

GHASHFUL
Independent Auditors' Report
and Combined Financial Statements
As at and for the year ended 30 June 2025



**Independent Auditors' Report
To The Members of
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 2025 and the combined statement of 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 notes to the combined financial statements, including material accounting policy information.

In our opinion, the accompanying combined financial statements presents fairly, in all material respects, the combined financial position of the organization as at 30 June 2025 and of its combined financial performance and its combined cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) 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 Combined Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' International 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. 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 Ghashful annual report, but does not include the combined financial statements and our auditor's report thereon. The draft annual report is expected to be made available to us after the date of this auditors' report but before finalization of the annual report.

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 identified above when it becomes available 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 Statements

Management is responsible for the preparation and fair presentation of these combined financial statements in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs), the Foreign Donations (Voluntary Activities) Regulation Act, 2016, Microcredit Regulatory Authority Act, 2006, Microcredit Regulatory Authority Rules, 2010 and other 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 combine 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 judgment 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 combined 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 combined 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.

Firm Name : Hussain Farhad & Co., Chartered Accountants
Registration No : 4/452/ICAB-84
Signature of the auditor : 
Name of the auditor : Sarwar Uddin, FCA, Partner/ICAB Enrollment No:0779
FRC Enrollment No: CA-001-136
DVC No. 2512300779AS560843
Place : Chattogram
Dated : 30 DEC 2025



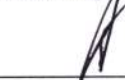
Ghashful
Combined Statement of Financial Position
As at 30 June 2025

	Note(s)	30 June 2025 Taka	30 June 2024 Taka
ASSETS			
Non-current assets:			
Property, Plant and Equipment	9.00	45,667,918	45,300,099
Intangible Assets	10.00	737,117	836,790
Right-of-use assets	24.00	1,105,083	1,989,150
Total non-current assets		47,510,118	48,126,039
Current assets:			
Loan to Members	11.00	2,455,509,788	2,320,487,018
Cash and Cash equivalents	12.00	170,017,262	148,456,769
Cash at Bank (Ghashful Staff Welfare and Security fund)	13.00	9,016,655	8,261,000
Advances and Deposits	14.00	12,306,007	12,971,343
Unsettlement Staff	15.00	5,724,120	2,462,111
Staff loans and advance	16.00	2,301,108	2,738,407
Stock and stores	17.00	2,170,962	3,733,522
Short term investment- FDR	18.00	154,213,140	160,181,296
Accrued interest on FDR	18.01	11,611,046	13,489,224
Receivables from external entities	19.00	10,483,294	17,332,078
Gratuity Receivable from Microfinance	21.00	47,718,619	30,500,000
Shortage of gratuity receivables from Microfinance	21.00	1,978,015	24,028,172
Total current assets		2,883,050,016	2,744,640,939
Total assets		2,930,560,134	2,792,766,979
CAPITAL FUND & LIABILITIES			
Capital fund:			
Capital reserve fund		21,822,708	20,478,772
Surplus/(Deficit)		182,746,706	173,302,021
Total capital fund		204,569,414	193,780,793
Non-current liabilities			
Loan from commercial banks	22.01	15,448,634	81,044,032
Loan from PKSf	23.01	550,418,954	466,159,470
Lease liability- Non-current portion	24.00	292,116	1,390,503
Liability for Staff welfare and security fund	31.01	9,016,655	8,261,000
Ghashful Paran Rahman Fund	31.02	463,140	431,296
Gratuity Fund of staff		91,509,544	85,509,229
Non-current liabilities		667,149,043	642,795,530
Current liabilities			
Loan from commercial banks	22.02	68,254,104	219,127,096
Loan from PKSf	23.02	583,804,149	469,320,610
Lease liability- Current portion	24.00	1,098,387	967,719
Risk coverage management fund	25.00	155,328,055	134,160,912
Members' welfare fund	26.00	501,420	962,066
Members' savings	27.00	943,297,752	928,875,416
Security deposits from staff	28.00	3,295,000	3,237,000
Loan Loss Reserve	29.00	199,620,064	117,202,696
Members' unclaimed deposits	30.00	13,153,628	9,287,206
Accrued expenses & other liabilities	31.00	73,477,063	52,201,816
Liability to donors and others	32.00	15,112,030	19,573,708
Income tax payable	33.00	1,900,025	1,274,412
Total current liabilities		2,058,841,678	1,956,190,657
Total liabilities		2,725,990,721	2,598,986,187
Total fund and liabilities		2,930,560,134	2,792,766,979

The annexed notes 1 to 46 form an integral part of these financial statements


Md Maruful Karim Chy

Deputy Director
Accounts & Finance


Aftabur Rahman Jafree
Chief Executive Officer


Dr. Monzur-Ul-Amin Chowdhury
Chairman

DVC No.

25 12300779AS560843

Place : Chattogram

Dated : 30 DEC 2025



Sarwar Uddin FCA
ICAB Enrollment No: 0779
Partner
Hussain Farhad & Co.
Chartered Accountants

Ghashful
Combined Statement of Comprehensive Income
For the year ended 30 June 2025

	Note(s)	01 July 2024 to 30 June 2025 Taka	01 July 2023 to 30 June 2024 Taka
Income			
Service charges	34.00	510,770,929	492,757,824
Grant received	35.00	35,971,036	35,139,599
Fees received	36.00	882,400	782,500
Income from sale	37.00	146,020	124,970
Other income	38.00	11,214,732	11,174,885
Contribution received from Microfinance Program		1,326,453	3,497,772
Interest on investment		16,236,666	13,632,693
Total income		576,548,236	557,110,243
Expenditure			
Administrative and office expenditures	39.00	36,843,705	35,656,583
Finance expenses	40.00	160,006,112	156,123,838
Other expenditures	41.00	3,349,998	3,090,366
Program costs	42.00	38,712,994	37,740,214
Salary expenditures	43.00	239,275,242	239,259,520
Loan loss provision expense	29.01	82,417,368	68,133,900
Tax and Vat expenses		-	2,034,392
Income tax paid		2,474,777	1,274,412
Total expenditure		563,080,196	543,313,225
(Deficit)/Surplus for the year		13,468,040	13,797,018

The annexed notes 1 to 46 form an integral part of these financial statements



Md Maruful Karim Chy
Deputy Director
Accounts & Finance



Aftabur Rahman Jafree
Chief Executive Officer



Dr. Monzur-Ul-Amin Chowdhury
Chairman



Sarwar Uddin FCA
ICAB Enrollment No: 0779
Partner
Hussain Farhad & Co.
Chartered Accountants

DVC No. : 25 12 3007 79AS560843

Place : Chattogram

Dated : 30 DEC 2025

Ghashful
Combined Statement of Changes In Fund
For the year ended 30 June 2025

Particulars	Capital Reserve fund	CRF Reserve on Insurance	Surplus/ (Deficit)	Total
	Amount in Tk.			
Balance at 1 July 2023	19,402,470	-	163,548,338	182,950,808
Surplus for the Fiscal year 2023-24	-	-	13,797,018	13,797,018
Transferred to other liabilities	-	-	(1,516,868)	(1,516,868)
Adjustment with receivable from donor's/external	-	-	(796,375)	(796,375)
Adjustment of capital reserve with accounts receivables transfer during the year	1,076,302	-	(1,076,302)	-
Prior year adjustment	-	-	(653,785)	(653,785)
Balance at 30 June 2024	20,478,772	-	173,302,021	193,780,793
Balance at 1 July 2024	20,478,772	-	173,302,021	193,780,793
Surplus for the Fiscal year 2024-25	-	-	13,468,040	13,468,040
Transferred to other liabilities	-	-	(1,868,126)	(1,868,126)
Adjustment with advance/loan from Mico Finance	-	-	(606,920)	(606,920)
Adjustment with receivable from donor's/external	-	-	(204,372)	(204,372)
Adjustment of Capital Reserve with accounts receivables transfer during the year	1,343,936	-	(1,343,936)	-
Balance at 30 June 2025	21,822,708	-	182,746,706	204,569,414



Ghashful
Combined Statement of Cash Flows
For the year ended 30 June 2025

	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
A. Cash Flows from Operating Activities:		
Net deficit/surplus as per combined statement of comprehensive income	13,468,040	13,797,018
Depreciation for the year	1,790,532	1,877,854
Amortization for the year	159,673	209,197
Depreciation on Right of use assets	884,067	884,067
Loss on Disposal (PPE)	61,854	17,156
Interest charged on lease liabilities	193,281	279,825
Adjustment with capital reserve	(1,343,936)	(1,076,302)
Adjustment with Other Liabilities and Donar's Receivable	(3,267,235)	(3,530,315)
	11,946,276	12,458,499
(Increase)/Decrease in Current Assets		
Loan to members	(135,022,770)	(64,575,316)
Advance and Deposits	665,336	(2,180,663)
Unsettlement Staff	(3,262,009)	(1,039,805)
Staff loans and advance	437,299	(986,647)
Stock and Stores	1,562,560	(2,773,258)
Accrued interest on FDR	1,878,178	(8,973,543)
Receivables from external entities	6,848,784	(3,164,036)
Gratuity Receivable from Microfinance	(17,218,619)	(16,149,500)
Shortage of gratuity receivables from Microfinance	22,050,157	33,878,186
	(122,061,085)	(65,964,581)
Increase/(Decrease) in Current Liabilities		
Risk coverage management fund	21,167,143	21,496,179
Members' Savings	14,422,336	25,808,935
Security deposits from field staff	58,000	18,000
Loan Loss Reserve	82,417,368	(2,757,875)
Members' unclaimed deposits	3,866,422	191,147
Accrued expenses & other liabilities	21,275,247	23,819,004
Liability to donors and others	(4,461,678)	13,738,880
Income tax payable	625,613	1,157,827
Members' Welfare Fund	(460,646)	(555,419)
Gratuity Fund of Staff	6,000,315	(2,282,665)
Interest paid on lease liabilities	(193,281)	(279,825)
	144,716,840	80,354,188
Net cash used in operating activities	34,602,031	26,848,106
B. Cash Flows from Investing Activities:		
Acquisition of Property, Plant and Equipment & Intangible assets	(2,220,202)	(1,803,382)
Short term investment- FDR	5,968,156	(17,524,830)
Net cash used in investing activities	3,747,954	(19,328,212)
C. Cash Flows from Financing Activities:		
Loan from Commercial banks	(216,468,390)	(157,894,831)
Loan Received from PKSf-Net	198,743,023	166,542,659
Principal payment of lease liabilities	967,719	(800,175)
Increase/(Decrease) of Staf welfare and Security fund	-	1,691,897
Increase/(Decrease) of Ghahful Paran Rahman fund	(31,844)	24,830
Net cash used in financing activities	(16,789,492)	9,564,380
D. Net increase/ decrease (A+B+C)	21,560,494	17,084,274
Opening Cash and cash equivalents	148,456,769	131,372,495
Closing Cash and cash equivalents	170,017,262	148,456,769



Ghashful
Combined Statement of Receipts and Payments
For the year ended 30 June 2025

	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
A. Opening Cash and Bank Balance		
Cash in hand	767,100	716,713
Cash at bank	147,689,669	130,655,783
Total Opening Cash and Bank Balance (A)	148,456,769	131,372,495
B. Receipts		
Bank interest	2,251,179	1,293,087
FDR Interest	16,063,884	613,385
Grant received from BRAC	6,697,400	13,310,150
Loan from PKSf	717,500,000	618,500,000
Member Savings Collection	478,363,219	563,363,744
Collection of Microfinance Loan-Principal	3,895,255,058	3,777,780,052
Service Charge realized- Microfinance	498,828,742	480,894,795
Loan received from Microfinance	29,357,000	37,138,300
Sale of Shaki Pad	-	18,939
Loan Processing Fee	326,100	344,475
Sale of Pass Book	292,975	279,340
Advance received from PKSf	6,837,990	12,515,464
Advance Salary realized	-	70,050
Security Deposit	608,000	540,000
Unclaimed account	4,497,296	473,559
Received from PKSf against Reimbursement	7,800,000	17,983,436
Received from PKSf against scholarship & Elderly	11,961,888	300,000
Incentive Received from PKSf against WASH Project	-	6,300,000
Inter Transaction with Branch- Microfinance	2,050,360,281	2,025,713,949
Loan from ENRICH project	11,961,888	3,870,862
Received from General Account of Ghashful	980,000	356,000
Grant Received from PKSf-against SEP	2,168,120	3,192,556
Loan received from Bank Asia PLC.	10,000,000	10,000,000
Loan received from Southeast Bank PLC.(RRM)	-	50,000,000
Loan received from Southeast Bank PLC.(SOD)	-	5,000,000
Loan received from Commercial Bank of Ceylon -PLC	-	20,000,000
Loan Received from Trust BankPLC- Microcredit	-	50,000,000
Membership fee - General Body	2,730	2,310
Advance realized against expenses	3,988,215	4,025,770
Advance Realized against Expenses	450,607	56,800
FDR encashed during the year	22,000,000	16,500,000
Loan from SDP	5,000	-
Loan from PACE	106,210	-
Loan from Second Chance	1,100,000	3,853,000
Loan from RMTP	200,000	-
Loan from DIISP	25,626	-
Contribution received from Microfinance	406,381	-
Other Income	5,851,277	5,319,883
Fees realized- Admission/Tuition	1,024,670	945,370
Donation	302,000	452,000
Sale of school materials	146,020	124,970
Sale of health card	-	495,700
Loan from Microfinance Program	639,000	863,000
Received from Cholo Porhi	-	379,750
Received from SDP	-	35,255
Insurance Premium collection	42,292,455	38,862,455



	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
Clinical service charges	550,624	763,629
Diabetic test	-	118,222
Residential fess/School fess	57,600	51,633
Advance Adjust Travel	496,500	1,134,976
Advance office rent adjust	119,800	33,000
Other Advance Adjust	418,219	637,428
Received from BRAC against OSCE	3,945,274	7,833,325
Cost Sharing realize from SCE/OSCE	-	17,314
Health service charges received from garments	2,639,000	2,183,500
Realize from YES Project of MJF	5,000	-
Received from Asia foundation	588,226	954,782
Received against Foster Care	9,322,993	11,616,844
Received against UNDP against care project	2,240,379	-
Received from Dhaka office against lets Read and Smart project	132,160	-
Recived from ICS	46,216	-
Recived from MCMPP against cost share	6,561,942	-
Sale of old materials	54,600	-
Realized from General account	35,254	-
Grant received from Caritas Bangladesh	569,960	-
Grant received against care project	2,240,381	-
Inter Transaction with branch	747,087	-
Total Receipts (B)	7,861,422,426	7,797,113,060
Total Balance (C=A+B)	8,009,879,195	7,928,485,556
Payments		
Salaries and allowances	196,738,262	197,006,024
School Program Expenses-ENRICH	-	1,795,219
Health Program Expenses-ENRICH	-	3,534,168
Conveyance and Tiffin Allowance	264,000	31,393
Community Development Program	-	420,565
Other Operating Expenses-ENRICH	15,781,662	18,393,022
Administrative Expenses of PKSf Projects	696,860	93,882
Scholarship Expenses	-	456,000
Staff Unsettle Account	126,000	745,427
Bank charges	1,565,341	1,332,894
Capital expenditure	-	382,720
Communication expenses	2,495,138	2,455,176
Clinical support and contraceptive fee	13,189	9,795
Donations	1,000	900
Refreshment	31,880	39,415
Insurance Claim settled	4,261,194	-
Bank charges	14,269	10,039
Postage and Courier	1,475	160
Loan disbursed to Microfinance client	4,049,210,000	3,929,334,000
Refund of Security Deposit	-	512,000
Interest on Security Deposit-staff	38,597	24,472
Loan refund to PKSf	498,152,801	451,957,341
Interest paid to PKSf	59,999,437	54,655,773
Loan refund to Bank Asia PLC.	20,000,000	18,750,000
Loan Principal repayment to MTB (ME)	5,570,544	15,583,075
Loan Principal repayment to Trust Bank PLC Agriculture	4,545,447	18,181,820
Loan Principal repayment to IPDC Finance	6,581,631	10,253,304
Loan Principal Repayment to Southeast Bank PLC SOD	-	5,000,000
Loan Principal repayment One Bank -ME	4,522,885	25,743,182
Loan Principal repayment to Commercial Bank of Ceylon PLC.	22,916,667	54,999,998
Loan Principal repayment to Trust Bank PLC-MC	49,698,608	35,169,473
Loan Principal repayment to Pubali Bank PLC. Jagoron	10,000,000	20,000,000
Loan principal repayment to Southeast Bank PLC-Agri	51,315,837	39,117,765
Loan principal repayment to Southeast Bank PLC-ME	26,886,294	33,369,784



	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
BCBL-MSME & AGRI	5,826,082	9,639,796
Interest paid on Bank Loan	25,073,132	39,666,943
Maintenance - Capital and Non-capital	1,852,179	2,196,626
Maintenance - Office	1,257,897	1,253,881
Maintenance and fuel- vehicles	478,093	578,663
Material expenses	186,260	-
Office Rent	12,020,457	11,909,135
Meeting expenses	-	114,721
Newspaper and Periodicals	14,195	14,387
Office Rent / Shop rent / Auditorium rent	687,522	673,160
Printing and Stationery	2,428,963	5,661,197
Monthly Meeting with Elder people	-	134,728
Program and operational costs	18,383,888	8,539,268
Members Savings Refund	504,423,789	579,668,756
School Rent	795,784	967,000
Special Day observation	14,620	33,848
Tax deducted at source-Staff	1,435,484	1,426,097
Postage	88,222	111,251
Membership /Professional fees	724,205	646,960
Material	1,422,385	4,283,657
VAT and Tax	70,231	2,019,905
Training expenses	216,505	858,523
Local Conveyance	801,339	405,310
Utilities	2,701,631	2,519,049
Final Settlement from Gratuity fund	11,927,795	6,998,175
Bank Charges	9,070	29,843
Excess Duty-FDR	34,846	41,000
Tax deducted at Source-AIT (FDR)	352,819	29,524
Loan to Project/General account	8,896,000	17,150,800
Investment in FDR	16,000,000	34,000,000
Fixed Assets Purchase	2,280,204	1,337,016
Loan to SDP*	35,254	-
Overhead/other cost	65,391,433	25,743,779
Advertisement	69,121	320,793
Inter Transaction with branch	2,051,107,368	2,025,713,949
Loan Refund to Microfinance	2,468,120	3,192,556
License and renewal fee	17,406	16,824
Advance to Staff against expenses	2,576,300	2,633,500
OOSC Education prog	3,945,274	9,806,210
Special Day celebration	1,005	93,652
Refund of members unclaimed	630,874	282,412
Refund of members Welfare Fund	356,606	547,480
Mobile Loan	219,417	-
Motorcycle Loan	1,050,000	-
Project office Transfer	175,506	1,112,255
Advance-others	7,417,759	7,154,856
Entertainment	1,759,369	1,499,630
Advance against School Rent	-	5,000
Local Conveyance	1,072,374	1,165,588
Incentive Paid to Client against Sanitation	10,518,000	-
Contribution to SDP	310,548	-
Loan paid to Microfinance	13,793,931	8,079,862
Liabilities for Expenses	12,125,037	18,095,400
Security fund refund	512,000	10,000
Support to MCP	1,187,000	1,518,908
Support to PEER Leaders	50,400	554,736



	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
Ho Management Cost	178,740	213,386
programme expense of foster care project	1,067,405	-
Other expense-welfare fund	2,000	-
Transfer to care project	2,240,380	-
Advance to MCMPP	5,000	-
Transfer to MF from DIISP	150,000	-
Transfer to CARR Project	25,625	-
Lon refund to SDP	5,000	-
Cost sharing to General Account	12,058	-
Transfer to office project	6,549,884	-
Support to Learners	944,146	-
Honorarium for NGO Head	28,000	-
Honorarium for NGO FOCAL person	16,800	-
Food expense for learners for linkage	14,177	-
Total Payments (D)	7,839,861,933	7,780,028,786
Closing Cash and Bank Balance		
Cash in hand	1,203,220	767,100
Cash at bank	168,814,042	147,689,669
Total Closing Cash and Bank Balance (E)	170,017,262	148,456,769
Total Balance (F=D+E)	8,009,879,195	7,928,485,556



Ghashful
Project/Program wise Statement of Financial Position
As at 30 June 2025

																			Amount in Taka	
Particulars	Note(s)	General Account	Employees Gratuity Fund	Social Development Project (SDP)	Micro Finance Program	Ghashful Paran Rahman School	MCMP	SMART Project	CARE Project	PRISE Project	ECCCP Drought	Elderly Project	Second Chance Education/ OSC Project	SEP	ENRICH Project	RMTF Project	Elimination of intra project transactions	30 June 2025	30 June 2024	
30 June 2025																				
ASSETS																				
Non-current assets:																				
Property, plant and equipment-at WDV	9.00	704,377	-	61,866	43,920,791	118,505	-	299,897	-	-	214,521	6,083	-	96,966	152,701	92,212	-	45,667,918	45,300,099	
Intangible assets-at WDV	10.00	-	-	-	737,117	-	-	-	-	-	-	-	-	-	-	-	-	737,117	836,790	
Right-of-use assets	24.00	-	-	-	1,105,083	-	-	-	-	-	-	-	-	-	-	-	-	1,105,083	1,989,150	
Total non-current assets		704,377	-	61,866	45,762,992	118,505	-	299,897	-	-	214,521	6,083	-	96,966	152,701	92,212	-	47,510,118	48,126,039	
Current assets:																				
Loan to members (Microfinance & NDBMP)	11.00	917,577	-	-	2,454,592,211	-	-	-	-	-	-	-	-	-	-	-	-	2,455,509,788	2,320,487,018	
Cash and cash equivalents	12.00	1,244,424	6,630,889	376,139	148,618,843	160,383	439,713	2,159,114	1,709,442	11,374	8,223,738	-	15,554	-	306,649	121,000	-	170,017,262	148,456,769	
Cash and cash equivalents-Staff welfare fund	13.00	9,016,655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,016,655	8,261,000	
Advances and Deposits	14.00	126,001	-	-	3,714,430	-	-	-	-	-	-	-	-	-	9,200	90,048	-	3,939,679	4,534,933	
Advance Income tax	14.00	8,239	-	-	8,335,791	22,298	-	-	-	-	-	-	-	-	-	-	-	8,366,328	8,436,410	
Unsettlement Staff	15.00	-	-	-	5,724,120	-	-	-	-	-	-	-	-	-	-	-	-	5,724,120	2,462,111	
Staff loans and advance	16.00	-	-	-	2,297,108	-	4,000	-	-	-	-	-	-	-	-	-	-	2,301,108	2,738,407	
Stock and stores	17.00	-	-	-	2,136,307	34,655	-	-	-	-	-	-	-	-	-	-	-	2,170,962	3,733,522	
Short term investment- FDR	18.00	463,140	32,000,000	-	121,500,000	250,000	-	-	-	-	-	-	-	-	-	-	-	154,213,140	160,181,296	
Accrued interest on FDR	18.01	-	901,021	-	10,698,795	11,230	-	-	-	-	-	-	-	-	-	-	-	11,611,046	13,489,224	
Receivables from external entities	19.00	-	-	605,500	2,096,620	-	-	-	-	18,626	-	-	3,734,189	-	1,440,129	2,588,230	-	10,483,294	17,332,078	
Loan to projects and Others	20.00	326,658	2,320,000	666,301	21,471,554	-	-	-	-	-	2,212,958	-	-	-	-	-	(26,997,471)	-	-	
Receivable from Microfinance	21.00	-	47,718,619	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,718,619	30,500,000	
Shortage of gratuity rec. from MF	21.00	-	1,978,015	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,978,015	24,028,172	
Total current assets		12,102,694	91,548,544	1,647,940	2,781,185,779	478,566	443,713	2,159,114	1,709,442	30,000	8,223,738	2,212,958	3,749,743	-	1,755,978	2,799,278	(26,997,471)	2,883,050,016	2,744,640,939	
Total assets		12,807,071	91,548,544	1,709,806	2,826,948,771	597,071	443,713	2,459,011	1,709,442	30,000	8,438,259	2,219,041	3,749,743	96,966	1,908,679	2,891,490	(26,997,471)	2,930,560,134	2,792,766,979	
CAPITAL FUND & LIABILITIES																				
Capital fund:																				
Capital Reserve fund		-	-	-	21,822,708	-	-	-	-	-	-	-	-	-	-	-	-	21,822,708	20,478,772	
Surplus/ (Deficit)		(4,555,335)	-	(2,409,485)	196,406,362	(730,608)	-	(73,355)	-	-	856,256	(3,003,846)	-	96,966	(4,123,800)	283,551	-	182,746,706	173,302,021	
Total Capital Fund		(4,555,335)	-	(2,409,485)	218,229,070	(730,608)	-	(73,355)	-	-	856,256	(3,003,846)	-	96,966	(4,123,800)	283,551	-	204,569,414	193,780,793	
Non-current liabilities																				
Loan From Commercial Banks- Non-current portion	22.01	-	-	-	15,448,634	-	-	-	-	-	-	-	-	-	-	-	-	15,448,634	81,044,032	
Loan from PKSF- Non-current portion	23.01	-	-	-	550,418,954	-	-	-	-	-	-	-	-	-	-	-	-	550,418,954	466,159,470	
Lease liability- Non-current portion	24.00	-	-	-	292,116	-	-	-	-	-	-	-	-	-	-	-	-	292,116	1,390,503	
Liabilities for Staff welfare & security fund	31.01	9,016,655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,016,655	8,261,000	
Ghashful Paran Rahman Fund	31.02	463,140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	463,140	431,296	
Gratuity Fund of Staff (Member)		-	91,509,544	-	-	-	-	-	-	-	-	-	-	-	-	-	-	91,509,544	85,509,229	
Non-current liabilities		9,479,795	91,509,544	-	566,159,704	-	-	-	-	-	-	-	-	-	-	-	-	667,149,043	642,795,530	
Current liabilities																				
Risk coverage management fund (Insurance fund, Cattle Insurance Fund)	25.00	-	-	-	155,328,055	-	-	-	-	-	-	-	-	-	-	-	-	155,328,055	134,160,912	
Members' Welfare Fund	26.00	-	-	-	501,420	-	-	-	-	-	-	-	-	-	-	-	-	501,420	962,066	
Members' Savings	27.00	-	-	-	943,297,752	-	-	-	-	-	-	-	-	-	-	-	-	943,297,752	928,875,416	
Security deposits from field staff	28.00	-	-	-	3,253,000	-	-	-	-	-	-	-	-	-	42,000	-	-	3,295,000	3,237,000	
Loan Loss Reserve	29.00	891,411	-	-	198,728,653	-	-	-	-	-	-	-	-	-	-	-	-	199,620,064	117,202,696	
Accrued payable & other liabilities	31.00	125,000	30,000	20,000	73,249,823	-	22,243	-	-	-	-	-	-	-	-	30,000	-	73,477,063	52,201,816	
Unclaimed Savings	30.00	-	-	-	13,153,628	-	-	-	-	-	-	-	-	-	-	-	-	13,153,628	9,287,206	
Liability to donors and others	32.00	6,866,200	-	4,099,291	-	1,327,679	421,470	2,532,366	1,709,442	30,000	7,582,004	5,222,887	3,749,743	-	5,990,479	2,577,939	(26,997,471)	15,112,030	19,573,708	
Income tax payable	33.00	-	9,000	-	1,891,025	-	-	-	-	-	-	-	-	-	-	-	-	1,900,025	1,274,412	
Loan from commercial banks- Current portion	22.02	-	-	-	68,254,104	-	-	-	-	-	-	-	-	-	-	-	-	68,254,104	219,127,096	
Loan from PKSF- Current portion	23.02	-	-	-	583,804,149	-	-	-	-	-	-	-	-	-	-	-	-	583,804,149	469,320,610	
Lease liability- Current portion	24.00	-	-	-	1,098,387	-	-	-	-	-	-	-	-	-	-	-	-	1,098,387	967,719	
Total current liabilities		7,882,611	39,000	4,119,291	2,042,559,997	1,327,679	443,713	2,532,366	1,709,442	30,000	7,582,004	5,222,887	3,749,743	-	6,032,479	2,607,939	(26,997,471)	2,058,841,678	1,956,190,657	
Total liabilities		17,362,406	91,548,544	4,119,291	2,608,719,701	1,327,679	443,713	2,532,366	1,709,442	30,000	7,582,004	5,222,887	3,749,743	-	6,032,479	2,607,939	(26,997,471)	2,725,990,721	2,598,986,187	
Total Capital Fund & Liabilities		12,807,071	91,548,544	1,709,806	2,826,948,771	597,071	443,713	2,459,011	1,709,442	30,000	8,438,259	2,219,041	3,749,743	96,966	1,908,679	2,891,490	(26,997,471)	2,930,560,134	2,792,766,979	



Ghashful
Project/Program wise Statement of Income and Expenditure
For the year ended 30 June 2025

Particulars	Note(s)	General Account	Employees Gratuity Fund	Social Development Project (SDP)	Micro Finance Program	Ghashful Paran Rahman School	MCMP	SMART Project	CARE Project	PRISE Project	ECCCP Drought	Elderly Project	Second Chance Education/ OSC Project	SEP of PKSF	Enrich Project	RMTP	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
FY 2024-25																	Taka	Taka
INCOME																		
Service charges	34	-	-	-	508,230,429	-	-	-	-	-	-	-	-	-	-	-	508,230,429	489,651,415
Grant Received from MJF (Yes Project)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from BRAC -(OSCE & PRISE)		-	-	-	-	-	-	-	-	2,752,126	-	-	3,945,274	-	-	-	6,697,400	13,310,150
Grant Received from PKSF- ENRICH Project		-	-	-	-	-	-	-	-	-	-	106,000	-	-	2,962,589	-	3,068,589	10,233,153
Received against Scholarship		-	-	-	-	-	-	-	-	-	-	-	-	-	132,000	-	132,000	300,000
Grant Received from Chol Pori		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	379,750
Grant Received from PKSF		-	-	-	-	-	-	5,371,133	-	-	6,418,621	-	-	-	-	12,114,989	23,904,743	10,140,549
Fees received		-	-	-	-	882,400	-	-	-	-	-	-	-	-	-	-	882,400	782,500
Bank interest & Interest on Investment		13,610	2,184,424	10,974	13,583,388	25,880	3,659	-	-	9,148	391,879	1,063	12,641	-	-	-	16,236,666	13,632,693
Contribution received from Microfinance		-	-	138,500	-	685,000	-	-	-	-	310,548	95,833	-	-	-	96,572	1,326,453	3,497,772
Bank / FDR interest		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of study materials		-	-	-	-	146,020	-	-	-	-	-	-	-	-	-	-	146,020	124,970
Other/Miscellaneous Income		155,696	-	-	9,807,599	-	-	-	-	-	-	-	-	-	-	-	9,963,295	10,029,346
Membership fee and Donation		2,730	-	2,000	-	300,000	-	-	-	-	-	-	-	-	-	-	304,730	454,310
Grant Received from Asia Foundation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	775,997
Income from Other Source		-	-	54,600	-	27,000	-	-	-	-	-	-	-	-	1,500	-	83,100	178,215
Income from training center charge of SEP		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Income from Health service Enrich Project		-	-	-	-	-	-	-	-	-	-	-	-	-	48,070	-	48,070	495,700
Health service charge from garments	34	-	-	2,540,500	-	-	-	-	-	-	-	-	-	-	-	-	2,540,500	2,346,000
Cost Sharing from NEST project		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,314
Clinical service charges		-	-	550,624	-	-	-	-	-	-	-	-	-	-	-	-	550,624	760,409
Cost Sharing from MCMP project		12,058	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,058	-
Grant received against Foster Care Project		1,067,405	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,067,405	-
Contribution from MF against share of expenditure		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income		-	-	-	-	-	-	-	-	-	15,000	-	-	-	-	237,855	252,855	-
Reimbursement receivable from PKSF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant received from Caritas		-	-	-	-	-	569,960	-	-	-	-	-	-	-	-	-	569,960	-
Grant received against care project		-	-	-	-	-	-	-	530,939	-	-	-	-	-	-	-	530,939	-
Total income		1,251,499	2,184,424	3,297,198	531,621,416	2,066,300	573,619	5,371,133	530,939	2,761,274	7,136,048	202,896	3,957,915	-	3,144,159	12,449,416	576,548,236	557,110,243
EXPENDITURE																		
Salaries and allowances		8,000	-	1,617,833	223,988,962	1,297,925	203,200	1,352,800	463,500	453,200	2,871,000	-	1,440,000	-	2,466,530	3,112,292	239,275,242	239,259,520
Interest on members' savings		-	-	-	49,610,020	-	-	-	-	-	-	-	-	-	-	-	49,610,020	48,852,885
Bank charges		17,552	8,658	3,509	1,519,735	5,611	1,232	29,785	-	6,683	74,294	2,815	9,579	-	-	-	1,679,453	1,260,367
Other Expenses (Membership fees)		6,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000	28,000
Telephone & communication expenses		-	-	4,760	2,282,653	11,965	-	-	-	-	40,800	-	-	-	-	-	2,340,178	2,424,190
Clinical support		-	-	13,189	-	-	-	-	-	-	-	-	-	-	-	-	13,189	9,795
Depreciation		57,274	-	6,874	1,510,096	14,008	-	73,355	-	-	59,203	842	-	21,903	25,908	21,069	1,790,532	1,877,854
Amortization		-	-	-	159,673	-	-	-	-	-	-	-	-	-	-	-	159,673	209,197
Depreciation on Right of use assets		-	-	-	884,067	-	-	-	-	-	-	-	-	-	-	-	884,067	884,067
Loan Loss Provision expenses		-	-	-	82,417,368	-	-	-	-	-	-	-	-	-	-	-	82,417,368	68,133,900
Audit Fee		30,000	30,000	-	350,000	-	-	-	-	-	-	-	-	-	-	30,000	440,000	375,000
Interest on Loan from PKSF		-	-	-	67,075,366	-	-	-	-	-	-	-	-	-	-	-	67,075,366	54,655,773
Interest expense on Bank Loan and others		-	-	-	32,815,842	-	-	-	-	-	-	-	-	-	-	-	32,815,842	44,050,901
Rebate given		-	-	-	10,319,097	-	-	-	-	-	-	-	-	-	-	-	10,319,097	8,284,454
Contribution to Social Development Project - (MF)		-	-	-	1,614,453	-	-	-	-	-	-	-	-	-	-	-	1,614,453	2,891,785
Maintenance - Office		3,000	-	16,628	3,079,930	6,347	-	-	-	-	35,768	-	-	-	-	-	3,141,673	3,030,337



Ghashful
Project/Program wise Statement of Income and Expenditure
For the year ended 30 June 2025

Maintenance and fuel- vehicles		-	-	-	203,689	-	-	-	-	-	-	-	-	-	-	-	203,689	419,573
Meeting expenses		-	-	-	495,045	-	-	-	15,955	-	-	-	-	-	-	-	511,000	337,821
Legal and Membership Fee		-	17,250	-	550,855	-	-	-	-	-	-	-	-	-	-	-	568,105	450,210
Newspaper and periodicals		-	-	-	19,219	-	-	-	-	-	-	-	-	-	-	-	19,219	14,387
Office rent/shop rent		20,028	-	226,620	11,006,454	-	-	-	-	-	120,000	-	714,904	-	-	-	12,088,006	12,193,637
Interest on lease		-	-	-	193,281	-	-	-	-	-	-	-	-	-	-	-	193,281	279,825
Printing and stationery		1,395	-	40,142	3,778,911	101,912	10,795	-	14,404	39,932	47,951	-	-	-	-	-	4,035,442	3,125,187
Program and operational costs		1,069,445	-	-	5,918,667	-	196,661	3,475,605	-	-	2,869,766	210,610	1,395,379	-	-	-	15,136,133	10,653,591
Other program activity expenses (Projects)		-	-	-	-	-	-	-	-	-	-	-	40,000	-	2,103,754	8,337,051	10,480,805	5,413,358
Other operating Expenses		-	-	-	-	-	29,461	-	-	166,177	-	-	-	-	544,029	-	739,667	7,693,588
Entertainment		-	-	-	13,724	1,641,068	2,988	-	-	-	114,320	-	-	-	-	-	1,772,100	1,518,555
Utilities and others		5,932	-	-	11,500	3,115,653	9,400	-	-	8,540	31,707	-	-	-	-	-	3,182,732	3,098,821
School Rent		-	-	-	-	567,522	-	-	-	-	-	-	-	-	-	-	567,522	558,680
Special Day celebration		1,005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,005	2,000
School Program expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training expenses		-	-	-	59,505	-	-	-	-	-	160,000	-	-	-	-	-	219,505	932,621
Special Day celebration		-	-	-	4,000	-	10,620	-	-	-	-	-	-	-	-	-	14,620	33,848
Field Conveyance to Staff		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,540
Taxes and VAT expenses		-	-	-	1,880,537	3,980	732	-	-	-	-	-	-	-	-	240,688	2,125,937	2,034,392
Income tax deducted at source-AIT		-	348,840	-	-	-	-	-	-	-	-	-	-	-	-	-	348,840	1,274,412
Excise Duty		-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000	41,000
Field Conveyance		2,945	-	-	7,540,283	-	-	-	-	-	-	-	-	-	-	-	7,543,228	7,530,283
Interest on security deposit		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Donation/Contribution		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement		-	-	-	69,121	-	-	-	-	-	-	-	-	-	-	-	69,121	320,793
License and renewal fees		9,906	-	-	858,897	7,500	-	-	-	-	-	-	-	-	-	-	876,303	847,182
Travelling & Transportation expense		-	-	-	3,028,047	11,920	10,068	-	-	-	-	-	3,721	-	-	-	3,053,756	3,208,535
Conveyance and Tiffin Allowance		-	-	-	369,872	-	-	-	-	28,540	27,467	264,000	-	-	-	-	689,879	414,013
Mid day allowance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative Expenses		340	-	-	195,560	-	-	512,943	-	-	35,839	1,567	12,563	-	154,970	647,744	1,561,526	1,207,288
Teachers Refreshment		-	-	-	-	-	-	-	-	-	-	-	24,000	-	-	-	24,000	42,800
Honorarium to NGO head/Doctors ,TBA		-	-	-	905,214	-	-	-	-	-	44,800	-	-	-	-	-	950,014	132,800
Support to MCP		-	-	-	-	-	-	-	-	-	1,187,000	-	-	-	-	-	1,187,000	1,518,908
Support to PEER Leaders		-	-	-	-	-	-	-	-	-	50,400	-	-	-	-	-	50,400	554,736
Monitoring & Evaluation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	174,884	174,884	1,217,818
Scholarship of Enrich		-	-	-	-	-	-	-	-	-	-	-	-	-	132,000	-	132,000	-
Food expense for learner for linkage support to learners		-	-	-	-	-	-	-	-	-	14,177	-	-	-	-	-	14,177	-
		-	-	-	-	-	-	-	-	-	944,146	-	-	-	-	-	944,146	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenditure		1,232,823	424,748	3,233,865	518,182,054	2,051,698	452,149	5,444,488	530,939	3,240,009	6,418,621	215,834	3,640,146	21,903	5,427,191	12,563,728	563,080,196	543,313,225
Surplus/(deficit) for the year		18,676	1,759,676	63,333	13,439,362	14,602	121,470	(73,355)	-	(478,735)	717,427	(12,938)	317,769	(21,903)	(2,283,032)	(114,312)	13,468,040	13,797,018
Surplus/(deficit) brought forward		(4,587,031)	-	(2,472,818)	184,310,936	(745,210)	-	-	-	-	138,829	(2,990,908)	-	484,207	(1,840,769)	397,863	172,695,099	163,548,338
Total Amount		(4,568,355)	1,759,676	(2,409,485)	197,750,298	(730,608)	121,470	(73,355)	-	(478,735)	856,256	(3,003,846)	317,769	462,304	(4,123,801)	283,551	186,163,139	177,345,356
Adjustment of Capital Reserve with accounts receivables		-	-	-	(1,343,936)	-	-	-	-	-	-	-	-	-	-	-	(1,343,936)	(1,076,302)
Adjustment with receivable from donor's/external		-	-	-	-	-	-	-	-	478,735	-	-	(317,769)	(365,338)	-	-	(204,372)	(796,375)
Prior year adjustment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(653,788)
Prior year adjustment for Liabilities for expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred to other liabilities		13,020	(1,759,676)	-	-	-	(121,470)	-	-	-	-	-	-	-	-	-	(1,868,126)	(1,516,868)
Balance carried to statement of financial position		(4,555,335)	-	(2,409,485)	196,406,362	(730,608)	-	(73,355)	-	-	856,256	(3,003,846)	-	96,966	(4,123,801)	283,551	182,746,706	173,302,021



Ghashful
Project/Program wise Statement of Receipts and Payments
For the year ended 30 June 2025

Particulars	General Account	Employees Gratuity Fund	Social Development Project (SDP)	Micro Finance Program	Ghashful Paran Rahman School	MCMPP	SMART Project	CARE Project	PRISE Project	ECCCP Drought	Elderly Project	Second Chance Education/OSC Project	SEP Project	ENRICH Project	RMTP	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
																Taka	Taka
Receipts:																	
A. Opening Cash and Bank Balance																	
Cash in hand	2,814	-	710	747,778	2,977	-	-	-	-	7,298	1,532	-	-	3,991	-	767,100	716,713
Cash at bank	890,110	34,244	316,014	126,626,456	174,482	-	-	-	448,109	13,858,431	218,607	1,105,870	-	275,571	3,741,777	147,689,669	130,655,783
Total Opening Cash and Bank Balance (A)	892,924	34,244	316,724	127,374,234	177,459	-	-	-	448,109	13,865,729	220,139	1,105,870	-	279,562	3,741,777	148,456,769	131,372,495
Bank Interest	13,610	10,238	10,974	1,594,697	575	3,659	120,258	-	9,148	391,879	1,063	12,641	-	82,437	2,251,179	1,293,087	
FDR Interest	-	2,795,950	-	13,246,167	21,767	-	-	-	-	-	-	-	-	-	-	16,063,884	613,385
Grant received from BRAC	-	-	-	-	-	-	-	-	2,752,126	-	-	3,945,274	-	-	-	6,697,400	13,310,150
Received from Enrich Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from PKSf	-	-	-	717,500,000	-	-	-	-	-	-	-	-	-	-	-	717,500,000	618,500,000
Member Savings Collection	-	-	-	478,363,219	-	-	-	-	-	-	-	-	-	-	-	478,363,219	563,363,744
Collection of Microfinance Loan-Principal	-	-	-	3,895,255,058	-	-	-	-	-	-	-	-	-	-	-	3,895,255,058	3,777,780,052
Service Charge realized- Microfinance	-	-	-	498,828,742	-	-	-	-	-	-	-	-	-	-	-	498,828,742	480,894,795
Loan received from Microfinance	-	21,000,000	-	-	-	300,000	-	-	560,000	-	100,000	-	-	5,397,000	2,000,000	29,357,000	37,138,300
Sale of Shaki Pad	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,939
Loan Processing Fee	-	-	-	326,100	-	-	-	-	-	-	-	-	-	-	-	326,100	344,475
Sale of Pass Book	-	-	-	292,975	-	-	-	-	-	-	-	-	-	-	-	292,975	279,340
Advance received from PKSf	-	-	-	-	-	-	-	-	-	-	175,506	-	-	6,662,484	6,837,990	12,515,464	
Advance Salary realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70,050	
Security Deposit	-	-	-	608,000	-	-	-	-	-	-	-	-	-	-	-	608,000	540,000
Unclaimed account	-	-	-	4,497,296	-	-	-	-	-	-	-	-	-	-	-	4,497,296	473,559
Received from PKSf against Reimbursement	-	-	-	-	-	-	7,800,000	-	-	-	-	-	-	-	-	7,800,000	17,983,436
Received from PKSf against social Adv. & Know.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from PKSf against scholarship & Elderly	-	-	-	-	-	-	-	-	-	-	-	-	-	11,961,888	-	11,961,888	300,000
Incentive Received from PKSf against WASH Project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,300,000
Inter Transaction with Branch- Microfinance	-	-	-	2,026,370,871	-	-	-	-	-	6,999,910	-	-	-	5,200,000	11,789,500	2,050,360,281	2,025,713,949
Loan realized from ENRICH project	-	-	-	11,961,888	-	-	-	-	-	-	-	-	-	-	-	11,961,888	3,870,862
Received from General Account of Ghashful	-	150,000	-	830,000	-	-	-	-	-	-	-	-	-	-	-	980,000	356,000
Grant Received from PKSf-against SEP	-	-	-	-	-	-	-	-	-	-	-	-	2,168,120	-	-	2,168,120	3,192,556
Loan received from Bank Asia PLC	-	-	-	10,000,000	-	-	-	-	-	-	-	-	-	-	-	10,000,000	10,000,000
Loan received from Southeast Bank PLC (RRM)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000,000
Loan received from Southeast Bank PLC (SOD)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000,000
Loan received from One Bank PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan received from Commercial Bank of Ceylon PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000,000
Loan Received from Trust Bank PLC- Microcredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,000,000
Membership fee - General Body	2,730	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,730	2,310
Advance realized against expenses	83,100	-	-	1,397,915	-	-	-	-	2,507,200	-	-	-	-	-	-	3,988,215	4,025,770
Advance Realized against Expenses	-	-	-	-	-	-	-	-	-	-	-	63,800	-	-	386,807	450,607	56,800
FDR encashed during the year	-	11,000,000	-	11,000,000	-	-	-	-	-	-	-	-	-	-	-	22,000,000	16,500,000
Loan from SDP*	-	-	-	-	-	5,000	-	-	-	-	-	-	-	-	-	5,000	-
Loan from SEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan from Elderly	-	-	-	106,210	-	-	-	-	-	-	-	-	-	-	-	106,210	-
Loan from Second Chance	-	-	-	1,100,000	-	-	-	-	-	-	-	-	-	-	-	1,100,000	3,853,000
Loan from RMTP	-	-	-	200,000	-	-	-	-	-	-	-	-	-	-	-	200,000	-
Loan from DIISP	-	-	-	25,626	-	-	-	-	-	-	-	-	-	-	-	25,626	-
Contribution received from Microfinance	-	-	-	-	-	-	-	-	-	310,548	95,833	-	-	-	-	406,381	-
Other Income	109,480	-	-	5,650,227	27,000	-	-	-	-	15,000	-	-	-	49,570	-	5,851,277	5,319,883
Total received from Other source	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fees realized- Admission/Tuition	-	-	-	142,270	882,400	-	-	-	-	-	-	-	-	-	-	1,024,670	945,370
Donation	-	-	2,000	-	300,000	-	-	-	-	-	-	-	-	-	-	302,000	452,000
Sale of school materials	-	-	-	-	146,020	-	-	-	-	-	-	-	-	-	-	146,020	124,970



Ghashful
Project/Program wise Statement of Receipts and Payments
For the year ended 30 June 2025

Sale of health card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	495,700
Loan from Microfinance Program	-	-	-	-	639,000	-	-	-	-	-	-	-	-	-	-	639,000	863,000
Motorcycle Loan Adjust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bicycle Loan Adjust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from Gono Sastho Kendro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grant Received from Chol Pori	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	379,750
Suspense A/C Staff Corruption	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received From Microfinance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on FDR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on saving account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Received from SDP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,255
Insurance Premium collection	-	-	-	42,292,455	-	-	-	-	-	-	-	-	-	-	-	42,292,455	38,862,455
Clinical service charges	-	-	550,624	-	-	-	-	-	-	-	-	-	-	-	-	550,624	763,629
Diabetic test	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	118,222
Residential fess/School fess	-	-	-	57,600	-	-	-	-	-	-	-	-	-	-	-	57,600	51,633
Advance Adjust Travel	-	-	-	496,500	-	-	-	-	-	-	-	-	-	-	-	496,500	1,134,976
Advance office rent adjust	-	-	-	100,000	-	-	-	-	-	-	-	-	-	-	-	100,000	33,000
Other Advance Adjust	-	-	-	418,219	-	-	-	-	-	-	-	-	-	-	-	418,219	637,428
Received from BRAC against OSCE	3,945,274	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,945,274	7,833,325
Cost Sharing realized	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,314
Health service charges received from garments	-	-	2,639,000	-	-	-	-	-	-	-	-	-	-	-	-	2,639,000	2,183,500
Realize from MCMPP Project	-	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-
Received from Asia foundation	588,226	-	-	-	-	-	-	-	-	-	-	-	-	-	-	588,226	954,782
Received against Foster Care	1,262,659	-	-	8,060,334	-	-	-	-	-	-	-	-	-	-	-	9,322,993	11,616,844
Received against UNDP against care project	2,240,379	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,240,379	-
Received from Dhaka office against lets Read and Smart project	132,160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	132,160	-
Recived from ICS	46,216	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46,216	-
Recived from MCMPP against cost share	12,058	-	-	-	-	-	6,549,884	-	-	-	-	-	-	-	-	6,561,942	-
Sale of old materials	-	-	54,600	-	-	-	-	-	-	-	-	-	-	-	-	54,600	-
Realized from General account	-	-	35,254	-	-	-	-	-	-	-	-	-	-	-	-	35,254	-
Grant received from Caritas Bangladesh	-	-	-	-	569,960	-	-	-	-	-	-	-	-	-	-	569,960	-
Grant received against care project	-	-	-	-	-	-	2,240,381	-	-	-	-	-	-	-	-	2,240,381	-
Internal transaction with branch	-	-	-	-	-	-	747,087	-	-	-	-	-	-	-	-	747,087	-
Total Balance (C=A+B)	9,328,816	34,990,432	3,614,176	7,858,096,603	2,194,221	878,619	14,470,142	2,987,468	6,276,583	21,583,066	592,541	5,127,585	2,168,120	22,907,820	24,663,005	8,009,879,195	7,928,485,556

Payments:																	
Salaries and allowances	8,000	-	1,617,833	181,211,982	1,297,925	203,200	1,352,800	463,500	453,200	2,871,000	-	1,680,000	-	2,466,530	3,112,292	196,738,262	197,006,024
School Program Expenses-ENRICH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,795,219	-
Health Program Expenses-ENRICH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,534,168
Conveyance and Tiffin Allowance	-	-	-	-	-	-	-	-	-	264,000	-	-	-	-	-	264,000	31,393
Emergency Treatment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Community Development Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	420,565
Other Operating Expenses-ENRICH	-	-	905,214	14,876,448	-	-	-	-	-	-	-	-	-	-	-	15,781,662	18,393,022
Administrative Expenses of PKSF Projects	-	-	-	-	-	-	542,728	-	-	4,382	-	-	149,750	-	-	696,860	93,882
Scholarship Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	456,000
Advance against salary	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance against Travelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Income Tax on (FDR)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance Printing Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Unsettle Account	-	-	-	126,000	-	-	-	-	-	-	-	-	-	-	-	126,000	745,427
Audit and professional fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank charges	17,552	-	3,509	1,528,018	-	-	-	-	6,683	-	-	9,579	-	-	-	1,565,341	1,332,894
Advance office Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	382,720
Communication expenses	-	-	4,760	2,437,613	11,965	-	-	-	-	40,800	-	-	-	-	-	2,495,138	2,455,176
Clinical support and contraceptive fee	-	-	13,189	-	-	-	-	-	-	-	-	-	-	-	-	13,189	9,795
Donations	-	-	-	1,000	-	-	-	-	-	-	-	-	-	-	-	1,000	900
Refreshment	340	-	-	-	-	-	-	-	-	-	-	28,000	-	3,540	-	31,880	39,415
Insurance Claim settled	-	-	-	4,261,194	-	-	-	-	-	-	-	-	-	-	-	4,261,194	-
Bank charges	-	8,658	-	-	5,611	-	-	-	-	-	-	-	-	-	-	14,269	10,039
Postage and Courier	-	-	-	-	-	-	-	-	-	-	-	-	-	1,475	-	1,475	160
Loan disbursed to Microfinance client	-	-	-	4,049,210,000	-	-	-	-	-	-	-	-	-	-	-	4,049,210,000	3,929,334,000



Ghashful
Project/Program wise Statement of Receipts and Payments
For the year ended 30 June 2025

Refund of Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	512,000
Interest on Security Deposit-staff	-	-	-	38,597	-	-	-	-	-	-	-	-	-	-	-	38,597	24,472
Loan refund to PKSF	-	-	-	498,152,801	-	-	-	-	-	-	-	-	-	-	-	498,152,801	451,957,341
Interest paid to PKSF	-	-	-	59,999,437	-	-	-	-	-	-	-	-	-	-	-	59,999,437	54,655,773
Loan refund to Bank Asia PLC.	-	-	-	20,000,000	-	-	-	-	-	-	-	-	-	-	-	20,000,000	18,750,000
Loan Principal repayment to MTB (ME)	-	-	-	5,570,544	-	-	-	-	-	-	-	-	-	-	-	5,570,544	15,583,075
Loan Principal repayment to Trust Bank PLC Agriculture	-	-	-	4,545,447	-	-	-	-	-	-	-	-	-	-	-	4,545,447	18,181,820
Loan Principal repayment to IPDC Finance	-	-	-	6,581,631	-	-	-	-	-	-	-	-	-	-	-	6,581,631	10,253,304
Loan Principal Repayment to Southeast Bank SOD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000,000
Loan Principal repayment One Bank - ME	-	-	-	4,522,885	-	-	-	-	-	-	-	-	-	-	-	4,522,885	25,743,182
Loan Principal repayment to Commercial Bank of Ceylon	-	-	-	22,916,667	-	-	-	-	-	-	-	-	-	-	-	22,916,667	54,999,998
Loan Principal repayment to Trust Bank PLC-MC	-	-	-	49,698,608	-	-	-	-	-	-	-	-	-	-	-	49,698,608	35,169,473
Loan Principal repayment to Pubali Bank Jagoron	-	-	-	10,000,000	-	-	-	-	-	-	-	-	-	-	-	10,000,000	20,000,000
Loan principal repayment to Southeast Bank-Agri	-	-	-	51,315,837	-	-	-	-	-	-	-	-	-	-	-	51,315,837	39,117,765
Loan principal repayment to Southeast Bank-ME	-	-	-	26,886,294	-	-	-	-	-	-	-	-	-	-	-	26,886,294	33,369,784
BCBL-MSME & AGRI	-	-	-	5,826,082	-	-	-	-	-	-	-	-	-	-	-	5,826,082	9,639,796
Interest paid on Bank Loan	-	-	-	25,073,132	-	-	-	-	-	-	-	-	-	-	-	25,073,132	39,666,943
Maintenance - Capital and Non-capital	-	-	-	1,852,179	-	-	-	-	-	-	-	-	-	-	-	1,852,179	2,196,626
Maintenance - Office	3,000	-	16,788	1,195,994	6,347	-	-	-	-	35,768	-	-	-	-	-	1,257,897	1,253,881
Maintenance and fuel- vehicles	-	-	-	478,093	-	-	-	-	-	-	-	-	-	-	-	478,093	578,663
Material expenses	-	-	-	-	-	186,260	-	-	-	-	-	-	-	-	-	186,260	-
Office Rent	20,028	-	226,620	11,713,809	-	-	-	-	-	-	-	-	-	60,000	-	12,020,457	11,909,135
Meeting expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	114,721
Professional and License fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Newspaper and Periodicals	-	-	-	14,195	-	-	-	-	-	-	-	-	-	-	-	14,195	14,387
Office Rent / Shop rent / Auditorium rent/vehicle	-	-	-	-	567,522	-	-	-	-	120,000	-	-	-	-	-	687,522	673,160
Printing and Stationery	1,395	-	44,518	2,123,314	98,060	16,321	-	-	14,404	39,932	47,951	-	-	-	43,068	2,428,963	5,661,197
Monthly Meeting with Elder people	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	134,728
Program and operational costs	26,439	-	-	-	-	10,103	3,475,605	15,955	-	2,910,568	210,610	40,000	-	2,785,003	8,909,605	18,383,888	8,539,268
Interest on Members Savings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Members Savings Refund	-	-	-	504,423,789	-	-	-	-	-	-	-	-	-	-	-	504,423,789	579,668,756
School Rent	-	-	-	-	-	-	-	-	-	-	-	795,784	-	-	-	795,784	967,000
Special Day celebration	-	-	4,000	-	10,620	-	-	-	-	-	-	-	-	-	-	14,620	33,848
Tax deducted at source-Staff	-	-	-	1,435,484	-	-	-	-	-	-	-	-	-	-	-	1,435,484	1,426,097
Postage	40	-	-	88,182	-	-	-	-	-	-	-	-	-	-	-	88,222	111,251
Membership/Professional fees	6,000	13,500	-	704,705	-	-	-	-	-	-	-	-	-	-	-	724,205	646,960
Material	-	-	-	-	-	-	-	-	-	-	-	1,422,385	-	-	-	1,422,385	4,283,657
VAT and Tax	-	40,750	-	28,749	-	732	-	-	-	-	-	-	-	-	-	70,231	2,019,905
Training expenses	-	-	-	56,505	-	-	-	-	-	160,000	-	-	-	-	-	216,505	858,523
Local Conveyance	-	-	371,382	-	11,920	-	-	28,540	27,467	-	-	3,720	-	-	358,310	801,339	405,310
Utilities	5,932	-	11,500	2,618,021	9,400	-	-	8,540	31,707	-	-	-	-	-	16,531	2,701,631	2,519,049
Repair, Maintenance & Cleaning Materials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Final Settlement from Gratuity fund	-	11,927,795	-	-	-	-	-	-	-	-	-	-	-	-	-	11,927,795	6,998,175
Bank Charges	-	-	-	-	-	1,232	-	-	-	-	-	-	-	-	7,838	9,070	29,843
Excess Duty-FDR	-	20,000	-	-	-	-	-	-	-	-	-	-	-	-	14,846	34,846	41,000
Tax deducted at Source-AIT (FDR)	-	348,840	-	-	3,980	-	-	-	-	-	-	-	-	-	-	352,820	29,525
Loan to Project/General account	-	-	-	8,896,000	-	-	-	-	-	-	-	-	-	-	-	8,896,000	17,150,800
Investment in FDR	-	16,000,000	-	-	-	-	-	-	-	-	-	-	-	-	-	16,000,000	34,000,000
Fixed Assets Purchase /Capital exp	138,770	-	-	1,768,182	-	-	373,252	-	-	-	-	-	-	-	-	2,280,204	1,337,016
Loan refund SDP	35,254	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,254	-
Overhead/other cost	-	-	-	65,322,102	-	-	-	-	-	69,331	-	-	-	-	-	65,391,433	25,743,779
Advance to program staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rebate Given	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement	-	-	-	69,121	-	-	-	-	-	-	-	-	-	-	-	69,121	320,793
Expenses against Signboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Ghashful
Project/Program wise Statement of Receipts and Payments
For the year ended 30 June 2025

Loan to ENRICH program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inter Transaction with branch	-	-	-	2,026,370,871	-	-	-	747,087	-	6,999,910	-	-	-	5,200,000	11,789,500	2,051,107,368	2,025,713,949
Loan Refund to Microfinance	300,000	-	-	-	-	-	-	-	-	-	-	2,168,120	-	-	-	2,468,120	3,192,556
Field Conveyance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
License and renewal fee	9,906	-	-	-	7,500	-	-	-	-	-	-	-	-	-	-	17,406	16,824
Advance to Staff against expenses	77,100	-	-	-	-	4,000	-	-	2,495,200	-	-	-	-	-	-	2,576,300	2,633,500
OOSC Education program	3,945,274	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,945,274	9,806,210
Stock & Stores	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special Day celebration	1,005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,005	93,652
Refund of members unclaimed	-	-	-	630,874	-	-	-	-	-	-	-	-	-	-	-	630,874	282,412
Refund of members Welfare Fund	-	-	-	356,606	-	-	-	-	-	-	-	-	-	-	-	356,606	547,480
Bicycle Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mobile Loan	-	-	-	219,417	-	-	-	-	-	-	-	-	-	-	-	219,417	-
Motorcycle Loan	-	-	-	1,050,000	-	-	-	-	-	-	-	-	-	-	-	1,050,000	-
Project office Transfer	-	-	-	-	-	-	-	-	-	175,506	-	-	-	-	-	175,506	1,112,255
Loan with Elderly Program	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advance-others	-	-	-	7,138,000	-	-	16,759	-	-	-	-	-	-	38,000	225,000	7,417,759	7,154,856
Loan with Second Chance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Entertainment	-	-	13,724	1,628,337	2,988	-	-	-	114,320	-	-	-	-	-	-	1,759,369	1,499,630
Advance against School Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000
Local Conveyance	2,945	-	-	1,069,429	-	-	-	-	-	-	-	-	-	-	-	1,072,374	1,165,588
Incentive Paid to Client against Sanitation	-	-	-	10,518,000	-	-	-	-	-	-	-	-	-	-	-	10,518,000	-
Contribution to Project Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to SDP	-	-	-	310,548	-	-	-	-	-	-	-	-	-	-	-	310,548	-
Loan to Ghashful Paran Rahman School	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to RMTP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan to SEP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan paid to Microfinance	-	-	-	-	-	-	-	-	530,000	-	202,043	1,100,000	-	11,961,888	-	13,793,931	8,079,862
Paid to Bank Asia-against Foreign Remittance project	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities for Expenses	-	-	-	12,105,037	-	-	-	-	-	-	-	20,000	-	-	-	12,125,037	18,095,400
Security fund refund	-	-	-	512,000	-	-	-	-	-	-	-	-	-	-	-	512,000	10,000
Support to MCP	-	-	-	-	-	-	-	-	1,187,000	-	-	-	-	-	-	1,187,000	1,518,908
Support to PEER Leaders	-	-	-	-	-	-	-	-	50,400	-	-	-	-	-	-	50,400	554,736
Ho Management Cost*	-	-	-	-	-	-	-	-	166,177	-	-	12,563	-	-	-	178,740	213,386
Programme expense of foster care project	1,067,405	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,067,405	-
Other expense-welfare fund	2,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Land development expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to care project	2,240,380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,240,380	-
Advance to MCMPP	-	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-
Transfer to MF from DIISP	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150,000	-
Transfer to CARR Project	25,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,625	-
Loan refund to SDP	-	-	-	-	5,000	-	-	-	-	-	-	-	-	-	-	5,000	-
Cost sharing to General Account	-	-	-	-	12,058	-	-	-	-	-	-	-	-	-	-	12,058	-
Transfer to office project	-	-	-	-	-	-	6,549,884	-	-	-	-	-	-	-	-	6,549,884	-
Support to Learners	-	-	-	-	-	-	-	-	944,146	-	-	-	-	-	-	944,146	-
Honorarium for NGO Head	-	-	-	-	-	-	-	-	28,000	-	-	-	-	-	-	28,000	-
Honorarium for NGO FOCAL person	-	-	-	-	-	-	-	-	16,800	-	-	-	-	-	-	16,800	-
Food expense for learners for linkage	-	-	-	-	-	-	-	-	14,177	-	-	-	-	-	-	14,177	-
Total Payments (D)	8,084,392	28,359,543	3,238,037	7,709,477,760	2,033,838	438,906	12,311,028	1,278,026	6,265,209	13,359,328	592,541	5,112,031	2,168,120	22,601,171	24,542,005	7,839,861,933	7,780,028,786
Cash in hand	-	-	1,311	1,197,762	1,795	520	-	-	-	-	-	-	-	1,826	6	1,203,220	767,100
Cash at bank	1,244,424	6,630,889	374,828	147,421,081	158,588	439,193	2,159,114	1,709,442	11,374	8,223,738	-	15,554	-	304,823	120,994	168,814,042	147,689,669
Balance at 30 June	1,244,424	6,630,889	376,139	148,618,843	160,383	439,713	2,159,114	1,709,442	11,374	8,223,738	-	15,554	-	306,649	121,000	170,017,262	148,456,769
Total payments & Closing Cash and Cash equivalents	9,328,816	34,990,432	3,614,176	7,858,096,603	2,194,221	878,619	14,470,142	2,987,468	6,276,583	21,583,066	592,541	5,127,585	2,168,120	22,907,820	24,663,005	8,009,879,195	7,928,485,556



Ghashful
Notes to the combined financial statements
As at and for the year ended 30 June 2025

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, 1978 amended as the Foreign Donations (Voluntary Activities) Regulation Act, 2016 under the Registration No. DSS/FDO/R-376 dated 08.04.1990. The organization is also registered with the Social Welfare Department (Registration No. 959/1983) and with the District Population Control and Family Planning Department (Registration No. FP/Ctg./1/78).

The registered office of the Organization is situated 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 motivating awareness, assisting in education, economic and financial conditions 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 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, Union Development Program, Improve lifestyle of Elderly People, Environment, Agriculture, Renewable energy, Development of ME.
v	Statutory Audit conducted upto	30-June-2023
vi	Name of the Statutory Auditor for last year	Hussain Farhad & Co., Chartered Accountants
vii	Name of the Statutory Auditor for current year	Hussain Farhad & Co., Chartered Accountants
viii	Number of Executive Committee Meetings held FY 7 2023-2024	
ix	Date of Last AGM held	11-Jan-25

List of Executive Committee Members

Sl No.	Name	Qualification	Designation	Profession
i	Dr. Monzur-Ul-Amin Chowdhury	PhD	Chairman	Educationist
ii	Sib Narayan Kairy	M.Com	Vice Chairman	Service Holder
iii	Mafruha Sultana	M.Sc.	Secretary	Ret.Govt. Secretary
iv	Shahana Begum	MA	Joint Secretary	Service Holder
v	K.A.M. Mazedur Rahman	MSS	Treasurer	Service Holder
vi	Professor Dr. Zainab Begum	PhD	Member	Ret.Govt. Secretary
vii	Parveen Mahmud, FCA	FCA	Member	Chartered Accountant

Source and use of funds

Source of funds:

The organization receives funding from various sources to support its programs and operations, including:

Grants and Donations: Contributions from PKSF, individual donors, corporate sponsors, and government grants.

Service Charges: Income generated from service charges of microfinance program.

Program Revenue: Income generated from services, workshops, or events directly related to the organization's mission.

Membership Fees: Fees collected from members of the organization, where applicable.

Investment Income: Earnings from the investment of surplus funds.

Fundraising Activities: Proceeds from campaigns, charity events, and other fundraising initiatives.



Use of funds:

Funds are utilized in alignment with the organization's mission and in compliance with donor restrictions, as follows:

Program Expenditures: Direct costs associated with delivering programs and services, charity work, such as program maintenance costs, salaries for program staff, materials, and travel expenses.

Administrative Expenses: Costs related to governance, management, and operations, including office rent, utilities, and professional fees.

Fundraising Expenses: Costs incurred to organize fundraising events and campaigns, such as promotional activities and materials.

2.00 Basis of preparation of financial statements**2.01 Statement of compliance and basis of accounting**

The financial statements have been prepared on accrual basis in accordance with the International Financial Reporting Standards (IFRSs) and applying the generally accepted accounting principles as applicable for such organizations in Bangladesh. However, management assessed that the impact of recognizing service charges and grant on cash basis instead of accrual basis is insignificant.

Historical cost basis has been followed for the preparation of financial statements and loans and borrowings that are measured at fair value and amortized cost respectively. Historical cost is generally based on the fair value of the consideration given in exchange for goods and services. For income and expenditure accounts, accrual basis of accounting or a modified form thereof have been followed.

Given the nature and diversity of activities, Ghashful has not been in a position to fully comply with the International Financial Reporting Standards (IFRSs). However, as a leading Non- Governmental Organization (NGO), Ghashful has always been in persuaded to present the best possible financial statements adhering to the applicable reporting norms including IFRSs as found suitable. Also, there was no specific set of guiding rules or regulations including accounting and financial reporting standards strictly applicable for organizations like Ghashful. As such Ghashful adopted accounting policies that are most appropriate and practicable in these circumstances. Over time, all these accounting policies have been accepted by the stakeholders and users of Ghashful's financial statements.

2.02 Purpose of preparation of financial statements

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

2.03 Functional and presentation currency

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

2.04 Use of estimates and judgements

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

2.05 Going concern

The financial statements have been prepared on a going concern basis, which assumes that the organization will continue to operate for the foreseeable future. Management/trustee(s) have made the assessment based on current financial conditions, available resources, and projected future cash flows, ensuring that there are no material uncertainties that cast significant doubt on the organization's ability to meet its obligations as they fall due.

2.06 Consistency, completeness, clarity and disclosures of accounting policies

Unless otherwise stated, the accounting policies and methods of computation used in the preparation of the financial statements as at and for the year ended 30 June 2025 are consistent with those policies and methods adopted in preparing the financial statements as at and for the year ended 30 June 2024. Besides, all transactions occurred during the year ended 30 June 2025 have been recorded accordingly and all relevant disclosures of accounting policies have been provided.

2.07 Comparative information

Comparative information's have been disclosed in respect of the financial year 2023-24 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 financial year 2023-24 have been rearranged wherever considered necessary to ensure comparability with the current year. Figures appearing in this accounts are rounded off to the nearest BD Taka.

2.08 Reporting period

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



3.00 Significant accounting and organizational policies

3.01 Revenue recognition

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 instalments (except Agriculture which are collected in Monthly and Quarterly instalments).

Service charges are accounted for according to modified form-cash basis rather than accrual 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.

3.02 Fixed assets

i) Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is calculated on the Diminishing Balance Method. A 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	5
Computer and Equipment's	25
Furniture and Fixture	10
Motor vehicles	20
Auto Rickshaw	20
Motor Vehicles-Car	10
Micro Bus	10
Digital Camera/Camera	10-15
Generator	20
Photocopy machine	25
Telephone set/PABX System	15
Office decoration/ Equipment's	10-15
Refrigerator	10
Television	10
Mobile Set	25
Bicycle	10
Machinery/Cookeries	15

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 expenses.

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.

<u>Name of assets</u>	<u>Rate (%)</u>
Software-MicroFin 360	20

3.03 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.



3.04 i) Loan classification and loan loss provision

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

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

(Loan loss classification has been calculated during the year according to MRA circular no: 75 dated 22 June 2023)

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 Microcredit Regulatory Authority while writing off loans policy.

3.05 Loan to beneficiaries

Ghashful has disbursed loan to the beneficiaries according to Microfinance operational policy and rules and regulations of Microcredit Regulatory Authority.

3.06 Savings collection

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

3.07 Grant/donation accounting

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

3.08 Recording of foreign contributions

Ghashful ensures that all foreign contributions received are recorded and maintained in a separate set of accounts and records, in compliance with regulatory requirements.

- **Segregation:** Foreign funds are kept distinct from domestic funds to ensure proper tracking and accountability.
- **Recording:** All receipts, disbursements, and related expenditures of foreign contributions are recorded in dedicated ledgers.
- **Reporting:** Separate schedules for foreign contributions are prepared and disclosed in the financial statements and submitted to regulator authority duly.

3.09 Reserves from non-core activities

Ghashful identifies and maintains reserves generated from non-core activities separately from core program funds.

- **Purpose:** To ensure that surplus from non-core or incidental activities does not mix with core program resources.
- **Recording and Reporting:** Such reserves are disclosed distinctly in the financial statements, enhancing transparency and accountability.

3.10 Changes in accounting policy

The organization initially applied IFRS 16: Leases from 1 July 2019 by using the modified retrospective approach, under which there were no cumulative effect of initial application in retained earnings at 1 July 2019. The details of the changes in accounting policies are disclosed below.

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.



4.00 Major Loan Components of Microfinance

4.01 Rural and Urban Microcredit/ Jagoron

Jagoron initiates household based enterprise development in Bangladesh. Previously it was known as Rural Microcredit (RMC) and Urban Microcredit (UMC). Ghashful extended its microfinance services for the rural poor through Jagoron (Rural Microcredit and Urban Microcredit) program from 1997 under this program the rural microcredit borrowers are encouraged to undertake family-based income generating activities. The service charge of the component is 24% reducing balance rate that has contributed to achieve the goal. Recovery rate is more than 97.19%. Jagoron still dominates Ghashful's loan portfolio by 38.36% of total.

4.02 Microenterprise Loan/Agrosor

Banking sector and financial institutions requires collateral but most of the poor entrepreneurs do not have that much capacity to meet the requirements of Banks or Financial Institution. Ghashful launched its (Micro Enterprise) program in 1997 to extend its financial services to the progressive members of other microcredit program for undertaking economic activities that require bigger amount for any business activity that has investment up to BDT 20 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 20 Lac for his enterprise under the Agrosor Program. Recovery rate is more than 97.10% and this loan component maintain 16.13% loan portfolio of total.

4.03 Agriculture Loan/Sufolon

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

4.04 Ultra Pool Loan/Buniad

It is Credit instruments for marginal poor who cannot get the credit facility and they face tremendous sufferings to maintain the daily lives. Ghashful provide the loan facility to the ultra poor in a very affordable interest rate and simple loan procedure. At present Ghashful providing the product in the name of Buniad previously known as Ultra poor program. These loan have a declining service charge of 20% on loan balance. An ultra poor client can take loan from 1 thousand to 50 thousand taka from these loan component.

4.05 Housing Loan/Abason

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

4.06 Livelihood Improvement Loan (LI)

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

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

4.07 Income Generating Activities Loan (IGA)

This loan component was introduced on 04 March 2017 for the ENRICH households, The main objectives of the loan is to assist the poor people in creating opportunities by purchasing/ leasing/ mortgaging land, leading to the economic development of the family and creating assets through the establishment of ownership of the land. The service charge of this component is 24% on reducing balance that would contribute achieving stated the goal.

4.08 Asset Creation Loan (ACL)

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

5.00 Member's Savings Deposits

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

5.01 General Savings

Ghashful maintains two types of savings products in General savings, one is mandatory savings and another is voluntary savings. The minimum amount for mandatory savings BDT 100 to any amount per week in urban Client and Taka 70 for rural client, while for voluntary savings, the minimum amount BDT 10 taka to any amount can be collected. An annual interest rate of 6% is paid on clients' savings balances. Mandatory savings have certain restrictions on withdrawal, whereas voluntary savings can be withdrawn without any restrictions.



5.02 Term Deposit Scheme

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

6.00 Insurance and Risk coverage Fund

6.01 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 1% of the borrowed amount as premium to avail the facility, while the clients of ultra-poor program are also getting the facilities without payment of any premium amount.

7.00 Projects of Ghashful and other accounts

7.01 Foreign Remittance

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

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

Ghashful began implementing the Integrated Development Project as a partner of PKSF on July 1, 2013, in Mekhol Union of Hathazari Upazila under Chattogram district. Later, on July 1, 2022, the organization initiated the ENRICH project in Neamatpur Upazila. 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 upazilla Hathazari and Neamatpur.

7.03 Ghashful 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.

7.04 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.

7.05 Ghashful Paran Rahman School

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



7.06 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 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 Upazila at Chattogram.

7.07 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 was to use new technologies and alternative renewable resources to maintain its gas reserve and ensuring long-term energy security which aims to enable mechanization of cattle dung processing tasks and local electricity generation.

7.08 Ghashful Improve Cook Stove (ICS) Project

Ghashful produced and provided the improved cook stove in the Naogaon district since July 2014. Improve Cook Stove (ICS) is an effective means to protect our in house pollution, preserve energy and control losses of forest.

7.09 Out of School Children 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 implemented the project total of 1200 vulnerable children in Dhaka city corporation through 40 centers from 1st December 2022. These project was financed directly by Bureau of Non formal education (BNFE) since 1st July 2019.

7.10 Sustainable Enterprise Project (SEP)

Ghashful started SEP (Sustainable Enterprise Project) from January 2020. Main objective of this project was to develop microenterprises in agriculture and manufacturing sectors with special focus on environmentally stressed and vulnerable to climate change areas. This loan component was implemented on existing microenterprise policy of Ghashful. By the end of this sub-project in January 2024, 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.

7.11 Rural Microenterprise Transformation Project (RMTP) of Ghashful

Rural Microenterprise Transformation Project (RMTP) is being implemented by PKSf with the objective of extending financial services for microenterprises as well as for improving income, food security, and nutrition status of small and marginal farmers, entrepreneurs, and other market actors involved in the value chains of selected high-value agricultural products, this project jointly funded by the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA). Ghashful implemented the project with partnership of PKSf science 21 August 2022.

The project makes value chain development interventions to expand markets for comparative advantage, market demand, and growth of agro-based products. There are provisions for product processing, certification, and marketing by brand image creation at home and abroad through this project. Also, there are provisions for introducing various new technologies, and methods such as Artificial Intelligence (AI), Internet of Things (IoT), Block Chain, Crowdfunding Platform under this project for poverty alleviation.

Bangladesh faces an unpredictable drought hazard due to inadequate and uneven rainfall that affects the timing of onset and end of the monsoon season. The northwestern Barind region/districts of Bangladesh suffer the most from droughts (BBS, 2015). Climate change is changing the nature of droughts in Barind by increasing temperature and variations in precipitation. The historical data shows that the number of consecutive dry days and temperature have increased steadily over the past 30 years (MoEF, 2009). On the contrary, long-term projections of precipitation using different models show decreasing trend. Thus, drought episodes have become more erratic through climate change, a trend that has a high probability of worsening for the next decades.

Ghashful implemented the project with partnership of PKSf since 21 August 2022.

7.12 Extended Community Climate Change Project- ECCCP- Drought

Bangladesh faces an unpredictable drought hazard due to inadequate and uneven rainfall that affects the timing of onset and end of the monsoon season. The northwestern Barind region/districts of Bangladesh suffer the most from droughts (BBS, 2015). Climate change is changing the nature of droughts in Barind by increasing temperature and variations in precipitation. The historical data shows that the number of consecutive dry days and temperature have increased steadily over the past 30 years (MoEF, 2009). On the contrary, long-term projections of precipitation using different models show decreasing trend. Thus, drought episodes have become more erratic through climate change, a trend that has a high probability of worsening for the next decades



Ghashful has been implementing the project in Nowgaon district with partnership of PKSF science 24 March 2024. The project intends to address the above-mentioned drought-related problems by promoting good water management, adaptive technological practices, infrastructure maintenance, and planning for irrigation, drinking and household usage. Also, the project intends to reduce water needs by promoting the cultivation of crops with low water requirements in the dry season, thus reducing irrigation needs up to 70% during the winter season. In addition, the project will provide more water access points for drinking purposes too, thereby reducing the burden on women.

7.13 Shamsun Nahar Rahman Paran Fund

In 2021, Shamsun Nahar Rahman Paran was honored with the prestigious Begum Rokeya Padak, recognizing her contributions to social welfare and women's empowerment. Along with the award, she received a prize amount of 4 lakh taka. Demonstrating her commitment to community service, it was decided by her family to dedicate the entire amount to the Ghashful Paran Rahman Fund, to supporting social welfare initiatives. The decision was made to invest this amount in a Fixed Deposit Receipt (FDR) to ensure the fund's growth and sustainability for ongoing and future social activities.

7.14 Partnership Reinforcement for integrated Skills Enhancement-(PRISE) Project

This is an initiative for skill development of the adolescents living in the host community of Chittagong district. The targeted beneficiaries of the project are the dropped out adolescents from regular education, who are provided with vocational training. This project is implementing by Ghashful since June 2023 with the financial assistance from BRAC.

7.15 Community-based Adaptation for Resilient Empowerment (CARE) Project

Ghashful has been implementing the "CARE – Community-based Adaptation for Resilient Empowerment of Adivasi in Barind Region of Naogaon" project with financial support from the GEF Small Grants Programme (GEF SGP) of UNDP. The project commenced in February 2025 and will continue for 18 months. The initiative aims to enhance the climate resilience and adaptive capacity of 400 climate-vulnerable marginalized families (covering approximately 1,600 people) in two unions under Badalgachi Upazila, Naogaon District.

Through these interventions, the project aims to strengthen community resilience and promote sustainable, climate-adaptive livelihoods among the Adivasi and marginalized populations of the Barind region.

7.16 Medical Centres for the Poorest of the Poor and Marginalized People (MCMPP) project

Ghashful has entered into a partnership with Caritas Bangladesh (CB) as an Implementing Partner (IP) for the Family Planning Program under the Medical Centres for the Poorest of the Poor and Marginalized People (MCMPP) project. The collaboration, guided by German Doctors (GD), will commence in January 2025.

Through this partnership, Ghashful will jointly implement activities focusing on Family Planning, Sexual and Reproductive Health and Rights (SRHR), and Adolescent Sexual and Reproductive Health and Rights (ASRHR) for the project beneficiaries. Both organizations have agreed to work together in a spirit of mutual cooperation and understanding, ensuring effective and rule-based implementation to achieve the project's objectives as outlined in the proposal.

7.17 Foster Children Care Center Pilot Project

Breaking away from the conventional practice of raising orphans in Bangladesh, Ghashful launched the Foster Children Care Center on 12 March 2024 at Uttar Bari, Union No. 4 of Niamatpur Upazila. Under this project, orphaned children are placed in foster families, where they are nurtured and raised up surrounded by the love and care of a family. The project promotes safe, nurturing, and supportive environments that prioritize the physical, emotional, and educational well-being of children.

In the initial stage of the project, 10 orphans (4 boys and 6 girls) were placed in 10 foster families, providing them with the opportunity to grow up in love and affection. These families receive regular financial assistance for the children's food, health, and education. In addition, a learning support center has been established to ensure quality education, where children can not only study but also participate in physical exercise, sports, and creative activities. This project also includes comprehensive foster parent training, child monitoring, and advocacy for child welfare. The initiative aligns with global best practices and human rights standards, fostering community integration, enabling children to thrive in family-like settings and ensuring physical, emotional, and educational well-being of children.

This exceptional initiative was implemented with the advice and support of renowned development worker and social activist Nezbat Masud. It is the first experimental model of its kind in the country, emerging as a new beacon of hope for orphaned children.

7.18 Ghashful Staff 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

The Gratuity will be calculated based on the employees' last drawn basic salary for each completed year of service. Ghashful will start to deposit the employee's payable gratuity amount in 'Ghashful Employees 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.

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



7.19 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 General

8.01 Restricted and unrestricted fund/reserve

Ghashful classifies its funds into restricted and unrestricted categories to ensure transparency and proper utilization Ghashful is required to allocate 10% of the annual surplus from its microfinance program to the reserve fund.

8.02 Reserves from non-core activities

Ghashful maintains a separate reserve for surpluses generated from non-core or ancillary activities. The purpose of this reserve is to ensure that income arising from activities outside the core programs is not commingled with program-specific funds. Amounts accumulated under this reserve are recorded and reported separately in the financial statements to ensure transparency, proper fund management, and enhanced accountability.



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
9.00 Property, Plant and Equipment*			
A. Cost (Combined)			
Opening Balance		70,068,669	68,506,096
Add: Addition during the year at cost		2,220,204	1,803,382
Less: Disposal/Transfer during the year		(850,968)	(240,809)
Closing Balance		71,437,905	70,068,669
B. Accumulated Depreciation (Combined):			
Opening Balance		24,768,570	23,114,370
Add: Charged during the year		1,790,530	1,877,854
Less: Disposal / Transfer during the year		(789,114)	(223,653)
Closing Balance		25,769,986	24,768,570
Written Down Value (A-B) (Combined)		45,667,918	45,300,099
Ghashful General Account *			
Opening Balance		2,122,466	2,031,590
Addition during the year		138,770	90,876
Closing Balance		2,261,236	2,122,466
Less: Accumulated depreciation		(1,556,859)	(1,499,586)
Written down value (Annexure – A)		704,377	622,880
* In line with management policy, the fixed assets of the Ghashful CHWEVT Program, Ghashful MIME Project (Insurance), and Ghashful PACE Program have been presented under the Ghashful General Account, as these projects have been completed. Accordingly, the prior year figures have been restated to reflect this reclassification.			
Social Development Project			
Opening Balance		323,117	323,117
Addition during the year		-	-
Closing Balance		323,117	323,117
Less: Accumulated depreciation		(261,251)	(254,377)
Written down value (Annexure – B)		61,866	68,740
Microfinance Program			
Opening Balance		65,618,556	64,504,578
Addition during the year		1,708,182	1,354,787
Less: Dispose during the year		(850,968)	(240,809)
Closing Balance		66,475,770	65,618,556
Less: Accumulated depreciation		(22,554,979)	(21,833,998)
Written down value (Annexure – C)		43,920,791	43,784,558
Ghashful Paran Rahman School			
Opening Balance		465,633	465,633
Addition during the year		-	-
Closing Balance		465,633	465,633
Less: Accumulated depreciation		(347,128)	(333,120)
Written down value (Annexure – D)		118,505	132,513
SMART Project			
Opening Balance		-	-
Addition during the year		373,252	-
Closing Balance		373,252	-
Less: Accumulated depreciation		(73,355)	-
Written down value (Annexure – E)		299,897	-



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
Elderly Project			
Opening Balance		20,274	20,274
Addition during the year		-	-
Closing Balance		20,274	20,274
Less: Accumulated depreciation		(14,191)	(13,349)
Written down value (Annexure – F)		6,083	6,925
ENRICH Project			
Opening Balance		608,521	608,521
Addition during the year		-	-
Closing Balance		608,521	608,521
Less: Accumulated depreciation		(455,820)	(429,912)
Written down value (Annexure – G)		152,701	178,609
SEP Project			
Opening Balance		335,061	335,061
Addition during the year		-	-
Closing Balance		335,061	335,061
Less: Accumulated depreciation		(238,095)	(216,192)
Written down value (Annexure – H)		96,966	118,869
ICS Project			
Opening Balance		-	33,900
Addition during the year		-	-
Closing Balance		-	33,900
Less: Accumulated depreciation		-	(33,900)
Written down value (Annexure – I)		-	-
RMTP Project			
Opening Balance		183,422	183,422
Addition during the year		-	-
Closing Balance		183,422	183,422
Less: Accumulated depreciation		(91,210)	(70,141)
Written down value (Annexure – J)		92,212	113,281
ECCCP Drought			
Opening Balance		357,719	-
Addition during the year		-	357,719
Closing Balance		357,719	357,719
Less: Accumulated depreciation		(143,198)	(83,994)
Written down value (Annexure – K)		214,521	273,725
10.00 Intangible Assets:			
A.Cost			
Opening Balance		1,830,000	1,830,000
Add: Addition during the year at cost		60,000	-
Less: Disposal/Transfer during the year		-	-
Closing Balance		1,890,000	1,830,000
B.Accumulated Depreciation:			
Opening Balance		993,210	784,013
Add: Charged during the year		159,673	209,197
Less: Disposal / Deletion during the year		-	-
Closing Balance		1,152,883	993,210
Written Down Value (A-B) (Annexure – C)		737,117	836,790



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
11.00 Loan to members			
Loan to members (Microfinance)			
Jagoran		908,785,450	891,334,601
Agrosor		486,135,821	341,397,440
Agrosor (Mutual Trust Bank)		1,876,857	2,497,288
Agrosor (Trust Bank)		423,244	446,495
Buniad		98,219,164	108,511,337
Sufalon		641,070,736	570,875,845
Sufalon (Bank Asia)		876,195	11,573,528
Sufalon (AB Bank)		130,340	163,736
Sufalon (Mutual Trust Bank)		85,000	85,000
Sufalon (Trust Bank)		111,267	888,217
Jagoron (Pubali Bank)		376,326	448,712
Shafolla (Pubali Bank)		9,096,528	14,671,260
Agriculture (Southeast Bank)		1,203,062	39,385,719
ME (Southeast Bank)		1,088,324	1,363,380
Household Water		10,516,886	6,530,009
Household Sanitation		65,511,323	43,966,483
Income Generating Activity (IGA)		46,717,809	84,301,311
Livelihood Improvement Loan (LIL)		352,530	911,870
Asset Creation Loan (ACL)		2,960,186	3,147,891
Abason		37,592,075	24,048,005
Agrosor Microenterprise Development Project(MDP)		181,278	181,278
Agrosor MDP-Additional Finance		3,867,715	5,925,323
Provin Jonogostir IGA		148,945	335,972
Agrosor Sustainable Enterprise Project(SEP)		4,742,154	57,814,015
Agrosor SEP ((Common Service Loan)CSL		141,211	1,004,332
Livelihood Restoration Loan(LRL)		583,137	665,161
Microenterprise (One Bank)		819,472	1,880,602
Cottage & Microenter (Commercial Bank of Ceylon)		3,955,344	10,761,314
Microcredit (Trust Bank)		3,082,926	34,321,869
RRS- Micro Credit		14,153	14,153
Agrosor SMART		79,345,860	-
CSL SMART		1,201,497	-
ECCCP Drought		3,230,014	-
SHAHOS		17,363,750	
Agrosor (Microenterprise Financing & Credit Enhancement)-MFCE		18,611,077	51,164,148
MSME (Bengal Commercial Bank)		223,521	3,367,914
Agiculture (Bengal Commercial Bank)		170,533	4,323,449
RMTP Loan		3,780,501	1,261,787
Total Microcredit	11.01	2,454,592,211	2,319,569,441
NDBMP loan outstanding		917,577	917,577
Loan to members balance at 30 June		2,455,509,788	2,320,487,018



11.01 Loan to beneficiaries

Particulars	Amount in Tk.					
	Opening Balance (01.07.2024)	Add: Loan Disbursed During the Year	Less: Recovered During the Year	Written off During the Year	Less: Adjusted During the Year	Closing Balance (30.06.2025)
Jagoran	891,334,601	1,463,747,000	(1,439,158,040)	-	(7,138,111)	908,785,450
Agrosor	341,397,440	621,752,000	(473,720,196)	-	(3,293,423)	486,135,821
Agrosor (Mutual Trust Bank)	2,497,288	200,000	(820,431)	-	-	1,876,857
Agrosor (Trust Bank)	446,495	-	(23,251)	-	-	423,244
Buniad	108,511,337	180,479,000	(189,943,055)	-	(828,118)	98,219,164
Sufalon	570,875,845	1,320,214,000	(1,244,164,294)	-	(5,854,815)	641,070,736
Sufalon (Bank Asia)	11,573,528	10,305,000	(20,993,154)	-	(9,179)	876,195
Sufalon (AB Bank)	163,736	-	(33,396)	-	-	130,340
Sufalon (Mutual Trust Bank)	85,000	-	-	-	-	85,000
Sufalon (Trust Bank)	888,217	4,955,000	(5,731,950)	-	-	111,267
Jagoran (Pubali Bank)	448,712	-	(72,385)	-	-	376,327
Shafolla (Pubali Bank)	14,671,260	500,000	(6,074,732)	-	-	9,096,528
Agriculture (Southeast Bank)	39,385,719	250,000	(38,272,568)	-	(160,089)	1,203,062
ME (Southeast Bank)	1,363,379	-	(275,055)	-	-	1,088,324
Household Water	6,530,009	13,933,000	(9,916,123)	-	(30,000)	10,516,886
Household Sanitation	43,966,483	93,490,000	(71,596,055)	-	(349,105)	65,511,323
Income Generating Activity (IGA)	84,301,311	99,170,000	(136,382,774)	-	(370,728)	46,717,809
Livelihood Improvement Loan (LIL)	911,870	332,000	(891,340)	-	-	352,530
Asset Creation Loan (ACL)	3,147,891	2,645,000	(2,792,973)	-	(39,732)	2,960,186
Abason	24,048,005	28,350,000	(14,658,668)	-	(147,262)	37,592,075
Agrosor Microenterprise Development Project(MDP)	181,278	-	-	-	-	181,278
Agrosor MDP-Additional Finance	5,925,323	-	(2,056,632)	-	(976)	3,867,715
Provin Jonogostir IGA	335,972	390,000	(527,027)	-	(50,000)	148,945
Agrosor Sustainable Enterprise Project(SEP)	57,814,015	30,200,000	(83,271,861)	-	-	4,742,154
Agrosor SEP ((Common Service Loan)CSL	1,004,332	-	(863,121)	-	-	141,211
Livelihood Restoration Loan(LRL)	665,161	-	(82,024)	-	-	583,137
Microenterprise (One Bank)	1,880,602	-	(1,061,130)	-	-	819,472
Cottage & Microenter (Commercial Bank of Ceylon)	10,761,314	200,000	(6,983,444)	-	(22,526)	3,955,344
Microcredit (Trust Bank)	34,321,869	-	(31,012,633)	-	(226,310)	3,082,926
RRS- Micro Credit	14,153	-	-	-	-	14,153
Agrosor SMART		107,913,000	(28,507,140)	-	(60,000)	79,345,860
CSL SMART		1,300,000	(98,503)	-	-	1,201,497
ECCCP Drought		6,690,000	(3,459,986)	-	-	3,230,014
SHAHOS		24,292,000	(6,913,250)	-	(15,000)	17,363,750
Agrosor (Microenterprise Financing & Credit Enhancement)MFCE	51,164,148	30,753,000	(63,026,332)	-	(279,739)	18,611,077
MSME (Bengal Commercial Bank)	3,367,914	300,000	(3,444,392)	-	-	223,522
Agiculture (Bengal Commercial Bank)	4,323,449	-	(4,124,158)	-	(28,758)	170,533
RMTP Loan	1,261,787	6,850,000	(4,302,985)	-	(28,301)	3,780,501
Total as at 30 June 2025	2,319,569,442	4,049,210,000	(3,895,255,060)	-	(18,932,172)	2,454,592,211
Total as at 30 June 2024	2,254,994,125	3,929,334,000	(3,777,780,052)	(70,891,775)	(16,086,856)	2,319,569,441



	Note(s)	30 June 2025	30 June 2024
		Taka	Taka
12.00 Cash and cash equivalents			
Cash in hand	12.01	1,203,220	767,100
Cash at bank	12.02	168,814,042	147,689,669
Closing Cash At Bank (A+B)		170,017,262	148,456,769

12.01 Cash in Hand

Microfinance Program		30 June 2025	30 June 2024
Particulars	Branch Code	Taka	Taka
Head Office	HO	1,383	7,760
West Madarbari Br-01	1	1,580	2,981
West Madarbari Br-02	2	934	534
West Madarbari Br-03	3	952	2,400
West Madarbari Br-04	4	428	153
Middle Halishahar Br-05	5	17,023	29,351
West Madarbari Br-06	6	7	1,413
Kalarpol Br-07	7	14,674	43,542
Dhaka Br-08	8	28,062	7,309
Sarkarhat Br-09	9	14,984	652
Potenga Br-10	10	1,869	713
Kattali Br-11	11	10,456	10,205
Neamotpur Br-12	12	-	2
Patiya Sadar Br-13	13	213	166,010
Chowdhury Hat Br-14	14	20,752	7,132
Halishahar Br-15	15	1,008	19,968
Nuzumiar hat Br-16	16	6,709	575
Paduar Bazar Br-17	17	405,123	-
Dewan Bazar Br-18	18	4,366	5,754
Baharddarhat Br-19	19	1,656	14,948
Anowara Br-20	20	4,911	24,598
Chandgaon Br-21	21	2,825	9,072
Oxyzen Br-22	22	7,065	735
Hathazari Sadar Br-23	23	13,043	2,798
Feni Br-24	24	161,600	12,508
Naogaon Br-25	25	44,275	18,545
Madarbari Br-26	26	-	1,786
Sati Hat Br-27	27	6,637	-
Chowmashia Br-28	28	313	2,358
Baraiyar Hat-29	29	9,872	866
Jinar Pur Br-30	30	-	261
Patnitala Br-31	31	9,557	51
Shapahar Br-32	32	1,313	842
Mishari Br-33	33	548	40,475
Lemua Br-34	34	133,385	2,244
Chagolnaia Br-35	35	1,109	9
Mia Bazar Branch-36	36	45,994	388
Mekhal Branch-37	37	21,261	4
Gumanmardan Branch-38	38	603	8,968
Mekhal Branch-39	39	-	39,962
Kirthipur Branch-40	40	-	-
Badalgachi Branch-41	41	2,469	26
Mahadevpur Branch-42	42	5,664	338
Madail Branch-43	43	38,204	47
Pajarbhang Branch-44	44	-	1,990
Ai Hai Branch-45	45	5,207	-
Deluabari Branch-46	46	2,387	19,689
Goborchupa Branch-47	47	-	-
Jhot Bazar Branch-48	48	-	-
Chtra Branch-49	49	-	-
Dhamoirhat Branch-50	50	267	6,186
Chapai Nabab Gaon-51	51	64,643	52,697
Amnura Branch-52	52	4,897	5,214
Nachole Branch-53	53	393	65,684
Shem Bazar Branch-54	54	98	582
Sheymoi Branch-55	55	30,572	74,249
Sanir Akhra Branch-56	56	19,836	30,707
Rahonpur Branch-57	57	240	2,334
Konakhola Branch-58	58	24,712	153
Sharaigasi Branch-59	59	-	-
Attrai Branch-60	60	1,207	10
Sitakundu Branch-61	61	440	-
Bashkhali Branch-62	62	36	-
Sub-total (A)		1,197,762	747,778



Other Programs and Projects

General Account	-	2,814
SDP	1,311	710
Ghashful Paran Rahman School	1,795	2,977
MCMP	520	-
ECCCP Drought	-	7,298
Elderly Program	-	1,532
ENRICH	1,826	3,991
RMTP	6	-
Sub-total (B)	5,458	19,322
Total Cash in Hand (A+B)	1,203,220	767,100

12.02 Cash at bank :

Name of projects	Bank Name	Branches of Bank	Account No	30 June 2025	30 June 2024
				Taka	Taka (Restated)
General Account	Janata Bank PLC.	Mimi Super Market.	SB-8171	535,355	487,620
General Account-Foster care	Janata Bank PLC.	Mimi Super Market.	SB-8171	488,032	-
General Account-NDBMP	Pubali Bank PLC.	Mehedibag	A/C-8783	139,937	291,145
	Bank Asia PLC	CDA Avenue	A/C-1065	1,872	2,563
General Account-Remittance	Janata Bank PLC.	Sarkarhat Branch	A/C-3901	3,460	6,336
	First Security Islami Bank PLC	Halishahar	A/C-0036	11,540	13,610
General Account-ICS	Janata Bank PLC.	Agrabad Branch	A/C-0997	64,228	61,256
General Account-DIISP	Janata Bank PLC.	Sarkarhat Branch	A/C-4311	-	16,677
	Janata Bank PLC.	Hatazari	A/C-2659	-	10,903
SDP	One Bank PLC.	Chandgaon	STD-1369	374,828	316,014
Head Office	Janata Bank PLC	Sk. Mujib Road	SD-5268	6,290,435	519,461
Head Office	Bank Asia PLC	KEPZ Branch	CD-0240	5,280,099	3,656,389
Head Office	One Bank PLC	Agrabad Branch	CD-0771	863,041	221,405
Head Office	One Bank PLC	Anderkilla, Branch	CD-6968	25,501	184,037
Head Office	Pubali Bank PLC	Mehedibag	C/A-9549	3,474,541	6,637,224
Head Office	The City Bank PLC	Kadamtali	SND-2001	6,584,211	1,152,305
Head Office	Janata Bank PLC	Sk. Mujib Road	SND-1005	148,756	264,177
Head Office	Janata Bank PLC	Sk. Mujib Road	SND-1013	163,373	158,914
Head Office	AB Bank PLC	Momin Road Branch	C/A-50000	15,744	16,584
Head Office	Southeast Bank PLC	CDA Avenue	MSND-1890	37,272,087	3,723,455
Head Office	Southeast Bank PLC	CDA Avenue	MSND-1918	186,149	6,508,474
Head Office	Southeast Bank PLC	CDA Avenue	SND-0013	187,688	127,008
Head Office	Mutual Trust Bank PLC	Muradpur	SND-0368	824,179	192,424
Head Office	Trust Bank Ltd.	Jubilee Road branch	SND-0653	2,396,079	355,653
Head Office	Sonali Bank PLC	Bahaddarhat Branch	C/A-1545	1,049,181	804,412
Head Office	Com. Bank of Ceylon	Jubilee Road branch	C/A-0856	3,051,301	163,434
Head Office	Bengal Com. Bank PLC	Anowara Branch	C/A-0210	162,692	50,936
West Madarbari-01	The City Bank PLC	Kadamtali	C/A-2001	-	1,838
West Madarbari-01	The City Bank PLC	Kadamtali	SND-2001	92,020	1,408,242
West Madarbari-02	The City Bank PLC	Kadamtali	SND-4001	8,197	794,531
West Madarbari-02	The City Bank PLC	Kadamtali	CA-4001	-	6,641
West Madarbari-03	The City Bank PLC	Kadamtali	SND-5001	534,910	812,807
West Madarbari-03	The City Bank PLC	Kadamtali	C/A-5001	-	3,396
West Madarbari-04	The City Bank PLC	Kadamtali	SND-6001	262,452	1,747,043
West Madarbari-04	The City Bank PLC	Kadamtali	C/A-6001	-	7,200
Middle Halishahar-05	Rupali Bank PLC	Eshan Mistri Hat	CD-1080	-	3,544,207
Middle Halishahar-05	Rupali Bank PLC	Eshan Mistri Hat	SND-0020	511,193	-
West Madarbari Br-06	The City Bank PLC	Kadamtali	C/A-3001	-	175
West Madarbari Br-06	The City Bank PLC	Kadamtali	SND-3001	1,576,412	750,876
Kalarpool Branch-7	Sonali Bank PLC	Kalarpool Branch	C/A-0157	1,404	36,767
Kalarpool Branch-7	Sonali Bank PLC	Kalarpool Branch	SND-0021	1,208,025	1,325,941
Kalarpool Branch-7	Pubali Bank PLC	Kalarpool Branch	SND-8740	487,517	453,813
Dhaka Branch-08	Standard Bank PLC	Dakhin Khan	C/A-2912	-	674,872
Dhaka Branch-08	Standard Bank PLC	Dakhin Khan	C/A-0113	1,050,549	-
Sarkarhat Branch-09	Janata Bank PLC	Sharkarhat	CD-2297	-	927,894
Sarkarhat Branch-09	Janata Bank PLC	Sharkarhat	SND WASH-2130	22,158	1,185,045
Sarkarhat Branch-09	Mutual Trust Bank PLC	Sharkarhat	A/C-1797	717,871	-



Name of projects	Bank Name	Branches of Bank	Account No	30 June 2025	30 June 2024
				Taka	Taka (Restated)
Patenga Branch-10	Bank Asia PLC	KEPZ Branch,	CD-0050	-	10,048
Patenga Branch-10	Bank Asia PLC	KEPZ Branch,	SND-0035	2,563	804,755
Kattali Branch-11	Janata Bank PLC	Colonel Hat Branch	CD-2518	-	1,435,797
Kattali Branch-11	One Bank PLC	Colonel Hat Branch	A/C-0637	10,394	-
Neamatpur Branch-12	IFIC Bank PLC	Neamatpur Branch	SND-4041	1,760,687	6,331,863
Patiya Sadar-13	Dhaka Bank PLC	Patiya Sadar	STD WASH-0626	1,204,352	825,940
Patiya Sadar-13	UCB Bank PLC,	Patiya Sadar	SND-0307	364,014	537,094
Chowdhuryhat Br-14	Standard Bank PLC	Chowdhury Hat	C/A-5839	-	1,885,095
Chowdhuryhat Br-14	Standard Bank PLC	Chowdhury Hat	SND WASH-0263	1,303,539	1,027,471
Chowdhuryhat Br-14	Standard Bank PLC	Chowdhury Hat	SND-0277	1,224,974	-
Halishahar Branch-15	Pubali Bank PLC,	Halishahar	CD-0688	261,874	1,421,562
Nozumiahath Branch-16	Janata Bank PLC	Burishchar Hat	CD-0852	-	801,346
Nozumiahath Branch-16	Janata Bank PLC	Burishchar Hat	WASH-9300	66	901,631
Nozumiahath Branch-16	MTB	Burishchar Hat	SND-6432	289,219	-
Nozumiahath Branch-16	MTB	Burishchar Hat	WASH-6441	1,372,420	-
Cumilla Branch-17	Pubali Bank PLC	Cumilla South Sadar	C/A-4540	-	101,815
Cumilla Branch-17	Pubali Bank PLC	Cumilla South Sadar	SND-0661	584,011	-
Dewanbazar Branch-18	Bank Asia PLC	Anderkilla	C/A-1041	-	515
Dewanbazar Branch-18	Bank Asia PLC	Anderkilla	SND-0377	473,943	678,461
Bahadarhat Branch-19	AB Bank PLC	Baharddarhat	C/A- 99-001	-	-
Bahadarhat Branch-19	Bank asia PLC	Baharddarhat	SND-0181	43,589	822,791
Anowara Branch-20	One Bank PLC	Anowara Branch	C/A-3975	-	399
Anowara Branch-20	One Bank PLC	Anowara Branch	WASH-0306	1,200,414	1,608,145
Anowara Branch-20	Pubali Bank PLC	Anowara Branch	SND-0653	61,003	654,716
Chandgaon Branch-21	One Bank PLC	Baharddarhat	SND-1509	120,285	333,852
Oxygen-22	NCC Bank PLC	Baizid Bostami Road	CD-1969	228	860
Oxygen-22	UCB Bank PLC	Baizid Bostami Road	SND-0115	104,002	693,131
Hathazari Branch-23	One Bank PLC	Hathazari	SND -0486	3,918,998	1,566,057
Hathazari Branch-23	One Bank PLC	Hathazari	SND WASH-0497	1,305,011	1,279,077
Feni Branch-24	Janata Bank PLC	Mohipal Branch, Feni	CD-2981	-	1,523,049
Feni Branch-24	Janata Bank PLC	Mohipal Branch, Feni	SND-3258	489,827	3,986
Feni Branch-24	Janata Bank PLC	Mohipal Branch, Feni	SND WASH-0649	1,214,723	460,017
Nowgaon Branch-25	Southeast Bank PLC	Nowgaon Sadar	SND-0305	1,418,754	2,068,888
Madarbari Branch-26	The City Bank PLC	Kadamtali	C/A-0006	-	5,117
Madarbari Branch-26	The City Bank PLC	Kadamtali	SND-0001	-	565,646
Sotirhat Branch-27	Jamuna Bank PLC	Manda Branch	SND-4766	1,447,188	1,853,465
Chowmasia Branch-28	Janata Bank PLC	Chowmashia Branch	CD-9826	1,569,284	1,674,126
Baryrhat Branch-29	NCC Bank PLC	Baraiyer Hat	CD-8403	-	919,171
Baryrhat Branch-29	NCC Bank PLC	Baraiyer Hat	C/A-0384	475,026	-
Baryrhat Branch-29	NCC Bank PLC	Baraiyer Hat	SND-0277	116,306	807,729
Zinarpur Branch-30	Janata Bank PLC	Dewpur Branch	CD-0828	-	732,873
Zinarpur Branch-30	Janata Bank PLC	Dewpur Branch	SND WASH-5311	205,510	918,076
Zinarpur Branch-30	Janata Bank PLC	Dewpur Branch	SND-3394	1,209,061	-
Potnitola Branch-31	Janata Bank PLC	Najipur Br.,Nowgaon	CD-6939	-	2,597,851
Potnitola Branch-31	Janata Bank PLC	Najipur Br.,Nowgaon	SND-1731	815,255	-
Sapahar Branch-32	Islami Bank PLC	Sapahar Br., Nowgaon	AWCA-6114	19,633	5,507
Sapahar Branch-32	Mercantile Bank PLC	Sapahar Br. Nowgaon	SND-8378	12,984,877	7,157,738
Nizampur Branch-33	Islami Bank BD PLC	Mirerswarai SME	AWCA-1915	575	810,655
Nizampur Branch-33	Islami Bank BD PLC	Mirerswarai SME	MSND-0814	-	865,266
Nizampur Branch-33	PREMIER BANK PLC	Mirerswarai SME	SND-0023	228,276	-
Nizampur Branch-33	PREMIER BANK PLC	Mirerswarai SME	Wash-0024	619,699	-
Lemua Branch-34	Pubali Bank PLC	Lemua Branch, Feni	C/A-1467	-	3,579
Lemua Branch-34	Pubali Bank PLC	Lemua Branch, Feni	SND WASH-0085	604,276	13,086
Lemua Branch-34	Pubali Bank PLC	Lemua Branch, Feni	SND-0178	847,725	1,211,475
Chachhagolnaya Br-35	Janata Bank PLC	Chachhagolnaya, Feni	SND-9866	433,457	806,224
Chachhagolnaya Br-35	Pubali Bank PLC	Chachhagolnaya, Feni	C/A-8047	-	435,533
Chachhagolnaya Br-35	Pubali Bank PLC	Chachhagolnaya, Feni	SND-0479	562,620	-
Mia Bazar Branch-36	Pubali Bank PLC	Mia Bazar Branch	C/A-4664	-	157,739
Mia Bazar Branch-36	Pubali Bank PLC	Mia Bazar Branch	C/A-0348	401,866	1,004,018
Mia Bazar Branch-36	Pubali Bank PLC	Mia Bazar Branch	SND-0321	203,492	405,505
Mekhal Branch-37	Pubali Bank PLC	Foizia Bazar	WASH-0500	777,030	1,064,387
Mekhal Branch-37	Pubali Bank PLC	Foizia Bazar	SND-00491	2,466,775	1,947,901
Gumonmordon Br-38	Standard Bank PLC	Nangolmura Branch	C/A-0060	-	1,831,181
Gumonmordon Br-38	Standard Bank PLC	Nangolmura Branch	WASH-0227	736,880	1,022,310
Gumonmordon Br-38	Standard Bank PLC	Nangolmura Branch	SND-0230	2,755,432	-
Mekhal Branch-39	One Bank PLC	Hathazari Branch	CD-3455	-	3,024,264
Mekhal Branch-39	One Bank PLC	Hathazari Branch	SND WASH-0500	-	1,005,898
Kirtipur Branch-40	Janata Bank PLC	Kajirmore branch	CD-3600	-	559,247
Kirtipur Branch-40	Raj.Krishi Unn Bank	Naogaon Shador	C/A-0208	9,483	647,247
Kirtipur Branch-40	Janata Bank PLC	Naogaon Shador	SND-38136	1,162,216	-



Name of projects	Bank Name	Branches of Bank	Account No	30 June 2025	30 June 2024
				Taka	Taka (Restated)
Badalgashi Branch-41	Rupali Bank PLC	Badalgashi Br. Naogaon	CD-1037	1,506	1,471,886
Badalgashi Branch-41	Rupali Bank PLC	Badalgashi Br. Naogaon	A/C-0085	592,659	-
Mahadevpur Branch-42	Bank Asia PLC	Mahadevpur Br.	CD-0429	-	1,980,589
Mahadevpur Branch-42	Bank Asia PLC	Mahadevpur Branch	SND-0189	393,858	-
Madhuil Branch-43	Janata Bank PLC	Madhuil Branch	CD-4051	-	2,420,299
Madhuil Branch-43	Janata Bank PLC	Madhuil Branch	SND-9653	4,669,359	-
Pazarbanga Branch-44	Agrani Bank PLC	Keshob Branch	CD-8016	149,204	954,533
Aai Hai Patari Branch-45	Agrani Bank PLC	Sapahar Branch	CD-5571	1,926,943	3,200,908
Deluabari Branch-46	Pubali Bank PLC	Deluabari Branch	C/A-0253	-	1,611,702
Deluabari Branch-46	Pubali Bank PLC	Deluabari Branch	SND-0406	1,455,059	-
Goborchupa Branch-47	Janata Bank PLC	Goborchupa Branch	CD-3224	287,409	1,644,658
Jhotbazar Branch-48	Janata Bank PLC	Jhotbazar Branch	CD-6611	-	1,439,055
Jhotbazar Branch-48	Janata Bank PLC	Jhotbazar Branch	SND-0591	463,854	-
Chatra Branch-49	Jamuna Bank PLC	Niamotpur Branch	SND-0260	284,735	1,535,660
Damoirhat Branch-50	Janata Bank PLC	Damoirhat Branch	CD-3668	-	665,885
Damoirhat Branch-50	Janata Bank PLC	Damoirhat Branch	SND-3713	481,048	-
Chapai Nababgonj Br-51	Mercantile Bank PLC	Chapai Nababgonj Br.	SND-4693	1,217,813	774,401
Amnura Branch-52	Agrani Bank PLC	Amnura Branch	CD-2311	827,522	1,019,128
Nachole Branch-53	Janata Bank PLC	Nachole Branch	SND WASH-1043	850,789	754,015
Nachole Branch-53	Janata Bank PLC	Nachole Branch	CD-6301	-	967,589
Nachole Branch-53	DBBL	Nachole Branch	SND-0852	1,460,704	-
Sham Bazar Branch-54	Pubali Bank PLC	Dholaikal Branch	SND-0348	1,409,756	587,463
Shamoli Branch-55	Standard Bank PLC	Ring road Branch	C/A-0837	-	505,369
Shamoli Branch-55	Standard Bank PLC	Ring road Branch	SND-0210	1,610,856	-
Sanir Akhra Branch-56	Pubali Bank PLC	Dhaniala Branch, Dhaka	C/A-0154	9,189	248,521
Sanir Akhra Branch-56	Pubali Bank PLC	Dhaniala Branch, Dhaka	SND-1051	595,635	-
Rohanpur Branch-57	Janata Bank PLC	Rahonpur Branch	SND-5889	1,072,236	896,188
Rohanpur Branch-57	Janata Bank PLC	Rahonpur Branch	SND WASH-6449	431,736	999,924
Konakola Branch-58	Pubali Bank PLC	Ati Bazar Branch, Dhaka	C/A-5174	-	1,046,435
Konakola Branch-58	Pubali Bank PLC	Ati Bazar Branch, Dhaka	SND-0993	823,101	-
Saraigashi Branch-59	Mercantile Bank PLC	Shishat Branch	SND-4657	-	841
Saraigashi Branch-59	IFIC Bank PLC	Shishat Branch	SND-7041	1,654,897	504,846
Attrai Branch-60	Janata Bank PLC	Attrai Branch	SND-1472	687,489	1,147,806
Sitakundu Branch-61	Pubali Bank PLC	Sitakundu	SND-0894	185,397	-
Bashkhali Branch-62	Pubali Bank PLC	Bashkhali	SND-0491	49,730	-
Ghashful Paran Rahman School	Janata Bank PLC.	SK. Mujib Road.	SB-8031	5,973	106,504
	City Bank PLC.	Kadamtali Branch	CA-7001	148,052	50,470
	AB Bank PLC.	SK Mujib Road Br.	CA-430	4,563	17,508
PRISE	One Bank PLC.	Chandgaon	A/C-1473	11,374	448,109
Elderly	Pubali Bank PLC.	Mehedibag .	SB-0626	-	79,243
	Janata Bank PLC.	Fowzia Bazar .	SB-0499	-	76,703
	Standard Bank PLC.	Nangalmora .Ctg	SB-0003	-	62,661
ENRICH Project	Janata Bank PLC.	S.K. Mujib Road	SB-6344	218,938	78,126
	Janata Bank PLC.	Fowzia Bazar	SB-0326	56,022	60,582
	Islami Bank PLC.	Neamatpur Sub	SND-0410	29,863	57,829
	Standard Bank PLC.	Nangalmora .Ctg	SB-0059	-	79,034
SMART Project	Mercantile Bank PLC	Sapahar Branch, Nowgaon	A/C-0056	899,576	-
	Southeast Bank PLC	Sapahar Branch, Nowgaon	A/C-3308	1,259,538	-
OOSC	Standard Bank PLC.	CDA Avenue .	A/C-0245	15,554	1,105,869
MCMPP	One Bank PLC	Chandgaon		439,193	-
Employees Gratuity Fund	Janata Bank PLC.	S.K. Mujib Road	A/C-5448	3,062,885	31,429
	Mutual Trust Bank PLC	Oxygen Mor	A/C-4587	3,568,004	2,815
SEP Project	Southeast Bank PLC.	CDA Avenue	A/C-1907	-	-
	Islami Bank PLC.	Sapahar ,Naogaon	A/C-1214	-	-
RMTP	Southeast Bank PLC.	CDA Avenue	A/C-0028	17,799	3,235,471
	Janata Bank PLC.	Chowmasia Bazar	A/C-9997	103,195	506,306
ECCCC Drought	Southeast Bank PLC.	CDA Avenue	A/C-0047	8,223,738	13,858,431
CARE Project	One Bank PLC & HO	Chandgaon		1,709,442	-
Total cash at Bank				168,814,042	147,689,669



13.00 Ghashful staff welfare and security fund

The organization operates a staff welfare and security fund since 01 July 2017 for Organization's permanent employees. An employee who is a permanent staff has to contribute Taka 150/-per month and employer also contributes Taka 150/- Per month in this fund . The break up is as follows:

	30 June 2025	30 June 2024
	Taka	Taka
A. Income:		
Unclaimed received	491,460	307,800
FDR Interest during the year	517,568	395,830
Interest Income	28,583	265,993
Total fund available during the year	1,037,611	969,623
Less:		
B. Expenses during the year:		
Treatment expenses	108,930	-
Bank charge	130,627	80,026
Other Expenses	9,300	-
Death Claim Settled	500,000	-
Total expenses	748,857	80,026
C. Surplus during the year (A-B)	288,755	889,597
D. Cumulative Surplus		
Opening balance of cumulative surplus	1,335,285	445,688
Surplus during the year	288,755	889,597
Closing balance of cumulative Surplus	1,624,040	1,335,285
Add:		
E. Welfare Fund		
Opening Balance	6,925,715	6,123,415
Received during the year	1,281,100	1,315,300
Prior year adjustment	9,300	-
Less: Refund during the year	(823,500)	(513,000)
Closing balance	7,392,615	6,925,715
Total Closing balance of welfare fund (D+E)	9,016,655	8,261,000
Net assets available to pay benefits		
A. Interest Receivable	217,364	360,701
B. FDR Account with the following Banks:		
Standard Bank PLC. CDA Avenue Branch, FDR no: 2355009873	1,000,000	1,000,000
Southeast Bank PLC. CDA Avenue Branch, FDR no: 23500000043	500,000	500,000
One Bank PLC. CDA Avenue Branch, FDR no: 034-4130000873	1,000,000	1,000,000
One Bank PLC. CDA Avenue Branch, FDR no: 034-4140001297	500,000	500,000
One Bank PLC. CDA Avenue Branch, FDR no: 034-4130000953	1,200,000	1,200,000
One Bank PLC. Chandgain Branch, FDR No: 584110000966	500,000	500,000
Trust Bank PLC. Jubilee Road Branch, FDR no: 0036-0330017055	700,000	700,000
One Bank PLC. Agrabad Branch-0034140008176	-	1,000,000
One Bank PLC. Chandgaon Branch-584660000021	800,000	800,000
Southeast Bank PLC. CDA Avenue Branch-235222	500,000	500,000
	6,700,000	7,700,000
C. Cash at Bank		
Standard Bank PLC. CDA Avenue, SND A/C no: 02336000246	2,099,291	200,299
	2,099,291	200,299
Total Closing Balance of Cash and bank balance (A+B+C)	9,016,655	8,261,000



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
14.00 Advances and Deposits			
Advances	14.01	12,304,007	12,969,343
Deposits	14.02	2,000	2,000
Closing Balance		12,306,007	12,971,343
14.01 Advances and Deposits*			
Advance Office Rent*		1,720,877	1,713,527
Advance Salary		374,620	515,900
Advance Against Travel and Others		750,000	95,000
Advance Against Expenses*		826,340	1,061,155
Advance Income Tax		8,366,328	8,436,410
Advance to Dhaka Office		35,432	50,300
Advance Bank Interest Paid*		5,161	965,050
Chittagong Zilla Parishad -against shop rent		34,000	34,000
Pacific Telecom Ltd.-against mobile phone		2,500	2,500
Security deposit to WDB		16,560	16,560
Advanc Expenses-ICS Project*		36,851	36,851
Recivables from ICS against Rimbusement*		36,090	36,090
Advance against Asia Foundation program expense*		-	6,000
Advance against Expenses RMTP		90,048	-
Advance against Expenses- ENRICH		9,200	-
Closing Balance		12,304,007	12,969,343
* Previous year's figures have been rearranged for better presentation.			
14.02 Deposits*			
Security Deposits- T & T		2,000	2,000
		2,000	2,000
*Previous year's figure for deposits has been rearranged for better presentation.			
15.00 Unsettlement Staff			
Opening Balance		2,462,111	1,422,306
Add: Addition During the Year		3,398,896	1,966,513
Less: Recovered During the Year		(136,887)	(926,708)
Closing Balance		5,724,120	2,462,111
16.00 Staff Loans & Advances			
Loan Against Motorcycle		1,280,568	891,772
Loan Against Bicycle		43,400	74,600
Loan Against Mobile		956,860	1,742,155
Loan Against Laptop		16,280	17,880
Staff Advance		4,000	12,000
Closing Balance		2,301,108	2,738,407
17.00 Stock and stores			
A. Stock and stores-Micro Finance Program			
Opening Balance		3,695,015	880,761
Add: Purchased during the year		607,469	4,224,075
Less: Consumption during the year		(2,166,177)	(1,409,821)
Closing Balance		2,136,307	3,695,015
B. Stock in hand-Ghashful Paran Rahman School			
Printing Items		32,805	31,957
Cloth and Tye		1,850	6,550
Closing Balance		34,655	38,507
Total Balance at 30 June(A+B)		2,170,962	3,733,522
18.00 Short term investment-FDR (Restated*)			
Opening Balance		160,181,296	142,656,465
Add: Addition during the year		16,031,844	34,024,830
		176,213,140	176,681,296
Less: Encashment during the year		(22,000,000)	(16,500,000)
Closing Balance	18.01	154,213,140	160,181,296



18.01 Short term investment-Micro Finance

Name of Bank	FDR Number	Date of Issue	Date of Maturity	Interest Rate	30 June 2025 Amount (Tk.)	30 June 2025 Accrued Interest on FDR (During the year)
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A. Investment against Savings Reserve:

Southeast Bank PLC. CDA Branch	24400003126	28-02-25	28-08-25	9.00%	2,000,000	446,247
	002824300031112	30-06-25	30-09-25	7.00%	5,000,000	1,025,206
	24500011492	23-11-24	23-11-25	5.25%	10,000,000	2,042,109
	24500011499	28-06-25	28-06-26	4.75%	4,000,000	820,464
	24500011501	06-07-24	06-07-25	5.00%	2,000,000	395,199
Mutual Trust Bank PLC. Muradpur Branch	0860330003186	07-05-24	07-05-25	10.25%	2,000,000	33,778
	860330003355	03-07-24	03-07-25	7.50%	1,500,000	130,905
	1306000095433	16-09-24	16-09-25	10.00%	11,000,000	876,629
Pubali Bank PLC. Mehrdibag Branch	1103160/12418	26-10-24	26-10-25	6.75%	5,000,000	232,500
One Bank PLC. (Anderkilla-Branch)	067414000808	29-07-24	29-07-25	7.00%	5,000,000	335,417
Commercial Bank of Ceylon PLC. Jubilee Road Branch	381100017638	13-10-24	13-10-25	5.00%	10,000,000	307,500
	381100017641	03-11-24	03-11-25	7.00%	5,000,000	233,333
Trust Bank PLC. Jubilee Road Branch	0036-0330017019	09-03-25	09-03-26	10.00%	10,000,000	1,458,980
	00360-330013817	04-03-25	04-09-25	10.00%	4,000,000	308,670
	0036-0330015020	15-09-24	15-09-25	6.50%	4,000,000	189,642
	0036-0330017199	18-05-25	18-05-26	10.00%	10,000,000	122,222
	0036-0330014852	15-06-25	15-06-26	10.00%	6,000,000	26,667
Sub Total					96,500,000	8,958,801

B. Investment against Capital Reserve:

Bank Asia PLC. (KEPZ Branch)	6555001060	06-04-25	02-10-25	9.25%	2,000,000	247,981
Bank Asia PLC. (KEPZ Branch)	6555001279	02-09-24	02-09-25	6.75%	2,000,000	227,366
Southeast Bank PLC. CDA branch,Ctg	24500011473	30-06-25	30-06-26	4.75%	3,000,000	612,738
Southeast Bank PLC. CDA branch,Ctg	23500000131	13-11-24	13-11-25	7.50%	5,000,000	331,576
Trust Bank PLC. Jubilee Road Br.	0036-0330013826	04-03-25	04-09-25	10.00%	2,000,000	147,833
Trust Bank PLC. Jubilee Road Br.	00360330017500	21-08-24	20-08-25	7.00%	5,000,000	-
Mutual Trust Bank PLC. Muradpur Br.	1306000069579	29-06-24	29-06-25	7.50%	3,000,000	-
Bengal Com. Bank PLC. Anowara Branch.	0005286/2003406000012	24-09-24	24-09-25	6.50%	3,000,000	172,500
Sub Total					25,000,000	1,739,994
Total investment (A+B)					121,500,000	10,698,795

C. Investment in FDR: Ghashful Paran Rahman School

Standard Bank PLC. CDA Avenue Branch	02355009499	31.01.25	31.01.26	9.00%	100,000	3,757
One Bank PLC. CDA Avenue Branch	34414000647	01.12.24	01.12.25	8.50%	150,000	7,473
Sub Total					250,000	11,230

D. Investment in FDR: Employees Gratuity Fund

One Bank PLC. CDA Avenue Branch	344130000909	04.06.25	04.12.25	9.00%	1,000,000	7,583
City Bank PLC. Agrabad Branch,	4274036987002	05.12.24	05.12.25	9.50%	5,000,000	270,486
City Bank PLC. Kadamtali Branch,	4274036987001	24.12.24	24.12.25	9.50%	5,000,000	245,417
City Bank PLC. Kadamtali Branch,	4274036987003	30.06.25	30.06.26	10.25%	7,000,000	-
Southeast Bank PLC. CDA Avenue Branch	28235000000175	05.03.25	05.03.26	10.00%	5,000,000	159,722
Brac Bank PLC, Bahadarhat Branch	3067456520001	05.04.25	05.10.25	10.25%	9,000,000	217,813
Sub Total					32,000,000	901,021

E. General Account-Ghashful Paran Rahman Fund

Southeast Bank PLC	23300000879				463,140	-
Sub Total					463,140	-

Grand Total as at 2025					154,213,140	11,611,046
Grand Total as at 2024*					160,181,296	13,489,224



	30 June 2025	30 June 2024
	Taka	Taka
19.00 Receivables from external entities		
Receivable from Garment Industries against health service charges	605,500	704,000
Receivable from PKSf (Elderly)	-	413,155
Receivables from BRAC (Out of School and SCE pro exp)	3,734,189	4,051,958
Receivables from BRAC against PRISE proejct exp	18,626	-
Receivable from PKSf ENRICH	1,440,129	9,788,273
Receivable from PKSf against WASH project exp	2,096,620	-
Receivable from PKSf SEP	-	2,338,599
Receivable from PKSf against RMTP project Expenses	2,588,230	-
Receivables from IDCOL (ICS Project)	-	36,091
Closing Balance	10,483,294	17,332,078
20.00 Loan to projects and Others		
Loan from General Accounts	326,658	1,123,065
Loan from Microfinance	21,471,554	28,359,900
Loan from Elderly Program	2,212,958	1,693,804
Loan from SDP	666,301	701,555
Loan from ICS Project	-	3,102,632
Loan from Gratuity	2,320,000	2,470,000
Closing Balance	26,997,471	37,450,956
Elimination of intra project transactions		
Loan to SDP from Micro Finance	(4,099,291)	(4,373,591)
Loan to ENRICH Project from Micro Finance	(3,777,520)	(10,342,408)
Loan to ESP from General Accounts	-	(400,000)
Loan to DIISP, PKSf Program from Micro Finance	(2,276)	(87,902)
Loan to Remittance Project from General Accounts	(19,822)	(131,347)
Loan to Elderly Project from Micro Finance	(5,222,887)	(5,324,930)
Loan to PACE Project from Micro Finance	-	(484,717)
Loan to ESP from SDP	(666,301)	(666,301)
Loan to ENRICH Program from Elderly	(2,212,958)	(1,693,804)
Loan to YES Accounts from General Account	(603)	(603)
Loan to GPRS from General Account	(234,115)	(234,115)
Loan to Organization from MF	(1,442,845)	(1,712,845)
Loan to Paran Rahman School from Micro Finance	(873,564)	(919,564)
Loan to 2nd Chance from Microfinance	(3,749,743)	(4,849,743)
Loan to NDBMP from ICS	-	(3,116,832)
Loan to MIME Insurance from Gratuity	(2,100,000)	(2,100,000)
Loan to NDBMP from MF	(400,000)	(400,000)
Loan to RMTP from MF	(1,903,428)	-
Loan to OSCP from General	(30,000)	(30,000)
Loan to GPRS from Gratuity	(220,000)	(220,000)
Loan to NDBMP from General Accounts	(42,118)	(327,000)
Loan to General Accounts from SDP	-	(35,254)
	(26,997,471)	(37,450,956)
21.00 Shortage receivable from Microfinance		
Gratuity Fund Required as Calculation	91,509,544	85,509,229
Add: Income Over Expenditure during the year	1,759,676	1,516,868
Income tax payable	9,000	72,347
Liabilites for expense	30,000	-
	93,308,220	87,098,444
Less:		
Investment	32,000,000	27,000,000
Cash at Bank	6,630,889	34,244
Loan to Projects	2,320,000	2,470,000
Income Over Expenditure during the year	1,759,676	1,516,868
Advance Income Tax	-	26,375
Accrued interest on FDR	901,021	1,522,785
	43,611,586	32,570,272
Less: Gratuity Receivable from Microfinance	47,718,619	30,500,000
Closing Balance	1,978,015	24,028,172



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
22.00 Loan From Commercial Banks			
Bank Asia PLC. KEPZ Branch, Chattogram		-	10,000,000
Pubali Bank PLC. Jagoron		-	10,000,000
Southeast Bank PLC. (Agriculture)		19,592,567	80,151,692
Southeast Bank PLC. (ME)		-	36,215,800
Southeast Bank PLC. SOD (Acc No:01890)		-	-
IPDC Finance plc.		-	6,581,631
Trust Bank PLC. Jubilee Road Branch, Chattogram		-	4,545,447
Mutual Trust Bank PLC. Muradpur Branch, Chattogram		-	5,602,145
One Bank PLC. Microenterprise		-	4,522,885
COBC Cottege & Microenterprise		-	22,916,667
Trust Bank PLC. MicroCredit		59,576,049	109,274,657
BCBL-MSME		4,534,122	7,774,204
BCBL-Agri		-	2,586,000
	22.03	83,702,738	300,171,128
22.01 Non-current Portion		15,448,634	81,044,032
22.02 Current Portion		68,254,104	219,127,096
		83,702,738	300,171,128

22.03 Loans from commercial banks

Particulars	Opening Balance	Received during the year	Refunded during the year	Closing Balance
Bank Asia PLC.	10,000,000	10,000,000	(20,000,000)	-
Pubali Bank PLC. Jagoron	10,000,000	-	(10,000,000)	-
Southeast Bank PLC. (Agriculture)	80,151,692	-	(60,559,125)	19,592,567
Southeast Bank PLC. (ME)	36,215,800	-	(36,215,800)	-
IPDC Finance PLC.	6,581,631	-	(6,581,631)	-
Trust Bank PLC. (Agrosor)	4,545,447	-	(4,545,447)	-
Mutual Trust Bank PLC. (ME)	5,602,145	-	(5,602,145)	-
One Bank PLC. Microenterprise	4,522,885	-	(4,522,885)	-
COBC Cottege & Microenterprise	22,916,667	-	(22,916,667)	-
Trust Bank PLC. Microcredit	109,274,657	-	(49,698,608)	59,576,049
BCBL-MSME	7,774,204	-	(3,240,082)	4,534,122
BCBL-Agri	2,586,000	-	(2,586,000)	-
Total as at 30 June 2025	300,171,128	10,000,000	(226,468,390)	83,702,738
Total as at 30 June 2024	458,065,959	130,000,000	(287,894,831)	300,171,128

23.00 Loan from PKSF

Non-current Portion			
Opening balance		935,480,080	768,937,421
Add: Received during the year		717,500,000	618,500,000
Sub Total		1,652,980,080	1,387,437,421
Less: Loan refund during the year		(518,756,977)	(451,957,341)
Non-current Portion Total	23.03	1,134,223,103	935,480,080

23.01 Non-current Portion

23.02 Current Portion

Total		1,134,223,103	935,480,080
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23.03 Details of Loan from PKSF

Particulars	Opening Balance (Tk.)	Received during the year (Tk.)	Refunded during the year (Tk.)	Closing Balance (Tk.)
Jagoron (Including RMC and UMC)	247,500,000	200,000,000	(119,500,000)	328,000,000
Agrosor (Including ME)	290,000,000	170,000,000	(144,000,000)	316,000,000
Buniad (Including UPP)	26,999,999	20,000,000	(19,333,335)	27,666,664
Sufalon	40,000,000	80,000,000	(60,000,000)	60,000,000
Enrich (ACL,IGAPL,LIL)	73,229,164	-	(35,849,998)	37,379,166
Abason	39,090,917	10,000,000	(12,363,643)	36,727,274
Agrosor MDP AF	37,000,000	-	(25,000,000)	12,000,000
Agrosor SEP	10,000,000	-	(10,000,000)	-
Agrosor SEP(CSL)	4,110,000	-	(4,110,000)	-
LRL	14,000,000	-	(14,000,000)	-
HHW Loan	6,000,000	13,000,000	(4,000,000)	15,000,000
HHS Loan	62,000,000	60,000,000	(34,666,668)	87,333,332
MFCE	85,550,000	30,000,000	(30,800,000)	84,750,000
Agrosor-SMART	-	100,000,000	(4,000,000)	96,000,000



Particulars	Opening Balance (Tk.)	Note(s) Received during the year (Tk.)	30 June 2025	30 June 2024
			Taka Refunded during the year (Tk.)	Taka Closing Balance (Tk.)
CSL-smart	-	3,000,000	(300,000)	2,700,000
ECCCP Drought	-	5,000,000	(833,333)	4,166,667
Sahos	-	26,500,000	-	26,500,000
Total as at 30 June 2025	935,480,080	717,500,000	(518,756,977)	1,134,223,103
Total as at 30 June 2024	768,937,421	618,500,000	(451,957,341)	935,480,080

24.00 Leases

IFRS 16 introduces a single, on-balance sheet lease accounting model for lessees. A lessee recognizes a right-of-use asset representing its right to use the underlying asset and a lease liability representing its obligation to make lease payments. There are recognition exemptions for short-term leases and leases of low-value items. Lessor accounting remains similar to the current standard – i.e. lessors continue to classify leases as finance or operating leases.

IFRS 16 replaces existing leases guidance, including IAS 17 Leases, IFRIC 4 Determining whether an Arrangement contains a Lease, SIC-15 Operating Leases – Incentives and SIC-27 Evaluating the Substance of Transactions Involving the Legal Form of a Lease.

The most significant impact identified is that, the company recognized new assets and liabilities for its finance leases for labs, warehouses, offices facilities. In addition, the nature of expenses related to those leases will now change as IFRS 16 replaces the straight-line operating lease expense with a depreciation charge for right-of-use assets and interest expense on lease liabilities.

- i. Set Out below are the carrying amounts of right of use assets recognized and the movements during the year:

	30 June 2025	30 June 2024
	Taka	Taka
At Cost		
Opening Balance	4,420,334	4,235,883
Adjustment during the year for earlier period	-	184,451
Closing Balance	4,420,334	4,420,334
Accumulated Amortization		
Opening Balance	2,431,184	1,482,559
Adjustment during the year for earlier period	-	64,558
Amortization during the year	884,067	884,067
Closing Balance	3,315,251	2,431,184
Carrying Amounts	1,105,083	1,989,150

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

Opening Balance	2,358,222	2,986,191
Adjustment during the year for earlier period	-	172,206
Addition due to lease modification	-	-
Add: Accretion of interest	193,281	279,825
Less: Payments during the year	(1,161,000)	(1,080,000)
Closing Balance	1,390,503	2,358,222

- iii. Lease Liabilities Maturity Analysis

Current	1,098,387	967,719
Non-current	292,116	1,390,503
	1,390,503	2,358,222

- iv. Amounts recognized in statement of profit or loss

Interest on lease liabilities	193,281	279,825
Amortization charge on right-of-use assets	884,067	884,067
	1,077,348	1,163,892

- v. Amount recognized in statement of cash flows

Interest paid on lease liabilities	193,281	279,825
Principal paid on lease liabilities	967,719	800,175
Lease payment According to lease calculation	1,161,000	1,080,000



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
25.00 Risk coverage management fund			
Opening Balance		134,160,912	112,664,733
Add: Premium Received during the year		42,292,455	38,862,455
Add: CRF reserve micro insurance		-	-
Less: Refunded/Transferred during the year		(21,125,312)	(17,366,276)
Closing Balance		155,328,055	134,160,912
26.00 Members' Welfare Fund			
Opening Balance		962,066	1,517,485
Add: Received during the year		-	-
Less: Refunded during the year		(460,646)	(555,419)
Closing Balance		501,420	962,066
27.00 Members' savings			
Opening Balance		928,875,416	903,066,481
Add: Received during the year	27.01	478,363,219	563,363,744
Add: Interest provided on savings		40,482,906	42,113,947
Less: Refunded/withdrawal during the year		(504,423,789)	(579,668,756)
Less: Adjustment of write off members savings		-	-
Closing Balance		943,297,752	928,875,416
27.01 Members' Savings received during the year			
Jagoron		309,406,922	417,070,535
Agrasar		63,531,337	57,117,167
Agrasar MFCE		91,648	-
Agrasar SMART		2,248,445	-
Buniad		40,124,294	27,950,272
Term Deposit Saving (TDS)		50,497,983	42,100,325
Enrich		-	22,267
Shafolla		410,094	2,299,990
IGAPL		11,983,004	16,688,851
LEPIG		68,260	114,337
CSL-smart		1,232	-
		478,363,219	563,363,744
28.00 Security deposits from field staff			
Opening Balance		3,157,000	3,139,000
Add: Received during the year		608,000	540,000
Less: Refunded during the year		(512,000)	(522,000)
Closing Balance		3,253,000	3,157,000
Security Deposit of ENRICH Project		42,000	80,000
Total of Security Deposit		3,295,000	3,237,000
29.00 Loan Loss Reserve			
Opening Balance		116,311,285	119,069,160
Add: Provision made during the year	29.01	82,417,368	68,133,900
Less: Written off during the year		-	(70,891,775)
Closing balance of Microfinance		198,728,653	116,311,285
Add:			
Provison Balance of NDBMP		891,411	891,411
Total Closing Balance of Loan losses reserve		199,620,064	117,202,696
29.01 Loan loss provision (LLP) expenses			
Provided during the year		82,417,368	68,133,900
		82,417,368	68,133,900
30.00 Members Unclaimed Deposits			
Opening Balance		9,287,206	9,096,059
Add: Transferred during the year		4,497,296	473,559
Less: Refunded during the year		(630,874)	(282,412)
Closing Balance		13,153,628	9,287,206
31.00 Accrued payable & other liabilities			
Gratuity Payable		47,718,619	30,500,000
School Savings		34,874	34,874
Liability to Jobs		50,278	50,278
Other liability of General account		95,000	391,794
Liability for Expenses-SDP,ICS,SEP and NDBMP		-	120,000
Salary Payable		18,975	564,756
Printing exp		220,000	350,000
School Exp. Payable		-	27,005
Center Rent Payable		-	80,880
AGM Expenses		-	4,000



Note(s)	30 June 2025	30 June 2024
	Taka	Taka
Incentive Payable	-	5,118,000
Payable to SEP project	2,116,971	219,859
Interest Payable to Bank and Others	6,863,446	3,241,748
Telephone bill Payable	65,000	65,003
Audit Fee	440,000	345,000
Utility Bill Payable	6,715	10,000
Other expenses	4,141,868	2,337,252
Interest on TDS Payable	8,084,687	8,371,746
Unsettlement Staff Advance	3,620,630	369,621
	73,477,063	52,201,816

31.01 Liability to Staff welfare and Security fund

Liability to Staff welfare and Security fund	9,016,655	8,261,000
	9,016,655	8,261,000

The organization operates a staff welfare and security fund since 01 July 2017 for Organization's permanent employees. An employee who is a permanent staff has to contribute Taka 150/-per month and employer also contributes Taka 150/- Per month in this fund .

31.02 Ghashful Paran Rahman Fund

In 2021, Ms. Shamsun Nahar Rahman Paran was honored with the prestigious Begum Rokeya Padak, recognizing her contributions to social welfare and women's empowerment. Along with the award, she received a prize amount of 4 lakh taka. Demonstrating her commitment to community service, it was decided by her family to dedicate the entire amount to the Ghashful Paran Rahman Fund, to support social welfare initiatives. The decision was made to invest that amount in a Fixed Deposit Receipt (FDR) to ensure the fund's growth and sustainability for ongoing and future social activities.

Opening Balance	431,296	406,466
Add: Received during the year	36,527	29,599
	467,823	436,065
Less: Adjusted during the year	4,683	4,769
Closing Balance	463,140	431,296

32.00 Liability to donors and others

Liability for CHWEVT	74,228	87,247
Liability to donors and others-SDP	4,099,291	4,243,837
Loan to donors and others organization*	1,623,669	2,457,788
Loan from Microfinance- 2nd Chance Project & OOSE	3,749,743	4,849,743
Loan from Gratuity-MIME Insurance	2,100,000	2,100,000
Loan - Ghashful Paran Rahman School	1,327,679	1,373,679
Loan from SDP-ESP	666,301	1,066,301
Loan from ICS-NDBMP	442,165	3,537,514
Loan from General Account- Remittance project	-	111,524
Loan from Microfinance- PACE Project	484,717	484,717
Loan from Gratuity and Microfinance- Enrich Project	5,990,479	12,036,212
Loan from Microfinance-DIISP	62,276	87,901
Loan from ENRICH & Micro Finance- Elderly Project	5,222,887	5,324,930
Advance from PKSf against RMTP	-	2,864,275
Advance from PKSf against ECCCP-Drought	7,582,004	14,000,625
Advance from BRAC against PRISE	-	460,110
Liability to SEP project	-	1,948,262
Loan from Micro Finance to Organization	1,412,845	-
Liability to Donors and others-CARE Proejct	1,709,442	-
Liability for MCMPP to Micro Finance & Donor	421,470	-
Liability for SMART to PKSf	2,532,366	-
Liability for PRISE	30,000	-
Liability for RMTP to Micro Finance	2,577,939	-
	42,109,501	57,034,665

Elimination of intra project transactions

Loan to SDP from Micro Finance	(4,099,291)	(4,373,591)
Loan to Enrich Project from Micro Finance	(3,777,520)	(10,342,408)
Loan to ESP from General Accounts	-	(400,000)
Loan to DIISP, PKSf Program from Micro Finance	(2,276)	(87,902)
Loan to Remittance Project from General Accounts	(19,822)	(131,347)
Loan to Elderly Project from Micro Finance	(5,222,887)	(5,324,930)
Loan to PACE Project from Micro Finance	-	(484,717)
Loan to ESP from SDP	(666,301)	(666,301)
Loan to ENRICH Program from Elderly	(2,212,958)	(1,693,804)
Loan to YES Accounts from General Account	(603)	(603)



Note(s)	30 June 2025	30 June 2024
	Taka	Taka
Loan to GPRS from General Account	(234,115)	(234,115)
Loan to Organization from Micro Finance	(1,442,845)	(1,712,845)
Loan to Paran Rahman School from Micro Finance	(873,564)	(919,564)
Loan to 2nd Chance from Microfinance	(3,749,743)	(4,849,743)
Loan to NDBMP from ICS*	-	(3,116,832)
Loan to MIME Insurance from Gratuity*	(2,100,000)	(2,100,000)
Loan to NDBMP from Microfinance	(400,000)	(400,000)
Loan to GPRS From Gratuity	(220,000)	(220,000)
Loan to RMTP from MF	(1,903,428)	-
Loan to OSCP from General	(30,000)	(30,000)
Loan to NDBMP from General Accounts	(42,118)	(327,000)
Loan to General Accounts from SDP	-	(35,254)
	(26,997,471)	(37,450,956)
	15,112,030	19,583,709

* Previous year's figures has been rearranged for better presentation.

33.00 Provision for Income Tax

Opening Balance	1,274,412	116,586
Add: Provided during the year	2,474,777	1,274,412
Less: Prior year adjustment	-	(44,451)
Less: Payments/adjustments	(1,849,164)	(72,135)
	1,900,025	1,274,412

34.00 Service charges

Microfinance Program	34.01	510,770,929	492,757,824
Closing Balance		510,770,929	492,757,824

34.01 Microfinance Program

Jagoran	184,958,120	200,822,126
Agrosor	84,108,501	57,002,399
Buniad	20,853,481	10,044,382
Sufalon	151,378,451	140,067,366
Sufalon Bank Asia	-	2,539,947
Sufalon (AB Bank)	3,941	13,951
Sufalon (Mutual Trust Bank)	-	12,009
Sufalon (Bank Asia)	2,533,663	-
Sufalon (Trust Bank)	687,128	86,830
Abason	3,151,405	2,822,459
Agrosor-MDP	-	26,851
Agrosor-MDP-AF	123,232	2,633,568
Provin Jonogostir IGA	18,548,083	18,998,017
Agrosor-SEP	10,087,735	16,899,671
Agrosor-SEP (CSL)	28,855	413,417
LRL	2,206	70,425
RRS-SE-MC	-	5,046
RRS-SE-ME	-	2,139
Jagoran (Pubali Bank)	4,879	13,074
Shafolloya (Pubali Bank)	987,613	3,534,506
Household Water Loan (HHWL)	1,146,505	757,257
Household Sanitation Loan	8,287,458	3,333,736
Microenterprise (One Bank)	102,343	1,766,157
Cottage & Microenterprise (Commercial Bank of Ceylon)	1,059,177	7,072,260
ME (Southeast Bank)	13,006	828,448
Agriculture (Southeast Bank)	4,533,917	865,817
LIL	59,665	112,871
ACL	255,546	239,236
ME (Mutual Trust Bank)	84,655	435,785
ME (Trust Bank)	2,797	364,802
MC (Trust Bank)	3,245,674	11,117,804
Agrosor-MFCE	6,470,514	4,901,762
MSME & AGRI (Bengal Commercial Bank)	514,720	1,698,974
RMTP	641,244	62,107
LEPIG	42,013	86,216
Agrosor-smart	3,699,193	-
CSL-smart	36,173	-



Note(s)	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
ECCCP drought sahos	369,419 209,117	- -
Service Charge income from Health Service	2,540,500	3,106,409
	510,770,929	492,757,824
35 Grant Received		
Grant received from BRAC-PRISE	2,752,126	3,503,940
Grant Received from Foster care	1,067,405	-
Grant received from BRAC-(2nd Chance and OSCE)	3,945,274	9,806,210
Grant Received from PKSf- ENRICH Program	2,962,589	9,477,469
Grant Recived from PKSf against Scholarship	132,000	300,000
Grant Received from PKSf-SEP	-	2,168,120
Grant Received from PKSf-RMTP	12,114,989	7,112,164
Grant Received from PKSf-ECCCP-Drought	6,418,621	860,265
Grant Received from PKSf-SMART	5,371,133	-
Grant Received from Chol Pori	-	379,750
Grant Received from Asia Foundation	-	775,997
Grant Received from Elderly Project	106,000	755,684
Grant Received from Carits under MCMPP	569,960	-
Grant Received from UNDP-Under GEFGSP of CARE preojct	530,939	-
	35,971,036	35,139,599
36 Fees Received		
Fees Received from Paran Rahman School	882,400	782,500
	882,400	782,500
37 Income from sale		
Sale of study materials	146,020	124,970
	146,020	124,970
38 Other income		
Donation	304,730	454,310
Income from Other Source	946,707	1,294,902
Income from training center & contribution received from SCE Project	-	17,314
Other Income from Microfinance	9,963,295	9,408,359
	11,214,732	11,174,885
39 Administrative and office expenditures		
Other Expenses (Membership fees)	6,000	28,000
Communication expenses	2,340,178	2,424,190
Depreciation	1,790,532	1,877,854
Amortization	159,673	209,197
Bank charges	1,679,453	1,260,367
Depreciation on Right of use assets	884,067	884,067
Maintenance - Office	3,141,673	3,030,337
Maintenance and fuel- vehicles	203,689	419,573
Meeting expenses	495,045	337,821
Newspaper and periodicals	19,219	14,387
Office rent/shop rent	12,088,006	12,193,637
Printing and stationery	4,021,358	3,124,025
Utilities	3,174,192	3,098,821
School Rent	567,522	558,680
Training expenses	919,505	932,621
Travelling and conveyance	3,053,756	3,208,535
License and renewal fees	876,303	847,182
Administrative Expenses of Projects	1,423,534	1,207,289
	36,843,705	35,656,583
40 Finance expenses		
Interest on members' savings	49,602,526	48,852,885
Interest on Loan from PKSf	67,075,366	54,655,773
Interest expense on Bank Loan and others	32,815,842	44,050,901
Rebate given	10,319,097	8,284,454
Interest on lease	193,281	279,825
	160,006,112	156,123,838
41 Other expenditures		
Clinical support	13,189	9,795
Audit Fee	440,000	375,000
Legal and Membership Fee	544,355	450,210
Other operating Expenses	511,233	414,013
Entertainment	1,772,100	1,518,555
Donation/Contribution	-	2,000
Advertisement	69,121	320,793
	3,349,998	3,090,366



Note(s)	01 July 2024 to 30 June 2025	01 July 2023 to 30 June 2024
	Taka	Taka
42 Program costs		
Contribution to Social Development Project - (MF)	1,614,453	2,891,785
Filed Conveyance	7,543,228	7,530,283
Program and operational costs	29,470,888	27,110,695
Special Day celebration	14,620	33,848
Day observation	1,005	2,000
NGO head honorarium	44,800	132,800
Teachers Refreshment	24,000	38,800
	38,712,994	37,740,214
43 Salary expenditures		
Salaries and allowances	239,275,242	239,259,520
	239,275,242	239,259,520

44 Disclosure of Restricted and Unrestricted Funds

Ghashful classifies its funds into restricted and unrestricted categories to ensure transparency and proper utilization:

Name of Donors	Name of Projects/Program	FY 2024-25 (Tk.)		FY 2023-24 (Tk.)	
		Restricted	Unrestricted	Restricted	Unrestricted
BRAC	PRISE	2,752,126	-	3,503,940	-
Nezbat Masud	Foster Children Care	1,067,405	-	-	-
BRAC	Out of school children Education	3,945,274	-	9,806,210	-
Palli Karma Sahayak Foundation -PKSF	ENRICH Project	2,962,589	-	9,477,469	-
	Scholarship	132,000	-	300,000	-
	Sustainable Enterprise P	-	-	2,168,120	-
	Rural Microenterprise Transformation Project	12,114,989	-	7,112,164	-
	ECCCP-Drought	6,418,621	-	860,265	-
	Sustainable Microenterprise and Resilient Transformation	5,371,133	-	-	-
	Elderly Project	106,000	-	755,684	-
Chol Pori	Enhance the grade competency of children through the platform using fun animations.	-	-	379,750	-
Asia Foundation	Lest Read	-	-	775,997	-
Caritas Bangladesh	Medical Centers for the Poorest of the Poor and Marginalized People-MCMPP	569,960	-	-	-
UNDP	Community-based Adaptation for Resilient Empowerment	530,939	-	-	-
		35,971,036	-	35,139,599	-

45.00 Forgery of cash

The organization has filed a law suit against some employees alleging defalcation of cash (around BD Taka 5,724,120) from its Microfinance Program.

46.00 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.



GENERAL ACCOUNT OF GHASHFUL
Fixed Assets Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Land	400,000	82,440	482,440	0%	-	-	-	482,440
Furniture and Fixtures	12,716	-	12,716	10%	7,495	522	8,017	4,699
Refrigerator	17,300	-	17,300	20%	17,300	-	17,300	-
Television	22,500	-	22,500	20%	22,500	-	22,500	-
Computer and Equipment's	133,607	56,330	189,937	25%	57,756	33,046	90,801	99,136
Total as at 30 June 2025	586,123	138,770	724,893		105,050	33,568	138,618	586,275

Total as at 30 June 2024	495,247	90,876	586,123		79,141	25,909	105,050	481,073
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Ghashful-CHWEVT Program
Fixed Assets Schedule
As at 30 June 2025

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and Fixtures	291,460	-	291,460	10%	229,442	6,202	235,644	55,816
Motorcycle	402,000	-	402,000	25%	389,266	3,183	392,450	9,550
Digital Camera	27,831	-	27,831	20%	26,678	231	26,908	923
Computer and Equipment	507,182	-	507,182	30%	495,840	3,403	499,242	7,940
Total as at 30 June 2025	1,228,473	-	1,228,473		1,141,226	13,019	1,154,245	74,228

Total as at 30 June 2024	1,228,473	-	1,228,473		1,124,941	16,285	1,141,226	87,247
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Ghashful-MIME Project (Insurance)
Fixed Assets Schedule
As at 30 June 2025

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and Fixtures	47,098	-	47,098	10%	40,480	662	41,142	5,956
Total as at 30 June 2025	47,098	-	47,098		40,480	662	41,142	5,956

Total as at 30 June 2024	47,098	-	47,098		39,745	735	40,480	6,618
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Ghashful-PACE Program
Fixed Assets Schedule
As at 30 June 2025

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Motorcycle	166,000	-	166,000	20%	131,187	6,963	138,150	27,850
Bicycle	22,310	-	22,310	20%	17,631	936	18,567	3,743
Laptop and printers	52,962	-	52,962	30%	48,600	1,308	49,909	3,053
Digital Camera	19,500	-	19,500	20%	15,411	818	16,229	3,271
Total as at 30 June 2025	260,772	-	260,772		212,830	10,025	222,854	37,918

Total as at 30 June 2024	260,772	-	260,772		200,065	12,765	212,830	47,942
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SOCIAL DEVELOPMENT PROJECT (SDP)

Fixed Assets Schedule

AS AT 30 JUNE 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and Fixtures	109,717	-	109,717	10%	40,977	6,874	47,851	61,866
Auto Rickshaw	186,100	-	186,100	20%	186,100	-	186,100	-
PABX systems	27,300	-	27,300	15%	27,300	-	27,300	-
Total as at 30 June 2025	323,117	-	323,117		254,377	6,874	261,251	61,866
Total as at 30 June 2024	323,117	-	323,117		245,321	9,056	254,377	68,740



**MicroFinance Program
Fixed Assets Schedule
As at 30 June 2025**

Name of Assets	Cost				Rate (%)	Accumulated Depreciation				Written down value as at 30-June-
	Balance as at 01-July-2024	Addition during the year	Disposal/ Write-off	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Disposal/ Write-off	Balance as at 30-June-2025	
Tangible Assets										
Digital camera	271,215	-	-	271,215	15%	186,132	12,762	-	198,894	72,321
Micro bus	1,125,167	-	-	1,125,167	10%	1,096,855	2,831	-	1,099,686	25,481
Motor vehicles-car	1,910,000	108,130	-	2,018,130	10%	1,549,500	46,863	-	1,596,363	421,767
Office decoration/equipment	3,156,112	246,290	1,400	3,401,002	15%	2,044,671	180,871	1,397	2,224,145	1,176,857
Computer and Equipment's	14,606,843	1,061,132	653,257	15,014,718	25%	11,528,229	831,330	609,863	11,749,696	3,265,022
Furniture and fixtures	7,931,883	220,605	-	8,152,488	10%	4,614,102	376,185	-	4,990,287	3,162,201
Photocopy machine	346,075	31,685	78,750	299,010	25%	242,636	14,093	74,210	182,519	116,490
Mobile set	296,671	-	117,561	179,110	25%	220,495	10,517	103,644	127,368	51,743
Machinery/cookeries	200,830	40,340	-	241,170	15%	141,942	11,856	-	153,798	87,372
Bicycle	10,051	-	-	10,051	10%	5,418	463	-	5,881	4,170
Land	35,113,199	-	-	35,113,199	0%	-	-	-	-	35,113,199
Building	650,510	-	-	650,510	5%	204,017	22,325.00	-	226,341	424,169
Total	65,618,556	1,708,182	850,968	66,475,770		21,833,998	1,510,096	789,114	22,554,979	43,920,790
Intangible Assets										
Microfinance-MicroFin360 Software	1,830,000	60,000	-	1,890,000	20%	993,210	159,673	-	1,152,883	737,117
Sub Total	1,830,000	60,000	-	1,890,000		993,210	159,673	-	1,152,883	737,117
Total as at 30 June 2025	67,448,556	1,768,182	850,968	68,365,770		22,827,208	1,669,769	789,114	23,707,862	44,657,907
As at 30 June 2024										
Tangible Assets	64,504,578	1,354,787	240,809	65,618,556		20,417,071	1,640,580	223,653	21,833,998	43,784,558
Intangible Assets	1,830,000	-	-	1,830,000		784,013	209,197	-	993,210	836,790
Total as at 30 June 2024	66,334,578	1,354,787	240,809	67,448,556		21,201,084	1,849,777	223,653	22,827,208	44,621,348



Annexure – D

Ghashful Paran Rahman School
Fixed Asset Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and fixtures	420,428	-	420,428	10%	303,058	11,737	314,795	105,633
Office equipment	43,205	-	43,205	15%	28,061	2,272	30,333	12,872
Camera	2,000	-	2,000	15%	2,000	-	2,000	-
Total as at 30 June 2025	465,633	-	465,633		333,120	14,008	347,128	118,505
Total as at 30 June 2024	465,633	-	465,633		317,373	15,747	333,120	132,513



Ghashful-SMART PROJECT
Fixed Assets Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and Fixtures	-	121,363	121,363	10%	-	12,136	12,136	109,227
office equipment	-	35,079	35,079	20%	-	7,016	7,016	28,063
computer & equipment	-	216,810	216,810	25%	-	54,203	54,203	162,608
Total as at 30 June 2025	-	373,252	373,252		-	73,355	73,355	299,897
Total as at 30 June 2024	47,098	-	47,098		39,745	735	40,480	6,618



Annexure-F

Ghashful-Elderly Project
Fixed Assets Schedule
As at 30 June 2025

Name of Assets	Cost			Rate %	Accumulated Depreciation			Amount in TK
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-205		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-205	Written down value as at 30-June-2025
Furniture and Fixtures	11,349	-	11,349	10%	5,921	543	6,464	4,885
Bycycle	8,925	-	8,925	20%	7,428	299	7,727	1,198
Total as at 30 June 2025	20,274	-	20,274		13,349	842	14,191	6,083
Total as at 30 June 2024	20,274	-	20,274		12,371	977	13,349	6,925



Annexure- G

Ghashful-ENRICH Project
Fixed Assets Schedule
As at 30 June 2025

Name of Assets	Cost			Rate %	Accumulated Depreciation			Amount in TK
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	Written down value as at 30-June-2025
Furniture and Fixtures	210,311	-	210,311	10%	107,177	10,313	117,490	92,821
Office Equipment	319,112	-	319,112	20%	255,570	12,708	268,279	50,833
Computer and Equipment	68,098	-	68,098	25%	58,114	2,496	60,610	7,488
Digital Camera	11,000	-	11,000	20%	9,051	390	9,441	1,559
Total as at 30 June 2025	608,521	-	608,521		429,912	25,908	455,820	152,701
Total as at 30 June 2024	608,521	-	608,521		410,067	19,845	429,912	178,609



**Ghashful SEP Project
Fixed Assets Schedule
As at 30 June 2025**

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Furniture and Fixtures	136,088	-	136,088	10%	73,379	6,271	79,650	56,438
Computer and equipment	171,023	-	171,023	30%	127,027	13,199	140,226	30,797
Digital Camera	27,950	-	27,950	20%	15,786	2,433	18,219	9,731
Total as at 30 June 2025	335,061	-	335,061		216,192	21,902	238,095	96,966
Total as at 30 June 2024	335,061	-	335,061		192,413	23,779	216,192	118,869



Annexure- I

Ghashful Improved Cook-Stoves (ICS) Project
Fixed Assets Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Computer and Accessories	33,900	-	33,900	30%	33,900	-	33,900	-
Total as at 30 June 2025	33,900	-	33,900		33,900	-	33,900	-
Total as at 30 June 2024	33,900	-	33,900		32,703	1,197	33,900	-



Ghashful RMTP Project
Fixed Assets Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Laptop	121,260	-	121,260	25%	57,599	15,915	73,514	47,746
Furniture and Fixtures	56,530	-	56,530	10%	10,741	4,579	15,320	41,210
Office Equipment	5,632	-	5,632	15%	1,802	574	2,377	3,255
Total as at 30 June 2025	183,422	-	183,422		70,141	21,069	91,210	92,212
Total as at 30 June 2024	183,422	-	183,422		43,157	26,984	70,141	113,281



Annexure- K

Ghashful ECCCP Drought Project
Fixed Assets Schedule
As at 30 June 2025

Amount in TK

Name of Assets	Cost			Rate %	Accumulated Depreciation			Written down value as at 30-June-2025
	Balance as at 01-July-2024	Addition during the year	Balance as at 30-June-2025		Balance as at 01-July-2024	Charged during the year	Balance as at 30-June-2025	
Equipment	72,378		72,378	20%	7,238	13,028	20,266	52,112
Computer	189,176		189,176	25%	56,753	33,106	89,859	99,317
Printer	51,935		51,935	25%	15,581	9,089	24,670	27,266
Furniture	44,230		44,230	10%	4,423	3,981	8,404	35,826
Total as at 30 June 2025	357,719	-	357,719		83,995	59,203	143,198	214,521
Total as at 30 June 2024	-	357,719	357,719		-	83,994	83,994	273,725



Ghashful
Ratio Analysis
For the year ended 30 June 2025

Annexure-ECC

Sl.No	Particulars		FY 2024-25	FY 2023-24
1	Debt of Fund Ratio	=	9.90 : 1	10.57 : 1
2	Donation to Total Revenue Ratio	=	6.24%	6.31%
3	Total Expenses to Total Revenue Ratio	=	97.66%	97.52%
4	Capital Adequacy Ratio	=	8.54%	8.00%
5	Debt Service Cover Ratio	=	1.02 : 1	1.02 : 1
6	Current Ratio	=	1.40 : 1	1.40 : 1
7	Quick Ratio	=	1.39 : 1	1.39 : 1
8	Liquidity to Savings Ratio	=	25.99%	25.29%
9	Rate of Return of Capital	=	6.58%	7.12%
10	Cumulative Recovery Rate (CRR)	=	99.32%	99.56%
11	Ontime Repayment Rate (OTR)	=	95.88%	97.16%
12	Net Working Capital	=	824,208,338	788,450,283
13	Employee Retention Rate	=	20.50%	23.72%

