

AUDITOR'S REPORT

and

FINANCIAL STATEMENTS

OF

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Consolidated Statement of Financial Position

FOR THE YEAR ENDED 30TH JUNE, 2019

A B S Chowdhury & CO.

Chartered Accountants

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Center for Integrated Programme and Development (CIPD)
Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

For the year ended
FOR THE YEAR ENDED 30TH JUNE, 2019

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INDEPENDENT AUDITOR'S REPORT

To

**The members of the Executive Committee of Center for Integrated Programme
and Development (CIPD)**

**On The Financial Statements of General & Others Fund Project
for the year ended 30th June, 2019**

We have audited the accompanying financial statements of Consolidated Accounts which comprise the Statement of Financial Position for the year ended 30th June 2019, the Statement of Comprehensive Income, and the Statement of Receipts & Payments for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Center for Integrated Programme and Development (CIPD), Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards and for such internal control as management determined necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Consolidated Accounts as at for the year ended 30th June 2019, and its financial performance including Receipts & Payments for the year then ended in accordance with Bangladesh Financial Reporting Standards and comply with applicable laws and regulations.

Dated: Dhaka
26th September, 2019




A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Statement of Financial Position

AS AT 30TH JUNE, 2019

Property & Assets	Note	Current Year 30-06-2019	Previous Year 30-06-2018
Closing Balance as on 30-06-2019			
Fixed Assets	7.00	62,16,504.00	62,99,439.00
Principal Amount on Credit Program	8.00	8,22,20,303.00	6,83,34,322.00
Investment in FDR	9.00	39,22,366.00	32,44,105.00
Others Loan	10.00	72,64,583.00	69,72,196.00
Advances, Deposit & Prepayments	11.00	1,65,513.00	1,97,513.00
Provision for Expenses	-----	76,000.00	76,000.00
Cash and Cash equivalent	12.00	44,48,852.19	16,44,285.00
Total Property and Assets		10,43,14,121.19	8,67,67,860.00
Capital Fund and Liabilities			
Capital Fund Account	13.00	1,96,71,970.19	2,09,76,028.00
Statutory Reserve	14.00	8,92,946.00	8,04,649.00
Loan Received from the PKSF	15.00	4,21,50,001.00	3,47,48,334.00
Members Savings	16.00	3,00,09,403.00	2,47,98,715.00
Loan Received from the Short Term (CIPD)	17.00	Nil	3,000.00
Loan Received from the Executive Director	18.00	Nil	30,000.00
Accounts Payable	19.00	64,989.00	69,843.00
Member Welfare Fund	20.00	27,92,672.00	20,78,807.00
Staff Security Fund	21.00	3,49,905.00	2,36,725.00
Loan Loss Provision	22.00	34,38,492.00	15,50,782.00
Member Security Fund	23.00	100.00	400.00
Gratuity Fund Collection	24.00	6,34,853.00	3,85,877.00
Education Fund	25.00	5,700.00	5,700.00
Loan Received from the DHAR	26.00	15,03,090.00	10,80,000.00
Loan Received from the Bangladesh Bank	27.00	28,00,000.00	17,50,000.00
Total Liabilities & Capital Fund		10,43,14,121.19	8,67,67,860.00

[Signature]

Finance Secretary
CIPD

[Signature]

Chief Executive Officer
CIPD

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



[Signature]
A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Statement of Comprehensive Income

FOR THE YEAR ENDED 30TH JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Alokita	Current Year 30-06-2019	Previous Year 30-06-2018
Income						
General Fund						
Bank Interest	1,110.29	Nil	Nil	Nil	1,110.29	Nil
Profit from loan	6,278.00	Nil	Nil	Nil	6,278.00	Nil
Service Charge	Nil	Nil	Nil	Nil	Nil	5,472.00
Shakti Chula	Nil	Nil	Nil	Nil	Nil	2,000.00
Member Fee	8,820.00	Nil	Nil	Nil	8,820.00	2,400.00
Office Rent Received	60,000.00	Nil	Nil	Nil	60,000.00	65,000.00
Overhead Received	2,46,400.00	Nil	Nil	Nil	2,46,400.00	Nil
Sales of Board	40,000.00	Nil	Nil	Nil	40,000.00	Nil
Honorarium Received from MJF-Safansi	16,000.00	Nil	Nil	Nil	16,000.00	Nil
Fund Received from MJF-Safansi	13,28,000.00	Nil	Nil	Nil	13,28,000.00	Nil
Fund Received from ARAD	89,54,105.00	Nil	Nil	Nil	89,54,105.00	Nil
Micro Finance						
Service Charge on Loan	Nil	1,74,13,923.00	Nil	Nil	1,74,13,923.00	1,34,05,653.00
Admission fee	Nil	10,760.00	Nil	Nil	10,760.00	15,180.00
Sale of Form and Passbook	Nil	26,664.00	Nil	Nil	26,664.00	25,165.00
Bank Interest	Nil	1,263.00	Nil	Nil	1,263.00	5,836.00
Sale for loan Form	Nil	30,020.00	Nil	Nil	30,020.00	26,140.00
Other Income	Nil	53,688.00	Nil	Nil	53,688.00	3,481.00
House Rent	Nil	35,970.00	Nil	Nil	35,970.00	22,398.00
Enrich (PKSF)	Nil	30,98,533.00	Nil	Nil	30,98,533.00	35,00,000.00
PO Contribution	Nil	4,90,550.00	Nil	Nil	4,90,550.00	6,00,000.00
Probin Program	Nil	9,29,800.00	Nil	Nil	9,29,800.00	Nil
Support Grants	Nil	Nil	Nil	Nil	Nil	7,000.00
Sale of Health Card	Nil	60,950.00	Nil	Nil	60,950.00	63,400.00
Bank Interest (ENRICH)	Nil	6,786.00	Nil	Nil	6,786.00	16,033.00
Interest on Member Savings FDR	Nil	1,90,420.00	Nil	Nil	1,90,420.00	72,685.00
Interest on Songrakkita Tahabil A/C	Nil	841.00	Nil	Nil	841.00	Nil
Songrakkita Tahabil (STD)	Nil	Nil	Nil	Nil	Nil	22,633.00
Grant Received from the BfRW, Germany	Nil	Nil	85,91,965.00	Nil	85,91,965.00	Nil
Grant Received from Khagrampur Mahila Kalyan Samity (KMKS)	Nil	Nil	8,50,000.00	Nil	8,50,000.00	Nil
Total Income	1,06,60,713.29	2,23,50,168.00	94,41,965.00	Nil	4,24,52,846.29	1,78,60,476.00



Statement of Comprehensive Income

FOR THE YEAR ENDED 30TH JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Current Year 30-06-2019	Previous Year 30-06-2018
Expenditure					
General Fund					
Salary & Allowances	5,43,733.00	Nil	Nil	5,43,733.00	6,000.00
Office Rent	47,800.00	Nil	Nil	47,800.00	66,000.00
Festival Bonus	75,000.00	Nil	Nil	75,000.00	Nil
Entertainment	85.00	Nil	Nil	85.00	380.00
Office Maintenance cost/ Electricity/Water/Cleaning Materials	121.00	Nil	Nil	121.00	Nil
Repairing & Maintenance	13,200.00	Nil	Nil	13,200.00	15,128.00
Photocopy, Printing & Stationery	604.00	Nil	Nil	604.00	360.00
Honourium Paid to Amita Chakma (SAFANSI)	16,000.00	Nil	Nil	16,000.00	Nil
Seed money for homestead gardening (SAFANSI)	5,00,000.00	Nil	Nil	5,00,000.00	Nil
Khicuri for Nutrition Session (SAFANSI)	2,19,394.00	Nil	Nil	2,19,394.00	Nil
Garden Development	7,500.00	Nil	Nil	7,500.00	Nil
TA/DA	96,000.00	Nil	Nil	96,000.00	Nil
Bank Charge	5,866.45	Nil	Nil	5,866.45	690.00
Audit Fee	15,000.00	Nil	Nil	15,000.00	10,000.00
Donation Payment	26,000.00	Nil	Nil	26,000.00	20,000.00
Vat & Tax	9,000.00	Nil	Nil	9,000.00	Nil
Oil & Fuel Cost	3,060.00	Nil	Nil	3,060.00	Nil
Other Cost	6,647.00	Nil	Nil	6,647.00	Nil
Fund (Transfer) to ARAD Project	89,54,105.00	Nil	Nil	89,54,105.00	Nil
License & Registration Fee	66,000.00	Nil	Nil	66,000.00	Nil
Micro Finance					
Service Charge Paid to PKSF	Nil	16,84,738.00	Nil	16,84,738.00	11,04,962.00
Service Charge Paid to Bangladesh Bank-Housing	Nil	35,211.00	Nil	35,211.00	Nil
Interest on Members Savings deposits	Nil	15,37,926.00	Nil	15,37,926.00	11,59,314.00
Interest on Staff security	Nil	11,576.00	Nil	11,576.00	12,160.00
Staff Gratuity Fund	Nil	2,37,400.00	Nil	2,37,400.00	Nil
Interest on Staff Gratuity Fund	Nil	14,694.00	Nil	14,694.00	Nil
Audit Fee	Nil	22,800.00	Nil	22,800.00	18,000.00
Salaries Allowance	Nil	55,19,263.00	Nil	55,19,263.00	45,54,577.00
Festival Bonus	Nil	4,57,648.00	Nil	4,57,648.00	4,00,102.00
Nobobarsha Bonus	Nil	54,580.00	Nil	54,580.00	Nil
Traveling & Conveyance	Nil	5,02,655.00	Nil	5,02,655.00	4,64,911.00
Office Rent	Nil	3,24,000.00	Nil	3,24,000.00	2,40,613.00
Bank Charge & DD Charge	Nil	31,613.00	Nil	31,613.00	41,139.00
Entertainment	Nil	1,76,060.00	Nil	1,76,060.00	71,908.00
Meeting/Seminar	Nil	25,800.00	Nil	25,800.00	39,778.00
Telephone & Postage	Nil	70,962.00	Nil	70,962.00	35,450.00
Training expense	Nil	37,123.00	Nil	37,123.00	45,981.00
Executive members conveyance	Nil	52,500.00	Nil	52,500.00	22,500.00
MRA License fee	Nil	Nil	Nil	Nil	7,700.00
Printing Stationery	Nil	2,23,726.00	Nil	2,23,726.00	2,08,008.00
Electricity Expense	Nil	1,14,099.00	Nil	1,14,099.00	74,645.00
Fuel Expense	Nil	1,36,463.00	Nil	1,36,463.00	84,194.00
News Paper Expense	Nil	17,965.00	Nil	17,965.00	8,700.00
Donation	Nil	27,600.00	Nil	27,600.00	85,320.00
Legal Fee	Nil	Nil	Nil	Nil	500.00
Cost Sharing (Samridhhi Program)	Nil	4,90,550.00	Nil	4,90,550.00	6,00,000.00
Cost Sharing (Probin Janagosti Program)	Nil	9,29,800.00	Nil	9,29,800.00	Nil
Water Expense	Nil	7,890.00	Nil	7,890.00	7,800.00



Statement of Comprehensive Income
FOR THE YEAR ENDED 30TH JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Current Year 30-06-2019	Previous Year 30-06-2018
Expenditure					
Micro Finance					
Software Expense	Nil	54,180.00	Nil	54,180.00	41,591.00
Food Cost	Nil	3,50,236.00	Nil	3,50,236.00	2,97,575.00
Repairing Expense	Nil	1,52,086.00	Nil	1,52,086.00	4,85,787.00
Honorarium for IT person	Nil	Nil	Nil	Nil	2,000.00
VAT	Nil	75.00	Nil	75.00	750.00
Rebet	Nil	1,25,733.00	Nil	1,25,733.00	77,836.00
Miscellaneous	Nil	1,33,785.00	Nil	1,33,785.00	54,997.00
LLPE	Nil	20,67,741.00	Nil	20,67,741.00	4,82,486.00
Write Off Loan	Nil	23,794.00	Nil	23,794.00	95,195.00
Sports and Cultural	Nil	Nil	Nil	Nil	7,000.00
Social Development Programme	Nil	Nil	Nil	Nil	50,000.00
ENRICH	Nil	49,66,882.00	Nil	49,66,882.00	52,14,442.00
Building Expenses	Nil	6,58,557.00	Nil	6,58,557.00	Nil
Purchase of Furniture	Nil	8,400.00	Nil	8,400.00	Nil
Land Development & Maintenance	Nil	19,060.00	Nil	19,060.00	Nil
Refund of CIPD Lend (Dhar Loan)	Nil	Nil	Nil	Nil	4,45,000.00
Refund of Other Source Lend (Dhar Loan)	Nil	Nil	Nil	Nil	7,000.00
ARAD					
Project Activities/Programme Expense					
Campaign on Gender Justice	Nil	Nil	4,10,486.00	4,10,486.00	5,41,184.00
Programme Staff	Nil	Nil	5,04,000.00	5,04,000.00	Nil
Action Research for Alternative Development	Nil	Nil	6,28,399.00	6,28,399.00	10,21,799.00
Societal Peace and Harmony	Nil	Nil	12,42,816.00	12,42,816.00	5,75,259.00
Climate Change and Biodiversity	Nil	Nil	11,42,284.00	11,42,284.00	9,98,644.00
Travel Costs and DA	Nil	Nil	3,39,916.00	3,39,916.00	3,30,363.00
Consultancy	Nil	Nil	1,65,000.00	1,65,000.00	2,80,500.00
Coordination and Administrative cost					
Office Running Cost (Rangamati, Bandarban, Khagrachari & Dhaka)	Nil	Nil	9,93,316.00	9,93,316.00	8,83,180.00
Human Resources					
Programme Staff	Nil	Nil	28,52,120.00	28,52,120.00	32,41,588.00
Coordination and Administrative Staff	Nil	Nil	7,41,600.00	7,41,600.00	8,66,564.00
Partial Salaries of Two Directors	Nil	Nil	1,80,000.00	1,80,000.00	2,10,000.00
Procurement					
Loan Refunded to ARAD-CHT Staff Welfare Fund	Nil	Nil	Nil	Nil	6,50,000.00
Depreciation	2,34,277.00	1,62,023.00	56,085.00	4,52,385.00	4,61,168.00
Total Expenditure	1,08,39,392.45	2,14,67,194.00	92,56,022.00	4,15,62,608.45	2,55,47,072.00
Excess of Income over Expenditure	(1,78,679.16)	8,82,974.00	1,85,943.00	8,90,237.84	(76,86,596.00)
Total Income	1,06,60,713.29	2,23,50,168.00	94,41,965.00	4,24,52,846.29	1,78,60,476.00

Finance Secretary
CIPD

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

Chief Executive Officer
CIPD



A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Consolidated Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30th JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Alokita	Current Year 30-06-2019	Previous Year 30-06-2018
Receipts						
Opening Balance 01-07-2018						
Cash in hand	5,000.00	71,762.00	266.00	Nil	77,028.00	37,517.00
Cash at Bank	18,185.35	13,44,618.00	1,74,342.00	15,302.00	15,67,257.35	91,77,660.00
Cash at Bank (ENRICH)	Nil	14,813.00	Nil	Nil	Nil	14,319.00
General Fund						
Advance	Nil	Nil	Nil	Nil	Nil	65,945.00
Bank Interest	1,110.29	Nil	Nil	Nil	1,110.29	Nil
Profit from loan	6,278.00	Nil	Nil	Nil	6,278.00	Nil
Service Charge	Nil	Nil	Nil	Nil	Nil	5,472.00
Shakti Chula	Nil	Nil	Nil	Nil	Nil	2,000.00
Member Fee	8,820.00	Nil	Nil	Nil	8,820.00	2,400.00
Office Rent Received	60,000.00	Nil	Nil	Nil	60,000.00	65,000.00
Overhead Received	2,46,400.00	Nil	Nil	Nil	2,46,400.00	Nil
Sales of Board	40,000.00	Nil	Nil	Nil	40,000.00	Nil
Loan Realization	3,09,303.00	Nil	Nil	Nil	3,09,303.00	86,528.00
Loan Received from Executive Director	20,000.00	Nil	Nil	Nil	20,000.00	30,000.00
Honorarium Received from MJF-Safansi	16,000.00	Nil	Nil	Nil	16,000.00	Nil
Fund Received from MJF-Safansi	13,28,000.00	Nil	Nil	Nil	13,28,000.00	Nil
Fund Received from ARAD	89,54,105.00	Nil	Nil	Nil	89,54,105.00	Nil
Micro Finance						
Loan Recovery from Member	Nil	13,38,02,937.00	Nil	Nil	13,38,02,937.00	10,55,63,381.00
Encashment of FDR	Nil	Nil	Nil	Nil	Nil	5,836.00
Other Loan Recovery	Nil	1,72,500.00	Nil	Nil	1,72,500.00	66,025.00
Loan Received from PKSF	Nil	2,40,00,000.00	Nil	Nil	2,40,00,000.00	2,50,00,000.00
Members Savings Collection	Nil	1,58,86,748.00	Nil	Nil	1,58,86,748.00	1,34,70,056.00
Loan from CIPD	Nil	Nil	Nil	Nil	Nil	3,12,000.00
Members Welfare Fund	Nil	13,50,115.00	Nil	Nil	13,50,115.00	11,21,410.00
Staff Security Fund	Nil	1,41,000.00	Nil	Nil	1,41,000.00	45,000.00
Service Charge on Loan	Nil	1,74,13,923.00	Nil	Nil	1,74,13,923.00	1,34,05,653.00
House Loan	Nil	17,50,000.00	Nil	Nil	17,50,000.00	17,50,000.00
Loan Received from PKSF-Sufalon	Nil	30,00,000.00	Nil	Nil	30,00,000.00	Nil
Socio Economic and Human Capacity Activities	Nil	Nil	Nil	Nil	Nil	6,50,000.00
Admission fee	Nil	10,760.00	Nil	Nil	10,760.00	15,180.00
Sale of Form and Passbook	Nil	26,664.00	Nil	Nil	26,664.00	25,165.00
Bank Interest	Nil	1,263.00	Nil	Nil	1,263.00	Nil
Sale for loan Form	Nil	30,020.00	Nil	Nil	30,020.00	26,140.00
Other Income	Nil	53,688.00	Nil	Nil	53,688.00	3,481.00
Gratuity Fund	Nil	2,37,400.00	Nil	Nil	2,37,400.00	Nil
House Rent	Nil	35,970.00	Nil	Nil	35,970.00	22,398.00
Advance Adjustment	Nil	13,296.00	Nil	Nil	13,296.00	7,970.00
Enrich (PKSF)	Nil	30,98,533.00	Nil	Nil	30,98,533.00	35,00,000.00
PO Contribution	Nil	4,90,550.00	Nil	Nil	4,90,550.00	6,00,000.00
Probin Program	Nil	9,29,800.00	Nil	Nil	9,29,800.00	Nil
Dhar Loan From CIPD	Nil	5,00,000.00	Nil	Nil	5,00,000.00	4,45,000.00
Dhar Loan From CIPD-Probin	Nil	1,42,190.00	Nil	Nil	1,42,190.00	Nil
Dhar Loan From Other Source	Nil	9,60,900.00	Nil	Nil	9,60,900.00	10,87,000.00
Support Grants	Nil	Nil	Nil	Nil	Nil	7,000.00
Sale of Health Card	Nil	60,950.00	Nil	Nil	60,950.00	63,400.00
Bank Interest (ENRICH)	Nil	6,786.00	Nil	Nil	6,786.00	16,033.00
ARAD						
Grant Received from the BFW, Germany	Nil	Nil	85,91,965.00	Nil	85,91,965.00	Nil
Grant Received from Khagrapur Mahila Kalyan Samity	Nil	Nil	8,50,000.00	Nil	8,50,000.00	Nil
Loan Received from ARAD-CHT Staff Welfare Fund	Nil	Nil	3,00,000.00	Nil	3,00,000.00	3,50,000.00
	1,10,13,201.64	20,55,47,236.00	99,16,573.00	15,302.00	22,64,92,312.64	17,70,44,970.00



Consolidated Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30th JUNE, 2019

Payments								
General Fund								
Salary & Allowances	5,43,733.00	Nil	Nil	Nil	Nil	5,43,733.00	6,000.00	
Office Rent	47,800.00	Nil	Nil	Nil	Nil	47,800.00	66,000.00	
Festival Bonus	75,000.00	Nil	Nil	Nil	Nil	75,000.00	380.00	
Entertainment	85.00	Nil	Nil	Nil	Nil	85.00		
Office Maintenance cost/ Electricity/Water/Cleaning Materials	121.00	Nil	Nil	Nil	Nil	121.00		
Repairing & Maintenance	13,200.00	Nil	Nil	Nil	Nil	13,200.00	15,128.00	
Photocopy, Printing & Stationery	604.00	Nil	Nil	Nil	Nil	604.00	360.00	
Honourarium Paid to Amita Chakma (SAFANSI)	16,000.00	Nil	Nil	Nil	Nil	16,000.00		
Seed money for homestead gardening (SAFANSI)	5,00,000.00	Nil	Nil	Nil	Nil	5,00,000.00		
Khicuri for Nutrition Session (SAFANSI)	2,19,394.00	Nil	Nil	Nil	Nil	2,19,394.00		
Garden Development	7,500.00	Nil	Nil	Nil	Nil	7,500.00		
TA/DA	96,000.00	Nil	Nil	Nil	Nil	96,000.00		
Bank Charge	5,866.45	Nil	Nil	Nil	Nil	5,866.45	690.00	
Audit Fee	15,000.00	Nil	Nil	Nil	Nil	15,000.00	10,000.00	
Donation Payment	26,000.00	Nil	Nil	Nil	Nil	26,000.00	20,000.00	
Vat & Tax	9,000.00	Nil	Nil	Nil	Nil	9,000.00		
Oil & Fuel Cost	3,060.00	Nil	Nil	Nil	Nil	3,060.00		
CIPD Building Construction	1,07,000.00	Nil	Nil	Nil	Nil	1,07,000.00	1,92,376.00	
Other Cost	6,647.00	Nil	Nil	Nil	Nil	6,647.00		
Fund (Transfer) to ARAD Project	89,54,105.00	Nil	Nil	Nil	Nil	89,54,105.00		
License & Registration Fee	66,000.00	Nil	Nil	Nil	Nil	66,000.00		
Loan Paid to Mongsanu Chowdhury	30,000.00	Nil	Nil	Nil	Nil	30,000.00		
Loan Paid to Project	1,00,000.00	Nil	Nil	Nil	Nil	1,00,000.00		
Loan Recovery	50,000.00	Nil	Nil	Nil	Nil	50,000.00		
Security Money Refunded	5,000.00	Nil	Nil	Nil	Nil	5,000.00	8,000.00	
Micro Finance								
Purchase of Fixed Assets	Nil	2,62,450.00	Nil	Nil	Nil	2,62,450.00	2,10,115.00	
Loan Disbursed to Member	Nil	14,78,69,000.00	Nil	Nil	Nil	14,78,69,000.00	12,85,88,000.00	
Investment in FDR (Members Savings)	Nil	4,87,000.00	Nil	Nil	Nil	4,87,000.00	10,00,000.00	
Loan Refunded to PKSF (Principal)	Nil	1,75,98,333.00	Nil	Nil	Nil	1,75,98,333.00	1,22,73,333.00	
Loan Refunded to PKSF (Sufalon)	Nil	20,00,000.00	Nil	Nil	Nil	20,00,000.00		
Members Savings Refund	Nil	1,22,13,986.00	Nil	Nil	Nil	1,22,13,986.00	71,74,513.00	
Loan refund to CIPD	Nil	3,000.00	Nil	Nil	Nil	3,000.00	3,09,000.00	
Welfare Fund Refund	Nil	6,36,250.00	Nil	Nil	Nil	6,36,250.00	5,22,482.00	
Member Security fund Refund	Nil	300.00	Nil	Nil	Nil	300.00	50.00	
Staff security fund refunded	Nil	42,514.00	Nil	Nil	Nil	42,514.00	8,911.00	
Service Charge Paid to PKSF	Nil	16,84,738.00	Nil	Nil	Nil	16,84,738.00	11,04,962.00	
Service Charge Paid to Bangladesh Bank-Housing	Nil	35,211.00	Nil	Nil	Nil	35,211.00		
Loan Refunded to Bangladesh Bank-Housing	Nil	7,00,000.00	Nil	Nil	Nil	7,00,000.00		
Loan to Staff for Mobile	Nil	2,000.00	Nil	Nil	Nil	2,000.00		



Consolidated Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30th JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Alokita	Current Year 30-06-2019	Previous Year 30-06-2018
Payments						
Advance	Nil	13,296.00	Nil	Nil	13,296.00	77,970.00
Socio Economic and Human Capacity Activities	Nil	Nil	Nil	Nil	Nil	6,50,000.00
Salaries Allowance	Nil	55,19,263.00	Nil	Nil	55,19,263.00	45,54,577.00
Festival Bonus	Nil	4,57,648.00	Nil	Nil	4,57,648.00	4,00,102.00
Nobobarsha Bonus	Nil	54,580.00	Nil	Nil	54,580.00	Nil
Traveling & Conveyance	Nil	4,96,500.00	Nil	Nil	4,96,500.00	4,63,066.00
Office Rent	Nil	3,00,000.00	Nil	Nil	3,00,000.00	2,20,113.00
Bank Charge & DD Charge	Nil	31,613.00	Nil	Nil	31,613.00	41,139.00
Entertainment	Nil	1,76,060.00	Nil	Nil	1,76,060.00	71,908.00
Meeting/Seminar	Nil	25,800.00	Nil	Nil	25,800.00	39,778.00
Telephone & Postage	Nil	68,547.00	Nil	Nil	68,547.00	37,474.00
Audit Fee	Nil	19,800.00	Nil	Nil	19,800.00	18,000.00
Training expense	Nil	37,123.00	Nil	Nil	37,123.00	45,981.00
Executive members conveyance	Nil	52,500.00	Nil	Nil	52,500.00	22,500.00
MRA License fee	Nil	Nil	Nil	Nil	Nil	7,700.00
Printing Stationery	Nil	2,23,726.00	Nil	Nil	2,23,726.00	Nil
Electricity Expense	Nil	1,15,782.00	Nil	Nil	1,15,782.00	71,841.00
Fuel Expense	Nil	1,36,463.00	Nil	Nil	1,36,463.00	84,194.00
News Paper Expense	Nil	17,965.00	Nil	Nil	17,965.00	8,700.00
Donation	Nil	27,600.00	Nil	Nil	27,600.00	85,320.00
Legal Fee	Nil	Nil	Nil	Nil	Nil	500.00
Cost Sharing (Samridhhi Program)	Nil	4,90,550.00	Nil	Nil	4,90,550.00	6,00,000.00
Cost Sharing (Probin Janagosti Program)	Nil	9,29,800.00	Nil	Nil	9,29,800.00	Nil
Water Expense	Nil	7,690.00	Nil	Nil	7,690.00	7,800.00
Software Expense	Nil	61,121.00	Nil	Nil	61,121.00	9,405.00
Food Cost	Nil	3,50,236.00	Nil	Nil	3,50,236.00	2,97,575.00
Repairing Expense	Nil	1,52,086.00	Nil	Nil	1,52,086.00	4,85,787.00
Honorarium for IT person	Nil	Nil	Nil	Nil	Nil	2,000.00
VAT	Nil	75.00	Nil	Nil	75.00	750.00
Rebet	Nil	1,25,733.00	Nil	Nil	1,25,733.00	77,836.00
Miscellaneous	Nil	1,33,785.00	Nil	Nil	1,33,785.00	54,997.00
Write Off Loan	Nil	23,794.00	Nil	Nil	23,794.00	95,195.00
Sports and Cultural	Nil	Nil	Nil	Nil	Nil	7,000.00
Building Expenses	Nil	6,58,557.00	Nil	Nil	6,58,557.00	Nil
Purchase of Furniture	Nil	8,400.00	Nil	Nil	8,400.00	Nil
Land Development & Maintenance	Nil	19,060.00	Nil	Nil	19,060.00	Nil
Social Development Programme	Nil	Nil	Nil	Nil	Nil	50,000.00
ENRICH	Nil	39,44,433.00	Nil	Nil	39,44,433.00	52,14,442.00
Expenses for Probin Program Project	Nil	10,22,450.00	Nil	Nil	10,22,450.00	Nil
Fund to ENRICH Program	Nil	5,00,000.00	Nil	Nil	5,00,000.00	Nil
Fund to Probin Janagosti Program	Nil	1,42,190.00	Nil	Nil	1,42,190.00	Nil
Gratuity Fund	Nil	2,37,400.00	Nil	Nil	2,37,400.00	Nil
Refund of CIPD Lend (Dhar Loan)	Nil	Nil	Nil	Nil	Nil	4,45,000.00
Refund of Other Source Lend (Dhar Loan)	Nil	11,80,000.00	Nil	Nil	11,80,000.00	7,000.00



Consolidated Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30th JUNE, 2019

Particulars	General Fund	Micro Finance	ARAD	Alokita	Current Year 30-06-2019	Previous Year 30-06-2018
Payments				Nil		
ARAD						
Project Activities/Pogramme Expense						
Campaign on Gender Justice	Nil	Nil	4,10,486.00	Nil	4,10,486.00	5,41,184.00
Programme Staff	Nil	Nil	5,04,000.00	Nil	5,04,000.00	Nil
Action Research for Alternative Development	Nil	Nil	6,28,399.00	Nil	6,28,399.00	10,21,799.00
Societal Peace and Harmony	Nil	Nil	12,42,816.00	Nil	12,42,816.00	5,75,259.00
Climate Change and Biodiversity	Nil	Nil	11,42,284.00	Nil	11,42,284.00	9,98,644.00
Travel Costs and DA	Nil	Nil	3,39,916.00	Nil	3,39,916.00	3,30,363.00
Consultancy	Nil	Nil	1,65,000.00	Nil	1,65,000.00	2,80,600.00
Coordination and Administrative cost						
Coordination and Administrative Staff	Nil	Nil	Nil	Nil	Nil	Nil
Recurrent Cost (Rangamati, Bandarban & Khagrachari)	Nil	Nil	Nil	Nil	Nil	Nil
Office Running Cost (Rangamati, Bandarban, Khagrachari & Dhaka)	Nil	Nil	9,93,316.00	Nil	9,93,316.00	8,83,180.00
External Consultancy and Evaluation						
Local consultants/AR Khan (including tax)	Nil	Nil	Nil	Nil	Nil	Nil
Human Resources						
Programme Staff	Nil	Nil	28,52,120.00	Nil	28,52,120.00	32,41,588.00
Coordination and Administrative Staff	Nil	Nil	7,41,600.00	Nil	7,41,600.00	8,66,564.00
Partial Salaries of Two Directors	Nil	Nil	1,80,000.00	Nil	1,80,000.00	2,10,000.00
Procurement						
Office Equipment, Vehicles, Furniture etc.	Nil	Nil	Nil	Nil	Nil	42,546.00
Loan Refunded to ARAD-CHT Staff Welfare Fund	Nil	Nil	6,50,000.00	Nil	6,50,000.00	Nil
Closing Balance 30-06-2018						
Cash in Hand	1,750.00	2,56,408.00	3,716.00	Nil	2,61,874.00	77,028.00
Cash at Bank	1,14,336.19	39,94,420.00	62,920.00	15,302.00	41,86,978.19	15,67,257.00
Total Payments	1,10,13,201.64	20,55,47,236.00	99,16,573.00	15,302.00	22,64,92,312.64	17,70,44,970.00

[Signature]

Finance Secretary
CIPD

[Signature]

Chief Executive Officer
CIPD

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



A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

General Fund Account

Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year 30-06-2019</u>	<u>Previous Year 30-06-2018</u>
Receipts		
<u>Opening Balance 01-07-2018</u>		
Cash in hand	5,000.00	4,852.00
Cash at Bank	18,185.00	1,45,867.00
Member Fee	8,820.00	2,400.00
Service Charge	Nil	5,472.00
Bank Interest	1,110.29	Nil
Sales of Income from Shakti Chula	Nil	2,000.00
Profit from loan	6,278.00	Nil
Sales of Board	40,000.00	Nil
Office Rent Received	60,000.00	65,000.00
Overhead Received	2,46,400.00	Nil
Loan Realization	3,09,303.00	86,528.00
Loan Received from the Executive Director	20,000.00	30,000.00
Honorarium Received from MJF-Safansi	16,000.00	Nil
Fund Received from MJF-Safansi	13,28,000.00	Nil
Fund Received from ARAD	89,54,105.00	Nil
	<u>1,10,13,201.64</u>	<u>3,42,119.00</u>
Payments		
Salary & Allowances	5,43,733.00	6,000.00
Office Rent	47,800.00	66,000.00
Festival Bonus	75,000.00	Nil
Entertainment	85.00	380.00
Office Maintenance cost/Electricity/Water/Cleaning Materials	121.00	Nil
Repairing & Maintenance	13,200.00	15,128.00
Photocopy, Printing & Stationery	604.00	360.00
Honourium Paid to Amita Chakma (SAFANSI)	16,000.00	Nil
Seed money for homestead gardening (SAFANSI)	5,00,000.00	Nil
Khicuri for Nutrition Session (SAFANSI)	2,19,394.00	Nil
Garden Development	7,500.00	Nil
TA/DA	96,000.00	Nil
Bank Charge	5,866.45	690.00
Audit Fee	15,000.00	10,000.00
Donation Payment	26,000.00	20,000.00
Vat & Tax	9,000.00	Nil
Oil & Fuel Cost	3,060.00	Nil
CIPD Building Construction	1,07,000.00	1,92,376.00
Other Cost	6,647.00	Nil
Fund (Transfer) to ARAD Project	89,54,105.00	Nil
License & Registration Fee	66,000.00	Nil
Loan Paid to Mongsanu Chowdhury	30,000.00	Nil
Loan Paid to Project	1,00,000.00	Nil
Loan Recovery	50,000.00	Nil
Security Money Refunded	5,000.00	8,000.00
<u>Closing Balance 30-06-2019</u>		
Cash in Hand	1,750.00	5,000.00
Cash at Bank	1,14,336.019	18,185.00
	<u>1,10,13,201.64</u>	<u>3,42,119.00</u>

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



AB Chowdhury
A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Micro Finance Program

Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year</u> <u>30-06-2019</u>	<u>Previous Year</u> <u>30-06-2018</u>
Receipts		
<u>Opening Balance 01-07-2018</u>		
Cash in hand	71,762.00	31,776.00
Cash at Bank	13,44,618.00	2,66,990.00
Cash at Bank (ENRICH)	14,813.00	14,319.00
Loan Recovery from Member	13,38,02,937.00	10,55,63,381.00
Encashment of FDR	Nil	5,836.00
Other Loan Recover	1,72,500.00	66,025.00
Loan Received from PKSf	2,40,00,000.00	2,50,00,000.00
Members Savings Collection	1,58,86,748.00	1,34,70,056.00
Loan from CIPD	Nil	3,12,000.00
Members Welfare Fund	13,50,115.00	11,21,410.00
Staff Security Fund	1,41,000.00	45,000.00
Service Charge on Loan	1,74,13,923.00	1,34,05,653.00
House Loan	17,50,000.00	17,50,000.00
Loan Received from PKSf-Sufalon	30,00,000.00	Nil
Socio Economic and Human Capacity Activities	Nil	6,50,000.00
Admission fee	10,760.00	15,180.00
Sale of Form and Passbook	26,664.00	25,165.00
Bank Interest	1,263.00	Nil
Sale for loan Form	30,020.00	26,140.00
Other Income	53,688.00	3,481.00
Gratuity Fund	2,37,400.00	Nil
House Rent	35,970.00	22,398.00
Advance Adjustment	13,296.00	7,970.00
Enrich (PKSf)	30,98,533.00	35,00,000.00
PO Contribution	4,90,550.00	6,00,000.00
Probin Program	9,29,800.00	Nil
Dhar Loan From CIPD	5,00,000.00	4,45,000.00
Dhar Loan From CIPD-Probin	1,42,190.00	Nil
Dhar Loan From Other Source	9,60,900.00	10,87,000.00
Support Grants	Nil	7,000.00
Sale of Health Card	60,950.00	63,400.00
Bank Interest (ENRICH)	6,786.00	16,033.00
	20,54,47,236.00	16,75,21,214.00



Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Payments</u>		
Purchase of Fixed Assets	2,62,450.00	2,10,115.00
Loan Disbursed to Member	14,78,69,000.00	12,85,88,000.00
Investment in FDR (Members Savings)	4,87,000.00	10,00,000.00
Loan Refunded to PKSF (Principal)	1,75,98,333.00	1,22,73,333.00
Loan Refunded to PKSF (Sufalon)	20,00,000.00	Nil
Members Savings Refund	1,22,13,986.00	71,74,513.00
Loan refund to CIPD	3,000.00	3,09,000.00
Welfare Fund Refund	6,36,250.00	5,22,482.00
Member Security fund Refund	300.00	50.00
Staff security fund refunded	42,514.00	8,911.00
Service Charge Paid to PKSF	16,84,738.00	11,04,962.00
Service Charge Paid to Bangladesh Bank-Housing	35,211.00	Nil
Loan Refunded to Bangladesh Bank-Housing	7,00,000.00	Nil
Loan to Staff for Mobile	2,000.00	4,35,000.00
Advance	13,296.00	77,970.00
Socio Economic and Human Capacity Activities	Nil	6,50,000.00
Salaries Allowance	55,19,263.00	45,54,577.00
Festival Bonus	4,57,648.00	4,00,102.00
Nobobarsha Bonus	54,580.00	Nil
Traveling & Conveyance	4,96,500.00	4,63,066.00
Office Rent	3,00,000.00	2,20,113.00
Bank Charge & DD Charge	31,613.00	41,139.00
Entertainment	1,76,060.00	71,908.00
Meeting/Seminar	25,800.00	39,778.00
Telephone & Postage	68,547.00	37,474.00
Audit Fee	19,800.00	18,000.00
Training expense	37,123.00	45,981.00
Executive members conveyance	52,500.00	22,500.00
MRA License fee	Nil	7,700.00
Office Stationery & Photocopy	2,23,726.00	2,08,008.00
Electricity Expense	1,15,782.00	71,841.00
Fuel Expense	1,36,463.00	84,194.00
News Paper Expense	17,965.00	8,700.00
Donation	27,600.00	85,320.00
Legal Fee	Nil	500.00
Cost Sharing (Samriddhi Program)	4,90,550.00	6,00,000.00
Cost Sharing (Probin Janagosti Program)	9,29,800.00	Nil
Water Expense	7,690.00	7,800.00
Software Expense	61,121.00	9,405.00
Food Cost	3,50,236.00	2,97,575.00
Repairing Expense	1,52,086.00	4,85,787.00
Honorarium for IT person	Nil	2,000.00
VAT	75.00	750.00
Rebet	1,25,733.00	77,836.00
Miscellaneous	1,33,785.00	54,997.00
Write Off Loan	23,794.00	95,195.00
Sports and Cultural	Nil	7,000.00
Building Expenses	6,58,557.00	Nil
Purchase of Furniture	8,400.00	Nil
Land Development & Maintenance	19,060.00	Nil
Social Development Programme	Nil	50,000.00
Expenses for ENRICH Project	39,44,433.00	52,14,442.00
Expenses for Probin Program Project	10,22,450.00	Nil
Fund to ENRICH Program	5,00,000.00	Nil
Fund to Probin Janagosti Program	1,42,190.00	Nil
Gratuity Fund	2,37,400.00	Nil
Refund of CIPD Lend (Dhar Loan)	Nil	4,45,000.00
Refund of Other Source Lend (Dhar Loan)	11,80,000.00	7,000.00
Closing Balance 30-06-2019		
Cash in Hand	2,56,408.00	71,762.00
Cash at Bank	39,94,420.00	13,59,428.00
	20,55,47,236.00	16,75,21,214.00

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



A B S Chowdhury
A B S Chowdhury & CO.

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Action Research for Alternative Development in Chittagong Hill Tracts (CHT) and Capacity Enhancement of Social Workers in CHT

Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year 30-06-2019</u>	<u>Previous Year 30-06-2018</u>
Receipts		
Opening Balance 01-07-2018		
Cash in hand	266.00	889.00
Cash at Bank	1,74,342.00	87,49,501.00
Grant Received from the BtFW, Germany	85,91,965.00	Nil
Grant Received from Khagrapur Mahila Kalyan Samity (KMKS)	8,50,000.00	Nil
Advance & Deposit	Nil	65,945.00
Loan Received from ARAD-CHT Staff Welfare Fund	3,00,000.00	3,50,000.00
	99,16,573.00	91,66,335.00
Payments		
Project Activities/Pogramme Expense		
Campaign on Gender Justice	4,10,486.00	5,41,184.00
Programme Staff	5,04,000.00	Nil
Action Research for Alternative Development	6,28,399.00	10,21,799.00
Societal Peace and Harmony	12,42,816.00	5,75,259.00
Climate Change and Biodiversity	11,42,284.00	9,98,644.00
Travel Costs and DA	3,39,916.00	3,30,363.00
Consultancy	1,65,000.00	2,80,600.00
Coordination and Administrative cost		
Office Running Cost (Rangamati, Bandarban, Khagrachari & Dhaka)	9,93,316.00	8,83,180.00
Human Resources		
Programme Staff	28,52,120.00	32,41,588.00
Coordination and Administrative Staff	7,41,600.00	8,66,564.00
Partial Salaries of Two Directors	1,80,000.00	2,10,000.00
Procurement		
Office Equipment, Vehicles, Furniture etc.	Nil	42,546.00
Loan Refunded to ARAD-CHT Staff Welfare Fund	6,50,000.00	Nil
Closing Balance 30-06-2019		
Cash in Hand	3,716.00	266.00
Cash at Bank	62,920.00	1,74,342.00
	99,16,573.00	91,66,335.00

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



Chowdhury
A B S Chowdhury & CO.
Chartered Accountants

Centre for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T&T Area, Rangamati Hill District, Rangamati-4500, Bangladesh.

Name of the project: **Alternative Livelihood Options with Knowledge, Input and Training
in Alekhhong (ALOKITA)**

Financing Agency: **CHTDF UNDP**

Audit Period: for the Period 01st January 2019 to 30th June, 2019

Statement of Receipts & Payments Account

FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year</u> <u>30-06-2019</u>	<u>Previous Year</u> <u>30-06-2018</u>
<u>Receipts</u>		
<u>Opening Balance 01-07-2019</u>		
Cash in hand	Nil	Nil
Cash at Bank	15,302.00	15,302.00
	<u>15,302.00</u>	<u>15,302.00</u>
<u>Payments</u>		
<u>Closing Balance as on 30-06-2019</u>		
Cash in hand	Nil	Nil
Cash at Bank	15,302.00	15,302.00
	<u>15,302.00</u>	<u>15,302.00</u>

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




A B S Chowdhury & CO.
Chartered Accountants

Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Rangamati Hill District, Bangladesh.

Notes to the Financial Statements

FOR THE YEAR ENDED 30TH JUNE, 2019

1.00 Background of CIPD:

CIPD started its operation in January 1999 as an action research project on chugging the quality of life of the poor and the deprived. It has been engaged in ensuring the uplift men and empowerment of the down-trodden women as well as their family to increase income level. The experience during the action research phase is shown encouraging.

CIPD within the general framework of the action research project has acquired considerable experience to work with the community based organizations (CBOs). This includes involving CBOs in economic and other productive activities through adopting modern technologies and participator development approaches. By its nomenclature, CIPD focuses on the spirit of the people's capacity and their vast potentials expecting to use and establish the participatory development models.

Present Programs of the Organizations:

01. General Fund Account
02. Micro Credit Program
03. People's Empowerment for Accessing Rights to Livelihood (PEARL) Project
04. Action Research for Development in CHT and Capacity Enhancement of NGOs in CHT.

2.0 Corporate Information of the PO

Name of the Organization	Center for Integrated programme and Development (CIPD)
Year of Establishment	1999
Legal Entity	The organization is duly registered under Voluntary Social Welfare – Rangamati Agencies (Registration & Control) Ordinance 1961 vide Registration No. 115 dated 05-07-1999, the Organization achieve the license no. of Micro credit Regulatory Authority MRA- No. 624 dated: 17-04-2012 from Bangladesh Bank and also has the Registration from NGO Affairs Bureau vide No. 1956 dated: 09-09-2004.
Nature of operations (programs)	General Fund Account/ Micro Credit Program/ People's Empowerment for Accessing Rights to Livelihood (PEARL) Project / Action Research for Development in CHT and Capacity Enhancement of NGOs in CHT
No. Of Executive Committee meeting held on 2019	06
Date of last AGM held	28-04-2019
Name of the Statuary Auditor for Last Year	A B S Chowdhury & Co.
Name of the Statuary Auditor for Current Year	A B S Chowdhury & Co.



3.00 Mission and Vision of the Organization

a) Mission of the Organization:

Improve the quality of life of the CHT permanent resident's men and women through empowerment and enhancement of their capacity by providing technical and economic support so that they can use the natural resources for their sustainable development. Assist people for establishing their rights by strengthening customary self governing system, building awareness on gender equality and promotion of Indigenous knowledge.

b) Vision of the Organization:

CIPD envisions Chittagong Hill Tracts is a region with customary self-governing system, rich in natural resources, economically prosperous and self reliant. The society is peaceful and egalitarian based on the values of sharing and traditional culture, where the rights of the Indigenous Peoples are established and men and women are living with equality and dignity.

4.00 List of Executive Committee Members

The affairs of the Organization have been entrusted to an Executive Committee consisting of 07 (Seven) members elected in the Annual General Meeting (AGM). The following persons were in the Committee during the Period of our Audit.

<u>SL. No.</u>	<u>Name</u>	<u>Designation</u>
1.	Mong Sanu Chowdhury	Chairperson
2.	Jasheswar Chakma	General Secretary
3.	Anjela Dewan	Treasurer
4.	Triratan Chakma	Executive Member
5.	Purnima Chakma	Executive Member
6.	Tejo Dipta Chakma	Executive Member
7.	Arnab Chakma	Executive Member

5.00 Basis of preparation of Financial Statements

a) Basis of Accounting:

The Accounts have been prepared in Accordance with the Generally Accepted Accounting Principles (GAAP) which is Consistent in all Material Respects with Bangladesh Accounting Standard (Bas) as Adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Proper Books of Accounts Including Cash Book and Ledger have been maintained.

- b) Accounts have been maintained on Accrual Basis.
- c) Fixed assets are reflected at written down value, at cost less accumulated depreciation.
- d) Depreciation on Fixed assets has been charged on straight line method during the year at rates varying from 10% to 30% based on the estimated effective lives of the assets.
- e) Figures are rounded off to the nearest Taka.

Previous year's figures are rearranged where even considered necessary to confirm to the current year's presentation.

6.00 General

- a) Auditors; A B S Chowdhury & Co., Chartered Accountants have checked approximately Eighty Five percent (85%) vouchers of General & Others Project.
- b) Salaries of the employees were disbursed through bank account.



	Current Year <u>30-06-2019</u>	Previous Year <u>30-06-2018</u>
Note # 7.00 Calculation of property Plant and Equipment:	<u>Tk. 62,16,504.00</u>	
Cost		
Balance as on 01-07-2018	62,99,439.00	63,15,510.00
Add: Addition during the year	3,69,450.00	4,45,097.00
	66,68,889.00	67,60,607.00
Less: Depreciation during the year	4,52,385.00	4,61,168.00
Written Down Value	<u>62,16,504.00</u>	<u>62,99,439.00</u>
Detail in Annexure A/4		
Note # 8.00 Calculation of Loan to Members:	<u>Tk. 8,22,20,303.00</u>	
Balance as on 01-07-2018	6,83,34,322.00	4,60,28,198.00
Add: Principal Amount Disbursed during the year	14,78,69,000.00	12,85,88,000.00
	21,62,03,322.00	17,46,16,198.00
Less: Principal Amount Realized during the year	13,38,02,987.00	10,55,63,381.00
Less: Adjustment during the year (Write off)	1,80,032.00	
Balance as on 30-06-2019	<u>8,22,20,303.00</u>	<u>6,83,34,322.00</u>
Note # 9.00 Calculation of Investment in FDR:	<u>Tk. 39,22,366.00</u>	
Balance as on 01-07-2018	32,44,105.00	21,48,787.00
Add: Addition during the year	4,87,000.00	10,00,000.00
Add: Adjustment during the year	1,91,261.00	1,01,154.00
	39,22,366.00	32,49,941.00
Less: Encashment during the year	Nil	5,836.00
Less: Adjustment during the year	Nil	Nil
Balance as on 30-06-2019	<u>39,22,366.00</u>	<u>32,44,105.00</u>
Note # 10.00 Calculation of Loan to Others:	<u>Tk. 72,64,583.00</u>	
Balance as on 01-07-2018	69,72,196.00	66,89,749.00
Add: Addition during the year	7,74,190.00	4,35,000.00
	77,46,386.00	71,24,749.00
Less: Realized during the year	4,81,803.00	1,52,553.00
Balance as on 30-06-2019	<u>72,64,583.00</u>	<u>69,72,196.00</u>
Note # 11.00 Calculation of Advances, Deposit & Prepayments:	<u>Tk. 1,65,513.00</u>	
Balance as on 01-07-2018	1,97,513.00	1,98,308.00
Add: Addition during the year	13,296.00	77,970.00
	2,10,809.00	2,76,278.00
Less: Realized during the year	45,296.00	78,765.00
Balance as on 30-06-2019	<u>1,65,513.00</u>	<u>1,97,513.00</u>
Note # 12.00 Calculation of Cash in Hand & Bank:		
Cash in Hand	2,61,874.00	77,028.00
Cash at Bank	41,86,978.19	15,67,257.00
Balance as on 30-06-2019	<u>44,48,852.19</u>	<u>16,44,285.00</u>
Note # 13.00 Calculation of Cumulative Surplus:	<u>Tk. 1,96,71,970.19</u>	
Balance as on 01-07-2018	2,09,76,028.00	2,69,38,662.00
Add: Excess of Income over Expenditure during the year	8,90,237.84	(76,86,596.00)
Add: Adjustment during the year	(21,05,998.65)	17,23,962.00
	1,97,60,267.19	2,09,76,028.00
Less: Transfer to Statutory Reserve during the year	88,297.00	Nil
Balance as on 30-06-2019	<u>1,96,71,970.19</u>	<u>2,09,76,028.00</u>

Note # 14.00 Calculation of Statutory Reserve: Tk. 8,92,946.00

	Balance as on 01-07-2018	8,04,649.00	6,03,375.00
Add:	Addition during the year	88,297.00	2,01,274.00
	Balance as on 30-06-2019	8,92,946.00	8,04,649.00

Note # 15.00 Calculation of Loan Received from the PKSF: Tk. 4,21,50,001.00

	Balance as on 01-07-2018	3,47,48,334.00	2,20,21,667.00
Add:	Loan Received during the year	2,70,00,000.00	2,50,00,000.00
		6,17,48,334.00	4,70,21,667.00
Less:	Loan Refunded during the year	1,95,98,333.00	1,22,73,333.00
	Balance as on 30-06-2019	4,21,50,001.00	3,47,48,334.00

Note # 16.00 Calculation of Savings of Group Members: Tk. 3,00,09,403.00

	Balance as on 01-07-2018	2,47,98,715.00	1,73,43,858.00
Add:	Collection during the year	1,58,86,748.00	1,34,70,056.00
Add:	Savings Interest Paid during the year	15,37,926.00	11,59,314.00
		4,22,23,389.00	3,19,73,228.00
Less:	Refunded during the year	1,22,13,986.00	71,74,513.00
	Balance as on 30-06-2019	3,00,09,403.00	2,47,98,715.00

Note # 17.00 Calculation of Loan Received from the Short Term (CIPD): Tk. Nil

	Balance as on 01-07-2018	3,000.00	Nil
Add:	Loan Received during the year	Nil	3,12,000.00
		3,000.00	3,12,000.00
Less:	Loan Refunded during the year	3,000.00	3,09,000.00
	Balance as on 30-06-2019	Nil	3,000.00

Note # 18.00 Calculation of Loan Received from the Executive Director: Tk. Nil

	Balance as on 01-07-2018	30,000.00	Nil
Add:	Loan Received during the year	20,000.00	30,000.00
		50,000.00	30,000.00
Less:	Loan Refunded during the year	50,000.00	Nil
	Balance as on 30-06-2019	Nil	30,000.00

Note # 19.00 Calculation of Accounts Payable: Tk. 64,989.00

	Balance as on 01-07-2018	69,843.00	40,541.00
Add:	Loan Received during the year	64,649.00	29,302.00
		1,34,492.00	69,843.00
Less:	Paid during the year	69,503.00	Nil
	Balance as on 30-06-2019	64,989.00	69,843.00

Note # 20.00 Calculation of Welfare Fund: Tk. 27,92,672.00

	Balance as on 01-07-2018	20,78,807.00	14,80,329.00
Add:	Addition during the year	13,50,115.00	11,21,410.00
		34,28,922.00	26,01,739.00
Less:	Adjustment during the year	6,36,250.00	5,22,482.00
Less:	Adjustment during the year (Members Security)	Nil	450.00
	Balance as on 30-06-2019	27,92,672.00	20,78,807.00



Note # 21.00 Calculation of Staff Security Fund:		Tk. 3,49,905.00	
	Balance as on 01-07-2018	2,36,725.00	1,88,476.00
Add:	Addition during the year	1,41,000.00	45,000.00
Add:	Interest during the year	14,694.00	12,160.00
		<u>3,92,419.00</u>	<u>2,45,636.00</u>
Less:	Adjustment during the year	42,514.00	8,911.00
	Balance as on 30-06-2019	3,49,905.00	2,36,725.00

Note # 22.00 Calculation of Loan Loss Provision:		Tk. 34,38,492.00	
	Balance as on 01-07-2018	15,50,782.00	20,54,819.00
Add:	Addition during the year	20,67,741.00	4,82,486.00
		<u>36,18,524.00</u>	<u>25,37,305.00</u>
Less:	Written off during the year	1,80,032.00	9,86,523.00
	Balance as on 30-06-2019	34,38,492.00	15,50,782.00

Note # 23.00 Calculation of Member Security Fund:		Tk. 100.00	
	Balance as on 01-07-2018	400.00	450.00
Add:	Collection during the year	Nil	Nil
		<u>400.00</u>	<u>450.00</u>
Less:	Refunded during the year	300.00	50.00
	Balance as on 30-06-2019	100.00	400.00

Note # 24.00 Calculation of Gratuity Fund:		Tk. 6,34,853.00	
	Balance as on 01-07-2018	3,85,877.00	Nil
Add:	Collection during the year	2,37,400.00	3,85,877.00
Add:	Interest during the year	11,576.00	Nil
		<u>6,34,853.00</u>	<u>3,85,877.00</u>
Less:	Refunded during the year	Nil	Nil
	Balance as on 30-06-2019	6,34,853.00	3,85,877.00

Note # 25.00 Calculation of Education Fund:		Tk. 5,700.00	
	Balance as on 01-07-2018	5,700.00	5,700.00
Add:	Collection during the year	Nil	Nil
		<u>5,700.00</u>	<u>5,700.00</u>
Less:	Refunded during the year	Nil	Nil
	Balance as on 30-06-2019	5,700.00	5,700.00

Note # 26.00 Calculation of Loan Received DHAR Loan:		Tk. 15,03,090.00	
	Balance as on 01-07-2018	10,80,000.00	Nil
Add:	Received during the year	16,03,090.00	10,87,000.00
		<u>26,83,090.00</u>	<u>10,87,000.00</u>
Less:	Refunded during the year	11,80,000.00	7,000.00
	Balance as on 30-06-2019	15,03,090.00	10,80,000.00

Note # 27.00 Calculation of Loan Received Bangladesh Bank:		Tk. 28,00,000.00	
	Balance as on 01-07-2018	17,50,000.00	Nil
Add:	Received during the year	17,50,000.00	17,50,000.00
		<u>35,00,000.00</u>	<u>17,50,000.00</u>
Less:	Refunded during the year	7,00,000.00	Nil
	Balance as on 30-06-2019	28,00,000.00	17,50,000.00



Center for Integrated Programme and Development (CIPD)

Roy Bahadur Road, T & T Area, Bangamati Hill District, Bangladesh.

Schedule of Property, Plant & Equipment-General Fund Account

AS AT 30TH JUNE, 2019

Particulars	Opening Balance 01-07-2018	Addition during the year	Total as on June 30, 2019	Rate of Dep. (%)	Dep. Charges during the year	W.D.V. as on 30-06-2019
Steel Almirah	9,481.00	-----	9,481.00	10%	948.00	8,533.00
Furniture & Fixture	8,10,463.00	-----	8,10,463.00	10%	81,046.00	7,29,417.00
Fax	6,897.00	-----	6,897.00	10%	690.00	6,207.00
Land	18,99,900.00	-----	18,99,900.00	-----	-----	18,99,900.00
Rack	752.00	-----	752.00	10%	75.00	677.00
Fan	2,002.00	-----	2,002.00	10%	200.00	1,802.00
Digital Camera	246.00	-----	246.00	20%	49.00	197.00
Mobile Phone	20,336.00	-----	20,336.00	20%	4,067.00	16,269.00
Motor Bike	24,644.00	-----	24,644.00	20%	4,929.00	19,715.00
Motor RFL	3,418.00	-----	3,418.00	20%	684.00	2,734.00
Laptop Computer	8,054.00	-----	8,054.00	20%	1,611.00	6,443.00
UPS	12,984.00	-----	12,984.00	20%	2,597.00	10,387.00
LED TV	59,446.00	-----	59,446.00	20%	11,889.00	47,557.00
Hard Disk	4,656.00	-----	4,656.00	20%	931.00	3,725.00
CIPD Building Construction	24,91,219.00	1,07,000.00	25,98,219.00	5%	1,24,561.00	24,73,658.00
Total	53,54,498.00	1,07,000.00	54,61,498.00	-----	2,34,277.00	52,27,221.00



Schedule of Property, Plant & Equipment - Micro Finance Program
 FOR THE YEAR ENDED 30th JUNE, 2019

Particulars	Cost			Rate (%)	Depreciation			Written down value as on 30 June 2019
	Balance as on 01 July 2018	Addition during this year	Balance as on 30 June 2019		Balance as on 01 July 2018	Charged during this year	Balance as on 30 June 2019	
Fan	2,200	-	2,200	20%	2,200	-	2,200	-
IPS	42,840	-	42,840	20%	25,704	8,568	34,272	8,568
Stabilizer 1	7,360	-	7,360	20%	4,416	1,472	5,888	1,472
Gas Silinder	5,700	-	5,700	10%	3,420	1,140	4,560	1,140
Modem	2,300	-	2,300	20%	1,380	460	1,840	460
Television	17,900	-	17,900	20%	10,740	3,580	14,320	3,580
Head Office	78,300	-	78,300		47,860	15,220	63,080	15,220
Laptop	68,970	-	68,970	20%	66,211	2,759	68,970	-
Desktop (ENRICH)	51,500	-	51,500	20%	-	-	-	51,500
Printer	12,958	-	12,958	20%	12,440	517	12,957	-
Land	194,500	-	194,500	20%	-	-	-	194,500
Tablet (Lenovo) 1	23,000	-	23,000	20%	13,800	4,600	18,400	4,600
Keyboard	1,750	-	1,750	20%	1,050	350	1,400	350
Desktop Computer (Set)	49,150	-	49,150	20%	19,660	9,830	29,490	19,660
Desktop Computer	53,500	-	53,500	20%	10,700	10,700	21,400	32,100
Printer	20,500	-	20,500	20%	-	4,100	4,100	16,400
Scanner	6,500	-	6,500	20%	-	1,300	1,300	5,200
UPS	3,000	-	3,000	20%	-	600	600	2,400
Fan	-	16,200	16,200	20%	-	3,240	3,240	12,960
Wood/Furniture	-	100,000	100,000	10%	-	10,000	10,000	90,000
Sub Total	485,328	116,200	601,528		123,861	47,996	171,857	429,670



UPS	5,200	-	20%	5,200	-	5,200	-
LCD Monitor	9,500	-	20%	9,500	-	9,500	-
Computer (Set)	41,900	-	20%	41,900	-	41,900	-
UPS	5,900	-	20%	5,900	-	5,900	-
Pen drive	950	-	20%	912	38	950	-
Laptop	68,970	-	20%	66,211	2,759	68,970	-
Printer	10,000	-	20%	9,600	400	10,000	-
Computer Desktop	15,000	-	20%	14,400	600	15,000	-
Printer 1	16,000	-	20%	9,600	3,200	12,800	3,200
Device	4,300	-	20%	2,580	860	3,440	860
UPS	6,200	-	20%	3,720	1,240	4,960	1,240
Mouse	250	-	20%	150	50	200	50
Ups Battery	2,400	-	20%	1,440	480	1,920	480
Helmet	1,500	-	10%	450	150	600	900
Modem	2,300	-	20%	1,380	460	1,840	460
Mows	290	-	20%	174	58	232	58
Television	24,800	-	20%	14,880	4,960	19,840	4,960
Castles(Electric)	1,150	-	33%	1,137	13	1,150	-
Telephone Set	2,510	-	20%	1,506	502	2,008	502
Hard Dies	5,500	-	20%	2,200	1,100	3,300	2,200
Cookeries	2,750	-	33%	908	908	1,815	935
Fan	1,400	-	20%	280	280	560	840
Furniture	13,500	-	10%	1,350	1,350	2,700	10,800
Modem	3,700	-	20%	740	740	1,480	2,220
Device	-	6,200	20%	-	1,240	1,240	4,960
Printer	-	13,500	20%	-	2,700	2,700	10,800
Sub Total	245,970	19,700		196,118	24,088	220,205	45,465
Wood/Furniture	6,500	-	10%	1,950	650	2,600	3,900
Wood/Furniture	12,000	-	10%	3,600	1,200	4,800	7,200
Wood/Furniture	10,000	-	10%	3,000	1,000	4,000	6,000
Wood/Furniture	3,500	-	10%	1,050	350	1,400	2,100
Fan	6,300	-	20%	3,780	1,260	5,040	1,260



Cookeries	7,091	-	7,091	100%	7,091	71	7,091	-
Furniture	3,000	-	900	10%	3,000	300	1,200	1,800
Fan	2,750	-	1,650	20%	2,750	550	2,200	550
Furniture	3,200	-	960	10%	3,200	320	1,200	1,920
Fan	2,950	-	1,770	20%	2,950	590	2,360	590
Clock	500	-	300	20%	500	100	400	100
Computer Set	47,730	-	28,638	20%	47,730	9,546	38,184	9,546
Television	17,900	-	10,740	20%	17,900	3,580	14,320	3,580
Wood/Furniture	3,000	-	600	10%	3,000	300	900	2,100
UPS	2,900	-	1,160	20%	2,900	580	1,740	1,160
Computer Set	-	30,400	-	20%	30,400	6,080	6,080	24,320
Cookeries	-	3,150	-	33%	3,150	1,040	1,040	2,111
Sub Total	129,321	33,550	67,118		162,871	27,517	94,635	68,237
Wood/Furniture	10,000	-	2,000	10%	10,000	1,000	3,000	7,000
Wood/Furniture	13,500	-	2,700	10%	13,500	1,350	4,050	9,450
Computer Set	65,700	-	26,280	20%	65,700	13,140	39,420	26,280
Fan	4,200	-	1,680	20%	4,200	840	2,520	1,680
Modem & pen drive	2,200	-	880	20%	2,200	440	1,320	880
Cookeries	12,400	-	8,184	33%	12,400	4,092	12,276	124
Solar Energy	-	67,000	-	20%	67,000	13,400	13,400	53,600
Television	-	13,000	-	20%	13,000	2,600	2,600	10,400
Sub Total	108,000	80,000	41,724	-	188,000	36,862	78,586	109,414
Fan	2,455	-	491	20%	2,455	491	982	1,473
Furniture	14,380	-	1,438	10%	14,380	1,438	2,876	11,504
Cookeries	7,470	-	2,465	33%	7,470	2,465	4,930	2,540
Furniture	3,750	-	375	10%	3,750	375	750	3,000
Fan	2,235	-	447	20%	2,235	447	894	1,341
Furniture	2,000	-	200	10%	2,000	200	400	1,600
Furniture	15,000	-	1,500	10%	15,000	1,500	3,000	12,000
Furniture	4,700	-	470	10%	4,700	470	940	3,760
Fan	1,775	-	355	20%	1,775	355	710	1,065
Television	-	13,000	-	20%	13,000	2,600	2,600	10,400
Sub Total :	53,765	13,000	7,742		66,765	10,341	18,083	48,682
Grand Total :	1,100,684	262,450	484,423		1,363,134	162,023	646,446	716,688



**Schedule of Property, Plant & Equipment
 Action Research for Alternative Development in Chittagong Hill Tracts (CHT)
 and Capacity Enhancement of Social Workers in CHT
 AS AT 30TH JUNE, 2019**

Particulars	Opening Balance 01-07-2018	Addition during the year	Total as on June 30, 2019	Rate of Dep. (%)	Dep. Charges during the year	W.D.V. as on 30-06-2019
Steel Almirah	3,106.00	-----	3,106.00	10%	311.00	2,795.00
Furniture & Fixture	93,416.00	-----	93,416.00	10%	9,342.00	84,074.00
Computer	88,184.00	-----	88,184.00	20%	17,637.00	70,547.00
Digital Camera	8,782.00	-----	8,782.00	20%	1,756.00	7,026.00
Multi Media (with Screen)	5,814.00	-----	5,814.00	20%	1,163.00	4,651.00
Motor Bike	1,29,378.00	-----	1,29,378.00	20%	25,876.00	1,03,502.00
Total	3,28,680.00	-----	3,28,680.00	-----	56,085.00	2,72,595.00

