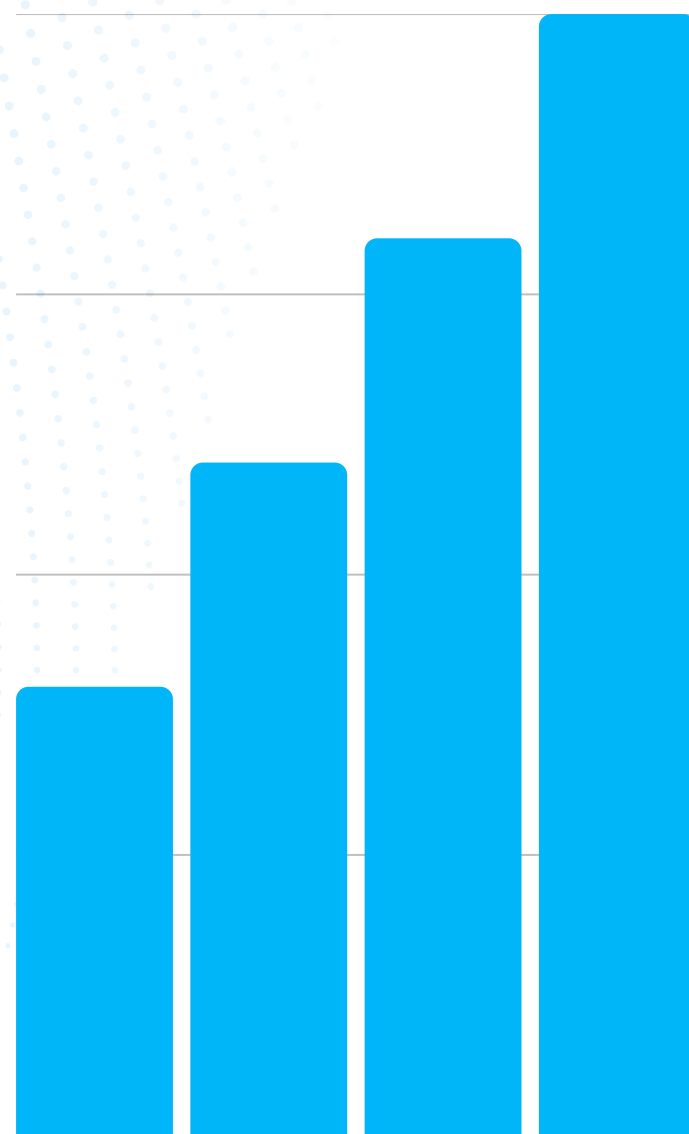


AUDIT REPORT 2022-23



This report outlines key findings.

Prepared by: **SHAHA & Company.**

**Organization For The Poor Community Advancement (OPCA)
Consolidated Accounts**

**Auditors' Report & Financial Statements
As at for the Period ended 30 June, 2023**

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, 2023 and Consolidated Statement of Financial Position, 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, 2022 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 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



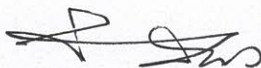
are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern;

✓ 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 : **SHAHA & Company, Chartered Accountants**

Signature :



Engagement Partner Name : Sanjib Kumar Das, FCA
Partner/ Enrollment No. 1069

DVC No : 2409011069AS104340

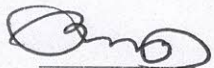
Date : September 1, 2024

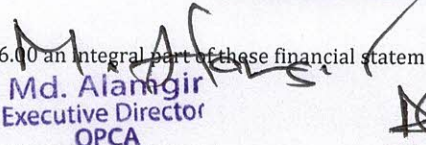


ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Consolidated Statement of Income and Expenditure
For the year ended 30th June 2023

Particulars	Note(s)	Total 2022-23	Total 2021-22
A INCOME			
Service Charges on Members Loan	29.00	66,407,264	53,191,508
Bank Interest		177,389	301,738
Interest on FDR		239,647	233,355
Interest on Motorcycle and Other Loans		23,682	15,659
Membership Fees		38,340	38,590
Sales of Forms and Publications		-	97,150
Term Deposit Form Sale		-	8,390
Project Income		-	112,090
Rental and Other Income		-	353,633
Project & Fund Income	30.00	4,717,467	6,113,173
Total Income		71,603,789	60,465,286
B EXPENDITURE			
Interest on Members Savings	31.00	9,898,465	5,689,319
Service Charge on PKSF Loan	32.00	3,968,771	4,113,750
Interest Expense on Anukul Foundation Loans		890,527	727,419
Interest on Long Term Bank Loan (Pronodona)		287,495	801,860
Salaries and Allowances	33.00	25,665,646	21,351,614
Other Allowance Expenses	34.00	388,787	418,867
Office Rent		1,891,085	1,398,700
Repair and Maintenance		519,914	569,315
Gas and Electricity		183,115	182,681
Telephone, Internet and Postage		890,283	637,840
Area Extension		6,114	112,300
Program Contribution		251,879	670,886
Incentive (WASH)		-	27,000
Entertainment		364,761	213,043
Printing and Stationery		337,386	833,758
Fuel Cost		710,507	693,799
Vehicle Maintenance Expenses		471,839	97,576
Conveyance and Travelling		3,545,717	2,520,794
Newspapers and Periodicals		-	8,748
Bank Charges and Commission		232,254	331,056
Training Expenses		163,860	36,627
Bank Loan Processing Fee		95,769	24,160
Meeting and Seminar Expenses		810,977	397,655
Legal Expenses		16,000	3,000
Registration and Subscription Fees		4,100	141,335
Audit Fees		192,400	99,000
Board Members Honorarium		480,560	165,740
Loan Loss Provision (LLP)		3,468,061	1,577,148
Depreciation Expense	08.00	1,311,579	578,766
Other Operating Expenses	35.00	5,789,165	4,715,275
Income Tax		68,121	155,524
Project & Fund Expenses	36.00	34,594,394	23,794,350
Total Expenditure		97,499,532	73,088,905
C Excess of Expenditure over Income (A-B)		(25,895,743)	(12,623,619)

(Annexed notes from 1.00 - 36.00 an integral part of these financial statements.)


Chairman
Md. Alauddin
Treasurer, OPCA


Md. Alamgir
Executive Director
OPCA

Executive Director

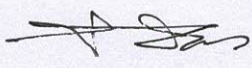

Finance Manager

As per our report of same date

Delwar Hossain
Manager (Finance & Accounts)
OPCA

Date: 01 September 2024
Place: Chattogram

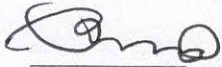



SHAHA & Company
Chartered Accountants
Signed by
Sanjib Kumar Das, FCA (1069)
Partner
DVC: 2409011069AS104340

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Consolidated Statement of Income and Expenditure
For the year ended 30th June 2023

Particulars	Note(s)	Total 2022-23	Total 2021-22
A INCOME			
Service Charges on Members Loan	29.00	66,407,264	53,191,508
Bank Interest		177,389	301,738
Interest on FDR		239,647	233,355
Interest on Motorcycle and Other Loans		23,682	15,659
Membership Fees		38,340	38,590
Sales of Forms and Publications		-	97,150
Term Deposit Form Sale		-	8,390
Project Income		-	112,090
Rental and Other Income		-	353,633
Project & Fund Income	30.00	4,717,467	6,113,173
Total Income		71,603,789	60,465,286
B EXPENDITURE			
Interest on Members Savings	31.00	9,898,465	5,689,319
Service Charge on PKSF Loan	32.00	3,968,771	4,113,750
Interest Expense on Anukul Foundation Loans		890,527	727,419
Interest on Long Term Bank Loan (Pronodona)		287,495	801,860
Salaries and Allowances	33.00	25,665,646	21,351,614
Other Allowance Expenses	34.00	388,787	418,867
Office Rent		1,891,085	1,398,700
Repair and Maintenance		519,914	569,315
Gas and Electricity		183,115	182,681
Telephone, Internet and Postage		890,283	637,840
Area Extension		6,114	112,300
Program Contribution		251,879	670,886
Incentive (WASH)		-	27,000
Entertainment		364,761	213,043
Printing and Stationery		337,386	833,758
Fuel Cost		710,507	693,799
Vehicle Maintenance Expenses		471,839	97,576
Conveyance and Travelling		3,545,717	2,520,794
Newspapers and Periodicals		-	8,748
Bank Charges and Commission		232,254	331,056
Training Expenses		163,860	36,627
Bank Loan Processing Fee		95,769	24,160
Meeting and Seminar Expenses		810,977	397,655
Legal Expenses		16,000	3,000
Registration and Subscription Fees		4,100	141,335
Audit Fees		192,400	99,000
Board Members Honorarium		480,560	165,740
Loan Loss Provision (LLP)		3,468,061	1,577,148
Depreciation Expense	08.00	1,311,579	578,766
Other Operating Expenses	35.00	5,789,165	4,715,275
Income Tax		68,121	155,524
Project & Fund Expenses	36.00	34,594,394	23,794,350
Total Expenditure		97,499,532	73,088,905
C. Excess of Expenditure over Income (A-B)		(25,895,743)	(12,623,619)

(Annexed notes from 1.00 - 36.00 an integral part of these financial statements.)


Chairman
Md. Alaiddin
Treasurer, OPCA



Md. Alamgir
Executive Director
OPCA

As per our report of same date


Finance Manager
Delwar Hossain
Manager (Finance & Accounts)
OPCA

Date: 01 September 2024
Place: Chattogram




SHAHA & Company
Chartered Accountants
Signed by
Sanjib Kumar Das, FCA (1069)
Partner
DVC: 2409011069AS104340

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Consolidated Statement of Changes in Capital Fund
For the year ended 30 June 2023

Particulars	Cumulative Surplus	Project Fund	Statutory Reserve Fund	Total Capital Fund
Balance as at July 01, 2022	(16,783,133)	-	2,431,347	(14,351,786)
Prior year adjustments	36,289,060	35,610,184	-	71,899,244
Proceeds of fund & project received in the year	-	5,902,406	-	5,902,406
Surplus for the Year	(25,895,743)	-	-	(25,895,743)
Transfer to Statutory Reserve Fund	(317,351)	-	317,351	-
Balance as at June 30, 2023	(6,707,167)	41,512,590	2,748,698	37,554,121
Balance as at July 01, 2021	(14,209,237)	-	1,924,901	(12,284,336)
Prior year adjustments	10,556,169	-	-	10,556,169
Surplus for the Year	(12,623,619)	-	-	(12,623,619)
Transfer to Statutory Reserve Fund	(506,446)	-	506,446	-
Balance as at June 30, 2022	(16,783,133)	-	2,431,347	(14,351,786)


Chairman
Md. Alauddin
Treasurer, OPCA


Executive Director
Md. Alamgir
Executive Director
OPCA


Finance Manager
Delwar Hossain
Manager (Finance & Accounts)
OPCA



Date: 01 September 2024
 Place: Chattogram

ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Consolidated Receipts and Payments Account
For the year ended 30th June 2023

Particulars	Note(s)/ Annexure	Total 2022-2023	Total 2021-2022
A. Opening Balance			
Cash in Hand		551,894	318,564
Cash at Bank		8,829,854	4,019,922
		9,381,748	4,338,486
B. RECEIPTS			
Loan Received from PKSF		77,000,000	48,725,000
Loan Received from Bank		50,000,000	50,000,000
Loan Received from Member		15,340,000	16,210,000
Loan Received from Anukul Foundation		6,000,000	13,411,207
Loans Recovery (Principal) from Members		522,108,900	431,215,362
Fund Account with Head Office		-	21,922,144
Service Charge on Members Loan		66,112,892	53,093,232
Savings Collection from Members		75,166,304	67,873,479
Encashment of FDR		9,970,000	11,200,000
Loan from ED		-	383,400
Junket Fund		-	-
Bank Interest		340,537	498,812
Admission Fees		-	38,590
Sale of Forms, Pass Book and Others		-	105,540
Risk Fund Collections		6,568,740	4,898,780
Recovery of Loan to Projects and Programs		7,560,913	20,713,247
Recovery of Staff Loan		380,000	-
Recovery of Bicycle & Motorcycle Loan		-	375,046
Recovery of Staff Advance		9,606,252	39,260
Recovery of Loan to Others		8,654,993	34,500
Advances, Deposits and prepayments		7,241,684	4,210,729
Staff Welfare Fund received		-	693,532
Staff Security Fund received		-	441,000
Provident Fund deducted		12,927	520,853
Staff DPS Fund received		-	53,261
Interest on Investment		-	14,517
Office Rent Income		-	-
Other Income		51,610	465,723
Total Receipts from Micro Credit		862,115,752	747,137,213
C. Receipts from Project			
Receipts from General Fund	Annex "A"	24,783,882	63,458,504
Receipts from ENRICH	Annex "B"	3,776,878	3,561,126
Receipts from PRIDE	Annex "C"	-	595,979
Receipts from PHCP	Annex "D"	526,664	305,372
Receipts from ACSP	Annex "E"	1,332,069	1,805,479
Receipts from Sexual Reproductive Health	Annex "F"	-	4,395,215
Receipts from PRISE	Annex "G"	-	2,200,188
Receipts from Mirsarai Aurtisim Centre	Annex "H"	1,612,671	54,026
Receipts from Gender Based Violence	Annex "I"	-	10,338,331
Receipts from OSCP Project	Annex "J"	13,554,508	1,324,998
Receipts from RMTP Project	Annex "K"	3,271,282	5,038,386



Particulars	Note(s)/ Annexure	Total 2022-2023	Total 2021-2022
Receipts from Gratuity Fund	Annex "L"	247,293	345,084
Receipts from SWF Fund	Annex "M"	477,784	1,460,657
Receipts from Provident Fund	Annex "N"	3,778,452	12,927,447
Receipts from Connect People	Annex "O"	-	92,560
Receipts from Sanjog	Annex "P"	-	37
Payments from Chemonics	Annex "Q"	8,559,432	-
Payments from ActionAid	Annex "R"	4,609,039	-
Total Receipts from Projects		66,529,955	107,903,390
Total Receipts(A+B+C)		938,027,455	859,379,089

D. PAYMENTS

Loan Disbursement to Members	581,874,000	490,398,200
Refund of PKSF Loans	55,620,835	44,187,499
Refund of Bank Loan	20,024,662	28,623,406
Refund of Anukul Foundation Loan	5,086,883	3,155,701
Refund of Member Loan	2,980,000	1,195,000
Refund of Savings of Members	63,449,888	66,153,665
Fund Transfer to Branch	-	29,488,239
Service Charge of PKSF Loan	3,968,771	3,794,166
Service Charge of Anukul Foundation Loan	890,527	727,419
Service Charge of Bank	-	776,548
Interest on Bank Loan	287,495	25,330
Interest on Members Savings	1,974,106	917,805
Capital Expenditure	1,278,445	566,249
Investment (FDR)	12,300,000	12,755,000
Salaries and Allowances	32,337,377	21,788,481
Gas and Electricity	183,115	182,681
Repair and Maintenance	916,953	522,745
Telephone, Internet and Postage	813,057	638,290
Entertainment	322,901	213,043
Printing and Stationary	302,270	823,088
Conveyance and Travelling	-	2,520,794
Fuel Cost	672,122	693,799
Vehicle Maintenance	-	6,220
Training Expenses	1,009,889	93,850
Meeting Expenses	-	372,655
Book & Publications	-	16,000
Advertisement	23,966	17,868
Newspapers & Periodicals	-	8,748
Bank Charges and Commission	328,123	323,969
Legal Expenses	16,000	168,495
CSR Cost	-	243,123
Rebate and Discount	-	354,720
Audit Fee	92,400	79,000
Board Members Honorarium	-	165,740
Income Tax	153,245	84,891
Provision & Reserve Expenses	-	566,756
Programs and Projects Expenses	7,788,252	194,300
Payment of Loan to Programs and Projects	-	20,589,613
Disbursement of Staff Loan	-	-



Particulars	Note(s)/ Annexure	Total 2022-2023	Total 2021-2022
Disbursement of Bicycle & Motorcycle Loans		-	1,078,500
Advances to office rent and others		-	5,635,131
Disbursement of Staff Advance		-	50,260
Disbursement of PF Loan		-	-
Reserve & Provision		7,204,574	684,539
Loan refund to ED		-	-
Membership Fees		4,100	53,897
Rent, Rates and Taxes		-	1,316,792
Donation		-	227,830
Provident Fund paid		949,721	664,730
Gratuity fund		225,255	684,732
Staff Security Fund expended		-	277,000
Staff DPS Fund paid		-	5,062
Risk Fund paid		-	1,093,274
Junket Fund		-	-
Other Operating Expenses		23,881,912	1,146,893
Total Payments to Micro Credit		826,960,844	746,351,736
E. Payments to Projects			
Payments from General Fund	Annex "A"	22,634,387	63,457,792
Payments from ENRICH	Annex "B"	3,570,624	3,540,442
Payments from PRIDE	Annex "C"	-	654,725
Payments from PHCP	Annex "D"	300,177	370,137
Payments from ACSP	Annex "E"	1,335,278	1,831,057
Payments from Sexual Reproductive Health	Annex "F"	-	4,416,592
Payments from PRISE	Annex "G"	5,768	2,357,264
Payments from Mirsarai Aurtisim Centre	Annex "H"	1,615,564	82,085
Payments from Gender Based Violence	Annex "I"	-	10,802,965
Payments from OSCP Project	Annex "J"	13,546,662	1,381,614
Payments from RMTP Project	Annex "K"	4,574,300	1,225,029
Payments from Gratuity Fund	Annex "L"	2,734	1
Payments from SWF Fund	Annex "M"	577,742	1,223,167
Payments from Provident Fund	Annex "N"	3,465,319	12,155,228
Payments from Connect People	Annex "O"	4,666	114,506
Payments from Sanjog	Annex "P"	-	33,001
Payments from Chemonics	Annex "Q"	8,559,432	-
Payments from ActionAid	Annex "R"	4,605,336	-
Total Payments to Projects		64,797,988	103,645,605
Total Payments (D+E)		891,758,832	849,997,341
F. Closing Balance			
Cash in hand		2,999,938	551,894
Cash at Bank		39,154,486	8,829,854
		42,154,424	9,381,749



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

Consolidated Accounts

Notes to the Financial Statements

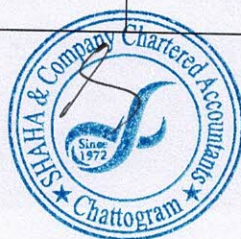
As at and for the year ended 30th June 2023

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)	6 (Chattogram, Khagrachari, Feni, Cox's Bazar, Noakhali & Bandarban)
1.08	Statutory Audit conducted up to	Year ended 30 June 2022
1.09	Name of the Statutory Auditor for Last Year	Khan Wahab Shafique Rahman & Co.
1.10	Name of the Statutory Auditor for Current Year	SHAHA & Company
1.11	Number of Executive Committee Meetings held during Year	7 (Seven)
1.12	Date of Last Annual General Meeting (AGM) held	30 June 2022

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
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



Sl. No	Name	Designation	Profession	Present Address	Tenure
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: 05

03.02 Names of the audited branches: Korerhat Branch, Baroiyerhat Branch, Mayani Branch, Mirasorai Branch & Ukhiya Branch

04. Name of the Programs and Projects

04.01 PKSF

- Micro Finance Program
- ENRICH
- PACE
- Cultural and Sports Program
- BD Rural WASH
- Value Chain Project

04.02 HSBC & Cipton Group, OPCA

- Vocational School

04.03 Care Bangladesh

- GBV Project for Myanmar Refugee
- Integrated GBV &S- SRHR
- AHP SRHR & WASH

04.04 OPCA

- Homestead Gardening
- Hygiene Promotion
- Mirsari Autism Centre

04.05 DRRA

- Sanjog
- PRIDE

04.06 BRAC

- PRISE

04.07 BNFE & DAM

- Out of School Children Education Program

04.08 Annukul Foundation

- PHCP

04.09 Save the Children

- SBCC

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:

- a) The Microcredit Regulatory Authority Act 2006
- b) The Microcredit Regulatory Authority Rules 2010
- c) The Regulations of Microcredit Regulatory Authority (MRA)
- d) Foreign Donations (Voluntary Activities) Regulation Act 2016
- e) The Income Tax Ordinance 1984
- f) The Income Tax Rules 1984
- g) The Value Added Tax Act 2012
- h) The Value Added Tax Rules 2016
- i) 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 2022 to 30 June 2023.

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 balance reducing method 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	25%
Electric equipment	20%
Mobile	20%
Other assets	20%
Parking Space	10%
Vehicle	20%

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.

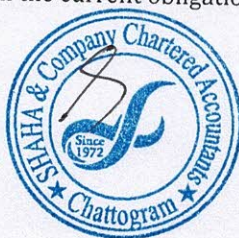
06.10 Provisions, Contingent Liabilities and Contingent Assets

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:

- When the organization has a present obligation as a result of past event;
- When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- Reliable estimates can be made of the amount of the obligation; and
- 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.



Particulars	Note(s)	2022-2023	2021-2022
29.00 Service Charges on Loan			
Jagoron		31,005,029	25,625,307
Agrosor		26,969,513	19,399,355
Sufalan		927,954	1,320,063
ENRICH Sambriddhi		4,732,745	3,344,030
Buniad		385,481	616,128
LRL		489,937	498,044
Pronodona Loan		740,754	2,380,824
SC On HHW& HHS Loan		790,822	7,757
Diverse schemes		365,029	459,173
		66,407,264	53,650,681
30.00 Project & fund income			
General fund		452,352	1,345,277
ENRICH project		221,278	3,561,126
PRIDE project		-	-
PHCP project		-	-
ACSP project		-	243,700
SRH project		-	5,540
PRISE project		-	329
MAC program		-	26
GBV project		-	31,705
OSCP project		3,543,147	166
RMTP project		-	-
Gratuity fund		7,038	7
Staff welfare fund		477,784	916,569
Provident fund		12,868	2,131
Connect people project		-	6,560
Sanjog project		3,000	37
Chemonics project		-	-
Action Aid project		-	-
		4,717,467	6,113,173
31.00 Interest on Members Savings			
General Savings		5,141,991	4,562,584
Voluntary Savings		3,111	1,753
Monthly Savings		2,430,603	916,305
Monthly Savings DPS		2,322,760	208,677
		9,898,465	5,689,319
32.00 Service Charge on PKSF Loans			
Jagoron		1,003,750	1,878,750
Agrosor		765,000	1,203,750
Buniad		9,167	33,752
Sufalan		175,000	262,500
ENRICH Income Generating Activities (IGA)		426,250	528,750
ENRICH Livelihood Improvement Loans (LIL)		1,313	6,248
ENRICH Asset Creation Loans (ACL)		4,541	12,500
Service Charge on PKSF		68,750	187,500
LRL 2nd Phase		52,500	-
HSWL		56,250	-
HHSL		1,406,250	-
		3,968,771	4,113,750
33.00 Salaries and Allowances			
Salaries		20,977,888	17,862,435
Festival Allowances		2,741,440	1,934,663
Overtime and Other Allowances		1,946,318	1,554,516
		25,665,646	21,351,614
34.00 Other Allowance Expenses			
Incentive Bonus		-	143,939
Leave Allowance		229,122	144,759
Donor Visit		159,665	130,169
		388,787	418,867
35.00 Other Operating Expenses			



Particulars	Note(s)	2022-2023	2021-2022
Consultancy and Other Audit		205,000	75,000
Advertisement		23,966	17,868
Book & Publication		-	16,000
Rent, Rates and Taxes		52,741	221,686
Rebate and Discount Granted		436,315	296,850
Donation		33,700	227,830
Medical and Health Allowances		102,672	541,009
Special Day Celebration		65,366	27,595
Work Aid Allowance		163,700	450
Software Fee		176,960	76,230
Contribution to Provident Fund		1,194,802	737,188
Contribution to Gratuity Fund		403,845	345,077
CSR cost		306,125	869,619
Tree Plantation		-	154,852
Hardship Allowance		2,044,349	762,884
Hill Allowance		274,888	214,919
Training Expenses		87,000	57,223
Recruitment Cost		50,213	14,238
Membership subscriptions and others		167,523	58,757



Particulars	Note(s)	2022-2023	2021-2022
		<u>5,789,165</u>	<u>4,715,275</u>



Particulars	Note(s)	2022-2023	2021-2022
36.00 Project & fund income			
General fund		841,822	613,884
ENRICH project		3,570,624	3,382,482
PRIDE project		-	531,925
PHCP project		294,454	316,187
ACSP project		1,236,278	753,618
SRH project		-	4,416,592
PRISE project		-	1,529,254
MAC program		1,067,075	26,085
GBV project		-	10,802,965
OSCP project		11,369,830	1,782
RMTP project		4,412,948	1,132,443
Gratuity fund		2,734	1
Staff welfare fund		147,742	164,179
Provident fund		4,633	6,905
Connect people project		-	114,506
Sanjog project		37	1,543
Chemonics project		7,763,182	-
Action Aid project		3,883,036	-
		34,594,394	23,794,350



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Micro Credit Program
Statement of Financial Position
As at 30th June 2023

(Figures in BDT)

Particulars	2022-23	2021-22
PROPERTIES AND ASSETS		
A. Non-Current Assets		
Property, Plant and Equipment (PPE)	6,686,732	6,926,864
Investments - Long Term	15,161,500	12,875,063
Other Long Term Loans	1,817,363	1,991,437
Total Non-Current Assets	23,665,595	21,793,364
B. Current Assets		
Loans to Members	327,073,526	267,393,309
Loan to Programs and Projects	5,238,509	4,346,347
Other Short Term Loans	3,017,995	3,322,995
Advances, Deposits & Prepayments	5,801,402	4,545,602
Unsettled Staff Advance	-	-
Cash in Hand	2,760,025	536,768
Cash at Bank	32,394,883	3,572,610
Total Current Assets	376,286,340	283,717,632
Total Properties and Assets (A+B)	399,951,935	305,510,996
CAPITAL FUND AND LIABILITIES		
A. Capital Fund		
Cumulative Surplus	24,738,286	21,882,123
Statutory Reserve Fund	2,748,698	2,431,347
Total Capital Fund	27,486,985	24,313,470
B. Non-Current Liabilities		
Loan from PKSF (Long Term Portion)	84,542,457	57,528,330
Loan from Anukul Foundation (Long Term Portion)	6,081,740	5,086,883
Accumulated Depreciation	2,308,334	2,164,569
Risk Fund	20,200,997	16,425,244
Total Non-Current Liabilities	113,133,528	81,205,026
C. Current Liabilities		
Loan from PKSF (Current Portion)	20,019,207	25,654,168
Loan from Commercial Banks (Current Portion)	51,351,932	21,376,594
Loan from Anukul Foundation (Current Portion)	5,086,883	5,168,623
Loan from other Sources	29,315,000	16,955,000
Due to Programs and Projects	114,986	114,986
Members Savings	124,721,174	108,124,449
Loan Loss Provision (LLP)	14,286,930	10,818,869
Other Liabilities and Provisions	10,327,179	2,369,226
Wash Project	3,704,000	3,678,500
Payable Account (Fund)	404,133	5,732,084
Total Current Liabilities	259,331,424	199,992,500
Total Capital Fund and Liabilities (A+B+C)	399,951,936	305,510,996



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Micro Credit Program
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30th June 2023

Particulars	2022-23	2021-22
A. INCOME		
Service Charges on Members Loan	66,407,264	53,650,681
Bank Interest	177,389	301,738
Interest on FDR	239,647	233,355
Interest on Motorcycle and Other Loans	23,682	15,659
Project income	-	112,090
Membership Fees	38,340	38,590
Total Income	66,886,322	54,352,112
B. EXPENDITURE		
Interest on Members Savings	9,898,465	5,689,319
Service Charge on PKSF Loan	3,968,771	4,113,750
Interest Expense on Anukul Foundation Loans	890,527	727,419
Interest on Long Term Bank Loan (Pronodona)	287,495	801,860
Salaries and Allowances	25,665,646	21,351,614
Other Allowance Expenses	388,787	418,867
Office Rent	1,891,085	1,398,700
Repair and Maintenance	519,914	569,315
Gas and Electricity	183,115	182,681
Telephone, Internet and Postage	890,283	637,840
Area Extension	6,114	112,300
Program Contribution	251,879	670,886
Incentive (WASH)	-	27,000
Entertainment	364,761	213,043
Printing and Stationery	337,386	833,758
Fuel Cost	710,507	693,799
Vehicle Maintenance Expenses	471,839	97,576
Conveyance and Travelling	3,545,717	2,520,794
Newspapers and Periodicals	-	8,748
Bank Charges and Commission	232,254	331,056
Training Expenses	163,860	36,627
Bank Loan Processing Fee	95,769	24,160
Meeting and Seminar Expenses	810,977	397,655
Legal Expenses	16,000	3,000
Registration and Subscription Fees	4,100	141,335
Audit Fees	192,400	99,000
Board Members Honorarium	480,560	165,740
Loan Loss Provision (LLP)	3,468,061	1,577,148
Depreciation Expense	1,311,579	571,869
Other Operating Expenses	5,789,165	4,715,275
Income Tax	68,121	155,524
Total Expenditure	62,905,137	49,287,658
C. Excess of Income over Expenditure (A-B)	3,981,185	5,064,454



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
Micro Credit Program
Statement of Changes in Capital Fund
For the year ended 30th June 2023

(Figures in BDT)

Particulars	Cumulative Surplus	Statutory Reserve Fund	Total Capital Fund
Balance as at July 01, 2022	21,882,122	2,431,347	24,313,469
Surplus for the Year	3,981,185	-	3,981,185
Sub-total	25,863,307	2,431,347	28,294,654
Adjustment during the year	(726,902)	(80,767)	(807,669)
Transfer to Statutory Reserve Fund	(398,118)	398,118	-
Balance as at June 30, 2023	24,738,286	2,748,698	27,486,985
Balance as at July 01, 2021	17,324,114	1,924,901	19,249,015
Surplus for the Year	5,064,454	-	5,064,454
Sub-total	22,388,568	1,924,901	24,313,469
Transfer to Statutory Reserve Fund	(506,446)	506,446	-
Balance as at June 30, 2022	21,882,122	2,431,347	24,313,469

Finance Co-Ordinator

M. Afaris
 Executive Director

[Signature]
 Treasurer



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI, CHATTOGRAM

General Fund

Statement of Income and Other Comprehensive Income

For the year ended 30 June 2023

Expenses			Income	Annex "A"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	835,545	178,503	Donation Received	-	1,198,827
Mobile & Postage	-	600	Other Income	-	146,450
Entertainment	-	2,700	Rental income	354,750	-
Travelling & D.A	-	5,770	Overhead Income from PRISE	97,602	-
Bank charge & commission	6,277	5,681			
Stationeries	-	3,095			
Honorarium	-	1,400			
Depreciation expense	16,475	6,897			
Utilities	-	9,865			
Service charge	-	156,225			
Donation & contribution to projects	-	35,100			
Organization contribution	-	198,880			
Bonus	-	7,000			
Gardening	-	2,460			
Labour Cost	-	1,890			
Other expenses	-	2,000			
Office maintenance	-	2,715			
Total Expenditure	858,297	620,781	Total Income	452,352	1,345,277
Excess of Income over Expenditure		724,496	Excess of Expenditure over Income	405,945	-
	858,297	1,345,277		858,297	1,345,277

**General Fund
Statement of Receipts & Payments
For the Year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	3	Loan repaid MFP	-	1,032,434
Cash at Bank	5,296	4,581	Staff Salary	835,545	178,503
	5,296	4,584	Fund transfer to DAM project	8,624,094	-
Rental income	354,750	-	Fund transfer to Action Aid project	3,566,739	-
Loan from MFP	-	700,000	Fund transfer to Chemonics project	8,559,432	-
Advanced Collection	-	35,000	Utilities	-	9,865
Donation	-	1,198,827	Honorarium	-	1,400
Loan from Executive Director	3,341,967	6,500,000	Mobile & Postage	-	600
Loan From Premier Bank	-	25,000,000	Land Purchase	-	2,959,000
Loan From Provident Fund	-	3,450,000	Pronodona Loan	-	25,000,000
Fund from Action Aid	3,566,739	-	Service Charge	-	156,225
Fund from Chemonics	8,559,432	-	Entertainment	-	2,700
Other Income	-	37,450	Travelling & D.A	-	5,770
Fund from DFAT	186,258	-	Donation & contribution to projects	-	35,100
Loan Realized	53,040	109,000	Bank charge & commission	6,277	5,681
Fund from DAM	8,624,094	575,676	Other Expenses	-	2,000
Fund Receive From DRRA	-	413,554	Advanced Payment	-	103,300
Provident Fund	-	1,400	Stationery	-	3,095
Staff Welfare Fund	-	400	FDR Investment	-	25,000,000
Doantion Received From BJJP	-	39,500	Loan Refund to GB Member	-	6,413,320
Doantion Received From JPUF	-	75,000	Organization Contribution	-	198,880
FDR Received	-	25,000,000	Fund A/C DAM	-	575,331
FDR Interset	-	156,225	Fund A/C DRRA	-	413,554
Overhead Income from PRISE	97,602	46,966	Furniture	-	19,300
QK Foundation	-	86,500	Bonous	-	7,000
			Gardening	-	2,460



BRAC	-	33,006	Labour Cost	-	1,890
			Loan to DAM	-	1,193,669
			Loan to BNFP	-	25,000
			Loan to Action Aid project	1,042,300	-
			Loan to PRIDE	-	109,000
			Office Maintenance	-	2,715
				<u>22,634,387</u>	<u>63,457,792</u>
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	2,154,791	5,296
Total	<u>24,789,178</u>	<u>63,463,088</u>	Total	<u>24,789,178</u>	<u>63,463,088</u>

**General Fund
Statement of Financial Position
As at June 30, 2023**

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex "A"	
				2022-2023	2021-2022
Capital Fund:	2,549,394	3,295,939	Fixed Assets:	6,713,055	3,755,731
Cumulative surplus	2,549,394	3,295,939	Land	6,398,000	3,439,000
			Motor-cycle	101,067	102,743
Project fund	-	1,719,383	Furniture	34,891	34,891
Liabilities:	6,318,452	32,186,874	Lease Hold Land	167,582	167,582
Loan from Executive Director	3,351,977	10,010	Office Equipment	11,515	11,515
Loan from SMP	-	2,000,842			
Members savings	-	1,200,000	Other Assets:	-	33,441,169
Loan from GB members	-	86,680	Staff Advance	-	1,562,443 ✓
Loan From Premier Bank	-	25,000,000	Advance	-	48,300 ✓
Loan from DAM	-	345	Loan to MFP	-	624,934
Loan From Provident Fund	2,950,000	3,450,000	Pronodana loan	-	<u>25,000,000</u>
Provident fund	-	1,400	Loan to MAC, MFP & OSCP	-	3,752,189
Staff welfare fund	-	400	Loan to DAM ✓	-	1,193,669
Donation from BIJP	-	39,500	Loan to BNFP ✓	-	25,000
Donation from JPUF	-	75,000	Loan to PRIDE	-	109,000
FDR interest	-	156,225	OSP Refund	-	1,125,634
Overhead income PRISE	-	46,966			
QK foundation	-	86,500	Cash & Bank Balance:	2,154,791	5,296
BRAC	-	33,006	Cash in hand	-	-
Accumulated Depreciation	16,475	-	Cash at Bank	2,154,791	5,296
Total	<u>8,867,846</u>	<u>37,202,196</u>	Total	<u>8,867,846</u>	<u>37,202,196</u>



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
MIRSARAI CHATTOGRAM
ENRICH Project
Statement of Income and Other Comprehensive Income
For the year ended 30 June 2023

Expenses			Income	Annex. "B"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	1,328,542	1,316,729	Fund Receipt From Donor	-	3,312,305
Bonus & Allowances	-	-	Health card sale	161,200	158,200
Rent & utilities	46,800	114,250	Diabetes test income	49,260	70,080
Printing & stationery	52,026	34,767	Bank interest income	8,328	20,541
Travelling & D.A	58,800	76,396	Static clinic income	270	-
Mobile & Postage	24,000	24,357	Sattellite clinic income	390	-
Electricity	20,831	-	Health camp income	1,830	-
Satellite Clinic	209,668	82,090			
Static clinic	10,475	8,102			
Monthly Meeting	22,543	36,400			
Health camp	73,860	70,978			
Eye camp	88,083	36,585			
Medical tools	14,105	-			
Chalk purchase	3,182	2,089			
Teacher Salary	371,310	20,421			
Donation to special savers	48,000	435,196			
Youth ward co-ordination meeting	24,819	76,827			
Youth union co-ordination meeting	4,721	10,793			
School Materials	2,406	8,547			
BP Machine	15,215	50,442			
Bank Charge	5,035	19,337			
Health Visitor Allowance	650,127	920			
Health & Teacher Training	45,134	681,801			
Education center rent	96,900	100,740			
VAT & Tax	75,732	-			
Office Furniture	-	83,400			
Traveling Bill (Teacher)	49,700	-			
Training and development	86,724	-			
Diabetes machine purchase	3,900	18,898			
Ward co-ordination meeting	22,971	-			
Union coordination meeting	4,866	4,864			
Chalk purchase	-	20,709			
Day celebration	9,188	-			
Diabetes strips purchase	32,000	-			
Health card purchase	24,650	-			
Cultural and sports program	44,311	46,844			
Medical service expenses	-	-			
Total Expenditure	3,570,624	3,382,482	Total Income	221,278	3,561,126
Excess of income over Expenditure		178,645	Excess of Expenditure over Income	3,349,346	-
	3,570,624	3,561,126		3,570,624	3,561,126

ENRICH Project
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Loan Refund to MFP	-	106,960
Cash in hand	6,461	48,000	Staff Salary	1,328,542	1,316,729
Cash at Bank	62,224	-	Rent & utilities	46,800	114,250
	68,685	48,000	Printing & stationery	52,026	34,767
Loan accounts	3,555,600	-	Travelling & D.A	58,800	76,396
Fund accounts	-	3,312,305	Mobile & Postage	24,000	24,357
Health card sale	161,200	158,200	Electricity	20,831	-
Diabetes test income	49,260	70,080	Satellite Clinic	209,668	82,090
Bank interest income	8,328		Static clinic	10,475	8,102
			Traveling Bill (Teacher)	49,700	36,400



Vat & Tax	-	20,541	Monthly Meeting	22,543	20,421
Static clinic income	270	-	Teacher Salary	371,310	435,196
Sattellite clinic income	390	-	Donation to special savers	48,000	76,827
Health camp income	1,830	-	Youth ward co-ordination meeting	24,819	10,793
			Youth union co-ordination meeting	4,721	8,547
			School Materials	2,406	50,442
			BP Machine	15,215	19,337
			Bank Charge	5,035	920
			Health Visitor Allowance	650,127	681,801
			Health & Teacher Training	45,134	100,740
			Education center rent	96,900	83,400
			Office Furniture	-	3,000
			Eye Camp	88,083	36,585
			Health camp	73,860	70,978
			Medical tools	14,105	-
			VAT & Tax	75,732	20,709
			Chalk purchase	3,182	2,089
			Ward co-ordination meeting	22,971	-
			Union co-ordination meeting	4,866	4,864
			Training and development	86,724	-
			Day Celebration	9,188	18,898
			Diabetes machine purchase	3,900	-
			Diabetes strips purchase	32,000	-
			Cultural and sports program	44,311	46,844
			Health card purchase	24,650	-
			Staff Advance refund	-	48,000
				<u>3,570,624</u>	<u>3,540,441</u>
			Closing Balance:		
			Cash in hand	6,676	6,461
			Cash at Bank	268,263	62,224
Total	<u>3,845,563</u>	<u>3,609,126</u>	Total	<u>3,845,563</u>	<u>3,609,126</u>

ENRICH Project
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	Annex. "B" 2021-2022
Capital Fund	(2,985,020)	(473,504)	Fixed assets	34,040	34,040
Cumulative surplus	(2,985,020)	(473,504)			
			Advance to Staff	-	165,885
Liabilities:	3,293,999	742,113	Cash & Bank Balance	274,939	68,685
Loan from MFP	3,293,999	701,613	Cash in hand	6,676	6,461
Other liabilities	-	40,500	Cash at Bank	268,263	62,224
Total	<u>308,979</u>	<u>268,610</u>	Total	<u>308,979</u>	<u>268,610</u>



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI, CHATTOGRAM

PRIDE Project

Statement of Income and Other Comprehensive Income

For the year ended 30 June 2023

Expenses	2022-2023	2021-2022	Income	Annex."C"	
				2022-2023	2021-2022
Staff Salary	-	316,800	Bank Interest Income	-	-
Support tools for disabled	-	-			
EIC materials distribution	-	-			
E-health & telemedicine	-	-			
SBDIDRM functions	-	-			
School competition	-	10,000			
Quality assistance	-	-			
Communication Expenses	-	1,655			
Audit expenses	-	-			
Stationary	-	4,800			
Consultancy Fees	-	-			
Utilities	-	2,720			
Day Observation	-	5,400			
Travelling & DA	-	6,050			
Training & Meeting	-	-			
Program focal	-	-			
Provision for Expenses	-	-			
Community based Therapy for children	-	153,000			
Disabilities Youth Referral	-	7,500			
Health Consulting	-	20,000			
Exp. for vulnerable Children	-	-			
Bank Charge	-	-			
Conveyance	-	-			
CSR Cost	-	-			
Medicine Cost	-	4,000			
Total Expenditure	-	531,925	Total Income	-	-
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	-	531,925
	-	531,925		-	531,925

PRIDE Project
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments		
				2022-2023	2021-2022
Opening Balance:			Loan account	-	109,000
Cash in hand	-	10	Loan account (MFP/GF)	-	-
Cash at Bank	-	63,520	Staff Salary	-	316,800
	-	128,967	Support tools for disabled	-	-
Loan account	-	154,225	Day Observation	-	5,400
Loan account (MFP/GF)	-	-	Travelling	-	6,050
Fund account	-	413,554	Advance for expenses	-	-
Advances collected	-	28,200	Training & Meetings	-	-
Bank Interest Income	-	-	EIC materials distribution	-	-
			E-health & telemedicine	-	-
			SBDIDRM functions	-	-
			School competition	-	10,000
			Program focal	-	-
			Quality assistance	-	-
			Communication Expenses	-	1,655
			Advance Payment	-	13,800
			Stationary	-	4,800
			Consultancy Fees	-	-
			Utilities	-	2,720



			Exp. for vulnerable Children	-	-
			Bank Charge	-	-
			Provision Paid	-	-
			Community based Therapy for children	-	153,000
			Disabilities Youth Referral	-	7,500
			Health Consulting	-	20,000
			Conveyance	-	-
			CSR Cost	-	-
			Loan refund	-	-
			Medicine Cost	-	4,000
				-	654,725
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	-	4,784
Total		724,946	Total		659,509

PRIDE Project
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex."C"	
				2022-2023	2021-2022
Capital Fund:			Other Assets:		
Cumulative surplus	-	(2,290,868)	Advance for expenses	-	214,223
					214,223
Project fund	-	2,464,650			
Loan Account	-	45,225	Cash & Bank Balance:		
			Cash in hand	-	4,784
			Cash at Bank	-	-
				-	4,784
Total		219,007	Total		219,007



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI CHATTOGRAM

PHCP Program

**Statement of Income and Other Comprehensive Income
For the Year ended 30 June 2023**

Expenses			Income	Annex."D"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	234,000	216,000		-	-
Doctor Fee	32,500	30,000		-	-
Medicine Cost	27,954	70,187		-	-
Total Expenditure	294,454	316,187	Total Income	-	-
Excess of income over Expenditure	-	-	Excess of Expenditure over Income	294,454	316,187
	294,454	316,187		294,454	316,187

**PHCP Program
Statement of Receipts & Payments
For the Year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	64,765	Staff Salary	234,000	216,000
Cash at Bank	-	-	Doctor's fee	32,500	30,000
	-	64,765	Medicine Cost	27,954	70,187
			Loan Refund	5,723	53,950
				300,177	370,137
Fund account	232,210	204,339	Closing Balance:		
Loan account From MFP	294,454	82,533	Cash in hand	226,487	-
Advance Collection	-	18,500	Cash at Bank	-	-
Total	526,664	370,137	Total	526,664	370,137

**PHCP Program
Statement of Financial Position
As at June 30, 2023**

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	2021-2022
Capital Fund:	(1,164,838)	(1,155,988)	Advance	-	127,805
Cumulative surplus	(1,164,838)	(1,155,988)			
Project fund	1,119,755	887,545	Cash & Cash Equivalents:	226,487	-
			Cash in hand	226,487	-
Liabilities:	271,570	396,248	Cash at Bank	-	-
Loan from EC/ED	-	23,893			
Loan account MFP	271,570	372,355			
Total	226,487	127,805	Total	226,487	127,805



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 2023

Expenses			Income	Annex."E"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	516,000	276,000	Organization Contribution	-	243,700
Mobile & Internet	23,000	6,000			
Office Stationary	-	1,150			
Travelling & D.A.	48,000	24,000			
Sports program	216,470	59,500			
Festival Allowance	4,000	2,300			
Bonus	43,000	23,000			
Leadership	-	3,400			
Focal Tavel	-	18,000			
Focal Mobile	-	6,000			
Cultural program	126,138	-			
Value Development	2,000	169,150			
Adolocent Health Activity	-	136,850			
Club Stationary	-	26,350			
Day observations	19,900	-			
Skill Development	17,816	-			
Coordination activities	219,149	-			
Bank Charge	805	1,918			
Total Expenditure	1,236,278	753,618	Total Income	-	243,700
Excess of income over Expenditure	-	-	Excess of Expenditure over Income	1,236,278	509,918
	1,236,278	753,618		1,236,278	753,618

Adolescent, Cultural & Sports Program

Statement of Receipts & Payments

For the year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Loan refund to MFP	99,000	723,409
Cash in hand	37	31,896	Staff Salary	516,000	276,000
Cash at Bank	6,433	151	Mobile & Internet	23,000	6,000
	6,470	32,047	Office Stationary	-	1,150
Fund Account	-	602,409	Travelling & D.A.	48,000	24,000
Loan From MFP	1,231,000	661,530	Sports	216,470	59,500
Organization Contribution	-	243,700	Festival Allowance	4,000	2,300
Advance Collection	101,069	297,840	Bonus	43,000	23,000
			Coordination activities	219,149	-
			Leadership	-	3,400
			Focal Tavel	-	18,000
			Focal Mobile	-	6,000
			Cultural program	126,138	-
			Value Development	2,000	169,150
			Adolocent Health Activity	-	136,850
			Club Stationary	-	26,350
			Day observation	19,900	-
			Skill Development	17,816	-
			Bank Charge	805	1,918
			Advance	-	354,030
				1,335,278	1,831,057
			Closing Balance:		
			Cash in hand	466	37
			Cash at Bank	2,795	6,433
Total	1,338,539	1,837,526	Total	1,338,539	1,837,526



Adolescent, Cultural & Sports Program
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex."E"	
				2022-2023	2021-2022
Capital Fund:	(3,804,551)	(2,261,333)	Other Assets	-	101,069
Cumulative surplus	(3,804,551)	(2,261,333)	Advance for expenses	-	10,000
			Advance collection	-	46,190
Project fund	2,134,872	792,511	Loan From MFP	-	44,879
Liabilities:	1,672,940	1,576,360	Cash & Bank Balance	3,261	6,470
Fund Account	-	1,342,360	Cash in hand	466	37
Loan From MFP	1,672,940	-	Cash at Bank	2,795	6,433
Loan from Branch	-	234,000			
Total	3,261	107,539	Total	3,261	107,539



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAL CHATTOGRAM

PRISE Program

**Statement of Income and Other Comprehensive Income
For the Year ended 30 June 2023**

Expenses			Income	Annex."G"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	-	191,700	Bank Interest	-	329
Basic Orientation	-	6,000			
Technical Trainers Support	-	80,000			
Support to MCP	-	586,500			
Utilities	-	1,400			
Management Cost	-	79,972			
Support to Peer Leaders	-	28,800			
Traveling Bill	-	463,230			
Entertainment	-	54,350			
Honourium	-	18,000			
Internet Bill	-	11,340			
Office Stationary	-	5,200			
Bank Charge	-	2,762			
Total Expenditure	-	1,529,254	Total Income	-	329
	-	-	Excess of Expenditure over Income	-	1,528,925
	-	1,529,254		-	1,529,254

**PRISE Program
Statement of Receipts & Payments
For the Year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	-	Staff Salary	-	191,700
Cash at Bank	5,768	-	Advance Payment	-	639,314
	5,768	-	Basic Orientation	-	6,000
Fund account	-	1,368,545	Technical Trainers Support	-	80,000
Loan account	-	192,000	Support to MCP	-	586,500
Bank Interest	-	329	Bonus & Allowance	-	-
Advance Realization	-	639,314	Mobile Bill	-	-
			Utilities	-	1,400
			Management Cost	-	79,972
			Support to Peer Leaders	-	28,800
			Traveling Bill	-	463,230
			Entertainment	-	54,350
			Honourium	-	18,000
			Fund Refund	5,768	188,696
			Internet Bill	-	11,340
			Office Stationary	-	5,200
			Bank Charge	-	2,762
			Total	5,768	2,357,264
Closing Balance:					
			Cash in hand	-	-
			Cash at Bank	-	5,768
Total	5,768	2,200,188	Total	5,768	2,200,188



PRISE Program
Statement of Financial Position
As on June 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	2021-2022
Capital Fund:	-	(1,712,510)	Cash & Cash Equivalents	-	5,768
Cumulative surplus	-	(1,712,510)	Cash in hand	-	-
			Cash at Bank	-	5,768
Project Fund					
Fund account	-	1,714,421			
Loan account	-	3,857			
Total	-	5,768	Total	-	5,768



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 2023**

Expenses			Income	Annex. "H"	
	2022-2023	2021-2022		2022-2023	2021-2022
Entertainment	-	-	Bank Interest	-	26
Hardware Purshase	-	-			
House Construction	-	-			
Salary & Allowance	24,000	24,000			
Senitary Equipment	162,450	-			
Utilities	15,100	-			
Advertisement	-	-			
Conveyance	149,510	-			
Bank Charge	1,195	2,085			
Lunch Bill	58,610	-			
National Day Celebration Cost	124,510	-			
Honoraum	8,000	-			
Medicine Cost	82,890	-			
Toys Equipment	258,460	-			
Decoration Bill	21,250	-			
Loan Payment to MFP	-	-			
Donation	87,000	-			
Meeting Expenses	74,100	-			
Total Expenditure	1,067,075	26,085	Total Income	-	26
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	1,067,075	26,059
	1,067,075	26,085		1,067,075	26,085

**Mirsarsi Autism Centre - Program
Statement of Receipts & Payments
For the year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Advance	-	26,000
Cash in hand	19	26,019	Entertainment	-	-
Cash at Bank	4,278	6,337	Hardware Purshase	-	-
	4,297	32,356	House Construction	-	-
Donation	-	-	Loan Refund	548,489	-
Loan Account	-	-	Salary & Allowance	24,000	24,000
Advance	219,300	54,000	Senitary Equipment	162,450	-
Donation(Clifton Group)	-	-	Utilities	15,100	-
Cement Sales	-	-	Advertisement	-	-
Loan From MFP	1,393,371	-	Conveyance	149,510	-
Bank Interest	-	26	Bank Charge	1,195	2,085
			Lunch Bill	58,610	-
			National Day Celebration Cost	124,510	-
			Honoraum	8,000	-
			Medicine Cost	82,890	-
			Toys Equipment	258,460	-
			Decoration Bill	21,250	-
			Loan Payment to MFP	-	30,000
			Donation	87,000	-
			Meeting Expenses	74,100	-
			Total	1,615,564	82,085
			Closing Balance:		
			Cash in hand	-	19
			Cash at Bank	1,404	4,278
Total	1,616,968	86,382	Total	1,616,968	86,382



Mirsarsi Autism Centre - Program
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex."H"	
				2022-2023	2021-2022
Capital Fund :					
Cumulative surplus	(1,361,967)	(294,892)	Advance	-	219,300
	(1,361,967)	(294,892)	Loan From MFP	-	30,000
Liabilities:	1,363,371	548,489	Cash & Bank Balance	1,404	4,297
Loan Account	-	548,489	Cash in hand	-	19
Loan From MFP	1,363,371	-	Cash at Bank	1,404	4,278
Total	1,404	253,597	Total	1,404	253,597



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 2023**

Annex."I"

Expenses	2022-2023	2021-2022	Income	2022-2023	2021-2022
			Bank Interest		31,705
			Other Income		-
Vehicle Operation & Transportation		489,589			
Salary & Allowance		3,130,326			
Office Rent		216,236			
Utilities		15,540			
Meeting and Training Expenses		289,105			
Communication		93,130.00			
Monthly Monitoring & Visit		9,335.00			
Outrich Woker		1,818,779			
WGS Renuvation		13,836			
WGS & MHM Spach Supplies		147,927			
WGSS Facilitators		899,473			
WGSS Activities		262,634			
Awarness Raising Seassion		84,996			
MHM Spach Construction		13,307			
Awarness Campain		43,368.00			
Engaging Man & Boys		128,353.00			
Voulenteer & Watch		1,607,388.00			
GBV Case Management		139,800.00			
Case Worker		881,506.00			
Office Supplies & Operation		119,364			
Laptop		4,200			
Advertisement		10,413			
Interest Paid		55,410			
Total Expenditure	-	10,802,965	Total Income	-	31,705
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	-	10,771,260
Total	-	10,802,965	Total	-	10,802,965

**Gender Based Violence - Program
Statement of Receipts & Payments
For the year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Vehicle Operation & Transportation		489,589
Cash in hand	-	-	Salary & Allowance		3,130,326
Cash at Bank	-	464,634	Office Rent		216,236
	-	464,634	Utilities		15,540
			Meeting and Training Expenses		289,105
Bank Interest	-	31,705	Bank Charge		-
Fund Account	-	10,306,626	Communication		93,130
Other Income	-	-	Monthly Monitoring & Visit		9,335
			Outrich Woker		1,818,779
			WGS Renuvation		13,836
			WGS & MHM Spach Supplies		147,927
			WGSS Facilitators		899,473
			WGSS Activities		262,634
			Awarness Raising Seassion		84,996
			Safty Audit		328,950
			MHM Spach Construction		13,307
			Awarness Campain		43,368
			Engaging Man & Boys		128,353
			Voulenteer & Watch		1,607,388
			GBV Case Management		139,800
			Case Worker		881,506
			Office Supplies & Operation		119,364
			Laptop		4,200
			Advertisement		10,413
			Interest Paid		55,410
			Total	-	10,802,965
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	-	-
Total	-	10,802,965	Total	-	10,802,965



Gender Based Violence - Program
Statement of Financial Position
As on 30 June 2023

FUND & LIABILITIES			PROPERTY & ASSETS	Annex."I"	
	2022-2023	2021-2022		2022-2023	2021-2022
Capital Fund :	-	(24,974,351)	Fixed Assets	-	53,395
Cumulative surplus	-	(24,974,351)	Laptop	-	53,395
Fund Account	-	25,027,746	Advance	-	-
			Cash & Bank Balance	-	-
			Cash in hand	-	-
			Cash at Bank	-	-
Total	-	53,395	Total	-	53,395



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 2023**

Expenses			Income	Annx."I"	
	2022-2023	2021-2022		2022-2023	2021-2022
Training and travel	3,431,487	-	Bank Interest	3,159	166
Office Rent	723,000	-	Donation	3,539,988	-
Salary	3,560,000	-			
Education materials	781,016				
Bank Charge	5,241	1,782			
Cleaning & maintenance	51,620	-			
Meeting Expenses	1,575,101	-			
Leaflet	45,852	-			
Cycle Rally	-	-			
Utilities	15,900				
Documentation Cost	95,100				
Advertisement	32,015				
Daily Allowance	404,357				
Stationary	560,120	-			
Internet Bill	89,021	-			
Total Expenditure	11,369,830	1,782	Total Income	3,543,147	166
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	7,826,683	1,616
	11,369,830	1,782		11,369,830	1,782

Out of School Children Project - Program

Statement of Receipts & Payments

For the year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	-	Advance	-	1,379,832
Cash at Bank	4,219	60,835	Training and travel	3,431,487	-
	4,219	60,835	Office Rent	723,000	-
Loan Account	-	1,324,832	Salary	3,560,000	-
Loan from MFP	-	-	Education materials	781,016	-
Bank Interest	3,159	166	Bank Charge	5,241	1,782
Fund account	8,624,094	-	Cleaning & maintenance	51,620	-
Donation	3,539,988	-	Meeting Expenses	1,575,101	-
Advances	1,387,267	-	Leaflet	45,852	-
			Cycle Rally	-	-
			Utilities	15,900	-
			Documentation Cost	95,100	-
			Advertisement	32,015	-
			Daily Allowance	404,357	-
			Stationary	560,120	-
			Internet Bill	89,021	-
			Furniture	-	-
			Loan Refund	2,176,832	-
			Total	13,546,662	1,381,614
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	12,065	4,219
Total	13,558,727	1,385,833	Total	13,558,727	1,385,833



Out of School Childern Project - Program
Statement of Financial Position
As at June 30, 2022

FUND & LIABILITIES			PROPERTY & ASSETS	Annx."J"	
	2022-2023	2021-2022		2022-2023	2021-2022
			Fixed Assets	23,745	23,745
Capital Fund :	(8,588,284)	(761,601)	Furnitue	23,745	23,745
Cumulative surplus	(8,588,284)	(761,601)			
			Other Assets	-	1,387,267
Loans from others	-	2,176,832	Advance	-	1,387,267
			Cash & Bank Balance	12,065	4,219
Fund account	8,624,094	-	Cash in hand	-	-
			Cash at Bank	12,065	4,219
Total	35,810	1,415,231	Total	35,810	1,415,231



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
MIRSARAI CHATTOGRAM
RMTP High Value Fruit & Crops Extension and Marketing Project
Statement of Income and Other Comprehensive Income
For the year ended 30 June 2023

Expenses			Income	Annex."K"	
	2022-2023	2021-2022		2022-2023	2021-2022
Staff Salary	1,961,985	821,128			
Audit fee	20,000	-			
Festival Allowance (Boishak)	217,150	15,500			
Office Rent	12,000	5,000			
Entertainment	-	2,655			
Travelling	355,014	151,169			
Mobile & Internet	105,857	41,644			
Office Stationary & Printing	27,854	10,343			
ICT Equipment Expense	515	5,000			
Mother Stock Development		40,314			
Demo Plot		24,370			
Farmers Training	131,341	7,900			
Meeting expenses	5,057	-			
Seeds and seedlings	1,244,365	-			
Training and development	331,810	-			
Others Cost	-	7,420			
Total Expenditure	4,412,948	1,132,443	Total Income	-	-
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	4,412,948	1,132,443
	4,412,948	1,132,443		4,412,948	1,132,443

RMTP High Value Fruit & Crops Extension and Marketing Project
Statement of Receipts & Payments
For the year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Loan account	-	1,000
Cash in hand	8,574	-	Staff Salary	1,958,485	821,128
Cash at Bank	3,804,783	-	Festival Allowance (Boishak)	217,150	15,500
	3,813,357	-	Office Rent	11,750	5,000
			Entertainment	16,814	2,655
Project contribution	32,625	-	Travelling	338,139	151,169
Loan account	-	1,000	Mobile & Internet	105,857	41,644
Project Fund account	3,006,227	5,000,000	Office Stationary & Printing	22,765	10,343
Advances collected	164,545	-	Office ICT Equipment	500	85,000
Bank Interest Income	67,885	37,386	Mother Stock Development	-	40,314
			ICT Equipment Expenses	-	5,000
			Advances granted	164,545	-
			Meeting expenses	5,225	-
			Seeds and seedlings	1,212,710	-
			Training and development	376,380	-
			Demo Plot	-	24,370
			Farmers Training	73,320	7,900
			Bank Charge	10,857	6,586
			Others Cost	59,803	7,420
				4,574,300	1,225,029
			Closing Balance:		
			Cash in hand	6,284	8,574
			Cash at Bank	2,504,056	3,804,783
Total	7,084,640	5,038,386	Total	7,084,640	5,038,386



RMTP High Value Fruit & Crops Extension and Marketing Project
Statement of Financial Position
For the year ended 30 June 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex."K"	
				2022-2023	2021-2022
Capital Fund:	(5,533,973)	(1,132,443)	Fixed Assets:	85,000	85,000
Cumulative surplus	(5,533,973)	(1,132,443)	Office ICT Equipment	85,000	85,000
Project Fund account	8,006,227	5,000,000	Cash & Cash Equivalent:	2,510,340	3,813,357
Interest Refundable	94,415	30,800	Cash in hand	6,284	8,574
Liabilities for expenses	28,671	-	Cash at Bank	2,504,056	3,804,783
Total liabilities	123,086	30,800			
Total	2,595,340	3,898,357	Total	2,595,340	3,898,357



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
MIRSARAI, CHATTOGRAM
Staff Welfare Fund
Statement of Income and Other Comprehensive Income
For the year ended 30 June 2023

Expenses			Income	Annex."M"	
	2022-2023	2021-2022		2022-2023	2021-2022
Bank Charge	3,357	4,404	Staff Contribution	476,497	911,016
Staff Donation	144,385	159,351	Interest From Saving	1,287	5,553
Other Expenses		424			
Total expenses	147,742	164,179	Total income	477,784	916,569
Excess of income Over Expenditure	330,042	752,390	Excess of Expenditure over Income	-	-
	477,784	916,569		477,784	916,569

Staff Welfare Fund
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance			Staff Donation	144,385	159,351
Cash in Hand	-	-	Staff Advance	-	10,000
Cash in Bank	237,490	-	Bank Charge	3,357	4,404
			Loan refund to MFP	430,000	1,027,100
Staff Contribution	476,497	911,016	Others Loan	-	21,888
Staff Advance	-	10,000	Other Expenses	-	424
Loan refund received from MFP	-	512,200			
Others Loan	-	21,888	Total	577,742	1,223,167
Interest From Savings	1,287	5,553	Closing Balance:		
			Cash in Hand	-	-
Total	715,274	1,460,657	Cash in Bank	137,531	237,490
				715,273	1,460,657

Staff Welfare Fund
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES			PROPERTY & ASSETS	Annex."M"	
	2022-2023	2021-2022		2022-2023	2021-2022
Cumulative Surplus/(deficit)	1,082,231	752,389	Cash & Cash Equivalents	137,531	237,490
			Loan to MFP	944,700	514,900
Total Fund & Liabilities:	1,082,231	752,389	Total Property & Assets	1,082,231	752,390



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)
MIRSARAI, CHATTOGRAM
Staff Welfare Fund
Statement of Income and Other Comprehensive Income
For the year ended 30 June 2023

Expenses			Income	Annex."M"	
	2022-2023	2021-2022		2022-2023	2021-2022
Bank Charge	3,357	4,404	Staff Contribution	476,497	911,016
Staff Donation	144,385	159,351	Interest From Saving	1,287	5,553
Other Expenses		424			
Total expenses	147,742	164,179	Total income	477,784	916,569
Excess of income Over Expenditure	330,042	752,390	Excess of Expenditure over Income	-	-
	477,784	916,569		477,784	916,569

Staff Welfare Fund
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance					
Cash in Hand	-	-	Staff Donation	144,385	159,351
Cash in Bank	237,490	-	Staff Advance	-	10,000
			Bank Charge	3,357	4,404
Staff Contribution	476,497	911,016	Loan refund to MFP	430,000	1,027,100
Staff Advance	-	10,000	Others Loan	-	21,888
Loan refund received from MFP	-	512,200	Other Expenses	-	424
Others Loan	-	21,888			
Interest From Savings	1,287	5,553	Total	577,742	1,223,167
			Closing Balance:		
Total	715,274	1,460,657	Cash in Hand	-	-
			Cash in Bank	137,531	237,490
			Total	715,273	1,460,657

Staff Welfare Fund
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES			PROPERTY & ASSETS	Annex."M"	
	2022-2023	2021-2022		2022-2023	2021-2022
Cumulative Surplus/(deficit)	1,082,231	752,389	Cash & Cash Equivalents	137,531	237,490
Total Fund & Liabilities:	1,082,231	752,389	Loan to MFP	944,700	514,900
			Total Property & Assets	1,082,231	752,390



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 2023

Expenses			Income	Annex."O"	
	2022-2023	2021-2022		2022-2023	2021-2022
Meeting Expenses	-	6,590	Bank Interest	-	6,560
Salary	-	60,000			
Bank Charge	-	3,455			
CSR Cost	-	18,000			
Communication	-	3,000			
Transportations Cost	-	14,000			
Entertainment	-	6,368			
Stationary	-	3,093			
Total Expenditure	-	114,506	Total Income	-	6,560
Excess of Income over Expenditure			Excess of Expenditure over Income	-	107,946
Total	-	114,506	Total	-	114,506

CONNECT PEOPLE - Program
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Fund refund	4,666	-
Cash in hand	-	50	Compliance & Assessment Cost	-	-
Cash at Bank	4,666	26,562	Meeting Expenses	-	6,590
	4,666	26,612	Advance	-	-
Loan Account	-	-	Health Camp Cost	-	-
Bank Interest	-	6,560	Salary	-	60,000
Advance Collection	-	86,000	Bank Charge	-	3,455
			CSR Cost	-	18,000
			Communication	-	3,000
			Transportations Cost	-	14,000
			Entertainment	-	6,368
			Stationary	-	3,093
				4,666	114,506
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	-	4,666
Total	4,666	119,172	Total	4,666	119,172

CONNECT PEOPLE - Program
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	2021-2022
Capital Fund :	-	(931,296)	Advance	-	-
Cumulative surplus	-	(931,296)	Cash & Bank Balance	-	4,666
Fund account	-	935,962	Cash in hand	-	-
			Cash at Bank	-	4,666
Total	-	4,666	Total	-	4,666



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAL CHATTOGRAM

CONNECT PEOPLE - Program

Statement of Income and Other Comprehensive Income

For the year ended 30 June 2023

Expenses			Income	Annex."O"	
	2022-2023	2021-2022		2022-2023	2021-2022
Meeting Expenses	-	6,590	Bank Interest	-	6,560
Salary	-	60,000			
Bank Charge	-	3,455			
CSR Cost	-	18,000			
Communication	-	3,000			
Transportations Cost	-	14,000			
Entertainment	-	6,368			
Stationary	-	3,093			
Total Expenditure	-	114,506	Total Income	-	6,560
Excess of Income over Expenditure			Excess of Expenditure over Income	-	107,946
Total	-	114,506	Total	-	114,506

CONNECT PEOPLE - Program
Statement of Receipts & Payments
For the Year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:			Fund refund	4,666	-
Cash in hand	-	50	Compliance & Assessment Cost	-	-
Cash at Bank	4,666	26,562	Meeting Expenses	-	6,590
	4,666	26,612	Advance	-	-
Loan Account	-	-	Health Camp Cost	-	-
Bank Interest	-	6,560	Salary	-	60,000
Advance Collection	-	86,000	Bank Charge	-	3,455
			CSR Cost	-	18,000
			Communication	-	3,000
			Transportations Cost	-	14,000
			Entertainment	-	6,368
			Stationary	-	3,093
				4,666	114,506
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	-	4,666
Total	4,666	119,172	Total	4,666	119,172

CONNECT PEOPLE - Program
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	2021-2022
Capital Fund :	-	(931,296)	Advance	-	-
Cumulative surplus	-	(931,296)	Cash & Bank Balance	-	4,666
Fund account	-	935,962	Cash in hand	-	-
			Cash at Bank	-	4,666
Total	-	4,666	Total	-	4,666



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI, CHATTOGRAM

**Sanjog - Program
Statement of Income and Other Comprehensive Income
For the year ended 30 June 2023**

Expenses			Income	Annex "P"	
	2022-2023	2021-2022		2022-2023	2021-2022
Bank Charge & other expenses	37	1,543	Interest & other income	3,000	37
Total Expenditure	37	1,543	Total Income	3,000	37
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	(2,963)	1,506
	37	1,543		37	1,543

**Sanjog - Program
Statement of Receipts & Payments
For the year ended 30 June 2023**

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	35	35	Stationary	-	-
Cash at Bank	2	32,966	Remuneration	-	-
	37	33,001	Health Camp Cost	-	-
Loan Account	-	-	Salary	-	-
Bank Interest	-	37	Loan Refund	-	-
Fund Account	-	-	Bank Charge	-	1,543
Advance Collection	-	-	CSR Cost	-	-
Loan from ED	-	-	Source Tax & VAT	-	-
			Assistive Devices	-	-
			Provision for salary	-	-
			Staff Advance	-	-
			Referred Linkage	-	-
			Other Service	-	-
			Meeting & Training Expenses	-	-
			Translation Fee	-	-
			Surgical Intervention	-	-
			Prior Year Adjustments	-	31,458
			TOTAL	-	33,001
			Closing Balance:		
			Cash in hand	35	35
			Cash at Bank	2	2
Total	37	33,038	Total	37	33,038



Sanjog - Program
Statement of Financial Position
As at June 30, 2023

Annex "P"

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	2022-2023	2021-2022
Capital Fund :	-	(1,315,371)	Prior Year Adjustments	-	31,458
Cumulative surplus	-	(1,315,371)			
Fund Account	-	1,343,866	Cash & Bank Balance	-	37
Project Fund	-	1,343,866	Cash in hand	-	35
Loan From ED	-	3,000	Cash at Bank	-	2
Total	-	31,495	Total	-	31,495



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI, CHATTOGRAM

OPCA Chemonics Feed the Future Bangladesh Horticulture, Fruits and Non-Food Crops Activity Project
Statement of Income and Other Comprehensive Income
 For the year ended 30 June 2023

Expenses			Income	Annex "Q"	
	2022-2023	2021-2022		2022-2023	2021-2022
Transport	384,480	-	Interest & other income	-	-
Rent, Utilities & maintenance	598,500	-			
Activities service delivery	1,475,202	-			
Salary	5,305,000	-			
Total Expenditure	7,763,182	-	Total Income	-	-
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	7,763,182	-
	7,763,182	-		7,763,182	-

OPCA Chemonics Feed the Future Bangladesh Horticulture, Fruits and Non-Food Crops Activity Project
Statement of Receipts & Payments
 For the year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	-	Transport	384,480	-
Cash at Bank	-	-	Rent, Utilities & maintenance	598,500	-
	-	-	Activities service delivery	1,475,202	-
Fund Account	8,559,432	-	Salary	5,305,000	-
			Fixed assets	796,250	-
			TOTAL	8,559,432	-
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	-	-
Total	8,559,432	-	Total	8,559,432	-



OPCA Chemonics Feed the Future Bangladesh Horticulture, Fruits and Non-Food Crops Activity Project
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES	2022-2023	2021-2022	PROPERTY & ASSETS	Annex "Q"	
				2022-2023	2021-2022
Capital Fund :	(7,763,182)	-	Fixed assets	796,250	-
Cumulative surplus	(7,763,182)	-			
Fund Account	8,559,432	-	Cash & Bank Balance	-	-
Project Fund	8,559,432	-	Cash in hand	-	-
			Cash at Bank	-	-
Total	796,250	-	Total	796,250	-



ORGANIZATION FOR THE POOR COMMUNITY ADVANCEMENT (OPCA)

MIRSARAI, CHATTOGRAM

OPCA ActionAid Project

Statement of Income and Other Comprehensive Income

For the year ended 30 June 2023

Expenses			Income	Annex "R"	
	2022-2023	2021-2022		2022-2023	2021-2022
Salaries & remunerations	2,357,413	-	Interest & other income	-	-
Travel & logistics	106,364	-			
Office maintenance	23,014	-			
Training	261,670	-			
Meeting	44,319	-			
Orientation & induction	58,179	-			
Women program	129,351	-			
Tools and materials	585,717	-			
Assessment & certification	19,782	-			
Training center rent	297,227	-			
Total Expenditure	3,883,036	-	Total Income	-	-
Excess of Income over Expenditure	-	-	Excess of Expenditure over Income	3,883,036	-
	3,883,036	-		3,883,036	-

OPCA ActionAid Project
Statement of Receipts & Payments
For the year ended 30 June 2023

Receipts	2022-2023	2021-2022	Payments	2022-2023	2021-2022
Opening Balance:					
Cash in hand	-	-	Salaries & remunerations	2,357,413	-
Cash at Bank	-	-	Travel & logistics	106,364	-
	-	-	Office maintenance	23,014	-
			Training	261,670	-
Loan from OPCA	1,042,300	-	Meeting	44,319	-
Fund Account	3,566,739	-	Orientation & induction	58,179	-
			Women program	129,351	-
			Tools and materials	585,717	-
			Assessment & certification	19,782	-
			Training center rent	297,227	-
			Loan from OPCA	722,300	-
			TOTAL	4,605,336	-
			Closing Balance:		
			Cash in hand	-	-
			Cash at Bank	3,703	-
Total	4,609,039	-	Total	4,609,039	-



OPCA ActionAid Project
Statement of Financial Position
As at June 30, 2023

FUND & LIABILITIES			PROPERTY & ASSETS	Annex "R"	
	2022-2023	2021-2022		2022-2023	2021-2022
Capital Fund :	(316,297)	-			-
Cumulative surplus	(3,883,036)	-			-
Fund Account	3,566,739	-	Cash & Bank Balance	3,703	-
Liabilities:		-	Cash in hand	-	-
Loan from General fund	320,000	-	Cash at Bank	3,703	-
Total	3,703	-	Total	3,703	-

