



Anil Salam Idris & Co.

Chartered Accountants

Affiliated Firm of EMA Squared Chartered Accountants, UK

**Centre for Integrated Programme and Development
(CIPD)**

**Auditor's Report and Financial Statements
As at 01 July 2021 to 30 June 2022**

Dhaka Office

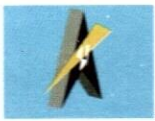
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Annexure-A1/1

Independent Auditor's Report to the executive body of Centre for Integrated Programme and Development (CIPD)

Report on the Audit of the Financial Statements of Centre for Integrated Programme and Development (CIPD)

Opinion

We have audited the Financial Statements of Centre for Integrated Programme and Development (CIPD) which comprise the Statement of Financial Position as at 30 June 2022, the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Receipts and Payments, the Statement of Cash Flows and the Statement of Changes in Capital Fund for the year then ended and Notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of Centre for Integrated Programme and Development (CIPD) as at 30 June 2022 are prepared, in all material respects, in accordance with the Financial Reporting Framework (IFRS) and Other applicable laws and regulations including MRA Guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA) Code, together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

The financial statements are prepared by Centre for Integrated Programme and Development (CIPD) to meet the requirements of MRA Only. However, we have audited the books of accounts of Micro Finance program. Financial Information presented in the Statement of Financial Position, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Equity and Other Annexed Statements which is some extent departure from the requirement of IAS/IFRS.

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

Management is responsible for the preparation of the financial statements in accordance with the financial reporting framework mentioned in TOR of PKSF and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity'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 entity or to cease operations, or has no realistic alternative but to do so.

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

Auditors' Responsibilities for the Audit of the Financial Statements

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion.



Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

We also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law and MRA Act and Rule have been kept by the entity so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of Profit or Loss and Other Comprehensive Income dealt with by the report are in agreement with the books of account.

Dated: Dhaka
19 February 2023



Anil Salam Idris & Co
Chartered Accountants


S. M. Tauhidul Islam FCA
Partner

Enrollment No. 1536
DVC No.: 2302191536AS955311

Centre for Integrated Programme and Development (CIPD)

Statement of Financial Position

As at 30 June 2022

Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka		
						30-Jun-22	30-Jun-21	01 July 2021 (Restated)
Property And Assets:								
A. Non-Current Assets:								
Property, Plant and Equipment	6.00	2,683,670	158,420	-	11,691,350	14,533,440	17,370,366	14,696,931
Total Non-Current Assets:		2,683,670	158,420	-	11,691,350	14,533,440	17,370,366	14,696,931
B. Current Assets:								
Short Term Investment	7.00	-	-	-	4,642,710.2	4,642,710	4,461,432	4,461,432
Loan to Members	8.00	-	-	-	74,379,947	74,379,947	67,124,663	67,124,663
Other Loan	9.00	49,500	-	-	624,410	673,910	1,236,599	1,236,599
Advance Deposits & Prepayments	10.00	-	54,513	-	131,700	186,213	184,513	184,513
Cash & Cash Equivalents	11.00	32,617	329,356	-	11,629,168	11,991,141	11,929,424	11,929,424
Total Current Assets:		82,117	383,869	-	91,407,936	91,873,921	84,936,631	84,936,631
Total Assets (A+B)		2,765,787	542,289	-	103,099,286	106,407,361	102,306,997	99,633,562
Capital Fund and Liabilities:								
A. Capital Fund								
Cumulative Surplus	12.00	2,765,787	542,289	-	13,846,718	17,154,794	20,548,737	17,875,302
Statutory Reserve Fund	13.00	-	-	-	1,032,724	1,032,724	1,032,724	1,032,724
Total Capital Fund		2,765,787	542,289	-	14,879,442	18,187,518	21,581,461	18,908,026
B. Non-Current Liabilities:								
Long Term Loan								
Long Term Loan PKSf	14.00	-	-	-	43,650,000	43,650,000	34,250,000	34,250,000
Long Term Loan Bangladesh Bank	15.00	-	-	-	388,800	388,800	1,260,000	1,260,000
Total Non-Current Liabilities:		-	-	-	44,038,800	44,038,800	35,510,000	35,510,000
C. Current Liabilities:								
Loan from PKSf -Short Term	16.00	-	-	-	2,000,000	2,000,000	2,000,000	2,000,000
Other Loan-Short Term - (CIPD Loan)	17.00	-	-	-	511,000	511,000	710,000	710,000



Members Savings Deposit	18.00	-	-	-	28,202,191	28,202,191	31,043,917	31,043,917
Members Welfare fund	19.00	-	-	-	4,330,101	4,330,101	3,642,307	3,642,307
Members Security fund	20.00	-	-	-	100	100	100	100
Account Payables	21.00	-	-	-	34,083	34,083	65,776	65,776
Loan Loss Provision	22.00	-	-	-	6,545,922	6,545,922	5,448,084	5,448,084
Staff security	23.00	-	-	-	323,772	323,772	351,862	351,862
Gratuity Fund	24.00	-	-	-	1,459,449	1,459,449	1,261,635	1,261,635
Other Payables	25.00	-	-	-	36,655	36,655	23,136	23,136
Other Loan_Enrich Program	26.00	-	-	-	588,071	588,071	663,019	663,019
Education Fund	27.00	-	-	-	5,700	5,700	5,700	5,700
Student Scholarship Fund	28.00	-	-	-	144,000	144,000	-	-
Total Current Liabilities					44,181,044	44,181,044	45,215,536	45,215,536
Total Capital Fund and Liabilities(A+B+C)		2,765,787	542,289	-	103,099,286	106,407,361	102,306,997	99,633,562

The annexed notes form an integral part of these financial statements.

Monte Dewan

Finance Secretary
CIPD

অর্থ সম্পাদক
সিআইপিডি, রংগামাটি

Dated: Dhaka
19 February 2023



[Signature]
Chief Executive Officer
CIPD
Center for Integrated Programme
and Development (CIPD)
Rangamati

Signed in term of our separate report of event date.

Anil Salam Idris & Co.
Chartered Accountants

[Signature]

S.M.Tauhidul Islam, FCA
Partner

Enrollment No: 1536

DVC No.: 2302191536AS955311

Centre for Integrated Programme and Development (CIPD)
Statement of Profit/Loss and Other Comprehensive Income
For the year ended 30 June 2022

PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
A. Income:							
Service Charge on Loan		-	-	-	14,438,035	14,438,035	12,828,129
Service Charge on Loan Jagaron		-	-	-	9,140,390	9,140,390	9,456,221
Service Charge on Loan Agrasor		-	-	-	3,268,737	3,268,737	1,269,340
Service Charge on Loan IGA		-	-	-	1,212,941	1,212,941	1,328,537
Service Charge on Loan Asset Creation		-	-	-	11,784	11,784	8,245
Service Charge on Loan Livelihood		-	-	-	9,446	9,446	4,475
Service Charge on Loan Sifulon		-	-	-	768,369	768,369	718,281
Service Charge on Loan Shahos		-	-	-	311	311	77
Service Charge on Loan House		-	-	-	26,057	26,057	42,953
Service Charge on Writtoff loan		-	-	-	30,780	30,780	10,522
Sub Total		-	-	-	14,468,815	14,468,815	12,838,651
Admission fee		-	-	-	3,280	3,280	3,970
Sale of Passbook		-	-	-	9,840	9,840	13,571
FDR Interest (Reserve fund & Savings)		-	-	-	212,276	212,276	238,398
Songrakkita Tohabill A/C (Interest)		-	-	-	196	196	1,935
Bank Interest		591	12,000	-	2,503	15,094	19,191
Sale of loan form		-	-	-	19,095	19,095	15,965
House Rent (staff)		-	-	-	93,079	93,079	81,975
Other Income		20,230	-	-	110,651	130,881	42,926
Reimbursement from PKSF against Programs and Projects Expenses		-	-	-	2,497,041	2,497,041	4,026,984



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
POs Contribution for Programs and Projects Expenses (Contribution from POs own Programs other than Loan Programe)		-	-	-	408,040	408,040	435,628
Sale of Heath Card		-	-	-	72,900	72,900	58,000
Bank Interest (ENRICH-AC)		-	-	-	723	723	12,802
Member Fee		7,200	-	-	-	7,200	7,560
Profit from Loan		5,650	-	-	-	5,650	6,880
Office Rent Received		57,500	-	-	-	57,500	72,000
Shakti chula		-	-	-	-	-	4,700
From Alokita Project		11,363	-	-	-	11,363	-
Grant Received from Khagrapur Mahila		-	1,550,000	-	-	1,550,000	1,479,215
Total Taka		102,534	1,562,000	-	17,898,439	19,562,974	19,360,351

B. Expenditure:

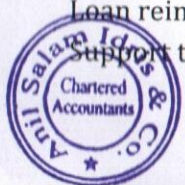
Service Charge Paid to PKSf (Jagaron)	-	-	-	-	816,875	816,875	1,169,375
Service Charge Paid to PKSf (Agrasor)	-	-	-	-	291,250	291,250	305,000
Service Charge Paid to PKSf (IGA)	-	-	-	-	269,375	269,375	303,125
Service Charge Paid to PKSf (Asset Creation)	-	-	-	-	8,125	8,125	9,375
Service Charge Paid to PKSf (Livelihood)	-	-	-	-	4,250	4,250	3,375
Service Charge Paid to PKSf (Sufulon)	-	-	-	-	75,000	75,000	58,333
Service Charge Paid (House Loan BB)	-	-	-	-	9,003	9,003	5,207
Sub Total Service Charge paid on PKSf Loan	-	-	-	-	1,473,878	1,473,878	1,853,790
Service Charge paid to CIPD	-	-	-	-	-	-	54,393
Interest on Staff Gratuty Fund	-	-	-	-	36,117	36,117	27,433
Interest on Staff Security	-	-	-	-	17,422	17,422	19,503
Interest on Members Savings Deposits (Jagaron)	-	-	-	-	571,614	571,614	922,539
Interest on Members Savings Deposits (Agrasor)	-	-	-	-	146,499	146,499	170,168
Interest on Members Savings Deposits (IGA)	-	-	-	-	80,053	80,053	148,014
Interest on Volunteer Savings (Jagaron)	-	-	-	-	110,251	110,251	168,380
Interest on Volunteer Savings (Agrasor)	-	-	-	-	20,272	20,272	27,790
Interest on Volunteer Savings (IGA)	-	-	-	-	7,622	7,622	19,356
Interest on Monthly Savings Skim	-	-	-	-	240,981	240,981	291,318



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Salaries Allowance		-	-	-	6,867,913	6,867,913	5,975,896
Fastival Bonus		-	-	-	635,218	635,218	561,685
Boshakhi Allowance		-	-	-	64,682	64,682	64,300
Office Rent		-	-	-	204,000	204,000	198,000
Meeting/Seminer		-	-	-	4,980	4,980	5,050
Traveling & Conveyance		-	97,984	-	527,339	625,323	455,133
Bank Charge & DD Charge		814	3,776	780	62,418	67,788	100,127
Office Stationery & Photocopy		30	-	-	107,765	107,795	-
Printing Stationery		-	-	-	38,400	38,400	174,218
Fuel Bill		-	-	-	129,952	129,952	135,539
Entertainment		-	-	-	41,694	41,694	96,356
Telephone & Postage		-	-	-	66,265	66,265	53,413
Electricity Bill		-	-	-	90,619	90,619	76,011
Registration & Licence renue Fee		-	-	-	30,615	30,615	23,548
Executive Member Conveyance		-	-	-	19,500	19,500	25,500
Audit Fee		20,000	-	-	22,000	42,000	47,500
Closing Bill		-	-	-	9,000	9,000	-
Legal Fee		-	-	-	6,800	6,800	-
Donation payment		3,000	-	-	29,500	32,500	16,500
Coast Shearing (Samriddhi Program)		-	-	-	408,040	408,040	435,628
Social development program		-	-	-	188,620	188,620	21,500
Software Bill Pay		-	-	-	69,300	69,300	115,253
Water Bill		-	-	-	3,000	3,000	3,000
Food Cost		-	-	-	353,021	353,021	378,273
Rebate		-	-	-	214,303	214,303	66,799
VAT		-	-	-	1,163	1,163	-
Reparing & Maitainance Expencc		-	-	-	104,537	104,537	107,467
Office Maitainance Expencc		-	-	-	65,311	65,311	92,480
Office Bill		-	-	-	-	-	5,270



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
COVID-19 against Expense		-	-	-	-	-	88,000
Miscellaneous expenses		-	-	-	29,585	29,585	84,987
LLPE		-	-	-	1,097,838	1,097,838	1,108,251
Depreciation		111,474	30,809	-	321,026	463,309	623,651
Gratuty Fund		-	-	-	161,698	161,698	289,500
Land, Gardening Development & Maintenance		-	-	-	181,541	181,541	74,240
Annual Reunion/Picnic		-	-	-	34,380	34,380	-
Furniture Purchases		-	-	-	117,755	117,755	-
Programs and projects Expenses (Both PKSF and PO Funded)		-	-	-	3,017,385	3,017,385	3,228,434
Project Activities		-	-	-	-	-	-
Coordination & administratitive cost		-	-	-	-	-	-
Human Resource		-	-	-	-	-	-
Programme Coordinator		-	383,400	-	-	383,400	190,800
Programme staff		-	-	-	-	-	360,200
P.P Writing expense		-	-	-	-	-	50,000
Coordination & Administration Staff		-	-	-	-	-	124,000
Development Facilitators		-	284,000	-	-	284,000	144,000
House Rent for staff		-	-	-	-	-	18,000
Salary (of Executive Director)		11,000	213,000	-	-	224,000	215,900
Accounts officer		-	213,000	-	-	213,000	100,800
Phone Fax & Email		-	32,800	-	-	32,800	28,800
Unadjusted Advance		-	15,510	-	-	15,510	22,700
Action Research for alternatives		-	104,879	-	-	104,879	31,187
Alternative Livelihood Options (Alokita)		-	-	-	-	-	3,159
Climate change & Biodiversity		-	165,795	-	-	165,795	20,000
Office running cost		-	340	-	-	340	2,078
Loan reimbursement		-	-	-	-	-	71,000
Support to village initiatives		-	-	-	-	-	36,449



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Festival Bonus		54,000	-	-	-	54,000	-
Repair & Maintenance		7,680	-	-	-	7,680	-
Other cost		500	-	-	-	500	950
Garden Development		3,600	-	-	-	3,600	7,560
Total Expenditure:		212,098	1,545,293	780	18,031,871	19,790,042	19,861,776
Excess/(Deficit) of Income over Expenditure (A-B)		(109,564)	16,707	(780)	(133,432)	(227,069)	(501,426)
Total		102,534	1,562,000	-	17,898,439	19,562,974	19,360,351

The annexed notes form an integral part of these financial statements.

Monte Dewam

Finance Secretary

CIPD

অর্থ সম্পাদক
সিআইপিডি, বাগামাটি।

Dated: Dhaka
19 February 2023



Signed in term of our separate report of event date.

[Signature]

Chief Executive Officer

CIPD

Chief Executive Officer
Center for Integrated Programme
and Development (CIPD)
Rangamati

Anil Salam Idris & Co.
Chartered Accountants

[Signature]
S.M.Tauhidul Islam, FCA

Partner

Enrollment No: 1536

DVC No.: 2302191536AS955311

Centre for Integrated Programme and Development (CIPD)

Statement of Receipts & Payments

For the year ended 30 June 2022

PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
A. RECEIPTS:							
Opening Balance:							
Csah in Hand		950	84	-	75,295	76,329	6,467
Cash at Bank		23,757	281,755	12,143	11,535,441	11,853,096	436,065
Loan Received from PKSf:							
Jagaron Loan		-	-	-	19,000,000	19,000,000	14,000,000
Agrasor Loan		-	-	-	3,000,000	3,000,000	5,000,000
IGA Loan		-	-	-	3,000,000	3,000,000	4,500,000
Sufalon Loan		-	-	-	2,000,000	2,000,000	2,000,000
Asset Creation Loan		-	-	-	-	-	300,000
Livelihood Improvement Loan		-	-	-	-	-	200,000
Others Loan :							
Loan from CIPD		-	-	-	9,450	9,450	200,000
MCP Loan Principal Recovered:							
Jagaron		-	-	-	70,769,775	70,769,775	72,799,226
Agrasor		-	-	-	16,541,381	16,541,381	9,570,495
IGA Loan		-	-	-	9,328,797	9,328,797	10,218,145
Asset Creation Loan		-	-	-	234,963	234,963	165,250
Livelihood Loan		-	-	-	199,750	199,750	89,500
Sufalon Loan		-	-	-	3,863,800	3,863,800	3,386,342
Staff loan (Salary Advance/ Loan Recovery)		-	-	-	216,661	216,661	345,500
Shahos Loan		-	-	-	7,325	7,325	2,605
House Loan (Bangladesh Bank)		-	-	-	309,925	309,925	472,740
Saving Collection :							
Saving Collection Jagaron		-	-	-	3,474,963	3,474,963	3,719,281
Saving Collection (Agrasor)		-	-	-	1,169,044	1,169,044	322,337
Saving Collection (IGA)		-	-	-	337,465	337,465	431,088
Voluntary Saving Collection (Jagaron)		-	-	-	4,559,801	4,559,801	4,661,122
Voluntary Saving Collection (Agrasor)		-	-	-	490,703	490,703	434,501



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Voluntary Saving Collection (IGA)		-	-	-	440,447	440,447	608,777
Monthly Saving Schem (MSS)		-	-	-	1,892,219	1,892,219	1,472,008
Others Recieved							
Staff Security		-	-	-	21,500	21,500	13,000
Loan received from ARAD-CHT		-	-	-	-	-	134,168
Previous unadjusted advance		-	-	-	-	-	6,240
Members Welfare Fund		-	-	-	1,040,730	1,040,730	848,970
Advance Adjustment		-	-	-	107,686	107,686	162,440
Service Charge on Loans							
Service Charge on loan (Jagaron)		-	-	-	9,159,439	9,159,439	9,455,246
Service Charge on loan (Agrasor)		-	-	-	3,153,211	3,153,211	1,269,340
Service Charge on loan (IGA)		-	-	-	1,211,583	1,211,583	1,328,537
Service Charge on loan Asset Creation		-	-	-	10,934	10,934	8,245
Service Charge on loan Livelihood Loan		-	-	-	9,946	9,946	4,475
Service Charge on loan Sufalon		-	-	-	799,176	799,176	716,095
Service Charge on loan Shahos		-	-	-	318	318	77
Service Charge on loan House		-	-	-	30,954	30,954	42,953
Service Charge on Writtoff loan		-	-	-	3,941	3,941	10,522
Other Income							
Grant Received from Khagrapur Mahila		-	1,550,000	-	-	1,550,000	1,479,215
Member Fee		7,200	-	-	-	7,200	7,560
Profit from Loan		5,650	-	-	-	5,650	6,880
Office Rent Received		57,500	-	-	-	57,500	72,000
Loan realization		6,000	-	-	-	6,000	11,000
Shakti chula		-	-	-	-	-	4,700
From Alokita Project		11,363	-	-	-	11,363	-
		-	-	-	-	-	-
Admission fee		-	-	-	3,290	3,290	3,970
Sale of Passbook		-	-	-	9,840	9,840	13,571
Membership Cancellation Fee		-	-	-	-	-	-
PF Fund (staff)		-	-	-	-	-	-
Bank Interest		591	12,000	-	2,503	15,094	19,191
Sale of loan Form		-	-	-	19,085	19,085	15,965
Other Income		20,230	-	-	125,536	145,766	42,926
House Rent(Staff +Office)		-	-	-	93,079	93,079	81,975



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Student scholarship fund (PKSF)		-	-	-	144,000	144,000	-
Encashment :							
Provident Fund		-	-	-	14,414	14,414	-
Writeoff Loan Recovered		-	-	-	26,839	26,839	-
Reimbursement from PKSF against Programs and Projects Expences		-	-	-	-	-	-
ENRICH (PKSF)		-	-	-	2,497,041	2,497,041	4,026,984
Probin Programe (PKSF)		-	-	-	-	-	-
ENRICH (CIPD,POs)		-	-	-	408,040	408,040	435,628
Lend Received from CIPD (Dhar Loan)		-	-	-	1,313,021	1,313,021	557,756
Lend Recievd from CIPD(Dhar Loan-Probin)		-	-	-	-	-	242,244
Sale of Heath Card		-	-	-	72,900	72,900	58,000
Bank Interest (ENRICH-AC)		-	-	-	723	723	12,802
Program Support Grants to CIPD		-	-	-	74,949	74,949	-
Other Income		-	-	-	1,665	1,665	-
Other Payables		-	-	-	128,046	128,046	23,136
Total of Opening Balance and Reciepts		133,241	1,843,839	12,143	172,941,594	174,930,818	156,457,259

PAYMENTS:

Purchase of Fixed Assets

Land	-	-	-	-	-	-	853,880.00
Building	-	-	-	-	214,418.00	214,418	288,571.00
Office Equipment	-	-	-	-	68,400.00	68,400	-
UPS, Fan, Computer	-	-	-	-	17,000	17,000	119,700
Cooking Equipment	-	-	-	-	-	-	2,350
Electronix Equipment	-	-	-	-	-	-	314,392
Motorcycle Loan	-	-	-	-	-	-	-

Loan Disbursed to Beneficiaries:

Jagaron Loan	-	-	-	-	62,434,000	62,434,000	66,993,000
Agrasor Loan	-	-	-	-	33,880,000	33,880,000	9,420,000
IGA Loan	-	-	-	-	7,703,000	7,703,000	8,516,000
Sufalon	-	-	-	-	3,994,000	3,994,000	2,415,000
Asset Creation Loan	-	-	-	-	300,000	300,000	-
Livelihood Improvement Loan	-	-	-	-	200,000	200,000	-
Staff Advance Loan (Mobile)	-	-	-	-	200,000	200,000	286,500



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
MCP Loan Refunded to PKSF(Principal):							
Jagaron		-	-	-	9,600,000	9,600,000	12,600,000
Agrasor		-	-	-	2,850,000	2,850,000	3,050,000
IGA Loan		-	-	-	2,900,000	2,900,000	5,250,000
Asset Creation Loan		-	-	-	150,000	150,000	375,000
Livelihood Improvement Loan		-	-	-	100,000	100,000	175,000
Sufalon		-	-	-	2,000,000	2,000,000	2,000,000
House Loan Refunded to BB		-	-	-	871,200	871,200	350,000
Saving Refund :							
Member's Saving Refund(Jagaron)		-	-	-	6,676,770	6,676,770	4,922,217
Member's Saving Refund(Agrasor)		-	-	-	1,225,307	1,225,307	619,315
Member's Saving Refund(IGA)		-	-	-	1,204,408	1,204,408	825,650
Voluntery saving Refund (Jagaron)		-	-	-	4,672,004	4,672,004	4,782,327
Voluntery saving Refund (Agrasor)		-	-	-	516,898	516,898	510,912
Voluntery saving Refund (IGA)		-	-	-	506,590	506,590	733,445
Monthly Savings Schem		-	-	-	1,581,683	1,581,683	831,308
Staff Security Refund		-	-	-	67,012	67,012	28,607
PF Refund		-	-	-	14,414	14,414	-
Sundry		-	-	-	131,527	131,527	-
Refund Excess Servich charge		-	-	-	98,127	98,127	-
Advance (Other)		-	-	-	109,386	109,386	106,440
Reserved fund		-	-	-	-	-	95,000
Others:							
Loan Refund to CIPD		-	-	-	208,450	208,450	140,000
Welfare Fund Refund		-	-	-	352,936	352,936	545,925
Salaries Allowance		-	-	-	6,867,913	6,867,913	5,975,896
Fastival Allowence		-	-	-	635,218	635,218	561,685
Boshakhi Allowene		-	-	-	64,682	64,682	64,300
Traveling & Conveyance		-	97,984	-	527,339	625,323	483,091
Office Rent		-	-	-	204,000	204,000	223,500
Bank Charge & DD Charge		814	3,776	780	31,224	36,594	65,528
Entertainment		-	-	-	41,694	41,694	96,356
Meeting/Seminer		-	-	-	4,980	4,980	5,050
Closing Bill		-	-	-	9,000	9,000	-
Telephone,Internet & Postage		-	-	-	65,190	65,190	60,620



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Audit Fee		20,000	-	-	22,000	42,000	46,000
Executive Members Convenyance		-	-	-	19,500	19,500	25,500
Registration & Licence renewal Fee		-	-	-	30,615	30,615	23,548
Office Stationery & Photocopy		30	-	-	107,765	107,795	174,218
Printing Stationery		-	-	-	38,400	38,400	-
Electricity Bill		-	-	-	88,537	88,537	76,828
Fuel Bill		-	-	-	129,952	129,952	135,539
Workaid Bill		-	-	-	-	-	5,270
Donation payment		3,000	-	-	29,500	32,500	16,500
P.P Writing expense		-	-	-	-	-	50,000
Legal Low Fee		-	-	-	6,800	6,800	-
PKSF Service Charge Paid (Jagaron)		-	-	-	816,875	816,875	1,169,375
PKSF Service Charge Paid (Sufalon)		-	-	-	75,000	75,000	58,333
PKSF Service Charge Paid (Agrasor)		-	-	-	291,250	291,250	305,000
PKSF Service Charge Paid (IGA)		-	-	-	269,375	269,375	303,125
PKSF Service Charge Paid (ACL)		-	-	-	8,125	8,125	9,375
PKSF Service Charge Paid (LIL)		-	-	-	4,250	4,250	3,375
PKSF Service Charge Paid (Sahos Loan)		-	-	-	-	-	-
Service Charge Paid (House Loan bb)		-	-	-	9,003	9,003	5,207
CIPD Service Charge Paid		-	-	-	-	-	54,393
Water Bill		-	-	-	3,000	3,000	3,000
Software Bill		-	-	-	103,950	103,950	115,253
Reparing & Maitainance Expence		-	-	-	104,537	104,537	107,467
Office Maitainance Expence		-	-	-	65,311	65,311	92,480
Food Cost		-	-	-	369,571	369,571	378,273
VAT		-	-	-	1,163	1,163	-
Rebate		-	-	-	53,702	53,702	63,638
Misc. Expenses		-	-	-	29,785	29,785	85,587
Land, Gardening Development & Maintenance		-	-	-	181,541	181,541	74,240
Annual Reunion/Picnic		-	-	-	34,380	34,380	-
COVID-19 against Expese		-	-	-	-	-	88,000
Office Equipment		-	-	-	117,755	117,755	-
Social development program		-	-	-	188,620	188,620	21,500
Coast Shearing (Samriddhi Program)		-	-	-	408,040	408,040	-
ENRICH		-	-	-	3,017,385	3,017,385	2,735,034
Robin Janagosti Program		-	-	-	-	-	1,002,000



PARTICULARS	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021
Refund of CIPD lend (Dhar Loan)		-	-	-	1,387,969	1,387,969	1,235,628
Programme Coordinator		-	383,400	-	-	383,400	190,800
Programme staff		-	-	-	-	-	360,200
Coordination & Administration Staff		-	-	-	-	-	124,000
Development Facilitators		-	284,000	-	-	284,000	144,000
House Rent for staff		-	-	-	-	-	28,400
Salary (of Executive Director)		11,000	213,000	-	-	224,000	205,500
Accounts officer		-	213,000	-	-	213,000	100,800
Phone Fax & Email		-	32,800	-	-	32,800	28,800
Unadjusted Advance		-	15,510	-	-	15,510	22,700
Action Research for alternatives		-	104,879	-	-	104,879	31,187
Alternative Livelihood Options (Alokita)		-	-	-	-	-	3,159
Climate change & Biodiversity		-	165,795	-	-	165,795	20,000
Office running cost		-	340	-	-	340	2,078
Loan reimbursement		-	-	-	-	-	71,000
Support to village initiatives		-	-	-	-	-	36,449
Festival Bonus		54,000	-	-	-	54,000	-
Repair & Maintenance		7,680	-	-	-	7,680	-
Other cost		500	-	-	-	500	950
Garden Development		3,600	-	-	-	3,600	7,560
Transfer to CIPD		-	-	11,363	-	11,363	-
Total Payments		100,624	1,514,484	12,143	161,312,426	162,939,677	144,527,835
Closing Balance		32,617	329,356	-	11,629,168	11,991,141	11,929,424
Cash in Hand		493	2,651	-	321,450	324,595	76,329
Cash at Bank		32,124	326,704	-	11,307,718	11,666,546	11,853,095
Total of Payments and Closing Balance		133,241	1,843,840	12,143	172,941,594	174,930,818	156,457,259

The annexed notes form an integral part of these financial statements.

Monte Dewan

Finance Secretary

CIPD

অর্থ সম্পাদক
সিআইপিডি, রঙ্গামাটি।

Dated: Dhaka

19 February 2023



(Signature)
Chief Executive Officer
Chief Executive Officer
Center for Integrated Programme
and Development (CIPD)
Rangamati.

Signed in term of our separate report of event date.

Centre for Integrated Programme and Development (CIPD)

Statement of Cash Flows
For the year ended 30 June 2022

Particulars	Notes	Amount in Taka	
		2021-2022	2020-2021
A. Cash Flow from Operating Activities			
Loan Recovered from Beneficiaries		101,472,377	97,049,803
Loan Disbursed to Beneficiaries		(108,711,000)	(87,630,500)
Service Charge Received		14,379,502	12,835,490
Refund Excess Service charge		(98,127)	-
Admission Fee Received		3,290	3,970
Received from Sale of Form & Passbook		28,925	29,536
Bank Interest		2,503	18,964
Others Income		127,201	42,926
House Rent		93,079	81,975
Cost Sharing (Samriddhi Programe)		(408,040.00)	435,628
Support Grants		-	-
Sale of Health Card		72,900	58,000
Bank Interest (ENRICH)		723	12,802
Others Advance & Adjustment		(1,700)	56,000
Writeoff Loan Recover		26,839	-
Enrich Fund (PKSF)		2,497,041	4,026,984
Payment for Operating & Administrative Expense (MFP)		(11,651,503)	(10,929,869)
Payment for Operating & Administrative Expense-ENRICH		(2,974,100)	(3,489,811)
Net Cash use in Operating Activities		(5,140,089)	12,601,898
B. Cash Flows from Investing Activities			
Acquisition of Property, Plant and Equipment		(299,818)	(1,578,893)
Others Loan Recover (Reserve Fund)		-	(95,000.00)
Net Cash Used in Investing Activities :		(299,818)	(1,673,893)
C. Cash Flow from Financing Activities:			
Loan Received from PKSF		27,000,000	26,000,000
Loan refund to PKSF		(17,600,000)	(23,450,000)
Members Savings Collection		12,364,642	11,649,114
Members Savings Refund		(16,383,660)	(13,225,174)
Loan from CIPD		9,450	200,000
Loan Refund to CIPD		(208,450)	(140,000)
Members Welfare Fund		1,040,730	848,970
Members Welfare Fund refund		(352,936)	(545,925)
Staff Security Fund		21,500	13,000
Staff Security Fund Refund		(67,012)	(28,607)
House Loan refund to Bangladesh Bank		(871,200)	(350,000)
Dhar Loan from CIPD		1,313,021	800,000
Dhar Loan refund to CIPD		(1,387,969)	(1,235,628)
Dhar Loan from Other Source		482,990.00	-
Sundry Received		128,046	23,136
Sundry Expence		(131,527)	-
PF Fund Received		14,414	-
PF Fund Refund		(14,414)	-
Student Scholarship Fund (PKSF)		144,000	-
Net Cash used in Financing Activities :		5,501,625	558,887



Particulars	Notes	Amount in Taka	
		2021-2022	2020-2021
D. Net Increase /decrease (A+B+C)		61,717	11,486,892
Add: Cash & Bank Balance at the beginning of the year		11,929,424	442,532
Cash & Bank Balance at the end of the year		11,991,141	11,929,424

The annexed notes form an integral part of these financial statements.

Monte Suwan

Finance Secretary

CIPD

কির্মাতি, অসমতি।

Dated: Dhaka

19 February 2023



Shurme

Chief Executive Officer

CIPD

Chief Executive Officer
Center for Integrated Programme
and Development (CIPD)
Rangamati

Centre for Integrated Programme and Development (CIPD)
Statements of Changes in Capital Fund
For the year ended 30 June 2022

Particulars	Retained Surplus				2021-2022			2020-2021		
	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Total Retained Surplus	Statutory Reserve	Total Capital Fund	Total Retained Surplus	Statutory Reserve	Total Capital Fund
Balance as on 01 July 2021	3,357,428	525,582	12,143	13,980,149	17,875,302	1,032,724	18,908,026	21,050,162	994,841	22,045,003
Add: Excess/(Deficit) of Income Over Expenditure	(109,564)	16,707	(780)	(133,431)	(227,068)	-	(227,068)	(501,425)	37,883	(463,542)
Add: CIPD Donation (Mother Account)	-	-	-	-	-	-	-	-	-	-
Add: Adjustment during the year	-	-	-	-	-	-	-	-	-	-
	3,247,864	542,289	11,363	13,846,718	17,648,234	1,032,724	18,680,958	20,548,737	1,032,724	21,581,461
Less: Adjustment during the year	482,077	-	11,363	-	493,440	-	493,440	2,673,435	-	2,673,435
Balance as on 30 June 2022	2,765,787	542,289	-	13,846,718	17,154,794	1,032,724	18,187,518	17,875,302	1,032,724	18,908,026

The annexed notes form an integral part of these financial statements.

Monte Dewon

Finance Secretary
CIPD

অর্থ সম্পাদক
সিআইপিডি, রাঙ্গামাটি

Dated: Dhaka
February 19, 2023



Shamir
Chief Executive Officer
CIPD
(Shamir Lal Chakma)
Chief Executive Officer
Center for Integrated Programme
and Development (CIPD)
Rangamati.

Centre for Integrated Programme & Development

Notes to the financial statements

For the year ended 30 June 2022

1.00 The Organization

Centre for Integrated Programme and Development (CIPD) was funded in 1999 with a view to Provide small credit facilities to the destitute rural people with a view to enhance their income and alleviating rating the poverty by making them Orngaized. Centre for Integrated Programme and Development (CIPD) is a non- profit earning, non-government voluntary development organization registered with directorate of social welfare Government of people republic of Bangladesh vide reg, no 11/5/99 dated: 05-07-1999with the objective of over all development of indigenous peoples. It also registered under directorate of voluntary social welfare -Rangamati Agencies(Registration & Control) Ordinance 1961 vide registration no.11dated 05-07-1999, the organization achieved the license no of Micro Micro Credit Regulatory Authority (MRA) Dhaka registration No: 03812-00620-00624 dated 17-04-2012 from Bangladesh Bank & also registered with NGOs Affairs Bureau vide registration No 1956 Dated 09-09-2004.

Vision , Mission and Goal : Centre for Integrated Programme and Development (CIPD) is an apex -funding agency in micro-credit sector in Bangladesh with the objective of poverty, alleviation of the rural poor through micro credit program. P to benefit the local poor. The NGOs are being selected for funding by PKSf program is also providing under the guidelines and directives of PKSf from time to time. rural and urban ultra poor & poor by supporting development initiative and promoting Health, Education, Gender equity and discrimination society"

- a. Organizing training for POs as part their capacity building.
- b. Organizing workshop for Pos. personal on Micro credit program.
- c. Providing institution support for capacity building like buying computer, motorcycle and bicycles.
- d Constant monitoring and supervision of POs by PKSf personal as a measure of confidence building for the POs.

2.00 Corporate information of Centre for Integrated Programme and Development (CIPD)

SI No.	Name of the MFI	Centre for Integrated Programme & Development
1	Year of establishment	1999
2	Legal Entity (MRA Registration No.)	00452-03124-00302
3	Nature of operations (Programmers)	Microcredit Programme
4	Statutory Audit conducted up to	30-Jun-21
5	Name of statutory auditor for last Year	Ashraf Uddin & Co.
6	Name of statutory auditor for current Year	Anil Salam Idris & Co.
7	No. of Executive committee meeting held FY 2021-2022	5
8	Date of last AGM held	28.04.2022

SL. No	Name	Position
1	Arnob Chakma	Chairperson
2	Sukeshwar Chakma	General Secretary
3	Monte Dewan	Finance Secretary
4	Sarashi dewan	Excutive Member
5	Triratan Chakma	Excutive Member
6	Abortan Chakma	Excutive Member
7	Tejodipta Chakma	Excutive Member



3.00 Basis of preparation of financial statements

Basis of Accounting

Financial statements are prepared in accordance with International Financial Reporting Standards (IFRS) except for service charges on loans to members, which are recognized on a cash basis as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in Bangladeshi Taka.

Centre for Integrated Programme and Development (CIPD) Bangladesh's accounting records and financial statements are maintained and presented in accordance with the principles of related law. This is the procedure by which resources are classified for accounting and internal reporting.

3.01 Summary of Significant Accounting Policies

3.1.1 Functional and Presentational Currencies

The financial statements are presented in Bangladeshi Taka (BDT) which is the Centre for Integrated Programme and Development (CIPD)'s functional currency. All financial information presented in Bangladeshi Taka (BDT) has been rounded off to the nearest Taka.

3.1.2 Revenue Recognition

Revenue is recognized in the accounts on accrual basis excepting service charge.

(i) **Interest Income**

Interest income is recognized on accrual basis.

(ii) **Service charges on loan**

Service charge from beneficiaries/end-users in Micro Credits is recognized in the accounts on actual realization.

(iii) **Interest Expenses**

Interest on loan is recognized on accrual basis.

(iv) **Other Expenses**

Other expenses is recognized in the accounts on accrual basis.

(v) **Interest paid on savings**

Interest on savings is recognized in the accounts on accrual basis.

3.1.3 Property Plant & Equipment and Depreciation

Fixed Assets have been stated at cost less accumulated depreciation. Depreciation has been charged on fixed assets using diminishing balance method.

Loan classification and loan loss provisioning have been carried out following the MRA guidelines.

3.2.2 Loan to Beneficiaries

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

Loan disbursed to the beneficiaries was recovered as follows:

- a) At least 10-15% of disbursement amount should be deposited by the beneficiaries as savings.
- b) The beneficiaries will be the member of the group

3.2.3 Savings Collection

Savings collection is done from all members on Fortinightly basis either they availed loan or not.



4.00 Changes in accounting estimate and errors

The effect of a change in an accounting estimate shall be recognized prospectively by including it in profit or loss in:

- (a) the period of the change, if the change affects that period only; or
- (b) the period of the change and future periods, if the change affects both. To the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or relates to an item of equity, it shall be recognized by adjusting the carrying amount of the related asset, liability or equity item in the period of the change. Material prior period errors shall be retrospectively corrected in the first financial statements authorized for issue after their discovery by:
 - (i) restating the comparative amounts for the prior period(s) presented in which it is required to make proper comparison; or
 - (ii) if the error occurred before the earliest prior period presented, restating the opening balances of assets, liabilities and equity for the earliest prior period presented.

5.00 General

Certain Comparative Figures have been rearranged and were felt necessary to confirm the current year's presentation.



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
6.00 Property, Plant and Equipment Cost							
Balance as on 01 July 2021		3,420,512	1,048,202	-	12,910,868	17,379,582	16,415,127
Add: Addition during the year		-	-	-	299,818	299,818	1,578,893
		3,420,512	1,048,202	-	13,210,686	17,679,400	17,994,020
Less : Adjustment during the year		-	-	-	-	-	614,438
Balance as on 30 June 2022		3,420,512	1,048,202	-	13,210,686	17,679,400	17,379,582
Accumulated Depreciation							
Balance as on 01 July 2021		625,368	858,973	-	1,198,310	2,682,651	433,151
Add: Charged during the year		111,474	30,809	-	321,026	463,309	190,503
		736,842	889,782	-	1,519,336	3,145,960	623,654
Add : Adjustment during the year		-	-	-	-	-	2,058,997
Balance as on 30 June 2022		736,842	889,782	-	1,519,336	3,145,960	2,682,651
Written down Value		2,683,670	158,420	-	11,691,350	14,533,440	14,696,931
<i>Details shown in Annexure-A/4</i>							
7.00 Short Term Investment							
Saving FDR	7.01	-	-	-	3,516,748	3,516,748	3,379,836
Statutory Reserved Fund	7.02	-	-	-	1,125,962	1,125,962	1,081,596
LLP Investment	7.03	-	-	-	-	-	-
		-	-	-	4,642,710	4,642,710	4,461,432
7.01 Saving FDR							
Balance as on 01 July 2021		-	-	-	3,379,836	3,379,836	3,222,242
Add: Investment (Interest) made during the year		-	-	-	159,407	159,407	182,835
		-	-	-	3,539,243	3,539,243	3,405,077
Less: Encashment during the year		-	-	-	22,495	22,495	25,241
Balance as on 30 June 2022		-	-	-	3,516,748	3,516,748	3,379,836
7.02 Statutory Reserved Fund							
Balance as on 01 July 2021		-	-	-	1,081,596	1,081,596	938,456
Add: Investment made during the year		-	-	-	-	-	95,000
Add: Addition during the year		-	-	-	53,066	53,066	57,498
		-	-	-	1,134,662	1,134,662	1,090,954
Less: Adjustment during the year		-	-	-	8,699	8,699	9,358
Balance as on 30 June 2022		-	-	-	1,125,962	1,125,962	1,081,596





Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
7.03 LLP Investment							
Balance as on 01 July 2021		-	-	-	-	-	101
Add: Addition during the year		-	-	-	-	-	-
Less: Encashment during the year		-	-	-	-	-	101
Balance as on 30 June 2022		-	-	-	-	-	101
8.00 Loan to Members							
Jagoron Loan	8.01	-	-	-	35,907,732	35,907,732	44,243,507
Agrasor Loan	8.02	-	-	-	27,692,162	27,692,162	10,353,543
IGA Loan	8.03	-	-	-	5,049,816	5,049,816	6,675,613
Asset Creation Loan	8.04	-	-	-	73,787	73,787	8,750
Livelihood Improvement Loan	8.05	-	-	-	18,250	18,250	18,000
Sufalon Loan	8.06	-	-	-	4,681,573	4,681,573	4,551,373
Sahos Loan	8.07	-	-	-	47,637	47,637	54,962
Housing Loan	8.08	-	-	-	908,990	908,990	1,218,915
		-	-	-	74,379,947	74,379,947	67,124,663
8.01 Jagoron Loan							
Balance as on 01 July 2021		-	-	-	44,243,507	44,243,507	50,049,733
Add: Disbursement during the year		-	-	-	62,434,000	62,434,000	66,993,000
Less: Realisation during the year		-	-	-	106,677,507	106,677,507	117,042,733
Balance as on 30 June 2022		-	-	-	70,769,775	70,769,775	72,799,226
8.02 Agrasor Loan							
Balance as on 01 July 2021		-	-	-	10,353,543	10,353,543	10,504,038
Add: Disbursement during the year		-	-	-	33,880,000	33,880,000	9,420,000
Less: Realisation during the year		-	-	-	44,233,543	44,233,543	19,924,038
Balance as on 30 June 2022		-	-	-	16,541,381	16,541,381	9,570,495
8.03 IGA Loan							
Balance as on 01 July 2021		-	-	-	6,675,613	6,675,613	8,377,758
Add: Disbursement during the year		-	-	-	7,703,000	7,703,000	8,516,000
Less: Realisation during the year		-	-	-	14,378,613	14,378,613	16,893,758
Balance as on 30 June 2022		-	-	-	9,328,797	9,328,797	10,218,145
		-	-	-	5,049,816	5,049,816	6,675,613



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated

8.04 Asset Creation Loan

Balance as on 01 July 2021	-	-	-	-	8,750	8,750	174,000
Add: Disbursement during the year	-	-	-	-	300,000	300,000	-
Less: Realisation during the year	-	-	-	-	308,750	308,750	174,000
Balance as on 30 June 2022	-	-	-	-	234,963	234,963	165,250
	-	-	-	-	73,787	73,787	8,750

8.05 Livelihood Improvement Loan

Balance as on 01 July 2021	-	-	-	-	18,000	18,000	107,500
Add: Disbursement during the year	-	-	-	-	200,000	200,000	-
Less: Realisation during the year	-	-	-	-	218,000	218,000	107,500
Balance as on 30 June 2022	-	-	-	-	199,750	199,750	89,500
	-	-	-	-	18,250	18,250	18,000

8.06 Sufulon Loan

Balance as on 01 July 2021	-	-	-	-	4,551,373	4,551,373	5,522,715
Add: Disbursement during the year	-	-	-	-	3,994,000	3,994,000	2,415,000
Less: Realisation during the year	-	-	-	-	8,545,373	8,545,373	7,937,715
Balance as on 30 June 2022	-	-	-	-	3,863,800	3,863,800	3,386,342
	-	-	-	-	4,681,573	4,681,573	4,551,373

8.07 Sahos Loan

Balance as on 01 July 2021	-	-	-	-	54,962	54,962	57,567
Less: Realized during the year	-	-	-	-	7,325	7,325	2,605
Balance as on 30 June 2022	-	-	-	-	47,637	47,637	54,962

8.08 Housing Loan

Balance as on 01 July 2021	-	-	-	-	1,218,915	1,218,915	1,691,655
Less: Realized during the year	-	-	-	-	309,925	309,925	472,740
Balance as on 30 June 2022	-	-	-	-	908,990	908,990	1,218,915

9.00 Other Loan

Staff Loan	9.01	-	-	-	36,339	36,339	36,000
ENRICH Programme	9.02	-	-	-	588,071	588,071	663,019
General Fund	9.03	49,500	-	-	-	49,500	537,580
		49,500	-	-	624,410	673,910	1,236,599



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
9.01 Staff Loan							
Balance as on 01 July 2021		-	-	-	36,000	36,000	95,000
Add: Adjustment during the year		-	-	-	17,000	17,000	-
Add: Addition during the year		-	-	-	200,000	200,000	286,500
Less: Realisation during the year		-	-	-	253,000	253,000	381,500
		-	-	-	216,661	216,661	345,500
Balance as on 30 June 2022		-	-	-	36,339	36,339	36,000
9.02 ENRICH Programme							
Balance as on 01 July 2021		-	-	-	663,019	663,019	1,340,891
Add: Addition during the year		-	-	-	1,313,021	1,313,021	557,756
Less: Realisation during the year		-	-	-	1,976,040	1,976,040	1,898,647
		-	-	-	1,387,969	1,387,969	1,235,628
Balance as on 30 June 2022		-	-	-	588,071	588,071	663,019
9.03 General Fund							
Balance as on 01 July 2021		537,580	-	-	-	537,580	548,580
Add: Addition during the year		488,080	-	-	-	488,080	11,000
Less: Realisation during the year		-	-	-	-	-	-
Balance as on 30 June 2022		49,500	-	-	-	49,500	537,580
10.00 Advance, Deposits and Prepayments							
Balance as on 01 July 2021		-	54,513	-	130,000	184,513	240,513
Add: Addition during the year		-	-	-	109,386	109,386	106,440
Less: Refund during the year		-	54,513	-	293,386	293,899	346,953
		-	-	-	107,686	107,686	162,440
Balance as on 30 June 2022		-	54,513	-	131,700	186,213	184,513
11.00 Cash & Cash Equivalents							
Cash in Hand	11.01	493	2,651	-	321,450	324,595	76,329
Cash at Bank	11.02	32,124	326,704	-	11,307,718	11,666,546	11,853,095
		32,617	329,356	-	11,629,168	11,991,141	11,929,424



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
11.01 Cash in Hand							
Project							84
<i>Name of Branches</i>							
Head Office Rangamati		-	2,651	-	-	2,651	-
Branch Office Rangamati Sadar		493	-	-	55,599	56,092	950
Branch Office Baghatchari		-	-	-	88,965	88,965	36,125
Branch Office Kaprai Borolchari		-	-	-	75,197	75,197	34,635
Branch Office Jurachari		-	-	-	6,000	6,000	4,535
Branch Office Bangal halia		-	-	-	95,689	95,689	-
		493	2,651	-	321,450	324,595	76,329
11.02 Cash at Bank							
Agrani Bank,Rangamati (Saving-159657)		-	-	-	10,033,691	10,033,691	4,872,865
Agrani Bank,Rangamati (Saving-159664)		-	-	-	144,941	144,941	1,555
Trust Bank, Rangamati (Saving-00051)		-	-	-	-	-	-
Sonali Bank New court Building (Saving-012978)		-	-	-	945	945	1,677
Agrani Bank Banarupa Branch (STD-472374)		-	-	-	-	-	-
Agrani Bank, Rangamati (STD -0200005173961)		-	-	-	218,069	218,069	4,028,693
Sonali Bank,Gagra (Curent- 540833000419)		-	-	-	-	-	-
Sonali Bank, Baghatchori (STD -110000044)		-	-	-	153,791	153,791	237,315
Sonali Bank Broitchari Kaprai (SAND-000544)		-	-	-	207,582	207,582	145,613
Sonali Bank Jurachari Branch (SAND-00211)		-	-	-	405,038	405,038	2,079,238
Agrani Bank Chandraghona Branch (STD-662942)		-	-	-	129,254	129,254	42,114
Trust Bank Rangamati # Current-14832		-	-	-	14,409	14,409	126,373
Agrani Bank,Banarup Branch (STD - 72176)		29,860	-	-	-	29,860	21,083
Agrani Bank,Rangamati Branch (STD-95535)		-	326,704	-	-	326,704	* 281,755
One Bank, Rangamati Branch#Saving-8467		2,264	-	-	-	2,264	2,609
Trust Bank, Rangamati Branch#Saving-5648		-	-	-	-	-	65
Sonali Bank, New Court Building (STD -110000044)		-	-	-	-	-	12,143
		32,124	326,704	-	11,307,718	11,666,546	11,853,095



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
12.00 Cumulative Surplus							
Balance as on 01 July 2021		3,357,428	525,582	12,143	13,980,149	17,875,302	21,050,162
Add: Excess/(Deficit) of Income over Expenditure (Enrich)					(37,016)	(37,016)	-
Add: Excess/(Deficit) of Income over Expenditure		(109,564)	16,707	(780)	-	(93,637)	(212,159)
Add: Excess/(Deficit) of Income over Expenditure		-	-	-	(96,415)	(96,415)	(357,889)
Add: Excess/(Deficit) of Income over Expenditure		-	-	-	-	-	71,782
Add: Adjustment during the year		-	-	-	-	-	(3,159)
Less: Adjustment during the year		3,247,864	542,289	11,363	13,846,718	17,648,234	20,548,737
		482,077	-	11,363	-	493,440	2,673,435
Balance as on 30 June 2022		2,765,787	542,289	-	13,846,718	17,154,794	17,875,302
13.00 Statutory Reserve Fund							
Balance as on 01 July 2021		-	-	-	1,032,724	1,032,724	994,841
Add: Addition during the year		-	-	-	-	-	37,883
Less: Adjustment during the year		-	-	-	1,032,724	1,032,724	1,032,724
Balance as on 30 June 2022		-	-	-	1,032,724	1,032,724	1,032,724
14.00 Long Term Loan PKSF							
Balance as on 01 July 2021		-	-	-	34,250,000	34,250,000	31,700,000
Add: addition during the year		-	-	-	25,000,000	25,000,000	24,000,000
Less: Refund during the year		-	-	-	59,250,000	59,250,000	55,700,000
Balance as on 30 June 2022		-	-	-	43,650,000	43,650,000	34,250,000
15.00 Long Term Loan Bangladesh Bank							
Balance as on 01 July 2021		-	-	-	1,260,000	1,260,000	4,610,000
Add: Addition during the year		-	-	-	-	-	-
Less: Refund during the year		-	-	-	1,260,000	1,260,000	1,610,000
Balance as on 30 June 2022		-	-	-	388,800	388,800	1,260,000

Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
16.00 Loan from PKSF -Short Term							
Balance as on 01 July 2021		-	-	-	2,000,000	2,000,000	2,000,000
Add: Addition during the year		-	-	-	2,000,000	2,000,000	2,000,000
Less: Refund during the year		-	-	-	4,000,000	4,000,000	4,000,000
Balance as on 30 June 2022		-	-	-	2,000,000	2,000,000	2,000,000
17.00 Other Loan-Short Term - (CIPD Loan)							
Balance as on 01 July 2021		-	-	-	710,000	710,000	650,000
Add: Received during the year		-	-	-	9,450	9,450	200,000
Less: Refund during the year		-	-	-	719,450	719,450	850,000
Balance as on 30 June 2022		-	-	-	208,450	208,450	140,000
18.00 Members Savings Deposit							
Balance as on 01 July 2021		-	-	-	31,043,917	31,043,917	30,872,412
Add: Saving collection		-	-	-	12,364,642	12,364,642	11,649,114
Add: Interest accrued		-	-	-	1,177,292	1,177,292	1,747,565
Less: Withdrawal/ Refund during the year		-	-	-	44,585,851	44,585,851	44,269,091
Balance as on 30 June 2022		-	-	-	16,383,660	16,383,660	13,225,174
19.00 Members Welfare Fund							
Balance as on 01 July 2021		-	-	-	3,642,307	3,642,307	3,339,262
Add: Collection during the year		-	-	-	1,040,730	1,040,730	848,970
Less: Adjustment during the year		-	-	-	4,683,037	4,683,037	4,188,232
Balance as on 30 June 2022		-	-	-	352,936	352,936	545,925
20.00 Members Security Fund							
Balance as on 01 July 2021		-	-	-	100	100	100
Add: Addition during the year		-	-	-	100	100	100
Less: Adjustment during the year		-	-	-	-	-	-
Balance as on 30 June 2022		-	-	-	100	100	100





Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
21.04 Internet Expense							
Balance as on 01 July 2021		-	-	-	2,350	2,350	9,557
Add: Addition during the year		-	-	-	3,425	3,425	2,350
Less: Payment during the year		-	-	-	5,775	5,775	11,907
Balance as on 30 June 2022		-	-	-	2,350	2,350	9,557
		-	-	-	3,425	3,425	2,350
21.05 Office Rent Expense							
Balance as on 01 July 2021		-	-	-	-	-	25,500
Add: Addition during the year		-	-	-	-	-	-
Less: Payment during the year		-	-	-	-	-	25,500
Balance as on 30 June 2022		-	-	-	-	-	-
21.06 Audit Bill Expense							
Balance as on 01 July 2021		-	-	-	22,500	22,500	21,000
Add: Addition during the year		-	-	-	22,500	22,500	22,500
Less: Payment during the year		-	-	-	45,000	45,000	43,500
Balance as on 30 June 2022		-	-	-	22,500	22,500	21,000
		-	-	-	22,500	22,500	22,500
21.07 Others Expense							
Balance as on 01 July 2021		-	-	-	200	200	800
Add: Addition during the year		-	-	-	-	-	200
Less: Payment during the year		-	-	-	200	200	1,000
Balance as on 30 June 2022		-	-	-	200	200	800
		-	-	-	-	-	200
21.08 Staff Salary Expense							
Balance as on 01 July 2021		-	-	-	-	-	379,600
Add: Addition during the year		-	-	-	-	-	-
Less: Payment during the year		-	-	-	-	-	379,600
Balance as on 30 June 2022		-	-	-	-	-	379,600
		-	-	-	-	-	-



Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
21.09 TA/DA Expense							
Balance as on 01 July 2021		-	-	-	-	-	6,600
Add: Addition during the year		-	-	-	-	-	6,600
Less: Payment during the year		-	-	-	-	-	6,600
Balance as on 30 June 2022		-	-	-	-	-	-
21.10 Mobile Bill Expense							
Balance as on 01 July 2021		-	-	-	-	-	5,200
Add: Addition during the year		-	-	-	-	-	-
Less: Payment during the year		-	-	-	-	-	5,200
Balance as on 30 June 2022		-	-	-	-	-	-
21.11 Education Centre Expense							
Balance as on 01 July 2021		-	-	-	-	-	19,200
Add: Addition during the year		-	-	-	-	-	-
Less: Payment during the year		-	-	-	-	-	19,200
Balance as on 30 June 2022		-	-	-	-	-	-
22.00 Loan Loss Provision							
Balance as on 01 July 2021		-	-	-	5,448,084	-	5,448,084
Add: Addition during the year		-	-	-	1,097,838	-	1,097,838
Less: Adjustment during the year		-	-	-	6,545,922	-	6,545,922
Balance as on 30 June 2022		-	-	-	6,545,922	-	5,448,084
23.00 Staf Security Fund							
Balance as on 01 July 2021		-	-	-	351,862	-	351,862
Add: Collection during the year		-	-	-	21,500	-	21,500
Add: Interest during the year		-	-	-	17,422	-	17,422
Less: Refund during the year		-	-	-	390,784	-	390,784
Balance as on 30 June 2022		-	-	-	67,012	-	28,607
		-	-	-	323,772	-	323,772
		-	-	-	323,772	-	351,862

Particulars	Notes	GENERAL FUND	ARAD	ALOKITA	MICRO FINANCE	Amount in Taka	
						2021-2022	2020-2021 Restated
24.00 Gratuity Fund							
Balance as on 01 July 2021		-	-	-	1,261,635	1,261,635	944,702
Add: Addition during the year		-	-	-	161,698	161,698	289,500
Add: Interest during the year		-	-	-	36,117	36,117	27,433
Balance as on 30 June 2022		-	-	-	1,459,449	1,459,449	1,261,635
25.00 Other Payables							
Balance as on 01 July 2021		-	-	-	23,136	23,136	-
Add: Addition during the year		-	-	-	145,046	145,046	23,136
Less: Refund during the year		-	-	-	168,182	168,182	23,136
Balance as on 30 June 2022		-	-	-	36,655	36,655	23,136
26.00 Other Loan Enrich Program							
Balance as on 01 July 2021		-	-	-	663,019	663,019	1,340,891
Add: Addition during the year		-	-	-	1,313,021	1,313,021	557,756
Less: Realisation during the year		-	-	-	1,976,040	1,976,040	1,898,647
Balance as on 30 June 2022		-	-	-	588,071	588,071	663,019
27.00 Education Fund							
Balance as on 01 July 2021		-	-	-	5,700	5,700	5,700
Add: Addition during the year		-	-	-	5,700	5,700	5,700
Less: Realized during the year		-	-	-	-	-	-
Balance as on 30 June 2022		-	-	-	5,700	5,700	5,700
28.00 Student Scholarship Fund							
Balance as on 01 July 2021		-	-	-	144,000	144,000	-
Add: Addition during the year		-	-	-	144,000	144,000	-
Less: Realized during the year		-	-	-	-	-	-
Balance as on 30 June 2022		-	-	-	144,000	144,000	-



Centre for Integrated Programme and Development (CIPD)
Eligibility Criteria Compliance Certificate
For the year ended 30 June 2022

Sl.No	Eligibility Criteria	Standards	Audited Figures or Compliance		Remarks
			2021-2022	2020-2021	
1	Minimum loan recovery rates, computed quarterly, based on the following: Minimum cumulative loan collection ratio on total dues: Actual cumulative collections X 100				
	i. Cumulative Collectibles	95%	96.86%	96.86%	Favourable
	ii. Minimum cumulative loan collection ratio on current dues (on running 12 months basis): Actual collections during the past 12 months on current dues X 100 collectionables on current dues	92-100%	98.56%	98.56%	Favourable
2	Minimum Liquidity Ratio on FDR	10%	16.46%	9.00%	Favourable
3	Minimum Current Ratio	02:01	2.07:1	1.86:1	Favourable
4	Minimum Capital Adequacy Ratio	15%	17.14%	18.84%	Favourable
5	Minimum Debt Service Cover Ratio	1.25:1	1.34:1	0.98:1	Favourable
6	Debt Capital Ratio	09:01	5.93:1	4.26:1	Unfavourable
7	Minimum Rate of Return on Capital	1%	-0.89%	-2.07%	Unfavourable

Center for Integrated Programme & Development
Portfolio Report
For the year ended 30 June, 2022
Loan Classification and Provisions

(i) Classification of Loan and Loan Provision

Sl. No.	Particulars	Basis of Classification	Outstanding Loan Taka	Required Rate	Required Provision Taka
1	Total loan Outstanding (TLO)		74,379,947		
2	Total Outstanding of Overdue Loan		14,579,265		
3	Good Loan	No over due	59,800,682	1%	598,007
4	Watchful loan	1-30 days	1,144,571	5%	57,229
5	Sub standard loan	31-180 days	1,666,131	25%	416,533
6	Doubtful loan	181-365 days	1,110,002	25%	277,501
			756,633	75%	567,475
7	Bad loan	365+ days	8,497,301	35%	2,974,055
			1,404,627	100%	1,404,627
	Total		74,379,947		6,295,426
	SRLP loan outstanding		-		
	Total loan outstanding (TLO)		74,379,947		

(ii) Loan loss provision (LLP) status of the Center for Integrated Programme & Development

Particulars	Amount (Tk.)
Required provision fund as per MRA policy shown above in	6,295,426
Actual provision made by Organisation	6,545,922
(Excess)/shortfall of provision	- 250,496
Comment on LLP: It appears that Loan Loss Provisoion is adequate	
Disclosure on written off loan:	
Loan written off balance 01.07.2021	-
Loan written off during the year 2021-2022	-
Written off loan recovered during the year 2021-2022	-
Loan written off balance 30.06.2022	-



Centre for Integrated Programme and Development (CIPD)

Loan Operational Report For the year ended 30 June 2022

(iii) Loan Operational Report for Micro Credit Program

Serial No.	Particulars	2021-2022	2020-2021
1	Loan Product:		
	Jagoran Loan	35,907,732	44,243,507
	Agrosor Loan	27,692,162	10,353,543
	IGA Loan	5,049,816	6,675,613
	Asset Creation Loan	73,787	8,750
	Lovelihood Improvedment Loan	18,250	18,000
	Sufolon Loan	4,681,573	4,551,373
	Sahos loan	47,637	54,962
	Housing Loan	908,990	1,218,915
	Other Loan	-	-
	Sub Total :	74,379,947	67,124,663
2	Saving Product:		
	Compulsory Savings	19,904,666	23,214,607
	Voluntary Savings	3,873,592	3,958,874
	Term Savings	4,423,933	3,870,436
	Sub Total :	28,202,191	31,043,917
3	Insurance Product :		
	Sub Total :		
4	Number of Branches	5	5
5	Number of Samities	313	318
6	Number of Members	3,923	4,286
7	Number of Borrowers	2,678	3,528
8	Number of Staff	30	31
9	Member : Borrower	68.26%	82.31%
10	Average loan size per member	27774	19026



Centre for Integrated Programme and Development (CIPD)
Micro Finance
Schedule of Property, Plant & Equipment
As at 30 June 2022

Particulars	Cost			Rate	Depreciation			Written down value as on 30 June 2022
	Balance as on 01 July 2021	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021	Charged during this year	Balance as on 30 June 2022	
Fan	2,200	-	2,200	20%	2,200	-	2,200	-
IPS	42,840	-	42,840	20%	42,840	-	42,840	-
Stablezer 1	7,360	-	7,360	20%	7,360	-	7,360	-
Gass Silinder	5,700	-	5,700	20%	5,700	-	5,700	-
Modem	2,300	-	2,300	20%	2,300	-	2,300	-
Television	17,900	-	17,900	20%	17,900	-	17,900	-
Computer & Other Equipment	5,650	-	5,650		2,260	678	2,938	2,712
Sub Total (1):	83,950	-	83,950		80,560	678	81,238	2,712
Leptop	68,970	-	68,970	20%	68,970	-	68,970	-
Printer	12,958	-	12,958	20%	12,958	-	12,958	-
Land	2,098,500	-	2,098,500	0%	-	-	-	2,098,500
Building	8,258,477	-	8,258,477	3%	206,462	201,300	407,762	7,850,715
Teblet (Lenovo)	23,000	-	23,000	20%	23,000	-	23,000	-
Keyboard	1,750	-	1,750	20%	1,750	-	1,750	-
Desktop Computer(Set)	49,150	-	49,150	20%	49,150	-	49,150	-
Desktop Computer(Set)	53,500	-	53,500	20%	42,800	2,140	44,940	8,560
Printer	20,500	-	20,500	20%	12,300	1,640	13,940	6,560
Scanner	6,500	-	6,500	20%	3,900	520	4,420	2,080
UPS	3,000	-	3,000	20%	1,800	240	2,040	960
Fan	16,200	-	16,200	20%	8,910	1,094	10,004	6,196
Wood/Furniture	100,000	-	100,000	10%	30,000	7,000	37,000	63,000
Computer & Other Equipment	8,800	-	8,800	20%	3,520	1,056	4,576	4,224
Computer & Other Equipment	12,100	-	12,100	20%	2,420	1,936	4,356	7,744
Computer & Other Equipment	12,400	-	12,400	20%	2,480	1,984	4,464	7,936
Computer & Other Equipment	9,600	-	9,600	20%	1,920	1,536	3,456	6,144



Particulars	Cost			Rate	Depreciation			Written down value as on 30 June 2022
	Balance as on 01 July 2021	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021	Charged during this year	Balance as on 30 June 2022	
Computer & Other Equipment	2,400	-	2,400	20%	480	384	864	1,536
Electric Equipment AC	280,792	-	280,792	15%	42,119	35,801	77,920	202,872
Computer & Other Equipment	13,500	-	13,500	20%	2,700	2,160	4,860	8,640
Computer & Other Equipment	52,700	-	52,700	20%	10,540	8,432	18,972	33,728
Projector	42,000	-	42,000	20%	-	8,400	8,400	33,600
Building Construction	-	169,456	169,456	3%	-	4,236	4,236	165,220
Furniture	-	68,400	68,400	10%	-	6,840	6,840	61,560
Building Construction	-	44,962	44,962	3%	-	1,124	1,124	43,838
Sub Total (2):	11,146,797	282,818	11,429,615		528,179	287,823	816,002	10,613,613
UPS	5,200	-	5,200	20%	5,200	-	5,200	-
LCD Monitor	9,500	-	9,500	20%	9,500	-	9,500	-
Computer (Set)	41,900	-	41,900	20%	41,900	-	41,900	-
UPS	5,900	-	5,900	20%	5,900	-	5,900	-
Pendrivel	950	-	950	20%	950	-	950	-
Leptop	68,970	-	68,970	20%	68,970	-	68,970	-
Printer	10,000	-	10,000	20%	10,000	-	10,000	-
Computer Desktop	15,000	-	15,000	20%	15,000	-	15,000	-
Printer 1	16,000	-	16,000	20%	16,000	-	16,000	-
Device	4,300	-	4,300	20%	4,300	-	4,300	-
UPS	6,200	-	6,200	20%	6,200	-	6,200	-
Mouse	250	-	250	20%	250	-	250	-
Ups Battery	2,400	-	2,400	20%	2,400	-	2,400	-
Helmet	1,500	-	1,500	10%	1,050	90	1,140	360
Modem	2,300	-	2,300	20%	2,300	-	2,300	-
Mouse	290	-	290	20%	290	-	290	-
Television	24,800	-	24,800	20%	24,800	-	24,800	-
Catles(Electric)	1,150	-	1,150	15%	1,150	-	1,150	-
Telephon Set	2,510	-	2,510	15%	2,510	-	2,510	-
Hard Dise	5,500	-	5,500	20%	5,500	-	5,500	-



Particulars	Cost			Rate	Depreciation			Written down value as on 30 June 2022
	Balance as on 01 July 2021	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021	Charged during this year	Balance as on 30 June 2022	
Crookeries	2,750	-	2750	15%	2,750	-	2,750	-
Fan	1,400	-	1400	15%	1,050	53	1,103	297
Furniture	13,500	-	13500	10%	5,400	810	6,210	7,290
Modem	3,700	-	3700	20%	2,960	148	3,108	592
Device	6,200	-	6200	20%	3,720	496	4,216	1,984
Printer	13,500	-	13,500	20%	8,100	1,080	9,180	4,320
Crookeries	2,915	-	2,915	15%	1,020	284	1,304	1,611
Computer & Other Equipment	8,800	-	8,800	20%	3,520	1,056	4,576	4,224
UPS	6,200	-	6,200	20%	1,240	992	2,232	3,968
Crookeries	2,350	-	2350	15%	-	353	353	1,997
Sub Total (3):	285,935	-	285935		253,930	5,362	259,292	26,643
Wood/Furniture	6,500	-	6500	10%	3,900	260	4,160	2,340
Wood/Furniture	12,000	-	12000	10%	7,200	480	7,680	4,320
Wood/Furniture	10,000	-	10000	10%	6,000	400	6,400	3,600
Wood/Furniture	3,500	-	3500	10%	2,100	140	2,240	1,260
Fan	6,300	-	6300	15%	6,300	-	6,300	-
Crookeries	7,091	-	7091	15%	7,091	-	7,091	-
Furniture	3,000	-	3000	10%	1,800	120	1,920	1,080
Fan	2,750	-	2750	15%	2,750	-	2,750	-
Furniture	3,200	-	3200	10%	1,920	128	2,048	1,152
Fan	2,950	-	2950	15%	2,950	-	2,950	-
Clock	500	-	500	15%	500	-	500	-
Computer Set	47,730	-	47730	20%	47,730	-	47,730	-
Television	17,900	-	17900	20%	17,900	-	17,900	-
Wood/Furniture	3,000	-	3000	10%	1,500	150	1,650	1,350
UPS	2,900	-	2900	20%	2,900	-	2,900	-
Computer Set	30,400	-	30400	20%	18,240	2,432	20,672	9,728
Crookeries	3,150	-	3150	15%	2,552	90	2,642	508
Computer & Other Equipment	7,520	-	7520	20%	3,008	902	3,910	3,610
Computer & Other Equipment	5,650	-	5650	20%	2,260	678	2,938	2,712



Particulars	Cost			Rate	Depreciation			Written down value as on 30 June 2022
	Balance as on 01 July 2021	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021	Charged during this year	Balance as on 30 June 2022	
Computer & Other Equipment	11,500	-	11500	20%	2,300	1,840	4,140	7,360
Sub Total (4):	187,541	-	187541		140,901	7,620	148,521	39,020
Wood/Furniture	10,000	-	10000	10%	5,000	500	5,500	4,500
Wood/Furniture	13,500	-	13500	10%	6,750	675	7,425	6,075
Computer Set	65,700	-	65700	20%	65,700	-	65,700	-
Fan	4,200	-	4200	15%	3,990	32	4,022	178
Modem & Pendrive	2,200	-	2200	20%	2,200	-	2,200	-
Crookeries	12,400	-	12400	15%	12,400	-	12,400	-
Solar Energy	67,000	-	67000	15%	36,850	4,523	41,373	25,627
Television	13,000	-	13000	20%	7,800	1,040	8,840	4,160
Computer & Other Equipment	15,700	-	15700	20%	6,280	1,884	8,164	7,536
Computer & Other Equipment	5,650	-	5650	20%	2,260	678	2,938	2,712
Computer & Other Equipment	3,000	-	3000	20%	600	480	1,080	1,920
Land	853,880	-	853880	0%	-	-	-	853,880
Sub Total (5):	1,066,230	-	1,066,230		149,830	9,812	159,642	906,588
Fan	2,455	-	2455	15%	1,841	92	1,933	522
Furniture	14,380	-	14380	10%	5,752	863	6,615	7,765
Crookeries	7,470	-	7470	15%	7,470	-	7,470	-
Furniture	3,750	-	3750	10%	1,500	225	1,725	2,025
Fan	2,235	-	2235	15%	1,676	84	1,760	475
Furniture	2,000	-	2000	10%	800	120	920	1,080
Furniture	15,000	-	15000	10%	6,000	900	6,900	8,100
Furniture	4,700	-	4700	10%	1,880	282	2,162	2,538
Fan	1,775	-	1775	15%	1,331	67	1,398	377
Television	13,000	-	13000	20%	7,800	1,040	8,840	4,160
Computer & Other Equipment	16,500	-	16500	20%	6,600	1,980	8,580	7,920
Computer & Other Equipment	57,150	-	57150	20%	2,260	678	2,938	54,212
Computer & Other Equipment	-	17,000	17000	20%	-	3,400	3,400	13,600
Sub Total (6):	140,415	17,000	157,415		44,910	9,731	54,641	102,774
Balance as on 30 June 2022	12,910,868	299,818	13,210,686		1,198,310	321,026	1,519,336	11,691,350



General Fund
Schedule of Property, Plant & Equipment

Particulars	Cost			Rate	Depreciation	Charged during this year	Balance as on 30 June 2022	Written down value as on 30 June 2022
	Balance as on 01-07- 2021	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021			
Steel Almirah	14,335	-	14,335	10%	3,697	1,064	4,761	9,574
Furniture & Fixture	923,358	-	923,358	10%	332,530	59,083	391,613	531,745
Fax	17,820	-	17,820	10%	10,081	774	10,855	6,965
Land-Mogban	169,900	-	169,900	0%	-	-	-	169,900
Land-Jograbil	480,000	-	480,000	0%	-	-	-	480,000
Land-babu para	1,250,000	-	1,250,000	0%	-	-	-	1,250,000
Rack	1,944	-	1,944	10%	1,099	85	1,184	761
Fan	5,175	-	5,175	10%	2,928	225	3,153	2,022
Digital Camera	806	-	806	20%	486	64	550	256
Mobile Phone	37,607	-	37,607	20%	11,648	5,192	16,840	20,767
Motor Bike	80,595	-	80,595	20%	48,558	6,407	54,965	25,630
Fire Extinguisher	3,200	-	3,200	20%	3,200	-	3,200	-
Motor RFL	11,178	-	11,178	20%	6,735	889	7,624	3,554
Laptop Computer	49,160	-	49,160	20%	38,690	2,094	40,784	8,376
UPS	39,260	-	39,260	20%	22,465	3,359	25,824	13,436
LED TV	74,307	-	74,307	20%	14,861	11,889	26,750	47,557
Hard Disk	5,820	-	5,820	20%	1,164	931	2,095	3,725
Computer	49,090	-	49,090	20%	28,983	4,021	33,004	16,086
UPS	6,500	-	6,500	20%	3,838	532	4,370	2,130
Digital Camera	36,900	-	36,900	20%	21,786	3,023	24,809	12,091
Scanner	40,000	-	40,000	20%	23,616	3,277	26,893	13,107
Printer	16,600	-	16,600	20%	9,801	1,360	11,161	5,439
Fan	7,500	-	7,500	15%	3,585	587	4,172	3,328
Cookeries	5,737	-	5,737	20%	3,387	470	3,857	1,880
Furniture & Fixture	93,720	-	93,720	10%	32,230	6,149	38,379	55,341
Balance as on 30 June 2022	3,420,512	-	3,420,512		625,368	111,474	736,842	2,683,670



Action Research for Alternative Development in Chittagong Hill Tracts (CHT), ARAD
Schedule of Property, Plant & Equipment

Particulars	Cost			Rate	Depreciation			Written down value as on 30 June 2022
	Balance as on 01 July 2019	Addition during this year	Balance as on 30 June 2022		Balance as on 01 July 2021	Charged during this year	Balance as on 30 June 2022	
Steel Almirah	11,000	-	11,000	10%	8,735	227	8,962	2,039
Furniture & Fixture	200,426	-	200,426	10%	132,325	6,810	139,135	61,291
Computer	233,511	-	233,511	20%	188,361	9,030	197,391	36,120
Digital Camera	43,680	-	43,680	20%	39,184	899	40,083	3,597
Multi Media(with Screen)	81,120	-	81,120	20%	78,143	595	78,739	2,381
Motor Bike	478,465	-	478,465	20%	412,224	13,248	425,473	52,992
Balance as on 30 June 2022	1,048,202	-	1,048,202		858,973	30,809	889,782	158,420
Balance as on 30 June 2022	17,379,582	299,818	17,679,400		2,682,651	463,309	3,145,960	14,533,440



Centre for Integrated Programme and Development (CIPD)
Statement of Performance Analysis
For the year ended 30 June 2022

Ratio Analysis :				
Performance	Formula	Standards	2021-2022	2020-2021
Long Solvency Ratio	$\frac{\text{Debt}}{\text{Capital Fund (net worth)}}$	Max 9:1	5.93:1	4.26:1
	$\frac{\text{Capital Fund}}{\text{Total Assets (Cash in hand and Cash at Bank)}}$	Min 10%	14.43%	19%
	$\frac{\text{Surplus for the year + Total Interest Payment \& principal Collection PKSF, Bank and other fund for the year}}{\text{Total principal and service charge payment to PKSF, Bank and other fund for the year}}$	1.25:1	1.34:1	0.98:1
Short term Solvency Ratio	$\frac{\text{Current Asset}}{\text{Current Liability}}$	Min 2:1	1.96:1	1.19:1
	$\frac{\text{FDR (against savings fund)}}{\text{Total Savings}}$	Min 15%	16.46%	9.2%
Profitability Ratio	$\frac{\text{Surplus for the year}}{\text{Average Capital Fund}}$	Min 15%	-0.89%	-2.07%
	$\frac{\text{Surplus for the year}}{\text{Average Assets}}$	Min 3%	-0.13%	-1.73%
Productivity Ratio	$\frac{\text{Total Member}}{\text{Total Number of Branch}}$	1500-2000	785	857
	$\frac{\text{Credit Officers}}{\text{Total Member}}$	1:300-400	280.00	0.00
	$\frac{\text{Total Borrower}}{\text{Total Member}}$	Min:70%	68.26%	70.48%
	$\frac{\text{Credit Officers}}{\text{Total Borrower}}$	1:240-250	191	201
	$\frac{\text{Credit Officer}}{\text{Total Staff}}$	1:1.50-1.70	01:02.7	01:02.7
	$\frac{\text{Total Loan outstanding}}{\text{Credit Officer}}$	1:25-30	5,098,957	4,474,977
Portfolio Quality Ratio	Amount of Bad Loan should be disclosed		9,901,928	4,740,429
	Summation of regular recovery in the last 12 months			
	$\frac{\text{Summation of regular recoverable in the last 12 months}}{\text{Summation of regular recovery in the last 12 months}}$	Min 92%	93.60%	93.94%
	Cum.Recovery -Advance Recovery(at the end of this year)			
	$\frac{\text{Cum.Recovery -Advance Recovery(at the end of this year)}}{\text{Summation of regular recoverable in the last 12 months}}$	Min 95%	98.53%	98.73%
	$\frac{\text{Loan Outstanding of overdue Loanee}}{\text{Total Loan Outstanding}}$	<10%	19.60	26.22
$\frac{\text{Good Loan Outstanding}}{\text{Total Loan Outstanding}}$		80.40	73.77	



Centre For Integrated Programme & Development (CIPD)
Micro Finance Program (MFP)
FDR Schedule
For the year ended 30 June 2022

Schedule of Member Savings FDR

SL No	Name of Branch	Name of Bank	FDR No.	Principal Amount	Interest Received	Balance as on 01 July 2021	Interest	AIT	Bank Charge	Balance as on 30 June 2022
										Principal
1	Rangamati Branch	Sonali Bank	804399	370,000	305,037	710,937	34,307	-	3,932	741,312
2	Rangamati Branch	One Bank	104396	200,000	195,748	414,249	18,641	2,796.18	-	430,094
3	Rangamati Branch	One Bank	112025	100,000	79,557	189,226	8,515	851.52	-	196,890
4	Rangamati Branch	Trust Bank	177386	200,000	97,988	312,588	11,722	1,172.00	150	322,988
5	Rangamati Branch	Trust Bank	192008	100,000	47,576	154,731	5,802	580.00	150	159,803
6	Banarupa Branch	Agrani Bank	575916	250,000	49,332	310,300	16,669	2,500.33	150	324,319
7	Banarupa Branch	Agrani Bank	1666990	370,000	41,244	431,580	21,891	3,283.71	150	450,038
8	Banarupa Branch	Agrani Bank	64/35/1015	500,000	49,822	576,723	29,281	4,392.22	500	601,112
9	Rangamati Branch	One Bank	398	250,000	15,938	279,500	12,578	1,886.63	-	290,191
Sub Total				2,340,000	882,241	3,379,835	159,407	17,462.59	5,032	3,516,747

Statutory Reserved Fund

SL No	Name of Branch	Bank Name	FDR No.	Principal Amount	Interest Received	Balance as on 01 July 2021	Interest	AIT	Bank Charge	Balance as on 30 June 2022
										Principal
1	Rangamati Branch	Trust Bank	162128	130,000	59,438	196,741	5,707	856.00	150	201,442
2	Rangamati Branch	Trust Bank	227120	180,000	43,456	239,451	13,170	1,975.00	150	250,496
3	Banarupa Branch	Agrani Bank	0575934	114,000	15,795	136,313	8,245	1,236.72	150	143,172
4	Banarupa Branch	Agrani Bank	66532	130,000	14,297	151,344	7,692	1,153.74	150	157,732
5	Rangamati Branch	One Bank	387	180,000	11,475	201,240	9,056	1,358.37	-	208,938
6	Banarupa Branch	Agrani Bank	042/55	150,000	-	150,000	9,000	1,350.00	150	157,500
Sub Total				884,000.00	144,462	1,075,090	52,870	7,929.83	750	1,119,280
5	Songrakkita Tahabill A/c-0200005137608			-	-	6,505	196	19.65	-	6,682
Sub Total				-	-	6,505	196	19.65	-	6,682
LLPI A/c				-	-	-	-	-	-	-
Total FDR				3,224,000	1,026,703	4,461,430	212,473	25,412.07	5,782	4,642,710

