

**PRIVATE & CONFIDENTIAL
REPORT AND ACCOUNTS
OF**

**INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
(ISDCM)**

**FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE CAMPS OF DHAKA, RANGPUR, CHITTAGONJ, KHULNA,
SAIDPUR AND BOGURA**

**HOUSE # 27/3 (2^{MD} F; PPR), NARISHA BHABAN, WEST AGARGAON,
SHER-E-BANGLA NAGAR, DHAKA-1207.**

FOR THE YEAR ENDED 31ST DECEMBER, 2019

ANISUR RAHMAN & CO.

CHARTERED ACCOUNTANTS.

70/C, PURANA PALTAN LINE, (3RD FLOOR) VIP ROAD, DHAKA, PHONE: 8318179

**Family Development Project for Destitute and Displaced Families living in the Slums
of Dhaka, Rangpur, Chattoagram, Khulna, Saidpur/Nilphamari and Bogura..”**

A project of

Integrated Service for Development of Children and Mothers (ISDCM)

House No.27/3 (2nd Floor), Narisha Bhaban, West Agargaon

Sher-E- Bangla Nagar, Dhaka-1207

Bangladesh

Financial Statement

For the year ended December 31, 2019

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AUDITOR'S REPORT

We have audited the accompanying Balance Sheet, Income and Expenditure Account and Receipts & Payments Accounts of " **Family Development Project for Destitute and Displaced Families living in the Slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur/Nilphamari and Bogura**" of **Integrated Service for Development of Children and Mothers (ISDCM)** for the year ended December 31, 2019. The preparation of these financial statements is the responsibility of the organization management. Our responsibility is to express an independent opinion on these financial statements based on our audit.

Scope:

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on test basis, evidence supporting the amount and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significance estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion:

In our opinion, the financial statements are prepared in accordance with Generally Accepted Accounting Principles (GAAP), give a true and fair view of the organizations affairs as on December 31, 2019 and of the results of its operation for the year then ended and comply with applicable laws and regulations.

We also report that:

- a) we have obtained all information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and due to verification thereof;
- b) in our opinion, the proper books of account as required have been kept by the organization so far as it appeared from our examination of those books;
- c) the financial statements dealt with by the report are in agreement with the books of accounts.

Md. Anisur Rahman, FCA.
Anisur Rahman & Co.
Chartered Accountants
70/C, Purana Paltan Line, (3rd Floor)
VIP Road, Dhaka-1000.



Dated: July 22, 2020.

70/C, PURANA PALTAN LINE, 3RD FLOOR
VIP ROAD, DHAKA-1000, BANGLADESH
PHONE: OFF.: 48318179, RES.: 9884705
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আনিছুর রহমান এন্ড কোং
ANISUR RAHMAN & CO.
CHARTERED ACCOUNTANTS


INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
(ISDCM)

FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA, RANGPUR, CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.

BALANCE SHEET AS AT 31 DECEMBER, 2019.

<u>PROPERTY AND ASSETS:</u>	<u>NOTE</u>	<u>TAKA</u>	<u>TAKA</u>
Fixed Assets	B:01		16,667
Cash in hand.	C:01		
Cash at Bank.	C:02		335,180
			<u>351,847</u>
<u>FUND AND LIABILITIES:</u>			
Fund Account:	D:1		351,847
			<u>351,847</u>

Annexed notes from an integral part of this financial statements


Executive Director

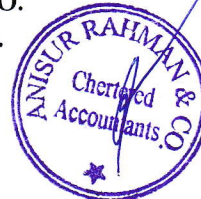
J.K. Baral
Executive Director
ISDCM


Chief Financial Executive

MA Jalil
Accounts Officer
ISDCM

Signed in terms of our report of even date annexed.

ANISUR RAHMAN & CO.
Chartered Accountants.



Dated: July 22, 2020.

INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
(ISDCM)

FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA, RANGPUR, CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31st DECEMBER, 2019.

PARTICULARS:

Income:

Donor's Fund (OBAT Helpers Inc)

AMOUNT
IN TAKA

46,111,500

46,111,500

PARTICULARS:

Expenditures:

- 1) Establishment Primary & Lower Secondary education project & Stipend
- 2) To provide various help like; orphan infant, Aged allowances, financial help to marriageable girls, to provide medical service of helpless aged persons & distribution cloths for winter.
- 3) For Self reliance of insolvance peoples to provide training of handycraft & Computer.
- 4) For Slum Inhabitant medical Service, refer to Govt. Hospital for better treatment, awareness and concern about First Aid.
- 5) Repairing, maintenance & re-constructin Shallow/Deep tubewell, bathroom for men and women, drainange, footpath, dustbin, schoolroom, hayroom & preserve rain.
- 6) To provide maternal service, para-legal service, take step for development & increase awareness for self-empowerment.
- 7) Office expenses & others cost in field programme
- 8) Office/School Rent & VAT & Tax of purchase related expenses
- 9) Audit Fee
- 10) Administrative cost for fields works:
- 11) Administrative cost of Head office ISDCM;
- 12) Depreciation
- 13) Excess of Expenditure over Donor's Fund/Income(transferred to fund A/C);

AMOUNT
IN TAKA

25,036,750
2,826,000
1,732,500
2,904,320
5,079,000
948,550
510,174
450,000
50,000
4,721,500
2,880,500
16,666
(1,044,460)

46,111,500

Annexed notes from an integral part of this financial statements



(Executive Director)

J.K. Baral
Executive Director
ISDCM



(Chief Financial Executive)

MA Jalil
Accounts Officer
ISDCM

ANISUR RAHMAN & CO.
Chartered Accountants.

Dated: July 22, 2020.



INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
(ISDCM)

FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA, RANGPUR, CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER, 2019.

<u>PARTICULARS:</u>	<u>AMOUNT</u> <u>IN TAKA</u>
<u>Receipts:</u>	
Opening Balance.	
Cash in hand	145,391
Cash at Bank.	1,217,583
Donor's Fund (OBAT Helpers Inc)	46,111,500
	47,474,474
<u>Payments:</u>	
1) Establishment Primary & Lower Secondary education project & Stipend (No. of 41 School, No. of 13 Tutoring Centre & Stipend to 3901 students.)	25,036,750
2) To provide various help like, orphan infant, Aged allowances, financial help to marriageable girls, to provide medical service of helpless aged persons & distribution cloths for winter. (2283 Families)	2,826,000
3) For Self reliance of insolvance peoples to provide tranning of handycraft & Computer. (11 centre)	1,732,500
4) For Slum Inhabitant medical Service, refer to Govt. Hospital for better treatment, awareness and concern about First Aid. (3 Centre)	2,904,320
5) Repairing, maintenance & re-constructin Shallow/Deep tubewell, bathroom for men and women, drainange, footpath, dustbin, schoolroom, hayroom & preserve rain (220 Programme)	5,079,000
6) To provide maternal service, para-legal service, take step for development & increase awareness for self-empowerment. (4 Programme)	948,550
7) Office expenses & others cost in field programme	510,174
	Sub-Total (1-7) 39,037,294
8) Office/School Rent & VAT & Tax of purchase related expenses	450,000
9) Audit Fee	50,000
	Sub-Total (8-9) 500,000
10) Administrative cost for fields works:	
a) Salaries	4,231,500
b) To established of project field visit	300,000
c) Training & Breifing for P.O & enlisted persons	90,000
d) Salary increase of expertise	-
e) Training of teachers	100,000
	Sub-Total 4,721,500
11) Administrative cost of Head office ISDCM:	
a) Salaries	2,574,000
b) Field visit to the Project sites by HO officers	95,000
c) Expenses of head office mailing, mobile bill, papers, conveyance, etc.	84,000
d) Head office Stationery	45,500
e) Furniture	-
f) Contingencies (follow up actions and other indirect costs.)	72,000
e) Honarium for related officers	-
g) Printing of various vouchers	10,000
	Sub-Total 2,880,500
<u>Closing Balance:</u>	
Cash in hand	335,180
Cash at Bank	47,474,474

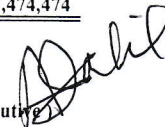
Annexed notes from an integral part of this financial statements


(Executive Director)

J.K. Baral
Executive Director
ISDCM
Dated: July 22, 2020


ANISUR RAHMAN & CO.
Chartered Accountants.




MA Jalil
Accounts Officer
ISDCM

INTEGRAED SERVICE FOR DEVELOPMENT OF CHILDREN AND MOTHERS
(ISDCM)

Family Development Project for Destitute & Displaced Families
Living in the Slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur & Bogura.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 1ST JANUARY, 2019 TO 31ST DECEMBER, 2019.

1.01. Legal Status

Integrated Service for Development of Children and Mothers (ISDCM) is a Non Government Voluntary Organization. It was registered with the Ministry of Social Welfare under the Registration number Dha-0417 dated 10.05.1998 and with the NGO Affairs Bureau under the registration number 1426 dated September 15, 1999 which is renewed up to 15th September, 2029.

1.02. Certificate from Micro-Credit Regulatory Authority.

Micro-Credit Regulatory Authority of Bangladesh Bank has issued Certificate to ISDCM under Section-26, Subsection-03 of Micro-Credit Regulatory Authority Act 2006 No.02693-01298-00007-0000007 dated September 5,2007.

2.00 BACK GROUND AND ACTIVITIES.

The Main objectives of the organization are:

- a. to render integrated service for development of uncared children women of the society:
- b. to extend assistance and counseling to the Government in for formulating plan and execution of human resources development projects and welfare activities.

In line with the above objectives, ISDCM entered into a Memorandum of Understanding (MOU) with the UNICEF stipulating commencement date as January 25,200 for a Community Based Safe Water Supply and Arsenic Mitigation and financed by UNICEF, Community and ISDCM and it is appreciable to observe that all of them have fulfilled their obligations satisfactorily.

3.00 ACCOUNTING POLICIES.

3.01 The financial statements have been prepared under the historical cost convention on a going concern basis consistently in accordance with generally accepted principles and standard in uniformly with the applicable International Accounting Standards as adopted the Institute of Chartered Accountants of Bangladesh. These financial statements have been prepared mainly on cash basis.

3.02 Presentation of Accounts.

These financial statements have been arranged and prepared as per requirement of the NGO Affairs Bureau keeping in view the generally accepted accounting principle and norms. The previous year's figures of the financial statements have been rearranged wherever necessary to suit the current year's presentation.

3.03 Rounding off.

The figure appearing in these financial statements have been rounded off to nearest integer.



3.03 Preparation and Presentation of Financial Statements.

The management of the Organization is responsible for preparation and presentation of the financial statements as per provision of "the framework for the preparation of financial statement" issued by IASC.

3.05 Reporting Period.

The financial statements cover period from 01.01.2019 to 31.12.2019.

4.00 RECEIVED OF AMOUNT TK. 1,80,75,395.00 SHORT FROM BUDGETED AMOUNT.

Received of amount Tk. 1,80,75,395.00 short from budgeted amount. (Received Tk. 4,61,11,500/- Budgeted Amount was Tk. 6,41,86,895/-) which is adjusted with Expenses.

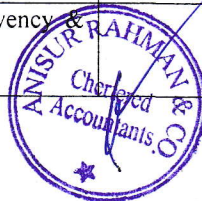
5.00 Project Objectives:

People living in slums located in different districts have been living their lives in the development of their development projects through the Family Development Project

- *** Instead of raising this poor population as a burden for the society, take them as operational human resources.
- *** Developing Slum Children as healthy and well-being.
- *** By educating the students of that population to create education opportunities in a broader environment by educating them in primary school in the undergraduate, primary, post-school, and English version schools in projected areas.
- *** Slum inhabitant of Rangpur, Saidpur and Chittagong Slumdicto give primary health care to mother-children.
- *** To ensure clean drinking water and sanitation facilities for the deprived communities in the slums under the project.
- *** Be aware of health, nutrition, education, health care, water and sanitation.
- *** Provide financial assistance for the education of children in poor families living in camps, helpless people who are in need of marriage, for the marriage of married women, for the poor people, and for the burial of poor people.
- *** To make the poor families self-reliant, provide sewing, computer training and goats farming.
- *** Provide financial support during pregnancy of the pregnant mother.

6.0 Project Activities & Beneficiary:

Sl. No.	Activities		Beneficiary
1	Pre-School	No. of 30 Pre School	1100 students
	Primary School	No. of 7 Primary School	2250 students
	Junior's School	No. of 3 Junior's School	725 students
	English Version School	No. of 1 English Version School	228 students
	To Improve study standard of weak student's through Tutoring Centre.	No. of 13 Tutoring Centre	1105 students
	To Stipend of Meritorious & Poor Students		1148 students
2	To financial support of insolvency people. Like: Aged Allowances		200 persons
	To financial support to marriageable Girl.		41 girls
	To provide health service of helpless aged.		360 persons
	To distribution of warm cloth		120 persons
	To provide of funeral help of insolvency helpless.		40 persons



3	For Self-employed :		
	a) To manage of handicrafts training facilities;	No. of 5 training centre	540 peoples
	b) To manage of Computer training facilities;	No. of 6 training centre	418 peoples
4	To build up awareness & regulations of first Aid, to refer Govt. Hospital for better treatment & provide first aid of Camp's Inhabitant.	No. of 3	7500 peoples
5	a) To provide safe drinking water establish, repair & renovation of shallow/deep tube well in Camps under project.	No. of 18	10585 peoples
	b) To establish toilet & public toilet for sewerage, to construct drain in camps under project for develop hygienic environment, to construct, repair & renovation of bathroom for male & female.	No. of 14	1600 peoples
	c) To repair, maintenance & re-construct of dustbin, footpath & school room. To construct & repair of sewerage tank.	No. of 14	980 peoples
	d) To preserve raining water.	No. of 14	50 peoples
	e) To repair hay room	No. of 36	180 peoples
6	Maternal help, awareness & a) Maternal help activities;	No. of 01	300 women
	b) To increase awareness for self-employed;	No. of 01	10 peoples
	c) To support para-Legal activities;	No. of 01	150 peoples
	d) To take various activities for development;	No. of 01	330 peoples

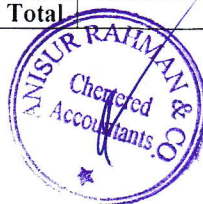
7.00 **Project Area:**

Sl. No.	District	Thana
1	Dhaka	Mohammadpur, Mirpur.
2	Rangpur	Rangpur-Sadar
3	Chattogram	Khulsi, Halishar, Bayajid, Sarder Bahadur Nagor.
4	Khulna	Khalishpur, Gilatola.
5	Nilphamari	Saidpur Thana.
6	Bogura	Bogura Sadar

8.00 **Contingency:**

Details as follows:

Particulars	Amount(Tk.)
Project Activity Follow-up Expenses	48,500.00
Indirect Expenses (Fuel)	23,500.00
Total	72,000.00



09.0 Source of Fund:

Details as follows:

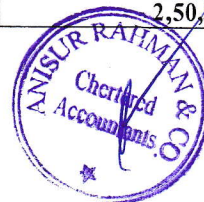
Date	US Dollar	Rate	Amount in BDT
28 March, 2019	\$50,000	83.55	41,77,500/-
19 May, 2019	\$45,000	83.75	37,68,750/-
29 May, 2019	\$50,000	83.75	41,87,500/-
16 June, 2019	\$90,000	83.75	75,37,500/-
22 July, 2019	\$1,25,000	83.75	1,04,68,750/-
03 September, 2019	\$50,000	83.75	41,87,500/-
31 October, 2019	\$20,000	84.00	16,80,000/-
30 December, 2019	\$1,20,000	84.20	1,01,04,000/-
Total Actual	\$550,000		4,61,11,500/-
Total Approved Budget	\$782,768		6,41,86,895/-

10.00 Installation & Repairing Expenses for Deep TWs, Community Latrine, Bathroom & Sewerage, Dustbin, Footpath, Drainage, Schoolroom etc.

Particulars		Amount(Tk.)
Swallow/Deep TWs & Bathroom for Men& Women	Materials Purchase-11,32,855 Installation Exp. 6,23,000	17,55,8555
Community Latrine Repairing	Materials Purchase- 12,75,300 Maintenance & Repairing Exp. 8,95,500	21,70,800
New Drainage System & Repairing	Rod, Brick, Sand, Cement Purchase 3,98,345 Mason & Labor Charge 3,18,200	7,16,545
Rain Reserve programme	Materials Purchase- 1,70,000 Installation Exp. 1,05,000	2,75,000
Repairing of hay room	Materials Purchase- 1,20,000 Installation Exp. 40,800	1,60,800
Total		50,79,000

11.00 Primary & Junior Schools Establishment & Stipend (41 Schools, 13 Tutoring Centre & 3,901 Students) :

Particulars	Amount(Tk.)
Books & Khata Purchase for Students	14,35,800
Exam Papers, Question Making & Printing Expenses	7,15,200
Pen, Pencil, Rubber, Scale etc. Purchase	6,98,500
Cloth Purchase & Making Charge of Student Dress	10,87,500
Tiffin Cost for Students	11,17,000
Salary of Teachers	1,21,80,000
Chair, Table, Bench, Mats etc.	12,19,500
Conveyance	6,23,000
Stipend for Students	56,73,000
Misc. Expenses	2,87,250
Total	2,50,36,750



12.00 Financial & Various Services Cost (2283 Families):

Particulars	Amount(Tk.)
Medical Service to helpless aged persons and matrimonial support for girls.	12,35,000
Financial Help to Orphan and old ages.	7,15,000
Allowance to Aged Person	5,50,000
Charity Distribution (Clothes) to protect r.	326,000
Total	28,26,000

13.00 Various Type Training (Like: Art, Handicraft & Computer) for Self-Dependent (11 Centre):

Particulars	Amount(Tk.)
Financial Support to Youths of Learning & Training for Self-Dependent.	17,32,500
Total	17,32,500

14.00 Health Services & Awareness of Slum Inhabitant (3 Centre):

Particulars	Amount(Tk.)
Health Service, Referral to sent Govt. Hospital for better treatment, give clear concept about First-Aid & Awareness for that.	29,04,320
Total	29,04,320

15.00 Maternal Health Services, incentive & Awareness of Slum Inhabitant (4 Programme):

Particulars	Amount(Tk.)
Maternal Health Service, to increase awareness for Self-Development, to provide Para-Legal Service & to take initiative for Development..	948,550
Total	948,550

16.00 Cash in hand & Bank Balance:

Details as follows:

Particulars	A/C Number	Cash at Bank	Cash in hand
ISDCM FDP-Khulna	Sonali Bank Ltd. A/C # 2714402000336	5,878/-	-
ISDCM FDP-Mohammadpur	Sonali Bank Ltd. A/C # 4422200000521	1,245/-	-
ISDCM FDP-Saidpur	Sonali Bank Ltd. A/C # 5310001033035	5,238/-	-
ISDCM FDP-Chattogram	Sonali Bank Ltd. A/C # 8050010117935	7,131/-	-
ISDCM FDP-Rangpur	Sonali Bank Ltd. A/C # 5019001081136	3,068/-	-
ISDCM FDP-Bogura	Sonali Bank Ltd. A/C # 0628802000581	3,12,620/-	-
Total		3,35,180/-	-



17.00 Application to local administration for project approval

Details as follows:

District's Name	Application date	Application Received date
Dhaka	Ref:ISDCM/31/18, Date:16/05/2018	24.05.2018
Rangpur	Ref:ISDCM/32/18, Date:16/05/2018	21.05.2018
	Ref:ISDCM/33/18, Date:16/05/2018	21.05.2018
Chattogram	Ref:ISDCM/34/18, Date:16/05/2018	23.05.2018
Khulna	Ref:ISDCM/35/18, Date:16/05/2018	22.05.2018
Nilphamari	Ref:ISDCM/36/18, Date:16/05/2018	23.05.2018
	Ref:ISDCM/37/18, Date:16/05/2018	23.05.2018
Bogura	Ref:ISDCM/67/18, Date:31/05/2018	07.06.2018
	Ref:ISDCM/68/18, Date:31/05/2018	07.06.2018

**18.00 Salary Details of Project Staff and Head Office Staff: (Tax Applicable)
Details in another Sheet.**

19.00 VAT is applicable where it is necessary.



**INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
27/3 (2nd Floor), Narisha Bhaban, West Agargaon, Ser-e-banglanagar, Dhaka-1207**

**FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA, RANGPUR, CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.**

NOTES TO THE ACCOUNTS

11.00 Opening Cash and Bank Balance

Tk.

Cash in Hand
Cash at Bank

145,391.00
1,217,583.00

Project Grants:

A:1 Grant from OBAT Helppers Inc. USA

46,111,500.00

Total Taka: 47,474,474.00

12.00 Program & Recurrent Expenses:

12.01 Establishment Primary & Lower Secondary education project & Stipend (No. of 41 School, No. of 13 Tutoring Centre & Stipend to 3901 students.)	25,036,750.00
12.02 To provide various help like; orphan infant, Aged allowances, financial help to marriageable girls, to provide medical service of helpless aged persons & distribution cloths for winter. (2283 Families)	2,826,000.00
12.03 For Self reliance of insolvance peoples to provide traning of handycraft & Computer. (11 centre)	1,732,500.00
12.04 For Slum Inhabitant medical Service, refer to Govt. Hospital for better treatment, awareness and concern about First Aid. (3 Centre)	2,904,320.00
12.05 Repairing, maintenance & re-constructin Shallow/Deep tubewell, bathroom for men and women, drainange, footpath, dustbin, schoolroom, hayroom & preserve rain (220 Programme)	5,079,000.00
12.06 To provide maternal service, para-legal service, take step for development & increase awareness for self-empowerment. (4 Programme)	948,550.00
12.07 Office expenses & others cost in field programme	510,174.00
12.08 Office/School Rent & VAT & Tax of purchase related expenses	450,000.00
12.09 Audit Fee	50,000.00
12.10 Administrative cost for fields works:	4,721,500.00
12.11 Administrative cost of Head office ISDCM;	2,880,500.00
12.12 Cash & Bank Balance	335,180.00

Total Program & Recurrent Expenses: 47,474,474.00



INTEGRATED SERVICE FOR DEVELOPMENT OF CHILDREN & MOTHERS
27/3 (2nd Floor), Narisha Bhaban, West Agargaon, Ser-e-banglanagar, Dhaka-1207

**FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA,RANGPUR,CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.**

NOTES TO THE ACCOUNTS

B:1 Fixed Assets : Furniture (Written down Value)

Tk. 16,667.00

Opening Balance
Add: Purchase During the year
Less: Depreciation @ 33.33%
Balance as on 31 December, 2019

-
33,333.00
16,666.00
16,667.00

Closing Cash and Bank Balance:

Tk. 335,180.00

Cash in Hand
Cash at Bank

335,180.00

C:01 Cash in Hand :

Tk.

There were no cash in hand was lying with the Accountant/ Project Petty Cashier on December 31, 2019. Since the Audit was post dated, we could not physically verify the above petty cash in hand. Further, we have noted that the above cash in hand and petty cash has been lying with the office or project petty cashier on December 31, 2019. However, we have obtained a cash custody certificate from the authority of ISDCM for the above amount.

C:02 Cash at Bank (as per Note-16)

Tk. 335,180.00

The above amount lying with ISDCM-FDP (Note-16) Bank Account as on 31, December 2019. Bank Account has been checked with cheque counter foils, deposit slip and checked in details with the bank statement, slip etc. After Reconcile and agreed with the balance shown in the books of accounts.

As per Note: 16

335,180.00

D:1 Fund Balance (Accumulated):

Tk. 351,847.00

This is arrived at as follows:

Balance as on 1st January, 2019
Less: During the year

1,396,307.00
1,044,460.00

Note: This fund is not surplus of Income/Donor,s Fund. It is actual amount of expenses which has occurred but does not paid in 31.12.2019.



16.00 Salary Details of Project Staff and Head Office Staff: (Tax Applicable)

Designation	Basic (A)	House Rent (B)	Medical (C)	Conveyance (D)	Total (E)	Others (F)	Grand Total (E*12+F)	Taxable Salary	Tax Free upto 2,50,000/- but 65yrs or above then free upto 3,00,000	Tax	Remarks
Project Manager	30,000/-	15,000/-	3,000/-	3,000/-	51,000/-	84,150/-	6,96,150/-	4,50,150/-		15,015/-	
Project Planning & Reporting Officer	22,000/-	11,000/-	3,000/-	2,000/-	38,000/-	62,700/-	5,18,700/-	3,36,300/-		8,630/-	
Chief Accounts & Finance Officer	18,000/-	9,000/-	2,000/-	1,000/-	30,000/-	49,500/-	4,09,500/-	2,67,900/-		5,000/-	
Project Officer	12,000/-	6,000/-	1,000/-	1,000/-	20,000/-	33,000/-	2,73,000/-				
Monitoring Officer	5,000/-	2,500/-	1,000/-	500/-	9,000/-	14,850/-	1,22,850/-				
Project Officer	15,000/-	7,500/-	1,500/-	1,000/-	25,000/-	41,250/-	3,41,250/-				
Project Officer	9,000/-	4,500/-	1,000/-	500/-	15,000/-	24,750/-	2,04,750/-				
School Supervisor	9,000/-	4,500/-	1,000/-	500/-	15,000/-	24,750/-	2,04,750/-				
Project Officer	12,000/-	6,000/-	1,000/-	1,000/-	20,000/-	33,000/-	2,73,000/-				
Field Monitoring Officer	10,000/-	5,000/-	500/-	500/-	16,000/-	26,400/-	2,18,400/-				
Project Officer	12,000/-	6,000/-	1,000/-	1,000/-	20,000/-	33,000/-	2,73,000/-				
Monitoring Officer	8,000/-	4,000/-	1,000/-	1,000/-	14,000/-	23,100/-	1,91,100/-				
Accounts Officer	6,000/-	3,000/-	1,000/-	1,000/-	11,000/-	18,150/-	1,50,150/-				
Accounts Officer	6,000/-	3,000/-	1,000/-	1,000/-	11,000/-	18,150/-	1,50,150/-				
Monitoring/Accounts Officer	9,000/-	4,500/-	1,000/-	500/-	15,000/-	24,750/-	2,04,750/-				
Project Co-ordinator	40,000/-	20,000/-	5,000/-	5,000/-	70,000/-	1,61,000/-	10,01,000/-	6,83,000/-		38,300/-	
Accounts Officer	30,000/-	15,000/-	2,500/-	2,500/-	50,000/-	1,15,000/-	7,15,000/-	4,75,000/-		17,500/-	
Project Monitoring Officer	25,000/-	12,500/-	1,500/-	1,000/-	40,000/-	92,000/-	5,72,000/-	3,92,000/-		14,200/-	
Accounts Assistant	12,000/-	6,000/-	1,000/-	1,000/-	20,000/-	46,000/-	2,86,000/-				



Integrated Service for Development of Children & Mothers

FAMILY DEVELOPMENT PROJECT FOR DESTITUTE & DISPLACED FAMILIES
LIVING IN THE SLUMS OF DHAKA, RANGPUR, CHATTOGRAM, KHULNA, SAIDPUR & BOGURA.
VAT & AIT Calculation Sheet
For the year ended 31st December, 2019.

Sl. No.	Head of Expenditure As per Annexure -A/I	Actual Spent	Deductible		Deducted		Deposited to Govt. Treasury		Due Amount		
			VAT	AIT	VAT	AIT	VAT	AIT	VAT	AIT	
1	Establishment Primary & Lower Secondary education project & Stipend (No. of 41 School, No. of 13 Tutoring Centre & Stipend to 3901 students.)	25,036,750.00	117,000	-	117,000	-	-	-	-	117,000	-
2	To provide various help like; orphan infant, Aged allowances, financial help to marriageable girls, to provide medical service of helpless aged persons & distribution cloths for winter. (2283 Families)	2,826,000.00	-	-	-	-	-	-	-	-	-
3	For Self reliance of insolvence peoples to provide training of handycraft & Computer. (11 centre)	1,732,500.00	-	-	-	-	-	-	-	-	-
4	For Slum Inhabitant medical Service, refer to Govt. Hospital for better treatment, awareness and concern about First Aid. (3 Centre)	2,904,320.00	-	-	-	-	-	-	-	-	-
5	Repairing, maintenance & re-constructin Shallow/Deep tubewell, bathroom for men and women, drainage, footpath, dustbin, schoolroom, hayroom & preserve rain (220 Programme) (Wages Tk. 19,82,500) (Note-10) Self Inspection	5,079,000.00	154,825	-	154,825	-	-	-	-	154,825	-
6	To provide maternal service, para-legal service, take step for development & increase awareness for self-empowerment. (4 Programme)	948,550.00	-	-	-	-	-	-	-	-	-
7	Office expenses & others cost in field programme	510,174.00	-	-	-	-	-	-	-	-	-
8	Office/School Rent & VAT & Tax of purchase related expenses	450,000.00	-	-	-	-	-	-	-	-	-
9	Audit Fee	50,000.00	7,500	-	-	-	-	-	-	7,500	5,000
10	Administrative cost for fields works: a) Salaries b) To established of project field visit c) Training & Breifing for P.O & enlisted persons d) Salary increase of expertise e) Training of teachers	4,231,500.00 300,000.00 90,000.00	-	-	-	-	-	-	-	28,645	28,645
11	Administrative cost of Head office ISDCM; a) Salaries b) Field visit to the Project sites by HO officers c) Expenses of head office mailing, mobile bill, papers, conveyance, etc. d) Head office Stationery e) Furniture f) Contingencies (follow up actions and other indirect costs.) e) Honarium for related officers g) Printing of various vouchers	100,000.00 2,574,000.00 95,000.00 84,000.00 45,500.00 72,000.00 10,000.00	-	-	-	-	-	-	-	-	70,000
		47,139,294.00	281,145	103,645	271,825	-	-	-	-	281,145	103,645

Total Taka:



70/C, PURANA PALTAN LINE, 3RD FLOOR
VIP ROAD, DHAKA-1000, BANGLADESH
PHONE: OFF.: 48318179, RES.: 9884705
MOBILE: 01819252656
E-mail: anisurfca@yahoo.com

আনিছুর রহমান এন্ড কোং
ANISUR RAHMAN & CO.
CHARTERED ACCOUNTANTS

FORM FD – 4

CERTIFICATE TO BE GIVEN BY THE AUDITOR'S

We have audited the accounts of **Family Development Project for Destitute & Displaced families living in the slums camps of Dhaka, Rangpur, Chattagram, Khulna, Saidpur and Bogura** finance by OBAT Helpers Inc. USA through Integrated Service for Development of Children and Mothers (ISDCM) for the year ended 31.12.2019 and examined all relevant books and vouchers and certify that according to the Audited Accounts.

1. The brought forward foreign donation at the beginning of the period on 01.01.2019 was Tk. 13,62,974/-
2. Foreign donation amounting Tk. 4,61,11,500 was received by the Organization during the year from 1st January, 2019 to 31st December, 2019 which was less than Tk.1,80,75,395 of budgeted amount Tk.6,41,86,895 due to short of Donor's fund.
3. Balance of unutilized donation by the Organization was Tk. Nil.
4. Foreign donation amounting to Tk.4,61,11,500 has been utilized for the purpose mentioned in the Annexure A/1.

Project: Family development project for destitute & displaced family living in different camps of Dhaka, Rangpur, Chattagram, Khulna, Saidpur & Bogura.

Head of Expenditure	Amount as per Approved Budget	Amount Actually Spent	Difference, if any with reasons
Ref. As mentioned in Annexure A/1.	Tk. 6,41,86,895	Tk. 4,61,11,500	TK. 1,80,75,395 Due to short of Donor's fund.

5. Certified that the Organization has maintained the accounts of foreign Donations and records relating there to in the manner specified as in section-5 the Foreign Donations (Voluntary activities) Regulations Ordinance 1978 read with rules 6 & 7 to the said Ordinance.
6. The information furnished above is correct and checked by us.

Dated: July 22,2020.

(MD. ANISUR RAHMAN FCA)
Principal

ANISUR RAHMAN & CO.
CHARTERED ACCOUNTANTS
M. # 03.07.2666.657.43.253.17-51
Date 16/01/2020
Enlistment No. 14



Integrated Service for Development of Children & Mothers

1.00 Name of the Project: Family Development Project for Destitute & Displaced Families Living in the Slums of Dhaka, Rangpur, Khulna, Chattogram, Saidpur & Bogura.

2.00 Date of the Govt. Approval with Memo No. 03.09.0000.664.68.049.18-224 dated 10 April, 2018

3.00 Project Approval: 03.09.0000.664.68.049.18-224 dated 10 April, 2018

4.00 Fund Clearance: File No. 03.07.0000.664.68.049.18-226, Date-24-02-2019

Fund Clearance: File No. 03.07.0000.662.68.049.18-1156, Date-24-12-2019

5.00 Project Period: 1 January, 2019 to 31 December, 2019.

6.00 Accounting Period: 1 January, 2019 to 31 December, 2019.

Annexure -A/1

Sl.No.	Head of Expenditure	Approved Budget For ISDCM	Actual Spent	Difference	Dev (%)	Reason for Variance
1	Establishment Primary & Lower Secondary education project & Stipend (No. of 41 School, No. of 13 Tutoring Centre & Stipend to 3901 students.)	34,079,795.00	25,036,750.00	9,043,045.00	26.53	Due to short of Donor Fund
2	To provide various help like: orphan infant, Aged allowances, financial help to marriageable girls, to provide medical service of helpless aged persons & distribution cloths for winter. (2283 Families)	4,290,000.00	2,826,000.00	1,464,000.00	34.13	Due to short of Donor Fund
3	For Self reliance of insolvency peoples to provide training of handicraft & Computer. (11 centre)	2,183,500.00	1,732,500.00	451,000.00	20.65	Due to short of Donor Fund
4	For Slum Inhabitant medical Service, refer to Govt. Hospital for better treatment, awareness and concern about First Aid. (3 Centre)	4,915,600.00	2,904,320.00	2,011,280.00	40.92	Due to short of Donor Fund
5	Repairing, maintenance & re-constructin Shallow/Deep tubewell, bathroom for men and women, drainange, footpath, dustbin, schoolroom, hayroom & preserve rain (220 Programme)	5,573,000.00	5,079,000.00	494,000.00	8.86	Due to short of Donor Fund
6	To provide maternal service, para-legal service, take step for development & increase awareness for self-empowerment. (4 Programme)	2,197,860.00	948,550.00	1,249,310.00	56.84	Due to short of Donor Fund
7	Office expenses & others cost in field programme	1,607,140.00	510,174.00	1,096,966.00	68.26	Due to short of Donor Fund
8	Office/School Rent & VAT & Tax of purchase related expenses	500,000.00	450,000.00	50,000.00	10.00	Due to short of Donor Fund
9	Audit Fee	100,000.00	50,000.00	50,000.00	50.00	Due to short of Donor Fund
10	Administrative cost for fields works:					
a)	Salaries	4,231,500.00	4,231,500.00	-	-	Due to short of Donor
b)	To established of project field visit	504,000.00	300,000.00	204,000.00	40.48	Due to short of Donor
c)	Training & Briefing for P.O & enlisted persons	175,000.00	90,000.00	85,000.00	48.57	Due to short of Donor
d)	Salary increase of expertise	201,500.00	-	201,500.00	-	Due to short of Donor
e)	Training of teachers	150,000.00	100,000.00	50,000.00	33.33	Due to short of Donor
Administrative cost of Head office ISDCM;						
a)	Salaries	2,574,000.00	2,574,000.00	-	-	Due to short of Donor
b)	Field visit to the Project sites by HO officers	180,000.00	95,000.00	85,000.00	47.22	Due to short of Donor
c)	Expenses of head office mailing, mobile bill, papers, conveyance, etc.	144,000.00	84,000.00	60,000.00	41.67	Due to short of Donor
d)	Head office Stationery	120,000.00	45,500.00	74,500.00	62.08	Due to short of Donor
e)	Furniture	-	-	-	-	Due to short of Donor
f)	Contingencies (follow up actions and other indirect costs.)	234,000.00	72,000.00	162,000.00	69.23	Due to short of Donor
e)	Honorium for related officers	216,000.00	-	216,000.00	100.00	Due to short of Donor
g)	Printing of various vouchers	10,000.00	10,000.00	-	-	Due to short of Donor
Total Taka		64,186,895.00	47,139,294.00	16,846,101.00		

Less: Expenses Incurred From Local Income

64,186,895.00

47,139,294.00

16,846,101.00

Dated: July 22, 2020.



Md. Anisur Rahman, FCA
Anisur Rahman & Co.
Chartered Accountants
70/C, Purana Pallan Line (3rd Floor)
VIP Road, Dhaka-1000.

70/C, PURANA PALTAN LINE, 3RD FLOOR
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আনিছুর রহমান এন্ড কোং
ANISUR RAHMAN & CO.
CHARTERED ACCOUNTANTS

**Report as per condition prescribed by NGO affairs Bureau
Government of the People's Republic of Bangladesh**

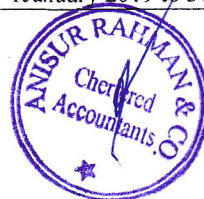
Name of the Organization : Integrated Service for Development of Children and Mother (ISDCM).
Name of the Project: : Family Development Project for Destitute and Displaced Families living in the Slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur/Nilphamari and Bogura.

Our observation in compliance with the condition lay down in the memo No. 03.07.2666.657.43.253.17-51 Dated 16 January, 2020 issued from the NGO Affairs Bureau, Prime Minister's Office, Government of the People Republic of Bangladesh are listed below:

TOR Ref. No.	Requirement	Observation and Comments
1	During the audit of the NGOs, the audit firms perform their duties independently and with maximum responsibility.	The primary objective of an audit is to enable the auditors to form an independent opinion as to whether the accounts gave a true a fair view of the state of affairs of an organization/ project of its operating results and of its cash transactions for the period under audit. International Standards on Auditing (IAS) imposed certain guidelines to achieve the objectives of an audit of accounts of an organization/project. During the course of our independent examination of the accounts of the project for the year ended January 1, 2019 to December 31, 2019. We have complied with the guidelines laid down in ISA. Please refer to auditors Reports enclosed in this report (Page No.-1).
2	During the audit of the NGOs, the audit firm will check as to whether the NGOs complied with the Rules and Regulation promulgated for the NGOs i.e. The Foreign Donation (Voluntary Activities) Regulation Act 2016 and whether the project has been implemented as per terms of approval of the FD-7 (in which mission and objectives and detailed line-wise budget provision in mentioned) and the terms of approval of the project.	During the course of our audit of accounts of "Family Development Project for Destitute and Displaced Families living in the Slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur/Nilphamari and Bogura." a project of Integrated Service for Development of Children and Mother (ISDCM) for the year ended January 1, 2019 to December 31, 2019. We observed that the project is being implemented in accordance with the foreign Donations (Voluntary Activities) Regulation Act. 2016, FD-6 related to project approval and also conditions for project approval.



TOR Ref. No.	Requirement	Observation and Comments
3	The audit firms along with the audit Report must issue a certificate regarding Receipts and expenditure of foreign donation in form FD-4 presented by the Bureau and Annexure – A/1 attached thereto. Cash basis of accounting should be follow regarding Foreign Donation in FD-4 and it's should not be shown receivable in accounts. The total amount of money to be mentioned in place of writing of the approved budget, actual expenditure and variance between the approved budget and actual expenditure with FD-4. Details of these i.e. program/head wise approved budget, actual expenditure, variance and percentage (%) between approved budget and actual expenditure and reasons of variance to be described in Annexure-A/1.	We have issued auditor's certificate in Form FD-4 together with and Annexure A/1 for the year under audit. FD-4 and Annexure A/1 issued as per applying condition-3.
4	Separate audit report issued for more than one project then each report shall contain the amount of foreign donation received and local income should be shown separately also prepare it during the project year basis.	During the course of our audit foreign donation of taka 4,61,11,500.00 and local income of taka NIL received by project and shown separately in audited statement and audit report has prepared project year basis.
5	The audit report contains a brief description of the project and main physical component of the project. The approved letter No. date project budget, project year, the amount money released by the Bureau should be clearly mentioned. Details information's are as follows:	
	5.1 The objectives and the principal activities of the project	Mentioned in Page No.6 & 7.
	5.A Auditor Appointment date:	April 27, 2020
	5.B The Project Name	"Family Development Project for Destitute and Displaced Families living in the Slums of Dhaka, Rangpur, Chattogram, Khulna, Saidpur/Nilphamari and Bogura.
	5.C Project Duration (total):	1 st March, 2018 to 31 st December, 2020.
	5.D Project Approval with memo No. and Date.	Memo. No. 03.09.0000.664.68.049.18-224 Dated: 10 April, 2018.
	5.E Project Fund release letter with memo No. and Date:	Memo. No. 03.07.0000.664.68.049.18-226 (50%) Dated: 24 February, 2019. Memo. No. 03.07.0000.662.68.049.18-1156 (50%) Dated: 24 December, 2019.
	5. F Project Fund release amount with installment Amount:	As per Bank Statement 28.03.19- \$50,000 @ 83.55 Tk. 41,77,500/- 19.05.19- \$45,000 @ 83.75 Tk. 37,68,750/- 29.05.19- \$50,000 @ 83.75 Tk. 41,87,500/- 16.06.19- \$90,000 @ 83.75 Tk. 75,37,500/- 22.07.19- \$125,000 @ 83.75 Tk. 1,04,68,750/- 03.09.19- \$50,000 @ 83.75 Tk. 41,87,500/- 31.10.19- \$20,000 @ 84.00 Tk. 16,80,000/- 30.12.19- \$120,000 @ 84.20 Tk. 1,01,04,000/-
	5. G Amount in Received Foreign Donation :	Tk. 4,61,11,500.00
	5.H Did the NGO Receive any Foreign Donation in mother account before the respective Fund release approval letter? :	No.
	5. I Audit Year:	1 January 2019 to 31 December, 2019.



TOR Ref. No.	Requirement	Observation and Comments
	5.J Project Area:	Details in page No. 6 & 7
	5.K Total Beneficiary:	Details in page No. 6 & 7
6	6.1 Balance sheet, Income and Expenditure Account and Receipts and Payments Accounts shall be signed by concern NGO authority.	Concern NGO authority has duly signed in Balance sheet, Income and Expenditure Account and Receipts and Payments Account.
	6.2 Whether balance sheet is prepared, Please state the reasons if balance sheet is not prepared.	Balance sheet has been prepared.
	6.3 Whether the Receipts and Payments Account prepared based on the Books and records. (Cash Book, Ledger etc.)	Prepared the accounts based on books of accounts.
	6.4 A detailed break- down of expenditure should enclose in note (e.g. Contingency, Miscellaneous and Others).	The NGO has spent specific amount under contingency or others accounts head.
7	The Audit Report must bear the common seal of the firm along with the name of the competent authority of the firm and the audit report prepared as prescribed by the Bureau for reporting. The audit report also complied with the Terms of Reference (TOR) of NGOAB also and the page number should be given in the Report.	The Audit Report is prepared as prescribed by the NGOAB and also complies with the Terms of Reference (TOR) of NGOAB and the audit Report bear the page number and bears the common seal of the firm along with the name of the competent authority of the firm.
8	In case of multiple year projects, Whether the audit of the previous year for Foreign Donation was conducted and appropriate report submitted to NGOAB should be mentioned. Whether the audit of the same project which is continuing for more than one year was audited and appropriate report submitted to NGOAB.	Last year audit has been completed by ANISUR RAHMAN & CO. and audit report has been submitted by the organization.
9	After completion of the audit, one copy of audit report in sealed envelope must be sent directly to the Deputy Director (Inspection and Audit) of NGO Affairs Bureau. Mention able that this audit report is examined by Bureau.	One copy of audit report in sealed envelope is sent directly to the Deputy Director (Inspection and Audit) of NGO Affairs Bureau.
10	Mention the organization's first registration number and date with NGO Affairs Bureau and last renewal date.	Registered with NGO Affairs Bureau, Vide Registration No. 1426, Dated: 16 September, 1999 and renewed upto 15 September, 2029.
11	Whether all the foreign donations were received through a single bank account, as per Section-9 of the Foreign Donations (Voluntary Activities) Regulation Act-2016. If received through more than one bank account, the name of the banks account and number and amount in respect of each are to be mentioned.	Details break-up in 11.1 to 11.4 stated below. All the foreign donations were received through a single bank account (Mother Account), as per section-9 of the Foreign Donations (Voluntary Activities) Regulation Act-2016. So another Bank Account Name and Number not appear to us.



TOR Ref. No.	Requirement	Observation and Comments
	12.1 Name of the Bank and Branch	Sonali Bank Ltd. Lalmatia Branch, Dhaka.
	12.2 Account Number	STD Account No. 4416436000401.
	12.3 Name of the Donor Agency	OBAT Helpers Inc. USA.
	12.4 Details of Source of Fund	Details in Below :-
12	Details of Bank Account Number (Mother Account), Bank name and branch, Amount of Donation received, receiving date and name of the donor as per approval of the NGO Affairs Bureau.	Details break-up in 12.1 to 12.4 stated below. Money was deposit and withdrawn from time to time to facilitate the project activity from Mother Account and bank reconciliation prepared properly.
	Details of Bank Account Number (Project Account), Bank name and branch and bank balance. If any reconciliation exists between mother account and project account then should be mention.	
	12.1 Name of the Bank and Branch	Sonali Bank Ltd. Lalmatia Branch, Dhaka.
	13.2 Account Number	STD Account No. 4416436000401.
	13.3 Name of the Donor Agency	OBAT Helpers Inc. USA.
	13.4 Details of Source of Fund	Details in page No.8, Note: 9

Detailed Break-up of Foreign Donation in Page No. 8.

TOR Ref. No.	Requirement	Observation and Comments
13	In case of donation received in kinds (Articles) whether it has been properly valued and indicated in the amount of donation shown in FD-4 and whether it was used according to FD-5 and unutilized balance of articles to be shown.	The NGO has not received Donation in Kinds (Articles), During the Audited Accounting year. So FD-4 & FD-5 has not appeared in Donation in Kinds (Articles) as per Foreign Donation Ordinance.
14	Whether bank interest/exchange gain on the amount of donation separately shown in the accounts and whether the approval was obtained from NGO Affairs Bureau for its use.	The NGO maintained a STD account with Sonali Bank Ltd, but it does not accrue any Bank interest during the period. During the Accounting period, The NGO accrued short of fund from donor Amounting Tk.1,80,75.395.00 but not obtained approval from NGO Affairs Bureau.
15	Whether books of accounts have been maintained under double entry system as per Section-12 of the Foreign Donation Regulations Act-2016 and whether Cash book, Bank book, Ledger, Stock Register, Assets Register and Other Register are maintained sufficiently.	The NGO have been maintained the Books of Accounts under double entry system as per section-12 of the Foreign Donation Regulations Act-2016 and Cash book, Bank book, Ledger, Stock Register, Assets Register and Other Register are maintained sufficiently.



TOR Ref. No.	Requirement	Observation and Comments
16	<p>Whether project wise or Donor wise separate books of account are maintained for RLF (Revolving Loan Fund) or consolidated accounts are maintained.</p> <p>Whether the accounts of RLF (Revolving Loan Fund) out of Foreign Donation are separately audited in every year and whether the amount of service charge received has been shown in financial statements as receipts.</p>	<p>From the Inception, The NGO has not any RLF (Revolving Loan Fund), So Project wise, Donor Wise or Consolidated RLF accounts have not appear to maintain the said NGO in Practically.</p> <p>From the Inception, The NGO has not any RLF (Revolving Loan Fund) from Foreign Donation or Local Fund, So RLF out of Foreign Donation is not appear for separately Audited and the amount of service charge received not been presented in Financial Statement as receipts.</p>
17	Whether Certificate has been obtained from Micro Credit Regulatory Authority (MRA) for implementing the micro credit program by Foreign Donation.	Micro Credit Regulatory Authority has issued Certificate for ISDCM under Section-26 of Subsection-3 of Micro Credit Regulatory Authority Act-2006. Certificate No. 02693-01298-00007-0000007 Dated 5 th September, 2007.
18	Whether any expenditure from foreign donation was incurred in foreign exchange. Whether the details thereof have been disclosed in the financial statement.	No expenditure in foreign currency was incurred.
19	Whether expenditure in excess of budget has been incurred on any items or the excess expenditure has been adjusted with any other budget items or any unbudgeted item has been adjusted with any approved item.	<p>Budget variance has been reported in annexure – A/1 to the Auditor’s certificate under Form FD-4.</p> <p>No excess expenditure has been adjusted with any other budgeted item or no unbudgeted expenditure has been adjusted with any approved item.</p>
20	Whether salary and allowances of the officers/staffs and other expenses more than Tk. 10,000/- are being paid through Bank or Cash.	<p>All Salary and allowances paid in Accounts Payee Cheque.</p> <p>In all case of expense more than Tk. 10,000.00 is paid in cheque which are unavoidable circumstances.</p>
21	<p>Whether project expenditures were met out of loans, the sources of loans are to be mentioned.</p> <p>Whether the approval of the executive committee for such loan has been obtained.</p>	<p>No loan was taken to implement the project activities.</p> <p>So, Approval of the executive committee has not been appeared because of non receipts of loan to implement project.</p>
22	<p>Whether any member of the General Body or Executive Committee has been paid any remuneration or honorarium. If yes please state the details including approval of executive Committee.</p> <p>State the details of Chief Executive’s Salary or remuneration was taken from the project under audit and other projects partly or wholly.</p>	<p>Chief Executive has not been taken salary from this project.</p> <p>Chief Executive has not been taken salary from other projects of ISDCM.</p>



TOR Ref. No.	Requirement	Observation and Comments
23	Whether internal control system (ICS) has been found to be satisfactory.	The ICS was found satisfactory.
24	Whether any amount has been refunded to the donor agency if yes, please give details.	Refund to Donor agency was not made.
25	Whether revenue stamp has been affixed with bills and voucher and whether VAT/IT have been deducted at source as per the provision of law and such deduction has been deposited Government treasury within stipulated time. Mention the amount of VAT and IT separately.	Revenue Stamp affixed where applicable. Income Tax and VAT were deducted at source but not deposited to Govt. treasury. Details in Below: Details In page o.14

VAT Related Information:

Sl. No.	Particulars	Deductable VAT	Deducted VAT	Deposited Amount in Treasury Challan	Due / Over Amount (TK.)	Remarks
TOTAL						

AIT Related Information:

Sl. No.	Particulars	Deductable AIT	Deducted AIT	Deposited Amount in Treasury Challan	Due Amount (TK.)	Remarks
TOTAL						

Details In Page No. 14



TOR Ref. No.	Requirement	Observation and Comments
26	As per IT Ordinance, whether the organization's yearly income tax return has been submitted to the NBR/ Income Tax Authority. Current and past Income Tax Status of Foreign Staff if employed in the NGO.	The Organizational Income Tax Return has been filed with Income Tax Authority and get tax clearance certificate from concern authority. Foreign Staff not employed in the concern NGO. Concern Local staff's Tax file is properly filed and obtained Clearance Certificate from concern authority.
27	Whether there is any income generating activities in the project, mention the name of the IGA and ascertain on such source of income and whether appropriate income tax has been deposited to Tax Authority. In case of non-payment ascertain whether tax exemption certificate has been obtained from NBR.	The Organization deposited all VAT & TAX to Govt. Treasury which was deducted at source from the bill of service providers. Details in TOR No. 26. Not Applicable. The organization has not been obtained Tax Exemption Certificate from NBR.
28	Whether any amount spent on Air ticket/ other facilities in Foreign tour of any official/ any member of executive Committee on General Body of the organization out of the foreign donation. If so, please note down the details and state whether prior approval of the NGO Affairs Bureau was obtained.	The NGO has not been spent on Air ticket/ other facilities in Foreign tour of any official/ any member of executive Committee on General Body of the organization out of the foreign donation. So, details note down not appear & prior approval of the NGO Affairs Bureau has not obtained.
29	Please annex a statement of the fixed assets owned by the organization as of the date of the audit together with the market value of the assets. Whether the fixed assets/deed/rental agreement/ donated land/ vehicles are in the name of the organization.	Fixed Assets Schedule has not been enclosed with the project. Because Fixed Assets not belong by this project.
30	Fixed Assets and Movable Property have owned by NGO which are transferred in title? If title is transferred, approval of such transfer was take from NGOAB or not.	The NGO has not been transfer the title of any Fixed asset or Movable & Immovable property during the audited year.
31	Whether management letter has been submitted to the management stating all the weaknesses/ irregularities/expenditure beyond the budget etc.	A separate Management Report has been submitted to the Management.
32	Whether the organization was audited by the existing auditor more than 5 (Five) consecutive year.	Audit for more than 5(Five) consecutive years were not conducted by the same CA Firm. This is to certify that this is our Second year audit of the concern project.



TOR Ref. No.	Requirement	Observation and Comments
33	Mention the name of Executive Committee/ Governing Body/ Management Committee	Mr. Manjur- ul- Alam – President Address: 272/4, Nasim Bhaban (2 nd Floor), West Agargoan, Sher-E-Bangla Nagar, Dhaka. Masuda A. Chowdhury- Vice –President Address: 3/1303, Eastern Peace, Shantinagar, Dhaka. Mr. Jiban Kumar Baral – General Secretary Address: House No.47, Flat-2/A, Road-6, Dhanmondi, Dhaka. Mr. Anil Chandra Sarker –Treasurer Address: Village-Bakigarail, Dhamrai, Dhaka. Mr. Nurul Islam Laskar – Member Address: 60/2, North Kafrul, Dhaka. AFM Saiful Islam- Member Address: House-11/1, Road-12, Kalyanpur, Dhaka. Helen Rahman-Member Address: Flat # 6/B, 13/7Ka, ASA Niketan, Shamoly-2, Dhaka-1207. Rubaba Irin-Member Address: Eastern Housing, Siddeshori, Dhaka. Mehedi Hasan – Member Address: House# 622, Road # 04, Baitul Aman Housing Society, Adabar, Mohammadpur, Dhaka.
34	Whether audit fee and other related expenses has been charged to the appropriate project.	All the related expenditure has been charged to the project.
35	Serial Number, Memo No. and date of approval of the NGO Affairs Bureau for enlistment of the audit firm have to be stated in the related section of the audit report.	Serial No. 14. Memo No & Date: 03.07.2666.657.43.253.17-51 Dated. 16 January, 2020.
36	All Financial Transaction of the NGO is free from Money Laundering and Terrorist Financing Activity.	We examined the all financial transaction of the NGO and not find out any Money Laundering and Terrorist Financing Activity in the transaction of the organization.
37	The Audit Firm should have a detailed opinion with documents on whether the project approval conditions have been strictly followed and whether the local administration has been involved in the implementation of the project activities.	We observed that all conditions of the concerned project has been maintained as per FD-6 and taken proper approval from local administration. details in page no.10
38	If the audit activities have been carried out within the stipulated time or not, the logical reasons should be mentioned	Due to bad situation for COVID-19 the audit activities has not been done within stipulated time.

Dated: July 22, 2020.



Md. Anisur Rahman, FCA.
Anisur Rahman & Co
Chartered Accountants
70/C, Purana Paltan Line, (3rd Floor)
VIP Road, Dhaka-1000.