

B-176/2022-2023

10 November, 2022

Independent Auditors' Report

**To the Share Holders of
Banaful Social Welfare Organization (BSWO)
Report on the Audit of Financial Statements**

Opinion

We have audited the financial statement of **Banaful Social Welfare Organization (BSWO)** which comprise the Statement of Financial Position as at 30 June 2022, Statement of Profit or Loss & Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information

In our opinion, the accompanying Financial Statements give true and fair view, in all material respects, of the Financial Position of the Firm as at 30 June, 2022 and it's financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations as explained in note.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibility for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and Bangladesh Bank and we have fulfilled other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye laws We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Other Information

Management is responsible for the other information. The Annual Report is expected to be made available to us after the date of this auditors' report

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

**Responsibilities of Management and Those Charged with Governance for the
Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs as explained in note, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 require the Management to ensure effective internal audit, internal control and risk management functions of the Company.

In preparing the Financial statements, management is responsible for assessing the Company's ability the to continue as a going concern, disclosing, as applicable, matters related to going concern and using the



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NASIR MOHAMMAD & CO
Chartered Accountants

going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial statements

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' unless or law regulation precludes report public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

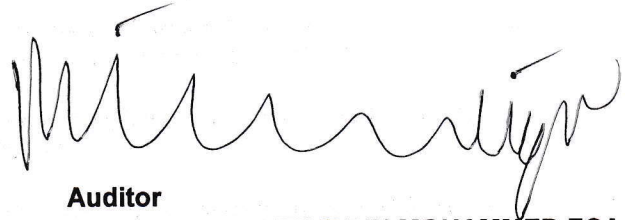


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Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of these books;
- c) The Statement of Financial Position as at 30 June, 2022, Statement of Profit or Loss & Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Financial Statements dealt with by the report are in agreement with the books of accounts and returns; and
- d) The expenditure incurred was for the purpose of **Banaful Social Welfare Organization (BSWO)**



Auditor

RADWAN RAWUIBUDDIN MOHAMMED FCA

Enrollment No-0995

Nasir Mohammad & Co.

Chartered Accountants

DVC: 22 11100 995 AS

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Banaful Social Welfare Organization (BSWO)

Statement of Financial Position
As at 30 June 2022

	Note(s)	Amount in Taka	
		30 June 2022	30 June 2021
Non-Current Assets			
Property, plant and equipment	6.00	40,731,602	39,862,698
Long term investments	7.00	31,496,880	34,676,250
		72,228,482	74,538,948
Currents Assets			
Loan to members	8.00	261,961,294	247,204,417
Short term investments	9.00	178,240	178,240
Account receivables	10.00	143,500	130,000
Advance, deposits & prepayments	11.00	6,155,738	9,690,506
Cash & cash equivalents	12.00	4,113,937	11,288,849
Total		272,552,709	268,492,012
Total Assets		344,781,191	343,030,960
Capital Fund and Liabilities			
Capital Fund			
Cumalative surplus	13.00	71,190,132	63,179,648
Statutory reserve	14.00	7,910,015	7,019,961
		79,100,146	70,199,609
Non Current Liabilities			
Loans from bank	15.00	58,515,862	69,029,545
Other loans	16.00	1,456,127	1,405,950
		59,971,989	70,435,495
Current Liabilities			
Members savings deposits	17.00	179,806,765	174,510,423
Accounts payable	18.00	321,990	188,335
Loan loss reserve	19.00	9,086,701	9,086,701
Staff fund	20.00	16,493,600	18,610,397
		205,709,056	202,395,856
Total Capital Fund and Liabilities		344,781,191	343,030,960

These financial statements is to be read in conjunction with annexed notes

As per our report of same date


Mohammed Mizanur Rahman
Director- Finance & Admin.


Razia Begum
Executive Director


Zahanara Begum
President


Auditor

RADWAN RAQUIBUDDIN MOHAMMED FCA

Enrollment No-0995

Partner

Nasir Mohammad & Co.

Chartered Accountants

DVC: 221100995AS479322



NASIR MOHAMMAD & CO.

Chartered Accountants

Banaful Social Welfare Organization (BSWO)

Statement of Profit or Loss & Other Comprehensive Income

For the year ended June 30, 2022

	Amount in Taka	
	2021-2022	2020-2021
Revenue		
Service charges	52,036,288	46,955,477
Loan fee	58,305	56,945
Other income	16,710	39,310
Bank interest	141,685	123,954
FDR interest	2,720,088	1,323,420
House rent	784,500	713,000
Income from sale (Vehicle)	212,618	-
Subscriptions (general members)	-	7,600
Total	55,970,194	49,219,706
Costs to revenue		
Salary	20,869,421	21,403,805
Annual picnic	-	24,520
Flat maintenance charges	389,416	
Electric, gas and wasa	102,790	147,905
Repair & maintenance	192,169	252,060
General supplies	223,024	527,189
Printing	75,137	248,250
Professional and consultancy fee	116,000	182,010
Audit fee	70,000	65,112
Vat on Audit fee	10,500	-
Bank charges	122,384	237,599
Registration, renewal fee & taxes	100,877	49,460
Vehicle insurance	27,600	88,897
Conveyance	43,440	41,150
Vehicle fuel expense	180,221	201,479
Postage	446	662
Telephone & internet bill	87,119	103,648
Miscellaneous , CSR / donation	229,836	80,835
Clinical materials purchase	-	163,195
Subscription	45,000	46,000
AGM & EC meeting	525,700	381,840
Advertisement	18,199	41,188
Training	70,151	21,000
Loan relevent cost	68,496	166,192
Interest on bank loan	7,152,481	7,047,981
Canteen & entertainment	841,574	644,713
Interest on client savings	10,194,475	9,770,738
Risk fund	692,553	253,264
Staff P. fund	2,274,975	-
Other loan interest	69,177	66,169
Land tax	2,400	920



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NASIR MOHAMMAD & CO.
Chartered Accountants

Banaful Social Welfare Organization (BSWO)
Statement of Profit or Loss & Other Comprehensive Income

	Amount in Taka	
	2021-2022	2020-2021
From pre-page		
Costs to revenue		
Holding tax	9,800	9,359
Tour	47,196	144,634
Renovation	155,405	289,957
Software	98,925	-
Annual fee payable MRA	80,797	71,981
Depreciation	1,267,083	1,225,547
Total	46,454,767	43,999,259
Profit before tax	9,515,427	5,220,447
Less: Tax paid 30.06.2021	231,713	-
Profit after tax	9,283,714	5,220,447
Comprehensive income for the year	9,283,714	5,220,447

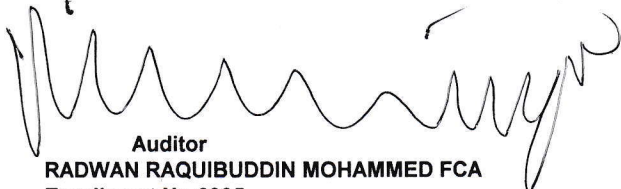
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As per our report of same date


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Razia Begum
Executive Director


Zahanara Begum
President


Auditor
RADWAN RAQUIBUDDIN MOHAMMED FCA
Enrollment No-0995
Partner
Nasir Mohammad & Co.
Chartered Accountants
DVC: 2211100905AS479322



**Banaful Social Welfare Organization (BSWO)
Health Program**

Statement of Profit or Loss & Other Comprehensive Income
For the year ended June 30, 2022

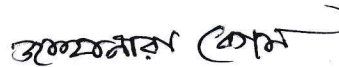
	Amount in (Taka) 2021-2022	Amount in (Taka) 2020-2021
Revenue		
General treatment	54,360.00	
Health services fee	66,353.00	
Private vaccine	12,700.00	
Service charge		
Total	133,413.00	-
Costs to revenue		
Salary	440,834.00	
Private vaccine purchase	7,201.00	
Clinical materials purchase	25,077.00	
EPI	620.00	-
Conveyance	4,305.00	-
Medicine (contraceptives)	38,553.00	-
Bank charges	-	-
Clinical expenditure	-	-
Subscription	-	-
Total	516,590.00	-
Comprehensive (loss) for the year	(383,177.00)	-

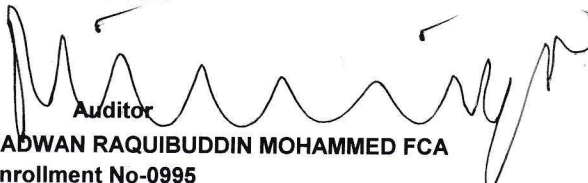
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Enrollment No-0995
Partner

Nasir Mohammad & Co.
Chartered Accountants

DVC: 2211100995AS479322



Banaful Social Welfare Organization (BSWO)

Statement of Comprehensive Receipts and Payments

For the year ended 30 June, 2022

Note(s)	Amount in Taka 2021-2022	Amount in Taka 2020-2021
Opening Balance		
Cash in hand	77,401	126,451
Cash at bank	11,211,448	7,292,229
	11,288,849	7,418,680
Receipts		
Member savings	49,158,136	43,911,936
Loan recovery	331,747,123	302,897,504
Service charges	52,036,288	46,955,477
Loan fee	58,305	56,945
Other income	16,710	39,310
Bank interest	141,685	165,901
FDR interest	2,720,088	123,954
FDR received	24,822,145	20,258,410
Loan received from MIDAS finance ltd.	10,000,000	20,000,000
Zamanat	95,000	110,000
Loan from rupali bank limited	-	15,000,000
Staff loan	4,366,768	1,358,650
House rent	771,000	804,500
House rent (advance)	175,000	
Provident fund	1,590,475	1,571,400
Subscriptions (general members)	-	7,600
Fixed assets sale (income)	212,618	
Branches	67,425,000	107,954,599
General treatment	54,360	
Service charges from health program	66,353	
Fixed assets sale	1,362,382	3,000
Private vaccine	12,700	
AIT	239,610	133,280
Total receipt	547,071,746	561,352,466
Total	558,360,595	568,771,146
Payments		
Loan disbursement	346,504,000	328,589,000
Member savings returns	54,056,269	44,190,445
Salary & benefits	20,869,421	21,403,805
Salary & benefits health program	440,834	24,520
Flat maintenance charges	389,416	221,500

Note(s)	Amount in Taka 2021-2022	Amount in Taka 2020-2021
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Payments

Electric, gas and wasa	102,657	136,938
Repair & maintenance (V+O)	192,169	237,060
General supplies	223,024	527,189
Printing	75,137	248,250
Professional and consultancy fee	116,000	182,010
Audit & professional fee	34,500	38,000
Bank charges	122,384	237,599
Registration, renewal fee & taxes	100,877	49,460
Vehicle insurance	27,600	88,897
Conveyance	43,440	41,150
Vehicle fuel expense	180,221	201,479
Postage	446	662
Telephone & internet bill	87,119	103,648
Miscellaneous	125,886	20,335
Subscription	45,000	46,000
AGM & EC meeting	525,700	381,840
Advertisement	18,199	41,188
Interest on bank loan	7,152,481	7,047,981
Fixes assets	3,498,369	649,534
Staff loan and advance salary	832,000	1,655,000
Return to jamanat	114,000	90,094
FDR	21,642,775	28,843,920
Staff fund	1,559,982	
Bank loan payment (state bank of india)	1,288,260	1,337,510
Bank loan payment (state bank of india)		
Agriculture loan payment (rupali bank limited)	4,496,825	
Training	70,151	21,000
Loan payment (MIDAS finance ltd.)	14,728,598	10,218,540
Loan Payment (MIDAS finance ltd.)		
Loan Payment (mutual trust bank ltd.)		
Car loan payment	-	218,885
Car loan payment		
Land tax	2,400	920
Holding tax	9,800	9,359
Entertainment	168,269	
Income tax	231,713	
Advance income tax	335,904	279,261
Canteen	673,305	644,713
Tour	47,196	144,634
Renovation	155,405	289,957
Software	98,925	98,000
Write off	-	253,264

Note(s)	Amount in Taka 2021-2022	Amount in Taka 2020-2021
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Payments

Staff fund GF	5,114,818	259,764
Branches	67,425,000	107,954,599
Clinical convenience	4,305	
Private vaccine purchase	7,201	
Clinical materials purchase	25,077	163,195
EPI	620	
Annual fee (MRA)	71,981	64,500
Medicine (contraceptives)	38,553	
Loan relevent cost	68,496	166,192
CSR / donation	103,950	60,500

Total

554,246,658 **557,482,298**

Closing balance

Cash in hand	100,141	77,401
Cash at bank	4,013,796	11,211,447
Total	4,113,937	11,288,848

Total

558,360,595 **568,771,146**

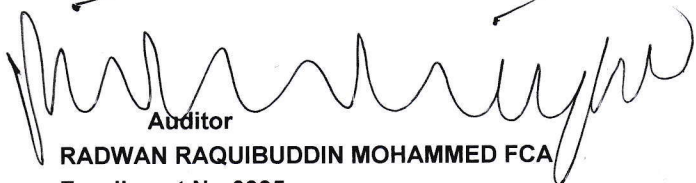
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As per our report of same date


Mohammed Mizanur Rahman
 Director- Finance & Admin.


Razia Begum
 Executive Director


Zahanara Begum
 President


Auditor
RADWAN RAQUIBUDDIN MOHAMMED FCA
 Enrollment No-0995

Partner
Nasir Mohammad & Co.
 Chartered Accountants

DVC: 2211100995 AS 479322



Banaful Social Welfare Organization (BSWO)
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE , 2022

	Amount in Taka 30.06.2022			Amount in Taka 30.06.2021		
	Reserve Fund	Surplus Income	Total (Taka)	Reserve Fund	Surplus Income	Total (Taka)
Opening Balance	7,019,961	63,179,648	70,199,609	6,497,916	58,481,245	64,979,161
Add : Prior Year adjustment			-			-
Less : This year adjustment			-			-
Add: Surplus for the year	928,371	8,355,343	9,283,714	522,045	4,698,403	5,220,448
Less: Loss on Health Program	(38,318)	(344,859)	(383,177)			
			-			-
Less : Transferred to various funds and reserves			-			-
Closing Balance	7,910,015	71,190,132	79,100,146	7,019,961	63,179,648	70,199,609

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RADWAN RAQUIBUDDIN MOHAMMED FCA

Enrollment No-0995

Partner

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Banaful Social Welfare Organization (BSWO)

(Banaful samaj kallayan molak prathistan)

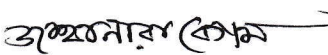
Statement of Cash Flows
For the year ended June 30, 2021

	Taka	
	2021-2022	2020-2021
Cash flows from operating activities		
Surplus for the year	9,283,714	5,220,448
Add: Amount considered as non cash items		
Loss on health program	(383,177)	-
Depreciation for the year	1,267,083	1,225,547
Sub total of non cash items	10,167,620	6,445,995
Loan disbursed to members	(14,756,877)	(25,691,496)
Increase/ decrease in current assets		
Account receivables	(13,500)	(130,000)
Advance and staff loan	3,534,768	(296,350)
Increase/ decrease in current liabilities		
Account payable	133,655	(100,421)
Gratuity fund	(2,116,797)	1,311,636
	(13,218,751)	(24,906,631)
Net cash from operating activities	(3,051,131)	(18,460,636)
Cash flows from investing activities		
Purchase of fixed assets	(3,498,369)	(732,534)
Sales of fixed assets	1,362,382	3,000
FDR	3,179,370	(9,743,030)
Net cash used in investing activities	1,043,383	(10,472,564)
Cash flows from financing activities		
Loans from banks	(10,513,683)	23,225,065
Other loans	50,177	86,075
Member savings	5,296,342	9,492,229
Net cash used in financing activities	(5,167,164)	32,803,369
Net increase in cash & cash equivalents	(7,174,912)	3,870,169
Cash and cash equivalents at beginning of the period	11,288,849	7,418,680
Cash and cash equivalents at end of the period	4,113,937	11,288,849

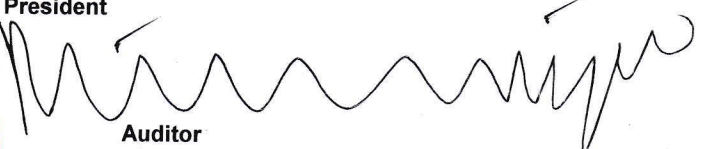
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Executive Director

As per our report of same date

Zahanara Begum
President




Auditor
RADWAN RAQUIBUDDIN MOHAMMED FCA
Enrollment No-0995
Partner
Nasir Mohammad & Co.
Chartered Accountants
DVC: 22 11100995 AS479322

BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Notes to the Financial Statements

As at and for the Year Ended 30 June 2022

1. Background :

Banaful Social Welfare organization (BSWO) is a Non-Government Organization, which is working for environment restoration and development ,Poverty Alleviation ,Socio-economic Development and empowerment of least developed peoples of our society. It was established in 1978 and went to operation on the same date but officially obtained permission from the Register of Joint stock Companies , Bangladesh Registration No.CH-S- 250-2004 dated 30 august 2004, NGO Bureau Reg. No. 199 dated 23.01.1986 and the organization vide also obtain certificate license from Microsoft Authority Reg. No. MRA 00331-01733-00395 dated 06 April 2009

1. Corporate Information of BSWO		
SL no	particulars	
1.01	Approving Authority for forming BSWO	RJSC
1.02	Year of Establishment	1978
1.03	Legal Entity	RJSC: CH-S-250/03 dated 30 August 2004
		Micro-credit Regulatory Authority (MRA) Reg.No.00331-01733-00395 dated 06 April 2009
1.04	MRA registration no	Reg.No.00331-01733-00395 dated 06 April 2009
1.05	Nature of Operation(Programs)	Microcredit
1.06	Statutory Audit Conduct Up to	30.06.2022
1.07	Name of Statutory Auditor for last year	Nasir Mohammad & Co
1.08	Name of Statutory Auditor for Current year	Nasir Mohammad & Co
1.09	Number of Executive Committee meeting held 2021-2022	6 Times
1.10	Date of Last Annual General Meeting(AGM) held.	13-Aug-22

02.00 List of Executive Committee Members :

Sl. No	Name	Qualification	Profession	Present Address	Tenure
1	Zahanara Begum	S.S.C	Social Worker	275/A, Sarif Road, Muradpur, Chawkbazar, Chattogram	
2	Shahid Ullah	B.A	Ex. Banker	156, 2 No. Gate, East Nasirabad, Chawkbazar-4203, Panchlaish, Chattogram	
3	Razia Begum	B.A	Private Service	Flat 5-A, Chy, Tower, Mohammadpur, Ctg-4212	
4	Shamima A Jannat	M.A	Private Service	596/B Batali Road Kotowali, Chottogram	
5	Sakina Chowdhury	B.A (B.ED),L.L.B	Social Worker	6 K.B Makbul Hosen Lane College Road , Chottogram	
6	Ummay Salma Sharmin	M.B.A.	Teacher	C1/8, Drydock Colony, PO:- Patenga-04, Patenga , Chattogram	
7	Renu Are Taher	S.S.C	House wife	Hazi Sah Alam Vahban, Taberabad, R/A, Ctg-4211	

03.00 Basis of Accounting :

The Financial Statements are prepared in accordance with International Accounting Standards (IAS) except on cash basis under historical cost convention . Provisions and accruals are not taken into account except depreciation on fixed assets and loan loss Provision

04.00 Significant Accounting Policies

The accounting policies adopted by the organization are as follows:

4.01) Currency

The figures in the accounts and other statements and notes to the accounts have been shown in taka ,which has been rounded off to the nearest taka.

4.02) Revenue recognition :

Revenue has been recognized for on cash basis.

4.03) a. Interest Income:

Service charges on loan, service charges on loan have been recognized on cash basis.

b. Interest paid on savings:

Interest paid on saving has been accounted on cash basis

c) Interest expenses

Interest expenses have been recognized on cash basis

d) Other expenses:

Other expenses have been recognized on cash basis

4.04 Fixed Assets & Depreciation :

Fixed assets are sated at cost less depreciation ,depreciation is charged on reducing balance method .Depreciation on additions to fixed assets is charged for full year in the year of purchase irrespective of date of acquisition or put into use while no depreciation is charged in the year of disposal.

5. Significant organization policies:

5.01) Loan loss provision :

Loan classification :

Loans are classified in accordance with the guidelines of Microcredit Regulatory Authority as noted below:

Particulars	Loan loss Provisions Ratio
Good loan outstanding	1%
1-30 days doubtful loan outstanding	5%
31-180 days doubtful loan outstanding	25%
181-365 days doubtful loan outstanding	75%
Above 365 days doubtful loan outstanding	100%

5.2 Loan Loss provisioning:

Provision for loan loss is made in accordance with the guideline of Microcredit Regulatory Authority as noted above

5.3 Write off Policy:

Loan loss is written off in the financial statements having approval of competent authority if it becomes established the loan will never be recovered .

5.04) Loan to Beneficiaries :

The organization followed all necessary formalities before loan disbursement .

5.05) Policy of savings collection:

The organization collected savings on weekly basis:

5.06) Donation : The organization has no donation payment during the year

Donor	Name of the project	Duration of the project	Total Committed Fund	Received in 2021 to 2022 in Tk.
			US\$EU/Tk.	
Not Applicable				



Nasir Mohammad & Co.
Chartered Accountants


Banaful Social Welfare Organization (BSWO)


Schedule of Property, Plant & Equipments
For the year ended June 30, 2022

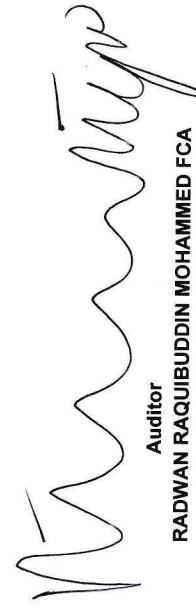
Annexure-A

Particulars	COST				Rate %	DEPRECIATION				Written down value as on 30 June 2021
	Balance as on 01 July 2021	Additions during the year	Adjustment during the year	Total Cost as on 30 June 2022		Charged during the year	Adjustment / disposal	Balance at 30 June 2022		
Furniture & fixture	728,258	70,760		799,018	10%	19,537		623,189	175,829	
Computers	1,187,055	14,800		1,201,855	20%	51,634		995,319	206,536	
Electrical equipment	3,061,825	39,045		3,100,870	15%	146,295		2,355,739	745,131	
Office equipment	212,206	83,875		296,081	20%	3,464		198,350	97,731	
Clinical equipment	843,115			843,115	20%	721,835		784,067	59,048	
Training equipment	83,451			83,451	20%	78,413		79,421	4,030	
Mobile phone	645,627	64,189		709,816	35%	111,257		503,196	206,620	
Motor cycle	40,000			40,000	20%	86		39,654	346	
Micro bus	2,850,000	3,225,700	2,850,000	3,225,700	15%	241,928		241,927	2,983,773	
Apartment at RF hosneara	17,180,493			17,180,493	2%	316,305		1,681,532	15,498,961	
Apartment at chowdhury tower	18,939,378			18,939,378	2%	313,337		3,585,881	15,353,497	
Land at chowdhury tower	2,950,100			2,950,100	0%	-		-	2,950,100	
Land at RFH hosneara	2,367,000			2,367,000	0%	-		-	2,367,000	
Software	83,000			83,000					83,000	
	51,171,508	3,498,369	2,850,000	51,819,877		1,267,083	1,487,618	11,088,275	40,731,602	


Mohammed Muzaffar Rahman
Director- Finance & Admin.


Razia Begum
Executive Director


Zahanara Begum
President



Auditor
RADWAN RAQUIBUDDIN MOHAMMED FCA
Enrollment No-0995
Partner
Nasir Mohammad & Co.
Chartered Accountants
DVC: 221100995 AS479322

Signed in terms of our separate report of even date annexed

Banaful Social Welfare Organization (BSWO)
(Banaful samaj kallyan molak prathistan)

Schedule of Fixed Assets

For the year ended June 30, 2021

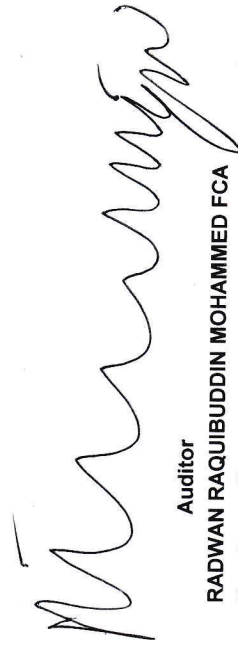
Schedule-A

	COST			Rate %	DEPRECIATION				Written down value as on 30.06.21	
	Balance as on 01.07.2020	Additions during the year	Adjustment / Disposal		Total cost as on 30.06.2021	Balance As on 01.07.2020	Charged during the year	Adjustment / disposal		Balance At 30.06.2021
Furniture & fixture	728,258	-	3,000	725,258	10%	586,807	13,845		600,652	124,606
Computers	998,955	188,100		1,187,055	20%	882,842	60,843		943,684	243,371
Electrical equipment	3,394,253	61,400		3,455,653	15%	2,403,999	157,748		2,561,747	893,906
Office equipment	214,720	74,800		289,520	20%	171,228	23,658		194,887	94,633
Clinical equipment	371,973			371,973	20%	368,921	610		369,531	2,442
Training equipment	83,451			83,451	20%	77,153	1,260		78,413	5,038
Mobile phone	320,393	325,234		645,627	25%	307,376	84,563		391,938	253,689
Motor cycle	40,000			40,000	20%	39,460	108		39,568	432
Micro bus	2,850,000			2,850,000	15%	1,247,197	240,420		1,487,618	1,362,382
Apartment at RF hosneara	17,180,493			17,180,493	2%	1,042,466	322,761		1,365,227	15,815,266
Apartment at chowdhury tower	18,939,378			18,939,378	2%	2,952,813	319,731		3,272,544	15,666,834
Land at chowdhury tower	2,950,100			2,950,100	0%	-	-		-	2,950,100
Land at RFH hosneara	2,367,000			2,367,000	0%	-	-		-	2,367,000
Software	83,000			83,000	20%	-	-		-	83,000
	50,438,974	732,534	3,000	51,168,508		10,080,263	1,225,547		11,305,810	39,862,698


Mohammed Mizanur Rahman
Director- Finance & Admin.


Razia Begum
Executive Director


Zahanara Begum
President



Auditor

RADWAN RAQUIBUDDIN MOHAMMED FCA
Enrollment No-0995
Partner
Nasir Mohammad & Co.
Chartered Accountants
DVC: 2211100995AS479322



Signed in terms of our separate report of even date annexed

Baniful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2022

	Amount in Taka 2021-2022	Amount in Taka 2020-2021
6.0 Property, plant and equipment		
Cost		
Balance 01.07.2021	51,168,508	50,438,974
Add: Adding during this year	3,498,369	732,534
Less: Disposal during this year	2,850,000	3,000
Balance as on 30.06.2022	51,816,877	51,168,508
Depreciation		
Balance 01.07.2021	11,305,810	10,080,263
Add: Charged during the year	1,267,083	1,225,547
Less: Disposal	1,487,618	-
Balance as on 30.06.2022	11,085,275	11,305,810
Written down Value (Schedule-A)	40,731,602	39,862,698
07.00 Long term investments (FDR)		
Balance 01.07.2021	34,676,250	24,933,220
Add: Addition during this year	21,642,775	30,001,440
	56,319,025	54,934,660
Less: Withdrawal during this year	24,822,145	20,258,410
Balance as on 30.06.2022	31,496,880	34,676,250
07.01 Details of investments		
FDR for savings	10,620,569	18,312,109
FDR for cumulative surplus	7,854,223	8,039,253
Staff fund & other	7,334,320	2,843,920
Loan MIDAS F L & rupali bank	5,687,768	5,480,968
Closing balance	31,496,880	34,676,250
08.00 Loan to members		
Balance 01.07.2021	247,204,417	221,512,921
Add: Loan disbursed	346,504,000	328,589,000
	593,708,417	550,101,921
Less: Loan recovery	331,747,123	302,897,504
Balance as on 30.06.2022	261,961,294	247,204,417
09.00 Short term investments		
Balance 01.07.2021	178,240	178,240
Less: Sale	-	-
Balance as on 30.06.2022	178,240	178,240

Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2022

	Amount in Taka 2021-2022	Amount in Taka 2020-2021
10.00 Account receivables		
Balance 01.07.2021	130,000	-
Add: Adjustment (house rent)	13,500	130,000
Balance as on 30.06 2022	143,500	130,000
11.00 Advance, deposits & prepayments		
Balance 01.07.2021	9,690,506	9,394,156
Add: Disbursed during this year	832,000	1,655,000
	10,522,506	11,049,156
Less: Recovered and adjustment during this year	4,366,768	1,358,650
Balance as on 30.06 2022	6,155,738	9,690,506
12.00 Cash & cash equivalents	4,113,937	11,288,849
Cash in hand	100,141	77,401
Cash at bank	4,013,796	11,211,448
A. Cash in hand		
Balance 01.07.2021	77,401	126,451
Add: Cash receipts	319,081,638	290,074,216
	319,159,039	290,200,667
Less: Cash payment	319,058,898	290,123,266
Balance as on 30.06 2022	0	77,401
B. Cash at bank		
Balance 01.07.2021	11,211,448	7,292,229
Add: Cash receipts	298,406,075	271,278,250
	309,617,523	278,570,479
Less: Cash payment	305,603,728	267,359,031
Balance as on 30.06 2022	(1) 4,013,795	11,211,448

Break-up of the above amount is as follows

Sl no.	Name of Bank/ Branch	Account No.	2022 (TK)	2021 (TK)
1	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002592	254,735	1,214,610
2	Mutual Trust Bank, Muradpur Br, Chittagong	0077-0210002047	954	4,644
3	State Bank of India, Jubilee Road, Chittagong	5220074320001	27,990	42,920
4	Bangladesh Commerce Bank, Jubilee road Br, Chittago	192100001716	9,265	-
5	One Bank Ltd (Muradpur Br.)	903000000354	15,293	376,218
6	One Bank Ltd	903000000059	280,433	1,092,443
7	Rupali Bank Ltd, Bibirhat Br. Chittagong	20002425	92,549	528,280

Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2022

			Amount in Taka 2021-2022	Amount in Taka 2020-2021
8	Bangladesh Commerce Bank, Muradpur Br, Chittagong	3032000060	807,929	598,543
9	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002633	991,743	1,020,410
10	Union Bank Ltd	281210000858	272,620	823,383
11	IFIC Bank, Muradpur sub branch, Chattogram	11100012081	1,073,344	2,800,156
12	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082010010649	136,459	-
13	Nagad		40,000	40,000
14	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002630	10,482	2,669,841
	Total		4,013,796	11,211,448

(0)

13.00 Retained earnings

Balance 01.07.2021	63,179,648	58,481,245
Add: Comprehensive income	9,283,714	5,220,448
Less: Loss of health program	(383,177)	
Less: Transfer to reserve fund	890,054	522,045
Balance as on 30.06 2022	71,190,132	63,179,648

14.00 Reserve fund

Balance 01.07.2021	7,019,961	6,497,916
Add: Transfer from cu. surplus	890,054	522,045
Less: Transfer to cum. surplus	-	-
Balance as on 30.06 2022	7,910,015	7,019,961

15.00 Loan from bank

Balance 01.07.2021	69,029,545	45,804,480
Add: Addition during this year	10,000,000	35,000,000
	79,029,545	80,804,480
Less: Adjustment during this year	20,513,683	11,774,935
Balance as on 30.06 2022	58,515,862	69,029,545

Break-up of the above amount is as follows

15.01 Loan for micro-credit from rupali bank ltd.

Balance 01.07.2021	15,000,000	-
Add: Addition during the year	-	15,000,000
	15,000,000	15,000,000
Less: Adjustment during this year	4,496,825	-
Balance as on 30.06 2022	10,503,175	15,000,000



Baniful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2022

	Amount in Taka 2021-2022	Amount in Taka 2020-2021
15.02 Home Loan from state bank of india		
Balance 01.07.2021	4,503,616	5,841,126
Add: Addition during the year		
	4,503,616	5,841,126
Less: Adjustment during this year	1,288,260	1,337,510
Balance as on 30.06 2022	3,215,356	4,503,616
15.03 Loan from MIDAS		
Opening balance	49,525,929	39,744,469
Add: Addition during the year	10,000,000	20,000,000
	59,525,929	59,744,469
Less: Adjustment during this year	14,728,598	10,218,540
Balance as on 30.06 2022	44,797,331	49,525,929
15.04 Loan for micro-bus from MTB		
Balance 01.07.2021	-	218,885
Add: Addition during the year		
	-	218,885
Less: Adjustment during this year	-	218,885
Balance as on 30.06 2022	-	-
16.0 Other Long term liabilities (staff's deposits)		
Balance 01.07.2021	1,405,950	1,319,875
Add: Addition during this year (Interest)	69,177	66,169
Add: Addition during this year (deposits)	95,000	110,000
	1,570,127	1,496,044
Less: Adjustment during this year	114,000	90,094
Balance as on 30.06 2022	1,456,127	1,405,950
17.0 Member's savings deposits		
Balance 01.07.2021	174,510,423	165,018,194
Add: Savings Collection	49,158,136	43,911,936
Add: Interest accrued	10,194,475	9,770,738
Add: Savings adjusted with loan from members	-	-
	233,863,034	218,700,868
Less: Savings withdrawal/refund	54,056,269	44,190,445
Balance as on 30.06 2022	179,806,765	174,510,423



Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2022

	Amount in Taka 2021-2022	Amount in Taka 2020-2021
18.0 Account payable		
Balance 01.07.2021	188,335	288,756
Add: Audit fee for repotted financial year	70,000	40,000
Add: Vat on audit fee for repotted financial year	10,500	-
Add: Annual fee payable MRA	80,797	71,981
Add: Electric bill payable	11,100	10,967
Add: House rent advance	175,000	
Add :-Advance income tax	239,610	133,280
	775,342	544,984
Less: Payments during this year		
Audit fee	34,500	
Electric bill	10,967	
Annual fee MRA	71,981	
Advance income tax	335,904	
	453,352	356,649
Balance as on 30.06 2022	321,990	188,335
19.0 Loan loss reserve		
Balance 01.07.2021	9,086,701	9,086,701
Add/: Provision during the year		253,264
Add: Collection during the year	-	-
	9,086,701	9,339,965
Less: Adjustment during the year	-	253,264
Balance as on 30.06 2022	9,086,701	9,086,701
20.0 Staff fund & risk fund		
Balance 01.07.2021	18,610,397	17,298,761
Add: during the year	1,590,475	1,571,400
Add/: Provision during the year	2,967,528	-
	23,168,400	18,870,161
Less: Paid during this year	6,674,800	259,764
Less: Adjustment with Stuff loan	-	-
Balance as on 30.06 2022	16,493,600	18,610,397
20.1 Staff fund & risk fund		
Staff Fund	11,296,040	-
Risk Fund	5,197,560	-
	16,493,600	-



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NASIR MOHAMMAD & CO.

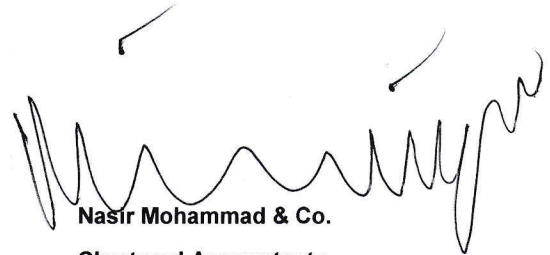
Chartered Accountants

Banaful Social Welfare Organization (BSWO)

We have audited the financial statements of the **Banaful Social Welfare Organization (BSWO)** for the year ended 30 June 2022 . On the basis of our audit we certify below the compliance of Banaful Social Welfare Organization (BSWO) with the eligibility criteria

Annexure-B

Sl. No	Eligibility Criteria	Audited figure of Compliance FY 2020-2021	Standard
01	Minimum loan recovery rates, computed quarterly based on the following :	99.58%	95%
I	95% Minimum cumulative loan collection ratio on total dues: <u>Actual cumulative collection x100</u> Cumulative collections	92.36%	92-100%
02	Minimum liquidity ratio	5.91%	10%
03	Minimum current ratio	1.43	2:01
04	Minimum capital adequacy ratio of 15%	23.24%	15%
05	Minimum debt service cover ratio of 1.25:1	1.15	1.25:1
06	Debt Capital ratio of 5:1	3.03	9:01
07	Minimum rate of return of capital of 1%	12.43%	1%



Nasir Mohammad & Co.

Chartered Accountants



Banaful Social Welfare Organization (BSWO)
(Banaful samaj kallayan molak prathistan)
Analytical Review
For the year ended 30 June, 2021

1

a. Cumulative recovery rate (CRR) = $\frac{\text{Cumulative recovery - advance recovery (at the end of this year)}}{(\text{Cumulative recovery - advance recovery}) + \text{overdue (principal)}} \times 100$

= $\frac{3549214044-13352179}{(3549214044-13352179)+15023591} \times 100$

= $\frac{3,535,861,865}{3,550,885,456} \times 100$

= 99.58%

Standard value = 95% **Actual value = 99.58%**

b. On time repayment rate (OTR) = $\frac{\text{Summation of regular recovery in the last 12 months}}{\text{Summation of regular recoverable in the last 12 months}} \times 100$

= $\frac{160,794,991}{174,103,825} \times 100$

= 92.36%

Standard value = 92-100% **Actual value = 92.36%**

2 Liquidity to savings ratio = $\frac{\text{FDR}}{\text{Members savings fund}} \times 100$

= $\frac{10,620,569}{179,806,765} \times 100$

= 5.91%

Standard value = 10% **Actual value = 7.99%**

3 Minimum Current Ratio = $\frac{\text{Current assets}}{\text{Current liability}}$

= $\frac{(\text{Loan outstanding - more than one year passed overdue}) + \text{cash} + \text{bank} + \text{STD} + \text{advanced}}{\text{Fund refundable in the next year} + \text{saving} + \text{other short loan}}$

= $\frac{(261961294-15023591)+4113937+178,240+6155738}{179,806,765}$

= $\frac{257,385,618}{179,806,765}$

= 1.43

Standard value = 2:1 **Actual value = 1.43 : 1**

4 Minimum capital adequacy ratio = $\frac{\text{Total capital (net worth)}}{\text{Total assets-(cash+bank+STD+govt. securities)}} \times 100$

= $\frac{71,231,532+7,914,615}{344,781,191-(100,141+4,013,796+178,240)} \times 100$

= $\frac{79,146,146}{340,489,014} \times 100$

= 23.24%



Banful Social Welfare Organization (BSWO)
(Banful samaj kallayan molak prathistan)

Analytical Review

For the year ended 30 June, 2021

Standard value = 15%

Actual value = 23.24%

5 Minimum debt service coverage rati =
$$\frac{\text{Net surplus + interest expenses + principle paid to borrower}}{\text{Interest expenses + principle paid to borrower}}$$

$$= \frac{9,329,714+7,152,481+69,177+54,056,269}{7,152,481+69,177+54,056,269}$$

$$= \frac{70,607,641}{61,277,927}$$

$$= 1.15$$

Standard value = 1.25:1

Actual value = 1.15 : 1

6 Debt to capital ratio =
$$\frac{\text{Debt}}{\text{Total capital (net worth)}}$$

$$= \frac{\text{Borrowed fund + saving + other loan}}{\text{Total capital (accumulated surplus)}}$$

$$= \frac{59,971,989+179,806,765}{79,146,146}$$

$$= \frac{239,778,754}{79,146,146}$$

$$= 3.03$$

Standard value = 9:1

Actual value =3.03 : 1

7 Mimimum rate of return on capital =
$$\frac{\text{Net surplus}}{\text{Average capital fund}} \times 100$$

$$= \frac{\text{Net surplus}}{(\text{Opening capital fund + closing capital fund})/2} \times 100$$

$$= \frac{9,283,714}{(79,146,146+70,199,609)/2} \times 100$$

$$= \frac{9,283,714}{74,672,878} \times 100$$

$$= 12.43\%$$

Standard value = 1%

Actual value =12.49%



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Banaful Social Welfare Organization (BSWO)
Micro Credit Program
Portfolio Report
For the Financial Year Ended 30 June 2022

Annexure-I

(i) Classification of loan and loan loss provision:

Sl. No.	Particulars	Basis of classification (overdue)	Overdue amount	Outstanding loan amount	Loan loss provision on loan outstanding	
					Rate %	Required amount
01	Total loan outstanding			261,961,294.00		
02	Total overdue			9,527,958.00		
03	Regular	No overdue		252,433,336.00	1%	2,524,333
04	Watchful	1-30 Days		585,299.00	5%	146,325
05	Sub-standard	31-180 Days		692,095.00	25%	519,071
06	Doubtful	181-365 Days		128,494.00	75%	128,494
07	Bad loan	365+Days		8,122,070.00	100%	8,122,070
Total						9,086,701.00

(ii) Loan loss provision (LLP) status of the PO

Particulars	Taka
Required provision fund as per MRA policy	9,086,701
Actual provision made by the BSWO	9,086,701
Excess/ (shortfall) of provision	-

Comment on LLP for credit program : The amount of loan loss provision is satisfactory

Disclosure on written off loan:

Loan written off opening balance	4,068,083
Loan written off during the year 2021-2022	-
Written of loan recovered during the year 2020-2022	-
Loan written off closing balance	4,068,083

Nasir Mohammad & Co.
Chartered Accountants



Banaful Social Welfare Organization (BSWO)

(iii) Loan operational report for overall loan Program including PKSF funded other programs & projects:

Sl. No.	Particulars	2021-2022 (CFY)			2020-2021 (PFY)		
		Amount	% of Individual with sub-total and sub-total with total		Amount	% of Individual with sub-total and sub-total with total	
1. Loan components (balance)	General micro credit	185,530,929.00	84%		227,247,983	100%	
	Micro enterprise loan	35,981,992.00	16%		-	0%	
	agricultural loan	-	0%		-	0%	
	Sub-total	221,512,921.00	100%		227,247,983	100%	
Others	Institutional development (ID)	-	-		-	-	
	Housing loan	-	-		-	-	
	Sanitation development loan (SDL)	-	-		-	-	
	Sub-total	-	-		-	-	
Grand total of loan		221,512,921	100%		227,247,983	100%	
2. Savings components (balance)	Compulsory savings	165,019,640.00	100%		171,168,938	100%	
	Voluntary savings	-	0%		-	0%	
	Term savings	-	0%		-	0%	
	Grand total of saving	165,019,640.00	100%		171,168,938	100%	
3. Risk fund components (balance)	Credit risk fund						
	Livestock risk fund						
	Others risk fund						
	Grand total of risk fund	-	100%		-	100%	
4. Other vital information							
4.1	Number of branch	01			01		
4.2	Number of samity	420			420		
		Male	Female	Total	Male	Female	Total
4.3	Number of member	2676	7044	9720	2,727	7221	9,948
4.4	Number of borrower	1665	4967	6632	5,304	7047	12,351
4.5	Number of staff	8	34	42	8	34	42
4.6	Borrower: member	6632			7047		
4.7	Average loan size per member	33,401			32,247		



(Handwritten Signature)
Nasir Mohammad & Co.
Chartered Accountants

Banaful Social Welfare Organization (BSWO)

Budget Variance Statement

For the year ended 30 June 2022

MRA certification No: 00331-01733-00395

বিবরণ	২০১২১-২০২২			২০২২-২০২৩
	প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
১	এলাকা কাভারেজ: (Area coverage)			
	জেলা (District)	১	১	১০০%
	থানা/উপজেলা (Upazilla)	৭	৭	১০০%
	ইউনিয়ন (Union)	২০	২০	১০০%
	গ্রাম (Village)	৪৬	৪৬	১০০%
২	শাখা স্থাপন (Branch opening)	১	১	১০০%
৩	গ্রুপ/সমিতি (Group/samity formation)	৪২০	৪০৮	৯৭%
৪	সদস্য ভর্তি (Add new member)	৪০০	(৭৪)	-১৯%
৫	ঋণগ্রহীতার সংখ্যা বৃদ্ধি (Add new borrower)	৬০০	(১৫)	-৩%
৬	জনবল নিয়োগ (জন) (Recruitment)		-	০%
৭	আমানত সংগ্রহ (Deposits collection)	৪৮,৩০৩,১৩০	৪৯,১৫৮,১৩৬	১০২%
৮	আমানত ফেরৎ (Refund deposit)	৪৮,৬০৯,৪৯০	৫৪,০৫৬,২৬৯	১১১%
৯	ক্ষুদ্রঋণ আদায় (আসল) (recovery)	৩৩৩,১৮৭,২৫৪	৩৩১,৭৪৭,১২৩	১০০%
১০	ক্ষুদ্রঋণ বিতরণ (Loan disbursement)	৩৬১,৪৪৭,৯০০	৩৩১,৮৮৫,২৬৯	৯২%
১১	ঋণ গ্রহণ (Borrowing)	১০,০০০,০০০	১০,০০০,০০০	১০০%
১২	ঋণ ফেরৎ (Loan Returns)	১৫,০০০,০০০	২১,২৯৭,৮৭৮	১৪২%
১৩	বীমা বাবদ আদায় (Received against insurance service)	৫৪২১৭১৮.৫	৫,১৯৭,৫৬০	০%
১৪	বীমা সুবিধা প্রদান (Insurance benefits given)	৫০৬৫২৮	-	০%
১৫	মোট আয় (Total Income)	৬২,৫৩৮,৪৭২	৫৬,১৭২,১০৭	৯০%
১৬	মোট ব্যয় (Total Expenditure)	৫২,৩৫১,৬২৫	৪৬,৮৮৮,৩৯৩	৯০%

বিবরণ	বিদ্যমান অবস্থা/স্থিতি	
	(পূর্ববর্তী অর্থবছর শেষে)	
১	এলাকা কাভারেজ: (Area Coverage)	
	জেলা (District)	১
	থানা/উপজেলা (Upazilla)	৭
	ইউনিয়ন (Union)	২০
	গ্রাম (Village)	৪৬
২	শাখার সংখ্যা (Number of branch)	১
৩	গ্রুপ/সমিতি সংখ্যা (Number of Group)	৪০৮
৪	সদস্য সংখ্যা (Number of Member)	৯,৯৬৭
৫	ঋণগ্রহীতার সংখ্যা (Number of Borrower)	৬,৮১৭
৬	জনবল (Manpower)	৪১
৭	আমানত স্থিতি (Deposit Balance)	১৭৯,৮৫২,৮৩৪
৮	ক্ষুদ্রঋণ স্থিতি (Loan Outstanding)	২৬১,৯৬১,২৯৪
৯	গ্রহীত ঋণের স্থিতি (Loan Received)	৬০,০৪৩,২৯৪
১০	বীমা তহবীল (Insurance Fund)	৫,১৯৭,৫৬০
১১	ক্রমপুঞ্জিত উদ্বৃত্ত (Cumulative Surplus)	৮০,৪৩৮,৭৩৪

Banaful Social Welfare Organization (BSWO)

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ক্রঃ নংঃ	বিবরণ	২০২১-২০২২			২০২২-২০২৩	
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)	
১	*ক্ষুদ্রঋণ আদায় (Loan Recovery)					
	১	গ্রামীণ ক্ষুদ্রঋণ (RMC)				
	২	নগর ক্ষুদ্রঋণ (UMC)	৩২২,৫৪৩,৯৪২	২৭৭,২৪৬,৯১৫	৮৬%	৩০৪,৯৭১,৬০৭
	৩	ক্ষুদ্র উদ্যোগ ঋণ (ME)	৪৯,০০৫,০০০	৫৪,৫০০,২০৮	১১১%	৫৯,৯৫০,২২৯
	৪	মৌসুমী ঋণ (Seasonal)				
	৫	পশুপালন ঋণ (Livestock)				
	৬	কৃষি ঋণ (Agriculture)				
	৭	অন্যান্য ঋণ (Others)				
		মোট	৩৭১,৫৪৮,৯৪২	৩৩১,৭৪৭,১২৩	৮৯%	৩৬৪,৯২১,৮৩৫
		*ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।				
২	১ আমানত গ্রহণঃ (Savings Collection)					
	১	বাধ্যতামূলক আমানত (Force Savings)	১১,৩৯০,৬৭৫	৪৯,১৫৮,১৩৬	৪৩২%	৫৮,৯৮৯,৭৬৩
	২	স্বেচ্ছা আমানত (Voluntary Savings)				
	৩	মেয়াদী আমানত (Fixed of deposit)				
		মোট	১১,৩৯০,৬৭৫	৪৯,১৫৮,১৩৬	৪৩২%	৫৮,৯৮৯,৭৬৩
		ঋণ গ্রহণ				
	২	পিকেএসএফ ঋণ (PKSF Loan)				
	৩	ব্যাংক ঋণ (Bank Loan)	২৫,০০০,০০০	১০,০০০,০০০	৪০%	২০,০০০,০০০
	৪	নন-ব্যাংক আর্থিক প্রতিষ্ঠান হতে গৃহীত ঋণ (Loan from Financial Institution)	-	-	০%	-
	৫	অন্যান্য প্রতিষ্ঠানের ঋণঃ (Loan from other institution)				
৬	অনুদান (শর্তাধীন): (Donation) [Conditional]					
৭	পর্যদ ঋণঃ (General/EC Member Loan)					
৮	অন্যান্য ঋণঃ (Others Loan)					
৩	বীমা তহবিল আদায় (Insurance Fund Collection)					
		মোট	৪,৫৭৯,২০০	৫,১৯৭,৫৬০	১১৪%	৫,৯৭৭,১৯৪
		মোট	৪০,৯৬৯,৮৭৫	৬৪,৩৫৫,৬৯৬	১৫৭%	৮৪,৯৬৬,৯৫৭
৪	তহবিল ব্যবহার। (Utilization of Fund)					
	১ * ঋণ বিতরণ ((Loan Disbursement)					
	১	গ্রামীণ ক্ষুদ্রঋণ বিতরণ (RMC Disbursement)				
	২	নগর ক্ষুদ্রঋণ বিতরণ (UMC Disbursement)	২৫৩,৪৪০,০০০	২৭৭,৮২৯,০০০	১১০%	৩১৯,৫০৩,৩৫০
	৩	ক্ষুদ্র উদ্যোগ ঋণ (Me Disbursement)	৫১,৮৪০,০০০	৬৮,৬৭৫,০০০	১৩২%	৭৮,৯৭৬,২৫০
	৪	মৌসুমী ঋণ (Seasonal Disbursement)				
	৫	পশুপালন ঋণ (Livestock Disbursement)				
	৬	কৃষি ঋণ অন্যান্য ঋণ (Agriculture Disbursement)				
		মোট	৩০৫,২৮০,০০০	৩৪৬,৫০৪,০০০	১১৪%	৩৯৮,৪৭৯,৬০০
		* ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।				
২	আমানত ফেরৎ (Savings Returns)					
	১	বাধ্যতামূলক আমানত (Force savings)	৪৮,৬০৯,২৪৩	৫৪,০৫৬,২৬৯	১১১%	৪৩,২৪৫,০১৫
	২	স্বেচ্ছা আমানত (Voluntary Savings)				
	৩	মেয়াদী আমানত (Fixed Deposit)				
	মোট	৪৮,৬০৯,২৪৩	৫৪,০৫৬,২৬৯	১১১%	৪৩,২৪৫,০১৫	
৩	ঋণ পরিশোধঃ (Loan Repayment)					
	১	পিকেএসএফ ঋণ (PKSF Loan)				
	২	ব্যাংক ঋণ (Bank Loan)	১৪,৩১৫,৪৬৫	২১,২৯৯,৮৭৮	১৪৯%	২৬,৬২৪,৮৪৮
	৩	নন-ব্যাংক আর্থিক প্রতিষ্ঠানের ঋণ (Loan From Financial Institution)	-	-	০%	-
	২	অন্যান্য প্রতিষ্ঠানের ঋণ (Loan from other Institution)				
	৩	পর্যদ ঋণ (General/EC Member Loan)				
৪	অন্যান্য ঋণ (Others Loan)					
	মোট	১৪,৩১৫,৪৬৫	২১,২৯৯,৮৭৮	১৪৯%	২৬,৬২৪,৮৪৮	



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Banaful Social Welfare Organization (BSWO)

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ক্রঃ নং	বিবরণ	২০২১-২০২২	২০২২-২০২৩	প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
৫	বীমা সেবা (Insurance Services)	-	-	-	-	-	-
৬	স্থায়ী সম্পদ অর্জন (Fixed asset acquisition)	-	-	০%	-	-	-
	ভূমি ক্রয় (Land Purchase)	-	-	-	-	০%	-
	ভূমি উন্নয়ন (Land Development)	-	-	-	-	০%	-
	ভবন নির্মাণ (Building Construction)	-	-	-	-	০%	-
	মোটর যান (Motor Vehicles)	১,১০০,০০০	১,৬৫০,৯০০	১৫০%	৯০,০০০	১৫০%	৯০,০০০
	আসবাপত্র ও সরঞ্জাম (Furniture & Fixtures)	৫০,০০০	৭০,৭৬০	১৪২%	১১২%	১৪২%	১১২%
	অফিস সরঞ্জাম (Office Equipments)	৭৫,০০০	৮৩,৮৭৫	১১২%	১১২%	১১২%	১১২%
	বৈদ্যুতিক সরঞ্জাম (Electric Equipments)	৫০,০০০	৩৯,০৪৫	৭৮%	৮০০,০০০	৭৮%	৮০০,০০০
	কম্পিউটার এন্ড এক্সেসরিজ (Computer & Accessories)	৮১,০০০	৭৮,৯৮৯	৯৮%	৩০০,০০০	৯৮%	৩০০,০০০
	কম্পিউটার সফটওয়্যার (Computer Software)	-	-	০%	১০০,০০০	০%	১০০,০০০
	মোট	১,৩৫৬,০০০	১,৯২৩,৩৬৯	১৪২%	১,২৭০,০০০	১৪২%	১,২৭০,০০০
৭	আয় সমূহঃ						
১	সার্ভিস চার্জ (service charge)	৫৯,৩৮৪,৯৭২	৫২,০৩৬,২৮৮	৮৮%	৬২,৬৩১,৪৮৫	৮৮%	৬২,৬৩১,৪৮৫
২	বিনিয়োগের সুদ (Interest on Investment)	২,০৮০,০০০	২,৭২০,০৮৮	১৩১%	১,৮৮৯,২৩৮	১৩১%	১,৮৮৯,২৩৮
৩	অন্যান্য সুদ (Other/bank Interest)	১৭৫,০০০	১৪১,৬৮৫	৮১%	১৭৫,০০০	৮১%	১৭৫,০০০
৪	সদস্য ভর্তি ফি (Entry Fees)	৫,০০০	৯,৭০০	১৯৪%	১০,০০০	১৯৪%	১০,০০০
৫	পাশ বহি বিক্রয় (Sale of passbook)	১৫,০০০	২০,৩১০	১৩৫%	২০,০০০	১৩৫%	২০,০০০
৬	ফরম বিক্রয় (Sale of Forms)	৩০,০০০	২৮,২৯৫	৯৪%	২০,০০০	৯৪%	২০,০০০
৭	অনুদান (Donation)	-	-	-	-	-	-
৮	অন্যান্য আয় (Other Income)	৪৪,০০০	২২৯,৩২৮	৫২১%	৪০,০০০	৫২১%	৪০,০০০
৯	অবলোপনকৃত ঋণ আদায় (Recovery of Right off Loan)	-	-	-	-	-	-
১০	অন্যান্য প্রকল্প হতে ওভারহেড কস্ট আয় (Overhead cost from other)	৮০৪,৫০০	৯৮৬,৪১৩	১২৩%	১,১০৮,৫০০	১২৩%	১,১০৮,৫০০
	মোট আয়ঃ	৬২,৫৩৮,৪৭২	৫৬,১৭২,১০৭	৯০%	৬৫,৮৯৪,২২২	৯০%	৬৫,৮৯৪,২২২
৮	ব্যয় সমূহঃ						
	আর্থিক ব্যয়ঃ						
১	আমানতের সুদ (Savings Interest)	১০,৪৭০,০০০	১০,১৯৪,৪৭৫	৯৭%	১০,৭৯০,৫৪৫	৯৭%	১০,৭৯০,৫৪৫
২	পিকেএসএফ এর ঋণের সুদ (Interest of PKSF Loan)	-	-	-	-	-	-
৩	ব্যাংক ঋণের সুদ (Interest of Bank Loan)	৭,৭৪০,০০০	৭,২৬৯,৮০৬	৯৪%	৬,৫১৩,০৮৪	৯৪%	৬,৫১৩,০৮৪
৪	পর্ষদ ঋণের সুদ (Interest on Committee Loan)	-	-	-	-	-	-
৫	অন্যান্য প্রতিষ্ঠানিক ঋণের সুদ (Interest on Others Institutional I	-	-	০%	-	০%	-
৬	অন্যান্য	১২০,০০০	১৩৭,৬৭৩	১১৫%	২৭০,০০০	১১৫%	২৭০,০০০
	মোট আর্থিক ব্যয়ঃ	১৮,৩৩০,০০০	১৭,৬০১,৯৫৪	৯৬%	১৭,৫৭৩,৬২৯	৯৬%	১৭,৫৭৩,৬২৯
	সাধারণ ও প্রশাসনিক ব্যয়ঃ						
৭	বেতন-ভাতাদি* (Salary & Allowances)						
	মূল বেতন (Basic pay)	১০,৫৬৩,০৩০	১০,২৮১,৬৯৭	৯৭%	৮,৯০১,৯০০	৯৭%	৮,৯০১,৯০০
	বিশেষ ভাতা (Special Allowance)	৩৮৯,৭৮৮	৩৩৫,৯০৪	৮৬%	-	৮৬%	-
	মহার্য ভাতা (Dearness Allowance)	৩,২৩৮,৩০০	২,৯৯০,২১৮	৯২%	৭৯৪,৯১০	৯২%	৭৯৪,৯১০
	বাড়িভাড়া ভাতা (House Rent Allowance)	৪,১৩৫,৬২০	৩,৮৮২,৩৯৩	৮৪%	৩,৮৬০,৩৭০	৮৪%	৩,৮৬০,৩৭০
	চিকিৎসা ভাতা (Medical Allowance)	১,৪৮৮,০০০	১,৩৪৯,৭৩৯	৯১%	১,৮৬৭,০০০	৯১%	১,৮৬৭,০০০
	উৎসব ভাতা (Festival Allowance)	৩,৩৯৩,৩১২	১,৩০২,৭৫০	৩৮%	২,২২৫,৪৭৫	৩৮%	২,২২৫,৪৭৫
	শান্তি বিনোদন ভাতা (Rest & Recreation Allowance)	-	-	০%	-	০%	-
	লাঞ্চ ভাতা (Lunch Allowance)	-	-	০%	৭২০,০০০	০%	৭২০,০০০

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Budget Variance Statement

For the year ended 30 June 2022

	যাতায়াত ভাতা (Conveyance Allowance)	১,২২৪,০০০	১,১১৯,২০০	৯১%	২,০৮৮,০০০
	টেলিফোন ভাতা (Telephone Allowance)	৬০৪,৮০০	৩৫৫,৩৩৮	৫৯%	৫৮৮,০০০
	শিক্ষা ভাতা (Educational Allowance)				
	অমন ভাতা (Fixed Travel Allowance)	১,৯১৫,২০০	১,৩৪৮,৩৭০	৭০%	২,০৭৬,০০০
	ওভার টাইম (Overtime Allowance)	৪০৪,৭৮৮	২৯২,৩৭৭	৭২%	৭৪১,৮২৫
	অন্যান্য ভাতা (যদি থাকে) (Others Allowance-If any)	৪১৯,৭৮৮	১৪৬,০১৮	৩৫%	৩৫০,০০০
	মোট	২৭,৭৭৬,৬২৫	২৩,০০৪,০০৪	৮৩%	২৪,২১৩,৪৮০
৮	অফিস ভাড়া (House Rent)	৩৬০,০০০	৩৮৯,৪১৬	১০৮%	৩৬০,০০০
৯	প্রিন্টিং এন্ড স্টেশনারীজঃ	-	-	-	-
	মুদ্রন ও বাঁধাই (printing & Binding)	২৪০,০০০	১০০,৭৩৭	৪২%	২৪০,০০০
	স্টেশনারীজ, সীল ও স্টাম্প (Stationary, Seals & Stamps)	৬০০,০০০	২২৩,০২৪	৩৭%	৩০০,০০০
	মোট	৮৪০,০০০	৩২৩,৭৬১	৩৯%	৫৪০,০০০
১০	অমন খরচ (Travel Expense)				
	ক) দেশে (Domestic)	১৫০,০০০	৫০,৮০৬	৩৪%	১৫০,০০০
	খ) বিদেশে (Foreign)	-	-	০%	-
১১	টেলিফোন ও ডাকঃ				
	টেলিফোন/টেলেক্স/ফ্যাক্স/ইন্টারনেট (Telephone/Telex/Fax/Internet)	৯৯,০০০	১৮৬,০৪৪	১৮৮%	২০৬,০০০
	ডাক ও কুরিয়ার (Postal & Courier Service)	১,০০০	৪৪৬	৪৫%	২,০০০
	মোট	১০০,০০০	১৮৬,৪৯০	১৮৬%	২০৮,০০০

১। লাক্ষ ভাতা, যাতায়াত ভাতা, টেলিফোন ভাতা, অমন ভাতা ইত্যাদি নির্ধারিত হারে মাসিক ভিত্তিতে প্রদত্ত হলে উপরে নির্ধারিত সারিতে আলাদা প্রদর্শন করতে হবে। এবং থাকে
২। প্রক্ষেপন ও অর্জনের মধ্যে বিচ্যুতি ১০% বেশি হলে নীচে মন্তব্য দিতে হবে।

ক্রঃ নং	বিবরণ	২০১২১-২০২২			২০২২-২০২৩	
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)	
৮	১২	মেরামত ও রক্ষণাবেক্ষন (Repairs & Maintenance)				
		অফিস ভবন (Office Building)	২০০,০০০	১৮৩,০০৫	৯২%	১৫০,০০০
		মোটর যানবাহন (Motor Vehicles)	১৯০,০০০	১২১,৬৪০	৬৪%	১৬৫,০০০
		অন্যান্য (Others)	৬০,০০০	৭০,৫২৯	১১৮%	১৫০,০০০
		মোটঃ	৪৫০,০০০	৩৭৫,১৭৪	৮৩%	৪৬৫,০০০
	১৩	জ্বালানী ব্যয় (Fuel Expense)	২০০,০০০	১৮০,৩৩১	৯০%	২০০,০০০
	১৪	গ্যাস, বিদ্যুৎ ও পানি (Gas, Electric & Water bill)	১৩৫,০০০	১০২,৬৫৭	৭৬%	১৩৫,০০০
	১৫	আপ্যায়ন (Entertainment)	৬০,০০০	১৭৫,৩৪৬	০%	২০০,০০০
	১৬	বিজ্ঞাপন (Advertisement)	৫০,০০০	১৮,১৯৯	৩৬%	৫০,০০০
১৭	১৭	পত্রিকা ও প্রকাশনা	-	-	০%	-
		১ পত্রিকা ও ম্যাগাজিন (Newspaper & Magazine)	-	-	০%	-
		২ বইপত্র প্রকাশনা (Books & Publication)	-	-	০%	-
		মোটঃ	-	-	০%	-
	১৮	ব্যাংক চার্জ (Bank Charge)	২২০,০০০	১২২,৩৮৪	৫৬%	১২৫,০০০
১৯	১৯	প্রশিক্ষন ব্যয়ঃ (Training Expense)			০%	
		১ স্থানীয় প্রশিক্ষন (Local Training)	১২০,০০০	৭০,১৫১	৫৮%	৫০০,০০০
		২ বৈদেশিক প্রশিক্ষন (Foreign Training)	-	-	০%	-
		মোটঃ	১২০,০০০	৭০,১৫১	৫৮%	৫০০,০০০
	২০	সেমিনার, কনফারেন্স ও ওয়াকশপ ব্যয় (Seminar, Conference & Workshop)			০%	
	২১	আইন খরচ (Legal Expense)			০%	
	২২	সভার খরচ (Meeting Expense)	৪০০,০০০	১৭১,৭০০	৪৩%	৪৬৪,২৫০
	২৩	নিবন্ধন ফি/নবায়ন ফি ইত্যাদি (Registration Fees/Renewal fees)	১৩০,০০০	৮০,৭৯৭	৬২%	১৮০,০০০
	২৪	অন্যান্য পরিচালনা ব্যয় (Others Operational Expense)	১২৫,০০০	১,০৫৬,৫৭৮	৮৪৫%	১২৫,০০০
	২৫	অডিট ফি (Audit Fees)	৩০,০০০	৭০,০০০	২৩৩%	৩০,০০০
	২৬	পর্ষদ সদস্যদের সম্মানী (Honorarium For EC Members)	৬৬২,০০০	৩৫৪,০০০	৫৩%	৬৫৩,০০০
	২৭	অন্যান্য সম্মানী (Other Honorarium)			০%	

NASIR MOHAMMAD & CO.
Chartered Accountants

Banaful Social Welfare Organization (BSWO)

Budget Variance Statement

For the year ended 30 June 2022

২৮	কর (Tax)			০%	
১	ভূমি কর (Land Tax)	৩,০০০	২,৪০০	৮০%	৩,০০০
২	আয়কর (Income Tax)	২০০,০০০	২৩১,৭১৩	১১৬%	২০০,০০০
৩	অন্যান্য কর (Other Tax)	১০,০০০	৯,৮০০	৯৮%	১০,০০০
৪	কাষ্টম ডিউ/ভ্যাট (Customs Duty/VAT)	-	১০,৫০০	০%	-
	মোটঃ	২১৩,০০০	২৫৪,৪১৩	১১৯%	২১৩,০০০
২৯	চাঁদা ও অনুদান (Subscription & Donation)	৩০০,০০০	১৪৮,৯৫০	৫০%	৩৫০,০০০
৩০	অবচয় (Depreciation)	১,২০০,০০০	১,২৬৭,০৮৩	১০৬%	১,২০০,০০০
৩১	কস্ট শেয়ারিং বাবদ ব্যয় (Cost Sharing Expense)	-	৭৫,৬৪৬	০%	১২২,০০০
৩২	পরামর্শক সেবা (Consultancy Service)	২০০,০০০	১১৬,০০০	৫৮%	১৫০,০০০
	মোট পরিচালনগত ব্যয় (Totala Operational Expense)	৫২,০৫১,৬২৫	৪৬,১৯৫,৮৪০	৮৯%	৪৮,২০৭,৩৫৯
৩৩	ঋণক্ষতি সঞ্চিতি (Loan Loss Provision)	৩০০,০০০	৬৯২,৫৫৩	২৩১%	৩০০,০০০
৯	নেট উদ্বৃত্ত (Net Surplus)	১০,১৮৬,৮৪৭	৯,২৮৩,৭১৪	৯১%	১৭,৩৮৬,৮৬৩
১০	বিভিন্ন তহবিলে স্থানান্তরঃ (Transfer to Various Fund)			০%	
	সংরক্ষিত তহবিল (Reserve Fund)		-	০%	
	ডিএমএফ (DMF)			০%	
	অন্যান্য (Others)			০%	
	মোটঃ	১০,১৮৬,৮৪৭	৯,২৮৩,৭১৪	৯১%	১৭,৩৮৬,৮৬৩



(Handwritten Signature)

Nasir Mohammad & Co.
Chartered Accountants