

**Noakhali Rural Development Society**  
Consolidated Accounts  
Statement of Financial Position  
As on 30th June, 2016

Particulars	Notes	2016 Amount in BDT	2015 Amount in BDT
<b>NON CURRENT ASSETS</b>		<b>38,457,834</b>	<b>32,799,385</b>
Fixed Assets at Cost Less Depreciation	04	18,457,834	14,799,385
Investment FDR	05	20,000,000	18,000,000
<b>CURRENT ASSETS</b>		<b>500,128,863</b>	<b>430,725,513</b>
Cash & Bank Balance	06	8,524,484	10,984,736
Accounts Receivable	07	248,867	315,867
Loan Outstanding to Group Members	08	479,141,234	410,471,196
Loan Paid to Staff	09	2,885,150	3,367,650
Loan and Advances	10	2,042,528	1,019,280
Reserve fund on Net Profit	11	5,127,485	2,808,169
Stock	12	2,159,115	1,758,615
<b>TOTAL ASSETS</b>		<b>538,586,697</b>	<b>463,524,898</b>
<b>CURRENT LIABILITIES</b>		<b>410,183,523</b>	<b>366,300,225</b>
Provision for Audit Fees	13	45,000	45,000
Loan & Advances	14	30,455,894	51,293,992
Member Savings	15	313,635,746	261,946,781
Loan Loss Provision	16	12,350,457	10,064,689
Staff Gratuity	17	21,779,482	18,818,709
Sources of Fund	18	23,209,358	18,620,924
Grants received in advance	19	396,790	648,452
VO's insurance on Loan	25	8,310,796	4,861,678
<b>CAPITAL &amp; SURPLUS</b>		<b>128,403,174</b>	<b>97,224,672</b>
Cumulative Surplus	20	128,403,174	97,224,672
<b>TOTAL CAPITAL &amp; LIABILITIES</b>		<b>538,586,697</b>	<b>463,524,897</b>

These Financial Statements should be read in conjunction with annexed notes.



President



Chief Coordinator



Islam Aftab Kamrul & Co.  
Chartered Accountants

Dhaka  
September 07, 2016

**Noakhali Rural Development Society**  
**Consolidated Accounts**  
**Statement of Comprehensive Income**  
**For the year ended 30th June 2016**

Particulars	Notes	2016 Amount in	2015 Amount in
Interest Income & Grants	21	130,062,552	111,051,077
<b>Less: Operating Expenses</b>		<b>99,110,256</b>	<b>83,694,157</b>
Financial Expenses	22	22,938,398	19,631,768
General & Administrative Expense	23	76,171,858	64,062,389
<b>Net Operating Income</b>		<b>30,952,296</b>	<b>27,356,920</b>
Less: Loan Loss Provision	24	2,285,768	4,509,587
<b>Surplus/ (Deficit) of Income Over Expenditure</b>		<b>28,666,528</b>	<b>22,847,333</b>
Less: Transfer to Fund & Reserves		-	-
<b>Transfer to Cumulative Surplus</b>		<b>28,666,528</b>	<b>22,847,333</b>

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President



Chief Coordinator

Dhaka  
September 07, 2016



Islam Aftab Kamrul & Co.  
Chartered Accountants

