

NOWZUWAN

Consolidated Income and Expenditure Account for the Financial Year June 30, 2012,

INCOME :	PKSF Fund	CODEC Fund	Now-Savings	General fund	Donation	ELFOS in Ch. Projec	Staff Dev. Fund	Total (Tk.)
Income from Micro credit	3,369,782.00	-	803,903.00	-	-	-	17,041.00	4,190,726.00
Membership Fees	14,315.00	-	10,455.00	1,430.00	-	-	-	26,200.00
Income from other Receipts	3,612,716.00	-	6,415.00	14,414,715.00	-	-	-	18,033,846.00
A. Total Income	6,996,813.00	-	820,773.00	14,416,145.00	-	-	17,041.00	22,250,772.00

EXPENDITURE :								
Salary and Benefits	1,592,734.00	-	986,938.00	3,808,263.00	-	-	-	6,387,935.00
Service Charge	1,463,503.00	-	608,686.00	1,767,650.00	-	-	-	3,839,839.00
Office Expenses	425,348.00	-	227,069.00	1,990,205.00	-	-	-	2,642,622.00
Repair and Maintenance	740.00	-	1,510.00	190,899.00	-	-	-	193,149.00
Asset Motor Cycle deduction	-	-	-	140,000.00	-	-	-	140,000.00
Other Expenses	89,430.00	-	35,797.00	2,375,888.00	-	-	925.00	2,502,040.00
B. Total	3,571,755.00	-	1,860,000.00	10,272,905.00	-	-	925.00	15,705,585.00
Loan Loss Provision (LLP)	185,000.00	-	930,000.00	-	-	-	-	1,115,000.00
Deprecation	72,600.00	-	13,600.00	-	-	-	-	86,200.00
C. Total Expenditure	3,829,355.00	-	2,803,600.00	10,272,905.00	-	-	925.00	16,906,785.00
D. Surplus / (Deficit) (A-)	3,167,458.00	-	(1,982,827.00)	4,143,240.00	-	-	16,116.00	5,343,987.00
E. Total	6,996,813.00	-	820,773.00	14,416,145.00	-	-	17,041.00	22,250,772.00

Examined and found correct.

Chittagong.

Date : 23rd September, 2012.



Sarwar Salamat & Co.
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CHARTERED ACCOUNTANTS.