



Private & Confidential

AUDITORS' REPORT & FINANCIAL STATEMENTS

Banaful Social Welfare Organization (BSWO)

For the year ended 30 June, 2025

NASIR MOHAMMAD & CO.
CHARTERED ACCOUNTANTS

Chattogram Office :

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Dhaka Office :

Meherba Plaza, Level-08, QR-8, 33 Topekhan Road, Dhaka-1000.

B-11/2025-2026

September 14, 2025

Independent Auditors' Report

**To the Share Holders of
Banaful Social Welfare Organization (BSWO)
Report on the Audit of Financial Statements**

Opinion

We have audited the financial statement of **Banaful Social Welfare Organization (BSWO)** which comprise the Statement of Financial Position as at 30 June 2025, Statement of Profit or Loss & Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information

In our opinion, the accompanying Financial Statements give true and fair view, in all material respects, of the Financial Position of the Firm as at 30 June, 2025 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations as explained in note.

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 Auditors' Responsibility for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and Bangladesh Bank and we have fulfilled other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Other Information

Management is responsible for the other information. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the 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 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 financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs as explained in note, 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. The Companies Act, 1994 require the Management to ensure effective internal audit, internal control and risk management functions of the Company.

In preparing the Financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the



NASIR MOHAMMAD & CO
Chartered Accountants

going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report 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 Financial statements

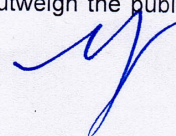
As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ☐ Identify and assess the risks of material misstatement of the Financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ☐ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- ☐ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ☐ Conclude on the appropriateness of management's 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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern
- ☐ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- ☐ Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' unless or law regulation precludes report public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



NASIR MOHAMMAD & CO
Chartered Accountants

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the Company so far as it appeared from our examination of these books;
- c) The Statement of Financial Position as at 30 June, 2022, Statement of Profit or Loss & Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Financial Statements dealt with by the report are in agreement with the books of accounts and returns; and
- d) The expenditure incurred was for the purpose of **Banaful Social Welfare Organization (BSWO)**

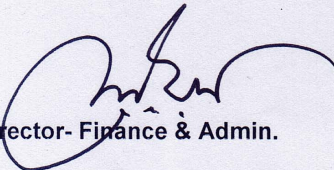


Auditor
M.N. Huda Monsury FCA
Enrollment No-0395
Managing Partner
Nasir Mohammad & Co.
Chartered Accountants
DVC: 2509140395AS667844

Banaful Social Welfare Organization (BSWO)
Statement of Financial Position

As at 30 June 2025

	Notes	Taka 30 June 2025	Taka 30 June 2024
Non-Current Assets			
Property , Plant and Equipment	6.00	33,601,033	38,732,182
Long term Investments	7.00	21,717,881	27,747,884
		55,318,914	66,480,066
Currents Assets			
Loan to Members	8.00	279,134,537	286,089,461
Short term Investments	9.00	178,240	178,240
Account receivables	10.00	37,500	37,500
Advance, Deposits & Prepayments	11.00	3,687,355	1,259,955
Cash & Cash Equivalents	12.00	14,838,922	13,506,548
Total		297,876,554	301,071,704
Total Assets		353,195,468	367,551,770
Capital Fund and Liabilities			
Capital Fund			
Cumalative Surplus	13.00	85,188,395	76,266,594
Statutory reserve	14.00	9,448,711	8,506,221
		94,637,106	84,772,815
Non Current Liabilities			
Loans from Bank	15.00	3,827,778	30,982,659
Other Loans	16.00	1,764,403	1,841,971
		5,592,181	32,824,630
Current Liabilities			
Member savings Deposits	17.00	209,510,529	210,411,459
Account payable	18.00	428,384	433,716
Loan loss reserve	19.00	11,568,214	10,010,671
Staff Fund	20.00	14,432,824	13,812,810
Client welfare Fund	21.00	17,026,230	15,285,669
		252,966,181	249,954,325
Total epuity & liabilities		353,195,468	367,551,770

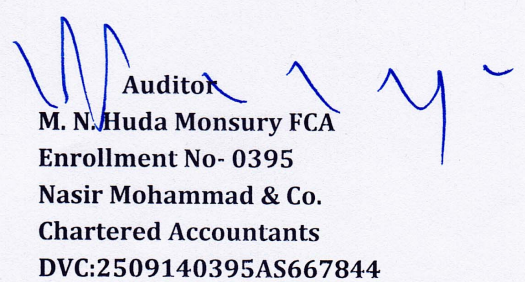

Director-Finance & Admin.


Executive Director


Chairman

Signed in terms of our separate report of even date annexed



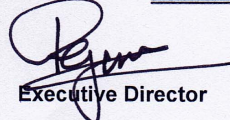

Auditor
M. N. Huda Monsury FCA
Enrollment No- 0395
Nasir Mohammad & Co.
Chartered Accountants
DVC:2509140395AS667844

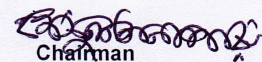
Banaful Social Welfare Organization (BSWO)

Statement of profit or loss & Other Comprehensive Income
For the year ended June 30, 2025

	Notes	Taka 30 June 2025	Taka 30 June 2024
A. Revenue:			
Service Charges MC		52,352,734	52,636,014
Loan Fee		58,305	56,100
Other Income		87,806	44,262
Bank Interest		156,158	106,477
FDR Interest		2,683,983	1,984,380
House rent		361,500	282,860
Donation		20,000	-
Capital Gain form assets sales		1,985,011	-
Total (A)		57,705,497	55,110,093
B. Costs to Revenue:			
Salary		21,350,604	24,181,492
Electric, Gas and Wasa		168,313	161,541
Repair & Maintenance		387,042	365,251
General Supplies		333,539	354,141
Printing		117,670	68,000
Professional and Consultancy fee		71,900	106,882
Bank Charges		187,408	121,836
Registration, renewal fee		-	12,000
Vehicle Insurance		-	7,585
Conveyance		45,155	35,315
Vehicle Fuel Expense		388,013	382,623
Postage		1,837	874
Telephone & Internet bill		86,725	103,405
Miscellaneous, CSR / Donation		491,050	338,100
Subscription		49,000	146,900
AGM & EC Meeting		293,550	48,600
Advertisement		16,948	-
Tax and statutory payments	22	803,532	1,292,684
Tour		22,938	60,012
Renovation		343,341	48,425
Software		113,400	121,475
Training		26,295	27,009
Loan relevant Cost		102,628	319,890
Interest expenses	23	15,809,775	16,036,185
Canteen & Entertainment		1,401,150	985,912
Audit and professional fee		74,750	74,750
Gratuity fund		-	11,459
Staff Provent fund		2,331,272	3,183,882
Depreciation		1,178,020	1,355,039
Annual fee payable MRA		90,308	95,640
LLP		1,555,043	-
Total (B)		47,841,206	50,046,907
Surplus Income (A-B) Transferred to Retained Earnings		9,864,291	5,063,186

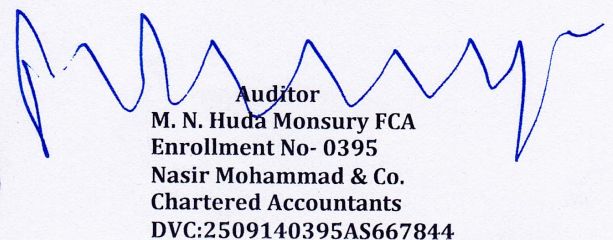

Director-Finance & Admin.


Executive Director


Chairman

Signed in terms of our separate report of even date annexed

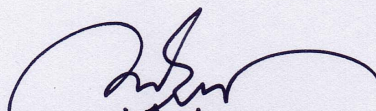



Auditor
M. N. Huda Monsury FCA
Enrollment No- 0395
Nasir Mohammad & Co.
Chartered Accountants
DVC:2509140395AS667844

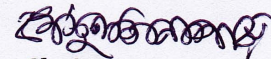
Banaful Social Welfare Organization (BSWO)
Health Program

Statement of Profit or Loss & Other Comprehensive Income
For the year ended June 30, 2025

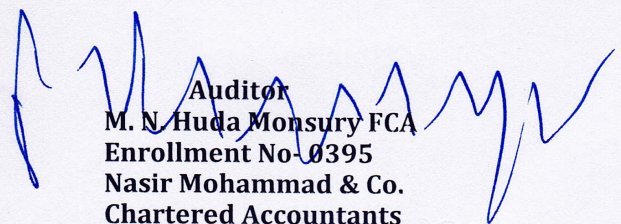
	Taka 30 June 2025	Taka 30 June 2024
A. Revenue		
General Treatment	152,660	95,480
Health Services Fee	155,388	235,868
Private Vaccine	123,896	10,940
Total (A)	431,944	342,288
B. Costs to Revenue		
Salary	734,567	734,567
Private Vaccine Purchase	10,516	4,310
Clinical Materials Purchase	15,105	5,490
Conveyance	14,767	10,615
Medicine (Contraceptives)	123,395	113,405
Total (B)	898,350	868,387
Surplus (Loss) (A-B) Transferred to Retained Earnings	(466,406)	(526,099)


Director-Finance & Admin.


Executive Director


Chairman

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Auditor
M. N. Huda Monsury FCA
Enrollment No-0395
Nasir Mohammad & Co.
Chartered Accountants
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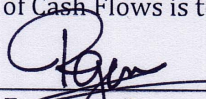
Banaful Social Welfare Organization (BSWO)

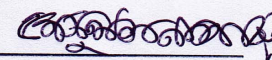
Statements of Cash Flow

For the year ended 30 June, 2025

	Taka 30 June 2025	Taka 30 June 2024
CASH FLOWS FROM OPERATING ACTIVITIES:		
Comprehensive Income	9,864,291	5,063,186
Depreciation	1,178,020	1,355,039
Operating profit before working capital changes	11,042,311	6,418,225
Decrease/(increase) Loan to Members	6,954,924	(3,424,119)
Decrease/(increase) Account receivables	-	106,000
Decrease/(increase) Advance, Deposits & Prepayments	(2,427,400)	4,051,633
Increase/(Decrease) Account payable	(5,332)	36,151
Increase/(Decrease) Loan loss reserve	1,557,543	1,040,930
Net cash from operating activities	17,122,046	8,228,820
Cash flows from investing activities:		
Acquisition of property, plant & equipment	(347,560)	(100,800)
Disposal of property, plant & equipment	4,300,689	-
FDR	6,030,003	(1,071,344)
Net cash used in investing activities	9,983,132	(1,172,144)
Cash flow from financial activities		
Loans from Banks	(27,154,881)	(5,884,072)
Other loans	(77,568)	(7,362,583)
Savings Received from Members	(900,930)	15,075,869
Staff Fund Disbursement	620,014	(4,785,438)
Client Welfare Fund Received	1,740,561	1,263,661
Net cash provided by financial activities	(25,772,804)	(1,692,563)
Net cash flows during the year (A+B+C)	1,332,374	5,364,113
Cash & cash equivalent at beginning of the year	13,506,548	8,142,435
Cash & cash equivalent at end of the year	14,838,922	13,506,548

The Statement of Cash Flows is to be read in conjunction with annexed notes .


Executive Director


Chairman

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Auditor
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Enrollment No- 0395
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NASIR MOHAMMAD & CO.
Chartered Accountants

Banaful Social Welfare Organization (BSWO)
Statement of Comprehensive Receipts and Payments
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
A. <u>Opening Balance</u>		
Cash in Hand	108,601	214,672
Cash at Bank	13,397,946	7,927,762
	13,506,547	8,142,434
B. <u>Receipts</u>		
Member Savings	66,696,999	67,727,710
Loan recovery	367,066,924	364,756,881
Service Charges MC	52,352,734	52,636,014
Loan Fee	58,305	56,100
Other Income	87,806	44,262
Bank Interest	156,158	106,477
FDR Interest	2,314,824	1,984,380
FDR Received	32,198,528	30,519,587
Loan Received from Grihaon Tahbil (Bangladesh Bank)	-	3,250,000
Loan From Premier Bank PLC	-	15,000,000
Security deposit	86,000	128,000
Staff Loan	15,362,600	3,234,920
House rent	789,500	902,000
Staff Fund	1,463,800	1,712,770
Subscriptions (General Members)	-	-
Staff Welfare Fund	3,561,520	3,827,665
Branches	81,213,886	57,442,934
General Treatment	152,660	95,480
Service Charges From Health Program	155,388	235,868
Private Vaccine	123,896	10,940
Other Loan	-	209,882
write off	2,500	-
Donation	20,000	-
Income from Sale of Fixed Assets	6,285,700	-
Total (B)	630,149,728	603,881,870
Total (A+B)	643,656,275	612,024,304
C. <u>Payments</u>		
Loan Disbursement	360,112,000	368,181,000
Member Savings Returns	67,597,929	52,651,841
Salary & Benefits	21,718,458	24,889,429
Salary & Benefits Health Program	366,713	26,630
Flat Maintenance Charges	428,000	373,140
Utility Bill	168,313	161,541
Repair & Maintenance (V+O)	387,042	365,251
General Supplies	333,539	354,141
Printing	117,670	68,000
Professional and Consultancy fee	71,900	106,882
Audit & Professional Fee	74,750	74,750
Bank Charges	187,408	121,836



NASIR MOHAMMAD & CO.
Chartered Accountants

Banaful Social Welfare Organization (BSWO)
Statement of Comprehensive Receipts and Payments
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
<u>Payments</u>		
Registration, renewal fee & taxes	-	12,000
Vehicle Insurance	-	7,585
Conveyance	45,155	35,315
Vehicle Fuel Expense	388,013	382,623
Postage	1,837	874
Telephone & Internet bill	86,725	103,405
Miscellaneous	149,850	237,000
Subscription	49,000	146,900
AGM & EC Meeting	293,550	48,600
Advertisement	16,948	-
Interest on Client savings	12,106,792	11,775,600
Interest on Bank Loan	3,612,823	3,711,839
Interest on other loan	-	388,426
Fixes Assets	347,560	100,800
Advance	17,790,000	-
Return to Security deposit	253,728	-
FDR	26,168,525	31,590,931
Staff fund	3,175,058	8,949,563
Bank Loan Payment (State Bank of India)	-	1,634,223
Bank Loan Payment (Premier Bank)	13,592,476	1,407,524
Agriculture Loan Payment (Rupali Bank Limited)	-	4,601,817
Loan payments (MIDAS finance ltd)	11,540,183	15,840,508
Bank loan payment (Grihayon Tahbil-BB)	2,022,222	650,000
Training	26,295	27,009
Other Loan Payment	-	7,788,058
Land Tax	2,919	2,700
Holding Tax	34,860	46,550
Entertainment	490,096	40,497
Income Tax paid	396,594	1,243,434
Advance Income Tax	-	102,700
Canteen	911,054	945,415
Tour	22,938	60,012
Renovation	343,341	48,425
Software	113,400	121,475
Write off	1,354,553	996,975
Staff Fund GF	81,213,886	57,442,934
Branches	14,767	10,615
Clinical Convenience	10,516	4,310
Private Vaccine Purchase	15,105	5,490
Clinical Materials Purchase	95,640	96,789
Annual fee (MRA)	-	-
Medicine (Contraceptives)	123,395	113,405
Loan relevant Cost	102,628	319890
CSR / Donation	341,200	101100
Total (C)	628,817,354	598,517,757

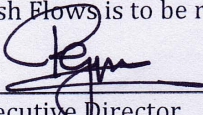


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Chartered Accountants

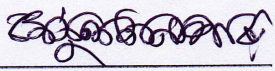
Baniful Social Welfare Organization (BSWO)
Statement of Comprehensive Receipts and Payments
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
D. Closing Balance		
Cash in Hand	93,080	108,601
Cash at Bank	14,745,841	13,397,946
Total (D)	14,838,921	13,506,547
Total (C+D)	643,656,275	612,024,304

The Statement of Cash Flows is to be read in conjunction with annexed notes .



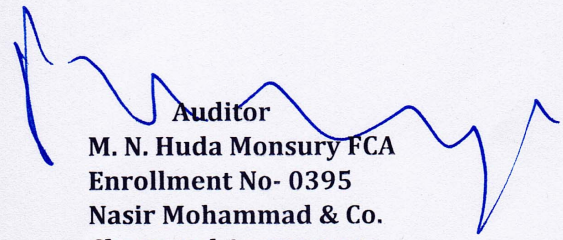
Executive Director



Chairman

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Auditor
M. N. Huda Monsury FCA
Enrollment No- 0395
Nasir Mohammad & Co.
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DVC:2509140395AS667844

Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
6.00 Property, Plant and Equipment		
Cost		
Balance 01.07.2024	52,702,756	52,601,956
Add: Adding during the year	347,560	100,800
Less: Disposal during the year	-	-
Balance as on 30.06.2025	53,050,316	52,702,756
Depreciation		
Balance 01.07.2024	13,970,574	12,615,535
Add: Charged during the year	1,178,020	1,355,039
Add: Disposal	4,300,689	-
Balance as on 30.06.2025	19,449,283	13,970,574
Written down Value (Schedule-A)	33,601,033	38,732,182
07.00 Long term Investments (FDR)		
Balance 01.07.2024	27,747,884	26,676,540
Add: Addition during the year	26,168,525	31,590,931
	53,916,409	58,267,471
Less: Withdrawal during the year	32,198,528	(30,519,587)
Balance as on 30.06.2025	21,717,881	27,747,884
07.01 FDR for Savings		
FDR for Cumulative Surplus	9,392,320	11,000,000
FDR for Staff Fund	12,325,561	8,364,335
Loan MTB		
Staff Fund & Other	-	12,000
Lean MIDAS F L & Rupali bank	-	8,371,549
Closing balance	21,717,881	27,747,884
08.00 Loan to Members		
Balance 01.07.2024	286,089,461	282,665,342
Add: Loan disbursed	360,112,000	368,181,000
	646,201,461	650,846,342
Less: Loan recovery	(367,066,924)	(364,756,881)
Balance as on 30.06.2025	279,134,537	286,089,461
09.00 Short term Investments		
Balance 01.07.2024	178,240	178,240
Less: Sale	-	-
Balance as on 30.06.2025	178,240	178,240
10.00 Account receivables		
Balance 01.07.2024	37,500	143,500
Add: Adjustment (House rent)	-	(106,000)
Balance as on 30.06.2025	37,500	37,500
11.00 Advance, Deposits & Prepayments		
Balance 01.07.2024	1,259,955	5,311,588
Add: Disbursed during the year	17,790,000	-
	19,049,955	5,311,588
Less: Recovered during the year	(15,362,600)	(3,234,920)
less: adjustment during the year with staff fund	-	(743,986)
Less: adjustment during the year with Interest	-	(72,727)
Balance as on 30.06.2025	3,687,355	1,259,955



Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
12.00 Cash & Cash Equivalents		
Cash in Hand	93,080	108,601
Cash at Bank (notes 12.01)	14,745,842	13,397,947
	14,838,922	13,506,548
12.01 Cash at Bank		
Rupali Bank PLC #2592	1,711,768	536,641
State Bank of India #0001	624	624
One Bank PLC #0354	552,055	436,479
One Bank PLC #0059	1,583,953	1,776,128
Rupali Bank PLC #2425	2,574,906	2,221,626
Rupali Bank PLC #2633	2,487,817	1,178,782
Union Bank PLC #0858	98,052	2,023,299
IFIC Bank PLC #2081	-	10,340
Rupali Bank PLC #0649	91,929	77,435
Rupali Bank PLC #2630	3,443,124	1,801,584
Rupali Bank PLC #2694	1,920	2,610
Rupali Bank PLC #0008	47,488	48,638
ICB Bank PLC #4712	319,507	2,889,940
City Bank PLC #0001	3,285	3,285
City Bank PLC #0001	2,054	100,444
Union Bank PLC #	6,621	10,604
Premier Bank PLC	1,978	279,487
Premier Bank PLC	199,385	-
One Bank PLC	1,619,375	-
Total	14,745,842	13,397,946
13.00 Retained Earnings		
Balance 01.07.2024	76,266,594	71,738,704
Add: Comprehensive Income	9,864,291	5,063,186
Less: Transfer to Resurve Fund	(942,490)	(535,296)
Balance as on 30.06 2025	85,188,395	76,266,594
14.00 Resurve Fund		
Balance 01.07.2024	8,506,221	7,970,925
Add: Transfer from Cu. Surplus	942,490	535,296
Balance as on 30.06 2025	9,448,711	8,506,221
15.00 Loan from Bank		
Balance 01.07.2024	30,982,659	36,866,731
Add: Addition during the year	-	18,250,000
	30,982,659	55,116,731
Less: Adjustment during the year	(27,154,881)	(24,134,072)
Balance as on 30.06 2025	3,827,778	30,982,659
Break-up of the above amount is as follows		
15.01 Loan for Micro-credit from Rupali Bank Ltd.		
Balance 01.07.2024	-	4,601,817
Add: Addition during the year	-	-
	-	4,601,817
Less: Adjustment during the year	-	(4,601,817)
Balance as on 30.06 2025	-	-


Nasir Mohammad
Chartered Accountants

Baniful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
15.02 Home Loan from State Bank of India		
Balance 01.07.2024	-	1,634,223
Add: Addition during the year	-	-
	-	1,634,223
Less: Adjustment during the year	-	(1,634,223)
Balance as on 30.06 2025	-	-
15.03 Loan from MIDAS		
Balance 01.07.2024	11,540,183	27,380,691
Add: Addition during the year	-	-
	11,540,183	27,380,691
Less: Adjustment during the year	(11,540,183)	(15,840,508)
Balance as on 30.06 2025	-	11,540,183
15.04 Loan from Grihayon Tohobil of BB		
Balance 01.07.2024	5,850,000	3,250,000
Add: Addition during the year	-	3,250,000
	5,850,000	6,500,000
Less: Adjustment during the year	(2,022,222)	(650,000)
Balance as on 30.06 2025	3,827,778	5,850,000
15.05 Loan from Premier Bank		
Balance 01.07.2024	13,592,476	-
Add: Addition during the year	-	15,000,000
	13,592,476	15,000,000
Less: Adjustment during the year	(13,592,476)	(1,407,524)
Balance as on 30.06 2025	-	13,592,476
16.00 Other Long term Liabilities (Staff's deposits)		
Balance 01.07.2024	1,841,971	9,204,554
Add: Addition during the year (Interest)	90,160	87,593
Add: Addition during the year (deposits)	86,000	337,882
	2,018,131	9,630,029
Less: Adjustment during the year	253,728	-
Less: Other Loan Payment	-	(7,788,058)
Balance as on 30.06 2025	1,764,403	1,841,971
17.00 Member's Savings Deposits		
Balance 01.07.2024	210,411,459	195,335,590
Add: Savings Collection	54,590,207	55,952,110
Add: Interest accrued	12,106,792	11,775,600
Add: Savings Adjusted with Loan from members	-	-
	277,108,458	263,063,300
Less: Savings Withdrawal/Refund	67,597,929	(52,651,841)
Balance as on 30.06 2025	209,510,529	210,411,459



Baniful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
18.00 Account Payable		
Balance 01.07.2024	433,716	397,565
Add: Adjustment during the year		
Audit fee for reported Financial Year	74,750	74,750
Annual fee payable MRA	90,308	95,640
House Rent Advance	-	140,000
	598,774	707,955
Less: Payments during this year		
Audit Fee with VAT	74,750	74,750
Annual fee MRA	95,640	96,789
Advance Income Tax	-	102,700
	170,390	274,239
Balance as on 30.06 2025	428,384	433,716
19.00 Loan Loss Reserve		
Balance 01.07.2024	10,010,671	8,969,741
Add: Provision during the year	1,555,043	1,040,930
Add: Collection during the year	2,500	-
	11,568,214	10,010,671
Less: Adjustment during the year	-	-
Balance as on 30.06 2025	11,568,214	10,010,671
20.00 Staff Fund		
Balance 01.07.2024	13,812,810	18,598,248
Add: during the year	1,463,800	1,712,770
Add/: Provision during the year	2,331,272	3,195,341
	17,607,882	23,506,359
Less: Paid during this year	3,175,058	(8,949,563)
Less: Adjustment with Staff loan	-	(743,986)
Balance as on 30.06 2025	14,432,824	13,812,810
21.00 Client Welfare Fund		
Balance 01.07.2024	15,285,669	14,022,008
Transfer from Retained Earnings for FY-2021	-	-
Transfer from Retained Earnings for FY-2022	-	-
Collection During the Year	3,561,520	3,827,665
	18,847,189	17,849,673
Adjustmet During the year	(1,354,553)	(996,975)
	-	(1,040,930)
	(466,406)	(526,099)
Balance as on 30.06 2025	17,026,230	15,285,669



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Banaful Social Welfare Organization (BSWO)

Notes to the Financial Statements
For the year ended 30th June, 2025

	Taka 30 June 2025	Taka 30 June 2024
22.00 Tax and Statutory Payments:		
Income Tax	371,594	716,659
Source tax paid on staff salary	-	115,050
Advance Income tax	25,000	25,000
Source tax paid on honorium	-	72,900
Source tax paid on consultancy	-	11,283
Source tax paid on printing and other	-	3,390
Land tax	2,919	2,700
Holding tax	34,860	46,550
AIT (source tax) paid by bank	369,159	299,152
	803,532	1,292,684
23.00 Interest expenses		
Interest on bank Loan	3,612,823	3,711,839
Interest on client savings	12,106,792	11,775,600
Interest on Security deposit	90,160	87,593
Staff loan interest	-	72,727
Other loan interest	-	388,426
	15,809,775	16,036,185



Banaful Social Welfare Organization (BSWO)

Schedule of Property, Plant & Equipments
For the year ended June 30, 2025

Annexure-A

Particulars	COST				Rate %	DEPRECIATION				Written Down Value as on 30 June 2025
	Balance as on 01 July 2024	Additions during the year	Adjustment during the year	Total Cost as on 30 June 2025		Balance as on 01 July 2024	Charged during the year	Adjustment / Disposal	Balance at 30 June 2025	
Furniture & Fixture	1,025,045	13,800		1,038,845	10%	699,541	33,930		733,471	305,374
Computers	1,378,615	213,760		1,592,375	20%	1,117,177	95,040		1,212,217	380,158
Electrical Equipment	3,191,570	60,000		3,251,570	15%	2,589,127	99,366		2,688,493	563,077
Office Equipment	296,081			296,081	20%	233,533	12,510		246,043	50,038
Clinical Equipment	843,115			843,115	20%	805,324	7,558		812,882	30,233
Training Equipment	83,451			83,451	20%	80,872	516		81,388	2,063
Mobile Phone	1,102,208			1,102,208	35%	849,125	88,579		937,704	164,504
Motor Cycle	40,000			40,000	20%	39,779	44		39,823	177
Micro Bus	3,225,700			3,225,700	15%	1,069,924	323,366	-	1,393,290	1,832,410
Apartment at RF Hosnara	17,180,493			17,180,493	2%	2,295,291	222,200	3,625,189	6,142,680	11,037,813
Apartment at Chowdhury Tower	18,939,378			18,939,378	2%	4,193,880	294,910		4,488,790	14,450,588
Land at Chowdhury Tower	2,950,100			2,950,100	0%		-		-	2,950,100
Land at RFH Hosnara	2,367,000			2,367,000	0%	-		675,500	675,500	1,691,500
Software	83,000	60,000		143,000						143,000
	52,705,756	347,560	-	53,053,316		13,973,574	1,178,020	4,300,689	19,452,283	33,601,033

Director- Finance & Admin.

Executive Director

Chairman

Auditor

M. N. Huda Monsury FCA
Enrollment No- 0395
Nasir Mohammad & Co.
Chartered Accountants
DVC:2509140395AS667844



BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Notes to the Financial Statements

As at and for the Year Ended 30 June 2025

1. Background :

Banaful Social Welfare organization (BSWO) is a Non-Government Organization, which is working for environment restoration and development, Poverty Alleviation, Socio-economic Development and empowerment of least developed peoples of our society. It was established in 1978 and went to operation on the same date but officially obtained permission from the Register of Joint stock Companies , Bangladesh Registration No.CH-S- 250-2004 dated 30 august 2004, NGO Bureau Reg. No. 199 dated 23.01.1986 and the organization vide also obtain certificate license from Microsoft Authority Reg. No. MRA 00331-01733-00395 dated 06 April 2009.

1. Corporate Information of BSWO					
SL no	Particulars				
1.01	Approving Authority for forming BSWO			RJSC	
1.02	Year of Establishment			1978	
1.03	Legal Entity			RJSC: CH-S-250/03 dated 30 August 2004	
				Micro-credit Regulatory Authority (MRA) Reg.No.00331-01733-00395 dated 06 April 2009	
1.04	MRA registration no			Reg.No.00331-01733-00395 dated 06 April 2009	
1.05	Nature of Operation(Programs)			Microcredit	
1.06	Statutory Audit Conduct Up to			30.06.2025	
1.07	Name of Statutory Auditor for last year			Shah & Company	
1.08	Name of Statutory Auditor for Current year			Nasir Mohammad & Co	
1.09	Number of Executive Committee meeting held 2024-2025			4 Times	
1.10	Date of Last Annual General Meeting(AGM) held.			25-Jun-25	
02.00	List of Executive Committee Members :				
Sl. No	Name	Qualification	Profession	Present Address	Tenure
1	Jasmeen Sultana Paru	B.A	Social Worker	Jasmeen Villa, House no.- 13, road no.- 01, Nasirabad H/S, Chittagong 4203.	
2	Shahid Ullah	B.A	Ex. Banker	Ferdous Mansion, F/B-5, Sersha Colony, Digir par, Chittagong.	
3	Kamrun Nahar	M.A	Private Service	126 Epic Razzak Palace, Flat-10/A Chotteshori road, Chawkbazar	
4	Shamima A Jannat	M.A	Private Service	6 th floor HamdanVally, Holding no. -413/C, Gowaltuli bi lane, 22 no. Anayet Bazar ward, Chittagong.	
5	Zahanara Begum	S.S.C	Social Worker	275/A, Sarif Road, Moradpur, Chawkbazar, Chittagong-4203.	
6	Monowara Begum	M.S.C	Teacher	306/A, Mohammedpur, Chittagong-4212.	
7	Ferdous Parvin Poly	M.S.C	Teacher	House no.- 208,3 No. Nasirabad Housing Society, Chawkbazar,Chittagong 4203.	
8	Razia Begum	B.A	Private Service	Flat 5-A, Chy, Tower, Mohammadpur,Ctg-4212	

BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Notes to the Financial Statements

As at and for the Year Ended 30 June 2025

03.00 Basis of Accounting :

The financial statements have been prepared under the accrual basis of accounting following the historical cost convention, in accordance with the applicable rules and guidelines issued by the Microcredit Regulatory Authority (MRA), and where applicable, following relevant standards such as IFRS for SMEs or Bangladesh Financial Reporting Standards (BFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). In accordance with the accrual basis, income is recognized when earned and expenses are recognized when incurred, regardless of when cash is received or paid. The accounting policies have been applied consistently throughout the period under review.

04.00 Significant Accounting Policies

The accounting policies adopted by the organization are as follows:

4.01) Currency

The financial statements are presented in Bangladeshi Taka (₳), which is the functional currency of the organization.

04.02) Revenue recognition :

Revenue has been recognized for on cash basis.

4.03) a. Interest Income;

Interest income represents the amount earned from the disbursement of microfinance loans to members. It also includes interest earned from staff loans, bank deposits, and other sources, if any. Interest income is recognized on an accrual basis, when it is probable that the economic benefits will flow to the organization and the amount can be measured reliably.

b. Interest paid on savings;

Interest paid on savings represents the amount of interest expenses incurred by the organization on savings deposits received from its members. Interest is calculated based on the agreed savings scheme and is recognized on an accrual basis, i.e., when it is incurred, regardless of actual payment.

c) Interest expenses

Interest expense represents the cost incurred by the organization for borrowing funds from external sources, such as banks, PKSf, or other financing institutions. It also includes interest paid on member savings deposits.

Interest is recognized on an accrual basis, i.e., when it is incurred, not necessarily when it is paid.

d) Other expenses;

Other expenses have been recognized on cash basis

4.04 Fixed Assets & Depreciation :

Fixed assets are stated at cost less accumulated depreciation. Cost includes expenditure that is directly attributable to the acquisition of the assets. Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the organization and the cost can be measured reliably. Depreciation is charged on a straight-line basis over the estimated useful lives of the assets. Depreciation is calculated from the month the asset is available for use, and ceases when the asset is retired or fully depreciated.

5. Significant organization policies:

5.01) Loan loss provision :

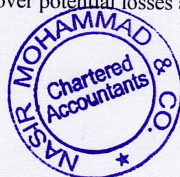
Loan classification :

Loans are classified in accordance with the guidelines of Microcredit Regulatory Authority as noted below:

Particulars	Loan loss Provisions Ratio
Good loan outstanding	1%
1-30 days doubtful loan outstanding	5%
31-180 days doubtful loan outstanding	25%
181-365 days doubtful loan outstanding	75%
Above 365 days doubtful loan outstanding	100%

5.2 Loan Loss provisioning:

Loan loss provision is made based on the aging and classification of loans in accordance with the guidelines issued by the Microcredit Regulatory Authority (MRA). The provision is created to cover potential losses arising from loan defaults.



BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Notes to the Financial Statements

As at and for the Year Ended 30 June 2025

5.3 Write off Policy:

The organization writes off loans that are deemed uncollectible in accordance with the guidelines issued by the Microcredit Regulatory Authority (MRA). A loan is considered for write-off when it has remained classified as Bad Loan for a specified period (e.g., 12 months or more) and after all reasonable collection efforts have failed.

5.04) Loan to Beneficiaries:

Loans to beneficiaries represent microfinance loans disbursed to members under different loan programs of the organization. These loans are stated at the principal outstanding amount, less any loan loss provision made against potential defaults. Loans are disbursed after proper assessment and documentation, and repayments are collected in regular installments. The loans are classified and provisioned in accordance with Microcredit Regulatory Authority (MRA) guidelines

5.05) Policy of savings collection:

The organization collects savings from its members in accordance with the guidelines of the Microcredit Regulatory Authority (MRA). The savings are collected under various schemes, such as compulsory savings, voluntary savings, and term deposits, as per the membership agreement. Members are required to deposit a fixed amount of compulsory savings with every loan installment. Voluntary savings may be deposited or withdrawn at any time, subject to organizational policy. Term deposits are accepted for a specific duration with agreed-upon interest rates. All savings are recorded under liabilities and maintained in separate bank accounts. Interest is paid on selected savings schemes, and such interest is recognized as an expense in the financial statements.

5.06) Donation : The organization has no donation payment during the year

Donor	Name of the project	Duration of the project	Total Committed Fund	Received in 2024 to 2025 in Tk.
			US\$EU/Tk.	
Not Applicable				



BANAFUL SOCIAL WELFARE ORGANISATION (BSWO)

Micro Credit Program

Analitical Review

As at and for the Year Ended 30 June 2025

We have audited the financial statements of the **Banaful Social Welfare Organization (BSWO)** for the year ended 30 June 2025 . On the basis of our audit we certify below the compliance of Banaful Social Welfare Organization (BSWO) with the eligibility criteria

Annexure-B

Sl. No	Eligibility Criteria	Audited figure of Compliance FY 2024-2025	Standard
01	Minimum loan recovery rates, computed quarterly based on the following :	99.98%	95%
I	95% Minimum cumulative loan collection ratio on total dues: <u>Actual cumulative collection x100</u> Cumulative Collections	99.99%	92-100%
02	Minimum liquidity ratio	5.88%	10%
03	Minimum current ratio	2:1%	1.18:1%
04	Minimum capital adequacy ratio of 15%	28%	15%
05	Minimum debt service cover ratio of 1.25:1	1.32:1%	1.25:1%
06	Debt Capital ratio of 5:1	1.32:1%	1.25:1%



Banaful Social Welfare Organization (BSWO)

(iii) Loan operational Report for Overall Loan Program Including PKSF Funded other Programs & Projects:

Sl. No.	Particulars	2024-2025 (CFY)			2023-2024 (PFY)		
		Amount	% of Individual with Sub-total and Sub-total with total		Amount	% of Individual with Sub-total and Sub-total with total	
1. Loan Components (Balance)	General Micro Credit	197,589,487.00	71%		209,222,182	73%	
	Micro Enterprise Loan	77,384,219.00	28%		71,557,038	25%	
	Agricultural Loan	-	0%		-	0%	
	Sub-total	274,973,706.00	99%		280,779,220	98%	
Others	Institutional Development (ID)	-	-		-	-	
	Housing Loan	4,160,831.00	1%		5,310,241.00	2%	
	Sanitation Development Loan (SDL)	-	-		-	-	
	Sub-total	4,160,831.00	0		5,310,241	0	
Grand Total of Loan		279,134,537	100%		286,089,461	100%	
2. Savings Components (Balance)	Compulsory Savings	209,510,529.00	100%		210,411,459	100%	
	Voluntary Savings	-	0%		-	0%	
	Term Savings	-	0%		-	0%	
	Grand Total of Saving	209,510,529.00	100%		210,411,459	100%	
3. Risk Fund Components (Balance)	Credit Risk Fund						
	Livestock Risk Fund						
	Others Risk Fund						
	Grand Total of Risk Fund	-	100%		-	100%	
4. Other Vital Information							
4.1	Number of Branch	01			01		
4.2	Number of Samity	389			400		
		Male	Female	Total	Male	Female	Total
4.3	Number of Member	2701	6947	9648	2,826	7220	10,046
4.4	Number of Borrower	1886	4642	6528	2,042	5051	7,093
4.5	Number of Staff	6	36	42	7	36	43
4.6	Borrower: Member	6528			7093		
4.7	Average Loan Size Per Member	42,122			39,585		



Banaful Social Welfare Organization (BSWO)

Micro Credit Program

Portfolio Report

For the Financial Year Ended 30 June 2025

Annexure-I

(i) Classification of Loan and Loan Loss Provision:

Sl. No.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Loan Loss Provision on Loan Outstanding	
					Rate %	Required Amount
01	Total loan outstanding			279,134,537.00		
02	Total overdue			13,654,500.00		
03	Regular	No overdue		265,480,037.00	1%	2,654,800
04	Watchful	1-30 Days		1,043,213.00	5%	52,161
05	Sub-Standard	31-180 Days		2,560,474.00	25%	640,119
06	Doubtful	181-365 Days		1,407,348.00	75%	1,055,511
07	Bad Loan	365+Days		8,643,465.00	100%	8,643,465
Total						13,046,056

(ii) Loan loss provision (LLP) status of the PO

Particulars	Taka
Required Provision fund as per MRA policy	11,568,214
Actual Provision made by the BSWO	11,568,214
Excess/ (Shortfall) of provision	-

Comment on LLP for Credit Program : The amount of Loan Loss Provision is satisfactory

Disclosure on Written off Loan:

Loan Written off Opening Balance	6,343,215
Loan Written off during the year 2024-2025	-
Written of Loan Recovered during the year 2024-2025	2,500
Loan Written off Closing Balance	6,340,715

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Banaful Social Welfare Organization (BSWO)

Analitical Review

For the year ended 30 June, 2025

1

a.	Cumulative Recovery rate (CRR)=	Cumulative Recovery- Advance Recovery (at the end of this year)	*100%
		Cumulative Recovery- Advance Recovery + overdue (Principle)	
		=	
		4,680,100,463-13,316,013	*100%
		4,680,100,463-13,316,014+8,643,465	
		=	
		4,666,784,449	*100%
		=	
		4,675,427,915	
		=	
		0.998151299	*100%
		=	
		99.98%	

Standard Value: 95%

Actual Value: 99.98%

b.	On time payment rate (OTR)=	Summation of regular recovery in the last 12 month	*100%
		Summation of regular receivable in the last 12 month	
		=	
		367,066,924	*100%
		367,405,411	
		=	
		0.99907871	*100%
		=	
		99.90%	

Standard Value: 92-100%

Actual Value: 99.90%

2	Liquidity to saving ratio	FDR	*100%
		Member saving fund	
		=	
		12,325,561	*100%
		209,510,529	
		=	
		0.058830270	*100%
		=	
		5.88%	

Standard Value: 10%

Actual Value: 5.88%

3	Current ratio	Current asset	
		Current liabilities	
		=	
		297,876,554	
		252,966,181	
		=	
		1.18%	

Standard Value: 2:1

Actual Value: 1.18:1

4	Minimum Capital Adequacy ratio	Total capital (Net worth)	*100%
		Total Asset - (Cash + Bank+ Short term security)	
		=	
		94,637,106	*100%
		3,53,045,068-(93,080+14,745,842+1,78,240)	
		=	
		94,637,106	*100%
		=	
		338,027,906	
		=	
		0.279968323	*100%
		=	
		28.00%	



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Banaful Social Welfare Organization (BSWO)
Analytical Review
For the year ended 30 June, 2025

Standard Value: 15%

Actual Value: 28%

5 Minimum Debt Service Coverage =
$$\frac{\text{Net Surplus} + \text{Interest Expenses} + \text{Principle Paid to Borrower}}{\text{Interest Expenses} + \text{Principle Paid to Borrower}}$$
$$= \frac{9864291 + 3612823 + 27154881}{3612823 + 27154881}$$
$$= \frac{40,631,995}{30,767,704}$$
$$= 1.320605366$$

Standard Value: 1.25:1

Actual Value: 1.32:1

6 Debt Capital Ratio =
$$\frac{\text{Debt}}{\text{Total Capital (Net worth)}}$$
$$= \frac{3612823 + 27154881}{40,481,996}$$
$$= \frac{30,767,704}{30,767,704}$$
$$= 1.315730157$$

Standard Value: 1.25:1

Actual Value: 1.31:1



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Banaful Social Welfare Organization (BSWO)

Budget Variance Statement

For the year ended 30 June 2025

MRA certification No: 00331-01733-00395

বিবরণ		২০২৪-২০২৫			২০২৫-২০২৬
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
১	এলাকা কভারেজ: (Area Coverage)				
	জেলা (District)	১	১	১০০%	১
	থানা/উপজেলা (Upazilla)	১১	১১	১০০%	১১
	ইউনিয়ন (Union)	৩২	১৮	৫৬%	৩২
	গ্রাম (Village)	৭৫	৭৫	১০০%	৭৫
২	শাখা স্থাপন (Branch Openng)	১	-	০%	-
৩	গ্রুপ/সমিতি (Group/Samity Formation)	৪২০	৩৮৯	৯৩%	৪২০
৪	সদস্য ভর্তি (Add New Member)	৩০০	(২৫০)	-৮৩%	৩০০
৫	ঋণগ্রহীতার সংখ্যা বৃদ্ধি (Add New Borrower)	৫০০	(২৮৬)	-৫৭%	৫০০
৬	জনবল নিয়োগ (জন) (Recruitment)	৩	২	৬৭%	৩
৭	আমানত সংগ্রহ (Deposits Collection)	৭৪,৫০০,৪৮১	৬৬,৬৯৬,৯৯৯	৯০%	৭৩,৩৬৬,৬৯৯
৮	আমানত ফেরত (Refund Deposit)	৫৭,৯১৭,০২৫	৬৭,৫৯৭,৯২৯	১১৭%	৭৪,৩৫৭,৭২২
৯	ক্ষুদ্রঋণ আদায় (আসল) (recovery)	৪০১,২৩২,৫৬৯	৩৬৭,০৬৬,৯২৪	৯১%	৪০৩,৭৭৩,৬১৬
১০	ক্ষুদ্রঋণ বিতরণ (Loan Disbursement)	৪০৪,৯৯৯,১০০	৩৬০,১১২,০০০	৮৯%	৩৯৬,১২৩,২০০
১১	ঋণ গ্রহণ (Borrowing)	১০,০০০,০০০	-	০%	৫০,০০০,০০০
১২	ঋণ ফেরত (Loan Returns)	১৫,০০০,০০০	২৭,১৫৪,৮৮১	১৮১%	১৫,০০০,০০০
১৩	বীমা বাবদ আদায় (Received against Insurance Service)	৬০৭৪৯৮৬.৫	৩,৫৬১,৫২০	০%	৫,৯৪১,৮৪৮
১৪	বীমা সুবিধা প্রদান (Insurance benefits given)	১৯৯৩৯৫০	১,৩৫৪,৫৫৩	০%	২,৭০৯,১০৬
১৫	মোট আয় (Total Income)	৬৩,১২৩,০০০	৫৭,৩৩৬,৩৩৮	৯১%	৬৫,০৮৬,৫০০
১৬	মোট ব্যয় (Total Expenditure)	৫১,৫০৭,৪২০	৪৭,৪৭২,০৪৭	৯২%	৫২,৯৮২,৯৯৫

বিবরণ		বিদ্যমান অবস্থা/স্থিতি
		(পূর্ববর্তী অর্থবছর শেষে)
১	এলাকা কভারেজ: (Area Coverage)	
	জেলা (District)	১
	থানা/উপজেলা (Upazilla)	১১
	ইউনিয়ন (Union)	১৮
	গ্রাম (Village)	৭৫
২	শাখার সংখ্যা (Number of branch)	-
৩	গ্রুপ/সমিতি সংখ্যা (Number of Group)	৩৮৯
৪	সদস্য সংখ্যা (Number of Member)	৯,৬৪৮
৫	ঋণগ্রহীতার সংখ্যা (Number of Borrower)	৬,৫২৮
৬	জনবল (Manpower)	৪২
৭	আমানত স্থিতি (Deposit Balance)	২০৯,৫১০,৫২৯
৮	ক্ষুদ্রঋণ স্থিতি (Loan Outstanding)	২৭৯,১৩৪,৫৩৭
৯	গৃহীত ঋণের স্থিতি (Loan Received)	৩,৮২৭,৭৭৮
১০	বীমা তহবীল (Insurance Fund)	১৭,০২৬,২৩০
১১	ক্রমপুঞ্জিত উদ্বৃত্ত (Cumulative Surplus)	৮৫,১৮৮,৩৯৫

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বিবরণ		২০২৪-২০২৫			২০২৫-২০২৬
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
*ক্ষুদ্রঋণ আদায় (Loan Recovery)					
১	গ্রামীণ ক্ষুদ্রঋণ (RMC)				
২	নগর ক্ষুদ্রঋণ (UMC)	৩২২,১১৩,৫২৯	২৯৪,৬৯৯,৬৯৫	৯১%	৩২৪,১৬৯,৬৬৫
৩	ক্ষুদ্র উদ্যোগ ঋণ (ME)	৭৭,৭৭৭,৩০৫	৭০,৮৪৭,৮১৯	৯১%	৭৭,৯৩২,৬০১
৪	মৌসুমী ঋণ (Seasonal)				
৫	পশুপালন ঋণ (Livestock)				
৬	কৃষি ঋণ (Agriculture)				
৭	অন্যান্য ঋণ (Others)		১,৫১৯,৪১০		
মোট		৩৯৯,৮৯০,৮৩৪	৩৬৭,০৬৬,৯২৪	৯২%	৪০২,১০২,২৬৫
*ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।					
১	আমানত গ্রহণঃ (Savings Collection)				
১	বধ্যতামূলক আমানত (Force Savings)	৮১,২৭৩,২৫২	৬৬,৬৯৬,৯৯৯	৮২%	৭৩,৩৬৬,৬৯৯
২	স্বেচ্ছা আমানত (Voluntary Savings)				
৩	মেয়াদী আমানত (Fixed of deposit)				
মোট		৮১,২৭৩,২৫২	৬৬,৬৯৬,৯৯৯	৮২%	৭৩,৩৬৬,৬৯৯
২	ঋণ গ্রহণ				
২	পিকেএসএফ ঋণ (PKSF Loan)				
৩	ব্যাংক ঋণ (Bank Loan)	২০,০০০,০০০	-	০%	৩০,০০০,০০০
৪	নন-ব্যাংক আর্থিক প্রতিষ্ঠান হতে গৃহীত ঋণ (Loan from Financial Institution)	-		০%	-
৫	অন্যান্য প্রতিষ্ঠানের ঋণঃ (Loan from other institution)				
৬	অনুদান (শর্তাধীন): (Donation) [Conditional]				
৭	পরিদ ঋণঃ (General/EC Member Loan)				
৮	অন্যান্য ঋণঃ (Others Loan)				
বীমা তহবিল আদায় (Insurance Fund Collection)		৬,২৯৩,১৬২	৩,৫৬১,৫২০	৫৭%	৬,২০৬,৭৫৭
মোট		১০৭,৫৬৬,৪১৪	৭০,২৫৮,৫১৯	৬৫%	১০৯,৫৭৩,৪৫৬
তহবিল ব্যবহার। (Utilization of Fund)					
১	* ঋণ বিতরণ (Loan Disbursement)				
১	গ্রামীণ ক্ষুদ্রঋণ বিতরণ (RMC Disbursement)				
২	নগর ক্ষুদ্রঋণ বিতরণ (UMC Disbursement)	৩৪৫,৩৮১,৮০০	২৮৩,১৩৭,০০০	৮২%	৩২৫,৬০৭,৫৫০
৩	ক্ষুদ্র উদ্যোগ ঋণ (Me Disbursement)	৭৪,১৬২,৩৫০	৭৬,৬৭৫,০০০	১০৩%	৮৮,১৭৬,২৫০
৪	মৌসুমী ঋণ (Seasonal Disbursement)				
৫	পশুপালন ঋণ (Livestock Disbursement)				
৬	কৃষি ঋণ অন্যান্য ঋণ (Agriculture Disbursement)		৩০০,০০০		
মোট		৪১৯,৫৪৪,১৫০	৩৬০,১১২,০০০	৮৬%	৪১৩,৭৮৩,৮০০
* ঋণের ধরন অনুযায়ী বিভাজন দিতে হবে।					
২	আমানত ফেরৎ (Savings Returns)				
১	বধ্যতামূলক আমানত (Force savings)	৪২,১২১,৪৭৩	৬৭,৫৯৭,৯২৯	১৬০%	৬০,৮৩৮,১৩৬
২	স্বেচ্ছা আমানত (Voluntary Savings)				
৩	মেয়াদী আমানত (Fixed Deposit)				
মোট		৪২,১২১,৪৭৩	৬৭,৫৯৭,৯২৯	১৬০%	৬০,৮৩৮,১৩৬
৩	ঋণ পরিশোধঃ (Loan Repayment)				
১	পিকেএসএফ ঋণ (PKSF Loan)				
২	ব্যাংক ঋণ (Bank Loan)	৩০,১৬৭,৫৮৬	২৭,১৫৪,৮৮১	৯০%	২৭,১৫৪,৮৮১
৩	নন-ব্যাংক আর্থিক প্রতিষ্ঠানের ঋণ (Loan From Financial Institution)				



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২	অন্যান্য প্রতিষ্ঠানের ঋণ (Loan from other Institution)				
৩	পর্ষদ ঋণ (General/EC Member Loan)				
৪	অন্যান্য ঋণ (Others Loan)				
মোট		৩০,১৬৭,৫৮৬	২৭,১৫৪,৮৮১	৯০%	২৭,১৫৪,৮৮১
বীমা সেবা (Insurance Services)					
স্থায়ী সম্পদ অর্জন (Fixed asset acquisition)					
	ভূমি ক্রয় (Land Purchase)	-	-	-	-
	ভূমি উন্নয়ন (Land Development)	-	-	-	-
	ভবন নির্মাণ (Building Construction)	-	-	-	-
	মোটর যান (Motor Vehicles)	-	-	-	-
	আসবাপত্র ও সরঞ্জাম (Furniture & Fixtures)	৫০,০০০	৭৩,৮০০	১৪৮%	৫০,০০০
	অফিস সরঞ্জাম (Office Equipments)	-	-	-	-
	বৈদ্যুতিক সরঞ্জাম (Electric Equipments)	-	-	-	-
	কম্পিউটার এন্ড এক্সেসরিজ (Computer & Accessories)	১২৫,০০০	২১৩,৭৬০	১৭১%	১২৫,০০০
	কম্পিউটার সফটওয়্যার (Computer Software)	১০০,০০০	৬০,০০০	৬০%	১০০,০০০
	মোট	২৭৫,০০০	৩৪৭,৫৬০	১২৬%	২৭৫,০০০
বিবরণ		২০২৪-২০২৫			২০২৫-২০২৬
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
আয় সমূহঃ					
১	সার্ভিস চার্জ (service charge)	৬০,০০০,০০০	৫২,৩৫২,৭৩৪	৮৭%	৬১,৫০০,০০০
২	বিনিয়োগের সুদ (Interest on Investment)	১,৮০০,০০০	২,৩১৪,৮২৪	১২৯%	২,৪০০,০০০
৩	অন্যান্য সুদ (Other/bank Interest)	১০০,০০০	১৫৬,১৫৮	১৫৬%	২০০,০০০
৪	সদস্য ভর্তি ফি (Entry Fees)	১৫,০০০	৮,৮৮০	৫৯%	১০,০০০
৫	পাশ বহি বিক্রয় (Sale of passbook)	২৫,০০০	২৩,২৮০	৯৩%	২০,০০০
৬	ফর্ম বিক্রয় (Sale of Forms)	৩৫,০০০	২৬,১৪৫	৭৫%	৩০,০০০
৭	অনুদান (Donation)	-	-	-	-
৮	অন্যান্য আয় (Other Income)	৫০,০০০	৮৭,৮০৬	১৭৬%	১২৬,৫০০
৯	অবলোপনকৃত ঋণ আদায় (Recovery of Right off Loan)	-	-	-	-
১০	অন্যান্য প্রকল্প হতে ওভারহেড কস্ট আয় (Overhead cost from others Program)	১,০৯৮,০০০	২,৩৬৬,৫১১	২১৬%	৮০০,০০০
মোট আয়ঃ		৬৩,১২৩,০০০	৫৭,৩৩৬,৩৩৮	৯১%	৬৫,০৮৬,৫০০
ব্যয় সমূহঃ					
আর্থিক ব্যয়ঃ					
১	আমানতের সুদ (Savings Interest)	১৩,২০০,০০০	১২,১০৬,৭৯২	৯২%	১৩,২০০,০০০
২	পিকেএসএফ এর ঋণের সুদ (Interest of PKSF Loan)	-	-	-	-
৩	ব্যাংক ঋণের সুদ (Interest of Bank Loan)	৪,৮০০,০০০	৩,৬১২,৮২৩	৭৫%	২,৭০০,০০০
৪	পর্ষদ ঋণের সুদ (Interest on Committee Loan)	-	-	-	-
৫	অন্যান্য প্রাতিষ্ঠানিক ঋণের সুদ (Interest on Others Institutional Loan)	১০০,০০০	৯০,১৬০	০%	৬০০,০০০
৬	অন্যান্য	১০০,০০০	-	০%	১০০,০০০
মোট আর্থিক ব্যয়ঃ		১৮,২০০,০০০	১৫,৮০৯,৭৭৫	৮৭%	১৬,৬০০,০০০
সাধারণ ও প্রশাসনিক ব্যয়ঃ					
৭	বেতন-ভাতাদি* (Salary & Allowances)				
	মূল বেতন (Basic pay)	৮,৮৫১,৩৪০	১০,৩৬৫,১২২	১১৭%	১১,৯৭৭,৫৭৫
	বিশেষ ভাতা (Special Allowance)	-	-	০%	-
	মহার্ঘ ভাতা (Dearness Allowance)	৮১৪,৭৪০	৭৩২,৮৬০	৯০%	৮০১,৩০০
	বাড়িভাড়া ভাতা (House Rent Allowance)	৩,৮১৫,২৪০	৩,৬২৮,৩৪০	৯৫%	৩,৯৭১,২২০
	চিকিৎসা ভাতা (Medical Allowance)	১,৮৪৪,০০০	১,৩৯৩,০০০	৭৬%	১,৫৯৬,০০০
	উৎসব ভাতা (Festival Allowance)	২,৯৮৩,০০০	৩,২০৬,৯০৯	১০৮%	৩,০০১,৪০০
	শ্রান্তি বিনোদন ভাতা (Rest & Recreation Allowance)	-	-	০%	-
	লাঞ্চ ভাতা (Lunch Allowance)	৯৬০,০০০	৯১১,০৫৪	০%	৯৬০,০০০



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	যাতায়াত ভাতা (Conveyance Allowance)	২,৩০৪,০০০	১,৯০৮,০০০	৮৩%	২,২৪৪,০০০
	টেলিফোন ভাতা (Telephone Allowance)	৫৯৪,০০০	৫২৬,৫০০	৮৯%	৫৭৬,০০০
	শিক্ষা ভাতা (Educational Allowance)				
	ভ্রমণ ভাতা (Fixed Travel Allowance)	১,৮০৯,৬০০	১,৬০৯,৪৪৪	৮৯%	১,৫৮৪,০০০
	ওভার টাইম (Overtime Allowance)	২৫০,০০০	১৫৬,৭৭০	৬৩%	১৬৫,০০০
	অন্যান্য ভাতা (যদি থাকে) (Others Allowance-If any)	৩০০,০০০	১৫৪,৯০০	৫২%	৩০০,০০০
	মোট	২৪,৫২৫,৯২০	২৪,৫৯২,৯২৯	১০০%	২৭,১৭৬,৪৯৫
৮	অফিস ভাড়া (House Rent)	-	-	০%	-
৯	প্রিন্টিং এন্ড টেশনারীজঃ	-	-	-	-
	মুদ্রন ও বাঁধাই (printing & Binding)	১৫০,০০০	১১৭,৬৭০	৭৮%	১৫০,০০০
	টেশনারীজ, সীল ও স্ট্যাম্প (Stationary, Seals & Stamps)	৩৫০,০০০	৩৩৩,৫০৯	৯৫%	৩৫০,০০০
	মোট	৫০০,০০০	৪৫১,২০৯	৯০%	৫০০,০০০
১০	ভ্রমণ খরচ (Travel Expense)				
	ক) দেশে (Domestic)	১০০,০০০	৬৮,০৯৩	৬৮%	১০০,০০০
	খ) বিদেশে (Foreign)	-	-	০%	-
১১	টেলিফোন ও ডাকঃ				
	টেলিফোন/টেলিগ্রাফ/ফ্যাক্স/ইন্টারনেট (Telephone/Telex/Fax/Internet)	৭৩,০০০	৮৬,৭২৫	১১৯%	৭৩,০০০
	ডাক ও কুরিয়ার (Postal & Courier Service)	২,০০০	১,৮৩৭	৯২%	২,০০০
	মোট	৭৫,০০০	৮৮,৫৬২	১১৮%	৭৫,০০০

বিবরণ		২০২৪-২০২৫			২০২৫-২০২৬
		প্রক্ষেপন	অর্জন	বিচ্যুতি (%)	(প্রস্তাবিত)
১২	মেরামত ও রক্ষণাবেক্ষন (Repairs & Maintenance)				
	অফিস ভবন (Office Building)	২০০,০০০	২০৩,৯৫০	১০২%	২০০,০০০
	মোটর যানবাহন (Motor Vehicles)	১৮৫,০০০	১৮৩,০৯২	৯৯%	১৮৫,০০০
	অন্যান্য (Others)	১২০,০০০	-	০%	-
	মোটঃ	৫০৫,০০০	৩৮৭,০৪২	৭৭%	৫০৫,০০০
১৩	জ্বালানী ব্যয় (Fuel Expense)	৪০০,০০০	৩৮৮,০১৩	৯৭%	৪০০,০০০
১৪	গ্যাস, বিদ্যুৎ ও পানি (Gas, Electric & Water bill)	১৭০,০০০	১৬৮,৩১৩	৯৯%	১৫০,০০০
১৫	আপ্যায়ন (Entertainment)	১০০,০০০	৩৪,৩৬৫	০%	১০০,০০০
১৬	বিজ্ঞাপন (Advertisement)	৫০,০০০	১৬,৯৪৮	৩৪%	৫০,০০০
১৭	পত্রিকা ও প্রকাশনা	-	-	০%	-
	১) পত্রিকা ও ম্যাগাজিন (Newspaper & Magazine)	-	-	০%	-
	২) বইপত্র প্রকাশনা (Books & Publication)	-	-	০%	-
	মোটঃ	-	-	০%	-
১৮	ব্যাংক চার্জ (Bank Charge)	১২৫,০০০	১৮৭,৪০৮	১৫০%	২০০,০০০
১৯	প্রশিক্ষণ ব্যয়ঃ (Training Expense)			০%	
	১) স্থানীয় প্রশিক্ষণ (Local Training)	৫০০,০০০	২৬,২৯৫	৫%	৯০,০০০
	২) বৈদেশিক প্রশিক্ষণ (Foreign Training)	-	-	০%	-
	মোটঃ	৫০০,০০০	২৬,২৯৫	৫%	৯০,০০০
২০	সেমিনার, কনফারেন্স ও ওয়ার্কশপ ব্যয় (Seminar, Conference & Workshop)			০%	
২১	আইন খরচ (Legal Expense)			০%	
২২	সভার খরচ (Meeting Expense)	২১০,৫০০	৪২,৫৫০	২০%	২১০,৫০০
২৩	নিবন্ধন ফি/নবায়ন ফি ইত্যাদি (Registration Fees/Renewal fees)	১০,০০০	-	০%	১১০,০০০
২৪	অন্যান্য পরিচালনা ব্যয় (Others Operational Expense)	১,০০০,০০০	১,০০২,৭৮০	১০০%	৯৩৫,০০০
২৫	অডিট ফি (Audit Fees)	৭০,০০০	৭৪,৭৫০	১০৭%	৭০,০০০
২৬	পরিষদ সদস্যদের সম্মানী (Honorarium For EC Members)	৪৯৮,০০০	২৫১,০০০	৫০%	৫১৩,০০০
২৭	অন্যান্য সম্মানী (Other Honorarium)			০%	
২৮	কর (Tax)			০%	
	১) ভূমি কর (Land Tax)	৩,০০০	২,৯১৯	৯৭%	৩,০০০
	২) আয়কর (Income Tax)	৮৫০,০০০	৩৭১,৫৯৪	৪৪%	৮৫০,০০০

Banaful Social Welfare Organization (BSWO)**Budget Variance Statement****For the year ended 30 June 2025****MRA certification No: 00331-01733-00395**

	৩ অন্যান্য কর (Other Tax)	১৬৫,০০০	৫৯,৮৬০	৩৬%	১৬৫,০০০
	৪ কাস্টম ডিউ/ভ্যাট (Customs Duty/VAT)	১০০,০০০		০%	-
	মোটঃ	১,১১৮,০০০	৪৩৪,৩৭৩	৩৯%	১,০১৮,০০০
২৯	চাঁদা ও অনুদান (Subscription & Donation)	৫০০,০০০	৫৪০,০৫০	১০৮%	৫৫০,০০০
৩০	অবচয় (Depreciation)	১,২০০,০০০	১,১৭৮,০২১	৯৮%	১,৩০০,০০০
৩১	কস্ট শেয়ারিং বাবদ ব্যয় (Cost Sharing Expanse)	৩০০,০০০	১০২,৬২৮	০%	১৮০,০০০
৩২	পরামর্শক সেবা (Consultancy Service)	১৫০,০০০	৭১,৯০০	৪৮%	১৫০,০০০
	মোট পরিচালনগত ব্যয় (Totala Operational Expanse)	৫০,৩০৭,৪২০	৪৫,৯১৭,০০৮	৯১%	৫০,৯৮২,৯৯৫
৩৩	ঋণক্ষতি সঞ্চিতি (Loan Loss Provision)	১,২০০,০০০	১,৫৫৫,০৪৩	১৩০%	২,০০০,০০০
নেট উদ্বৃত্ত (Net Surplus)		১১,৬১৫,৫৮০	৯,৮৬৪,২৯১	৮৫%	১২,১০৩,৫০৫
বিভিন্ন তহবিলে স্থানান্তরঃ (Transfer to Various Fund)				০%	
	সংরক্ষিত তহবিল (Reserve Fund)	১,১৬১,৫৫৮	৯৮৬,৪২৯	০%	১,২১০,৩৫১
	ডিএমএফ (DMF)			০%	
	অন্যান্য (Others)			০%	
	মোটঃ	১০,৪৫৪,০২২	৮,৮৭৭,৮৬২	৮৫%	১০,৮৯৩,১৫৫

