

PRIVATE & CONFIDENTIAL

ANSWAR VDP UNNAYAN BANK

Audit Report and Financial Statement
for the year ended June 30, 2003.

AUDITORS

M. N. ISLAM & COMPANY
CHARTERED ACCOUNTANTS
123/4, Tejkunipara, Tejgaon, Dhaka-1215.

M. AHMED & COMPANY
CHARTERED ACCOUNTANTS
67, Bangabandhu Avenue, Dhaka-1000.

AUDITORS' REPORT TO THE SHAREHOLDERS

We have audited the accompanying Balance Sheet as at 30th June, 2003 of the ANSAR VDP UNNAYAN BANK and the related Profit & Loss Account and Notes to the Accounts for the year ended on that date. Preparation of these financial statements are the responsibility of the bank's management. Our responsibility is to express an opinion on these financial statements based on our audit.

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

We also report that :

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) These financial statements are in agreement with the books of account of the Bank and have been prepared in accordance with the generally accepted accounting principles which should be read in conjunction with annexed notes and it gives a true and fair view of the state of affairs of the Bank as at 30th June, 2003 and the result of its operations for the year then ended.
- c) Proper books of accounts as required by the relevant laws and Ansar VDP Unnayan Bank Act, 1995 were maintained by the management so far as appeared from our examination and that proper returns adequate for the purpose of our audit have been received from branches not audited (except 7 branches) by us.
- d) The expenditure incurred was for the purpose of the Bank's business for the year under our audit.

Dhaka
16 September, 2003


(M. N. ISLAM & CO.)
CHARTERED ACCOUNTANTS




(M. AHMED & CO.)
CHARTERED ACCOUNTANTS



ANSAR VDP UNNAYAN BANK

BALANCE SHEET AS AT 30TH JUNE, 2003.

<u>PROPERTY AND ASSETS</u>	<u>NOTES</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2003</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2002</u>
<u>CASH BALANCE :</u>			
In hand	3.00	339,454	98,308
With Bangladesh Bank and Sonali Bank		---	---
		339,454	98,308
<u>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS :</u>			
In Bangladesh	4.00	27,697,967	27,517,348
Out-side Bangladesh		---	---
		27,697,967	27,517,348
<u>MONEY AT CALL AND SHORT NOTICE :</u>			
		---	---
<u>INVESTMENTS :</u>			
	5.00	271,058,293	80,742,404
<u>LOAN AND ADVANCES :</u>			
	6.00	487,165,450	407,173,316
<u>PREMISES & FIXED ASSETS</u>			
	7.00	5,777,616	6,822,412
<u>OTHER ASSETS</u>			
	8,00	5,448,874	3,123,008
TOTAL PROPERTY AND ASSETS :		<u>797,487,654</u>	<u>525,476,796</u>
<u>LIABILITIES AND CAPITAL</u>			
<u>LIABILITIES :</u>			
BORROWING FROM OTHER BANKS AND FINANCIAL INSTITUTIONS			
	9.00	526,000,000	329,000,000
<u>DEPOSIT AND OTHER ACCOUNTS :</u>			
Group Savings Deposit		90,562,501	62,725,007
Group Savings Deposit (PKSF)		8,647,812	5,633,362
Inactive Deposit		11,872	10,266
		99,222,185	68,368,635
<u>BILLS PAYABLE</u>			
		---	---
<u>OTHER LIABILITIES</u>			
	10.00	23,782,151	19,360,728
TOTAL LIABILITIES		<u>649,004,336</u>	<u>416,729,363</u>



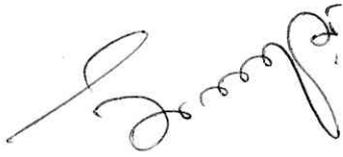
CAPITAL /SHAREHOLDERS EQUITY :

Paid up Capital	11.00	139,056,400	137,101,100
General Reserve	12.00	57,161	---
Other Reserve	13.00	9,369,757	628,000
Retained Earnings		---	(28,981,667)
TOTAL SHAREHOLDERS' EQUITY		148,483,318	108,747,433

**TOTAL LIABILITIES AND SHARE
HOLDERS EQUITY**

797,487,654

525,476,796



CHAIRMAN



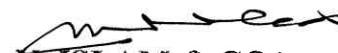
MANAGING DIRECTOR



SECRETARY

Signed as per our report of even date annexed.

Dhaka
16 September, 2003



(M. N. ISLAM & CO.)
CHARTERED ACCOUNTANTS




(M. AHMED & CO.)
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ANSAR VDP UNNAYAN BANK

PROFIT AND LOSS ACCOUNT

FOR THE YEAR ENDED 30TH JUNE, 2003.

<u>PARTICULARS</u>	<u>NOTES</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2003</u>	<u>AMOUNT (Tk.)</u> <u>30 TH JUNE, 2002</u>
A) INCOME :			
Interest income	15.00	118,132,514	54,740,558
Less : Interest paid on deposit and borrowing etc	16.00	30,297,436	15,087,843
NET INTEREST INCOME		87,835,078	39,652,715
Income from Investment		---	---
Interest on inter-branch transactions		35,155,432	---
Other income	17.00	1,501,087	1,553,314
TOTAL OPERATING INCOME		124,491,597	41,206,029
B) OPERATING EXPENSES :			
Salaries and allowances	18.00	33,363,137	29,030,829
Managing Director or chief Executive's Salary		356,755	---
Directors' fees, honorarium and allowances		353,870	186,567
Rent, Taxes, Insurance, Lighting etc.	19.00	3,517,170	2,790,229
Travelling and car expenses	20.00	4,461,271	2,782,976
Legal expenses		550	1,500
Postage, stamp, telegram, telephone etc.		574,037	350,491
Auditors fee		60,000	60,000
Stationery, Printing and Advertisement etc.	21.00	1,827,942	1,046,202
Depreciation and repair of fixed assets	22.00	1,532,747	2,112,389
Loan loss written off		---	---
Interest on inter branch transactions		35,155,432	---
Other expenses	23.00	4,141,833	1,329,263
TOTAL OPERATING EXPENDITURE		85,344,744	39,690,446
PROFIT FOR THE YEAR (A-B)		39,146,853	1,515,583
Cummulative loss upto last year		(28,981,667)	(30,497,250)
Profit before provision	24.00	10,165,186	(28,981,667)



PROVISION :

a) Provision for Ex-Gratia	1,350,000	---
b) Provision for Bad & Doubtful debt against PKSF loan	376,257	---
c) Provision for Bad & Doubtful against Non-PKSF loan	8,335,000	---
TOTAL PROVISION	10,061,257	---
Profit before Taxation	103,929	---
Provision for taxation @ 45%	46,768	---
Net Profit (Transferred to General Reserve)	<u>57,161</u>	<u>---</u>



CHAIRMAN



MANAGING DIRECTOR



SECRETARY

Signed as per our report of even date annexed.

Dhaka
16 September, 2003



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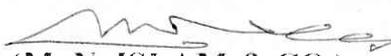


ANSAR VDP UNNAYAN BANK
CASH FLOW STATEMENT
FOR THE YEAR ENDED 30TH JUNE, 2003.

<u>A. CASH FLOW FROM OPERATING ACTIVITIES :</u>	AMOUNT (TK.)
	<u>30-06-2003</u>
Interest and commission received	118,132,514
Interest paid	(30,297,436)
Received from other operating activities	1,501,087
Cash paid to employees	(35,069,892)
Cash paid to suppliers	(2,446,030)
Cash paid for other operating activities	(12,524,090)
Cash flow from operating activities before change in current assets	<u>39,296,153</u>
 <u>Changes in current asset :</u>	
Loans & Advance to customers	(79,992,134)
Other short term assets	(2,325,866)
Deposits from customers	30,853,550
Other liabilities	4,451,923
Net cash operating activities before Income Tax	<u>(7,716,374)</u>
Income Tax	(46,768)
Net cash flow from operating activities	<u>(7,763,142)</u>
 <u>B. CASH FLOW FROM INVESTING ACTIVITIES :</u>	
Purchase of property, plant & equipments	(454,504)
Net cash flow from investing activities	<u>(454,504)</u>
 <u>C. CASH FLOW FROM FINANCING ACTIVITIES :</u>	
Paid up capital	1,955,300
Increase/(Decrease) of long term borrowings	197,000,000
Net cash flow from financing activities	<u>198,955,300</u>
 D. Net increase in cash & cash equivalents (A+B+C)	 <u>190,737,654</u>
Opening cash & cash equivalents	108,358,060
Closing cash & cash equivalents (D+E)	<u>299,095,714</u>

Signed as per our report of even date annexed.

Dhaka


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(M. AHMED & CO.)
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ANSAR-VDP UNNAYAN BANK

STATEMENT OF CHANGES IN EQUITIES
FOR THE YEAR ENDED 30TH JUNE, 2003.

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Oher Reserve	Profit/(Loss)	Total
Balance as on 01.07.2002	137,101,100	---	---	658,500	(28,981,667)	108,777,933
Profit/(Loss)	---	---	57,161	8,711,257	28,981,667	37,750,085
Dividend	---	---	---	---	---	---
Increased of Capital	1,955,300	---	---	---	---	1,955,300
Balance as on 30.06.2003	139,056,400	---	57,161	9,369,757	---	148,483,318

Dhaka

M. N. ISLAM
(M. N. ISLAM & CO.)
CHARTERED ACCOUNTANTS



M. AHMED
(M. AHMED & CO.)
CHARTERED ACCOUNTANTS



ANSAR VDP UNNAYAN BANK
NOTES ON FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE, 2003.

1.00 LEGAL STATUS AND OBJECTS OF THE BANK :

The bank was established as a body corporate under the Ansar VDP Unnayan Bank Ordinance 1995 issued on September 16, 1995 with objects to provide financial assistance/micro credit among members of Ansar VDP with a view to make them self dependent and take active participation in the economic development of the country. Its operation started from 1st November, 1996.

1.01 NATURE OF BUSINESS :

The principal activities of the bank are to provide basically micro credit facilities to the Ansar VDP members for housebuilding and other economic activities with or without taking security from them and perform other activities under specific instruction/guidelines of bank.

1.02 MANAGEMENT OF THE BANK :

The activities of the bank are controlled and managed by rules and regulations as indicated in Ansar VDP Unnayan Bank Rules, 1995. The responsibilities for managing and conducting the affairs of the bank is entrusted upon the Board of Directors consisting of 16 members /directors of which 12 directors are elected by the shareholders from themselves and 4 directors (including chairman) are nominated by the Govt. for a of three years term.

1.03 SHAREHOLDERS OF THE BANK :

As per clause 7(3) of Ansar VDP Unnayan Bank Rules, 1995 only members of Ansar VDP including officers and staff of Ansar VDP Unnayan Bank can purchase, sell and transfer share of the bank among themselves. Total number of members /shareholders were 1,390,564 as on 30 June, 2003.

2.00 ACCOUNTING POLICIES :

2.01 BASIS OF PREPARATION OF THE FINANCIAL STATEMENT :

These financial statements have been prepared according to the Bank Companies Act, 1991 on going concern basis under cash basis on generally accepted accounting principles. The Balance Sheet, Profit & Loss Account and Notes to the Accounts have been prepared as per proforma given in 1st Schedule of Bank Companies Act, 1991 as revised by Bangladesh Bank BRDP circular No. 03 dated 18th April, 2000. The policies when ever appropriate are explained in the succeeding notes.



2.02 DEPRECIATION :

Depreciation has been charged on straight line method at the following rates on all fixed assets.

Building	2.5%
Motor Vehicles	20%
Office Equipment	15%
Electrical Equipment	10%
Furniture	10%

2.03 TAXATION :

Provision for taxation has been made @ 45%.

3.00 CASH BALANCE : TK. 339,454

This is made up as follows :

	TAKA	TAKA
	<u>30.06.03</u>	<u>30.06.02</u>
Cash in hand	339,436	98,290
Cash items	18	18
	<u>339,454</u>	<u>98,308</u>

4.00 BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS : TK. 27,697,967

a) SONALI BANK : Tk. 9,819,105

i. Current Account	1,753,543	2,160,956
ii. STD Account	8,065,562	5,112,936
	<u>9,819,105</u>	<u>7,273,892</u>

b) OTHER BANKS : TK. 17,878,862

i) Janata Bank (CD A/C)	1,335,339	241,693
ii) Janata Bank (STD A/C)	1,794,655	4,179,628
iii) PKSF (C/D A/C)	3,251,723	178,945
iv) PKSF (STD A/C)	2,249,424	9,678,417
v) Bangladesh Krishi Bank (STD A/C)	10,417	15,315
vi) Agrani Bank (C/D A/C)	5,900	4,636
vii) Agrani Bank (STD A/C)	1,000	1,274
viii) Dutch Bangla Bank (C/D A/C)	---	1,990
ix) Dutch Bangla Bank (STD A/C)	8,423,671	5,941,558
x) Other Banks (C/D A/C)	1,890	--
xi) Other Banks (STD A/C)	804,843	--
	<u>17,878,862</u>	<u>20,243,456</u>
	<u>27,697,967</u>	<u>27,517,348</u>



5.00 INVESTMENT : TK. 271,058,293

FDR investment with various banks are as under :

Fixed Deposits (Own)	270,362,013	80,114,404
Fixed Deposits (PKSF)	696,280	628,000
	<u>271,058,293</u>	<u>80,742,404</u>

6.00 LOAN & ADVANCES : TK. 487,165,450

This is made up as follows :

Loan (Own Fund)	428,458,130	374,391,037
Loan (PKSF)	52,612,739	29,020,063

ADVANCE TO STAFF

Advance against House Building	4,596,669	2,185,840
Motor Cycle Advance	466,627	628,903
Bi-Cycle Advance	40,775	115,664
Salary Advance	---	1,996
P. F. Advance	990,510	568,419

OTHER ADVANCES

Travelling Advance	---	48,200
Advance Against Purchase	---	35,965
Office Rent Advance	---	18,700
Miscellaneous	---	258,529
	<u>487,165,450</u>	<u>407,173,316</u>

7.00 PREMISES & FIXED ASSETS : TK. 5,777,616

The make up :

Opening balacne as on 01-07-2002	6,822,412	8,591,626
Addition during the year	454,504	5,579,107
	<u>7,276,916</u>	<u>14,170,773</u>
Less : Accumulated depreciation	1,499,300	7,348,321
	<u>5,777,616</u>	<u>6,822,412</u>



8.00 OTHERS ASSETS : TK. 5,448,874

The break up is as under :

Interest receivable	---	1,843
Printing & Stationery Stock	---	691,297
T.A advace	51,100	---
Advance for office rent	39,250	---
Office stationery stock	---	4,356
Advance against purchase	3,200	---
Earnest money (Security deposit)	148,175	375
Advance income Tax for staff	77,012	---
Suspense A/C	233,318	115,142
Cash carrying bag	---	4,690
Inter branch Transaction	3,929,047	1,773,367
Interest receivable from House Building loan	665,131	348,461
Interest receivable from Motor Cycle Advance	150,583	117,718
Interest receivable from Bi-Cycle Advance	7,257	11,185
Interest receivable from P.F. Advance	144,801	54,674
	<u>5,448,874</u>	<u>3,123,008</u>

9.00 BORROWING FROM OTHER BANKS AND FINANCIAL INSTITUTIONS : TK. 526,000,000

The above balance consists of :

Bond payable to other banks (Guranted by Govt.)	300,000,000	200,000,000
Loan payable to PKSP	26,000,000	29,000,000
Loan payable to Bangladesh Bank	200,000,000	100,000,000
	<u>526,000,000</u>	<u>329,000,000</u>

10.00 OTHER LIABILITIES : TK. 23,782,151

This is made up as follows :

Cash balance (Excess found)	1,674	674
Unpaid Salary	66,393	7,294
Interest on loan	---	2,150,680
Employees Provident Fund	6,672,025	4,841,436
Super Annuation & Pension	9,745,001	6,930,112
Employees security deposit	4,213,958	4,162,529
Contractor's /Suppliers deposit	11,178	1,000
Sundries	1,565,262	879,298
Provision for Ex-Gratia	1,350,000	---
Tax payable	46,768	6,400
Levy	8,692	505
Audit fees	---	60,000
Unadjusted share capital	101,200	192,800
Reserve for audit fees	---	128,000
	<u>23,782,151</u>	<u>19,360,728</u>

Audit fees treated on cash basis



11.00 SHARE CAPITAL :

AUTHORISED CAPITAL : TK. 1,000,000,000

10,000,000, ordinary shares of Tk. 100 each 1,000,000,000 1,000,000,000

Issued Capital : 200,000,0000

	Nos of shares		
Shares of Ansar VDP Members	1,500,000	150,000,000	150,000,000
Shares of Government of Bangladesh	500,000	<u>50,000,000</u>	<u>50,000,000</u>
		<u>200,000,000</u>	<u>200,000,000</u>

Paid up Capital : 139,056,400

1,390,564 share of Tk. 100 each 139,056,400 137,101,100

19,553 new shares are issued during the year.

12.00 GENERAL RESERVE : TK. 57,161

Movement of the above balance is as follows :

Opening balane	---
Add : Transferred from current year;s profit	<u>57,161</u>
	<u>57,161</u>

13.00 OTHER RESERVE : TK. 9,369,757

Movement of the above balance is as follows :

	<u>30-06-2003</u> (TK)	<u>30-06-2002</u> (TK)
Opening balane	658,500	1,431,000
<u>Addition during the year</u> :		
Reserve for Bad debt againts PKSf loan	376,257	250,500
Reserve for Bad debt againts Non-PKSf loan	<u>8,335,000</u>	---
	<u>9,369,757</u>	<u>1,681,500</u>
Less : deduction during the year	---	<u>1,023,000</u>
	<u>9,369,757</u>	<u>658,500</u>



14.00 PROFIT AND LOSS ACCOUNT : TK. 10,165,186

This is made up as follows :

Profit/(Loss) of 1995-96	(1,437,830)	(1,437,830)
Profit/(Loss) of 1996-97	(2,127,235)	(2,127,235)
Profit/(Loss) of 1997-98	(1,691,375)	(1,691,375)
Profit/(Loss) of 1998-99	(3,684,837)	(3,689,837)
Profit/(Loss) of 1999-00	(9,349,818)	(9,349,818)
Profit/(Loss) of 2000-01	(12,206,155)	(12,206,155)
Profit/(Loss) of 2001-02	1,515,583	1,515,583
Profit/(Loss) of 2002-03	<u>39,146,853</u>	<u>---</u>
Operational Profit	<u>10,165,186</u>	<u>(28,981,667)</u>

Operational profit upto 2002-2003 transferred to provision for Ex-Gratia, provision for bad debt, provision for income tax & general reserve which are mentioned in P/L A/C.

15.00 INTEREST INCOME : TK. 118,132,514

Interest on loan	102,644,695	50,973,968
Interest on Deposit with other Banks	574,574	3,513,573
Interest on staff Advance	371,667	253,017
Interest on Investment	<u>14,541,578</u>	<u>---</u>
	<u>118,132,514</u>	<u>54,740,558</u>

16.00 INTEREST PAID ON DEPOSIT AND BORROWINGS ETC : TK. 30,297,436

This is made up as follows :

Interest paid on group savings	5,324,096	3,269,542
Interest paid on borrowed fund	24,074,320	11,007,998
Interest on P.F.	689,489	588,053
Interest paid on security deposit	<u>209,531</u>	<u>222,250</u>
	<u>30,297,436</u>	<u>15,087,843</u>

17.00 OTHER INCOME : TK. 1,501,087

This is made up as follows :

Income from AVUB General A/C	---	1,227,115
Sale of pass book	435,605	259,741
Sale of form	810,210	39,470
Sale of tender schedule	11,690	11,020
Other receipts	<u>243,582</u>	<u>15,968</u>
	<u>1,501,087</u>	<u>1,553,314</u>



18.00 SALARIES AND ALLOWANCES : TK. 33,363,137

This is made up as follows :

Salaries (basic)	18,127,767	15,534,999
House Rent allowances	6,067,462	3,113,468
Medical allowances	1,185,203	1,035,429
Conveyance allowances	195,890	556,437
Bonus	2,338,375	2,346,137
Income Tax	8,997	72,159
Lunch Subsidies	2,679,236	1,868,918
Group Insurance	192,684	197,338
Pension Fund	2,507,118	2,049,614
Subscription of Provident Fund	---	15,730
Other allowances	60,405	240,600
	<u>33,363,137</u>	<u>29,030,829</u>

19.00 RENT, TAXES, INSURANCE, LIGHTING ETC. : TK. 3,517,170

This includes :

House Rent & Taxes	2,767,400	2,253,260
Insurance	109,828	124,432
Utilities	639,942	412,537
	<u>3,517,170</u>	<u>2,790,229</u>

20.00 TRAVELLING & CAR EXPENSES. : TK. 4,461,271

This consist of :

Travelling & Conveyance	3,799,758	2,280,386
Fuel & Others	661,513	502,590
	<u>4,461,271</u>	<u>2,782,976</u>

21.00 STATIONERY, PRINTING AND ADVERTISEMENT ETC. : TK. 1,827,942

The make up :

Printing & Stationery	1,242,120	307,783
Printing Expenses	---	476,287
Office Stationeries	542,397	262,132
Advertisement, Office notice	43,425	---
	<u>1,827,942</u>	<u>1,046,202</u>



22.00 DEPRECIATION AND REPAIRS OF FIXED ASSETS : TK. 1,532,747

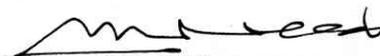
The break up is :

Depreciation	1,499,300	2,056,903
Repairs of furniture	33,447	11,090
Repair of equipment	---	22,747
Repair of office equipment	--	11,300
Miscellaneous	--	10,349
	<u>1,532,747</u>	<u>2,112,389</u>

23.00 OTHER EXPENSES : TK. 4,141,833

Washing Expenses	--	---
Subscription	121,000	260
Books and Journals	299,054	246,757
Training Expenses	157,498	30,704
Bank charge	1,681,383	421,222
Commission & Exchange	203,700	286,896
Work Aid	---	---
Entertainment	163,901	120,039
Overdue loan interest provision	--	124,432
Miscellaneous Expenses	1,515,297	98,953
	<u>4,141,833</u>	<u>1,329,263</u>

Dhaka
16 September, 2003


(M. N. ISLAM & CO.)
CHARTERED ACCOUNTANTS


(M. AHMED & CO.)
CHARTERED ACCOUNTANTS



ANSAR-VDP UNNAYAN BANK
SCHEDULE OF FIXED ASSETS AS AT 30TH JUNE, 2003.

Sl. No.	Particulars	COST				DEPRECIATION				WRITTEN DOWN VALUE		
		As on 01-07-2002	Adjustment	Addition during the year	Total as on 30-06-2003	Rate of Dep.	As on 01-07-02	Adjustment	Addition during the year	Total as on 30-06-03	As on 30-06-03	As on 30-06-02
1.	Land	---	---	---	---	---	---	---	---	---	---	
2.	Building & other structure	504,981	---	---	504,981	2.5%	25,250	---	12,625	37,875	467,106	479,731
3.	Motor vehicle	6,474,570	---	5,000	6,479,570	20%	4,453,542	---	842,114	5,295,656	1,183,914	2,021,028
4.	Office equipment/ Mechanical equipment	1,444,716	---	38,360	1,483,076	15%	572,646	---	215,468	788,114	694,962	872,070
5.	Electrical equipment	569,551	---	92,914	662,465	10%	188,235	---	51,217	239,452	423,013	381,316
6.	Furniture	5,174,220	(3,021)	310,955	5,482,154	10%	2,108,648	(3,021)	377,588	2,483,215	2,998,939	3,065,572
7.	Library	2,345	---	7,275	9,620	10%	---	---	235	235	9,385	2,345
8.	Others	350	--	---	350	15%	---	---	53	53	297	350
		<u>14,170,733</u>	<u>(3,021)</u>	<u>454,504</u>	<u>14,622,216</u>		<u>7,348,321</u>	<u>(3,021)</u>	<u>1,499,300</u>	<u>8,844,600</u>	<u>5,777,616</u>	<u>6,822,412</u>

Dhaka

(M. N. ISLAM & CO.)
CHARTERED ACCOUNTANTS



(M. AHMED & CO.)
CHARTERED ACCOUNTANTS

