

BRAC

**Auditors' Report and Financial Statements  
For the year ended December 31, 1996**



**ACNABIN & CO.** *Chartered Accountants*

National Scout Bhawan (13th Floor), 70/1 Inner Circular Road, Kakrail, Dhaka-1000, Bangladesh  
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Representing  
Andersen Worldwide, SC  
in Bangladesh

## AUDITORS' REPORT

To Members of the governing body  
BRAC

We have audited the accompanying balance sheet of BRAC as of December 31, 1996 and the related statement of income and expenditure and statement of receipts and payments for the year then ended on pages 1 to 19. These financial statements are the responsibility of BRAC's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with approved auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above, present fairly in all material respects, the financial position of BRAC as of December 31, 1996 and the results of its operations and its receipts and payments for the year then ended in conformity with approved accounting principles.

Dhaka  
August 13, 1997

ACNABIN & Co.  
Chartered Accountants



# ACNABIN & Co

## BRAC BALANCE SHEET AS AT DECEMBER 31, 1996

	Notes	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>			
Fixed assets	03	1,451,654,695	1,157,705,291
Investment	04	41,649,909	86,302,506
Deposit for shares in companies	05	10,480,000	3,000,000
Loans to associated companies	06	132,379,679	129,853,167
Loans to VO members	07	2,995,907,523	2,123,719,572
Deferred revenue expenditure	08	4,105,603	2,899,011
Other assets	09	152,252,342	155,102,715
Stock, stores and spares	10	256,557,269	195,461,274
Advance, deposits and prepayments	11	207,029,612	243,675,240
Sundry debtors/accounts receivable	12	330,370,758	306,294,897
Current account with projects/area offices	13	76,426,348	118,331,354
Fixed deposits and PSPs	14	754,016,428	536,212,819
Cash in hand and at bank	15	<u>194,170,252</u>	<u>218,630,212</u>
		<u>6,607,000,418</u>	<u>5,277,188,058</u>
<b>FUND AND LIABILITIES</b>			
Capital fund	16	2,261,144,423	1,524,160,757
Donor fund-general	17	69,860,008	146,132,101
Donor fund - investment in fixed assets	18	82,079,632	455,545,999
Donor fund - investment in loan fund	19	1,792,318,442	1,289,118,749
Special fund for scholarship	20	1,463,679	1,311,078
Flood rehabilitation fund		2,186,927	4,623,256
Housing scheme loan fund	21	4,963,072	0
Group insurance fund	22	57,432,827	52,374,592
Gratuity & redundancy fund	23	268,578,705	197,718,676
Motorcycle replacement fund	24	107,857,033	88,560,938
Long-term loan	25	428,369,960	258,481,384
VO members savings deposits	26	1,181,403,473	801,813,896
Group trust fund	27	29,593,588	53,397,169
VO members project & current accounts	28	23,286,879	18,935,964
Other liabilities	29	266,215,246	383,227,824
Bank overdraft		<u>30,246,524</u>	<u>1,785,675</u>
		<u>6,607,000,418</u>	<u>5,277,188,058</u>
Contingent liability		<u>7,000,000</u>	<u>7,000,000</u>

The accompanying notes are an integral part of this balance sheet.

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ACNABIN & Co.  
Chartered Accountants  
Dhaka, August 13, 1997

*[Signature]*  
Chairman, Governing Body  
BRAC



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## BRAC

Statement of Income and Expenditure  
For the year ended December 31, 1996

Notes	1996 Taka	1995 Taka
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### Income:

Donation income	17	1,194,341,090	1,364,627,188
Revenue from sales	30	557,918,171	526,124,971
Interest on loan to VO members	31	694,708,869	390,418,578
Interest on loan to projects/companies	32	20,461,067	39,178,924
Income on investment		3,750,000	6,875,000
Training income		60,326,658	63,376,838
Interest on fixed deposits, PSP and bank deposit		59,470,831	52,763,110
Other income	33	66,829,975	57,193,674
		<u>2,657,806,661</u>	<u>2,500,558,283</u>

### Expenditure:

Salaries and benefits		713,729,457	644,304,795
Travelling and transportation		108,127,135	98,936,459
Teachers salary		228,608,952	190,911,982
Teacher's training		29,672,877	36,218,110
School rent and maintenance		66,078,804	61,536,694
Stationery, rent and utilities		120,154,399	85,390,870
Maintenance and general expenses		42,033,473	38,366,079
V O members training		83,053,761	110,991,533
Staff training and development		34,825,085	49,342,976
Program supplies		281,041,624	420,983,476
Interest on saving deposit		48,531,602	28,123,936
Interest on loan		41,573,309	35,702,635
Bank interest & charges		6,815,890	3,729,719
Cost of sale	34	404,577,212	390,934,340
Loan/debtor provision and write-offs	35	103,741,316	72,380,533
Depreciation		67,923,208	49,094,300
		<u>2,380,488,104</u>	<u>2,316,948,437</u>

Surplus of income over expenditure

transferred to: capital fund		268,811,348	
: donor fund-inv.in fixed assets		-6,791,991	
: GOB long term loan		15,299,200	
		<u>277,318,557</u>	<u>183,609,846</u>
		<u>2,657,806,661</u>	<u>2,500,558,283</u>

The accompanying notes are an integral part of this statement.



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## BRAC

Statement of Receipts and Payments  
for the year ended December 31, 1996

	Notes	1996 Taka	1995 Taka
Opening balance		<u>218,630,212</u>	<u>502,424,896</u>
<b>ADD : Receipts</b>			
Donation receipts	17	1,646,186,566	1,372,578,227
Long -term Loan	37	140,101,286	41,003,750
Revenue from sales		557,918,171	526,124,971
Interest on loan to Group/companies		662,684,323	430,517,326
Training income		60,326,658	63,376,838
Interest on short term investment/Bank Interest		59,470,731	52,763,110
Other projects income		69,446,902	63,148,850
Loan realised		4,284,866,402	3,193,028,995
VO members saving deposits		<u>379,589,577</u>	<u>323,199,629</u>
		<u>7,860,590,616</u>	<u>6,065,741,696</u>
<b>LESS : Payments</b>			
Salaries and benefits		713,729,457	644,304,795
Travelling and transportation		108,127,135	98,936,459
Teachers salary		228,608,952	190,911,982
Teacher's training		29,672,877	36,218,110
V O Members training		83,053,761	110,991,533
Staff training and development		34,825,085	49,342,976
Program supplies		285,140,071	420,983,476
Cost of sale		404,577,212	390,934,340
Maintenance and general expenses		42,033,473	63,285,568
Rent, utilities and stationery		186,233,203	146,927,564
Interest expenses		96,920,801	67,556,290
Fixed assets		368,681,647	396,477,708
Loan disbursement		<u>5,190,372,390</u>	<u>3,916,322,857</u>
		<u>7,771,976,064</u>	<u>6,533,193,658</u>
<b>ADD/LESS : Increase<sup>2</sup>/(Decrease) in working fund</b>			
Decrease of Loans to Associated companies		22,316,761	39,105,995
Decrease in current accounts with field offices		41,691,016	31,270,765
Decrease in Advance, deposits and prepayments		32,401,894	-135,997,798
Decrease in Sundry debtors/accounts receivable		33,453,350	-70,955,491
Decrease in interest receivable		3,473,245	0
Decrease in other assets		2,850,373	-2,448,826
Increase in Short term investment		-217,803,609	34,595,000
Increase in Stock, stores and spares		-57,187,157	-43,995,930
Increase in Bank Overdraft		28,460,849	1,785,675
Increase of Group current & project account		4,237,270	-14,289,297
Increase in liabilities for goods		344,034	-522,234
Increase in other liabilities		59,030,492	-4,062,563
Increase in Other funds		116,979,142	106,835,073
Decrease in Group trust fund		-23,689,936	-74,266,173
Decrease in liabilities for expenses		<u>-159,632,236</u>	<u>316,603,082</u>
		<u>-113,074,512</u>	<u>183,657,278</u>
Closing cash and bank balance		<u>194,170,252</u>	<u>218,630,212</u>





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## BRAC

Notes on Financial Statements  
for the year ended December 31, 1996

### 1.0 INTRODUCTION :

BRAC, a national private development organisation, was formed in 1972 in the Sulla area, north east of Bangladesh. Although it was first set up to resettle refugees in post-war Bangladesh, BRAC later redesigned its strategies in accordance with its philosophy of poverty alleviation and empowerment of the poor. Today, BRAC has come a long way, having a large number of development programs that cover the areas of health, education, credit, employment and training for the landless rural people of Bangladesh. BRAC also earns from various income earning projects such as Printing press, Aarong shops and Cold storage etc.

### 2.0 SIGNIFICANT ACCOUNTING POLICIES :

#### 2.1 Consolidated Balance Sheet

- A. A separate set of records for consolidating the returns of field accounting offices has been maintained at the Head office of BRAC from which the consolidated accounts have been prepared. Books and records have been maintained project-wise.
- B. The accounts have been prepared under the historical cost convention on a going concern basis. BRAC mainly follows the accrual basis of accounting.
- C. A consistent policy has been followed in accounting treatment of similar transactions within the reported period in addition to previous accounting periods except for donor grants (note 2.2) and Head office expenses recovery (note 2.7)
- D. Transactions have been accounted for and presented in accordance with their substance and financial reality and not merely with their legal form.

#### 2.2. Accounting of donor grants

In 1996, donor grants have been classified as a liability and on utilisation transferred to income (for operating expenses), investment in fixed assets and investment in loan fund. At the end of a project phase, the grant in fixed assets have been transferred to the program capital fund. The figures for 1995 have been retroactively restated for this change. From 1995, grants have been recognised as income over the periods necessary to match them with expenses.

#### 2.3. Fixed Assets

Value of the fixed assets have been stated at monetary cost of their acquisition less aggregate depreciation. Profits or losses arising on disposal of assets are adjusted with capital fund of the respective projects.

#### 2.4 Valuation of Stocks

Stocks are valued at cost price or market value whichever is lower.



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## 2.5 Allocation of Head Office overhead expenses

Since 1995, BRAC Head Office overhead expenses have been allocated to different programs at a range of 8 to 10 percent on project cost. At the year end total recovery is matched with total expenditure and under recovery has been borne by BRAC and over recovery refunded to the respective projects.

## 2.6 General

Previous year's figures have been rearranged to confirm with current year's presentation.

## 3.0 Fixed assets :

Group of fixed assets	Cost			Depreciation			Written down value 31-12-96	Written down value 31-12-95
	Opening balance 01-01-96	Addition/ adjustment for the Year	Total as on 31-12-96	Opening balance 01-01-96	Charges/ adjustment during the year	Total as on 31-12-96		
Land	149,463,829	91,929,184	241,403,013	0	0	0	241,403,013	149,463,829
Building	481,818,817	223,529,195	705,348,012	47,059,218	18,875,672	65,934,891	639,413,121	434,759,599
Furniture & fixture	119,040,221	40,422,275	159,462,496	39,422,134	11,240,392	50,662,526	108,820,970	79,429,087
Equipment	173,019,613	79,412,368	252,432,981	44,655,437	19,416,178	64,071,615	188,354,369	128,360,174
Vehicle	82,982,346	6,819,525	89,801,871	34,394,072	12,808,952	47,203,025	42,598,846	48,588,272
Bicycle	6,789,238	817,177	7,705,415	4,604,880	880,032	5,484,912	2,218,502	2,181,358
Machineries	51,175,737	116,119,694	167,295,431	20,222,229	4,051,157	24,273,386	132,042,035	20,992,498
Deep tubewell and tank	2,864,497	322,567	3,187,064	1,555,701	223,103	1,778,804	1,410,260	1,310,796
Hatchery	947,493	0	947,493	812,704	154,987	967,691	0	154,987
Camp/Poultry/Livestock shed	645,371	0	645,371	645,369	0	645,369	2	2
Motor cycle	13,339,625	9,756,143	23,095,768	1,342,195	-187,289	1,154,906	17,940,862	11,997,430
Possession right	5,646,875	0	5,646,875	0	0	0	5,646,875	5,646,875
Construction Work in progress	274,847,281	-206,045,942	68,801,339	0	0	0	68,801,339	274,847,281
<b>Total</b>	<b>1,382,820,243</b>	<b>361,412,984</b>	<b>1,724,032,829</b>	<b>204,914,952</b>	<b>67,463,182</b>	<b>272,378,134</b>	<b>1,451,654,695</b>	<b>1,157,705,282</b>

### Sale included in addition/ adjustment:

- vehicle	-3,314,928	-3,314,928
- motorcycle	-2,952,136	-2,204,743
	<u>-7,269,064</u>	<u>-5,521,668</u>

### Allocation of depreciation:

i) shown in statement of income and expenditure	67,923,208
ii) includes in cost of printing works	5,061,642
iii) adjustment against sale	<u>-5,521,668</u>
	<u>67,463,182</u>





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## 4.0 Investments :

	1996 Taka	1995 Taka
BRAC Industries Ltd. (249,999 fully paid-up ordinary shares Tk.100 each)	24,999,900	24,999,900
Aparupa Garment Industries Ltd. (30,999 ordinary shares of Tk100 each)	3,099,900	3,099,900
Burlingtons Ltd. (20,337 ordinary shares of Tk 100 each)	2,033,700	2,033,700
Burlingtons Sports Apparels Ltd (30,000 ordinary shares of Tk 100 each)	3,000,000	0
Mag Enterprises Ltd (128 ordinary shares of Tk 100 each)	12,800	0
Irrigation Scheme	0	47,923,359
Other Program (Brick field, Engineering workshop & Carpentry workshop)	<u>8,503,609</u>	<u>8,245,647</u>
	<u>41,649,909</u>	<u>86,302,506</u>

## 5.0 Deposit for shares in Companies :

Delta BRAC Housing Finance Corporation Ltd	9,980,000	0
Excelsior Shoes Ltd	500,000	0
Burlingtons Sports Apparels Ltd	<u>0</u>	<u>3,000,000</u>
	<u>10,480,000</u>	<u>3,000,000</u>

## 6.0 Loans to Associated Companies :

Aparupa Garment Industries Ltd.	70,260,356	70,245,934
Burlingtons Ltd.	55,869,767	55,852,422
Burlingtons Sports Apparels Ltd.	3,724,509	3,754,811
BRAC BD Mail	<u>2,525,047</u>	<u>0</u>
	<u>132,379,679</u>	<u>129,853,167</u>

Loans to Companies represent finance provided for working capital and such fund is provided @ 12 % p a. However, no interest has been provided during 1996 as Aparupa and Burlingtons were sold at a loss in 1997.



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## 7.0 Loans to VO Members

Loan outstanding							
Opening Balance	Transfer	Disbursement	Interest Receivable	Loan Realisation	Loan Write-off	Closing Balance	
1	2	3	4	5	6	7(1+...+6)	
IV Rural Dev. Prog.	742,869,065	-189,830,587	1,419,456,779	11,801,305	-1,066,340,034	0	907,456,488
VII VGDCP	178,145,094	0	540,263,109	-555,913	-321,139,614	0	386,712,675
XV RCP	1,277,116,364	253,994,359	1,048,489,520	24,120,454	-2,704,832,748	-67,789,907	1,831,300,044
XXII Baor Dev. Prog.	16,927,079	0	8,512,982	937,863	-10,421,807	0	14,306,117
XXX SHLDP	120,286,481	-54,165,772	173,050,090	11,874,243	-172,132,177	0	78,912,875
	<u>2,335,344,883</u>	<u>0</u>	<u>5,190,372,390</u>	<u>47,877,855</u>	<u>-4,284,866,402</u>	<u>-67,789,907</u>	<u>3,220,938,119</u>
1995	<u>1,623,684,348</u>	<u>0</u>	<u>2,494,838,117</u>	<u>29,280,286</u>	<u>(2,811,459,889)</u>		<u>2,335,344,883</u>

Loan loss provision					
Opening Balance	Transfer/Adjustment	Addition	Closing balance	Net Outstanding	
8	9	10	11(8+9+10)	12(7-11)	
IV Rural Dev. Prog.	52,360,938	-13,024,687	31,812,940	71,149,191	836,507,217
VII VGDCP	0	0	0	0	386,712,675
XV RCP	142,794,885	-53,098,500	58,584,244	148,280,629	1,683,019,415
XXII Baor Dev. Prog.	253,212	0	596,764	849,976	15,506,141
XXX SHLDP	4,623,240	-1,666,720	1,794,280	4,750,800	74,162,075
BPF Reserve for DTW	<u>11,592,236</u>	<u>-11,592,236</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>211,624,511</u>	<u>-79,382,143</u>	<u>92,788,228</u>	<u>225,030,596</u>	<u>2,995,907,523</u>
1995	<u>143,105,042</u>	<u>(961,064)</u>	<u>69,480,533</u>	<u>211,624,511</u>	<u>2,123,719,572</u>

Loan to BRAC organised landless group members bear interest @ 15 to 25 percent and are repaid in weekly/monthly instalments. Loan loss provision has been made at two percent of loan disbursement except for VGDCP.

## 8.0 Deferred Revenue Expenditure:

1996 Taka	1995 Taka
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Aarong Rural Craft Centre

4,105,603

2,899,011

Development expenditure of Aarong shops for improving leasehold buildings and furnishings are written off within lease periods which usually run from 3 to 5 years.



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## 9.0 Other Assets :

	Opening Balance	Addition/Transfer	Retired	Total 1996	Total 1995
IV Rural Dev. Program	40,396,353	-7,094,165	-3,600,575	29,701,613	40,396,353
VII Vulner. Grp. Dev.Cr.Prg.	0	2,138,350	0	2,138,350	0
XV Rural Credit Project	33,625,840	3,467,964	-5,105,159	31,984,645	33,625,840
XXII Baor Development Program	193,553	-122,553	0	71,000	193,553
XXX Small H. Lives. Dev. Prog.	3,732,150	-1,255,900	0	2,476,250	3,732,150
XXIII Integra. Nutrition Project	0	764,300	0	764,300	0
IX Family Plann. Facilit. Prg.	4,567,500	-1,876,500	0	2,691,000	4,567,500
V Repro. Health & Dise. Contr.	16,952,285	-4,592,032	-1,035,000	11,325,253	16,952,285
I Edu. for Under Aged Garments	0	458,500	0	458,500	0
VI Non-formal Primary Education	55,635,034	17,811,987	-3,242,900	70,204,121	55,635,034
BRAC Project Fund	0	437,310	0	437,310	0
	<u>155,102,715</u>	<u>10,137,261</u>	<u>-12,987,634</u>	<u>152,252,342</u>	<u>155,102,715</u>

Motorcycles purchased by donor grants given to the employees by way of loans are classified as other assets. Such loans are recovered in monthly instalments and kept under Motorcycle replacement fund (Note 25).

## 10.0 Stock, Stores and Spares:

	1996 Taka	1995 Taka
III Gonokendra Journal	0	0
IV Rural Development Program	42,907,996	34,419,050
VI Non-formal Primary Education	(38,166)	13,181
VIII Training and Resource Centre (TARC)	1,796,522	574,382
XI Printing and Publication	6,650,819	7,431,800
XV Rural Credit Project	3,908,838	65,077
XXX Small Holder Livestock Dev. Program	1,989,652	1,117,621
VII VGDCP	156,253	0
V Reproductive Health and Disease Control	744,286	72,548
Aarong Rural Craft Centre	179,091,770	134,497,090
BRAC Printers	<u>19,349,299</u>	<u>17,270,525</u>
	<u>256,557,269</u>	<u>195,461,274</u>



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## 11.0 Advance, Deposits and Prepayments :

Project	Advances		Deposits	Prepay-ments	Total 1996	Total 1995
	Employees	Others				
III Gonokendra Journal	0	32,778	0	0	32,778	66,0
IV Rural Development Program	3,442,191	15,999,892	625,369	2,144,727	22,212,179	105,055,3
V Reproductive Health and Disease Control	391,848	117,700	0	0	509,548	88,5
VI Non-formal Primary Education	373,446	222,700	0	0	596,146	1,651,4
VII VGDCP	114,556	20,600	0	0	135,156	55,6
VIII Training and Resource Centre	0	621,536	275,097	0	896,633	491,6
X Head Office	5,367,720	54,620,340	1,098,178	0	61,086,238	44,250,5
XV Rural Credit Project	1,165,073	876,900	0	0	2,041,973	821,3
IX Family Planning Facilitation Prg.	115,023	0	0	0	115,023	28,1
XXI Strengthening Research and Eva. Act.	0	1,865,756	0	0	1,865,756	
XXX Small Holder Livestock Dev. Pro.	46,712	27,600	0	0	74,312	174,0
Edu for Under Aged Garment Workers	0	562,152	0	0	562,152	
XXIII Integrated Nutrition Project	11,269	83,200	0	0	94,469	
BRAC Project Fund	0	83,265,464	217,404	0	83,482,868	46,119,0
BRAC Printers	687,100	446,950	1,386,716	352,750	2,873,516	3,247,2
Aarong Rural Craft Centre	<u>191,381</u>	<u>25,165,273</u>	<u>373,900</u>	<u>4,922,311</u>	<u>30,450,865</u>	<u>41,625,9</u>
	<u>11,906,319</u>	<u>183,928,841</u>	<u>3,774,664</u>	<u>7,419,788</u>	<u>207,029,612</u>	<u>243,675,2</u>
1995	52,840,496	90,097,499	5,116,737	94,117,758	243,675,240	

## 12.0 Sundry debtors/Accounts Receivable :

	Donation Receivable	Interest Receivable	Other Receivables	Total 1996	Total 1995
IV Rural Development Program	89,547,986	0	460,836	90,008,822	54,517,61
VIII Training and Resource Centre (TARC)	0	0	3,397,173	3,397,173	1,496,92
VI Non Formal Primary Education	0	85,994	0	85,994	404,7
XI Printing and Publication	0	0	119,490	119,490	98,06
IX Family Planning Facilitation	0	0	843,932	843,932	
VII Vulnerable Gr. Dev Credit Program	0	0	19,888	19,888	1,339,13
V Reproductive Health and Disease Control	29,043,557	0	0	29,043,557	16,476,09
I Education for Under Aged Garment Women	3,015,406	0	0	3,015,406	
XXX Small Holder Livestock Dev Program	3,689,614	356,010	0	4,045,624	9,843,88
X Head Office	0	0	0	0	644,12
BRAC Project Fund	0	124,144,009	3,442,128	127,586,137	102,078,51
BRAC Printers	0	0	33,974,274	33,974,274	26,544,67
Aarong Rural Craft Centre	<u>0</u>	<u>0</u>	<u>38,230,461</u>	<u>38,230,461</u>	<u>41,360,09</u>
	<u>125,296,563</u>	<u>124,586,013</u>	<u>80,488,182</u>	<u>330,370,758</u>	<u>254,803,83</u>



## ACNABIN & Co

### 13.0 Current Accounts With Projects/Area Office:

	Cash in Transit	Expenditure in Transit	Materials in transit	Total 1996	Total 1995
IV Rural Development Program	6,570,578	6,669,864	17,117,580	30,358,022	60,345,633
V Reproductive Health and Diseases Control	935	(60,154)	673,256	614,037	2,416,215
VI Non-formal Primary Education	(1,863,433)	(561,529)	(1,175,300)	(3,600,262)	3,907,227
VII Vulnerable Group Dev. Cr. Prg.	858,298	1,076,322	(292,111)	1,642,509	88,854
VIII Training and Resource Centre (TARC)	577,690	1,463,113	1,218,897	3,259,700	563,373
XV Rural Credit Project	1,989,247	9,892,589	9,969,918	21,851,754	21,169,647
IX Family Planning Facilitation Program	0	(45,000)	221,433	176,433	0
XXII Baor Development Program	88,042	32,268	93,500	213,810	0
XXIII Integrated Nutrition Project	9,044	8,154	100,241	117,439	0
XXX Small Holder Livestock Dev. Program	73,577	179,103	(46,064)	206,616	3,737,362
BRAC Printers	7,000	14,444,017	0	14,451,017	(4,932,185)
Aarong Rural Craft Centre	5,105,744	0	2,029,529	7,135,273	27,472,216
Head Office	0	0	0	0	3,562,812
	<u>13,416,722</u>	<u>33,098,747</u>	<u>29,910,879</u>	<u>76,426,348</u>	<u>118,331,354</u>

### 14.0 Fixed deposit and Pratirakhya Sanchaya Patra (PSP) :

	1996 Taka	1995 Taka
BRAC Project Fund	520,596,744	296,944,771
Baor Development Programme	7,100,000	7,100,000
Rural Credit Project	225,000,000	230,868,129
Head Office	<u>1,319,684</u>	<u>1,299,919</u>
	<u>754,016,428</u>	<u>536,212,819</u>

Investment in fixed deposits amount to Tk.499,016,428 and in PSPs Tk.255,000,000. Fixed deposits amounting to Tk.43,738,509 is under lien with Bangladesh Krishi Bank, Local Principal Office against SLDP & BAOR Program and Tk. 7,000,000 with with Janata Bank & BSIC Bank against Aparupa Garments Ltd., against overdraft facilities. Aparupa Garments Ltd. is a private limited company owned by BRAC. Any failure on the part of Aparupa to repay the bank overdraft will reduce the fixed deposit amount correspondingly.



# ACNABIN & Co

## 15.0 Cash in Hand and at Bank:

Cash	I.O.U	Bank	Total 1996	Total 1995
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### A. At Field Offices

IV	Rural Development Program	943,226	46,700	66,298,074	67,288,000	19,090,232
V	Reprod. Health and Disease Control	14,088	185,290	845,404	1,044,782	1,801,622
VII	Vulnerable Group Dev. Cr. Prg.	68,856	0	9,501,398	9,570,254	198,955
VIII	Training and Resource Centre	8,521	12,600	1,908,758	1,929,879	543,425
XV	Rural Credit Project	1,823,999	64,211	39,733,183	41,621,393	21,596,875
VI	Non-formal Primary Education	12,775	9,918,117	2,880,199	12,811,091	7,000,276
IX	Family Planning Facilitation Program.	3,106	475,729	1,883,017	2,361,852	152,711
XXX	Small Holder Livestock Dev. Program	51,290	0	4,425,893	4,477,183	2,848,067
XXIII	Integrated Nutrition Project	4,067	76,638	940,295	1,021,000	0
XXVIII	Non-formal Primary Education (GEP)	0	0	0	0	334,895
	BEAC Printers	198,403	0	2,031,151	2,229,554	619,325
	Aarong Rural Craft Centre	<u>1,448,607</u>	<u>0</u>	<u>8,712,501</u>	<u>10,161,108</u>	<u>10,605,132</u>

### B. At Head Office

Fund Control (All Project)	<u>406,070</u>	<u>549,405</u>	<u>38,698,681</u>	<u>39,654,156</u>	<u>153,838,697</u>
	<u>4,983,008</u>	<u>11,328,690</u>	<u>177,858,554</u>	<u>194,170,252</u>	<u>218,630,212</u>
1995	6,478,349	6,863,438	205,288,425	218,630,212	





# ACNABIN & Co

## 16.0 Capital Fund :

This includes net worth of income generating projects (except RCP's loan revolving fund) and fixed assets of phased out/completed donor funded projects.

Project	Balance as on 01-01-96	Surplus/ (Deficit) Year 1996	Adjustment/ Transfer	Balance as on 31-12-96
III Gonokendra Journal	190,023	-531,792	0	-341,769
IV Rural Development Program	437,402,718	-14,429,335	-325,720	422,647,663
V Reproductive Health & Disease Control	7,997,311	-962,943	11,117,285	18,151,653
VI Non-formal Primary Education	-1,996,286	-5,875,368	105,951,415	98,079,761
VII Vulnerable Group Dev. Cr. Prog.	19,631,762	-74,983	-13,284,484	6,272,295
VIII Training and Resource Centre	113,142,713	1,768,747	111,850,180	226,761,640
XI Printing and Publication	9,570,452	2,687,630	0	12,258,082
XV Rural Credit Project	328,508,165	194,360,628	-7,001,823	515,866,970
XXI Strengthening Research & Eva. Act.	-438,800	0	438,800	0
XXII Baor Development Program	-735,487	-3,072,896	473,522	-3,334,861
XXIII Integrated Nutrition Project	0	0	764,300	764,300
IX Family Planning Facilitation Program, I NFPE (Garments)	0	0	4,290,932	4,290,932
XXIV Emergency Relief and Rehabilitation	-753,691	-1,666,644	2,420,335	0
XXVI Education Support Program	-189,583	0	189,583	0
XXVIII NFPE (GEP)	4,177,810	0	-4,177,810	0
XXXII BRAC Food and Dairy Project	0	-8,753	59,999,606	59,990,853
XXVII Staff Housing Project	0	0	90,178,185	90,178,185
XVII Educating the Rural Voters	0	-31,280	31,280	0
XXX Small Holder Livestock Dev. Prog. BRAC Printers	-1,607,785	-1,938,329	8,776,174	5,230,060
Aarong Rural Craft Centre	12,192,110	22,475,830	-22,471,559	12,196,381
BRAC Project Fund	67,867,033	30,169,337	-30,163,137	67,873,233
	<u>529,202,292</u>	<u>45,941,499</u>	<u>149,115,254</u>	<u>724,259,045</u>
	<u>1,524,160,757</u>	<u>268,811,348</u>	<u>468,172,318</u>	<u>2,261,144,423</u>

Surplus of	Taka	Transferred to	Taka
BRAC Printers	22,475,830	Reproductive Health & Disease Control	21,131,000
Aarong	30,169,337	BRAC Project Fund for Aarong expansion	31,514,167
	<u>52,645,167</u>		<u>52,645,167</u>



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## 17.0 Donor fund-General :

Project	Balance as on 01-01-94	Donation Received	Transfer to Donor fund - investment in Fixed assets	Transfer to Donor fund - investment in loan	Adjustment	Expenditure	Balance as on 31-12-94
IV Rural Dev. Program	-11,945,808	719,630,316	-60,827,570	-521,987,946	11,945,808	-226,382,786	-89,547,986
V Reprod. Health & Disease Control	-65,676,803	51,410,982	-941,520	0	21,765,821	-35,602,037	-29,043,557
VI Non-formal Primary Education	116,682,805	733,809,201	-14,227,833	0	0	-790,234,849	46,029,324
VII Vulnerable Group Dev. Cr. Prg.	0	29,912,511	0	0	0	-29,912,511	0
XXVI Social Science Immunisation	0	4,085,501	0	0	0	-2,675,228	1,410,273
XXI Strengthening Res. & Eva. Activities	4,292,375	0	-321,965	0	-438,800	-3,393,308	138,302
XXII Baor Development Program	6,648,714	719,880	122,553	0	0	-1,697,522	5,793,625
XXIII Integrated Nutrition Project	0	11,026,193	-18,700	0	0	-6,897,287	4,110,206
IX Family Planning Facilit. Program	12,641,334	52,877,765	-8,945,760	0	-756,000	-43,439,061	12,378,278
I Education for Under Aged Garment Women	0	4,244,157	-515,480	0	0	-6,744,083	-3,015,406
XXIV Emergency Relief* and Rehabilitation	0	425,281	0	0	0	-425,281	0
XVII Educating the Rural Voters	0	509,250	0	0	0	-509,250	0
Education Support Program	-644,129	644,129	0	0	0	0	0
XXX Small Holder Live. Dev. Program	<u>5,866,873</u>	<u>36,891,400</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>-46,447,887</u>	<u>-3,689,614</u>
Total	67,865,361	1,646,186,566	-85,676,275	-521,987,946	32,516,829	-1,194,341,090	-55,436,555
ADD : Receivable	<u>78,266,740</u>						<u>125,296,563</u>
Received in advance	<u>146,132,101</u>						<u>69,860,008</u>

Donor-wise amounts of donation received during the year is given in Note 36.



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## 18.0 Donor fund-Investment in fixed assets :

Project	Balance as on 01-01-96	Transferred from Donor fund - General	Depre- ciation	Transferred to Capital fund	Balance as on 31-12-96
IV Rural Development Program	342,744,030	60,827,570	-3,740,057	-342,744,030	57,087,513
V Reprod. Health & Disease Control	19,929,121	941,520	-94,152	-19,929,121	847,368
VI Non-formal Primary Education	77,193,893	14,227,833	-716,863	-87,700,495	3,004,368
XXI Strength. Res. & Eva. Activities	652,265	321,965	-206,589	0	767,641
XXII Baor Development Program	204,043	-122,553	-1,285	0	80,205
XXVIII Integrated Nutrition Project	0	18,700	-1,010	0	17,690
IX Family Planning Facil. Program.	4,939,004	8,945,760	-710,888	-843,932	12,329,944
I Educ. for Under Aged Garment Women	0	515,480	-4,890	0	510,590
XXX Small Holder Live. Dev. Program.	<u>9,883,643</u>	<u>0</u>	<u>-1,316,257</u>	<u>-1,133,073</u>	<u>7,434,313</u>
	<u>455,545,999</u>	<u>85,676,275</u>	<u>-6,791,991</u>	<u>-452,350,651</u>	<u>82,079,632</u>

## 19.0 Donor fund-Investment in loan fund :

Project	Balance as on 01-01-96	Transferred from Donor fund - General	Loan Transfer	Loan loss Provision	Balance as on 31-12-96
IV Rural Development Program	450,508,127	521,987,946	-117,200,603	-18,788,253	836,507,217
XV Rural Credit Project	<u>838,610,622</u>	<u>0</u>	<u>117,200,603</u>	<u>0</u>	<u>955,811,225</u>
<b>Total</b>	<u>1,289,118,749</u>	<u>521,987,946</u>	<u>0</u>	<u>-18,788,253</u>	<u>1,792,318,442</u>

1996 Taka	1995 Taka
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## 20.0 Special Fund for Scholarship :

1,463,679      1,311,078

This represents Cathorine H. Lovel memorial fund which will subsequently be utilized for scholarship program among the poor girls

## 21.0 Housing Scheme Loan Fund :

4,963,072      0

BRAC apartments are allotted to the employees on hire purchase system. This represents the instalment realised from employees.



# ACNABIN & Co

1996 Taka	1995 Taka
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## 22.0 Group Insurance Fund:

Staff group insurance fund	18,595,502	15,697,004
Program staff group insurance fund	3,952,919	2,914,951
Group members central insurance fund	34,884,406	33,762,637
	<u>57,432,827</u>	<u>52,374,592</u>

An amount equivalent to one per cent of the basic salary of the employees is set aside at the end of each month to cover liabilities arising out of death and other injuries suffered by the employees.

50% of admission fee and annual renewal fee of the VO members is set aside to cover liabilities arising out of death @ of Tk. 5,000 .

## 23.0 Gratuity & Redundancy Fund:

BRAC Printers	6,091,866	3,356,253
BRAC Project Fund	262,486,839	194,362,423
	<u>268,578,705</u>	<u>197,718,676</u>

Gratuity fund is created with two months basic salary (based on basic salary of the last month) for each completed year's service.

Redundancy fund is provided for on the basis of three month's full salary (based on last month's salary) for each permanent employee for compensating termination benefit as one time pay on cessation of service from BRAC.

## 24.0 Motorcycle Replacement Fund:

BRAC Project Fund	12,338,745	10,590,566
Non Formal Primary Education	27,264,859	21,085,433
Rural Development Program	34,845,133	30,450,587
Reproductive Health and Disease Control	6,278,368	5,076,136
Family Planning Facilitation Program	512,505	0
Integrated Nutrition Project	33,435	0
Rural Credit Project	26,583,988	21,358,216
	<u>107,857,033</u>	<u>88,560,938</u>

## 25.0 Long -term Loan :

	Name of Creditors	Taka 1996	Taka 1995
VII	Vulnerable Group Dev Cr. Program	233,399,759	151,697,884
XXII	Baor Development Program	21,356,000	23,475,000
XXX	Small Holder Livestock Dv. Program	92,565,000	83,308,500
XXXII	BRAC Dairy and Food Project	81,049,201	0
		<u>428,369,960</u>	<u>258,481,384</u>

Actual loan amount received during the year is given in Note 37.0. As per agreement with GOB, operating surplus of VGDCP project has been added to the interest free GOB long term loan.



# ACNABIN & Co

1996 Taka	1995 Taka
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## 26.0 Members Savings Deposits:

IV Rural Development Program	372,951,493	244,829,491
XV Rural Credit Project	733,771,716	524,918,704
XXII Baor Development Program	0	342,194
VII Vulnerable Group Dev Credit Program	43,159,468	0
XXX Small Holder Livestock Dev. Program	31,520,796	31,723,507
	<u>1,181,403,473</u>	<u>801,813,896</u>

## 27.0 Group Trust Fund:

IV Rural Development Program	3,337,671	15,311,744
XV Rural Credit Project	26,255,917	37,971,780
XXII Baor Development Program	0	113,645
XXX Small Holder Livestock Dev. Program	0	0
	<u>29,593,588</u>	<u>53,397,169</u>

## 28.0 VO Members Current and Project Accounts:

IV Rural Development Program	4,441,631	5,113,785
XV Rural Credit Project	14,992,024	13,147,456
XXII Baor Development Program	71,529	0
VII Vulnerable Group Development Credit Program	52,682	569,603
VI Non-Formal Primary Education	3,401,213	0
XXX Small Holder Livestock Dev. Program	327,800	105,120
	<u>23,286,879</u>	<u>18,935,964</u>

## 29.0 Other Liabilities :

	For Goods	For Expenses	For Other Finance	Total 1996	Total 1995
III Gonokendra Journal	0	294,160	0	294,160	32,001
IV Rural Development Program	0	46,966,497	0	46,966,497	290,199,236
V Reprod. Health and Dis. Control	0	1,093,890	0	1,093,890	2,414,284
VI Nonformal Primary Education	0	8,795,375	1,795,700	10,591,075	5,859,380
VII Vulnerable Group Dev. Cr. Prg.	0	3,416,399	0	3,416,399	1,049,856
VIII Training and Resource Centre	0	3,190,899	0	3,190,899	268,952
X Head Office	0	3,938,041	19,296,298	23,234,339	7,778,388
IX Family Planning Facil. Prog.	0	912,117	978,034	1,890,151	158,587
XI Printing & Publication	0	0	5,015,475	5,015,475	1,181,257
XXIII Integrated Nutrition Project	0	198,409	0	198,409	0
XV Rural Credit Project	0	49,294,515	1,265,997	50,560,512	5,800,494
XXI Strength. Res. And Eval. Program	0	1,098,807	0	1,098,807	0
XXII Baor Development Program	0	9,019,347	0	9,019,347	4,236,014
XXX Small Holder Live. Dev. Program	0	34,696,653	0	34,696,653	19,049,317
XXVI Social Science Immunization	0	116,149	0	116,149	0
BRAC Printers	107,497	5,233,676	3,050,772	8,391,945	3,244,145
Aarong Rural Craft Centre	5,236,295	2,954,236	1,898,206	10,088,737	5,530,261
BRAC Project Fund	0	28,956,692	27,395,112	56,351,804	36,425,650
	<u>5,343,792</u>	<u>200,175,862</u>	<u>60,695,594</u>	<u>266,215,248</u>	<u>383,227,824</u>



# ACNABIN & Co

	1996 Taka	1995 Taka
<b>30.0 Revenue from Sales :</b>		
Gonokendra Journal	2,654,953	2,923,794
Printing & Publication	8,366,689	12,521,284
BRAC Project Fund	0	2,415,834
Aarong	392,318,321	346,311,327
BRAC Printers	<u>154,578,208</u>	<u>161,952,732</u>
	<u>557,918,171</u>	<u>526,124,971</u>
<b>31.0 Interest on Loan to VO members :</b>		
Rural Development Program	185,029,081	88,152,634
Vulnerable Development Cr. Program	39,690,889	12,786,732
Rural Credit Project	447,673,492	278,629,879
Baor Development Program	2,307,201	1,673,386
Small Holder Livestock Dev Program	<u>20,008,206</u>	<u>9,175,947</u>
	<u>694,708,869</u>	<u>390,418,578</u>
<b>32.0 Interest on Loan to projects/companies :</b>		
BRAC Printers	3,163,629	4,831,621
Aparupa, Burlingtons & Sports ltd.	0	15,732,484
Aarong	<u>17,297,438</u>	<u>18,614,819</u>
	<u>20,461,067</u>	<u>39,178,924</u>
<b>33.0 Other Income :</b>		
Gonokendra Journal	181,000	0
Rural Development Program	26,850,838	26,770,650
Reproductive Health & Disease Control	2,946,122	0
Vulnerable Development Cr. Program	553,414	0
Training and Resource Centre	6,897,356	1,498,073
Small Holder Livestock Dev Program	1,586,429	404,092
BRAC Project Fund	19,867,998	27,845,802
Rural Credit Project	6,954,084	0
BRAC Printers	285,709	213,563
Aarong	<u>707,025</u>	<u>461,494</u>
	<u>66,829,975</u>	<u>57,193,674</u>
<b>34.0 Cost of Sales :</b>		
Gonokendra Journal	3,177,928	2,981,560
Printing & Publication	4,418,569	8,488,809
BRAC Project Fund	0	2,849,491
Aarong	278,133,045	248,022,478
BRAC Printers	<u>118,847,670</u>	<u>128,592,002</u>
	<u>404,577,212</u>	<u>390,934,340</u>





# ACNABIN & Co

1996 Taka	1995 Taka
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## 35.0 Loan/debtor provision and write-offs :

VO Loan loss provision (Note 7)	92,788,228	69,480,533
Bad debts (VGDCP)	6,854,640	0
Provision for stock write-off (Aarong)	2,198,448	0
Provision for bad & doubtful debts (BRAC Printers)	<u>1,900,000</u>	<u>2,900,000</u>
	<u>103,741,316</u>	<u>72,380,533</u>

## 36.0 Schedule of donation received during the year:

Projects	Donor	Taka
Rural Development Programme	NOVIB	124,708,700
	DGIS	248,850,000
	AKF/CIDA	31,996,616
	ODA	<u>314,075,000</u>
Total		<u>719,630,316</u>
Reproductive Health and Disease Control/WHDP	SDC	1,800,661
	UNICEF	23,976,095
	UNFPA	<u>25,634,226</u>
Total		<u>51,410,982</u>
Non-formal Primary Education (Expansion)	UNICEF	9,562,506
	KFW	75,377,766
	DGIS	346,620,400
	NOVIB	7,258,800
	ODA	288,003,173
	AKF/CIDA	6,959,586
	Local Donors	<u>26,970</u>
Total		<u>733,809,201</u>
Vulnerable Group Dev. Cr. Programme	GoB	29,912,511
Social Science Immunisation	Royal Tropical Institute	4,085,500
Baor Development Programme	DANIDA	719,880
Integrated Nutrition Project	GoB	11,026,193
Family Planning Facilitation Program	Pathfinder International	52,877,765
Education for Under Aged Garment Worker	UNICEF	4,244,157
Emergency Relief and Rehab. Programme	CIDA	425,281
Educating the Rural Voters for Election	CIDA	509,250
Education Support Program	Oxfam	644,129
Small Holder Livestock Dev. Program	DANIDA	8,133,000
	GoB	<u>28,758,400</u>
Total		<u>36,891,400</u>
GRAND TOTAL		<u>1,646,186,566</u>



## ACNABIN & CO

### 37.0 Schedule of Long-term Loans received during the year:

Projects	Donor	Taka
Vulnerable Group Dev. Credit Program	Govt of Bangladesh	914,585
Income Generating for Vulnerable Group Development Program	Pally Karma Shayhak Foundation	51,000,000
Small Holder Livestock Dev. Program	Bangladesh Krishi Bank	7,137,500
BRAC Dairy & Food Project	Unibank, Denmark	<u>81,049,201</u>
		<u>140,101,286</u>

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# **ANNEXURES**

# BRAC

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BRAC  
Gonokendra Journal  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	1,700	1,700
Less: Accumulated depreciation	1,699	1,699
	<u>1</u>	<u>1</u>
Stock, stores and spares	0	0
Advance, deposits and prepayments	32,778	66,085
Sundry debtors/accounts receivable	0	0
Fund Control	(80,388)	155,940
	<u>(47,609)</u>	<u>222,026</u>
	=====	=====
<b>FUND AND LIABILITIES</b>		
Capital fund		
Opening balance	190,023	570,633
Add: Surplus/(deficit) for the year	(531,792)	(380,610)
	<u>(341,769)</u>	<u>190,023</u>
Liabilities for Expenses	294,160	32,003
	<u>(47,609)</u>	<u>222,026</u>
	=====	=====

BRAC  
Gonokendra Journal  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Publication sales	2,654,953	2,923,794
Other project Income	181,000	0
<b>Total</b>	<b>2,835,953</b> =====	<b>2,923,794</b> =====
<b>EXPENDITURE :</b>		
Salaries and benefits	72,279	187,519
Newsprint, Printing, Writer & Artist fee	3,177,928	2,981,560
Office supplies, stationeries, postage	89,098	75,764
Miscellaneous Expenses	1,200	30,978
Travelling and transportation	3,240	4,414
Depreciation	0	169
H.O. Logistics and management expenses	24,000	24,000
<b>Total</b>	<b>3,367,745</b>	<b>3,304,404</b>
Surplus/(Deficit) of income over expenditure transferred to Capital fund	<b>(531,792)</b>	<b>(380,610)</b>
	<b>2,835,953</b> =====	<b>2,923,794</b> =====



BRAC  
Gonokendra Journal  
Statement of Receipts and Payment  
for the year ended December 31, 1996

RECEIPTS :	1996 Taka	1995 Taka
Opening balance		155,940
Revenue from Sales		2,654,953
Other project income		181,000
Increase in Liabilities :		
Liabilities for expenses	262,157	262,157
	-----	-----
Total		3,254,050
		=====
PAYMENTS :		
Salaries and benefits		72,279
Travelling and Transportation		3,240
Stationery, Rent and Utilities		89,098
Program materials supplies		3,179,128
H.O. Logistics and management expenses		24,000
Increase in current assets :		
Stock and stores	0	
Advance, deposits and prepayments	(33,307)	
Sundry debtors/Accounts receivable	0	
	-----	(33,307)
		-----
Total Payments		3,334,438
Closing cash and bank balance		(80,388)
		-----
		3,254,050
		=====

BRAC  
Rural Development Program  
Balance Sheet  
As at December 31, 1996

Annexure-2A

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	377,988,393	619,892,502
Less: Accumulated depreciation	61,537,853	68,835,988
	-----	-----
Loans to Landless group members	316,450,540	551,056,514
Less: Loan loss reserve	907,656,408	742,869,065
	71,148,191	52,360,938
	-----	-----
Other Assets	896,507,217	690,508,127
Staff housing loan scheme	29,701,613	40,396,353
Stock, stores and spares	0	90,178,185
Advance, deposits and prepayments	42,907,996	34,419,050
Sundry debtors/accounts receivable	22,212,179	14,877,170
Current Account with Area offices	90,008,822	54,517,610
Cash in hand and at bank	30,358,022	60,345,633
Fund Control	67,288,000	19,090,232
	343,350,429	249,225,036
	-----	-----
	1,778,784,818	1,804,613,910
	=====	=====

**FUND AND LIABILITIES**

Capital fund		
Opening balance	437,402,718	392,202,205
Add: Transferred to Donor-general fund	(11,945,808)	0
Tran. from Donor fund-investment in fixed assets	11,620,088	55,200,513
Depreciation expenses	(14,429,335)	0
	-----	-----
	422,647,663	437,402,718
	-----	-----
Donor fund-general		
Opening balance	(11,945,808)	(19,928,112)
Add: Donation received during the year	719,630,316	833,326,393
Donation receivable	89,547,986	0
Transferred from Program Fund	11,945,808	(171,230,815)
Less: Transferred to investment in fixed assets	(60,827,570)	(157,041,729)
Transferred to investment in loan	(521,987,945)	(29,274,357)
Expenditure during the year	(226,362,785)	(467,739,188)
	-----	-----
	0	(11,945,808)
	-----	-----
Donor fund-investment in fixed assets		
Opening balance	342,744,030	205,698,493
Add: Transferred from Donor fund (general)	60,827,570	157,041,729
Less: Fixed assets trans. to other project/capital fund	(342,744,030)	0
Depreciation	(3,740,057)	(19,996,192)
	-----	-----
	57,067,513	342,744,030
	-----	-----
Donor fund-investment in Loan Fund		
Opening balance	450,508,127	443,716,504
Add: Transferred from Donor fund (general)	521,987,946	29,274,357
Less: Housing Loan transferred to FCP	(117,200,603)	0
Loan loss provision	(18,788,253)	(22,482,734)
	-----	-----
	836,507,217	450,508,127
	-----	-----
Motor Cycle Replacement Fund	34,845,133	30,450,587
Liabilities for expenses	46,966,497	290,199,236
Group Savings Deposits	372,951,493	244,829,491
Group Trust Fund	3,337,671	15,311,744
Group Current & Projects Account	4,441,631	5,113,785
	-----	-----
	1,778,784,818	1,804,613,910
	=====	=====

BRAC  
Rural Development Program  
Statement of Income and Expenditure  
For the year ended December 31, 1996

	1996 Taka	1995 Taka
Income :		
Donation	136,814,800	
Add: Donation receivable	89,047,886	
	-----	
Interest income	238,382,786	626,761,216
Training income	185,029,081	88,182,624
Service Charge realized	0	11,137,980
	26,850,828	26,770,620
	-----	-----
	438,242,705	752,822,540
	xxxxxxxxxxxx	xxxxxxxxxxxx
Expenditure :		
Salaries and benefits	217,777,640	247,035,254
Travelling & Transportation	33,384,087	39,317,128
Staff training & Development	17,521,764	25,937,223
Teachers salary	0	89,915,862
Teacher Training	0	9,828,427
Program material supplies	42,153,039	160,133,328
Maintenance & General Expenses.	7,363,401	14,043,022
VO Members Training	30,353,551	24,807,633
Office and staff accommodation	7,278,759	13,561,599
Utilities	3,663,372	3,774,008
Stationeries and supplies	6,427,908	8,477,388
School rent and maintenance	0	22,587,081
Consultancy	901,822	936,515
Interest on deposits and Bank interest	5,852,068	0
Loan loss provision	21,812,940	22,482,734
Depreciation	18,189,382	0
R.O Logistics and management expenses	33,789,856	60,183,128
	-----	-----
	458,412,097	752,822,540
Surplus/(Deficit) of income over expenditure		
Transferred to :Capital fund	(14,429,355)	0
Donor fund-investment in assets	(3,740,057)	
	-----	-----
	438,242,705	752,822,540
	xxxxxxxxxxxx	xxxxxxxxxxxx

BRAC  
Rural Development Program  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	1996 Taka
Opening balance	268,315,268
Donation	719,630,316
Interest on loan	103,232,823
Other project income	26,850,838
Loan realised	1,066,340,054
Group saving deposits	128,122,002
Group trust fund	(11,974,073)
Group current and project account	(672,154)
Decrease in Interest Receivable	70,295,053
Other funds	5,284,931
Liabilities for expenses	(243,232,739)
Sale proceeds of loans from RCP	235,196,456
	<hr/>
Total	2,367,388,775
	<hr/> <hr/>
<b>PAYMENTS :</b>	
Salaries and benefits	217,777,640
Travelling and Transportation	33,384,087
Stationery, Rent and Utilities	17,372,039
Staff training and development	17,521,764
Repairs and maintenance	7,363,401
V O Members Training	30,353,551
Program materials supplies	42,980,339
Interest expenses	5,723,293
H.O Logistics and management expenses	33,769,856
Fixed Assets	60,827,570
Loan disbursement	1,419,456,775
Stock and stores	8,488,946
Advance, deposits and prepayments	(82,843,176)
Sundry debtors/Accounts receivable	(54,056,774)
Current accounts with area office	(27,589,706)
Decrease in other liabilities	190,854,868
Purchase of loans from SLDP	35,365,869
	<hr/>
Total Payments	1,956,750,346
Closing cash and bank balance	410,638,429
	<hr/> <hr/>
	2,367,388,775
	<hr/> <hr/>

BRAC  
Reproductive Health and Disease Control  
Balance Sheet  
As at December 31, 1996

Annexure-3A

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	7,516,026	6,006,021
Less accumulated depreciation	4,086,280	3,029,185
	<u>3,429,746</u>	<u>2,976,836</u>
Other assets	11,325,253	16,952,285
Stock and store	744,286	72,548
Accounts Receivable	29,043,557	0
Advances	509,548	88,592
Cash and Bank balance	1,044,782	1,801,622
Current Accounts with Area offices	614,037	2,416,215
Fund Control	(20,339,930)	(54,568,049)
	<u>26,371,279</u>	<u>(30,259,951)</u>
	=====	=====
<b>FUND AND LIABILITIES</b>		
<b>Capital Fund</b>		
Opening balance	7,997,311	2,465,500
Add: Transferred from investment in fixed assets	11,752,106	5,531,811
: BRAC Internal resource	21,131,000	0
Less: Depreciation	(962,943)	0
Transferred to Donor fund-General	(21,765,821)	0
	<u>18,151,653</u>	<u>7,997,311</u>
<b>Donor fund-general :</b>		
Opening balance	(65,676,803)	(32,622,095)
Add : Donation received during the year	51,410,982	36,609,059
Donation receivable	29,043,557	0
Transferred from Capital fund	21,765,821	0
Less: Fixed assets	(941,520)	(2,209,511)
Less: Expenditure during the year	(35,602,037)	(67,454,256)
	<u>0</u>	<u>(65,676,803)</u>
<b>Donor fund-invested in fixed assets :</b>		
Opening balance	19,929,121	23,568,918
Add: Transferred from Donor Fund (general)	941,520	2,209,511
Less: Fixed assets trans to other proj./cap.fund	(19,929,121)	(4,795,648)
Less: Depreciation	(94,152)	(1,053,660)
	<u>847,368</u>	<u>19,929,121</u>
Motor cycle replacement fund	6,278,368	5,076,136
Liabilities for expenses	1,093,890	1,349,246
Liabilities for other finance	0	1,065,038
	<u>26,371,279</u>	<u>(30,259,951)</u>
	=====	=====

BRAC  
 Reproductive Health and Disease Control  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

Annexure-3B

INCOME :		1996 Taka	1995 Taka
Donation	6,558,480		
Add: Donation Receivable	29,043,557		
	-----		
Project Income		35,602,037	53,085,154
		2,946,122	0
		-----	-----
		38,548,159	53,085,154
		=====	=====
 EXPENDITURE :			
Salaries and benefits		23,676,518	38,849,866
Accommodation & Transportation		3,557,381	10,670,735
Recruitment and Staff Development		275,813	1,748,946
Program material supplies		2,518,632	14,578,167
Stationery & other material supplies		4,150,061	560,635
Training expenses		261,472	1,321,531
Maintenance and general expenses		705,368	0
Research and Evaluation		0	0
Bank interest and charges		3,233	80,534
H.O Logistics and Management expenses		3,399,681	4,912,790
Depreciation		1,057,095	1,053,660
		-----	-----
		39,605,254	73,776,864
Surplus/(Deficit) of Income over expenditure			
transferred to :Capital fund		(962,943)	(20,691,710)
:Donor fund-investment in assets		(94,152)	
		-----	-----
		38,548,159	53,085,154
		=====	=====



BRAC  
 Reproductive Health and Disease Control  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

Annexure-3C

	1996 Taka
<b>RECEIPTS :</b>	
Opening balance	(52,766,427)
Donation	51,410,982
Other project income	2,946,122
BRAC internal resource	21,131,000
Motor cycle replacement fund	1,202,232
Increase in Liabilities:	
Liabilities for expenses	(255,356)
Liabilities for other finance	(8,975,053)
<b>Total</b>	<b>14,693,500</b> =====
<b>PAYMENTS :</b>	
Salaries and benefits	23,676,518
Accommodation and Transportation	3,557,381
Teachers salary	0
Teachers training	0
Stationery and Utilities	4,150,061
Staff training and development	275,813
Bank interest	3,233
Maintenance and General expenses	705,368
V O Members Training	261,472
Program materials supplies	2,518,632
H.O Logistics and Management expenses	3,399,681
Fixed Assets *	(3,850,027)
Increase in current assets :	
Stock and stores	671,738
Advance, deposits and prepayments	420,956
Current accounts with area office	(1,802,178)
<b>Total Payments</b>	<b>33,988,648</b> -----
Closing cash and bank balance	(19,295,148)
	<b>14,693,500</b> =====

BRAC  
Expansion of Nonformal Primary Education Program  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	50,225,314	28,002,098
Less: accumulated depreciation	16,003,961	6,443,239
	<u>34,221,353</u>	<u>21,558,859</u>
Other Assets	70,204,121	55,635,034
Stock, stores and spares	(38,166)	13,181
Advance deposits and prepayments	596,146	1,651,410
Sundry debtors /accounts receivable	85,994	404,711
Current Account with Area offices	(3,600,262)	3,907,227
Cash and bank balance	12,811,091	7,000,276
Fund Control	74,090,323	128,654,527
	<u>188,370,600</u>	<u>218,825,225</u>
	=====	=====
<b>FUND AND LIABILITIES</b>		
Capital fund		
Opening balance	(1,996,286)	(700,674)
Add: Trans. from Donor fund-inv.in fixed assets	87,700,495	
Transferred from other project	18,336,914	(1,295,612)
Adjustments	(85,994)	
Depreciation	(5,875,368)	0
	<u>98,079,761</u>	<u>(1,996,286)</u>
Donor fund-general		
Opening balance	116,682,805	309,348,613
Add: Received during the year	733,809,201	369,540,075
Less: Tran. to donor fund-inv.in fixed assets	(14,227,833)	(12,959,722)
Expenditure during the year	(790,234,849)	(549,246,161)
	<u>46,029,324</u>	<u>116,682,805</u>
Donor fund-invested in fixed assets		
Opening balance	77,193,893	65,958,098
Add: Transferred from donor fund-general	14,227,833	12,959,722
Transferred to capital fund	(87,700,495)	1,295,612
Less: Depreciation during the year	(716,863)	(3,019,539)
	<u>3,004,368</u>	<u>77,193,893</u>
Motor cycle replacement fund	27,264,859	21,085,433
Project current account	3,401,213	0
Liabilities for expenses	8,795,375	5,738,253
Liabilities for other finance	1,795,700	121,127
	<u>188,370,600</u>	<u>218,825,225</u>
	=====	=====

BRAC  
Expansion of Nonformal Primary Education Program  
Statement of Income and Expenditure  
For the year ended December 31, 1996

	1996 Taka	1995 Taka
INCOME :		
Donation	719,581,368	
Add: Transferred from previous year	70,653,481	
	<u>790,234,849</u>	<u>549,246,161</u>
Bank interest income	85,994	521,032
	<u>790,320,843</u>	<u>549,767,193</u>
Total	<u>790,320,843</u>	<u>549,767,193</u>
EXPENDITURE :		
Salaries and benefits	167,624,619	95,124,850
Travelling and Transportation	24,997,125	15,443,890
School rent and maintenance	65,007,484	37,789,635
Teachers salary	226,644,727	115,059,922
Teachers training and workshop	28,769,231	26,187,907
Staff training and development	6,976,230	10,152,879
Stationery, rent and utilities	20,392,710	12,440,285
Maintenance and general expenses	10,908,672	6,279,714
H O Logistics and management expenses	65,046,407	50,683,155
Depreciation	6,592,231	3,019,539
Program materials supplies	173,953,638	180,604,956
	<u>796,913,074</u>	<u>552,786,732</u>
Total	<u>796,913,074</u>	<u>552,786,732</u>
Surplus/(deficit) of income over expenditure		
transferred to : Capital fund	(5,875,368)	(3,019,539)
: Donor fund - Investment in assets	(716,863)	
	<u>790,320,843</u>	<u>549,767,193</u>

BRAC  
Expansion of Nonformal Primary Education Program  
Statement of Receipts and Payments  
for the year ended December 31, 1996

	January'96 to Dec.'96 Taka	January'95 to Dec.'95 Taka
<b>RECEIPTS :</b>		
Opening balance	135,155,986	295,752,769
Donation	733,809,201	369,540,075
Bank interest income	85,994	521,032
Motor cycle replacement fund	6,179,426	21,085,433
Increase in Liabilities:		0
Liabilities for expenses	3,057,122	924,626
Liabilities for other finance	5,075,786	121,127
<b>Total</b>	<b>883,363,515</b>	<b>687,945,062</b>
<b>PAYMENTS :</b>		
Salaries and benefits	167,624,619	95,124,850
Travelling and Transportation	24,997,125	15,443,890
Teachers salary	226,644,727	115,059,922
Teachers training	28,769,231	26,187,907
Staff training and development	6,976,230	10,152,879
Sationery, Rent and Utilities	20,392,710	12,440,285
Maintenance and general expenses	10,908,672	6,279,714
School rent and maintenance	65,007,484	37,789,635
Program materials supplies	173,953,638	180,604,956
H.O. Lagisties and management expenses	65,046,406	50,683,155
Fixed Assets	14,227,833	13,878,722
Increase in current assets :		
Stock, stores and spares	(51,347)	(63,949)
Advance, deposits and prepayments	(720,369)	(678,733)
Current accounts with area office	(7,507,489)	(11,394,297)
Sundry debtors/accounts receivable	(962,846)	404,711
Decrease in other liabilities	1,155,476	376,612
<b>Total Payments</b>	<b>796,462,100</b>	<b>552,290,259</b>
Closing cash and bank balance	86,901,415	135,654,803
	<b>883,363,515</b>	<b>687,945,062</b>

BRAC  
Vulnerable Group Development Credit Program  
Balance Sheet  
As at December 31, 1996

Annexure-5A

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	854,645	0
Less: accumulated depreciation	135,717	0
	-----	-----
	718,928	0
Loans to Landless group members	386,712,675	178,145,094
Other Assets	2,138,350	0
Stock, stores and sparts	156,253	0
Current accounts with projects/ area office	1,642,509	88,854
Sundry debtors/accounts receivable	19,888	1,339,136
Advance, Deposits, Prepayments	135,156	55,697
Cash in hand and at bank	9,570,254	198,955
Fund Control	(114,793,410)	(6,878,631)
	-----	-----
	286,300,603	172,949,105
	=====	=====
<b>FUND AND LIABILITIES</b>		
Capital fund		
Opening balance	19,631,762	19,701,909
Transferred to long term loan	(14,488,090)	(70,138)
Adjustments	1,203,606	
Depreciation	(74,983)	0
	-----	-----
	6,272,295	19,631,771
Donor fund-general		
Opening balance	0	0
Add: Donation received during the year	29,912,511	16,240,596
Expenditure during the year	(29,912,511)	(16,240,596)
	-----	-----
	0	0
Long term loan	233,399,759	151,697,884
Liabilities for expenses	3,416,399	197,879
Saving Deposits	43,159,468	851,968
Current and project accounts	52,682	569,603
	-----	-----
	286,300,603	172,949,105
	=====	=====

BRAC  
 Vulnerable Group Development Credit Program  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

	1996 Taka	1995 Taka
<b>INCOME :</b>		
Donation	29,912,511	15,388,628
Interest on loan	39,690,889	12,786,732
Bank interest income	553,414	1,339,136
	-----	-----
<b>Total</b>	<b>70,156,814</b>	<b>29,514,496</b>
	=====	=====
<b>EXPENDITURE :</b>		
Salaries and benefits	23,741,895	15,595,052
Travelling and Transportation	3,716,769	1,877,742
Staff training and development	463,706	265,535
Training expenses	12,063,737	8,448,309
H.O.Logistics and management expenses	3,000,786	1,917,020
Rent and Utilities	3,177,093	1,410,838
Bad debts	6,854,640	0
Depreciation	74,983	0
Interest on Deposits	1,838,988	0
	-----	-----
<b>Total</b>	<b>54,932,597</b>	<b>29,514,496</b>
Surplus/(Deficit) of income over expenditure transferred to : Capital fund	(74,983)	0
: GoB long term loan	15,299,200	0
	-----	-----
	<b>70,156,814</b>	<b>29,514,496</b>
	=====	=====

BRAC  
 Vulnerable Group Development Credit Program  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	(6,679,676)
Donation	29,912,511
Long term loan from Govt./PKSF	51,914,585
Interest on loan	34,855,770
Other Project income	553,414
Group current and project accounts	0
Loan realised	331,139,616
Interest realised	0
Liabilities for expenses	3,218,511
Group current and project account	(516,921)
Decrease in interest receivable	5,391,031
Group saving	43,159,468
	<hr/>
Total	492,948,309
	<hr/> <hr/>
PAYMENTS :	
Salaries and benefits	23,166,760
Travelling and Transportation	3,230,308
Rent, utilities and stationery	2,762,658
Staff training and development	463,706
Training expenses	12,051,643
Interest on deposits and bank interest	1,838,988
H.O. Logistics and management expenses	3,000,786
Loan loss provision	6,824,446
Fixed Assets	2,992,995
Loan disbursement	540,263,109
Interest receivable	0
Stock and stores	156,253
Advance, deposits and prepayments	79,459
Sundry debtors/accounts receivable	(1,319,248)
Current accounts with field	1,583,849
Decrease in other liabilities	1,075,753
	<hr/>
Total Payments	598,171,465
Closing cash and bank balance	(105,223,156)
	<hr/> <hr/>
	492,948,309
	<hr/> <hr/>



BRAC  
Training and Resource Centre  
Balance Sheet  
As at December 31, 1996

Annexure-6A

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	264,985,037	129,505,442
Less: accumulated depreciation	59,472,458	26,315,893
	205,512,579	103,189,549
Stock, stores and spares	1,796,522	574,382
Advance, deposits and prepayments	896,633	491,645
Sundry debtors/accounts receivable	3,397,173	1,496,929
Current Account with Area offices	3,259,700	563,373
Cash in hand and at bank	1,929,878	543,425
Fund Control	13,160,054	6,552,362
	229,952,539	113,411,665
<b>FUND AND LIABILITIES</b>		
Capital fund :		
Opening balance	113,142,713	105,112,380
Add: Surplus/(deficit) during the year	1,768,747	8,030,333
Assets transferred from RDP	111,850,180	0
	226,761,640	113,142,713
Liabilities for Expenses	3,190,899	268,952
	229,952,539	113,411,665

BRAC  
 Training and Resource Centre  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

Annexure-6B

	1996 Taka	1995 Taka
<b>INCOME :</b>		
Training fees	13,263,997	16,541,745
Accommodation & service charge	22,940,670	14,976,353
Food Charge	17,370,897	13,748,984
Training material Cost	6,751,094	6,971,816
Agriculture and Horticulture	84,871	140,204
Poultry and Animal husbandary	5,992,674	0
Fisheries	806,084	1,350,268
Medical Program	13,727	7,601
	<u>67,224,014</u>	<u>53,736,971</u>
<b>EXPENDITURE :</b>		
Salaries and benefits	16,348,204	13,131,094
Travelling and transportation	1,176,140	958,253
Staff training and development	1,125,417	1,056,091
Maintenance and general expenses	2,727,938	2,735,588
Stationery, rent and utilities	5,215,508	2,493,391
Program materials supplies	5,644,798	2,349,444
Training expenses	16,871,947	15,429,959
Depreciation	14,175,315	5,442,818
H.O. Logistics and management expenses	2,170,000	2,110,000
	<u>65,455,267</u>	<u>45,706,638</u>
Surplus/(Defecit) of income over expenditure transferred to Capital fund	<u>1,768,747</u>	<u>8,030,333</u>
	<u>67,224,014</u> =====	<u>53,736,971</u> =====

BRAC  
 Training and Resource Centre  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :		Taka -----
Opening balance		7,095,787
Training income		60,326,658
Other project income		6,897,356
Increase in Liabilities:		
Liabilities for expenses	2,921,947	----- 2,921,947
<b>Total</b>		<b>77,241,748</b> =====
PAYMENTS :		
Salaries and benefits		16,348,204
Travelling and Transportation		1,176,140
Rent, utilities and stationery		5,215,508
Maintenance and general expenses		2,727,938
Program materials supplies		5,644,798
Staff training and development		1,125,417
Training expenses		16,871,947
H.O. Logistics and management expenses		2,170,000
Fixed Assets		0
Increase in current assets :		
Stock and stores	1,222,140	
Advance, deposits and prepayments	404,988	
Sundry debtors /Accounts receivable	1,900,244	
Current accounts with field	2,696,327	
	-----	6,223,699
Decrease in other liabilities		4,648,165
<b>Total Payments</b>		<b>62,151,816</b>
Closing cash and bank balance		15,089,932
		----- 77,241,748 =====

BRAC  
 Printing and Publication  
 Balance Sheet  
 As at December 31, 1996

Annexure-7A

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	6,050	6,050
Less: accumulated depreciation	909	303
	-----	-----
	5,141	5,747
Stock, stores and spares	6,650,819	7,431,800
Advance, deposits and prepayments	0	0
Sundry debtors/accounts receivable	119,490	98,063
Fund Control	10,498,107	3,216,099
	-----	-----
	17,273,557	10,751,709
	=====	=====
<b>FUND AND LIABILITIES</b>		
Capital fund :		
Opening balance	9,570,452	6,765,150
Add: Surplus/deficit) during the year	2,687,630	2,805,302
	-----	-----
	12,258,082	9,570,452
Liabilities for Other Finance	5,015,475	1,181,257
	-----	-----
	17,273,557	10,751,709
	=====	=====

BRAC  
 Printing and Publication  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

Annexure-7B

INCOME :	1996 Taka	1995 Taka
Publication sales	8,366,689	12,521,284
Other Project Income	0	0
	<u>-----</u>	<u>-----</u>
<b>Total</b>	<b>8,366,689</b>	<b>12,521,284</b>
	<u>=====</u>	<u>=====</u>
EXPENDITURE :		
Salaries and benefits	728,329	656,224
Travelling	166	3,154
Postage, Stationeries and supplies	1,096	68,193
Cost of Goods Sold	4,401,069	8,488,809
Miscellaneous Expenses	3,043	86,836
Advertisement	9,000	19,000
Royalty	17,500	0
Rent	246,000	102,000
Expenses for Book fair	32,250	87,843
Depreciation	606	303
H O Logistics and management expenses	240,000	78,000
	<u>-----</u>	<u>-----</u>
<b>Total</b>	<b>5,679,059</b>	<b>9,590,362</b>
Surplus/(Deficit) of income over expenditure transferred to Capital fund	2,687,630	2,930,922
	<u>-----</u>	<u>-----</u>
	<b>8,366,689</b>	<b>12,521,284</b>
	<u>=====</u>	<u>=====</u>

BRAC  
 Printing and Publication  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	3,216,099
Revenue from Sale	8,366,689
Increase in liabilities for expenses	3,834,218
	-----
Total	15,417,006
	=====
PAYMENTS :	
Salaries and benefits	728,329
Travelling expenses	166
Stationery, rent & supplies	247,096
Program supplies	44,293
Cost of goods sold	4,418,569
H O Logistics and management expenses	240,000
Fixed assets	0
Stock and stores	(780,981)
Advance, deposits and prepayments	0
Sundry debtors/accounts receivable	21,427
Decrease in other liabilities	0
	-----
Total Payments	4,918,899
Closing cash and bank balance	10,498,107
	=====
	15,417,006
	=====

BRAC  
Rural Credit Project  
Balance Sheet  
As at December 31, 1996

Annexure-8A

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	197,941,313	314,523,219
Less: Accumulated depreciation	38,732,846	28,943,523
	159,208,467	285,579,696
Loans to Landless group members	1,831,300,044	1,277,116,364
Less :Loan loss reserve	148,280,629	142,794,885
	1,683,019,415	1,134,321,479
Other Assets	31,984,645	33,625,840
Loan to BRAC (HO Building)	150,000,000	0
Stock, stores and spares	3,908,838	65,077
Advance, deposits and prepayments	2,041,973	821,356
Current Account with Area offices	21,851,754	21,169,847
Cash in hand and at bank	41,621,393	21,596,875
Short term Investment	225,000,000	230,868,129
Fund control	5,205,867	42,267,138
	2,323,842,352	1,770,315,437
<b>FUND AND LIABILITIES</b>		
Capital fund :		
Opening balance	328,508,165	264,272,730
Add: Surplus/(deficit) during the year	194,360,628	78,586,072
Adjustment during the year	(7,001,823)	(14,350,637)
	515,866,970	328,508,165
Donor fund-investment in loan		
Opening balance	838,610,622	838,610,622
Add: Housing loan transferred from RDP	117,200,603	0
	955,811,225	838,610,622
Motor cycle replacement fund	26,583,988	21,358,216
Liabilities for expenses	49,294,515	5,800,494
Liabilities for other finance	1,265,997	
Group saving deposits	733,771,716	524,918,704
Group fund deposits	26,255,917	37,971,780
Group current & projects account	14,992,024	13,147,456
	2,323,842,352	1,770,315,437



BRAC  
Rural Credit Project  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Interest on loan to VO Members	447,673,492	278,629,879
Interest on Investment	33,455,381	
Rental Income	6,954,084	28,923,279
	<u>488,082,957</u>	<u>307,553,158</u>
	=====	=====
 EXPENDITURE :		
Salaries & benefits	139,574,585	107,740,547
Travel & Transport	15,479,522	13,680,772
Staff Training	3,955,937	2,604,880
Office and staff accomodation	0	2,202,903
Maintenance and general expenses	8,271,277	8,131,899
Utilities	5,229,823	4,275,602
Stationeries	9,704,739	10,380,482
Depreciation	9,589,835	7,725,258
Loan loss provision	58,584,244	43,200,807
Interest expenses	42,432,367	28,123,936
Data processing and monitoring	900,000	900,000
	<u>293,722,329</u>	<u>228,967,086</u>
Surplus/(Deficit) of Income over expenditure transferred to Capital fund	<u>194,360,628</u>	<u>78,586,072</u>
	<u>488,082,957</u>	<u>307,553,158</u>
	=====	=====

BRAC  
Rural Credit Project  
Statement of Receipts and Payments  
for the year ended December 31, 1996

Annexure-8C

RECEIPTS :	Taka
Opening balance	63,864,013
Interest on loan to VO members	494,414,199
Interest on investment	33,455,381
Rental income	6,954,084
Loan realised	2,772,622,655
Decrease in interest receivable	(71,995,576)
Group saving deposits	208,853,012
Group trust fund	(11,715,863)
Group current and project account	1,844,568
Motor cycle replacement fund	5,225,772
Other Liabilities	109,836,881
Liabilities for expenses	45,894,431
<b>Total</b>	<b>3,659,253,557</b>
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PAYMENTS :	
Salaries and benefits	139,574,585
Travelling and Transportation	15,479,522
Stationery, Rent and Utilities	15,834,562
Staff training and development	3,955,937
Repairs and maintenance	8,271,277
Interest expenses	42,432,367
Loan to BRAC (HO Building)	150,000,000
Fixed Assets	(118,784,488)
Loan disbursement	3,048,689,520
Loan loss provision	53,098,500
Purchase of loans from RDP & SLDP	253,996,359
Short term investment	(5,868,129)
Stock and stores	(65,077)
Advance, deposits and prepayments	5,129,455
Current accounts with area office	681,907
<b>Total Payments</b>	<b>3,612,426,297</b>
Closing cash and bank balance	46,827,260
	<hr style="border-top: 1px dashed black;"/>
	<b>3,659,253,557</b>
	<hr style="border-top: 1px dashed black;"/>

BRAC  
 Strengthening Research and Evaluation Activities  
 Balance Sheet  
 As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed Assets	1,265,668	943,703
Less: accumulated depreciation	498,027	291,438
	<u>767,641</u>	<u>652,265</u>
Advance, deposits and prepayments	1,865,756	0
Fund Control	(628,647)	3,853,575
	<u>2,004,750</u>	<u>4,505,840</u>
	=====	=====
<b>FUND AND LIABILITIES</b>		
Capital fund		
Opening balance	(438,800)	(438,800)
Add: Transferred from donor fund- general	438,800	0
	<u>0</u>	<u>(438,800)</u>
Donor fund-general		
Opening balance	4,292,375	8,440,613
Less: Tran. to donor fund- inv. in fixed assets	(321,965)	(125,761)
Transferred to capital fund	(438,800)	0
Expenditure during the year	(3,393,308)	(4,022,477)
	<u>138,302</u>	<u>4,292,375</u>
Donor fund- investment in fixed assets		
Opening balance	652,265	691,976
Add: Transferred from donor fund-general	321,965	125,761
Less: Depreciation	(206,589)	(165,472)
	<u>767,641</u>	<u>652,265</u>
Liabilities for expenses	1,098,807	0
	<u>2,004,750</u>	<u>4,505,840</u>
	=====	=====

BRAC  
 Strengthening Research and Evaluation Activities  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Donation (Transferred from previous year))	3,393,308	4,022,477 0
	-----	-----
Total	3,393,308 =====	4,022,477 =====
 EXPENDITURE :		
Salaries and benefits	664,854	2,252,312
Travelling and transportation	461,988	257,411
Staff training and development	127,284	0
Satationery, rent and utilities	192,951	169,398
Maintenance and general expenses	44,627	75,861
Program materials	1,901,604	1,267,495
Depreciation	206,589	165,472
	-----	-----
Total	3,599,897	4,187,949
Surplus/(Deficit) of income over expenditure transferred to Capital fund	(206,589)	(165,472)
	-----	-----
	3,393,308 =====	4,022,477 =====

BRAC  
 Strengthening Research and Evaluation Activities  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	January'96 to Dec.'96 Taka	January'93 to Dec.'96 Taka
Opening balance	3,853,575	0
Donation	0	14,511,926
Increase in liabilities for expenses	1,098,807	1,098,807
<b>Total</b>	<b>4,952,382</b>	<b>15,610,733</b>
EXPENDITURE :		
Salaries and benefits	664,854	5,962,603
Travelling and transportation	461,988	1,726,589
Sattionery, rent and utilities	192,951	604,432
Maintenance and general expenses	44,627	183,367
Staff training and development	127,284	268,774
Program materials	1,901,604	4,362,191
Fixed Assets	321,965	1,265,668
Advance Deposits and prepayments	1,865,756	1,865,756
<b>Total Payments</b>	<b>5,581,029</b>	<b>16,239,380</b>
Closing cash and bank balance	(628,647)	(628,647)
<b>Total</b>	<b>4,952,382</b>	<b>15,610,733</b>

BRAC  
Baor Development Program  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	12,850	12,850
Less: Accumulated depreciation	3,645	2,360
	<u>9,205</u>	<u>10,490</u>
Loan to VO Members	16,356,117	16,927,079
Less: loan loss reserve	849,976	253,212
	<u>15,506,141</u>	<u>16,673,867</u>
Other Assets	71,000	193,553
Current accounts with Area offices	213,810	0
Short term Deposit	7,100,000	7,100,000
Cash in hand and bank	0	0
Fund Control	10,085,689	10,306,213
	<u>32,985,845</u>	<u>34,284,123</u>
<b>FUND AND LIABILITIES</b>		
Capital fund :		
Opening balance	(735,487)	2,198,364
Add: Adjustment	473,522	0
Deficit of income over expenses	(3,072,896)	(2,933,851)
	<u>(3,334,861)</u>	<u>(735,487)</u>
Donor fund-general		
Opening balance	6,648,714	7,637,564
Add: Grants received during the year	719,880	2,444,056
Fixed assets transferred	122,553	0
Less: Expenditure during the year	(1,697,522)	(3,432,906)
	<u>5,793,625</u>	<u>6,648,714</u>
Donor fund-Investment in fixed assets		
Opening balance	204,043	395,766
Less: F. assets sale tran. to donor fund-general	(122,553)	(191,143)
Depreciation	(1,285)	(580)
	<u>80,205</u>	<u>204,043</u>
Long term loan	21,356,000	23,475,000
Group saving	0	342,194
Group Current and Project account	71,529	113,645
Liabilities for expenses	9,019,347	4,236,014
	<u>32,985,845</u>	<u>34,284,123</u>

BRAC  
Baor Development Program  
Statement of Income and Expenditure  
for the year ended December 31, 1996

	1996 Taka	1995 Taka
<b>INCOME :</b>		
Donation	1,697,522	2,444,056
Interest income	2,307,201	1,673,386
	<u>4,004,723</u>	<u>4,117,442</u>
	=====	=====
<b>EXPENDITURE :</b>		
Salaries & benefits	1,620,547	1,505,167
Travel & Transport	344,100	279,249
Training to VO member	(501,223)	1,375,073
Stationery and supplies	160,869	74,555
Maintenance and general expenses	54,829	38,966
Program materials	18,400	159,896
Interest expenses	4,783,333	4,236,014
Loan loss provision	596,764	253,212
Depreciation	1,285	580
	<u>7,078,904</u>	<u>7,922,712</u>
Surplus/(Deficit) of Income over expenditure		
transferred to :Capital fund	(3,072,896)	(2,815,840)
:Donor fund-investment in assets	(1,285)	(989,430)
	<u>4,004,723</u>	<u>4,117,442</u>
	=====	=====



BRAC  
Baor Development Programme  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	January'96 to Dec.'96 Taka	July'91 to Dec.'96 Taka
Opening balance	10,306,213	0
Donation	719,880	16,442,368
Long term loan	(2,119,000)	21,356,000
Interest on loan	1,678,793	5,273,219
Loan realised	10,421,807	27,713,513
Interest realised	0	2,651,992
Decrease in interest receivable	(309,455)	(309,455)
Group saving	(342,194)	0
Group Current and project account	(42,116)	71,529
Liabilities for expenses	4,783,333	9,019,347
<b>Total</b>	<b>25,097,261</b>	<b>82,218,513</b>
	=====	=====
<b>EXPENDITURE :</b>		
Salaries and benefits	1,620,547	5,291,384
Travelling and transportation	344,100	1,085,319
VO members training	(501,223)	1,467,689
Stationery, rent and utilities	160,869	565,003
Interest expenses	4,783,333	9,019,347
Program materials	73,229	1,370,760
Monitoring and survey	0	302,933
Fixed assets	(122,553)	83,850
Loan disbursement	8,912,982	42,498,788
Interest receivable	0	3,284,971
Short term investment	0	7,100,000
Current accounts with area offices	213,810	213,810
Other liabilities	(473,522)	(151,030)
<b>Total payments</b>	<b>15,011,572</b>	<b>72,132,824</b>
Closing cash and bank balance	10,085,689	10,085,689
	<b>25,097,261</b>	<b>82,218,513</b>
	=====	=====

BRAC  
Family Planning Facilitation Program  
Balance Sheet  
As at December 31, 1996

Annexure-11A

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	14,746,640	1,233,380
Less: accumulated depreciation	816,764	105,876
	13,929,876	1,127,504
<b>Other Assets</b>	2,691,000	4,567,500
Current account with field offices	176,433	
Advance, deposits and prepayments	115,023	28,180
Receivable from BRAC	843,932	0
Cash in hand and at bank	2,361,852	152,711
Fund Control	11,283,694	11,863,030
	31,401,810	17,738,925
<b>FUND AND LIABILITIES</b>		
<b>Capital fund :</b>		
Opening balance	0	0
Add: Transferred from WHDP	3,447,000	
Custom duty and tax	843,932	0
	4,290,932	0
<b>Donor fund-general</b>		
Opening balance	12,641,334	0
Add: Received during the year	52,877,765	32,713,368
Less: Transferred to investment in fixed assets	(8,945,760)	(5,044,880)
Expenditure during the year	(43,439,061)	(15,027,154)
Adjustment	(756,000)	0
	12,378,278	12,641,334
<b>Donor fund-investment in fixed assets</b>		
Opening balance	4,939,004	0
Add: Transferred from donor fund-general	8,945,760	5,800,880
Transferred from WHDP	0	(756,000)
Less: Custom duty refund to Pathfinder	(843,932)	0
Depreciation	(710,888)	(105,876)
	12,329,944	4,939,004
<b>Motor Cycle replacement fund</b>	512,505	0
<b>Liabilities for expenses</b>	912,117	153,214
Custom duty and tax	843,932	0
Liabilities for other finance	134,102	5,373
	31,401,810	17,738,925

BRAC  
Family Planning Facilitation Program  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Donation	43,439,061	15,027,154 0
	-----	-----
	43,439,061	15,027,154
	=====	=====
 EXPENDITURE :		
Salaries & benefits	19,787,507	6,890,667
Travel & Transport	5,063,362	645,325
Programme material supplies	3,452,288	1,925,293
Maintenance and general expenses	3,962,369	908,723
Staff training and development	791,982	626,899
Teachers training	445,661	10,922
Teachers salary	1,108,709	62,987
School rent and maintenance	68,700	1,020,832
Stationeries, rent and utilities	2,584,865	1,207,633
Training and supplies	2,113,306	205,875
H O Logistics and management expenses	4,060,312	1,521,998
Depreciation	710,888	105,876
	-----	-----
	44,149,949	15,133,030
Surplus/(Deficit) of Income over expenditure transf. to Donor fund-Investment in ass	(710,888)	(105,876)
	-----	-----
	43,439,061	15,027,154
	=====	=====

BRAC  
Family Planning Facilitation Program  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	January '96 to Dec. '96 Taka	January '95 to Dec. '96 Taka
Opening balance	12,015,741	0
Donation	52,877,765	85,591,133
Liabilities for expenses	758,903	912,117
Motor cycle replacement fund	512,505	512,505
Other liabilities	15,530,342	15,530,342
Liabilities for other finance	(12,977,613)	(12,972,240)
<b>Total</b>	<b>68,717,643</b>	<b>89,573,857</b>
	=====	=====
EXPENDITURE :		
Salaries & benefits	19,787,507	26,678,174
Travel & Transport	5,063,362	5,708,687
Programme material supplies	3,452,288	5,377,581
Maintenance and general expenses	3,962,369	4,871,092
Staff training and development	791,982	1,418,881
Teachers training	445,661	456,583
Teachers salary	1,108,709	1,171,696
School rent and maintenance	68,700	1,089,532
Stationeries, rent and utilities	2,584,865	3,792,498
Training and supplies	2,113,306	2,319,181
H O Logistics and management expenses	4,060,312	5,582,310
Fixed assets	11,369,760	17,170,640
Advance deposits and prepayments	86,843	115,023
Current accounts with field offices	176,433	176,433
<b>Total Payments</b>	<b>55,072,097</b>	<b>75,928,311</b>
Closing cash and bank balance	13,645,546	13,645,546
	<b>68,717,643</b>	<b>89,573,857</b>
	=====	=====

BRAC  
Emergency Relief & Rehabilitation Program  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	Taka
Fixed assets at cost	0
Less: accumulated depreciation	0
	0
Fund Control	0
	0
	=====
<b>FUND AND LIABILITIES</b>	
Capital fund :	
Opening Balance	(753,691)
Add: Deficit balance of income over expenditure	(1,666,644)
Internal Resource	2,420,335
	0
	-----
Donor fund-general :	
Opening Balance	0
Add: Received during the year	425,281
Less: Expenditure during the year	(425,281)
	0
	=====
	-----
	0
	=====

BRAC  
 Emergency Relief & Rehabilitation Program  
 Statement of Income and Expenditure  
 for the year ended December 31, 1996

INCOME :	Taka
Donation	425,281
Total	----- 425,281 =====
 EXPENDITURE :	
Salaries and benefits	0
Travelling and Transportation	19,684
Program materials supplies	2,072,241
HO Logistics and management expenses	0
Total	----- 2,091,925
Surplus of income over expenditure transferred to Capital fund	(1,666,644)
	----- 425,281 =====

BRAC  
 Emergency Relief & Rehabilitation Program  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	(753,691)
Donation	425,281
BRAC Internal resorces	2,420,335
	-----
Total	2,091,925
	=====
 EXPENDITURE :	
Salaries and benefits	0
Travelling and Transportation	19,684
Program materials supplies	2,072,241
HO Logistics and management expenses	0
	-----
Total Payments	2,091,925
Closing cash and bank balance	0
	-----
	2,091,925
	=====



BRAC  
Integrated Nutrition Project  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka
Fixed assets at cost	18,700
Less: Accumulated depreciation	1,010
	-----
	17,690
Other Assets	764,300
Advance, deposits and prepayments	94,469
Accounts receivable	0
Stock, stores and spares	0
Current accounts with projects	117,439
Cash in hand and bank	1,021,000
Fund Control	3,109,142
	-----
	5,124,040
	=====
 FUND AND LIABILITIES :	
Capital fund :	
Transferred from RHDC	764,300
Donor fund-general	
Opening balance	0
Add: Grants received during the year	11,026,193
Less: Transferred to fixed assets	(18,700)
Expenditure during the year	(6,897,287)
	-----
	4,110,206
Donor fund-investment in fixed assets	
Opening balance	0
Add: Transferred from donor fund-general	18,700
Less: Depreciation	(1,010)
	-----
	17,690
Motor cycle Replacement fund	33,435
Liabilities for expenses	198,409
	-----
	5,124,040
	=====

BRAC  
Integrated Nutrition Project  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka
Donation	6,897,287
	-----
	6,897,287
	=====
EXPENDITURE :	
Salaries & benefits	1,873,510
Travelling & Transportation	429,463
Staff training and development	2,592
Program Materials	888,789
Stationery, rent and utilities	330,742
Maintenance and general expenses	13,119
Training	2,788,027
Depreciation	1,010
HO Logistics and management expenses	571,045
	-----
	6,898,297
Surplus/(Deficit) of Income over expenditure transferred to Donor fund-investment in fixed assets	(1,010)
	-----
	6,897,287
	=====

BRAC  
Integrated Nutrition Project  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Donation	11,026,193
Motor cycle replacement fund	33,435
Liabilities for expenses	198,409
Other liabilities	764,300
	<hr/>
Total	12,022,337
	<hr/> <hr/>
EXPENDITURE :	
Salaries & benefits	1,873,510
Travelling & Transportation	429,463
Staff training and development	2,592
Program Materials	888,789
Stationery, rent and utilities	330,742
Maintenance and general expenses	13,119
Training	2,788,027
HO Logistics and management expenses	571,045
Fixed assets	783,000
Advance deposits and prepayments	94,469
Current accounts with field	117,439
	<hr/>
Total Payments	7,892,195
Closing cash and bank balnce	4,130,142
	<hr/> <hr/>
	12,022,337
	<hr/> <hr/>

BRAC  
Small Holder Livestock Development Program  
Balance Sheet  
As at December 31, 1996

Annexure-14A

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	8,319,134	8,214,098
Less: Accumulated depreciation	3,361,071	2,062,605
	4,958,063	6,151,493
Loan to VO members	78,912,875	120,286,481
Less: Loan loss reserve	4,750,800	4,623,240
	74,162,075	115,663,241
Other Assets	2,476,250	3,732,150
Stock, stores and spares	1,989,652	1,117,621
Advance deposits and prepayments	74,312	174,090
Sundry debtors/accounts receivable	4,045,624	188,425
Cash in hand and bank	4,477,183	2,848,067
Current accounts with HO/Field	206,616	3,737,362
Fund Control	79,384,847	14,716,726
	171,774,622	148,329,175
<b>FUND AND LIABILITIES</b>		
Capital fund :		
Opening balance	(1,607,785)	(1,455,355)
Add: Surplus/(deficit) of income	(1,938,329)	0
Surplus of training fund	8,776,174	(152,430)
	5,230,060	(1,607,785)
Donor fund-general		
Opening balance	5,866,873	20,298,885
Add: Donation received during the year	36,891,400	40,224,173
Donation receivable	3,689,614	0
Less: Investment in fixed assets	0	(1,533,799)
Expenditure during the year	(46,447,887)	(53,122,386)
	0	5,866,873
Donor fund-investment in fixed assets		
Opening balance	9,883,643	10,063,982
Add: Transferred from donor fund-general	0	1,533,799
Less: Depreciation	(1,316,257)	(1,713,575)
Asset sale/transfer to other project	(1,133,073)	(563)
	7,434,313	9,883,643
Long term loan	92,565,000	83,308,500
Liabilities for expenses	34,696,653	19,049,317
Group saving	31,520,796	31,723,507
Group current and project accounts	327,800	105,120
	171,774,622	148,329,175

BRAC  
Small Holder Livestock Development Program  
Statement of Income and Expenditure  
For the year ended 31st December 1996

Annexure-14B

	1996 Taka	1995 Taka
<b>INCOME :</b>		
Donation	27,235,944	
Add: Receivable from Donor	3,689,614	
Transferred from previous year	15,522,329	
	-----	
Interest on loan	46,447,887	56,918,691
Bank interest	20,008,206	9,175,947
Service charge realised	356,010	347,755
Other income	453,356	404,092
	1,133,073	0
<b>Total</b>	<b>68,398,532</b>	<b>66,846,485</b>
	=====	=====
<b>EXPENDITURE :</b>		
Salaries and benefits	12,383,886	11,766,580
Travelling and transportation	1,700,151	2,304,512
Staff training	722,078	1,001,173
V O Members training	19,059,724	29,603,153
Stationery, rent and utilities	10,714,924	8,997,721
Maintenance and general expenses	784,812	929,010
Interest expenses	20,605,611	12,851,802
Loan loss provision	1,794,280	3,543,780
Depreciation	1,316,257	1,713,575
H.O. Logistics and management expenses	2,571,395	2,316,542
	-----	-----
<b>Total</b>	<b>71,653,118</b>	<b>75,027,848</b>
<b>Surplus/(deficit) of income over expenditure transferred</b>		
to : Capital fund	(1,938,329)	
: Donor fund-investment in assets	(1,316,257)	(8,181,363)
	-----	-----
	<b>68,398,532</b>	<b>66,846,485</b>
	=====	=====

BRAC  
Small Holder Livestock Development Program  
Statement of Receipts and Payments  
for the year ended December 31, 1996

	January'96 to Dec.'96 Taka	January'93 to Dec.'96 Taka
<b>RECEIPTS :</b>		
Opening balance	17,564,793	0
Donation	36,891,400	138,795,399
Long term loan	9,256,500	92,565,000
Bank interest	356,010	804,892
Interest on loan	8,041,671	19,794,260
Service charge realised	453,356	1,524,164
Loan realised	172,132,177	289,273,542
Interest realised	(4,219,575)	1,266,391
Group saving	(202,711)	31,520,796
Decrease in interest receivable	4,311,767	4,311,767
Group current and project account	222,680	328,200
Increase in other liabilities	5,387,595	9,942,087
Increase in liabilities for expenses	8,769,629	33,382,541
Sale proceeds of loans from RDP & RCP	54,165,772	54,165,772
	-----	-----
Total	313,131,064	677,674,811
	=====	=====
<b>EXPENDITURE :</b>		
Salaries and benefits	11,935,684	31,265,240
Travelling and transportation	1,700,151	5,785,133
Staff training	577,241	2,105,022
V O Members training	19,102,944	68,272,713
Stationery, rent and utilities	10,714,924	22,864,399
Maintenance and general expenses	784,812	2,408,952
Interest expenses	20,562,391	33,566,625
H.O. Logistics and management expenses	2,571,395	6,147,647
Fixed assets	(1,150,864)	10,795,384
Loan disbursement	173,050,000	404,212,000
Loan loss provision	1,666,720	1,666,720
Interest receivable	0	11,751,812
Stock, stores and spares	872,031	1,989,652
Advance, deposits and prepayments	(99,778)	74,312
Sundry debtors/accounts receivable	(9,487,871)	(9,299,446)
Current accounts with area offices	(3,530,746)	206,616
	-----	-----
Total Payments	229,269,034	593,812,781
Closing cash and bank balance	83,862,030	83,862,030
	-----	-----
	313,131,064	677,674,811
	=====	=====

BRAC  
Education for Under Aged Garment Worker  
Balance Sheet  
As at December 31, 1996

	Taka
<b>PROPERTY AND ASSETS</b>	
Fixed assets at cost	56,980
Less: Accumulated depreciation	4,890
	<u>52,090</u>
Other Assets	458,500
Advance deposits and prepayments	562,152
Accounts receivable	3,015,406
Fund Control	(3,577,558)
	<u>510,590</u>
	=====
<b>FUND AND LIABILITIES :</b>	
Donor fund-general	
Opening balance	0
Add: Grants received during the year	4,244,157
Donation receivable	3,015,406
Less: Transferred to fixed assets	(515,480)
Expenditure during the year	(6,744,083)
	<u>0</u>
Donor fund-investment in fixed assets	
Opening balance	0
Add: Transferred from donor fund-general	515,480
Less: Depreciation	(4,890)
	<u>510,590</u>
	<u>510,590</u>
	=====
<b>Total</b>	<b>510,590</b>

BRAC  
 Education for Under Aged Garment Worker  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

INCOME :	Taka	Taka
Donation	3,728,677	
Add: Donation Receivable	3,015,406	
	<u>                    </u>	6,744,083
 Total		<u>6,744,083</u> =====
 EXPENDITURE :		
Salaries and benefits		1,370,622
Travelling and transportation		294,759
Teachers salary		855,516
Staff training		26,746
Stationery, rent and utilities		218,979
Maintenance and general expenses		79,207
Teacher's training and workshop		457,985
Education material and supplies		1,777,689
School rent and maintenance		1,002,620
Depreciation		4,890
H.O. Logistics and management expenses		659,960
		<u>                    </u>
Total		6,748,973
Surplus/(deficit) of income over expenditure transferred to Donor fund-Investment in assets		(4,890)
		<u>                    </u> 6,744,083 =====



BRAC  
 Education for Under Aged Garment Worker  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Donation	4,244,157
Total	<u>4,244,157</u> =====
EXPENDITURE :	
Salaries and benefits	1,370,622
Travelling and transportation	294,759
Teachers salary	855,516
Staff training	26,746
Stationery, rent and utilities	218,979
Maintenance and general expenses	79,207
Teacher's training and workshop	457,985
Education material and supplies	1,777,689
School rent and maintenance	1,002,620
H.O. Logistics and management expenses	659,960
Fixed assets	515,480
Advance deposits and prepayments	562,152
Total Payments	7,821,715
Closing cash and bank balance	(3,577,558)
	<u>4,244,157</u> =====

BRAC  
Social Science Immunization  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	Taka
Fixed assets at cost	0
Less: Accumulated depreciation	0
	0
Advance deposits and prepayments	0
Cash in hand and bank	0
Fund Control	1,526,422
	1,526,422
	1,526,422
<b>FUND AND LIABILITIES :</b>	
Capital fund :	
Opening balance	0
Add: Grants received during the year	4,085,501
Less: Expenditure during the year	(2,675,228)
	1,410,273
Liabilities for expenses	116,149
	1,526,422
	1,526,422

BRAC  
 Social Science Immunization  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

INCOME :	Taka
Donation	2,675,228
Total	<u>2,675,228</u> =====
EXPENDITURE :	
Salaries and benefits	1,669,223
Travelling and transportation	279,203
Staff training	0
Maintenance and general expenses	0
Program Materials	425,364
H.O. Logistics and management expenses	301,438
Total	<u>2,675,228</u>
Surplus/(deficit) of income over expenditure transferred to Capital fund	0 <u>          </u> 2,675,228 =====

BRAC  
 Social Science Immunization  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Donation	4,085,501
Liabilities for expenses	116,149
	-----
Total	4,201,650
	=====
EXPENDITURE :	
Salaries and benefits	1,669,223
Travelling and transportation	279,203
Staff training	0
Maintenance and general expenses	0
Program Materials	425,364
H.O. Logistics and management expenses	301,438
	-----
Total Payments	2,675,228
Closing cash and bank balance	1,526,422
	-----
	4,201,650
	=====

BRAC  
 Educating the Rural Voters on National Election  
 Balance Sheet  
 As at December 31, 1996

PROPERTY AND ASSETS	Taka
Fixed assets at cost	0
Less: Accumulated depreciation	0
	-----
	0
 Advance deposits and prepayments	 0
Cash in hand and bank	0
Fund Control	0
	-----
	0
	=====
 FUND AND LIABILITIES :	
Capital fund :	
Opening balance	0
Add: Internal resources	31,280
Less: Surplus/(deficit)	(31,280)
	-----
	0
	-----
Donor fund-general	
Opening balance	0
Grants received during the year	509,250
Less: Expenditure during the year	(509,250)
	-----
	0
	=====

BRAC  
 Educating the Rural Voters on National Election  
 Statement of Income and Expenditure  
 For the year ended December 31, 1996

INCOME :	Taka
Donation	509,250
Total	----- 509,250 =====
EXPENDITURE :	
Salaries and benefits	0
Program Materials	540,530
H.O. Logistics and management expenses	0
Total	----- 540,530
Surplus/(deficit) of income over expenditure transferred to Capital fund	  ----- (31,280) ----- 509,250 =====

BRAC  
 Educating the Rural Voters on National Election  
 Statement of Receipts and Payments  
 for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Donation	509,250
Internal resources	31,280
	-----
Total	540,530
	=====
EXPENDITURE :	
Salaries and benefits	0
Program Materials	540,530
H.O. Logistics and management expenses	0
	-----
Total Payments	540,530
Closing cash and bank balance	0
	-----
	540,530
	=====

BRAC  
BRAC Dairy and Food Project  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS :	Taka
Fixed assets at cost	145,186,021
Less: accumulated depreciation	0
	145,186,021
Advance deposits and prepayments	0
Cash in hand and bank	0
Fund control	(4,145,967)
	141,040,054
<b>FUND AND LIABILITIES :</b>	
Capital fund	59,990,853
Loan from Unibank, Denmark	81,049,201
	141,040,054



BRAC  
BRAC Dairy and Food Project  
Statement of Income and Expenditure  
For the year ended December 31, 1996

INCOME :	Taka
Donation	0
	-----
Total	0
	=====
EXPENDITURE :	
Salaries and benefits	0
Travelling expenses	4,340
program materials	4,413
	-----
Total	8,753
Surplus/(deficit) of income over expenditure transferred to Capital fund	(8,753)
	-----
	0
	=====

BRAC  
BRAC Dairy and Food Project  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Loan from Unibank, Denmark	81,049,201
Other funds	59,999,606
	<u>                    </u>
Total	141,048,807
	<u>                    </u>
EXPENDITURE :	
Travelling expenses	4,340
Fixed assets	145,186,021
Program supplies	4,413
	<u>                    </u>
Total Payments	145,194,774
Closing cash and bank balance	(4,145,967)
	<u>                    </u>
	<u>                    </u>
	<u>                    </u>

BRAC  
BRAC Housing Project  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	Taka
Fixed assets at cost	50,065,736
Less:Accumulated depreciation	0
	50,065,736
Advance deposits and prepayments	0
Cash in hand and bank	0
Fund Control	45,075,521
	95,141,257
FUND AND LIABILITIES :	
Capital fund	90,178,185
Housing Scheme Fund	4,963,072
	95,141,257

BRAC  
BRAC Housing Project  
Statement of Income and Expenditure  
For the year ended December 31, 1996

INCOME :	Taka
Donation	0
Total	----- 0 =====
EXPENDITURE :	
Salaries and benefits	0
Travelling expenses	0
program materials	0
Total	----- 0
Surplus/(deficit) of income over expenditure transferred to Capital fund	----- 0 =====

BRAC  
BRAC Housing Project  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	Taka
Opening balance	0
Housing Scheme Fund	4,963,072
Other funds	90,178,185
	-----
Total	95,141,257
	=====
EXPENDITURE :	
Travelling expenses	0
Fixed assets	50,065,736
Program supplies	0
	-----
Total Payments	50,065,736
Closing cash and bank balance	45,075,521
	-----
	95,141,257
	=====

BRAC  
BRAC Printers  
Balance Sheet  
As at December 31, 1996

	1996 Taka	1995 Taka
<b>PROPERTY AND ASSETS</b>		
Fixed assets at cost	63,203,925	61,353,323
Less:Accumulated depreciation	40,936,235	35,645,026
	<u>22,267,690</u>	<u>25,708,297</u>
Stock, stores and spares	19,349,299	17,270,525
Advances, deposits and prepayments	2,873,517	3,247,282
Sundry debtors	33,974,274	26,544,675
Cash and bank balance	2,229,554	619,324
Current accounts with HO	(54,014,142)	(52,811,921)
	<u>26,680,192</u>	<u>20,578,182</u>
	=====	=====
<b>FUND AND LIABILITIES :</b>		
Capital fund	12,196,381	12,192,109
Gratuity and Redundancy fund	6,091,866	3,356,253
Liabilities for goods	107,497	138,499
Liabilities for expenses	5,233,676	2,800,150
Liabilities for other finance	3,050,772	305,496
Bank Overdraft	0	1,785,675
Other liabilities	0	0
	<u>26,680,192</u>	<u>20,578,182</u>
	=====	=====

BRAC  
BRAC Printers  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Sales for printing works supplied	154,578,208	161,952,732
Interest from loans and advances	285,708	213,563
	<u>154,863,916</u>	<u>162,166,295</u>
Less: Cost of printing work supplied (Annexure-20C)	118,847,670	128,592,002
	<u>36,016,246</u>	<u>33,574,293</u>
<b>EXPENDITURE :</b>		
Administrative expenses :		
Salaries and benifits	3,000,685	1,691,489
Travelling & Tranportation	115,326	219,874
Transport running expenses	182,088	182,255
Postage, Printing and Stationery	132,195	220,044
General expenses	562,629	606,900
Interest paid	3,190,395	4,813,101
Office entertainment	80,578	61,697
Depreciation	229,567	355,357
Maintenance	6,370	5,321
BRAC Overhead expenses	1,800,000	4,905,741
	<u>9,299,833</u>	<u>13,061,779</u>
Selling and distribution expenses :		
Salaries & benifits	1,023,967	569,836
Sales Comission	407,625	449,000
Travelling & Transportation	75,187	79,682
Postage, Printing and Stationery	21,149	24,618
Entertainment	109,268	137,224
Freight and Cartage	250,431	232,310
Advertisement	2,000	20,000
VAT paid	450,956	520,000
Depreciation	0	0
	<u>2,340,583</u>	<u>2,032,670</u>
Provision for bad and doubtful debts	1,900,000	2,900,000
	<u>13,540,416</u>	<u>17,994,449</u>
Surplus/(Deficit) of Income over expenditure transferred to Capital fund	22,475,830	15,579,844
	<u>36,016,246</u>	<u>33,574,293</u>

BRAC  
BRAC Printers  
Statement of Cost of Printing works supplies  
for the year ended December 31, 1996

Material Consumption :	Taka
Opening Stock	10,617,670
Add: Purchase (Net)	87,031,936
	<hr/>
Less: Closing Stock	97,649,606
	9,734,128
	<hr/>
Add: Direct wages	87,915,478
Outside works & Overtime allowance	4,033,453
	12,874,460
	<hr/>
Prime Cost	104,823,391
Add: Production overhead cost	8,638,325
Depreciation	5,061,642
Repairs and maintenance	2,957,500
Consumable Supplies	329,128
	<hr/>
Add: Opening work in progress	121,809,986
	6,652,855
	<hr/>
Less: Closing work in progress	128,462,841
	9,615,171
	<hr/>
	118,847,670
	<hr/> <hr/>



BRAC  
BRAC Printers  
Profit and Loss Appropriation Account  
for the year ended December 31, 1996

	Taka
Surplus of income over expenditure	22,475,830
	-----
	22,475,830
	=====
Less: Profit transferred to :	
BRAC Project Fund	1,344,830
Women's Health and Development Program	21,131,000
	-----
	22,475,830
	=====

BRAC  
BRAC Printers  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	Taka	Taka
Opening balance		619,325
Revenue from sales		154,578,208
Other project income		285,709
Increase in Current liabilities :		
Bank over draft	(1,785,675)	
Other funds	2,735,613	
Liabilities for goods	(31,002)	
Liabilities for expenses	2,433,526	
Liabilities for other finance	2,745,276	
	-----	6,097,738
Total		----- 161,580,980 =====
EXPENDITURE :		
Salaries and benefits		4,024,652
Travelling and transportation		623,033
Interest expenses		3,190,394
Cost of sale		118,847,670
Maintenance and general expenses		752,475
Program materials		4,566,951
Stationery, Rent and utilities		153,344
Fixed assets		1,850,602
Other assets		0
Increase in current assets :		
Stock and stores	2,078,774	
Advance deposits and prepayments	(373,765)	
Sundry debtors/Accounts receivable	7,429,599	
Current accounts with H O	(1,202,221)	
	-----	7,932,387
Decrease in other liabilities		17,409,919
Total Payments		----- 159,351,427
Closing cash and bank balance		2,229,553
		----- 161,580,980 =====

BRAC  
Aarong Rural Craft Centre  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	33,176,190	32,449,716
Less:Accumulated depreciation	17,584,704	14,944,240
	<u>15,591,486</u>	<u>17,505,476</u>
Deferred revenue expenditure	4,105,603	2,899,011
Stock,Stores and Spares	179,091,770	134,497,090
Advances,Deposits and Prepayments	30,450,865	41,625,993
Sundry debtors	38,230,461	41,360,095
Cash and Bank balance	10,161,108	10,605,132
Current accounts with area offices	(199,669,323)	(175,095,503)
	<u>77,961,970</u>	<u>73,397,294</u>
	=====	=====
 FUND AND LIABILITIES :		
Capital fund	67,873,233	67,867,033
Liabilities for Goods	5,236,295	4,861,259
Liabilities for expenses	2,954,236	669,002
Liabilities for other finance	1,898,206	0
	<u>77,961,970</u>	<u>73,397,294</u>
	=====	=====

BRAC  
Aarong Rural Craft Centre  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Sale	396,341,589	350,409,475
Less: Discount on sale	(4,023,268)	(4,098,148)
Misc. Income	707,025	461,494
<b>TOTAL INCOME</b>	<b>393,025,346</b>	<b>346,772,821</b>
<b>EXPENDITURE :</b>		
Opening stock of inventories	134,497,090	116,863,113
Less :Adjustment	(6,284,182)	(1,951,324)
	128,212,908	114,911,789
Add: Purchase	806,313,536	700,476,344
Less: Return/Transfer	(475,103,181)	(432,868,565)
Goods available for sales	459,423,263	382,519,568
Less: Closing stock of inventories	(181,290,218)	(134,497,090)
Cost of goods sold	278,133,045	248,022,478
<b>GROSS PROFIT</b>	<b>114,892,301</b>	<b>98,750,343</b>
<b>Administrative and General Expenses :</b>		
Salaries & benefits	26,510,863	22,649,889
Travel & Transport	1,847,270	1,815,485
Entertainment	981,757	640,134
Rent	6,660,168	4,617,389
Utilities	3,619,715	3,549,364
Publicity & Advertisement	1,516,434	2,242,694
Packing	4,639,325	3,485,973
Postage & Telephone	798,169	874,188
Stationery & Supplies	1,674,031	1,486,705
Repairs & Maintenance	2,299,844	1,329,263
Handling & Transportation	(180,518)	1,001,267
Training, research & design	1,775,933	2,027,857
Misc.expenses	259,700	512,200
Depreciation and amortization	4,953,502	4,585,350
Bank charges & interest	18,257,529	18,767,577
Throwout expenses	1,343,269	838,177
Provision of stock spoil	2,198,448	0
Reduction expenses	5,567,525	854,543
	84,722,964	71,278,055
Surplus/(Deficit) of Income over expenditure transferred to Capital fund	30,169,337	27,472,288
	<b>114,892,301</b>	<b>98,750,343</b>
	=====	=====

BRAC  
Aarong Rural Craft Centre  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :	1996 Taka	1995 Taka
Opening balance		10,605,132
Revenue from sales		393,085,422
Other project income		707,025
Increase in Current liabilities :		
For goods	375,036	
For expenses	2,285,234	
For other finance	1,898,206	
	-----	
		4,558,476
		-----
<b>Total</b>		<b>408,956,055</b>
		=====
<b>EXPENDITURE :</b>		
Salaries and benefits		26,510,863
Travelling and transportation		1,666,752
Research and design		1,775,933
Program supplies		15,524,701
Cost of sale		278,900,146
Maintenance and general expenses		3,281,601
Interest expenses		18,257,529
Stationery, Rent and utilities		12,752,083
Fixed assets		726,474
Other assets		1,206,592
Increase in current assets :		
Stock and stores	44,594,680	
Advance deposits and prepayments	(11,175,128)	
Sundry debtors/Accounts receivable	(3,129,634)	
Current accounts with H O	(24,573,820)	
	-----	
Decrease in other liabilities		5,716,098
		32,476,175
		-----
<b>Total Payments</b>		<b>398,794,947</b>
Closing cash and bank balance		10,161,108
		-----
		<b>408,956,055</b>
		=====

BRAC  
Aarong Rural Craft Centre  
Profit and Loss Appropriation Statement  
for the year ended December 31, 1996

Taka

Surplus of Income over Expenditure

30,169,337

=====

Less: Profit transferred to BPF for Expansion  
of Aarong

30,169,337

=====

BRAC  
BRAC Project Fund  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Fixed assets at cost	507,817,137	156,286,396
Less:Accumulated depreciation	28,554,696	17,946,747
	<u>479,262,441</u>	<u>138,339,649</u>
Other Assets	437,310	0
Investment	41,649,909	82,629,443
Deposits for shares in companies	10,480,000	3,000,000
Loans to Associate Companies	132,379,679	122,403,498
Advance,deposits and prepayments	83,482,868	46,119,038
Sundry debtors/accounts receivable	127,586,137	102,078,513
Current accounts with projects/ are offices	275,269,755	250,447,455
Short term investment	520,596,744	296,944,771
Fund Control	(406,088,656)	(213,914,084)
	<u>1,265,056,187</u>	<u>828,048,283</u>
FUND AND LIABILITIES :		
Capital fund	724,259,045	529,202,292
Flood Rehabilitation fund	2,186,927	4,623,256
Group insurance fund	57,432,827	52,374,592
Redundency & gratuity fund	262,486,839	194,362,423
Loan loss reserve for DTW	0	11,592,236
Loan from RCP	150,000,000	0
Motorcycle replacement fund	12,338,745	10,590,566
Liabilities for Expenses	28,956,692	25,302,918
Liabilities for Other Finance	27,395,112	0
	<u>1,265,056,187</u>	<u>828,048,283</u>

BRAC  
BRAC Project Fund  
Statement of Income and Expenditure  
for the year ended December 31, 1996

INCOME :	1996 Taka	1995 Taka
Photostat and duplicating material sales	379,911	2,415,834
Interest on Short term Investment/Bank interest	25,573,446	21,631,908
Interest from Aparupa Germent Ind.Ltd	0	9,745,969
Interest from Burlingtons Ltd	0	6,269,406
Interest from Burlingtons Sports Apparels Ltd	0	447,943
Interest from BRAC Industries Ltd	0	(564,504)
Interest from BRAC Printers	3,163,629	4,831,621
Interest from Aarong	17,297,438	18,614,819
Interest from loans & advances	1,181,616	919,824
Rental income	14,891,332	0
Income from Investment	3,750,000	6,875,000
Other project Income	2,590,699	4,542,515
Sale of old assets	824,440	382,970
Miscellaneous income	0	21,834,163
	<u>69,652,511</u>	<u>97,947,468</u>
	=====	=====
<b>EXPENDITURE :</b>		
Salary and benefits	457,851	0
Cost of material sold	0	2,849,491
DTW Operation expenses	0	6,162,546
Management loss	13,371,422	0
Stationery, rent and utilities	791,388	0
Maintenance expenses	13,130	0
Depreciation	9,077,221	0
	<u>23,711,012</u>	<u>9,012,037</u>
Surplus/(Deficit) of income over expenditure transferred to Capital fund	<u>45,941,499</u>	<u>88,935,431</u>
	<u>69,652,511</u>	<u>97,947,468</u>
	=====	=====



BRAC  
BRAC Project Fund  
Statement of Receipts and Payments  
for the year ended December 31, 1996

RECEIPTS :		1996 Taka
Opening balance		(213,914,084)
Revenue from sales		379,911
Interest on loan		20,461,067
Bank interest		25,573,446
Income on investment		3,750,000
Other project income		19,488,087
Increase in other liabilities :		
Loan from RCP	150,000,000	
Other funds	60,902,265	
Increase in other liabilities	61,325,392	
Liabilities for expenses	3,653,774	
Liabilities for other finance	27,395,112	
	-----	303,276,543
<b>Total</b>		<b>159,014,970</b> =====
<b>PAYMENTS</b>		
Salary and benefits		457,851
Cost of material sold		0
DTW Operation expenses		0
Management loss		13,371,422
Stationery, rent and utilities		791,388
Maintenance expenses		13,130
Fixed assets		262,647,461
Other assets		(23,523,353)
Short term investment		223,651,973
Increase in current assets :		
Stock and stores	0	
Advance deposits and prepayments	37,363,830	
Sundry debtors/Accounts receivable	25,507,624	
Current accounts with projects	24,822,301	
	-----	87,693,755
Decrease in other liabilities		0
<b>Total Payments</b>		<b>565,103,627</b> -----
Closing cash and bank balance		(406,088,657)
		----- <b>159,014,970</b> =====

BRAC  
Head Office  
Balance Sheet  
As at December 31, 1996

PROPERTY AND ASSETS	1996 Taka	1995 Taka
Stock,Stores and Spares	0	0
Advance,Deposits and Prepayments	61,086,238	44,250,517
Cash in transit	0	3,562,812
Cash in hand and at bank	0	0
Short-term Investment	1,319,684	1,299,919
Fund Control	(37,707,904)	(40,023,782)
	<u>24,698,018</u>	<u>9,089,466</u>
	=====	=====
 FUND AND LIABILITIES :		
Special fund	1,463,679	1,311,078
Head office overhead adjustment account	0	0
Liabilities for Expenses	3,938,041	3,964,567
Liabilities for other finance	19,296,298	3,813,821
	<u>24,698,018</u>	<u>9,089,466</u>
	=====	=====

BRAC  
Statement of HO Logistics and Management Expenses  
for the year ended December 31, 1996

Taka

## Expenses :

-----	
Salary and benefits	53,821,873
Travelling and transportation	7,195,992
Staff training and development	1,059,603
Entertainment	866,695
Rental expenses	16,909,884
Audit fee	355,862
Utilities	6,494,711
Repair and maintenance	3,950,880
Transport running expenses	7,729,878
Postage & Stationery	2,371,492
Computer operating expenses	739,242
Depreciation	1,762,542
Program materials	11,723,583
Publicity & subscription	832,643
	-----
	115,814,880
	=====

## Recovery from projects :

-----	
Expansion of Non-Formal Primary Education	65,046,407
Rural Development Programme	33,769,856
Reproductive Health and Disease Control	3,399,681
Vulnerable Group Development Credit Program	3,000,786
Training and Resource Centre	2,170,000
Family Planning Facilitation Program	4,060,312
Integrated Nutrition Project	571,045
Non-Formal Primary Education (GER)	659,960
Gonokendra Journal	24,000
BRAC Publication	240,000
Social Science Immunisation	301,438
Small Holder Livestock Development Program	2,571,395
	-----
	115,814,880
	=====