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APPENDICES

APPENDIX A

Allocation of the Profits of MRBCCU

2005-09	Percentage	2009-up to the present	Percentage
Compulsory Savings	50%	Staff Salaries and auditors	40%
Staff Salaries and auditors	20%	Member Case (flexible) ⁵²	20%
Mung Rawt Church	10%	Mung Rawt Church	15%
Foundation Fund	10%	Foundation Fund ⁵³	15%
Member Case	10%	General including food, office supplies, and transportation expense	10%

⁵² This member case is not fixed. If the allocation for the member case is not used, then it is added to foundation fund.

⁵³ The MFI has not decided how to use this foundation fund even though it has about 5059.923 dollars. This fund is also disbursed to others as loans to generate income and profits.

APPENDIX B

Balance Sheet of MRBCCU (09/2009 – 02/ 2010)

Income	
Savings	\$17741
Share income	\$1981
Membership fees	\$17
Saving Book fees	\$21
Borrowing/Saving forms fees	\$8
Income from loan repayment	\$13039
Income from interest rates	\$7617.17
Three-wheeled Car	\$1900
Total	\$42324.17
Open Balance	\$1760.475
Grand total	\$44084.645

Expense	
Saving	\$12745.9
Share withdrawn	\$3242
Interest rates on share	\$5330.756
Interest rates on savings	\$23
Staff salary for clerk (for 3 months)	\$90
Office supplies	\$144.2
Committee expense including transportation and 2 dollars per diam to visit clients per day	\$54.8
Loans	\$21030
Expense on buying Safe Box	\$180
Thermo	\$4.5
Member Case	\$10
Total	\$42855.156
Balance	\$1229489
Grand Total	\$44084.645

APPENDIX C

Income and Expense of MRBCCU (09/2008-02/2009)

Income

Interest Rates on loans	\$9710.9
Fines on late repayment 2%	\$211.58
Income from the sale of savings and loans books	\$41
Sale of forms	\$0.9
Total	\$9964.38
Grand Total	\$9964.38

Expense

Interest rates on Savings	\$7946.341
Committee (assessment team) expense on food	\$9.6
Office supplies (stationery)	\$98.7
General expense	\$32
Total	\$8086.641
Profit	\$1877.739
Grand Total	\$9964.38

Balance Sheet of MRBCCU (09/ 2008-02/ 2009)

Asset	
Membership Fees	\$7
Remaining Savings	\$43241.99
Remaining Share	\$12629
Foundation Fund	\$1326.723
General	\$890.754
Membership Fees	\$4.8
Profit	\$1877.739
Interest rates on saving	\$7946.341
Grand Total	\$67924.347

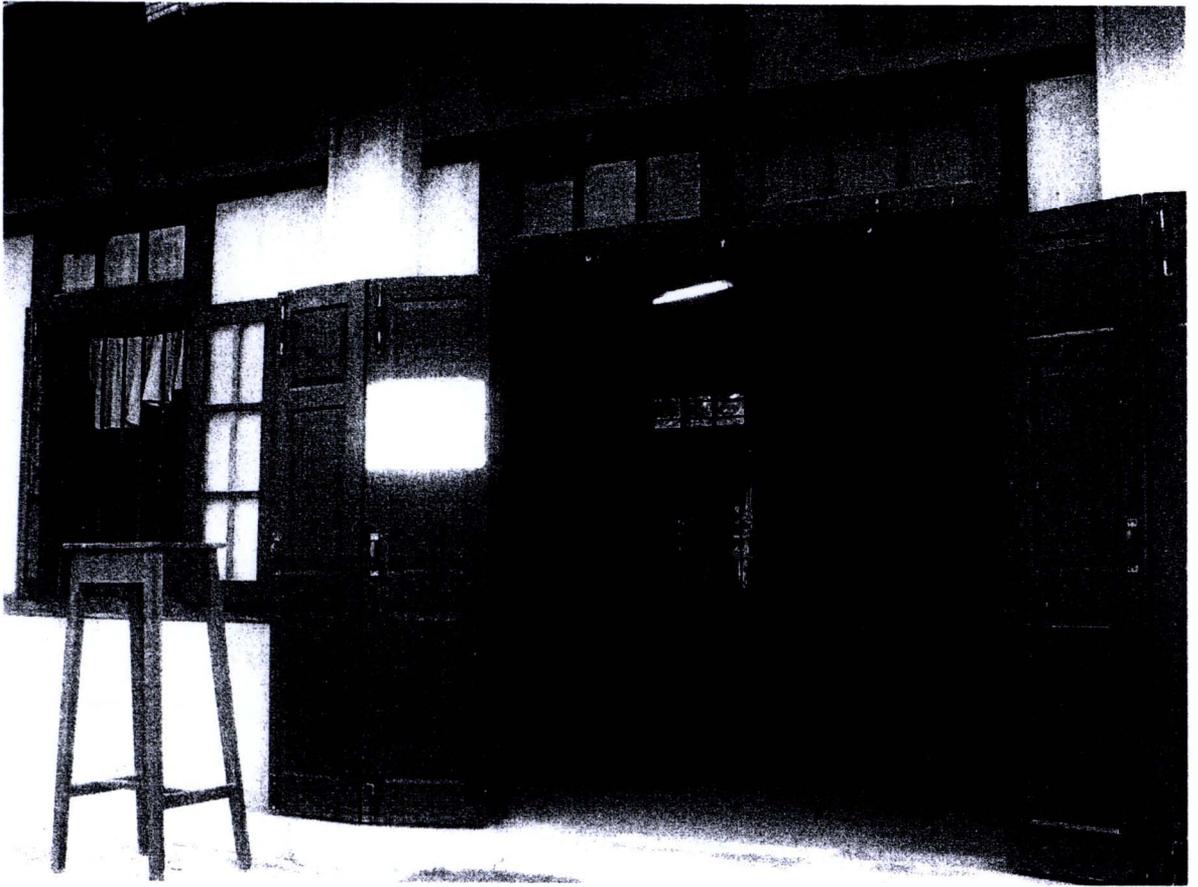
	Liabilities	
1.	Remaining Loans	\$67453.4
2.	Closing Balance	\$470.947
	Grand Total	\$67924.347

APPENDIX D

Allocation of Profit (09/2008-02/2009)

Mung Rawt Church	15%	\$281.66
Staff Salaries	20%	\$375.54 \$7
General	5%	\$93.887
Foundation Fund	10%	\$187.77 5
Interest rates on Share	50%	\$938.87
Total		\$1877.7 39

**APPENDIX E
PHOTOS**



MRBCCU Office at the church library



A Regular Payer's Goods Store in Mung Rawt: She has borrowed 5 times from the MRBCCU.



A Regular Payer's Stall near the small market: She has borrowed 3 times from the MRBCCU.



A Regular Borrower displaying her jades that she trades from Hpakant to China

BIOGRAPHY

Seng Nu Pan studied international relations at Webster University Thailand graduating *summa cum laude*. She works part time as a translator. She worked as a psycho-social counselor for Medecin du Monde in Myitkyina. She was also a voluntary English teacher in Burma. She is interested in international politics and law.



