

Auditor's Report

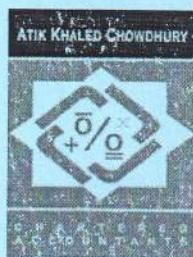
On the

Financial Statements

of

SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

For the year ended 30 June 2021



ATIK KHALED CHOWDHURY
Chartered Accountants

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Socio Economic Backing Association (SEBA)

SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

Micro Credit Program (MCP)

For the year ended 30 June 2021

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**INDEPENDENT AUDITOR'S REPORT
OF
SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)**

We have audited the accompanying financial statements of “**Socio Economic Backing Association (SEBA)**” which comprise the statement of financial position as at 30 June 2021, the Statement of Income and Expenditure, statement of Receipts & Payments, Statement of Changes in Equity, Statement of Cash Flows for the period from 01 July 2020 to 30 June 2021 then ended and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give true and fair view, in all materials respects, of the statement of financial position as at 30 June 2021, and of its financial performance and its receipts and payments for the period then ended in accordance with International Financial and Reporting Standards (IFRSs).

Basis for Opinion

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial and Reporting Standards (IFRSs) as applicable explained in Note-2, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, where due to fraud or error.

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

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





Auditors Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion, reasonable assurance is a high level of assurance but is not a guarantee that an audit conclude in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Other Legal and Regulatory Requirements

we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law have been kept by the **Socio Economic Backing Association (SEBA)** so far as it appeared from our examination of these books;
- c) the statements of financial position and statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts and returns.

Dated : 23 January 2022
Dhaka-1000
DVC NO: 2201261087AS955984

Shekhar Kumar Halder FCA
Enrolment No. 1087
Partner
Atik Khaled Chowdhury
Chartered Accountants



Socio Economic Backing Association (SEBA)

SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

Micro Credit Program (MCP)

Statement of Financial Position

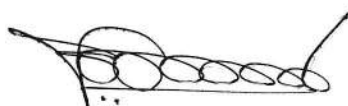
As at 30 June 2021

Particulars	Notes	Amount in taka	
		30 June 2021	30 June 2020
Property & Assets			
A. Fixed Assets	6	114,939,056	112,485,286
B. Current Assets			
Loan Account	7	2,613,134,776	2,646,867,175
House Loan - Grihayan	8	4,282,699	3,486,812
Staff Loan	9	4,063,678	3,801,668
Motor Cycle Loan	10	1,962,509	2,329,601
House Loan	11	1,418,000	2,465,000
Security	12	234,500	134,500
Bi-Cycle Loan	13	80,010	90,733
Advance Office Rent	14	3,501,600	4,216,200
Suspense Accounts	15	908,791	790,219
Program Advance	16	176,630	268,130
Advance Installment (LankaBangla & IDLC)	17	4,754,183	8,146,653
Investment on Fixed deposit	18	654,290,706	289,947,945
		3,288,808,082	2,962,544,636
Closing Balance :	19		
Cash in hand		6,443	7,410
Cash at Bank		818,092,530	287,549,572
		818,098,973	287,556,982
Sub-total (B)		4,106,907,055	3,250,101,618
Total Assets : (A+B)		4,221,846,111	3,362,586,904
Liabilities			
C. Current Liabilities			
Member Savings	20	1,312,988,346	1,259,815,116
Short term Loan	21	542,620,262	396,213,601
Sub-total (C)		1,855,608,608	1,656,028,717

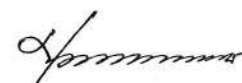


Particulars	Notes	Amount in taka	
		30 June 2021	30 June 2020
D Non Current Liabilities :			
Loan Loss Provision	22	112,341,656	88,279,853
Provision for Depreciation	23	19,046,631	13,803,602
Provision for Savings Interest	24	30,868,438	5,402,037
Provident fund	25	63,323,363	47,359,132
Staff Retirement Fund	26	23,545,387	19,071,664
Staff Life Risk fund	27	2,452,279	2,527,279
Members Welfare fund	28	127,350,756	77,671,256
Staff Welfare Fund	29	2,771,760	2,158,024
Staff Earned Leave	30	5,680,973	6,470,407
Staff Security	31	14,607,700	14,048,700
Gratuity	33	14,089,991	16,415,511
Sundry Accounts	34	2,808,447	2,401,532
Bank Loan	35	1,278,443,536	770,361,291
SSF Fund	36	-	15,914,308
Sub-total (D)		1,697,330,917	1,081,884,593
E. Net Worth			
Fund Account	37	668,906,586	624,673,595
Sub-total (E)		668,906,586	624,673,595
Total Liabilities & Net Worth (C+D+E)		4,221,846,111	3,362,586,904

The Annexed notes form an integral part of these Financial Statements.



Executive Director
SEBA



Chief Finance Director
SEBA

Signed in terms of our separate report of even date annexed.

Dated : 23 January 2022

Dhaka-1000

DVC No. 2201261087AS955984




Shekhar Kumar Halder FCA

Enrolment No. 1087

Partner

Atik Khaled Chowdhury

Chartered Accountants

Socio Economic Backing Association (SEBA)

SEBA Tower, Biswas Betka, Mymenshingh Road, Tangail

Statements of Income & Expenditure

For the period from 01 July 2020 to 30 June 2021

Particulars	Amount in taka	
	30 June 2021	30 June 2020
A INCOME		
Service charge	533,336,140	547,737,055
Service charge (Non- Cash)	59,524,880	45,591,770
Loan Application fee	582,070	558,910
Staff loan service charge	215,635	314,039
Staff loan service charge (Non- Cash)	481,775	385,064
House loan service charge-Grihayon	247,688	235,259
House loan service charge-Grihayon(Non-Cash)		5,501
Members Admission fee	1,139,065	800,205
Miscellaneous Income	5,452,528	2,635,267
Miscellaneous Income (Non- Cash)		8,260
Fine Received	1,387,197	1,592,643
Pass Book sales	2,281,496	1,764,205
Account charge	1,074,241	564,320
FDR Interest (Non Cash)	7,887,114	17,643,347
FDR Interest-Cash	9,655,721	6,126,401
Bank Interest	10,063,519	4,070,244
Interest on Motor Cycle Loan	39,147	13,318
Interest on Motor Cycle Loan(Non- Cash)	91,565	72,381
Interest on Bi-Cycle Loan(Non- Cash)	1,577	3,858
Donation Received-From VGD	2,562,719	1,669,448
Training fee	1,227,430	855,500
Accomodation	1,749,311	1,685,083
General Members Subscription	5,500	6,460
Total :	639,006,318	634,338,538

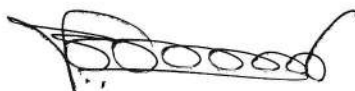


Particulars	Amount in taka	
	30 June 2021	30 June 2020
B EXPENSES		
Interest paid on savings (Cash)	2,036,996	1,388,907
Interest paid on savings (Non-Cash)	62,884,895	31,346,378
Bank Charge	2,549,196	1,237,826
Interest Paid On Provident Fund (Non-Cash)	-	1,535,980
FDR Charge (Non cash)	-	31,500
Gratuity Fund	-	6,032,854
Interest paid on RF Fund	-	603,611
Interest paid on Risk Fund	-	601,151
Interest paid on SSF Fund	-	1,046,308
VAT & Tax (Non- Cash)	-	1,771,641
Interest Imposed on Bank Loan	51,665,867	94,313,247
Earned Leave	-	4,297,520
Provident Fund-Seba-Contribution	13,256,385	10,727,736
	-	-
Interest Paid on Short Term Loan	43,953,219	36,145,440
	176,346,558	191,080,099
C OPERATING EXPENDITURE:		
Staff Salary	287,704,807	263,754,158
Staff Salary -Noncash	-	19,871
Bonus to Staff	21,321,885	20,248,413
Conveyance	1,666,698	1,707,869
Entertainment	2,753,935	2,225,650
Repairs	1,722,948	1,670,209
Electric Expenses	231,576	236,815
Printing	2,696,563	2,006,545
Stationery	1,110,626	1,165,547
Tele & Mobile Bill	2,346,874	1,932,220
Electric Bill	2,065,899	1,629,305
Office Rent	10,849,349	15,765,808
Residential Rent	6,651,395	-
Boishaki Allowance	2,583,703	-
Pait to Gram Daridro Mukto Project-GDMP	104,750	-
Relief & Rehabilitation	1,268,914	-
Tree Plantion	1,150	-
Office Rent -Noncash	-	114,000
Daily Allowance	970,609	729,371
Meeting Expenses	141,907	269,193
Determination Allowance	399,771	3,468,318
Miscellaneous Expenses	249,133	271,730
Fuel Cost	5,473,908	4,527,610
News paper	2,350	1,540
Depereciation	5,243,029	8,365,975
Rebate	3,421,532	3,413,931
Rebate-Noncash	1,533,665	1,822,223
Tax & VAT	4,140,503	2,068,881
Software Expensess	3,971,572	2,971,654
Registration & Others Fee	1,215,436	348,268
Golden Hand Shkae	393,854	635,166
Wages	10,580	-



Particulars	Amount in taka	
	30 June 2021	30 June 2020
C OPERATING EXPENDITURE		
Loan Processing fee	-	-
Hotel Accomodation	378,945	29,777
Medical Campaign	10,000	1,240
Advertisement	32,120	18,215
Work-aid	802,366	758,678
Postage	59,464	54,414
Training Cost	439,073	593,151
Audit Fee	80,000	75,000
Cultural programme	173,895	210,667
Crockerys	161,330	207,684
Annual Conference	-	852,221
Honorarium to Committee	94,000	150,000
Legal Expenses	149,010	61,965
Additional Charge	9,250,000	4,525,000
Samity Materials		101,260
Donation Transfer to VGD Project	2,562,719	1,669,448
Educational Tour		647,640
	390,039,783	351,326,630
D Sub Total (B+C)	566,386,341	542,406,729
E Net Operating Income (A-D)	72,619,977	91,931,809
F Loan loss Provision	28,318,091	17,282,274
G Net operating surplus from operation (E-F)	44,301,886	74,649,535
Total (D+F+G)	639,006,318	634,338,538

The Annexed notes form an integral part of these Financial Statements.



**Executive Director
SEBA**



**Chief Finance Director
SEBA**

Signed in terms of our separate report of even date annexed.

Dated : 23 January 2022

Dhaka-1000

DVC No. 2201261087955984



Shekhar Kumar Halder FCA

Enrolment No. 1087

Partner

Atik Khaled Chowdhury

Chartered Accountants



Socio Economic Backing Association (SEBA)

SEBA Tower, Biswas Betka, Mymenshingh Road, Tangail

Micro Credit Program (MCP)

Statement of Receipts and Payments

For the period from 01 July 2020 to 30 June 2021

Particulars	Amount in taka	
	30 June 2021	30 June 2020
A. Opening Balance		
Cash in hand	7,410	2,773
Cash at Bank	287,549,572	99,529,524
	287,556,982	99,532,297
B. Revenue Receipts		
Service Charge	533,336,140	547,737,055
House loan service charge-Grihayan	247,688	235,259
Staff Loan Service Charge	215,635	314,039
Loan Application Fee	582,070	558,910
Members Admission Fee	1,139,065	800,205
Fine Received	1,387,197	1,592,643
Pass Book sales	2,281,496	1,764,205
Training Fee	1,227,430	855,500
General Members Subscription	5,500	6,460
Miscellaneous Income	5,452,528	2,635,267
Interest on Motor Cycle Loan	39,147	13,318
Bank Interest	10,063,519	4,070,244
FDR Interest	9,655,721	6,126,401
Accommodation	1,749,311	1,685,083
Grant Received from VGD	1,062,719	169,448
Grant Received from GDMP	1,500,000	1,500,000
Account Charge	1,074,241	564,320
	571,019,407	570,628,357



Particulars	Amount in taka	
	30 June 2021	30 June 2020
C. Others Receipts :		
Loan Realisation (Principal)	4,123,467,444	3,982,309,425
House loan realization (principal)-Grihayan	1,723,596	1,607,736
Staff Loan Realization (Principal)	7,757,765	7,373,424
Savings Collection	928,570,204	801,302,921
Provident Fund	27,580,996	22,296,395
S.S.S Fund	11,750,000	9,501,500
Advance source of TAX	757,345	82,240
Staff life risk fund	-	6,198
Bi-Cycle Loan Installment	38,300	70,928
Suspense A/C	6,697	-
Short Term Loan	367,978,723	293,049,024
Program Advance	2,593,674	18,282,286
Members Welfare Fund	43,555,260	41,889,715
Staff Retirement Fund	7,439,811	6,191,289
Staff Welfare Fund	754,951	631,077
Bank loan Received	1,395,190,000	352,000,000
SOD Loan Received	53,700,000	234,700,000
Fixed Deposit Withdrawn	242,245,771	197,180,735
Sundry Accounts	19,836,002	12,064,595
Advanced Office Rent Received	2,566,800	2,092,350
House Loan Installment	1,047,000	924,000
Motor Cycle Loan Installment	1,233,657	480,604
Staff Security	4,115,000	4,630,000
	7,243,908,996	5,988,666,442
D. Total Receipts (B+C) :	7,814,928,403	6,559,294,799
Grand Total (A+D) :	8,102,485,385	6,658,827,096



Particulars	Amount in taka	
	30 June 2021	30 June 2020
E. Payments		
Loan Disbursement	4,529,661,000	4,429,452,000
House Loan Disbursement-Grihayan	2,590,000	-
Staff Loan Disbursement	7,538,000	6,773,000
Savings Return	430,192,534	296,752,718
Graduity Withdrawn	2,325,520	735,346
Provident Fund Withdrawn	11,616,383	6,041,357
S.S.F Fund	2,733,203	1,292,677
Staff Life Risk Fund	75,000	110,000
Sundry Accounts	19,441,502	11,500,217
Staff Security Withdrawn	3,556,000	3,043,000
Loan Loss Provision-LLP Withdrawn	1,917,508	-
FDR Deposit	599,500,000	80,250,000
Retirement Fund Withdrawn	2,966,470	1,929,019
Staff Welfare Fund Withdrawn	141,215	352,500
SOD Loan Installment .	53,699,500	234,698,500
Bank Loan Installment	932,845,950	661,936,972
Loan Installment Advance-IDLC Dhaka	-	3,392,470
Provision For Savings	3,981,993	-
Suspense A/C	125,269	790,219
Advancesource of TAX	744,930	68,575
Earned Leave Withdrawn	789,434	147,796
Motor Cycle Loan	775,000	1,370,000
Advance Office Rent	1,958,200	3,391,000
Program Advance	2,502,174	18,550,416
Security Office Rent	-	392,000
Office Security	100,000	-
Members Welfare Fund Withdrawn	-	2,167,770
By -Cycle Loan	26,000	20,000
Short Term Loan-Return	221,572,062	209,160,226
	6,833,374,847	5,974,317,778



Particulars	Amount in taka	
	30 June 2021	30 June 2020
F. Revenue Expenditure		
Staff Salary	287,704,807	263,754,158
Conveyance	1,666,698	1,707,869
Entertainment	2,753,935	2,225,650
Repairs	1,722,948	1,670,209
Electric Expenses	231,576	236,815
Printing	2,696,563	2,006,545
Stationery	1,110,626	1,165,547
Daily Allowance	970,609	729,371
Meeting Expenses	141,907	269,193
Telephone & Mobile bill	2,346,874	1,932,220
Electric bill	2,065,899	1,629,305
Office Rent	10,849,349	15,765,808
Residential Rent	6,651,395	-
Boishaki Allowance	2,583,703	-
Pait to Gram Daridro Mukto Project-GDMP	104,750	-
Relief & Rehabilitation	1,268,914	-
Tree Plantion	1,150	-
Provident Fund	13,256,385	10,727,736
Determination Allowance	3,997,711	3,468,318
Work-Aid	802,366	758,678
Miscellaneous Expenses	249,133	271,730
Rebate	3,421,532	3,413,931
Tax & VAT	4,140,503	2,068,881
Software Expeness	3,971,572	2,970,254
Fuel Cost	5,473,908	4,527,610
News paper	2,350	1,540
Registration & Others	1,215,436	348,268
Golden hand shake	393,854	635,166
Interest paid on Savings	2,036,996	1,388,907
Additional Charge	9,250,000	4,525,000
Wages	10,580	-
Loan processing Fee	378,945	-
Hotel Accomodation	-	29,777
Bank Interest Bank Loan	4,124,676	1,843,981
Bank Interest (Grihayan. B Bank)	-	-
Legal Expenses	149,010	61,965
Samity Materials	-	101,260
Garnt Transfer-Donation-VGD	1,062,719	169,448
Garnt Transfer-Donation-GDMP	1,500,000	1,500,000
FDR Charge	43,200	-
Interest on Short term Loan	43,953,219	36,145,440
Medical Campaign	10,000	1,240
Bank charge	1,705,230	1,237,826
Annual Conference	-	852,221
Staff Bonus	21,321,885	20,248,413
Advertisement	32,120	18,215
Postage	59,464	54,414
Training Cost	439,073	593,151
Crockeries	161,330	207,684
Audit fee	80,000	75,000
Honorarium to Committee	94,000	150,000
Cultural programme	173,895	210,667
Educational Tour	-	647,640
	448,382,795	392,347,051



Particulars	Amount in taka	
	30 June 2021	30 June 2020
G. Capital Expenditure		
Purchases Furniture & Fixture	1,120,040	2,264,320
Telephone & Mobile Set	165,270	93,810
Television	45,900	22,800
Electronics Goods	33,325	51,415
Air condition Purchase	34,125	-
Fire Fighting System & Equipment	-	116,550
Software Program	275,000	550,000
Printer Purchase	97,600	257,510
Laptop purchase	202,600	856,000
Fan Purchase	217,410	322,030
Computer Purchase	437,500	70,850
	2,628,770	4,605,285
H. Total Payments (E+F+G) :	7,284,386,412	6,371,270,114
I. Closing Balance		
Cash in hand	6,443	7,410
Cash at Bank	818,092,530	287,549,572
	818,098,973	287,556,982
J. Total (H+I) :	8,102,485,385	6,658,827,096

The Annexed notes form an integral part of these Financial Statements.



Executive Director
SEBA



Chief Finance Director
SEBA

Signed in terms of our separate report of even date annexed.

Dated : 23 January 2022

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DVC No. 2201261087AS955984



Shekhar Kumar Halder FCA

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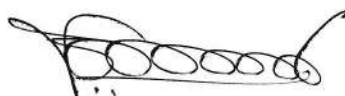
Biswas Betka, Mymensingh Road, Tangail.

Statement of Change in Equity

For the year ended 30 June 2021

Particulars	Capital Reserve Fund	Accumulated Surplus	Total
For the year 2020- 2021			
Balance at 01 July 2020	62,467,359	562,206,236	624,673,595
Add This Year Surplus	-	44,301,886	44,301,886
Add : Adjustment (SSF Fund to Last year)	-	24,931,105	-
Less Transfer to Capital Fundaring the year	-	25,000,000	-
Less : Transfer From the Surplus during the year		4,430,188	
Add : Transfer From the Surplus during the year	4,430,188	-	4,430,188
Balance as at 30 June 2021	66,897,547	602,009,039	668,906,586
For the year 2019- 2020			
Balance at 01 July 2019	-	550,024,060	550,024,060
Add This Year Surplus	-	74,649,535	74,649,535
Less : Prior year adjustment (Capital reserve up to last year)	-	55,002,406	55,002,406
Less : Transfer to Capital reserve during the year	-	7,464,953	7,464,953
Add : Prior year Adjustment Capital Reserve duting this year	55,002,406	-	55,002,406
Add : Transfer from the surplus during the year	7,464,953	-	7,464,953
Balance at 30 June 2020	62,467,359	562,206,236	624,673,595

The Annexed notes form an integral part of these Financial Statements.



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Partner

Atik Khaled Chowdhury

Chartered Accountants

Socio Economic Backing Association (SEBA)

Biswas Betka, Mymensingh Road, Tangail.

Statement of Cash Flows

For the year ended 30 June 2021

Particulars	Amount in taka	
	30 June 2021	30 June 2020
(A) Cash Flow from operating Activities:		
Surplus for the period	44,301,886	74,649,535
Add: Amount considered as non cash item :		
Interest paid on savings	67,768,921	37,240,369
Interest paid on PF		1,535,960
Interest paid on Retirement Fund		1,204,762
Interest paid on Risk Fund		601,151
Interest paid on SSF Fund		1,046,308
FDR interest non cash	(7,887,114)	(17,643,347)
FDR charge non cash	-	31,500
FDR interest	(9,655,721)	(6,126,401)
Bank Charge	2,548,813	1,237,826
Earned leave	-	4,297,520
Gratuity	-	6,032,854
Loan loss provision	27,121,493	17,282,274
Interest Imposed Bank loan	51,665,867	95,007,188
Service charge- Grihayon	247,688	5,501
Depreciation	5,243,029	8,365,975
Account charge	1,074,241	-
Loan disburse to Beneficiaries	(4,529,661,000)	(4,429,452,000)
Loan realized from Beneficiaries	4,123,467,444	3,982,309,425
Loan disburse to staff	(7,538,000)	(6,773,000)
Loan realized from staff	7,757,765	7,373,424
Paid advance office rent	(1,958,200)	(3,391,000)
Advance office rent received	2,566,800	2,092,350
Advance paid	-	(254,465)
Advance Installment IDLC	-	(3,392,470)
FDR Encashment	242,245,771	197,180,735
FDR issue	(599,500,000)	(80,250,000)
House loan received	1,047,000	924,000
Motor cycle laon	(775,000)	(1,370,000)
Realized motor cycle loan	1,233,657	480,604
By- cycle loan	(26,000)	(20,000)
Realized by- cycle loan	38,300	70,928
	(622,974,246)	(184,352,029)
Net Cash used in operating activities	(578,672,360)	(109,702,494)
(B) Cash Flow from Investing Activities		
Fixed Assets Purchase/ Deposits	(2,628,770)	(4,605,285)
Fixed Deposits/ Assets Adjustment	175,000	421,834
Net cash used in Investing Activities	(2,803,770)	(5,027,119)



Particulars	Amount in taka	
	30 June 2021	30 June 2020
(C) Cash Flow from Financing Activities:		
Savings Collection	928,570,204	801,302,921
Savings return	(430,192,534)	(296,752,718)
Short term loan	367,978,723	293,049,024
Refund short term loan	(221,572,062)	(209,160,226)
Bank loan received	1,395,190,000	586,700,000
Bank loan installment	(932,845,950)	(896,635,472)
Provident fund	27,580,996	22,296,395
Provident fund withdrawn	(11,616,383)	(6,041,357)
Gratuity withdrawn	(2,325,520)	(735,346)
Staff security	4,115,000	4,630,000
Staff security withdrawn	(3,556,000)	(3,043,000)
Staff Retirement fund	7,439,811	6,191,289
Staff Retirement fund withdrawn	(2,966,470)	(1,929,019)
Members Welfare Fund	43,555,260	41,889,715
Members Welfare Fund Refund	-	(2,167,770)
Office security	-	392,000
Sundry account received	19,836,002	12,064,595
Sundry account return	(19,441,502)	(11,500,217)
Service Charge & Savings Non Cash Adjustment	(67,053,358)	(46,849,835)
Staff welfare fund	754,951	631,077
Staff welfare fund Return	(141,215)	(352,500)
House loan disbursed	(259,000)	-
House loan installment	1,723,596	1,607,736
SSF Fund	11,750,000	9,501,500
SSF Fund Refund	(2,733,203)	(1,292,677)
Suspense Account	(908,791)	(790,219)
Staff Life Risk Fund	-	6,198
Staff Life Risk Fund Refund	(75,000)	(110,000)
Earned leave return	(789,434)	(147,796)
Net Cash used in Financing Activities	1,112,018,121	302,754,298
Net Increase in Cash & Cash Equivalents (A+B+C)	530,541,991	188,024,685
Add: Cash and Bank Balance at the Beginning of the year	287,556,982	99,532,297
Cash and Bank balance at the end of the year	818,098,973	287,556,982

The Annexed notes form an integral part of these Financial Statements.



Executive Director
SEBA



Chief Finance Director
SEBA

Sign in terms of our separate report of even date annexed

Dated : 23 January 2022

Dhaka-1000

DVC No. 2201261087AS955984



Atik Khaled Chowdhury
Shekhar Kumar Halder FCA

Enrolment No. 1087

Partner

Atik Khaled Chowdhury

Chartered Accountants

SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

Statement of Significant Accounting Policies & other Explanatory notes

For the year ended 30 June 2021

1.0 Background:

Socio economic Backing Association (SEBA) is a non-government, voluntary, non-profit development organization located at Tangail. It was registered with Directorate of Social Welfare, NGO Affairs Bureau and Micro Credit Regulatory Authority (MRA). The aim of the organization is to improve the socio- economic condition of the poor and disadvantaged in the rural areas.

Particulars of NGO:

Registration: Socio Economic Baking Association (SEBA) is registered with Directorate of Social Welfare vide Reg. no. Tangail-1033/1998 dated 08/06/2011. NGO Affairs Bureau vide reg. no. 1931/04 renewal dated 11/05/2019 and Micro Credit Regulatory Authority (MRA) vide reg. no. 01151-00141-00287 dated 15/06/2008.

Report on MRA Guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO Sector:

Pursuant to MRA circular: MRA/Circular letter No-Regu-24, dated 06 May, 2014, we report that biased on our verification of the record of the Micro Credit Program of the NGO on test basis, we are of the opinion that the NGOS Micro Credit program was not involved in money laundering and Terrorist Financing activities.

2.00 Corporate Information of the Socio Economic Backing Association (SEBA)

Name of the Organization	Socio Economic Backing Association
Year of Establishment	01 July 1997
Legal Entity	Registration: Socio Economic Baking Association (SEBA) is registered with Directorate of Social Welfare vide Reg. no. Tangail-1033/1998 dated 08/06/2011. NGO Affairs Bureau vide reg. no. 1931/04 renewal dated 24/09/2012 and Micro Credit Regulatory Authority (MRA) vide reg. no. 01151-00141-00287 dated 15/06/2008.
Name of the Operation (Program)	Micro Credit Program, ME, Health Program, Agricultural & Education Program etc.
Statutory Audit Conducted up to	30 June 2021
Name of Statutory auditor for last year	Shubhankar & Co.
Name of the Statutory auditor for Current year	Atik Khaled Chowdhury



SL	Name	Qualification	Profession	Designation	Present Address
1	Md. Moniruzzaman	M.A., L.L.B.	Advocate	Chairman	Aziz Plaza, Victoria Road, Tangail.
2	Sahida Alam	M.A.	Principal	Vice-Chairman	House-B-106, Gulshan Villa, Fair Service Road, Tangail.
3	Md. Riyaz Ahmed Liton	B.Com.	Service	Secretary	Biswas Betka, Mymensingh Road, Tangail.
4	Hasina Akter	M.A.	Lecturer	Treasurer	Registrypara, Tangail.
5	Kazi Bahalul Hoque	M.A.	Business	Executive Member	SoianiPukur par Thanapara, Tangail.
6	Mohammad Kamruzzaman	B.A.	Business	Executive Member	House-528, Mymensingh Road, Biswas Betka, Tangail.
7	Farida Khan	M.A.	Lecturer	Executive Member	B.B. Girls School Road, Tangail Sadar, Tangail.

Basis of Preparation of Financial Statements

3.00 Basis of Accounting:

The financial statements have been prepared under historical cost convention on accrual basis except service charge on micro credit loan which is computed following cash basis of accounting.

4.00 Summary of Significant Accounting Policies:

4.01 Currencies:

All of organizations assets, liabilities, capital fund, income and expenditure are denominated in terms of BD Taka.

4.02 Revenue Recognition:

The revenue is recognized as prescribed by IAS/BAS-18 "Revenue" except service charge on loan which is recognized of cash basis.

4.03 Interest Income:

➤ Service charge on loan:

The organization is collecting service charges from beneficiaries'/end users at a deciding rate of 24.71% per annum calculated on the loan provided to them. The principal loan and proportional service charges are collected in 46 equal weekly installments.

Service charge is accounted for on cash basis. The amount of service charge actually collected from the beneficiaries is recognizes as income. The service charge due but not collected is not recognizes as income.

➤ Interest expenses:

Interest expenses have been accounted for on accrual basis.

➤ Others Expenses:

Others expenses have been accounted for on accrual basis.

➤ Interest paid on savings:

Interest paid on savings is recognized on accrual basis 5% interest is being paid to the members at the end of the year.

4.04 Fixed assets & Depreciation:

Fixed assets other than land are valued at cost less depreciation. Depreciation is charged on fixed assets other than Land on reducing balance method at rates determined on the basis of effective life of individual assets.

5.00 Significant Organization Policies:

5.01 Write off policies:

The write off of any loan if necessary is charged against the provision for loan losses when management believes that the principal amount is improbable to be collected.

5.02 Loan to beneficiaries:

Micro-credit program is conducted as per manual of Socio Economic Backing Association (SEBA).

5.03 Policy on Savings Collection:

The NGO has adopted its own savings collection policy embodied in its Micro-Credit Operation manual, The NGO follows the following policy to collect the savings:

- A Samity has to be established consisting of at least 10 members,
- Savings is being collected at Tk. 50 to Tk. 100 on weekly basis from individual members.
- The collected savings is deposited to the bank on the same day,
- 6% interest is paid to the member on yearly basis of their savings.

Socio Economic Backing Association(SEBA)

Biswas Betka, Mymensingh Road, Tangail.

Notes to the Financial Statement

For the year ended 30 June 2021

Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
6.00	Property, Plant and Equipment		
	A. Cost:		
	Opening Balance	112,485,286	108,301,835
	Add: Purchase during the period	2,628,770	4,605,285
	Less: Adjustment during the year	175,000	421,834
	Sub Total	114,939,056	112,485,286
	B. Depreciation		
	Opening Balance	13,803,602	5,857,951
	Add: Depreciation Charged during the year	5,243,029	8,365,975
	Add: Adjustment During the year		420,324
	Sub Total	19,046,631	13,803,602
	Written down value as at 30.06.21 (A-B)	95,892,425	98,681,684
	A fixed assets schedule has been given in Annexure-A/4		
7.00	Loan Account		
	Opening Balance	2,646,867,175	2,520,046,935
	Add: Disbursement during the year	4,529,661,000	4,429,452,000
	Add: Transferred from Non cash	-	1,805,000
		7,176,528,175	6,951,303,935
	Less: Realised during the year	4,123,467,444	3,982,309,425
	Less: Transferred to Non cash	439,925,955	322,127,335
	Closing Balance	2,613,134,776	2,646,867,175
8.00	House Loan- Grihavan		
	Opening Balance	3,486,812	5,176,414
	Add: Disbursement during the year	2,590,000	-
		6,076,812	5,176,414
	Less: Realised during the year	1,723,596	1,607,736
	Less: Transferred to Non cash	70,517	81,866
	Closing Balance	4,282,699	3,486,812
9.00	Staff Loan		
	Opening Balance	3,801,668	4,117,028
	Add: Disbursement during the year	7,538,000	6,773,000
	Add: Adjustment during the year	481,775	385,064
		11,821,443	11,275,092
	Less: Realization during the year	7,757,765	7,373,424
	Less: during the year Adjusment Non Cash	-	100,000
	Closing Balance	4,063,678	3,801,668



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
10.00	Motor Cycle Loan		
	Opening Balance	2,329,601	1,367,824
	Add: Disbursement during the year	775,000	1,370,000
	Add: Adjustment during the year	91,565	72,381
		3,196,166	2,810,205
	Less: Realization during the year	1,233,657	480,604
	Closing Balance	1,962,509	2,329,601
11.00	House Loan		
	Opening Balance	2,465,000	3,389,000
	Add: Disbursement during the year	-	-
		2,465,000	3,389,000
	Less: Realization during the year	1,047,000	924,000
	Closing Balance	1,418,000	2,465,000
12.00	Security		
	Opening Balance	134,500	134,500
	Add: Paid during the year	100,000	-
		234,500	134,500
	Less: Received during the year	-	-
	Closing Balance	234,500	134,500
13.00	Bi- Cycle Loan		
	Opening Balance	90,733	137,803
	Add: Disbursement during the year	26,000	20,000
	Add: Adjustment during the year	1,577	3,858
		118,310	161,661
	Less: Realized during the year	38,300	70,928
	Less: Adjustment during the year	-	-
	Closing Balance	80,010	90,733
14.00	Advance office rent		
	Opening Balance	4,216,200	3,031,550
	Add: Paid during the year	1,958,200	3,391,000
		6,174,400	6,422,550
	Less: Received during the Year	2,566,800	2,092,350
	Less: Adjustment during the year	106,000	114,000
	Closing Balance	3,501,600	4,216,200
15.00	Suspense Account		
	Opening Balance	790,219	790,219
	Add: Disbursement during the year	125,269	-
		915,488	790,219
	Less: Received during the Year	6,697	-
	Less: Adjustment during the year	-	-
	Closing Balance	908,791	790,219



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
16.00	Program Advance		
	Opening Balance	268,130	-
	Add. Paid during the year	2,502,174	18,550,416
		2,770,304	18,550,416
	Less : Adjusted during the year	2,593,674	18,282,286
	Closing Balance	176,630	268,130
17.00	Advance Installment		
	Opening Balance	8,146,653	4,754,183
	Add. Paid during the year		3,392,470
		8,146,653	8,146,653
	Less : Adjusted during the year	3,392,470	-
	Closing Balance	4,754,183	8,146,653
17.01	Advance Installment- IDLC		
	Opening Balance	3,392,470	-
	Add. Paid during the year		3,392,470
		3,392,470	3,392,470
	Less : Received during the year	3,392,470	-
	Closing Balance	-	3,392,470
17.02	Advance Installment- Lanka Bangla		
	Opening Balance	4,754,183	4,754,183
	Add. Paid during the year	-	
		4,754,183	4,754,183
	Less : Received during the year	-	
	Closing Balance	4,754,183	4,754,183
18.00	Investment on Fixed Deposit		
	Fixed deposit (NCC Bank)	18.01 50,932,396	55,355,241
	Fixed deposit (Mutual Trust Bank)	18.02 17,221,426	50,546,669
	Fixed deposit (South East Bank)	18.03 30,000,000	26,362,293
	Fixed deposit (Standard Bank Ltd.)	18.04 -	47,682,472
	Fixed deposit (Stt. Bank Ltd.) Grihayan)	18.05 81,383	77,378
	Fixed deposit (IDLC-Dhaka)	18.06 20,310,000	17,433,180
	Fixed deposit (Al Arafah Isla. Bank Ltd)	18.07 65,999,500	66,000,000
	Fixed deposit (Mid Land Bank, Tangail)	18.08 32,613,001	11,490,712
	Fixed deposit (Shah Jalal Islamic Bank)	18.09 -	-
	Fixed deposit (Lanka Bangla, Dhaka)	18.10 35,133,000	15,000,000
	Fixed deposit (IPDC, Dhaka)	18.11 7,500,000	
	Fixed deposit (IIDFC, Dhaka)	18.12 4,500,000	
	Fixed deposit (Social Islamic Bank Ltd)	18.13 140,000,000	
	Fixed deposit (First SecurityIslamic Bank Ltd)	18.14 160,000,000	
	Fixed deposit (Community Bank Ltd)	18.15 20,000,000	
	Fixed deposit (Premier Bank Ltd)	18.16 50,000,000	
	Fixed deposit (Dhaka Bank Ltd)	18.17 20,000,000	
		654,290,706	289,947,945



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
18.01	Fixed Deposit (NCC Bank)		
	Opening Balance	55,355,241	51,575,000
	Add: Investment during the year	50,000,000	-
	Add: Interest during the year	1,035,996	4,200,268
		106,391,237	55,775,268
	Less : Bank charge during the year	103,600	420,027
	Less : Encashment	55,355,241	-
	Closing Balance	50,932,396	55,355,241
18.02	Fixed deposit (Mutual Trust Bank)		
	Opening Balance	50,546,669	79,214,049
	Add: Investment during the year	-	6,000,000
	Add: Interest during the year	1,195,670	3,542,784
		51,742,339	88,756,833
	Less : Bank charge during the year	99,778	388,281
	Less : Encashment	34,421,135	37,821,883
	Closing Balance	17,221,426	50,546,669
18.03	Fixed deposit (Southeast Bank)		
	Opening Balance	26,362,293	55,270,000
	Add: Investment during the year	30,000,000	-
	Add: Interest during the year	645,196	1,952,826
		57,007,489	57,222,826
	Less : Bank charge during the year	94,521	219,283
	Less : Encashment	26,912,967	30,641,250
	Closing Balance	30,000,000	26,362,293
18.04	Fixed deposit (Standard Bank Ltd.)		
	Opening Balance	47,682,472	85,790,875
	Add: Investment during the year	-	-
	Add: Interest during the year	1,464,289	4,914,801
		49,146,761	90,705,676
	Less : Bank charge during the year	212,513	530,480
	Less : Encashment	48,934,248	42,492,724
	Closing Balance	-	47,682,472
18.05	Fixed deposit (Standard Bank Ltd.) Grihayan)		
	Opening Balance	77,378	71,879
	Add: Investment during the year	-	-
	Add: Interest during the year	4,450	6,110
		81,828	77,989
	Less : Bank charge during the year	445	611
	Less : Encashment	-	-
	Closing Balance	81,383	77,378



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
18.06	Fixed deposit (IDLC-Dhaka)		
	Opening Balance	17,433,180	8,209,150
	Add: Investment during the year	13,500,000	8,250,000
	Add: Interest during the year	-	1,082,255
		30,933,180	17,541,405
	Less : Bank charge during the year	-	108,225
	Less : Encashment	10,623,180	-
	Closing Balance	20,310,000	17,433,180
18.07	Fixed deposit (A I rafa Islamic Bank Ltd)		
	Opening Balance	66,000,000	55,003,764
	Add: Investment during the year		1,357,349
	Add: Interest during the year	66,000,000	66,000,000
		132,000,000	122,361,113
	Less : Bank charge during the year	1,500	136,235
	Less : Encashment	65,999,000	56,224,878
	Closing Balance	65,999,500	66,000,000
18.08	Fixed deposit (Mid Land Bank, Tangail)		
	Opening Balance	11,490,712	10,663,001
	Add: Investment during the year	20,000,000	-
	Add: Interest during the year	1,150,414	827,711
		32,641,126	11,490,712
	Less : Bank charge during the year	28,125	-
	Less : Encashment	-	-
	Closing Balance	32,613,001	11,490,712
18.09	Fixed deposit (Shah Jalal Islamic Bank)		
	Opening Balance	-	30,000,000
	Add: Investment during the year	-	-
	Add: Interest during the year	-	-
		-	30,000,000
	Less : Bank charge during the year	-	-
	Less : Encashment	-	30,000,000
	Closing Balance	-	-
18.10	Fixed deposit (Lanka Bangla, Dhaka)		
	Opening Balance	15,000,000	15,000,000
	Add: Investment during the year	18,000,000	-
	Add: Interest during the year	2,400,000	-
		35,400,000	15,000,000
	Less : Bank charge during the year	267,000	-
	Less : Encashment	-	-
	Closing Balance	35,133,000	15,000,000



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
18.11	Fixed deposit (IPDC, Dhaka)		
	Opening Balance		
	Add: Investment during the year	7,500,000	-
	Add: Interest during the year		-
		7,500,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	7,500,000	-
18.12	Fixed deposit (IIDFC, Dhaka)		
	Opening Balance		
	Add: Investment during the year	4,500,000	-
	Add: Interest during the year		-
		4,500,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	4,500,000	-
18.13	Fixed deposit (Socail Islamic Bank Ltd)		
	Opening Balance		
	Add: Investment during the year	140,000,000	-
	Add: Interest during the year		-
		140,000,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	140,000,000	-
18.14	Fixed deposit (First Security Islamic Bank Ltd)		
	Opening Balance		
	Add: Investment during the year	160,000,000	-
	Add: Interest during the year		-
		160,000,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	160,000,000	-
18.15	Fixed deposit (Community Bank Ltd)		
	Opening Balance		
	Add: Investment during the year	20,000,000	-
	Add: Interest during the year		-
		20,000,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	20,000,000	-



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
18.16	Fixed deposit (Premier Bank Ltd)		
	Opening Balance		
	Add: Investment during the year	50,000,000	-
	Add: Interest during the year		-
		50,000,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	50,000,000	-
18.17	Fixed deposit (Dhaka Bank Ltd)		
	Opening Balance		
	Add: Investment during the year	20,000,000	-
	Add: Interest during the year		-
		20,000,000	-
	Less : Bank charge during the year		-
	Less : Encashment	-	-
	Closing Balance	20,000,000	-
19.00	Cash & Cash Equivalent		
	Cash in Hand	6,443	7,410
	Cash at Bank	818,092,530	287,549,572
	Closing Balance	818,098,973	287,556,982
1 Bank Statements and reconciled wherever necessary.			
20.00	Savings Balance Possition		
	Opening Balance	1,259,815,116	1,072,458,464
	Add: Collection during the year	928,570,204	801,302,921
	Add: Interest during the year	164,598,210	158,869,689
		2,352,983,530	2,032,631,074
	Less: Refund during the year	609,802,650	296,752,718
	Less: Charge during the year	-	-
	Less: Adjustment Non Cash	430,192,534	476,063,240
	Closing Balance	1,312,988,346	1,259,815,116
21.00	Sort Term Loan		
	Opening Balance	396,213,601	312,324,803
	Add. Received during the year	367,978,723	293,049,024
		764,192,324	605,373,827
	Less: Refund during the year	221,572,062	209,160,226
	Closing Balance	542,620,262	396,213,601
22.00	Loan Loss Provision		
	Opening Balance	88,279,853	78,996,243
	Add. Provision made during the year	28,318,091	10,694,342
		116,597,944	89,690,585
	Less: Refund during the year-JV	2,338,780	
	Less: Refund during the year	1,917,508	1,410,732
	Closing Balance	112,341,656	88,279,853



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
23.00	Provision for Depreciation		
	Opening Balance	13,803,602	5,857,951
	Add. Provision made during the year	5,243,029	7,945,651
		<u>19,046,631</u>	<u>13,803,602</u>
	Less: Refund during the year	-	-
	Closing Balance	<u>19,046,631</u>	<u>13,803,602.00</u>
24.00	Provision for Savings Interest		
	Opening Balance	5,402,037	-
	Add. Provision made during the year	57,867,627	5,402,037
		<u>63,269,664</u>	<u>5,402,037</u>
	Less: Refund during the year	32,401,226	-
	Closing Balance	<u>30,868,438</u>	<u>5,402,037</u>
25.00	Provident Fund		
	Opening Balance	47,359,132	29,568,114
	Add. Received during the year	27,580,996	22,296,395
	Add: Interest during the year	-	1,535,980
		<u>74,940,128</u>	<u>53,400,489</u>
	Less: Refund during the year	11,616,765	6,041,357
	Closing Balance	<u>63,323,363</u>	<u>47,359,132</u>
26.00	Staff Retirement fund		
	Opening Balance	19,071,664	14,205,783
	Add. Received during the year	7,439,811	6,191,289
	Add: Transfer from Retirement fund	382	603,611
		<u>26,511,857</u>	<u>21,000,683</u>
	Less: Refund during the year	2,966,470	1,929,019
	Less: Transferred to RF	-	-
	Closing Balance	<u>23,545,387</u>	<u>19,071,664</u>
27.00	Staff Life Risk fund:		
	Opening Balance	2,527,279	2,029,930
	Add. Received during the year		6,198
	Add: Interest received 6% SLIF		601,151
		<u>2,527,279</u>	<u>2,637,279</u>
	Less: Refund during the year	75,000	110,000
	Less: Transferred to SLIF	-	-
	Closing Balance	<u>2,452,279</u>	<u>2,527,279</u>
28.00	Members Welfare Fund		
	Opening Balance	77,671,256	50,742,047
	Add. Received during the year	43,555,260	41,889,715
	Add. Transferred to Capital the year	25,000,000	
		<u>146,226,516</u>	<u>92,631,762</u>
	Less: Refund during the year	18,875,760	2,167,770
	Less: Return to JV		12,792,736
	Closing Balance	<u>127,350,756</u>	<u>77,671,256</u>



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
29.00	Staff Welfare Fund		
	Opening Balance	2,158,024	1,879,447
	Add. Received during the year	754,951	631,077
		2,912,975	2,510,524
	Less: Refund during the year	141,215	352,500
	Closing Balance	2,771,760	2,158,024
30.00	Staff Earned Leave		
	Opening Balance	6,470,407	2,320,683
	Add. Received during the year		4,297,520
		6,470,407	6,618,203
	Less: Refund during the year	789,434	147,796
	Closing Balance	5,680,973	6,470,407
31.00	Staff Security		
	Opening Balance	14,048,700	12,561,700
	Add. Received during the year	4,115,000	4,630,000
		18,163,700	17,191,700
	Less: Return to JV		100,000
	Less: Refund during the year	3,556,000	3,043,000
	Closing Balance	14,607,700	14,048,700
32.00	Security Against Rent		
	Opening Balance	-	392,000
	Add. Received during the year	-	-
		-	392,000
	Less: Refund during the year	-	392,000
	Closing Balance	-	-
33.00	Gratuity		
	Opening Balance	16,415,511	11,118,003
	Add. Received during the year	-	6,032,854
		16,415,511	17,150,857
	Less: Refund during the year	2,325,520	735,346
	Closing Balance	14,089,991	16,415,511
34.00	Sundry Accounts		
	Opening Balance	2,401,532	1,821,189
	Add. Addition during the year	19,836,002	12,064,595
	Add. Ractify entry	12,415	15,965
		22,249,949	13,901,749
	Less: Refund during the year	19,441,502	11,500,217
	Closing Balance	2,808,447	2,401,532
35.00	Bank Loan		
	Opening Balance	770,361,291	987,827,494
	Add. Received during the year	1,448,890,000	586,700,000
	Add: Interest during the year	45,737,695	92,469,269
		2,264,988,986	1,666,996,763
	Less: Excees Duty	-	-
	Less: Payment during the year	986,545,450	896,635,472
	Closing Balance	1,278,443,536	770,361,291

Bank Loans have been verified with Loan Agreement with Bank and Bank balance Statement.



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
35.01	Bank Loan (NCC bank)		
	Opening Balance	73,538,683	182,810,300
	Add. Received during the year	250,000,000	-
	Add: Interest during the year	7306634	16,361,583
		<u>330,845,317</u>	<u>199,171,883</u>
	Less: Payment during the year	148,435,017	125,633,200
	Closing Balance	<u>182,410,300</u>	<u>73,538,683</u>
35.02	Bank Loan (MTB bank, Dhanbari Br., Tangail)		
	Opening Balance	286,737,113	277,824,917
	Add. Received during the year		160,000,000
	Add: Interest during the year	11,124,224	28,366,612
		<u>297,861,337</u>	<u>466,191,529</u>
	Less: Payment during the year	271,388,594	179,454,416
	Closing Balance	<u>26,472,743</u>	<u>286,737,113</u>
35.03	Bank Loan (Bangladesh bank)		
	Opening Balance	4,469,998	5,857,776
	Add. Received during the year	5,190,000	-
	Add: Interest during the year	-	-
		<u>9,659,998</u>	<u>5,857,776</u>
	Less: Payment during the year	3,062,222	1,387,778
	Closing Balance	<u>6,597,776</u>	<u>4,469,998</u>
35.04	Bank Loan (South East bank. Tangail)		
	Opening Balance	104,640,744	209,976,279
	Add. Received during the year	300,000,000	-
	Add: Interest during the year	9,655,119	12,337,605
		<u>414,295,863</u>	<u>222,313,884</u>
	Less: Exceeds Duty	-	-
	Less: Payment during the year	195,725,876	117,673,140
	Closing Balance	<u>218,569,987</u>	<u>104,640,744</u>
35.05	Bank Loan (Standard Bank Ltd.)		
	Opening Balance	133,338,908	115,726,313
	Add. Received during the year		127,000,000
	Add: Interest during the year	1,551,884	10,969,145
		<u>134,890,792</u>	<u>253,695,458</u>
	Less: Payment during the year	134,890,792	120,356,550
	Closing Balance	<u>-</u>	<u>133,338,908</u>
35.06	Bank Loan (Mid Land bank)		
	Opening Balance	74,827,511	90,129,124
	Add. Received during the year	100,000,000	-
	Add: Interest during the year	4,867,023	9,196,535
		<u>179,694,534</u>	<u>99,325,659</u>
	Less: Payment during the year	38,954,577	24,498,148
	Closing Balance	<u>140,739,957</u>	<u>74,827,511</u>



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
35.07	Bank Loan (IDLC-Dhaka)		
	Opening Balance	29,226,576	14,273,457
	Add. Received during the year	90,000,000	55,000,000
	Add: Interest during the year	4,271,409	5,345,029
		123,497,985	74,618,486
	Less: Advance Installment during the year	3,392,470	
	Less: Payment during the year	61,630,840	45,391,910
	Closing Balance	58,474,675	29,226,576
35.08	Bank Loan (Lanka Bangla)		
	Opening Balance	63,580,258	91,229,330
	Add. Received during the year	120,000,000	10,000,000
	Add: Interest during the year	4,805,217	9,892,758
		188,385,475	111,122,088
	Less: Interest Rebate during the year	414,595	
	Less: Payment during the year	61,804,379	47,541,830
	Closing Balance	126,166,501	63,580,258
35.09	SOD Loan Al Arafah Bank		
	Opening Balance	1,500	-
	Add. Received during the year	53,700,000	234,700,000
	Add: Interest during the year		
		53,701,500	234,700,000
	Less: Payment during the year	53,699,500	234,698,500
	Closing Balance	2,000	1,500
35.10	Loan From (IPDC)		
	Opening Balance		
	Add. Received during the year	50,000,000	
	Add: Interest during the year	3,859,526	
		53,859,526	-
	Less: Interest Rebate during the year		
	Less: Payment during the year	14,946,435	
	Closing Balance	38,913,091	-
35.11	Loan From (IIDFC)		
	Opening Balance		
	Add. Received during the year	30,000,000	
	Add: Interest during the year	881,502	
		30,881,502	-
	Less: Interest Rebate during the year		
	Less: Payment during the year	2,007,218	
	Closing Balance	28,874,284	-
35.11	Bank Loan (Community Bank Ltd)		
	Opening Balance		
	Add. Received during the year	100,000,000	
	Add: Interest during the year		
		100,000,000	-
	Less: Interest Rebate during the year		
	Less: Payment during the year		
	Closing Balance	100,000,000	-



Notes	Particulars	Amount in taka	
		30 June 2021	30 June 2020
35.12	Bank Loan (Premier Bank Ltd)		
	Opening Balance		
	Add. Received during the year	250,000,000	
	Add: Interest during the year	1,222,222	
		<u>251,222,222</u>	<u>-</u>
	Less: Interest Rebate during the year		
	Less: Payment during the year		
	Closing Balance	<u>251,222,222</u>	<u>-</u>
35.13	Bank Loan (Premier Bank Ltd)		
	Opening Balance		
	Add. Received during the year	100,000,000	
	Add: Interest during the year		
		<u>100,000,000</u>	<u>-</u>
	Less: Interest Rebate during the year		
	Less: Payment during the year		
	Closing Balance	<u>100,000,000</u>	<u>-</u>
36.00	SSF Fund		
	Opening Balance	15,914,308	6,659,177
	Add: During the year	11,750,000	9,501,500
		<u>27,664,308</u>	<u>16,160,677</u>
	Add: Interest during the year		1,046,308
	Less: Transferred to Capital Fun	24,931,105	17,206,985
	Less: Withdrawn	2,733,203	1,292,677
	Closing Balance	<u>-</u>	<u>15,914,308</u>
37.00	Fund Account		
	Retained Surplus	602,009,039	562,206,236
	Capital reserve	66,897,547	62,467,359
	Closing Balance	<u>668,906,586</u>	<u>624,673,595</u>
37.01	Retained Surplus		
	Balance as on 01.07.2020	562,206,236	550,024,060
	Add. Surplus/Deficit for the year	44,301,886	74,649,535
	Add: adjustment (SSF Fund to last year)	24,931,105	55,002,406
	Less: Transfer to Capital Fund during the year	25,000,000	7,464,953
	Less : Transfer from the surplus during the year	4,430,188	-
	Balance as on 30.06.2021	<u>602,009,039</u>	<u>562,206,236</u>
37.02	Capital reserve		
	Balance as on 01.07.2020	62,467,359	-
	Add. Prior year adjustment (Capital Reserve Up to last year)	-	55,002,406
	Add: Transfer from the surplus during the year	4,430,188	7,464,953
	Balance as on 30.06.2021	<u>66,897,547</u>	<u>62,467,359</u>



Socio Economic Backing Association (SEBA)
SEBA Tower, Biswas Betka, Mymenshingh Road, Tangail
Micro Credit Program (MCP)
Statement of Performance Analysis

Performance Parameters	Different Aspects	Calculation of Ratio	FY 2020-2021		FY 2019-2020	
			Calculations	Ratio		
Short Term Solvency Ratio	Current Ratio	$\frac{\text{Current Asset}}{\text{Current Liability}}$	$\frac{3288808082}{1855608608}$		1.77	1.78
Profitability Ratio	Return on Capital (ROE)	$\frac{\text{Surplus for the Year}}{\text{Average Capital Fund}}$	$\frac{43159706}{642833301}$	x 100	6.71%	12.71%
	Return on Assets (ROA)	$\frac{\text{Surplus for the Year}}{\text{Average Assets}}$	$\frac{43159706}{114939056}$	x 100	37.55%	67.62%
Productivity Ratio	Member per Branch	$\frac{\text{Total Members}}{\text{Total Number of Branch}}$	$\frac{194150}{121}$		1605	1465
	Credit Officer: Member	$\frac{\text{Total Members}}{\text{Credit Officers}}$	$\frac{194150}{653}$		297	
	Borrower Coverage	$\frac{\text{Total Borrowers}}{\text{Total Members}}$	$\frac{126481}{194150}$	x 100	65.15%	70.15%
	Credit officer per borrower	$\frac{\text{Total Borrower}}{\text{Credit Officers}}$	$\frac{126481}{653}$		194	
	Credit Officer: Total Staff	$\frac{\text{Total Staff}}{\text{Credit Officer}}$	$\frac{1190}{653}$		1.82	
	Credit Officer : Loan outstanding	$\frac{\text{Total Loan Outstanding}}{\text{Credit Officer}}$	$\frac{2617417476}{653}$		4008296	
	Member per Saving	$\frac{\text{Total Saving}}{\text{Total Members}}$	$\frac{1312988344}{194150}$		6763	
	Borrower Per Loan Disbursement	Total Loan Disbursement		4532251000		39968
Loan Disbursement Loanee			113397			



Performance Parameters	Different Aspects	Calculation of Ratio	FY 2020-2021		FY 2019-2020	
			Calculations	Ratio		
Portfolio Quality Ratio	OTR (%)	<u>Summation of regular recovery in the last 12 Months</u> Summation of regular recoverable in the last 12 Months	$\frac{3509007405}{3737459316}$	x 100	93.89%	99.28%
	CRR (%)	<u>Cum. Recovery-Advance Recovery (at the end of this year)</u> (Cum. Recovery-Advance Recovery)+Overdue (Principal)	$\frac{20082533777}{20333885715}$	x 100	98.76%	99.63%
	PAR (%)	Loan Outstanding of Overdue Loans Total Loan Outstanding	$\frac{344914057}{2617417476}$	x 100	13.18%	3.23%
	Good Loan as a Percentage of Loan Outstanding	<u>Good Loan Outstanding</u> Total Loan Outstanding	$\frac{2256874563}{2617417476}$	x 100	86.23%	
Extra Ratio	Loan Outstanding & Savings Ratio	<u>Total Savings</u> Total Loan Outstanding	$\frac{1312988344}{2617417476}$	x 100	50.16%	
	Member Per Samity	<u>Number Of Total Member</u> Number Of Total Samity	$\frac{194150}{7347}$		26.42%	
	Credit officer Per Samity	<u>Number of Total Samity</u> Number of Total Credit officer	$\frac{7347}{653}$		11.25%	
	Outstanding Per Borrower	<u>Loan Outstanding</u> Number Of Borrower	$\frac{2617417476}{126481}$		20,694	
	DR (%)	<u>Total Due</u> Total Loan Outstanding	$\frac{194024967}{2617417476}$	x 100	7.41%	

Dated : 23 January 2022

Dhaka-1000

DVC NO. 2201261087AS955984



Atik Khaled Chowdhury
Shekhar Kumar Halder FCA

Enrolment No. 1087

Partner

Atik Khaled Chowdhury
Chartered Accountants

SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

SEBA TOWER BISWAS BETKA MYMENSINGH ROAD TANGAIL

Portfolio Report for the year ended June 30, 2021

Review of Loan Classifications and Provisions

Classification of Loan and Loan Loss Provision

Sl	Particulars	Basis of Classification (Overdue)	Outstanding Loan	Required	Provision
			Taka	Rate	Taka
1	Total Loan Outstanding as on December/2020		2,831,809,100.00	1%	28,318,091.00
2	Total Loan Outstanding as on June/2021		2,617,417,475.00		
3	Total Overdue		194,024,967.00		LLP has not been provision is required for the year as per MRA Circular considering COVID-2019
4	Good Loan	No over due	2,388,331,155.00	1%	
5	Watchful loan	1-30 days	137,349,879.00	5%	
6	Sub standard Loan	31-180 days	29,915,166.00	25%	
7	Doubtful Loan	181-365 days	31,470,575.00	75%	
8	Bad Loan	365+ days	30,350,700.00	100%	
Total			2,617,417,475.00		28,318,091.00

Comment: LLP has not been increased as per MRA circular this year.



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

SEBA TOWER, BISWAS BETKA, MYMENSINGH ROAD, TANGAIL

MICRO CREDIT PROGRAM (MCP)

For the year ended 30 June 2021

(iii) Loan Operational Report

SL. No	Particulars	FY 2020-2021						Total	PKSF	Non-PKSF		Total
		PKSF	Non-PKSF	M	F	MALE	FEMALE					
1	Financial Service Product											
	Loan product:											
	Loan		2,613,134,776								2,650,353,987	
	Savings Product:											
	Members Savings		1,312,988,346							1,259,815,116		1,259,815,116
	Insurance Product:	-										
	Welfare fund	-	127,350,756							77,671,256		77,671,256
	Livestock	-										
	Others	-										
	Number of Branches		121					121			116	
3	Number of Samities		508	6,839			7,347			603	5,754	6,357
	Number of Members		12,070	182,080			194,150			11,279	158,692	169,971
5	Number of Borrower		7,595	118,886			126,481			7,817	111,411	119,228
	Number of Staff		928	262			1,190			914	253	1,167
7	Amount (Taka) of loan outstanding with Samity Members (Principal)						2,617,417,475					2,650,353,987
	Member : Borrower						1.91:1					1.45:1
9	Average Loan Size						20,660					22,229



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

Head Office, SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

Schedule of Property, Plant & Equipment

As on 30 June 2021

SL No	Particulars of the Assets	Cost				Rate	Depreciation			Written Down Value (As on 30 June, 2021)	
		Fixed Assets Cost as on 30 June 20	Addition During The Year	Adjustment During The Year	Total Cost of Fixed Assets 30 June 21		Depreciation as on 30 June 20	Provision for Depreciation	Provision Adjustment		Total Provision Balance 30
1	Furniture & Fixtures	13,672,746	1,120,040		14,792,786	10%	3,041,075	1,406,106		4,447,181	10,345,605
2	Computer	1,752,878	437,500		2,190,378	20%	810,279	213,087		1,023,366	1,167,012
3	Photocopier	360,354			360,354	20%	154,213	72,072		226,285	134,069
4	Motor Cycle	60,942			60,942	20%	36,558	12,182		48,740	12,202
5	Bi- Cycle	8,128			8,128	10%	2,439	813		3,252	4,876
6	Telephone & Mobile	435,477	165,270		600,747	20%	212,503	126,352		338,855	261,892
7	Land	8,395,508			8,395,508	-	-	-		-	8,395,508
8	Software Program	1,928,662	275,000	175,000	2,028,662	15%	347,414			347,414	1,681,248
9	SEABA Tower	57,295,522			57,295,522	1%	3,437,734			3,437,734	53,857,788
10	Building-Seba Bhaban	11,827,232			11,827,232		591,362			591,362	11,235,870
11	Television	480,667	45,900		526,567	20%	162,811	100,723		263,534	263,033
12	Printer Purchase	957,197	97,600		1,054,797	20%	231,952	222,645		454,597	600,200
13	Laptop Purchase	5,659,804	202,600		5,862,404	20%	2,002,248	1,132,342		3,134,590	2,727,814
14	Fan Purchase	942,703	217,410		1,160,113	10%	209,903	205,518		415,421	744,692
15	Projector	11,979			11,979	20%	7,188	2,396		9,584	2,395
16	Air- Condition	293,206	34,125		327,331	20%	175,923	62,054		237,977	89,354
17	Instant power supply	46,108			46,108	20%	27,666	9,222		36,888	9,220
18	Electronics Goods	724,877	33,325		758,202	20%	369,765	151,257		521,022	237,180
19	Motor Vehicles	7,368,946			7,368,946	20%	1,971,367	1,473,789		3,445,156	3,923,790
20	Neon Sign Board	56,000			56,000	20%	11,200	11,200		22,400	33,600
21	Fire Fighting system	206,350			206,350	20%	-	41,270		41,270	165,080
	TOTAL	112,485,286	2,628,770	175,000	114,939,056		13,803,602	5,243,028	-	19,046,630	95,892,426



Socio Economic Backing Association (SEBA)

SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

BUDGET ANALYSIS

Financial Year: 2020-2021

Name of NGO: Socio Economic Backing Association (SEBA)

MRA License No: 01151-00141-00287

Sl. No	Description	2020-2021			2021-2022 (Proposed)
		Projected	Actual	Variance (%)	
	1. Area Coverage:				
	District	3	1	(66.67)	2
	Upazilla	20	4	(80.00)	20
	Union	80	25	(68.75)	80
	Village	650	296	(54.46)	180
	Branch Opening	25	5	(80.00)	25
	Group/Samity Formation	960	990	3.13	1,069
	Add New Member	100,969	99,974	(0.99)	159,224
	Add New Borrower	49,578	7,402	(85.07)	87,869
	Recruitment	375	388	3.47	480
	Deposits Collection.	1,188,745,238	1,093,198,414	(8.04)	1,355,147,230
	Refund Deposit	861,791,625	1,040,025,183	20.68	926,402,380
	Recovery	6,130,130,111	4,563,393,399	(25.56)	7,147,607,808
	Loan Disbursement	6,956,981,000	4,529,661,000	(34.89)	8,298,841,000
	Borrowing	1,185,000,000	1,395,190,000	17.74	1,500,000,000
	Loan returns	1,160,143,347	932,845,950	(19.59)	960,000,000
	Received against insurance service	50,199,000	43,555,260	(13.23)	51,353,400
	Insurance benefits given	12,991,200	18,875,760	45.30	17,112,864
	Total Income	848,742,749	639,514,568	(24.65)	945,311,368
	Total Expenditure	630,291,550	417,161,275	(33.81)	639,168,020

Sl. No	Description	Current Balance	
		(end of previous fiscal year)	
	1. Area Coverage:		
	District	15	
	Upazilla	81	
	Union	819	
	Village	8221	
	Number. of Branch	121	
	Number. of Group	7347	
	Number. Member	194150	
	Number. Borrower	126481	
	Manpower	1190	
	Deposit Balance		1,312,988,346.00
	Loan Outstanding		2,617,417,475.00
	Loan Received		1,821,063,798.00
	Insurance Fund		127,350,756.00
	Cumulative Surplus		668,906,586.10



Sl. No	Description	2020-2021			2021-2022 (Proposed)	
		Projected	Actual	Variance (%)		
1	* Loan Recovery					
	Rural Microcredit	1,223,790,422	1,941,040,013	58.61	3,723,790,422	
	Urban Microcredit					
	Microenterprise	3,059,476,056	1,803,709,964	(41.05)	3,229,476,056	
	Seasonal Loan					
	Livestock Loan					
	Agriculture Loan	1,835,685,633	633,616,284	(65.48)	193,134,559	
	Others Loan	11,178,000	185,027,138	1,555.28	1,206,771	
	Total	6,130,130,111	4,563,393,399	(25.56)	7,147,607,808	
	* Specify according to loan type					
2	Fund Collection					
	1. Savings Collection:					
	Force Savings	825,076,808	737,439,990	(10.62)	891,165,890	
	Voluntary Savings	197,407,430	198,674,884	0.64	254,368,340	
	Fixed of deposit	166,261,000	157,083,540	(5.52)	209,613,000	
	Total:	1,188,745,238	1,093,198,414	(8.04)	1,355,147,230	
	MFI Borrowing					
	2. PKSF Loan					
	3. Bank Loan	1,185,000,000	1,395,190,000	17.74	1,500,000,000	
	4. Loan from Financial Institution					
	5. Loan from other Institution					
	6. Donation (Conditional)					
	7. General/EC Member Loan					
	8. Others Loan					
3	Insurance Fund Collection	50,199,000	43,555,260	(13.23)	51,353,400	
	Other Fund	2,020,536,409	5,805,163,736	187.31	3,020,226,409	
	Total:	1,235,199,000	1,438,745,260	16.48	1,551,353,400	
4	Utilization of Fund					
	1. * Loan Disbursement					
	Rural Microcredit Disbursement	1,389,536,000	2,756,758,000	98.39	3,789,578,000	
	Urban Microcredit Disbursement					
	Microenterprise Disbursement	3,473,840,000	1,379,198,000	(60.30)	3,972,230,000	
	Seasonal loan Disbursement					
	Livestock loan Disbursement					
	Agriculture loan Disbursement	2,084,305,000	93,705,000	(95.50)	521,153,000	
	Other Disbursement	9,300,000	300,000,000	3,125.81	15,880,000	
	Total:	6,956,981,000	4,529,661,000	(34.89)	8,298,841,000	
		* Specify according to loan type				
	2. Savings Returns					
	Compulsory Savings	640,058,358	761,824,766	19.02	645,663,000	
	Voluntary Savings	132,959,367	166,571,127	25.28	175,526,880	
	Fixed Deposit	88,773,900	111,629,290	25.75	105,212,500	
	Total:	861,791,625	1,040,025,183	20.68	926,402,380	
	3. Loan Repayment					
	PKSF Loan					
	Bank Loan	1,160,143,347	932,845,950	(19.59)	960,000,000	
	Loan from financial Institution					
	Loan from other Institution					
	General/EC Member Loan					
	Others Loan					
Total:	1,160,143,347	932,845,950	(19.59)	960,000,000		
5	Insurance Service:	12,991,200	18,875,760	45.30	17,112,864	
	Others Fund	2,419,219,560	5,805,163,736	139.96	11,027,840,715	
6	Fixed asset acquisition					
	Land Purchase					
	Land Development					
	Building Construction					
	Motor Vehicles					
	Furniture & Fixtures	4,200,000	1,120,040	(73.33)	1,350,000	
	Office Equipments	609,000	461,905	(24.15)	500,000	
	Electric Equipments	720,000	334,325	(53.57)	480,000	
	Computer & Accessories	1,509,000	437,500	(71.01)	600,000	
	Software	500,000	275,000	(45.00)	500,000	
	Total:	7,538,000	2,628,770	(65.13)	3,430,000	



Sl. No	Description	2020-2021			2021-2022 (Proposed)
		Projected	Actual	Variance (%)	
7	Income				
	1. Service charge	811,550,149	593,369,270	(26.88)	893,450,976
	2. Interest on Investment	14,400,000	17,542,835	21.83	12,745,800
	3. Other interest	720,000	1,177,682	63.57	1,206,771
	4. Entry Fees	819,000	1,139,065	39.08	1,353,600
	5. Sale of passbook	1,800,000	1,002,104	(44.33)	2,701,680
	6. Sale of Forms	400,000	1,227,430	206.86	700,000
	7. Donation	1,000,000	2,562,719		700,000
	8. Others income	18,053,600	21,493,463	19.05	32,452,541
	9. Recovery of Written off Loan				
	10. Overhead cost from others Program				
	Total Income:	848,742,749	639,514,568	(24.65)	945,311,368
8	Expenses				
	Financial Expenses:				
	1. Savings interest	2,369,369	67,768,921	2,760.21	60,008,850
	2. Interest of PKSF Loan				
	3. Interest on Bank Loan	72,000,000	51,665,867	(28.24)	49,396,644
	4. Interest on Committee Loan				
	5. Interest on Others institutional Loan				
	6. Others	100,419,820	59,758,799	(40.49)	150,316,820
	Total Financial Expenses:	174,789,189	179,193,587	2.52	259,722,314
	General and administrative Expenses:				
	7. Salary & Allowances*1				
	Basic Pay	317,200,000	287,704,807	(9.30)	315,337,920
	Special Allowance				
	Dearness Allowance				
	House Rent Allowance				
	Medical Allowance				
	Festival Allowance	23,716,000	3,997,711	(83.14)	4,290,840
	Rest & Recreation Allowance				
	Lunch Allowance				
	Conveyance Allowance	2,310,000	1,666,698	(27.85)	1,880,820
	Telephone Allowance				
	Educational Allowance				
	Fixed Travel Allowance				
	Overtime Allowance				
	Others Allowance (If any)				
	Total	343,226,000	293,369,216	(14.53)	321,509,580
	8. House Rent	8,700,000	17,500,744	101.16	12,581,400
	9. Printing and Stationeries:				
	Printing & Binding	2,049,000	2,696,563	31.60	2,981,040
	Stationary, Seals & Stamps	1,119,000	1,110,626	(0.75)	1,177,800
	Total	11,868,000	21,307,933	79.54	16,740,240
	10. Travel Expense				
	Domestic	754,000	1,268,914	68.29	1,000,000
	Foreign				
	11. Telephone and Mail				
	Telephone/Telex/Fax/Internet	1,516,000	2,346,874	54.81	2,559,120
	Postal & Courier service	400,000	59,464	(85.13)	150,000
	Total	2,670,000	3,675,252	37.65	3,709,120



Sl. No	Description	2020-2021			2021-2022 (Proposed)
		Projected	Actual	Variance (%)	
8	12. Repairs & Maintenance				
	Office Building	1,850,000	1,722,948	(6.87)	1,880,604
	Motor Vehicles				
	Others				
	Total	1,850,000	1,722,948	(6.87)	1,880,604
	13. Fuel Expense	4,457,000	5,473,908	22.82	6,091,200
	14. Gas, Electric & Water bill	267,000	2,065,899	673.74	2,043,300
	15. Entertainment	2,400,000	2,753,935	14.75	2,658,000
	16. Advertisement				
	17. Paper & Publication:	2,000	2,350	17.50	1,800
	Newspaper & Magazine				
	Books & Publication				
	Total	7,126,000	10,296,092	44.49	10,794,300
	18. Bank Charge	1,140,000	2,548,813	123.58	2,006,040
	19. Training Expense	6,565,550	439,073	(93.31)	545,520
	Local Training				
	Foreign Training				
	Total:	7,705,550	2,987,886	(61.22)	2,551,560
	20. Seminar, Conference & Workshop	900,000	852,221	(5.31)	950,000
	21. Legal Expense	120,000	149,010		141,000
	22. Meeting Expense	6,807	141,907	1,984.72	138,720
	23. Registration Fees/Renewal Fees	437,000	1,215,436	178.13	1,398,840
	24. Others Operational Expense				
	25. Audit Fees	75,000	80,000	6.67	96,000
	26. Honorarium for EC Members	150,000	94,000	(37.33)	124,080
	27. Other Honorarium				
	28. Tax:				
	Land Tax	3,000	2,745	(8.50)	3,150
	Income Tax	914,000	194,274	(78.74)	950,000
	Other Tax	2,703,542	2,659,938	(1.61)	2,802,300
	Customs Duty/VAT	1,290,600	1,283,545	(0.55)	1,310,800
	Total:	6,599,949	6,673,076	1.11	7,914,890
	29. Subscriptions & Donation				
	30. Depreciation	4,050,000	5,243,029	29.46	3,850,000
	31. Cost Sharing Expenses				
32. Consultancy Service					
33. Total Operational Expenses	596,091,550	390,039,783	(34.57)	628,672,608	
34. Loan Loss Provision	34,200,000	27,121,492	(20.70)	10,495,412	
35. Net Surplus	218,451,199	43,159,705	(80.24)	358,628,856	
36. Transfer to Various Fund					
Reserve Fund					
DMF					
Others					
Total:	-	-		-	



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

Micro Credit Program (MCP)

Schedule of closing cash in hand and cash at Bank Balance

As on 30 June 2021

SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
1	Tangail Sadar Branch	11	Pubali Bank Ltd. NCC Bank Ltd.	3433901016065 6451	46,548	46,559
2	Balla Branch	24	Southeast Bank Ltd.	10913100000001	9,287,553	9,287,577
3	Elenga Branch	69	Dutch-Bangla Bank Ltd.	238-110-6461	17,925	17,994
4	Koratia Branch	47	Shahjalal Isl.Bank Ltd Koratiya Branch Tangail Current A/c	404311100000278	278,483	278,530
5	Aiysara Branch	52	Agrani Bank Ltd. Aishara Branch	793033000429	174,888	174,940
6	Gharinda Branch	49	Pubali Bank Ltd. Zilla Sarak Br. Current A/C Agrani Bank Ltd. Suruj Bazar Branch acno /	3433901012476 0200012809132	182,265	182,314
7	Kalihati Branch	90	Shahjalal Islami bank Ltd.Kalihati BranchAccount No-	4060-11100000108	668,356	668,446
8	Ghatail Branch	9	Janata Bank Ltd. Ghatail Branch, A/C No :	1011008987	98,097	98,106
9	Pakutia Branch	11	Pubali Bank Ltd. Pakutia Branch, A/C No :	2048901007109	1,708	1,719
10	Pathrail Branch	51	Pubali Bank Ltd. Pathrail Branch Current A/C No	3460901004088	82,308	82,359
11	Mirzapur Branch	96	Sonali Bank Ltd. Mirzapur Branch Current A/C # 729 Dutch-Bangla Bank Limited. Mirzapur Branch A/C NO:	729 1441200001909	97,283	97,379
12	Bashail Branch	72	Shah Jalal Islamic Bank Ltd Basail Branch A/C-	406712400000001	192,731	192,803
13	Shakhipur Branch	71	Sonali Bank Ltd. Sakhipur Branch Current A/C No National Bank Ltd Shakhipur Branch A/C	602433001419 1140002035163	94,685	94,756
14	Barochowna Branch	59	Shahjalal Isl.Bank Ltd Bar Branch Current A/c	402811100007519	1,156	1,214
15	Madhupur Branch	62	NCC Bank Ltd. Modhupur Branch, A/C No :	640210004336	66,149	66,211
16	Bhuapur Branch	48	Sonali Bank Ltd. Bhuapur Branch, A/C No :	6003001009478	180,297	180,345
17	Garobazar Branch	51	Sonali Bank Ltd.Garo Bazar Branch, A/C No :	6031933001171	99,597	99,648
18	Batazore Branch	72	Sonali Bank Ltd. Sakhipur Branch Current A/C No	602433028726	4,039	4,111
19	Awaliabad Branch	20	Southeast Bank Ltd. Balla Branch, A/C No :	10913100000003	28,461	28,481
20	Dhanbari Branch	60	Sonali Bank Ltd. Dhanbari Branch, A/C No : Mutual Trust Bank Ltd.Dhonbari Branch A/C No:-	600533008301 05110320000915	67,821	67,881
21	Nagarpur Branch	89	Shahjalal Isl.Bank Ltd Nagorpur Branch Current A/c No	404811100000160	15,486	15,575



SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
22	Kaliakoir Branch	14	Sonali Bank Ltd. Kaliakur Branch Current A/c #	1184	94,893	94,907
23	Gopalpur Branch	6	National Bank Ltd, Kaliakior, Gazipur, . A/C-7506	7506		
24	Nalua Branch	82	Pubali Bank Ltd. Gopalpur Branch, A/C No:	2921901011970	18,425	18,431
25	Saturia Branch	12	Agrani Bank Ltd. naluabazar branch acno /	200005833020	834,368	834,450
26	Dhamrai Branch	64	Sonali Bank Ltd. Shaturia Branch Current A/c No	1009206		
27	Lawhati Branch	69	Shah Jalal Islamic Bank Ltd Saturia Branch A/C-	407313100000003	190,590	190,602
28	Doulatpur Branch	17	Janata Bank Ltd. Dhamri Branch Current A/c No	1025662	202,000	202,064
29	Ghior Branch	76	Sonali Bank Ltd. Laowhati Branch Current A/c No	601633001096	84,455	84,524
30	Beradoma Branch	3	Pubali Bank Ltd. Daulatpur Branch Current A/c No	1170901013952	166,076	166,093
31	Manikgonj Branch	68	Southeast Bank Ltd. Gior Branch AC No	10813100000003	173,729	173,805
32	Konabari Branch	9	Southeast Bank Ltd. Tangail Branch . Cuur. A/C	200811100000512	223,032	223,035
33	Boardbazar Branch	50	Dutch Bangla Bank Ltd. Manikgonj . A/C NO	1491100009805	340,174	340,242
34	Savar Branch	45	Dutch Bangla Bank Ltd. Konabari . A/C NO-	18928	99,332	99,341
35	Jamgora Branch	19	UCB Bank Ltd. Konabari Branch, A/C NO: SND	1151301000000098	232,285	232,335
36	Gazipur Branch	45	Dutch Bangla Bank Ltd. Boardbazar . A/C NO-	11231100017936	152,147	152,192
37	Mowna Branch	2	Sonali Bank Ltd. Savar Branch Current A/c # -	443033037241	171,709	171,728
38	Vowal-Mirzapur Branch	33	Southeast Bank Ltd. Jamgora Cuur. A/C	6578		
39	Shreepur Branch	59	Southeast Bank Ltd. Gazipur Cuur. A/C-	936	95,415	95,460
40	Seedstore Branch	98	Mutual Trust Bank Ltd. Joydebpur Branch(Gazipur) A/C No:	-05190320000051	61,040	61,042
41	Bathuli Branch	331	Southeast Bank Ltd. Mawna Cuur. A/C-	849	65,811	65,844
42	Vhaluka Branch	1	Mid Land Bank, Vawal Mirzapur A/C-	3972	98,540	98,599
43	Kapashia Branch	53	First Security Islamic Bank Ltd, Shreepur	-4186		
44	Memberbari Branch	29	Dutch-Bangla Bank Limited. Seedstore. Branch A/C NO:	2811200000158	94,702	94,800
45	Shafipur Branch	37	Exim Bank Ltd Seedstre, A/C-	0000025598		
46	Elashin Branch	57	Dutch Bangla Bank Ltd. Kalamur Branch , A/C -	2341105138	117,373	117,703
47	Zirani Branch	60	Bangladesh Krishi Bank Ltd Ballishor Branch Ac No	410		
48	Hemayetpur Branch	53	Pubali Bank Ltd, Bhaluka, A/C-	8420	39,710	39,711
			Southeast Bank Ltd. Kapashia Cuur.	No Info	75,832	75,885
			Dutch-Bangla Bank Limited. Memberbari Branch A/C NO:	2801200000204	89,789	89,818
			Mutual Trust Bank Ltd. Baniarchala. CD-	003052		
			Shahjalal Isl. Bank Ltd Shafipur Branch Current A/c #	11911100007125	99,785	99,822
			Rupali Bank Ltd, Elasin. Tangail-A/C-	675	77,886	77,943
			N.R.B Commercial Bank Ltd- BKSP Branch Ac No.	1273600000002	215,451	215,511
			Southeast Bank Ltd. Hemayetpur Branch		152,364	152,417



SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
49	Tongi Branch	97	Southeast Bank Ltd.Tongi Bra. Cuur.A/C	327	217,623	217,720
50	Uttarkhan Branch	40	Sonali Bank Ltd,Uttarkha,DhakaA/C-	765	228,003	228,043
51	Kamarpura Branch	57	Mid Land Bank Ltd,Kamarpura,Dhaka-A/C-	1115	139,285	139,342
52	Kadamtoli Branch	94	First Security Islami Bank Ltd. Hamidpur Branch Ghatail Tangail Account Number	23811100000307	65,784	65,878
53	Dhalapara Branch	9	Janata Bank Ltd. Dhalapara Branch, A/C No : SND	6151031000224	16,425	16,434
54	Thanapara Branch	15	NCC Bank Ltd,Tangail,Thanapara, A/C No	630325000132	134,175	134,190
55	Heamnagar Branch	95	Agrani Bank Ltd. Hemnagar Branch, A/C No :	200008740996	42,425	42,520
56	Kendua Branch	1	Sonali Bank Ltd. Kendua Bazar Branch, A/C No :	6013733001644	26,912	26,913
57	Sherpur Branch	0	Sonali Bank Ltd. Sherpur Branch, A/C No :	6201802001856	5,076	5,077
58	Melandha Branch	22	Social Islami Bank Limited,Kharampur Bazar Sherpur Branch AC	1461360000081		
59	Jamalpur Branch	35	Sonali Bank Ltd. Melandah Branch, A/C No :	1016661	3,425	3,447
60	Sarishabari Branch	18	Sonali Bank Ltd. Jamalpur Branch, A/C No :	2609602000931	74,018	74,053
61	Nandina Branch	49	Agrani Bank Ltd. Sarishabari Branch, A/C No :	200008810406	22,457	22,475
62	Muktagacha Branch	1	Pubali Bank Ltd. Nandina Bazar Branch, A/C No :	4075901007959	84,775	84,824
63	Kathgola Branch	12	Pubali Bank Ltd. Muktagacha Branch, A/C No :	207290123132	99,179	99,180
64	Mymensingh Branch	40	Pubali Bank Ltd. Taltala Bazar Br. A/C No :	2255102000182	99,195	99,207
65	Fulbaria Branch	83	Janata Bank Ltd. Natun Bazar Br., A/C No :	100073712933	172,601	172,641
66	Trishal Branch	73	Rupali Bank Ltd. Fulbaria Branch, A/C No :	87702000780	207,655	207,738
67	Kaira Branch	0	National Bank Ltd. Trishal Branch, A/C No :	1176002144910	288,355	288,428
68	Kalibari Branch	34	SOCIAL ISLAMI BANK LTD Kaira Branch A/C NUMBER	1061330003233	96,865	96,865
69	Kashorganj Branch	25	Sonali Bank Ltd. Kalibari Bazar Branch, A/C No :	200000528	83,960	83,994
70	Madarganj Branch	86	Sonali Bank Ltd. Keshorgonj Br. A/C No :	200000528	32,850	32,875
71	Makundabari Branch	81	Janata Bank Ltd. Balijuri Bazar Br., A/C No :	100085697557	7,953	8,039
72	Singair Branch	2	National Bank Ltd. Jamalpur Branch, A/C No :	1075002195864	96,577	96,658
73	Rajendrapur Branch	61	Southeast Bank Ltd. Singair Branch, A/C No :	11511100000255	264,525	264,527
74	Hatuwanga Branch	45	Sonali Bank Ltd. Rajendrapur Cantonment Br. A/C No :	102000815	79,655	79,716
75	Kaliganj Branch	32	NRBC Bank,Gorai Branch. Mirzapur.Tangail. A/C Number=	0113 33300000424	21,253	21,298
76	Jhitka Branch	93	Pubali Bank Ltd Kaligonj Branch Ac	30036	162,775	162,807
			Mercantile Bank Limited. Jhitka, Branch.A/c No.	119811121970801	232,055	232,148



SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
77	Sirajganj Sadar Branch	2	Agrani Bank Ltd. Bohuli Branch, A/C No :	200011416044	1,959	1,961
78	Salonga Branch	85	Agrani Bank Ltd. Gurka Branch, A/C No :	200011423389	2,827	2,912
79	Ullapara Branch	43	Agrani Bank Ltd. Ullapara Branch, A/C No :	200011453493	2,258	2,301
80	Kamarkhanda Branch	23	Janata Bank Ltd. Jamtoil Bazar Branch, A/C No :	100112941465	8,273	8,296
81	Belkuchi Branch	7	Mutual Trust Bank Ltd. Belkuchi Branch SND A/C No:-	0509-0320000071	2,744	2,751
82	Chandaikona Branch	19	Social Islami Bank Limited, Chandaikona, Shirajgonj. A/C No	161330013008	98,098	98,117
83	Mathurapur Branch	42	Jumuna Bank Limited, Mathurapur Branch A/C No	1180320000109	2,845	2,887
84	Dhumat Branch	43	Jumuna Bank Limited, Dhumat, Bogra. A/C No	1180210001754	1,255	1,298
85	Sherpur (Bogra) Branch	59	Jumuna Bank Limited, Sherpur (Bogra) Branch. A/C No:	580320000915	5,302	5,361
86	Nandigram Branch	40	Agrani Bank Limited, Nandigram Branch, A/C No.	200011688221	4,369	4,409
87	Bogra Sadar Branch	87	Agrani Bank Ltd. Bogra Sadar (Khandar) Branch, A/C No :	200013052059	217,010	217,097
88	Godarpara Branch	12	Pubali Bank Ltd Saumatha Branch Bogra A/C	3372901027173	129,925	129,937
89	Dhupchachia Branch	69	Janata Bank Ltd. Godarpara Branch Current A/c No	100125267127	81,655	81,724
90	Mokamtola Branch	38	Rupali Bank Ltd, Dhupchachia Branch-A/C	4028020001462	70,555	70,593
91	Mahasthangarh Branch	89	Mid land Bank Ltd, Mokamtola Branch A/C-	0018-1050000200	127,669	127,758
92	Majhira Branch	100	Islami Bank Bangladesh Ltd, SME Krisi ,Mahasthangarh Branch A/C-	205000070100217400	10,633	10,733
93	Bagbari Branch	53	Rupali Bank Ltd. Cantonment Branch Bogra A/C.	4200020001300	151,140	151,193
94	Gabtole Branch	28	Agrani Bank Ltd. Bagbari Branch, (HO) A/C No :	200012271895	3,539	3,567
95	Hat Fulbari Branch	83	Sonali Bank Ltd. Gabtole Branch A/C No	613002000943	287,677	287,760
96	Sonatala Branch	29	Rupali bank ltd. Hat Fulbari Branch, Bogra A/C No	4192020000733	4,264	4,293
97	Digpait Branch	49	Janata Bank Sonatala Branch AC no:	100137296467	98,867	98,916
98	Bakshiganj Branch	25	Dutch Bangla Bank Ltd. Digpait Branch . A/C NO-	2001200001212	5,545	5,570
99	Gopalpur(Jamalpur) Branch	38	Pubali Bank Ltd. Nandina Bazar Branch Gopalpur Jamalpur A/C No :	4075102000070 0200012276541	24,564	24,602
100	Narandia Branch	7	Pubali Bank Ltd. Nandina Bazar Branch Gopalpur Jamalpur A/C No :	4075102000070 0200012276541	211,674	211,681
101	Balipara Branch	7	Agrani Bank Ltd. Gopalpur Lahirikandha Branch, Jamalpur , A/C No :	5531011007179	143,655	143,662
102	Kushura Branch	22	Rupali Bank. Balipara Branch. A/C No-	828020001002	334,473	334,495
			Rupali Bank. Kushura Branch. A/C No-	4879024000014		



SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
103	Jamurki Branch	26	Agrani Bank Ltd. Jamurki Branch, Mirjapur Tangail S T N D	200014556036	100,987	101,013
104	Torapganj Branch	56	UCB Bank Ltd. Torapganj Bazar Branch, A/C No:	777130100000090	150,442	150,498
105	Balirtek Branch	54	Exim Bank Ltd Balirtek Branch ,A/C-	8913100145057	166,264	166,318
106	Kalatia Branch	25	Sonali Bank Ltd. kalatia branch (SND) A/C No	5515203000009	207,517	207,542
107	Gafargaon Branch	64	Rupali Bank.Gafargaon Branch.SND A/C No-	5561024000018	97,325	97,389
108	Hossainpur Branch	24	NCC Bank ,Hossainpur Branch.SND Account No-	1090395000137	6,950	6,974
109	Kishoreganj Branch	0	Pubali Bank Ltd. Nandina Bazar Branch Kishoreganj Branch, A/C	1640-102-001032	100,685	100,685
110	Pakundia Branch	54	Janata Bank-PAKUNDIA BRANCH A/C NO	100211153801	78,760	78,814
111	Pulerghat Branch	58	NRB GLOBAL Bank Ltd-Kaliachapra Branch-A/C	113000450595	100,801	100,859
112	Naogaon Sadar Branch	57	Mutual Trust Bank Ltd.Naogaon Branch A/C No:-	0070-0210003615	87,420	87,477
113	Adamdighi Branch	41	Janata Bank-Corporate Branch, Adamdighi Branch. A/C-	100215342471	3,600	3,641
114	Kahaloo Branch	29	Islami Bank Bangladesh Limited Kahalu Branch A/C no.	20500150900001000	41,245	41,274
115	Gobindagonj Branch	34	Dutch-Bangla Bank Limited. Gabindaganj Branch A/C NO:	1751200002096	320,031	320,065
116	Sukhanpukur Branch	42	Sonali Bank Ltd. Sukhanpukur Branch Current A/C No	618902000413	62,703	62,745
117	Salna Branch	24	IFIC Bank Ltd, Salna Branch	190131660041	91,270	91,294
118	Amraid Branch	74	IFIC Bank Ltd,	19013093704	98,583	98,657
119	Uthura Branch	9	Standard Bank Ltd	10836000032	76,481	76,490
120	Katiadi Branch	11	Pubali Bank Ltd	4550102000107	94,672	94,683
121	Monohardi Branch	7	Mutual Trust Bank Ltd.	1310000001958	89,600	89,607
122	Zone Office	603	Pubali Bank Ltd	618902000413	101,884	102,487
117	Head office	348	Sonali Bank-Tangail Branch Curr. (HO) A/C:	602533011-409	10,344,760	10,345,108
			Sonali Bank- Mymensingh Road Branch Mohila Savings (HO) A/C:	65534029732	10,562	10,562
		-	Pubali Bank- LTD Zilla Sarak Br. SND (HO)	3433102000491	16,943,966	16,943,966
		-	Janata Bank-Tarminal Branch Current (HO) A/C-	1011009#514	0	0
117	Head office	-	Janata Bank-Corporate Branch, Tangail Current SND (HO) A/C-	100172257784	5,619,288	5,619,288
		-	Premier Bank Ltd,Tangail. (HO) A/C No	151-131-00000008	0	0
		-	Dutch Bangla Bank Ltd. Main Road , Tangail (HO) A/C	196-110-1237	5,429,444	5,429,444
		-	Southeast Bank Ltd.Tangail Branch Cuur.(HO) A/C	200813100000006	119,905,635	119,905,635



SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
		-	Southeast Bank Ltd. Tangail Branch Cuur.(HO-Provident Fund) A/C	20081350000001	1,176,839	1,176,839
		-	Mutual Trust Bank Ltd. Dhonbari Probaho-CD-(HO)	0511-0211001451	82,415	82,415
		-	Mutual Trust Bank Ltd. Tangail Branch CD (HO)-	80032000000051	3,745,696	3,745,696
		-	NCC Bank Ltd Morshid Road Branch . (HO) Account No	0063-0210000028	2,902,400	2,902,400
		-	NCC Bank Ltd Tangail Branch . (HO) Account No-	0063#0210004506	2,598,629	2,598,629
		-	NCC Bank Ltd Tangail Branch . (HO) Account No-	0063#0325000196	50,232,191	50,232,191
		-	Shah Jalal Islamic Bank Ltd Tangail Branch (HO) A/c-	4036 12400000143	132,195	132,195
		-	Shah Jalal Islamic Bank Ltd Tangail Branch (HO) A/c-	40361110000-317	6,285,562	6,285,562
		-	Dhaka Bank Ltd, Moszid Road Tang. (HO) A/C	103150000000014	93,119,347	93,119,347
		-	Standard Bank Lit Tangail. (HO) A/C no-	7336000004	228,296,109	228,296,109
		-	Mid land Bank Ltd, Gulsan, Dhaka (HO)	0011-1490000429	42,243,748	42,243,748
		-	Mid land Bank Ltd, Zerbo, Asholia, Dhaka (HO) A/C No	0010-1490000028	17,661	17,661
117	Head office		Exim Bank Ltd, Moszid Road, Tangail. (HO) No.	9313100000817	0	0
		-	Agrani Bank Ltd. Bagbari Branch, (HO) A/C No :	200012271895	0	0
		-	Agrani Bank Ltd. Mymensingh Road Branch (HO) AC/no /	200010171233	44,052	44,052
		-	Agrani Bank Ltd. Shekh Hasina Medical College Branch, (HO) A/C No :	200014386886	24,144,140	24,144,140
		-	Jumuna Bank Ltd SND-(HO) AC-	1050320000131	2,370,229	2,370,229
		-	City Bank Limited, Tangail Branch, Tangail. (HO) A/C No	3102593952001	246,034	246,034
		-	N.R.B Commercial Bank Ltd, Tangail Branch / AC No.	17936-004	10,223,004	10,223,004
		-	Al Arafah Islamic Bank Ltd. Tangail Branch. (HO) AC No:	1121220000234	582,290	582,290
		-	Union Bank Ltd, Tangail branch, (Staff Gratuity Fund) A.C No.	641210000037	441,338	441,338
		-	Union Bank Ltd Tangail Branch	64-121-0000713	3,346,046	3,346,046
		-	Premier Bank Ltd, Tangail. (HO) A/C No	713-10000006	130,474,745	130,474,745
		-	Community Bank Ltd, Mirzapur Branch	120312670101	31,130,453	31,130,453
		-	AB Bank Ltd, Tangail Branch	4036773496430	2,935,178	2,935,178
	Sub-total	6443			818,092,530	818,098,973
	Grand Total	6443			818,092,530	818,098,973



Socio Economic Backing Association (SEBA)

Head Office, SEBA Tower, Mymensingh Road, Biswas Betka, Tangail
FDR Report 30 June 2021

Sl.	Name Of Bank	FDR Open	Account No.	Duration	Rate of Interest	Principal Amount		Maturity Date Interest	Present Balance		Present Balance(Total)	Remark
						Lien	Without Lien		Lien	Without Lien		
1	NCC Bank Ltd. Tangail	03.12.20	1918	3 Months	4.50%	20,000,000	-	09.06.21	20,372,958	-	20,372,958	Auto Renewal
2	NCC Bank Ltd. Tangail	03.12.20	1927	3 Months	4.50%	30,000,000	-	09.06.21	30,559,438	-	30,559,438	Auto Renewal
	Sub Total :					50,000,000	-		50,932,396	-	50,932,396	
3	MTB Bank Ltd.Dhanbari. Tangail	25.11.18	23015/18	3 Months	4.25%	5,000,000	-	25.05.21	5,740,476	-	5,740,476	Auto Renewal
4	MTB Bank Ltd.Dhanbari. Tangail	26.11.18	23024/18	3 Months	4.25%	5,000,000	-	25.05.21	5,740,475	-	5,740,475	Auto Renewal
5	MTB Bank Ltd.Dhanbari. Tangail	26.11.18	23033/18	3 Months	4.25%	5,000,000	-	25.05.21	5,740,475	-	5,740,475	Auto Renewal
	Sub Total :					15,000,000	-		17,221,426	-	17,221,426	
6	Southeast Bank Ltd. Tangail	28.10.20	245-92	1 Year	5.00%	22,500,000	-	28.10.21	22,500,000	-	22,500,000	Auto Renewal
7	Southeast Bank Ltd. Tangail	28.10.20	245-93	1 Year	5.00%	7,500,000	-	28.10.21	7,500,000	-	7,500,000	Auto Renewal
	Sub Total :					30,000,000	-		30,000,000	-	30,000,000	
8	Standard Bank Ltd. Tangail	21.06.16	55000491	1 Year	8.50%	-	60,000	21.06.21	-	81,383	81,383	Without Lien
	Sub Total :					-	60,000		-	81,383	81,383	
9	Midland Bank Ltd.Gulshan	29.10.17	1440001058	12 Months	7.50%	10,000,000	-	29.01.22	12,509,876	-	12,509,876	Auto Renewal
10	Midland Bank Ltd.Gulshan	24.03.21	1440001414	12 Months	7.50%	10,000,000	-	24.03.22	10,103,125	-	10,103,125	Without Lien
11	Midland Bank Ltd.Gulshan	29.06.21	1100025238	3 Months	5.25%	-	5,000,000	29.09.21	-	5,000,000	5,000,000	Without Lien
12	Midland Bank Ltd.Gulshan	29.06.21	1100025247	3 Months	5.25%	-	5,000,000	29.09.21	-	5,000,000	5,000,000	Without Lien
	Sub Total :					20,000,000	-		22,613,001	-	32,613,001	
13	Al-Arafa Bank Ltd. Tangail	10.01.21	32000101	6 Month	6.00%	-	66,000,000	10.07.21	-	65,999,500	65,999,500	Without Lien
	Sub Total :					-	66,000,000		-	65,999,500	65,999,500	
14	Lanka bangla Banani. Dhaka	10.04.19	236-92	2 years	8.00%	15,000,000	-	10.04.21	17,133,000	-	17,133,000	Auto Renewal
15	Lanka bangla Banani. Dhaka	15.06.21	236-151	2 years	6.00%	18,000,000	-	15.06.23	18,000,000	-	18,000,000	Auto Renewal
	Sub Total :					33,000,000	-		35,133,000	-	35,133,000	Auto Renewal
16	IDLC Finance Ltd. Dhaka	31.07.18	2433215101	3 Months%	10.00%	6,000,000	-	02.08.21	6,810,000	-	6,810,000	Auto Renewal
17	IDLC Finance Ltd. Dhaka	15.11.20	332151	1 Year	6.00%	7,500,000	-	15.11.21	7,500,000	-	7,500,000	Auto Renewal
18	IDLC Finance Ltd. Dhaka	04.05.21				6,000,000	-		6,000,000	-	6,000,000	Auto Renewal
	Sub Total :					19,500,000	-		20,310,000	-	20,310,000	
19	IPDC Dhaka	23.08.20	13162	1 year	7.00%	7,500,000	-	23.08.21	7,500,000	-	7,500,000	Auto Renewal
	Sub Total :					7,500,000	-		7,500,000	-	7,500,000	Auto Renewal
20	IIDFC Dhaka	31.03.21	56437	1 year	7.00%	4,500,000	-	31.03.22	4,500,000	-	4,500,000	Auto Renewal
	Sub Total :					4,500,000	-		4,500,000	-	4,500,000	
Grand Total :						179,500,000	76,060,000		188,209,823	76,080,883	264,290,706	



Sl.	Name Of Bank	FDR Open	Account No.	Duration	Rate of Interest	Principal Amount		Maturity Date Interest	Present Balance		Present Balance(Total)	Remark
						Lien	Without Lien		Lien	Without Lien		
	B/F					179,500,000	76,060,000		188,209,823	76,080,883	264,290,706	
21	Community Bank	27.05.21	21000046	6 Month	6.00%	10,000,000	-	26.11.21	10,000,000		10,000,000	Auto Renewal
22	Community Bank	27.05.21	21000046	6 Month	6.00%	10,000,000	-	26.11.21	10,000,000		10,000,000	Auto Renewal
	Sub Total :					20,000,000	-		20,000,000	-	20,000,000	
23	Social Islami bank Ltd	02.06.21	531-2778	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
24	Social Islami bank Ltd	02.06.21	2767	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
25	Social Islami bank Ltd	02.06.21	2789	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
26	Social Islami bank Ltd	02.06.21	2791	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
27	Social Islami bank Ltd	02.06.21	2813	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
28	Social Islami bank Ltd	02.06.21	2824	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
29	Social Islami bank Ltd	02.06.21	2802	3 Months	6.50%	-	20,000,000	02.09.21		20,000,000	20,000,000	Auto Renewal
	Sub Total :					-	140,000,000		-	140,000,000	140,000,000	
30	First Security Islami Bank Ltd	02.06.21	1069	3 Months	7.25%	-	40,000,000	02.09.21		40,000,000	40,000,000	Auto Renewal
31	First Security Islami Bank Ltd	02.06.21	1070	3 Months	7.25%	-	40,000,000	02.09.21		40,000,000	40,000,000	Auto Renewal
32	First Security Islami Bank Ltd	02.06.21	1071	3 Months	7.25%	-	40,000,000	02.09.21		40,000,000	40,000,000	Auto Renewal
33	First Security Islami Bank Ltd	02.06.21	1072	3 Months	7.25%	-	40,000,000	02.09.21		40,000,000	40,000,000	Auto Renewal
	Sub Total :					-	160,000,000		-	160,000,000	160,000,000	
34	Premier Bank Ltd	08.06.21	243-200	3 Months	5.00%	25,000,000	-		25,000,000		25,000,000	Auto Renewal
35	Premier Bank Ltd	08.06.21	243-201	3 Months	5.00%	25,000,000	-		25,000,000		25,000,000	Auto Renewal
	Sub Total :					50,000,000	-		50,000,000		50,000,000	
36	Dhaka Bank	23.06.21	311-1593	3 Months	4.00%	20,000,000	-	23.09.21	20,000,000		20,000,000	Auto Renewal
	Sub Total :					20,000,000	-		20,000,000		20,000,000	
	Grand Total :					229,500,000	376,060,000		278,209,823	376,080,883	654,290,706	



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

Micro Credit Program

SCHEDULE OF SAVINGS TO BENEFICIARIES

For the year ended 30 June 2021

SL.NO.	Particulars	FY 2020-2021					2019-2020
		Opening Balance	Collection	Return	Interest	Closing Balance	
1	Compulsary	933,996,051	737,439,990	761,824,766	-	909,611,275	933996051
2	Voluntary	132,821,815	198,674,884	166,571,127	-	164,925,572	132821815
3	Term	192,997,250	157,083,540	111,629,290	-	238,451,500	192997250
Total Balance as on 30 June 2021		1,259,815,116	1,093,198,414	1,040,025,183	-	1,312,988,347	1,259,815,116



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

SEBA Tower, Biswas Betka, Mymensingh Road, Tangail

Micro Credit Program

SCHEDULE OF LOAN TO BENEFICIARIES

For the year ended 30 June, 2021


Sl.NO.	Particulars	FY 2020-2021					2019-2020
		Opening Balance	Disbursement D/Y	Loan Realized D/Y	Written off D/Y	Closing Balance	
1	Loan-MC	764,836,692	2,756,758,000	1,941,040,013		1,580,554,679	764,836,692
2	Loan-ME	1,294,047,259	1,379,198,000	1,803,709,964		869,535,295	1,294,047,259
3	Loan-AG	587,983,224	93,705,000	633,616,284		48,071,940	587,983,224
4	Loan-RRS		300,000,000	185,027,138		114,972,862	
	Total Balance as on 30 June 2020	2,646,867,175	4,529,661,000	4,563,393,399	-	2,613,134,776	2,646,867,175



Certificate

We examine and found that Socio Economic Backing Association (SEBA) has not taken any activity, which is involved in the transaction or provided services that are contrary to “ Money Laundering Prevention Act (MLAPA) 2012 and Anti Terrorism Act (ATA) 2009”.

Dated : 23 January 2022
Dhaka-1000
DVC No. 2201261087AS955984


Shekhar Kumar Halder FCA
Enrolment No. 1087
Partner
Atik Khaled Chowdhury
Chartered Accountants

