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Anil Salam Idris & Co.
Chartered Accountants
An affiliated firm of EMA2, UK

Ambala Foundation

Auditor's Report and Financial Statements
As at and for the year ended 30 June 2026

Head Office:
House # 1/B (3rd Floor),
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Independent Auditors' Report to the Executive Committee of Ambala Foundation.

Report on the Audit of the Financial Statements of Ambala Foundation.

Opinion

We have audited the Financial Statements of Ambala Foundation which comprise the Statement of Financial Position as at 30 June 2026, the Statement of Profit or Loss and Other Comprehensive Income, the Statement of Receipts and Payments, the Statement of Cash Flows and the Statement of Changes in Capital Fund for the year then ended and Notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of Ambala Foundation as at 30 June 2026 and of the Statement of Profit or Loss and Other Comprehensive Income, Statement of Receipts and Payments, Statements of cash flows and Statements of Changes in Capital Fund for the year then ended, in accordance with the International Financial Reporting Standards (IFRSs) and Other applicable laws and regulations including MRA Guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the 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

The financial statements are prepared by Ambala Foundation to meet the requirements of Micro Credit Regulatory Authority (MRA) Only. However, we have audited the books of accounts of Micro Finance program in which Financial Information presented in the Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Capital Fund and Other Annexed Statements. We draw attention to note 2.02 basis of preparation of the financial statements which are some extent departures from the requirement of IAS/IFRS. Our opinion is not modified in respect of this matter.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, 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 entity'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 entity 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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieve fair presentation.

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

Report on Other Legal and Regulatory Requirements

We also report the following:

a) We have obtained all the information and explanation 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-2006 and MRA Rules-2010 have been kept by the entity so far as it appeared from our examination of those books; and

c) The statement of financial position and statement of Profit or Loss and Other Comprehensive Income dealt with by the report are in agreement with the books of account.

Firm's Name	:	**Anil Salam Idris & Co., Chartered Accountants**
Firm's FRC Enlistment No.	:	**CAF-001-100**
Signature	:	
Engagement Partner Name	:	**Md. Anwar Hossain, FCA** **Managing Partner / ICAB Enrollment No. 1415**
FRC Enlistment No.	:	**CA-001-282**
DVC Number	:	**2609021415AS552456**
Date	:	**31 August 2026**

Anil Salam Idris & Co. Chartered Accountants

Annexure-A

Ambala Foundation
Statement of Financial Position
As at 30 June 2026

Particulars	Notes	Amount in BDT					
		30 June 2026			30 June 2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
Non-Current Assets							
Property, Plant and Equipment	7.00	244,214,621	203,014	244,417,635	255,069,215	253,768	255,322,983
Intangible assets	8.00	3,995,062	-	3,995,062	6,083,731	-	6,083,731
Others Non Current Assets	9.00	702,590	-	702,590	858,265	-	858,265
Total Non-Current Assets		**248,912,273**	**203,014**	**249,115,287**	**262,011,211**	**253,768**	**262,264,979**
Current Assets							
Investment FDR & Bond	10.00	1,133,723,172	22,500,000	1,156,223,172	1,002,577,102	256,150,469	1,258,727,571
Advance, Security & Prepaid	11.00	34,902,233	66,690	34,968,923	44,212,817	13,798,187	58,011,004
Loan to Group Members	12.00	11,613,929,011	-	11,613,929,011	10,414,826,056	-	10,414,826,056
Accounts Receivable	13.00	12,558,416	338,074	12,896,490	9,558,049	5,408,668	14,966,717
Others Current Assets	14.00	27,356,976	-	27,356,976	11,100,866	-	11,100,866
Cash and Cash Equivalents	15.00	379,949,260	466,367	380,415,627	514,175,100	201,880,563	716,055,663
Total Current Assets		**13,202,419,068**	**23,371,131**	**13,225,790,199**	**11,996,449,990**	**477,237,887**	**12,473,687,877**
Total Assets		**13,451,331,341**	**23,574,145**	**13,474,905,486**	**12,258,461,201**	**477,491,655**	**12,735,952,856**
Capital Fund and Reserves							
Retained Surplus	16.00	1,585,074,938	22,684,209	1,607,759,147	1,390,439,042	66,238,787	1,456,677,829
Reserve Fund		176,119,438	-	176,119,438	154,493,227	-	154,493,227
Total Capital Fund and Reserves		**1,761,194,376**	**22,684,209**	**1,783,878,585**	**1,544,932,269**	**66,238,787**	**1,611,171,056**
Non-Current Liabilities							
Long Term Borrowings-PKSF	17.00	72,000,000	-	72,000,000	687,399,999	-	687,399,999
Long Term Borrowings-Bank & Others	18.00	499,987,168	-	499,987,168	2,686,151,108	-	2,686,151,108
Total Non Current Liabilities		**571,987,168**	**-**	**571,987,168**	**3,373,551,107**	**-**	**3,373,551,107**
Current Liabilities							
Short Term Borrowings-PKSF	19.00	221,833,332	-	221,833,332	-	-	-
Short Term Borrowings-Bank & Others	20.00	2,584,360,422	-	2,584,360,422	-	-	-
Member Savings	21.00	7,211,574,972	-	7,211,574,972	6,499,049,787	-	6,499,049,787
Development Program Fund	22.00	6,450,000	-	6,450,000	6,450,000	-	6,450,000
Short Term Loan & Liability	23.00	-	-	-	-	1,200,000	1,200,000
Loan Loss Provision (LLP)	24.00	756,528,373	-	756,528,373	620,409,227	-	620,409,227
Members Welfare Fund	25.00	224,428,785	-	224,428,785	159,319,146	407,659,844	566,978,990
Employees Security Fund	26.00	41,818,566	23,246	41,841,812	-	-	-
Provision for Expenses	27.00	61,300,006	866,690	62,166,696	54,749,665	2,393,024	57,142,689
Others Current Liabilities	28.00	9,855,341	-	9,855,341	-	-	-
Total Current Liabilities		**11,118,149,797**	**889,936**	**11,119,039,733**	**7,339,977,825**	**411,252,868**	**7,751,230,693**
Total Capital Fund and Liabilities		**13,451,331,341**	**23,574,145**	**13,474,905,486**	**12,258,461,201**	**477,491,655**	**12,735,952,856**

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

Md. Shazzad Hossain
Chairperson

Arif Sikder
Executive Director

Md Abdul Alim
Deputy Director-Finance & Accounts

Singed in terms of our separate report of even date annexed.

Dated: Dhaka
31 August 2026

Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No.: CAF-001-100

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrollment No: 1415
FRC Enlistment No.: CA-001-282
DVC No.: 2609021415AS552456

Anil Salam Idris & Co. Chartered Accountants

Annexure-B

Ambala Foundation
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2026

Particulars	Notes	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
Income							
Service Charge	29.00	2,558,209,438	2,246,218	2,560,455,656	2,199,634,820	9,184,759	2,208,819,579
Interest on Bank Balance & FDR A/C	30.00	102,084,407	2,658,625	104,743,032	83,618,155	11,230,678	94,848,833
Others Income	31.00	16,786,940	2,293,356	19,080,296	16,255,975	1,941,875	18,197,850
Donation, Subscription, Reimbursable & Contributions	32.00	1,768,662	494,100	2,262,762	1,137,701	5,853,325	6,991,026
Total		**2,678,849,447**	**7,692,299**	**2,686,541,746**	**2,300,646,651**	**28,210,637**	**2,328,857,288**
Expenditure							
Salary & Benefits	33.00	**894,523,235**	**704,000**	**895,227,235**	**793,880,908**	**917,144**	**794,798,052**
General & Administration Expenses							
Office Rent & Utilities	34.00	42,023,254	96,983	42,120,237	38,500,385	87,609	38,587,994
Printing & Stationary	35.00	12,647,820	8,660	12,656,480	17,430,269	5,470	17,435,739
Communication	36.00	2,859,393	19,671	2,879,064	2,670,483	20,988	2,691,471
Tours & Travel	37.00	45,492,785	40,780	45,533,565	41,435,490	39,350	41,474,840
Repairs & Office Maintenance	38.00	23,997,579	30,885	24,028,464	36,677,670	120,000	36,797,670
Advertisement & Publications	39.00	2,318,920	51,500	2,370,420	3,316,090	62,500	3,378,590
Legal Expenses	40.00	6,701,203	-	6,701,203	4,262,932	-	4,262,932
Renewal & Registration	41.00	5,647,799	14,759	5,662,558	8,695,883	26,225	8,722,108
VAT & Tax Expenses for Organization	42.00	35,251,906	436,581	35,688,487	29,958,663	1,555,727	31,514,390
Training / Workshop / Meeting / Conference	43.00	1,824,791	-	1,824,791	2,636,622	-	2,636,622
Other Admin & General Expenses	44.00	29,428,031	843,743	30,271,774	32,584,654	1,487,244	34,071,898
Gratuity, Pension & Insurance Premium	45.00	58,683,858	-	58,683,858	28,456,483	-	28,456,483
Lose On Disposal of Fixed Assets	46.00	440,219	-	440,219	169,359	-	169,359
Corporate Social Responsibility	47.00	7,534,797	326,400	7,861,197	10,788,254	-	10,788,254
Sub-Total		**274,852,355**	**1,869,962**	**276,722,317**	**257,583,237**	**3,405,113**	**260,988,350**
Financial Expenses							
Interest on PKSF Loan Fund	48.00	45,934,019	-	45,934,019	43,362,500	-	43,362,500
Interest on Bank Loan & Others Loan Fund	49.00	423,813,663	-	423,813,663	354,603,999	-	354,603,999
Interest for Savings	50.00	638,668,730	-	638,668,730	545,066,106	334	545,066,440
Interest on Others Loan Fund	51.00	2,060,918	2,060,918	4,121,836	7,764,182	12,738,574	20,502,756
Sub-Total		**1,110,477,330**	**2,060,918**	**1,112,538,248**	**950,796,787**	**12,738,908**	**963,535,695**
Expenses for Provision & Reserve							
Expenses for Provision & Reserved	52.00	188,546,818	-	188,546,818	119,815,349	37,646	119,852,995
Sub-Total		**188,546,818**	**-**	**188,546,818**	**119,815,349**	**37,646**	**119,852,995**
Depreciation on Non-Current Assets							
Depreciation on Non Current Assets	53.00	22,239,762	50,754	22,290,516	19,242,567	79,370	19,321,937
Sub-Total		**22,239,762**	**50,754**	**22,290,516**	**19,242,567**	**79,370**	**19,321,937**
Total Expenditure		**2,490,639,500**	**4,685,634**	**2,495,325,134**	**2,141,318,848**	**17,178,181**	**2,158,497,029**
Excess of Income over Expenditure		**188,209,947**	**3,006,665**	**191,216,612**	**159,327,803**	**11,032,456**	**170,360,259**
		2,678,849,447	**7,692,299**	**2,686,541,746**	**2,300,646,651**	**28,210,637**	**2,328,857,288**

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

Md. Shazzad Hossain
Chairperson

Arif Sikder
Executive Director

Md Abdul Alim
Deputy Director-Finance & Accounts

Singed in terms of our separate report of even date annexed.

Dated: Dhaka
31 August 2026

Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No.: CAF-001-100

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrollment No: 1415
FRC Enlistment No.: CA-001-282
DVC No.: 2609021415AS552456

Annexure-C

Ambala Foundation

Statement of Receipts and Payments

For the year ended 30 June 2026

Particulars	Notes	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
Receipts							
Opening Balance							
Cash in Hand		56,548,171	-	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**
Long Term Borrowings-PKSF		-	-	-	462,000,000	-	462,000,000
Long Term Borrowings-Bank & Others		3,380,000,000	-	3,380,000,000	2,844,500,000	-	2,844,500,000
Development Program Fund		-	-	-	2,295,000	-	2,295,000
Member Savings Receipt		5,455,849,339	-	5,455,849,339	5,862,164,830	30,818	5,862,195,648
General & Others Loan /Fund Account		270,531,185	43,464,333	313,995,518	702,200,395	49,494,588	751,694,983
PF, WF, Security , IT etc.		186,000,356	21,283,497	207,283,853	104,870,650	36,105,493	140,976,143
Loan to Group Members Recovery		13,008,637,435	-	13,008,637,435	11,399,954,287	133,140	11,400,087,427
Advance, Security & Prepaid		6,198,045	263,178,146	269,376,191	7,786,652	959,589,314	967,375,966
Investment Withdrawal		393,021,034	-	393,021,034	426,686,812	9,456,265	436,143,077
Accounts Payable & Provision		199,718	-	199,718	180,148	-	180,148
Stock & Stores		-	-	-	-	-	-
Suspense Accounts		1,387,460	-	1,387,460	1,415,611	-	1,415,611
Sale/Fixed Assets Sale		-	-	-	-	-	-
Revenue Income Received		2,363,801,307	4,432,377	2,368,233,684	1,958,147,355	6,866,039	1,965,013,394
Sub-Total		**25,065,625,879**	**332,358,353**	**25,397,984,232**	**23,772,201,740**	**1,061,675,657**	**24,833,877,397**
Total Receipts		**25,579,800,979**	**534,238,916**	**26,114,039,895**	**24,162,470,462**	**1,276,171,857**	**25,438,642,319**
Payments							
Capital Expenditure		4,768,708	-	4,768,708	7,414,597	-	7,414,597
Long Term Borrowings-PKSF		393,566,667	-	393,566,667	348,333,335	-	348,333,335
Long Term Borrowings-Bank & Others		3,383,876,924	-	3,383,876,924	3,379,530,202	-	3,379,530,202
Development Program Fund		-	-	-	1,389,000	-	1,389,000
Member Savings Return		3,563,152,204	-	3,563,152,204	3,201,646,429	11,030	3,201,657,459
General & Others Loan /Fund Account		263,190,084	20,937,726	284,127,810	954,017,135	50,140,588	1,004,157,723
PF, WF. Security, IT etc.		134,168,540	141,545,128	275,713,668	40,675,101	30,446	40,705,547
Loan to Group Members		15,441,603,000	-	15,441,603,000	13,833,606,000	-	13,833,606,000
Advance, Security & Prepaid paid		19,486,404	267,258,957	286,745,361	55,644,960	716,579,118	772,224,078
Payment against Provision		1,264,092,158	38,036,157	1,302,128,315	1,068,841,267	42,813,711	1,111,654,978
Investment against Provision		424,000,000	64,500,000	488,500,000	464,250,000	262,623,734	726,873,734
Suspense Accounts		25,391,078	-	25,391,078	7,258,223	-	7,258,223
Material / Stock & Stores		-	-	-	-	-	-
Sub-Total		**24,917,295,767**	**532,277,968**	**25,449,573,735**	**23,362,606,249**	**1,072,198,627**	**24,434,804,876**
Staff Salary & Benefits		83,541,541	61,200	83,602,741	69,072,789	290,344	69,363,133
General & Administrative Expenses		154,594,411	1,433,381	156,027,792	173,253,824	1,802,323	175,056,147
Financial Cost		44,420,000	-	44,420,000	43,362,500	-	43,362,500
Programmatic Expenses		-	-	-	-	-	-
Sub-Total		**282,555,952**	**1,494,581**	**284,050,533**	**285,689,113**	**2,092,667**	**287,781,780**
Closing Cash & Bank Balance							
Cash in Hand		13,847,627	-	13,847,627	56,548,171	-	56,548,171
Cash at Bank		366,101,633	466,367	366,568,000	457,626,929	201,880,563	659,507,492
Sub-Total		**379,949,260**	**466,367**	**380,415,627**	**514,175,100**	**201,880,563**	**716,055,663**
Total Payments		**25,579,800,979**	**534,238,916**	**26,114,039,895**	**24,162,470,462**	**1,276,171,857**	**25,438,642,319**

Md. Shazzad Hossain
Chairperson

Arif Sikder
Executive Director

Md Abdul Alim
Deputy Director-Finance & Accounts

Dated: Dhaka
31 August 2026

Salam Idris
Chartered Accountants

Annexure-D

Ambala Foundation

Statement of Cash Flows

For the year ended 30 June 2026

Particulars	Notes	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
A. Cash Flows form Operating Activities							
Surplus for the period		188,209,947	3,006,665	191,216,612	159,327,803	11,032,456	170,360,259
Add: Amount considered as Non-Cash items Expenses							
Expenses for Provision & Reserve		188,546,818	-	188,546,818	119,815,349	37,646	119,852,995
Depreciation for the year		22,239,762	50,754	22,290,516	19,242,567	79,370	19,321,937
Non-Cash Staff Salary & Benefits		810,981,694	642,800	811,624,494	724,808,119	626,800	725,434,919
Non-Cash General & Administrative Expenses		120,257,944	436,581	120,694,525	84,329,413	1,602,789	85,932,202
Non-Cash Financial Cost		1,066,057,330	2,060,918	1,068,118,248	907,434,287	12,738,908	920,173,195
Sub-Total of Non-Cash items Expenses		**2,208,083,548**	**3,191,053**	**2,211,274,601**	**1,855,629,735**	**15,085,513**	**1,870,715,248**
Less: Amount considered as Non-Cash items Income				-			-
Non-Cash FDR & Revenue Income		(315,048,140)	(3,259,922)	(318,308,062)	(342,499,296)	(21,344,598)	(363,843,894)
Sub-Total of Non-Cash items Income		**(315,048,140)**	**(3,259,922)**	**(318,308,062)**	**(342,499,296)**	**(21,344,598)**	**(363,843,894)**
Increased /Decrease in Payment for Provision		(1,263,892,440)	(38,036,157)	(1,301,928,597)	(1,068,661,119)	(42,813,711)	(1,111,474,830)
Increase/Decrease in Loan, Advance & Prepaid		(13,288,359)	(4,080,811)	(17,369,170)	(47,858,309)	243,010,197	195,151,888
Net Cash used in Operating Activities		**804,064,556**	**(39,179,172)**	**764,885,384**	**555,938,814**	**204,969,857**	**760,908,671**
B. Cash Flows from Investing Activities							
Increase/Decrease in Disbursement to Members		(2,432,965,565)	-	(2,432,965,565)	(2,433,651,713)	133,140	(2,433,518,573)
Increase/Decrease in acquisition of Property, Plant and Equipment		(4,768,708)	-	(4,768,708)	(7,414,597)	-	(7,414,597)
Increase/Decrease in short term Investment		(30,978,966)	(64,500,000)	(95,478,966)	(37,563,188)	(253,167,469)	(290,730,657)
Increase/Decrease in Others Current Assets		(24,003,618)	-	(24,003,618)	(5,842,612)	-	(5,842,612)
Net Cash used in Investing Activities		**(2,492,716,857)**	**(64,500,000)**	**(2,557,216,857)**	**(2,484,472,110)**	**(253,034,329)**	**(2,737,506,439)**
C. Cash Flows from Financing Activities							
Increase/Decrease in Long Term Borrowings-PKSF		(393,566,667)	-	(393,566,667)	113,666,665	-	113,666,665
Increase/Decrease in Long Term Borrowings-Bank & Others		(3,876,924)	-	(3,876,924)	(535,030,202)	-	(535,030,202)
Increase/Decrease in Members Savings		1,892,697,135	-	1,892,697,135	2,660,518,401	19,788	2,660,538,189
Increase/Decrease in short term Loan & Others Current Liabilities		7,341,101	22,526,607	29,867,708	(251,816,739)	(646,000)	(252,462,739)
Increase/Decrease in staff EP,EG,EW & ES fund		51,831,816	(120,261,631)	(68,429,815)	64,195,549	36,075,047	100,270,596
Increase/Decrease in Development Program Fund		-	-	-	906,000	-	906,000
Net Cash used in Financing Activities		**1,554,426,461**	**(97,735,024)**	**1,456,691,437**	**2,052,439,674**	**35,448,835**	**2,087,888,509**
D. Net Cash Increase / Decrease (A+B+C)		**(134,225,840)**	**(201,414,196)**	**(335,640,036)**	**123,906,378**	**(12,615,637)**	**111,290,741**
Add. Cash and Bank Balance Beginning of the year		514,175,100	201,880,563	716,055,663	390,268,722	214,496,200	604,764,922
Cash and Bank Balance at the end of the year		**379,949,260**	**466,367**	**380,415,627**	**514,175,100**	**201,880,563**	**716,055,663**

Md. Shazzad Hossain
Chairperson

Arif Sikder
Executive Director

Md Abdul Alim
Deputy Director-Finance & Accounts

Dated: Dhaka
31 August 2026

Anil Salam Idris & Co.
Chartered Accountants

Annexure-E

Ambala Foundation
Statements of Changes in Capital Fund
For the year ended 30 June 2026

Particulars	Amount in BDT					
	2025-2026			2024-2025		
	Micro Finance	Development	Total	Micro Finance	Development	Total
Opening Balance	1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797
Surplus for the Year	188,209,947	3,006,665	191,216,612	159,327,803	11,032,456	170,360,259
Closing Balance	**1,733,142,216**	**69,245,452**	**1,802,387,668**	**1,544,932,269**	**66,238,787**	**1,611,171,056**
Add: Adjustment during the year	28,052,160	774,342	28,826,502	-	-	-
Less: Transferred to Reserve	(176,119,438)	(44,422,001)	(220,541,439)	(154,493,227)	-	(154,493,227)
Less: Transfer Gratuity Fund during the year	-	(2,913,584)	(2,913,584)	-	-	-
Total Fund (After transfer to Reserve)	**1,585,074,938**	**22,684,209**	**1,607,759,147**	**1,390,439,042**	**66,238,787**	**1,456,677,829**
Add: Reserve Fund	176,119,438	-	176,119,438	154,493,227	-	154,493,227
Balance as at 30-06-2026	**1,761,194,376**	**22,684,209**	**1,783,878,585**	**1,544,932,269**	**66,238,787**	**1,611,171,056**

Md. Shazzad Hossain
Chairperson

Arif Sikder
Executive Director

Md Abdul Alim
Deputy Director-Finance & Accounts

Dated: Dhaka
31 August 2026

Anil Salam Idris & Co.
Chartered Accountants

Annexure-F

Ambala Foundation
Notes to the Financial Statements
For the year ended 30 June 2026

1.00 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

Reducing 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
		• 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	Anil Salam Idris & Co.
10	No. Executive Committee meeting held FY 2025-2026	08
11	Date of Last AGM held	August 02, 2025

1.03 List of Executive Committee Members

Sl.	Name	Designation	Qualification	Profession	Present Address
1	Md. Shazzad Hossain	Chairperson	Bsc (Hons), MSc Geography (DU), MSS Economics (NU), MBA(OU), LLB, PGD (Management), PGD (Computer Application), DAIBB	ED of CDF, Ex ED of BB	Flat#3C, House#9, Road#1, Block#A, Pallabi, Mirpur, Dhaka.
2	Md. Mamtaz Uddin Chowdhury	Vice Chairperson	MSC	Ex Jamuna Bank Official	Flat-11/B, 1/F Evergreen Selim Vaduri, Poribag, Shahbag, Dhaka
3	Arif Sikder	Secretary General	MBA	Service	House-08, Road-51, Block-NW(G), Gulshan, Dhaka-1212
4	Md. Iqbal Hossain	Secretary (Finance)	BHMS	Doctor	14/5, Babor Road, Mohammadpur, Dhaka.
5	Rajia Sultana	Member	MA	Housewife	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	136, Crescent Road, Beside Greenlife Hospital, Kathalbagan, Dhaka

2.00 Basis of Preparation of Financial Statements

2.01 Basis of Accounting

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

Anil Salam Idris & Co. Chartered Accountants

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.

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	Partial Complied
07	Property, Plant and Equipment	IAS 16	Partial Complied
08	Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Complied
09	Intangible Assets	IAS 38	Partial Complied
10	Revenue from Contracts with Customers	IFRS 15	Partial Complied

2.03 Reporting Period

The financial statements cover the period from 1st July 2025 to 30th June 2026.

2.04 Components of financial statements

The financial statements include the following components:

(a) Statement of Financial Position.
(b) Statement of Profit or Loss and Comprehensive Income
(c) Statement of Receipts & Payments.
(d) Statement of Changes in Capital Fund.
(e) Statement of Cash Flows.
(f) Accounting policies and notes to the financial statements.

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.

3.00 Summary of significant accounting policies

3.01 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.

Salahuddin & ... Chartered Accountants

3.02 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 loan is recognized on cash basis when it is collected, and other income is recognized when it is earned in the relevant period.

(i) Interest income

Interest on bank accounts, fixed deposits, 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) Voluntary Savings (VS)

Ambala Foundation operates a **"Voluntary Savings"** with the objective of promoting a savings culture among its members, enhancing financial self-reliance, and building future capital. Under this program, members may deposit and withdraw savings at any time according to their own choice and financial capacity. A separate account is maintained for each member, and an **annual dividend of 8%** is provided on the savings in accordance with the organization's policy. Established procedures are followed for savings deposits, record keeping, and withdrawals.

The Monthly Voluntary Savings (MVS) program operated by Ambala Foundation is an optional savings scheme. Under this program, members can save in multiples of BDT 100 per month, up to a maximum of BDT 5,000. The savings period is set at 5 years or 10 years. According to the scheme's policy, members are entitled to receive interest at an annual rate of 8% on their savings. At the end of the selected term, the members are paid their accumulated savings along with the applicable interest. The maturity amount is determined based on the member's fixed monthly savings amount and the selected term. It is noteworthy that new accounts are currently not being opened under the Monthly Voluntary Savings (MVS) program.

Salam Idris Chartered

c) Term Savings

Ambala Foundation has introduced an optional term savings program called One Time Savings (OTS) with the objective of encouraging its members and beneficiaries to save additional funds alongside their regular savings. The program is linked to Fixed Deposit, and the special savings accounts maintained under this program are operated in a manner similar to current accounts.

The One Time Savings (OTS) program is primarily intended for members and beneficiaries who wish to voluntarily deposit additional funds beyond their regular savings. Under this program, profit is provided at predetermined rates based on the frequency of deposits. **The annual profit rate is 12.00% for monthly deposits, 12.60% for quarterly deposits, and 13.20% for both half-yearly and yearly deposits.**

Additionally, Ambala Foundation used to operate an optional term savings program called SAMRIDI. The program was linked to a Fixed Deposit scheme, and the profit rate was determined based on the savings term and the amount deposited. Under this program, members had the opportunity to save amounts ranging from BDT 1,000 to BDT 100,000 for a term of either 6 years or 10 years. According to the prescribed policy, the deposited amount would double after 6 years and triple after 10 years. The special savings accounts were operated in a manner similar to Current Accounts. **It is noteworthy that new accounts are currently not being opened under the SAMRIDI Savings Program.**

3.03 Property, Plant and Equipment

Recognition

- Its expected useful life is more than one year,
- It is tangible assets and
- Future economic benefit 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 the property and equipment are recognized in the statement of income and expenditure as incurred expenditure.

Sale 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.

3.04 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 expensed 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.

3.05 Investments

Investment 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.

3.06 Investment income

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

3.07 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 using tax rate enacted at the end of the reporting date and includes adjustments, where considered necessary, relating to prior years.

3.08 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.

3.09 Stamps, printing and stationeries, pass books in hand

Stock of stamps, printing and stationeries in hand etc. are valued at cost determined on FIFO basis as at 30 June 2026.

3.10 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.

3.11 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.

3.12 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.

4.00 Significant Organization Policies

4.01 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%

4.02 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 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.

4.03 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 officer. 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:

<u>Various Component of the Microfinance Program</u>

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 loan ranges from Tk. 1,000 to 3,00,000 are given for refund within one year to three years and service charge from 24% (declining rate) per year.

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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. 3,00,001 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 loan ranges 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 for agriculture, enterprise, livestock etc. activities and is designated to increase the farm and business activities. Sufolon loan also enhances "Social food security net" of the households. Sufolon loan ranges 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 using unhygienic and unsafe latrines and even some of them are still habituated with open defecation system. As a result, they are suffered 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 up gradation 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 pipe lined water supply facilities within their households. For this reason, they have to waste a lot of time during a day for collecting waters 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. The entrepreneurs create employment opportunities on their own management. Organization gives financial assistance for productive activities of the entrepreneurs. Agroshor Program also empower aspiring local entrepreneurs from underserved communities in the working areas by providing access to financial and capital investment. Through this program, entrepreneurs can introduce with income generating activities and improve their livelihood patterns. Agrosor MFCE loan ranges 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.

4.04 Savings collection

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

- Regular Savings.
- Voluntary Savings (VS).
- Term Savings.

a) 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) Voluntary Savings (VS)
Ambala Foundation operates a **"Voluntary Savings"** with the objective of promoting savings among its members, enhancing financial self-reliance, and building future capital. Under this program, members can deposit and withdraw savings at any time according to their own choice and financial capacity. Dividends are paid on the deposited savings at the rate determined by the organization's policy. Established rules and control measures are followed for savings deposits, record keeping, withdrawals, and refunds. The main objective of this program is to consolidate members' small savings and support them in meeting future needs, building capital, and improving their financial capacity.

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In addition, Ambala Foundation introduced another term savings scheme called **Samriddhi Savings (SAMRIDI Savings)**, which was linked to Fixed Deposit. Under this scheme, the deposited amount had the potential to double over a 6-year term and triple over a 10-year term. Currently, the opening of new accounts under the Samriddhi Savings scheme has been discontinued. However, for previously opened existing accounts, savings withdrawals and account closure activities continue in accordance with the prevailing rules and terms. Transactions, management, and settlement of existing accounts are carried out in accordance with the organization's approved policies, applicable laws and regulations, and established internal control mechanisms.

c) Term Savings

Ambala Foundation operates an optional term savings program known as **One Time Savings (OTS)**. The program is linked to Fixed Deposit, and the special savings accounts maintained under the program are operated in a manner similar to current accounts. This savings facility is primarily intended for members and beneficiaries who wish to voluntarily deposit additional funds as savings in addition to their regular savings.

Under the **One Time Savings (OTS)** program, members and beneficiaries have the opportunity to make savings deposits at predetermined interest rates on a monthly, quarterly, half-yearly, or yearly basis. The program is designed to encourage members and beneficiaries to increase their additional savings while providing them with an opportunity to manage their financial savings in a more structured and systematic manner.

In addition, Ambala Foundation introduced an optional term savings program called **SAMRIDI** with the objective of encouraging its members and beneficiaries to develop long-term savings habits. It was linked to Fixed Deposit. Under this scheme, the deposited amount had the potential to double over a 6-year term and triple over a 10-year term. Currently, no new accounts are being opened under the **SAMRIDI** scheme. However, for previously opened existing accounts, savings withdrawals and account closure activities continue in accordance with the prevailing rules and terms. Transactions, management, and settlement of existing accounts are carried out in accordance with the organization's approved policies, applicable laws and regulations, and established internal control mechanisms.

4.05 Motorcycle Loan

Motorcycle loan can be provided to staff to expedite the field work and project implementation of Ambala Foundation with the approval from the approval committee. The concerned staff has to be a valid license holder if he wants to avail this loan. The amount of loan, duration of loan, number of installments etc. is to be decided by the approval committee. The motorcycle has to 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 resigns or retires or terminated before paying 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 all the installments, the authority will hand over the motorcycle to the concerned staff. The cost of providing motorcycle loan to staff is recovered through monthly salary deductions.

4.06 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 employees.

4.07 Employees' Gratuity Fund

Ambala Foundation maintains a gratuity fund named "Employees Gratuity Fund" for its permanent employees, which is approved by the National Board of Revenue (NBR) and administered through a Board of Trustees.

In accordance with the Foundation's prevailing policy, gratuity benefits are determined based on the employees' length of service and their latest basic salary drawn. For each completed year of service, an amount equivalent to one month's latest basic salary is provided for as gratuity. Upon retirement or resignation, a permanent employee who has completed a minimum of **five years of service** becomes entitled to gratuity at the rate of one month's latest basic salary for each completed year of service.

4.08 Employees' Security Fund

Ambala Foundation has created an employee security fund to cover the risks of accident or deprivation of eye-sight. 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.

4.09 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.

4.10 Employee Welfare Facilities

Ambala Foundation has introduced an "Employee Welfare Facilities Policy" to ensure the welfare of its employees. The main objective of this policy is to provide financial assistance to employees, in accordance with the organizational policy, in cases of accidents, serious illness, permanent disability, and death. All permanent/full-time employees are covered under this welfare facility from the date of joining the organization. However, the facility shall not be applicable after resignation, termination of employment, or completion of the employment period. The approved financial benefits shall be provided to the concerned employee, or in the event of death, to the employee's designated nominee(s), subject to compliance with the terms, conditions, and procedures specified in the policy.

4.11 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 at least 6-month membership of provident fund. A staff 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.

4.12 Loan Against Provident Fund

Employee can take loan at 70% amount 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.

4.13 Taxation and VAT

Under the Income Tax Law 2023, Ambala Foundation is subject to taxation for some of its projects and properties. As per Income Tax Law 2023, Section 75.3, Income from Microfinance activities are Tax exempted. Ambala Foundation submits its Return for tax for the organization as a whole Ambala Foundation and TIN number is 871703359207/ Taxes Circle- 90(Company), Taxes Zone 05, Dhaka.

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

Chartered Accountants

4.14 Other Facilities to Beneficiaries

Ambala Foundation provides pass book to beneficiaries for recording their loan and savings related transactions. During the loan period members are eligible to take the pass book by paying Tk. 5 for each one and Tk. 10 for Loan Application form. If any member loses the pass book, he will pay Tk. 10 to take another pass book. The income from selling of pass books is being 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 activates also include 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.

4.15 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.

4.16 Long term and short-term loan

Ambala Foundation has taken long term and short-term loan from PKSF, Banks and NFIs on different terms.

Nature	Agri Term Loan, Time loan- Revolving.
Limit	Taka Five (5.00) Crore –Twenty-Five (25) Crore
Purpose	To finance micro credit lending program in agriculture sector; To extend micro finance to marginal and poor farmers in agriculture sector
Tenure	1 year-10 years
Repayment	Monthly Installments
Rate of Interest	6.00%-16.00%
Security	10%-20 % lien/margin in the form of FDR against the approved credit limit.

5.00 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.

6.00 Additional information on financial statements

6.01 Date of authorization for issue of the financial statements

On 22 August 2026 the Board of Directors reviewed the financial statements and authorized for issuance of the same.

6.02 Directors' responsibility on the financial statements

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

Anil Salam Idris & Co. Chartered Accountants

Annexure-G

Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
7.00	**Property, Plant and Equipment**							
	A. Cost							
	Balance as at 01 July 2025		325,025,045	2,543,777	327,568,822	299,089,377	2,543,777	301,633,154
	Add. Addition during the year		9,496,751	-	9,496,751	27,370,237	-	27,370,237
			334,521,796	**2,543,777**	**337,065,573**	**326,459,614**	**2,543,777**	**329,003,391**
	Less : Adjustment during the year		2,449,538	-	2,449,538	1,434,569	-	1,434,569
	Balance as at 30 June 2026		**332,072,258**	**2,543,777**	**334,616,035**	**325,025,045**	**2,543,777**	**327,568,822**
	B. Accumulated Depreciation							
	Balance as at 01 July 2025		69,955,830	2,290,009	72,245,839	54,365,694	2,210,639	56,576,333
	Add. Depreciation during the year		19,911,126	50,754	19,961,880	16,855,345	79,370	16,934,715
			89,866,956.32	**2,340,763.00**	**92,207,719.32**	**71,221,039.00**	**2,290,009.00**	**73,511,048.00**
	Less Adjustment during the year		2,009,319	-	2,009,319	1,265,209	-	1,265,209
	Balance as at 30 June 2026		**87,857,637**	**2,340,763**	**90,198,400**	**69,955,830**	**2,290,009**	**72,245,839**
	Written down value as at 30 June 2026 (A-B)		**244,214,621**	**203,014**	**244,417,635**	**255,069,215**	**253,768**	**255,322,983**
	[Details are shown in Annexure-J]							
8.00	**Intangible assets**							
	A. Cost							
	Balance as at 01 July 2025		21,070,000	-	21,070,000	21,070,000	-	21,070,000
	Add. Addition during the year		-	-	-	-	-	-
			21,070,000.00	**-**	**21,070,000.00**	**21,070,000.00**	**-**	**21,070,000.00**
	Less : Adjustment during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**21,070,000**	**-**	**21,070,000**	**21,070,000**	**-**	**21,070,000**
	B. Amortization							
	Balance as at 01 July 2025		14,986,269	-	14,986,269	12,739,956	-	12,739,956
	Add. Depreciation during the year		2,088,669	-	2,088,669	2,246,313	-	2,246,313
			17,074,938	**-**	**17,074,938**	**14,986,269**	**-**	**14,986,269**
	Less Adjustment during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**17,074,938**	**-**	**17,074,938**	**14,986,269**	**-**	**14,986,269**
	Written down value as at 30 June 2026 (A-B)		**3,995,062**	**-**	**3,995,062**	**6,083,731**	**-**	**6,083,731**
	[Details are shown in Annexure-J]							
9.00	**Others Non Current Assets**							
	A. Cost							
	Balance as at 01 July 2025		1,359,016	-	1,359,016	740,434	-	740,434
	Add. Addition during the year		84,292	-	84,292	618,582	-	618,582
			1,443,308	**-**	**1,443,308**	**1,359,016**	**-**	**1,359,016**
	Less : Adjustment during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**1,443,308**	**-**	**1,443,308**	**1,359,016**	**-**	**1,359,016**
	B. Accumulated Depreciation							
	Balance as at 01 July 2025		500,751	-	500,751	359,843	-	359,843
	Add. Depreciation during the year		239,967	-	239,967	140,908	-	140,908
			740,718	**-**	**740,718**	**500,751**	**-**	**500,751**
	Less Adjustment during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**740,718**	**-**	**740,718**	**500,751**	**-**	**500,751**
	Written down value as at 30 June 2026 (A-B)		**702,590**	**-**	**702,590**	**858,265**	**-**	**858,265**
	[Details are shown in Annexure-J]							
10.00	**Investment FDR & Bond**							
	FDR for Saving	10.01	355,941,664	22,500,000	378,441,664	362,633,509	166,483,000	529,116,509
	FDR for Reserve Fund	10.02	175,512,027	-	175,512,027	162,413,576	-	162,413,576
	FDR-Security Fund	10.03	42,000,000	-	42,000,000	-	-	-
	FDR-Lien & Others	10.04	560,269,481	-	560,269,481	477,530,017	-	477,530,017
	Investment on Zero Cupon Bond	10.05	-	-	-	-	89,667,469	89,667,469
	Balance as at 30 June 2026		**1,133,723,172**	**22,500,000**	**1,156,223,172**	**1,002,577,102**	**256,150,469**	**1,258,727,571**
	[Details are shown in Schedule-1]							
10.01	**FDR for Saving**							
	Balance as at 01 July 2025		362,633,509	166,483,000	529,116,509	282,188,958	-	282,188,958
	Add: Addition principal during the year		220,000,000	64,500,000	284,500,000	320,599,775	166,483,000	487,082,775
	Add: Interest earned during the year		32,478,686	-	32,478,686	-	-	-
			615,112,195	**230,983,000**	**846,095,195**	**602,788,733**	**166,483,000**	**769,271,733**
	Less : Encashment during the year		251,599,472	42,000,000	293,599,472	240,155,224	-	240,155,224
	Less: Transfer to Provident Fund & Gratuity Fund during the year			166,483,000	166,483,000			
	Less: Advance income tax		7,141,060	-	7,141,060	-	-	-
	Less: Bank charge		430,000	-	430,000	-	-	-
	Balance as at 30 June 2026		**355,941,664**	**22,500,000**	**378,441,664**	**362,633,509**	**166,483,000**	**529,116,509**
10.02	**FDR for Reserve Fund**							
	Balance as at 01 July 2025		162,413,576	-	162,413,576	147,818,039	-	147,818,039
	Add: Addition principal during the year		-	-	-	50,917,579	-	50,917,579
	Add: Interest earned during the year		16,584,290	-	16,584,290	-	-	-
			178,997,866	**-**	**178,997,866**	**198,735,618**	**-**	**198,735,618**
	Less : Encashment during the year		-	-	-	36,322,042	-	36,322,042
	Less: Advance income tax		3,460,839	-	3,460,839	-	-	-
	Less: Bank charge		25,000	-	25,000			-
	Balance as at 30 June 2026		**175,512,027**	**-**	**175,512,027**	**162,413,576**	**-**	**162,413,576**

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Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
10.03	**FDR-Security Fund**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Addition principal during the year		42,000,000	-	42,000,000	-	-	-
	Add: Interest earned during the year		-	-	-	-	-	-
			42,000,000	**-**	**42,000,000**	**-**	**-**	**-**
	Less : Encashment during the year		-	-	-	-	-	-
	Less: Advance income tax		-	-	-	-	-	-
	Less: Bank charge		-					
	Balance as at 30 June 2026		**42,000,000**	**-**	**42,000,000**	**-**	**-**	**-**
10.04	**FDR-Lien & Others**							
	Balance as at 01 July 2025		477,530,017	-	477,530,017	474,398,289	-	474,398,289
	Add: Addition principal during the year		204,000,000	-	204,000,000	153,356,389	-	153,356,389
	Add: Adjustment from receivable		-	-	-	-	-	-
	Add: Interest earned during the year		45,049,305	-	45,049,305	-	-	-
			726,579,322	**-**	**726,579,322**	**627,754,678**	**-**	**627,754,678**
	Less : Encashment during the year		156,925,289	-	156,925,289	150,224,661	-	150,224,661
	Less: Advance income tax		9,005,552	-	9,005,552	-	-	-
	Less: Bank charge		379,000		379,000			
	Balance as at 30 June 2026		**560,269,481**	**-**	**560,269,481**	**477,530,017**	**-**	**477,530,017**
10.05	**Investment on Zero Cupon Bond**							
	Balance as at 01 July 2025		-	89,667,469	89,667,469	-	-	-
	Add: Addition principal during the year		-	-	-	-	99,123,734	99,123,734
	Add: Adjustment from receivable		-	-	-	-	-	-
	Add: Interest earned during the year		-	-	-	-	-	-
			-	**89,667,469**	**89,667,469**	**-**	**99,123,734**	**99,123,734**
	Less : Encashment during the year		-	-	-	-	9,456,265	9,456,265
	Less: Transfer to Provident Fund & Gratuity Fund during the year		-	89,667,469	89,667,469	-	-	-
	Balance as at 30 June 2026		**-**	**-**	**-**	**-**	**89,667,469**	**89,667,469**
11.00	**Advance, Security & Prepaid**							
	Loan to Staffs	11.01	4,199,399	-	4,199,399	6,924,303	12,242,460	19,166,763
	Advance & Prepaid	11.02	8,117,100	-	8,117,100	16,732,228	200,000	16,932,228
	Advance against Income Tax	11.03	22,585,734	66,690	22,652,424	20,556,286	1,355,727	21,912,013
			34,902,233	**66,690**	**34,968,923**	**44,212,817**	**13,798,187**	**58,011,004**
11.01	**Loan to Staffs**							
	Balance as at 01 July 2025		6,924,303	12,242,460	19,166,763	4,653,344	180,681,316	185,334,660
	Add: Disbursement during the year		2,807,124	279,100,676	281,907,800	7,555,011	816,207,745	823,762,756
			9,731,427	**291,343,136**	**301,074,563**	**12,208,355**	**996,889,061**	**1,009,097,416**
	Less: Recovery during the year		5,532,028	280,300,676	285,832,704	5,284,052	984,646,601	989,930,653
	Less: Transfer to Provident Fund during the year		-	11,042,460	11,042,460	-	-	-
	Balance as at 30 June 2026		**4,199,399**	**-**	**4,199,399**	**6,924,303**	**12,242,460**	**19,166,763**
11.02	**Advance & Prepaid**							
	Balance as at 01 July 2025		16,732,228	200,000	16,932,228	12,990,352	100,000	13,090,352
	Add: Disbursement during the year		10,355,009	-	10,355,009	42,132,676	100,000	42,232,676
			27,087,237	**200,000**	**27,287,237**	**55,123,028**	**200,000**	**55,323,028**
	Less: Recovery during the year		18,970,137	-	18,970,137	38,390,800	-	38,390,800
	Less: Adjustment / Transfer during year		-	200,000	200,000	-	-	-
	Balance as at 30 June 2026		**8,117,100**	**-**	**8,117,100**	**16,732,228**	**200,000**	**16,932,228**
11.03	**Advance against Income Tax**							
	Balance as at 01 July 2025		20,556,286	1,355,727	21,912,013	14,136,867	50,833	14,187,700
	Add: Source Tax Deduction during the year		29,545,858	399,016	29,944,874	23,737,615	1,355,722	25,093,337
			50,102,144	**1,754,743**	**51,856,887**	**37,874,482**	**1,406,555**	**39,281,037**
	Less: Transfer to Provident Fund & Gratuity Fund during the year		-	1,110,094	1,110,094	-	-	-
	Less: Adjustment during year		27,516,410	577,959	28,094,369	17,318,196	50,828	17,369,024
	Balance as at 30 June 2026		**22,585,734**	**66,690**	**22,652,424**	**20,556,286**	**1,355,727**	**21,912,013**
12.00	**Loan to Group Members**							
	Loan to Beneficiaries-JAGORON	12.01	6,009,497,155	-	6,009,497,155	4,224,939,124	-	4,224,939,124
	Loan to Beneficiaries-AGROSOR	12.02	5,540,171,804	-	5,540,171,804	5,994,404,330	-	5,994,404,330
	Loan to Beneficiaries-SUFOLON	12.03	3,255,199	-	3,255,199	31,563,687	-	31,563,687
	Loan to Beneficiaries-GRIHAYAN	12.04	31,798,766	-	31,798,766	66,163,854	-	66,163,854
	Loan to Beneficiaries-SAHOS	12.05	148,426	-	148,426	2,541,700	-	2,541,700
	Loan to HHWL	12.06	9,262,881	-	9,262,881	16,453,629	-	16,453,629
	Loan to HHSL	12.07	13,355,469	-	13,355,469	32,745,008	-	32,745,008
	Loan to Agrosor MFCE	12.08	6,439,311	-	6,439,311	46,014,724	-	46,014,724
	Balance as at 30 June 2026		**11,613,929,011**	**-**	**11,613,929,011**	**10,414,826,056**	**-**	**10,414,826,056**
12.01	**Loan to Beneficiaries-JAGORON**							
	Balance as at 01 July 2025		4,224,939,124	-	4,224,939,124	4,906,860,123	-	4,906,860,123
	Add. Disbursement during the year		8,176,578,000	-	8,176,578,000	6,587,991,000	-	6,587,991,000
			12,401,517,124	**-**	**12,401,517,124**	**11,494,851,123**	**-**	**11,494,851,123**
	Less : Recovery during the year		6,392,019,969	-	6,392,019,969	7,269,911,999	-	7,269,911,999
	Balance as at 30 June 2026		**6,009,497,155**	**-**	**6,009,497,155**	**4,224,939,124**	**-**	**4,224,939,124**
12.02	**Loan to Beneficiaries-AGROSOR**							
	Balance as at 01 July 2025		5,994,404,330	-	5,994,404,330	4,199,850,005	-	4,199,850,005
	Add. Disbursement during the year		7,228,660,000	-	7,228,660,000	7,032,840,000	-	7,032,840,000
			13,223,064,330	**-**	**13,223,064,330**	**11,232,690,005**	**-**	**11,232,690,005**
	Less : Recovery during the year		7,682,892,526	-	7,682,892,526	5,238,285,675	-	5,238,285,675
	Balance as at 30 June 2026		**5,540,171,804**	**-**	**5,540,171,804**	**5,994,404,330**	**-**	**5,994,404,330**

Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
12.03	**Loan to Beneficiaries-SUFOLON**							
	Balance as at 01 July 2025		31,563,687	-	31,563,687	71,777,351	-	71,777,351
	Add. Disbursement during the year		365,000	-	365,000	80,655,000	-	80,655,000
			31,928,687	-	**31,928,687**	**152,432,351**	-	**152,432,351**
	Less : Recovery During the year		28,673,488	-	28,673,488	120,868,664	-	120,868,664
	Balance as at 30 June 2026		**3,255,199**	-	**3,255,199**	**31,563,687**	-	**31,563,687**
12.04	**Loan to Beneficiaries-GRIHAYAN**							
	Balance as at 01 July 2025		66,163,854	-	66,163,854	124,421,277	369,365	124,790,642
	Add. Disbursement during the year		-	-	-	980,000	-	980,000
			66,163,854	-	**66,163,854**	**125,401,277**	**369,365**	**125,770,642**
	Less : Recovery During the year		34,365,088	-	34,365,088	59,237,423	369,365	59,606,788
	Balance as at 30 June 2026		**31,798,766**	-	**31,798,766**	**66,163,854**	-	**66,163,854**
12.05	**Loan to Beneficiaries-SAHOS**							
	Balance as at 01 July 2025		2,541,700	-	2,541,700	-	-	-
	Add. Disbursement during the year		-	-	-	17,000,000	-	17,000,000
			2,541,700	-	**2,541,700**	**17,000,000**	-	**17,000,000**
	Less : Recovery During the year		2,393,274	-	2,393,274	14,458,300	-	14,458,300
	Balance as at 30 June 2026		**148,426**	-	**148,426**	**2,541,700**	-	**2,541,700**
12.06	**Loan to HHWL**							
	Balance as at 01 July 2025		16,453,629	-	16,453,629	18,741,194	-	18,741,194
	Add. Disbursement during the year		14,410,000	-	14,410,000	21,851,000	-	21,851,000
			30,863,629	-	**30,863,629**	**40,592,194**	-	**40,592,194**
	Less : Recovery During the year		21,600,748	-	21,600,748	24,138,565	-	24,138,565
	Balance as at 30 June 2026		**9,262,881**	-	**9,262,881**	**16,453,629**	-	**16,453,629**
12.07	**Loan to HHSL**							
	Balance as at 01 July 2025		32,745,008	-	32,745,008	32,743,447	-	32,743,447
	Add. Disbursement during the year		21,590,000	-	21,590,000	43,844,000	-	43,844,000
			54,335,008	-	**54,335,008**	**76,587,447**	-	**76,587,447**
	Less : Recovery During the year		40,979,539	-	40,979,539	43,842,439	-	43,842,439
	Balance as at 30 June 2026		**13,355,469**	-	**13,355,469**	**32,745,008**	-	**32,745,008**
12.08	**Loan to Agrosor MFCE**							
	Balance as at 01 July 2025		46,014,724	-	46,014,724	82,390,782	-	82,390,782
	Add. Disbursement during the year		-	-	-	48,445,000	-	48,445,000
			46,014,724	-	**46,014,724**	**130,835,782**	-	**130,835,782**
	Less : Recovery During the year		39,575,413	-	39,575,413	84,821,058	-	84,821,058
	Balance as at 30 June 2026		**6,439,311**	-	**6,439,311**	**46,014,724**	-	**46,014,724**
13.00	**Accounts Receivable**							
	Balance as at 01 July 2025		9,558,049	5,408,668	14,966,717	6,130,504	-	6,130,504
	Add. Receivale during the year		12,558,416	1,060,474	13,618,890	9,558,049	5,408,668	14,966,717
			22,116,465	**6,469,142**	**28,585,607**	**15,688,553**	**5,408,668**	**21,097,221**
	Less : Recovery During the year		9,558,049	722,400	10,280,449	6,130,504	-	6,130,504
	Less: Transfer to Provident Fund & Gratuity Fund during the year		-	5,408,668	5,408,668	-	-	-
	Balance as at 30 June 2026		**12,558,416**	**338,074**	**12,896,490**	**9,558,049**	**5,408,668**	**14,966,717**
14.00	**Others Current Assets**							
	Unsettlement Advance	14.01	27,356,976	-	27,356,976	11,100,866	-	11,100,866
			27,356,976	-	**27,356,976**	**11,100,866**	-	**11,100,866**
14.01	**Unsettlement Advance**							
	Balance as at 01 July 2025		11,100,866	-	11,100,866	10,043,391	-	10,043,391
	Add. Provision during the year		33,381,029	-	33,381,029	13,314,928	-	13,314,928
			44,481,895	-	**44,481,895**	**23,358,319**	-	**23,358,319**
	Less : Recovery during the year		17,124,919	-	17,124,919	12,257,453	-	12,257,453
	Balance as at 30 June 2026		**27,356,976**	-	**27,356,976**	**11,100,866**	-	**11,100,866**
15.00	**Cash and Cash Equivalents**							
	Cash in Hand	15.01	13,847,627	-	13,847,627	56,548,171	-	56,548,171
	Cash at Bank	15.02	366,101,633	466,367	366,568,000	457,626,929	201,880,563	659,507,492
			379,949,260	**466,367**	**380,415,627**	**514,175,100**	**201,880,563**	**716,055,663**
15.01	**Cash in Hand**							
	Head Office		168,398	-	168,398	-	-	-
	Branch Office		13,679,229	-	13,679,229	56,548,171	-	56,548,171
	Balance as at 30 June 2026		**13,847,627**	-	**13,847,627**	**56,548,171**	-	**56,548,171**
15.02	**Cash at Bank**							
	Head Office		248,409,383	466,367	248,875,750	273,836,223	201,880,563	475,716,786
	Branch Office		117,692,250	-	117,692,250	183,790,706	-	183,790,706
	Balance as at 30 June 2026		**366,101,633**	**466,367**	**366,568,000**	**457,626,929**	**201,880,563**	**659,507,492**
16.00	**Retained Surplus and Reserve Fund**							
	Balance as at 01 July 2025		1,544,932,269	66,238,787	1,611,171,056	1,385,604,466	55,206,331	1,440,810,797
	Add : Prior year adjustment		-	-	-	-	-	-
	Less : Prior year adjustment		-	-	-	-	-	-
	Sub total		**1,544,932,269**	**66,238,787**	**1,611,171,056**	**1,385,604,466**	**55,206,331**	**1,440,810,797**
	Add: Surplus/(Deficit) during the year		188,209,947	3,006,665	191,216,612	159,327,803	11,032,456	170,360,259
	Add: Adjustment during the year		28,052,160	774,342	28,826,502	-	-	-
	Less: Adjustment during the Year		-	(44,422,001)	(44,422,001)	-	-	-
	Less: Transfer to Gratuity Fund during the year		-	(2,913,584)	(2,913,584)			
	Sub total		**216,262,107**	**(43,554,578)**	**172,707,529**	**159,327,803**	**11,032,456**	**170,360,259**

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Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
	Total Retained Surplus After Adjustment		**1,761,194,376**	**22,684,209**	**1,783,878,585**	**1,544,932,269**	**66,238,787**	**1,611,171,056**
	Less: Provision for Reserve Fund		(176,119,438)	-	(176,119,438)	(154,493,227)	-	(154,493,227)
	Total Retained Surplus After Reserved		**1,585,074,938**	**22,684,209**	**1,607,759,147**	**1,390,439,042**	**66,238,787**	**1,456,677,829**
	Add: Reserve Fund		176,119,438	-	176,119,438	154,493,227	-	154,493,227
	Balance as at 30 June 2026		**1,761,194,376**	**22,684,209**	**1,783,878,585**	**1,544,932,269**	**66,238,787**	**1,611,171,056**
17.00	**Long Term Borrowings-PKSF**							
	Long Term Borrowings- PKSF- JAGORON	17.01	32,000,000	-	32,000,000	233,400,000	-	233,400,000
	Long Term Borrowings- PKSF- AGROSOR	17.02	40,000,000	-	40,000,000	233,000,000	-	233,000,000
	Long Term Borrowings- PKSF- Sufolon	17.03	-	-	-	50,000,000	-	50,000,000
	Long Term Borrowings- PKSF- HHWL	17.04	-	-	-	14,999,999	-	14,999,999
	Long Term Borrowings- PKSF- HHSL	17.05	-	-	-	30,000,000	-	30,000,000
	Long Term Borrowings- PKSF Agrosor- MFCE	17.06	-	-	-	109,000,000	-	109,000,000
	Long Term Borrowings- PKSF- SAHOS	17.07	-	-	-	17,000,000	-	17,000,000
	Balance as at 30 June 2026		**72,000,000**	**-**	**72,000,000**	**687,399,999**	**-**	**687,399,999**
17.01	**Long Term Borrowings- PKSF- JAGORON**							
	Balance as at 01 July 2025		233,400,000	-	233,400,000	170,400,000	-	170,400,000
	Add: Receipt during the year		-	-	-	150,000,000	-	150,000,000
			233,400,000	**-**	**233,400,000**	**320,400,000**	**-**	**320,400,000**
	Less: Return during the year		201,400,000	-	201,400,000	87,000,000	-	87,000,000
	Balance as at 30 June 2026		**32,000,000**	**-**	**32,000,000**	**233,400,000**	**-**	**233,400,000**
17.02	**Long Term Borrowings- PKSF- AGROSOR**							
	Balance as at 01 July 2025		233,000,000	-	233,000,000	170,000,000	-	170,000,000
	Add: Receipt during the year		-	-	-	150,000,000	-	150,000,000
			233,000,000	**-**	**233,000,000**	**320,000,000**	**-**	**320,000,000**
	Less: Return during the year		193,000,000	-	193,000,000	87,000,000	-	87,000,000
	Balance as at 30 June 2026		**40,000,000**	**-**	**40,000,000**	**233,000,000**	**-**	**233,000,000**
17.03	**Long Term Borrowings- PKSF- Sufolon**		**-**	**-**	**-**	**50,000,000**	**-**	**50,000,000**
	Balance as at 01 July 2025		50,000,000	-	50,000,000	70,000,000	-	70,000,000
	Add: Receipt during the year		-	-	-	80,000,000	-	80,000,000
			50,000,000	**-**	**50,000,000**	**150,000,000**	**-**	**150,000,000**
	Less: Return during the year		50,000,000	-	50,000,000	100,000,000	-	100,000,000
	Balance as at 30 June 2026		**-**	**-**	**-**	**50,000,000**	**-**	**50,000,000**
17.04	**Long Term Borrowings- PKSF- HHWL**		**-**	**-**	**-**	**14,999,999**	**-**	**14,999,999**
	Balance as at 01 July 2025		14,999,999	-	14,999,999	13,333,334	-	13,333,334
	Add: Receipt during the year		-	-	-	10,000,000	-	10,000,000
			14,999,999	**-**	**14,999,999**	**23,333,334**	**-**	**23,333,334**
	Less: Return during the year		14,999,999	-	14,999,999	8,333,335	-	8,333,335
	Balance as at 30 June 2026		**-**	**-**	**-**	**14,999,999**	**-**	**14,999,999**
17.05	**Long Term Borrowings- PKSF- HHSL**		**-**	**-**	**-**	**30,000,000**	**-**	**30,000,000**
	Balance as at 01 July 2025		30,000,000	-	30,000,000	40,000,000	-	40,000,000
	Add: Receipt during the year		-	-	-	15,000,000	-	15,000,000
			30,000,000	**-**	**30,000,000**	**55,000,000**	**-**	**55,000,000**
	Less: Return during the year		30,000,000	-	30,000,000	25,000,000	-	25,000,000
	Balance as at 30 June 2026		**-**	**-**	**-**	**30,000,000**	**-**	**30,000,000**
17.06	**Long Term Borrowings- PKSF Agrosor- MFCE**		**-**	**-**	**-**	**109,000,000**	**-**	**109,000,000**
	Balance as at 01 July 2025		109,000,000	-	109,000,000	110,000,000	-	110,000,000
	Add: Receipt during the year		-	-	-	40,000,000	-	40,000,000
			109,000,000	**-**	**109,000,000**	**150,000,000**	**-**	**150,000,000**
	Less: Return during the year		109,000,000	-	109,000,000	41,000,000	-	41,000,000
	Balance as at 30 June 2026		**-**	**-**	**-**	**109,000,000**	**-**	**109,000,000**
17.07	**Long Term Borrowings- PKSF- SAHOS**		**-**	**-**	**-**	**17,000,000**	**-**	**17,000,000**
	Balance as at 01 July 2025		17,000,000	-	17,000,000	-	-	-
	Add: Receipt during the year		-	-	-	17,000,000	-	17,000,000
			17,000,000	**-**	**17,000,000**	**17,000,000**	**-**	**17,000,000**
	Less: Return during the year		17,000,000	-	17,000,000	-	-	-
	Balance as at 30 June-2026		**-**	**-**	**-**	**17,000,000**	**-**	**17,000,000**
18.00	**Long Term Borrowings-Bank & Others**							
	Balance as at 01 July 2025		2,686,151,108	-	2,686,151,108	2,863,470,643	-	2,863,470,643
	Add: Receipt during the year		3,797,577,131	-	3,797,577,131	3,202,210,667	-	3,202,210,667
			6,483,728,239	**-**	**6,483,728,239**	**6,065,681,310**	**-**	**6,065,681,310**
	Less: Return during the year		5,983,741,071	-	5,983,741,071	3,379,530,202	-	3,379,530,202
	Balance as at 30 June 2026		**499,987,168**	**-**	**499,987,168**	**2,686,151,108**	**-**	**2,686,151,108**
19.00	**Short Term Borrowings-PKSF**							
	Short Term Borrowings- PKSF- JAGORON	19.01	84,000,000	-	84,000,000	-	-	-
	Short Term Borrowings- PKSF- AGROSOR	19.02	76,000,000	-	76,000,000	-	-	-
	Short Term Borrowings- PKSF- Sufolon	19.03	-	-	-	-	-	-
	Short Term Borrowings- PKSF- HHWL	19.04	3,333,332	-	3,333,332	-	-	-
	Short Term Borrowings- PKSF- HHSL	19.05	5,000,000	-	5,000,000	-	-	-
	Short Term Borrowings- PKSF Agrosor- MFCE	19.06	45,000,000	-	45,000,000	-	-	-
	Short Term Borrowings- PKSF- SAHOS	19.07	8,500,000	-	8,500,000	-	-	-
	Balance as at 30 June 2026		**221,833,332**	**-**	**221,833,332**	**-**	**-**	**-**
19.01	**Short Term Borrowings- PKSF- JAGORON**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		84,000,000	-	84,000,000	-	-	-
			84,000,000	**-**	**84,000,000**	**-**	**-**	**-**
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**84,000,000**	**-**	**84,000,000**	**-**	**-**	**-**

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Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
19.02	**Short Term Borrowings- PKSF- AGROSOR**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		76,000,000	-	76,000,000	-	-	-
			76,000,000	-	**76,000,000**	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**76,000,000**	-	**76,000,000**	-	-	-
19.03	**Short Term Borrowings- PKSF- Sufolon**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		-	-	-	-	-	-
			-	-	-	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		-	-	-	-	-	-
19.04	**Short Term Borrowings- PKSF- HHWL**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		3,333,332	-	3,333,332	-	-	-
			3,333,332	-	**3,333,332**	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**3,333,332**	-	**3,333,332**	-	-	-
19.05	**Short Term Borrowings- PKSF- HHSL**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		5,000,000	-	5,000,000	-	-	-
			5,000,000	-	**5,000,000**	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**5,000,000**	-	**5,000,000**	-	-	-
19.06	**Short Term Borrowings- PKSF Agrosor- MFCE**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		45,000,000	-	45,000,000	-	-	-
			45,000,000	-	**45,000,000**	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**45,000,000**	-	**45,000,000**	-	-	-
19.07	**Short Term Borrowings- PKSF- SAHOS**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		8,500,000	-	8,500,000	-	-	-
			8,500,000	-	**8,500,000**	-	-	-
	Less: Return during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**8,500,000**	-	**8,500,000**	-	-	-
20.00	**Short Term Borrowings-Bank & Others**							
	Balance as at 01 July 2025							
	Add: Receipt during the year		2,584,360,422	-	2,584,360,422	-	-	-
	Add: Interest Charged during the year		-	-	-	-	-	-
			2,584,360,422	-	**2,584,360,422**	-	-	-
	Less: Adjustment during the year		-	-	-	-	-	-
	Balance as at 30 June 2026		**2,584,360,422**	-	**2,584,360,422**	-	-	-
21.00	**Member Savings**							
	Members Regular Savings	21.01	5,301,066,301	-	5,301,066,301	4,923,388,059	-	4,923,388,059
	Members Voluntary Savings -Monthly	21.02	649,435,531	-	649,435,531	576,576,088	-	576,576,088
	Members Savings-SAMRIDDI	21.03	46,841,000	-	46,841,000	56,958,000	-	56,958,000
	Members Savings-OTS	21.04	1,214,232,140	-	1,214,232,140	942,127,640	-	942,127,640
	Balance as at 30 June 2026		**7,211,574,972**	-	**7,211,574,972**	**6,499,049,787**	-	**6,499,049,787**
21.01	**Members Regular Savings**							
	Balance as at 01 July 2025		4,923,388,059	-	4,923,388,059	4,249,435,817	25,565	4,249,461,382
	Add: Receipt during the year		4,979,598,378	-	4,979,598,378	4,289,373,391	31,152	4,289,404,543
			9,902,986,437	-	**9,902,986,437**	**8,538,809,208**	**56,717**	**8,538,865,925**
	Less: Return during the year		4,601,920,136	-	4,601,920,136	3,615,421,149	56,717	3,615,477,866
	Balance as at 30 June 2026		**5,301,066,301**	-	**5,301,066,301**	**4,923,388,059**	-	**4,923,388,059**
21.02	**Members Voluntary Savings -Monthly**							
	Balance as at 01 July 2025		576,576,088	-	576,576,088	477,174,104	4,711	477,178,815
	Add: Receipt during the year		576,918,376	-	576,918,376	494,581,355	-	494,581,355
			1,153,494,464	-	**1,153,494,464**	**971,755,459**	**4,711**	**971,760,170**
	Less: Return during the year		504,058,933	-	504,058,933	395,179,371	4,711	395,184,082
	Balance as at 30 June 2026		**649,435,531**	-	**649,435,531**	**576,576,088**	-	**576,576,088**
21.03	**Members Savings-SAMRIDDI**							
	Balance as at 01 July 2025		56,958,000	-	56,958,000	75,312,000	5,000	75,317,000
	Add: Receipt during the year		8,069,000	-	8,069,000	8,771,000	-	8,771,000
			65,027,000	-	**65,027,000**	**84,083,000**	**5,000**	**84,088,000**
	Less: Return during the year		18,186,000	-	18,186,000	27,125,000	5,000	27,130,000
	Balance as at 30 June 2026		**46,841,000**	-	**46,841,000**	**56,958,000**	-	**56,958,000**
21.04	**Members Savings-OTS**							
	Balance as at 01 July 2025		942,127,640	-	942,127,640	513,759,000	-	513,759,000
	Add: Receipt during the year		745,730,000	-	745,730,000	1,735,937,640	-	1,735,937,640
			1,687,857,640	-	**1,687,857,640**	**2,249,696,640**	-	**2,249,696,640**
	Less: Return during the year		473,625,500	-	473,625,500	1,307,569,000	-	1,307,569,000
	Balance as at 30 June 2026		**1,214,232,140**	-	**1,214,232,140**	**942,127,640**	-	**942,127,640**

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Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
22.00	**Development Program Fund**							
	Balance as at 01 July 2025		6,450,000	-	6,450,000	5,544,000	-	5,544,000
	Add: Receipt during the year		-	-	-	2,295,000	-	2,295,000
			6,450,000	-	**6,450,000**	**7,839,000**	-	**7,839,000**
	Less: Return during the year		-	-	-	1,389,000	-	1,389,000
	Balance as at 30 June 2026		**6,450,000**	-	**6,450,000**	**6,450,000**	-	**6,450,000**
23.00	**Short Term Loan & Liability**							
	Ambala Foundation General Fund - Loan	23.01	-	-	-	-	1,200,000	1,200,000
	Employee Gratuity Fund Account - Loan	23.02	-	-	-	-	-	-
	Employee Welfare Fund Account - Loan	23.03	-	-	-	-	-	-
	Employee Provident Fund Account - Loan	23.04	-	-	-	-	-	-
	Employee Security Fund Account - Loan	23.05	-	-	-	-	-	-
	Employee Pension Scheme Account - Loan	23.06	-	-	-	-	-	-
	Grihayan Fund Account- Loan	23.07	-	-	-	-	-	-
	Balance as at 30 June 2026		-	-	-	-	**1,200,000**	**1,200,000**
23.01	**Ambala Foundation General Fund - Loan**							
	Balance as at 01 July 2025		-	1,200,000	1,200,000	-	2,479,187	2,479,187
	Add: Receipt during the year		76,014,801	19,737,726	95,752,527	122,580,881	45,684,414	168,265,295
			76,014,801	**20,937,726**	**96,952,527**	**122,580,881**	**48,163,601**	**170,744,482**
	Less: Return during the year		76,014,801	20,937,726	96,952,527	122,580,881	46,963,601	169,544,482
	Balance as at 30 June 2026		-	-	-	-	**1,200,000**	**1,200,000**
23.02	**Employee Gratuity Fund Account - Loan**							
	Balance as at 01 July 2025		-	-	-	92,914,172	-	92,914,172
	Add: Receipt during the year		1,661,938	8,231,603	9,893,541	66,297,552	6,486,122	72,783,674
			1,661,938	**8,231,603**	**9,893,541**	**159,211,724**	**6,486,122**	**165,697,846**
	Less: Return during the year		1,661,938	8,231,603	9,893,541	159,211,724	6,486,122	165,697,846
	Balance as at 30 June 2026		-	-	-	-	-	-
23.03	**Employee Welfare Fund Account - Loan**		-	-	-	-	-	-
	Balance as at 01 July 2025		-	-	-	231,305	23,300	254,605
	Add: Receipt during the year		-	20,700	20,700	80,050,542	838,800	80,889,342
			-	**20,700**	**20,700**	**80,281,847**	**862,100**	**81,143,947**
	Less: Return during the year		-	20,700	20,700	80,281,847	862,100	81,143,947
	Balance as at 30 June 2026		-	-	-	-	-	-
23.04	**Employee Provident Fund Account - Loan**							
	Balance as at 01 July 2025		-	-	-	784,436	(427,644)	356,792
	Add: Receipt during the year		4,301,770	17,450,830	21,752,600	249,911,413	14,031,718	263,943,131
	Add: Adjustment during the year		-	-	-	-	-	-
			4,301,770	**17,450,830**	**21,752,600**	**250,695,849**	**13,604,074**	**264,299,923**
	Less: Return during the year		4,301,770	17,450,830	21,752,600	250,695,849	13,604,074	264,299,923
	Balance as at 30 June 2026		-	-	-	-	-	-
23.05	**Employee Security Fund Account - Loan**							
	Balance as at 01 July 2025		-	-	-	135,307	(119,603)	15,704
	Add: Receipt during the year		202,060,918	11,298,041	213,358,959	99,716,774	12,463,049	112,179,823
			202,060,918	**11,298,041**	**213,358,959**	**99,852,081**	**12,343,446**	**112,195,527**
	Less: Return during the year		202,060,918	11,298,041	213,358,959	99,852,081	12,343,446	112,195,527
	Balance as at 30 June 2026		-	-	-	-	-	-
23.06	**Employee Pension Scheme Account - Loan**							
	Balance as at 01 July 2025		-	-	-	76,942,892	(109,240)	76,833,652
	Add: Receipt during the year		574,957	7,194,643	7,769,600	184,199,658	15,609,025	199,808,683
			574,957	**7,194,643**	**7,769,600**	**261,142,550**	**15,499,785**	**276,642,335**
	Less: Return during the year		574,957	7,194,643	7,769,600	261,142,550	15,499,785	276,642,335
	Balance as at 30 June 2026		-	-	-	-	-	-
23.07	**Grihayan Fund Account- Loan**							
	Balance as at 01 July 2025		-	-	-	-	-	-
	Add: Receipt during the year		-	774,342	774,342	-	-	-
			-	**774,342**	**774,342**	-	-	-
	Less: Return during the year		-	774,342	774,342	-	-	-
	Balance as at 30 June 2026		-	-	-	-	-	-
24.00	**Loan Loss Provision (LLP)**							
	Balance as at 01 July 2025		620,409,227	-	620,409,227	565,214,116	130,882	565,344,998
	Add. Provision during the year		307,188,896	-	307,188,896	119,815,349	37,646	119,852,995
			927,598,123	-	**927,598,123**	**685,029,465**	**168,528**	**685,197,993**
	Less : Adjustment during the year		171,069,750	-	171,069,750	64,620,238	168,528	64,788,766
	Balance as at 30 June 2026		**756,528,373**	-	**756,528,373**	**620,409,227**	-	**620,409,227**
25.00	**Members Welfare Fund**							
	Provident Fund	25.01	-	-	-	-	160,689,239	160,689,239
	Gratuity Fund	25.02	-	-	-	-	109,543,330	109,543,330
	Staff Security	25.03	-	-	-	-	43,312,535	43,312,535
	Welfare Fund Staff	25.04	-	-	-	-	-	-
	Welfare Fund Member	25.05	224,428,785	-	224,428,785	159,319,146	-	159,319,146
	Employee Pension Scheme	25.06	-	-	-	-	94,114,740	94,114,740
	Balance as at 30 June 2026		**224,428,785**	-	**224,428,785**	**159,319,146**	**407,659,844**	**566,978,990**
25.01	**Provident Fund**							
	Balance as at 01 July 2025		-	160,689,239	160,689,239	-	127,211,409	127,211,409
	Add. Receipt during the year		113,020,296	-	113,020,296	87,956,489	50,437,819	138,394,308
			113,020,296	**160,689,239**	**273,709,535**	**87,956,489**	**177,649,228**	**265,605,717**
	Less: Return during the year		113,020,296	-	113,020,296	87,956,489	16,959,989	104,916,478
	Less: Adjust / Transfer / Refund during the year		-	160,689,239	160,689,239	-	-	-
	Balance as at 30 June 2026		-	-	-	-	**160,689,239**	**160,689,239**

Notes	Particulars		Amount in BDT					
			30 June 2026			30 June 2025		
			Micro Finance	Development	Total	Micro Finance	Development	Total
25.02	**Gratuity Fund**							
	Balance as at 01 July 2025		-	109,543,330	109,543,330	-	93,108,191	93,108,191
	Add: Receipt during the year		56,607,716	-	56,607,716	22,921,261	22,921,261	45,842,522
			56,607,716	**109,543,330**	**166,151,046**	**22,921,261**	**116,029,452**	**138,950,713**
	Less: Return during the year		56,607,716	-	56,607,716	22,921,261	6,486,122	29,407,383
	Less: Adjust / Transfer / Refund during the year		-	109,543,330	109,543,330	-	-	-
	Balance as at 30 June 2026		-	-	-	-	**109,543,330**	**109,543,330**
25.03	**Staff Security**							
	Balance as at 01 July 2025		-	43,312,535	43,312,535	-	38,477,358	38,477,358
	Add: Receipt during the year		10,963,400	9,827,318	20,790,718	21,928,250	17,206,870	39,135,120
			10,963,400	**53,139,853**	**64,103,253**	**21,928,250**	**55,684,228**	**77,612,478**
	Less: Return during the year		10,963,400	53,139,853	64,103,253	21,928,250	12,371,693	34,299,943
	Balance as at 30 June 2026		-	-	-	-	**43,312,535**	**43,312,535**
25.04	**Welfare Fund Staff**							
	Balance as at 01 July 2025		-	-	-	-	821,900	821,900
	Add: Receipt during the year		27,690,906	42,186,406	69,877,312	11,112,900	32,000	11,144,900
			27,690,906	**42,186,406**	**69,877,312**	**11,112,900**	**853,900**	**11,966,800**
	Less : Return during the year		27,690,906	42,186,406	69,877,312	11,112,900	853,900	11,966,800
	Balance as at 30 June 2026		-	-	-	-	-	-
25.05	**Welfare Fund Member**							
	Balance as at 01 July 2025		159,319,146	-	159,319,146	110,273,047	17,422	110,290,469
	Add: Receipt during the year		154,412,030	-	154,412,030	107,913,550	-	107,913,550
			313,731,176	-	**313,731,176**	**218,186,597**	**17,422**	**218,204,019**
	Less : Return during the year		89,302,391	-	89,302,391	58,867,451	17,422	58,884,873
	Balance as at 30 June 2026		**224,428,785**	-	**224,428,785**	**159,319,146**	-	**159,319,146**
25.06	**Employee Pension Scheme**							
	Balance as at 01 July 2025		-	94,114,740	94,114,740	-	76,952,563	76,952,563
	Add. Receipt during the year		19,690,753	14,092,054	33,782,807	57,720,962	32,685,962	90,406,924
			19,690,753	**108,206,794**	**127,897,547**	**57,720,962**	**109,638,525**	**167,359,487**
	Less : Return during the year		19,690,753	108,206,794	127,897,547	57,720,962	15,523,785	73,244,747
	Balance as at 30 June 2026		-	-	-	-	**94,114,740**	**94,114,740**
26.00	**Employees Security Fund**							
	Balance as at 01 July 2025		-	23,246	23,246	-	-	-
	Add: Receipt during the year		52,781,966	-	52,781,966	-	-	-
			52,781,966	**23,246**	**52,805,212**	-	-	-
	Less: Return during the year		10,963,400	-	10,963,400	-	-	-
	Balance as at 30 June 2026		**41,818,566**	**23,246**	**41,841,812**	-	-	-
27.00	**Provision for Expenses**							
	Provision for Member Savings Interest	27.01	7,068,662	-	7,068,662	9,244,183	-	9,244,183
	Provision for Bank Interest & Others Fund	27.02	13,935,976	-	13,935,976	6,469,445	-	6,469,445
	Provision for PKSF Loan Fund Interest	27.03	1,514,019	-	1,514,019	-	-	-
	Others Provision for Expenses	27.04	38,781,349	866,690	39,648,039	32,343,037	2,393,024	34,736,061
	Unsettled Claim	27.05	-	-	-	6,693,000	-	6,693,000
			61,300,006	**866,690**	**62,166,696**	**54,749,665**	**2,393,024**	**57,142,689**
27.01	**Provision for Member Savings Interest**							
	Balance as at 01 July 2025		9,244,183	-	9,244,183	7,439,574	-	7,439,574
	Add: Provision during the Year		638,668,730	-	638,668,730	545,066,106	-	545,066,106
			647,912,913	-	**647,912,913**	**552,505,680**	-	**552,505,680**
	Less: Paid during the year		-	-	-	-	-	-
	Less: Adjust / Transfer / Refund during the year		640,844,251	-	640,844,251	543,261,497	-	543,261,497
	Balance as at 30 June 2026		**7,068,662**	-	**7,068,662**	**9,244,183**	-	**9,244,183**
27.02	**Provision for Bank Interest & Others Fund**							
	Balance as at 01 July 2025		6,469,445	-	6,469,445	8,311,115	-	8,311,115
	Add: Addition during the year		423,813,662	-	423,813,662	354,603,998	-	354,603,998
			430,283,107	-	**430,283,107**	**362,915,113**	-	**362,915,113**
	Less: Paid during the year		416,347,131	-	416,347,131	356,445,668	-	356,445,668
	Balance as at 30 June 2026		**13,935,976**	-	**13,935,976**	**6,469,445**	-	**6,469,445**
27.03	**Provision for PKSF Loan Fund Interest**							
	Balance as at 01 July 2025		-		-	-	-	-
	Add: Addition during the year		1,514,019		1,514,019	-	-	-
			1,514,019	-	**1,514,019**	-	-	-
	Less: Paid during the year		-		-	-	-	-
	Balance as at 30 June 2026		**1,514,019**	-	**1,514,019**	-	-	-
27.04	**Others Provision for Expenses**							
	Balance as at 01 July 2025		32,343,037	2,393,024	34,736,061	23,134,633	2,223,520	25,358,153
	Add: Addition during the year		1,429,471,648	57,453,962	1,486,925,610	1,236,654,890	60,092,436	1,296,747,326
	Add: Adjust / Transfer / Refund during the year		-	-	-	-	-	-
			1,461,814,685	**59,846,986**	**1,521,661,671**	**1,259,789,523**	**62,315,956**	**1,322,105,479**
	Less: Paid during the year		1,423,033,336	56,533,381	1,479,566,717	1,227,446,486	-	1,227,446,486
	Less: Adjust / Transfer / Refund during the year		-	1,099,524	1,099,524	-	59,922,932	59,922,932
	Less:Transfer to Provident Fund & Gratuity Fund during the year		-	1,347,391	1,347,391	-	-	-
	Balance as at 30 June 2026		**38,781,349**	**866,690**	**39,648,039**	**32,343,037**	**2,393,024**	**34,736,061**

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Notes	Particulars	Amount in BDT					
		30 June 2026			30 June 2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
27.05	**Unsettled Claim**						
	Balance as at 01 July 2025	-	-	-	3,433,002	-	3,433,002
	Add: Addition during the year	-	-	-	9,308,475	-	9,308,475
		-	-	-	**12,741,477**	-	**12,741,477**
	Less: Paid during the year	-	-	-	-	-	-
	Less: Adjust / Transfer / Refund during the year	-	-	-	6,048,477	-	6,048,477
	Balance as at 30 June 2026	-	-	-	**6,693,000**	-	**6,693,000**
28.00	**Others Current Liabilities**						
	Balance as at 01 July 2025	6,693,000		6,693,000	-	-	-
	Add: Addition during the year	11,082,863		11,082,863	-	-	-
		17,775,863	-	**17,775,863**	-	-	-
	Less: Paid during the year	7,920,522		7,920,522	-	-	-
	Balance as at 30 June 2026	**9,855,341**	-	**9,855,341**	-	-	-

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Notes	Particulars	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
29.00	**Service Charge**	2,558,209,438	2,246,218	2,560,455,656	2,199,634,820	9,184,759	2,208,819,579
29.01	**Service Charge from Loan to Group Members & Development Program**						
	Service Charge from loan to group members	2,550,624,054	-	2,550,624,054	2,197,807,266	16,239	2,197,823,505
	Service Charge from others projects	-	2,060,918	2,060,918	-	7,764,182	7,764,182
	Interest on Provident Fund Loan	-	-	-	-	990,369	990,369
	Service Charge on Early Settlment Fee	-	-	-	-	62,869	62,869
	Sub-Total	2,550,624,054	2,060,918	2,552,684,972	2,197,807,266	8,833,659	2,206,640,925
29.02	**Service Charge on Support Services**						
	Members Addmission Fee	1,607,780	-	1,607,780			
	Service Charge for Photography	-	-	-	-	-	-
	Loan Writen off Recovery	5,282,439	-	5,282,439	17,914	-	17,914
	Printing Materials/Pass Book & Register Sale	21,080	-	21,080	27,440	-	27,440
	Loan Application Fee	674,085	-	674,085	1,782,200	-	1,782,200
	ID Card & Staff Software Inform	-	185,300	185,300	-	351,100	351,100
	Sub-Total	7,585,384	185,300	7,770,684	1,827,554	351,100	2,178,654
30.00	**Interest on Bank Balance & FDR A/C**						
	Bank Int. on STD A/C	5,266,798	1,480,320	6,747,118	3,810,217	1,723,275	5,533,492
	Bank Int. on Savings FDR	31,362,667	802,667	32,165,334	27,176,808	-	27,176,808
	Bank Int. on Reserve Fund Deposit	16,712,267	-	16,712,267	13,128,258	-	13,128,258
	Interest on Lien FDR	48,742,675	-	48,742,675	39,502,872	-	39,502,872
	Interest on General Fund FDR	-	375,638	375,638	-	-	-
	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
	Total Interest on Bank Balance & FDR A/C	102,084,407	2,658,625	104,743,032	83,618,155	11,230,678	94,848,833
31.00	**Others Income**						
	Profit gain	70,090	-	70,090	-	-	-
	Miscellaneous/Others Income	12,415,080	11,670	12,426,750	12,810,059	4,302	12,814,361
	Abandoned Money	4,301,770	-	4,301,770	3,355,916	65,700	3,421,616
	ID Card & Staff Info. Book Sale	-	-	-	-	-	-
	Advertisement Income	-	-	-	-	-	-
	Rent Income	-	244,725	244,725	-	150,600	150,600
	Service Charge Income (RBP)	-	2,036,961	2,036,961	-	1,721,273	1,721,273
	Sale of Fixed Assets	-	-	-	90,000	-	90,000
	Total Others Income	16,786,940	2,293,356	19,080,296	16,255,975	1,941,875	18,197,850
32.00	**Donation, Subscription, Reimbursable & Contributions**						
	Donation	-	-	-	-	-	-
	Contribution	-	486,600	486,600	-	5,851,925	5,851,925
	Reimbursable Income	1,768,662	-	1,768,662	459,853	-	459,853
	Subsrition Fee	-	7,500	7,500	-	1,400	1,400
	Flood Donation from Employee	-	-	-	677,848	-	677,848
	Total	1,768,662	494,100	2,262,762	1,137,701	5,853,325	6,991,026
33.00	**Salary & Benefits**	894,523,235	704,000	895,227,235	793,880,908	917,144	794,798,052
33.01	**Salary Benefits Staffs**						
	Staff Salary	402,850,721	642,800	403,493,521	360,862,677	833,986	361,696,663
	Festval Bonus	23,014,946	61,200	23,076,146	25,489,959	83,158	25,573,117
	Provident Fund Contribution (PFC)	14,213,802	-	14,213,802	11,588,328	-	11,588,328
	Staff Incentive for Motivation	-	-	-	-	-	-
	Staff Welfare Fund Contribution	-	-	-	-	-	-
	House Allowance	26,279,700	-	26,279,700	24,901,200	-	24,901,200
	Sub-Total	466,359,169	704,000	467,063,169	422,842,164	917,144	423,759,308
33.02	**Salary Benefits CO**						
	Credit Office Salary	381,863,420	-	381,863,420	344,030,767	-	344,030,767
	Festval Bonus	34,273,715	-	34,273,715	18,753,120	-	18,753,120
	Provident Fund Contribution (PFC)	12,026,931	-	12,026,931	8,254,857	-	8,254,857
	Credit Office Incentive for Motivation	-	-	-	-	-	-
	Credit Officer Welfare Fund Contribution	-	-	-	-	-	-
	Sub-Total	428,164,066	-	428,164,066	371,038,744	-	371,038,744
34.00	**Office Rent & Utilities**						
	Office Rent	35,911,368	-	35,911,368	32,403,058	-	32,403,058
	Electric Bill	5,728,578	96,983	5,825,561	5,691,104	87,609	5,778,713
	Gas Bill	138,170	-	138,170	221,495	-	221,495
	Water & Sewerage	245,138	-	245,138	184,728	-	184,728
	Total	42,023,254	96,983	42,120,237	38,500,385	87,609	38,587,994
35.00	**Printing & Stationary**						
	Office Stationary	4,355,356	4,960	4,360,316	4,900,423	5,470	4,905,893
	Printing Cost	8,236,256	3,700	8,239,956	12,497,453	-	12,497,453
	Photocopy	56,208	-	56,208	32,393	-	32,393
	Total	12,647,820	8,660	12,656,480	17,430,269	5,470	17,435,739

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Notes	Particulars	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
36.00	**Communication**						
	Mobile Bill	131,171	3,600	134,771	132,567	3,600	136,167
	Telephone bill	3,460	2,076	5,536	3,964	2,333	6,297
	Internet Bill	2,367,652	13,200	2,380,852	2,221,482	14,400	2,235,882
	Postage & Courier	357,110	795	357,905	312,470	655	313,125
	Total	2,859,393	19,671	2,879,064	2,670,483	20,988	2,691,471
37.00	**Tours & Travel**						
	Local Conveyance	790,017	40,780	830,797	580,164	39,350	619,514
	Transportation Cost	851,598	-	851,598	940,789	-	940,789
	Travel Allowance (TA)	3,554,541	-	3,554,541	2,768,975	-	2,768,975
	Daily Allowance (DA)	2,554,605	-	2,554,605	2,124,493	-	2,124,493
	Fuel Cost	36,834,069	-	36,834,069	34,622,329	-	34,622,329
	Lodging & Night Stay cost	907,955	-	907,955	398,740	-	398,740
	Total	45,492,785	40,780	45,533,565	41,435,490	39,350	41,474,840
38.00	**Repairs & Office Maintenance**						
	Electric Goods	568,836	-	568,836	2,698,946	-	2,698,946
	Fixed Assets Maitanance	12,390	-	12,390	16,550	-	16,550
	Software Maintenance	12,610,950	30,885	12,641,835	24,747,700	120,000	24,867,700
	Computer, Laptop & Printer Maintenance	205,090	-	205,090	159,226	-	159,226
	Motor Cycle & Bi-Cycle Maintenance	10,100	-	10,100	48,100	-	48,100
	Repair & Maintenance	762,646	-	762,646	437,263	-	437,263
	Internet Accessories & Maintenance	1,359,369	-	1,359,369	1,468,008	-	1,468,008
	SMS Service Expense	4,410,000	-	4,410,000	3,620,000	-	3,620,000
	Car Maintenance	1,410,896	-	1,410,896	1,084,698	-	1,084,698
	Office Maitanance	2,647,302	-	2,647,302	2,397,179	-	2,397,179
	Software Support Service Fee	-	-	-	-	-	-
	Office Maitanance	23,997,579	30,885	24,028,464	36,677,670	120,000	36,797,670
39.00	**Advertisement & Publications**						
	Signboard/Hooding	340,061	-	340,061	1,304,639	-	1,304,639
	Advertisement Cost	1,734,053	-	1,734,053	1,702,075	11,000	1,713,075
	Live Radio Streaming Exp.		51,500	51,500		51,500	51,500
	Annual Reports & Others Publication	-	-	-	-	-	-
	News Paper & Magazine	-	-	-	150,000	-	150,000
	Staff Recruitment Cost	244,806	-	244,806	159,376	-	159,376
	Total	2,318,920	51,500	2,370,420	3,316,090	62,500	3,378,590
40.00	**Legal Expenses**						
	Revenue Stamp/Stamp	103,266	-	103,266	75,810	-	75,810
	Lawer Fee	6,597,937	-	6,597,937	4,187,122	-	4,187,122
	Total	6,701,203	-	6,701,203	4,262,932	-	4,262,932
41.00	**Renewal & Registration**						
	Renewal & Registration	994,279	14,759	1,009,038	413,665	26,225	439,890
	Annual Fee (MRA)	4,399,826	-	4,399,826	3,791,218	-	3,791,218
	Trademark Exp.	253,694	-	253,694	4,491,000	-	4,491,000
	Total	5,647,799	14,759	5,662,558	8,695,883	26,225	8,722,108
42.00	**VAT & Tax Expenses for Organization**						
	Tax Expenses	34,951,906	436,581	35,388,487	29,958,663	1,555,727	31,514,390
	VAT Expenses	300,000	-	300,000	-	-	-
	Total	35,251,906	436,581	35,688,487	29,958,663	1,555,727	31,514,390
43.00	**Training / Workshop / Meeting / Conference**						
	Training & Workshop	983,901	-	983,901	425,998	-	425,998
	Workshop Expenses	-	-	-	1,029,591	-	1,029,591
	Meetings Exp.	840,890	-	840,890	859,558	-	859,558
	Conference Exp.	-	-	-	321,475	-	321,475
	Total	1,824,791	-	1,824,791	2,636,622	-	2,636,622
44.00	**Other Admin & General Expenses**						
	Entertainment	8,663,540	7,605	8,671,145	10,450,113	8,668	10,458,781
	Bank Charge (DD,TT,ALL)	8,800,071	133,061	8,933,132	8,640,969	162,452	8,803,421
	Audit/Monitoring/Consultancy Fee	799,272	-	799,272	1,531,801	34,042	1,565,843
	Donation & Occasional Exp.	1,315,809	70,372	1,386,181	149,800	1,260,266	1,410,066
	Cookeries & Cutlery	425,007	-	425,007	349,216	-	349,216
	Dish line/Cable Charge	14,600	-	14,600	13,700	-	13,700
	Miscellaneous Expense	5,048,960	632,705	5,681,665	6,055,728	21,816	6,077,544
	Lunch Allowance	30,030	-	30,030	24,800	-	24,800
	Medical Exp. For General Staff	775,435	-	775,435	776,314	-	776,314
	Loan Processing Fee	3,318,500	-	3,318,500	4,526,075	-	4,526,075
	Annual Picnic Expense			-	-	-	-
	Contribution to Development	-	-	-	-	-	-
	NID Verification Fee (MRA)	236,807	-	236,807	66,138	-	66,138
	Total	29,428,031	843,743	30,271,774	32,584,654	1,487,244	34,071,898
45.00	**Gratuity, Pension & Insurance Premium**						
	Staff Gratuity Exp.	56,607,715	-	56,607,715	22,921,261	-	22,921,261
	Staff Pension Exp.	2,070,753	-	2,070,753	5,186,962	-	5,186,962
	Staff Insurance Premium Exp.	5,390		5,390	348,260		348,260
	Total	58,683,858	-	58,683,858	28,456,483	-	28,456,483

Salam Idris & Chartered Accountants

Notes	Particulars	Amount in BDT					
		2025-2026			2024-2025		
		Micro Finance	Development	Total	Micro Finance	Development	Total
46.00	**Lose On Disposal of Fixed Assets**						
	Loass on Disposal of Motor Vehicles	11,157	-	11,157	-	-	-
	Loass on Disposal of Furniture & Fixture	171,551	-	171,551	70,400	-	70,400
	Loass on Disposal of Equipment & Machinaries	257,511	-	257,511	98,959	-	98,959
	Loass on Disposal of Others Non Current Assets	-	-	-	-	-	-
	Loass on Disposal of Software Devlopment	-	-	-	-	-	-
	Total	440,219	-	440,219	169,359	-	169,359
47.00	**Corporate Social Responsibility**						
	Educational Exp.	5,048,261	-	5,048,261	5,425,814	-	5,425,814
	Sports & Culture	-	-	-	-	-	-
	Health Service	24,510	-	24,510	125,020	-	125,020
	Cloth Distribution for poor marginalized communi	370,526	326,400	696,926			
	Flood Donation-2024	-	-	-	3,385,920	-	3,385,920
	Media, Communication & Awareness Exp.	2,091,500	-	2,091,500	1,851,500	-	1,851,500
	Total	7,534,797	326,400	7,861,197	10,788,254	-	10,788,254
48.00	**Interest on PKSF Loan Fund**						
	Interest to PKSF-Sufolon	2,187,500	-	2,187,500	3,750,000	-	3,750,000
	Interest to PKSF-Jagoron	16,775,584	-	16,775,584	14,205,000	-	14,205,000
	Interest to PKSF-Agrosar	16,745,584	-	16,745,584	14,175,000	-	14,175,000
	Interest Paid to PKSF- SAHOS Loan	139,726	-	139,726	-	-	-
	Interest paid to PKSF-HHWL Loan	932,609	-	932,609	800,000	-	800,000
	Interest paid to PKSF-HHSL Loan	1,579,891	-	1,579,891	2,400,000	-	2,400,000
	Interest Paid to PKSF- Agrosor MFCE Loan	7,573,125	-	7,573,125	8,032,500	-	8,032,500
	Total	45,934,019	-	45,934,019	43,362,500	-	43,362,500
49.00	**Interest on Bank Loan & Others Loan Fund**						
	Interest on Bank Loan	423,813,663	-	423,813,663	354,603,999	-	354,603,999
	Interest Paid to Bank-GRIHAYN Loan Fund	-	-	-	-	-	-
	Total	423,813,663	-	423,813,663	354,603,999	-	354,603,999
50.00	**Interest for Savings**						
	Int. on Member Regular Savings	471,859,849	-	471,859,849	394,452,136	334	394,452,470
	Int. on Member voluntary savings-Monthly	37,129,594	-	37,129,594	31,899,932	-	31,899,932
	Int. on Member Savings SAMRIDDI	4,951,000	-	4,951,000	4,759,000	-	4,759,000
	Int. on Member Savings-OTS	124,728,287	-	124,728,287	113,955,038	-	113,955,038
	Total	638,668,730	-	638,668,730	545,066,106	334	545,066,440
51.00	**Interest on Others Loan Fund**						
	Interest on General Fund	-	-	-	-	-	-
	Interest on Staff PF fund	-	-	-	4,291,341	-	4,291,341
	Interest on Staff ES fund	2,060,918	-	2,060,918	1,987,124	-	1,987,124
	Interest on Staff EDPS fund	-	-	-	-	-	-
	Interest on Staff EW fund	-	-	-	1,485,717	-	1,485,717
	Interest on MFP Loan	-	-	-	-	-	-
	Interest on Others Loan	-	-	-	-	-	-
	Interest on OTS Fund Loan	-	-	-	-	-	-
	Interest Paid on Provident fund	-	-	-	-	10,751,450	10,751,450
	Interest Paid on Security fund	-	2,060,918	2,060,918	-	1,987,124	1,987,124
	Total	2,060,918	2,060,918	4,121,836	7,764,182	12,738,574	20,502,756
52.00	**Expenses for Provision & Reserved**						
	Loan Loss Provision (LLP)	188,546,818	-	188,546,818	119,815,349	37,646	119,852,995
	Total Provision & Reserved	188,546,818	-	188,546,818	119,815,349	37,646	119,852,995
53.00	**Depreciation on Non Current Assets**						
	Dep. on Furniture	6,503,054	-	6,503,054	6,574,260	-	6,574,260
	Dep. on Office Equipments	6,765,529	50,754	6,816,283	5,992,736	79,370	6,072,106
	Dep. On Vehicle	6,642,543	-	6,642,543	4,288,350	-	4,288,350
	Dep. Others Assets	239,967	-	239,967	140,908	-	140,908
	Amortisation-Intangible Assets	2,088,669	-	2,088,669	2,246,313	-	2,246,313
	Total Depreciation on Non Current Assets	22,239,762	50,754	22,290,516	19,242,567	79,370	19,321,937

Anil Salam Idris & Co. Chartered Accountants

Annexure-H

Ambala Foundation

Eligibility Criteria Compliance Certificate

For the year ended 30 June 2026

SL	Eligibility Criteria	Standard	Audited Figures or Compliance		Remarks
			FY-2025-2026	FY-2024-2025	
1	Minimum loan recovery rates, computed quarterly, based on the following:				
i.	**Minimum Cumulative Loan Collection ratio on Total Dues:** Actual Cumulative Collections X 100 / Cumulative Collectibles	95%	98.70%	98.70%	Favourable
ii.	**[Minimum cumulative loan collection ratio on current due (on running 12 months basis):]** Actual Collections during the past 12 months on Current Dues X 100 / Collectiontibles on Current Dues	92-100%	97.25%	97.67%	Favourable
2	Minimum Liquidity Ratio	Min 15%	10.20%	13.49%	Favourable
3	Minimum Current Ratio	Min 2:1	1.3:1	1.29:1	Favourable
4	Minimum Capital Adequacy Ratio	Min 10%	15.63%	15.28%	Favourable
5	Minimum Debt Service Cover Ratio	Min 1.25:1	1.07:1	1.06:1	Favourable
6	Debt Capital Ratio	Max 9:1	5.84:1	6.15:1	Favourable
7	Minimum Rate of Return on Capital	Min 15%	11.39%	10.87%	Favourable

Anil Salam Idris & Co. Chartered Accountants

Annexure-H

Ambala Foundation

Statement of Performance Analysis

For the year ended 30 June 2026

Ratio Analysis :

We have audited the financial statements of Ambala Foundation for the year ended 30 June 2026. On the basis of our audit, we certly below the compliance of Ambala Foundation

Performance Parameters	Different Aspects	Formula	Standards	FY-2025-2026	FY-2024-2025
Long Term Solvency Ratio	Debt : Capital	Debt Capital Fund (Net Worth)	Max 9:1	5.84:1	6.15:1
	Capital Adequacy	Capital Fund Total Assets (Cash in hand and Cash at Bank)	Min 10%	15.63%	15.28%
	Debt Service Cover Ratio	Surplus for the year + Total Interest Payment & Principal Collection PKSF, Bank and Other fund for the year Total principal and service charge payment to PKSF, Bank and other fund for the year	1.25:1	1.07:1	1.06:1
Short Term Solvency Ratio	Current Ratio	Current Asset Current Liability	Min 2:1	1.3:1	1.29:1
	Liquidity to Savings Ratio	FDR against Savings Fund Total Savings	Min 10%	10.20%	13.49%
Profitability Ratio	Return on Capital (ROE)	Surplus for the year Average Capital Fund	Min 15%	11.24%	10.87%
	Return on Assets (ROA)	Surplus for the year Average Assets	Min 3%	1.46%	1.37%
Productivity Ratio	Member /Branch	Total Member Total Number of Branch	1500-2000	584	533
	Credit Officer : Member	Total Member Credit Officers	1:300-400	151	1:135
	Borrower Coverege	Total Borrower Toal Member	80%-90%	83.57%	83.10%
	Credit Officer/ Borrower	Credit Officers Total Borrower	1:240-350	1:126	1:112
	Credit Officer : Total Staff	Cerdit Officer Total Staff	1:1.50-1.70	1:1.95	1:1.92
	Credit Officer : Loan Outstanding	Total Loan Outstanding Credit Officer	1:25-30 Lac	12488096	10951447
Portfolio Quality Ratio	OTR (%)	Summation of regular recovery in the last 12 months Summation of regular recoverable in the last 12 months	92%-100%	97.25%	97.67%
	CRR	Cum.Recovery -Advance Recovery(at the end of this year) Cum.Recovery -Advance Recovery(at the end of this year)	95%-100%	98.70%	98.70%
	PAR(%)	Loan Outstanding of overdue Loanee Total Loan Outstanding	Max 10%	7.30%	7.90%

Anil Salam Idris & Co.
Chartered Accountants

Annexure-I

Ambala Foundation

Portfolio Report

For the year ended 30 June 2026

Loan Classification and Provisions

(i) Classification of Loan and Loan Loss Provision:

Particulars	Basis of Classification	Outstanding Loan	Required Provision	
			Rate	Taka
Total Loan Outstanding (TLO)		11,613,929,011		
Total Overdue:		779,523,079		
Good Loan (Standard)	No Overdue	10,766,408,893	1%	107,664,089
Watchful Loan	1-30 days	55,796,893	5%	2,789,845
Sub-standard Loan	31-180 days	65,773,826	25%	16,443,457
Doubtful Loan Outstanding (DLO)	181-365 days	385,273,666	75%	288,955,250
Bad Loan Outstanding (BLO)	365+days	340,675,733	100%	340,675,733
Total:		**11,613,929,011**		**756,528,373**

(ii) Loan Loss Provision (LLP) Status of Ambala Foundation.

Particulars	Taka
Required Provision as per MRA	756,528,373
Actual Provision made by the PO	756,528,373
Excess/(Shortfall) in Provision	(0)
Comment on LLP: It appears that Ambala Foundation has made adequate Loan Loss Provision.	

Disclosure on Written off Loan	
Loan Written off balance 01.07.2025	88,743,005
Loan written off during the year 2025-2026	52,427,672
Recovered during the year 2025-2026	5,282,439
Loan Written off balance 30.06.2026	**141,170,677**

Annexure-I

Ambala Foundation
Loan Operational Report
For the year ended 30 June 2026

(iii) Loan Operational Report for Micro Credit Program

Serial No.	Particulars	2025-2026	2024-2025
1	**Loan Product:**		
	PKSF funded loan	293,833,332	687,399,999
	Housing loan	-	-
	Agriculture loan	3,084,347,590	2,686,151,108
	Sub Total :	**3,378,180,922**	**3,373,551,107**
2	**Saving Product:**		
	Regular /Mandatory Savings	5,301,066,301	4,923,388,059
	Voluntary Savings	649,435,531	576,576,088
	Term Savings	1,261,073,140	999,085,640
	Sub Total :	**7,211,574,972**	**6,499,049,787**
3	**Insurance Product :**		
	Member welfare fund	224,428,785	159,319,146
	Sub Total :	**224,428,785**	**159,319,146**
4	Number of Branches	241	241
5	Number of Samities	11099	10629
6	Number of Members	140680	128392
7	Number of Borrowers	117573	106697
8	Number of Staffs	1814	1826
9	Borrowers : Members	83.57%	83.10%
10	Amount (Taka) of loan outstanding with samiti members	11,613,929,011	10,414,826,056
11	Average loan size	98,781	97,611

Anil Salam Idris & Co. Chartered Accountants

Annexure-J

Ambala Foundation

Schedule of Property, Plant and Equipment - Microfinance & Development

As at 30 June 2026

SL	Particulars	Cost				Rate of Depreciation	Depreciation				Written down value as at 30 June 2026
		Balance as at 01 July 2025	Addition during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026		Balance as at 01 July 2025	Charged during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026	
Property, Plant and Equipment											
1	Land	160,791,942	-	-	160,791,942	-	-	-	-	-	160,791,942
2	Buildings	1,250,000	-	-	1,250,000	10%	296,575	125,000	-	421,575	828,425
3	Motor Vehicles	55,738,209	12,600	12,600	55,738,209	20%	29,058,461	6,642,543	1,443	35,699,561	20,038,648
4	Furniture & Fixtures	66,066,515	5,412,455	720,044	70,758,926	10%	20,260,875	6,378,054	656,451	25,982,478	44,776,448
5	Equipment & Machineries	43,722,156	4,071,696	1,716,894	46,076,958	20%	22,629,928	6,816,283	1,351,425	28,094,786	17,982,172
	Sub Total	**327,568,822**	**9,496,751**	**2,449,538**	**334,616,035**		**72,245,839**	**19,961,880**	**2,009,319**	**90,198,400**	**244,417,635**
Intangible Assets											
1	Software Development	21,070,000	-	-	21,070,000	20%	14,986,269	2,088,669	-	17,074,938	3,995,062
	Sub Total	**21,070,000**	**-**	**-**	**21,070,000**		**14,986,269**	**2,088,669**	**-**	**17,074,938**	**3,995,062**
Others Non-Current Assets											
1	Other Assets	1,359,016	84,292	-	1,443,308	20%	500,751	239,967	-	740,718	702,590
	Sub Total	**1,359,016**	**84,292**	**-**	**1,443,308**		**500,751**	**239,967**	**-**	**740,718**	**702,590**
Balance as at 30 June 2026		**349,997,838**	**9,581,043**	**2,449,538**	**357,129,343**		**87,732,859**	**22,290,516**	**2,009,319**	**108,014,056**	**249,115,287**
Balance as at 30 June 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**

Anil Salam Idris & Co. Chartered Accountants

Annexure-J

Ambala Foundation
Schedule of Fixed Assets - Microfinance
As at 30 June, 2026

SL	Particulars	Cost				Rate of Depreciation	Depreciation				Written down value as at 30 June 2026
		Balance as at 01 July 2025	Addition during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026		Balance as at 01 July 2025	Charged during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026	
Property, Plant and Equipment											
1	Land	160,791,942	-	-	160,791,942	-	-	-	-	-	160,791,942
2	Buildings	1,250,000	-	-	1,250,000	10%	296,575	125,000	-	421,575	828,425
3	Motor Vehicles	55,738,209	12,600	12,600	55,738,209	20%	29,058,461	6,642,543	1,443	35,699,561	20,038,648
4	Furniture & Fixtures	66,066,515	5,412,455	720,044	70,758,926	10%	20,260,875	6,378,054	656,451	25,982,478	44,776,448
5	Equipment & Machineries	41,178,379	4,071,696	1,716,894	43,533,181	20%	20,339,919	6,765,529	1,351,425	25,754,023	17,779,158
	Sub Total	**325,025,045**	**9,496,751**	**2,449,538**	**332,072,258**		**69,955,830**	**19,911,126**	**2,009,319**	**87,857,637**	**244,214,621**
Intangible Assets											
1	Software Development	21,070,000	-		21,070,000	20%	14,986,269	2,088,669	-	17,074,938	3,995,062
	Sub Total	**21,070,000**	**-**	**-**	**21,070,000**		**14,986,269**	**2,088,669**	**-**	**17,074,938**	**3,995,062**
Others Non-Current Assets											
1	Other Assets	1,359,016	84,292	-	1,443,308	20%	500,751	239,967	-	740,718	702,590
	Sub Total	**1,359,016**	**84,292**	**-**	**1,443,308**		**500,751**	**239,967**	**-**	**740,718**	**702,590**
Balance as at 30 June 2026		**347,454,061**	**9,581,043**	**2,449,538**	**354,585,566**		**85,442,850**	**22,239,762**	**2,009,319**	**105,673,293**	**248,912,273**
Balance as at 30 June 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**

Anil Salam Idris & Co. Chartered Accountants

Annexure-J

Ambala Foundation
Schedule of Fixed Assets - Development
As at 30 June, 2026

SL	Particulars	Cost				Rate of Depreciation	Depreciation				Written down value as at 30 June 2026
		Balance as at 01 July 2025	Addition during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026		Balance as at 01 July 2025	Charged during the year	Disposal/ Adjustment during the year	Balance as at 30 June 2026	
Property, Plant and Equipment -											
1	Land	-	-	-	-	-	-			-	-
2	Buildings		-	-		10%					-
3	Motor Vehicles	-	-	-	-	20%	-			-	-
4	Furniture & Fixtures	-	-	-	-	10%	-	-	-	-	-
5	Equipment & Machineries	2,543,777	-	-	2,543,777	20%	2,290,009	50,754	-	2,340,763	203,014
	Sub Total	**2,543,777**	-	-	**2,543,777**		**2,290,009**	**50,754**	-	**2,340,763**	**203,014**
Intangible Assets											
1	Software Devlopment	-	-	-	-	20%	-	-	-	-	-
	Sub Total	-	-	-	-		-	-	-	-	-
Others Non-Current Assets											
1	Other Assets	-	-	-	-	20%	-	-	-	-	-
	Sub Total	-	-	-	-		-	-	-	-	-
	Balance as at 30 June 2026	**2,543,777**	-	-	**2,543,777**		**2,290,009**	**50,754**	-	**2,340,763**	**203,014**
	Balance as at 30 June 2025	**2,543,777**	-	-	**2,543,777**		**2,210,639**	**79,370**	-	**2,290,009**	**253,768**

Anil Salam Idris & Co. Chartered Accountants

Schedule-I

Ambala Foundation
Schedule of Investment on FDR
As at 30 June 2026

FDR For Savings

Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026
1	Ambala Foundation - Savings Fund	3013390145714	NRB Bank LTD	24-12-2024	06	24-06-2025		12.25%	9,000,000	9,441,000		1,130,324	10,571,324	226,065	-	-	10,345,259
2	Ambala Foundation - Savings Fund	3013390145698	NRB Bank LTD	24-12-2025	06	24-06-2026		12.25%	9,000,000	9,441,000	-	1,130,324	10,571,324	226,065	-	-	10,345,259
3	Ambala Foundation - Savings Fund	3013390145703	NRB Bank LTD	24-12-2026	06	24-06-2027		12.25%	9,000,000	9,441,000	-	1,130,324	10,571,324	226,065	-	-	10,345,259
4	Ambala Foundation - Savings Fund	3013390145725	NRB Bank LTD	24-12-2027	06	24-06-2028		12.25%	9,000,000	9,441,000	-	1,130,324	10,571,324	226,065	-	-	10,345,259
5	Ambala Foundation - Savings Fund	0114640000885	One Bank PLC	24-05-2026	03	01-062026		10%	24,000,000	-	24,000,000	-	24,000,000	-	-	-	24,000,000
6	Ambala Foundation - Savings Fund	24300016970	Southeast Bank PLC	20-04-2025	03	20-07-2025	25-01-2026	11%	48,000,000	48,000,000	-	3,983,777	51,983,777	796,755	100,000	51,087,022	-
7	Ambala Foundation - Savings Fund	003524300017465	Southeast Bank PLC	24-05-2-26	03	01-06-2026		10.5%	28,000,000	-	28,000,000	-	28,000,000			-	28,000,000
8	Ambala Foundation - Savings Fund	2706104029082	Pubali Bank LTD	30-09-2024	03	30-12-2024		10%	15,000,000	15,855,416	-	1,423,658	17,279,074	284,732	10,000	-	16,984,342
9	Ambala Foundation - Savings Fund	T24-0121003966254	EXIM Bank LTD.	11-12-2024	03	11-03-2025		10.5%	9,000,000	9,328,696	-	928,746	10,257,442	278,624	5,000	-	9,973,818
10	Ambala Foundation - Savings Fund	T24-0121003966271	EXIM Bank LTD.	11-12-2025	03	11-03-2026		10.5%	9,000,000	9,328,696	-	928,746	10,257,442	278,624	5,000	-	9,973,818
11	Ambala Foundation - Savings Fund	709-886	NRBC Bank PLC	26-06-2025	03	26-09-2025	08-02-2026	11.25%	48,000,000	48,000,000	-	2,469,806	50,469,806	740,942	70,000	49,658,864	-
12	Ambala Foundation - Savings Fund	16022590000002	Uttara Bank PLC	29-10-2025	03	29-01-2026	08-02-2027	9.75%	48,000,000	-	48,000,000	1,302,639	49,302,639	195,396	40,000	49,067,243	-
13	Ambala Foundation - Savings Fund	259000003	Uttara Bank PLC	24-05-2026	03	24-08-2026		9.75%	48,000,000		48,000,000	-	48,000,000	-	-	-	48,000,000
14	Ambala Foundation - Savings Fund	1026060001977	Dhaka Bank PLC	26-06-2024	03	26-09-2024		11%	9,000,000	9,854,196		820,180	10,674,376	164,036	10,000		10,500,340
15	Ambala Foundation - Savings Fund	1023410002325	Dhaka Bank PLC	20-04-2025	03	20-07-2025	25-01-2026	10.5%	48,000,000	48,000,000		3,847,128	51,847,128	642,026	100,000	51,105,102	0
16	Ambala Foundation - Savings Fund	1023410002315	Dhaka Bank PLC	23-05-2026	03	23-08-2026		9.5%	24,000,000		24,000,000	-	24,000,000	-	-	-	24,000,000
17	Ambala Foundation - Savings Fund	0094TDC124000134	Community Bank Bangladesh PLC	26-06-2024	03	26-09-2024		11%	9,000,000	9,770,523		1,099,017	10,869,541	247,822	-		10,621,718
18	Ambala Foundation - Savings Fund	0094TDC124000143	Community Bank Bangladesh PLC	26-06-2025	03	26-09-2025		11%	9,000,000	9,770,523		1,099,017	10,869,541	247,822	-		10,621,718
19	Ambala Foundation - Savings Fund	0094TDC124000152	Community Bank Bangladesh PLC	26-06-2026	03	26-09-2026		11%	9,000,000	9,770,523		1,099,017	10,869,541	247,822	-		10,621,718
20	Ambala Foundation - Savings Fund	4415605002721	Sonali Bank PLC	23-06-2025	03	23-09-2025		8.25	40,000,000	40,000,000		3,382,166	43,382,166	676,434	20,000		42,685,732
21	Ambala Foundation - Savings Fund	1306011298319	Mutual Trust Bank PLC	20-04-2025	03	20-07-2025	08-02-2026	10.25%	48,000,000	48,000,000		2,362,800	50,362,800	472,560	70,000	49,820,240	-
22	Ambala Foundation - Savings Fund	1306011298319	Mutual Trust Bank PLC	20-04-2026	03	20-07-2026	20-07-2025	10.25%	-	-	-	1,230,000	1,230,000	369,000		861,000	-
23	Ambala Foundation - Savings Fund	4432657816003	City Bank PLC	27-06-2024	03	27-09-2024		10.5%	9,000,000	9,595,467		990,347	10,585,814	297,103	-		10,288,711
24	Ambala Foundation - Savings Fund	4432657816002	City Bank PLC	27-06-2024	03	27-09-2024		10.5%	9,000,000	9,595,467		990,347	10,585,814	297,103	-		10,288,711
25	Ambala Foundation - Savings Fund	1009404007917	Bengal Commercial Bank PLC	24-05-2026	03	24-08-2026		11%	24,000,000		24,000,000	-	24,000,000	-	-	-	24,000,000
26	Ambala Foundation - Savings Fund	1001361000496	Shimanto Bank PLC	15-06-2026	03	15-09-2026		9.5%	24,000,000		24,000,000	-	24,000,000	-	-	-	24,000,000
			Sub Total						575,000,000	362,633,509	220,000,000	32,478,686	615,112,195	7,141,060	430,000	251,599,472	355,941,664

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Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026

FDR For Reserve Fund

Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026
1	Ambala Foundation-Reserve Fund	1013170129730	NRB Bank LTD	13-11-2019	03	13-02-2020		9%	9,500,000	12,448,365	-	1,062,575	13,510,940	212,515	-	-	13,298,425
2	Ambala Foundation-Reserve Fund	3043400067917	NRB Bank LTD	19-06-2023	03	19-09-2023		7.50%	48,000,000	53,408,219	-	5,570,992	58,979,211	1,114,198	-	-	57,865,013
3	Ambala Foundation-Reserve Fund	24300016971	Southeast Bank PLC	20-04-2025	03	20-07-2025		11%	27,000,000	27,000,000	-	2,996,376	29,996,376	599,275	20000	-	29,377,101
4	Ambala Foundation-Reserve Fund	2706104029078	Pubali Bank LTD	30-09-2024	03	30-12-2024		10%	5,000,000	5,248,833	-	469,690	5,718,523	140,907	5000	-	5,572,616
5	Ambala Foundation-Reserve Fund	3044498340010	BRAC Bank PLC	19-06-2023	04	19-10-2023		9.50%	48,000,000	55,308,159	-	5,514,540	60,822,698	1,102,908	-	-	59,719,790
6	Ambala Foundation-Reserve Fund	0094TDC125000170	Community Bank Bangladesh PLC	29-06-2025	03	29-09-2025		11.15%	9,000,000	9,000,000	-	970,117	9,970,117	291,035	-	-	9,679,082
			Sub Total						146,500,000	162,413,576	-	16,584,290	178,997,866	3,460,839	25,000	-	175,512,027

Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026
1	Ambala Foundation Employees Security Fund	20070300000434	NRBC Bank PLC	04/28/26	03 Months	07/28/26		1075%	42,000,000	-	42000000	-	42,000,000	-	-	-	42,000,000
									42,000,000	-	42,000,000	-	42,000,000	-	-	-	42,000,000

FDR For Lien

Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026
1	Ambala Foundation Lien	1013170129707	NRB Bank LTD	13-11-2019	03	13-02-2020		9%	10,000,000	13,103,542		1,118,500	14,222,042	223,700	-	-	13,998,342
2	Ambala Foundation Lien	1013170129728	NRB Bank LTD	13-11-2020	03	13-02-2020		9%	9,500,000	12,448,365		1,062,575	13,510,940	212,515	-	-	13,298,425
3	Ambala Foundation Lien	1153390037647	NRB Bank LTD	03/11/21	03	03/02/22		5%	5,000,000	5,963,632		605,310	6,568,942	121,062	-	-	6,447,880
4	Ambala Foundation Lien	3043390063906	NRB Bank LTD	26-10-2022	03	26-01-2023		6.50%	12,000,000	13,610,676		1,114,687	14,725,363	222,937	-	-	14,502,426
5	Ambala Foundation Lien	1993400022605	NRB Bank LTD	22-04-2025	03	22-07-2025		9.75%	18,000,000	18,000,000		2,035,097	20,035,097	407,019	-	-	19,628,078
6	Ambala Foundation Lien	00111710004703	Midland Bank LTD	15-02-2024	03	15-05-2024		9.25%	5,000,000	5,548,809		587,478	6,136,287	88,121	5,000	-	6,043,166
7	Ambala Foundation Lien	00111710004712	Midland Bank LTD	15-02-2025	03	15-05-2025		9.25%	5,000,000	5,548,809		587,478	6,136,287	88,121	5,000	-	6,043,166
8	Ambala Foundation Lien	0114120023772	ONE Bank PLC	19-02-2017	03	19-05-2017		5.50%	8,000,000	12,133,681		1,057,962	13,191,643	211,592	-	-	12,980,051
9	Ambala Foundation Lien	0114120024651	ONE Bank PLC	29-11-2018	03	01/03/19		5%	4,000,000	5,483,688		478,134	5,961,821	95,627			5,866,194

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Sl No	Account Name	Account No.	Bank Name	Opening Date	Duration (Month)	Maturity date	Encashment date	Interest rate	FDR Amount	Balance as at 01 July 2025	Addition during the year	Interest received during the year	Total	Tax	Bank Charge	Encashment during the year	Balance as at 30 June 2026
10	Ambala Foundation Lien	0114120025459	ONE Bank PLC	25-09-2023	03	25-12-2023		7%	6,000,000	6,673,578		599,433	7,273,011	119,887			7,153,124
11	Ambala Foundation Lien	0114120025472	ONE Bank PLC	25-09-2023	03	25-09-2023		7%	6,000,000	6,673,578		599,433	7,273,011	119,887			7,153,124
12	Ambala Foundation Lien	0114120026329	ONE Bank PLC	07/04/26	03	08/04/26		8.50%	2,000,000	-	2,000,000	-	2,000,000	-			2,000,000
13	Ambala Foundation Lien	1240000018376	Global Islami Bank PLC	20-06-2021	03	20-09-2021	25-06-2026	6.50%	6,000,000	7,649,249		676,866	8,326,114	135,373	10,000	8,180,741	0
14	Ambala Foundation Lien	1240000018373	Global Islami Bank PLC	20-06-2021	03	20-09-2021	25-06-2026	6.50%	6,000,000	7,649,249		676,866	8,326,114	135,373	10,000	8,180,741	0
15	Ambala Foundation Lien	1240000035163	Global Islami Bank PLC	12/05/22	03	12/08/22	25-06-2026	6%	3,000,000	3,610,708		329,003	3,939,711	65,801	6,000	3,867,910	0
16	Ambala Foundation Lien	24300017604	Southeast Bank PLC	30-06-2024	03	30-09-2024		8%	13,000,000	13,794,028		1,512,460	15,306,488	341,042	10,000		14,955,447
17	Ambala Foundation Lien	24300017301	Southeast Bank PLC	18-12-2025	03	22-12-2025		8%	15,000,000	-	15,000,000	690,269	15,690,269	177,081	10,000		15,503,188
18	Ambala Foundation Lien	1381404000000066	United Commercial Bank PLC	01/11/21	12	01/11/22	07/04/26	4%	10,000,000	10,948,282		543,856	11,492,138	108,771	63,000	11,320,367	-
19	Ambala Foundation Lien	1381404000000058	United Commercial Bank PLC	07/04/24	03	07/07/24	07/04/26	9.75%	10,000,000	10,940,507		1,223,089	12,163,596	229,917	30,000	11,903,680	-
20	Ambala Foundation Lien	102-11-5564	National Finance LTD	26-06-2025	03	26-09-2025	07/07/25	11.50%	25,000,000	27,260,000		-	27,260,000	-	-	27,260,000	-
21	Ambala Foundation Lien	102-12-6048	National Finance LTD	24-02-2025	12	24-02-2026	11/05/26	12%	7,500,000	7,500,000		1,038,658	8,538,658	207,732	10,000	8,320,926	-
22	Ambala Foundation Lien	102-12-6226	National Finance LTD	17-06-2025	12	17-06-2026	11/05/26	12%	6,750,000	6,750,000		553,500	7,303,500	110,700	10,000	7,182,800	-
23	Ambala Foundation Lien	102-12-6577	National Finance LTD	11/05/26	12	11/05/27		11%	9,000,000	-	9,000,000	-	9,000,000	-	-		9,000,000
24	Ambala Foundation Lien	103-012-8637(DC02039)	Industrial & Infrastructure Development Finance Company	24-03-2021	12	24-03-2022		7.75%	3,400,000	3,598,600		276,034	3,874,634	55,207	3,000		3,816,427
25	Ambala Foundation Lien	103-012-8637(DC02039)	Industrial & Infrastructure Development Finance Company	24-03-2021	12	24-03-2022	31-05-2026	7.75%	200,000	200,000		-	200,000	-	-	200,000	-
26	Ambala Foundation Lien	1514304449834001	BRAC Bank PLC	05/12/19	12	05/12/20		8.50%	5,000,000	6,592,310		668,387	7,260,697	133,677	-		7,127,019
27	Ambala Foundation Lien	1514304449834002	BRAC Bank PLC	22-12-2019	12	22-12-2020		8.50%	5,000,000	6,592,310		668,387	7,260,697	133,677	-		7,127,019
28	Ambala Foundation Lien	1514304449834007	BRAC Bank PLC	07/03/22	03	07/06/22		5%	20,000,000	24,387,008		2,383,626	26,770,634	476,725	-		26,293,909
29	Ambala Foundation Lien	1001251000059994	IPDC Finance LTD	12/05/25	12	12/05/26		9.25%	5,000,000	5,000,000		462,500	5,462,500	92,500	3,000		5,367,000
30	Ambala Foundation Lien	1001251000060147	IPDC Finance LTD	18-05-2025	12	18-05-2026		9.25%	5,000,000	5,000,000		462,500	5,462,500	92,500	3,000		5,367,000
31	Ambala Foundation Lien	1001251000060247	IPDC Finance LTD	22-05-2025	12	22-05-2026		9.25%	5,000,000	5,000,000		462,500	5,462,500	92,500	3,000		5,367,000
32	Ambala Foundation Lien	1001251000070280	IPDC Finance LTD	21-05-2026	12	08/06/26		6.75%	5,000,000	-	5,000,000	-	5,000,000	-	-		5,000,000
33	Ambala Foundation Lien	26100000076	Uttara Bank PLC	30-07-2025	03	30-10-2025		9.25%	5,000,000	-	5,000,000	353,504	5,353,504	53,026	5,000		5,295,479
34	Ambala Foundation Lien	26100000077	Uttara Bank PLC	26-08-2025	03	31-08-2025		9.25%	10,000,000	-	10,000,000	707,009	10,707,009	106,051	10,000		10,590,958
35	Ambala Foundation Lien	160226100000101	Uttara Bank PLC	30-03-2026	03	30-06-2026		9.25%	10,000,000	-	10,000,000	231,250	10,231,250	34,688	-		10,196,562
36	Ambala Foundation Lien	2301001643190	Jamuna Bank LTD	23-06-2024	03	23-09-2024	23-06-2026	10.50%	20,000,000	21,892,903		2,317,397	24,210,300	347,610	40,000	23,822,689	-
37	Ambala Foundation Lien	0015242024932	SBAC Bank LTD	29-04-2026	03	29-07-2026		11%	10,000,000	-	10,000,000	-	10,000,000	-	-		10,000,000
38	Ambala Foundation Lien	0015242024923	SBAC Bank LTD	29-04-2026	03	29-07-2026		11%	10,000,000	-	10,000,000	-	10,000,000	-	-		10,000,000
39	Ambala Foundation Lien	0015242024914	SBAC Bank LTD	29-04-2026	03	29-07-2026		11%	10,000,000	-	10,000,000	-	10,000,000	-	-		10,000,000
40	Ambala Foundation Lien	0032-0330017184	Trust Bank LTD	20-08-2024	03	20-11-2024		8.50%	22,500,000	23,700,284		2,053,723	25,754,007	308,058	20,000		25,425,949
41	Ambala Foundation Lien	102-341-1403	Dhaka Bank PLC	04/04/22	03	04/07/22		4%	10,000,000	11,851,746		1,246,061	13,097,806	373,818	10,000		12,713,988
42	Ambala Foundation Lien	0094TDCI23000055	Community Bank Bangladesh PLC	14-03-2023	03	14-06-2023		5.50%	15,000,000	17,221,790		1,769,797	18,991,587	395,153	-		18,596,434
43	Ambala Foundation Lien	0094TDCI24000055	Community Bank Bangladesh PLC	26-05-2024	03	26-08-2024		8%	10,000,000	10,760,691		1,101,549	11,862,240	246,041	-		11,616,199

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44	Ambala Foundation Lien	0094TDCI25000134	Community Bank Bangladesh PLC	16-03-2025	03	16-06-2025		9%	20,000,000	20,360,000		1,989,868	22,349,868	446,492	-		21,903,376
45	Ambala Foundation Lien	0094TDCI26000046	Community Bank Bangladesh PLC	27-01-2026	03	31-04-2026		9%	5,000,000	-	5,000,000	112,500	5,112,500	22,500	-		5,090,000
46	Ambala Foundation Lien	0094TDCI26000055	Community Bank Bangladesh PLC	02/02/26	03	02/05/26		7%	5,000,000	-	5,000,000	87,500	5,087,500	17,500	-		5,070,000
47	Ambala Foundation Lien	23300000028	Southeast Bank PLC	13-12-2023	03	13-03-2024		8%	5,000,000	5,528,447		540,121	6,068,569	121,905	5,000		5,941,664
48	Ambala Foundation Lien	24300007584	Southeast Bank PLC	18-12-2025	03	18-03-2026		5.25%	5,000,000	-	5,000,000	131,900	5,131,900	33,007	3,000		5,095,892
49	Ambala Foundation Lien	10552250826502	IDLC Finance PLC	05/03/25	12	05/03/26	20-05-2026	11.75%	10,000,000	10,000,000		1,291,754	11,291,754	258,351	15,000	11,018,403	-
50	Ambala Foundation Lien	1020350000093	Bangladesh Development Bank PLC	19-10-2023	12	19-10-2024		7%	1,000,000	1,055,500		79,163	1,134,663	15,833	-		1,118,830
51	Ambala Foundation Lien	1020350000092	Bangladesh Development Bank PLC	19-10-2023	12	19-10-2024		7%	7,500,000	7,947,000		596,025	8,543,025	119,205	-		8,423,820
52	Ambala Foundation Lien	001023500000065	LankaBangla Finance PLC	18-12-2023	12	18-12-2024	18-08-2025	4%	10,000,000	10,267,000		82,136	10,349,136	16,427	10,000	10,322,709	0
53	Ambala Foundation Lien	001023600000388	LankaBangla Finance PLC	01/12/24	06	01/06/25	11/06/26	10%	22,500,000	23,380,000		2,505,403	25,885,403	501,081	40,000	25,344,322	-
54	Ambala Foundation Lien	001029100000900	LankaBangla Finance PLC	07/10/25	12	07/10/26		9%	25,000,000	-	25,000,000	-	25,000,000	-	-		25,000,000
55	Ambala Foundation Lien	1306010803676	Mutual Trust Bank PLC	21-05-2024	03	21-08-2024		6.50%	30,000,000	31,476,922		2,414,045	33,890,967	544,486	20,000		33,326,481
56	Ambala Foundation Lien	1306011755619	Mutual Trust Bank PLC	23-05-2026	03	23-08-2026		7%	8,000,000	-	8,000,000	-	8,000,000	-	-		8,000,000
57	Ambala Foundation Lien	4433944472001	City Bank PLC	11/06/24	03	11/09/24		10.50%	22,500,000	24,427,127		1,850,951	26,278,078	433,971	10,000		25,834,107
58	Ambala Foundation Lien	1011404002810	Bengal Commercial Bank PLC	10/11/25	03	10/02/26		11%	10,000,000	-	10,000,000	556,531	10,556,531	55,653	10,000		10,490,878
59	Ambala Foundation Lien	1011404002829	Bengal Commercial Bank PLC	10/12/25	03	10/02/26		11%	10,000,000	-	10,000,000	556,531	10,556,531	55,653	-		10,500,878
60	Ambala Foundation Lien	2118411040499	Prime Bank PLC	18-12-2025	03	18-03-2026		8.50%	10,000,000	-	10,000,000	-	10,000,000	-	-		10,000,000
61	Ambala Foundation Lien	430035005519	Rupali Bank PlC	07/04/26	12	07/04/27		8.75%	40,000,000	-	40,000,000	-	40,000,000	-			40,000,000
			Sub Total						634,350,000	477,530,017	204,000,000	45,049,305	726,579,322	9,005,552	379,000	156,925,289	560,269,481
			Grand Total						1,397,850,000	1,002,577,101	466,000,000	94,112,282	1,562,689,383	19,607,451	834,000	408,524,760	1,133,723,172

Anil Salam Idris & Co. Chartered Accountants

Schedule-II

Ambala Fondation

Overall Loan Program Including PKSF funded other Programs and Projects
Statement of Budget Variance

Sl. No.	Particulars	2025-2026 CFY			2026-2027 Proposed
		Target	Achievement	(%)	
1	Area Coverage				
2	District	4	0	0%	4
3	Upazila	15	4	27%	15
4	Union	85	26	31%	85
5	Village	215	132	61%	215
6	Branch Opening	66	0	0%	0
7	Group/Samity Formation	2366	470	20%	1433
8	Member	71608	17144	24%	13560
9	Borrower	54806	10876	20%	11989
10	Recruitment	174	-12	-7%	41
11	Savings Collection	4,510,666,120	6,310,315,754	140%	8,685,523,091
12	Savings Return	3,064,070,276	5,597,790,569	183%	7,277,127,740
13	Loan Recovery	17,717,410,579	14,242,500,045	80%	21,095,707,806
14	Loan Disbursement	20,721,405,316	15,441,603,000	75%	23,848,396,000
15	Borrowing from PKSF	4,523,556,631	6,666,551,937	147%	4,523,556,631
16	Loan refund to PKSF	3,737,096,869	6,661,922,123	178%	3,737,096,869
17	Member Welfare Fund	207,214,053	154,412,030	75%	238,443,753
18	Interest on Members savings	36,653,320	89,302,391	244%	120,558,228
19	Total Income	2,728,622,929	2,678,849,447	98%	3,080,676,864
20	Total Expenditures	2,369,716,630	2,490,639,503	105%	2,739,073,621

Sl. No.	Particulars	Existing status/balance at the end of current financial year
	Area Coverage	
1	District	21
2	Upazila	154
3	Union	1,413
4	Village	4,673
5	Number of Branch	241
6	Number of Group	11,099
7	Number Member	140,680
8	Number Borrower	117,573
9	Manpower	1,814
10	Member Savings	7,211,574,972
11	Loan Outstanding	11,613,929,011
12	Loan Received	3,378,180,922
13	Member Welfare Fund	224,428,785
14	Capital Fund	1,761,194,376

Sl. No.	Particulars	2025-2026 CFY			2026-2027 Proposed
		Target	Achievement	(%)	
1	**Loan Recovery**				
	Jagoron	7,912,289,869	6,392,019,970	-19%	9,476,997,295
	Agrosor	9,533,759,356	7,722,467,939	-19%	11,370,680,939
	Buniad	-	-	0%	
	Sufolon (Seasonal and Agriculture)	71,404,408	28,673,489	-60%	42,436,764
	Kuwait Good Will Fund (KGF)	-	-		
	Service Holder	-	-		
	Health	-	-		
	Emergency	-	-		
	Education	-	-		
	Others (Gryhayan)	199,956,946	99,338,647	-50%	205,592,808
	Total	**17,717,410,579**	**14,242,500,045**	**(1)**	**21,095,707,806**
2	**Loan Recovery**				
	ECCCP-FLOOD				
	LRL				
	SAHOS				
	Total	-	-		-

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Sl. No.	Particulars	2025-2026 CFY			2026-2027
		Target	Achievement	(%)	Proposed
3	**Fund Collection**				
	1. Savings collection				
	Force Savings	2,043,909,928	4,979,598,378	144%	6,860,208,715
	Voluntary Savings	577,054,188	576,918,376	0%	807,685,726
	Fixed Deposit	1,889,702,004	753,799,000	-60%	1,017,628,650
	Total	**4,510,666,120**	**6,310,315,754**		**8,685,523,091**
4	**Loan received**				
	PKSF Loan	650,000,000	-	-100%	650,000,000
	3. Bank Loan	3,873,556,631	6,381,937,553	65%	3,873,556,631
	8. Others Loan	-	284,614,384	0%	-
	Total	**4,523,556,631**	**6,666,551,937**		**4,523,556,631**
5	**1. Utilization of Fund**				
	Jagoron	9,665,868,304	8,176,578,000	-15%	12,662,439,400
	Agrosor	10,770,213,340	7,228,660,000	-33%	11,132,136,400
	Buniad		-		
	Sufolon (Seasonal and Agriculture)	53,760,000	365,000	-99%	540,200
	Kuwait Good Will Fund (KGF)		-		
	Migration		-		-
	Service Holder		-		
	Health		-		
	Emergency		-		
	Education		-		
	Others Disbursement (Gryhayan)	231,563,672	36,000,000	-84%	53,280,000
	Total	**20,721,405,316**	**15,441,603,000**	**(2)**	**23,848,396,000**
	2. Savings Returns				
	Force Savings	1,867,027,278	4,601,920,136	146%	5,982,496,177
	Voluntary Savings	361,657,473	504,058,933	39%	655,276,613
	Fixed Deposit	835,385,525	491,811,500	-41%	639,354,950
	Total	**3,064,070,276**	**5,597,790,569**		**7,277,127,740**
6	**3. Loan Repayment**				
	PKSF Loan	357,566,667	393,566,667	10%	357,566,667
	Bank Loan	3,379,530,202	5,983,741,072	77%	3,379,530,202
	Others Loan	-	284,614,384	0%	-
	Total	**3,737,096,869**	**6,661,922,123**		**3,737,096,869**
7	**Insurance Service**	36,653,320	89,302,391	144%	120,558,228
8	**Fixed asset acquisition**				
	Land Purchase	-	-	0%	-
	Land Development	-	-	0%	-
	Building Construction	-	-	0%	-
	Land Development			0%	
	Building Construction			0%	
	Electrical Equipment	219,494.00	-	0%	219,494
	Office Equipment	1,022,435.70	7,044,797	589%	1,022,436
	Furniture & Fixtures	24,887,035	6,415,997	-74%	24,887,035
	Motor Vehicles		12,600		
9	**Fixed asset acquisition**				
	Computer & Accessories			0%	
	Computer Software			0%	
	Total	**26,128,965**	**13,473,394**	**515%**	**26,128,965**
10	1. Service Charge	2,621,701,154	2,550,624,054	-3%	2,933,217,662
	2. Interest on Investment & Bank	87,788,732	102,084,407	16%	117,397,068
	3. Other Interest				-
	4. Entry Fees/ Member Admission Fees		1,607,780	0%	1,848,947
	5. Sale of Passbook & Others Income	30,184	21,080	-30%	24,242
	6. Sale of Forms	1,960,420	674,085		775,198
	7. Donation from PKSF	1,251,471			-
	8. Others Income	15,890,968	18,555,602	17%	21,338,942
	9. Recovery of Written off Loan		5,282,439		6,074,805
	10. Overhead cost from others Program		-		-
	Total Income	**2,728,622,929**	**2,678,849,447**		**3,080,676,864**

Anil Salam Idris & Co.
Chartered Accountants

Sl. No.	Particulars	2025-2026 CFY			2026-2027 Proposed
		Target	Achievement	(%)	
11	**Expenditures**				
	Financial cost				
	1. Savings Interest	722,234,771	638,668,730	-12%	798,335,913
	2. Interest of PKSF Loan	58,353,167	45,934,019	-21%	52,824,122
	3. Interest on Bank loan	381,311,362	423,813,663	11%	529,767,079
	4. Interest on Committee loan		-		-
	5. Interest on Others Institutional loan		-		-
	6. Others	-	2,060,918	0%	2,370,056
	Total financial cost	**1,161,899,299**	**1,110,477,330**		**1,383,297,169**
12	**General and administrative cost**				
	7. Salary & Allowances :	-	-		
	7.01 Basic Pay	775,382,788	784,714,141	1%	863,185,555
	7.02 Special Allowance	-	-	0%	-
	7.03 Dearness Allowance	-	-		-
	7.04 House Rent Allowance	27,391,320	26,279,700		28,907,670
	7.05 Medical Allowance	-	-		-
	7.06 Festival Allowance	48,667,387	57,288,661	18%	63,017,527
	7.07 Rest & Recreation Allowance	-	-		-
	7.08 Lunch Allowance	-	-		-
	7.09 Conveyance Allowance	-	-		-
	7.10 Telephone Allowance	-	-		-
	7.11 Educational Allowance	-	-		-
	7.12 Fixed Travel Allowance	-	-		-
	7.13 Overtime Allowance	-	-		-
	7.14 Others Allowance-If any	21,827,504	26,240,733	20%	28,864,806
	8. House Rent	35,643,364	35,911,368	1%	41,298,073
	9. Printing & Stationeries				
	9.01 Printing & Binding	13,747,198	8,236,256	-40%	9,471,694
	9.02 Stationary, Seal & Stamps	5,390,465	4,355,357	-19%	5,008,661
	10.Travel Expense :	7,494,477	8,658,716	16%	9,957,523
	11. Telephone & Postal			0%	
	11.01. Telephone, Telex ,Fax ,Internet	2,593,814	2,502,283	96%	2,877,625
	11.02 Postal & Courier Service	343,717	357,110	104%	410,677
	12. Repairs & Maintenance:				
	12.01 Office Building	18,205	12,390	-32%	14,249
	12.02 Motor Vehicles	1,246,078	1,420,996	14%	1,634,145
	12.3 Others	37,466,345	20,999,734	-44%	24,149,694
	13. Fuel Expenses	38,084,562	36,834,069	-3%	42,359,179
	14. Gas, Electricity & Water bill	6,707,060	6,111,886	-9%	7,028,669
	15. Entertainment	11,495,124	8,663,540	-25%	9,963,071
	16. Advertisement	1,872,283	1,734,053	-7%	1,994,161
	17. Newspaper & Publication:				-
13	17.01 Newspaper & Magazine	165,000	-	-100%	-
	17.02 Books & Publication and Research	1,610,417	584,867	-64%	672,597
	18. Bank Charge	9,505,066	8,800,072	-7%	10,120,083
	19. Training Expense:				-
	19.01 Local Training	468,598	983,901	110%	1,131,486
	19.02 Foreign Training				-
	20. Seminer, Conference & Workshop Expense	1,486,173	-	-100%	-
	21. Legal ,Insurance, Income Tax, Membership	13,799,665	11,354,723	-18%	13,057,931
	22. Meeting Expense	945,514	840,890	-11%	967,024
	23 Registration fees/Renewal fees	455,032	994,279	119%	1,143,421
	24. Audit Fees	1,684,981	799,272	-53%	919,163
	25. Honorarium for EC Members				-
	26. Other Honorarium				-
	27. Tax:				-
	Land Tax				-
	Income Tax	32,954,529	35,251,906	7%	40,539,692
	Other Tax				-
	Customs Duty/VAT				-
	28. Depreciation	21,166,824	22,239,762	5%	26,687,714
	29. Cost Sharing Expenses	-	-		-
	30. Consultancy Service	-	-		-
	Total General and administrative cost	**1,119,613,488**	**1,112,170,665**	-	**1,235,382,091**

Anil Salam Idris & Co.
Chartered Accountants

Sl. No.	Particulars	2025-2026 CFY			2026-2027
		Target	Achievement	(%)	Proposed
	Others Operational Expense :				
	Others Expense	56,375,932	77,048,588	37%	88,605,876
	Picnic, Fair and Get - together	-	-	#DIV/0!	-
	Photocopy	35,632	56,208	58%	64,639
	PRIME, Samriddhi, Agriculture and KGF	-	-		-
	Recreational allowance	-	-		-
	Software Maintenance and others	-	-	#DIV/0!	-
	Communication & Marketing	-	-		-
	Annual Report	-	-		-
	Community Health	137,522	775,435		891,750
	Computer Accessories (Maintenance)	1,614,809	1,564,459		1,799,128
	Total	**58,163,895**	**79,444,690**	-	**91,361,394**
	34. Loan Loss Provision *	30,039,947	188,546,818	528%	29,032,967
	35. DMFE	-	-		-
	36. Net Surplus	358,906,299	188,209,944	-48%	341,603,243
	37. Transfer to Various Fund:				
	Reserve Fund	35,890,630	176,119,438	391%	34,160,324
	DMF				-
	Others				

Note: Budget Variance Statement has been prepared on the basis of statement produced to us by the management of the organization.

Anil Salam Idris & Co.
Chartered Accountants

Annexure-K

Report to the Executive Committee of Ambala Foundation.

Additional Disclosure on 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. Md Abdul Alim, Deputy Director-Finance & Accounts 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

g) Ambala Foundation has conducted meetings with their employees on combating money laundering and financing of terrorism. The organization also included anti-money 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.

Dated: Dhaka
31 August 2026

Anil Salam Idris & Co.
Chartered Accountants

Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No.: CAF-001-100

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrollment No: 1415
FRC Enlistment No.: CA-001-282