

Garib Unnayan Sangstha GUS Subjects: Chart of Accounts

A. Branch Accounts

Balance Sheet Item	
Assets	Liabilities
1. Cash in hand	2 de la companya del companya de la companya del companya de la co
2. Cash at bank	1. Capital Fund
3. Loan Outstanding (With	2. Payable to GUS/donor- Mother A/C (With
notes)	notes)
4. FDR Investment	3. Payable to SF- RLF A/C (With
5. DMRI	notes)
6. DMFI	4. Members' Savings Fund (With
7. DRFI	notes)
8. Receivable from RMC (5. Emergency Fund
)	6. Payable to others (With notes)
9. Receivable from Donor	7. DMR
(With notes)	8. DMF
10. Fixed Assets (With	9. DRF
notes)	10. Security Deposit
11. Loan and Advance (With	11. Payable to RMC ()
notes)	12. Payable to CREP
12. Sundry Assets (With	13. Other Liabilities (With notes)
notes)	
Expenditure	Income
1. Salary & benefits	
2. Office Rent	1. Service Charge from GUS/donor (With
3. Office Maintenance	notes)
4. Utilities	2. Old Printing material sale (With
5. Refreshment	notes)
6. Stakeholders	3. Admission fee
Meeting/Workshop	4. Investment Income (With notes)
7. Staff Training	5. Donor Grant (With notes)
8. Group members	6. Bank Interest
Training/meeting	7. Other programs Income (With notes)
9. Mail/Postage	8. Other income (With notes)
10. Phone/Fax	
11. Staff travel and	
allowance	
12. Fuel/Oil	
13. Repair & Maintenance	
14. Stationary & Printing	
15. Legal Expenses	
16. Bank Charge	
17. Savings Interest	
18. Overhead Expense	
19. Service Charge for SF	
(With notes)	
20. Service Charge for donor	
(With notes)	Chart of Accounts - GUS - Page-1
21. DMRE	
22. DMFE	
23. DRFE	

24. Other Programs	
Expenses (With notes)	
25. Other Expenses (With	
notes)	
26. Service Charge for Bank	
(With notes)	

Receipt	Payments
_	1. Salary & benefits
	2. Office Rent
	3. Office Maintenance
1. Cash in hand	4. Utilities
2. Cash at Bank	5. Refreshment
3. Loan from GUS/donor	6. Stakeholders Meeting /Workshop
Mother A/C (With notes)	7. Staff Training
4. Loan from SF RLF A/C	8. Group members Training/Meeting
(With notes)	9. Mail/Postage
5. Loan realization (With	10. Phone/Fax
notes)	11. Staff Travel and Allowances
6. Savings collection (With	12. Fuel/Oil
notes)	13. Repair & Maintenance
7. Service charge earned	14. Stationary & Printing
(With notes)	15. Legal Expenses
1	16. Bank Charge
8. Emergency fund received9. Printing material sale	17. Savings Interest
(With notes)	18. Overhead Expense
10. Admission fee	19. SC paid to SF (With notes)
11. Interest on Investment	20. SC paid to GUS/donor (With notes)
(With notes)	21. Repayment to others(With notes)
12. Donor Grant (With	22. FDR Purchase
notes)	23. DMRI
13. Bank Interest	24. DMFI
14. Received from other	25. DRFI
programs (With	26. Payment to other program (With
notes)	notes)
15. Loan from RMC (27. Loans and Advance paid (With
)	notes)
16. Loan from others (With	28. Other payable paid (With notes)
Notes)	29. Emergency fund paid
17. Security Deposit receipts	30. Loan repay to GUS/donor-Mother (With
• • •	notes)
18. Other receipts (With notes)	31. Loan repay to SF-RLF
19. Revenue sale	32. Other loans repay (With notes)
15. Revellue sale	33. Fixed Asset Purchase (With notes)
	34. Revenue purchase
	35. Other payments (With notes)
	36.Service Charge for Bank (With notes)

B . Central Accounts

Balance Sheet Item			
Assets	Liabilities		
Assets	Fund and Liabilities		
Fixed assets	1. Donor fund		
1. Property, Plant, Furniture	2. Cumulative Surplus		
& equipment.	3. Reserve fund		
2. Long term investment	4. Other funds (Fixed assets acquisition fund)		
Current assets	Non- current liabilities		
1 Loan to member	1.loans from GUS/donor		
2 Other loan short term	2.Loans from other long term		
3 Accounts receivable	3.Loan from other commercial bank-long term		
4 Advance. deposit & pre-	Current Liabilities		
	1.Loans from GUS/donor2. Member saving deposits		
payments 5 Stock & stores	3. Accounts Payables		
6 FDR Investment	4.Loan loss provision		
7 Cash in hand	5. Disaster management fund		
8. Cash at bank	6. Gratuity fund		
o. Casii at balik	7. Emergency fund (Loan insurance)		
Expenditure	Income		
1. Service charge of	income		
GUS/donor loan			
2. Interest on members	1. Service charges on loan		
	2. Interest provision on loan		
savings 3. Other loans interest	3. Bank interest		
4. Salary & benefits	4. Bank interest on FDR		
5. Office Rent	5. Other Sales (Form)		
6. Office Maintenance	6. Donation		
7. Utilities	7. Other income		
8. Refreshment	8. Overhead income		
9. Advertisement	9. GUS contribution		
10. Staff Training			
11. Mail/Postage			
12. Phone/Fax			
13. Traveling			
14. Fuel/Oil			
15. Repair & Maintenance			
16. Stationary & Printing			
17. Legal Expenses			
18. Registration fee			
19. Meeting expense			
20. Audit fee			
21. Bank Charge			
22. Tax Expense (AIT)			
23. Taxes			
24. Donor Expenses			
25. Loan loss provision			
(LLP)			
26. Disaster management	Chart of Accounts - GUS - Page-3		
fund			
27. Depreciation			
28. Other Expenses (With			
notes)			

Receipt	Payments A/C
	1. Service charge of GUS/donor loan
	2. Interest on members savings
	3. Other loans interest
	4. Salary & benefits
	5. Office Rent
	6. Office Maintenance
	7. Utilities
1. Service charges on loan	8. Refreshment
2. Interest provision on loan	9. Advertisement
3. Bank interest	10. Staff Training
4. Bank interest on FDR	11. Mail/Postage
5. Other Sales (Form)	12. Phone/Fax
6. Donation	13. Traveling
7. Other income	14. Fuel/Oil
8. Overhead income	15. Repair & Maintenance
9. GUS contribution	16. Stationary & Printing
10. Loans received from	17. Legal Expenses
GUS/donor	18. Registration fee
11. Loans received from SF	19. Meeting expense
12. Loans received from	20. Audit fee
Bank	21. Bank Charge
12. Member Savings realized	22. Tax Expense (AIT)
13. Members Loan recovery	23. Taxes
13. Micro insurance realized	24. Donor Expenses
14. Advance recovered	25 .Loan loss provision (LLP)
15. All receivable Received	26. Disaster management fund
(Donor, &	27. Depreciation
Guest house))	29. Other Expenses (With notes
	30. Loans paid to GUS/donor
	31. Loans paid to SF
	32. Loans paid to Bank
	33. Loans paid to Guest House
	34. payable paid
	35. provision paid
	36. Gratuity paid



Md. AbdulLatif Executive Director Garib Unnayan Sangstha (GUS)



Md. Sajidul Islam Chair person- Board of Trustee Garib Unnayan Sangstha (GUS).