

ANNUAL REPORT *2019-20*





ANNUAL
REPORT
2019-20



National Secretary

Commissioner (RRRC), Cox's Bazar

Nuruz

Munna

RISDA-Bangladesh

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Message from the Chairman



Every year is an eventful year for RISDA. Some, however, are more eventful than others, as have been these COVID-19 years. We see the challenges. But we also see opportunities for everyone. This Annual Report presents the achievements, significant improvements, expansions, and progress of RISDA- Bangladesh activities from July 2019 to June 2020 period. It also manifests the challenges and experiential lessons learning of the year. The organization is supporting many marginalized people with our different programs and projects.

I congratulate the management, volunteers, staff, and particularly the field staff who worked hard throughout the reporting period for achieving all the set targets. RISDA-Bangladesh has been supported by its development partners since its inception. The advice, co-operation, and guidance that has been provided by the partners have helped RISDA-Bangladesh achieve its present standard. On behalf of all of RISDA-Bangladesh, I thank our past and present Development Partners, for their appreciation of the programs and continuation of support to RISDA- Bangladesh.

I also thank the donors for their co-operation and support for the programs. Without their generous support, it is quite impossible to run the activities of RISDA-Bangladesh. The organization is also taking initiatives to invest from the internal sources. In the recent years, the financial turnover has been increased remarkably and the investment from own sources also increased.

I would like to thank my colleagues in the General Committee and Executive Committee for their time, valuable advice and guidance. I also thank the management team and staff members of the organization for their tireless efforts to achieve the targets and stride for the organizational growth.

Mohammad Nuruzzaman Munna
Chairman
RISDA- Bangladesh



Foreword

We are presenting the report in the difficult situation for COVID-19 pandemic impact. This report contains a brief description of those activities that were accomplished by RISDA-Bangladesh in 2019-20. Here we tried to provide a picture of our achievements, challenges, and learning and the stories of our successes. Liked previous years we worked hard with dedication and care to transform the lives of underprivileged people.

During this period RISDA-Bangladesh entered into the COVID-19 pandemic situation. It has extended its efforts to reach the most vulnerable and deprived people who become vulnerable by COVID-19 impact. Keeping that in mind RISDA-Bangladesh designed its projects and extended its coverage to reach the most disadvantaged section of the society to ensure their access to basic rights and services. Extension of programs among vulnerable and impoverished families was the successful efforts to this end. In the year 2019-20, RISDA-Bangladesh has been recognized as one of the leading organizations in Skills Training Sector.

Since its inception in 1993 till the date, the organization had significant growth in programs spreading over large areas of the country with various development

activities were postponed due to COVID-19 situation. The participants were out of the programs for a long time. There was many staff in different levels, who needed to leave the organization due to postponement of different education programs.

Keeping in mind our mission and future goals we have to stride for our next steps and identify our future strategies. We are aware of our limitations, yet we are determined to explore our potentials. We look forward with hope and passion to accomplish our tasks ahead based on our learning and experience of the year. We believe bringing about the desired change and making a difference in our targeted community would require a vigorous drive from our end for which we have to work more to sharpen our abilities.

During the year we have got much appreciation from our different stakeholders who made visit and intensively observe our program. These were the inspirations to our hard work. Here we thank our EC, all levels of staff, sponsors, and people with whom we are working for their continuous support. We hope this support will be continued.

Md. Hemayet Hossain
Executive Director
RISDA-Bangladesh

Legal Status

RISDA-Bangladesh is registered in Bangladesh with a number of authorities:

Social Welfare Department

Registration Date:
02/05/1994
Registration No
Dha-03096

NGO Affairs Bureau

Registration Date
03/11/1996
Registration No
1095

Joint Stock Companies and Firms

Registration Date:
27/12/2003
Registration No
S-3506(295)/03

Micro Credit Regulatory Act

Registration Date:
29/03/2012
Registration No
00018-00267-00611



Vision

RISDA-Bangladesh envisions a society where deprived and discriminated people are living with sustainable development in their life and livelihood and with respect and dignity.

Mission

Mission of RISDA-Bangladesh is to work with deprived and discriminated people, stakeholders in the society and state party for collective action to establish rights and entitlement for their life and livelihood.

Values

Diversity-Care and respect for all people.

Inclusion- Mainstreaming the marginalized people

Equity-Maintain equity in Society

Integrity –Demonstrate dependability, honesty, loyalty and good judgment.

Principles

Innovation- Create space for learning by encouraging research and creativity

Quality-Achieve excellence in every action

Accountability- Implements its activities in transparent way and accountable to its program participants

Sustainability- Target long term sustainable impact

Strategic Objectives

for July 2018 to June 2023 Period

Strategic Objective-1:

To increase organizational capacity to become capable for quality management and institutional governance of RISDA-Bangladesh for integrated development program.

Strategic Objective-2:

To strengthen and expand renewable energy base quality services and social business model for environment friendly economic sustainability of community and the institution.

Strategic Objective-3:

To increase income of the poor people with development of groups, awareness raising, accumulating savings and credit supports.

Strategic Objective-4:

To empower poor people economically for sustainable livelihood of individual or group of poor people to live in the family and society in improved living condition.

Strategic Objective-5:

To empower poor and discriminated people for establishing their rights to access to public resources and services for their improved life with dignity and respect in the society.



WORKING AREA

Dhaka	Cumilla	Kustia	Faridpur	Kishoreganj
Rajbari	Lakshimpur	Jessore	Shariatpur	Bhola
Sylhet	Cox's Bazar	Sathkhira	Rangpur	Patuakhali
Maulovibazar	Brahmanbaria	Khulna	Kurigram	Borguna
Habiganj	Chandpur	Madaripur	Manikganj	Sirajganj



Significant Accomplishment in 2020-2021



5,657 members were supported in 292 groups with total savings of BDT 2,82,73,379 and total Outstanding of BDT 7,52,37,210. Annual Investment was BDT 9,94,15,000 to 4393 members in Farm and Non-Farm Activities in Microfinance Program

New 69 families were supported to construct Low Cost Housing. They were provide Investment for BDT 70,000 for each house



Having 856 account holder with a deposit of BDT. 2,18,05,833 in Islamic Bank Agent Banking Program

Total 68000 children of 299 primary schools Lakshimpur Sadar Upazila were supported with biscuit & midday Meal Distribution in School Feeding Program





A total Number of **4959** Solar Home System were installed in Renewable Energy Program

A total Number of **101** Solar AC System were installed in Renewable Energy Program



A total of **1,949** women were supported in Vulnerable Group Development Program (VGD) in Rajbari district with life skills and Vocational skills training.



A total Number of **1032** mothers were supported for Maternal Care in Cumilla District with knowledge and food in Maternal Allowance Program.





A total of **100** trainees were trained on **Electrical Installation and Maintenance Trade** in Skills Development Program

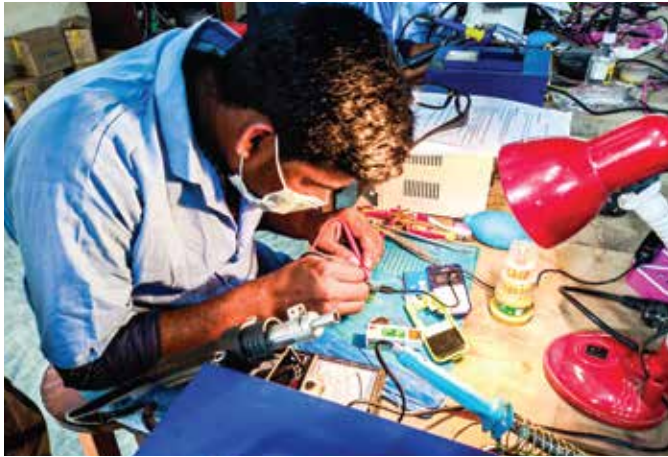
A total of **175** trainees were trained on **Masonry Trade** in Skills Development Program



A total of **100** trainees were trained on **Plumbing and Pipe Fittings Trade** in Skills Development Program

A total of **75** trainees were trained on **Steel Binding & Fabrication Trade** in Skills Development Program





A total of **15** trainees were trained on
Mobile Servicing Trade in
Skills Development Program

A total of **127** students studied
Diploma Engineering in Civil,
Electrical and Computer Engineering
Subjects in F.K. Polytechnic Institute,
Birulia, Savar, Dhaka.



18 cows are rearing in Cattle
farm of RISDA Agro Limited

200 poultry are rearing in Poultry
farm of RISDA Agro Limited

100 duck are rearing in Duck
farm of RISDA Agro Limited





A total of **1100** volunteers were trained in Covid19 Response Program.

A total of **8000** masks were distributed in Covid19 Response Program.



A total of **1800** Hand Sanitizers were distributed in Covid19 Response Program.

A total of **1400** food packages were distributed in Covid19 Response Program.



DEVELOPMENT PARTNERS



Membership with Networks



**EXECUTIVE
COMMITTEE**



Mohammad Nuruzzaman
Chairman



Md. Barkat Ullah
Vice-chairman



Dr. Md. Hemayet Hossain
General Secretary



Muhammad Zahir Hossain Miah
Treasurer



Fatema Naznin
Executive Member

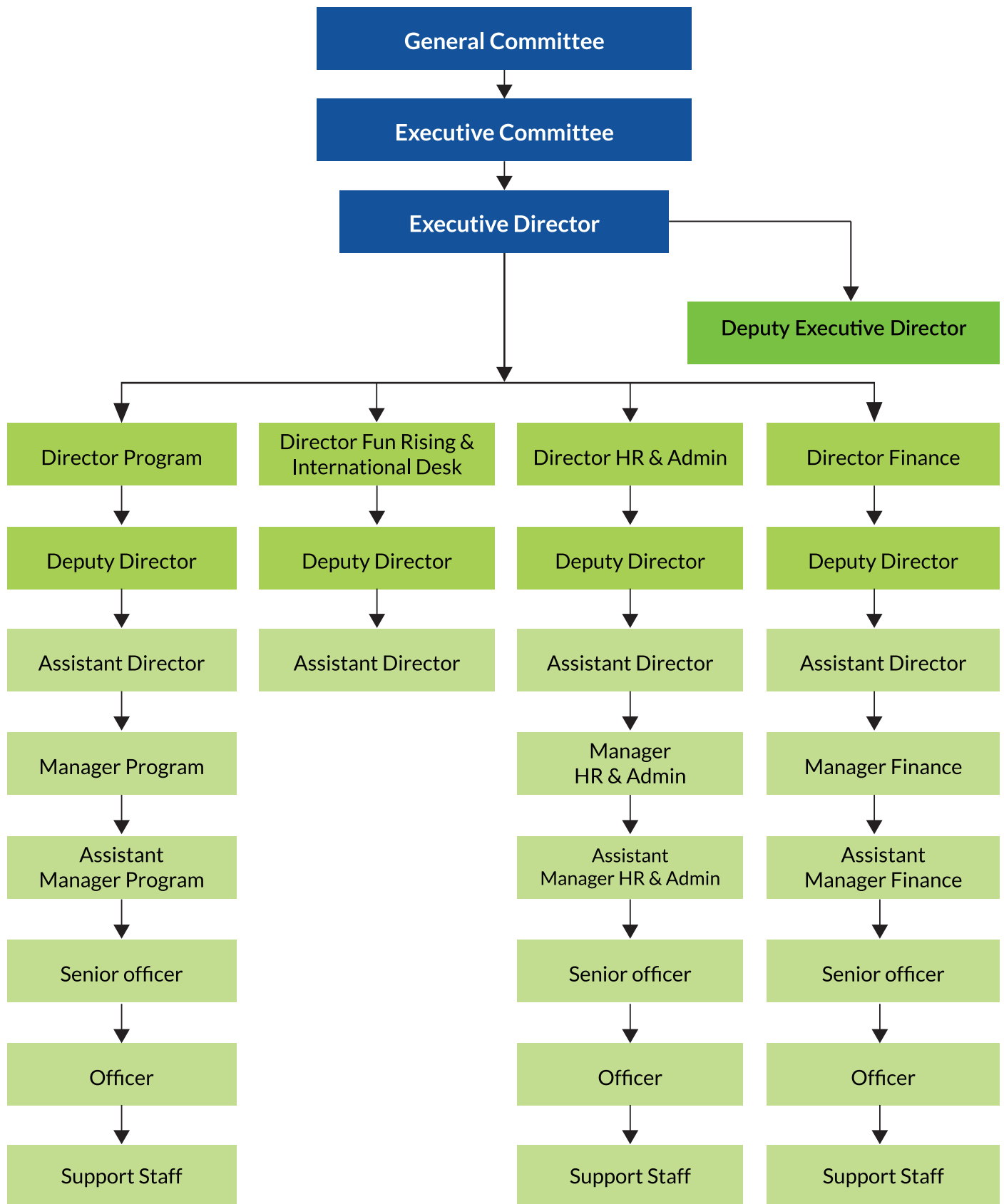


Md. Kabir Mia
Executive Member



Fatema Yasmin
Executive Member

RISDA-Bangladesh Organogram





**Auditor's Report
On The
Financial Statements
of
RISDA-Bangladesh**

Consolidated Statement of Financial Position

For the year ended 31 June 2020

Ashraf Uddin & Co

Chartered Accountants



MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

142/B, Green Road (3rd & 4th Floor)
Dhaka- 1215, Bangladesh.
Rahman Chamber (5th Floor)

12-13, Motijheel Commercial Area, Dhaka, Bangladesh.

INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS To General Body of RISDA-Bangladesh

Opinion

We have audited the financial statements of Consolidated Account of "RISDA-Bangladesh", which comprise the Statement of Consolidated Financial Position as at 30th June 2020, Statement of Comprehensive Income, Statement of Cash Flows, Statement of Receipts and Payments Accounts and Statement of Change in Equity for the year then ended 30th June 2020, and notes to the financial statements, including a summary of significant accounting policies and explanatory notes.

In our Opinion, the accompanying financial statements of the micro credit program of "RISDA-Bangladesh" give a true and fair view of the financial position as at 30th June 2020 and its financial performance, Statement of Cash Flows and its Receipts & Payments for the year then ended in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls.

Management is responsible for the preparation of financial statement that give a true and fair view in accordance with the Accounting policies and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.





MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

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Rahman Chamber (5th Floor)
12-13, Motijheel Commercial Area, Dhaka, Bangladesh.

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's reports to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit finding, including any significant deficiencies in internal control that we identify during our audit.





ASHRAF UDDIN & CO.

CHARTERED ACCOUNTANTS
Since 1979



MANAGING PARTNER:
MD. ASHRAF UDDIN AHMED
LLB, CFC, FCA

PARTNERS:
ENAMUL KABIR, FCA
MD. MOHIUDDIN AHMED, FCA, CFC

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12-13, Motijheel Commercial Area, Dhaka. Bangladesh.


Report on other Legal & Regulatory Requirements

We also report the following:

- 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 have been kept by MRA ACT & Rules have been kept by RISDA-Bangladesh so far as it appeared from our examination of these books, and
- The statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account.

Dated: Dhaka
29th September, 2020




Md. Mohiuddin Ahmed Rajib, FCA, CFC
Membership No. 1046
Partner
Ashraf Uddin & CO.
Chartered Accountants

RISDA - Bangladesh
Consolidated Statement of Financial Position
As at 30th June 2020

Particulars	Notes	2019-2020 (Amount in Taka)						2018-2019 (Amount in Taka)	
		Micro Credit	SHS	Bio Gas	RISDA Institute of Technology	RISDA- Polytechnic institute	Humanitarian Response Program		Other Projects
Properties & Assets									
Non-current assets									
Property and equipment (WDV)	06.00	63,415	4,568,816	12,851	3,990,344	1,543,033	-	35,531,236	45,709,695
Loan Account (Benefisheries)	07.00	-	228,658,013	2,517,673	-	-	-	-	231,175,686
Total Non-Current Assets		63,415	233,226,829	2,530,524	3,990,344	1,543,033	-	35,531,236	276,885,381
Current Assets:									
Inventories	10.00	2,181,060	19,926,013	-	-	-	-	-	22,107,073
Loan to Beneficiaries (Due within next year)	07.00	75,237,209	119,110,778	-	-	-	-	-	194,347,987
Advance, deposit and prepayment	11.00	479,752	5,881,381	75,865	1,002,743	-	-	46,662,204	54,101,945
Receivable	12.00	-	128,880,468	-	27,596	1,071,485	-	6,133,857	136,113,406
FDR/DSR Account	13.00	5,086,761	29,317,909	-	-	-	-	-	34,404,670
Cash in hand and bank	14.00	4,079,086	678,513	6,664	24,797	19,234	1,000,835	1,319,944	7,129,073
Total Current Assets		87,063,868	303,795,062	82,529	1,055,136	1,090,719	1,000,835	54,116,005	448,204,154
Total Assets		87,127,283	537,021,891	2,613,053	5,045,480	2,633,752	1,000,835	89,647,241	725,089,535
Capital Fund and Liabilities									
Capital/Equity		-	-	-	-	-	-	-	-
Fund Account/Equity	15.00	7,877,050	287,259,002	1,620,195	(431,943)	(326,441)	2,972,947	76,454,193	375,425,004
Reserve Fund	16.00	874,281	-	-	-	-	-	-	874,281
		8,751,331	287,259,002	1,620,195	(431,943)	(326,441)	2,972,947	76,454,193	376,299,285
Non-Current liabilities		-	-	-	-	-	-	-	-
Loan from Bank	17.00	34,000,000	-	-	-	-	-	-	34,000,000
Loan from IDCOL	18.00	-	175,090,452	-	-	-	-	-	175,090,452
		34,000,000	175,090,452	-	-	-	-	-	209,090,452
Current Liabilities		5,279,948	(31,215,941)	992,860	5,477,423	2,960,193	(1,972,112)	13,193,048	(5,284,581)
Short term loan (Current Portion)	19.00	5,279,948	(31,215,941)	992,860	5,477,423	2,960,193	(1,972,112)	13,193,048	(5,284,581)
Loan from IDCOL (Due within next year)		-	60,000,000	-	-	-	-	-	60,000,000
Accounts payable	20.00	567,425	45,668,378	-	-	-	-	-	46,235,803
Members Savings	21.00	28,273,899	-	-	-	-	-	-	28,273,899
Emergency Fund	22.00	3,443,469	-	-	-	-	-	-	3,443,469
Provision and others	23.00	4,080,535	220,000	-	-	-	-	-	4,300,535
Loan Loss Provision	24.00	2,730,676	-	-	-	-	-	-	2,730,676
Total Current Liabilities		44,375,952	74,672,437	992,860	5,477,423	2,960,193	(1,972,112)	13,193,048	139,699,801
Total capital fund and liabilities		87,127,283	537,021,891	2,613,055	5,045,480	2,633,752	1,000,835	89,647,241	725,089,538

These accounts are to be read in conjunction with notes attached.

Assistant Director Finance
Dated: Dhaka
29th September, 2020

Signed in terms of our separate annexed report



Executive Director

Ashraf Uddin & Co.
Chartered Accountants

RISDA - Bangladesh
Consolidated Statement of Comprehensive Income
For the year ended 30th June, 2020

Particulars	2019-2020 (Amount in Taka)							2018-2019 (Amount in Taka)		
	Notes	Micro Credit	SHS	Bio Gas	RISDA Institute of Technology	RISDA- Polytechnics Institute	Humanitarian Response Program		Other Projects	Total
Income										
Sales	26.00	-	155,322,358	-	-	-	-	-	155,322,358	228,124,552
Service Charge	27.00	13,270,312	-	-	-	-	-	-	13,270,312	18,079,852
IDCOL Grand/ Subsidy	28.00	-	-	-	3,254,000	-	-	-	3,254,000	5,478,894
Bank Profit		-	-	-	-	-	-	-	-	25,241
Interest from FDR-Reserve fund		488,492	-	-	-	-	-	-	488,492	2,230,162
Membership Fee		14,080	-	-	-	-	-	-	14,080	19,690
Sale of Pass Book		18,260	-	-	-	-	-	-	18,260	24,860
Loan Form		13,740	-	-	-	-	-	-	13,740	21,650
Other Income	29.00	175,838	104,337	-	-	-	741,624	-	1,021,799	1,603,118
Donation		-	-	-	1,492,604	234,120	83,358,146	10,275,219	95,360,089	168,432,174
Admission form sale		-	-	-	646,850	185,170	-	-	832,020	127,350
Tuition fee		-	-	-	-	1,036,780	-	-	1,036,780	1,346,580
		13,980,722	155,426,695	-	5,393,454	1,456,070	83,358,146	11,016,843	270,631,930	425,514,123
Expenditure:										
Cost of Goods Sold	30.00	-	71,056,785	-	-	-	-	-	71,056,785	96,249,883
Salary & Honorarium	31.00	8,927,420	13,959,003	-	5,631,015	1,808,100	56,834,276	4,529,855	91,689,669	40,462,148
Administrative Expenses	32.00	2,266,457	10,123,207	8,137	2,277,031	551,509	26,056,836	6,712,548	47,995,724	-
Selling and promotional Expense	33.00	-	21,710,182	-	147,694	10,055	467,034	702,827	23,037,792	-
Interest Expenses	34.00	1,088,841	-	-	-	-	-	-	1,088,841	2,724,054
Other Expenses	35.00	105,941	-	-	-	-	-	-	105,941	596,070
Loan Loss Provision		1,342,393	-	-	-	-	-	-	1,342,393	2,721,179
Provision for expenditure		-	-	-	-	-	-	-	-	404,676
Total Expenditure		13,731,052	116,849,177	8,137	8,055,740	2,369,664	83,358,146	11,945,230	236,317,145	143,158,010
Excess of Income over Expenditure		249,670	38,577,518	(8,137)	(2,662,286)	(913,594)	-	(928,387)	34,314,785	282,356,113
		13,980,722	155,426,695	-	5,393,454	1,456,070	83,358,146	11,016,843	270,631,930	425,514,123

These accounts are to be read in conjunction with notes attached.

Assistant Director Finance

Dated: Dhaka
29th September, 2020



Executive Director

Ashraf Uddin & Co.
Chartered Accountants

RISDA - Bangladesh
Consolidated Receipts and Payments Statement
For the Month of July-2019 to June-2020

Receipts	Micro Credit	SHS	Bio Gas	RISDA Institute of Technology	RPI	Haumanitari an Dev	Other Projects	Total
Opening Balance:								
Cash in Hand	93,384	-	-	27,754	31,440	192,171	560,776	905,525
Cash at Bank	7,174,837	19,508,242	6,664	181,705	-	54,888,150	2,906,158	84,665,756
Loan Received from Bangladesh Bank & others Bank	73,037,952							73,037,952
Received from TR Khabita		137,255,834						137,255,834
Loan Realized from Beneficiaries	99,415,899							99,415,899
Loan Account	11,279,380	6,651,337		11,709,049	1,994,896	8,291,400	8,858,863	48,784,925
Service Charge Realized	13,270,312							13,270,312
Member Savings Collection	13,995,955							13,995,955
IDCOL Grand/ Subsidy				5,154,471				5,154,471
Bank Profit	147,598	7,035						154,633
Fund Return								
Emergency Fund	935,539							935,539
Advance Realized	84,268	24,640		36,757				145,665
Membership Fee	14,080							14,080
Sale of Pass Book	18,260							18,260
Loan Form	13,740							13,740
Interest from FDR-Reserve fund								
FDR Encashment/DSR	20,200,000							20,200,000
Spare Parts								
DMF								
Other Income	175,838	97,302			15,300		741,624	1,030,064
Donation						37,787,235	10,275,219	48,062,454
Admission fee				575,250	185,170			760,420
Tuition fee & Others				71,600	212,900			284,500
Inter Branch Tranaction		2,657,299						2,657,299
Total Receipts	239,857,042	166,201,689	6,664	17,756,586	2,439,706	101,158,956	23,342,640	550,763,283



Particulars	Micro Credit	SHS	Bio Gas	RISDA Institute of Technology	RPI	Haumanitarian DEV	Other Projects	Total
Payments								
Loan Refund to Bangladesh Bank & Others Bank	89,313,751	23,500,000	-	-	-	-	-	112,813,751
Loan & Advance	20,703,860	39,044,723	-	7,373,041	228,500	7,308,867	10,624,008	85,282,999
Consultancy Fee	-	280,000	-	-	-	-	-	280,000
Inter Branch Transaction	877,552	2,657,299	-	-	-	-	-	3,534,851
Software	180,000	-	-	-	-	-	-	180,000
Security Return	-	-	-	-	-	-	-	-
Car & motor Cycle Purchase	-	-	-	-	-	-	-	-
Advertisement	-	-	-	344,642	83,879	47,221	-	475,742
Computer & Equipment	-	-	-	-	-	-	-	-
Office & training center Establishment Cost	-	-	-	-	-	2,676,041	-	2,676,041
Primary Deposit	-	-	-	-	-	-	-	-
Training & Meeting Exp	141,312	16,975	-	-	-	1,486,354	143,500	1,788,141
Fuel & Maintenance	188,397	453,438	-	160,500	10,000	-	2,315	814,650
Fund Return	-	-	-	-	-	9,491,108	-	9,491,108
Salary & Honorarium	8,949,597	14,119,003	-	5,631,015	1,808,100	56,834,276	4,529,855	91,871,846
Stipend	-	-	-	-	-	2,656,508	-	2,656,508
Bank Charge	49,627	59,421	-	2,692	58	52,034	10,307	174,139
Cleaning Item for LC	-	-	-	-	-	951,328	-	951,328
Vegetable Purchase	-	-	-	-	-	-	1,174,483	1,174,483
Generator Purchase	-	-	-	-	-	-	-	-
Legal Expense	80,500	672,965	-	210,178	157,780	-	205,000	1,326,423
Trade Equipment Purchase	-	-	-	1,161,864	-	-	-	1,161,864
Transportation & Labor	-	274,058	-	147,694	10,055	467,034	702,827	1,601,668
Office Rent	726,630	1,347,625	-	1,600	-	2,404,300	393,000	4,873,155
Entertainment	94,855	95,682	-	112,549	29,500	2,394	31,285	366,265
Telephone & Postage	119,548	130,231	-	114,108	4,333	2,500	115,724	486,444
Member Savings Refund	13,044,073	-	-	-	-	-	-	13,044,073
Loan Disbursement	95,901,000	-	-	-	-	-	-	95,901,000
Land Purchase	-	-	-	1,000,000	-	-	-	1,000,000
Emergency Fund Refund	429,981	-	-	-	-	-	-	429,981
Learning Center Construction	-	-	-	-	-	-	-	-
Teaching & learning material	-	-	-	-	-	446,320	-	446,320
Fan Purchase	-	-	-	-	-	-	-	-
Computer & software maintainance	39,564	92,690	-	41,000	-	-	9,950	183,204
Car Purchase	-	1,700,000	-	-	-	-	-	1,700,000
Furniture Purchase	-	179,850	-	135,200	-	531,932	-	846,982
Shelter	-	-	-	-	-	-	2,500,000	2,500,000
Medical Equipment	-	-	-	-	-	-	-	-
Umbrella	-	-	-	-	-	-	-	-
Subsidy & Commission	-	-	-	-	-	-	-	-
Bioplex	-	-	-	50,000	-	-	-	50,000



Particulars	Micro Credit	SHS	Bio Gas	RISDA Institute of Technology	RPI	Haumanitarian DEV	Other Projects	Total
IDCOL & others Bank Loan Interest	-	-	-	-	-	-	-	-
Office Maintenance	68,150	45,357	-	150,183	60,728	2,386,780	12,000	2,723,198
Tool Box Purchase	-	-	-	-	-	-	-	-
Training Metarials	-	-	-	-	-	570,000	265,799	835,799
Printing & Stationary Bill	93,648	976,147	-	167,041	9,099	400,788	223,911	1,870,634
Recruitment cost	-	-	-	-	-	3,465	-	3,465
Coordination Fee	-	103,000	-	-	-	-	610,432	713,432
Travelling Bill	301,465	1,183,362	-	63,687	1,190	1,627,448	429,838	3,606,990
Annual Retreat	-	-	-	-	-	-	-	-
Battery Charge	-	-	-	-	-	-	-	-
Other Expenses	105,941	24,499	-	76,792	2,250	-	2,059	211,541
Computer Purchase	-	-	-	-	15,000	-	-	15,000
Camera Purchase	-	-	-	-	-	-	-	-
Mobile & Modem Purchase	-	-	-	-	-	-	-	-
Electric Work	-	-	-	-	-	-	-	-
F D R	-	-	-	350,000	-	-	-	350,000
Cash Purchase	-	10,363,288	-	-	-	-	-	10,363,288
Bank Deposit	-	-	-	-	-	-	-	-
Computer maintainance	-	-	-	-	-	-	-	-
Return to Customer	-	-	-	-	-	-	-	-
Madicine Purchase & Camp Exp	-	-	-	-	-	-	-	-
Fee & Others	-	-	-	-	-	-	-	-
Interest on member savings	-	-	-	-	-	-	-	-
IDCOL Training	-	-	-	-	-	-	-	-
Photocopier Maintainance	-	13,000	-	-	-	-	-	13,000
Audit Fee & Legal Fee	-	-	-	-	-	-	-	-
Donation	-	103,500	-	25,000	-	-	-	128,500
Utility	89,488	147,863	-	413,003	-	270,043	36,403	956,800
Swing and shoap	-	-	-	-	-	-	-	-
Machine & Training Material purchase	-	-	-	-	-	-	-	-
Accounts Payable	4,258,855	45,089,587	-	-	-	9,541,380	-	58,889,802
Crocarise	-	-	-	-	-	-	-	-
Foreign Tour (ED & Chairman)	-	164,000	-	-	-	-	-	164,000
TR Expense/Project Exp	-	1,927,113	-	-	-	-	-	1,927,113
Sales Discount	-	20,758,500	-	-	-	-	-	20,758,500
Servicing Exp	-	-	-	-	-	-	-	-
Tree Plantation	-	-	-	-	-	-	-	-
Suspense account	20,182	-	-	-	-	-	-	20,182
Closing Balance								
Cash in Hand	41,134	-	-	15,263	19,234	332,179	650,625	1,058,435
Cash at Bank	4,037,952	678,513	6,664	9,534	-	668,656	669,319	6,070,638
Total Payments	239,857,042	166,201,689	6,664	17,756,586	2,439,706	101,158,956	23,342,640	550,763,283

These accounts are to be read in conjunction with notes attached.

Signed in terms of our separate annexed report

Assistant Director Finance

Dated: Dhaka
29th September, 2020



Executive Director

Ahmed Uddin & Co.
Ahmed Uddin & Co.
Chartered Accountants



RISDA-Bangladesh

Registered Office: House-18, Road-1, Block-B
Section-6, Mirpur, Dhaka-1216

Permanent Office: House-26/2, Kaliakoir
Birulia, Upazila-Savar, District-Dhaka

Phone : +88-02-0248033958-9
Mobile : +880-1552-350687
E-mail : info@risda.org.bd
risda.bangladesh@yahoo.com
website : www.risda.org.bd