BANGLADESH RURAL ADVANCEMENT COMMITTEE

AUDITORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER, 1989

ACNABIN & Co.
Chartered Accountants

BANGLADESH RURAL ADVANCEMENT COMMITTEE

AUDIT REPORT, DECEMBER 31, 1989

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আকনাবীন এন্ড কোং
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CHARTERED ACCOUNTANTS

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Our Ref :
Your Ref :
Date :

AUDITORS' REPORT TO THE MEMBERS OF THE GOVERNING BODY
OF BANGLADESH RURAL ADVANCEMENT COMMITTEE

We have audited the financial statements and notes thereto, set out on pages 1 to 19, in accordance with the approved Auditing Standards. Our audit included such tests of accounting records and other auditing procedures as we considered necessary in the circumstances and we report that :

i. We have obtained all the information and explanations which we have required;

ii. In our opinion, the annexed Balance Sheet together with the notes thereto and the statements of the Income and Expenditure have been drawn up in conformity with the rules and regulations of the committee;

iii. Such Balance Sheet, notes and statements of Inocme and Expenditure together exhibits a true and fair view of the state of affairs of the committee as at 31 December 1989 and its net surplus of Income Over Expenditure for the year ended on that date according to the best of our information and explanations given to us and as shown by the books of accounts of the committee; and

iv. In our opinion, the books of accounts have been kept as required by the committee.

Acnabin & Co

Dated, Dhaka
The 23rd April, 1990

ACNABIN & CO.
Chartered Accountants

BANGLADESH RURAL ADVANCEMENT COMMITTEE
BALANCE SHEET
AS AT 31ST DECEMBER, 1989

	Notes	1989 TAKA	1988 TAKA
PROPERTY AND ASSETS			
Fixed assets at cost	02	16,47,63,109	12,04,20,958
Less: accumulated depreciation		3,95,75,639	2,78,37,518
		12,51,87,470	9,25,83,440
Construction work in progress	03	37,74,916	1,09,34,496
Investment	04	2,55,43,500	2,49,99,900
Subscription for shares in BRAC Industries Ltd.		40,01,235	40,01,235
Loans to Industries	05	67,44,968	--
Loans to landless group members	06	19,80,91,691	12,39,83,663
Deferred revenue expenditure	07	32,97,435	11,44,995
Current Assets:			
Stock stores and spares	08	4,68,24,296	3,18,17,807
Advance, deposits and prepayments	09	2,56,28,567	2,09,65,528
Sundry debtors/accounts receivable	10	3,63,16,018	1,42,05,346
Current accounts with projects/ area offices	11	1,05,32,671	33,02,826
Cash in hand and at Bank	12	11,93,73,473	5,56,31,745
		23,86,75,025	12 59,23,252
		60,53,16,240	38,35,70,981

FUND AND LIABILITIES

Capital fund	13	40,08,16,584	29,54,13,916
Building maintenance reserve fund	14	38,36,948	22,18,969
Training fund	15	73,22,245	50,80,034
Flood Rehabilitation fund	16	14,87,459	3,02,937
Land Replacement fund	17	51,254	46,982
Group Insurance fund	18	45,81,639	41,56,280
Redundancy & gratuity fund	19	1,79,01,877	1,33,35,409
Loan revolving fund	20	3,39,33,379	98,67,928
Head office overhead adjustment account	21	38,42,709	46,08,835
Current Liabilities:			
For Goods	22	31,04,324	12,41,527
For Expenses	23	1,49,20,296	98,78,554
For Other Finance	24	24,02,162	14,99,978
For Group Savings Deposits	25	7,07,20,573	--
For Group Fund Deposits	26	1,04,19,228	--
For Group Current & Project Account.	27	1,25,58,381	--
Bank Overdraft	28	91,13,725	2,19,17,442
Other Liabilities	29	83,03,457	90,18,227
Group mgt. committee allowance		--	49,83,963
		13,15,42,146	4,85,39,691
		60,53,16,240	38,35,70,981

Notes form part of the accounts

Acnabin & Co

ACNABIN & CO
Chartered Accountants
Dated ..23rd April..1990

Chairman Governing Body
Bangladesh Rural Advancement Committe

BANGLADESH RURAL ADVANCEMENT COMMITTEE

Notes to the accounts for the year ended 31st December 1989

01.00 SIGNIFICANT ACCOUNTING POLICIES

01.01 Consolidated Balance Sheet

A. Balance sheet has been prepared after consolidating the assets and liabilities of the different projects maintaining independent books and records on a going concern basis under the generally accepted accounting principles and on historical cost convention.

B. A consistent policy has been followed in accounting treatment of similar transactions within the reported period in addition to previous accounting periods.

C. Transactions have been accounted for and presented in accordance with their substance and financial reality and not merely with their legal form.

01.02 Fixed Assets

Value of the fixed assets has 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.

01.03 Valuation of Inventories

Inventories are valued at cost prices.

01.04 Revenue Recognition

A. Subscription and Advertisement on Gonokendra Journal are accounted for on cash basis.

B. Some of the projects follow accrual basis of accounting in full and in some other cases accrual basis is partly followed.

C. Segregation of interest element included in weekly instalments of loans to landless groups for revenue recognition is made on full recovery of the loans ignoring overlaps of such recovery between varying accounting periods.

01.05 Gratuity and Redundancy Fund

The fund is created with one month's basic salary (based on basic salary of the last month) for each completed year of service for providing benefits to the permanent employees and one month's notice pay (based on full salary of last month) for each employee.

01.06 Insurance Fund

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.

01.07 Head Office Overhead Adjustment Account

The fund represents the difference between the amount recovered from projects at the rate of 8 to 10 per cent of their expenditure and the actual expenditure incurred by the Head Office. The amount is being adjusted from time to time.

01.08 Revolving Loan Fund

Under this scheme the following projects have been undertaken out of the specific grants received and surplus income generated from the BRAC's projects.

(1) Rural Development Programme: Cost of power tillers acquired for distribution to groups under grants provided for Post Flood Rehabilitation Programme has been transferred to the fund.

(2) Manikganj Integrated Project: For this project fund was made available from the income generated by BRAC's projects, such as BRAC Printers.

(3) Vulnerable Group Development Programme: Ministry of Relief and Rehabilitation of Govt. of the People's Republic of Bangladesh has signed a memorandum of understanding with BRAC to support the VGDP programme and for this agreed to release a total sum of Tk.4,53,04,600 against which Tk.1,74,94,750 was released upto 31st December 1989.

(4) Rural Enterprise Project: This project was funded by the Ford Foundation under grant No. 8500892 on an experimental basis to improve the productivity and income of landless group. The Ford Foundation paid US $ 40,000 equivalent to Tk.12,23,618 for the project which is repayable over six years beginning from October 1, 1991.

01.09 Donation Received

The donations when received are shown as income of the project though in some cases donations are meant for expenditure of more than one year.

01.10 Deferred revenue expenditure

Development expenditures of Aarong shops on account of improvements to leasehold buildings and furnishings are always written off within lease periods which usually runs between 3 to 5 years. Rates used for the write offs vary between 20 percent to 33.33 percent depending on the nature of expenditures.

02.01 Fixed Assets (Assets wise):

Group of fixed assets	COST				DEPRECIATION				Written down value	Written down value
	Opening balance 01-01-89	Addition	Sales/ Adjust-ment	Total as at 31-12-89	Opening ba-lance at 01-01-89	Charges during the year	Sales/ Adjust-ment	Total Upto 31-12-89	31-12-89	31-12-88
Land	1,44,14,828	45,58,974	(17,67,224)	1,72,06,578	---	---	---	---	1,72,06,578	1,44,14,828
Building	4,62,04,536	1,89,67,748	(640)	6,51,71,644	60,03,609	15,60,743	—	75,64,352	5,76,07,292	4,02,00,927
Furniture & fixtures	1,11,41,933	44,28,610	(11,488)	1,55,59,055	39,81,567	14,52,103	—	54,33,670	1,01,25,385	71,60,366
Equipment	69,39,208	40,86,974	(4,39,224)	1,05,86,958	36,03,462	13,74,182	—	49,77,644	56,09,314	33,35,746
Vehicle	78,88,743	30,45,728	(2,00,000)	1,07,34,471	42,51,254	19,67,711	(1,16,666)	61,02,299	46,32,172	36,37,489
Motorcycle	75,82,418	54,81,307	(1,07,880)	1,29,55,845	21,87,776	21,07,886	(22,100)	42,73,562	86,82,283	53,94,642
Bicycle	26,99,454	12,85,708	(12,978)	39,72,184	12,81,722	6,30,632	(12,978)	18,99,376	20,72,808	14,17,732
Machineries	2,16,58,297	37,95,038	—	2,54,53,335	51,31,919	26,06,606	—	77,38,525	1,77,14,810	1,65,26,378
Deep tubewell and tank	7,23,550	6,15,000	—	13,38,550	2,51,021	1,05,552	—	3,56,573	9,81,977	4,72,529
Hatchary	—	6,16,498	—	6,16,498	—	61,650	—	61,650	5,54,848	—
Camp/Poultry/ Livestock shed	11,67,991	—	—	11,67,991	11,45,188	22,800	—	11,67,988	03	22,803
Total Tk.	12,04,20,958	4,68,81,585	(25,39,434)	16,47,63,109	2,78,80,282	1,18,47,103	(1,51,744)	3,95,75,639	12,51,87,470	9,25,83,440

For charging depreciation the BRAC has used the straight line method based on the following rates applied with a view to write off the cost over the useful life of each class of assets ignoring the estimated scrap value at the end of the useful life.

Class of assets	Rate per annum (%)
Building (Ist class)	2.5
Building (others)	4
Plant and Machinery	10
Furniture & Fixture (Office)	10
Furniture & Fixture (Factory)	15
Furniture & Fixture (Aarong)	10 - 15 Depending upon the quality & use.
Equipment	10 - 15 Depending upon the quality & use.
Vehicles, motor cycles, bicycles	20
Camp house, poultry shed	20
Micro computer	10
Deep tubewell	10
Hatchery	20

02.02. Fixed Assets (Group and project wise)

Assets Group	BRAC Main Fund	P - I H D P	P - III Gonokendra	P - IV R D P	P - V Manikganj	P - VI N F P E	P-VIII/1 TARC - Savar	P-VIII/2 TARC - Modhupur
Land & land development	44,91,672	63,472	--	52,04,997	2,33,702	--	5,15,667	1,35,656
Building	41,08,905	--	--	2,86,84,340	21,74,041	--	60,63,072	9,58,074
Less: Acc. depreciation	6,82,288	--	--	26,31,921	3,64,580	--	24,34,458	90,554
	34,26,617	--	--	2,60,52,419	18,09,461	--	36,28,614	8,67,520
Furniture & fixtures	11,87,659	1,31,526	1,700	54,55,569	3,10,756	2,15,660	5,90,663	2,56,154
Less: Acc. depreciation	9,60,485	88,668	680	13,55,021	1,91,218	67,751	3,39,387	91,969
	2,27,174	42,858	1,020	41,00,548	1,19,538	1,47,909	2,51,276	1,64,185
Equipment	18,24,153	1,26,626	--	28,03,182	93,574	10,290	2,40,142	1,96,693
Less: Acc. depreciation	12,32,791	1,24,054	--	8,98,202	81,087	6,998	1,66,136	52,965
	5,91,362	2,572	--	19,04,980	12,487	3,292	74,006	1,43,728
Motorcycle	3,43,506	--	--	78,59,792	2,34,204	--	1,15,000	20,500
Less: Acc. depreciation	3,21,006	--	--	21,16,430	1,23,503	--	67,690	16,400
	22,500	--	--	57,43,362	1,10,701	--	47,310	4,100
Vehicle	19,53,504	66,423	--	22,74,925	840	--	94,501	--
Less: Acc. depreciation	16,43,878	66,422	--	14,44,433	839	--	94,501	--
	3,09,626	1	--	8,30,492	1	--	--	--
Bicycle	4,28,445	49,507	--	19,54,806	1,48,954	60,390	5,400	6,022
Less: Acc. depreciation	4,28,444	12,250	--	8,32,948	1,20,343	44,340	540	6,022
	1	37,257	-	11,21,858	28,611	16,050	4,860	1

Assets Group	BRAC Main Fund	P - I H D P	P - III Gonokendra	P - IV R D P	P - V Manikganj	P - VI N F P E	P-VIII/1 TARC - Savar	P-VIII/2 TARC - Modhupur
Machinery	5,100	1,78,353	--	--	--	--	38,072	--
Less: Acc. depreciation	5,099	1,78,352	--	--	--	--	38,071	-
	1	1	--	--	-	-	1	-
Deep tubewell & tank	--	--	--	--	--	--	6,77,170	-
Less: Acc. depreciation	--	--	--	--	--	--	3,06,847	--
							3,70,323	
Hatchery	--	--	--	--	--	--	--	--
Less: Acc. depreciation	--	--	--	--	--	--	--	--
Camp/Poultry/Livestock shed	3,09,661	5,21,897	--	--	--	--	--	3,36,433
Less: Acc. depreciation	3,09,660	5,21,896	--	--	--	--	--	3,36,432
	1	1	-	--	-	-	-	1
Total at cost	1,46,52,605	11,37,804	1,700	5,42,37,611	31,96,071	2,86,340	83,39,687	19,09,532
Less: Acc. depreciation	55,83,651	9,91,642	680	92,78,955	8,81,570	1,19,089	34,47,630	5,94,341
Written down value at 31.12.89	90,68,954	1,46,162	1,020	4,49,58,656	23,14,501	1,67,251	48,92,057	13,15,191
Written down value at 31.12.88	92,54,804	69,433	1,190	3,50,37,477	6,71,737	2,02,439	51,67,472	14,07,335

Assets Group	P-VIII/3 TARC - Pabna	P-VIII/4 TARC - Jessore	P-VIII/5 TARC - Rangpur	P-VIII/6 TARC - Rajendra-pur	P-XIII R E P	P-XIV POEC	P- XX C S P	Aarong	Aarong Leather	BRAC Printers	Total
Land & land development	5,72,349	16,25,469	14,24,532	25,16,222	—	—	—	—	—	4,22,840	1,72,06,578
Building	45,43,907	57,89,050	25,57,215	54,94,695	—	—	—	—	—	17,98,345	6,51,71,644
Less: Acc. depreciation	3,40,208	72,363	3,41,620	68,684	—	—	—	—	—	5,37,676	75,64,352
	42,03,699	57,16,687	52,15,595	54,26,011	—	—	—	—	—	12,60,669	5,76,07,292
Furniture & fixture	3,63,670	8,17,250	3,63,497	3,71,892	46,080	—	21,25,402	23,97,109	—	9,24,468	1,55,59,055
Less: Acc. depreciation	1,09,389	52,032	64,023	20,054	12,680	—	4,36,591	11,82,534	—	4,61,188	54,33,670
	2,54,281	7,65,218	2,99,474	3,51,838	33,400	—	16,88,811	12,14,575	—	4,63,280	1,01,25,385
Equipment	2,46,245	2,36,730	2,23,830	5,70,199	5,485	—	4,85,560	24,34,685	19,865	10,69,699	1,05,86,958
Less: Acc. depreciation	78,276	53,171	61,331	2,57,438	1,883	—	90,309	11,83,282	5,143	6,84,578	49,77,644
	1,67,969	1,83,559	1,62,499	3,12,761	3,602	—	3,95,251	12,51,403	14,722	3,85,121	56,09,314
Motorcycle	20,500	66,200	28,000	40,150	65,000	40,200	39,81,400	77,293	—	64,100	1,29,55,845
Less: Acc. depreciation	18,450	20,720	19,600	8,030	30,300	8,040	14,25,620	77,291	—	20,482	42,73,562
	2,050	45,480	8,400	32,120	34,700	32,160	25,55,780	2	—	43,618	66,82,283
Vehicle	—	—	—	—	525,000	—	49,25,000	2,43,778	—	6,50,500	1,07,34,471
Less: Acc. depreciation	—	—	—	—	420,000	—	23,19,000	17,435	—	95,791	61,02,299
	—	—	—	—	105,000	—	26,06,000	2,26,343	—	5,54,709	46,32,172
Bicycle	3,100	4,000	3,800	—	7,500	—	13,00,260	—	—	—	39,72,184
Less: Acc. depreciation	.2,790	1,200	1,900	—	3,000	—	4,45,600	—	—	—	18,99,376
	310	2,800	1,900	—	4,500	—	8,54,660	—	—	—	20,72,808

Assets Group	P-VIII/3 TARC - Pabna	P-VIII/4 TARC - Jessore	P-VIII/5 TARC - Rangpur	P-VIII/6 TARC - Rajendra-pur	P-XIII R E P	P-XIV POEC	P- XX C S P	Aarong	Aarong Leather	BRAC Printers	Total
Machinery	—	—	—	—	—	—	—	—	—	2,52,31,810	2,54,53,335
Less: Acc. depreciation	—	—	—	—	—	—	—	—	—	75,17,003	77,38,525
	—	—	—	—	—	—	—	—	—	1,77,14,807	1,77,14,810
Deep tubewell & tank	—	20,409	40,971	6,00,000	—	—	—	—	—	—	13,38,550
Less: Acc. depreciation	—	1,290	18,436	30,000	—	—	—	—	—	—	3,56,573
	—	19,119	22,535	5,70,000	—	—	—	—	—	—	9,81,977
Hatchery	—	—	—	6,16,498	—	—	—	—	—	—	6,16,498
Less: Acc. depreciation	—	—	—	61,650	—	—	—	—	—	—	61,650
	—	—	—	5,54,848	—	—	—	—	—	—	5,54,848
Camp/Poultry/Livestock shed	—	—	—	—	—	—	—	—	—	—	11,67,991
Less: Acc. depreciation	—	—	—	—	—	—	—	—	—	—	11,67,988
	—	—	—	—	—	—	—	—	—	—	3
Total at cost	57,49,771	85,59,108	76,41,845	1,02,09,656	6,49,065	40,200	1,28,17,622	51,52,865	19,865	3,01,61,762	16,47,63,109
Less: Acc. depreciation	5,49,113	2,00,776	5,06,910	4,45,856	4,67,863	8,040	47,17,120	24,60,542	5,143	93,16,718	3,95,75,639
Written down value at 31-12-89	52,00,658	83,58,332	71,34,935	97,63,800	1,81,202	32,160	81,00,502	26,92,323	14,722	2,08,45,044	12,51,87,470
Written down value at 31.12.88	53,31,047	14,53,675	72,59,300	—	3,01,032	40,200	66,86,254	8,94,002	12,034	1,87,94,009	9,25,83,440

03. Construction work in progress:

IV Rural Development Program	37,74,916	1,05,39,394
V Manikgonj Integrated Program	--	3,95,102
	37,74,916	1,09,34,496

04. Investment:

BRAC Industries Ltd. (249,999 fully paid up ordinary shares of Tk.100 each)	2,49,99,900	2,49,99,900
Aparupa Garment Ltd. (99 ordinary shares of Tk. 100 each)	9,900	--
Burlingtons Ltd. (5,337 ordinary shares of Tk. 100 each)	5,33,700	--
	255,43,500	2,49,43,900

05. Loans to Industries:

BRAC Industries Ltd.	2,18,978	--
Aparupa Garment Ltd.	49,48,839	--
Burlingtons Ltd.	15,77,151	--
	67,44,968	--

Loans to industries represent finance provided for working capital. These bear interest @ 15 percent per annum.

06.01 Loans to landless Group members:

I	Haor Development Program	11,51,923	41,864
IV	Rural Development Program	15,18,95,157	10,44,60,836
V	Manikgonj Integrated Prog.	1,62,92,422	71,67,127
VII	Vernerable Group Development Credit Programme	49,06,002	1,64,800
IX	Housing for the Rural Poor	2,37,22,676	1,20,25,525
XIII	Rural Enterprise Project	1,23,511	1,23,511
		19,80,91,691	12,39,83,663

06.02 Loans to landless group members

Loan disbursed	52,92,48,487	35,96,54,090
Loan realised	(25,42,28,855)	(22,64,80,687)
Instalment realised	(6,63,78,540)	--
	20,86,41,092	13,31,73,403
Provision for bad debts	(1,05,49,401)	(91,89,740)
	19,80,91,691	12,39,83,663

Loans to BRAC organized landless group members under Rural Development Program, Haor Development Program, Manikgonj Integrated Program and Vulnerable Group Development Credit Program bear interest @ 16 percent and are repaid in weekly instalments which includes principal and interest. Housing loans for the Rural poor are also repaid in equal weekly instalments and carry interest @ 10.5 percent and @ 8 percent for male and female members respectively.

07. Deferred revenue expenditure:

Aarong Rural Craft Centre	32,97,435	11,44,995
	32,97,435	11,44,995

08. Stock stores and spares:

I Sulla	--	794
III Gonokendra Journal	3,79,920	3,31,013
IV Rural Development Program	7,30,020	2,07,867
VIII-1 TARC Savar	13,172	--
VIII-2 TARC Modhupur	15,738	5,229
VIII-3 TARC Pabna	16,412	--
VIII-4, TARC Jessore	4,775	1,360
VIII-5 TARC Rangpur	2,640	--
XI Printing.and Publication	5,97,771	5,27,408
BRAC Main Fund	4,40,844	1,30,652
BRAC Printers	71,22,052	80,97,042
Aarong Rural Craft Centre	3,73,88,710	2,24,07,032
Aarong Leather	1,12,242	1,09,410
	4,68,24,296	3,18,17,807

09. Advance, deposits and prepayments

	Projects	Advances		Deposits	Prepayments	Total 1989	Total 1988
		Employees	Others				
I	Haor Development Program	62,645	71,503	--	--	1,34,148	9,703
III	Gonokendra Journal	-	43,887	--	1,827	45,714	44,789
IV	Rural Development Program	6,05,143	53,65,437	5,250	1,65,084	61,40,914	12,68,351
V	Manikganj Integrated Development Program	20,925	3,99,823	--	14,300	4,35,048	67,806
VIII	TARC-Savar	7,025	17,561	47,154	--	71,740	76,508
VIII	TARC-Madhupur	2,000	--	1,511	--	3,511	22,283
VIII	TARC-Pabna	--	--	--	--	--	940
VIII	TARC-Jessore	22,000	--	--	--	22,000	62,60,390
VIII	TARC-Rangpur	--	--	14,400	6,911	21,311	19,722
X	Head Office	17,96,424	69,22,467	8,98,750	14,903	96,32,544	25,85,428
XI	Printing and publication	--	7,500	--	--	7,500	27,500
XX	Child Survival Program	1,85,261	47,250	--	5,164	2,37,675	2,15,349
BRAC	Main Fund	--	--	50,288	--	50,288	12,82,674
BRAC	Printers	--	1,37,355	5,49,021	5,20,328	12,06,704	17,19,433
	Aarong Rural Craft Centre	3,39,460	16,70,886	39,51,575	16,53,531	76,15,452	73,64,652
	Aarong Leather	--	4,018	--	--	4,018	--
		30,40,883	1,46,87,687	55,17,949	23,82,048	2,56,28,567	2,09,65,528

10. Sundry debtors/Accounts receivable:

III	Gonokendra Journal	28,723	28,723
IV	Rural Development Program	95,42,035	--
V	Manikganj Integrated Prog.	--	4,675
VIII-1	TARC Savar	2,29,654	3,64,503
VIII-2	TARC Modhupur	10,290	--
VIII-3	TARC Pabna	14,985	650
VIII-5	TARC Rangpur	59,175	22,104
X	Head Office	13,78,344	25,902
XI	Printing and Publication	67,918	69,702
XX	Child Survival Program	17,453	--
BRAC Main Fund		42,23,565	22,84,586
BRAC Printers		1,65,39,694	94,99,911
Aarong Rural Craft Centre		41,62,274	19,04,590
Aarong Leather		41,908	--
		3,63,16,018	1,42,05,346

11. Current accounts with projects/ area offices:

I Haor Development Program	73,917	--
IV Rural Development Program	69,28,889	12,39,433
V Manikganj Integrated Dev.	3,39,721	1,79,675
VII Vulnerable Gr. Dev. Cre. Prg.	(24,786)	18,900
VIII-1 TARC Savar	90,368	(1,68,739)
VIII-2 TARC Modhupur	21,203	18,945
VIII-3 TARC Pabna	6,612	29,576
VIII-4 TARC Jessore	70,611	62,779
VIII-5 TARC Rangpur	41,970	2,43,126
VIII-6 TARC Rajendrapur	61,642	--
XX Child Survival Program	20,630	2,59,203
BRAC Printers	20,55,877	6,35,837
Aarong Rural Craft Centre	8,46,017	7,84,091
	1,05,32,671	33,02,826

12. Cash in hand and at bank

Projects	Cash	I O U	Cash items	Banks	Total 1989	Total 1988
I Haor Development Program	2,908	--	42,770	96,895	1,42,573	82,420
IV Rural Development Program	4,34,219	1,79,075	6,73,205	74,78,575	87,65,074	51,33,277
V Manikganj Integrated Prog.	11,322	26,212	26,600	2,67,558	3,31,692	2,33,168
VII Vulnerable Group Dev. Cre. Program	--	--	245	--	245	10,351
VIII-1 TARC Savar	363	4,610	--	44,428	49,401	1,38,221
VIII-2 TARC Modhupur	366	--	--	35,676	36,042	1,07,245
VIII-3 TARC Pabna	478	--	--	42,042	42,520	44,154
VIII-4 TARC Jessore	10,063	60	--	33,895	44,018	59,652
VIII-5 TARC Rangpur	857	1,000	--	14,306	16,163	66,450
VIII-6 TARC Rajendrapur	2,737	2,000	--	67,428	72,165	42,257
X Head Office	53,329	4,45,359	--	10,39,45,474	10,44,44,162	4,45,46,761
XX Child Survival Program	30,602	10,96,186	--	15,13,523	26,40,311	26,09,765
BRAC Printers	14,703	6,53,581	100	3,05,570	9,73,954	8,56,209
Aarong Rural Craft Centre	--	--	--	17,82,524	17,82,524	16,99,600
Aarong Leather	32,629	--	--	--	32,629	2,215
	5,94,576	24,08,083	7,42,920	11,56,27,894	11,93,73,473	5,56,31,745

Cash items include adhesive stamps, pass books, forms, etc. which are liquidated into cash.

Projects	Annex Ref.	Balance at 1-1-1989	Surplus/(Deficit)of income over expenditure '89	Adjustment during the '89	Balance at 31-12-89
I Sulla/Haor Development	1	(1,41,071)	(13,69,673)	--	(15,10,744)
III Gonokendra	1	1,81,105	1,52,410	--	3,33,515
IV RDP	3	15,38,17,570	5,68,23,111	(2,34,70,886)	18,71,69,795
V Manikganj IDP	1	5,53,829	56,50,610	--	62,04,439
VI NFPE	1	(21,54,874)	(8,09,955)	--	(29,64,829)
VII VGDCP	1	(19,286)	(1,555)	--	(20,841)
VIII-1 TARC Savar	2	66,23,903	8,72,593	--	74,96,496
VIII-2 " Modhupur	2	11,82,925	6,14,703	--	17,97,628
VIII-3 " Pabna	2	53,84,282	4,56,234	--	58,40,516
VIII-4 " Jessore	2	76,80,559	3,51,561	-	80,32,120
VIII-5 " Rangpur	2	70,81,058	(2,72,506)	--	68,08,552
VIII-6 " Rajendrapur	2	(5,335)	(1,85,530)	91,02,253	89,11,388
VIII-7 " Head Office	-	--	1,90,078	--	1,90,078
IX Housing for the Rural Poor	7	99,44,499	--	1,87,70,766	2,87,15,265
XI Printing and Publication	1	3,46,239	(36,350)	--	3,09,889
XII Emergency & Post Flood Rehab. Program	5	(30,62,384)	2,38,59,943	(1,88,17,900)	19,79,659
XIII Rural Enterprise Project	1	5,16,012	(4,16,147)	--	99,865
XIV Primary Education for Older Children	1	(7,76,705)	11,28,126	--	3,51,421
XX Child Survival Program	4	1,57,80,344	79,39,309	--	2,37,19,653
Livestock Dev. Program	1	--	28,32,037	--	28,32,037
BRAC Printers	6	1,16,86,387	--	--	1,16,86,387
Aarong Rural Craft Centre	8	1,31,54,119	40,64,731	63,68,397	2,35,87,247
Aarong Leather	9	1,23,659	73,922	7,938	2,05,519
BRAC Main Fund	10	6,75,17,081	1,14,30,212	94,236	7,90,41,529
		29,54,13,916	11,33,47,864	(79,45,196)	40,08,16,584

14. *Building Maintenance Reserve Fund:* 38,36,948 22,18,969

This has been created out of rental charges recovered from major programs for utilization of space of Head office building and from amounts deducted from employees salaries for use of BRAC facilities in area/field offices.

15. *Training Fund:* 73,22,245 50,80,034

This represents training income of TARC - Rangpur and Jessore. Direct expenditure has been deducted in arriving at the amount of fund which will subsequently be utilized for expansion of training facilities.

16. *Flood Rehabilitation Fund:* 14,87,459 3,02,937

This fund has been created out of amounts received from ponds schemes undertaken under post flood rehabilitation programme in different years and from reimbursed carring cost of wheat by Care Bangladesh under post flood rehabilitation programme.

17. *Land Replacement Fund:* 51,254 46,982

This represents amortised value of lease hold land at 66, Mohakhali C/A, Dhaka obtained from RAJUK.

18. *Group Insurance Fund:* 45,81,639 41,56,280

19. *Redundancy and Gratuity Fund:*

BRAC Printers	11,56,852	9,63,759
BRAC Main Fund	1,67,45,025	1,23,71,650
	1,79,01,877	1,33,35,409

20. *Revolving Loan Fund:*

IV.	Rural Development Program	98,70,000	--
V.	Manikganj Integ. Program	53,45,011	47,44,310
VII.	Vulnerable Gr. Dev. Prg.	1,74,94,750	40,00,000
XIII.	Rural Enterprise Program	12,23,618	12,23,618
		3,39,33,379	99,67,928

21. Head Office Overhead Adjustment Account

Overhead adjustment account	38,42,709	46,08,835
	=========	=========

22 Liabilities for Goods:

V Manikganj Integrated Program	20,994	20,994
BRAC Printers	20,87,037	9,21,063
Aarong Rural Craft Centre	9,96,293	2,99,470
	---------	---------
	31,04,324	12,41,527
	=========	=========

23. Liabilities for expenses:

I	Haor Development Program	10,000	--
III	Gonokendra	3,625	3,625
IV	Rural Development Program	34,54,234	22,94,732
V	Manikganj Int. Program	4,02,799	3,44,525
VIII-1	TARC Savar	22,689	--
VIII-2	TARC Modhupur	1,940	13,628
VIII-3	TARC Pabna	17,885	17,577
VIII-4	TARC Jessore	3,906	9,260
VIII-5	TARC Rangpur	20,200	30,498
VIII-6	TARC Rajendrapur	50,000	--
X	Head Office	10,91,935	2,84,683
XI	Printing and Publication	7,950	7,950
XII	Emergency & Flood Reh. Prg.	2,21,765	--
XIII	Rural Enterprise Project	2,29,988	--
XX	Child Survial Program	15,25,989	17,93,623
BRAC Main Fund		67,79,233	47,06,314
BRAC Printers		9,33,197	3,01,260
Aarong Rural Craft Centre		1,42,961	70,879
		-----------	---------
		1,49,20,296	98,78,554
		===========	=========

24. Liabilities for other finance:

III	Gonokendra	858	3,224
IV	RDP	81,101	--
V	Manikganj Int. Program	39,015	39,015
VIII-1	TARC Savar	680	680
VIII-2	TARC Modhupur	1,992	--
VIII-7	TARC Head Office	3,080	--
X	Head Office	8,62,275	8,14,654
BRAC Main Fund		12,54,223	3,90,714
BRAC Printers		1,44,509	2,03,601
Aarong Rural Craft Centre		14,429	48,090
		---------	---------
		24,02,162	14,99,978
		=========	=========

25. Group Savings Deposits:

I.	Haor Development Program	8,08,764	--
IV.	Rural Development Program	6,52,28,280	--
V.	Manikganj Integrated Prg.	46,83,529	
		7,07,20,573	--

This represents group members savings Taka 1 per week from female members and Taka 2 per week from male members.

Due to changes in lending policy effective from 1.4.1989 all savings (i.e. voluntary and compulsory saving) are now maintained with BRAC.

26. Group Fund Deposits:

I.	Haor Development Program	60,330	--
IV.	Rural Development Program	94,26,701	--
V.	Manikganj Integrated Prg.	7,62,719	--
VII.	Vulnerable Group Dev. Prg.	1,69,478	--
		1,04,19,228	--

Deduction @ 5 percent from loan to landless members is transferred to this fund. This is maintained with BRAC with effect from 1.4.1989.

27. Group Current And Project Account

I.	Haor Development Program	1,86,471	--
IV.	Rural Development Program	1,16,75,402	--
V.	Manikganj Integrated Prg.	6,96,508	--
		1,25,58,381	--

These accounts are maintained by landless groups with BRAC for day to day transactions.

28. Bank Overdraft:

BRAC Printers	70,68,194	70,55,503
Aarong Rural Craft Centre	20,45,531	1,48,61,939
	91,13,725	2,19,17,442

29. Other Liabilities

BRAC Printers (loan from NOVIB)	83,03,457	90,18,227

BANGLADESH RURAL ADVANCEMENT COMMITTEE
Statement of Income and Expenditure
for the year ended 31 December 1989

	P - I HDP	P - III Gonokendra	P - V Manikganj	P - VI NFPE	P - VII VGDCP	P - XI Ptg.& Pub.	P- XII LDP	P - XIII REP	P -XIV PEOC
Income:									
Donation	-	-	112,30,424	—	—	—	28,32,037	16,36,117	36,22,901
Interest & service charge	-	-	-	-	4,91,644	—	-	-	-
Subscription & advertisement	-	4,000	-	-	-	—	-	-	-
Publication sales	-	3,82,015	-	-	-	25,389	-	-	-
Miscellaneous Income	-	-	-	-	-	-	-	-	-
Internal resources	-	-	-	-	-	-	-	-	-
	-	3,86,015	112,30,424	-	4,91,644	25,389	28,32,037	16,36,117	36,22,901
Expenditure:									
Salaries and benefits	7,53,102	39,274	26,82,539	3,49,872	3,48,131	-	-	8,86,316	11,87,729
Travelling & transportation	1,94,063	4,788	3,58,176	74,116	1,16,168	851	-	2,27,760	-
Rent and utilities	12,284	—	1,98,556	-	-	52,500	-	1,02,871	2,43,600
Postage,stationeries & supp.	40,222	6,284	1,95,493	31,373	28,900	38	—	—	—
General expenses	—	—	—	—	—	—	—	—	—
Repairs and maintenance	94,346	-	3,76,995	38,791	-	-	-	120	30,932
Training	1,04,238	—	8,18,562	1,619	—	—	—	11,438	1,38,528
Program material supplies	24,963	750	1,48,935	—	—	—	—	5,55,123	2,03,243
Newsprint, printing, writers and artist fees	—	1,82,339	—	—	—	3,850	—	—	—
Books, journal and commission	-	-	-	-	-	-	-	-	
Program edu. materials supplies	8,956	—	—	—	—	—	—	—	6,82,703
Transport running expenses	-	-	-	-	-	-	-	72,014	-
Miscellaneous expenses	—	—	—	—	—	4,500	—	—	—
Study tour	—	—	—	86,725	—	—	—	—	—
Short term local consultancy	—	—	—	—	—	—	—	53,768	—
HO logistics & administrat.	1,30,327	—	7,34,481	1,92,271	—	—	—	18,024	—
Depreciation	7,172	170	66,077	35,188	—	—	—	1,24,830	8,040
	13,69,673	2,33,605	55,79,814	8,09,955	4,93,199	61,739	—	20,52,264	24,94,775
Surplus/(deficit) of income over expenditure transferred to capital fund	(13,69,673)	1,52,410	56,50,610	(8,09,955)	(1,555)	(36,350)	28,32,037	(4,16,147)	11,28,126
	—	3,86,015	112,30,424	—	4,91,644	25,389	28,32,037	16,36,117	36,22,901

Bangladesh Rural Advancement Committee
Statement of Income and Expenditure
For the year ended 31st December 1989

	P-VIII/1 TARC Savar	P -VIII/2 TARC Madhupur	P - VIII3 TARC Pabna	P - VIII4 TARC Jessore	P - VIII5 TARC Rangpur	P - VIII6 TARC Rajendrapur	P -VIII7 TARC Dhaka	Total
Income:								
Donation	—	—	—	6,45,566	6,45,565	—	—	12,91,131
Training Fees	12,66,180	7,35,597	5,38,459	—	—	96,555	1,56,191	27,92,982
Accomodation & service charge	12,61,500	6,32,430	6,02,855	—	—	3,82,138	96,965	29,75,888
Food charges	8,37,242	4,15,855	3,81,252	—	—	1,62,675	—	17,97,024
Training material cost	2,23,730	1,02,780	1,30,375	—	—	84,240	23,390	5,64,515
Agriculture and Horticulture	58,238	1,529	26,925	—	—	19,440	—	1,06,132
Sales proceeds from hatchery complex	—	—	—	—	—	45,910	—	45,910
Dairy	64,644	—	—	—	—	—	—	64,644
Fisheries	29,317	—	21,803	—	—	—	—	51,120
Medical programme	2,776	—	—	—	—	—	—	2,776
Internal resources	—	—	—	6,88,430	—	—	—	6,88,430
	37,43,627	18,88,191	17,01,669	13,33,996	6,45,565	7,90,958	2,76,546	103,80,552
Expenditure:								
Salaries and benefits	8,54,842	3,98,124	3,96,504	4,59,927	4,24,172	2,20,228	82,569	28,36,366
Travelling & transportation	1,04,109	41,726	54,124	40,337	41,764	42,835	2,856	3,27,751
Training materials	1,16,865	52,870	34,332	46,337	20,365	17,536	—	2,88,305
Utilities	1,38,248	31,355	38,391	53,492	33,038	71,430	—	3,65,954
Stationery and supplies	6,605	8,311	3,047	3,535	1,977	5,215	1,043	29,733
Maintenance expenses	88,173	1,11,132	89,149	83,727	64,056	55,407	—	4,91,644
Fooding expenses	7,91,450	3,58,566	2,91,893	—	—	1,50,352	—	15,92,261
Agriculture & horticulture	65,689	6,592	18,416	—	—	2,167	—	92,864
Dairy	49,865	—	—	—	—	—	—	49,865
Fisheries	44,135	—	850	—	—	—	—	44,985
Expenses for hatchery complex	—	—	—	—	—	20,823	—	20,823
Medical programme	3,050	—	531	—	—	—	—	3,581
HO Logistic & Admn. expenses	1,44,000	1,20,000	1,20,000	1,23,550	75,990	—	—	5,83,540
Depreciation	3,84,681	1,22,759	1,90,712	1,66,526	2,22,953	2,67,204	—	13,54,835
Accomodation expenses	79,322	22,053	7,486	5,004	33,756	1,23,291	—	2,70,912
	28,71,034	12,73,488	12,45,435	9,82,435	9,18,071	9,76,488	86,468	83,53,419
Surplus/(Deficit) of income over expenditure transferred to capital fund	8,72,593	6,14,703	4,56,234	3,51,561	(2,72,506)	(1,85,530)	1,90,078	20,27,133
	37,43,627	18,88,191	17,01,669	13,33,996	6,45,565	7,90,958	2,76,546	103,80,552

Bangladesh Rural Advancement Committee
Rural Development Programme
Statement of Income and Expenditure
For the year ended 31st December 1989

	Monohordi 001	Shibpur 002	Gheor 003	Norsindi 004	Pabna 005	Gazaria 006	Atghoria 007	Boraigram 008	Fulbaria 009	Boilor 010	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	55,731	2,62,039	3,27,977	3,46,466	2,32,669	2,11,027	4,17,306	3,48,914	3,00,611	2,45,893	27,48,633
	55,731	2,62,039	3,27,977	3,46,466	2,32,669	2,11,027	4,17,306	3,48,914	3,00,611	2,45,893	27,48,633
Expenditure											
Salaries and Benefits	7,14,809	7,08,328	7,80,686	5,98,868	6,00,814	6,30,566	6,79,785	5,62,417	4,53,173	5,05,174	62,34,620
Staff Training	54,106	52,748	48,810	54,727	40,110	39,449	57,625	1,09,402	19,129	29,491	5,05,597
Travel & Transportation	60,200	65,484	68,058	34,911	90,751	49,625	55,134	95,562	41,675	29,463	5,90,863
Educational Materials (Books & Supp.)	20,760	13,218	5,063	8,139	--	13,435	8,714	7,240	--	4,766	81,335
Group Members Training	1,48,014	3,71,607	1,84,890	74,820	7,15,681	57,434	1,32,399	1,18,730	1,89,106	1,69,553	21,62,234
Rent and Utilities	40,105	60,628	46,571	36,102	82,884	53,960	18,999	33,262	13,196	19,845	4,05,552
Stationery & Office Supplies	20,384	10,762	28,925	(8,152)	30,455	10,525	6,694	36,324	30,745	6,040	1,72,702
Maintenance	8,703	5,236	12,944	8,188	4,983	4,004	13,225	26,641	19,483	26,379	1,31,786
General Expenses	23,722	9,638	15,869	6,633	48,420	8,053	10,622	13,311	11,951	23,701	1,71,920
Depreciation	38,133	43,202	45,048	34,819	38,298	42,664	36,351	39,365	37,267	45,060	4,00,227
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	10,971	43,396	43,731	55,122	6,042	41,320	22,971	33,880	56,759	21,882	3,36,074
Facilitation Training	--	--	--	--	2,000	1,088	--	1,902	--	--	4,990
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	11,39,907	13,84,247	12,80,595	9,04,177	16,60,438	9,52,123	10,42,519	10,78,036	8,72,484	8,83,374	1,11,97,900
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(10,84,176)	(11,22,208)	(9,52,618)	(5,57,711)	(14,27,769)	(7,41,096)	(6,25,213)	(7,29,122)	(5,71,873)	(6,37,481)	(84,49,267)
Total Taka	55,731	2,62,039	3,27,977	3,46,466	2,32,669	2,11,027	4,17,306	3,48,914	3,00,611	2,45,893	27,48,633

	Daulatpur 011	Kotwali 012	Chatmohor 013	Boalundo 014	Kachikata 015	Aadia 016	Trishal 017	Horgoj 018	Doragram 019	Kawalipara 020	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	2,32,393	1,83,794	2,80,216	3,90,091	2,82,381	1,92,155	3,00,765	1,29,265	2,67,733	3,44,760	26,03,553
	2,32,393	1,83,794	2,80,216	3,90,091	2,82,381	1,92,155	3,00,765	1,29,265	2,67,733	3,44,760	26,03,553
Expenditure											
Salaries and Benefits	5,51,238	4,61,729	5,25,240	6,86,105	6,22,203	5,36,645	5,38,762	8,25,174	6,77,502	6,58,177	60,82,775
Staff Training	22,583	40,408	42,842	66,988	57,834	38,568	60,499	33,082	44,254	37,296	4,44,354
Travel and transportation	54,519	30,324	42,997	86,072	38,747	47,788	47,712	52,035	39,992	65,401	5,05,587
Educational Materials (Books & Supp.)	1,989	1,919	1,180	4,383	21,046	5,239	5,677	246	21,905	2,488	66,072
Group Members Training	93,464	1,37,794	1,00,049	1,54,647	1,04,183	58,750	2,11,770	1,67,266	76,152	1,01,050	12,05,125
Rent and Utilities	47,706	55,719	75,936	55,379	28,328	15,382	16,702	45,017	39,049	49,578	4,23,796
Stationery & Office Supplies	36,389	20,670	6,262	10,427	(2,553)	8,635	10,758	10,738	25,972	9,096	1,36,394
Maintenance	30,191	10,589	35,987	15,696	6,524	8,986	40,988	11,538	14,055	26,063	2,00,617
General Expenses	18,986	8,639	8,988	10,758	7,437	8,809	13,151	16,108	17,836	15,058	1,25,770
Depreciation	40,013	37,639	40,349	39,907	35,813	37,559	34,304	10,969	34,657	43,660	3,54,870
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	36,312	55,009	28,004	49,549	29,568	35,345	63,046	29,557	51,287	30,906	4,08,583
Facilitation Training	--	--	312	--	--	--	--	5,040	--	--	5,352
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	9,28,390	8,60,439	9,08,146	11,79,911	9,49,130	8,01,706	10,43,369	12,06,770	10,42,661	10,38,773	99,59,295
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(6,95,997)	(6,76,645)	(6,27,930)	(7,89,820)	(6,66,749)	(6,09,551)	(7,42,604)	(10,77,505)	(7,74,928)	(6,94,613)	(73,55,742)
	2,32,393	1,83,794	2,80,216	3,90,091	2,82,381	1,92,155	3,00,765	1,29,265	2,67,733	3,44,760	26,03,553

	Jhenaigati 021	Dhanshail 022	Nalitabari 023	Nonni 024	Bhayadanga 025	Bokshigonj-2 026	Mirzapur 027	Mohera 028	Marshi 029	Chowhat 030	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	1,53,304	1,68,390	57,115	1,41,261	2,01,183	73,057	2,25,547	1,42,440	2,05,953	1,54,947	15,23,197
	1,53,304	1,68,390	57,115	1,41,261	2,01,183	73,057	2,25,547	1,42,440	2,05,953	1,54,947	15,23,197
Expenditure											
Salaries and Benefits	6,47,176	5,90,469	5,96,143	6,13,606	5,79,606	5,81,849	6,37,139	5,79,441	6,29,156	5,64,401	60,18,986
Staff Training	37,847	46,599	75,850	69,750	64,568	57,707	60,909	46,745	36,219	46,098	5,42,292
Travel & Transportation	59,289	52,324	44,964	47,060	49,817	66,273	34,975	33,026	43,635	27,636	4,58,999
Educational Materials (Books & Supp.)	2,936	23,136	13,823	17,584	11,279	12,497	11,418	15,557	7,373	15,466	1,31,011
Group Members Training	1,11,907	2,18,363	1,23,525	1,78,949	1,54,773	2,11,580	2,42,790	1,21,903	1,03,825	97,778	15,65,393
Rent and Utilities	1,04,090	39,772	77,505	45,985	44,180	50,301	52,513	43,094	36,847	43,915	5,38,202
Stationery & Office Supplies	5,945	8,938	21,917	18,824	19,454	11,865	23,105	17,237	17,454	6,795	1,51,534
Maintenance	9,463	5,643	4,104	12,026	18,301	6,772	20,718	13,760	18,634	3,801	1,13,222
General Expenses	10,911	8,963	19,792	7,647	9,119	16,719	10,249	6,737	3,516	10,968	1,04,641
Depreciation	36,206	46,840	31,369	28,477	36,885	22,352	39,523	47,023	32,314	38,754	3,59,743
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	51,665	38,277	75,966	53,166	48,641	48,493	55,995	62,270	--	47,767	4,82,240
Facilitation Training	12,784	--	--	--	--	177	--	--	--	--	12,961
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	10,90,219	10,79,324	10,84,958	10,93,074	10,36,623	10,86,585	11,89,334	9,86,793	9,28,973	9,03,341	1,04,79,224
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(9,36,915)	(9,10,934)	(10,27,843)	(9,51,813)	(8,35,440)	(10,13,528)	(9,63,787)	(8,44,353)	(7,23,020)	(7,48,394)	(89,56,027)
	1,53,304	1,68,390	57,115	1,41,261	2,01,183	73,057	2,25,547	1,42,440	2,05,953	1,54,947	15,23,197

	Kalaroa 031	Kazirhat 032	Mavaron 033	Bankra 034	Jhikorgacha 035	Gaibandha 036	Rangpur 037	Kawnia 038	Ahladipur 043	Paglapir 044	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	2,56,960	2,76,621	1,65,905	1,57,473	3,35,444	2,18,679	1,25,279	2,09,964	98,561	2,21,071	20,65,957
	2,56,960	2,76,621	1,65,905	1,57,473	3,35,444	2,18,679	1,25,279	2,09,964	98,561	2,21,071	20,65,957
Expenditure											
Salaries and Benefits	4,27,103	3,88,456	4,51,429	4,74,110	4,30,535	5,68,034	7,15,437	5,88,534	5,76,092	6,94,607	53,14,337
Staff Training	41,869	53,778	60,894	12,229	56,926	75,200	70,159	54,427	93,598	57,435	5,76,515
Travel & Transportation	49,576	46,930	65,858	41,380	63,500	61,217	57,194	39,505	39,693	51,534	5,16,387
Educational Materials (Books & Supp.)	7,483	3,994	215	375	--	8,638	20,463	16,107	8,559	35,159	1,00,993
Group Members Training	2,02,442	2,50,088	4,22,649	2,44,958	5,22,242	1,10,849	1,69,451	1,25,550	2,09,069	1,09,779	23,66,077
Rent and Utilities	15,250	4,661	20,607	45,337	45,475	76,906	51,986	52,493	44,190	69,585	4,36,490
Stationery & Office Supplies	9,939	9,985	26,865	9,697	48,750	8,322	10,080	8,889	8,054	15,440	1,56,021
Maintenance	16,780	7,759	17,569	14,167	8,978	6,398	12,257	11,025	18,367	8,576	1,21,876
General Expenses	10,392	11,400	12,978	10,170	13,865	19,934	13,879	14,781	10,169	19,487	1,37,055
Depreciation	29,642	30,124	44,525	36,200	40,373	20,262	48,106	37,161	35,683	38,751	3,60,827
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	42,159	28,712	34,044	22,165	53,949	47,281	31,780	42,074	39,029	37,556	3,78,549
Facilitation Training	--	--	--	--	--	--	--	--	357	--	357
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	8,52,635	8,35,887	11,57,633	9,10,798	12,84,593	10,03,041	12,00,792	10,00,546	10,81,860	11,37,709	1,04,65,484
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(5,95,675)	(5,59,266)	(9,91,728)	(7,53,315)	(9,49,149)	(7,84,362)	(10,75,513)	(7,90,582)	(9,83,299)	(9,16,638)	(83,99,527)
	2,56,960	2,76,621	1,65,905	1,57,473	3,35,444	2,18,679	1,25,279	2,09,964	98,561	2,21,071	20,65,957

	Sreebordi 045	Bokshiganj-I 046	Laxmipur 047	Darshona 048	Nazirhat 049	Rajbari 050	Satkhira 051	Chapai Nganj 052	Bholahat 053	Natore-I 054	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	1,24,290	1,70,814	2,11,828	2,71,915	2,93,577	4,878	57,988	48,663	62,654	19,497	12,66,104
	1,24,290	1,70,814	2,11,828	2,71,915	2,93,577	4,878	57,988	48,663	62,654	19,497	12,66,104
Expenditure											
Salaries and Benefits	6,52,498	5,89,312	5,56,346	7,96,600	6,01,886	4,86,332	3,78,178	4,56,469	4,35,540	4,13,180	53,66,341
Staff Training	69,050	74,867	74,650	56,803	67,466	80,335	42,904	73,931	41,833	71,070	6,52,909
Travel & Transportation	63,884	56,041	55,743	75,064	42,218	41,344	53,940	32,760	55,389	39,501	5,15,884
Educational Materials (Books & Supp.)	16,825	3,347	7,292	30,474	16,299	7,536	1,151	6,883	--	6,446	96,253
Group Members Training	1,88,859	1,90,727	89,369	2,27,155	1,59,200	2,21,238	2,34,007	89,644	1,61,436	1,88,743	17,50,378
Rent and Utilities	43,961	70,960	43,492	59,815	72,944	75,855	73,531	43,893	29,846	47,014	5,61,311
Stationery & Office Supplies	6,520	9,389	6,485	6,817	6,945	8,932	8,313	7,922	21,948	23,905	1,07,176
Maintenance	8,569	38,930	28,641	9,472	11,803	7,505	15,119	11,567	4,835	3,709	1,40,150
General Expenses	41,491	11,565	15,294	52,374	9,969	16,011	14,132	13,243	14,254	11,379	1,99,712
Depreciation	32,704	33,512	28,555	42,644	37,148	14,424	18,978	31,933	28,836	23,531	2,92,265
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	45,485	--	45,779	63,794	41,557	33,394	42,987	53,958	26,301	19,246	3,72,501
Facilitation Training	394	--	922	--	--	--	--	175	3,200	--	4,691
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	11,70,240	10,78,650	9,52,568	14,21,012	10,67,435	9,92,906	8,83,240	8,22,378	8,23,418	8,47,724	1,00,59,571
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(10,45,950)	(9,07,836)	(7,40,740)	(11,49,097)	(7,73,858)	(9,88,028)	(8,25,252)	(7,73,715)	(7,60,764)	(8,28,227)	(87,93,467)
	1,24,290	1,70,814	2,11,828	2,71,915	2,93,577	4,878	57,988	48,663	62,654	19,497	12,66,104

	Jamalpur-1 055	Hobiganj-1 056	Jamalpur-2 057	Sherpur 058	Baniachong-1 059	Jamalpur-3 060	Jessore Sadar 061	Monirampur-1 062	Monirampur-2 063	Kustia-1 064	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	1,92,607	--	--	100	250	--	--	--	--	--	1,92,957
	1,92,607	--	--	100	250	--	--	--	--	--	1,92,957
Expenditure											
Salaries and Benefits	8,13,390	3,60,042	3,94,086	4,94,933	4,52,239	3,29,924	93,050	1,03,695	1,29,167	92,640	32,63,166
Staff Training	53,801	50,615	24,813	55,045	55,503	27,796	1,689	8,129	5,656	590	2,83,637
Travel & Transportation	1,22,962	41,032	40,186	76,265	49,206	39,589	18,830	14,516	17,805	19,155	4,38,566
Educational Materials (Books & Supp.)	2,396	9,662	3,058	16,923	7,264	12,642	--	--	--	--	51,945
Group Members Training	1,93,884	1,46,799	1,23,577	4,22,738	1,91,243	1,75,547	46,349	95,379	1,26,955	29,994	15,52,465
Rent and Utilities	97,110	46,559	53,847	99,314	62,085	43,673	17,368	12,796	14,821	17,831	4,55,404
Stationery & Office Supplies	28,811	4,289	6,880	8,240	5,821	36,770	10,891	3,854	19,985	4,587	1,30,128
Maintenance	47,592	8,560	8,798	16,579	8,908	6,093	14,099	9,641	5,732	11,100	1,37,102
General Expenses	24,159	11,014	20,023	15,013	10,040	7,692	3,353	4,534	4,851	4,303	1,04,982
Depreciation	37,713	20,333	16,885	27,916	17,978	19,094	7,591	7,790	7,590	8,325	1,71,215
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	36,034	21,932	15,353	15,051	13,158	14,314	286	480	4,314	344	1,21,266
Facilitation Training	--	--	15	154	--	--	--	--	--	--	169
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	14,47,852	7,20,837	7,07,521	12,48,191	9,73,445	7,12,134	2,13,506	2,60,814	3,36,876	1,88,869	67,10,045
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(12,55,245)	(7,20,837)	(7,07,521)	(12,48,091)	(8,73,195)	(7,12,134)	(2,13,506)	(2,60,814)	(3,36,876)	(1,88,869)	(65,17,088)
	1,92,607	--	--	100	250	--	--	--	--	--	1,92,957

	Nilphamari 065	Syedpur 066	Taragonj 067	Natore-1 068	Boraigram-2 069	Santhia 070	Nakla 071	Baniachong-2 072	Hobiganj-2 073	Choddogram-1 074	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	--	--	--	--	--	--	--	--	--	--	--
	--	--	--	--	--	--	--	--	--	--	--
Expenditure											
Salaries and Benefits	1,13,345	1,30,543	1,09,026	1,03,488	1,00,942	98,294	52,920	10,295	1,12,033	59,480	8,90,366
Staff Training	14,814	12,906	13,932	12,953	11,925	9,643	9,867	902	8,358	2,430	97,730
Travel & Transportation	18,140	15,213	14,803	12,883	12,462	15,843	10,629	2,606	11,287	19,915	1,33,781
Educational Materials (Books & Supp.)	--	--	--	--	--	--	--	--	--	--	--
Group Members Training	19,318	29,897	21,411	21,947	40,327	77,564	15,950	1,353	18,132	7,340	2,53,239
Rent and Utilities	24,486	17,269	13,312	7,422	9,025	15,649	5,848	1,844	14,302	18,190	1,27,347
Stationery & Office Supplies	11,504	21,808	5,948	2,545	8,429	3,178	3,387	856	22,877	9,760	90,292
Maintenance	2,642	10,978	8,415	6,672	8,458	10,874	8,338	1,300	11,753	469	69,899
General Expenses	6,093	3,450	3,204	1,477	2,126	9,029	1,901	776	2,106	1,698	31,860
Depreciation	7,455	7,454	7,168	7,222	7,315	6,799	7,074	4,778	7,718	7,362	70,345
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	167	230	488	--	430	--	24	6,929	1,492	113	9,873
Facilitation Training	--	--	--	--	--	--	--	--	--	--	--
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	2,17,964	2,49,748	1,97,707	1,76,609	2,01,439	2,46,873	1,15,938	31,639	2,10,058	1,26,757	17,74,732
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(2,17,964)	(2,49,748)	(1,97,707)	(1,76,609)	(2,01,439)	(2,46,873)	(1,15,938)	(31,639)	(2,10,058)	(1,26,757)	(17,74,732)
	--	--	--	--	--	--	--	--	--	--	--

	Choddagram-2 075	Kushtia-2 076	Jhenidah-1 077	Jhenidah-2 078	Kotwali-2 079	Tinam 080	Total
Income							
Donation	--	--	--	--	--	--	--
Interest Income	--	--	--	--	--	--	--
	--	--	--	--	--	--	--
Expenditure							
Salaries and Benefits	46,767	25,013	19,497	12,955	12,534	25,723	1,42,489
Staff Training	2,064	590	--	--	--	--	2,654
Travel & Transportation	8,161	7,613	7,183	4,021	2,934	5,856	35,768
Educational Materials (Books & Supp.)	--	--	--	--	--	--	--
Group Members Training	--	--	--	--	--	--	--
Rent and Utilities	2,024	3,407	3,095	1,400	--	3,340	13,266
Stationery & Office Supplies	3,264	2,670	1,836	1,313	1,459	2,099	12,641
Maintenance	1,985	5,704	6,002	1,657	--	1,714	17,062
General Expenses	16,602	1,042	52	1,379	60	2,384	21,519
Depreciation	7,482	4,313	2,829	2,779	--	5,377	22,780
Bad Debts	--	--	--	--	--	--	--
Interest on Group Savings	--	--	--	--	--	--	--
Facilitation Training	--	--	--	--	--	--	--
Evaluation and monitoring exp.	--	--	--	--	--	--	--
	88,349	50,352	40,494	25,504	16,987	46,493	2,68,179
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(88,349)	(50,352)	(40,494)	(25,504)	(16,987)	(46,493)	(2,68,179)
	--	--	--	--	--	--	--

	Manikganj IGVGDP	Shibalaya IGVGDP	Singair IGVGDP	Saturia IGVGDP	Dawlatpur IGVGDP	Hariraapur IGVGDP	Gheor IGVGDP	Rajbari IGVGDP	Bakakundi IGVGDP	Pabna Sadar IGVGDP	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	--	--	--	--	--	--	--	--	--	--	--
	--	--	--	--	--	--	--	--	--	--	--
Expenditure											
Salaries and Benefits	3,31,793	1,20,855	1,21,522	87,500	1,23,405	1,11,273	1,16,248	1,41,995	1,58,295	1,08,394	14,21,280
Staff Training	19,959	--	1,405	4,374	--	--	690	1,305	2,275	--	30,008
Travel & Transportation	75,137	29,940	27,497	29,049	34,883	25,585	29,696	36,833	55,676	32,459	3,76,755
Educational Materials (Books & Supp.)	--	--	--	--	--	--	--	--	--	--	--
Group Members Training	1,03,974	(371)	(3,847)	1,459	1,993	8,708	(1,695)	(4,015)	(16,199)	3,153	93,160
Rent and Utilities	54,261	19,416	15,002	23,733	16,526	7,064	29,769	26,551	22,637	29,679	2,44,578
Stationery & Office Supplies	26,478	12,618	9,372	6,864	9,567	9,487	4,382	3,987	9,479	5,780	98,014
Maintenance	13,071	8,274	4,766	7,844	7,200	3,677	12,912	8,187	6,409	16,758	89,108
General Expenses	--	--	--	--	--	--	--	--	--	--	--
Depreciation	31,525	169	8,259	7,908	670	4,181	64	14,001	4,070	4,337	75,184
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	--	--	--	--	--	--	--	--	--	--	--
Facilitation Training	--	--	--	--	--	--	--	--	--	--	--
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	6,56,198	1,90,901	1,83,976	1,68,731	1,94,244	1,69,975	1,92,006	2,28,844	2,42,642	2,00,570	24,28,087
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(6,56,198)	(1,90,901)	(1,83,976)	(1,68,731)	(1,94,244)	(1,69,975)	(1,92,006)	(2,28,844)	(2,42,642)	(2,00,570)	(24,28,087)
	--	--	--	--	--	--	--	--	--	--	--

	Chatmohor IGVGDP	Rangpur S. IGVGDP	Kawnia IGVGDP	Gaibandha IGVGDP	Jamalpur S. IGVGDP	Bokshiganj IGVGDP	Jhenigati IGVGDP	Nalitabari IGVGDP	Sreebordi IGVGDP	Sherpur IGVGDP	Total
Income											
Donation	--	--	--	--	--	--	--	--	--	--	--
Interest Income	--	--	--	--	--	--	--	--	--	--	--
	--	--	--	--	--	--	--	--	--	--	--
Expenditure											
Salaries and Benefits	1,31,436	1,78,295	1,34,382	1,96,621	3,04,550	1,32,196	1,11,776	1,31,447	1,47,372	1,72,271	16,40,346
Staff Training	--	--	--	--	2,229	--	4,947	3,000	--	3,463	13,639
Travel, & Transportation	36,791	52,442	41,949	80,144	1,01,879	36,806	24,656	38,335	43,583	40,363	4,96,948
Educational Materials (Books & Supp.)	--	--	--	--	--	--	--	--	--	--	--
Group Members Training	(954)	28,599	(1,045)	(1,148)	(1,534)	(2,058)	--	408	(1,288)	--	20,980
Rent and Utilities	16,154	30,695	34,718	25,033	99,169	26,276	20,731	27,752	28,488	44,789	3,53,805
Stationery & Office Supplies	10,804	12,421	6,122	14,756	8,467	9,351	13,204	9,653	15,427	6,910	1,07,115
Maintenance	9,175	10,746	17,509	30,207	21,520	9,105	9,981	9,336	7,667	9,702	1,34,948
General Expenses	--	--	--	--	--	--	--	--	--	--	--
Depreciation	177	6,740	48	350	5,796	477	45	268	668	90	15,659
Bad Debts	--	--	--	--	--	--	--	--	--	--	--
Interest on Group Savings	--	--	--	--	--	--	--	--	--	--	--
Facilitation Training	--	--	--	--	--	--	--	--	--	--	--
Evaluation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--
	2,03,583	3,19,938	2,33,683	3,45,963	5,43,076	2,12,153	1,85,340	2,20,199	2,41,917	2,77,588	27,83,440
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(2,03,583)	(3,19,938)	(2,33,683)	(3,45,963)	(5,43,076)	(2,12,153)	(1,85,340)	(2,20,199)	(2,41,917)	(2,77,588)	(27,83,440)
	--	--	--	--	--	--	--	--	--	--	--

	Nikla IGVGDP	Kalaroa IGVGDP	Satkhira IGVGDP	Bharasaara IGVGDP	Kushtia IGVGDP	Borsaigram IGVGDP	Bara IGVGDP	Choddagram IGVGDP	Mithapukur IGVGDP	Syedpur IGVGDP	Kishorgonj IGVGDP	Total
ncome												
onation	--	--	--	--	--	--	--	--	--	--	--	--
nterest Income	--	--	--	--	--	--	--	--	--	--	--	--
	--	--	--	--	--	--	--	--	--	--	--	--
xpenditure												
alaries and Benefits	1,43,506	98,592	1,08,346	1,01,961	1,00,528	1,19,276	92,376	79,007	1,20,616	78,842	1,09,544	11,43,594
taff Training	1,405	454	--	--	--	3,056	267	65	--	--	1,384	6,631
ravel & Transportation	36,548	20,958	35,346	37,474	33,229	28,506	33,383	34,865	39,745	23,671	27,120	3,50,845
ducational Materials (Books & Supp.)	--	--	--	--	--	--	--	--	--	--	--	--
roup Members Training	3,687	9,826	6,535	1,219	4,484	--	863	620	3,526	2,425	2,945	36,130
ent and Utilities	18,918	19,048	12,870	22,293	14,837	17,861	24,980	19,773	21,861	11,936	2,840	1,87,217
tationery & Office Supplies	2,806	7,131	11,911	7,685	4,604	5,174	5,426	6,269	7,886	2,138	1,741	62,971
aintenance	5,252	11,399	6,492	11,833	6,699	6,440	3,498	5,741	5,144	3,631	13,043	79,172
eneral Expenses	--	--	--	--	--	--	--	--	--	--	--	--
epreciation	--	18,906	9,146	9,122	9,133	5,256	11,659	13,007	13,147	535	552	90,573
d Debts	--	--	--	--	--	--	--	--	--	--	--	--
nterest on Group Savings	--	--	--	--	--	--	--	--	--	--	--	--
acilitation Training	--	--	--	--	--	--	--	--	--	--	--	--
valuation and monitoring exp.	--	--	--	--	--	--	--	--	--	--	--	--
	2,12,122	1,86,314	1,90,646	1,91,587	1,73,714	1,55,569	1,72,452	1,59,347	2,11,925	1,23,178	1,50,279	19,57,133
rplus/(Deficit) of Income Over penditure transferred to capital fund	(2,12,122)	(1,86,314)	(1,90,646)	(1,91,587)	(1,73,714)	(1,55,569)	(1,72,452)	(1,59,347)	(2,11,925)	(1,23,178)	(1,50,279)	(19,57,133)
	--	--	--	--	--	--	--	--	--	--	--	--

	RDP Total	IGVGP Total	R D P H.O.	IGVGP H.O.	Total
Income					
Donation	--	--	13,87,11,076	--	13,87,11,076
Interest Income	1,04,00,401	--	6,22,300	--	1,10,22,701
Internal Resources	--	--	50,36,198	--	50,36,198
	1,04,00,401	--	14,43,69,574	--	15,47,69,975
Expenditure					
Salaries and Benefits	3,33,13,080	42,05,220	24,49,266	6,31,619	4,05,99,185
Staff Training	31,05,688	50,278	10,90,668	8,464	42,55,119
Travel & Transportation	31,95,835	12,24,548	3,21,067	2,63,052	50,04,502
Edu. materials (Books & Supp.)	5,27,609	--	1,03,24,066	--	1,08,51,675
Group Members Training	1,08,54,911	1,50,270	16,68,326	1,00,019	1,27,73,526
Rent and Utilities	29,61,368	7,85,600	91,445	17,796	38,56,209
Stationery & Office Supplies	9,56,868	2,48,100	33,660	70,868	13,29,516
Maintenance	9,31,714	3,03,228	28,028	--	12,62,970
General Expenses	8,97,459	--	14,292	25,019	9,36,770
Depreciation	20,32,272	1,81,116	11,36,947	28,635	33,79,270
Bad Debts	--	--	15,00,000	--	15,00,000
Interest on Group Savings	21,09,086	--	10,26,465	--	31,35,551
Facilitation Training	28,520	--	85,753	--	1,14,273
Evaluation and Monitoring exp.	--	--	8,00,000	--	8,00,000
H.O. Logistics & mgt. expenses	--	--	73,37,691	8,10,568	81,48,259
	6,09,14,430	71,68,660	2,79,07,894	19,55,880	9,79,46,864
Surplus/(Deficit) of Income Over Expenditure transferred to capital fund	(5,05,14,029)	(71,68,660)	11,64,61,680	(19,55,880)	5,68,23,111
	1,04,00,401	--	14,43,69,574	--	15,47,69,975

Annexure-4

BANGLADESH RURAL ADVANCEMENT COMMITTEE
CHILD SURVIVAL PROGRAMME (CSP)
Statement of Income and Expenditure
For the year ended 31st December 1989

	Taka
Income:	
Donation	7,48,51,004
	7,48,51,004
Expenditure:	
Salaries and benefits	3,86,11,392
Accomodation and transportation	55,58,555
Recruitment and staff development	28,01,954
Programme materials supplies	27,39,659
Stationery and other office supplies	4,26,455
Training	6,74,558
Training to Govt. health workers	21,88,076
Transport Running expenses	2,66,400
Education materials and publicity	30,43,118
Research and evaluation	18,65,540
Bank charges	57,407
Head Office logistics and Management support	63,51,875
Depreciation	23,26,706
	6,69,11,695
Surplus/(Deficit) of income over expenditure transferred to capital fund	79,39,309
	7,48,51,004

Annexure-5

BANGLADESH RURAL ADVANCEMENT COMMITTEE
EMERGENCY AND POST FLOOD REHABILITATION PROGRAMME
Statement of Income and Expenditure
For the year ended 31st December 1989

	Taka
Income:	
Donation	8,67,69,228
	8,67,69,228
Expenditure:	
Food	2,94,928
Travelling and transportation	2,12,974
Medicine	1,39,707
Publicity	13,870
Expenses for tornedo victims	31,18,975
Shelter repair and reconstruction	1,12,29,763
Agriculture	2,25,82,134
Fisheries	62,51,165
Poultry	29,64,952
Repairs and reconstruction of tubewells	25,61,090
Winter vegetables seeds distribution	3,11,146
Rural Infrastructure development	84,03,238
H. O. Logistics and Management Cost	48,25,343
	6,29,09,285
Surplus/(Deficit) of income over expenditure transferred to capital fund	2,38,59,943
	8,67,69,228

Annexure-6

BANGLADESH RURAL ADVANCEMENT COMMITTE
BRAC Printers
Statement of Income and Expenditure
For the eyar ended 31 December 1989

	Taka
Income:	
Sales for printing works supplied	4,72,86,411
Interest from loans and advances	31,538
Miscellaneous Income	1,10,727
	4,74,28,676
Less: cost of printing works supplied (annexure 6A)	3,65,78,880
	1,08,49,796
Expenditure:	
Administrative expenses:	
Salaries and benefits	9,95,110
Travelling and transportation	65,190
Transport running expenses	1,15,608
Postage, printing and stationery	1,05,280
General Expenses	1,43,323
Interest paid	23,94,255
Office entertainment	96,700
Depreciation	96,924
Maintenance	1,606
H. O. administrative expenses	60,000
	40,73,996
Selling and distribution expenses:	
Salaries and benefits	3,23,174
Sales commission	2,15,347
Travelling and transportation	53,935
Postage, printing and stationeries	21,844
Entertainment	1,44,980
Freight and cartage	1,22,570
Advertisement	57,300
Depreciation	452
	9,39,602
Provision for bad and doubtful debts	8,00,000
	58,13,598
Surplus/(deficit) of income over expenditure	50,36,198
	1,08,49,796

Annexure-6A

BANGLADESH RURAL ADVANCEMENT COMMITTE
BRAC Printers
Statement of cost of printing works supplies

	Taka
Materials consumption:	
Opening stock	43,32,042
Add: Purchase (Net)	2,38,03,651
	2,81,35,693
Less: Closing stock	50,50,052
	2,30,85,641
Add: Direct wages	28,14,401
Outside works bills	28,10,018
Prime cost:	2,87,10,060
Add: Production overheads cost	25,99,379
Supercasting operation	39,603
Depreciation	26,72,357
Repairs and mainteance	6,92,383
Consumable supplies	1,72,098
	3,48,85,880
Add: Opening work in progress	37,65,000
	3,86,50,880
Less: Closing work in progress	20,72,000
	3,65,78,880

Annexure-7

Bangladesh Rural Advancement Committee
Housing for the Rural Poor
Income and Expenditure Statement
for the year ended 31st December, 1989

	Taka
Income:	
Interest and service charges	6,22,300
Less: Transferred to RDP	6,22,300

Bangladesh Rural Advancement Committee
Aarong Rural Craft Centre
Statement of Income & Expenditure
For the year ended 31 December 1989

	Dhanmondi	Chittagong	Maghbazar	Sylhet	Gulshan	Agrabad	Export	Central	Total
Income:									
Sales	3,06,83,679	77,92,931	1,18,62,667	22,29,170	63,09,526	21,41,406	75,55,205	—	6,85,74,584
Less: Discount	(1,33,393)	(3,355)	(37,931)	(2,844)	(14,666)	(925)	—	—	(1,93,114)
NET SALES	3,05,50,286	77,89,576	1,18,24,736	22,26,326	62,74,860	21,40,481	75,55,205	—	6,83,81,470
Miscellaneous Income	384	—	45	—	—	—	2,82,660	48,551	3,31,640
Handling Charges	—	—	—	—	—	—	—	42,22,999	42,22,999
Total Income	3,05,50,670	77,89,576	1,18,24,781	22,26,326	62,94,860	21,40,481	78,37,865	42,71,550	7,29,36,109
Expenditure:									
Opening stock of inventories	53,70,238	28,44,501	32,28,159	9,73,661	20,71,681	18,41,852	1,66,117	60,47,446	2,25,43,655
Less: Adjustment	(4,77,046)	(2,23,899)	(2,17,528)	(53,902)	(56,251)	(1,32,607)	(89)	(3,40,797)	(15,02,119)
Adjusted opening inventories	48,93,192	26,20,602	30,10,631	9,19,759	20,15430	17,09,245	1,66,028	57,06,649	2,10,41,536
Add: Purchase	2,81,90,259	65,21,033	1,05,78,014	18,73,312	55,23,801	24,61,861	55,13,291	6,46,18,560	12,52,80,131
Less: Return/Transfer	(2,07,523)	(46,364)	(4,00,414)	(92,906)	(7,08,168)	(33,313)	(21,090)	(5,90,25,389)	(6,05,35,167)
Goods available for sale	3,28,75,928	90,95,271	1,31,88,231	27,00,165	68,31,063	41,37,793	56,58,229	1,12,99,820	8,57,86,500
Less: Closing stock of Inventories	1,11,63,743	36,46,295	48,92,811	11,10,629	23,52,611	26,41,491	1,73,285	1,14,07,845	3,73,88,710
Cost of goods sold	2,17,12,185	54,48,976	82,95,420	15,89,536	44,78,452	14,96,302	54,84,944	(1,08,025)	4,83,97,790
GROSS PROFIT	88,38,485	23,40,600	35,29,361	6,36,790	18,16,408	6,44,179	23,52,921	43,79,575	2,45,38,319

	Dhanmondi	Chittagong	Maghbazar	Sylhet	Gulshan	Agrabad	Export	Central	Total
ADMINISTRATIVE & GENERAL EXP.									
Salaries & benefits	9,57,717	4,21,682	4,87,970	1,84,839	2,64,491	1,64,812	3,07,575	18,41,142	46,30,228
Travel & Transport	11,568	10,671	10,593	3,927	2,322	2,988	66,776	75,505	1,84,350
Entertainment	40,310	8,484	19,249	4,539	8,392	4,207	9,072	30,880	1,25,133
Rent	6,50,833	51,840	1,96,094	9,600	1,21,200	1,11,780	3,18,750	2,76,000	17,36,097
Utility	7,13,881	2,11,332	3,15,984	64,768	2,49,544	1,22,675	28,122	2,04,624	19,10,930
Publicity & Advertisement	1,47,155	2,644	37,536	—	26,267	2,904	30,460	3,01,167	5,48,133
Packing	1,63,548	38,269	63,573	3,285	40,025	20,176	1,42,657	2,03,176	6,74,709 - 315507
Postage & Telephone	32,796	32,561	10,283	6,372	5,804	1,001	1,35,368	54,579	2,78,764
Stationery & Supplies	68,074	14,407	31,502	8,589	4,599	7,129	21,904	1,26,607	2,82,811
Repairs and maintenance	69,031	4,799	34,088	4,385	—	1,146	3,128	50,207	1,66,784
H.O. Administratives expenses	36,000	24,000	24,000	—	—	—	—	1,56,000	2,40,000
Handling & Transportation	15,83,564	4,22,964	6,40,137	1,19,132	3,37,821	1,16,374	4,33,598	2,60,207	39,13,797
Research & Design	—	—	—	—	—	—	—	1,80,143	1,80,143
Miscellaneous expenses	12,394	6,231	—	—	1,493	487	—	10,531	31,136
Depreciation	3,52,235	57,072	64,520	8,304	57,776	49,284	36,000	44,000	6,69,191
Bank Charges & Interest	3,88,895	3,36,811	3,47,697	1,86,952	6,25,463	5,97,958	2,90,681	8,00,452	35,74,910
Throw out expenses	2,10,348	—	11,641	—	—	—	—	99,445	3,21,434
Reduction expenses	2,00,716	2,23,691	1,30,411	53,902	55,220	1,32,607	—	2,08,491	10,05,038
Total Administrative & General Exp.	56,39,065	18,67,458	24,25,278	6,58,595	18,00,417	13,35,528	18,24,091	49,23,156	2,04,73,588
Surplus/(Deficit) of income over expenditure transferred to capital fund	31,99,420	4,73,142	11,04,083	(21,805)	15,991	(6,91,349)	5,28,830	(5,43,581)	40,64,731

Annexure-9

Bangladesh Rural Advancement Committee
Aarong Leather
Statement of Income and Expenditure
For the year ended 31st December, 1989

	Taka
Income:	
Sales	13,54,419
Opening Raw materials	51,860
Add: Purchase	4,56,433
	5,08,293
Less: Closing Raw materials	59,679
	4,48,614
Add: Direct Wages	2,99,093
Overhead	5,30,153
	12,77,860
Add: Opening work in progress	--
	12,77,860
Less: Closing work in progress	9,500
Cost of production	12,68,360
Add: Opening stock of finished goods	57,550
	13,25,910
Less: Closing stock of finished goods	43,063
Cost of goods sold	12,82,847
Gross profit	71,572
Miscellaneous income	2,350
	73,922
Administrative expenses	-
Surplus/(Deficit) of income over expenditure transferred to capital fund	73,922

Annexure-10

BANGLADESH RURAL ADVANCEMENT COMMITTEE
BRAC MAIN FUND (BMF)
Statement of Income and Expenditure
For the year ended 31st December 1989

	Taka
Income:	
F. E. materials sales	7,39,475
Materials sales	1,95,901
Bank Interest	54,11,594
Interest from BRAC Industries Ltd.	14,63,239
Interest from BRAC Printers	13,36,103
Interest from Aarong	22,06,384
Interest from Loan and Advances to employes	42,418
Miscellaneous income	7,93,739
	1,21,88,853
Expenditure:	
Cost of Materials sold	6,05,946
Cost of photostat and duplicating work	1,52,695
	7,58,641
Surplus/(Deficit) of income over expenditure transferred to capital fund	1,14,30,212
	1,21,88,853

Annexure-11

BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)
Schedule of Donation Received
for the year ended 31st December 1989

Project	Donor	Amount
Rural Development Programme	NOVIB	8,44,62,051
	E Z E	1,76,08,047
	SIDA	2,35,97,500
	NORAD	1,30,43,478
		13,87,11,076
TARC Jessore	Interpares	6,45,566
TARC Rangpur	Interpares	6,45,565
Manikganj Integrated Development Program	Ford Foundation	112,30,424
Livestock Development Project	OXFAM	28,32,037
Rural Enterprise Project	Ford Foundation	16,36,117
Primary Education for Older Children	UNICEF	36,22,901
Emergency and Post Flood Rehabilitation Programme	NOVIB	2,51,94,035
	EZE	88,07,457
	MCC	48,11,050
	SDC	1,70,00,000
	CIDA	29,90,000
	UNICEF	128,32,600
	NCOS	37,67,079
	Ford Foundation	79,59,413
	Netherland Embassy	4,00,000
	Netherlands Comittee voor Kinderpostzegels	18,22,055
	OXFAM	11,68,169
	Help-Bangladesh	15,854
	Richard D. Mallon	1,516
		8,67,69,228

Child Survival Program	UNICEF	2,57,22,371
	SDC	2,20,00,000
	SIDA	2,71,28,633
		7,48,51,004
Aarong	USCC-Bangladesh	14,35,000
	NOVIB	52,42,375
		66,77,375
Grand Total		32,76,21,293