# Independent Auditor's Report and Audited Financial Statements of

Ambala Foundation For the year ended 30 June 2025

# **Submitted By**



H #15, R#12, Block-F, Niketon, Gulshan-1, Dhaka-1212, Email: info@hfc-bd.com, www.hfc-bd.com.



#### Corporate Office:

 : House # 15, Road # 12, Block # F, Niketon Gulshan-1, Dhaka-1212, Bangladesh.

Annexure-A1/1

# Independent Auditor's Report

To the Member of General Body of Ambala Foundation Report on the Audit of the Financial Statements

# Opinion

We have audited the consolidated financial statements of **Ambala Foundation** ("the **Entity"**) which comprise the consolidated statement of financial position as at 30 June 2025, the consolidated statement of profit or loss and other comprehensive income, the consolidated receipts and payments statement, the consolidated statement of changes in capital fund, the consolidated statement of cash flows for the year ended and notes to the consolidated financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements give a true and fair view of the financial position of Ambala Foundation as at 30 June 2025 and of its financial performance and its cash flows for the year ended 30 June 2025 in accordance with International Financial Reporting Standards (IFRS), Condition of Microcredit Regulatory Authority (MRA) and all other related applicable laws and regulations.

# **Basis for Opinion**

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

# **Emphasis of Matter**

1. These consolidated financial statements are prepared by the Entity to meet the requirements of MRA. However, we have audited the books of accounts of Micro Finance and Development Fund Program. Financial Information presented in the Statement of Financial Position, Statement of Profit or Loss and Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Capital Fund and Other Annexed Statements which are some extent departures from the requirement of IAS/IFRS, we draw attention to Note 2.02 of the Notes to the Financial Statements which describe departures from certain requirements of International Financial Reporting Standards.









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2. We draw attention to Note 3.14 and 3.15 of the consolidated financial statements which describe departures from certain requirements of International Financial Reporting Standards. As disclosed in Note 3.14, the Entity has not recognized lease liabilities and corresponding right-of-use assets as required by IFRS 16 Leases. Instead, lease payments have been recognized as expenses. Furthermore, as disclosed in Note 3.15, the entity has not adjusted certain refundable advances in accordance with the requirements of IFRS 9 Financial Instruments.

Our opinion is not modified in respect of those matters.

#### Other Matter

We have audited the consolidated financial statements of Ambala Foundation which includes Microfinance, General Fund, Radio Bikrampur, Grihayan, Employees Security Fund, Employees Provident Fund, Employees Gratuity Fund, Employees welfare Fund for Staff and Members, Employees pension Scheme. We issue separate audit reports only for Microfinance, Employees provident Fund and Employees Gratuity Fund of Ambala Foundation.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial and Reporting Standards (IFRS) as applicable explained in Note 3 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

# Auditor's 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 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.









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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 judgement 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 use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events 'or conditions may cause the organization to cease to continue as a going concern.

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 report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Ambala Foundation so far as it appeared from our examination of those books, and



Member of

ASNAF
INTERNATIONAL



the books of accounts.

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c) In our opinion, the consolidated statement of financial position and the consolidated statement of comprehensive income dealt with by the report are in agreement with

Firm Name

: Hussain Farhad & Co., Chartered Accountants

FRC Enlistment Registration No.

: CAF-001-125

Signature of the auditor Name of the auditor

: A.K.M. Fazlul Haque FCA Partner/Enrollment No: 1090

DVC No

2509301090AS461541

Place

: Dhaka

Date

3 0 SEP 2025





#### The Consolidated Statement of Financial Position As at 30 June 2025

						Annexur	e-A1/2
		3.3.3.1.		Amount	in Taka	1.446.07.7	are an entre full to the
Particulars	Notes	110543-23	FY 2024-2025			FY 2023-2024	
		Micro Finance	Development	Total	Micro Finance	Development	Total
Non-Current Assets					HINE-ILOUS PARTICULAR XI		
Property, Plant & Equipment	7	255,069,215	253,768	255,322,983	244,723,683	333,138	245,056,821
Intangible Assets	8	6,083,731		6,083,731	8,330,044	=/	8,330,044
Other Non Current Assets	9	858,265	¥2	858,265	380,591	*	380,591
Total Non-Current Assets		262,011,211	253,768	262,264,979	253,434,318	333,138	253,767,456
Current Assets	,						1 14
Investment FDR	10	1,002,577,102	256,150,469	1,258,727,571	904,405,286	3	904,405,286
Advance, Security & Prepaid	11	44,212,817	13,798,187	58,011,004	31,780,563	180,832,149	212,612,712
Loan to Group Members	12	10,414,826,056		10,414,826,056	9,436,784,179	369,365	9,437,153,544
Accounts Receivable	13	9,558,049	5,408,668	14,966,717	6,130,504	-	6,130,504
Others Current Assets	14	11,100,866	-	11,100,866	10,043,391	-	10,043,391
Cash in Hand and at Bank	15	514,175,100	201,880,563	716,055,663	390,268,722	214,496,200	604,764,922
Total Current Assets		11,996,449,990	477,237,887	12,473,687,877	10,779,412,645	395,697,714	11,175,110,359
Total Assets		12,258,461,201	477,491,655	12,735,952,856	11,032,846,963	396,030,852	11,428,877,815
Capital Fund and Reserves							
Retained Surplus	16	1,390,439,042	66,238,787	1,456,677,829	1,247,044,019	55,206,331	1,302,250,350
Reserve Fund	508)	154,493,227	(6)	154,493,227	138,560,447		138,560,447
Total Capital Fund and Reserves	9	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797
Non Current Liabilities							
Long Term Borrowings-PKSF	17	687,399,999		687,399,999	573,733,334	75	573,733,334
Long Term Borrowings-Bank & Others	18	2,686,151,108		2,686,151,108	2,863,470,643		2,863,470,643
Total Non Current Liabilities		3,373,551,107		3,373,551,107	3,437,203,977		3,437,203,977
Current Liabilities							
Member Savings	19	6,499,049,787		6,499,049,787	5,315,680,921	35,276	5,315,716,197
Development Program Fund	20	6,450,000	099	6,450,000	5,544,000	33,270	5,544,000
	21	0,450,000	1,200,000	1,200,000	171,008,112	1,846,000	172,854,112
Short Term Loan & Liability Loan Loss Provision	22	620.409.227	1,200,000	620,409,227	565.214.116	130,882	565.344,998
PF, WF, Gratuity, IT etc.	23	159,319,146	407,659,844	566,978,990	110,273,047	336,588,843	446,861,890
Accounts Payable	24	54,749,665	2,393,024	57,142,689	42,318,324	2,223,520	44,541,844
Total Current Liabilities	24	7,339,977,825	411,252,868	7,751,230,693	6,210,038,520	340,824,521	6,550,863,041
Total Capital Fund and Liabilities		12,258,461,201	477,491,655	12,735,952,856	11,032,846,963	396,030,852	11,428,877,815

The annexed notes form an integral part of these financial statements.

Mohammad Enamul Islam Khan

Chairperson

Arif Sikder

**Executive Director** 

Md Abdul Alim Assistant Director-Accounts

3 0 SEP 2025 Date:

Place: Dhaka

A.K.M. Fazlul Haque FCA Partner, Enrollment Number: 1090

Hussain Farhad & Co., Chartered Accountants FRC Enlistment Registration Number: CAF-001-125

DVC 2509301090AS461541

#### The Consolidated Statement of Profit or Loss and Other Comprehensive Income For the year ended 30 June 2025

		**************************************				Annexur	e-A1/3
		162827	Amount in Taka			Amount in Taka	
Particulars	Notes		FY 2024-2025		FY 2023-2024		
	- 6	Micro Finance	Development	Total	Micro Finance	Development	Total
Income							
Service Charge	25	2,199,634,820	9,184,759	2,208,819,579	1,923,547,906	14,308,045	1,937,855,951
Interest on Bank Balance & FDR A/C	26	83,618,155	11,230,678	94,848,833	48,237,135	217,912	48,455,047
Others Income	27	16,255,975	1,941,875	18,197,850	10,729,212	2,562,646	13,291,858
Donation, Subscription, Reimbursable & Contribution	ns 28	1,137,701	5,853,325	6,991,026	168,457	4,511,300	4,679,757
Donor grants	29		0.00			(*)	
Total		2,300,646,651	28,210,637	2,328,857,288	1,982,682,710	21,599,903	2,004,282,613
Expenditure	17						
Salary & benefits	30	793,880,908	917,144	794,798,052	602,012,770	1,469,887	603,482,657
General & Administration expenses							
Office rent & Utilities	31	38,500,385	87,609	38,587,994	29,022,282	94,124	29,116,406
Printing & Stationary	32	17,430,269	5,470	17,435,739	14,454,951	11,250	14,466,201
Communication	33	2,670,483	20,988	2,691,471	2,041,444	23,062	2,064,506
Tours & Travel	34	41,435,490	39,350	41,474,840	31,105,752	44,220	31,149,972
Repairs & Maintenance	35	36,677,670	120,000	36,797,670	46,746,316	220,000	46,966,316
Advertisement & Publications	36	3,316,090	62,500	3,378,590	2,910,159	1 A	2,910,159
Legal expenses	37	44,449,279	1,615,994	46,065,273	31,509,124	1,406,274	32,915,398
Training / Workshop / Meeting / Conference	38	2,636,622	11.00	2,636,622	1,477,780	1980 A RECORD	1,477,780
Other Admin & General Expenses	39	31,052,853	1,453,202	32,506,055	42,185,784	393,507	42,579,291
Gratuity, Pension & Insurance Premium	40	28,456,483		28,456,483	24,591,985	100000000	24,591,985
Loss On Disposal of Fixed Assets	41	169,359		169,359	1,324,925		1,324,925
Corporate Social Responsibility	42	10,788,254		10,788,254	6,135,784		6,135,784
Sub-total		257,583,237	3,405,113	260,988,350	233,506,286	2,192,437	235,698,723
Financial expenses							
Interest to PKSF & Bank Loan Fund	43	397,966,499	72	397,966,499	260,657,363	441	260,657,804
Interest on Savings	44	545,066,106	334	545,066,440	417,741,096	1,336	417,742,432
Interest on Other Loan Fund	45	7,764,182	12,738,574	20,502,756	12,727,580	8,543,535	21,271,115
Sub-total		950,796,787	12,738,908	963,535,695	691,126,039	8,545,312	699,671,351
Programmatic expenses	-						
Programmatic exp. & Contributions	46	- 12	721	121	12	123	= = =
Sub-total			(4)		14		
Expenses for provision & reserve							
Expenses for Provision & Reserved	47	119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,715
Sub-total		119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,715
Depreciation on non current assets						20.70 - 0.70 - 0.00	
Depreciation on Non Current Assets	48	19,242,567	79,370	19,321,937	14,091,461	493,108	14,584,569
Sub-total Sub-total		19,242,567	79,370	19,321,937	14,091,461	493,108	14,584,569
Total expenditure		2,141,318,848	17,178,181	2,158,497,029	1,738,818,719	12,708,296	1,751,527,015
Excess of income over expenditure		159,327,803	11,032,456	170,360,259	243,863,991	8,891,607	252,755,598
		2,300,646,651	28,210,637	2,328,857,288	1,982,682,710	21,599,903	2,004,282,613

The annexed notes form an integral part of these financial statements.

Mohammad Enamul Islam Khan

Chairperson

Arif Sikder Executive Director Md Abdul Alim Assistant Director-Accounts

OF ST

Date: 3 0 SEP 2025

Place: Dhaka

A.K.M. Fazlul Haque FCA Partner, Enrollment Number: 1090

Hussain Farhad & Co., Chartered Accountants

FRC Enlistment Registration Number : CAF-001-125

DVC: 2509301090AS461541

The Consolidated Receipts & Payments Statement Period from 01 July 2024 to 30 June 2025

					Annexur	
	E-12/1	Amount in Taka	in a fe		Amount in Taka	
Particulars		FY 2024-2025			FY 2023-2024	
	Micro Finance	Development	Total	Micro Finance	Development	Total
Receipts						
Opening Balance						
Cash in hand	74,424,604	148,213	74,572,817	1,889,623	17	1,889,640
Cash at bank	315,844,118	214,347,987	530,192,105	135,495,113	20,142,756	155,637,869
Sub-Total	390,268,722	214,496,200	604,764,922	137,384,736	20,142,773	157,527,509
Long Term Borrowings-PKSF	462,000,000	-	462,000,000	380,000,000	-	380,000,000
Long Term Borrowings-Bank & Others	2,844,500,000	2	2,844,500,000	2,857,500,000	<u>~</u>	2,857,500,000
Development Program Fund	2,295,000		2,295,000	4,515,000	-	4,515,000
Member Savings Receipt	5,862,164,830	30,818	5,862,195,648	4,428,298,339	174,891	4,428,473,230
General & Others Loan / Fund Account	702,200,395	49,494,588	751,694,983	185,438,861	66,018,901	251,457,762
PF, WF, Security , IT etc.	104,870,650	36,105,493	140,976,143	74,020,245	6,771,100	80,791,345
Loan to Group Members Recovery	11,399,954,287	133,140	11,400,087,427	9,645,436,981	514,559	9,645,951,540
2.5		959,589,314	967,375,966	3,030,850	275,890,645	278,921,495
Advance, Security & Prepaid Investment Withdrawal	7,786,652			224,871,310	273,090,043	
	426,686,812	9,456,265	436,143,077			224,871,310
Accounts payable & provision	180,148		180,148	146,368		146,368
Stock & Stores		-	2 425 422	1.001.000		1 021 222
Suspense Accounts	1,415,611	i <del>.</del>	1,415,611	1,071,373	i <del>5</del>	1,071,373
Sale/Fixed Assets Sale		-			2015.000	4 845 884 884
Revenue Income Received	1,958,147,355	6,866,039	1,965,013,394	1,742,710,862	2,815,860	1,745,526,722
Sub-Total	23,772,201,740	1,061,675,657	24,833,877,397	19,547,040,189	352,185,956	19,899,226,145
Total receipts	24,162,470,462	1,276,171,857	25,438,642,319	19,684,424,925	372,328,729	20,056,753,654
Payments						
Capital Expenditure	7,414,597		7,414,597	34,634,537	396,850	35,031,387
Long Term Borrowings-PKSF	348,333,335	<u> </u>	348,333,335	192,933,334	2	192,933,334
Long Term Borrowings-Bank & Others	3,379,530,202	-	3,379,530,202	2,549,488,978	770,411	2,550,259,389
Development Program Fund	1,389,000	-	1,389,000	3,412,500		3,412,500
Member Savings Return	3,201,646,429	11,030	3,201,657,459	2,112,448,623	311,323	2,112,759,946
General & Others Loan / Fund Account	954,017,135	50,140,588	1,004,157,723	399,509,172	24,718,901	424,228,073
PF, WF. Security, IT etc.	40,675,101	30,446	40,705,547	12,322,000	197,300	12,519,300
Loan to Group Members	13,833,606,000	50,110	13,833,606,000	12,447,978,500	177,500	12,447,978,500
Advance, Security & Prepaid paid	55,644,960	716,579,118	772,224,078	53,321,315	109,073,694	162,395,009
Payment against Provision	1,068,841,267	42,813,711	1,111,654,978	795,215,015	21,012,927	816,227,942
Investment against Provision	464,250,000	262,623,734	726,873,734	419,500,000	21,012,727	419,500,000
Suspense Accounts	7,258,223	202,023,734	7,258,223	2,110,627	-	2,110,627
Material / Stock & Stores	1 ,2030,20203	- 3	7,230,223	2,110,027	1E	2,110,02
Sub-Total	23,362,606,249	1,072,198,627	24,434,804,876	10 022 874 601	156,481,406	19,179,356,007
				19,022,874,601		
Staff Salary & Benefits	69,072,789	290,344	69,363,133	74,903,657	543,111	75,446,768
General & Administrative Expenses	173,253,824	1,802,323	175,056,147	163,562,862	807,571	164,370,433
Financial Cost	43,362,500	(E. )	43,362,500	32,815,083	441	32,815,524
Programmatic Expenses Sub-Total	200 112	2.002.667	202 201 200	277 201 402	1 251 122	272 622 524
	285,689,113	2,092,667	287,781,780	271,281,602	1,351,123	272,632,725
Closing Cash & Bank Balance	and the same		E/ E40 4=-	E. 10.		g . cma
Cash in hand	56,548,171	7.226 5.206 5.20	56,548,171	74,424,604	148,213	74,572,817
Cash at bank	457,626,929	201,880,563	659,507,492	315,844,118	214,347,987	530,192,105
Sub-Total	514,175,100	201,880,563	716,055,663	390,268,722	214,496,200	604,764,922
Total payments	24,162,470,462	1,276,171,857	25,438,642,319	19,684,424,925	372,328,729	20,056,753,654

Mohammad Enamul Islam Khan Chairperson

3 0 SEP 2025 Date:

Place: Dhaka

Arif Sikder **Executive Director** 



Assistant Director-Accounts



The Consolidated Statement of Cash Flows For the year ended 30 June 2025

				Annexure-A1/5		
		Amount in Taka			Amount in Taka	
Particulars	Micro Finance	FY 2024-2025 Development	Total	Micro Finance	FY 2023-2024 Development	Total
A. Cash flows form operating activities		1				
Surplus for the period	159,327,803	11,032,456	170,360,259	243,863,991	8,891,607	252,755,598
Add: Amount considered as non cash items Expenses						
Expenses for provision & reserve	119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,713
Depreciation for the year	19,242,567	79,370	19,321,937	14,091,461	493,108	14,584,569
Non cash staff salary & benefits	724,808,119	626,800	725,434,919	527,109,113	926,776	528,035,889
Non cash general & administrative expenses	84,329,413	1,602,789	85,932,202	69,943,424	1,384,866	71,328,290
Non cash financial cost	907,434,287	12,738,908	920,173,195	658,310,956	8,544,871	666,855,827
Non cash program cost	500 A A A A A A A A A A A A A A A A A A	-	20 may 1 mm	74	¥	
Sub-total of non cash items expenses	1,855,629,735	15,085,513	1,870,715,248	1,467,537,117	11,357,173	1,478,894,290
Less: Amount considered as non cash items income	-		- 1			
Non cash FDR & Revenue income	(342,499,296)	(21,344,598)	(363,843,894)	(239,971,848)	(18,784,043)	(258,755,891)
Sub-total of non cash items income	(342,499,296)	(21,344,598)	(363,843,894)	(239,971,848)	(18,784,043)	(258,755,891)
Increased /decrease in payment for provision	(1,068,661,119)	(42,813,711)	(1,111,474,830)	(795,068,647)	(21,012,927)	(816,081,574)
Increase/decrease in loan, advance & prepaid	(47,858,309)	243,010,197	195,151,888	(50,290,465)	166,816,951	116,526,486
Net cash used in operating activities	555,938,814	204,969,857	760,908,671	626,070,148	147,268,761	773,338,909
B. Cash flows from Investing Activities	-	200000000000000000000000000000000000000		2000 1000 1000 1000 1000 1000 1000 1000	1.000,000,000,000,000	601 CCACOC 81 636170
Increase/decrease in disbursement to members	(2,433,651,713)	133,140	(2,433,518,573)	(2,802,541,519)	514,559	(2,802,026,960)
Increase/decrease in acquisition of property, plant and equipment	(7,414,597)		(7,414,597)	(34,634,537)	(396,850)	(35,031,387)
Increase/decrease in short term investment	(37,563,188)	(253,167,469)	(290,730,657)	(194,628,690)	-	(194,628,690)
Increase/decrease in others current assets	(5,842,612)	-	(5,842,612)	(1,039,254)		(1,039,254)
Net Cash Used in Investing Activities	(2,484,472,110)	(253,034,329)	(2,737,506,439)	(3,032,844,000)	117,709	(3,032,726,291)
C. Cash Flows from financing Activities			-			
Increase/decrease in Long Term Borrowings-PKSF	113,666,665		113,666,665	187,066,666	-	187,066,666
Increase/decrease in Long Term Borrowings-Bank & Others	(535,030,202)	-	(535,030,202)	308,011,022	(770,411)	307,240,611
Increase/decrease in members savings	2,660,518,401	19,788	2,660,538,189	2,315,849,716	(136,432)	2,315,713,284
Increase/decrease in short term loan & others current liabilities	(251,816,739)	(646,000)	(252,462,739)	(214,070,311)	41,300,000	(172,770,311)
Increase/decrease in staff EP,EG,EW & ES fund	64,195,549	36,075,047	100,270,596	61,698,245	6,573,800	68,272,045
Increase/decrease in Development Program Fund	906,000		906,000	1,102,500		1,102,500
Net Cash Used in Financing Activities	2,052,439,674	35,448,835	2,087,888,509	2,659,657,838	46,966,957	2,706,624,795
D. Net cash increase / Decrease (A+B+C)	123,906,378	(12,615,637)	111,290,741	252,883,986	194,353,427	447,237,413
Add, Cash and Bank Balance Beginning of the year	390,268,722	214,496,200	604,764,922	137,384,736	20,142,773	157,527,509
Cash and Bank Balance at the end of the year	514,175,100	201,880,563	716,055,663	390,268,722	214,496,200	604,764,922

The annexed notes form an integral part of these financial statements.

Mohammad Enamul Islam Khan

Chairperson

Date: 3 0 SEP 2025

Place: Dhaka

Arif Sikder Executive Director Md Abdul Alim Assistant Director-Accounts



The Consolidated Statement of Changes in Capital Fund For the year ended 30 June 2025

					Annexure-A1/6	e-A1/6
One leading to		FY 2024-2025			FY 2023-2024	
rancuals	Micro Finance	Development	Total	Micro Finance	Development	Total
Opening balance	1,385,604,466	55,206,331	1,440,810,797	1,141,740,475	46,314,726	1,188,055,201
Add: Opening Adjustment	1	,	•	а	1	•
Prior year adjustment	1			1	1	•
Surplus for the Year	159,327,803	11,032,456	170,360,259	243,863,991	8,891,607	252,755,598
Closing balance	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797
Add: Adjustment during the year	•		312	t	t	t
Less: Adjustment during the year	•	1		L	i.	· ·
Less: Transferred to reserve	(154,493,227)	i,	(154,493,227)	(138,560,447)	U:	(138,560,447)
Total Fund (After transfer to reserve)	1,390,439,042	66,238,787	1,456,677,829	1,247,044,019	55,206,331	1,302,250,350
Add: Reserve fund	154,493,227	E.	154,493,227	138,560,447	1g	138,560,447
Balance as on 30-06-2025	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797

7

Arif Sikder Executive Director

Mohammad Enamul Islam Khan Chairperson

Date: 3 0 SEP 2025

Place: Dhaka

Md/Abdul Alim
Assistant Director-Accounts

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# Ambala Foundation Notes to the Consolidated Financial Statements

For the year ended June 30, 2025

#### 1.0 BACKGROUND

#### 1.01 ORGANIZATION BACKGROUND

In terms of global population density, Bangladesh is one of the highest-ranking countries in the world accompanied with poor socio-economic conditions, acute malnutrition, low literacy rate and high population growth rate which triggers the country towards severe poverty and dreadful environmental crisis. A group of young and energetic students with innovative mind realized its consequences and came forward to put their efforts together to contribute for the development of the poor and destitute people and to reduce the poverty and environmental impact from local level to national level. Keeping this notion in their mind these group of student established Ambala Foundation as a non-profit and non-political voluntary organization in 1994 and initiated their development activities all over the Bangladesh from 1998. At First Ambala Foundation mostly focused on the social development programs like health & nutrition, education, children and women, water & sanitation, tobacco control and adaptation to natural disaster. Subsequently, due to the increasing demand, popularity and effectiveness of Micro Finance for eradicating the poverty and access to employment, Ambala Foundation increased their micro finance concentration in operating activities. Microfinance is not only a factor for financial inclusion, but is also a significant lever in the implementation of the 2030 Agenda. By fostering access to services in the fields of health, food security, education, energy and housing, the sector confirms its role as a catalyst in global and inclusive development. Currently, Micro Finance is the major program of the organization in terms of revenue, employee and assets composition. As a micro finance institution, Ambala Foundation launched micro finance program on July,2002. Becoming partner of Palli karma Sahayak Foundation (PKSF) in 2004 was a milestone of the organization. Ambala Foundation is always in thought of extending microfinance services for the poor and ultra-poor in a flexible way in consideration of the conventional rigid system. Currently Ambala Foundation operates its operation among 21 districts in Bangladesh along with his 241 branch offices.

#### Vision

Poverty elimination through establishing social unity and integrated development.

#### Mission

Réducing poverty through eliminating inequality, increasing livelihood capabilities, access to education, socio-economic development, strengthening environment & climate change adaptability for the poor, marginalized and disadvantaged in collaboration with related stakeholder.

# Core Values

- Commitment and Teamwork
- Good Governance and Ethics
- Integrity and Collaboration
- Innovation for Sustainability
- Dignity and Gender Sensitivity
- Passionate and Respect
- Accountability and Transparency

#### 1.02 Corporation Information of the Organization

1	Name of the MFI/NGO	Ambala Foundation					
2	Year of establishment	February 12, 1994					
_	Year of commencement	1998					
3	Address of the Registered Office	House 62, Block KA, Piciculture Housing Society, Shyamoli, Dhaka - 1207					
4	Website Information	www.ambalafoundation.org					
5	Legal Entity/ Registration	Registered on 01st January 2008 with Microcredit					



		Regulatory Authority (MRA) No. 00350-01308-00086
		Registered on 28th February 1994 with the Department of Social Services.     No. Dha- 03055
	1	Registered on 28th June 1995 with NGO Affairs Bureau. No. 952
		Registered on 27th July 2009 with Directorate of Youth Development.  No. Jouoao/Munshigonj Sadar-60/Munshi-160
6	Nature of Operations (programs)	Microfinance Program and Development Program.
7	Statutory Audit conducted up to	June 30, 2025
8	Name of statutory auditor for last year	Hussain Farhad& Co.
9	Name of statutory auditor for current year	Hussain Farhad& Co.
10	No. Executive Committee meeting held FY 2024-2025	12
11	Date of Last AGM held	May 17, 2025

# 1.03 List of Executive Committee Members (Tenure: 23.07.2022 to 22.07.2025)

SI.	Name	Designation	Qualification	Profession	Present Address
1	M. Azizur Rahman	Chairperson	МА	Former - Chairman, Board of Trusty, National Museum BD. Secretary & Chief Information Commissioner (State Minister status) of Information Commission. Peoples Republic of BD.	358, South Paiek Para Mirpur, Dhaka.
2	Rajia Sultana	Vice- Chairperson	MA	Service	92, Centarl Road, New Market, Dhaka-1205.
3	Arif Sikder	Secretary General	MA, MBA	Service	House- 08, Flat-B6, Road-51, Gulshan-2, Dhaka-1212.
4	Md. Nur-e-Alam	Finance Secretary	MA	Business	52, Central Road, Ward No- 17, New Market, Dhaka-1205.
5	Sheheli Zahan	Executive Member	HSC	Former Teacher	Dewan Manzil, Machumpur New Ward, Ward No- 01, Sirajgani -6700.

The tenure of the Executive Committee of the organization expired on 22.07.2025. Subsequently, as per the approval of the registration authority, a new Executive Committee for the tenure from 23.07.2025 to 22.07.2028 was duly appointed on 20.09.2025.

The details of the newly approved Executive Committee are as follows:

SI.	Name	Designation	Qualification	Profession	Present Address
1	Mohammed Enamul Islam Khan	Chairperson	MSC	Former Banker	House-04, Flat-3B, Road No-126, Gulshan-1, Dhaka
2	Md. Mamtaz Uddin Chowdhury	Vice- Chairperson	MSC	Former Banker	Flat-11/B, 1/F Evergreen Selim Vaduri, Poribag, Shahbag, Dhaka



Sl.	Name	Designation	Qualification	Profession	Present Address
3	Arif Sikder	Secretary General	MA, MBA	Service	House-08, Road-51, Block-NW(G), Gulshan, Dhaka-1212
4	Md. Iqbal Hossain	Finance Secretary	BHMS	Doctor	14/5, Babor Road, Mohammadpur, Dhaka.
5	Rajia Sultana	Member	MA	Service	92, Centarl Road, Kolabagan, New Market, Dhaka-1205
6	Md Farhad Habib	Member	M. Com.	Service	House-18, Road-3E, Sector-9, Uttara, Dhaka
7	Somani Risalat	Member	MBBS	Doctor	Holding-46/2, Vill-Sayagobinda Milon More, Ward-5, Sirajganj Sadar, Sirajganj-6700

# 2. Basis of Preparation of Financial Statements

#### 2.01 Basis of Accounting

The financial report has been prepared under the historical cost conventions on accrual basis except service charges which are computed following cash basis of accounting.

#### 2.02 Preparation of Financial Statements

Financial statements are prepared in accordance with International Financial Reporting Standard (IFRS) except for service charge on loan to members, which are recognized on cash basis as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in Bangladeshi Taka.

Ambala Foundation's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.

The Following IASs and IFRSs are applicable to the financial statements for the year under review:

SL	Name of IAS/IFRS	IAS/ IFRS No.	Status
01	Presentation of Financial Statements	IAS 1	Complied
02	Inventories	IAS 2	NA
03	Statements of Cash Flows	IAS 7	Complied
04	Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Complied
05	Events after the Reporting Period	IAS 10	Complied
06	Income Taxes	IAS 12	Partially Complied
07	Property, Plant and Equipment	IAS 16	Partially Complied
08	Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Complied
09	Intangible Assets	IAS 38	Partially Complied
10	Revenue from Contracts with Customers	IFRS 15	Partially Complied

# 2.03 Reporting Period

The financial statements cover the period from 1st July 2024 to 30th June 2025.



#### 2.04 Components of financial statements

The financial statements include the following components:

- (a) The Consolidated Statement of Financial Position as at 30 June 2025.
- (b) The Consolidated Statement of Profit or Loss and Comprehensive Income for the year ended 30 June 2025.
- (c) The Consolidated Receipts & Payments Statement for the year ended 30 June 2025.
- (d) The Consolidated Statement of Changes in Capital Fund for the year ended 30 June 2025.
- (e) The Consolidated Statement of Cash Flows for the year ended 30 June 2025.
- (f) Accounting policies and notes to the Consolidated financial statements for the year ended 30 June 2025.

#### 2.05 Statement of cash flows

Cash flows statement is prepared under indirect method in accordance with IAS-7.

#### 2.06 Going Concern

Ambala Foundation has adequate resources to continue its operation for foreseeable future. As per management assessment there is no material uncertainty related to events or conditions which may cast significant doubt upon the Company's ability to continue as a going concern. For this reason, the financial statements have been prepared on going concern basis.

#### 3.1 Summary of significant accounting policies

#### 3.2 Currencies

The financial statements are presented in Bangladeshi Taka which is the MFI's functional currency. All financial information presented in BD Taka has been rounded off to the nearest Taka.

#### 3.3 Revenue Recognition

As per IFRS-15 "Revenue", Revenue is to be recognized when it is probable that the economic benefits associated with the transaction will flow to the organization and the amount of revenue and related cost can be measured reliably.

Accordingly, Income from Service Charge on loans is recognized on cash basis when it is collected, and other income is recognized when it is earned in the relevant period.

#### 3.4 (i) Interest income

Interest on bank accounts, fixed deposits, and revenue is recognized as the interest accrues unless collectability is in doubt.

#### Service charge on loan

The Organization is collecting Service Charges from beneficiaries/end users at a declining rate of maximum 24% on the loan provided to them. The principal and service charges of the loan are collected in weekly (45) and monthly (12, 18, 24 and 35) installments.

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

#### (ii) Interest expenses

Interest expenses have been accounted for on accrual basis.

#### (iii) Interest paid on savings



#### a) Regular Savings

Ambala Foundation Microfinance program has a mandatory savings provision, with a view to facilitating and encouraging savings by Center Member/Individual Member. The interest rate on mandatory savings is 6%. Saving amounts are decided at the center level with a minimum weekly savings requirement of Tk. 50. Each center members deposits a minimum of Tk. 50 in a weekly meeting. For consecutive loans members are eligible to withdrawal savings as long as they maintain a saving balance of 10% of the loan amount. This savings is to be mentioned in the Pass book, Subsidiary Ledger, General ledger individually/Separately.

A minimum savings of 10% of the loan amount is required for the first loan period.

The entire amount of savings deposits of a center member or individual will be refunded when the member retires or is terminated from membership.

#### b) Monthly Voluntary Savings (MVS)

Ambala Foundation implemented an optional voluntary savings program called **Monthly Voluntary Savings**. Monthly voluntary activities are conducted in two terms: 1. Term of 5 years 2. Term of 10 years. In this monthly voluntary savings program, the member can deposit any amount up to 5,000/- at the multiplied rate of 100/- per month. Before maturity, Interest payment will be 8% annually.

The amount of money de	ue at the end of the term,	including Interest
------------------------	----------------------------	--------------------

Amount of monthly	nthly Term of 5 years		Term o	of 10 years
deposit	Total deposits	Total amount after	Total deposits	Total amount after
100	6,000	8,000	12,000	24,000
200	12,000	16,000	24,000	48,000
300	18,000	24,000	36,000	72,000
400 .	24,000	32,000	48,000	96,000
500	30,000	40,000	60,000	1,20,000
1000	60,000	80,000	1,20,000	2,40,000
2000	1,20,000	1,60,000	2,40,000	4,80,000
3000	1,80,000	2,40,000	3,60,000	7,20,000
4000	2,40,000	3,20,000	4,80,000	9,60,000
5000	3,00,000	4,00,000	6,00,000	12,00,000

#### c) SAMRIDI Savings

Ambala Foundation implemented an optional term savings program called **SAMRIDI**. It is tied up with fixed deposit. Profit will be given at different rate based on different period (6 & 10 years) & deposited amount (1,000-100,000 tk.). Amount of deposits will be doubled in 6 years period & tripled in 10 years period. The special savings accounts are like a current account . This term savings stands for those who deposit voluntarily beyond their regular savings.

#### d) One Time Savings (OTS)

Ambala Foundation implemented another optional term savings program called **OTS**. It is tied up with fixed deposit. Profit will be given in this program at 12.00% to 13.20% annually, compounded monthly. The special savings accounts are like a current account. This savings stands for those who deposit voluntarily beyond their regular savings. Interest rate of OTS savings is as follows:

Deposit Period	Interest Rate (%)
Monthly	12.00%
Quarterly	12.60%
Half Yearly	13.20%
Yearly	13.20%



#### 3.5 Property, Plant and Equipment

#### Recognition

- Its expected useful life is more than one year,
- > It is tangible assets and
- Future economic benefits associated with the item will flow to entity.

#### Depreciation

Property, plant and equipment are stated at cost less accumulated depreciation. Depreciation is provided for on a straight-line basis over the estimated useful lives at the following annual rates:

#### The rates of depreciation applied are as follows:

Particulars	Rate
Furniture & Fixtures	10%
Equipment & Machineries	20%
Motor Vehicles	20%
Intangible	20%
Other assets	20%

#### Subsequent Recognition

The cost of replacing part of an item of property or equipment is recognized in the carrying amount of the item, if it is probable that the future economic benefits embodied within the part will flow to the organization and its cost reliably measured. The cost of the day-to-day servicing of property and equipment are recognized in the statement of income and expenditure as incurred expenditure.

#### Sales of Property, Plant and Equipment

Sale price of property, plant and equipment are determined on the basis of fair value of the assets. Gain or losses on sale of property, plant and equipment are recognized in the statement of income and expenditure incurred as per provision of IAS-16, property, plant and equipment.

#### 3.6 Intangible assets

Expenditure of software (ERP Solution) and their customization or further development will be recognized as an intangible asset. The same is capitalized under fixed assets if such expenditure results in a benefit of enduring nature. Other software expenses such as support and maintenance annually are expenditure in the period in which they are incurred. Intangible Assets are stated at cost less accumulated depreciation/amortization. This is amortized over period of five (05) years.

Depreciation rates and methods are reviewed at each balance sheet date and adjusted, if required.

The carrying amounts of assets are reviewed at the Balance Sheet date if there is any indication of impairment based on internal/external factors. An impairment loss, if any, is recognized wherever carrying amount of an asset exceeds its recoverable amounts.

#### 3.7 Investments

Investments with fixed or determinable payments and fixed maturity, where the Company has positive intent and ability to hold up to its maturity are classified as Held-to-Maturity. Investments which are intended to be held for an indefinite period but may be sold in response to the need for liquidity or change in mark-up/interest rates are classified as available for sale.

#### 3.8 Interest on Investments

Interest incomes on investments are recognized on accrual basis for the number of days held taking into account effective yield on the instruments.



#### 3.9 Provision for current tax

Provision for Taxation of the Company has been calculated on the basis of taxable income determined under the 174 of the Income Tax Act 2023 and best judgment of the management. Charge for the current tax is calculated following the accepted method of income assessment and the use of tax rate enacted at the end of the reporting date and includes adjustments, where considered necessary, relating to prior years.

#### 3.10 Provisions

"Provisions are recognized when Ambala Foundation has a present legal or constructive obligation as a result of past events and it is probable that an outflow or resources embodying economic benefits will be required to settle the obligation and a reliable estimate of that amount can be made. A provision is made against the loans, advances and receivables with small prospect of recovery.

#### 3.11 Stamps, printing and stationery, pass books in hand

Stock of stamps, printing and stationery in hand etc. are valued at cost determined on FIFO basis as at 30 June 2025.

#### 3.12 Basis of Reporting

Financial statements presentation follows the recommendations and guidelines of the partners & donors. They also conform to specific sections of IFRS (International Financial Reporting Standard) applicable for non-profit organization.

#### 3.13 Grant/Donation Accounting

Grants are recognized as income in accordance with International Accounting Standard (IAS) 20, "Accounting for Government Grants and Disclosure of Government Assistance", over the periods necessary to match them with the corresponding costs as incurred.

#### 3.14 Donor Grants

Income from donor grants is recognized when conditions on which they depend have been met. Substantially, Ambala Foundation donor grants are for the funding of projects and programs, and for these grants, income is recognized to equate the expenditure incurred on projects and programs. Donor's grants that are utilized for the purchase of fixed assets are spent as program-related expenditure. All donor grants received are initially recorded at fair value as liabilities in Grants Received in Advance Account. For ongoing projects and programs, any expenditure yet to be funded but for which funding has been agreed upon at the end of the reporting period is recognized as donation receivable.

#### 3.15 Lease

As of the reporting date, the company has chosen not to implement International Financial Reporting Standard 16 (IFRS-16)- "Leases". As per IFRS 16 para 5, Ambala Foundation has decided not to apply the requirements of lease accounting, primarily due to the low contract values of branch rent leases and the short-term nature (one year) of the head office lease. The company believes that the administrative burden and minimal impact on financial statements from recognizing these leases under IFRS 16 do not justify the implication at this time. The non-implementation has no significant effect on the financial statements, as lease expenses continue to be recognized as operating expenses on straight-line basis. Ambala Foundation will continually assess the need for IFRS 16 adoption based on evolving lease portfolio dynamics.

#### 3.16 Refundable Advance rent payments

The recording process for the refundable advance rent payment has been maintained based on the terms and conditions of the rent agreement and disclosed as assets in full amount instead of the following International Financial Reporting Standard 9 (IFRS 9 "Financial Instruments") for the accounting treatment in this regard. Ambala Foundation management will assess the requirements of implementing the IFRS-9 for Refundable Advance rent payments in subsequent year.



#### 4.0 Significant Organization Policies

#### 4.1 Loan Classification & Loan Loss Provision Policy

According to the loan duration portfolio, Ambala Foundation Management regularly assesses the adequacy of loan loss provisions. At the end of every semester, Ambala Foundation categorizes and disburses loans as per Rule 44 of Microcredit Regulatory Authority (MRA), 2010. Generally, Ambala Foundation classifies and amortizes loans in the following manner and any adjustment, if required, is made and accounted for in the financial statements:

Loan Classification	Days in arears	Provision Required (%)
Standard Loan (Regular)	Current (no arrears)	1%
Watchful Loan (WL)	1 to 30 days	5%
Sub Standard Loan (SSL)	31 to 180 days	25%
Doubtful Loan (DL)	181 to 365 days	75%
Bad Loan (BL)	365+ days past	100%

Note: It is to be noted that the Loan Loss Provision for the fiscal year 2024-2025 has been accounted for in accordance with Microcredit Regulatory Authority (MRA) Circular No. 82.

As per clause (a) of MRA Circular No. 82:

"For bad loans, at least 50% of the additional Loan Loss Provision (LLP) required as of June 30, 2025, over and above the LLP maintained as of June 30, 2024, may be reserved.

[For example, if an organization had an LLP balance of BDT 100 against bad loans as of June 30, 2024, and the required LLP as of June 30, 2025, is BDT 120, then the minimum 50% of the difference (BDT 20), i.e., BDT 10, would be recognized as an expense in the financial year 2024–2025; the LLP to be maintained as of June 30, 2025, would be BDT 110]."

#### 4.2 Write Off Policy

The write off of loans, if necessary, are charged against the provision for loan losses. Loans within their maturity period are classified as "current loan". Loan which remains outstanding over a year of their maturity period is considered as "Bad loans".

Loan recovery efforts for delinquent loans over two years have been taken but loan collectability has proved extremely difficult. The list of such loans is presented to Governing Body for a write-off approval. Generally, loans are written off twice a year. Any recovery from previously written-off loans is recorded as income in the income and expenditure statement.

# 4.3 Policy on Loan to beneficiaries under the Microfinance Program

# Main Process of the Microfinance Program

Ambala Foundation microfinance is implemented through a group model whereby members from groups of five and subsequently form centers composed of roughly six groups. Center meetings are held each week by field/credit officers. At such meetings, members can submit loan applications, make loan repayments and deposit savings.

Target families are identified on the basis of sex, age and household income, after which interested persons are invited for group discussions regarding Ambala Foundation microfinance products and regulations.

Ambala Foundation activities include providing micro-finance loans to group members without collateral, on a service charge basis under various components. This represents various loans outstanding with the clients in the following categories:

#### Various Component of the Microfinance Program

JAGORON (Microfinance Program for Rural & Urban People)



This is to allow rural people to finance their economic activities. Jagoron loans are working capital loans given to poor and disadvantaged households. Jagoron loansranging from Tk. 1,000 to 1,00,000 are given for refunds within one year to three years and service charge from 24% (declining rate) per year.

#### AGROSOR (Microfinance Program for Entrepreneurs)

Available to both men & women, the micro-enterprise program provides services on either a group or individual basis. Most members are recruited through surveys, with the majority of loans given on an individual basis. A small number of micro-credit member's graduate from the micro-credit program to become micro-enterprise program members. Subsequently more emphasis will be put towards such members. The micro-enterprise program seeks members who would like to expand their businesses; the loan amount is not intended as start-up capital. Ambala Foundation seeks members within one year to three years business experience, a visible venture and those who have scope to generate employment opportunities. Agrosor loan ranges from Tk. 1,00,001 to Tk. 30,00,000 are given for refund within one year to three years and service charge from 24% (declining rate) per year.

# SUFOLON (Microfinance Program for Agriculture)

**SUFOLON** (One Time): The main objective of the program is to expand the agricultural sector by providing financial and technological assistance, increase agricultural production, ensure food security and contribute to economic prosperity. To provide sustainable loan assistance as per the demand for conducting agricultural activities of marginal and small farming communities and to play a role in improving the living standards of agriculture and farming families by increasing the knowledge, skills and capacity of the target population. Sufolon loansrange from Tk. 10,000 to Tk. 1,00,000. Production and refund within 3-12 months and service charge from 24% (declining rate) per year.

SUFOLON (Primary): This loan is exclusive to agriculture, enterprise, livestock etc. activities and is designated to increase thefarm and business activities. Sufolon loan also enhances "Social food security net" of the households. Sufolon loan range from Tk. 10,000 to Tk. 30,00,000 are given for Agri. Production and refund within one year to three years and service charge from 24% (declining rate) per year.

#### BUNIAD (Microfinance Program for Ultra and Extreme Poor)

This loan is exclusive for ultra-poor beneficiaries. Buniad loan ranges from Tk. 10,000 to TK. 49,000 are given for refund within one year and service charge maximum 20% (declining rate) per year.

#### GRIHAYAN Loan (Microfinance Program for House Construction)

To reduce the housing vulnerability of the disadvantaged rural community this loan in taken from the housing fund of Bangladesh Government and disbursed among the right deprived disadvantage community people particularly those who are victims of river erosion, cyclone, flood and fir with view to build and rebuild their houses. This loan is given for three years, and the rate of interest is 5.50% (Flat).

#### Sanitation Loan

Still a large portion of rural and urban fringe population in Bangladesh live below the poverty line. They are not well aware about their health and hygiene issues. For this reason, they still use unhygienic and unsafe latrines and even some of them are still habituated with open defecation systems. As a result, they are suffering from serious water-related hazardous diseases. To support those low-income population, Ambala Foundation introduced Sanitation Loan for those communities through Bangladesh rural water, sanitation and hygiene for human capital development project supported by World Bank and PKSF. Through this Sanitation loan, we generally distributed 15,000 – 60,000 tk loan amount on maximum 18-month tenure basis for each beneficiary. We generally provide this loan for new latrine construction or existing latrine upgradation purposes. In addition, we also provide an incentive amount of 3,000 tk for each beneficiary against this loan. Finally, beneficiaries selected their suitable 2 pit latrines of the catalogues and built their hygienic and safe latrines.

#### Water loan

Ambala Foundation introduced small scale water supply facilities within their working areas. In rural areas, people often have no pipelined water supply facilities within their households. For this reason, they have to waste a lot of time during the day collecting water from distant sources. Especially women are the worst suffers on this issue. For this reason, Ambala Foundation introduced Water Loan for their beneficiary through Bangladesh rural water, sanitation and hygiene for human capital development project supported by World Bank and PKSF. Through this Water Loan, we generally distributed 15000 – 60,000 tk loan amount on maximum 18-month tenure basis for each beneficiary. Through this loan amount, beneficiary can ensure pipeline water supply facilities within their households.



In addition, if one beneficiary received both water and sanitation loan, they can receive loan amount of maximum 1.00.000 tk.

#### Agroshor (MFCE)

These activities are implemented mainly for small scale entrepreneurs. Entrepreneurs create employment opportunities on their own management. Organization gives financial assistance for productive activities of the entrepreneurs'. Agroshor Program also empowers aspiring local entrepreneurs from underserved communities in the working areas by providing access to financial and capital investment. Through this program, entrepreneurs can introduce income generating activities and improve their livelihood patterns. Agrosor MFCE loan range from Tk.3,00,001 to Tk. 30,00,000 are given for refund within one year to three years and service charge from 18% (declining rate) per year.

#### 4.4 Savings collection

There are four types of members savings collected by the Ambala Foundation:

- Regular Savings.
- > Monthly Voluntary Savings (MVS).
- SAMRIDI Savings.
- One Time Savings (OTS).

#### c) Regular Savings

Ambala FoundationMicrofinance program has a mandatory savings provision, with a view to facilitating and encouraging savings by Center Member/Individual Member. Saving amounts are decided at the center level with a minimum weekly savings requirement of Tk. 50. Each center members deposits a minimum of Tk. 50 in a weekly meeting. For consecutive loans members are eligible to withdrawal savings as long as they maintain a saving balance of 10% of the loan amount. This savings is to be mentioned in the Pass book, Subsidiary Ledger, General ledger individually/Separately.

The entire amount of savings deposits of a center member or individual will be refunded when the member retires or is terminated from membership.

#### b) Monthly Voluntary Savings (MVS)

The Ambala Foundation has implemented an optional voluntary savings program called Monthly Voluntary Savings. Beneficiaries can save a certain amount every month. This savings is for those who voluntarily deposit outside their regular savings. The minimum deposit amount of this fund can be deposited from 100/- to 5000/-. These special savings should be mentioned separately in pass books, support books and general books. Beneficiaries have to complete all the necessary procedures while returning the special savings.

#### c) SAMRIDI Savings

Ambala Foundationimplemented an optional term savings program called **SAMRIDI**. It is tied up with fixed deposit. Amount of deposits will be doubled in 6 years period & tripled in 10 years period. The special savings accounts are like a current account. This savings stands for those who deposit voluntarily beyond their regular savings.

#### d) One Time Savings (OTS)

Ambala Foundation implemented another optional term savings program called OTS. It is tied up with fixed deposit. The special savings accounts are like a current account .This savings stands for those who deposit voluntarily beyond their regular savings.OTS savings can be deposited at fixed interest rates monthly, quarterly, half-yearly and yearly.

#### 4.5 Motorcycle Loan

Motorcycle loans can be provided to staff to expedite the field work and project implementation of Ambala Foundation with the approval from the approval committee. The staff concerned has to be a valid license holder if he wants to avail himself of this loan. The amount of loan, duration of loan, number of installments etc. is to be decided by the approval committee. The motorcycle must be registered under the name of the Ambala Foundation.



The Ambala Foundation pays monthly bills for the use of motorcycles by the staff of the organization. The amount of motorcycle allowance is based on the mileage run verified from each subscriber's logbook. The motorcycle bill pays tk. 2.50 per k.m. from the 1st year and tk. 3.00 per k.m. from the 2nd year. The user is also paid tk. 500/- for monthly mobile bill and tk. 100/- for maintenance.

If any staff member resigns or retires or terminates before paying for all installments, he will have to hand over the motorcycle to Ambala Foundation. If the life of Motorcycle exceeds 4 years, the staff may pay all the rest of the installments, the authority will hand over the motorcycle to the concerned staff. If the staff pays for all the installments, the authority will hand over the motorcycle to the staff concerned. The cost of providing motorcycle loan to staff is recovered through monthly salary deductions.

#### 4.6 Member Welfare Fund

Ambala Foundation has created a member welfare fund to cover the outstanding risk of death members.

#### 4.7 Employees' Provident Fund

Ambala Foundation maintains recognized contributory provident fund for its eligible permanent employees, which is approved by the National Board of Revenue (NBR). The fund is operated by the Board of Trustee. All confirmed employees are contribution 10% of their basic salary as subscription of the fund. Ambala Foundation also contributes equal amount of the employee.

#### 4.8 Employees' Gratuity Fund

Ambala Foundation makes provision for an Employee Gratuity fund, on the basis of one month's basic salary for each completed year in employment (based on basic salary of the last month). The fund is held as a provision within 'other liabilities' and is not externally funded. Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed five years' service at the rate of one month's basic salary last drawn for each completed year of service.

Each employee shall be entitled to the following benefits, accrued continuously from the date of joining the organization, based on the completion of the specified tenure:

Job Duration	Benefits received
Upon completion of 5 years	1 times
Upon completion of 10 years	1.5 times
Upon completion of 15 years	2 times
Upon completion of 20 years	2.5 times
Upon completion of 25 years	3 times

#### 4.9 Employees' Security Fund

Ambala Foundation has created an employee security fund to cover the risks of accident or deprivation of eyesight. Security amount collects from the respective staff at the rate of Tk.15,000 to Tk. 25,000 at the time of joining in the service or collecting installment basis from the respective staff. Security amounts refund with 6% interest compounded annually to the respective staff at the time of retirement or termination from the service. The fund is held as a provision within other liabilities.

# 4.10 Accommodation Facilities for Staff

Ambala Foundation provides accommodation facilities at each branch for the respective staff and paid as house rent allowance Tk. 1000 per month for female staff.

# 4.11 Employee Pension Scheme



- The company will provide contributory pension benefits for all permanent employees called contributory Pension Scheme.
- According to the level / grade of the salary structure of the organization, the amount of deposit for each employee according to the assigned grade / level for his / her assigned level / grade is as follows:

1st grade	10,000/-
2nd grade	10,000/-
3rd grade	5,000/-
4 <sup>th</sup> grade	3,000/-
5th grade	2,000/-
6th grade	1,000/-
7th grade	500/-

- If the grade / level of the promoted or demoted staff is changed, the amount assigned to the current grade / level will be credited as before.
- In case of grant / receipt of benefits, the grade / level of the recruitment period will be calculated at maturity, the additional deposit rate for the employees who have been promoted or demoted will start to be calculated from 1st  $(1^{st})$  year.
- Each employee will be entitled to pension benefits at the following rate for a specified period.

Job Duration	Benefits received
00-01 years until complete	Employee own deposit
01-10 years until complete	Employee's own portion is entitled to 8% dividend
10-15 years until complete	2.5 times Employee's own deposit
15-20 years until complete	4 times Employee's own deposit
20-25 years until complete	7 times Employee's own deposit
Above 25 Years	10 times Employee's own deposit

- All permanent employees employed on July 1, 2018 and all permanent employees employed in the future shall be
  entitled to pension benefits at the rate stated only if they have continuously submitted their contribution to the
  contributory Pension Scheme for a period of at least 10 years or 120 months.
- If an employee receiving pension benefits is interested in getting his pension benefits on a monthly basis, then the
  company can enjoy the monthly benefit of dividends at the prevailing rate against the amount earned.

#### 4.12 Special Advance Salary

Ambala Foundation provides special advance salary to regular staff to overcome the medical treatment, natural disaster, arising out of death of any family member. One can apply for this loan after completion of at least 6-month membership of provident fund. A staff member is allowed to avail that much amount, which is maximum of 02 months equivalent total salary without any interest. The duration of this loan will be maximum 12 months.

# 4.13 Loan Against Provident Fund

Employee can take loan amount up to 70% of his own contribution if loan is taken within 5 years and if loan is taken after 5 years employee can take 70% of his/her total fund (Own & Organization). Interest charged at 5% on loan, maximum duration of repayment will be 36 months.

# 4.14 Taxation and VAT

According to Para 13 of Part 1 of the Sixth Schedule of the Income Tax Act, 2023, income from microfinance activities is exempt from tax. However, income earned by Ambala Foundation from commercial and other non-commercial activities remains taxable unless specifically exempted under the provisions of the Income Tax Act, 2023. Ambala Foundation submits its Return for tax for the organization as a whole and Ambala Foundation TIN number is 871703359207/ Taxes Circle-513 (Company), Taxes Zone 24, Dhaka.

Under the Value Added Tax and Supplementary Duty 2012, VAT Registration Number is for Head Office 004240609-0402.

#### 4.15 Other Facilities for Beneficiaries

Ambala Foundation provides passbooks to beneficiaries for recording their loan and savings related transactions. During the loan period members are eligible to take the passbook by paying Tk. 5 for each one and Tk. 10 for Loan Application form. If any member loses the passbook, he will pay Tk. 10 to take another passbook. The income from selling passbooks is recognized as income in the Statement of Comprehensive Income in the period in which they are incurred. Ambala Foundation activities also include providing microfinance loans to beneficiaries without loan processing fee. Ambala Foundation also includes providing microfinance loans to beneficiaries without admission fee & any other services. After completion of 3 weeks' membership, the member will be eligible to take the first period loan. Ambala Foundation also provides an opportunity of rebate against service charge if the loan installments are paid in advance.

#### 4.16 General

Where necessary, comparative figures and accounts titles in the financial statements have been rearranged to conform to the current year's presentation.

The figures appearing in the financial statements have been rounded off to the nearest Taka.

#### 5. Additional information on financial statements

#### 5.01 Date of authorization for issue of the financial statements

On 30 September 2025 the Board of Directors reviewed the financial statements and authorized them for issuance of the same.

# 5.02 Directors' responsibility statement

The Board of Directors of AMBALA FOUNDATION takes responsibility for the preparation and fair presentation of the financial statements.

#### 5.03 Comparatives and rearrangement

"Comparative information has been disclosed for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current financial statements.

To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged or reclassified whenever considered necessary to confirm current year's presentation."

# 6. Prevention of Money Laundering and Terrorist Financing

AMBALA FOUNDATION fully complies with the guidelines of the Prevention of Money Laundering and Terrorist financing for all transactions. AMBALA FOUNDATION makes payments through bank transfers and A/C payee cheques. Any transfer above taka one lac is made through the banking channel. AMBALA FOUNDATION has a money Laundering policy. As per policy "Chief AML/CFT Compliance Office (CAMLCO)" and Branch AML/CFT Compliance Officer (BAMLCO) regularly monitor the transactions and ensure all transaction are transacted and recorded properly.



Notes to the Consolidated Statement of Financial Position

	an arma en	desides and	Amount	in Taka	HARLES DE BOOK	
Particular's	A Paragraph	FY 2024-2025			FY 2023-2024	
	Micro Finance	Development	Total	Micro Finance	Development	Total
		As at 30 June 2025	2025 As at 30 June 2024			
		as at 50 June 2025			As at 50 June 2024	
7. Property, Plant and Equipment Cost Value	255,069,215	253,768	255,322,983	244,723,683	333,138	245,056,82
Opening balance	299,089,377	2,543,777	301,633,154	250,362,378	2,291,091	252,653,46
Add. Purchase during the year	27,370,237	-	27,370,237	55,218,283	396,850	55,615,13
Add: Adjustment during the year		-	-		-	
Less : Sale/Transfer during the year	-	-	-	-	-	
Less : Adjustment during the year	(1,434,569)	-	(1,434,569)	(6,491,284)	(144,164)	(6,635,44
Total Cost Value	325,025,045	2,543,777	327,568,822	299,089,377	2,543,777	301,633,15
Less : Accumulated Depreciation						
Opening balance	54,365,694	2,210,639	56,576,333	47,605,211	1,861,695	49,466,90
Add. Depreciation during the year	16,855,345	79,370	16,934,715	13,251,767	493,108	13,744,87
Add. Disposal during the year			-			
Less Transfer during the year						
Less Adjustment during the year	(1,265,209)		(1,265,209)	(6,491,284)	(144,164)	(6,635,44
Accumulated Depreciation	69,955,830	2,290,009	72,245,839	54,365,694	2,210,639	56,576,33
Written Down Value	255,069,215	253,768	255,322,983	244,723,683	333,138	245,056,82
TIMEN DOWN THE	200/00/210	200,700	200,022,000	211,720,000	555,150	240,000,02
8. Intangible Assets Cost Value	6,083,731		6,083,731	8,330,044	-	8,330,04
Opening balance	21,070,000	0*	21,070,000	15,460,000	-	15,460,00
Add. Purchase during the year	-	-	-	5,610,000	-	5,610,00
Add: Adjustment during the year	-	-	-	-		
Less : Sale/Transfer during the year	-	-	-	-	-	
Less : Adjustment during the year	-	-	-	+	-	
Total Cost Value	21,070,000	-	21,070,000	21,070,000	-	21,070,00
Less : Accumulated Amortisation						
Opening balance	12,739,956	-	12,739,956	10,700,385	-	10,700,38
Add. Depreciation during the year	2,246,313	-	2,246,313	2,039,571		2,039,57
Add. Disposal during the year	-	-	-	-		
Add. Transfer during the year	-		-	8	(e	
Less Adjustment during the year		-	1/		-	
Accumulated Depreciation	14,986,269		14,986,269	12,739,956	152	12,739,95
Written Down Value	6.083.731		6,083,731	8,330,044		8,330,04
9. Others Non Current Assets	858,265		858,265	380,591	850	380,59
Cost Value						
Opening balance	740,434	-	740,434	575,315	-	575,31
Add. Purchase during the year	618,582		618,582	188,741	-	188,74
Add: Adjustment during the year	-	-	-	-		
Less : Sale/Transfer during the year		-	-		-	
	-	-	-	(23,622)	-	(23,62)
Less : Adjustment during the year				740,434		740,43
Less : Adjustment during the year	1,359,016	-	1,359,016	/40,434		
	1,359,016	-	1,359,016	740,434		
Less : Adjustment during the year Total Cost Less : Accumulated Depreciation	1,359,016 359,843	-	1,359,016 359,843	258,417		
Less : Adjustment during the year Total Cost Less : Accumulated Depreciation Opening balance		-				258,41
Less : Adjustment during the year Total Cost Less : Accumulated Depreciation Opening balance Add. Depreciation during the year	359,843		359,843	258,417		
Less : Adjustment during the year Total Cost Less : Accumulated Depreciation Opening balance Add. Depreciation during the year Add. Disposal during the year	359,843		359,843	258.417 125,048	-	258,41 125,04
Less : Adjustment during the year Total Cost	359,843	-	359,843	258,417	-	258,41



	Amount in Taka						
Particular's	FY 2024-2025			FY 2023-2024			
	Micro Finance	Development	Total	Micro Finance	Development	Total	
		As at 30 June 2025			As at 30 June 2024		
	1 000 500 100	25/ 150 1/0	1 250 F27 FF1	004 405 305		004 405 30	
10. Investment FDR	1,002,577,102	256,150,469	1,258,727,571	904,405,286	-	904,405,28	
10.1 FDR for SAVINGS	362,633,509	166,483,000	529,116,509	282,188,958	2	282,188,95	
Opening balance	282,188,958	-	282,188,958	205,000,000	-	205,000,00	
Add: Addition principal during the year	320,599,775	166,483,000	487,082,775	207,000,000	-	207,000,00	
Add: Adjustment from receivable	-	-		7,923,141	-	7,923,14	
Add: Interest earned during the year	-	6-	-	-	-		
Less : FDR withdrawal	(240,155,224)		(240,155,224)	(137,734,183)	-	(137,734,183	
Less: Adjustment tax & charged	-	9. <del>-</del>	-	-	-		
Closing balance	362,633,509	166,483,000	529,116,509	282,188,958		282,188,95	
10.2 FDR for Reserve Fund	162,413,576		162,413,576	147,818,039		147,818,03	
Opening balance	147,818,039	-	147,818,039	131,393,309	-	131,393,30	
Add: Addition principal during the year	50,917,579		50,917,579	9,000,000	-	9,000,00	
Add: Adjustment from receivable	-		-	7,424,730	_	7,424,73	
Add: Interest earned during the year			-	-			
Less : FDR withdrawal	(36,322,042)		(36,322,042)	-			
Less: Adjustment tax & charged					_		
Closing balance	162,413,576	-	162,413,576	147,818,039	-	147,818,03	
10.3 FDR-Lien & Others	477,530,017	- 4	477,530,017	474,398,289	-	474,398,28	
Outside Kalenda	474,398,289		474,398,289	342,475,004		342,475,00	
Opening balance				- Daniel State Company		203,500,00	
Add: Addition principal during the year	153,356,389	-	153,356,389	203,500,000		203,300,00	
Add: Adjustment from receivable	1	-		47.260.570		10.000.00	
Add: Interest earned during the year	450 004 (44)			17,268,578		17,268,57	
Less : FDR withdrawal	(150,224,661)	-	(150,224,661)	(87,137,127)		(87,137,12)	
Less: Adjustment tax & charged .  Closing balance	477,530,017		477,530,017	(1,708,166) 474,398,289		(1,708,166 474,398,28	
	Sec. Management					20.7623.0675	
10.4 Investment on Zero Cupon Bond		89,667,469	89,667,469	S-61			
	-	89,667,469	89,667,469	•	-		
Opening balance	-	-	-	-	-		
Opening balance Add: Addition principal during the year	-	89,667,469 - 99,123,734	89,667,469 - 99,123,734	-	-		
Opening balance Add: Addition principal during the year Add: Adjustment from receivable	-	-	-		-		
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year	-	99,123,734	99,123,734 - -	-	-		
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal	-	-	-	-	-		
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged	-	99,123,734 - - (9,456,265)	99,123,734	-	-		
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance	44 212 817	99,123,734 - (9,456,265) - 89,667,469	99,123,734 - (9,456,265) - 89,667,469	31 780 563		212 612 71	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged	44,212,817	99,123,734 - (9,456,265) - 89,667,469 13,798,187	99,123,734 - (9,456,265) - 89,667,469 58,011,004	31,780,563 4,653,344	180,832,149 180,681,316	191-191	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance  11. Advance, Security & Prepaid  11.1 Loan to Staffs	6,924,303	99,123,734 - (9,456,265) - 89,667,469 13,798,187	99,123,734 - - (9,456,265) - 89,667,469 58,011,004	4,653,344	180,681,316	185,334,66	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance  11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance	6,924,303 4,653,344	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660	<b>4,653,344</b> 1,544,538	180,681,316 296,487,270	185,334,66 298,031,80	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year	6,924,303	99,123,734 - (9,456,265) - 89,667,469 13,798,187	99,123,734 - - (9,456,265) - 89,667,469 58,011,004	4,653,344	180,681,316	185,334,66 298,031,80	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year	6,924,303 4,653,344 7,555,011	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756	4,653,344 1,544,538 7,351,587	180,681,316 296,487,270 314,369,241	185,334,66 298,031,80 321,720,82	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year	6,924,303 4,653,344	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660	<b>4,653,344</b> 1,544,538	180,681,316 296,487,270	185,334,66 298,031,80 321,720,82	
Opening balance Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year Less: Recovery during the year Less: Adjustment / Transfer during year	6,924,303 4,653,344 7,555,011 - (5,284,052)	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 (984,646,601)	99,123,734 (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 - (989,930,653)	4,653,344 1,544,538 7,351,587 - (4,242,781)	180,681,316 296,487,270 314,369,241 - (430,175,195)	185,334,66 298,031,80 321,720,82 (434,417,976	
Opening balance Add: Addition principal during the year Add: Addition principal during the year Add: Adjustment from receivable Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance	6,924,303 4,653,344 7,555,011 (5,284,052) - 6,924,303	99,123,734 - (9,456,265) 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 (984,646,601) - 12,242,460	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 (989,930,653) - 19,166,763	4,653,344 1,544,538 7,351,587 (4,242,781) - 4,653,344	180,681,316 296,487,270 314,369,241 - (430,175,195) - 180,681,316	185,334,66 298,031,80 321,720,82 (434,417,970 185,334,66	
Opening balance Add: Addition principal during the year Add: Addistion principal during the year Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance 11.2 Advance & Prepaid	6,924,303 4,653,344 7,555,011 - (5,284,052) - 6,924,303 16,732,228	99,123,734 - (9,456,265) 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 - (984,646,601) - 12,242,460 200,000	99,123,734 - (9,456,265) 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 - (989,930,653) - 19,166,763 16,932,228	4,653,344 1,544,538 7,351,587 (4,242,781) - 4,653,344 12,990,352	180,681,316 296,487,270 314,369,241 - (430,175,195)	185,334,66 298,031,80 321,720,82 (434,417,97) 185,334,66 13,090,38	
Opening balance Add: Addition principal during the year Add: Addition principal during the year Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance 11.2 Advance & Prepaid Opening balance	6,924,303 4,653,344 7,555,011 - (5,284,052) - 6,924,303 16,732,228 12,990,352	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 - (984,646,601) - 12,242,460 200,000 100,000	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 - (989,930,653) - 19,166,763 16,932,228 13,090,352	4,653,344 1,544,538 7,351,587 - (4,242,781) - 4,653,344 12,990,352 11,638,491	180,681,316 296,487,270 314,369,241 - (430,175,195) - 180,681,316 100,000	212,612,71 185,334,66 298,031,80 321,720,82 (434,417,970 185,334,66 13,090,35	
Opening balance Add: Addition principal during the year Add: Addition principal during the year Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Less: Recovery during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance 11.2 Advance & Prepaid Opening balance Add: Disbursement / Disbur	6,924,303 4,653,344 7,555,011 - (5,284,052) - 6,924,303 16,732,228	99,123,734 - (9,456,265) 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 - (984,646,601) - 12,242,460 200,000	99,123,734 - (9,456,265) 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 - (989,930,653) - 19,166,763 16,932,228	4,653,344 1,544,538 7,351,587 (4,242,781) - 4,653,344 12,990,352	180,681,316 296,487,270 314,369,241 - (430,175,195) - 180,681,316	185,334,66 298,031,80 321,720,82 (434,417,97) 185,334,66 13,090,38	
Opening balance Add: Addition principal during the year Add: Addition principal during the year Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Add: Adjustment during the year Less: Recovery during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance 11.2 Advance & Prepaid Opening balance Add: Disbursement during the year Add: Adjustment during the year	6,924,303 4,653,344 7,555,011 - (5,284,052) - 6,924,303 16,732,228 12,990,352 42,132,676	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 - (984,646,601) - 12,242,460 200,000 100,000	99,123,734 (9,456,265) 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 (989,930,653) 19,166,763 16,932,228 13,090,352 42,232,676	4,653,344  1,544,538  7,351,587  - (4,242,781)  - 4,653,344  12,990,352  11,638,491  48,285,242	180,681,316 296,487,270 314,369,241 - (430,175,195) - 180,681,316 100,000	185,334,66 298,031,80 321,720,82 (434,417,970 185,334,66 13,090,35 11,638,49 48,392,24	
Opening balance Add: Addition principal during the year Add: Addition principal during the year Add: Interest earned during the year Less: FDR withdrawal Less: Adjustment tax & charged Closing balance 11. Advance, Security & Prepaid 11.1 Loan to Staffs Opening balance Add: Disbursement during the year Less: Recovery during the year Less: Recovery during the year Less: Adjustment / Transfer during year Closing balance 11.2 Advance & Prepaid Opening balance Add: Disbursement during the year	6,924,303 4,653,344 7,555,011 - (5,284,052) - 6,924,303 16,732,228 12,990,352	99,123,734 - (9,456,265) - 89,667,469 13,798,187 12,242,460 180,681,316 816,207,745 - (984,646,601) - 12,242,460 200,000 100,000	99,123,734 - (9,456,265) - 89,667,469 58,011,004 19,166,763 185,334,660 823,762,756 - (989,930,653) - 19,166,763 16,932,228 13,090,352	4,653,344 1,544,538 7,351,587 - (4,242,781) - 4,653,344 12,990,352 11,638,491	180,681,316 296,487,270 314,369,241 - (430,175,195) - 180,681,316 100,000	185,334,66 298,031,80 321,720,82 (434,417,970 185,334,66 13,090,35	



	Amount in Taka						
, Particular's		FY 2024-2025			FY 2023-2024	100000	
	Micro Finance	Development	Total	Micro Finance	Development	Total	
		As at 30 June 2025			As at 30 June 2024		
11.3 Advance Against Income Tax	20,556,286	1,355,727	21,912,013	14,136,867	50,833	14,187,70	
Opening balance	14,136,867	50,833	14,187,700	4,503,585	15,869	4,519,454	
Add: Source Tax Deduction during the year	23,737,615	1,355,722	25,093,337	14,711,629	50,833	14,762,462	
Add: Adjustment during the year	23,737,013	1,555,722	25,075,337	14,711,025	30,003	147 0270	
Less: Recovery during the year	1						
Less: Adjustment during year	(17,318,196)	(50,828)	(17,369,024)	(5,078,347)	(15,869)	(5,094,216	
Closing balance	20,556,286	1,355,727	21,912,013	14,136,867	50,833	14,187,70	
Crossing varance	20,550,200	1,000,121	21,712,010	21,100,007	50,000	1,710.77.0	
12. Loan to Group Members	10,414,826,056	9#1	10,414,826,056	9,436,784,179	369,365	9,437,153,54	
12.1 Loan to Beneficiaries-JAGORON	4,224,939,124		4,224,939,124	4,906,860,123	9	4,906,860,12	
Opening balance	4,906,860,123	-	4,906,860,123	3,715,616,334	-	3,715,616,33	
Add. Disbursement during the year	6,587,991,000		6,587,991,000	7,204,494,500	-	7,204,494,50	
Add: Adjustment during the year			-				
Less : Recovery during the year	(7,269,911,999)		(7,269,911,999)	(5,467,605,282)		(5,467,605,282	
Less: Adjustment Recovery during the year	-		-	(545,645,429)		(545,645,429	
Closing balance	4,224,939,124		4,224,939,124	4,906,860,123		4,906,860,12	
12.2 Loan to Beneficiaries-AGROSOR	5,994,404,330		5,994,404,330	4,199,850,005	-	4,199,850,00	
Opening balance	4,199,850,005		4,199,850,005	3,519,761,824		3,519,761,82	
Add. Disbursement during the year	7,032,840,000	_	7,032,840,000	4,943,760,000		4,943,760,00	
Add: Adjustment during the year	7,002,010,000		- 7,002,010,000	377 1077 (17)		27. 227. 0070	
Less : Recovery during the year	(5,238,285,675)		(5,238,285,675)	(3,875,203,737)		(3,875,203,737	
Less: Adjustment Recovery during the year	(5,200,200,010)		(3,230,203,013)	(388,468,082)		(388,468,082	
Closing balance	5,994,404,330	-	5,994,404,330	4,199,850,005	<u> </u>	4,199,850,00	
12.3 Loan to Beneficiaries-SUFOLON  Opening balance	31,563,687 71,777,351		71,777,351	71,777,351	- -	71,777,35 32,312,30	
Add. Disbursement during the year	80,655,000		80,655,000	94,200,000		94,200,00	
Add: Adjustment during the year		-	-		-		
Less : Recovery During the year	(120,868,664)		(120,868,664)	(52,768,660)		(52,768,660	
Less: Adjustment Recovery during the year		-	-	(1,966,293)		(1,966,293	
Closing balance	31,563,687	-	31,563,687	71,777,351		71,777,35	
12.4 Loan to Beneficiaries-GRIHAYAN Loan	66,163,854		66,163,854	124,421,277	369,365	124,790,64	
Opening balance	124,421,277	369,365	124,790,642	324,842,213	916,638	325,758,85	
Add. Disbursement during the year	980,000	307,500	980,000	2,090,000	-	2,090,00	
Add: Adjustment during the year	-		-	2/070/000	-	2,000	
Less : Recovery During the year	(59,237,423)	(369,365)	(59,606,788)	(167,433,860)	(547,273)	(167,981,133	
Less: Adjustment Recovery during the year	()/	(541)641)	(20/410/100/	(35,077,076)	7	(35,077,076	
Closing balance	66,163,854		66,163,854	124,421,277	369,365	124,790,64	
12.5 Loan to Beneficiaries-SAHOS Loan	2,541,700		2,541,700		-		
Opening balance	1	-	-10		-		
Add. Disbursement during the year	17,000,000		17,000,000				
Add: Adjustment during the year		-	_				
Less : Recovery During the year	(14,458,300)		(14,458,300)				
Less: Adjustment Recovery during the year	-	-	-	-			
Closing balance	2,541,700	_	2,541,700				
12.6 Loan to HHWL	16,453,629		16,453,629	18,741,194		18,741,19	
Opening balance	18,741,194		18,741,194	9,901,059		9,901,05	
Add. Disbursement during the year	21,851,000		21,851,000	20,065,000		20,065,00	
Add: Adjustment	22,002,000	12.	21/031/000	20,000,000		20,000,00	
	794 190 EVE		/24.320.55	## P24.42	<del></del>	24.50.44	
Less : Recovery During the year	(24,138,565)	-	(24,138,565)	(10,384,124)		(10,384,124	
Less: Adjustment Recovery during the year	-	-		(840,741)	-	(840,741	
Closing balance	16,453,629	-	16,453,629	18,741,194	-	18,741,19	



Carried Company of the Company of the	Amount in Taka						
Particular's		FY 2024-2025		FY 2023-2024			
	Micro Finance	Development	Total	Micro Finance	Development	Total	
	A	s at 30 June 2025			As at 30 June 2024		
12.7 Loan to HHSL	32,745,008	-	32,745,008	32,743,447		32,743,44	
Opening balance	32,743,447		32,743,447	7,223,769		7,223,76	
Add. Disbursement during the year	43,844,000		43.844.000	56,024,000		56,024,00	
Add: Adjustment		_					
Less : Recovery During the year	(43,842,439)		(43,842,439)	(28,824,919)		(28,824,919	
Less: Adjustment Recovery during the year	(40,042,437)		(40,042,407)	(1,679,403)		. 400 1000000000000000000000000000000000	
	22 747 000		70.745.000	A CONTRACTOR		(1,679,400	
Closing balance	32,745,008		32,745,008	32,743,447	-	32,743,44	
12.8 Loan to Agrosor- MFCE	46,014,723	5	46,014,723	82,390,782	5 <b>7</b> 55	82,390,78	
Opening balance	82,390,782	-	82,390,782	-	-		
Add. Disbursement during the year	48,445,000	-	48,445,000	127,345,000	-	127,345,00	
Add: Adjustment	-	-	is	-			
Less: Recovery During the year	(84,821,058)	/-	(84,821,058)	(43,216,400)	-	(43,216,400	
Less: Adjustment Recovery during the year		/ 1		(1,737,818)		(1,737,818	
Closing balance	46,014,724		46,014,724	82,390,782	-	82,390,78	
13. Accounts Receivable	9,558,049	5,408,668	14,966,717	6,130,504		6,130,50	
Opening balance	6,130,504		6,130,504	3,562,036	-	3,562,03	
Add. Receivale during the year	9,558,049	5,408,668	14,966,717	6,130,504		6,130,50	
Add. Adjusted during the year	-	1	1 1	-			
Less : Recovery During the year	(6,130,504)		(6,130,504)	(3,562,036)		(3,562,036	
Less. Adjusted during the year	-	-	-	-			
Closing balance	9,558,049	5,408,668	14,966,717	6,130,504	-	6,130,50	
14. Others Current Assets	11,100,866		11,100,866	10,043,391		10,043,39	
14.1 Unsettlement Advance	11,100,866		11,100,866	10,043,391		10,043,39	
Opening balance	10,043,391		10,043,391	9,082,293		9,082,29	
Add. Provision during the year	13,314,928		13,314,928	5,958,161		5,958,16	
Add. Adjustment during the year	10/011/220		13/314/20	3,730,101		5,756,10	
Less : Recovery during the year	(12,257,453)		(12,257,453)	(4,997,063)		(4,997,063	
Less : Adjustment during the year	-		-	-		(-,,,,,,,,,,,	
Closing balance	11,100,866		11,100,866	10,043,391	-	10,043,39	
15. Cash in Hand and at Bank	514,175,100	201,880,563	716,055,663	390,268,722	214,496,200	604,764,92	
15.1 Cash in hand	56,548,171	ш	56,548,171	74,424,604	148,213	74,572,81	
Hand Office				BAE	110 200		
Head Office Branch Office	56,548,171		56 540 454	7,356	148,213	155,56	
Total	56,548,171		56,548,171 56,548,171	74,417,248	140.012	74,417,24	
15.2 Cash at Bank	457,626,929	201,880,563	659,507,492	74,424,604	148,213 214,347,987	74,572,81 530,192,10	
Head Office	273,836,223	201,880,563	475,716,786	178,904,152	214,347,987	393,252,13	
Branch Office	183,790,706	201,000,000	183,790,706	136,939,966	214,047,207	136,939,96	
Total	457,626,929	201,880,563	659,507,492	315,844,118	214,347,987	530,192,10	



Particular's	FY 2024-2025			FY 2023-2024			
	Micro Finance	Development	Total	Micro Finance	Development	Total	
	A	As at 30 June 2025		A	As at 30 June 2024		
				The second of th			
16. Retained Surplus and Reserve Fund	1,544,932,269	66,702,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797	
Opening balance	1,385,604,466	55,206,331	1,440,810,797	1,141,740,475	46,314,726	1,188,055,201	
Add : Prior year adjustment	74	-		-	-		
Less : Prior year adjustment	-		-	-	-		
Sub total	1,385,604,466	55,206,331	1,440,810,797	1,141,740,475	46,314,724	1,188,055,199	
Add: Surplus/(Deficit) during the year	159,327,803	11,032,456	170,360,259	243,863,991	8,891,607	252,755,598	
Add: Adjustment during the year	12		-				
Less: Adjustment during the Year	-		-	-	-		
Sub total	159,327,803	11,032,456	170,360,259	243,863,991	8,891,607	252,755,598	
Total Retained Surplus After Adjustment	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797	
Less: Provision for Reserve Fund	(154,493,227)		(154,493,227)	(138,560,447)		(138,560,447)	
Total Retained Surplus After Reserved	1,390,439,042	56,238,787	1,456,677,829	1,247,044,019	55,206,331	1,302,250,350	
Add: Reserve Fund	154,493,227		154,493,227	138,560,447		138,560,447	
Closing balance	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797	
17. Long Term Borrowings-PKSF	687,399,999		687,399,999	573,733,334		573,733,334	
17.1 Long Term Borrowings- PKSF- JAGORON	233,400,000		233,400,000	170,400,000	A	170,400,000	
Opening balance	170,400,000	-	170,400,000	126,000,000		126,000,000	
Add: Receipt during the year	150,000,000		150,000,000	100,000,000		100,000,000	
Less: Return during the year	(87,000,000)	-	(87,000,000)	(55,600,000)		(55,600,000)	
Closing balance	233,400,000	-	233,400,000	170,400,000		170,400,000	
17.2 Long Term Borrowings- PKSF- AGROSOR	233,000,000		233,000,000	170,000,000		170,000,000	
Opening balance	170,000,000	-	170,000,000	134,000,000	-	134,000,000	
Add: Receipt during the year	150,000,000	-	150,000,000	100,000,000		100,000,000	
Less: Return during the year	(87,000,000)		(87,000,000)	(64,000,000)		(64,000,000)	
Closing balance	233,000,000		233,000,000	170,000,000	-	170,000,000	
17.3 Long Term Borrowings- PKSF- Sufolon	50,000,000	-	50,000,000	70,000,000		70,000,000	
Opening balance	70,000,000		70,000,000	40,000,000		40,000,000	
Add: Receipt during the year	80,000,000		80,000,000	70,000,000		70,000,000	
Less: Return during the year	(100,000,000)		(100,000,000)	(40,000,000)		(40,000,000)	
Less: Adjust / Transfer				(		. (	
Closing balance	50,000,000	-	50,000,000	70,000,000		70,000,000	
17.4 Long Term Borrowings- PKSF- HHWL	14,999,999	*	14,999,999	13,333,334		13,333,334	
Opening balance	13,333,334		13,333,334	8,333,334	-	8,333,334	
Add: Receipt during the year	10,000,000		10,000,000	10,000,000		10,000,000	
Less: Return during the year	(8,333,335)		(8,333,335)	(5,000,000)		(5,000,000)	
Less: Adjust / Transfer	-					(	
Closing balance	14,999,999		14,999,999	13,333,334		13,333,334	



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15,000,000

(25,000,000)

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17.5 Long Term Borrowings- PKSF- HHSL

Opening balance

Add: Receipt during the year

Less: Return during the year

Less: Adjust / Transfer Closing balance

		50 cm 67	Amount	ount in Taka				
Particular's		FY 2024-2025		E E E	FY 2023-2024			
(A)	Micro Finance	Development	Total	Micro Finance	Development	Total		
		As at 30 June 2025		As at 30 June 2024				
AT C. T. D DIVCE A MICE			109,000,000	110,000,000		110,000,00		
17.6 Long Term Borrowings- PKSF- Agrosor-MFCE	109,000,000		109,000,000	110,000,000		110,000,00		
Opening balance	110,000,000	-	110,000,000	50,000,000	-	50,000,00		
Add: Receipt during the year	40,000,000	-	40,000,000	70,000,000	-	70,000,00		
Less: Return during the year	(41,000,000)		(41,000,000)	(10,000,000)		(10,000,000		
Less: Adjust / Transfer	-	1 -	-	-	-			
Closing balance	109,000,000		109,000,000	110,000,000		110,000,00		
17.7 Long Term Borrowings- PKSF- SAHOS	17,000,000		17,000,000	-	2.1			
Opening balance		-	-					
Add: Receipt during the year	17,000,000	-	17,000,000	-	F 67 5			
Less: Return during the year	-	-	-	2 3 4 34	-			
Less: Adjust / Transfer	-	-						
Closing balance	17,000,000		17,000,000		7			
	0.000 454 400		2,686,151,108	2,863,470,643		2,863,470,64		
18. Long Term Borrowings-Bank & Others	2,686,151,108	<u>-</u>	2,686,151,108	2,863,470,643		2,003,470,04		
Opening balance	2,863,470,643		2,863,470,643	2,327,113,412	770,411	2,327,883,82		
Add: Receipt during the year	3,202,210,667	-	3,202,210,667	3,087,554,375		3,087,554,37		
Add: Interest Charged during the year	-	-		-	-			
Add: Bank Charged during the year	-	-	-	-				
Less: Return during the year	(3,379,530,202)		(3,379,530,202)	(2,551,197,144)	(770,411)	(2,551,967,555		
Less: Adjustment during the year	-	-		-				
Closing balance	2,686,151,108		2,686,151,108	2,863,470,643		2,863,470,64		
19. Member Savings	6,499,049,787		6,499,049,787	5,315,680,921	35,276	5,315,716,19		
17. Member Savargs	0,133,013,101		0,255,025,101	5,525,555,52		3,5-3,5-3,5-3		
19.1 Members Regular Savings	4,923,388,059		4,923,388,059	4,249,435,817	25,565	4,249,461,38		
Opening balance	4,249,435,817	25,565	4,249,461,382	3,013,882,945	143,383	3,014,026,32		
Add: Receipt during the year	4,289,373,391	31,152	4,289,404,543	3,890,380,062	182,903	3,890,562,96		
Add: Adjustment during the year		-		418,812,971	-	418,812,97		
Less: Return during the year	(3,615,421,149)	(56,717)	(3,615,477,866)	(1,642,208,798)	(300,721)	(1,642,509,519		
Less: Adjustment during the year	-	-		(1,431,431,363)	-	(1,431,431,363		
Closing balance	4,923,388,059	-	4,923,388,059	4,249,435,817	25,565	4,249,461,38		
19.2 Members Voluntary Savings -Monthly	576,576,088	-	576,576,088	477,174,104	4,711	477,178,81		
Opening balance	477,174,104	4,711	477,178,815	387,275,843	23,422	387,299,26		
Add: Receipt during the year	494,581,355	-	494,581,355	321,926,277	324	321,926,60		
Add: Adjustment during the year	-			65,723,972		65,723,97		
Less: Return during the year	(395,179,371)	(4,711)	(395,184,082)	(254,143,825)	(19,035)	(254,162,860		
Less: Adjustment during the year	_	-		(43,608,163)	-	(43,608,163		
Closing balance	576,576,088	_	576,576,088	477,174,104	4,711	477,178,81		
19.3 Members Savings-SAMRIDDI	56,958,000		56,958,000	75,312,000	5,000	75,317,00		
Opening balance	75,312,000	5,000	75,317,000	131,106,000	39,000	131,145,00		
Add: Receipt during the year	8,771,000	-	8,771,000					
Maria Caraca Car	_	_	-	13,538,000		13,538,00		
Add: Adjustment during the year								
	(27,125,000)	(5,000)	(27,130,000)	(32,614,000)	(34,000)	(32,648,000		
Add: Adjustment during the year Less: Return during the year Less: Adjustment during the year	(27,125,000)	(5,000)	(27,130,000)	(32,614,000)	(34,000)	(32,648,000		



Cherring balance	· 网络里克里斯拉尔	3.5		Amount	in Taka		il≆ XX-X • <u>Vi</u> č
15.4 Manshers Savings-OTS	Particular's		FY 2024-2025	et.		FY 2023-2024	THE
19.4 Members Svrings-OTS		Micro Finance	Development	Total	Micro Finance	Development	Total
19.4 Members Svrings-OTS							
Cherring balance			As at 30 June 2025			As at 30 June 202	4
1.758,097.60	19.4 Members Savings-OTS	942,127,640		942,127,640	513,759,000	6	- 513,759,000
1.758,097.60	Opening halance	513.759.000		513,759,000	481,249,000		481,249,000
Acid Adjustment during the year			0 1				215,992,000
Less National Surring the year   (1,307,560,000)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-	-			19	22,180,000
Less Adjustment during the year		(1,307,569,000)		(1,307,569,000)			(183,482,000
Section Subsection		-	_	-	(22,180,000)		(22,180,000
20. Development Program Fund	2 7	942,127,640	-	942,127,640		200	513,759,000
Cyening Islanese				£ 450 000	E 544 D00		E 544 000
Add. Adustreet change the year  1.200,000  1	20. Development Program Fund	6,450,000					
Committee   Comm	Opening balance	5,544,000	_				
Lees Return during the year	Add: Receipt during the year	2,295,000	-	2,295,000	4,515,000		4,515,00
Less Adjustment during the year	Add: Adjustment during the year	-					
Closing balance	Less: Return during the year	(1,389,000)	-	(1,389,000)	-		
21. Short Term Loan & Liability 2.1.1 Ambala Foundation General Fund - Loan 2.479,187 2.1.200,000 1.200,000 1.200,000 2.479,187 2.479,18	Less: Adjustment during the year						
2.1.1 Ambala Foundation General Fund - Loan	Closing balance	6,450,000	-	6,450,000	5,544,000		5,544,00
2.1.1 Ambala Foundation General Fund - Loan							
Cpening Islance	21. Short Term Loan & Liability		1,200,000	1,200,000	171,008,112	1,846,000	0 172,854,112
Add: Receipt during the year  Add: Adustment during the year  Add: Adustment during the year  (122,580,881) (46,593,601) (169,544,482) (185,490,571) (2228,289) (207,718,884,284) (182,590,584) (185,490,571) (24,533,311) (20,021,884,284) (182,590,584) (182	21.1 Ambala Foundation General Fund - Loan		1,200,000	1,200,000	-	2,479,187	2,479,187
Add: Adustment during the year  Add: Adustment during the year  Add: Adustment during the year  (122,580,881) (46,983,601) (169,344,482) (185,490,571) (22,282,289) (207,718,861) (169,344,482) (185,490,571) (24,531,311) (20,021,881) (20,021	Opening balance	1 4	2,479,187	2,479,187	-	4,782,209	9 4,782,20
Add: Adustment during the year (122580,881) (46,963,601) (169,544,482) (185,400,571) (24,531,311) (210,021,88 Less: Beturn during the year (122580,881) (46,963,601) (169,544,482) (185,400,571) (24,531,311) (210,021,88 Less: Adjus / Transfer / Refund during the year (1226,000) (1200,000		122,580,881	45,684,414	168,265,295	185,490,571	22,228,289	9 207,718,860
Less Edura during the year  Less Adjust / Transfer / Refund during the year  1.200,000  1.200,000  1.200,000  2.479,187			12		-		
Less Adjus / Transfer / Refund during the year   1,200,000   1,200,000   - 2,479,187   2		(122,580,881)	(46,963,601)	(169,544,482)	(185,490,571)	(24,531,311	(210,021,882
Closing balance		-	_		-		
21.2 Emplayee Gratuity Fund Account - Loan  92.914,172  92.914,172  75.138,405		-	1,200,000	1,200,000	-	2,479,18	2,479,187
Add: Receipt during the year 66,297,552 6,486,122 72,783,674 20,475,767 2,628,209 23,133,974 Add: Adustment during the year (159,211,724) (6,486,122) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (6,486,122) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund Account - Loan (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (159,210)	21.2 Employee Gratuity Fund Account - Loan	o(' •	-		92,914,172	1.5	92,914,172
Add: Receipt during the year 66,297,552 6,486,122 72,783,674 20,475,767 2,628,209 23,133,974 Add: Adustment during the year (159,211,724) (6,486,122) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (6,486,122) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund Account - Loan (159,211,724) (165,697,846) (2,700,000) (2,622,209) (5,528,200) Less: Adjust / Transfer / Refund during the year (159,211,724) (159,210)	Counting balance	02 914 172		92 914 172	75 138 405		75 138 405
Add: Adjustment during the year (159.211.724) (6.486.122) (165.697.846) (2.700.000) (2.628.209) (5.328.20 Loss: Adjust / Transfer / Refund during the year (159.211.724) (6.486.122) (165.697.846) (2.700.000) (2.628.209) (5.328.20 Loss: Adjust / Transfer / Refund during the year (159.211.724) (6.486.122) (165.697.846) (2.700.000) (2.628.209) (5.328.20 Loss: Adjust / Transfer / Refund during the year (159.211.724) (159.211.724) (165.697.846) (2.700.000) (2.628.209) (5.328.20 Loss: Adjust / Transfer / Refund during the year (159.211.724) (159.211			6.486.122			2,628,20	
Less: Return during the year		00/1071/004	.,,,				_
Loss: Adjust / Transfer / Refund during the year		(159.211.724)	(6.486.122)	(165.697.846)	(2.700.000)	(2.628.209	(5.328,209
Closing balance		(100,211,123)	(0,300,122)	(100,007,010)	(2)700/000)	Internation	/ (cjozojac)
21.3 Employee Welfare Fund Account - Loan  231,305 23,300 254,60  Opening balance 231,305 25,300 254,603 39,733,478 . 39,733,47  Add: Receipt during the year 80,050,542 838,800 80,889,343 10,074,900 1,578,400 11,653,31  Add: Adgustment during the year			9-		92,914,172		- 92,914,17
Add: Receipt during the year 80,050,542 838,800 80,889,342 10,074,900 1,578,400 11,653,34 Add: Adjustment during the year (80,281,847) (862,100) (81,143,947) (49,577,073) (1,555,100) (51,132,17 Less: Adjust / Transfer / Refund during the year 231,305 23,300 254,66			4	•		23,30	M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Add: Receipt during the year 80,050,542 838,800 80,889,342 10,074,900 1,578,400 11,653,34 Add: Adjustment during the year (80,281,847) (862,100) (81,143,947) (49,577,073) (1,555,100) (51,132,17 Less: Adjust / Transfer / Refund during the year 231,305 23,300 254,66	Campian balance	231 305	23 300	254 605	39 733 478		39 733 47
Add: Adjustment during the year (80,281,847) (862,100) (81,143,947) (49,577,073) (1,555,100) (51,132,17 Less: Adjust / Transfer / Refund during the year (80,281,847) (862,100) (81,143,947) (49,577,073) (1,555,100) (51,132,17 Less: Adjust / Transfer / Refund during the year (231,305) (23,300) (254,61 description of the year (249,911,413) (427,644) (356,72 description of the year (249,911,413) (427,644) (356,72 description of the year (250,695,849) (13,604,074) (264,299,923) (134,690,166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (134,690,166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (134,690,166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (134,690,166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (13,604,074) (264,299,923) (13,694,0166) (7,077,700) (141,767,86 description of the year (250,695,849) (12,694,049) (12,764,			107.22	F 225.05.01		1 578 40	
Less: Return during the year   (80,281,847)   (862,100)   (81,143,947)   (49,577,073)   (1,555,100)   (51,132,17		10,000,042	030,000	00,007,042	10,071,200	1,070,10	11,055,00
Closing balance		(80.281.847)	(862.100)	(81 143 947)	(49 577 073)	(1.555.100	(51 132 173
Closing balance		(80,281,847)	(802,100)	(01,143,747)	(17,577,075)	(1,005,100	(01,102,170
21.4 Employee Provident Fund Account - Loan					231,305	23,30	0 254,60
Add: Receipt during the year 249,911,413 14,031,718 263,943,131 46,031,073 6,650,056 52,681,131 Add: Adjustment during the year				7	==4 vo&vo.es.	10.000	
Add: Receipt during the year 249,911,413 14,031,718 263,943,131 46,031,073 6,650,056 52,681,131 Add: Adjustment during the year	Onening balance	784.436	(427 644)	356.792	89.143.529		. 89 443 52
Add: Adjustment during the year	2000					6.650.05	
Less: Return during the year (250,695,849) (13,604,074) (264,299,923) (134,690,166) (7,077,700) (141,767,861) Less: Adjust / Transfer / Refund during the year			,552,710	200,730,101	15/051/075	5,000,00	
Less: Adjust / Transfer / Refund during the year 135,307 (119,603) 15,70  21.5 Employee Security Fund Account - Loan 135,307 (119,603) 15,70  Opening balance 135,307 (119,603) 15,704 23,439,527 - 23,439,527  Add: Receipt during the year 99,716,774 12,463,049 112,179,823 16,899,911 4,541,527 21,441,44  Add: Adjustment during the year 99,852,081 (12,343,446) (112,195,527) (40,204,131) (4,661,130) (44,865,266) 12,834,446 (12,343,446) (12,343,446) (12,195,527) (40,204,131) (4,661,130) (44,865,266) 12,834,446 (12,343,446)		(250.695.849)	(13.604.074)	(264.299.923)	(134.690.166)	(7.077.700	(141.767.866
Closing balance       -       -       -       784,436       (427,644)       356,75         21.5 Employee Security Fund Account - Loan       -       -       -       135,307       (119,603)       15,70         Opening balance       135,307       (119,603)       15,704       23,439,527       -       23,439,527         Add: Receipt during the year       99,716,774       12,463,049       112,179,823       16,899,911       4,541,527       21,441,44         Add: Adjustment during the year       -       -       -       -       -       -         Less: Return during the year       (99,852,081)       (12,343,446)       (112,195,527)       (40,204,131)       (4,661,130)       (44,865,266)         Less: Adjust / Transfer / Refund during the year       -		(250,030,27)	(10,00 1,07 1)	(201)277720)	(101/070/100)	(1)11/11/10	/ (222) 07/00
21.5 Employee Security Fund Account - Loan       -       -       -       135,307       (119,603)       15,704         Opening balance       135,307       (119,603)       15,704       23,439,527       -       23,439,527         Add: Receipt during the year       99,716,774       12,463,049       112,179,823       16,899,911       4,541,527       21,441,44         Add: Adjustment during the year       -       -       -       -       -       -         Less: Return during the year       (99,852,081)       (12,343,446)       (112,195,527)       (40,204,131)       (4,661,130)       (44,865,266)         Less: Adjust / Transfer / Refund during the year       -			-		784,436	(427,644	356,79
Add: Receipt during the year     99,716,774     12,463,049     112,179,823     16,899,911     4,541,522     21,441,44       Add: Adjustment during the year     -     -     -     -     -     -       Less: Return during the year     (99,852,081)     (12,343,446)     (112,195,527)     (40,204,131)     (4,661,130)     (44,865,260)       Less: Adjust / Transfer / Refund during the year     -     -     -     -     -     -			15				
Add: Receipt during the year     99,716,774     12,463,049     112,179,823     16,899,911     4,541,527     21,441,44       Add: Adjustment during the year     -     -     -     -     -     -       Less: Return during the year     (99,852,081)     (12,343,446)     (112,195,527)     (40,204,131)     (4,661,130)     (44,865,260)       Less: Adjust / Transfer / Refund during the year     -     -     -     -     -     -	Opening balance	126 207	maann	15 704	22.420 522		72.420.57
Add: Adjustment during the year						4 541 50	
Less: Return during the year (99,852,081) (12,343,446) (112,195,527) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (4,661,130) (44,865,261) (40,204.131) (40,204.131) (40,204.131) (40,204.131) (40,204.131) (40,204.131) (40,204.131) (40,204.131)		99,/16,//4	12,463,049	112,179,823	16,899,911	4,541,52	21,441,43
Less: Adjust / Transfer / Refund during the year		(00.053.004)	(13.242.447)	(110 105 507)	//0.004 1013	14.524.430	744 DCE 305
		(99,852,081)	(12,343,446)	(112,195,527)	(40,204,131)	(4,001,130	(44,865,261
	Closing balance	<del> </del>			135,307	(110.000	15,70



Particular's		FY 2024-2025		FY 2023-2024			
	Micro Finance	Development	Total	Micro Finance	Development	Total	
15 27 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16			/				
	1	As at 30 June 2025			As at 30 June 2024		
21.6 Employee Pension Scheme Account - Loan		1 (2)		76,942,892	(109,240)	76,833,652	
Opening balance	76,942,892	(109,240)	76,833,652	58,997,675		58,997,675	
Add: Receipt during the year	184,199,658	15,609,025	199,808,683	25,545,217	7,546,919	33,092,136	
Add: Adjustment during the year	-	-	- 4				
Less: Return during the year	(261,142,550)	(15,499,785)	(276,642,335)	(7,600,000)	(7,656,159)	(15,256,159)	
Less: Adjust / Transfer / Refund during the year	-		-	75 042 002	(100 010)	76 833 653	
Closing balance	1	-	•	76,942,892	(109,240)	76,833,652	
21.7 Ambala Social Business		*	(*)	1.81	*	-	
Opening balance	-	-	-	-			
Add: Receipt during the year	-	-		-	112,900,000	112,900,000	
Add: Adjustment during the year	-	-	-	-			
Less: Return during the year	-	· -			(112,900,000)	(112,900,000)	
Less: Adjust / Transfer / Refund during the year	-	-	-		-		
Closing balance	-	-	-	-	•		
22.0 Loan Loss Provision (LLP)	620,409,227	(#)	620,409,227	565,214,116	130,882	565,344,998	
On wine helenes	565,214,116	130,882	565,344,998	373,408,135	123,330	373,531,465	
Opening balance	119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,715	
Add. Provision during the year  Less: Adjustment during the year	[64,620,238]	(168,528)	(64,788,766)	(6,276,182)	7,332	(6,276,182)	
Closing balance	620,409,227	(100,520)	620,409,227	565,214,116	130,882	565,344,998	
23. PF, WF, Gratuity, IT etc.	159,319,146	407,659,844	566,978,990	110,273,047	336,588,843	446,861,890	
23.1 Provident Fund		160,689,239	160,689,239	( <u>1</u> 2)	127,211,409	127,211,409	
Opening balance	T	127,211,409	127,211,409	-	97,097,895	97,097,895	
Add. Receipt during the year	87,956,489	50,437,819	138,394,308	69,525,867	38,637,286	108,163,153	
Add: Adjustment During the year	-	-			-		
Less: Return during the year	(87,956,489)	(16,959,989)	(104,916,478)	(69,525,867)	(8,523,772)	(78,049,639)	
Less: Adjust / Transfer / Refund during the year	-						
Closing balance		160,689,239	160,689,239		127,211,409	127,211,409	
23.2 Gratuity Fund	-	109,543,330	109,543,330	·#1	93,108,191	93,108,191	
Opening balance	-	93,108,191	93,108,191	-	75,260,632	75,260,632	
Add: Receipt during the year	22,921,261	22,921,261	45,842,522	20,475,767	20,475,768	40,951,535	
Add: Adjustment During the year	-	-	-	-	-	-	
Less: Return during the year	(22,921,261)	(6,486,122)	(29,407,383)	(20,475,767)	(2,628,209)	(23,103,976)	
Less: Adjust / Transfer / Refund during the year	-	-		-			
Closing balance		109,543,330	109,543,330		93,108,191	93,108,191	
23.3 Staff Security	ä	43,312,535	43,312,535		38,477,358	38,477,358	
Opening balance	1 -1	38,477,358	38,477,358		24,098,676	24,098,676	
Add: Receipt during the year	21,928,250	17,206,870	39,135,120	21,067,750	19,044,811	40,112,561	
Add: Adjusted during the year		-	-		-		
Less: Return during the year	(21,928,250)	(12,371,693)	(34,299,943)	(21,067,750)	(4,666,129)	(25,733,879)	
Less: Adjusted during the year	-	-	10-	-	-		
Closing balance		43,312,535	43,312,535		38,477,358	38,477,358	
23.4 Welfare Fund Staff	*			: :#	821,900	821,900	
Opening balance	-	821,900	821,900	-	12,056,900	12,056,900	
Add: Receipt during the year	11,112,900	32,000	11,144,900	25,831,575	2,766,200	28,597,775	
Add: Adjustment During the year	-	-	-				
Less : Return during the year	(11.112,900)	(853,900)	(11,966,800)	(25,831,575)	(14,001,200)	(39,832,775)	
Less: Adjusted during the year	-	-		-			
Closing balance			C440		821,900	821,900	



Particular's		FY 2024-2025	Autount	FY 2023-2024			
raticular s	Micro Finance	Development	Total	Micro Finance	Development	Total	
AND AND MAIN TO THE STATE OF TH							
	A	as at 30 June 2025		As at 30 June 2024			
23.5 Welfare Fund Member	159,319,146		159,319,146	110,273,047	17,422	110,290,469	
Opening balance	110,273,047	17,422	110,290,469	93,928,443	17,422	93,945,865	
Add: Receipt during the year	107,913,550	-	107,913,550	73,466,245		73,466,245	
Less : Return during the year	(58,867,451)	(17,422)	(58,884,873)	(57,121,641)	-	(57,121,641)	
Less: Adjust / Transfer / Refund during the year	-	-	-	-			
Closing balance	159,319,146		159,319,146	110,273,047	17,422	110,290,469	
23.6 Employee Pension Scheme	-	94,114,740	94,114,740	175	76,952,563	76,952,563	
Opening balance	_	76,952,563	76,952,563	-	59,039,505	59,039,505	
Add. Receipt during the year	57,720,962	32,685,962	90,406,924	44,898,212	25,593,217	70,491,429	
Add: Adjusted during the year			-		-	-	
Less : Return during the year	(57,720,962)	(15,523,785)	(73,244,747)	(44,898,212)	(7,680,159)	(52,578,371)	
Less: Adjust / Transfer / Refund during the year	100	0' - 1		-			
Closing balance	-	94,114,740	94,114,740		76,952,563	76,952,563	
24. Accounts Payable	54,749,665	2,393,024	57,142,689	42,318,324	2,223,520	44,541,844	
24. Accounts I ayable	34,749,003	2,3,3,024	37,142,007	12,010,021	2,220,020	11,011,011	
24.1 Provision for Member Savings Interest	9,244,183		9,244,183	7,439,574	٠	7,439,574	
Opening balance	7,439,574		7,439,574	18,118,842		18,118,842	
Add: Provision during the Year	545,066,106		545,066,106	417,741,096	-	417,741,096	
Add: Adjustment during the year		-	-	-	-		
Less: Paid during the year	-	-	-		-		
Less: Adjust / Transfer / Refund during the year	(543,261,497)		(543,261,497)	(428,420,364)	-	(428,420,364)	
Closing balance	9,244,183	-	9,244,183	7,439,574	-	7,439,574	
24.2 Provision for Bank Interest & Others Fund	6,469,445		6,469,445	8,311,115		8,311,115	
Opening balance	8,311,115		8,311,115	9,650,095		9,650,095	
Add: Addition during the year	354,603,998		354,603,998	227,842,280	-	227,842,280	
Add: Adjust / Transfer / Refund during the year	-	-	-	-		-	
Less: Paid during the year	(356,445,668)	-	(356,445,668)	-	-		
Less: Adjust / Transfer / Refund during the year	-	-	-	(229,181,260)		(229,181,260)	
Closing balance	6,469,445	-	6,469,445	8,311,115	-	8,311,115	
24.3 Provision for Expenses	32,343,037	2,393,024	34,272,061	23,134,633	2,223,520	25,358,153	
Opening balance	23,134,633	2,223,520	25,358,153	7,900,868	852,645	8,753,513	
Add: Addition during the year	1,236,654,890	60,092,436	1,296,747,326	895,564,422	30,085,826	925,650,248	
Add: Adjust / Transfer / Refund during the year	-	-	-	-		-	
Less: Paid during the year	(1,227,446,486)	-	(1,227,446,486)	-			
Less: Adjust / Transfer / Refund during the year	-	(59,922,932)	(59,922,932)	(880,330,657)	(28,714,951)	(909,045,608)	
Closing balance	32,343,037	2,393,024	34,736,061	23,134,633	2,223,520	25,358,153	
24.4 Unsettled Claim	6,693,000	141	6,693,000	3,433,002		3,433,002	
Opening balance	3,433,002	4	3,433,002	840,335		840,335	
Add: Addition during the year	9,308,475		9,308,475	7,532,746		7,532,746	
Add: Adjust / Transfer / Refund during the year	-		1				
Less: Paid during the year		-					
Less: Adjust / Transfer / Refund during the year	(6,048,477)		(6,048,477)	(4,940,079)		(4,940,079)	
Closing balance	6,693,000		6,693,000	3,433,002		3,433,002	



					Annexure	-A1/7
Particular's	100	FY 2024-2025	Amount	In Taka	FY 2023-2024	NEIL
	Micro Finance	Development	Total	Micro Finance	Development	Total
	For th	e year ended 30 June 2	025	For the	year ended 30 June 2	024
25. Service Charge	2,199,634,820	9,184,759	2,208,819,579	1,923,547,906	14,308,045	1,937,855,951
25.01 Service Charge from loan to group members & development program						
						- 000 000 500
Service Charge from loan to group members Service Charge from others projects	2,197,807,266	16,239 7,764,182	2,197,823,505 7,764,182	1,921,983,836	45,958 12,727,580	1,922,029,794
Interest on Provident Fund Loan		990,369	990,369	-	1,154,453	1,154,453
Service Charge on Early Settlment Fee	2,197,807,266	62,869 8,833,659	62,869	1,921,983,836	43,454 13,971,445	43,454 1,935,955,281
Sub-Total	2,197,607,200	8,035,055	2,200,040,925	1,22,300,000		
25.02 Service charge on support services						
Service Charge for Photography  Loan Writen off Recovery	17,914		17,914	26,089		26,089
Printing Materials/Pass Book & Register Sale	27,440	-	27,440	40,916		40,916
Loan Application Fee	1,782,200	-	1,782,200	1,497,065		1,497,065
ID Card & Staff Software Inform	-	351,100	351,100		336,600	336,600
Sub-Total	1,827,554	351,100	2,178,654	1,564,070	336,600	1,900,670
26. Interest on Bank Balance & FDR A/C						
Bank Int. on STD A/C	3,810,217	1,723,275	5,533,492	3,893,685	217,912	4,111,597
Bank Int. on Savings FDR	27,176,808		27,176,808	10,405,864		10,405,864
Bank Int. on Reserve Fund Deposit	13,128,258	-	13,128,258	9,523,802		9,523,802
Interest on Lien FDR Interest on Others FDR	39,502,872	-	39,502,872	24,413,784	-	24,413,784
Interest on Provident Fund FDR	-	2,616,963	2,616,963			
Interest on Provident Fund-BOND		3,551,653	3,551,653	-	-	
Interest on Gratuity Fund FDR		1,501,125	1,501,125	-	-	
Interest on Gratuity Fund-BOND	-	1,837,662	1,837,662	5-	-	
27. Others Income						
Profit gain	-	-		72,200	-	72,200
Miscellaneous/Others Income	12,810,059	4,302	12.814,361	9,054,216	85,834	9,140,050
Abandoned Money ID Card & Staff Info. Book Sale	3,355,916	65,700	3,421,616	1,602,796	407,963	2,010,75
Advertisement Income	-			-	-	
Rent Income		150,600	150,600	-	97,940	97,940
Service Charge Income (RBP) Sale of Fixed Assets	90,000	1,721,273	1,721,273 90,000	-	1,970,909	1,970,905
Total Others Income	16,255,975	1,941,875	18,197,850	10,729,212	2,562,646	13,291,858
28. Donation, Subscription, Reimbursable & Contributions						
Donation						
Contribution	-	5,851,925	5,851,925	-		
Reimbursable Income	459,853		459,853	168,457	4,509,800	4,578,257
Substition Fee	-	1,400	1,400	-	1,500	1,500
Flood Donation from Employee  Total	677,848 1,137,701	5,853,325	677,848 6,991,026	168,457	4,511,300	4,679,757
29. Donor grants						
30. Salary & Benefits	793,880,908	917,144	794,798,052	602,012,770	1,469,887	603,482,657
30.1 Salary Benefits Staffs	7,50,000,500	333,444	174,130,002	002,012,770	1,207,007	003/202/03/
Staff Salary	360,862,677	833,986	361,696,663	292,928,885	1,309,484	294,238,369
Festval Bonus	25,489,959	83,158	25,573,117	33,606,544	124,397	33,730,941
Provident Fund Contribution (PFC)	11,588,328		11,588,328	9,242,580	35,406	9,277,986
Staff Incentive for Motivation	-	-	-	16,050	-	16,050
Staff Welfare Fund Contribution	74 000 000	-	24.004.000	105,850	600	106,450
House Allowance Sub-Total	24,901,200 422,842,164	917,144	24,901,200 423,759,308	19,127,350 355,027,259	1,469,887	19,127,350 356,497,146
30.2 Salary Benefits CO						
Credit Office Salary	344,030,767		344,030,767	240,487,711	27	240,487,711
Festval Bonus	18,753,120	-	18,753,120	-	-	
Provident Fund Contribution (PFC)	8,254,857	-	8,254,857	6,375,150	-	6,375,150
Credit Office Incentive for Motivation	-	-		400.05	-	166.7
Credit Officer Welfare Fund Contribution Sub-Total	371,038,744		371,038,744	122,650 246,985,511		122,650 246,985,511
	3/1,036,/44	1	371,030,744	240,903,311	1	210,363,511



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Particular's		FY 2024-2025			FY 2023-2024	
	Micro Finance	Development	Total	Micro Finance	Development	Total
31. Office Rent & Utilities	For the	year ended 30 June 20	une 2025 For the year ended 30 June 2024			
31. Office Rent & Children						
Office Rent	32,403,058		32,403,058	24,845,617	-	24,845,6
Electric Bill	5,691,104	87,609	5,778,713	3,860,787	94,124	3,954,9
Gas Bill	221,495	-	221,495	171,500		171,5
Water & Sewerage	184,728	4	184,728	144,378		144.3
Total	38,500,385	87,609	38,587,994	29,022,282	94,124	29,116,-
32. Printing & Stationary						
Office Stationary	4,900,423	5,470	4,905,893	4,121,598	11,250	4,132,
Printing Cost	12,497,453	-	12,497,453	10,294,314	-	10,294,
Photocopy	32,393	-	32,393	39,039		39,0
Total	17,430,269	5,470	17,435,739	14,454,951	11,250	14,466,
33. Communication						
Mobile Bill	132,567	3,600	136,167	95,771	3,900	99,0
Felephone bill	3,964	2,333	6,297	4,522	2,862	7,
Internet Bill	2,221,482	14,400	2,235,882	1,757,363	15,600	1,772,
	312,470	655	313,125	183,788	700	184
Postage & Courier Total	2,670,483	20,988	2,691,471	2,041,444	23,062	2,064,
34. Tours & Travel	500.144	an arol	can 534] [	cm tuol	44.200	
Local Conveyance	580,164	39,350	619,514	621,142	44,220	
Local Conveyance Transportation Cost	940,789	39,350	940,789	1,522,308	44,220	1,522,
Local Conveyance Transportation Cost Travel Allowance (TA)	940,789 2,768,975	39,350	940,789 2,768,975	1,522,308 2,005,165	44,220	1,522, 2,005,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (DA)	940,789 2,768,975 2,124,493	39,350	940,789 2,768,975 2,124,493	1,522,308 2,005,165 2,031,072	44,220	1,522, 2,005, 2,031,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (DA) Fuel Cost	940,789 2,768,975 2,124,493 34,622,329	39,350	940,789 2,768,975 2,124,493 34,622,329	1,522,308 2,005,165 2,031,072 24,332,137	44,220	1,522, 2,005, 2,031, 24,332,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (DA)	940,789 2,768,975 2,124,493	39,350	940,789 2,768,975 2,124,493	1,522,308 2,005,165 2,031,072	44,220 - - - - - - - 44,220	1,522, 2,005, 2,031,4 24,332, 593,
Local Conveyance  Fransportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost	940,789 2,768,975 2,124,493 34,622,329 398,740	-	940,789 2,768,975 2,124,493 34,622,329 398,740	1,522,308 2,005,165 2,091,072 24,352,137 593,928	-	665, 1,522, 2,005, 2,031, 24,332, 593, 31,149,
Local Conveyance  Fransportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance	940,789 2,768,975 2,124,493 34,622,329 358,740 41,435,490	-	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840	1,522,308 2,005,165 2,031,072 24,332,137 543,928 31,105,752	-	1,522, 2,005, 2,031, 24,332, 593, 31,149,
Local Conveyance  Fransportation Cost  Fravel Allowance (TA)  Dualy Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490	-	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840	1,522,308 2,005,165 2,001,072 24,332,137 543,928 31,105,752	-	1,522, 2,005, 2,031,4 24,332, 593,4 31,149,4
Local Conveyance  Fransportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance	940,789 2,768,975 2,124,493 34,522,329 398,740 41,435,490 2,698,946 16,550	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550	1,522,308 2,005,165 2,001,072 24,332,137 543,928 31,105,752 1,899,005 3,600	44,220	1,522, 2,005, 2,031, 24,332, 595, 31,149,
Local Conveyance Fransportation Cost Fravel Allowance (TA) Daily Allowance (DA) Fuel Cost Lodging & Night Stay cost Total  35. Repairs & Office Maintenance Electric Goods Fixed Assets Maitanance Software Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700	-	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700	1,522,308 2,005,165 2,001,072 24,532,137 543,928 31,105,752 1,899,005 3,600 26,026,856	-	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 3, 26,246,
Local Conveyance  Transportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance	940.789 2.768,975 2.124.493 34,622,329 358,740 41,435,490 2,698,946 16,550 24,747,700 159,226	39,350	940,789 2,748,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 3,0 26,246, 163,0
Local Conveyance  Fransportation Cost  Fravel Allowance (FA)  Daily Allowance (FA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  38. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Computer, Lattop & Printer Maintenance  Motor Cycle & Bi-Cycle Maintenance  Motor Cycle & Bi-Cycle Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 159,226 48,100	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 15,9226 48,100	1,522,308 2,005,165 2,031,072 24,332,137 543,928 31,105,752 1,899,005 3,600 26,026,856 163,397 1,310,568	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 26,246, 1,310,
Local Conveyance  Fransportation Cost  Fravel Allowance (FA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Metor Cycle & Bi-Cycle Maintenance  Repair & Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 159,263 48,100 437,263	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263	1,522,308 2,005,165 2,001,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,399, 3, 26,246, 1633, 1,310, 9,195,
Local Conveyance  Fransportation Cost  Fravel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Metor Cycle & Bi-Cycle Maintenance  Repair & Maintenance  Repair & Maintenance  Internet Accessories & Maintenance	940,789 2,768,975 2,124,493 34,522,529 398,740 41,435,490 2,698,946 16,550 24,747,700 159,226 48,100 437,263 1,468,038	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,089	1,522,308 2,005,165 2,001,072 24,332,137 593,928 31,105,752 1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,999, 3, 26,246, 163, 1,310, 9,195, 1,780,
Local Conveyance  Fransportation Cost  Fravel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Meter Cycle & Bi-Cycle Maintenance  Repair & Maintenance  Internet Accessories & Maintenance  Internet Accessories & Maintenance  Internet Accessories & Maintenance  Internet Accessories & Maintenance  Response SMS Service Expense	940,789 2,788,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 1,59,226 48,100 437,263 1,468,008	39,350	940,789 2,768,975 2,124,493 34,622,339 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,008 3,620,000	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,399, 3, 26,246, 163, 1,310, 9,195, 1,780, 1,375,
Local Conveyance  Transportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Meter Cycle & Bi-Cycle Maintenance  Repairs & Maintenance  Internet Accessories & Maintenance  SMS Service Expense  Car Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 1,792,26 48,100 4,37,263 1,468,038 3,620,000 1,084,698	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 1,59,226 48,100 437,263 1,468,018 3,620,010 1,084,698	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 3, 26,246, 1633, 1,310, 9,195, 1,780, 1,375, 1,744,
Local Conveyance  Fransportation Cost  Fravel Allowance (FA)  Daily Allowance (FA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Metor Cycle & Bi-Cycle Maintenance  Metor Cycle & Bi-Cycle Maintenance  Internet, Accessories & Maintenance  Internet, Accessories & Maintenance  Sids Service Expense  Car Maintenance  Office Maitanance  Office Maitanance	940,789 2,788,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 1,59,226 48,100 437,263 1,468,008	39,350	940,789 2,768,975 2,124,493 34,622,339 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,008 3,620,000	1,522,308 2,005,165 2,031,072 24,332,137 543,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720	44,220	1,522, 2,005, 2,031, 24,332, 593, 31,149, 3, 26,246, 163, 1,310, 9,195, 1,780, 1,780, 1,744, 1,643,
Local Conveyance  Transportation Cost  Travel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 1,792,26 48,100 4,37,263 1,468,038 3,620,000 1,084,698	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 1,59,226 48,100 437,263 1,468,018 3,620,010 1,084,698	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320	44,220	1,522, 2,005, 2,031, 24,332, 5933, 31,149, 1,899, 3,y 26,246, 1630, 1,780, 1,780, 1,774, 1,744, 1,603,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (TA) Daily Allowance (DA) Fuel Cost Lodging & Night Stay cost Total  35. Repairs & Office Maintenance Electric Goods Fixed Assets Maitanance Software Maintenance Computer, Laptop & Printer Maintenance Metor Cycle & Bi-Cycle Maintenance Internet Accessories & Maintenance internet Accessories & Maintenance SMS Service Expense Car Maintenance Coffice Maitanance Software Support Service Fee Office Maitanance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490 2,698,946 16,550 24,747,700 159,226 48,100 437,263 1,468,038 3,620,000 1,084,698 2,397,179	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,008 3,620,000 1,084,698 2,397,179	1,522,308 2,005,165 2,001,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720 1,643,720	220,000	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 3,0 26,246, 163,0
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (DA) Fuel Cost Lodging & Night Stay cost Total  35. Repairs & Office Maintenance Electric Goods Fixed Assets Maitanance Software Maintenance Computer, Laptop & Printer Maintenance Metor Cycle & Bi-Cycle Maintenance Internet Accessories & Maintenance Internet Accessories & Maintenance Car Maintenance Car Maintenance Coffice Maitanance Software Support Service Eye Office Maitanance Software Support Service Fee Office Maitanance Software Support Service Fee Office Maitanance 36. Advertisement & Publications	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490  2,698,946 10,550 24,747,700 159,226 48,100 437,263 1,468,038 3,620,000 1,034,697,670	39,350	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 437,263 1,468,008 3,620,000 1,188,698 2,397,179	1,522,308 2,005,165 2,031,072 24,332,137 543,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720 1,643,720 1,643,720	220,000	1,522,, 2,005, 2,031, 24,332, 593, 31,149, 3, 26,246, 1,310, 9,195, 1,780, 1,744, 1,603, 46,966,
Local Conveyance  Fransportation Cost  Fravel Allowance (FA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Repair & Maintenance  Repair & Maintenance  Internet Accessories & Maintenance  Internet Accessories & Maintenance  Office Maitanance  Office Maintenance	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490  2,698,946 16,550 24,747,700 159,263 1,468,008 3,620,000 1,084,698 2,397,179 36,677,670	120,000	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 437,263 1,468,008 3,620,000 1,084,698 2,397,179 36,797,670	1,522,308 2,005,165 2,001,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720 1,643,720 1,643,720 1,643,730 1,746,316	220,000	1,522, 2,005, 2,031, 24,332, 593, 31,149, 1,899, 3, 26,246, 1,610, 1,780, 1,780, 1,781, 1,603, 46,966,
Local Conveyance  Fransportation Cost  Fravel Allowance (TA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Meter Cycle & Bi-Cycle Maintenance  Meter Cycle & Bi-Cycle Maintenance  Meter Cycle & Maintenance  Computer, Laptop & Maintenance  Meter Cycle & Bi-Cycle Maintenance  Meter Cycle & Maintenance  Me	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490  2,698,946 10,550 24,747,700 159,226 48,100 437,263 1,468,038 3,620,000 1,034,697,670	39,350 120,000 120,000	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,018 3,620,000 1,084,698 2,397,179 36,797,670	1,522,308 2,005,165 2,031,072 24,332,137 543,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720 1,643,720 1,643,720	220,000	1,522, 2,005, 2,031, 24,332, 5933, 31,149, 3, 26,246, 1630, 1,780, 1,780, 1,774, 1,603, 46,966,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (TA) Daily Allowance (DA) Fuel Cost Lodging & Night Stay cost Total  35. Repairs & Office Maintenance Electric Goods Fixed Assets Maitanance Software Maintenance Computer, Laptop & Printer Maintenance Metor Cycle & Bi-Cycle Maintenance internet Accessories & Maintenance internet Accessories & Maintenance Software Support Service Expense Car Maintenance Software Support Service Fee Office Maitanance Software Support Service Fee Office Maitanance 36. Advertisement & Publications Signboard/Hooding Advertisement Cost Live Radio Streaming Exp.	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490  2,698,946 16,550 24,747,700 159,263 1,468,008 3,620,000 1,084,698 2,397,179 36,677,670	120,000	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 437,263 1,468,008 3,620,000 1,084,698 2,397,179 36,797,670	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,548 9,195,925 1,780,722 1,375,000 1,744,320 1,643,270 1,643,270 1,643,230 46,796,316	220,000	1,522, 2,005, 2,331, 24,332, 593, 31,149, 1,899, 3, 26,246, 163, 1,310, 9,195, 1,780, 1,375, 1,744, 1,643, 1,603, 46,966,
Local Conveyance Transportation Cost Travel Allowance (TA) Daily Allowance (DA) Fuel Cost Lodging & Night Stay cost Total  35. Repairs & Office Maintenance Electric Goods Fixed Assets Maitanance Software Maintenance Computer, Lapton & Printer Maintenance Meter Cycle & Bi-Cycle Maintenance Internet Accessories & Maintenance internet Accessories & Maintenance Software Support Service Eyense Car Maintenance Office Maitanance Software Support Service Fee Office Maitanance Software Support Service Fee Office Maitanance 36. Advertisement & Publications Signboard/Hooding Advertisement Cost Live Radio Streaming Exp. Annual Reports & Others Publication	940,789 2,768,975 2,124,493 34,622,329 359,740 41,435,490  2,658,946 16,550 24,747,700 1,592,26 48,100 437,263 1,468,108 3,620,000 1,084,698 2,397,179 36,677,670	39,350 120,000 120,000	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 437,263 1,468,018 3,620,000 1,084,698 2,397,179 36,797,670	1,522,308 2,005,165 2,001,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,568 9,195,925 1,780,722 1,375,000 1,744,320 1,643,720 1,643,720 1,643,720 1,643,730 1,746,316	220,000	1,522, 2,005, 2,031, 24,332, 5933, 31,149, 1,899, 3,y 26,246, 1630, 1,780, 1,780, 1,774, 1,744, 1,603,
Local Conveyance  Fransportation Cost  Fravel Allowance (FA)  Daily Allowance (FA)  Daily Allowance (DA)  Fuel Cost  Lodging & Night Stay cost  Total  35. Repairs & Office Maintenance  Electric Goods  Fixed Assets Maitanance  Software Maintenance  Computer, Laptop & Printer Maintenance  Motor Cycle & Bi-Cycle Maintenance  Motor Cycle & Bi-Cycle Maintenance  Internet Accessories & Maintenance  Internet Accessories & Maintenance  Software Support Service Pee  Car Maintenance  Office Maitanance  Software Support Service Pee  Office Maitanance  36. Advertisement & Publications  Signboard/Hooding  Advertisement Cost  Live Radio Streaming Exp.	940,789 2,768,975 2,124,493 34,622,329 398,740 41,435,490  2,698,946 16,550 24,747,700 159,263 1,468,008 3,620,000 1,084,698 2,397,179 36,677,670	39,350 120,000 120,000	940,789 2,768,975 2,124,493 34,622,329 398,740 41,474,840 2,698,946 16,550 24,867,700 159,226 48,100 437,263 1,468,018 3,620,000 1,084,698 2,397,179 36,797,670	1,522,308 2,005,165 2,031,072 24,332,137 593,928 31,105,752  1,899,005 3,600 26,026,856 163,397 1,310,548 9,195,925 1,780,722 1,375,000 1,744,320 1,643,270 1,643,270 1,643,230 46,796,316	220,000	1,522, 2,005, 2,331, 24,332, 593, 31,149, 1,899, 3, 26,246, 163, 1,310, 9,195, 1,780, 1,375, 1,744, 1,643, 1,603, 46,966,



		30個	Amount	In Taka	(a) (b)	
Particular's		FY 2024-2025		M	FY 2023-2024	Potal
	Micro Finance	Development	Total	Micro Finance	Development	Total
	For the	year ended 30 June 20	25	For the	e year ended 30 June 2	:024
37. Legal Expenses						
Renewal & Registration	413,665	26,225	439,890	339,946	28.154	368,10
Revenue Stamp/Stamp	75,810		75,810	147,482		147,48
Audit/Monitoring/Consultancy Fee	1,531,801	34,042	1,565,843	271,860	41,189	313,04
awer Fee	4,187,122		4,187,122	2,809,005	-	2,809,00
AT & Tax Expenses for Organization	29,958,663	1,555,727	31,514.390	24,624,847	1,336,931	25,961,77
Annual Fee (MRA)	3,791,218	-	3,791,218	3.315.984		3,315,98
frademark Exp.	4,491,000		4,491,000			
Total	44,449,279	1,615,994	46,065,273	31,509,124	1,406,274	32,915,3
38. Training/Workshop/Meeting/Conference						
Fraining & Workshop	425,998		425,998	816,163		816,1
Vorkshop Expenses	1.029,591		1,029,591	-	-	
Meetings Exp.	859,558		859,558	661,617		661,6
Conference Exp.	321,475		321.475	-	-	
Total	2,636,622		2,636,622	1,477,780		1,477,7
PROFESSION OF SUPPLIES SANDAL HE SANDAL HE PARTY OF STREET	2,000,022			3,300	10	
39. Other Admin & General Expenses						
Entertainment	10,450,113	8,668,00	10,458,781	6,088,437	17,520	6,105,95
Sank Charge (DD,TT,ALL)	8,640,969	162,452.00	8,803,421	5,377,466	56,150	5,433,6
Donation & Occasional Exp.	149,800	1,260,266.00	1,410,066	403,599	273,557	677,15
Cookeries & Cutlery	349,216	-	349,216	2,280,815	-	2,280.8
Dish line/Cable Charge	13,700		13,700	19,499	-	19.4
Miscellaneous Expense	6,055,728	21,816.00	6,077,544	16,965,000	46,280	17,011,2
Lunch Allowance	24,800	-	24,800	11,291	-	11,2
Medical Exp. For General Staff	776,314		776,314	490,771	-	490,7
Loan Processing Fee	4,526,075	-	4,526,075	10,548,906	-	10,548,9
Annual Picnic Expense						
Contribution to Development	4	-	-	1-		
NID Verification Fee (MRA)	66,138		66,138			
Total	31,052,853	1,453,202	32,506,055	42,185,784	393,507	42,579,2
40. Gratuity, Pension & Insurance Premium	22.921,261		22,921,261	20,475,768		20,475,76
Staff Pension Exp.	5.186,962		5,186,962	4,116,217		4,116.2
Staff Insurance Premium Exp.	348,260		348,260	4,110,217		77.7402
Total	28,456,483		28,456,483	24,591,985		24,591,9
41. Loss On Disposal of Fixed Assets						
Loass on Disposal of Motor Vehicles						
Loass on Disposal of Motor Venicles	-	-	-	- :	-	
	70,400	-	70,400	- 899,860	-	899,8
Loass on Disposal of Furniture & Fixture	70,400 98,959	-	70,400 98,959	899,860 413,230		
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries		-			-	413,2
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets		-		413,230	-	413,2
Loase on Disposal of Furniture & Fisture  Loase on Disposal of Equipment & Machinaries  Loase on Disposal of Equipment & Machinaries  Loase on Disposal of Others Non Current Assets  Loase on Disposal of Software Devlopment  Total		-		413,230	-	899,8 413,2 11,8
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total	98,959 - -		98,959 - -	413,230 11,835	-	413,2 11,8
Loass on Disposal of Furniture & Fixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility	98,959 - -	-	98,959 - -	413,230 11,835	-	413,2 11,8 1,324,9
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total	98,959 - - - 169,359		98,959 - - 169,359	413,230 11,835 - 1,324,925	-	413,2 11,8
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp.	98,959 - - - 169,359		98,959 - - 169,359	413,230 11,835 - 1,324,925		413,2 11.8 1,324,9
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture	98,959 - - 169,359 5,425,814	-	98,959 - - 169,359 5,425,814	413,230 11,835 1,324,925 4,437,504	-	413,2 11,8 1,324,9 4,437,5
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Health Service Flood Denation-2024 LOGIS USERVICE Flood Denation-2024 LOGIS USERVICE Flood Denation-2024 LOGIS USERVICE Flood Denation-2024 LOGIS USERVICE Flood Denation-2024	98,959 - 169,359 5,425,814 - 125,020 3,385,920		98,959 169,359 5,425,814 125,020 3,385,920	413,230 11,885 - 1,321,925 4,437,504		413.2 11.8 1,324.9 4,437.5
coass on Disposal of Furniture & Pixture coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Tealth Service Teledit Donation 2024 Total Communication & Awareness Exp.	98,959 - 169,359 5.425,814 125,020 3.385,920 1.851,500		98,959 	413,230 11,835 - 1,323,925 4,437,504 - 18,280 - 1,683,000		413.2 11.8 1,324.9 4,437.5 18.2
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility  Educational Exp.  Sports & Culture Health Service  Flood Denation-2024 LOGIST SUSTRIVED TO POOR MARGE TO POOR TOTAL  Media, Communication & Awareness Exp.  Total	98,959 - 169,359 5,425,814 - 125,020 3,385,920	-	98,959 169,359 5,425,814 125,020 3,385,920	413,230 11,885 - 1,321,925 4,437,504		413.2 11.8 1,324.9 4,437.5
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Health Service Flood Donation-2024 Looss unstructure for poor marginalized Loads users for the Social Responsibility Media. Communication & Awareness Exp. Total  43. Interest on PKSF & Bank Loan Fund	98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254	413,230 11,835 - 1,324,925 4,437,504 - 18,280 1,680,000 6,135,784		413.2 11.8 1,324.9 4,437.5 18.2 1,680.0 6,135,7
coass on Disposal of Furniture & Fixture coass on Disposal of Equipment & Machinaries coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Health Service Total  Good Donation-2024 corporate Social Responsibility  Total  43. Interest on PKSF & Bank Loan Fund Interest to PKSF-Sufolon	98,959 169,359 5,425,814 - 125,020 3,385,920 1,851,500 10,788,254		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000	413,230 11,885 1,324,925 4,437,504 18,280 1,682,000 6,135,784		413.2 11.8 1,324.9 4,437.5 18.2 1,680.0 6,135,7
coass on Disposal of Furniture & Pixture coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Others Non Current Assets coass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Health Service Health Service Health Service Health Service Total  43. Interest on PKSF & Bank Loan Fund Interest to PKSF-Sufolon Interest to PKSF-Jagoron	98,959 		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,205,000	413,230 11,835 1,323,925 4,437,504 13,280 1,680,000 6,135,784		413.2 11.8 1,324.9 4,437.5 18.2 1,680.0 6,135.7 1,500.0 11,115.5
coass on Disposal of Furniture & Pixture coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Others Non Current Assets assets on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. sports & Culture lealth Service lood Donation-2024 cours distribution for poor marginalized coasts distribution for poor marginalized dedia, Communication & Awareness Exp. Total  43. Interest on PKSF & Bank Loan Fund interest to PKSF-Sufolon interest to PKSF-Jagoron	98,959 169,359 5,425,814 - 125,020 3,385,920 1,851,500 10,788,254		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000	413,230 11,885 1,324,925 4,437,504 18,280 1,682,000 6,135,784		413.2 11.8 1,324.9 4,437.5 18.2 1,680.0 6,135.7
coass on Disposal of Furniture & Pixture coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Others Non Current Assets coass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Educational Ex	98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,205,000 14,175,000		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,175,000	413,230 11,835 1,324,925 4,437,504 18,280 1,680,000 6,135,784 1,500,000 11,115,500		413.2 11.8 1,324.9 4,437.5 18.2 1.680.0 6,135.7 1,500.0 11.115.5 11,550.0
coass on Disposal of Furniture & Fixture coass on Disposal of Equipment & Machinaries coass on Disposal of Equipment & Machinaries coass on Disposal of Others Non Current Assets coass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Health Service Todal  10. Communication to poor marginalized construction of PKSF & Bank Loan Fund Interest to PKSF-Sufolon Interest to PKSF-Jagroon Interest to PKSF-Jagroon Interest to PKSF-Jagroan Interest to PKSF-Jagroan Interest to PKSF-Banlad Interest paid to PKSF-HIHWI. Loan	98,959  169,359  5,425,814  125,020 3,385,920  1,851,500 10,788,254  3,750,000 14,205,000 14,175,000 800,000		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,175,000 800,000	413,230 11,835 1,324,925 4,437,504 18,280 1,680,030 6,135,784 1,500,000 11,115,500		413.2 11.8 1,324.9 4,437.5 18.2 1,680.0 6,135.7 1,500.0 11.115.5 11,550.0
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Lealth Service Leadth Service Leadth Service Load Donation-2024 Loans userroution for poor marginalized Loans userroution for poor marginalized Loads Communication & Awareness Exp. Total  43. Interest on PKSF & Bank Loan Fund Interest to PKSF-Jagoron Interest to PKSF-Jagoron Interest to PKSF-Jagoron Interest to PKSF-Bunfad Interest paid to PKSF-HHWL Loan Interest paid to PKSF-HHSL Loan	98,959		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,175,000 800,000 2,400,000	413,230 11,885 1,324,925 4,437,504 18,280 1,682,000 6,135,784 1,500,000 11,115,50,000 11,550,000 412,500 1,362,500		4132 11,8 1,324,9 4,437,5 18,2 1,680,0 6,135,7 1,500,0 11,115,5 11,55a,0 412,5 1,362,5
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Sports & Culture Lealth Service Leadth Service Leadth Service Load Donation-2024 Loans userroution for poor marginalized Loans userroution for poor marginalized Loads Communication & Awareness Exp. Total  43. Interest on PKSF & Bank Loan Fund Interest to PKSF-Jagoron Interest to PKSF-Jagoron Interest to PKSF-Jagoron Interest to PKSF-Bunfad Interest paid to PKSF-HHWL Loan Interest paid to PKSF-HHSL Loan	98,959  169,359  5,425,814  125,020 3,385,920  1,851,500 10,788,254  3,750,000 14,205,000 14,175,000 800,000		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,175,000 800,000	413,230 11,835 1,324,925 4,437,504 18,280 1,680,030 6,135,784 1,500,000 11,115,500		4132 11,8 1,324,9 4,437,5 182 1,680,6 6,135,7 1,500,6 11,115,5 11,550,6
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility Educational Exp. Lipporate Social Responsibility Educational Exp. Lipporate & Culture Lealth Service Lealth Service Lealth Service Lealth Service Lead Domation 2024 Lipporate Social Responsibility  43. Interest on PKSF & Bank Loan Fund Lipporate Social Responsion Lipporat	98,959		98,959 169,359 5,425,814 125,020 3,385,920 1,851,500 10,788,254 3,750,000 14,175,000 800,000 2,400,000	413,230 11,885 1,324,925 4,437,504 18,280 1,682,000 6,135,784 1,500,000 11,115,50,000 11,550,000 412,500 1,362,500		4132 11,8 1,324,9 4,437,5 18,2 1,680,0 6,135,7 1,500,0 11,115,5 11,55a,0 412,5 1,362,5
Loass on Disposal of Furniture & Pixture Loass on Disposal of Equipment & Machinaries Loass on Disposal of Others Non Current Assets Loass on Disposal of Software Devlopment Total  42. Corporate Social Responsibility  Educational Exp.  Sports & Culture Health Service  Flood Denation-2024 LOGIST SUSTRIVED TO POOR MARGE TO POOR TOTAL  Media, Communication & Awareness Exp.  Total	98,959  169,359  5.425,814		98,959 169,359 5,425,814 125,020 3,345,920 1,851,500 10,788,254 3,750,000 14,205,000 14,175,000 8,000,000 8,000,000 8,000,000 8,000,000 8,000,000	413,230 11,835 - 1,323,925 4,437,504 - 18,280 1,680,000 6,135,784 1,500,000 11,115,500 11,550,000 1,362,500 3,412,500		413.2 11.8 1,324.9 4.437.5 18.2 1.680.0 6.135.7 1,500.0 11.1155 11.550.0 412.5 3.412.5 3.412.5



			Amount	In Taka		
Particular's		FY 2024-2025		0.000	FY 2023-2024	
	Micro Finance	Development	Total	Micro Finance	Development	Total
	For the year ended 30 June 2025 For the year ended 30 June 2024			24		
44. Interest on Savings		, , , , , , , , , , , , , , , ,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Int. on Member Regular Savings	394,452,136	334	394,452,470	328,217,514	1,012	328,218,53
Int. on Member voluntary savings-Monthly	31,899,932	-	31,899,932	25,870,286	324	25,870,6
Int. on Member Savings SAMRIDDI	4,759,000	-	4.759,000	6,320,000	-	6,320,0
Int. on Member Savings-OTS	113,955,038		113,955,038	57,333,296		57.333.2
Total	545,066,106	334	545,066,440	417,741,096	1,336	417,742,4
45. Interest on Others Loan Fund						
Interest on General Fund	-	-		7	-	
Interest on Staff PF fund	4,291,341		4,291,341	8,256,969	-	8,256,9
Interest on Staff ES fund	1,987,124	- 9	1,987,124	1,236,511	-	1,236,5
Interest on Staff_EDPS fund	-				-	
Interest on Staff EW fund	1,485,717		1,485,717	3,234,100	-	3,234,1
Interest on MFP Loan	-	12	-			
Interest on Others Loan			-		-	
Interest on OTS Fund Loan	-				-	
Interest Paid on Provident fund		10,751,450	10,751,450	1	7,307,024	7,307,0
Interest Faid on Security fund	-	1,987,124	1,987,124	-	1,236,511	1,236,51
Total	7,764,182	12,738,574	20,502,756	12,727,580	8,543,535	21,271,1
46. Programmatic Exp. & Contributions					) K (1)	
General Program Expenses	-	3-	-	-	-	
Radio Bikrampur Project Expenses	-			-	-	
BNNRRC Project Exp.	-			-	-	
Ambala-ITMFC Project	-				-	
Total Programmatic Exp. & Contribution			-	74	-	
47. Expenses for Provision & Reserved						
Loan Loss Provision (LLP)	119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,71
Total Provision & Reserved	119,815,349	37,646	119,852,995	198,082,163	7,552	198,089,71
48. Depreciation on Non Current Assets				V		
Dep. on Furniture	6,574,260		6.574,260	4,432,097	-	4,432,05
Dep. on Office Equipments	5,992,736	79,370	6,072,106	4,546,526	493,108	5,039,6
Dep. On Vehicle	4,288,350	-	4,288,350	2,960,054		2,960,05
Dep. Others Assets	140,908	-	140,908	113,213	5 S	113,21
Amortisation-Intangible Assets	2,246,313	-	2.246,313	2,039,571		2,039,59
	19,242,567			14,091,461		



# Ambala Foundation Eligibility Criteria Compliance Certification For the year ended June 30, 2025

SI #	Eligibility Criteria	Audited Figures or Compliance	Audited Figures or Compliance
Ħ	· · · · · · · · · · · · · · · · · · ·	FY-2024-2025	FY-2023-2024
1	Minimum loan recovery rate, computed quarterly, l	pased on the following	
	1 ) 95% minimum cumulative loan collection ratio on total dues:  Actual Cumulative Collection x 100	98.70%	98.68%
	Cumulative Collectibles		
39	ii) 92-100% minimum loan collection ratio on current dues (on running 12 month basis)  Actual Collections during the past 12 months on current dues x 100	97.67%	97.06%
	Collectibles on current dues		
2	Minimum liquidity ratio of 10%	13.49%	12.65%
3	Minimum current ratio of 2.0:1	1.29:1	1.47:1
4	Minimum capital adequacy ratio of 15%	15.28%	15.03%
5	Minimum debt service cover ratio of 1.25:1	1.06:1	1.09:1
6	Debt capital ratio 9:1	6.15:1	6.14
7	Minimum rate of return on capital of 1%	10.87%	19.30%



# Ambala Foundation Portfolio report for the year ended June 30, 2025 Review of Loan Classifications and Provisions

### (i) Classification of Loan and Loan Loss Provision:

SI. No	Particulars	No. of days Outstanding	Outstanding Loan	Requi	red Provision	Provis	l Required ion (As Per rcular No. 82)
	THE STATE OF THE S		Amount	Rate	Amount (Tk)	Rate %	Amount (Tk)
1	Total Loan C	Outstanding	10,414,826,056		N/A		N/A
2	Total Overd	ue	647,742,234	LANGE TO SERVICE	N/A		N/A
3	Regular	Loans with no overdue installments	9,591,794,034	1%	95,917,940	1%	95,917,940
4	Watchful	Loan default duration between 1 and 30 days	115,954,070	5%	5,797,704	5%	5,797,704
5	Sub- standard	Loan default duration between 31 and 180 days	137,020,654	25%	34,255,164	25%	34,255,164
6	Doubtful	Loan default duration between 181 and 365 days	206,518,661	75%	154,888,996	75%	154,888,996
7	Bad Loan	Loan default duration above 365 days	363,538,637	100%	363,538,637	As Per MRA Circular No. 82	320,277,624
	Tota	al	10,414,826,056		654,398,440		611,137,428

# (ii) Loan loss provision (LLP) status of the Ambala Foundation

Particulars	Taka
Required Provision as per MRA policy	611,137,428
Actual Provision made by the MFI	620,409,227
Excess/Shortfall of Provision	9,271,799
Comment of LLP	The LLP calculation for June 2025 has been made in accordance with MRA Circular No. 82.
Disclosure on written off loan:	
Loan written off balance 01.07.2024	24,122,767
Loan written off during the year 2024-2025	64,620,238
Written off loan recovered during the year 2024-2025	
Loan written off balance 30.06.2025	88,743,005
	the state of the s



# Loan Operational Report:

SI .N	Particulars	2000年 1	FY-2024-2025			FY-2023-2024	
	Financial Service Pro	duct:		54			
	Loan Product:			12	),5		
	PKSF funded loan		- 1	687,399,999			573,733,334
	Housing loan			1 1 -		, 1 1 h	
	Agriculture loan			2,686,151,108	2 7 1 30		2,863,470,643
	Savings product:	wales were	-		L 19		
1	Regular / Mandatory Savings			4,923,388,059	-		4,249,435,817
	Voluntary Savings			576,576,088	P		477,174,104
	Term Savings		þ.	999,085,640			589,071,000
	Insurance Product:		*				3
	Life	= 1 -	N/A			N/A	
	Livestock	* .	N/A		133	N/A	1 24
	Member welfare fund		159,319,146				110,273,047
		М	F	Total	M	F	Total
2	Number of branches	-	241	241	2	241	241
3	Number of samities	57	10572	10629	39	7240	7279
4	Number of members	4856	123536	128392	4606	86062	90668
5	Number of borrowers	2666	104031	106697	2933	72149	75082
6	Number of staff	1410	416	1826	1224	352	1576
7	Amount (Taka) of loan outstanding with samiti members	179,020,991	10,235,805,066	10,414,826,056	193,402,975	9,243,381,204	9,436,784,179
8	Members : borrower	54.90%	84.21%	83.10%	63.68%	83.83%	82.81%
9	Average loan size	67150	98392	97611	65,940	128,115	125,686

Annexure A/4

Ambala Foundation SCHEDULE OF HXED ASSETS - MICROFINANCE & DEVELOPMENT

As at 30 June, 2025

			Cost	st				Depre	Depreciation		
SI	Particulars	Opening balance Addition during as on 01.07.2024 the year	Addition during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Dep Rate (%)	Opening balance Charged during as on 01.07,2024 the year	Charged during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Written down value as on 30.06.2025
ProF	Property, Plant and Equipment				18.						
н	Land	160,791,942			160,791,942	0	ı		-	.1	160,791,942
2	Buildings	1,250,000			1,250,000	10	171,575	125,000		296,575	953,425
3	Motor Vehicles	35,513,209	20,225,000		55,738,209	20	24,767,771	4,290,690		29,058,461	26,679,748
4	Furniture & Fixtures	65,951,410	447,801	332,696	66,066,515	10	14,076,251	6,446,920	262,296	20,260,875	45,805,640
ī	Equipment & Machineries	38,126,593	6,697,436	1,101,873	43,722,156	20	17,560,736	6,072,106	1,002,914	22,629,928	21,092,228
	Sub Total	301,633,154	27,370,237	1,434,569	327,568,822		56,576,333	16,934,716	1,265,210	72,245,839	255,322,983
Inta	Intangible Assets										
1	Software Development	21,070,000	*	111200	21,070,000	20	12,739,956	2,246,313		14,986,269	6,083,731
	Sub Total	21,070,000	•	'	21,070,000		12,739,956	2,246,313		14,986,269	6,083,731
Oth	Others Non-Current Assets										
	Other Assets	740,434	618,582	1	1,359,016	20	359,843	140,908		500,751	858,265
	Sub Total	740,434	618,582	41	1,359,016		359,843	140,908		500,751	858,265
Tota	Total as on June 30, 2025	323,443,588	27,988,819	1,434,569	349,997,838		69,676,132	19,321,937	1,265,210	87,732,859	262,264,979



253,767,456

69,676,132

6,659,070

15,909,494

60,425,708

323,443,588

6,659,070

61,413,874

268,688,784

Total as on June 30, 2024

# Ambala Foundation SCHEDULE OF HXED ASSETS - MICROFINANCE As at 30 June, 2025

			CC	Cost				Depre	Depreciation		
ĸ	Particulars	Opening balance as on 01.07.2024	Addition during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Dep Rate (%)	Opening balance as on 01.07.2024	Charged during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Written down value as on 30.06.2025
Pro	Property, Plant and Equipment										
г	Land	160,791,942	•		160,791,942	31	,	•	•		160,791,942
4	Buildings	1,250,000	· ·	E)	1,250,000	10	171,575	125,000		296,575	953,425
8	Motor Vehicles	35,513,209	20,225,000	,	55,738,209	20	24,767,771	4,290,690		29,058,461	26,679,748
4	Furniture & Fixtures	65,951,410	447,801	332,696	66,066,515	10	14,076,251	6,446,920	262,296	20,260,875	45,805,640
ю	Equipment & Machineries	35,582,816	6,697,436	1,101,873	41,178,379	20	15,350,097	5,992,736	1,002,914	20,339,919	20,838,460
	Sub Total	299,089,377	27,370,237	1,434,569	325,025,045		54,365,694	16,855,346	1,265,210	69,955,830	255,069,215
Int	Intangible Assets										
↔	Software Development	21,070,000	2080	1772 W	21,070,000	20	12,739,956	2,246,313		14,986,269	6,083,731
	Sub Total	21,070,000	1	•	21,070,000		12,739,956	2,246,313		14,986,269	6,083,731
9	Others Non-Current Assets										
-	Other Assets	740,434	618,582	-	1,359,016	20	359,843	140,908	6.	500,751	858,265
	Sub Total	740,434	618,582	1	1,359,016		359,843	140,908		500,751	858,265
Tot	Total as on June 30, 2025	320,899,811	27,988,819	1,434,569	347,454,061		67,465,493	19,242,567	1,265,210	85,442,850	262,011,211



253,434,318

67,465,493

6,514,906

15,416,386

58,564,013

320,899,811

6,514,906

61,017,024

266,397,693

Total as on June 30, 2024

Ambala Foundation SCHEDULE OF FIXED ASSETS - DEVELOPMENT As at 30 June, 2025

										Annexure A/4.2	re A/4.2
			Ö	Cost				Depre	Depreciation		
S	Particulars	Opening balance as on 01.07.2024	Addition during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Dep Rate (%)	Opening balance as on 01.07.2024	Charged during the year	Disposal/ Adjustment during the year	Closing balance as on 30.06.2025	Written down value as on 30.06.2025
Proj	Property, Plant and Equipment										
1	Land		•	1	,	,					
2	Buildings			t	*	10	1 1				1
3	Motor Vehicles			1		20				3.	
4	Furniture & Fixtures	_		7		10	-		•	317	
S	Equipment & Machineries	2,543,777	•		2,543,777	20	2,210,639	79,370		2,290,009	253,768
	Sub Total	2,543,777	•	•	2,543,777		2,210,639	79,370		2,290,009	253,768
Inta	Intangible Assets										
-	Software Devlopment			11	i.	20	=				
	Sub Total	1	•	1			•	1			•
Oth	Others Non-Current Assets										
Ħ	Other Assets			1		20		L			
	Sub Total	•	,				1	•	•		*
Tota	Total as on June 30, 2025	2,543,777	•	•	2,543,777		2,210,639	79,370		2,290,009	253,768
Tota	Total as on June 30, 2024	2,291,091	396,850	144,164	2,543,777		1,861,695	493,108	144,164	2,210,639	333,138



		2024-2025		2025-2026	Remarks
Decscription	Projected	Actual	Variance (%)	(Proposed)	Kemarks
1. Area Coverage:					
District	0	0	0	4	
Thana/Upazilla	0	6	6 .	15	
Union/Pourashava	0	219	219	85	
Village/Word	0	875	875	215	
2. Branch Opening	0	0	0	66	4
3. Group/Samity Formation	0	3350	3350	2366	
4. Add New Member	109925	32868	-70%	71608	
5. Add New Borrower	107098	31615	-70%	54806	
6. Recruitment (Number)	266	250	-6%	174	
7. Deposits Collection	6,120,974,151	6,528,663,386	7%	4,510,666,120	
8. Refund Deposit	3,040,608,670	5,345,294,520	76%	3,064,070,276	
9. Loan Recovery (Principal)	16,757,800,324	12,855,564,122	-23%	17,717,410,579	
10. Loan Disbursement	20,576,938,000	13,833,606,000	-33%	20,721,405,316	
11. Loan Received (Borrowing)	5,828,288,971	4,466,967,488	-23%	4,523,556,631	
12. Loan Returns	4,762,360,472	4,701,628,469	-1%	3,737,096,869	
13. Received against insurance service	122,096,150	96,800,650	-21%	207,214,053	
14. Insurance benefits given	74,258,134	47,754,551	-36%	36,653,320	K
15. Total Income	2,316,693,416	2,300,646,651	-1%	2,728,622,929	
16. Total Expenditure	1,887,075,244	2,141,318,848	13.47%	2,369,716,630	- 4

Description	Current Balance as of 30 June 2025
1. Area Coverage:	
District	24
Thana/Upazilla	150
Union/Pourashava	1384
Village/Word	4541
2. Number of Branch	241
3. Number of Group	10629
4. Number of Member	128392
5. Number of Borrower	106697
6. Manpower (Number)	1826
7. Deposit Balance	6,499,049,787
8. Loan Outstanding	10,414,826,056
9. Loan Received	3,373,551,107
10. Insurance Fund	159,319,146
11. Cumulative Surplus	1,544,932,269

SI	Description		2024-2025		2025-2026 (Proposed
No.	Безстрион	Projected	Actual	Variance (%)	2023-2020 (F Toposec
	*Loan Recovery:			0.25	
- 1	Jagoron	9,523,866,576	7,269,911,999	-24%	7.912,289,86
[	Agrosor	6,764,542,879	5,323,106,732	-21%	9,533,759,35
- [	Buniad	-		0%	
- [	Sufolon (Seasonal and Agriculture)	85,933,876	120,868,664	41%	71,404,40
[	Kuwait Good Will Fund (KGF)	-	-		
I	Migration				
- 1	Service Holder	4	-		
	Health	2	-		
	Emergency				
	Education	-	-		
ı	Others (Gryhavan)	383,456,993	141,676,727	-63%	199,956,94
ı	Total	16,757,800,324	12,855,564,122	-23%	17,717,410,57
- 1	Should be given component wise breakdown	103/2/14/00/2/23	1.410.2.2.1.0.3.4.4.4		1
	Fund Collection:				
1	1.Savings Collection				
ł	Force Savings	2,804,566,309	4,289,373,391	53%	2,043,909,92
ł	Voluntary Savings	774,288,199	494,581,355	-36%	577,054,18
ŀ		2.542,119,643	1,744,708,640	-31%	1.889,702,00
1	Fixed Deposit				
-	Total	6,120,974,151	6,528,663,386	7%	4,510,666,13
	MFI Borrowing	F 40 000 00-	150 000 000	2007	CEO 000 0
	2.PKSF Lean	640,000,000	462,000,000	-28%	650,000,0
	3.Bank Loan	5,000,000,000	3,202,210,668	-36%	3,873,556,63
	4.Loan from Financial Institution	-	H.1 29		
	5.Loan from other Institution	-	3.4		
	6.Donation (Conditional)	1,102,500	4 2-		
ı	7.General/EC Member Ioan		4 2		
	8.Others Loan	187,186,471	802,756,820	329%	1.0
	Total	5,828,288,971	4,466,967,488	-23%	4,523,556,6.
	Insurance Fund Collection	122,096,150	96,800,650	-21%	207,214,0
$\overline{}$	Utilization of Fund			VI VIGORIA	
		+			
- 1	1*Loan Disbursement	11 025 100 000	6 500 001 000	1506	0.665.060.00
	Jagoron	11,925,190,000	6,587,991,000	-45%	9,665,868,30
1	Agrosor	8,367,323,000	7,081,285,000	-15%	10,770,213,34
H	Buniad	1		****	
-	Sufolon (Seasonal and Agriculture)	155,430,000	80,655,000	-48%	53,760,0
- }	Kuwait Good Will Fund (KGF)	-	-		
	Migration	-	-		
	Service Holder	-			
	Health	-			
	Emergency	-			
- 1	Education	-			
L	Others Disbursement (Gryhayan)	128,995,000	83,675,000	-35%	231,563,6
I	Total	20,576,938,000	13,833,606,000	-33%	20,721,405,3
	Should be given component wise breakdown				
- [	2.Savings Returns:				
1	Force Savings	1,372,291,254	3,615,421,149	163%	1,867,027,2
1	Voluntary Savings	354,739,891	395,179,371	11%	361,657,4
ı	Fixed Deposit	1,313,577,525	1,334,694,000	2%	835,385,5
ı	Total	3,040,608,670	5,345,294,520	76%	3.064,070,2
ŀ	3. Loan Repayment:	549-7940004070	Sas Total Table	10/0	5.007,070,2
ŀ	PKSF Loan	319,955,002	348,333,335	9%	357,566,6
ŀ	Bank Loan	4,271,397,358	3,379,530,202		
- 1		4,2/1,39/,338	3,379,530,202	-21%	3,379,530,2
ŀ	Loan from Financial Institution Loan from other Institution	-			
ŀ					
- 1	General/EC Member Ioan		-	11100000000	-
-	Others Loan	171,008,112	973,764,932	469%	
_	Total	4,762,360,472	4,701,628,469	-1%	3,737,096,8
	Insurance Service (Claims)	74,258,134	47,754,551	-36%	36,653,3
	Acquisition of Fixed Assets				
Į.	Land Purchase & Development				
L	Land Development				
	Building Construction		All the state of t		Amires con service
	Motor Vehicles	7,723,500	20,225,000	162%	
	Furniture & Fixtures & Office Equipments	30,864,703	8,599,816	-72%	24,887,0
. 1	Office Equipments	10,138,796	12,557,214	24%	1,022,4
	Electric Equipments	165,119	618,582		219,4
- 1		102,112	V10,702		219,4
-	Computer & Accessories				
	Computer & Accessories Computer Software	5,610,000	1.1		



SL	Description	and the same	2024-2025		2025-2026
No.	Бектрин	Projected	Actual	Variance (%)	(Proposed)
	Income:				
	1. Service Charge	2,243,854,770	2,197,807,266	-2%	2,621,701,15
	Interest on Investment & Bank	4,672,422	83,618,155	1690%	87,788,73
	3. Other Interest	53,212,139			
	4. Entry Fees/ Member Admission Fees	-	- 4		
	5. Sale of Passbook & Others Income	80,406	27,440	-66%	30,18
	6. Sale of Forms	1,796,478	1,782,200		1,960,42
	7. Donation from PKSF	202,148	1,137,701	1000000	1,251,47
	8. Others Income	12,875,053	16,273,888	26%	15,890,96
	9. Recovery of Written off Loan	*	-		
	10. Overhead cost from others Program		-		
	Total Income (1+10)	2,316,693,416	2,300,646,651	1648%	2,728,622,92
	Expenses:				
			- 1		
	Financial Expense:			-	
	1. Savings Interest	501,289,315	545,066,106	9%	722,234,77
	2. Interest of PKSF Loan	35,223,600	43,362,500	23%	58,353,16
	3. Interest on Bank loan	277,565,236	354,603,999	28%	381,311,36
	4. Interest on Committee loan		-	× .	100000000000000000000000000000000000000
	5. Interest on Others Institutional Joan	-			
	6. Others	15,273,096	7,764,182	0%	-
	Total Financial Expenses (1++6)	829,351,247	950,796,787	60%	1,161,899,29
	Total Planes Dipenses (1-111-0)	dayberia.	2247724707		444444
	General & Administrative Expenses:				
	7.Salary & Allowances*1				
	Basic Pay	640,099,915	704.893,444	10%	775,382,78
	Special Allowance		-	0%	
	Deamess Allowance	347	-		
	House Rent Allowance	22,952,820	24,901,200		27,391,32
	Medical Allowance	-			
	Festival Allowance	40,327,853	44,243,079	10%	48,667,38
	Rest & Recreation Allowance	(#c)	-		
	Lunch Allowance	-			
	Conveyance Allowance		-		
	Telephone Allowance	-			
	Educational Allowance	320	41		
	Fixed Travel Allowance	17.0			
	Overtime Allowance				
	Others Allowance-If any	19,034,736	19,843,185	4%	21,827,50
	Total	722,415,324	793,880,908	24%	873,268,99
	8. House Rent	29,814,740	32,403,058	9%	35,643,36
	9. Printing & Stationeries:				
	Printing & Binding	12,353,177	12,497,453	19%	13,747,19
	Stationary, Seal & Stamps	4,945,918	4,900,423	-1%	5,390,46
	Total	17,299,095	17,397,876	9% -	19,137,66
	10.Travel Expense:				
	a) Domestic	8,128,338	6,813,161	-16%	7,494,47
	b) Foreign				
	Total	8,128,338	6,813,161	-16%	7,494,47
	11.Telephone & Postal:	Sit #UNIVERS	2,010,101		(1)27(1)
	Telephone, Telex ,Fax ,Internet	2,229,187	2,358,013	6%	2,593,81
	Postal & Courier Service	220,546	312,470	42%	343,71
	Total	2,449,733	2,670,483	47%	2,937,53



Description		2024-2025		2025-2026
Description	Projected	Actual	Variance (%)	(Proposed)
12. Repairs & Maintenance:				
Office Building	4,320	16,550	283%	18,20
Motor Vehicles	3,665,866	1,132,798	-69%	1,246,07
Others	19,269,322	34,060,314	77%	37,466,34
Total	22,939,508	35,209,662	291%	38,730,62
13. Fuel Expenses	29,198,564	34,622,329	19%	38,084,56
14. Gas, Electricity & Water bill	5,011,998	6,097,327	22%	6,707,06
15. Entertainment	7,306,124	10,450,113	43%	11,495,12
16. Advertisement	1,483,189	1,702,075	15%	1,872,28
17. Newspaper & Publication:				
Newspaper & Magazine		150,000	100%	165,00
Books & Publication and Research	2,002,756	1,464,015	-27%	1,610,41
Total	2,002,756	1,614,015	73%	1,775,41
18. Bank Charge	6,452,959	8,640,969	34%	9,505,06
19. Training Expense:				
Local Training	979,396	425,998	-57%	468,59
Foreign Training	517,570	123,770	27.70	10040
Foreign Training Total	979,396	425,998	-57%	468,59
	9/9,396	1,351,066	100%	1,486,17
20. Seminer, Conference & Workshop Expense	7 7 10 007		71%	13,799,66
21. Legal ,Insurance, Income Tax, Membership	7,349,987	12,545,150	8%	
22. Meeting Expense	793,940	859,558		945,51
23 Registration fees/Renewal fees	584,913	413,665	-29%	455,03
24. Others Operational Expense :				
Others Expense	75,305,154	51,250,847	-32%	56,375,93
Picnic, Fair and Get - together		-	0%	
Photocopy	46,847	32,393	-31%	35,63
PRIME, Samriddhi, Agriculture and KGF		Α		
Recreational allowance		-		
Software Maintenance and others	33,156,071		-100%	-
	33,130,071		15070	
Communication & Marketing	6,246			
Annual Report	21,936	125,020		137,52
Community Health	21,936			
Computer Accessories (Maintenance)	17.0	1,468,008		1,614,80
Total	108,536,254	52,876,268	-163%	58,163,89
25. Audit Fees	326,232	1,531,801	370%	1,684,98
26. Honorarium for EC Members				
27. Other Honorarium				
28. Tax:				
Land Tax				
Income Tax	29,549,816	29,958,663	1%	32,954,52
Other Tax				4
Customs Duty/VAT				
Total	29,549,816	29,958,663	1%	32,954,52
29. Subscriptions & Donation	***************************************		0%	2-11
30. Depreciation	16,909,754	19,242,567	14%	21,166,82
31. Cost Sharing Expenses	10,707,754	17,242,507	/-	#1,100,02
32. Consultancy Service				37.
	1,848,883,867	2,021,503,499	9%	2,339,676,68
33.Total Operational Expenses	38,191,377	119,815,349	214%	30,039,94
34. Loan Loss Provision *	38,191,3//	117,013,349	21470	30,039,94
35. DMFE	34 24 24	150 228 202	(20)	450.00
36. Net Surplus	429,618,172	159,327,803	-63%	358,906,2
37. Transfer to Various Fund:				
Reserve Fund	181,522,264	159,327,802	-12%	35,890,6
DMF				
Others			1.0	
Total	181,522,264	159,327,802	-12%	35,890,63





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#### Annexure-C

## Additional report as per requirements of Microcredit Regulatory Authority

- a) The Organization has drawn up its financial statements in conformity with International Financial Reporting Standards (IFRSs) as mentioned in note no. 2 to 6 of notes to the financial statements. It has also complied with other applicable rules, regulations, concepts and conventions;
- b) We examined the transactions and agreement during the period on a test basis and did not find any transactions occurred violating the provision of "Microcredit Regulatory Authority Act, 2006" or "Microcredit Regulatory Authority Rules, 2010", and the interest of the organization itself;
- c) We have checked that closing balance of last year's audited financial statements were carried forward as opening balance in current year's accounts;
- d) We have examined that Ambala Foundation microfinance program has recorded properly of its sector wise fund received and appropriately complied with rules and regulations provided by the authority in this matter;
- e) Ambala Foundation has kept the records separately for the funds collected under members' savings, loans and other sources;
- f) We have checked that Ambala Foundation has not collected funds from any donor organizations in this audit period;
- g) Ambala Foundation has duly complied with policies regarding group members' savings (Deposit, Refund, Interest and Interest Rate). The savings amount collected from group members are duly recorded and deposited into bank;
- h) Ambala Foundation has duly followed the procedures of loan disbursement;
- i) Ambala Foundation has duly complied the polices regarding loan write off, bad loan and preserved related documents ie., passbook, loan/savings collection schedule and loan application form separately;
- j) Nothing has come to our attention that indicate that, Ambala Foundation is engaged in any activities that is not supported by the constitution of the organization and any other legal requirements;
- k) General body and executive committee formed in accordance with MRA guideline;







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- I) We have physically verified the existence of fixed assets and examined the purchase thereof on a test basis and found that they were duly presented in the financial statements;
- m) We meet and interviewed some of the group members, we audited and found that they were using funds properly;
- n) All payments above 1,00,000 were made through bank accounts. However, in the case of payment of amounts below 1,00,000 cash payment has been seen.;
- o) From our test check, we found that the collected loan and saving amounts were duly deposited into bank account on daily basis,
- p) From our test check, we found the amounts collected from group members were duly accounted for as per applicable policy and procedure at member and group level;
- q) The entity has given Jagoron, Agrosor, Sufolon, Grehayan 24% and HHWL, HHSL, Agrosor-MFCE 18% effective rate of interest on loan to group members;
- r) Sufficient loan loss provision has been made and accounted for by the entity as per Microcredit Regulatory Authority Act, 2006 and Microcredit Regulatory Authority Rules 2010;
- s) We confirmed bank balances with the bank statements on a test basis and also examined the bank account reconciliation statements if required and found them satisfactory;
- t) We have checked the vouchers on a test basis and found that the payments were made upon approval of appropriate authority and examined the budgetary control system of the Organization and did not find any issue to mention in the report;
- u) There was no existence of unused fund as Ambala Foundation does not have any external fund:
- v) We have examined the financial statements submitted to regulatory agencies and other authorities by Ambala Foundation, and found that they were based on proper justification and did not find any issue to mention in the report;
- w) According to Para 13 of Part 1 of the Sixth Schedule of the Income Tax Act, 2023, income from microfinance activities is exempt from tax. However, income earned by Ambala Foundation from commercial and other non-commercial activities remains







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taxable unless specifically exempted under the provisions of the Income Tax Act, 2023. Ambala Foundation submits its Return for tax for the organization as a whole and TIN number is 871703359207/ Taxes Circle-513 (Company), Taxes Zone 24, Dhaka.

Under the Value Added Tax and Supplementary Duty 2012, VAT Registration Number is for Head Office 004240609-0402.

- x) The organization has introduced and established policies for procurement, human resources, loan and savings and complies with the above policies for microfinance operations;
- y) The organization considering its size has established internal audit department;
- z) Ambala Foundation all cost related to the program are directly accounted for in the financial accounts;
- aa) We have checked the microfinance activities of Ambala Foundation, and also reviewed the adequacy of MIS system, internal control system, adequacy of classification of loan, provisioning policy, adequacy of collection percentage of loan and found them satisfactory;
- bb) Ambala Foundation, Microfinance Programme has duly accounted for the loans received from relevant financial institutions as per accounting manual, principles and rules prescribed by it;
- cc) The financial statements revealed as Taka 56,548,171 cash in hand and as Taka 457,626,929 cash at bank as at 30 June 2025 for the microfinance program and the said amount is being used for the microfinance operations of the organization;
- dd) Statement of budget variances, as required by MRA vide circular Letter no. 30 dated 23 April 2015, has been given;
- ee) A schedule of property, plant and equipment has presented in Annexure-1A to the financial statements;
- ff) Audit fees for the audit of financial statements have been mentioned in appointment letter and duly accounted for.







House # 15, Road # 12, Block # F, Niketon Gulshan-1, Dhaka-1212, Bangladesh.

#### Annexure-D

## Disclosure of Anti Money Laundering Compliance:

- 1. Ambala Foundation has formulated policy of Anti Money Laundering (AML) and Combating Financing of Terrorism (CFT) policy in accordance with of the Money Laundering Prevention Act 2012 and its Laundering (AML) and duly approved by their general council.
- 2. Ambala Foundation has nominated Mr. Arif Sikder, Executive Director as a contact point to communicate with BFIU of Bangladesh Bank to facilitate the AML/CFT procedures properly.
- 3. We also report that:
- a. Ambala Foundation has preserved information relating to their goals, objectives and functions in detail and also preserved the correct and complete information about the executive committee and general committee with supporting;
- b. Ambala Foundation has preserved the audited annual financial statements, explanatory notes and all information with supporting documents for more than 5 (five) years.
- c. Ambala Foundation duly executed all their recruitment process ie., in case of collecting and verifying the identification Information, relevant experience and other involvements of the selected candidates;
- d. Ambala Foundation doesn't operate any branches in the foreign countries;
- e. Ambala Foundation has preserved the authentic documents and records of the borrower who has outstanding loan or deposit balance.
- f. Ambala Foundation's transactions with members involving Taka 1,00,000 have been made through the banking channel;







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g. Ambala Foundation has conducted meetings with their employees on combating money laundering and financing of terrorism. The organization also included antimoney laundering issues in their monthly employee's skill development training program;

h. We have checked that Ambala Foundation has not collected any funds from any donor organizations/countries in this audit period.

Date: 3 0 SEP 2025

Place: Dhaka

A.K.M. Fazlul Haque FCA

Partner, Enrollment Number: 1090 Hussain Farhad & Co.,

Chartered Accountants FRC Enlistment Registration Number: CAF-001-125



