

**AUDITOR'S REPORT &
FINANCIAL STATEMENTS
OF**

BSV SOCIAL WELFARE ORGANIZATION (BSV)

**Auditors' Report & Financial Statements
As on 30th June, 2024**



BANAFUL SOCIAL WELFARE ORGANIZATION (BSWO)

**Auditors' Report & Financial Statements
As on 30th June, 2024**

INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS
The Shareholders of
BANAFUL SOCIAL WELFARE ORGANIZATION (BSWO)

Opinion:

We have audited the **BANAFUL SOCIAL WELFARE ORGANIZATION (BSWO)** which comprise the Statement of Financial Position as at 30 June 2024, 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.

Subject to our adverse report below, the accompanying Financial Statements give true and fair view, in all material respects, of the Financial Position of the Firm as at 30 June, 2024 and its 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 company 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 o opinion.

Matters of Emphasis:

A) Cash in hand

We observe cash in hand for the year ended 30 June 2024 as under:

	<u>30-06-2024</u>	<u>30-06-2023</u>
Cash in hand	108,601	214,672

B) Going concern:

1) Loan from Commercial Bank:

We observe cash in hand for the year ended 30 June 2024 as under:

	<u>30-06-2024</u>	<u>30-06-2023</u>
Rupali Bank Ltd.	-	4,601,817
State Bank of India	-	1,634,223
MIDAS	11,540,183	27,380,691
Grihayon Tohobil of BB	5,850,000	3,250,000

The Company Could not arrange any fund to repay the due amount within the prescribed time. This situation indicates that a material uncertainty exist that may cost significant doubt on the Organization's ability to continue as a going concern:

C) Loan from bank:

Company does not provide us no other loan from bank expect the following loan amount:

	<u>30-06-2024</u>	<u>30-06-2023</u>
Rupali Bank Ltd.	-	4,601,817
State Bank Of India	-	1,634,223
MIDAS	11,540,183	27,380,691
Grihayon Tohobil BB	5,850,000	3,250,000



D) Cash at bank:

Company does not provide us no other bank account except the following Bank Account.

Name of Bank/ Branch	Account No.	2024 (TK)	2023 (TK)
Rupali Bank Ltd, Bibirhat Br.	5082020002592	536,641	2,797,004
State Bank of India, Jubilee Road,	5220074320001	624	20,550
One Bank Ltd (Muradpur Br.)	903000000354	436,479	212,811
One Bank Ltd	903000000059	1,776,128	1,329,832
Rupali Bank Ltd, Bibirhat Br.	5082020002425	2,221,626	325,321
Rupali Bank Ltd, Bibirhat Br.	5082020002633	1,178,782	530,922
Union Bank Ltd	281210000858	2,023,299	391,947
IFIC Bank, Muradpur sub branch	11100012081	10,340	590,580
Rupali Bank Ltd, Bibirhat Br.	5082010010649	77,435	97,577
Rupali Bank Ltd, Bibirhat Br.	5082020002630	1,801,584	471,751
Rupali Bank Ltd, Bibirhat Br.	5082020002694	2,610	1,325
Rupali Bank Ltd, Bibirhat Br.	5082024000008	48,638	49,734
ICB Bank Ltd	1003400054712	2,889,940	9,514
City Bank, Jubilee road Br.	1223850970001	3,285	724,330
City Bank, Pahartali Br.	3103850970001	100,444	374,564
Union Bank Ltd	281210001657	10,604.00	-
Premier Bank Ltd, Najirhat Br	11100000170	279,487.00	-
Total		13,397,947	7,927,763

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 form of assurance conclusion thereon.



In correction 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 on 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 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 understanding of internal control relevant to the audit in order to design audit procedure that are appropriate in the circumstance.
- 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 auditor's report. However, future events or conditions may cause the organizations 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 and 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

Report on other Legal and Regulatory Requirements.

Subject to our disclaimer of opinion above in accordance with the Companies Act 1994 we also report the following:

- We have not 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
- In our opinion, proper books of accounts as required by law have not been kept by the Company so far as it appeared from our examination of these books;
- The Statement of Financial Position, Statement of Profit or Loss & Other Comprehensive Income Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, a notes to the Financial Statements dealt with by the report are not in agreement with the books of accounts and returns; and
- The expenditure incurred was for the purpose of **BANAFUL SOCIAL WELFARE ORGANIZATION (BSWO)**

Firm's name : **SHAHA & Company, Chartered Accountants**

Signature : 

Engagement Partner : **Anil Baran Das, FCA**

ICAB Enrollment No. : **#0130**

DVC NO : **2412120130AS128255**

Date : **12 December 2024**



Banaful Social Welfare Organization (BSWO)

Statement of Financial Position

As at 30 June 2024

Particulars	Notes	Amount In Taka	
		30 June 2024	30 June 2023
Non-Current Assets		66,480,066	66,662,961
Property , Plant and Equipment	6.00	38,732,182	39,986,421
Long term Investments	7.00	27,747,884	26,676,540
Currents Assets		301,071,704	296,441,105
Loan to Members	8.00	286,089,461	282,665,342
Short term Investments	9.00	178,240	178,240
Account receivables	10.00	37,500	143,500
Advance, Deposits & Prepayments	11.00	1,259,955	5,311,588
Cash & Cash Equivalents	12.00	13,506,548	8,142,435
Total Assets		367,551,770	363,104,066
Capital Fund and Liabilities			
Capital Fund		84,772,815	79,709,629
Cumalative Surplus	13.00	76,266,594	71,738,704
Statutory reserve	14.00	8,506,221	7,970,925
Non Current Liabilities		32,824,630	46,071,285
Loans from Bank	15.00	30,982,659	36,866,731
Other Loans	16.00	1,841,971	9,204,554
Current Liabilities		249,954,325	237,323,152
Member savings Deposits	17.00	210,411,459	195,335,590
Account payable	18.00	433,716	397,565
Loan loss reserve	19.00	10,010,671	8,969,741
Staff Fund	20.00	13,812,810	18,598,248
Client welfare Fund	21.00	15,285,669	14,022,008
Capital Fund and Liabilities		367,551,770	363,104,066

Director- Finance & Admin.

Executive Director

Chairman

Signed in terms of our separate report of even date annexed

Dated: 12th December, 2024
Place: Chattogram

SHAHA & Company
Chartered Accountants



Anil Baran Das, FCA
ICAB Enrollment No: 0130
Partner
DVC: 2412120130AS128255

Banaful Social Welfare Organization (BSWO)

Statement of Profit or Loss & Other Comprehensive Income

For the year ended June 30, 2024

SL No.	Particulars	Amount in Taka	
		2023-2024	2022-2023
A.	Revenue		
	Service Charges MC	52,636,014	56,109,145
	Loan Fee	56,100	68,020
	Other Income	44,262	40,900
	Bank Interest	106,477	69,183
	FDR Interest	1,984,380	2,667,665
	House rent	282,860	480,500
	SC Correction	-	4
	Subscriptions (General Members)	-	8,000
	Total (A)	55,110,093	59,443,417
B.	Costs to Revenue		
	Salary	24,181,492	22,316,831
	Electric, Gas and Wasa	161,541	160,598
	Repair & Maintenance	365,251	252,641
	General Supplies	354,141	351,469
	Printing	68,000	68,016
	Professional and Consultancy fee	106,882	111,500
	Bank Charges	94,681	106,558
	Registration, renewal fee & taxes	12,000	66,015
	Vehicle Insurance	7,585	27,600
	Conveyance	35,315	31,720
	Vehicle Fuel Expense	382,623	309,631
	Postage	874	872
	Telephone & Internet bill	103,405	53,103
	Miscellaneous , CSR / Donation	338,100	399,480
	Subscription	146,900	22,700
	AGM & EC Meeting	48,600	806,664
	Advertisement	-	17,600
	Income Tax	716,659	62,500
	Tour	60,012	35,480
	Renovation	48,425	93,535
	Software	121,475	132,300
	Training	27,009	50,025
	Loan relevent Cost	319,890	23,840
	Interest on bank Loan	3,711,839	5,826,978
	Canteen & Entertainment	985,912	1,273,508
	Source Tax Paid on Staff salary	115,050	-
	Advance Income Tax (AIT)	25,000	-
	Source Tax Paid on Honorium	72,900	-
	Source Tax Paid on Cosultancy	11,283	-
	Source Tax Paid on Printing and Other	3,390	-



**SHAHA & Company
Chartered Accountants**

Land Tax	2,700	2,700
Holding Tax	46,550	25,200
VAT	27,155	26,613
AIT (Source Tax) paid by Bank	299,152	-
Interest on Client Savings	11,775,600	10,757,628
Audit & Professional Fee	74,750	74,750
Gratuity Fund	11,459	352,154
Staff P. Fund	3,183,882	1,006,869
Depreciation	1,355,039	1,528,260
Annual fee payable MRA	95,640	96,789
Interest on zamanat	87,593	-
staff Loan Interest	72,727	-
LLP	-	1,236,202
Other Loan Interest	388,426	80,451
Total (B)	50,046,907	47,788,780
Comprehensive Income (A-B) Transferred to Retained Earnings	5,063,186	11,654,637

Director- Finance & Admin.

Executive Director

Chairman

Signed in terms of our separate report of even date annexed

**Dated: 12th December, 2024
Place: Chattogram**

**SHAHA & Company
Chartered Accountants**

**Anil Baran Das, FCA
ICAB Enrollment No: 0130
Partner
DVC: 2412120130AS128255**



Banaful Social Welfare Organization (BSWO)
Health Program

Statement of Profit or Loss & Other Comprehensive Income
For the year ended June 30, 2024

SL No.	Particulars	Amount in (Taka)	
		2023-2024	2022-2023
A.	Revenue		
	General Treatment	95,480	94,095
	Health Services Fee	235,868	208,418
	Private Vaccine	10,940	18,545
	Service Charge	-	-
	Total (A)	342,288	321,058
B.	Costs to Revenue		
	Salary	734,567	636,000
	Private Vaccine Purchase	4,310	2,155
	Clinical Materials Purchase	5,490	13,510
	EPI	-	-
	Conveyance	10,615	10,780
	Medicine (Contraceptives)	113,405	97,957
	Bank charges	-	-
	Administrational	-	175,000
	Subscription	-	-
	Total (B)	868,387	935,402
	Comprehensive (Loss) (A-B) Adjusted with Client Welfare Fund	526,099	614,344

Director- Finance & Admin.

Executive Director

Chairman

Signed in terms of our separate report of even date annexed

Dated: 12th December, 2024
Place: Chattogram

SHAHA & Company
Chartered Accountants



Anil Baran Das, FCA
ICAB Enrollment No: 0130
Partner
DVC: 2412120130AS128255

Banaful Social Welfare Organization (BSWO)

Statement of Comprehensive Receipts and Payments

For the year ended 30th June, 2024

SL No.	Particulars	Notes	Amount in Taka 2023-2024	Amount in Taka 2022-2023
A.	Opening Balance			
	Cash in Hand		214,672	100,141
	Cash at Bank		7,927,762	4,013,795
			8,142,434	4,113,936
B.	Receipts			
	Member Savings		67,727,710	54,514,491
	Loan recovery		364,756,881	385,825,956
	Service Charges MC		52,636,014	56,109,145
	Loan Fee		56,100	68,020
	Other Income		44,262	40,900
	Bank Interest		106,477	69,183
	FDR Interest		1,984,380	2,667,665
	FDR Received		30,519,587	19,936,329
	Loan From Grehaon Tahbil(Bangladesh Bank)		3,250,000	3,250,000
	Loan From Premier Bank Limited		15,000,000	-
	Zamanat		128,000	138,000
	Staff Loan		3,234,920	1,930,150
	House rent		902,000	811,500
	Provident Fund		1,712,770	1,559,060
	Subscriptions (General Members)		-	8,000
	Client Welfare Fund		3,827,665	6,024,510
	Branches		57,442,934	64,176,000
	General Treatment		95,480	94,095
	Service Charges From Health Program		235,868	208,418
	Private Vaccine		10,940	18,545
	Other Loan		209,882	7,604,841
	write off		-	2,000
	AIT		-	65,333
	Total (B)		603,881,870	605,122,141
	Total (A+B)		612,024,304	609,236,077
C.	Payments			
	Loan Disbursement		368,181,000	406,530,000
	Member Savings Returns		52,651,841	49,743,294
	Salary & Benefits		24,889,429	22,931,731
	Salary & Benefits Health Program		26,630	21,100
	Flat Maintenance Charges		373,140	331,000
	Electric, Gas and Wasa		161,541	160,598
	Repair & Maintenance (V+O)		365,251	252,641
	General Supplies		354,141	351,469
	Printing		68,000	68,016
	Professional and Consultancy fee		106,882	111,500
	Audit & Professional Fee		74,750	80,500
	Bank Charges		94,681	106,558
	Registration, renewal fee & taxes		12,000	66,015
	Vehicle Insurance		7,585	27,600
	Conveyance		35,315	31,720
	Vehicle Fuel Expense		382,623	484,631



SHAHA & Company
Chartered Accountants

Postage		874	872
Telephone & Internet bill		103,405	53,103
Miscellaneous		237,000	97,008
Subscription		146,900	22,700
AGM & EC Meeting		48,600	806,664
Advertisement		-	17,600
Interest on Client Savings		11,775,600	-
Interest on Bank Loan		3,711,839	5,826,978
Interest on Other Loan		388,426	-
Fixes Assets		100,800	783,079
Advance		-	1,086,000
Return to Jamanat		-	48,200
FDR		31,590,931	15,115,989
Staff Fund		8,949,563	813,435
Bank Loan Payment (State Bank of India)		1,634,223	1,581,133
Bank Loan Payment (Premier Bank Limited)		1,407,524	-
Bank Loan Payment (Rupali Bank Limited)		4,601,817	5,901,358
Loan Payment (MIDAS Finance Ltd.)		15,840,508	17,416,640
Bank Loan Payment (Grihayon Tahbil -BB)		650,000.00	-
Training		27,009	50,025
Other Loan Payment		7,788,058	26,665
VAT		27,155	2,880
Land Tax		2,700	2,700
Holding Tax		46,550	25,200
Entertainment		40,497	447,340
All taxes	22.0	1,243,434	62,500
Advance Income Tax (staff)		102,700	-
Canteen		945,415	826,168
Tour		60,012	35,480
Renovation		48,425	93,535
Software		121,475	132,300
Write off		996,975	3,788,474
Branches		57,442,934	64,176,000
Clinical Convenience		10,615	10,780
Private Vaccine Purchase		4,310	2,155
Clinical Materials Purchase		5,490	13,510
Annual fee (MRA)		96,789	80,797
Annual fee (MRA)		-	23,733
Medicine (Contraceptives)		113,405	97,957
Loan relevent Cost		319,890	23,840
CSR / Donation		101,100	302,472
Total (C)		598,517,757	601,093,643
D. Closing Balance			
Cash in Hand		108,601	214,672
Cash at Bank		13,397,946	7,927,762
Total (D)		13,506,547	8,142,434
Total (C+D)		612,024,304	609,236,077

Director- Finance & Admin.

Executive Director

Chairman



Baniful Social Welfare Organization (BSWO)

Statement of Changes in Equity

For the year ended June 30, 2024

Particulars	Amount in Taka 2024			Amount in Taka 2023		
	Reserve Fund	Surplus Income	Total (Taka)	Reserve Fund	Surplus Income	Total (Taka)
Opening balance	7,970,925	71,738,704	79,709,629	7,910,015	71,190,132	79,100,147
Add: Prior Year Adjustment	-	-	-	-	(10,430,811)	(10,430,811)
Less: This year adjustment	-	-	-	-	-	-
Add: Surplus for the year	-	5,063,186	5,063,186	-	11,654,637	11,654,637
Less: Loss on Health Program	-	-	-	-	(614,344)	(614,344)
Less: Transferred to Various Funds and Reserves	535,296	(535,296)	-	60,910	(60,910)	-
Closing Balance	8,506,221	76,266,594	84,772,815	7,970,925	71,738,704	79,709,629



Banaful Social Welfare Organization (BSWO)

Statement of Cash Flows
For the year ended June 30, 2024

SL No.	Particulars	Amount in Taka	
		2023-2024	2022-2023
A.	Cash flows from Operating Activities		
	Surplus for the year	5,063,186	11,654,637
	Net (profit/loss) on Health Program	-	(614,344)
	Prior Years' Adjustment	-	(10,430,811)
	Depreciation for the year	1,355,039	1,528,260
	Loan disbursed to Members	(3,424,119)	(20,704,048)
	Increase/ Decrease in Account receivables	106,000	-
	Increase/ Decrease in Advance and Staff Loan	4,051,633	844,150
	Increase/ Decrease in Account payable	36,151	75,575
	Increase/ Decrease in Gratuity Fund	(4,785,438)	2,104,648
	Net cash from Operating Activities	2,402,452	(15,541,933)
B.	Cash Flows from Investing Activities		
	Fixed assets Addition	(100,800)	(785,079)
	Fixed assets Sales	-	2,000
	FDR	(1,071,344)	4,820,340
	Net cash used in Investing Activities	(1,172,144)	4,037,261
C.	Cash Flows from Financing Activities		
	Loans from Banks	(5,884,072)	(21,649,131)
	Client Welfare Fund	1,263,661	14,022,008
	Loan loss provision	1,040,930	(116,960)
	Other Loans	(7,362,583)	7,748,427
	Member savings	15,075,869	15,528,825
	Net cash used in Financing Activities	4,133,805	15,533,169
D.	Net increase in cash & cash Equivalents (A+B+C)	5,364,113	4,028,497
E.	Cash and Cash Equivalents at beginning of the period	8,142,435	4,113,937
F.	Cash and Cash Equivalents at end of the period (D+E)	13,506,548	8,142,435



BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Notes to the Financial Statements

As at and for the Year Ended 30 June 2024

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	30.06.2020
1.07	Name of Statutory Auditor for last year	Nasir Mohammad & Co.
1.08	Name of Statutory Auditor for Current year	SHAHA & Company
1.09	Number of Executive Committee meeting held 2023-2024	7 Times
1.10	Date of Last Annual General Meeting(AGM) held.	17-Jun-23

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.

04.02) 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 2023 to 2024 in Tk.
			US\$EU/Tk.	
Not Applicable				



Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2024

Notes	Particulars	Amount in Taka	
		2023-2024	2022-2023
6.0	Property, Plant and Equipment		
	Cost		
	Balance 01.07.2023	52,601,956	51,816,877
	Add: Adding during this year	100,800	785,079
	Less: Disposal during this year	-	-
	Balance as on 30.06. 2024	52,702,756	52,601,956
	Depreciation		
	Balance 01.07.2023	12,615,535	11,085,275
	Add: Charged during the year	1,355,039	1,528,260
	Add: Disposal	-	2,000
	Balance as on 30.06. 2024	13,970,574	12,615,535
	Written down Value (Schedule-A)	38,732,182	39,986,421
07.00	Long term Investments (FDR)		
	Balance 01.07.2023	26,676,540	31,496,880
	Add: Addition during this year	31,590,931	15,115,989
		58,267,471	46,612,869
	Less: Withdrawal during this year	30,519,587	19,936,329
	Balance as on 30.06. 2024	27,747,884	26,676,540
07.01	FDR for Savings	11,000,000	10,000,000
	FDR for Cumulative Surplus	8,364,335	8,654,156
	FDR for Staff Fund	-	-
	Loan MTB	-	-
	Staff Fund & Other	12,000	1,871,000
	Lean MIDAS F L & Rupali bank	8,371,549	6,151,384
	Closing balance	27,747,884	26,676,540
08.00	Loan to Members		
	Balance 01.07.2023	282,665,342	261,961,294
	Add: Loan disbursed	368,181,000	406,530,000
		650,846,342	668,491,294
	Less: Loan recovery	364,756,881	385,825,956
	Add: Adjustment with SC Correction	-	4
	Balance as on 30.06. 2024	286,089,461	282,665,342
09.00	Short term Investments		
	Balance 01.07.2023	178,240	178,240
	Less: Sale	-	-
	Balance as on 30.06. 2024	178,240	178,240
10.00	Account receivables		
	Balance 01.07.2023	143,500	143,500
	Less: Adjustment (House rent)	106,000	-
	Balance as on 30.06. 2024	37,500	143,500



11.00 Advance, Deposits & Prepayments

Balance 01.07.2023	5,311,588	6,155,738
Add: Disbursed during this year	-	1,086,000
	5,311,588	7,241,738
Less: Recovered during this year	3,234,920	1,930,150
Less: Adjustment during this year with Staff Fund	743,986	
Less: Adjustment during this year with Interest	72,727	
Balance as on 30.06. 2024	1,259,955	5,311,588

12.00 Cash & Cash Equivalents

Cash in Hand	108,601	214,672
Cash at Bank	13,397,947	7,927,763
	13,506,548	8,142,435

A. Cash in Hand

Balance 01.07.2023	214,672	100,141
Add: Cash receipts	331,438,625	331,438,625
	331,653,296	331,538,766
Less: Cash Payment	331,544,695	331,324,094
Balance as on 30.06. 2024	108,601	214,672

B. Cash at Bank

Balance 01.07.2023	7,927,763	4,013,795
Add: Cash receipts	425,806,234	421,590,331
	433,733,997	425,604,126
Less: Cash Payment	420,336,051	417,676,363
Balance as on 30.06. 2024	13,397,946	7,927,763

Break-up of the above amount is as follows

Sl no.	Name of Bank/ Branch	Account No.	2024 (TK)	2023 (TK)
1	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002592	536,641	2,797,004
2	State Bank of India, Jubilee Road, Chittagong	5220074320001	624	20,550
3	One Bank Ltd (Muradpur Br.)	903000000354	436,479	212,811
4	One Bank Ltd	903000000059	1,776,128	1,329,832
5	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002425	2,221,626	325,321
6	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002633	1,178,782	530,922
7	Union Bank Ltd	281210000858	2,023,299	391,947
8	IFIC Bank, Muradpur sub branch, Chattogram	11100012081	10,340	590,580
9	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082010010649	77,435	97,577
10	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002630	1,801,584	471,751
11	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082020002694	2,610	1,325
12	Rupali Bank Ltd, Bibirhat Br. Chittagong	5082024000008	48,638	49,734
13	ICB Bank Ltd	1003400054712	2,889,940	9,514
14	City Bank, Jubilee road Br.	1223850970001	3,285	724,330
15	City Bank, Pahartali Br.	3103850970001	100,444	374,564
16	Union Bank Ltd	281210001657	10,604	-
17	Premier Bank Ltd, Najirhat Br	11100000170	279,487	-
	Total		13,397,947	7,927,763



13.00 Retained Earnings		
Balance 01.07.2023	71,738,704	71,190,131
Add: Comprehensive Income	5,063,186	11,654,637
Less: Loss of Health Program	-	(614,344)
Less: Transfer to Resurve Fund	535,296	60,910
Less : transfer to Client Welfare Fund for FY-2021	-	5,233,250
Less : transfer to Client Welfare Fund for FY-2022	-	5,197,560
Balance as on 30.06. 2024	<u>76,266,594</u>	<u>71,738,704</u>
14.00 Resurve Fund		
Balance 01.07.2023	7,970,925	7,910,015
Add: Transfer from Cu. Surplus	535,296	60,910
Less: Transfer to cu. Surplus	-	-
Balance as on 30.06. 2024	<u>8,506,221</u>	<u>7,970,925</u>
15.00 Loan from Bank		
Balance 01.07.2023	36,866,731	58,515,862
Add: Addition during this year	18,250,000	3,250,000
	<u>55,116,731</u>	<u>61,765,862</u>
Less: Adjustment during this year	24,134,072	24,899,131
Balance as on 30.06. 2024	<u>30,982,659</u>	<u>36,866,731</u>

Break-up of the above amount is as follows:-

15.01 Loan for Micro-credit from Rupali Bank Ltd.		
Balance 01.07.2023	4,601,817	10,503,175
Add: Addition during the year	-	-
	<u>4,601,817</u>	<u>10,503,175</u>
Less: Adjustment during this year	4,601,817	5,901,358
Balance as on 30.06. 2024	<u>-</u>	<u>4,601,817</u>
15.02 Home Loan from State Bank of India		
Balance 01.07.2023	1,634,223	3,215,356
Add: Addition during the year	-	-
Add: Prior year adjustment	-	-
	<u>1,634,223</u>	<u>3,215,356</u>
Less: Adjustment during this year	1,634,223	1,581,133
Balance as on 30.06. 2024	<u>-</u>	<u>1,634,223</u>
15.03 Loan from MIDAS		
Opening balance	27,380,691	44,797,331
Add: Addition during the year	-	-
	<u>27,380,691</u>	<u>44,797,331</u>
Less: Adjustment during this year	15,840,508	17,416,640
Balance as on 30.06. 2024	<u>11,540,183</u>	<u>27,380,691</u>



15.04 Loan from Grihayon Tohobil of BB		
Balance 01.07.2023	3,250,000	-
Add: Addition during the year	3,250,000	3,250,000
	6,500,000	3,250,000
Less: Adjustment during this year	650,000	-
Balance as on 30.06. 2024	5,850,000	3,250,000
15.04 Loan from Premier Bank		
Balance 01.07.2023	-	-
Add: Addition during the year	15,000,000	-
	15,000,000	-
Less: Adjustment during this year	1,407,524	-
Balance as on 30.06. 2024	13,592,476	-
16.0 Other Long term Liabilities (Staff's deposits)		
Balance 01.07.2023	9,204,554	1,456,127
Add: Addition during this year (Interest)	87,593	80,451
Add: Addition during this year (deposits)	337,882	7,742,841
	9,630,029	9,279,419
Less: Adjustment during this year	-	48,200
Less: Other Loan Payment	7,788,058	26,665
Balance as on 30.06. 2024	1,841,971	9,204,554
17.0 Member's Savings Deposits		
Balance 01.07.2023	195,335,590	179,806,765
Add: Savings Collection	55,952,110	54,514,491
Add: Interest accrued	11,775,600	10,757,628
Add: Savings Adjusted with Loan from members	-	-
	263,063,300	245,078,884
Less: Savings Withdrawal/Refund	52,651,841	49,743,294
Balance as on 30.06. 2024	210,411,459	195,335,590
18.0 Account Payable		
Balance 01.07.2023	397,565	321,990
Add: Audit fee for repotted Financial Year	74,750	74,750
Add: Annual fee payable MRA	95,640	96,789
Add: House Rent Advance	140,000	-
Add :-Advance Income Tax	-	65,333
	707,955	558,862
Less: Payments during this year	-	-
Audit Fee with VAT	74,750	80,500
Annual fee MRA	96,789	80,797
Advance Income Tax	102,700	-
	274,239	161,297
Balance as on 30.06. 2024	433,716	397,565



19.0 Loan Loss Reserve		
Balance 01.07.2023	8,969,741	9,086,701
Add/: Provision during the year	1,040,930	1,236,202
Add: Collection during the year	-	2,000
	10,010,671	10,324,903
Less: Adjustment during the year	-	1,355,162
Balance as on 30.06. 2024	10,010,671	8,969,741
20.0 Staff Fund		
Balance 01.07.2023	18,598,248	16,493,600
Add: during the year	1,712,770	1,559,060
Add/: Provision during the year	3,195,341	1,359,023
	23,506,359	19,411,683
Less: Paid during this year	8,949,563	813,435
Less: Adjustment with Staff loan	743,986	-
Balance as on 30.06. 2024	13,812,810	18,598,248
21.0 Client Welfare Fund		
Balance 01.07.2023	14,022,008	
Transfer from Retained Earnings for FY-2021	-	5,233,250
Transfer from Retained Earnings for FY-2022	-	5,197,560
Collection During the Year	3,827,665	6,024,510
	17,849,673	16,455,320
Adjustmet During the year	996,975	2,433,312
Adjustmet During the year(LLR)	1,040,930	
Health Program	526,099	
Balance as on 30.06. 2024	15,285,669	14,022,008
22.0 All taxes		
Income Tax	716,659	62,500
AIT (Source Tax) paid by Bank	299,152	-
Advance Income Tax (AIT)	25,000	-
Source Tax Paid on Honorium	72,900	-
Source Tax Paid on Cosultancy	11,283	-
Source Tax Paid on Printing and Other	3,390	-
Source Tax Paid on Staff salary	115,050	-
	1,243,434	62,500



Banaful Social Welfare Organization (BSWO)

Schedule of Property, Plant & Equipments

For the year ended June 30, 2024

Annexure-A

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on 30 June 2024
	Balance as on 01 July 2023	Additions during the year	Adjustment during the year	Total Cost as on 30 June 2024		Balance as on 01 July 2023	Charged during the year	Adjustment / Disposal	Balance at 30 June 2024	
Furniture & Fixture	1,025,045	-	-	1,025,045	10%	663,374	36,167	-	699,541	325,504
Computers	1,277,815	100,800	-	1,378,615	20%	1,051,818	65,359	-	1,117,177	261,438
Electrical Equipment	3,191,570	-	-	3,191,570	15%	2,482,814	106,313	-	2,589,127	602,443
Office Equipment	296,081	-	-	296,081	20%	217,897	15,637	-	233,533	62,548
Clinical Equipment	843,115	-	-	843,115	20%	795,877	9,448	-	805,324	37,791
Training Equipment	83,451	-	-	83,451	20%	80,227	645	-	80,872	2,579
Mobile Phone	1,102,208	-	-	1,102,208	35%	712,850	136,275	-	849,125	253,083
Motor Cycle	40,000	-	-	40,000	20%	39,723	55	-	39,779	221
Micro Bus	3,225,700	-	-	3,225,700	15%	689,493	380,431	-	1,069,924	2,155,776
Apartment at RF Hosneara	17,180,493	-	-	17,180,493	2%	1,991,511	303,780	-	2,295,291	14,885,202
Apartment at Chowdhury Tower	18,939,378	-	-	18,939,378	2%	3,892,951	300,929	-	4,193,880	14,745,498
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
Total	52,604,956	100,800	-	52,705,756		12,618,535	1,355,039	-	13,973,574	38,732,182



Banaful Social Welfare Organization (BSWO)

We have audited the financial statements of the **Banaful Social Welfare Organization (BSWO)** for the year ended 30 June 2024 . 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 2023-2024	Standard
01	Minimum loan recovery rates, computed quarterly based on the following :	99.88%	95%
I	95% Minimum cumulative loan collection ratio on total dues: $\frac{\text{Actual cumulative collection} \times 100}{\text{Cumulative Collections}}$	99.22%	92-100%
2	Minimum liquidity ratio	5.22%	10%
3	Minimum current ratio	1.4:1	2:01
4	Minimum capital adequacy ratio of 15%	23.94%	15%
5	Minimum debt service cover ratio of 1.25:1	1.09:1	1.25:1%
6	Debt Capital ratio of 5:1	2.87:1	9:01%
7	Minimum rate of return of capital of 1%	6.25%	1%



Banaful Social Welfare Organization (BSWO)

Analytical Review

For the year ended June 30, 2024

1

a. Cumulative Recovery rate (CRR) = $\frac{\text{Cumulative Recovery} - \text{Advance Recovery (at the end of this year)}}{\text{Cumulative Recovery} - \text{Advance Recovery} + \text{Overdue (Principle)}} * 100\%$

$$= \frac{4313033539 - 12831738}{4313033539 - 12831738 + 5096433} * 100\%$$

$$= \frac{4300201801}{4305298234} * 100\%$$

$$= \frac{99.88}{\text{Actual Value 99.88\%}}$$

Standard Value: 95%

b. On Time Payment Rate (OTR) = $\frac{\text{Summation of Regular Recvery in the last 12 month}}{\text{Summation of Regular Recverable in the last 12 month}} * 100\%$

$$= \frac{361,930,872}{364,756,881} * 100\%$$

$$= \frac{99.23}{\text{Actual Value 99.23\%}}$$

Standard Value: 92-100%

2 Liquidity to saving ratio = $\frac{\text{FDR}}{\text{Member sarning Fund}} * 100\%$

$$= \frac{11000000}{210411459} * 100\%$$

$$= \frac{5.23}{\text{Actual Value 5.23\%}}$$

Standard Value: 10%

3 Minimum Current ratio = $\frac{\text{current asset}}{\text{current libalities}} * 100\%$

$$= \frac{(\text{Loan Outstanding} - \text{More than One Year passed overdue}) + \text{Cash} + \text{Bank} + \text{STI}}{\text{Fund refundable in the next year} + \text{Saving} + \text{Other short Loan}}$$

$$= \frac{(286089461 - 5096433) + 178240 + 5311588 + 8142435}{210411459}$$

$$= \frac{294625291}{210411459}$$

$$= \frac{1.40}{\text{Actual Value 1.40:1}}$$

Standard Value: 2:1

4 Minimum Capital Adequacy ratio = $\frac{\text{Total Capital (Net Worth)}}{\text{Total asset} - (\text{Cash} + \text{bank} + \text{STD} + \text{Securities})} * 100$

$$= \frac{84772814.8}{367786520 - (108601 + 13397947 + 178240)} * 100$$



$$= \frac{84,772,815}{354101732} * 100$$

$$= 23.94$$

Standard Value: 15%

Actual Value 23.94%

5 Minimum Debt Service Coverage = $\frac{\text{Net Surplus} + \text{Interest Expenses} + \text{Principle Paid to Borrower}}{\text{Interest Expenses} + \text{Principle paid to Borrower}}$

$$= \frac{5063186 + 3711839 + 87593 + 52651841}{3711839 + 87593 + 52651841}$$

$$= \frac{61514479}{56451273}$$

$$= 1.09$$

Standard Value: 1.25:1

Actual Value 1.09:1

6 Debt Capital Ratio = $\frac{\text{Debt}}{\text{Total Capital (Net Wort)}}$

$$= \frac{\text{Borrowed Fund} + \text{Savings} + \text{Other Loan}}{\text{Total Capital (Accumulated Surplus)}}$$

$$= \frac{33059380 + 210411459}{84772815}$$

$$= \frac{243470839}{84772815}$$

$$= 2.87$$

Standard Value: 9:1

Actual Value 2.87:1

7 Minimum Rate on Return on Capital = $\frac{\text{Net Surplus}}{\text{Average Capital Fund}} * 100 \%$

$$= \frac{\text{Net Surplus}}{(\text{Total Opening Capital Fund} + \text{Closing Capital Fund})} * 100 \%$$

$$= \frac{5,063,186}{(82241222 + 7970962)} * 100 \%$$

$$= \frac{5,063,186}{80,975,426} * 100 \%$$

$$= 6.25$$

Standard Value: 1%

Actual Value 6.25%



Banaful Social Welfare Organization (BSWO)

Micro Credit Program

Portfolio Report

For the Financial Year Ended 30 June 2024

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			286,089,461.00		
02	Total overdue			10,005,729.00		
03	Regular	No overdue		276,083,732.00	1%	2,760,837
04	Watchful	1-30 Days		600,910.00	5%	30,046
05	Sub-Standard	31-180 Days		2,215,869.00	25%	553,967
06	Doubtful	181-365 Days		2,092,517.00	75%	1,569,388
07	Bad Loan	365+Days		5,096,433.00	100%	5,096,433
Total						10,010,671

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

Particulars	Taka
Required Provision fund as per MRA policy	10,010,671
Actual Provision made by the BSWO	10,010,671
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	5,302,285
Loan Written off during the year 2023-2024	1,040,930
Written of Loan Recovered during the year 2023-2024	-
Loan Written off Closing Balance	6,343,215



Banaful Social Welfare Organization (BSWO)

(iii) Loan operational Report for Overall Loan Program Including PKSF Funded other Programs & Projects:

Sl. No.	Particulars	2023-2024 (CFY)			2022-2023 (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	209,222,182	73%		201,860,663	71%	
	Micro Enterprise Loan	71,557,038	25%		77,634,679	27%	
	Agricultural Loan	-	0%		-	0%	
	Sub-total	280,779,220	98%		279,495,342	99%	
Others	Institutional Development (ID)	-	-		-		
	Housing Loan	5,310,241	2%		3,170,000	1%	
	Sanitation Development Loan (SD)	-	-		-		
	Sub-total	5,310,241	2%		3,170,000	1%	
Grand Total of Loan		286,089,461	100%		282,665,342	100%	
2. Savings Components (Balance)	Compulsory Savings	210,411,459	100%		195,335,590	100%	
	Voluntary Savings	-	0%		-	0%	
	Term Savings	-	0%		-	0%	
	Grand Total of Saving	210,411,459	100%		195,335,590	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							
4.1	Number of Branch	1			01		
4.2	Number of Samity	400			407		
		Male	Female	Total	Male	Female	Total
4.3	Number of Member	2826	7220	10046	2,899	7478	10,377
4.4	Number of Borrower	2042	5051	7093	2,108	5227	7,335
4.5	Number of Staff	7	36	43	8	34	42
4.6	Borrower: Member	7093			7335		
4.7	Average Loan Size Per Member	39,585			38,104		



Banaful Social Welfare Organization (BSWO)

Budget Variance Statement

For the year ended 30 June 2024

MRA certification No: 00331-01733-00395

বিবরণ		২০২৩-২০২৪			২০২৪-২০২৫
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
১	এলাকা কাভারেজ: (Area Coverage)				
	জেলা (District)	১	১	১০০%	১
	থানা/উপজেলা (Upazilla)	৮	১১	১৩৮%	১১
	ইউনিয়ন (Union)	৩২	১৮	৫৬%	৩২
	গ্রাম (Village)	৪৬	৭৫	১৬৩%	৭৫
২	শাখা স্থাপন (Branch Openng)	১	১	১০০%	১
৩	গ্রুপ/সমিতি (Group/Samity Formation)	৪২০	৪০০	৯৫%	৪২০
৪	সদস্য ভর্তি (Add New Member)	৩০০	(৩৩১)	-১১০%	৩০০
৫	ঋণগ্রহীতার সংখ্যা বৃদ্ধি (Add New Borrower)	৫০০	(২৪২)	-৪৮%	৫০০
৬	জনবল নিয়োগ (জন) (Recruitment)	৩	২	৬৭%	৩
৭	আমানত সংগ্রহ (Deposits Collection)	৫৯,৯৬৫,৯৪০	৬৭,৭২৭,৭১০	১১৩%	৭৪,৫০০,৪৮১
৮	আমানত ফেরৎ (Refund Deposit)	৫৪,৭১৭,৬২৩	৫২,৬৫১,৮৪১	৯৬%	৫৭,৯১৭,০২৫
৯	ক্ষুদ্রঋণ আদায় (আসল) (recovery)	৪২৪,৪০৮,৫৫২	৩৬৪,৭৫৬,৮৮১	৮৬%	৪০৪,২৩২,৫৬৯
১০	ক্ষুদ্রঋণ বিতরণ (Loan Disbursement)	৪৪৭,১৮৩,০০০	৩৬৮,১৮১,০০০	৮২%	৪০৪,৯৯৯,১০০
১১	ঋণ গ্রহণ (Borrowing)	১০,০০০,০০০	১৮,৮৫৭,৯৯৩	১৮৯%	১০,০০০,০০০
১২	ঋণ ফেরৎ (Loan Returns)	১৫,০০০,০০০	২১,৩৪৪,৭০৯	১৪২%	১৫,০০০,০০০
১৩	বীমা বাবদ আদায় (Received against Insurance Servi	৬৭০৭৭৪৫	৩,৮২৭,৬৬৫	০%	৬,০৭৪,৯৮৭
১৪	বীমা সুবিধা প্রদান (Insurance benefits given)	২৫০০০০০	৯৯৬,৯৭৫	০%	১,৯৯৩,৯৫০
১৫	মোট আয় (Total Income)	৭৩,৪৫৪,৩০৫	৫৫,১১০,০৯৩	৭৫%	৬৩,১২৩,০০০
১৬	মোট ব্যয় (Total Expenditure)	৪২,২৮০,০৪০	৫০,০৪৬,৯০৭	১১৮%	৫১,৫০৭,৪২০

বিবরণ		বিদ্যমান অবস্থা/স্থিতি
		(পূর্ববর্তী অর্থবছর শেষে)
১	এলাকা কাভারেজ: (Area Coverage)	
	জেলা (District)	১
	থানা/উপজেলা (Upazilla)	১১
	ইউনিয়ন (Union)	১৮
	গ্রাম (Village)	৭৫
২	শাখার সংখ্যা (Number of branch)	১
৩	গ্রুপ/সমিতি সংখ্যা (Number of Group)	৪০০
৪	সদস্য সংখ্যা (Number of Member)	১০,০৪৬
৫	ঋণগ্রহীতার সংখ্যা (Number of Borrower)	৭,০৯৩
৬	জনবল (Manpower)	৪৩
৭	আমানত স্থিতি (Deposit Balance)	২১০,৪১১,৪৫৯
৮	ক্ষুদ্রঋণ স্থিতি (Loan Outstanding)	২৮৬,০৮৯,৪৬১
৯	গৃহীত ঋণের স্থিতি (Loan Received)	৩০,৯৮২,৬৫৯
১০	বীমা তহবীল (Insurance Fund)	১৫,২৮৫,৬৬৯
১১	ক্রমপুঞ্জিত উদ্বৃত্ত (Cumulative Surplus)	৭৬,২৬৬,৫৯৪



বিবরণ		২০২৩-২০২৪			২০২৪-২০২৫
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
*ক্ষুদ্রঋণ আদায় (Loan Recovery)					
১	গ্রামীণ ক্ষুদ্রঋণ (RMC)				
২	নগর ক্ষুদ্রঋণ (UMC)	৩৩৯,৩৮৩,২৮৭	২৯২,৮৩০,৪৮১	৮৬%	৩২২,১১৩,৫২৯
৩	ক্ষুদ্র উদ্যোগ ঋণ (ME)	৮৪,৮২৭,২৬৫	৭০,৭০৬,৬৪১	৮৩%	৭৭,৭৭৭,৩০৫
৪	মৌসুমী ঋণ (Seasonal)				
৫	পশুপালন ঋণ (Livestock)				
৬	কৃষি ঋণ (Agriculture)				
৭	অন্যান্য ঋণ (Others)		১,২১৯,৭৫৯		
মোট		৪২৪,২১০,৫৫২	৩৬৪,৭৫৬,৮৮১	৮৬%	৩৯৯,৮৯০,৮৩৪
*ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।					
১	আমানত গ্রহণঃ (Savings Collection)				
১	বাধ্যতামূলক আমানত (Force Savings)	৭৮,৩২৬,৫৪৩	৬৭,৭২৭,৭১০	৮৬%	৮১,২৭৩,২৫২
২	স্বেচ্ছা আমানত (Voluntary Savings)				
৩	মেয়াদী আমানত (Fixed of deposit)				
মোট		৭৮,৩২৬,৫৪৩	৬৭,৭২৭,৭১০	৮৬%	৮১,২৭৩,২৫২
ঋণ গ্রহণ					
২	পিকেএসএফ ঋণ (PKSF Loan)				
৩	ব্যাংক ঋণ (Bank Loan)	৩৫,০০০,০০০	১৮,২৫০,০০০	৫২%	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	পর্ষদ ঋণঃ (General/EC Member Loan)				
৮	অন্যান্য ঋণঃ (Others Loan)				
বীমা তহবিল আদায় (Insurance Fund Collection)		৪,৬৩৬,৫৭০	৩,৮২৭,৬৬৫	৮৩%	৬,২৯৩,১৬২
মোট		১১৭,৯৬৩,১১৩	৮৯,৮০৫,৩৭৫	৭৬%	১০৭,৫৬৬,৪১৪
তহবিল ব্যবহার। (Utilization of Fund)					
১	* ঋণ বিতরণ ((Loan Disbursement)				
১	গ্রামীণ ক্ষুদ্রঋণ বিতরণ (RMC Disbursement)				
২	নগর ক্ষুদ্রঋণ বিতরণ (UMC Disbursement)	৩৬৩,১৭৫,৭৫০	৩০০,৩৩২,০০০	৮৩%	৩৪৫,৩৮১,৮০০
৩	ক্ষুদ্র উদ্যোগ ঋণ (Me Disbursement)	১০০,৪৮১,২৫০	৬৪,৪৮৯,০০০	৬৪%	৭৪,১৬২,৩৫০
৪	মৌসুমী ঋণ (Seasonal Disbursement)				
৫	পশুপালন ঋণ (Livestock Disbursement)				
৬	কৃষি ঋণ অন্যান্য ঋণ (Agriculture Disbursement)		৩,৩৬০,০০০		
মোট		৪৬৩,৬৫৭,০০০	৩৬৮,১৮১,০০০	৭৯%	৪১৯,৫৪৪,১৫০
* ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।					
২	আমানত ফেরৎ (Savings Returns)				
১	বাধ্যতামূলক আমানত (Force savings)	৩৯,৭৯৪,৬৩৫	৫২,৬৫১,৮৪১	১৩২%	৪২,১২১,৪৭৩
২	স্বেচ্ছা আমানত (Voluntary Savings)				
৩	মেয়াদী আমানত (Fixed Deposit)				
মোট		৩৯,৭৯৪,৬৩৫	৫২,৬৫১,৮৪১	১৩২%	৪২,১২১,৪৭৩
৩	ঋণ পরিশোধঃ (Loan Repayment)				



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১	পিকেএসএফ ঋণ (PKSF Loan)				
২	ব্যাংক ঋণ (Bank Loan)	৩১,১৫৭,২৪৫	২৪,১৩৪,০৬৯	৭৭%	৩০,১৬৭,৫৮৬
৩	নন-ব্যাংক আর্থিক প্রতিষ্ঠানের ঋণ (Loan From Financial)	-	-	০%	-
২	অন্যান্য প্রতিষ্ঠানের ঋণ (Loan from other Institution)				
৩	পর্ষদ ঋণ (General/EC Member Loan)				
৪	অন্যান্য ঋণ (Others Loan)				
মোট		৩১,১৫৭,২৪৫	২৪,১৩৪,০৬৯	৭৭%	৩০,১৬৭,৫৮৬

বীমা সেবা (Insurance Services)					
স্থায়ী সম্পদ অর্জন (Fixed asset acquisition)					
	ভূমি ক্রয় (Land Purchase)	-	-	০%	-
	ভূমি উন্নয়ন (Land Development)	-	-		-
	ভবন নির্মাণ (Building Construction)	-	-	০%	-
	মোটর যান (Motor Vehicles)	১৫০,০০০	-	০%	-
	আসবাপত্র ও সরঞ্জাম (Furniture & Fixtures)	১০০,০০০	-	০%	৫০,০০০
	অফিস সরঞ্জাম (Office Equipments)	-	-	০%	-
	বৈদ্যুতিক সরঞ্জাম (Electric Equipments)	১৭৫,০০০	-	০%	-
	কম্পিউটার এন্ড এক্সেসরিজ (Computer & Accessories)	১২৫,০০০	১০০,৮০০	৮১%	১২৫,০০০
	কম্পিউটার সফটওয়্যার (Computer Software)	১০০,০০০	-	০%	১০০,০০০
মোট		৬৫০,০০০	১০০,৮০০	১৬%	২৭৫,০০০
বিবরণ		২০২৩-২০২৪			২০২৪-২০২৫
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
আয় সমূহ:					
১	সার্ভিস চার্জ (service charge)	৭০,৪১০,৮০৫	৫২,৬৩৬,০১৪	৭৫%	৬০,০০০,০০০
২	বিনিয়োগের সুদ (Interest on Investment)	১,৮০০,০০০	১,৯৮৪,৩৮০	১১০%	১,৮০০,০০০
৩	অন্যান্য সুদ (Other/bank Interest)	৫০,০০০	১০৬,৪৭৭	২১৩%	১০০,০০০
৪	সদস্য ভর্তি ফি (Entry Fees)	১৫,০০০	৯,৮০০	৬৫%	১৫,০০০
৫	পাশ বহি বিক্রয় (Sale of passbook)	২৫,০০০	১৮,০৮০	৭২%	২৫,০০০
৬	ফর্ম বিক্রয় (Sale of Forms)	৩৫,০০০	২৮,২২০	৮১%	৩৫,০০০
৭	অনুদান (Donation)				-
৮	অন্যান্য আয় (Other Income)	৪০,০০০	৪৪,২৬২	১১১%	৫০,০০০
৯	অবলোপনকৃত ঋণ আদায় (Recovery of Right off Loan)		-		
১০	অন্যান্য প্রকল্প হতে ওভারহেড কস্ট আয় (Overhead cost from o	১,০৭৮,৫০০	২৮২,৮৬০	২৬%	১,০৯৮,০০০
মোট আয়:		৭৩,৪৫৪,৩০৫	৫৫,১১০,০৯৩	৭৫%	৬৩,১২৩,০০০
ব্যয় সমূহ:					
আর্থিক ব্যয়:					
১	আমানতের সুদ (Savings Interest)	১২,০০০,০০০	১১,৭৭৫,৬০০	৯৮%	১৩,২০০,০০০
২	পিকেএসএফ এর ঋণের সুদ (Interest of PKSF Loan)				
৩	ব্যাংক ঋণের সুদ (Interest of Bank Loan)	৯,০০০,০০০	৩,৭১১,৮৩৯	৪১%	৪,৮০০,০০০
৪	পর্ষদ ঋণের সুদ (Interest on Committee Loan)				
৫	অন্যান্য প্রাতিষ্ঠানিক ঋণের সুদ (Interest on Others Institution)	-	-	০%	১০০,০০০
৬	অন্যান্য	৩০০,০০০	৩৮৮,৪২৬	১২৯%	১০০,০০০
মোট আর্থিক ব্যয়:		২১,৩০০,০০০	১৫,৮৭৫,৮৬৫	৭৫%	১৮,২০০,০০০
সাধারণ ও প্রশাসনিক ব্যয়:					



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৭	বেতন-ভাতাদি* (Salary & Allowances)				
	মূল বেতন (Basic pay)	৯,০৬৪,২০০	৮,৭৯০,৮১৬	৯৭%	৮,৮৫১,৩৪০
	বিশেষ ভাতা (Special Allowance)	-	৩,১৮৩,৮৮২	০%	-
	মহার্ঘ ভাতা (Dearness Allowance)	৮১৪,৭৪০	৮৬৭,৮৪৪	১০৭%	৮১৪,৭৪০
	বাড়িভাড়া ভাতা (House Rent Allowance)	৪,০২৮,১০০	৪,১৭৩,৮৩০	১০৪%	৩,৮১৫,২৪০
	চিকিৎসা ভাতা (Medical Allowance)	১,৬৪৪,০০০	১,৬৯০,৩৮০	১০৩%	১,৮৪৪,০০০
	ঊৎসব ভাতা (Festival Allowance)	৩,০২১,৪০০	৩,৫২২,৪১৭	১১৭%	২,৯৮৩,০০০
	শ্রান্তি বিনোদন ভাতা (Rest & Recreation Allowance)			০%	
	লাঞ্চ ভাতা (Lunch Allowance)	৯০০,০০০	৯৮৫,৯১২	০%	৯৬০,০০০
	যাতায়াত ভাতা (Conveyance Allowance)	২,৩০৪,০০০	২,৩৩৫,৫০০	১০১%	২,৩০৪,০০০
	টেলিফোন ভাতা (Telephone Allowance)	৫৯৪,০০০	৬২৪,২৫০	১০৫%	৫৯৪,০০০
	শিক্ষা ভাতা (Educational Allowance)		-		
	ক্রম ভাতা (Fixed Travel Allowance)	১,৮০৯,৬০০	১,৬৯৫,০৪০	৯৪%	১,৮০৯,৬০০
	ওভার টাইম (Overtime Allowance)	৩২৫,০০০	২১৬,০৩৫	৬৬%	২৫০,০০০
	অন্যান্য ভাতা (যদি থাকে) (Others Allowance-If any)	৫০০,০০০	২৭৬,৮৩৯	৫৫%	৩০০,০০০
	মোট	২৫,০০৫,০৪০	২৮,৩৬২,৭৪৫	১১৩%	২৪,৫২৫,৯২০
৮	অফিস ভাড়া (House Rent)	৩৬০,০০০	-	০%	৩৬০,০০০
৯	প্রিন্টিং এন্ড স্টেশনারীজঃ	-			-
	মুদ্রন ও বাঁধাই (printing & Binding)	১৫০,০০০	৬৮,০০০	৪৫%	১৫০,০০০
	স্টেশনারীজ, সীল ও স্ট্যাম্প (Stationary, Seals & Stamps)	৩৫০,০০০	৩৫৪,১৪১	১০১%	৩৫০,০০০
	মোট	৫০০,০০০	৪২২,১৪১	৮৪%	৫০০,০০০
১০	ক্রম খরচ (Travel Expense)				
	ক) দেশে (Domestic)	১০০,০০০	৯৫,৩২৭	৯৫%	১০০,০০০
	খ) বিদেশে (Foreign)	-		০%	-
১১	টেলিফোন ও ডাকঃ				
	টেলিফোন/টেলেক্স/ফ্যাক্স/ইন্টারনেট (Telephone/Telex/Fax/In)	৭৩,০০০	১০৩,৪০৫	১৪২%	৭৩,০০০
	ডাক ও কুরিয়ার (Postal & Courier Service)	২,০০০	৮৭৪	৪৪%	২,০০০
	মোট	৭৫,০০০	১০৪,২৭৯	১৩৯%	৭৫,০০০

বিবরণ	২০২৩-২০২৪			২০২৪-২০২৫	
	প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)	
১২	মেরামত ও রক্ষনাবেক্ষন (Repairs & Maintenance)				
	অফিস ভবন (Office Building)	১৫০,০০০	১৯০,৬৪৭	১২৭%	২০০,০০০
	মোটর যানবাহন (Motor Vehicles)	১৫০,০০০	১৭৪,৬০৪	১১৬%	১৮৫,০০০
	অন্যান্য (Others)	১২০,০০০	৪৮,৪২৫	৪০%	১২০,০০০
	মোটঃ	৪২০,০০০	৪১৩,৬৭৬	৯৮%	৫০৫,০০০
১৩	জ্বালানী ব্যয় (Fuel Expense)	৫০০,০০০	৩৮২,৬২৩	৭৭%	৪০০,০০০
১৪	গ্যাস, বিদ্যুৎ ও পানি (Gas, Electric & Water bill)	১৭০,০০০	১৬১,৫৪১	৯৫%	১৭০,০০০
১৫	আপ্যায়ন (Entertainment)	১০০,০০০	-	০%	১০০,০০০
১৬	বিজ্ঞাপন (Advertisement)	৫০,০০০	-	০%	৫০,০০০
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)	১২৫,০০০	৯৪,৬৮১	৭৬%	১২৫,০০০



১৯	প্রশিক্ষন ব্যয়ঃ (Training Expense)			০%	
	১ স্থানীয় প্রশিক্ষন (Local Training)	৫০০,০০০	২৭,০০৯	৫%	৫০০,০০০
	২ বৈদেশিক প্রশিক্ষন (Foreign Training)	-	-	০%	-
	মোটঃ	৫০০,০০০	২৭,০০৯	৫%	৫০০,০০০
২০	সেমিনার, কনফারেন্স ও ওয়াকশপ ব্যয় (Seminar,			০%	
২১	আইন খরচ (Legal Expense)			০%	
২২	সভার খরচ (Meeting Expense)	২১২,০০০	-	০%	২১০,৫০০
২৩	নিবন্ধন ফি/নবায়ন ফি ইত্যাদি (Registration Fees/Renewal fe	১৭৫,০০০	১২,০০০	৭%	১০,০০০
২৪	অন্যান্য পরিচালনা ব্যয় (Others Operational Expense)	৩২৫,০০০	৫২৫,০৭০	১৬২%	৬৪০,০০০
২৫	অডিট ফি (Audit Fees)	৯০,০০০	৭৪,৭৫০	৮৩%	৭০,০০০
২৬	পর্ষদ সদস্যদের সম্মানী (Honorarium For EC Members)	৬৮৯,০০০	৪৮,৬০০	৭%	৪৯৮,০০০
২৭	অন্যান্য সম্মানী (Other Honorarium)			০%	
২৮	কর (Tax)			০%	
	১ ভূমি কর (Land Tax)	৪,০০০	২,৭০০	৬৮%	৩,০০০
	২ আয়কর (Income Tax)	২০০,০০০	৭১৬,৬৫৯	৩৫৮%	৮৫০,০০০
	৩ অন্যান্য কর (Other Tax)	৩০,০০০	৪৬,৫৫০	১৫৫%	১৬৫,০০০
	৪ কাষ্টম ডিউ/ভ্যাট (Customs Duty/VAT)	-	৪১৩,৮৮০	০%	১০০,০০০
	মোটঃ	২৩৪,০০০	১,১৭৯,৭৮৯	৫০৪%	১,১১৮,০০০
২৯	চাঁদা ও অনুদান (Subscription & Donation)	৩৫০,০০০	৪৮৫,০০০	১৩৯%	৫০০,০০০
৩০	অবচয় (Depreciation)	১,২০০,০০০	১,৩৫৫,০৩৯	১১৩%	১,২০০,০০০
৩১	কস্ট শেয়ারিং বাবদ ব্যয় (Cost Sharing Expense)	১৫০,০০০	৩১৯,৮৯০	০%	৩০০,০০০
৩২	পরামর্শক সেবা (Consultancy Service)	১৫০,০০০	১০৬,৮৮২	৭১%	১৫০,০০০
	মোট পরিচালনগত ব্যয় (Totala Operational Expense)	৫২,৭৮০,০৪০	৫০,০৪৬,৯০৭	৯৫%	৫০,৩০৭,৪২০
৩৩	ঋণক্ষতি সঞ্চিতি (Loan Loss Provision)	৩০০,০০০	-	০%	১,২০০,০০০
	নীট উদ্বৃত্ত (Net Surplus)	২০,৩৭৪,২৬৫	৫,০৬৩,১৮৬	২৫%	১১,৬১৫,৫৮০
	বিভিন্ন তহবিলে স্থানান্তরঃ (Transfer to Various Fund)			০%	
	সংরক্ষিত তহবিল (Reserve Fund)		-	০%	
	ডিএমএফ (DMF)			০%	
	অন্যান্য (Others)			০%	
	মোটঃ	২০,৩৭৪,২৬৫	৫,০৬৩,১৮৬	২৫%	১১,৬১৫,৫৮০





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