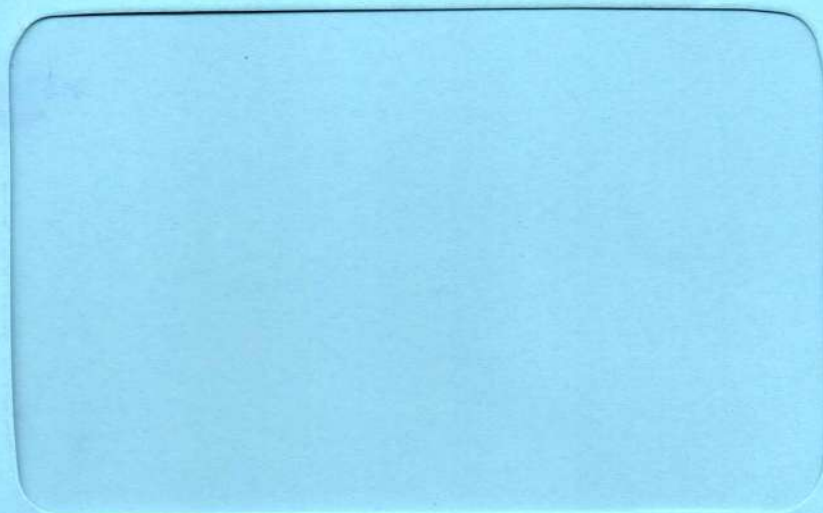


**PRIVATE & CONFIDENTIAL**



**A. MANNAN & CO.  
CHARTERED ACCOUNTANTS**

**BARNALI-3 (9<sup>TH</sup> FLOOR), 476-E  
MALIBAG DIT ROAD, DHAKA  
BANGLADESH.**

**Mobile : 01732-040449  
E-mail: mannan\_fca@yahoo.com**

**A. MANNAN & CO.**  
**CHARTERED ACCOUNTANTS**

**CENTER FOR RURAL SERVICE SOCIETY(CRSS)**

Natun Bazar, B. M. College Road, Barisal.

For the Period 1st July-2020 to 30th June-2021.

# **CENTER FOR RURAL SERVICE SOCIETY(CRSS)**

**Natun Bazar, B. M. College Road, Barisal.**

**FOR THE YEAR ENDED 30TH JUNE 2021**

## **TABLE OF CONTENTS**

<b>SL.NO</b>	<b>PARTICULARS</b>	<b>PAGE NO.</b>
<b>1</b>	<b>Independent Auditor's Report</b>	<b>1</b>
<b>2</b>	<b>Statement of Consolidated Financial Position</b>	<b>2</b>
<b>3</b>	<b>Statement of Consolidated Comprehensive Income</b>	<b>3</b>
<b>4</b>	<b>Statement of Consolidated Receipts and Payment</b>	<b>4-5</b>
<b>5</b>	<b>Statement of Cash Flows</b>	<b>6</b>
<b>6</b>	<b>Statement of Changes in Equity</b>	<b>7</b>
<b>7</b>	<b>Notes to the Account</b>	<b>8-12</b>
<b>8</b>	<b>FDR Statement</b>	<b>13</b>
<b>9</b>	<b>Schedule of Fixed Assets</b>	<b>14</b>



## AUDITOR'S REPORT

Annexure-A1/1

We have audited the accompanying Financial Statement of **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** which comprise the Statement of Consolidated Financial Position as at June 30, 2021, and the Statement of Consolidated Comprehensive Income, Statement of Changes in equity for the year then ended June 30, 2021 and a summary of significant accounting policies and other explanatory notes.

### Management Responsibility for the financial

**CENTER FOR RURAL SERVICE SOCIETY (CRSS)** management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

### Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain responsible assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

### Opinion

In our opinion, the financial statements presents fairly, in all material respects, the financial position of **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** as at June 30, 2021 and its financial performance and its cash flows for the year then ended June 30, 2021 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- In our opinion, Proper books of accounts as required by law and MRA Act & Rules have been kept by **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Date: 30.09.2021  
Dhaka




*A. Mannan & Co.*  
**A. Mannan & CO.**  
**Chartered Accountant.**

**CENTER FOR RURAL SERVICE SOCIETY(CRSS)**  
Natun Bazar, B. M. College Road, Barisal.  
**STATEMENT OF CONSOLIDATED FINANCIAL POSITION**  
As at 30th June-2021.

Particulars:	Notes	FY 2020-2021					
		Micro Credit	Child Focus Community Focused Development Program.	VGD	WVB-CEP	House Loan	Total
<b>Properties &amp; Assets:</b>							
Property, Plant & Equipment	6.00	906,265	616,427	-	-	-	1,522,692
<b>Total Non Current Assets:</b>		906,265	616,427	-	-	-	1,522,692
<b>Current Assets:</b>							
Loan to Members (RMC)	7.00	51,789,068	-	-	-	3,817,121	55,606,189
Loan to Members (ME)	7.01	6,430,488	-	-	-	-	6,430,488
Short Term Investment (FDR)	8.00	7,470,207	-	-	-	-	7,470,207
Advance, Deposits & Prepayments	9.00	140,523	-	-	-	-	140,523
Fund to CRSS	9.01	-	-	-	-	517,230	517,230
Stock & Stores (Printing & Stationary)	10.00	68,726	-	-	-	-	68,726
Cash in Hand & at Bank	11.00	18,800,639	233,682	-	226,426	1,385,146	20,645,893
<b>Total Current Assets:</b>		84,699,651	233,682	-	226,426	5,719,497	90,879,256
<b>Total Properties &amp; Assets:</b>		85,605,916	850,109	-	226,426	5,719,497	92,401,948
<b>Capital Fund &amp; Liabilities:</b>							
<b>Capital Fund:</b>							
Cumulative Surplus	12.00	2,587,910	804,797	-	226,426	281,990	3,901,123
Reserve Fund	13.00	300,000	-	-	-	-	300,000
Donor Fund (MvM)	14.00	4,958,237	-	-	-	-	4,958,237
<b>Total Capital Fund:</b>		7,846,147	804,797	-	226,426	281,990	9,159,360
<b>Non Current Liabilities:</b>							
Loan from others (GB & Other Person)	14.01	24,681,350	-	-	-	-	24,681,350
Loan from Bank	15.00	32,700,759	-	-	-	5,437,507	38,138,266
<b>Total Non Current Liabilities</b>		57,382,109	-	-	-	5,437,507	62,819,616
<b>Current Liabilities:</b>							
Members Savings (RMC, ME & Special)	16.00	15,070,561	-	-	-	-	15,070,561
Loan Risk Fund	17.00	3,027,429	-	-	-	-	3,027,429
Loan Loss Provision / DMR	18.00	2,279,670	-	-	-	-	2,279,670
Provision for Expenses	19.00	-	45,312	-	-	-	45,312
<b>Total Current Liabilities:</b>		20,377,660	45,312	-	-	-	20,422,972
<b>Total Capital Fund &amp; Liabilities:</b>		85,605,916	850,109	-	226,426	5,719,497	92,401,948

The annexed notes form an integral part of the Consolidated Statement of Financial Position

  
**Edward Robin Bollove**  
Chief Executive Officer  
CRSS, Barisal



  
**A. Mannan & Co.**  
Chartered Accountants




**CENTER FOR RURAL SERVICE SOCIETY(CRSS)**

Natun Bazar, B. M. College Road, Barisal.

**STATEMENT OF CONSOLIDATED COMPREHENSIVE INCOME**

For the Period 1st July-2020 to 30th June-2021.

PARTICULARS	NOTES	FY 2020-2021					
		Micro Credit	Child Focus Community Focused Development Program.	VGD	WVB-CEP	House Loan	Total
<b>INCOME</b>							
Fund Received from KNH		-	7,891,221	-	-	-	7,891,221
Fund Women's Affairs Boura		-	-	816,464	-	-	816,464
Fund Received from WVB		-	-	-	4,504,528	-	4,504,528
Service Charge on Loan(RMC)		7,975,845	-	-	-	411,348	8,387,193
Service Charge on Loan(ME)		1,496,760	-	-	-	-	1,496,760
Donation Received from-MVM		228,529	-	-	-	-	228,529
Admission Fee		4,090	-	-	-	-	4,090
Sale of Pass Book		12,150	-	-	-	-	12,150
Other Sales (Form)		11,265	-	-	-	-	11,265
G. Body Membership Subscription		3,240	-	-	-	-	3,240
FDR Interest		587,229	-	-	-	-	587,229
Bank Interest		38,235	-	-	-	-	38,235
Writeoff Loan Collection		300	-	-	-	-	300
Donation Received From Social Welfare		20,000	-	-	-	-	20,000
<b>TOTAL INCOME:</b>		<b>10,377,643</b>	<b>7,891,221</b>	<b>816,464</b>	<b>4,504,528</b>	<b>411,348</b>	<b>24,001,205</b>
<b>EXPENDITURE</b>							
Office Rent		352,700	-	72,000	-	-	424,700
Interest on Loan to GB & Others Person		2,137,910	-	-	-	132,149	2,270,059
Interest/Charges on Loan to Bank		120,000	-	-	-	-	120,000
Staff Salary & Bonus		4,689,970	4,714,000	572,000	709,933	-	10,685,903
Travels & Conveyance		68,321	-	58,000	44,552	-	170,873
Fuel Cost		174,358	-	-	-	-	174,358
Entertainment		56,874	-	-	-	14,729	71,603
News paper & Periodicals		5,701	-	-	-	-	5,701
Telephone & Postage		113,102	-	39,800	-	-	152,902
Gas & Electricity		97,051	-	-	-	-	97,051
Printing & Stationary	10	143,993	-	74,664	-	-	218,657
Meeting Expenses		13,030	-	-	-	-	13,030
Training Expenses		46,055	-	-	-	-	46,055
Board Members Conveyance/Honorarium		39,070	-	-	-	-	39,070
Audit Fee		20,000	75,000	-	-	-	95,000
Renewal & Registration Fee		15,837	-	-	-	-	15,837
Bank Charges & DD Charges		104,386	-	-	-	4,530	108,916
Repair & Maintance		153,920	-	-	-	-	153,920
CESP,CP,EDU,& HNW		-	-	-	3,445,468	-	3,445,468
Office operating cost		-	-	-	78,149	-	78,149
Vehicle Maintance		37,320	-	-	-	-	37,320
VAT & Tax		102,859	-	-	-	-	102,859
Legal Expenses		52,152	-	-	-	-	52,152
General Savings (Interest)		474,501	-	-	-	-	474,501
Other Operating Expenses		40,199	-	-	-	-	40,199
Consulantacy fees		10,000	-	-	-	-	10,000
Donation		22,320	-	-	-	-	22,320
Donation-Covid-19 DC office		10,000	-	-	-	-	10,000
Donation-Covid-19(Food Supply)		228,529	-	-	-	-	228,529
Loan Loss Provisison (LLP)		582,197	-	-	-	-	582,197
Depreciation		80,735	157,128	-	-	-	237,864
Activity Cost		-	3,249,257	-	-	-	3,249,257
Administration Expenses		-	471,666	-	-	-	471,666
<b>TOTAL EXPENDITURE</b>		<b>9,993,090</b>	<b>8,667,051</b>	<b>816,464</b>	<b>4,278,102</b>	<b>151,408</b>	<b>23,906,116</b>
<b>Excess of Income over Expenditure</b>		<b>384,553</b>	<b>(775,830)</b>	<b>-</b>	<b>226,426</b>	<b>259,940</b>	<b>95,089</b>
<b>TOTAL</b>		<b>10,377,643</b>	<b>7,891,221</b>	<b>816,464</b>	<b>4,504,528</b>	<b>411,348</b>	<b>24,001,205</b>

  
Edward Robin Bollove  
Chief Executive Officer  
CRSS, Barisal



**CENTER FOR RURAL SERVICE SOCIETY(CRSS)**

Natun Bazar, B. M. College Road, Barisal.

**CONSOLIDATED RECEIPTS & PAYMENTS STATEMENTS**

For the Period 1st July-2020 to 30th June-2021.

**FY 2020-2021**

PARTICULARS	NOT ES	Micro Credit	Child Focus Community Focused Development Program.	VGD	WVB-CEP	House Loan	Total
<b>RECEIPTS:</b>							
<b>Opening Balance:</b>		-	1,509	-	-	33,120	34,629
Cash in Hand		12,750	806,313	-	-	37,360	856,423
Bank Balance		10,803,309	-	-	-	-	10,803,309
Fund Received from KNH		-	7,891,221	-	-	-	7,891,221
Fund Women's Affairs Bouro		-	-	816,464	-	-	816,464
Fund Received from WVB		-	-	-	4,504,528	-	4,504,528
Fund Received from H/O		-	-	-	-	5,069,193	5,069,193
Fund Received from (BB)		-	-	-	-	7,290,000	7,290,000
Loan Received From GB & Others Person		13,559,500	-	-	-	-	13,559,500
House loan Collection		-	-	-	-	4,408,449	4,408,449
General Savings Collection (RMC)		9,462,802	-	-	-	-	9,462,802
General Savings Collection (ME)		1,241,276	-	-	-	-	1,241,276
Special Savings Collection		2,444	-	-	-	-	2,444
Loan Collection (RMC)		56,976,907	-	-	-	-	56,976,907
Loan Collection (ME)		10,692,730	-	-	-	-	10,692,730
Loan Risk Fund Collection		762,930	-	-	-	-	762,930
Advance Collection		165,290	-	-	-	-	165,290
Service Charge (RMC)		7,975,845	-	-	-	411,348	8,387,193
Service Charge (ME)		1,496,760	-	-	-	-	1,496,760
Admission Fee		4,090	-	-	-	-	4,090
Sale of Pass Book		12,150	-	-	-	-	12,150
Other Sales (Form)		11,265	-	-	-	-	11,265
G. Body Membership Subscription		3,240	-	-	-	-	3,240
Bank Interest		38,235	-	-	-	-	38,235
Loan Received From Bank		31,800,000	-	-	-	-	31,800,000
FDR Intrest		587,229	-	-	-	-	587,229
FDR		4,721,947	-	-	-	-	4,721,947
Wrteoff Loan collection		300	-	-	-	-	300
Fund Received from MVM		1,727,785	-	-	-	-	1,727,785
Donation Received From -MVM		228,529	-	-	-	-	228,529
Donation Received From Social Welfare		20,000	-	-	-	-	20,000
<b>TOTAL RECEIPTS</b>		<b>152,307,313</b>	<b>8,699,043</b>	<b>816,464</b>	<b>4,504,528</b>	<b>17,249,470</b>	<b>183,576,819</b>





<b><u>PAYMENTS:</u></b>							
General Savings Refund(RMC)	10,025,012	-	-	-	-	-	10,025,012
General Savings Refund(ME)	2,134,427	-	-	-	-	-	2,134,427
Special Savings Refund	25,256	-	-	-	-	-	25,256
Loan Disbursement(RMC)	68,193,000	-	-	-	-	-	68,193,000
Loan Disbursement(ME)	8,100,000	-	-	-	-	-	8,100,000
Advance	135,290	-	-	-	-	-	135,290
Office Rent	352,700	-	72,000	-	-	-	424,700
Fixed Assets Purchases	231,644	-	-	-	-	-	231,644
Staff Salary & Bonus	4,689,970	-	-	-	-	-	4,689,970
Travels & Conveyance	68,321	-	58,000	44,552	-	-	170,873
Fuel Cost	174,358	-	-	-	-	-	174,358
Entertainment	56,874	-	-	-	14,729	-	71,603
Telephone & Postage	113,102	-	39,800	-	-	-	152,902
Gas & Electricity	97,051	-	-	-	-	-	97,051
Printing & Stationary	129,586	-	74,664	-	-	-	204,250
Training expenses	46,055	-	-	-	-	-	46,055
CESP, CP, EDU, & HNWI	-	-	-	3,445,468	-	-	3,445,468
Office operating cost	-	-	-	78,149	-	-	78,149
Fund to CRSS	-	-	-	-	5,560,423	-	5,560,423
House loan disburse	-	-	-	-	5,990,000	-	5,990,000
Bank Charge & DD Charges	104,386	-	-	-	4,530	-	108,916
Repair & Maintenance	153,920	-	-	-	-	-	153,920
Vehicle Maintenance	37,320	-	-	-	-	-	37,320
General Savings (Interest)	474,501	-	-	-	-	-	474,501
Other operating expenses	40,199	-	-	-	-	-	40,199
Loan Risk Fund Refund	557,917	-	-	-	-	-	557,917
Newspaper & Periodical	5,701	-	-	-	-	-	5,701
Meeting Expenses	13,030	-	-	-	-	-	13,030
VAT & Tax	102,859	-	-	-	-	-	102,859
FDR	2,346,707	-	-	-	-	-	2,346,707
Audit Fees	20,000	-	-	-	-	-	20,000
Renewal & Registration Fees	15,837	-	-	-	-	-	15,837
Intrest paid to GB & Other's	2,137,910	-	-	-	132,149	-	2,270,059
Intrest/Charges on Loan (Bank)	120,000	-	-	-	-	-	120,000
Fund Refund to GB & Others	7,391,700	-	-	-	-	-	7,391,700
Loan Insallment paid to Bank	25,049,969	-	-	-	4,162,493	-	29,212,462
Conuslantacy fees	10,000	-	-	-	-	-	10,000
Board Member Honorarium	39,070	-	-	-	-	-	39,070
Donation	22,320	-	-	-	-	-	22,320
Legal Expenses	52,152	-	-	-	-	-	52,152
Donation-Covid-19 DC office	10,000	-	-	-	-	-	10,000
Donation-Covid-19(Food Supply)	228,529	-	-	-	-	-	228,529
Personnel Cast		4,714,000	572,000	709,933	-	-	5,995,933
Activity Cost		3,249,257	-	-	-	-	3,249,257
Administration Expenses		502,104	-	-	-	-	502,104
<b>Total Expenses</b>	<b>133,506,673</b>	<b>8,465,361</b>	<b>816,464</b>	<b>4,278,102</b>	<b>15,864,324</b>	<b>162,930,924</b>	
<b><u>Closing Balance:</u></b>							
Cash in Hand	44,284	197,763	-	-	66,153	-	308,200
Bank Balance	18,756,356	35,919	-	226,426	1,318,993	-	20,337,694
<b>TOTAL PAYMENTS</b>	<b>152,307,313</b>	<b>8,699,043</b>	<b>816,464</b>	<b>4,504,528</b>	<b>17,249,470</b>	<b>183,576,819</b>	





## CENTER FOR RURAL SERVICE SOCIETY(CRSS)

Natun Bazar, B. M. College Road, Barisal.

### STATEMENT OF CASH FLOW

For the Period 1st July-2020 to 30th June-2021.

Particulars	FY 2020-20201
	Amount (Taka)
<b>A. Cash flow from Operating Activities</b>	<b>915,150</b>
Surplus for the period	95,089
Loan Loss Provision	582,197
Adjustment	-
Depreciation for the year	237,864
<b>B. Cash flow from Investing Activities</b>	<b>(231,644)</b>
Fixed Assets	(231,644)
<b>C. Cash flow from Financial Activities</b>	<b>9,320,330</b>
Increase/Decrease in Loan to Members (RMC)	(11,216,093)
Increase/Decrease in Loan to Members (ME)	2,592,730
Increase/Decrease in Loan to Members (Grihayan Tahabil)	3,817,121
Increase/Decrease in Loan Other	(353,006)
Increase/Decrease in Short Term Investment (FDR)	2,375,240
Increase/Dicrease in Advance, Deposit & Prepayment	30,000
Increase/Dicrease in Stock & Stores	14,407
Increase/Dicrease in Loan from GB & Other Person	6,167,800
Increase/Decrease in Loan from Bank	5,437,507
Increase/Dicrease in Members Savings	(1,478,173)
Increase/Dicrease in Donor Fund from MvM	1,727,784
Increase/Dicrease in Loan Risk Fund	205,013
<b>Net Cash flow Increase / Decrease (A+B+C)</b>	<b>10,003,835</b>
<b>Add: Cash and Bank Balance at the beginning of the year</b>	<b>10,816,059</b>
<b>Cash and Bank Balance at the Closing of the year</b>	<b>20,819,894</b>



**CENTER FOR RURAL SERVICE SOCIETY(CRSS)**

Natun Bazar, B. M. College Road, Barisal.

**Statement of Change in Equity**

For the Period 1st July-2020 to 30th June-2021.

Particulars	FY- 2020-2021 Amount (Taka)
Balance as on 01.07.2020	7,336,486
Add: Surplus of the year	95,089
	<hr/> 7,431,575
Add : Donor Fund from MvM	1,727,785
Less: Adjustment Reserved Fund	-
Add : Adjustment During the year	-
Balance as on 30.06.2021	<hr/> <hr/> 9,159,360



**CENTER FOR RURAL SERVICE SOCIETY (CRSS)**  
**Notes to the financial statements**  
**FOR THE YEAR ENDED 30 JUNE 2021**

**1.0 Background:**

**CENTER FOR RURAL SERVICE SOCIETY (CRSS)** is a voluntary and non-profitable Organization and is engaged in welfare of the poor and helpless people of the working area and also to empower the women, improvement of child and poor people's health. Also **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** has quality Education Program and Child Care Program work in those areas.

**Particulars of NGO**

**CENTER FOR RURAL SERVICE SOCIETY (CRSS)** is a voluntary social service organization. It is registered with the Social Service Department, Govt. of the People's Republic of Bangladesh vide Reg. No. Bari/927/02 dated September 30,2002 under Voluntary Social Welfare Agencies Ordinance, 1961; registration with Micro Credit Regulatory Authority vide reg. 02593- 01229-00583 dated: August 01, 2011 and also registration with NGO Bureau Reg. No. 2465 dated July 05, 2009 under the Foreign Donation (V.A) Regulation Ordinance-1978. Tax Identification Number (TIN) is 888967905174- Circal-01, Companies, Barishal, Certificate of Registration of Societies (under ACT XXI of 1860), NO.KHS-434/2016. .

**2.00 Corporate Information of the**

Name of the Organization	<b>CENTER FOR RURAL SERVICE SOCIETY (CRSS)</b>
Year of establishment	2002
Legal Entity	Registered No. Bari/927/02 dated September 30,2002 under Voluntary Social Welfare Agencies Ordinance, 1961; registration with Micro Credit Regulatory Authority vide reg. 02593- 01229-00583 dated: August 01, 2011 and also registration with NGO Bureau Reg. No. 2465 dated July 05, 2009
Name of the Operations (programs)	Micro finance
Statutory Audit conducted up to	June 30.2021
Name of the statutory auditor for last year	Irshadullah Patwary & Co.
Name of the statutory auditor for current year.	Huda Hossain & Co.
No.of Executive Committee meeting head FY 20-21	4 Meeting
Date of list AGM held	13.03.2021

**List of Executive Committee Members:**

SL	NAME	Designation	Qualification & Profession	Present Address
1	Mrs. Florence Annat Gupta	Chairman	HSC (PTI), Teacher, Non Govt. School	Bogura Road, Barishal
2	Mr. James Prodip Gomes	Vice-Chairman	HSC and Diploma in Electrical	Police Line, Barishal
3	Edward Rabin Bollove	Member Secretary	BSS ,Service of NGO	Police Line, Barishal
4	Mrs. Sanchita Sikder	Treasurer	M.com, Non govt Service	Bhatakhana, Barishal
5	Aldrin Halder (Shipon)	Member	B.com, Social Service	New Circular Road, Barishal
6	Mrs. Delowara Hossain	Member	BSC, Bank Officer (Retired)	B.M College Road, Barishal
7	Mrs. Monju Halder	Member	HSC, Teacher, Non. govt. teacher	Oxford Mission Road, Barishal





## **BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

### **3.0 Basis of Accounting:**

The Project maintains its accounts on cash basis that is all incomes actually received are taken as income and all payments/expenditures actually affected during the year are considered as expenditures.

### **4.00 Summary of Significant accounting policies:**

#### **4.01 Currencies**

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

#### **4.02 Revenue Recognition:**

#### **4.03 Interest Income**

- **Service charges on loan:**
- The **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** is collecting service charges from beneficiaries at a Flat of 13.50 % per annum calculated on the loan provide to them. The principal loan and proportional service charges are collected in equal weekly and monthly installments, Service Charges are accounted on cash basis and the amount of service charges from the beneficiaries is recognized as income. On the other side, the service charges receivable is not recognized as income.
- **Interest Expenses:**  
Interest expenses have been accounted for on accrual basis.
- **Other Expenses:**  
Other Expenses have been accounted for on accrual basis.
- **Interest paid on saving:**  
Interest paid on saving is recognized on accrual basis.

#### **4.03 Fixed Assets & Depreciation:**

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

### **5.0 Significant Organization Policies:**

#### **5.01 Loan loss Provision:**

Loan classification, loan loss provisioning and write off policy: The **CENTER FOR RURAL SERVICE SOCIETY (CRSS)** following MRA guidelines.

#### **5.02 Loan to beneficiaries:**

Micro-credit program is conducted as per manual provided by the MRA.

#### **5.03 Policy on savings collection**

Micro-credit program is conducted as per manual provided by the MRA.



Sl. No.	PARTICULARS	FY 2020-2021 Micro Credit	Child Focus Community Focused Development	VGD	WVB- CEP	House Loan
<b>6.00</b>	<b>Property, plant &amp; equipment:</b>					
	<b>Cost</b>					
	Balance as on 01.07.2020	1,977,268	773,555	-	-	-
	Add: Addition During the year	231,644	-	-	-	-
	Less: Disposal During the year	-	-	-	-	-
	<b>Balance as on 30.06.2021</b>	<b>2,208,912</b>	<b>773,555</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Depreciation</b>					
	Balance as on 01.07.2020	1,221,913				
	Add: Addition During the year	80,735	157,128			
	Less: Disposal During the year	-				
	<b>Balance as on 30.06.2021</b>	<b>1,302,648</b>	<b>157,128</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Written Down Value</b>	<b>906,265</b>	<b>616,427</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Details of Fixed Assets are in Annexure-A					
<b>7.00</b>	<b>Loan to Members (RMC)</b>					
	Balance as on 01.07.2020	40,572,975	-	-	-	2,061,570
	Add: Disbursed during the year	68,193,000	-	-	-	6,164,000
	Less : Loan recovery during the year	56,976,907	-	-	-	4,408,449
	<b>Balance as on 30.06.2021</b>	<b>51,789,068</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,817,121</b>
<b>7.01</b>	<b>Loan to Members (ME)</b>					
	Balance as on 01.07.2020	9,023,218	-	-	-	-
	Add: Disbursed during the year	8,100,000	-	-	-	-
	Less : Loan recovery during the year	10,692,730	-	-	-	-
	<b>Balance as on 30.06.2021</b>	<b>6,430,488</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8.00</b>	<b>Short term Investment (FDR)</b>					
	Savings FDR (Note-8.0)	7,145,007	-	-	-	-
	LLPI-FDR (Note-8.0)	-	-	-	-	-
	Reserve-FDR (Note-8.0)	325,200	-	-	-	-
	<b>Balance as on 30.06.2020</b>	<b>7,470,207</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Breakup of the above are given below:					
<b>8.01</b>	<b>Savings FDR:</b>					
	Balance as on 01.07.2021	9,545,447	-	-	-	-
	Add: Addition During the year	2,321,507	-	-	-	-
	Less: Close/Withdrawn	4,721,947	-	-	-	-
	<b>Balance as on 30.06.2021</b>	<b>7,145,007</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8.02</b>	<b>LLPI-FDR:</b>					
	Balance as on 01.07.2020	-	-	-	-	-
	<b>Balance as on 30.06.2021</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8.03</b>	<b>Reserve-FDR:</b>					
	Balance as on 01.07.2020	300,000	-	-	-	-
	Add: Addition During the year	-	-	-	-	-
	Add: Addition During the year	30,000	-	-	-	-
	Less: Charge During the year	4,800	-	-	-	-
	<b>Balance as on 30.06.2021</b>	<b>325,200</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**9.00 Advance, Deposit & Prepayment:**

Balance as on 01.07.2020	170,523	-	-	-	-
Add: Advance paid during the year	135,290	-	-	-	-
Less: Advance Collection during the year	165,290	-	-	-	-
Balance as on 30.06.2021	140,523	-	-	-	-

**9.01 Fund to CRSS:**

Balance as on 01.07.2020	-	-	-	-	26,000
Add: Advance paid during the year	-	-	-	-	5,560,423
Less: Advance Collection during the year	-	-	-	-	5,069,193
Balance as on 30.06.2021	-	-	-	-	517,230

**10.00 Stock in Stores (Printing & Stationary):**

Balance as on 01.07.2020	83,133	-	-	-	-
Add: Addition During the year	129,586	-	-	-	-
Less: Used During the year	143,993	-	-	-	-
Balance as on 30.06.2021	68,726	-	-	-	-

**11.00 Cash in Hand & at Bank:**

Cash in hand	44,284	197,763	-	-	66,153
Cash at bank	18,756,355	35,919	-	226,426	1,318,993
	18,800,639	233,682	-	226,426	1,385,146

**12.00 Cumulative Surplus:**

Balance as on 01.07.2020	2,203,357	1,580,627	-	-	22,050
Add: Addition During the year	384,553	(775,830)	-	226,426	259,940
Less: Adjustment During the year	-	-	-	-	-
Balance as on 30.06.2021	2,587,910	804,797	-	226,426	281,990

**13.00 Reserved Fund:**

Balance as on 01.07.2020	300,000	-	-	-	-
Add: Transferred from Cumulative Surplus	-	-	-	-	-
Less: Adjustment During the year	-	-	-	-	-
Balance as on 30.06.2021	300,000	-	-	-	-

**14.00 Donor Fund from MvM:**

Balance as on 01.07.2020	3,230,453	-	-	-	-
Add: Addition During the year	1,727,785	-	-	-	-
Less: Refund During the year	-	-	-	-	-
Balance as on 30.06.2021	4,958,238	-	-	-	-

**14.01 Loan from GB & Other Person:**

Balance as on 01.07.2020	18,513,550	-	-	-	-
Add: Addition During the year	13,559,500	-	-	-	-
Less: Refund During the year	7,391,700	-	-	-	-
Balance as on 30.06.2021	24,681,350	-	-	-	-





**15.00 Loan from Bank:**

Balance as on 01.07.2020	25,950,728	-	-	-	2,310,000
Add: Addition During the year	31,800,000	-	-	-	7,290,000
Less: Refund During the year	25,049,969	-	-	-	4,162,493
Balance as on 30.06.2021	32,700,759	-	-	-	5,437,507

**16.00 Members Savings Deposits**

General Savings (Note-16.01)	15,038,851	-	-	-	-
Special Savings (Note-16.02)	31,710	-	-	-	-
Balance as on 30.06.2021	15,070,561	-	-	-	-

**16.01 General Savings (RMC & ME)**

Balance as on 01.07.2020	16,494,212	-	-	-	-
Add: Addition During the year	10,229,577	-	-	-	-
Add: Interest	474,501	-	-	-	-
Less: Refund during the year	12,159,439	-	-	-	-
Balance as on 30.06.2021	15,038,851	-	-	-	-

**16.02 Special Savings**

Balance as on 01.07.2020	54,522	-	-	-	-
Add: Addition During the year	2,444	-	-	-	-
Add: Interest	-	-	-	-	-
Less: Refund during the year	25,256	-	-	-	-
Balance as on 30.06.2021	31,710	-	-	-	-

**17.00 Loan Risk Fund**

Balance as on 01.07.2020	2,822,416	-	-	-	-
Add: Addition During the year	762,930	-	-	-	-
Less: Refund During the year	557,917	-	-	-	-
Balance as on 30.06.2021	3,027,429	-	-	-	-

**18.00 Loan Loss Provision (LLP):**

Balance as on 01.07.2020	1,697,473	-	-	-	-
Add: Addition during the year	582,197	-	-	-	-
Less: Adjustment during the year	-	-	-	-	-
Balance as on 30.06.2021	2,279,670	-	-	-	-

**18.00 Provision for Expenses**

Balance as on 01.07.2020	-	18,750	-	-	-
Add: Addition during the year	-	75,000	-	-	-
Less: Adjustment during the year	-	48,438	-	-	-
Balance as on 30.06.2021	-	45,312	-	-	-



## Center For Rural Service Society(CRSS)

Fixed Deposits Receipt (FDR):  
As of 30-06-2021 (FY: 2020-2021)

Sl. No	Accounts No.	FDR No.	Accounts Opening Date	Deposit Amount	Accounts Title	Name of Bank:	Interest Calculation Current Year (2020-2021)				
							Opening Balance (as on 01.07.20)	Interest received	Charge Deducted	Net Interest	Crossing Balance (as on 30.06.2021)
1	0024500000218	7356781	5/22/2019	2000000.00	Center for Rural Service Society(Crss)	Southeast Bank Ltd.	2123500	127230	15723	111507	2235007
2	00245000000236	7546985	18/03/2020	1000000.00	Center for Rural Service Society(Crss)	Southeast Bank Ltd.	1000000	70000	7500	62500	1062500
3	00492430002084	7546985	7/6/2021	2000000.00	Center for Rural Service Society(Crss)	Southeast Bank Ltd.	0	0	0	0	2000000
4	200254000000054	7263185	6/20/2019	1700000.00	Savings-FDR	Shahjalal Islami Bank Ltd.	1700000	170000	22500	147500	1847500
5	200254000000055	241415	6/20/2019	3000000.00	Crss-Reserve fund-FDR	Shahjalal Islami Bank Ltd.	300000	30000	4800	25200	325200
Sub: Total (FDR)				7000000.00			5123500	397230	50523	346707	7470207

Edward Robin Bollove  
Chief Executive Office(CEO)  
CRSS, Barishal



Center for Rural Service Society (CRSS)  
Natum Bazar, B. M. College Road, Barishal  
Fixed Asset Schedule  
As on June 30, 2021

Sl. No	Code No.	Particulars	Cost			Dep. Rate %	Balance as on 01.07.20	Depreciation		Adjustment/ realization	Total Balance as on 30.06.21	Written down as on 30.06.21
			Balance as on 01.07.20	Addition During the Year	Adjustment/ Disposal			as on 30.06.21	Change During the year			
	5101	Secretariat Table	61,355	30,240	-	5%	43,256	4,580	-	-	47,836	43,75
2	5102	Arm Chair	66,260	-	-	5%	56,892	3,313	-	-	60,205	6,05
3	5103	Furniture	503,896	35,610	-	5%	250,132	74,020	-	-	324,152	215,35
4	5104	Wooden Rak	4,830	-	-	5%	3,987	242	-	-	4,229	60
5	5105	Plastic Chair	15,445	-	-	5%	11,372	772	-	-	12,144	3,30
6	5106	Plastic Tools	210	-	-	0%	210	-	-	-	210	-
7	5107	Half Secretariat Table	20,382	-	-	5%	16,398	1,019	-	-	17,417	2,96
8	5108	Meeting Table	27,500	-	-	5%	17,408	1,375	-	-	18,783	8,71
9	5109	Revolving Chair	23,800	-	-	0%	23,800	-	-	-	23,800	-
10	5110	Steel Almira	54,270	35,000	-	3%	40,354	2,678	-	-	43,032	46,23
11	5111	Steel Showcase	6,945	-	-	5%	6,945	-	-	-	6,945	-
12	5112	Partex Table	18,600	-	-	5%	18,600	-	-	-	18,600	-
13	5113	Partex Almira	9,380	-	-	5%	9,380	-	-	-	9,380	-
14	5114	White/Disply Board	8,090	16,540	-	5%	7,694	1,232	-	-	8,925	15,70
15	5115	Wooden chair	18,030	-	-	5%	11,899	902	-	-	12,800	5,23
16	5116	General Table	930	-	-	0%	930	-	-	-	930	-
17	5117	File Cabinet	31,600	-	-	5%	22,063	1,580	-	-	23,643	7,95
18	5118	Refrigerator	20,000	-	-	5%	12,660	1,000	-	-	13,660	6,34
19	5201	Computer	779,918	-	-	3%	307,098	92,386	-	-	399,484	380,43
20	5202	Com.Printer	29,590	25,800	-	5%	24,378	2,770	-	-	27,147	28,24
21	5203	Television	12,900	-	-	5%	8,166	645	-	-	8,811	4,08
22	5204	Telephone Set	32,620	37,700	-	5%	23,929	3,516	-	-	27,445	42,87
23	5205	Com.monictor	10,800	-	-	5%	6,838	540	-	-	7,378	3,42
24	5206	Gas Slender	16,670	-	-	5%	11,389	834	-	-	12,222	4,44
25	5207	Digital Camera	13,000	-	-	0%	13,000	-	-	-	13,000	-
26	5208	Electric Goods	6,962	-	-	0%	6,962	-	-	-	6,962	-
27	5209	Floor Mats	1,500	-	-	0%	1,500	-	-	-	1,500	-
28	5210	Table Glass	2,265	-	-	0%	2,265	-	-	-	2,265	-
29	5211	Electric Fan	47,845	37,024	-	5%	40,660	4,243	-	-	44,904	39,96
30	5212	Genarator	10,050	-	-	0%	9,649	401	-	-	10,050	-
31	5301	Cookerise	32,266	-	-	0%	32,266	-	-	-	32,266	-
32	5302	Water Dram	1,000	-	-	0%	986	-	-	-	986	1
33	5303	Batti	175	-	-	0%	175	-	-	-	175	-
34	5304	Bading	15,919	-	-	5%	15,919	-	-	-	15,919	-
35	5401	Motor-Cycle	738,800	-	-	3%	369,565	22,164	-	-	391,729	347,07
36	5501	Bi-cycle	2,250	-	-	5%	1,710	113	-	-	1,823	42
37	5502	Laptop	63,700	-	-	5%	3,185	3,185	-	-	6,370	57,33
38	5503	CC Camera Installation	32,570	13,730	-	5%	1,629	2,315	-	-	3,944	42,35
39	5504	Infrared Thermometer	8,500	-	-	5%	425	425	-	-	850	7,65
Total			2,750,823	433,788	-	-	1,435,673	226,248	-	-	1,661,921	1,522,69

