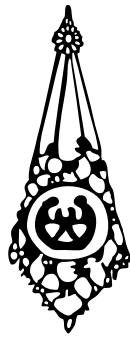


ANNUAL REPORT 2016-17



GHASHFUL



Working Area



Acronyms

AAB	Action Aid Bangladesh
ADF	Adolescent Development Foundation
AIDS	Acquired Immune Deficiency Syndrome
AGM	Annual General Meeting
AMC	Agriculture based Micro Credit
ARH	Adolescent Reproductive Health
ASF	Acid Survivors' Foundation
BBF	Bright Bangladesh Forum
BCCP	Bangladesh Centre for Communication Programs
BDT	Bangladeshi Taka
BLAST	Bangladesh Legal Aid and Services Trust
BNWLA	Bangladesh National Women Lawyers' Association
BPHC	Bangladesh Population and Health Consortium
BRAC	Bangladesh Rural Advancement Committee
CBG	Capillary Blood Glucose
CD	Compact Disk
CCC	Chattogram City Corporation
CDC	Child Development Center
CHWEVT	Establish Child rights and Hazard free Working environment through Education and Vocational Training
CRAB	Credit Rating Agency of Bangladesh
DCLWC	Divisional Child Labor Welfare Committee
DCRMF	District Child Rights Monitoring Forum
DIFE	Department of Inspection of Factory and Establishment
DIISP	Developing Inclusive Insurance Sector Project
DLAC	District Legal Aid Committee
DPT	Diphtheria Pertussis Tetanus
DV	Diversity Visa
D. Net	Development Research Network

EFA	Education for All
ELMA	Ensure Legal support through Local Movement and Action
ENRICH	Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty
EPI	Expanded Program on Immunization
EPZ	Export Processing Zone
ESP	Education Support Program
FIS	Financial Information Systems
GDP	Gross Domestic Product
GFATM	Global Fund to fight AIDS, TB and Malaria
HIV	Human Immunodeficiency Virus
HRD	Human Resource Department
ICAB	Institute of Chartered Accountants of Bangladesh
ICT	Information and Communication Technologies
IDCOL	Infrastructure Development Company Limited
INAFI	International Network of Alternative Financial Institutions
JICA	Japan International Cooperation Agency
LRP	Livelihood Restoration Project
MDG	Millennium Development Goals
ME	Micro Enterprise
MF	Micro Finance
MFI	Microfinance and Financial Inclusion
MJF	Manusher Jonno Foundation
MRA	Micro-credit Regulatory Authority
MIS	Management Information System
NEST	Need of Education and Skills Training
NDBMP	National Domestic Biogas Manure Program
NFPE	Non Formal Primary Education
NFE	Non Formal Education
NGO	Non Governmental Organization

OACH	Organization of Art for Children
PECE	Primary Education Completion Examination
PHR	Protecting Human Rights
PK	Palli Tathya Kendra (Rural Information Centre)
PKSF	Palli Karma-Sahayak Foundation
RLF	Revolving Loan Fund
RMC	Rural Micro Credit
SAFA	South Asian Federation of Accountants
SDG	Sustainable Development Goals
SHOBOGH	Strengthening Household Opportunity for Women in Bangladesh to Organize Gardening for Health
SMC	School Management Committee/ Seasonal Micro Credit
SRHR	Sexual and Reproductive Health Rights
TBA	Traditional Birth Attendant
TDS	Term Deposit Scheme
TFR	Total Fertility Rate
TIN	Tax Identification Number
ToT	Training of Trainers
TT	Tetanus Toxin
UMC	Urban Micro Credit
UPP	Ultra Poor Program
UNO	Upazilla Nirbahi Officer
UTSA	Unite Theatre for Social Action
VAT	Value Added Tax
VAW	Violence against Women
YPSA	Young Power in Social Action

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Message from the Chairman



I am pleased to forward the publication of Ghashful Annual Report 2016-17. This is delightful that Ghashful has completed another successful year showing a good performance in its interventions. From the beginning of Ghashful, it has focused on the poor and vulnerable people to develop a sustainable community. To contribute the national development for last forty six years, Ghashful is contributing in different sectors such as: health, education, human rights, child rights, agriculture, ICT, climate change adaptation, income generating activities, women empowerment, renewable energy etc. through field interventions and different level advocacy. In addition, the organization is working in collaboration with the government to achieve a self-reliant Bangladesh where everyone's basic rights are ensured. The support of national and international organizations and individuals has been enduring with Ghashful to achieve its mission and vision.

This report is the reflection of success and achievements of different programs and projects for the year 2017. Ghashful has a range of activities starting from health facilities for mother and child care, formal and non-formal education center for disadvantaged and working children and safe environment for them, community development, and disaster risk reduction to achieve SDGs. I ensured that it will continue to spread its growths throughout the country for sustainable development of the underprivileged community.

Ghashful General Body and Governing Body are extremely involved and dedicated to deliver policy and strategy support and leadership in proper execution of the organization. I would like to welcome all related stakeholders. I thank to staff members for their commitment and obligation through performances, enthusiasm, trustworthiness and diligence for Ghashful in the reporting year.

Finally, I would like to thank the Government, the partner organizations, the donors and all the members of Ghashful for their assistance, commitment and hard work they have put to establish Ghashful as a flourishing organization.

I hope Ghashful a successful drive ahead.

Prof. Dr. Golam Rahman
President

Message - Chief Executive Officer



I am thankful to the almighty Allah as he has given me an opportunity to lead and express Ghashful again. During my 15 years with Ghashful and I have seen extensive growth of the organization even facing huge challenges. This success of Ghashful is the result of hard work and willingness of members and contributors as well as the issues on which Ghashful focuses. As Bangladesh is developing country Ghashful has been changing in its intervention targeting community needs. The organization is working to ensure justice, eradicating poverty level, increasing literacy rate, reducing gender discrimination, preventing mother and child mortality rate, developing skill man power, promoting entrepreneurship, combating environment challenges and introducing modern technologies in agricultural sector.

The vision of Ghashful is committed to create a self reliant Bangladesh without inequality for its nation. The activities includes formal and non-formal education, protection of child rights, vocational training, tutorial support, mother and child healthcare support, microfinance and financial inclusion, capacity building, agriculture and livestock, social forestry, disaster risk reduction, safe environment for working children and improve dignity of elderly people etc. Our activities are contributing to achieve SDG.

We acknowledge the mutual cooperation and respect with all of our stakeholders, development partners, networking members, financial institutions and government officials. We are grateful to the roles and involvements of our development partners like PKSF, IDCOL, MJF, PLAN International, government agencies like NGOAB, MRA, Department of Social Service, Bangladesh Bank and other related organizations for their continuous cooperation and support to Ghashful. We warmly receive their assistance and convey our thanks. We hope for similar support from them in future. Like previous year, Ghashful is committed to a need-based quality work in the next days. Besides regular programs and projects, we always welcome innovative and effective initiatives.

The challenge that we faced in the way of development was the complexities of the issues and the process. By complexities, here we indicate the variables that were not under our control like climate change, social conflict, disasters and financial constraints etc.

I pray for the departed soul of the founder Shamsun Nahar Rahman Paran who has inspired us all over the journey of Ghashful. I am thankful to the members of the general and executive bodies, advisors, staffs, beneficiaries and well-wishers for their valuable efforts to make Ghashful a success. Finally, thanks to Almighty Allah for His grace that enabled Ghashful to intervene for the last 46 years in creating self-reliant and enlightened society.

Aftabur Rahman Jafree
Chief Executive Officer

Honorable Founder of Ghashful Paran Rahman



SHAMSUN NAHAR RAHMAN PARAN
(1940-2015)

Ghashful – A tale of 46 Years of Development Journey

In the year 1972, Ghashful came into the development field through relief works. With enthusiastic charitable motive and commitment towards building a better country, late Samsun Nahar Rahman Paran started the program aiming to empower the poor and marginalized through various community development activities focusing on women and children to bring growth and equality in the nation.

As the first development organization of Chattogram Ghashful got the registration in 1978 and started health and education programs to achieve its basic objectives in slum areas of Chattogram city. The organization expanded its work gradually in different sectors like health, education, financial inclusion and economic development, environment, rights and governance etc. The general objectives of the programs are the endorsement of fundamental rights of the disadvantaged, marginalized including children, women and men through poverty alleviation, empowerment and mainstreaming in the development process of the country. From its inception Ghashful practices partnerships with donors or similar organizations that provided financial support as well as technical assistance. It focuses and emphasizes on participatory approaches for the involvement of children, youths, women and men irrespective of class,

culture, colors religion and creed in its development ventures surrounding national priority sectors like micro credit, micro enterprise, women empowerment, technical and vocational education, green energy, child development etc.

Ghashful belongs in some core values which encourage the member and staffs always working with the spirit are: mutual respect, honesty and transparency, patriotism and respect for own culture, sincerity, commitment, spontaneity, equity and empathy. Ghashful is an active member of many important regional, national and international networks and forums and has been playing contributory roles for advocacy and lobbying to establish and uphold human rights and good governance at the national vis-à-vis international level in general.

Ghashful has been promoting the establishment of human rights especially for vulnerable women and children through making them conscious and self-reliant. Generally the organization emphasizes on the women and their children for sustainable household development. Last 46 years and more the organization has been working with both Bangladesh Government (GoB) and national-international agencies as their development partner significantly.

Vision, Mission & Values



Vision of Ghashful

Ghashful envisions a conscious, self-reliant Bangladesh without inequality where everyone's basic rights are ensured.



Our Mission

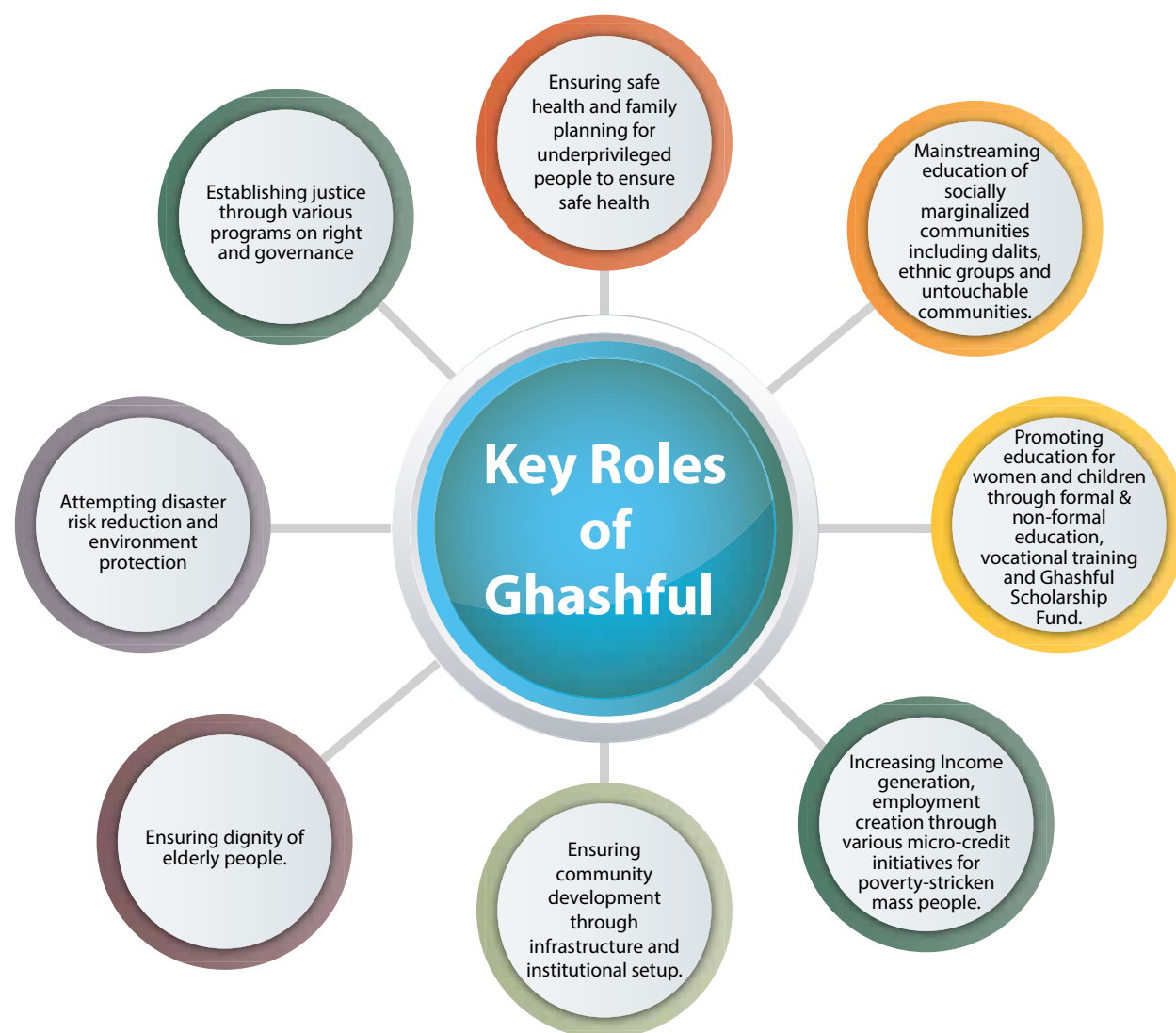
Ghashful exists to establish the overall rights of the poor and vulnerable people including women, adolescent boys and girls and children by making them conscious and self-reliant.

Beliefs and Values

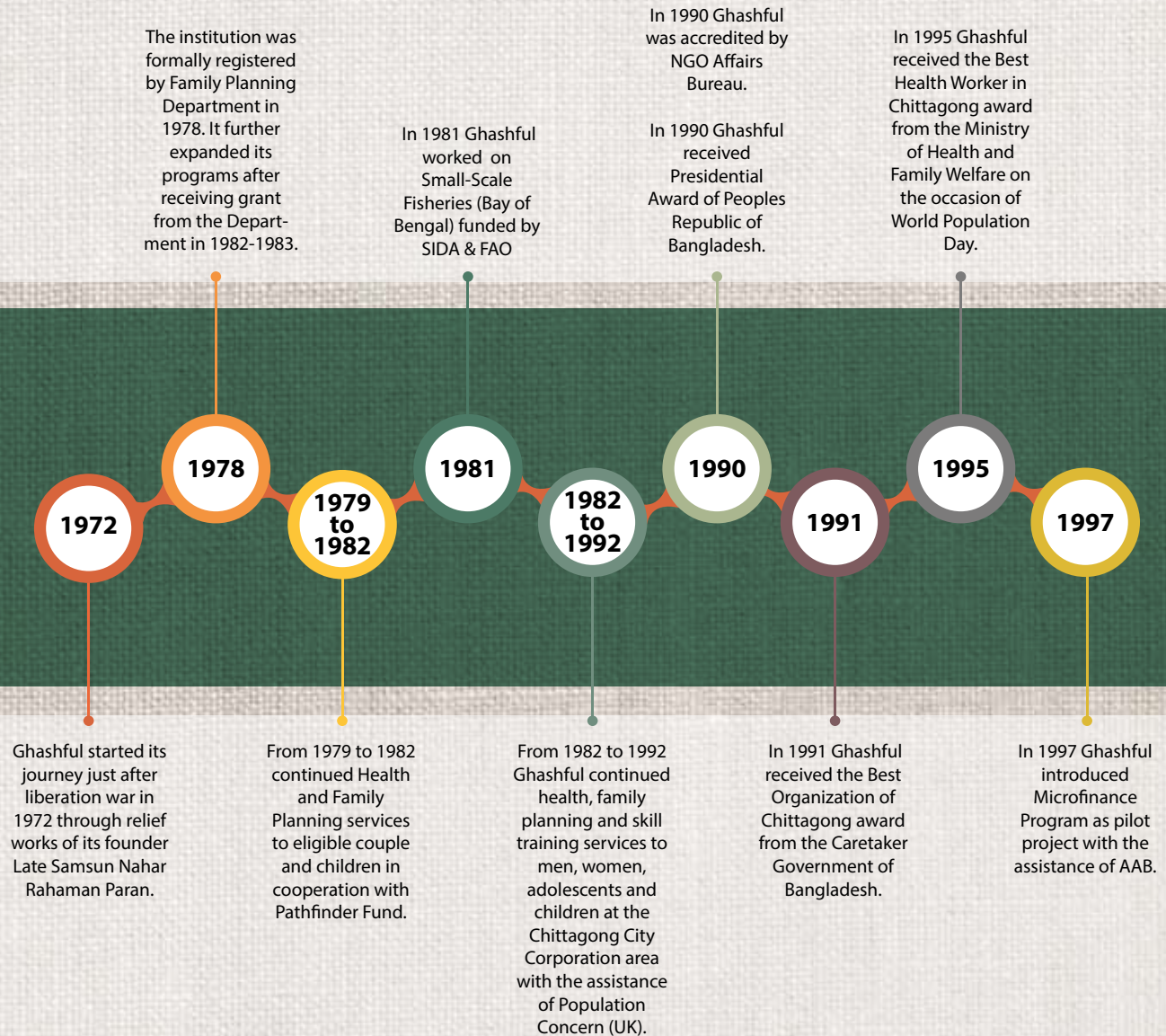


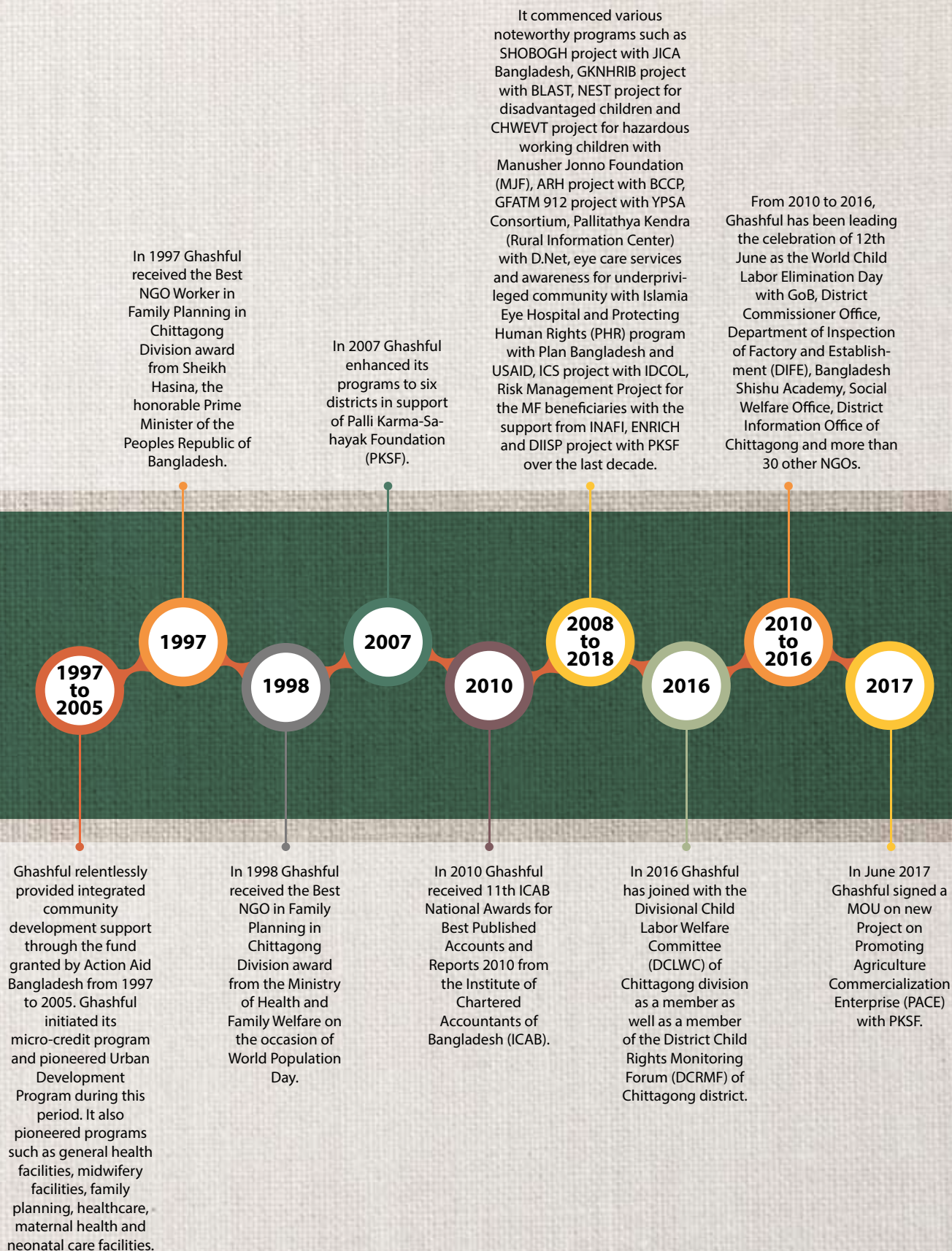
Legal Status and Registration

Sl.	Registering authority/ Title	Registration number	Date of registration
1	District Population Control and Family Planning	FP/Ctg/1/78	16.02.1978
2	Social Welfare Department	CTG: 959/1983	04.08.1983
3	NGO Affairs Bureau	FD/DSS/FDO/R376/1990	08.04.1990
4	Microcredit Regulatory Authority (MRA)	00399-01209-00160	16.03.2008
5	Joint Stock Companies	CHC-229	29.03.2004
6	TIN No. (E-TIN)	6743-7170-8135	
7	VAT No.	2021064864	



Timeline of Ghashful





Donor & Partners:

Ghashful gathered experience with the following donor and partners.

Family planning Department, Pathfinder, SIDA & FAO, ICOMP Malaysia, Population Concern (UK), Bangladesh Population Health Consortium (BPHC), Action Aid Bangladesh, BRAC, US-AID, BLAST, Palli Karma Sahayak Foundation (PKSF), Bangladesh Center for Communication Programs (BCCP), D-net, JICA-Bangladesh, BFES ICT4D, CARE-Bangladesh, ManusherJonno Foundation(MJF), Plan Bangladesh & USAID, INAFI, IDCOL, Bank Asia Limited, AB Bank Ltd, Western Union, Ispahani - Islamia Eye Care Institute , Save the Children. Naripokkho, BFP-B, and more.

Memberships and Networking:

Credit & Development Forum (CDF), Bangladesh Shishu Adhikar Forum (BSAF), Bangladesh Fund Raising Group (BFRG), Adolescent Development Foundation-Bangladesh, National STD/AIDS network of Bangladesh, STD/HIV/AIDS Prevention Co-ordination Committee, Chattogram, Campaign for Popular Education (CAMPE), coastal fisher community network (COFCON), Aging Resource Center- Bangladesh (ARC-B), Forum For the Rights of the Elderly, NEARS, VHSS, INAFI, Chattogram Society for the Disabled (CSD), Federation of NGOs in Bangladesh (FNB), Coalition for the Urban People (CUP), Naripokkho, World Child Labor Day Celebration

Council, Chattogram,, Divisional Child Labor welfare Council, Chattogram , District Child Labor Monitoring Committee, Chattogram (DCLWC), District Women and Child Abuse Prevention Committee, Chattogram, District Legal Aid Committee (DLAC), Chattogram, District Disaster Management Committee, Chattogram, Child Protection in Emergency (UNICEF) , SDG, PADOR, SAM, DUNS.

Types of Program and Project at a glance:

- ▶ Micro-financial & Financial Inclusion
- ▶ Formal and Non formal Education
- ▶ Community Health Program (CHP)
- ▶ Ghashful Palli Thatha Kendra
- ▶ National Domestic Biogas Manure Program (NDBMP)
- ▶ Improve Cook Stove (ICS) Project
- ▶ Protecting Human Rights (PHR) Project
- ▶ Ghashful Vision Center and Eye Care
- ▶ Climate Change Adaptation, Disaster Preparedness and Renewable Energy
- ▶ Environment and awareness
- ▶ Enhancing Resources and Increasing Capacities of poor Household towards elimination of their poverty (ENRICH)
- ▶ Improve Dignity of Elderly people program

Types of Programs and Projects at a glance

Significant Events in 2016 - 17

Besides Regular activities Ghashful have done some delighted events in 2017 which have been very significant outcome in the community.

Shamsun Nahar Rahaman Paran Memorial Award



Ghashful Founder Mrs Shamsun Nahar Rahman had sacrificed her life to establish and build a beautiful and peaceful community. She had a vision for conscious, self-reliant Bangladesh without inequality where everyone's basic rights would be ensured. Mrs. Rahman would be immortal through her dream and activities. In the occasion

of her second death anniversary Ghashful introduced "Shamsun Nahar Rahman Paran Memorial Award" first time. The award was in three categories as Social service, Education and Research, Underprivileged Successful Women. The following are those who were awarded in 2017.

Social Service - Begum Rokeya

A prominent social worker and women leader in Netrokona District. She is the founder and Chief Executive of Shavolomvi Unnoyan Shomiti (SUS). She has vast experience on national and international development issues. Mrs Rokeya started her carrier in 1969 with Netrokona Government Girl High School. This is notable that she had to got married in class eight and obtained BA, B.Ed degree by dint of her own effort later on. Now she is national and internationally renowned for her remarkable social development initiative.



Education and Research - Dr. Shuniti Vushun Kanongoo

Professor Kanongoo was born in 1934 at Boalkhali Upazilla of Chattogram District. He passed BA (Hons') and MA from Calcutta University in 1965. He joined at Dhaka University as provisional lecturer. Before this he worked with Sir Ashutos college for few days. Mr Kanongoo awarded his PhD under the supervision of famous historian Abdul Karim. In 1975 Mr Kanongoo started works with History Department at Chattogram University and got retirement in 2001. During his lifetime he has been engaged with research and innovation. He has many books and article which enriched our culture and history. Some famous publications are - A History of Chattogram (Vol I & II), A History of Chattogram Hill Tract, The Chattogram Revolt 1930-34, Chakma Resistance to British Documentation, Banglar Itihash (3 Parts), Banglar Shashontantrik Itihash (2 parts) etc. Professor Dr. Kanongo awarded Shamsun Nahar Rahaman Paran Memorial Award 2017 for her invincible contribution in education and research.



Underprivileged Successful Woman (self reliant) - Jannat Begum



She is an inhabitant of Agrabad Bapari para, Chattogram. She started conjugal life from childhood as a second wife of Mohammed Shah Alam. Young Jannat had been nurture five child of her husband from first wife. She added more two boy and one girl in her life. Unfortunately she lost her husband just before her last delivery. Through a struggle in her life she becomes self-reliant using Loan amount from Ghashful. Now she possesses 16 rental houses and earns twenty six thousand taka per month. Her graduate elder son is working in a Private Company and younger son is a student of Chattogram University.

Underprivileged Successful Woman (Education) - Rumi Akter



Rumi was born in 1994 at Kolagaon Union of Patiya Upazilla under Chattogram District. For her parents financial conditions she completed class three from Ghashful Non-formal Primary Education Program (ESP) as dropout student. Then She passed SSC from local PDB high School with GPA 5 and HSC from Anayet Bazar Mohila College Chattogram with 4.90. Now She is a student of B.Sc. (Hons') in Physics third year under Chittagong University. Besides education Rumi is working as Facilitator of that ESP which she passed. She is the role model of dropout student in her community and inspired other. Ghashful select her for Shamsun Nahar Rahaman Paran Memorial Award 2017 in said area specially for her inspiration of education.

RURAL DEVELOPEMENT



ENRICH Unnoyon Mela 2016



Ghashful organized an ENRICH Unnoyon Mela 2016 at Gumanmardan union of Hathazari upazilla on 13 November 2016 under Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH) program with the support from PKSF. Managing Director of PKSF Md. Abdul Karim was present as the chief guest while member of Ghashful general body Dr. Moinul Islam Mahmud has presided over the meeting. Speech delivered by CEO of Ghashful Aftabur Rahman Jafree, member of Ghashful general body Dr. Monzur-Ul-Amin Chowdhury,

General Manager of PKSF and team leader of ENRICH program Md. Mashiar Rahman, Gumanmardan Union Parishad Chairman Mazibur Rahman, Hathazari Upazilla Vice-Chairman Monoara Begum, Ex-Principal of Hathazari College Farid Ahmad among others. The ENRICH program has focused on the overall household development like education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services. The intervention includes a support package in which credit is one of the main components.

ENRICH Unnoyon Mela 2017



Ghashful organized an ENRICH Unnoyon Mela 2017 at Uttar Mekhal Adarsha High school of Hathazari upazilla on 1 April 2017 under Enhancing Resources and Increasing Capacities of poor Households towards elimination of their poverty (ENRICH) program with the support from PKSF. Managing Director of PKSF Md. Abdul Karim was present as the chief guest while Deputy managing Director of PKSF Dr. Md. Jashim Uddin presided over the meeting. Speech was delivered by CEO of Ghashful Aftabur Rahman Jafree, special guest Hathazari upazilla Chairman Mahbubul Alam Chowdhury, Hathazari upazilla Vice-Chairman Mohammed Nasir uddin Munir, Mekhal Union Parishad Chairman Mohammed Saleh Uddin, PKSF General Manager Md. Mashiar Rahman and others. The ENRICH program focused on the overall household development like education, healthcare, employment generation with local and easily accessible resources and human capacity enhancing services. The

intervention includes a support package in which credit is one of the main components . PKSF Managing Director and former Principal Secretary MD Abdul Karim said Mekhal becoming a ENRICH union in Bangladesh in terms of several development indicator. Now it is model Union and we have to continue our effort here .In the event 19 elderly people got Elderly people award and 1 senior citizen award. Under logistics support 20 umbrella 20 sticks, 40 commode chair, 15 blanket and 15 chador were distributed among elderly people. Power tiller, sewing machine, Van, cow etc were displayed from Rehabilitation program those who already got from the program amount of one lac taka support. A health camp including general health, eye, diabetic were performed and 31 boys got services from Khatna Camp also Lion Hospital and SHANDANI were present there with active role.

School Dress Distribution Among Working Children



A prize distribution ceremony for annual sports and cultural competition was arranged at Bangladesh Shishu Academy, Chattogram under CHWEVT project on March 9 2017. Additional Deputy Commissioner (Education & ICT) of Chattogram District Mr Mohammed Habibur Rahman was Chief Guest, District Women affairs Officer Ms. Anjana Bhattacharya, District Child affairs Officer Nargis Sultana and Labor Inspector Mr Raju Barua were special guest while CEO of Ghashful Presided over the meeting. Chief Guest said: "As the associate of public sector, Ghashful's initiative for Child labour protection is really contributing to working

children. Government is effective to achieve SDG goal no. 4 and through refrain from work mainstreaming education for all working children by 2015. Chief Executive of ELMA Ms. Jasmine Sultana Paru and Brac Chattogram representative Mr. Nazrul Islam Majumder address there.

First of this February a competition on five events were held among 1250 students under 24 center of Chattogram City Corporation area. Out of them 120 participants got prize for first position. Chief Guest launch school dress distribution for 1250 student through handed over school dress and shoes to 15 students.

Donation Received from The UAE Investment Company Limited



The UAE investment company limited donates BDT 224000/- (Two lac twenty four thousand) taka for Ghashful Paran Rahman School to buy student benches. On last February 28 Ghashful CEO Aftabur Rahman Jafree received cheque from Managing Director of UAE investment limited Dr. SM

Akbar. Head of investment Aminul Hoque, Head of Finance, Mohammed Faruque Hossain, Assistant Manager Mohammed Aminul Islam and Principal of Ghashful Paran Rahman School Homayara Kabir was present in the event.

Microfinance Staff Convention 2017

Ghashful activities are creditable for Transparency and Quality



Ghashful Staff Convention 2017 was held on April 28 2017 at Hotel Sea Place of tourism city Cox's bazar. Ghashful Executive Committee Chairman Professor Dr. Golam Rahman presided over the meeting and former Principal Secretary and Managing Director of PKSF MD Abdul Karim was present as Chief Guest After citation from The holy Quran CEO of Ghashful deliver his inaugural speech. Among other Ms Parveen Mahmud, FCA Managing Director of Grameen Telecom Trust and Member Ghashful General board, Dr. Monzur ul Amin Chowdhury Member Ghashful General board also delivered valuable speech. Ms Kabita Barua, Ms. Samiha Salim and Mohammed Ohiduzzaman executive and general board member of Ghashful was present as guest there. Among staff member Mohammed Mafizur Rahman, Head of HR and Admin, Maruful Karim Chowdhury, Head of Finance and Accounts. Syed Lutful Khair Chowdhury, Head of Microfinance and Financial Inclusion Mohammed Shamsul

Hoque, Assistant Director, Microfinance and Financial Inclusion, also said there speech. Mohammed Yamin Hossen, Mohammed Kiron Meah, Mohammed Maksudul Alam Kutubi and Jahanara Begum expressed their views.

Chief Guest said, Ghashful activities are creditable for transparency and its quality. Late Shamsun Nahar Rahman Paran established Ghashful from her own feeling to exposed of liberation war in 1972. To uplift the position of the poor specially women and adolescent. Paran Rahman had been working with community development, health and education sector effectively. He said Now many organization and PKSF has been contributing to society that were exist in Late Paran Rahman. He hoped for the success of Ghashful intervention and thanks to Ghashful Management for this satisfying event. In the convocation all staff member from branches and Head office were attend. Out of them 49 staff got long-term service award for their long-standing with Ghashful.

P62 and P63 Foundation Training Course participants visited Ghashful



A team of P62 Conventional Training Course consist 11 member visited Ghashful on 9 October 2016 as their field attachment. The team member were Sharif Mohd. Al Amin (Assistant Commissioner - Custom and excise), Arshedul Ahmed (Assistant Commissioner) Shaila Akter (Assistant Director, program) Anjuman Ara Bhuiyan (Assistant Engineer) Dilshad Ara (Ag. Extn. Officer), AKM Sakibur Rahman (Assistant Engineer) Rima Sultana (Assistant Supernatant of Police), Belayet Hossen (Assistamt Comissioner), Sajal Chandra Shil (Assistant Commissioner) and Mohammed Rasel Meah (Assistant Commissioner).

On 18 December 2017, a 11 member team of P63 foundation Training Course also visited Ghashful. Farzana Rahman (Assistant Commissioner), Sharmin Sultana (Ag. Extn. officer) Nasrin Akter (Assistant Comissioner),

Iqbal Mahmud (Senior Judicial Magistrate) Nilama Rahman (Assistant Commissioner), Mehedi Hasan (Ag Extn. Officer), Aungjai Marma (assistant Commissioner), Al Mamun (Upazilla Fisheries officer), Mohammed Rashedul Alam (Assistant Engineer), Mohammed Saiful Islam (assistant Commissioner) Mohammed Abidur Rahman (Assistant Commissioner) were in the team.

During the visit both the team were accompanied the Ghashful Senior Management team with CEO. The participant informed the Ghashful Program through a multimedia presentation, video documentary and information sharing with management staff. All the participants expressed their satisfaction for effective activities and hoped for Ghashful's success in future.

New Executive committee of Ghashful



Ghashful annual general meeting were held on 3 June 2017 at Bonanza restaurant of Chattogram city. Ghashful executive committee chairman and educationist professor Dr Golam Rahman, Ghashful General Committee member, CEO and senior official of Ghashful attended the meeting. District social service representative and Assistant Director-Social Service Omar Faruque were present as observer there. From General body of Ghashful Dr. Monzur-Ul-Amin Chowdhury, Former joint sectary Professor Dr. zainab Begum, Shahana Muhit, Samiha Salim, Parveen Mahmud FCA, Ohiduzzaman, Nazneen Rahman, Zareen Mahmud Hossain, CPA, ACA, Shahid Ullah, Golam Mostafa, Yasmeen Ahmed, Dr Moinul Islam Mahmud, Jahanara Begum and Professor Dr. Mohammed Mahtab Uddin Hasan actively participate in the discussion. After citation from The holy Quran a prayer was offered to almighty Allah for the

departed soul of Ghashful Founder Shamsun Nahar Rahman. General Secretary Samiha Salim presented a detail report on the organizational activities. In the meeting the committee member approved the budget, audit firm, tax advisor and more for the year 2017-2018.

A new executive committee for next there years was formed, they are Chairman –Dr. Monzur-Ul-Amin Chowdhury, Vice-Chairman Dr. Moinul Islam Mahmud, General Secretary- Shahana Muhit, Joint secretary –Kabita Barua, Treasurer- Zareen Mahmud Hossain, CPA, ACA. Executive Member-Professor Dr. Zainab Begum and Parveen Mahmud FCA. Ghashful Executive committee chairman presided over the meeting and express his gratitude to the member for their support to him. He wishes the success and good health for new committee.

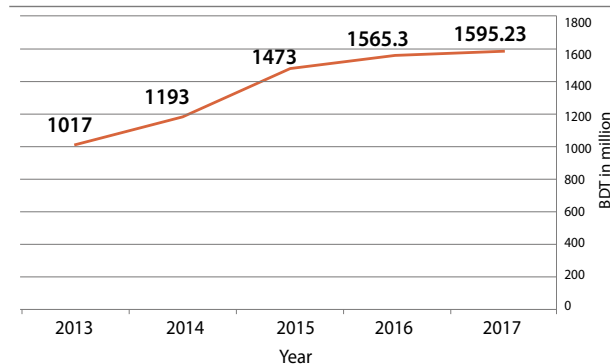
MICRO FINANCE & FINANCIAL INCLUSION



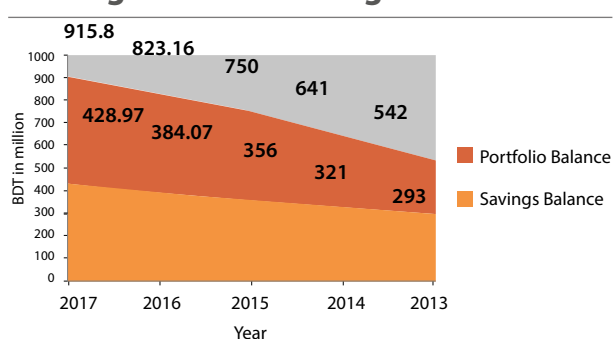
Programs

Economic Development and Ending Poverty Through Microfinance & Financial Inclusion

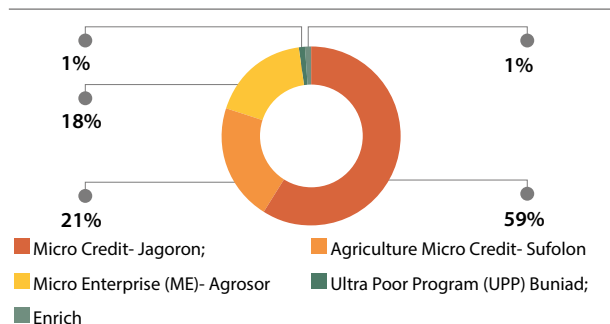
Amount Disbursed



Savings vs Outstanding

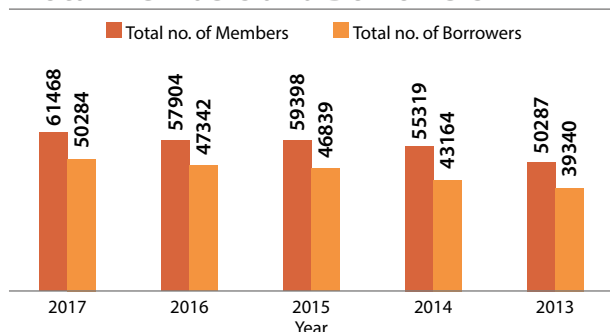


Component-wise Portfolio Ratio as on June 2017



Economic empowerment can be one of the important elements to address the Sustainable Development Goals (SDG) 'end poverty in all its forms everywhere' and achieve rest of the goals. Now, it is proved that microfinance and financial inclusion program is a tool for poverty alleviation and empowering the poor in the world. Ghashful started its Microfinance (MF) program since 1993 as pilot project. Lack of access to the formal financial market deprives poor people in the facilities to save, borrow and invest in the productive business. The formal market including banking system also requires collateral why poor people can't access there and as a result they remain poor in a vicious cycle.

Total Members and Borrowers



Financial Inclusion and services to the poor enable them to become engaged with different income generating activities which in turn, allows them to become economically self-sufficient. Considering the fact, in 1997 the microfinance scheme became a core program of Ghashful with the assistance of AAB. This microfinance program has created a self-sustaining reliable financial service program for the poor gradually. In addition, this program has helped the organization to continue its other social development activities with sustainable grip. In 2005 with the aim to scale up the financial supports in different segments of the society and to increase income earning sectors and making employment, Ghashful started its new era of microfinance through making partnership with PKSF. Now the organization has efforts to inclusive financial services and green finance to end poverty in all its form everywhere.

Goals

Building up a self reliant and conscious society through economic empowerment that results poverty reduction.

Objectives

1. To reduce poverty in Bangladesh;
2. To develop savings tendency among the poor women and adolescents and build up an equitable savings among them to reduce livelihood risks and vulnerability originated from lean season of income, various disasters, diseases and long time inactivity due to diseases, accidents etc.;
3. To create self employment and scope of wage employment through formation and enhancement of individual business competency of entrepreneurs;
4. To provide financial services to the poor women and adolescents in order to facilitate their involvement in economic activities to foster their contribution in household income;
5. To increase the access of poor women and adolescents into the institutional credit and stop pauperization of poor due to loans they receive

from the informal sources at a very high interest rate;

6. To reduce dependency of women on men and improve their dignity through raising their voices within the family and society by transforming them into income population;
7. To utilize the local resources at the optimum level.

Operational Strategy & Approaches

1. Special focus on women's empowerment;
2. Priority on the poor and raising entrepreneurs;
3. Participatory Management Approach;
4. Conventional and Green Microfinance;
5. Value Chain Development;
6. Financial Inclusion with services. and
7. Risk Management

Revolving Loan Fund (RLF)

Micro Finance operations are carried out through a revolving loan fund (RLF). The RLF consists of PKSF loans from PKSF, Member's Savings, Retained Earnings and Risk coverage fund.

Source of Revolving Loan Fund (as on June 30 2017)

Source of RLF	Amount in BDT (2017)	Percentage of Total Fund
Loans from PKSF	33,63,54,581	34.70
Loan from Commercial Bank	4,00,00,000	4.16
Member's Savings	42,89,78,555	44.25
Retained Earnings	11,96,31,686	12.34
Risk Coverage Fund	3,83,29,290	3.95
Others Fund	59,93,122	0.61
Total	96,92,87,150	100

Products & Services to Clients

- ▶ Savings Mobilization ;
- ▶ Rural Micro Credit (RMC) & Urban Micro Credit (UMC)—Jagoron;

- ▶ Ultra Poor Program (UPP)—Buniad;
- ▶ Agriculture Micro Credit (AMC)—Sufolon
- ▶ Seasonal Micro Credit (SMC)—Sufolon;
- ▶ Credit Risk Coverage Fund
- ▶ Micro Enterprise (ME)—Agrosor.
- ▶ Livelihood Restoration Project (LRP);
- ▶ ENRICH Loan

Project Approach Interventions

- ▶ Foreign Remittance;
- ▶ Developing Inclusive Sector Project (DISP);
- ▶ Agriculture and Livestock Unit;
- ▶ Ghashful Biogas and Improved Cook Stove (ICS) Project loan

Target Clients

Marginalized and underprivileged segments of the rural and urban population, especially poor women and adolescent girls

Geographic Area Coverage

Chattogram, Feni, Kumilla, Dhaka, Naogaon and Chapai Nababgonj districts of Bangladesh

Intervention process

Providing savings and credit products to its clients is a regular activity of Ghashful. The program is launched by forming a Samity (Group). After forming a Samity in urban or rural area management committee is formed for that group consisting of President, Secretary and Treasurer to strengthen the governance of the Samity. The committee is selected by themselves among the Samity members in a democratic manner. Prior to savings, every member can get the credit facility without collateral through the approval from management committee in weekly meeting of Samity.

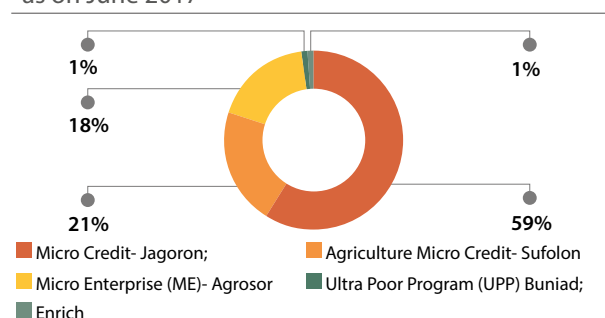
Besides, Ghashful branch office units and its staffs including Credit Officers and Branch Managers play the administrative role for the Samity while the overall

coordination and management of the program is run from Ghashful head office. Beside the savings activities, repayment of credits is also accounted in weekly Samity meeting. Apart from saving, credit and installment collection Ghashful tries to transform Samity as transformation center of the community by linking it with income generating activities, education facilities, skill training, comprehensive health packages and awareness raising on different social and health issues etc. At present Ghashful operates its microfinance program through 39 branch offices with the involvements of 387 MF staffs.

Performance Highlight as on June -17

Information	June -17
Total No. of Branches	46
Total No. of Microfinance Staffs	420
Total No. of Member	61468
Total No. of Borrower	50284
Amount Disbursed (Cumulative) (In Millions of BDT)	10397.28
Amount Recovered (Cumulative)	9481.48
Portfolio Outstanding (In Millions of BDT)	915.80
Savings Balance (In Millions of BDT)	428.97

Component Wise Portfolio Ratio as on June 2017



Savings Mobilization to Mitigate Future Demand for Money

According to the vicious cycle of the poverty, the poor

cannot get out from poverty as they are poor. Their savings is low due to low income and they cannot invest or start business. Considering the issues Ghashful started Savings opportunity for the vulnerable community since the inception of microfinance program. Ghashful savings product is two types – 1. General Savings and 2. Term Deposit Scheme

General Savings: This savings is compulsory for all microfinance clients. They save money in a similar rate in the group or shomiti weekly. Savers get 6% interest per annum on their savings balance.

No of Saver	Savings rate	Interest	Balance on June 2017
61468	BDT 50	6%	428978555

Term Deposit Scheme (TDS)

Ghashful started TDS project from the year 2016. This is an additional saving opportunity for micro finance clients. They can deposit an amount of BDT 100/ 200/ 300/ 400/ 500 monthly for five-year duration. After completion of the tenure they will receive a pre-declared amount with interest like below.

Target people	Savings amount per month (BDT)	Duration	Interest	Savings balance on June 2017 (BDT)	Remarks
All microfinance client	100,200,300 400 ,500	5 years	10%	5882420	Maturity after 5 years

Rural Micro Credit (RMC) & Urban Micro Credit (UMC)- Jagoron

Urban Micro Credit (UMC) and Rural Micro Credit (RMC) are implemented through 46 branches. The service charge of the both UMC and RMC is 25% reducing balance rate that has contributed to achieve the goal. Repayment rate is more than 99 % in the product. The range of credit amount from these components is between Tk. 1,000 to 50,000 BDT. But now, so far none of the members took loan of less than 5,000 BDT. The UMC is the earliest intervention of Ghashful microfinance program that has been providing savings and credit facilities along with community based institutions building. Till the date total member of the RMC and UMC (Jagoron) is 48566 and their savings balance amount is 28,08,73,718 BDT. Out of 7233327,700 cumulative disbursements total outstanding loan is 537536630 BDT.

Ultra Poor (UP)- Buniad Program

Despite the success of Microfinance, due to lack of sources a major portion of total population cannot get the credit facilities and they face tremendous sufferings to maintain their daily lives. They also do not have any safe shelter and food security. In 2002 Ghashful inaugurated a product named hard core poor (Buniad)

program explicitly for this type of very vulnerable people who are usually not targeted by the general microcredit products. At present Ghashful is providing the product in the name of Buniad program. The clients who have no fixed assets are eligible for the product and can get the small amount credit facility which is up to BDT 20,000. Service charge of this product is also minimum in comparison with than microfinance products. At the end of the June 2017 there are 1055 clients with savings balance of BDT 2866264 and outstanding amount of BDT 6670935 against the cumulative disbursement of BDT 56451000.

Agricultural & Seasonal Micro Credit (AMC) Program- Sufolon

Bangladesh is an agricultural country and most of the people here depends on agriculture for livelihood To support marginal, small farmers and their families to engage themselves with agricultural and seasonal activities for ensuring food security and develop their livelihoods, Ghashful started agriculture based micro credit program—Sufolon with the support from PKSF. The aim of this program is to strengthen the agricultural and farm activities which will ensure the livelihood improvement of the poor households. Generally, landless marginal and small farmers and their family members who are directly involved with agricultural

activities, they are related with seasonal business also. The product is exclusively for agricultural activities and is designed to increase the farm activities that will enhance the livelihood of the poor rural households. The agricultural loan also enhances food security of the households. The loans are disbursed to landless and marginal farmers in organized groups. The people who live in working areas permanently (minimum for last five years), directly involved with agricultural activities and aged over 18 are eligible for the product. The loan ceiling amount is BDT 5,000 to BDT 50,000 and repayable as per production and installment schedule of the policy with the interest of 2 % monthly in declining method.

There are 9826 members with BDT 42397362 saving balance and BDT 189726711 outstanding in this program till June 2017. The cumulative disbursement of this program is BDT 1452143000 up to the early mentioned period.

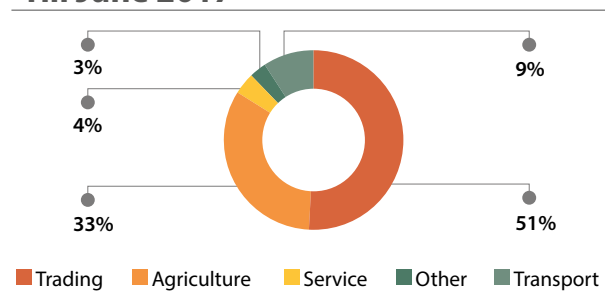
Micro Enterprise (ME) Program- Agrosor

Poor entrepreneurs do not have ability to meet the requirements of formal banks or financial institutions to get loan. Again, the loan which they receive from regular MF is too small in size to meet the business requirements. Addressing the diverse financial needs of the poor, Ghashful put efforts to break the stalemate to develop its micro enterprise products and services that better fits the needs of the poor business owner. Ghashful has given necessary concern to the needs of the micro entrepreneurs. Ghashful ME allows any amount of investment within BDT 50,000

to 10 lakh (excluding land and building used in the enterprise). The program is implementing to ensure women empowerment by creating productive and environment friendly income generating opportunities that contributes in GDP through ensuring sustainable development and financial security.

Ghashful microcredit program members are the clients of ME who have completed at least one year within the groups, especially the women owner of potential enterprises.

Sector -wise Microenterprise Loan Till June 2017



As on June 2017, there are 4762 members with BDT 1546996466 saving balance and BDT 170147216 outstanding. The cumulative disbursement of this program is BDT 1624402000 up to the early mentioned period. The service charge of the product calculated in 25% balance reducing rate. Range for the credit amount of this program is BDT 30,000 to BDT 10, 00,000.

ENRICH Loan

This is similar to rural micro credit (Jagoron) and micro enterprise (Agrosor) program. In addition there have opportunity for Asset creation and Livelihood improvement loan for the client in the ENRICH Program area. As on June 2017, the outstanding loan amount is BDT 11721959 against disbursed amount of BDT 22960000.

Risk Coverage Fund

Each entrepreneur has to bear some risks and it is little bit higher for poor. The Microfinance program of Ghashful has added a new benefit package for the microcredit clients to reduce risk. At the beginning it was named as micro life insurance and in 2004, it has been transformed to microcredit insurance. Ghashful has recognized the micro life insurance as a useful tool in economic development and crisis management. As many low-income people do not have access to adequate risk management tools, they are vulnerable to fall back into poverty in times of hardship. The microcredit (Jagoran) clients have to pay 0.7% and micro enterprise (Agrosor) borrowers have to pay 0.7 % of borrowed amount as premium to avail this facility while the clients of ultra-poor program are also getting the facilities without any premium amount. As per the benefit of this facility, the outstanding loan amount of the respected member is paid to the nominees by Ghashful in case of the death of the insured members. In 2017, Ghashful paid BDT 6161254 as claim from Ghashful risk coverage fund to the nominees of deceased 242 borrowers. More over client, who has been affected and burnt by devastating fire, get household appliance as relief.

Livelihood Restoration Project (LRP)

In recent years natural disasters have been found very frequent across the country. Ghashful clients are also often affected by floods, cyclones, tornadoes, fires, landslides and other natural disasters. In 2008 Ghashful

launched a program named LRP. The LRP was an initiative that re-sanctions loans to the affected members so that they can restart their IGA progressively. Up to reporting time, a number of 1630 Microfinance clients received this facility whereas the cumulative disbursed amount is BDT 47,30,000. At the reporting period there is no outstanding amount against any client.

Foreign Remittance Delivery for inclusion

Ghashful emphasizes on financial inclusion to achieve its goal. So It is providing remittance to community that sends their relatives from abroad through Western Union. The objective of this project is to hand over the foreign remittance swiftly and easily within the client of the periphery. Ghashful has an agreement among Ghashful, Bank Asia limited and Western Union to serve this service since 2012. In this year, the organization has distributed an amount of BDT 941291 among 34 clients which were received from different countries.

Developing Inclusive Sector Project (DISP)

Ghashful launched Developing Inclusive Sector Project (DISP) for its microfinance beneficiaries with an objective of protecting the risk and the vulnerability of the Ghashful clients due to their death, disability or natural disaster. During the pilot period, Ghashful DISP project will provide micro insurance products and services to the clients at affordable price with the assistance of PKSF. DISP model can be an effective tool for such risk mitigation for the low-income groups. Till the reporting year, a number of 3,995 clients have received services under this project. In this period DISP ensured paramedic support to 2,991 clients, hospitalization to 214 patients, cash support to 11 clients and awareness rising among 3,995 clients.

Case Study

Mamun Wins the Hindrance of Financial Scarcity



Mamun was born in a deprived family at Vakra village under Laksham Upazilla of Cumilla District. Due to family and financial position meritorious youth could not pass class eight. He shifted to Chattogram for livelihood and started a job in a Gas Stove shop. Within a short period brilliant boy Mamun observed and learned all techniques and process of Gas Stoves production and marketing. But he has to wait for next nine year to start own initiative. Then, Mamun set up a small business with small capital at Kata Botgaas area of Agrabad. He produces Gas Stoves and sells at local market. His business was rising day by day but capital scarcity made it challenging again. Luckily, Ghashful Microfinance team found out Mamun in 2015 as the organization has been working for a Self reliant Bangladesh without inequality. Mamun received

adequate loan facility and technical support from Ghashful and started new business . Now his equity is about 13 Lac taka where annual profit is about 6 Lac against 72 to 75 Lac taka sales. This Gas stoves are import substitutes and 15 workers are employed here with him except his younger brother. Besides business, Mamun is doing well in his family life also. He arranged two sisters wedding after higher secondary education and he got married. Now his parents are living happily here with him leaving Cumilla with their daughter in law and grand children. Mamun is a self-sufficient man now, who is contributing a lot to the prosperity of his family as well to the national economy of our country. His success may be a source inspiration for many other youths of the country.

QUALITY EDUCATION



Education Program

Education for all, adolescent development, protection and ensured rights

Education is one of the basic rights. Primary education is free and compulsory under the Primary Education (Compulsory) Act 1990. Bangladesh is a signatory to the world declaration on Education for All (EFA) held at Jomtein, Thailand on March 1990. Bangladesh has formulated National Plan of Action 1 and 2 to implement the goals of EFA. A Non Formal Education Policy has also been prepared. So, this is a prime priority to the government and non-government organizations to address child education programs with the aim to increase literacy rate of the country.

Ghashful is contributing significantly in achieving SDGs where inclusive and equitable quality education and lifelong learning is envisioned. Ghashful always gives emphasis on the education of diversified beneficiaries to ensure a sustainable change in skill and behavior. Most of the people in slum areas of Chattogram city live below the poverty line which means that they do not make enough money to meet their basic needs. Most of the urban slum children live in difficult circumstances and are involved in hazardous job. Even though

primary education is free and school is nearby, many poor children cannot attend school because of the vital income their family would lose if they did so. Ghashful started its education program since 1985. With the goal on 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.

Ghashful Activities on Education

Ghashful Education Program is implementing the following activities to contribute in achieving SDGs:

- ▶ Child Development Center (CDC),
- ▶ Rural education program through ESP,
- ▶ Tutorial assistance through ENRICH program,
- ▶ Adolescent Center,
- ▶ Formal Primary Education,
- ▶ Child labor elimination through CHWEVT project.

Child Development Center (CDC)



Ghashful has been running a Child Development Center (CDC) for the Dalit community children to provide a space for their psycho-social development. In addition to tutorial assistance the center is providing cultural and creative learning opportunity for the deprived and marginalized children. The organization usually follows an informal approach to the special needs of children with the following goal, objectives and components.

Goal and Objectives of the CDC

To improve the quality education for poor neglected children in the community.

- ▶ To improve primary school enrollment, completion and academic performance for children;
- ▶ To develop knowledge on life skills among children and adolescents;
- ▶ To create opportunities for children to access inclusive and qualitative primary education.

Working Area

Chattogram City Corporation area

Targeted Population

Children and adolescents from poor and disadvantaged communities

Major Service Components

Child Development Center and Adolescent Center

Child right activities through CDC

Ghashful has been emphasized on child rights issues to make an enlightened society for future since its inception. In this context, Ghashful child rights programs have become involved with many advocacy forums and networking platforms. To ensure child rights and uphold the issues, the organization has been organizing different type of workshops, seminars and community awareness programs. Following are the major activities of the centers during the year 2017:

Cultural show for awareness raising

Cultural activities are one of the effective tools for awareness rising. Ghashful cultural team of CDC center performed cultural shows at their community to aware parents and community people. During the reporting period few cultural shows have been organized by the children groups to sensitization community on the issues of the bad effect of hazardous child labor, child protection etc.

Conducting life skill education session

CDC centers have organized issue-based meetings at Sweeper colony area. Through the meetings children and adolescents have discussed and exchange their views on prevention of HIV/ AIDS, life skill education of adolescents, hygienic sanitation, sexual harassment, early marriage, food and nutrition, safe water, marriage registration etc. They also discussed with the local service providers about their services. Besides, issue-based monthly meetings were also held regularly in reporting year at the centers to discuss about the success, challenges and future plan of the centers, mainstreamed activities with the government primary school located in the sweeper colony area.

National and international day observation

National Independence Day, International Mother Language Day, Child rights day, Girl child day and other relevant days have been observed by the CDC. The events aim to raise awareness of the mass communities in respect of child rights. The major activities with regard to the days were colorful rally, art competition, discussion, demonstration, human chain, issue-based theatre show at community level. People from all sections of the community including child and youth, civil society representatives, journalists and government officials have participated in the events. Children of these centers are also engaged with different cultural activities such as art, song, drama, etc. to explore their creativity and prepare themselves to perform at local and national level.

Case Study

Enthusiasm in the Struggle of Life



Shiblu Dash is a name of beloved toddler at Sweeper colony. His life story is not as usual like any other child. We all know that Sweeper community always envisions a better life instead of their traditional job. Unfortunately Shiblu has not been able to carry his life beyond that community. He is currently a student of the Ghashful Shishu Bikash Kendra at Sweeper colony.. His father is Late Sen Das and his mother is Chobi Das. Shiblu didn't like school. His family is aboriginal from Hanuhazir hat of Anawara Upazilla. He lost his father. His mother shifted from village to Chattogram city to survive in the community. Then she managed a job in City Corporation through a known Horizon. This is a new starting point of their life with new phase like a new tragedy. Shiblu become naughty day by day in the surroundings and had to stop his first school for clash. For his impiety he caught attention of Teacher Nilufer at East Motherbari Shabok Colony "Ghashful Shishu Bikash Kendra". She admitted Shiblu in her center.

Nilufer said, I have observed Shiblu for a month. I found that he helped the household in their community to buy and collect breakfast every morning and evening. He does it just for few paisas and sometime satisfied on supplementary food only. Shiblu always wear a torn shirt and pant both in winter or summer. Shiblu's mother Chobi Das has a superior attitude but deprived lives. She believes that we should respect all jobs and nothing is inferior. Nilufer added, when I called up his mother to request Shiblu's admission to centre, I saw again that Shiblu was mutely hearing my advices. His mother could send him to my center. Now he is a regular student; he is obedient instead of wicked, he can write and read. She will admit him in S colony government primary school next year. Shiblu proved his enthusiasm in the struggle of life. Ghashful has been working for underprivileged at sweeper colony since early eighties. Many Shiblus are getting inspiration and assistance from Ghashful everyday.

Adolescent Center

Adolescents represent a major portion of total population in Bangladesh. But, the existing social structure is yet unable to offer an adolescent friendly environment. The prevailing environment lacks adolescent-friendliness, confidentially that leads to social stigmatization and discrimination in the society. Consequently different forms of barrier develop for the adolescent boys and girls in accessing accurate information and services. It is mentionable that the existing reproductive health services are generally inaccessible for the adolescents. Ghashful Child Rights Program initiated Adolescent Center from the felt need of special emphasize on the issue of adolescent and their rights. At present Ghashful is operating adolescent program incorporating with Adolescent Development Foundation (ADF) and CDC center located at East Madarbari under the Chattogram city corporation where 60 adolescent boys and girls are

enrolled. This intervention has been contributed in raising equality of access between different geographic and socioeconomic groups, and the gender gap has literally been removed at the primary level. The program is also designed to meet the special need of former students of NFPE through life skills and awareness trainings. Besides, some other activities are initiated from these centers. Following are the major conducted intervention during the reporting year:

- ▶ Awareness raising campaign on sexual and reproductive health rights of adolescents;
- ▶ Girl child day observation;
- ▶ Awareness on Child marriage and dowry
- ▶ Participation in children festival and creative competition;
- ▶ Participation in health awareness campaign.

Evening Tutorial Assistance Program



Lesson learned for classes is a challenge to poor and illiterate family in the rural area. Ghashful has established Non Formal Education centers at rural community with the aim to reduce drop out of school children through assist lesson learn for next day class..

To achieve this goal Ghashful has been providing tutorial assistance through these centers under ENRICH program. A total of 2143 students were enrolled in 75 centers of Mekhal and Gumanmordon union.

Case Study

Vulnerable Child Sunny's Story



Sazzad Hossain Sunny is a pre- primary student. His father left them in an endeavor to find new life .And his mother has to stay far away from him to work at lord house. Aged grandmother Sabila Khatun becomes a safe haven for defenseless Sunny .Though inactive Shabila Khatun passing a struggle to live, she restarts a new life for affectionate grandson. She could not left him as his parents. Sunny's sick grandma start to work in their community to care him. No one was there to think about Sunny's education. One day Lili Akter who is a neighbor and teacher of evening learning center under Ghashful ENRICH program met Shabila Khatun and proposed to admit Sunny in her center. At last

she did it with a vision to improve Sunny's life. She teaches sunny carefully and lovingly. Teacher cited with satisfaction, "Alhamdulillah our Sunny can read and write". Now Sunny goes to Madrasha regularly. He joins class attentively. Sunny has already achieved teacher's concentration at Madrasha for his performance. He likes citation of poem and art also. Sunny's grandma already starts to make out vision about him .She said I want to Make Sunny a Judge and Barrister. No one besides him except Allah and you .A evening learning center may be the background and path way of a successful Sunny in Mekhal Union of Hathazari in Bangladesh.

Education in Rural Area through ESP



Ghashful introduced its rural education program in 1998 and operated mainly in those areas where neither government nor private schools exist to meet the educational needs of vulnerable groups in the society. The project is being supported by BRAC Education Support Program (ESP) to increase education opportunities for rural disadvantaged children. The schools are operated for four years and cover curriculum up to class five. So far Ghashful has significant achievement in primary education completion examination. In the reporting year out of 430 student 97% have passed PECE successfully.

Goal and Objective

To create educational opportunity for the underprivileged and left out children in rural areas

To reduce poverty through access to NFPE for those who are traditionally remain outside from schooling.

- ▶ Free education with enjoyable environment
- ▶ Reduce dropout
- ▶ Extra curricular
- ▶ Aware the parents

Working Areas

The project has been implemented at Habilasdwip, Kushumpura, Kashiash, Kolagaon and Ziri union at Patiya Upazilla of Chattogram district.

Facts and Figure as on June 2017:

Class	Number of school	Number of students		Total
		Boys	Girls	
Class i-V	30	413	403	816

Extra-curricular activities of ESP students

In addition the school curriculum, Ghashful offers extracurricular activities to its education program such as song, dance, sports events, etc. The students played an active role on the National Independence Day and Victory Day 2017. These activities have positive impact on the rate of children's enrollment, birth registration and parents care of children.

Formal Education: Ghashful Paran Rahman School



In the year 2002 Ghashful Paran Rahman School was established at West Madarbari in Chattogram to ensure the modern and quality education. The institution founded by late Shamsun Nahar Rahman Paran who was the first principal. After her death, the school was renamed as Ghashful Paran Rahman School instead of Ghashful Educare KG School. The school upholds the structure similar to other KG schools but at a lower cost. The school has six staff members and 181 students who are studying from Play group to class VI. To enhance the creative faculty Ghashful Paran Rahman School established an Art School in 2006 with the assistance of the renowned artist Mr. Shawkat Jahan. The Art School organizes various competitions to motivate and excite the students.

Characteristics of the Ghashful Paran Rahman School:

- ▶ Following the national curriculum
- ▶ Emphasizing on more usage of English language.
- ▶ Ensuring learning friendly environment
- ▶ Having well equipped Computer lab
- ▶ Running extracurricular activities
- ▶ Holding regular Parents meeting

Major achievements in the reporting year

The school has shown a brilliant performance in the Primary Education Completion Examination (PECE). A total of 23 students achieved PECE and the success rate is 98 %.

Independence day observation and prize giving ceremony



Ghashful Paran Rahman School observed Independence Day and distributed prizes to meritorious students and winners in the annual sports completion on 26 March 17. On the occasion Principal Humaira Kabir Chowdhury delivered her opening speech and CEO of Ghashful Aftabur Rahman Jafree delivered introducing speech. Chattogram City Corporation 29 no Madarbari

ward councilor Golam Md. Zobaier was present as chief guest where Alhaz Zamir Uddin Sardar, Rowshan Ara Mozzafar and Doublemoring Thana Education officer (Acting) Tapon Kumar Chowdhury were present as special guest. The meeting was presided over by former joint secretary Professor Dr. Zoinab Begum and Dr. Manzur-ul-Amin Chowdhury tender of the vote of thanks. The guest emphasized on the proper rules of education for better results of our independent. In the event, prize were distributed among 37 winner of the sports competition and 21 meritorious students those who stood 1st, 2nd & 3rd position in their class. Ghashful CHWEVT project manager Mr. Sirajul Islam anchored the whole program.

International Mother Language Day

Ghashful Paran Rahman School observed International Mother Language day on 21st February 2017. The students and teachers were present in a discussion meeting on importance of Martyrs and their contribution to our mother tongue.



Receiving Donation

The UAE investment company limited donates BDT 224000/- (Two lac twenty four thousand) taka for Ghashful Paran Rahman School to buy student benches. On last February 28 Ghashful CEO Aftabur Rahman Jafree received cheque from Managing Director of UAE investment limited Dr. SM Akbar. Head of investment Aminul Hoque, Head of Finance, Mohammed Faruque Hossain, Assistant Manager Mohammed Aminul Islam and Principal of Ghashful Paran Rahman School Homayara Kabir were present in the event.

Education through Project intervention

Child Rights and Hazards free Working Environment through Education and Vocational Training' (CHWEVT) project

To achieve SDG a child labor free Bangladesh is desired. Ghashful started a project named 'Child rights and Hazards free Working environment through Education and Vocational Training' (CHWEVT) from May 2013. The project has been initiated with the financial and technical support from Manusher Jonno Foundation (MJF). As per Child Labor Elimination Policy 2010, the project intervened through five strategies to prevent child labor in the project area of 15 wards under Chattogram City in a comprehensive model.

Goal

Ensuring and promoting child labor free Bangladesh.

Objectives

1. To withdraw children from GOB listed hazardous work place;
2. To create conducive working environment who are lawfully eligible to work in non hazardous works.
3. To protect vulnerable children from entering in to labor market.

Area Coverage, Implementing Organization and target beneficiary

Working Area	Implementing Organization	Ward Numbers
Chattogram City Corporation	Ghashful - Lead	23, 27, 29, 30 & 36
	ELLMA -Sub partner	4, 6, 7, 14 & 18
	OACH - sub partner	2, 8, 9, 12 & 13

Beneficiary Category	Calculation	Total
Hazardous working child	2500	2500
To be vulnerable child	2000	2000
Children	4500	4500

Highlights of the reporting period

- ▶ A total of 1,411 working children received non-formal education and a total of 564 hazardous and non-hazardous working children were included with mainstream formal schools.
- ▶ The project has arranged six advocacy workshops on child protection and child labor law for the employers which were facilitated by the Department of Inspection of Factory & Establishments (DIFE). A total of 124 employers have participated in these arrangements.
- ▶ CHWEVT project has provided vocational training to 76 working children in two different trades—mobile servicing and sewing. A total of 208 working children are replaced from hazardous to non-hazardous jobs.
- ▶ The project took part in the celebration of national and international days in collaboration with government and non-government organizations.
- ▶ The project has arranged three GO-NGO coordination meetings with different stakeholders throughout the year.
- ▶ A total of 4,298 children have received health service through this project from Ghashful and Mamata Health Departments.
- ▶ Prize giving ceremony was arranged for hazardous and non hazardous working children whom have been included with mainstream formal schools.

Project Achievement Status

Project targets	Outcomes	No
1250 Nos. of children	Children withdrawn from hazardous work and enrolled in formal schools	564
250 Nos. of children	Children replaced from hazardous to non-hazardous jobs	132
1000 Nos. of children	Children re-assigned from hazardous to non-hazardous tasks within the same workplaces	442
400 Nos. of children	Employers complied the code of conduct to ensure conducive working environment for children	380
4500 Nos. of children	Children got access to first aid and primary treatment facilities	4298
1800 Nos. of children	Students received NFE from Child Centre to enroll themselves to formal schools	1001

Major activities performed under this project

Celebration of World Day against Child Labor Elimination 2017- In conflict and Disaster protect children from child labor



Ghashful-CHWEVT project along with other NGOs in Chattogram working on child labor issues arranged different programs to celebrate the World Day against Child Labor Elimination 2017. Day-long programs included colorful procession, human chain, seminar, sports, cultural competition and documentary presentation.

Bearing the slogan—'In conflict and Disaster protect children from child labour' the programs were arranged in the banner of child labor elimination day observation organizing committee. The programs were jointly organized by the Ministry of Labor and Employment, Chattogram District Administration, Department of Labor, the Divisional Inspection of Factory and Establishment (DIFE) Chattogram office, Bangladesh Shishu Academy, Social Welfare Office-Chattogram, District Women Affairs Office-Chattogram with the funding support from Manusher Jonno Foundation.

A colorful procession was formed in human chain at Bangladesh Shishu Academy premises in the morning. Mayor of Chattogram City Corporation AJM Nasir Uddin inaugurated the opening program as the chief guest. Divisional Commissioner of Chattogram Mohammed Ruhul Amin at Round Table discussion and Deputy Commissioner of Chattogram Mohammed Zillur Rahman were present as chief guest in the closing ceremony. In the second session a discussion on the currently finished research, The Working Children in Road Transport Sector in Chattogram City 2017 by Dr. Monzur-Ul-Amin were held. Guests from different sector were present there.

Renowned guests from development sector were attend in the inaugural, discussion and closing session. Among them was ED of BITA Shishir Dutta, ED of CODEC, Dr. Khurshid Alam.

GOOD HEALTH AND WELL-BEING



Community Health Program

Combining preventive, curative, supportive & rehabilitative health services

Ghashful is implementing Health Program (CHP) as a development component through different interventions. Its aim is to extend services to the vulnerable and marginalized people and make them aware of their rights of getting proper services regarding their general and 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. Moreover, Ghashful plays a significant role to ensure health services for the neglected children of the urban and rural working areas. Two Types of Health Program is Reproductive Health and General Health.

Under the Community Health services, the following strategies and intervention is executing-

- ▶ General Health service through fixed clinic
- ▶ Health service through satellite clinic
- ▶ Immunization
- ▶ Family planning services and safe delivery
- ▶ Ensuring health service to garments workers
- ▶ Health card service to family
- ▶ Awareness raising program
- ▶ Linkage with Government service

Reproductive Health Program

Goal and Objectives

- ▶ Reduction of maternal and child mortality rate including prevalence of birth related disability.
- ▶ To extend services to the vulnerable and marginalized women, children and adolescent girls and make them aware of their rights to appropriate health provision;
- ▶ To increase awareness on health related issues including HIV/ STD/ AIDS etc;
- ▶ To reduce the growth of population rate.
- ▶ To decrease reproductive health risks.

Coverage Area

Anowara, Hathazari and Patiya Upazilla under the district of Chattogram, Chattogram City Corporation areas and Naogaon district.

Target Population

Vulnerable population especially women, children and adolescents.

Operational System of CHP

At present Ghashful is providing its health services with integrated method through community level and work place intervention at Garment factories. At community level, Ghashful is providing health services to the following inimitability:

Clinical Service: Ghashful is providing clinical services to its client through Fixed and Satellite Clinic.

Fixed Clinic



Fixed clinic is a common practice and outlets regarding health service in the community. These clinical services are being provided from one fixed center that is why it is called fixed clinic. The center is equipped with instruments and medicines. Registered physicians, skilled and trained nurses and health assistant along with experienced TBAs are available there from 9 am to 5 pm to serve the vulnerable community people. Doctors serve the medical services from 9 am to 1.30 pm at these centers. Free drugs are also provided only for very poor patients. Facilities of some pathological tests are also available here. Above and beyond the regular

work, special sessions are arranged twice in a week from where people can get different types of health services including maternal and general health treatments

Satellite Clinic



The rotating clinic has demonstrated its success to provide medical services from door to door at slum areas of Chattogram city and rural areas. The urban slum dwellers are suffering from various health problems and diseases. Neither they have adequate health service opportunity nor are they aware about their health risks. Ghashful appointed TBAs who live at slum areas are primarily responsible to arrange the clinical sessions at their respective slums. On an average each time 40 patients take medical services from these satellite clinics.

Safe Delivery: Service to Pregnant and Lactating mother



To reduce maternal mortality rate Ghashful is implementing the safe delivery activities at working areas with a mission to respond the challenges of maternal and new born health. Ghashful tends to strengthen the health care systems and identify the actions at community level with an emphasis on skilled attendant at delivery and referral to proper service provider for emergency care. .

Family Planning Services and population control

Population control is a prime national concern. It requires a holistic approach to combat population growth both in urban and rural areas in Bangladesh. The government is not individually feasible and viable to face the challenges of population magnitude and pressure on our land as well as our society. From the inception year, Ghashful is providing basic and comprehensive service delivery among the eligible couples at working areas with the assistance of District Family Planning Department. Ghashful has been playing pioneering roles and responsibilities to deliver the messages among 15 to 40 age groups for using local contraceptives and other measures to make two-child family norm as well as to make a small size of population in Bangladesh. Ghashful has received President Award 1990 for its contribution in controlling population and Ghashful was declared the best organization of Chattogram by the Ministry of Health and Family Welfare on the occasion of world population day 1998. Ghashful field workers received award as the best worker of family planning in the district.

De-worming Activity

To ensure the healthcare among the poor people, Ghashful has been distributing de-worming tablets and medication to the family member of its working area regularly. It is expected that, such activities will ensure the health of children and adults of the society.

Extended Program for Immunization

Ghashful plays a key role in immunizing infants and pregnant women in the working area. Ghashful TBA group and health assistants play significant role in supporting the program of immunization. Both of these groups are responsible for educating people about the importance of immunization. The organization arranges immunization (TT, DPT & Polio) twice in a week in its fixed clinic, besides Ghashful arranges regular immunization for 5 times in every month. As part of social awareness building Ghashful effectively observes different special day for decreasing child health risks. In the reporting period, Ghashful was involved with National Vaccination Day, Vitamin A+ Campaign and National De-worming Day as the supplementary force of Chattogram City Corporation. Several times Ghashful has been awarded by Chattogram City Corporation for its EPI activities.



Garments Employee Work Place Intervention

Chattogram is the second largest and port city of Bangladesh. It has been invested with lion share of the country business. Thousands of garment factories and two of the main EPZs are in Chattogram. Historically the people of region Chattogram reason are religious and pious. For this reason, the people are very much conservative to discuss SRHR and HIV issue in open space. There is a lack of reliable and timely information and life skills. Among them 90 % of the garment workers have come from the poor families of rural areas. They are not aware about their health care and have to work almost for the whole day. Moreover, they do not get enough time and money to get treatment outside the workplaces. Considering their vulnerability in health issues, Ghashful has been providing health services

including emergency services and some essential medicines for the garment workers at their work places since 2000.

Health Card project is a way of health support to the poor people. With the support from INAFI Bangladesh and Rock Feller Foundation Ghashful has launched 'Health Card Project' in 2011. After completion of the project, Ghashful is implementing the project by own initiative in both urban and rural areas with the aim to provide general basic health services to the community people. Poor and vulnerable people of Bangladesh go by their lives with various obstacles, insufficient health service is one of them. The people of rural area are badly affected from this lacking of medical services. They do not know how to get this services and from where. Usually upper economic class of the society is able to receive most of the services as they can pay more. As a result the rights and access of getting medical services by the poor are violated sometimes. Ghashful is implementing the project to change this scenario. Ghashful somity member or non-member can get this service within one year shelter holding two types of cards. A card holder can get this medical service including maximum five family members. Card is renewable after the duration of validity with fixed charges for fixed time. Card holder can get not only general medical treatment but also medicine, diabetic test, pregnancy test at low price as well as awareness for family planning, nutrition, sanitation etc.

Community Health Program (CHP) Facts and Figure in the year 2016-17

Sl. No	Service	Male	Female	Child	Total	Boy	Girl	Total
1	General Health Services	-	3064	556	4015	-	-	-
2	Family Planning Services	3264	5687	0	8951	-	-	-
3	EPI	-	299	1314	1613	-	-	-
4	Safe Delivery	-	-	-	-	174	128	302
5	Pathological-P.T.	-	99	-	99	-	-	-
6	Pathological Test- CBG	-	138	-	138	-	-	-
7	Health Card project	-	-	-	421	-	-	-
8	Garments Health service	3275	23564	-	26839	-	-	-

Ghashful Vision Center and Eye Care



To make available standard eye treatment facilities to the poor and vulnerable of the remote areas Ghashful with support of ORBIS International and collaboration of Islamia Eye Institute and Hospital has started Vision Eye-care Center. Ghashful has inaugurated vision centers at Shapahar, Niamatpur, Jinarpur, Shotihat, Chowmashia and Patnitala upzilla of Naogaon district. On Saturday and Wednesday they organize an eye camp on regular basis in every month. Besides this, Ghashful provides this support in Hathazari upazilla under ENRICH Program of PKSF

Working Area

Niamatpur, Sapahar, Jinarpur, Shotihat, Chowmashia and Patnitala Upazilla of Naogaon district and Hathazari upazilla of Chattogram .

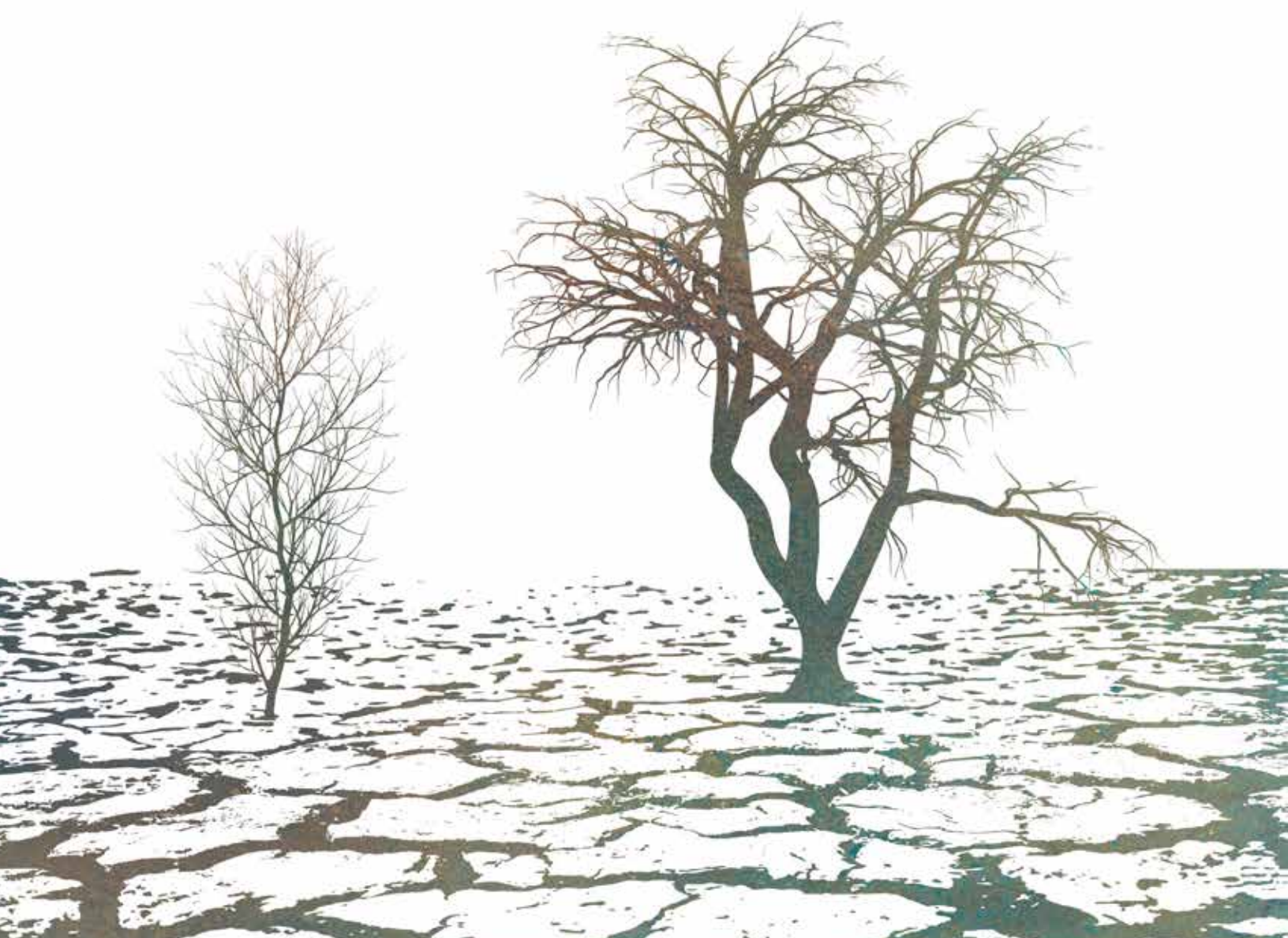
Key activities

- ▶ Eye camp;
- ▶ Cataract operation
- ▶ Spectacle distribution
- ▶ Training on primary health care;
- ▶ Awareness and motivation;
- ▶ Day observation.

Achievement in the reporting period

Area	Camp	Outdoor patient	Indemnified patient	Spectacle Distribution	Cataract operation
Nagaon	22	2527	597	-	307
Chattogram	3	743	-	74	30
Total	25	3270	597	74	337

CLIMATE CHANGE



Climate Change Adaptation, Disaster Preparedness and Renewable Energy

Bangladesh is one of the vulnerable countries of the world regarding climate disaster. From the very beginning it has been in distress and lies in between the risk areas. According to SDG immediate action is important to combat climate change and affordable energy for all is required. Ghashful is working in the following areas from their commitment to SDG -

- ▶ Social forestry and environmental development
- ▶ Renewable energy through bio-gas
- ▶ Improved cook stove
- ▶ Risk coverage fund and Green finance

Social Forestation

Ghashful has introduced social forestry in rural areas since 1997 to increase the responsiveness and resilience to climate change. The program is being implemented in collaboration with local government and educational institutions. In the context of our country, in order to reduce the high rate of deforestation and its consequences, Ghashful by its own fund has been implementing this program. Ghashful distributes saplings among the communities and follow up whether

protection measures taken or not from human being or domestic animals.

Goal and Objectives

To meet up the forest product requirement of rural population and to avert the process of ecological and climate degradation resulting increase livelihood, sustainability and optimum land use in Bangladesh.

- ▶ To create awareness among the people regarding the need to plant more trees and the economic and commercial value of trees;
- ▶ To increase the number of women and children in social forestry activities that created many scopes for women that enhance the standard of living.

Working Areas

Chattogram, Feni, Cumilla, Dhaka, Naogaon and Chapai Nawabgonj

Targeted People

People and institutions in the disaster prone area

Tree Plantation Program In 2016



Following the national program, Ghashful has inaugurated its sapling distribution program 2016 and distributed five thousand saplings from British

America Tobacco Bangladesh. Ghashful distributed these saplings among beneficiaries of Ghashful at Gumanmordon and Mekhal Union Parishad under

Hathazari Upazilla of Chattogram district where ENRICH program is being implemented. Each Union got 2500 sapling for local beneficiary, student and institutions. Local representatives, female beneficiaries, community people were present in the distribution ceremony.

Disaster preparedness and Awareness program

Inception of the Ghashful history is related to relief work in 1972. Ghashful, the organization is always concerned and working in all aspect to reduce disaster risk .All the programmatic policy and intervention has clear guideline about disaster. Ghashful is a member of district disaster management committee. Besides this Ghashful has a trained rescue team with 150 members. The team received training from Civil Defense department of GoB. As a part of the disaster risk reduction related to fire, cyclone, landslide and flood etc Ghashful credit policy

has the opportunity to compensate direct financial benefit to victim and rescue team is always working for awareness and safety. Ghashful re-activated its activities through relief work again in 1991 cyclone victims. Since 1991 the organization has been conducting the following activities.

Under the program the following event has taken place during reporting period.

- ▶ Relocate vulnerable people from coastal area during Cyclone MORA
- ▶ 20 fire victim got support with home appliance and cash benefit
- ▶ 242 Brower got BDT 6161254 as risk coverage fund honored due to death of her/him or their IGA member.



Ghashful emergency rescue team is announcing the people to shift safe area in the alert of cyclone MORA on 29th MAY 2017.



Relief distribution among fire victims

Renewable Energy

Ghashful Biogas and Improved Cook Stove (ICS) Project



Renewable energy is the most important elements to reduce the risk of our environment and the earth. Biogas technology is one of the best means to provide natural gas to the largest number of rural people in Bangladesh. To prevent further environmental and agriculture worsening, it is imperative to promote biogas as a sustainable and clean source of energy in our country. 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 has initiated a green solution with Infrastructure Development Company Limited (IDCOL) through the National Domestic Biogas Manure Program (NDBMP). Ghashful is producing and supplying improved cook stove (ICS) in

the working area. ICS is a effective means to protect our in-house air pollution, energy & forest losses.

Objective of the Project

1. 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.
2. To reduce female health risks.
3. To reduce deforestation and to preserve environment.

Facts and Figures

Performance as on December 2017		
Sl. no	Particular	Number/ BDT
1	Total no. of biogas plants	33
2	Total loan disbursement this year	1,30,000
3	Cumulative loan disbursement	68,40,000
4	Total outstanding	15,00,000
5	Total loan refinance received this year	6,30,409
6	Cumulative loan refinance received	48,61,432
7	Total subsidy received this year	5,07,000
8	Cumulative subsidy received	33,80,000
9	Total no. of ICS	60
Biogas plant from 2011 to 2017		
10	Total no. of biogas plant	303
11	Total no. of ICS	48940

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

ENRICH is an integrated development approach since 1st July 2013 at Mekhal union of Hathazari upzila under Chattogram district. Later, the program has been extended at Gumanmardan union of the same upzila. The goal of the program is to ensure development of the entire community in all aspect. The project is addressing comprehensive approaches for development which includes healthcare, education, capacity building, formation of social capital, employment generation within the communities both in agro-based and non-agricultural enterprises, jobs for the youth, infrastructural development, Improved cooking stoves, solar home system, special savings program, special projects for the ultra poor, disabled and elderly persons; baggers rehabilitation, demand-driven microcredit and community based programs etc. The motto of this program is to encourage and facilitate the poor to take part in the development practice as the main concern of this project is to ensure human dignity and liberty.

The ENRICH program focuses on overall household development through the best possible utilization and enhancement of their existing resources and capacities.

Program coverage area

Mekhal and Gumanmardan union under Hathazari Upazilla of Chattogram district.

Program Duration

July 2013 to onward for Mekhal and October 2015 to onward for Gumanmardan Union.

Objectives of the Program

ENRICH Program at a glance

Sl. no	Particulars	Achievement up to july 2016-june 2017	
		Mekhal Union	Gumanmardan Union
1	No of villages	9	3
2	Total household	6562	2975

- ▶ To increase access to education, health and nutrition program;
- ▶ To empower the families through income generation and other supportive activities;
- ▶ To develop linkage and work in joint collaboration with local GO-NGO authorities for poverty elevation;
- ▶ To motivate local people and institutions to work together for rural infrastructure development.
- ▶ To maximize utilization of the local resources to enhance capacity and asset.

Present Activities

- ▶ Health service delivery including eye care and nutrition
- ▶ Education support;
- ▶ Sustainable income generating activities;
- ▶ Rural infrastructure development, construct culvert, bamboo and wooden bridges; etc
- ▶ Install sanitary latrine, install tube well for institution and household and ICS, Solar system
- ▶ Value chain development activities (cultivation of Bashak plant — a medicinal plant);
- ▶ Youth development activities;
- ▶ Job creation for rural youth;
- ▶ Establishment of SOMMRIDHO BARI (ENRICH House); and
- ▶ Beggars rehabilitation.

Sl. no	Particulars	Achievement up to july 2016-june 2017	
		Mekhal Union	Gumanmardan Union
3	Health Card	1266	166
4	Static clinic	341	168
5	Static clinic patients	6874	1630
6	Satellite clinic	91	48
7	Patients in satellite clinic	2965	1237
7	Office satellite	27	-
8	Patients in office satellite	648	-
9	No. of health camps	5	4
11	Patients in the health camps	3121	1207
12	No. of eye camps	2	1
13	Patients in the eye camps	548	195
14	Eye operation	27	3
15	Spectacles distribution	76	-
16	Diabetic tests	3372	466
17	Health awareness sessions	760	288
18	De-worming tablet distribution	16972	4290
19	Iron and Folic acid capsules	16018	7410
20	Pushtikona	4904	1725
21	Calcium (Miracal)	-	-
22	Family sanitary latrine disbursement	-	15
23	Public latrine complex	1	-
24	Sanitary latrine	-	100
25	100% sanitation activities	7	2
26	Deep tube-well installed	-	1
27	Shallow tube-well installed	-	-
28	Ring, culvert installation	-	-
29	Drain construction	-	-
30	Graveyard guide wall	-	-
31	Roadside guide wall	1	-
32	Vermin compost plant installed	30	20
33	Beggars rehabilitation	1	3
34	Bashok plantation	-	-
35	Vegetable seed distribution	-	-
36	Plants distribution	2500	2500
37	Biogas	-	-
38	Sammriddhi center	4	-
39	No. of learning centers	38	35
40	Students in the centre at present	1140	850

Other achievement in the reporting year:

Beggars' Rehabilitation: Under the ENRICH program Ghashful has been rehabilitating the beggars in the target area. In Mekhal and Gumanmardan Union 14 baggers had been rehabilitated out of 57 identified

beggars till the date .They received Milk producing cow, Cow, Van, Rickshaw, Goat ,Sewing Machine, Power tiller, Grocery shop etc have amounting of one lac BDT each. Now most of them have sufficient savings and they developed their business and household remarkably.

Baggers Rehabilitation in the Photo



Name : Abu Naser
Ward : 3no ward
Union : North Mekhal



Name: Md. Shofi
Ward : 3no ward
Union : North Mekhal



Name : Rokeya Begum
Ward : 3no ward
Union : North Mekhal



Name : Dilwara Begum
Ward : 3no ward
Union : North Mekhal



Name: Md. Ful Miha
Ward : 2no ward
Union : Mekhal



Name : Mohammod Mia
Ward : 3no ward
Union : North Mekhal



Name : Rabeya Begum Sukkuni
Ward : 3no ward
Union : North Mekhal



Name: Shafiqur Rahman Nonai
Ward : 3no ward
Union : North Mekhal



Name : Shanaz Akter
Ward : 4 no ward
Union : South East Mekhal



Name :Hosneara Begum
Ward : 1no ward
Union : Mekhal



Name: Nurun Nahar
Ward : 7no ward
Union : Guman Mardan



Name : Shaira Begum
Ward : 2 no ward
Union : Guman Mardan



Name : Rashida Begum
Ward : 1no ward
Union : Guman Mardan



Name: Shahanur Begum
Ward : 6 no ward
Union : Guman Mardan

Case Study

A shocking Adolescent Mother's Story



The river Halda is famous for natural fish breeding in Bangladesh. A Part of the Halda river flows next to the Mekhal Union of Hathazari, Chattogram. Hosne Ara Begum is living on the bank of this river. Begging is her livelihood. She knows it is bad and 'The Prophet Mohammed (SM) did not like begging, she said. A shocking history is involved with her begging.

Hosne Ara, was born in a poor farmer's family as second child of Nurul Islam and Rahima Khatoon of Rahimpur village. Their birth dates of the six siblings are unknown to them. She grew up as any other poor family member. Her parents had to wed her with a Bihari man. Unfortunately Hosne Ara's conjugal life lasted for two and half month only as her husband left her away by this period. Hosne Ara was going to become mother. This was very difficult to stay at poor parent's house for an adolescent pregnant mother without her husband. At last new born baby was a new challenge to her livelihood. She can barely afford to keep her stomach full, but now she has

no other option because of her child. To feed her child she works for families in her village as a maid. Working here hardly provides enough income for her to raise and feed her child. It becomes physically difficult for Hosne ara to keep job. She falls ill to many diseases. As a result she resorts to begging. She could not send school her child and assigned a labor. She was fighting against poverty and Ghashful started ENRICH program in the community that time. Under ENRICH program she was listed as Beggar Rehabilitation member in 2015. At first she start a grocery shop successfully in the local area. . The shop provides her decent income. She then left her most disliking work begging. In the next phase Ghashful granted her two cows and a rickshaw van. She earns more 70-80 taka from Van and is getting milk from the cow now. Her son is receiving training on mechanical workshop to set up in coming days. All in the story of Hosne Ara's life it is proved that, day comes after night and joy and sorrow come one after another. In the story of Hosne Ara, Ghashful plays a significant role.

Unnayan Mela 2016-2017

Ghashful organized an ENRICH Unnyon Mela 2016 at Gumanmardan union of Hathazari upazilla on 13 November 2016 under ENRICH program. The MD of PKSf Md. Abdul Karim was present as the chief guest while member of Ghashful general body Dr. Moinul Islam Mahmud presided over the meeting.

ENRICH Unnyon Mela 2017 organized at Uttar Mekhal Adarsha High school of Hathazari upazilla on 1 April 2017. Managing Director of PKSf Md. Abdul Karim was present as the chief guest while Deputy managing Director of PKSf Dr. Muhammed Jashim Uddin has presided over the meeting. Speech delivered by CEO of Ghashful Aftabur Rahman Jafree, special guest Hathazari Upazilla Chairman Mahbubul Alam Chowdhury, Hathazari Upazilla Vice-Chairman Mohammed Nasir uddin Munir,

Mekhal Union Parishad Chairman Mohammed Saleh Uddin, PKSf General Manager Mohammed Moshir Rahman, among others. In the events different stall on Health and Eye service, Blood grouping and donation, food stall, Potential entrepreneur etc were included and demonstration on education project and ENRICH Home were present there.

Sujan Light House:

In the event Sujan Light House got attention from all participants and guest Sujan is a inhabitant of Sadak Nagar Village of Guman Mardan Union under Hathazari Upazilla. He set up a charge light factory with the assistance of Ghashful ENRICH Loan. Now his production and sell is notable.



Dignity and Livelihood improvement for elderly people

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 1st August 2016 of Hathazari Upazilla.

Following are the major activities of the Project.

- ▶ Formation of Ward and Union Committees;
- ▶ Village wise list of the elderly people
- ▶ Training on leadership and monitoring;
- ▶ Awareness building on public facility;
- ▶ Establishing social centre for elderly people;
- ▶ Health service with physiotherapy and counseling;
- ▶ Shelter for shelter-less;
- ▶ Funeral support for poor;
- ▶ Wheel chair, blanket, umbrella service for the persons with disabilities and poor; and
- ▶ Coordination with other stakeholders.
- ▶ Best Elderly people and Best son Award

Operational Highlights 2017

Activities	Mekhal Union	Guman Mardan Union	Total
Honorarium distribution	76 person	-	76
Umbrella	20		20
Stick	20	-	20
Blanket	15	-	20
Shawl	15	-	25
Wheel Chair	-	-	-
Comde chair	40	-	40

'Elderly people is not burden, they are asset for us'

Chief Guest MD of PKSf and former principal secretary Mohammed Abdul Karim said, "Elderly people are our asset, do not think them as burden .We have a lot of thing to know from them and they are knowledge bank." On 13 November 2016 an event on Elderly people awarded, logistics and allowance distribution were held at North Mekhal Baitul Lakkha Jame Mosque. In the event former principal of Gohira F K Ulumul Kamil Madrasha Syed Mohammed Nurul Monwar, Local UP Chairman Mohammed Salahuddin Chowdhury , former chairman Mohammed Gias Udddin, SM Mojaher, Alhaj Mohammed Abul Kalam, Mohammed Sarwar Morshed were present in the occasion. Ghashful CEO Aftabur Rahman Jafree Presided over the meeting. 47 elderly people got logistic support including Sticks and Umbrella and 40 elderly got allowance in the occasion.



AGRICULTURE & ECONOMY



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

Objectives of PACE project:

- ▶ **PACE I** – Increase income of the farmer through value chain develop of safe vegetable and spice production especially red chili.

A selection process was held by the senior official of PKSf and PACE project team before signing the project.



ICT for Development: Ghashful Palli tathya Kendra



This is the era of technology and information is one of the main elements of success and sustainability. Ghashful Palli tathya Kendra (PK) started its journey in 2007 and continued the program till 2010 with the assistance of D.Net. Under the project of 'ABALAMBAN-2' and then after completion of the project in 2010 to till date the initiative is continuing by organizational own contribution through providing services. Rural and marginalized people who have no own computers, phones, televisions or other ICTs can come to a common access point and use ICTs for free of cost or for a minimum fee with the help of an ICT familiar person, if required.

Goal and Objectives of the Kendra

- ▶ To exchange information for sustainable rural livelihood and to contribute to the efforts of poverty alleviation
- ▶ To build a sustainable information and communication service center for rural and marginalized people;
- ▶ To create a common access point for wider community of rural Bangladesh by promoting ICT services.

Target Beneficiaries

Rural disadvantaged people including school and college students, farmers, businessmen, service holders, service applicants, women entrepreneurs etc.

Working Areas

Gumanmardan, Mirzapur and Daloy union of Hathazari Upazilla in Chattogram district

Service Components of Palli tathya Kendra

Basic Computer Training

Ghashful Palli tathya Kendra is established as learning center for basic computing including e-mail and internet browsing. There were 23 students and job seekers and relative of migrant citizens got orientations on basic computer training.

Help Line Services

Ghashful Palli tathya Kendra has expanded its help line services. The Ghashful Palli tathya Kendra uses three types of information delivery mechanism i.e. mobile to mobile, mobile to letter and letter-email to letter-email. In the tenure of Ghashful PK 33 person received information through help line services, 15 person received e-mail and Internet browsing services. The villagers also went to Ghashful PK to receive suggestions, advises and information as per their need. Especially the tele-help on medicine, agriculture and legal supports are recognized as the best way to meet the local need.

Photograph and others ICT services

Ghashful Palli tathya Kendra has been providing different types of ICT services to meet the need of users including photograph processing, computer compose, CD writing, mobile call, processing government forms, different admission forms etc. During the period a total of 187 community people received the photograph and other ICT services. In addition, 98 students also received photograph services from this center.

Protecting Human Rights (PHR) Project

Violence and discrimination against Human is a burning issue for the authority. Ghashful has been implementing Protecting Human Rights (PHR) project since 2012 with the support from Plan Bangladesh and USAID. This project is being operated at Patiya Upazilla of Chattogram district. USAID and Plan Bangladesh are providing grant support, where BNWLA is providing legal support in this project. In light of the findings of this study conducted by USAID on Democracy and Good Governance (2009) Plan Bangladesh with its partner NGOs are implementing this project in order to reduce domestic violence and ensure human rights. The project has been completed in December 2016 successfully.

Target People of PHR

Rural women and children who are survivors of domestic and other human rights violence

Project Working Area

Kolagoan, Charlakkhaya, Charpatharghata, Habilashdwip, Juldha, Kashiaish, Boroutahan, Shikolabaha, Shovondondi, Khorona and Kochuyai union of Patiya Upazilla under Chattogram district.

Major Interventions

Major activities under PHR project are as follows:

- ▶ Advocacy meetings at union parishad level;
- ▶ Mass awareness and educational campaign—meeting with school teachers and management committee, teachers training;
- ▶ Court-yard meeting;
- ▶ Support to survivors psycho-social counseling;
- ▶ Youth group activity—youth group engagement meeting;
- ▶ School outreach program—study circle;
- ▶ Day celebration through public events at local;
- ▶ Advocacy meeting with District Legal Aid Committee (DLAC), Chattogram.
- ▶ Advocacy training to combat domestic violence and human rights abuse

Advocacy meetings at union parishad level

- ▶ Under this project Union level to division level advocacy meetings has been conducted. During the reporting year, a total of 9 union level advocacy meetings were held where a total of 405 local community representatives including respective union parishad chairman, members were present. The issues discussed in the meetings were human rights violation, early marriage, domestic violence and so on.

Psychosocial counseling

- ▶ Survivors have received psychosocial counseling by social workers under this program. In this component, during the reporting year a total of 363 survivors received counseling and psychosocial counseling.

Survivor refers to services

- ▶ A total of 42 cases were referred for further services i.e. 11 cases for medical support, 15 cases for livelihood support and 16 cases for skill training during the reporting period..

Prevented child marriage

- ▶ Child marriage Preventive steps were taken under this project. In the reporting year, 8 child marriages are prevented in different unions of the project area. Among them, 1 in Juldha union, 1 in Kashiaish union, 1 in Habilashdwip union, 2 in Charpatharghata union, and 3 in Shovandandi union. Brauthan union is found as child marriage free union.

Mass Awareness and Educational Campaign -Court-yard meeting

- ▶ To sensitize rural community people about domestic violence Ghashful has organized 1056 courtyard meetings where a total of 12,549 persons have participated in the meetings. Among the participants 8139 were female and 4410 were male. Local people got wariness and information regarding human rights issues like dowry, domestic violence, early marriage etc. through these meetings.

Youth group activity

- ▶ Ghashful implemented youth group activities in Saleh Noor Degree College in Patiya. A total of 11 meetings and one orientation of youth group were conducted in the reporting period where 260 male students and 362 female students have participated. Participants expressed their commitment to continue their effort to resist violence against women. Earlier they were sensitizing by PHR project staffs on their activities.

School outreach program

- ▶ School outreach program is a component of the PHR. A number of 16 sessions were organized at seven high schools for the students of class seven and eight. The sessions were conducted by eight trained high school teachers at the school premises after school hour. They have

done formation of peer educators, sensitizing meeting with school management committees, administrators and surrounding communities. A total of 1070 participants where 414 were male and 656 were female have participated in these sessions organized during this year. Students who attended in these sessions have got the messages on early marriage, dowry, gender discrimination, domestic violence prevention and protection and so on.

Day observation

- ▶ Day celebration rally, discussion session, debate competition, human chain has been organized through PHR project. Different programs like One Billion Rising, Human Rights Day, 15-day Campaign on Stop Violence against Women, World Women's Day have been observed during the reporting period.

Achievement of PHR project

Sl.	Activities	Male	Female	Total
1	Prevented child marriage	1	8	9
2	Training with marriage register	86	00	86
3	Training with religious leader	267	00	267
4	Social workers trained on gender and child protection	00	22	22
5	Training with UP VAW committee	182	55	237
6	UP VAW committee meeting	303	102	405
7	Ward level meeting	831	571	1402
8	Monthly SW meeting	4	88	92
9	Shalish monitoring	-	-	43
10	Couple counseling	-	-	77
11	Follow up of sexual harassment prevention committee meeting in school & madrasa	-	-	31
12	Counseling service	24	339	363
13	Child marriage free union	-	-	1
14	Participation in three district-level coordination meeting	100	30	130
15	Village police training	70	00	70
16	TOT for school and madrasa teachers	17	13	30
17	Day observation	205	350	555
18	Referral service	00	42	42
19	Survivor service	24	339	363
20	Youth group meeting and orientation	260	362	622
21	Training with DWAO & WAO's	00	12	12
22	Courtyard meeting	4410	8139	12549
23	School outreach program	414	656	1070

Women should come out from silent position

–Speaker at Violence against Women Committees meeting at Patiya



A gathering of Union and Upazilla Violence against Women Committees at Patiya Upazilla hall convention center for the protection of women and child from harassment on December 5, 2016 were organized. The program was arranged under PHR project which is supported by USAID and Plan Bangladesh. Members of Union and Upazilla Women and Child Marriage Protection Committee gathered in the meeting where speakers have declared Patiya Upazilla will be free from child marriage. Women should come out from their silent position. The meeting was presided over by the UNO of Patiya Upazilla Moahmmad Abul Hashem where Patiya Upazilla Chairman Professor Mozaffar Ahmed Chowdhury was the chief guest. Ghashful CEO Aftabur Rahman Jafree inaugurated the program with his welcome speech. Mayor of Patiya Poursava Professor Md. Harunur Rashid, Upazilla Vice-Chairman Syed Air Mohammad Piar, Upazilla Vice-Chairman (women) Afroza Begum Jolee, Upazilla Women Affairs Officer Atia Chowdury, UP Chairman Md. Bokhtiar, Ahmad Noor, Rafiq Ahmad, Soroj Kanti Sen Nantu, and Chief Executive of ELLMA Jesmin Sultana Paru spoke among others. Regional Manager of PHR project and Plan Bangladesh Md. Tarekujjaman presented the situation through a multimedia report. Assistant Director of Ghashful Anjuman Banu Lima moderated the program. Including 107 female, a total of 517 stakeholders participated in the meeting. Speakers of the meeting emphasized to come forward with the cooperative mentality through the ADF. The conventional attitude is being changed towards checking domestic violence and women repression. Apart from the government initiatives, the

role of development agencies and NGOs are recognized very important in this regard. The speakers are hopeful of achieving success in this specific area based on the accomplishment of activities.

Phase-out meeting of PHR project

Violence and discrimination free life is women rights



On December 27 Ghashful organized a phase-out sharing meeting with Violence against Women Committee under the PHR project at the conference room of Chattogram District Commission. District Commissioner of Chattogram was the chief guest and ADC (General) Masukur Rahman Sikder was the special guest in the occasion. Mafizur Rahman, Deputy Director of Ghashful presided over the meeting where District Legal Aid Officer and Senior Assistant Judge Farhana Yasmeen and Executive Magistrate Forkan Elahi Anupam delivered speech as guest. Assistant Director of Ghashful Anjuman Banu Lima moderated the program. The success stories and performance facts of PHR project activities in Patiya Upazilla were presented in this meeting. Detail facts and figures on how the violence is reduced, what kind of initiatives are taken to reduce the violence, how many events were organized at working area, how many mediations were arranged, how many services are provided to the survivors and how many child marriages are prevented were shared with the participants. All the participants of the programme expressed their satisfaction for successful and result based project.

Organizational Governance

President

Prof. Dr. Golam Rahman

Chief Executive Officer

Aftabur Rahman Jafree

Ghashful is fully reliable to its committees according to the organizational structure:

General Committee	Consisting of 21 members
Executive Committee	Consisting of 7 members
Advisor Committee	Consisting of 2 members

Advisor Committee

The advisory committee of Ghashful is providing essential strategic directions to the organization to continue the activities with confidence in floated way. The committee is consisting of 2 members which is approved and accepted by the general committee.

1. Maj. Gen. Syeed Ahmed BP, A.W.C., P.S.C. (Retd.)

2. Rowson Ara Muzaffar (Bulbul)

General Committee

Ghashful general body consists of 21 members and is responsible for the overall policy directions to the management of Ghashful. The general body is the supreme decision making authority of Ghashful. All types of major rules, regulations and policies are formulated by the general body before it comes into force. The annual general meeting (AGM) of the reporting year was held on 03 June 2017. The organizational activities of the previous year were discussed and approved in the AGM. The meeting has also approved organizational yearly budget, appointment of external auditors etc.

The honorable general body members of Ghashful are:

Professor Dr. Zainab Begum	Sahana Mozammel
Dr. Moinul Islam Mahmud	Shamima Akhter
Dr. Monzur- UI -Amin Chowdhury	Nazma Zaman
Mohammed Sahidullah	Mohammed Ohiduzzaman
Professor Dr. Golam Rahman	Shahana Muhit
Anamul Haque	Shib Narayan Kairy
Prof. Dr. Mohammed Mahtabuddin Hasan	Parveen Mahmud, FCA
Golam Mostafa	Nazneen Rahman
Jahanara Begum	Samiha Salim
Yasmeen Ahmed	Kabita Barua
Zareen Mahmud Hossain, CPA, ACA	-----

Members of Ghashful General Committee



Prof. Dr. Golam Rahman



**Dr. Monzur-Ul-Amin
Chowdhury**



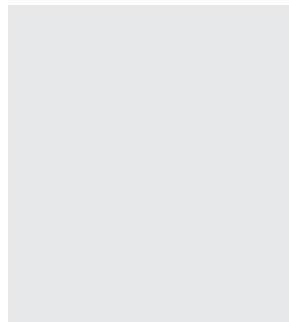
Dr. Moinul Islam Mahmud



Md. Shahid Ullah



Golam Mustafa



Nazma Zaman



Prof. Dr. Zainab Begum



**Prof. Dr. Mahtab
Uddin Hasan**



**Zareen Mahmud Hossain
CPA, ACA**



Yasmeen Ahmed



Mohammed Ohiduzzaman



Shib Narayan Kairy

Members of Ghashful General Committee



Parveen Mahmud, FCA



Shamima Akter



Shahana Muhit



Samiha Salim



Sahana Muzammal



Nazneen Rahman



Md. Anamul Houque



Kabita Barua



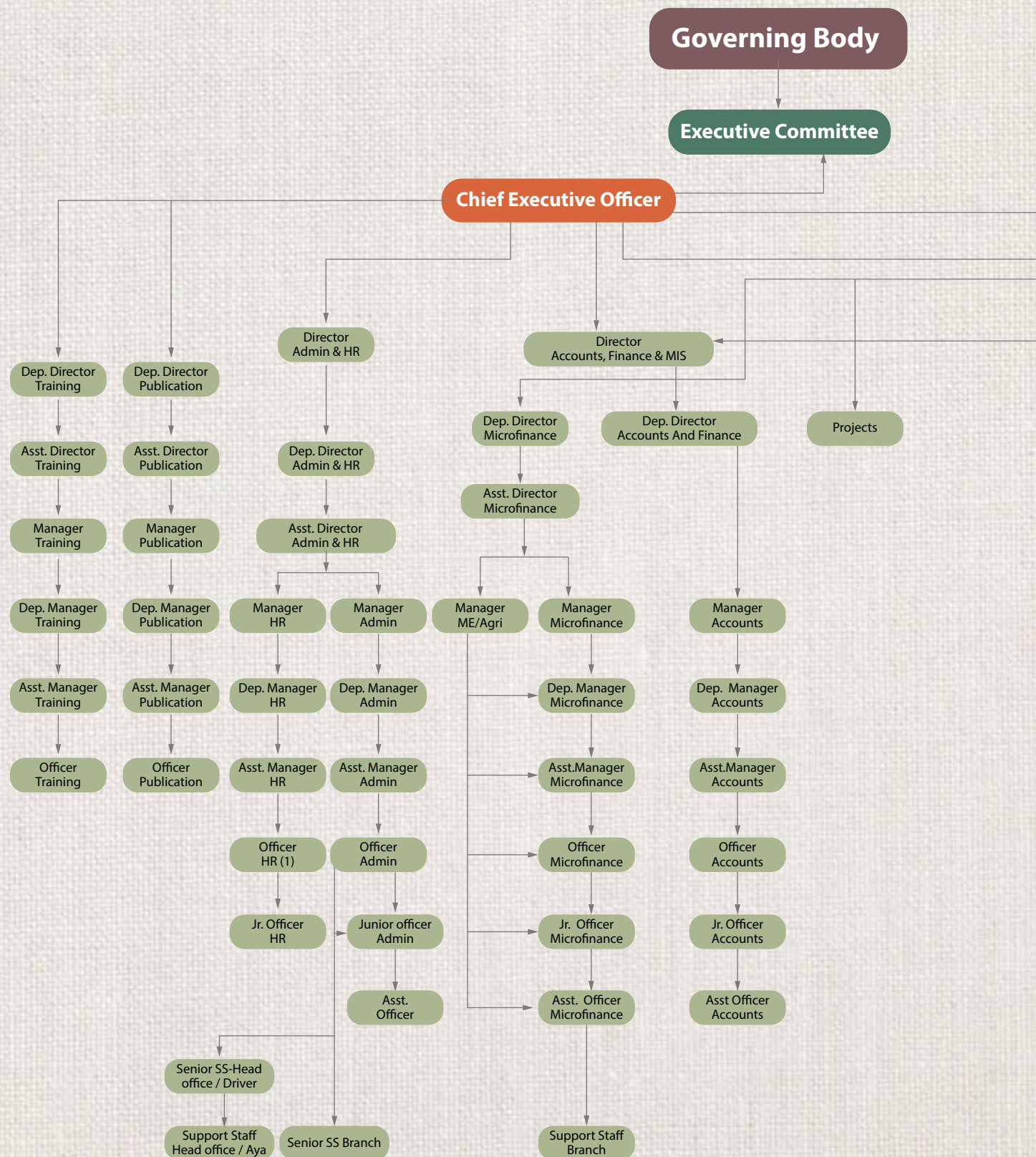
Jahanara Begum

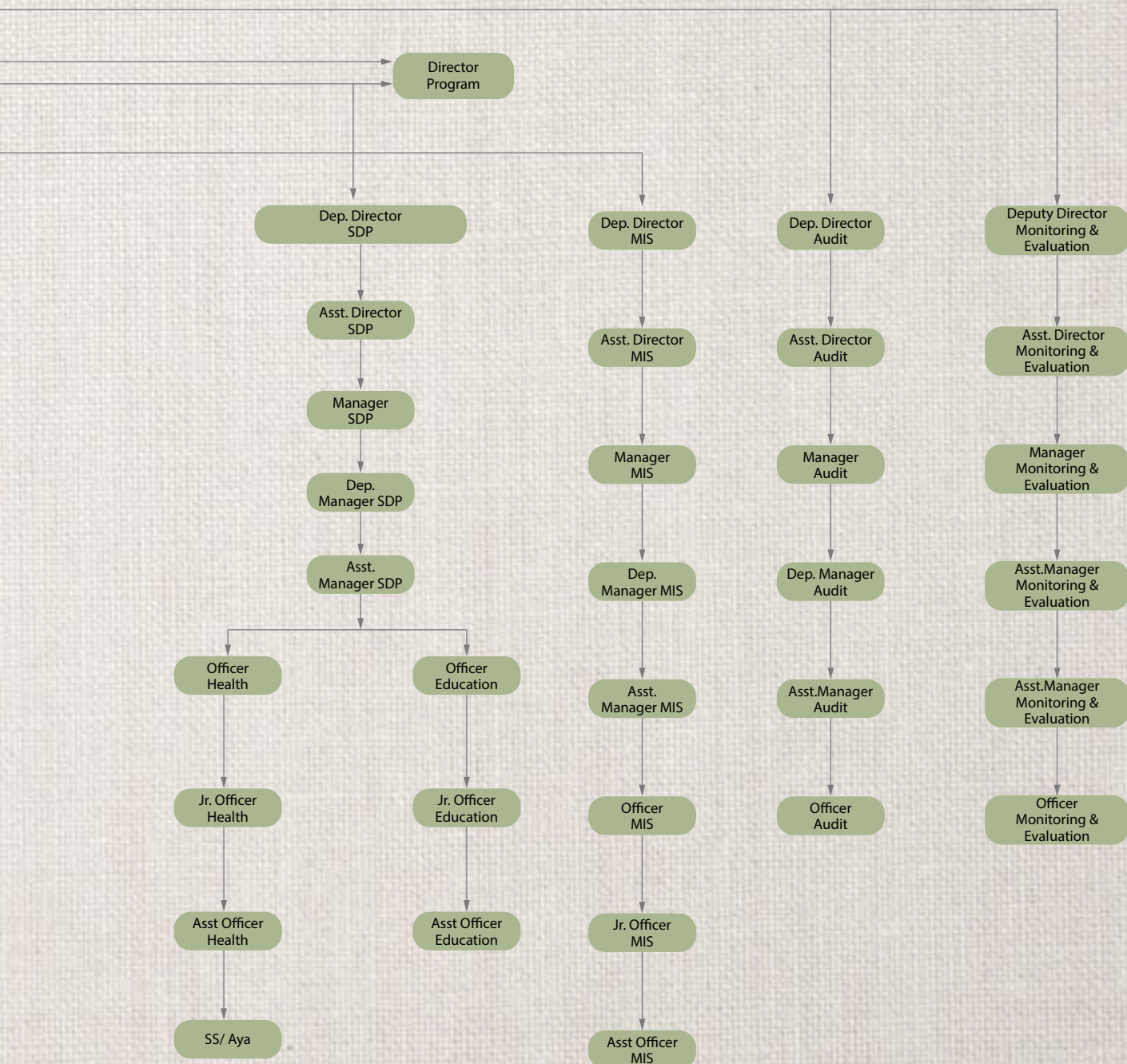
Executive Committee

A 7-member executive body is vested with the management of the organization. Distinguished professionals, activists and entrepreneurs are elected to the governing body for two years and bring their diverse skills and experience to the governance of Ghashful. A total of 08 meetings of the executive body were held in 2016-17. Introduction of the members of Ghashful executive body are as follows:

Name	Designation	Profession
Prof. Dr. Golam Rahman	President	Educationist and Social Worker
Golam Mustafa	Vice – President	Service Holder
Samiha Salim	General Secretary	Woman Entrepreneur
Shahana Muhit	Joint General Secretary	Service Holder
Jahanara Begum	Treasurer	Banker
Kabita Barua	Member	Businesswoman
Zareen Mahmud Hossain CPA, ACA	Member	Chartered Accountant

Organizational Management





Supporting Department for Program and Project operation

Human Resources & Administration

Ghashful Human Resource Department (HRD) is working to ensure productivity of staff members towards achievement of organizational goal and objectives. A three-member team leads the HRD. HRD supervises staff appraisal, recruitment, placement, promotion, compensation, benefits and overall job satisfaction. HRD also organizes training or orientation on administrative issues. Ghashful always create equal opportunity irrespective to gender, ethnicity, region and differently-able groups. Ghashful always encourage active involvement of women in workforce and always make every effort on promoting equal ration. Human resource poly has opportunity to address and emphasis the disaster risk for staff member

Ghashful provides internship opportunities to many local and foreign university students. Students specially in the field of development studies, social science, business administration, ICT often seek opportunities at Ghashful and attain an enriching experience through our organizational culture and environment. Ghashful's interventions, community change mechanism and values are explored among others through these interns.

Ghashful has been ensuring training for the employees to increase job skills and build their capacity. Based on the identified development need in performance and recommended development interventions, Ghashful was more active with all forms of trainings, especially the in-house training and external training in reporting year. Ghashful strongly believes that enhanced knowledge, skills and attitudes of its staff members have significant value and contribution to the development interventions.

Finance & Accounts

The Finance and accounts department of Ghashful is managed with full transparency and accountability through internal control system and disclosure of data information in a systematic manner. The department plays a vital role in improving program efficiency, enhancing management decision making capabilities and promoting transparency and accountability. The

responsible officials maintain financial data and carry out all transaction through cost center and those are collected and stored centrally for any financial analysis, report and communication to stakeholders. The financial statements are prepared following international accounting standards. Ghashful is concern to ensure the area of financial reporting, accounting records and source documentation, internal control, budgetary control, fund management and compliance.

Ghashful has developed detailed financial and procurement policy comprise with rules and regulations on account management. A specific budget is maintained for each project at Ghashful. The head office compiles the individual project budgets to develop the organizational annual budget in each financial year. Ghashful was awarded 'BBB3' by the Credit Rating Agency of Bangladesh Ltd. (CRAB).

Core Functions

- ▶ Financial planning, record-keeping, and managing costs, assets and liabilities;
- ▶ Financial investments, analyzing cash-flow, profitability, prepares budgets and financial frameworks for programs;
- ▶ Effective financial control and transparency of the financial data of running projects and programs garnering trust and confidence from all those with whom we work.

Monitoring Department

As a part of Ghashful's internal control mechanism, the monitoring department provides support to Ghashful's core programs and projects. It delivers information for decision making at policy and operational levels. The department conducts periodic analysis based on set standards to ensure transparency. It assists the management to determine whether key activities are being carried out as planned or they are not achieving the expected outcomes. Ghashful's most of the programs are designed to contribute in achieving the

MDGs and SDGs. Continuous feedback on program performance ensures smooth operation and progress towards achieving these development goals.

In 2016, the department conducted monitoring on field level and management level issues and delivered 24 monitoring reports covering all core programs, projects and supporting departments. The reports are produced based on the monitoring findings. The shared findings facilitated quick remedial measures for the respective programs.

Management Information System (MIS)

Ghashful has been combined with fully integrated management information system application software through full equipped data center i.e. servers, storages, etc. At present, employers have been able to serve clients more efficiently with the support of these technologies by reducing paper work. Technology uses have increased accessibility to information and simplified computations of complex analyses.

Financial Information Systems (FIS) has been using to access or analyze financial information more efficiently for better decision-making, cost budgeting and cost center management, report generation and database query/ analysis capacity. All the branches of Ghashful are brought to full automation coverage already which is connected with the head office.

Internal Audit

The internal audit department is an independent unit within Ghashful which aims to maintain transparency and accountability across the organization, directly reporting to the Chief Executive Officer. The department's auditors independently examine and evaluate all activities covered at branch level to suggest management on operational efficiency. It also assesses the effectiveness of Ghashful's management control, governance and risk management services. The department's services include routine system and special audits, investigations and annual inventory verification. In the reporting year, the internal audit team has conducted 54 audit visits and submitted report to CEO.

Three major accomplishments of Ghashful internal audit team:

- ▶ Assess the efficiency and effectiveness of internal control system;
- ▶ Rationalize implementation strategy in line with organizational policies and systems;
- ▶ Verify accounting records and relevant information.

Procurement & Regulatory Compliances

A procurement committee is playing proactive roles to manage the requisitions of purchase for the program. Throughout the entire process it follows the procurement guidelines and implementation procedures of Ghashful which are transparent and developed in line with international procurement standard.

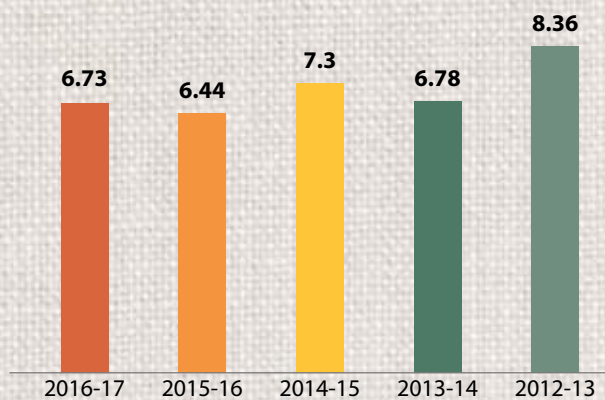
Ghashful has TIN and VAT registration numbers against of which it regularly submits tax and VAT return following deduction of tax and VAT at sources as per government rules. The TIN of Ghashful is 347-300-2085. During the reporting year, an amount of BDT 2408682 has been paid for income other than from microfinance and has been deducted at source. As per the provision of Ghashful finance department and project concern have deducted income tax and VAT before making any payment. Deducted amount are deposited into the treasury vide treasury chalan immediate after the deduction and a copy of chalan is handed over to the concern vendors or service providers. The organization has paid an amount of BDT 11,92,633 as VAT during this fiscal year.

Organizational Sustainability

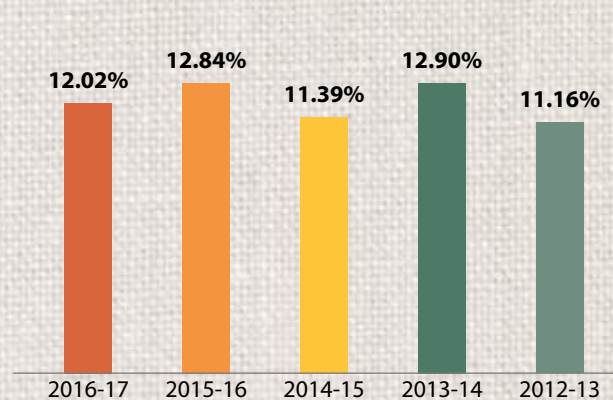
With a vision to make Ghashful as self-reliant some initiatives have taken to generate revenue for the organization. But still the organization is implementing most of the interventions with the support of others. Ghashful has developed a commercial plant of improved cooking stove (ICS) production at Naogaon district as part of the organizational sustainability. Besides, Ghashful is planning for some more endeavors to make the organization financially sustainable, so that it can continue its services and support to the target population.

Financial Sustainability Indicator

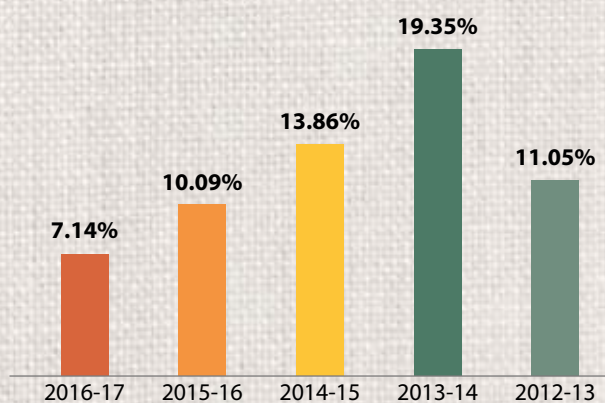
Debt to Capital Ratio



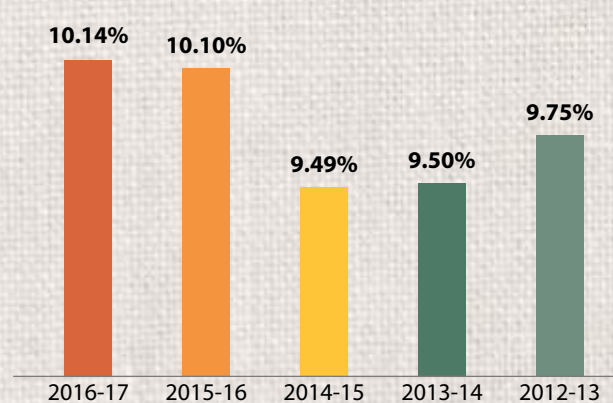
Capital Adequancy Ratio



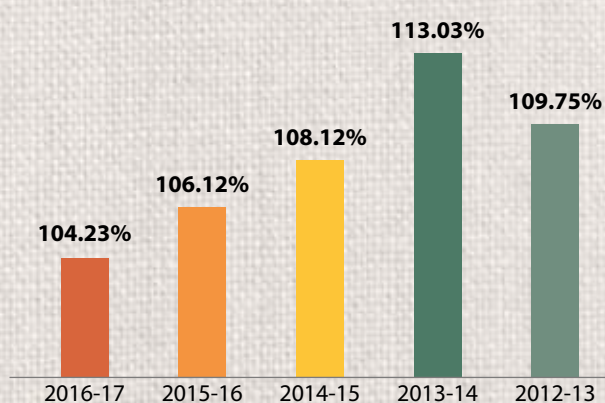
Rate of Return on Capital



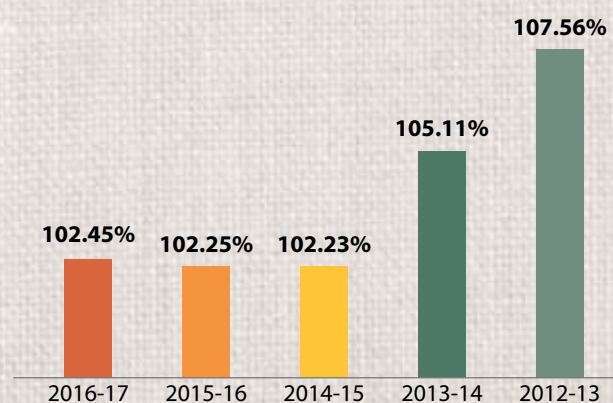
Liquidity to Savings Ratio



Operating Self Sufficiency

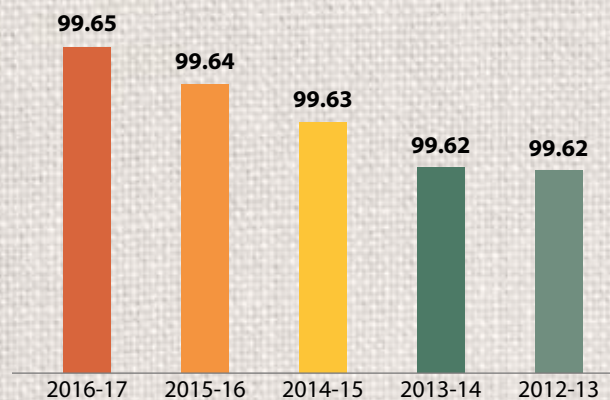


Financial Self Sufficiency

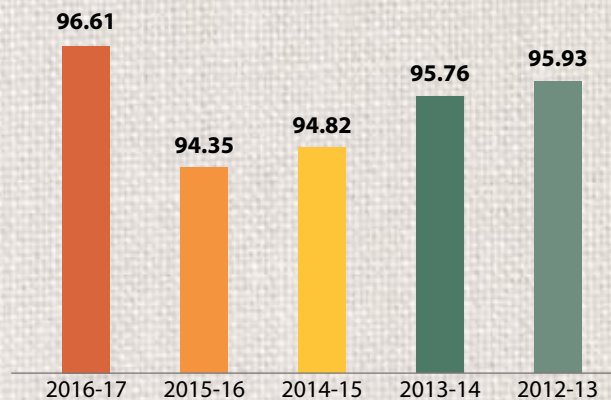


Operational Sustainability Indicator

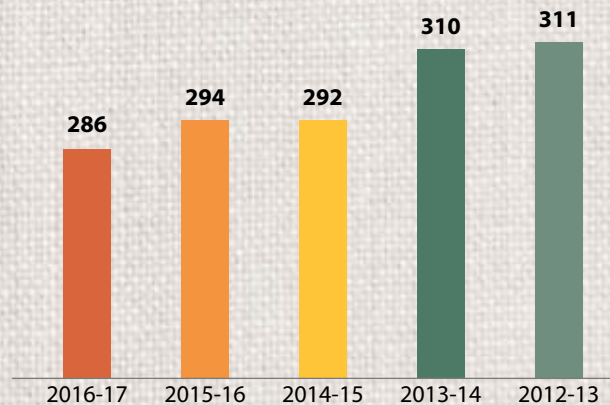
Cumulative Recovery Rate (CRR)



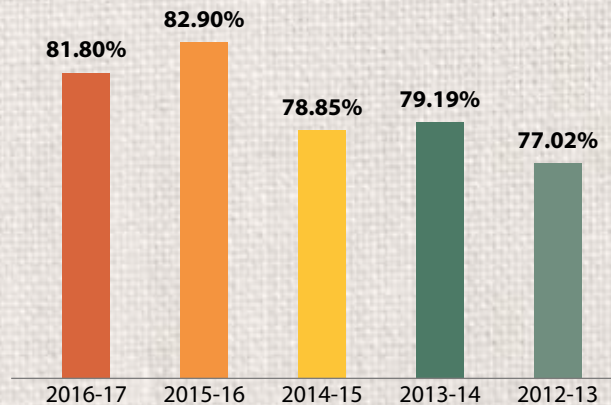
Ontime Recovery Rate (OTR)



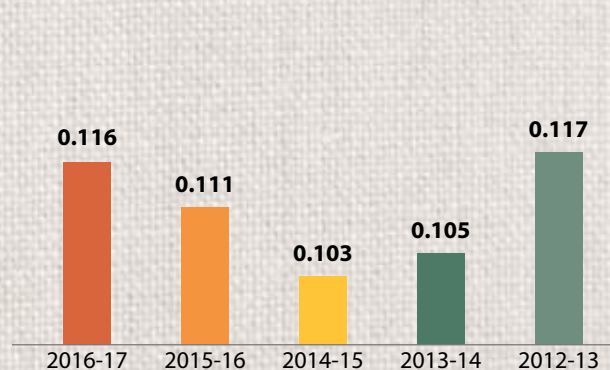
Member per Field Worker



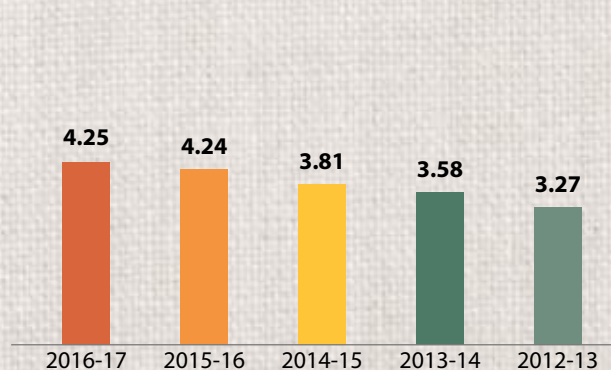
Borrowers and Member Ratio



Cost Per Unit of Money Lent (Amount in Taka)



Loan outstanding per Filed Worker (In millions Taka)



Few Financial and Operational Indicators

Financial Sustainability Indicator

SL	Indicator	2016-17	2015-16	2014-15	2013-14	2012-13
1	Debt to capital Ratio	6.73	6.44	7.3	6.78	8.36
2	Capital Adequancy Ratio	12.01%	12.84%	11.39%	12.90%	11.16%
3	Rate of Return on Capital	7.14%	10.09%	13.86%	19.35%	11.05%
4	Liquidity to Savings Ratio	10.14%	10.10%	9.49%	9.50%	9.75%
5	Operating Self Sufficiency	104.23	106.12%	108.12%	113.03%	109.75%
6	Financial Self Sufficiency	102.45	102.25%	102.23%	105.11%	107.56%

Operational Sustainability Indicator

SL	Indicator	2016-17	2015-16	2014-15	2013-14	2012-13
1	Cumulative Recovery Rate (CRR)	99.65%	99.64%	99.63%	99.62%	99.62%
2	On-time Recovery Rate (OTR)	96.61%	94.35%	94.82%	95.76%	95.93%
3	Member per Field Worker	286	294	292	310	311
4	Borrower and Member Ratio	81.80%	82.90%	78.85%	79.19%	77.02%
5	Cost per Unit of Money lent	0.116	0.111	0.103	0.105	0.117
6	Loan Outstanding per Field Worker (In Million Taka)	4.25	4.24	3.81	3.58	3.27



GHASHFUL

(A Voluntary Community Development Organisation)
Auditors' Report and Combined Financial Statements
For the year ended 30 June 2017

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INDEPENDENT AUDITOR'S REPORT

TO THE EXECUTIVE COMMITTEE OF GHASHFUL

We have audited the accompanying combined financial statements of GHASHFUL ("the NGO/Organization") which comprise the combined statement of financial position as at 30 June 2017, 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 for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the combined financial statements

Management is responsible for the preparation and fair preparation of these combined financial statements in accordance with Bangladesh Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of combined financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these combined financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the combined financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the combined financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the combined financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of combined financial statements that give a true and fair view 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the combined financial statements.

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

Opinion

In our opinion, the combined financial statements present fairly, in all material respects, the combined financial position

of GHASHFUL as at 30 June 2017 and its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRSs) except as mentioned in note # 2.7 to the combined financial statements.

Emphasis of matters

Without modifying our opinion, we draw attention to the following matters:

1. The cost of sales against revenue of Tk. 4,884,293 under IMPROVED COOK STOVES (ICS) PROGRAM has not been recognized on the ground that the cost cannot be measured reliably. This is not in compliance with the accrual basis of accounting and the reserve surplus for the year has been overstated;
2. Educational materials such as diary, classroom khata, receipt book, report card, syllabus, school uniform amounting to Tk. 62,873 under the project GHASHFUL PARAN RAHMAN SCHOOL were not recognized in the combined financial statements through they were physically lying in the stores. As per BAS 2, para 6, these items should have been recognized as inventories under current assets in the statement of combined financial position. Thus the current assets have been understated by the same amount, and
3. As disclosed in the note # 2.7 to the combined financial statements, the management of Ghashful disclosed the departures from BFRSs.

Other matter

The combined financial statements of Ghashful for the year ended 30 June 2016 were audited by Rahman Rahman Huq, Chartered Accountants who expressed an unmodified opinion on those statements on 15 November 2016.

Report on other legal and regulatory requirements

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of account as required by law have been kept by Ghashful so far as it appeared from our examination of those books; and
- c) The statement of combined financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Dated, Chittagong
14 FEB 2018



ACNABIN

Chartered Accountants

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION

As at 30 June 2017

	Notes	2017 Taka	2016 Taka
SOURCE OF FUND:			
Equity			
Reserve	4	12,987,213	11,825,710
Accumulated Surplus/(Deficit)		102,503,033	91,907,854
		115,490,246	103,733,564
Long term liabilities			
Gratuity	5	32,775,702	21,553,225
Fund from DIISP, insurance reserve and cattle insurance	6	38,329,201	33,220,784
Members' Welfare fund	7	3,800,190	2,797,270
Loan from PKSf	8	153,094,162	129,161,248
		227,999,255	186,732,527
		343,489,501	290,466,091
APPLICATIONS OF FUND :			
Non-current assets			
Property, plant and equipment	9	6,783,972	4,048,903
Intangible assets	10	615,200	644,000
Loan to beneficiaries (NDBMP)	11	1,366,530	1,792,219
		8,765,702	6,485,122
Current assets			
Loan to Beneficiaries (Microfinance)	12	915,803,458	844,111,851
Cash and Bank Balances	13	38,994,390	24,761,249
Cash at Bank and Investment-Staff Gratuity	5.1	31,192,175	19,969,698
Advance and Deposits	14	12,788,141	12,455,902
Inventories	15	81,729	260,120
Short term Investment- FDR	16	56,250,000	52,150,000
Accrued interest on FDR	16.1	1,090,578	832,023
Loan to Projects and Others	17	1,138,757	1,210,105
Receivable from external	18	13,513,697	15,178,250
		1,070,852,925	970,929,198
Current liabilities			
Members' Savings	19	428,984,076	390,938,579
Security deposits from field staff	20	2,374,000	2,172,000
Loan Loss Reserve	21	29,622,334	34,471,175
Members unclaimed account	22	3,762,152	3,300,609
Accrued Expenses	23	14,614,055	19,759,905
Liability to donors and others	24	20,751,993	24,750,672
Loan from Commercial Banks	25	40,480,179	20,393,252
Loan from PKSf payable within next 12 months	8	183,260,419	175,170,002
Loan from Staff Provident Fund	26	4,450,000	10,950,000
Advance received from PKSf	27	7,829,918	5,042,035
		736,129,126	686,948,229
NET CURRENT ASSETS :			
		334,723,799	283,980,969
		343,489,501	290,466,091

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


Chief Executive Officer

Dated, Chittagong
14 FEB 2018




Chairman

ACNABIN
Chartered Accountants

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 june 2017

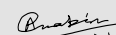
	Notes	2017 Taka	2016 Taka
INCOME:			
Service charges	28	201,243,160	191,337,764
Grant		28,945,354	36,259,065
Fees received	29	2,314,984	2,249,429
Income from sale	30	676,075	945,925
Other income	31	5,120,022	10,184,165
Contribution received from Microfinance		3,662,434	2,862,564
Donation		424,000	317,000
		242,386,029	244,155,912
EXPENDITURE:			
Administative and Office expenditures	32	29,955,597	26,228,121
Finance Expenses	33	47,166,739	40,828,437
Other expenditures	34	2,335,133	3,636,342
Program costs	35	23,828,136	28,690,311
Salary expenditure	36	124,878,846	121,578,557
Cost of Sales and Material expenses	37	4,452,348	12,508,592
Tax and Vat expenditures		710,305	124,397
		233,327,104	233,594,757
Surplus for the year		9,058,925	10,561,155
Add: Surplus brought forward		91,907,854	69,665,092
		100,966,779	80,226,247
Add: Net received from discontinued operation (PHR)		12,342	-
Add: Transfer from Disaster management fund		-	9,883,054
Add: Receivable from donor		2,368,489	4,002,022
Less: Paid to donor (PHR)		(12,342)	-
Less: Transferred to capital reserve		(832,235)	(2,203,469)
Balance carried to statement of financial position		102,503,033	91,907,854

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


Chief Executive Officer

Chairman

Dated, Chittagong
14 FEB 2018



ACNABIN
Chartered Accountants

GHASHFUL

COMBINED STATEMENT OF CHANGES IN EQUITY

For the year ended 30 june 2017

Particulars	Capital Reserve Fund	CRF Reserve on Insurance	Surplus/ (Deficit)	Total
	Taka	Taka	Taka	Taka
Balance as at 01.07.2015	8,813,461	488,787	69,665,092	78,967,339
Surplus for the year 2016	-	-	10,561,155	10,561,155
Provided during the year	-	319,993	-	319,993
Transferred from Disaster Management Fund	-	-	9,883,054	9,883,054
Transferred to Capital reserve	2,203,469	-	(2,203,469)	-
Receivable from donor	-	-	4,002,022	4,002,022
Balance as at 30.06.2016	11,016,930	808,780	91,907,853	103,733,562
Balance on 01 July 2016	11,016,930	808,780	91,907,853	103,733,562
Surplus for the year 2016	-	-	9,058,925	9,058,925
Provided during the year	-	329,268	-	329,268
Transferred to Capital reserve	832,235	-	(832,235)	-
Current year's cumulative adjustment	-	-	2,368,489	2,368,489
Balance as at 30.06.2017	11,849,165	1,138,048	102,503,031	115,490,244



Chief Executive Officer




Chairman

GHASHFUL

COMBINED STATEMENT OF CASH FLOWS

For the year ended 30 June 2017

	2017 Taka	2015 Taka
Cash Flows from Operating Activities:		
Net surplus as per combined statement of profit or loss and other comprehensive income	9,058,925	10,561,155
Depreciation for the year	1,609,764	1,023,473
amortization for the year	153,800	161,000
Receivable from donor	2,368,489	4,002,022
Provision for Gratuity	-	522,900
	13,190,978	16,270,550
(Increase)/Decrease in Assets		
Loan to beneficiaries	(71,265,918)	(84,453,008)
Advance and Deposits	(332,239)	(1,504,662)
Stock and Stores	178,391	(33,998)
Accrued interest on FDR	(258,555)	968,432
Receivable from external	1,664,553	(9,583,599)
Loan to Projects	71,348	6,373,645
	(69,942,420)	(88,233,190)
Increase/(Decrease) in Liabilities		
Members' Savings	38,045,497	29,752,070
Security deposits from field staff	202,000	104,000
Loan Loss Reserve	(4,848,841)	1,982,921
CRF Reserve on insurance	329,268	1,421,892
Liability for Expenses	(5,145,850)	11,885,484
Members Savings Reserve Fund	461,543	734,392
Insurance Reserve Fund	5,108,417	(41,708,025)
Members' Welfare fund	1,002,920	841,341
Liability to Donors and Others	(3,998,679)	15,165,167
Short term Loan from Provident Fund	(6,500,000)	4,150,000
Advance received from PKSF	2,787,883	3,033,536
	27,444,158	27,362,778
Cash Flows from Investing Activities:		
Acquisition of Property, Plant and Equipment	(4,469,832)	1,541,197
Short term investment- Fixed deposit	(4,100,000)	29,600,000
Net cash used in operating activities	(8,569,832)	31,141,197
Cash Flows from Financing Activities:		
Loan from Commercial bank	20,086,927	10,350,000
Loan Received from PKSF-Net	32,023,331	17,264,584
Net cash used in operating activities	52,110,258	27,614,584
Net (decrease) in cash and cash equivalents	14,233,142	14,155,919
Check		
Cash and bank balances at the beginning of the year	24,761,249	10,605,330
Cash and bank balances at the end of theyear	38,994,390	24,761,249
	14,233,141	14,155,919


Chief Executive Officer


Chairman

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Opening Balance:		
Cash in hand	313,156	166,342
Cash at bank	24,448,093	10,438,987
	24,761,249	10,605,329
RECEIPTS:		
Bank interest	582,013	1,704,156
FDR Interest	2,955,375	6,864,281
Grant received from Plan Bangladesh	3,019,045	4,691,041
Clinical Service Charges	190,225	215,410
Clinical Support	65,280	59,790
Sale of contraceptives	52,290	35,730
Received from Enrich Programme	-	-
Received against HCB	4,000	3,000
Contribution received from MF	2,958,007	2,551,863
Received from Naripakha for War victim	16,200	16,800
Reimbursement against Unnanyan Mela	-	-
Reimbursement received from PKSF	2,652,842	2,044,758
Loan from Gratuity fund	10,650,000	12,350,000
Loan from Provident fund	4,000,000	14,150,000
Received from forfeiture Account	253,674	-
Grant received from UAE Bangladesh	224,000	-
Loan from PKSF	238,750,000	212,850,000
Fund from PKSF against Elderly Project	1,140,000	
Fund from PKSF against PACE Project	116,580	
Reimbursement of expenditures	126,900	210,806
Service Chg. from garments industries	2,103,333	1,772,250
Member Savings Collection	294,493,811	304,396,798
Collection of Loan installment	1,520,456,395	1,472,760,299
Service Charge on Loan	198,637,900	189,329,104
Received from Branches	1,125,545	2,650,013
Loan received from IDCOL	359,209	998,400
Loan received from MF	7,281,173	13,513,244
Grant received from IDCOL	7,660,653	14,583,307
Loan Processing Fee	276,080	
Sale of Pass Book	510,430	410
Advance received from PKSF	8,400,000	4,400,000
Advance adjusted against expenses	1,454,470	16,770,144
Advance Salary realized	71,500	6,000
Security Deposit	340,000	268,000
Unclaimed account	1,897,508	2,215,621

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Inter Transaction with Branch	314,821,618	360,268,036
General Account	2,920,730	25,152,000
Miscellaneous receipts	453,375	103,422
Dropout fee	5,373	169,074
Fund received from Bank Asia	1,028,219	340,776
Loan received from Bank Asia Limited	40,000,000	20,000,000
Loan Received from AB Bank Limited	35,000,000	
Commission received	2,012	882
Membership fee - General Body	2,620	2,520
Members Welfare fund	2,098,420	2,099,340
Tax deducted at source- staff	20,390	18,968
Grant from BRAC	566,339	-
FDR encashed during the year	12,650,000	54,100,000
Received from Micro finance as loan	20,756,640	36,988,000
Loan from SDP	604,000	611,800
Loan from Ghashful General Account	1,210,746	550,000
Interest on Loan given to MF	248,035	-
Advance and Deposit	25,482,093	3,211,549
Received against Store and stock	499,479	
Recovery of loan from Educare KG School	100,000	205,600
Realized advance against Expenses	101,440	110,478
Realized advance against Office Rent	15,000	-
Realized advance from ICS Project	87,000	49,250
Recovery of advance from MIME	793,000	4,200,000
Loan realized from ESP	693,598	501,800
Other Income	695,146	
Fees realized- Admission/Tuition	1,335,966	885,810
Donation	424,000	317,000
Sale of school materials	85,655	81,825
Sale of health card	322,201	535,400
Sale of stove	3,400	13,750
Grant from MJF	8,252,616	8,338,857
Sale of school uniform	24,300	16,845
Laptop Loan Realization	10,480	387,329
Motorcycle Loan Adjust	-	869,353
Bicycle Loan Adjust	4,100	3,000
Mobile Loan Realization	7,500	171,658
Income from Training Center	1,000	11,005
Income from PHR project against cost sharing	-	5,000
Received from SDP	579,000	1,026,800
Cost sharing income from SDP	31,919	5,000

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Cost sharing income from NEST/CHWEVT	94,796	78,379
Received form PHR project	-	45,000
Loan realized from CHWEVT	-	-
Received from Blood Cancer Society	-	7,000
Received from H/O	2,033,605	53,648,162
Received from HASAB	-	-
Received form NDBMP	396,640	17,520
Received from MIME Project-Health	216,180	401,000
Insurance Premium collection	10,948,838	5,623,078
Clinical service charges	38,115	34,470
Salary surrender	-	12,000
Fines (penalty)	-	10,190
Loan received from ICS Head Office	2,040,846	1,419,860
Earnest Money	47,000	39,000
Loan installment received from beneficiaries	739,689	1,390,693
Sewing machine sales	-	14,479
Diabetic test	88,509	76,890
Residential fess/School fess	12,585	66,560
Paramedic fees	193,440	209,760
	2,801,612,091	2,865,857,393
Total Receipts:	2,826,373,340	2,876,462,722
PAYMENTS:		
		141,321,912
		2,967,760,153
Salaries and allowances	124,831,821	105,685,647
MBBS Doctors' Honourarium	-	260
School Program	1,545,074	1,365,128
Health Program	1,955,875	1,762,800
Community Development Program	863,121	1,618,534
Other Operating Expenses	5,156,589	2,410,441
Administrative Expenses	1,121,383	747,287
Selling and promotional Expenses	117,100	59,560
Contribution to ESP	31,247	-
Remittance Payments	941,291	427,699
Advance against expenses	254,240	4,400,336
Advance against salary	25,000	1,312,250
Audit and professional fee	166,250	191,820
Bank charges	446,114	352,175
Capital expenditure	272,693	-
Communication expenses	1,386,368	1,181,236
Clinical support and contraceptive fee	10,660	11,099

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
AGM Expenses	147,467	92,482
Refreshment	1,127,757	982,722
Honorarium for school teacher & M.O	1,041,563	1,118,826
Insurance Claim settled	5,193,228	4,766,820
Surrender of payments	147,823	42,949,057
Maturity Payments	55,700	7,966,091
Bank charges	63,718	372,537
Postage and Courier	122,378	95,033
Income Tax Paid-Microfinance	589,306	22,910
Loan disbursed to Microfinance client	1,600,537,000	1,557,596,000
Loan Disbursement to NDBMP client	314,000	1,008,000
Loan refund to PKSf	206,726,672	195,585,417
Interest paid to PKSf	18,920,841	19,060,388
Loan refund to Bank Asia Limited	40,000,000	
Loan Refund to AB Bank limited	15,000,000	
Interest paid on Bank Loan	2,750,000	
Interest paid on Project Loan	1,156,785	
Loan to ICS Project	-	1,550,000
Advance and Deposit	269,970	250,000
Payment to Branches	221,007	412,131,252
Loan to Organization General Account	20,768,640	25,295,000
Maintenance - Capital and Non-capital	1,192,296	1,008,081
Maintenance - Office	812,890	743,532
Maintenance and fuel- vehicles	822,094	520,471
Material expenses	462,016	12,907,709
Cost of Sales	1,880,393	-
Advocacy Meetings- District Level	-	-
Survivor Services	1,023,281	1,636,676
Maria model seed preservation	58,600	67,060
Youth Group Interventions	39,945	144,639
School Outreach program	87,276	218,641
Material & Equipment for NFE School	-	-
Meeting expenses	1,295	8,426
Professional and License fee	584,480	269,285
Newspaper and Periodicals	13,328	13,015
Office Rent / Shop rent / Auditorium rent	8,398,480	7,069,405
Printing and Stationery	2,542,045	2,281,285
Program and operational costs	1,063,458	1,941,548
Dress for support staff	190,816	148,805
Loan payment to CHWEVT Project	130,846	-
Interest on Members Savings	22,997,688	21,058,344
Members Savings Refund	256,437,533	271,836,636
School Rent	336,000	231,000

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Security deposit refund	201,560	203,000
Subsidy paid to Client	125,000	255,000
Special Day observation	223,301	304,293
Subsidy Paid to SDP	970,768	1,573,821
Tax deducted at source-Staff	432,756	-
VAT	155,320	127,092
Advance agaisnt Stcok	335,570	
Tax deducted at source- Bank Interest	343,513	1,305
Vermi Compost	133,592	262,950
Training expenses	346,533	287,143
Travelling and conveyance	3,007,667	2,830,771
Uniform and leverage	40,010	6,650
Poultry	46,600	96,000
Utilities	1,496,969	1,385,209
Investment in FDR	16,750,000	24,500,000
Weekly /Monthly Meeting	224,228	148,115
Donation / Contribution	67,040	118,770
Beneficiaries training, meeting, workshop and annual conference	2,550,507	1,554,647
Fixed Assets Purchase	4,197,138	1,541,197
Loan to SDP	2,090,398	2,924,600
Loan to DIISP	80,000	
Overhead/other cost	176,594	182,567
Advance to program staff	-	100,000
Advance against Grameen Savagery	-	41,500
Loan to Branches	137,000	544,860
Advance tostaff against Salary	1,327,024	149,740
Advance office rent/school rent	1,712,280	1,328,300
Loan to Parn Raman School	150,000	-
Loan refund to ORG	1,016,000	466,867
Claim Settlement	-	1,274,226
Advertisement	363,027	129,070
Signboard	-	28,050
Contribution to Pally Tayaha Kendra	-	106,967
Contributionto ENRICH project	-	978,042
Payment to ENRICH program	5,675,452	2,234,021
Advance to Livestock and Agriculture	85,721	1,948,800
Inter Transaction with branch	314,821,618	7,534,423
Purchase of Sewing Machine	-	7,241
Payment to War victim	16,200	16,800
Vaccination	-	31,880
Loan Refund to Microfinance	93,000	4,000,000
Agriculture related information	1,000	32,430
Interest on premium	31,353	1,917,204

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Field Conveyance	4,836,014	4,192,140
License and renewal fee	4,880	6,000
Micro Credit Fair	-	19,421
Loan Payment to MIME	-	15,343,000
Loan payment to ESP	1,626,200	611,800
Paymnet agasinst Vedio Documentation	220,000	-
Land Registrattion exp	59,400	-
Loan payment to ICS Head Office	10,000	-
Fund refund to Plan Bangladesh	12,342	-
Loan Refund to Gratuity Fund	10,750,000	2,028,611
Payment Provident Fund	10,500,000	10,000,000
Loan refund to NDBMP project	56,640	100,000
Payment To IDCOL Principal Against Loan	806,981	623,896
Payment to HO	3,160,066	4,049,662
Meal Allowance	5,022,250	4,848,692
Laptop Loan	214,607	370,861
Advance to Staff against expenses	3,390,789	324,290
Rebate Given	704,834	296,530
Interest on Security Deposit	11,526	11,324
Interest Expenses	237,428	236,628
Interest paid In Advance	52,346	-
Expenses against member welfare Fund	1,095,500	1,284,920
Welfare for ESP Student	-	3,000
Income Tax adjust-Staff	-	338,610
Loan Refund to MF	21,257,609	25,252,000
Remittance Payments by Branch	950,782	429,699
Training on Livestock,Fish,Paddy and Guti	241,258	-
Compost	-	76,434
Contribution to Calendar of BSAF	25,000	25,000
USG Block Dem	64,930	15,860
Feromane Trap	43,100	114,280
Porous pipe	39,000	25,096
Beef fattening	68,598	289,373
Livestock Unit- Exhibition	-	53,900
Annual Picnic of Project staff	47,950	-
Payments to Remittance Project	-	2,000
Courtyard Meeting	263,720	579,135
Divisional /Disctict level workshop	58,760	45,000
Members Gethering of WASCC-all union	327,720	-
Police Officer Training	-	60,318

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 june 2017

	2017 Taka	2016 Taka
Assessment	-	-
Meeting expenses-VUAWC/SPG	103,290	315,728
Contribution to Calendar	-	203,784
Agriculture exhibition	189,810	337,418
Goat Rearing (Poor Member)	102,600	4,800
Goat Rearig (Ultra Member)	25,998	96,610
Cow Rearig	98,000	96,448
Vegetables cultivation own premises	98,160	59,950
High breed new crops	2,970	19,745
Shop renewal fee	6,000	5,614
Wages-ICS	-	11,000
Payment to Blood Cancer Society	-	7,000
Advance to elderly program	624,817	100,000
Begger rehabilitation	200,470	203,000
Refund of members unclaimed	1,435,965	1,481,228
Staff Convention	1,005,640	-
Unayin Mela with Local Government	26,430	-
Motorcycle Loan	1,305,198	709,500
Mobile Loan	118,500	91,373
Bi- Cycle loan	134,000	-
Evaluation Survey and Assessment	-	32,400
Advance to Contractors-ICS	245,000	-
Loan to Ghashful General Account	2,091,592	-
Emergency Treatment	56,022	28,693
Workshop with DWA & UWAO	70,430	18,435
Training for Marriage Registers	128,992	12,640
Training for Marriage local religious leaders	111,134	43,339
Training for sexual harassment committee	145,172	133,177
SPG lead mass orientation for Imam	-	170,400
Facilitating UVAWC meeting	29,170	38,505
Functioning of DLAC activation of UZLAC	-	7,290
Celebrating public events	29,500	68,420
Union Irvel phase our meeting	55,680	100,580
	2,787,378,950	2,851,701,473
Cash in hand	89,983	313,156
Cash at bank:	38,904,407	24,448,093
Balance at 30.06.2016	38,994,390	24,761,249
Total payments and balance	2,826,373,340	2,876,462,722


Chief Executive Officer


Chairman

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION

As at 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	ICS Project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	Elimination of intra-project transactions	30.06.2017	30.06.2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
SOURCES OF FUND																		
Equity																		
Reserve	-	-	12,987,213	-	-	-	-	-	-	-	-	-	-	-	-	-	12,987,213	11,825,710
Accumulated Surplus/(Deficit)	(1,863,291)	(3,205,857)	106,644,473	629,460	12,867	(54,413)	(2,788,483)	-	(65,450)	(2,081,364)	(715,627)	5,097,939	935,715	4,159	(47,095)	-	102,503,033	91,907,854
	(1,863,291)	(3,205,857)	119,631,686	629,460	12,867	(54,413)	(2,788,483)	-	(65,450)	(2,081,364)	(715,627)	5,097,939	935,715	4,159	(47,095)	-	115,490,246	103,733,564
Long term liabilities																		
Gratuity	31,192,175	1,583,527	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,775,702	21,553,225
Fund from DIISP, insurance reserve and cattle insurance	-	-	38,329,201	-	-	-	-	-	-	-	-	-	-	-	-	-	38,329,201	33,220,784
Members' Welfare fund	-	-	3,800,190	-	-	-	-	-	-	-	-	-	-	-	-	-	3,800,190	2,797,270
Loan from Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80,000	(80,000)	-	-
Loan from PKSF	-	-	153,094,162	-	-	-	-	-	-	-	-	-	-	-	-	-	153,094,162	129,161,248
	31,192,175	1,583,527	195,223,553	-	-	-	-	-	-	-	-	-	-	-	80,000	(80,000)	27,999,255	186,732,527
	29,328,884	(1,622,330)	314,855,239	629,460	12,867	(54,413)	(2,788,483)	-	(65,450)	(2,081,364)	(715,627)	5,097,939	935,715	4,159	32,905	(80,000)	343,489,501	290,466,091
APPLICATIONS OF FUND																		
Non-current assets																		
Property, plant and equipment	26,377	55,507	5,659,441	251,535	-	-	-	368,286	-	13,837	7,140	12,458	389,391	-	-	-	6,783,972	4,048,903
Intangible assets	-	-	615,200	-	-	-	-	-	-	-	-	-	-	-	-	-	615,200	644,000
Loan to beneficiaries (NDBMP)	-	-	-	-	-	-	1,366,530	-	-	-	-	-	-	-	-	-	1,366,530	1,792,219
	26,377	55,507	6,274,641	251,535	-	-	1,366,530	368,286	-	13,837	7,140	12,458	389,391	-	-	-	8,765,702	6,485,122
Current assets																		
Loan to beneficiaries (Microfinance)	-	-	915,803,458	-	-	-	-	-	-	-	-	-	-	-	-	-	915,803,458	844,111,851
Cash and Bank Balances	506,669	95,168	33,239,823	155,121	8,134	-	669,826	22,256	461,074	104,800	2,050	2,832,960	162,392	701,212	32,905	-	38,994,390	24,761,249
Cash and Bank Balances-Staff	31,192,175	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,192,175	19,969,698
Gratuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL

COMBINED STATEMENT OF FINANCIAL POSITION As at 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Parman Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	ICS Project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	Elimination of intra-project transactions	30.06.2017	30.06.2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Advance and Deposits	61,299	22,500	11,086,827	15,198	388,500	-	-	40,000	85,000	-	-	185,000	903,817	-	-	-	12,788,141	12,455,902
Inventories	-	-	81,729	-	-	-	-	-	-	-	-	-	-	-	-	-	81,729	260,120
Short term investment- FDR	-	-	56,000,000	250,000	-	-	-	-	-	-	-	-	-	-	-	-	56,250,000	52,150,000
Accrued interest on FDR	-	-	1,082,972	7,606	-	-	-	-	-	-	-	-	-	-	-	-	1,090,578	832,023
Loan to projects and Others	16,543,346	684,301	4,765,497	-	-	-	13,000	-	-	-	-	1,796,412	5,000	-	-	(22,668,799)	1,138,757	1,210,105
Receivables from external	-	579,417	-	-	682,534	-	-	-	-	-	-	2,421,399	9,830,347	-	-	-	13,513,697	15,178,250
Current liabilities	48,303,489	1,381,386	1,022,060,306	427,925	1,079,168	-	682,826	62,256	546,074	104,800	2,050	7,235,771	10,901,556	701,212	32,905	(22,668,799)	1,070,852,925	970,929,198
Members' Savings	-	-	428,978,555	-	-	-	5,521	-	-	-	-	-	-	-	-	-	428,984,076	390,938,579
Security deposits from field staff	18,000	-	2,231,000	-	-	-	-	-	-	-	-	-	125,000	-	-	-	2,374,000	2,172,000
Loan Loss Reserve	-	-	28,730,923	-	-	-	891,411	-	-	-	-	-	-	-	-	-	29,622,334	34,471,175
Members' Unclaimed Account	-	-	3,762,152	-	-	-	-	-	-	-	-	-	-	-	-	-	3,762,152	3,300,609
Accrued Expenses	1,045	86,487	11,765,922	-	-	54,413	40,000	-	-	-	-	25,000	1,944,135	697,053	-	-	14,614,055	19,759,905
Liability to donors and others	14,531,936	2,972,736	13,494,157	50,000	1,066,301	-	3,900,907	430,542	131,345	2,200,000	724,817	2,125,290	1,712,761	-	-	(22,588,799)	20,751,993	24,750,672
Loan from commercial banks	-	-	40,000,000	-	-	-	-	-	480,179	-	-	-	-	-	-	-	40,480,179	20,393,252
Loan from PKSF	-	-	183,260,419	-	-	-	-	-	-	-	-	-	-	-	-	-	183,260,419	175,170,002
Short term Loan from Provident Fund	4,450,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,450,000	10,950,000
Advance received from PKSF	-	-	1,256,580	-	-	-	-	-	-	-	-	-	6,573,338	-	-	-	7,829,918	5,042,035
NET CURRENT ASSETS	19,000,981	3,059,223	713,479,708	50,000	1,066,301	54,413	4,837,839	430,542	611,524	2,200,000	724,817	2,150,290	10,355,234	697,053	-	(22,588,799)	736,129,126	686,948,230
	29,302,508	(1,677,837)	308,580,598	377,925	12,867	(54,413)	(4,155,013)	(368,286)	(65,450)	(2,095,200)	(722,767)	5,085,481	546,322	4,159	32,905	(80,000)	334,723,799	283,980,970
	29,328,884	(1,622,330)	314,855,239	629,460	12,867	(54,413)	(2,788,483)	-	(65,450)	(2,081,363)	(715,627)	5,097,939	935,713	4,159	32,905	(80,000)	343,489,501	290,466,091

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



Chief Executive Officer




Chairman

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
INCOME:																	
Service charges	-	2,353,270	198,510,625	-	-	-	127,275	-	-	248,035	-	-	-	-	3,955	201,243,160	191,337,764
Grant	-	-	-	224,000	566,339	-	312,000	8,252,616	-	-	-	9,760,052	9,830,347	-	-	28,945,354	36,259,065
Fees received	2,620	65,280	712,305	957,280,000	378,686	-	-	-	-	5,373	-	-	-	-	193,440	2,314,984	2,249,429
Collection from HCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000	4,000	3,000
Income from Commission	-	-	-	-	-	-	-	-	2,012	-	-	-	-	-	-	2,012	882
Contribution received from MF	-	1,675,195	-	-	-	-	-	-	-	-	-	-	1,987,239	-	-	3,662,434	2,862,564
Bank / FDR interest	3,457	-	3,680,107	10,082	-	-	-	49,492	1,900	9,804	-	7,487	-	19,567	-	3,781,896	6,355,145
Fines (penalty)	-	-	260,705	-	-	-	-	-	-	-	-	-	-	-	-	260,705	130,523
Sale of contraceptives	-	52,290	-	-	-	-	-	-	-	-	-	-	-	-	-	52,290	35,730
Sale of Pass Book	-	-	510,330	-	-	-	-	-	-	100	-	3,400	-	-	-	510,430	455,875
Sale of Stove	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400	13,750
Other/Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income	17,000	-	-	-	-	-	-	-	-	-	-	-	258,480	16,608	-	292,088	351,224
Donation	-	-	-	424,000	-	-	-	-	-	-	-	-	-	-	-	424,000	317,000
Received from drawing training	-	-	-	6,916	-	-	-	-	-	-	-	-	-	-	-	6,916	4,760
Sale of study materials	-	-	-	85,655	-	-	-	-	-	-	-	-	-	-	-	85,655	81,825
Sale of Health Card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	341,900
Sale of school uniform	-	-	-	24,300	-	-	-	-	-	-	-	-	-	-	-	24,300	16,845
Income from backup support-MIME	-	193,417	-	-	-	-	-	-	-	-	-	-	-	-	-	193,417	401,000
Income from training centre	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	11,005
Income from INAFI	-	-	-	-	-	-	-	-	-	36,429	-	-	-	-	-	36,429	91,022
Other Income	-	7,785	-	-	31,919	-	23,095	-	-	-	-	-	-	-	-	62,799	124,897
Cost Sharing from NEST project	-	94,796	-	-	-	-	-	-	-	-	-	-	-	-	-	94,796	78,379
Cost Sharing from ESP project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000
Reimbursement against training	-	-	-	-	-	-	103,900	-	-	-	-	-	-	-	-	103,900	24,876

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Reimbursement against Elderly Project	-	-	-	-	-	-	-	-	-	-	26,390	-	-	-	-	26,390	-
Reimbursement receivable from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,602,452
Income from Forfeiture account	253,674	-	-	-	-	-	-	-	-	-	-	-	-	-	-	253,674	-
	277,751	4,442,033	203,674,072	1,732,233	976,944	-	566,270	8,302,108	3,912	299,741	26,390	9,770,939	12,076,066	36,175	201,395	242,386,029	244,155,912

EXPENDITURE:

Salaries and allowances	47,687	3,007,104	112,648,625	865,513	1,054,776	-	470,987	5,851,141	-	-	182,067	87,510	-	378,103	285,333	124,878,846	121,055,397
Doctors' Honourarium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	260
Gratuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	522,900
Interest on members' savings	-	-	22,997,691	-	-	-	-	-	-	-	-	-	-	-	-	22,997,691	21,058,344
Bank charges	3,935	7,952	416,439	5,178	606	-	-	-	15,407	620,743	1,636	-	-	-	-	1,071,896	461,753
Other Expenses	6,000	-	-	-	-	-	203,120	-	635	-	26,722	111,345	800,103	-	41,283	1,189,208	781,360
Communication expenses	2,519	12,266	1,443,158	6,264	-	-	-	-	-	-	-	-	-	-	-	1,464,207	1,269,723
Clinical support	-	10,660	-	-	-	-	-	-	-	-	-	-	-	-	-	10,660	11,099
Depreciation	4,076	13,614	1,395,306	28,802	-	-	-	106,606	-	1,537	1,785	5,339	52,699	-	-	1,609,764	1,023,473
Amortization	-	-	153,800	-	-	-	-	-	-	-	-	-	-	-	-	153,800	161,000
Claim Settlement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	224,226
Loan Loss Provision	-	-	3,540,160	-	-	-	-	-	-	-	-	-	-	-	-	3,540,160	5,984,943
Disaster Fund Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,370,175
Audit and Professional Fee	11,000	5,000	121,250	-	-	-	-	-	-	-	-	-	-	-	-	137,250	212,320
Interest on Loan from PKSF	-	-	18,920,841	-	-	-	-	-	-	-	-	-	-	-	-	18,920,841	19,060,388
Interest on Bank/ Loan and others	-	-	2,750,000	-	-	-	-	-	-	-	-	-	-	-	-	2,750,000	-
Interest on Loan from Inter Associates	-	-	1,156,785	-	-	-	-	-	-	20,572	-	-	-	-	-	1,156,785	-
Interest on Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,572	-
Interest on security deposit	-	-	11,526	-	-	-	-	-	-	-	-	-	-	-	-	11,526	11,324
Rebate	-	-	214,607	-	-	-	-	-	-	-	-	-	-	-	-	214,607	296,530
Maintenance - Office	-	11,780	785,030	5,910	-	-	-	16,570	-	-	-	-	-	-	-	819,290	1,947,496

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Maintenance and fuel- vehicles	-	-	727,169	-	-	-	-	94,925	-	-	-	-	-	-	-	822,094	435,386
Signboard	-	-	363,027	-	-	-	-	-	-	-	-	-	-	-	-	363,027	28,050
Honorarium for school teachers	-	1,119,558	-	-	-	-	-	-	-	-	-	-	-	-	-	1,119,558	1,118,826
Cost of Sales and Material expenses	-	4,158	123,259	-	-	-	-	319,249	-	-	-	4,005,682	-	-	-	4,452,348	12,508,592
Meeting expenses	147,467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147,467	480,861
Legal and Membership Fee	64,500	-	621,430	-	-	-	-	-	-	-	-	-	-	-	-	685,930	371,285
Postage and Courier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,870
Video Documentation	220,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	220,000	-
Newspaper and periodicals	-	-	11,513	1,815	-	-	-	-	-	-	-	-	-	-	-	13,328	13,015
Office rent / shop rent	101,706	161,554	7,575,608	-	-	-	-	548,716	-	-	-	-	-	-	-	8,387,584	7,069,405
Printing and stationery	151,949	19,871	2,642,320	82,098	-	-	-	51,785	-	-	-	-	-	-	-	2,948,023	2,405,433
Program and operational costs	-	-	-	-	-	-	-	-	-	-	529,807	-	4,745,499	-	-	5,275,306	9,297,579
Mobile phone bill	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Selling and promotional Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117,100	59,560
Other program activity expenses	-	-	2,730,875	-	290,976	-	-	-	-	-	-	-	5,684,965	-	-	8,706,816	4,023,163
Other operating Expenses	-	-	-	-	-	-	-	176,594	-	-	-	-	213,376	-	-	389,970	203,000
Entertainment	-	126,281	957,690	21,534	21,617	-	-	-	-	-	-	-	-	-	-	1,127,122	982,722
Utilities	16,381	22,104	1,355,997	21,547	-	-	-	77,073	-	-	-	-	-	-	-	1,493,102	1,397,637
School Rent (Street children)	-	-	-	336,000	147,000	-	-	-	-	-	-	-	-	-	-	483,000	371,200
Emergency Treatment	-	-	56,022	-	-	-	-	-	-	-	-	-	-	-	-	56,022	28,693
Special Day celebration	-	21,174	-	-	-	-	-	-	-	-	-	-	-	-	-	21,174	62,583
School Program expenses	-	-	-	26,495	-	-	-	-	-	-	-	-	-	-	-	26,495	25,207
Subsidy to SDP and organization General Fund	-	-	970,768	-	-	-	-	-	-	-	-	-	-	-	-	970,768	1,573,821
Training expenses	-	-	164,509	-	-	-	-	-	-	-	-	-	-	-	-	164,509	209,597
Traveling and conveyance	1,410	373,789	2,313,347	21,891	31,765	-	-	129,151	-	-	-	-	-	-	-	2,871,353	3,085,623
Field Conveyance	-	-	4,827,199	-	-	-	-	-	-	-	-	-	-	-	-	4,827,199	4,192,140



GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Uniform and Leverage	-	2,979	187,837	40,010	-	-	-	-	-	-	-	-	-	-	-	230,826	188,455
Taxes and VAT	6,624	-	590,306	1,143	-	-	-	-	-	-	-	-	112,232	-	-	710,305	124,397
Cost sharing to with SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	401,000
Subsidy paid to Client of NDBMP	-	-	-	-	-	-	115,000	-	-	-	-	-	-	-	-	115,000	255,000
Expenditure incurred for Palli Tathya Kendra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106,967
Balance carried forward	785,254	4,919,844	192,774,094	1,464,200	1,546,740	-	906,207	7,371,810	16,042	642,852	742,017	4,209,876	11,608,874	378,103	326,616	227,692,529	226,478,778

Balance brought forward	785,254	4,919,844	192,774,094	1,464,200	1,546,740	-	906,207	7,371,810	16,042	642,852	742,017	4,209,876	11,608,874	378,103	326,616	227,692,529	226,478,778
Donation / Contribution	25,000	31,247	2,540	-	-	-	-	-	-	-	-	-	-	-	-	58,787	99,937
Welfare for ESP Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000
Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,434
Porous Pipe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,047
Goat Rearing (Poor Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,755
Agriculture exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	145,998
Fish Cultivation and Exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	209,294
Farmer Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	103,011
Livestock Unit- Exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,900
Registration Process of Land	59,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,400	-
Service charge on IDCOL loan	-	-	-	-	-	-	237,428	-	-	-	-	-	-	-	-	237,428	236,628
Advertisement	-	-	403,323	-	-	-	-	-	-	-	-	-	-	-	-	403,323	1,966,944
Meeting, Workshop and seminar	-	-	158,098	-	-	-	-	-	-	-	-	-	-	-	-	158,098	121,760
Annual Picnic of Project stff	47,950	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,950	-
Contribution to ENRICH Project	-	-	1,987,239	-	-	-	-	-	-	-	-	-	-	-	-	1,987,239	1,288,743
Transfer to General Account-Training Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Unnyan mela (Microcredit)	-	-	26,430	-	-	-	-	-	-	-	-	-	-	-	-	26,430	19,421
Survey Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,400
Wages-ICS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,000
Day observation	-	-	-	175	-	-	-	-	-	-	-	-	-	-	-	175	442
License and renewal fees	-	-	-	4,880	-	-	-	-	-	-	-	-	-	-	-	4,880	6,000
USG block dem	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,860
Feromane trap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	114,280
Maria model seed preservation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,060
Hybrid new crops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,745
Vegetables cultivation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,950
Beef fattening	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	289,372
Field day observation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,430
Agriculture related information	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,430
Cow rearing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,448
Poultry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	96,000
Vermi Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	262,950
Vaccination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,880
Provision	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	155,973
Staff development expense	-	-	-	-	-	-	-	2,650,865	-	-	-	-	-	-	-	2,650,865	1,432,887
	917,604	4,951,091	195,351,724	1,469,255	1,546,740	-	1,143,635	10,022,675	16,042	642,852	742,017	4,209,876	11,608,874	378,103	326,616	233,327,104	233,594,757



GHASHFUL

COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the year ended 30 June 2017

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	GFTM- 912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project- Insurance	Elderly Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Surplus/(deficit) for the year	(639,853)	(509,058)	8,322,348	262,978	(569,796)	-	(577,365)	(1,720,567)	(12,130)	(343,111)	(715,627)	5,561,063	467,192	(341,928)	(125,221)	9,058,925	10,561,155
Add: Surplus/(deficit) brought forward	(1,223,438)	(2,696,799)	99,154,360	366,482	12,867	(54,413)	(2,211,118)	-	(53,320)	(1,738,253)	-	(463,124)	468,523	346,087	-	91,907,854	69,665,092
	(1,863,291)	(3,205,857)	107,476,708	629,460	(556,929)	(54,413)	(2,788,483)	(1,720,567)	(65,450)	(2,081,364)	(715,627)	5,097,939	935,715	4,159	(125,221)	100,966,779	80,226,247
Add: Net received from discontinued operation (PHR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,342	-
Add: Transfer from Disaster management fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,883,054
Add: Receivable from donor	-	-	-	-	569,796	-	-	1,720,567	-	-	-	-	-	-	78,126	2,368,489	4,002,022
Less: Paid to donor (PHR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(12,342)	-
Less: Transferred to capital reserve	-	-	(832,235)	-	-	-	-	-	-	-	-	-	-	-	-	(832,235)	(2,203,469)
Balance carried to statement of financial position	(1,863,291)	(3,205,857)	106,644,473	629,460	12,867	(54,413)	(2,788,483)	-	(65,450)	(2,081,364)	(715,627)	5,097,939	935,715	4,159	(47,095)	102,503,033	91,907,854

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



Chief Executive Officer




Chairman

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

	General Account	SDP Project	Micro Finance Program	Ghashful Pawan Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Opening Balance:																		
Cash in hand	6,033	10,628	119,634	42	14,010	-	34,817	5,000	897	14,128	-	-	101,047	6,019	901	-	313,156	166,342
Cash at bank	149,120	113,892	19,411,693	124,657	287,619	-	1,020,290	1,526,217	385,380	893,535	-	119,334	13,211	45,596	284,423	78,126	24,448,093	10,438,987
	155,154	124,520	19,531,327	124,699	301,629	-	1,055,107	1,521,217	386,277	907,663	-	119,334	114,258	51,615	285,324	78,126	24,761,249	10,605,329
RECEIPTS:																		
Bank interest	3,457	-	476,221	35	-	-	-	49,492	1,900	9,804	-	13,993	7,488	56	19,567	-	582,013	1,704,156
FDR Interest	-	-	2,943,967	11,408	-	-	-	-	-	-	-	-	-	-	-	-	2,955,375	6,864,281
Grant received from Plan Bangladesh	-	-	-	-	-	-	-	-	-	-	-	3,019,045	-	-	-	-	3,019,045	4,691,041
Clinical Service Charges	-	186,270	-	-	-	-	-	-	-	-	-	-	-	-	-	3,955	190,225	215,410
Clinical Support	-	65,280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65,280	59,790
Sale of contraceptives	-	52,290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,290	35,730
Received from Enrich Programme	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received against HCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000	4,000	3,000
Contribution received from MF	-	970,768	-	-	-	-	-	-	-	-	-	-	-	1,987,239	-	-	2,958,007	2,551,863
Received from Naripakha for War victim	16,200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,200	16,800
Reimbursement against Unnayan Mela	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reimbursement received from PKSF	-	-	-	-	-	-	-	-	-	-	26,390	-	-	-	-	-	-	-
Loan from Gratuity fund	10,650,000	-	-	-	-	-	-	-	-	-	-	-	-	-	2,626,452	-	2,652,842	2,044,758
Loan from Provident fund	4,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,650,000	12,350,000
Received from forfeiture Account	253,674	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000,000	14,150,000
Grant received from UAE Bangladesh	-	-	-	224,000	-	-	-	-	-	-	-	-	-	-	-	-	253,674	-
Loan from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	224,000	-
Fund from PKSF against Elderly Project	-	-	238,750,000	-	-	-	-	-	-	-	-	-	-	-	-	-	238,750,000	212,850,000
	-	-	1,140,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,140,000	-

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Fund from PKSF against PACE Project	-	-	116,580	-	-	-	-	-	-	-	-	-	-	-	-	-	116,580	-
Reimbursement of expenditures	-	-	-	-	-	-	126,900	-	-	-	-	-	-	-	-	-	126,900	210,806
Service Chg. from garments industries	-	2,103,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,103,333	1,772,250
Member Savings	-	-	-	-	-	-	4,721	-	-	-	-	-	-	-	-	-	294,493,811	304,396,798
Collection of Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,520,456,395	1,472,760,299
installment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	198,637,900	189,329,104
Service Charge on Loan	-	-	-	-	-	-	127,275	-	-	-	-	-	-	-	-	-	1,125,545	2,650,013
Received from Branches	-	-	-	-	-	-	1,095,615	-	-	29,930	-	-	-	-	-	-	359,209	998,400
Loan received from IDCOL	-	-	-	-	-	-	359,209	-	-	-	-	-	-	-	-	-	7,281,173	13,513,244
Loan received from MF	-	1,440,000	-	-	-	-	-	-	-	-	-	-	-	-	-	80,000	7,660,653	14,583,307
Grant received from IDCOL	-	-	-	-	-	-	322,000	-	-	-	-	-	7,338,653	-	-	-	276,080	-
Loan Processing Fee	-	-	276,080	-	-	-	-	-	-	-	-	-	-	-	-	-	510,430	410
Sale of Pass Book	-	-	510,330	-	-	-	-	-	-	-	-	-	-	-	-	-	8,400,000	4,400,000
Advance received from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,454,470	16,770,144
Advance adjusted against expenses	143,000	-	-	36,500	-	-	4,000	10,000	-	-	-	-	10,000	269,970	981,000	-	71,500	6,000
Advance Salary realized	-	71,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	340,000	268,000
Security Deposit	-	-	340,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,897,508	2,215,621
Unclaimed account	-	-	1,897,508	-	-	-	-	-	-	-	-	-	-	-	-	-	314,821,618	360,268,036
Inter Transaction with Branch	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,920,730	25,152,000
General Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	453,375	103,422
Miscellaneous receipts	17,000	-	436,225	-	-	-	-	-	-	-	-	-	-	-	-	-	5,373	169,074
Dropout fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,028,219	340,776
Fund received from Bank Asia	-	-	-	-	-	-	-	-	1,028,219	-	-	-	-	-	-	-	40,000,000	20,000,000
Loan received from Bank Asia Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,000,000	-
Loan Received from AB Bank Limited	-	-	40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	882
Commission received	-	-	35,000,000	-	-	-	-	-	2,012	-	-	-	-	-	-	-	-	-

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

	General Account	SDP Project	Micro Finance Program	Ghashful Pawan Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Membership fee - General Body	2,620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,620	2,520
Members Welfare fund	-	-	2,098,420	-	-	-	-	-	-	-	-	-	-	-	-	-	2,098,420	2,099,340
Tax deducted at source-staff	-	20,390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,390	18,968
Grant from BRAC	-	-	-	-	566,339	-	-	-	-	-	-	-	-	-	-	-	566,339	-
FDR encashed during the year	-	-	12,500,000	150,000	-	-	-	-	-	-	-	-	-	-	-	-	12,650,000	54,100,000
Received from Micro finance as loan	20,756,640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,756,640	36,988,000
Loan from SDP	-	-	-	-	604,000	-	-	-	-	-	-	-	-	-	-	-	604,000	611,800
Loan from Ghashful General Account	-	-	-	150,000	400,000	-	560,746	100,000	-	-	-	-	-	-	-	-	1,210,746	550,000
Interest on Loan given to MF	-	-	-	-	-	-	-	-	-	248,035	-	-	-	-	-	-	248,035	-
Advance and Deposit	66,000	-	25,392,474	6,916	-	-	95	-	-	-	-	-	-	-	16,608	-	25,482,093	3,211,549
Received against Store and stock	-	-	499,479	-	-	-	-	-	-	-	-	-	-	-	-	-	499,479	-
Recovery of loan from Educare KG School	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	205,600
Realized advance against Expenses	-	26,700	-	-	74,740	-	-	-	-	-	-	-	-	-	-	-	101,440	110,478
Realized advance against Office Rent	-	-	-	15,000	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-
Realized advance from ICS Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,000	49,250
Recovery of advance from MIME	793,000	-	-	-	-	-	87,000	-	-	-	-	-	-	-	-	-	793,000	4,200,000
Loan realized from ESP	355,899	337,699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	693,598	501,800
Other Income	-	-	695,146	-	-	-	-	-	-	-	-	-	-	-	-	-	695,146	-
Fees realized - Admission/Tuition	-	-	-	957,280	378,686	-	-	-	-	-	-	-	-	-	-	-	1,335,966	885,810
Donation	-	-	-	424,000	-	-	-	-	-	-	-	-	-	-	-	-	424,000	317,000
Sale of school materials	-	-	-	85,655	-	-	-	-	-	-	-	-	-	-	-	-	85,655	81,825
Sale of health card	-	193,417	1,784	-	-	-	-	-	-	-	-	-	-	127,000	-	-	322,201	535,400
Sale of stove	-	-	-	-	-	-	-	-	-	-	-	-	3,400	-	-	-	3,400	13,750
Grant from MJF	-	-	-	-	-	-	-	8,252,616	-	-	-	-	-	-	-	-	8,252,616	8,338,857
Sale of school uniform	-	-	-	24,300	-	-	-	-	-	-	-	-	-	-	-	-	24,300	16,845



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Laptop Loan Realization	10,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,480	387,329
Motorcycle Loan Adjust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	869,353
Bicycle Loan Adjust	-	-	-	-	-	-	-	-	4,100	-	-	-	-	-	-	4,100	3,000
Mobile Loan Realization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,500	171,658
Income from Training Center	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	11,005
Income from PHR project against cost sharing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000
Received from SDP	579,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	579,000	1,026,800
Cost sharing income from SDP	-	-	-	-	-	-	-	31,919	-	-	-	-	-	-	-	31,919	5,000
Cost sharing income from NEST/CHWEVT	-	94,796	-	-	-	-	-	-	-	-	-	-	-	-	-	94,796	78,379
Received form PHR project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45,000
Loan realized from CHWEVT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,000
Received from Blood Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from H/O	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from HASAB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received form NDBMP	-	-	-	-	-	-	-	194,000	-	-	-	-	-	-	-	2,033,605	53,648,162
Received from MIME	-	-	-	-	-	-	-	-	-	-	-	140,000	-	-	-	-	-
Project-Health Insurance Premium collection	216,180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	396,640	17,520
Clinical service charges	-	10,948,838	-	-	-	-	-	-	-	-	-	-	-	-	-	216,180	401,000
Salary surrender	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,948,838	5,623,078
Fines (penalty)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,115	34,470
Loan received from ICS Head Office	2,040,846	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,000
Earnest Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,190
Loan installment received from beneficiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,040,846	1,419,860
Sewing machine sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,000	39,000
Diabetic test	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	739,689	1,390,693
Residential fess/School fess	-	7,785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,479
																88,509	76,890
																12,585	66,560



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
40,034,976	5,796,888	2,705,221,510	2,085,094	2,055,684	-	3,621,250	8,412,108	1,982,912	324,499	751,207	3,033,038	7,499,541	16,645,641	3,729,348	418,395	2,801,612,091	2,865,857,393
40,190,130	5,921,408	2,724,752,837	2,209,793	2,357,313	-	4,676,357	9,938,325	2,369,189	1,232,162	751,207	3,152,372	7,613,799	16,697,256	4,014,672	496,521	2,826,373,340	2,876,462,722

Total Receipts:

PAYMENTS:

Salaries and allowances	47,687	3,007,104	112,467,471	865,513	1,054,776	470,987	5,856,362	-	-	182,067	512,232	87,510	-	-	285,333	124,837,042	105,685,647
MBBS Doctors' Honourarium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	260
School Program	-	-	-	-	-	-	-	-	-	-	-	-	1,545,074	-	-	1,545,074	1,365,128
Health Program	-	-	-	-	-	-	-	-	-	-	-	-	1,955,875	-	-	1,955,875	1,762,800
Community Development Program	-	-	-	-	-	-	100,358	-	-	-	-	-	762,763	-	-	863,121	1,618,534
Other Operating Expenses	-	-	411,090	-	-	-	-	-	-	26,722	45,155	-	4,745,499	-	-	5,156,589	2,410,441
Administrative Expenses	-	-	-	-	-	208,120	-	-	-	-	-	-	800,103	-	41,283	1,121,383	747,287
Selling and promotional Expenses	-	-	-	-	-	117,100	-	-	-	-	-	-	-	-	-	117,100	59,560
Contribution to ESP	-	31,247	-	-	-	-	-	-	-	-	-	-	-	-	-	31,247	-
Remittance Payments	-	-	-	-	-	-	-	941,291	-	-	-	-	-	-	-	941,291	427,699
Advance against expenses	143,000	-	-	36,500	74,740	-	-	-	-	-	-	-	-	-	-	254,240	4,400,336
Advance against salary	-	25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000	1,312,250
Audit and professional fee	23,000	8,500	111,750	-	-	-	-	-	-	-	-	23,000	-	-	-	166,250	191,820
Bank charges	3,935	7,952	416,436	5,178	605	-	-	-	-	1,636	-	10,373	-	-	-	446,115	352,175
Capital expenditure	-	3,700	-	-	-	-	-	-	-	8,925	-	-	-	-	-	272,693	-
Communication expenses	2,321	12,782	1,351,063	7,664	-	-	-	-	-	-	-	12,538	260,068	-	-	1,386,368	1,181,236
Clinical support and contraceptive fee	-	10,660	-	-	-	-	-	-	-	-	-	-	-	-	-	10,660	11,099
AGM Expenses	147,467	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147,467	92,482
Refreshment	-	126,281	957,690	21,534	21,617	-	-	635	-	-	-	-	-	-	-	1,127,757	982,722
Honorarium for school teacher & M.O	-	1,041,563	-	-	-	-	-	-	-	-	-	-	-	-	-	1,041,563	1,118,826
Insurance Claim settled	-	-	5,193,228	-	-	-	-	-	-	-	-	-	-	-	-	5,193,228	4,766,820

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017 Taka	2016 Taka
Surrender of payments	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	147,823	42,949,057
Maturity Payments	-	-	-	-	-	-	-	-	147,823	-	-	-	-	-	-	55,700	7,966,091
Bank charges	-	-	-	-	-	-	-	15,407	42,549	-	-	-	-	5,762	-	63,718	372,537
Postage and Courier	-	122,378	-	-	-	-	-	-	-	-	-	-	-	-	-	122,378	95,033
Income Tax Paid-	-	589,306	-	-	-	-	-	-	-	-	-	-	-	-	-	589,306	22,910
Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan disbursed to	-	1,600,537,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,600,537,000	1,557,596,000
Microfinance client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	314,000	1,008,000
Loan Disbursement to	-	-	-	-	-	314,000	-	-	-	-	-	-	-	-	-	-	-
NDBMP client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan refund to PKSF	-	206,726,672	-	-	-	-	-	-	-	-	-	-	-	-	-	206,726,672	195,585,417
Interest paid to PKSF	-	18,920,841	-	-	-	-	-	-	-	-	-	-	-	-	-	18,920,841	19,060,388
Loan refund to Bank Asia Limited	-	40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	40,000,000	-
Loan Refund to AB Bank limited	-	15,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000,000	-
Interest paid on Bank Loan	-	2,750,000	-	-	-	-	-	-	-	-	-	-	-	-	-	2,750,000	-
Interest paid on Project Loan	-	1,156,785	-	-	-	-	-	-	-	-	-	-	-	-	-	1,156,785	-
Loan to ICS Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,550,000
Advance and Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment to Branches	-	-	-	-	-	-	-	-	-	-	-	-	269,970	-	-	269,970	250,000
Loan to Organization	-	-	-	-	-	194,000	-	-	27,007	-	-	-	-	-	-	221,007	412,131,252
General Account	-	20,768,640	-	-	-	-	-	-	-	-	-	-	-	-	-	20,768,640	25,295,000
Maintenance - Capital and Non-capital	6,400	1,185,896	-	-	-	-	-	-	-	-	-	-	-	-	-	1,192,296	1,008,081
Maintenance - Office	5,380	785,030	5,910	-	-	-	16,570	-	-	-	-	-	-	-	-	812,890	743,532
Maintenance and fuel-vehicles	-	727,169	-	-	-	-	94,925	-	-	-	-	-	-	-	-	822,094	520,471
Material expenses	4,158	123,259	-	-	-	-	319,249	-	-	15,350	-	-	-	-	-	462,016	12,907,709
Cost of Sales	-	-	-	-	-	-	-	-	-	-	1,880,393	-	-	-	-	1,880,393	-
Advocacy Meetings-District Level	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Survivor Services	-	-	-	-	-	-	-	-	-	-	1,023,281	-	-	-	-	1,023,281	1,636,676
Maria model seed preservation	-	-	-	-	-	-	-	-	-	-	-	-	-	58,600	-	58,600	67,060



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Youth Group Interventions	-	-	-	-	-	-	-	-	-	-	39,945	-	-	-	-	39,945	144,639
School Outreach program	-	-	-	-	-	-	-	-	-	-	87,276	-	-	-	-	87,276	218,641
Material & Equipment for NFE School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeting expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	1,295	-	1,295	8,426
Professional and License fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	584,480	269,285
Newspaper and Periodicals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,328	13,015
Office Rent / Shop rent / Auditorium rent	101,706	161,554	11,513	1,815	-	-	-	-	-	-	-	-	-	-	-	8,398,480	7,069,405
Printing and Stationery	151,949	19,871	7,575,608	-	-	-	548,716	-	-	-	-	10,896	-	-	-	2,542,045	2,281,285
Program and operational costs	-	216,180	2,235,802	82,098	-	-	51,785	-	-	-	-	540	-	-	-	1,063,458	1,941,548
Dress for support staff	-	-	26,495	-	290,976	-	-	-	-	529,807	-	-	-	-	-	190,816	148,805
Loan payment to CHWEVT Project	130,846	2,979	187,837	-	-	-	-	-	-	-	-	-	-	-	-	130,846	-
Interest on Members Savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,997,688	21,058,344
Members Savings Refund	-	-	22,997,688	-	-	-	-	-	-	-	-	-	-	-	-	256,437,533	271,836,636
School Rent	-	-	256,437,233	-	-	300	-	-	-	-	-	-	-	-	-	336,000	231,000
Security deposit refund	16,560	-	-	336,000	-	-	-	-	-	-	-	-	-	-	-	201,560	203,000
Subsidy paid to Client	-	-	162,000	-	-	-	-	-	-	-	-	-	-	-	-	125,000	255,000
Special Day observation	-	21,174	-	-	-	125,000	-	-	-	-	-	-	-	-	-	223,301	304,293
Subsidy Paid to SDP	-	-	180,007	175	-	-	-	-	-	-	-	-	-	21,945	-	970,768	1,573,821
Tax deducted at source-Staff	-	20,390	970,768	-	-	-	-	-	-	-	-	-	-	-	-	432,756	-
VAT	6,624	-	412,366	-	-	-	-	-	-	-	-	743	-	-	-	155,320	127,092
Advance against Stok	-	-	-	-	-	-	-	-	-	-	-	-	-	35,721	-	335,570	-
Tax deducted at source-Bank Interest	346	-	335,570	1,143	-	-	-	-	-	-	-	-	-	-	-	343,513	1,305
Vermi Compost	-	-	342,024	-	-	-	-	-	-	-	-	-	-	133,592	-	133,592	262,950
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	346,533	287,143
Travelling and conveyance	-	373,789	164,509	-	-	-	129,151	-	-	-	93,223	44,440	-	-	-	3,007,667	2,830,771
Uniform and leverage	1,410	-	2,310,497	21,891	33,266	-	-	-	-	-	-	-	-	-	-	40,010	6,650
Poultry	-	-	40,010	-	-	-	-	-	-	-	-	-	-	46,600	-	46,600	96,000

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Utilities	22,876	1,356,774	23,866	-	-	-	77,071	-	-	-	-	-	-	-	-	1,496,968	1,385,209
Investment in FDR	-	16,500,000	250,000	-	-	-	-	-	-	-	-	-	-	-	-	16,750,000	24,500,000
Weekly /Monthly Meeting	-	224,228	-	-	-	-	-	-	-	-	-	-	-	-	-	224,228	148,115
Donation / Contribution	64,500	2,540	-	-	-	-	-	-	-	-	-	-	-	-	-	67,040	118,770
Beneficiaries training, meeting, workshop and annual conference	-	-	-	-	-	-	2,550,507	-	-	-	-	-	-	-	-	2,550,507	1,554,647
Fixed Assets Purchase	-	3,973,138	224,000	-	-	-	-	-	-	-	-	-	-	-	-	4,197,138	1,541,197
Loan to SDP	312,699	1,440,000	-	337,699	-	-	-	-	-	-	-	-	-	-	-	2,090,398	2,924,600
Loan to DIISP	-	80,000	-	-	-	-	196,274	-	-	-	-	-	-	-	-	80,000	182,567
Overhead/other cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	196,274	100,000
Advance to program staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,500
Advance against Grameen Savagery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	544,860
Loan to Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137,000	149,740
Advance to staff against Salary	-	1,327,024	-	-	-	-	-	-	-	-	-	-	-	-	-	1,327,024	1,328,300
Advance office rent/school rent	-	1,176,780	-	535,500	-	-	-	-	-	-	-	-	-	-	-	1,712,280	1,328,300
Loan to Pam Raman School	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,000	-
Loan refund to ORG	-	-	100,000	-	-	-	340,000	-	-	-	-	510,000	-	-	-	1,016,000	466,867
Claim Settlement	66,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,274,226	1,274,226
Advertisement	-	363,027	-	-	-	-	-	-	-	-	-	-	-	-	-	363,027	129,070
Signboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28,050
Contribution to Pally Tayaha Kendra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106,967
Contribution to ENRICH project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	978,042
Payment to ENRICH program	-	5,675,452	-	-	-	-	-	-	-	-	-	-	-	-	-	5,675,452	2,234,021
Advance to Livestock and Agriculture	-	85,721	-	-	-	-	-	-	-	-	-	-	-	-	-	85,721	1,948,800
Inter Transaction with branch	-	314,821,618	-	-	-	-	-	-	-	-	-	-	-	-	-	314,821,618	7,534,423
Purchase of Sewing Machine	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,241

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Payment to War victim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,200	16,800
Vaccination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,880
Loan Refund to Microfinance	-	-	-	-	-	-	-	-	93,000	-	-	-	-	-	-	93,000	4,000,000
Agriculture related information	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-	1,000	32,430
Interest on premium	-	-	-	-	-	-	-	-	31,353	-	-	-	-	-	-	31,353	1,917,204
Field Conveyance	-	-	-	-	-	-	-	-	-	-	-	8,815	-	-	-	4,836,014	4,192,140
License and renewal fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,880	6,000
Micro Credit Fair	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,421
Loan Payment to MIME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,343,000
Loan payment to ESP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,626,200	611,800
Paymnet agasinst Vedlio Documentation	1,022,200	604,000	-	-	-	-	-	-	-	-	-	-	-	-	-	220,000	-
Land Registration exp	59,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,400	-
Loan payment to ICS Head Office	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	-
Fund refund to Plan Bangladesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Refund to Gratuity Fund	-	-	-	-	-	-	-	-	-	-	12,342	-	-	-	-	12,342	-
Payment Provident Fund project	10,050,000	-	-	-	-	-	-	-	700,000	-	-	-	-	-	-	10,750,000	2,028,611
Loan refund to NDBMP	10,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,500,000	10,000,000
Payment To IDCOL	56,640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,640	100,000
Principal Against Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	806,981	623,896
Payment to HO	-	-	-	-	-	-	-	-	29,930	-	-	-	-	-	-	3,160,066	4,049,662
Meal Allowance	-	-	-	-	-	-	-	-	-	-	-	-	-	2,034,521	-	5,022,250	4,848,692
Laptop Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	214,607	370,861
Advance to Staff against expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,390,789	324,290
Rebate Given	-	26,700	-	-	-	-	-	-	-	-	-	-	-	-	-	704,834	296,530
Interest on Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,526	11,324
Interest Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	237,428	236,628
Interest paid In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,346



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEIT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Expenses against member welfare Fund	-	1,095,500	-	-	-	-	-	-	-	-	-	-	-	-	-	1,095,500	1,284,920
Welfare for ESP Student	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,000
Income Tax adjust-Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	338,610
Loan Refund to MF	16,349,640	-	-	-	-	-	-	-	-	-	-	-	4,907,969	-	-	21,257,609	25,252,000
Remittance Payments by Branch	-	-	-	-	-	-	-	950,782	-	-	-	-	-	-	-	950,782	429,699
Training on Livestock, Fish, Paddy and Gutti	-	-	-	-	-	-	-	-	-	-	-	-	-	241,258	-	241,258	-
Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,434
Contribution to Calendar of BSAF	25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000	25,000
USG Block Dem	-	-	-	-	-	-	-	-	-	-	-	-	-	64,930	-	64,930	15,860
Feromane Trap	-	-	-	-	-	-	-	-	-	-	-	-	-	43,100	-	43,100	114,280
Porous pipe	-	-	-	-	-	-	-	-	-	-	-	-	-	39,000	-	39,000	25,096
Beef fattening	-	-	-	-	-	-	-	-	-	-	-	-	-	68,598	-	68,598	289,373
Livestock Unit- Exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53,900
Annual Picnic of Project staff	47,950	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,950	-
Payments to Remittance Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000
Courtyard Meeting	-	-	-	-	-	-	-	-	-	-	263,720	-	-	-	-	263,720	579,135
Divisional /District level workshop	-	-	-	-	-	-	-	-	-	-	58,760	-	-	-	-	58,760	45,000
Members Gethering of WASCC-all union	-	-	-	-	-	-	-	-	-	-	327,720	-	-	-	-	327,720	-
Police Officer Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,318
Assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeting expenses-VUAWC/SPG	-	-	-	-	-	-	-	-	-	103,290	-	-	-	-	-	103,290	315,728
Contribution to Calendar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	203,784
Agriculture exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	189,810	-	189,810	337,418
Goat Rearing (Poor Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	102,600	-	102,600	4,800
Goat Rearing (Ultra Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	25,998	-	25,998	96,610



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Cow Rearig Vegetables cultivation own premises	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,000	-	98,000	96,448
High breed new crops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,160	-	98,160	59,950
Shop renewal fee	6,000	-	-	-	-	-	-	-	-	-	-	-	-	-	2,970	-	2,970	19,745
Wages-ICS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000	5,614
Payment to Blood Cancer Society	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,000
Advance to elderly program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,000
Beggar rehabilitation	-	-	-	-	-	-	-	-	-	-	-	-	-	624,817	-	-	624,817	100,000
Refund of members unclaimed	-	-	1,435,965	-	-	-	-	-	-	-	-	-	-	200,470	-	-	200,470	203,000
Staff Convention	-	-	1,005,640	-	-	-	-	-	-	-	-	-	-	-	-	-	1,435,965	1,481,228
Unayin Mela with Local Government	-	-	26,430	-	-	-	-	-	-	-	-	-	-	-	-	-	1,005,640	-
Motorcycle Loan	-	-	1,305,198	-	-	-	-	-	-	-	-	-	-	-	-	-	26,430	709,500
Mobile Loan	-	-	118,500	-	-	-	-	-	-	-	-	-	-	-	-	-	1,305,198	91,373
Bi- Cycle loan	-	-	124,000	-	-	-	10,000	-	-	-	-	-	-	-	-	-	118,500	-
Evaluation Survey and Assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	134,000	-
Advance to Contractors-ICS	-	-	-	-	-	-	-	-	-	-	-	-	100,000	-	-	-	-	32,400
Loan to Ghashful General Account	-	-	-	-	-	-	-	-	-	-	-	-	2,091,592	145,000	-	-	245,000	-
Emergency Treatment	-	-	56,022	-	-	-	-	-	-	-	-	-	-	-	-	-	2,091,592	-
Workshop with DWA & UWAO	-	-	-	-	-	-	-	-	-	-	-	70,430	-	-	-	-	56,022	28,693
Training for Marriage Registers	-	-	-	-	-	-	-	-	-	-	-	128,992	-	-	-	-	70,430	18,435
Training for Marriage local religious leaders	-	-	-	-	-	-	-	-	-	-	-	111,134	-	-	-	-	128,992	12,640
Training for sexual harassment committee	-	-	-	-	-	-	-	-	-	-	-	145,172	-	-	-	-	111,134	43,339
SPG lead mass orientation for Imam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	145,172	133,177
Facilitating UVAWC meeting	-	-	-	-	-	-	-	-	-	-	-	29,170	-	-	-	-	-	170,400
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,170	38,505



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

For the year ended 30 June 2017

General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	GFTM-912 Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	Elderly Project	PHR Project	ICS project	ENRICH Program	Agriculture and Livestock Project	DIISP, PKSF Program	2017	2016
Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,290
-	-	-	-	-	-	-	-	-	-	-	29,500	-	-	-	-	29,500	68,420
-	-	-	-	-	-	-	-	-	-	-	55,680	-	-	-	-	55,680	100,580
39,683,460	5,826,240	2,691,513,014	2,054,672	2,349,179	-	4,006,531	9,916,069	1,908,115	1,127,362	749,157	3,152,372	4,780,839	16,534,864	3,313,460	463,616	2,787,378,950	2,851,701,473

Functioning of DLAC
activation of UZLAC
Celebrating public events
Union level phase our
meeting

Cash in hand	1,045	6,628	46,235	1,918	763	-	12,633	-	657	-	1,406	-	1,813	16,536	349	-	89,983	313,156
Cash at bank:	505,624	88,540	33,193,588	153,203	7,371	-	657,193	22,256	460,417	104,800	644	-	2,831,147	145,856	700,863	32,905	38,904,407	24,448,093
Balance at 30.06.2016	506,669	95,168	33,239,823	155,121	8,134	-	669,826	22,256	461,074	104,800	2,050	-	2,832,960	162,392	701,212	32,905	38,994,390	24,761,249

Total payments and balance 40,190,129 5,921,408 2,747,528,837 2,209,793 2,357,313 - 4,676,357 9,938,325 2,369,189 1,232,162 751,207 3,152,372 7,613,799 16,697,256 4,014,672 496,521 2,826,373,340 2,876,462,722



Chief Executive Officer





Chairman

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

1 Background

1.1 Organization profile

Ghashful began its development journey with the relief works during the year 1972. In 1978 Ghashful got the registration as development organization and started health and education program to achieve its basic objective in slum area of Chittagong city. Gradually the organization expanded in different field as, Micro Finance, renewable energy, tree plantation and Governance etc. Over the 44 years Ghashful has organized the isolated poor, learned to understand their needs Piloted refined and scaled up practical ways to increase their access to resources, supported their entrepreneurship and empowered them to become active agents of change. Now Ghashful works in 6 districts of Bangladesh covering over 6.3 lacs stakeholders transforming their quality of lives through microfinance and other specialized programs.

Registered office of the organization is situated at South Ridge Apartment, Flat 3C, 16 Nasirabad Housing Society, Road No.2, Chittagong.

1.2 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.

1.3 Corporate Information of the NGO

1	Name of the NGO	GHASHFUL
2	Year of Establishment	1972
3	Legal Entity	Ghashful is a Non-Government and non profit Organisation (NGO) registered with the 1. 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. 2. Social Welfare Department -Registration No. 959/1983 3. District Population Control and Family Planning Department -Registration No. 294/1/FP?1978 4. Microcredit Regulatory Authority Certificate No. 00399-01209-00160, 5. E-TIN no: 347-300-2085 6. VAT registration no: 2021064864.
4	Name of the Operations (Programs)	Microcredit, Healthcare, Education, Governance, Adolescent & Child Development Program, Legal Support, Agriculture and village information centre.
5	Statutory Audit conducted upto	30-Jun-16
6	Name of the Statutory Auditor for last year	Rahman Rahman Huq, Chartered Accountants
7	Name of the Statutory Auditor for current year	ACNABIN, Chartered Accountants
8	Number of Executive Committee Meeting	08
9	Date of Last AGM held	3-Jun-17

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

LIST OF EXECUTIVE COMMITTEE MEMBERS

Sl No.	Name	Qualification	Designation	Profession
1	Professor Golam Rahman	PhD	Chairman	Educationist
2	Mr. Golam Mostafa	B.Com	Vice-Chairman	Private Service
3	Mrs. Jahanara Begum	MA	Treasurer	Banker
4	Mrs. Samiha Salim	B.Sc	General Secretary	Social Worker
5	Mrs. Sahana Muhit	MA	Joint General Secretary	Private Service
6	Mrs Kabir Barua	BA	Member	Business
7	Mrs. Jahanara Begum	CPA	Member	Chartered Accountant

2 Basis of preparation of financial statements

Ghashful prepares financial statements in accordance with Bangladesh Financial Reporting Standard (BFRS). The accounts have been prepared under the historical cost convention applying the generally accepted accounting Principles in Bangladesh. All Transaction are recorded in the accounting systems on daily basis and produces vouchers, Books of Accounts and Financial statements on a periodical Basis.

2.1 Statement of compliance and basis of accounting

The financial statements have been prepared on accrual basis under the historical cost convention applying the generally accepted accounting principles and Bangladesh Financial Reporting Standard as applicable for such Organizations in Bangladesh. Wherever appropriate, such principles are explained in the following notes.

2.2 Basis of preparation of combined financial statements

Inter project balances have been eliminated for preparation of combined financial statements.

2.3 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 and rounded off in term of nearest BD Taka.

2.4 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.

2.5 Comparative information

Comparative information have been disclosed in respect of the year 2015-16 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 2015-16 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.

2.6 Reporting period

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

2.7 The financial statements depart from the external reporting standards as follows:

Sl.	Particulars	Requirement of BAS	Treatment adopted by Ghashful
1	Departure from BAS 16	Para 50 of BAS 16 states that: "The depreciable amount of an asset shall be allocated on a systematic basis over its useful life."	Ghashful's policy to depreciate non-current assets is implementing diminishing balance method which does not allocate asset on a systematic basis over its useful life.
2	Departures from BAS 18	Para 20 of BAS 18 states that: "When the outcome of a transaction involving the rendering of services can be estimated reliably, revenue associated with the transaction shall be recognised by reference to the stage of completion of the transaction at the end of the reporting period."	Ghashful accounts for service charges 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	Departure from BAS 20	Para 12 of BAS 20 states that: Government grants shall be recognized in profit or loss on a systematic basis over the periods in which the entity recognises as expense the related costs for which the grants are intended to compensate.	Ghashful recognises grants in profit or loss directly as an income.
4	Departure from BAS 7	Para 21 of BAS 7 states that: An entity shall report separately major classes of gross cash receipts and gross cash payments arising from investing and financing activities, except to the extent that cash flows described in paragraphs 22 and 24 are reported on a net basis.	Ghashful reports gross cash receipts and gross cash payments arising from investing and financing activities on net basis.

3.0 Significant accounting and organizational policies

3.1 Revenue recognition

3.1.1 Interest income

Service charges on loan

The Organization is collecting Service Charges from beneficiaries/endusers at diminishing balance rate of 25% (except UP program and Agriculture Credit Program on which Service Charge is charged @ 20% per annum calculated on diminishing balance rate, LRP/EFRRAP @ 8% weekly & Agriculture @ 2% declining method monthly) on the loan provided to them. The principal and proportionate service charges are collected in 46 equal weekly installments (except Agriculture which are collected in Monthly, 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.

3.1.2 Interest on fixed deposit

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

3.2 Non-current assets

3.2.1 Non-current assets and depreciation

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

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

3.2.2 Intangible non-current 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 off 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 (%)
Microfinance-Anirban	20

3.3 Recognition of expenses

3.3.1 Interest expenses

Interest expenses have been accounted for on accrual basis.

3.3.2 Other expenses

Other expenses have been accounted for on accrual basis.

3.3.3 Interest paid on savings

Interest paid on savings is recognized on accrual basis.

3.4 Loan classification and loan loss provision

3.4.1 Loan classification and loan loss provision

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

3.4.2 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.

3.5 Loan to beneficiaries

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

3.6 Savings collection

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

3.7 Grant/donation accounting

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

3.8 Reserve fund

Ghashful maintains two reserve funds as per applicable policies for the respective program and project as follows:

- Capital Reserve:** Micro finance program, one of the major programs of the Ghashful, maintains a capital reserve at the rate of 10% of the surplus for each year as per requirement of MRA.

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

b) **CRF Reserve on Insurance:** Ghashful Developing Inclusive Insurance Sector Project (GDIISP), a project of Ghashful creates a reserve fund in every six months (July- December and January- June) in accordance with the rate as prescribed as follows:

Type of insurance	Type of reserve	
	Covariant Risk Reserve (CRF reserve)	Uncertain reserve
Loan Insurance	3% on cash receipt	N/A
Cattle Insurance	5% on cash receipt	7%

3.9 Gratuity:

As per human resource and administration policy, effected from 1 July 2016, Ghashful's confirmed regular employee 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 of 5 years 1 basic salary
- After completion of 15 years 2 basic salary
- After completion of 25 years 3 basic salary

The employees who have completed a minimum of 5 (five) years continuous service with Ghashful, recruited permanently before 1 July 2016, 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 of 5 years 1 basic salary
- After completion of 10 years 2 basic salary
- Ghashful maintains provision for the gratuity as per above policies and creates a separate fund to meet this liability. It has been shown as accrued liability to the financial statements for the uncollected amount which has already provisioned.

3.10 Fund from DIISP, insurance reserve and cattle insurance:

Every beneficiary should pay .70% to the branch office against his/her loan amount as insurance premium. The member who is the holder of the loan component "Buniad" is totally out of this condition though the member of this component will get the benefit from this fund. The outstanding loan amount will be waived by the Ghashful and whole savings amount will refund to his/her nominee.

3.11 Member's welfare fund:

Every beneficiary should pay Tk.40 to the branch office against his/her loan amount as members welfare fund. The member who is the holder of the loan component "Buniad" is totally out of this condition though the member of this component will get the benefit from this fund. Every beneficiary gets Tk.5000 from this fund for his/her dead funerals.

3.12 Provident Fund:

Each employee of regular position in Ghashful, from the date of his/her confirmation of employment in Ghashful and when he/she become a member of the fund, will be eligible for contributory provident fund. Employees' contribution (10% of his/her basic salary for each month) will deducted from his/her monthly salary. The organization will also make an equal amount of contribution (10%) in the employee's name. There is a separate fund in this regard which is audited regularly by a Chartered account firm. The fund was audited for the year 2015-16 by Rahman Rahman Huq, Chartered account firm. The audit of the fund for the year 2016-17 has not yet completed.

3.13 Staff welfare fund:

Ghashful has a staff welfare fund for its confirmed regular/probationary employees. The regular/probationary employee will be a member of this fund; he/she will deposit Tk.10 per month in this fund mandatory. The fund will as purpose of staff of staff's welfare. There is a separate fund in this regard.

3.14 Major Loan Components of Microfinance

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

3.14.1 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 than 99%. Jagoron still dominates Ghashful's loan portfolio by 60% of total.

3.14.2 Agrosor

Banking sector and financial institutions require 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.

3.14.3 Sufolon

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

3.14.4 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.

3.15 Projects of Ghashful

3.15.1 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 handling over of the remittance to the clients 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.

3.15.2 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.

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

3.15.3 Livelihood Improvement Loan (LI)

Ghashful introduced this loan component since 4th March 2015 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

3.15.4 Income Generating Activities Loan (IGA)

This loan component has introduced since 04 March 2015 for the ENRICH households, The main objectives of the loan 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.

3.15.5 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 since March 2015. The ACL ceiling for a household is BDT 30,000 and the interest rate is 8% yearly.

3.15.6 Inclusive Insurance Sector Project (DIISP)

Ghashful launched DIISP (Developing Inclusive Insurance Sector Project) project for its microfinance beneficiaries with an objective of protecting the risk and the vulnerability of the Ghashful clients due to their death, disability or natural disaster. During the pilot period Ghashful DIISP project will provide micro insurance products and services to the clients at affordable price with the assistance of PKSf. DIISP model can be a effective tool for such risk mitigation for the low-income groups. In the reporting year 2015, a number of 4,230 clients have received services under this project.

3.15.7 Agriculture and Livestock Unit

Ghashful Agriculture and Livestock Unit aims to reduce poverty through promoting microenterprise both in firm and non-firm sectors. In our country context poor people mostly living in rural areas own less property/asset. Having livestock often considered as asset for the poor. Ghashful with the support from PKSf is running Livestock, Fisheries and Agriculture Unit to increase livestock related Income Generating Activities among the poor. The ultimate goal of this unit is to create productive livestock as ready source of cash for poor people and to increase production food with the necessary protein. This unit demonstrated improved production technologies on goat rearing, dairy cattle production, beef cattle fattening & vermin compost production among selected beneficiaries. Selected beneficiaries are being provided with farming input i.e. housing design, fodder cutting/sapling, vaccines and technical advices. In addition of these services, Ghashful also share knowledge and technical services among its borrowers by linking them with academic/research institutions and other relevant extension organizations. During the reporting year 2015, Ghashful agriculture and livestock unit have shown achievements vermin compost production and plant establishment, goat rearing, cattle production, beef cattle fattening and have provided necessary farming inputs and awareness.

3.15.8 Reproductive Health Program

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

Goal : Reduction of maternal and child mortality rate including prevalence of birth related disability

Area coverage : Anowara, Hathazari and Patiya upazila under the district of Chittagong, Chittagong city corporation areas and Noagaon District.

Target population : Vulnerable population especially women, children and adolescents.

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

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3.15.9 MIME Health Project

Ghashful with support from INAFI Bangladesh and Rock Feller Foundation has launched 'MIME Health Card Project' since 2011. Ghashful is implementing the project both in urban and rural area with the aim to provide general basic health services to the community people. Poor and vulnerable people of Bangladesh lead their lives with various obstacles. Insufficient health service is one of them. The people of rural area are badly affected from this lacking of medical services. They do not know how to get this services and from where. Usually most of the services go to the solvent class only as they can pay more. As a result the rights of getting medical services are now and then violated everywhere in the country. In this situation Ghashful is implementing the project.

In the year 2016, Inafi Bangladesh has departed from this project. And since Ghashful had operated the project in the same operational approach as Social Development Program (SDP), the management decided to merge this project with the Social Development Project (SDP) of Ghashful.

3.15.10 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.

3.15.11 Ghashful Rural Education Program

Recognizing the demand for affordable education in rural areas, Ghashful began the rural education programme in 1998 under the project of BRAC education support program (ESP) to increase education opportunities for rural disadvantaged children. ESP program follow the BRAC format whereby the schools cover a 4 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 National Free Primary Education (NFPE) for those who are traditionally remain outside from schooling.

3.15.12 Ghashful Paran Rahman School

Ghashful launched Ghashful 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 reduced cost. Since its inception, Ghashful KG Educare has continued to expand and in 2014 it had 8 staff members and 143 students of eight classes from Playgroup – class V. In January 2016, the executive committee decided to rename the Ghashful Educare KG School as Ghashful Paran Rahman School in order to honor the late Shamsun Nahar Rahman Paran who was the founder of Ghashful.

3.15.13 Ghashful Pallitathya Kendra

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

3.15.14 Establish Child rights and Hazard free Working environment through Education and Vocational Training (CHWEVT) Project

This project was started on 01 July 2013 with the supported of Manusher Jonno Foundation (MJF) to achieve following objectives:

- i) To withdraw children from GOB listed hazardous work place.
- ii) To create conducive working environment who are lawfully eligible to work in non hazardous works.
- iii) To protect vulnerable children from entering in to labour market.

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AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

3.15.15 Ghashful Biogas and Improved Cook Stove (ICS) Project

Ghashful believes that biogas technology is one of the best means to provide natural gas to the largest number of rural people. In order to prevent further environmental and agriculture deterioration, it is imperative to promote biogas as a sustainable and clean source of energy in Bangladesh. By just adding one simple step in the fuel cycle, biogas can alleviate many of these problems, and provide many other benefits as well. Considering this Ghashful along with Infrastructure Development Company Limited (IDCOL) has 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.

3.15.16 Protecting Human Rights (PHR) Program

Domestic violence has become a burning question of the days. It is growing day by day alarmingly due to poverty, lack of consciousness, lack of religious sense and lack of education. It is important for us to learn about how to mobilize community. To reduce domestic violence and ensure human rights, Ghashful has been implementing Protecting Human Rights (PHR) Program since 2012 with the support from Plan Bangladesh and USAID. This project is operating at Patiya Upazilla of Chittagong District. USAID and Plan Bangladesh are providing grant support, where BNWLA is providing legal support in this project. A study on Democracy and Good Governance (2009) conducted by USAID showed that domestic violence is one of the prime reason behind violation of human rights. In light of the findings of this study, to reduce domestic violence and violation of human rights, Plan Bangladesh with its partner NGOs are implementing this program.

3.16 Inter company transaction: Ghashful has a number of programs and projects among which different transactions have been incurred over the year. Among which the following balances remain outstanding in their respective financial position which are eliminated during the preparation of combined financial position.

Intra company transactions	2016-17	2015-16
Non Current Assets		
Lone to DIISP	8,000	
Liabilities		
Loan from Micro finance	(80,000)	
	-	-
Assets		
Loan to ENRICH Project-Microfinnce	1,712,761	-
Loan to SDP-Microfinance	2,972,736	
Liabilities		
Loan from Micro Finance	(4,685,497)	-
Sub-Total	-	-
Assets		
Loan to Microfinance	13,506,155	17,913,155
Liabilities		
Loan from Organization	(13,506,155)	(17,913,155)
Sub-Total	-	-
Assets		
Loan to MIME Project -Insurance	2,200,000	2,993,000
Liabilities		
Short term Loan from Gratuity Fund	(2,200,000)	(2,993,000)
Sub-Total	-	-
Assets		
Loan to Organization from ICS	1,530,846	0
Liabilities		
Loan from ICS project	(1,530,846)	0
Sub-Total	-	-
Assets		
Loan to ESP	666,301	400,000
Liabilities		
Loan from SDP	(666,301)	(400,000)
Sub-Total	-	-
Total	-	-

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

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		2017 Taka	2016 Taka
4 Reserve			
Capital reserve fund	(Note-4.1)	11,849,165	11,016,930
CRF reserve on insurance	(Note-4.2)	1,138,048	808,780
		12,987,213	11,825,710
4.1 Capital Reserve fund			
Balance as on 01 July		11,016,930	8,817,262
Add: Transferred from cumulative surplus during the year		832,235	1,120,163
Add: Adjustment of DMF and Intangible Assets		-	1,083,305
		11,849,165	11,020,730
Less : Transferred to Cumulative Surplus Fund		-	3,800
		11,849,165	11,016,930
4.2 CRF Reserve on Insurance			
CRF Reserve on Loan insurance		1,106,064	777,867
CRF Reserve on Cattle insurance		13,328	12,881
Uncertain reserve on Cattle insurance		18,656	18,032
		1,138,048	808,780
5 Gratuity			
Staff Gratuity fund collected	(Note-5.1)	31,192,175	19,969,698
Provision for Gratuity (SDP)	(Note-5.2)	1,583,527	1,583,527
		32,775,702	21,553,225

5.1 Staff Gratuity Fund-Janata Bank Ltd.

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

Particulars	General Taka	SDP Taka	Microfinance Taka	2017 Taka	2016 Taka
Balance up to 01.07.2016	37,660	1,591,117	18,340,921	19,969,698	18,695,852
Add: Added during the year	-	-	11,029,794	11,029,795	1,200,000
	37,660	1,591,117	29,370,715	30,999,493	19,895,852
Less: Paid during the year	-	-	381,465	381,465	784,363
	37,660	1,591,117	28,989,250	30,618,028	19,111,489
Add: Interest credited during the year (Net)	-	-	574,147	574,147	858,209
Balance as at 30.06.2017	37,660	1,591,117	29,563,397	31,192,175	19,969,698

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

Name of Bank and Account Number	Balance as on 30.06.2017
	Taka
Savings account with Janata Bank Ltd, Sk. Mujib Road Corporate Branch ,Agrabad, Chittagong. A/c No..003334071644	1,392,175
FDR account with Southeast Bank Ltd, Jubilee Road Branch, Chittagong. A/c No.24300026247	3,000,000
FDR account with Bank Asia Ltd, CDA Avenue Branch Chittagong. A/c No. 01855006689	2,000,000
FDR account with Bank Asia Ltd., CDA Avenue Branch,Ctg A/C:01855007304	2,000,000
FDR account with First Security Bank Ltd, Halishar Branch Chittagong. A/c No. 033441	2,500,000
FDR account withTrast Bank Ltd, RBBVHB Branch Chittagong. A/c No. 0093-00330001241	4,000,000
FDR account with NRB Global Bank Ltd , Jubilee RoadBranch Chittagong. A/c No. 0124200133443	3,000,000
Loan to Staff	550,000
Loan to General Account	12,750,000
	31,192,175

5.2 Provision for Gratuity (SDP)

Balance as on 01 July

Add: Provision made during the year

Balance as on 30 June

2017 Taka	2016 Taka
1,583,527	1,060,627
-	522,900
1,583,527	1,583,527

Gratuity facility of Ghashful social developments project's (SDP) staffs has been discontinued due to a consistent loss of last five years. This program was redesigned by management and trying to make it self-reliant. In this regards no provision was made in this year against gratuity. Moreover, an employee who is in continuous service for five years is entitled to gratuity equivalent to one month's salary for every completed year of service.

6 Fund from DIISP, insurance reserve and cattle insurance

Balance as on 01 July

Add: Premium Received during the year

Less: Refunded/Transferred during the year

Less: Adjusted interest on savings included by branch

Balance as on 30 June

33,220,784	74,928,809
10,301,645	15,402,126
43,522,429	90,330,935
5,193,228	55,662,468
-	1,447,683
38,329,201	33,220,784

The savings deposit account and fixed deposits have been verified with bank statement and fixed deposit scripts.

7 Members' Welfare fund

Balance as on 01 July

Add: Received during the year

Less: Refunded during the year

Balance as on 30 June

2,797,270	1,955,930
2,098,420	2,099,340
4,895,690	4,055,270
1,095,500	1,258,000
3,800,190	2,797,270

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8 Loan from PKSF

Particulars	Jagoran Taka	Ograsar Taka	Buniad Taka	Sufalan Taka	IGA Taka	LI Taka	ACL Taka	Enrich Taka	2017 Taka	2016 Taka
Balance as on 01 July	170,250,000	86,750,000	7,999,999	35,000,000	-	-	-	4,331,250	304,331,250	287,066,666
Add: Received during the year	100,000,000	70,000,000	5,000,000	50,000,000	-	-	-	13,750,000	238,750,000	212,850,000
	270,250,000	156,750,000	12,999,999	85,000,000	-	-	-	18,081,250	543,081,250	499,916,666
Less: Refunded during the year	98,250,000	45,350,000	5,500,002	55,000,000	-	-	-	2,626,667	206,726,669	195,585,416
Balance as on 30 June	172,000,000	111,400,000	7,499,997	30,000,000	-	-	-	15,454,583	336,354,581	304,331,250
Classification based on maturity of Loan:										
Payable with next 12 months	90,000,000	51,200,000	5,500,002	30,000,000	-	-	-	6,560,417	183,260,419	175,170,002
Payable after 12 months	82,000,000	60,200,000	1,999,995	-	-	-	-	8,894,166	153,094,162	129,161,248
	172,000,000	111,400,000	7,499,997	30,000,000	-	-	-	15,454,583	336,354,581	304,331,250

The prior year's figures for Buniad and Agrasar have been restated / rearranged to confirm to the presentation adopted in the current year. Such restatement / rearrangement did not affect previously reported net profit or total equity.



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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

		2017 Taka	2016 Taka
9 Non-current Assets:			
Property, Plant and Equipment			
Cost			
Opening Balance		15,555,711	14,039,514
Addition during the year	(Note - 9)	4,344,831	1,516,197
Disposal during the year		-	-
Total		19,900,542	15,555,711
Accumulated Depreciation			
Opening Balance		11,506,808	10,483,335
Charge during the year		1,609,763	1,023,473
Disposal during the year		-	-
Total		13,116,570	11,506,808
Balance as in Statement of Financial Position		6,783,972	4,048,903
Detailed Schedule is attached as Annexure-A - I			
10 Intangible Assets			
Software			
Cost			
Opening Balance		1,000,000	975,000
Addition during the year	(Note: 9)	125,000	25,000
Disposal during the year		-	-
Total		1,125,000	1,000,000
Accumulated Depreciation			
Opening Balance		356,000	195,000
Charge during the year		153,800	161,000
Disposal during the year		-	-
Total		509,800	356,000
Balance as in Statement of Financial Position		615,200	644,000
Detailed Schedule is attached as Annexure-C			
11 Loan to beneficiaries (NDBMP)			
Balance as on 01 July		1,792,219	2,174,912
Add: Loan given during the year		314,000	1,008,000
		2,106,219	3,182,912
Less: Received during the year		739,689	1,390,693
Balance as on 30 June		1,366,530	1,792,219

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NOTES TO THE COMBINED FINANCIAL STATEMENTS AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

12 Loan to beneficiaries (Microfinance)

Particulars	Jagoran Taka	Ograsar Taka	Buniad Taka	Sufolon Taka	IGA Taka	LI Taka	ACL Taka	Enrich Taka	Total 30.06.2017 Taka	Total 30.06.2016 Taka
Balance as on 01 July	484,881,429	145,320,907	6,147,745	203,042,886	2,981,940	393,567	1,343,377	-	844,111,851	759,276,150
Add: Disbursed during the year	909,703,000	290,395,000	10,798,000	374,041,000	14,050,000	620,000	930,000	-	1,600,537,000	1,557,596,000
Less: Realised during the year	1,394,584,429	435,715,907	16,945,745	577,083,886	17,031,940	1,013,567	2,273,377	-	2,444,648,851	2,316,872,150
Less: Amortised during the year	850,569,727	264,323,734	10,440,451	386,525,558	7,244,240	376,309	976,376	-	1,520,456,395	1,472,760,299
	6,478,064	1,244,956	7,443	658,535	-	-	-	-	8,388,998	-
Balance as on 30 June	537,536,638	170,147,217	6,497,851	189,899,793	9,787,700	637,258	1,297,001	-	915,803,458	844,111,851



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AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

13 Cash and Bank Balances

		2017 Taka	2016 Taka
Cash in hand	Note 13.1	89,983	313,156
Cash at bank:	Note 13.2	38,904,407	24,448,093
		38,994,390	24,761,249

13.1 Cash in Hand

Microfinance:

Name of Branch	2017 Taka	2016 Taka
PKSF H/Office	4,553	6,889
Madarbari Br-02	816	85
Madarbari Br-04	-	4
Middle Haliashahar Br-05	2,090	272
Madarbari Br-06	91	647
Dhaka Br-08	-	500
Sarkarhat Br-09	967	-
Potenga Br-10	292	162
Kattali Br-11	16	101
Neamotpur Br-12	14,006	-
Chowdhury Hat Br-14	326	241
Haliashahar Br-15	365	151
Nuzumiar hat Br-16	2,800	3,161
Paduar Bazar Br-17	-	2,261
Dewan Bazar Br-18	473	158
Baharddarhat Br-19	306	937
Chandgaon Br-21	4,936	105
Oxyzen Br-22	527	831
Feni Br-24	488	1,485
Nowgaon Br-25	424	7,118
Madarbari Br-26	269	-
Sati Hat Br-27	65	-
Chowmashia Br-28	861	89,106
Baraiyar Hat-29	-	47
Jinar Pur Br-30	-	605
Patnitala Br-31	1,347	630
Shapahar Br-32	10	1,759
Mirershari Br-33	1,888	456
Lemua Br-34	1,795	-
Chagolnaia Br-35	360	264
Mia Bazar Branch-36	13	92
Gumanmardan Br-38	366	799
Mekhal Br-39	1,009	768

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

Name of Branch	2017 Taka	2016 Taka
Kirthipur Br-40	389	-
Badalgachi Br-41	4,000	-
Al-hai-Patari Br-45	3	-
Delua bari Br-46	384	-
Total of Microfinance	46,235	119,634
Projects and Others:		
General Account	1045	6033
SDP Account	6628	10628
Ghashful Paran Rahman KG School	1918	42
ESP-BRAC supported project	763	14010
NDBMP	12633	34817
CHWEVT Project	-	5000
Remittance Project	657	897
MIME Project-Insurance	-	14128
MIME Project-Health	-	-
PHR Project	-	-
ICS Project	1813	101047
ENRICH Program	16536	6019
Agriculture and Livestock Project	349	901
DIISP-Supported by PKSf	-	-
Elderly Project	1406	-
Total Cash in hand projects and other	43748	193522
Grand Total of Cash in hand	89,983	313,156

13.2

Name of projects	Bank Name	Branches of Bank	Account No.	2017 Taka	2016 Taka
Ghashful General	Janata Bank Ltd.	Mehedibag,	SB A/C002040891	339	914
	Pubali Bank Ltd.	Mimi Super market	A/C no: 0971901029534	505,285	148,206
SDP	Pubali Bank Ltd.	Mehedibag,	A/C-129526	88,540	39,069
Microfinance	The City Bank Ltd.	Kadamtali	STD/A-2001	116,628	4,917
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-881	7,951,096	7,984,182
	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	43,926	64,497
	Bank Asia Ltd.	CDA Avenue	STD-198	26,065	114,456
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	538,265	1,680
	One Bank Ltd.	Agrabad Branch	S/A-771	72,208	89,754
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	693,029	280,968
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	62,466	186,787
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	120,472	61,870
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1021	-	-
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	132,696	4,138
	Prime Bank Ltd.	Laldigir Par	C/A-1451-1080-037764	872	2,195
	BRAC Bank Ltd.	kazir deuri	STD-2001	11,691	-
	The City Bank Ltd.	Kadamtali	C/A-52001	211,654	438,137
	The City Bank Ltd.	Kadamtali	C/A-54001	983,599	638,494
	The City Bank Ltd.	Kadamtali	C/A-55001	202,916	402,357
	The City Bank Ltd.	Kadamtali	C/A-56001	82,134	34,908
	Rupali bank Ltd.	Eshan Mistri Hat	C/A-10805	1,785	1,771
	The City Bank Ltd.	Kadamtali	C/A-53001	303,541	164,302

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

Name of projects	Bank Name	Branches of Bank	Account No.	2017 Taka	2016 Taka
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	114,913	187,195
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	195,437	181,319
	Janata Bank Ltd.	Sharkarhat	C/A-247	133,325	1,466
	Bank Asia Ltd.	Potenga Road	C/A-0050	467,124	224,200
	Janata Bank Ltd.	Konelhat	C/A-6882	1,236	35,846
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	2,974,390	712,925
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	48,770	560,673
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	76,996	117,163
	First Security Bank Ltd.	Halishahar	C/A-0082	37,598	21,174
	Janata Bank Ltd.	Burischar Hat	C/A-5224	21,265	189,760
	Pubali Bank Ltd.	Comilla South Sadar	C/A-14540	356,593	195,709
	Bank Asia Ltd.	Anderkilla	C/A-1041	553,818	43,044
	AB Bank Ltd.	Baharddarhat	C/A-99-001	213,700	75,114
	Sonali Bank Ltd.	Anowara Branch	C/A-1138	30,802	1,135,284
	AB Bank Ltd.	Baharddarhat	C/A-99-000	146,711	115,066
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	3,212	5,597
	AB Bank Ltd.	Hathazari	C/A-17-000	62,256	12,770
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	104,939	875,520
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	702,844	9,946
	The City Bank Ltd.	Kadamtali	C/A-0006	154,078	8,862
	Janata Bank Ltd.	Manda Branch	C/A-16683	2,294,373	1,106,737
	Janata Bank Ltd.	Chowmashia Branch	C/A-388	4,168,878	989,103
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	265,429	343,402
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	909,540	28,428
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	1,847,141	25,735
	Islami Bank Bangladesh Ltd.	Sapahar Branch, Nowgaon	C/A-461	3,122,440	552,303
	Sonali Bank Ltd.	Nizampur Branch	C/A-3632	166,644	6,116
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	3,015	446,768
	Janata Bank Ltd.	Mohorigonj, Feni	C/A-804	283,289	93,592
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	121,161	184,263
	Janata Bank Ltd.	Foizia Bazar	C/A-171	394,831	383,299
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	133,484	19,695
	One Bank Ltd.	Hathazari Branch	S/A-0651020003453	211,178	48,206
	Rajshahi Krishi U.bank	Kirtipur Branch	C/A-208	178,961	-
	Rupali bank	Badalgachi Branch	C/A-1087	346,875	-
	Bank Asia Ltd.	Mahadevpur Branch	C/A-06833000429	287,895	-
	Janata Bank Ltd.	Madoil Branch	C/A-001006987	486,922	-
	Agrani Bank Ltd	Kasab Branch	C/A-1288	16,482	-
Sub-total				33,787,752	19,599,882
Paran Rahaman KG School	Janata Bank Ltd.	Corporate Br.	3334077641	2,601	96,658
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	128,786	27,277
	AB Bank Ltd.	Sk Mujib Road Br.	CA-4101-755697-430	1,000	
	Janata Bank Ltd	Sk Mujib Road Br.	A/C00041308031	20,816	722

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

Name of projects	Bank Name	Branches of Bank	Account No.	2017 Taka	2016 Taka
ESP	Standard Bank Ltd.	CDA Avenue	A/C- 02333002269	7,371	264,416
	Union Bank Ltd	Agrabad Branch	211010000386	-	23,203
GFTM	Standard Bank Ltd.	CDA Avenue Br.	A/C 02336000193	-	-
NDBMP	Pubali Bank Ltd.	Mehedibag Br.	Proseed A/C no: 2878-3	234,921	-
	Pubali Bank Ltd.	Mehedibag Br.	A/C :09719010228869	272,950	284,747
	Rupali Bank Ltd.	Solt Gola Br.	A/c no-1159	-	425
	Sonali Bank Ltd.	Kalarpool Br.	A/c no- 191	32,069	224,352
	Janata Bank Ltd.	Sharkarhat Br.	A/c no- 266	-	-
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-1080	36,979	96,737
	Dhaka Bank Ltd.	Potiya Br.	A/c no- 2030	8,858	74,924
	Janata Bank Ltd.	Baizid Bostami Br.	A/c no- 946-7	2,300	3,450
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-4521	14,620	22,512
	Janata Bank Ltd.	Manda Br.	A/c no- 1897	12,002	103,790
	Janata Bank Ltd.	Chowmasiya Br.	A/c no- 477	7,715	42,085
	Janata Bank Ltd.	Neamotpoor Br.	A/c no- 1855/06	1,345	15,495
	Janata Bank Ltd.	Neamotpoor Br.	A/c no- 705	7,638	10,427
	Rupali Bank Ltd	Anowara Branch	A/C-506	7,330	34,980
	Janata Bank Ltd	Dewpura Br	A/c no-657	3,455	4,165
	Janata Bank Ltd	Muhurigonj Br.	A/c no- 623	331	37,316
	Janata Bank Ltd	Foizia Bazar Br.	A/c no-0409	3,195	38,065
	Sonali Bank Ltd	NizampurBr.	A/c no-4036	11,485	26,820
Elderly				644	
CHWEVT/NEST Project	Standard Bank Ltd.	Chittagong	2336000212	22,256	1,060,397
	Standard Bank Ltd.	Chittagong	2336000213	-	181,527
	Bank Asia Ltd.	Chittagong	1836000222	-	279,293
Remittance project	Bank Asia Ltd.	CDA Avenue	01833001065	217,837	141,230
	Bank Asia Ltd.	CDA Avenue Branch, Chittagong	CA 01836000197	76,182	74,622
	Trust Bank Ltd.	Kadamtoli Branch	00500210001933	35,150	36,450
	Trust Bank Ltd.	Kodomtoli Branch	00500210001942	7,572	8,722
	Rupali Bank Ltd.	Saltgola Corp: Branch	20001158	8,908	1,077
	Sonali Bank Ltd.	Kalarpole Branch	120633000677	25,562	26,287
	Janata Bank Ltd.	Sarkar hat Branch	057833000604	10,130	11,280
	Mutual TrustBank Ltd.	KEPZ Branch	0060-0210002645	25,800	25,800
	DhakaBank Ltd.	Patiya Branch	22100000002042	-	-
	First Security Islami Bank Ltd.	Halishahar hat Branch	18511100000036	18,853	20,257
	Rupali Bank Ltd.	Anowara Branch, Chittagong	200000293	-	172
	Standard Bank Ltd.	Oxygen Branch	06933000062	4,558	6,168
	Dutch-Bangla Bank Ltd.	Naogaon SadarBranch	2071103477	-	-
	NCC Bank Ltd.	BarayarhatBranch	00380210019546	13,205	14,355
	Sonali Bank Ltd.	Nizampur Branch	81733003731	-	-
	Prime Bank Ltd	Feni Branch	15611050013545	-	-
	Janata Bank Ltd.	Muhurigonj Branch	615	16,660	18,960
Sub-total				1,301,084	3,339,163

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

MIME Insurance project	Standard Bank Ltd.	CDA Branch	0002336000196	104,800	533,820
	The City Bank Ltd.	Kodomtoli Branch Ltd.	1101259770001	-	-
	The City Bank Ltd.	Kodomtoli Branch Ltd.	1101259770002	-	13,520
	The City Bank Ltd.	Kodomtoli Branch Ltd.	1101259770003	-	20,317
	The City Bank Ltd.	Kodomtoli Branch Ltd.	1101259770004	-	16,082
	Rupali Bank Ltd.	Isanmistrihat Branch	0000200011377	-	38,400
	City Bank Ltd.	Kodomtoli Branch Ltd.	1101259770005	-	35,245
	Sonali Bank Ltd.	Kalarpol Branch	33000537	-	589
	Janata Bank Ltd.	Sarkarhat Branch	57833000513	-	6,714
	Janata Bank Ltd.	Potenga Branch	0000001011153	-	9,161
	Agrani Bank Ltd.	Colonal hat Branch	0000033002238	-	5,219
	Janata Bank Ltd.	Niamotpur Branch	1025	-	805
	Janata Bank Ltd.	Potiya Sadar Branch	00/02199/7	-	103,896
	Standard Bank Ltd.	Chowdhuryhat Branch	006-33006039	-	31,790
	Southeast Bank Ltd.	Halishohor Branch	0011100012029	-	1,901
	Janata Bank Ltd.	Bhoyichor Branch	569/1	-	24,390
	Bank Asia Ltd.	Anderkilla Branch	3033001040	-	17,764
	AB Bank Ltd.	Bahaddarhat Branch	4130-779170/000	-	5,800
	AB Bank Ltd.	Bahaddarhat Branch	4130-779176/000	-	13,583
	Janata Bank Ltd.	Bajit Branch	001009478	-	7,827
	AB Bank Ltd.	Hathazari Branch	411-5756717001	-	1,521
	Janata Bank Ltd.	Naogaon Corp. Branch	4520	-	134
	Dutch Bangla Bank Ltd.	Kadomtali Branch	143.110.13357	-	5,057
MIME Health Project	Standard Bank Ltd.	CDA Branch	0002333002268	-	-
	Dutch Bangla Bank Ltd.	Kodomtoli Branch	143-10-15033	-	39,398
	Janata Bank Ltd.	Niamotpur Branch	1024	-	35,425
PHR	Standard Bank Limited	CDA Avenue	233600027	-	119,334
ICS Project	Janata Bank Ltd.	Agrabad Corp Branch	36000997	2,822,933	5,637
	Janata Bank Ltd.	Manda Branch	1857	7,461	6,016
	Janata Bank Ltd.	Chomaciya Branch	487	753	1,558
ENRICH Project	Janata Bank Ltd.	Sk Mujib Road Br.	33016344	46,888	7,826
	Janata Bank Ltd.	Foizia Bazar Branch	084833000326	74,573	25,376
	Standard Bank Ltd.	Nagamora Branch	SB A/C-4433000059	24,395	12,394
DIISP	Janata Bank Ltd.	Agrabad Corp Branch	3333016575	5,215	48,557
	Janata Bank Ltd.	Sarkarhat Branch	277	22,542	16,079
	Janata Bank Ltd.	Hathazari Branch	1017241	5,148	13,490
Agriculture & Livestock	Pubali Bank Ltd.	Mehedibag Branch	971102522	624,134	45,293
	Janata Bank Ltd.	Patiya Branch	1022236	26,107	151,996
	Sonali Bank Ltd.	Kalarpole Branch	33000801	50,622	87,134
Sub-total				3,815,571	1,509,048
Grand Total of Cash in hand				38,904,407	24,448,093

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

14 Advances and Deposits

(a) Advances:

Office rent	2,727,061	2,493,190
Advance for travel	246,775	68,031
Against purchase of Motor cycle	1,848,543	1,691,326
Against purchase of Bicycle	105,999	138,749
Telephone security	2,000	2,000
Against purchase of Laptop	651,857	862,847
Mobile loan	126,142	89,218
Advance against Stock	-	-
Advance to NEST Project	40,000	50,000
Interest paid in advance	72,798	-
Interest from NDBMP	36,110	-
Advance Salary	556,044	437,675
Suspense account	470,098	470,098
Advance for MIME Insurance	-	578,194
Land Lease-Advance	85,000	85,000
Advance tax deducted at source on interest	4,266,837	3,924,463
Security deposits to Bank Asia	85,000	85,000
Advance against expenses- Agriculture & Livestock	-	981,000
Advance against expenses- Enrich Project	903,817	250,000
Advance Interest -Bank Asia	-	28,611
Advance against salary-SDP	22,500	69,000
Advance against school rent(KG School)	-	15,000
Advance against elderly project	-	100,000
Advance School Rent for ESP Project	388,500	-
Advance to contractor of ICS	100,000	-
Advance to Grameen samagrey	16,560	-
	12,751,641	12,419,402

(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

12,788,141 **12,455,902**

The management believes that these are realizable.

15 Inventories

Balance as on 01.07.2016		
	260,120	226,122
Add: Purchased during the year	335,570	444,234
	595,690	670,356
Less: Consumed during the year	513,961	410,236
Balance as on 30.06.2017	81,729	260,120

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

16 Short term Investment

Balance as on 01.07.2016

Add: Invested during the year

Less: Encashed during the year

Balance as on 30.06.2017

Project-wise details are given in **Note - 16.9**

2017 Taka	2016 Taka
52,150,000	48,750,000
16,750,000	24,500,000
68,900,000	73,250,000
12,650,000	21,100,000
56,250,000	52,150,000

16.1 Short term investment

Micro Finance:

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount Taka	Accrued Interest Taka
Investment against Savings Reserve:						
Bank Asia Ltd. CDA Avenue Branch	1855005737	27.03.17	27.06.17	4.50%	1,000,000	11,625
Bank Asia Ltd. CDA Avenue Branch	1855006571	29.12.16	29.12.17	5.50%	2,000,000	55,306
Bank Asia Ltd. KEPZ Branch	6555500308	31.03.17	31.09.17	4.50%	3,000,000	33,375
Standard Bank Ltd. Pahartali Branch	036-55000741/17	30.04.17	31.07.17	6.50%	7,000,000	75,833
Standard Bank Ltd. CDA Branch	043669/9224	29.06.16	29.06.17	6.75%	2,000,000	135,375
Standard Bank Ltd. CDABranch	043952/55009406	31.03.17	31.06.17	6.75%	1,000,000	16,875
Janata Bank Ltd., Sk Mujibbranch	388721/9788	29.09.16	29.09.17	5.50%	5,000,000	207,014
Janata Bank Ltd., Sk Mujib Road Corp Branch	388741/9986	26.11.16	26.11.17	5.50%	2,000,000	65,389
NRB Global Bank. Jubilee Road Branch	1243300051683	25.12.16	25.06.17	7.50%	2,500,000	96,354
South East Bank Ltd, Jubilee Road Branch	24300029141	29.04.17	29.07.17	5.50%	4,000,000	37,278
AB Bank Ltd, Momin Road	3500595	29.03.17	29.06.17	6.75%	3,000,000	51,188
AB Bank Ltd, Momin Road	3500619	25.11.16	25.05.17	6.75%	1,500,000	60,469
AB Bank Ltd, Momin Road	3516033	10.10.16	10.10.17	6.50%	1,500,000	70,417
One Bank Ltd. Chandgaon Branch	0584-120006827	24.04.17	24.07.17	5.50%	1,000,000	10,083
Mercantile Bank Ltd, A K Khan. Ctg	11754-1218640739	29.12.16	29.06.17	5.50%	2,000,000	55,306
First security Bank Ltd, Kadamtali	02122-4400000155	21.06.17	21.12.17	6.75%	3,000,000	5,063
Bank Asia KEPZ	06555-000770	21.06.17	21.06.18	5.50%	2,000,000	3,056
Sub-total					43,500,000	990,006
Investment against Capital Reserve:						
One Bank Ltd CDA Branch, Ctg	03441-20001741	02.04.17	02.07.17	5.00%	2,000,000	24,444
Standard Bank Ltd, Pahartali Branch	073370/55000373/13	30.04.17	31.10.17	6.50%	500,000	5,417
Standard Bank Ltd, Pahartali Branch	55000672	02.05.17	02.08.17	6.50%	1,000,000	10,472
AB Bank Ltd. Haliashahar Branch	3489890	02.05.17	02.11.17	6.30%	2,000,000	20,300
Standard Bank Ltd, Panchlaish Branch	165765	24.05.17	24.08.17	6.75%	2,000,000	13,500
First security Bank Ltd, Agrabad branch	932434	24.05.17	24.08.17	7.00%	2,000,000	13,000
Midland Bank Chy. hat branch	0019-1100001952	20.06.17	20.12.17	7.00%	3,000,000	5,833
Sub-total					12,500,000	92,966

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

Ghashful Paran Rahman School:

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest
					Taka	Taka
Standard bank Ltd,CDA Avenue	43845-023355009499	31.01.17	31.01.18	6.75%	100,000	2,792
One Bank Ltd,CDA Avenue Branch	34414000647	01.12.17	1.12.18	5.50%	150,000	4,814
					-	-
Sub-total					250,000	7,606

Grand Total

56,250,000 1,090,578

17 Loan to Project

	2017 Taka	2016 Taka
Loan to SDP-General Account	-	66,000
Loan to Paran Rahman KG school	50,000	-
Loan to NDBMP	125,000	325,000
Loan to Remittance Project	131,345	131,345
Loan to ENRICH Project-Microfinnce	1,712,761	-
Loan to SDP-Microfinance	2,972,736	-
Loan to DIISP-Microfinance	80,000	-
Loan to MIME Project -Insurance	2,200,000	2,993,000
Loan to ICS-NDBMP	-	655,180
Loan to CHWEVT Projecet	130,846	-
Loan to ESP	1,066,301	400,000
Loan to Organization from ICS	1,796,412	-
Loan to Microfinance	13,506,155	17,913,155
	23,771,556	22,483,680
<u>Less: Elimination of intra project transactions</u>		
Loan from microfinance	4,765,497	-
Loan from organization	13,506,155	17,913,155
Loan from gratuity fund	2,200,000	2,993,000
Loan from ICS project	1,530,846	-
Loan from SDP	666,301	400,000
	22,668,799	21,306,155
<u>Add: Others</u>		
Laptop Loan	18,000	28,480
Mobile Loan	5,000	-
Advance Income tax deducted at Source	-	-
Advance Salary	13,000	-
Security Deposit	-	-
Bicycle Loan	-	4,100
	36,000	32,580
	1,138,757	1,210,105

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

18 Receivable from External

	2017 Taka	2016 Taka
Receivable from Agriculture Projects	-	5,167,351
Receivable from Garment Industries against health service charges	579,417	515,750
Receivable from PKSF	9,830,347	9,495,149
Receivables from BRAC	682,534	-
Receivables from IDCOL	2,421,399	-
	13,513,697	15,178,250

19 Members' savings

Microfinance	(Note-19.1)	428,984,076	390,927,798
MIME Project-Insurance		-	10,781
		428,984,076	390,938,579

19.1 A. Jagoron

Balance as on 01 July	266,733,428	259,803,964
Add: Savings during the year	169,097,909	195,608,702
	435,831,337	455,412,666
Less: Withdrawals during the year	79,525,545	79,157,909
Refunded/transferred during the year	75,432,074	109,521,329
Balance as on 30 June	280,873,718	266,733,428

B. Agrosor

Balance as on 01 July	78,843,522	66,314,296
Add: Savings during the year	57,263,219	52,479,912
	136,106,741	118,794,208
Less: Refunded during the year	19,616,067	21,426,305
Withdrawals during the year	21,637,208	18,524,381
Balance as on 30 June	94,853,466	78,843,522

C. Buniad

Balance as on 01 July	2,463,025	2,837,552
Add: Savings during the year	2,653,475	2,675,170
	5,116,500	5,512,722
Less: Refunded during the year	1,644,359	2,360,507
Withdrawals during the year	605,877	689,190
Balance as on 30 June	2,866,264	2,463,025

D. Sufolon

Balance as on 01 July	42,195,196	29,334,188
Add: Savings during the year	57,558,679	52,915,468
	99,753,875	82,249,656
Less: Refunded during the year	24,242,469	13,931,655
Withdrawals during the year	33,114,044	26,122,805
Balance as on 30 June	42,397,362	42,195,196

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

	2017 Taka	2016 Taka
E. TDS		
Balance as on 01 July	-	-
Add: Savings during the year	5,901,608	-
	5,901,608	-
Less: Refunded during the year	19,188	-
Withdrawals during the year	-	-
Balance as on 30 June	5,882,420	-
F. ENRICH		
Balance as on 01 July	691,527	77,636
Add: Savings during the year	2,014,200	716,446
	2,705,727	794,082
Less: Refunded during the year	198,204	36,125
Withdrawals during the year	402,198	66,430
Balance as on 30 June	2,105,325	691,527
G. Savings from client -NDBMP		
Balance as on 01 July	1,100	-
Add: Savings during the year	4,721	1,100
	5,821	1,100
Less: Refunded during the year	300	-
Withdrawals during the year	-	-
Balance as on 30 June	5,521	1,100
Total Balance as on 30 June (A+B+C+D+E)	428,984,076	390,927,798
19.2 6% interest on savings is calculated on the basis of the following factor:		
Factor =6/100 X 1/12 =0.005		
19.3 Savings against Agriculture Micro Credit Loan		
This program is initiated during 2011 to support marginal and small farmers community and their families to operate agricultural activities by providing working capital loan up to a maximum amount ofTaka 50,000 to be repaid by 4 (four) quarterly installments including service charges @ 2% calculated on reducing balance method.		
The objective of this program is to play up a role in improvement ofagriculture and living standard of farmers' family by utilizing their knowledge, efficiency /ability and to assist in minimizing food deficiency of the country by acquiring knowledge about modern agricultural technology and by increasing agricultural production applying by modern technology in the practical field. Member's joining this scheme should deposit a minimum weekly savings of Tk.20.		
20 Security deposits from field staff		
Balance as on 01.07.2016	2,172,000	1,996,000
Add: Received during the year	403,560	379,000
	2,575,560	2,375,000
Less: Refunded during the year	201,560	203,000
Balance as on 30.06.2017	2,374,000	2,172,000
21 Loan Loss Reserve		
Balance as on 01 July	34,471,175	28,486,232
Add: Provision made during the year	3,540,157	5,984,943
	38,011,332	34,471,175
Less: Adjusted during the year	8,388,998	-
Balance as on 30 June	29,622,334	34,471,175

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

22 Members unclaimed account

Balance as on 01 July

Add: Addition during the year

Less: Adjusted during the year

23 Accrued Expenses

Balance as on 01 July

Add: Provision made during the year

Less: Paid/adjusted during the year

Balance as on 30 June

Accrued liability for gratuity to Ghashful as on 30.06.17 is Tk. 10,041,166.

Utility bill and communication expenses for the months May-June 2017 of Ghashful Paran Rahman School have not been recognized.

24 Liability to Donor and other Associate

Liability for Plan Bangladesh

Liability for JOBS (Training expenses)

Loan from IDCOL

Liability for BRAC

Liability for CHWEVT

Liability to Bank Asia Limited

Liability to General Account

Loan from SDP

Loan from NDBMP

Advance from IDCOL

Loan from Micro Finance

Other liability

School savings

Loan from Organization

Short term Loan from Gratuity Fund

Liabilities to Contractors-ICS

Loan from Elderly -Head office

Loan from ICS project

Less: Elimination of intra project transactions

loan to Enrich project

Loan to SDP

Loan to microfinance

Loan to MIME project Insurance

Loan to organization

Loan to ESP

	2017 Taka	2016 Taka
	3,300,609	2,566,216
	1,897,508	2,215,621
	5,198,117	4,781,837
	1,435,965	1,481,228
	3,762,152	3,300,609
	19,759,905	7,874,421
	14,514,642	19,660,492
	34,274,547	27,534,913
	19,660,492	7,775,008
	14,614,055	19,759,905
	-	119,334
	50,278	50,278
	3,510,341	3,958,112
(Note-24.1)	-	(112,738)
(Note-24.2)	330,542	2,051,108
	-	-
	-	66,000
	666,301	400,000
	-	155,180
	-	500,000
	4,685,497	5,224,241
(Note-24.3)	165,938	190,938
	34,874	34,874
	14,566,068	18,369,500
	14,950,000	15,050,000
	2,125,290	-
	724,817	-
	1,530,846	-
	43,340,792	46,056,827
	1,712,761	-
	2,972,736	-
	13,506,155	17,913,155
	2,200,000	2,993,000
	1,530,846	-
	666,301	400,000
	22,588,799	21,306,155
	20,751,993	24,750,672

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NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

	2017 Taka	2016 Taka
24.1 Liability for BRAC:-ESP Program		
Balance as on 01 July	(112,738)	(149,943)
Add/Less: Current year's cumulative adjustment	112,738	37,205
Balance as on 30 June	-	(112,738)
24.2 Liability for CHWEVT		
Balance as on 01 July	2,051,109	3,065,560
Less: Refunded to MJF	-	-
Add/Less: Current year's cumulative adjustment	(1,720,567)	(1,014,451)
Balance as on 30 June	330,542	2,051,109
<p>The amount was received during the year from Manusher Jonno Foundation (MJF) for "CHWEVT for the children at risk" project as per deed of agreement. The objectives of the project are to ensure access to education for underprivileged and working children of age 06 to 14 to create a socio-economic safety net for the underprivileged and hazardous working children and to develop access mechanism to GO/NGO services for the targeted children. The ultimate goal of the project is poverty, lack of opportunity and discrimination free enlightened society for the children and adolescents. The project title has been changed as CHWEVT since 01 May 2014 and continue this title for upcoming three years.</p>		
24.3 Other Liability -Tk. 165,938		
<p>It includes Tk. 165,938 received from Action Aid Bangladesh earlier year on behalf of Micro Finance Program is awaiting adjustments. The management believes that this amount will be adjusted soon.</p>		
25 Loan from Commercial Banks		
Bank Asia Limited, KEPZ Branch, Chittagong	20,000,000	20,000,000
Bank Asia Ltd, Paltan Branch, Chittagong-Remittance	480,179	393,252
AB Bank Limited, Momin Road Branch, Chittagong	20,000,000	-
	40,480,179	20,393,252
26 Short term Loan from Staff Provident Fund		
Opening Balance	10,950,000	6,800,000
Add: Received during the Year	4,000,000	14,150,000
	14,950,000	20,950,000
Less: Refunded during the year	10,500,000	10,000,000
	4,450,000	10,950,000
27 Advance received from PKSf		
Balance as on 01.07.2016	5,042,035	2,008,499
Add: Received During the year	9,656,580	-
	14,698,615	2,008,499
Less: Refund During the Year	6,868,697	1,366,464
Balance as at 30 June-17	7,829,918	5,042,035
28 Service charges		
SDP Project	2,353,270	1,793,250
Microfinance Program (Note 28.1)	198,510,625	189,121,663
NDBMP	127,275	207,441
MIME Project-Insurance	248,035	-
DIISP, PKSf Program	3,955	215,410
	201,243,160	191,337,764

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

28.1 Microfinance Program

	2017 Taka	2016 Taka
Jagoron	113,120,526	112,286,705
Agrosor	36,278,745	30,630,079
Buniad	1,099,499	1,217,889
Sufolon	43,744,370	44,424,034
Sufalan Bank Asia	1,231,340	-
Sufalan AB Bank	1,210,300	-
Enrich	1,825,845	562,956
	198,510,625	189,121,663

29 Fees received

Loan processing fee and others from Microfinance	712,305	868,115
Paramedic fees	193,440	209,760
Dropout fee from MIME Project-Insurance	5,373	169,074
Clinical support	65,280	59,790
Membership fee-General Body	2,620	2,520
Fees realized- Admission/Tuition	1,335,966	940,170
	2,314,984	2,249,429

30 Income from sale

Sale of contraceptives	52,290	35,730
Sale of Pass Book	510,430	455,875
Sale of Stove	3,400	13,750
Sale of study materials	85,655	81,825
Sale of Health Card	-	341,900
Sale of school uniform	24,300	16,845
	676,075	945,925

31 Other income

Collection from HCB	4,000	3,000
Income from Commission	2,012	882
Bank / FDR interest	3,781,896	6,355,145
Fines (penalty)	260,705	130,523
Other/Miscellaneous Income	422,378	2,978,552
Received from drawing training	6,916	4,760
Income from backup support-MIME	193,417	401,000
Income from training centre	1,000	11,005
Income from INAFI	36,429	91,022
Other Income	62,799	124,897
Cost Sharing from NEST project	94,796	78,379
Cost Sharing from ESP Project	-	5,000
Income from Forfiture account	253,674	-
	5,120,022	10,184,165

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

	2017 Taka	2016 Taka
31.1 Other/Miscellaneous Income		
Received against Training	120,900	38,106
Reimbursement against Elderly Project	26,390	-
Reimbursement receivable from PKSf	-	2,602,452
	-	-
Clinical service charges-Enrich	258,480	322,069
Seed sale	16,608	15,675
Sales of Newspaper	-	250
Sale of Note Book	-	-
Residence Income-Enrich	-	-
Diabetic test-Enrich	-	-
Overhead Income-Agriculture and Livestock	-	-
	422,378	2,978,552
32 Administrative Expenses		
Communication expenses	1,464,207	1,269,723
Depreciation	(Note 9.2) 1,609,764	1,023,473
Amortization	(Note 10.2) 153,800	161,000
Maintenance - Office	819,290	1,947,496
Maintenance and fuel- vehicles	822,094	435,386
Meeting expenses	147,467	480,861
Postage and Courier	-	6,870
Newspaper and periodicals	13,328	13,015
Office rent / shop rent	8,387,584	7,069,405
Printing and stationery	2,948,023	2,405,433
Utilities	1,493,102	1,397,637
Training expenses	164,509	209,597
Traveling and conveyance	2,871,353	3,085,623
Field Conveyance	4,827,199	4,192,140
Uniform and Leverage	230,826	188,455
Meeting, Workshop and seminar	158,098	121,760
Transfer to General Account-Training Expense	-	-
Other Expenses	1,189,208	781,360
License and renewal fees	4,880	6,000
Staff development expense	2,650,865	1,432,887
	29,955,597	26,228,121
33 Finance Expenses		
Interest on members' savings	22,997,691	21,058,344
Bank charges	1,071,896	461,753
Interest on Loan from PKSf	18,920,841	19,060,388
Interest on Bankl Loan and others	2,750,000	-
Interest on Loan from Inter Associates	1,156,785	-
Interest on Insurance premium	20,572	-
Interest on security deposit	11,526	11,324
Service charge on IDCOL loan	237,428	236,628
Interest on Premium	-	-
	47,166,739	40,828,437

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

34 Other expenditures

	2017 Taka	2016 Taka
Audit and Professional Fee	137,250	212,320
Signboard	363,027	28,050
Mobile phone bill	-	-
Selling and promotional Expenses	117,100	59,560
Claim Settlement	-	224,226
Entertainment	1,127,122	982,722
Special Day celebration (Note- 34.1)	21,174	62,583
Donation / Contribution	58,787	99,937
Registration Process of Land	59,400	-
Advertisement	403,323	1,966,944
Annual Picnic of Project stff	47,950	-
	2,335,133	3,636,342

34.1 Special Day Celebration - Tk. 21,174

It represents cost of costume, sticker, paper etc. for celebrating World Aids Day/World Mothers Day/ World Environment Day/Victory Day/Independence Day etc. and various expenses incurred for program with transport workers and orientation courses at various places.

35 Program costs

Clinical support	10,660	11,099
Loan Loss Provision	3,540,160	5,984,943
Disaster Fund Reserve	-	1,370,175
Rebate on early loan sattlement	214,607	296,530
Honorarium for school teachers	1,119,558	1,118,826
Professional and membership Fee (Note - 35.1)	685,930	371,285
Video Documentation	220,000	-
Program and operational costs	5,275,306	9,297,579
Other program activity expenses	8,706,816	4,023,163
Other operating Expenses	389,970	203,000
School Rent (Street children)	483,000	371,200
Emergency Treatment	56,022	28,693
School Program expenses	26,495	25,207
Subsidy to SDP and organization General Fund	970,768	1,573,821
Cost sharing to with SDP	-	401,000
Subsidy paid to Client of NDBMP	115,000	255,000
Expenditure incurred for Palli Tathya Kendra	-	106,967
Welfare for ESP Student	-	3,000
Compost	-	76,434
Porous Pipe	-	23,047
Goat Rearing (Poor Member)	-	33,755
Agriculture exhibition	-	145,998
Fish Cultivation and Exhibition	-	209,294
Farmer Training	-	103,011
Livestock Unit- Exhibition	-	53,900
Contribution to ENRICH Project	1,987,239	1,288,743
Unnyan mela (Microcredit)	26,430	19,421

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2017

	2017 Taka	2016 Taka
Survey Cost	-	32,400
Wages-ICS	-	11,000
Day observation	175	442
USG block dem	-	15,860
Feromane trap	-	114,280
Maria model seed preservation	-	67,060
Hybrid new crops	-	19,745
Vegetables cultivation	-	59,950
Beef fattenting	-	289,372
Field day observation	-	9,430
Agriculture related information	-	32,430
Cow rearing	-	96,448
Poultry	-	96,000
Vermi Compost	-	262,950
Vaccination	-	31,880
Provision	-	155,973
	23,830,153	28,692,327

35.1 Professional and membership fees - Tk. 6,85,930/-

It represent fees paid to various social organization such as, Peoples Health Movement, Voluntary Health Service Society, INNAFI Bangladesh, CDF, FNB, MRA, Family Planning, AIDS Networks Bangladesh, Bangladesh Shishu Adhikar Forum etc.

36 Salary expenditure

Salaries and allowances	124,878,846	121,055,397
Doctors' Honourarium	-	260
Gratuity	-	522,900
	124,878,846	121,578,557

37 Cost of Sales and Material expenses

The cost of sales for revenue recognised in Ghashful Paran Rahman School of Tk. 4,884,293 has not been recognised.

38 Forgery of cash

The organization has filed a law suit against some employees alleging defalcation of cash (about BD Taka 4.5 million) from its Microcredit Programme.

39 Events After Reporting Date

No events have occurred after the Statement of Financial Position dateto the date of this report which would affect the value statedinthese financial statements.

40 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 setout below in accordance with the provisions of BAS-24.

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

Name of the Entities	Nature of Relationship	Nature of Transactions	Balance as on 30.06.16 (Tk.)	Interest Rate
Provident Fund	Affiliate Entities	Short Term Loan	10,500,000	6%

GENERAL ACCOUNT OF GHASHFUL

NON-CURRENT ASSET SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – A

Name of Assets	COST			Rate%	DEPRECIATION			Written down value as on 30.06.2017
	Balance on 01.07.2016	Addition during the year	Balance on 30.06.2017		Balance as on 01.07.2016	Charged for the year	Balance as on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and fixtures	64,504	-	64,504	10%	40,562	2,394	42,956	21,548
Refrigerator	17,300	-	17,300	20%	17,179	24	17,203	97
Television	22,500	-	22,500	20%	22,411	18	22,429	71
VCP	12,000	-	12,000	20%	11,953	9	11,962	38
Camera	5,000	-	5,000	20%	4,974	5	4,979	21
Sewing Machine	5,475	-	5,475	20%	5,445	6	5,451	24
Computer and Equipment's	33,550	-	33,550	30%	29,752	1,139	30,891	2,659
Mobile Set	21,298	-	21,298	20%	18,899	480	19,379	1,919
30.06.2017	181,627	-	181,627		151,175	4,075	155,250	26,377
30.06.2016	181,627	-	181,627		146,208	4,966	151,175	30,452

GENERAL ACCOUNT OF GHASHFUL

NON-CURRENT ASSET SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – B

Name of Assets	COST			Rate%	DEPRECIATION			Written down value as on 30.06.2017
	Balance as on 01.07.2016	Addition during the year	Balance as on 30.06.2017		Balance as on 01.07.2016	Charged for the year	Balance as on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Computer and Equipments	763,484	-	763,484	30%	735,128	8,507	743,635	19,849
Furniture and Fixtures	240,302	3,700	244,002	10%	213,540	3,046	216,586	27,416
Generator	58,500	-	58,500	20%	56,194	461	56,655	1,845
Bi-cycle	9,000	-	9,000	20%	8,644	71	8,715	285
Auto Rickshaw	186,100	-	186,100	20%	183,004	619	183,623	2,477
Camera	11,000	-	11,000	20%	10,119	176	10,295	705
PABX systems	27,300	-	27,300	20%	23,636	733	24,369	2,931
30.06.2017	1,295,686	3,700	1,299,386		1,230,265	13,614	1,243,879	55,507
30.06.2016	1,295,686	-	1,295,686		1,212,564	17,701	1,230,265	65,421

MICROFINANCE PROGRAM OF GHASHFUL

NON-CURRENT ASSETS SCHEDULE

As on 30 June 2017

ANNEXURE – C

Sl. No.	Particulars	COST			Rate %	DEPRECIATION			Net Book Value as at 30 June 2017	
		As at 1 July 2016	Additions during the year	Disposal		As at 30 June 2017	Charged during the year	Disposal		As at 30 June 2017
		Taka	Taka	Taka		Taka	Taka	Taka	Taka	Taka
Tangible:										
01	Generator	58,500	-	-	20	58,500	461	-	56,656	1,844
02	Digital Camera	157,230	109,192	-	20	266,422	39,017	-	110,352	156,070
03	Micro Bus	1,076,767	-	-	20	1,076,767	6,367	-	1,051,299	25,468
04	Motor Vehicles-Car	-	1,910,000	-	20	1,910,000	-	382,000	-	1,528,000
05	Motor Vehicles	87,800	-	-	20	87,800	389	-	86,242	1,558
06	Office Decoration/Equipment	1,020,659	301,746	-	20	1,322,405	137,228	-	773,492	548,913
07	Computer and Equipments	5,253,395	737,485	-	30	5,990,880	582,438	-	4,631,858	1,359,022
08	Furniture and Fixtures	4,130,977	673,856	-	10	4,804,833	209,790	-	2,916,726	1,888,107
09	Photocopy Machine	235,000	78,750	-	20	313,750	17,036	-	245,606	68,144
10	Mobile Set	229,449	1,850	-	20	231,299	6,155	-	206,681	24,618
11	Machinery/Cookeries	80,477	35,259	-	20	115,736	14,424	-	58,039	57,697
Balance as on 30 June 2017		12,330,254	3,848,138	-		16,178,392	1,395,306		10,518,953	5,659,441

The prior year's depreciation figures have been restated / rearranged to confirm to the presentation adopted in the current year. This is because the depreciation rate of micro bus in the prior year was wrongly charged at the rate of 25% instead of 20% which did not comply with Ghashful's prescribed depreciation rate policy. Such restatement / rearrangement affected previously reported net profit or total equity.

Intangible:									
01	Microfinance- Anirban Software	1,000,000	125,000	-	20	356,000	153,800	509,800	615,200
	Balance as on 30 June 2017	1,000,000	125,000	-		356,000	153,800	509,800	615,200
	Balance as on 30 June 2016	975,000	25,000	-		195,000	161,000	356,000	644,000
	Grand-Total	13,330,254	3,973,138	-		9,479,646	1,549,106	11,028,753	6,274,641



GHASHFUL PARAN RAHMAN SCHOOL

NON-CURRENT ASSET SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – D

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2017
	Balance as on 01.07.2016	Addition during the year	Balance as on 30.06.2017		Balance as on 01.07.2016	Charged for the year	Balance as on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and fixtures	196,428	224,000	420,428	10%	147,771	27,266	175,037	245,391
Office equipment	16,710	-	16,710	20%	9,191	1,504	10,695	6,015
Camera	2,000	-	2,000	20%	1,840	32	1,872	128
30.06.2017	215,138	224,000	439,138		158,802	28,802	187,604	251,535
30.06.2016	195,354	19,784	215,138		151,476	7,326	158,802	56,336

GHASHFUL-NEST PROJECT

NON-CURRENT ASSETS SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – E

Name of Assets	COST			Rate%	DEPRECIATION			Written down value as on 30.06.2017
	Balance as on 01.07.2016	Addition during the year	Balance as on 30.06.2017		Balance as on 01.07.2016	Charged for the year	Balance as on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Computer and Equipments	507,182	-	507,182	30%	310,429	59,026	369,455	137,727
Furniture and Fixtures	291,460	-	291,460	10%	147,390	14,407	161,797	129,663
Motorcycle	402,000	-	402,000	25%	274,805	31,799	306,604	95,396
Camera	27,831	-	27,831	20%	20,957	1,375	22,332	5,499
30.06.2017	1,228,473	-	1,228,473		753,581	106,606	860,187	368,286
30.06.2015	1,112,778	115,695	1,228,473		609,134	144,447	753,581	474,892



GHASHFUL-MIME PROJECT (INSURANCE)

NON-CURRENT ASSETS SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – F

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2017
	Balance as on 01.07.2016	Addition during the year	Balance as on 30.06.2017		Balance as on 01.07.2016	Charged for the year	Balance as on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	47,098	-	47,098	10	31,724	1,537	33,261	13,837
30.06.2017	47,098	-	47,098		31,724	1,537	33,261	13,837
30.06.2016	47,098	-	47,098		30,016	1,708	31,724	15,374

GHASHFUL-ENRICH PROGRAM

NON-CURRENT ASSETS SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – G

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.17
	Balance on 01.07.2016	Addition during the year	Balance on 30.06.2017		Balance on 01.07.2016	Charged for the year	Balance on 30.06.2017	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	139,075	2,400	141,475	10	22,254	7,948	30,202	111,273
Office Equipment	41,560	257,668	299,228	20	11,412	38,375.47	49,787	249,441
Digital Camera	11,000	-	11,000	20	1,467	1,271.07	2,738	8,262
Computer and Equipment	31,900	-	31,900	30	6,380	5,104	11,484	20,416
30 June 2017	223,535	260,068	483,603		41,513	52,699	94,212	389,391
30 June 2016	103,147	120,388	223,535		20,684	20,829	41,513	182,022

IMPROVED COOK-STOVES (ICS) PROGRAM

NON-CURRENT ASSETS SCHEDULE

AS AT 30 JUNE 2017

ANNEXURE – H

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30 June 2017
	Balance on 01 July 2016	Addition during the year	Balance on 30 June 2016		Balance on 01 July 2016	Charged during the year	Balance on 30 June 2017	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and fixtures	-	-	-	10%	-	-	-	-
Office equipments	-	-	-	20%	-	-	-	-
Computer and Accessories	33,900	-	33,900	30%	16,103	5,339	21,442	12,458
Vehicle	-	-	-	25%	-	-	-	-
Balance as on 30 June 2017	33,900	-	33,900		16,103	5,339	21,442	12,458
Balance as on 30 June 2016	33,900	-	33,900	25%	8,475	7,628	16,103	17,798

GHASHFUL ELDERLY PROJECT

NON-CURRENT ASSETS SCHEDULE

AS AT 30 JUNE 2017

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30 June 2017
	Balance on 01 July 2016	Addition during the year	Balance on 30 June 2017		Balance on 01 July 2016	Charged during the year	Balance on 30 June 2017	
	Taka	Taka	Taka		Taka	Taka	Taka	Taka
Furniture and fixtures	-	-	-	10%	-	-	-	-
Office equipments	-	-	-	20%	-	-	-	-
By Cycle	-	8,925	8,925	20%	-	1,785	1,785	7,140
Balance as on 30 June 2017	-	8,925	8,925		-	1,785	1,785	7,140
Balance as on 30 June 2016	-	-	-		-	-	-	-

GHASHFUL

FIVE YEARS COMBINED STATEMENT OF FINANCIAL POSITION

AS ON 30 JUNE

	2016-17	2015-16	2014-15	2013-14	2012-13
	Taka	Taka	Taka	Taka	Taka
SOURCE OF FUND:					
Equity					
Reserve	12,987,213	11,825,710	8,813,461	7,606,499	5,999,955
Accumulated Surplus/(Deficit)	102,503,033	91,907,854	69,665,090	61,546,116	53,867,646
	115,490,246	103,733,564	78,478,551	69,152,615	59,867,601
Long term liabilities					
Gratuity	32,775,702	21,553,225	18,695,852	17,905,718	11,959,400
Members' Savings Reserve fund			2,566,216	1,836,955	1,440,540
Fund from DIISP, insurance	38,329,201	33,220,784	75,737,589	61,749,735	43,866,769
Members' Welfare fund	3,800,190	2,797,270	1,955,930	1,110,920	-
Loan from PKSF	153,094,162	129,161,248	113,981,250	121,299,997	116,983,336
	227,999,255	186,732,527	212,936,837	203,903,325	174,250,045
	343,489,501	290,466,091	291,415,390	273,055,940	234,117,646
APPLICATIONS OF FUND :					
Non-current assets					
Property, plant and equipment	6,783,972	4,048,903	3,556,179	3,690,589	4,096,976
Intangible assets	615,200	644,000	780,000	950,000	-
Loan to beneficiaries (NDBMP)	1,366,530	1,792,219	-	-	-
	8,765,702	6,485,122	4,336,179	4,640,589	4,096,976
Current assets					
Loan to Beneficiaries (Microfinance)	915,803,458	844,111,851	761,451,062	632,501,724	527,186,296
Cash and Bank Balances	38,994,390	24,761,249	10,605,330	18,598,615	41,477,212
Cash at Bank and Investment-Staff Gratuity	31,192,175	19,969,698	13,645,852	17,905,718	11,959,400
Advance and Deposits	12,788,141	12,455,902	10,951,240	8,711,578	7,118,752
Inventories	81,729	260,120	226,122	857,617	225,301
Short term Investment- FDR	56,250,000	52,150,000	81,750,000	74,750,000	39,207,808
Accrued interest on FDR	1,090,578	832,024	1,800,456	519,241	379,152
Loan to Projects and Others	1,138,757	1,210,105	2,005,708	1,675,385	2,448,992
Receivable from external	13,513,697	15,178,250	5,594,651	4,770,370	27,284,447
	1,070,852,925	970,929,199	888,030,421	760,290,248	657,287,360
Current liabilities					
Members' Savings	428,984,076	390,938,579	358,402,508	326,291,008	291,658,094
Security deposits from field staff	2,374,000	2,172,000	2,068,000	1,779,000	1,720,000
Loan Loss Reserve	29,622,334	34,471,175	28,486,232	22,769,600	18,904,940
Members unclaimed account	3,762,152	3,300,609	-	-	-
Accrued Expenses	14,614,055	19,759,905	20,266,800	12,368,476	3,354,366
Liability to donors and others	20,751,993	24,750,672	9,833,755	10,227,933	18,412,626
Loan from Commercial Banks	40,480,179	20,393,252	-	-	-
Loan from PKSF payable within next 12 months	183,260,419	175,170,002	173,085,416	114,233,337	93,216,664
Short term Loan from Staff Provident Fund	4,450,000	10,950,000	6,800,000	-	-
Advance received from PKSF	7,829,918	5,042,035	2,008,499	4,205,543	-
	736,129,126	686,948,229	600,951,210	491,874,897	427,266,690
NET CURRENT ASSETS :	334,723,799	283,980,970	287,079,211	268,415,351	230,020,670
	343,489,501	290,466,091	291,415,390	273,055,940	234,117,646

GHASHFUL

FIVE YEARS COMBINED PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

AS ON 30 JUNE

	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
	Taka	Taka	Taka	Taka	Taka
INCOME:					
Service charges	201,243,160	191,337,764	156,450,664	135,659,954	115,901,701
Grant	28,945,354	36,259,065	1,069,390	2,562,326	604,961
Out Goinf Staff					46,572
Fees received	2,314,984	2,249,429	2,003,623	2,102,683	1,136,715
Collection from HCB	4,000	3,000	25,300	56,800	-
Oreientation Income	-	-	-	6,116	-
Income from Commission	2,012	882	4,300	8,751	6,456
Contribution received from MF	3,662,434	2,862,564	2,730,459	2,667,630	2,438,236
Bank / FDR interest	3,781,896	6,355,145	8,132,383	5,448,696	2,048,894
Fines (penalty)	260,705	130,523	94,615	117,475	-
Sale of contraceptives	52,290	35,730	45,700	59,295	61,110
Sale of Pass Book	510,430	455,875	479,107	32,530	132,041
Sale of Stove	3,400	13,750	100,205	-	-
Other/Miscellaneous Income	292,088	351,224	120,735	303,629	379,579
Donation	424,000	317,000	147,000	80,000	10,000
Received from drawing training	6,916	4,760	760	1,768	-
Fund Receiving from training		-	-	-	142,500
Sale of study materials	85,655	81,825	73,200	44,665	50,560
Sale of Health Card	-	341,900	373,340	361,558	-
Sale of school uniform	24,300	16,845	17,380	16,555	17,830
Income from backup support-MIME	193,417	401,000	117,000	117,000	186,000
Income from training centre	1,000	11,005	3,800	30,000	3,500
Income from training GFATM		-	55,411	-	-
Income from INAFI	36,429	91,022	-	-	-
Other Income	62,799	124,897	15,612	6,730	-
Cost Sharing from PHR project				52,499	415,695
Cost Sharing from NEST project	94,796	78,379	165,970	131,127	-
Cost Sharing from ESP Project	-	5,000	30,000	33,000	-
Reimbursement against training	103,900	24,876	243,250	190,200	-
Reimbursement against Elderly Project	26,390	-	-	-	-
Reimbursement against Unnoyan Mela			500,000		
Reimbursement from BEFTH against Orientation				9,400	
Reimbursement Approved By PKSf			2,111,017	424,457	
Reimbursement receivable from PKSf	-	2,602,452	3,853,568	3,048,749	-
Income from Forfiture account	253,674	-	-	-	-
Total INCOME:	242,386,029	244,155,912	178,963,789	153,573,593	123,582,350
EXPENDITURE:					
Salaries and allowances	124,878,846	121,055,397	82,037,839	73,888,285	65,518,117
Doctors' Honourarium	-	260	48,000	70,000	-
Gratuity	-	522,900	325,751	218,256	287,952
Interest on members' savings	22,997,691	21,058,344	20,696,908	17,369,751	14,992,903
Bank charges	1,071,896	461,753	338,419	473,961	331,677

GHASHFUL

FIVE YEARS COMBINED PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

AS ON 30 JUNE

	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
	Taka	Taka	Taka	Taka	Taka
Administrative Expenses	1,189,208	781,360	895,538	1,164,146	1,163,601
Communication expenses	1,464,207	1,269,723	1,266,557	1,031,365	1,571,645
Clinical support	10,660	11,099	7,970	6,274	9,595
Depreciation	1,609,764	1,023,473	870,222	952,226	1,075,733
Amortization	153,800	161,000	195,000	-	-
Claim Settlement	-	224,226	1,640,700	174,060	-
Loan Loss Provision	3,540,160	5,984,943	11,075,187	3,864,660	4,775,701
Disaster Fund Reserve	-	1,370,175	1,542,322	1,344,768	1,135,840
Audit and Professional Fee	137,250	212,320	209,000	116,750	96,500
Interest on Loan from PKSF	18,920,841	19,060,388	14,383,859	10,563,792	6,659,334
Interest on Bankl Loan and others	2,750,000	-	-	-	-
Interest on Loan from Inter Associates	1,156,785	-	-	-	-
Interest on Insurance premium	20,572	-	-	-	-
Interest on security deposit	11,526	11,324	12,339	11,411	5,298
Rebate	214,607	296,530	210,659	137,347	129,159
Maintenance - Office	819,290	1,947,496	2,182,061	1,726,788	502,284
Maintenance and fuel- vehicles	822,094	435,386	199,719	586,787	389,114
Signboard	363,027	28,050	27,690	42,921	-
Honorarium for school teachers	1,119,558	1,118,826	931,920	1,158,600	1,171,540
Cost of Sales and Material expenses	4,452,348	12,508,592	293,867	143,788	59,882
Meeting expenses	147,467	480,861	1,191,025	237,547	268,412
Legal and Membership Fee	685,930	371,285	361,775	311,709	149,362
Postage and Courier	-	6,870	20	92,006	10,980
Mobile phone bill	220,000	-	693	51,769	-
Newspaper and periodicals	13,328	13,015	12,831	1,640	-
Office rent / shop rent	8,387,584	7,069,405	5,390,404	4,626,329	4,314,789
Printing and stationery	2,948,023	2,405,433	2,766,216	2,240,282	1,961,972
Publication & Printing	-	-	-	11,320	106,735
Program & Operational Cost	5,275,306	9,297,579	3,669,400	2,608,576	1,450,511
Mobile phone bill			12,000	12,000	-
Selling and promotional Expenses	117,100	59,560	277,189	201,381	-
Other program activity expenses	8,706,816	4,023,163	138,063	531,341	-
Other operating Expenses	389,970	203,000	620,165	775,507	-
Entertainment	1,127,122	982,722	778,803	1,002,660	551,613
Utilities	1,493,102	1,397,637	1,081,075	1,052,262	975,256
School Rent (Street children)	483,000	371,200	156,000	144,000	16,310
Emergency Treatment	56,022	28,693	36,610	14,904	16,310
Special Day celebration	21,174	62,583	62,355	44,128	76,851
School Program expenses	26,495	25,207	25,821	19,885	20,471
Subsidy to SDP and organization General Fund	970,768	1,573,821	1,022,046	1,919,994	2,438,236
Training expenses	164,509	209,597	221,323	187,796	185,224
Traveling and conveyance	2,871,353	3,085,623	2,148,627	2,245,324	5,120,113
Field Conveyance	4,827,199	4,192,140	3,839,186	3,379,341	-
Uniform and Leverage	230,826	188,455	167,148	5,468	188,415

GHASHFUL

FIVE YEARS COMBINED PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

AS ON 30 JUNE

	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
	Taka	Taka	Taka	Taka	Taka
Vedio Documentation				63,994	
Taxes and VAT	710,305	124,397	430,932	338,577	-
Back up Support				42,000	-
Cost sharing to with SDP	-	401,000	-	-	-
Subsidy paid to Client of NDBMP	115,000	255,000	300,000	395,000	-
Expenditure incurred for Palli Tathya Kendra	-	106,967	105,105	75,675	13,305
Donation / Contribution	58,787	99,937	67,325	21,150	-
Welfare for ESP Student	-	3,000	2,516	-	-
Compost	-	76,434	83,425	-	-
Porous Pipe	-	23,047	8,200	-	-
Goat Rearing (Poor Member)	-	33,755	193,505	-	-
Agriculture exhibition	-	145,998	268,367	-	-
Fish Cultivation and Exhibition	-	209,294	622,188	-	-
Farmer Training	-	103,011	258,434	-	-
Livestock Unit- Exhibition	-	53,900	392,382	-	-
Livestock Unit- Training			177,380		
Registration Process of Land	59,400	-	-	-	-
Service charge on IDCOL loan	237,428	236,628	214,482	111,268	-
Scholarship Fee			-	-	15,412
Advertisement	403,323	1,966,944	401,885	118,302	-
Consultent Fee			-	20,000	-
Meeting,Workshop and seminar	158,098	121,760	98,568	57,904	-
Annual Picnic of Project stff	47,950	-	-	-	-
Live Stock &Agriculture			7,968	5,070	-
Contribution to Enrich Project	1,987,239	1,288,743	1,680,852	737,486	
Transfer to MIME Health				212,120	
Transfer to General aAccount-training Expense			55,411	-	-
Interest on Premium			673,514	2,326,898	5,711
Unnyan mela (Microcredit)	26,430	19,421	194,605	-	-
License and renewal fees	4,880	6,000	2,820	2,100	1,850
Agriculture Project program Cost	175	1295220	27684		
Staff development expense	2,650,865	1,432,887	-	-	-
	233,327,104	233,594,757	169,637,850	141,290,649	117,763,713
	9,058,925	10,561,155	9,325,938	12,282,944	5,818,637
Surplus/(deficit) for the year	91,907,854	69,665,092	61,546,116	53,867,646	48,777,444
Add: Surplus/(deficit) brought forward	100,966,779	80,226,247	70,872,054	66,150,590	54,596,081
	12,342	-	-	-	-
Add: Net received from discontinued operation (PHR)	-	9,883,054	-	-	-
Add: Transfer from Disaster management fund	2,368,489	4,002,022	-	-	-
Add: Receivable from donor	(12,342)	-	-	-	-
Less: Previous year Adjustment				-656544	-100000
Less: Transferred to capital reserve	(832,235)	(2,203,469)	(1,206,962)	(3,947,930)	(628,435)
Balance carried to statement of financial position	102,503,033	91,907,854	69,665,090	61,546,116	53,867,646

GHASHFUL

FEW FINANCIAL AND OPERATIONAL INDICATOR

FINANCIAL SUSTAINABILITY INDICATOR

SL	Indicator	2016-17	2015-16	2014-15	2013-14	2012-13
1	Debt to capital Ratio	6.73	6.44	7.3	6.78	8.36
2	Capital Adequancy Ratio	12.01%	12.84%	11.39%	12.90%	11.16%
3	Rate of Return on Capital	7.14%	10.09%	13.86%	19.35%	11.05%
4	Liquidity to Savings Ratio	10.14%	10.10%	9.49%	9.50%	9.75%
5	Operating Self Sufficiency	104.23	106.12%	108.12%	113.03%	109.75%
6	Financial Self Sufficiency	102.45	102.25%	102.23%	105.11%	107.56%

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OPRTATIONAL SUSTAINABILITY INDICATOR

SL	Indicator	2016-17	2015-16	2014-15	2013-14	2012-13
1	Cumulative Recovery Rate (CRR)	99.65%	99.64%	99.63%	99.62%	99.62%
2	Ontime Recovery Rate (OTR)	96.61%	94.35%	94.82%	95.76%	95.93%
3	Member per Field Worker	286	294	292	310	311
4	Borrower and Member Ratio	81.80%	82.90%	78.85%	79.19%	77.02%
5	Cost per Unit of Money lent	0.116	0.111	0.103	0.105	0.117
6	Loan Outstanding per Field Worker (In Million Taka)	4.25	4.24	3.81	3.58	3.27