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**A. QASEM & Co.**  
Chartered Accountants Since 1953

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**Independent Auditors' Report  
And  
Audited Financial Statements  
Of  
GHASHFUL  
COMBINED FINANCIAL STATEMENTS  
For the year ended June 30, 2022.**

**INDEPENDENT AUDITORS' REPORT  
TO THE MEMBERS OF THE EXECUTIVE COMMITTEE OF  
GHASHFUL**

**Report on the audit of Combined financial statements**

**Opinion**

We have audited the accompanying combined financial statements of **Ghashful (the NGO/Organization)**, which comprise the combined statement of financial position as at 30 June 2022 and the combined statement of profit or loss and other comprehensive income, combined statement of changes in equity and combined statement of cash flows and combined statement of receipts and payments account for the year then ended, and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying combined financial statements give a true and fair view, in all material respect, the combined financial position of the organization as at 30 June 2022 and of its combined statement of Income and Expenditure for the year ended 30 June 2022 and its consolidated financial performance in accordance with International Financial Reporting Standards (IFRSs), of the Foreign Donations (Voluntary Activities Regulation Ordinance Rules 1978) and other applicable laws and regulations.

**Basis for opinion**

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

**Other Information**

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the combined financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the combined financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the combined financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Responsibilities of management and those charged with governance for the Combined financial**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), the Foreign Donation (Voluntary Activities) Regulation Act 2016, the Foreign Donation (Voluntary Activities) Regulation Rules 1978 and other applicable laws and regulations applicable for NGOs in Bangladesh and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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





**Auditor's responsibilities for the audit of the Combined financial statements**

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

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

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

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**A. Qasem & Co.**

Chartered Accountants

RJSC Firm Registration No: 2-PC7202

**Md. Johirul Islam FCA**

Partner

Enrolment Number: 1257

DVC : 2212011257A0136154

Date of issue: 01 DEC 2022

Place of issue: Chattogram, Bangladesh



**GHASHFUL**  
**COMBINED STATEMENT OF FINANCIAL POSITION**  
**As at 30 June 2022**

	Notes	As at 30 June	
		2022 TAKA	2021 TAKA
<b>Assets:</b>			
<b>Non-Current assets:</b>			
Property, Plant and Equipment	8.00	44,874,706	47,045,468
Intangible Assets	9.00	1,142,183	2,288,975
Right-of-use assets	43.00	7,437,223	5,365,486
<b>Total Non-Current Assets</b>		<b>53,454,113</b>	<b>54,699,929</b>
<b>Current Assets:</b>			
Loan to members (Microcredit)	10.00	2,077,044,071	1,582,984,664
Cash and Cash equivalents	11.00	98,260,539	159,863,128
Cash At Bank (Ghashful Staff Welfare and Security fund)	12.00	5,284,584	5,077,300
Advances and Deposits	13.00	11,673,343	13,169,260
Stock and stores	14.00	432,872	473,150
Short term investment- FDR	15.00	112,750,000	104,750,000
Accrued interest on FDR	15.01	1,737,147	2,137,016
Receivables from external entities	16.00	6,541,921	8,194,640
Loan to Projects and Others	17.00	-	(68,736)
Shortage of gratuity receivables from Microfinance	18.00	53,007,854	52,602,303
<b>Total Current Assets</b>		<b>2,366,732,331</b>	<b>1,929,182,725</b>
<b>Total Assets</b>		<b>2,420,186,445</b>	<b>1,983,882,655</b>
<b>Capital Fund &amp; Liabilities</b>			
<b>Capital Fund:</b>			
Capital reserve fund		16,232,374	12,816,752
Surplus/ (Deficit)		132,480,144	99,772,407
<b>Total Capital Fund</b>		<b>148,712,518</b>	<b>112,589,159</b>
<b>Non Current Liabilities:</b>			
Loan from PKSf	42.00	366,158,925	334,501,527
Lease liability- Non-current portion	43.00	7,194,503	2,384,141
Loan from commercial banks	27.00	210,045,720	18,181,816
Gratuity Fund of staff		67,017,495	69,585,628
<b>Non-current liabilities</b>		<b>650,416,643</b>	<b>424,653,113</b>
<b>Current liabilities:</b>			
Risk coverage management fund	19.00	90,077,744	71,662,727
Members' welfare fund	20.00	2,073,266	3,136,026
Members' savings	21.00	808,874,908	742,622,444
Security deposits from staff	22.00	2,829,000	2,730,000
Loan Loss Reserve	23.00	98,451,196	55,735,117
Members' unclaimed deposits	24.00	8,891,370	5,965,471
Accrued expenses & other liabilities	25.00	17,217,476	13,490,979
Liability to donors and others	26.00	6,449,255	8,298,268
Loan from commercial banks	27.00	198,300,490	188,521,155
Lease liability- Current portion	43.00	239,073	2,532,888
Loan from PKSf	42.00	387,653,506	350,404,535
Advance received from PKSf	28.00	-	1,540,773
<b>Total Current Liabilities</b>		<b>1,621,057,284</b>	<b>1,446,640,383</b>
<b>Total Liabilities</b>		<b>2,271,473,927</b>	<b>1,871,293,496</b>
<b>Total equity and liabilities</b>		<b>2,420,186,445</b>	<b>1,983,882,655</b>

**Footnotes:**

1. Auditors report - page 1 and 2
2. The accompanying notes from an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202

**Md. Johirul Islam FCA**

Partner

Enrolment Number: 1257

DVC: 2212011257A0136154

Place: Chattogram

Date: 01 DEC 2022



**Chief Executive Officer**  
Aftabur Rahman Jafree  
Ghashful

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

**GHASHFUL**  
**COMBINED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
For the year ended 30 June 2022

	Notes	FY 2021-2022 TAKA	FY 2020-2021 TAKA
<b>Income</b>			
Service charges	29	354,553,658	266,207,169
Grant received	30	28,599,821	37,211,148
Fees received	31	531,530	415,080
Income from sale	32	81,590	615,445
Other income	33	5,214,761	4,010,132
Contribution received from Organization		-	159,629
Interest on investment		4,622,799	5,819,318
<b>Total income</b>		<b>393,604,159</b>	<b>314,437,921</b>
<b>Expenditure</b>			
Administrative and office expenditures	34	29,334,694	30,053,750
Finance expenses	35	99,007,794	80,712,229
Other expenditures	36	2,591,729	3,044,470
Program costs	37	25,717,126	21,422,480
Salary expenditures	38	158,099,847	159,888,395
Loan loss provision expense	23(A)	42,716,079	3,381,361
Cost of sales and material expenses		-	415,277
Tax and Vat expenses		1,066,812	2,506,962
<b>Total expenditure</b>		<b>358,534,081</b>	<b>301,424,924</b>
<b>Deficit/Surplus for the year</b>		<b>35,070,078</b>	<b>13,012,997</b>

**Footnotes:**

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**GHASHFUL**  
**COMBINED STATEMENT OF CHANGES IN EQUITY**  
For the year ended 30 June 2022

	Capital Reserve fund	CRF Reserve on Insurance	Surplus/ (Deficit)	Total
<b>Balance at 1 July 2020</b>	<b>13,649,123</b>	-	<b>88,757,638</b>	<b>102,406,761</b>
Surplus for the Fiscal year 2020-21	-	-	13,012,997	13,012,997
Transferred to other liabilities	-	-	(1,653,854)	(1,653,854)
Adjustment with receivable from donor's/external	-	-	(1,532,764)	(1,532,764)
Transferred to other liabilities	-	-	-	-
Adjustment of Capital Reserve with accounts receivables	356,015	-	-	356,015
Transferred during the year 2021	(1,188,386)	-	1,188,386	-
<b>Balance as at 30 June 2021</b>	<b>12,816,752</b>	-	<b>99,772,403</b>	<b>112,589,155</b>
<b>Balance at 1 July 2021</b>	<b>12,816,752</b>	-	<b>99,772,403</b>	<b>112,589,155</b>
Surplus for the Fiscal year 2021-22	-	-	35,070,078	35,070,078
Transferred to other liabilities	-	-	958,442	958,442
Adjustment with receivable from donor's/external	-	-	94,843	94,843
Adjustment of Capital Reserve with accounts receivables	-	-	-	-
Transferred during the year 2022	3,415,621	-	(3,415,621)	-
<b>Balance at 30 June 2022</b>	<b>16,232,374</b>	-	<b>132,480,145</b>	<b>148,712,518</b>

**Footnotes:**

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**Md. Johirul Islam FCA**  
Partner  
Enrolment Number: 1257  
DVC: 2212011257A0136154

Place: Chattogram  
Date:

01 DEC 2022



  
**Chief Executive Officer**  
Aftabur Rahman Jafree  
Ghashful

  
**Chairman**  
Dp Monzur- Ul- Amin Chowdhury  
Ghashful



**GHASHFUL**  
**COMBINED STATEMENT OF CASH FLOWS**  
For the year ended 30 June 2022

	For the year ended 30 June	
	2022	2021
	TAKA	TAKA
<b>A. Cash Flows from Operating Activities:</b>		
Net deficit/Surplus as per combined statement of comprehensive income	35,070,078	13,012,997
Depreciation for the year	2,472,112	3,019,654
Depreciation on Right of use assets	3,007,420	2,076,962
Amortization for the year	294,090	571,244
Prior year adjustments	94,843	(1,532,764)
Loss on Disposal (PPE)	2,174,824	136,088
Loss on Disposal (Intangible Assets)	2,418,182	20,000
Interest charged on lease liabilities	678,951	605,505
Adjustment with capital reserve	(3,415,621)	356,015
Ghashful staff welfare and security fund	70,395	(835,803)
Adjustment with Other Liabilities	958,437	(1,653,854)
	<b>43,823,711</b>	<b>15,776,044</b>
<b>(Increase)/Decrease in Current Assets</b>		
Loan to members	(494,059,407)	(279,957,554)
Advance and Deposits	1,495,917	678,290
Stock and Stores	40,278	474,693
Accrued interest on FDR	399,869	1,417,521
Recivables from external entities	1,652,719	9,025,670
Loan to Projects and Others	(68,736)	89,896
Shortage of gratuity receivables from Microfinance	(405,551)	(20,547,317)
	<b>(490,944,911)</b>	<b>(288,818,801)</b>
<b>Increase/(Decrease) in Current Liabilities</b>		
Members' Savings	66,252,464	79,582,396
Security deposits from field staff	99,000	(72,000)
Loan Loss Reserve	42,716,079	3,381,361
Accrued expenses & other liabilities	3,726,497	(6,949,969)
Members' unclaimed deposits	2,925,899	653,402
Risk coverage management fund	18,415,017	12,024,283
Members' Welfare Fund	(1,062,760)	(1,578,850)
Liability to donors and others	(1,849,013)	1,242,791
Advance received from PKSF	(1,540,773)	(2,803,576)
Gratuity Fund of Staff	(2,568,133)	6,285,866
Interest paid on lease liabilities	(678,951)	(605,505)
	<b>126,435,325</b>	<b>91,160,198</b>
<b>Net cash used in operating activities</b>	<b>(320,685,876)</b>	<b>(181,882,559)</b>
<b>B. Cash Flows from Investing Activities:</b>		
Acquisition of Property, Plant and Equipment & Intangible assets	(903,712)	(3,727,459)
Short term investment- FDR	(8,000,000)	(4,000,000)
<b>Net cash used in investing activities</b>	<b>(8,903,712)</b>	<b>(7,727,459)</b>



For the year ended 30 June

2022	2021
TAKA	TAKA

**C. Cash Flows from Financing Activities:**

Loan from Commercial banks  
Loan Received from PKSF-Net  
Principal payment of lease liabilities  
**Net cash used in financing activities**

201,643,239	72,827,335
68,906,369	87,278,640
(2,562,609)	(2,431,572)
<b>267,986,998</b>	<b>157,674,403</b>

**D. Net increase/ decrease (A+B+C)**

Cash and cash equivalents at 1 July  
**Cash and cash equivalents at 30 June**

<b>(61,602,589)</b>	<b>(31,935,616)</b>
159,863,128	191,798,744
<b>98,260,539</b>	<b>159,863,128</b>

**Footnotes:**

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2. The accompanying notes from an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants  
RJSC Firm Registration Number: 2-PC7202



**Md. Johirul Islam FCA**  
Partner  
Enrolment Number: 1257  
DVC: 2212011257A0136154

Place: Chittagong

Date: **U 1 DEC 2022**

**Chief Executive Officer**  
Aftabur Rahman Jafree  
Ghashful



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



**Ghashful**  
**Combined statement of receipts and payments**  
**For the year ended 30 June 2022**

**Receipts:**

**Balance at 1 July**

Cash in hand

Cash at bank

**Total**

FY 2021-22	FY 2020-21
TAKA	TAKA

160,966	188,238
159,702,163	191,610,962
<b>159,863,129</b>	<b>191,799,200</b>

Bank interest	514,220	1,067,997
FDR Interest	3,833,898	4,808,432
Grant Received from Doner	-	42,100
Grant Received from MJF	200,000	4,983,357
Grant received from BRAC	14,964,350	22,689,973
SEP loan received from PKSf	63,700,000	51,600,000
Received from Branches-Remittance	21,355	90,293
Received from Enrich Program	5,200,000	2,891,151
Contribution received from Organization	-	23,541
Loan from PKSf	460,700,000	397,100,000
Member Savings Collection	400,960,382	378,306,493
Collection of Loan installment	2,692,780,095	2,084,620,261
Service Charge on Loan	346,436,241	265,924,592
Loan received from MF	7,784,000	6,517,943
Sale of Shaki Pad	37,660	54,550
Grant received from IDCOL	126,270	1,081,359
Loan Processing Fee	490,740	421,640
Sale of Pass Book	254,125	183,825
Advance received from PKSf	4,400,000	3,500,000
Advance Salary realized	227,310	83,000
Security Deposit	570,000	400,000
Unclaimed account	5,000,969	1,173,665
Received from PKSf against Reimbursement	3,211,247	6,126,153
Received from PKSf against social Adv.& Knowledge	18,725	64,276
Received from PKSf against scholarship	312,000	684,000
Incentive Received from PKSf against WASH Project	3,000,000	-
Inter Transaction with Branch	595,148,858	488,971,353
Advance Realized	1,861,170	-
Loan from ICS project	130,000	555,000
General Account	18,031,000	2,400,000
Grant Received from PKSf-against SEP	1,991,544	2,900,000
Loan received from Bank Asia Limited	40,000,000	45,000,000
Loan Received from AB Bank Limited	30,000,000	-
Loan received from MTB Bank Ltd.(ME)	50,000,000	10,000,000
Loan received from Pubali Bank Ltd	50,000,000	-
Loan received from IPDc Finance	30,000,000	-
Loan received from Southeast Bank Ltd.(MC)	100,000,000	150,000,000
Loan received from Southeast Bank Ltd.(Me)	100,000,000	50,000,000
Loan received from Southeast Bank Ltd.(SOD)	11,000,000	-
Advance interest adjusted	-	551,044
Loan received from Trust Bank Ltd (Me)	50,000,000	-
Insurance premium-Life	-	311,724
Membership fee - General Body	2,720	2,620
Members Welfare fund	-	1,360
Advance realized against expenses	1,327,038	1,727,400
FDR encashed during the year	34,000,000	14,000,000
Loan from SDP	334,000	-
Loan from SEP	2,861,170	-
Loan from PACE	251,000	2,500,000
Loan from Second Chance	3,500,000	2,800,000
Loan from DIISP	31,951	-
Advance and Deposit	-	7,132,709
Received against Store and stock	11,816	812
Other Income	2,002,123	459,861





Total received from Other source  
 Fees realized- Admission/Tuition  
 Donation  
 Sale of school materials  
 Sale of health card  
 Grant from MJF  
 Loan Received from Organization  
 Loan from Microfinance Program  
 Laptop Loan Realization  
 Motorcycle Loan Adjust  
 Mobile Loan Realization  
 Loan realized from Project/General account  
 Received From MF( Head Office)  
 FDR Encashment  
 Interest on FDR  
 Interest on saving account  
 Loan realised from SDP  
 Salary Realized  
 Insurance Premium collection  
 Clinical service charges  
 Diabetic test  
 Residential fess/School fess  
 Advance Adjust  
 Advance office rent adjust  
 Staff Advance Adjust  
 Loan refund from beneficiaries  
 Cost Sharing realize from Second Chance Education  
 Health service charges received from garments industries  
 Advance realized from Second Chance Education  
 Advance Realized against Expenses  
 Realize from YES Project  
 Received from UNDP

**Total Receipts:**

FY 2021-22	FY 2020-21
TAKA	TAKA
1,644,927	2,502
531,530	415,080
637,000	397,000
81,790	9,980
169,800	192,800
701,989	-
80,000	60,115
768,000	466,000
17,550	-
258,196	-
22,940	18,990
-	1,277,000
5,286,200	5,195,567
-	10,000,000
672,991	1,853,438
1,742	4,240
150,000	-
18,000	31,895
31,406,405	21,618,499
1,300,605	1,083,658
40,475	38,850
12,970	7,550
2,489,912	-
33,500	-
79,000	12,772
3,937	31,824
725,634	1,062,266
2,092,748	1,806,948
1,000	-
10,800	-
156,816	-
713,671	-
<b>5,187,338,104</b>	<b>4,059,339,458</b>
<b>5,347,201,234</b>	<b>4,251,138,658</b>



**Payments:**

	FY 2021-22 TAKA	FY 2020-21 TAKA
Salaries and allowances	155,100,032	157,328,953
School Program	1,929,805	4,072,591
Health Program	1,751,676	1,590,475
Logistics	3,400	3,600
School Materials	3,027	2,973
Conveyance and Tiffin Allowance	4,000	4,000
Mid day allowance	6,600	6,400
Emergency Treatment	16,973	4,000
Community Development Program	244,825	86,051
Other Operating Expenses	1,901,914	1,508,017
Administrative Expenses	474,060	462,107
Scholarship Expenses	120,000	-
Advance against expenses	417,792	1,119,851
Advance against salary	862,600	71,700
Advance against Traveling	484,000	-
Audit and professional fee	330,925	327,750
Bank charges	994,563	835,039
Advance office Rent	1,221,537	181,950
Capital expenditure	879,117	3,392,398
Communication expenses	2,037,283	2,055,605
Clinical support and contraceptive fee	13,929	28,722
Refreshment	1,048,053	819,981
Honorarium for school teacher & M.O	-	930,658
Insurance Claim settled	2,005,489	10,089,615
Bank charges	7,155	7,752
Postage and Courier	84,546	85,882
Income Tax Paid-Microfinance	-	824,438
Loan disbursed to Microfinance client	3,196,099,000	2,367,361,000
Refund of Security Deposit	471,000	-
Interest on Security Deposit-staff	32,545	-
Loan refund to PKSf	391,793,632	309,821,361
Interest paid to PKSf	41,423,514	41,412,785
Loan refund to Bank Asia Limited	32,500,000	51,350,000
IPDC Finance	3,700,047	-
Interest paid on Bank Loan	16,188,675	12,466,877
Loan to Organization General Account	19,347,000	2,866,000
Loan to GRPS	94,000	-
Maintenance - Capital and Non-capital	2,005,599	1,894,130
Maintenance - Office	1,861,839	848,617
Maintenance and fuel- vehicles	427,003	657,871
Material expenses	8,434	40,150
Annual Report Publication	454,040	454,850
Cost of Sales	-	415,277
Office Rent	105,973	547,474
Meeting expenses	31,259	2,940
Social Center Maintenance exp	1,173,530	5,230
Professional and License fee	94,660	418,714
Newspaper and Periodicals	13,425	14,696
Office Rent / Shop rent / Auditorium rent	11,065,887	11,207,410
Printing and Stationery	2,105,779	2,200,856
Monthly Meeting with Elder people	237,915	-
Program and operational costs	8,281,148	7,471,608
Dress for support staff	-	6,225
Interest on Members Savings	4,924,291	-
Members Savings Refund	370,655,648	322,035,976
School Rent	347,484	439,066
Security deposit refund	-	472,000
Special Day observation	567,505	443,778
Tax deducted at source-Staff	-	-
Postage	1,150	100
Membership /Professional fees	560,947	560,568
<b>Balance carried forward</b>	<b>4,278,516,230</b>	<b>3,321,256,067</b>



**Payments:****Balance brought forward**

	<b>FY 2021-22</b>	<b>FY 2020-21</b>
	<b>TAKA</b>	<b>TAKA</b>
	<b>4,278,516,230</b>	<b>3,321,256,067</b>
Material	5,896	8,618
Tax deducted at source-Staff	848,371	-
Advance to staff against expenses	-	19,000
VAT and Tax	995,979	2,121,057
Training expenses	274,125	291,785
Traveling and conveyance	2,416,141	2,225,155
Utilities	2,046,027	2,159,279
Repair, Maintenance & Cleaning Materials	7,500	14,384
Final Settlement from employee's contribution	3,886,083	15,147,640
Bank Charges	2,992	5,204
Excess Duty-FDR	26,500	25,500
Tax deducted at Source-AIT (FDR)	70,833	173,707
Loan to Project/General account	620,816	1,250,000
Investment in FDR	42,000,000	28,000,000
Weekly /Monthly Meeting	-	214,568
Fixed Assets Purchase	24,595	-
Loan to SDP	4,294,370	180,000
Loan to DIISP	31,951	-
Overhead/other cost	166,353	-
Advance to program staff	79,000	12,772
Advertisement	363,212	135,832
Signboard	51,518	59,940
Payment to ENRICH program	4,963,000	2,165,000
Inter Transaction with branch	590,989,260	490,830,646
Loan refund to ICS	-	50,000
Loan Refund to Microfinance	3,500,000	5,300,000
Field Conveyance	6,870,502	6,329,136
License and renewal fee	15,756	22,926
Loan to YES Project	80,000	-
Refreshment	-	4,237
Payment To IDCOL Principal Against Loan	502,275	958,163
Advance to Staff against expenses	624,598	1,879,109
Payment to General Account	150,000	-
Rebate Given	-	2,484,782
Interest on Security Deposit	-	37,471
Interest Expenses	19,275	176,575
Expenses against member welfare Fund	-	1,580,210
Welfare fund/disaster fund	1,078,140	1,360
Loan Refund to MF	5,000,000	2,891,151
Special Day celebration	392,708	15,212
Refund of members unclaimed	2,075,070	518,552
Motorcycle Loan	467,990	1,842,790
Bycycle Loan	-	70,000
Mobile Loan	-	700
<b>Balance carried forward</b>	<b>4,953,457,066</b>	<b>3,890,458,528</b>





**Payments:****Balance brought forward**

Emergency Treatment	
Advance income tax (FDR)	
Vehicle Insurance	
Project office Transfer	
Cultivation	
Loan with PACE program	
Loan with Elderly	
Advance-others	
Loan with Second Chance	
Advance interest paid	
Loan Principal repayment to MTB Agriculture	
Loan Principal repayment to AB Bank Agriculture	
Loan Principal repayment to MTB (ME)	
Loan Principal repayment to TB (ME)	
Loan Principal repayment to Southeast Bank (MC)	
Loan Principal repayment to Southeast Bank (ME)	
Loan Principal repayment to southeast bank SOD	
Staff loan for laptop	
Entertainment	
Cloth for school uniform	
Advance against School Rent	
Local Conveyance	
Allowance for Elderly People	
Special support distribution	
Donation	
Purchase of Fixed Assets	
Contribution to YES Project	
Loan Paid to Gratuity against Loan of Second Chance Education	
Loan to Ghashful Paran Rahman School	
Loan to NDBMP	
Loan Paid to Gratuity against Loan of Second Chance Education	
Loan fund of SEP transfer to Branch	
Loan paid to Microfinance	
Suspense Account	
Consultancy Fee	

FY 2021-22

FY 2020-21

TAKA

TAKA

4,953,457,066	3,890,458,528
-	106,797
-	538,493
-	14,159
5,311,953	2,176,567
-	9,150
-	150,000
880,000	1,835,000
285,000	5,414,100
1,741,000	2,187,943
-	2,616,334
-	20,000,000
30,000,000	30,000,000
19,580,914	13,636,364
20,000,002	10,909,092
100,986,803	49,013,167
43,216,168	6,783,832
5,500,000	
-	42,800
28,725	11,059
-	17,250
50,000	-
1,060	-
866,000	1,166,000
-	38,000
5,000	5,850
-	198,973
-	26,420
-	200,000
30,000	60,115
250,000	882,000
-	700,000
63,700,000	51,600,000
1,751,000	-
1,300,000	462,352
-	15,180
5,248,940,691	4,091,275,525

Cash in hand

Cash at bank:

Balance at 30 June

Total payments

122,712	160,966
98,137,827	159,702,163
98,260,539	159,863,129
5,347,201,234	4,251,138,658


**Footnotes:**

1. Auditors report - page 1 and 2
2. The accompanying notes from an integral part of these financial statements.

**A. Qasem & Co.**

Chartered Accountants

RJSC Firm Registration Number: 2-PC7202



Md. Johirul Islam FCA

Partner

Enrolment Number: 1257

DVC: 2212011257A0136154

Chief Executive Officer

Aftabur Rahman Jafree

Ghashful



Chairman

Dp Monzur- Ul- Amin Chowdhury

Ghashful

Place: Chattogram

Date:

01 DEC 2022



## Ghashful



Chief Executive Officer  
Anwar Rahman Jafree  
Ghoshal

Chairman  
Monzur-Ul-Amin Chowdhury  
Ghaziful





**Ghashful**  
**Project wise Statement of comprehensive income**  
**For the year ended 30 June 2022**

Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Ghashful Panam Ramman School	ESP-BRAC Project	NOBAP	CHVEVT	Reinsurance Project	MME Project- Insurance	PACE Project	Elderly Project	Second chance education	IOS Project	SEP of PKCSF	Enrich Project	GHASHFUL SCHOLARSHIP FUND	DISP PKCSF Program	YES Project	Amount In Taka 2021-2022	Amount In Taka 2020-2021	
<b>Income:</b>																						
Service charges	-	-	3,408,865	351,146,230	-	-	563	-	-	-	-	-	-	-	-	-	-	-	-	354,553,658	265,207,169	
Grant Received against Scholarship	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,100	
Grant Received from MUF	701,980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000	901,989	4,716,063	
Salary realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grant received from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,964,350	22,869,973	
Grant receivable from BRAC	713,871	-	-	-	-	-	-	-	-	-	-	-	14,964,350	-	-	-	-	-	-	14,964,350	22,869,973	
Grant received from PKCSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	713,871	3,973,172	
Grant received from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,686,044	-	
Received against Scholarship	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	684,000	
Reimbursement Received from Enrich project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,363,147	-	
Income from Training Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,169,800	-	
Fees received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank interest derived on investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	531,520	475,000	
Interest on loan to Microfinance program	-	511,458	-	3,594,364	12,573	-	-	-	3,569	-	10,020	-	23,367	-	-	-	-	-	-	515	4,145,556	4,815,192
Interest on loan to Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Training from Organization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank / FPR interest	4,468	-	-	459,055	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,803,834	-	
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sale of contributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other/Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Donation	2,720	-	270	-	637,000	-	-	-	-	-	-	1,994	-	-	1,894	9,547	-	-	-	477,243	1,004,126	
Received from drawing training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sale of study materials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210	463,468	
Sale of school uniforms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	639,720	399,620	
Income from training equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from training equipment is transportation expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61,790	9,980	
Other income	7,470	-	-	-	19,860	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,860	-	
Cost Sharing from MEST project	755,532	-	-	-	4,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	755,532	1,805	
Reimbursement against training	18,500	-	-	2,889,564	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,911,569	1,268,812	
Interest on loan from PKCSF	-	-	-	-	413,116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reimbursement against training	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	897,826	-	
Fees (penalty)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sale of Pass Book & Forms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Income</b>	<b>2,173,970</b>	<b>511,458</b>	<b>3,407,076</b>	<b>357,879,178</b>	<b>1,681,119</b>	<b>-</b>	<b>1,063</b>	<b>-</b>	<b>3,569</b>	<b>-</b>	<b>189,143</b>	<b>1,119,701</b>	<b>14,987,707</b>	<b>1,934</b>	<b>4,813,381</b>	<b>6,534,886</b>	<b>-</b>	<b>-</b>	<b>260,515</b>	<b>393,884,169</b>	<b>314,437,921</b>	
<b>Expenditure:</b>																						
Salaries and allowances	154,000	-	1,349,468	141,945,210	863,905	-	-	-	-	-	-	-	-	-	-	-	-	-	-	293,385	157,157,354	
Interest on members' savings	-	-	-	35,947,720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,947,720	25,358,427	
Bank charges (Membership fees)	4,312	1,727	3,559	967,328	4,153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,727	4,153	
Communication expenses	3,987	-	9,447	587,654	16,258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	587,654	61,500	
Clinical support	-	-	13,929	1,680,044	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,709,696	1,749,623	
Depreciation	7,211	-	7,318	2,385,960	21,718	-	-	26,424	-	-	-	-	-	-	-	-	-	-	-	13,929	29,722	
Association on behalf of job applicants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,475,112	3,019,654	
Loan Loss Provision expenses	-	-	-	294,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,007,420	3,078,942	
Consultant Fee/Audit Fee	-	-	-	3,207,420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,207,420	3,381,381	
Interest on loan from PKCSF	2,750	-	-	46,148,178	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	365,925	818,498	
Interest on loan from PKCSF	-	-	-	41,423,514	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,423,514	41,423,795	
Reimbursement on Bank Loan and others	-	-	-	16,827,772	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,827,772	16,827,772	
Reimbursement on Bank Loan and others	-	-	-	4,710,552	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,710,552	2,484,182	
Contribution to Social Development Project - IMF1	-	-	-	671,683	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	671,683	139,088	
Urgent needs of PKCSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Maintenance - Office	26,823	-	11,483	3,575,220	14,450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,623,086	889,931	
Maintenance - Workshop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,711,089	1,711,089	
Cost of shoes and material expenses	-	-	-	787,188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	787,188	415,217	
Meeting expenses	-	-	-	440,039	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	440,039	214,568	
Legal and Membership Fee	55,000	-	-	444,547	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	444,547	479,040	
Newspaper and periodicals	25,973	-	217,443	7,405,863	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	489,947	479,040	
Interest on loan	-	-	-	12,525	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,525	12,080	
Printing and stationery	66,238	-	50,796	2,429,611	154,063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,851	605,505	
Program and operational costs	1,468,998	-	-	2,857,661	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,857,661	2,857,661	
Purchase of Furniture and Office equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transportation and other expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other operating activities (Service Projects)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Entertainment	9,592	-	4,630	615,151	18,133	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,592	3,173	
Costs for school uniform	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
School fees	14,228	-	13,750	1,863,271	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,891,728	664,877	
Emergency Treatment	-	-	-	395,484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	395,484	3,154,975	
Special Day celebration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Contribution to YES Project	29,564	-	7,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	365,444	487,086	
Contribution to YES Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,100	10,450	
Contribution to YES Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,100	10,450	
School Program activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,594	17,212	
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Day observation	-	-	-	119,127	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Travel and transportation	12,225	-	917,995	1,000,764	14,430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,012,915	248,559	
Travel and transportation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,012,915	248,559	
Events Only	-	-	-	965,979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	965,979	3,441,778	
Subsidy paid to Client or NOBAP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,500	25,500	
Loss on sale of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Loss on sale of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Feed Conveyance	-	-	942,483	6,870,502	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	942,483	966,668	
Uniform and Linenage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest on security deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,870,502	6,320,136	
Donation / Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Expenditure</b>	<b>2,173,970</b>	<b>511,458</b>	<b>3,407,076</b>	<b>357,879,178</b>	<b>1,681,119</b>	<b>-</b>	<b>1,063</b>	<b>-</b>	<b>3,569</b>	<b>-</b>	<b></b>											



Particulars	General Account	Start Gratuity Fund	SCP Project	Micro Finance Program	Grassroot Parish Rahman School	ESP BRAC Project	NBSMP	CHWEVT	Remittances Project	MISE Project Insurance	PACE Project	Elderly Project	Second chance education	ICS Project	SEP of PKSF	Enrich Project	CHASHFUL SCHOLARSHIP FUND	DISEP PKSF Program	YES Project	Amount in Taka 2021-2022	Amount in Taka 2020-2021
Advertisement	8,369	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	363,712	115,832
License and renewal fees	6,456	-	-	348,004	7,300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000	1,000
Logistics	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,427	6,427
Medical and Life Allowance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,600	3,600
Administrative Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000	4,000
Donation/adjustment of Fund Assets	-	-	-	-	-	-	15,383	-	-	-	-	-	-	-	-	-	-	-	-	6,600	6,600
Teachers Retirement	-	-	-	-	-	-	-	-	-	-	-	4,569	-	326,353	326,353	246,170	8,600	-	-	864,397	1,530,605
Teachers' Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	230,000	170,400
Provision for doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	304,320	462,952
Furniture and Fixtures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses	1,899,937	89,043	2,849,259	323,712,648	1,561,653	-	34,658	26,424	7,165	1,212	56,161	1,116,318	14,354,965	71,399	5,007,138	7,240,496	31,127	-	424,641	348,534,081	361,444,243
Surplus (deficit) for the year	274,034	412,398	457,818	34,156,210	179,466	(1,066,301)	(33,596)	(26,424)	(3,466)	(1,712)	133,857	2,875	832,742	(69,705)	(193,759)	(692,610)	(21,127)	-	(224,126)	35,070,078	13,012,997
Surplus (deficit) brought forward	665,624	-	(4,867,651)	115,352,759	(530,869)	(1,066,301)	(3,221,156)	-	(83,159)	(2,980,116)	(456,524)	(3,023,915)	632,742	3,206,939	(193,759)	(2,487,077)	(21,127)	(54,916)	88,772,406	86,757,642	
Total Amount	(691,590)	412,398	(4,409,833)	149,508,969	(351,403)	(1,066,301)	(3,254,754)	(26,424)	(87,045)	(2,091,830)	(325,342)	(3,023,915)	632,742	3,206,939	(193,759)	(2,096,687)	(21,127)	(54,916)	(224,126)	114,842,485	101,770,640
Net received from discontinued operation (PHR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment with accounts receivable of project (NBSMP Enrich PACE)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment of Capital Reserve with accounts receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reconcile from donor	-	-	-	(3,415,621)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment (GFM-912) Project due to close the project during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prior year adjustment with Loan with ICS	-	-	-	-	-	-	-	26,424	-	-	-	-	(832,742)	-	455,908	-	21,127	-	224,126	(3,415,621)	1,186,306
Prior year adjustment for Liabilities for expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94,943	(1,322,764)
Transferred during the year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred to other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus carried forward to Microfinance	-	(412,398)	1,583,527	-	-	-	-	-	-	-	-	-	-	-	(212,694)	-	-	-	-	-	-
Balance carried to statement of financial position	(691,590)	-	(2,826,818)	146,053,348	(351,403)	(1,066,301)	(3,254,754)	-	(87,045)	(2,091,830)	(325,342)	(3,023,915)	-	3,206,939	49,456	(3,096,687)	-	(64,916)	132,486,144	99,772,406	

Chairman  
Moubar-Ul-Amin Chowdhury  
Chashul

Chief Executive Officer  
Abdur Rahim Janos  
Chashul



**Ghashful**  
**Project wise statement of receipts and payments**  
**For the year ended 30 June 2022**

Particulars	General Account	Start Gratuity Fund	SDP Project	Micro Finance Program	Chashful Parani Rahman School	ESP-BRAC Project	NOBMP	CHWEVT	Remittance e Project	MHE Project Insurance	PACE Project	Elderly Project	Second chance Education	ICS Project	SEP Project	Enrich Project	GHASHFUL L	DISP. PKSF Program	YES Project	Amount In Taka 2021-2022	Amount In Taka 2020-2021
<b>Receipts:</b>																					
Balance b/f 1 July	179,495	516,057	554,003	594	147,725	197	625	-	528,368	304	3,588	1,270	-	500	2,848	2,249	327	-	784	160,908	188,238
Cash in hand	180,205	516,057	554,003	594	154,214	61,255	447,856	-	528,368	304	206,412	186,281	-	156,677	840,540	679,263	20,000	32,986	300,148	159,702,161	191,610,662
<b>Total</b>																					
	4,488	-	-	-	459,020	135	-	-	3,269	-	10,200	1,984	23,357	1,694	9,547	-	-	-	515	514,220	1,067,897
Bank interest	-	-	-	-	3,821,240	12,652	-	-	-	-	-	-	-	-	-	-	-	-	-	3,833,898	4,808,432
FDR interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,100	4,993,357
Grant Received from Donor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000	-
Grant Received from MJP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance received from Ghazal G.A.A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SEP loan received from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,984,350	22,688,673
Received from Branches-Remittance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63,700,000	51,600,000
Contribution received from Organization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,355	90,293
Loan from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,200,000	2,881,151
Loan from PKSF against Elderly Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,541	-
Reimbursement of expenditures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,700,000	397,100,000
Reimbursement of expenditures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collection of loan installment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Services Charge on Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from DCCOL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from MF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Shaki Pad	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan realized from Elderly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from DCCOL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan processing fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan processing fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance received from PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance adjusted against expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Salary realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from PKSF against Reimbursement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from PKSF against social Adv & Roodies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from PKSF against scholarship	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter Transaction with Branch	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from ICS project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit refunded by Bank Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant Received from PKSF against SEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from Bank Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Second Chance Edu. against GF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Bank Asia Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from AB Bank Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from MTB Bank Ltd (Agriculture)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from MTB Bank Ltd (ME)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Pabai Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from PDC Finance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Southbank Bank Ltd (MO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Southbank Bank Ltd (MO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Southbank Bank Ltd (USD)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance interest realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Trust Bank Ltd (Agrosor)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance premium-Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance premium-Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership fee- General Body	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership fee- General Body	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tax deducted at source- staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance realized against expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant from BRAC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FDR encashed during the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from PACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Realized advance against Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Realized advance against Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from BNFE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-









Particulars	General Account	Staff Gratuity Fund	SDP Project	Micro Finance Program	Chashid Parva Rahman School	ESP-BBAC Project	NDMP	CHIVLT	Remittanc e Project	MINE Project- Insurance	FACE Project	Elderly Project	Second chance Education	ICS Project	SEP Project	Enrich Project	GHASHFU L	Dispo PKSF Program	YES Project	Amount in Taka 2021-2022	Amount in Taka 2020-2021
<b>Payments:</b>																					
Salaries and allowances	154,000	-	1,349,468	139,894,414	889,085	-	-	-	-	-	-	-	7,193,191	-	2,552,930	2,789,579	-	-	293,385	155,100,032	157,328,853
School Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,929,805	4,072,391
Health Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,751,678	1,560,175
Supplies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400	3,600
Transportation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,027	2,973
Conveyance and Tiffin Allowance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,000	4,000
Mid day allowance	-	-	-	12,873	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000	6,000
Emergency Treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	10,000
Community Development Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,100	4,100
Other Operating Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	244,825	88,051
Administrative Expenses	-	-	988,493	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	604,270	1,901,914
Scholarship Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	248,570	474,060
Gratuity and Promotional Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	120,000	462,107
Conveyance and Tiffin Allowance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance against salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance against Traveling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Income Tax on (FDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit and professional fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank charges	2,750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	882,600	1,119,851
Advance office Rent	4,312	-	3,509	-	952,676	-	-	-	-	-	-	-	-	-	-	-	-	-	-	484,000	71,700
Capital expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Computer expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clinical support and cost inclusive fee	2,757	-	-	-	1,999,381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	330,925	327,750
Refundment	-	-	8,607	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	694,563	835,039
Honorarium for school teacher & M.O	-	-	13,929	-	16,598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,221,537	181,950
Insurance Claim settled	-	-	4,630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	879,117	3,392,398
Bank charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,037,283	2,058,605
Postage and Courier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,929	28,722
Income Tax Paid-Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,040,053	819,981
Loan disbursed to Microfinance client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,008,489	10,860,815
Loan disbursed to Elderly client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,155	7,155
Refund of Security Deposit-staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84,546	85,882
Interest on Security Deposit-staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84,546	85,882
Loan refund to PKSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,196,099,000	2,367,361,000
Refund to PKSF-Elderly people project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Refund to Bank Asia Limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	471,000	-
Loan refund to AS Bank limited	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	391,703,635	309,821,361
Microfinance Loan- ME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41,423,514	41,412,765
Totol Bank ME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IPDC Finance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Southeast Bank SOD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,500,000	51,350,000
Southeast Bank RRS- MC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000	-
Southeast Bank RRS- ME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,000,000	-
Interest paid on Bank Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,560,914	12,486,877
Investment in FDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000,002	-
Loan to CSB on Project Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,986,833	-
Loan to CSB on Project Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,500,000	-
Travel Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance and Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to Organization General Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to Parn Rahman School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,347,000	2,866,000
Maintenance - Capital and Non-capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94,000	-
Maintenance - Office	28,623	-	3,993	-	1,814,473	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,005,569	1,894,130
Maintenance and fuel vehicles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,861,839	848,617
Annual Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	427,003	857,871
Annual Publication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,434	40,150
Loan Refund to ENRCH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	454,040	-
Cost of Sales	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Sales - Haque Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Office Rent	25,973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	105,973	547,474
Meeting expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social Center Maintenance exp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,259	2,940
Professional and License fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,173,530	5,220
Office Rent (SOD) Periodicals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94,060	410,714
Office Rent (SOD) Auditorium rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,425	14,696
Printing and Stationery	66,239	-	217,442	-	10,646,645	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,085,887	11,207,410
Monthly Meeting with Elder people	-	-	50,786	-	1,883,143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,107,519	2,200,896
Program and operational costs	1,449,288	-	-	-	91,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,281,148	7,471,608
Purchase of Furniture and Office equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan refund to General Account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dress for support staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Members Savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Members Savings to Social Development Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Members Savings to Haque Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,824,291	6,225
Security deposit refund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	370,655,648	322,035,976
Security deposit to Client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	435,086	435,086
Sunday paid to Client	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	347,484	472,000
Special Day observation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subsidy Paid to SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tax deducted at source- Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	567,505	443,778
Subsidy	310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	848,371	100
Professional fees	55,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,150	560,568
Balance carried forward	1,789,992	-	2,626,687	4,465,900,909	1,895,742	-	53,383	-	7,155	304	34,502	167,643	13,538,205	67,484	4,944,979	7,893,725	21,127	-	434,631	4,408,044,485	3,321,286,097







Particulars	General Account	Staff Gratuity Fund	SOP Project	Micro Finance Program	Ghashful Paron Rahman School	ESP-BRAC Project	NDBMP	CHWVIT	Remittance Project	MIME Project-Insurance	PACE Project	Elderly Project	Second chance Education	ICS Project	SEP Project	Elderly Project	GHASHFUL L	DISP. PKSF Program	YES Project	Amount in Taka 2021-2022	Amount in Taka 2020-2021
<b>Payments:</b>																					
Balance brought forward	1,954,425	8,485,143	3,451,942	5,110,881,899	3,425,671	-	641,246	-	28,510	304	34,502	1,436,096	18,210,439	199,442	4,944,979	20,463,382	21,127	-	581,447	5,172,740,953	3,890,458,528
Bi. Cycle loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Emergency Treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance income tax (FDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project office Transfer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cultivation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Single share Purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan with PACE program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan with Elderly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Premium	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan with Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance interest paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to MIB Agriculture	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to AB Bank Agriculture	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to MIB (ME)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to MIB (ME)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to Bank M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Principal repayment to Southeast Bank M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unemployment Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance policy honor Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff loan for laptop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment adjust with Rahman Enterprise	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment adjust with Hamedia Najela Thanzul	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment adjust with Hamedia Najela Thanzul	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payment adjust with Hamedia Najela Thanzul	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Telephone & Mobile Bill	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Club for school uniform	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance against School Rent	8,592	-	-	-	19,133	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local Conveyance	-	-	-	-	50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allowance for Elderly People	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Allowance for resident Elderly People	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special support distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best elderly People Honorium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assistance program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best Son Honorium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social Center construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Elderly fare	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance to Second Chance education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Donation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overriding expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overriding expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overriding expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to SOP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Day Observation -M/F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit and professional fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to YES Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Workshop organized by CAMPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Paid to Gratuity against Loan of Second C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Paid to Gratuity against Loan of Microfinan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Paid to Gratuity against Loan of Microfinan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to SCE project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to Microfinance Program from Gratuity Far	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to Ghashful Paron Rahman School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to NDBMP	30,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Paid to Gratuity against Loan of Second C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Paid to Gratuity against Loan of Second C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan paid to Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan paid to Microfinance	500,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan paid to Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conveyance fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Payments</b>	<b>2,684,607</b>	<b>8,485,143</b>	<b>3,451,942</b>	<b>5,110,881,899</b>	<b>1,444,804</b>	<b>-</b>	<b>641,246</b>	<b>-</b>	<b>28,510</b>	<b>304</b>	<b>285,502</b>	<b>2,302,096</b>	<b>18,210,439</b>	<b>200,202</b>	<b>74,956,932</b>	<b>20,747,382</b>	<b>21,127</b>	<b>-</b>	<b>581,447</b>	<b>5,248,940,691</b>	<b>4,091,275,525</b>
<b>Grain in hand</b>	<b>7,088</b>	<b>-</b>	<b>4,055</b>	<b>85,298</b>	<b>12,633</b>	<b>-</b>	<b>56</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,588</b>	<b>3,001</b>	<b>1,160</b>	<b>132</b>	<b>4,605</b>	<b>1,098</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>127,712</b>	<b>160,998</b>
<b>Cash at bank</b>	<b>182,502</b>	<b>1,205,147</b>	<b>489,276</b>	<b>91,319,169</b>	<b>319,622</b>	<b>-</b>	<b>298,480</b>	<b>-</b>	<b>524,490</b>	<b>-</b>	<b>110,233</b>	<b>151,028</b>	<b>46,489</b>	<b>84,507</b>	<b>2,511,265</b>	<b>844,602</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95,137,827</b>	<b>159,702,163</b>
<b>Balance at 30 June</b>	<b>189,590</b>	<b>1,209,147</b>	<b>493,331</b>	<b>91,404,465</b>	<b>352,255</b>	<b>-</b>	<b>298,546</b>	<b>-</b>	<b>524,490</b>	<b>-</b>	<b>110,233</b>	<b>151,028</b>	<b>47,648</b>	<b>84,508</b>	<b>2,515,870</b>	<b>845,700</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95,265,539</b>	<b>159,863,129</b>
<b>Total Payments</b>	<b>2,684,607</b>	<b>8,485,143</b>	<b>3,451,942</b>	<b>5,110,881,899</b>	<b>1,444,804</b>	<b>-</b>	<b>641,246</b>	<b>-</b>	<b>28,510</b>	<b>304</b>	<b>285,502</b>	<b>2,302,096</b>	<b>18,210,439</b>	<b>200,202</b>	<b>74,956,932</b>	<b>20,747,382</b>	<b>21,127</b>	<b>-</b>	<b>581,447</b>	<b>5,248,940,691</b>	<b>4,091,275,525</b>



Chairman  
Mr. Amin Chowdhury  
Ghashful

Chief Executive Officer  
Atahur Rahman Jafree  
Ghashful



#### 1.00 Organization profile

Ghashful is a Non- Government Organisation (NGO) registered with the Department of Social Services of the Government of the People's Republic of Bangladesh under Foreign Donation (Voluntary activities) Regulation Ordinance/ 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 House: 62, Road No: 03, Block :B: Chandgaon R/A, Chattogram.

#### Nature and Objectives of the organization

##### (a) Nature of the organization

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

##### (b) Objectives

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

#### Corporate Information of the NGO

i	Name of the NGO	GHASHFUL
ii	Year of Establishment	1972
iii	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.
iv	Name of the Operations (Programs)	Microcredit, Healthcare, Education, Governance, Adolescent & Child Development Program, Legal Support, Agriculture and village information center.
v	Statutory Audit conducted upto	30 June 2021
vi	Name of the Statutory Auditor for last year	A Qassem & Co, Chartered Accountants
vii	Name of the Statutory Auditor for current year	A Qassem & Co, Chartered Accountants
viii	Number of Executive Committee Meeting held FY 2021-22	5
ix	Date of Last AGM held	30-Jun-22



## LIST OF EXECUTIVE COMMITTEE MEMBERS

SI No.	Name	Qualification	Designation
i	Dr Monzur ul Amin Chy	PhD	Chairman
ii	Sib Narayan Kairy	M.Com	Vice Chairman
iii	Shamiha Salim	BSc.	General Secretary
iv	Mrs. Kabita Barua	BA	Joint General Secretary
v	Golam Mostafa	B.Com	Treasurer
vi	Prof. Zainab Begum	PhD	Member
vii	Mrs. Parveen Mahmud	FCA	Member

## 2.00 Basis of preparation of financial statements

### A Statement of compliance and basis of accounting

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

### B 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.

### C 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.

### D Comparative information

Comparative information have been disclosed in respect of the year 2021 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 2021 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.

### E Reporting period

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

## 3.00 Significant accounting and organizational policies

### A Revenue recognition

#### i Interest income

##### Service charges on loan

The Organization is collecting Service Charges from beneficiaries/end users at diminishing balance rate of 24% (except UP program 20%, Housing Loan 12%, LIL and ACL 8%, LRL 4%, MDP -AF 18% service charge is charged per annum calculated on diminishing balance rate, & Agriculture loan is charging @ 2% declining method monthly) on the loan provided to them. The principal and proportionate service charges are collected in weekly and Monthly equal installments (except Agriculture which are collected in Monthly and Quarterly installments).

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



**ii Interest on fixed deposit**

Interest on fixed deposit has been accounted for on accrual basis. The Organization made investment in fixed deposits against the various funds Savings and statutory reserve .

**B Fixed assets**

**i 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>
Building	10
Computer and Equipment's	30
Furniture and Fixture	10
Software	20
Motor vehicles	20
Digital Camera	20
Generator	20
Photocopy machine	20
Mobile/Telephone set	20
Office decoration/ Equipment's	20
Refrigerator	20
Television	20
Machinery/Cookeries	20

**ii Capitalization policy**

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

**iii Intangible assets-Software**

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





**Name of assets**  
Software-Anirban

**Rate (%)**  
20

## C Recognition of expenses

### i Interest expenses

Interest expenses have been accounted for on accrual basis.

### ii Other expenses

Other expenses have been accounted for on accrual basis.

### iii Interest paid on savings

Interest paid on savings is recognized on accrual basis.

## D Loan classification and loan loss provision

### i Loan classification and loan loss provision

The organization is following MRA guidelines and circular no-62 for loan classification and loan loss provisioning rule as below.

Sl	Particulars	Basis of Classification	Rate
1	Total Loan outstanding	Loan with no overdue installments	1%
	Following loan classification based on overdue as on 1st Jan 2021		
2	Watchful Loan	Loan default duration between 1-30 days	5%
3	Sub-Standard Loan	Loan default duration between 31-180 days	25%
4	Doubtful Loan	Loan default duration between 181-365 days	75%
5	Bad Loans	Loan default duration above 365 days	100%

(Notes: Loan loss classification has calculated during the year according to MRA circular no: 71 dated 16 June 2022)

### ii Write off policy

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

## E Loan to beneficiaries

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

## F Savings collection

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

## G Grant/donation accounting

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

## H Changes in accounting policy

The organization initially applied IFRS 16: Leases from 1 July 2019.

The Organization applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 July 2019. Accordingly, the comparative information presented for 2019 is not restated – i.e. it is presented, as previously reported. The details of the changes in accounting policies are disclosed below. Additionally, the disclosure requirements in IFRS 16 have not generally been applied to comparative information.

### i Definition of a lease

Previously, the Organization determined at contract inception whether an arrangement was or contained a lease under IFRIC 4: Determining whether an Arrangement contains a Lease.

On transition to IFRS 16, the Organization elected to apply the practical expedient assessment of which transactions are leases. The Organization did not reassess the contracts that were not identified as leases under IAS 17 and IFRIC 4 for whether there is a lease under IFRS 16. Therefore, the definition of a lease under IFRS 16 was applied only to contracts entered into or changed on or after 1 July 2019.



## ii As a lessee

As a lessee, the Organization leases office spaces. The Organization previously classified leases as rent expense. Under IFRS 16, the Organization recognizes right-of-use assets and lease liabilities for all of these leases – i.e. these leases are on-balance sheet. At commencement or on modification of a contract that contains a lease component, the Organization allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

Right-of-use assets are measured at their carrying amount as if IFRS 16 had been applied since the commencement date, discounted using the Organization's incremental borrowing rate at the date of initial application: the Organization applied this approach to all of the leases.

The Organization has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

The Organization used a number of practical expedients when applying IFRS 16 to leases previously classified as rental expense. In particular, the Organization:

- did not recognize right-of-use assets and liabilities for leases for which the lease term ends within 12 months of the date of initial application;
- did not recognize right-of-use assets and liabilities for leases of low value assets; and
- excluded initial direct costs from the measurement of the right-of-use asset at the date of initial application.

## iii Impact on financial statements

### Impact on transition

On transition to IFRS 16, the Organization recognized additional right-of-use assets and additional lease liabilities, recognizing no difference in retained earnings. The impact on transition is summarized below.

In taka	1 July 2019
Right-of-use assets	9,519,410
Lease liabilities	9,519,410

When measuring lease liabilities for leases that were classified as operating leases, the Organization discounted lease payments using its incremental borrowing rate @ 9% at 1 July 2019.

## 4.00 Major Loan Components of Microfinance

### A Rural and Urban Microcredit/ Jagoron

Jagoron initiates household based enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC) and Urban Microcredit (UMC). Ghashful extended its microfinance services for the rural poor through Jagoron (Rural Microcredit and Urban Microcredit) program from 1997 under this program the rural microcredit borrowers are encouraged to undertake family-based income generating activities. The service charge of the component is 25% reducing balance rate that has contributed to achieve the goal. Recovery rate is more than 99.02%. Jagoron still dominates Ghashful's loan portfolio by 43.97% of total.

### B Microenterprise Loan/Agrosor

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. Ghashful launched its (Micro Enterprise) program in 1997 to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 10 Lacs is considered as Micro Enterprise. The program is now renamed as Agrosor. An individual micro-entrepreneur can take loan of Taka 30 Thousand to 10 Lac for his enterprise under the Agrosor Program. Recovery rate is more than 98.89% and this loan component maintain 23.80% loan portfolio of total.

### C Agriculture Loan/Sufolon

The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. Some areas of the country have lack access to financial support. The Agricultural sector is one such area where financial service providers are not inclined to support. Ghashful started the Agriculture for Marginal and Small Farmer in the year 2009. Sufolon has been introduced from the year 2014 which is previously known as Agriculture and Seasonal Loan. The Loan ceiling amount is BDT 5,000 to 50,000 and repayment in four installments/ Single Installment with the interest rate of 2% monthly in declining method. Recovery rate is more than 98.86% and this loan component maintain 23.80% loan portfolio of total.





#### **D Ultra Pool Loan /Buniad**

It is Credit instruments for marginal poor who cannot get the credit facility and they face tremendous sufferings to maintain the daily lives. Ghashful provide the loan facility to the ultra poor in a very affordable interest rate and simple loan procedure. At present Ghashful providing the product in the name of Buniad previously known as Ultra poor program. These loan have a declining service charge of 20% on loan balance. An ultra poor client can take loan from 1 to 30 thousand taka from these loan component.

#### **E Housing Loan**

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

#### **F Livelihood Improvement Loan (LI)**

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

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

#### **G 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 24% on reducing balance that would contribute achieving stated the goal.

#### **H Asset Creation Loan (ACL)**

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

### **5.00 Member's savings deposits**

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

#### **A General Savings**

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

#### **B Term Deposit Scheme**

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





## **6.00 Insurance and Risk coverage Fund**

### **A Ghashful Risk Coverage Fund**

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

## **7.00 Projects of Ghashful and other accounts**

### **A 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

### **B Enhancing Resources and Increasing Capacities of poor Household towards elimination of their poverty**

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 Chattogram 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.



### **C Ghashfu Social Development Program**

#### **Reproductive Health Program**

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

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

Area coverage : Anowara, Hathazari and Patiya upazila under the district of Chattogram, Chattogram City Corporation Areas and Noagaon District.

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

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

### **D Bangladesh Rural water sanitation and Hygiene for human capital development project (WASH)**

This project intends to address these issues and make a lasting change in the lives of the poor through ensuring inclusive and sustainable WASH services in disadvantaged communities. Across the working areas of Ghashful works with local government, institutional authorities, district administration and communities to build knowledge, capacity and motivation for locally owned and driven WASH solutions that are scalable and sustainable. Ghashful has disbursed loan for Sanitation and Water service among to the Clients to improve their Sanitation and Water system

Ghashful implementing the project funded by PKSf through 8 Branches situated in rural area of Ghashful.

### **E Ghashful Paran Rahman School**

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

### **F 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.





#### **G Ghashful National Domestic Biogas Manure Project( NDBMP)**

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

#### **H Ghashful Improve Cook Stove (ICS) Project**

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

#### **I 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 Chattogram city corporation through 95 centers from 1st July 2017 to 15 June 2018. These project has been financing directly by Bureau of Non formal education (BNFE) since 1st July 2019 through 193 centers.

#### **J Sustainable Enterprise Project (SEP)**

In order to solve all these problems and to produce healthy mangoes to maintain the environment around the living space of the mango farmers, the expanding the usage of organic fertilizers and pesticides, using vermi compost / trico compost, proper pest management, capacity building and ensuring access to premium market, ghashful implemented a sub-project under "sustainable enterprise project" as a partner organization with pksf in october 2019. Ghashful implementing this sub-project name "eco-friendly mango production and trade for sustainable development of the enterprises for two years and five months in all the union of shapahar and niamatpurupazila in naogaon district. By the end of this sub-project in april 2023, it will support to achieve global goal of the main sep project. The activities of the sub-project will be implemented in the business cluster of mango cultivation and trade to improve the overall business and environment of the micro enterprises.

#### **K Ghashful Employee Gratuity Fund**

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

\*\* After Completion 15 years 2 basic salary

\*\* After Completion 25 years 3 basic salary

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

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

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

#### **L Ghashful Staff welfare and security Fund**

The organization has been operating a staff welfare and Security Fund since 01 July 2017 for Organization permanent employees. An employee who is a permanent Staff has to contribute Taka 150/-Per Month and Employer contribute Taka 150/- Per month in this Fund. A permanent employee will get hospital cash benefit yearly BDT 5,000/ providing evidence of sickness-and also get any accidental disability compensation of BDT 1,00,000 per effected parts of his/her body. In case of death of any permanent staff of the organization his/her nominee will receive BDT 5,00,000/-from this fund.





**8.00 Property, Plant and Equipment****A. Cost (Combined)****Opening Balance**

Add: Addition during the year at cost

Less: Disposal/Transfer during the year

**Closing Balance****B. Accumulated Depreciation (Combined):**

Opening Balance

Add: Charged during the year

Less: Disposal / Deletion during the year

**Closing Balance****Written Down Value (A-B) (Combined)****General Account**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – A)****SDP Project**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – B)****Micro Finance Program**

Balance at 1 July

Purchased during the year

Disposal during the year

Accumulated depreciation

**Written down value (Annexure – C)****Paran Rahman School**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – D)****CHWEVT Program**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – E)**

As at 30 June

2022	2021
TAKA	TAKA
67,171,457	65,320,086
903,712	1,987,459
68,075,169	67,307,545
2,174,824	136,088
65,900,345	67,171,457
20,125,989	17,129,665
2,472,112	3,019,653
22,598,101	20,149,318
1,572,463	23,329
21,025,639	20,125,989
44,874,706	47,045,468
495,247	495,247
-	-
495,247	495,247
74,087	67,076
421,160	428,171
300,113	300,113
-	-
300,113	300,113
236,481	229,165
63,632	70,948
63,452,176	61,935,866
879,117	1,652,398
2,174,824	136,088
62,156,469	63,452,176
18,525,923	17,812,826
43,630,546	45,639,350
441,038	441,038
24,595	-
465,633	441,038
298,420	276,742
167,213	164,296
1,228,473	1,228,473
-	-
1,228,473	1,228,473
1,104,321	1,077,896
124,152	150,577



**MIME Project : Insurance**

Balance at 1 July

Addition during the year

Accumulated depreciation

**Written down value (Annexure – F)****PACE Program**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – G)****Elderly Program**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – H)****ENRICH Program**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – I)****SEP Project**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – J)****ICS Project**

Balance at 1 July

Purchased during the year

Accumulated depreciation

**Written down value (Annexure – K)**

As at 30 June

2022	2021
TAKA	TAKA
47,098	47,098
-	-
47,098	47,098
38,928	38,020
8,170	9,078
260,772	260,772
-	-
260,772	260,772
183,775	162,937
76,997	97,835
20,274	20,274
-	-
20,274	20,274
11,233	9,903
9,041	10,371
557,305	557,305
-	-
557,305	557,305
374,388	336,400
182,917	220,905
335,061	-
-	335,061
335,061	335,061
146,276	84,115
188,786	250,947
33,900	33,900
-	-
33,900	33,900
31,806	30,909
2,094	2,991



**9.00 Intangible Assets:**

**A.Cost**

**Opening Balance**

Add: Addition during the year at cost

Less: Disposal/Transfer during the year

**Closing Balance**

**B.Accumulated Depreciation:**

Opening Balance

Add: Charged during the year

Less: Disposal / Delation during the year

**Closing Balance**

**Written Down Value (A-B) (Annexure – L)**

**10.00 Loan to members (Microcredit)**

Jagoron  
Agrosor  
Buniad  
Sufolon  
Income Generating Activities Loan (IGA)  
Livelihood Improvement Loan (LIL)  
Asset Creation Loan (ACL)  
Microenterpsie - by Mutual Trust Bank  
Agriculture Loan -By Bank Asia Ltd  
Agriculture - By AB Bank Ltd  
Agriculture Loan By- Mutual Trust Bank Ltd  
Housing Loan  
Microenterpsie -by Trust Bank  
Agrosor -MDP  
Loan for Elderly People -IGA  
Agrosor -SEP  
Livelihood Restoration Loan  
Pubali Bank Jagoron  
Pubali Bank Shafolla  
Southeast Bank-RRS-MC  
Southeast Bank-RRS-ME  
Household Sanitation  
Household Water  
Refinance Scheme by Southeast Bank -Microcredit  
Refinance Scheme by Southeast Bank -ME  
**Total Microcredit - Note-13(A)**  
NDBMP loan outstanding  
**Loan to members balance at 30 June**

As at 30 June	
2022	2021
TAKA	TAKA
4,108,182	2,388,182
-	1,740,000
4,108,182	4,128,182
2,418,182	20,000
1,690,000	4,108,182
1,819,207	1,251,963
294,090	571,244
2,113,297	1,823,207
1,565,480	4,000
547,817	1,819,207
1,142,183	2,288,975

885,211,556	717,575,579
289,096,963	224,247,282
24,723,908	13,667,198
375,980,188	283,031,060
60,594,115	48,067,990
811,147	836,369
4,159,705	5,234,287
30,190,845	1,601,386
20,145,751	13,343,782
2,593,542	2,394,499
2,072,654	2,522,368
35,219,352	25,175,181
8,765,565	6,322,622
55,161,313	23,622,073
1,426,045	2,374,019
75,997,052	48,795,965
6,390,804	25,672,448
27,705,064	-
42,202,165	-
957,343	-
1,817,311	-
139,978	-
48,661	-
94,117,646	98,676,037
30,597,821	38,903,005
2,076,126,494	1,582,063,150
917,577	921,514
2,077,044,071	1,582,984,664





A Loan to beneficiaries

Particular	Jagoran	Agrosor	Agrosor MTB	Agrosor TB	Buniad	Sufolon	Agriculture Bank Asia	Agriculture AB Bank	Agriculture MTB	Agriculture TB	Pubali Bank Jagoron	Pubali Bank Shafolia	Southeast Bank Agriculture	Southeast Bank ME
<b>Opening Balance</b>	717,575,579	224,247,282	1,601,386	6,322,622	13,667,198	283,031,060	13,343,782	2,394,499	2,522,368	-	-	-	-	-
Add: Loan disbursed during the year	1,416,684,000	325,509,000	49,396,000	12,560,000	40,409,000	674,187,000	52,346,000	28,831,000	4,635,000	24,343,000	50,558,000	48,300,000	94,893,000	31,630,000
Less: Recovered during the year	2,134,259,579	549,756,282	50,997,386	18,382,622	54,076,198	957,218,060	65,689,782	31,225,499	7,157,368	24,343,000	50,558,000	48,300,000	94,893,000	31,630,000
	1,244,601,281	258,852,065	20,486,264	11,025,844	29,250,960	579,707,395	45,334,028	28,501,460	5,084,714	23,146,454	23,553,900	6,097,835	775,354	1,032,179
Less: Written off during the year	885,658,298	290,904,217	30,511,122	7,855,778	24,825,238	377,510,665	20,355,754	2,724,039	2,072,654	1,196,546	27,004,100	42,202,165	94,117,646	30,597,821
	885,658,298	290,904,217	30,511,122	7,855,778	24,825,238	377,510,665	20,355,754	2,724,039	2,072,654	1,196,546	27,004,100	42,202,165	94,117,646	30,597,821
Add: Less: Adjusted during the year	4,446,742	1,807,254	320,277	291,760	101,330	1,530,477	210,003	130,497	-	(4,001)	(700,964)	-	-	-
<b>Balance at 30 June 2022</b>	885,211,556	289,096,963	30,190,845	7,565,018	24,723,908	375,980,188	20,145,751	2,593,542	2,072,654	1,200,547	27,705,064	42,202,165	94,117,646	30,597,821



Household Water	Household Sanitation	IGA	LIL	ACL	Abason	Agrosor MDP	Agrosor MDP-AF	Provin Jonogostir IGA	Agrosor SEP	Agrosor SEP(CSL)	LRL	RRS-MC	RRS-MIE	In BDT June 30, 2022	In BDT June 30, 2021
50,000	-	48,067,990	836,369	5,234,287	25,175,181	23,672,073	-	2,374,019	47,484,707	1,311,258	25,672,448	98,676,037	38,903,005	1,582,063,150	1,302,073,772
50,000	145,000	92,581,000	985,000	3,310,000	20,950,000	690,000	81,431,000	-	119,950,000	6,500,000	12,300,000	516,000	-	3,196,099,000	2,397,361,000
1,339	5,022	140,648,990	1,821,369	8,544,287	46,126,181	24,312,073	81,431,000	4,784,019	167,434,707	7,811,258	37,902,448	99,192,037	38,903,005	4,778,162,150	3,689,434,772
48,661	139,978	79,801,875	1,004,228	4,356,710	10,905,829	18,751,631	31,500,577	3,326,889	97,588,172	1,683,831	31,458,385	97,429,458	37,416,415	2,692,780,094	2,084,620,261
48,661	139,978	60,847,115	817,141	4,187,577	35,219,352	5,560,442	49,830,423	1,457,130	69,846,535	6,127,427	6,514,063	1,762,579	1,486,590	2,085,382,056	1,584,814,511
48,661	139,978	60,847,115	817,141	4,187,577	35,219,352	5,560,442	49,830,423	1,457,130	69,846,535	6,127,427	6,514,063	1,762,579	1,486,590	2,085,382,056	1,584,814,511
48,661	139,978	60,594,115	5,984	27,972	329,548	329,548	(99,996)	31,085	(23,090)	123,259	123,259	805,236	(330,721)	9,255,962	2,751,361
48,661	139,978	60,594,115	811,147	4,159,705	36,219,352	5,230,894	49,830,419	1,426,045	69,869,625	6,127,427	6,390,804	957,343	1,871,111	2,076,126,494	1,582,063,150



# 11.00 Cash and cash equivalents

A. Cash in hand

B. Cash at bank:

Closing Cash At Bank (A+B)

As at 30 June	
2022	2021
TAKA	TAKA
122,712	160,966
98,137,828	159,702,164
<b>98,260,540</b>	<b>159,863,130</b>

B. Cash at bank:

Name of projects	Bank Name	Branches of Bank	Account No.	Amount In Taka 2021-2022	Amount In Taka 2020-2021
General Account	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	178,219	174,051
	Pubali Bank Ltd.	Mehedibag	A/C no: 0971901029534	4,283	5,445

SDP	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971901029526	451,392	534,654
	Janata Bank Ltd.	Niamatpur Branch.	Acc ID: 0100042455690	37,884	19,950

Microfinance Program	Janata Bank Ltd.	Sk. Mujib Road	S/A-5268	86,366	4,729,736
	Bank Asia Ltd.	CDA Avenue	STD-198	22,436	61,051
	Bank Asia Ltd.	KEPZ Branch	STD-6533000240	98,496	172,123
	One Bank Ltd.	Agrabad Branch	S/A-771	142,401	178,182
	One Bank Ltd.	Anderkilla Branch	S/A-6968	4,871	
	Pubali Bank Ltd.	Mehedibag	S/A-2954-9	1,394,043	1,256,107
	The City Bank Ltd.	Kadamtali	STD/A-2001	73,568	7,327,215
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1005	145,024	469,015
	Janata Bank Ltd.	Sk. Mujib Road	STD/A-1013	152,983	150,318
	AB Bank Ltd.	Momin Road Branch	C/A-4140-7980-50000	299,881	51,854
	Southeast Bank Ltd	CDA Avenue	C/A-1907	6,596	6,596
	Brac Bank Ltd.	Kazir Deuri Branch	STD/A-2001	-	-
	Southeast Bank Ltd	CDA Avenue	STD/A-1890	20,650,397	8,026,931
	Southeast Bank Ltd	CDA Avenue	STD/A-1918	3,016,629	
	Mutual Trust Bank	Muradpur	C/A-00860320000368	87,958	5,431,546
	Mutual Trust Bank	Muradpur	C/A-00860210003377	85,627	9,416
	Trust Bank Ltd.	Jubilee Road branch	C/A-32000653	321,865	175,934
	The City Bank Ltd.	Kadamtali	C/A-52001	389,982	678,318
	The City Bank Ltd.	Kadamtali	C/A-54001	7,691	684,525
	The City Bank Ltd.	Kadamtali	C/A-55001	3,635	2,030,208
	The City Bank Ltd.	Kadamtali	C/A-56001	458,527	399,707
	Rupali Bank Ltd.	Eshan Mistri Hat	C/A-10805	603,462	1,024,808
	The City Bank Ltd.	Kadamtali	C/A-53001	149,904	743,927
	Sonali Bank Ltd.	Kalarpool Branch	C/A-157	1,493,951	59,155
	Sonali Bank Ltd.	Kalarpool Branch	C/A-0021	748,811	
	Standard Bank Ltd.	Dakhin Khan	C/A-2912	831,311	432,965
	Janata Bank Ltd.	Sharkarhat	C/A-247	1,198,939	922,707
	Bank Asia Ltd.	Potenga Road	C/A-0050	311,541	937,115
	Janata Bank Ltd.	Konelhat	C/A-6882	219,071	1,797,389
	Janata Bank Ltd.	Neamatpur Branch	C/A-771	1,578,568	3,779,620
	Dhaka Bank Ltd.	Patiya Sadar	C/A-4075	2,491,089	2,777,931
			C/A-626	749,041	
	Standard Bank Ltd.	Chowdhury Hat	C/A-5839	2,134,534	1,190,548
	FSIB Ltd.	Halishahar	C/A-0082	157,377	1,852,360
	Janata Bank Ltd.	Burishchar Hat	C/A-5224	1,381,809	1,874,960
	Pubali Bank Ltd.	Cumilla South Sadar	C/A-14540	464,958	1,094,947
	Bank Asia Ltd.	Anderkilla	C/A-1041	868,568	1,370,656
	AB Bank Ltd.	Baharddarhat	C/A-99-001	302,419	1,296,260
	One Bank Ltd.	Anowara Branch	C/A-3975	2,242,307	2,345,566
	AB Bank Ltd.	Baharddarhat	C/A-99-000	305,699	2,746,300
	NCC Bank Ltd.	Baizid Bostami Road	C/A-1969	105,770	997,557
	AB Bank Ltd.	Hathazari	C/A-17-000	1,353,401	3,190,059
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-679	3,174	876,601
	Janata Bank Ltd.	Mohipal Branch, Feni	C/A-649	648,511	-
	Janata Bank Ltd.	Nowgaon Sadar	C/A-4064	308,940	4,633,230
	The City Bank Ltd.	Kadamtali	C/A-0006	39,502	832,152
	Janata Bank Ltd.	Manda Branch	C/A-16683	1,164,558	399,613
	Janata Bank Ltd.	Chowmashia Branch	C/A-3882	1,622,977	5,845,764
	NCC Bank Ltd.	Baraiyer Hat	C/A-8403	1,071,600	526,987
	NCC Bank Ltd.	Baraiyer Hat	C/A-0277	712,882	
	Janata Bank Ltd.	Dewpur Branch	C/A-3676	524,546	2,911,085
	Janata Bank Ltd.	Najipur Branch, Nowgaon	C/A-16741	3,055,942	4,024,614
	Islami Bank (BD) Ltd.	Sapahar Branch, Nowgaon	C/A-461	5,392,365	10,151,317
	Islami Bank BD Ltd.	Mirerswarai SME	C/A-71915	893,850	148,183





Name of projects	Bank Name	Branches of Bank	Account No.	Amount In Taka 2021-2022	Amount In Taka 2020-2021
	Islami Bank BD Ltd.	Mirerswarai SME	C/A-0814	699,032	
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-422	755,728	211,462
	Sonali Bank Ltd.	Lemua Branch, Feni	C/A-0085	415,245	
	Janata Bank Ltd.	Chagolnaia, Feni	C/A-804	800,258	221,035
	Janata Bank Ltd.	Chagolnaia, Feni	C/A-9866	748,201	
	Pubali Bank Ltd.	Chagolnaia, Feni	C/A-8047	509,742	
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-90-1466-4	600,414	1,995
	Pubali Bank Ltd.	Mia Bazar Branch	C/A-0321	756,511	-
	NRB Global Bank Ltd.	Ishapur	C/A-8260	1,334,673	3,815,365
	Standard Bank Ltd.	Nangolmura Branch	C/A-33000060	901,645	4,074,542
	One Bank Ltd.	Hathazari Branch	S/A-0651020003453	655,021	3,599,813
	Janata Bank Ltd.	Kazir More Branch	CD/A-00100218663600	513,296	2,184,370
	Rajshahi Krishi Unn. Bank	Kirtipur branch	CD/A-208	445,216	35,209
	Rupali Bank Ltd.	Badalgashi Branch, Naogaon	CD/A-1037	1,220,661	2,794,639
	Bank Asia Ltd.	Mahadevpur Branch, Naogaon	CD/A-06833000429	2,004,954	1,339,396
	Janata Bank Ltd.	Madhuil Branch-Naogaon	CD/A-001006987	1,702,615	3,742,060
	Agrani Bank Ltd.	Keshob Branch	CD/A-1288	1,102,551	1,835,482
	Agrani Bank Ltd.	Sapahar Branch, Nowgaon	CD/A-10200010265571	2,314,915	1,925,963
	Pubali Bank Ltd.	Deluabari Branch	CD/A-4396901010253	1,029,560	1,055,284
	Janata Bank Ltd.	Goborchupa Branch	C/A-0100114753224	1,904,335	2,312,648
	Janata Bank Ltd.	Jhotbazar Branch, Manda	C/A-0811001007909	1,139,867	2,239,384
	Janata Bank Ltd.	Nizampur Branch	C/A-0100123464634	1,547,499	1,332,540
	Janata Bank Ltd.	Damoirhat Branch	C/A-0100123583668	1,542,711	1,057,988
	Islami Bank Ltd.	Chapai Nababgonj Branch	C/A-447210	273,762	1,655,770
	Agrani Bank Ltd.	Amnura Branch Chapai N. gonj	CD/A-2311	1,438,024	2,937,080
	Janata Bank Ltd.	Nachole Branch	C/A-0100206996301	1,319,801	1,769,717
	Mutual Trust Bank Ltd.	Dholaikal Branch	C/A-0280210012563	3,322	5,801,740
	Islami Bank BD Ltd.	Loharpole Branch-Dhaka	CD/A-3214	400,606	
	Standard Bank Ltd.	Ring road Branch	C/A-05933000837	110,039	6,319,596
	Pubali Bank Ltd.	Dhanias Branch, Dhaka	C/A-4213901010154	5,612	4,321,271
	Pubali Bank Ltd.	Ati Bazar Branch, Dhaka	C/A-3929901015174	543,030	5,036,945
Paran Rahman School	Janata Bank Ltd.	SK. Mujib Road.	SB Account-00041308031	333,845	22,020
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-765149-000	-	-
	AB Bank Ltd.	Sk Mujib Road Br.	CA -4101-755697-430	5,778	39,336
ESP	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02333002269	-	-
NDBMP	Pubali Bank Ltd.	Mehedibag Braanch.	A/C no-28783	296,492	106,519
	Pubali Bank Ltd.	Mehedibag Braanch.	DSRA A/C No: 28869	-	269,216
	Sonali Bank Ltd.	Kalarpool Branch.	A/C No: 120633000388	-	-
	Janata Bank Ltd.	Niamotpoor Br.	A/c no-0339001010802	-	-
	Dhaka Bank Ltd.	Patiya Branch.	A/C No: 0221000002030	-	24,521
	Rupali Bank Ltd.	Anowara Branch.	A/C No: 5504020000050	-	14,180
	Janata Bank Ltd.	Baizid Bostami Road.	A/C No: 0522001009467	-	5
	Janata Bank Ltd.	Noagoan Cor. Br.	A/c no-0100008654535	-	8,725
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	-	2,338
	Janata Bank Ltd.	Chowmshia Bazar Branch.	A/C No: 0100046777004	-	10,867
	Janata Bank Ltd.	Dewpura Branch.	A/C No: 0100042400232	-	-
	Islami Bank Bangladesh Lt	Shapahar Branch.	A/C No: 0100070515	-	11,485
	Janata Bank Ltd.	Manda Branch.	A/C No: 0100040143721	-	-
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 0817733004036	-	-
Remittance Project	Janata Bank Ltd.	Faizia Bazar Branch.	A/C No: 0100058860608	-	-
	Bank Asia Ltd.	CDA Avenue.	A/C no-01833001065	333,163	312,649
	Bank Asia Ltd.	CDA Avenue.	A/C No: 01836000197	171,371	169,974
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001933	-	-
	Trust Bank Ltd.	Kadamtali Branch.	A/c no-005000210001942	-	-
	Rupali Bank Ltd.	Saltgola Corp. Branch.	A/C No: 1404020001158	-	-
	Sonali Bank Ltd.	Kalarpole Patiya Branch.	A/C No: 1206233000677	-	-
	Janata Bank Ltd.	Sarkerhat Branch.	A/C No: 0100050443901	6,335	7,025
	Mutual Trust Bank Ltd.	KEPZ Branch.	A/C No: 0060-0210002645	-	-
	First Security Islami Bank	Halishahar Branch.	A/C No: 18511100000036	13,610	15,220
	Standard Bank Ltd.	Chowdhuryhat Branch.	A/C No: 06933000062	-	878
	NCC Bank Ltd.	Barayarhat Brach.	A/C No: 00380210019546	-	10,905
	Sonali Bank Ltd.	Nizampur Branch.	A/C No: 33003731	-	11,715
MIME Insurance	Janata Bank Ltd.	Muhurigonj Branch.	A/C No: 0100045651872	-	-
	Standard Bank Ltd.	CDA Avenue Branch.	A/C No: 02336000196	-	304



Name of projects	Bank Name	Branches of Bank	Account No.	Amount In Taka 2021-2022	Amount In Taka 2020-2021
PACE	Standard Bank Ltd.	CDA Branch,Ctg	SND A/C 023-36000244	2,871	75,480
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 0113000186860	107,362	130,932
	Union Bank limited,	Sarkerhat branch	2121000163	-	-
	Standard Bank Ltd.	Nangalmora Branch,Ctg	SB A/C 044-36000004	-	-
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	SND A/C 011-3000224536	-	-
Elderly	Pubali Bank Ltd.	Mehedibag Branch.	SB A/C 0971102000626	26,972	79,772
	Janata Bank Ltd.	Fowzia Bazar Branch.	SB A/C 189	53,012	47,870
	NRB Global Bank	Fowzia Bazar Branch.	SND A/C 011-3000224536	-	-
	Standard Bank Ltd.	Nangalmora Branch.Ctg	SB A/C 044-36000003	71,045	58,620
Enrich	Janata Bank Ltd.	S.K. Mujib Road	SB A/C 33016344	447,892	769,037
	Janata Bank Ltd.	Fowzia Bazar	SB A/C 172	139,100	87,821
	NRB Global Bank	Isapur Branch,Hathazari, Ctg	S/A-0111100276246	-	-
	Standard Bank	Nangolmura SME/ Krishi Branch	SB Account-4433000059	257,610	21,407
ICS	Janata Bank Ltd.	Agrabad Corp Branch,	A/C no-36000997	84,507	156,116
	Janata Bank Ltd.	Manda Branch,	A/C No: 11018572	-	561
SCE	Standard Bank Ltd.	CDA Avenue Branch.	A/C no-02336000245	46,489	447,584
	Janata Bank Ltd.	S.K. Mujib Road	A/C No:003333016575	-	-
DIISP	Janata Bank Ltd.	Sarkerhat Branch.	A/C No:0100050444311	32,986	32,986
	Janata Bank Ltd.	Hathazari Branch	A/C No: 001017241	-	-
Gratuity	Janata Bank Ltd.	S.K. Mujib Road	A/C No:34071644	1,205,147	516,057
SEP	Southeast Bank Ltd	CDA Avenue Branch	A/C No: 001907	1,753,604	586,985
	Islami Bank Ltd	Sahapahar Branch,Nowgaon	A/C No:0001214	757,661	353,555
Scholarship	Janata Bank Ltd.	Mimi Super Market.	SB A/C 002040891	-	20,800
YES	Standard Bank Ltd.	CDA Avenue Branch.	A/C No:02336000260	-	300,148
				<b>98,137,828</b>	<b>159,702,164</b>





## 12.00 Ghashful Staff Welfare and Security Fund

### Income:

Interest received during the year

**Total fund available during the year**

**Less: Expenses during the year:**

Treatment expenses

Claim Satelement

Bank charges

**Total expenses**

**Deficit during the year**

As at 30 June

2022	2021
TAKA	TAKA
485,074	781,069
<b>485,074</b>	<b>781,069</b>
84,797	202,304
1,000,000	-
20,718	26,432
<b>1,105,515</b>	<b>228,736</b>
<b>(620,441)</b>	<b>552,333</b>

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:

**Cumulative surplus as on 30 June 2022**

(91,331)	529,110
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**Member's Savings balance up to 30**

Received during the year

Refund during the year

**Closing balance of Member's Savings up to 30 June, 2022**

**Balance at 30 June of welfare fund**

**Net Assets available to pay benefits**

4,548,190	4,264,720
1,253,895	1,287,390
426,170	(1,003,920)
<b>5,375,915</b>	<b>4,548,190</b>
<b>5,284,584</b>	<b>5,077,300</b>

Interest Receivable

Standard Bank, CDA Avenue Branch, FDR

One Bank Ltd, CDA Avenue Branch, FDR no:034-4130000873

One Bank Ltd, CDA Avenue Branch, FDR no:034-41400012979

Standard Bank, CDA Avenue Branch, FDR

One Bank Ltd, CDA Avenue Branch, FDR no:034-

STD Account with Standard Bank, CDA Avenue Branch,

42,306.00	-
1,500,000	1,000,000
1,000,000	1,000,000
500,000	500,000
600,000	600,000
1,200,000	1,200,000
442,278	777,300
<b>5,284,584</b>	<b>5,077,300</b>

## 13.00 Advances and Deposits

### (a) Advances:

Office rent

Advance for travel

Against purchase of Motor cycle

Against purchase of Bicycle

Telephone security

Against purchase of Laptop

Mobile loan

Advance salary

Suspense account

Advance tax deducted at source on interest

Advance to CMED

Advance to contractor of ICS

Advance against school rent(KG School)

Advance against mobile Purchase for

Microfinance field worker

Advance premium

\* Advance Installment & Interest -Bank Loan

1,629,600	2,021,135
-	10,401
1,453,611	2,119,723
54,860	82,379
2,000	2,000
87,409	173,353
63,521	216,386
220,640	161,874
498,098	498,098
6,506,516	6,106,288
-	200,000
-	250,000
-	28,000
-	232,000
424,469	-
696,120	1,031,123
<b>11,636,844</b>	<b>13,132,760</b>





**(b) Deposits:**

With Chattogram Zilla Parishad against shop rent

With Pacific Telecom Ltd. Against mobile phone

The management believes that these are realizable.

As at 30 June	
2022	2021
TAKA	TAKA
34,000	34,000
2,500	2,500
36,500	36,500
11,673,344	13,169,260

**14.00 Stock and stores**

**A. Stock and stores-MFP**

Opening Balance

Purchased during the year

Consumption during the year

Closing Balance

423,339	899,036
2,428,621	129,888
2,851,960	1,028,924
2,455,868	605,585
396,092	423,339

**B. Stock in hand-Ghashful Paran Rahman School**

Printing Items

Cloth and Tye

Total Balance at 30 June(A+B)

35,040	32,561
1,740	17,250
36,780	49,811
432,872	473,150



15.00 Short term investment-FDR

Balance at 01 July

Invested during the year

Encashed during the year

Balance at 30 June

As at 30 June	
2022	2021
TAKA	TAKA
104,750,000	100,750,000
42,000,000	28,000,000
146,750,000	128,750,000
34,000,000	24,000,000
112,750,000	104,750,000

15.01 Short term investment-Micro Finance

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest on FDR During the year
<b>A. Investment against Savings Reserve:</b>						
Southeast Bank Ltd CDA Branch	24400003126	29.8.21	29.8.22	4.00%	2,000,000	66,889
Southeast Bank Ltd CDA Branch	24331112	30.3.22	30.6.22	4.50%	5,000,000	56,250
Bank Asia(KEPZ Br)	06555-000308	31.3.22	31.9.22	4.00%	3,000,000	29,667
Bank Asia(CDA Avenue)	1855006571	29.12.21	29.12.22	4.00%	2,000,000	40,222
Standard Bank(CDA Avenue)	043669/9224	29.06.22	29.06.23	4.75%	2,000,000	264
One Bank (CDA Avenue)	34410001275	26.06.22	26.06.23	4.50%	4,500,000	2,250
AB Bank Momin Road	3500619/797754	25.05.22	25.11.22	5.75%	1,500,000	8,385
AB Bank Momin Road	3516033	10.10.21	10.10.22	5.75%	1,500,000	62,292
Mutual Trust Bank Ltd ,Muradpur Br.	299149/0333186	07.5.22	07.5.23	3.50%	2,000,000	10,306
Mutual Trust Bank Ltd ,Muradpur Br.	299168/033-0003355/19	03.7.21	03.7.22	3.25%	1,500,000	48,344
Mutual Trust Bank Ltd ,Muradpur Br.	299197/033-0003631	01.03.22	1.09.22	3.25%	4,000,000	42,972
Trust Bank Ltd ,Jubilee Road Br.	0036-33003817	04.03.22	04.09.22	2.75%	4,000,000	35,444
Trust Bank Ltd ,Jubilee Road Br.	262561	15.06.22	15.06.23	3.75%	6,000,000	9,375
Southeast Bank Ltd CDA Branch	24500011492	23.05.22	23.11.22	5.00%	10,000,000	51,389
Southeast Bank Ltd CDA Branch	24500011499	28.06.22	28.06.23	4.50%	4,000,000	1,000
Southeast Bank Ltd CDA Branch	24500011501	06.07.21	06.07.22	4.50%	2,000,000	88,500
Mutual Trust Bank Ltd ,Muradpur Br.	346998	12.09.21	12.09.22	3.50%	11,000,000	308,000
Trust Bank Ltd ,Jubilee Road Br.	262578	15.09.21	15.09.22	3.00%	4,000,000	95,000
Pubali Bank Ltd	1103160/12418	26.10.21	26.10.22	4.00%	5,000,000	135,556
IPDC Finance Ltd	21576	19.04.22	19.07.22	5.00%	4,500,000	44,375
One Bank Anderkilla Branch	67414000794	29.05.22	29.05.23	4.50%	5,000,000	19,375
Southeast Bank Ltd CDA Branch	23400000045	29.06.22	29.12.22	4.50%	1,000,000	125
					<b>85,500,000</b>	<b>1,155,980</b>

B. Investment against Capital Reserve:

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest on FDR
Bank Asia (KEPZ Branch)	6555001060	02.04.22	02.10.22	4.00%	2,000,000	19,556
Bank Asia (KEPZ Branch)	6555001279	02.9.21	02.9.22	4.00%	2,000,000	66,222
Southeast Bank Ltd, CDA branch,Ctg	24500011473	30.06.22	30.06.23	4.50%	3,000,000	-
Trust Bank Ltd ,Jubilee Road Br.	0036-0330013826	04.03.22	04.09.22	2.75%	2,000,000	17,722
Mutual Trust Bank Ltd ,Muradpur Br.	1306000069579	29.06.22	29.06.23	3.50%	3,000,000	292
AB Bank Momin Road	1103160/12418	14.09.21	14.09.22	5.75%	3,000,000	137,042
Southeast Bank Ltd, CDA branch,Ctg	23400000045	29.06.22	29.12.22	4.50%	2,000,000	250
<b>Sub Total</b>						<b>241,084</b>
					<b>102,500,000</b>	<b>1,397,064</b>

15 (B) Investment in FDR: Ghashful Educare KG School

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest on FDR
Standard Bank Ltd. CDA Avenue Branch	43845-02355009499	31.01.22	31.01.23	5.50%	100,000	2,292
One Bank Ltd CDA Avenue Branch	34414000647	01.12.21	01.12.22	4.75%	150,000	3,298
					<b>250,000</b>	<b>5,590</b>

15 (C) Investment in FDR: Staff Gratuity Fund

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	Amount	Accrued Interest on FDR
NCC Bank Ltd,O.R Nizam Road Branch,CT	0330088518	03.08.21	03.08.22	4.00%	3,000,000	109,333
Southeast Bank Ltd,Jubilee Road Branch	24500027770	02.08.21	02.08.22	5.25%	2,000,000	95,958
Southeast Bank Ltd,Jubilee Road Branch	7618170/245-11514	29.12.21	29.12.22	5.60%	2,000,000	56,622
One Bank (CDA Avenue)	0344130000909	04.12.21	04.12.22	5.69%	1,000,000	32,718
Eastern Bank Ltd,Bhatary Branch ,Ctg	0215760065654	06.12.20	06.12.21	3.50%	2,000,000	39,861
<b>Sub Total</b>					<b>10,000,000</b>	<b>334,492</b>
<b>Grand Total (Short Term Investment-FDR)</b>					<b>112,750,000</b>	<b>1,737,146</b>



		As at 30 June	
		2022	2021
		TAKA	TAKA
<b>16.00 Receivables from external entities</b>			
Receivable from Garment Industries against health service charges	848,500	497,500	
Receivable from PKSf	1,494,404	2,576,788	
Receivables from BRAC	4,163,294	4,958,359	
Receivables from IDCOL	35,723	161,993	
Receivables from Staff Gratuity Fund	-	-	
	<b>6,541,921</b>	<b>8,194,640</b>	
<b>17.00 Loan to projects and Others</b>			
Loan from Organization	1,094,277	1,321,992	
Loan from Microfinance	23,663,164	22,564,790	
Loan from ENRICH Project	-	107,538	
Loan from SDP	1,000,301	666,301	
Loan from ICS	3,102,630	2,972,632	
Loan from Gratuity fund	2,470,000	2,470,000	
Staff advance	-	-	
	<b>31,330,372</b>	<b>30,103,253</b>	
<b>Elimination of intra project transactions</b>			
Loan to SDP from Micro Finance	(4,877,581)	(4,877,581)	
Loan to Enrich Project from Micro Finance	(4,762,307)	(4,799,307)	
Loan to General Accounts from ICS Project	(442,165)	(442,165)	
Loan to ESP from General Accounts	(400,000)	(400,000)	
Loan to DIISP, PKSf Program from Micro Finance	(87,902)	(87,902)	
Loan to Remittance Project from General Accounts	(131,345)	(131,345)	
Loan to Elderly Project from Enrich Project	-	(107,538)	
Loan to Elderly Project from Micro Finance	(3,868,930)	(3,432,930)	
Loan to PACE Project from Micro Finance	(695,282)	(946,282)	
Loan to ESP from SDP	(666,301)	(666,301)	
Loan to SDP program from General Project	-	(150,000)	
Loan to YES Accounts from General Project	(1,815)	(147,368)	
Loan to GPRS from General Account	(234,115)	(234,115)	
Loan to Organization from MF	(2,112,845)	(2,212,845)	
Loan to Paran Rahman School from Micro Finance	(756,174)	(650,000)	
Loan to 2nd Chance from Microfinance	(3,846,943)	(5,405,943)	
Loan to NDBMP from ICS	(2,660,467)	(2,532,467)	
Loan to MIME Insurance from Gratuity	(2,100,000)	(2,100,000)	
Loan to NDBMP from Gratuity	(150,000)	(150,000)	
Loan to GPRS from Gratuity	(220,000)	(220,000)	
Loan to OSCP from SDP	(334,000)	-	
Loan to NDBMP form MF	-	(150,000)	
Loan to SEP project from Microfinance	(2,655,200)	-	
Receivable from garments industries	-	-	
Loan to NDBMP from General Accounts	(327,000)	(327,000)	
Loan to Paran Rahman School from General Account	-	-	
	<b>(31,330,372)</b>	<b>(30,171,089)</b>	
<b>18.00 Shortage receivable from Microfinance</b>			
Gratuity Fund Required as Calculation	67,017,495	69,585,628	
Add: Income over expenditure during the year	412,399	1,653,853	
	<b>67,429,894</b>	<b>71,239,481</b>	
<b>Less:</b>			
Investment	10,000,000	13,500,000	
Cash at Bank	1,205,148	516,057	
Loan to Projects	2,470,000	2,470,000	
Income over expenditure during the year	412,399	1,653,853	
Accrued interest on FDR	334,493	497,267	
	<b>14,422,040</b>	<b>18,637,178</b>	
<b>Balance at 30 June</b>	<b>53,007,854</b>	<b>52,602,303</b>	





		As at 30 June	
		2022	2021
		TAKA	TAKA
<b>19.00 Risk coverage management fund</b>			
Balance at 1 July		71,662,727	59,638,444
Premium Received during the year		31,406,405	21,874,107
CRF reserve micro insurance		-	-
		<b>103,069,132</b>	<b>81,512,551</b>
Refunded/Transferred during the year		(12,991,388)	(9,849,824)
<b>Balance at 30 June</b>		<b>90,077,744</b>	<b>71,662,727</b>
<b>20.00 Members' Welfare Fund</b>			
Balance at 1 July		3,136,026	4,714,876
Recived during the year		-	1,360
		<b>3,136,026</b>	<b>4,716,236</b>
Refunded during the year		1,062,760	1,580,210
<b>Balance at 30 June</b>		<b>2,073,266</b>	<b>3,136,026</b>
<b>21.00 Members' savings</b>			
Balance at 01 July		742,622,444	663,040,048
Received during the year (Note-21.01)		400,960,382	378,306,493
Interest provided on savings		35,947,730	23,311,879
		<b>1,179,530,556</b>	<b>1,064,658,420</b>
Refunded/withdrawal during the year		(370,655,648)	(322,035,976)
Adjustment of write off members savings		-	-
<b>Balance at 30 June</b>		<b>808,874,908</b>	<b>742,622,444</b>
<b>21.01 Members' Savings received during the year</b>			
Jagoran		280,588,321	247,132,639
Ograsar		53,328,526	72,576,789
Buniad		7,318,891	5,731,184
Sufalan		-	1,969,109
TDS		44,984,017	40,553,809
Enrich		12,042,186	9,595,451
Elderly		315,305	747,512
		<b>400,960,382</b>	<b>378,306,493</b>



		June 30	
		2022	2021
		TAKA	TAKA
<b>22.00 Security deposits from field staff</b>			
Balance at 01 July		2,730,000	2,802,000
Received during the year		570,000	400,000
		3,300,000	3,202,000
Refunded during the year		471,000	472,000
<b>Balance at 30 June</b>		<b>2,829,000</b>	<b>2,730,000</b>
<b>23.00 Loan Loss Reserve</b>			
Balance at 01 July		55,735,117	52,353,756
Provision made during the year		42,716,079	3,381,361
<b>Balance at 30 June</b>		<b>98,451,196</b>	<b>55,735,117</b>
<b>23(A) Loan loss provision (LLP) expenses</b>			
Provided during the year		42,716,079	3,381,361
		<b>42,716,079</b>	<b>3,381,361</b>
<b>24.00 Members Unclaimed Deposits</b>			
Balance at 01 July		5,965,471	5,312,069
Transferred during the year		5,000,969	1,173,665
		10,966,440	6,485,734
Refunded during the year		2,075,070	520,263
<b>Balance at 30 June</b>		<b>8,891,370</b>	<b>5,965,471</b>
<b>25.00 Accrued expenses &amp; other liabilities</b>			
Balance at 01 July		13,490,979	20,413,623
Provision made during the year		16,872,455	6,104,233
		30,363,434	26,517,856
Paid/adjusted during the year		13,145,958	13,026,877
<b>Balance at 30 June</b>		<b>17,217,476</b>	<b>13,490,979</b>
<b>26.00 Liability to donors and others</b>			
Liability for CHWEVT		124,152	150,577
Liability to donors and others-SDP		4,877,582	6,611,108
Loan to donors and others- Organization		7,702,500	7,983,400
Loan from Microfinance- 2nd Chance Project		4,210,943	5,405,943
Loan from Gratuity-MIME Insurance		2,100,000	2,100,000
Loan from- Ghashful Paran Rahman School		1,210,289	1,106,115
Loan from SDP-ESP		1,066,301	1,066,301
Loan from ICS-NDBMP		3,537,467	3,659,742
Loan from General Account- Remittance project		611,524	611,524
Loan from Microfinance- PACE Project		695,282	946,282
Loan from Gratuity and Microfinance- Enrich Project		5,031,553	4,799,307
Loan from Microfinance-DIISP		87,902	87,902
Loan from MJF- Yes Project		-	379,563
Loan from ENRICH & MF- Elderly Project		3,868,930	3,540,466
Liability to SEP project		2,655,200	-
		<b>37,779,625</b>	<b>38,448,230</b>



June 30

	2022	2021
	TAKA	TAKA
<b><u>Elimination of intra project transactions</u></b>		
Loan to SDP from Micro Finance	(4,877,581)	(4,877,581)
Loan to Enrich Project from Micro Finance	(4,799,307)	(4,799,307)
Loan to General Accounts from ICS Project	(442,165)	(442,165)
Loan to ESP from General Accounts	(400,000)	(400,000)
Loan to DIISP, PKSf Program from Micro Finance	(87,902)	(87,902)
Loan to Remittance Project from General Accounts	(131,345)	(131,345)
Loan to Elderly Project from Enrich Project	-	(107,538)
Loan to Elderly Project from Micro Finance	(3,868,930)	(3,432,930)
Loan to PACE Project from Micro Finance	(695,282)	(946,282)
Loan to ESP from SDP	(666,301)	(666,301)
Liability to GPRS from General Account	-	(650,000)
Loan to SDP program from General Project	-	(150,000)
Loan to YES Accounts from General Project	(1,815)	(147,368)
Loan to Organization	(2,212,845)	(2,212,845)
Loan to Paran Rahman School from Micro Finance	(756,174)	(336,000)
Loan to 2nd Chance	(3,846,943)	(5,405,943)
Liability to NDBMP from ICS	(2,660,467)	(2,532,467)
Receivable from garments industries	(424,115)	(448,448)
Loan to OSCP	(334,000)	-
Loan to SEP project from Microfinance	(2,655,200)	-
Loan to Second Chance Education from General Accounts	-	73,333
Loan to general from gratuity	(2,470,000)	(2,470,000)
	<b>(31,330,372)</b>	<b>(30,171,089)</b>
	<b>6,449,253</b>	<b>8,277,141</b>
<b>27.00 Loan From Commercial Banks</b>		
Bank Asia Ltd,KEPZ Branch,Chattogram	30,000,000	22,500,000
Bank Asia Ltd,Patteengha Branch,Chattogram	50,000,000	-
Southeast Bank Ltd-RRS-MC ACC No:01890)	200,000,000	100,986,803
Southeast Bank Ltd-RRS-ME (Acc No:01890)	5,500,000	43,216,168
AB Bank Ltd,Momin road Branch,Chattogram	26,299,953	-
Trust Bank Ltd,Jubilee Road Branch,Chattogram	49,090,906	19,090,908
Mutual Trust Bank Ltd,Muradpur Branch,Chattogram	47,455,351	20,909,092
	<b>408,346,210</b>	<b>206,702,971</b>
Non-current Portion	210,045,720	18,181,816
Current Portion	198,300,490	188,521,155
	<b>408,346,210</b>	<b>206,702,971</b>
A schedule of Loan from Commercial Bank is given in Annexure - M		
<b>28.00 Advance received from PKSf</b>		
Balance at 01 July	<b>1,540,773</b>	<b>4,344,349</b>
Received during the year	<b>4,400,000</b>	<b>3,500,000</b>
	<b>5,940,773</b>	<b>7,844,349</b>
Adjust during the year	<b>(5,940,773)</b>	<b>(6,303,576)</b>
Balance at 30 June	<b>-</b>	<b>1,540,773</b>
<b>29.00 Service charges</b>		
Service Charge from Garments and clinical support	3,406,865	2,937,168
Microfinance Program-Note 29(A)	351,146,230	263,265,825
Service charge from NDBMP loan	563	4,176
	<b>354,553,658</b>	<b>266,207,169</b>





		June 30	
		2022	2021
		TAKA	TAKA
<b>29(A) Microfinance Program</b>			
Jagoran	165,572,444	115,813,771	
Agrasar	42,241,415	51,582,833	
Buniad	3,455,484	2,388,420	
Sufalan	71,120,143	48,345,570	
Sufalan Bank Asia	5,402,438	6,632,913	
Sufalan AB Bank	3,390,446	2,287,562	
Enrich	12,015,861	9,440,515	
Agrasar-MTB	563,005	186,089	
Sufalan TB Bank	2,867,935	-	
Sufalan MTB Bank	5,150,291	895,446	
Abason	3,396,865	2,277,998	
Agrasar-Trust Bank	-	-	
LRL	2,672,598	1,927,636	
RRS-SE-MC	3,214,343	4,720,880	
RRS-SE-ME	1,301,920	1,297,428	
Agrasar-MDP	2,080,440	8,018,018	
Agrasar-MDP-AF	6,020,185	-	
Provin Jonogostir IGA	260,063	380,166	
Agrosar -Trust Bank	1,659,864	2,954,480	
Pubali Bank Jagoron	4,536,497	-	
Pubali Bank Shafolloya	1,918,000	-	
Water Loan HHWL	161	-	
Sanitation Loan HHSL	603	-	
Southeast Bank ME	287,602	-	
Southeast Bank Agriculture	157,310	-	
Agrasar-SEP	11,860,317	4,116,100	
	<b>351,146,230</b>	<b>263,265,825</b>	
<b>30.00 Grant Received</b>			
Grant received from Doner-(Sch.Fund)	701,989	42,100	
Grant Received from MJF-(Yes Project)	200,000	4,716,063	
Grant received from BNFE	-	-	
Grant received from BRAC-(2Nd Chance)	14,964,350	22,689,973	
Grant Received from PKSf- ENRICH Program	6,363,147	6,189,800	
Grant Received from PKSf-PACE Project	179,123	485,791	
Grant Received from PKSf-ICS	713,671	459,506	
Grant Received from PKSf-SEP	4,803,834	2,161,573	
Grant Received from Elderly Project	673,707	466,342	
	<b>28,599,821</b>	<b>37,211,148</b>	
<b>31.00 Fees Received</b>			
Fees Received from Paran Rahman School	531,530	415,080	
	<b>531,530</b>	<b>415,080</b>	
<b>32.00 Income from sale</b>			
Sale of study materials	61,730	9,980	
Sale of school uniform	19,860	-	
Sale of Pass Book and Form	-	605,465	
	<b>81,590</b>	<b>615,445</b>	



		June 30	
		2022	2021
		TAKA	TAKA
<b>33.00 Other income</b>			
Received against Scholarship	-	684,000	
Interest on Loan to Microfinance program	857,826	-	
Other/Miscellaneous Income	69,984	463,468	
Donation	639,720	399,620	
Income from Other Source	-	1,805	
Income from training center & contribution received from SCE Project	725,632	1,062,264	
Other Income	2,921,599	1,289,812	
Fines (penalty)	-	109,163	
	<b>5,214,761</b>	<b>4,010,132</b>	
<b>34.00 Administrative and office expenditures</b>			
Other Expenses (Membership fees)	597,604	67,500	
Communication expenses	1,709,696	1,749,823	
Depreciation	2,472,112	3,019,654	
Bank charges	1,014,623	843,209	
Amortization	294,090	571,244	
Depreciation on Right of use assets	3,007,420	2,076,962	
Maintenance - Office	3,630,086	897,931	
Maintenance and fuel- vehicles	787,188	1,769,772	
Meeting expenses	440,039	214,568	
Newspaper and periodicals	12,525	12,060	
Office rent / shop rent	7,865,281	9,604,860	
Printing and stationery	2,649,699	2,415,495	
Cloth for school uniform	-	2,973	
Utilities	1,923,549	2,154,009	
School Rent	395,484	487,066	
Training expenses	185,784	248,559	
Travelling and conveyance	1,625,835	2,224,345	
License and renewal fees	15,756	22,926	
Logistics	6,427	3,600	
Conveyance and Tiffin Allowance	4,000	4,000	
Mid day allowance	6,600	6,400	
Excise Duty	26,500	25,500	
Administrative Expenses	664,397	1,631,294	
	<b>29,334,694</b>	<b>30,053,750</b>	
<b>35.00 Finance expenses</b>			
Interest on members' savings	35,947,730	25,358,427	
Interest on Loan from PKSF	41,423,514	41,412,785	
Interest expense on Bank Loan and others	16,201,357	10,813,259	
Rebate given	4,710,552	2,484,782	
Interest on lease	678,951	605,505	
Interest on security deposit	45,690	37,471	
	<b>99,007,794</b>	<b>80,712,229</b>	
<b>36.00 Other expenditures</b>			
Clinical support	13,929	28,722	
Consultant Fee/Audit Fee	350,925	818,498	
Legal and Membership Fee	499,947	479,040	
Other operating Expenses	511,110	901,201	
Entertainment	848,506	664,877	
Emergency Treatment	4,100	10,450	
Donation / Contribution	-	5,850	
Advertisement	363,212	135,832	
	<b>2,591,729</b>	<b>3,044,470</b>	



June 30

2022	2021
TAKA	TAKA

**37.00 Program costs**

Contribution to Social Development Project - (MF)  
 Filed Conveyance  
 Program and operational costs  
 Other program activity expenses (Projects)  
 Special Day celebration  
 Contribution to YES Project  
 Day observation  
 Teachers Refreshment  
 Honorium to NGO head

857,826	136,088
6,870,502	6,329,136
17,417,884	13,799,079
-	3,173
36,594	17,212
-	63,262
304,320	441,778
230,000	170,400
-	462,352
<b>25,717,126</b>	<b>21,422,480</b>

**38.00 Salary expenditures**

Salaries and allowances  
 Doctors' Honorarium

157,157,354	158,931,737
942,493	956,658
<b>158,099,847</b>	<b>159,888,395</b>

**39.00 Forgery of cash**

The organization has filed a law suit against some employees alleging defalcation of cash (about BD Taka 4,98,098) from its Microfinance Programme.

**40.00 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.

**41.00 Related Party Transactions**

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

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

Name of the Entities	Nature of Relationship	Nature of Transactions	Balance as on 30.06.22	Interest Rate
Provident Fund	Affiliate Entities	Short Term Loan	-	6%





In BDT	In BDT
June 30, 2022	June 30, 2021

42.00 Loan from PKSF

Non-current Portion	
Opening balance	597,627,423
Add: Received during the year	460,700,000
Sub Total	1,145,606,062
Less: Loan refund during the year	391,763,632
Non-current Portion Total	684,906,062
Non-current Portion	
Current Portion	334,501,527
Total	387,653,505
	753,812,430

Details of Loan from PKSF

Particulars	Jagoran (Including RMC and UMC)	Agrosor (Including ME)	Bundak (Including UPP)	Sufalon	Enrich (ACLI, GAP, LUL)	Abason	Agrosor MDP	Agrosor MDP AF	Provin Jonogostir IGA	Agrosor SEP	Agrosor SEP (CSL)	LRL	HHW Loan	HHS Loan	In BDT June 30, 2022	In BDT June 30, 2021
Balance at 1 July 2021	138,000,000	145,500,000	16,666,662	70,000,000	56,716,670	35,272,730	51,150,000	50,000,000	3,000,000	80,000,000	1,600,000	38,000,000	-	-	684,906,062	597,627,423
Add: Received during the year	65,000,000	115,000,000	20,000,000	70,000,000	25,000,000	10,000,000	30,000,000	30,000,000	-	50,000,000	13,700,000	40,000,000	2,000,000	20,000,000	460,700,000	397,100,000
Less: Refunded during the year	203,000,000	260,500,000	35,666,662	140,000,000	81,716,670	45,272,730	51,150,000	80,000,000	3,000,000	130,000,000	15,300,000	78,000,000	2,000,000	20,000,000	1,145,606,062	994,727,423
Balance at 30 June 2022	116,000,000	190,000,000	25,833,333	40,000,000	54,500,000	39,909,097	21,750,000	70,000,000	1,000,000	95,000,000	14,870,000	64,000,000	2,000,000	20,000,000	753,812,430	684,906,062



43:00 Leases as a Lessee

Set Out below are the carrying amounts of right of use assets recognised and the movements during the year:

Particulars	44/D, Amirbag R/A, Road No - 01, Amirbag, Chittagong	24/C, Amirbag R/A, Road No-01	26 Anjum (3rd Floor) AmirBag R/A	House- 7/C, Road-13A, Sector-03, Uttara-Dhaka	House No-62, Road No-03, Block-B, Chandgon R/A, Chattogram	Total
As at 01 July 2020	2,976,979	1,488,489	1,488,489	1,488,489	-	7,442,448
Additions	-	-	-	-	-	-
Depreciation expense	(830,785)	(415,392)	(415,392)	(415,392)	-	(2,076,962)
As at 30 June 2021	<u>2,146,194</u>	<u>1,073,097</u>	<u>1,073,097</u>	<u>1,073,097</u>	<u>-</u>	<u>5,365,486</u>
As at 01 July 2021	2,146,194	1,073,097	1,073,097	1,073,097	-	5,365,486
Additions	-	-	-	-	4,368,121	4,368,121
Addition due to lease modification	284,415	142,207	142,207	142,207	-	711,037
Depreciation expense	(940,881)	(470,440)	(470,440)	(470,440)	(655,218)	(3,007,420)
As at 30 June 2022	<u>1,489,728</u>	<u>744,864</u>	<u>744,864</u>	<u>744,864</u>	<u>3,712,903</u>	<u>7,437,223</u>

Set out below are the carrying amounts of lease liabilities and the movements during the year:

As on 01 July 2021	4,917,028	7,348,600
Additions	4,368,121	-
Addition due to lease modification	711,037	-
Accretion of interest	678,951	605,505
Payments	(3,241,560)	(3,037,077)
As on 30 June 2022	<u>7,433,576</u>	<u>4,917,028</u>
Current	<u>239,073</u>	<u>2,532,888</u>
Non-current	<u>7,194,503</u>	<u>2,384,141</u>
Amounts recognized in statement of profit or loss		
Interest on lease liabilities	678,951	605,505
Depreciation charge on right-of-use assets	3,007,420	2,076,962
	<u>3,686,371</u>	<u>2,682,467</u>
Amount recognized in statement of cash flows		
Interest paid on lease liabilities	(678,951)	(605,505)
Principal paid on lease liabilities	(2,562,609)	(2,431,572)



General Account of Ghashful										
Fixed Asset Schedule										
S.L.No	Particulars	Cost			Rate%	Depreciation			Balance at 30 June, 2022	Written down value as at 30 June, 2022
		Balance at 1 July, 2021	Addition during the year	Adjustment during the year		Balance at 1 July, 2021	Charged for the year	Adjustment during the year		
	Land	400,000	-	-	0%	-	-	-	-	400,000
	Furniture and fixtures	12,716	-	-	10%	5,554	716	-	6,270	6,446
	Refrigerator	17,300	-	-	20%	17,259	8	-	17,266	34
	Television	22,500	-	-	20%	22,470	6	-	22,476	24
	VCP	-	-	-	20%	-	-	-	-	-
	Camera	-	-	-	20%	-	-	-	-	-
	Sewing Machine	-	-	-	20%	-	-	-	-	-
	Computer ahd	42,731	-	-	30%	21,793	6,282	-	28,075	14,656
	Mobile Set	-	-	-	20%	-	-	-	-	-
	Balance at 30 June 2022	495,247	-	-		67,076	7,012	-	74,087	421,160
	Balance at 30 June 2021	495,247	-	-		57,289	9,787	-	67,076	428,171





Social Development Project (SDP)										
Fixed Asset Schedule										
S.L No	Particulars	Cost			Depreciation				Balance at 30 June, 2022	Written down value as at 30 June, 2022
		Balance at 1 July, 2021	Addition during the year	Deletion/ Adjustment	Balance at 30 June, 2022	Rate %	Charged for the year	Deletion/ Adjustment		
	Furniture and Fixtures	86,713	-	-	86,713	10%	6,873	-	24,853	61,860
	Auto Rickshaw	186,100	-	-	186,100	20%	203	-	185,289	811
	PABX systems	27,300	-	-	27,300	20%	240	-	26,339	961
	<b>Balance at 30 June 2022</b>	<b>300,113</b>	<b>-</b>	<b>-</b>	<b>300,113</b>		<b>7,316</b>	<b>-</b>	<b>236,481</b>	<b>63,632</b>
	<b>Balance at 30 June 2021</b>	<b>300,113</b>	<b>-</b>	<b>-</b>	<b>300,113</b>		<b>8,191</b>	<b>-</b>	<b>229,165</b>	<b>70,948</b>



Micro Finance Program  
Schedule of Property, Plant and Equipment  
as at 30 June 2022

**PROPERTY, PLANT & EQUIPMENTS**  
Property, Plant & Equipment

S.L No.	Particulars	COST			Rate %	DEPRECIATION				Written down value as at 30 June, 2022
		As at '1 July, 2021	Addition during the year	Disposal during the period		As at '1 July, 2021	Charged for the year	Adjustment during the period	As at 30 June, 2022	
	Generator	-	-	-	20	-	-	-	-	-
	Digital camera	206,842	-	-	20	147,545	11,860	-	159,405	47,437
	Micro bus	1,125,167	-	-	20	1,076,015	9,830	-	1,085,846	39,321
	Motor vehicles-car	1,910,000	-	-	20	1,284,131	125,174	-	1,409,305	500,695
	Motor vehicles	87,800	-	87,800	20	87,162	-	87,162	0	-
	Office decoration/equipment	2,919,978	467,312	747,330	20	1,797,570	267,974	478,357	1,587,187	1,052,773
	Computer and equipments	13,320,072	309,629	678,699	30	9,080,382	1,337,799	613,496	9,804,685	3,146,317
	Furniture and fixtures	7,746,707	87,946	613,728	10	3,888,136	367,274	349,827	3,905,583	3,315,342
	Photocopy machine	274,050	-	-	20	148,583	25,093	-	173,676	100,373
	Mobile set	328,598	-	37,727	20	191,225	26,772	35,179	182,819	108,052
	Machinery/cookeries	173,120	14,230	9,540	20	110,064	14,598	8,441	116,222	61,588
	Bycycle	10,051	-	-	20	2,010	1,608	-	3,618	6,433
	Land	34,699,281	-	-	-	-	-	-	-	34,699,281
	Building	650,510	-	-	15%	-	97,577	-	97,577	552,934
	<b>Total as at June 30, 2022</b>	<b>63,452,176</b>	<b>879,117</b>	<b>2,174,824</b>		<b>17,812,826</b>	<b>2,285,560</b>	<b>1,572,462</b>	<b>18,525,923</b>	<b>43,630,546</b>
	<b>Total as at June 30, 2021</b>	<b>61,935,866</b>	<b>1,652,398</b>	<b>136,088</b>		<b>15,049,658</b>	<b>2,786,497</b>	<b>23,329</b>	<b>17,812,826</b>	<b>45,639,350</b>



Ghashful Paran Rahman School  
Fixed Asset Schedule

S.L No	Name of Assets	Balance at 1 July, 2021	Addition during the year	Disposal during the period	Balance at 30 June, 2022	Rate	Balance at 1 July, 2021	Charged for the year	Adjustment during the period	Balance at 30 June, 2022	Written down value as at 30 June, 2022
	Furniture and fixtures	420,428	-	-	420,428	10%	259,427	16,100	-	275,527	144,901
	Office equipment	18,610	24,595	-	43,205	20%	15,368	5,567	-	20,935	22,270
	Camera	2,000	-	-	2,000	20%	1,948	10	-	1,958	42
	<b>Balance at 30 June 2022</b>	<b>441,038</b>	<b>24,595</b>	<b>-</b>	<b>465,633</b>		<b>276,742</b>	<b>21,678</b>	<b>-</b>	<b>298,420</b>	<b>167,213</b>
	<b>Balance at 30 June 2021</b>	<b>441,038</b>	<b>-</b>	<b>-</b>	<b>441,038</b>		<b>258,029</b>	<b>18,713</b>	<b>-</b>	<b>276,742</b>	<b>164,296</b>





**Ghashful-CHWEVT Program**  
**Fixed Assets Schedule**

S.L No	Name of Assets	Cost			Depreciation				Written down value as at 30 June, 2022
		Balance at 1 July, 2021	Addition during the year	Disposal during the period	Balance at 30 June, 2022	Rate %	Balance at 1 July, 2021	Charged for the year	Balance at 30 June, 2022
	Furniture and Fixtures	291,460	-	-	291,460	10	206,388	8,507	214,895
	Motorcycle	402,000	-	-	402,000	25	371,816	7,546	379,362
	Digital Camera	27,831	-	-	27,831	20	25,579	450	26,029
	Computer and Equipmen	507,182	-	-	507,182	30	474,114	9,920	484,034
	<b>Balance at 30 June 2022</b>	<b>1,228,473</b>	<b>-</b>	<b>-</b>	<b>1,228,473</b>		<b>1,077,896</b>	<b>26,424</b>	<b>1,104,321</b>
	<b>Balance at 30 June 2021</b>	<b>1,228,473</b>	<b>-</b>	<b>-</b>	<b>1,228,473</b>		<b>1,043,647</b>	<b>34,249</b>	<b>1,077,896</b>
									<b>150,577</b>



**Ghashful-MIME Project (Insurance)**  
**Fixed Assets Schedule**

S.L No	Name of Assets	Cost			Rate %	Depreciation			Written down value as at 30 June, 2022
		Balance at 1 July, 2021	Addition during the year	Disposal During the year		Balance at 1 July, 2021	Charged for the year	Adjustment During the Year	
	Furniture and Fixtures	47,098	-	-	10	38,020	908	-	8,170
	Balance at 30 June 2022	47,098	-	-		38,020	908		8,170
	Balance at 30 June 2021	47,098	-	-		37,011	1,009	-	9,078



**Ghashful-PACE Program  
Fixed Assets Schedule**

S.L No	Name of Assets	Cost			Depreciation				Written down value as at 30 June, 2022		
		Balance at 1 July, 2021	Addition during the year	Adjustment during the period	Balance at 30 June, 2022	Rate %	Balance at 1 July, 2021	Charged for the year		Adjustment during the period	
	Motorcycle	166,000	-	-	166,000	20	98,006	13,599	-	111,605	54,395
	Bicycle	22,310	-	-	22,310	20	13,172	1,828	-	14,999	7,311
	Laptop and printers	52,962	-	-	52,962	30	40,246	3,815	-	44,061	8,901
	Digital Camera	19,500	-	-	19,500	20	11,513	1,597	-	13,110	6,390
	Balance at 30 June 2022	260,772	-	-	260,772		162,937	20,839	-	183,775	76,997
	Balance at 30 June 2021	260,772	-	-	260,772		136,207	26,730	-	162,937	97,835





## Annexure-H

Ghashful-Elderly Program  
Fixed Assets Schedule

S.L No	Name of Assets	Cost				Depreciation				Written down value as at 30 June, 2022	
		Balance at 1 July, 2021	Addition during the year	Disposal during the period	Balance at 30 June, 2022	Rate %	Balance at 1 July, 2021	Charged for the year	Disposal during the period		Balance at 30 June, 2022
	Furniture and Fixtures	11,349	-	-	11,349	10	3,903	745	-	4,648	6,701
	By Cycle	8,925	-	-	8,925	20	6,000	585	-	6,585	2,340
	Balance at 30 June 2022	20,274	-	-	20,274		9,903	1,330	-	11,233	9,041
	Balance at 30 June 2021	20,274	-	-	20,274		8,345	1,558	-	9,903	10,371



**Ghashful-Enrich Program  
Fixed Assets Schedule**

S.L No	Name of Assets	Cost			Depreciation				Written down value as at 30 June, 2022		
		Balance at 1 July, 2021	Addition during the year	Disposal during the period	Balance at 30 June, 2022	Rate %	Balance at 1 July, 2021	Charged for the year		Adjustment during the period	Balance at 30 June, 2022
	Furniture and Fixtures	159,095	-	-	159,095	10	74,528	8,457	-	82,985	76,110
	Office Equipment	319,112	-	-	319,112	20	208,797	22,063	-	230,860	88,252
	Computer and Equipment	68,098	-	-	68,098	30	45,459	6,792	-	52,251	15,847
	Digital Camera	11,000	-	-	11,000	20	7,616	677	-	8,293	2,707
	Balance at 30 June 2022	557,305	-	-	557,305		336,400	37,988	-	374,388	182,917
	Balance at 30 June 2021	557,305	-	-	557,305		288,876	47,524	-	336,400	220,905



**Ghashful SEP Project**  
Fixed assets Schedule as on 30th June 2022

## Property Plant &amp; Equipment:

Sl.No	Name of Assets	Cost			DEPRECIATION				Balance at 30 June, 2022	
		Balance on 01.07.2021	Addition during the year	Adjustment during the period	Balance on 30.06.2022	Rate %	Balance on 01.07.2021	Charged for the year		Balance on 30.06.2022
	Furniture and Fixtures	136,088	-	-	136,088	20.00%	27,218	21,774	48,992	87,096
	Office Equipment	-	-	-	-	30.00%	-	-	-	-
	Computer and equipment	171,023	-	-	171,023	30.00%	51,307	35,915	87,222	83,801
	Digital Camera	27,950	-	-	27,950	20.00%	5,590	4,472	10,062	17,888
	Balance at 30 June 2022	335,061	-	-	335,061		84,115	62,161	146,276	188,786
	Balance at 30 June 2021	-	335,061	-	335,061		-	84,115	84,115	250,947





Annexure- K

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

S.L No	Name Of Assets	Cost				Depreciation			Written down value as at 30 June, 2022	
		Balance at 1 July, 2021	Addition during the year	Disposal during the year	Balance on 30 June 2022	Rate %	Balance at 1 July, 2021	Charged during the year		Adjustments during the year
	Furniture and fixtures	-	-	-	-	10%	-	-	-	-
	Office equipment's	-	-	-	-	20%	-	-	-	-
	Computer and Accessories	33,900	-	-	33,900	30%	30,909	897	-	2,094
	Vehicle	-	-	-	-	25%	-	-	-	-
	Balance at 30 June 2022	33,900	-	-	33,900		30,909	897	-	2,094
	Balance at 30 June 2021	33,900	-	-	33,900		29,627	1,282	-	2,991



## Annexure- L

## Intangible asset

SL.NO	Particulars	Cost			Amortization				Written down value as at 30 June, 2022		
		As at 1 July, 2021	Addition during the year	Disposal during the year	As at 30 June, 2022	Rate %	As at 1 July, 2021	Charged for the year		Adjustment during the period	As at 30 June, 2022
	Microfinance -Anirban software	4,108,182	-	2,418,182	1,690,000	20	1,819,207	294,090	1,565,480	547,817	1,142,183
	Total as at June 30,2022	4,108,182	-	2,418,182	1,690,000		1,819,207	294,090	1,565,480	547,817	1,142,183
	Total as at June 30,2021	2,388,182	1,740,000	20,000	4,108,182		1,251,963	571,244	4,000	1,819,207	2,288,975



27.00 Loans from commercial banks

Annexure-M

Particulars	Bank Asia Ltd	AB Bank Ltd	Mutual Trust Bank Ltd (Agriculture)	Mutual Trust Bank Ltd (ME)	Trust Bank Ltd (Agrosan)	Southeast Bank Ltd-SOD	Punjab Bank Jagoron	IPDC Finance	Southeast Bank Ltd-Agriculture	Southeast Bank Ltd-NE	Southeast Bank Ltd-RPS- MC ACC No.01890	Southeast Bank Ltd- RRS-ME (Acc No.01890)	Balance as at June 30, 2022	Balance as at June 30, 2021
Balance at 1 July	22,500,000	-	-	20,909,092	19,090,908	-	-	-	-	-	100,986,803	43,216,168	206,702,971	133,395,456
Add Received during the year	40,000,000	30,000,000	-	50,000,000	50,000,000	11,000,000	50,000,000	30,000,000	100,000,000	100,000,000	-	-	461,000,000	295,000,000
Less: Refunded during the year	62,500,000	30,000,000	-	70,909,092	69,090,908	11,000,000	50,000,000	30,000,000	100,000,000	100,000,000	100,986,803	43,216,168	667,702,971	388,395,456
Balance at 30 June 2022	30,000,000	30,000,000	-	23,453,741	20,000,002	5,500,000	50,000,000	3,700,047	-	-	100,986,803	43,216,168	259,356,761	181,652,485
				47,455,351	49,090,906	5,500,000	50,000,000	26,299,953	100,000,000	100,000,000	-	-	408,346,210	206,702,971

	In BDT	In BDT
Non-current Portion	30.06.2022	30.06.2021
Current Portion	210,045,720	18,181,816
	188,300,490	188,521,155
	408,346,210	206,702,971





**Ghashful**  
**Microfinance Program**  
**Report on Prevention of Money laundering and Terrorist financing for NGO/NPO**

We have looked into the books and records and carried out verification of transactions on sample basis but we did not come across any money laundering transactions in the Organization. We believe that Anti-Money Laundering Terrorist Financing Policy are effectively put into place by the Organization.



