



Glowing tribute to honorable Founder
of Ghashful, Shamsun Nahar Rahman
Paran (1940-2015), a philanthropist and
a legendary figure in the arena of social
development in Bangladesh.



WORKING AREAS

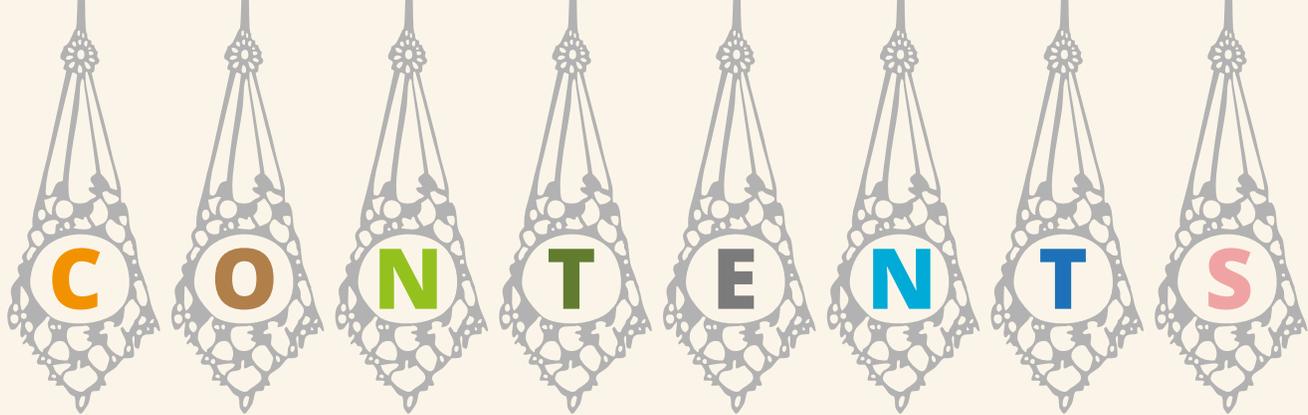




ACRONYMS

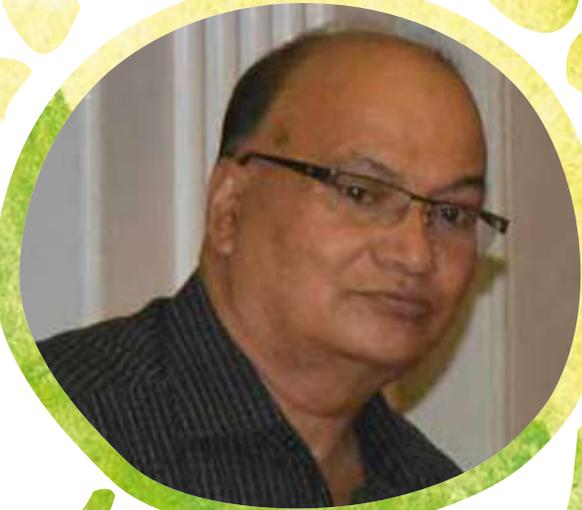
AAB	Action Aid Bangladesh
ADF	Adolescent Development Foundation
AIDS	Acquired Immune Deficiency Syndrome
AGM	Annual General Meeting
AMC	Agriculture based Micro Credit
ARH	Adolescent Reproductive Health
ASF	Acid Survivors' Foundation
ADC	Additional Deputy Commissioner
BBF	Bright Bangladesh Forum
BCCP	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	Chittagong City Corporation
CDC	Child Development Centre
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
ELLMA	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
GKNHRIB	Gender Knowledge Networking and human rights in conversion in Bangladesh (GKNHRIB Project)
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
IAS	International Accounting Standards
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
MIS	Management Information System
MRA	Micro Credit Regulatory Authority
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
PACE	Promoting Agricultural Commercialization Enterprise (PACE) Project
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 PRESIDENT

As the President of Ghashful Executive Committee I am immensely honored and excited to represent such a development organization in Bangladesh. I am happy to see the publication of Ghashful Annual Report 2017-18; it reflects the successful completion of one more year. I can tell you that our organization is special for Good performance in its innovations. From its establishment, Ghashful, has been working for the poor and vulnerable people to develop a sustainable community. During last forty-seven years, Ghashful has been contributing to national development through working in different areas such as: health, education, human rights, child rights, agriculture, ICT, Climate change adaptation, income generating activities, women empowerment, renewable energy etc. Furthermore, the organization is working in collaboration with the government to achieve a self-reliant Bangladesh where everyone's basic rights are ensured. Direct and indirect support of national and international organizations and individuals have supported Ghashful to achieve its organizational mission and vision.

This annual report is the indication of success and achievements of programs and projects for the period of 2017-2018. Ghashful has many

activities and project to achieve SDGs. I would like to assure you that, it will continue to spread its growths throughout the country for sustainable development of the underprivileged people and finally for a developed country next. General body and Governing Body of Ghashful are dynamically involved and dedicated to deliver policy and strategy support and leadership in proper execution of the organization. I would like to thank all related stakeholder for their contribution. I am grateful to staff members for their commitment and responsibility, performances, enthusiasm, reliability and diligence for Ghashful in the reporting period.

Finally, I would thank the Government, the regulator, the partner organizations, the donors and all the members of Ghashful for their contribution, commitment and hard work. I hope that their continued support for Ghashful will help it to continue as a prominent organization.

I wish Ghashful a successful drive ahead like the one reported here.

Dr. Monzur-Ul-Amin Chowdhury, PhD
President

MESSAGE FROM CHIEF EXECUTIVE OFFICER



I am pleased to present Annual Report 2017-18 with a successful year ending. Thanks to the almighty Allah as we have completed another flourishing year of Ghashful. In my career with Ghashful I have faced many difficulties and challenges but at length we are doing well for admirable support of its stakeholder. This success of Ghashful is the outcome of hard work and enthusiasm of members and contributors as well as the issues on which we place attention. Ghashful has been altering its actions targeting community desires and working to ensure improved health, eradicating poverty level, ensure justice, increasing literacy rate, reducing gender discrimination, preventing mother and child mortality, developing skill manpower, promoting entrepreneurship, combating environmental challenges and introducing modern technologies in agricultural sector.

Our vision is committed to create a self-reliant Bangladesh without inequality where everyone's basic rights are ensured. The programs include formal and non-formal education, protection of child rights, vocational training, tutorial support, mother and child healthcare, 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. All the activities are contributing to achieve SDGs.

We respect all of our stakeholders, development partners, networking members, financial institutions

and government official for their earnest cooperation. In this reporting year, the contribution and guidance 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 is really creditable. We hope same in future and convey our gratitude to them. Ghashful is committed to a demand driven quality work besides regular program and project.

Some complexities that were not under our control like climate change, social conflict, disasters and financial constraints etc. stood as challenges to achieve accomplishment in programs.

I am grateful to the members of the general and executive bodies, advisors, staffs, beneficiaries and well-wishers for their precious labors to make Ghashful an outstanding success.

Lastly, thanks to Almighty Allah for His grace that enabled Ghashful to contribute for the last 47 years in creating self-reliant and progressive world. I pray for the departed soul of the founder Shamsun Nahar Rahman Paran who has dedicated her life on the way of development journey through Ghashful

Aftabur Rahman Jafree
Chief Executive Officer.



GHASHFUL

GHASHFUL – A PIONEER ORGANIZATION WORKING FOR 47 YEARS TOWARDS SUSTAINABLE DEVELOPMENT OF BANGLADESH

The year 1972 is significant for the emergence of Ghashful in the development field of our dear motherland. With enthusiastic charitable motive and commitment towards building up an enriched country, late Samsun Nahar Rahman Paran started the program aiming to empower the poor and the marginalized through various community development activities focusing on women and children to bring growth and equality in the community.

Ghashful got its registration in 1978 as the first development organization of Chattogram and started health and education programs to achieve its basic objectives in slum areas of Chattogram city. The organization extended its work gradually in different sectors like health, education, financial inclusion and economic development, environment, rights and governance etc. The overall 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 nation. From the beginning, Ghashful has been practicing partnerships with donors or similar organizations that provide financial assistance as well as technical support. The organization highlights 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, non-formal and formal education, technical and vocational education, green energy, youth and child development, health, elderly people, disaster management etc.

It beholds some core values which encourage the member and staffs to work with the spirit. These are mutual respect, honesty, transparency, patriotism, respect for own culture, sincerity, commitment, spontaneity, equity and empathy. Ghashful is an active member of various noteworthy regional, national and international networks, forums and has been contributing roles in advocacy for establishing and keeping human rights and good governance at the national as well as international level.

Ghashful is working 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 from its inception to till the date. For last 47 years and more, the organization has been working with both Bangladesh Government and national-international agencies as their development partner significantly.



OUR VISION

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



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.



GHASHFUL VALUES AND OBJECTIVES

- ▶ Respect for each other
 - ▶ Honesty and Transparency
 - ▶ Own culture
 - ▶ Belief and patriotism
 - ▶ Sincerity
 - ▶ Equality and sympathy.
 - ▶ Thrift and save
 - ▶ Committed
 - ▶ Mutual cooperation
 - ▶ Courage and confidence
 - ▶ Spontaneity
-
- ▶ Ensuring the greater participation of women in income generating activities.
 - ▶ Ensuring women empowerment for total development of the nation.
 - ▶ Putting importance on community desire.
 - ▶ Targeting towards a more integrated approach with health, education and financial services.
 - ▶ Adopting belief that the best mean for poverty eradication is to empower the poor.
 - ▶ Mobilizing poor people according to their felt need.
 - ▶ Making the poor equipped for their own lives.
 - ▶ Working with relatively disadvantaged and low-income people: women, children and adolescents.
- ▶ Making program socially, financially and environmentally sustainable
 - ▶ Using new methods and improved technologies.
 - ▶ Raising enthusiasm for building up a knowledge and information based enlightened society.
 - ▶ Increasing dependence on internal resources rather than the external.
 - ▶ Addressing the contemporary issues like climate change, food security etc.
 - ▶ Promoting human rights, gender equity, democratic process and human capacity building.
 - ▶ Welcoming government, non-government, donor agencies and local organizations.
 - ▶ Making meaningful and effective collaborations with others for sustainable development.
 - ▶ Ensuring rural development.
 - ▶ Ensuring health-care to deprived people.
 - ▶ Improving child health and reducing infant mortality rate.
 - ▶ Providing health help to child bearing mothers.
 - ▶ Imparting education to slum dwellers and other marginalized children.



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	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. (BIN)	000482501	

What we do



Ensuring safe health and family planning for underprivileged people to ensure good health.



Mainstreaming education of socially marginalized communities including dalits, ethnic groups and untouchable communities.



Promoting education for children through formal and non-formal education, vocational training and Ghashful Scholarship Fund.



Increasing Income generation, employment creation through various micro-credit initiatives for poverty-stricken mass people.



Ensuring community development through infrastructure and institutional setup.



Ensuring dignity of elderly people.



Attempting disaster risk reduction and environment protection.



Establishing justice through various programs on right and governance.

Milestones of Ghashful

- 1972**

Ghashful started its journey just after liberation war in 1972 through carrying out relief distribution works by its founder Late Samsun Nahar Rahman Paran.
- 1978**

Got Registered with Chattogram District Population Control and Family Planning Department as the first registered voluntary organization of Chattogram. The registration number is FP/Ctg/1/78.
- 1979**

From 1979 to 1982 continued Health and Family Planning services to eligible couple and children in cooperation with Pathfinder Fund.
- 1981**

In 1981 Ghashful worked on Small-Scale Fisheries (Bay of Bengal) funded by SIDA & FAO
- 1982**

From 1982 to 1992 Ghashful continued health, family planning and skill training services to men, women, adolescents and children at the Chattogram City Corporation area with the assistance of Population Concern (UK).
- 1983**

Registration under Department of Social Services. Reg. CTG:959/1983
- 1987**

Introduced Microfinance programme as pilot project with the assistance of BPHC.
- 1990**
 - In 1990 Ghashful was accredited by NGO Affairs Bureau.Reg. No FD/DSS/FDO/R376/1990
 - In 1990 Ghashful received Presidential Award on Population Control of Peoples Republic of Bangladesh.
- 1991**

In 1991 Ghashful received the Best Organization of Chattogram award from the the of Peoples Republic of Bangladesh.
- 1993**

Extended Health and family planning services to eligible couple and children with the assistance of BPHC, continued till 1996
- 1995**

In 1995 Ghashful received the Best Health Worker in Chattogram award from the Ministry of Health and Family Welfare on the occasion of World Population Day.
- 1997**
 - In 1997 Ghashful introduced Microfinance Program as pilot project with the assistance of AAB.
- 1998**
 - Launched Education Programme in rural areas namely ESP with the assistance of BRAC.
 - Received award the Best NGO in Family Planning in Chattogram Division from the Ministry of Health and Family Welfare on the occasion of World Population Day.
- 2003**

GKNHRIB project started with the assistance of BLAST that continued to December 2006.
- 2005**

In 2005 Ghashful extended its Microfinance programs to six districts partnership of Palli Karma-Sahayak Foundation (PKSF).
- 2008**

Enrolled with MRA, Reg Number 00399-01209-00160
- 2009**

Started NEST project for the disadvantaged children as lead NGO of 03 organization consortium with the assistance of MJF. Implementation of Rural MSMEs services using ICT in Bangladesh is collaborated with BTN.
- 2010**
 - Launched Risk Management Project for the MF beneficiaries with the support from INAFI.
 - Started Bio-gas Plant Installation with the support of IDCOL.
 - In 2010 Ghashful received 11th ICAB National Awards for Best Published Accounts and Reports 2010 from the Institute of Chartered Accountants of Bangladesh (ICAB).
- 2012**

Started Protecting Human Rights (PHR) Program with the support from Plan Bangladesh and USAID. Launched eye care services and awareness for underprivileged community.
- 2013**

Launched ENRICH & DIISP Project with the support of PKSF. Launched CHWEVT Project with the support of MJF.
- 2015**

ICAB award on best Accounts and Financial Statement in 2015 in Category of Certificate of Merit.
- 2016**

In 2016 Ghashful has joined with the Divisional Child Labor Welfare Committee (DCLWC) of Chattogram division as a member as well as a member of the District Child Rights Monitoring Forum (DCRMF) of Chattogram district.
- 2017**
 - Ghashful received 'Potential Product Award 2017' for red chili from PKSF.
 - Ghashful Started PACE i & ii, Second Chance Education Project.
- 2018**

Ghashful Published- the workingChildren in Road Transport Sector in Chittagong City, Bangladesh: A Sociological Profile. By Monzur-ul-Amin Chowdhury, PhD



Donors 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 Centre for Communication Programs (BCCP), D-net, JICA-Bangladesh, BFES ICT4D, CARE-Bangladesh, Manusher Jonno Foundation (MJF), Plan Bangladesh & USAID, INAFI, IDCOL, Bank Asia Limited, AB Bank Ltd, Western Union, Ispahani - Islamia Eye Care Institute, Save the Children, Naripokkho, CDF, BFP-B, and so on.



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 Centre- 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 Emergencies (UNICEF), SDG, PADOR, SAM, DUNS, START Fund etc.



HIGHLIGHTS

SIGNIFICANT EVENTS IN 2017-18

Ghashful has undertaken many attempts to build up enriched Bangladesh and has performed them successfully in the session of 2017-2018. Few of them are mentioned below-

PKSF Development Fair 2017 - sweet chilli of Hathazari awarded as potential product



Sweet Chilli of Hathazari was awarded 3rd prize as potential product in PKSF development fair 2017. Ghashful Chief executive Officer Aftabur Rahman Jafree received the award from PKSF Chairman Dr. Qazi Kholiuzzaman Ahmad on 3rd November 2017 in the closing ceremony of the fair arranged at Bangabandhu International Conference Centre. Vietnam ambassador to Bangladesh, - Mr. Tran Van Khoa, was special guest, PKSF board member Dr. Abul Kashem, Professor A K M Nurunnabi, PKSF Managing Director former principal secretary Abdul Karim, PKSF Deputy Managing Director Dr. Md. Jashim Uddin, Md. Fazlul Kader, Golam Touhid and others were present there.

Finance Minister AMA Muhith inaugurated the six-day 'Development Fair' of Palli Karma-Sahayak Foundation's (PKSF) in Dhaka on 29 October Sunday to expand market for products of marginal producer involved with the PKSF partner.

A total of 133 stalls were set up by 90 institutions, including small public and private manufacturers of remote areas, research organizations and IT

institutions at the fair which remained open for visitors from 10am to 8.30pm every day. Apart from selling and displaying products, the PKSF arranged five different seminars on issues ranging from poverty alleviation to development and human dignity.

Inaugurating the fair at Bangabandhu International Conference Centre (BICC), Finance Minister AMA Muhith said that PKSF founded by the government has been playing vital role based on local knowledge and assets in poverty alleviation and development. He also said that poverty rate came down significantly over the last few years and there will be no poverty in the country if the pace of progress the country has achieved over the last ten years is maintained.

Muhith thanked PKSF chairman Dr Qazi Kholiuzzaman Ahmad for restructuring the PKSF so that it can play role for macroeconomic development. Dr Qazi Kholiuzzaman Ahmad presided over the opening session. Agricultural Minister Matia Chowdhury also attended the program as the special guest.



Rights ensured through stopping a child marriage

Ghashful has been working for rights of the poor including women, children and adolescent from the very beginning of its journey. Basically, it is a mission of the organization. In the reporting year Ghashful's effort stopped a premature marriage in Chattogram city. It became successful with the initiative of Ghashful officials.

On last 3rd October 2017, Ghashful officers were informed that a girl of class nine was going to be married off forcefully. The date of holy Akd was determined to be held on the following Friday. Acting on a tip off, Ghashful officers and locals rushed to the wedding venue and stopped the proceedings on their tracks. The next day, through indomitable effort of Ghashful and the co-operation of the Additional Deputy Commissioner of Chattogram Mominul Rashid and CDA chairman Abdul Salam, the marriage was formally stopped. Due to cordial efforts placed and steps taken by Ghashful, the life of a promising student was saved. Now she dreams of a happy future.

Donation for the treatment of autistic child



Ghashful is unique in rendering social service including health support to vulnerable and disable people. As a part of this, bank-cheque of BDT. 1,20,000 was handed over to Mojaher and Bilkis, a couple of Mekhal in Hathazari Upazila. Last year, on the 8th of November a meeting was held regarding cheque hand over in Hathazari Upazila Parishad auditorium. The former Principal - secretary of Bangladesh Government and the Managing Director of PKSFMd Abdul Karim was the chief guest. PKSFM Deputy Managing Director Dr. Md. Jashim Uddin presided over the function. The Chief Guest told that all should come forward to assist the distressed

autistic people. Little love and sympathy can have much influence on their lives. Among others, Hathazari Upazilla Chairman Md Mahbubul Alam chowdhury, Raojan Upazilla Chairman Md Ehsanul Hoque, Hatazari UNO Akhtarun Nesa Sheuly, Raojan UNO Shamim Reza Chowdhury, Ghashful Chief Executive officer Aftabur Rahman Jafree, Chief Executive of Mamata Alhaji Md Rafique, journalists, high officials of different organizations, renowned people of the area and others were present there. Ghashful Enrich Program assists infants in accessing and obtaining direct health-care from Chattogram Maa and Sishu Hospital now.

The Development Fair - 2018 held across the country

The Development Fair-2018 was held across the country from 11 January to 13 January, 2018 aiming at highlighting the development activities of the government. The aim of it was to let the marginalized to know about different development program and

project of the government. The core aim of the fair is to portray the government's development activities and achievements made so far in its journey towards making Bangladesh a middle-income country by 2021 and a developed one by 2041. Honorable Prime



Minister Sheikh Hasina inaugurated the three-day fair through a video conference from her official residence, Gonobhaban, on 11 January at 10 am. Ghashful actively participated in the fair as a development partner of the government at district and upzilla level. The fair organized by Chatogram District Administration was arranged at MA Aziz Stadium where Ghashful represented their various development activities and conducted campaigns to provide health service to participants. Along with Government and non-government official. Executive Vice President of MRA Mr. Amalendu Mukherjee visited Ghashful stall at Chattogram. At Nagaon District, Ghashful stall was visited by senior secretary of Legislative and Parliamentary Secretary Mohammad Shahidul

Haque, District Commissioner Dr. Mohammad Aminur Rahman and newly appointed Mohammad Mizanur Rahman, Police Super Iqbal Hossain and ADC (General) Mahabubur Rahman. Former Principal Secretary and MD of PKSF Mohammad Abdul Karim, UNO Akhtarun nesa Shuly, Upazilla Chairman Md Mahbubul Alam chy visited Ghashful stall at Hathazari upzilla fair.

At Patiya Upazila, UNO Abdullah Al Mamun, Mayor of Patiya Prof. Harun ur Rashid, AC (land) Milton Roy, Upazila Chairman Mozaffar Ahmed Chowdhury, Vice Chairman Afroza Begum Jolly, Upazila women Affairs officer Atiya Chowdhury visited the stall. Among high officials of different organizations, renowned people have visited the stall.



Fruit plant saplings distributed to the villagers in Mekhal : commercial cultivation can ensure better economic condition



Ghashful organized a fruit-plant sapling distribution function at Mekhal union of Hathazari upazila on 19 August 2017. On this occasion, a meeting was held on the premises of Uttar Mekhal Primary School. The Managing Director of PKSf Md. Abdul Karim was present as the chief guest. Speech was delivered by PKSf Deputy Managing Director Md Fazlul Kader, CEO of Ghashful Aftabur Rahman Jafree, General Manager of PKSf and team leader of ENRICH program Md. Mashiur Rahman, Union Parishad Member Baby Akter, Principal Moulana Nurul Munawar and other local social activists.

The speakers of the program focused on the cultivation of fruit giving plants which can ensure overall household development like education, healthcare, employment generation with local and easily accessible resources

and human capacity enhancing services. Mr. Karim exchanged views with the staffs of ENRICH Ghashful working at Mekhal. He also directed about the future course of action of Ghashful.

The speakers also notified commercial cultivation of date, rambutan, avocado, hybrid coconut, sandal and many other spices may change socio economic condition of the rural people. PKSf is assisting and encouraging Ghashful in this regard. They also emphasized on the importance of producing, marketing and consuming safe vegetables – free from any types of insecticides and other poisonous chemicals.

It is hoped that such immense effort by Ghashful will contribute to the total development of the country.



Annual General Meeting of Ghashful 2017 - 18 held



Ghashful annual general meeting was held on 30 June 2018 at Bonanza restaurant of Chattogram city. Ghashful executive committee President and sociologist Dr Monzur-Ul-Amin Chowdhury presided over the meeting. Member, CEO and senior official of Ghashful participated at the event. After citation from the holy Quran, a minute silence for departed soul of Ghashful Founder Shamsun Nahar Rahman has been observed. General Secretary Shahana Muhit presents a detail report on the organizational activities of last year. Based on that, a fruitful discussion was held

among the participants. During the meeting budget of 2018-2019, auditor appointment and tax adviser appointment has been finalized and approved. Among other Professor Dr Zainab Begum, Shahana Muhit, Ohiduzaman, Naznin Rahman, Shahid Ullah, Golam Mostafa, Yesmeen Ahmed, Jahanara Begum and Professor Dr. Mohammed Golam Rahman actively participated in the discussion They shared valuable thoughts and comments on present and future activities to achieve overall goal of the organization.

Ghashful mourns third death anniversary of Founder Paran Rahman



Ghashful observed third death anniversary of founder Shamsun Nahar Rahman Paran on February 18, 2018. Through the deferent event, participants Reminse Paran Rahman and her contribution in the community. A discussion was organized by Bangladesh Television Chattogram Centre on her activities and life. Khushi Kabir, Coordinator Nijera Kari, Parveen Mahmud FCA, Ghashful EC member and Former President of ICAB, Sinthia D Rozario

General Secretary of YWCA Chattogram, Aftabur Rahman Jafree, CEO of Ghashful were present in the discussion. Dr. Monzur-Ul Amin Chowdhury, President of Ghashful EC was the Anchor of the Program. Bangladesh Beter Chattogram broadcast a Radio Talk on Paran Rahman Life in their Alokpat program. Holy Quran Citation and Millad Mahfil were arranged at Ghashful Head Office in the same day.

Ghashful launched school banking for 4596 working children



Ghashful has started banking program for working children, those who are student of Ghashful

education program. Ghashful, has recently received cooperation from the central bank to

open accounts for working children, street children and school going children. The BB has already asked the concerned banks to extend their support to the NGOs so that street children in Chattogram city could be brought under the banking service. The Central bank has recently taken some initiatives to give a boost to the program and bring more street children under banking services.

Out of 4596 target student, 11 banks already opened about 3500 children accounts under this program through 21 branches. The banks

are Islami Bank Bangladesh Ltd, First Security Islami Bank Ltd, Janata Bank Ltd, Agrani Bank Ltd, Bank Asia Ltd, The Premier Bank Ltd., The Dutch Bangla Bank Ltd and United Commercial Bank Ltd, Standard Bank Ltd, Social Islami Bank Ltd and Sonali Bank etc.

The banks assured that they are ready to support the children so they can enjoy banking service. Ghashful hopes that this program will lead to a higher level of social security and safety of their hard-earned money.

Relief distributed among 200 flood affected families at Mekhal in Hathazari



It was 2nd August 2017. At least two hundred families have been distributed with relief materials at Mekhal who are victimized by heavy rainfall and water logging.

In Bangladesh, flood hits the country almost every year. This year flood was more devastating and prolonged. Many ultra-poor people of different districts were the worst victims. Ghashful took the initiative to distribute relief materials among the poor victims of Mekhal.

Ghashful distributed relief items among 200 marooned families. The relief materials included rice, pulses, flattened rice, drinking water, biscuits and other dry food items etc. Relief goods also included potato, dal, and edible oil etc.

This year Foundation with the help of local community has made an extensive effort to effectively distribute relief materials among the flood victims. In this occasion Speech was delivered by Principal Moulana Nurul Munawar, Union Parishad Member Baby Akter, UP Member Md Abdul Quiyum and another local social activist S. M. Rafique.

From Ward no. 4 the UP-member Osman Sikder and from Ward no. 5 UP member Md Amir Hossain, female UP member Khurshida Begum were present in the occasion. Head of Ghashful Micro-finance and Financial Inclusion Syed Lutful Kabir Chowdhury, ENRICH coordinator Md. Nasir Uddin were also present.

Ghashful is working wholeheartedly to relieve the distressed people from their sufferings.



Government is working to ensure primary education for dropout and excluded children



Tapan kumar Ghosh, Director General (Additional Secretary), Bureau of Non formal Primary Education said, above statement during his visit second chance education project of Ghashful on last 15 March. Ghashful has been implementing second chance education to ensure the primary education for dropouts and excluded children in the community through 95 Centres. Director General of Non formal Education Bureau visited Tiger Pass `Asar Alo Shishu Shikkhon Kendra' and exchanged views among the parents and teacher. He said, "Parents should be more aware in order to send their children to schools.

Government is working to ensure primary education for dropouts and excluded children in the community. Except this we wouldn't be able to achieve SDG. In the event Manwar Khandokar, Head of partners BRAC Education program, Rokonuddin Sarkar, Deputy Director (Planning), zulfikar Amin, Assistant Director non formal primary education, Aftabur Rahman Jafree, CEO Ghashful, Mahmud hasan, Chief of party, Rafiqul Islam, Chief of party, save the children, Mahabub Hossain Khan, operation manager BRAC, Tapan Kumar Chy ATEO Double Moring Thana were present.

Composite Insurance Product for Borrower with Pragati has started



According to the law of IDRA, no company is allowed to provide insurance services to client in Bangladesh. In our country, microfinance client always remains at few risks for their life and livelihood. To reduce the risk of life, liability and their asset, MFI`s and Pragati insurance company jointly started a PPI project with the technical assistance of INAFI Bangladesh, where Business Finance for the Poor in Bangladesh (BFP-B) is providing financial

support. This is the first joint initiative of MFI`s and insurance company for a composite product. Ghashful signed a MOU with Pragati Life Insurance and Pragati General Insurance Ltd, where 60 Ghashful official from Chattogram and Nagaon zone received training on this issue from INAFI Bangladesh. After receiving the permission from MRA, Ghashful has implemented the pilot project on field level.



MICROFINANCE AND
FINANCIAL INCLUSION

PROGRAMS

End Poverty and Economic Development Through Microfinance & Financial Inclusion

Financial empowerment is one of the important elements to address the sustainable development. Sustainable Development Goals (SDG), 'end poverty in all its forms everywhere' has fundamental role to achieve rest of the goals too. Now, it is proved that micro finance and financial inclusion program is an effective tool for poverty alleviation and empowering the poor in the world. Ghashful started its Micro-finance (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. 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. In view of the fact, in 1997 the Micro-finance program with the assistance of AAB became a core activity of Ghashful. It has gradually created a self-sustaining and reliable financial service program for the poor. Besides that, Micro finance program has helped the organization to continue its other social development activities with a sustainable grip. In 2005, with the aim to scale up the financial supports in different segments of the society in order to increase income earning sectors and making employment, Ghashful started its new era of micro-inance through making partnership with PKSF. Currently the organization has given efforts to digitalize the process by including financial services and green finance to end poverty in all aspects form anywhere. Collaboration with bank and other institutions has been enriching the program day by day.

Goal

Self-reliant and conscious society through economic empowerment that results poverty reduction

Objectives of the Program

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 longtime inactiveness 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 and 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.

Program 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;
7. Risk Management

Revolving Loan Fund (RLF)

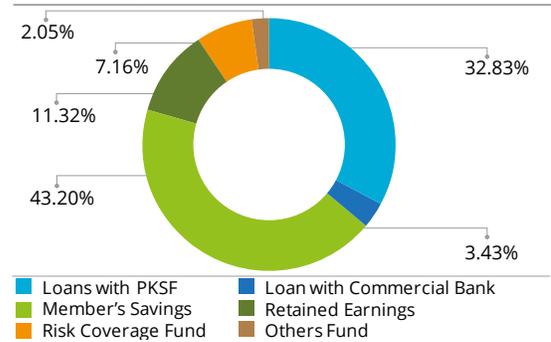
To carry out the Micro Finance operations, Revolving Loan Fund (RLF) is an important elements. Ghashful RLF consists of different sources like Loan from PKSF, Member's Savings, Retained Earnings and Risk coverage fund etc.

Source of RLF (as on June 30 2018)

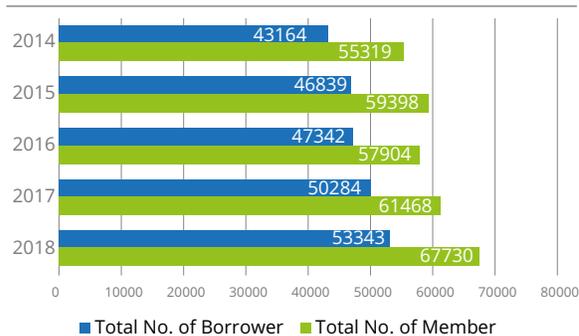
in Million BDT

Source of Revolving Loan fund	Amount in BDT	Percentage of RLF
Loans from PKSF	332.84	32.83 %
Loan from Commercial Bank	40	3.43 %
Member's Savings	503.88	43.2 %
Retained Earnings	131.94	11.32 %
Risk Coverage Fund	83.50	7.16 %
Others Fund	23.89	2.05 %
Total	1116.05	100 %

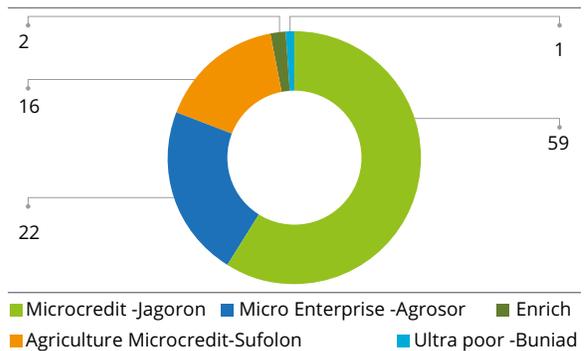
Revolving Loan Fund of Microfinance



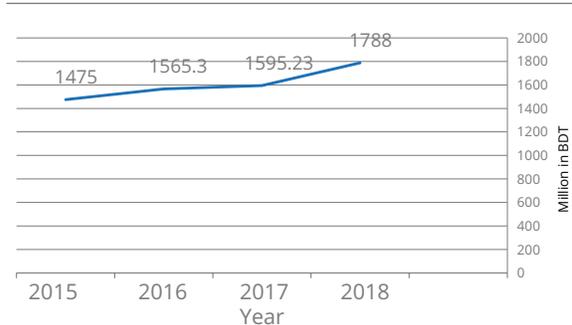
Total Member and Borrowers



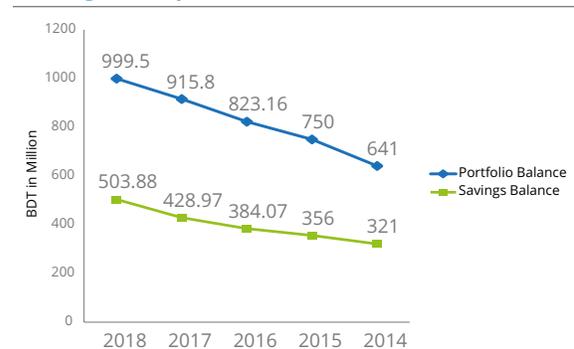
Component wise portfolio



Amount Disbursed



Savings and portfolio trend



Interventions 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.
- ▶ ENRICH Loan
- ▶ Composite Insurance (life, liability, Asset) Project

Project type Interventions

- ▶ Foreign Remittance;
- ▶ Ghashful Biogas and Improved Cook Stove (ICS) Project loan
- ▶ Value Chain Development

Target Clients

Marginalized and underprivileged segments of the rural and urban population, especially poor women, farmers and potential entrepreneurs.

Area Coverage

Chattogram, Feni, Comilla, Dhaka, Naogaon and Chapai Nawabganj districts of Bangladesh.

Operational process

Savings and Credit Service to clients is a regular and major intervention 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 the group that includes President, Secretary and Treasurer to strengthen the

governance of the Samity. The committee is selected by 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 roles for the Samity while the overall coordination and management of the program is run by Ghashful head office. Beside the savings activities, repayment of credits is also accounted at a weekly Samity meeting. Apart from savings, credit and installment collections, Ghashful tries to transform Samity as a transformation Centre 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 micro finance program through 50 branches of offices with the involvements of 458 MF staffs.

Performance Highlight as on June -18

Information	June -18
Total No. of Branches	50
Total No. of Microfinance Staffs	458
Total No. of Member	67730
Total No. of Borrower	53343
Amount Disbursed (Cumulative) (In Millions of BDT)	121849.677
Amount Recovered (Cumulative) (In Millions of BDT)	111854.009
Portfolio Outstanding (In Millions of BDT)	995.66
Savings Balance (In Millions of BDT)	503.8

Savings Mobilization for sustainability

Saving is an influential element to mitigate future demand for money. According to the vicious cycle of the poverty, the poor cannot get out from poverty as they are subjected to helplessness. 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 Micro finance program. Ghashful savings products are of two types – 1. General Savings and 2. Term Deposit Scheme

General Savings

This savings is compulsory for all micro finance clients. They save money in a similar rate in the group or Shamiti weekly. Savers get 6% interest per annum on their savings balance.

(In Millions of BDT)

No of Saver	Savings rate	Interest	Balance on June 2018
67730	BDT 50	6%	503.8

Term Deposit Scheme (TDS)

Ghashful started TDS project from the year 2016. This is an additional savings 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	Duration	Interest	Savings balance on June 2018 Million (BDT)	Remarks
All Micro finance client	5 years	10%	20.4	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 50 branches. The service charge of the both UMC and RMC is 25% reducing balance rate according to MRA rule that has contributed to achieve the goal. Repayment rate is more than 99 % on 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 52424 and their savings balance amount is 315339602 BDT equivalent to 315 million BDT. Out of 8284 million cumulative disbursements total outstanding loan is 588 million.

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 not usually 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 up to BDT 20,000. Service charge of this product is also minimum in comparison with other microfinance products. At the end of the June 2018, there are

1013 clients with savings balance of 3.27 million and outstanding amount of 7.46 million against the cumulative disbursement of 7.68 million.

Agricultural & Seasonal Micro Credit (AMC) Program - Sufolon

Bangladesh is an agricultural country and most of the people here depend on agriculture for livelihood to support marginal, small farmers and their families to engage themselves with agricultural and seasonal activities to ensure food security and to develop their livelihood. Ghashful started agriculture based micro credit program—Sufolon with the support of 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 designed for agricultural activities and 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 7725 members with BDT 42.08 million saving balance and BDT 156.05 million outstanding in this program till June 2018. The cumulative disbursement of this program is BDT 1771.19 million as 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 statement to develop its micro enterprise products and services that better fits the needs of the poor business owners. Ghashful has given necessary concern to the needs of the micro entrepreneurs by introducing. Ghashful ME that allows any amount of investment within BDT 50,000 to 10,00,000 (excluding land and

building used in the enterprise). The program is being implemented to ensure women empowerment which creates 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.

As on June 2018, there are 6606 members with BDT 117.04 million saving balance and BDT 219.44 million outstanding. The cumulative disbursement of this program is BDT 1996.80 million up to the early mentioned period. The service charge of the product calculated is 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 (Jagoran) and micro enterprise (Agrosor) program. In addition, there have been opportunities for Asset creation and Livelihood improvement loan for the clients in the ENRICH Program area. As on June 2018, the outstanding loan amount is BDT 28.47 million against disbursed amount of BDT 56.03 million where saving balance is BDT 5.72 million. (BDT 5727851 saving balance)

Risk Coverage Fund

Each entrepreneur has to bear some risks and it is little bit higher for poor. The Micro finance program of Ghashful has added a new benefit package for the Micro credit clients to reduce risk. At the beginning it was named as Micro Life Insurance and in 2004, it has been transformed to Micro credit Insurance. Ghashful has recognized the micro life insurance as a useful tool for economic development and crisis management. As many low-income people do not have access to adequate risk management tools, they are vulnerable to poverty in times of hardship. The micro credit (Jagoran) clients have to pay 0.7% and micro enterprise (Agrosor) borrowers have to pay 0.7 % of the 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 2018, Ghashful paid BDT 6.38 million as claim from Ghashful risk coverage fund to the nominees of

deceased 314 borrowers. Moreover the client, who has been affected and burnt by devastating fire, get household appliance as a relief.

Foreign Remittance Service

Ghashful emphasizes on financial inclusion to achieve its goal. So, it is providing remittance to communities that send money to 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 itself, Bank Asia limited and Western Union to serve this service since 2012. This year, the organization has distributed an amount of BDT .63 million among 24 clients which were received from different countries.



CASE STUDY



Young Entrepreneur Sujon's 'Mayer Dowa Light House'

Md. Sujon is a young man of Sadeknagar Village under Hathazari Upazila. His life story is sort of wonder. Although he is deprived from the basic right of education, he has a different type of innovative capability which helped him make durable charge light. At first Sujon sold his products in small scale at the local hat-bazars. Due to its durability and low price, Sujon's products got much popularity among villagers. He started to manufacture charge lights in large scale to meet the increasing demand but he was in need of financial assistance.

Ghashful came forward to stand by Sujon's side. Ghashful was ready to provide every possible help to him. Sujon was provided with taka three lacs as a loan from ENRICH program of Ghashful. He started to expand his business by using the loan. He launched a business firm named 'M/S Mayer Dowa Light House'. It worked as a miracle for him. His name and fame spread far and wide. The whole sale business men from around 5/6 nearby markets started to purchase his products. He started to supply his durable charge lights at a cheap price. His income started to boost up. At present he produces and sells 800 to 900 pieces of charge lights per month and his profit rate is satisfactory.

He involved his younger brother, his mother and other family members as salaried employee at his business institution. It has provided him two benefits; he has created work opportunity for them. And by their help, he collects different small parts, assembles them and produces small charge light and charge table-fan. Now he is a solvent business man. He does not waste any time like other young boys of his age. His success in business has made him an iconic figure among the youths of his locality. He is a model among his friends and other villagers. He has brought prosperity and solvency to his family, and he is giving the light of education to his younger brothers and sisters.

He has a larger dream of building up a self-reliant skilled young generation. Following his dream, he is arranging training program for the unemployed youths of his locality. So, they are becoming benefitted from Sujon's project. Sujon is an idol for them.

Everything has become possible due to the help from Ghashful. He owes a lot to Ghashful. He salutes Ghashful for such co-operation. In fact, Ghashful has been working silently for the total development of the nation as its faithful development partner.



Workshop on Integrity with Regional and Area Head of Ghashful

To enhance practical integrity among Ghashful staff member and beneficiaries; it arranged a day long workshop on the 25th February. Integrity, strategy and its necessity in human life and community where the main issues evolve with good practices. It is note-able that Ghashful always emphasizes on integrity and practice in every stage of its work.

Productivity & Portfolio Quality (2014-2018)

Institutional Profile	2013-14	2014-15	1015-16	2016-17	2017-18
Number of District	6	6	6	6	6
Number of Upazila	23	23	24	33	33
Number of Union	178	141	142	147	153
Number of Villages	855	662	671	716	743
Number of Branches	37	38	39	46	50
Total Personnel	355	376	390	420	458
Number of Customers	54528	60108	58575	61468	67730
Customer Dropout Rate	25.16	45.38	41.81	30.28	27.52
Savings Portfolio (Million BDT)					
Yearly Savings Deposit	194.67	287.6	304.39	294.48	322.02
Cumulative Savings Deposit	1117.27	1404.96	1726.06	2027.86	2375.39
Yearly Savings Withdrawals	160.08	255.49	271.83	256.43	272.56
Savings Portfolio	326.25	358.36	390.92	428.97	503.88
Savings Portfolio Growth	11.86	9.84	9.08	9.73	17.46
Per client Average Savings (BDT)	5983.27	5962.06	6673.95	6978.89	7439.62
Savings to Loan Portfolio	51.77	47.19	46.31	46.84	50.41
Loan Portfolio (Million BDT)					
Yearly Loan Disburse	1120.07	1336.74	1557.59	1600.53	1787.68
Cumulative Loan Disburse	5900.83	7237.69	8802.05	10397.28	12184.96
Yearly Loan Recovered	1016.57	1202.26	1472.76	1520.45	1698.48
Cumulative Loan Recovered	5270.66	6478.41	7957.93	9481.48	11185.4
Loan Portfolio	630.16	759.27	844.11	915.8	999.56
Loan Portfolio Growth	19.65	20.48	11.17	8.49	9.14
Number of Borrowers	43184	46104	48563	50284	53343
Borrower/ Customer Ratio	79.19	76.7	82.9	81.8	78.75
Portfolio Quality					
On time recovery Rate (OTR)	95.87	94.64	90.89	96.61	97.53
Cumulative Recovery Rate (CRR)	99.62	99.63	99.64	99.65	99.69
Portfolio at risk -PAR (>30 Days)	4.54	3.77	4.02	4.52	3.97
Efficiency / Productivity					
Field Officer productivity					
SO Productivity (Loan- BDT)	6364069	6855082	7827115	7444358	7326573
SO Productivity (Savings -BDT)	1106131	1474909	1529626	1369716	1319785
Average Disburse Loan Size (BDT)	23593	24375	26330	27846	29585
Average Outstanding Loan Size (BDT)	14592	16468	17381	18212	18738



ENHANCING RESOURCES AND
INCREASING CAPACITIES OF POOR
HOUSEHOLD TOWARDS
ELIMINATION OF THEIR POVERTY
(ENRICH) PROGRAM

Enhancing Resources and Increasing Capacities of Poor Household Towards Elimination of Their Poverty (ENRICH) Program

ENRICH is a program to develop the people through enhancing resource and capacities. This is an integrated development approach since 1st July 2013 at Mekhal union of Hathazari upzilla under Chattogram district. Later, the program has been extended at Guman Mardan union of the same upzilla. The goal of the program is to ensure development of the whole community in all aspects. 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; beggars 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 practices, 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 Guman Mardan union under Hathazari upazila of Chattogram district.

Program duration

July 2013 to onward for Mekhal and October 2015 to onward for Guman Mardan Union.

Objectives of Enrich Program



To increase access to education, health and nutrition program;



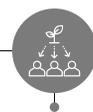
To empower the families through income generation and other supportive activities;



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.



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.
- Social Advocacy and knowledge dissemination

ENRICH Program at a glance

Sl. No	Particulars	Achievement (July 2017-june 2018)		Cumulative	
		Mekhal Union	Guman Mardan Union	Mekhal Union	Guman Mardan Union
1	No of villages	9	3	9	3
2	Total household	6562	2975	6562	2975
3	Health Card	1222	268	5700	807
4	Static clinic	330	188	1419	573
5	Static clinic patients	3475	1857	19660	5493
6	Satellite clinic	96	46	365	150
7	Patients in satellite clinic	3280	1354	10991	3862
7	Office satellite	35	-	110	-
8	Patients in office satellite	1183	-	3126	-
9	No. of health camps	8	4	26	14
11	Patients in the health camps	3228	988	13546	5326
12	No. of eye camps	6	1	15	04
13	Patients in the eye camps	955	163	3154	989
14	Cataract operation (patient)	70	10	193	33
15	Spectacles distribution	-	-	278	91
16	Diabetic tests (patient)	2865	619	12219	1968
17	Health awareness sessions	752	288	4402	986
18	De-worming tablet distribution (Number of tablet)	20980	4705	100873	16910
19	Iron and Folic acid capsules (Number of tablet)	20500	8295	48300	20000
20	Postikona (Number of tablet)	5800	2415	19364	7940
21	Calcium (Miracle) (Number of tablet)	3780	1965	5850	2100
22	Public latrine complex	-	-	03	-
23	Sanitary latrine (Others Educational Institute)	4	8	51	28
24	100% sanitation activities (House hold)	-	90	445	290
25	Deep tube-well installed	9	-	18	01
26	Shallow tube-well installed	-	9	29	25
27	Ring, Calvert installation	5	-	25	04
28	Drain construction	2	-	03	-
29	Graveyard guide wall	-	-	01	
30	Roadside guide wall	-	-	01	
31	Vermin compost plant installed	3	-	53	10
32	Beggars rehabilitation (Person)	-	-	10	6
33	Bashok plantation (Sapling)	-	-	33938	-
34	Vegetable seed distribution (House hold)	-	-	1000	-
35	Plants distribution (Sapling)	-	-	7930	7685
36	Biogas Plant	-	-	05	02
37	Sammriddhi Centre	01	09	05	09
38	No. of learning Centres	40	35	40	35
39	Students in the Centre at present	1200	956	1200	956

CASE STUDY (ENRICH)

Rehabilitated beggar Mohammed Mia



Begging is not a profession; nevertheless, people take it as an occupation finding no other alternative ways where there is no human dignity or scope to meet even the basic needs. Yes, such a man is Mohammad Mia hailing from Uttar Mekhal under Hathazari thana. Ghashful extended its helping hands towards him like a beacon when his life was going to be exhausted. Local inhabitant Mohammad Mia, son of late Md. Idris and Noor Begum was rehabilitated through Beggar Rehabilitation Program under Enrichment (Samriddhi) program being implemented at Mekhal union at Hathazari Upazila of Chattogram. He was intelligent retarded from his boyhood, but due to financial insolvency, his father was not able to provide medication as well as education to Md. Mia. More over his mother Noor Begum, also lost her mental balance when he was at the age of ten. Then his father divorced his mother and got married for the second time. Unlucky Md. Mia became more unfortunate. A new chapter of his cursed life was initiated at the family of his step mother. He was rearing up with working hither and thither. As a result, he failed to grow up as a perfect man, rather he, at one stage, also lost his mental balance. He got married to Rahima Begum at the age of 22 at the advice of the physicians following some improvement of his health condition. But he fell sick shortly again and thus a fresh history of begging started. Their family runs through begging and maidservant ship. But Md. Mia's condition further deteriorated as he lost total mental balance. He was admitted to Suhrawardy Hospital by the grace of a kind-hearted person. He came back to the village following some recovery and started begging again. Three of their children aggravated the overall condition further.



Development organization-Ghashful, at that situation inducted Md. Mia in its Beggar Rehabilitation Program. He was brought to Beggar Rehabilitation Program (2nd Phase) in union-based development program being implemented in cooperation with Palli Karma Sahayak Foundation (PKSF). Ghashful started the mission to refrain Md. Mia from begging with local UP Chairman and elites. Mohammad Mia couple had now been dreamt for a sound life after a long time of 22 years. He initiated a new means of life rejecting the occupation of begging. He was given an engine driven Tam tam (Bhatbhati) as a donation under this program in July 2015. He left back begging as he now earns four thousand taka per month from the carrier. His wife Rahima also bought five pairs of pigeon from the saved money and now she also earns about a thousand taka from the selling of pigeon kids. And thus, Mohammad Mia is now no more a burden of the society. Their children, who were deprived of education, are now attending school and taking technical training. Mohammad Mia has had no any other alternative to earn accepting this Tam tam given by Ghashful. His social, economic and family status has now been enhanced along with achieving social dignity. Mohammad Mia and Rahima Khatoon want to well-establish their children and plan to make a pigeon firm with the money they saved.

EVENTS IN THE REPORTING YEAR

PKSF DMD Dr. Jashim Uddin visited ENRICH Program



On 21 November, PKSF Deputy Managing Director Dr. Jashim Uddin visited Ghashful ENRICH Project with General Manager Mohammad Mashiar Rahman. In the event he visited ENRICH home, inaugurated an ENRICH Centre,

participated meeting with staff and client and did exchange view with the Community leader. Guman Mardan UP Chairman Mujibur Rahman, Ghashful CEO Aftabur Rahman Jafree and others official were present there.

Ghashful is providing Health-care to the people of Mekhal and Guman Mardan Union



Ghashful organized eight grand health camp at Mekhal and four at Guman Mardan union of Hathazari upazilla during 2017-2018. The camp was held to provide health support to the poor people to ensure mother and child



health, diabetic, medicine, eye care, blood grouping, dental and so on. The program was organized with the support from PKSF. Total 4372 patients were treated for their disease at the camp.

Youth Development, Social Advocacy and Knowledge Dissemination

Training Workshop organized to develop Self-realization and Leadership quality of the youths-



With the direct assistance of PKSF, Ghashful organized 25 training workshops with a view to develop Self-realization and Leadership quality of the youths at Mekhal and Guman Mardan Union of Hathazari upazila. Total 750 young male and female attend the training. To save and ensure bright future of the young generation Ghashful emphasizes on the Youth development process.

Youth development is a process that prepares a young person to meet the challenges of adolescence and adulthood and achieve his or her full potential. Youth development is promoted through activities and

experiences that help youth develop social, ethical, emotional, physical, and cognitive competencies. Youth leadership is part of the youth development process and supports the young person in developing: (a) the ability to analyze his or her own strengths and weaknesses, set personal and vocational goals, and have the self-esteem, confidence, motivation, and abilities to carry them out (including the ability to establish support networks in order to fully participate in community life and effect positive social change); and (b) the ability to guide or direct others on a course of action, influence the opinions and behaviors of others, and serve as a role model.

Staff Orientation and Discussion meeting at Mekhal



A Staff Orientation and Opinion Exchange meeting with community leader were held on 25th September at Mekhal village of Hathazari under Social Advocacy and Knowledge Dissemination program. The function was presided over by the Head of the Micro-finance and Financial Inclusion Syed Lutful Kabir Chowdhury

who is Ghashful focal person of ENRICH program. PKSF General Manger (Social Advocacy and knowledge dissemination) Hasna Hena khan was Chief guest in the event. The negative impact of child marriage and women-children repression issues were the main discussion point of the meeting.

Workshop on Social Development, Social Responsibility, Child Marriage and Violence Against Women



Under Social Advocacy and Knowledge Dissemination program of PKSF five workshops were held at Mekhal union of Hathazari on Social Responsibility, Child



marriage and violence against women. Total 406 participants from deferent group were participated in the workshop.

International Women Day 2018 observed



On March 8 2018, Ghashful Enrich Program observed the International Women Day 2018 at Isapur, Hathazari of Chattogram. The theme for International Women's Day was "Time is Now: Rural and urban activists transforming women's lives". In the event a rally and discussion meeting were

arranged where UP Chairman of Mekhol Union Parishad, UNO Hathazari upazilla, Upazilla Women affair officer, Upazilla Project Implementation Officer, President of Hathazari Press Club, UP members and Ghashful Senior Official were present at the event.

World Tobacco Free Day observed through rally and discussion meeting



Like all over the world, Bangladesh has observed world Tobacco Free Day on 31 May 2018. This year, the theme was "Tobacco and cardiovascular disease". Discussion meeting was presided over by Tazul Islam

Khan, Assistant Director of Ghashful and Aktarun Nesa Sheuli, UNO Hathazari Upazilla was present as chief guest where Mohammed Salahuddin Chowdhury, Chairman Mekhal Union Parishad was special guest.

Prize giving ceremony of sports and cultural event 2018



A sports and cultural competition among youth male and female of Guman Mardan union was held in 15 May 2018. Among the participants 15 youth awarded with crest and certificate as stood first, second and third position in 5 events. They

were qualified from ward area before. Moreover 54 participants got prize for first, second and third position of the ward. 68 students from evening tutorial Centre who stood first to third position in their respective class of school distributed prize.



PROMOTING AGRICULTURAL
COMMERCIALIZATION
ENTERPRISE (PACE) PROJECT

PROMOTING AGRICULTURAL COMMERCIALIZATION ENTERPRISE (PACE) PROJECT

Bangladesh is an agricultural country and most of the labor force is engaged with the sector. This sector contribution to GDP is significant. This is also important for food and nutrition coverage. 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 upazila of Chattogram District. In addition to this project, a High Valued fruits and vegetable project named PACE II on technology added to PACE later.



Catchment area and target client of PACE

3000 farmers from Hathazari upazila



Goal of PACE project

- ▶ PACE I –Increase income of the farmer through value chain development of safe vegetable and spice production especially red chili.
- ▶ PACE II –Increase income of the farmer through technology development of high valued fruits and vegetable



Common and specific objectives are

- ▶ Agro entrepreneur development
- ▶ New technology adoption
- ▶ Skill men-power in Rural Agriculture
- ▶ Safe food supply
- ▶ Employment creation
- ▶ Income enhancement



Activities of PACE

PACE I

- ▶ Agro equipment and input supply
- ▶ Training on Safe production
- ▶ Demonstration plot on Red Chili, black pepper vegetable, floating vegetable and fodder etc.
- ▶ Vermi compost demonstration
- ▶ Pheromone trap, Tricograma, Trico drama
- ▶ Exposure visit for practical knowledge
- ▶ Safe Vegetable sell centre development

PACE II

- ▶ Equipment and input supply
- ▶ Training on Safe and high valued fruit production
- ▶ Demonstration plot on Barhi dates, Coconut, Avocado, Dragon, Coffee etc.
- ▶ Vermi compost production
- ▶ Exposure visit for practical knowledge
- ▶ Fruits sell centre development and online based sell as Shuponno

EVENTS IN THE REPORTING YEAR

Baseline survey and visit of PACE project by PKSF Official



A baseline survey was conducted among 520 farmers of project area on August 2017. PKSF Project analyst Dr. S. M. Faruk-Ul-Alam lead the survey team. Mr. Akond Mohammad Rafiqul Islam, General Manager and Md. Earfan Ali, program officer of PKSF visited Ghashful project area to assess the feasibility and potentials of the farmers.

High valued fruits sapling distribution and cultivation started



PKSF Managing Director and former principal secretary MD Abdul Karim visited Ghashful PACE project on 19 August 2017. He inaugurated the PACE project through distributing and sowing high valued fruits and spice sapling at Uttar Mekhal Baytul Lakhha Jame Masque yard.

Farmer's exposure visit to Sagarika, Noakhali



On 18 January 2018 a farmer's team with PACE project official, total 30 visitor visited Sagarika Somaj Unnayan Sangstha, Shubarna Char, Noakhali to acquire practical knowledge on high valued fruits and spice cultivation and more. Both the organizations staff and clients exchange their views and knowledge in the event. ED of Sagarika welcomed the participants from Ghashful.

A plant for technology extension of high valued fruits and vegetable launched



An orchard of 200 saplings with different fruits and spices such as Dragon, Coconut, Barhi Date etc. were launched by Managing Director of PKSF and Former Principal Secretary MD Abdul Karim. Hathazari Upazilla Chairman MD Mahbulul Alam Chowdhury, UNO Akterurn Nesa Sheuli, PKSF GM Hasna Hena, Ghashful CEO and other official attended the launching ceremony. Ghashful is working to extend and cultivate high valued fruits at Hathazari under the PACE project

Facts and figure as on June 2018

Serial	Component	Achievement (2017-2018)	
		No. of Event/ Amount	Persons/ participants
1	Training on Modern production technology of High Valued vegetable and Chilli production for farmers leaders	5	105
2	Skill development training on High Valued vegetable and Chilli production for farmers	52	1272
3	Skill development training on Vermi Compost production for farmers	1	25
4	Skill development training on Floating Safe Vegetable production	2	48
5	Skill development training on Business Service delivery and Modern Production and Organic Pesticide for Input Sealer (Pesticide/ Seed/ Fertilizer)	1	25
6	Skill development training on Black Pepper farmers	1	20
7	Establishment of demonstration plot on Black Pepper	5	5
8	Establishment of demonstration plot for vermi compost Production	8	8
9	Establishment of demonstration plot for Floating safe vegetable Production	4	4
10	Establishment of demonstration plot for Chilli Seed Production	5	5
11	Establishment of demonstration plot for Safe vegetable Production (Feromon Trap, Tricograma, Bracon)	10	10
12	Video documentary making	1	-
13	Safe Vegetable Production Booklet/Folder and Crop Calendar	5000 pieces	-
14	Establishment of demonstration plot for High Yielding Fodder	2	
15	Knowledge Sharing exposure visit	1	23
16	Bill Board Preparation for Project Activities showing	1	-
17	Sensitization Meeting with different Stakeholder, Sealer, Whole Sealer, Stock holder and Service Provider	2	43
18	Linkage Meeting with Black Pepper, Chili & Vegetable Bayer, Sealer, Whole Sealer, Stake holder etc.	2	41
19	Fields Day	4	289
20	Issue Based Meeting	50	1222
21	Skill development training on Fruits and High Valued Crop production for farmers	1	25
22	Cement Pillar for Dragon Fruit	750 pieces	20
23	Fertilizer	Aggregate	135
24	Pesticide	Aggregate	135
25	Dragon Fruit Cutting (Considered 5 % Mortality rate)	3150	20
26	Date Palm (Barhi) sapling purchase	75	21
27	Hybreed Coconut sapling purchase	950	124
28	Avocado sapling purchase	5	3
29	Coffee sapling purchase	2000	8
30	Establishment of Vermi Compost Plant	5	-
31	Signboard and Van fare	24	24

CASE STUDY



Successful farmer Ebadul Hoque: Having keen interest in Commercial Farming

It's the story of Mohammad Ebadul Hoque who is an inhabitant of Mozaffarpur village of Hathazari Upazila. It is a remote village in Mekhal Union. His life story is source of inspiration for many other unemployed men. He is man of 48 now. He had been fighting with difficulties to bring economic solvency for his family. He came back to native land in 2005 and finding out no other way; he decided to adopt farming as the source of income. Accordingly, he launched his mission with very trivial amount of land; 3 or 4 decimals. He was ready to expand his farming. But he was in need of financial assistance as well he needed additional land. He rented 60 decimal lands from his neighbor and engaged the entire land in cultivating paddy, vegetables, chilli and so on. However, he was not successful enough in his earning. He was about to become disheartened, at that moment, he got in touch with PACE team members of Ghashful.



With the co-operation of Ghashful, Ebadul became successful in safe vegetable cultivation and spices growing. It encouraged him a lot. Since then he is growing sweet chili which has much national and international recognition. Ebadul has attained much knowledge and experience in sweet chili cultivation and safe vegetable growing from the project. Now he is using modern scientific method. At the same time, he provides advices to others in this regard.

Ghashful, PKSF, PACE all are now with him, they came forward to stand by the side of Ebadul Hoque. Ghashful was ready to provide every possible help to him. He is arranging training program for the unemployed youths of his locality. So, they can be benefitted through these training sessions. They can learn how to prepare cultivable land, how to use compost, vermin compost, how to make quick compost and their use, how to sow seeds, how to plant saplings and so on.

At the same time Ebadul is a model of self-made man for them. He believes that commercialized cultivation is sure to bring economic solvency for one's family as well as to contribute to the total development of the nation.



IMPROVE LIVELIHOOD AND
DIGNITY OF ELDERLY
PEOPLE

IMPROVE LIVELIHOOD AND DIGNITY OF ELDERLY PEOPLE

“Learning is an ornament in prosperity, a refuge in adversity, and a provision in old age.” — Aristotle

Elderly refers to ages nearing or surpassing the life expectancy of human beings, and is thus the end of the human life cycle. This is a natural cycle of the human life and in the stage; people become very vulnerable in terms of physical and socio-economic condition. Every now and then 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. Now this project is successfully going on the both area.

Objective of elderly people program

Uplift the life status and dignity of the elderly people in our community

The major activities of the Program are



Meeting of Ward and Union Committees;



Training on leadership and monitoring;



Awareness building on public facility;



Establishing social Centre for elderly people;



Health service with physiotherapy and counseling;



Shelter for shelterless;



Funeral support for poor;



Wheel chair, blanket, umbrella, stick service for the persons with disabilities and poor



Coordination with other stakeholders.



Best Elderly people and Best child Award

MAJOR EVENTS IN THE REPORTING PERIOD

Orientation held on Committee role



Three orientation workshops were held on the role and responsibilities, leadership and monitoring system for 81 members of 19 village, ward and Union committee. From 20 to 26 September 2017, these orientations were arranged at Uttar Sadak Nagar Government

Primary school, Guman Mardan Union Parishad and Master Para Government Primary School. UP Chairman Mujibur Rahman and UP member Sayed Jahed, Bindu Bushon Barua, Ayesha Amena and Senior Official from Ghashful were present there.

Special aid and equipment distribution to elderly people



A program on special aid and equipment distribution to elderly people were held on 12 January 2018 at Upazilla Parishad Auditorium, Hathazari. In the program 175 elderly got elderly allowance, 163 elderly got blankets, Shawl, Commode Chair and sticks from Guman Mardan and Mekhal Union. Former principal Secretary and MD of PKSF Abdul



Karim was present as Chief Guest and Upzila Chairman Mahhabubul Alam Chowdhury, UNO Hathazari Aktarun Nesa Sheuli, AC land Arman Shaki and UP Chairman Mujibur Rahman were special guest. Dr Monzur Ul amain Chowdhury presides over the meeting and Aftabur Rahaman Jafree inaugurate the festival.

Another event on equipment distribution was arranged at Guman Mardan Union on 28 February 2018. Chairman of Hathazari Upazilla Mahbub Alam Chowdhury, Union Parishad Chairman Mujibur Rahman, Deputy Assistant of Social service office Mohammed

Obaidul Akbar, Ghashful CEO Aftabur Rahman Jafree and another official were present there. Different types of equipment like Wheel Chair, Commode Chair, Sticks, Umbrella and blanket etc. were distributed among 162 elderly people of Guman Mardan.

Best Elderly People and Best Child Awards 2018



Best award to elderly and their child is a regular program to motivate the community. On 30 June 2018 an award ceremony was held at Guman Mardan Union of Hathazari Upazilla. In the event total sixteen people got award on three categories. Mohammed Jahir Uddin Khan as Senior Citizen, MD Fazlul Karim, Mohammed Sultanul Alam Chowdhury, Mohammed Anawarul Azim

Chowdhury, Mohammed Shafiul Alam, Monir Ahmed, Abu Mohammed Lokmen, Mohammed Nurul Huda, Arbindha Barua, Nepal Chandra Barua, SM Kamal Uddin got the prize as best elderly people. Mohammed Tarequal Islam, Safaet Hossen, Mohammed Morsheduul Alam, Syed Mohammed Abdul Mawla and Dolan Barua awarded as best children.

Operational Highlights June 2018

Activities	Area		Total
	Mekhal Union	Guman Mardan Union	
Honorarium distribution	100	75	175
Umbrella	20	20	40
Stick	20	20	40
Blanket	50	50	100
Shawl	50	50	100
Wheel Chair	02	02	04
Commode chair	20	20	40



EDUCATION PROGRAM

Adolescent development, Ensuring child rights and education for all

EDUCATION PROGRAM

Education is the backbone of a nation. This is one of the basic rights of the people according to the constitution. 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 Jomtien, 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 Bangladesh.

Ghashful is contributing comprehensively 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 Education Program

To archiving goal and contributing SDG Ghashful Education Program is implementing the following activities:



Education Support Program (ESP) in rural area



Ghashful started its rural education program in 1998 and operated mainly in those areas where neither government nor private schools easily exist to meet the educational needs of vulnerable groups in the society. The project is

being supported technically 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.

Goal and Objective of ESP

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

Geographical Areas of the Program

The project has been implementing at Kushumpura, Kashiash, Kolagaon, Ziri, charlakkha, Charpatharghata and Shikalbaha union at Patiya & Karnaphuli upazila of Chattogram district.

Status of ESP as on June 2018

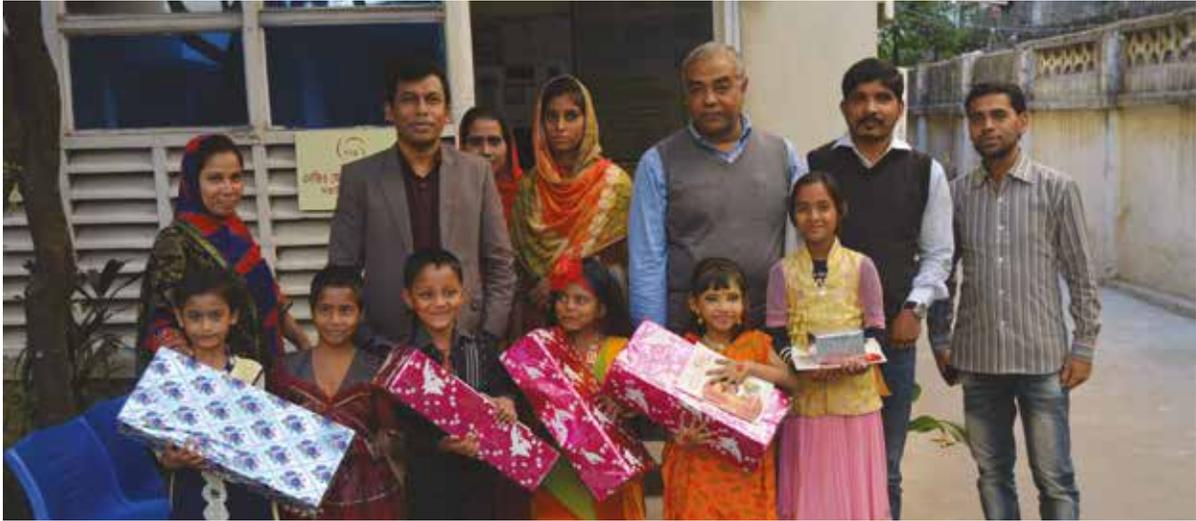
Class	Number of schools	Number of students		Total
		Boys	Girls	
Class i-V				
Class II	30	400	404	804

Extra-curricular activities of ESP students



In addition, the school syllabus, Ghashful offers extracurricular activities to its education program such as song, dance, sports events, etc. The students played a dynamic role on the various days like 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.

Ghashful ESP students awarded in Dipshikha occasion 2017



A gorgeous Dipshikha festival was arranged by BRAC at BRAC Learning Centre Chittagong among ESP and BEP students on 27 December. In this festival, 6 students from 4 schools of Kolagaon Union of Patiya Upazila

took part. In different events the 4 participants from Ghashful were awarded. They are - Nayan Uddin, Promi Akter, Nahida Sultana and Tasmeri Sultana.

Tutorial assistance through ENRICH program



In Bangladesh, lesson learned for classes is a challenge to poor and illiterate family in the rural area. This is one of the main causes of absent in class. Ghashful has established Non-Formal Education Centres 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 Centres under ENRICH program. A total of 2156 no students were enrolled in 75 Centres of Makhel and Guman Mardan union. These Centres are playing a vital role to enhance the extracurricular capacity of the students.

CHILD DEVELOPMENT CENTRE FOR DALIT (SWEEPER) COMMUNITY



Ghashful always attentive to established the rights of vulnerable community. It has been running a Child Development Centre (CDC) for the Dalit community children to provide a space for their psycho-social development. Besides tutorial assistance the Centre

is providing cultural and creative learning opportunity for the deprived and marginalized children. Ghashful usually follows an informal approach to the special needs of children with the following goal, objectives and components.



Goal and Objectives of the centre

To improve the quality education for poor neglected children in the community the specific targets are

- To improve primary school enrolment, 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 Dalit (Sweeper) communities



Main Service Components

Child Development Centre and Adolescent Centre

Child right activities through CDC

The organization has been emphasized on child rights issues to make a progressive society for future since its inception. In this context, Ghashful child rights programs have become involved with many advocacy forums and networking platforms.

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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 centres during the year 2018:

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 move up awareness of the mass communities in respect of child rights. The major activities with regard to the days were colourful 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 centres are also engaged with different cultural activities such as art, song, drama, etc. to explore their creativity and prepare themselves to perform their efficiency.

Eye camp and book distribution among CDC students



During the reporting period Ghashful arranged an Eye Camp and book distribution ceremony for CDC students. In the event total 215 students from CDC and East Madarbari Shebok colony government primary school got eye checkup and 35 free primary students got books from Ghashful. Chief Executive Officer Aftabur Rahman Jafree attends a view exchange meeting with local senior community leader.

Cultural show for awareness rising



Cultural activities are one of the useful tools for awareness buildup. Ghashful cultural team of CDC Centre performed cultural shows at their community to aware parents and community people. In the year 2017-2018 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. Three students from CDC attend Ananda Mela organized by Zila Shishu Academy Chattogram.

Life skill education session conducting

CDC Center 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 Centre to discuss about the success, challenges and future plan of the Centre, mainstreamed activities with the government primary school located in the sweeper colony area.

CASE STUDY (CDC)

Jansi Das 'Sign of Awareness'



Jansi is the daughter of Salim Das and Madhu Das of Madarbari sebok colony. She is the youngest among her three siblings. Jansi is read in class there under East Madarbari Sebok Colony govt. Primary School. Besides regular study, she becomes very expert in music and dance of her 10 years old. All stage program in her community desire Jansi and she perform nicely. Jansi looks very pretty, smiling and gentle. Her parents are working with chattogram City Corporation as cleaner (shebok). They are hand to mouth and hardly bearing the educational expenses of Jansi. Sometime her parents wish to stop jensi`s school but could not for Jensis vision. Jansi wants to be a good job holder. She doesn't like sweeper as her parents doing. In their residence shebok colony, it is very difficult to become a girl for early marriage. Gender discrimination and superstition is another obstacle there. To remove these from the community,

Ghashful has been running a `shishu bikas Kendra` (child development centre) for long time. The Centre is motivating the children to develop their mental and physical health as they become a good citizen. Jansi vision is the outcome of this child development Centre. Nilufar Akter, the teacher of Ghashful Shishu Bikas kendra said, `I think Jansi`s vision is the result of our Centre. She is the sign of awareness and optimism. I wish her a Successful future`.

Adolescent Development Centre

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 Centre 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 Centre 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 Centres. 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.

FORMAL EDUCATION

GHASHFUL PARAN RAHMAN SCHOOL



To ensure the modern and quality education for lower middle class Ghashful Paran Rahman School was established in the year 2002 at West Madarbari in Chattogram. 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 VII. To enhance the creative faculty Gashful 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 stimulate the students.

Specialty and Characteristics of the Ghashful Paran Rahman School:



Following the national curriculum



Emphasizing on English language.



Ensuring learning friendly environment



Having well equipped Computer lab



Running extracurricular activities



Holding regular Parents meeting



Special attention and class for weak student

SIGNIFICANT EVENTS IN THE REPORTING YEAR

Independence day observation and annual 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 18. 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 Madar bari ward councilor Golam Md. Zobaier was present as chief guest where Alhaz Zamir Uddin Sardar, Rowshan Ara Mozzafar were

present as special guest. The occasion was presided over by former joint secretary Professor Dr. Zoinab Begum and Dr. Monzur--ul-Amin Chowdhury tender the vote of thanks. The guest emphasized on the proper education for better Bangladesh and our independent. In the event, prize was distributed among 42 winner of the sports competition and 27 meritorious students those who stood 1st, 2nd & 3rd position in their class.

International Mother Language Day

Ghashful Paran Rahman School observed International Mother Language day on 21st February 2018. The students and teachers were present in a discussion meeting on importance of Martyrs and their contribution to our mother tongue.



Ghashful art school student were awarded prize

A two-day long Photo-exhibition was held at St. Placids School of Chattogram under the direction and supervision of the Artist Shawkat Jahan. 14 pictures of Ghashful Art School students were

displayed among which 5 pictures were awarded. Winner students were Mabia Sultana, Tasnia Sultana, Sanjida Quddus Samira, Kayes and Amrita Barua.

CHANCE AGAIN FOR LEARNING SECOND CHANCE EDUCATION (SCE)

Though the action for providing underprivileged children with basic primary education continues, the number of drop out and students never enrolled children into school is being increased every day. This is why the Government of Bangladesh has entrusted three partner NGOs to undertake Second Chance Education project to enrol children of 8-14 years in schools with flexible learning strategies which will enable them to complete Grade 1-5 in a certain period of time.

Ghashful, operates 95 centre, catering to the needs of 2860 children under this project. Through the process, Ghashful has seen many successes in enrolling the underprivileged and marginalized drop-out children to schools in Chattogram (urban) City corporation areas.

Objectives of the Second Education Chance Project are

- To integrate the out of school children into the formal academic system
- To cover 5 years curriculum of primary education so that the children can enroll into Grade 6 at secondary schools after completing their course
- To Reduce the number of dropped out students and ensure that all children are able to access the basic rights that all human beings are entitled to which is education

Working Area

Chattogram City Corporation areas with 4 education thanas (Double mooring, Pahartali, Panchlaise & Kotwali)

Facts and Figure in the reporting Year 2017-2018



95

Learning Centre



2850

Student



05

No of Teachers
Training

Second Chance Education Project visited by Director General of NFPE Bureau on National Children's Day



On last 17 March during birth anniversary of Bangabandhu and national children's day Tapan kumar Gosh, DG (Additional secretary) NFPE bureau visited second chance education project of Ghashful. An art competition among dropout and vulnerable children of shikkhon kendra were in the day.



COMMUNITY HEALTH
PROGRAM

HEALTHY LIVES AND WELL-BEING FOR ALL AT ALL AGES COMMUNITY HEALTH PROGRAM

Health is wealth. Everyone expects a better health for better lives. Ghashful is implementing Community Health Program (CHP) as development interventions through different approaches. CHP 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 govern-

ment. The program provides health services through different mechanism in the operational areas surrounding all 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. CHP ensured two Types of Health Program are Reproductive Health and General Health.

Community Health program is providing the following services to client under general and reproductive health -



Reproductive Health Program

Goal and Objectives of Reproductive Health

Reduction of maternal and child mortality rate including prevalence of birth related disability. Specifically-

 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 decrease the growth of population rate.

 To reduce reproductive health risks.

Coverage Area

Hathazari and Patiya upazilla, Chattogram City Corporation areas of Chattogram district and Naogaon district.

Target Population

Vulnerable population especially women, children and adolescents

Operational Strategy 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 Centre that is why it is called fixed clinic. The Centre 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 Centres. 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 Chittagong 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: Care 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 for population control

Population control is a key 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

De-worming is essential for a sound health. Ghashful has been distributing de-worming tablets and medication to the family member of its working area to ensure the healthcare among the poor people. It is expected that; such activities will ensure the health of children and adults of the community.

Extended Program for Immunization (EPI)

The organization 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.

Work Place Intervention for Garments Employee

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.

Blood Grouping Under Community Health Program



On the last 8th April 2018 Ghashful community health program arranging a blood grouping event among the employee of MARS Fashion Ltd. With the financial assistant of MARS Fashion Ltd about 1000

employee informed their blood group. Dr. Hossain Mohammad Rahian and Ghashful CHP in charge Md. Atiqui Islam conducted the session with USTC Internship Doctors.



Family Health Service with Health Card

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 service 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 JULY 2017- JUNE 18

Sl. No	Service	Male	Female	Child	Total	Boy	Girl	Total
1	General Health Services	499	4056	570	5125	-	-	-
2	Family Planning Services	2779	3164	-	5943	-	-	-
3	EPI	-	290	-	-	600	550	1440
4	Safe Delivery	-	-	-	-	140	110	250
5	Pathological-P.T.	-	-	-	86	-	-	-
6	Pathological Test- CBG	-	-	-	758	-	-	-
7	Health Card	-	-	-	1381	-	-	-
8	Garments Health service	3203	20904	24107	-	-	-	-

Eye Care through Vision Centre and Camp



Eliminating blindness is a major challenge for Bangladesh as it is very difficult to reach the rural and underserved population, as the majority of country's eye-care facilities are based in urban areas. The approximately 80 percent of Bangladeshis who live in rural areas are almost completely deprived of eye-care services.

Right to Sight, a global initiative jointly launched in 1999 by WHO and IAPB, to eradicate blindness from the world by the year 2020. As a part of the country's mission to combat blindness, Ghashful 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 Centre.

Bangladesh is currently participating in VISION 2020:

Working Area

Chattogram and Nagaon District

Key interventions of Eye care program



Eye camp for patient selection and service



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	
	2017-2018	Cumulative	2017-2018	Cumulative	2017-2018	Cumulative	2017-2018	Cumulative	2017-2018	Cumulative
Nagaon	27	627	2793	19650	592	3446	-	-	404	1947
Chattogram	7	19	1118	4143	215	554	-	369	83	226
Total	34	646	3911	23793	807	4010	-	369	487	2172

CASE STUDY



New Life of Zadu Paul

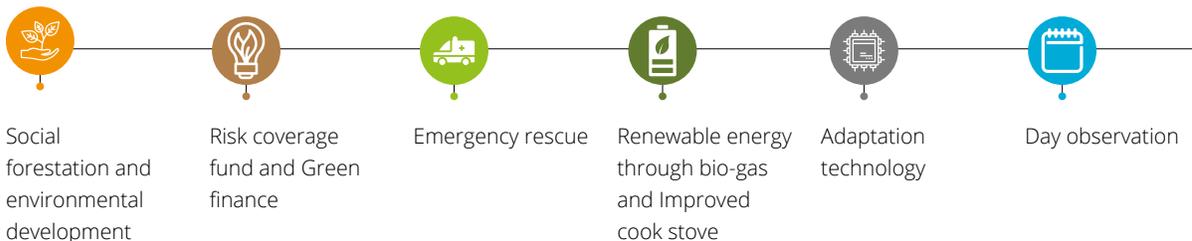
Zadu Paul is inhabitant of Guman Mardan Union of Hathazari Upzilla. He is Sixty-five years old but he could not behind his profession to survive. Zadu has been suffering some disease including short vision for long time. He could not visit any doctors due to financial inability. One day he came to know Ghashful ENRICH program is going to arrange a health and eye camp for poor patient in their locality. Zadu attended the camp duly where doctor's diagnosis his Cataract and advised him for operation. At first, he became afraid. Ghashful health officer and health inspector Baishaki Barua motivate him. He inspired to attend operation. Doctor successfully done surgery in his both eyes on 23 July and 3rd November 2018. Now Zadu Paul is very happy as he can see everything clearly. He is grateful to his God and Ghashful for his Sight.



FIGHT AGAINST CLIMATE
CHANGE, PREPAREDNESS FOR
DISASTER AND SUSTAINABLE
ENERGY FOR ALL

FIGHT AGAINST CLIMATE CHANGE, PREPAREDNESS FOR DISASTER AND SUSTAINABLE ENERGY FOR ALL

Bangladesh is one of the most vulnerable countries of the world in the area of climate change and disaster. From the beginning the country situated in the risk zone of the world. Recently risk is increasing rapidly for adverse situation. Now immediate action is important to combat climate change and affordable energy for all is required. Ghashful is working in the following areas from their pledge to SDG -



Social Forestation

Ghashful has introduced social forestation in rural areas to increase the responsiveness and resilience to climate change in 1997. The program is being implemented in association with local government and educational institutions. Ghashful by its own fund has been implementing this program in order to reduce the high rate of deforestation and its consequences. The organization distributes saplings among the institution and communities for forestation to protect greenhouse effect.

Goal and Objectives of the social forestation

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, Comilla, Dhaka, Nagaon and Chapai Nawabgonj

Targeted People

People and institutions in the disaster-prone area

Saplings distributed under Ghashful social forestation Program



With a view to protecting the nature and Environment, Ghashful organized a social afforestation program at three schools in Haliashahor, Chattogram – Begum Jan High school, Bijoy Nagar Primary School and Muslimabad Islamia Fazil Madrasha on 1st August 2017. More than 4000 seedlings of different types of trees were distributed. Ghashful Deputy Director and Head of Micro-Finance Syed Lutful Kabir Chowdhury, Manager Taimul Alam and Manager Administration

Syed Mamunur Rashid handed over the sapling to institutions. The saplings were sponsored by British American Tobacco Company. The assistant headmaster Jahangir Alam of Begum Jan High school, the headmaster Nasir Uddin of Bijoy Nagar Primary School, Jahangir Alam Bijoy Nagar Primary School and Muslimabad Islamia Fazil Madrasha received the valuable seedlings. Ghashful believes on disaster free Bangladesh through forestation.

Risk coverage fund, Green finance and Emergency rescue

Ghashful started its intervention through relief work in 1972. 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 Fire Service and Civil

Defence 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-active its activities through relief work again in 1991 cyclone victims. Since 1991 the organization has been conducting many activities.

Following event has taken place during the reporting period



8 no fire victim got support with home appliance and cash benefit



306 Borrowers got BDT 6375260 as risk coverage fund honoured due to death of her/him or their IGA member.

RENEWABLE ENERGY THROUGH BIOGAS AND IMPROVED COOK STOVE (ICS) PROJECT

We can reduce the risk of our environment using renewable energy. In Bangladesh Biogas technology is one of the best means to provide natural gas to the largest number of rural people. 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 regard, 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 an effective means to protect our in-house air pollution, preserve energy & control losses of forest

Objective of the Project



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.



To reduce female health risks in the kitchen.



To reduce deforestation and to protect environment.

Achievement in the reporting year

Performance as on July 2017

Sl. no	Particular	Number/ BDT
1	Total no. of biogas plants	18
2	Total loan disbursement this year	210000/-
3	Cumulative loan disbursement	7050000/-
4	Total outstanding	967082/-
5	Total loan refinance received this year	139000/-
6	Cumulative loan refinance received	4997432/-
7	Total subsidy received this year	130000/-
8	Cumulative subsidy received	3510000/-
9	Total no. of ICS	3283
Biogas plant from 2011 to 2018		
10	Total no. of biogas plant	314
11	Total no. of ICS	52137

Adaptation technologies

To fight against disaster Ghashful always emphasis on new technology adaptation to reduces risks. In the lower zone and flood affected area the organization introduced floating vegetable cultivation system and plants that are survivable.

GHASHFUL PARTICIPATION IN OTHER EVENTS

Besides own initiative Ghashful attend many event and program in 2017-18 arranged by other GO and NGOs.



World population day 2017 organized by Divisional and District Family Planning Office Chattogram on 11 July.



'Agriculture Fair 2017' at Hathazari from 24-30 July organized by Hathazari upzila Agriculture Extent department.



Worlds Aids Day organized by Chattogram civil surgeon office and NGO of Chattogram on 1st December 2017.



World Child Day 2017 organized by Chattogram District Administration, Chattogram Shishu Academy and NGOs from 11th - 17th October.



Digital Innovative Fair organized by Chattogram District Administration from 23-25 February at outer stadium.



National Disaster Day- A rally organized by Chattogram District Administration on 10 March .



'International Women Day 2018' - Human Chain on 6 March organized by Chattogram District Administration and District women affairs department.



Family Planning Fair organized by Family Planning Department from 10-12 March at outer stadium Chattogram.



National Legal Aid Day 2018 – on 28 April organized by District Legal Aid Committee.



Shishu Anondho Mela 2018 - organized by Chattogram Zilla Shishu Academy and District Administration on 12 May.

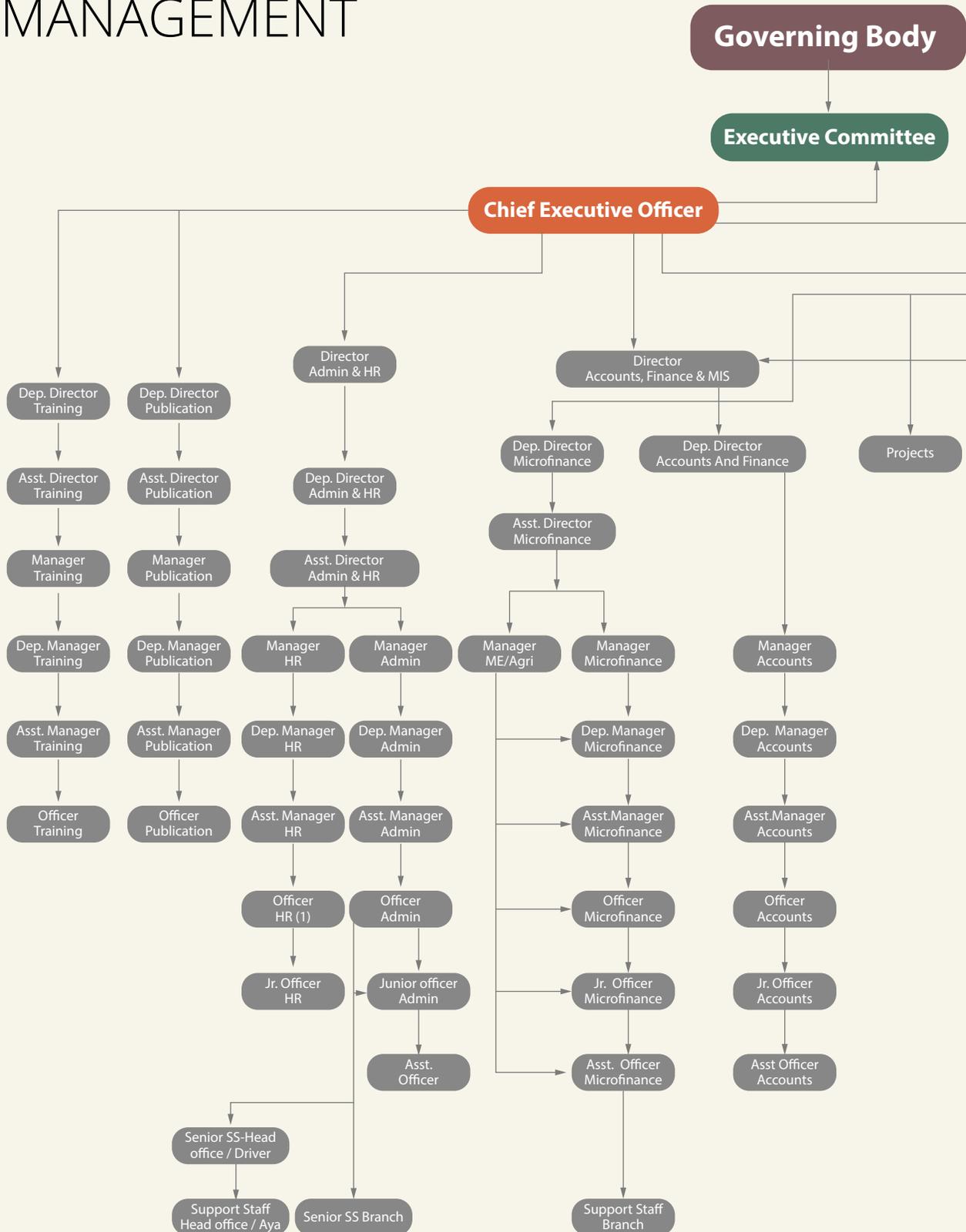


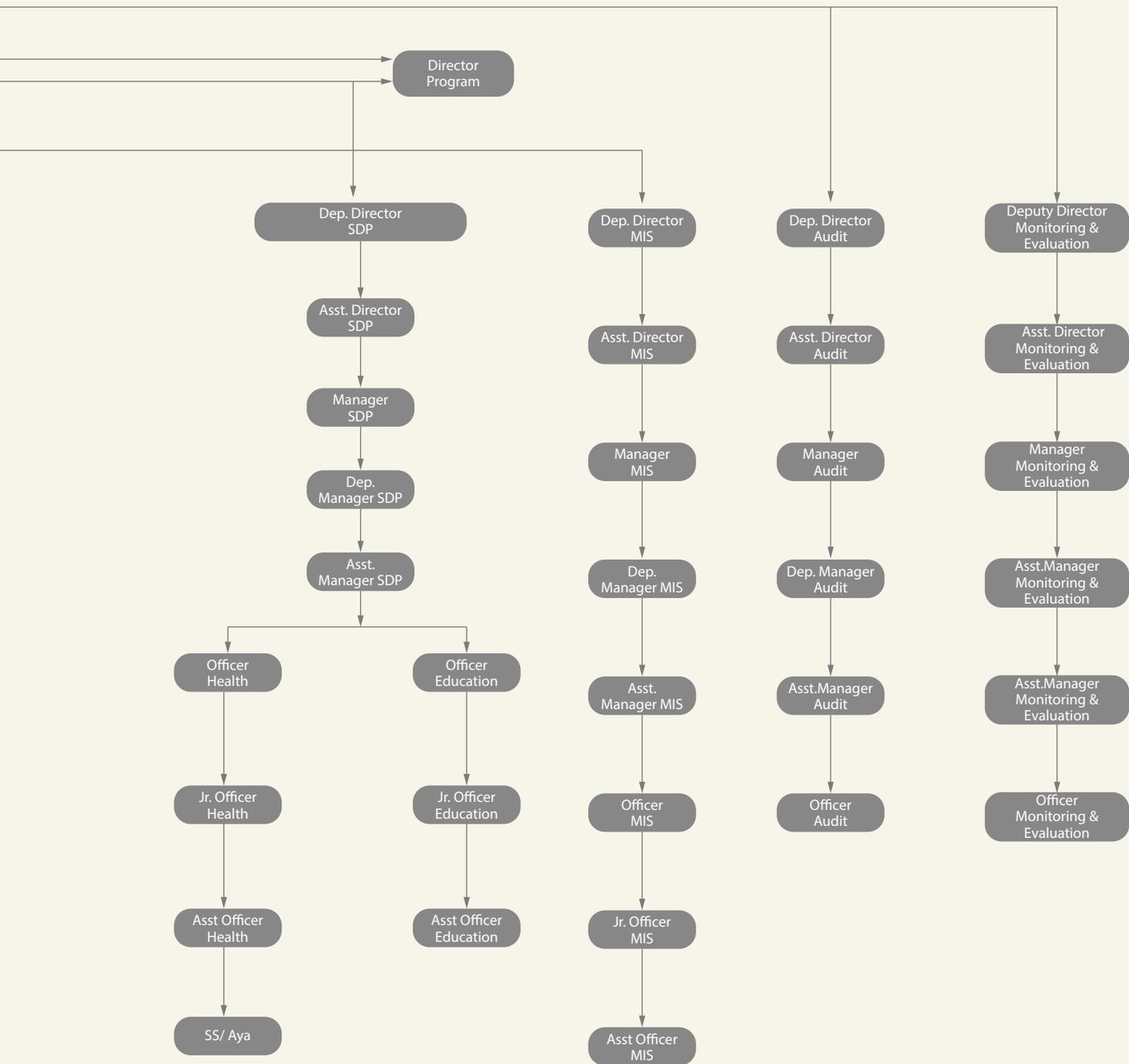
Rally and discussion meeting on 7 April organized by Chattogram Civil Surgeon Office and others NGO.



GHASHFUL

ORGANIZATIONAL MANAGEMENT





SUPPORTING WINGS FOR SMOOTH OPERATION OF PROGRAM AND PROJECT

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.

Capacity building & Training

Ghashful always priorities. The skill & knowledge enhancement of its staffs and clients. The organization is working for capacity building of its employee. So, training Unit of Ghashful is to design and development of training course and training manuals and organizes and facilitation of training courses. Training unit has designed development and rendered various types of training activities during the year 2017-18 for

different programs and projects. Training support to Micro Finance; the training courses that offered by the unit for organizational staffs are saving and credit management, delinquency management, microfinance management, basic book keeping and accounting management etc.

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 Centre 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.

Achievements

- ▶ In 2010 Ghashful received 11th ICAB National Awards for Best Published Accounts and Reports 2010 from the Institute of Chartered Accountants of Bangladesh (ICAB).
- ▶ ICAB award on best Accounts and Financial Statement in 2015 in Category of Certificate of Merit.

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 and Evaluation

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.

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.

Management Information System (MIS)

Ghashful has been combined with fully integrated management information system application software through full equipped data Centre 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 Centre 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.

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.

Reporting and Publication

Ghashful has an efficient reporting and publication unit which prepare many kinds of organizational reports both for internal and external uses. All sorts of publication are produced from this unit, too. Quarterly Ghashful Barta, Annual Report, programme specific brochures etc. are the regular outputs of this unit.

Management Committee (Program / Project Implementation Team (PIT))

PIT is working to make accountable and transparent the program and project of Ghashful. A monthly coordination meeting is held among PIT member to represent and update of the activities. PIT is result based management committee.

PIT committee

Aftabur Rahman Jafree
Mafizur Rahman
Syed Lutful Kabir Chowdhury
Maruful Karim Chowdhury
Abu Zafor Sardar
Md. Shamsul Hoque
MD. Tazul Islam Khan
Tutul Kumar Das
Mahammad Salim
Wahid zaber Chowdhury
Md. Arif
Zobaidur Rashid

Audit Committee

Shamiha salim - Chair
Maruful Karim Chowdhury – secretary
Kabita Barua – Member
Golam Mostafa – Member
Parveen Mahmud – Member

School Management Committee

Professor Dr. Zainab Begum - Chairman
Shamiha salim – secretary
Dr. Monzur Ul Amin Chowdhury – Member
Golam Mostafa – Member
Kabita Barua – Member
Aftabur Rahman Jafree - Member

Disaster Management Committee

Mafizur Rahman – Chairman
Syed Lutful Kabir Chowdhury - Member
Syed Mamun Ur Rashid – Member
Md. Saidur Rahman Khan – Member
Sirajul Islam – Member
Jasmine Akther - Member

Ghashful Integrity Committee

Aftabur Rahman Jafree – Chairman
Mafizur Rahman – Member
Syed Lutful Kabir Chowdhury - Member
Maruful Karim Chowdhury – Member
Abu Zafor Sardar – Member
MD. Tazul Islam Khan – Member
Tutul Kumar Das – Member
Wahid zaber Chowdhury – Member

Ghashful Client Compliance Unit

Abeda Begum – Chairman
Smriti Chy – Member
MD. Tazul Islam Khan – Member

▶ Focal Point: Syed Mamun Ur Rashid

Ghashful Procurement Committee

Aftabur Rahman Jafree – Chairman
Mafizur Rahman – Member
Md. Sayedur Rahman Khan – Member
Syed Mamun Ur Rashid – Member
Md. Nasir Uddin – Member
Md. Arif – Member
Jasmine Akther - Member
Sumon Dev – Member
Md. Sharif Hossain Mozumder – Member

▶ Information Focal Person: Syed Mamunur Rashid

▶ Gender Focal Person: Khaleda Akter

Meetings and Attendance

Sl.No	Name of Meetings	No of Meetings	Attendance
1.	Annual General Committee	01	90%
2	Executive Committee	05	90%
3	Management Committee (Program / Project Implementation Team (PIT))	04	100%
4	Audit Committee	01	100%
5	Disaster Management Committee	04	100%
6	Ghashful Integrity Committee	04	100%
7	Ghashful Client Compliance Unit	04	100%

Contribution of GHASHFUL to the Government Exchequer

Figures in BDT

Income Year	FY 2016 - 17	FY 2017 - 18
Income tax on Salary deposited to Authority	4,97,087/-	5,51,327/-
Income tax paid on FDR and Bank Interest	3,72,667/-	4,39,383/-
Income tax deposited on taxable income of Microfinance	589306/	-
Tax Deducted from different source and deposited to Authority:	9,49,622/-	8,55,467/-
VAT payment to Authority	11,92,633/-	17,27,879/-
Total	3,601,315/-	3,574,056/-

External Audit

The Ghashful general body appointed chartered accountants firm for audit completion. They duly conducted the audit and signed the audit report. Auditors report and the audited financial statements have to submit to the different GO- NGOs bodies as required. The audit reports of the reporting year are enclosed at the end of the annual report. During the mutually agreed timeframe of annual audit, the auditors have access to all books, records, vouchers, minutes and other documentation as per their requirements to conduct the audit effectively.

External Auditors of last two years

Name of chartered accountants	FY
ACNABIN	2016-17
Rahman Rahman Huq	2017-18



CREDIT RATING

Ghashful was awarded 'BBB3' by the Credit Rating Agency of Bangladesh Ltd. (CRAB).

ORGANIZATIONAL GOVERNANCE

Monzur- Ul -Amin Chowdhury, PhD

President

Aftabur Rahman Jafree

Chief Executive Officer

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

Advisor Committee : Consisting of 2 members

General Committee : Consisting of 21 members

Executive Committee : Consisting of 7 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)

THE HONORABLE GENERAL BODY MEMBERS OF GHASHFUL ARE



Prof. Zainab Begum, PhD



Prof. Golam Rahman, PhD



Dr. Moinul Islam Mahmud



**Monzur-Ul-Amin
Chowdhury, PhD**



Shamima Akter



Nazma Zaman



Md. Shahid Ullah



Mohammed Ohiduzzaman



Sahana Muzammal



Shahana Muhit



Md. Anamul Houqe



Shib Narayan Kairy



**Prof. Dr. Mahtab
Uddin Hasan**



Parveen Mahmud, FCA



Golam Mustafa



Nazneen Rahman



Jahanara Begum



Samiha Salim



Yasmeen Ahmed



Kabita Barua



**Zareen Mahmud
Hosein CPA, ACA**

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 6 no meetings of the executive body were held in 2017-18. Introduction of the members of Ghashful executive body are as follows:



Monzur- UI -Amin Chowdhury, PhD
President, Educationists & Social worker



Dr. Moinul Islam Mahmud
Vice-President, Physician & Social worker



Sahana Muhit
General Secretary, Service Holder



Kabita Barua
Joint General Secretary, Business woman



Zareen Mahmud Hosein , CPA, ACA
Treasurer, Chartered Accountant



Professor Zainab Begum, PhD
Member, Ret. Govt. Service



Parveen Mahmud, FCA
Member, Service Holder

CONTRIBUTION OF GHASHFUL IN ACHIEVING SUSTAINABLE DEVELOPMENT GOAL (SDG) FOR 2016-30

Sustainable Development Goals (SDG) has started in 2016 set 17 goals in the areas of sustainable development planned to be achieve by 2030. The programs and the projects being implemented by GHASHFUL itself have implications to address the goals SDG which are outline as under;



● No Poverty

Economic development through Microfinance and Entrepreneurship, Beggars Rehabilitation under ENRICH Project.



● Zero Hunger

Sustainable Agriculture and Food Production through supporting small farmer under Value chain and Agriculture project.



● Good Health and Well being

Ghashful works on the topic through its Community Health Program (CHP), ENRICH Program, Vision Centre and Elderly People program.



● Quality Education

Evening Learning Centre, Education supports Program, Second Chance Education Project, Ghashful Paran Rahman School, Scholarship program and network with Local and Foreign University.



● Gender Equality

Preference in all programs according to mission of the organization Gender Policy, HR Policy, Awareness program, Advocacy and Governance program.



● Clean Water and Sanitation

Ghashful works on the topic through its programs; ENRICH & Awareness program as ensuring 100% sanitation and safe drinking water.



● Affordable & Clean Energy

Financial support for Solar and ICS. BIOGAS Program (NDBPM Project),



Decent work & Economic Growth

Youth Development under ENRICH Project, YES Project ,Training and Jobs placement, Job creation through Micro-enterprise support etc.



Industry, Innovation & Infrastructure

Online based Reporting, Mobile Financial Service and Palli Tathya Kendra for ICT Service.



Reduce Inequalities

Affordable support for ultra poor, Bagger, Rehabilitation program.



Sustainable Cities & Communities

Transportation, Housing Loan in the city, services to slum area including Health, Education.



Responsible Consumption & Production

Compost and Vermi compost, Bio-Gas production Financial Support for ICS and Solar System.



Climate Action

Safe production under PACE Project, Climate Finance, Social forestation, Awareness & Training,



Life below Water:

NA



Life on land

Plantation Programs, PACE Project, Green Financing, Awareness etc.



Peace, Justice & Strong Institution:

Legal support program, Advocacy & Governance program, Training Program, Enrich Program, Social Advocacy Project etc.



Partnership for the Goals:

Networking Activities, Consortium Activities, Global Network.

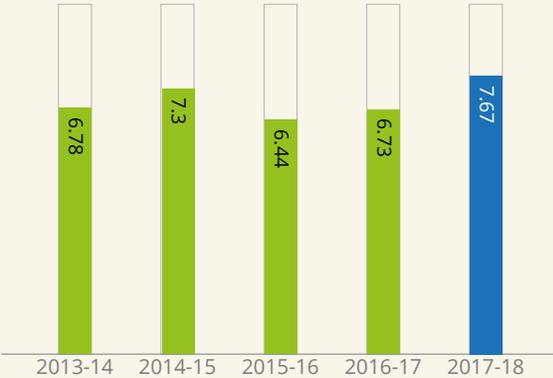
FIVE YEARS COMBINED STATEMENT OF FINANCIAL POSITION (AS ON 30 JUNE)

	2017-18 Taka	2016-17 Taka	2015-16 Taka	2014-15 Taka	2013-14 Taka	2012-13 Taka
SOURCE OF FUND:						
Equity						
Reserve	14,705,764	012,987,213	11,825,710	8,813,461	7,606,499	5,999,955
Accumulated Surplus/ (Deficit)	112,129,978	102,503,033	91,907,854	69,665,090	61,546,116	53,867,646
	126,835,742	115,490,246	103,733,564	78,478,551	69,152,615	59,867,601
Long term liabilities						
Gratuity	44,016,050	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	43,865,613	38,329,201	33,220,784	75,737,589	61,749,735	43,866,769
Members' Welfare fund	4,556,090	3,800,190	2,797,270	1,955,930	1,110,920	-
Loan from PKSF	184,540,000	153,094,162	129,161,248	113,981,250	121,299,997	116,983,336
	276,977,753	227,999,255	186,732,527	212,936,837	203,903,325	174,250,045
	403,813,495	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	8,210,693	6,783,972	4,048,903	3,556,179	3,690,589	4,096,976
Intangible assets	572,160	615,200	644,000	780,000	950,000	-
Loan to beneficiaries (NDBMP)	1,121,262	1,366,530	1,792,219	-	-	-
	9,904,115	8,765,702	6,485,122	4,336,179	4,640,589	4,096,976
Current assets						
Loan to Beneficiaries (Microfinance)	999,566,793	915,803,458	844,111,851	761,451,062	632,501,724	527,186,296
Cash and Bank Balances	56,920,027	38,994,390	24,761,249	10,605,330	18,598,615	41,477,212
Cash at Bank and Investment-Staff Gratuity	42,432,523	31,192,175	19,969,698	13,645,852	17,905,718	11,959,400
Advance and Deposits	25,060,680	12,788,141	12,455,902	10,951,240	8,711,578	7,118,752
Inventories	418,154	81,729	260,120	226,122	857,617	225,301
Short term Investment- FDR	63,750,000	56,250,000	52,150,000	81,750,000	74,750,000	39,207,808
Accrued interest on FDR	885,779	1,090,578	832,024	1,800,456	519,241	379,152
Loan to Projects and Others	22,849	1,138,757	1,210,105	2,005,708	1,675,385	2,448,992
Receivable from external	21,235,367	13,513,697	15,178,250	5,594,651	4,770,370	27,284,447
	1,210,292,172	1,070,852,925	970,929,199	888,030,421	760,290,248	657,287,360
Current liabilities						
Members' Savings	503,885,541	428,984,076	390,938,579	358,402,508	326,291,008	291,658,094
Security deposits from field staff	2,669,000	2,374,000	2,172,000	2,068,000	1,779,000	1,720,000
Loan Loss Reserve	34,353,149	29,622,334	34,471,175	28,486,232	22,769,600	18,904,940
Members unclaimed account	4,342,760	3,762,152	3,300,609	-	-	-
Accrued Expenses	8,257,044	14,614,055	19,759,905	20,266,800	12,368,476	3,354,366
Liability to donors and others	11,430,438	20,751,993	24,750,672	9,833,755	10,227,933	18,412,626
Loan from Commercial Banks	40,480,179	40,480,179	20,393,252	-	-	-
Loan from PKSF payable within next 12 months	198,304,163	183,260,419	175,170,002	173,085,416	114,233,337	93,216,664
Short term Loan from Staff Provident Fund	5,500,000	4,450,000	10,950,000	6,800,000	-	-
Advance received from PKSF	7,160,518	7,829,918	5,042,035	2,008,499	4,205,543	-
	816,382,792	736,129,126	686,948,229	600,951,210	491,874,897	427,266,690
NET CURRENT ASSETS :	393,909,380	334,723,799	283,980,970	287,079,211	268,415,351	230,020,670
	403,813,495	343,489,501	290,466,091	291,415,390	273,055,940	234,117,646

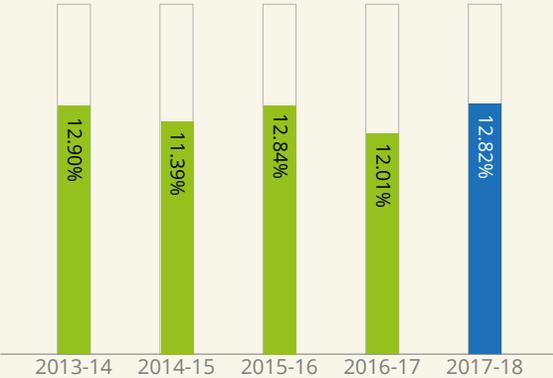
FEW FINANCIAL AND OPERATIONAL INDICATORS

Financial Sustainability Indicator

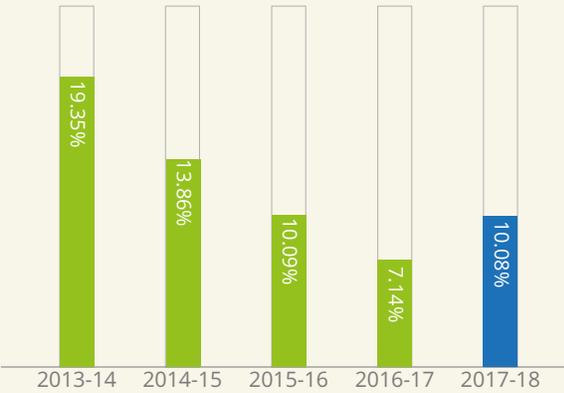
Debt to Capital Ratio BDT in Million



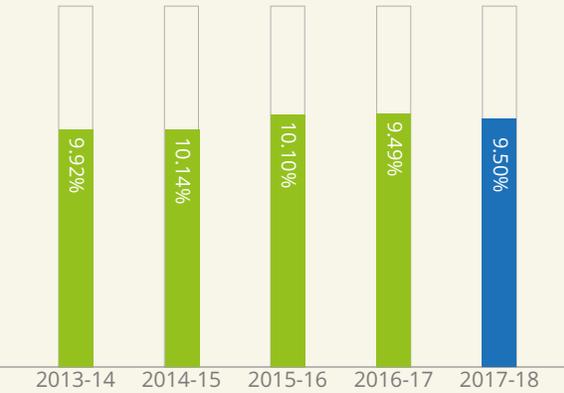
Capital Adequacy Ratio BDT in Million



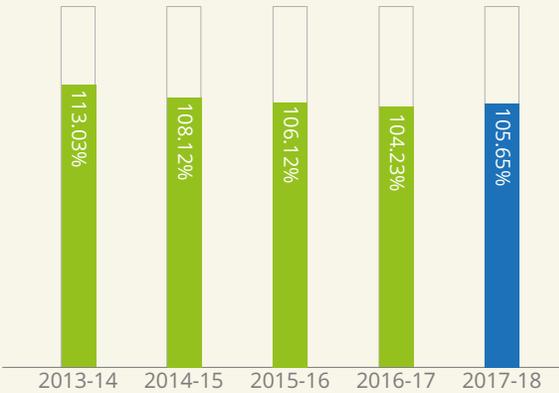
Rate of Return on Capital BDT in Million



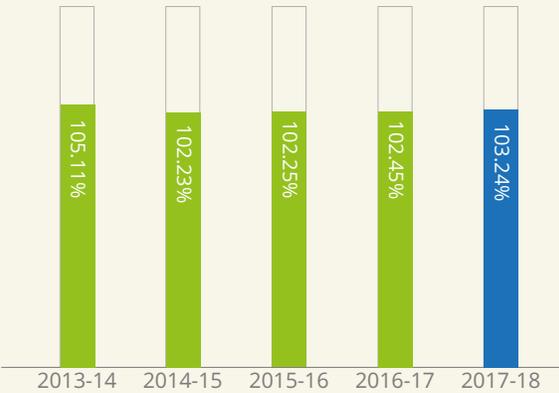
Liquidity to Savings Ratio BDT in Million



Operating Self Sufficiency BDT in Million

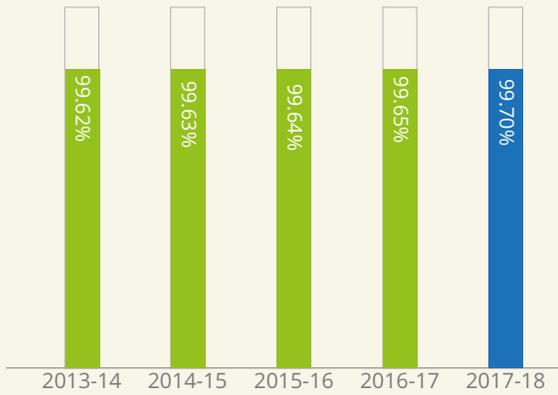


Financial Self Sufficiency BDT in Million

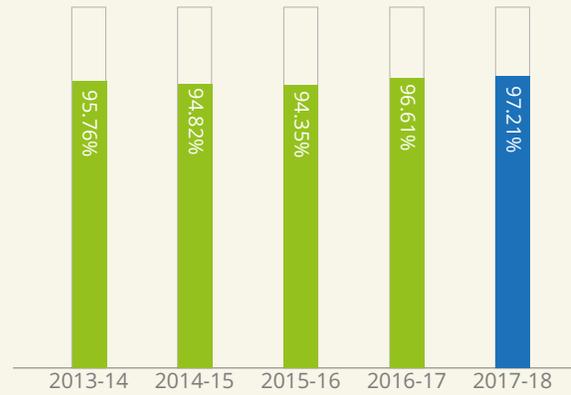


Operational Sustainability Indicator

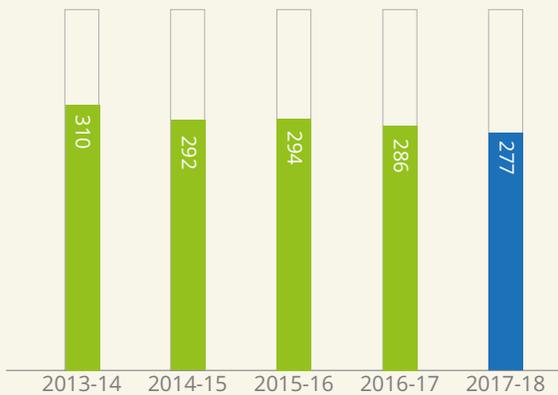
Cumulative Recovery Rate (CRR)



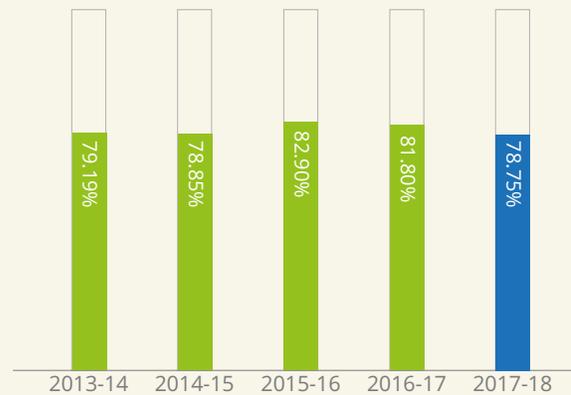
Ontime Recovery Rate (OTR)



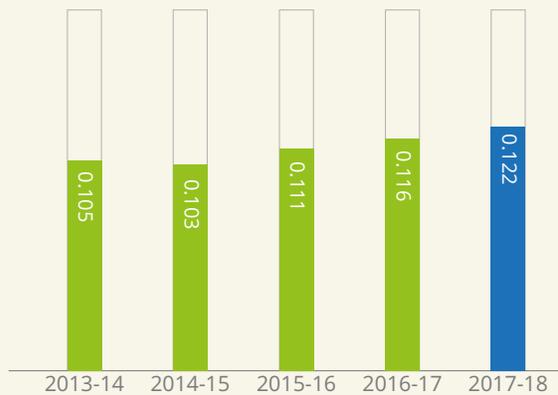
Member per Field Worker



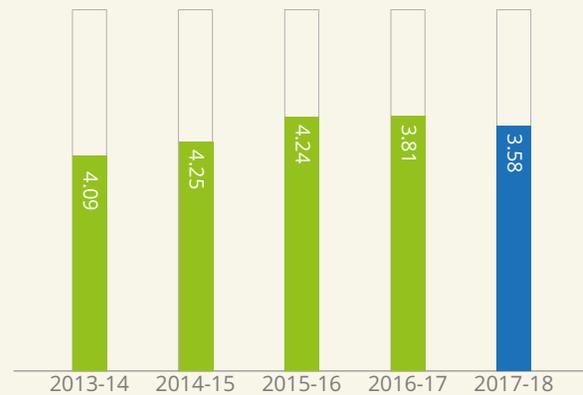
Borrowers and Member Ratio



Cost Per unit of Money lent (Amount In Taka)



Loan outstanding per Field worker (In Millions Taka)





GHASHFUL

"GHASHFUL"

**(A VOLUNTARY COMMUNITY DEVELOPMENT ORGANIZATION)
AUDITOR'S REPORT AND COMBINED FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED 30 JUNE 2018**

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7. Combined Statement of Financial Position (Project-wise)
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10. Notes to the Combined Financial Statements
11. Annexure: A - Summary Schedule of property, Plant and Equipment (General Account)
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13. Annexure: C - Summary Schedule of property, Plant and Equipment (Micro-finance Program)
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16. Annexure: F - Summary Schedule of property, Plant and Equipment (MIME-Project Insurance)
17. Annexure: G - Summary Schedule of property, Plant and Equipment (PACE PROGRAM)
18. Annexure: H - Summary Schedule of property, Plant and Equipment (Elderly PROGRAM)
19. Annexure: I - Summary Schedule of property, Plant and Equipment (ENRICH PROGRAM)
20. Annexure: J - Summary Schedule of property, Plant and Equipment (ICS)



INDEPENDENT AUDITOR'S REPORT TO THE EXECUTIVE COMMITTEE OF GHASHFUL

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

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

Opinion

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

Other matter

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

Restriction on distribution and use

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

Chattogram, 12 December 2018

Rahman Rahman Huq
Chartered Accountants

GHASHFUL COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2018

	Notes	2018 Taka	2017 Taka
SOURCES OF FUND			
Equity			
Capital Reserve		14,705,764	12,987,213
Surplus/ (Deficit)		112,129,978	102,503,033
		126,835,742	115,490,246
NON-CURRENT LIABILITIES			
Staff Gratuity Fund	8	44,016,050	32,775,702
Insurance Reserve Fund	9	43,865,613	38,329,201
Members' Welfare fund	10	4,556,090	3,800,190
Loan from PKSF	14	184,540,000	153,094,162
		276,977,753	227,999,255
		403,813,495	343,489,501
APPLICATION OF FUND			
NON-CURRENT ASSETS			
Property, plant and equipment-at WDV			
Intangible assets-at WDV	12	8,210,693	6,783,972
	12	572,160	615,200
		8,782,853	7,399,172
CURRENT ASSETS			
Loan to Members	13	1,000,688,055	917,169,988
Cash and Bank Balances	15	55,624,365	38,994,390
Cash and Bank Balances-Staff Gratuity	8	42,432,523	31,192,175
Cash and bank balance-Staff Welfare fund	11	1,295,662	-
Advance and Deposits	16	25,060,680	12,788,141
Stock and stores	17	418,154	81,729
Short term investment- FDR	18	63,750,000	56,250,000
Accrued interest on FDR	18	885,779	1,090,578
Loan to projects and Others	19	22,849	1,138,757
Receivable from external entities	20	21,235,367	13,513,697
		1,211,413,434	1,072,219,455
CURRENT LIABILITIES			
Members' Savings	21	503,885,541	428,984,076
Security deposits from field staff	22	2,669,000	2,374,000
Loan Loss Reserve	23	34,353,149	29,622,334
Members' Unclaimed Account	24	4,342,760	3,762,152
Accrued Expenses & Other Liabilities	25	8,257,044	14,614,055
Liability to donors and others	26	11,430,438	20,751,993
Loan from commercial banks	27	40,480,179	40,480,179
Loan from PKSF	14	198,304,163	183,260,419
Short term Loan from Provident Fund	28	5,500,000	4,450,000
Advance received from PKSF	29	7,160,518	7,829,918
		816,382,792	736,129,126
		395,030,642	336,090,329
		403,813,495	343,489,501

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


Chief Executive Officer


Chairman

As per our annexed report of same date.


Rahman Rahman Huq
Chartered Accountants

Chattogram, 12
December 2018



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

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

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


 Chief Executive Officer


 Chairman

Chattogram, 12
 December 2018



As per our annexed report of same date.


 Rahman Rahman Huq
 Chartered Accountants

GHASHFUL

COMBINED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 30 JUNE 2018

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



GHASHFUL

COMBINED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
A. Cash Flows from Operating Activities:		
Net surplus as per combined statement of profit or loss and other comprehensive income	11,108,699	9,058,925
Depreciation for the year	1,809,515	1,609,764
amortization for the year	143,040	153,800
Receivable from donor	41,489	2,368,489
Members' Welfare fund	(1,295,662)	-
Loss on sales of Fixed assets	269,157	-
	12,076,238	13,190,978
(Increase)/Decrease in Current Assets		
Loan to beneficiaries	(83,518,067)	(71,265,918)
Advance and Deposits	(12,272,539)	(332,239)
Stock and Stores	(336,425)	178,391
Accrued interest on FDR	204,799	(258,555)
Receivable from external	(7,721,670)	1,664,553
Loan to Projects	1,115,908	71,348
	(102,527,994)	(69,942,420)
Increase/(Decrease) in Current Liabilities		
Members' Savings	74,901,465	38,045,497
Security deposits from field staff	295,000	202,000
Loan Loss Reserve	4,730,815	(4,848,841)
CRF Reserve on insurance	373,430	329,268
Accrued Expenses & Other Liabilities	(6,357,011)	(5,145,850)
Members' Unclaimed Account	580,608	461,543
Insurance Reserve Fund	5,536,412	5,108,417
Members' Welfare fund	755,900	1,002,920
Liability to Donors and Others	(9,321,555)	(3,998,679)
Short term Loan from Provident Fund	1,050,000	(6,500,000)
Advance received from PKSF	(669,400)	2,787,883
	71,875,664	27,444,158
Net cash used in operating activities	(18,576,092)	(29,307,284)
Cash Flows from Investing Activities:		
Acquisition of Property, Plant and Equipment	(3,868,025)	(4,469,832)
Sales proceeds of fixed assets	84,510	-
Short term investment- Fixed deposit	(7,500,000)	(4,100,000)
Net cash used in operating activities	(11,283,515)	(8,569,832)
Cash Flows from Financing Activities:		
Loan from Commercial bank	-	20,086,927
Loan Received PKSF-Net	46,489,582	32,023,330
Net cash used in operating activities	46,489,582	52,110,257
Net (decrease) in cash and cash equivalents	16,629,975	14,233,141
Check		
Cash and bank balances at the beginning of the year	38,994,390	24,761,249
Cash and bank balances at the end of the year	55,624,365	38,994,390
	16,629,975	14,233,141



GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Opening Balance:		
Cash in hand	89,983	313,156
Cash at bank	38,904,405	24,448,093
	38,994,388	24,761,249
RECEIPTS:		
Bank interest	486,422	582,013
FDR Interest	3,613,030	2,955,375
Clinical Support	68,280	65,280
Sale of contraceptives	32,855	52,290
Contribution received from MF	2,767,257	2,958,007
Loan from PKSF	256,000,000	238,750,000
Fund from PKSF against Elderly Project	302,917	1,140,000
Reimbursement of expenditures	64,060	126,900
Member Savings Collection	322,027,781	294,493,811
Collection of Loan installment	1,698,488,885	1,520,456,395
Service Charge on Loan	226,646,935	198,637,900
Loan received from IDCOL	136,000	359,209
Loan received from MF	9,919,500	7,281,173
Grant received from IDCOL	1,094,894	7,660,653
Loan Processing Fee	297,225	276,080
Sale of Pass Book	578,370	510,430
Advance received from PKSF	11,557,527	8,400,000
Advance adjusted against expenses	165,000	1,454,470
Advance Salary realized	48,200	71,500
Security Deposit	461,000	340,000
Unclaimed account	1,909,042	1,897,508
Inter Transaction with Branch	244,599,056	314,821,618
General Account	18,100,000	2,920,730
Miscellaneous receipts	503,255	453,375
Fund received from Bank Asia	724,750	1,028,219
Loan received from Bank Asia Limited	45,000,000	40,000,000
Loan Received from AB Bank Limited	25,000,000	35,000,000
Commission received	1,602	2,012
Membership fee - General Body	2,520	2,620
Members Welfare fund	2,250,900	2,098,420
Tax deducted at source- staff	2,039	20,390
Grant from BRAC	6,937,673	566,339
FDR encashed during the year	7,000,000	12,650,000
Loan from SDP	43,000	604,000
Loan from Ghashful General Account	9,630,152	1,210,746
Advance and Deposit	3,821,261	25,482,093
Received against Store and stock	42,228	499,479
Realized advance against Expenses	275,495	101,440
Realized advance from ICS Project	650,000	87,000
Other Income	26,105,455	695,146
Fees realized- Admission/Tuition	1,054,140	1,335,966
Donation	395,000	424,000
Sale of school materials	100,605	85,655
Sale of health card	122,200	322,201
Grant from MJF	124,425	8,252,616
Sale of school uniform	18,720	24,300
Laptop Loan Realization	18,000	10,480
Bicycle Loan Adjust	6,000	4,100
Mobile Loan Realization	5,000	7,500
Balance carried forward	2,929,198,656	2,737,179,439

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,929,198,656	2,737,179,439
Income from Training Centre	1,000	1,000
Received from SDP	581,000	579,000
Cost sharing income from NEST/CHWEVT	7,549	94,796
Insurance Premium collection	12,434,643	10,948,838
Clinical service charges	649,365	38,115
Diabetic test	74,421	88,509
Residential fess/School fess	784,000	12,585
Paramedic fees	2,080	193,440
Received from Enrich Programme	3,600,000	-
Security Deposit refunded by Bank Asia	85,000	-
Loan realized from CHWEVT	207,000	-
Ghashful Art School	1,340	-
Staff Advance Adjust	18,700	-
Loan refund from beneficiaries	455,268	-
Health service charges received from garments industries	1,689,000	-
Advance realized from Second Chance Education	43,000	-
Refunded advance rent by House Owner	40,000	-
Received from Partner Organization	11,039	-
Loan realize from Micro Finance	100,000	-
Received from Provident Fund-Others	500,000	-
Loan realize from Second Chance Education	942,000	-
Contribution from Second Chance Education	1,025,382	-
Loan Accounts - Organization	1,500,000	-
Grant received from Plan Bangladesh	-	3,019,045
Clinical Service Charges	-	190,225
Received against HCB	-	4,000
Received from Naripakha for War victim	-	16,200
Reimbursement received from PKSF	-	2,652,842
Loan from Gratuity fund	-	10,650,000
Loan from Provident fund	-	4,000,000
Received from forfeiture Account	-	253,674
Grant received from UAE Bangladesh	-	224,000
Fund from PKSF against PACE Project	-	116,580
Service Chg. from garments industries	-	2,103,333
Received from Branches	-	1,125,545
Dropout fee	-	5,373
Received from Micro finance as loan	-	20,756,640
Interest on Loan given to MF	-	248,035
Recovery of loan from Educare KG School	-	100,000
Realized advance against Office Rent	-	15,000
Recovery of advance from MIME	-	793,000
Loan realized from ESP	-	693,598
Sale of stove	-	3,400
Cost sharing income from SDP	-	31,919
Received from H/O	-	2,033,605
Received form NDBMP	-	396,640
Received from MIME Project-Health	-	216,180
Loan received from ICS Head Office	-	2,040,846
Earnest Money	-	47,000
Loan installment received from beneficiaries	-	739,689
	2,953,950,443	2,801,612,091
Total Receipts:	2,992,944,831	2,826,373,340

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
PAYMENTS:		
Salaries and allowances	138,964,967	124,831,821
School Program	1,972,317	1,545,074
Health Program	1,959,698	1,955,875
Community Development Program	842,180	863,121
Other Operating Expenses	7,157,356	5,156,589
Administrative Expenses	1,981,762	1,121,383
Selling and promotional Expenses	19,455	117,100
Contribution to ESP	581,000	31,247
Advance against expenses	2,228,460	254,240
Advance against salary	1,437,561	25,000
Bank charges	551,714	446,114
Capital expenditure	3,205,353	272,693
Communication expenses	1,663,169	1,386,368
Clinical support and contraceptive fee	21,037	10,660
Refreshment	1,050,834	1,127,757
Honorarium for school teacher & M.O	1,097,114	1,041,563
Insurance Claim settled	6,329,698	5,193,228
Bank charges	1,610	63,718
Postage and Courier	127,522	122,378
Income Tax Paid-Microfinance	552,273	589,306
Loan disbursed to Microfinance client	1,787,684,000	1,600,537,000
Loan Disbursement to NDBMP client	610,000	314,000
Loan refund to PKSF	209,510,418	206,726,672
Interest paid to PKSF	20,349,184	18,920,841
Loan refund to Bank Asia Limited	40,000,000	40,000,000
Loan Refund to AB Bank limited	30,000,000	15,000,000
Interest paid on Bank Loan	3,435,963	2,750,000
Interest paid on Project Loan	434,250	1,156,785
Advance and Deposit	190,000	269,970
Loan to Organization General Account	27,157,000	20,768,640
Maintenance - Capital and Non-capital	981,292	1,192,296
Maintenance - Office	1,419,658	812,890
Maintenance and fuel- vehicles	635,171	822,094
Material expenses	279,119	462,016
Meeting expenses	109,786	1,295
Professional and License fee	427,510	584,480
Newspaper and Periodicals	15,400	13,328
Office Rent / Shop rent / Auditorium rent	7,939,531	8,398,480
Printing and Stationery	2,761,903	2,542,045
Program and operational costs	122,243	1,063,458
Dress for support staff	241,692	190,816
Interest on Members Savings	59,967	22,997,688
Members Savings Refund	272,569,081	256,437,533
School Rent	2,820,171	336,000
Security deposit refund	166,000	201,560
Subsidy paid to Client	5,000	125,000
Special Day observation	150,239	223,301
Subsidy Paid to SDP	1,521,000	970,768
Tax deducted at source-Staff	2,039	432,756
VAT	83,740	155,320
Advance against Stock	221,373	335,570
Balance carried forward	2,583,647,810	2,350,897,837

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,583,647,810	2,350,897,837
Training expenses	90,874	346,533
Traveling and conveyance	2,493,704	3,007,667
Utilities	1,511,290	1,496,969
Investment in FDR	14,500,000	16,750,000
Weekly /Monthly Meeting	530,604	224,228
Donation / Contribution	299,060	67,040
Beneficiaries training, meeting, workshop and annual conference	22,714	2,550,507
Fixed Assets Purchase	472,865	4,197,138
Loan to SDP	1,093,000	2,090,398
Loan to DIISP	20,000	80,000
Overhead/other cost	7,649	176,594
Advance office rent/school rent	14,452,260	1,712,280
Loan refund to ORG	1,811,300	1,016,000
Advertisement	321,103	363,027
Payment to ENRICH program	5,150,000	5,675,452
Inter Transaction with branch	246,914,956	314,821,618
Loan Refund to Microfinance	1,765,862	93,000
Field Conveyance	5,472,969	4,836,014
License and renewal fee	5,000	4,880
Loan Refund to Gratuity Fund	100,000	10,750,000
Payment Provident Fund	500,000	10,500,000
Loan refund to NDBMP project	272,901	56,640
Payment To IDCOL Principal Against Loan	900,617	806,981
Laptop Loan	462,757	214,607
Advance to Staff against expenses	327,195	3,390,789
Rebate Given	1,736,377	704,834
Interest on Security Deposit	11,695	11,526
Interest Expenses	193,026	237,428
Interest paid In Advance	146,023	52,346
Expenses against member welfare Fund	1,495,000	1,095,500
Loan Refund to MF	5,130,409	21,257,609
Remittance Payments by Branch	638,860	950,782
Refund to PKSf against PACE project	1,140,000	-
Refund to PKSf-Elderly people project	116,580	-
Loan to ICS Project	500,000	-
Cost of Sales - Panjuri Enterprise	2,125,290	-
Cost of Sales - Haque Enterprise	1,802,745	-
Advance against Vermi Purchase	100,000	-
Advance to program staff	165,000	-
Signboard	76,720	-
Welfare fund/disaster fund	89,935	-
Payments to Remittance Project	85,890	-
Advance to elderly program	895,000	624,817
Begger rehabilitation	207,400	200,470
Refund of members unclaimed	1,308,879	1,435,965
Unayin Mela with Local Government	231,474	26,430
Motorcycle Loan	1,555,875	1,305,198
Mobile Loan	220,640	118,500
Bi- Cycle loan	167,500	134,000
Emergency Treatment	63,762	56,022
Advance income tax (FDR)	403,287	-
Vehicle Insurance	39,031	-
Balance carried forward	2,903,792,888	2,764,337,626

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

	2018 Taka	2017 Taka
Balance brought forward	2,903,792,888	2,764,337,626
Head Office Contribution	25,365,552	-
Cultivation	10,940	-
Singer Machine Purchase	14,471	-
Loan with PACE program	2,599,500	-
Loan with Elderly	1,100,000	-
Payment adjust with Rahaman Enterprise	1,573,110	-
Payment adjust with Hamedia Najeria Thahizul Quarran Madrasha	214,775	-
Payment adjust with liability for expense	91,250	-
Telephone & Mobile Bill	8,788	-
Entertainment	32,047	-
Cloth for school uniform	4,000	-
Loan Conveyance	18,000	-
Allowance for Elderly People	1,169,400	-
Allowance for insolvent Elderly People	49,000	-
Special support distribution	30,700	-
Funeral	16,000	-
Best elderly People Honorium	34,398	-
Best Son Honorium	10,648	-
Advance to Second Chance education	985,000	-
Honorium to NGO head	150,000	-
Consultancy Fee	50,000	-
Training on Livestock,Fish,Paddy and Gutti	-	241,258
Contribution to Calendar of BSAF	-	25,000
USG Block Dem	-	64,930
Feromane Trap	-	43,100
Porous pipe	-	39,000
Beef fattening	-	68,598
Remittance Payments	-	941,291
Audit and professional fee	-	166,250
AGM Expenses	-	147,467
Surrender of payments	-	147,823
Maturity Payments	-	55,700
Payment to Branches	-	221,007
Cost of Sales	-	1,880,393
Survivor Services	-	1,023,281
Maria model seed preservation	-	58,600
Youth Group Interventions	-	39,945
School Outreach program	-	87,276
Loan payment to CHWEVT Project	-	130,846
Tax deducted at source- Bank Interest	-	343,513
Vermi Compost	-	133,592
Uniform and leverage	-	40,010
Poultry	-	46,600
Loan to Branches	-	137,000
Advance to staff against Salary	-	1,327,024
Loan to Parn Raman School	-	150,000
Advance to Livestock and Agriculture	-	85,721
Payment to War victim	-	16,200
Agriculture related information	-	1,000
Interest on premium	-	31,353
Loan payment to ESP	-	1,626,200
Payment against Video Documentation	-	220,000
Balance carried forward	2,937,320,467	2,773,877,604

GHASHFUL

COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

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

GHASHFUL COMBINED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2018

Particulars	Notes	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	ENRICH Project	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	Elimination of Inter project transaction	2018	2017
		Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Stock and stores	17	-	-	355,574	62,580	-	-	-	-	-	-	-	-	-	-	-	-	-	418,154	81,729
Short term investment- FDR	18	-	-	63,500,000	250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	63,750,000	56,250,000
Accrued interest on FDR	18	-	-	877,448	8,331	-	-	-	-	-	-	-	-	-	-	-	-	-	885,779	1,090,578
Loan to projects and Others	19	11,459,247	666,301	8,485,779	-	7,000	-	-	-	-	33,000	-	1,619,817	1,246,412	-	-	-	(23,494,707)	22,849	1,138,757
Receivables from external	20	-	541,500	-	-	-	-	-	-	-	4,899,320	1,092,988	9,053,751	2,567,276	-	3,080,532	-	-	21,235,367	13,513,697
		55,443,685	1,418,380	1,150,285,506	558,366	260,234	1,747,992	-	537,455	4,584	5,239,022	1,185,955	10,948,235	3,994,371	5,802	3,227,261	51,293	(23,494,707)	1,211,413,634	1,072,219,455
CURRENT LIABILITIES																				
Members' Savings	21	-	-	503,885,541	-	-	-	-	-	-	-	-	-	-	-	-	-	-	503,885,541	428,984,076
Security deposits from field staff	22	18,000	-	2,531,000	-	-	-	-	-	-	-	-	120,000	-	-	-	-	-	2,669,000	2,374,000
Loan Loss Reserve	23	-	-	33,461,738	-	891,411	-	-	-	-	-	-	-	-	-	-	-	-	34,353,149	29,622,334
Members' Unclaimed Account	24	-	-	4,342,760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,342,760	3,762,152
Accrued Expenses & Other Liabilities	25	906,090	10,775	3,511,486	66,350	-	65,000	-	-	-	2,745,150	-	728,395	223,798	-	-	-	-	8,257,044	14,614,055
Liability to donors and others	26	9,076,508	3,522,736	5,087,152	1,066,301	3,869,191	289,052	131,345	2,100,000	-	2,599,500	2,151,008	1,732,352	-	-	3,200,000	100,000	(23,494,707)	11,430,438	20,751,993
Loan from commercial banks	27	-	-	40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,480,179	40,480,179
Loan from PKSF	14	-	-	198,304,163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	198,304,163	183,260,419
Short term Loan from Provident Fund	28	5,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,500,000	4,450,000
Advance received from PKSF	29	-	-	-	-	-	-	-	-	-	-	-	7,160,518	-	-	-	-	-	7,160,518	7,829,918
NET CURRENT ASSETS		15,500,598	3,533,511	791,123,840	66,350	1,066,301	4,825,602	289,052	611,524	2,100,000	5,344,650	2,151,008	9,741,265	223,798	-	3,200,000	100,000	(23,494,707)	816,382,792	736,129,126
		39,943,087	(2,115,131)	359,161,666	492,016	(806,067)	(3,077,610)	(289,052)	(74,069)	(2,095,416)	(105,628)	(965,053)	1,206,970	3,770,573	5,802	27,261	(48,707)	-	-395,030,642	336,090,329
		40,349,518	(2,104,197)	366,418,030	719,303	(806,067)	(3,077,610)	-	(74,069)	(2,082,963)	97,693	(949,127)	1,559,334	3,779,294	5,802	27,261	(48,707)	-	-403,813,495	343,489,501

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



Chief Executive Officer



Chairman

GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2017	2018	2017	2018
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Service charges	-	2,255,533	226,569,315	-	-	77,620	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant	400,000	-	-	-	-	130,000	124,425	-	-	6,039,320	1,395,905	9,053,751	1,110,771	-	10,018,205	-	-	228,902,468	28,272,377	201,243,160
Fees received	2,520	74,780	-	1,054,140	779,200	-	11,039	-	-	-	-	-	-	-	-	2,080	-	28,945,354	1,923,759	28,945,354
Income from Commission	1,025,382	-	-	-	-	-	-	1,602	-	-	-	-	-	-	-	-	-	1,026,984	-	2,314,984
Contribution received from Organization	-	1,518,039	-	-	-	-	-	-	-	-	568,809	1,530,409	-	-	-	-	-	1,026,984	-	2,012
Bank / FDR interest	5,871	-	3,827,239	16,347	581,000	-	331	1,971	1,461	-	2,158	-	-	8,067	14,991	-	-	4,198,257	3,662,434	3,781,896
Sale of contraceptives	-	32,855	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,855	-	52,290
Other/Miscellaneous Income	3,662	-	84,510	-	-	-	-	-	-	-	-	250,158	-	-	-	-	-	338,330	-	292,088
Donation	-	-	-	395,000	-	-	-	-	-	-	-	-	-	-	-	-	-	395,000	-	424,000
Received from drawing training	-	-	-	1,340	-	-	-	-	-	-	-	-	-	-	-	-	-	1,340	-	6,916
Sale of study materials	-	-	-	100,605	-	-	-	-	-	-	-	-	-	-	-	-	-	100,605	-	85,655
Sale of school uniform	-	-	-	18,720	-	-	-	-	-	-	-	-	-	-	-	-	-	18,720	-	24,300
Income from training centre	1,000	-	-	-	-	-	-	-	-	16,844	-	-	-	-	-	-	-	1,000	-	1,000
Other Income	-	-	1,062,427	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,079,271	-	62,799
Cost Sharing from NEST project	-	7,549	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,549	-	94,796
Reimbursement against training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64,060	-	103,900
Fines (penalty)	-	-	-	-	-	64,060	-	-	-	-	-	-	-	-	-	-	-	-	-	260,705
Sale of Pass Book	-	-	578,370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	578,370	-	510,430
Sale of Stove	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400
Reimbursement against Elderly Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,390
Income from backup support-MIME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	193,417

INCOME:

GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account		SDP Project		Micro Finance Program		Ghashful Paran Rahman School		ESP-BRAC Project		NDBMP		CHWEVT		Remittance Project		MIME Project- Insurance		PACE Project		"ENRICH Project"		ICS Project		Agriculture and Livestock Project		Second chance education		DIISP, PKSF Program		2018		2017			
	Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka			
Income from INAFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,429	-	
Collection from HCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000	-	
Income from Forfeiture account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	253,674	-	
	1,438,435	3,888,756	232,121,861	1,586,152	1,360,200	271,680	135,795	3,573	1,461	6,056,164	1,966,872	10,834,318	1,110,771	8,067	10,033,196	2,080	270,819,381	242,366,029																		
EXPENDITURE:																																				
Salaries and allowances	235,676	2,070,849	122,434,075	907,017	1,143,683	250,172	83,107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	132,615,534	124,878,846
Interest on members' savings	-	-	26,723,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,723,000	22,997,691
Bank charges	10,069	5,388	489,234	5,499	1,610	-	691	12,192	1,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	546,107	1,071,896	
Other Expenses	828,850	-	-	-	-	-	7,649	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	836,499	1,189,208	
Communication expenses	4,930	9,663	-	7,616	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,684	1,464,207	
Clinical support	-	21,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,037	10,660	
Depreciation	733	1,816	1,565,656	26,148	-	-	79,233	-	1,384	57,451	2,563	74,531	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,809,515	1,609,764	
Amortization	-	-	143,040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	143,040	153,800	
Loan Loss Provision	-	-	10,105,254	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,105,254	3,540,160
Audit and Professional Fee	5,000	5,000	76,075	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86,075	137,250	
Interest on Loan from PKSF	-	-	20,374,134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,374,134	18,920,841
Interest on Bank Loan and others	-	-	3,565,973	-	-	193,026	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,758,999	2,750,000
Rebate	-	-	1,736,377	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,736,377	214,607
Maintenance - Office	-	11,325	1,427,003	2,300	-	-	740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,441,368	819,290
Maintenance and fuel-vehicles	-	-	1,046,307	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,054,277	822,094
Cost of Sales and Material expenses	7,970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,086,543	4,452,348
Meeting expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	293,592	147,467	
Legal and Membership Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	490,810	685,930

GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account	SDP Project	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Newspaper and periodicals	-	-	13,905	1,495	-	-	-	-	-	-	-	-	-	-	-	-	15,400	13,328
Office rent / shop rent	102,996	174,198	8,817,938	-	-	-	-	-	-	-	-	-	-	-	200,000	-	9,295,132	8,387,584
Printing and stationery	25,000	34,616	1,973,601	38,291	-	68	-	-	-	-	-	-	-	-	27,983	-	2,099,559	2,948,023
Program and operational costs	-	5,869	5,453,464	-	111,593	-	4,781	-	-	2,254,792	1,656,276	5,707,879	-	-	1,645,730	-	16,840,384	5,275,306
Selling and promotional Expenses	-	-	-	-	-	19,455	-	-	-	-	-	-	-	-	-	-	19,455	117,100
Other program activity expenses	-	-	1,677,314	-	-	-	-	-	-	2,745,150	46,299	3,297,898	-	-	-	-	7,766,661	8,706,816
Other operating Expenses	-	80	293,592	-	-	-	-	-	-	-	-	52,679	-	-	-	-	346,351	389,970
Entertainment	-	9,892	868,640	22,155	-	-	-	-	-	-	-	-	-	-	-	-	900,687	1,127,122
Utilities	15,310	11,443	1,486,662	24,063	-	400	-	-	-	-	-	-	-	-	50,000	-	1,587,878	1,493,102
School Rent (Street children)	-	-	-	407,688	179,500	-	-	-	-	-	-	-	-	-	2,436,483	-	3,023,671	483,000
Emergency Treatment	-	2,102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,102	56,022
Special Day celebration	-	41,131	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,131	21,174
School Program expenses	-	-	-	29,792	-	-	-	-	-	-	-	-	-	-	-	-	29,792	26,495
Training expenses	-	-	62,132	-	-	615	-	-	-	-	-	-	-	-	-	-	62,747	164,509
Travelling and conveyance	2,400	323,337	2,063,302	17,030	21,215	-	-	-	-	-	-	-	-	-	238,275	-	2,665,559	2,871,353
Taxes and VAT	-	-	-	1,615	-	-	-	-	-	-	-	80,872	-	-	-	-	82,487	710,305
Subsidy paid to Client of NDBMP	-	-	-	-	-	5,000	-	-	-	-	-	-	-	-	-	-	5,000	115,000
Loss on sale of Fixed assets	19,215	-	381,566	-	-	-	-	-	-	-	-	-	-	-	-	-	400,781	-
Doctors' Honourarium	-	1,019,119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,019,119	-
Field Conveyance	-	-	4,827,199	-	-	-	-	-	-	-	-	-	-	-	-	-	4,827,199	4,827,199
Uniform and Leverage Subsidy to SDP and organization General Fund	-	-	-	600	-	-	-	-	-	-	-	-	-	-	-	-	600	230,826
Video Documentation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	970,768
Signboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	220,000
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	363,027

GHASHFUL COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account		SDP Project		Micro Finance Program		Ghashful Paran Bahman School		ESP- BRAC Project		NDBMP		CHWEVT		Remittance Project		MIME Project- Insurance		PACE Project		Elderly Project		"ENRICH Project"		ICS Project		Agriculture and Livestock Project		Second chance education		DIISP, PKSF Program		2018		2017				
	Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka				
Honorarium for school teachers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,119,558	-	
Interest on Loan from Inter Associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,156,785	-	
Interest on Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,572	-	
Interest on security deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,526	-	
Donation / Contribution	850,000	-	581,000	-	280,805	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,787	-	
Advertisement	-	-	-	-	280,805	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,431,000	-	
License and renewal fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	280,805	-	
Administrative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-	
Deletion/adjustment of Fixed Assets	-	-	42,758	-	-	-	-	-	-	-	-	93,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,873	-	
Balance carried forward	2,108,149	-	4,370,623	-	218,670,650	-	1,496,309	-	1,457,601	-	560,807	-	177,284	-	12,192	-	3,060	-	5,958,471	-	2,200,372	-	10,210,698	-	2,429,416	-	6,424	-	9,504,991	-	3,692	-	259,170,739	-	228,159,519	-	-		
Balance brought forward	2,108,149	-	4,370,623	-	218,670,650	-	1,496,309	-	1,457,601	-	560,807	-	177,284	-	12,192	-	3,060	-	5,958,471	-	2,200,372	-	10,210,698	-	2,429,416	-	6,424	-	9,504,991	-	3,692	-	259,170,739	-	228,159,519	-	-		
Teachers Refreshment	-	-	-	-	-	-	-	-	38,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179,750	-	
Honorium to NGO head	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,000	-	
Furniture and Fixtures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210,193	-	
Meeting, Workshop and seminar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	158,098	-
Annual Picnic of Project stff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,950	-	
Contribution to ENRICH Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,987,239	-	
Unnayan mela (Microcredit)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,430	-	
Day observation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	175	-	
Registration Process of Land	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,400	-	
Service charge on IDCOL loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	237,428	-

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project-Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Cash in hand	1,045	6,628	46,235	1,918	763	12,633	657	1,406	16,536	1,813	349	89,983	313,156					
Cash at bank	505,623	88,540	33,193,588	153,203	7,371	657,193	460,417	104,799	145,856	2,831,147	700,863	32,905	38,904,405	24,448,093				
Opening Balance:	506,668	95,168	33,239,823	155,121	8,134	669,826	22,256	461,074	104,799	-	2,050	162,392	2,832,960	701,212	-	32,905	38,994,388	24,761,249

RECEIPTS:

Bank interest	5,871																		
FDR interest			434,734	622			331	1,971	1,461	16,044	2,158	172		8,067	14,991		486,422	582,013	
Grant received from Plan Bangladesh			3,598,030	15,000													3,613,030	2,955,375	
Clinical Service Charges																		3,019,045	
Clinical Support																		190,225	
Sale of contraceptives																		68,280	
Received from Enrich Programme																		32,855	
Received against HCB			3,600,000														3,600,000	52,290	
Contribution received from MF																		4,000	
Received from Naripakha for War victim																		2,767,257	
Reimbursement against Unnayan Meila																		16,200	
Reimbursement received from PKSF																			
Loan from Gratuity fund																		2,652,842	
Loan from Provident fund																		10,650,000	
Received from forfeiture Account																		4,000,000	
Grant received from UAE Bangladesh																		253,674	
																		224,000	

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project- Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Miscellaneous receipts	-	-	503,255	-	-	-	-	-	-	-	-	-	-	-	-	-	503,255	453,375
Dropout fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,373
Fund received from Bank Asia	85,890	-	-	-	-	-	638,860	-	-	-	-	-	-	-	-	-	724,750	1,028,219
Loan received from Bank Asia Limited	-	-	45,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	45,000,000	40,000,000
Loan Received from AB Bank Limited	-	-	25,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000,000	35,000,000
Commission received	-	-	-	-	-	-	-	1,602	-	-	-	-	-	-	-	-	1,602	2,012
Membership fee - General Body	2,520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,520	2,620
Members Welfare fund	-	-	2,250,900	-	-	-	-	-	-	-	-	-	-	-	-	-	2,250,900	2,098,420
Tax deducted at source- staff	-	2,039	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,039	20,390
Grant from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,937,673	-	6,937,673	566,339
Balance carried forward	94,281	1,869,413	2,85,098,077	15,622	-	856,139	331	1,373,247	1,461	6,887,335	1,973,884	17,273,108	964,894	81,519	6,952,664	30,000	2,883,471,975	2,709,745,534

Balance brought forward	94,281	1,869,413	2,85,098,077	15,622	-	856,139	331	1,373,247	1,461	6,887,335	1,973,884	17,273,108	964,894	81,519	6,952,664	30,000	2,883,471,975	2,709,745,534
FDR encashed during the year	-	-	7,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	7,000,000	12,650,000
Received from Micro finance as loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,756,640
Loan from SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,000	-	43,000	604,000
Loan from Ghashful General Account	-	850,000	-	-	-	732,901	107,000	-	-	-	3,185,951	-	-	-	4,754,300	-	9,630,152	1,210,746
Interest on Loan given to MF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	248,035
Advance and Deposit Received against Store and stock	-	-	3,821,261	-	-	-	-	-	-	-	-	-	-	-	-	-	3,821,261	25,482,093
Recovery of loan from Educare KG School	-	-	42,228	-	-	-	-	-	-	-	-	-	-	-	-	-	42,228	499,479
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project- Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Advance realized from Second Chance Education	-	43,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,000	-
Refunded advance rent by House Owner	-	-	-	-	-	40,000	-	-	-	-	-	-	-	-	-	-	40,000	-
Received from Partner Organization	-	-	-	-	-	11,039	-	-	-	-	-	-	-	-	-	-	11,039	-
Loan realize from Micro Finance	100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	-
Received from Provident Fund- Others	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500,000	-
Loan realize from Second Chance Education	942,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	942,000	-
Contribution from Second Chance Education	1,025,382	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,025,382	-
Loan Accounts - Organization	-	-	-	-	-	-	-	1,500,000	-	-	-	-	1,500,000	-	-	-	1,500,000	-
Total Receipts:	3,523,325	5,087,912	2,894,487,052	1,585,427	1,470,645	2,050,308	282,795	1,373,247	1,461	6,906,835	5,159,835	17,528,094	2,464,894	81,519	11,915,014	32,080	2,959,950,443	2,801,612,091
	4,029,993	5,183,080	2,927,756,875	1,740,548	1,478,779	2,720,134	305,051	1,834,321	106,260	6,906,835	5,161,885	17,690,486	5,297,854	782,731	11,915,014	64,985	2,992,944,831	2,826,373,340

PAYMENTS:

Salaries and allowances	235,678	2,070,849	128,783,506	907,017	1,143,683	250,172	83,107	-	-	-	488,665	-	142,000	-	4,860,290	-	138,964,967	124,831,821
MBBS Doctors' Honourarium	-	-	-	29,792	-	-	-	-	-	-	-	296,794	-	-	1,645,731	-	-	-
School Program	-	-	-	-	-	-	-	-	-	-	-	1,959,698	-	-	-	-	1,972,317	1,545,074
Health Program	-	-	-	-	-	-	-	-	-	-	2,174	840,006	-	-	-	-	1,959,698	1,955,875
Community Development Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	842,180
Other Operating Expenses	-	80	-	-	-	-	-	2,254,792	-	-	-	4,902,484	-	-	-	-	-	7,157,356
Administrative Expenses	-	-	-	-	-	68,154	-	-	-	901,078	-	1,008,838	-	-	-	3,692	1,981,762	1,121,383

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project- Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Refund to PKSF against PACE project	-	-	1,140,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,140,000	-
Refund to PKSF-Elderly people project	-	-	116,580	-	-	-	-	-	-	-	-	-	-	-	-	-	116,580	-
Loan refund to Bank Asia Limited	-	-	40,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	40,000,000	40,000,000
Loan Refund to AB Bank limited	-	-	30,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000	15,000,000
Interest paid on Bank Loan	-	-	3,435,963	-	-	-	-	-	-	-	-	-	-	-	-	-	3,435,963	2,750,000
Interest paid on Project Loan	-	-	434,250	-	-	-	-	-	-	-	-	-	-	-	-	-	434,250	1,156,785
Loan to ICS Project	500,000	-	-	-	-	-	-	-	-	190,000	-	-	-	-	-	-	500,000	-
Advance and Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	190,000	269,970
Payment to Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	221,007
Loan to Organization	-	-	26,507,000	-	-	-	-	-	-	-	-	-	650,000	-	-	-	27,157,000	20,768,640
General Account	-	1,200	980,092	-	-	-	-	-	-	-	-	-	-	-	-	-	981,292	1,192,296
Maintenance - Capital and Non-capital	-	10,125	1,406,493	2,300	-	-	740	-	-	-	-	-	-	-	-	-	1,419,658	812,890
Maintenance - Office	-	-	627,201	-	-	-	-	-	-	-	155,179	-	-	-	-	-	635,171	822,094
Maintenance and fuel-vehicles	7,970	-	123,940	-	-	-	-	-	-	-	-	-	-	-	-	-	279,119	462,016
Material expenses	-	-	-	-	-	-	-	-	-	-	-	-	2,125,290	-	-	-	2,125,290	-
Cost of Sales	-	-	-	-	-	-	-	-	-	-	-	-	1,802,745	-	-	-	1,802,745	-
Cost of Sales - Panjuri Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Sales - Haque Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advocacy Meetings-District Level	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Survivor Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maria model seed preservation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,023,281
Youth Group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,600
School Outreach program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,945
Material & Equipment for NFE School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,276

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project- Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Vermi Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	133,592
Advance against Vermis Purchase	-	-	-	-	-	-	-	-	-	-	-	-	100,000	-	-	-	100,000	-
Training expenses	-	-	62,982	-	-	-	615	-	-	-	18,000	9,277	-	-	-	-	90,874	346,533
Traveling and conveyance	2,400	323,337	1,838,408	17,030	21,215	-	-	-	-	-	12,585	-	40,454	-	238,275	-	2,493,704	3,007,667
Uniform and leverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,010
Poultry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46,600
Utilities	15,970	13,272	1,407,585	24,063	-	-	400	-	-	-	-	-	-	-	50,000	-	1,511,290	1,496,969
Investment in FDR	-	-	14,500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	14,500,000	16,750,000
Weekly /Monthly Meeting	-	-	500,869	-	-	-	-	-	-	-	29,735	-	-	-	-	-	530,604	224,228
Donation / Contribution	128,850	-	170,210	-	-	-	-	-	-	-	-	-	-	-	-	-	299,060	67,040
Beneficiaries training, meeting, workshop and annual conference	-	-	-	-	-	-	-	-	-	-	22,714	-	-	-	-	-	22,714	2,550,507
Fixed Assets Purchase	-	-	-	1,900	-	-	-	-	-	260,772	-	-	-	-	210,193	-	472,865	4,197,138
Loan to SDP	-	-	1,050,000	-	-	-	-	-	-	-	-	-	-	-	43,000	-	1,093,000	2,090,398
Loan to DIISP	-	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000	80,000
Overhead/other cost	-	-	-	-	-	-	7,649	-	-	-	-	165,000	-	-	-	-	7,649	176,594
Advance to program staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	165,000	-
Advance against Grameen Savagery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137,000
Advance to staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,327,024
against Salary	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance office rent/ school rent	-	-	14,337,260	100,000	15,000	-	-	-	-	-	-	-	-	-	-	-	14,452,260	1,712,280
Loan to Parri Raman School	-	-	-	50,000	-	-	207,000	-	-	-	-	-	-	-	-	-	-	150,000
Loan refund to ORG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,811,300	1,016,000
Claim Settlement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"		"SDP Project"		Micro Finance Program		Ghashful Paran Rahman School		ESP-BRAC Project		NDBMP		CHWEVT		"Remittance Project"		"MIME Project- Insurance"		PACE Project		Elderly Project		"ENRICH Project"		ICS Project		Agriculture and Livestock Project		Second chance education		DIISP, PKSF Program		2018		2017		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka		
Advertisement	-	-	321,103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	321,103	363,027			
Signboard	-	-	76,720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,720	-	-			
Contribution to Pally	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Tayaha Kendra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Contribution to ENRICH project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Payment to ENRICH program	-	-	5,150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,150,000	5,675,452	-			
Advance to Livestock and Agriculture	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85,721	-			
Inter Transaction with branch	-	-	240,314,732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	246,914,956	314,821,618	-			
Purchase of Sewing Machine	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Payment to War victim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,200	-		
Vaccination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Loan Refund to Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Agriculture related information	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,765,862	93,000	
Interest on premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	-	
Field Conveyance	-	-	5,453,464	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,353	
License and renewal fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,472,969	4,836,014
Micro Credit Fair	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	4,880
Loan Payment to MIME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loan payment to ESP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment against Vedio Documentation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance carried forward	1,984,249	4,917,507	2,837,561,952	1,568,136	1,332,100	1,016,761	305,051	658,006	1,676	6,738,433	3,728,772	9,315,473	5,231,383	776,929	11,453,235	13,692	2,886,609,355	2,719,463,774	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	General Account"	"SDP Project "	Micro Finance Program	Ghashful Paran Rahman School	ESP- BRAC Project	NDBMP	CHWEIT	"Remittance Project"	"MIME Project- Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Compost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to Calendar of BSAF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000	-
USG Block Dem	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64,930	-
Feromane Trap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,100	-
Porous pipe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,000	-
Beef fattening	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,598	-
Livestock Unit- Exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Annual Picnic of Project staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,950	-
Payments to Remittance Project	85,890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85,890	-	-
Courtyard Meeting	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	263,720	-
Divisional /District level workshop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58,760	-
Members Gethering of WASC-all union	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	327,720	-
Police Officer Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meeting expenses- VJAWC/SPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	103,290	-
Contribution to Calendar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agriculture exhibition	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	189,810	-
Goat Rearing (Poor Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102,600	-
Goat Rearing (Ultra Member)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,998	-
Cow Rearing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,000	-
Vegetables cultivation own premises	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,160	-
High breed new crops	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,970	-
Shop renewal fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000	-
Wages-ICS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"	"SDP Project"	Micro Finance Program	Ghashful Paran Rahman School	ESP-BRAC Project	NDBMP	CHWEVT	"Remittance Project"	"MIME Project-Insurance"	PACE Project	Elderly Project	"ENRICH Project"	ICS Project	Agriculture and Livestock Project	Second chance education	DIISP, PKSF Program	2018	2017
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Advance income tax (FDR)	-	-	403,287	-	-	-	-	-	-	-	-	-	-	-	-	-	403,287	-
Vehicle Insurance	-	-	39,031	-	-	-	-	-	-	-	-	-	-	-	-	-	39,031	-
Head Office Contribution	-	-	25,365,552	-	-	-	-	-	-	-	-	-	-	-	-	-	25,365,552	-
Cultivation	-	-	10,940	-	-	-	-	-	-	-	-	-	-	-	-	-	10,940	-
Singer Machine Purchase	-	-	14,471	-	-	-	-	-	-	-	-	-	-	-	-	-	14,471	-
Loan with PACE program	-	-	2,599,500	-	-	-	-	-	-	-	-	-	-	-	-	-	2,599,500	-
Loan with Elderly	-	-	1,100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,100,000	-
Payment adjust with Rahaman Enterprise	-	-	-	-	-	-	-	-	-	-	-	1,573,110	-	-	-	-	1,573,110	-
Payment adjust with Hamedia Najeria	-	-	-	-	-	-	-	-	-	-	-	214,775	-	-	-	-	214,775	-
Thahizul Quarran Madrasha	-	-	-	-	-	-	-	-	-	-	-	91,250	-	-	-	-	91,250	-
Payment adjust with liability for expense Functioning of DLAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
activation of UZLAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Celebrating public events	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,500
Telephone & Mobile Bill	-	-	-	-	-	-	-	-	-	-	6,000	-	2,788	-	-	-	8,788	-
Entertainment	-	9,892	-	22,155	-	-	-	-	-	-	-	-	-	-	-	-	32,047	-
Cloth for school uniform	-	-	-	4,000	-	-	-	-	-	-	-	-	-	-	-	-	4,000	-
Loan Conveyance	-	-	-	-	-	-	-	-	-	-	18,000	-	-	-	-	-	18,000	-
Allowance for Elderly People	-	-	-	-	-	-	-	-	-	-	1,169,400	-	-	-	-	-	1,169,400	-
Allowance for insolvent Elderly People	-	-	-	-	-	-	-	-	-	-	49,000	-	-	-	-	-	49,000	-
Special support distribution	-	-	-	-	-	-	-	-	-	-	30,700	-	-	-	-	-	30,700	-
Funeral	-	-	-	-	-	-	-	-	-	-	16,000	-	-	-	-	-	16,000	-
Best elderly People	-	-	-	-	-	-	-	-	-	-	34,398	-	-	-	-	-	34,398	-
Hornorium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

GHASHFUL COMBINED STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 30 JUNE 2018

Particulars	"General Account"		"SDP Project"		Micro Finance Program		Ghashful Paran Rahman School		ESP-BRAC Project		NDBMP		CHWEIT		"Remittance Project"		"MIME Project-Insurance"		PACE Project		Elderly Project		"ENRICH Project"		ICS Project		Agriculture and Livestock Project		Second chance education		DIISP, PKSF Program		2018		2017									
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka									
Best Son Honorium Advance to Second Chance education Honorium to NGO head	942,000	-	43,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,648	-	-	-	-	-	-	-	-	-	-	10,648	-	-									
Consultancy Fee	50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,000	-	-						
Union level phase our meeting	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000	-	-					
	3,835,040	4,972,501	2,874,545,146	1,594,291	1,442,545	2,110,404	305,051	1,296,866	101,676	6,790,133	5,068,918	17,464,819	5,234,171	776,929	11,768,285	13,692	2,937,320,467	2,787,378,950																										
Cash in hand	3,063	2,427	166,668	750	191	7,649		657		17,026	4,687	16,655	490	349																														
Cash at bank:	191,890	208,152	53,015,061	145,507	36,043	602,081		536,798	4,584	99,676	88,280	209,012	63,193	5,453	146,729	51,293	55,403,752	38,904,407																										
Balance at 30.06.2018	194,953	210,579	53,181,729	146,257	36,234	609,730	-	537,455	4,584	116,702	92,967	225,667	63,683	5,802	146,729	51,293	55,624,364	38,994,390																										
Total payments and balance	4,029,993	5,183,080	2,927,26,875	1,740,548	1,478,779	2,720,134	305,051	1,834,321	106,260	6,906,835	5,161,885	17,690,486	5,297,854	782,731	11,915,014	64,985	2,992,944,831	2,826,373,340																										

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

1.00 Organization profile

Ghashful is a Non- Government Associations (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ Rule 1978 as amended in 1982 under the Registration No. DSS/FDO/R-376 dated 8.4.1990. The organization is also registered with the Social Welfare Department (Registration No. 959/1983) and with District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78).

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

2.00 Nature and Objectives of the organization

(a) Nature of the organization

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

(b) Objectives

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

3.00 Corporate Information of the NGO

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

LIST OF EXECUTIVE COMMITTEE MEMBERS

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

4.00 Basis of preparation of financial statements

4.01 Statement of compliance and basis of accounting

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

4.02 Functional and presentation currency

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

4.03 Use of estimates and judgements

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

4.04 Comparative information

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

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

4.05 Reporting period

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

5.00 Significant accounting and organizational policies

5.01 Revenue recognition

5.01.01 Interest income

Service charges on loan

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

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

Service charges are accounted for on cash basis. The amount of service charges actually collected from the beneficiaries are recognized as income. The service charges due but not collected are not recognized as income.

5.01.02 Interest on fixed deposit

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

5.02 Fixed assets

5.02.01 Fixed assets and depreciation

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

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

5.02.02 Capitalization policy

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

5.02.03 Intangible assets-Software

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

<u>Name of assets</u>	<u>Rate (%)</u>
Software-Anirban	20

5.03 Recognition of expenses

5.03.01 Interest expenses

Interest expenses have been accounted for on accrual basis.

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

5.03.02 Other expenses

Other expenses have been accounted for on accrual basis.

5.03.03 Interest paid on savings

Interest paid on savings is recognized on accrual basis.

5.04 Loan classification and loan loss provision

5.04.01 Loan classification and loan loss provision

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

5.04.02 Write off policy

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

5.05 Loan to beneficiaries

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

5.06 Savings collection

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

5.07 Grant/donation accounting

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

5.08 Restatement of Financial Statements

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

6.00 Major Loan Components of Microfinance

6.01 Jagoron

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

6.02 Agrosor

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

6.03 Sufolon

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

6.04 Buniad

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

7.00 Projects of Ghashful

7.01 Foreign Remittance

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

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

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

7.03.01 Livelihood Improvement Loan (LI)

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

- i) To develop a quality sanitary system for poor families and encourage the beneficiaries to use it
- ii) To help the poor families from asset loss or depletion
- iii) Empowering the poor families socially and economically

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

- iv) To ensure the food security
- v) To develop the standards of living of the poor families

7.03.02 Income Generating Activities Loan (IGA)

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

7.03.03 Asset Creation Loan (ACL)

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

7.04 Inclusive Insurance Sector Project (DIISP)

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

7.05 Agriculture and Livestock Unit

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

7.06 Reproductive Health Program

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

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

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

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

7.07 PACE Project

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

7.08 Ghashful Urban Education Programme

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

7.09 Ghashful Rural Education Program

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

7.10 Ghashful Paran Rahman School

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

7.11 Ghashful Pallitathya Kendra

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

7.12 Ghashful Elderly Project

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

GHASHFUL

NOTES TO THE COMBINED FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 30 JUNE 2018

7.13 Ghashful Biogas and Improved Cook Stove (ICS) Project

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

7.14 Second Chance Education Project

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

8.00 A. Staff Gratuity Fund-Janata Bank Ltd.

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

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

Name of Bank and Account Number	Balance as on 30.06.2018 Taka
Savings account with Janata Bank Ltd., Sk. Mujib Road Corporate Branch, Agrabad, Chattogram. A/c No..003334071644	2,482,523
FDR account with Southeast Bank Ltd., Jubilee Road Branch, Chattogram. A/c No.24300026247	3,000,000
FDR account with Southeast Bank Ltd., A/C No-24500027770	2,000,000
FDR account with BankAsia Ltd., CDA Avenue Branch, Chattogram A/C:01855007304	4,000,000
FDR account with First Security Bank Ltd., Halishar Branch Chattogram. A/c No. 033441	2,500,000
FDR account with Trust Bank Ltd., RBBVHB Branch Chattogram. A/c No. 0093-00330001241	4,000,000
FDR Account with One Bank Ltd., CDA Avenue Branch, Chattogram. A/C No:023413000049	2,000,000
FDR account with NCC Bank A/C No:0330088518	3,000,000
FDR account with Midland Bank A/C No : 00119-1100002200	2,500,000
FDR account with Marcantile Bank, A/C no: 11754132199/647	1,500,000
FDR account with Delta Brac Housing, A/C no: 52672	3,000,000
FDR account with AB Bank A/C No: 3516733	2,500,000
FDR account with IPDC, A/C no: 003000000226	2,000,000
Loan to General Account	7,100,000
Loan to Staff	850,000
Total of Bank and FDR investment as on 30 June 2018	42,432,523

	2018 Taka	2017 Taka
B. Provision for Gratuity-SDP		
Balance as on 01 July	1,583,527	1,583,527
Add: Provision made during the year	-	-
Balance as on 30 June	1,583,527	1,583,527
Total Balance as on 30 June(A+B)	44,016,050	32,775,702
9.00 Insurance Reserve Fund		
Balance as on 01 July	38,329,201	33,220,784
Add: Premium Received during the year	12,434,643	10,301,645
	50,763,844	43,522,429
Less: Refunded/Transferred during the year	6,898,231	5,193,228
Balance as on 30 June	43,865,613	38,329,201

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

11.00 Ghashful Staff Welfare and Security Fund

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

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

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

12.00 Fixed Assets		
General Account :		
Opening Balance	181,627	181,627
Add: Purchased during the year	400,000	-
Less: Adjustment during the year	(132,287)	-
	449,340	181,627
Less: Accumulated depreciation	42,909	155,250
Written down value (Annexure - A)	406,431	26,377
SDP Project		
Balance as on 01 July	1,299,386	1,295,686
Add: Purchase during the year	-	3,700
Less: Adjustment during the year	(1,078,182)	-
	221,204	1,299,386
Less: Accumulated depreciation	210,270	1,243,879
Written down value (Annexure - B)	10,934	55,507

MICRO FINANCE PROGRAM

	2018 Taka	2017 Taka
Balance as on 01 July	16,178,392	12,330,254
Add: Purchased during the year	3,056,500	3,848,138
Less: Adjustment during the year	(4,670,524)	-
	14,564,368	16,178,392
Less: Accumulated depreciation	7,880,162	10,518,953
Written down value (Annexure - C)	6,684,204	5,659,441
PARAN RAHMAN SCHOOL		
Balance as on 01 July	439,138	215,138
Add: Purchased during the year	1,900	224,000
	441,038	439,138
Less: Accumulated depreciation	213,751	187,604
Written down value (Annexure - D)	227,287	251,534
CHWEVT PROGRAM		
Balance as on 01 July	1,228,473	1,228,473
Add: Purchased during the year	-	-
	1,228,473	1,228,473
Less: Accumulated depreciation	939,421	860,187
Written down value (Annexure - E)	289,052	368,286
MIME PROJECT : Insurance		
Balance as on 01 July	47,098	47,098
Add: Addition during the year	-	-
	47,098	47,098
Less: Accumulated depreciation	34,645	33,261
Written down value (Annexure - F)	12,453	13,837
PACE PROGRAM		
Balance as on 01 July	-	-
Add: Purchased during the year	260,772	-
	260,772	-
Less: Accumulated depreciation	57,451	-
Written down value (Annexure - G)	203,321	-
Elderly PROGRAM		
Balance as on 01 July	8,925	-
Add: Purchased during the year	11,349	8,925
	20,274	8,925
Less: Accumulated depreciation	4,348	1,785
Written down value (Annexure - H)	15,926	7,140
ENRICH PROGRAM		
Balance as on 01 July	483,603	223,535
Add: Purchased during the year	37,504	260,068
	521,107	483,603
Less: Accumulated depreciation	168,743	94,212
Written down value (Annexure - I)	352,364	389,391
ICS Project		
Balance as on 01 July	33,900	33,900
Add: Purchased during the year	-	-
	33,900	33,900
Less: Accumulated depreciation	25,179	21,442
Written down value (Annexure - J)	8,721	12,459
	8,210,693	6,783,972

	2018 Taka	2017 Taka
12.01 Intangible Assets		
Software		
Balance as on 01 July	1,125,000	1,000,000
Add. Acquisition during the year	100,000	125,000
	1,225,000	1,125,000
Less. Accumulated Amortization	652,840	509,800
Balance as on 30 June (Annexure - K)	572,160	615,200
13.00 Loan to Members (Microcredit)		
Jagoron	588,104,460	537,536,637
Agrosor	219,473,601	170,147,216
Buniad	7,464,005	6,670,936
Sufolon	156,053,097	189,726,710
Enrich	16,749,671	-
Income Generating Activities Loan (IGA)	9,787,700	9,787,700
Livelihood Improvement Loan (LI)	637,258	637,258
Asset Creation Loan (ACL)	1,297,001	1,297,001
Total Microcredit (Note-13.01)	999,566,793	915,803,458
NDBMP loan outstanding	1,121,262	1,366,530
Total	1,000,688,055	917,169,988

13.01 Loan to Beneficiaries - Microfinance

Particulars	Jagoran	Agrosor	Buniad	Sufolon	Enrich	IGA	LI	ACL	Total	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	30.06.2018	30.06.2017
Balance as on 01 July	537,536,637	170,147,216	6,670,936	189,726,710	-	9,787,700	637,258	1,297,001	915,803,458	844,111,851
Add: Disbursed during the year	1,050,800,000	372,398,000	12,355,000	319,053,000	33,078,000	-	-	-	1,787,684,000	1,600,537,000
	1,588,336,637	542,545,216	19,025,936	508,779,710	33,078,000	9,787,700	637,258	1,297,001	2,703,487,458	2,444,648,851
Less: Realised during the year	996,761,956	321,471,527	11,483,477	352,443,596	16,328,329	-	-	-	1,698,488,885	1,520,456,395
Less: Written off during the year	3,425,910	1,589,466	77,936	281,127	-	-	-	-	5,374,439	8,388,998
Less: Adjustment during the year	44,311	10,622	518	1,890	-	-	-	-	57,341	-
Balance as on 30 June	588,104,460	219,473,601	7,464,005	156,053,097	16,749,671	9,787,700	637,258	1,297,001	999,566,793	915,803,458

14.00 Loan from PKSF

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

2018
Taka2017
Taka**15.00 Cash and Bank Balances**

Cash in hand

220,612

89,983

Cash at bank:

Name of projects	Bank Name	Branches of Bank	Account No.	2018 Taka	2017 Taka
General Account	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	107,531	339
	Pubali Bank Ltd.	Mehedibag,	A/C no: 0971901029534	84,360	505,285
SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	161,464	47,121
	Janata Bank Ltd.	Niamatpur Branch.	Acc ID: 0100042455690	46,688	41,419
Microfinance Program	Janata Bank Ltd.	Sk. Mujib Road	STD/A-881	12,660,854	7,951,096
	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	1,104,535	43,926
	Bank Asia Ltd.	CDA Avenue	STD-198	89,404	26,065
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	34,438	538,265
	One Bank Ltd.	Agrabad Branch	S/A-771	54,998	72,208
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	1,283,099	693,029
	The City Bank Ltd.	Kadamtali	STD/A-2001	505,329	116,628
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	2,052	62,466
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	215,430	120,472
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	171,494	132,696
	Prime Bank Ltd.	Laldigir Par	C/A-1451-1080-037764	-	872
	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	9,471	11,691
	South East Bank	CDA Avenue	C/A-1102281252001	1,185	-
	The City Bank Ltd.	Kadamtali	C/A-52001	747,161	211,654
	The City Bank Ltd.	Kadamtali	C/A-54001	457,541	983,599
	The City Bank Ltd.	Kadamtali	C/A-55001	417,291	202,916
	The City Bank Ltd.	Kadamtali	C/A-56001	868,321	82,134
	Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	582,242	1,785
	The City Bank Ltd.	Kadamtali	C/A-53001	197,986	303,541
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	213,344	114,913
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	181,898	195,437
	Janata Bank Ltd.	Sharkarhat	C/A-247	161,070	133,325
	Bank Asia Ltd.	Potenga Road	C/A-0050	305,694	467,124
	Janata Bank Ltd.	Konelhat	C/A-6882	175,075	1,236
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	2,632,433	2,974,390
	Janata Bank Ltd.	Patiya Sadar	C/A-2170-3	317,406	48,770
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	436,819	76,996
	First Security Bank Ltd.	Halishahar	C/A-0082	235,481	37,598
	Janata Bank Ltd.	Burishchar Hat	C/A-5224	627,830	21,265
	Pubali Bank Ltd.	Comilla South Sadar	C/A-14540	317,916	356,593
	Bank Asia Ltd.	Anderkilla	C/A-1041	338,363	553,818
	AB Bank Ltd.	Baharddarhat	C/A-99-001	357,283	213,700
	Sonali Bank Ltd.	Anowara Branch	C/A-1138	276,964	30,802
	AB Bank Ltd.	Baharddarhat	C/A-99-000	597,683	146,711
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	379,985	3,212
	AB Bank Ltd.	Hathazari	C/A-17-000	538,851	62,256
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	746,027	104,939
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	1,003,388	702,844
	The City Bank Ltd.	Kadamtali	C/A-0006	238,658	154,078
	Janata Bank Ltd.	Manda Branch	C/A-16683	2,916,301	2,294,373
	Janata Bank Ltd.	Chowmashia Branch	C/A-388	1,701,427	4,168,878
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	368,203	265,429
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	1,952,590	909,540
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	3,064,373	1,847,141
	Islami Bank BD Ltd.	Sapahar Branch, Nowgaon	C/A-461	3,268,242	3,122,440
	Islami Bank BD Ltd.	Nizampur Branch	C/A-3632	62,561	166,644
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	361,639	3,015
	Janata Bank Ltd.	Mohorigonj, Feni	C/A-804	266,546	283,289
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	318,547	121,161
	Janata Bank Ltd.	Foizia Bazar	C/A-171	3,339,409	394,831
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	1,343,918	133,484
	One Bank Ltd.	Hathazari Branch	S/A-0651020003455	1,936,414	211,178
	Rajshahi Krishi Unnoyan Bank	Kirtipur branch	CD/A-208	209,496	178,961
	Rupali Bank Ltd.	badalgashi Branch, Naogaon	CD/A-1037	107,608	346,875
	Bank Asia Ltd.	Mahadevpur Branch, Naogaon	CD/A-06833000429	562,895	287,895
	Janata Bank Ltd.	Madhuil Branch, Naogaon	CD/A-001006987	683,629	486,922
	Agrani Bank	Keshob Branch	CD/A-1288	332,873	16,482
	Agrani Bank	Sapahar Branch	CD/A-0200010265571	196,467	-
	Pubali Bank Ltd.	Delua Bari Branch	CD/A-4396901010253	88,570	-
	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	87,954	-
	Janata Bank Ltd.	Jhotbazar Branch, Manda	C/A-0811001007909	177,745	-
	Janata Bank Ltd.	Neamatpur Branch	C/A-0100123464634	137,379	-
	Janata Bank Ltd.	Damoirhat Branch	C/A-0100123583668	45,276	-

15.00 Cash and Bank Balances (continued)

Name of projects	Bank Name	Branches of Bank	Account No.	2018 Taka	2017 Taka
Paran Rahman School	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	85,063	20,816
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	51,656	128,786
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	8,788	1,000
ESP	Janata Bank Ltd.	Corporate Branch	A/C No: 3334077641	-	2,601
	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02333002269	36,043	7,371
NDBMP	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	183,261	234,921
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28869	272,610	272,950
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No:120633000388	19,565	32,069
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-0339001010802	20,906	36,979
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	32,178	8,858
	Rupali Bank Ltd.	Anowara Branch.	A/C No: 5504020000050	7,643	7,330
	Janata Bank Ltd.	Baizid Bostami Road.	A/C No: 0522001009467	1,150	2,300
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-0100008654535	15,542	14,620
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	30,466	12,002
	Janata Bank Ltd.	Chowmschia Bazar Branch.	A/C No: 0100046777004	271	7,715
	Janata Bank Ltd.	Dewpura Branch.	A/C No: 0100042400232	2,305	3,455
	Janata Bank Ltd.	Nazipur Branch.	A/C No: 0100029279521	195	-
	Islami Bank Bangladesh Ltd.	Shapahar Branch.	A/C No: 0100070515	4,179	-
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	11,485	11,485
	Janata Bank Ltd.	Chagalnaya Branch.	A/C No: 0385001012859	-	-
	Janata Bank Ltd.	Faizia Bazar Branch.	A/C No:0100058860608	325	3,195
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 1855/06	-	1,345
	Janata Bank Ltd.	Neamatpur Branch	A/C No: 705	-	7,638
	Janta Bank Ltd.	Muhurigonj Branch.	A/C No: 623	-	331
	CHWEVT	Standard Bank Ltd.	Chittagong	2336000212	-
Remittance Project	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	223,158	217,837
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01836000197	162,104	76,182
	Bank Asia Ltd.	Polton Branch, Dhaka	A/C No: 04936000025	-	-
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001933	34,575	35,150
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001942	6,997	7,572
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	2,739	8,908
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	25,562	25,562
	Standard Bank Ltd.	Dokkhin Khan branch.	A/c no- 02833002926	-	-
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	8,980	10,130
	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	25,800	25,800
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 221002042	-	-
	Standard Bank Ltd.	Chowdhury Hat Branch.	A/C No: 00633006262	-	-
	First Security Islami Bank Ltd.	Halishahar Branch.	A/C No: 18511100000036	17,060	18,853
	Pubali Bank Ltd.	Paduar Bazar Br, Comilla.	A/C No: 3356901014557	-	-
	Sonali Bank Ltd.	Comilla Sadar Branch.	A/C No: 33004482	-	-
	Rupali Bank Ltd.	Anowara Branch.	A/C No:200000293	-	-
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No:06933000062	3,178	4,558
	Dutch Bangla Bank Ltd.	Naogaon Sadar Branch.	A/C No:207.110.3477	-	-
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	12,055	13,205
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	-	-
Prime Bank Ltd.	Feni Branch	A/C No: 15611050013545	-	-	
Janata Bank Ltd.	Muhurigonj Branch.	A/C No: 0100045651872	14,590	16,660	
Pubali Bank Ltd.	Meah Bazar Branch.	A/C No: 1579	-	-	
MIME Insurance	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	4,584	104,800
PACE	Standard Bank Ltd.	CDA Branch.Ctg	SND A/C 023-36000244	7,068	-
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000004	88,463	-
Elderly	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	4,145	-
	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000626	2,232	-
Enrich	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	39,198	644
	NRB Global Bank	Fowzia Bazar Branch.	SND A/C 011-3000224536	46,850	-
Enrich	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33016344	31,514	46,888
	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	35,930	74,573
ICS	Standard Bank	Nagamora Branch	SB Account-4433000059	141,568	24,395
	Janata Bank Ltd.	Agrabad Corp Branch,	A/C no-36000997	58,147	2,822,933
	Janata Bank Ltd.	Manda Branch,	A/C No: 11018572	5,046	7,461
Agriculture	Janata Bank Ltd.	Cowmasia Branch,	A/C no: 1004872	-	753
	Pubali Bank Ltd.	Dampara Branch	A/C No: 0971102000522	5,453	624,134
	Janata Bank Ltd.	Patiya Branch	1022236	-	26,107
SCE	Sonali Bank Ltd.	Kalarpole Branch	33000801	-	50,622
	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02336000245	146,729	-
DIISP	Janata Bank Ltd.	S.K. Mujib Road	A/C No:003333016575	13,823	5,215
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:057833000661	21,392	22,542
	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	16,079	5,148
				55,403,753	38,904,407
				55,624,365	38,994,390

	2018 Taka	2017 Taka
16.00 Advances and Deposits		
(a) Advances:		
Office rent	3,454,525	2,727,061
Advance for travel	251,625	246,775
Against purchase of Motor cycle	1,789,769	1,848,543
Against purchase of Bicycle	63,399	105,999
Telephone security	2,000	2,000
Against purchase of Laptop	611,351	651,857
Mobile loan	214,413	126,142
Advance Salary	622,434	556,044
Suspense account	470,098	470,098
Advance tax deducted at source on interest	4,706,220	4,266,837
Security deposits to Bank Asia	17,000	85,000
Advance School Rent for ESP Project	224,000	388,500
Advance to contractor of ICS	100,000	100,000
Advance Interest -Bank Loan	154,786	72,798
Advance against school rent(KG School)	76,000	-
Advance against ICS project & WDB	26,560	-
Advance against expenses- PACE Project	190,000	-
Advance against land	12,050,000	-
Advance to NEST Project	-	40,000
Interest from NDBMP	-	36,110
Advance against expenses- Enrich Project	-	903,817
Advance against salary-SDP	-	22,500
Land Lease-Advance	-	85,000
Advance to Grameen Samagrey	-	16,560
	25,024,180	12,751,641
(b) Deposits:		
With Chittagong Zilla Parishad against shop rent	34,000	34,000
With Pacific Telecom Ltd. Against mobile phone	2,500	2,500
	36,500	36,500
	25,060,680	12,788,141
The management believes that these are realizable.		
17.00 Stock and stores		
A. Stock and stores-MFP		
Balance as on 01 July	81,729	260,120
Add. Purchased during the year	761,612	335,570
	843,341	595,690
Less : Consumption during the year	487,767	513,961
Balance as on 30 June	355,574	81,729
B. Stock in hand-GHASHFUL PARAN RAHMAN SCHOOL		
Printing Items	59,180	-
School tie	3,400	-
	62,580	-
Total Balance as on 30 June(A+B)	418,154	81,729
18.00 Short term investment		
Balance as at 01 July	56,250,000	52,000,000
Add: Invested during the year	14,500,000	16,750,000
	70,750,000	68,750,000
Less: Encashed during the year	7,000,000	12,500,000
Balance as at 30 June	63,750,000	56,250,000

18.01 Short term investment-Micro Finance

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest During the year
A. Investment against Savings Reserve:					Taka	Taka
Bank Asia Ltd CDA Avenue Branch	1855005737	27.06.18	27.09.18	6.25%	1,000,000	521
Bank Asia Ltd CDA Avenue Branch	1855006571	29.12.17	29.12.18	7.00%	2,000,000	70,389
Bank Asia Ltd KEPZ Branch	065555000-308	30.03.18	30.09.18	7.00%	3,000,000	52,500
Bank Asia Ltd KEPZ Branch	065555000-770	21.06.18	21.06.19	7.50%	2,000,000	3,750
Standard Bank Ltd,Pahartali Branch	03655000741/17	30.04.18	31.07.18	9.75%	7,000,000	113,750
Standard Bank Ltd,CDA Branch	043669/9224	29.06.18	29.06.19	6.50%	2,000,000	361
Standard Bank Ltd,CDA Branch	043952/55009406	30.06.18	30.09.18	6.00%	1,000,000	167
Janata Bank Ltd, Sk Mujib Road Corp Branch	388721/9788	29.09.17	29.09.18	5.00%	5,000,000	188,194
Janata Bank Ltd, Sk Mujib Road Corp Branch	388741/9986	26.11.17	26.11.18	5.00%	2,000,000	59,444
NRB Global bank, Jubilee road Branch	0465508/0124300051683	25.06.18	25.12.18	10.00%	2,500,000	3,472
South East Bank Ltd,Jubilee Road Branch	24300029141	29.04.18	29.07.18	8.50%	4,000,000	57,611
AB Bank Ltd, Momin Road Branch,Ctg	3500595/797754	29.06.18	29.09.18	10.00%	3,000,000	833
AB Bank Ltd, Momin Road Branch,Ctg	3500619/797754	25.05.18	25.11.18	10.25%	1,500,000	14,948
AB Bank Ltd, Momin Road Branch,Ctg	3516033	10.10.17	10.10.18	7.30%	1,500,000	79,083
One Bank Ltd CDA Branch	034-4120008886	04.06.18	04.09.18	9.00%	4,500,000	29,250
One Bank Ltd CDA Branch	0584-140000729	26.06.18	26.04.19	9.50%	1,000,000	1,056
Mercantile Bank Ltd, AK Khan Road, Ctg	117541218/640739	29.06.18	29.12.18	8.50%	2,000,000	472
MIDAS	D09759	28.06.18	28.12.18	11.25%	5,000,000	3,125
					50,000,000	678,927
B. Investment against Capital Reserve:						
One Bank Ltd CDA Branch, Ctg	0344-120001741	01.04.18	01.07.18	10.00%	2,000,000	49,444
Standard Bank Ltd,Pahartali Branch	55000373	30.04.18	31.07.18	9.75%	500,000	8,125
Standard Bank Ltd,Pahartali Branch	55000672	02.05.18	02.08.18	9.75%	1,000,000	15,708
AB Bank Ltd,PCR Halishahar Branch,Ctg	3489890	02.05.18	02.11.18	10.25%	2,000,000	33,028
AB Bank Ltd,PCR Halishahar Branch,Ctg	3518792	28.03.18	28.09.18	9.25%	3,500,000	82,736
MIDAS Financing Ltd	D09760	28.06.18	28.12.18	11.25%	1,500,000	938
Midland Bank Ltd,Chowdhuryhat Branch,Ctg	0019-1100001952	20.06.18	20.12.18	10.25%	3,000,000	8,542
					13,500,000	198,521
					63,500,000	877,448
C. Investment in FDR: Ghashful Educare KG School						
Standard Bank Ltd.	43845-02355009499	31.01.17	31.01.19	10.00%	100,000	2,775
One Bank Ltd Agrabad Branch	34414000647	12.01.16	01.12.18	9.00%	150,000	5,556
					250,000	8,331
Grand Total					63,750,000	885,779

	2018 Taka	2017 Taka
19.00 Loan to projects and Others		
Loan from Organization	11,459,247	1,796,412
Loan from Microfinance	8,485,779	13,506,155
Loan from ENRICH Project	1,619,817	1,712,761
Loan from SDP	666,301	-
Loan from ICS	1,246,412	-
Loan from Paran Rahman KG school	-	50,000
Loan from ESP	-	1,066,301
Loan from NDBMP	-	125,000
Loan from CHWEVT Project	-	130,846
Loan from Remittance Project	-	131,345
Loan from MIME Project	-	2,200,000
Loan from SDP	-	2,972,736
Loan from DIISP	-	80,000
	23,477,556	23,771,556
<u>Less: Elimination of intra project transactions</u>		
Loan to microfinance from General Accounts	5,087,152	13,586,155
Loan to SDP from Micro Finance	3,522,736	2,972,736
Loan to MIME project Insurance from General Accounts	2,100,000	2,200,000
Loan to Enrich Project from Micro Finance	1,732,352	1,712,761
Loan to General Accounts from ICS Project	680,846	1,530,846
Loan to ESP from General Accounts	400,000	666,301
Loan to NDBMP from General Accounts	1,123,467	-
Loan to DIISP, PKSF Program from Micro Finance	100,000	-
Loan to Second Chance Education from General Accounts	3,200,000	-
Loan to Remittance Project from General Accounts	131,345	-
Loan to Elderly Project from Enrich Project	1,619,817	-
Loan to Elderly Project from Micro Finance	531,191	-
Loan to PACE Project from Micro Finance	2,599,500	-
Loan to ESP from SDP	666,301	-
	23,494,707	22,668,799
Add: Others		
Laptop Loan	-	18,000
Mobile Loan	-	5,000
Advance to staff	40,000	13,000
	40,000	36,000
	22,849	1,138,757
20.00 Receivables from external entities		
Receivable from Garment Industries against health service charges	541,500	579,417
Receivable from PKSF	15,046,059	9,830,347
Receivables from BRAC	3,080,532	682,534
Receivables from IDCOL	2,567,276	2,421,399
	21,235,367	13,513,697
21.00 Members' savings		
Balance as at 01 July	428,978,555	390,926,698
Add: Received during the year (Note-21.01)	322,027,538	294,489,090
Add: Interest provided on savings	25,442,765	-
	776,448,858	685,415,788
Less: Refunded/withdrawal during the year	272,563,317	256,431,712
Balance as at 30 June	503,885,541	428,984,076
21.01 Members' Savings received during the year		
Jagoran	185,444,246	169,097,909
Ograsar	72,648,264	57,263,219
Buniad	2,716,868	2,653,475
Sufalan	39,238,776	57,558,679
TDS	17,109,587	5,901,608
Enrich	4,869,797	2,014,200
	322,027,538	294,489,090

	2018 Taka	2017 Taka
22.00 Security deposits from field staff		
Balance as on 01.07.2017	2,374,000	2,172,000
Add: Received during the year	451,000	403,560
	2,825,000	2,575,560
Less: Refunded during the year	156,000	201,560
Balance as on 30.06.2018	2,669,000	2,374,000
23.00 Loan Loss Reserve		
Balance as on 01 July	29,622,334	34,471,175
Add: Provision made during the year	10,105,254	3,540,157
	39,727,588	38,011,332
Less: Adjusted during the year	5,374,439	8,388,998
Balance as on 30 June	34,353,149	29,622,334
24.00 Members Unclaimed Deposit		
Balance as on 01 July	3,762,152	3,300,609
Add: Transferred during the year	1,909,042	1,897,508
	5,671,194	5,198,117
Less: Refunded during the year	1,328,434	1,435,965
Balance as on 30 June	4,342,760	3,762,152
25.00 Accrued Expenses & Other Liabilities		
Balance as on 01 July	14,614,055	19,759,905
Add: Provision made during the year	6,820,354	14,514,642
	21,434,409	34,274,547
Less: Paid/adjusted during the year	13,177,365	19,660,492
Balance as on 30 June	8,257,044	14,614,055
26.00 Liability to donors and others		
Loan from IDCOL	2,745,724	3,510,341
Liability for CHWEVT	289,052	330,542
Loan from SDP	666,301	666,301
Loan from Micro Finance	8,485,779	4,685,497
Loan from Organization	12,041,964	14,566,068
Short term Loan from Gratuity Fund	7,100,000	14,950,000
Loan from ICS project	680,846	1,530,846
Loan from Enrich Project	1,619,817	-
Short term Loan from Staff Welfare and Security Fund	1,295,662	-
Liability for JOBS (Training expenses)	-	50,278
Other liability	-	165,938
School savings	-	34,874
Liabilities to Contractors-ICS	-	2,125,290
Loan from Elderly -Head office	-	724,817
	34,925,145	43,340,792
Less: Elimination of intra project transactions		
Loan to microfinance from General Accounts	5,087,152	13,506,155
Loan to SDP from Micro Finance	3,522,736	2,972,736
Loan to MIME project Insurance from General Accounts	2,100,000	2,200,000
Loan to Enrich Project from Micro Finance	1,732,352	1,712,761
Loan to General Accounts from ICS Project	680,846	1,530,846
Loan to ESP from General Accounts	400,000	666,301
Loan to NDBMP from General Accounts	1,123,467	-
Loan to DIISP, PKSFP Program from Micro Finance	100,000	-
Loan to Second Chance Education from General Accounts	3,200,000	-
Loan to Remittance Project from General Accounts	131,345	-
Loan to Elderly Project from Enrich Project	1,619,817	-
Loan to Elderly Project from Micro Finance	531,191	-
Loan to PACE Project from Micro Finance	2,599,500	-
Loan to ESP from SDP	666,301	-
	23,494,707	22,588,799
	11,430,438	20,751,993

	2018 Taka	2017 Taka
27.00 Loan from commercial banks		
Bank Asia Limited,KEPZ Branch,Chittagong	25,000,000	20,000,000
Bank Asia Ltd, Paltan Branch,Chittagong-Remittance	480,179	480,179
AB Bank Limited, Momin Road Branch,Chittagong	15,000,000	20,000,000
	40,480,179	40,480,179
28.00 Loan Received from Staff Provident Fund		
Opening Balance	4,450,000	10,950,000
Add: Received during the Year	13,300,000	4,000,000
	17,750,000	14,950,000
Less: Refunded during the year	12,250,000	10,500,000
Balance as on 30 June	5,500,000	4,450,000
29.00 Advance received from PKSF		
Balance as on 01.07.2017	7,829,918	5,042,035
Add: Received During the year	10,417,527	9,656,580
	18,247,445	14,698,615
Less: Adjust During the Year	11,086,927	6,868,697
Balance as at 30 June	7,160,518	7,829,918
30.00 Service charges		
SDP Project	2,255,533	2,353,270
Microfinance Program (Note 30.01)	226,569,315	198,510,625
NDBMP	77,620	127,275
MIME Project-Insurance	-	248,035
DIISP, PKSF Program	-	3,955
	228,902,468	201,243,160
30.01 Microfinance Program		
Jagoran	134,368,912	113,120,526
Agrasar	44,641,629	36,278,745
Buniad	1,245,648	1,099,499
Sufalan	33,374,949	43,744,370
Sufalan Bank Asia	6,354,790	1,231,340
Sufalan AB Bank	3,368,070	1,210,300
Enrich	3,215,317	1,825,845
	226,569,315	198,510,625
31.00 Income from sale		
Sale of contraceptives	32,855	52,290
Sale of study materials	100,605	85,655
Sale of school uniform	18,720	24,300
Sale of Pass Book	578,370	510,430
Sale of Stove	-	3,400
	730,550	676,075
32.00 Other income		
Income from Commission	1,026,984	2,012
Bank / FDR interest	3,878,436	3,781,896
Other/Miscellaneous Income	338,330	292,088
Donation	395,000	424,000
Received from drawing training	1,340	6,916
Income from training centre	1,000	1,000
Other Income	1,079,271	62,799
Cost Sharing from NEST project	7,549	94,796
Reimbursement against training	64,060	103,900
Fines (penalty)	-	260,705
Reimbursement against Elderly Project	-	26,390
Income from backup support-MIME	-	193,417
Income from INAFI	-	36,429
Collection from HCB	-	4,000
Income from Forfeiture account	-	253,674
	6,791,970	5,544,022

	2018 Taka	2017 Taka
33.00 Administrative Expenses		
Other Expenses	836,499	1,189,208
Communication expenses	61,684	1,464,207
Depreciation	1,809,515	1,609,764
Amortization	143,040	153,800
Maintenance - Office	1,441,368	819,290
Maintenance and fuel- vehicles	1,054,277	822,094
Meeting expenses	293,592	147,467
Newspaper and periodicals	15,400	13,328
Office rent / shop rent	9,295,132	8,387,584
Printing and stationery	2,099,559	2,948,023
Utilities	1,587,878	1,493,102
School Rent	3,023,671	483,000
Training expenses	62,747	164,509
Travelling and conveyance	2,665,559	2,871,353
Field Conveyance	4,827,199	4,827,199
Uniform and Leverage	600	230,826
License and renewal fees	5,000	4,880
Administrative Expenses	2,195,636	-
Meeting,Workshop and seminar	-	158,098
Staff development expenses	-	2,650,865
	31,418,356	30,438,597
34.00 Finance Expenses		
Interest on members' savings	26,723,000	22,997,691
Bank charges	546,107	1,071,896
Interest on Loan from PKSF	20,374,134	18,920,841
Interest on Bank Loan and others	3,758,999	2,750,000
Rebate	1,736,377	214,607
Interest on Loan from Inter Associates	-	1,156,785
Interest on Insurance premium	-	20,572
Interest on security deposit	-	11,526
Service charge on IDCOL loan	-	237,428
	53,138,617	47,381,346
35.00 Other expenditures		
Clinical support	21,037	10,660
Audit and Professional Fee	86,075	137,250
Legal and Membership Fee	490,810	685,930
Selling and promotional Expenses	19,455	117,100
Other operating Expenses	346,351	389,970
Entertainment	900,687	1,127,122
Emergency Treatment	2,102	56,022
Donation / Contribution	1,431,000	58,787
Advertisement	280,805	403,323
Deletion/adjustment of Fixed Assets	42,758	-
Furniture and Fixtures	210,193	-
Registration Process of Land	-	59,400
	3,831,273	3,045,564

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

38.00 Forgery of cash

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

39.00 Events After Reporting Date

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

40.00 Related Party Transactions

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

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

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

GENERAL ACCOUNT OF GHASHFUL FIXED ASSET SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE - A

Name of Assets	COST				Rate%	DEPRECIATION				Written down value as on 30.06.2018
	Balance on 01.07.2017	Addition during the year	Adjustment during the year	Balance on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Adjustment during the year	Balance as on 30.06.2018	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Land	-	400,000	-	400,000	0%	-	-	-	-	400,000
Furniture and fixtures	64,504	-	54,964	9,540	10%	42,956	700	40,412	3,244	6,296
Refrigerator	17,300	-	-	17,300	20%	17,203	19	-	17,222	78
Television	22,500	-	-	22,500	20%	22,429	14	-	22,443	57
VCP	12,000	-	12,000	-	20%	11,962	-	11,962	-	-
Camera	5,000	-	5,000	-	20%	4,979	-	4,979	-	-
Sewing Machine	5,475	-	5,475	-	20%	5,451	-	5,451	-	-
Computer and Equipments	33,550	-	33,550	-	30%	30,891	-	30,891	-	-
Mobile Set	21,298	-	21,298	-	20%	19,378	-	19,378	-	-
30.06.2018	181,627	400,000	132,287	449,340		155,250	733	113,073	42,909	406,431
30.06.2017	181,627	-	-	181,627		151,175	4,075	-	155,250	26,377

SOCIAL DEVELOPMENT PROJECT (SDP) FIXED ASSET SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE-B

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

MICROFINANCE PROGRAM OF GHASHFUL
PROPERTY, PLANT AND EQUIPMENT

AS AT 30 JUNE 2018

ANNEXURE – C

Particulars	COST				Rate %	DEPRECIATION				Written down value as on 30.06.18
	Balance on 01.07.2017	Addition during the year	Adjustment during the period	Balance on 30.06.2018		Balance on 01.07.2017	Charged for the year	Adjustment during the period	Balance on 30.06.2018	
	Taka	Taka	Taka	Taka		Taka	Taka	Taka	Taka	
Generator	58,500	-	58,500	-	20	56,656	-	56,656	-	-
Digital Camera	266,422	-	59,580	206,842	20	110,352	28,953	48,277	91,028	115,814
Micro Bus	1,076,767	-	-	1,076,767	20	1,051,299	5,094	-	1,056,393	20,374
Motor Vehicles-Car	1,910,000	-	-	1,910,000	20	382,000	305,600	-	687,600	1,222,400
Motor Vehicles	87,800	-	-	87,800	20	86,242	312	-	86,554	1,246
Office Decoration/Equipment	1,322,405	639,282	92,802	1,868,885	20	773,492	235,716	83,185	926,023	942,862
Computer and Equipments	5,990,880	1,114,881	3,351,818	3,753,943	30	4,631,858	643,337	3,022,373	2,252,822	1,501,120
Furniture and Fixtures	4,804,833	1,186,831	680,105	5,311,559	10	2,916,726	298,763	592,792	2,622,697	2,688,863
Photocopy Machine	313,750	-	235,000	78,750	20	245,606	12,438	229,047	28,997	49,752
Mobile Set	231,299	89,586	179,003	141,882	20	206,681	19,703	163,312	63,072	78,810
Machinery/Cookeries	115,736	25,920	13,716	127,940	20	58,039	15,741	8,803	64,977	62,963
Total	16,178,392	3,056,500	4,670,524	14,564,368		10,518,953	1,565,656	4,204,445	7,880,162	6,684,204
Total	12,330,254	3,848,138	-	16,178,392		9,123,646	1,395,306	-	10,518,953	5,659,441

GHASHFUL PARAN RAHMAN SCHOOL FIXED ASSET SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE - D

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

GHASHFUL-CHWEVT PROGRAM FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE - E

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	291,460	-	291,460	10	161,797	12,966	174,763	116,697
Motorcycle	402,000	-	402,000	25	306,604	23,849	330,453	71,547
Digital Camera	27,831	-	27,831	20	22,332	1,100	23,432	4,399
Computer and Equipment	507,182	-	507,182	30	369,455	41,318	410,773	96,409
30 June 2018	1,228,473	-	1,228,473		860,188	79,233	939,421	289,052
30 June 2017	1,228,473	-	1,228,473		753,581	106,606	860,187	368,286

GHASHFUL-MIME PROJECT (INSURANCE) FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE - F

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

GHASHFUL-PACE PROGRAM FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE -G

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	
Motorcycle	-	166,000	166,000	20	-	33,200	33,200	132,800
Bicycle	-	22,310	22,310	20	-	4,462	4,462	17,848
Laptop and printers	-	52,962	52,962	30	-	15,889	15,889	37,073
Digital Camera	-	19,500	19,500	20	-	3,900	3,900	15,600
30 June 2018	-	260,772	260,772		-	57,451	57,451	203,321
30 June 2017	-	-	-		-	-	-	-

GHASHFUL-Elderly PROGRAM FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE -H

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	-	11,349	11,349	10	-	1,135	1,135	10,214
Office Equipment	-	-	-	20	-	-	-	-
By Cycle	8,925	-	8,925	20	1,785	1,428	3,213	5,712
30 June 2018	8,925	11,349	20,274		1,785	2,563	4,348	15,926
30 June 2017	-	8,925	8,925		-	1,785	1,785	7,140

GHASHFUL-ENRICH PROGRAM FIXED ASSETS SCHEDULE

AS AT 30 JUNE 2018

ANNEXURE -I

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and Fixtures	141,475	17,620	159,095	20	30,202	12,889.00	43,091	116,004
Office Equipment	299,228	19,884	319,112	60	49,787	53,865.00	103,652	215,460
Digital Camera	31,900	-	31,900	60	11,484	6,125.00	17,609	14,291
Computer and Equipment	11,000	-	11,000	40	2,738	1,652.00	4,390	6,610
30 June 2018	483,603	37,504	521,107		94,212	74,531	168,743	352,364
30 June 2017	223,535	260,068	483,603		41,513	52,699	94,212	389,391

Improved Cook-Stoves (ICS) Program Implemented By: Ghashful
For IDCOL Improved Cook Stoves (ICS) Program

FIXED ASSETS SCHEDULE

As at 30 June 2018

ANNEXURE -J

Name of Assets	COST			Rate %	DEPRECIATION			Written down value as on 30.06.2018
	Balance as on 01.07.2017	Addition during the year	Balance as on 30.06.2018		Balance as on 01.07.2017	Charged for the year	Balance as on 30.06.2018	
	Taka	Taka	Taka		Taka	Taka	Taka	
Furniture and fixtures	-	-	-	10%	-	-	-	-
Office equipments	-	-	-	20%	-	-	-	-
Computer and Accessories	33,900	-	33,900	30%	21,442	3,738	25,179	8,721
Vehicle	-	-	-	25%	-	-	-	-
Balance as on 30 June 2018	33,900	-	33,900		21,442	3,738	25,179	8,721
Balance as on 30 June 2017	33,900	-	33,900		16,103	5,339	21,442	12,459

MICROFINANCE PROGRAM OF GHASHFUL INTANGIBLE ASSETS

As at 30 June 2018

ANNEXURE -K

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

CHECKLIST

Sl. no	Evolution Criteria	Page no
1.	Objectives and Values Vision/ mission Legal basis Core Values & Objectives	11-12
2.	Directors' Report / Chairman's / (Head of the Organization Report) CEO Review A general review of the activities / projects completed during the year and in progress. Highlighting the contribution towards achieving the main objectives, Contributions made towards the economy of the country. e.g. poverty alleviation. Information on various programs / human resources & infrastructure developments, other segments of NGO Financial and operational sustainability analysis provided. A general outline of future activities & projects	8-9
3.	Accounting Policies and Disclosures with National and International Accounting Standards Details of Accounting Policies and Disclosures <ul style="list-style-type: none"> • Comparative information is disclosed in the balance sheet, income statement, statement of changes in equity, cash flow statement and accounting policies and explanatory notes are provided. 97 • Each material item should be presented separately. 121 • Presentation of accounting policies 121 • Accrual basis is followed (except donations and grants service charge income on cash basis). 99 • The source and amount of any donations received during the period are reported and shown separately from the other income generated by NGO. 122 • No recurrent expenditure has been charged to capital a/c. 121 • Revenue from non core activities has been separately identified. 87 • Basis of loan loss provision and expenses related to loan losses are shown separately from other expenses in the income statement. 127 (If the entity is not a micro finance entity grant full marks) • Interest accrued on savings of beneficiaries along with basis of interest accrual. (If the entity is not a micro finance entity grant full marks) 127 • Income from investments is shown separately. • Income and expenditure statement for the financial service operations is provided, in addition to other operational statements for the whole institution. • Balance Sheet Balance Sheet provides classified summary of microcredit program, social development program and commercial activities tied with the microcredit program of the NGO. 87 • Accounting policies on recognizing income and expenses. • Basis of cost allocation for shared costs policy (if applicable). • Accounting of Grant/ subsidies/ donations. • Material in kind donations or subsidies are disclosed. • Depreciation policy and charge • Loan loss provisioning (aging) and write off policy. • Source of loan, terms and interest on borrowings from outsiders. • On lending rate of service charge to beneficiaries (clients). • Effective rate of service charge to beneficiaries (clients). • Interest rate paid on savings to beneficiaries(clients). • Terms and nature of investments. • Any unusual financial movement during the period. • Significant departure from accounting standers should be adequately explained./justified. Compliance with Core IASs Extent of compliance with the following core IAS / IFRS (Applicable & Adopted by each country for financial year concerned) or equivalent National Standards Core IAS's : 1,2,7,8,10,12,14,16,17,19,21,24,27,28,30,32,36,37,38, and 39 (consider if implemented locally) Presentation of Financial Statements Presentation / format of Balance Sheet Presentation / format of Income Statement Presentation / format of Cash Flow/ S & A funds Presentation / format of changes in Equity Explanatory notes on Financial Statements <ul style="list-style-type: none"> • If financial statements comply with all relevant accounting standards, an explicit statement of such compliance a relevant accounting standards requirement would result in misleading financial statements, departure from relevant accounting standards requirement is required and should be explained. 87 • Financial statements are prepared on a going concern basis. 87 • Consistency of presentation. 88 • Other disclosures as required. 90 	87 88/123 87 127 87 87 87 88 90 89 120/147 121-123 121-123 121-123 82-83
	Information regarding different segments and units of the NGO Segmental review of operations with description of the performance and future prospects of each segment Segment analysis of - Income / Revenue - Operating Profit - Net Assets Information regarding different segments and units of the NGO	121-123 121-123 121-123 82-83

5	<p>NGO / Corporate Governance Information</p> <ul style="list-style-type: none"> - Board - Management Committee - (Audit Committee) - Meetings and Attendance - Contribution of NGO to the society Government Exchequer - Other related information 	74-78
6	<p>Stakeholder Information</p> <p>Information relevant for shareholders and other users of financial statements</p> <ul style="list-style-type: none"> • Stakeholder's information on Equity (Grant+ Accumulated Surplus), Reserves are provided with clarity. <p>Promoters / Members information</p> <ul style="list-style-type: none"> - Distribution of shareholders - Shares held by Directors/Executives <p>Graphic/pictorial data on</p> <ul style="list-style-type: none"> - Segmental Presentation - i.e. Geographical Segments, Nature of the Projects, Community services development project educational, vocational etc. <p>Five year summary</p> <ul style="list-style-type: none"> - Community Services carried out - No. of beneficiaries - level of enhancement of the social status i.e. comparison of past & present gender wise or age wise or income level wise of Grants / Donation Administration cost incurred per unit of disbursement Balance Sheet - Members funds Project wise - Property Plant and Eqpt - Net current assets - Long term liabilities - capital grants <p>Project performance</p> <ul style="list-style-type: none"> Projects completed Value & areas Administration cost measured on a unit of disbursement - Value of the project activities per beneficiary - Administration cost per beneficiary 	<p>14</p> <p>25</p> <p>30/81</p> <p>32-52</p>
7	<p>Statement of value added and how distributed</p> <ul style="list-style-type: none"> - Government as taxes - Value of disbursements to different categories - Children/infants - Families etc. - Environmental Projects - Health Projects - Vocational developments / Education - Media etc - Retained within the organization - Employees as remuneration 	52-55
8	<p>Report Presentation</p> <p>Production quality of report</p> <ul style="list-style-type: none"> - Cover and printing including the theme (on the cover) - Effectiveness of photographs and their relevance - Effectiveness of charts and graphs - Layout of contents - Clarity, simplicity, and lucidity in presentation of accounts 	
9	<p>Timeliness and AGMs</p> <p>Annual audit was undertaken within six months of the financial year end</p>	86