GHASHFUL
(A Voluntary Community Development Organization)
Auditor's Report and Combined Financial Statements
As at and for the year ended 30 June 2018

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INDEPENDENT AUDITOR'S REPORT
TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying combined financial statements of GHASHFUL ("the NGO/Organization") which comprise the combined statement of financial position as at 30 June 2018, and the combined statement of profit or loss and other comprehensive income, combined statement of changes in equity, combined statement of cash flows and combined statement of receipt and payments accounts for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Ghashful management is responsible for the preparation of these financial statements that give a true and fair view in accordance with International Financial Reporting Standards as adopted by the Institute of Chartered Accountants of Bangladesh, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the combined financial statements give a true and fair view of the financial position of GHASHFUL as at 30 June 2018 and of its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as applicable in these circumstances.

Other matter

The combined financial statements of Ghashful for the year ended 30 June 2017 was audited ACNABIN, Chartered Accountants who express an unqualified opinion on 14 February 2018.

Restriction on distribution and use

The combined financial statements are prepared to provide information to Bangladesh tax authority. As a result, the statement may not be suitable for another purpose.

Chattogram, 12 December 2018

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GHASHFUL
COMBINED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2018

	Notes	2018 Taka	2017 Taka
SOURCES OF FUND			
Equity			
Capital Reserve		14,706,764	12,987,213
Surplus/ (Deficit)		112,129,978	102,503,033
		126,836,742	**115,490,246**
NON-CURRENT LIABILITIES			
Staff Gratuity Fund	8	44,016,050	32,775,702
Insurance Reserve Fund	9	43,865,613	38,329,201
Members' Welfare fund	10	4,556,090	3,800,190
Loan from PKSF	14	184,540,000	153,094,162
		276,977,753	**227,999,255**
		403,813,495	**343,489,501**
APPLICATION OF FUND			
NON-CURRENT ASSETS			
Property, plant and equipment-at WDV	12	8,210,693	6,783,972
Intangible assets-at WDV	12	572,160	615,200
		8,782,853	**7,399,172**
CURRENT ASSETS			
Loan to Members	13	1,000,688,055	917,169,988
Cash and Bank Balances	15	55,624,365	38,994,390
Cash and Bank Balances-Staff Gratuity	8	42,432,523	31,192,175
Cash and bank balance-Staff Welfare fund	11	1,295,862	-
Advance and Deposits	16	25,060,680	12,788,141
Stock and stores	17	418,154	81,729
Short term investment- FDR	18	63,750,000	56,250,000
Accrued interest on FDR	18	885,779	1,090,578
Loan to projects and Others	19	22,849	1,138,757
Receivable from external entities	20	21,235,367	13,513,697
		1,211,413,434	**1,072,219,455**
CURRENT LIABILITIES			
Members' Savings	21	503,885,541	428,984,076
Security deposits from field staff	22	2,669,000	2,374,000
Loan Loss Reserve	23	34,353,149	29,622,334
Members' Unclaimed Account	24	4,342,780	3,762,152
Accrued Expenses & Other Liabilities	25	8,257,044	14,614,055
Liability to donors and others	26	11,430,438	20,751,993
Loan from commercial banks	27	40,480,179	40,480,179
Loan from PKSF	14	198,304,163	183,260,419
Short term Loan from Provident Fund	28	5,500,000	4,450,000
Advance received from PKSF	29	7,160,518	7,829,918
		816,382,792	**736,129,126**
NET CURRENT ASSETS		395,030,642	336,090,329
		403,813,495	**343,489,501**

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

Chief Executive Officer

Chairman

As per our annexed report of same date.

RAHMAN RAHMAN HUQ CHITTAGONG

Rahman Rahman Huq
Chartered Accountants

Chattogram, 12 December 2018

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2018

	Notes	2018 Taka	2017 Taka
INCOME:			
Service charges	30	228,902,468	201,243,160
Grant		28,272,377	28,945,354
Fees received		1,923,759	2,314,984
Income from sale	31	730,550	676,075
Other Income	32	6,791,970	5,544,022
Contribution received from Microfinance		4,198,257	3,662,434
		270,819,381	**242,386,029**
EXPENDITURE:			
Administrative and Office expenditures	33	31,418,356	30,438,597
Finance Expenses	34	53,138,617	47,381,346
Other expenditures	35	3,831,273	3,045,564
Program costs	36	25,413,499	18,879,938
Salary expenditure	37	133,634,653	124,878,846
Loan Loss Provision		10,105,254	3,540,160
Cost of Sales and Material expenses		2,086,543	4,452,348
Tax and Vat expenditures		82,487	710,305
		259,710,682	**233,327,104**
Surplus for the year		**11,108,699**	**9,058,925**

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

Chief Executive Officer

Chairman

As per our annexed report of same date.

Chattogram, 12 December 2018

Rahman Rahman Huq
Chartered Accountants

RAHMAN RAHMAN HUQ
KPMG
CHITTAGONG

GHASHFUL
COMBINED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2018

	Capital Reserve	CRF Reserve on Insurance	Surplus/ (Deficit)	Total
	Taka	Taka	Taka	Taka
Balance as at 01.07.2016	11,016,930	808,780	91,907,853	103,733,564
Surplus for the year 2017	-	-	9,058,925	9,058,925
Provided during the year	-	329,268	-	329,268
Transferred to capital reserve	832,235	-	(832,235)	-
Less: Current year's cumulative adjustment	-	-	2,368,489	2,368,489
Balance as at 30.06.2017	**11,849,165**	**1,138,048**	**102,503,033**	**115,490,246**
Balance on 01 July 2017	11,849,165	1,138,048	102,503,033	115,490,246
Surplus for the year 2018	-	-	11,108,699	11,108,699
Adjustment GFTM-912 Project due to close the project during the year	-	-	54,413	54,413
Provided during the year	-	373,430	-	373,430
Prior year's adjustments	-	-	(232,534)	(232,534)
Transferred to capital reserve	1,345,121	-	(1,345,121)	-
Current year's cumulative adjustments	-	-	41,489	41,489
Balance as at 30.06.2018	**13,194,286**	**1,511,478**	**112,129,978**	**126,835,742**

RAHMAN RAHMAN HUQ
CHITTAGONG

GHASHFUL
COMBINED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
A. Cash Flows from Operating Activities:		
Net surplus as per combined statement of profit or loss and other comprehensive income	11,108,699	9,058,925
Depreciation for the year	1,809,515	1,609,764
amortization for the year	143,040	153,800
Receivable from donor	41,489	2,368,489
Members' Welfare fund	(1,295,662)	-
Loss on sales of Fixed assets	269,157	-
	12,076,238	13,190,978
(Increase)/Decrease in Current Assets		
Loan to beneficiaries	(83,518,067)	(71,265,918)
Advance and Deposits	(12,272,539)	(332,239)
Stock and Stores	(336,425)	178,391
Accrued interest on FDR	204,799	(258,555)
Receivable from external	(7,721,670)	1,664,553
Loan to Projects	1,115,908	71,348
	(102,527,994)	(69,942,420)
Increase/(Decrease) in Current Liabilities		
Members' Savings	74,901,465	38,045,497
Security deposits from field staff	295,000	202,000
Loan Loss Reserve	4,730,815	(4,648,841)
CRF Reserve on Insurance	373,430	329,268
Accrued Expenses & Other Liabilities	(6,357,011)	(5,145,850)
Members' Unclaimed Account	580,608	461,543
Insurance Reserve Fund	5,536,412	5,108,417
Members' Welfare fund	755,900	1,002,920
Liability to Donors and Others	(9,321,555)	(3,998,679)
Short term Loan from Provident Fund	1,050,000	(6,500,000)
Advance received from PKSF	(669,400)	2,787,883
	71,875,664	27,444,158
Net cash used in operating activities	(18,576,092)	(29,307,284)
Cash Flows from Investing Activities:		
Acquisition of Property, Plant and Equipment	(3,868,025)	(4,469,832)
Sales proceeds of fixed assets	84,510	-
Short term investment- Fixed deposit	(7,500,000)	(4,100,000)
Net cash used in operating activities	(11,283,516)	(8,569,832)
Cash Flows from Financing Activities:		
Loan from Commercial bank	-	20,086,927
Loan Received PKSF-Net	46,489,582	32,023,330
Net cash used in operating activities	46,489,582	52,110,257
Net (decrease) in cash and cash equivalents	16,629,975	14,233,141
Check		
Cash and bank balances at the beginning of the year	38,994,390	24,761,249
Cash and bank balances at the end of the year	55,624,365	38,994,390
	16,629,975	14,233,141

RAHMAN RAHMAN HUQ CHITTAGONG

GHASHFUL

COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Opening Balance:		
Cash in hand	89,983	313,156
Cash at bank	38,904,405	24,448,093
	38,994,388	**24,761,249**
RECEIPTS:		
Bank interest	486,422	582,013
FDR Interest	3,613,030	2,955,375
Clinical Support	68,280	65,280
Sale of contraceptives	32,855	52,290
Contribution received from MF	2,767,257	2,958,007
Loan from PKSF	256,000,000	238,750,000
Fund from PKSF against Elderly Project	302,917	1,140,000
Reimbursement of expenditures	64,060	126,900
Member Savings Collection	322,027,781	294,493,811
Collection of Loan Installment	1,698,488,885	1,520,456,395
Service Charge on Loan	226,646,935	198,637,900
Loan received from IDCOL	136,000	359,209
Loan received from MF	9,919,500	7,281,173
Grant received from IDCOL	1,094,894	7,660,653
Loan Processing Fee	297,225	276,080
Sale of Pass Book	578,370	510,430
Advance received from PKSF	11,557,527	8,400,000
Advance adjusted against expenses	165,000	1,454,470
Advance Salary realized	48,200	71,500
Security Deposit	461,000	340,000
Unclaimed account	1,909,042	1,897,508
Inter Transaction with Branch	244,599,056	314,821,618
General Account	18,100,000	2,920,730
Miscellaneous receipts	503,255	453,375
Fund received from Bank Asia	724,750	1,028,219
Loan received from Bank Asia Limited	45,000,000	40,000,000
Loan Received from AB Bank Limited	25,000,000	35,000,000
Commission received	1,602	2,012
Membership fee - General Body	2,520	2,620
Members Welfare fund	2,250,900	2,098,420
Tax deducted at source- staff	2,039	20,390
Grant from BRAC	6,937,673	566,339
FDR encashed during the year	7,000,000	12,650,000
Loan from SDP	43,000	604,000
Loan from Ghashful General Account	9,630,152	1,210,746
Advance and Deposit	3,821,261	25,482,093
Received against Store and stock	42,228	499,479
Realized advance against Expenses	275,495	101,440
Realized advance from ICS Project	650,000	87,000
Other Income	26,105,455	695,146
Fees realized- Admission/Tuition	1,054,140	1,335,968
Donation	395,000	424,000
Sale of school materials	100,605	85,655
Sale of health card	122,200	322,201
Grant from MJF	124,425	6,252,616
Sale of school uniform	18,720	24,300
Laptop Loan Realization	18,000	10,480
Bicycle Loan Adjust	8,000	4,100
Mobile Loan Realization	5,000	7,500
Balance carried forward	2,929,198,856	2,737,179,439

GHASHFUL
COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,929,198,656	2,737,179,439
Income from Training Center	1,000	1,000
Received from SDP	581,000	579,000
Cost sharing income from NEST/CHWEVT	7,549	94,796
Insurance Premium collection	12,434,643	10,948,838
Clinical service charges	649,365	38,115
Diabetic test	74,421	88,509
Residential fess/School fess	784,000	12,585
Paramedic fees	2,080	193,440
Received from Enrich Programme	3,600,000	-
Security Deposit refunded by Bank Asia	65,000	-
Loan realized from CHWEVT	207,000	-
Ghashful Art School	1,340	-
Staff Advance Adjust	18,700	-
Loan refund from beneficiaries	455,268	-
Health service charges received from garments industries	1,689,000	-
Advance realized from Second Chance Education	43,000	-
Refunded advance rent by House Owner	40,000	-
Received from Partner Organization	11,039	-
Loan realize from Micro Finance	100,000	-
Received from Provident Fund-Others	500,000	-
Loan realize from Second Chance Education	942,000	-
Contribution from Second Chance Education	1,025,382	-
Loan Accounts - Organization	1,500,000	-
Grant received from Plan Bangladesh	-	3,019,045
Clinical Service Charges	-	190,225
Received against HCB	-	4,000
Received from Naripakha for War victim	-	16,200
Reimbursement received from PKSF	-	2,652,842
Loan from Gratuity fund	-	10,650,000
Loan from Provident fund	-	4,000,000
Received from forfeiture Account	-	253,674
Grant received from UAE Bangladesh	-	224,000
Fund from PKSF against PACE Project	-	116,580
Service Chg. from garments industries	-	2,103,333
Received from Branches	-	1,125,545
Dropout fee	-	5,373
Received from Micro finance as loan	-	20,756,640
Interest on Loan given to MF	-	248,035
Recovery of loan from Educare KG School	-	100,000
Realized advance against Office Rent	-	15,000
Recovery of advance from MIME	-	793,000
Loan realized from ESP	-	693,598
Sale of stove	-	3,400
Cost sharing income from SDP	-	31,919
Received from H/O	-	2,033,605
Received form NDBMP	-	396,640
Received from MIME Project-Health	-	216,180
Loan received from ICS Head Office	-	2,040,848
Earnest Money	-	47,000
Loan installment received from beneficiaries	-	739,689
	2,953,950,443	**2,801,612,091**
Total Receipts:	**2,992,944,831**	**2,826,373,340**

RAHMAN RAHMAN HUQ * CHITTAGONG *

GHASHFUL

COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
PAYMENTS:		
Salaries and allowances	138,964,967	124,831,821
School Program	1,972,317	1,545,074
Health Program	1,959,898	1,955,875
Community Development Program	842,180	863,121
Other Operating Expenses	7,157,356	5,156,589
Administrative Expenses	1,981,762	1,121,383
Selling and promotional Expenses	19,455	117,100
Contribution to ESP	581,000	31,247
Advance against expenses	2,228,460	254,240
Advance against salary	1,437,561	25,000
Bank charges	551,714	446,114
Capital expenditure	3,205,353	272,693
Communication expenses	1,883,169	1,386,368
Clinical support and contraceptive fee	21,037	10,680
Refreshment	1,050,834	1,127,757
Honorarium for school teacher & M.O	1,097,114	1,041,583
Insurance Claim settled	6,329,698	5,193,228
Bank charges	1,610	63,718
Postage and Courier	127,522	122,378
Income Tax Paid-Microfinance	552,273	589,306
Loan disbursed to Microfinance client	1,787,684,000	1,600,537,000
Loan Disbursement to NDBMP client	610,000	314,000
Loan refund to PKSF	209,510,418	206,726,672
Interest paid to PKSF	20,349,184	18,920,841
Loan refund to Bank Asia Limited	40,000,000	40,000,000
Loan Refund to AB Bank limited	30,000,000	15,000,000
Interest paid on Bank Loan	3,435,983	2,750,000
Interest paid on Project Loan	434,250	1,156,785
Advance and Deposit	190,000	289,970
Loan to Organization General Account	27,157,000	20,768,640
Maintenance - Capital and Non-capital	981,292	1,192,296
Maintenance - Office	1,419,658	812,890
Maintenance and fuel- vehicles	635,171	822,094
Material expenses	279,119	462,016
Meeting expenses	109,786	1,295
Professional and License fee	427,510	584,480
Newspaper and Periodicals	15,400	13,328
Office Rent / Shop rent / Auditorium rent	7,939,531	8,398,480
Printing and Stationery	2,761,903	2,542,045
Program and operational costs	122,243	1,063,458
Dress for support staff	241,692	190,816
Interest on Members Savings	59,967	22,997,688
Members Savings Refund	272,569,081	256,437,533
School Rent	2,820,171	336,000
Security deposit refund	166,000	201,560
Subsidy paid to Client	5,000	125,000
Special Day observation	150,239	223,301
Subsidy Paid to SDP	1,521,000	970,768
Tax deducted at source-Staff	2,039	432,756
VAT	83,740	155,320
Advance against Stock	221,373	335,570
Balance carried forward	2,583,647,810	2,350,897,837

RAHMAN RAHMAN HUQ * CHITTAGONG *

GHASHFUL
COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,583,647,810	2,350,897,837
Training expenses	90,874	346,533
Traveling and conveyance	2,493,704	3,007,667
Utilities	1,511,290	1,498,969
Investment in FDR	14,500,000	16,750,000
Weekly /Monthly Meeting	530,604	224,228
Donation / Contribution	299,060	67,040
Beneficiaries training, meeting, workshop and annual conference	22,714	2,550,507
Fixed Assets Purchase	472,865	4,197,138
Loan to SDP	1,093,000	2,090,398
Loan to DIISP	20,000	80,000
Overhead/other cost	7,649	176,594
Advance office rent/school rent	14,452,260	1,712,280
Loan refund to ORG	1,811,300	1,016,000
Advertisement	321,103	363,027
Payment to ENRICH program	5,150,000	5,675,452
Inter Transaction with branch	246,914,956	314,821,618
Loan Refund to Microfinance	1,765,862	93,000
Field Conveyance	5,472,969	4,836,014
License and renewal fee	5,000	4,880
Loan Refund to Gratuity Fund	100,000	10,750,000
Payment Provident Fund	500,000	10,500,000
Loan refund to NDBMP project	272,901	56,640
Payment To IDCOL Principal Against Loan	900,617	806,981
Laptop Loan	462,757	214,607
Advance to Staff against expenses	327,195	3,390,789
Rebate Given	1,736,377	704,834
Interest on Security Deposit	11,695	11,528
Interest Expenses	193,026	237,428
Interest paid in Advance	146,023	52,346
Expenses against member welfare Fund	1,495,000	1,095,500
Loan Refund to MF	5,130,409	21,257,609
Remittance Payments by Branch	638,860	950,782
Refund to PKSF against PACE project	1,140,000	-
Refund to PKSF-Elderly people project	116,580	-
Loan to ICS Project	500,000	-
Cost of Sales - Panjuri Enterprise	2,125,290	-
Cost of Sales - Haque Enterprise	1,802,745	-
Advance against Vermi Purchase	100,000	
Advance to program staff	165,000	-
Signboard	76,720	-
Welfare fund/disaster fund	89,935	-
Payments to Remittance Project	85,890	-
Advance to elderly program	895,000	624,817
Begger rehabilitation	207,400	200,470
Refund of members unclaimed	1,308,879	1,435,965
Unayin Mela with Local Government	231,474	26,430
Motorcycle Loan	1,555,875	1,305,198
Mobile Loan	220,840	118,500
Bi- Cycle loan	187,500	134,000
Emergency Treatment	63,762	56,022
Advance income tax (FDR)	403,287	-
Vehicle Insurance	39,031	-
Balance carried forward	2,903,792,888	2,764,337,626

RAHMAN RAHMAN HUQ CHITTAGONG

GHASHFUL
COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,903,792,888	2,764,337,626
Head Office Contribution	25,365,552	-
Cultivation	10,940	-
Singer Machine Purchase	14,471	-
Loan with PACE program	2,599,500	-
Loan with Elderly	1,100,000	-
Payment adjust with Rahaman Enterprise	1,573,110	
Payment adjust with Hamedia Najeria Thahizul Quarran Madrasha	214,775	-
Payment adjust with liability for expense	91,250	-
Telephone & Mobile Bill	8,788	-
Entertainment	32,047	-
Cloth for school uniform	4,000	-
Loan Conveyance	18,000	-
Allowance for Elderly People	1,169,400	-
Allowance for unsolvent Elderly People	49,000	-
Special support distribution	30,700	-
Funeral	16,000	-
Best elderly People Hornorium	34,396	-
Best Son Honorium	10,648	-
Advance to Second Chance education	985,000	-
Honorium to NGO head	150,000	-
Consultancy Fee	50,000	-
Training on Livestock,Fish,Paddy and Guti	-	241,258
Contribution to Calendar of BSAF	-	25,000
USG Block Dem	-	64,930
Feromane Trap	-	43,100
Porous pipe	-	39,000
Beef fattening	-	68,596
Remittance Payments	-	941,291
Audit and professional fee	-	166,250
AGM Expenses	-	147,467
Surrender of payments	-	147,823
Maturity Payments	-	55,700
Payment to Branches	-	221,007
Cost of Sales	-	1,880,393
Survivor Services	-	1,023,261
Maria model seed preservation	-	58,600
Youth Group Interventions	-	39,945
School Outreach program	-	87,276
Loan payment to CHWEVT Project	-	130,846
Tax deducted at source- Bank Interest	-	343,513
Vermi Compost	-	133,592
Uniform and leverage	-	40,010
Poultry	-	46,600
Loan to Branches	-	137,000
Advance to staff against Salary	-	1,327,024
Loan to Parn Raman School	-	150,000
Advance to Livestock and Agriculture	-	95,721
Payment to War victim	-	18,200
Agriculture related information	-	1,000
Interest on premium	-	31,353
Loan payment to ESP	-	1,626,200
Payment against Video Documentation	-	220,000
Balance carried forward	2,937,320,467	2,773,877,604

RAHMAN RAHMAN HUQ CHITTAGONG

GHASHFUL
COMBINED STATEMENT OF RECEIPT AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,937,320,467	2,773,877,604
Land Registration exp	-	59,400
Loan payment to ICS Head Office	-	10,000
Fund refund to Plan Bangladesh	-	12,342
Payment to HO	-	3,160,066
Meal Allowance	-	5,022,250
Annual Picnic of Project staff	-	47,950
Courtyard Meeting	-	263,720
Divisional /District level workshop	-	58,760
Members Gethering of WASCC-all union	-	327,720
Meeting expenses-VUAWC/SPG	-	103,290
Agriculture exhibition	-	189,810
Goat Rearing (Poor Member)	-	102,600
Goat Rearig (Ultra Member)	-	25,998
Cow Rearig	-	98,000
Vegetables cultivation own premises	-	98,160
High breed new crops	-	2,970
Shop renewal fee	-	6,000
Staff Convention	-	1,005,640
Advance to Contractors-ICS	-	245,000
Loan to Ghashful General Account	-	2,091,592
Workshop with DWA & UWAO	-	70,430
Training for Marriage Registers	-	128,992
Training for Marriage local religious leaders	-	111,134
Training for sexual harassment committee	-	145,172
Facilitating UVAWC meeting	-	29,170
Celebrating public events	-	29,500
Union level phase our meeting	-	55,680
	2,937,320,467	**2,787,378,950**
Cash in hand	220,612	89,983
Cash at bank:	55,403,752	38,904,407
Balance at 30.06.2018	**55,624,364**	**38,994,390**
Total payments and balance	**2,992,944,831**	**2,826,373,340**

GHASHFUL
COMBINED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2018

Particulars	Notes	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	KCRMP	CHMEVT	Remittance Project	MME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP. PKSF Program	Elimination of inter project transaction	2018	2017
		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
SOURCES OF FUND																				
Equity																				
Capital Reserve		-	-	14,705,764	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,705,764	12,057,213
Surplus/ (Deficit)		(2,083,005)	(3,687,724)	118,750,563	719,303	(805,067)	(3,077,810)	-	(74,058)	(2,082,963)	57,853	(948,127)	1,559,334	3,779,294	5,802	27,261	(48,707)	-	112,129,978	103,903,033
		(2,083,005)	(3,687,724)	133,456,327	719,303	(805,067)	(3,077,810)	-	(74,058)	(2,082,963)	57,853	(948,127)	1,559,334	3,779,294	5,802	27,261	(48,707)	-	126,835,742	115,960,246
NON-CURRENT LIABILITIES																				
Staff Gratuity Fund	6	42,432,523	1,583,527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44,016,050	37,775,702
Insurance Reserve Fund	9	-	-	43,665,615	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,665,615	38,529,201
Members' Welfare fund	10	-	-	4,555,020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,555,020	3,900,150
Loan from PKSF	14	-	-	194,540,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	194,540,000	153,984,162
		40,349,518	(2,104,197)	369,418,030	719,303	(805,067)	(3,077,810)	-	(74,058)	(2,082,963)	57,853	(948,127)	1,559,334	3,779,294	5,802	27,261	(48,707)	-	403,813,495	343,488,601
APPLICATION OF FUND																				
NON-CURRENT ASSETS																				
Property, plant and equipment-at WDV	12	406,431	10,934	6,694,204	327,287	-	-	289,052	-	12,453	209,321	15,920	352,364	8,721	-	-	-	-	8,210,653	6,753,872
Intangible assets-at WDV	12	-	-	572,160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	572,160	545,300
		406,431	10,934	7,266,364	327,287	-	-	289,052	-	12,453	209,321	15,920	352,364	8,721	-	-	-	-	8,782,813	7,299,172
CURRENT ASSETS																				
Loan to Members	13	-	-	999,568,793	-	-	1,121,262	-	-	-	-	-	-	-	-	-	-	-	1,000,690,055	917,159,585
Cash and Bank Balances	15	194,654	210,579	53,181,729	140,272	36,724	600,730	-	537,455	4,584	116,702	92,967	225,867	68,683	5,802	146,729	51,293	-	55,634,965	38,994,360
Cash and Bank Balances-Staff Gratuity	8	42,432,523	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,432,523	31,192,175
Cash and bank balance-Staff Welfare fund	11	1,295,602	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,295,602	-
Advance and Deposits	16	61,295	-	24,818,189	61,199	224,000	10,000	-	-	-	190,000	-	47,000	117,000	-	-	-	-	25,098,680	12,755,141
Stock and stores	17	-	-	355,574	62,580	-	-	-	-	-	-	-	-	-	-	-	-	-	418,154	51,720
Short term investment-FDR	18	-	-	63,500,000	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	63,750,000	56,250,000
Accrued Interest on FDR	18	-	-	577,448	8,331	-	-	-	-	-	-	-	-	-	-	-	-	-	585,779	1,030,578
Loan to projects and Others	19	11,459,247	666,301	6,405,779	-	-	7,000	-	-	-	33,000	-	1,019,617	1,240,412	-	-	-	(23,494,707)	22,649	1,130,757
Receivables from external	20	-	541,500	-	-	-	-	-	-	-	4,869,330	1,092,055	9,053,751	2,557,276	-	3,080,532	-	-	21,256,957	13,513,807
		55,443,685	1,418,380	1,150,286,506	523,382	260,724	1,747,992	-	537,455	4,584	5,209,032	1,185,022	10,946,235	3,984,371	5,802	3,227,261	51,293	(23,494,707)	1,211,413,434	1,072,219,456
CURRENT LIABILITIES																				
Members' Savings	21	-	-	503,555,541	-	-	-	-	-	-	-	-	-	-	-	-	-	-	503,555,541	428,864,076
Security deposits from field staff	22	18,000	-	2,531,000	-	-	-	-	-	-	-	-	120,000	-	-	-	-	-	2,669,000	2,574,000
Loan Loss Reserve	23	-	-	33,461,738	-	-	891,411	-	-	-	-	-	-	-	-	-	-	-	34,353,149	29,522,334
Members' Unclaimed Account	24	-	-	4,342,760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,342,760	3,762,152
Accrued Expenses & Other Liabilities	25	906,090	10,775	3,511,486	66,350	-	65,000	-	-	-	2,745,190	-	730,263	223,790	-	-	-	-	8,257,044	14,514,035
Liability to donors and others	26	9,076,556	5,522,736	5,087,102		1,066,331	3,869,191	289,052	131,346	2,100,000	2,599,500	2,151,008	1,732,952	-	-	3,200,000	100,000	(23,494,707)	11,430,438	20,751,993
Loan from commercial banks	27	-	-	40,000,000	-	-	-	-	480,179	-	-	-	-	-	-	-	-	-	40,480,179	40,450,173
Loan from PKSF	14	-	-	188,304,163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	188,304,163	163,300,419
Short term Loan from Provident Fund	28	5,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,500,000	4,450,000
Advance received from PKSF	29	-	-	-	-	-	-	-	-	-	-	-	7,160,516	-	-	-	-	-	7,160,516	7,325,910
		15,500,646	5,533,511	791,193,840	66,350	1,066,331	4,825,602	289,052	611,524	2,100,000	5,344,690	2,151,008	9,741,286	223,790	-	3,200,000	100,000	(23,494,707)	816,382,782	735,129,126
NET CURRENT ASSETS		39,943,087	(3,115,131)	359,104,666	493,016	(805,607)	(3,077,610)	(289,052)	(74,069)	(2,095,416)	(105,658)	(965,953)	1,206,970	3,770,573	5,802	27,261	(48,707)	-	395,030,642	336,090,329
		40,349,518	(2,104,197)	366,418,030	719,303	(805,067)	(3,077,810)	-	(74,058)	(2,082,963)	57,853	(948,127)	1,559,334	3,779,294	5,802	27,261	(48,707)	-	403,813,495	343,488,601

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

Chief Executive Officer

Chairman

RAHMAN RAHMAN HUQ ★ CHITTAGONG ★

GHASHFUL
COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Shaheed Pasan Rahman School	ESP-BRAC Project	KHRUP	CHWFVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
INCOME																		
Service charges	-	2,216,088	223,566,945	-	-	77,620	-	-	-	-	-	-	-	-	-	-	225,862,465	201,249,190
Grant	400,000	-	-	-	-	130,000	124,425	-	-	6,239,220	1,896,906	9,063,701	1,110,771	-	10,016,205	-	29,272,377	28,945,354
Fees received	2,520	74,782	-	1,064,140	779,200	-	11,039	-	-	-	-	-	-	-	-	2,080	1,933,759	3,314,904
Income from Commission	1,025,302	-	-	-	-	-	-	1,602	-	-	-	-	-	-	-	-	1,026,904	2,012
Contribution received from Organization	-	1,510,039	-	-	551,000	-	-	-	-		528,009	1,520,409		-	-	-	4,108,257	3,652,424
Bank / FDR Interest	5,871	-	3,827,399	16,347		-	334	1,071	1,461		7,158	-	-	8,067	14,961	-	3,878,436	3,151,895
Sale of contraceptives	-	32,855	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,855	52,353
Other/Miscellaneous Income	3,852	-	84,510	-	-	-	-	-	-	-	-	290,159	-	-	-	-	378,520	292,380
Donation	-	-	-	385,000	-	-	-	-	-	-	-	-	-	-	-	-	385,000	424,000
Received from drawing training	-	-	-	1,340	-	-	-	-	-	-	-	-	-	-	-	-	1,340	6,910
Sale of study materials	-	-	-	103,665	-	-	-	-	-	-	-	-	-	-	-	-	103,665	65,655
Sale of school uniform	-	-	-	18,720	-	-	-	-	-	-	-	-	-	-	-	-	18,720	24,200
Income from training centre	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	1,000
Other Income	-	-	1,062,427	-	-	-	-	-	-	16,844	-	-	-	-	-	-	1,079,271	33,763
Cost Sharing from NEST project	-	7,646	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,646	54,799
Reimbursement against training	-	-	-	-	-	84,060	-	-	-	-	-	-	-	-	-	-	84,060	133,300
Fines (penalty)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	280,705
Sale of Pass Book	-	-	578,270	-	-	-	-	-	-	-	-	-	-	-	-	-	578,270	510,480
Sale of Stove	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400
Reimbursement against Elderly Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28,280
Income from backup support MIME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	193,417
Income from INAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,420
Collection from HCS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000
Income from Forfeiture account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	259,674
	1,438,435	3,900,756	232,121,891	1,588,152	1,330,200	291,680	135,798	2,673	1,461	6,256,064	2,432,073	10,874,269	1,110,771	8,067	10,031,166	2,080	270,816,261	242,386,838

GHASHFUL
COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBUP
	Taka	Taka	Taka	Taka	Taka	Taka
EXPENDITURE:						
Salaries and allowances	286,976	2,570,684	122,434,075	907,017	1,143,553	260,172
Interest on members' savings	-	-	26,723,030	-	-	-
Bank charges	10,060	5,288	489,294	5,469	1,310	-
Other Expenses	626,602	-	-	-	-	-
Communication expenses	4,900	9,953	-	7,576	-	-
Clinical support		21,037	-		-	-
Depreciation	798	1,310	1,395,636	26,148	-	-
Amortization			143,040	-	-	-
Loan Loss Provision			10,105,254	-	-	-
Audit and Professional Fee	5,300	6,000	78,075	-	-	-
Interest on Loan from PKSF	-	-	20,374,134	-	-	-
Interest on Bank Loan and others	-	-	3,666,073	-	-	103,326
Rebate	-	-	1,738,377	-	-	-
Maintenance - Office	-	11,335	1,427,003	2,300	-	-
Maintenance and fuel - vehicles	7,370	-	1,046,907	-	-	-
Cost of Sales and Material expenses	-	-	-	-	-	-
Working expenses	-	-	283,592	-	-	-
Legal and Membership Fee	-	-	490,810	-	-	-
Newspaper and periodicals	-	-	12,905	1,495	-	-
Office rent/shop rent	102,996	174,106	8,817,956	-	-	-
Printing and stationery	26,000	54,010	1,973,691	38,291	-	-
Program and operational costs	-	5,889	5,480,484	-	111,048	-
Selling and promotional Expenses	-	-	-	-	-	19,455
Other program activity expenses	-	-	1,677,314	-	-	-
Other operating Expenses	-	55	293,049	-	-	-
Entertainment	-	3,660	868,840	22,199	-	-
Utilities	15,310	11,443	1,488,662	24,063	-	-
School Rent (Street children)	-	-	-	407,606	173,503	-
Emergency Treatment	-	2,102	-	-	-	-
Special Day celebration	-	41,131	-	-	-	-
School Program expenses	-	-	-	26,792		
Training expenses	-	-	62,192			
Travelling and conveyance	2,403	323,337	2,363,332	17,000	21,215	
Taxes and VAT	-	-	-	1,615	-	
Subsidy paid to Client of NDBUP	-	-	-	-	-	5,000
Loss on sale of Fixed assets	19,215	-	381,566		-	-
Doctors' Honorarium		1,019,119			-	-
Field Conveyance	-	-	4,827,199		-	-
Uniform and beverage	-	-	-	600	-	-
Subsidy to SDP and organization General Fund	-	-	-	-	-	-
Video Documentation	-	-	-	-	-	-
Sign board	-	-	-	-	-	-
Honorarium for school teachers	-	-	-	-	-	-
Interest on Loan from [illegible] Associations	-	-	-	-	-	-
Interest on Insurance premium	-	-	-	-	-	-
Interest on security deposit	-	-	-	-		-
Donation / Contribution	850,000	581,000		-	-	-
Advertisement	-	-	580,605	-	-	-
License and renewal fees	-	-	-	5,000	-	-
Administrative Expenses	-	-	-	-	-	93,154
Deletion/adjustment of Fixed Assets	-	42,758	-	-	-	-
Balance carried forward	2,128,149	4,370,523	278,573,882	1,096,309	1,457,621	520,807

Particulars	CNMEVT	Remittance Project	NINE Project-Insurance	PACE Project	Elderly Project	ENRICH Project
	Taka	Taka	Taka	Taka	Taka	Taka
EXPENDITURE:						
Salaries and allowances	63,107	-	-	-	488,855	-
Interest on members' savings	-	-	-	-	-	-
Bank charges	551	12,192	1,670	-	8,503	-
Other Expenses	7,549	-	-	-	-	-
Communication expenses	-	-	-	-	-	-
Clinical support	-	-	-	-	-	-
Depreciation	79,339	-	2,284	57,451	2,988	74,531
Amortization	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Audit and Professional Fee	-	-	-	-	-	-
Interest on Loan from PKSF	-	-	-	-	-	-
Interest on Bank Loan and others	-	-	-	-	-	-
Rebate	-	-	-	-	-	-
Maintenance - Office	740	-	-	-	-	-
Maintenance and fuel - vehicles	-	-	-	-	-	-
Cost of Sales and Material expenses	-	-	-	-	-	-
Working expenses	-	-	-	-	-	-
Legal and Membership Fee	-	-	-	-	-	-
Newspaper and periodicals	-	-	-	-	-	-
Office rent/shop rent	-	-	-	-	-	-
Printing and stationery	66	-	-	-	-	-
Program and operational costs	4,781	-	-	2,214,789	1,496,376	5,707,079
Selling and promotional Expenses	-	-	-			
Other program activity expenses	-	-	-	2,746,100	90,299	3,297,090
Other operating Expenses	-	-	-			52,879
Entertainment	-	-	-			
Utilities	400	-	-			
School Rent (Street children)	-	-	-	-	-	
Emergency Treatment	-	-	-	-	-	
Special Day celebration	-	-	-	-	-	
School Program expenses	-	-	-	-	-	
Training expenses	515	-	-	-	-	
Travelling and conveyance	-	-	-	-	-	
Taxes and VAT	-	-	-	-	-	80,872
Subsidy paid to Client of NDBUP	-	-	-	-	-	-
Loss on sale of Fixed assets	-	-	-	-	-	-
Doctors' Honorarium	-	-	-	-	-	-
Field Conveyance	-	-	-	-	-	-
Uniform and beverage	-	-	-	-	-	-
Subsidy to SDP and organization General Fund	-	-	-	-	-	-
Video Documentation	-	-	-	-	-	-
Sign board	-	-	-	-	-	-
Honorarium for school teachers	-	-	-	-	-	-
Interest on Loan from [illegible] Associations	-	-	-	-	-	-
Interest on Insurance premium	-	-	-	-	-	-
Interest on security deposit	-	-	-	-	-	-
Donation / Contribution	-	-	-	-	-	-
Advertisement	-	-	-	-	-	-
License and renewal fees	-	-	-	-	-	-
Administrative Expenses	-	-	-	901,078	-	956,880
Deletion/adjustment of Fixed Assets	-	-	-	-	-	-
Balance carried forward	177,254	12,192	3,950	5,968,471	2,330,372	10,210,696

Particulars	ICS Project	Agriculture and Livestock Project	Second chance education	DISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka
EXPENDITURE:						
Salaries and allowances	102,000	-	4,860,230	-	132,815,694	124,378,408
Interest on members' savings	-	-	-	-	26,723,000	23,997,691
Bank charges	-	6,424	6,722	-	548,107	1,071,895
Other Expenses	-	-	-	-	634,469	1,109,206
Communication expenses	-	-	39,476	-	61,904	1,464,207
Clinical support	-	-	-	-	21,037	10,860
Depreciation	-	-	-	-	1,639,515	1,609,764
Amortization	-	-	-	-	143,040	153,003
Loan Loss Provision	-	-	-	-	10,105,254	3,540,150
Audit and Professional Fee	-	-	-	-	89,375	127,290
Interest on Loan from PKSF	-	-	-	-	20,374,134	18,003,841
Interest on Bank Loan and others	-	-	-	-	3,769,399	2,753,030
Rebate	-	-	-	-	1,738,377	214,617
Maintenance - Office	-	-	-	-	1,441,300	819,790
Maintenance and fuel - vehicles	-	-	-	-	1,054,277	822,094
Cost of Sales and Material expenses	2,060,543	-	-	-	2,090,548	4,452,349
Working expenses	-	-	-	-	283,592	147,457
Legal and Membership Fee	-	-	-	-	490,810	685,590
Newspaper and periodicals	-	-	-	-	13,400	13,320
Office rent/shop rent	-	-	303,000	-	9,298,132	8,387,584
Printing and stationery	-	-	27,582	-	2,099,099	2,949,939
Program and operational costs	-	-	1,645,778	-	16,840,384	5,275,306
Selling and promotional Expenses	-	-	-	-	19,455	117,100
Other program activity expenses	-	-	-	-	7,796,061	8,796,816
Other operating Expenses	-	-	-	-	346,351	393,370
Entertainment	-	-	-	-	900,697	1,127,192
Utilities	-	-	50,000	-	1,587,878	1,495,102
School Rent (Street children)	-	-	2,438,453	-	3,022,611	480,000
Emergency Treatment	-	-		-	2,102	56,022
Special Day celebration	-	-	-	-	41,131	21,174
School Program expenses	-	-	-	-	26,792	26,495
Training expenses	-	-	-	-	62,747	154,500
Travelling and conveyance	-	-	298,279	-	2,665,569	2,071,263
Taxes and VAT	-	-	-	-	82,487	710,305
Subsidy paid to Client of NDBUP	-	-	-	-	5,000	115,003
Loss on sale of Fixed assets	-	-	-	-	400,781	-
Doctors' Honorarium	-	-	-	-	1,019,119	-
Field Conveyance	-	-	-	-	4,827,199	4,877,199
Uniform and beverage	-	-	-	-	600	230,526
Subsidy to SDP and organization General Fund	-	-	-	-	-	870,766
Video Documentation	-	-	-	-	-	220,000
Sign board	-	-	-	-	-	363,027
Honorarium for school teachers	-	-	-	-	-	1,119,968
Interest on Loan from [illegible] Associations	-	-	-	-	-	1,150,705
Interest on Insurance premium	-	-	-	-	-	20,572
Interest on security deposit	-	-	-	-	-	11,526
Donation / Contribution	-	-	-	-	1,431,000	58,707
Advertisement	-	-	-	-	280,809	402,323
License and renewal fees	-	-	-	-	5,000	4,080
Administrative Expenses	261,873	-	-	3,690	2,105,538	-
Deletion/adjustment of Fixed Assets	-	-	-	-	42,758	-
Balance carried forward	2,423,416	6,424	9,901,991	3,690	259,170,738	228,156,516

GHASHFUL
COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SOP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	KCDVP	GHMEVT	Resistance Project	MIVE Project-Insurance
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	2,108,149	4,370,822	218,670,660	1,486,389	1,457,601	550,807	177,284	12,152	3,990
Teachers Refreshment	-	-	-	-	38,999	-	-	-	-
Honorium to NGO head	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	-	-	-	-	-	-	-	-	-
Meeting, Workshop and seminar	-	-	-	-	-	-	-	-	-
Annual Picnic of Project stf	-	-	-	-	-	-	-	-	-
Contribution to ENRICH Project	-	-	-	-	-	-	-	-	-
Unnyan mela (Microcredit)	-	-	-	-	-	-	-	-	-
Day observation	-	-	-	-	-	-	-	-	-
Registration Process of Land	-	-	-	-	-	-	-	-	-
Service charge on IDCOL loan	-	-	-	-	-	-	-	-	-
Staff development expense	-	-	-	-	-	-	-	-	-
Balance carried forward	2,108,149	4,370,822	218,670,660	1,486,389	1,496,600	550,807	177,284	12,152	3,990
Surplus/(deficit) for the year	(681,718)	(481,907)	13,401,311	89,543	(136,433)	(289,127)	(41,459)	(6,618)	(1,559)
Add: Surplus/(deficit) brought forward	(1,917,703)	(3,205,857)	106,644,473	629,450	12,897	(2,738,853)	-	(55,450)	(2,081,204)
	(2,587,417)	(3,687,724)	120,066,984	719,353	(123,533)	(3,077,010)	(41,459)	(74,068)	(2,082,763)
Add: Net received from discontinued	-	-	-	-	-	-	-	-	-
Add: Receivable from donor	-	-	-	-	-	-	41,459	-	-
Add: Adjustment GFTM-015 Project due to close the project during the year	54,413	-	-	-	-	-	-	-	-
Less: Prior year adjustment	460,000	-	-	-	(682,534)	-	-	-	-
Less: Transferred to capital reserve	-	-	(1,345,121)	-	-	-	-	-	-
Balance carried to statement of financial position	(2,083,005)	(3,687,724)	118,700,863	719,353	(806,067)	(3,077,010)	-	(74,068)	(2,082,763)

Particulars	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DESP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	5,929,471	3,200,372	10,210,696	2,425,416	8,424	9,504,991	3,882	256,110,799	228,108,618
Teachers Refreshment	-	-	-	-	-	141,751	-	179,750	-
Honorium to NGO head	-	-	-	-	-	150,000	-	150,000	-
Furniture and Fixtures	-	-	-	-	-	210,198	-	210,198	-
Meeting, Workshop and seminar	-	-	-	-	-	-	-	-	155,395
Annual Picnic of Project stf	-	-	-	-	-	-	-	-	47,950
Contribution to ENRICH Project	-	-	-	-	-	-	-	-	1,987,259
Unnyan mela (Microcredit)	-	-	-	-	-	-	-	-	26,433
Day observation	-	-	-	-	-	-	-	-	175
Registration Process of Land	-	-	-	-	-	-	-	-	99,403
Service charge on IDCOL loan	-	-	-	-	-	-	-	-	227,433
Staff development expense	-	-	-	-	-	-	-	-	2,880,885
Balance carried forward	5,929,471	3,200,372	10,210,230	3,425,416	8,424	10,006,936	3,882	256,710,683	233,527,188
Surplus/(deficit) for the year	97,698	(233,500)	623,620	(1,318,645)	1,643	27,251	(1,615)	11,100,038	9,058,925
Add: Surplus/(deficit) brought forward	-	(715,627)	936,714	5,097,899	4,159	-	(47,092)	102,503,023	91,507,884
	97,698	(949,127)	1,559,334	3,779,254	5,802	27,251	(48,707)	113,611,782	100,966,779
Add: Net received from discontinued	-	-	-	-	-	-	-	-	12,242
Add: Receivable from donor	-	-	-	-	-	-	-	41,459	2,358,489
Add: Adjustment GFTM-015 Project due to close the project during the year	-	-	-	-	-	-	-	54,413	-
Less: Prior year adjustment	-	-	-	-	-	-	-	(222,534)	(17,347)
Less: Transferred to capital reserve	-	-	-	-	-	-	-	(1,345,121)	(833,325)
Balance carried to statement of financial position	97,698	(949,127)	1,559,334	3,779,254	5,802	27,251	(48,707)	112,128,978	102,668,858

The annexed notes from 1 to 40 and Annexure A to K form an integral part of these financial statements.

Chief Executive Officer

Chairman

RAHMAN RAHMAN HUQ * CHITTAGONG *

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	HDRMP	CHANGE	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP-PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Opening Balance:																		
Cash in hand	1,045	8,628	46,235	1,910	763	12,633		657		-	1,406	16,538	1,513	349	-		89,983	313,165
Cash at bank	505,623	86,540	33,193,588	153,208	7,371	637,195	22,256	480,417	104,799	-	644	145,850	2,831,147	700,863	-	32,906	38,904,405	24,448,083
	506,668	95,168	33,239,823	155,131	8,134	649,828	22,256	481,074	104,799	-	2,050	162,392	2,832,660	701,212	-	32,906	38,994,388	24,761,248
RECEIPTS:																		
Bank interest	5,071	-	434,734	822	-	-	331	1,971	1,451	35,044	2,158	172		8,067	14,891		488,422	563,013
FDR Interest	-	-	3,506,030	15,000	-	-	-	-	-	-	-	-	-	-	-	-	3,613,030	2,955,375
Grant received from Plan Bangladesh	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,070,045
Clinical Service Charges	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	190,225
Clinical Support	-	68,280		-	-	-	-	-	-	-	-	-	-	-	-	-	68,280	65,250
Sale of contraceptives	-	32,856		-	-	-	-	-	-	-	-	-	-	-	-	-	32,856	62,290
Received from Enrich Programme	-		3,600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	3,600,000	-
Received against HCS	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000
Contribution received from MF	-	568,039	-	-	-	-	-	-	-	-	658,809	1,530,405					2,757,257	2,968,007
Received from Nariprakkha for War victim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,200
Reimbursement against Unnayan Mela	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reimbursement received from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,692,842
Loan from Gratuity fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,380,000
Loan from Provident fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000,000
Received from forfeiture Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	253,674
Grant received from LWE Bangladesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	224,000
Loan from PKSF	-	-	258,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	258,000,000	235,750,000
Fund from PKSF against Elderly Project	-	-	-	-	-	-	-	-	-	-	302,917	-	-	-	-	-	302,917	1,140,000
Fund from PKSF against PACE Project	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	118,580
Reimbursement of expenditures	-	-	-	-	-	64,080	-	-	-	-	-	-	-	-	-	-	64,080	128,000
Service Chg. from garments industries	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	2,103,338
Member Savings Collection	-	-	323,027,536	-	-	245	-	-	-	-	-	-	-	-	-	-	323,027,781	294,493,511
Collection of Loan installment	-	-	1,698,488,885	-	-		-	-	-	-	-	-	-	-	-	-	1,698,488,885	1,520,455,305
Service Charge on Loan	-	-	225,569,315	-	-	77,620	-	-	-	-	-	-	-	-	-	-	225,646,935	198,837,800
Received from Branches	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	1,125,545
Loan received from IDCOL	-	-	-	-	-	135,000	-	-	-	-	-	-	-	-	-	-	135,000	389,209
Loan received from MF	-	1,050,000	-	-	-		-	-	-	2,599,500	1,100,000	5,150,000		-	-	20,000	9,919,500	7,201,173
Grant received from IDCOL	-	-	-	-	-	130,000	-	-	-	-	-	-	964,894	-	-	-	1,094,894	7,580,853
Loan Processing Fee	-	-	297,225	-	-		-	-	-	-	-	-	-	-	-	-	297,225	270,030
Sale of Pass Book	-	-	578,370	-	-		-	-	-	-	-	-	-	-	-	-	578,370	510,490
Advance received from PKSF	-	-	-	-	-	-	-	-	-	1,140,000	-	10,417,527		-	-	-	11,557,527	5,400,000
Advance adjusted against expenses	-	-	-	-	-	-	-	-	-	-	-	165,000		-	-	-	165,000	1,454,470
Advance Salary realized	-	48,200	-	-	-	-	-	-	-	-	-	-		-	-	-	48,200	71,500
Security Deposit	-	-	451,000	-	-		-	-	-	-	-	10,000	-	-	-	-	461,000	340,000
Unclaimed account	-	-	1,909,042	-	-		-	-	-	-	-		-	-	-	-	1,909,042	1,897,500
Inter Transaction with Branch	-	-	240,289,763	-	-	445,219	-	645,914	-	3,131,791	-		-	73,402		10,000	244,596,089	314,021,510
General Account	-	-	18,100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	18,100,000	2,820,730
Security Deposit refunded by Bank Asia	-	-	-	-	-	-	-	85,000	-	-	-	-	-	-	-	-	85,000	
Miscellaneous receipts	-	-	503,755	-	-	-	-	-	-	-	-	-	-	-	-	-	503,755	453,375
Dropout fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,373
Fund received from Bank Asia	95,890	-	-	-	-	-	-	628,860	-	-	-	-	-	-	-	-	724,750	1,026,219
Loan received from Bank Asia Limited		-	45,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	45,000,000	40,000,000
Loan Received from AB Bank Limited		-	25,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000,000	36,000,000
Commission received		-		-	-	-	-	1,602	-	-	-	-	-	-	-	-	1,602	2,012
Membership fee - General Body	2,570	-		-	-	-	-	-	-	-	-	-	-	-	-	-	2,570	2,630
Members Welfare fund		-	2,250,900	-	-	-	-	-	-	-	-	-	-	-	-	-	2,250,900	2,080,470
Tax deducted at source-staff		2,090		-	-	-	-	-	-	-	-	-	-	-	-	-	2,090	20,350
Grant from BRAC				-	-	-	-	-	-						6,937,673		6,937,673	586,330
Balance carried forward	94,281	1,869,413	2,045,880,677	15,822	-	858,129	331	1,378,247	1,451	6,087,336	1,273,884	17,273,108	964,894	81,519	6,952,564	30,000	2,989,471,975	2,706,740,634

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Purun Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DMSP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	94,251	1,809,413	2,546,068,077	15,832	-	655,139	331	1,373,247	1,461	5,897,335	1,973,884	17,273,108	964,594	81,519	6,345,034	30,000	2,389,471,675	2,709,743,534
FDR encashed during the year	-	-	7,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	7,000,000	12,650,000
Received from Micro finance as loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,756,640
Loan from SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,000	-	43,000	404,000
Loan from Ghashful General Account	-	500,000	-	-	-	732,901	107,000	-	-	-	3,195,951	-	-	-	4,764,930	-	9,890,152	1,210,746
Interest on Loan given to MF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	248,035
Advance and Deposit	-	-	8,821,261	-	-	-	-	-	-	-	-	-	-	-	-	-	8,821,291	26,102,093
Received against Store and stock	-	-	42,228	-	-	-	-	-	-	-	-	-	-	-	-	-	42,228	499,479
Recovery of loan from Educare KG School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000
Realized advance against Expenses	-	-	-	-	110,445	-	-	-	-	-	-	-	-	-	163,050	-	276,496	101,440
Realized advance against Office Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000
Realized advance from ICS Project	600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	600,000	57,000
Recovery of advance from MIME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	703,000
Loan realized from ESP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	639,698
Other Income	3,002	6,500	26,080,843	-	-	-	-	-	-	800	-	3,050	-	-	-	-	26,101,455	655,140
Fees realized - Admission/Tuition	-	-	-	1,094,140	-	-	-	-	-	-	-	-	-	-	-	-	1,094,140	1,835,996
Donation	-	-	-	395,000	-	-	-	-	-	-	-	-	-	-	-	-	395,000	424,000
Sale of school materials	-	-	-	100,606	-	-	-	-	-	-	-	-	-	-	-	-	100,606	56,083
Sale of health card	-	-	-	-	-	-	-	-	-	-	-	122,200	-	-	-	-	122,200	322,201
Sale of stove	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400
Grant from MJF	-	-	-	-	-	-	124,425	-	-	-	-	-	-	-	-	-	124,475	8,352,816
Sale of school uniform	-	-	-	15,720	-	-	-	-	-	-	-	-	-	-	-	-	15,720	24,800
Laptop Loan Realization	-	18,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,000	10,480
Motorcycle Loan Adjust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bicycle Loan Adjust	-	-	-	-	-	6,000	-	-	-	-	-	-	-	-	-	-	6,000	4,100
Mobile Loan Realization	-	-	-	-	-	-	-	-	-	-	-	6,000	-	-	-	-	5,000	7,500
Income from Training Center	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	1,000
Income from PHR project against cost sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from SDP	-	-	-	-	551,000	-	-	-	-	-	-	-	-	-	-	-	551,000	579,000
Cost sharing income from SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,919
Cost sharing income from NEST/CHWEVT	-	7,549	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,549	84,798
Received form PHR project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan realized from CHWEVT	207,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	207,500	-
Received from Blood Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from HID	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,088,805
Received from HASAB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received form NDBMP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	396,640
Received from MIME Project-Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210,100
Insurance Premium collection	-	-	12,434,548	-	-	-	-	-	-	-	-	-	-	-	-	-	12,494,643	10,960,035
Clinical service charges	-	904,450	-	-	-	-	-	-	-	-	-	44,916	-	-	-	-	945,356	38,115
Salary surrender	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fines (penalty)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from ICS Head Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,040,846
Earnest Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,000
Loan installment received from beneficiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	739,883
Sewing machine sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Diabetic test	-	-	-	-	-	-	-	-	-	-	-	74,421	-	-	-	-	74,421	68,609
Residential fees/School fees	-	-	-	-	779,200	-	-	-	-	-	-	4,800	-	-	-	-	784,000	12,685
Paramedic fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,080	2,080	193,440
Ghashful Art School	-	-	-	1,340	-	-	-	-	-	-	-	-	-	-	-	-	1,340	
Staff Advance Adjust	-	-	-	-	-	-	-	-	-	10,700	-	-	-	-	-	-	18,700	
Loan refund from beneficiaries	-	-	-	-	-	465,268	-	-	-	-	-	-	-	-	-	-	465,268	
Health service charges received from garments industries	-	1,509,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,509,000	
Advance realized from Second Chance Education	-	43,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,000	
Refunded advance rent by House Owner	-	-	-	-	-	-	40,000	-	-	-	-	-	-	-	-	-	40,000	
Received from Partner Organization	-	-	-	-	-	-	11,039	-	-	-	-	-	-	-	-	-	11,039	
Loan realize from Micro Finance	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	
Received from Provident Fund-Others	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	
Loan realize from Second Chance Education	942,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	942,000	
Contribution from Second Chance Education	1,025,382	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,025,382	
Loan Accounts - Organization	-	-	-	-	-	-	-	-	-	-	-	-	1,500,000	-	-	-	1,500,000	
	3,323,325	5,087,312	2,894,487,052	1,595,427	1,470,645	2,050,398	382,795	1,373,247	1,461	5,908,835	5,169,835	17,528,094	2,464,594	81,519	11,316,014	32,080	2,953,950,443	2,881,612,091
Total Receipts	4,029,593	6,193,080	2,927,728,876	1,740,646	1,470,775	2,720,134	306,051	1,894,321	105,380	5,908,835	5,161,885	17,650,489	5,397,054	782,731	11,316,014	64,995	2,992,944,831	2,826,373,340

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	BDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
PAYMENTS:																		
Salaries and allowances	235,678	2,070,849	126,783,600	907,017	1,143,883	230,172	53,107	-	-	-	488,655	-	147,200	-	4,850,290	-	136,864,957	124,831,871
MBBS Doctors' Honorarium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School Program	-	-	-	29,792	-	-	-	-	-	-	-	296,704	-	-	1,645,731	-	1,972,227	1,546,074
Health Program	-	-	-	-	-	-	-	-	-	-	-	1,868,696	-	-	-	-	1,868,696	1,558,875
Community Development Program	-	-	-	-	-	-	-	-	-	-	2,174	840,006	-	-	-	-	842,180	853,121
Other Operating Expenses	-	80	-	-	-	-	-	-	-	2,254,792	-	4,902,484	-	-	-	-	7,157,356	5,155,589
Administrative Expenses	-	-	-	-	-	85,154	-	-	-	501,378	-	1,008,835	-	-	-	3,892	1,601,762	1,121,350
Selling and promotional Expenses	-	-	-	-	-	19,455	-	-	-	-	-	-	-	-	-	-	19,455	117,100
Contribution to ESP	-	581,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	581,000	31,247
Remittance Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	941,291
Advance against expenses	-	-	2,216,450	-	-	10,000	-	-	-	-	-	-	-	-	-	-	2,226,450	254,240
Advance against salary	-	25,700	1,411,991	-	-	-	-	-	-	-	-	-	-	-	-	-	1,437,691	25,000
Audit and professional fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	165,250
Bank charges	10,085	5,388	459,227	5,499	-	-	691	12,192	1,676	-	5,505	-	7,225	5,424	6,754	-	524,714	446,114
Capital expenditure	-	-	3,156,500	-	-	-	-	-	-	-	11,349	87,604	-	-	-	-	3,255,453	272,058
Communication expenses	6,916	10,551	1,600,211	7,619	-	-	-	-	-	-	-	-	-	-	36,475	-	1,663,180	1,398,368
Clinical support and contraceptive fee	-	21,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,037	10,650
AGM Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147,467
Refreshment	-	-	871,284	-	38,999	-	-	-	-	-	-	-	-	-	140,751	-	1,050,534	1,127,757
Honorarium for school leader & M.C	-	1,037,114	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,037,114	1,041,563
Insurance Claim settled	-	-	6,329,608	-	-	-	-	-	-	-	-	-	-	-	-	-	6,329,608	6,193,229
Surrender of payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147,823
Maturity Payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55,700
Bank charges	-	-	-	-	1,610	-	-	-	-	-	-	-	-	-	-	-	1,610	63,718
Postage and Courier	-	-	127,272	-	-	-	-	-	-	-	-	-	250	-	-	-	127,522	122,979
Income Tax Paid Microfinance	-	-	552,373	-	-	-	-	-	-	-	-	-	-	-	-	-	552,373	569,306
Loan disbursed to Microfinance client	-	-	1,707,684,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,707,684,000	1,600,537,000
Loan Disbursement to NDBMP client	100,000	-	-	-	-	310,000	-	-	-	-	-	-	200,000	-	-	-	610,000	314,000
Loan refund to PKSF	-	-	209,510,418	-	-	-	-	-	-	-	-	-	-	-	-	-	209,510,418	205,728,872
Interest paid to PKSF	-	-	20,349,184	-	-	-	-	-	-	-	-	-	-	-	-	-	20,349,184	15,920,841
Refund to PKSF against PACE project	-	-	1,140,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,140,000	-
Refund to PKSF-Elderly people project	-	-	118,580	-	-	-	-	-	-	-	-	-	-	-	-	-	118,580	-
Loan refund to Bank Asia Limited	-	-	40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	40,000,000	40,000,000
Loan Refund to AB Bank limited	-	-	30,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000	15,000,000
Interest paid on Bank Loan	-	-	3,435,963	-	-	-	-	-	-	-	-	-	-	-	-	-	3,435,963	2,750,000
Interest paid on Project Loan	-	-	434,250	-	-	-	-	-	-	-	-	-	-	-	-	-	434,250	1,156,755
Loan to ICS Project	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	-
Advance and Deposit	-	-	-	-	-	-	-	-	-	190,000	-	-	-	-	-	-	190,000	269,670
Payment to Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	221,037
Loan to Organization General Account	-	-	26,507,000	-	-	-	-	-	-	-	-	-	650,000	-	-	-	27,157,000	20,768,640
Maintenance - Capital and Non-capital	-	1,200	990,052	-	-	-	-	-	-	-	-	-	-	-	-	-	991,252	1,192,295
Maintenance - Office	-	10,125	1,406,493	2,300	-	-	740	-	-	-	-	-	-	-	-	-	1,419,658	812,860
Maintenance and fuel, vehicles	7,970	-	627,201	-	-	-	-	-	-	-	-	-	-	-	-	-	635,171	522,094
Material expenses	-	-	123,840	-	-	-	-	-	-	-	155,276	-	-	-	-	-	279,116	482,016
Cost of Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,580,363
Cost of Sales - Panjuri Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	2,125,290	-	-	-	2,125,290	-
Cost of Sales - Haque Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	1,803,745	-	-	-	1,803,745	-
Advocacy Meetings - District Level	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Survivor Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,023,281
Mana model seed preservation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,800
Youth Group interventions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,945
School Outreach program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,276
Material & Equipment for NFE School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeting expenses	-	-	-	-	-	-	-	-	-	-	109,706	-	-	-	-	-	109,706	1,295
Professional and License fee	-	-	427,510	-	-	-	-	-	-	-	-	-	-	-	-	-	477,510	554,480
Newspaper and Periodicals	-	-	18,905	1,495	-	-	-	-	-	-	-	-	-	-	-	-	13,400	13,328
Office Rent / Shop rent / Auditorium rent	102,996	174,196	7,418,793	-	-	-	-	-	-	-	-	-	42,554	-	200,000	-	7,999,631	5,399,490
Balance carried forward	562,026	3,607,242	2,275,715,891	953,718	1,184,492	557,781	64,535	12,192	1,676	3,345,570	773,722	9,046,924	5,071,094	5,424	5,893,001	3,892	2,308,807,077	2,069,856,066

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	ADBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	962,020	8,987,242	2,275,715,301	953,719	1,184,202	507,781	64,635	12,182	1,678	8,845,870	773,722	9,046,324	5,371,094	6,424	6,853,301	3,692	2,336,697,977	2,059,855,058
Printing and Stationery	25,000	34,816	2,631,782	31,121			68	-	-	-	11,023		300		27,353		2,701,909	2,542,046
Program and operational costs	-	5,869			111,663		4,781	-	-	-	-	-	-		-	-	122,248	1,083,458
Dress for support staff	-	-	241,692		-		-	-	-	-	-	-	-	-	-	-	241,692	190,815
Loan payment to CHWEVT Project	-	-			-		-	-	-	-	-	-	-	-	-	-		130,045
Interest on Members Savings	-	-	58,967		-		-	-	-	-	-	-	-		-	-	58,967	22,097,885
Members Savings Refund	-	-	272,663,317		-	5,794	-	-	-	-	-	-	-	-	-		272,668,081	290,437,533
School Rent	-	-		383,658	-		-	-	-	-	-	-		-	2,436,463		2,820,171	330,000
Security deposit refund	-		141,000		-			-	-	-		15,000					156,000	201,560
Subsidy paid to Client	-	-			-	5,000	-		-	-	-	-	-	-	-	-	5,000	126,000
Special Day observation		41,132	109,107		-		-	-	-	-	-	-	-		-	-	150,239	223,301
Subsidy Paid to SDP	850,000		671,000		-			-	-	-	-		-	-	-		1,521,000	970,758
Tax deducted at source-Staff	-	2,039			-		-	-	-	-	-	-		-	-	-	2,039	452,796
VAT	-	-		1,615	-		-	-	-	-	1,253	80,872	-	-		-	83,740	155,320
Advance against Stock	-	-	221,373		-				-	-	-		-	-	-		221,373	335,570
Tax deducted at source- Bank interest	-	-			-		-	-		-	-	-		-	-	-	-	843,518
Vermi Compost	-	-			-		-	-	-	-			-	-			-	133,582
Advance against Vermi Purchase	-	-			-				-	-			100,000			-	100,000	
Training expenses	-	-	62,982		-		615	-		-	10,000	9,277				-	82,874	348,539
Traveling and conveyance	2,400	323,337	1,038,408	17,030	21,216			-	-	-	12,681		40,454		238,275	-	2,493,704	3,007,687
Uniform and leverage	-	-			-	-		-	-	-	-		-	-		-		40,010
Poultry		-	-		-	-		-		-	-	-		-		-	-	48,500
Utilities	16,970	13,272	1,407,585	24,063	-		400	-	-	-	-	-	-	-	60,000	-	1,511,290	1,495,969
Investment in FDR	-		14,500,000		-	-		-	-	-	-		-	-	-		14,500,000	10,750,000
Weekly /Monthly Meeting	-	-	500,869		-	-	-			-	29,735	-		-	-	-	530,604	224,228
Donation / Contribution	128,860		170,210		-		-	-	-	-		-	-	-	-	-	299,060	67,040
Beneficiaries training, meeting, workshop and annual	-	-	-		-	-		-	-	-	22,714		-	-	-		22,714	2,593,507
Fixed Assets Purchase	-	-	-	1,900	-	-	-			260,772	-	-		-	210,193	-	472,866	4,197,138
Loan to SDP		-	1,050,000	-	-		-		-	-	-	-	-	-	45,000	-	1,093,000	2,080,208
Loan to GHSP	-	-	20,000	-	-				-	-			-	-	-		20,000	80,000
Overhead/other cost	-	-			-	-	7,649		-	-	-			-	-	-	7,649	176,694
Advance to program staff	-	-	-	-	-	-	-	-	-	-	-	185,000			-	-	185,000	-
Advance against Gramoch Bazagery	-		-	-	-		-	-	-	-		-	-	-		-	-	-
Loan to Branches	-	-			-	-			-	-	-		-	-	-	-		137,000
Advance to staff against Salary	-	-	-			-	-				-	-		-	-	-	-	1,327,024
Advance office rent/school rent		-	14,337,280	100,000	15,000		-	-	-	-		-	-		-	-	14,452,280	1,712,280
Loan to Pam Rahman School	-	-			-	-		-	-	-			-	-	-			150,000
Loan refund to GHS	-	-	-	50,000	-	-	207,000			-	-	-		-	1,554,300	-	1,811,300	1,010,000
Claim Settlement		-	-	-		-	-	-	-		-	-	-		-	-	-	-
Advertisement	-		321,103	-	-	-	-	-	-	-		-	-	-	-		321,103	363,027
Signboard	-	-	78,720		-	-	-			-	-	-	-	-	-	-	78,720	-
Contribution to Pally Tayaha Kendra		-	-	-		-	-	-	-	-	-	-				-	-	-
Contribution to ENRICH project			-	-	-	-		-	-	-		-	-	-	-		-	-
Payment to ENRICH program	-	-	5,150,000		-	-	-			-		-	-	-	-	-	5,150,000	6,075,462
Advance to Livestock and Agriculture	-	-		-			-				-	-	-			-	-	85,721
Inter Transaction with branch		-	240,314,732	-		448,216		845,514	-	8,181,751	2,290,851	-	-	79,402		10,000	246,914,255	314,821,618
Purchase of Sewing Machine	-			-	-	-	-	-	-	-		-	-	-			-	-
Payment to War victim	-	-	-		-	-				-	-	-	-	-	-	-	-	16,200
Vaccination		-	-	-			-	-	-		-	-	-		-	-	-	-
Loan Refund to Microfinance	-	620,000	-	-	-		-	-	-		508,909	-	-	607,063			1,765,552	93,000
Agriculture related information	-	-		-	-	-		-	-	-	-		-	-	-	-		1,000
Interest on premium	-	-	-			-	-			-	-	-		-	-	-	-	81,358
Field Conveyance		-	5,453,454			-	-	-	-		-	-	10,505			-	5,472,959	4,898,014
Licence and renewal fee			-	5,000	-		-	-	-	-		-					5,000	4,850
Micro Credit Fair	-	-		-	-				-	-		-		-	-			-
Loan Payment to MIME	-	-			-	-	-			-	-	-		-	-	-	-	-
Loan payment to ESP		-	-	-		-	-	-	-	-	-		-	-		-	-	1,626,200
Payment against Vedio Documentation			-	-	-		-	-	-			-	-	-		-	-	720,000
Balance carried forward	1,904,249	4,917,507	2,537,567,252	1,966,139	1,332,100	1,014,761	325,051	858,000	1,679	6,718,433	3,728,772	9,815,479	5,231,980	776,989	11,453,235	13,692	2,586,800,355	2,719,466,274

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHNEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	1,904,249	4,017,507	2,887,557,962	1,568,135	1,332,100	1,018,761	305,051	598,005	1,876	6,723,438	3,728,772	9,315,473	5,221,358	776,929	11,451,235	13,592	2,996,605,355	2,719,465,274
Land Registration exp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,400
Loan payment to ICS Head Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000
Fund refund to Plan Bangladesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,342
Loan Refund to Gratuity Fund	-	-	-	-	-	-	-	-	100,000	-	-	-	-	-	-	-	100,000	10,750,000
Payment Provident Fund	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	10,000,000
Loan refund to NDBMP project	272,901	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	272,901	58,840
Payment To IDCOL Principal Against Loan	-	-	-	-	-	900,617	-	-	-	-	-	-	-	-	-	-	900,617	806,881
Payment to NCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,160,058
Mod Allowance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,022,250
Laptop Loan	-	-	462,757	-	-	-	-	-	-	-	-	-	-	-	-	-	462,757	214,607
Advance to Staff against expenses	-	-	-	-	110,445	-	-	-	-	51,700	-	-	-	-	155,000	-	337,195	3,390,759
Rebate Given	-	-	1,736,377	-	-	-	-	-	-	-	-	-	-	-	-	-	1,736,377	704,834
Interest on Security Deposit	-	-	11,095	-	-	-	-	-	-	-	-	-	-	-	-	-	11,506	11,020
Interest Expenses	-	-	-	-	-	193,026	-	-	-	-	-	-	-	-	-	-	193,026	237,428
Interest paid in Advance	-	-	146,023	-	-	-	-	-	-	-	-	-	-	-	-	-	146,023	52,346
Expenses against member welfare Fund	-	-	1,495,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,495,000	1,096,600
Welfare fund/leader fund	-	-	89,935	-	-	-	-	-	-	-	-	-	-	-	-	-	89,935	-
Income Tax adjust-Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Refund to MF	-	-	-	-	-	-	-	-	-	-	-	5,130,409	-	-	-	-	5,130,409	21,267,800
Remittance Payments by Branch	-	-	-	-	-	-	-	638,860	-	-	-	-	-	-	-	-	638,860	980,752
Training on Livestock,Fish,Paddy and Soil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	241,256
Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Calendar of BSAF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28,000
USG Block Corn	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64,830
Pheromone Trap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,100
Porous pipe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,000
Beef fattening	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	88,585
Livestock Unit-Exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Annual Picnic of Project staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,060
Payments to Remittance Project	85,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85,880	-
Courtyard Meeting	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	233,720
Divisional /District level workshop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,760
Members Gathering of WASCC-all union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	327,720
Police Officer Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeting expenses-VDA/WC/SPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	103,200
Contribution to Calender	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agriculture exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189,810
Goat Rearing (Poor Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102,600
Goat Rearig (Ultra Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,998
Cow Rearing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,000
Vegetables cultivation own premises	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,160
High breed new crops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,970
Shop renovation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000
Wages-ICS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment to Blood Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance to elderly program	-	-	-	-	-	-	-	-	-	-	-	855,000	-	-	-	-	895,000	524,817
Beggar rehabilitation	-	-	-	-	-	-	-	-	-	-	6,000	201,400	-	-	-	-	207,400	200,470
Refund of members unclaimed	-	-	1,905,879	-	-	-	-	-	-	-	-	-	-	-	-	-	1,308,879	1,436,965
Staff Convention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,305,640
Unayan Mela with Local Government	-	-	185,272	-	-	-	-	-	-	-	-	43,402	-	-	-	-	231,474	26,430
Motorcycle Loan	-	-	1,555,876	-	-	-	-	-	-	-	-	-	-	-	-	-	1,566,876	1,305,158
Mobile Loan	-	-	220,940	-	-	-	-	-	-	-	-	-	-	-	-	-	220,940	118,600
Balance carried forward	2,843,040	4,917,507	2,844,783,205	1,558,196	1,442,845	2,118,401	305,051	1,290,865	101,675	6,790,133	8,784,772	16,655,684	5,211,303	776,929	11,618,245	13,592	2,903,118,308	2,784,282,255

GHASHFUL
COMBINED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Pania Rahman School	EBP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MME Project-Insurance	PACE Project
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	2,843,040	4,917,507	2,844,783,205	1,568,136	1,442,546	2,110,404	305,051	1,296,866	101,676	6,790,133
Bi- Cycle loan	-	-	167,500	-	-	-	-	-	-	-
Evaluation Survey and Assessment	-	-	-	-	-	-	-	-	-	-
Advance to Contractors-ICS	-	-	-	-	-	-	-	-	-	-
Loan to Ghashful General Account	-	-	-	-	-	-	-	-	-	-
Emergency Treatment	-	2,102	61,650	-	-	-	-	-	-	-
Workshop with DWA & UWAC	-	-	-	-	-	-	-	-	-	-
Training for Marriage Registrars	-	-	-	-	-	-	-	-	-	-
Training for Marriage local religious leaders	-	-	-	-	-	-	-	-	-	-
Training for sexual harassment committee	-	-	-	-	-	-	-	-	-	-
SPG leadiness orientation for imam	-	-	-	-	-	-	-	-	-	-
Facilitating UWAWC meeting	-	-	-	-	-	-	-	-	-	-
Advance income tax (FDR)	-	-	403,287	-	-	-	-	-	-	-
Vehicle insurance	-	-	39,031	-	-	-	-	-	-	-
Head Office Contribution	-	-	25,365,552	-	-	-	-	-	-	-
Cultivation	-	-	10,940	-	-	-	-	-	-	-
Singer Machine Purchase	-	-	14,471	-	-	-	-	-	-	-
Loan with PACE program	-	-	2,599,500	-	-	-	-	-	-	-
Loan with Elderly	-	-	1,100,000	-	-	-	-	-	-	-
Payment adjust with Rahaman Enterprise	-	-	-	-	-	-	-	-	-	-
Payment adjust with Hamadia Najamia Thahfizul Quaran Madrasha	-	-	-	-	-	-	-	-	-	-
Payment adjust with liability for expense	-	-	-	-	-	-	-	-	-	-
Functioning of DLAC activation of UZLAC	-	-	-	-	-	-	-	-	-	-
Celebrating public events	-	-	-	-	-	-	-	-	-	-
Telephone & Mobile Bill	-	-	-	-	-	-	-	-	-	-
Entertainment	-	9,892	-	22,155	-	-	-	-	-	-
Cloth for school uniform	-	-	-	4,000	-	-	-	-	-	-
Loan Conveyance	-	-	-		-	-	-	-	-	-
Allowance for Elderly People	-	-	-		-	-	-	-	-	-
Allowance for insolvent Elderly People	-	-	-		-	-	-	-	-	-
Special support distribution	-	-	-		-	-	-	-	-	-
Funeral	-	-	-		-	-	-	-	-	-
Best elderly People Honorium	-	-	-		-	-	-	-	-	-
Best Son Honorium	-	-	-		-	-	-	-	-	-
Advance to Second Chance education	942,000	43,000	-		-	-	-	-	-	-
Honorium to NGO head	-	-	-		-	-	-	-	-	-
Consultancy Fee	50,000	-	-		-	-	-	-	-	-
Union level phase out meeting	-	-	-		-	-	-	-	-	-
	3,835,040	4,972,501	2,874,645,146	1,594,291	1,442,546	2,110,404	305,051	1,296,866	101,676	6,790,133
Cash in hand	3,063	2,427	166,668	750	191	7,549		657		17,326
Cash at bank	131,890	208,152	58,015,061	145,507	36,043	602,181		536,798	4,684	99,376
Balance at 30.06.2018	134,953	210,579	58,181,729	146,257	36,234	609,730	-	537,455	4,684	116,702
Total payments and balance	4,029,993	5,183,080	2,932,826,875	1,740,548	1,478,780	2,720,134	305,051	1,834,321	106,360	6,906,835

Particulars	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DBSF, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance brought forward	3,734,772	15,635,684	5,231,383	776,929	11,618,285	13,692	2,903,119,308	2,754,282,258
Bi- Cycle loan	-	-	-	-	-	-	167,500	134,000
Evaluation Survey and Assessment	-	-	-	-	-	-		-
Advance to Contractors-ICS	-	-	-	-	-	-	-	245,000
Loan to Ghashful General Account	-	-	-	-	-	-	-	2,091,592
Emergency Treatment	-	-	-	-	-	-	63,752	58,022
Workshop with DWA & UWAC	-	-	-	-	-	-	-	70,430
Training for Marriage Registrars	-	-	-	-	-	-	-	128,962
Training for Marriage local religious leaders	-	-	-	-	-	-	-	111,134
Training for sexual harassment committee	-	-	-	-	-	-	-	145,172
SPG leadiness orientation for imam	-	-	-	-	-	-	-	-
Facilitating UWAWC meeting	-	-	-	-	-	-	-	29,170
Advance income tax (FDR)	-	-	-	-	-	-	403,287	-
Vehicle insurance	-	-	-	-	-	-	39,031	-
Head Office Contribution	-	-	-	-	-	-	25,365,552	-
Cultivation	-	-	-	-	-	-	10,940	-
Singer Machine Purchase	-	-	-	-	-	-	14,471	-
Loan with PACE program	-	-	-	-	-	-	2,599,500	-
Loan with Elderly	-	-	-	-	-	-	1,100,000	-
Payment adjust with Rahaman Enterprise	-	1,573,110	-	-	-	-	1,573,110	
Payment adjust with Hamadia Najamia Thahfizul Quaran Madrasha	-	214,776	-	-	-	-	214,776	-
Payment adjust with liability for expense	-	51,250	-	-	-	-	51,250	-
Functioning of DLAC activation of UZLAC	-	-	-	-	-	-	-	-
Celebrating public events	-	-	-	-	-	-	-	29,000
Telephone & Mobile Bill	6,000	-	2,758	-	-	-	8,758	-
Entertainment		-	-	-	-	-	32,047	-
Cloth for school uniform		-	-	-	-	-	4,000	-
Loan Conveyance	18,000	-	-	-	-	-	18,000	-
Allowance for Elderly People	1,189,400	-	-	-	-	-	1,189,400	-
Allowance for insolvent Elderly People	48,000	-	-	-	-	-	48,000	-
Special support distribution	30,700	-	-	-	-	-	30,700	-
Funeral	18,000	-	-	-	-	-	18,000	-
Best elderly People Honorium	34,398	-	-	-	-	-	34,398	-
Best Son Honorium	10,548	-	-	-	-	-	10,548	-
Advance to Second Chance education		-	-	-	-	-	985,000	
Honorium to NGO head		-			150,000		150,000	-
Consultancy Fee		-	-	-	-	-	50,000	-
Union level phase out meeting		-	-	-	-	-	-	63,650
	5,068,918	17,464,919	5,234,171	776,929	11,768,285	13,692	2,937,320,467	2,787,378,950
Cash in hand	4,657	18,555	490	349			220,612	69,913
Cash at bank	88,250	208,012	63,193	5,453	148,529	51,293	55,403,752	38,824,477
Balance at 30.06.2018	92,967	226,567	63,683	5,802	148,529	51,293	55,624,364	38,894,390
Total payments and balance	5,161,885	17,690,486	5,297,854	782,731	11,916,814	64,985	2,992,944,831	2,826,273,340

GHASHFUL
NOTES TO THE COMBINED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

1.00 Organization profile

Ghashful is a Non- Government Associations (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule1978 as amended in 1982 under the Registration No. DSS/FDO/R-376 dated 8.4.1990. The organization is also registered with the Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78).

The registered office of the Organization is situated at 16, Nasirabad Housing Society, Road No. 2, Chittagong. The program office is located at 5/D, MA Manjuri, Badsha Mia Road, Chattogram.

2.00 Nature and Objectives of the organization

(a) Nature of the organization

It is a wholly non-political and voluntary community development non–governmental organization. The organization is committed to motivate awareness, assist in education, economic and financial condition and upliftment of the poor, neglected, distressed and vulnerable people of the Society.

(b) Objectives

The main objectives of the organization is to undertake upliftment activities relating to education, human development, micro finance, agriculture, environmental development, health care, social justice, religion and infrastructure development in the slum areas.

3.00 Corporate Information of the NGO

1	Name of the NGO	GHASHFUL
2	Year of Establishment	1972
3	Legal Entity	Ghashful is a Non-Government Organization (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982. The registration number is DSS/FDO/R-376. The organization is also registered with Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78). Ghashful has obtained Microcredit Regulatory Authority Certificate No. 00399-01209-00160, MRA: 0000161 dated 16 March 2008 for operating its Microcredit activities.
4	Name of the Operations (Programs)	Microcredit, Healthcare, Education, Governance, Adolescent & Child Development Program, Legal Support, Agriculture and village information centre.
5	Statutory Audit conducted upto	30 June 2017
6	Name of the Statutory Auditor for last year	ACNABIN, Chartered Accountants
7	Name of the Statutory Auditor for current year	Rahman Rahman Huq, Chartered Accountants
8	Number of Executive Committee Meeting	06
9	Date of Last AGM held	30 June 2018

LIST OF EXECUTIVE COMMITTEE MEMBERS

Sl No.	Name	Qualification	Designation
1	Dr. Monzurul Amin Chy	PhD	Chairman
2	Dr. Moinul Islam Mahamud	MBBS	Vice Chairman
3	Ms. Zareen Mahamud	CPA	Treasurer
4	Mrs. Sahana Muhit	MA	General Secretary
5	Mrs. Kabita Barua	BA	Joint General Secretary
6	Prof. Jainab Begum	PhD	Member
7	Mrs. Parveen Mahamud	FCA	Member

4.00 Basis of preparation of financial statements

4.01 Statement of compliance and basis of accounting

The financial statements have been prepared on accrual basis under the historical cost convention applying the generally accepted accounting principles and Bangladesh Financial Reporting Standard as applicable for such Organizations in Bangladesh except service charges and grant which are recognized on cash basis. However, management assessed that impact of recognizing service charges and grant on cash basis instead of accrual basis is insignificant.

4.02 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (BDT) which is the organization's functional currency. All the organizations' assets, liabilities, capital fund, income and expenditure are denominated in term of nearest BD Taka.

4.03 Use of estimates and judgements

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

4.04 Comparative Information

Comparative information have been disclosed in respect of the year 2017 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's presentation.

Figures for the year 2017 have been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

4.05 Reporting period

The financial period of the Organization covers one year from 01 July to 30 June which is consistently followed.

RAHMAN RAHMAN HUQ
CHITTAGONG

5.00 Significant accounting and organizational policies

5.01 Revenue recognition

5.01.01 Interest income

Service charges on loan

The Organization is collecting Service Charges from beneficiaries/end users at diminishing balance rate of 25% (except UP program and Agriculture Credit Program on which Service Charge is charged @ 20% per annum calculated on diminishing balance rate, LRP/EFRRAP @ 8% weekly & Agriculture @ 2% declining method monthly) on the loan provided to them. The principal and proportionate service charges are collected in 46 equal weekly installments (except Agriculture which are collected in Monthly and Quarterly installments).
Service charges are accounted for on cash basis. The amount of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income.

5.01.02 Interest on fixed deposit

Interest on fixed deposit has been accounted for on accrual basis. The Organization made investment in fixed deposits against the various funds Savings, LLP etc.

5.02 Fixed assets

5.02.01 Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is calculated on Diminishing Balance Method. Full year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on assets retired during the year. The annual rates of depreciation are as follows:

Name of assets	Rates (%)
Computer and Equipments	30
Furniture and Fixture	10
Motor vehicles	25
Digital Camera	20
Generator	20
Photocopy machine	20
Mobile/Telephone set	20
Office decoration/ Equipments	20

5.02.02 Capitalization policy

An individual item of assets valued over Tk. 5,000 is capitalized. All other items whose expected lives are more than one year, but cost of an individual item is less than Tk. 3,000 are treated as non-capital assets and charged to revenue.

5.02.03 Intangible assets-Software

Software costs are capitalized where it is expected to provide future enduring economic benefits. Capitalization costs include license fees & cost of implementation/system integration services which are capitalized in the year in which the relevant software is installed for use. Costs of maintenance, upgradation and enhancements are charged as revenue expenditure unless they bring similar significant additional long term benefits. Software are amortized using the Diminishing Balance Method over their useful lives.

Name of assets	Rate (%)
Software-Anirban	20

5.03 Recognition of expenses

5.03.01 Interest expenses

Interest expenses have been accounted for on accrual basis.

5.03.02 Other expenses

Other expenses have been accounted for on accrual basis.

5.03.03 Interest paid on savings

Interest paid on savings is recognized on accrual basis.

RAHMAN RAHMAN HUQ
CHITTAGONG

5.04 **Loan classification and loan loss provision**

5.04.01 **Loan classification and loan loss provision**

The organization is following MRA guidelines for loan classification and loan loss provisioning.

5.04.02 **Write off policy**

Loan loss is written off in the financial statements with due approval from competent authority if it becomes established that the loan will never be recovered. Organization is following the instruction of MRA while writing off loans.

5.05 **Loan to beneficiaries**

Microfinance program is conducted as per manual and Guidelines provided by the PKSF/MRA.

5.06 **Savings collection**

Ghashful has adopted its own savings collection policy embodied in its Credit Operation Manual.

5.07 **Grant/donation accounting**

Grant/donation, if any, is recognized in financial statements on cash basis.

5.08 **Restatement of Financial Statements**

Financial statements of Microfinance have been restated retrospectively in 2014 as per provisions of Bangladesh Accounting Standards-8 (BAS-8) as cost of Anirban Software incurred in 2011 was incorrectly charged to income statement instead of capitalization under intangible assets.

6.00 **Major Loan Components of Microfinance**

6.01 **Jagoron**

Jagoron initiates household based enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC) and Urban Microcredit (UMC). Ghashful extended its microfinance services for the rural poor through Jagoron (Rural Microcredit and Urban Microcredit) program from 1997 under this program the rural microcredit borrowers are encouraged to undertake family-based income generating activities. The service charge of the component is 25% reducing balance rate that has contributed to achieve the goal. Repayment rate is more that 99%. Jagoron still dominates Ghashful's loan portfolio by 57% of total.

6.02 **Agrosor**

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. Ghashful launched its (Micro Enterprise) program in 1997 to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 10 Lacs is considered as Micro Enterprise. The program is now renamed as Agrosor. An individual micro-entrepreneur can take loan of Taka 30 Thousand to 10 Lac for his enterprise under the Agrosor Program.

6.03 **Sufolon**

The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. Some areas of the country have lack access to financial support. The Agricultural sector is one such area where financial service providers are not inclined to support. Ghashful started the Agriculture and Seasonal loan for Marginal and Small Farmer in the year 2009 and 2013 respectively. Sufolon has been introduced from the year 2014 which is previously known as Agriculture and Seasonal Loan. The Loan ceiling amount is BDT 5,000 to 50,000 and repayment in four installments/ Single installment with the interest rate of 2% monthly in declining method.

6.04 **Buniad**

It is Credit instruments for marginal poor who cannot get the credit facility and they face tremendous sufferings to maintain the daily lives. Ghashful provide the loan facility to the ultra poor in a very affordable interest rate and simple loan procedure. At present Ghashful providing the product in the name of Buniad previously known as Ultra poor program.

7.00 **Projects of Ghashful**

7.01 **Foreign Remittance**

Ghashful is providing remittance to community that sends their relatives from abroad through Western Union. The objective of this project is to swift and easy hand over of the remittance within the client in the Perry ferry level which come from abroad, Ghashful signed agreement with Bank Asia Limited and Western Union to provide this service in 2012.

7.03 Enhancing Resources and Increasing Capacities of poor Household towards elimination of their poverty (ENRICH)

Ghashful has started to implement the integrated development project as a partner of PKSF since July 01, 2013 at Mekhol Union of Hathazari Upazilla under Chittagong district. The overarching goal of the program is to ensure total development of the entire community. The project is addressing comprehensive approaches for development which includes healthcare, education, training, formation of social capital, employment generation within the communities both in agro-based and nonagricultural enterprises; jobs for the youth; infrastructural development; inexpensive and health-friendly cooking stoves; solar home system; special savings program special projects for the ultra poor, disabled and elderly persons; demand-driven microcredit and community based programs. The motto of this program is to encourage and facilitate the poor to take part in the development process as the primary concern of this project is to ensure human dignity and freedom. The ENRICH Project focus on overall household development. The main thrust is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. The interventions will include a support package in which credit is one of the main components. This program with a completely human and holistic approach has a long and all-inclusive categorization. Education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services are identified as the key areas that need to be addressed. At present Ghashful implementing the program at two unions of Hathazari upazilla.

7.03.01 Livelihood Improvement Loan (LI)

Ghashful introduced this loan component since 4th March 2017 under ENRICH project. The ceiling for this BDT 10,000 and the interest rate is 8% annually. Major objectives of this loan component are as follows:

i) To develop a quality sanitary system for poor families and encourage the beneficiaries to use it
ii) To help the poor families from asset loss or depletion
iii) Empowering the poor families socially and economically
iv) To ensure the food security
v) To develop the standards of living of the poor families

7.03.02 Income Generating Activities Loan (IGA)

This loan component was introduced on 04 March 2017 for the ENRICH households. The main objectives of the loan is to assist the poor people in creating opportunities by purchasing/ leasing/ mortgaging land, leading to the economic development of the family and creating assets through the establishment of ownership of the land. The service charge of this component is 25% on reducing balance that would contribute achieving stated the goal.

7.03.03 Asset Creation Loan (ACL)

This loan used for implementing new sector-based IGAs such as dairy farm, small cattle farm, other small and medium enterprise etc. instead of existing RMC/UMC/UP/Jagoran/Buniad. Ghashful has introduced this special loan product in March 2017. The ACL ceiling for a household is BDT 30,000 and the interest rate is 8% yearly.

7.04 Inclusive Insurance Sector Project (DIISP)

Ghashful launched DIISP (Developing Inclusive Insurance Sector Project) project for its microfinance beneficiaries with an objective of protecting the risk and the vulnerability of the Ghashful clients due to their death, disability or natural disaster. During the pilot period Ghashful DIISP project will provide micro insurance products and services to the clients at affordable price with the assistance of PKSF. DIISP model can be a effective tool for such risk mitigation for the low-income groups. In the reporting year 2018, a total of 4,325 clients have received services under this project.

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7.05 Agriculture and Livestock Unit

Ghashful Agriculture and Livestock Unit aims to reduce poverty through promoting microenterprise both in firm and non-firm sectors. In the context of our country poor people mostly living in rural areas own less property/asset. Having livestock often considered as asset for the poor. Ghashful with the support from PKSF is running Livestock, Fisheries and Agriculture Unit to increase livestock related Income Generating Activities among the poor. The ultimate goal of this unit is to create productive livestock as ready source of cash for poor people and to increase production food with the necessary protein. This unit demonstrated improved production technologies on goat rearing, dairy cattle production, beef cattle fattening & vermin compost production among selected beneficiaries. Selected beneficiaries are being provided with farming input i.e. housing design, fodder cutting/sapling, vaccines and technical advices. In addition of these services, Ghashful also share knowledge and technical services among its borrowers by linking them with academic/research institutions and other relevant extension organizations. During the reporting year 2018, Ghashful agriculture and livestock unit have shown achievements in vermin compost production and plant establishment, goat rearing, cattle production, beef cattle fattening and have provided necessary farming inputs and awareness.

7.06 Reproductive Health Program

Reproductive Health program of Ghashful is as a structured approach to extend services to the vulnerable and marginalized people and make them aware of their rights of getting proper services regarding their reproductive health from the respective institutions of the government. The program provides health services through different components in the operational areas surrounding different stages of human life to ensure a healthy community.

Goal : Reduction of maternal and child mortality rate including prevalence of birth related disability.
Area coverage : Anowara, Hathazari and Patiya upazila under the district of Chittagong, Chittagong city corporation areas and Noagaon District.

Target population : Vulnerable population especially women, children and adolescents.
Health Service and Activities: Fixed Clinic,Satellite Clinic,Immunization,Safe Delivery, Family Planning Services,Health Service to Garments Industries and awareness on health related issues including HIV/STD/AIDS etc.

7.07 PACE Project

Bangladesh is an agricultural country and its contribution to GDP is significant. The sector is important for food and nutrition also. As the partner of PKSF Ghashful signed MOU on PACE project in 2017 to develop the value chain of safe vegetable and spice production at Hathazari Upazilla of Chattogram District. Catchment area and target client of PACE: 3000 farmer from Hathazari Upazilla .Increase income of the farmer through value chain develop of safe vegetable and spice production especially red chili is the main goal of PACE project.

7.08 Ghashful Urban Education Programme

Ghashful started its education program since 1985. With the goal of contributing significantly in building a society free from curse of illiteracy by providing educational support to the girls and boys of the grassroots poor and illiterate families. In the year 2014, Ghashful runs a Child Development Center for the Dalit community children to provide a space for psycho-social and development for the children. In addition to Tutorial assistance, the center is providing cultural and creative learning opportunity for the deprived and marginalized children.

7.09 Ghashful Rural Education Program

Recognizing the demand for affordable education in rural areas, Ghashful began the rural education programme in 1998 under the project of BRAC education support program (ESP) to increase education opportunities for rural disadvantaged children. ESP program follow the BRAC format whereby the schools cover a 3 years' curriculum and Ghashful in partnership with BRAC also has continued this project for 12 years. The overall goal of the project is to reduce poverty through access to NFPE for those who are traditionally remain outside from schooling.

7.10 Ghashful Paran Rahman School

Ghashful launched Educare KG School located in West Madarbari, Chittagong in 2002. The school not only aims to allow children to develop their ability, but also to smoothen mental growth by providing additional nourishment to traditional academic stimulation. Initially the school had operated by 2 teachers and one support personal with 11 students in nursery and KG and uphold the same structure of another KG schools but at a reduce cost. Since its inception, Ghashful KG Educare has continued to expand and in 2017 it had 9 staff members and 173 students who studied in eight classes, Playgroup – class V. In January 2016, the executive committee decided to rename the Gashful Educare KG school as Ghashful Paran Rahman School in order to honor the late shamsun Nahar Rahman Paran who was the founder of Ghashful.

7.11 Ghashful Pallitathya Kendra

Since 2007 to 2010 Ghashful run the center with the assistance of D.Net. under the project of 'ABALAMBAN - 2'and then after completion of the project in 2010 to till date the initiative is continuing by organizational own contribution through providing services with the following goal, objectives, equipments and service components. Rural and marginalized people who do not have own computers, phones, televisions or other ICTs can come to a common access point and use ICTs for free of cost or for a minimum fee, with the help of an ICT familiar person, if necessary.

7.12 Ghashful Elderly Project

Elderly stage is a natural cycle of the human life. In the stage people become very vulnerable in terms of physical and socio economic condition. Sometimes the Elderly people are neglected in our community. The project has been started since December 2015 with the support of PKSF to uplift the life status of the elderly people in Mekhal Union and extended it Guman Mardan union on 01 August 2016 of Hathazari Upazilla.

7.13 Ghashful Biogas and Improved Cook Stove (ICS) Project

Ghashful believes that biogas technology is one of the best means to provide natural gas to the largest number of rural people. In order to prevent further environmental and agriculture deterioration, it is imperative to promote biogas as a sustainable and clean source of energy in Bangladesh. By just adding one simple step in the fuel cycle, biogas can alleviate many of these problems, and provide many other benefits as well. This regards Ghashful started with Infrastructure Development Company Limited (IDCOL) initiated a green solution through the National Domestic Biogas Manure Program (NDBMP). The overall objective of the project is to use new technologies and alternative renewable resources to maintain its gas reserve and ensuring long-term energy security which aims to enable mechanization of cattle dung processing tasks and local electricity generation.

7.14 Second Chance Education Project

Giving the children an opportunity for education who have never enrolled in primary school or dropped out from school. The fund to be made available by BRAC for the project is being provided by the Government of the People's Republic of Bangladesh, Ministry of Primary and Mass Education Directorate of Primary Education, ("the Donor") under an agreement between BRAC along with Save the Children Federation Inc.Ghashful has implemented the project total of 2850 vulnerable children in Chittagong city corporation through 95 centers from 1st July 2017 to 15 June 2018.

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8.00 **A. Staff Gratuity Fund-Janata Bank Ltd.**

The organization operates an unfunded Gratuity scheme since 01 January 2001 for its permanent employees. An employee who is in continuous service for five years is entitled to gratuity equivalent to one month salary for every completed year of service. The break up is as follows:

Particulars	General Taka	SDP Taka	Microfinance Taka	2018 Taka	2017 Taka
Balance up to 01.07.2017	37,660	1,591,117	29,563,398	31,192,175	19,969,698
Add: Prior year's adjustment	-	-	-	300,000	-
Received during the year	-	-	12,861,043	12,861,043	11,029,795
	37,660	1,591,117	42,424,441	44,353,218	30,999,493
Less: Refunded during the year	-	-	2,672,765	2,672,765	381,465
	37,660	1,591,117	39,751,676	41,680,453	30,618,028
Add: Interest credited during the year (Net)	-	-	752,070	752,070	574,147
Balance as at 30.06.2018	**37,660**	**1,591,117**	**40,503,746**	**42,432,523**	**31,192,175**

Name of Bank and Account Number	Balance as on 30.06.2018 Taka
Savings account with Janata Bank Ltd., Sk. Mujib Road Corporate Branch, Agrabad, Chattogram. A/c No..003334071644	2,482,523
FDR account with Southeast Bank Ltd., Jubilee Road Branch, Chattogram. A/c No.24300026247	3,000,000
FDR account with Southeast Bank Ltd., A/C No-24500027770	2,000,000
FDR account with Bank Asia Ltd., CDA Avenue Branch,Chattogram A/C:01655007304	4,000,000
FDR account with First Security Bank Ltd., Halishar Branch Chattogram, A/c No. 033441	2,500,000
FDR account withTrast Bank Ltd., RBBVHB Branch Chattogram. A/c No. 0083-00330001241	4,000,000
FDR Account with One Bank Ltd.,CDA Avenue Branch,Chattogram.A/C No:023413000049	2,000,000
FDR account with NCC Bank A/C No:0330088518	3,000,000
FDR account with Midland Bank A/C No : 00119-1100002200	2,500,000
FDR account with Marcantile Bank,A/C no: 11754132199/647	1,500,000
FDR account with Delta Brac Housing, A/C no: 52672	3,000,000
FDR account with AB Bank A/C No: 3516733	2,500,000
FDR account with IPDC,A/C no: 003000000226	2,000,000
Loan to General Account	7,100,000
Loan to Staff	850,000
Total of Bank and FDR investment as on 30 June 2018	**42,432,523**

B. Provision for Gratuity-SDP	2018 Taka	2017 Taka
Balance as on 01 July	1,583,527	1,583,527
Add: Provision made during the year	-	-
Balance as on 30 June	**1,583,527**	**1,583,527**
Total Balance as on 30 June(A+B)	**44,016,050**	**32,775,702**

8.00 **Insurance Reserve Fund**

	2018	2017
Balance as on 01 July	38,329,201	33,220,784
Add: Premium Received during the year	12,434,643	10,301,645
	50,763,844	43,522,429
Less: Refunded/Transferred during the year	6,898,231	5,193,228
Balance as on 30 June	**43,865,613**	**38,329,201**

		2018 Taka	2017 Taka
10.00	**Members' Welfare fund**		
	Balance as on 01 July	3,800,190	2,797,270
	Add: Provision made during the year	2,250,900	2,098,420
		6,051,090	4,895,690
	Less: Refunded during the year	1,495,000	1,095,500
	Balance as on 30 June	**4,556,090**	**3,800,190**

11.00 Ghashful Staff Welfare and Security Fund

The organization operates a staff welfare and Security Fund since 01 July 2017 for Organization permanent employees. An employee who is a permanent Staff has to contribute Taka 150/-Per Month and Employer contribute Taka 150/- Per month in this Fund. The break up is as follows:

Particulars	2018 Taka	2017 Taka
Balance up to 01.07.2017	-	-
Add:		
Received during the year	1,402,050	-
Interest Received during the year	12,233	-
Total fund available during the year	**1,414,283**	-
Less Expenses during the year:		
Treatment Expenses	115,000	-
Bank Charges	3,621	-
Total Expenses	**118,621**	-
Staff Welfare fund as on 30 June 2018	**1,295,662**	-

Name of Bank and Account Number	Balance as on 30.06.2018 Taka
FDR Account with Standard Bank Ltd..CDA Avenue Branch, Chattogram	1,000,000
STD Account with Standard Bank Ltd.,CDA Avenue Branch, Chattogram A/C no : 02336000246	295,662
	1,295,662

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12.00 Fixed Assets

	2018 Taka	2017 Taka
General Account :		
Opening Balance	181,627	181,627
Add: Purchased during the year	400,000	-
Less: Adjustment during the year	(132,287)	-
	449,340	**181,627**
Less: Accumulated depreciation	42,909	155,250
Written down value (Annexure – A)	**406,431**	**26,377**
SDP Project		
Balance as on 01 July	1,299,386	1,295,686
Add: Purchase during the year	-	3,700
Less: Adjustment during the year	(1,078,182)	-
	221,204	**1,299,386**
Less: Accumulated depreciation	210,270	1,243,879
Written down value (Annexure – B)	**10,934**	**55,507**
MICRO FINANCE PROGRAM		
Balance as on 01 July	16,178,392	12,330,254
Add: Purchased during the year	3,056,500	3,848,138
Less: Adjustment during the year	(4,670,524)	-
	14,564,368	16,178,392
Less: Accumulated depreciation	7,880,162	10,518,953
Written down value (Annexure – C)	**6,684,204**	**5,659,441**
PARAN RAHMAN SCHOOL		
Balance as on 01 July	439,138	215,138
Add: Purchased during the year	1,900	224,000
	441,038	**439,138**
Less: Accumulated depreciation	213,751	187,604
Written down value (Annexure – D)	**227,287**	**251,534**
CHWEVT PROGRAM		
Balance as on 01 July	1,228,473	1,228,473
Add: Purchased during the year	-	-
	1,228,473	**1,228,473**
Less: Accumulated depreciation	939,421	860,187
Written down value (Annexure – E)	**289,052**	**368,286**
MIME PROJECT : Insurance		
Balance as on 01 July	47,098	47,098
Add: Addition during the year	-	-
	47,098	**47,098**
Less: Accumulated depreciation	34,645	33,261
Written down value (Annexure – F)	**12,453**	**13,837**
PACE PROGRAM		
Balance as on 01 July	-	-
Add: Purchased during the year	260,772	-
	260,772	-
Less: Accumulated depreciation	57,451	-
Written down value (Annexure – G)	**203,321**	-
Elderly PROGRAM		
Balance as on 01 July	8,925	-
Add: Purchased during the year	11,349	8,925
	20,274	8,925
Less: Accumulated depreciation	4,348	1,785
Written down value (Annexure – H)	**15,926**	**7,140**

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	2018 Taka	2017 Taka
ENRICH PROGRAM		
Balance as on 01 July	483,603	223,535
Add: Purchased during the year	37,504	260,068
	521,107	483,603
Less: Accumulated depreciation	168,743	94,212
Written down value (Annexure – I)	**352,364**	**389,391**
ICS Project		
Balance as on 01 July	33,900	33,900
Add: Purchased during the year	-	-
	33,900	33,900
Less: Accumulated depreciation	25,179	21,442
Written down value (Annexure – J)	**8,721**	**12,459**
	8,210,693	**6,763,972**

12.01 Intangible Assets

	2018 Taka	2017 Taka
Software		
Balance as on 01 July	1,125,000	1,000,000
Add. Acquisition during the year	100,000	125,000
	1,225,000	1,125,000
Less. Accumulated Amortization	652,840	509,800
Balance as on 30 June (Annexure - K)	**572,160**	**615,200**

13.00 Loan to Members (Microcredit)

	2018 Taka	2017 Taka
Jagoron	588,104,460	537,536,637
Agrosor	219,473,601	170,147,216
Buniad	7,464,005	6,670,936
Sufolon	156,053,097	189,726,710
Enrich	16,749,671	-
Income Generating Activities Loan (IGA)	9,787,700	9,787,700
Livelihood Improvement Loan (LI)	637,258	637,258
Asset Creation Loan (ACL)	1,297,001	1,297,001
Total Microcredit (Note 13.01)	**999,566,793**	**915,803,458**
NDBMP loan outstanding	1,121,262	1,366,530
Total	**1,000,688,055**	**917,169,988**

13.01 Loan to Beneficiaries -Microfinance

Particulars	Jagoran	Agrosor	Buniad	Sufolon	Enrich	IGA	LI	ACL	Total 30.06.2018	Total 30.06.2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 July	537,538,637	170,147,216	6,670,936	189,726,710	-	9,787,700	637,258	1,297,001	915,803,458	844,111,851
Add: Disbursed during the year	1,050,800,000	372,398,000	12,355,000	319,053,000	33,078,000	-	-	-	1,787,684,000	1,600,537,000
	1,588,338,637	542,545,216	19,025,936	508,779,710	33,078,000	9,787,700	637,258	1,297,001	2,703,487,458	2,444,648,851
Less: Realised during the year	996,761,956	321,471,527	11,483,477	352,443,596	16,328,329	-	-	-	1,698,488,885	1,520,456,395
Less: Written off during the year	3,425,910	1,589,466	77,936	281,127		-	-	-	5,374,439	8,368,998
Less: Adjustment during the year	44,311	10,622	518	1,890		-	-	-	57,341	-
Balance as on 30 June	**588,104,460**	**219,473,601**	**7,464,005**	**156,053,097**	**16,749,671**	**9,787,700**	**637,258**	**1,297,001**	**999,566,793**	**915,803,458**

14.00 Loan from PKSF

Particulars	Jagoran (Including RMC and UMC)	Agrosor (Including ME)	Buniad (Including UPP)	Sufalon	Enrich	Total 2018	Total 2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 July	172,000,000	111,400,000	7,499,998	30,000,000	15,454,583	336,354,581	304,331,250
Add: Received during the year	115,000,000	70,000,000	5,000,000	50,000,000	16,000,000	256,000,000	238,750,000
	287,000,000	**181,400,000**	**12,499,998**	**80,000,000**	**31,454,583**	**592,354,581**	**543,081,250**
Less: Refunded during the year	93,500,000	53,700,000	5,750,000	50,000,000	6,560,418	209,510,418	206,726,669
	193,500,000	**127,700,000**	**6,749,998**	**30,000,000**	**24,894,165**	**382,844,163**	**336,354,581**
Payable within next 12 months	92,000,000	62,200,000	4,416,662	30,000,000	9,687,501	198,304,163	183,260,419
Payable after next 12 months	101,500,000	65,500,000	2,333,336	-	15,206,664	184,540,000	153,094,162
Balance as on 30 June	**193,500,000**	**127,700,000**	**6,749,998**	**30,000,000**	**24,894,165**	**382,844,163**	**336,354,581**

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15.00 Cash and Bank Balances

	2018 Taka	2017 Taka
Cash in hand	220,612	89,983
Cash at bank:		

Name of projects	Bank Name	Branches of Bank	Account No.		
General Account	Janata Bank Ltd.	Mimi Super Market	SB A/C 002040891	107,531	339
	Pubali Bank Ltd.	Mehedibag,	A/C no: 0971901029534	84,360	505,285
SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	161,464	47,121
	Janata Bank Ltd.	Niamalpur Branch.	Acc ID: 0100042455680	46,688	41,419
Microfinance Program	Janata Bank Ltd.	Sk. Mujib Road	STD/A-881	12,650,854	7,851,096
	Janata Bank Ltd.	Sk. Mujib Road	S/A-5288	1,104,535	43,926
	Bank Asia Ltd.	CDA Avenue	STD-198	89,404	26,085
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	34,438	538,285
	One Bank Ltd.	Agrabad Branch	S/A-771	54,998	72,208
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	1,283,099	693,029
	The City Bank Ltd.	Kadamtali	STD/A-2001	505,329	116,628
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	2,052	62,468
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	215,430	120,472
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7960-50000	171,494	132,898
	Prime Bank Ltd.	Laldigir Par	C/A-1451-1080-037764	-	672
	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	9,471	11,691
	South East Bank	CDA Avenue	C/A-1102281252001	1,185	-
	The City Bank Ltd.	Kadamtali	C/A-52001	747,161	211,654
	The City Bank Ltd.	Kadamtali	C/A-54001	457,541	963,599
	The City Bank Ltd.	Kadamtali	C/A-55001	417,291	202,916
	The City Bank Ltd.	Kadamtali	C/A-56001	868,321	82,134
	Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	582,242	1,785
	The City Bank Ltd.	Kadamtali	C/A-53001	197,988	303,541
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	213,344	114,913
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	161,898	196,437
	Janata Bank Ltd.	Sharkarhat	C/A-247	161,070	133,325
	Bank Asia Ltd.	Potenga Road	C/A-0050	305,694	457,124
	Janata Bank Ltd.	Konelhat	C/A-6882	175,075	1,236
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	2,632,433	2,974,390
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	317,406	48,770
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	436,919	76,996
	First Security Bank Ltd.	Halishahar	C/A-0082	236,481	37,698
	Janata Bank Ltd.	Burischar Hat	C/A-5224	627,830	21,265
	Pubali Bank Ltd.	Comilla South Sadar	C/A-14540	317,918	358,593
	Bank Asia Ltd.	Anderkilla	C/A-1041	338,363	553,818
	AB Bank Ltd.	Baharddarhat	C/A-99-001	367,283	213,700
	Sonali Bank Ltd.	Anowara Branch	C/A-1138	278,984	30,802
	AB Bank Ltd.	Bahardoarhat	C/A-99-000	597,883	146,711
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	379,996	3,212
	AB Bank Ltd.	Hathazari	C/A-17-000	538,851	62,256
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	746,027	104,939
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	1,003,388	702,844
	The City Bank Ltd.	Kadamtali	C/A-0008	238,658	154,078
	Janata Bank Ltd.	Manda Branch	C/A-18683	2,916,301	2,294,373
	Janata Bank Ltd.	Chowmashia Branch	C/A-388	1,701,427	4,169,878
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	368,203	265,429
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	1,952,590	909,540
	Janata Bank Ltd.	Najipur Branch,Nowgaon	C/A-16741	3,064,373	1,847,141
	Islami Bank BD Ltd.	Sapahar Branch, Nowgaon	C/A-461	3,268,242	3,122,440
	Islami Bank BD Ltd.	Nizampur Branch	C/A-3632	62,581	166,644
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	361,639	3,015
	Janata Bank Ltd.	Mohorigonj, Feni	C/A-804	263,546	283,289
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	318,547	121,161
	Janata Bank Ltd.	Folzia Bazar	C/A-171	3,339,409	394,631
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	1,343,918	133,484
	One Bank Ltd.	Hathazari Branch	S/A-0651020003465	1,936,414	211,178
	Rajshahi Krishi Unnoyan Bank	Kirtipur branch	CD/A-208	209,496	179,981
	Rupali Bank Ltd.	badalgashi Branch,Naogaon	CD/A-1037	107,609	346,876
	Bank Asia Ltd.	Mahadevpur Branch,Naogaon	CD/A-06833000429	582,895	287,895
	Janata Bank Ltd.	Madhuil Branch-Naogaon	CD/A-001005987	683,629	488,922
	Agrani Bank	Keshob Branch	CD/A-1288	332,873	18,482
	Agrani Bank	Sapahar Branch	CD/A-0200010265571	196,467	-
	Pubali Bank Ltd.	Delua Bari Branch	CD/A-4396901010253	88,570	-
	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	87,954	-
	Janata Bank Ltd.	Jhotbazar Branch,Manda	C/A-0811001007909	177,745	-
	Janata Bank Ltd.	Neamatpur Branch	C/A-0100123464634	137,379	-
	Janata Bank Ltd.	Damoirhat Branch	C/A-0100123583668	45,276	-

15.00 Cash and Bank Balances (continued)

Name of projects	Bank Name	Branches of Bank	Account No.	2018 Taka	2017 Taka
Paran Rahman School	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	65,063	20,816
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	51,656	128,786
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	9,798	1,000
	Janata Bank Ltd.	Corporate Branch	A/C No: 3334077641	-	2,601
ESP	Standard Bank Ltd	CDA Avenue Branch.	A/C no-02333002269	36,043	7,371
NDBMP	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	183,261	234,921
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28889	272,610	272,950
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No:120833000388	19,565	32,069
	Janata Bank Ltd.	Niamotpoor Br	A/c no-0339001010602	20,906	36,979
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	32,178	8,858
	Rupali Bank Ltd.	Anowara Branch.	A/C No: 5504020000050	7,843	7,330
	Janata Bank Ltd.	Baizid Bostami Road.	A/C No: 0522001009467	1,150	2,300
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-0100008654535	15,542	14,620
	Janata Bank Ltd.	Manda Branch	A/C No: 0100040143721	30,466	12,002
	Janata Bank Ltd.	Chowmahia Bazar Branch.	A/C No: 0100046777004	271	7,715
	Janata Bank Ltd.	Dewoura Branch.	A/C No: 0100042400232	2,305	3,455
	Janata Bank Ltd.	Nazipur Branch.	A/C No: 0100029279521	195	-
	Islami Bank Bangladesh Ltd.	Shapahar Branch.	A/C No: 0100070515	4,179	-
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	11,485	11,485
	Janata Bank Ltd.	Chagalnaya Branch.	A/C No: 0385001012858	-	-
	Janata Bank Ltd.	Faizia Bazar Branch.	A/C No:0100058880809	325	3,195
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 1856/06	-	1,345
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 705	-	7,638
	Janta Bank Ltd.	Muhurigonj Branch.	A/C No: 823	-	331
CHWEVT	Standard Bank Ltd.	Chittagong	2336000212	-	22,258
Remittance Project	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	223,158	217,837
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01636000197	162,104	76,182
	Bank Asia Ltd.	Polton Branch, Dhaka	A/C No: 04936000025	-	
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001833	34,575	35,150
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001842	8,997	7,572
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	2,739	8,908
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	25,552	25,562
	Standard Bank Ltd.	Dokkhin Khan branch.	A/c no- 02833002926	-	-
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	8,980	10,130
	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	25,800	25,600
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 221002042	-	-
	Standard Bank Ltd.	Chowdhury Hat Branch.	A/C No: 00633006262	-	-
	First Security Islami Bank Ltd.	Halishahar Branch.	A/C No: 18511100000036	17,060	18,853
	Pubali Bank Ltd.	Paduar Bazar Br, Comilla.	A/C No: 3356901014557	-	-
	Sonali Bank Ltd.	Comilla Sadar Branch.	A/C No: 33004482	-	-
	Rupali Bank Ltd.	Anowara Branch.	A/C No:200000293	-	-
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No:06933000062	3,178	4,558
	Dutch Bangla Bank Ltd.	Naogaon Sadar Brach.	A/C No:207.110.3477	-	-
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	12,055	13,205
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	-	-
	Prime Bank Ltd.	Feni Branch	A/C No: 15811050013545	-	-
	Janata Bank Ltd.	Muhurigonj Branch.	A/C No: 0100045651872	14,590	16,680
	Pubali Bank Ltd.	Meah Bazar Brach.	A/C No: 1579	-	-
MIME Insurance	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	4,584	104,800
PACE	Standard Bank Ltd.	CDA Branch.Ctg	SND A/C 023-36000244	7,068	-
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000004	68,463	-
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	4,145	-
Elderly	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000826	2,232	-
	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	39,196	844
	NRB Global Bank	Fowzia Bazar Branch.	SND A/C 011-3000224536	46,850	-
Enrich	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33018344	31,514	45,868
	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	35,930	74,573
	Standard Bank	Nagamora Branch.	SB Account-4433000059	141,568	21,395
ICS	Janata Bank Ltd.	Agrabad Corp Branch.	A/C no-36000997	58,147	2,822,933
	Janata Bank Ltd.	Manda Branch.	A/C No: 11018572	5,046	7,461
	Janata Bank Ltd.	Cowmasia Branch,	A/C no: 1004872	-	753
Agriculture	Pubali Bank Ltd.	Dampara Branch	A/C No: 0971102000522	5,453	624,134
	Janata Bank Ltd.	Patiya Branch	1022236	-	26,107
	Sonali Bank Ltd.	Kalarpole Branch	33000801	-	50,622
SCE	Standard Bank Ltd.	CDA Avenue Branch	A/C no-02336000245	146,729	-
DIISP	Janata Bank Ltd.	S.K. Mujib Road	A/C No:003333016575	13,823	5,215
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:057833000861	21,392	22,542
	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	16,079	5,148
				55,403,753	38,904,407
				55,624,365	38,894,380

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16.00 Advances and Deposits	2018 Taka	2017 Taka
(a) Advances:		
Office rent	3,454,525	2,727,061
Advance for travel	251,525	246,775
Against purchase of Motor cycle	1,769,769	1,848,543
Against purchase of Bicycle	63,399	105,999
Telephone security	2,000	2,000
Against purchase of Laptop	611,351	651,857
Mobile loan	214,413	126,142
Advance Salary	622,434	556,044
Suspense account	470,098	470,098
Advance tax deducted at source on interest	4,706,220	4,286,837
Security deposits to Bank Asia	17,000	85,000
Advance School Rent for ESP Project	224,000	388,500
Advance to contractor of ICS	100,000	100,000
Advance Interest -Bank Loan	154,786	72,798
Advance against school rent(KG School)	76,000	-
Advance against ICS project & WDB	26,560	-
Advance against expenses- PACE Project	190,000	-
Advance against land	12,050,000	-
Advance to NEST Project	-	40,000
Interest from NDBMP	-	36,110
Advance against expenses- Enrich Project	-	903,817
Advance against salary-SDP	-	22,500
Land Lease-Advance	-	85,000
Advance to Grameen Samagrey	-	16,560
	25,024,180	**12,751,641**
(b) Deposits:		
With Chittagong Zilla Parishad against shop rent	34,000	34,000
With Pacific Telecom Ltd. Against mobile phone	2,500	2,500
	36,500	**36,500**
	25,060,680	**12,788,141**

The management believes that these are realizable.

17.00 Stock and stores

	2018 Taka	2017 Taka
A. Stock and stores-MFP	81,729	260,120
Balance as on 01 July	761,612	335,570
Add. Purchased during the year	**843,341**	**595,690**
Less : Consumption during the year	487,767	513,961
Balance as on 30 June	**355,574**	**81,729**
B. Stock in hand-GHASHFUL PARAN RAHMAN SCHOOL		
Printing Items	59,180	-
School tie	3,400	-
	62,580	-
Total Balance as on 30 June(A+B)	**418,154**	**81,729**

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	2018 Taka	2017 Taka
18.00 Short term investment		
Balance as at 01 July	56,250,000	52,000,000
Add: Invested during the year	14,500,000	16,750,000
	70,750,000	**68,750,000**
Less: Encashed during the year	7,000,000	12,500,000
Balance as at 30 June	**63,750,000**	**56,250,000**

18.01 Short term Investment-Micro Finance

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest During the year
A. Investment against Savings Reserve:					Taka	Taka
Bank Asia ltd CDA Avenue Branch	1855005737	27.06.18	27.09.18	6.25%	1,000,000	521
Bank Asia ltd CDA Avenue Branch	1855006571	29.12.17	29.12.18	7.00%	2,000,000	70,389
Bank Asia ltd KEPZ Branch	065555000-308	30.03.18	30.09.18	7.00%	3,000,000	52,500
Bank Asia ltd KEPZ Branch	065555000-770	21.06.18	21.06.19	7.50%	2,000,000	3,750
Standard Bank Ltd,Pahartali Branch	03655000741/17	30.04.18	31.07.18	9.75%	7,000,000	113,750
Standard Bank Ltd,CDA Branch	043669/9224	29.06.18	29.06.19	6.50%	2,000,000	361
Standard Bank Ltd,CDA Branch	043952/55009406	30.06.18	30.09.18	6.00%	1,000,000	167
Janata Bank Ltd, Sk Mujib Road Corp Branch	386721/9788	29.09.17	29.09.18	5.00%	5,000,000	188,194
Janata Bank Ltd, Sk Mujib Road Corp Branch	386741/9986	26.11.17	26.11.18	5.00%	2,000,000	59,444
NRB Global bank, Jubilee road Branch	0465508/0124300 051683	25.06.18	25.12.18	10.00%	2,500,000	3,472
South East Bank Ltd,Jubilee Road Branch	24300029141	29.04.18	29.07.18	8.50%	4,000,000	57,611
AB Bank Ltd, Momin Road Branch,Ctg	3500595/797754	29.06.18	29.09.18	10.00%	3,000,000	833
AB Bank Ltd, Momin Road Branch,Ctg	3500619/797754	25.06.18	25.11.18	10.25%	1,500,000	14,948
AB Bank Ltd, Momin Road Branch,Ct	3516033	10.10.17	10.10.18	7.30%	1,500,000	79,063
One Bank Ltd CDA Branch	034-4120008696	04.06.18	04.09.18	9.00%	4,500,000	29,250
One Bank Ltd CDA Branch	0584-140000729	26.06.18	26.04.19	9.50%	1,000,000	1,056
Mercantile Bank Ltd, AK Khan Road, C	117541218/840739	29.06.18	29.12.18	8.50%	2,000,000	472
MIDAS	D09759	28.06.18	28.12.18	11.25%	5,000,000	3,125
					50,000,000	678,927

B. Investment against Capital Reserve:

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest
					Taka	Taka
One Bank Ltd CDA Branch, Ctg	0344-120001741	01.04.18	01.07.18	10.00%	2,000,000	49,444
Standard Bank Ltd,Pahartali Branch	55000373	30.04.18	31.07.18	9.75%	500,000	8,125
Standard Bank Ltd,Pahartali Branch	55000672	02.05.18	02.08.18	9.75%	1,000,000	15,708
AB Bank Ltd,PCR Halishahar Branch,Ctg	3489890	02.05.18	02.11.18	10.25%	2,000,000	33,028
AB Bank Ltd,PCR Halishahar Branch,Ctg	3516792	28.03.18	28.09.18	9.25%	3,500,000	82,736
MIDAS Financing Ltd	D09760	28.06.18	28.12.18	11.25%	1,500,000	938
Midland Bank Ltd.Chowdhuryhat Branch,Ctg	0018-1100001952	20.06.18	20.12.18	10.25%	3,000,000	8,542
					13,500,000	198,521
					63,500,000	877,448

C. Investment in FDR: Ghashful Educare KG School

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest
					Taka	Taka
Standard Bank Ltd.	43845-02355009499	31.01.17	31.01.19	10.00%	100,000	2,775
One Bank Ltd Agrabad Branch	34414000847	12.01.16	01.12.18	9.00%	150,000	5,556
					250,000	8,331
Grand Total					**63,750,000**	**885,779**

	2018 Taka	2017 Taka
19.00 Loan to projects and Others		
Loan from Organization	11,459,247	1,796,412
Loan from Microfinance	8,485,779	13,506,155
Loan from ENRICH Project	1,619,817	1,712,761
Loan from SDP	666,301	-
Loan from ICS	1,246,412	-
Loan from Paran Rahman KG school	-	50,000
Loan from ESP	-	1,066,301
Loan from NDBMP	-	125,000
Loan from CHWEVT Project	-	130,846
Loan from Remittance Project	-	131,345
Loan from MIME Project	-	2,200,000
Loan from SDP	-	2,972,736
Loan from DIISP	-	60,000
	23,477,556	**23,771,556**
Less: Elimination of intra project transactions		
Loan to microfinance from General Accounts	5,087,152	13,586,155
Loan to SDP from Micro Finance	3,522,736	2,972,736
Loan to MIME project Insurance from General Accounts	2,100,000	2,200,000
Loan to Enrich Project from Micro Finance	1,732,352	1,712,761
Loan to General Accounts from ICS Project	680,846	1,530,846
Loan to ESP from General Accounts	400,000	866,301
Loan to NDBMP from General Accounts	1,123,467	-
Loan to DIISP, PKSF Program from Micro Finance	100,000	-
Loan to Second Chance Education from General Accounts	3,200,000	-
Loan to Remittance Project from General Accounts	131,345	-
Loan to Elderly Project from Enrich Project	1,619,817	-
Loan to Elderly Project from Micro Finance	531,191	-
Loan to PACE Project from Micro Finance	2,599,500	-
Loan to ESP from SDP	666,301	-
	23,494,707	**22,868,799**
Add: Others		
Laptop Loan	-	18,000
Mobile Loan	-	5,000
Advance to staff	40,000	13,000
	40,000	**36,000**
	22,849	**1,138,757**
20.00 Receivables from external entities		
Receivable from Garment Industries against health service charges	541,500	579,417
Receivable from PKSF	15,046,059	9,830,347
Receivables from BRAC	3,080,532	682,534
Receivables from IDCOL	2,567,276	2,421,399
	21,236,367	**13,513,697**
21.00 Members' savings		
Balance as at 01 July	428,978,555	390,926,698
Add: Received during the year (Note-21.01)	322,027,538	294,489,090
Add: Interest provided on savings	25,442,765	-
	776,448,858	**685,415,788**
Less: Refunded/withdrawal during the year	272,563,317	256,431,712
Balance as at 30 June	**503,885,541**	**428,984,076**
21.01 Members' Savings received during the year		
Jagoran	185,444,246	169,097,909
Ograsar	72,648,264	57,263,219
Buniad	2,716,868	2,653,475
Sufalan	39,238,776	57,558,679
TDS	17,109,587	5,901,608
Enrich	4,869,797	2,014,200
	322,027,538	**294,489,090**

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	2018 Taka	2017 Taka
22.00 Security deposits from field staff		
Balance as on 01.07.2017	2,374,000	2,172,000
Add: Received during the year	451,000	403,560
	2,825,000	2,575,560
Less: Refunded during the year	156,000	201,560
Balance as on 30.06.2018	**2,669,000**	**2,374,000**
23.00 Loan Loss Reserve		
Balance as on 01 July	29,622,334	34,471,175
Add: Provision made during the year	10,105,254	3,540,157
	39,727,588	38,011,332
Less: Adjusted during the year	5,374,439	8,388,998
Balance as on 30 June	**34,353,149**	**29,622,334**
24.00 Members Unclaimed Deposit		
Balance as on 01 July	3,762,152	3,300,609
Add: Transferred during the year	1,909,042	1,897,508
	5,671,194	**5,198,117**
Less: Refunded during the year	1,328,434	1,435,965
Balance as on 30 June	**4,342,760**	**3,762,152**
25.00 Accrued Expenses & Other Liabilities		
Balance as on 01 July	14,614,055	19,759,905
Add: Provision made during the year	6,820,354	14,514,642
	21,434,409	**34,274,547**
Less: Paid/adjusted during the year	13,177,365	19,660,492
Balance as on 30 June	**8,257,044**	**14,614,055**
26.00 Liability to donors and others		
Loan from IDCOL	2,745,724	3,510,341
Liability for CHWEVT	289,052	330,542
Loan from SDP	666,301	666,301
Loan from Micro Finance	8,485,779	4,685,497
Loan from Organization	12,041,964	14,566,068
Short term Loan from Gratuity Fund	7,100,000	14,950,000
Loan from ICS project	680,846	1,530,846
Loan from Enrich Project	1,619,817	-
Short term Loan from Staff Welfare and Security Fund	1,295,662	-
Liability for JOBS (Training expenses)	-	50,276
Other liability	-	165,938
School savings	-	34,874
Liabilities to Contractors-ICS	-	2,125,290
Loan from Elderly -Head office	-	724,817
	34,925,145	**43,340,792**
Less: Elimination of intra project transactions		
Loan to microfinance from General Accounts	5,087,152	13,506,155
Loan to SDP from Micro Finance	3,522,736	2,972,736
Loan to MIME project Insurance from General Accounts	2,100,000	2,200,000
Loan to Enrich Project from Micro Finance	1,732,352	1,712,761
Loan to General Accounts from ICS Project	680,846	1,530,846
Loan to ESP from General Accounts	400,000	666,301
Loan to NDBMP from General Accounts	1,123,467	-
Loan to DIISP, PKSF Program from Micro Finance	100,000	-
Loan to Second Chance Education from General Accounts	3,200,000	-
Loan to Remittance Project from General Accounts	131,345	-
Loan to Elderly Project from Enrich Project	1,619,817	-
Loan to Elderly Project from Micro Finance	531,191	-
Loan to PACE Project from Micro Finance	2,599,500	-
Loan to ESP from SDP	666,301	-
	23,494,707	**22,588,799**
	11,430,438	**20,751,993**

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	2018 Taka	2017 Taka
27.00 Loan from commercial banks		
Bank Asia Limited KEPZ Branch, Chittagong	25,000,000	20,000,000
Bank Asia Ltd, Paltan Branch, Chittagong-Remittance	480,179	480,179
AB Bank Limited, Momin Road Branch, Chittagong	15,000,000	20,000,000
	40,480,179	40,480,179
28.00 Loan Received from Staff Provident Fund		
Opening Balance	4,450,000	10,950,000
Add: Received during the Year	13,300,000	4,000,000
	17,750,000	**14,950,000**
Less: Refunded during the year	12,250,000	10,500,000
Balance as on 30 June	**5,500,000**	**4,450,000**
29.00 Advance received from PKSF		
Balance as on 01.07.2017	7,829,918	5,042,035
Add: Received During the year	10,417,527	9,656,580
	18,247,445	**14,698,615**
Less: Adjust During the Year	11,086,927	6,868,697
Balance as at 30 June	**7,160,518**	**7,829,918**
30.00 Service charges		
SDP Project	2,255,533	2,353,270
Microfinance Program (Note 30.01)	226,569,315	198,510,625
NDBMP	77,620	127,275
MIME Project-Insurance	-	248,035
DIISP, PKSF Program	-	3,955
	228,902,468	**201,243,160**
30.01 Microfinance Program		
Jagoran	134,368,912	113,120,526
Agrasar	44,641,629	36,278,745
Buniad	1,245,648	1,099,499
Sufalan	33,374,949	43,744,370
Sufalan Bank Asia	6,354,790	1,231,340
Sufalan AB Bank	3,368,070	1,210,300
Enrich	3,215,317	1,825,845
	226,569,315	**198,510,625**
31.00 Income from sale		
Sale of contraceptives	32,855	52,290
Sale of study materials	100,605	85,655
Sale of school uniform	18,720	24,300
Sale of Pass Book	578,370	510,430
Sale of Stove	-	3,400
	730,550	**676,075**
32.00 Other income		
Income from Commission	1,026,984	2,012
Bank / FDR interest	3,878,436	3,761,896
Other/Miscellaneous Income	338,330	292,088
Donation	395,000	424,000
Received from drawing training	1,340	6,916
Income from training centre	1,000	1,000
Other Income	1,079,271	62,799
Cost Sharing from NEST project	7,549	94,796
Reimbursement against training	64,060	103,900
Fines (penalty)	-	260,705
Reimbursement against Elderly Project	-	28,390
Income from backup support-MIME	-	193,417
Income from INAFI	-	36,429
Collection from HCB	-	4,000
Income from Forfeiture account	-	253,674
	6,791,970	**5,544,022**

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	2018 Taka	2017 Taka
33.00 Administrative Expenses		
Other Expenses	836,499	1,189,208
Communication expenses	81,684	1,464,207
Depreciation	1,809,515	1,609,764
Amortization	143,040	153,800
Maintenance - Office	1,441,368	819,290
Maintenance and fuel- vehicles	1,054,277	822,094
Meeting expenses	283,592	147,467
Newspaper and periodicals	15,400	13,328
Office rent / shop rent	9,295,132	8,387,584
Printing and stationery	2,099,559	2,948,023
Utilities	1,587,878	1,493,102
School Rent	3,023,671	483,000
Training expenses	62,747	164,509
Travelling and conveyance	2,665,559	2,871,353
Field Conveyance	4,827,199	4,827,199
Uniform and Leverage	600	230,826
License and renewal fees	5,000	4,880
Administrative Expenses	2,195,636	-
Meeting,Workshop and seminar	-	158,098
Staff development expenses	-	2,650,865
	31,418,356	**30,438,597**
34.00 Finance Expenses		
Interest on members' savings	26,723,000	22,997,691
Bank charges	546,107	1,071,896
Interest on Loan from PKSF	20,374,134	18,920,841
Interest on Bank Loan and others	3,758,999	2,750,000
Rebate	1,736,377	214,607
Interest on Loan from inter Associates	-	1,156,785
Interest on Insurance premium	-	20,572
Interest on security deposit	-	11,526
Service charge on IDCOL loan	-	237,428
	53,138,617	**47,381,346**
35.00 Other expenditures		
Clinical support	21,037	10,660
Audit and Professional Fee	86,075	137,250
Legal and Membership Fee	490,810	685,930
Selling and promotional Expenses	19,455	117,100
Other operating Expenses	346,351	389,970
Entertainment	900,687	1,127,122
Emergency Treatment	2,102	56,022
Donation / Contribution	1,431,000	58,787
Advertisement	280,805	403,323
Deletion/adjustment of Fixed Assets	42,758	-
Furniture and Fixtures	210,193	-
Registration Process of Land	-	59,400
	3,831,273	**3,046,664**

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		2018 Taka	2017 Taka
36.00	**Program costs**		
	Program and operational costs	16,840,384	5,275,306
	Other program activity expenses	7,766,661	8,706,816
	Special Day celebration	41,131	21,174
	School Program expenses	29,792	26,495
	Subsidy paid to Client of NDBMP	5,000	115,000
	Loss on sale of Fixed assets	400,781	-
	Teachers Refreshment	179,750	-
	Honorium to NGO head	150,000	-
	Subsidy to SDP and organization General Fund	-	970,768
	Video Documentation	-	220,000
	Signboard	-	363,027
	Honorarium for school teachers	-	1,119,558
	Annual Picnic of Project staff	-	47,950
	Contribution to ENRICH Project	-	1,987,239
	Unnyan mela (Microcredit)	-	26,430
	Day observation	-	175
		25,413,499	18,879,938
37.00	**Salary expenditure**		
	Salaries and allowances	132,615,534	124,878,846
	Doctors' Honourarium	1,019,119	-
		133,634,653	124,878,846

38.00 Forgery of cash

The organization has filed a law suit against some employees alleging defalcation of cash (about BD Taka 470,098) from its Microfinance Programme.

39.00 Events After Reporting Date

No events have occurred after the Statement of Financial Position date to the date of this report which would affect the value stated in these financial statements.

40.00 Related Party Transactions

During the year, Ghashful carried out a number of transactions with related parties in the normal course of business but not in an arms length basis. The name of these related parties, nature of transactions and their total value have been set out below in accordance with the provisions of BAS-24.

Related parties comprise of entities under common ownership and common management control.

Name of the Entities	Nature of Relationship	Nature of Transactions	Balance as on 30.06.18 (Tk.)	Interest Rate
Provident Fund	Affiliate Entities	Short Term Loan	5,500,000	6%

RAHMAN RAHMAN HUQ
CHITTAGONG

Annexure – A

GENERAL ACCOUNT OF GHASHFUL
FIXED ASSET SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST				Rate %	DEPRECIATION				Written down value as on 30.06.2018
	Balance on 01.07.2017	Addition during the year	Adjustment during the year	Balance on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Adjustment during the year	Balance as on 30.06.2018	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	Taka
Land	-	400,000		400,000	0%	-	-	-	-	400,000
Furniture and fixtures	64,504	-	54,964	9,540	10%	42,956	700	40,412	3,244	6,296
Refrigerator	17,300	-	-	17,300	20%	17,203	19	-	17,222	78
Television	22,500	-	-	22,500	20%	22,429	14	-	22,443	57
VCP	12,000	-	12,000	-	20%	11,982	-	11,982	-	-
Camera	5,000	-	5,000	-	20%	4,979	-	4,979	-	-
Sewing Machine	5,475	-	5,475	-	20%	5,451	-	5,451	-	-
Computer and Equipments	33,550	-	33,560	-	30%	30,891	-	30,891	-	-
Mobile Set	21,298	-	21,298	-	20%	19,378	-	19,378	-	-
30.06.2018	181,627	400,000	132,287	449,340		155,250	733	113,073	42,909	406,431
30.06.2017	181,627	-	-	181,627		151,175	4,075	-	155,250	26,377

RAHMAN RAHMAN HUQ
CHITTAGONG

SOCIAL DEVDLOPMENT PROJECT (SDP)
FIXED ASSET SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST				Rate %	DEPRECIATION				Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Deletion/ Adjustment	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Deletion/ Adjustment	Balance as on 30.06.2018	
	Taka	Taka	Taka	Taka		Taka	Taka		Taka	Taka
Computer and Equipments	763,484	-	763,484	-	30%	743,635	-	743,635	-	-
Furniture and Fixtures	244,002	-	236,198	7,804	10%	216,588	734	216,124	1,196	6,608
Generator	58,500	-	58,500	-	20%	56,655	-	56,655	-	-
Bi-cycle	9,000	-	9,000	-	20%	8,715	-	8,715	-	-
Auto Rickshaw	186,100	-	-	186,100	20%	183,623	495	-	184,119	1,981
Camera	11,000	-	11,000	-	20%	10,295	-	10,295	-	-
PABX systems	27,300	-	-	27,300	20%	24,369	586	-	24,955	2,345
30.06.2018	**1,299,386**	-	**1,078,182**	**221,204**		**1,243,879**	**1,816**	**1,035,424**	**210,270**	**10,934**
30.06.2017	**1,295,686**	3,700	-	**1,299,386**		**1,230,265**	13,614	-	**1,243,879**	**55,507**

MICROFINANCE PROGRAM OF GHASHFUL
PROPERTY, PLANT AND EQUIPMENT
AS AT 30 JUNE 2018

Name of Assets	COST				DEPRECIATION					Written down value as on 30.06.18
	Balance on 01.07.2017	Addition during the year	Adjustment during the period	Balance on 30.06.2018	Rate %	Balance on 01.07.2017	Charged for the year	Adjustment during the period	Balance on 30.06.2018	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	Taka
Generator	58,500	-	58,500	-	20	56,666	-	56,666	-	-
Digital Camera	266,422	-	59,580	206,842	20	110,352	26,953	46,277	91,028	115,814
Micro Bus	1,076,767	-	-	1,076,767	20	1,051,299	5,094	-	1,056,393	20,374
Motor Vehicles-Car	1,910,000	-	-	1,910,000	20	382,000	305,600	-	687,600	1,222,400
Motor Vehicles	87,800	-	-	87,800	20	86,242	312	-	86,554	1,246
Office Decoration/Equipment	1,322,405	639,252	82,802	1,868,855	20	773,492	235,718	83,185	926,023	942,832
Computer and Equipments	5,990,880	1,114,881	3,351,818	3,753,943	30	4,631,858	643,337	3,022,373	2,252,822	1,501,120
Furniture and Fixtures	4,804,833	1,186,831	680,105	5,311,559	10	2,918,726	296,763	592,792	2,622,697	2,688,862
Photocopy Machine	313,750	-	235,000	78,750	20	245,606	12,438	229,047	28,997	49,752
Mobile Set	231,299	89,586	179,003	141,882	20	205,681	19,703	163,312	63,072	78,810
Machinery/Cookeries	115,636	25,920	13,716	127,840	20	58,039	15,741	8,803	64,977	62,863
Total 2018	**16,178,392**	**3,058,500**	**4,670,524**	**14,564,368**		**10,518,953**	**1,565,656**	**4,204,445**	**7,880,162**	**6,684,204**
Total 2017	12,330,254	3,848,138	-	16,178,392		9,123,646	1,395,306	-	10,518,953	5,659,441

GHASHFUL PARAN RAHMAN SCHOOL
FIXED ASSET SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and fixtures	420,428	-	420,428	10%	175,037	24,539	199,576	220,852
Office equipment	16,710	1,900	18,610	20%	10,694	1,583	12,277	6,333
Camera	2,000	-	2,000	20%	1,872	26	1,898	102
30.06.2018	439,138	**1,900**	**441,038**		**187,603**	**26,148**	**213,751**	**227,287**
30.06.2017	215,138	**224,000**	**439,138**		**158,802**	**28,802**	**187,604**	**251,534**

Annexure- E

GHASHFUL-CHWEVT PROGRAM
FIXED ASSETS SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			DEPRECIATION				Written down value as on 30.06.18
	Balance on 01.07.17	Addition during the year	Balance on 30.06.18	Rate %	Balance on 01.07.17	Charged for the year	Balance on 30.06.18	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	291,460	-	291,460	10	161,797	12,966	174,763	116,697
Motorcycle	402,000	-	402,000	25	306,604	23,849	330,453	71,547
Digital Camera	27,831	-	27,831	20	22,332	1,100	23,432	4,399
Computer and Equipment	507,182	-	507,182	30	369,455	41,318	410,773	96,409
30 June 2018	**1,228,473**	-	**1,228,473**		**860,188**	**79,233**	**939,421**	**289,052**
30 June 2017	**1,228,473**	-	**1,228,473**		**753,581**	**106,606**	**860,187**	**368,286**

Annexure – F

GHASHFUL-MIME PROJECT (INSURANCE)
FIXED ASSETS SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	47,098	-	47,098	10	33,261	1,384	34,645	12,453
30.06.2018	**47,098**	**-**	**47,098**		**33,261**	**1,384**	**34,645**	**12,453**
30.06.2017	**47,098**	**-**	**47,098**		**31,724**	**1,537**	**33,261**	**13,837**

RAHMAN RAHMAN HUQ CHITTAGONG

Annexure- G

GHASHFUL-PACE PROGRAM
FIXED ASSETS SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			DEPRECIATION				Written down value as on 30.06.18
	Balance on 01.07.17	Addition during the year	Balance on 30.06.18	Rate %	Balance on 01.07.17	Charged for the year	Balance on 30.06.18	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Motorcycle	-	166,000	166,000	20	-	33,200	33,200	132,800
Bicycle	-	22,310	22,310	20	-	4,462	4,462	17,848
Laptop and printers	-	52,962	52,962	30	-	15,889	15,889	37,073
Digital Camera	-	19,500	19,500	20	-	3,900	3,900	15,600
30 June 2018	-	**260,772**	**260,772**		-	**57,451**	**57,451**	**203,321**
30 June 2017	-	-	-		-	-	-	-

Annexure-H

GHASHFUL-Elderly PROGRAM
FIXED ASSETS SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			DEPRECIATION				Written down value as on 30.06.18
	Balance on 01.07.17	Addition during the year	Balance on 30.06.18	Rate %	Balance on 01.07.17	Charged for the year	Balance on 30.06.18	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	-	11,349	11,349	10	-	1,135	1,135	10,214
Office Equipment	-	-	-	20	-	-	-	-
By Cycle	8,925	-	8,925	20	1,785	1,428	3,213	5,712
30 June 2018	**8,925**	**11,349**	**20,274**		**1,785**	**2,563**	**4,348**	**15,926**
30 June 2017	-	8,925	8,925		-	1,785	1,785	7,140

RAHMAN RAHMAN HUQ CHITTAGONG

Annexure- I

GHASHFUL-ENRICH PROGRAM
FIXED ASSETS SCHEDULE
AS AT 30 JUNE 2018

Name of Assets	COST			DEPRECIATION				Written down value as on 30.06.15
	Balance on 01.07.14	Addition during the year	Balance on 30.06.15	Rate %	Balance on 01.07.14	Charged for the year	Balance on 30.06.15	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	141,475	17,620	159,095	20	30,202	12,889.00	43,091	116,004
Office Equipment	299,228	19,884	319,112	60	49,787	53,865.00	103,652	215,460
Digital Camera	31,900	-	31,900	60	11,484	6,125.00	17,609	14,291
Computer and Equipment	11,000	-	11,000	40	2,738	1,652.00	4,390	6,610
30 June 2018	483,603	37,504	521,107		94,212	74,531	168,743	352,364
30 June 2017	223,535	260,068	483,603		41,513	52,699	94,212	389,391

Annexure- J

Improved Cook-Stoves (ICS) Program
Implemented By: Ghashful
For IDCOL Improved Cook Stoves (ICS) Program
Fixed Assets Schedule
As at 30 June 2018

Fixed assets including furniture and fixtures

Name of Assets	COST				DEPRECIATION			Written down value as on 30 June 2018
	Balance on 01 July 2017	Addition during the year	Balance on 30 June 2018	Rate %	Balance on 01 July 2017	Charged during the year	Balance on 30 June 2018	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and fixtures	-	-	-	10%	-	-	-	-
Office equipments	-	-	-	20%	-	-	-	-
Computer and Accessories	33,900	-	33,900	30%	21,442	3,738	25,179	8,721
Vehicle	-		-	25%	-	-	-	-
Balance as on 30 June 2018	**33,900**	-	**33,900**		**21,442**	**3,738**	**25,179**	**8,721**
Balance as on 30 June 2017	**33,900**	-	**33,900**		**16,103**	**5,339**	**21,442**	**12,459**

RAHMAN RAHMAN HUQ * CHITTAGONG *

Annexure- K

MICROFINANCE PROGRAM OF GHASHFUL
INTANGIBLE ASSETS
AS AT 30 JUNE 2018

Name of Assets	COST			Amortization				Written down value as on 30.06.18
	Balance on 01.07.2017	Addition during the year	Balance on 30.06.2018	Rate %	Balance on 01.07.2017	Charged for the year	Balance on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Microfinance - Anirban Software	1,125,000	100,000	1,225,000	20	509,800	143,040	652,840	572,160
Total 2018	**1,125,000**	**100,000**	**1,225,000**		**509,800**	**143,040**	**652,840**	**572,160**
Total 2017	**1,000,000**	**125,000**	**1,125,000**		**356,000**	**153,800**	**509,800**	**615,200**