

**Noakhali Rural Development Society**  
**Consolidated Accounts**  
**Statement of Financial Position-Balance Sheet**  
**As on June 30, 2015**

| Particulars                            | Notes | 30.06.2015         | 30.06.2014         |
|--|-------|--------------------|--------------------|
| <b>NON CURRENT ASSETS</b>              |       | <b>32,799,384</b>  | <b>27,278,727</b>  |
| Fixed Assets at Cost Less Depreciation | 04    | 14,799,384         | 13,278,727         |
| Investment FDR                         | 05    | 18,000,000         | 14,000,000         |
| <b>CURRENT ASSETS</b>                  |       | <b>430,725,513</b> | <b>357,814,692</b> |
| Cash & Bank Balance                    | 06    | 10,984,736         | 12,250,273         |
| Accounts Receivable                    | 07    | 315,867            | 315,867            |
| Reserve fund on Net Profit             | 11    | 2,808,169          | 994,852            |
| Loan Outstanding to Group Members      | 08    | 410,471,196        | 337,709,095        |
| Loan Paid to Staff                     | 09    | 3,367,650          | 2,885,150          |
| Loan and Advances                      | 10    | 1,019,280          | 2,057,280          |
| Stock                                  | 12    | 1,758,615          | 1,602,175          |
| <b>TOTAL ASSETS</b>                    |       | <b>463,524,897</b> | <b>385,093,419</b> |
| <b>CURRENT LIABILITIES</b>             |       | <b>366,300,225</b> | <b>310,716,080</b> |
| Provision for Audit Fees               | 13    | 45,000             | 40,000             |
| Loan & Advances                        | 14    | 51,293,992         | 55,115,794         |
| Member Savings                         | 15    | 261,946,781        | 213,335,925        |
| Loan Loss Provision                    | 16    | 10,064,689         | 7,293,098          |
| Staff Gratuity                         | 17    | 18,818,709         | 16,613,093         |
| Sources of Fund                        | 18    | 18,620,924         | 14,590,243         |
| Grants received in advance             | 19    | 648,452            | 787,621            |
| Bima                                   | 25    | 4,861,678          | 2,940,306          |
| <b>CAPITAL &amp; SURPLUS</b>           |       | <b>97,224,672</b>  | <b>74,377,339</b>  |
| Cumulative Surplus                     | 20    | 97,224,672         | 74,377,339         |
| <b>TOTAL CAPITAL &amp; LIABILITIES</b> |       | <b>463,524,897</b> | <b>385,093,419</b> |

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

Vice President

Chief Coordinator

Dhaka  
August 27, 2015



Zoha Zaman Kabir Rashid & Co.  
Chartered Accountants



**Noakhali Rural Development Society**  
**Consolidated Accounts**  
**Statement of Comprehensive Income-Expenditure**  
**For the year ended June 30, 2015**

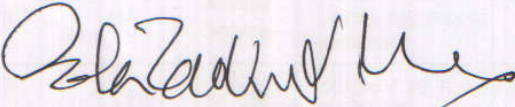
| Particulars  | Notes | 30.06.2015        | 30.06.2014        |
|--|-------|-------------------|-------------------|
| Interest Income & Grants                             | 21    | 111,051,077       | 84,040,842        |
| <b>Less: Operating Expenses</b>                      |       | <b>83,694,157</b> | <b>64,093,094</b> |
| Financial Expenses                                   | 22    | 19,631,768        | 13,453,922        |
| General & Administrative Expense                     | 23    | 64,062,389        | 50,639,172        |
| <b>Net Operating Income</b>                          |       | <b>27,356,920</b> | <b>19,947,748</b> |
| Less: Loan Loss Provision                            | 24    | 4,509,587         | 1,403,987         |
| <b>Surplus/ (Deficit) of Income Over Expenditure</b> |       | <b>22,847,333</b> | <b>18,543,761</b> |
| Less: Transfer to Fund & Reserves                    |       | -                 | -                 |
| <b>Transfer to Cumulative Surplus</b>                |       | <b>22,847,333</b> | <b>18,543,761</b> |

These Financial Statement should be read in conjunction with annexed notes

Vice President

Chief Coordinator

Dhaka  
August 27, 2015.

  
**Zoha Zaman Kabir Rashid & Co.**  
**Chartered Accountants**

