

AUDITOR'S REPORT

On The

FINANCIAL STATEMENTS

OF

Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Barguna, Bangladesh.

Consolidated Statement of Financial Position

FOR THE YEAR ENDED 30TH JUNE, 2019

HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS
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Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Barguna, Bangladesh.

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AUDITORS' REPORT

We have audited the annexed Financial Statements of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)** for the period from 1st July 2018 to 30th June, 2019 with books, vouchers, registers and other relevant papers and documents as maintained and produced to us at the time of our audit.

The Preparation of these Financial Statements is the responsibility of the organization Management. On the other hand, our responsibility is to express an independent opinion on the Financial Statements based on our audit.

We conducted our audit of the Financial Statements in accordance with Bangladesh Standard on Auditing (BSA) and Terms of the appointment. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free of material misstatement. Our audit includes examining on test basis, evidence supporting the amounts and disclosures in the Financial Statements. Our audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall Financial Statements presentation. We believe that our audit provides a reasonable basis for our opinion.


Except the effect of our report to the Chief Executive of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)**

we report as under:

- i) We have obtained all the information and explanations which we required for the purpose of our audit and to the best of our knowledge and belief these are adequate and satisfactory;
- ii) In our opinion, the annexed Financial Statements have been drawn up in accordance with the Generally Accepted Accounting Principles;
- iii) The Financial Statements which are in agreement with the books of account exhibit a true and fair view of the State of Affairs of the organization as at 30th June, 2019 and the result of its activities for the period ended on that date according to the best of our information and explanations given to us and as shown by the books of account of the organization; and
- iv) In our opinion, books of account of the organization have been maintained properly.

Dated: Dhaka
26th September, 2019




Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS

Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Barguna, Bangladesh.

Statement of Financial Position
AS AT 30TH JUNE, 2019


<u>Property & Assets</u>	<u>Note</u>	<u>Current Year</u> <u>30-06-2019</u>	<u>Previous Year</u> <u>30-06-2018</u>
<u>Closing Balance as on 30-06-2019</u>			
Fixed Assets-Property, Plant & Equipment	7.00	20,34,349.00	22,32,804.00
Education Materials	8.00	20,19,496.00	20,19,496.00
Revolving Loan Fund	9.00	19,83,118.00	14,30,729.00
Advance	10.00	(66,020.00)	(66,020.00)
Cash and Bank Balances	11.00	10,62,290.00	2,47,054.00
Total Property and Assets		<u>70,33,233.00</u>	<u>58,64,063.00</u>
<u>Fund & Liabilities</u>			
Fund Account	12.00	43,91,859.01	33,72,957.01
Loan Received from the Chief Executive	13.00	8,17,042.99	9,73,270.99
Group Savings	14.00	18,01,431.00	14,94,935.00
Loan Received from the Power House	-----	22,900.00	22,900.00
Total Liabilities & Capital Fund		<u>70,33,233.00</u>	<u>58,64,063.00</u>

Accountant
Jago Nari

Chief Executive
Jago Nari

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




Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS

Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Barguna, Bangladesh.

Statement of Comprehensive Income
FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year</u> <u>30-06-2019</u>	<u>Previous Year</u> <u>30-06-2018</u>
<u>Income</u>		
Fund Received	4,87,19,737.00	1,85,92,366.00
Sell for Food & Accommodation	26,09,253.00	28,75,690.00
Training Vanue/Hall Room & Multimedia Rent	2,41,068.00	Nil
Sell for Furniture, Equipment, Papers & Others	Nil	2,000.00
Service charge from Beneficiaries	5,20,518.00	2,45,893.00
Local Income (Partial Office Rent, Service Charge)	2,250.00	34,844.43
Admission Fee	24,000.00	41,600.00
Bank Interest	13,978.50	2,828.00
Other Income (Loan format)	4,055.00	24,328.00
Partial Salaries	2,20,048.00	1,38,025.00
Partial Office Rent	66,177.00	24,780.00
Partial Travel	30,225.00	Nil
Coordination Cost	Nil	1,000.00
Donation	1,69,000.00	5,45,357.00
	5,26,20,309.50	2,25,28,711.43
<u>Expenditure</u>		
Staff Salary and Benefits	92,70,104.00	50,19,014.00
Office Operational Expenses	33,93,981.50	30,36,886.00
Travel	5,56,170.00	2,95,696.00
Programme Cost	3,80,14,335.50	42,13,000.00
Refund Unspent Fund	10,622.50	2,98,662.00
Fund transferred to Mother Account	Nil	1,64,300.00
Loan Interest Paid	19,000.00	44,000.00
Donation to Others	Nil	17,500.00
Grant transferred to project	Nil	84,20,886.00
Depreciation	3,37,194.00	1,40,078.00
Excess of Income over Expenditure	10,18,902.00	8,78,689.43
	5,26,20,309.50	2,25,28,711.43

Accountant
Jago Nari

Chief Executive
Jago Nari

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




Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS

Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Barguna, Bangladesh.

Statement of Consolidated Receipts & Payments Account
FOR THE YEAR ENDED 30TH JUNE, 2019

<u>Particulars</u>	<u>Current Year</u> <u>30-06-2019</u>	<u>Previous Year</u> <u>30-06-2018</u>
Receipts		
Opening Balance 01-07-2018		
Cash in hand	99,459.00	50,003.00
Cash at Bank	1,47,595.00	76,238.43
Fund Received	4,87,19,737.00	1,85,92,366.00
Sell for Food & Accommodation	26,09,253.00	28,75,690.00
Training Vanue/Hall Room & Multimedia Rent	2,41,068.00	Nil
Sell for Furniture, Equipment, Papers & Others	Nil	2,000.00
Loan Recover from Beneficiaries	32,61,735.00	14,23,271.00
Savings Collection from Beneficiaries	9,35,785.00	13,39,085.00
Service charge from Beneficiaries	5,20,518.00	2,45,893.00
Local Income (Partial Office Rent, Service Charge)	2,250.00	34,844.43
Admission Fee	24,000.00	41,600.00
Bank Interest	13,978.50	2,828.00
Other Income (Loan format)	4,055.00	24,328.00
Partial Salaries	2,20,048.00	1,38,025.00
Partial Office Rent	66,177.00	24,780.00
Partial Travel	30,225.00	Nil
Loan Received from the Chief Executive & General Fund	26,84,552.00	7,37,540.00
Loan Received from the Power House	Nil	22,900.00
Coordination Cost	Nil	1,000.00
Donation	1,69,000.00	5,45,357.00
	5,97,49,435.50	2,61,77,560.00
Payments		
Staff Salary and Benefits	92,70,104.00	50,19,014.00
Capital Expenses	1,38,739.00	11,33,815.00
Office Operational Expenses	33,93,981.50	30,36,886.00
Travel	5,56,170.00	2,95,696.00
Programme Cost	3,80,14,335.50	42,13,000.00
Loan Disbursement	38,14,124.00	26,94,000.00
Savings Refunded	6,29,289.00	75,395.00
Refund Unspent Fund	10,622.50	2,98,662.00
Loan Refunded Chief Executive & General Fund	28,40,780.00	5,17,352.00
Fund transferred to Mother Account	Nil	1,64,300.00
Loan Interest Paid	19,000.00	44,000.00
Donation to Others	Nil	17,500.00
Grant transferred to project	Nil	84,20,886.00
Closing Balance 30-06-2019		
Cash in Hand	4,311.00	99,459.00
Cash at Bank	10,57,979.00	1,47,595.00
	5,97,49,435.50	2,61,77,560.00

Accountant
Jago Nari

Chief Executive
Jago Nari

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



Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS

Barguna Nari Jagaran Karmosuchi (JAGO NARI)

Barguna, Bangladesh.

Notes to the Financial Statements FOR THE YEAR ENDED 30TH JUNE, 2019

1.00 Background of JAGO NARI:

Jago Nari is a Non-Governmental Organization based in Barguna and is registered with the NGO Affairs Bureau under the Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978. It has started its activities in 1998 with its own resource with a view to help the poor people in Barguna.

Present Programs of the Organizations:

01. Consolidated Account

2.00 Corporate Information of the PO

Name of the Organization	JAGO NARI
Year of Establishment	1998
Legal Entity	The organization is duly registered under Women Affairs Department-Registration No. MBA/BAR/16/98; dated: 06.12.1998 and also has the Registration from NGO Affairs Bureau NAB/2332 dated: 07.04.2008 and renewal dated: 06.04.2028.
No. Of Executive Committee meeting held on 2019	04
Date of last AGM held	30/06/2019
Name of the Statuary Auditor for Last Year	Hafiz Ahmed & Co.
Name of the Statuary Auditor for Current Year	Hafiz Ahmed & Co.

3.00 Mission and Vision of the Organization

a) Mission of the Organization:

To support the poor and most vulnerable people especially women and children who are socially and economically disadvantaged, living in the urban and rural settings of Bangladesh to eradicate poverty and injustice through providing a range of rights- based services designed to improve their quality of life. These services are principally, protection, education, healthcare, skills training, socio-economic development and participation. They are provided in ways that reinforce the culture, faith, and value of them and are also offered fairly, relevantly and without discrimination.

b) Vision of the Organization:

Setting up an equitable, capable, democratic and peaceful society without poverty and injustice in the country in which every person enjoys their rights to a life with dignity.

c) Objectives of Organization:

JAGO NARI employs all the endeavors with an aim to improve the socio-economic condition of the poor people. To achieve the same JAGO NARI launches its programs with the following objectives:

- To enhance the socio-economic condition of the poor people through under taking strategic programs and projects,
- To ensure women rights in the field of decision making in the family and in the society and to increase their participation in developing financial activities and build leadership.
- To establish and protect human rights of the distressed and deprived people of the society.
- To help in rehabilitating the peoples, affected by cyclone, Tidal search, river erosion and provide awareness on Health & Hygiene, Safe Water and nutrition to the destitute community especially to women and children.
- To undertake programs for environment promotion and environment friend agriculture and to make the community resilient in terms of climate change adaptation

4.00 List or Executive Committee Members

The affairs of the Organization have been entrusted to an Executive Committee consisting of 07 (Seven) members elected in the Annual General Meeting (AGM). The following persons were in the Committee during the Period of our Audit.

<u>SL. No.</u>	<u>Name</u>	<u>Designation</u>
1.	Ms. Hamida Begum	Chairman
2.	Negat Sultana	Vice-Chairman
3.	Hosne Ara Hasi	General Secretary
4.	Kazi Shelina Akhtar	Assistant General Secretary
5.	Sahera Khatun Ruby	Treasurer
6.	Mst. Ranjuara Sipu	Member
7.	Mst. Shahana Yesmin	Member

5.00 Basis of preparation of Financial Statements

a) Basis of Accounting:

The Accounts have been prepared in Accordance with the Generally Accepted Accounting Principles (GAAP) which is Consistent in all Material Respects with Bangladesh Accounting Standard (BAS) as Adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). Proper Books of Accounts Including Cash Book and Ledger have been maintained.

- b) Accounts have been maintained on Accrual Basis.
- c) Fixed assets are reflected at written down value, at cost less accumulated depreciation.
- d) Depreciation on Fixed assets has been charged on straight line method during the year at rates varying from 10% to 30% based on the estimated effective lives of the assets.
- e) Figures are rounded off to the nearest Taka.

Previous year's figures are rearranged where even considered necessary to confirm to the current year's presentation.

6.00 General

- a) Auditors; Hafiz Ahmed & Co., Chartered Accountants have checked approximately ninety percent (90%) vouchers of JAGO NARI Consolidated Account.
- B) Salaries of the employees were disbursed through bank account.

	Current Year 30-06-2019	Previous Year 30-06-2018
Note # 7.00 Calculation of Fixed Assets:		
Balance as on 01-07-2018	22,32,804.00	12,39,067.00
Add: Purchased during the year	1,38,739.00	11,33,815.00
	<u>23,71,543.00</u>	<u>23,72,882.00</u>
Less: Depreciation Charged during the year	3,37,194.00	1,40,078.00
Balance as on 30-06-2019	<u>20,34,349.00</u>	<u>22,32,804.00</u>

Note # 8.00 Calculation of Education Materials:

Balance as on 01-07-2018	20,19,496.00	20,19,496.00
Add: Purchased during the year	Nil	Nil
Balance as on 30-06-2019	<u>20,19,496.00</u>	<u>20,19,496.00</u>

Note # 9.00 Calculation of Revolving Loan Fund:

Balance as on 01-07-2018	14,30,729.00	1,60,000.00
Add: Disbursed during the year	38,14,124.00	26,94,000.00
	<u>52,44,853.00</u>	<u>28,54,000.00</u>
Less: Realized during the year	32,61,735.00	14,23,271.00
Balance as on 30-06-2019	<u>19,83,118.00</u>	<u>14,30,729.00</u>

Note # 10.00 Calculation of Advance/Security Money:

Balance as on 01-07-2018	(66,020.00)	(66,020.00)
Add: Paid during the year	Nil	Nil
	<u>(66,020.00)</u>	<u>(66,020.00)</u>
Less: Adjusted during the year	Nil	Nil
Balance as on 30-06-2019	<u>(66,020.00)</u>	<u>(66,020.00)</u>

Note # 11.00 Calculation of Cash in Hand & Bank:

Cash in Hand:

1.	General Fund Account	277.00
2.	Micro credit Project	2,034.00
3.	SAFE-SPACE	2,000.00
	Total	4,311.00

Cash at Bank:

Name of Bank	Bank Account No.	Project Name	Amount as on 30-06-2019	Amount as on 30-06-2018
Pubali Bank Ltd, Barguna Branch, Barguna	SB-1873101090297	Mother	Nil	Nil
Pubali Bank Ltd, Barguna Branch, Barguna	SB-1873101090297	General Fund	19,793.00	31,471.00
Pubali Bank Ltd, Barguna Branch, Barguna	SB-1873101090297	ICS Project	1,43,743.00	Nil
Pubali Bank Ltd, Barguna Branch, Barguna	SB-1873101090297	SAFE SPACE Project	3,15,364.00	Nil
Pubali Bank Ltd, Barguna Branch, Barguna	SB- 1873101053334	Micro credit	5,726.00	14,512.00
Sonali Bank Ltd, Barguna Branch, Barguna	A/C- 200023437	Nor Wester Torando	500.00	Nil
Pubali Bank Ltd, Barguna Branch, Barguna	STD- 1873102000537	OHCB Project	22,249.50	Nil
Pubali Bank Ltd, Barguna Branch, Barguna	STD- 1873102000479	REE-Call	1,72,182.50	672.00
Sonali Bank Ltd, Barguna Branch, Barguna	A/C- 100412079	VGD Project	7,491.00	940.00
		ICDRM Project	3,70,930.00	1,00,000.00
	Total		10,57,979.00	1,47,595.00
Cash in Hand & Bank	Sub-Total		10,62,290.00	2,47,054.00

Note # 12.00 Calculation of Fund Account:

Balance as on 01-07-2018	33,72,957.01	24,94,458.19
Add: Excess of Income Over Expenditure during the year	10,18,902.00	8,78,689.43
Less: Adjusted Last year Balancing Figure	Nil	190.61
Balance as on 30-06-2019	43,91,859.01	33,72,957.01

Note # 13.00 Calculation of Loan Received Chief Executive/Executive Director:

Balance as on 01-07-2018	9,73,270.99	7,53,082.99
Add: Loan Received during the year	26,84,552.00	7,37,540.00
	36,57,822.99	14,90,622.99
Less: Loan Refunded during the year	28,40,780.00	5,17,352.00
Balance as on 30-06-2019	8,17,042.99	9,73,270.99

Note # 14.00 Calculation of Savings of Group Members:

Balance as on 01-07-2018	14,94,935.00	2,31,245.00
Add: Savings Collection during the year	9,35,785.00	13,39,085.00
	24,30,720.00	15,70,330.00
Less: Savings Refunded during the year	6,29,289.00	75,395.00
Balance as on 30-06-2019	18,01,431.00	14,94,935.00

Note # 15.00 Calculation of Fund Received:

MJF	1,13,60,559.00	Nil
CLEAN (Khulna)	Nil	7,49,264.00
Women Affairs.Department	7,50,609.00	3,33,246.00
FK- Norway	Nil	6,20,041.00
Practical Action-Bangladesh	6,60,822.00	93,700.00
Government	40,98,000.00	Nil
PLAN International Bangladesh	1,69,41,552.00	Nil
CFLI-Canada & Local Contribution	9,84,922.00	1,03,93,891.00
Oxfam	1,39,23,273.00	64,02,224.00
	4,87,19,737.00	1,85,92,366.00

Note # 16.00 Calculation of Office Operational Expenses:

Recruitment	27,558.00	23,950.00
Office Rent	13,76,085.00	10,61,516.00
Utilities/Maintenance	55,421.00	1,74,780.00
Mobile Phone Bill /Communication	1,02,599.00	54,530.00
E-mail/Webside/courier/postage	11,527.00	8,440.00
Office Maintenance/Equipment	1,06,645.00	Nil
Printing and Stationery	68,331.00	79,802.00
News Paper Bill	2,630.00	2,070.00
Bank Charge	19,851.50	15,292.00
Computer Maintenance cost	Nil	20,000.00
Fuel and Maintenance cost of Generator	13,802.00	17,272.00
Fuel, repair and maintenance (Micro, Motorcycle & Bicycle)	1,79,217.00	22,723.00
Office operation cost (Office/Patshala)	12,15,586.00	13,47,390.00
Electricity Bill	1,36,312.00	1,40,501.00
Water/Gas bill/Dish bill	24,019.00	43,980.00
VAT & Tax	39,398.00	Nil
Audit Fee	15,000.00	25,000.00
	33,93,981.50	30,36,886.00

Note # 17.00 Calculation of Travel:

Transportation	3,38,984.00	2,31,563.00
Perdiem	2,17,186.00	64,133.00
	5,56,170.00	2,95,696.00



Note # 18.00 Calculation of Programing Cost:

Programing Cost

Central Office Monitoring cost	1,810.00
Monthly Coordination meeting at partners level	34,175.00

Program ICS Project

One day long orientation for high school teachers , SMC members, Upazilla education officer, Upazilla Resource Centre (URC) instructors on the benefits and how to promote ICS	36,587.00
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Day long campaign with students in girls and boys high schools to popularize the benefits of the uses of ICS by showing video documentary, cooking competition, Quiz, Debate, etc. (10 Campaigns in 10 schools)	64,421.00
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Local consultations and focus group discussions with community, religious leaders and elected representatives (12 FGDs in 12 Villages) These events will raise awareness among community members for use of ICS products. They will motivate others in the community to use ICS products.	42,389.00
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Showing awareness raising video documentary and distribute leaflet at the evening time among the villagers (12 video show in 12 villages) The purpose of this activity is to create wider awareness and attraction on ICS products in the community by showing awareness raising short film by multimedia projector at night and discussion sessions with the villagers.	22,081.00
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3 days long training on market assessment, manufacturing of different type of ICS, troubleshooting/after sales service, distribution and supply chains, business plan development for earning part time income through apprenticeship. Through this training, 20 adolescent girls will develop skills in providing ICS services to the community. They will act as outreach workers for demand generation and providing after sales services for the ICS users.	10,332.00
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Distribution of business startup materials (ID Card, uniform, troubleshooting tools etc.) to promote the market of ICS (Materials for 20 adolescent girls) These materials will facilitate business transactions of adolescents along with creating an identity of the adolescents as agents of promoting ICS products.	30,000.00
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Program REE-CALL 2021 Project 56,85,854.00

LTO -01 Communities, Government Institutions, Private Sector

Awareness Traning (Couple Meeting) on Reducing Care Work Burden to Redistribute,	80,053.00
Business Plan & Market Extention Plan	49,242.00
Campain for Women Economic Empowerment	5,391.00
Develop Linkage with Financial Institutions	9,829.00
Households Survey	57,699.00
Identify Existing and Potential Employers From Different Sectors and Advocate Job Opportunities and Decent Work Empowerment	9,406.00
Job Fair at Local Level(Linkage Youth with Job Market)	20,843.00
Linkage Meeting with Inputs and Output Market Actors to Access to Service and Competitive Price	18,102.00
Organize Producer Group and Link with Different Market/value Chain Actors	7,69,103.00
Pilot Mentorship, Internship and Apprenticeship Models	3,55,500.00
Provide Certified Vocational /entrepreneurship Training to Transfer Marketable Skill to Community Youth	3,33,475.00
Start Up Support for Demonstrating Integrated Fermi	1,59,361.00

Strengthen Programmatic Relationship with All the Empowerment Line Ministries and Researce DAE,BARI,BINA,DLS,WRC	8,814.00
union Level Advocay Workshop to Raise Awareness About care work burden	4,740.00
LTO -02 Vurnable Women,Men & Youth Are Lifted Above the National	
1 Day Refreshers Training on WWP for WWP Members on WASH Situation Analysis and Review Action	20,274.00
2days Refreshers Training on WASH Promotion for WWP Members	55,362.00
6 Day (2hours/day) Refreshers Training on WASH Promotion (6 Issues)for C2c	35,014.00
Bathing Cubical Construction	1,94,876.00
Capacity Building of UDMC, CBOs and Youth Network	14,603.00
Community Capacity Buidling on CCA and CBCA to Aware Them About Climate Vulnerabilities	29,479.00
Demonstration of Eco-Friendly and Climate Adaptive Agriculture Technology	6,60,501.00
Freshers on "community Managed WASH Infrastructure Operationand Management"	20,062.00
Installation of Improve Latrine	1,16,930.00
Installation of Resilient and Inclusive Deep Tubewe	87,694.00
PCVA for Existing CBO's	18,522.00
Refresher (1 Day) on Sanitation Marketing Approach for the Members of Latrine Production Center	10,236.00
Strengthen Youth Group	56,828.00
Training (2 Days) for Caregivers on Disability of WASH(Nonresidential)	36,214.00
Training (2 Days)on WWW Approach for WWp Members From Newly Formed	34,975.00
Training on Community Based WASH Enterprise in Costal Area (5 Days)	79,144.00
Training on Operation and Manaement on Menstrual Hygiene	62,092.00
LTO -03 Enhanced Community Leadership Especially Women's for Transformational Change	
16 days Activism at Union, UpazilaLevel	18,076.00
Capacity Building of UDC	4,700.00
Develop Local Resource Person on Agriculture and Non-Ariculture Activities	14,210.00
Formation and Facilitation of Youth Network	4,999.00
IWD at Union,Upazila Level	18,854.00
Quarterly CBO Alliances Meeting to Strengthen Network,Community Actions	8,263.00
Sensitization Training for Men,Spouse and Parents on Gender, Diversity and	26,937.00
Showcasing Women's Production(Women Holiday Market at Local Level)	46,125.00
Strengthen CBO Alliance/platfrom at Union Level	37,519.00
Strengthen Multi Stakeholder Forum at District/upazila Level to Get Support From Wider Rangeof Stakeholders	14,537.00
Training on Women Transformative Leadershipfor CBOs Women Member	52,975.00
Upazila Level Dialouge on "reducing Barriers to Women Mobility"	13,887.00
VAW Situation Monitoring and Sharing by CBO Leaders,Youth and Adolescent	17,969.00
Women Communityleaders Platform's Initives at Local Level to Upzila Level	22,178.00
Youth Capacity Development Training on Leadership, Gender, Diversity and	27,440.00

ICDRM Project	99,45,245.00
Project lanching workshop with stakeholder at Union,upzila and district level	50,070.00
Foundation training on inclusive community disaster risk management	1,52,093.00
Conduct a participatory assessment of existing DRRM related community structures and community dynamics	1,38,267.00
Conduct meeting/ Orientation at 27 WDMC,	1,65,659.00
Orient communities on DRR and CCA principles and the role of DRRM related committees	2,51,050.00
Conduct advocacy training for persons with disabilities, youth and children, women, elderly, and LGBTs, religious minorities, and ethnic minorities	1,72,800.00
Orient committees on disability and inclusion, culture and gender sensitivity; and gender and child rights-based programming	4,040.00
Support committee formation/re-formation to meet inclusivity targets	1,00,520.00
Support committees to conduct community risk assessment (CRA)using the participatory hazard vulnerability and capacity assessment (HVCA)	9,29,608.00
Orient and train local DRRM committees on Climate Change Adaptation and Inclusive-DRRM	63,892.00
Orient School Disaster Management Committees on Comprehensive Safe School Framework	5,57,389.00
Support committees to conduct contingency planning	2,27,887.00
Support committees to simulate community evacuations and management operations	4,57,010.00
Support committees to establish Community Based Early Warning System	30,000.00
Provide funding to retrofit or rehabilitate dilapidated evacuation paths and community shelters to help them withstand environmental disasters	1,000.00
support committees to observe national and international DRR days	91,615.00
Monthly program reflection meeting'	62,404.00
Youth and child-led workshop on disability and inclusion rights at District and national level	1,72,800.00
Consultant: PNGO will hire a local consultant or Firm who has experience working for persons with disabilities (PWDs) and other minority group. The consultant will be responsible for identification and capacity building of persons with disability & other minority group and will work on advocacy with national government for inclusive CDRRM.	18,01,658.00
Basic Literacy Project (64 Districts)	
BLP Center Establishment Cost	7,68,000.00
BLP Center Establishment Cost	32,40,000.00
INGO Operational Cost/Management Cost	90,000.00
Nor 'wester Tornado Response in Bangladesh-2019 Project	87,76,054.50
ELNHA Project	30,523.00
UCSO Project	2,55,325.00



Note # 7.00

Barguna Nari Jagaran Karmosuchi (JAGO NARI)

Barguna, Bangladesh.

Schedule of Property, Plant & Equipment

AS AT 30TH JUNE, 2019

Particulars	Opening Balance (01-07-2018)	Addition during the year	Total Value	Rate of Dep. (%)	Dep. Charges during the year	W.D.V. as at (30-06-2019)
General						
Furniture & Fixture	7,24,558.00	-----	7,24,558.00	10%	72,456.00	6,52,102.00
Cookeries	1,966.00	-----	1,966.00	15%	295.00	1,671.00
Air Condition	29,096.00	-----	29,096.00	20%	5,819.00	23,277.00
OHCB						
Furniture & Fixture	16,716.00	-----	16,716.00	10%	1,672.00	15,044.00
REE-CALL						
Furniture & Fixture	50.00	-----	50.00	10%	5.00	45.00
Camera	34,000.00	-----	34,000.00	20%	6,800.00	27,200.00
Computer & Modem	1,32,700.00	-----	1,32,700.00	20%	26,540.00	1,06,160.00
Mahasen DFID						
Furniture & Fixture	42,254.00	-----	42,254.00	10%	4,225.00	38,029.00
Camera	2,272.00	-----	2,272.00	20%	454.00	1,818.00
Computer & Modem	15,312.00	-----	15,312.00	20%	3,062.00	12,250.00
Mahasen ECHO						
Furniture & Fixture	75,929.00	-----	75,929.00	10%	7,593.00	68,336.00
Camera	5,024.00	-----	5,024.00	20%	1,005.00	4,019.00
Computer & Modem	22,592.00	-----	22,592.00	20%	4,518.00	18,074.00
VGD Program						
Furniture & Fixture	6,615.00	-----	6,615.00	10%	661.00	5,954.00



Barguna Nari Jagaran Karmosuchi (JAGO NA RI)
Barguna, Bangladesh.

Schedule of Property, Plant & Equipment
AS AT 30TH JUNE, 2019

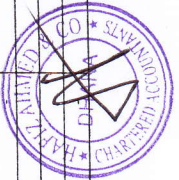
Babu Barta Project								
Furniture & Fixture	60,619.00	-----	60,619.00	10%	6,062.00	54,557.00		
Motorbike	25,610.00	-----	25,610.00	20%	5,122.00	20,488.00		
Computer & Printer	26,592.00	-----	26,592.00	20%	5,318.00	21,274.00		
ICDRM Project								
Furniture & Fixture	1,24,082.00	40,508.00	1,64,590.00	10%	12,408.00	1,52,182.00		
Motorbike	5,19,792.00	-----	5,19,792.00	20%	1,03,958.00	4,15,834.00		
Camera	32,800.00	-----	32,800.00	20%	6,560.00	26,240.00		
Computer & Printer	2,68,441.00	4,922.00	2,73,363.00	20%	53,688.00	2,19,675.00		
Photocopier	-----	48,680.00	48,680.00	20%	-----	48,680.00		
IPS	-----	44,629.00	44,629.00	20%	-----	44,629.00		
MCP SH Project								
Furniture & Fixture	41,832.00	-----	41,832.00	10%	4,183.00	37,649.00		
Computer & Printer	23,952.00	-----	23,952.00	20%	4,790.00	19,162.00		
Total	22,32,804.00	1,38,739.00	23,71,543.00	-----	3,37,194.00	20,34,349.00		



Barguna Nari Jagaran Karmosuchi (JAGO NARI)
Project wise Receipts and Payments Account

For the year ended June 30, 2019

Particulars	Mother	General	Microcredit	ICS Project	OICB	REE-CALL 2021	VGD Program	SAFE SPACE	Basic Literacy Project (64 Districts)	Nor Wester Tornado	ICDRM Project	TOTAL
RECEIPTS:												
Balance:	-	90,910.00	54,532.00	-	3,469.00	186,959.00	940.00	1,000.00	-	500.00	100,000.00	438,310.00
Land	-	59,439.00	14,512.00	-	-	672.00	-	1,000.00	-	-	-	75,623.00
Bank	-	31,471.00	40,020.00	-	3,469.00	186,287.00	940.00	-	-	500.00	100,000.00	362,687.00
Receipts:												
Affairs Department	-	-	-	-	-	-	750,609.00	1,415,314.00	-	-	9,945,245.00	11,360,559.00
Way	-	-	-	-	-	-	-	-	-	-	-	750,609.00
Action-Bangladesh	-	-	-	660,822.00	-	-	-	-	4,098,000.00	-	-	660,822.00
ment	-	-	-	-	-	-	-	-	-	-	-	4,098,000.00
B	8,074,179.00	-	-	-	163,240.00	5,685,854.00	-	-	-	6,996,307.00	-	13,923,273.00
International Bangladesh	9,945,245.00	-	-	-	-	-	-	-	-	-	-	16,941,552.00
ner	-	984,922.00	-	-	226.00	-	-	-	-	-	-	984,922.00
Chief Executive/ General A/C	2,600.00	2,641,780.00	39,172.00	1,319.00	-	-	-	-	-	-	-	1,545.00
Furniture, Equipment, Papers & Others	-	-	-	1,000.00	-	-	-	-	-	-	-	2,684,552.00
Food	-	1,827,490.00	-	-	-	-	-	-	-	-	-	1,827,490.00
modation sell	-	781,763.00	-	-	-	-	-	-	-	-	-	781,763.00
g Vanue/ Hall Room, Multimedia rent	-	241,068.00	-	-	-	-	-	-	-	-	-	241,068.00
charge from Customers/ Beneficiaries.	-	31,496.00	489,022.00	-	-	-	-	-	-	-	-	520,518.00
collection/ Realized from Beneficiaries	-	-	935,785.00	-	-	-	-	-	-	-	-	935,785.00
on fee	-	-	24,000.00	-	-	-	-	-	-	-	-	24,000.00
le Loan Realized	-	-	-	-	-	-	-	-	-	-	-	-
terest Realized	-	-	-	-	-	-	-	-	-	-	-	-
recover from Beneficiaries	-	-	3,261,735.00	-	-	-	-	-	-	-	-	3,261,735.00
income (Loan format)	-	-	2,510.00	-	-	-	-	-	-	-	-	2,510.00
al Loan outstanding amount	-	-	-	-	-	-	-	-	-	-	-	-
terest receivable outstanding amount.	-	-	-	-	-	-	-	-	-	-	-	-
income (Partial Office Rent, Salaries, Coordination cost	-	-	2,250.00	-	-	-	-	-	-	-	-	2,250.00
book sells)	-	220,048.00	-	-	-	-	-	-	-	-	-	220,048.00
Salaries	-	66,177.00	-	-	-	-	-	-	-	-	-	66,177.00
Office Rent	-	30,225.00	-	-	-	-	-	-	-	-	-	30,225.00
Travel	-	-	-	-	-	13,978.50	-	-	-	-	-	13,978.50
terest	-	-	-	-	-	-	-	-	-	-	-	-
received from Power House	-	-	-	-	-	-	-	-	-	-	-	-
ation cost	1,000.00	168,000.00	-	-	-	-	-	-	-	-	-	169,000.00
en	18,023,024.00	7,083,879.00	4,809,006.00	663,141.00	166,935.00	5,886,791.50	751,549.00	1,416,314.00	4,098,000.00	6,996,807.00	10,045,245.00	59,940,691.50
TOTAL RECEIPTS												
PAYMENTS:												
Salary & Benefits	-	1,702,420.00	314,718.00	250,000.00	-	1,671,866.00	720,900.00	-	-	333,500.00	4,276,700.00	9,270,104.00
ation cost	-	-	-	-	-	-	-	-	-	-	-	-
expenses:	-	-	-	-	-	-	-	-	-	-	40,508.00	40,508.00
re & Fixture	-	-	-	-	-	-	-	-	-	-	-	-
bike & Bi-Cycle	-	-	-	-	-	-	-	-	-	-	-	-
dition	-	-	-	-	-	-	-	-	-	-	-	-
a	-	-	-	-	-	-	-	-	-	-	-	-
copyer	-	-	-	-	-	-	-	-	-	-	-	-
ter & Printer	-	-	-	-	-	-	-	-	-	-	-	-



Particulars	Mother	General	Microcredit	ICS Project	OICB	REE-CALL 2021	VGD Program	SAFE SPACE	Basic Literacy Project (64 Districts)	Nor Wester Tornado	ICDRM Project	TOTAL
awareness raising video documentary and leaflet at the evening time among the villagers (12 / in 12 villages) The purpose of this activity is to er awareness and attraction on ICS products in nity by showing awareness raising short film by projector at night and discussion sessions with s.				22,081.00								22,081.00
training on market assessment, manufacturing t type of ICS, troubleshooting/after sales service, in and supply chains, business plan development part time income through ship.Through this training, 20 adolescent girls will ill in providing ICS services to the community. ct as outreach workers for demand generation ling after sales services for the ICS users.				10,332.00								10,332.00
in of business startup materials (ID Card, uniform, oting tools etc.) to promote the market of ICS for 20 adolescent girls)These materials will business transactions of adolescents along with in identity of the adolescents as agents of ICS products.				30,000.00								30,000.00
EE-CALL 2021 Project	5,685,854.00											5,685,854.00
ommunities, Government Institutions, Private												
ss Training (Couple Meeting) on Reducing Care den to Redistribute.						80,053.00						80,053.00
Plan & Market Extension Plan						49,242.00						49,242.00
for Women Economic Empowerment						5,391.00						5,391.00
Linkage with Financial Institutions						9,829.00						9,829.00
ids Survey						57,699.00						57,699.00
isting and Potential Employers From Different nd Advocate Job Opportunities and Decent Work ment						9,406.00						9,406.00
at Local Level(Linkage Youth with Job Market)						20,843.00						20,843.00
Meeting with Inputs and Output Market Actors to Service and Competitive Price						18,102.00						18,102.00
Producer Group and Link with Different						769,103.00						769,103.00
lue Chain Actors						355,500.00						355,500.00
ntorship, Internship and Apprenticeship Models						333,475.00						333,475.00
Certified Vocational /entrepreneurship Training to Marketable Skill to Community Youth												
Support for Demonstrating Integrated Fermi						159,361.00						159,361.00
en Programmatic Relationship with All the ment Line Ministries and Research						8,814.00						8,814.00
,BINA, DLS,WRC												
vel Advocay Workshop to Raise Awareness About k burden						4,740.00						4,740.00
Vulnerable Women, Men & Youth Are Lifted Above												
onal												
reshers Training on WWP for WWP Members on						20,274.00						20,274.00
uation Analysis and Review Action												



Particulars	Mother	General	Microcredit	ICS Project	OICB	REE-CALL 2021	VGD Program	SAFE SPACE	Basic Literacy Project (64 Districts)	North West Tornado	ICDRM Project	TOTAL
Refreshers Training on WASH Promotion for WWp						55,362.00						55,362.00
Refreshers Training on WASH Promotion for WWp						35,014.00						35,014.00
Refreshers Training on WASH Promotion for WWp						194,876.00						194,876.00
Refreshers Training on WASH Promotion for WWp						14,603.00						14,603.00
Refreshers Training on WASH Promotion for WWp						29,479.00						29,479.00
Refreshers Training on WASH Promotion for WWp						660,501.00						660,501.00
Refreshers Training on WASH Promotion for WWp						20,062.00						20,062.00
Refreshers Training on WASH Promotion for WWp						116,930.00						116,930.00
Refreshers Training on WASH Promotion for WWp						87,694.00						87,694.00
Refreshers Training on WASH Promotion for WWp						18,522.00						18,522.00
Refreshers Training on WASH Promotion for WWp						10,236.00						10,236.00
Refreshers Training on WASH Promotion for WWp						56,828.00						56,828.00
Refreshers Training on WASH Promotion for WWp						36,214.00						36,214.00
Refreshers Training on WASH Promotion for WWp						34,975.00						34,975.00
Refreshers Training on WASH Promotion for WWp						79,144.00						79,144.00
Refreshers Training on WASH Promotion for WWp						62,092.00						62,092.00
Refreshers Training on WASH Promotion for WWp												
Refreshers Training on WASH Promotion for WWp												
Refreshers Training on WASH Promotion for WWp						18,076.00						18,076.00
Refreshers Training on WASH Promotion for WWp						4,700.00						4,700.00
Refreshers Training on WASH Promotion for WWp						14,210.00						14,210.00
Refreshers Training on WASH Promotion for WWp						4,999.00						4,999.00
Refreshers Training on WASH Promotion for WWp						18,854.00						18,854.00
Refreshers Training on WASH Promotion for WWp						8,263.00						8,263.00
Refreshers Training on WASH Promotion for WWp						26,937.00						26,937.00
Refreshers Training on WASH Promotion for WWp						46,125.00						46,125.00
Refreshers Training on WASH Promotion for WWp						37,519.00						37,519.00
Refreshers Training on WASH Promotion for WWp						14,537.00						14,537.00
Refreshers Training on WASH Promotion for WWp						52,975.00						52,975.00
Refreshers Training on WASH Promotion for WWp						13,887.00						13,887.00
Refreshers Training on WASH Promotion for WWp						17,969.00						17,969.00
Refreshers Training on WASH Promotion for WWp						22,178.00						22,178.00
Refreshers Training on WASH Promotion for WWp						27,440.00						27,440.00
Refreshers Training on WASH Promotion for WWp	9,945,245.00											9,945,245.00
Refreshers Training on WASH Promotion for WWp											50,070.00	50,070.00



Particulars	Mother's	General	Microcredit	ICS Project	OICB	REE-CALL 2021	VGD Program	SAFE SPACE	Basic Literacy Project (64 Districts)	Nor Woster Tornado	ICDRM Project	TOTAL
Amount for Supervisor	2,200,000.00	-	-	-	-	-	-	-	-	6,576,054.50	-	8,776,054.50
Under Tornado Response in Bangladesh-2019 Project	-	-	-	-	-	-	-	-	-	-	-	-
Project	188,325.00	30,523.00	-	-	-	-	-	-	-	-	-	30,523.00
Project	-	67,000.00	-	-	-	-	-	-	-	-	-	255,325.00
Disbursement	-	-	3,814,124.00	-	-	-	-	-	-	-	-	3,814,124.00
Refund	-	-	629,289.00	-	-	-	-	-	-	-	-	629,289.00
Grand Refund:	-	-	-	-	-	-	-	-	-	1,286.50	-	10,627.50
Unspent fund	-	9,336.00	-	-	-	-	-	1,000.00	-	-	-	2,840,780.00
Transferred to ED/ General	-	2,839,780.00	-	-	-	-	-	-	-	-	-	-
Transferred to Mother Account	-	-	-	-	-	-	-	-	-	-	-	-
Paid against Loan	-	19,000.00	-	-	-	-	-	-	-	-	-	19,000.00
Transferred to Others	-	-	-	-	-	-	-	-	-	-	-	-
Account :	-	-	-	-	-	-	-	-	-	-	-	-
Location :	-	-	-	-	-	-	-	-	-	-	-	-
Transferred to Project:	18,023,024.00	7,063,809.00	4,801,246.00	519,398.00	144,685.50	5,714,609.00	744,058.00	1,098,950.00	4,098,000.00	6,996,307.00	9,674,315.00	58,878,401.50
Total Payments	-	20,070.00	7,760.00	143,743.00	22,249.50	172,182.50	7,491.00	317,364.00	-	500.00	370,930.00	1,062,290.00
Opening Balance (A - B)	-	277.00	2,034.00	143,743.00	22,249.50	172,182.50	7,491.00	315,364.00	-	500.00	370,930.00	1,057,979.00
Hand	-	19,793.00	5,726.00	143,743.00	22,249.50	172,182.50	7,491.00	315,364.00	-	500.00	370,930.00	1,057,979.00
Bank	-	-	-	663,141.00	166,935.00	5,886,791.50	751,549.00	1,416,314.00	4,098,000.00	6,996,807.00	10,045,245.00	59,940,691.50
TOTAL	18,023,024.00	7,083,879.00	4,809,006.00	663,141.00	166,935.00	5,886,791.50	751,549.00	1,416,314.00	4,098,000.00	6,996,807.00	10,045,245.00	59,940,691.50



The Chief Executive
"Barguna Nari Jagaran Karmosuchi (JAGO NARI)"
Barguna, Bangladesh.

Sub: Management Report on the Financial Statements of Barguna Nari Jagaran Karmosuchi (JAGO NARI) for the Period from 1st July, 2018 to 30th June, 2019

Dear Sir,

We have audited the Financial Statements of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)** for the Period from 1st July, 2018 to 30th June, 2019 with books, Vouchers, registers and other relevant papers and documents as maintained and produced to us at the time of our audit.

Preparation of the Financial Statements is the responsibility of project management. Our responsibility is to express an independent opinion on the financial statements based on our audit.

We conducted our audit of the financial statements in accordance with the generally accepted auditing standards and Terms of Reference (TOR) of the appointment. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. Our audit includes examining, on test basis, evidence supporting the amounts and disclosures in the financial statements. Our audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the over all financial statement's presentation. We believe that our audit provides a reasonable basis for our opinion.

Based on the findings and observations noted during the course of our audit we report as under:

1. Background:

JAGO NARI is a Non-Governmental Organization based in Barguna and is registered with the NGO Affairs Bureau under the Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978. It has started its activities in 1998 with its own resource with a view to help the poor people in Barguna.

2. Accounting Policy:

The accounts of **JAGO NARI** have been prepared on accrual basis under Generally Accepted Accounting Principles. Depreciation has been charged under diminishing balance method. Interest on Bank Deposit has been accounted for as per Bank Statements.

3. Maintenance of Books Of Account:

During the course of our audit we observed that Cash book, ledger book, Cheque Issue Register, Stock Register, Salary Register, VAT Register, Advance Register and other relevant register have been maintained to record financial transactions of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)**.

4. Documentation System:

During the course of our audit we have verified the documentation system. Our observations are as follows:

- i) Payment, Journal and Receipt vouchers are maintained in separate files.
- ii) Documents relating to procurement are attached with voucher.
- iii) All others papers, Correspondence, documents, statements etc were also kept properly. These are available at any time asked for.

In view of the above we are in opinion that documentation system of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)** appears to be satisfactory.

5. Expenditure Coverage Ratio (ECR):

Our audit was conducted on test check basis. In selecting the expenditure head for verification purpose expenditure carrying bulk amount was taken into consideration.

After verification of expenses we are in opinion that all expenses are supported by proper evidences and properly recorded in the books.

6. Internal Control System:

During the course of our verification, we evaluated the internal control system in operation. Our observations on some of the areas are noted below:

a) Authorization system:

During the course of our audit we observed that all payments are made after proper authorization of project management.

b) Bank Account operation:

All Bank Accounts are operated jointly by Chief Executive and Director.

In view of the above we are in opinion that the internal control system in operation appears to be satisfactory.

7. Financial Management System:

During the course of our audit we evaluated the financial management system thoroughly in respect of Barguna Nari Jagaran Karmosuchi (JAGO NARI) and found the following:

a) Cash Management:

Management followed its own financial guideline for cash management. Cash in hand does not exceed Tk. 5,000.00. There remains a system of petty cash maintenance by the Management to meet small day to day expenses.

b) Salary Payment:

Payment of salary to individual employee is made by Bank Transfer.

c) Payment to vendors:

Payments to vendors for more than Tk 10,000.00 are made through cheque. But in some cases, Cash payment is usually made to rural vendors who have no bank account.

d) Withdrawal from Bank:

Withdrawal from bank was made as per requirement of Project and Cheque was signed by at least two signatories.

e) Bank Reconciliation:

Bank Reconciliation Statement was prepared on monthly basis.

In view of the above, we are in opinion that the financial management system of Barguna Nari Jagaran Karmosuchi (Jago-Nari) seemed to be satisfactory.

8. Vat and Tax:

TAX and VAT were properly deducted from the bill as per Govt. Rule and deducted Tax and VAT were deposit to Govt. Treasury in time

9. Procurement:

During the course of our audit we have verified the process of procurement on test basis and found mostly in order. Barguna Nari Jagaran Karmosuchi (JAGO NARI) followed its own procurement policy. Observations on procurement (based on verification) are as follows:

- a) Spot quotation is collected at least from three bidder for procurement of Tk. 10,000.00 to Tk. 8,00,000.00. Tender is floated for procurement of more than Tk. 8,00,000.00.
- b) An approved committee consisting of five members evaluated the quotation.
- c) Select the lowest bidder to procure as well as quality of items was considered
- d) Final procurement was made after approval Barguna Nari Jagaran Karmosuchi (JAGO NARI) Management.

In our opinion, the procedure of procurement appears to be satisfactory.

10. Payment of Salary:

In our verification we noted that salary was paid directly to the respective bank account of employees. For the purpose of salary payment, a Salary Register was maintained. Income tax was deducted from salary where applicable.

11. Fixed Assets:

During our audit period when we checked Fixed Assets related documents, we found that:

- i) **Barguna Nari Jagaran Karmosuchi (JAGO NARI)** has maintained Fixed Assets Register.
- ii) Depreciation was calculated under Reducing balance method.
- iii) ID mark was put on Fixed assets
- iv) We have verified physically the assets and found in order.


12. Observation on Voucher:

During the course of our audit we have verified vouchers on test basis and found them in order.

In line we would like to place on record our appreciation for the courtesy and co-operation we received from the officers and staff of **Barguna Nari Jagaran Karmosuchi (JAGO NARI)** during the course of our audit.

Dated: Dhaka
26th September, 2019




Md. Hafiz Ahmed, FCA
Principal
HAFIZ AHMED & CO.
CHARTERED ACCOUNTANTS