

Private and Confidential

CONSOLIDATED
AUDITED FINANCIAL STATEMENTS
OF
CENTER FOR COMMUNITY DEVELOPMENT ASSISTANCE (CCDA)
FOR THE YEAR ENDED JUNE 30, 2022

Habib Sarwar Bhuiyan & Co.
Chartered Accountants



Habib Sarwar Bhuiyan & Co. Chartered Accountants

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF THE GOVERNING BODY
OF
CENTRE FOR COMMUNITY DEVELOPMENT ASSISTANCE (CCDA)

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated Financial Statements of Centre For Community Development Assistance (CCDA), which comprise the Consolidated statement of financial position as at June 30, 2022, and the Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended June 30, 2022, and notes to the Consolidated Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated Financial Statements give a true and fair view of the financial position of the organization as at June 30, 2022, and of its financial performance and its cash flows for the year then ended June 30, 2022 in accordance with International Financial Reporting Standards (IFRSs) 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 Consolidated Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirement that are relevant to our audit of the Consolidated 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.

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

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

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

Those charged with governance are responsible for overseeing the Organizations financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

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

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Statements.

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Habib Sarwar Bhuiyan & Co. Chartered Accountants

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

- Identify and assess the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organizations internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organizations ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Statements, including the disclosures, and whether the Consolidated Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also report that:

- a) We have obtained all the information and explanations 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 & Rule have been kept by Community Development Assistance (CCDA) so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Habib Sarwar Bhuiyan & Co.

Chartered Accountants

Registration no: N/A

Signed By:

S. Alam

Md. Shah Alam Mridha FCA

Partner

Enrolment No. - 0733

DVC: 2210200733AS135623

Date: October 20, 2022

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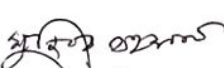



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Center for Community Development Assistance (CCDA)
Consolidated Statement of Financial Position
As at June 30, 2022

Particulars	Notes	Amount in Taka	
		30.06.2022	30.06.2021
PROPERTIES & ASSETS			
Non-Current Assets:			
Property, Plant and Equipment	4.00	134,926,472	129,398,523
Current Assets:			
Short Term Investments	5.00	318,827,603	244,396,918
Accounts Receivable	6.00	254,908	417,847
Loan to Members	7.00	4,536,272,972	3,323,068,130
Advance, Deposits & Prepayment	8.00	11,905,849	4,788,947
Others Loan (Short Term)	9.00	353,271	-
Unsettled Staff Advance	10.00	4,764,553	3,278,431
Stock and Stores	11.00	1,097,668	766,797
Cash & cash equivalents	12.00	76,095,957	293,031,476
Total Current Assets		4,949,572,781	3,869,748,548
Total Properties & Assets		5,084,499,253	3,999,147,071
CAPITAL FUND AND LIABILITIES:			
Capital Fund:			
Capital Fund	13.00	1,467,048,928	1,074,850,971
Non-Current Liabilities			
Loan from PKSF- Long term Portion:			
Loan from Commercial bank (Long term portion))	16.01	546,146,655	319,733,327
	17.01	201,259,628	245,340,884
		747,406,283	565,074,211
Current Liabilities:			
Loan from PKSF-Payable within a year	16.02	455,653,339	465,566,666
Loan from Commercial bank (Short Term Portion)	17.02	259,369,751	258,418,736
Others Loan-Short Term	18.00	52,259,769	-
Members Savings Deposit	15.00	1,686,874,620	1,327,646,393
Provision For Expenses	19.00	25,783,780	5,809,957
Loan Loss Provision (LLP)	14.00	149,273,746	114,084,789
Risk Fund	20.00	240,829,039	187,695,351
Total Current Liabilities		2,870,044,043	917,490,709
Total Capital Fund and Liabilities		5,084,499,253	3,999,147,071

The accompanying notes form an integral part of these financial statements


Chairman
CCDA


Executive Director
CCDA


Director (Finance & Accounts)
CCDA
Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:

Place: Dhaka
Date: October 20, 2022


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2210200733AS135623




Center for Community Development Assistance (CCDA)
 Consolidated Statement of Comprehensive Income
 For the year ended June 30, 2022

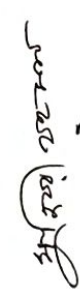
Income	FY 2021-2022													
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIRSP Project	SEEM	SEP	SRLFRRS	SIMS	Total
1	2	4	5	6	8			9	12					13
Service Charge on Loan	853,825,814			167,863	45,101	714		4,668	15,472			23,868		853,825,814
Bank Interest on FDR & STD	8,109,684													8,367,370
Interest on Motor Cycle Loan														139,658
Donation from PKSF	1,707,986				2,971,266	447,510	3,514,000	3,840,162			4,538,657	949,880		14,998,195
Juvenil & PL Sale														1,052,900
Donation from RIMMRU														3,328,226
Donation From NGO FORUM														8,582,805
Contribution from WDP	2,569,122	1,744,660	4,200	466,045				24,900				835,511	8,582,805	2,791,154
Sales (Form)/Passbook														835,511
Pathological, ECG & USG Service														3,035,167
Membership Renewal Fee														1,769,560
Income from Clinic														4,200
Health Service Card Sale														164,400
Other Operating Income	1,267,004	38,981	4,200	633,908	22,500			10,775		7,000				1,346,290
Total Income:	867,479,610	1,783,641	4,200	633,908	3,038,867	448,224	3,514,000	4,044,905	15,472	7,000	4,538,657	1,809,259	8,582,805	896,900,343

Income	FY 2021-2022													
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIRSP Project	SEEM	SEP	SRLFRRS	SIMS	Total
1	2	4	5	6	8			9	12					13
Service Charge paid to PKSF	58,769,772													58,769,772
Interest on Member's Savings	75,985,673													75,985,673
Bank Loan Interest	35,163,724													35,163,724
PF Loan Interest	958,827													958,827
Salary & Allowance	211,650,640	1,256,576			114,500		1,817,167	2,899,836		41,774	2,261,667	1,507,897	2,706,103	224,256,190
Office Rent	3,708,920	144,000						93,865		3,500				3,950,285
Printing & Stationery	3,353,674	11,895		286,873				23,579						3,754,828
Traveling and Conveyance	3,323,988	3,600						123,116		290				3,734,149
Postage & Telephone	1,411,193	7,850						28,800		1,260				1,505,753
Repair & Maintenance	3,951,960	2,811						182,000						4,945,949
Fuel & Maintenance Cost	1,602,101	9,082						28,714						1,722,772
Gas & Electricity	1,976,621	2,000						53,851		500				2,140,953
Entertainment	1,688,616							12,000						2,052,054
Advertisement	21,850							4,400						21,850
Newsletters & Periodicals	12,499													12,499
Bank Charges	2,051,073	2,816	495	9,903	5,243	2,225	2,855	5,395	3,543	1,368	4,953	6,512	2,096,381	2,111,417
Training Expenses	477,936										1,453,100			1,967,931
Legal Expenses	296,961													296,961
Registration & Renewal Fees	1,910,137	7,550												1,917,687
Meeting Expenses	1,322,968													1,361,366
Audit Fees	200,000													220,000
LLP	35,188,957													35,188,957
ENRICH Expenses														
PACE Expenses														
IT Expenses	2,702,272													2,702,272
Social Responsibility Expenses	2,144,280													2,144,280
Domitory Expenses														
Karmi Kaylan Tahobil Expenses (KKTE)	1,170	24,130												25,300
Miscellaneous Expenses	6,259,101													6,259,101
Service Charge Rebate	8,872,343													8,872,343
Staff Management														



		FY 2021-2022											FY 2020 -2021		
Income	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIISP Project	SEEM	SEP	SRLFRS	SIMS	Total	
Scholarship Expenses	351,500													351,500	196,900
Education Allowance	342,000													342,000	380,200
Fixed Assets Obsolete	20,606													20,606	14,028
Income Tax	3,292,910			23,409	6,765	107	55,707	346,500				1,027		3,379,925	3,100,112
Elder People Program Expenses	1,143,147													1,143,147	753,431
Cultural & Sports Program Expenses	19,760													19,760	871,200
Land & Building Tax Expenses	841,511													841,511	93,535
Project Expenses															5,546,805
Overhead Cost															27,531
Utilities															
Administrative Cost		141,800													
Medicine & Reagent Purchase		36,103													
Depreciation	6,546,350		40,397		339,553	165,354					53,038			7,190,795	5,612,790
Total Expenditure	477,564,040	1,650,213	40,892	320,185	466,061	167,686	5,919,929	5,084,650	3,543	48,692	4,828,497	1,810,684	8,459,565	506,364,647	399,768,335
Excess of Income over Expenditure	389,915,570	133,428	(36,692)	313,723	2,572,806	280,538	(2,405,929)	(1,039,745)	11,929	(41,692)	(289,840)	(1,435)	123,240	389,535,901	260,680,968
Total :	867,479,610	1,783,641	4,200	633,908	3,038,867	448,224	3,514,000	4,044,905	15,472	7,000	4,538,657	1,809,259	8,582,805	895,900,548	660,428,403


 Executive Director
 CCDA


 Chairman
 CCDA


 Director (Finance & Accounts)
 CCDA

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By

S. Saleem
Md. Shah Alam Mridha FCA
Partner
Enrollment No. - 0733
DVC: 2210200733A5135623

Place: Dhaka
Date: October 20, 2022



Center for Community Development Assistance (CCDA)
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2022

Amount in BDT

Particulars	FY 2021-2022													FY 2020-2021	
	WDP	MHI	CCDA General	Stationary Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DISP Project	SEEM	SEP	SRLFRRS	SIMS		Total
	2	4	5	6	8			9	12					13	14
Receipts															
Opening Balance	286,890,680	150,103	248,359	609,732	1,390,660	151,985	148,777	551,307	600,661	41,692	141,329	1,594,330	660,648	293,190,252	282,224,874
Cash in Hand	5,791,349	4,781				27,848								5,851,826	7,852,492
Cash at Bank	281,099,331	145,322	248,359	609,732	1,390,650	124,137	120,929	551,307	600,661	41,692	141,329	1,594,330	660,648	287,328,426	254,382,382
Loan from PKSf	962,900,000													962,900,000	757,500,000
Staff Security Fund	849,000													849,000	506,000
Member Saving Fund	814,538,785													814,538,785	858,285,245
Loan Recovered	7,096,072,122													7,096,072,122	5,291,844,822
Loan to Others Received	17,559,258													17,559,258	15,598,597
Advance Realised	9,807,007													9,807,007	13,894,973
FDR Encashment	778,062,202													778,062,202	785,321,709
Service Charge on Loan	847,323,776			7,007,440										847,323,776	925,539,423
Bank Interest on FDR & STD	7,854,531			167,863		714		4,668	15,472			23,868		8,112,217	11,175,244
Interest on Motor Cycle Loan															28,650,259
Capital Fund Account	1,541,353						3,514,000	3,840,162			4,538,657	949,880	8,582,805	1,541,353	9,384,863
Donation from PKSf															3,308,226
Donation Received from RMMRU															2,791,154
Contribution from WDP															2,881,773
Sales (Form)/Passbook	2,561,452			466,045										1,799,560	1,811,903
Received from Value chain Project		1,744,660						24,900						4,200	5,300
Pathological, ECG & USG Service			4,200												30
Doctors/Paramedic Fee															175,300
Membership Renewal Fee															960,524
Income from Clinic															12,629,952
Health Service Card Sale	832,844														58,531,684
Other Operating Income	127,587,518														470,000,000
Loan from Others-WDP	280,000,000														434,510
Loan from Others Source	359,680														1,063,259
Loan from Bank	261,280			59,167											690,965
Interest on FDR (Provision Encashment)															19,080,708
Unsettled Star Advance (Suspense)															332,634
Printing Stock															958,275
PF & PF Loan Installment	20,134,482														3,904,790
Kami Klayan Tahabi (MKT)	358,485														58,814,361
Donation Received from PKSf	1,707,986														8,386,852
Risk Fund-Beef Fattening	81,667,655														
Risk Fund-Microcredit															
Risk Fund-SRLFRRS															
Profit on Fixed Asset Sale	2,430				2,971,266										30,438
Write Off Loan Income															1,052,900
Juvenile & PL Sale															304,401
Fixed Asset Sold	459,045														312,801
Office Rent & Dormitory Income	27,343,656														12,709,111
Provision for Expenses															
Total Receipts	11,366,674,227	1,933,744	252,559	8,310,247	8,040,014	600,209	8,440,777	7,646,212	616,133	48,692	9,641,988	4,173,075	9,343,453	11,425,821,327	9,285,813,355



Particulars	FY 2021-2022											FY 2020-2021			
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIISP Project	SEEM	SEP	SRLFRRS	SIMS	Total	
	2	4	5	6	8			9	12					13	14
Payments:															
Loan Refund to PKSIF	746,399,989													746,399,989	540,200,002
Loan disbursement to the Members	8,335,821,000													8,335,821,000	6,188,787,000
Staff Security Fund	846,000													846,000	508,000
Loan to Others	21,877,235													21,877,235	19,518,901
Loan Refund to WDP															8,698,648
Member Savings Refund															600,314,302
Capital Fund Account	513,853,060													513,853,060	24,483,004
Advance	24,227,898													24,404,802	14,618,384
Income Tax	6,657													93,672	3,117,596
FDR Investment	852,310,280													859,500,326	839,006,872
Capital Expenditure	7,293,890													7,359,065	8,253,603
Salary & Allowances	204,992,386	65,175			114,500			2,809,836	41,774	2,261,667			2,706,103	217,578,701	
Provident Fund		1,237,371													7,390,884
Gratuity Fund Exp															6,095,823
Training Expenses	118,036									1,453,100				1,608,031	959,056
Traveling and Conveyance	3,318,936							123,116	290	84,000			82,263	3,729,697	2,874,940
Office Rent	3,684,920	144,000						93,865	3,500					3,926,285	2,963,420
Printing, & Stationery	2,460,209	11,895		489,460				23,579	500	55,981				3,033,950	3,085,103
Electricity	1,923,222	9,082						12,000						1,998,685	1,904,110
Fuel & Maintenance Cost	1,475,598	2,811						20,329						2,014,460	1,499,877
Postage & Telephone	1,403,533	3,600						28,714	1,260	35,500				1,478,274	1,478,274
Newspapers & Periodicals	11,875							28,800						11,875	8,280
Entertainment	1,688,616	2,000						4,400						1,718,490	971,695
Repairs & Maintenance	3,914,063	7,850						182,000	1,368	4,953				4,908,452	1,722,772
Bank Charges	2,049,445	2,816	485	9,903				5,395						2,089,510	1,211,418
Meeting Expenses	833,808							6,050						877,449	1,096,710
Miscellaneous Expenses	1,170	24,130												25,300	16,145
Registration & Renewal Fees	1,446,167	7,560								32,340				1,453,717	1,533,809
Advertisement	21,850													21,850	22,780
SRLFRRS Expenses	826,737													826,737	-
Gas & Water															104,266
Fish/Micro Credit Meia	296,961													296,961	185,049
Legal & Consultance Fees															561,154
FEDEC Expenses (Transfer)															-
ENRICH Expenses (Transfer)															-
MFTSP Expense															922
Karmi Kayian Tahabil Expenses (KYTE)															2,747,650
IT Expenses	922													922	-
Social Responsibility Expenses	2,816,572													2,816,572	2,747,650
Paid to Value chain Project	965,221													965,221	577,715
Service Charge Rebale															210,487
Staff Management Expenses	8,776,343	3,594												8,776,343	4,372,816
Scholarship Expenses	351,500													351,500	7,698,383
Education Allowance	341,400													341,400	196,600
Provision for expenses	16,510,553													16,510,553	383,200
Service charge paid to PKSIF	58,769,772													58,769,772	50,596,753
Loan Refund Others Source	75,330,749													75,330,749	74,366,704



Particulars	FY 2021-2022													FY 2020-2021		
	1	2	4	5	6	8	PACE	PACE/AF	9	12	SEEM	SEP	SRLFRS		SIMS	Total
Loan Refund to Bank		323,130,241													323,130,241	246,179,446
Bank Loan Interest		35,163,723													35,163,723	-
Audit Fee															30,000	788,500
Printing Stock		1,012,000													1,012,000	19,093,708
PF & PF Loan Installment		20,006,320													20,006,320	332,634
KKT		357,563													357,563	4,189,155
Risk Fund-Beef Fattening		80,000													80,000	25,011,686
Risk Fund-Microcredit		1,646,654													1,646,654	390,000
Risk Fund-SRLFRS		100,000													100,000	55,484,626
Interest on Member Savings		17,359,915													17,359,915	143,060
Medicine & Reagent Purchase			141,800												141,800	5,497,790
Project Expenses		6,000													6,000	10,568,908
PF Loan Interest		958,827													958,827	27,531
Overhead Cost																33,000
Utilities																55,200
Pond Lease																280,000
Elder People Program Expenses		1,143,147													1,143,147	1,489,647
Cultural & Sports Program Expenses																753,431
Land & Building Tax Expenses		19,760													19,760	871,199
Unsettled Staff Advance		1,747,402													1,747,402	90,535
PACE Expenses																3,550,797
Fixed Asset Obsolete																2,200,000
Depreciation Reserve																14,028
Closing Balance																190,373
Cash in Hand																290,001,475
Cash at bank																5,823,979
Total Payments		11,366,674,227	1,933,744	252,559	8,310,247	8,040,014	600,209	8,440,777	7,646,212	616,133	48,692	9,641,987	4,173,075	9,243,453	11,425,621,329	9,236,915,358

[Signature]
Chairman
CCDA

[Signature]
Executive Director
CCDA

[Signature]
Director (Finance)
CCDA

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no. N/A
Signed By

[Signature]
Md. Shah Alam Mintha FCA
Partner
Enrollment No. - 0733
DVC 221020073045135623



Place: Dhaka
Date: October 20, 2022

Center for Community Development Assistance (CCDA)
 Consolidated Statement of Changes in Equity
 For the year ended June 30, 2022

Particulars	WDP	NFPE	MHI	CCDA General	Stationary Fund	VCDP (Proves Hierarchy)	PACE	PACE-AF	EP	EGC/CP in WDS Projects	AMR	DWSP	SEEM	SEP	SMU/FRMS	SMMS	Capital Reserve Fund	Total
Balance As at July 01, 2021	979,538,670	238,514	267,619	(1,098)	4,422,364	(5,873,729)	284,458	(3,003,952)	(1,561,867)	27,000	106,380	607,694	96,042	(471,126)	(1,594,338)	968,648	87,362,296	1,074,088,371
Add: Surplus for the year	389,915,570	-	133,428	(36,692)	313,723	2,572,806	280,538	(2,405,529)	(1,009,745)	-	-	11,905	(47,852)	(206,847)	(7,432)	(22,248)	26,082,003	423,228,338
Add: Prior year adjustment with LLP	2,662,056	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance As at June 30, 2022	1,372,116,296	238,514	401,047	(37,790)	4,736,087	(3,500,923)	564,996	(5,409,481)	(2,571,612)	27,000	106,380	609,623	48,190	(702,946)	(1,601,770)	782,800	113,444,327	1,800,079,677
Balance As at June 30, 2022	1,372,116,296	238,514	401,047	(37,790)	4,736,087	(3,500,923)	564,996	(5,409,481)	(2,571,612)	27,000	106,380	609,623	48,190	(702,946)	(1,601,770)	782,800	113,444,327	1,800,079,677
Less: Transfer to funds & reserves	35,692,605	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,692,605
Less: Adjustment-Savings Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance As at June 30, 2022	1,336,423,691	238,514	401,047	(37,790)	4,736,087	(3,500,923)	564,996	(5,409,481)	(2,571,612)	27,000	106,380	609,623	48,190	(702,946)	(1,601,770)	782,800	113,444,327	1,467,746,338



Center for Community Development Assistance (CCDA)
Consolidated Note to the Financial Statements
As at June 30, 2022

1.00 Legal status and Activities

1.01 Legal status

Centre for Community Development Assistance (CCDA) is a non-government and non political organization. The NGO is duly registered with the Directorate of Social Service, under the Voluntary Social Welfare Agencies (Registration & Control) Ordinance 1961 vide Registration # COMI-378/90 and the Foreign Donation (Voluntary Activities Regulations Ordinance 1978) bearing Registration #1010 vide a memo # NGO AFFAIRS BUREAU/PRO-2/CCDA/123/95-1710 dated 11-02-96 and the latest renewal was obtained on 11-02-2021 for the period of 10 years with effect from 10-02-2031. CCDA become partner with Pally Karma Sahayak Foundation (PKSF) in their board meeting No. 43 dated 22-03-95 with partner code 108 and got registration from Microcredit Regulatory Authority (MRA) vide Registration No.-01032-01788-00245.

1.02 Activities:

CCDA is engaged in various social welfare activities, like women development as a partner of PKSF, Non-formal Primary Education, Village sanitation, Micro Health Insurance (MHI), etc. During the year CCDA activities through following programmes and accounts are being maintained under the following funds :

CCDA - Women Development Programme (WDP);
CCDA - Micro Health Insurance (MHI);
CCDA - General;
CCDA - Stationery Fund (SF);
CCDA - Value Chain Development Project- Prawn Hatchery (VCDP);
CCDA-Promoting Agricultural Commercialization and Enterprises (PACE)
CCDA-Promoting Agricultural Commercialization and Enterprises-Additional Financing (PACE-AF)
CCDA - Enrich Program (EP)
CCDA-Development Inclusive Insurance Sector Project (DIISP).
CCDA-Social and Economic Exclusion and Migration (SEEM)
CCDA-Sustainable Enterprise Project (SEP)
CCDA-Strengthening Resilience of Livestock Farmers Through Risk Reducing Service (SRLFRRS)
CCDA-Strengthened & Informative Migration Systems (SIMS)

1.03 Executive Committee:

List of executive committee details are given below:

Name	Qualification	Profession	Designation	Address
MUZIBAR RAHMAN	M.A (Giography)	Business	President	Waries Para(West Side of Sah Saheb House) Goalcamot, Faridpur-7800.
MD ABDUS SAMAD	M.A (Eco.)	Service	Secretary	B-2, House-233, Lane-16, Lake Road, New DOHS, Mohakhali, Dhaka-1206.
AVA DUTTA	M.A (Eco.)	Service	Member	ED, Paioniar Insurance Co. Ltd. V.I.P. Road Branch, CT Hart Bhaban, (8th Floor) 10/2,67, Noyapolton, Dhaka.
SHAMSUNNAHAR HUSSAIN	H.S.C	Social Workar	Member	Fiat-8/C, Samit Hasan Loge, 6/C, segun Bagica, Dhaka-1000.



Name	Qualification	Profession	Designation	Address
MALAY KANTI SARKER	B.A	Service	Member	Samata Rabia Bashar Garden, Flat-D1, House- Ka-38, Lichu Bagan, Joar Shahara, Badda, Dhaka- 1212
MD. MOKBUL HOSSAIN	M.S.S	Service	Member	Fiat # 701, Building No-12, Japan Garden City Ring Road, Mohammadpur, Dhaka.
PRODIP RANJAN DEB ROY	H.S.C	Business	Member	Monolova Towar, Flat-7/B, House No 13, Road-12, Block-B, Section-10, Mirpur, Dhaka.
MD. SHAHJAHAN	H.S.C	Business	Member	58/19/D Uttor Mugda, Jhil Par, Sobujbag, Dhaka-1214
MD. WALI ULLAH	S.S.C	Business	Member	Vill: Singula, Post: Raipur, Daudkandi, Comilla.

2.00 Accounting policy

2.01 Basis of preparation of Financial Statements

The financial statements of the concern under reporting have been prepared under historical cost convention on accrual basis in accordance with accepted accounting principles as laid down in the International Financial Reporting Standards (IFRSs) and the requirements of the NGO Affairs Bureau. Wherever appropriate, such principles are explained in the succeeding notes.

2.02 Compliance with local laws:

The financial statements have been prepared in compliance with the requirements of PKSF and other relevant local laws as applicable say VAT Act 1991, Income Tax Ordinance 1984 etc.

3.0 Basis of Accounting

3.01 Basis of Capitalization of Fixed Assets

Items of property, plant and equipment are measured at cost less accumulated depreciation. Cost includes expenditures that are directly attributable to the assets.

The cost of replacing part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Concern and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognised as expenses in the profit and loss account as incurred.

3.02 Depreciation

Fixed Assets are valued at cost less accumulated depreciation. Depreciation has been charged on the diminishing balance method at varying rates ranging for 7.5% to 30%. Full year depreciation is charged on Assets irrespective of the date of acquisition/use. After considering the useful life of assets as per IAS-16, the annual depreciation rates have been applied which is considered reasonable by the management.

3.03 Taxation

In accordance with the Income Tax ordinance, 1984, all NGOs working in Bangladesh are assessable entities and submission of Income Tax return is mandatory. Whether the income of any NGO for any year is taxable or not is to be decided only after regular assessment to be made by the assessing authority.



3.04 Cash and Cash Equivalents

Cash and Cash Equivalents for the purpose of the statement of receipts and payments comprise cash and bank balance. Cash and bank balances include donation received through donor grants which are available for use by the organization without any restrictions.

3.05 Functional and presentational currency

Payments in foreign currencies, if required, are converted into the local currency at the rate of exchange prevailing on the date of payments. These financial statements are prepared in Bangladesh Taka which is functional currency of CCDA.

3.06 General

- i) Previous year's figures have been rearranged wherever considered necessary to confirm the current year's presentation.
- ii) Figures have been rounded off to the nearest Taka.



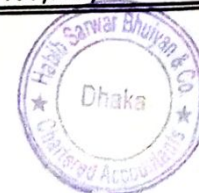
Notes	Particulars	Amount in Taka	
		2021-22022	2020-2021
4.00	Property, Plant and Equipment		
	Cost:		
	Balance as on 01 July, 2021	164,187,641	156,138,438
	Add: Addition during the year	12,729,349	8,253,603
		176,916,990	164,392,041
	Less: Disposal during the year	44,115	204,401
	Balance as on 30 June, 2022	176,872,875	164,187,640
	Depreciation:		
	Balance as on 01 July, 2021	34,789,117	29,366,700
	Add: Charged during the year	7,180,795	5,612,790
	Less: Disposal during the year	23,509	190,373
	Balance as on 30 June, 2022	41,946,403	34,789,117
	Written Down Value 30 June,2022	134,926,472	129,398,523
	<i>Details have been shown at Fixed Asset Schedule-A.</i>		
5.00	Short Term Investment		
	Balance as on 01 July, 2021	244,396,918	190,111,754
	Add: Investment during the year	859,500,326	839,606,872
	Add: Adjustment with income Tax	-	-
		1,103,897,245	1,029,718,627
	Less: Encashment during the yar	(785,069,642)	(785,321,709)
	Balance as on 30 June, 2022	318,827,603	244,396,918
	Component wise investment are given below:		
	Group Savings Fund	162,614,691	134,641,461
	Capital Reserve Fund	152,560,836	106,285,988
	SF	3,652,075	3,469,469
		318,827,602	244,396,918
	<i>Details are given in Fixed Deposit Schedule-B.</i>		
6.00	Accounts receivable		
	Balance as on 01 July, 2021	417,847	434,510
	Add: Made during the year	254,908	417,847
		672,755	852,357
	Less: Realised during the yar	417,847	434,510
	Balance as on 30 June, 2022	254,908	417,847
7.00	Loan to Members:		
	Balance as on 01 July, 2021	3,323,068,130	2,396,125,952
	Add: Loan Disbursed during the year	8,335,821,000	6,188,787,000
		11,658,889,131	8,584,912,952
	Add: Addition during the year	-	-
	Less: Realised during the year	(7,122,616,159)	(5,261,844,822)
	Balance as on 30 June, 2022	4,536,272,972	3,323,068,130



Notes	Particulars	Amount in Taka		
		2021-22022	2020-2021	
8.00	Advance, Deposits & Prepayments:			
	Balance as on 01 July, 2021	4,788,947	4,065,536	
	Add: Paid during the year	25,014,501	14,618,384	
	Add: Adjustment with Income Tax	-	-	
		29,803,448	18,683,920	
	Less : Realised during the year	17,897,599	13,894,973	
		-	-	
	Balance as on 30 June, 2022	11,905,849	4,788,947	
	<i>Details of Advance, Deposits & Prepayment:</i>			
	Advance Others-WDP	11,449,245	4,788,947	
	Advance Others-PACE AF	307,848	-	
	Advance Others-PACE	148,756	-	
	Balance as on 30 June, 2022	11,905,849	4,788,947	
9.00	Others Loan (Short Term)			
	Provident Fund	97,240	-	
	Staff Security Fund	7,284	-	
	Karmi Kalyan Thabil	248,747	-	
		353,271	-	
10.00	Unsettled Staff Advance:			
	Balance as on 01 July, 2021	3,278,431	790,893	
	Add: Paid during the year	1,747,402	3,550,797	
		5,025,833	4,341,690	
	Less : Realised during the year	261,280	1,063,259	
		-	-	
	Balance as on 30 June, 2022	4,764,553	3,278,431	
11.00	Stock and Stores:			
	Balance as on 01 July, 2021	766,797	674,555	
	Add: Purchase during the year	1,481,460	3,745,373	
		2,248,257	4,419,928	
	Less: Consumed/Sales during the year	1,150,589	2,553,321	
	Less: Adjustment during the year	-	1,099,810	
	Balance as on 30 June, 2022	1,097,668	766,797	
	<i>Details of Inventories-Printing:</i>			
		CCDA-WDP	Stationary Fund	Total
	Balance as on 01-07-2021	466,171	300,626	766,797
	Add: Purchase during the year	1012000	469460	1,481,460
		1,478,171	770,086	2,248,257
	Less: Consumed during the year	863,716	286,873	1,150,589
		-	-	-
	Balance as on 30 June, 2022	614,455	483,213	1,097,668



Notes	Particulars	Amount in Taka	
		2021-22022	2020-2021
12.00	Cash & cash equivalents:		
	Cash at Bank	68,928,585	287,207,498
	Cash at hand	7,167,371	5,823,978
	Total	76,095,957	293,031,476
13.00	Capital Fund:		
	Balance as on 01.07.2021	1,074,850,971	812,023,652
	Add: Surplus for the year	389,535,901	260,660,068
	Add: Prior year adjustment	2,662,056	2,167,251
		1,467,048,928	1,074,850,971
	Balance as on 30 June, 2022	1,467,048,928	1,074,850,971
	<i>Details have been shown at Capital Fund Schedule-C.</i>		
14.00	Loan Loss Provision (LLP):		
	Balance as on 30 June, 2021	114,084,789	80,806,937
	Add: Provision made during the year	35,188,957	33,277,852
		149,273,746	114,084,789
	Less: Adjustment with Capital Fund	-	-
	Less: Write off	-	-
	Balance as on 30 June, 2022	149,273,746	114,084,789
15.00	Members Savings Deposit:		
	Balance as on 30 June, 2021	1,327,646,393	1,069,695,450
	Add: Collection during the year	1,024,679,955	858,265,245
	Add: Interest credited during the year	75,985,673	-
		2,428,312,021	1,927,960,695
	Less: Refund during the year	741,437,401	600,314,302
	Balance as on 30 June, 2022	1,686,874,620	1,327,646,393
16.00	Loan from PKSF		
	Balance as on 30 June, 2021	785,299,994	567,999,996
	Add: Received during the year	962,900,000	757,500,000
		1,748,199,994	1,325,499,996
	Less: Refund during the year	746,399,999	540,200,002
	Balance as on 30 June, 2022	1,001,799,995	785,299,994
16.01	Loan from PKSF		
	Loan from PKSF (Long term portion)	546,146,655	319,733,327
16.02	Loan from PKSF-Payable within a year	455,653,339	465,566,666
		1,001,799,994	785,299,994
17.00	Loan From Commercial Bank		
	Balance as on 30 June, 2021	503,759,620	297,774,286
	Add: Received during the year	280,000,000	526,531,484
		783,759,620	824,305,770
	Less: Refund during the year	323,130,241	320,546,150
	Balance as on 30 June, 2022	460,629,379	503,759,620



Notes	Particulars	Amount in Taka	
		2021-2022	2020-2021
Details of Loan from Commercial bank are as follows:			
17.01	Loan from Commercial bank (Long term portion)	201,259,628	96,646,349
17.02	Loan from Commercial bank (Short Term Portion)	259,369,751	148,694,535
	Balance as on 30 June, 2022	460,629,379	245,340,884
18.00	Others Loans-Short Term		
	Balance as on 30 June, 2021	-	17,835,220
	Add: Received during the year	127,590,518	56,531,484
		127,590,518	74,366,704
	Less: Refund during the year	75,330,749	74,366,704
	Balance as on 30 June, 2022	52,259,769	-
19.00	Provision for Expenses:		
	Balance as on 30 June, 2021	5,809,957	5,732,906
	Add: Made during the year	39,143,580	12,709,111
	Add: Adjustment during the year		160,000
		44,953,537	18,602,017
	Less: Paid during the year	19,169,757	12,792,060
	Balance as on 30 June, 2022	25,783,780	5,809,957
Details have been shown at Provision:			
	Audit Fees	200,000	160,000
	Postage & Telephone Bill	4,429	23,216
	Water Bill	-	11,000
	Entertainment	-	21,459
	Income Tax	3,286,253	4,100,000
	Fuel & Maintenance	-	31,026
	Office Rent	-	30,000
	News Paper Bill	624	600
	Salary Allowance (Sreemongal Br-19)	-	4,100
	Repair & Maintenance	22,205	4,500
	Electricity	-	9,000
	Electricity (Adampur Br-42)	-	35,000
	Traveling & Conveyance Exp.	570	-
	Printing & Stationry	-	5,000
	Regisration & Renewal Fee	1,472,706	1,079,056
	Education Scholarsheep(PKSF)	408,000	12,000
	Insurance claim	16,100	-
	Gratuity Fund Expenses	6,744,688	-
	Incentive received from PKSF,BD Rural WASH for HCD.	13,335,000	-
	Project Expenses (Enrich)	54,000	54,000
	Project Expenses (PACE)	200,000	200,000
	Project Expenses (SEP)	20,000	30,000
	Gratuity Fund Expenses (MHI)	19,205	-
	Balance as on 30 June, 2022 Total:	25,783,780	5,809,957
20.00	Risk Fund:		
	Risk Fund-Beef Fattening (Note: 19.01)	11,616,420	7,959,220
	Risk Fund-Micro Credit (Note: 19.02)	219,429,422	173,736,239
	Risk Fund-Beef Fattening (Note: 19.01)	9,783,197	5,999,892
		240,829,039	187,695,351



Notes	Particulars	Amount in Taka	
		2021-22022	2020-2021
20.01	Risk Fund-Beef Fattening:		
	Balance as on 30 June, 2021	7,959,220	8,243,825
	Add: Made during the year	5,288,800	3,904,750
		<u>13,248,020</u>	<u>12,148,375</u>
	Less: Paid during the year	(1,831,800)	(4,189,155)
	Balance as on 30 June, 2022	<u>11,816,420</u>	<u>7,959,220</u>
20.02	Risk Fund-Micro Credit:		
	Balance as on 30 June, 2021	173,736,239	138,932,964
	Add: Made during the year	84,029,255	59,814,961
		<u>257,765,494</u>	<u>198,747,925</u>
	Less: Paid during the year	(38,336,072)	(25,011,886)
	Balance as on 30 June, 2022	<u>219,429,422</u>	<u>173,736,239</u>
20.03	Risk Fund-SRLFRRS		
	Balance as on 30 June, 2021	5,999,892	-
	Add: Made during the year	4,693,305	6,389,892
		<u>10,693,197</u>	<u>6,389,892</u>
	Less: Paid during the year	(910,000)	(390,000)
	Balance as on 30 June, 2022	<u>9,783,197</u>	<u>5,999,892</u>



Center for Community Development Assistance (CCDA)
Consolidated Fixed Assets Schedule
As at June 30, 2022

Schedule-A

Sl. No.	Particulars	COST			Balance as on 30.06.2022	% of CA	DEPRECIATION				Written down value as at 30.06.2022	
		Balance as on 01.07.2021	Addition during the year	Disposal during the year			Balance as on 01.07.2021	Charged during the year	Disposal during the year	Balance as on 30.06.2022		
WDP												
1	Land & Land Deve.	66,327,243	2,152,536	-	68,479,779	7.50%	-	2,741,887	-	-	13,349,450	68,479,779
2	Building	47,042,403	211,956	-	47,254,359	10%	-	640,892	13,670	-	3,002,348	33,904,909
3	Equipment	8,482,077	580,863	24,890	9,038,050	20%	-	884,227	-	-	4,315,592	6,035,702
4	Vehicle	4,110,000	4,990,000	-	9,100,000	30%	-	667,971	-	-	3,401,480	4,784,408
5	Computer	3,978,228	1,598,196	-	5,576,424	10%	-	707,926	9,839	-	5,233,746	2,174,944
6	Furniture	9,836,226	2,773,623	19,225	12,590,624	10%	-	18,413	-	-	49,279	7,356,878
7	Photocopier	215,000	-	-	215,000	10%	-	885,034	-	-	885,034	1,931,966
8	Software (Micfin-360)	2,460,000	357,000	-	2,817,000	33%	-	-	-	-	-	1,931,966
	Total	142,451,177	12,664,174	44,115	155,071,236	1	23,714,088	6,546,350	23,509	30,236,929	124,834,307	
CCDA-General												
8	Land	35,000	-	-	35,000	-	-	16	-	-	197,539	35,000
9	Building	197,631	-	-	197,631	15%	-	4,182	-	-	357,722	92
10	Furniture & Fixture	395,363	-	-	395,363	10%	-	686	-	-	121,073	37,641
11	Construction/Maintenance & Extension	122,675	-	-	122,675	30%	-	122	-	-	42,715	1,602
12	Computer	43,000	-	-	43,000	30%	-	3,877	-	-	463,808	285
13	Equipment	498,706	-	-	498,706	10%	-	137	-	-	51,606	34,898
14	Clinical Equipment	52,842	-	-	52,842	10%	-	30	-	-	17,381	1,236
15	Bi-cycle	17,500	-	-	17,500	20%	-	607	-	-	167,572	119
16	Motor- Cycle	170,000	-	-	170,000	20%	-	9,657	-	-	1,419,415	2,428
	Total	1,532,717	-	-	1,532,717	-	1,409,758	9,657	-	-	1,419,415	113,302



Sl. No.	Particulars	COST				DEPRECIATION				Written down value as at 30.06.2022	
		Balance as on 01.07.2021	Addition during the year	Disposal during the year	Balance as on 30.06.2022	%	Balance as on 01.07.2021	Charged during the year	Disposal during the year		Balance as on 30.06.2022
MH :											
17	Furniture	19,500	17,315	-	36,815	10%	16,113	339	-	16,452	20,363
18	Accessories & Instruments	136,946	47,860	-	184,806	30%	109,872	11,951	-	121,823	62,983
19	Fan	7,900	-	-	7,900	10%	3,266	464	-	3,730	4,170
20	Clinic Machine (Ultra Sound)	710,000	-	-	710,000	30%	695,986	4,204	-	700,190	9,810
21	Generator	31,745	-	-	31,745	30%	24,122	2,267	-	26,409	5,336
22	Clinic Machine (ECG)	81,035	-	-	81,035	30%	53,935	8,130	-	62,065	18,970
23	AC	62,500	-	-	62,500	30%	33,407	8,728	-	42,135	20,365
	Total	1,049,626	65,175	-	1,114,801	-	936,700	36,183	-	972,883	541,998

CCDA-General (VCDP-Prawn Culture Extension)

24	Furniture	20,000	-	-	20,000	10%	20,000	-	-	20,000	-
25	Motor Cycle	224,900	-	-	224,900	20%	183,990	8,182	-	192,172	32,728
26	Bicycle	5,000	-	-	5,000	20%	5,000	-	-	5,000	-
27	Water Purifying Machine	140,400	-	-	140,400	30%	125,428	4,491	-	129,919	10,481
	Total	390,300	-	-	390,300	-	334,418	12,673	-	347,091	43,209

VCDP (Prawn Hatchery)

28	Hatchery Building & Others	15,013,146	-	-	15,013,146	7.50%	6,736,619	310,368	-	7,046,986	7,966,160
29	Furniture	90,000	-	-	90,000	10%	59,284	1,536	-	60,820	29,180
30	Equipment	1,559,350	-	-	1,559,350	10%	1,006,374	27,649	-	1,034,023	525,327
	Total	16,662,496	-	-	16,662,496	-	7,802,276	338,553	-	8,141,829	8,520,867

PACE (Promoting Agricultural Commercialization And Enterprises)

31	Motor-Cycle	238,144	-	-	238,144	20%	85,732	30,462	-	116,214	121,931
32	Computer	73,900	-	-	73,900	30%	38,594	10,592	-	48,186	24,714
33	Printer	8,500	-	-	8,500	30%	4,439	1,218	-	5,657	2,843
34	Scanner	5,200	-	-	5,200	30%	2,716	745	-	3,451	1,739
35	Shallow Machin	11,800	-	-	11,800	30%	6,163	1,691	-	7,654	3,946
36	Fan	11,000	-	-	11,000	30%	5,745	1,577	-	7,322	3,678
37	Gas Stove & Cylinder	4,990	-	-	4,990	30%	2,545	734	-	3,279	1,711
38	Camera Microscope	161,820	-	-	161,820	30%	57,164	20,931	-	78,186	83,725

Sl. No.	Particulars	COST				DEPRECIATION				Written down value as at 30.06.2022	
		Balance as on 01.07.2021	Addition during the year	Disposal during the year	Balance as on 30.06.2022	% of CA	Balance as on 01.07.2021	Charged during the year	Disposal during the year		Balance as on 30.06.2022
39	Wall placement	457,651	-	-	457,651	7.50%	66,074	29,368	-	95,442	362,209
40	Furniture	23,000	-	-	23,000	10%	4,370	1,863	-	6,233	16,767
41	Camara DSLR	66,192	-	-	66,192	30%	9,929	8,439	-	18,368	47,824
42	Camara CCTV	346,436	-	-	346,436	30%	51,965	44,171	-	96,136	250,300
43	Multimedia Projector	106,219	-	-	106,219	30%	15,933	13,543	-	29,476	76,743
	Total	1,514,852	-	-	1,514,852	-	351,368	165,354	-	516,722	998,130

CCDA-General (EGCSP in WSS Project)

44	Computer	-	-	-	-	30%	-	-	-	-	-
45	Fan	2,940	-	-	2,940	10%	1,829	111	-	1,940	1,000
46	Table	18,132	-	-	18,132	10%	11,279	685	-	11,964	6,168
47	Chair	8,000	-	-	8,000	10%	4,977	302	-	5,279	2,721
48	Vehicle	29,120	-	-	29,120	20%	23,012	1,222	-	24,234	4,886
	Total	58,192	-	-	58,192	-	41,097	2,320	-	43,417	14,775

CCDA-General (AMR-Asserting Migrant Rights)

49	Computer & Accessories	111,535	-	-	111,535	30%	96,539	4,499	-	101,038	10,497
50	Furniture	17,400	-	-	17,400	10%	8,648	875	-	9,523	7,877
51	Equipment	5,651	-	-	5,651	10%	2,982	267	-	3,249	2,402
	Total	134,586	-	-	134,586	0	108,169	5,641	-	113,810	20,776

CCDA-SEEM (Social Economic Exclusion & Migration)

52	Laptop & Accessories	36,395	-	-	36,395	30%	18,562	5,350	-	23,912	12,483
53	Printer	8,900	-	-	8,900	30%	4,539	1,308	-	5,847	3,053
54	Almira	12,000	-	-	12,000	20%	4,320	1,536	-	5,856	6,144
55	Table	15,000	-	-	15,000	10%	2,850	1,215	-	4,065	10,935
56	Chair	5,600	-	-	5,600	10%	1,064	454	-	1,518	4,082
57	Fan	3,000	-	-	3,000	10%	570	243	-	813	2,187
	Total	80,895	-	-	80,895	-	31,905	10,106	-	42,011	38,884

Schedule-A

Sl. No.	Particulars	COST				% of Gross	DEPRECIATION				Written down value as at 30.06.2022
		Balance as on 01.07.2021	Addition during the year	Disposal during the year	Balance as on 30.06.2022		Balance as on 01.07.2021	Charged during the year	Disposal during the year	Balance as on 30.06.2022	
CCDA-SEP(Sustainable Enterprise Project)											
58	Computer & Accessories	139,399			139,399	30%	41,820	29,274	71,094		68,305
59	Printer & Scanner	17,400			17,400	30%	5,220	3,654	8,874		8,526
60	Camara	41,000			41,000	30%	12,300	8,610	20,910		20,090
61	Furniture	115,000			115,000	10%	-	11,500	11,500		103,500
	Total	312,799	-	-	312,799	-	59,340	53,038	112,378	-	200,421
	Grand-Total	164,187,640	12,729,349	44,115	176,872,874		34,789,118	7,180,795	41,946,404	23,509	134,926,470



Center for Community Development Assistance (CCDA)
Consolidated Fixed Deposit Schedule as at June 30, 2022

Schedule-B

Name of the Bank/Institution	FY 2021-2022			FY 2020-2021		
	FDR No.	FDR Amount	Interest Receivable	FDR No.	FDR Amount	Interest Receivable
Savings Fund FDR						
DBH Finance Corporation Limited	29783	-	-	29783	2,383,086	9,653
South East Bank Limited	42006	5,190,940	3,526	42006	5,000,000	3,404
South East Bank Limited	42007	-	-	42007	7,500,000	5,130
South East Bank Limited	42065	2,000,000	9,452		-	-
NRBC Bank Limited	00081	3,663,899	21,984	00081	3,505,721	18,291
NRBC Bank Limited	00219	-	-	00219	19,405,632	25,956
NRBC Bank Limited	00313	6,353,709	3,727	00313	6,048,944	2,956
NRBC Bank Limited	00302	-	-	00302	5,255,034	5,769
NRBC Bank Limited	00303	5,496,746	6,757	00303	5,255,034	5,769
NRBC Bank Limited	00304	-	-	00304	5,255,034	5,769
NRBC Bank Limited	00747	15,178,500	109,768		-	-
NRBC Bank Limited	00907	10,000,000	1,595		-	-
Mutual Trust Bank Limited	09009	-	-	09009	6,246,671	10,645
Mutual Trust Bank Limited	09018	-	-	09018	6,246,671	10,645
Mutual Trust Bank Limited	09027	-	-	09027	6,246,671	10,645
Mutual Trust Bank Limited	09036	-	-	09036	6,246,671	10,645
Mutual Trust Bank Limited	11765	-	-	11765	10,046,291	30,466
Mutual Trust Bank Limited	67697	-	-	67697	10,000,000	5,351
Mutual Trust Bank Limited	68427	-	-	68427	5,000,000	1,274
Trust Bank Limited	04155	10,230,897	5,306	04155	10,000,000	6,362
Trust Bank Limited	04182	-	-	04182	5,000,000	2,178
Trust Bank Limited	04173	-	-	04173	5,000,000	2,178
Trust Bank Limited	00186	10,000,000	1,471		-	-
Trust Bank Limited	00177	10,000,000	1,471		-	-
Trust Bank Limited	00168	10,000,000	1,471		-	-
Jamuna Bank Limited	53480	-	-	53480	5,000,000	2,918
Bangladesh Finance Limited	00359	7,500,000	10,290		-	-
BRAC Bank Limited	20010	15,000,000	3,986		-	-
BRAC Bank Limited	20011	10,000,000	2,696		-	-
BRAC Bank Limited	20012	10,000,000	2,696		-	-
First Security Islami Banki	00826	10,000,000	1,595		-	-
Janata Bank Limited	94987	2,000,000	263		-	-
Pubali Bank Limited	28290	10,000,000	2,573		-	-
Pubali Bank Limited	28305	10,000,000	2,573		-	-
Sub- Total		162,614,691	193,200.00		134,641,461	176,004



Name of the Bank/Institution	FY 2021-2022			FY 2020-2021		
	FDR No.	FDR Amount	Interest Receivable	FDR No.	FDR Amount	Interest Receivable
Capital Reserve Fund FDR						
Jamuna Bank Limited	40510			40510	6,122,414	4,447
Jamuna Bank Limited	53506			53506	5,000,000	4,397
Jamuna Bank Limited	53499			53499	7,500,000	2,918
Jamuna Bank Limited	66459	7,770,607	3,966			
Jamuna Bank Limited	39172	10,000,000	1,471			
Jamuna Bank Limited	39149	10,000,000	1,471			
NRBC Bank Limited	00065			00065	3,976,486	34,805
NRBC Bank Limited	00191	3,463,964	8,068	00191	3,314,578	6,429
NRBC Bank Limited	00192			00192	3,314,578	6,429
NRBC Bank Limited	00220			00220	6,475,861	8,707
NRBC Bank Limited	00314	6,353,709	3,727	00314	6,048,944	2,956
NRBC Bank Limited	00538			00538	5,257,949	5,773
NRBC Bank Limited	00539	5,499,795	6,761	00539	5,257,949	64,780
NRBC Bank Limited	00305	5,496,746	6,757	00305	5,255,034	5,769
NRBC Bank Limited	00306	8,245,119	10,173	00306	7,882,551	8,685
Brac Bank Limited	12005			12005	10,000,000	4,247
Trust Bank Limited	04164	10,230,897	5,306	04164	10,000,000	6,362
Mutual Trust Bank Limited	13227			13227	5,219,911	3,993
Mutual Trust Bank Limited	13192			13192	5,219,911	3,993
Mutual Trust Bank Limited	13218			13218	5,219,911	3,993
Mutual Trust Bank Limited	13209			13209	5,219,911	3,993
Southeast Bank Limited	42079	10,000,000	1,286			
Sonali Bank Limited	01324	10,000,000	1,348			
Sonali Bank Limited	01323	10,000,000	1,348			
Sonali Bank Limited	01322	10,000,000	1,348			
Janata Bank Limited	91317	18,000,000	2,400			
NCC Bank Limited	40636	10,000,000	1,225			
ONE Bank Limited	00167	10,000,000	1,471			
SBAC Bank Limited	16307	7,500,000	3,582			
Sub- Total		152,560,836	61,708		106,285,988	182,676

Stationary Fund :

DBHFCL	08981	1,279,932		8,981	1,197,710	44,773
DBHFCL	04848	1,218,440		4,848	1,168,707	9,100
IDLC Fainance Ltd	08101	1,153,703		8,101	1,103,051	5,294
Sub- Total		3,652,075	-		3,469,469	59,167
Grand Total		318,827,602	254,908	-	244,396,918	417,847



Schedule-C

**Center for Community Development Assistance (CCDA)
Consolidated Capital Fund Schedule
As on June 30, 2022**

This represents excess/(deficit) of Income over expenditures accumulated up to 30-06-2022

Particulars	Balance as on 01.07.2021	Transfer to reserve fund	Surplus for the year	Prior year adjustment	Balance as on 30.06.2022	Balance as on 30-06-2021
	979,538,670	(35,692,605)	389,915,570	2,662,056	1,336,423,691	979,538,670
WDP	238,514				238,514	238,514
NFPE-(General)	267,618		133,428		401,046	267,618
MHI	(1,098)		(36,692)		(37,790)	(1,098)
CCDA-General Stationary Fund	4,422,364		313,723		4,736,087	4,422,364
VCDP (Prawn Culture Extension)- General	123,567				123,567	123,567
VCDP (Prawn Hatchery)	(6,073,729)		2,572,806		(3,500,923)	(6,073,729)
PACE	284,458		280,538		564,996	284,458
PACE-AF	(3,003,952)		(2,405,929)		(5,409,881)	(3,003,952)
EP	(1,561,867)		(1,039,745)		(2,601,612)	(1,561,867)
EGCSP in WSS Project-(General)	27,000				27,000	27,000
AMR	106,980				106,980	106,980
DIISP	597,694		11,929		609,623	597,694
SEEM	90,682		(41,692)		48,990	90,682
SEP	(413,126)		(289,840)		(702,966)	(413,126)
SRLFRRS	1,594,330		(1,435)		1,592,895	1,594,330
SIMS	660,648		123,240		783,888	660,648
Capital Reserve Fund	97,952,216	35,692,605			133,644,821	97,952,216
Total	1,074,850,971	-	389,535,901	2,662,056	1,467,048,928	1,074,850,971

