(A Voluntary Community Development Organization)
Auditor's Report and Combined Financial Statements
As at and for the year ended 30 June 2019



### Rahman Rahman Huq

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### Independent auditor's report

### to the Management of Ghashful

### Opinion

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 2019, 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.

In our opinion, the accompanying combined financial statements of the NGO for the year ended 30 June 2019 are prepared, in all material respects, in accordance with Generally Accepted Accounting Principles for such organizations in Bangladesh.

### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the NGO in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of Matter - Basis of Accounting and Restriction on Distribution and Use

We draw attention to Note 2.02 and 2.03 to the financial statements which describe the basis of accounting and the purpose of preparation of the financial statements. As a result, the statements may not be suitable for another purpose. Our report is intended solely for the NGO and Income Tax Authority and should not be distributed to or used by other parties. Our opinion is not modified in respect of this matter.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of the financial statements in accordance with Generally Accepted According Principles for such organizations in Bangladesh basis of accounting described in Note 2.02; and for such internal control as management determines is necessary to enable the preparation of the financial statements that is free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the NGO's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the NGO or to cease operations, or has no realistic alternative but to do so.

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

### Auditor's Responsibilities for the Audit of the Financial Statements

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



### Rahman Rahman Huq Chartered Accountants

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

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

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

Chattogram, 11 December 2019

### **GHASHFUL** COMBINED STATEMENT OF FINANCIAL POSITION **AS AT 30 JUNE 2019**

	AS AT 30 JUNE 2019		
	Notes	<u>2019</u>	2018*
	-	<u>Taka</u>	<u>Taka</u>
SOURCES OF FUND			
Equity		13,649,123	14,705,764
Capital Reserve		112,603,498	106,755,539
Surplus/ (Deficit)			121,461,303
		126,252,621	121,461,303
NON-CURRENT LIABILITIES			
Staff Gratuity Fund-Janata Bank Ltd.	8	-	42,432,523
Insurance Reserve Fund	9	51,288,016	43,865,613
Members' Welfare fund	10	5,466,690	4,556,090
Loan from PKSF	14	208,960,755	184,540,000
Gratuity Fund of Staff		63,298,215	51,168,101
		329,013,676	326,562,327
		455,266,297	448,023,630
APPLICATION OF FUND			
NON-CURRENT ASSETS			
Property, plant and equipment-at WDV	12	47,666,265	8,210,693
Intangible assets-at WDV	12.01	1,260,274	572,160
		48,926,539	8,782,853
CURRENT ASSETS			
Loan to Members	13	1,212,139,414	1,000,688,055
Cash and Bank Balances	15	57,084,785	58,106,888
Staff Gratuity Fund-Janata Bank Ltd.	8	(4)	42,432,523
Ghashful Staff Welfare and Security Fur		2,845,453	1,295,662
Advance and Deposits	16	14,361,557	25,060,680
Stock and stores	17	514,303	418,154
Short term investment- FDR	18	112,750,000	95,750,000
Accrued interest on FDR	18.01	2,302,424	885,779
Loan to projects and Others	19	17,020	7,122,849
Receivable from external entities	20	21,447,470	21,235,367
Loan to Staff	person would reserve the Conn	1,865,000	850,000
Shortage of gratuity receivables from Mic	crofinance	16,244,628	8,735,578
		1,441,572,054	1,262,581,535
CURRENT LIABILITIES	400	504 000 000	F00 00F F44
Members' Savings	21	594,800,396	503,885,541
Security deposits from field staff	22	2,745,000	2,669,000
Loan Loss Reserve	23	43,766,305	39,727,588
Members' Unclaimed Account	24	4,794,345	4,342,760 8,257,044
Accrued Expenses & Other Liabilities	25	10,696,019	13,013,965
Liability to donors and others	26	7,130,038	40,480,179
Loan from commercial banks	27	107,980,179 254,645,909	198,304,163
Loan from PKSF	14	254,645,505	5,500,000
Short term Loan from Provident Fund	28 29	8,674,105	7,160,518
Advance received from PKSF	29	1,035,232,296	823,340,758
NET CURRENT ACCETS		406,339,758	439,240,777
NET CURRENT ASSETS		455,266,297	448,023,630

The annexed notes from 1 to 42 and Annexure A to K form an integral part of these financial statements. \*See Note-2.01.

Chief Executive Officer

Chairman per our annexed report of same date.

Auditor

Rahman Rahman Hug Chartered Accountants
KPMG in Bangladesh

Chattogram, 11 December 2019

# GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019

	<u>Notes</u>	<u>2019</u> <u>Taka</u>	2018* Taka
INCOME:			
Service charges	30	253,681,236	228,902,468
Grant Received	31	27,380,206	28,272,377
Fees received	32	2,013,838	1,923,759
Income from sale	33	616,985	730,550
Other income	34	3,188,340	2,913,534
Contribution received from Microfinance		3,018,918	4,198,257
Interest on Investment		9,760,859	3,878,436
Interest on Loan to Microfinance program		120,000	-
Interest on loan to Staff		68,175	-
		299,848,557	270,819,381
EXPENDITURE:			
Administrative and Office expenditures	35	33,134,054	31,418,356
Finance Expenses	36	63,876,546	53,138,617
Other expenditures	37	8,198,139	3,831,273
Program costs	38	24,320,795	25,413,499
Salary and Allowances	39	147,118,441	133,634,653
Loan Loss Provision	23.01	10,036,457	15,479,693
Cost of Sales and Material expenses		151,690	2,086,543
Tax and Vat expenses		2,555,700	82,487
Excise Duty		42,500	X4
		289,434,322	265,085,121
Surplus for the year		10,414,235	5,734,260

The annexed notes from 1 to 42 and Annexure A to K form an integral part of these financial statements. \*See Note-2.01.

Chief Executive Officer

As per our annexed report of same date.

Chattogram, 11 December 2019

Rahman Rahman Huq Chartered Accountants KPMG in Bangladesh

Auditor

### GHASHFUL COMBINED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2019

	Capital Reserve	CRF Reserve on Insurance	Surplus/ (Deficit)	Total Taka
	Taka	Taka	Taka	Idka
Balance as at 01.07.2017	11,849,165	1,138,048	102,503,033	115,490,246
Surplus for the year 2018 as restated	-	¥	5,734,260	5,734,260
Adjustment GFTM-912 Project due to close the project during the year	-		54,414	54,414
Provided during the year	-	373,430	-	373,430
Prior year's adjustments	-	-	(232,534)	(232,534)
Less: Current year's cumulative adjustment	-	쓸	41,490	41,490
Transferred during the year 2018 as restated	807,677		(807,677)	10
Balance as at 30.06.2018 as restated	12,656,842	1,511,478	107,292,986	121,461,306
Balance as on 01 July 2018 as originally stated	13,194,286	1,511,478	112,129,981	126,835,745
Adjustment to rectify short provision against loan loss provision in 2018*	E 180	•	(5,374,439)	(5,374,439)
Adjustment for the effect of short provision against loan loss provision in 2018*	(537,444)	-	537,444	•
Balance as on 01 July 2018 as restated	12,656,842	1,511 <u>,</u> 478	107,292,986	121,461,306
Balance on 01 July 2018	12,656,842	1,511,478	107,292,986	121,461,306
Surplus for the year 2019	<u> 14</u> 1		10,414,235	10,414,235
Prior year's adjustments	.=0		868,250	868,250
Transferred to capital reserve	120	21	(4,826,404)	(4,826,404)
Current year's cumulative adjustments	=)	9	59,359	59,359
Transfer to accounts payable		(1,511,478)	3 <del>-</del> 0	(1,511,478)
Transfer to Microfinance		20	(3,427)	(3,427)
Prior year adjustment of Loan with ICS	-	, H	(209,220)	(209,220)
Less: Transferred during the year 2019	992,281	.90	(992,281)	-
Balance as at 30.06.2019	13,649,123	3813	112,603,498	126,252,621

<sup>\*</sup>See Note-2.01.



### GHASHFUL COMBINED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2019

	<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
A. Cash Flows from Operating Activities:		
Net surplus as per combined statement of profit or loss	10,414,235	5,734,260
and other comprehensive income		
Depreciation for the year	3,738,114	1,809,515
Amortization for the year	315,068	143,040
Prior Year Adjustments	736,635	
Receivable from donor	-	41,489
Members' Welfare fund	(1,549,791)	(1,295,662)
Loss on sale of fixed assets	-	269,157
Adjustment with Capital Reserve & Other Liabilities	(6,359,555) 7,294,705	6,701,799
(Increase)/Decrease in Current Assets	7,294,705	0,701,733
Loan to beneficiaries	(211,451,359)	(83,518,067)
Advance and Deposits	10,699,123	(12,272,539)
Stock and Stores	(96,149)	(336,425)
Accrued interest on FDR	(1,416,645)	204,799
Receivable from external	(212,103)	(7,721,670)
Loan to Projects	7,105,829	1,115,908
Loan to Staff	(1,015,000)	-
Shortage Receivable from Microfinance	(7,509,050)	2
Shortage Receivable from Micromance	(203,895,354)	(102,527,994)
Increase/(Decrease) in Current Liabilities		
Members' Savings	90,914,855	74,901,465
Security deposits from field staff	76,000	295,000
Loan Loss Reserve	4,038,717	10,105,254
Accrued Expenses & Other Liabilities	2,438,975	(6,357,011)
Members' Unclaimed Account	451,585	580,608
Insurance Reserve Fund	7,422,403	5,536,412
Members' Welfare fund	910,600	755,900
Liability to Donors and Others	(5,883,927)	(9,321,555)
Short term Loan from Provident Fund	(5,500,000)	1,050,000
Advance received from PKSF	1,513,587	(669,400)
Gratuity Fund of Staff	12,130,114	-
CRF Reserve on insurance	-	373,430
	108,512,909	77,250,103
Net cash used in operating activities	(88,087,739)	(18,576,092)
Cook Flours from Investing Activities		
Cash Flows from Investing Activities:	(44,196,865)	(3,868,025)
Acquisition of Property, Plant and Equipment & Intangible assets	(44,180,000)	84,510
Sales proceeds of fixed assets	(17,000,000)	(7,500,000)
Short term investment- Fixed deposit	(61,196,865)	(11,283,515)
Net cash used in operating activities	(01,100,000)	(1.1,200)01-7
Cash Flows from Financing Activities:		
Loan from Commercial bank	67,500,000	
Loan Received PKSF-Net	80,762,501	46,489,582
Net cash used in operating activities	148,262,501	46,489,582
Net (decrease) in cash and cash equivalents	(1,022,103)	16,629,975
Check	50 400 000	44 470 040
Cash and bank balances at the beginning of the year	58,106,888	41,476,913
Cash and bank balances at the end of the year	57,084,785	58,106,888
ON RAHA	(1,022,103)	16,629,975

# GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

	2019	2018
	Taka	Taka
Opening Balance:		
Cash in hand	256,465	89,983
Cash at bank	57,850,421	40,296,579
0704 A P M 200 PU P R	58,106,886	40,386,562
RECEIPTS:		400 400
Bank interest	450,539	486,422
FDR Interest	4,088,630	3,613,030 68,280
Clinical Support	10,690 12,270	32,855
Sale of contraceptives	6.630.098	3,600,000
Received from Enrich Program	1,717,459	2,767,257
Contribution received from MF Loan from PKSF	308,000,000	256,000,000
Fund from PKSF against Elderly Project	1,091,942	302,917
Member Savings Collection	359,090,190	322,027,781
Collection of Loan installment	1,881,693,685	1,698,488,885
Service Charge on Loan	251,489,991	226,646,935
Loan received from MF	18,407,990	9,919,500
Grant received from IDCOL	1,972,721	1,094,894 297,225
Loan Processing Fee	329,985	
Sale of Pass Book	507,055	578,370 11,557,527
Advance received from PKSF	11,803,450 2,325	165,000
Advance adjusted against expenses	25,000	48,200
Advance Salary realized	332,000	461,000
Security Deposit Unclaimed account	1,246,713	1,909,042
Inter Transaction with Branch	441,086,694	244,599,056
General Account	6,400,000	18,100,000
Miscellaneous receipts	5,320	503,255
Fund received from Bank Asia	807,579	724,750
Loan received from Bank Asia Limited	45,000,000	45,000,000
Loan Received from AB Bank Limited	30,000,000	25,000,000
Commission received	1,307	1,602
Membership fee - General Body	2,560 2,393,400	2,520 2,250,900
Members Welfare fund	3,080,532	6,937,673
Grant from BRAC	27,500,000	7,000,000
FDR encashed during the year  Loan from Ghashful General Account	2,006,790	9,630,152
Advance and Deposit	7,101,460	3,821,261
Received against Store and stock	656	42,228
Realized advance against Expenses	76,744	275,495
Other Income	3,238,868	26,105,455
Fees realized- Admission/Tuition	967,140	1,054,140
Donation	445,000	395,000
Sale of school materials	83,380	100,605
Sale of health card	189,396	122,200 18,720
Sale of school uniform	14,280 6,500	6,000
Bicycle Loan Adjust	23,690	1,000
Income from Training Center	2,387,946	7,815,941
Members Savings Interest received from members	68,175	51,000
Interest realized from Microfinance	120,000	256,750
Loan realized from Project/General account	6,900,000	14,650,000
Received From Head Office	1,004,382	4,737,352
FDR Encashment	7,500,000	3,000,000
Interest on FDR (of current year)	2,182,650	870,592
Interest on Saving	168	4,238
Received from SDP	234,000	581,000
Insurance Premium collection	14,036,869	12,434,643 649,365
Clinical service charges	750,415 582,100	784,000
Residential fess/School fess		
Balance carried forward	3,455,100,734	2,977,592,013

### COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

FOR THE YEAR ENDED 30 JUNE A	2019	
	2019 Taka	2018 Taka
	2 455 400 724	2,977,592,013
Balance brought forward	<b>3,455,100,734</b> 1,171,852	18,700
Staff Advance Adjust Diabetic test	77,878	74,421
Loan refund from beneficiaries	165,011	455,268
Loan realize from Second Chance Education	140,000	942,000
Health service charges received from garments industries	1,551,500	1,689,000
Grant Received from MJF	3,266,137	-
Loan received from Ghashful G.A/A	118,000 13,818	150 201
Advance office rent Grant received from BRAC	37,500	9 <del>-</del> 97
Received from PKSF against Reimbursement	4,588,495	-
Received from PKSF against social Adv.& Knowledge	333,767	
Received from PKSF against scholarship	960,000	( <del>**</del> )
Advance Realized	10,000	, <del>-</del> 3
Loan from ICS project	420,000	(#N
Loan Realized from Second Chance Education against Gratuity Fund	2,200,000	( <del>)</del> ()
Loan received from MTB Bank Ltd.(Agriculture)	40,000,000 30,000,000	
Loan received from MTB Bank Ltd.(ME)	234,484	17.0 (**)
Advance interest adjusted Advance realized against expenses	33,010	-
Grant received from BNFP	1,492,500	-
Excess Salary P.o (Sept)	15,750	(#)
Received from ENRICH against Training Equipment	206,100	-
Total received from Other source	20,339,524	1 <del>4</del> 6
Income from Other source	5,656	-
Loan Received from Organization	120,000	-
Received from drawing training	480 600,000	7
Received from Gratuity Fund	189,200	_
Salary Realized Advance Adjust	104,600	3.00
Advance Adjust from Party	48,790	-
Loan from Gratuity for Microfinance Program	1,900,000	-
Loan from Gratuity for Ghashful Paran Rahman School	120,000	1 <del>-</del> 1
Loan from Gratuity for NDBMP	150,000	
Loan Realized from Second Chance Education against provident fund	1,000,000	2 <del>-</del> 1
Loan Realized from Microfinance against provident fund	9,000,000 4,500,000	
Loan from provident fund for Microfinance program Advance Realized against Expenses	61,000	-
Realize from YES Project	189,684	:
Loan Realized from Microfinance against Gratuity Fund	4,700,000	2
Loan from Gratuity for Second Chance Education	700,000	-
Contribution from Second Chance Education	174,850	1,025,382
Reimbursement of expenditures	₹. 	64,060 136,000
Loan received from IDCOL	-	85,000
Security Deposit refunded by Bank Asia Tax deducted at source- staff	±0 ₩	2,039
Loan from SDP	<u> </u>	43,000
Realized advance against ICS Project	57	650,000
Grant from MJF	*	124,425
Laptop Loan Realization	5	18,000 5,000
Mobile Loan Realization		7,549
Cost sharing income from NEST/CHWEVT Loan realized from CHWEVT	≘ ≌	207,000
Paramedic fees		2,080
Ghashful Art School	-	1,340
Loan realize from Micro Finance	Ψ.	100,000 500,000
Received from Provident Fund-Others	л 2	43,000
Advance realized from Second Chance Education Refunded advance rent by House Owner		40,000
Received from Partner Organization	-	11,039
Loan Accounts - Organization		1,500,000
* (and Male) 5	3,586,040,320	2,985,336,316
Total Receipts:	3,644,147,206	3,025,722,878
OGRAN		
onsplidated Ac. 30.06.19 (F)		

## COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

FOR THE YEAR ENDED 30 JUNE 2	2019	
	2019	2018 Taka
	Taka	Taka
PAYMENTS:		
Salaries and allowances	144,375,364	138,964,967
School Program	2,345,815	1,972,317
Health Program	2,031,292	1,959,698
Community Development Program	3,199,392	842,180
Other Operating Expenses	11,665,207	7,157,356
Administrative Expenses	476,180	1,981,762
Contribution to ESP	234,000	581,000
Advance against expenses	8,686,354	2,228,460 1,437,561
Advance against salary	1,751,220 662,674	551,714
Bank charges		3,205,353
Capital expenditure	31,977,505 1,714,582	1,663,169
Communication expenses	31,965	21,037
Clinical support and contraceptive fee	1,043,354	1,050,834
Refreshment Honorarium for school teacher & M.O	915,850	1,097,114
Insurance Claim settled	6,614,466	6,329,698
Bank charges	1,540	1,610
Postage and Courier	111,888	127,522
Income Tax Paid-Microfinance	894,465	552,273
Loan disbursed to Microfinance client	2,100,261,000	1,787,684,000
Loan Disbursement to NDBMP client	719,220	610,000
Loan refund to PKSF	227,237,499	209,510,418
Interest paid to PKSF	23,475,303	20,349,184
Loan refund to Bank Asia Limited	32,200,000	40,000,000
Loan Refund to AB Bank limited	45,000,000	30,000,000
Interest paid on Bank Loan	3,922,500	3,435,963
Investment in FDR	15,000,000	18,500,000
Interest paid on Project Loan	201,500	434,250
Loan to Organization General Account	13,700,000	27,157,000
Maintenance - Capital and Non-capital	1,201,093	981,292
Maintenance - Office	1,061,633	1,419,658
Maintenance and fuel- vehicles	1,141,283	635,171
Material expenses	166,558	279,119
Cost of Sales - Panjuri Enterprise	280,000	2,125,290 109,786
Meeting expenses	124,800	427,510
Professional and License fee	818,914 14,266	15,400
Newspaper and Periodicals	8,645,435	7,939,531
Office Rent / Shop rent / Auditorium rent	3,466,031	2,761,903
Printing and Stationery	530,411	122,243
Program and operational costs	3,500	241,692
Dress for support staff Members Savings Refund	296,756,554	272,569,081
School Rent	991,376	2,820,171
Security deposit refund	248,000	166,000
Subsidy paid to Client	55,000	5,000
Special Day observation	218,042	150,239
VAT and Tax	242,057	83,740
Advance against Stock	1,119,153	221,373
Training expenses	800,151	90,874
Traveling and conveyance	3,204,003	2,493,704
Utilities	1,845,094	1,511,290
Final Settlement from employee's contribution	2,512,605	2,672,765
Bank Charge	2,116	2,512
Excess Duty-FDR	42,500	28,500
Tax deducted at Source-AIT (FDR)	207,265	91,747
Loan to Project/General account	3,470,000	9,000,000
Investment in FDR	37,000,000	14,500,000
Weekly /Monthly Meeting	520,446	530,604
Donation / Contribution	6,000	299,060
Balance carried forward	3,047,144,421	2,633,701,695

# COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

	2019 Taka	2018 Taka
Balance brought forward	3,047,144,421	2,633,701,695
Beneficiaries training, meeting, workshop and annual conference	36,050	22,714
Loan to SDP	295,000	1,093,000
Advance to program staff	640,314	165,000 14,452,260
Advance office rent/school rent	1,091,104 3,200,000	1,811,300
Loan refund to ORG Advertisement	370,067	321,103
Signboard	22,900	76,720
Payment to ENRICH program	8,200,000	5,150,000
Inter Transaction with branch	430,269,974	246,914,956
Loan Refund to Microfinance	4,732,725	1,765,862
Field Conveyance	6,533,106	5,472,969
License and renewal fee	4,800 657 336	5,000 900,617
Payment To IDCOL Principal Against Loan	657,326 620,201	327,195
Advance to Staff against expenses	2,201,435	1,736,377
Rebate Given Interest on Security Deposit	15,452	11,695
Interest Expenses	108,823	193,026
Expenses against member welfare Fund	1,479,400	1,495,000
Welfare fund/disaster fund	31,000	89,935
Loan Refund to MF	2,968,259	5,130,409
Remittance Payments by Branch	807,579	638,860
Beggar rehabilitation	200,000	207,400 1,308,879
Refund of members unclaimed	795,128 431,842	231,474
Unnayan Mela with Local Government	393,500	1,555,875
Motorcycle Loan Mobile Loan	65,040	220,640
Emergency Treatment	19,031	63,762
Advance income tax (FDR)	444,599	403,287
Vehicle Insurance	48,335	39,031
Head Office Contribution	19,607,739	25,365,552
Cultivation	8,850 3,278,005	10,940 2,599,500
Loan with PACE program	1,150,000	1,100,000
Loan with Elderly Telephone & Mobile Bill	19,000	8,788
Entertainment	39,103	32,047
Loan Conveyance	56,000	18,000
Allowance for Elderly People	1,394,400	1,169,400
Allowance for insolvent Elderly People	48,000	49,000
Funeral	76,000	16,000
Best elderly People Honorium	9,672 37,000	34,398 10,648
Best Son Honorium	1,079,470	10,040
Scholarship Expenses	293,250	2
Audit and professional fee Advance office Rent	64,472	-
Interest on Security Deposit	1,060	<u>19</u> 57
Travel Expenses	41,766	
Office Rent	169,472	ř.
Purchase of Furniture and Office equipment	469,568	
Loan refund to General Account	118,000 650,000	-
Contribution to Social Development Project	240	
Postage Membership food	2.000	· ·
Membership fees Material	7,590	5
Advance to staff against expenses	33,010	-
Repair, Maintenance & Cleaning Materials	4,571	-
Loan to Staff	1,015,000	2
Advance to Party	68,790	on and a second of
Loan to Elderly Program SD Refund	866,790 10,000	-
SD Refund Loan refund to Microfinance Branch	30,000	නි කු
Eduli fordira to filloromiano Diano.		2 DEE 020 244
Balance carried forward	3,544,476,229	2,955,920,314

## COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

FOR THE YEAR ENDED 30 JUNE A	2019	
	2019	2018
	Taka	Taka
Delenge brought forward	3,544,476,229	2,955,920,314
Balance brought forward	140,000	
Loan refund to ICS	337,052	•
Loan to YES Project	620	( a
Refreshment Transfer to Brainet office	14,180,616	
Transfer to Project office	500	
Special Day celebration Advance-others	36,009	929
Insurance Premium	238,550	-
Loan with Second Chance	2,436,000	
	14,369	S=0
Assistance program Social Center construction	332,540	-
Elderly fare	114,541	
Donation	5,000	
	4,508	
Welfare expenses Office Maintenance	36,565	-
Loan to SDP	150,000	12
Day Observation -MJF	45,322	
Audit and professional fees	65,425	-
	8,000	-
Security Deposit  Loan Paid to Gratuity against Loan of Second Chance Education	2,200,000	
Loan paid to Gratuity against Loan of Microfinance	4,700,000	-
Loan to Second Chance Education from Gratuity Fund	840,000	
Loan to Microfinance Program from Gratuity Fund	1,900,000	
Loan to Ghashful Paran Rahman School from Gratuity Fund	120,000	
	150,000	2
Loan to NDBMP from Gratuity Fund Loan Paid to Gratuity against Loan of Second Chance Education	1,000,000	_
Loan paid to Gratuity against Loan of Microfinance	9,000,000	-
	4,500,000	
Loan paid to Microfinance against Loan from PF	30,000	150,000
Honorium to NGO head	-	19,455
Selling and promotional Expenses	· ·	1,140,000
Refund to PKSF against PACE project		116,580
Refund to PKSF-Elderly people project	173 4 <u>4</u>	500,000
Loan to ICS Project		190,000
Advance and Deposit	#2 #2 ##	1,802,745
Cost of Sales - Haque Enterprise	_	59,967
Interest on Members Savings		1,521,000
Subsidy Paid to SDP Tax deducted at source-Staff		2,039
Advance against Vermi Purchase	-	100,000
Fixed Assets Purchase		472,865
Loan to DIISP		20,000
Overhead/other cost	=	7,649
Loan Refund to Gratuity Fund	-	100,000
Payment Provident Fund		500,000
Loan refund to NDBMP project	2	272,901
Laptop Loan	-	462,757
Interest paid In Advance	<u> </u>	146,023
Payments to Remittance Project	-	85,890
Advance to elderly program	-	895,000
Bi- Cycle loan		167,500
Singer Machine Purchase		14,471
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
Cloth for school uniform		4,000
Special support distribution	20	30,700
Advance to Second Chance education	-	985,000
Consultancy Fee	-	50,000
Conduction 1 00	3,587,061,846	2,967,615,991
Cook in board	134,496	220,612
Cash in hand	56,950,864	57,886,275
Cash at bank:	57,085,360	58,106,887
Balance at 30.06.2019		
Total payments and balance	3,644,147,206	3,025,722,878
\*\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		7.00

GHASHFUL COMBINED STATEMENT OF FINANCIAL POSITION

Particulars	Notes	General	Staff Gratuity Fund	SDP	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Project	Elderly Project	ENRICH	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	YES	Elimination of Inter project transaction	2019	2018*
SOURCES OF FUND		Taka		Taka	Така	Taks	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Така	Taka	Така
Equity Capital Reserve		į																	8		13,649,123	14,705,764
Surplus/ (Deficit)		(1,655,069)		(4,186,508)	122,844,094	485,920	(1,065,846)	(3.037,325)		(76,446)	(2,085,738)		(231,209) (1,124,209) (231,209) (1,124,209)	2	(870,998) 3,489,765 (870,998) 3,489,765		169,797	(52,732)			126,252,621	121,461,303
MON-CURRENT LIABILITIES																1		2				42,432,523
staff Gratury Fund	0 0				51 288 016		,		1			ŧ		i		0	•		ı		51,285,016	43,865,6
Insurance Reserve Fund	n 5		0 1		5 466 690			83	8/0	,	1					881			i	9	5,466,690	4,556.090
Members welrare tond	2 2		(Cax		208,960,755	53%			141	0		35	*	E	78	100	90		ì	7	208,960,755	184,540,000
Septimber Dand of Chaff	Viete	1	83 298 215	٠							*		100						,		612,862,88	51,168,101
APPLICATION OF FUND	]	(1,655,069) 63,298,215	63,298,215	(4,186,508)	402,208,678	485,920	(1,065,846)	(3,037,325)		(76,446)	(2,085,738)	(231,209)	(1,124,209)	(870,998)	3,489,766	8.4	169,797	(52,732)		3	455,266,297	448,023,630
NON-CURRENT ASSETS Property, plant and equipment-at WDV	12	405.774	1	9,408	4	203,915			229,693		11,208	158,950	13,762	292,062	6,105	9	0				47.666,265	8,210,693
Intangible assets-at WDV	12.01			-	1,260,274			3					,	,					-	4	1,250,274	2/5
OLIGORA POPULA	J	405,774	d	9,408	47,595,662	203,915			229,693	4	11,208	158,950	13,762	292,062	6,105	٠				**	48,926,539	8,782,853
NI ASSETS	5				1 211 153 163	23	10	986 251	9	3		30		9		A	•	d.	1	v	1.212,139,414	1,000,688,055
Cost to Montects	2 4	514 398	396 358	245 524	50 814 243	55.450	455		1	535,078	3,054	597,885	197,636	1,182,869	792,266	9	236,040	35,170	1,034,409	8	57,084,785	58,106,888
Good Bank Balances Staff Gradults	00					1		i.	-	٠			1	4		4	4		•	9		42,432,523
Court and back halonce Stoff (Molfore fund	-	2 845 453	128	2/3	155	94	,	1	٠		,	10.0		3	T		ě	4	100	ž.	2,845,453	1,295,862
Advance and Department		64 200	8	14 400	13.847.938	43 196		-	1	1	7		-	69,000	100,000		28,400		198,022	297	14,361,557	25,060,680
Mayarice and Deposits	2 0				467 668	46.837		,								1					514,303	418,154
Glock and stores		,	39 500 000	1	73 000 000	250.000		1	ì		7			ı	E	1000	ř	7427		1	112,750,000	95,750,000
distance of the control of	. 0				2 294 784	7 640		•	0				4		1	1			i.		2,302,424	885,779
Accided intelest of PDA	9 4	859 550	3.670.000	1 107 301	17 292 613		13	200	3	9	7	16,519	*	2,486,607	1,935,632		ř		ř	(27,351,712)	17,020	7,122,849
Becelvette from output	2 6	1	1622 229		1 352 978							4,177,072	1,659,217	67	738,661		1,923,357	,	4	٠	21,447,470	21,235,367
Novely abuses from external	2		1.865.000			509		,	(1	835	·		-					*		70	1,865,000	850.000
Shortage Receivable from Microfinance		,	16,244,628	i.	3	*	47		83	10	ï	Ü		60	r:	٠	•	į.	6		16,244,628	8,735,578
	T T												4		-							

	2,669,000	39,727,588	4,342,760	8,257,044	13,013,965	40,480,179	198,304,163	5,500,000	7,160,518		823,340,758	439,240,777	448,023,630
	2,745,000	43,766,305	4,794,345	10,696,019	7,130,038	107,980,179	254,645,909		8,674,105	81	(27,351,712) 1,035,232,296	406,339,758	455,266,297
)))			£	2)	(27,351,712)	•			31		(27,351,712)		83
0)	,	3	e		1,232,431	0		,	,		1,232,431		1
					87,902	9,	i	1	932		87,902	(52,732)	(52,732)
64			í	a	2,018,000	1	,	1	,	2	2,018,000	169,797	169,797
	7	100	V	876	ï		¥	ř	237		*		(1)
	1			82,898					1		82,898	3,483,661	3,489,766
The second second	120,000	,		1,889,683	6,495,834			,	6,369,975		14,875,492	(76,446) (2,096,946) (390,159) (1,137,971) (1,163,060) 3,483,661	(76,446) (2,085,738) (231,209) (1,124,209) (870,998) 3,489,766
	¥		¥	25,426	2,969,398	,		,	9		2,994,824	(1,137,971)	(1,124,209)
	7	3	Ŷ		2,877,505	ř		V	2.304.130	AND THE SECOND	5,181,635	(390,159)	(231,209)
ě	×	879	í		2,100,000	i					611,524 2,100,000 5,181,635 2,994,824 14,875,492	(2,095,946)	(2,085,738)
	3.0		,	i	131,345	480,179		•	2114		611,524	(76,446)	(76,446)
		,			229,693				2.5		229,693	(229,693)	
	-	891,411		25 000	3,551,615			-	8 7	85	4,468,026	(3.037,325)	
					1,066,301	. 1		14			120,920 1,066,301	(1,065,846)	(1,065,8
	3			920	120,000				2 .		120,920	282,005	485,920
594,800,396	2 615 000	42 874 894	4 794 345	8.379.124		107 500 000	254 645 000	מביים ביים		U.	5,563,141 1,015,609,668	354,613,017	402,208,679
3	3		(3:3)	11.878	5.551.263		60	((.)	0 /	W.	5.563.141	(4.195.916)	(4,186,508)
	-							83				63.298.215	11.655.0691 63.298.215 (4,186,508)
	10 000	000		284 090	6 050 463			•		9	6.341.553	(2 060 843) 63.298.215	(1.655,069)

EURRENT LIABILITIES
Menbers 'Saving' and 'Sacurity deposits from field staff
Loan Loss Reserve Mender Stages
Account Grapenses & Other Lebnities
Lebnity to donors and others
Loan from Commercial banks
Loan from Commercial banks
Short term Loan from Provident Fund
Advance received from Provident Fund
Advance received from PKSF

NET CURRENT ASSETS

503,885,541 2,669,000 39,727,568 4,342,750 8,257,044 13,013,965 40,460,179 198,304,163 5,500,000 7,160,518

594,800,396 2,745,000 43,766,305 4,794,345 10,696,019 7,130,038 107,980,179 254,645,909

The annexed notes from 1 to 42 and Annexure A to K form an integral part of these financial statements \*See Note-2.01.







# GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran 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	DIISP, PKSF Program	YES Project	2019	2018*
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
INCOME:					2		2000	570000		110000										
action of contrast			2 191 245	251 455 111	19	305	24 880		N.	34	- 14	59		74	5¥	*	ž	*	253,681,236	228,902,468
Service charges		100							3		ï	ī	-		i	i	Ť	3,266,137	3,266,137	
ant Receives from Mar						37 500			87.5			009		1		1,923,357	٠		1,960,857	٠
Grant received from orcac	8118	S	934	2 489 152						Si	5 102 359	1 658 171	9	144,106				8	9,392,989	28,272,377
Grant Received				2,400,000									٠			1,492,500	4	e!	1,492,500	
Grant received from binning			100							76.0		000	11 267 723	i i	3		٠	,	11,267,723	32
ampuisement received notify to	ane and				4	,	4			,	*	7	•	¥	7	£.		,	206,100	
ncome from Training Equipment	3 560		13 545	452 523	067 140	578 100				- 3		3.0						,	2,013,838	1,923,759
rees received	10.805	3 805 047	2 .	S R21 430	16 131		-		6.234	5	75,065	3,950	,		1	7,981	·	14,219	9,760,862	3,878,436
Interest on I named the Microfinance propries		120 000	1	,						•	,			84					120,000	•
referent on load to Staff		58.175	21.5			9			- 1	29	i se	ж	9	¥.	*	2	*	1	68,175	**
noome from Commission	2		,	ÿ		,	,		1.307	ŧ			Ē	6	٠	9			1,307	1,026,984
Contribution general from Organization	000	J	650,000		94	234.000	(6)			)	i	1,198,400	936,518	737		٠	÷	X	3,018,918	4,198,257
Bank / EDR internst			,				ě	Ŷ		÷		, KI	Y	t	6	9	í	٠	,	
Solo of contracondium			12 270		04			,			7.8		,	W			8		12,270	32,855
Other Microsite popularies	9 127			3	7		i		1	Ŷ		×	313,152	î	e	9	E	8	322,279	338,330
Danage and a second a second and a second an			1		445 000			4			0.0	10		•	20		-1		445,000	395,000
Poreigned from drawing testining		1	,		480		(1)	e V		,		38	i		£	99	20	*	480	1,340
Sale of thirds materials	12		3	,	83.380	3	٠	î	,		٠	¥	ï			0	Ü	Ü	83,380	100,605
Sale of school military					14.280		0.04		.20			(1	1				11		14,280	18,720
Contract from Other Series					5 656		.53	*	.9		3			90	*	*	î	2000	5,656	*
months from Control of the Control o	000 540			0		3	9	3	)	3	,	,	ï	ì		1	ř	٠	198,540	1,000
months from defining control	200			one con c	8			•				5.980			88	a.		4	2,008,978	1,079,271
Torre a second	1.33				8.13		003			,			ii.	*	,		ï			7,549
Cost shanng from NES I project									,		5 1	21	٠	3)	309	S.	- 1		- 10	64,060
Brillian schiller against against the							. 1			9	13.	131	-	a.			i.		ï	
Calc of Date Book & Forms	,			507 055							0				,				507,055	578,370
and of a second of a second of	497 499	3 993 222	2.867.030	262	1.532.067	849.600	24.880	5	7.541	٠	5,177,424	2,866,501	12,517,393	144,106	68	3,423,838	4	3,280,356	299.848.560	270,819,381

# GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019

Take	Particulars	General	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran 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	DIISP, PKSF Program	YES Project	2019	2018"
1,500   2,116   5,720   1,50		Taka	Ī	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Trick of the control	EXPENDITURE:																				
1,539	Salaries and allowances		3.	1,573,916	138,736,923	1,079,197	791,750	26.800	•	C	i.	43	562,500	81	115,542		2,290,750		1,025,113	146,202,591	132,615,534
15,000   1,0	nterest on members' savings			,	31,947,020		,			*							ij		, ,	31,947,020	26,723,000
15.502   9.645   15.502   9.645   15.502   15.	Sank charges	7,659	2,116	5.728	578,209	7,448	1,540	602	72	9.918	1,530	24,024	7,087	-		2.484	5,244		2,611	999,978	240,107
1,550   1,550   1,52	Other Expenses	15,508	*								•	(5)	C	<b>V</b>						000,30	1000 tag
History  Originated (APF)  Ori	Communication expenses	3,992	100	9,483		9.040	٠	9		,	,	4		í	7	3	12,/35		1	30,250	100,10
1,250   1,250   1,250   2,3372   1,500   1,255   4,4772   2,164   1,000   1,255   2,164   1,000   1,255   2,164   1,000   1,255   2,164   1,000   1,255   2,164   1,000   1,255   1,	Dlinical support		11.	31,965				ř.		i.		r.	e j							31,865	4 000 646
inters    01,073   10,000 4.77     2,471,773   2,271,473     1,000 4.77   1,000 4.77     1,000 4.77   1,000 4.77     1,000 4.77   1,000 4.77     1,000 4.77   1,000 4.77     1,000 4.77   1,000 4.77     1,000 1.7,000	Depreciation	657		1,526	3,542,501	23,372		ï	59,359	1	1,245	44,372	2,164	60,302	2.616	8		7	,	3,738,114	215,808,T
State   Stat	Amortization	·		,	315,068		***	100		i	'n	i			06	62	100		٠	315,068	143,040
interes (Projecte) (AP) (AP) (AP) (AP) (AP) (AP) (AP) (AP	Loss Provision	100000	•	Ä	10,036,457	Y			î	٠		£	8			1.2	Kē			10,030,437	20,000
Act	Audit and Professional Fee	61,675		•	270,122	91	•	e	60	0	(2)		0		,	,	9		,	331,797	60,075
of Policy Inches         5,414,915         7,108,623         7,108,633	nterest on Loan from PKSF	•		٠	23,475,303					0.0			ų.	¥81	e:	12	55	í.	1	23,475,303	20,374,134
2.216.01   2.216.01	nterest on Bank Loan and others	9		69	5,471,875			108.823		,	*	)•	•	ï	×	*		ï		2,580,696	2,756,888
26,565 14,547 1,007 216 8,565 1,000	Rebate given	88			2,201,435	1	•			C			*:		100		811	20	7	2,201,435	1,(36,3/1
96,565 14,547 1,103,473 8,595	Contribution to Social Development Project - (MF)			•	2,784,918	4	•			9		3		ÿ				1		2,784,918	2,(51,25)
96,565 1,155,7	Junyan mela of PKSF	*	Ŷ	0000	56,628	**	•	10	83	K.	r:		9	10	(S	08	•			929'96	
1100 17.590 11.155.473 1 100.0000	Maintenance - Office	36,565		14,547	1,037,216	8,595	•			*			*		,			í.		1,096,923	1,441,358
10,000   15,000   1	Maintenance and fuel- vehicles	1,100		1	1,135,473		1000	6	E.	E (		,		9					1/6'4	141,144	1,034,217
Statistical control of the control o	Cost of Sales and Material expenses	ě	*	7,590	•	4.0		*		1		£7		(3)	144,100		•	***	٠	131,030	2,000,043
108.624 18.724 7597.588 779 63.643 64.675 64	Meeting expenses	87						ě		*	3	2		×	,			ï	į	000 051	490 810
100 cost (Microfinance)   1,00 cost (Microfina	egal and Membership Fee			2,000	1988.951			100	¥3				02			900				14 288	15 400
1,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	Newspaper and periodicals		9		12,961	c06,1			ï	ž	Υ.	,		6 1		0.00	40 000		189 472	8 454 458	9 295 132
Compared Period Perio	Office rent / shop rent	108,994		34 344	2 754 858					C 5 5		(A)					11.057	ï	33,849	3,978,227	2,099,559
520 17204 886.554 21.889 255.000 3.166.550 34.752 8 23.735 255.000 8.511.266 8.500 3.06.375 4.800.375 4.800.375 4.800.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 4.800.306.375 5.506.306 9.918 2.775 5.506.306 3.041.595 1755.420 10.01379 24.425 3.041.595 3.0	Drown and operational costs (Microfinance)	300,00		1 215	1 585 040		63 643		050			4.667.694	2,455,884	6,701,863			211,900	٠	465,553	16,152,792	14,073,127
10.000 1.000	Purchase of Europius and Office equipment	1/64							,	,	*				£			Č	469,568	469,568	100 M
1,000   1,00	Selling and promotional Expenses		,	(Ta		8.4		G.A.	4	23				· ·	33			1			19,455
1,000   1,00	Other program activity expenses (Projects)	75				î	é	ř.	ě	8	9.	388,755	13,449	4,592,547	65	9	٠	•	1	5,092,751	7,766,661
16,200   17,704   986,844   21,889	Other operating Expenses		7		2,062,808		N.	*	i	*			,	3,196,566	1.		,			5,259,374	346,351
16.370 1.775.368 7.700 2.255.000 45.822 34.752 4.99.376 2.255.000 5.500	Entertainment	620	*	17,204	998,954		i i	0)	(6)	v	٠			9		,		ä		1,038,677	900,687
45.822 34.752 34.752 2.703.86 94.46 5.85.000 3.852 34.752 3.86.814 3.96.815 2.85.000 3.852 3.852 3.852 3.852 3.858	Utilities	16,320		13,750	1,775,368		_		1			10			(0)		000'01	( lo	066,92	400,040,1	070,100,1
Hand Assets	School Rent (Street children)	-	į.														200,000			2 000	2,102
44.021 207.285 279.280 2.713.191 20.586 9,446 55.000 1.000 2.24.000 2.713.191 20.586 9,446 5.5000 1.000 2.42.500 2.42.500 2.44.80 2.42.20 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.500 2.42.50	Emergency Treatment	0,000		24 759		83				123.		23.9		•	100		,			80,574	41,131
44.021 207.286 4.08.037 2.108.378 2.108.378 2.446 5.85000 5.85	Special December 2000000	270,000		201.05				,					,					9	100	23,735	29,792
44,021 207,266 2,108,378 20,566 9,446 55,000 2,108,378 20,566 9,446 55,000 2,108,378 20,000 2,108,378 20,000 2,108,378 20,000 2,108,378 24,000 2,108,378 24,000 2,108,378 24,000 2,108,378 24,000 2,108,378 24,000 2,108,47,728 24,000 2,108,47,728 2,148,45 5,936, 9,916 2,775 5,566,378 3,041,972 3,041,972 2,148,45 5,936 9,916 2,775 5,566,378 3,041,972 2,148,47,728	Training aveages.	•		SSI	436.267		٠			3.			i de		35				ř	436,267	62,747
14,262 207,266 2,106,378 55,000 55,000 3,652,44 399 3,652 668 6,511,726 67 24,202 688 6,511,726 77 24,202 688 6,511,726 77 24,202 77 256,881 22,868,875 1,765,450 1,091,379 214,445 59,369 9,916 2,775 5,566,375 3,041,563 14,447,729	Travelling and conveyance	44,021		279,250	2,713,191		9,446	*	30)	ď	**				t.	,	83,215	٠	ì	3,149,709	2,665,559
1,000 234,000 306,375 4,000 24,222 11,256 17	Taxes and VAT	14,262	207,265		2,105,378		1	J.	*		9	223,544	399	3,852	93				\$10	2,555,700	82,487
1,060 224,000 306.375 4,800 24,222 114545 59.39 9.916 2.775 5.566.375 3.041,373	Excise Duty	٠	42,500	5		,			o	÷	y		•	X	,			£	700	42,500	, 000
1,090 1542 1542 1542 1542 1542 1542 1542 1542	Subsidy paid to Client of NDBMP			k.	18			55,000	Yes					60	0.02		0)	611		000'66	2,000
e curvait 1,080 224,000 306,311,226 15,080 24,22 156,937 222,586 15,080 3,041,883 14,947,728	Loss on sale of Fixed assets			100	,		,		ě	•		,		90.5	53			(8.9)		OTE BED	1019119
age 1,000 15,452 1,000 224,000 306.375 4,800 2,4222 1,69,939 2,775 5,566,375 3,041,583 1,49,17,726	Doctors' Honorarium		200	UC8.CT8	0 544 000		400		•00		200			2				3	,	6.511.226	4.827.199
Fig. 1,080 224,000 306,375 4,000 24,222 159,937 224,225 159,937 222,596	Field Conveyance	(	,		0,511,6,0	(0)	*												÷ 1		800
Axaels Axsels 427 977 254 884 252 814.575 17755.450 1091.379 214.845 59.359 9.919 2.775 5.506.375 3.041.563 14.947.729	Undom and Leverage	1 000	es.	60	45.452	(3)				1	,			,		1			,	16,512	,
XMI Assets         ASSET OF 1781 ASSETS         4,800         24,222         159,837         282,596           AZT 977         261,888         2,806,378         1,694,378         244,845         59,898         9,918         2,775         5,506,328         3,041,603         14,947,729	merest on security deposit	non'i	886	224 000								•					25		9	234,000	1,431,000
xed Assets 427 977 261 R81 3.366 R14 252 814 575 1755 450 1091 379 214 845 59.359 9.918 2.775 5.506.326 3.041 583 14,947,729	Donation of Continuent					,				•		-			,	Ü	i	4	٠	306,375	280,805
xed Assets 427 g77 261 881 3.386.814 252.814.875 1.785.459 1.091.379 214.845 59.359 9.918 2.775 5.506.326 3.041.563 14,947.729	License and renewal fees					4,800	0		a.			,	•	,	٠			9.0		4,800	5,000
427 477 254 881 3.385 814 252 814.575 1.785.450 1.081.379 2.14.845 59.359 9.918 2.775 5.506.326 3.041.583 14.947.728	Administrative Expenses			E		4		24,222	6	ij	0	159,937		292,596	171,376	ě	ä	4,025	i	652,156	2,195,636
427.977 251.881 3.385.814 252.814.575 1.765.450 1.081.379 214.845 59.359 9.918 2.775 5.506.326 3.041.583 14.947.726	Deletion/adjustment of Fixed Assets	4	).	•	•		*	٠		k			*			,			4		42,738
20100 101010 101010 101010 101010 101010	Balance carried forward	427,977	251.881	3,365,814	252,814,575	1,765,450	1,091,379	214.845	59,359	9,918	2,775	5,506,326	3,041,583	14,947,726	433,634	2,464	3,224,901	4,025	2,195,293	289,359,925	264,545,178



GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General Account	Staff Gratuity Fund	SDP 1	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	PACE Project	Elderly Project	ENRICH	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	YES Project	2019	2018*
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Halanca hound forward	427 977	251 881	3 385 814	252 814 575	1 765 450	1 091 379	214 845	59.359	9.918	2.775	5 506 326	3 041 583	14.947.728	433 634	2.464	3 224 901	4.025	2,195,293	289,359,925	264,545,178
Feachers Refreshment				•		18,000	4	٠				,				26,400	4		44,400	179,750
Honorium to NGO head	533		00	600	6.5	6.9	634		(:)	63			* 1			30,000	4 .		30,000	150,000
Ralance carried forward	427.977	251.881	3.365.814	252.814.575	1.765.450	1.109.379	214.845	59,359	9.918	2,775	5,506,326	3,041,583	14,947,726	433,634	2,464	3,281,301	4,025	2,195,293	289,434,325	265,085,121
Sumlus/(deficit) for the year	(845)	3	(498,784)	9 922 808	(233,383)	r.	(189,985)	(59,359)	(2.377)	(2,775)	(328,902)	(175,082)	(2,430,333)	(289,528)	(2.375)	142,538	(4,025)		10,414,235	5,734,260
Add: Surplus/(deficit) brought forward	(2.083,005)		(3.687,724)	113,913,569	719,303		(3,077,610)		(74,089)	(2,082,963)	97,693	(949,127)	1,559,335	3,779,294	5,802	27,261	(48,707)		107,292,985	102,503,032
	(2,083,850)	3,741,341		123,836,375	485,920	2	(3,267,575)	(59,359)	(76,445)	(2,085,738)	(231,209)	(1,124,209)	(850,998)	3,489,766	3,427	169,797	(52,732)	1,085,063	117,707,220	108,237,292
Add: Net received from discontinued operation (PHR)				٠	٠						٠	٠	٠				r			
Add: Receivable from donor	20		100	6	£	E.	6	59,359	6	66	Q)	0	67	1	٠	٠			59,359	41,489
Add: Adjustment GFTM-912 Project due to close the			10	· E	- 67	ï	10	ř.	. 6	£	10	- 5	r	٠	+	٠			-	54,413
brothed during the year Less: Prior year adjustment with Loan with ICS	(209,219)																		(209,219)	*
Less: Prior year adjustment for Liabilities for expenses	638,000			2	38	ï	230,250	X.	20	٠	×	*	30	(6)	×	£	70		888,250	(232,534)
Less: Transferred during the year 2019 Less: Transferred to Capital Reserve Less: Surplus carried forward to Microfinance	*:	(3.741,341)	<i>E</i>	(892,281)	60	£3	£/:	63	67	1000	(*)	888	5.00	(90)	(3,427)	9	73	(1,085,063)	(4.826,404) (3.427)	(1,345,121)
Balance carried to statement of financial position	(1,655,069)	8	(4,186,508)	(4,186,508) 122,844,094	485,920	485,920 (1,065,845) (3,037,325)	(3,037,325)		(76,446)	(2,085,738)	(231,209)	(231,209) (1,124,209)	(870,998)	(870,998) 3,489,766	,	169,797	(52,732)	î	112,603,498	106,755,539

The amexed soles from 1 to 42 and Amexime A to K form an integral part of these financial statements. \*See Note-2.01.





GHASHFUL GOMBINED STATEMENT OF RECEIPTS AND PAYMENTS

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The state of the s	E YEAR ENDED 30 JUNE 2019
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Particulars	General	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP. BRAC Project	NDBMP	CHWEVT	Remittance Project	NIME Project. Insurance	PACE Project	Elderly Project	ENRICH II	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP. PKSF Program	YES Project	2019	2018
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Opening Balance:																				
Cash in haild	3,064		2,427		750	38,043	7,649	50	657		17,026	4.687	16.655	490	349	440.700	54 303	2	256,465	89,983
Gash at bank	191,890	2,482,523	208,152	53,015,061		32	057 003		530,730		116.701	25.067	225.667	63.683	5.802	146.728	51,293		58,106,886	40,386,562
RECEIPTS:	Ä.	6,404,369	EIC,UIA				0001000													
Bank interest	10,805		0.00	331,963	322	- 2	37	3	6,234	1	75,065	3,950			48	7,981	Æ	14,219	450,539	488,422
#DR Interest		1	Î	4,072,130			P	50	ij	9)	to			,	i.	9	,		4,088,630	3,613,030
Grant Received from MJF	•		*	*	,	7	38				100		*	92	1007	C		3,265,137	3,266,137	
Lean received from Chashful G AUA	1	70		000		Visi			•	,							, ,	13.818	13,818	
Advance office tent			•	10.0		37 500				10				633			000		37,500	. 2
Maiant received from BiRAC			10.690	*   ( †		200.00						i	,		í	2	4	1	10,690	66,280
Sale of contrarrentions	. ,		12.270			83				1			1	(0)				188	12.270	32 855
Received from Enrich Program	104			880,068,088	1	ř	ř	M				V.		10	4	()	<b>K</b> 3	100	6,630,098	3,600,000
Controution received from MF		14	650,000		9	(1)		1	•			599,200	48E,259	,	30	00		110	1,717,459	2,767,257
Loan from PKSF		40		308,000,000		90		1	100	250	1		•	Co	0%	()	4	9	308,000,000	256,000,000
Fund from PKSF against Elderly Project	ï	1	W	. 6		*	1	(1)	*	•	7.	1,091,942		9.3		(1)	100	9	ZW6,180,1	302,917
Reimbursement of expenditures		¥83	7			i	***	100						1 2					259 NAN 190	187 700 005
Member Savings Collection	ï			061,060,68E		×	ř			• 1		/CG		0	(0)	(0)	(23)		1 881 693 685	1 658 488.885
Collection of Loan installment		15.5		7,881,893,889		(8)	24 880			. )									251,489,991	226 846,935
Committee Charles on Loan	_			1,000,100		0.0			114		,	1	1		0.8		936	3		136.000
Lean received from MF	27		286,000	2		3	×	*	í	į	3 278 005	4,198,985	8,200,000	E	10	2,436,000	6		18,407,990	9,919,500
Grant received from IDCOL		30		30		9	9	1		i i			•	1,972,721	*	,			1,972,721	1,094,894
Loan Processing Fee	ï	4	46	329,985	1	Œ.	i.c	*	43	100	0	r		. 63	)))	10	112	*	329,985	297,225
Sale of Pass Book	1	7	à	507,055	15			1		î		Ý.	, ,				\$000	5018	11 801 450	11 567 527
Advance received from PKSF	C	70	4		100	(S)	¥600			015	5,303,450	153	orn one's	- 7				2.325	2,325	165,000
Advance adjusted against expenses	7 1		19.600										5,400	889	010	5.3	102	,	25,000	48,200
Advance ballary realized				332 000	-			1		1	1	100				*	8		332,000	461,000
Undained account	10	6		1,245,713	· (	931	89					17	Distroita Poo	65		9	12	d.	1,246,713	1,909,042
Received from PKSF against Reimbursement	1	900			1	(6)	10	1	10	i	1,825,287	90	2,763,208		ĸ	100			4,588,495	6)
Received from PKSF against social Adv.& Knowledge	3	3	7	·		8	X		¥	į		î	333,767	*	*	9	<b>.</b>	, ,	960,000	
Received from FKSF against scholarship	r.		¥(1)	000 300 000	400	Col	110 060		770.070		7 244 BRA	2015	14 180,616	201	8			19	441 086 694	244 599 056
Inter Transaction with Branch Advance Desired		( )		+13, 103, 314			10,000		1					. •	5	8.0	:58		10,000	
Application ICS project	. +			Visi!			420,000	-	37				- 1		e	*	*	í	420,000	
General Account	t	ì	ì	6,400,000			i.	,		٠	4	6	Ġ.	11	9			ý	6,400,000	18,100,000
Secunty Deposit refunded by Bank Asia	1		1				393		1	10	40	40	£3	1.1	10		0.3	***		85,000
Miscellaneous receipts	18	0	69	5,320	o	* 7	2		07.9 700		1	(				, ,			807.57B	724 750
Fund received from Bank Asia	0.000,000		(3)		2.01	678	C 16		100		177	63	6.3		: t				2,200,000	
Loan received from Bank Asia Limited	-	0		45,000,000		0	99	-	4	/ii	ŭ	1	î	,		1	2	,	45,000,000	45,000,000
Loan Received from AB Bank Limited		,	1	30,000,000		Mi	13	73	)	**	i	103	63		0.0			1	30,000,000	25,000,000
Lean received from MTB Bank Ltd (Agriculture)				40,000,000	0.5	1.09	10.0		(1)		63	00.6			1.70				30,000,000	
Loan received from MID bank Lig.(ME)				234.484	, 4	*	8	ì	*	÷	i	6	i i	0.00	*	0	į.	4	234,484	
Commission received									1,307	E	¥.		843					42	1,307	1,602
Membership fee - General Body	2,560	-	10				1	ĭ	9	+	,	*			1.0			711	2.393.400	2 250 900
Members Welfare fund		183	0.0	2,385,4	2						7/3				35	*	ŧ	ž.		2,039
Advance realized against expenses	37	502	33,010	0		*!	22		0		,	(4)	4		4		4	i.	33,010	. 0000
Grant from BRAC	t.	65		_		_	50	C	C.			,				3,080,532			3,080,532	5,937,013
Balance carried forward	2,213,365		1,020,570	0 3,386,897,442	16,822	22 37,500	571,130	-	1,194,587		18,726,791	5,894,077	32,411,250	1.972,721	88	5,524,513		3,414,499	3,459,895,336	2,883,471,975



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	2018	
CHICAGO STATEMENT OF RECENT OF THE STATEMENT	JUNE 2018	
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Particulars					Chamble									Agric		_				
+	Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Paran Rahman Sehool	ESP. BRAC Project	NDBMP	CHWEVT	Remittance Project In	MIME Project-	PACE E	Elderly EN Project Pr	Project ICS I	ICS Project	and chiz	Second D chance P education Pro	PKSF Program	YES	2019	2018
	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka T.	-	Taka	Taka	Taka	Taka	Taka
Balance brought forward	2 243 365		1 020 570	3 366 897 442	16 822	37.500	571.130	3	1.194.567	- 18	5 197.06.791 5	5,894,077 32,4	32,411,250 1,972	2,721	89 5.5	5,524,513	3.4	3,414,499 3	3,459,595,336	2.883,471,975
FDR encashed during the year		•				1		5/8			_	-	_		_	1	1000		27,500,000	7,000,000
Loan from SOP Loan from Ghashful General Account			150,000	( (	7.2	- 7	150,000	0.28	0.0		ca	966,790		( )		840,000	- 10		2,006,790	9,630,152
Advance and Deposit	1			7,101,	Œ	4						1	101	0.			175		7,101,460	3,821,261
Received against Store and stock		33		959		20 304		. 1		, ,		, ,		( )		37.350		( )	76.744	275,495
Realized advance against Expenses Realized from RNFP	1 4			(6)		100.00	. 7			, ,		,		(**)	1,6	1,492,500	. 10		1,492,500	٠
Microso Salary P.o. (Sept.)	6	è					4	1.2	100	1			1	ij.		15,750	100		15,750	
Realized advance against ICS Project	4		٠				45	8	*	7.1	8	-		E			63	98		650,000
Received from ENRICH against Training Equipment	205 100					91	4	10	,					103		16.0	ę.	K.	205,100	30 305 35
Other Income	7,160		2,825	3,191,099	1	3	4	9				0963	31,804	, ,			χ.		3,230,000	20, 100, 400
Folial received from Other source				20,355,024		1 1										(3)		909	967,140	1,054,140
Fees realized- Aomission Lutton					445,000		859						-	04		×	538	3	445,000	395,000
Salc of school materials	d	Y	4		83,380	30	ï	0	-	*	ti	8 11 11 12 11		T.	100	(1)	i.		83,380	100,605
Sale of health card	4		1	86		4.0			•	,			189 300				i.	63	189,396	122.200
Grant from MJF	,		4	9	+ 000	Ŷ	i i				10		*					100	080.44	024,421
Sale of school uniform				100	14.250	63		,		,									5.656	10,120
ncome from Other source	,	7		11	9699	360	20	£31			1	100		000	625	0	(3)		120,000	
Loan Received from Crganization		100		10.5	780	KC.					100				2.4				480	
Aedewed from playing barring							٠			٠		2								18,000
Molensch Lean Adies		84		3.0	•			,			1	·	į	÷	K	()	6	5	2000	
Bicycle Loan Adjust					٠		6,500		1					1			1	100	6.500	6,000
Mobile Loan Realization	٠.	4	i	38		93	Si.	7	i i	4				9	7	9	ĸ	*	1	9,000
noome from Training Center	23,690	i.	i	t	•	30				-				*	ř	63	£	10	23,690	1,000
Members Savinus		2 387 946			•		77						ì		18	0	e)	8	2,387,946	7,815,941
interest received from members	ï	68.175	ï	٠	-	e	7	1	-	į		20	A.	10	10	10	10	11	68,175	51,000
Merest realized from Microfinance		120 000	4			3)		2		4	1		9	0	i.		e),	3.	120,000	256,750
ean realized from ProjectifSeperal account	31	8 900 000	,			3	1	•	•			9			í	1	*	-	6,900,000	14,650,000
Becaved From Head Office	-	1 004 382	,			(4	96		in a			014		- 0	X	9	3		1,004,382	4,737,352
ADD Constituted	763)	7 500 000			4	1	5			-		7	7		j.	30	1		7,500,000	3,000,000
Independ on EDD ted customs come		2 482 G6n				,		,		,			,	,e)	-81		13	10!	2.182,650	870,592
Interest and Courses press		188	8:3			169	10.4		- 4	1	· ·		V	,	ū	2	2		168	4,238
Description County the During	Spo nno	! .	3	2	9	,	,	î	7	*		1	-	1	i	·	2		600,000	000000000000000000000000000000000000000
Received from SDP	,			(3)		234,000	c)	+	4		,	7	,	S.A.		. (	. (	-	234,000	581,000
Cost sharing income from NEST/CHWEVT	3029200	j		39	36	7	91				+	9	4	9	(4	œ.				7,549
Salary Realized	189,200		i	63		60	(F)	1	63	7			P 3	•	· ·	100	100	0 1	189,200	207 000
oan resized from CHWEVT	Y	70		14 036 860	4 1	60)	10.9			10.3		- 19				્ર	9		14,035,859	12 434 643
insurance Premum collection			740 245						66			e e	10,170	1	Y	1	18	10	750,415	649,365
Diabelio test	230	-9			4	*	0		ř	r	1	i	77,878	0	65	9	5	100	77,878	74.42
Residential (ess/School fess	,	1			SC.	578,100	*	,	**	î		NO.	4,000		6		1.0		562, 100	784,000
Paramedicfees	i	1	7				0.0		110	100		VEL S			6.0	<b>.</b> ,8				1340
Gradulti At School					24 600		,	i	,	i		90,000	-		-				104,500	
Staff Advance Adjust					,		520	i	5.4	. 3	531,538		640,314	1				1	1,171,852	18,700
Advance Adjust from Party	1		93)	9	-	4		i	· i	9	¥	ű.	48,790	j		e Co	1		48,790	,
Loan refund from beneficiaries:	10	*:	*	5	r	9	165,011	P	Ü		ř.	i.	100					,	165,011	455,266
Loan realize from Second Chance Education		(0)		•	(6)	10	(C.)		1616	10	400	( )		40,000	0.0	101			40,000	100 000
Loan realize from Micro Finance					***										578		-		1	200,005
Received from movement and contents. House contents inclusing			1.551.500				्ष						. (	-		¥	į.	7	1,551,500	1,689,000
Advance realized from Second Chance Education		1	9	•	23		,	4	1	3	i i	4				,		4	T.	43,00
Refunded advance rent by House Owner	5	10	1.0	•		,	530		(3)	6	63	9.7	9				•		4 000 000	40,000
Loan from Gratuity for Microfinance Program	1,900,000	*		*				400		¥.	7.0	i e					, ,		120,000	
Loan from Gratuity for Ghashful Paran Rahman School	120,000																i i	114	150,000	
Lost Besized from Second Chance Education against provident fund	1 000 000							ï		1	ž		ε	ŝ	5	·	9	£	1,000,000	
Loan Realized from Microfinance against provident fund	9,000,000		336	٠		,				Þ	i.	· ·		ì				í	9,000,000	
Loan from provident fund for Microfinance program	4,500,000	93	6:		•	,	•	i)		,	j.		8	i		9	•	1	4,500,000	44 030
Received from Partner Organization	. 000				100	* 1	to	10	600		7.0								61 000	201
Advance nearlized against expenses Realize from YES Project	189,684					,	0.05	837	108	00		)						8870	189,684	
Loan Realized from Microfinance against Grafulty Fund	4,700,000	6	.5	70	•	ě	13	60	10	c	0	)E)	1		į	•	į.	5	4,700,000	ì
Loan from Grafully for Second Chance Education	700,000			1	1.				(6)	C	r i	9):2						( )	174.850	1.025.38
Contribution from Second Chance Education	174,650				, ,				9 9	, ,							564			1,500,000
TOTAL PROPERTY OF THE PROPERTY	25,735,049	1	3,465,140	3,459,067,146		1,677,358 888,994	892,641	36	1,194,567		Ш	6,845,847 33	33,413,506 2,112,721	112,721		7,910,113			3,586,040,320	2,985,336,316
Total Receipts:	25,930,003	22,645,844	3,675,719	3,512,248,875		1,823,615 925,228	1,502,371		1,732,022	4,584	4,584 19,375,030	6,939,814 33	,639,173 2,	176,404	5,891 8	8,056,841	51,293 3,414,499		3,644,147,206	3,025,722,87



GHASHPUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Rahman	BRAC	NDBMP	CHWEVT	Project	Project- Insurance	Project	Project	Project	ICS Project	Livestock Project	chance	PKSF Program	Project	2019	2018
PAYMENTS:	Taka		Taka	Taka	Taka	Taka	Taka	Така	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Salaries and allowances	187,232		1,573,916	136,744,314	1,079,197	791,750	26,800		100		(1))	925,000	2 110 180	115,542	, ,	2,306,500	101	1,025,113	144,375,364	138,964,967
School Fregram Health Program								6	7/	Į,	Yes	*	2 031 292	23	0)	28	8	60	2,031,292	1,959,698
Community Development Program	*	,	i.	425	1.00	22	* (		1	1.1	7 777 844	2,520	4 442 363		. ,				11,565,207	7,157,356
Other Operating Expenses Administrative Froenses	C) t	111	531				24,222				159 937	1	292,596		,		35	609	476,755	1,981,752
acholarship Expenses		1		2.375	266			. *	10			1.	1,079,470	57.3		733	7	***	1,079,470	35 00
Selling and promotional Expenses		ı	224 000					9 9						1 1				200	234,000	581,000
Controlled to ESP	61 000				9 24.600	00		n e		0.3		000'08		ï	¥.	ï	V	2,325	8,695,354	2,228,460
Advance against salary		1	34,000	-				, it	1	*		1				ï		1	1,751,220	1,437,561
Audit and professional fee	*	-				10		151		1000	100000		E)				, ,		293,250	742 422
Bank charges	7,659	•	5,728	8 578,208		7,448		*	9,918	1,530	24,024	7,087		6,728	2.4.7	5,244	4,025	56.672	66.472	ai / 100
Advance office Rent	•			34 977 605	4									. 0			60		31,977,505	3,205,363
Gaptial experience	3 992		8.140			6 120				0.1	198		ė.	7.	7	12,735	10	E	1,714,582	1,653,169
Chinesi support and contrarentive (te			31,965			_		d	1		1		1	1	4	4		. (	31,965	21 037
Refreshment	*	+	•	998,954	N	18,000	Ü	93	0	,	ď	1	ď	9	-	26,400	37	9	1,043,354	1,050,834
Honorarium for school teached & M.O.			915,850	0 00 00 000	9	188		C						), 3	, ,	1 )			5.614.456	6,329,698
Insurance Claim settled				0,0	0	1 520	177			100	6(8		0	(3)		,		t	1,540	1,610
bank charges Postage and Courier				111,688	00		0.80	2.		7.5	53	020		200	,	E	10	10	111,888	127,522
Income Tax Paid-Microfinance			1	894,465	92	4	•	7	1	1		1	1			6	C	910	394,465	562,273
Loan disbursed to Microfinance clent		i i	Ü	2,100,281,00	0	1		9	0	7	į			000,000		i	X is		2,100,261,000	810,000
Loan Disbursement to NDBMP client	. 000		•	1010		( )	30,000	5.31			\$62.			2000		626			1,060	
Interest on Security Deposit	nan'i			227 237 49	9		4		•	9			j			4	0.90	1.	227,237,499	209,510,418
Interest paid to PKSF				23,475,303	13	8	i	1.	040		8		0)		a	g		9	23,475,303	20.349,184
Refund to PKSF against PACE project		.Wa					٠				183			10	¥. 0	600				116,580
Refund to PKSP-Elderly people project	1		1	22 200 00	-	0 1	1								<i>(</i> ( )			10,8	32,200,000	40,000,000
Loan Refund to Bank Asia Limited	-		1	45,000,000	2 8			00%			887	v			6	٠	18	2/	45,000,000	30,000,000
Interest paid on Bank Loan	•		9	3,922,500	00	73x		7.5	,	9	,	*			205				3,922,500	3,435,963
Investment in FDR	785	15,000,000		201 500	5	#50)		,			• 10					, ,	1 8	9 8	201,500	434,250
Interest paid on Project Loan				+	2	e v	6237	27		*				. *			4			200,000
Travel Expenses	41,755	ř	7		***	10			100				*	9	ii	9		9	41,766	400 000
Advance and Deposit			•	, 000 00	5				p.	2	*	100		(91)	***	4	XIII)	100	13 700 000	27 157 000
Montaneous Captal and Mon captal		. 1		1.201.093	2 22					É					20				1,201,093	981.292
Maintenance - Office			14,547		387	8,595	36	*		+	*	4.5	4	1,575	10	10	*)		1,061,633	1,419,555
Maintenance and fuel- vehicles	1,100	7	1	1,140,183	22.53	2	9	9		1	•	154 550	4.19	907.0	4.73				1,141,283	279119
Material expenses				20,4	0		613					20010		280,000		£	ŧ		280,000	2,125,290
Cost of Sales - Hagie Enterprise	(6)			13					í				,		,		353	0.00		1,802,74
Office Rent	100	7	*	65		6	0		5	9				t	1	a.		189,472	169,472	400 70
Meeting exponses		• 3		818 014	14		0.1		1 1			124,800		672	e e				818,914	427,510
Professional and License Tee				12,961		1,305	0.0	•		4	44	33		,	37		e e	1	14,266	15,400
Office Rent / Shop rent / Auditorium rent	108,66	-	188,72				ē	9	î	ř	2	r	î	43,583	10	40,000	63	*	8,645,435	7,939,53
Printing and Stationery	66,063	-	34,314	3,141,205	50	29,504	1		1	S400	•	51,049	3450	Est	10	11,057		33 849	3,466,031	2,761,903
Program and operational costs			1,2	0		03,043	*10											469,568	469,568	
Loan refund to General Account					-		5.16		5		-	3141		,	0			118,000	118,000	*
Dress for support staff	*	ï	6	3,500	00	4		1	9	i.	N.	7	T.	75	28	į.		1	3,500	241,692
Interest on Members Savings		1	15	, 000 000	6	•	X03	7	Ca	1		(8)	(10)		00/9		, ,		650,000	9
Contribution to Social Development Project Members Saurice Defind			, ,	296.756.554	54				(3)			13	(3)	1		,			296,756,554	272,569,081
School Rent		. 1			431	.376	1.	+	•	8	15	10	10	9	9	560,000	ė		991,376	2,820,17
Security deposit notund	1603	1.	1	248,000	8		. 55		100	(e 3)		1 3	(-)		5. 3	. ,	, ,		55.000	5,000
Subsidy paid to Client		•	24 757	183.290	S		20,72							,			,		218,042	150,239
Subsity Part to SDP	(0)	(3)					KS.K			70		30	330	1				20		1,521,000
Tax deducted at source-Staff	E.	10	1	## To	90	1	20	1	)	t	3	ì	9		1	Ĩ	Ť	i	040	2,03
Postage Manufacture force	100		240	040				,	*	į.	,	100		•					2000	
Membership rees							*	9	•	,										



GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30 JUNE 2019

The continuent of the contin	1						ĭ	FOR THE YEAR ENDED 30 JUNE 2019	NDE DE JUN	E 2019	3	0	73		8	8	3	33	83	138	4
	Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP. BRAC Project	NDBMP			7.1 - 352	653500			Project Liv				YES	2019	2018
1,250   1,500   1,00	8	Taka		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka		-	Taka	Taka	-	Taka	Taka	Taka
Company   Comp	Balance brought forward	477,526		3,079,391	2,949,599,674	1,713,880	874,933	136,002		9,918		,406,805		-	36,848		(173,838	-		2,999,062,904	2,607,527,312
State   Stat	Material Advance to staff against expenses		V50	33,010	12		1.1	2000	. 0	234	. 1		v .		6.1		(.)	60.1		33,010	
Company   Comp	WAT and Tax	14,262	85				103		¥.	25		223,544	388	3,852	100	Yes	V:	100	200	242,057	83,740
Company   Comp	Advance against otock Advance against Verm Purchase	X:11		( )	1,119,153	7 1	X i	60			1.1	, ï		1.19	10)		6,3	10.03	100 t	1,178,103	100,000
Company   Comp	Training expenses	Į.	T.		399,995		5000	78	6		100	386,755	13,400			E		60	+	800,151	90.874
Company   Comp	Traveling and conveyance	2,255	×3	279,250	1,773,488	20.586	9,446				1 -			* 4	63,660		10,000		24 556	3,204,003	1 511 280
Common	Repair, Maintenance & Cleaning Materials	200		200	OF COLUMN	000		÷	,	7		, ,		4			2		4,571	4.571	2007
Company   Comp	Final Settlement from employee's contribution		2,512,605	120		T	•	1			+	ř	(eye	140	0.0					2,512,605	2,672,785
1,000   1,00	Lean to Staff	9	1,015,000	ï	3		3	Si i		7	7	× .		9	25 -	St 1	2 .	3	10.5	1,015,000	2512
1000000000000000000000000000000000000	Excess Duty-FDR		42,500		878		- 1	icar								(0.8)		v (1)	50.5	42.500	28,500
Companies   Comp	Tax deducted at Source-AIT (FDR)	87	207,265	Gi .	815	14	1	Ġ.	•	W.	70	14	200	4	38	· (4		100	117	207.265	91,747
Company   Comp	koan to Projectiveneral account Investment in FDR	155	3,470,000		37 000 000	ii i	(1)	( )					<i>(</i>		632	(8.7	052	950	200	37,000,000	14,500,000
1,000   1,00	Weekly / Monthly Meeting				520.446	86	- 1			34		()	e e e			001		39	V.03	520,446	530,604
200000	Donation / Contribution	6,000	90	100		Ŷ	Y	300		i.	7	8	16	70	55	Ü		50	71	6,000	299,060
1,000,144   1,00	Beneficiaries training, meeting, workshop and annual conference		100	100	989	4 . 1	00	1					36.050	y in	90	369		Y ·		36,050	22,714
Comparison   Com	Loan to SUP	0.30			295,000				3			*			0.8	C 8				295,000	1,093,000
Comparison   Com	Loan to DIISP	1	30.	4		40		÷	*	948	7		Ne	Y	8	363	. 5				20,000
11   11   11   11   11   11   11   1	Overhead/other cost	( )	0 1	. 1		9 1		) )						640.314			2 2			640.314	165,000
10000 100 100000 100000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 100000 100000 100000 100000 100000 10	Advance to Party	6.9		6.1		- 1	0.230							68,790			5085	0.53		68,790	1
10,000 110,000	Loan to Elderly Program	79	3	9	, 000	3		1	2		N.			966,790	9	ı	82	2		966,790	COLUMN TO
1,000   1,00	Advance office rentschool rent Loan retard to ORG	1.3	(1)	6.3	1,090,1		200		. ,	2 3	200	- 1			93	0.00	200 000	97.9		3,200,000	1,811,300
19,202,000	Advertisement	10)	600	63	790,076	- 1		1		C)	S.Y.		- 1	SIV	- 1	10.2			10	370,067	321,103
116,200   116,	Significand	0	60	60	22,900	265	(6)	(3)	Sy.	700	163		r.	100	Kest S	100	98	100		22,900	76,720
10,000  TOTAL STATES ST	Inter Transaction with branch	C)	( )	13	413,480,308		e.	116,250	,	379,447	.00	244.984	3,048,985	· 1				665	. ,	430,269,974	246,914,956
1,000   1,00	SO Refund	1	C	0.00	,	20	100	10,000		100	100	•				*				10,000	9
1,127,123   1,110,100   1,2,008   1,4,000	Loan returd to Indianance branch	C				i i	6.7	30,000		167			r s			e x	140,000	1111		140,000	
1,4,500   1,4,	Loan Refund to Microfinance	1	1	3		83	13	,	Ta.	0		000,000,8	599,200	4			1,118,000	12,098		4,732,725	1,765,862
Fig. 1. Sec. 10. Sec.	Field Conveyance	0.00	800	639	6,518,226	4.300	183	0.0			res			600	14,880					6,533,106	5,472,969
937,002 937,00	Loan Refund to Gratuity Fund	6.0			-	2007	0.2			84	-					620	2015				100,000
337,022  2,201,405  1,775,020  1,	Payment Provident Fund	TO	ı	ES	E.	10	10	(6)		18	67		C	911	A.C	C	50	6		E	500,000
Figure 1 (179 decrete train 1975)  Figure 1 (179 decrete train 1975)  Figure 1 (179 decrete train 1975)  Figure 2 (179 decrete train 1975)  Figure 2 (179 decrete train 1975)  Figure 2 (179 decrete train 1975)  Figure 3 (179 decrete train 1975)  Figure 3 (179 decrete train 1975)  Figure 4 (179 decrete train 197 decrete tr	Loan te train to NUSMIT project	537 755	• 0	100		00/30	1550	6.59		k in	will d		(07)	7 (1)		(80)	1.0		Υ .	337.053	108,272
inal Academy Carlotte	Refreshment	620		į	1	T	2		ř	- 11	T.		1	1 12	ì				9	020	i.
### Seed to the contract of th	Payment To IDCOL Principal Against Loan	1	t		•	T		657,326	4			84.0	4			33(3)	(A)		(¥)	657,328	900,617
2,001,456	Laptop Loan Autvance to Staff analiest expenses						39.394			2 (	1 1	515.057		7 7			65,750			620.201	327.195
15,422   108,823   108,8	Rebate Given		.06		2,201,435	í		1.50	in is	1	7			T	ı	86			,	2,201,435	1,736,377
1,479,420 1,470,420 1,470,	Interest on Security Deposit		1	3	15,452			000 000		)	×	i i	×	ì	¥	X	*		ï	16,452	11,695
1479 400 14779 400 15 1000 15	Interest paid in Advance	(0)	626	C				070'001						654		0.5				1 20,000	146,023
Figure 1 (2,1992,259)  1 (2,1992,159)  1 (3,1907)  1 (4,1907)  1 (	Expenses against member welfare Fund	38		-)	1,479 400	94		t		*	à				,		Y	7.		1,479,400	1,495,000
Bankstri SSO	Weitare fund/disaster fund		00.		cou,rs.	(*)		10.			) - (	1.0	(1)	968 259						2,000,75	5 130 409
Beanch SSO	Transfer to Project office			330			0.1					· Y	7	180,616				,	184	14,180,616	
Floyed Sign	Remittance Payments by Branch	2	6		8		c	3.5	6	807,579			()	-		31	9	0	23	807,579	638,860
anni 200,000	Payments to Remittance Project Reports Day selectors	205		03		( )		183	6-3	( )	<b>(</b> (3))	1 .	Ю	(0)				( )	101	- US	089'00
1765,128	Advance to elderly program	3					1.7	53!	635	(3)	0	e a						(0	100		995,000
375,746 (1971) (	Beggar rehabilitation	100		£,:		*		10	7.0	X	63	£.	(	200,000	9			15	373	200,000	207,400
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# GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

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# GHASHFUL NOTES TO THE COMBINED FINANCIAL STATEMENTS AS AT AND FOR THE YEAR ENDED 30 JUNE 2019

### 1.00 Organization profile

Ghashful is a Non- Government Organisation (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.

### 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.

### 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 Departmen (Registration No. FP/Ctg./1/78). Ghashful has obtained Microcredi 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 center.
5	Statutory Audit conducted upto	30 June 2018
6	Name of the Statutory Auditor for last year	Rahman Rahman Huq, Chartered Accountants
7	Name of the Statutory Auditor for current year	Rahman Rahman Huq, Chartered Accountants
8	Number of Executive Committee Meeting	08
_	Date of Last AGM held	24-Jun-19

### LIST OF EXECUTIVE COMMITTEE MEMBERS

SI No.	Name	Qualification	Designation
1	Monzur-Ul-Amin Chowdhury	PhD	President
2	Dr. Moinul Islam Mahmud	MBBS	Vice-President
3	Zareen Mahmud Hosein	CPA,ACA	Treasurer
4	Sahana Muhit	MA	General Secretary
5	Kabita Barua	BA	Joint General Secretary
6	Professor Zainab Begum	PhD	Member
	Parveen Mahmud	FCA RAHA	Member

### 2.00 Basis of preparation of financial statements

### 2.01 Restatement of the financial statements

These financial statements have been restated to rectify short provision made against loan loss provision (Note-23) in 2018 and resulting change in Capital Reserve Fund.

### 2.02 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 as applicable for such Organizations in Bangladesh. However, management assessed that impact of recognizing service charges and grant on cash basis instead of accrual basis is insignificant.

### 2.03 Purpose of preparation of financial statements

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.

### 2.04 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.

### 2.05 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.

### 2.06 Comparative information

Comparative information have been disclosed in respect of the year 2018 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 2018 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.

### 2.07 Reporting period

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

### 3.00 Significant accounting and organizational policies

### 3.01 Revenue recognition

### 3.01.01 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 20%, Housing Loan 12%, LIL and ACL 8% service charge is charged per annum calculated on diminishing balance rate, & Agriculture loan is charging @ 2% declining method monthly) on the loan provided to them. The principal and proportionate service charges are collected in weekly and Monthly equal 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.

### 3.01.02 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 and statutory reserve.



### 3.02 Fixed assets

### 3.02.01 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 (%)
Building	10
Computer and Equipment's	30
Furniture and Fixture	10
Software	20
Motor vehicles	20
Digital Camera	20
Generator	20
Photocopy machine	20
Mobile/Telephone set	20
Office decoration/ Equipment's	20

### 3.02.02 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. 5,000 are treated as non-capital assets and charged to revenue.

### 3.02.03 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

### 3.03 Recognition of expenses

### 3.03.01 Interest expenses

Interest expenses have been accounted for on accrual basis.

### 3.03.02 Other expenses

Other expenses have been accounted for on accrual basis.

### 3.03.03 Interest paid on savings

Interest paid on savings is recognized on accrual basis.

### 3.04 Loan classification and loan loss provision

### 3.04.01 Loan classification and loan loss provision

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

SI	Particulars	Basis of Classification	Rate
1	Regular Loan	Loan with no overdue installments	1%
2	Watchful Loan	Loan default duration between 1-30 days	5%
3	Sub-Standard Loan	Loan default duration between 31-180 days	25%
_	Doubtful Loan	Loan default duration between 181-365 days	75%
.5	Bad Loans	Loan default duration above 365 days	100%

### 3.04.02 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 policy.

### 3.05 Loan to beneficiaries

Ghashful has disbursed loan to the beneficiaries according to Microfinance operational policy and rules and regulation of Microcredit regulatory authority.

### 3.06 Savings collection

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

### 3.07 Grant/donation accounting

Grants and donation are recognized in the financial statements on cash basis.

### 4.00 Major Loan Components of Microfinance

### 4.01 Rural and Urban Microcredit/ 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 99.64%. Jagoron still dominates Ghashful's loan portfolio by 52.22% of total.

### 4.02 Microenterprise Loan/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.Repayemnt rebate is more than 99.67% and this loan component maintain 26.08% loan portfolio of Toal.

### 4.03 Agriculture Loan/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 for Marginal and Small Farmer in the year 2009. 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. Repayemnt rebate is more than 99.67% and this loan component maintain 16.70% loan portfolio of Total.

### 4.04 Ultra Pool Loan /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. These loan have a declining service charge of 20% on loan balance. An ultra poor client can take loan from 1 to 25 thousand taka from these loan component.

### 4.05 Housing Loan

PKSF has Introduced the Housing loan from the fiscal year 2018-19, The Main objective of housing loan to create an ideal and adequate accommodation facility for Poor and middle income people. A microfinance client can able the loan highest ceiling of Tk. 4 (Four) Lakh loan for 6 Years and service charge will be charged 12% on loan balance declining method. Loan Installment of this loan product will pay quarterly basis.

### 4.06 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

### 4.07 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.

### 4.08 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.

### 5.00 Member's savings deposits

Ghashful started savings opportunity for the vulnerable community since the inception of Microfinance Program. Ghashful savings products are two types 1. General Savings 2. Term deposit Scheme(TDS)

### 5.01 General Savings

This savings is compulsory for all microfinance clients. They save money in a similar rate in the group or samiti weekly basis. Severs get 6% interest per annum on their savings balance

### 5.02 Term Deposit Scheme

Ghashful started Term Deposit Scheme from the year 2016. This is an additional savings opportunity for microfinance clients. They can deposit an amount of BDT 100 to 500 monthly for five year duration. Intestest rate of this scheme is charged 10% on savings balance.

### 6.00 Insurance and Risk coverage Fund

### 6.01 Ghashful Liabilities, Life & Assets insurance

Ghashful has been started this project with progati Insurance Ltd Since 17 December of 2018 for two years as piloting basis. The main objective of this project to ensure insurance facility against life, Liabilities and assets of the microfinance clients. Only the primary borrower is eligible for insurance.one income generating household member is also eligible under the insurance coverage where the primary borrower is female. The Microcredit, Microenterprise Agriculture loan clients have to pay 5 Taka for per thousand loan and 0.7% of the borrowed amount as premium to avail the facility. In case of death of any client/IGA owner he/she will receive BDT 5,000/- to BDT 1,00,000/- as befit amount based on loan amount of BDT 30,000/- to 10,00,000/- and loan outstanding balance of the death clients will be absolved.

### 6.02 Ghashful Risk Coverage Fund

Ghashful has been started this fund to reduce risk of loan portfolio since 01 July 2014. In case of death of any clients/IGA owner, the outstanding balance of the death clients/IGA owner will be absolved and savings balance will return to his/her nominee. The Microcredit, Microenterprise Agriculture loan clients have to pay 0.7% of the borrowed amount as premium to avail the facility, while the clients of ultra-poor program are also getting the facilities without payment of any premium amount.

### 7.00 Projects of Ghashful and other accounts

### 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.

### 7.02 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 Ghashfu Social Development Program

### 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 Chattogram, Chattogram 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.

### **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.

### 7.04 Promoting Agricultural Commercialization Enterprise (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.

### 7.05 Ghashful Rural Education Program (Education support 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.

### 7.06 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.

### 7.07 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.



### 7.08 Ghashful National Domestic Biogas Manure Project( NDBMP)

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.

### 7.09 Ghashful Improve Cook Stove (ICS) Project

Ghashful has been producing and providing improved cook stove in the Nowgaon district since July 2014. improve Cook Stove (ICS) is an effective means to protect our in hous polution, preserve energy and control losses of forest.

### 7.10 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. These project has been financing directly by Bureau of Non formal education (BNFE) since 1st July 2019 through 193 centers.

### 7.11 Name of the Project: Youth Development through Enhancing progressive Skill and creativity -YES

Ghashful has been started the project supported by Manusher jonno Foundation (MJF) from 1st January 2019, The main objective of this project is to support local young people to overcome challenges and barriers that have prevented them from finding a job or seeking further education. This project will be continued up to 31 st December 2021 and total estimated budget BDT 29.99 Million.

### 7.12 Ghashful Employee Gratuity Fund

The organization operates an unfunded Gratuity scheme since 1st January 2001 for hit permanent employees. The confirmed regular employees of GHASHFUL, who have completed a minimum of 5 (five) years' continuous service with GHASHFUL, shall be eligible for a gratuity upon cessation of their employment for any reason other than dismissal for misconduct. The rate of gratuity payment shall be-\*\* After Completion 5 years 1 basic salary

- \*\* After Completion 15 years 2 basic salary
- \*\* After Completion 25 years 3 basic salary

It will be effect from July, 2016. As the exception of the above time frame are not eligible who have appointed before July, 2016. The gratuity benefit will be effect from 2001. The gratuity will calculated based on the employee's last drawn basic salary for each completed year of service. GHASHFUL will start to deposit the employee's payable gratuity amount in "GHASHFUL Staff Gratuity Fund" in Bank, after completion of his/her one year's service. For a fractional period of work after completed year(s) a proportionate amount of gratuity will be added for the time.

As the exception of the above time frame of 5 (five) years' to be eligible for gratuity will not be applicable for the regular employees who have been appointed before June 30, 2007. Such employee will be eligible for gratuity after completion of his/her one year's service. All other conditions in the above shall be applicable for them

An employee of on project status may or may not be eligible for the gratuity payment depending on the provision of the project and/or in contract letter. No gratuity shall be paid to the employees on temporary, part time or contract status.

### 7.13 Ghashful Staff welfare and security Fund

The organization has been operating 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. A permanent employee will get hospital cash benefit yearly BDT 5,000/ providing evidence of sickness-and also get any accidental disability compensation of BDT 1,00,000 per effected parts of his/her body. In case of death of any permanent staff of the organization his/her nominee will receive BDT 5,00,000/-from this fund.



2019	2018
Taka	Taka

### 8.00 Staff Gratuity Fund-Janata Bank Ltd.

As per NBR requirement Staff Gratuity fund financial Statement is required to prepare separately during this year. As a result all the balances of Staff Gratuity Fund is offsetted from the General Account and transferred to new Accounts of Staff Gratuity Fund.

### 9.00 Insurance Reserve Fund

	Balance as on 01 July	43,865,613	38,114,152
	Add: Premium Received during the year	14,036,869	12,434,643
		57,902,482	50,548,795
	Less: Refunded/Transferred during the year	6,614,466	6,683,182
	Balance as on 30 June	51,288,016	43,865,613
10.00	Members' Welfare fund		
	Balance as on 01 July	4,556,090	3,800,190
	Add: Provision made during the year	2,390,000	2,250,900
		6,946,090	6,051,090
	Less: Refunded during the year	1,479,400	1,495,000
	Balance as on 30 June	5,466,690	4,556,090

### 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:

	2019	2018
Particulars	Taka	Taka
Balance up to 01 July		•
Add:		
Interest Received during the year	173,813	12,233
Total fund available during the year	173,813	12,233
Less Expenses during the year:		
Treatment Expenses	75,429	115,000
Bank Charges	13,793	3,621
Total Expenses	89,222	118,621
Staff Welfare fund as on 30 June	84,591	(106,388)
449	2019	2018
Particulars	Taka	Taka
Opening balance of Cumulative Surplus  Add:	(21,797)	(106,388)
Member's Savings Balance up to 30 June	1,402,050	-
Received during the year	1,516,500	1,402,050
Refund during the year	51,300	
Closing balance of Member's Savings up to 30 June	2,867,250	1,402,050
Closing Balance of welfare fund	2,845,453	1,295,662
	2019	2018
Net Assets available to pay benefits	Taka	Taka
Interest Receivable FDR Account with the following Banks:	47,413	2
Standard Bank, CDA Avenue Branch, FDR no:2355009873	1.000.000	1,000,000
One Bank Ltd, CDA Avenue Branch, FDR no:034-4130000873	1,000,000	100
One Bank Ltd, CDA Avenue Branch, FDR no:034-41400012979	500,000	
STD Account with Standard Bank, CDA Avenue Branch, Chattogram, A/C no : 02336000246	298,040	295,662
02030000270	2,845,453	1,295,662
Source of the second		

			<u> </u>	
			<u>2019</u>	2018
12.00	Fixed Assets		<u>Taka</u>	<u>Taka</u>
	General Account :			
	Opening Balance		449,340	181,627
	Add: Purchased during the year		*	400,000
	Less: Adjustment during the year			(132, 287)
	Less. Adjustition adming the year		449,340	449,340
	Lassi Assumulated depresiation		43,566	42,909
	Less: Accumulated depreciation		405,774	406,431
	Written down value (Annexure – A)		405,774	400,401
	SDP Project		004.004	4 200 286
	Balance as on 01 July		221,204	1,299,386
	Less: Adjustment during the year			(1,078,182)
			221,204	221,204
	Less: Accumulated depreciation		211,796	210,270
	Written down value (Annexure – B)		9,408	10,934
	7			
	MICRO FINANCE PROGRAM		14,564,368	16,178,392
	Balance as on 01 July		43,193,683	3,056,500
	Add: Purchased during the year		43, 193,003	
	Less: Adjustment during the year			(4,670,524)
			57,758,051	14,564,368
	Less: Accumulated depreciation		11,422,662	7,880,164
	Written down value (Annexure – C)		46,335,389	6,684,204
	PARAN RAHMAN SCHOOL			
	Balance as on 01 July		441,038	439,138
	Add: Purchased during the year		-	1,900
	Add. Fulchased during the year		441,038	441,038
	V V V V V V V V V V V V V V V V V V V		237,123	213,751
	Less: Accumulated depreciation			VAVA (100 VA 100
	Written down value (Annexure – D)		203,915	227,287
	CHWEVT PROGRAM			wares also
	Balance as on 01 July		1,228,473	1,228,473
	Add: Purchased during the year		3 <b>-</b> 0	
	9		1,228,473	1,228,473
	Less: Accumulated depreciation		998,780	939,421
	Written down value (Annexure – E)		229,693	289,052
	MIME PROJECT : Insurance			
			47,098	47,098
	Balance as on 01 July		47,080	47,090
	Add: Addition during the year		47.000	47,098
	56 30 76 76 719 CLYTTERS MONUTERS		47,098	
	Less: Accumulated depreciation	6	35,890	34,645
	Written down value (Annexure – F)		11,208	12,453
	PACE PROGRAM			
	Balance as on 01 July		260,772	-
	Add: Purchased during the year		1.00	260,772
			260,772	260,772
	Less: Accumulated depreciation		101,822	57,451
	Written down value (Annexure – G)		158,950	203,321
	Elderly PROGRAM			
	ALL PLANTS AND ALL PROPERTY STATES AND ALL PROPERTY AND A		20,274	8,925
	Balance as on 01 July		20,214	11,349
	Add: Purchased during the year		20.274	20,274
			20,274	
	Less: Accumulated depreciation		6,512	4,348
	Written down value (Annexure – H)	ON RAMA	13,762	15,926
		NOW WAY		



	<u>2019</u> Taka	2018 Taka
ENRICH PROGRAM	( <del>1.2.2.2.2.2.</del> )	i <del>necociano</del> ik
Balance as on 01 July	521,107	483,603
Add: Purchased during the year	•	37,504
Add. I dichased during the year	521,107	521,107
Less: Accumulated depreciation	229,044	168,743
Written down value (Annexure – I)	292,063	352,364
3 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
ICS Project	33,900	33,900
Balance as on 01 July	33,900	55,500
Add: Purchased during the year	33,900	33,900
1 A TOTAL CONTRACTOR	27.795	25,179
Less: Accumulated depreciation	6,105	8,721
Written down value (Annexure – J)	47,666,265	8,210,693
		0,210,000
12.01 Intangible Assets		
Software		
Balance as on 01 July	1,225,000	1,125,000
Add. Acquisition during the year	1,003,182	100,000
	2,228,182	1,225,000
Less. Accumulated Amortization	967,908	652,840
Balance as on 30 June (Annexure - K)	1,260,274	572,160
13.00 Loan to Members (Microcredit)		
Processor Contractor C	632,490,385	588,104,460
Jagoron Agrosor	296,032,204	219,473,601
Buniad	9,986,605	7,464,005
Sufolon	145,699,638	156,053,097
Income Generating Activities Loan (IGA)	40,077,661	9,787,700
Livelihood Improvement Loan (LI)	961,107	637,258
Asset Creation Loan (ACL)	4,996,023	1,297,001
Agrosor MTB	19,805,744	
Agriculture Bank Asia	28,717,044	V <del>=</del> .
Agriculture AB Bank	9,644,050	-
Agriculture MTB	18,646,091	766
Abason	4,096,611	, e.
Enrich	valence en successor de 2000	16,749,671
Total Microcredit (Note-13.01)	1,211,153,163	999,566,793
NDBMP loan outstanding	986,251	1,121,262
Total	1,212,139,414	1,000,688,055



13.01 Loan to Beneficiaries -Microfinance

Particulars	Jagoran	Agrosor	Agrosor MTB	Buniad	Sufolon	Agriculture Bank Asla	Agriculture AB Bank	Agriculture MTB	IGA	9	ACL	ABASON	Total 30.06.2019	Total 30.06.2018
	Taka	Taka		Taka	Taka				Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 July	588,133,435	219,444,616	1	7,464,005	121,315,458	19,673,520	15,064,129		25,256,538	685,023	2,530,069	•	999,566,793	915,803,458
Add: Disbursed during the year	1,125,844,000	496,326,000	20,840,000	15,943,000	285,441,000	37,129,000	**	18,689,000	58,806,000	1,000,000	4,840,000	4,150,000	2,100,261,000	1,787,684,000
	1,713,977,435	715,770,616	20,840,000	23,407,005	406,756,458	56,802,520	46,317,129	18,689,000	84,062,538	1,685,023	7,370,069	4,150,000	3,099,827,793	2,703,487,458
Less: Realized during the year	1075854032	418637746	1034256	13397874	260834972	28085476		42909	43981987	723916	2374046	53389	1,881,693,682	1,698,488,885
Less: Written off during the year	4,713,998	1,038,576	•	22,219	221,039	i	Š	1	1,905	i	į	ĺ	5,997,737	5,374,439
Less: Adjustment during the year	919,020	62,090	•	307	808		1	ì	985	1	1	í	983,211	57,341
Balance as on 30 June	632,490,385	296,032,204	19,805,744	9,986,605	145,699,638	28.717.044	9.644.050	18,646,091	40.077.661	961,107	7 4.996.023	4.096.611	1,211,153,163	999,566,793

# 14.00 Loan from PKSF

Particulars	Jagoran ( Including RMC and UMC )	Agrosor (Including ME)	Buniad (Including UPP)	Sufalon	Enrich	Abason	Total 2019	Total 2018
	Taka	Taka	Taka	Taka	Taka		Taka	Taka
Balance as on 01 July	193,500,000	127,700,000	6,749,998	30,000,000	24,894,165	٠	382,844,163	336,354,581
Add: Received during the year	120,000,000	80,000,000	10,000,000	70,000,000	18,000,000	10,000,000	308,000,000	256,000,000
	313,500,000	207,700,000	16,749,998	100,000,000	42,894,165	10,000,000	690,844,163	592,354,581
Less: Refunded during the year	000'000'26	65,200,000	4,750,000	50,000,000	10,287,499		227,237,499	209,510,418
	216,500,000	142,500,000	11,999,998	50,000,000	32,606,666	10,000,000	463,606,664	382,844,163
Payable within next 12 months	108,000,000	73,000,000	7,000,003	50,000,000	15,554,998	1,090,908	254,645,909	198,304,163
Payable after next 12 months	108,500,000	69,500,000	4,999,995	•	17,051,668	8,909,092	208,960,755	184,540,000
Balance as on 30 June	216,500,000	142,500,000	11,999,998	50.000.000	32.606.666	10.000.000	463.606.664	382.844.163



### 15.00 Cash and Bank Balances

Cash in hand Cash at bank:

2019 Taka 134,041 2018 Taka 220,612

Name of projects	Bank Name	Branches of Bank	Account No.		
General	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	500,504	107,5
Account	Pubali Bank Ltd.	Mehedibag,	A/C no: 0971901029534	12,053	84,3
SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	192,645	161,4
SDP	Janata Bank Ltd.	Niamatpur Branch.	Acc ID: 0100042455690	51,214	46,6
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-881	pep	12,660,8
	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	857,805	1,104,5
	Bank Asia Ltd.	CDA Avenue	STD-198	554,544	89,4
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	385,440	34,4 54,9
	One Bank Ltd.	Agrabad Branch	S/A-771 S/A-2954-9	168,320	1.283.0
	Pubali Bank Ltd.	Mehedibag Kadamtali	STD/A-2001	1,250,463 896,145	505,3
	The City Bank Ltd. Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	86,247	2,0
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	19,146	215,4
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	457,955	171,4
+:	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	7,861	9,
	Southeast Bank Ltd	CDA Avenue	C/A-1102281252001	18,369,096	1,
	Mutual Trust Bank	Muradpur	C/A-00860320000368	3,500	747,
	Mutual Trust Bank	Muradpur	C/A-00860210003377	20,761	457,
	The City Bank Ltd.	Kadamtali	C/A-52001	254,174	417,
	Southeast Bank	Mehedibag	C/A-13100002637	291,371	868,3
	The City Bank Ltd.	Kadamtali	C/A-54001	735,793	582,1 197,1
	The City Bank Ltd.	Kadamtali Kadamtali	C/A-55001 C/A-56001	810,991 593,687	213,
	The City Bank Ltd. Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	12,702	181,
	The City Bank Ltd.	Kadamtali	C/A-10005	372,276	161,0
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	696,908	305,
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	570,211	175,
	Janata Bank Ltd.	Sharkarhat	C/A-247	1,601,707	2,632,
	Bank Asia Ltd.	Potenga Road	C/A-0050	638,846	317,
	Janata Bank Ltd.	Konelhat	C/A-6882	388,616	436,
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	406,309	235,4
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	5,637 436,624	627,8
	Dhaka Bank Ltd.	Patiya Sadar	C/A-4075 C/A-5839	270,832	317,9
	Standard Bank Ltd.	Chowdhury Hat	C/A-0082	729,118	357,
	First Security Islami Bank Ltd. Janata Bank Ltd.	Halishahar Burischar Hat	C/A-5224	87,204	276,
	Pubali Bank Ltd.	Cumilla South Sadar	C/A-14540	568,979	597,
	Bank Asia Ltd.	Anderkilla	C/A-1041	311,067	379,
10 1201	AB Bank Ltd.	Baharddarhat	C/A-99-001	307,842	538,
licrofinance	Sonali Bank Ltd.	Anowara Branch	C/A-1138	190	746,
Program	One Bank Ltd.	Anowara Branch	C/A-3975	139,608	1,003,
	AB Bank Ltd.	Baharddarhat	C/A-99-000	261,654	238,6
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	688,023	2,916,3 1,701,4
	AB Bank Ltd.	Hathazari	C/A-17-000 C/A-679	271,250 258,334	368,2
	Janata Bank Ltd. Janata Bank Ltd.	Mohipal Branch, Feni Nowgaon Sadar	C/A-4064	223,894	1,952,
	The City Bank Ltd.	Kadamtali	C/A-0006	435,277	3,064,3
	Janata Bank Ltd.	Manda Branch	C/A-16683	770,466	3,268,2
	Janata Bank Ltd.	Chowmashia Branch	C/A-3882	2,257,845	62,
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	103,907	361,6
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	735,427	266,
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	816,458	318,
	Islami Bank Bangladesh Ltd.	Sapahar Branch, Nowgaon	C/A-461	3,265,681	3,339,4
	Sonali Bank Ltd.	Nizampur Branch	C/A-3632	E2E 400	1,343,9
	Islami Bank BD Ltd.	Mirerswarai SME	C/A-71915	535,180 630,463	209,4
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422 C/A-804	424,370	107,6
	Janata Bank Ltd. Pubali Bank Ltd.	Mohorigonj, Feni Mia Bazar Branch	C/A-90-1466-4	402,550	562,
	Janata Bank Ltd.	Foizia Bazar	C/A-90-1400-4 C/A-171	30,897	683,6
	NRB Global Bank Ltd.	Ishapur	C/A-8260	1,057,029	332,
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	484,455	196,4
	One Bank Ltd.	Hathazari Branch	S/A-0651020003453	201,719	88,
	Rajshahi Krishi Unnoyan Bank	Kirtipur branch	CD/A-208	673,410	87,9
	Rupali Bank Ltd.	Badalgashi Branch, Naogaon	CD/A-1037	36,045	177,
	Bank Asia Ltd.	Mahadevpur Branch, Naogaon	CD/A-06833000429	2,032	137,
	Janata Bank Ltd.	Madhuil Branch-Naogaon	CD/A-001006987	753,107	45,2
	Agrani Bank Ltd.	Keshob Branch	CD/A-1288	466,142	11.1
	Agrani Bank Ltd.	Sapahar Branch, Nowgaon	CD/A-10200010265571	127,974	
	Pubali Bank Ltd.	Deluabari Branch	CD/A-4396901010253	294,430	
	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	163,761	
		I II II was a Characte Manager	C/A-0811001007909	358,666	
	Janata Bank Ltd.  Janata Bank Ltd.	Jhotbazar Branch, Manda Nizampur Branch	C/A-0100123464634	138,717	

ash and Ban	k Balances (continued)			<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
Name of projects	Bank Name	Branches of Bank	Account No.		
Service of	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	13,831	85,06
aran Rahman	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	•	51,65
School	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	41,071	8,78
E\$P	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02333002269	455	36,04
LUI	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	3,205	183,26
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28869	271.540	272,61
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No:120633000388	5,218	19,56
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-0339001010802	11,206	20,90
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	45,499	32,1
		Anowara Branch.	A/C No: 5504020000050	35.046	7,64
	Rupali Bank Ltd.	Baizid Bostami Road.	A/C No: 0522001009467	-	1.15
NEDME	Janata Bank Ltd.		A/c no-0100008654535	2,332	15,54
NDBMP	Janata Bank Ltd.	Noagoan Cor. Br.	170,700,700,700,700,700,700,700,700,700,	1,155	30,46
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	47,493	27
	Janata Bank Ltd.	Chowmshia Bazar Branch.	A/C No: 0100046777004	47,493	2,30
	Janata Bank Ltd.	Dewpura Branch.	A/C No: 0100042400232		
to	Janata Bank Ltd.	Nazipur Branch.	A/C No: 0100029279521	3,029	19
	Islami Bank Bangladesh Ltd.	Shapahar Branch.	A/C No: 0100070515	4,456	4,1
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	11,485	11,4
	Janata Bank Ltd.	Faizia Bazar Branch.	A/C No:0100058860608	-	33
	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	223,165	223,1
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01836000197	166,621	162,10
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001933	34,575	34,5
Remittance	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001942	6,997	6,99
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	2,164	2,7
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	25,562	25,5
Project	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	7,830	8,9
Floject	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	25,800	25,80
	First Security Islami Bank Ltd.	Halishahar Branch.	A/C No: 18511100000036	15,910	17,00
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No:06933000062	1,798	3,1
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	10,905	12,0
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	13,095	14 51
	Janata Bank Ltd.	Muhurigonj Branch.	A/C No: 0100045651872		14,59
MIME Insurance	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	3,054	4,58
	Standard Bank Ltd.	CDA Branch.Ctg	SND A/C 023-36000244	93,814	7,0
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000004	346,755	88,4
PACE	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	147,688	4,1
	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000626	59,163	2,2
	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	24,574	39,1
Elderly	NRB Global Bank	Fowzia Bazar Branch.	SND A/C 011-3000224536		46,8
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000003	107,895	-
	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33016344	16,223	31,5
Enrich	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	1,014,047	35,9
	Standard Bank	Nagamora Branch	SB Accunt-4433000059	149,476	141,5
(0)0)2	Janata Bank Ltd.	Agrabad Corp Branch,	A/C no-36000997	788,625	58,1
ICS	Janata Bank Ltd.	Manda Branch,	A/C No: 11018572	3,206	5,0
Agriculture	Pubali Bank Ltd.	Dampara Branch	A/C No: 0971102000522	-	5,4
SCE	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02336000245	236,040	146,7
OOL	Janata Bank Ltd.	S.K. Mujib Road	A/C No:003333016575	-	13,82
DIISP	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:057833000661	20,242	21,3
Diloi	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	14,928	16,0
atuity	Janata Bank Ltd.	S.K. Mujib Road	A/C No:34071644	396,358	2,482,5
ES .	Standard Bank Ltd.	CDA Avenue Branch.	A/C No:02336000260	1,033,871	-
.0	Totalidala Dalin Eta.	John Hondo Branon		56,950,744	57,886,2



15.00

16.00	Advances and Deposits	<u>2019</u> <u>Taka</u>	2018 Taka
	(a) Advances:		
	Office rent	3,332,691	3,454,525
	Advance for travel	73,716	251,625
	Against purchase of Motor cycle	1,597,953	1,789,769
	Against purchase of Bicycle	20,299	63,399
	Telephone security	2,000	2,000
	Against purchase of Laptop	366,476	611,351
	Mobile loan	116,748	214,413
	Advance Salary	879,924	622,434
	Suspense account	470,098	470,098
	Advance tax deducted at source on interest	5,167,377	4,706,220
	Advance to contractor of ICS	100,000	100,000
	Advance against school rent(KG School)	28,000	76,000
	Advance against mobile Purchase for Microfinance field worker	1,888,425	( <del>=</del> :
	Advance premium	238,550	- 155 185
	Staff Advance of SCE project	28,400	-
	Advance against salary-SDP	14,400	17,000
	Security deposits to Bank Asia	10.00	224,000
	Advance School Rent for ESP Project	\$55 220	154,786
	Advance Interest -Bank Loan Advance against ICS project & WDB		26,560
	Advance against ics project & WDB Advance against expenses- PACE Project	-	190,000
	Advance against land	921	12,050,000
	Advance against land	14,325,057	25,024,180
	(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
		14,361,557	25,060,680
	The management believes that these are realizable.	88	
17.00	Stock and stores		
	A. Stock and stores-MFP	055 574	04 700
	Balance as on 01 July	355,574	81,729
	Add. Purchased during the year	1,248,657	761,612
	Programma American State Control of the Control of	1,604,231	<b>843,341</b> 487,767
	Less : Consumption during the year	1,136,565 467,666	355,574
	Balance as on 30 June	467,000	333,374
	B. Stock in hand-GHASHFUL PARAN RAHMAN SCHOOL	VV	
	Printing Items	46,308	59,180
	School tie	329	3,400
		46,637	62,580
	Total Balance as on 30 June(A+B)	514,303	418,154



 18.00 Short term investment
 2019 Taka
 2018 Taka

 Balance as at 01 July Add: Invested during the year
 95,750,000 46,500,000 46,500,000 140,250,000 102,7

18.01 Short term investment-Micro Finance

hort term investment-Micro Finance					20	19
Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest During the year
Investment against Savings Reserve:					Taka	Taka
Bank Asia Ltd., CDA Avenue Branch	1855006571	29.12.18	29.12.19	6.00%	2,000,000	60,333
Bank Asia Ltd., KEPZ Branch	06555-000770	21.06.18	21.06.19	7.50%	2,000,000	153,750
Bank Asia(KEPZ Br)	06555-000308	30.03.19	30.09.19	7.00%	3,000,000	52,500
Janata Bank Ltd., Sk Mujib Road Corp Branch	388741/9986	26.11.18	26.11.19	6.00%	2,000,000	71,333
Janata bank(Agrabad)	388721/9788	29.09.18	29.9.19	6.00%	5,000,000	225,833
Standard Bank Ltd., CDA Branch	043669/9224	29.06.18	29.06.19	6.50%	2,000,000	130,361
Standard Bank Ltd Oxyzen Branch	6955001213	3.02.19	3.08.19	9.50%	2,000,000	77,583
Mutual Trust Bank, Muradour Branch	299144/033-3131	30.04.19	30.04.20	8.00%	5,000,000	66,667
Mutual Trust Bank, Muradpur Branch	299149/033-3186	7.05.19	7.5.20	9.00%	2,000,000	26,500
Mutual Trust Bank, Muradpur Branch		27.06.19	27.06.20	10.00%	1,500,000	
South East Bank Ltd. Jubilee Road Branch	243000-29141	29.4.19	29.07.19	8.50%	4,000,000	57,611
AB Bank Ltd. Momin Road Branch	3500619/797754	25.04.19	25.11.19	9.50%	1,500,000	13,854
AB Bank Ltd. Momin Road Branch	3516033	10.10.18	10.10.19	9.00%	1,500,000	97,500
AB Bank Ltd. Momin Road Branch	3500595/797754	29.3.19	29.06.19	6.00%	3,000,000	45,500
One Bank Ltd., Chandgaon Branch	058414/40000729	26.04.19	26.04.20	7.50%	1,000,000	13,333
One Bank Ltd., CDA Branch	34410001275	26.06.19	20.06.20	9.75%	4,500,000	4,875
MIDAS Financing Ltd Hatazari Br.	D10154	30.09.18	1.10.19	10.00%	10,000,000	750,000
MIDAS Financing Itd Hatazari Br.	IDR NO D 10755	3.02.19	3.8.19	10.00%	5,000,000	204,167
Marcantile Bank Ltd., Kadamtali Branch	1175-5412186	29.12.18	29.06.19	7.00%	2,000,000	70,389
					59,000,000	2,122,089

B. Investment against Capital Reserve:

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest
					Taka	Taka
South East Bank Ltd. CDA Branch	24500011473	30.06.19	20.06.20	7.00%	3,000,000	-
One Bank Ltd., CDA Branch, Ctg	344120001741	1.04.19	1.07.19	6.00%	2,000,000	29,667
AB Bank Ltd. PCR Halishahar Branch	3489890	02.05.19	02.11.19	8.50%	2,000,000	27,389
AB Bank Ltd. Nazumiahat Branch	3602172	03.02.19	03.2.20	9.00%	2,000,000	73,500
Midland Bank Ltd. Chowdhuryhat Branch	191100001952	20.06.19	20.12.19	9.50%	3,000,000	7,917
Bank Asia Ltd., KEPZ Branch	6555001050	2.04.19	2.10.19	7.00%	2,000,000	34,222
Dank / told Etd., INET E Didition	1 7777777	1			14,000,000	172,695
				_	73 000 000	2 294 784

C. Investment in FDR: Ghashful Educare KG School

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest
	7				Taka	Taka
Standard Bank Ltd.	43845-02355009499	31.01.19	31.01.20	6.00%	100,000	2,487
One Bank Ltd Agrabad Branch	34414000647	1.12.18	01.12.19	6.00%	150,000	5,153
One Dank Eta rigitabad Didner	5.111000011				250,000	7,640

### D. Investment in FDR: Staff Gratuity Fund

Opening Balance of Investment Add: Investment during the year

Less: Encashment during the year Balance as at 30 June

**Grand Total** 

32,000,000	
15,000,000	2
47,000,000	-
7,500,000	
39,500,000	

112,750,000 2,302,424



		<u>2019</u> <u>Taka</u>	<u>2018</u> <u>Taka</u>
19.00	Loan to projects and Others		
	Loan from Organization	859,560	11,459,247
	Loan from Microfinance	17,292,613	8,485,779 1,619,817
	Loan from ENRICH Project	2,486,607 1,107,301	666,301
	Loan from SDP Loan from ICS	1,935,632	1,246,412
	Loan from Gratuity fund	3,670,000	7,100,000
	Staff loan	500	-
	Staff advance	16,519	
		27,368,732	30,577,556
	Less: Elimination of intra project transactions		
	Loan to SDP from Micro Finance	3,817,736	3,522,736
	Loan to Enrich Project from Micro Finance	6,495,834	1,732,352
	Loan to General Accounts from ICS Project	1,935,632	680,846
20	Loan to ESP from General Accounts	400,000	400,000
	Loan to DIISP, PKSF Program from Micro Finance	87,902 131,345	100,000 131,345
	Loan to Remittance Project from General Accounts	2,486,607	1,619,817
	Loan to Elderly Project from Enrich Project Loan to Elderly Project from Micro Finance	482,791	531,191
	Loan to PACE Project from Micro Finance	2,877,505	2,599,500
	Loan to ESP from SDP	666,301	666,301
	Loan to SDP program from General Project	150,000	
	Loan to YES Accounts from General Project	147,368	4
	Loan to Organization	2,212,845	<b>F</b> .
	Loan to 2nd Chance	1,318,000	29
	Advance against Program cost-from ICS	30,846	₹. 160
	Receivable from garments industries	441,000 3,670,000	
	Loan to general from gratuity Loan to microfinance from General Accounts	3,670,000	5,087,152
	Loan to MIME project Insurance from General Accounts	0.00	2,100,000
	Loan to NDBMP from General Accounts	19	1,123,467
	Loan to Second Chance Education from General Accounts	-	3,200,000
		27,351,712	23,494,707
	Add: Others		40,000
	Advance to staff		40,000
		17,020	7,122,849
20.00	Receivables from external entities		
	Receivable from Garment Industries against health service charges	2 <b>4</b>	541,500
	Receivable from PKSF	15,810,245	15,046,059
	Receivables from BRAC	1,923,357	3,080,532
	Receivables from IDCOL	738,661	2,567,276
	Receivables from Staff Gratuity Fund	1,622,229	-
	Receivables from Microfinance	1,352,978 21,447,470	21,235,367
		21,447,470	21,235,367
21.00	Members' savings	500 005 E44	400 070 EEE
	Balance as at 01 July	503,885,541 359,090,190	428,978,555 322,027,538
	Add: Received during the year (Note-21.01) Add: Interest provided on savings	29,564,427	25,442,765
	Add. Interest provided on savings	892,540,158	776,448,858
	Less: Refunded/withdrawal during the year	296,756,554	272,563,317
	Less: Adjustment of write off members savings	983,208	-
	Balance as at 30 June	594,800,396	503,885,541
21.01	Members' Savings received during the year		
	Jagoran	211,376,503	185,444,246
	Ograsar	86,985,214	72,648,264
	Buniad	3,711,444 27,898,299	2,716,868 39,238,776
	Sufalan	16,386,735	17,109,587
	TDS Enrich	12,623,195	4,869,797
	Abason	108,800	×
		359,090,190	322,027,538
	LON RAHA		

	<u>2019</u> Taka	<u>2018</u> <u>Taka</u>
22.00 Security deposits from field staff		71
Balance as on 01 July	2,669,000	2,374,000
Add: Received during the year	332,000	451,000
Add. Neceived during the year	3,001,000	2,825,000
Less: Refunded during the year	256,000	156,000
Balance as on 30 June	2,745,000	2,669,000
23.00 Loan Loss Reserve		
	39,727,588	29,622,334
Balance as on 01 July	39,727,300	28,022,004
Adjustment to rectify short provision in 2018	39,727,588	29,622,334
Opening balance as restated	10,036,458	10,105,254
Add: Provision made during the year	49,764,046	39,727,588
Leas: Written off during the year	(5,997,737)	(5,374,439)
Less: Written off during the year	43,766,309	34,353,149
Less: Adjustment	(4)	-
Closing balance as originally stated	43,766,305	34,353,149
Adjustment to rectify short provision in 2018	CONTROL CONTROL CONTROL	5,374,439
Closing balance as restated	43,766,305	39,727,588
Clothing balance de rectales		
23.01 Loan loss provision (LLP) expenses		
Provided during the year	10,036,457	10,105,254
Adjustment to rectify short provision in 2018	= 0	5,374,439
Service #9.000 production of the Committee of the Committ	10,036,457	15,479,693
24.00 Members Unclaimed Deposit		
SUMPORTING THE CONTRACTOR OF THE PROPERTY OF THE CONTRACTOR OF THE	4,342,760	3,762,152
Balance as on 01 July	1,246,713	1,909,042
Add: Transferred during the year	5,589,473	5,671,194
Less: Refunded during the year	795,128	1,328,434
Balance as on 30 June	4,794,345	4,342,760
	20	
25.00 Accrued Expenses & Other Liabilities Balance as on 01 July	8,257,044	14,614,055
Add: Provision made during the year	6,453,104	6,820,354
Add. 1 Tovisjon made dailing the year	14,710,148	21,434,409
Less: Paid/adjusted during the year	4,014,129	13,177,365
Balance as on 30 June	10,696,019	8,257,044
26.00 Liability to donors and others	<del></del>	
15 NO.	229,693	289,052
Liability for CHWEVT Loan from Microfinance-SDP	5,551,263	666,301
Loan from Organization	6,050,463	12,041,964
Loan from Microfinance- Enrich Project	6,495,834	1,619,817
Loan from Gratuity-MIME Insurance	2,100,000	#
Loan from General Account- Paran Rahman School	120,000	
Loan from SDP-ESP	1,066,301	-
Loan from ICS-NDBMP	3,551,615	
Loan from General Account- Remittance project	131,345	2
Loan from Microfinance- PACE Project	2,877,505	-
Loan from Gratuity and Microfinance- Second Chance Education	2,018,000	<del></del>
Loan from Microfinance-DIISP	87,902	=
Loan from MJF- Yes Project	1,232,431	
Loan from ENRICH & MF- Elderly Project	2,969,398	1,583,527
Liability from Gratuity	1,583,527	2,745,724
Loan from IDCOL	-	8,485,779
Loan from Micro Finance	0000 0000	7,100,000
Short term Loan from Gratuity Fund Loan from ICS project	X.=.	680,846
	1-	1,295,662
Short term Loan from Staff Welfare and Security Fund	36,065,277	36,508,672
(*/@IEIMIGI-0)		

	2019 Taka	<u>2018</u> Taka
Less: Elimination of intra project transactions	3,817,736	3,522,736
Loan to SDP from Micro Finance	6,495,834	1,732,352
Loan to Enrich Project from Micro Finance	1,935,632	680,846
Loan to General Accounts from ICS Project	400,000	400,000
Loan to ESP from General Accounts	87,902	100,000
Loan to DIISP, PKSF Program from Micro Finance	131,345	131,345
Loan to Remittance Project from General Accounts  Loan to Elderly Project from Enrich Project	2,486,607	1,619,817
Loan to Elderly Project from Micro Finance	482,791	531,191
Loan to PACE Project from Micro Finance	2,877,505	2,599,500
Loan to ESP from SDP	666,301	666,301
Liability to Gratuity	1,583,527	541
Loan to SDP program from General Project	150,000	-
Loan to YES Accounts from General Project	147,368	2
Loan to Organization	2,212,845	0#7
Loan to 2nd Chance	1,318,000	-
Advance against Program cost-from ICS	30,846	
Receivable from garments industries	441,000	
Loan to microfinance from General Accounts	with a favorable of	5,087,152
Loan to MIME project Insurance from General Accounts	2	2,100,000
Loan to NDBMP from General Accounts	=	1,123,467
Loan to Second Chance Education from General Accounts	andrew Armer	3,200,000
Loan to general from gratuity	3,670,000	
	28,935,239	23,494,707
	7,130,038	13,013,965
27.00 Loan from commercial banks		
Bank Asia Limited, KEPZ Branch, Chattogram	37,500,000	25,000,000
Bank Asia Ltd, Paltan Branch, Chattogram-Remittance	480,179	480,179
AB Bank Limited, Momin Road Branch, Chattogram	-	15,000,000
Mutual Trust Bank, Muradpur Branch	70,000,000	40 400 470
	107,980,179	40,480,179
28.00 Loan Received from Staff Provident Fund		W-10-0000000000000000000000000000000000
Opening Balance	5,500,000	4,450,000
Add: Received during the Year	4,500,000	13,300,000
	10,000,000	17,750,000
Less: Refunded during the year	10,000,000	12,250,000
Balance as on 30 June		5,500,000
29.00 Advance received from PKSF		
Balance as on 01 July	7,160,518	7,829,918
Add: Received during the year	10,567,338	10,417,527
. —	17,727,856	18,247,445
Less: Adjust during the year	9,053,751	11,086,927
Balance as at 30 June	8,674,105	7,160,518
30.00 Service charges		
	2,191,245	2,255,533
SDP Project Microfinance Program (Note 30.01)	251,465,111	226,569,315
Microfinance Program (Note 30.01) NDBMP	24,880	77,620
NUDIVIF	253,681,236	228,902,468
	7.00	



	2019	2018
	<u>Taka</u>	<u>Taka</u>
30.01 Microfinance Program	0.000	
Jagoran	142,747,019	134,368,912
Agrasar	59,432,609	44,641,629
Buniad	1,456,019	1,245,648
Sufalan	31,571,629	33,374,949 6,354,790
Sufalan Bank Asia	3,321,666 4,256,756	3,368,070
Sufalan AB Bank	8,332,716	3,215,317
Enrich	286,795	5,210,517
Agrasar-MTB Sufalan MTB Bank	20,406	-
Abason	39,496	-
Abason	251,465,111	226,569,315
31.00 Grant Received		.00
	2,632,459	28,272,377
Grant received from BFPB & Others Grant received from BRAC	1,960,857	20,212,011
Grant Received from MJF	3,266,137	
Grant received from BNFP	1,492,500	-
Reimbursement Received from PKSF-ENRICH Project	11,267,723	0 <b>7</b> 0
Reimbursement Received from PACE Project	5,102,359	-
Reimbursement Received from Elderly Project	1,658,171	-
Normbardania ik rasarraa na in Enastry i rajaw	27,380,206	28,272,377
32.00 Fees Received		
Fees Received from General Account	2,560	2,520
Fees Received from SDP Project	13,515	74,780
Fees Received from Paran Rahman School	967,140	1,054,140
Fees Received from ESP-BRAC Project	578,100	779,200
Fees Received against Microfinance Program	452,523	•
Fees Received from CHWEVT	2	11,039
Fees Received from DIISP PKSF Program		2,080
	2,013,838	1,923,759
33.00 Income from sale	10.070	22.055
Sale of contraceptives	12,270	32,855 100,605
Sale of study materials	83,380 14,280	18,720
Sale of school uniform	507,055	578,370
Sale of Pass Book	616,985	730,550
34.00 Other income		8
Income from Commission	1,307	1,026,984
Other/Miscellaneous Income	322,279	338,330
Donation	445,000	395,000
Received from drawing training	480	1,340
Income from training center	198,540	1,000
Other Income	2,008,978	1,079,271
Income from Training Equipment	206,100	. = .
Income from Other Source	5,656	
Cost Sharing from NEST project	19	7,549
Reimbursement against training	2 400 240	2,913,534
	3,188,340	2,913,534



	<u>2019</u> Taka	2018 Taka
35.00 Administrative Expenses		
Communication expenses	35,250	61,684
Depreciation	3,738,114	1,809,515
Maintenance - Office	1,096,923	1,441,368
Maintenance and fuel- vehicles	1,141,144	1,054,277
Newspaper and periodicals	14,266	15,400
Office rent / shop rent	8,464,458	9,295,132
Printing and stationery	3,978,227	2,099,559
Utilities	1,846,994	1,587,878
School Rent	1,264,376	3,023,671
Training expenses	436,267	62,747
Travelling and conveyance	3,149,709	2,665,559
License and renewal fees	4,800	5,000
Administrative Expenses	652,156	2,195,636
Field Conveyance	6,511,226	4,827,199
Amortization	315,068	143,040
Purchase of Furniture and Office equipment	469,568	-
Meeting expenses		293,592
Uniform and Leverage		600
Other Expenses	15,508	836,499
	33,134,054	31,418,356
36.00 Finance Expenses		
Interest on members' savings	31,947,020	26,723,000
Bank charges	655,578	546,107
Interest on Loan from PKSF	23,475,303	20,374,134
Interest on Bank Loan and others	5,580,698	3,758,999
Rebate	2,201,435	1,736,377
Interest on security deposit	16,512	<u> </u>
	63,876,546	53,138,617
37.00 Other expenditures		
Clinical support	31,965	21,037
Audit and Professional Fee	331,797	86,075
Legal and Membership Fee	990,951	490,810
Other operating Expenses	5,259,374	346,351
Entertainment	1,038,677	900,687
Emergency Treatment	5,000	2,102
Donation / Contribution	234,000	1,431,000
Advertisement	306,375	280,805
Selling and promotional Expenses	-	19,455
Deletion/adjustment of Fixed Assets	( <del>-</del> 2)	42,758
Furniture and Fixtures	-	210,193
	8,198,139	3,831,273
38.00 Program costs		
	16,152,791	14,073,127
Program and operational costs- (Microfinance)		2,767,257
Contribution to Social Development Project- MF	2,784,918	7,766,661
Other program activity expenses (Projects)	5,092,751 80,574	41,131
Special Day celebration		29,792
School Program expenses	23,735	
Subsidy paid to Client of NDBMP	55,000 44,400	5,000 179,750
Teachers Refreshment	44,400	
Honorium to NGO head	30,000	150,000
Unnayan Mela of PKSF	56,626	400,781
Loss on sale of Fixed assets	24,320,795	25,413,499
N RAHA	24,020,190	20,410,403

	<u>2019</u> <u>Taka</u>	2018 Taka
39.00 Salary expenditure		
Salaries and allowances	146,202,591	132,615,534
Doctors' Honourarium	915,850	1,019,119
Bottor Honouranam	147,118,441	133,634,653

### 40.00 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.

### 41.00 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.

### 42.00 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 IAS-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 30.06.19 (Tk.)	Interest Rate
Provident Fund	Affiliate Entities	Short Term Loan		6%



### GENERAL ACCOUNT OF GHASHFUL FIXED ASSET SCHEDULE AS AT 30 JUNE 2019

		C	OST	200			DEPR	ECIATION		Written
Name of Assets	Balance on 01.07.2018	Addition during the year	Adjustment during the year	Balance on 30.06.2019	Rate %	Balance as on 01.07.2018	Charged for the year	Adjustment during the year	Balance as on 30.06.2019	down value as on 30.06.2019
	Taka	<u>Taka</u>	Taka	<u>Taka</u>		<u>Taka</u>	<u>Taka</u>	Taka	<u>Taka</u>	<u>Taka</u>
Land	400,000	95S	9	400,000	0%	2	2	-		400,000
Furniture and	9,540		-	9,540	10%	3,244	630	5.	3,874	5,666
fixtures										762.523
Refrigerator	17,300	250		17,300	20%	17,222	16	-	17,238	62
Television	22,500	343	=	22,500	20%	22,443	11	7	22,454	46
VCP	.5	-	*	-	20%		-	-	-	-
Camera	-	( <del>-</del> (i	-		20%		55	<del>-</del>	*	9743
Sewing Machine	쒿	( <u>=</u> )	2	2	20%	2	~	H		(C)
Computer and	-	N#.0	=	7.	30%	8	-	-	-	84
Equipments										
Mobile Set	-	9 <del>7</del> 0		4	20%					
30.06.2019	449,340		-	449,340	3	42,909	657		43,566	405,774
30.06.2018	181,627	400,000	132,287	449,340		155,250	733	113,073	42,909	406,431



## SOCIAL DEVDLOPMENT PROJECT (SDP) FIXED ASSET SCHEDULE AS AT 30 JUNE 2019

		ŭ	COST				DEPRE	DEPRECIATION		
Name of Assets	Balance as on 01.07.2018	Addition during the year	Deletion/ Adjustment	Balance as on 30.06.2019	Rate %	Balance as on 01.07.2018	Charged for the year	Deletion/ Adjustment	Balance as on 30.06.2019	Written down value as on 30.06.2019
	Taka	Taka	Taka	Taka		Taka	Taka		Taka	Taka
Computer and Equipments	٠			٠	30%	•	i		1	•
Furniture and Fixtures	7,804	i a∎	1	7,804	10%	1,196	661	i	1,857	5,947
Generator		1	ï	•	20%	•	E		1	
Bi-cycle	,	1		ľ	20%	1	31	1	I	•
Auto Rickshaw	186,100	9	a	186,100	20%	184,119	396	ì	184,515	1,585
Camera			1		20%	1	T.		1	1
PABX systems	27,300		10	27,300	20%	24,955	469		25,424	1,876
30.06.2019	221,204	,		221,204	, ,	210,270	1,526		211,796	9,408
30.06.2018	1,299,386	•	1,078,182	221,204	a m	1,243,879	1,816	1,035,424	210,270	10,934



# MICROFINANCE PROGRAM OF GHASHFUL PROPERTY, PLANT AND EQUIPMENT AS AT 30 JUNE 2019

		5	COST				DEPRECIATION	ATION		Written
Name of Assets	Balance on 01.07.2018	Addition during the year	Adjustment during the period	Balance on 30.06.2019	Rate %	Balance on 01.07.2018	3alance on Charged 01.07.2018 for the year	Adjustment during the period	Balance on 30.06.2019	down value as on 30.06.19
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	Taka
Generator	1	1	•	1	20		ä		1	
Digital Camera	206,842	x	•	206,842	20	91,028	23,163		114,191	92,651
Micro Bus	1,076,767	c	1	1,076,767	20	1,056,393	4,075	-	1,060,468	16,299
Motor Vehicles-Car	1,910,000	1		1,910,000	20	009'289	244,480	-	932,080	977,920
Motor Vehicles	87,800	1	1	87,800	20	86,554	249	I.	86,803	266
Office Decoration/Equipment	1,868,885	586,614		2,455,499	20	926,023	305,895	1	1,231,918	1,223,581
Computer and Equipments	3,753,943	6,715,849		10,469,792	30	2,252,822	2,465,091	•	4,717,913	5,751,878
Furniture and Fixtures	5,311,559	1,162,404		6,473,963	10	2,622,697	385,127	•	3,007,823	3,466,140
Photocopy Machine	78,750	195,300		274,050	20	28,997	49,011	•	78,008	196,042
Mobile Set	141,882	181,776	1	323,658	20	63,072	52,117	4	115,189	208,469
Machinery/Cookeries	127,940	3,500	1	131,440	20	64,977	13,293	¥.	78,269	53,171
Land	ī	34,348,240	r	34,348,240					1	34,348,240
Total 2019	14,564,368	43,193,683	1	57,758,051		7,880,162	3,542,500	E	11,422,662	46,335,388



6,684,204

4,204,445 7,880,164

10,518,953 1,565,656

14,564,368

4,670,524

3,056,500

16,178,392

2018

Total

### GHASHFUL PARAN RAHMAN SCHOOL FIXED ASSET SCHEDULE AS AT 30 JUNE 2019

		COST			DI	PRECIAT	ION	Written
Name of Assets	Balance as on 01.07.2018	Addition during the year	Balance as on 30.06.2019	Rate %	Balance as on 01.07.2018	Charged for the year	Balance as on 30.06.2019	down value as on 30.06.2019
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and fixtures		-	420,428	10%	199,576	22,085	221,661	198,767
Office equipment	18,610	E	18,610	20%	12,277	1,267	13,544	5,066
Camera	2,000	_	2,000	20%	1,898	20	1,918	82
30.06.2019	441,038		441,038		213,751	23,372	237,123	203,915
30.06.2018	439,138	1,900	441,038		187,603	26,148	213,751	227,287



### Annexure- E

### GHASHFUL-CHWEVT PROGRAM FIXED ASSETS SCHEDULE AS AT 30 JUNE 2019

		COST			DEP	RECIATION		Written
Name of Assets	Balance on 01.07.18	Addition during the year	30.06.19	Rate %	Balance on 01.07.18	Charged for the year	Balance on 30.06.19	down value as on 30.06.19
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	291,460	-	291,460	10	174,763	11,670	186,433	105,027
Motorcycle	402.000	-	402,000	25	330,453	17,887	348,340	53,660
Digital Camera	27,831	2	27,831	20	23,432	880	24,312	3,519
Computer and Equipment	507,182	2	507,182	30	410,773	28,923	439,696	67,486
30.06.2019	1,228,473		1,228,473		939,421	59,359	998,780	229,693
30.06.2018	1,228,473	8	1,228,473		860,188	79,233	939,421	289,052



### GHASHFUL-MIME PROJECT (INSURANCE) FIXED ASSETS SCHEDULE AS AT 30 JUNE 2019

	COST				DE	Written		
Name of Assets	Balance as on 01.07.2018	Addition during the year	Balance as on 30.06.2019	Rate %	Balance as on 01.07.2018	Charged for the year	Balance as on 30.06.2019	down value as on 30.06.2019
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	47.098	-	47,098	10	34,645	1,245	35,890	11,208
30.06.2019	47,098		47,098		34,645	1,245	35,890	11,208
30.06.2018	47,098		47,098		33,261	1,384	34,645	12,453



### Annexure- G

### GHASHFUL-PACE PROGRAM FIXED ASSETS SCHEDULE AS AT 30 JUNE 2019

		COST			DEPRECIATION					
Name of Assets	Balance on 01.07.18	Addition during the year	on	Rate %	Balance on 01.07.18	Charged for the year	Balance on 30.06.19	down value as on 30.06.19		
	Taka	Taka	Taka		Taka	Taka	Taka	Taka		
Motorcycle	166,000	=	166,000	20	33,200	26,560	59,760	106,240		
Bicycle	22,310	Ę	22,310	20	4,462	3,570	8,032	14,278		
Laptop and printers	52,962	4	52,962	30	15,889	11,122	27,011	25,951		
Digital Camera	19,500	-	19,500	20	3,900	3,120	7,020	12,480		
30.06.2019	260,772	OF	260,772		57,451	44,372	101,822	158,950		
30.06.2018	_	260,772	260,772			57,451	57,451	203,321		



### Annexure-H

### GHASHFUL-Elderly PROGRAM FIXED ASSETS SCHEDULE AS AT 30 JUNE 2019

		COST			Written			
Name of Assets	Balance on 01.07.18	Addition during the year	Balance on 30.06.19	Rate %	Balance on 01.07.18	Charged for the year	Balance on 30.06.19	down value as on 30.06.19
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	11,349	-	11,349	10	1,135	1,021	2,156	9,193
Office Equipment		-		20	₩	186	*	. <del></del>
By Cycle	8,925	120	8.925	20	3,213	1,142	4,355	4,570
30.06.2019	20,274		20,274		4,348	2,164	6,512	13,762
30.06.2018	8,925	11,349	20,274		1,785	2,563	4,348	15,926



### Annexure- I

### GHASHFUL-ENRICH PROGRAM FIXED ASSETS SCHEDULE AS AT 30 JUNE 2019

		COST			Written			
Name of Assets	Balance on 01.07.18	Addition during the year	Balance on 30.06.19	Rate %	Balance on 01.07.18	Charged for the year	Balance on 30.06.19	down value as on 30.06.19
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and Fixtures	159,095	_	159,095	10	43,091	11,600	54,691	104,404
Office Equipment	319,112	_	319,112	20	103,652	43,092	146,744	172,368
Digital Camera	31,900	-	31,900	30	17,609	4,287	21,896	10,004
Computer and Equipment	11,000	2	11,000	20	4,390	1,322	5,712	5,288
30 June 2019	521,107		521,107		168,743	60,302	229,044	292,063
30 June 2018	483,603	37,504	521,107	100	94,212	74,531	168,743	352,364



### Improved Cook-Stoves (ICS) Program Implemented By: Ghashful For IDCOL Improved Cook Stoves (ICS) Program Fixed Assets Schedule

As at 30 June 2019

### Fixed assets including furniture and fixtures

					Written			
Name of Assets	Balance on 01 July 2018	Addition during the year	Balance on 30 June 2019	Rate %	Balance on 01 July 2018	Charged during the year	Balance on 30 June 2019	down value as on 30 June 2019
1	Taka	Taka	Taka		Taka	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Furniture and fixtures	-	-	(=)	10%	-	-	-	- 4
Office equipments	-	-		20%	-		-	
Computer and Accessories	33,900	2	33,900	30%	25,179	2,616	27,795	6,105
Vehicle			-	25%	-	-	-	-
Balance as on 30 June 2019	33,900	-	33,900		25,179	2,616	27,795	6,105
Balance as on 30 June 2018	33,900	2	33,900		21,442	3,737	25,179	8,721



### MICROFINANCE PROGRAM OF GHASHFUL INTANGIBLE ASSETS AS AT 30 JUNE 2019

		70	COST			Written			
Name of Assets  Microfinance - Anirban Software		Balance on 01.07.2018	Addition during the year	Balance on 30.06.2019	Rate %	Balance on 01.07.2018	Charged for the year	Balance on 30.06.2019  Taka 967,908	down value as on 30.06.19 Taka 1,260,274
		Taka	Taka	Taka		Taka	<u>Taka</u>		
		1,225,000	1,003,182	2,228,182	20	652,840	315,068		
Total	2019	1,225,000	1,003,182	2,228,182		652,840	315,068	967,908	1,260,274
Total	2018	1,125,000	100,000	1,225,000		509,800	143,040	652,840	572,160

