

**SAMADHAN**


Upazilla Road, Keshabpur, Jessore, Bangladesh.

**Income and Expenditure Accounts for the year ended June 30, 2009.**

Particulars:	Note	Amount(TK)
<b>Income:</b>		
Service Charge		12,289,252.00
Local Income	52.00	2,958,241.00
Grant Received		21,883,716.00
Bank Interest Provision	50.00	1,112,189.00
<b>Total Tk.</b>		<b>38,243,398.00</b>
<b>Expenditure:</b>		
Service Charge Paid to PKSF		2,101,072.00
Administrative Expenses		1,443,400.00
Program Expenses		28,622,630.00
Bank Charge (LLPI,DMFI,DFI)	51.00	620.00
Provision for Expenses		30,000.00
Loan Loss Provision		738,326.00
Disaster Management Reserve		146,384.00
Depreciation		837,688.11
<b>Total Tk.</b>		<b>38,243,398.00</b>

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

**Dated: Dhaka, Bangladesh.**  
August 30, 2009.

  
**M.M.HOSSAIN & CO.**  
Chartered Accountants.



**SAMADHAN**  
Upazilla Road, Keshabpur, Jessore, Bangladesh.  
**Balance Sheet as at June 30, 2009.**

Particulars:	Note	Amount(TK)
<b>Fund and Liabilities:</b>		
Fund Account	1.00	8,875,543.51
Loan Account	2.00	78,360,000.00
Group Savings	3.00	14,630,044.00
Provident Fund	4.00	1,128,329.00
Staff Welfare Fund	5.00	1,584,459.00
Pension Fund	6.00	63,146.00
Members Welfare Fund	7.00	635,377.00
Vehicles Fund	8.00	18,700.00
Human Rights Fund	9.00	87,411.00
Loan Loss Provision Fund	10.00	3,985,781.00
Disaster Management Reserve Fund	11.00	409,933.00
Depreciation Reserve Fund	12.00	3,666,196.49
NGO Forum Loan		50,000.00
Provision for Expenses		30,000.00
<b>Total: Tk.</b>		<b>113,524,920.00</b>
<b>Property and Assets:</b>		
Fixed Assets (At Cost)	13.00	8,096,396.00
Loan and Advance	14.00	1,722,074.00
Short Term Loan	15.00	141,942.00
Loan Account (RLF)	16.00	80,614,322.00
Loan Loss Provision Investment (LLPI)	17.00	6,680.00
Disaster Management Reserve Investment (DMFI)	18.00	34,572.00
Depreciation Reserve Investment	19.00	2,941.00
Investment (FDR-Savings)	20.00	6,428,105.00
FDR Investment (DMRI)	21.00	4,257,103.00
FDR Investment (DFI)	22.00	1,355,243.00
FDR Investment (DMFI)	23.00	374,192.00
FDR Surplus	24.00	2,510,416.00
Provident Fund Investment	25.00	40,814.00
Human Rights Fund Investment	26.00	27,835.00
Pension Fund Investment		63,146.00
Village Sanitation Center		50,000.00
Cash and Bank Balance	27.00	7,799,139.00
<b>Total: Tk.</b>		<b>113,524,920.00</b>

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

**Dated: Dhaka, Bangladesh.**  
August 30, 2009.



*M.M. Hossain*  
**M.M.HOSSAIN & CO.**  
Chartered Accountants.