

**Auditor's Report  
along with  
Consolidated Financial Statements  
of  
Centre for Community Development  
Assistance (CCDA)  
For the year ended 30 June 2024**



Authorised Training Employer  
of  
ICAEW  
Chartered  
Accountants



Member of  
  
ASNAF  
INTERNATIONAL

**Independent Auditor's Report**  
**To the Executive Committee of**  
**Centre for Community Development Assistance**  
**Report on the Audit of Consolidated Financial Statements**

**Opinion**

We have audited the Consolidated financial statements of **Center for Community Development Assistance (CCDA)**, which comprise the Consolidated statement of financial position as at June 30, 2024, statement of profit or loss and other comprehensive income, statements of receipts and payments and statement of changes in equity for the year ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give true and fair view of the financial position of the organization as at June 30, 2024 and its financial performance for the year then ended in accordance with International Financial and Reporting Standards (IFRSs) and other applicable law and regulations including Microcredit Regulatory Authority (MRA) guidelines.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISA). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) and the Institute of Chartered Accountants of Bangladesh (ICAB). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Emphasis of Matter**

We draw attention to Note 16 of the financial statements, which describes total interest expense amounting to BDT. 35,730,934 was not accrued as at June 30, 2024 rather paid on cash basis. Also Note 18 payable of Gratuity Fund amounting to BDT 3,469,870 was not accrued as at June 30, 2024 rather paid on cash basis subsequently.

Our opinion is not modified in respect of those matters.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls**

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial and Reporting Standards (IFRS) as applicable explained in Note 3 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

### **Auditors' Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

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

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

- o Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We remain solely responsible for our audit opinion.

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 provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

### Report on Other Legal and Regulatory Requirements

We also report the following:

- 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 and Rule have been kept by Center for Community Development Assistance (CCDA) so far as it appeared from our examination of those books; and
- c) In our opinion, the consolidated statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts.

Firm Name : Hussain Farhad & Co., Chartered Accountants  
Registration No : 4/452/ICAB-84

Signature of the auditor :   
Name of the auditor : A.K.M Fazlul Haque FCA, Partner/Enrollment No: 1090

DVC : 2410301090AS521271

Place : Dhaka

Dated : 30 October 2024

# Center for Community Development Assistance (CCDA)

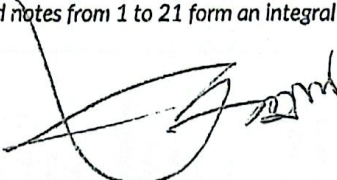
## Consolidated Statement of Financial Position


As at June 30, 2024

	Notes	30-June-2024 Amount (Tk.)	30-June-2023 Amount (Tk.)
<b>PROPERTIES AND ASSETS</b>			
<b>Non-Current Assets:</b>			
Property, Plant and Equipment	4.00	135,177,675	132,918,557
Intangible Assets	5.00	2,619,009	1,388,017
<b>Total Non-Current Assets</b>		<b>137,796,684</b>	<b>134,306,574</b>
<b>Current Assets:</b>			
Short Term Investments	6.00	814,216,828	398,222,525
Accounts Receivable	7.00	5,084,830	1,345,690
Loan to Members	8.00	6,632,975,909	5,841,507,092
Advance, Deposits & Prepayment	9.00	43,439,049	15,529,134
Others Loan (Short Term)	10.00	-	353,271
Unsettle Staff Advance	11.00	15,184,617	9,095,197
Stock and Stores	12.00	3,561,903	3,369,927
Cash & cash equivalents	13.00	619,397,708	614,371,353
<b>Total Current Assets</b>		<b>8,133,860,844</b>	<b>6,883,794,191</b>
<b>Total Properties &amp; Assets</b>		<b>8,271,657,528</b>	<b>7,018,100,765</b>
<b>CAPITAL FUND AND LIABILITIES:</b>			
<b>Capital Fund:</b>			
Capital Fund	14.00	2,436,864,242	1,888,849,219
<b>Total Capital Fund</b>		<b>2,436,864,242</b>	<b>1,888,849,219</b>
<b>Non-Current Liabilities</b>			
Loan from PKSF- Long term Portion:	15.01	746,133,326	638,761,657
Loan from Commercial bank (Long term portion)	16.01	137,695,059	681,963,306
		<b>883,828,385</b>	<b>1,320,724,963</b>
<b>Current Liabilities:</b>			
Loan from PKSF-Payable within a year	15.02	813,978,335	628,985,000
Loan from Commercial bank (Short Term Portion)	16.02	790,675,172	420,162,905
Risk Fund	17.00	374,123,226	307,185,616
Others Payable-Short Term	18.00	37,918,249	706,769
Members Savings Deposit	19.00	2,543,175,469	2,110,053,295
Loan Loss Provision (LLP)	20.00	366,795,333	319,583,793
Provision For Expenses	21.00	24,299,117	21,849,205
<b>Total Current Liabilities</b>		<b>4,950,964,900</b>	<b>3,808,526,583</b>
<b>Total Capital Fund and Liabilities</b>		<b>8,271,657,528</b>	<b>7,018,100,765</b>

*The annexed notes from 1 to 21 form an integral part of these financial statements.*

*M. Ali*  
Mohammad Ali  
Deputy Director

  
Md. Abdus Samad  
Executive Director

  
Abdur Rahim Khan (Rubel)  
President

Date: 28 October 2024  
Place: Dhaka

  
Hussain Farhad & Co.  
Chartered Accountants

DVC: 2410301090A8521271

Center for Community Development Assistance (CCDA)

Consolidated Statement of Comprehensive Income

For the year ended June 30, 2024

Income	FY 2023-2024											FY 2022 -2023			
	WDP	MHI	CCDA General	Stallionery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIISP Project	RMTP	RAISE		SEP	SR/FRBS (LRMP)	Total
Income															
Service Charge on Loan	1,488,288,599	-	-	-	-	-	-	-	-	-	-	-	-	1,488,288,599	1,226,731,998
Bank Interest on FDR & STD	34,330,043	-	-	363,835	146,470	-	-	2,014	15,666	-	58,780	-	16,364	34,933,172	18,726,788
Donation from PKSF	-	-	-	-	-	-	3,393,045	3,792,904	-	-	5,264,991	8,294,792	-	20,745,732	27,891,789
Juvenil & Pl. Sale	-	-	-	-	1,898,290	-	-	-	-	-	-	-	-	1,898,290	1,463,703
Donation from RM/RU	-	-	-	-	-	-	-	-	-	-	-	293,009	-	-	12,571,253
Contribution from WDP	-	1,000,000	-	-	-	-	-	-	-	-	-	-	-	1,293,009	1,704,196
Sales (Form)/Passbook	3,371,210	-	-	194,570	-	-	-	-	-	7,604,035	-	-	-	3,565,780	3,123,310
Grant revenue	-	-	-	-	-	-	-	-	-	-	-	-	-	7,604,035	1,653,220
Pathological, ECG & USG Service	-	1,452,424	-	-	-	-	-	31,800	-	-	-	-	-	1,484,224	5,600
Membership Renewal Fee	-	-	5,400	-	-	-	-	-	-	-	-	-	-	5,400	219,500
Health Service Card Sale	-	-	-	-	-	-	-	259,900	-	-	-	-	-	259,900	4,652,698
Other Operating Income	4,369,190	283,508	-	-	-	-	-	-	-	-	-	-	-	-	2,716,621
<b>Total Income:</b>	<b>1,530,359,042</b>	<b>2,735,932</b>	<b>5,400</b>	<b>558,405</b>	<b>2,044,760</b>	<b>-</b>	<b>3,393,045</b>	<b>4,086,618</b>	<b>15,666</b>	<b>7,604,035</b>	<b>5,323,771</b>	<b>8,587,801</b>	<b>16,364</b>	<b>1,564,730,839</b>	<b>1,296,867,978</b>
Expenditure															
Service Charge paid to PKSF	84,103,381	-	-	-	-	-	-	-	-	-	-	-	-	84,103,381	81,349,839
Interest on Member's Savings	130,949,704	-	-	-	-	-	-	-	-	-	-	-	-	130,949,704	105,600,332
Bank Loan Interest	99,126,746	-	-	-	-	-	-	-	-	-	-	-	-	99,126,746	60,647,822
Salaries & Allowances	396,129,357	1,741,344	-	-	-	-	525,000	3,770,103	-	-	2,023,301	1,819,750	-	406,008,855	318,666,805
Training Expenses	257,277	-	-	-	-	-	-	-	-	-	-	-	-	257,277	1,750,601
Traveling and Conveyance	5,131,965	100	-	-	-	-	14,949	85,200	-	258,100	-	210,000	-	5,700,314	4,756,522
Office Rent	4,960,925	144,000	-	-	-	-	-	48,000	-	-	-	-	-	5,152,925	4,508,780
Printing & Stationery	6,272,047	55,520	-	-	-	-	13,004	23,922	-	19,429	13,124	-	-	6,397,046	5,191,072
Gas & Electricity	2,595,885	13,191	-	-	-	-	8,672	12,000	-	-	-	-	-	2,629,748	1,971,534
Fuel & Maintenance Cost	2,713,487	13,412	-	-	-	-	25,500	27,604	-	-	-	-	-	2,780,003	1,960,436
Postage & Telephone	1,697,942	3,600	-	-	-	-	5,200	28,800	-	-	26,000	-	-	1,761,542	1,752,357
Newspapers & Periodicals	159,537	-	-	-	-	-	-	-	-	-	-	-	-	159,537	43,117
Entertainment	3,151,862	6,755	-	-	-	-	4,495	9,320	-	-	-	-	-	3,172,432	2,096,232
Repair & Maintenance	5,418,758	5,150	-	-	-	-	29,540	31,200	-	-	-	-	-	5,484,648	6,079,979
Bank Charges	2,986,848	1,071	840	10,491	5,425	-	5,055	4,755	1,568	5,816	69,185	4,610	4,208	3,099,872	2,637,023
LLP	145,448,175	-	-	-	-	-	-	-	-	-	-	-	-	145,448,175	191,882,117
Meeting Expenses	3,206,774	-	-	-	-	-	-	-	-	-	-	6,000	-	3,212,774	2,199,526
Registration & Renewal Fees	2,907,067	8,000	-	-	-	-	-	-	-	-	-	-	-	2,915,067	2,498,743
Audit Fees	500,000	-	-	-	-	-	-	-	-	-	-	40,000	-	540,000	420,000

Income	FY 2023-2024											FY 2022 -2023			
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIISP Project	RMTP	RAISE		SEP	SRLFRS (LRMP)	Total
Legal Expenses	1,380,505	-	-	-	-	-	-	-	-	-	-	-	-	1,380,505	394,982
Advertisement	312,652	-	-	-	-	-	-	-	-	-	-	-	-	312,652	368,939
Fixed Assets Obsolete	26,051	-	-	-	-	-	-	-	-	-	-	-	-	26,051	44,577
MHI Expenses	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	1,000,000	-
Service Charge Rebate	16,090,189	-	-	-	-	-	-	-	-	-	-	-	-	16,090,189	11,890,652
Staff Management	12,825,420	-	-	-	-	-	-	-	-	-	-	-	-	12,825,420	10,656,707
Scholarship Expenses	708,800	-	-	-	-	-	-	-	-	-	-	-	-	708,800	745,300
Social Responsibility Expenses	2,435,838	-	-	-	-	-	-	-	-	-	-	-	-	2,435,838	3,107,801
IT Expenses	3,151,895	-	-	-	-	-	-	-	-	-	-	-	-	3,151,895	4,281,974
Education Allowance	468,300	-	-	-	-	-	-	-	-	-	-	-	-	468,300	385,300
Cultural & Sports Program Expenses	726,628	-	-	-	-	-	-	-	-	-	-	-	-	726,628	1,016,328
Land & Building Tax Expenses	95,075	-	-	-	-	-	-	-	-	-	-	-	-	95,075	62,445
BD Wash Program Expenses	7,339,430	-	-	-	-	-	-	-	-	-	-	-	-	7,339,430	5,206,178
Write off Loan Collection Incentive Exp	33,526	-	-	-	-	-	-	-	-	-	-	-	-	33,526	27,006
Banga Bandhu Scholarship Expenses	375,000	-	-	-	-	-	-	-	-	-	-	-	-	375,000	75,000
Mukti Judda-Smrity,Gourab,Aungilar Ex	445,287	-	-	-	-	-	-	-	-	-	-	-	-	445,287	643,140
RMTP Program Expenses	506,667	-	-	-	-	-	-	-	-	-	-	-	-	506,667	-
Miscellaneous Expenses	2,937	-	-	-	-	-	-	-	-	-	-	-	-	2,937	16,858
Research Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	299,502
SEP Program Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,086,683
SRLFRS Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	454,933
Income Tax	11,583,221	269,882	-	62,459	21,971	-	-	-	-	4,318,222	1,627,491	-	4,911	11,674,914	6,562,714
Project Expenses	-	-	-	-	-	-	-	-	-	19,363,029	1,537,760	-	-	94,398,363	29,389,588
Utilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,000
Medicine & Reagent Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	161,320
Depreciation	8,143,151	126,366	25,488	-	602,558	150,563	-	-	38,711	-	56,748	78,574	-	9,217,159	7,420,336
Total Expenditure	965,368,309	2,388,391	26,328	72,950	629,954	150,563	4,949,637	5,668,395	3,920	7,604,035	21,455,515	3,713,992	82,693	1,012,114,682	880,337,099
Excess of income over Expenditure	564,990,733	347,541	(20,928)	485,455	1,414,806	(150,563)	(1,556,592)	(1,581,777)	11,746	-	(16,131,744)	4,873,809	(66,329)	552,616,157	416,530,879
Total:	1,530,359,042	2,735,932	5,400	588,405	2,044,760	-	3,393,045	4,086,618	15,666	7,604,035	5,323,771	8,587,801	16,364	1,564,730,839	1,296,867,978

The annexed notes from 1 to 21 form an integral part of these financial statements.

  
Md. Abdus Samad  
Executive Director

  
Abdur Raahim (CIPM) (Ruhel)  
President

M. Ali  
Mohammad Ali  
Deputy Director

Date: 28 October 2024  
Place: Dhaka

  
Hussain Farhad & Co.  
Chartered Accountants

DVC: 2410301090AS521271

**Center for Community Development Assistance (CCDA)**

Consolidated Statement of Receipts and Payments  
For the year ended June 30, 2024

Particulars	FY 2023-2024											FY 2022-2023		
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Pravm Hatcher)	PACE	PACE-AF	Enrich Project	DIISP Project	RMTP	RAISE		SEP	SRLFRS (LRMP)
<b>Receipts</b>														
Opening Balance	6,970,079	2,515	-	-	5,865,220	-	-	-	-	12,000	88,574	1,306	-	13,196,643
Cash in Hand	592,997,580	65,720	256,974	51,366	-	-	62,646	62,866	3,679,019	1,015,056	684,295	709,707	-	7,167,371
Cash at Bank	1,488,288,599	-	-	-	-	-	-	-	-	-	-	-	-	68,928,585
Service Charges on Loan	34,330,043	-	-	293,741	146,470	-	2,014	15,666	-	58,780	-	16,364	-	1,488,288,599
Bank Interest on FDR & STD	3,419,525	-	-	657,440	-	-	-	-	-	-	-	-	-	34,863,078
Sales (Form)/Passbook	1,512,849	-	-	-	-	-	-	-	-	-	-	-	-	4,076,965
Write Off Loan Income	1,205,650,000	-	-	-	-	-	-	-	-	-	-	-	-	3,810,759
Loan from PKSf	1,632,901,937	-	-	-	-	-	-	-	-	-	-	-	-	178,317
Member Saving Fund	11,243,858,474	-	-	-	-	-	-	-	-	-	-	-	-	1,205,650,000
Loan Recovered	171,581,953	-	-	-	375,000	-	-	-	-	-	-	-	-	1,632,901,937
Loan to Others Received	100,129,254	-	-	6,450	-	-	158,450	-	2,948,143	4,450,882	-	-	-	1,073,854,907
Advance Realized	1,344,624	-	-	38,441	-	-	-	-	-	-	-	-	-	1,205,650,000
Interest receivables on FDR	1,678,820,164	-	-	15,718,103	-	-	-	-	-	-	-	-	-	1,073,854,907
FDR Encashment	2,856,361	52,008	-	-	-	-	-	-	-	-	-	-	-	925,621,682
Other Operating Income	913,312,606	-	-	-	-	-	-	-	-	-	-	-	-	1,286,996
Loan from Bank	151,183,669	-	-	-	-	-	-	-	-	-	-	-	-	1,792,226
LLP	8,143,151	-	-	-	-	-	-	-	-	-	-	-	-	1,186,716,254
Depreciation Reserve	1,632,229	-	-	-	-	-	-	-	-	-	-	-	-	2,992,812
Interest on FDR (Provision Encashment)	29,678,347	-	-	-	-	-	-	-	-	-	-	-	-	1,136,000,000
Printing Stock	509,031	-	-	-	-	-	-	-	-	-	-	-	-	8,143,151
PF & PF Loan Installment	1,111,000	-	-	-	-	-	-	-	-	-	-	-	-	254,908
Karmi (Kayan Tahabil) (KKT)	124,323,395	-	-	-	-	-	-	-	-	-	-	-	-	1,632,229
Staff Security Fund	109,718	-	-	-	-	-	-	-	-	-	-	-	-	29,678,347
Donation Received from PKSf	1,116,576	-	-	-	-	-	-	-	-	-	-	-	-	509,031
Risk Fund realized	23,002,890	274,254	-	-	-	-	-	-	-	-	-	-	-	1,111,000
Fixed Asset Sold	103,860,448	-	-	-	-	-	-	-	-	-	-	-	-	23,486,576
Unsettled Staff Advance	510,798	-	-	-	-	-	-	-	-	-	-	-	-	23,486,576
Provision for Expenses	7,613,058	-	-	-	-	-	-	-	-	-	-	-	-	1,172,000
Provision for saving Interest	73,807,922	-	-	-	-	-	-	-	-	-	-	-	-	23,486,576
Salaries, Allowances & Others Facilities	11,304,085	-	-	-	-	-	-	-	-	-	-	-	-	104,888,150
General Admin Expenses	826,380	-	-	-	-	-	-	-	-	-	-	-	-	2,000
Capital Fund Account	97,825	-	-	-	-	-	-	-	-	-	-	-	-	109,718
Interest paid to others loan	73,807,922	-	-	-	-	-	-	-	-	-	-	-	-	1,116,576
Interest paid to member savings	1,212,164	-	-	-	-	-	-	-	-	-	-	-	-	678,238
Advance Donation from PKSf	11,304,085	-	-	-	-	-	-	-	-	-	-	-	-	27,594,542
Donation Received from RMMRU	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	826,380
Contribution from WDP	1,683,924	-	-	-	-	-	-	-	-	-	-	-	-	7,613,058
Pathological, ECG & USG Service	5,400	-	-	-	-	-	-	-	-	-	-	-	-	97,825
Membership Renewal Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	73,807,922
Health Service Card Sale	-	-	-	-	-	-	-	-	-	-	-	-	-	1,212,164
MIS Contribution (Construction of Fish Landing	-	-	-	-	-	-	-	-	-	-	-	-	-	11,304,085
Prior adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	1,132,183
Loan from Others-WDP	-	696,355	-	-	1,898,290	-	-	-	1,450,000	10,775,000	2,949,387	-	-	12,571,253
Juvenil & Pl Sale	-	-	-	-	8,284,980	-	-	-	1,450,000	10,775,000	2,949,387	-	-	1,704,196
Total Receipts	19,615,092,530	3,774,776	262,374	16,765,541	8,284,980	-	10,388,795	7,746,860	19,545,099	35,447,628	12,266,919	726,875	-	1,659,220
<b>Payments:</b>														
Service Charge paid to PKSf	84,103,381	-	-	-	-	-	-	-	-	-	-	-	-	5,600
														219,500
														2,306
														804
														20,480,811
														1,463,703
														15,227,677,499

ATC

Particulars	FY 2023-2024											FY 2022-2023			
	WDP	MHI	CCDA General	Stationery Fund	VCDP (Prawn Hatchery)	PACE	PACE-AF	Enrich Project	DIISP Project	RMTP	RAISE		SEP	SILFRS (LRMP)	Total
Interest on Member's Savings	142,253,789	-	-	-	-	-	-	-	-	-	-	-	-	142,253,789	23,290,446
Bank Loan Interest	100,338,910	-	-	-	-	-	-	-	-	-	-	-	-	100,338,910	60,647,822
Salaries and allowance	396,640,155	1,741,344	-	-	-	-	-	3,770,103	-	-	-	-	-	406,519,653	317,322,021
Training Expenses	257,277	-	-	-	-	-	-	-	-	-	-	-	-	257,277	1,750,601
Traveling and Conveyance	5,131,965	100	-	-	-	-	-	85,200	258,100	-	-	-	-	5,700,314	4,893,955
Office Rent	4,960,925	144,000	-	-	-	-	-	48,000	-	-	-	-	-	5,152,925	4,893,980
Printing & Stationery	6,272,307	55,520	-	433,950	-	-	-	23,922	19,429	-	-	-	-	6,831,256	5,193,998
Gas & Electricity	2,595,885	13,191	-	-	-	-	-	12,000	-	-	-	-	-	2,629,748	1,845,630
Fuel & Maintenance Cost	2,713,487	13,412	-	-	-	-	-	27,604	-	-	-	-	-	2,780,003	1,851,061
Telephone and Postage	1,699,442	3,600	-	-	-	-	-	28,800	-	-	-	-	-	1,763,042	1,794,189
Newspapers & Periodicals	159,537	-	-	-	-	-	-	-	-	-	-	-	-	159,537	49,640
Entertainment	3,151,862	6,755	-	-	-	-	-	9,320	-	-	-	-	-	3,172,432	2,071,752
Repairs & Maintenance	5,897,241	5,150	-	-	-	-	-	31,200	-	-	-	-	-	5,963,131	4,179,160
Bank Charges	3,963,375	1,071	-	10,491	5,425	-	-	4,755	5,816	69,185	4,610	4,208	-	4,075,559	2,630,623
LLPE	151,183,669	-	840	-	-	-	-	-	-	-	-	-	-	151,184,509	-
Meelng Expenses	3,206,774	-	-	-	-	-	-	-	-	-	-	-	-	3,212,774	1,672,263
Registration & Renewal Fees	2,907,067	8,000	-	-	-	-	-	-	-	-	-	-	-	2,915,067	404,273
Audit Fee	500,000	-	-	-	-	-	-	-	-	-	-	-	-	540,000	-
Miscellaneous Expenses	4,046	-	-	-	-	-	-	-	-	-	-	-	-	4,046	16,838
Income Tax	11,583,221	-	-	62,459	21,971	-	-	-	-	-	-	-	4,911	11,674,914	139,009
Legal & Consultancy Fees	1,380,505	-	-	-	-	-	-	-	-	-	-	-	-	1,380,505	396,982
KKT expenses	1,219	-	-	-	-	-	-	-	-	-	-	-	-	1,219	7,747
Fixed Asset Obsoleted	26,051	-	-	-	-	-	-	-	-	-	-	-	-	26,051	-
MHI Expenses	1,000,000	-	-	-	-	-	-	-	-	-	-	-	-	1,000,000	-
Depreciation	8,143,151	-	-	-	-	-	-	-	-	-	-	-	-	8,143,151	-
Service Charge Rebate	16,090,189	-	-	-	-	-	-	-	-	-	-	-	-	16,090,189	35,500
Staff Management Expenses	12,825,420	-	-	-	-	-	-	-	-	-	-	-	-	12,825,420	10,586,707
Scholarship Expenses	732,800	-	-	-	-	-	-	-	-	-	-	-	-	732,800	743,300
Social Responsibility Expenses	2,435,838	-	-	-	-	-	-	-	-	-	-	-	-	2,435,838	2,937,441
IT Expenses	3,151,895	-	-	-	-	-	-	-	-	-	-	-	-	3,151,895	4,037,370
Education Allowance	468,300	-	-	-	-	-	-	-	-	-	-	-	-	468,300	382,900
Advertisement	312,652	-	-	-	-	-	-	-	-	-	-	-	-	312,652	369,939
Cultural & Sports Program Expenses	1,103,114	-	-	-	-	-	-	-	-	-	-	-	-	1,103,114	45,000
Land & Building Tax Expenses	95,075	-	-	-	-	-	-	-	-	-	-	-	-	95,075	-
BD Wash Program Expenses	7,345,430	-	-	-	-	-	-	-	-	-	-	-	-	7,345,430	5,296,178
Write off Loan Collection Incentive	33,526	-	-	-	-	-	-	-	-	-	-	-	-	33,526	-



FY 2023-2024

Particulars	WDP	MHI	CCDA General	Stationary Fund	VCDP (Pravm Hatchery)	PACE	PACE-AF	Enrich Project	DISP Project	RMTP	RAISE	SEP	SRLFRS (LRMP)	Total	FY 2022-2023
Banga Bandhu Scholarship Expenses	387,000	-	-	-	-	-	-	-	-	-	-	-	-	387,000	75,000
Mukhl Judda Smrty/Gourab/Aungbar Exp	445,287	-	-	-	-	-	-	-	-	-	-	-	-	445,287	540,140
RMTP Program Expenses	506,667	-	-	-	-	-	-	-	-	-	-	-	-	506,667	-
SRLFRS Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	617,513
SEP Program Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,086,483
Research Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000
Capital Expenditure	12,564,915	167,980	-	-	-	-	-	-	-	172,049	-	-	-	12,904,944	6,752,445
FDR Investment	2,092,556,848	-	-	15,975,721	-	-	-	-	-	-	-	-	-	2,108,532,569	1,273,840,373
Loan disbursement to Members	12,035,327,291	-	-	-	-	-	1,623,892	-	-	-	-	-	-	12,035,327,291	10,420,018,500
Advance	125,927,544	-	-	6,450	2,000,000	-	-	158,450	-	2,948,143	4,450,882	-	-	137,115,361	30,043,163
Interest Receivables on FDR	3,130,734	-	-	-	-	-	-	-	-	-	-	-	-	3,130,734	-
Loan to Others	156,523,551	-	-	-	-	-	-	-	-	-	-	-	-	156,523,551	18,775,000
Unsettled Staff Advance	7,205,995	-	-	-	-	-	-	-	-	-	-	-	-	7,205,995	5,008,882
Printing Stock	1,853,125	-	-	-	-	-	-	-	-	-	-	-	-	1,853,125	2,811,493
Capital Fund Account	74,125,087	-	-	-	-	-	-	-	-	-	-	-	-	74,125,087	144
Loan Refund to PKSF	913,284,996	-	-	-	-	-	-	-	-	-	-	-	-	913,284,996	749,653,337
LLP	103,972,129	-	-	-	-	-	-	-	-	-	-	-	-	103,972,129	-
Member Savings Refund	1,199,779,763	-	-	-	-	-	-	-	-	-	-	-	-	1,199,779,763	725,456,889
Depreciation Reserve	83,667	-	-	-	-	-	-	-	-	444,600	-	-	-	83,667	13,818
Provision for expenses	24,665,920	341,254	-	-	-	-	355,399	8,023	-	-	-	-	-	25,815,196	-
Provision for Incentive BD wash	127,500	-	-	-	-	-	-	-	-	-	-	-	-	127,500	-
Staff Security Fund	1,116,000	-	-	-	-	-	-	-	-	-	-	-	-	1,116,000	1,170,000
PF & PF Loan Installment	29,674,819	-	-	-	-	-	-	-	-	-	-	-	-	29,674,819	23,021,757
KKT	508,948	-	-	-	-	-	-	-	-	-	-	-	-	508,948	394,209
Risk Fund-Microcredit	57,385,785	-	-	-	-	-	-	-	-	-	-	-	-	57,385,785	2,725,647
Loan Refund to Bank	1,087,068,586	-	-	-	-	-	-	-	-	-	-	-	-	1,087,068,586	486,788,198
Provision For Savings Interest	103,860,448	-	-	-	-	-	-	-	-	-	-	-	-	103,860,448	-
Loan Refund Others Source	256,769	1,000,000	-	-	-	-	3,393,045	1,871,527	-	1,450,000	2,645,000	8,608,301	700,000	19,924,642	52,000,000
Sale of Pass Book & Publication	48,315	-	-	-	-	-	-	-	-	-	-	-	-	48,315	-
Loan Refund to WDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,809,105
Provident Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,345,943
Medicine & Reagent Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	161,320
Project Expenses	-	269,882	-	-	-	-	4,318,222	1,627,491	-	7,281,979	19,363,029	1,537,760	-	32,860,403	28,890,134
Utilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,000
Provision A/C: External Audit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000
Elder People Program Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	971,328
Total Payments	19,017,057,170	3,771,259	840	16,489,071	2,027,396	-	10,321,973	7,706,396	3,920	12,580,116	28,551,397	12,265,545	709,119	19,111,484,202	14,613,306,147
Closing balance	19,152,696	68	-	-	6,257,584	-	-	-	-	-	-	-	-	25,410,348	7,114,301
Cash in hand	578,882,664	3,449	261,534	276,470	-	-	6,822	40,464	636,632	6,964,983	6,896,231	1,374	17,756	593,987,358	607,257,032
Cash at bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Payments	19,615,092,530	3,774,776	262,374	16,765,541	8,284,980	-	10,328,795	7,746,860	639,532	19,545,099	35,447,628	12,266,919	726,875	19,730,881,909	15,227,677,499

The annexed notes from 1 to 21 form an integral part of these financial statements.

*(Signature)*  
 Md. Abdus Samad  
 Executive Director



*(Signature)*  
 Mohammed Ali  
 Deputy Director

*(Signature)*  
 Abdur Rahim Khan (Rubel)  
 President

**Center for Community Development Assistance (CCDA)**  
**Consolidated Statement Of Change in Equity**

As on June 30, 2024

This represents excess/(deficit) of Income over expenditures accumulated up to 30-06-2024

Particulars	Balance as on 30.06.2023	Surplus for the year	Transfer	Prior year / adjustment	Balance as on 30.06.2024
WDP	1,732,237,104	564,990,733	(73,734,119)	(317,165)	2,223,176,553
NFPE	238,514	-	-	-	238,514
MHI	95,037	347,541	-	-	442,578
CCDA-General	(89,029)	(20,928)	-	-	(109,958)
Stationery Fund	5,302,243	485,455	-	-	5,787,698
VCDP	123,567	-	-	-	123,567
VCDP (Prawn Hatchery)	(2,591,562)	1,414,806	-	-	(1,176,756)
PACE	360,990	(150,563)	-	-	210,426
PACE-AF	(10,626,857)	(1,556,592)	-	-	(12,183,449)
Enrich Project	(3,461,354)	(1,581,777)	-	-	(5,043,131)
EGCP in WSS Project	27,000	-	-	-	27,000
AMR	106,980	-	-	-	106,980
DIISP	623,866	11,746	-	-	635,612
SEEM	48,990	-	-	-	48,990
RMTP	3,246,419	-	(3,246,419)	-	-
RAISE	(6,423,555)	(16,131,744)	-	-	(22,555,299)
SEP	(4,728,054)	4,873,809	-	50,130	195,885
SRLFRRS	44,941	(66,329)	-	(59,197)	(80,586)
SIMS	1,028,482	-	-	(1,028,482)	-
Capital Reserve Fund	173,285,498	-	73,734,119	-	247,019,617
<b>Total</b>	<b>1,888,849,219</b>	<b>552,616,156</b>	<b>(3,246,419)</b>	<b>(1,354,714)</b>	<b>2,436,864,242</b>

*M. Ali*  
Mohammad Ali  
Deputy Director

*Md. Abul Samad*  
Md. Abul Samad  
Executive Director

*Abdur Rahim Khan (Rubel)*  
Abdur Rahim Khan (Rubel)  
President

Date: 28 October 2024

Place: Dhaka

**Center for Community Development Assistance (CCDA)**  
**Consolidated Note to the Financial Statements**  
**As at June 30, 2024**

**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 - Rural Microenterprise Project (RMTP)
- CCDA - Recovery and Advancement of Informal Sector Employment (RAISE)
- CCDA - Sustainable Enterprise Project (SEP)
- CCDA - Strengthening Resilience of Livestock Farmers Through Risk Reducing Service (SRLFRRS)
- CCDA - Strengthened & Informative Migration Systems (SIMS)

**2.01 Executive Committee:**

List of executive committee details are given below:

Name	Qualification	Profession	Designation	Address
Abdur Rahim Khan (Rubel)	M.Com	Business	President	2/1 Kalabagan (4th floor) Mirpur Road, Dhaka
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	Treasurer	Eskaton Fantasia, Flat-A13,122-123 New Eskaton Road,Ramna, Dhaka-1217
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	Vill: Adampur, Post: Raipur, Daudkandi,Comilla.
Md.Wali Ullah	S.S.C	Business	Member	Vill: Singula, Post: Raipur, Daudkandi,Comilla.
Shamsunnahar Hussain	H.S.C	Social Workar	Member	Flat-8/C, Samit Hasan Loge, 6/C, segun Bagica, Dhaka-1000.
Nazrul Islam	M.Com	Business	Member	House:3,Road:7,Block:A,Nobodoy Housing Adabor, Dhaka
M.A. Motin	M.A (Bangla)	Service	Member	Vill: Adampur, 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 (IFRS) 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 & SD Act 2012, Income Tax Act 2023 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 recognized 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 recognized 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 reducing balance method at varying rates ranging for 7.5% to 33%. 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 Act 2023, 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.

### 3.03 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.

### 3.04 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.

### 3.05 Date of authorization for issue of the financial statements:

On 28 October 2024 the Board of Directors reviewed the financial statements and authorized for issuance of the same.

### 3.06 Directors' responsibility statement:

The Board of Directors of CENTRE FOR COMMUNITY DEVELOPMENT ASSISTANCE (CCDA) takes the responsibility for the preparation and fair presentation of the financial statements.

Notes	Particulars	2023-2024 Amount (Tlc)	2022-2023 Amount (Tlc)
4.00	<b>Property, Plant and Equipment</b>		
	<b>Cost:</b>		
	Balance as on 01 July, 2023	180,504,136	174,055,875
	Add: Addition during the year	10,633,319	6,727,015
		<u>191,137,455</u>	<u>180,782,890</u>
	Less: Disposal during the year	109,718	278,754
	Balance as on 30 June, 2024	<u>191,027,737</u>	<u>180,504,136</u>
	<b>Depreciation:</b>		
	Balance as on 01 July, 2023	47,585,579	41,061,369
	Add: Charged during the year	8,348,150	6,756,387
	Less: Disposal during the year	83,667	232,177
	Balance as on 30 June, 2024	<u>55,850,062</u>	<u>47,585,579</u>
	<b>Written Down Value 30 June,2024</b>	<u><u>135,177,675</u></u>	<u><u>132,918,557</u></u>
	<i>Details have been shown at Fixed Asset Schedule-A.</i>		
5.00	<b>Intangible Assets</b>		
	<b>Cost:</b>		
	Balance as on 01 July, 2023	2,937,000	2,817,000
	Add: Addition during the year	2,100,000	120,000
		<u>5,037,001</u>	<u>2,937,000</u>
	Less: Disposal during the year	-	-
	Balance as on 30 June, 2024	<u>5,037,001</u>	<u>2,937,000</u>
	<b>Depreciation:</b>		
	Balance as on 01 July, 2023	1,548,983	885,034
	Add: Charged during the year	869,009	663,949
	Less: Disposal during the year	-	-
	Balance as on 30 June, 2024	<u>2,417,992</u>	<u>1,548,983</u>
	<b>Written Down Value 30 June, 2024</b>	<u><u>2,619,009</u></u>	<u><u>1,388,017</u></u>
	<i>Details have been shown Annexure-1</i>		
6.00	<b>Short Term Investment</b>		
	Balance as on 01 July, 2023	398,222,525	318,827,603
	Add: Investment during the year	2,108,532,569	1,273,840,373
	Add: Adjustment with income Tax	-	-
		<u>2,506,755,095</u>	<u>1,592,667,976</u>
	Less: Encashment during the yar	(1,692,538,267)	(1,194,445,451)
	Balance as on 30 June, 2024	<u><u>814,216,828</u></u>	<u><u>398,222,525</u></u>



Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
	<b>Component wise Investment are given below:</b>		
	Group Savings Fund	551,291,141	215,678,129
	Capital Reserve Fund	258,826,662	178,702,989
	Stationery Fund	4,099,025	3,841,406
		<u>814,216,828</u>	<u>398,222,524</u>
	<b>Details are given in Fixed Deposit Schedule-B .</b>		
7.00	<b>Accounts receivable</b>		
	Balance as on 01 July, 2023	1,345,690	254,908
	Add: Made during the year	5,084,830	1,345,690
		<u>6,430,520</u>	<u>1,600,598</u>
	Less: Realized during the year	(1,345,690)	(254,908)
	Balance as on 30 June, 2024	<u>5,084,830</u>	<u>1,345,690</u>
8.00	<b>Loan to Members:</b>		
	Balance as on 01 July, 2023	5,841,507,092	4,536,272,972
	Add: Loan Disbursed during the year	12,035,327,290	10,773,648,616
		<u>17,876,834,382</u>	<u>15,309,921,587</u>
	Add: Addition during the year	-	(1,815)
	Less: Realized during the year	(11,243,858,474)	(9,468,412,680)
	Balance as on 30 June, 2024	<u>6,632,975,909</u>	<u>5,841,507,092</u>
9.00	<b>Advance, Deposits &amp; Prepayments:</b>		
	Balance as on 01 July, 2023	15,529,134	11,905,849
	Add: Paid during the year	130,987,312	30,396,364
	Add: Adjustment with Income Tax	(0)	-
		<u>146,516,446</u>	<u>42,302,213</u>
	Less : Realized during the year	103,077,397	26,773,079
		<u>-</u>	<u>-</u>
	Balance as on 30 June, 2024	<u>43,439,049</u>	<u>15,529,134</u>
	<b>Details of Advance, Deposits &amp; Prepayment:</b>		
	Advance Others-WDP	40,898,668	15,100,378
	Advance Others-PACE AF	280,000	280,000
	Advance Others-VCDP (Prawn Hatcher)	2,000,000	-
	Advance Others-MHI	111,625	-
	Advance Others-PACE	148,756	148,756
	Balance as on 30 June, 2024	<u>43,439,049</u>	<u>15,529,134</u>



Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
10.00	<b>Others Loan (Short Term)</b>		
	Gratuity Fund	-	97,240
	Staff Security Fund	-	7,284
	Karmi Kalyan Tahabil	-	248,747
	<b>Balance as on 30 June, 2024</b>	<b>-</b>	<b>353,271</b>

Particulars	Opening Balance	Payment	Collection	Receivable from Project	Project liabilities to CCDA	Balance
1. VCDP (Prawn Hatchery)	16,324,535	-	-	16,324,535	16,324,535	-
2. PACE	383,501	-	383,501	-	-	-
3. PACE-AF	11,108,952	4,748,000	3,009,544	12,847,408	12,847,408	-
4. Enrich Project	3,470,000	5,350,000	1,871,527	6,948,473	6,948,473	-
5. SEP	5,664,914	2,920,000	8,584,914	-	-	-
6. SRLFRS/LRMP	1,000,000	-	700,000	300,000	300,000	-
7. MHI Project	1,038,700	696,355	1,000,000	735,055	735,055	-
8. Agrosor Raise	5,950,000	91,075,000	82,500,000	14,525,000	14,525,000	-
<b>Total</b>	<b>44,940,602</b>	<b>104,789,355</b>	<b>98,049,486</b>	<b>51,680,471</b>	<b>51,680,471</b>	<b>-</b>

11.00	<b>Unsettled Staff Advance:</b>		
	Balance as on 01 July, 2023	9,095,197	4,764,553
	Add: Paid during the year	7,205,995	5,008,882
		<b>16,301,193</b>	<b>9,773,435</b>
	Less : Realized during the year	1,116,576	678,238
	<b>Balance as on 30 June, 2024</b>	<b>15,184,617</b>	<b>9,095,197</b>

12.00	<b>Stock and Stores:</b>		
	Balance as on 01 July, 2023	3,369,927	1,097,668
	Add: Purchase during the year	2,481,645	4,182,524
		<b>5,851,572</b>	<b>5,280,192</b>
	Less: Consumed/Sales during the year	2,289,669	1,910,265
	Less: Adjustment during the year	-	-
	<b>Balance as on 30 June, 2024</b>	<b>3,561,903</b>	<b>3,369,927</b>

Details of Inventories-Printing:	CCDA-WDP	Stationary Fund	June 30, 2024	June 30, 2023
Balance as on 01 July, 2023	1,998,896	1,371,031	3,369,927	1,097,668
Add: Received during the year	1,853,125	628,520	2,481,645	4,182,524
	<b>3,852,021</b>	<b>1,999,551</b>	<b>5,851,572</b>	<b>5,280,192</b>
Less: Consumed during the year	(1,632,229)	(657,440)	(2,289,669)	(1,910,265)
<b>Balance as on 30 June, 2024</b>	<b>2,219,792</b>	<b>1,342,111</b>	<b>3,561,903</b>	<b>3,369,927</b>

Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
13.00	<b>Cash &amp; cash equivalents:</b>		
	Cash at hand	19,152,765	607,257,052
	Cash at Bank	600,244,943	7,114,301
	<b>Total</b>	<b>619,397,708</b>	<b>614,371,353</b>
14.00	<b>Capital Fund:</b>		
	Balance as on 01 July, 2023	1,888,849,219	1,467,048,928
	Add: Surplus for the year	552,616,156	416,530,880
	Add: Prior adjustment	73,803	5,269,411
		<b>2,441,539,178</b>	<b>1,888,849,219</b>
	Less: Transfer to Others Payable-Short Term	(3,246,419)	-
	Add/Less: Prior adjustment	(1,428,517)	-
	<b>Balance as on 30 June, 2024</b>	<b>2,436,864,242</b>	<b>1,888,849,219</b>
	<i>Details have been shown at Capital Fund Schedule-C.</i>		
15.00	<b>Loan from PKSf</b>		
	Balance as on 01 July, 2023	1,267,746,657	1,001,799,994
	Add: Received during the year	1,205,650,000	1,015,600,000
		<b>2,473,396,657</b>	<b>2,017,399,994</b>
	Less: Refund during the year	913,284,996	749,653,337
	<b>Balance as on 30 June, 2024</b>	<b>1,560,111,661</b>	<b>1,267,746,657</b>
	<b>Loan from PKSf</b>		
15.01	Loan from PKSf (Long term portion)	746,133,326	638,761,657
15.02	Loan from PKSf-Payable within a year	813,978,335	628,985,000
		<b>1,560,111,661</b>	<b>1,267,746,657</b>

Notas	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
16.00	<b>Loan From Commercial Bank</b>		
	Balance as on 01 July, 2023	1,102,126,211	460,629,379
	Add: Received during the year	913,312,606	1,136,000,000
		<u>2,015,438,817</u>	<u>1,596,629,379</u>
	Less: Refund during the year	1,087,068,586	494,503,168
	Balance as on 30 June, 2024	<u>928,370,231</u>	<u>1,102,126,211</u>
	Details of Loan from Commercial bank are as follows:		
16.01	Loan from Commercial bank (Long term portion)	137,695,059	681,963,306
16.02	Loan from Commercial bank (Short Term Portion)	790,675,172	420,162,905
	Balance as on 30 June, 2024	<u>928,370,231</u>	<u>1,102,126,211</u>

Notes: Interest expenses against Loans from several Banks amounting to Tk. 35,730,934 did not accrue in the Financial Statements in this Year. These expenses will be accrued in the FY 2024-2025

Particular banks	Interest Expense
NRBC Bank PLC	21,989,618
Trust Bank PLC	3,261,073
South Bank PLC	2,299,332
FSIBL	835,610
One Bank PLC	2,480,378
Sonali Bank PLC	4,864,923
<b>Total</b>	<b>35,730,934</b>

17.00	<b>Risk Fund:</b>		
	Risk Fund-Beef Fattening (Note: 15.01)	20,381,858	15,891,030
	Risk Fund-Micro Credit (Note: 15.02)	337,137,054	277,143,032
	Risk Fund-Beef Fattening (Note: 15.01)	16,604,314	14,151,554
	Balance as on 30 June, 2024	<u>374,123,226</u>	<u>307,185,616</u>
17.01	<b>Risk Fund-Beef Fattening:</b>		
	Balance as on 01 July, 2023	15,891,030	11,616,420
	Add: Made during the year	5,281,250	5,786,410
		<u>21,172,280</u>	<u>17,402,830</u>
	Less: Paid during the year	(790,422)	(1,511,800)
	Balance as on 30 June, 2024	<u>20,381,858</u>	<u>15,891,030</u>
17.02	<b>Risk Fund-Micro Credit:</b>		
	Balance as on 01 July, 2023	277,143,032	219,429,422
	Add: Made during the year	116,285,385	106,269,450
		<u>393,428,417</u>	<u>325,698,872</u>
	Less: Paid during the year	(56,291,363)	(48,555,840)
	Balance as on 30 June, 2024	<u>337,137,054</u>	<u>277,143,032</u>



Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
17.03	<b>Risk Fund-SRLFRRS</b>		
	Balance as on 01 July, 2023	14,151,554	9,783,197
	Add: Made during the year	2,752,760	4,642,857
		<u>16,904,314</u>	<u>14,426,054</u>
	Less: Paid during the year	(300,000)	(274,500)
	Balance as on 30 June, 2024	<u>16,604,314</u>	<u>14,151,554</u>
18.00	<b>Others Payable-Short Term</b>		
	Balance as on 01 July, 2023	706,769	52,259,769
	Add: Received during the year	67,575,013	447,000
	Add: Transfer received from Capital fund	3,246,419	-
	Add: Transfer received from Provision for Expenses	1,132,182	-
	Add: Reimbursement received during the year	4,662,221	-
	Add: Grant Received from CCDA	528,716	-
		<u>77,851,320</u>	<u>52,706,769</u>
	Less: Refund during the year	32,329,036	52,000,000
	Less: Expenses adjust during the year	7,604,035	-
	Balance as on 30 June, 2024	<u>37,918,249</u>	<u>706,769</u>
	Details are given below:		
	Staff Security Fund	-	176,000
	Karmi Kalyan Thabil	88	85,769
	Provident Fund	3,528	-
	Incentive BD Wash [8603]	21,317,500	-
	Project received from (VCDP (Prawn Hatchery))	375,000	-
	Project received from (RMTP)	10,000,000	-
	Project Grand Advance from PKSf (RAISE)	10,388,813	445,000
	Balance as on 30 June, 2024	<u>42,084,929</u>	<u>706,769</u>
	Notes: Gratuity payable amounting to BDT 34,69,870 not recorded in the FY 2023-2024, but this payable amount has already been paid off in the next FY 2024-2025		
19.00	<b>Members Savings Deposit:</b>		
	Balance as on 01 July, 2023	2,110,053,295	1,686,874,620
	Add: Collection during the year	1,632,901,937	1,346,005,401
	Add: Interest credited during the year	-	105,600,332
		<u>3,742,955,232</u>	<u>3,138,480,353</u>
	Less: Refund during the year	1,199,779,763	1,028,427,058
	Balance as on 30 June, 2024	<u>2,543,175,469</u>	<u>2,110,053,295</u>



Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
20.00	<b>Loan Loss Provision (LLP):</b>		
	Balance as on 01 July, 2023	319,583,793	149,273,746
	Add: Provision made during the year	151,183,669	191,882,117
		<u>470,767,462</u>	<u>341,155,863</u>
	Less: Adjustment with Capital Fund	5,735,494	-
	Less: Write off	98,236,635	21,572,070
	Balance as on 30 June, 2024	<u><u>366,795,333</u></u>	<u><u>319,583,793</u></u>
21.00	<b>Provision for Expenses:</b>		
	Balance as on 01 July, 2023	21,849,205	25,783,780
	Add: Made during the year	29,447,420	36,649,552
	Add: Adjustment during the year	-	-
		<u>51,296,625</u>	<u>62,433,332</u>
	Less: Paid during the year	25,815,196	40,584,127
	Less: Transfer to Others Payable-Short Term	1,132,182	-
	Less: Prior Adjustment with fund account	50,130	-
	Balance as on 30 June, 2024	<u><u>24,299,117</u></u>	<u><u>21,849,205</u></u>

Notes	Particulars	2023-2024 Amount (Tk.)	2022-2023 Amount (Tk.)
	<b>Details are given below:</b>		
	Audit Fees	500,000	400,000
	Postage & Telephone Bill	-	263
	Gas & Water Bill	7,234	(1,451)
	Income Tax	13,692,181	4,804,049
	News Paper Bill	504	672
	Meal Subsidy	3,360	-
	Office Rent & Dormitory Income	-	(120,000)
	Office Rent	116,575	73,800
	Salary Allowance	643,047	(3,600)
	Repair & Maintenance	42,609	75,105
	Electricity	2,430	-
	Traveling & Conveyance Exp.	4,405	44,324
	Water Bill	-	10,000
	Registration & Renewal Fee	2,539,542	2,095,601
	Education Allowance-Staff	-	3,600
	Education Scholarship(PKSF)	108,000	24,000
	Incentive received from PKSF,BD Rural WASH for HCD.	485,000	12,445,000
	IT Expenses	225	-
	Legal & Consultancy Fee	27,777	-
	Mukti Judda Smrity Gourab Aungkar Exp	457	-
	Printing & Stationary Exp.	14,987	-
	Project Expenses (SEP)	-	-
	Project Expenses (Enrich)	56,500	54,000
	Project Expenses (PACE)	200,000	200,000
	Project Expenses (PACE-AF)	6,364	54,854
	Project Expenses (RMTP)	1,265,000	444,600
	Project Expenses Advance (RAISE)	4,537,715	1,132,183
	Project Expenses SRLFRS(LRMP)	20,000	20,000
	Project Fund Expenses (MHI)	25,205	92,205
	<b>Balance as on 30 June, 2024</b>	<b>24,299,117</b>	<b>21,849,205</b>



Center for Community Development Assistance (CCDA)

Consolidated Fixed Assets Schedule

As at June 30, 2024

Tangible Assets

Schedule-A

Sl. No.	Particulars	COST			Balance as on 30.06.2024	% of net WDP	DEPRECIATION			Balance as on 30.06.2024	Written down value as at 30.06.2024
		Balance as on 01.07.2023	Addition during the year	Disposal during the year			Charged during the year	Disposal during the year	Balance as on 01.07.2023		
<b>WDP</b>											
1	Furniture & Fixtures	14,826,455	2,561,757	46,628	17,341,584	10%	6,013,200	994,292	33,446	6,974,046	10,367,538
2	Equipment	10,722,187	1,018,725	63,090	11,677,822	10%	3,642,050	784,364	50,221	4,376,193	7,301,629
3	Computer	6,577,323	2,182,408	-	8,759,731	30%	3,997,148	1,144,877	-	5,142,025	3,617,706
4	Photocopier	215,000	-	-	215,000	10%	65,851	14,915	-	80,766	134,234
5	Vehicles	9,100,000	4,337,000	-	13,437,000	20%	5,272,474	1,199,205	-	6,471,679	6,965,321
6	Building	47,254,359	-	-	47,254,359	10%	15,892,549	3,136,489	-	19,029,038	28,225,321
7	Land	68,479,779	365,025	-	68,844,804	-	-	-	-	-	68,844,804
	<b>Total</b>	<b>157,175,103</b>	<b>10,464,915</b>	<b>109,718</b>	<b>167,530,300</b>		<b>34,883,272</b>	<b>7,274,142</b>	<b>83,667</b>	<b>42,073,747</b>	<b>125,456,553</b>

Intangible Assets

As at June 30, 2024

Sl. No.	Particular	Cost			Balance as on 30.06.2024	% of net WDP	Depreciation			Balance as on 30.06.2024	Written down value as at 30.06.2024
		Balance as on 01.07.2023	Addition during the year	Less (Disposal/Write-off)			Charged during the year	Less (Disposal/Write-off)			
08	Software (Micrfin-360)	2,937,000	2,100,000	-	5,037,000	50%	1,548,983	869,009	-	2,417,992	2,619,008
	<b>Total as on 30 Jun 2024</b>	<b>2,937,000</b>	<b>2,100,000</b>	<b>-</b>	<b>5,037,000</b>		<b>1,548,983</b>	<b>869,009</b>	<b>-</b>	<b>2,417,992</b>	<b>2,619,008</b>
	<b>Total as on 30 Jun 2023</b>	<b>2,817,000</b>	<b>120,000</b>	<b>-</b>	<b>2,937,000</b>		<b>885,034</b>	<b>663,949</b>	<b>-</b>	<b>1,548,983</b>	<b>1,388,017</b>



**CCDA-General**

8	Land	35,000	-	-	-	35,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,000	
9	Building	197,631	-	-	-	197,631	-	-	-	-	-	-	-	-	-	-	-	-	-	-	197,565	66
10	Furniture & Fixture	395,363	-	-	-	395,363	-	-	-	-	-	-	-	-	-	-	-	-	-	-	364,873	30,490
11	Construction/Maintenance & Extension	122,675	-	-	-	122,675	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121,890	785
12	Computer	43,000	-	-	-	43,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,860	140
13	Equipment	498,706	-	-	-	498,706	-	-	-	-	-	-	-	-	-	-	-	-	-	-	470,439	28,267
14	Clinical Equipment	52,842	-	-	-	52,842	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51,841	1,001
15	Bi-cycle	17,500	-	-	-	17,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,424	76
16	Motor-Cycle	170,000	-	-	-	170,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168,446	1,554
	<b>Total</b>	<b>1,532,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,532,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,435,337</b>	<b>97,380</b>

**MMI :**

17	Furniture	36,815	-	-	-	36,815	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,321	16,494
18	Equipment	2,117,686	-	-	-	2,117,686	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,102,916	1,071,125
19	Computer	20,000	-	-	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,923	77
	<b>Total</b>	<b>2,174,501</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,230,856</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,143,160</b>	<b>1,087,636</b>

**CCDA-General (VCDP-Prawn Culture Extension)**

24	Furniture	20,000	-	-	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000	-
25	Motor Cycle	224,900	-	-	-	224,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	203,954	20,946
26	Bicycle	5,000	-	-	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-
27	Water Purifying Machine	140,400	-	-	-	140,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	135,264	5,136
	<b>Total</b>	<b>390,300</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>390,300</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>364,218</b>	<b>26,082</b>

**VCDP (Prawn Hatchery)**

28	Hatchery Building & Other	15,013,146	-	-	-	15,013,146	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,197,101	6,816,045
29	Furniture	90,000	-	-	-	90,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66,364	23,636
30	Equipment	1,559,350	-	-	-	1,559,350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,133,835	425,515
	<b>Total</b>	<b>16,662,496</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,662,496</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,397,301</b>	<b>7,265,195</b>



**PACE (Promoting Agricultural Commercialization And Enterprises)**

31	Motor- Cycle	238,144	-	-	238,144	20%	140,600	19,509	-	160,108	78,036
32	Computer	73,900	-	-	73,900	30%	56,600	5,190	-	61,790	12,110
33	Printer	8,500	-	-	8,500	30%	6,510	597	-	7,107	1,393
34	Scanner	5,200	-	-	5,200	30%	3,983	365	-	4,348	852
35	Shallow Machin	11,800	-	-	11,800	30%	9,038	829	-	9,866	1,934
36	Fan	11,000	-	-	11,000	30%	8,425	772	-	9,198	1,802
37	Gas Stove & Cylinder	4,990	-	-	4,990	30%	3,792	359	-	4,152	838
38	Camara Microscope	161,820	-	-	161,820	30%	103,213	17,582	-	120,795	41,025
39	Wall placement	457,651	-	-	457,651	7.50%	122,607	25,128	-	147,736	309,915
40	Furniture	23,000	-	-	23,000	10%	7,910	1,509	-	9,419	13,581
41	Camara DSLR	66,192	-	-	66,192	30%	32,715	10,043	-	42,758	23,434
42	Camara CCTV	346,436	-	-	346,436	30%	171,226	52,563	-	223,789	122,647
43	Multimedia Projector	106,219	-	-	106,219	30%	52,499	16,116	-	68,615	37,604
	<b>Total</b>	<b>1,514,852</b>	<b>-</b>	<b>-</b>	<b>1,514,852</b>	<b>-</b>	<b>719,117</b>	<b>150,563</b>	<b>-</b>	<b>869,680</b>	<b>645,172</b>

**CCDA-General (EGCSP in WSS Project)**

44	Computer	-	-	-	-	30%	-	-	-	-	-
45	Fan	2,940	-	-	2,940	10%	2,040	90	-	2,130	810
46	Table	18,132	-	-	18,132	10%	12,581	555	-	13,136	4,996
47	Chair	8,000	-	-	8,000	10%	5,551	245	-	5,796	2,204
48	Vehicle	29,120	-	-	29,120	20%	25,211	782	-	25,993	3,127
	<b>Total</b>	<b>58,192</b>	<b>-</b>	<b>-</b>	<b>58,192</b>	<b>-</b>	<b>45,383</b>	<b>1,672</b>	<b>-</b>	<b>47,055</b>	<b>11,137</b>

**CCDA-General (AMIR-Asserting Migrant Rights)**

49	Computer & Accessories	111,535	-	-	111,535	30%	104,187	2,204	-	106,391	5,144
50	Furniture	17,400	-	-	17,400	10%	10,310	709	-	11,019	6,381
51	Equipment	5,651	-	-	5,651	10%	3,489	216	-	3,705	1,946
	<b>Total</b>	<b>134,586</b>	<b>-</b>	<b>-</b>	<b>134,586</b>	<b>-</b>	<b>117,987</b>	<b>3,130</b>	<b>-</b>	<b>124,116</b>	<b>13,470</b>



**CCDA- General SEEM (Social Economic Exclusion & Migration)**

52	Laptop & Accessories	36,395	-	-	36,395	30%	27,657	2,621	-	30,278	6,117
53	Printer	8,900	-	-	8,900	30%	6,763	641	-	7,404	1,496
54	Almira	12,000	-	-	12,000	20%	7,085	983	-	8,068	3,932
55	Table	15,000	-	-	15,000	10%	5,159	984	-	6,143	8,857
56	Chair	5,600	-	-	5,600	10%	1,926	367	-	2,294	3,306
57	Fan	3,000	-	-	3,000	10%	1,032	197	-	1,229	1,771
<b>Total</b>		<b>80,895</b>	<b>-</b>	<b>-</b>	<b>80,895</b>	<b>-</b>	<b>49,621</b>	<b>5,794</b>	<b>-</b>	<b>55,415</b>	<b>25,480</b>

**CCDA-SEP(Sustainable Enterprise Project)**

58	Computer & Accessorie	203,347	-	-	203,347	30%	101,177	30,651	-	131,828	71,519
59	Printer & Scanner	17,400	-	-	17,400	30%	11,432	1,790	-	13,222	4,178
60	Camara	41,000	-	-	41,000	30%	26,937	4,219	-	31,156	9,844
61	Furniture	115,000	-	-	115,000	10%	21,850	9,315	-	31,165	83,835
62	Tab	42,246	-	-	42,246	30%	6,337	10,773	-	17,110	25,136
<b>Total</b>		<b>418,993</b>	<b>-</b>	<b>-</b>	<b>418,993</b>	<b>-</b>	<b>167,733</b>	<b>56,748</b>	<b>-</b>	<b>224,481</b>	<b>194,512</b>

**CCDA-SRLFRS (LRMP)**

63	Computer & Accessorie	149,000	-	-	149,000	30%	3,725	43,583	-	47,308	101,693
64	Equipment	60,000	(60,000)	-	-	10%	-	-	-	-	-
65	Vehicle (Motorcycle)	152,500	-	-	152,500	20%	2,542	29,992	-	32,533	119,967
<b>Total</b>		<b>361,500</b>	<b>(60,000)</b>	<b>-</b>	<b>301,500</b>		<b>6,267</b>	<b>73,574</b>	<b>-</b>	<b>79,841</b>	<b>221,659</b>

**Rural Microenterprise Project (RMTP)**

1	Computer & Accessorie	-	54,145	-	54,145	30%	-	12,183	-	12,183	41,962
2	Printer & Scanner	-	19,338	-	19,338	30%	-	4,351	-	4,351	14,987
3	Photocopier	-	50,498	-	50,498	30%	-	11,362	-	11,362	39,136
4	Projector	-	48,068	-	48,068	30%	-	10,815	-	10,815	37,253
<b>Total</b>		<b>-</b>	<b>172,049</b>	<b>-</b>	<b>172,049</b>	<b>-</b>	<b>-</b>	<b>38,711</b>	<b>-</b>	<b>38,711</b>	<b>133,338</b>

<b>Grand Total as on 30 Jun 2024</b>	<b>180,504,136</b>	<b>10,633,319</b>	<b>109,718</b>	<b>191,027,737</b>	<b>47,585,579</b>	<b>8,348,150</b>	<b>83,667</b>	<b>55,850,062</b>	<b>135,177,674</b>
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<b>Grand Total as on 30 Jun 2023</b>	<b>174,055,875</b>	<b>6,727,015</b>	<b>278,754</b>	<b>180,504,136</b>	<b>41,061,369</b>	<b>6,756,387</b>	<b>232,177</b>	<b>47,585,579</b>	<b>132,918,557</b>
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# CENTRE FOR COMMUNITY DEVELOPMENT ASSISTANCE (CCDA)

## WOMEN DEVELOPMENT PROGRAM

### Fixed Deposit Schedule

As at June 30, 2024

Name of the Bank/Institution	Branch	FY 2023-2024			FY 2022-2023	
		FDR No.	FDR Amount	Interest Receivable	FDR Amount	Interest Receivable

**Savings Fund FDR**

BRAC Bank PLC	Dhanmondi-27	3022419120013	5,534,805	93,477	5,193,684	44,861
BRAC Bank PLC	Dhanmondi-27	3022419120014	11,112,631	199,410	10,404,695	92,676
BRAC Bank PLC	Dhanmondi-27	3022419120011	11,311,184	41,867	10,555,559	11,278
BRAC Bank PLC	Dhanmondi-27	3022419120012	11,311,184	41,867	10,555,560	11,278
BRAC Bank PLC	Dhanmondi-27	3022419120018	5,349,044	21,322	5,000,000	6,433
BRAC Bank PLC	Dhanmondi-27	3022419120017	5,349,044	21,322	5,000,000	6,433
BRAC Bank PLC	Dhanmondi-27	3022419120016	5,349,044	21,322	5,000,000	6,433
BRAC Bank PLC	Dhanmondi-27	3022419120015	5,349,044	21,322	5,000,000	6,433
BRAC Bank PLC	Dhanmondi-27	3022419120019	2,631,601	29,606	-	-
BRAC Bank PLC	Banani-11	3022419120020	5,269,034	18,442	-	-
BRAC Bank PLC	Banani-11	3022419120021	5,269,034	18,442	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120022	5,000,000	88,264	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120023	5,000,000	88,264	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120024	5,000,000	88,264	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120025	5,000,000	88,264	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120040	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120041	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120042	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120043	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120044	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120045	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120046	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120047	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120048	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120049	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120050	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120051	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120052	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120053	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120054	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120055	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120056	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120057	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120058	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120059	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120060	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120061	5,000,000	5,694	-	-



Name of the Bank/Institution	Branch	FY 2023-2024			FY 2022-2023	
		FDR No.	FDR Amount	Interest Receivable	FDR Amount	Interest Receivable
BRAC Bank PLC	Dhanmondi-27	3022419120062	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120063	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120064	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120065	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120066	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120067	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120068	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120069	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120070	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120071	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120072	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120073	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120074	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120075	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120076	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120077	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120078	5,000,000	5,694	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120079	5,000,000	5,694	-	-
FSIBL	Dhanmondi	029024300001144	8,184,151	120,944	7,717,690	108,459
FSIBL	Dhanmondi	029024300001145	2,723,836	40,252	2,570,533	35,691
Janata Bank PLC	Banani	0100233894987	2,213,326	492	2,095,669	560
Janata Bank PLC	Banani	0100245304905	5,288,536	9,402	5,000,000	7,183
Janata Bank PLC	Banani	0100245306771	5,288,536	9,402	5,000,000	7,183
Janata Bank PLC	Banani	0100245302597	5,288,536	9,402	5,000,000	4,490
NRBC Bank PLC	Mirpur Br.	012970300000081	4,078,115	41,631	3,847,175	26,524
NRBC Bank PLC	Mirpur Br.	012970300000313	7,091,235	6,894	6,684,216	4,311
NRBC Bank PLC	Mirpur Br.	012947300000303	6,003,344	7,894	5,753,344	7,174
NRBC Bank PLC	Mirpur Br.	012970300001284	3,171,579	56,912	3,000,000	37,375
NRBC Bank PLC	Mirpur Br.	012970300001285	3,171,579	56,912	3,000,000	37,375
NRBC Bank PLC	Mirpur Br.	012970300001286	1,901,710	34,125	1,800,000	22,165
NRBC Bank PLC	Mirpur Br.	012970300000747	16,877,020	213,307	15,923,806	132,389
NRBC Bank PLC	Mirpur Br.	0129-70300000907	11,145,197	2,709	10,580,443	3,355
NRBC Bank PLC	Mirpur Br.	012970300001347	5,311,539	10,328	5,000,000	7,183
NRBC Bank PLC	Mirpur Br.	012970300001348	5,311,539	10,328	5,000,000	7,183
NRBC Bank PLC	Mirpur Br.	01970300001764	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001765	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001766	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001767	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001768	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001769	5,000,000	6,111	-	-
NRBC Bank PLC	Mirpur Br.	01970300001775	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001776	5,000,000	-	-	-

Name of the Bank/Institution	Branch	FY 2023-2024			FY 2022-2023	
		FDR No.	FDR Amount	Interest Receivable	FDR Amount	Interest Receivable
NRBC Bank PLC	Mirpur Br.	01970300001777	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001778	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001779	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001780	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001781	5,000,000	-	-	-
NRBC Bank PLC	Mirpur Br.	01970300001782	5,000,000	-	-	-
One Bank PLC	Shantinagar Br	1004120000189	5,399,697	48,747	5,136,032	29,746
One Bank PLC	Shantinagar Br	1004120000203	5,399,697	48,747	5,127,806	29,698
Southeast Bank PLC	Bongshal, Dhaka	000724300142006	5,592,434	8,699	5,371,968	3,173
Southeast Bank PLC	Bongshal, Dhaka	000724300142065	2,133,910	12,596	2,066,847	9,918
Southeast Bank PLC	Bongshal, Dhaka	000724300142196	5,291,973	16,464	5,000,000	14,867
Southeast Bank PLC	New Elephant Road	001924300016717	5,347,616	12,701	5,000,000	8,363
Southeast Bank PLC	Agargaon Br.	002024400005574	5,000,000	80,208	-	-
Southeast Bank PLC	Agargaon Br.	002024400005575	5,000,000	80,208	-	-
Southeast Bank PLC	Agargaon Br.	002024400005576	5,000,000	80,208	-	-
Southeast Bank PLC	Agargaon Br.	002024400005577	5,000,000	80,208	-	-
Trust Bank Ltd.	Kakrail Br.	00890330004155	11,078,399	19,387	10,512,323	11,451
Trust Bank Ltd.	Kakrail Br.	70170331236824	7,873,205	70,859	7,630,225	30,452
UCB Ltd.	Bijoy nagar	1071402000000255	5,238,993	24,558	5,075,277	21,036
UCB Ltd.	Bijoy nagar	1071402000000266	5,238,993	24,558	5,075,277	21,036
UCB Ltd.	Bijoy nagar	1071453000000067	5,262,454	17,395	5,000,000	5,933
UCB Ltd.	Bijoy nagar	1071453000000056	5,274,171	17,434	5,000,000	5,933
UCB Ltd.	Bijoy nagar	1071453000000045	5,274,171	17,434	5,000,000	5,933
<b>Sub- Total</b>			<b>551,291,140</b>	<b>2,437,244</b>	<b>215,678,129</b>	<b>831,968</b>

#### Capital Reserve Fund FDR

BRAC Bank PLC	Dhanmondi-27	3022419120026	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120027	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120028	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120029	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120030	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120031	5,000,000	37,014	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120032	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120033	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120034	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120035	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120036	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120037	5,000,000	25,625	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120038	5,000,000	8,542	-	-
BRAC Bank PLC	Dhanmondi-27	3022419120039	5,000,000	8,542	-	-
Jamuna Bank PLC	Gulshan Br	2301000066459	8,723,175	9,692	8,165,703	3,233

Name of the Bank/Institution	Branch	FY 2023-2024			FY 2022-2023	
		FDR No.	FDR Amount	Interest Receivable	FDR Amount	Interest Receivable
Jamuna Bank PLC	Gulshan Br	2301001037916	5,345,808	13,365	5,000,000	7,433
Jamuna Bank PLC	Gulshan Br	2301001037927	5,345,809	13,365	5,000,000	7,433
Janata Bank PLC	Banani	0100233891317	19,919,943	4,427	18,861,021	5,103
Mutual Trust Bank	Bashundhara Branch	1306010604837	5,281,783	11,737	5,000,000	6,933
Mutual Trust Bank	Bashundhara Branch	1306010604846	5,237,822	6,984	5,000,000	6,933
NCC Bank PLC	Dilkusha	0028-0330040636	11,211,734	2,803	10,381,920	1,53,022
NRBC Bank PLC	Mirpur Br.	012970300000191	3,863,158	15,023	3,642,752	9,338
NRBC Bank PLC	Mirpur Br.	012947300000305	6,003,344	7,894	5,753,344	8,339
NRBC Bank PLC	Mirpur Br.	012947300000306	9,005,016	11,842	8,630,016	12,546
NRBC Bank PLC	Dhanmondi Br.	011147300000539	5,998,669	7,888	5,748,669	8,332
One Bank PLC	Shantinagar Br	1004120000167	11,066,843	2,229	10,359,383	140,638
SBAC Bank Ltd.	Dhanmondi Br.	0015242017011	5,546,127	4,622	5,161,407	2,975
Sonali Bank PLC	Dhanmondi Corp	4415605001543	53,748,970	108,244	51,090,884	69,833
Southeast Bank PLC	Bangshal	000724300142079	10,802,052	2,400	10,395,567	2,646
Southeast Bank PLC	Kamrangirchar Br.	007524300001216	5,324,005	10,648	5,000,000	8,363
Southeast Bank PLC	Kamrangirchar Br.	007524300001217	5,324,005	10,648	5,000,000	8,363
Trust Bank Ltd	Kakrail Br.	00890330004164	11,078,399	19,387	10,512,323	13,817
<b>Sub- Total</b>			<b>258,826,662</b>	<b>656,115</b>	<b>178,702,989</b>	<b>475,281</b>

#### CCDA Stationery Fund

Delta Brac Housing Finance	Corporate Branch	171001025495	1,429,815	27,166	1,342,790	14,646
Delta Brac Housing Finance	Corporate Branch	171001025494	1,363,844	28,432	1,280,969	15,550
IDLC Finance	Corporate Branch	10452239538101	1,305,364	14,495	1,217,646	8,245
<b>Sub- Total</b>			<b>4,099,023</b>	<b>70,093</b>	<b>3,841,405</b>	<b>38,441</b>
<b>Grand Total</b>			<b>814,216,825</b>	<b>3,163,452</b>	<b>398,222,523</b>	<b>1,345,691</b>

