

PRIVATE & CONFIDENTIAL

নিরীক্ষা প্রতিবেদন
AUDITORS' REPORT
OF

Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna

Consolidated Financial Statements

For the year ended 31 December 2015.



রহমান মুস্তাফিজ হক এন্ড কোং
RAHMAN MUSTAFIZ HAQ & CO.
CHARTERED ACCOUNTANTS

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রহমান মুস্তাফিজ হক এন্ড কোং

Rahman Mustafiz Haq & Co.

Chartered Accountants

85, Naya Paltan (3rd Floor),
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Auditors' Report

We have audited the accompanying Consolidated Balance Sheet of **Jagrata Juba Shangha (JJS)** 35/8 T.B. Cross Road, Khulna as at 31st December, 2015 and the related Income & Expenditure Statement and Receipts & Payments Statement for the year then ended. The preparation of these financial statements is the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Basis of Audit:

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on a test basis, evidences 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.

Opinion:

In our opinion, the financial statements prepared in accordance with Bangladesh Accounting Standards (BAS) give a true and fair view of the state of the Organization's affairs as of 31st December, 2015 and of the applicable rules and regulations.

We also report that:

- i) we have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and have made due verification thereof;
- ii) in our opinion, proper books of accounts as required by law have been kept by the Organization so far as it appeared from our examination of those books;
- iii) the Organization's Balance Sheet, Income & Expenditure Statements, Receipts & Payments Statements dealt with by the report are in agreement with the books of accounts; and
- iv) to the best of our knowledge and belief the expenditure incurred were for the purpose of the NGO's activities.

Dhaka
10 April, 2016




Rahman Mustafiz Haq & Co.
Chartered Accountants

Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna.

Consolidated Balance Sheet as at 31st December, 2015.

Particulars	Notes	Value in Taka	Value in Taka
		2015	2014
Assets			
Non current Assets			
Fixed Assets	18.00	8,238,797	9,395,731
Current Assets		43,879,373	38,938,566
Cash & Bank Balances	19.00	5,356,105	8,301,095
Invesment	20.00	2,101,678	800,000
Loan & Advance	21.00	2,822,693	2,940,909
Loan - Beneficiaries (RLF)	22.00	33,598,897	26,896,562
Total		52,118,170	48,334,297
Liabilities			
Fund	23.00	16,404,694	26,608,197
Reserve Fund			
Loan Loss Provision	24.00	3,914,361	879,593
Current Liabilities		31,799,115	20,846,507
Loan	25.00	14,056,388	7,089,844
Beneficiaries-Savings	26.00	15,444,321	12,532,060
Provision for vat	27.00	11,932	7,806
Insurance Fund	-	-	647,966
Kallyan Tahabil	28.00	1,780,452	-
Security Deposit	29.00	506,022	434,100
Provision For Expenses		-	134,731
Total		52,118,170	48,334,297

The annexed notes form an integral part of these financial statements.



Md. Saifuddin Ahmed
Coordinator Finance

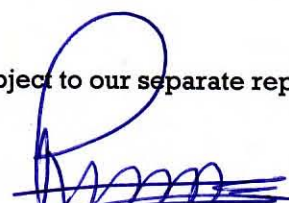


ATM Zakir Hossain
Executive Director

Subject to our separate report of even date.



Dhaka
10 April 2016


Rahman Mustafiz Haq & Co
Chartered Accountants

Jagrata Juba Shangha (JJS)

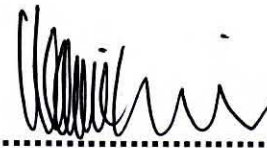
35/8 T.B. Cross Road, Khulna.

Consolidated Income & Expenditure Statement for the year ended 31st December, 2015.

Particulars	Notes	Value in Taka	Value in Taka
		2015	2014
Income			
Grants Received	32.00	61,603,715	148,680,696
Contribution Received	33.00	675,601	-
Other Income	37.01	451,373	653,077
Community Contribution		-	278,919
Contribution Received from JJS & SPS		-	473,452
Management Cost		-	607,818
Service Charge		6,057,993	4,936,551
Overhead Received		331,897	1,563,619
Total		69,120,578	157,194,132
Expenditure			
Administrative expenses	40.00	34,253,316	45,334,009
Program Cost	41.00	35,074,972	128,623,032
Fund transfer to project Account	48.00	1,733,635	-
Interest on Savings		793,268.00	689,446
Interest on Loan		375,604.00	47,500
Fund refund to Concern Worldwide		49,079	-
Loan Loss Provision		1,013,123.00	428,814
Depreciation		1,246,286	1,506,906
Surplus/(Deficit) fund trasferred to fund Account		(5,418,704)	(19,435,575)
Total		69,120,578	157,194,132

The annexed notes form an integral part of these financial statements.

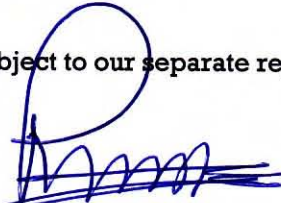

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Dhaka
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Jagrata Juba Shangha (JJS)

35/8 T.B. Cross Road, Khulna

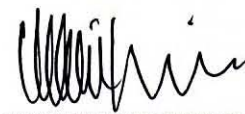
Consolidated Receipts & Payments statement for the year ended 31st December, 2015.

Particulars	Notes	Value in Taka	Value in Taka
		2015	2014
Receipts			
Opening:			
Cash in hand		134,746	201,879
Cash at Bank		8,166,349	29,800,316
Grants Received	32	61,603,715	148,680,696
Contribution Received	33	675,601	-
Inter Project Loan	34	1,301,416	528,283
Other Loan	35	7,083,358	42,998,208
Loan realised from Beneficiaries (RLF)	36	43,030,117	-
Other Income	37	349,695	653,077
Advance realised	38	61,442	251,701
Provision	39	11,932	1,628,965
FDR Encashment		-	500,000
Community Contribution		-	278,919
Contribution Received from JJS & SPS		-	473,452
Management Cost		-	607,818
Service Charge		6,057,993	4,936,551
Overhead Received		331,897	1,563,619
Savings Collection		6,424,924	5,985,867
Kallyan Tahbil		493,030	373,130
Security received		71,922	15,000
Life Insurance from Mouddin		-	300,000
Total		135,798,136	239,777,481
Payments			
Administrative expenses	40	34,253,316	45,304,009
Program Cost	41	35,074,972	128,623,032
Capital expenditure	42	89,350	888,547
Inter project Loan	43	1,166,416	528,283
Other Loan	44	1,008,769	8,625,204
Loan Disburse to Beneficiaries (RLF)	45	49,303,000	37,307,000
Beneficiaries Savings refund	46	6,258,376	5,488,166
Advance	47	268,924	2,255,107
Fund transfer to project Account	48	1,733,635	-
Life Insurance refund to Mouddin		-	300,000
Security Refund		-	15,000
F.D.R.		1,200,000	1,300,000
Unspend Balance refund to UNSEF		-	842,038
Kallayan Tahbil Refund		36,194	-
Fund refund to Concern Worldwide		49,079	-
Closing Balance			
Cash in hand		228,273	134,746
Cash at Bank		5,127,832	8,166,349
Total		135,798,136	239,777,481

The annexed notes form an integral part of these financial statements.



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Coordinator Finance

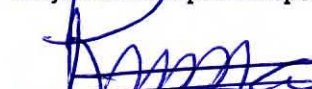


ATM Zakir Hossain
Executive Director



Dhaka
10 April 2016

Subject to our separate report of even date.


Rahman Mustafiz Haq & Co
Chartered Accountants

Jagrata Juba Shangha (JJS)
Schedule of Fixed assets as on 31st December, 2015.

Schedule-A/I

Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
A	General Fund:							
1	Land	163,683	-	-	163,683	0%	-	163,683
2	Furniture & Fixture	42,332	-	-	42,332	15%	6,350	35,982
3	Bi-cycle	70	-	-	70	20%	14	56
4	Celling Fan	59	-	-	59	20%	12	47
5	Photocopier Machine	3,351	-	-	3,351	20%	670	2,681
6	Camera	59	-	-	59	20%	12	47
7	Micro Bus	290,400	-	-	290,400	20%	58,080	232,320
8	Television	12,512	-	-	12,512	20%	2,502	10,009
9	Inter Com Telephone	494	-	-	494	20%	99	395
10	Training Center	35,814	-	-	35,814	5%	1,791	34,023
11	Computer	5,344	-	-	5,344	25%	1,336	4,008
12	Mobile Set	947	-	-	947	20%	189	758
13	Multimedia	9,731	-	-	9,731	20%	1,946	7,785
14	Modem	544	-	-	544	20%	109	435
15	Dextop Printer	675	-	-	675	25%	169	506
16	IPS	2,685	-	-	2,685	25%	671	2,014
	Sub Total Taka	568,701	-	-	568,701		73,950	494,751
B	HIV/AIDS Prevention in Char Rupsha:							
1	Armed Chair(Steel)	303	-	-	302.83	15%	45.42	257.41
2	Chair(Steel)	388	-	-	388.14	15%	58.22	329.92
3	Table for Office	1,127	-	-	1,127.08	15%	169.06	958.02
4	Table for Patient	463	-	-	463.44	15%	69.52	393.92
5	Bench	280	-	-	279.96	15%	41.99	237.96
6	Almirah(Steel)	1,331	-	-	1,331.19	15%	199.68	1,131.51
7	Drawr Cabinet(Steel)	1,550	-	-	1,549.81	15%	232.47	1,317.33
8	Fan	821	-	-	821.17	20%	164.23	656.93
9	Clinical Fixture	980	-	-	980.47	20%	196.09	784.38
10	Disply Board	272	-	-	272.15	15%	40.82	231.33
11	Chair(Steel)	534	-	-	534.26	15%	80.14	454.12
12	Wall Clock	20	-	-	19.66	20%	3.93	15.73
13	Wooden Shelf	539	-	-	539.28	15%	80.89	458.39
14	Cutlaries	66	-	-	66.19	20%	13.24	52.95
15	White Board	480	-	-	480.17	15%	72.02	408.14
16	Water Filter	105	-	-	105.18	20%	21.04	84.15
	Sub Total	9,260.99	-	-	9,260.99		1,488.78	7,772.21



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
	Non Operating Project							
C.	Early Recovery Assistance Program Due to Cyclone AILA:							
1	Computer	10,284.44	-	-	10,284.44	25%	2,571.11	7,713
	Sub Total Taka	10,284	-	-	10,284		2,571.11	7,713
D.	Real HKI:							
1	Furniture & Fixture	34,416.06	-	-	34,416.06	15%	4,302.01	30,114.05
2	Air Cooler	25,749.60	-	-	25,749.60	20%	8,583.20	17,166.40
	Sub Total	60,166	-	-	60,166		12,885.21	47,280
E.	FoShol Project:							
1	Table (CDF)	5,732	-	-	5,732	15%	860	4,872
2	Table (TL)	2,780	-	-	2,780	15%	417	2,363
3	Table (Computer)	2,989	-	-	2,989	15%	448	2,540
4	Chair(TL)	1,335	-	-	1,335	15%	200	1,134
5	Motor-cycle	203,776	-	-	203,776	20%	40,755	163,021
6	Furniture & Fixture	91,938	-	-	91,938	15%	13,791	78,148
7	Spare Parts/Machines tools	30,694	-	-	30,694	20%	6,139	24,556
8	Flask	107	-	-	107	20%	21	86
	Sub Total Taka	339,352	-	-	339,352		62,631.66	276,720
F.	Tuning up Local Government through Community Performance Monitoring:							
1	Computer & Accessories	8,603	-	-	8,603	25%	2,151	6,452
2	Printer	506	-	-	506	25%	126	379
3	Table	34,376	-	-	34,376	15%	5,156	29,220
4	Chair, Benches & Bookself	48,366	-	-	48,366	15%	7,255	41,111
5	Fan	2,532	-	-	2,532	20%	506	2,025
6	Opening Box	1,321	-	-	1,321	15%	198	1,123
7	Motor Cycle	81,999	-	-	81,999	20%	16,400	65,599
8	Bi-cycle	5,013	-	-	5,013	20%	1,003	4,010
9	Almirah	2,936	-	-	2,936	15%	440	2,496
10	File Cabinet	16,262	-	-	16,262	15%	2,439	13,823
11	Rack	5,333	-	-	5,333	15%	800	4,533
12	Camera	3,538	-	-	3,538	20%	708	2,831
13	Mobile	187	-	-	187	20%	37	149
	Sub Total Taka	210,972	-	-	210,972		37,220.08	173,752



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
G.	HIV/AIDS Targeted Intervention (HAIT):							
1	Medical Equipments	12,155	-	-	12,155	20%	2,431	9,724
2	Furniture & Fixture	62,833	-	-	62,833	15%	9,425	53,408
3	Tap Recorder	4,037	-	-	4,037	20%	807	3,230
	Sub Total Taka	79,026	-	-	79,026		12,663.45	66,362
H.	TAP Reflect & Loko Kendra:							
1	Furniture & Fixture	18,102	-	-	18,102	15%	2,715	15,387
	Sub Total	18,102	-		18,102		2,715.28	15,387
I.	Socially Disadvantage Peoples Program (SDPPP):							
1	Computer & Printer	2,154	-	-	2,154	20%	431	1,723
2	Furniture & Fixturr	9,774	-	-	9,774	15%	1,466	8,308
	Sub Total	11,928	-	-	11,928		1,896.87	10,031
J.	Strengthening Local Governance Participatory and Responsive Public Services							
1	Furniture & Fixture	5,261	-	-	5,261	15%	789	4,472
2	Bi-cycle	3,352	-	-	3,352	20%	670	2,682
	Sub Total	8,613	-	-	8,613		1,459.53	7,153
K.	Shishu Kendra Asif Hossain Centre for Children With Autism and Intellectual							
1	Student Table	5,619	-	-	5,619	15%	843	4,776
2	Book Self	3,556	-	-	3,556	15%	533	3,023
3	Shoe Reck	703	-	-	703	15%	105	597
4	Wall Clock	110	-	-	110	20%	22	88
5	Clock	6,087	-	-	6,087	20%	1,217	4,869
6	Sleeper Toys	9,787	-	-	9,787	15%	1,468	8,319
7	Vehicles	4,194	-	-	4,194	20%	839	3,355
	Sub Total	30,056	-	-	30,056		5,027.95	25,028
L.	Knowledge Promoting Conserving for the Sundarban:							
1	Furniture & Fixture	3,252	-	-	3,252	15%	488	2,765
	Sub Total Taka	3,252	-	-	3,252		487.86	2,765



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
M	Recovery Support to Cyclone AILA Affected							
1	Digital Camera	5,464	-	-	5,464	20%	1,093	4,371
2	Computer	31,887	-	-	31,887	25%	7,972	23,916
3	Table	8,294	-	-	8,294	15%	1,244	7,050
4	Printer	2,907	-	-	2,907	25%	727	2,180
5	Chair for Project Staff	3,366	-	-	3,366	15%	505	2,861
6	File Cabinet	5,132	-	-	5,132	15%	770	4,363
	Sub Total Taka	57,051	-	-	57,051		12,310.28	44,741
N	Homestead Gardening:							
1	Motor Cycle	6,519	-	-	6,519	20%	1,304	5,215
2	Bi-cycle	1,953	-	-	1,953	20%	391	1,563
	Sub Total Taka	8,472	-	-	8,472		1,694.37	6,777
0	Rehabilitation of SDR Affected People by Restoring Livelihood Keeping Adolescent As							
1	Land	1,318,918	-	-	1,318,918	0%	-	1,318,918
2	Building & Other	945,967	-	-	945,967	5%	47,298	898,669
3	Pond Excavation	119,156	-	-	119,156	5%	5,958	113,198
4	Children Park	18,678	-	-	18,678	5%	934	17,744
5	Furniture & Fixture	91,221	-	-	91,221	15%	13,683	77,537
	Other Assets:							
1	Mattress	286	-	-	286	15%	43	243
2	Pillow	149	-	-	149	15%	22	126
3	Bed Sheet	186	-	-	186	15%	28	158
4	Mosquito net	206	-	-	206	15%	31	175
5	Light for guard & Power cut	804	-	-	804	20%	161	643
6	Internet Setting	477	-	-	477	20%	95	382
7	Crockries	2,663	-	-	2,663	20%	533	2,131
8	Cooking Equipment:	1,233	-	-	1,233	20%	247	986
	Office Equipment:							
1	Computer, Printer & UPS	7,275	-	-	7,275	25%	1,819	5,457
2	TV, CD player & Radio	105	-	-	105	20%	21	84
3	Celling Fan	5,041	-	-	5,041	20%	1,008	4,033
4	Small Equipment	153	-	-	153	20%	31	123
5	Generator	13,067	-	-	13,067	20%	2,613	10,454
6	Vehicles	56,692	-	-	56,692	20%	11,338	45,354
	Sub Total Taka	2,582,277	-	-	2,582,277		85,863	2,496,414



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
P.	Prevention of Acid Violence Through Awareness Building ann Control:							
1	Table	2,008	-	-	2,008	15%	301	1,707
2	Chair	1,004	-	-	1,004	15%	151	853
	Sub Total Taka	3,011	-	-	3,011		451.72	2,560
Q	Cyclone SDR Recovery Programme:							
1	Secretariate table	9,034	-	-	9,034	15%	1,355	7,679
2	Table for FO	6,557	-	-	6,557	15%	984	5,574
3	Chair	6,669	-	-	6,669	15%	1,000	5,669
4	Arms Chair	7,822	-	-	7,822	15%	1,173	6,649
5	File Cabinet	9,231	-	-	9,231	15%	1,385	7,847
6	Almirah	6,568	-	-	6,568	15%	985	5,583
7	Com Telephone	496	-	-	496	15%	74	422
8	White Board	338	-	-	338	15%	51	288
9	Display Board	308	-	-	308	15%	46	262
10	Motor Cycle	54,067	-	-	54,067	20%	10,813	43,253
11	Celling Fan	1,883	-	-	1,883	20%	377	1,506
12	Computer	4,625	-	-	4,625	25%	1,156	3,468
13	Printer	1,528	-	-	1,528	25%	382	1,146
14	UPS	459	-	-	459	25%	115	344
15	Rain Coat	374	-	-	374	20%	75	299
16	Camera	2,279	-	-	2,279	20%	456	1,823
	Sub Total	112,238	-	-	112,238		20,426.98	91,811
R	Education Support to AILA Affected Children:							
1	CPU	5,574	-	-	5,574	25%	1,393	4,180
	Sub Total Taka	5,574	-	-	5,574		1,393.46	4,180
S	Responsiveness of Union Parishad through Social Accountability (RUPSA):							
1	Furniture/Fixtuer & Equipment	67,889	-	-	67,889	15%	10,183	57,706
2	Computer	15,158	-	-	15,158	25%	3,790	11,369
3	Digital Camara	6,881	-	-	6,881	20%	1,376	5,505
	Sub Total Taka	89,929	-	-	89,929		15,349.27	74,580



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
T	Long Term Development Project (LTDP):							
1	Motor Bike	9,912	-	-	9,912	20%	1,982	7,929
2	Telephone	2,041	-	-	2,041	20%	408	1,633
3	Office Equipemnt	7,289	-	-	7,289	20%	1,458	5,831
4	Cycle	2,434	-	-	2,434	20%	487	1,947
5	Computer	1,541	-	-	1,541	25%	385	1,156
6	White Board	397	-	-	397	15%	60	338
7	Charger	10	-	-	10	20%	2	8
8	Rack	1,362	-	-	1,362	15%	204	1,158
9	Overhead Projector	96	-	-	96	20%	19	77
10	Modem & Internet Connection	51	-	-	51	25%	13	38
11	Fax Machine	172	-	-	172	20%	34	138
12	Fan	455	-	-	455	20%	91	364
13	Television	171	-	-	171	20%	34	137
14	Telephone for Fax	1,853	-	-	1,853	20%	371	1,482
15	Printer for Computer	429	-	-	429	25%	107	322
16	File Cabinet	2,619	-	-	2,619	15%	393	2,227
17	Chair	2,284	-	-	2,284	15%	343	1,941
18	U.S.P	305	-	-	305	25%	76	229
19	Table	3,040	-	-	3,040	15%	456	2,584
20	Water Filter	260	-	-	260	15%	39	221
21	Audio Cassette Player	140	-	-	140	20%	28	112
22	Harmonium & Tubala	212	-	-	212	20%	42	169
23	Camera	7,103	-	-	7,103	20%	1,421	5,682
24	Crockeries	76	-	-	76	20%	15	61
25	Showcase	1,564	-	-	1,564	15%	235	1,329
26	Sewing Machine (Tailoring)	332	-	-	332	20%	66	266
27	Calculator	73	-	-	73	20%	15	58
28	Display Board	620	-	-	620	15%	93	527
29	Almirah	1,421	-	-	1,421	15%	213	1,208
30	Book Self	1,601	-	-	1,601	15%	240	1,360
	Sub Total Taka	49,861	-	-	49,861		9,330	40,531



Sl. No.	Particular	W.D. V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D. V. as on 31-12-2015.
U	Broad-Based Collection Advocacy for Human Rights Project(BCAHR):							
1	Furniture & Fixture	3,283			3,283	15%	492	2,791
	Sub Total Taka	3,283		-	3,283		492.46	2,791
V	PCPCI:							
1	Dextop Computer	21,293	-	-	21,293	25%	5,323	15,970
2	Table	6,916	-	-	6,916	15%	1,037	5,879
3	Chair	2,697	-	-	2,697	15%	405	2,293
4	Ceiling Fan	3,849	-	-	3,849	20%	770	3,079
5	Furniture & Fixture	5,998	-	-	5,998	15%	900	5,098
	Sub Total Taka	40,753		-	40,753		8,434.72	32,319
W	Fast Project:							
1	Rain Coat, Bag, Gumboot	30,348	-	-	30,348	20%	6,070	24,278
2	Beneficiary Card	25,374	-	-	25,374	20%	5,075	20,299
3	IPS Battery	5,729	-	-	5,729	25%	1,432	4,297
4	Laptop	27,959	-	-	27,959	25%	6,990	20,970
5	Furniture & Fixture	22,587	-	-	22,587	15%	3,388	19,199
	Sub Total Taka	111,998		-	111,998		22,954.57	89,043
	Total General	4,414,159.78			4,414,159.78		393,699.10	4,020,460.68
X	Cyclone Disaster Resilient Community Development Project:							
1	JJS Development Center Extension	928,980	-	-	928,980	5%	46,449	882,531
2	Motor Cycle	112,361	-	-	112,361	20%	22,472	89,889
3	Photo Copier machine	56,525	-	-	56,525	20%	11,305	45,220
4	Multimedia	28,836	-	-	28,836	20%	5,767	23,069
5	Projector Screen	829	-	-	829	20%	166	664
6	Sound System	4,666	-	-	4,666	20%	933	3,732
7	Power Tiller	105,051	-	-	105,051	20%	21,010	84,040
8	Generator	18,327	-	-	18,327	20%	3,665	14,662
9	Warning & Emergency Kits Set	56,709	-	-	56,709	20%	11,342	45,367
10	IPS	16,060	-	-	16,060	25%	4,015	12,045
11	Laptop	16,971	-	-	16,971	25%	4,243	12,728
	Sub Total	1,345,315		-	1,345,315		131,367.47	1,213,947
Y	Nursery Project:							
1	Furniture & Fixture	855	-	-	855	15%	128	727
2	Construction	9,606	-	-	9,606	5%	480	9,126
	Sub Total Taka	10,462		-	10,462		608.63	9,853



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep, Charge during the year	W.D.V. as on 31-12-2015.
X.	Sustainable:							
1	Motor Cycle	219,338	-	-	219,338	20%	43,868	175,470
2	Dextop Computer	60,772	-	-	60,772	25%	15,193	45,579
3	Internet Modem	1,506	-	-	1,506	25%	377	1,130
4	Table	13,938	-	-	13,938	15%	2,091	11,847
5	Common Table for Fo	9,355	-	-	9,355	15%	1,403	7,952
6	Computer Table	9,654	-	-	9,654	15%	1,448	8,206
7	Dextop Printer	10,800	-	-	10,800	25%	2,700	8,100
8	Bi-Cycle	19,384	-	-	19,384	20%	3,877	15,507
9	Chair	8,757	-	-	8,757	15%	1,314	7,443
10	Chair for FO	15,434	-	-	15,434	15%	2,315	13,119
11	Chair for Computer operator	6,786	-	-	6,786	15%	1,018	5,768
12	File Cabinet	21,499	-	-	21,499	15%	3,225	18,274
13	Digital Camara	16,049	-	-	16,049	15%	2,407	13,642
14	Furniture & Fixture	23,984	-	-	23,984	15%	3,598	20,387
	Sub Total Taka	437,256		-	437,256		84,832.28	352,423
Z.	DIPECHO-Viii:							
1	Dextop Computer & Accessories	18,372	-	5,760	24,132	25%	6,033	18,099
2	Shelf	3,997	-	-	3,997	15%	600	3,397
3	Scanner & Modem	1,274	-	4,550	5,824	25%	1,456	4,368
4	Common Table for Fo	10,999	-	-	10,999	15%	1,650	9,349
5	Dextop Printer	10,227	-	-	10,227	25%	2,557	7,670
6	Chair for FO	9,656	-	-	9,656	15%	1,448	8,208
7	Digital Camara	6,909	-	-	6,909	20%	1,382	5,527
8	File Cabinet	4,716	-	-	4,716	15%	707	4,009
9	Generator	18,000	-	-	18,000	20%	3,600	14,400
10	White Board Stand		-	600	600	15%	90	510
	Sub Total Taka	84,149	-	10,910	95,059		19,522.54	75,537
AA.	Emergency Food Security:							
1	Photo Copier Machine	7,152	-	-	7,152	20%	1,430	5,721
2	Beneficiary Card	10,349	-	-	10,349	20%	2,070	8,279
3	Diesel Generator	14,336	-	-	14,336	20%	2,867	11,469
4	GPRS	1,927	-	-	1,927	20%	385	1,542
5	Laptop	25,462	-	-	25,462	25%	6,365	19,096
6	Dextop Printer	18,666	-	-	18,666	25%	4,666	13,999
	Sub Total Taka	77,891	-	-	77,891		17,784.56	60,106



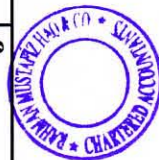
Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
AB	CC & DRR:							
1	Motor Cycle	104,125	-	-	104,125	25%	26,031	78,094
2	Dextop Computer	31,023	-	-	31,023	25%	7,756	23,267
3	IPS Battery	23,323	-	-	23,323	25%	5,831	17,492
4	Audio visual equipment	14,690	-	-	14,690	20%	2,938	11,752
5	Bi-Cycle	19,657	-	-	19,657	20%	3,931	15,726
6	Furniture & Fixture	64,592	-	-	64,592	15%	9,689	54,903
	Sub Total Taka	257,409	-	-	257,409		56,175.68	201,233
AC	SUNDARI:							
1	Motor Cycle	266,496	-	-	266,496	20%	53,299	213,197
2	Furniture & Fixture	150,954	-	-	150,954	15%	22,643	128,311
3	Dextop Computer	130,752	-	-	130,752	25%	32,688	98,064
	Sub Total Taka	548,201	-	-	548,201		108,630.12	439,571
AD	CCDP-Shapla Neer :							
1	Furniture & Fixture	369,952	-	-	369,952	15%	55,493	314,459
2	Laptop Computer	34,145	-	-	34,145	25%	8,536	25,608
3	Printer	10,998	-	-	10,998	25%	2,750	8,249
	Sub Total Taka	415,094	-	-	415,094		66,778.40	348,316
AE	SMILING:							
1	Motor Cycle	251,628	-	-	251,628	20%	50,326	201,302
2	Dextop Computer	91,354	-	-	91,354	25%	22,838	68,515
3	Shelf	22,721	-	-	22,721	15%	3,408	19,312
4	Table	11,114	-	-	11,114	15%	1,667	9,447
5	Common Table for Fo	34,800	-	-	34,800	15%	5,220	29,580
6	Modem	9,011	-	-	9,011	25%	2,253	6,758
7	Dextop Printer	33,359	-	-	33,359	25%	8,340	25,019
8	Bi-Cycle	47,523	-	-	47,523	20%	9,505	38,019
9	Chair	13,822	-	-	13,822	15%	2,073	11,748
10	Chair for FO	27,081	-	-	27,081	15%	4,062	23,019
11	Digital Camara	15,941	-	-	15,941	20%	3,188	12,753
	Sub Total Taka	558,353	-	-	558,353		112,879.81	445,473
AF	PLB:							
1	Furniture & Fixture	163,851	-	-	163,851	15%	24,578	139,273
2	Bicycle	4,464	-	-	4,464	20%	893	3,571
	Sub Total	168,315	-	-	168,315		25,470.43	142,844



Sl. No.	Particular	W.D. V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep, Charge during the year	W.D. V. as on 31-12-2015.
AG	JFC-UNICEF							
1	Water Filter	4,187	-	-	4,187	15%	628	3,559
2	White board	3,662	-	-	3,662	15%	549	3,112
3	Shelf	19,537	-	-	19,537	15%	2,931	16,606
4	Table	50,975	-	-	50,975	15%	7,646	43,329
5	Computer Table	10,053	-	-	10,053	15%	1,508	8,545
6	Modem	3,053	-	-	3,053	25%	763	2,290
7	Pendrive	4,493	-	-	4,493	25%	1,123	3,370
8	Computer Chair	6,574	-	-	6,574	15%	986	5,588
9	Ceiling Fan	16,309	-	-	16,309	20%	3,262	13,047
10	File Cabinet	15,836	-	-	15,836	15%	2,375	13,460
11	Digital Camara	12,939	-	-	12,939	20%	2,588	10,351
12	Office equipment	49,937	-	-	49,937	20%	9,987	39,949
	Sub Total Taka	197,554	-	-	197,554		34,346.85	163,207
AH	ELCCACC							
1	Bi-Cycle	14,173.92	-	-	14,174	20%	2,834.78	11,339.14
2	Table	28,687.50	-	-	28,688	15%	4,303.13	24,384.38
3	Computer	29,700.00	-	-	29,700	25%	7,425.00	22,275.00
4	Modem	1,440.00	-	-	1,440	25%	360.00	1,080.00
5	Chair	15,300.00	-	-	15,300	15%	2,295.00	13,005.00
6	Printer	5,034.75	3.00	-	5,038	25%	1,259.44	3,778.31
7	File Cabinet	12,240.00	-	-	12,240	15%	1,836.00	10,404.00
8	Rack	6,502.50	-	-	6,503	15%	975.38	5,527.13
9	Fan	9,140.00	-	-	9,140	20%	1,828.00	7,312.00
	Sub Total Taka	122,218.67	3.00	-	122,221.67		23,116.72	99,104.95
AI	RUPSHA NEW							
3	Computer	109,440	-	-	109,440	25%	27,360	82,080
4	Modem	4,140	-	-	4,140	25%	1,035	3,105
5	Printer	7,860	-	-	7,860	25%	1,965	5,895
6	Furniture, Fixture	45,444	-	-	45,444	15%	6,817	38,628
	Sub Total Taka	166,884	-	-	166,884		37,176.66	129,708
AJ	Mohasen Response Project, Phase- II							
1	Laptop	67,500.00	-	-	67,500	25%	16,875	50,625
2	Printer	21,750.00	-	-	21,750	25%	5,438	16,313
3	IPS	19,125.00	-	-	19,125	25%	4,781	14,344
4	Furniture & Fixture	156,859.00	-	-	156,859	15%	23,529	133,330
	Sub Total Taka	265,234.00	-	-	265,234		50,622.60	214,611



Sl. No.	Particular	W.D.V. as on 01-01-2015	Adjustment during the year	Addition during the year	Total	Rate of dep.	Dep. Charge during the year	W.D.V. as on 31-12-2015.
AK	WASH FOR DEVELOPMENT: Reaching out to the extrine poor of the remote rural areas of Bangladesh.							
1	Computer (Laptop with accessories)	40,368.75	-	-	40,369	25%	10,092	30,277
2	Digital Camera	17,500.00	-	-	17,500	20%	3,500	14,000
3	Internet Modem	1,253.25	-	-	1,253	25%	313	940
4	Furniture & Fixture	25,500.00	-	-	25,500	15%	3,825	21,675
	Sub Total Taka	84,622.00	-	-	84,622		17,730.50	66,892
AL	Water Logging Response Project							
1	Desktop	55,350.00	-	-	55,350	25%	13,838	41,513
2	Printer	11,775.00	-	-	11,775	25%	2,944	8,831
3	Furniture & Fixture	116,859.70	-	-	116,860	15%	17,529	99,331
	Sub Total Taka	183,984.70	-	-	183,985		34,310.21	149,674
AM	Cocon Project							
1	Computer	56,000.00	-	-	56,000	20%	11,200	44,800
	Sub Total Taka	56,000.00	-	-	56,000		11,200.00	44,800
AN	Resilience Project							
1	Laptop & Printer	-	-	78,440	78,440	25%	19,610	58,830
	Sub Total Taka	-	-	78,440	78,440		19,610.00	58,830
A0	Savings & Credit Program:							
1	Furniture & Fixture	2,041.68	-	-	2,041.68	15%	306.25	1,735.43
2	Bi-cycle	587.20	-	-	587.20	20%	117.44	469.76
	Sub Total	2,629	-	-	2,629		423.69	2,205
	Total Operating Project	4,981,570	3	89,350	5,070,923		852,587	4,218,336
	Grand Total Taka	9,395,729.98	3	89,350	9,485,083		1,246,286	8,238,796.72



Jagrata Juba Shaugha (JJS)

35/8 T.B. Cross Road, Khulna

Schedule of Cash & Bank balance as on 31st December, 2015.

Schedule A/2

Name of the Project	Bank & Account Number.	Bank balance	Cash balance
Community based Cyclone Disaster Preparedness Project (CCDP) Increasing Resilience and Reducing Risk of Coastal Communities to Climate Change and Natural Hazards in the Bay of Bengal Building A Disaster Resilient Bangladesh-Dipecho -VIII Emergency Food security and Livelihood Support in the Cyclone AILA Affected Region in Bangladesh	Dutch Bangla Bank Ltd. Khulna Br. A/C-1201200003392	4,412	228
	National Bank Ltd. Khulna Br. STD. A/C-0007-33049916	206,809	386
	Bank Asia Ltd. Khulna Branch. SB. SND A/C-02833000959	1,285,306	3,164
	Dutch Bangla Bank Ltd. Khulna Br. A/C-1201200003063	3,842	
General Fund		175,560	359
	Dutch Bangla Bank Ltd. Khulna Br. A/C-12012000001185	36,991	
	Dutch Bangla Bank Ltd. Khulna Br. A/C-1201010272240	691	
	Janata Bank Ltd. Haji Mohsin Road, Khulna B. A/C-1021062182	1,092	
Justice For Children(JFC) Managed Aquifer Recharge (MAR)	Janata Bank Ltd. Haji Mohsin Road, Khulna B. A/C-1021090340	11,606	
	Standard Chartered Bank Ltd. Khulna Br. CD-01-1565109-01	125,670	
	National Bank Ltd. Khulna Br. STD. A/C-0007-36001741	1,642,146	21,420
	AL-Arafah Islami Bank Ltd. Khulna Br. ACA.A/C-0061020163170	2,097	295
Micro-Credit Program		67,833	184,300
	Janata Bank Ltd. Bagerhat Br. SB. A/C-002085111	7,488	
	Janata Bank Ltd. Bagerhat Br. SB. A/C-002085122	898	
	Standard Bank Ltd. Bagerhat Br. STD. A/C-086360000004	9,691	
	Bangladesh Krishi bank Ltd. Koyra. Br. SB. A/C-2287	519	
	Bangladesh Krishi bank Ltd. Koyra. Br. SB. A/C-2288	2,609	
	Agrani Bank Ltd. Sir Iqbal Road, Khulna. Br. SB. A/C-0200000166056	993	
	Agrani Bank Ltd. Sir Iqbal Road, Khulna. Br. SB. A/C-0200000166376	5,332	
	Janata Bank Ltd. Rupsha East, Khulna Br. SB. A/C-0413340332331	13,631	
	Janata Bank Ltd. Rupsha East, Khulna Br. SB. A/C-0413340332256	1,051	
	Bangladesh Krishi bank Ltd. Rupsha East, Khulna. Br. SB. A/C-2721	2,931	
	Bangladesh Krishi bank Ltd. Rupsha East, Khulna. Br. SB. A/C-2720	55	
	Dutch Bangla Bank Ltd. Khulna Br. A/C-120101272238	6,366	
	Trust Bank Ltd. Khulna, Br. A/C-004-0021001159	127	
	Janata Bank Ltd. Haji Mohsin Road, Khulna B. A/C-1021091264	635	
	Dutch Bangla Bank Ltd. Khulna Br. A/C-120120272226	12,967	
	Exim bank Ltd. Khulna Br. CD. A/C-4311100154225	3,000	



Name of the Project	Bank & Account Number.	Bank balance	Cash balance
Building Resilience of vulnerable communities and Institutions to protect livelihoods and reduce risk from disasters and climate change in coastal areas of Bangladesh"Project	Exim bank Ltd. Khulna.Br.CD.A/C-4311100143517	202,530	2,111
Nursery	Janata Bank Ltd.Rupsha East,Khulna Br.SB .A/C-041334079448	17,590	82
Enhance Livelihoods of coastal community for adaptation to climate change project	Trust Bank Ltd. .Khulna.Br.STD -A/C-004-03200000433	586,901	179
	Rupali bank Ltd. Chalna Bazar.Br.STD.A/C-240000178	244,622	
		342,279	
Project Laser Beam (PLB)	National Bank Ltd.Khulna Br.STD.A/C-0007-36001816	930	
Responsiveness of Union Parishad through Social Accountability (RUPSHA)	Dutch Bangla Bank Ltd.Khulna Br.STD.A/C-1201205625	778,043	3,482
JJS Shishu Kendra	National Bank Ltd.Khulna Br.STD.A/C-0007-36001642	7	
Sustainable effort to ensure Access to safe drinking water and sanitation in southwest Bangladesh	Bank Asia Ltd.Khulna Branch.SB. SND A/C-02836000154	6,067	
SMILING	Trust Bank Ltd. .Khulna.Br.0040-032000219	78,584	
WASH FOR DEVELOPMENT: Reaching out to the extreme poor of the remote rural areas of Bangladesh.	Exim bank Ltd. Khulna Br.CA.A/C-04311100122859	425	
Climate Policy, Conflicts and Cooperation in Peri-Urban South Asia: towards Resilient and Water secure Communities Project	Bank Asia Ltd.Khulna Branch.SND. A/C-15636000073	7,085	3,424
Shifting Grounds: Institutional Transformation, Enhancing knowledge and Capacity to Manage Groundwater Security in Peri-Urban Ganges Delta System.	Social Islami Bank Ltd Khulna Branch.SND. 0051360000747	57,687	3,730
Deltas, vulnerability and Climate Change; Migration and Adaptation (DECCMA) Project"	Bank Asia Ltd.Khulna Branch.SND. A/C-15636000079	4,249	5,113
Total Taka		5,127,832	228,273

Jagrata Juba Shangha (JJS)
35/8 T.B. Cross Road, Khulna.

Notes to the financial Statement for the year ended 31st December, 2015

1. Introduction & Background

JJS is a non-political, non-profitable and Non-governmental (NGO), environmental and social development organization and is a development associate of Government of Bangladesh (GoB). It has been working since 1985 and works in some parts of the country with main focus to the South-West coastal region and covers both urban and rural areas. JJS is continuing and expanding in terms of activities, area coverage, projects, issues of dealing and number of serving people. It has legal entity from relevant GoB departments and authorities.

JJS work focus includes climate change adaptation and resilience, disaster risk reduction, WaSH, food security, child rights & child protection, governance and human rights, gender mainstreaming & empowerment. JJS works for poor and marginal people, poor occupational groups, women, children, vulnerable women, disaster vulnerable people, children, and people with differently able.

2. Legal status

JJS is duly registered with departments / agencies of Bangladesh Government for carrying out NGO activities in the country and receiving foreign aid/fund.

Sl. no.	Registration Authority	Registration number	Date of registration
1	Department of Social Welfare	418	16 April 1988
2	NGO Affairs Bureau	428	09 January 1991
3	Microcredit Regulatory authority	50	05 September 2007
4	PADOR registration	BD-2008-EAM-0112802275	
5	TIN number	265942355025 Circle-2(Companies) Tax Zone-Khulna.	
6	VAT registration	3011113847	

3. Vision:

JJS envisions a sustainable, environmentally conscious, humanitarian, total responsive, equitable and poverty free society.

4. Mission:

- To build and strengthen resilience of vulnerable communities through disaster risk reduction, climate change adaptation, mitigation, and humanitarian response.
- To ensure resource equity and sustainability through empowerment of the people in a way so that access to information and resources are shared fairly while safeguarding the interest of all living species considering the earth's finite resources and responsive governance.
- To eliminate poverty through promoting resilient livelihoods, creating market opportunity, ensuring value chain development, environment friendly income generation and optimum use of resources.
- To eliminate social discrimination, inequality, injustice and violence against women and children through quality education, protection and development of children, mobilization, appropriate partnership and strategic alliances with multidimensional actors.



5. Program Approach

JJS works mainly on rights based approach. JJS expect such a poverty free environment, where all the citizens of Bangladesh can exercise their essential human, social, economical, political, civic and environmental rights to enjoy a dignified life. Thematically its development model is holistic and generally covers the local agenda like primary education, health, agriculture, environment, water-sanitation, livelihood and disaster, gender, child rights and support to disables.

6. Strategic issues

JJS believes that organizational governance is highly important to establish rights approach in the society. The organization has four well structured policies of HR Policy, Financial Management Policy, gender policy and Child Protection Policy. A strong administrative structure is also persisting for better performance of the organization and effective management of its ongoing programmes. It is helpful for resource generation and mobilization of the organization. JJS must implement the programmes that match to its mission. On the other hand, staff development is very important for efficient implementation of program activities, proper documentation and monitoring which will help to attain appropriate outcome for the beneficiaries. Again linkage and network with different government (GO) bodies and NGOs is very much important to gear up the programme activities as well as achieving JJS mission and vision. Appropriate staffs with skills on different areas especially fund raising communication is important for the organization.

7. Geographical Coverage

Present work covers two divisions, 6 districts, 1 city corporation, 1 district town 15 Upazilas (sub-district), 78 unions, 19 city/town wards. Present work includes entire Khulna City Corporation and Bagerhat city.

8. Program Participants (JJS beneficiaries)

- Poor and marginal occupational groups
- Children at risk and in vulnerable situation
- Vulnerable adolescent girls and young women
- Socially excluded people
- People with disability
- Indigenous people
- People at risk of climate change and disasters

9. Stakeholders: Includes-

- Government ministries, administration and departments
- Local elected bodies (LEBs)
- Policy Actors and Law Makers
- Schools
- Universities
- Local NGOs, CBOs
- Civil Society
- Judiciary
- Police Department
- Khulna City Corporation (KCC)
- Khulna Development Authority (KDA)
- Khulna Water and Sewerage Authority
- Department of Public Health and Engineering
- Department of Forest
- Media



10. Resource Sharing Partners/Donors: Includes-

- European Commission
- UNICEF
- Concern Worldwide
- ActionAid Bangladesh
- Dhaka University
- Helen Keller International-BD
- European Commission Humanitarian Aid and Civil Protection (ECHO)
- Netherlands Organization for Scientific Research
- CAMPE
- Aparajeyo-Bangladesh
- Manusher Jonno Foundation (MJF)
- Palli Karma- Shayak Foundation (PKSF)
- Shapla Neer, Bangladesh
- Delft University of Technology- Netherlands
- Both Ends- Netherlands
- UNDP
- Wageningen University
- University of Southampton
- Utrecht University
- Bangladesh University of Engineering and Technology

11. on Going Project

SI No	Project Name
1	Deltas, vulnerability and Climate Change; Migration and Adaptation (DECCMA) Project"
2	Project Laser Beam (PLB)
3	Building A Disaster Resilient Bangladesh-Dipecho -VIII
4	SEALS SUNDARI
5	Community based Cyclone Disaster Preparedness Project (CCDP)
6	Shifting Grounds: Institutional Transformation, Enhancing knowledge and Capacity to Manage Groundwater Security in Peri-Urban Ganges Delta System.
7	Enhance Livelihoods of coastal community for adaptation to climate change project
8	"Increasing Resilience and Reducing Risk of Costal Communities to Climate Change and Natural Hazards in the Bay of Bengal"
9	Responsiveness of Union Parishad through Social Accountability (RUPSA)
10	Justice For Children(JFC)
11	Climate Policy, Conflicts and Cooperation in Peri-Urban South Asia: towards Resilient and Water secure Communities Project
12	Managed Aquifer Recharge (MAR)
13	Savings & Credit Program
14	Nursery
15	General Fund
16	WaSH FOR DEVELOPMENT: Reaching out to the extrime poor of the remote rural areas of Bangladesh.
17	Building Resilience of vulnerable communities and Institutions to protect livelihoods and reduce risk from disasters and climate change in coastal areas of Bangladesh"Project



12. Organizational Governance

JJS has a **General Board** of 28 members and is the supreme body of the organisation that elects members for the Executive Committee. The **Executive Committee (EC)** consists of 7 members. The EC members are elected in every three years. The following persons are in the executive Committee.

01. Zakia Akter Hossain	Chairperson
02. Sk. Abdul Gani	Vice Chairperson
03. ATM Zakir Hossain	Secretary(Executive Director)
04. Habiba Akhter	Treasurer
05 Sayda Khadiza Khatun	Executive Member
06. Saya Rani Dey	Executive Member
07. Mahmood Hasan	Executive Member

13. Management

JJS has a Core Management Team (CMT) comprising of senior coordinators headed by the Executive Director, which is authorised by the EC to manage the organization. Besides, a Management Team comprising the entire program heads generally supervise the regular activities.

JJS manages all its activities according to the constitution, Human Resource Policy, Financial Manual, Operational Policy, Gender Policy and other ad hoc policies/ rules and regulations. Staffs participation is ensured in all phase of activities of JJS. Decision making to work implementation, staffs participation is ensured through some management meeting, decision making meeting and different phases of work implementation.

14. Staff Status

Currently JJS has 114 staff including 17 senior, 38 mid and 59 field level. Staff experience and capacity includes the area of governance, climate change and disaster management, WaSH, advocacy, natural resource management, human right, child rights & protection, administration and finance.

15. Policies:

JJS has the following policies /manuals-

- Financial Management Manual
- Human Resource Manual
- Gender Policy
- Strategic Plan
- Monitoring guideline
- Information disclosure Policy (IDP)
- Child Protection Policy

16. Membership with

- Alliance of Food Sovereignty Campaigns (AFSC), Bangladesh
- Asia Pacific Network on Food Sovereignty (APNFS), Philippine
- HIV/ AIDS Related GO-NGO Network, Khulna
- Nari O' Shishu Nirjaton Protirodh Committee, Khulna
- National STD/ AIDS Network, Bangladesh
- NGO Forum for Drinking Water Supply and Sanitation
- Sustainable Agriculture Network (SANET)
- Voluntary Health Services Society (VHSS)
- IPEN
- Campaign for Popular Education (CAMPE)
- Gender and Water Alliance (GWA)
- Peoples' Network on DRR and Climate Change Actions
- Bangladesh Wash Alliance



17. Significant Accounting Policies:

Basis of Accounting

a) Statement of Compliance

The financial statements have been prepared in accordance with the generally Accepted Accounting Principle (GAAP) and with the requirements of foreign Regulations Ordinance and rules 1978 and other applicable laws and regulations Donations (Voluntary Activities)

b) Basis of measurements

The financial statements have been prepared under historical cost convention and the accounts have been drawn up on cash basis.

c) Fixed Assets

Fixed asset has been arrived at after deduction of depreciation.

d) Depreciation

Depreciation has been charged on addition of fixed asset.

17A. Components of the Financial Statements

- i) Consolidated Balance Sheet as at 31st December, 2015.
- II) Consolidated Income &Expenditure Statement for the period from 1st January 2015 to 31st December 2015
- III) Consolidated Receipts & Payments Statement for the period from 1st January 2015 to 31st December 2015
- iv) Notes to the Financial Accounts for the period from 1st January 2015 to 31st December 2015.



Note #	Particulars	31 Dec. 2015 Amount
18.00 Fixed Assets		
	Opening balance	9,395,730
	Add: Addition during the year	89,350
	Less: Adjustment during the year	3
		9,485,083
	Less: Depreciation	1,246,286
	Total	8,238,797
	For details Please refer to Schedule A/1	
19.00 Cash & Bank Balances		
	Cash in hand	228,273
	Cash at Bank	5,127,832
	Total	5,356,105
20.00 Investment		
	Fixed Deposit (FDR)	
	Opening Balance	800,000
	Add: Addition during the year	1,200,000
		2,000,000
	Less: Encashment during the year	-
		2,000,000
		2,000,000
	Add: Interest during the year	101,678
	Total	2,101,678
21.00 Loan & Advance		
	General Fund Account	
	Saving & Credit	990,650
	Advance Office Rent	30,000
	DPECHCO Vii	2,160
	JSS welfare Fund	1,000
	Advance to Staff	77,947
	Gour Chandra Kor	17,500
	CCDP	8,000
	Nursery Program	
	General Fund	41,029.00
	Training Center	30,000.00
	Rokeya Sultana	615.00
	SMILING Project	
	Loan to Decma Project	200,000
	Loan to Cocoon Project	200,000
	PCIE Justice For Children	
	Advance Office Rent	31,600
	Shifting Grounds: Institutional Transformation, Enhancing knowledge and Capacity to Manage Groundwater Security in Peri-Urban Ganges Delta System.	
	Loan to Cap Net-UNDP	38,076.00
	Loan to Decma Projct	5,000.00
	Climate Policy, Conflicts and Cooperation in Peri-Urban South Asia: towards Resilient and Water secure Communities Project	
	Advance again Program Cost	159,310.00



Micro-Credit Program

Loan & Advance

Khairul Basar	71,500
Samsur Rahman	32,000
Mr.Robiul Isdlam	16,366
Abul Kalam Babla	51,295
Md.Hasan Ali	300,025
Mahfuza Akter	1,480
Abul Hashem	4,675
Setara Begum	35,600
Doyal Kumar	3,000
Enhance Livelihoods of coastal community for adaptation to climate change project	
Program Advance	12,000
Deltas, vulnerability and Climate Change; Migration and Adaptation (DECCMA) Project"	
General fund	161,865
Sustainable effort to ensure Access to safe drinking water and sanitation in southwest Bangladesh.	
Loan to JJS	300,000.00
Advance Office Rent	-
Total	2,822,693

22.00 Loan -Beneficiaries

i) Micro Credit

Opening Fund	26,896,562
Add: Disbursed during the year	49,303,000
	76,199,562
Less: Realised during the year	42,328,072
Less: Perior year Beneficiaries Adjustment during the year	373,085
Sub Total	33,498,405

ii) Grehayan Tahbil

Opening Fund	100,492
Add: Disbursed during the year	-
	100,492
Less: Realised during the year	-
Sub Total	100,492

Total

33,598,897

23.00 Fund

Opening balance	26,608,197
Less: Deficit during the year	(5,418,704)
Less : Adjustment	(3,179,665)
Les: Preoir year Adjustment	(1,605,134)
Total	16,404,694

24.00 Loan Loss Provision

Micro-Credit Program

3,914,361



25.00 Loan

General Fund Account	
Staff Saving Fund	1,728,654
Staff Saving Fund (JJS Trust)	1,100,000
A.T.M Zakir Hossain	527,646
Md.Mosleh Uddin Azadi	49,910
Nursery	41,029
Insurance A/C	242,186
Village Sanitation Center	50,000
ACCA Trust	40,000
Gram Unnayan Proshikhan Kendra Foundation	381,000
Gratuity fund Account	607,150
Decma Project	161,865
JJS Development Centre	27,500
Saifuddin Ahmed	53,246
Lina Ferdoushi	22,350
Loan from Simavi	300,000
PNDCA	60,500
Micro-Credit Program	
Provident fund	700,000
General fund	990,650
Village Sanitation Centerf	50,000
Trust Bank Limited	5,075,604
Loan from Kashful	140,000
Staff Co-operative	58,500
Mr.Alomgir	4,000
Loan from SIMAVI	170,882
Kallyan Tahabil	
Enhancing Inclusive Disaster Resilience in Bangladesh-DIPECHO-VIII	
General Fund	2,160
SMILING Project	
Samaj Progati Sangstha (SPS)	
"Emergency Food security and Livelihood Support in the Cyclone AILA Affected Region in Bangladesh"	
General Fund	15,000
Managed Aquifer Recharge (MAR)	
Loan from JJS Savings Fund	180,480
Shifting Grounds: Institutional Transformation, Enhancing knowledge and Capacity to Manage Groundwater Security in Peri-Urban Ganges Delta System.	
Loan from Savings fund	300,000
Climate Policy, Conflicts and Cooperation in Peri-Urban South Asia: towards Resilient and Water secure Communities Project	
Smiling Project	200,000.00
Savings Fund	135,000.00
Negotiated Approach Workshop at south Asia towards integrated Shifting Ground	
	38,076.00
Deltas, vulnerability and Climate Change; Migration and Adaptation (DECCMA) Project"	
Savings fund	390,000
Smailing	200,000
Shifting Ground	5,000.00
Community based Cyclone Disaster Preparedness Project (CCDP)	
JJS General Fund	8,000
Cyclone Disaster Resilient Community Development Project"	
JJS General Fund	
Total Taka	14,056,388



26.00 Savings Account (Benefacaries)

Micro Credit

Unit 01-05

13,875,079

Self Help Group(Botiaghata)

Self Help Group(Koyra)

1,569,242

Total Taka

15,444,321

27.00 Provision for vat

PCIE Justice For Children

Vat Payble

11,932

Total Taka

11,932

28.00 Kallyan Tahabil

Micro-Credit Program

1,780,452

Total Taka

1,780,452

29.00 Security Deposit

General Fund

Staff Security

434,100

Enhance Livelihoods of coastal community for adaptation to climate change project

M/S Al-Amin Traders

63,800.00

M/S Padma Traders

8,122.00

Total Taka

506,022.00

32.00 Grant received

Fund From SN

2,650,155.14

Fund Received From Sapla Neer

2,932,090.00

Fund From AAB

3,275,161.00

Fund From AAB (Dipecho-Vii)

427,000.00

Fund Received from UNESEF

17,981,430.00

Fund Received from Dhaka University

898,918.00

Fund Received form CWW, BD

5,486,275.00

Fund Received form Cocern World Wide

10,002,732.00

Fund Received form Helen Killer International (HKI)

1,566,484.00

Fund Received form MJF

6,059,326.00

Fund Received from PKSf

7,095,397.00

Fund Received Wageningen UR(University & Research Center) 'Rural

797,778.17

Fund Received from Cap-Net UNDP

77,250.00

Fund From Delta University of Technology-Netherlands

369,537.21

Fund Received from IDRC

146,069.00

Fund Received from MAR

307,668.00

Fund From Decma

181,402.00

Fund Received from Shifting Ground

446,787.21

Fund Received from CAMPE

3,612.00

Fund Received from Smiling

100,864.88

Fund Received from Shifting Cocoon

797,778.17

Total Taka

61,603,714.78

33.00 Contribution Received

Community Contribution

503,329.00

PIP Contribution

17,461.00

Contribution Received from JJS & SPS

75,593.00

Contribution received

73,218.00

Sunscription of General Body

6,000.00

Total Taka

675,601.00



34.00 Inter project Loan	
Loan received from General Fund	381,135.00
Loan from Managed Aquifer Recharge (MAR)	20,000.00
Loan from Small project	25,000.00
Loan Realised from Shifting Ground	45,500.00
Loan from Decma project	161,865.00
Loan realised from Dipecho VII	424,840.00
Loan (Shifting Ground)	43,076.00
Loan from Smailing	200,000.00
Total Taka	<u>1,301,416.00</u>
35.00 Other Loan	
Loan from Staff Savings fund	870,480.00
Loan from Staff Savings fund	178,726.00
Loan from Development Centre	27,500.00
Loan from Trust Bank Ltd	5,000,000.00
Loan from Executive Director	527,646.00
Loan from Alomgir	328,500.00
Loan from Azadi	49,910.00
Loan from Saifuddin Ahmed	53,246.00
Loan from Lina Ferdoushi	22,350.00
Loan Realised from Nashir Uddin	25,000.00
Total Taka	<u>7,083,358.00</u>
36.00 Loan realised from Beneficiaries (RLF)	
Loan Realization From Beneficiary	42,328,072.00
Loan Realized from SHG (Koyra)	700,545.00
Loan Realized from SHG (Batiaghata)	1,500.00
Total Taka	<u>43,030,117.00</u>
37.00 Other income	
Sale of Plant	93,945.00
Sale of Waste materials	1,735.00
Guest house rent	87,720.00
Motor Cycle Rent	3,000.00
Bank Interest	86,377.64
Others Income	76,917.00
Total Taka	<u>349,694.64</u>
37.01 Other Income	
Sale of Plant	93,945.00
Sale of Waste materials	1,735.00
Guest house rent	87,720.00
Motor Cycle Rent	3,000.00
Bank Interest	188,055.64
Loan form & Pass book sale	76,917.00
Total Taka	<u>451,372.64</u>
38.00 Advance realised	
Advance realised (Staff)	19,842.00
Advance realised (Office rent)	41,600.00
Total Taka	<u>61,442.00</u>
39.00 Provision	
Vat Payble	11,932.00
Total Taka	<u>11,932.00</u>



40.00 Administrative expenses

Salary & Benefits	28,198,993.00
Labour/ Wages	3,000.00
Overhead & Contingency	665,399.51
Telephone, Postage & Courier	129,979.00
Mobile Bill	74,284.00
Internet, Fax bill	8,196.00
Printing, Stationary & Office Supplies	458,484.25
Electricity	131,656.00
Photocopy	18,083.00
Motor Cycle Fuel & Maintenance	301,617.00
Generator Fuel & Maintenance	9,910.00
Travel, Perdiem & Accommodation	881,575.00
Audit Fees	75,125.00
Consumables-office supplies	14,530.00
Office Rent	1,583,135.00
Electricity & heating	9,702.00
Repair & maintenance	318,288.00
Motor cycle repair & maintenance	23,984.00
Bank Charge	56,521.10
Motor Cycle Insurance	897.00
Transport cost	4,986.00
Utilities	194,768.00
Maintenance of Equipments	630.00
Staff recruitment cost	4,007.00
Office expenses	105,219.00
Office security	166,080.00
Fuel Cost	213,394.00
Communication	22,996.00
Staff Development & Capacity Building	27,155.00
Toner for Printer	6,276.00
Conveyance	139,372.00
Entertainment	69,822.00
Paper Bill	1,174.00
Leadership Development training	42,972.00
MRA Fee	11,500.00
Gas/Heating	8,420.00
Management Meeting	3,024.00
E.C.Meeting Expenses	6,230.00
Evaluation & Audit	9,050.00
Subscription	9,500.00
Maintenance of Equipment & Furniture	8,579.00
Fund Raising Expenses	52,509.00
Annual General Meeting	11,605.00
Contribution to Other Projects	102,809.00
Community Mobilisation	31,815.00
Seeds/ Plantation	16,794.00
Nursery Fence	17,686.00
Banner	520.00
Maintenance of Nursery	1,065.00
Total Taka	34,253,315.86



41.00 Program Expenses

Organizing Workshop with Concerned Teachers	20,148.00
Arranging Sharing Meeting with Teachers, SMC	9,491.00
Promoting Household Based Cyclone Disaster	6,950.00
Organizing Cultural Programs	32,259.00
Organizing Film Show	12,556.00
Organizing Events for Day Observation	19,300.00
Publishing Half Yearly Newsletter	13,765.00
Assisting UDMC to Organize Regular Monthly M	9,446.00
National and International Disaster day observation cost	3,000.00
Organizing Linkage Meeting Among DMB, CDMP, Uz	9,668.00
Assisting Cyclone Shelter Management Committee	20,606.00
Assisting Union Team Leaders of CPP to Orga.	14,505.00
Supplying Emergency Kits to 10 CPP Units	1,962.00
Promoting Issue Based Reporting by Nat. Lev.	2,000.00
Investigating on details conditions of adjacent areas for future project expansion	3,270.00
Organize project inception & sharing meeting at district level	46,864.00
Final Evaluation	2,080.00
Community session on DRR & CCA	11,577.00
Session on DRR & CCA education centre	67,499.00
Observation Days	60,421.00
In-Country exchange visit for UDMC members & staffs	4,850.00
Field visits for representative key stake holders	19,878.00
Study tour for state/Nonstate actors	5,965.00
Exchange visit between field sides	5,720.00
Exchange visit between field sides India & banglaesh	21,298.00
Community participation at high level meeting	25,729.00
Coordination meeting on DRR /CCA issue	19,436.00
Pilot-Agriculture	66,416.00
Pilot-Earth Work	39,298.00
Pilot- Protection	110,055.00
Early Warning campaign	15,527.00
Mass awareness programmes	20,510.00
Media Campaign	14,975.00
Inception Workshop at District Level	32,235.00
Re-Activation of DMCs by Meetings (Total 12 UDMC. Out of them 10 are new & 2 are old which was covered by DIPECHO-VII)	30,599.00
Support for Regular Meeting (bimonthly) of UDMCs	37,569.00
Capacity Building of DMCs: Training of CRA&RRAP (2 day Workshops with UDMC/UrbWDMC members)	250,000.00
Conduction of CRA & RRAPs (Support for conducting CRA & RRAP, data collection, compilation of RRAP at Upazilla and Unions and Printing 12 copies of the Report)	82,527.00
Developing Disaster Management Plan for 12 Unions 1 Upazillas	10,081.00
Awareness Raising: Radio, Cable TV, Billboards, Posters, Leaflates, Mock Drills, Peer Awareness Sessions	36,465.00
Orientation on SBDP Institutionalization Model (2 at Upazilla and 1 at Dhaka City)	30,220.00
ToT on School Risk Assessment and SRRAP	192,913.00
Awareness Raising at Schools (Art competition, Essay Competition and Mock Drill)	22,931.00
Group formation/mobilization	6,465.00
District/Upazila Capacity building training for UAO, SAAO, ULO and others Govt. official	47,074.00
Capacity building training /orientation for the Livelihood groups	19,547.00
Co-financing for Demonstration of Resilient Livelihood Practice	58,120.00
Unspent Balance refund to UNSEF	982,898.00
Baseline survey	236,950.00
TOT Training on child development for Animators	204,657.00
Training on child development for CBCPC	864,411.00
Child development and advocacy for staffs	281,011.00
Report training for staffs	54,017.00
Training on lifeskills for peer leader	56,981.00
Training on child development for prants	1,663,757.00
Monthly CBCPC meeting	326,070.00



Monthly Animator meeting	12,453.00
Quarterly dist.coordination meeting	125,451.00
Police meeting	116,119.00
Meeting with executive body of child forum	24,941.00
Parents meeting	273,836.00
Meeting with child jarnalist	9,937.00
Meeting with journalist for media mobilization	12,000.00
Training workshop with DSS and Administration	117,942.00
Training workshop with police	172,340.00
Training workshop with Judiciary	196,307.00
Conduct weekly class with children adolescent	883,972.00
Conduct class with IPT Group	109,467.00
Monthly animator cost	1,204,708.00
Conduct IPT Show	179,483.00
Training IPT Group	187,971.00
Family/community/ conferenceing for diversion	28,192.00
Staffs Meeting	53,969.00
Estabilishment cost	779,730.00
Travel	549,199.00
Publish poster(Publication)	47,725.00
Baseline Survey & group formation	871,114.00
Slatted Housing System for Goat/Sheep and Capacity building (Vaccination, Training &	321,244.00
Crab Culture	145,600.00
Duck rearing	3,381,600.00
House Plinth Raising	638,000.00
Pond re-excavation	810,561.00
Monthly Program Review meeting	8,487.00
Contingency	37,284.00
Training	-
Refreshers training on day-old Chick Rearing for 20 VMFs/thana	3,744.00
Training for Group Leaders (GL)	
Refreshers Training on vaccination for 60 GLS (20 VMF x 3 GLs)	8,132.00
Training for Household Members (HH)	
Basic Training on homestead garden establishment for 1,200 HH/thana	10,190.00
Basic Training on nutrition education for 1,200 HH/thana	16,385.00
Refreshers training on nutrition education for 1,200 HH/thana	69,269.00
Basic Training on cooperative marketing for 1,200 HH/thana	68,992.00
Refreshers Training on cooperative marketing for 1,200 HH/thana	74,131.00
Knowledge sharing events/meeting/workshop	
Knowledge sharing events with the beneficiaries - 24 batch	147,300.00
Inputs and project support logistics	
Seeds for 20 VMFs/thana for seeds, seedlings and saplings production	15,613.00
Irrigation support for VMF @Tk.7,000/VMF for 20 VMFs/thana	8,203.00
Seeds/seedlings/saplings for 1,200 HHs for establishing Homestead Gardens	378,870.00
Vaccine, Syringe, Flask, etc. for 60 GLs/thana (20 VMFs x 3 GLS)	84,711.00
Office furniture and logistics	
Office supplies and logistics	11,847.00
Administrative cost including mobile, internet, etc. @Tk.3,000/month/thana plus 300tk	104,236.59
Monthly Staff meeting on project progress	29,598.00
Staff Tea	13,994.00
Training on roles and responsibilities of community clinic management committee	158,800.00
Training for Farmers on services of Government service delivery agencies (DAE and	166,951.00
Orientation on roles and responsibilities of UP standing committees (Safety net, health	21,973.00
Orientation on organizational development of Watch Group	93,447.00
Bi-monthly Regular meeting of UP standing committee and follow-up (Agriculture,	70,200.00
Participatory Selection process	127,713.00
Quarterly Union-Watch Group Strategic Meeting.	281,320.00
Quarterly Upazila-Watch Group Strategic Meeting.	152,336.00
Assessment of people's satisfaction on selective services through FGDs for Community	53,444.00



Monthly Revitalization of School Management Committee of Primary School:	31,129.00
Quarterly Regularization and quality improvement of Community Clinic Management	73,212.00
Agricultural Fair	79,969.00
School Sessions (Essay Competition)	45,417.00
Campaign Day (3 times in a year)	42,900.00
Public gathering	45,639.00
Meeting /Workshop with CPP member on strengthening EW and other risk reduction	12,274.00
School based program on awareness building on DRR and Alternative livelihoods	9,293.00
Observing national disaster preparedness day	37,080.00
Meeting with Upazilla, district level officers, private	24,914.00
Facilitate UDMC bi-monthly meeting	29,784.00
Meeting with Forest Department	27,224.00
Facilitate half yearly meeting with PF	9,591.00
Mobilization activities of people forum	23,632.00
Meeting with Union parishad, CBO	53,963.00
Social and equality campaign by partners	51,347.00
Organize Byers visit to PCG members	13,174.00
Construction of Small scale Mitigation structures	3,989,685.00
Conduct CRA at each ward with communities	71,071.00
DTW Installation	1,043,108.00
RWHS-4000L at community level	1,774,052.00
RWHS-25000L at School	513,345.00
STW Installation	39,266.00
New latrine construction at School	1,711,203.00
Orientation & capacity building training to Wash committee	72,769.00
Health & Hygiene education session at community	6,937.00
Health & Hygiene education session at School	23,592.00
Organise Folk song and Drama for Mass education	160,300.00
Caretaker training on repairing & maintenance of DTW	66,888.00
Training/ workshop for Union WATSAN committee	29,297.00
Training/ workshop for Upazila WATSAN committee	22,175.00
Observing world water day, Global hand wash day.	10,745.00
Sharing/Inception meeting with community	9,279.00
Learning sharing and handover workshop	18,580.00
Monthly project staff meeting	6,283.00
Quarterly project coordination meeting	10,763.00
Outcome monitoring survey	5,943.00
Field Level Research Activities	100,359.00
Seminar/Conference	160,406.00
Communication and linkage	86,963.00
Knowledge sharing meeting	95,133.00
Travel /Accommodation costs Indian Coordinator Both ENDS	54,274.00
Travel Cost expert Bangladesh	41,934.00
Accommodation and dinner cost expert Bangladesh	2,825.00
Organizational cost and Materials	16,293.00
Conduct field based training and continue technical support on climate resilient	115,209.00
Training and technical support on integrated resilient shelter with Rain water	169,516.00
Provide Cash grant support for integrated resilient shelter with Rain water harvesting	2,062,110.00
Provide Cash grant support to trained households for alternative climate adaptive	1,340,145.00
Facilitate the Social Forestry and Embankment plantation schemes with provisions to	589,598.00
Orientation for the Community Task Force Members on facilitation of CRVA in the	26,036.00
Training for Disaster Management Committees and partners on the government	23,973.00
Organize awareness raising campaigns on climate change and disaster issues with participation of project participants, local leaders, partners NGOs and government representatives	29,451.00
Local and International workshop for Skill Development	167,178.00
Local and International Meeting for Skill Development	40,892.00
Material and Case study	21,300.00
Total Taka	35,074,971.59



42.00 Capital Expenditure	
Laptop and Printer	78,440.00
Computer Accessories	5,760.00
White Board Stand	600.00
Scanar Machine	4,550.00
Total Taka	89,350.00
43.00 Inter project Loan	
Loan Refund to General fund	624,840.00
Loan refund to MAR	20,000.00
Loan refund to Cocoon project	25,000.00
Loan to Shifting Ground	45,500.00
Loan to CCDP	8,000.00
Loan to Deccma Project	200,000.00
Loan to Cocoon Project	200,000.00
Loan to Cap Net Workshop	38,076.00
Loan to Deccma Projrct	5,000.00
Total Taka	1,166,416.00
44.00 Other Loan	
Loan refund to Azadi	20,500.00
Loan to Gour Chandra Kar	17,500.00
Loan refund to SPS	3,938.00
Loan to Nashir Uddin	25,000.00
Loan refund to ATM Executive Director	250,231.00
M.M.Cishty	62,100.00
Loan Refund to PNDCA	5,000.00
Loan to Mr. Alomgir	324,500.00
Loan paid to Trust Bank	300,000.00
Total Taka	1,008,769.00
45.00 Loan Disburse to Beneficiaries (RLF)	
Loan Disbursement	49,303,000.00
	49,303,000.00
46.00 Beneficiaries Savings refund	
Savings Refund to Beneficiaries	5,662,995.00
Self help group (SHG)(Botiaghata)	234,530.00
Self help group (SHG)(Koyra)	360,851.00
Total Taka	6,258,376.00
47.00 Advance	
Advance to Staff	615.00
Vat Provision paid	7,806.00
Provisison paid (JJS)	45,000.00
Provisison paid (SPS)	12,593.00
Advance House rent	31,600.00
Advance against Program Cost	171,310.00
Total Taka	268,924.00
48.00 Fund transfer to project Account	
Managed Aquifer Recharge (MAR)	307,668.00
Deltas, vulnerability and Climate Change; Migration and Adaptation (DECCMA) Project"	181,402.00
Shifting Grounds: Institutional Transformation, Enhanching knowledge and Capacity to Manage Groundwater Security in Peri-Urban Ganges Delta System.	446,787.21
Climate Policy, Conflicts and Cooperation in Peri-Urban South Asia: towards Resilient and Water secure Communities Project	797,778.17
Total Taka	1,733,635.38

