

## **Internship Report**

**On**

**Financial Statement Analysis of a Non Profit Organization:**

**A Study on OBAT Helpers BD.**

### **Submitted To:**

**Mr. MahbubParvez**

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**Date of Submission: 30-11-2020**

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## Letter of Transmittal

Mr. Mahbub Parvez

Associate Professor

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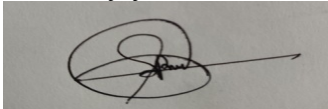
Subject: Submission of Internship Report“ **Financial Statement Analysis of a Non-Profit Organization: A study on OBAT Helpers BD.**”

Dear Sir:

With due respect, I hereby submit my internship report on Financial Statement Analysis of a Non-Profitable Organization. I completed my Internship report with the OBAT Helpers BD. The entire report is based on my working experiences. I have tried my best to grab the concept and practical approaches of analysis of financial statement of OBAT Helpers BD.

With a number of limitations I tried to append the very relevant data and information. I would be happy to provide you any clarification or any further information.

Sincerely yours



**Afrin Jahan Swapna**

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## Certificate of Approval

This is my pleasure to mention that the report entitled “**Financial Statement Analysis of a Non Profit Organization: A study on OBAT Helpers BD.**” is an original work by Ms. Afrin Jahan Swapna, ID: 183-12-684 Major in Finance, Department of Business Administration, Daffodil International University. She completed her internship under my supervision and submitted for the partial fulfillment to complete the Master of Business Administration (MBA) degree.



**MahbubParvez**

Associate Professor

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## ACKNOWLEDGEMENT

First of all, I want to express my special gratitude to Almighty Allah for giving me the opportunity & strength to complete the report on time.

I am deeply indebted to a large number of people for their kind suggestion and cooperation. I would like to give special thanks to my Academic supervisor **Mr. Mahbub Pervez**, Associate Professor who was very kind to supervise, instruct and direct me to complete my internship report.

I would like to thank the president **Anwar Khan**, Treasure **MD:Zakwan**, Executive for giving me the opportunity to know about OBAT Helpers of Bangladesh, support & direction to make this report. I profoundly grateful to **Sabera Sultana** Executive Director, Financial Statement in Charge **Md: Sharif Uddin Ahmed Bhuiyan** account officer in charge of OBAT HelpersBD for their supervision, guidance and cooperation.

This report, with all the interpretation on practice orientation in obat with the function and mechanism in the field of obat activity, would not be possible without help and cooperation of the officers engaged in the OBAT Helpers of Bangladesh. They have willingly supplied all the practical knowledge and interpretation for making this report so convenient with the purpose of our MBA program. The acknowledgement is made especially to my academic supervisor MahbubParvez, MD.Anwar Khan VP of OBAT HelpersBD and Sabera Sultana as well authors, researchers and articles writer whose books, report, thesis papers and journals that was helped me to prepare my internship report

## Executive Summary

The report is all about the operation of OBAT Helpers BD, and its main concentration is all about the Financial Statement Analyses System of a Non Profitable Organization and their concentration areas.

The **First Chapter** of the report contains Introduction, Origin, Objective, Methodologies, Data analysis of the Report and Limitations of the study. Some specific objectives are to get a brief idea about operational procedure of Financial Statement Analyses System of a Non-Profitable organization in business financing. To prepare this report I have followed the Methodologies which contain both primary and secondary sources of data. To make this report I had to face some Data analysis and Limitations and which I have been included in this report.

**Second Chapter**, It includes a general description about OBAT Helpers BD, to get a clear view of the company. It contains Organization profile, History, Vision, Mission and Core value, Goal, Challenges, Board of Directors, Activities, STATS ON OBAT IN 2018 projects, Services or Projects, Privacy Policy, COLLECTION AND USE OF INFORMATION, USE OF COOKIES, SECURITY, Financial Highlight, SWOT Analysis (Strengths, Weaknesses, Opportunities, & Threats), of OBAT Helpers Bd. OBAT Helpers is one of the most disciplined Companies with a distinctive corporate culture. All activities of trade and operation of OBAT Helpers BD are being done through Software, Web & App.

**Third Chapter**, it includes the Financial Statement Analysis of OBAT Helpers BD. It contains Management's Responsibility for the Financial Statements, Auditor's Responsibility, Opinion, Supplementary Information, Kind of Balance Sheet which are (Current Assets, Liabilities & Equity, Fixed Assets, Net Income -Loss), Techniques of Measurement of Income Statement which are (Gross Profit, Total Expense, Net Income), Ratio Analysis, Horizontal Analysis of Income Statement, Horizontal Analysis of Balance Sheet, Vertical Analysis of Income Statement, Vertical Analysis of Balance Sheet, Statement of Cash Flows which are

(Cash flow from operating activities, Cash flow from Investing activities), Notes to the Financial statement which are (Basis of Accounting, Revenue Recognition), Direct public support, Human Concern International, Income Tax Status, (Cash Flows, Contributions), Financial Statement Presentation, Operating Lease Commitment, Concentration of Credit Risk, Capital of Donor etc.

**Fourth Chapter** of this report I point out some of the findings and accordingly recommendations were given to evaluate the position of the OBAT Helpers BD and how it can perform better in the competition.

**At the end** The Conclusions part of this report describes the overall objective and mission of this report is to represent the OBAT Helpers BD and to have clear conception about the part of Internship Program.

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# **Chapter One:**

## **Introduction**

# Introduction

## 1.1 Origin of the report

Basic reason of this report is to fulfill the requirement to complete the degree of MBA from the department of Business Administration, Daffodil International University. The duration of the internship program is 12 weeks. This internship program is arranged for the purpose of getting experiences from practical fields and is planned by Daffodil International University to make the students comfortable with the practical field so that they can deliver their highest level of quality services to their respective working place.

I, the essayist of this report, got the opportunity to get an internship under the organization named OBAT Helpers BD. Being here; I have experienced a great corporate culture, and way of fulfilling organizational responsibilities and coping up with different circumstances and other different and important sections of organization. All these experiences gave me enough courage to prepare my report on "Financial Statement Analysis of a Non-Profit Organization': A study on OBAT Helpers BD Bangladesh" Under the supervision of Mahbub Parvez, Associate Professor & Head, Department of Tourism & Hospitality Management, Faculty of Business & Entrepreneurship, Daffodil International University.

## 1.2 Objectives

Objective of a particular report depicts the idea and the reasons behind preparing a report. The main objective of this report is to identify and analyze the financial data of a non profit organization to evaluate its financial strength and weakness in the field of its operation.

### Specific Objectives are:

- To know details about the investments of OBAT
- To analyze the operations of OBAT Helpers BD.
- To analyze the financial data for the purpose of understanding the operation process and motives.

- To provide some recommendations to overcome the problems that are identified by analysis financial data.

### **1.3 Methodology**

The report is descriptive in nature. Mainly secondary sources of data are used to prepare this report, which includes the library of the OBAT Helpers, private records, published and unpublished materials, journals, research report and seminar paper etc. To collect primary data interviews of different personnel of the organization plays a vital role. Financial analysis tools are used to analyzed the collected data such as ratio analysis, common size statement analysis etc. Findings are highlighted based on the analysis and accordingly recommendations are provided based on the findings that are identified.

### **1.4 Data Analysis and Reporting:**

Both qualitative and quantitative analysis have been done while conducting this study. Microsoft Word and Microsoft Excel were used to analyze processes and graphically represent the gathered data.

### **1.5 Limitations of the report**

Although I have obtained the whole hearted co-operation from the employees of OBAT Helpers BD, but in the way of my study, I have faced the following problems, which may be turned as the limitation of the study. Some limitation are-

- Learning of all the functions of the organization within a short time is really tough.
- Data and information used in this study are mostly from secondary sources.
- Large scale was not possible due to the constraints and restrictions posed by the OBAT.
- There is various information the OBAT employee can't provide due to security and other corporate obligations.

# **Chapter Two:**

## **Company Overview**

## 2.1 Organization Profile:

### Introduction

**OBAT Helpers** is a 501(C) 3, non-profit organization committed to providing aid, support, education and economic empowerment to displaced, stranded and refugee populations residing in camps in Bangladesh. At the time of its inception, the population it started serving was commonly known as stranded Pakistanis, Bihari's or Urdu speaking people; they have been suffering silently in the countless slums or makeshift camps scattered across Bangladesh, for the past 46 years. Their displaced status and dire living conditions were a consequence of a civil war between both parts of Pakistan and the unresolved political conflict between them. Altogether, there are about 300,000 people languishing in one hundred and sixteen makeshift camps in extremely poor conditions- they live in abject poverty with no access to basic amenities of living.

Since October of 2017, OBAT also started responding to the critical situation that came about after an influx of Rohingya refugees into Bangladesh who were escaping persecution and genocide in Myanmar. It formed the "Humanitarian Assistance Program," a coalition of local volunteers, donors and organizations, jointly working together to address the Rohingya crisis. The goal of HAP is to build a task force of local volunteers who will be able to engage, prepare and lead communities during emergency situations and have the capacity to rehabilitate them quickly and efficiently. The Humanitarian Assistance Program (HAP) is governed by a steering committee, consisting of OBAT Helpers' executive staff, local business leaders, volunteers, local and international NGO's, educational institutes and various other business partners and groups.

The proximity of OBAT's projects to the Kutupalong Rohingya refugee's camp and the organization's experience in addressing the needs of displaced people, placed it in a unique position to help. OBAT started several initiatives for them beginning with providing emergency relief items, cooked food and fulfilling the severe medical needs by holding medical camps. With time, OBAT started partnering with the UNHCR and

several other local NGOS's. At present, it is running a fully functional medical clinic; the clinic is staffed by volunteer doctors and treats about 300+ patients in a day and 18 learning centers for children, with a plan for building 100. OBAT and HAP have also built shelters and bridges as the terrain of the camp is very treacherous, as well as community centers for the refugees.

**OBAT Helpers was initially formed as a family initiative to alleviate the suffering of this community with limited funds raised through friends and family. OBAT is an acronym formed by the first letters of the names of the parents (Obaid, Bilquis, Aman & Tayyaba) of Anwar and Afshan Khan, the founders of this charitable initiative.** On delving deeper into this pressing issue, the founders soon realized that a family initiative like theirs would be rendered totally ineffective due to the severity and magnitude of the crisis on hand. To address this predicament, OBAT Helpers was incorporated in 2004 as a non-religious, non-political non-profit organization in the state of Indiana.

The Urdu speaking community housed in the decrepit camps, have no access to clean water and live on less than a dollar a day. Their entire families live in tiny 8 ft. by 10 ft. tin and bamboo huts; the children don't go to school so that they can help their parents make a living; they suffer from myriad health issues, including malnutrition; and the living conditions are unsanitary and shameful.

OBAT has established schools, health clinics, tutoring, computer training and vocational centers along with a self-empowerment program. Provision of basic amenities for the camp residents through infrastructure development, is a priority. Education and economic empowerment are the areas of focus as together, they have the potential to lift the camp dwellers out of dire poverty and hopelessness.

Through a judicious and strategic mix of aid, education, vocational training and self-empowerment initiatives, OBAT aims to improve the lives of these unfortunate people and to replace their misery with happiness, hope and self-worth.

## 2.2 History

The Indian sub-continent's partition in 1947 led to the creation of two countries, India and Pakistan. Pakistan had two wings, East and West, both of which were separated geographically by 1,200 miles of Indian Territory between them. During the partition, a group of people from the Indian state of Bihar settled in East Pakistan to escape religious persecution. In 1971, civil war broke out between East and West Pakistan. East Pakistan seceded from West Pakistan and became the independent country of Bangladesh. Pakistan now consisted of only the western wing or West Pakistan. During the civil war, the Bihari's or Urdu speaking people sided with Pakistan as they shared similar language, culture and political ideals. When Bangladesh was created, they were accommodated in temporary camps by the Red Cross so they could be later repatriated to Pakistan according to their wishes. Between 1973 and 1993, approximately 270,000 of the Bihari's or Urdu speaking people were repatriated to Pakistan. The rest remained stranded in Bangladesh and hence were also referred to as, "stranded Pakistanis-" they are about 300,000 in number today. The remaining people could not be repatriated due to Pakistan's resource constraints and internal fragmentation. They were also not granted citizenship in Bangladesh.

The Urdu Speaking community has been living in the dilapidated camps for the past 47 years in desperate circumstances. They do not have recourse to basic amenities of living- clean drinking water, education or health care. Employment opportunities are nonexistent because of the discrimination and hostility they face due to their distinct identity and their past inclination toward Pakistan. Since they are ostracized from mainstream society, the lack of job opportunities relegates them to low paying work, earning them about a dollar a day. The huts they live in are makeshift structures made mostly of bamboo and dried leaves. These are tiny, approximately 8ft. x 10ft. and accommodate large families, serving also as their cooking, sleeping and living areas. The lack of sanitation and drainage facilities leads to a proliferation of water-borne diseases. Several hundred or sometimes thousand people share one community bathroom.

In 2008, the Bangladeshi High Court granted citizenship to all camp residents born after 1971 in response to a petition filed by the Urdu Speaking People's Youth Movement (USPYM). The national identification cards they received as a result, gave them voting rights. However, these



cards list their address as a temporary camp address. That constitutes a hindrance and prevents them from obtaining passports, government jobs and admission in public schools.

Forty-seven years later, the future of these camp residents is still very uncertain and without hope. Their living conditions have worsened due to the population increase over the last few decades. More and more people being cramped in the already minuscule spaces are causing the already scant resources to be stretched thin, leading to greater socio-economic problems, disease and extreme poverty.

## 2.3 Vision, Mission and Core Values

### Vision

Strive for a world where internally displaced people can live with dignity and have access to basic amenities of living, education, health care and equal employment opportunities.

### Mission

Mission is to work for the welfare, support and empowerment of indigent and displaced people. The key focus is on alleviating the suffering of thousands of internally displaced people stranded in makeshift camps in Bangladesh by providing them with better living conditions, education and economic skills and opportunities.

### Core Values

**Empowerment:** Enable our beneficiaries to live better lives by educating them and building their skills thus empowering them to attain financial independence.

**Responsible stewardship:** Committed to cautious stewardship of all resources- “we use responsibly the time and skills of our partners and volunteers and we spend prudently, the funds donated to us.”

**Integrity and Accountability:** Uphold the highest ethical values and principles in everyday operations. Value the trust that has been placed by donors and remain accountable and answerable for actions to all stakeholders.

**Excellence:** Strive to attain excellence in providing services to beneficiaries and challenge ourselves by setting high operational standards for the organization.

## 2.4 Goal

The goal of OBAT Helpers is to enhance the life of neglected camp residence. Empower the community through education. OBAT is working in the education sector from pre-primary to higher education as education is the backbone of a nation. OBAT is empowering adult people by giving them skill development training.

## 2.5 Challenges

- Limited foreign funding.
- Stable income and accurate budgeting.
- Pressure to show result.
- Increased need for services.
- Working itself out of a job.

## 2.6 Board of Directors:

OBAT Helpers is very fortunate to be led and mentored by an eminent panel of highly accomplished professionals, who are bound together by the passion to alleviate human suffering. Their collective vision and sense of purpose has helped the organization with tackling issues from a new perspective. All members of Board of Directors and Advisory board are unpaid and extend their services on a pro bono basis. Meet our remarkable team by clicking on their names are below:

Board- Officers	
<a href="#"><u>Anwar Khan</u></a>	<b>President</b>
<a href="#"><u>Dr. ShujaatWasty</u></a>	<b>Vice President</b>
<b>Charlie Wiles</b>	<b>Secretary</b>
<a href="#"><u>Syed W. Quadri</u></a>	<b>Treasurer</b>
<b>Immadsiddique</b>	<b>Executive director</b>

Board- Directors
<a href="#"><u>Dr. Rezwan Khan</u></a>
<a href="#"><u>Afshan Khan</u></a>
<a href="#"><u>Dr. Azfar Malik</u></a>
<a href="#"><u>Tanweer A. Mallick</u></a>
<a href="#"><u>Aysha Al-Sharbiti</u></a>
<a href="#"><u>Dr. Henna Qureshi</u></a>
<a href="#"><u>Dr. John Clark</u></a>
<a href="#"><u>Sana Hussain</u></a>

## 2.7 Activities

### **Educational**

**Preschool:** OBAT is providing quality education to primary level students.

**Adult literacy:** Adult people from camp/ slum are getting the light of education through this project.

**Digital learning:** OBAT has its digital learning program which focuses on building a strong foundation on numeracy and literacy.

**Higher Education:** To clear a way of brighter future of camp residence OBAT is providing Secondary and Higher secondary education in their school.

**Scholarship:** Scholarship is provided to intermediate and university students to enlighten them with the light of higher education.

### **Empowerment**

**Sewing Center:** OBAT is also operating their project in rural areas like Rangpur and Saidpur. And OBAT is currently training women's from camp in a sewing center to empower them and change their lives.

**Microfinance:** OBAT is giving micro-loans to the camp residence to support their startup.

**Computer training:** Computer training is provided to youth boys and girls which enable them to get good jobs.

## **Charity**

**Ramadan:** In the month of Ramadan OBAT provides Eid food to the neediest people from the community.

**Qurbani Charity:** OBAT distributes qurbani meat among the residents.

**Family Assistance:** OBAT is providing family assistance to widows, old men and women who do not have a child to take care of them.

## **Community Development**

**Toilet:** Toilets are built to solve healthcare issues caused by using unhygienic toilets.

**Water point:** For pure and clean drinking water OBAT built water point.

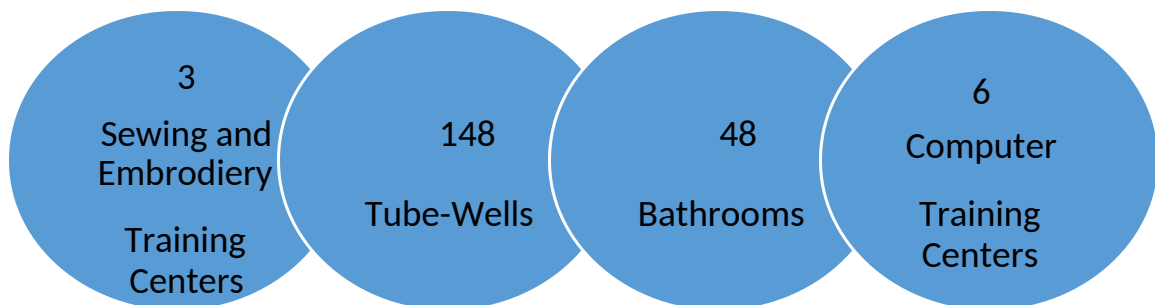
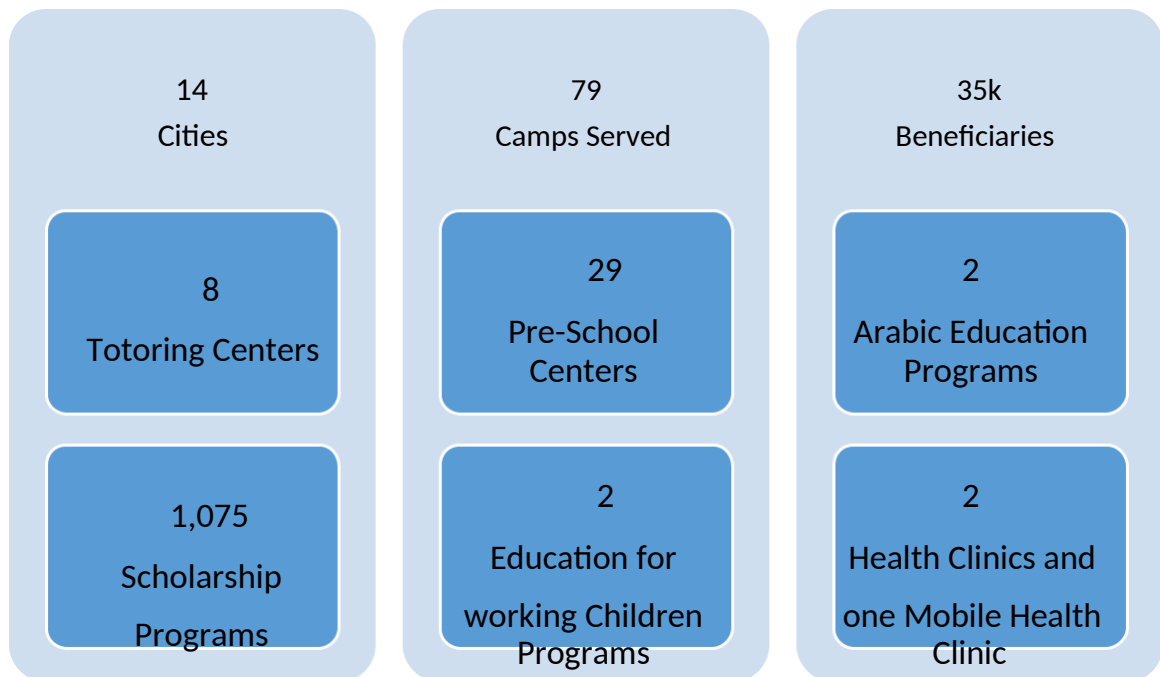
**Sanitation line:** To solve the poor sanitation line issue in monsoon OBAT built sanitation lines.

**Construction:** OBAT repair community schools.

## **Rohingya Crisis response:**

OBAT is working in the largest refugee camp of the world located in Cox's bazar. In 2017, OBAT Helpers came forward to provide emergency response to Rohingya refugees. OBAT is providing medical support, dental support, healthcare awareness campaign, medicine, educational centers and construction.

## 2.8 STATAS ON OBAT IN 2018 projects



- \* Deep/motorized and shallow tube wells as well as hand pumps
- \* Community and individual



## 2.9 Services or Projects:

- Health Clinics
- Cataract surgery program
- School
- Preschool
- Scholarship
- Computer Training Centers
- Tutoring Centers
- Education for Working Children & Adult Literacy Program
- Microfinance
- OBAT THINK TANK
- OBAT MEDIA PRODUCTIONS
- OBAT's EXECUTIVE INTERNSHIP PROGRAM
- Teach the World Foundation Collaboration in digital learning with teach the world foundation.
- DREAM

**2.10 Privacy Policy:** OBAT is committed to protecting privacy for a safe online experience. This privacy policy applies to OBAT Helpers' website located at [www.obathelpers.org](http://www.obathelpers.org) and discloses information gathering and dissemination practices. OBAT Helpers reserves the right at any time and without notice to change this privacy policy. Questions regarding this policy can be sent to [contact@obathelpers.org](mailto:contact@obathelpers.org).



This policy notifies the following:

- What personal information is collected through the website and how it is used
- Who collects such information and with whom information may be shared
- What choices regarding collection, use and distribution of information
- What kind of security procedures are in place to protect the loss, misuse or alteration of information under control?

## **2.11 COLLECTION AND USE OF INFORMATION:**

- OBAT's donation forms require users contact information that may include name, email address, mailing address and phone number. Sensitive information like social security numbers or credit card number are not collected and stored.
- The contact information will be used to reach through electronic newsletter to keep informed about activities and how donations are being used.
- Information about computer hardware and software is also automatically collected by OBAT. This information can include your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by OBAT for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding use of the OBAT website, which will be used to enhance user experience.

## **2.12 USE OF COOKIES:**

OBAT's website uses "cookies" to help personalize online experiences. A cookie is a text file that is placed on hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses. Cookies are uniquely assigned and can only be read by a web server in the domain that issued the cookie to customer. Use of cookies makes Web-surfing easier by performing certain functions such as saving passwords, personal preferences regarding use of the particular web site and to make sure that the viewer don't see the same add repeatedly. Many consider the use of cookies to be an industry standard.

## 2.13 SECURITY:

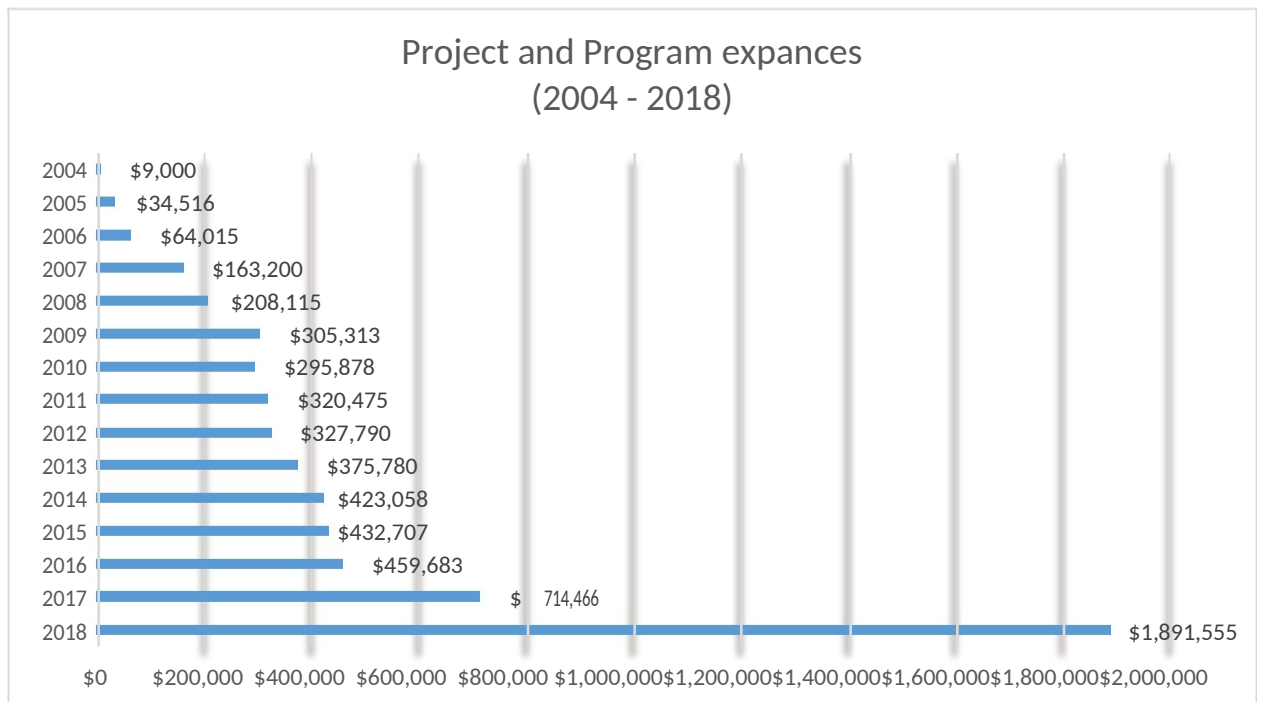
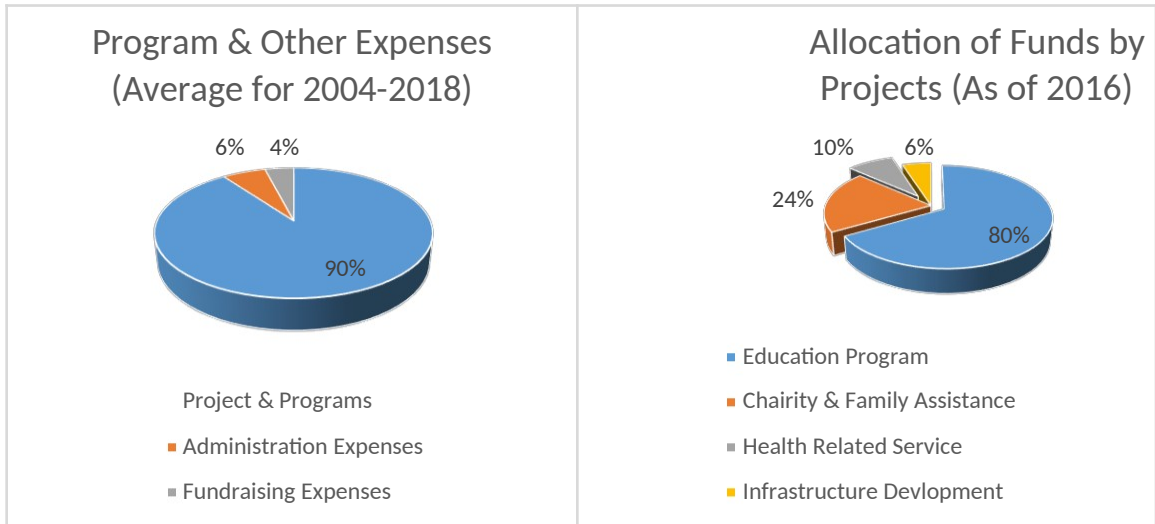
OBAT secures personal information from unauthorized access, use or disclosure. OBAT cares about the safety and security of transactions and takes every precaution to protect information. OBAT secures the personally identifiable information provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) or Transport Layer Security (TLS) protocol. SSL/TLS are proven coding systems that lets your browser Automatically encrypt or scramble data before send it. We have implemented appropriate technical and organizational controls to protect personal data against unauthorized processing and against accidental loss, damage or destruction.

OBAT site contains links to other websites. By clicking one of these links, others website are open for which OBAT bears no responsibility. OBAT encourages to read the privacy statements on all such sites as their policies may be different.

## 2.14 OBAT Helpers work around the different district in Bangladesh



## 2.15 Financial Highlight



## FINANCIALS 2018

### Statement of Activity-

Total Revenue.....	\$569,522
Administrative Expenses.....	\$39,952
Fundraising Expenses.....	\$46,584
Program Expenses.....	\$489,925
Total Expenses.....	\$576,461
Revenue less Expenses.....	\$(6,939)

### Statement of Financial Position

#### Assets

Total Assets.....	\$83,049
Total Liabilities.....	\$947
Total Net Assets.....	\$82,102

**Analysis:** Here the Bar chart showing the amount of Investments in OBAT Helpers BD are in million. So we find that the growth of Investments is on the way of increasing. Though the range of the amount was slowly increased, it has been notably changed in 2018 with the amount of \$489,925.

## 2.16 SWOT Analysis of OBAT HELPERS BD

SWOT Analysis is an important tool for evaluating the company's Strengths, Weaknesses, Opportunities, and Threats. It helps the organization to identify how to evaluate its performance and scan the macro environment. This in turn would help the organization to navigate in the turbulent ocean of competition. The SWOT analysis of OBAT Helpers BD is presented here:

### **Strengths:**

- Financial - grants, funding agencies, other sources of income obat.
- Activities and processes –the obat programs you run, systems you employ
- Past experiences - building blocks for learning and success, your reputation in the community OBAT Helpers BD.
- It has excellent Management.
- Excellent staff with strong knowledge of existing services.
- Reputation for innovation
- Good internal communications
- We are able to respond very quickly as we have no red tape, and no need for higher management approval.
- The board of directors must by law be composed of volunteers, which can be an advantage to the company.

### **Weaknesses:**

- Human resources - staff, volunteers, board members, target population OBAT Helpers.
- Physical resources - your location, building, equipment
- Our cash flow will be unreliable in the early stages.
- Lack of motivation among the workers.
- Heavy dependency on Head Office in decision making some time slower the work process.

- Lack of extrinsic and intrinsic reward & incentives for the employees from management sometimes result in job burnout.
- Most small nonprofits barely cover their expenses with revenue.
- They can't match the salaries of their for-profit competitors.
- Nonprofit professionals typically are more focused on job satisfaction as compensation, particularly in small companies.
- An entrepreneur will have no opportunity for return on investment and often can expect a minimal salary.
- The budget problem also may be evident in purchasing from suppliers.

### **Opportunities:**

- Future trends in your field or the culture of obat.
- The economy - local, national, or international
- Funding sources - foundations, donors, legislatures.
- Our business sector is expanding, with many future opportunities for success.
- Our competitors may be slow to adopt new technologies.
- Investment potential of Bangladesh.
- Relationship Management.
- Any grant that a charity may be eligible for is an opportunity. Any grant that a charity may be eligible for is an opportunity.

### **Threats:**

- Demographics - changes in the age, race, gender, culture of those you serve or in your area.
- Local, national, or international events.
- The rules and regulations of Bangladesh are not favorable for OBAT Helpers BD.
- Nonprofits are very vulnerable to economic crises.
- Unfortunately, charitable giving is one of the first cash outflows that consumers cut back on when money is tight.
- Public charities are held to a higher standard than for-profits.

# **Chapter-Three:**

## **Financial Statement Analysis**



### **3.1 Management’s Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **3.2 Auditor’s Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the comptroller of the United States.

Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor’s judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the entities appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting principles used and the reasonableness of significant accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **3.3 Opinion**

In our opinion, the financial statements referred to above present fairly, in all material aspects, the financial position of OBAT HELPERS, INC. as of December 31, 2017, and the change in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### **3.4 Supplementary Information**

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying supplementary information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the accounting and other records used to prepare the financial statements or the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. The information has been subjected to the auditing procedures applied in the audit of the financial statements. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements as a whole.

**OBAT HELPERS, INC**  
**Balance Sheet**  
**December 31, 2016 & 2017**

	<b>2016</b>	<b>2017</b>
<b>Assets</b>		
Non-current Assets Property,		
plant and Equipment	70953723	69702454
Intangible assets	1211504	1308215
Capital work in progress	76346202	43468906
Long term deposits	14673994	7015994
Long term investments	50000000	255000000
Current Assets		
Loss advance	48102710	29519724
Short term prepayments	1809640	562840
Grant receivables	136162818	97048246
Receivable from related party	10856329	10856329
Other receivables	14491470	1650524
Advance tax	274432 -	
Current maturity of long-term	52071678	25000000
Cash and bank balance	138926403	377673993
<b>Total Assets</b>	<b><u>616880904</u></b>	<b><u>689307225</u></b>

**Equity & Liability**

## Noncurrent Liabilities

Differed capital grants	6265144	4906453
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Land building fund	69752024	43468906
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PMIFL Loan	5364000	-
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## Current Liabilities

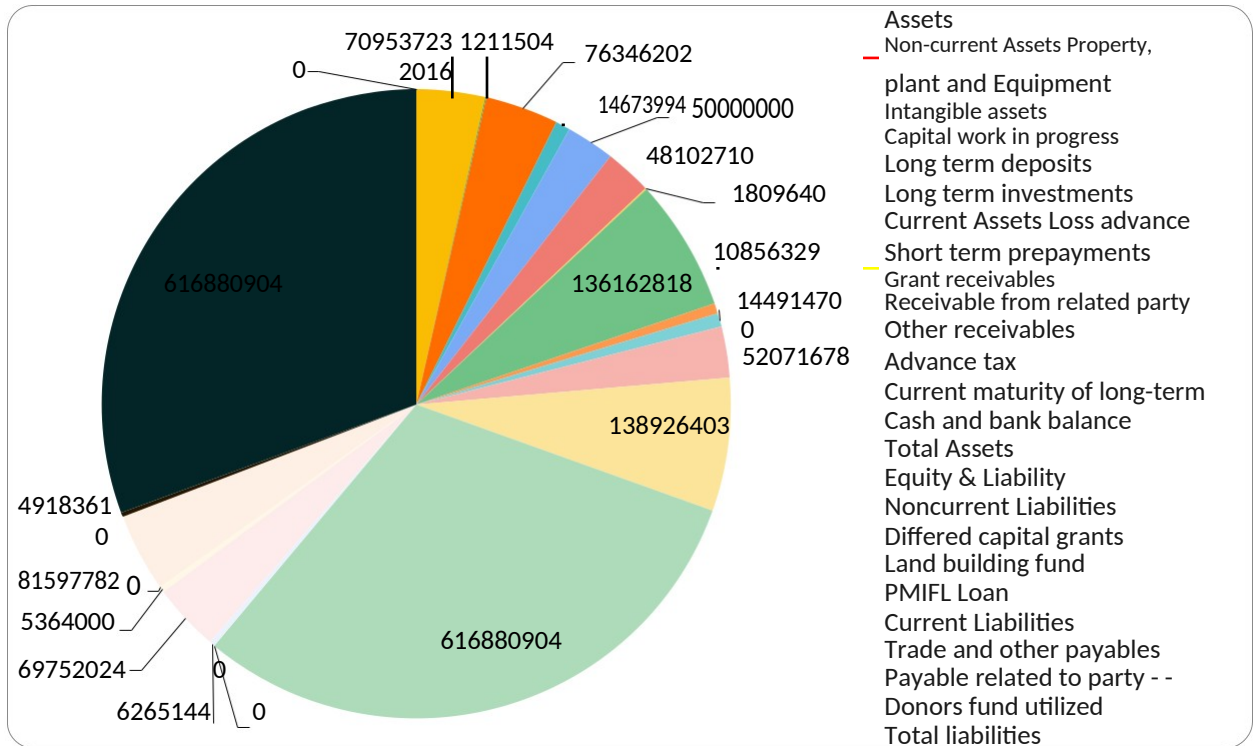
Trade and other payables	81597782	62208881
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Payable related to party - -		
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Donors fund utilized	4918361	190845096
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Total liabilities	<u>616880904</u>	<u>689307225</u>
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### 3.5 Balance Sheet:

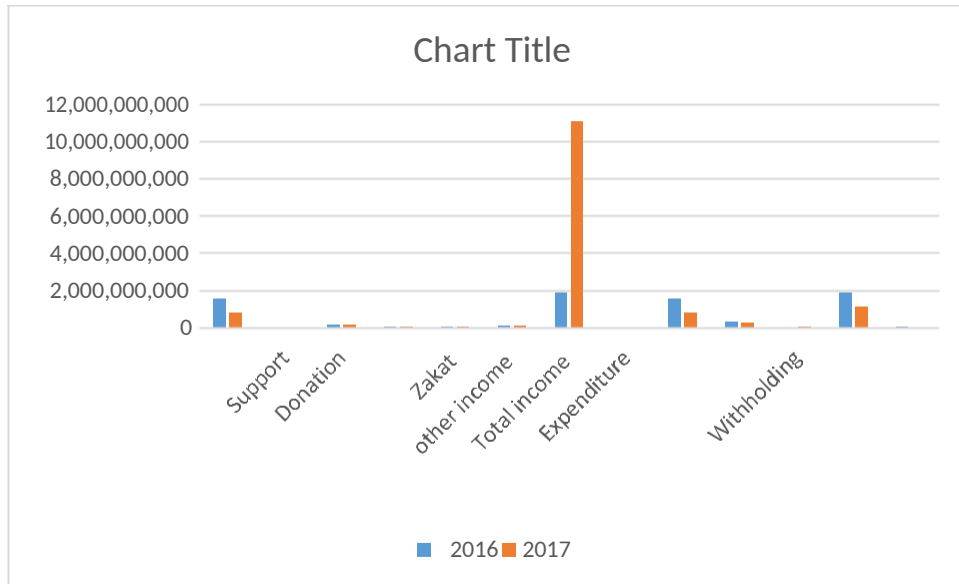


**Analysis:** Here the Pie chart showing the Total Asset 2016 616880904 & 2017 689307225 , Total Liabilities & Equity 2016 616880904, & 2017 689307225.

**OBAT HELPERS, INC**  
**Income Statement**  
**December 31, 2016& 2017**

	2016	2017
Program revenue	1,574,272,069	818,484,723
Support		
Donation	178,633,092	176,719,822
Service income	25,105,040	10,135,467
Zakat	28,964,249	29,524,800
other income	98,769,718	70,801,010
Total income	<u>1,905,744,168</u>	<u>11,105,655,822</u>
Expenditure		
Program and project expense	1,574,272,069	818,484,723
Expenditure incurred on unrestricted project	314,636,395	286,275,079
Withholding		1,967,128
	1,888,908,464	1,106,726,930
Total surplus	<u>16,835,704</u>	<u>-1,061,108</u>

### 3.6. Income Statement:



**Analysis:** With the income statement OBAT Helpers INC December 31, 2016& 2017 Total Income 1905744168, 11105655822 Total Surplus 16835704, -1061108.

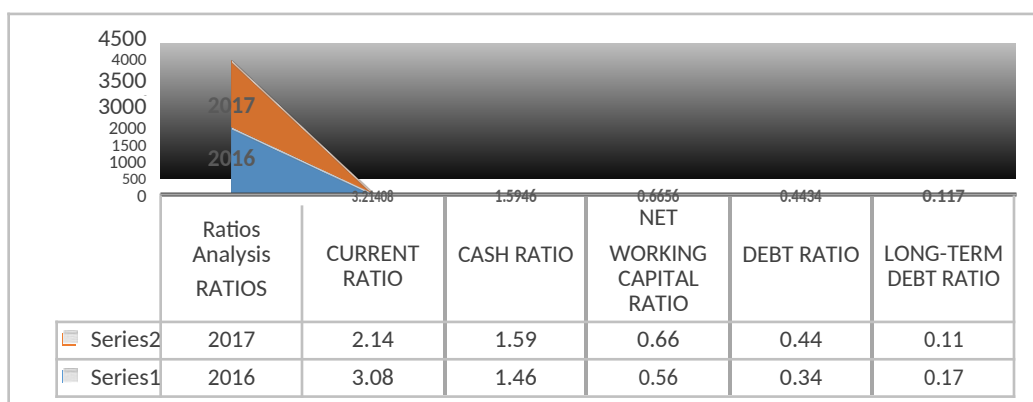
## OBAT HELPERS, INC

### Ratio Analysis

December 31, 2016 & 2017

Ratios Analysis	2016	2017	COMMENT
CURRENT RATIO	3.08	2.14	GOOD
CASH RATIO	1.46	1.59	OK
NET WORKING CAPITAL RATIO	0.56	0.66	OK
DEBT RATIO	0.34	0.44	OK
LONG-TERM DEBT RATIO	0.17	0.11	OK

### 3.7 Ratio Analysis:



**Analysis:** With the Ratios OBAT Helpers INC December 31, 2016 & 2017

**Current ratio** 3.08 & 2.14. The graph shows an upward trend in OBAT current ratio. This indicates that OBAT has decreased its liquidity position.



**Cash ratio** The ration indicate 1.46 in 2016& 1.59 in 2017 the graph Show the increase trend of liquidity position

**Net working capital** measures the liquidity position of the Organization. In 2016 the net-working was 0.56 which was gradually increased to 0.66 in 2017. The graph shows an increased trend of OBAT liquidity positions.

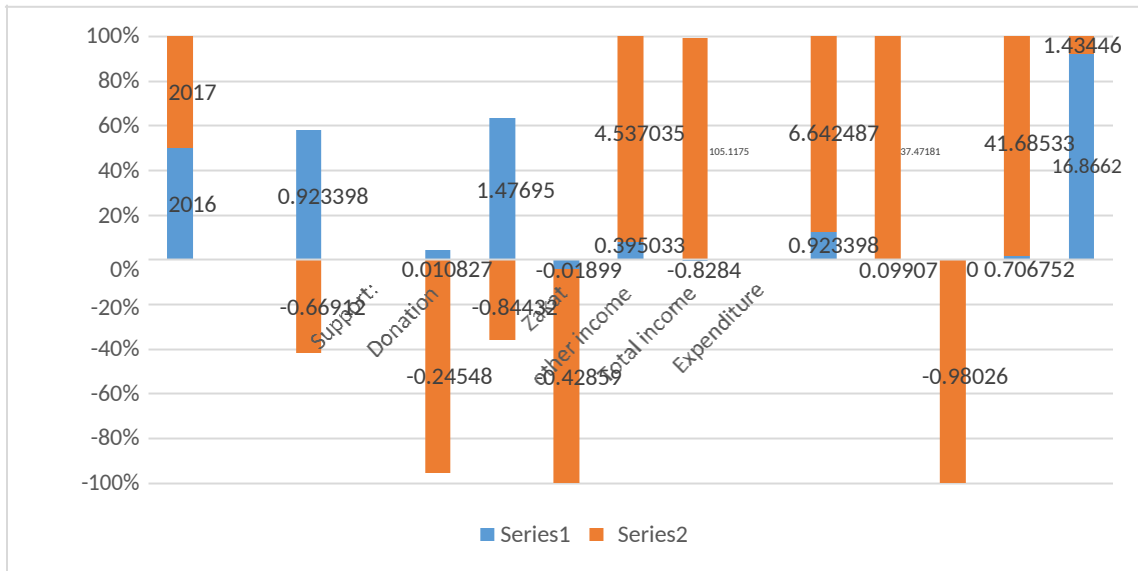
**Debt Ratio** measures the liquidity position of the Organization. In 2014 the debt ratio was 0.34 which was gradually increased to 0.44 in 2017. The graph shows an increased trend of OBAT liquidity position.

**Long Term Debt Ratio** measures the liquidity position of the Organization. In 2016 long term debt ratio 0.17 which was gradually decreased to 0.11 in 2017. The graph shows the increased trend of OBAT liquidity position.

**OBAT HELPERS, INC**  
**Horizontal Analysis of Income Statement**  
**December 31, 2016& 2017**

Horizontal Analysis of Income Statement	2016	2017
Income: Program revenue		
Program revenue	0.923398	-0.66912
Support:		
Donation	0.010827	-0.24548
Service income	1.47695	-0.84432
Zakat	-0.01899	-0.42859
other income	0.395033	4.537035
Total income	<u>-0.8284</u>	<u>105.1175</u>
Expenditure		
Program and project expense	0.923398	6.642487
Expenditure incurred on unrestricted project	0.09907	37.47181
Withholding tax	#VALUE!	-0.98026
Total expense	0.706752	41.68533
Total surplus	<u>16.8662</u>	<u>1.43446</u>

### 3.8 Horizontal Analysis of Income Statement

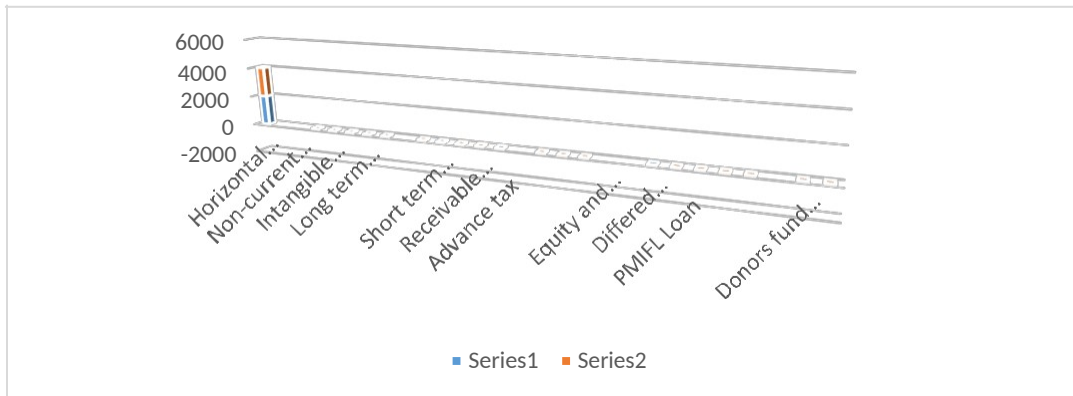


**Analysis:** With the income statement OBAT Helpers INC December 31, 2016& 2017  
 Total Income -0.8284, 105.1175 Total Surplus 16.8662, -1.43446

**OBAT HELPERS, INC**  
**Horizontal Analysis of Balance Sheet**  
**December 31, 2016& 2017**

	2016	2017
Assets		
Non-current Assets		
Property, plant and Equipment	0.017952	0.154665
Intangible assets	-0.07393	0.923783
Capital work in progress	0.756341	1.004167
Long term deposits	1.091506	0.176554
Long term investments	-0.80392	0
Current Assets		
Loss advance	0.629511	0.43531
Short term prepayments	2.215194	0.705834
Grant receivables	0.403043	1.60646
Receivable from related party	0	0
Other receivables	7.779921	-0.73654
Advance tax		
Advance tax Current maturity of long-term	1.082867	#VALUE!
Cash and bank balance	-0.63215	-0.31923
Total Assets	<u>-0.10507</u>	<u>-0.06263</u>
Equity and Liability		
Noncurrent Liabilities		
Differed capital grants	0.276919	-0.71686
Land building fund	0.604642	#VALUE!
PMIFL Loan	#VALUE!	#VALUE!
Current Liabilities	#DIV/0!	#DIV/0!
Other payables	0.31167	0.840767
Payable related to party		
Donors fund utilized	-0.97423	-0.33748
Total liabilities	<u>-0.10507</u>	<u>-0.10507</u>

### 3.9 Horizontal Analysis of Balance Sheet

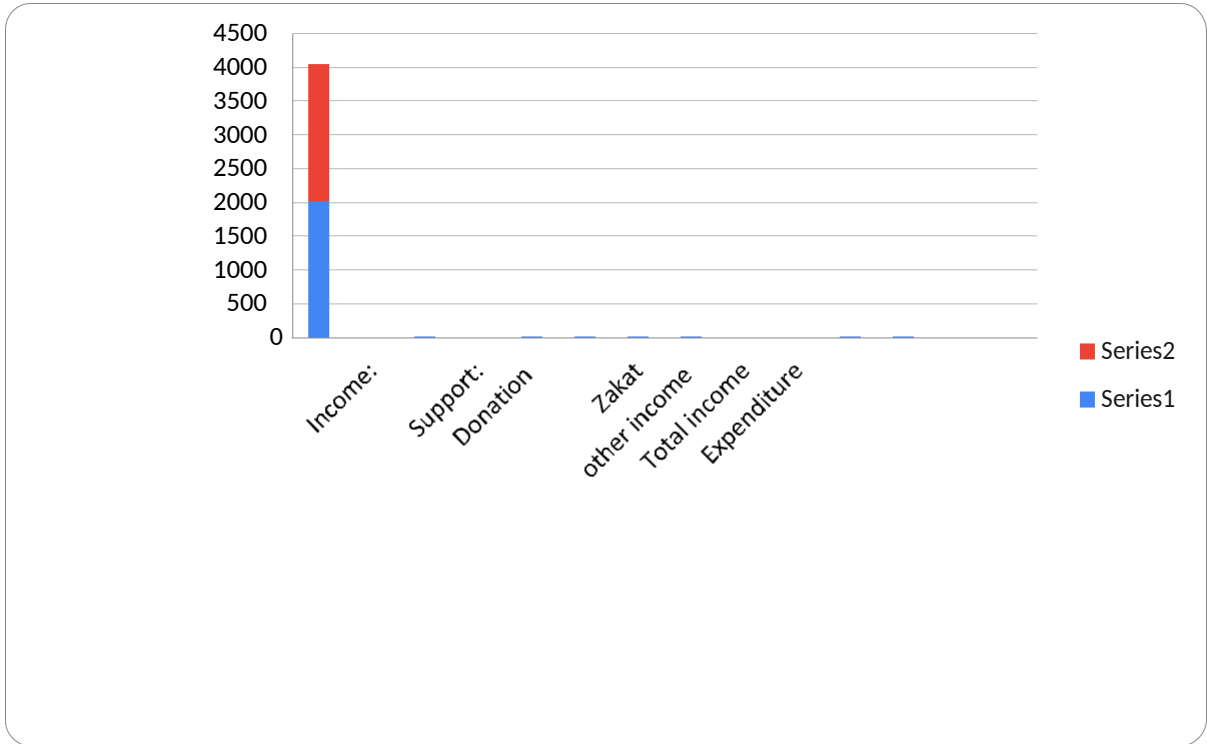


**Analysis:** Here the chart showing the Total Asset 2016, -0.10507 & 2017-0.06263, Total Liabilities & Equity 2016 -0.10507, & 2017-0.10207

**OBAT HELPERS, INC**  
**Vertical Analysis of Income Statement**  
**December 31, 2016& 2017**

	2016	2017
Income:		
Program revenue	83%	7%
Support:		
Donation	9%	2%
Service income	1%	0%
Zakat	2%	0%
other income	5%	1%
Total income		
Expenditure		
Program and project expense	83%	74%
Expenditure incurred on unrestricted project	17%	26%
Withholding tax	-	0%
Total expanse	-	-

### 3.10 Vertical Analysis of Income Statement



**Analysis:** With the income statement OBAT Helpers INC December 31, 2016& 2017  
Total Income 100%, 100% Total Expenses 100%, 100%

**OBAT HELPERS, INC**  
**Vertical Analysis of Balance Sheet**  
**December 31, 2016& 2017**

	2016	2017
Non-current Assets		
Property, plant and Equipment	12%	10%
Intangible assets	0%	0%
Capital work in progress	12%	6%
Long term deposits	2%	1%
Long term investments	8%	37%
Current Assets		
Loss advance	8%	4%
Short term prepayments	0%	0%
Grant receivables	22%	14%
Receivable from related party	2%	2%
Other receivables	2%	0%
Advance tax	0%	
Current maturity of long-term	8%	4%
Cash and bank balance	23%	55%
Total Assets	100%	100%



Liabilities:

Noncurrent Liabilities

Differed capital grants	1%	1%
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Land building fund	11%	6%
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PMIFL Loan	1%	
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Current Liabilities

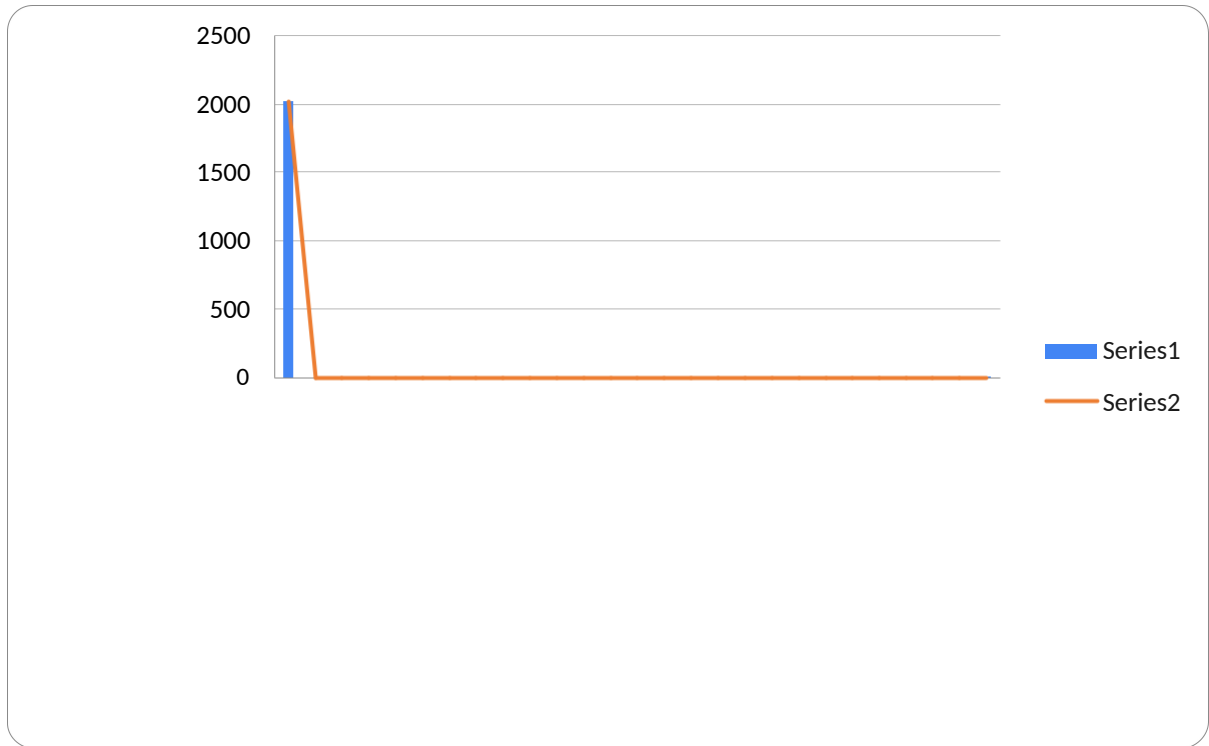
other payables	13%	9%
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Payable related to party

Donors fund utilized	1%	28%
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Total liabilities	100%	100%
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### 3.11 Vertical Analysis of Balance Sheet

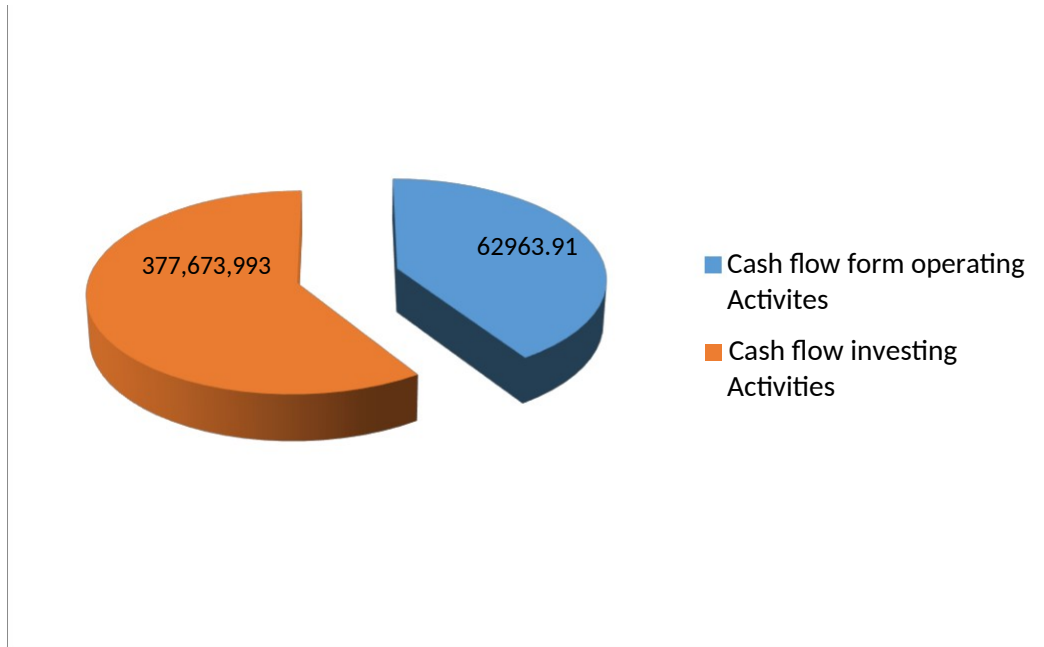


**Analysis:** Here the chart showing the Total Asset 2016, 100% & 2017 100%, Total Liabilities & Equity 2016 100%, & 2017 100%.

**OBAT HELPERS, INC**  
**Statement of Cash Flows**  
**December 31, 2017**

Cash Flow from Operating Activities	
Cash from Contributions, Donations, and Grants	\$ 11,105,666.822
Cash Paid for Administrative Expenses	\$ (52,622.70)
Cash Paid for Fundraising Expenses	\$ (15,633.30)
Cash Paid for Program Expenses	\$ (438,356.38)
Increase in Accounts Payable	<u>\$ 2,669.86</u>
Net Cash Flow from Operating Activities	\$ 62,963.91
Cash Flow from Investing Activities	
Cash from Interest	\$ 0.81
Cash Paid for Fixed Assets	<u>\$ (1,539.98)</u>
Net Cash Flow from Investing Activities	\$ (1,539.17)
Net Increase/Decrease in Cash	\$ 61,424.74
Cash at Beginning of Period	<u>\$30,055.22</u>
Cash at End of Period	<u>\$ 377,673,993</u>

### 3.12 Statement of Cash flows



**Analyses:** Here the pie chart showing a Statement of Cash flows, The Cash flow from operating Activities 62963.91, and Cash flow from investing Activities 377,673,993.

### 3.13 NOTES TO THE FINANCIAL STATEMENTS

**Basis of Accounting** The accompanying financial statements were prepared on the accrual basis of accounting. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of support, revenues and expenses during the reporting period. Accordingly, actual results could differ from these estimates.

#### Revenue Recognition

Donations are recorded as revenue upon receipt. Donations are received in the form of cash, check, or by credit card for special fund raising events.

Corporate Contributions	25.00
Religious Contributions	
Aqeeqah	200.00
Fidya	637.50
Fitra	1,586.55
Qurbani - Whole Cow	15,920.40
Qurbani - Partial Cow	17,198.20
Qurbani – Goat	14,561.40
Sadaqah	5,067.00
Zakat	<u>111,611.50</u>
Direct Public Support – Other	351,372.86
Human Concern International	<u>15,530.00</u>

**3.14 Direct public support:** These are also donations but are not designated as either Zakat or Sadaqah by the donor.

**Sadaqah:** Muslims are encouraged to share their wealth with the deserving. This form of charity is voluntary and is not a requirement.

**Zakat:** Muslims are required to give away a specific percentage of their designated wealth and property to the needy and poor every year.

**Qurbani:** For the yearly festival of Eid-ul-Adha, animals are sacrificed by financially sound Muslims to commemorate the sacrifice made by Prophet Abraham. The meat of the animals is distributed to relatives and disadvantaged people. The funds received for Qurbani by OBAT are used to buy animals in Bangladesh. The animals are sacrificed and the meat is distributed to the camp residents.

**Fitra:** It is religious tax/alms paid on the day when Muslims break the fasting period at the end of the month of Ramadan.

**Fidya:** For those muslims who cannot fast for any valid reason (such as the elderly, sick or handicapped), compensation must be given by feeding a poor person for every day of fasting not observed.

**Aqeeqah:** It is the Islamic tradition of the sacrifice of an animal on the occasion of a child's birth. donations received under this category are used to perform the sacrifice of animals as requested by the donor.

### 3.15 Human Concern International:

#### Grants and Matching Gifts

Grant revenue is recognized when funds are received. The organization does not account for submitted grant proposals as an expected source of income even after notification of the disbarments of the funds.

Direct Public Grants	
Corporate and Business Grants	250.00
Foundation and Trust Grants	<u>15,005.00</u>
Direct Public Grants	15,255.00
Matching Gifts	
Microsoft	24,813.49
Matching Gifts - Other	<u>4,207.68</u>
Matching Gifts	29,021.17

#### Foundation and Trust Grants:

The foundation and trust grants of \$15,005 were received from the amount foundation for the benefit of the rangpur school. The grant was written by Saima Hassan. The grant was received for the support of the school activities. The funds were spent for supplies and books. The update for the rangpur school was sent on May 1, 2017. The funds received from the HCI grant were used 55% for medical services for Saidpur Health Clinic and 45% for the construction of tube wells.

## **Matching Gifts:**

Matching gifts were received from Microsoft through the employee gift program. Employees submit copies of donation receipts to the employer and Microsoft matches the amounts. The money is sent directly to the organization without restrictions. Other matching gifts were also contributed from various employers of donors.

Matching gifts and donations were received from benefit, exelon, sales force, DST systems and silicon valley community foundations.

## **Contributed Services**

Contributed services revenue is recognized as the value of the service at the expected cost at time the services are performed.

## **3.16 Income Tax Status**

The organization is a not-for-profit, private foundation, exempt from federal income tax under Section 501(c) (3) of the Internal Revenue Code. Accordingly, no provision is made for federal or state income tax effects. Accounting Standards for income taxes provide detailed guidance from financial recognition, measurements and disclosure of uncertain tax positions recognized in an enterprise's financial statements. The organization's management does not believe it has engaged in any activities that would create uncertain tax positions.

The organization's policy is to recognize penalties and interest as incurred in its statements of activities and changes in net assets, which totaled \$0 for the year, ended December 31, 2017.

The organization's federal and state information returns for 2012 through 2017 are subject to examination by the applicable tax authorities, generally for three years after the later of the original or extended due date.



## **Cash Flows**

For the purposes of the Statement of Cash Flows, the organization considers all highly liquid investments with original maturities of three months or less of an instrument's original maturity date to be cash and cash equivalents.

## **Contributions**

The organization reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are classified to unrestricted net assets and reported to the statements of activities as net assets released from restrictions. If a restriction is fulfilled in the same time period in which the contribution is received, the organization reports the support as unrestricted.

### **3.17 Financial Statement Presentation**

Financial statement presentation follows the recommendations of the financial accounting standards board. The organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets temporarily restricted net assets and permanently restricted net assets. A description of the unrestricted, temporarily and permanently restricted net assets in the next paragraph: Unrestricted net assets represent the portion of net assets of OBAT Helpers, Inc. that is neither permanently restricted nor temporarily restricted by donor-imposed stipulations.

Unrestricted net assets include expendable funds available for the support of the organization. Temporarily restricted net assets represent contributions and other inflows of assets whose use by the organization is limited by donor-imposed stipulation that either expire by passage of time or can be fulfilled and removed by actions of the organization pursuant to those stipulations. Temporarily restricted net assets also include, pursuant to Indiana law, cumulative appreciation and reinvested gains on permanently restricted net assets, which has not been appropriated by the Board of Directors. Permanently restricted net assets represent contributions and other inflows of

assets whose use by OBAT Helper, Inc. is limited by donor-imposed stipulations that neither expire by passage of time nor can be fulfilled or otherwise removed by actions of the organization. The organization does not have any permanently restricted net assets. As of December 31, 2017, the temporarily restricted net assets were: 689307225.

## **Expense Allocation**

The costs of providing various programs and other activities have been summarized on a functional basis in the Income Statement. Accordingly, certain costs have been allocated among the programs benefited.

### **3.18 Operating Lease Commitment**

The organization leases its office space with monthly lease payments of \$590.42 through The center for interfaith cooperation. The lease is annual with a provision for cancellation of 30 day written notice and is renewed every year at the end of March. Future minimum lease payments on leases having non-cancelable terms beyond March 2018, as are follows:

#### **YEAR ENDING MARCH 31, AMOUNT**

2018	\$7,085.0
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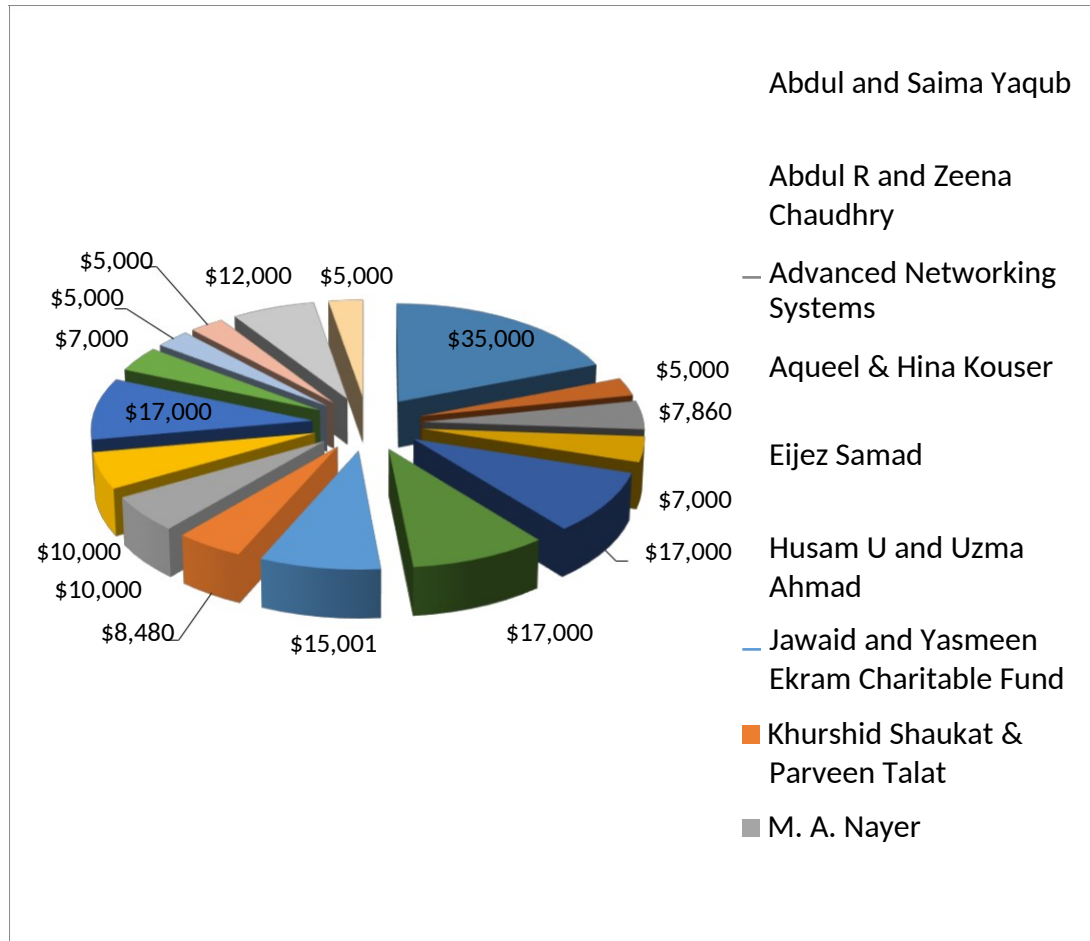
### **3.19 Concentration of Credit Risk:**

The organization may at times maintain cash balances in excess of the federally insured limits of \$250,000 for the year ended December 31, 2017. The organization's management monitors the financial ratings of such financial institutions and believes the risk of loss is minimal.

The organization receives 99 % of its total support from private donations and 1% of its total support from grants.

The organization's major supporters for the year ended, December 31, 2017 are:

### 3.20 Capital of Donor



### DONOR 2017 CONTRIBUTIONS

Abdul and Saima Yaqub	\$35,000
Abdul R and Zeena Chaudhry	\$5,000
Advanced Networking Systems	\$7,860
Aqueel&HinaKouser	\$7,000
Eijez Samad	\$17,000
Husam U and Uzma Ahmad	\$17,000
Jawaid and Yasmeen Ekram Charitable Fund	\$15,001

Khurshid Shaukat & Parveen Talat	\$8,480
M. A. Nayer	\$10,000
Matloob&Mahjabeen Khan	\$10,000
Niaz and Shiba Haider, MD	\$17,000
Sajid Hussain	\$7,000
SalsabilChritable Corporation	\$5,000
Shahid Hussain	\$5,000
Syed M Oqail	\$12,000
Zafar Tabani	\$5,000

### **Changes in Accounting Practice**

There were no significant changes to the accounting practices. General Ledger account titles were updated to provide a clear description to the reader of the financial statements and for a better understanding by the Board of Directors.

**ChapterFour:**

**Findings,**

**Recommendations& Conclusion**

## 4.1 Findings

During my three months internship in the OBAT Helpers BD Following things are found from my observation:

- Financial Statement of the OBAT is documented in papers which are not transparent and clearly available to the members.
- There is no systematic database is followed.
- OBAT lose its capacity to pay their current obligations by using its current assets, which indicates they are in risky position in current ratio
- OBAT current liabilities are greater than their current assets. It indicates, organize has a great problem maintaining liquidity.
- OBAT is performing very poor gradually in terms of managing its net income generated that by its assets
- Net working capital of the organization was In 2016 it was the lowest After 2017 net working capital of OBAT increased. It is good sign for the organization
- Debt ratios of organization were In 2017 it was the highest. After 2016 debt ratio of OBAT decreased. It is a good sign for the organization.
- In 2016 Long term debt ratio was the highest. After 2016 long term debt ratio of OBAT decreased & it was the lowest in 2017. After 2017, decreased. It's not a good sign for the organization.

## 4.2 Recommendation

There are some recommendations for OBAT Helpers BD. It is not unexpected to have problems in any organization. There must be problems to operate an organization. The following recommendations can be suggested to solve the above mentioned problems.

- The decreasing trend in the current ratio will increase the liquidity risk of the organization. Therefore, the organization can increase its current asset to expand its current ratio, considering the aspect of high liquidity on income.
- The organization should reduce the cost of fund to have an increasing trend in profitability
- The efficiency ratios of obat, were good & remaining in increasing trend.
- In 2017 net working capital was the highest OBAT should try to decrease its net worth.
- Debt ratios of OBAT were the highest. After 2016 debt ratio of OBAT decreased. Sowed should increase debt ratios. In terms of standard of liquidity position of OBAT satisfactory
- In 2016 Long term debt ratio was the highest So we should increase to establish the organization.

### 4.3 Conclusion

The Indian sub-continent's partition in 1947 led to the creation of two countries, India and Pakistan. Pakistan had two wings, East and West, both of which were separated geographically by 1,200 miles of Indian Territory between them. During the partition, a group of people from the Indian state of Bihar settled in East Pakistan to escape religious persecution. In 1971, civil war broke out between East and West Pakistan. East Pakistan seceded from West Pakistan and became the independent country of Bangladesh. Pakistan now consisted of only the western wing or West Pakistan. During the civil war, the Bihar's or Urdu speaking people sided with Pakistan as they shared similar language, culture and political ideals. OBAT has established schools, health clinics, tutoring, computer training and vocational center's along with a self-empowerment program. Provision of basic amenities for the camp residents through infrastructure development, is a priority. Education and economic empowerment are the areas of focus as together; they have the potential to lift the camp dwellers out of dire poverty and hopelessness.

OBAT Helpers as a non-profit organization is solely dependent upon donations and volunteer support to carry out its programs and initiatives.



## 4.4 References

“Text Book on “OBAT Helpers” Published By- OBAT Economics Research

NGO Bureau, 2<sup>nd</sup> Edition

“OBAT HELPER” Written By-ANWER KHAN (President)

Annual ISNA Iftar- June 3rd 2017 at ISNA headquarters, Indianapolis.

[OBAT’s Interfaith Iftar- Breaking Bread and Sharing Stories](#)

OBAT’s Ambassadors of Michigan event- June 18th, 2017, 7 p.m. at Crescent

Academy’s Gym, 40440 Palmer Rd., Canton, MI 48188

OBAT 2004-2016 Annual Report

Boli, J. and Thomas, G. M. (1997) World Culture in the World Polity: A century of International Non-Governmental Organization. American Sociological Review. pp. 177

Akpan S. M (2010): Establishment of Non-Governmental Organizations (In Press).

To create a fundraiser ([bit.ly/How2createFBFundraiser](http://bit.ly/How2createFBFundraiser))

Social media including Facebook, Twitter, LinkedIn, YouTube, Integral, blogs, etc.

**OBAT Helpers Inc. is a nonprofit 501(c) (3) public charity organization.**

OBAT 2004-2016 Annual Report

[www.obat helpers](http://www.obathelpers.org) organization

<https://www.facebook.com> › Places › Indianapolis, Indiana › Medical & Health

<https://obathelpers.org/who-we-are/about>

<https://www.globalgiving.org/donate/8225/obat-helpers-inc/> <https://www.guidestar.org/profile/47-0946122>

<https://www.linkedin.com/company/obat-helpers-inc>