

Private & Confidential



AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS

Independent Auditors' Report
and
Financial Statements

of

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)

SEBA Tower, Biswas Betka,
Mymensingh Road, Tangail

For the Year ended 30 June, 2022


INDEPENDENT MEMBER

Auditor:

Ahmed Zaker & Co.

Chartered Accountants

An Independent Member Firm of Geneva Group International (GGi)

Green City Edge (Level - 10), 89, Kakrail, Dhaka-1000, Bangladesh.

Tel: 88-2-8300504-8, Fax: 88-2-8300509

E-mail: azcbangladesh@ahmed-zaker.com Web: www.ahmed-zaker.com

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AHMED ZAKER & Co.

CHARTERED ACCOUNTANTS

HEAD OFFICE :

89 KAKRAIL, GREEN CITY EDGE (LEVEL 10), DHAKA 1000, BANGLADESH

Website: WWW.AHMED-ZAKER.COM Email: AZCBANGLADESH@AHMED-ZAKER.COM

PHONE: +88-02-8300501-8, FAX: +88-02-8300509

Independent Auditors' Report Socio Economic Backing Association (SEBA) Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **Socio Economic Backing Association** (the NGO), and its "Micro Credit Program" (MCP) which comprise the statement of financial Position as at 30 June 2022, and statement of Income and Expenditure, statements of Receipt & Payment, Statement of Cash Flows, Statement of Changes in Equity and notes to the financial statement including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **Socio Economic Backing Association** and its "Micro Credit Program" and as at 30 June 2022, and its financial performance and its cash flows accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including.

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 **Socio Economic Backing Association** and its "Micro Credit Program" in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters:

Without qualifying our report, we would like to emphasize on following:

1. Fixed Assets register is maintained properly. Physical inventory of fixed assets was carried out by SEBA management.
2. Last year's closing balance of fixed assets was BDT 114,939,056. While taking this closing balance as current year's opening BDT 770,576 has been added with opening balance of some assets and same figure of TK. 770,576 has been subtracted with the opening balance of some other assets.
3. Total addition to fixed assets was for BDT 6,878,685 during current year. Supporting vouchers for BDT. 5,313,920 only could be produced to us.
4. Savings Interest Provision of BDT 18,625,959 was excess charged in last year's financial statements. The Savings Interest Provision has been reversed during current year.





5. We visited 36 samities in 9 branches and found no mistakes in members' loan passbook balancing.
6. There are 186 bank accounts of SEBA. Out of which we received balance certificates for 186 bank accounts.
7. SEBA has received loans from 18 banks. Out of which we received balance confirmation from 18 banks.
8. SEBA has fixed deposits in 17 banks. Out of which we received balance confirmation from 17 banks.
9. SEBA has shown loan loss provision of Tk 66,431,967 during current year.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the **Socio Economic Backing Association** and its "Micro Credit Program" 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 **Socio Economic Backing Association** and its "Micro Credit Program," or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the **Socio Economic Backing Association** and its "Micro Credit Program" financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercised professional judgment and maintained professional skepticism throughout the audit.






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

Report on other Legal and Regulatory Requirements

we also report that:

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been Kept by the **Socio Economic Backing Association** and its "Micro Credit Program" as far as it appeared from our Examination of these books;
- c) the Consolidated statement of financial position and consolidated statement of income & expenditure dealt with by the report are in agreement with the books of accounts and returns.

Dhaka:
Date: 13 September 2022
DVC:2209130478AO709556


Ahmed Zaker & Co.
Chartered Accountants
Z A Mridha FCA
Partner
Enrollment No.: 0478



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Financial Position
As at 30 June 2022

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
Property & Assets:		120,804,069	114,939,056
A. Property, Plant & Equipment	6	120,804,069	114,939,056
B. Current Assets :		5,690,626,317	3,288,808,082
Loan Account	7	5,119,783,243	2,613,134,776
House Loan - Grihayan	8	12,780,515	4,282,699
Staff Loan	9	4,760,342	4,063,678
Motor Cycle Loan	10	2,225,522	1,962,509
House Loan	11	1,570,000	1,418,000
Security	12	184,285	234,500
Bi-Cycle Loan	13	86,928	80,010
Advance Office Rent	14	3,626,800	3,501,600
Suspense Accounts	15	765,882	908,791
Program Advance	16	341,800	176,630
Advance Installment (LankaBangla & ID)	17	-	4,754,183
Investment on Fixed deposit	18	544,501,000	654,290,706
Closing Balance :	19	330,832,329	818,098,973
Cash in hand		28,988	6,443
Cash at Bank		330,803,341	818,092,530
Sub-Total (B)		6,021,458,646	4,106,907,055
Total Assets : (A+B)		6,142,262,715	4,221,846,111
C. Current Liabilities :			
Member Savings	20	2,023,003,904	1,312,988,346
Short term Loan	21	735,132,264	542,620,262
Sub-total (C)		2,758,136,168	1,855,608,608





Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
D Non Current Liabilities :			
Loan Loss Provision	22	147,617,804	112,341,656
Provision for Depreciation	23	25,207,581	19,046,631
Provision for Savings Interest	24	8,621,451	30,868,438
Provident fund	25	83,272,500	63,323,363
Staff Retirement Fund	26	63,937,216	23,545,387
Staff Life Risk fund	27	3,356,544	2,452,279
Members Welfare fund	28	186,139,804	127,350,756
Staff Welfare Fund	29	3,342,687	2,771,760
Staff Earned Leave	30	7,121,831	5,680,973
Staff Security	31	17,247,200	14,607,700
Gratuity	32	19,916,151	14,089,991
Sundry Accounts	33	2,950,423	2,808,447
Bank Loan	34	2,036,854,175	1,278,443,536
SSF Fund	36	-	-
Office Rent Advance	37	99,000	-
Sub-Total (D)		2,605,684,368	1,697,330,917
E. Net Worth			
Accumulated Surplus	38	778,442,179	668,906,586
Sub-Total (E)		778,442,179	668,906,586
Total Liabilities & Net Worth (C+D+E)		6,142,262,715	4,221,846,111

The annexed notes 1 to 38 form an integral part of these financial statements.

Executive Director
SEBA

Chairman
SEBA

Chief Finance Director
SEBA

Signed in terms of separate report of even date annexed

Dated, Dhaka
12 September 2022
DVC: 2209130478 A0709556

Ahmed Zaker & Co.
Chartered Accountants
Z A Mridha FCA
Partner
Enrollment No.: 0478



Socio Economic Backing Association (SEBA)
Consolidated Income and Expenditure Statement
For the period from 01 July 2021 to 30 June 2022

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
A INCOME		
Service charge	788,828,968	533,336,140
Service charge (Non- Cash)	59,856,790	59,524,880
Loan Application fee	1,083,175	582,070
Staff loan Service charge	94,446	215,635
Staff loan service charge (Non- Cash)	654,788	481,775
House loan service charge-Grihayon	362,064	247,688
House loan service charge-Grihayon(Non-Cash)	13,778	-
Members Admission fee	1,745,682	1,139,065
Miscellaneous Income	6,211,370	5,452,528
Fine Received	2,205,013	1,387,197
Pass Book sales	3,424,400	2,281,496
Account charge	703,031	1,074,241
FDR Interest (Non Cash)	18,453,271	7,887,114
FDR Interest-Cash	7,440,547	9,655,721
Bank Interest	6,677,959	10,063,519
Bank Interest (Non- Cash)	120,000	-
Interest on Motor Cycle Loan	-	39,147
Interest on Motor Cycle Loan(Non- Cash)	77,497	91,565
Interest on Bi-Cycle Loan(Non- Cash)	2,068	1,577
Donation Received-From VGD	-	2,562,719
Donation Received-From BNF	-	-
Training fee	2,409,190	1,227,430
Accommodation	1,910,442	1,749,311
General Members Subscription	5,500	5,500
Written off Loan Recovery	300	-
Office Rent Received	25,264	-
Total	902,305,543	639,006,318





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
B EXPENSES:		
Interest paid on savings (Cash)	-	2,036,996
Interest paid on savings (Non-Cash)	41,868,847	62,884,895
Bank Charge	2,395,359	2,549,196
Bank Charge (Non-Cash)	42,000	-
Interest Paid On Provident Fund (Non-Cash)	2,899,214	-
VAT & Tax	1,363,366	-
Land & Holding Tax	33,912	-
Incom Tax	56,412	-
Value Added Tax (VAT)	1,062,544	-
Tax on FDR	581,899	-
Tax on FDR (Non-Cash)	517,500	-
Staff Gratuaty Expense	8,510,175	-
VAT & Tax (Non- Cash)	1,445,091	-
Interest Imposed on Bank Loan	-	51,665,867
Staff Earned Leave Expense	2,177,724	-
Provident Fund-Seba-Contribution	14,309,028	13,256,385
Interest Paid on Short Term Loan	55,699,159	43,953,219
Interest paid to Bank Loan	30,135	-
Interest on DBS-6	45,000	-
Golden Hand Shake	1,961,957	-
Interest Paid Short Term Loan (Non-Cash)	2,262,980	-
Interest Paid to Bank Loan (Non-Cash)	118,248,911	-
Staff Risk fund Expense (Non-Cash)	979,265	-
Interest on Retirment fund (Non-Cash)	979,265	-
Interest on SSF fund (Non-Cash)	1,788,057	-
Total	259,257,800	176,346,558

C OPERATING EXPENDITURE

Staff Salary & Allowance	330,192,645	287,704,807
Staff Salary & Allowance(Non-Cash)	16,011	-
Bonus to Staff	23,745,060	21,321,885
Conveyance	1,713,460	1,666,698
Entertainment	3,192,223	2,753,935
Repairs	2,020,211	1,722,948
Electric Expenses	334,163	231,576
Printing	3,048,031	2,696,563
Stationery	1,240,746	1,110,626
Tele & Mobile Bill	2,514,772	2,346,874





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
Electric, Gas & Water bill	2,134,728	2,065,899
Office Rent	7,443,450	10,849,349
Office Rent -Noncash	3,200	
Residential Rent	11,849,234	6,651,395
Boishaki Allowance	6,066,843	2,583,703
Pait to Gram Daridro Mukto Project-GDMP	-	104,750
Relief & Rehabilitation	1,034,230	1,268,914
Tree Plantion	-	1,150
Daily Allowance	903,939	970,609
Meeting Expenses	177,630	141,907
Determination Allowance	7,056,087	3,997,711
Miscellaneous Expenses	279,114	249,133
Fuel Cost	6,409,851	5,473,908
News paper	990	2,350
Depereciation	6,160,950	5,243,029
Rebate	2,966,299	3,421,532
Rebate-Noncash	3,379,110	1,533,665
Tax & VAT	-	4,140,503
Software Expensess	2,209,850	3,971,572
Internet Bill	803,949	-
Toner Purchase	433,090	-
Paper Purchase (A4/Legal)	408,630	-
Modem & Router Purchase	25,300	-
IT Equipment Purchase	278,130	-
IT Equipment Repair	60,120	-
Registration & Others Fee	1,643,803	1,215,436
Golden Hand Shkae	-	393,854
Wages	1,200	10,580
Loan Processing fee	760,330	378,945
Medical Campaign	-	10,000
Advertisement	215,020	32,120
Work-Aid	882,430	802,366
Postage	79,219	59,464
Training Cost	969,435	439,073
Audit Fee	80,000	80,000
Cultural programme	183,200	173,895
Crockerys	196,290	161,330
Honorarium to Committee	331,000	94,000
Legal Expenses	97,150	149,010



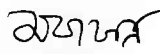


AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
Additional Charge	7,935,000	9,250,000
Donation Transfer to VGD Project	359,305	2,562,719
Donation Transfer to BNF	-	-
FDR Charge	-	-
Educational Tour	289,950	-
Singboard & Banner	3,700	-
Scholarship	20,000	-
Total	442,149,078	390,039,783
D Sub Total (B+C)	701,406,878	566,386,341
E Net Operating Income (A-D)	200,898,665	72,619,977
F Loan loss Provision	66,431,967	28,318,091
G Net operating surplus from operation (E-F)	134,466,698	44,301,886
Total (D+F+G)	902,305,543	639,006,318

The annexed notes 1 to 38 form an integral part of these financial statements.



Executive Director
SEBA


Chairman
SEBA


Chief Finance Director
SEBA

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

Dated, Dhaka
12 September 2022
DVC: 2209130478A0709556


Ahmed Zaker & Co.
Chartered Accountants
Z A Mridha FCA
Partner
Enrolment: 0478





Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Receipts and Payments Statement
For the period from 01 July 2021 to 30 June 2022

	Amount in Taka	
	30 June 2022	30 June 2021
A. Opening Balance		
Cash in hand	6,443	7,410
Cash at Bank	818,092,530	287,549,572
Total	818,098,973	287,556,982
B. Revenue Receipts:		
Service Charge	788,828,968	533,336,140
House loan service charge-Grihayan	362,064	247,688
Staff Loan Service Charge	94,446	215,635
Loan Application Fee	1,083,175	582,070
Members Admission Fee	1,745,682	1,139,065
Fine Received	2,205,013	1,387,197
Pass Book sales	3,424,400	2,281,496
Training Fee	2,409,190	1,227,430
General Members Subscription	5,500	5,500
Miscellaneous Income	6,211,370	5,452,528
Interest on Motor Cycle Loan	-	39,147
Bank Interest	6,677,959	10,063,519
FDR Interest	7,440,547	9,655,721
Accommodation	1,910,442	1,749,311
Grant Received from VGD	-	1,062,719
Grant Received from BNF	-	-
Grant Received from GDMP	-	1,500,000
Account Charge	703,031	1,074,241
Written off Loan Recovery	300	-
Office Rent Received	25,264	-
Total	823,127,351	571,019,407





	Amount in Taka	
	30 June 2022	30 June 2021
C. Others Receipts :		
Loan Realisation (Principal)	6,345,175,358	4,123,467,444
House loan realization (principal)-Grihayan	2,587,015	1,723,596
Staff Loan Realization (Principal)	8,075,124	7,757,765
Savings Collection	1,575,905,714	928,570,204
Provident Fund	30,568,657	27,580,996
S.S.S Fund	11,873,979	11,750,000
Advance source of TAX	636,000	757,345
Bi-Cycle Loan Installment	45,150	38,300
Suspense A/C	-	6,697
Short Term Loan	-	367,978,723
Program Advance	7,166,345	2,593,674
Members Welfare Fund	88,668,300	43,555,260
Staff Retirement Fund	8,167,461	7,439,811
Staff Welfare Fund	829,927	754,951
Bank Loan Received	2,732,552,248	1,395,190,000
SOD Loan Received	-	53,700,000
Fixed Deposit Withdrawn	614,738,386	242,245,771
Sundry Accounts	25,760,585	19,836,002
Advanced Office Rent Received	2,588,600	2,566,800
House Loan Installment	848,000	1,047,000
Motor Cycle Loan Installment	1,119,484	1,233,657
Staff Security Fund	6,183,500	4,115,000
Received from VGD Program	298,916	-
Motor Vehicles	850,000	-
Grand (Donation)	344,535	-
	11,464,983,284	7,243,908,996
D. Total Receipts (B+C) :	12,288,110,635	7,814,928,403
Grand Total (A+D) :	13,106,209,608	8,102,485,385





	Amount in Taka	
	30 June 2022	30 June 2021
E. Payments :		
Loan Disbursement	9,326,472,000	4,529,661,000
House Loan Disbursement-Grihayan	11,180,000	2,590,000
Staff Loan Disbursement	8,117,000	7,538,000
House Loan -H/O	1,000,000	-
Savings Return	438,164,569	430,192,534
Graduity Withdrawn	2,684,015	2,325,520
Provident Fund Withdrawn	13,518,734	11,616,383
S.S.F Fund	3,887,936	2,733,203
Staff Life Risk Fund	-	75,000
Sundry Accounts	25,287,118	19,441,502
Staff Security Withdrawn	3,544,000	3,556,000
Loan Loss Provision-LLP Withdrawn	17,941,167	1,917,508
FDR Deposit	488,500,000	599,500,000
Retirement Fund Withdrawn	3,460,102	2,966,470
Staff Welfare Fund Withdrawn	259,000	141,215
SOD Loan Installment .	-	53,699,500
Bank Loan Installment	1,562,469,000	932,845,950
Provision For Savings	3,713,024	3,981,993
Suspense A/C	-	125,269
Advance Source of TAX	636,000	744,930
Earned Leave Withdrawn	736,866	789,434
Motor Cycle Loan	1,305,000	775,000
Advance Office Rent	2,518,000	1,958,200
Program Advance	7,331,515	2,502,174
Security Office Rent	49,785	-
Office Security	-	100,000
By -Cycle Loan	50,000	26,000
Short Term Loan-Return	334,798,314	221,572,062
Payment to VGD Program	298,916	-
Staff Life Risk Fund	75,000	-
Grand (Donation)	344,536	-
Total	12,258,341,597	6,833,374,847



	Amount in Taka	
	30 June 2022	30 June 2021

F. Revenue Expenditure

Staff Salary & Allowance	330,192,645	287,704,807
Conveyance	1,713,460	1,666,698
Entertainment	3,192,223	2,753,935
Repairs	2,020,211	1,722,948
Electric Expenses	334,163	231,576
Printing	3,048,031	2,696,563
Stationery	1,240,746	1,110,626
Daily Allowance	903,939	970,609
Meeting Expenses	177,630	141,907
Telephone & Mobile bill	2,514,772	2,346,874
Electric, Gas & Water bill	2,134,728	2,065,899
Office Rent	7,443,450	10,849,349
Residential Rent	11,849,234	6,651,395
Boishaki Allowance	6,066,843	2,583,703
Pait to Gram Daridro Mukto Project-GDMP	-	104,750
Relief & Rehabilitation	1,034,230	1,268,914
Tree Plantion	-	1,150
Provident Fund	14,309,028	13,256,385
Donation	359,305	-
Determination Allowance	7,056,087	3,997,711
Work-Aid	882,430	802,366
Miscellaneous Expenses	279,114	249,133
Rebates	2,966,299	3,421,532
Tax & VAT	1,363,366	4,140,503
Land & Holding Tax	33,912	-
Incom Tax	56,412	-
Value Added Tax (VAT)	1,062,544	-
Tax on FDR	581,899	-
Software Expeness	2,209,850	3,971,572
Internet Bill	803,949	-
Toner Purchase	433,090	-
Paper Purchase (A4/Legal)	408,630	-
Modem & Router Purchase	25,300	-
IT Equipment Purchase	278,130	-
IT Equipment Repair	60,120	-
Singboard & Banner	3,700	-
Fuel Cost	6,409,851	5,473,908
News paper	990	2,350



	Amount in Taka	
	30 June 2022	30 June 2021
Registration & Others	1,643,803	1,215,436
Golden Hand Shake	1,961,957	393,854
Interest paid on Savings	-	2,036,996
Additional Charge	7,935,000	9,250,000
Wages	1,200	10,580
Loan processing Fee	760,330	378,945
Interest paid to Bank Loan	30,135	4,124,676
Interest on DBS-6	45,000	-
Legal Expenses	97,150	149,010
Garnt Transfer-Donation-VGD	-	1,062,719
Garnt Transfer-Donation-GDMP	-	1,500,000
FDR Charge	-	43,200
Interest on Short term Loan	55,699,159	43,953,219
Medical Campaign	-	10,000
Bank charge	2,395,359	1,705,230
Staff Bonus	23,745,060	21,321,885
Advertisement	215,020	32,120
Postage	79,219	59,464
Training Cost	969,435	439,073
Crockeries	196,290	161,330
Audit fee	80,000	80,000
Honorarium to Committee	331,000	94,000
Cultural programme	183,200	173,895
Educational Tour	289,950	-
Scholarship	20,000	-
Total	510,128,578	448,382,795





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
G. Capital Expenditure		
Purchases Furniture & Fixture	1,346,908	1,120,040
Telephone & Mobile Set	142,120	165,270
Television	112,000	45,900
Electronics Goods	15,655	33,325
Air condition Purchase	96,390	34,125
Photocopier	-	-
Fire Fighting System & Equipment	-	-
Motor Vehicles	4,175,000	-
SEBA Bhaban	-	-
Software Program	170,500	275,000
Printer Purchase	126,200	97,600
Laptop purchase	-	202,600
Fan Purchase	206,240	217,410
Computer Purchase	324,000	437,500
Suspense A/C	192,091	-
Total	6,907,104	2,628,770
H. Total Payments (E+F+G) :	12,775,377,279	7,284,386,412
I. Closing Balance		
Cash in hand	28,988	6,443
Cash at Bank	330,803,341	818,092,530
Total	330,832,329	818,098,973
J. Total (H+I) :	13,106,209,608	8,102,485,385

The annexed notes 1 to 38 form an integral part of these financial statements.

Executive Director
SEBA

Chairman
SEBA

Chief Finance Director
SEBA

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

Dated, Dhaka

12 September 2022

DVC: 2209130478A0709556

Ahmed Zaker & Co.
Chartered Accountants
Z A Mridha FCA
Partner
Enrolment: 0478





Socio Economic Backing Association(SEBA)
Consolidated Statement of Change in Equity
For the year ended 30 June, 2022

Particulars	Amount in Taka		
	Capital Reserve Fund	Accumulated Surplus	Total
For the year 2021- 2022			
Balance at 01 July 2021	66,897,547	602,009,039	668,906,586
Add: This Year Surplus		134,466,698	134,466,698
Add : Adjustment (SSF Fund to Last year)		-	-
Less: SSF Fund Transfer to Retirement Fund last year		(24,931,105)	(24,931,105)
Less: Transfer from the Surplus during the year		(10,946,671)	(10,946,671)
Add: Transfer from the Surplus during the year	10,946,671		10,946,671
Balance at 30 June 2022	77,844,218	700,597,961	778,442,179
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	24,931,105
Less: Transfer to Capital Fundaring the year		(25,000,000)	(25,000,000)
Less: Transfer from the Surplus during the year		(4,430,188)	(4,430,188)
Add: Transfer from the Surplus during the year	4,430,188		4,430,188
Balance at 30 June 2021	66,897,547	602,009,039	668,906,586

The annexed notes 1 to 38 form an integral part of these financial statements.

Executive Director
SEBA

Chairman
SEBA

Chief Finance Director
SEBA

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

Dated, Dhaka

12 September 2022

DVC: 2209130478A0709556



Socio Economic Backing Association (SEBA)
Consolidated Statement of Cash Flows
 For the year ended 30 June, 2022

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
(A) Cash Flow from operating Activities:		
Surplus for the period	-	44,301,886
Add: Amount considered as non cash item :		
Received from customers and others	813,414,298	-
Payment to Creditors, Suppliers, Employees and Others	(507,733,219)	-
Interest paid on savings	-	67,768,921
FDR interest non cash	-	(7,887,114)
FDR interest	7,440,547	(9,655,721)
Bank Charge	(2,395,359)	2,548,813
Loan loss provision	(17,941,167)	27,121,493
Interest Imposed Bank loan	-	51,665,867
Service charge- Grihayon	362,064	247,688
Depreciation	-	5,243,029
Account charge	-	1,074,241
Loan disburse to Beneficiaries	(9,327,472,000)	(4,529,661,000)
Loan realized from Beneficiaries	6,346,322,274	4,123,467,444
Loan disburse to staff	(8,117,000)	(7,538,000)
Loan realized from staff	8,075,124	7,757,765
Paid advance office rent	(2,518,000)	(1,958,200)
Advance office rent received	2,588,600	2,566,800
Advance	(464,086)	-
Receipt from Fund	(419,536)	-
FDR Encashment	-	242,245,771
FDR Deposit	-	(599,500,000)
House loan received	-	1,047,000
Sundry Accounts	(3,418,274)	-
Motor cycle laon	(1,305,000)	(775,000)
Realized motor cycle loan	1,119,484	1,233,657
By- cycle loan	(50,000)	(26,000)
Realized by- cycle loan	45,150	38,300
	(2,692,466,100)	(622,974,246)
Net Cash used in operating activities	(2,692,466,100)	(578,672,360)



AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
(B) Cash Flow from Investing Activities		
Fixed Assets Purchase/ Deposits	(4,146,662)	(2,628,770)
Fixed Deposits/ Assets Adjustment	126,238,386	175,000
Net cash used in Investing Activities	122,091,724	(2,803,770)
(C) Cash Flow from Financing Activities:		
Savings Collection	1,575,905,714	928,570,204
Savings return	(438,164,569)	(430,192,534)
Short term loan	(334,798,314)	367,978,723
Refund short term loan	-	(221,572,062)
Bank loan received	2,732,552,248	1,395,190,000
Bank loan installment	(1,562,469,000)	(932,845,950)
Provident fund	30,568,657	27,580,996
Provident fund withdrawn	(13,518,734)	(11,616,383)
Gratuity withdrawn	(2,684,015)	(2,325,520)
Staff security	6,183,500	4,115,000
Staff security withdrawn	(3,544,000)	(3,556,000)
Staff Retirement fund	8,167,461	7,439,811
Staff Retirement fund withdrawn	(3,460,102)	(2,966,470)
Members Welfare Fund	88,668,300	43,555,260
Sundry account received	25,760,585	19,836,002
Sundry account return	(25,287,118)	(19,441,502)
Service Charge & Savings Non Cash Adjustment	-	(67,053,358)
Staff welfare fund	829,927	754,951
Staff welfare fund Return	(259,000)	(141,215)
House loan disbursed	(11,180,000)	(259,000)
House loan installment	2,587,015	1,723,596
SSF Fund	11,873,979	11,750,000
SSF Fund Refund	(3,887,936)	(2,733,203)
Suspense Account	-	(908,791)
Staff Life Risk Fund Refund	-	(75,000)
Earned leave return	(736,866)	(789,434)
Net Cash used in Financing Activities	2,083,107,732	1,112,018,121
Net Increase in Cash & Cash Equivalents (A+B+C)	(487,266,644)	530,541,991
Add: Cash and Bank Balance at the Beginning of the year	818,098,973	287,556,982
Cash and Bank balance at the end of the year	330,832,329	818,098,973

The annexed notes 1 to 38 form an integral part of these financial statements.

Executive Director
SEBA

Chairman
SEBA

Chief Finance Director
SEBA

Sign in terms of our separate report of even date annexed

Dated, Dhaka

12 September 2022

DVC: 2209130478A0709556



AG

Socio Economic Backing Association (SEBA)
Notes to the Financial Statement
 As at and for the year ended June 30, 2022

1.00 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	July 1, 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.
Nature of operations (programs)	Micro credit program, ME, Health program, Agriculture and Education Program etc.
Statutory Audit conducted upto	30 June, 2022
Name of statutory auditor for last year	Atik Khaled Chowdhury
Name of statutory auditor for current year	Ahmed Zaker & Co.
No. Executive Committee meeting held FY 2021-2022	6 (Six)
Date of Last AGM held	28 December, 2022



List of Executive Committee Members:

Sl. No	Name	Qualification	Profession	Designation	Present Address
01	Md.Moniruzzaman	M.A.LLB	Advocate	Chairman	Aziz Plaza Victoria Road, Tangail
02	Sahida Alam	M.A	Principal	Vice-Chairman	House-B-106, Gulshan Villa, Fair Service Road, Tangail
03	Md. Riyaz Ahmed Liton	B.Com	Service	Secretary	Biswas Betka, Mymensingh Road, Tangail
04	Hasina Akter	M.A	Lecturer	Treasurer	Registrypara, Tangail
05	Kazi Bahalul Hoque	M.A	Business	Executive Member	Soianipurpar, Thanapara, Tangail
06	Mohammad Kamruzzaman	B.A	Business	Executive Member	House-528, Mymensingh Road, Biswas Betka, Tangail
07	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:
(a) Service Charges on Loan:

The organization is collecting service charges from beneficiaries'/end users at a deciding rate of 22.00% per annum calculated on the loan provided to them. The principal loan and proportional service charges are collected in 45 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.

(b) Interest Expenses:

Interest expenses have been accounted for on accrual basis.

(c) Other Expenses:

Others expenses have been accounted for on accrual basis.

(d) Interest paid on savings:

Interest paid on savings is recognized on actual basis 6% interest being paid on the members at the end of the year.

4.04 Fixed Assets and 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 Organizational Policies:

Write Off Policy:

The write off 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 Policy on Loan to Beneficiaries:

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

5.03 Policy on Savings Collection:

The NGO has adopted its own savings collection policy embodies in its Micro-Credit Operational Manual.

The NGO follows the following policy to the Savings:

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



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
6.00 Property, Plant and Equipment :		
A. Cost:		
Opening Balance	114,939,056	112,485,286
Add: Purchase during the period	6,878,685	2,628,770
Less: Sales during the year	850,000	
Less: Adjustment during the year	163,672	175,000
Sub Total	120,804,069	114,939,056
B. Depreciation		
Opening Balance	19,046,631	13,803,602
Add: Depreciation Charged during the year	6,160,950	5,243,029
Add: Adjustment During the year		
Sub Total	25,207,581	19,046,631
Written down value as at 30.06.21 (A-B)	95,596,488	95,892,425
A fixed assets schedule has been given in Annexure-A/1		
7.00 Loan Account		
Opening Balance	2,613,134,776	2,646,867,175
Add: Disbursement during the year	9,326,472,000	4,529,661,000
Add: Transferred from Non cash	14,846,000	-
	11,954,452,776	7,176,528,175
Less: Realised during the year	6,345,175,357	4,123,467,444
Less: Transferred to Non cash	489,494,176	439,925,955
Closing Balance	5,119,783,243	2,613,134,776
8.00 House Loan- Grihavan		
Opening Balance	4,282,699	3,486,812
Add: Disbursement during the year	11,180,000	2,590,000
	15,462,699	6,076,812
Less: Realised during the year	2,587,015	1,723,596
Less: Transferred to Non cash	95,169	70,517
Closing Balance	12,780,515	4,282,699
9.00 Staff Loan		
Opening Balance	4,063,678	3,801,668
Add: Disbursement during the year	8,117,000	7,538,000
Add: Adjustment during the year	654,788	481,775
	12,835,466	11,821,443
Less: Realization during the year	8,075,124	7,757,765
Less: during the year Adjusment Non Cash	-	-
Closing Balance	4,760,342	4,063,678
10.00 Motor Cycle Loan		
Opening Balance	1,962,509	2,329,601
Add: Disbursement during the year	1,305,000	775,000
Add: Adjustment during the year	77,497	91,565
	3,345,006	3,196,166
Less: Realization during the year	1,119,484	1,233,657
Closing Balance	2,225,522	1,962,509





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
11.00 House Loan		
Opening Balance	1,418,000	2,465,000
Add: Disbursement during the year	1,000,000	-
	<u>2,418,000</u>	<u>2,465,000</u>
Less: Realization during the year	848,000	1,047,000
Closing Balance	<u>1,570,000</u>	<u>1,418,000</u>
12.00 Security		
Opening Balance	234,500	134,500
Add: Paid during the year	49,785	100,000
	<u>284,285</u>	<u>234,500</u>
Less: Received during the year	100,000	-
Closing Balance	<u>184,285</u>	<u>234,500</u>
13.00 Bi- Cycle Loan		
Opening Balance	80,010	90,733
Add: Disbursement during the year	50,000	26,000
Add: Adjustment during the year	2,068	1,577
	<u>132,078</u>	<u>118,310</u>
Less: Realized during the year	45,150	38,300
Closing Balance	<u>86,928</u>	<u>80,010</u>
14.00 Advance office rent		
Opening Balance	3,501,600	4,216,200
Add: Paid during the year	2,518,000	1,958,200
Add: Adjustment during the year	99,000	-
	<u>6,118,600</u>	<u>6,174,400</u>
Less: Received during the Year	2,488,600	2,566,800
Less: Adjustment during the year	3,200	106,000
Closing Balance	<u>3,626,800</u>	<u>3,501,600</u>
15.00 Suspense Account		
Opening Balance	908,791	790,219
Add: Disbursement during the year	192,091	125,269
	<u>1,100,882</u>	<u>915,488</u>
Less: Received during the Year	-	6,697
Less: Adjustment during the year	335,000	-
Closing Balance	<u>765,882</u>	<u>908,791</u>
16.00 Program Advance		
Opening Balance	176,630	268,130
Add. Paid during the year	7,331,515	2,502,174
	<u>7,508,145</u>	<u>2,770,304</u>
Less : Adjusted during the year	7,166,345	2,593,674
Closing Balance	<u>341,800</u>	<u>176,630</u>
17.00 Advance Installment		
Opening Balance	4,754,183	8,146,653
Add. Paid during the year	-	-
	<u>4,754,183</u>	<u>8,146,653</u>
Less : Adjusted during the year	4,754,183	3,392,470
Closing Balance	<u>-</u>	<u>4,754,183</u>





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
17.01 Advance Installment- IDLC		
Opening Balance	-	3,392,470
Add. Paid during the year	-	-
	<u>-</u>	<u>3,392,470</u>
Less : Received during the year	-	3,392,470
Closing Balance	<u>-</u>	<u>-</u>
17.02 Advance Installment- Lanka Bangla		
Opening Balance	4,754,183	4,754,183
Add. Paid during the year	-	-
	<u>4,754,183</u>	<u>4,754,183</u>
Less : Received during the year	4,754,183	-
Closing Balance	<u>-</u>	<u>4,754,183</u>
18.00 Investment on Fixed Deposit		
Fixed deposit (NCC Bank) 18.01	52,702,623	50,932,396
Fixed deposit (Mutual Trust Bank) 18.02	-	17,221,426
Fixed deposit (South East Bank) 18.03	40,214,147	30,000,000
Fixed deposit (Standard Bank Ltd.) 18.04	-	-
Fixed deposit (Stt. Bank ltd.) Grihayan) 18.05	102,256,873	81,383
Fixed deposit (IDLC-Dhaka) 18.06	16,794,000	20,310,000
Fixed deposit (Al Arafah Isla. Bank Ltd) 18.07	-	65,999,500
Fixed deposit (Mid Land Bank, Tangail) 18.08	23,594,119	32,613,001
Fixed deposit (Lanka Bangla, Dhaka) 18.09	36,000,000	35,133,000
Fixed deposit (IPDC, Dhaka) 18.10	13,567,500	7,500,000
Fixed deposit (IIDFC, Dhaka) 18.11	4,807,875	4,500,000
Fixed deposit (Social Islamic Bank Ltd) 18.12	-	140,000,000
Fixed deposit (First SecurityIslamic Bank) 18.13	-	160,000,000
Fixed deposit (Community Bank Ltd) 18.14	21,094,580	20,000,000
Fixed deposit (Premier Bank Ltd) 18.15	52,216,069	50,000,000
Fixed deposit (Dhaka Bank Ltd) 18.16	20,694,104	20,000,000
Fixed deposit (Pubali Bank Ltd.) 18.17	5,126,038	-
Fixed deposit (Union Bank Ltd) 18.18	65,000,000	-
Fixed deposit (Agrani Bank Ltd.) 18.19	10,208,071	-
Fixed deposit (AB Bank Ltd.) 18.20	55,225,000	-
Fixed deposit (Jamuna Bank Ltd) 18.21	10,000,000	-
Fixed deposit (Padma Bank Ltd) 18.22	15,000,000	-
	<u>544,501,000</u>	<u>654,290,706</u>
Fixed Deposit have been verified with Fixed Deposit Scripts		
18.01 Fixed Deposit (NCC Bank)		
Opening Balance	50,932,396	55,355,241
Add: Investment during the year	-	50,000,000
Add: Interest during the year	1,966,919	1,035,996
	<u>52,899,315</u>	<u>106,391,237</u>
Less : Bank charge during the year	196,692	103,600
Less : Encashment	-	55,355,241
Closing Balance	<u>52,702,623</u>	<u>50,932,396</u>
18.02 Fixed deposit (Mutual Trust Bank)		
Opening Balance	17,221,426	50,546,669
Add: Investment during the year	-	-
Add: Interest during the year	135,619	1,195,670
	<u>17,357,045</u>	<u>51,742,339</u>
Less : Bank charge during the year	-	99,778
Less : Encashment	17,357,045	34,421,135
Closing Balance	<u>-</u>	<u>17,221,426</u>



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
18.03 Fixed deposit (Southeast Bank)		
Opening Balance	30,000,000	26,362,293
Add: Investment during the year	32,000,000	30,000,000
Add: Interest during the year	776,330	645,196
	<u>62,776,330</u>	<u>57,007,489</u>
Less : Bank charge during the year	62,183	94,521
Less : Encashment	22,500,000	26,912,967
Closing Balance	<u>40,214,147</u>	<u>30,000,000</u>
18.04 Fixed deposit (Standard Bank Ltd.)		
Opening Balance	-	47,682,472
Add: Investment during the year	-	-
Add: Interest during the year	-	1,464,289
	<u>-</u>	<u>49,146,761</u>
Less : Bank charge during the year	-	212,513
Less : Encashment	-	48,934,248
Closing Balance	<u>-</u>	<u>-</u>
18.05 Fixed deposit (Standard Bank Ltd.) Grihayan)		
Opening Balance	81,383	77,378
Add: Investment during the year	170,000,000	-
Add: Interest during the year	2,517,210	4,450
	<u>172,598,593</u>	<u>81,828</u>
Less : Bank charge during the year	341,720	445
Less : Encashment	70,000,000	-
Closing Balance	<u>102,256,873</u>	<u>81,383</u>
18.06 Fixed deposit (IDLC-Dhaka)		
Opening Balance	20,310,000	17,433,180
Add: Investment during the year	10,500,000	13,500,000
Add: Interest during the year	1,201,491	-
	<u>32,011,491</u>	<u>30,933,180</u>
Less : Bank charge during the year	126,149	-
Less : Encashment	15,091,342	10,623,180
Closing Balance	<u>16,794,000</u>	<u>20,310,000</u>
18.07 Fixed deposit (Al arafh Islamic Bank Ltd)		
Opening Balance	65,999,500	66,000,000
Add: Investment during the year	-	66,000,000
Add: Interest during the year	-	-
	<u>65,999,500</u>	<u>132,000,000</u>
Less : Bank charge during the year	-	1,500
Less : Encashment	65,999,500	65,999,000
Closing Balance	<u>-</u>	<u>65,999,500</u>
18.08 Fixed deposit (Mid Land Bank, Tangail)		
Opening Balance	32,613,001	11,490,712
Add: Investment during the year	-	20,000,000
Add: Interest during the year	1,039,661	1,150,414
	<u>33,652,662</u>	<u>32,641,126</u>
Less : Bank charge during the year	58,543	28,125
Less : Encashment	10,000,000	-
Closing Balance	<u>23,594,119</u>	<u>32,613,001</u>



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
18.09 Fixed deposit (Lanka Bangla, Dhaka)		
Opening Balance	35,133,000	15,000,000
Add: Investment during the year	18,000,000	18,000,000
Add: Interest during the year		2,400,000
	53,133,000	35,400,000
Less : Bank charge during the year		267,000
Less : Encashment	17,133,000	-
Closing Balance	36,000,000	35,133,000
18.10 Fixed deposit (IPDC, Dhaka)		
Opening Balance	7,500,000	
Add: Investment during the year	6,000,000	7,500,000
Add: Interest during the year	67,500	
	13,567,500	7,500,000
Less : Bank charge during the year	-	-
Less : Encashment	-	-
Closing Balance	13,567,500	7,500,000
18.11 Fixed deposit (IIDFC, Dhaka)		
Opening Balance	4,500,000	
Add: Investment during the year	348,750	4,500,000
Add: Interest during the year		
	4,848,750	4,500,000
Less : Bank charge during the year	40,875	
Less : Encashment	-	-
Closing Balance	4,807,875	4,500,000
18.12 Fixed deposit (Socail Islamic Bank Ltd)		
Opening Balance	140,000,000	
Add: Investment during the year	-	140,000,000
Add: Interest during the year	2,275,000	
	142,275,000	140,000,000
Less : Bank charge during the year	227,500	
Less : Encashment	142,047,500	
Closing Balance	-	140,000,000
18.13 Fixed deposit (First Security Islamic Bank Ltd)		
Opening Balance	160,000,000	
Add: Investment during the year	2,900,000	160,000,000
Add: Interest during the year		
	162,900,000	160,000,000
Less : Bank charge during the year	290,000	
Less : Encashment	162,610,000	
Closing Balance	-	160,000,000
18.14 Fixed deposit (Community Bank Ltd)		
Opening Balance	20,000,000	
Add: Investment during the year	-	20,000,000
Add: Interest during the year	1,156,200	
	21,156,200	20,000,000
Less : Bank charge during the year	61,620	
Less : Encashment	-	
Closing Balance	21,094,580	20,000,000





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
18.15 Fixed deposit (Premier Bank Ltd)		
Opening Balance	50,000,000	
Add: Investment during the year	-	50,000,000
Add: Interest during the year	2,642,435	-
	<u>52,642,435</u>	<u>50,000,000</u>
Less : Bank charge during the year	426,366	-
Less : Encashment	-	-
Closing Balance	<u>52,216,069</u>	<u>50,000,000</u>
18.16 Fixed deposit (Dhaka Bank Ltd)		
Opening Balance	20,000,000	
Add: Investment during the year	22,000,000	20,000,000
Add: Interest during the year	810,210	-
	<u>42,810,210</u>	<u>20,000,000</u>
Less : Bank charge during the year	116,106	-
Less : Encashment	22,000,000	-
Closing Balance	<u>20,694,104</u>	<u>20,000,000</u>
18.17 Fixed deposit (Pubali Bank Ltd.)		
Opening Balance	-	-
Add: Investment during the year	5,000,000	-
Add: Interest during the year	143,376	-
	<u>5,143,376</u>	<u>-</u>
Less : Bank charge during the year	17,338	-
Less : Encashment	-	-
Closing Balance	<u>5,126,038</u>	<u>-</u>
18.18 Fixed deposit (Union Bank Ltd)		
Opening Balance	-	-
Add: Investment during the year	135,000,000	-
Add: Interest during the year	-	-
	<u>135,000,000</u>	<u>-</u>
Less : Encashment	70,000,000	-
Closing Balance	<u>65,000,000</u>	<u>-</u>
18.19 Fixed deposit (Agrani Bank Ltd.)		
Opening Balance	-	-
Add: Investment during the year	10,000,000	-
Add: Interest during the year	222,571	-
	<u>10,222,571</u>	<u>-</u>
Less : Bank charge during the year	14,500	-
Less : Encashment	-	-
Closing Balance	<u>10,208,071</u>	<u>-</u>
18.20 Fixed deposit (AB Bank Ltd.)		
Opening Balance	-	-
Add: Investment during the year	55,000,000	-
Add: Interest during the year	250,000	-
	<u>55,250,000</u>	<u>-</u>
Less : Bank charge during the year	25,000	-
Less : Encashment	-	-
Closing Balance	<u>55,225,000</u>	<u>-</u>



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
18.21 Fixed deposit (Jamuna Bank Ltd)		
Opening Balance	-	-
Add: Investment during the year	10,000,000	-
Add: Interest during the year	-	-
	10,000,000	-
Less : Bank charge during the year	-	-
Less : Encashment	-	-
Closing Balance	10,000,000	-
18.22 Fixed deposit (Padma Bank Ltd)		
Opening Balance	-	-
Add: Investment during the year	15,000,000	-
Add: Interest during the year	-	-
	15,000,000	-
Less : Bank charge during the year	-	-
Less : Encashment	-	-
Closing Balance	15,000,000	-
19.00 Cash & Cash Equivalent		
Cash in Hand	28,988	6,443
Cash at Bank	330,803,341	818,092,530
Closing Balance	330,832,329	818,098,973
N:B: Details of Bank Statements in (Annexiure A/2)		
20.00 Savings Balance Possition		
Opening Balance	1,312,988,346	1,259,815,116
Add: Collection during the year	1,575,905,714	928,570,204
Add: Interest during the year	329,089,438	164,598,210
	3,217,983,498	2,352,983,530
Less: Refund during the year	756,815,025	609,802,650
Less: Charge during the year	-	-
Less: Adjustment Non Cash	438,164,569	430,192,534
Closing Balance	2,023,003,904	1,312,988,346
21.00 Sort Term Loan		
Opening Balance	542,620,262	396,213,601
Add:Received during the year	525,047,336	367,978,723
Add: Adjustment Non Cash	2,262,980	-
	1,069,930,578	764,192,324
Less: Refund during the year	334,798,314	221,572,062
Closing Balance	735,132,264	542,620,262
22.00 Loan Loss Provision		
Opening Balance	112,341,656	88,279,853
Add. Provision made during the year	66,431,967	28,318,091
	178,773,623	116,597,944
Less: Refund during the year-JV	13,214,652	2,338,780
Less: Refund during the year	17,941,167	1,917,508
Closing Balance	147,617,804	112,341,656
23.00 Provision for Depreciation		
Opening Balance	19,046,631	13,803,602
Add. Provision made during the year	6,160,950	5,243,029
	25,207,581	19,046,631
Less: Refund during the year	-	-
Closing Balance	25,207,581	19,046,631





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
24.00 Provision for Savings Interest		
Opening Balance	30,868,438	5,402,037
Add. Provision made during the year	41,881,349	57,867,627
	<u>72,749,787</u>	<u>63,269,664</u>
Less: Refund during the year	64,128,336	32,401,226
Closing Balance	<u>8,621,451</u>	<u>30,868,438</u>
25.00 Provident Fund		
Opening Balance	63,323,363	47,359,132
Add. Received during the year	30,568,657	27,580,996
Add: Interest during the year	2,899,214	-
	<u>96,791,234</u>	<u>74,940,128</u>
Less: Refund during the year	13,518,734	11,616,765
Closing Balance	<u>83,272,500</u>	<u>63,323,363</u>
26.00 Staff Retirement fund		
Opening Balance	23,545,387	19,071,664
Add. Received during the year	8,167,461	7,439,811
Add: Adjustment JV	979,265	382
Add: Transfer from SSF fund	34,705,205	-
	<u>67,397,318</u>	<u>26,511,857</u>
Less: Refund during the year	3,460,102	2,966,470
Less: Transferred to RF	-	-
Closing Balance	<u>63,937,216</u>	<u>23,545,387</u>
27.00 Staff Life Risk fund:		
Opening Balance	2,452,279	2,527,279
Add. Received during the year	979,265	-
	<u>3,431,544</u>	<u>2,527,279</u>
Less: Refund during the year	75,000	75,000
Closing Balance	<u>3,356,544</u>	<u>2,452,279</u>
28.00 Members Welfare Fund		
Opening Balance	127,350,756	77,671,256
Add. Received during the year	88,668,300	43,555,260
Add. Transferred to Capital the year	-	25,000,000
	<u>216,019,056</u>	<u>146,226,516</u>
Less: Refund during the year	29,879,252	18,875,760
Closing Balance	<u>186,139,804</u>	<u>127,350,756</u>
29.00 Staff Welfare Fund		
Opening Balance	2,771,760	2,158,024
Add. Received during the year	829,927	754,951
	<u>3,601,687</u>	<u>2,912,975</u>
Less: Refund during the year	259,000	141,215
Closing Balance	<u>3,342,687</u>	<u>2,771,760</u>
30.00 Staff Earned Leave		
Opening Balance	5,680,973	6,470,407
Add. Received during the year	2,186,456	-
	<u>7,867,429</u>	<u>6,470,407</u>
Less: Refund during the year	745,598	789,434
Closing Balance	<u>7,121,831</u>	<u>5,680,973</u>



Particulars	Amount in Taka		
	30 June 2022	30 June 2021	
31.00 Staff Security			
Opening Balance	14,607,700	14,048,700	
Add. Received during the year	6,183,500	4,115,000	
	20,791,200	18,163,700	
Less: Refund during the year	3,544,000	3,556,000	
Closing Balance	17,247,200	14,607,700	
32.00 Gratuity			
Opening Balance	14,089,991	16,415,511	
Add. Received during the year	8,510,175	-	
	22,600,166	16,415,511	
Less: Refund during the year	2,684,015	2,325,520	
Closing Balance	19,916,151	14,089,991	
33.00 Sundry Accounts			
Opening Balance	2,808,447	2,401,532	
Add. Addition during the year	25,760,585	19,836,002	
Add. Ractify entry	16,011	12,415	
	28,585,043	22,249,949	
Less: Refund during the year	25,287,118	19,441,502	
Less: Return to JV	347,502	-	
Closing Balance	2,950,423	2,808,447	
34.00 Bank Loan			
Opening Balance	1,278,443,536	770,361,291	
Add. Received during the year	2,207,504,912	1,448,890,000	
Add: Interest during the year	118,248,912	45,737,695	
	3,604,197,360	2,264,988,986	
Less: Exceeds Duty	4,874,183	-	
Less: Payment during the year	1,562,469,002	986,545,450	
Closing Balance	2,036,854,175	1,278,443,536	
Bank Loans have been verified with Loan Agreement with Bank and Bank balance Statement.			
35.00			
Bank Loan (NCC bank Ltd.)	35.01	249,280,278	182,410,300
Bank Loan (MTB bank)	35.02	-	26,472,743
Bank Loan (Bangladesh bank)	35.03	15,733,166	6,597,776
Bank Loan (South East bank. Tangail)	35.04	293,284,743	218,569,987
Bank Loan (Standard Bank Ltd.)	35.05	201,700,803	-
Bank Loan (Mid Land bank)	35.06	113,401,036	140,739,957
Bank Loan (IDLC-Dhaka)	35.07	80,572,895	58,474,675
Bank Loan (Lanka Bangla)	35.08	183,926,302	126,166,501
SOD Loan Al Arafah Bank	35.09	-	2,000
Loan From (IPDC)	35.10	57,410,825	38,913,091
Loan From (IIDFC)	35.11	19,668,927	28,874,284
Bank Loan (Community Bank Ltd)	35.12	76,795,498	100,000,000
Bank Loan (Premier Bank Ltd)	35.13	130,746,204	251,222,222
Bank Loan (Dhaka Bank Ltd)	35.14	100,036,309	100,000,000
Bank Loan (Agrani Bank Ltd)	35.15	94,598,379	-
Bank Loan (Union Bank Ltd)	35.16	108,126,112	-
Bank Loan (AB Bank Ltd)	35.17	199,173,334	-
Bank Loan (Pubali Bank Ltd)	35.18	42,111,864	-
Loan from (BNF)	35.19	20,000,000	-
Bank Loan (Jumuna Bank Ltd.)	35.20	50,287,500	-
		2,036,854,176	1,278,443,537





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
35.01 Bank Loan (NCC bank Ltd.)		
Opening Balance	182,410,300	73,538,683
Add. Received during the year	229,024,912	250,000,000
Add: Interest during the year	15,355,588	7,306,634
	<u>426,790,800</u>	<u>330,845,317</u>
Less: Payment during the year	177,510,522	148,435,017
Closing Balance	<u>249,280,278</u>	<u>182,410,300</u>
35.02 Bank Loan (MTB bank)		
Opening Balance	26,472,743	286,737,113
Add. Received during the year		
Add: Interest during the year	762,367	11,124,224
	<u>27,235,110</u>	<u>297,861,337</u>
Less: Payment during the year	27,235,110	271,388,594
Closing Balance	<u>-</u>	<u>26,472,743</u>
35.03 Bank Loan (Bangladesh bank)		
Opening Balance	6,597,776	4,469,998
Add. Received during the year	11,180,000	5,190,000
Add: Interest during the year	-	-
	<u>17,777,776</u>	<u>9,659,998</u>
Less: Payment during the year	2,044,610	3,062,222
Closing Balance	<u>15,733,166</u>	<u>6,597,776</u>
35.04 Bank Loan (South East bank. Tangail)		
Opening Balance	218,569,987	104,640,744
Add. Received during the year	320,000,000	300,000,000
Add: Interest during the year	13,597,975	9,655,119
	<u>552,167,962</u>	<u>414,295,863</u>
Less: Exceeds Duty	80,000	-
Less: Payment during the year	258,803,219	195,725,876
Closing Balance	<u>293,284,743</u>	<u>218,569,987</u>
35.05 Bank Loan (Standard Bank Ltd.)		
Opening Balance	-	133,338,908
Add. Received during the year	285,500,000	-
Add: Interest during the year	8,119,203	1,551,884
	<u>293,619,203</u>	<u>134,890,792</u>
Less: Payment during the year	91,918,400	134,890,792
Closing Balance	<u>201,700,803</u>	<u>-</u>
35.06 Bank Loan (Mid Land bank)		
Opening Balance	140,739,957	74,827,511
Add. Received during the year	200,000,000	100,000,000
Add: Interest during the year	11,153,959	4,867,023
	<u>351,893,916</u>	<u>179,694,534</u>
Less: Payment during the year	238,492,880	38,954,577
Closing Balance	<u>113,401,036</u>	<u>140,739,957</u>
35.07 Bank Loan (IDLC-Dhaka)		
Opening Balance	58,474,675	29,226,576
Add. Received during the year	103,000,000	90,000,000
Add: Interest during the year	4,457,261	4,271,409
	<u>165,931,936</u>	<u>123,497,985</u>
Less: Advance Installment during the year	-	3,392,470
Less: Payment during the year	85,359,041	61,630,840
Closing Balance	<u>80,572,895</u>	<u>58,474,675</u>



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
35.08 Bank Loan (Lanka Bangla)		
Opening Balance	126,166,501	63,580,258
Add: Received during the year	120,000,000	120,000,000
Add: Interest during the year	10,718,097	4,805,217
	256,884,598	188,385,475
Less: Interest Rebate during the year	4,754,183	414,595
Less: Payment during the year	68,204,113	61,804,379
Closing Balance	183,926,302	126,166,501
35.09 SOD Loan Al Arafah Bank		
Opening Balance	2,000	1,500
Add: Received during the year	-	53,700,000
Add: Interest during the year		
	2,000	53,701,500
Less: Payment during the year	2,000	53,699,500
Closing Balance	-	2,000
35.10 Loan From (IPDC)		
Opening Balance	38,913,091	
Add: Received during the year	40,000,000	50,000,000
Add: Interest during the year	4,786,269	3,859,526
	83,699,360	53,859,526
Less: Payment during the year	26,288,535	14,946,435
Closing Balance	57,410,825	38,913,091
35.11 Loan From (IIDFC)		
Opening Balance	28,874,284	
Add: Received during the year	-	30,000,000
Add: Interest during the year	2,837,951	881,502
	31,712,235	30,881,502
Less: Payment during the year	12,043,308	2,007,218
Closing Balance	19,668,927	28,874,284
35.12 Bank Loan (Community Bank Ltd)		
Opening Balance	100,000,000	
Add: Received during the year	-	100,000,000
Add: Interest during the year	8,654,340	
	108,654,340	100,000,000
Less: Payment during the year	31,858,842	
Closing Balance	76,795,498	100,000,000
35.13 Bank Loan (Premier Bank Ltd)		
Opening Balance	251,222,222	
Add: Received during the year	-	250,000,000
Add: Interest during the year	15,245,858	1,222,222
	266,468,080	251,222,222
Less: Interest Rebate during the year	40,000	
Less: Payment during the year	135,681,876	
Closing Balance	130,746,204	251,222,222
35.14 Bank Loan (Dhaka Bank Ltd)		
Opening Balance	100,000,000	
Add: Received during the year	196,900,000	100,000,000
Add: Interest during the year	6,733,185	
	303,633,185	100,000,000
Less: Payment during the year	203,596,876	
Closing Balance	100,036,309	100,000,000





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
35.15 Bank Loan (Agrani Bank Ltd)		
Opening Balance	-	-
Add: Received during the year	227,000,000	-
Add: Interest during the year	4,598,379	-
	231,598,379	-
Less: Payment during the year	137,000,000	-
Closing Balance	94,598,379	-
35.16 Bank Loan (Union Bank Ltd)		
Opening Balance	-	-
Add: Received during the year	100,000,000	-
Add: Interest during the year	8,126,112	-
	108,126,112	-
Less: Payment during the year	-	-
Closing Balance	108,126,112	-
35.17 Bank Loan (AB Bank Ltd)		
Opening Balance	-	-
Add: Received during the year	200,000,000	-
Add: Interest during the year	-	-
	200,000,000	-
Less: Payment during the year	826,666	-
Closing Balance	199,173,334	-
35.18 Bank Loan (Pubali Bank Ltd)		
Opening Balance	-	-
Add: Received during the year	104,900,000	-
Add: Interest during the year	2,814,868	-
	107,714,868	-
Less: Payment during the year	65,603,004	-
Closing Balance	42,111,864	-
35.19 Loan from (BNF)		
Opening Balance	-	-
Add: Received during the year	20,000,000	-
Add: Interest during the year	-	-
	20,000,000	-
Less: Payment during the year	-	-
Closing Balance	20,000,000	-
35.20 Bank Loan (Jumuna Bank Ltd.)		
Opening Balance	-	-
Add: Received during the year	50,000,000	-
Add: Interest during the year	287,500	-
	50,287,500	-
Less: Payment during the year	-	-
Closing Balance	50,287,500	-
36.00 SSF Fund		
Opening Balance	-	15,914,308
Add: Received during the Year	13,662,036	11,750,000
	13,662,036	27,664,308
Add: Interest during the year	-	-
Less: Transferred to Retirement Fund	9,774,100	24,931,105
Less: Withdrawn	3,887,936	2,733,203
Closing Balance	-	-





Particulars	Amount in Taka	
	30 June 2022	30 June 2021
37.00 Office Rent Advance		
Opening Balance	-	-
Add: Received during the Year	99,000	-
Less: Adjustment during the year	-	-
Closing Balance	99,000	-
38.00 Fund Account		
Retained Surplus 38.01	700,597,961	602,009,039
Capital reserve 38.02	77,844,218	66,897,547
Closing Balance	778,442,179	668,906,586
38.01 Retained Surplus		
Balance as on 01.07.2021	602,009,039	562,206,236
Add. Surplus/Deficit for the year	134,466,698	44,301,886
Add: adjustment (SSF Fund to last year)		24,931,105
Less: Transfer from the surplus during the year	10,946,671	4,430,188
Less: Transfer to Capital Fund during the year		25,000,000
Less: SSF Fund Transfer to Retirement Fund last year	24,931,105	-
Balance as on 30.06.2022	700,597,961	602,009,039
38.02 Capital reserve		
Balance as on 01.07.2021	66,897,547	62,467,359
Add. Prior year adjustment (Capital Reserve Up to last year)		-
Add: Transfer from the surplus during the year	10,946,671	4,430,188
Balance as on 30.06.2022	77,844,218	66,897,547



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Statement of Performance Analysis

Performance Parameters	Different Aspects	Calculation of Ratio	FY 2021-2022		FY 2020-2021	
			Calculations	Ratio		
Short Term Solvency Ratio	Current Ratio	Current Asset	5,690,626,317	2.06	1.77	
		Current Liability	2,758,136,168			
	Liquidity to Savings Ratio	FDR (against Savings fund) + Cash & Bank balance	875,333,329	x 100	43.27%	
		Total Savings	2,023,003,904			
Long Term Solvency Ratio	Capital Adequacy Ratio	(Capital Fund+1% of Good Loan Outstanding	5,010,519,319	x 100	86.22%	
		Total Assets-(Cash in Hand+ Cash at Bank)	5,811,430,386			
	Debt : Capital Ratio	Total Debt	5,216,202,732	6.70		
		Adjusted Capital Fund	778,442,179			
	Debt Service Cover Ratio (DSCR)	Surplus For The Year + Total Principle and Service Charge Payable To Bank & Leasing For The Year	1,695,778,785	1.09:1		
		Total Principle and Service Charge Payable To Bank & Leasing For The Year	1,562,469,000			
Profitability Ratio	Return on Capital (ROC)	Surplus for the Year	134,466,698	x 100	18.58%	6.71%
		Average Capital Fund	723,674,382			
	Return on Assets (ROA)	Surplus for the Year	134,466,698	x 100	2.59%	37.55%
		Average Assets	5,182,054,413			
Productivity Ratio	Member per Branch	Total Members	259,614	2044	1605	
		Total Number of Branch	127			
	Credit Officer: Member	Total Members	259,614	399	297	
		Credit Officers	650			
	Borrower Coverage	Total Borrowers	200,442	77.21%	65.15%	
		Total Members	259,614			
	Credit officer per borrower	Total Borrower	200,442	308	194	
		Credit Officers	650			
	Credit Officer: Total Staff	Total Staff	1,371	2.11	1.82	
		Credit Officer	650			
	Credit Officer : Loan outstanding	Total Loan Outstanding	5,132,563,758	7896252	4008296	
		Credit Officer	650			
	Member per Saving	Total Saving	2,023,003,904	7792	6763	
		Total Members	259,614			
Borrower Per Loan Disbursement	Total Loan Disbursement	9,337,652,000	46585	39968		
	Loan Disbursement Loanee	200,442				



Performance Parameters	Different Aspects	Calculation of Ratio	FY 2021-2022		FY 2020-2021	
			Calculations	Ratio		
Portfolio Quality Ratio	OTR (%)	Summation of regular recovery in the 1st 12 Months	692,089,972	x 100	99.37%	93.89%
		Summation of regular recoverable in the 1st 12 Months	696,466,187			
	CRR (%)	Cum. Recovery-Advance Recovery (at the end of this year)	23,679,800,863	x 100	99.25%	98.76%
		(Cum. Recovery-Advance Recovery)+Overdue (Principal)	23,858,415,455			
	PAR (%)	Loan Outstanding of Overdue Loans	178,614,593	x 100	3.48%	13.18%
		Total Loan Outstanding	5,132,563,758			
	Non Performing Loan (NPL)	Non Performing Loan	188,532,668	x 100	3.67%	
		Total Loan Outstanding	5,132,563,758			
	Good Loan as a Percentage of Loan Outstanding	Good Loan Outstanding	4,932,675,101	x 100	96.11%	86.23%
		Total Loan Outstanding	5,132,563,758			
	Loan Loss Provision Ratio	Loan Loss Provision	147,617,804		2.87%	
		Average Performing Assets	5,182,054,413			
	Reserve Ratio	Loan Loss Reserve	147,617,804	x 100	2.59%	
		Loan Outstanding	5,690,626,317			
OSS (Cumulative)	Cumulative Total Income	3,385,347,203	x 100	116.50%		
	Cumulative Total Expense	2,905,753,732				
Loan Outstanding & Savings Ratio	Total Savings	2,023,003,904	x 100	39.41%	50.16%	
	Total Loan Outstanding	5,132,563,758				
Member Per Samity	Number Of Total Member	259,614		30	26.42%	
	Number Of Total Samity	8,779				
Credit officer Per Samity	Number of Total Samity	8,779		14	11.25%	
	Number of Total Credit officer	650				
Outstanding Per Borrower	Loan Outstanding	5,132,563,758		25,606	20,694	
	Number Of Borrower	200,442				
DR (%)	Total Due	178,614,593	x 100	3.48%	7.41%	
	Total Loan Outstanding	5,132,563,758				
Borrowing (Excluding Deposit) to Total Liabilities Ratio	Borrowing (Excluding Deposit)	2,036,854,175	x 100	33.16%		
	Total Liabilities	6,142,262,715				
Deposit to Total Liabilities Ratio	Deposit	544,501,000	x 100	8.86%		
	Total Liabilities	6,142,262,715				
Deposit to Loan Outstanding Ratio	Deposit	544,501,000	x 100	10.61%		
	Loan Outstanding	5,132,563,758				





Performance Parameters	Different Aspects	Calculation of Ratio	FY 2021-2022		FY 2020-2021
			Calculations	Ratio	
Extra Ratio	Salary to Service charge	Total Salary & Allowance	330,192,645	x 100	38.91%
		Total Service Charge	848,685,758		
	Accumulated Surplus to Loan Outstanding Ratio	Accumulated Surplus	778,442,179	x 100	15.17%
		Loan Outstanding	5,132,563,758		
	Operating Margin(OM)	Net Surplus	134,466,698	x 100	15.84%
		Service Charge	848,685,758		
	Total operating cost to loan outstanding Ratio	Total Operating Cost	442,149,078	x 100	8.61%
		Loan Outstanding	5,132,563,758		
	Finance cost to Loan Outstanding Ratio	Financial Cost	176,286,185	x 100	3.43%
		Loan Outstanding	5,132,563,758		
	Term Saving to Capital Fund Ratio	Term Saving	362,978,000		4.7
		Capital Fund	77,844,218		
	Voluntary Saving to Capital Fund Ratio	Voluntary Saving	261,593,897		3.4
		Capital Fund	77,844,218		
	Bad Loan to Loan Outstanding	Bad Loan	75,756,549	x 100	1.48%
Loan Outstanding		5,132,563,758			
Reserve to Accumulated Surplus (Maximum 12% of Accumulated Surplus)	Total Reserve	77,844,218	x 100	10.00%	
	Accumulated Surplus	778,442,179			
Borrower per Branch	Total Borrower	200,442		1578	
	Number of Branch	127			
Savings per Branch (Taka)	Total Savings Amount	2,023,003,904		159.29 Lac	
	Number of Branch	127			
Portfolio per Branch	Loan Outstanding	5,132,563,758		404.13 Lac	
	Number of Branch	127			
Cost per unit of Money Lent	Operating Cost	442,149,078		0.05	
	Total Amount Disbursed	9,337,652,000			
Cost per Loan Made	Operating Cost	701,406,878		3499.30	
	Number of Loan Made	200,442			
Financial Sustainability Ratio	Financial Cost Ratio(FCR)	Financial Cost	176,286,185	x 100	3.40%
		Average Performing Assets	5,182,054,413		
	Operating Cost Ratio(OCR)	Operating Expense	442,149,078	x 100	8.53%
		Average Performing Assets	5,182,054,413		



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
 Portfolio Report for the year ended June 30, 2022
 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	Good Loan(Standard)	Loans with no overdue installments	4,932,675,768	1%	49,326,758
2	Watchful loan	Loan default duration between 1 and 30 days	11,360,487	5%	568,024
3	Sub standard Loan	Loan default duration between 31 and 180 days	23,323,800	25%	5,830,950
4	Doubtful Loan	Loan default duration between 181 and 365 days (March-2020)	15,278,080	75%	11,458,560
		Loan default duration between 181 and 365 days (For the period after March 2020)	18,707,850	25%	4,676,963
5	Bad Loan	Loan default duration above 365 days	45,890,032	100%	45,890,032
		Loan default duration above 365 days (For the period after March 2020)	85,332,906	35%	29,866,517
	Total		5,132,568,923		147,617,804

i Loan Loss Provision (LLP) status of SEBA :

Particulars	Amount (TK.)
Required Provision as per MRA Policy	147,617,804
Actual Provision made by Organization	147,617,804
Excess/ (Shortfall) of Provision	-
Comment on LLP	N/A
Disclosure on Written off Loan:	-
Loan Written off balance 01.07.2021	
Loan Written off during the year 2021-2022	
Written off Loan Recovered during the year 2021-2022	
Loan written off balance 30.06.2022	-



**SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
MICRO CREDIT PROGRAM (MCP)
FOR THE YEAR ENDED JUNE 30, 2022**

(iii) Loan Operational Report

SL. No	Particulars	FY 2021-2022			FY 2020-2021		
		PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total
1	Financial Service Product						
	Loan product:						
	Loan		5,119,783,243	5,119,783,243		2,613,134,776	2,613,134,776
	Savings Product:						
	Members Savings		2,023,003,904	2,023,003,904		1,312,988,346	1,312,988,346
	Insurance Product:	-			-		
	Welfare fund	-	186,139,804	186,139,804	-	127,350,756	127,350,756
	Livestock	-			-		
	Others	-			-		
2	Number of Branches		127	127		121	121
		M	F	Total	M	F	Total
3	Number of Samities		384	8,779		508	6,839
4	Number of Members		14,626	259,614		12,070	182,080
5	Number of Borrower		11,427	200,442		7,595	118,886
6	Number of Staff		1,066	1,371		928	262
7	Amount (Taka) of loan outstanding with Samity Members (Principal)			5,132,563,758			2,617,417,475
8	Member : Borrower			1.3:1			1.91:1
9	Average Loan Size			25,606			20,660



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

Consolidated Schedule of Property, Plant & Equipment

As on 30 June 2022

SL No	Particulars of the Assets	Cost						Depreciated in Rate	Depreciation as on 30 June 21	Depreciation			Written Down Value (As on 30 June, 2022)
		Fixed Assets Cost as on 30 June 21	Adjustment of last year figure	Addition During The Year	Sales	Rectifying of wrong entry	Total Cost of Fixed Assets 30 June 22			Provision for Depreciation	Provision Adjustment	Total Provision balance 30 June 22	
1	Land	8,395,508					8,395,508	0%	-	-	-	-	8,395,508
2	Computer	2,190,378	770,543	324,000			1,743,835	20%	1,023,366	316,367		1,339,733	404,102
3	Photocopier	360,354					360,354	20%	226,285	72,071		298,356	61,998
4	Motor Cycle	60,942	33				60,909	20%	48,740	12,169		60,909	-
5	Bj- Cycle	8,128					8,128	10%	3,252	813		4,065	4,063
6	Telephone & Mobile	600,747		305,142		163,022	742,867	20%	338,855	134,361		473,217	269,650
7	Furniture & Fixtures	14,792,786		1,346,908			16,139,694	10%	4,447,181	1,546,624		5,993,805	10,145,889
8	SEBA Tower	57,295,522					57,295,522	1%	3,437,734	572,955		4,010,689	53,284,833
9	Software Program	2,028,662	641,338	170,500			2,840,500	15%	347,414	118,272		347,414	2,493,086
10	Building-Seba Bhaban	11,827,232					11,827,232	1%	591,362	118,272		709,634	11,117,598
11	Television	526,567		112,000			638,567	20%	263,534	116,513		380,048	258,519
12	Printer	1,054,797	110,728	126,500		300	1,291,725	20%	454,597	245,755		700,352	591,373
13	Laptop	5,862,404	18,510				5,880,914	20%	3,134,590	1,176,183		4,310,773	1,570,141
14	Fan	1,160,113		206,240			1,366,353	20%	415,421	252,647		668,067	698,286
15	Projector	11,979					11,979	20%	9,584	2,395		11,979	-
16	Air- Condition	327,331		96,740		350	423,721	20%	237,977	75,140		313,117	110,604
17	Instant power supply	46,108					46,108	20%	36,888	9,220.00		46,108	-
18	Electronics Goods	758,202		15,655			773,857	20%	521,022	153,206		674,228	99,629
19	Motor Vehicles	7,368,946		4,175,000	850,000		10,693,946	20%	3,445,156	1,303,789		4,748,945	5,945,001
20	Neon Sign Board	56,000					56,000	20%	22,400	11,200		33,600	22,400
21	Fire Fighting system	206,350					206,350	20%	41,270	41,270		82,540	123,810
	Total	114,939,056	770,576	6,878,685	850,000	163,672	120,804,069		19,046,630	6,160,950	-	25,207,581	95,596,488
	Balance as on 30.6.2021	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)
BUDGET ANALYSIS

Financial Year: 2021-2022

Name of NGO: Socio Economic Backing Association (SEBA)

MRA License No: 01151-00141-00287

Sl. No	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
	1. Area Coverage:				
	District	4	1	(75.00)	2
	Upazilla	20	9	(55.00)	25
	Union	80	73	(8.75)	99
	Village	650	794	22.15	990
	Branch Opening	25	6	(76.00)	33
	Group/Samity Formation	1,069	1,432	33.96	3,070
	Add New Member	142,000	170,145	19.82	188,405
	Add New Borrower	159,224	200,442	25.89	93,843
	Recruitment	480	546	13.75	560
	Deposits Collection.	1,355,147,230	1,904,995,152	40.57	2,292,649,300
	Refund Deposit	926,402,380	1,194,979,594	28.99	1,313,489,150
	Recovery	7,147,607,808	6,837,351,717	(4.34)	9,366,213,106
	Loan Disburesement	8,298,841,000	9,352,498,000	12.70	13,052,558,000
	Borrowing	1,500,000,000	2,325,753,823	55.05	4,167,600,000
	Loan returns	96,000,000	1,567,343,183	1,532.65	2,703,134,844
	Welfare Fund Collection	51,353,400	88,668,300	72.66	96,504,312
	Welfare Fund Collection Refunds	17,112,864	29,879,252	74.60	12,393,200
	Total Income	945,311,368	904,831,011	(4.28)	1,211,415,358
	Total Expenditure	630,291,550	497,331,115	(21.10)	507,940,260

Sl. No	Description	Current Balance	
		(end of previous fiscal year)	
	1. Area Coverage:		
	District	16	
	Upazilla	90	
	Union	892	
	Village	5015	
	Number of Branch	127	
	Number of Group	8779	
	Number Member	259614	
	Number of Borrower	200442	
	Manpower	1371	
	Deposit Balance		2,023,003,904
	Loan Outstanding		5,132,563,758
	Loan Received		2,771,986,439
	Insurance Fund		186,139,804
	Cumulative Surplus		778,442,179





Sl. No	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
1	* Loan Recovery				
	Rural Microcredit(RMC)	3,723,790,422	4,056,744,955	8.94	4,102,210,520
	Urban Microcredit(UMC)				
	Microenterprise (ME)	3,229,476,056	2,242,127,637	(30.57)	3,974,571,650
	Agriculture Loan	193,134,559	535,796,941	177.42	612,548,934
	Others Loan	1,206,771	2,682,184	122.26	676,882,002
	Total	7,147,607,808	6,837,351,717	(4.34)	9,366,213,106
	* Specify according to loan type				
2	Fund Collection				
	1. Savings Collection:				
	Force Savings	891,165,890	1,284,243,007	44.11	1,461,495,480
	Voluntary Savings	254,368,340	361,758,290	42.22	440,259,320
	Fixed of deposit	209,613,000	258,993,855	23.56	390,894,500
	Total:	1,355,147,230	1,904,995,152	40.57	2,292,649,300
	MFI Borrowing				
	2. PKSF Loan				
	3. Bank Loan	1,500,000,000	2,325,753,823	55.05	4,167,600,000
	4. Loan from Financial Institution				
	5. Loan from other Institution				
	6. Donation (Conditional)				
	7. General/EC Member Loan				
	8. Others Loan				
3	Welfare Fund Collection	51,353,400	88,668,300	72.66	96,504,312
	Other Fund	3,020,226,409	12,154,848,719	302.45	18,042,114,898
	Total:	3,071,579,809	12,243,517,019	298.61	18,138,619,210
	Total:(1+2+3)	1,551,353,400	2,414,422,123	55.63	4,264,104,312
4	Utilization of Fund				
	1. * Loan Disbursement				
	Rural Microcredit Disbursement	3,789,578,000	5,372,873,000	41.78	6,204,130,000
	Urban Microcredit Disbursement				
	Microenterprise Disbursement	3,972,230,000	2,796,209,000	(29.61)	2,907,020,000
	Agriculture loan Disbursement	521,153,000	1,056,159,000	102.66	1,108,090,000
	Other Disbursement	15,880,000	127,257,000	701.37	2,833,318,000
	Total:	8,298,841,000	9,352,498,000	12.70	13,052,558,000
	* Specify according to loan type				
	2. Savings Returns				
	Compulsory Savings	645,663,000	795,422,274	23.19	871,878,150
	Voluntary Savings	175,526,880	265,089,965	51.03	274,344,000
	Fixed Deposit	105,212,500	134,467,355	27.81	167,267,000
	Total:	926,402,380	1,194,979,594	28.99	1,313,489,150
	3. Loan Repayment				
	PKSF Loan				
	Bank Loan	960,000,000	1,567,343,183	63.26	2,703,134,844
	Loan from financial Institution				
	Loan from other Institution				
General/EC Member Loan					
Others Loan					
Total:	960,000,000	1,567,343,183	63.26	2,703,134,844	
5	Welfare Fund Collection Refunds	17,112,864	29,879,252	74.60	12,393,200
	Others Fund	11,027,840,715	12,144,700,029	10.13	12,503,060,000
	Total:	11,044,953,579	12,174,579,281	84.73	12,515,453,200
6	Fixed asset acquisition				
	Land Purchase				
	Land Development				
	Building Construction				
	Motor Vehicles	-	4,175,000	-	4,180,000
	Furniture & Fixtures	1,350,000	1,346,908	(0.23)	5,826,000
	Office Equipments	500,000	461,905	(7.62)	-
	Electric Equipments	480,000	15,655	(96.74)	363,576
	Computer & Accessories	600,000	324,000	(46.00)	3,140,000
	Software Programme	500,000	170,500	(65.90)	560,000
	Total:	3,430,000	6,493,968	89.33	14,069,576
	Sub Total (1=4+5+6)	21,233,626,959	24,295,894,026	279	29,598,704,770



Sl. No	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
7	Income				
	1. Service charge	893,450,976	849,061,600	(4.97)	1,170,776,638
	2. Interest on Investment	12,745,800	25,893,818	103.16	16,326,000
	3. Other interest	1,206,771	6,797,959	463.32	1,578,924
	4. Entry Fees	1,353,600	1,745,682	28.97	1,891,080
	5. Sale of passbook	2,701,680	3,424,400	26.75	3,713,088
	6. Sale of Forms	700,000	3,017,197	331.03	3,300,000
	7. Donation	700,000	344,535		-
	8. Others income	32,452,541	14,545,820	(55.18)	13,829,628
	Total Income:	945,311,368	904,831,011	(4.28)	1,211,415,358
8	Expenses				
	Financial Expenses:				
	1. Savings interest	60,008,850	41,916,006	(30.15)	149,310,000
	2. Interest of PKSF Loan				
	3. Interest on Bank Loan	49,396,644	118,279,046	139.45	104,131,297
	4. Interest on Committee Loan				
	5. Interest on Others institutional Loan				
	6. Others	150,316,820	57,962,139	(61.44)	610,624,087
	Total Financial Expenses:	259,722,314	218,157,191	(16.00)	864,065,384
	General and administrative Expenses:				
	7. Salary & Allowances*1				
	Basic Pay	315,337,920	330,208,656	4.72	402,698,314
	Special Allowance				
	Dearness Allowance				
	House Rent Allowance				
	Medical Allowance				
	Festival Allowance	4,290,840	23,745,060	453.39	36,104,472
	Rest & Recreation Allowance				
	Lunch Allowance				
	Conveyance Allowance	1,880,820	1,713,460	(8.90)	2,126,448
	Telephone Allowance				
	Educational Allowance				
	Fixed Travel Allowance				
	Overtime Allowance				
	Others Allowance (If any)				
	Total	321,509,580	355,667,176	10.62	440,929,234
	Administrative Expenses:				
	11. House Rent	12,581,400	7,446,650	(40.81)	26,100,000
	12. Printing and Stationeries:				
	Printing & Binding	2,981,040	3,048,031	2.25	2,160,000
	Stationary, Seals & Stamps	1,177,800	1,240,746	5.34	1,435,454
	Total	16,740,240	11,735,427	(29.90)	29,695,454
	13. Travel Expense				
	Domestic	1,000,000	-	(100.00)	-
	Foreign				
	14. Telephone and Mail				
	Telephone/Telex/Fax/Internet	2,559,120	2,346,874	(8.29)	2,828,440
	Postal & Courier service	150,000	59,464	(60.36)	140,000
	Total	3,709,120	2,406,338	(35.12)	2,968,440





Sl. No	Description	2021-2022			2022-2023 (Proposed)
		Projected	Actual	Variance (%)	
8	15. Repairs & Maintenance				
	Office Building	1,880,604	-	(100.00)	1,880,604
	Motor Vehicles	-	41,750,000	-	4,180,000
	Others				
	Total	1,880,604	41,750,000	2,120.03	6,060,604
	16. Fuel Expense	6,091,200	6,409,851	5.23	7,500,000
	17. Gas, Electric & Water bill	2,043,300	2,134,728	4.47	2,500,000
	18. Entertainment	2,658,000	3,192,223	20.10	3,488,920
	19. Advertisement				211,332
	20. Paper & Publication:	1,800	215,020	11,845.56	-
	Newspaper & Magazine				
	Books & Publication				
	Total	10,794,300	11,951,822	10.72	13,700,252
	21. Bank Charge	1,140,000	2,437,359	113.80	2,006,040
	22. Training Expense				
	Local Training	6,565,550	969,435	(85.23)	1,824,996
	Foreign Training				
	Total:	7,705,550	3,406,794	(55.79)	3,831,036
	23. Seminar, Conference & Workshop E	900,000	177,630	(80.26)	412,000
	24. Legal Expense	120,000	97,150	(19.04)	192,000
	25. Meeting Expense	6,807	-	(100.00)	250,000
	26. Registration Fees/Renewal Fees	437,000	1,643,803	276.16	1,761,600
	27. Others Operational Expense				
	28. Audit Fees	75,000	80,000	6.67	200,000
	29. Honorarium for EC Members	150,000	331,000	120.67	600,000
	30. Other Honorarium				
	31. Tax:				
	Land Tax	3,000	33,912	1,030.40	-
	Income Tax	914,000	56,412	(93.83)	-
	Other Tax	2,703,542	3,907,856	44.55	4,872,000
	Customs Duty/VAT	1,290,600	1,062,544	(17.67)	-
	Total:	6,599,949	7,390,307	11.98	8,287,600
	32. Subscriptions & Donation				
	33. Depreciation	4,050,000	6,085,681	50.26	-
	34. Cost Sharing Expenses				
	35. Consultancy Service				
	36. Total Operational Expenses	596,091,550	429,742,248	(27.91)	437,140,260
	37. Loan Loss Provision	34,200,000	67,588,867	97.63	70,800,000
38. Net Surplus	218,451,199	130,544,567	(40.24)	358,628,856	
39. Transfer to Various Fund					
Reserve Fund					
DMF					
Others					
Total:	218,451,199	130,544,567	(40.24)	358,628,856	



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
Micro Credit Program (MCP)
Schedule of closing cash in hand and cash at Bank Balance
As on 30 June 2022

SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
1	Tangail Sadar Branch		Pubali Bank Ltd. NCC Bank Ltd. AB Bank Ltd.	3433901016065 6451 3430	136,535	136,593
2	Balla Branch	58	Southeast Bank Ltd. NCC Bank Limited.	10913100000001 820110003764	10,774,306	10,774,306
3	Elenga Branch	0	Dutch-Bangla Bank Ltd.	238-110-6461	58,585	58,637
4	Koratia Branch	21	Shahjalal Isl.Bank Ltd Koratia Branch	404311100000278	79,583	79,604
5	Aiyasara Branch	32	Agrani Bank Ltd. Aishara Branch	79303304059	98,175	98,207
6	Gharinda Branch	7	Pubali Bank Ltd. Zilla Sarak Br. Current A/C	3433901012476	29,073	29,080
7	Kalihati Branch	66	Agrani Bank Ltd. Suruj Bazar Branch acno / Shahjalal Islami bank Ltd.Kalihati Branch/Account No-	0200012809132 4060-11100000108	273,957	274,023
8	Ghatail Branch	76	Ianata Bank Ltd. Ghatail Branch, A/C No : Union Bank Ltd.	100040976587 641210002028	15,586	15,662
9	Pakutia Branch	76	Pubali Bank Ltd. Pakutia Branch, A/C No :	2048901007109	92,518	92,594
10	Pathrail Branch	43	Pubali Bank Ltd. Pathrail Branch Current A/C No	3460901004088	21,850	21,893
11	Mirzapur Branch	1	Dutch-Bangla Bank Limited. Mirzapur Branch A/C NO:	1441200001909	61,783	61,784
12	Bashail Branch	90	Shah Jalal Islamic Bank Ltd Basail Branch A/C-	406712400000001	25,423	25,513
13	Shakhipur Branch	3	Sonali Bank Ltd. Sakhipur Branch Current A/C No National Bank Ltd Shakhipur Branch A/C	602433001419 1140002035163 5142102000027	17,402	17,405
14	Barochowna Branch	47	Shahjalal Isl.Bank Ltd Bar Branch Current A/c	* 402811100007519	9,482	9,529
15	Madhupur Branch	33	NCC Bank Ltd. Modhupur Branch, A/CNo :	640210004336	6,784	6,817
16	Bhuapur Branch	87	Sonali Bank Ltd. Bhuapur Branch, A/C No :	6003001009478	29,006	29,093
17	Garobazar Branch	22	Sonali Bank Ltd.Garo Bazar Branch, A/C No :	6031933001171	86,221	86,243
18	Batazore Branch	26	Sonali Bank Ltd. Sakhipur Branch Current A/C No Pubali Bank Ltd.	602433028726 51421002000031	7,347	7,373
19	Awaliabad Branch	88	Southeast Bank Ltd. Ballia Branch, A/CNo :	109131000000003	98,741	98,829
20	Dhanbari Branch		Sonali Bank Ltd. Dhanbari Branch, A/C No :	600533008301		
21	Nagarpur Branch	2	Mutual Trust Bank Ltd.Dhonbari Branch A/C No:- Shahjalal Isl.Bank Ltd Nagarpur Branch Current A/c No	05110320000915 404811100000160	16,366 71,140	16,368 71,167
	Sub-total	857			12,009,863	12,010,720





SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
22	Kaliakoir Branch		Sonali Bank Ltd. Kaliakur Branch Current A/c #	0208001011847		
23	Gopalpur Branch	27	National Bank Ltd. Kaliakoir.Gazipur. A/C-7506	1093000628920	45,267	45,294
24	Nalua Branch	64	Pubali Bank Ltd. Gopalpur Branch, A/C No:	2921901011970	6,163	6,227
25	Saturia Branch	57	Agrani Bank Ltd. naluabazar branch acno /	200005833020	97,805	97,862
26	Dhamrai Branch	32	Sonali Bank Ltd.Shaturia Branch Current A/c No	1009206		22,764
27	Lawhati Branch	38	Shah Jalal Islamic Bank Ltd Saturia Branch A/C-	407313100000003	22,732	
28	Doulatpur Branch	40	Janata Bank Ltd.Dhamri Branch Current A/c No	100040438780	94,500	94,538
29	Ghior Branch	6	Sonali Bank Ltd. Laowhati Branch Current A/c No	601633001096	96,175	96,215
30	Beradoma Branch	83	Pubali Bank Ltd. Daulatpur Branch Current A/c No	1170901013952	135,331	135,337
31	Manikgonj Branch	2	Southeast Bank Ltd.Gior Branch AC No	10813100000003	36,838	36,921
32	Konabari Branch	45	Southeast Bank Ltd.Tangail Branch . Cuur.A/C	200811100000512	18,667	18,669
33	Boardbazar Branch	48	Dutch Bangla Bank Ltd.Manikgonj . A/C NO	1491100009805	11,801	11,846
34	Savar Branch	51	Dutch Bangla Bank Ltd.Konabari . A/C NO-	18928		45,116
35	Jamgora Branch	24	UCB Bank Ltd. Konabari Branch, A/C NO: SND	1151301000000098	45,068	
36	Gazipur Branch	36	Dutch Bangla Bank Ltd.Boardbazar . A/C NO-	11231100017936	5,285	5,336
37	Mowna Branch	100	Sonali Bank Ltd. Savar Branch Current A/c # -	443033037241	4,482	4,506
38	Vawal-Mirzapur Branch	66	Southeast Bank Ltd.Jamgora Cuur. A/C	6578	89,254	89,290
39	Shreepur Branch	3	Mutual Trust Bank Ltd.Joydebpur Branch(Gazipur) A/C No:	051903200000051	59,195	59,261
40	Seedstore Branch	29	Southeast Bank Ltd.Mawna Cuur. A/C-	849	1,440	1,540
41	Bathuli Branch	31	Mid Land Bank,Vawal Mirzapur A/C-	3972	6,318	6,321
42	Vhaluka Branch	6	First Security Islamic Bank Ltd ,Shreepur	-4186	32,338	32,367
43	Kapashia Branch	56	Dutch-Bangla Bank Limited. Seedstore. Branch A/C NO:	2811200000158	9,482	9,513
44	Memberbari Branch	73	Dutch Bangla Bank Ltd. Kalampur Branch , A/C -	2341105138	9,141	9,168
45	Shafipur Branch	9	Bangladesh Krishi Bank Ltd Ballishor Branch Ac No	4109		
46	Elashin Branch	40	Pubali Bank Ltd.Bhaluka,A/C-	8420	46,456	46,462
47	Zirani Branch	84	Southeast Bank Ltd.Kapashia Cuur.	11100000327	6,232	6,288
Sub-total		1077	Dutch-Bangla Bank Limited. Memberbari Branch A/C NO:	2801200000204	3,953	4,026
			First Security Islamic Bank Ltd	11911100007125	45,683	45,692
			Rupali Bank Ltd,Elasin. Tangail-A/C-	675	14,671	14,711
			N.R.B Commercial Bank Ltd- BKSP Branch Ac NO.	1273600000002	13,914	13,998
					958,191	959,268





SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
48	Hemayetpur Branch	55	Southeast Bank Ltd.Hemayetpur Branch	6813100000017	70,246	70,301
49	Tongi Branch	21	Southeast Bank Ltd.Tongi Bra. Cuur.-A/C	5011100000436	91,615	91,636
50	Utarsharan Branch	171	Sonali Bank Ltd,Uttarkha,Dhaka/A/C-	765	27,523	27,694
51	Kamarpara Branch	9	Mid Land Bank Ltd,Kamarpara,Dhaka-A/C-	1115	4,543	4,552
52	Kadamtoli Branch	83	First Security Islami Bank Ltd. Hamidpur Branch Ghatail Tangail	23811100000307	4,176	4,259
53	Dhalapara Branch	54	Janata Bank Ltd. Dhalapara Branch, A/C No : SND	100061539071	51,505	51,559
54	Thanapara Branch	5	NCC Bank Ltd,Tangail,Thanapara, A/C No	630325000132	119,932	119,937
55	Heamnagar Branch	8	Agrani Bank Ltd. Hemnagar Branch, A/C No :	200008740996	26,425	26,433
56	Kendua Branch	208	Sonali Bank Ltd. Kendua Bazar Branch, A/C No :	6013733001644	6,260	6,468
57	Sherpur Branch	1,631	Sonali Bank Ltd. Sherpur Branch, A/C No :	6201802001856	8,935	10,566
58	Melandha Branch	29	Social Islami Bank Limited,Kharampur Bazar Sherpur	1461360000081	2,461	2,490
59	Jamalpur Branch	12	Sonali Bank Ltd. Melandah Branch, A/C No :	1016661	14,820	14,832
60	Sarishabari Branch	32	Sonali Bank Ltd. Jamalpur Branch, A/C No :	2609602000931	50,015	50,047
61	Nandina Branch	35	Agrani Bank Ltd. Sarishabari Branch, A/C No :	4075901007959	4,307	4,342
62	Mukttagacha Branch	16	Pubali Bank Ltd. Nandina Bazar Branch, A/C No :	207290123132	30,106	30,122
63	Kathgola Branch	38	Pubali Bank Ltd. Taltala Bazar Br. A/C No :	2255102000182	9,774	9,812
64	Mymensingh Branch	50	Janata Bank Ltd. Natun Bazar Br., A/C No :	100073712933	35,856	35,906
65	Fulbaria Branch	76	Rupali Bank Ltd. Fulbaria Branch, A/C No :	87702000780	27,841	27,917
66	Trishal Branch	6	National Bank Ltd. Trishal Branch, A/C No :	1176002144910	5,555	5,561
67	Kaira Branch		SOCIAL ISLAMI BANK LTD Kaira Branch A/C NUMBER CURRENT:	1061330003233 538		46,132
68	Kalibari Branch	52	Rupali Bank Ltd. Koyra Bazar Branch, A/C No : CD		46,080	96,888
69	Kashorganj Branch	68	Sonali Bank Ltd. Kalibari Bazar Branch, A/C No :	200000528	96,820	96,888
70	Madarganj Branch	18	Sonali Bank Ltd. Keshorgonj Br. A/C No :	200000528	5,877	5,895
71	Makundabari Branch	26	Janata Bank Ltd. Balijuri Bazar Br., A/C No :	100085697557	9,320	9,346
72	Singair Branch	38	National Bank Ltd. Jamalpur Branch, A/C No :	1075002195864	8,596	8,634
73	Rajendrapur Branch	10	Southeast Bank Ltd. Singair Branch, A/C No :	11511100000255	82,603	82,613
		65	Sonali Bank Ltd. Rajendrapur Cantonment Br. A/C No :	102000815	9,540	9,605
Sub-total		2816			850,731	853,547





Sl.No.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
74	Hatuvanga Branch	119	NRBC Bank,Gorai Branch, Mirzapur.Tangail. A/C Number=	0113 33300000424	76,193	76,312
75	Kaliganj Branch	24	Pubali Bank Ltd Kaligonj Branch Ac	30036	25,196	25,220
76	Jhitka Branch	74	Mercantile Bank Limited. Jhitka, Branch.A/c No.	1110000230049	3,862	3,936
77	Sirajganj Sadar Branch	35	Agrani Bank Ltd. Bohuli Branch, A/C No :	200011423389	6,385	6,420
78	Salonga Branch	23	Agrani Bank Ltd. Gurka Branch, A/C No :	200011423389	12,069	12,092
79	Ullapara Branch	7	Agrani Bank Ltd. Ullapara Branch, A/C No :	200011453493	73,042	73,049
80	Kamarkhanda Branch	97	Janata Bank Ltd. Jamtoil Bazar Branch, A/C No :	100112941465	70,410	70,507
81	Belkuchi Branch	51	Mutual Trust Bank Ltd.Belkuchi Branch SND A/C No:-	0509-0320000071	189,013	189,064
82	Chandaikona Branch	100	Social Islami Bank Limited, Chandaikona,Shirajgonj. A/C No	161330013008	14,644	14,744
83	Mathurapur Branch	100	Jumuna Bank Limited, Mathurapur Branch A/C No	1180320000109	6,344	6,444
84	Dhunat Branch	38	Jumuna Bank Limited, Dhunat,Bogra. A/C No	1180210001754	1,084	1,122
85	Sherpur (Bogra) Branch	78	Jumuna Bank Limited,Sherpur (Bogra) Branch, A/C No:	580320000915	4,101	4,179
86	Nandigram Branch	80	Agrani Bank Limited, Nandigram Branch,A/C No.	200011688221	93,869	93,949
87	Bogra Sadar Branch	31	Agrani Bank Ltd.Bogra Sadar (Khandar)Branch, A/C No :	200013052059	49,852	49,883
88	Godarpara Branch	1	Pubali Bank Ltd Satmatha Branch Bogra A/C	3372901027173	10,057	10,058
89	Dhupchachia Branch	1	Janata Bank Ltd.Godarpara Branch Current A/c No	100125267127	13,868	13,869
90	Mokamtola Branch	80	Rupali Bank Ltd, Dhupchachia Branch-A/C	4028020001462	3,655	3,735
91	Mahasthangarh Branch	64	Agrani Bank Ltd	0200018096737	4,095	4,159
92	Majhira Branch	17	Mid land Bank Ltd, Mokamtola Branch A/C-	0018-1050000200	69,458	69,475
93	Bagbari Branch	34	Islami Bank Bangladesh Ltd, SME Krisi ,Mahasthangarh Branch	500070100217408	6,340	6,374
94	Gabtolli Branch	272	Agrani Bank Ltd. Bagbari Branch, (HO) A/C No :	200016626428	48,328	48,600
95	Hat Fulbari Branch	33	Sonali Bank Ltd. Gabtoli Branch A/C No	200012271895	4,972	5,005
96	Sonatala Branch	53	Rupali bank Ltd.Hat Fulbari Branch,Bogra A/C No	613002000943	2,771	2,824
97	Diggait Branch	34	Janata Bank Sonatola Branch AC no:	4192020000733	13,005	13,039
98	Bakshiganj Branch	13	Dutch Bangla Bank Ltd.Diggait Branch. A/C NO-	2001200001212	8,829	8,842
99	Gopalpur(Jamalpur) Branch	31	Pubali Bank Ltd, Nandina Bazar Branch Gopalpur Jamalpur A/C No :	4075102000070	51,830	51,861
			Agrani Bank Ltd. Gopalpur Lahirikandha Branch,Jamalpur. A/C No :	0200012276541		
			Pubali Bank Ltd. Nandina Bazar Branch Gopalpur Jamalpur A/C No :	* 4075102000070		
			Agrani Bank Ltd. Gopalpur Lahirikandha Branch,Jamalpur. A/C No :	0200012276541		
	Sub-total	1490			863,272	864,762





SL.NO.	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
100	Narandia Branch	26	Janata Bank Ltd. Narandia Branch, AC No:	1001463530	5,180	5,206
101	Balipara Branch	49	Rupali Bank Balipara Branch. A/C No-	828020001002	1,655	1,704
102	Kushura Branch	20	Rupali Bank.Kushura Branch. A/C No-	4879024000014	3,933	3,953
103	Jamurki Branch	66	Agrani Bank Ltd. Jamurki Branch, Mirjapur Tangail S T N D	200014556036	65,821	65,887
104	Torapganj Branch	35	UCB Bank Ltd. Torapganj Bazar Branch, A/C NO:	777130100000093	15,393	15,428
105	Balirtek Branch	7	Exim Bank Ltd Balirtek Branch ,A/C-	8913100145057	101,834	101,841
106	Kalattia Branch	33	Sonali Bank Ltd. kalattia branch (SND) A/C No	5515203000009	48,183	48,216
107	Gafargaon Branch	2	Rupali Bank Gafargaon Branch.SND A/C No- Mutual Trust Bank Ltd.	5561024000018 27297	4,963	4,965
108	Hossainpur Branch	12	NCC Bank ,Hossainpur Branch..SND Account No-	1090395000137	2,181	2,193
109	Kishoreganj Branch	42	Pubali Bank Ltd. Nandina Bazar Branch Kishoreganj Branch, A/C	1640-102-001032	2,974	3,016
110	Pakundia Branch	69	Janata Bank-PAKUNDIA BRANCH A/C NO	100211153801	3,421	3,490
111	Pulerghat Branch	35	NRB GLOBAL Bank Ltd-Kaliachapra Branch-A/C	1130000002956	9,058	9,093
112	Naogaon Sadar Branch	83	Mutual Trust Bank Ltd.Naogaon Branch A/C No:-	0070-0210003615	6,125	6,208
113	Adamdighi Branch	63	Janata Bank-Corporate Branch, Adamdighi Branch. A/C-	100215342471	4,885	4,948
114	Kahaloo Branch	55	Islami Bank Bangladesh Limited Kahalu Branch A/C no.	2050015900001000	26,020	26,075
115	Gobindagonj Branch	42	Dutch-Bangla Bank Limited. Gabindaganj Branch A/C NO:	1751200002096	46,672	46,714
116	Sukhanpukur Branch	88	Sonali Bank Ltd. Sonatola, Bogura	618902000413	3,893	3,981
117	Salna Branch	54	IFIC Bank Ltd.	190131660041	6,608	6,662
118	Amraid Branch	39	IFIC Bank Ltd.	190130937041	15,346	15,385
119	Uthura Branch	58	Standard Bank Ltd.	10836000032	73,213	73,271
120	Katiadi Branch	96	Pubali Bank Ltd.	4550102000107	832	928
121	Monohardi Branch	29	Mutual Trust Bank Ltd.	1310000001958	3,411	3,440
122	Atibazar Branch	41	Southeast Bank Ltd. Ati Bazar Branch A/C No	008-013100000036	152,404	152,445
123	Ashulia Branch	75	NRBC Bank Ltd.	1453600000010	75,659	75,734
124	Kamrangirchar	25	Southeast Bank Ltd. Kamrangirchar Branch A/C No	0075-13100000039	13,981	14,006
125	Nawabganj	0	City Bank Limited,Nawabgonj Branch A/C No	3103-453262001	33,360	33,360
126	Dohar	0	Southeast Bank Ltd. Dohar Branch A/C No	0033-13100000177	93,152	93,152
127	Akkelpur	82	Agrani Bank Ltd. Akkelpur Branch, Joypurhat. SND A/C No	0200-018279238	15,114	15,196
128	Tangail Zone	68	Pubali Bank Ltd. (Zilla Sarak Branch),TANGAIL ZONE A/C	3433-102000500	24,263	24,331
129	Gazipur Zone	749	Mutual Trust Bank Ltd.Gazipur Branch (GAZIPUR ZONE) A/C	5190-320000088	7,711	8,460
130	Madhupur Zone	8,221	NCC Bank ,Madhupur Branch.(MADHUPUR ZONE) A/ No-	0064-0325000266	1,723	9,944
131	Savar Zone	55	Sonali Bank Ltd. Savar Branch (SAVAR ZONE) A/C No	4430-503000041	9,183	9,238
132	Bogra Zone	9,511	Agrani Bank Ltd. Khandar Branch, (BOGURA ZONE) A/C	0200-014929112	11,823	21,334
117			Sonali Bank-Tangail Branch Curr. (HO) A/C:	602533011-409	1,998,184	2,001,104
	Head office	2,920	Sonali Bank- Mymensingh Road Branch Mohila Savings (HO) A/C:	65534029732	10,633	10,633
			Pubali Bank- LTD Zilla Sarak Br. SND (HO)	3433102000491	1,436,804	1,436,804
	Sub-total	22750			4,335,595	4,358,345



Socio Economic Backing Association (SEBA)

FDR Report 30 June 2022

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	21,081,048	-	21,081,048	Lien
2	NCC Bank Ltd. Tangail	03.12.20	1927	3 Months	4.50%	30,000,000	-	09.06.21	31,621,575	-	31,621,575	Lien
	Sub Total :					50,000,000	-		52,702,623	-	52,702,623	
3	Southeast Bank Ltd. Tangail	28.10.20	245-93	1 Year	5.00%	7,500,000	-	28.10.21	7,831,500	-	7,831,500	Lien
4	Southeast Bank Ltd. Tangail	01.11.21	243-2138	3 Month	5.60%	22,000,000	-	01.02.22	22,382,647	-	22,382,647	Lien
5	Southeast Bank Ltd. Tangail	08.06.22	243-2241	3 Month	4.00%	10,000,000	-	08.09.22	10,000,000	-	10,000,000	Lien
	Sub Total :					39,500,000	-		40,214,147	-	40,214,147	
6	Standard Bank Ltd. Tangail	21.06.16	55000491	1 Year	8.50%	-	60,000	21.06.23	-	85,228	85,228	Without Lien
7	Standard Bank Ltd. Tangail	06.12.21	1134	3 Month	4.25%	30,000,000	-	06.03.21	30,648,460	-	30,648,460	Lien
8	Standard Bank Ltd. Tangail	06.12.21	1133	3 Month	4.25%	30,000,000	-	06.03.21	30,648,460	-	30,648,460	Lien
9	Standard Bank Ltd. Tangail	06.12.21	1132	3 Month	4.25%	40,000,000	-	06.03.21	40,874,725	-	40,874,725	Lien
	Sub Total :					100,000,000	60,000		102,171,645	85,228	102,256,873	
10	Midland Bank Ltd. Gulshan	29.10.17	144-1058	12 Months	7.50%	10,000,000	-	29.01.22	13,114,115	-	13,114,115	Lien
11	Midland Bank Ltd. Gulshan	24.03.21	144-1414	12 Months	7.50%	10,000,000	-	24.03.22	10,480,004	-	10,480,004	Lien
	Sub Total :					20,000,000	-		23,594,119	-	23,594,119	
12	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	Lien
13	Lanka bangla Banani. Dhaka	23.06.22	48	18 Month	4.00%	18,000,000	-	23.12.23	18,000,000	-	18,000,000	Lien
	Sub Total :					36,000,000	-		36,000,000	-	36,000,000	
14	IDLC Finance Ltd. Dhaka	04.05.21	15104	1 Year	5.50%	6,000,000	-	29.05.22	6,294,000	-	6,294,000	Lien
15	IDLC Finance Ltd. Dhaka	15.02.22	15105	1 Year	5.00%	10,500,000	-	15.02.23	10,500,000	-	10,500,000	Lien
	Sub Total :					16,500,000	-		16,794,000	-	16,794,000	
16	IPDC Dhaka	23.08.20	13162	1 year	7.00%	7,500,000	-	23.08.21	7,500,000	-	7,500,000	Lien
17	IPDC Dhaka	10.01.22	1203	3 Month	5.00%	6,000,000	-	10.04.22	6,067,500	-	6,067,500	Lien
	Sub Total :					13,500,000	-		13,567,500	-	13,567,500	
18	IIDFC Dhaka	31.03.21	56437	1 year	7.00%	4,500,000	-	31.03.22	4,807,875	-	4,807,875	Lien
	Sub Total :					4,500,000	-		4,807,875	-	4,807,875	
Page Total :						280,000,000	60,000		289,851,909	85,228	289,937,137	



Sl. No.	Name Of Bank	FDR Open Date	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											
9 I	Community Bank	27.05.21	21000046	6 Month	6.00%	10,000,000	-	26.11.21	10,547,290	-	10,547,290	Lien
0 II	Community Bank	27.05.21	21000046	6 Month	6.00%	10,000,000	-	26.11.21	10,547,290	-	10,547,290	Lien
	Sub Total :					20,000,000	-		21,094,580	-	21,094,580	
1 I	Premier Bank Ltd	08.06.21	243-200	3 Months	5.00%	25,000,000	-	08.09.21	26,108,035	-	26,108,035	Lien
2 II	Premier Bank Ltd	08.06.21	243-201	3 Months	5.00%	25,000,000	-	08.09.21	26,108,034	-	26,108,034	Lien
	Sub Total :					50,000,000	-		52,216,069	-	52,216,069	
3 I	Dhaka Bank Ltd	23.06.21	311-1593	3 Months	4.00%	20,000,000	-	23.09.21	20,694,104	-	20,694,104	Lien
	Sub Total :					20,000,000	-		20,694,104	-	20,694,104	
4 I	Pubali Bank Ltd	10.08.21	17330	3 Months	3.75%	5,000,000	-	10.11.21	5,126,038	-	5,126,038	Lien
	Sub Total :					5,000,000	-		5,126,038	-	5,126,038	
5 I	Agrami Bank Ltd	17.11.21	3000	3 Months	4.60%	10,000,000	-	18.02.22	10,208,072	-	10,208,072	Lien
	Sub Total :					10,000,000	-		10,208,072	-	10,208,072	
6 I	Union Bank Ltd	12.12.21	1281	12 Month	6.00%	15,000,000	-	12.12.22	15,000,000	-	15,000,000	Lien
7 II	Union Bank Ltd	20.01.22	1795	6 Months	6.00%	-	30,000,000	20.07.22	-	30,000,000	30,000,000	Statutory Reserve
8 III	Union Bank Ltd	20.01.22	1806	6 Months	6.00%	-	20,000,000	20.07.22	-	20,000,000	20,000,000	Statutory Reserve
	Sub Total :					15,000,000	50,000,000		15,000,000	50,000,000	65,000,000	
9 I	AB Bank Ltd	14.02.22	949	3 Months	5.00%	20,000,000	-	14.05.22	20,225,000	-	20,225,000	Lien
0 II	AB Bank Ltd	09.06.22	456	3 Months	6.00%	-	20,000,000	09.09.22	-	20,000,000	20,000,000	Statutory Reserve
1 III	AB Bank Ltd	27.06.22	470	3 Months	6.00%	-	7,500,000	27.09.22	-	7,500,000	7,500,000	Statutory Reserve
2 IV	AB Bank Ltd	27.06.22	471	3 Months	6.00%	-	7,500,000	27.09.22	-	7,500,000	7,500,000	Statutory Reserve
	Sub Total :					20,000,000	27,500,000		20,225,000	35,000,000	55,225,000	
3 I	Jamuna Bank	06.06.22	572	3 Months	5.85%	5,000,000	-	06.09.22	5,000,000	-	5,000,000	Lien
4 II	Jamuna Bank	06.06.22	594	3 Months	5.85%	5,000,000	-	06.09.22	5,000,000	-	5,000,000	Lien
	Sub Total :					10,000,000	-		10,000,000	-	10,000,000	
5 I	Padma Bank	28.06.22	9748	100 Days	6.75%	-	7,500,000	06.10.22	-	7,500,000	7,500,000	Statutory Reserve
6 II	Padma Bank	28.06.22	9992	100 Days	6.75%	-	7,500,000	06.10.22	-	7,500,000	7,500,000	Statutory Reserve
	Sub Total :					-	15,000,000		-	15,000,000	15,000,000	
Grand Total :						420,000,000	92,560,000		444,415,772	100,085,228	544,501,000	





SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
Micro Credit Program
SCHEDULE OF SAVINGS TO BENEFICIARIES
For the year ended 30 June, 2022

Sl.NO.	Particulars	FY 2021-2022						2020-2021
		Opening Balance	Collection	Return	Interest	Closing Balance		
1	Compulsary	909,611,275	1,284,243,007	795,422,274		1,398,432,008	909,611,275	
2	Voluntary	164,925,572	361,758,290	265,089,965		261,593,897	164,925,572	
3	Term	238,451,500	258,993,855	134,467,355		362,978,000	238,451,500	
	Total Balance as on 30 June 2022	1,312,988,347	1,904,995,152	1,194,979,594	-	2,023,003,905	1,312,988,347	





SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)

Micro Credit Program

SCHEDULE OF LOAN TO BENEFICIARIES

For the year ended 30 June 2022

Sl.NO.	Particulars	FY 2021-2022						2020-2021
		Opening Balance	Disbursement D/Y	Loan Realized D/Y	Written off D/Y	Closing Balance		
1	Loan-MC	1,580,554,679	5,372,873,000	4,056,744,955		2,896,682,724	1,580,554,679	
2	Loan-ME	869,535,295	2,796,209,000	2,098,801,454		1,566,942,841	869,535,295	
3	Loan-AG	48,071,940	1,056,159,000	535,796,941		568,433,999	48,071,940	
4	Loan-RRS	114,972,862		113,561,472		1,411,390	114,972,862	
5	Loan-Ujjibon	-	20,400,000	2,098,291		18,301,709	-	
6	SML-MC		31,050,000	8,771,770		22,278,230		
7	SML-ME		64,627,000	18,894,650		45,732,350		
Total Balance as on 30 June 2022		2,613,134,776	9,341,318,000	6,834,669,533	-	5,119,783,243	2,613,134,776	





AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS

Head Office :

89 Kakrail, GREEN City Edge (LEVEL 10), Dhaka 1000, Bangladesh

Website: www.ahmed-zaker.com Email: azcbangladesh@ahmed-zaker.com

Phone: +88-02-8300501-8, Fax: +88-02-8300509

Certificate

While examining the books and records of Socio Economic Backing Association (SEBA) for the year ended 30 June 2022, we have found that SEBA is not involved in the transaction or provided services that are contrary to " Money Laundering Prevention Act (MLAPA) 2012 and Anti Terrorism Act (ATA) 2009".

Dated, Dhaka
12 September 2022

Ahmed Zaker & Co.
Chartered Accountants
Z A Mridha FCA
Partner
Enrolment: 0478

**Statement of social activities and fixed assets acquisition in
the financial year 2021-2022 approved by MRA from
surplus funds in microcredit activities**



সোসিও ইকোনমিক ব্যাকিং এসোসিয়েশন (সেবা)

প্রধান কার্যালয়: সেবা টাওয়ার, বিশ্বাস বেতকা, টাঙ্গাইল।

এমআরএ সনদ নং-০১১৫১-০০১৪১-০০২৮৭

জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমান-এঁর ৪৬তম শাহাদত বার্ষিকী ও জাতীয় শোক দিবস ২০২১
উপলক্ষে মাসব্যাপী বাস্তবায়িত কর্মসূচির ব্যয় বিবরণী
কর্মসূচি বাস্তবায়নঃ ১-৩১ আগস্ট, ২০২১ খ্রি.

ক্র. নং	কার্যক্রম/কর্মসূচির বিবরণ	বাস্তবায়ন তারিখ	পরিমাণ	একক মূল্য	মোট টাকা	মন্তব্য
১.	ড্রপডাউন ব্যানার তৈরী ও প্রদর্শন	০১/০৮/২০২১	১২৩টি ব্যানার	১৮০.০০	২২,১৪০.০০	শাখা অফিস: ১২১টি প্রধান কার্যালয়: ২টি
২.	গ্রাহকদের মাঝে বৃক্ষ বিতরণ কর্মসূচি, এবং বৃক্ষরোপন কর্মসূচি (ফলজ, বনজ ও ঔষধি)	১২/০৮/২০২১ ও ২৮/০৮/২০২১	৫১৪০টি গাছ	২৫.০০	১,২৮,৫০০.০০	প্রতি শাখায় ৪০টি করে বিতরণ এবং ১২১টি শাখা (প্রতি শাখায় ২টি করে) =২৪২টি এবং প্রধান কার্যালয়: ৫৮টি মোট ৩০০টি গাছ রোপন করা হয়
৩.	পুষ্পস্তবক অর্পনের জন্য ফুলের গোল চাক ক্রয়	১৫/০৮/২০২১	১২২টি চাক	৩০০.০০	৩৬,৬০০.০০	শাখা অফিস: ১২১টি প্রধান কার্যালয়: ১টি
৪.	পুষ্পস্তবক অর্পন, আলোচনা সভা ও দোয়া মাহফিলের ব্যানার তৈরী	১৫/০৮/২০২১	১২২টি ব্যানার	১৮০.০০	২১,৯৬০.০০	শাখা অফিস: ১২১টি প্রধান কার্যালয়: ১টি
৫.	খাবার বিতরণ ব্যানার তৈরী	১৫/০৮/২০২১	১টি ব্যানার	২৫০.০০	২৫০.০০	প্রধান কার্যালয়: ১টি
৬.	দুধ, দরিদ্র ও এতিমদের মাঝে খাবার বিতরণ	১৫/০৮/২০২১	৫০০ প্যাকেট	১৫০.০০	৭৫,০০০.০০	২ জনের খাবার সম্বলিত প্যাকেট (প্যাকেট, ব্যাগসহ খরচ)
৭.	সচেতনতামূলক লিফলেট বিতরণ	২১/০৮/২০২১	১২১০০টি	১.২০	১৪,৫২০.০০	১২১টি শাখা: (প্রতি শাখায় ১০০টি করে)
৮.	পুনঃব্যবহারযোগ্য মাষ্ক বিতরণ	২১/০৮/২০২১	১২১০০টি	২০.০০	২,৪২,০০০.০০	১২১টি শাখা: (প্রতি শাখায় ১০০টি করে)
৯.	হ্যান্ড সেনিটাইজার বিতরণ	২১/০৮/২০২১	২৪২০টি	৩৫.০০	৮৪,৭০০.০০	১২১টি শাখা: (প্রতি শাখায় ২০টি করে)
১০.	সাবান বিতরণ	২১/০৮/২০২১	১২১০০টি	৯.০০	১,০৮,৯০০.০০	১২১টি শাখা: (প্রতি শাখায় ১০০টি করে)
১১.	চিত্রাংকন প্রতিযোগিতা ও পুরস্কার বিতরণ অনুষ্ঠান ব্যানার তৈরী	২৬/০৮/২০২১	১টি	২৫০.০০	২৫০.০০	--
১২.	চিত্রাংকন প্রতিযোগিতার জন্য ১ম, ২য় ও ৩য় নির্ধারণীর জন্য ৩টি ফ্রেস্ট তৈরী ও ৩টি সনদ	২৬/০৮/২০২১	৩টি	৬০০.০০	১,৮০০.০০	১ম : ৭০০.০০ ২য়: ৬০০.০০ ৩য়: ৫০০.০০
১৩.	সকল অংশগ্রহণকারী শিশুদের শুভেচ্ছা পুরস্কার	২৬/০৮/২০২১	১৯টি	১২০.০০	২,২৮০.০০	সিরামিকের প্লেট
১৪.	চিত্রাংকন প্রতিযোগিতার জন্য ২জন বিচারকের সম্মানী প্রদান	২৬/০৮/২০২১	২ জন	১,৫০০.০০	৩,০০০.০০	--
১৫.	ভিডিও ও সকল কর্মসূচির স্টিল ছবি প্রিন্ট	১-৩১ আগস্ট ২০২১	--	--	৩,০০০.০০	মাসব্যাপী সকল কর্মসূচির ভিডিও এবং স্টিল ছবি তৈরী ও প্রিন্ট বাবদ খরচ
সর্বমোট :					৭,৪৪,৯০০.০০	

(কথায়) : (সাত লক্ষ চুয়াল্লিশ হাজার নয়শত) টাকা মাত্র।



সোসিও ইকোনমিক ব্যাকিং এসোসিয়েশন (সেবা)

প্রধান কার্যালয়: সেবা টাওয়ার, বিশ্বাস বেতকা, টাঙ্গাইল।

এমআরএ সনদ নং-০১১৫১-০০১৪১-০০২৮৭

বন্যায় ক্ষতিগ্রস্তদের মাঝে জরুরী খাদ্য সামগ্রী বিতরণের ব্যয় বিবরণী

সুবিধাভোগী : ৬০০ জন

কর্মসূচি বাস্তবায়ন : ২০ সেপ্টেম্বর, ২০২১ খ্রি,

ক্র. নং	খরচের বিবরণ	মোট পরিমাণ	একক মূল্য	মোট টাকা
১.	চাল ক্রয়: (প্রতিজন ৫ কেজি × ৬০০ জন)	৩০০০ কেজি	৪৯.০০	১,৪৭,০০০.০০
২.	মশুরের ডাল: (প্রতিজন $\frac{১}{২}$ কেজি × ৬০০ জন)	৩০০ কেজি	৮৪.০০	২৫,২০০.০০
৩.	সয়াবিন তৈল: (প্রতিজন $\frac{১}{২}$ লিটার × ৬০০ জন)	৩০০ লিটার	১৫৪.০০	৪৬,২০০.০০
৪.	আলু ক্রয়: (প্রতিজন ১ কেজি × ৬০০ জন)	৬০০ কেজি	১৭.০০	১০,২০০.০০
৫.	পেয়াজ: (প্রতিজন ১ কেজি × ৬০০ জন)	৬০০ কেজি	৪২.০০	২৫,২০০.০০
৬.	লবন ক্রয়: (প্রতিজন ১ কেজি × ৬০০ জন)	৬০০ কেজি	২৭.০০	১৬,২০০.০০
			খাদ্য সামগ্রীর মোট :	২,৭০,০০০.০০

অন্যান্য খরচ:			
১.	বড় ব্যাগ ক্রয় (৬০০টি × প্রতিটি ৮/-)	৪,৮০০.০০	
২.	পলিথিন ক্রয় :	১,৪৮০.০০	
৩.	লেবার বাবদ খরচ: (খাদ্য সামগ্রী প্যাকেটজাতকরণ)	৩,০০০.০০	
৪.	৫টি স্পটে খাদ্য সামগ্রী পৌঁছানো বাবদ মিনি ট্রাক ভাড়া	৬,৫০০.০০	
৫.	খাদ্য সামগ্রী আনয়ন বাবদ ভ্যান ভাড়া ও যাতায়াত	৮৫০.০০	
৬.	ব্যানার, ফটোগ্রাফস্ ও অন্যান্য আনুষ্ঠানিক খরচ	১,২০০.০০	
		অন্যান্য মোট :	১৫,৮৩০.০০
		সর্বমোট :	২,৮৫,৮৩০.০০

(কথায়) : (দুই লক্ষ পঁচাত্তর হাজার আটশত ত্রিশ) টাকা মাত্র।



সোসিও ইকোনমিক ব্যাকিং এসোসিয়েশন (সেবা)

প্রধান কার্যালয়: সেবা টাওয়ার, বিশ্বাস বেতকা, টাঙ্গাইল।

এমআরএ সনদ নং-০১১৫১-০০১৪১-০০২৮৭

শেখ রাসেল দিবস-২০২১ পালন উপলক্ষে বাস্তবায়িত কর্মসূচির ব্যয় বিবরণী কর্মসূচি বাস্তবায়ন তারিখ : ১৮ অক্টোবর, ২০২১ খ্রি.

বিল নং	কার্যক্রম/কর্মসূচির বিবরণ	মোট টাকা
১.	প্রদর্শনের জন্য ফেইল্ড তৈরী: ১২২টি × ২৫০/- (১২১টি শাখা ও প্রধান কার্যালয়-১টি)	৩০,৫০০.০০
২.	আলোচনা সভা ও দোয়া মাহফিলের ব্যানার: ১২২টি × ২৫০/- (১২১টি শাখা ও প্রধান কার্যালয়-১টি)	৩০,৫০০.০০
৩.	শেখ রাসেলের প্রতিকৃতিতে পুষ্পস্তবক অর্পন ব্যানার ১টি × ৩৩৫/- (প্রধান কার্যালয়)	৩৩৫.০০
৪.	পুষ্পস্তবক অর্পনের জন্য ফুলের গোল চাক ক্রয়: ১টি × ৮০০/- (প্রধান কার্যালয় কর্তৃক)	৮০০.০০
৫.	মাদ্রাসায় খাবার বিতরণের ব্যানার তৈরী: ১টি × ৩৩৫/- (প্রধান কার্যালয়)	৩৩৫.০০
৬.	মাদ্রাসায় খাবার বাবদ মোট খরচ (২০০ জনকে রান্না করে খাওয়ানো হয়েছে)	৩৩,৫০০.০০
চিত্রাংকন প্রতিযোগিতা বাবদ খরচ: (মোট অংশগ্রহণকারী ২৫ জন)		
৭.	ব্যানার তৈরী ১টি × ৩৩৫/-	৩৩৫.০০
৮.	ক্রেস্ট তৈরী: ১ম, ২য় ও ৩য় নির্ধারণীর জন্য (৫০০+৪০০+৩০০)	১,২০০.০০
৯.	১ম, ২য় ও ৩য় নির্ধারণীর জন্য প্লেট ক্রয় ৩টি × ১৫৫/-	৪৬৫.০০
১০.	১ম, ২য় ও ৩য় নির্ধারণীর জন্য বই ক্রয় ৩টি × ১৫০/-	৪৫০.০০
১১.	অংশগ্রহণমূলক পুরস্কারের জন্য বই ক্রয়: ২২টি × ১৫০/-	৩,৩০০.০০
১২.	অংশগ্রহণমূলক পুরস্কারের জন্য মগ ক্রয় ২২টি × ১০০/-	২,২০০.০০
১৩.	আর্ট পেপার ক্রয়	১০০.০০
১৪.	অংশগ্রহণকারী শিশু ও অভিভাবকদের আপ্যায়ন বাবদ খরচ	১,২১৫.০০
১৫.	চিত্রাংকন প্রতিযোগিতার জন্য ২জন বিচারকের সম্মানী প্রদান	৩,০০০.০০
১৬.	ডেকোরেটর	৬২০.০০
১৭.	সংবাদপত্রে নিউজ প্রকাশনার খরচ	১,০০০.০০
১৮.	ভিডিও ও সকল কর্মসূচির স্টিল ছবি প্রিন্ট	৪৫০.০০
	সর্বমোট :	১,১০,৩০৫.০০

(কথায়) : (একলক্ষ দশ হাজার তিনশত পাঁচ) টাকা মাত্র।



সোসিও ইকোনমিক ব্যাকিং এসোসিয়েশন (সেবা)

প্রধান কার্যালয়: সেবা টাওয়ার, বিশ্বাস বেতকা, টাঙ্গাইল।

এমআরএ সনদ নং-০১১৫১-০০১৪১-০০২৮৭

২০২১-২০২২ অর্থবছরে এমআরএ-এর অনুমোদনক্রমে স্থায়ী সম্পদ অর্জনের বিবরণী

ক্ষুদ্রঋণ কার্যক্রমের উদ্ভূত তহবিল হতে ২০২১-২০২২ অর্থবছরে
৪১,৮০,০০০/- (একচল্লিশ লক্ষ আশি হাজার) টাকা ব্যয়ে
একটি Nissan X-trail গাড়ী ক্রয় করা হয়েছে।



সোসিও ইকোনমিক ব্যাকিং এসোসিয়েশন (সেবা)

প্রধান কার্যালয়: সেবা টাওয়ার, বিশ্বাস বেতকা, টাঙ্গাইল।

এমআরএ সনদ নং-০১১৫১-০০১৪১-০০২৮৭

সেবা ভবন (৬ তলা) জমা-খরচের বিবরণী

তারিখ : ২৩-১০-২০১৭ থেকে ৩০-১১-২০১৮ খ্রি. পর্যন্ত

জমার বিবরণ		খরচের বিবরণ	
বিবরণ	টাকা	বিবরণ	টাকা
সংস্থার উদ্ভূত তহবিল থেকে গ্রহণ	১,৮৮,২৭,২৩২.০০	ভূমি মূল্য	৭০,০০,০০০.০০
		অবকাঠামো মূল্য (৬তলা ছাদ পর্যন্ত)	৫৫,০০,০০০.০০
		রেজিস্ট্রেশন ও অন্যান্য খরচ	৯,৭২,০০০.০০
		ইঞ্জিনিয়ার কর্তৃক সাইট পরিদর্শন সম্মানী	১২,০০০.০০
		ইট ক্রয়: (১ম শ্রেণী+পিকেট+ছররা)	৩,৮৩,৫০০.০০
		বালু ক্রয়: (ভিটি,সাদা,লাল)	৬২,০০০.০০
		সিমেন্ট ক্রয়	৪,২৩,০২০.০০
		রড ক্রয়	৬০,৩৫৯.০০
		বৈদ্যুতিক মালামাল ক্রয়	২,৯৪,১০০.০০
		সেনেটারী মালামাল ক্রয়	২,০৯,৭০০.০০
		টাইলস্ ক্রয়	৯,৩০,০০০.০০
		জানালায় গ্লাস, ভবনের মেইন গেইট, SS-পাইপের সিঁড়ির রেলিং তৈরী, নীচতলার সার্টার তৈরী (মজুরীসহ)	৫,২২,৩০০.০০
		থাই গ্লাস লাগানো (গ্লাসসহ মজুরী)	৩,৮০,০০০.০০
		ফার্নিচার ক্রয়, সোফা সেট ক্রয়	৬৯,৯০০.০০
		রং ক্রয়: (ভবনের ভিতর ও বাহিরে)	২,৩৭,৮০০.০০
		প্লাস্টিক ডোর ক্রয়	৯২,০০০.০০
		বেতন প্রদান: (প্রজেক্ট ম্যানেজার+ সিকিউরিটি গার্ড)	২,১৮,০১৩.০০
		বিদ্যুত সংযোগ (ডিজিটাল মিটারসহ)	৭,৪০০.০০
		বিদ্যুত লাইনের সেফটি কভার লাগানো বাবদ ব্যয়	৫,০০০.০০
		রাজ মিস্ত্রির মজুরী	৫,৮১,৮০০.০০
		রড মিস্ত্রির মজুরী	৭০,০০০.০০
		ইলেকট্রিক মিস্ত্রির মজুরী	১,৪১,০০০.০০
		স্যানিটারী মিস্ত্রির মজুরী	১,৫৯,০০০.০০
		টাইলস্ মিস্ত্রির মজুরী	৩,০৩,৩০০.০০
		রং মিস্ত্রির মজুরী	৮৭,৫০০.০০
		বিভিন্ন কাজের জন্য লেবারের মজুরী	১৩,৪৫০.০০
		যাতায়াত (ভ্যান ভাড়া সহ)	৯,৪৫০.০০
		বাঁশ ক্রয়, মাচাল ক্রয়, রশি, পলিথিন ও অন্যান্য	১৯,৪৫০.০০
		বালতি, মগ, ডিকসল, পুডিং, গুণা, জিআই, তারকাটা ও অন্যান্য	১৫,৫০০.০০
		বিবিধ খরচ: (টেপ, ফিতা, লাইট, জুট, পুরাতন পেপার)	২২,৪১০.০০
		মেরামত (পানির মটর)	১,২০০.০০
		ছাপা ও স্টেশনারী	৮০.০০
		ডিজিটাল নিয়ন সাইন বোর্ড তৈরী	২৪,০০০.০০
		সমাপনী তহবিল :	-
		হাতে নগদ	-
		ব্যয়ক জমা	-
মোট :	১,৮৮,২৭,২৩২.০০	মোট :	১,৮৮,২৭,২৩২.০০

(কথায়) : (এক কোটি আটশি লক্ষ সাতাশ হাজার দুইশত বত্রিশ) টাকা মাত্র।

