	-	-	Salary	750,053	-
Loan Account	5,000	-	Loan Refund	5,000	-
Bank Interest	90	-	Bank Charge	584	-
Fund Account	1,462,800	-	Stationary	19,825	-
Advance Collection	-	-	Communication Bill	32,365	-
Loan from ED	-	-	Laptop	90,000	-
	-	-	Multimedia projector	75,000	-
	-	-	Scannar	19,000	-
	-	-	<b>Total</b>	<b>1,446,513</b>	<b>-</b>
	-	-	<b>Closing Balance:</b>		
	-	-	Cash in hand	-	-
	-	-	Cash at Bank	21,377	-
<b>Total</b>	<b>1,467,890</b>	<b>-</b>	<b>Total</b>	<b>1,467,890</b>	<b>-</b>

**Sexual Reproductive Health - Program**  
**Statement of Financial Position**  
**As at June 30, 2021**

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	2020-2021	2019-2020
<b>Capital Fund :</b>	<b>(993,609)</b>	<b>-</b>	<b>Fixed Assets</b>	<b>184,000</b>	<b>-</b>
Cumulative Surplus	(993,609)	-	Laptop	90,000	-
Fund Account	1,462,800	-	Scannar	19,000	-
	-	-	Multimedia projector	75,000	-
	-	-	<b>Other Assets</b>	<b>263,814</b>	<b>-</b>
	-	-	Advance	263,814	-
	-	-	<b>Cash &amp; Bank Balance</b>	<b>21,377</b>	<b>-</b>
	-	-	Cash in hand	-	-
	-	-	Cash at Bank	21,377	-
<b>Total</b>	<b>469,191</b>	<b>-</b>	<b>Total</b>	<b>469,191</b>	<b>-</b>



**Organization for the Poor Community Advancement (OPCA)**  
MIRSARAI, CHATTOGRAM  
**PRISE Program**  
**Statement of Income and Other Comprehensive Income**  
**For the Year ended 30 June 2021**

Expenses			Income	Annex."G"	
	2020-2021	2019-2020		2020-2021	2019-2020
Staff Salary	138,296	-	Bank Interest	471	-
Bonus & Allowance	15,300	-			
Mobile Bill	5,880	-			
Traveling Bill	4,400	-			
Honourium	12,000	-			
Internet Bill	1,260	-			
Office Stationary	6,274	-			
Bank Charge	646	-			
<b>Total Expenditure</b>	<b>184,056</b>	<b>-</b>	<b>Total Income</b>	<b>471</b>	<b>-</b>
	-	-	<b>Excess of Expenditure over Income</b>	183,585	-
	<b>184,056</b>	<b>-</b>		<b>184,056</b>	<b>-</b>

**PRISE Program**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	-	-	Staff Salary	138,296	-
Cash at Bank	-	-	Bonus & Allowance	15,300	-
	-	-	Mobile Bill	5,880	-
Fund account	345,876	-	Traveling Bill	4,400	-
Loan account	553	-	Honourium	12,000	-
Bank Interest	471	-	Internet Bill	1,260	-
			Office Stationary	6,274	-
			Bank Charge	646	-
			<b>Total</b>	<b>184,056</b>	<b>-</b>
<b>Closing Balance:</b>					
			Cash in hand	-	-
			Cash at Bank	162,844	-
<b>Total</b>	<b>346,900</b>	<b>-</b>	<b>Total</b>	<b>346,900</b>	<b>-</b>

**PRISE Program**  
**Statement of Financial Position**  
**As on June 2021**

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	2020-2021	2019-2020
<b>Capital Fund:</b>	<b>(183,585)</b>	<b>-</b>	<b>Cash &amp; Cash Equivalents</b>	<b>162,844</b>	<b>-</b>
Cumulative surplus	(183,585)	-	Cash in hand	-	-
			Cash at Bank	162,844	-
<b>Project Fund</b>	<b>345,876</b>	<b>-</b>			
Loan Account	553	-			
<b>Total</b>	<b>162,844</b>	<b>-</b>	<b>Total</b>	<b>162,844</b>	<b>-</b>



**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**CONNECT PEOPLE - Program**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex."H"	
	2020-2021	2019-2020		2020-2021	2019-2020
Data Operator	14,000	-	Bank Interest	25	-
Compliance & Assessment Cost	25,386	-			
Meeting Expenses	45,000	-			
Provision Paid	55,000	-			
Health Camp Cost	58,611	-			
Salary	393,000	-			
Bank Charge	925	-			
CSR Cost	10,025	-			
Transportations Cost	40,928	-			
Assistive Device	84,500	-			
Eye Surgery Cost	96,000	-			
<b>Total Expenditure</b>	<b>823,375</b>	<b>-</b>	<b>Total Income</b>	<b>25</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>823,350</b>	<b>-</b>
<b>Total</b>	<b>823,375</b>	<b>-</b>	<b>Total</b>	<b>823,375</b>	<b>-</b>

**CONNECT PEOPLE - Program**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>			Data Operator	14,000	-
Cash in hand	-	-	Compliance & Assessment Cost	25,386	-
Cash at Bank	-	-	Meeting Expenses	45,000	-
	-	-	Advance	86,000	-
	-	-	Provision Paid	55,000	-
Loan Account	5,000	-	Health Camp Cost	58,611	-
Bank Interest	25	-	Salary	393,000	-
Fund Account	935,962	-	Loan Refund	5,000	-
Advance Collection	-	-	Bank Charge	925	-
			CSR Cost	10,025	-
			Transportations Cost	40,928	-
			Assistive Device	84,500	-
			Eye Surgery Cost	96,000	-
				<b>914,375</b>	<b>-</b>
			<b>Closing Balance:</b>		
			Cash in hand	50	-
			Cash at Bank	26,562	-
<b>Total</b>	<b>940,987</b>	<b>-</b>	<b>Total</b>	<b>940,987</b>	<b>-</b>

**CONNECT PEOPLE - Program**  
**Statement of Financial Position**  
**As at June 30, 2021**

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	2020-2021	2019-2020
<b>Capital Fund :</b>	<b>(823,350)</b>	<b>-</b>	Advance	86,000	-
Cumulative surplus	(823,350)	-	<b>Cash &amp; Bank Balance</b>	<b>26,612</b>	<b>-</b>
<b>Fund Account</b>	<b>935,962</b>	<b>-</b>	Cash in hand	50	-
			Cash at Bank	26,562	-
<b>Total</b>	<b>112,612</b>	<b>-</b>	<b>Total</b>	<b>112,612</b>	<b>-</b>





**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**  
**Sanjog - Program**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses			Income	Annex "I"	
	2020-2021	2019-2020		2020-2021	2019-2020
Stationary	260	-			
Remuneration	78,500	-			
Health Camp Cost	147,765	-			
Salary	385,250	-			
Bank Charge	460	-			
CSR Cost	10,060	-			
Source Tax & VAT	19,151	-			
Assistive Devices	153,550	-			
Provision for salary	86,000	-			
Staff Advance	120,370	-			
Referred Linkage	15,400	-			
Other Service	21,645	-			
Meeting & Training Expenses	52,484	-			
Translation Fee	16,000	-			
Surgical Intervention	206,970	-			
<b>Total Expenditure</b>	<b>1,313,865</b>	<b>-</b>	<b>Total Income</b>	<b>-</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>1,313,865</b>	<b>-</b>
	<b>1,313,865</b>	<b>-</b>		<b>1,313,865</b>	<b>-</b>

**Sanjog - Program**  
**Statement of Receipts & Payments**  
**For the Year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	-	-	Stationary	260	-
Cash at Bank	-	-	Remuneration	78,500	-
			Health Camp Cost	147,765	-
			Salary	385,250	-
Loan Account	6,000	-	Loan Refund	6,000	-
Bank Interest	-	-	Bank Charge	460	-
Fund Account	1,343,866	-	CSR Cost	10,060	-
Advance Collection	-	-	Source Tax & VAT	19,151	-
Loan from ED	3,000	-	Assistive Devices	153,550	-
			Provision for salary	86,000	-
			Staff Advance	120,370	-
			Referred Linkage	15,400	-
			Other Service	21,645	-
			Meeting & Training Expenses	52,484	-
			Translation Fee	16,000	-
			Surgical Intervention	206,970	-
			<b>TOTAL</b>	<b>1,319,865</b>	<b>-</b>
			<b>Closing Balance:</b>		
			Cash in hand	35	-
			Cash at Bank	32,966	-
<b>Total</b>	<b>1,352,866</b>	<b>-</b>	<b>Total</b>	<b>1,352,866</b>	<b>-</b>







Sanjog - Program  
Statement of Financial Position  
As at June 30, 2021

FUND & LIABILITIES			PROPERTY & ASSETS	Annex "I"	
	2020-2021	2019-2020		2020-2021	2019-2020
<b>Capital Fund :</b>	(1,313,865)	-	<b>Assets</b>	-	-
Cumulative surplus	(1,313,865)	-			
<b>Fund Account</b>	<b>1,343,866</b>		<b>Cash &amp; Bank Balance</b>	<b>33,001</b>	-
Project Fund	1,343,866	-	Cash in hand	35	-
<b>Loan From ED</b>	<b>3,000</b>		Cash at Bank	32,966	-
<b>Total</b>	<b>33,001</b>	-	<b>Total</b>	<b>33,001</b>	-





**Organization for the Poor Community Advancement (OPCA)**  
**MIRSARAI, CHATTOGRAM**

**Mirsarsi Autism Centre - Program**  
**Statement of Income and Other Comprehensive Income**  
**For the year ended 30 June 2021**

Expenses	2020-2021	2019-2020	Income	Annex."J"	
				2020-2021	2019-2020
Entertainment	15,620	-	Donation	1,114,000	-
Hardware Purshase	22,737	-	Donation(Clifton Group)	500,000	-
Wood & Fertilizer Purshase	46,098	-	Cement Sales	10,800	-
House Construction	746,064				
Salary & Allowance	302,495				
Senitary Equipment	52,811				
Utilities	9,952				
Advertisement	21,424				
Conveyance	152,360				
Bank Charge	3,071				
Lunch Bill	49,859				
Stationary	29,271				
National Day Celebration	14,756				
Honoraium	65,000				
Médicine Cost	1,890				
Toys Equipment	249,815				
Decoration Bill	11,520				
Office Maitanance	16,410				
Donation	7,327				
Meeting Expenses	75,153				
<b>Total Expenditure</b>	<b>1,893,633</b>	<b>-</b>	<b>Total Income</b>	<b>1,624,800</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>268,833</b>	<b>-</b>
	<b>1,893,633</b>	<b>-</b>		<b>1,893,633</b>	<b>-</b>

**Mirsarsi Autism Centre - Program**  
**Statement of Receipts & Payments**  
**For the year ended 30 June 2021**

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>			Advance	390,000	-
Cash in hand	-	-	Entertainment	15,620	-
Cash at Bank	-	-	Hardware Purshase	68,835	-
	<b>-</b>	<b>-</b>	House Construction	746,064	-
			Loan Refund	271,000	-
Donation	1,114,000	-	Salary & Allowance	302,495	-
Loan Account	1,165,641	-	Senitary Equipment	52,811	-
Advance	142,700	-	Utilities	9,952	-
Donation(Clifton Group)	500,000	-	Advertisement	21,424	-
Cement Sales	10,800	-	Conveyance	152,360	-
			Bank Charge	3,071	-
			Lunch Bill	49,859	-
			Loan Refund	346,152	-
			Stationary	29,271	-
			National Day Celebration Cost	14,756	-
			Honoraium	65,000	-
			Médicine Cost	1,890	-
			Toys Equipment	249,815	-
			Decoration Bill	11,520	-
			Office Maitanance	16,410	-
			Donation	7,327	-
			Meeting Expenses	75,153	-
			<b>Total</b>	<b>2,900,785</b>	<b>-</b>
			<b>Closing Balance:</b>		
			Cash in hand	26,019	-
			Cash at Bank	6,337	-
<b>Total</b>	<b>2,933,141</b>	<b>-</b>	<b>Total</b>	<b>2,933,141</b>	<b>-</b>





Mirsarsi Autism Centre - Program  
Statement of Financial Position  
As at June 30, 2021

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	Annex."J"	
				2020-2021	2019-2020
Capital Fund :	(268,833)	-	Advance	247,300	-
Cumulative surplus	(268,833)	-	Cash & Bank Balance	32,356	-
Loan Account	548,489	-	Cash in hand	26,019	-
			Cash at Bank	6,337	-
<b>Total</b>	<b>279,656</b>	<b>-</b>	<b>Total</b>	<b>279,656</b>	<b>-</b>





**Organization for the Poor Community Advancement (OPCA)**  
MIRSARAI, CHATTOGRAM  
**Gender Based Violence - Program**  
**Statement of Income and Other Comprehensive Income**  
For the year ended 30 June 2021

Expenses			Income	Annex."K"	
	2020-2021	2019-2020		2020-2021	2019-2020
Transportion	441,030		Bank Interest	23,954	-
Vehicle Operation Cost	71,049	-	Other Income	13,851	-
Salary & Allowance	9,349,857	-			
Office Rent	199,191	-			
Utilities	1,032				
Programe Activity Cost	229,115				
Meeting and Training Expenses	1,113,079				
Conveyance	17,849				
Bank Charge	9,085				
Social Service	447,590				
Stationary	86,117				
Office Maintainence	790,195				
Advertisement	6,092				
Provision Cost	324,367				
Visit Exp.	68,742				
Advance Adjustment	701,207				
Vat & Tax Provision	385,299				
<b>Total Expenditure</b>	<b>14,240,896</b>	<b>-</b>	<b>Total Income</b>	<b>37,805</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>14,203,091</b>	<b>-</b>
<b>Total</b>	<b>14,240,896</b>	<b>-</b>	<b>Total</b>	<b>14,240,896</b>	<b>-</b>

**Gender Based Violence - Program**  
**Statement of Receipts & Payments**  
For the year ended 30 June 2021

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>	-	-	Transportion	441,030	-
Cash in hand	-	-	Vehicle Operation Cost	71,049	-
Cash at Bank	-	-	Salary & Allowance	9,349,857	-
			Office Rent	199,191	-
			Utilities	1,032	-
Loan Account	10,000	-	Programe Activity Cost	229,115	-
Bank Interest	23,954	-	Meeting and Training Expenses	1,113,079	-
Fund Account	14,721,120	-	Conveyance	17,849	-
Other Income	13,851	-	Bank Charge	9,085	-
			Social Service	447,590	-
			Loan Refund	10,000	-
			Stationary	86,117	-
			Laptop	53,395	-
			Office Maintainence	790,195	-
			Advertisement	6,092	-
			Provision Cost	324,367	-
			Visit Exp.	68,742	-
			VAT and Tax Provision	385,299	-
			Advance Against Expenses	701,207	-
			<b>Total</b>	<b>14,304,291</b>	<b>-</b>
			<b>Closing Balance:</b>		
			Cash in hand	-	-
			Cash at Bank	464,634	-
<b>Total</b>	<b>14,768,925</b>	<b>-</b>	<b>Total</b>	<b>14,768,925</b>	<b>-</b>





Gender Based Violence - Program  
Statement of Financial Position  
As on 30 June 2021

FUND & LIABILITIES	2020-2021	2019-2020	PROPERTY & ASSETS	Annex."K"	
				2020-2021	2019-2020
Capital Fund :	(14,203,091)	-	Fixed Assets	53,395	-
Cumulative surplus	(14,203,091)	-	Laptop	53,395	-
Fund Account	14,721,120	-	Advance	-	-
			Cash & Bank Balance	464,634	-
			Cash in hand	-	-
			Cash at Bank	464,634	-
Total	518,029	-	Total	518,029	-





**Organization for the Poor Community Advancement (OPCA)**  
MIRSARAI, CHATTOGRAM  
**Out of School Children Project - Program**  
**Statement of Income and Other Comprehensive Income**  
For the year ended 30 June 2021

Expenses	2020-2021	2019-2020	Income	Annx."L"	
				2020-2021	2019-2020
Traveling Cost	16,800				
Office Rent	45,000	-	Bank Interest	319	-
Salary	441,000	-			
Entertainment	6,000	-			
Bank Charge	664	-			
Publicity	18,700	-			
Meeting Expenses	51,350	-			
Leaflet Pétun	23,100	-			
Cycle Rally	17,770	-			
Utilities	6,000	-			
Documentation Cost	23,450	-			
Advertisement	7,000	-			
Daily Allowance	62,250	-			
Stationary	35,220	-			
Internet Bill	6,000	-			
<b>Total Expenditure</b>	<b>760,304</b>	<b>-</b>	<b>Total Income</b>	<b>319</b>	<b>-</b>
<b>Excess of Income over Expenditure</b>	<b>-</b>	<b>-</b>	<b>Excess of Expenditure over Income</b>	<b>759,985</b>	<b>-</b>
	<b>760,304</b>	<b>-</b>		<b>760,304</b>	<b>-</b>

**Out of School Children Project - Program**  
**Statement of Receipts & Payments**  
For the Year ended 30 June 2021

Receipts	2020-2021	2019-2020	Payments	2020-2021	2019-2020
<b>Opening Balance:</b>					
Cash in hand	-	-	Advance	7,435	-
Cash at Bank	-	-	Traveling Cost	16,800	-
	-	-	Office Rent	45,000	-
			Salary	441,000	-
Loan Account	2,000	-	Entertainment	6,000	-
Loan from MFP	1,000,000	-	Bank Charge	664	-
Bank Interest	319	-	Publicity	18,700	-
			Meeting Expenses	51,350	-
			Leaflet Pétun	23,100	-
			Cycle Rally	17,770	-
			Utilities	6,000	-
			Documentation Cost	23,450	-
			Advertisement	7,000	-
			Daily Allowance	62,250	-
			Stationary	35,220	-
			Internet Bill	6,000	-
			Furniture	23,745	-
			Loan Refund	150,000	-
			<b>Total</b>	<b>941,484</b>	<b>-</b>
			<b>Closing Balance:</b>		
			Cash in hand	-	-
			Cash at Bank	60,835	-
<b>Total</b>	<b>1,002,319</b>	<b>-</b>	<b>Total</b>	<b>1,002,319</b>	<b>-</b>





Out of School Childern Project - Program  
Statement of Financial Position  
As at June 30, 2021

<u>FUND &amp; LIABILITIES</u>	<u>2020-2021</u>	<u>2019-2020</u>	<u>PROPERTY &amp; ASSETS</u>	<u>2020-2021</u>	<u>2019-2020</u>
Capital Fund :	(759,985)	-	<b>Fixed Assets</b>	<b>23,745</b>	-
Capital Fund	(759,985)	-	Furnitue	23,745	-
Loan from MFP	852,000	-	<b>Other Assets</b>	<b>7,435</b>	-
			Advance	7,435	-
			<b>Cash &amp; Bank Balance</b>	<b>60,835</b>	-
			Cash in hand	-	-
			Cash at Bank	60,835	-
<b>Total</b>	<b>92,015</b>	<b>-</b>	<b>Total</b>	<b>92,015</b>	<b>-</b>

