



Islam Quazi Shafique & Co.
Chartered Accountants

Private & Confidential

Auditor's Report and Financial Statement
of
Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
For the year ended on 30th June 2024

Member firm of



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INDEPENDENT AUDITOR'S REPORT

To the Executive Director (ED)
Socio Economic Backing Association (SEBA)
Consolidated Financial Statements

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the Consolidated financial statements of Socio Economic Backing Association (SEBA) which comprise the Consolidated Statement of Financial Position as at 30 June 2024, and Consolidated Statement of Comprehensive Income, Consolidated Statement of Receipts and Payments, Consolidated Statement of Cash Flows and Consolidated Statement of Changes in Equity and a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Program as at 30 June, 2024, and of its financial performance and its receipts and payments for the year then ended in accordance with accounting policies as explained in note 4.

Basis for Qualified Opinion

The organization has not made provision for income tax during the year ignoring the provision of Income Tax Act 2023 and IAS 12.

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 NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Qualified opinion.

Responsibilities of management and those charged with governance for the financial statements and internal controls:

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as explained in note 4, 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 Program'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 cease operations of the Fund or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. 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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As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

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

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

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

Independent Auditors' Report:

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

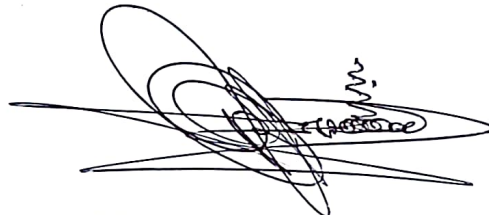
Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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 matters:

We also report the following:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- In our opinion, proper books of account as required by law have been kept by the Program so far as it appeared from our examination of these books; and
- The Statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of account.



Dated: 08 August 2024

Dhaka, Bangladesh

DVC: 2408081368AS648667

Islam Quazi Shafique & Co.

Chartered Accountants

Signed by: Biplab Hossain FCA(ICAB),

ACA (England & Wales)

Partner

Enrollment number: 1368



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Financial Position
For the year ended 30 June 2024

Annexure- A1/2

Particulars	Notes	2023-2024	2022-2023
		BDT	BDT
Property and Assets			
Non-Current Assets :			
Property, Plant & Equipment (at cost)	6	139,764,418	132,261,764
Current Assets :			
Loan to Members	7	7,339,307,748	6,139,746,484
Investments on Fixed deposit	8	672,430,048	483,187,653
Bond		10,000,000	-
Other Loan	9	8,826,707	6,628,188
Suspense Accounts	10	1,036,188	984,188
Advance	11	4,885,252	4,550,500
Cash & Cash Equivalent	12	409,305,290	129,365,016
Total		8,585,555,651	6,896,723,793
Fund & Liabilities			
Capital Fund :			
Retained Surplus	13.01	1,072,857,297	973,273,244
Capital reserve	13.02	119,206,366	108,141,471
Non-Current Liabilities :			
Loans from housing fund	14	27,217,168	14,401,087
Loan from Bank	15	2,330,219,590	1,723,345,664
Other Loan	16	969,459,237	877,643,665
Current Liabilities :			
Member Savings	17	2,934,593,303	2,439,047,830
Loan Loss Provision	18	433,640,591	215,006,697
Gratuity Fund	19	36,188,055	28,587,555
Provident Fund	20.03	127,903,861	105,875,603
Retirement fund	20.04	100,047,760	83,274,966
Other Current liabilities	20	434,222,422	328,126,012
Total		8,585,555,651	6,896,723,793

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


Chairman


Executive Director


Chief Finance Director

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

Dated: 08 August 2024
Dhaka, Bangladesh

DVC: 2408081368AS648667



Islam Quazi Shafique & Co.
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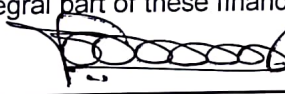
Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2024

Annexure- A1/3

Particulars	Notes	2023-2024	2022-2023
		BDT	BDT
Income:			
Service charge on Loan	21	1,478,140,247	1,315,405,528
Bank Interest	22	14,105,549	4,144,413
Bank Interest on FDR	23	41,391,858	30,456,076
Members Admission fee		1,106,803	1,259,652
Pass Book sales		2,280,093	2,590,540
Others	24	25,732,120	21,079,746
Total		1,562,756,670	1,374,935,955
Expenditure:			
Service charge of Bank Loan	25	182,984,620	148,216,400
Other Loan Interest Short Term Loan	26	83,105,818	73,589,009
Salary & Allowance	27	518,099,123	422,006,141
Office Rent	28	8,857,650	8,260,950
Printing and Stationery	29	6,181,928	6,888,554
Telephone, Mobile Set & Postage	30	5,243,076	3,668,513
Repairs		2,404,623	1,994,672
Fuel Cost		14,174,022	10,973,322
Gas & Electric, Water bill		2,795,894	2,361,870
Entertainment		4,953,837	3,987,375
Advertisement		324,980	63,715
News Paper		370	-
Bank charge	31	4,958,307	5,337,589
Training Expenses		1,051,460	985,423
Legal Expenses		521,277	264,005
Registration fee		3,127,916	1,753,526
Meeting Expenses		249,025	631,972
Other operating expenses	32	304,743,691	254,255,676
Audit fee		178,250	150,000
Board Members Honorarium		440,000	330,000
Taxes	33	12,270,602	7,252,580
Loan loss Provision (LLP)		295,441,253	118,992,127
Total Expenditure		1,452,107,722	1,071,963,419
Excess of Income over Expenditure		110,648,948	302,972,536
Total		1,562,756,670	1,374,935,955

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


Chairman


Executive Director


Chief Finance Director

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

Dated: 08 August 2024
Dhaka, Bangladesh

DVC: 2408081368AS648667

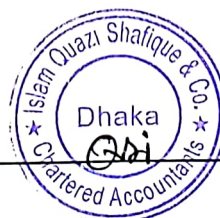

Islam Quazi Shafique & Co.
Chartered Accountants
Signed by: Biplab Hossain FCA (ICAB),
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Partner
Enrollment number: 1368



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2024**

Annexure- A1/4

Particulars	Notes	2023-2024	2022-2023
		BDT	BDT
Opening Balance		129,365,016	330,832,329
Cash in Hand		26,282	28,988
Cash at Bank		129,338,734	330,803,341
Receipts :		21,981,633,703	16,319,134,945
Service Charges on Loan		1,478,140,247	1,197,609,389
Bank Interest		14,105,549	3,878,848
Bank Interest on FDR		41,391,858	6,728,984
Members Admission Fee		1,106,803	1,259,652
Pass Book sales		2,280,093	2,590,540
Members Loan Principal		11,792,305,735	9,616,972,967
Others	34	8,652,303,418	5,490,094,565
Total		22,110,998,719	16,649,967,274
Payments		21,701,693,429	16,520,602,258
Interest paid to Bank Loan		182,984,620	16,144,361
Interest on Members Savings		123,687,876	100,669
Other loan Interest Short term		83,105,818	67,967,609
Salary & Allowance		518,099,123	421,998,904
Office Rent		8,857,650	8,247,750
Printing and Stationery		5,089,717	6,888,554
Telephone ,Mobile Set & Postage	35	5,243,076	3,668,513
Repairs		2,404,623	1,994,672
Fuel Cost		14,174,022	10,973,322
Gas & Electric, Water bill		2,795,894	2,361,870
Entertainment		4,953,837	3,987,375
Advertisement		324,980	63,715
Building		359,995	-
Bank charge		4,958,307	4,571,589
Training Expenses		1,051,460	985,423
Legal Expenses		521,277	264,005
Registration fee		3,127,916	1,753,526
Meeting Expenses		249,025	631,972
Other operating expenses	37	20,726,238,944	15,963,514,790
Audit fee		178,250	150,000
Board Members Honorarium		440,000	330,000
Taxes	36	12847019	4003639



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2024

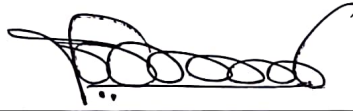
Annexure- A1/4

Particulars	Notes	2023-2024	2022-2023
		BDT	BDT
Closing Balance		409,305,290	129,365,016
Cash in hand		20,431	26,282
Cash at Bank		409,284,859	129,338,734
Total		22,110,998,719	16,649,967,274

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



Chairman

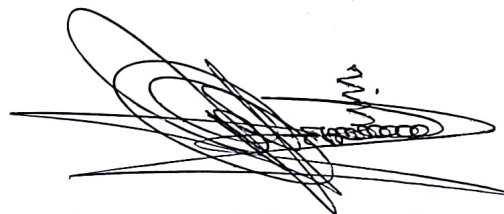


Executive Director



Chief Finance Director

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



Islam Quazi Shafique & Co.

Chartered Accountants

Signed by: Biplab Hossain FCA (ICAB),

ACA (England & Wales)

Partner

Enrollment number: 1368

Dated: 08 August 2024
Dhaka, Bangladesh

DVC: 2408081368AS648667



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Cash Flows
For The year ended 30 June 2024


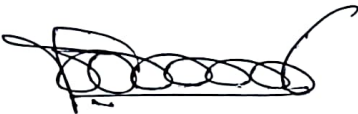

Annexure- A1/5

Particulars	Notes	2023-2024	2022-2023
		BDT	BDT
(A) Cash Flow from operating Activities:			
Received from customers and others		1,537,024,550	1,224,150,375
Payment to Creditors, Suppliers, Employees and Others		(975,454,485)	(668,812,189)
FDR interest		41,391,858	6,728,984
Bank Charge		(4,958,307)	(4,571,589)
Loan loss provision		(76,807,359)	(14,013,612)
Service charge- Grihayon		-	564,919
Depreciation		8,450,508	-
Loan disbursement to Beneficiaries		(12,991,867,000)	(11,567,118,000)
Loan realised from Beneficiaries		11,792,305,736	9,618,435,822
Loan disburse to staff		(11,230,445)	(7,107,000)
Loan realised from staff		9,033,000	9,348,000
Paid advance office rent		(4,192,000)	(3,948,000)
Advance office rent received		3,511,800	3,707,385
Advance		(510,968)	(1,276,055)
Receipt from Fund		-	(70,000)
FDR Encashment		398,837,261	-
FDR Deposit		(586,515,318)	-
House loan received		1,000,000	-
Sundry Accounts		(50,401,667)	(6,109,270)
Motor cycle loan		(197,039)	(125,000)
Realised motor cycle loan		616,965	1,073,886
By- cycle loan		-	(30,000)
Realized by- cycle loan		15,000	105,475
Net Cash used in operating activities		(909,947,910)	(1,409,065,869)
(B) Cash Flow from Investing Activities			
Fixed Assets Purchase/ Deposits		(8,502,804)	(9,244,192)
Fixed Deposits/ Assets Adjustment		1,000,150	81,198,897
Short term loan received		777,193,089	-
Refund short term loan		(685,377,517)	-
Net cash used in Investing Activities		84,312,918	71,954,705
(C) Cash Flow from Financing Activities:			
Savings Collection		3,008,296,978	1,897,417,507
Savings refund		(2,512,750,505)	(606,488,629)
Bank loan received		3,523,913,581	2,056,300,000
Bank loan installment		(2,918,581,831)	(2,488,009,898)
Provident fund		57,190,959	39,436,407
Provident fund withdrawn		(35,162,701)	(20,810,705)
Gratuity fund		14,084,833	-
Gratuity refund		(6,484,333)	(3,128,969)
Staff security fund		5,280,000	6,977,000
Staff security refund		(5,219,000)	(4,854,000)
Staff Retirement fund		13,946,876	10,536,767
Staff Retirement fund refund		(6,242,812)	(3,883,918)
Members Welfare Fund		127,330,530	107,409,090
Members Savings Interest		100,259,248	-
Sundry account received		50,401,667	35,848,794
Sundry account refund		(49,599,773)	(35,320,762)
Staff welfare fund		3,970,775	1,061,881
Staff welfare fund refund		(67,182)	(136,308)

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Cash Flows
For The year ended 30 June 2024

Particulars	Notes	2023-24	2022-23
		BDT	BDT
House loan disbursed		(17,750,000)	(5,200,000)
House loan installment		4,514,620	4,093,871
SSF Fund		16,805,430	13,290,750
SSF Fund Refund		(7,899,972)	(4,586,160)
Suspense Account		331,529	-
Earned leave refund		(2,263,619)	(1,198,868)
Net Cash used in Financing Activities		1,364,305,298	1,135,643,851
Net Increase in Cash & Cash Equivalents (A+B+C)		538,670,306	(201,467,313)
Add: Cash and Bank Balance at the Beginning of the year		129,365,016	330,832,329
Cash and Bank balance at the end of the year		409,305,290	129,365,016

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

 Chairman	 Executive Director	 Chief Finance Director
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Signed in terms of our separate report of even date annexed.

Dated: 08 August 2024
Dhaka , Bangladesh

DVC: 2408081368AS648667



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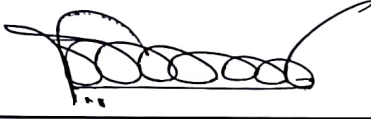
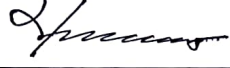


**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Changes in Equity
For the year ended 30 June 2024**

Annexure- A1/6

Particulars	2023-2024	2022-2023
	BDT	BDT
Opening Balance	973,273,244	700,597,961
Surplus for the year	110,648,948	302,972,536
Total Balance as at June 30, 2024	1,083,922,192	1,003,570,497
Less: Transfer to Reserve Fund	11,064,895	30,297,253
Add: Prior year adjustment	-	-
Balance as at June 30, 2024	1,072,857,297	973,273,244

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

		
Chairman	Executive Director	Chief Finance Director

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



Dated: 08 August 2024
Dhaka, Bangladesh

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Islam Quazi Shafique & Co.
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Partner
Enrollment number: 1368



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2024

Annexure-A1/7

Notes	Particulars
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1. Background:

Socio economic Backing Association (SEBA) is a non-government, voluntary, non-profit development organization located at Tangail. It was registered with Directorate of Social Welfare, NGO Affairs Bureau and Micro Credit Regulatory Authority (MRA). The aim of the organization is to improve the socio-economic condition of the poor and disadvantaged in the rural areas.

Particulars of NGO:

Registration: Socio Economic Baking Association (SEBA) is registered with Directorate of Social Welfare vide Reg. no. Tangail-1033/1998 dated 08/06/2011. NGO Affairs Bureau vide reg. no. 1931/04 renewal dated 11/05/2019 and Micro Credit Regulatory Authority (MRA) vide reg. no. 01151-00141-00287 dated 15/06/2008.

Report on MRA Guidelines on Prevention of Money Laundering and Terrorist Financing for NGO/NPO Sector:

Pursuant to MRA circular: MRA/Circular letter No-Regu-24, dated 06 May, 2014, we report that biased on our verification of the record of the Micro Credit Program of the NGO on test basis, We are of the opinion that the NGOs Micro Credit program was not involved in money laundering and Terrorist Financing activities.

2. Corporate Information of the Socio Economic Backing Association (SEBA)

Name of the Organization	Socio Economic Backing Association (SEBA)
Year of Establishment	July 1, 1997
Legal entity:	Registration: Socio Economic Backing Association (SEBA) is registered with Directorate of Social Welfare vide Reg. no. Tangail-1033/1998 dated 08/06/2011. NGO Affairs Bureau vide reg. no. 1931/04 renewal dated 24/09/2012 and Micro Credit Regulatory Authority (MRA) vide reg. no. 01151-00141-00287 dated 15/06/2008.
Nature of operations (programs)	Micro credit program, ME, Health program, Agriculture and Education Program etc.
Statutory Audit conducted upto	30 June, 2023
Name of statutory auditor for last year	Khan Wahab Shafique Rahman & Co.
Name of statutory auditor for current year	Islam Quazi Shafique & Co.
No. Executive Committee meeting held in 2023-24	7 (Seven)
Date of Last AGM held	19 March, 2024

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2024

Annexure-A1/7

Notes	Particulars
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List of Executive Committee Members

SI No.	Name	Qualification	Profession	Designation	Present Address
01	Tanvir Ahamed	M.A	Principal	President	Aziz Plaza Victoria Road, Tangail
02	Kazi Bahalul Hoque	M.A	Business	Vice-President	340 Mosque Road, Tangail
03	Md. Riyaz Ahmed Liton	B.Com	Service	Secretary	Biswas Betka, Mymensingh Road, Tangail
04	Hasina Akter	M.A	Lecturer	Treasurer	Registrypara, Tangail
05	Mohammad Kamruzzaman	B.A	Business	Executive Member	House-528, Mymensingh Road, Biswas Betka, Tangail
06	Farida Khan	M.A	Lecturer	Executive Member	B.B Girls School Road, Tangail Sadar, Tangail
07	Rehena Aktar	B.A (Honors)	Business	Executive Member	College Para, Tangail Sadar, Tangail

Basis of Preparation of Financial Statements

3. Basis of Accounting:

The financial statements have been prepared under historical cost convention on accrual basis except service charge on Micro Credit loan which is computed following cash basis of accounting.

4. Summary of Significant Accounting Policies:

4.01 Currencies:

All of organizations assets, liabilities, capital fund, income and expenditure are denominated in terms of BD Taka.

4.02 Revenue Recognition:

The revenue is recognized as prescribed by IAS/BAS-18 "Revenue" except service charge on loan which is recognized of cash basis.

4.03 Interest Income:

(a) Service Charges on Loan:

The organization is collecting service charges from beneficiaries/end users at a deciding rate of 24.00% per annum calculated on the loan provided to them. The principal loan and proportional service charges are collected in 45 equal weekly installments.

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



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2024

Annexure-A1/7

Notes	Particulars
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(b) Interest Expenses:

Interest expenses have been accounted for on accrual basis.

(c) Other Expenses:

Others expenses have been accounted for on accrual basis.

(d) Interest paid on savings:

Interest paid on savings is recognized on actual basis 6% interest being paid on the members at the end of the year.

4.04 Fixed Assets and Depreciation:

Fixed assets other than land are valued at cost less depreciation. Depreciation is charged on fixed assets other than land on reducing balance method at rates determined on the basis of effective life of individual assets.

5. Significant Organizational Policies:

5.1 Write Off Policy:

The write off any loan if necessary is charged against the provision for loan losses when management believes that the principal amount is improbable to be collected.

5.02 Policy on Loan to Beneficiaries:

Micro-Credit program is conducted as per manual of Socio Economic Backing Association (SEBA).

5.03 Policy on Savings Collection:

The NGO has adopted its own savings collection policy embodied in its Micro-Credit Operational Manual.

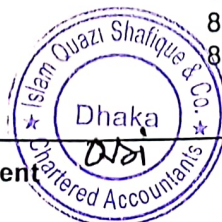
The NGO follows the following policy to the Savings:

- (i) A Samity has to be established consisting of at least 10 members.
- (ii) Savings is being collected at Tk. 50 to Tk. 500 on weekly basis from individual members.
- (iii) The collected savings is deposited to the bank on the same day.
- (iv) 6% interest is paid to the member on monthly basis of their savings.

Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
6	Property, Plant and Equipment		
	Opening Balance	132,261,764	120,804,069
	Add: Purchase during the period	8,502,804	12,557,695
	Less: Disposal during the year	-	1,100,000
	Less: Adjustment during the year	1,000,150	-
	Sub Total	139,764,418	132,261,764
	B. Depreciation		
	Opening Balance	35,850,892	25,207,581
	Add: Depreciation Charged during the year	8,450,508	10,643,311
	Add: Adjustment During the year	-	-
	Sub Total	44,301,400	35,850,892
	Written down value as at 30.06.24 (A-B)	95,463,018	96,410,872
	A fixed assets schedule has been given in Annexure-A/4		
7	Loan to Member		
	Opening Balance	6,139,746,484	5,132,563,758
	Add: Disbursement during the year (7.01+7.02)	12,946,420,000	11,571,318,000
	Add: Transferred from Non cash (7.01+7.02)	45,447,000	94,429,316
		19,131,613,484	16,798,311,074
	Less: Realised during the year (7.01+7.02)	11,746,858,736	9,621,066,837
	Less: Transferred to Non cash (7.01+7.02)	45,447,000	1,037,497,753
	Closing Balance	7,339,307,748	6,139,746,484
7.01	Loan Account		
	Opening Balance	6,125,935,179	5,119,783,243
	Add: Disbursement during the year	12,928,670,000	11,566,118,000
	Add: Transferred from Non cash	45,447,000	93,239,316
		19,100,052,179	16,779,140,559
	Less: Realised during the year	11,742,344,116	9,616,972,967
	Less: Transferred to Non cash	45,447,000	1,036,232,413
	Closing Balance	7,312,261,063	6,125,935,179
7.02	House Loan- Grihayan		
	Opening Balance	13,811,305	12,780,515
	Add: Disbursement during the year	17,750,000	5,200,000
	Add: Transferred from Non cash		1,190,000
		31,561,305	17,980,515
	Less: Realised during the year	4,514,620	4,093,870
	Less: Transferred to Non cash		1,265,340
	Closing Balance	27,046,685	12,621,305
8	Short term Investment on Fixed Deposit		
	Fixed deposit (NCC Bank) 8.01	159,281,187	66,187,295
	Fixed deposit (SBAC Bank) 8.02	18,158,723	12,477,265
	Fixed deposit (South East Bank) 8.03	25,125,274	28,149,638



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Fixed deposit (Standard Bank Ltd.) Grihayan)	8.04 141,448,109	106,494,716
	Fixed deposit (IDLC-Dhaka)	8.05 18,210,635	17,395,260
	Fixed deposit (Mid Land Bank, Tangail)	8.06 22,410,773	41,274,499
	Fixed deposit (Lanka Bangla, Dhaka)	8.07 30,000,000	18,000,000
	Fixed deposit (IPDC, Dhaka)	8.08 17,408,003	24,672,488
	Fixed deposit (IIDFC, Dhaka)	8.09 -	5,087,578
	Fixed deposit (Community Bank Ltd)	8.10 40,323,752	42,119,080
	Fixed deposit (Premier Bank Ltd)	8.11 61,740,358	45,000,000
	Fixed deposit (Dhaka Bank Ltd)	8.12 22,599,798	21,497,896
	Fixed deposit (Pubali Bank Ltd.)	8.13 8,310,871	7,917,165
	Fixed deposit (Union Bank Ltd)	8.14 20,315,245	15,780,000
	Fixed deposit (Agrani Bank Ltd.)	8.15 30,633,237	20,760,945
	Fixed deposit (AB Bank Ltd.)	8.16 30,937,395	-
	Fixed deposit (Jamuna Bank Ltd)	8.17 -	10,373,828
	Fixed deposit (Padma Bank Ltd)	8.18 -	-
	Fixed deposit (Bank Asia Ltd)	8.19 10,297,000	-
	Fixed deposit (NRBC Bank PLC)	8.20 15,229,688	-
	Fixed deposit (City Bank PLC)	8.21 -	-
		672,430,048	483,187,653
8.01	Fixed Deposit (NCC Bank)		
	Opening Balance	66,187,295	52,702,624
	Add: Investment during the year	317,923,637	226,000,000
	Add: Interest during the year	-	4,205,600
		384,110,932	282,908,224
	Less : Bank charge during the year	-	720,929
	Less : Encashment	224,829,745	216,000,000
	Closing Balance	159,281,187	66,187,295
8.02	Fixed deposit (SBAC Bank)		
	Opening Balance	12,477,265	-
	Add: Investment during the year	5,744,616	12,000,000
	Add: Interest during the year	-	501,732
		18,221,881	12,501,732
	Less : Bank charge during the year	63,158	24,467
	Less : Encashment	-	-
	Closing Balance	18,158,723	12,477,265
8.03	Fixed deposit (Southeast Bank)		
	Opening Balance	28,149,638	40,214,146
	Add: Investment during the year	25,136,661	5,000,000
	Add: Interest during the year	-	1,141,315
		53,286,299	46,355,461
	Less : Bank charge during the year	-	127,191
	Less : Encashment	28,161,025	18,078,632
	Closing Balance	25,125,274	28,149,638
8.04	Fixed deposit (Standard Bank Ltd.) Grihayan)		
	Opening Balance	106,494,716	102,256,873
	Add: Investment during the year	36,358,574	-

Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Add: Interest during the year	-	5,193,908
		142,853,290	107,450,781
	Less : Bank charge during the year	1,405,181	956,065
	Less : Encashment	-	-
	Closing Balance	141,448,109	106,494,716
8.05	Fixed deposit (IDLC-Dhaka)		
	Opening Balance	17,395,260	16,794,000
	Add: Investment during the year	-	-
	Add: Interest during the year	955,774	839,700
		18,351,034	17,633,700
	Less : Bank charge during the year	140,399	238,440
	Less : Encashment	-	-
	Closing Balance	18,210,635	17,395,260
8.06	Fixed deposit (Mid Land Bank, Tangail)		
	Opening Balance	41,274,499	23,594,119
	Add: Investment during the year	-	30,000,000
	Add: Interest during the year	1,292,210	1,463,525
		42,566,709	55,057,644
	Less : Bank charge during the year	-	214,421
	Less : Encashment	20,155,936	13,568,724
	Closing Balance	22,410,773	41,274,499
8.07	Fixed deposit (Lanka Bangla, Dhaka)		
	Opening Balance	18,000,000	36,000,000
	Add: Investment during the year	30,000,000	-
	Add: Interest during the year	1,080,000	-
		49,080,000	36,000,000
	Less : Bank charge during the year	-	-
	Less : Encashment	19,080,000	18,000,000
	Closing Balance	30,000,000	18,000,000
8.08	Fixed deposit (IPDC, Dhaka)		
	Opening Balance	24,672,488	13,567,500
	Add: Investment during the year	9,246,053	10,000,000
	Add: Interest during the year	-	1,252,718
		33,918,541	24,820,218
	Less : Bank charge during the year	-	147,730
	Less : Encashment	16,510,538	-
	Closing Balance	17,408,003	24,672,488
8.09	Fixed deposit (IDFC, Dhaka)		
	Opening Balance	5,087,578	4,807,875
	Add: Investment during the year	-	353,379
	Add: Interest during the year	-	-
		5,087,578	5,161,254
	Less : Bank charge during the year	-	73,676
	Less : Encashment	5,087,578	-
	Closing Balance	-	5,087,578

Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
8.10	Fixed deposit (Community Bank Ltd)		
	Opening Balance	42,119,080	21,094,580
	Add: Investment during the year	21,326,537	20,000,000
	Add: Interest during the year	-	1,282,762
		<u>63,445,617</u>	<u>42,377,342</u>
	Less : Bank charge during the year	-	258,262
	Less : Encashment	23,121,865	-
	Closing Balance	<u><u>40,323,752</u></u>	<u><u>42,119,080</u></u>
8.11	Fixed deposit (Premier Bank Ltd)		
	Opening Balance	45,000,000	52,216,069
	Add: Investment during the year	32,006,308	45,000,000
	Add: Interest during the year	-	2,473,021
		<u>77,006,308</u>	<u>99,689,090</u>
	Less : Bank charge during the year	-	400,952
	Less : Encashment	15,265,950	54,288,138
	Closing Balance	<u><u>61,740,358</u></u>	<u><u>45,000,000</u></u>
8.12	Fixed deposit (Dhaka Bank Ltd)		
	Opening Balance	21,497,896	20,694,105
	Add: Investment during the year	-	-
	Add: Interest during the year	1,396,127	997,621
		<u>22,894,023</u>	<u>21,691,726</u>
	Less : Bank charge during the year	294,225	193,830
	Less : Encashment	-	-
	Closing Balance	<u><u>22,599,798</u></u>	<u><u>21,497,896</u></u>
8.13	Fixed deposit (Pubali Bank Ltd.)		
	Opening Balance	7,917,165	5,126,038
	Add: Investment during the year	-	2,500,000
	Add: Interest during the year	508,821	401,791
		<u>8,425,986</u>	<u>8,027,829</u>
	Less : Bank charge during the year	115,115	110,664
	Less : Encashment	-	-
	Closing Balance	<u><u>8,310,871</u></u>	<u><u>7,917,165</u></u>
8.14	Fixed deposit (Union Bank Ltd)		
	Opening Balance	15,780,000	65,000,000
	Add: Investment during the year	20,412,815	900,000
	Add: Interest during the year	-	-
		<u>36,192,815</u>	<u>65,900,000</u>
	Less : Bank charge during the year	-	-
	Less : Bank charge during the year	-	120,000
	Less : Encashment	15,877,570	50,000,000
	Closing Balance	<u><u>20,315,245</u></u>	<u><u>15,780,000</u></u>
8.15	Fixed deposit (Agrani Bank Ltd.)		
	Opening Balance	20,760,945	10,208,071
	Add: Investment during the year	11,384,104	10,000,000

Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

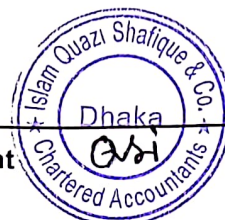
Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Add: Interest during the year	-	602,565
		<u>32,145,049</u>	<u>20,810,636</u>
	Less : Bank charge during the year	1,511,812	49,691
	Less : Encashment	-	-
	Closing Balance	<u><u>30,633,237</u></u>	<u><u>20,760,945</u></u>
8.16	Fixed deposit (AB Bank Ltd.)		
	Opening Balance	-	55,225,000
	Add: Investment during the year	31,272,889	-
	Add: Interest during the year	-	914,428
		<u>31,272,889</u>	<u>56,139,428</u>
	Less : Bank charge during the year	335,494	29,073
	Less : Encashment	-	56,110,355
	Closing Balance	<u><u>30,937,395</u></u>	<u><u>-</u></u>
8.17	Fixed deposit (Jamuna Bank Ltd)		
	Opening Balance	10,373,828	10,000,000
	Add: Investment during the year	-	-
	Add: Interest during the year	373,226	446,862
		<u>10,747,054</u>	<u>10,446,862</u>
	Less : Bank charge during the year	-	73,034
	Less : Encashment	10,747,054	-
	Closing Balance	<u><u>-</u></u>	<u><u>10,373,828</u></u>
8.18	Fixed deposit (Padma Bank Ltd)		
	Opening Balance	-	-
	Add: Investment during the year	-	-
	Add: Interest during the year	-	-
		<u>-</u>	<u>-</u>
	Less : Bank charge during the year	-	-
	Less : Encashment	-	-
	Closing Balance	<u><u>-</u></u>	<u><u>-</u></u>
8.19	Fixed deposit (Bank Asia Ltd)		
	Opening Balance	-	-
	Add: Investment during the year	10,375,000	-
	Add: Interest during the year	-	-
		<u>10,375,000</u>	<u>-</u>
	Less : Bank charge during the year	78,000	-
	Less : Encashment	-	-
	Closing Balance	<u><u>10,297,000</u></u>	<u><u>-</u></u>
8.20	Fixed deposit (NRBC Bank PLC)		
	Opening Balance	-	-
	Add: Investment during the year	15,328,124	-
	Add: Interest during the year	-	-
		<u>15,328,124</u>	<u>-</u>
	Less : Bank charge during the year	98,436	-
	Less : Encashment	-	-
	Closing Balance	<u><u>15,229,688</u></u>	<u><u>-</u></u>

Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
8.21 Fixed deposit (City Bank PLC)			
	Opening Balance	-	-
	Add: Investment during the year	20,000,000	-
	Add: Interest during the year	-	-
		20,000,000	-
	Less : Bank charge during the year	-	-
	Less : Encashment	20,000,000	-
	Closing Balance	-	-
9 Other Loan			
	Bi- Cycle Loan	9.01 -	15,000
	Motor Cycle Loan	9.02 982,102	1,402,028
	Staff Loan	9.03 5,566,605	3,369,160
	House Loan	9.04 2,278,000	1,842,000
	Closing Balance	8,826,707	6,628,188
9.01 Bi- Cycle Loan			
	Opening Balance	15,000	86,928
	Add: Disbursement during the year	-	30,000
	Add: Adjustment during the year	-	3,547
		15,000	120,475
	Less: Realized during the year	15,000	105,475
	Less: Adjustment during the year	-	-
	Closing Balance	-	15,000
9.02 Motor Cycle Loan			
	Opening Balance	1,402,028	2,225,522
	Add: Disbursement during the year	197,039	125,000
	Add: Adjustment during the year	-	125,392
		1,599,067	2,475,914
	Less: Realization during the year	616,965	1,073,886
	Closing Balance	982,102	1,402,028
9.03 Staff Loan			
	Opening Balance	3,369,160	4,760,342
	Add: Disbursement during the year	11,230,445	7,107,000
	Add: Adjustment during the year	-	849,818
		14,599,605	12,717,160
	Less: Realization during the year	9,033,000	9,348,000
	Less: during the year Adjustment Non Cash	-	-
	Closing Balance	5,566,605	3,369,160
9.04 House Loan			
	Opening Balance	1,842,000	1,570,000
	Add: Received during the year	1,000,000	1,000,000
		2,842,000	2,570,000
	Less: Realization during the year	564,000	728,000
	Closing Balance	2,278,000	1,842,000



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

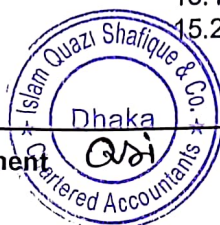
Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
10	Suspense Account		
	Opening Balance	984,188	765,882
	Add: Disbursement during the year	331,529	605,085
		<u>1,315,717</u>	<u>1,370,967</u>
	Less: Received during the Year	279,529	386,779
	Less: Adjustment during the year	-	-
	Closing Balance	<u><u>1,036,188</u></u>	<u><u>984,188</u></u>
11	Advance		
	Advance office rent	11.01 4,703,200	4,023,000
	Program Advance	11.02 103,392	383,000
	Advance Installment- Lanka Bangla	11.03 -	-
	Security	11.04 78,660	144,500
		<u>4,885,252</u>	<u>4,550,500</u>
11.01	Advance office rent		
	Opening Balance	4,023,000	3,626,800
	Add: Paid during the year	4,192,000	2,518,000
	Add: Adjustment during the year	-	1,430,000
		<u>8,215,000</u>	<u>7,574,800</u>
	Less: Received during the Year	3,511,800	2,488,600
	Less: Adjustment during the year	-	1,063,200
	Closing Balance	<u><u>4,703,200</u></u>	<u><u>4,023,000</u></u>
11.02	Program Advance		
	Opening Balance	383,000	341,800
	Add. Paid during the year	7,324,640	17,043,245
		<u>7,707,640</u>	<u>17,385,045</u>
	Less : Adjusted during the year	7,604,248	17,002,045
	Closing Balance	<u><u>103,392</u></u>	<u><u>383,000</u></u>
11.03	Advance Installment- Lanka Bangla		
	Opening Balance	-	-
	Add. Paid during the year	-	-
		<u>-</u>	<u>-</u>
	Less : Received during the year	-	-
	Closing Balance	<u><u>-</u></u>	<u><u>-</u></u>
11.04	Security		
	Opening Balance	144,500	184,285
	Add: Paid during the year	34,160	140,000
		<u>178,660</u>	<u>324,285</u>
	Less: Received during the year	100,000	179,785
	Closing Balance	<u><u>78,660</u></u>	<u><u>144,500</u></u>
12	Cash & Cash Equivalent		
	Cash in Hand	20,431	26,282
	Cash at Bank	409,284,859	129,338,734
	Closing Balance	<u><u>409,305,290</u></u>	<u><u>129,365,016</u></u>



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
13	Fund Account		
	Retained Surplus	1,072,857,297	973,273,244
	Capital reserve	119,206,366	108,141,471
	Closing Balance	<u>1,192,063,663</u>	<u>1,081,414,715</u>
13.01	Retained Surplus		
	Opening Balance	973,273,244	700,597,961
	Add: Surplus/Deficit for the year	110,648,948	302,972,536
	Add: adjustment (SSF Fund to last year)		
	Less: Transfer from the surplus during the year	11,064,895	30,297,253
	Less: Transfer to Capital Fund during the year		
	Less: SSF Fund Transfer to Retirement Fund last year	-	-
	Closing Balance	<u>1,072,857,297</u>	<u>973,273,244</u>
13.02	Capital reserve		
	Opening Balance	108,141,471	77,844,218
	Add: Prior year adjustment (Capital Reserve Up to last year)	-	-
	Add: Transfer from the surplus during the year	11,064,895	30,297,253
	Closing Balance	<u>119,206,366</u>	<u>108,141,471</u>
14	Bank Loan (Bangladesh bank)		
	Opening Balance	14,401,087	15,733,166
	Add: Received during the year	17,250,000	2,600,000
	Add: Interest during the year	-	276,222
		<u>31,651,087</u>	<u>18,609,388</u>
	Less: Payment during the year	4,433,919	4,208,301
	Closing Balance	<u>27,217,168</u>	<u>14,401,087</u>
15	Loan from Bank		
	Bank Loan (NCC bank Ltd.)	225,138,842	134,581,523
	Bank Loan (NRBC Bank PLC)	85,173,767	-
	Bank Loan (South East bank. Tangail)	245,561,341	109,851,883
	Bank Loan (Standard Bank Ltd.)	198,405,928	169,544,225
	Bank Loan (Mid Land bank)	185,220,469	202,000,000
	Bank Loan (IDLC-Dhaka)	25,724,294	53,623,398
	Bank Loan (Lanka Bangla)	114,236,723	42,713,513
	Bank Loan (SBAC)	49,710,981	55,904,200
	Loan From (IPDC)	28,917,270	70,661,677
	Loan From (IIDFC)	-	9,145,146
	Bank Loan (Community Bank Ltd)	170,714,083	141,946,058
	Bank Loan (Premier Bank Ltd)	197,136,446	195,212,750
	Bank Loan (Dhaka Bank Ltd)	103,885,980	98,436,000
	Bank Loan (Agrani Bank Ltd)	254,613,161	203,165,479
	Bank Loan (Union Bank Ltd)	31,126,095	108,126,112
	Bank Loan (AB Bank Ltd)	300,000,000	-
	Bank Loan (Pubali Bank Ltd)	76,888,129	75,976,362
	Loan from (BNF)	14,296,429	26,260,711
	Bank Loan (Jumuna Bank Ltd.)	-	26,196,626
	Bank Loan (Bank Asia Ltd.)	23,469,652	-
		<u>2,330,219,590</u>	<u>1,723,345,664</u>



Socio Economic Backing Association (SEBA)
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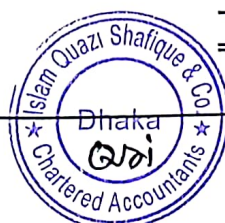
Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
15.01 Bank Loan (NCC bank Ltd.)			
	Opening Balance	134,581,523	249,280,278
	Add. Received during the year	480,081,914	261,500,000
	Add: Interest during the year	-	16,388,546
		<u>614,663,437</u>	<u>527,168,824</u>
	Less: Payment during the year	389,524,595	392,587,301
	Closing Balance	<u>225,138,842</u>	<u>134,581,523</u>
15.02 Bank Loan (NRBC Bank PLC)			
	Opening Balance	-	-
	Add. Received during the year	103,024,899	-
	Add: Interest during the year	-	-
		<u>103,024,899</u>	<u>-</u>
	Less: Payment during the year	17,851,132	-
	Closing Balance	<u>85,173,767</u>	<u>-</u>
15.03 Bank Loan (South East bank. Tangail)			
	Opening Balance	109,851,883	293,284,743
	Add. Received during the year	262,814,295	50,000,000
	Add: Interest during the year	-	14,389,465
	Add: Bank Charge	-	115,000
		<u>372,666,178</u>	<u>357,789,208</u>
	Less: Exceeds Duty	-	-
	Less: Payment during the year	127,104,837	247,937,325
	Closing Balance	<u>245,561,341</u>	<u>109,851,883</u>
15.04 Bank Loan (Standard Bank Ltd.)			
	Opening Balance	169,544,225	201,700,803
	Add. Received during the year	323,972,204	237,000,000
	Add: Interest during the year	-	13,682,286
	Add: Bank Charge	-	78,000
		<u>493,516,429</u>	<u>452,461,089</u>
	Less: Payment during the year	295,110,501	282,916,864
	Closing Balance	<u>198,405,928</u>	<u>169,544,225</u>
15.05 Bank Loan (Mid Land bank)			
	Opening Balance	202,000,000	113,401,036
	Add. Received during the year	220,762,615	300,000,000
	Add: Interest during the year	-	10,831,777
	Add: Bank Charge	-	200,000
	Add. Excise Duty	-	15,000
		<u>422,762,615</u>	<u>424,447,813</u>
	Less: Payment during the year	237,542,146	222,447,813
	Closing Balance	<u>185,220,469</u>	<u>202,000,000</u>
15.06 Bank Loan (IDLC-Dhaka)			
	Opening Balance	53,623,398	80,572,895
	Add. Received during the year	64,517,874	66,000,000
	Add: Interest during the year	-	5,651,891
		<u>118,141,272</u>	<u>152,224,786</u>

Socio Economic Backing Association (SEBA)
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Annexure-A1/7

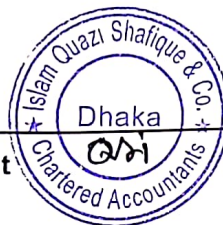
Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Less: Payment during the year	92,416,978	98,601,388
	Closing Balance	25,724,294	53,623,398
15.07	Bank Loan (Lanka Bangla)		
	Opening Balance	42,713,513	183,926,302
	Add. Received during the year	219,373,807	-
	Add: Interest during the year	-	12,384,703
		<u>262,087,320</u>	<u>196,311,005</u>
	Less: Payment during the year	147,850,597	153,597,492
	Closing Balance	114,236,723	42,713,513
15.08	Bank Loan (SBAC)		
	Opening Balance	55,904,200	-
	Add. Received during the year	85,473,098	60,000,000
	Add: Interest during the year	-	3,985,404
	Add: Bank Charge	-	30,000
		<u>141,377,298</u>	<u>64,015,404</u>
	Less: Payment during the year	91,666,317	8,111,204
	Closing Balance	49,710,981	55,904,200
15.09	Loan From (IPDC)		
	Opening Balance	70,661,677	57,410,825
	Add. Received during the year	6,466,346	50,000,000
	Add: Interest during the year	-	5,404,503
	Add: Bank Charge	-	30,000
		<u>77,128,023</u>	<u>112,845,328</u>
	Less: Interest Rebate during the year	48,210,753	42,183,651
	Less: Payment during the year	28,917,270	70,661,677
	Closing Balance	28,917,270	70,661,677
15.10	Loan From (IIDFC)		
	Opening Balance	9,145,146	19,668,927
	Add. Received during the year	368,730	-
	Add: Interest during the year	-	1,519,527
		<u>9,513,876</u>	<u>21,188,454</u>
	Less: Interest Rebate during the year	9,513,876	12,043,308
	Less: Payment during the year	-	9,145,146
	Closing Balance	-	9,145,146
15.11	Bank Loan (Community Bank Ltd)		
	Opening Balance	141,946,058	76,795,498
	Add. Received during the year	114,343,630	100,000,000
	Add: Interest during the year	-	7,629,016
		<u>256,289,688</u>	<u>184,424,514</u>
	Less: Interest Rebate during the year	85,575,605	42,478,456
	Less: Payment during the year	170,714,083	141,946,058
	Closing Balance	170,714,083	141,946,058



Socio Economic Backing Association (SEBA)
Micro Credit Program
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Annexure-A1/7

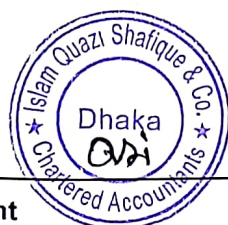
Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
15.12 Bank Loan (Premier Bank Ltd)			
	Opening Balance	195,212,750	130,746,204
	Add. Received during the year	114,088,449	200,000,000
	Add: Interest during the year	-	6,827,007
	Add: Bank Charge	-	50,000
		309,301,199	337,623,211
	Less: Payment during the year	112,164,753	142,410,461
	Closing Balance	197,136,446	195,212,750
15.13 Bank Loan (Dhaka Bank Ltd)			
	Opening Balance	98,436,000	100,036,309
	Add. Received during the year	211,716,946	195,350,000
	Add: Interest during the year	-	6,167,461
		310,152,946	301,553,770
	Less: Interest Rebate during the year		
	Less: Payment during the year	206,266,966	203,117,770
	Closing Balance	103,885,980	98,436,000
15.14 Bank Loan (Agrani Bank Ltd)			
	Opening Balance	203,165,479	94,598,379
	Add. Received during the year	726,797,682	289,850,000
	Add: Interest during the year	-	10,017,100
	Add: Bank Charge	-	50,000
		929,963,161	394,515,479
	Less: Payment during the year	675,350,000	191,350,000
	Closing Balance	254,613,161	203,165,479
15.15 Bank Loan (Union Bank Ltd)			
	Opening Balance	108,126,112	108,126,112
	Add. Received during the year	126,691,135	100,000,000
	Add: Interest during the year	-	8,111,112
	Add: Bank Charge	-	115,000
		234,817,247	216,352,224
	Less: Payment during the year	203,691,152	108,226,112
	Closing Balance	31,126,095	108,126,112
15.16 Bank Loan (AB Bank Ltd)			
	Opening Balance	-	199,173,334
	Add. Received during the year	300,000,000	-
	Add: Interest during the year	-	16,144,364
		300,000,000	215,317,698
	Less: Payment during the year	-	215,317,698
	Closing Balance	300,000,000	-
15.17 Bank Loan (Pubali Bank Ltd)			
	Opening Balance	75,976,362	42,111,864
	Add. Received during the year	102,859,103	124,000,000
	Add: Interest during the year	-	5,062,502
	Add: Bank Charge	-	63,000
		178,835,465	171,237,366



Socio Economic Backing Association (SEBA)
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Annexure-A1/7

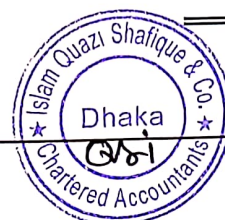
Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Less: Payment during the year	101,947,336	95,261,004
	Closing Balance	76,888,129	75,976,362
15.18	Loan from (BNF)		
	Opening Balance	26,260,711	20,000,000
	Add. Received during the year	10,300,000	20,000,000
	Add: Interest during the year	-	500,000
		36,560,711	40,500,000
	Less: Payment during the year	22,264,282	14,239,289
	Closing Balance	14,296,429	26,260,711
15.19	Bank Loan (Jumuna Bank Ltd.)		
	Opening Balance	26,196,626	50,287,500
	Add. Received during the year	-	-
	Add: Interest during the year	1,542,177	3,243,514
	Add: Bank Charge	-	50,000
		27,738,803	53,581,014
	Less: Payment during the year	27,738,803	27,384,388
	Closing Balance	-	26,196,626
15.20	Bank Loan (Bank Asia Ltd.)		
	Opening Balance	-	-
	Add. Received during the year	50,260,854	-
	Add: Interest during the year	-	-
		50,260,854	-
	Less: Payment during the year	26,791,202	-
	Closing Balance	23,469,652	-
16	Sort Term Loan		
	Opening Balance	877,643,665	735,132,264
	Add: Received during the year	777,193,089	654,433,587
	Add: Adjustment Non Cash	-	5,621,400
		1,654,836,754	1,395,187,251
	Less: Refund during the year	685,377,517	517,543,586
	Closing Balance	969,459,237	877,643,665
17	Member Savings Fund		
	Opening Balance	2,439,047,830	2,023,003,904
	Add: Collection during the year	2,212,091,667	1,897,417,507
	Add: Interest during the year	100,259,248	691,735,258
	Add: JV during the year	695,946,063	-
		5,447,344,808	4,612,156,669
	Less: Refund during the year	1,544,151,745	606,488,628
	Less: Charge during the year	-	-
	Less: Adjustment Non Cash	968,599,760	1,566,620,211
	Closing Balance	2,934,593,303	2,439,047,830
18	Loan Loss Provision		
	Opening Balance	215,006,697	147,617,804
	Add. Provision made during the year	295,441,253	118,992,127
		510,447,950	266,609,931



Socio Economic Backing Association (SEBA)
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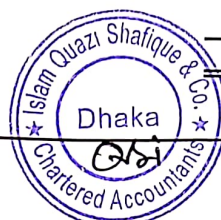
Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Less: Write offs during the year-JV	-	37,589,622
	Less: Write offs during the year	76,807,359	14,013,612
	Closing Balance	433,640,591	215,006,697
19.00	Gratuity Fund		
	Opening Balance	28,587,555	19,916,151
	Add. Received during the year	14,084,833	11,800,373
		42,672,388	31,716,524
	Less: Refund during the year	6,484,333	3,128,969
	Closing Balance	36,188,055	28,587,555
20.00	Other Current liabilities		
	Accumulated Depreciation	20.01 44,301,400	35,850,892
	Provision for Savings Interest	20.02 13,004,271	9,470,325
		20.03 -	-
	Staff Retirement fund	20.04 -	-
	Staff Life Risk fund:	20.05 5,536,989	4,169,536
	Members Welfare Fund	20.06 323,122,418	239,776,138
	Staff Welfare Fund	20.07 8,171,853	4,268,260
	Staff Earned Leave	20.08 16,374,203	11,676,467
	Staff Security	20.09 19,431,200	19,370,200
	Sundry Accounts	20.10 4,280,088	3,478,194
	SSF Fund	20.11 -	-
	Office Rent Advance	20.12 -	66,000
		434,222,422	328,126,012
20.01	Provision for Depreciation		
	Opening Balance	35,850,892	25,207,581
	Add. Depreciation charge during the year	8,450,508	10,643,311
		44,301,400	35,850,892
	Less: Adjustment during the year	-	-
	Closing Balance	44,301,400	35,850,892
20.02	Provision for Savings Interest		
	Opening Balance	9,470,325	8,621,451
	Add. Provision made during the year	15,025,878	6,776,890
		24,496,203	15,398,341
	Less: Refund during the year	11,491,932	5,928,016
	Closing Balance	13,004,271	9,470,325
20.03	Provident Fund		
	Opening Balance	105,875,603	83,272,500
	Add. Received during the year	57,190,959	39,436,407
	Add: Interest during the year	-	3,977,401
		163,066,562	126,686,308
	Less: Refund during the year	35,162,701	20,810,705
	Closing Balance	127,903,861	105,875,603
20.04	Staff Retirement fund		
	Opening Balance	83,274,966	63,937,217



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Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Add. Received during the year	13,947,875	10,536,767
	Add: Interest during the year	-	1,323,125
	Add: Transfer from SSF fund	9,067,732	11,361,775
		106,290,572	87,158,884
	Less: Refund during the year	6,242,812	3,883,918
	Less: Transferred to RF	-	-
	Closing Balance	100,047,760	83,274,966
20.05	Staff Life Risk fund:		
	Opening Balance	4,169,536	3,356,544
	Add. Received during the year	1,367,453	882,992
	Add: Transferred from SLIF	-	-
	Add: Transferred from MLIF	-	-
	Add: Interest received 6% SLIF	-	-
		5,536,989	4,239,536
	Less: Refund during the year	-	70,000
	Less: Transferred to SLIF	-	-
	Closing Balance	5,536,989	4,169,536
20.06	Members Welfare Fund		
	Opening Balance	239,776,138	186,139,804
	Add. Received during the year	127,330,530	107,409,090
	Add. Transferred to Capital the year	-	-
		367,106,668	293,548,894
	Less: Refund during the year	43,984,250	53,772,756
	Less: Return to JV	-	-
	Closing Balance	323,122,418	239,776,138
20.07	Staff Welfare Fund		
	Opening Balance	4,268,260	3,342,687
	Add. Received during the year	3,970,775	1,068,751
		8,239,035	4,411,438
	Less: Refund during the year	67,182	143,178
	Closing Balance	8,171,853	4,268,260
20.08	Staff Earned Leave		
	Opening Balance	11,676,467	7,121,831
	Add. Received during the year	6,961,355	5,753,504
		18,637,822	12,875,335
	Less: Refund during the year	2,263,619	1,198,868
	Closing Balance	16,374,203	11,676,467
20.09	Staff Security		
	Opening Balance	19,370,200	17,247,200
	Add. Received during the year	5,280,000	6,977,000
		24,650,200	24,224,200
	Less: Return to JV	-	-
	Less: Refund during the year	5,219,000	4,854,000
	Closing Balance	19,431,200	19,370,200



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Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
20.10 Sundry Accounts			
	Opening Balance	3,478,194	2,950,423
	Add. Addition during the year	50,401,667	6,549,183
		<u>53,879,861</u>	<u>9,499,606</u>
	Less: Refund during the year	49,599,773	6,021,412
	Closing Balance	<u>4,280,088</u>	<u>3,478,194</u>
20.11 SSF Fund			
	Opening Balance	-	-
	Add: Received during the Year	16,967,704	13,290,750
	Add: Interest during the year	-	2,657,185
		<u>16,967,704</u>	<u>15,947,935</u>
	Less: Transferred to Retirement Fund	9,067,732	11,361,775
	Less: Withdrawn	7,899,972	4,586,160
	Closing Balance	<u>-</u>	<u>-</u>
20.12 Office Rent Advance			
	Opening Balance	66,000	99,000
	Add: Received during the Year	-	-
	Less: Adjustment during the year	66,000	33,000
	Closing Balance	<u>-</u>	<u>66,000</u>
21 Service charge on Loan			
	Service charge- Cash	1,478,140,247	788,828,968
	Service charge- None Cash	-	59,856,790
	House loan service charge-Grihayon-Cash	-	362,064
	House loan service charge-Grihayon -None Cash	-	13,778
		<u>1,478,140,247</u>	<u>849,061,600</u>
22 Bank Interest			
	Bank Interest-Cash	14,105,549	6,677,959
	Bank Interest- None Cash	-	120,000
		<u>14,105,549</u>	<u>6,797,959</u>
23 Bank Interest on FDR			
	Bank Interest on FDR Cash	41,391,858	7,440,547
	Bank Interest on FDR Non-Cash	-	18,453,271
		<u>41,391,858</u>	<u>25,893,818</u>
24 Others Income			
	Loan Application fee	992,210	1,083,175
	Staff Loan Application Fee	8,050	-
	Staff loan service charge (Non- Cash)	-	654,788
	Staff loan service charge	821,445	94,446
	Miscellaneous Income	11,548,758	6,211,370
	Fine Received	4,126,045	2,205,013
	Account charge	578,835	703,031



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Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Interest on Motor Cycle Loan(Non- Cash)	72,039	77,497
	Interest on Bi-Cycle Loan(Non- Cash)	-	2,068
	Training fee	2,297,000	2,409,190
	Accommodation	2,438,480	1,910,442
	Interest Refund	294,681	-
	Deduction	466,187	-
	Received From Organization Part	1,266,188	-
	General Members Subscription	6,500	5,500
	Written off Loan Recovery	592,753	300
	Office Rent Received	222,949	25,264
		25,732,120	15,382,084
25	Interest on Bank Loan		
	Interest Paid on Bank Loan	182,984,620	16,144,361
	Interest Paid on Bank Loan (None Cash)	-	132,072,039
		182,984,620	148,216,400
26	Other Loan Interest (Short Term Loan)		
	Interest Paid on Short Term Loan-Cash	83,105,818	67,967,609
	Interest Paid on Short Term Loan-None Cash		5,621,400
		83,105,818	73,589,009
27	Salary & Allowance		
	Staff Salary & Allowance	518,099,123	421,998,904
	Staff Salary & Allowance-None Cash	-	7,237
		518,099,123	422,006,141
28	Office Rent		
	Office Rent-Cash	8,857,650	8,247,750
	Office Rent- None Cash	-	13,200
		8,857,650	8,260,950
29	Printing and Stationery		
	Printing	5,089,717	5,608,302
	Stationery	1,092,211	1,280,252
		6,181,928	6,888,554
30	Telephone ,Mobile Set & Postage		
	Tele & Mobile Bill	4,207,864	3,322,063
	Postage	1,035,212	346,450
		5,243,076	3,668,513
31	Bank Charge		
	Bank Charge - Cash	4,958,307	4,571,589
	Bank Charge -None Cash	-	766,000
		4,958,307	5,337,589

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Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
32	Other operating expenses-I/E		
	Interest paid on savings (Non-Cash)	123,687,876	95,671,777
	Interest Paid On Provident Fund (Non-Cash)	5,023,023	3,977,401
	Staff Gratuity Expense (Non-Cash)	14,084,833	11,800,373
	Staff Earned Leave Expense	6,961,355	5,753,504
	Provident Fund-Expenses	21,873,557	17,754,615
	Provident Fund-Expenses (None-Cash)	-	-
	Special Benefit	991,016	630,420
	Staff Risk fund Expense (Non-Cash)	1,367,453	882,992
	Interest on Retirement fund (Non-Cash)	1,367,453	1,323,125
	Interest on SSF fund (Non-Cash)	2,125,251	2,657,185
	Interest on DBS-6	-	-
	Bonus to Staff	40,210,578	44,928,265
	Conveyance	2,653,881	2,100,674
	Electric Expenses	412,183	392,365
	Residential Rent	16,754,950	14,817,000
	Residential Rent None Cash	-	11,000
	Boishaki Allowance	9,290,703	7,664,015
	Relief & Rehabilitation	142,350	332,480
	Daily Allowance	984,441	889,010
	Donation	100,000	25,000
	Determination Allowance	11,535,091	9,384,508
	Miscellaneous Expenses	427,641	336,449
	Depereciation	8,450,508	10,643,311
	Samity Materials	62,530	722,326
	Rebate	14,059,340	3,061,245
	Rebate-Noncash	-	5,843,782
	Software Expensess	2,916,600	2,883,220
	Internet Bill	1,032,321	985,823
	Toner Purchase	15,900	319,240
	Paper Purchase (A4/Legal)	29,590	338,000
	Modem & Router Purchase	8,400	15,300
	IT Equipment Purchase	8,800	216,235
	IT Equipment Repair	-	59,860
	Wages	-	2,450
	Loan Processing fee	213,700	745,620
	Work-Aid	950,719	937,626
	Tree Plantation	14,900	-
	Hotel Accommodation	246,950	6,400
	Cultural programme	127,765	140,528
	Crockeries	223,188	366,277
	Additional Charge	14,375,000	4,650,000
	Educational Tour	1,495,440	458,000
	Singboard & Banner	134,555	263,275
	Observance of day	83,850	-
	Scholarship	300,000	265,000
		304,743,691	254,255,676



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
33	Taxes		
	Tax	3,733,538	376,407
	Land & Holding Tax	-	16,100
	Income Tax	-	664,109
	VAT	1,844,608	1,884,385
	Tax on FDR	6,692,456	470,038
	Tax on FDR (Non-Cash)	-	3,841,541
		12,270,602	7,252,580
34	Others Receipts		
	Staff Loan Service Charge	821,445	-
	Loan Application Fee	992,210	1,124,190
	Fine Received	4,126,045	4,472,366
	Training Fee	2,297,000	2,474,400
	General Members Subscription	6,500	5,500
	Miscellaneous Income	11,548,758	8,353,791
	Accommodation	2,438,480	2,213,503
	Provision for Savings Interest	100,259,248	-
	Interest Provision for Term Savings	15,025,878	-
	Interest Provision for TDS & DBS	115,425	-
	Staff Life Risk Fund	1,367,453	-
	Staff Earned Live	6,961,355	-
	Staff Gratuity Fund	14,084,833	-
	Grant Received from VGD	247,478	-
	Grant Received from BNF	300,000	500,000
	Account Charge	578,835	1,001,180
	Written off Loan Recovery	592,753	251,867
	Office Rent Received	222,949	204,192
	Loan Realisation (Principal)	-	9,616,972,967
	House loan realization (principal)-Grihayan	-	4,093,871
	Staff Loan Realization (Principal)	9,033,000	9,348,000
	Savings Collection	3,008,296,978	1,897,417,507
	Provident Fund	57,190,959	39,436,407
	S.S.F	16,967,704	13,290,750
	Advance source of TAX	576,417	622,600
	Bi-Cycle Loan Installment	15,000	105,475
	Suspense A/C	279,529	366,779
	Short Term Loan	777,193,089	654,433,587
	Program Advance	7,604,248	17,002,045
	Members Welfare Fund	127,330,530	107,409,090
	Staff Retirement Fund	23,014,608	10,536,767
	Staff Welfare Fund	3,970,775	1,061,881
	Bank Loan Received	3,542,705,759	2,056,300,000
	Fixed Deposit Withdrawn	402,879,081	607,898,897
	Sundry Accounts	50,401,667	35,848,794
	Advanced Office Rent Received	3,511,800	3,527,600



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	House Loan Installment	564,000	728,000
	Motor Cycle Loan Installment	616,965	1,073,886
	Computer	150	-
	Motor Vehicles	1,000,000	-
	Staff Security Fund	5,280,000	6,977,000
	Received from VGD Program	-	734,855
	Staff Loan Application Fee	8,050	-
	Service Charge on Motor Cycle Loan	72,039	-
	Interest Refund	294,681	-
	Deduction	466,187	-
	Received From Organization Part	1,266,188	-
	Security Office Rent	100,000	179,785
	Sale of Motor Vehicles	-	1,100,000
	Total	8,652,303,418	15,107,067,532
35	Telephone ,Mobile Set & Postage		
	Telephone & Mobile bill	4,207,864	2,514,772
	Postage	1,035,212	79,219
	Total	5,243,076	2,593,991
36	Taxes		
	Advance source of TAX	576,417	636,000
	Tax	3,733,538	1,363,366
	Land & Holding Tax	-	33,912
	Incom Tax	-	56,412
	Value Added Tax (VAT)	1,844,608	1,062,544
	Tax on FDR	6,692,456	581,899
	Total	12,847,019	3,734,133
37	Other operating expenses-R/P		
	Loan Disbursement	12,991,867,000	9,326,472,000
	House Loan Disbursement-Grihayan	-	11,180,000
	Staff Loan Disbursement	11,230,445	8,117,000
	House Loan -H/O	1,000,000	1,000,000
	Savings Return	2,512,750,505	438,164,569
	Graduity Withdrawn	6,484,333	2,684,015
	Provident Fund Withdrawn	35,162,701	13,518,734
	S.S.F	16,967,704	3,887,936
	Sundry Accounts	49,599,773	25,287,118
	Staff Security Withdrawn	5,219,000	3,544,000
	Loan Loss Provision-LLP Withdrawn	76,807,359	17,941,167
	FDR Deposit	592,121,476	488,500,000
	Bond	10,000,000	-
	Retirement Fund Withdrawn	6,242,812	3,460,102
	Staff Welfare Fund Withdrawn	67,182	259,000
	Members Welfare Fund	43,984,251	
	Bank Loan Installment	2,923,015,751	1,562,469,000
	Provision For Savings	100,259,248	3,713,024
	Interest Provision for Term Savings	11,491,932	
	Interest Provision for TDS & DBS	115,425	



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Earned Leave Withdrawn	2,263,619	736,866
	Motor Cycle Loan	197,039	1,305,000
	Advance Office Rent	4,192,000	2,518,000
	Program Advance	7,324,640	7,331,515
	Security Office Rent	34,160	49,785
	Office Rent Advance (LIABILITY)	66,000	-
	By -Cycle Loan	-	50,000
	Short Term Loan-Return	685,377,517	334,798,314
	Payment to VGD Program	247,478	298,916
	Staff Life Risk Fund	1,367,453	75,000
	Grand (Donation)	-	344,536
	Staff Earned Leave Expenses	6,961,355	
	Staff Gratuity Expenses	14,084,833	
	Interest on Provident Fund	5,023,023	
	Interest on Retirement Fund	1,367,453	
	Interest on SSF	2,125,251	
	Conveyance	2,653,881	1,713,460
	Stationery	1,092,211	
	Electric Expenses	412,183	334,163
	Daily Allowance	984,441	903,939
	Residential Rent	16,754,950	11,849,234
	Boishaki Allowance	9,290,703	6,066,843
	Relief & Rehabilitation	142,350	1,034,230
	Provident Fund	21,873,557	14,309,028
	Donation	100,000	359,305
	Determination Allowance	11,535,091	7,056,087
	Work-Aid	950,719	882,430
	Miscellaneous Expenses	427,641	279,114
	Samity Materials	62,530	-
	Rebates	14,059,340	2,966,299
	News Paper	370	
	Software Expeness	2,916,600	2,209,850
	Internet Bill	1,032,321	803,949
	Toner Purchase	15,900	433,090
	Paper Purchase (A4/Legal)	29,590	408,630
	Modem & Router Purchase	8,400	25,300
	IT Equipment Purchase	8,800	278,130
	IT Equipment Repair	-	60,120
	Singboard & Banner	134,555	3,700
	Special Benefit	991,016	1,961,957
	Additional Charge	14,375,000	7,935,000
	Wages	-	1,200
	Tree Plantation	14,900	
	Loan processing Fee	213,700	760,330
	Staff Bonus	40,210,578	23,745,060
	Croceries	223,188	196,290
	Hotel Accommodation	246,950	-
	Transfer To BNF Project	300000	-



Socio Economic Backing Association (SEBA)
Micro Credit Program
Consolidated Notes to the Financial Statement
For the year ended 30 Jun 2024

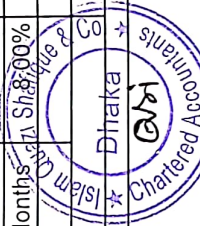
Annexure-A1/7

Notes	Particulars	2023-2024	2022-2023
		BDT	BDT
	Cultural programme	127,765	183,200
	Educational Tour	1,495,440	289,950
	Scholarship	300,000	20,000
	Furniture & Fixture	1,593,000	1,346,908
	Observance of day	83,850	
	Mobile set	24,320	142,120
	Television	18,000	112,000
	Electronics Goods	-	15,655
	Air condition Purchase	45,000	96,390
	Equipment	128,833	-
	Motor Vehicles	4,925,000	4,175,000
	Software Program	-	170,500
	Printer Purchase	-	126,200
	Laptop purchase	56,500	-
	Photocopy Machine	170,000	
	Fan Purchase	321,805	206,240
	Computer Purchase	860,350	324,000
	Suspense A/C	331,529	192,091
		21,021,680,197	12,351,682,589

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
FDR Report
For the year ended 30 June 2024

Schedule- A

Total FDR Report 30 June 2024												
Sl.	Name Of Bank	FDR Open Date	Account No.	Duration	Rate of Interest	Principal Amount		Maturity Date	Present Balance	Remark		
						Lien	Without Lien					
1	NCC Bank Ltd. Tangail	09.12.20	1918	3 Months	9.00%	20,000,000.00	-	09.09.24	23,712,473.00	Lien		
2	NCC Bank Ltd. Tangail	09.12.20	1927	3 Months	9.00%	30,000,000.00	-	09.09.24	35,568,716.00	Lien		
3	NCC Bank Ltd. Tangail	02.05.24	5352	3 Months	10.00%	-	25,000,000.00	02.08.24	25,000,000.00	Statutory Reserve		
4	NCC Bank Ltd. Tangail	02.05.24	5361	3 Months	10.00%	-	25,000,000.00	02.08.24	25,000,000.00	Statutory Reserve		
5	NCC Bank Ltd. Tangail	12.05.24	5432	3 Months	10.00%	-	30,000,000.00	12.08.24	30,000,000.00	Statutory Reserve		
6	NCC Bank Ltd. Tangail	19.06.24	5610	3 Months	10.00%	-	20,000,000.00	19.09.24	20,000,000.00	Statutory Reserve		
	Sub Total :					50,000,000.00	100,000,000.00		159,281,189.00			
7	Southeast Bank Ltd. Tangail	02.06.24	2655	3 Months	9.00%	20,000,000.00	-	02.09.24	20,000,000.00	Lien		
8	Southeast Bank Ltd. Tangail	22.11.23	243-2537	3 Months	6.00%	5,000,000.00	-	22.08.24	5,125,274.00	Lien		
	Sub Total :					25,000,000.00	-		25,125,274.00			
9	Standard Bank Ltd. Tangail	26.06.24	1559	3 Months	10.00%	-	10,000,000.00	26.09.24	10,000,000.00	Without Lien		
10	Standard Bank Ltd. Tangail	06.12.21	1134	3 Months	8.50%	30,000,000.00	-	06.09.24	33,428,008.00	Lien		
11	Standard Bank Ltd. Tangail	06.12.21	1133	3 Months	8.50%	30,000,000.00	-	06.09.24	33,428,008.00	Lien		
12	Standard Bank Ltd. Tangail	06.12.21	1132	3 Months	8.50%	40,000,000.00	-	06.09.24	44,592,093.00	Lien		
13	Standard Bank Ltd. Tangail	26.06.24	1558	3 Months	10.00%	-	20,000,000.00	26.09.24	20,000,000.00	Statutory Reserve		
	Sub Total :					100,000,000.00	30,000,000.00		141,448,109.00			
14	Midland Bank Ltd. Gulshan	24.03.21	1440001414	12 Months	4.25%	10,000,000.00	-	24.09.24	11,272,249.00	Lien		
15	Midland Bank Ltd. Gulshan	28.08.22	1710002161	3 Months	9.25%	10,000,000.00	-	28.08.24	11,138,524.00	Lien		
	Sub Total :					20,000,000.00	-		22,410,773.00			
16	Lanka bangla Banani. Dhaka	09.07.23	235-058	2 years	4.00%	30,000,000.00	-	09.07.24	30,000,000.00	Lien		
	Sub Total :					30,000,000.00	-		30,000,000.00			
17	IDLC Finance Ltd. Dhaka	04.05.21	2233215104	1 Year	10.25%	6,000,000.00	-	29.04.25	6,860,355.00	Lien		
18	IDLC Finance Ltd. Dhaka	15.02.22	2233215105	1 Year	10.00%	10,500,000.00	-	15.02.25	11,350,281.00	Lien		
	Sub Total :					16,500,000.00	-		18,210,636.00			
19	IPDC Dhaka	10.01.22	1203	3 Months	8.00%	6,000,000.00	-	10.07.24	6,748,267.00	Lien		
20	IPDC Dhaka	23.03.23	1701	6 Months	8.00%	10,000,000.00	-	23.09.24	10,659,736.00	Lien		
	Sub Total :					16,000,000.00	-		17,408,003.00			
	Page Total :					257,500,000.00	130,000,000.00		413,883,984.00			



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
FDR Report
For the year ended 30 June 2024

Schedule- A

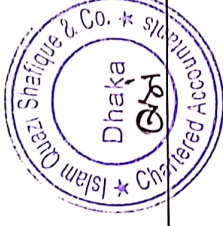
Sl.	Name Of Bank	FDR Open Date	Account No.	Duration	Rate of Interest	Principal Amount		Maturity Date	Present Balance	Remark
						Lien	Without Lien			
	B/F					257,500,000.00	130,000,000.00		413,883,984.00	
21	Community Bank	11.04.23	19694	3 Months	6.00%	10,000,000.00	-	11.07.24	10,000,000.00	Lien
22	Community Bank	11.04.23	19695	3 Months	6.00%	10,000,000.00	-	11.07.24	10,000,000.00	Lien
23	Community Bank	06.03.2024	24000037	3 Months	9.25%	10,000,000.00	-	06.09.24	10,161,875.00	Lien
24	Community Bank	06.03.2024	24000028	3 Months	9.25%	10,000,000.00	-	06.09.24	10,161,875.00	Lien
	Sub Total :					40,000,000.00	-		40,323,750.00	
25	Premier Bank Ltd	27.04.23	271-1	3 Months	4.50%	20,000,000.00	-	27.07.24	20,870,179.00	Lien
26	Premier Bank Ltd	27.04.23	271-2	3 Months	4.50%	20,000,000.00	-	27.07.24	20,870,179.00	Lien
27	Premier Bank Ltd Nagorpur	09.06.24	271-3	3 Months	6.50%	20,000,000.00	-	09.09.24	20,000,000.00	Lien
	Sub Total :					60,000,000.00	-		61,740,358.00	
28	Dhaka Bank Ltd	23.06.21	311-1593	3 Months	8.50%	20,000,000.00	-	23.09.24	22,599,798.00	Lien
	Sub Total :					20,000,000.00	-		22,599,798.00	
29	Pubali Bank Ltd	10.08.21	17330	3 Months	8.00%	5,000,000.00	-	10.08.24	5,603,388.00	Lien
30	Pubali Bank Ltd	31.08.22	18372	3 Months	8.00%	2,500,000.00	-	31.08.24	2,707,483.00	Lien
	Sub Total :					7,500,000.00	-		8,310,871.00	
31	Agrani Bank Ltd	17.11.21	3003	3 Months	7.50%	10,000,000.00	-	17.08.24	10,000,000.00	Lien
32	Agrani Bank Ltd	09.04.23	5224	3 Months	7.50%	10,000,000.00	-	09.10.24	10,633,237.00	Lien
33	Agrani Bank Ltd	30.04.24	3952	3 Months	7.50%	10,000,000.00	-	30.07.24	10,000,000.00	Lien
	Sub Total :					30,000,000.00	-		30,633,237.00	
34	Union Bank Ltd	12.12.23	8015	3 Months	8.00%	15,000,000.00	-	12.09.24	17,167,389.00	Lien
35	Union Bank Ltd	21.09.23	7789	3 Months	8.00%	3,000,000.00	-	21.09.24	3,147,856.00	Lien
	Sub Total :					18,000,000.00	-		20,315,245.00	
36	SBAC Bank Ltd	28.07.22	4456	3 Months	7.50%	8,000,000.00	-	28.07.24	8,774,565.00	Lien
37	SBAC Bank Ltd	28.07.22	4465	3 Months	7.50%	4,000,000.00	-	28.07.25	4,384,158.00	Lien
38	SBAC Bank Ltd	09.06.24	17	3 Months	10.50%	-	5,000,000.00	09.09.24	5,000,000.00	Statutory Reserve
	Sub Total :					12,000,000.00	5,000,000.00		18,158,723.00	



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
FDR Report
For the year ended 30 June 2024

Schedule- A

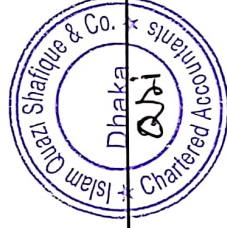
Sl.	Name Of Bank	FDR Open Date	Account No.	Duration	Rate of Interest	Principal Amount		Maturity Date	Present Balance	Remark
						Lien	Without Lien			
39	AB Bank Ltd	11.10.23	3805140	3 Months	11.00%	30,000,000.00	-	11.07.24	30,937,395.00	Lien
	Sub Total :					30,000,000.00	-		30,937,395.00	
40	Bank Asia Ltd	10.12.23	877	6 Months	7.50%	10,000,000.00	-	10.12.24	10,297,000.00	Lien
	Sub Total :					10,000,000.00	-		10,297,000.00	
41	NRBC Bank Ltd	25.03.24	1729	3 Months	8.75%	7,500,000.00	-	25.09.24	7,614,844.00	Lien
42	NRBC Bank Ltd	25.03.24	1730	3 Months	8.75%	7,500,000.00	-	25.09.24	7,614,844.00	Lien
	Sub Total :					15,000,000.00	-		15,229,688.00	
	Grand Total :					500,000,000.00	135,000,000.00		672,430,049.00	



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of Loan To Beneficiaries
For the year ended 30 June 2024**

Schedule- B

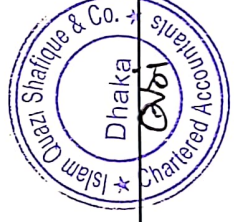
Sl.No.	Particulars	FY 2023-2024					FY 2022-2023
		Opening Balance	Disbursement D/Y	Loan Realized D/Y	Written off D/Y	Closing Balance	
1	Loan-MC	2,732,403,419	5,409,892,000	5,041,882,719		3,100,412,700	2,732,403,419
2	Loan-ME	2,686,012,788	4,571,432,000	4,902,020,691		2,355,424,097	2,686,012,788
3	Loan-AG	21,072,421	210,000	12,238,592		9,043,829	21,072,421
4	Loan-RRS	745,935	-	692,794		53,141	745,935
5	Loan-Ujjibon	7,103,611	-	7,103,611		-	7,103,611
6	SML-MC	10,267,196	429,050,000	119,851,452		319,465,744	10,267,196
7	SML-ME	668,329,809	2,563,533,000	1,704,001,256		1,527,861,553	668,329,809
8	HL Loan	13,811,305	17,750,000	4,514,620		27,046,685	13,811,305
	Total	6,139,746,484	12,991,867,000	11,792,305,735	-	7,339,307,749	5,132,563,758



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of Savings To Beneficiaries
For the year ended 30 June 2024**

Schedule- C

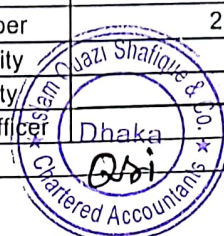
Sl.No.	Particulars	FY 2023-2024						FY 2022-2023
		Opening Balance	Collection	Return	Interest	Closing Balance		
1	Compulsary	1,637,303,823	1,609,592,539	1,530,395,687		1,716,500,675	1,637,303,823	
2	Voluntary	303,739,602	739,873,806	647,506,944		396,106,464	303,739,602	
3	Term	498,004,405	658,830,633	334,848,874	-	821,986,164	498,004,405	
	Total	2,439,047,830	3,008,296,978	2,512,751,505	-	2,934,593,303	2,439,047,830	



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Performance Analysis
For the year ended 30 June 2024

Annexure- A/2

Performance Parameters	Different Aspects	Calculation of Ratio	FY 2023-2024		FY	
			Calculations	Ratio	2022-2023	
Productivity Ratio	OTR (%)	regular recovery	9,852,523,753	x 100	98.78%	98.65%
		regular recoverable	9,974,229,368			
	CRR (%)	Cum. Recovery-Advance Recovery (at the end of this year)	9,838,605,961.00	x 100	99.13%	99.29%
		(Cum. Recovery-Advance Recovery)+Overdue (Principal)	9,924,688,169			
	PAR (%)	Loan Outstanding of Overdue Loans	555,791,051.00	x 100	7.57%	4.92%
		Total Loan Outstanding	7,339,310,163.00			
	Current Ratio	Current Asset	8,445,789,983		2.69	2.11
		Current Liability	313,652,922			
	Liquidity to Savings Ratio	FDR + Cash & Bank balance	1,081,734,338	x 100	36.86	25.11
		Total Savings	2,934,593,303			
	Capital Adequacy Ratio	Capital Fund	1,192,063,663	x 100	14.58%	15.98%
		Total Assets-(Cash& Bank balance)	8,176,250,111			
Debt Service Cover Ratio (DSCR)	Surplus For The Year + Total Payment To Bank & Leasing For The Year	3,031,358,875		1.12:1	1.12:1	
	Total Payment To Bank & Leasing For The Year	2,920,709,927				
Extra Ratio	Return on Capital (ROC)	Surplus for the Year	110,648,948	x 100	9.73%	32.58%
		Average Capital Fund	1,136,738,940			
	Return on Assets (ROA)	Surplus for the Year	110,648,948	x 100	1.43%	4.65%
		Average Assets	7,741,138,972			
	Member per Branch	Total Members	238,602		1539	1778
		Total Number of Branch	155			
	Credit Officer: Member	Total Members	238,602		280	318
		Credit Officers	851			
	Borrower Coverage	Total Borrowers	187,646		78.64%	74.49%
		Total Members	238,602			
	Credit officer per borrower	Total Borrower	187,646		221	237
		Credit Officers	851			
	Credit Officer: Total Staff	Total Staff	1,582		1.86	1.80
		Credit Officer	851			
	Credit Officer : Loan outstanding	Total Loan Outstanding	7,339,307,749		8624333	7317934
Credit Officer		851				
Member per Saving	Total Saving	2,934,593,303		12299	9146	
	Total Members	238,602				
Loan Outstanding & Savings Ratio	Total Savings	2,934,593,303	x 100	39.98%	39.73%	
	Total Loan Outstanding	7,339,307,749				
Extra Ratio	Member Per Samity	Number Of Total Member	238,602		22	25
		Number Of Total Samity	11,004			
	Credit officer Per Samity	Number of Total Samity	11,004		13	13
		Number of Total Credit officer	851			



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Performance Analysis
For the year ended 30 June 2024

Annexure- A/2

Extra Ratio	Outstanding Per Borrower	Loan Outstanding	7,339,307,749		39,113	30,906
		Number Of Borrower	187,646			
	DR (%)	Total Due	482,847,700	x 100	6.58%	4.03%
		Total Loan Outstanding	7,339,307,749			
	Deposit to Total Liabilities Ratio	Deposit	2,934,593,303	x 100	34.18%	35.37%
		Total Liabilities	8,585,554,651			
	Deposit to Loan Outstanding Ratio	Deposit	2,934,593,303	x 100	39.98%	39.73%
		Loan Outstanding	7,339,307,749			
	Salary to Service charge	Total Salary & Allowance	518,099,123	x 100	35.05%	32.08%
		Total Service Charge	1,478,140,247			
	Accumulated Surplus to Loan Outstanding Ratio	Accumulated Surplus	1,192,063,663	x 100	16.24%	17.61%
		Loan Outstanding	7,339,307,749			
	Operating Margin(OM)	Net Surplus	110,648,948	x 100	7.49%	23.03%
		Service Charge	1,478,140,247			
	Bad Loan to Loan Outstanding	Bad Loan	176,373,513	x 100	2.40%	1.59%
		Loan Outstanding	7,339,307,749			
	Reserve to Accumulated Surplus (Maxium 12% of Accumulated Surplus)	Total Reserve	108,141,471	x 100	9.07%	10.00%
		Accumulated Surplus	1,192,063,663			
	Borrower per Branch	Total Borrower	187,646		1211	1324
		Number of Branch	155			
Savings per Branch (Taka)	Total Savings Amount	2,934,593,303		189.33 Lac	162.60 Lac	
	Number of Branch	155				
Protfolio per Branch	Loan Outstanding	7,339,307,749		473.50 Lac	409.31 Lac	
	Number of Branch	155				



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Review of Loan Classifications and Provisions
Portfolio Report
For the year ended 30 June 2024

Annexure- A/3

(i) Classification of Loan and Loan Loss Provision

SI No.	Particulars	Basis of Classification (Overdue)	Outstanding Loan	Required	Provision
			Taka	Rate	Taka
1	Good Loan(Standard)	Loans with no overdue installments	6,783,585,472	1%	67,835,855
2	Watchful loan	Loan default duration between 1 and 30 days	4,648,179	5%	232,409
3	Sub standard Loan	Loan default duration between 31 and 180 days	183,656,878	25%	45,914,220
4	Doubtful Loan	Loan default duration between 181 and 365 days	191,046,123	75%	143,284,592
5	Bad Loan	Loan default duration above 365 days	176,373,513	100%	176,373,513
	Total		7,339,310,166		433,640,588

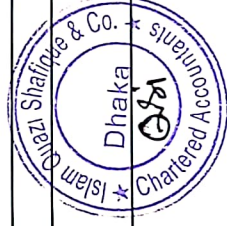
ii) Loan Loss Provision (LLP) status of SEBA :

Particulars	BDT
Required Provision as per MRA Policy	433,640,588
Actual Provision made by the Organization	433,640,588
Excess/ (Shortfall) of Provision	-
Comment on LLP	N/A

**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Portfolio Report
For the year ended 30 June 2024**

(iii) Loan Operational Report

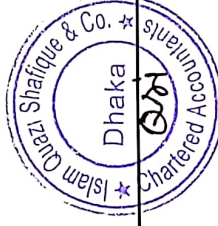
SL. No	Particulars	FY 2023-2024			FY 2022-2023			Total	PKSF	Non-PKSF	Total
		PKSF	Non-PKSF	Total	PKSF	Non-PKSF	Total				
1	Financial Service Product										
	Loan product:										
	Loan		7,339,307,749	7,339,307,749			7,339,307,749			5,132,563,758	5,132,563,758
	Savings Product:										
	Members Savings		2,934,593,303	2,934,593,303			2,934,593,303			2,439,047,830	2,439,047,830
	Insurance Product:										
	Welfare fund		323,122,418	323,122,418			323,122,418			239,776,138	239,776,138
	Livestock										
	Others										
2	Number of Branches		155	155			155			127	127
		M	F	MALE	FEMALE	Total	M	F	MALE	FEMALE	Total
3	Number of Samities			385	10,619	11,004			749	9,985	10,734
4	Number of Members			12,579	226,023	238,602			13,189	253,498	266,687
5	Number of Borrower			9464	178182	187,646			9705	188956	198,661
6	Number of Staff			1283	299	1,582			1162	349	1,511
7	Amount (Taka) of loan outstanding with Samity Members (Principal)					7,339,307,749					5,132,563,758
8	Member : Borrower					1.27:1					1.30:1
9	Average Loan Size					39,112.52					25,836



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of Property, Plant & Equipment
For the year ended 30 June 2024**

Annexure- A/4

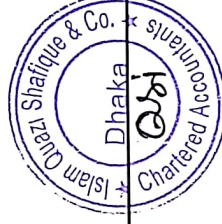
SL No.	Particulars	Cost					Depreciation				Written Down Value (WDV)	
		Opening Balance	Purchase During This Year	Sale	Adjust	Closing Balance	Rate of Depreciation	Opening Provision Balance	Present Value- June- 2024	Provision for Depreciation (June-2024)		Total Provision for Depreciation (June 2024)
1	Land	8,395,508				8,395,508	-	-	8,395,508	-	-	8,395,508
2	SEBA Tower	57,295,522				57,295,522	5%	6,875,465	50,420,057	#####	9,396,468	47,899,054
3	SEBA Bhaban	11,827,232	359,995			12,187,227	5%	1,300,996	10,886,231	544,311.55	1,845,308	10,341,919
4	Furniture & Fixture	20,816,912	1,593,000			22,409,912	10%	7,841,635	14,568,277	#####	9,298,463	13,111,449
5	Telephone & Mobeles	804,447	24,320			828,767	20%	627,948	200,819	40,163.80	668,112	160,655
6	Photocopy Machine	360,354	170,000			530,354	20%	360,354	170,000	34,000	394,354	136,000
7	Motor Vehicles	13,873,946	4,925,000	1,000,000		17,798,946	20%	7,095,736	10,703,210	2,140,642	9,236,378	8,562,568
8	Motor Cycle	60,909				60,909	20%	60,909	-	-	60,909	-
9	Bicycle	8,128				8,128	10%	4,878	3,250	325	5,203	2,925
10	Computer	3,636,385	860,350		150	4,496,585	20%	1,877,755	2,618,830	523,766	2,401,521	2,095,064
11	Projector	11,979				11,979	20%	11,979	-	-	11,979	-
12	Electricity Fan	1,899,770	321,805			2,221,575	20%	994,679	1,226,896	245,379.20	1,240,058	981,517
13	Air- Condition	590,941	45,000			635,941	20%	414,583	221,358	44,271.60	458,855	177,086
14	Electronics Goods	773,857				773,857	20%	773,857	-	-	773,857	-
15	Instant Power Supply	46,108				46,108	20%	46,108	-	-	46,108	-
16	Laptop	5,995,414	56,500			6,051,914	20%	5,498,406	553,508	110,701.60	5,609,108	442,806
17	Printer	1,762,075				1,762,075	20%	1,005,732	756,343	151,268.60	1,157,001	605,074
18	Equipment	209,120	128,834			337,954	20%	209,120	317,042	63,408.40	84,320	253,634
19	Freeze	31,940				31,940	20%	31,940	28,746	5,749.20	8,943	22,997
20	Automation Software	2,840,500				2,840,500	20%	347,415	2,493,085	498,617	846,032	1,994,468
21	Neon shine Board	56,000				56,000	20%	44,800	11,200	2,240	47,040	8,960
22	Fire Fighting Systems	206,350				206,350	20%	123,810	82,540	16,508	140,318	66,032
23	Television	758,367	18,000			776,367	20%	519,741	256,626	51,325.20	571,066	205,301
	Total	132,261,764	8,502,804	1,000,000	150	139,764,418		35,850,892	103,913,526	8,450,508	44,301,400	95,463,018



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Area Coverage	-	-	-	-
District	2	0	100%	1
Upazilla	5	2	60%	3
Union	35	19	46%	30
Village	270	153	43%	500
Branch Opening	5	5	0%	20
Group/Samity Formation	2531	1743	31%	1418
Add New Member	14861	98091	85%	61753
Add New Borrower	241715	186968	23%	41045
Recruitment	472	566	-20%	540
Deposit Collection	2352139320	3,008,296,978	-28%	2441188310
Refund Deposit	1879707354	2,512,751,505	-34%	2052969177
Recovery	10768875690	11,792,305,735	-10%	13836499666
Loan Disbursement	13763092000	12,991,867,000	6%	15512400000
Borrowing	3001100000	3,542,705,759	-18%	2486000000
Loan returns	2270715095	2,923,015,751	-29%	2172500000
Welfare Fund	120000000	127,330,530	-6%	120000000
Welfare Fund	60000000	43,984,251	27%	42000000
Total Income	1888898460	1,562,756,670	17%	1851755557
Total Expenditure	1408856025	1,452,107,722	-3%	1573353600

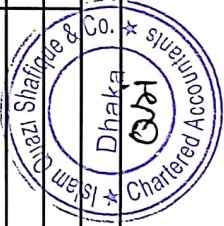


**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

Description	Current Balance	
	(end of previous fiscal year)	
Area Coverage		
District	17	
Upazilla	103	
Union	1023	
Village	6099	
Number of Branch	155	
Number of Group	11004	
Number of Member.	238602	
Number of Borrower	187646	
Manpower	1582	
Deposit Balance	2934594304	
Loan Outstanding	8295272556	
Loan Received	789680000	
Welfare Fund	323122418	
Cumulative Surplus	1193359186	

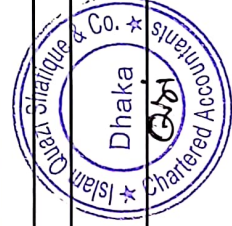
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
<u>Loan Recovery</u>				
RMC	4,716,548,155	4,608,236,441	-2%	5,982,215,524
ME	4,569,794,381	4,582,985,869	0%	5,949,436,311
Agriculture	704,282,857	690,068,871	-2%	895,817,905
Others	778,250,298	777,278,661	0%	1,009,029,925
Total	9,366,213,106	10,658,569,842	12%	13,836,499,666



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

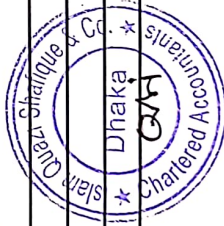
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Specific according to loan type				
Fund Collection				
Savings Collection				
Force Savings	1,380,765,700	1,609,592,539	14%	1,325,331,214
Voluntary Savings	577,388,620	739,873,806	22%	775,698,596
Fixed Deposit	393,985,000	658,830,633	40%	340,158,500
Total	2,292,649,300	3,008,296,978		2,441,188,310
MFI Borrowing				
PKSF Loan		-		
Bank Loan	3,001,100,000	3,542,705,759	15%	2,486,000,000
Loan from financial Institute				
Total	4,167,600,000	3,542,705,759	-18%	2,486,000,000
Welfare Fund Collection	120,000,000	127,330,530	6%	120,000,000
Others Fund	1,270,545,290	5,069,536,863	75%	8,267,199,257
Total	18,138,619,210	5,196,867,393		8,387,199,257
Grand Total	4,264,104,312	22,406,439,972		27,150,887,233
Loan Disbursement				
RMC Disbursement	6,541,860,375	5,409,892,000	-21%	7373815182
UMC Disbursement				
ME Disbursement	3,065,267,644	4,571,432,000	33%	3,455,090,111
Agriculture Disbursement	116,841	210,000	44.4%	1,317,001,879
Others Disbursement	2,987,553,574	3,010,333,000	1%	3,367,492,829
Total	13,052,558,000	12,991,867,000	0%	15,513,400,000



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

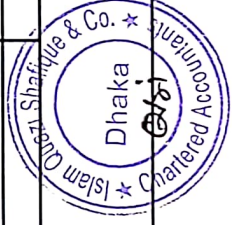
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Savings Returns				
Force Savings	1,180,434,150	1,530,395,687	23%	1,157,149,493
Voluntary Savings	506,022,204	647,506,944	22%	692,960,684
Fixed Deposit	193,251,000	334,848,874	42%	202,859,000
Total	1,313,489,150	2,512,751,505	48%	2,052,969,177
Loan Repayment				
PKSF Loan)				0
Bank Loan	2,270,715,095	2,923,015,751	22%	2,172,500,000
General/EC Member Loan	-			-
Others Loan				
Total	2,703,134,844	2,923,015,751	8%	2,172,500,000
Welfare Fund Collection	60,000,000	127,330,530	53%	120,000,000
Others Fund	10,965,842,077	3,434,222,408	-69%	5,781,903,600
Total	12,515,453,200	3,561,552,938	-72%	5,901,903,600
Fixed asset acquisition				
Land Purchase	-			-
Land Development	-			-
Building Construction				
Motor Vehicles	4,800,000	4,925,000	3%	-
Furniture & Fixture	1,550,000	1,593,000	3%	5,600,000
Office Equipment	-	128,834		-
Electric Equipment	1,561,384	441,305	-72%	2,400,000
Computer & Accessories	100,000	860,350	88%	2,640,000
Data Soft Program	200,000	-	-100%	700,000
Total	14,069,576	7,948,489	-44%	11,340,000



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

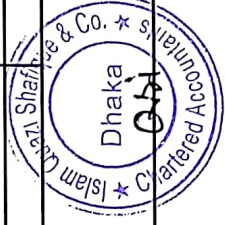
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Grand Total(4+5+6)	29,598,704,770	21,997,135,683	-26%	25,652,112,777
Income				
Service Charge	1,284,504,794	1,478,140,247	15%	1,798,744,957
Interest on Investment	23,644,500	41,391,858	75%	18,000,000
Others Interest	2,315,622	14,105,549	84%	4,560,000
Entry Fee	2,762,301	1,106,803	-60%	1,202,400
Sale of Passbook	3,798,660	2,280,093	-40%	23,687,856
Sale of Forms	9,743,337	-	-100%	-
Donation	-	-		-
Others Income	562,129,246	25,732,120	-95%	25,648,200
Total Income	945,311,368	1,562,756,670	65%	1,851,755,557
Expenses				
Financial Expenses:				
Savings Interest	100,000,020	123,687,876	24%	23,687,856
Interest of PKSF Loan)				
Interest of Bank Loan	224,576,220	4,958,307	-98%	168,000,000
Interest of Committee Loan				
Interest of Others Institutional Loan				
Others	191,016,540	129380000	-32%	178070600
Total Financial Expenses:	864,065,384	258,026,183	-70%	465,137,600



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

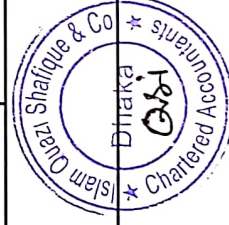
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
General and administrative Expenses:				
Salary & Allowance	460,828,128	518,099,123	12%	646,300,000
Basic Pay				-
Special Allowance				-
Dearness Allowance				-
House Rent Allowance				-
Medical Allowance				-
Festival Allowance	32,441,688	40,210,578	24%	58,000,000
Rest & recreation Allowance				
Lunch Allowance				
Conveyance Allowance	3,603,585	2,653,881	-26%	3,000,000
Telephone Allowance				-
Educational Allowance				-
Fixed Travel Allowance				-
Overtime Allowance				-
Others Allowance if any				
Total	496,873,401	560,963,582	13%	707,300,000
House Rent	8,002,380	8,857,650	11%	9,630,000
Printing & Stationary				
Printing & Binding	-	0		-
Stationary, Seals & Stamps	2,568,876	6,181,928	58%	4,140,000
Total	10,571,256	15,039,578	42%	13,770,000



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

Annexure- A/5

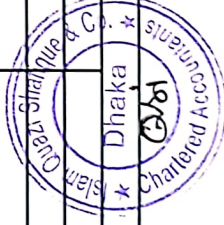
Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Travel Expense	-	-	-	-
Telephone/Telex/ Fax/ Internet	3,975,792	4,207,864	6%	4,145,000
Postal & Courier Service	140,000	1,035,212	86%	-
Total	4,115,792	5,243,076	27%	4,145,000
Repair & Maintenance	1,815,132	2,404,623	32%	2,280,000
Office Building	-	-	-	-
Motor Vehicles	4,800,000	4,925,000	-	-
Others	-	-	-	-
Total	6,615,132	7,329,623	11%	2,280,000
Fuel Expense	11,026,500	14,174,022	29%	14,100,000
Gas, Electric & Water bill	2,633,664	2,795,894	6%	3,005,000
Entertainment	2,696,256	4,953,837	84%	3,840,000
Advertisement	120,000	324,980	-	175,000
Newspaper and periodicals	-	-	-	-
Total	16,476,420	22,248,733	35%	21,120,000
Bank charge	1,786,392	4,958,307	64%	2,640,000
Training Expense	-	-	-	-
Local Training	1,857,475	1,051,460	-43%	1,440,000
Foreign Training	-	-	-	-
Total	3,643,867	6,009,767	65%	4,080,000
Seminar, conference & workshop Expense	412,000	127,765	-69%	1,680,000



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Budget Variance
For the year ended 30 June 2024**

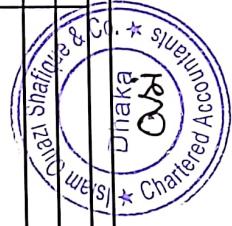
Annexure- A/5

Description	2023-2024		Variance (%)	2024-2025 (Proposed)
	Projected	Actual		
Legal Expense	300,000	521,277	74%	36,000
Meeting Expense	688,692	249,025	-64%	305,000
Registration Fees/Renewal Fees	754,128	3,127,916	76%	3,000,000
Others Operational Expense				
Audit Fees	65,000	178,250	64%	200,000
Honorarium for EC Members	400,000	440,000	10%	600,000
Other Honorarium				
Tax				
Land Tax		-		
Income Tax		-		
Other Tax	840,000	12,270,602	93%	4,800,000
Customs Duty/VAT		-		
Total	3,459,820	16,914,835	80%	10,621,000
Subscriptions & donation				
Depreciation	10,000,000	8,450,508	-15%	14,500,000
Cost Sharing Expenses				
Consultancy Service				
Total Operational Expense)	269,674,151	145,791,636	-46%	30,400,000
Loan Loss Provision	40,000,000	295,441,253	86%	300,000,000
Net Surplus	218,451,199	110,648,948	-49%	278,401,957
Total Expenses		1,452,107,722		1,851,755,557
Transfer to Various Fund				
Net Surplus	218,451,199	110,648,948	-49%	278,401,957
Total	218,451,199	110,648,948	-49%	278,401,957



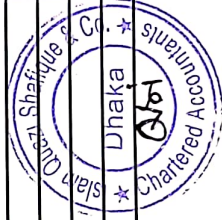
**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of closing cash in hand and cash at Bank Balance
For the year ended 30 June 2024**

SL.NO	Name of Branch	Cash in hand	Name of Bank	Account No.	Cash at Bank-TK	Cash & Bank Balance
1	Tangail Sadar Branch	63	Pubali Bank Ltd. NCC Bank Ltd. AB Bank Ltd.	3433901016065 6451 3430	34,483	34,546
2	Balla Branch	93	Southeast Bank Ltd. NCC Bank Limited.	10913100000001 820110003764	98,335	98,428
3	Eienga Branch	94	Dutch-Bangla Bank Ltd. Al-Arafah Islami Bank Ltd	238-110-6461 1671220000033	98,347	98,441,000
4	Koratia Branch	31	Shahjalal Isl.Bank Ltd Koraiya Branch Tangail Current A/c	404311100000278	90,482	90,513
5	Aiyasara Branch	331	Agrani Bank Ltd. Aishara Branch	79303304059	54,427	54,758
6	Gharinda Branch	51	Agrani Bank Ltd. Suruj Bazar Branch acno /	200012809132	7,605	7,656
7	Kalihati Branch	66	Shahjalal Islami bank Ltd.Kalihati BranchAccount No-	4060-11100000108	96,764	96,830
8	Ghatali Branch	75	Union Bank Ltd.	641210002028	45,262	45,337
9	Pakutia Branch	47	Pubali Bank Ltd. Pakutia Branch, A/C No :	2048901007109	15,894	15,941
10	Pathrail Branch	79	Pubali Bank Ltd. Pathrail Branch Current A/C No	3460901004088	286,995	287,074
11	Mirzapur Branch	46	Dutch-Bangla Bank Limited. Mirzapur Branch A/C NO:	1441200001909	30,880	30,926
12	Bashail Branch	51	Shah Jalal Islamic Bank Ltd Basail Branch A/C-	406712400000001	66,491	66,542
13	Shakhipur Branch	29	Sonali Bank Ltd. Sakhipur Branch Current A/C No National Bank Ltd Shakhipur Branch A/C Pubali Bank Ltd.	602433001419 1140002035163 5142102000027	22,307	22,336
14	Barochowna Branch	32	Shahjalal Isl.Bank Ltd Bar Branch Current A/c	402811100007519	95,821	95,853
15	Madhupur Branch	108	NCC Bank Ltd. Modhupur Branch, A/C No :	640210004336	52,182	52,290
16	Bhuapur Branch	53	Sonali Bank Ltd. Bhuapur Branch, A/C No :	6003001009478	20,276	20,329
17	Garobazar Branch	27	Sonali Bank Ltd.Garo Bazar Branch, A/C No :	6031933001171	93,762	93,789
18	Batazore Branch	91	Sonali Bank Ltd. Sakhipur Branch Current A/C No Pubali Bank Ltd.National Bank Ltd	602433028726 51421002000031,1140006071519 1140006071519	89,139	89,230
19	Awaliabad Branch	92	National Bank Ltd Southeast Bank Ltd. Balla Branch, A/C No :	10913100000003	34,217	34,309
20	Dhanbari Branch	71	Sonali Bank Ltd. Dhanbari Branch, A/C No : Mutual Trust Bank Ltd.Dhonbari Branch A/C No:- Dutch Bangla Bank Ltd	600533008301 05110320000915 3351200000103	112,338	112,409
21	Nagarpur Branch	857	Shahjalal Isl.Bank Ltd Nagorpur Branch Current A/C No	404811100000160	96,889	97,746



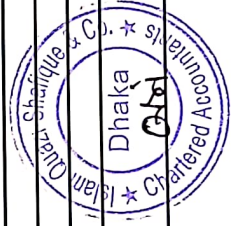
**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
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For the year ended 30 June 2024**

22	Kaliakoir Branch	Sonali Bank Ltd. Kaliakur Branch Current A/c # 0 National Bank Ltd, Kaliakior, Gazipur, . A/C-7506 Dutch Bangla Bank Ltd	0208001011847 1093000628920 3371100001010	102,101	102,101
23	Gopalpur Branch	Pubali Bank Ltd. Gopalpur Branch, A/C No :	2921901011970	83,865	83,906
24	Nalua Branch	Agrani Bank Ltd. nalubazar branch acno /	200005833020	97,273	97,321
25	Saturia Branch	Sonali Bank Ltd. Shaturia Branch Current A/c No Shah Jalal Islamic Bank Ltd Saturia Branch A/C-	1009206 407313100000003	8,058	8,095
26	Dhamrai Branch	Janata Bank Ltd. Dhamrai Branch Current A/c No Dutch-Bangla Bank Limited. Dhamrai Branch A/C NO:	100040438780 2341200000440	272,091	272,115
27	Lawhati Branch	Sonali Bank Ltd. Lawhati Branch Current A/c No	601633001096	94,935	94,993
28	Doulatpur Branch	Pubali Bank Ltd. Doulatpur Branch Current A/c No	1170901013952	32,415	32,460
29	Ghior Branch	Southeast Bank Ltd. Ghior Branch AC No	10813100000003	54,603	54,650
30	Beradoma Branch	Southeast Bank Ltd. Tangail Branch . Cuur. A/C AB Bank Ltd, Tangail Branch	200811100000512 4036-767799-430	28,804	28,854
31	Manikgonj Branch	Dutch Bangla Bank Ltd. Manikgonj . A/C NO	1491100009805	177,188	177,230
32	Konabari Branch	Dutch Bangla Bank Ltd. Konabari . A/C NO- UCB Bank Ltd. Konabari Branch, A/C NO: SND	18928 1151301000000098	99,372	99,381
33	Boardbazar Branch	Dutch Bangla Bank Ltd. Boardbazar . A/C NO-	11231100017936	66,930	66,975
34	Savar Branch	Sonali Bank Ltd. Savar Branch Current A/c # -	443033037241	97,251	97,319
35	Jamgora Branch	Southeast Bank Ltd. Jamgora Cuur. A/C	6578	92,833	92,859
36	Gazipur Branch	Mutual Trust Bank Ltd. Joydebpur Branch(Gazipur) A/C No:	51903200000051	50,195	50,284
37	Mowna Branch	Southeast Bank Ltd. Mawna Cuur. A/C- Jamuna Bank Limited	849 1001001548257	97,310	97,354
38	Vawal-Mirzapur Branch	Mid Land Bank, Vawal Mirzapur A/C-	3972	89,452	89,550
39	Shreepur Branch	First Security Islamic Bank Ltd ,Shreepur	-4186	12,395	12,407
40	Seedstore Branch	Dutch-Bangla Bank Limited. Seedstore. Branch A/C NO:	2811200000158	166,004	166,086
41	Bathuli Branch	Dutch Bangla Bank Ltd. Kalampur Branch , A/C - Bangladesh Krishi Bank Ltd Ballishor Branch Ac No	2341105138 4109	42,912	42,946
42	Vhaluka Branch	Pubali Bank Ltd. Bhaluka, A/C-	8420	2,826	2,852
43	Kapashia Branch	Southeast Bank Ltd. Kapashia Cuur.	11100000327	90,186	90,219
44	Memberbari Branch	Dutch-Bangla Bank Limited. Memberbari Branch A/C NO:	2801200000204	59,287	59,338
45	Shafipur Branch	First Security Islamic Bank Ltd	11911100007125	52,657	52,723



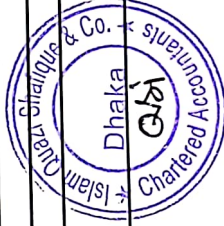
Socio Economic Backing Association (SEBA)
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46	Elashin Branch	33	Rupali Bank Ltd,Elasin, Tangail-A/C-	675	97,118	97,151
47	Zirani Branch	55	N.R.B Commercial Bank Ltd- BKSP Branch Ac No.	1273600000002	367,628	367,683
48	Hemayetpur Branch	10	Southeast Bank Ltd,Hemayetpur Branch	6813100000017	271,421	271,431
49	Tongi Branch	45	Southeast Bank Ltd, Tongi Bra. Cuur. A/C	5011100000436	98,114	98,159
50	Uttarkhan Branch	29	Sonali Bank Ltd, Uttarkha, Dhaka A/C-	765	513,662	513,691
51	Kamarpara Branch	96	Mid Land Bank Ltd, Kamarpara, Dhaka A/C-	1115	311,148	311,244
52	Kadamtoli Branch	72	First Security Islami Bank Ltd. Hamidpur Branch Ghatail Tangail Account Number	23811100000307	16,908	16,980
53	Dhalapara Branch	58	Janata Bank Ltd. Dhalapara Branch, A/C No : SND	100061539071	16,450	16,508
54	Thanapara Branch	70	NCC Bank Ltd, Tangail, Thanapara, A/C No	630325000132	93,811	93,881
			AB Bank Ltd, Tangail Branch, A/C No	4036-767926-430		
55	Heamagar Branch	69	Agrani Bank Ltd. Hemnagar Branch, A/C No :	200008740996	1,088,925	1,088,994
56	Kendua Branch	62	Sonali Bank Ltd. Kendua Bazar Branch, A/C No :	6013733001644	10,657	10,719
57	Sherpur Branch	5	Sonali Bank Ltd. Sherpur Branch, A/C No :	6201802001856	28,279	28,284
		5	Social Islami Bank Limited, Kharampur Bazar Sherpur	1461360000081		
58	Melandha Branch	69	Sonali Bank Ltd. Melandah Branch, A/C No :	1016661	11,800	11,869
59	Jamalpur Branch	1	Sonali Bank Ltd. Jamalpur Branch, A/C No :	2609602000931	98,854	98,855
60	Sarishabari Branch	93	Agrani Bank Ltd. Sarishabari Branch, A/C No :	200009810406	36,655	36,748
61	Nandina Branch	40	Pubali Bank Ltd. Nandina Bazar Branch, A/C No :	4075901007959	97,300	97,340
62	Muktagecha Branch	68	Pubali Bank Ltd. Muktagecha Branch, A/C No :	207290123132	364,254	364,322
63	Kaithgola Branch	98	Pubali Bank Ltd. Taitala Bazar Br. A/C No :	2255102000182	101,490	101,588
64	Mymensingh Branch	70	Janata Bank Ltd. Natun Bazar Br., A/C No :	100073712933	92,849	92,919
65	Fulbaria Branch	9	Rupali Bank Ltd. Fulbaria Branch, A/C No :	87702000780	97,168	97,177
66	Trishal Branch	438	National Bank Ltd. Trishal Branch, A/C No :	1176002144910	170,055	170,493
67	Kaira Branch	23	SOCIAL ISLAMI BANK LTD Kaira Branch A/C NUMBER CURRENT: Rupali Bank Ltd. Koyra Bazar Branch, A/C No : CD	1061330003233 538	81,951	81,974
68	Kalibari Branch	39	Sonali Bank Ltd. Kalibari Bazar Branch, A/C No :	200000528	96,392	96,431
69	Kashorganj Branch	73	IFIC Bank Ltd. Kalibari Branch, SND A/C No :	190054244041	227,958	228,031
70	Madarganj Branch	64	Sonali Bank Ltd. Keshorganj Br. A/C No :	200000528	60,942	61,006
			Janata Bank Ltd. Balijuri Bazar Br., A/C No :	100085697557		
71	Makundabari Branch	23	NRBC Bank Ltd. Madarganj Branch, Jamalpur. A/C	0170-333-1962	96,911	96,934
72	Singair Branch	12	National Bank Ltd. Jamalpur Branch, A/C No :	1075002195864	73,655	73,667
			Southeast Bank Ltd. Singair Branch, A/C No :	11511100000255		



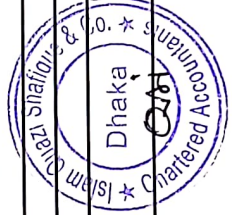
**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of closing cash in hand and cash at Bank Balance
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73	Rajendrapur Branch	23	IFIC Bank Ltd, Rajendrapur Branch, A/C No :	210136590041	100,601	100,624
74	Hatuvanga Branch	401	NRBC Bank,Gorai Branch, Mirzapur.Tangail. A/C Number=	0113 33300000424	58,342	58,743
75	Kaliganj Branch	2	Pubali Bank Ltd Kaliganj Branch Ac	30036	223,605	223,607
76	Jhitka Branch	983	Shah Jalal Islamic Bank Ltd Jhitka Branch Ac	407413100000009	88,582	89,565
77	Sirajganj Sadar Branch	58	Agrani Bank Ltd. Bohuli Branch, A/C No :	200011423389	12,670	12,728
78	Salonga Branch	30	Agrani Bank Ltd. Gurka Branch, A/C No :	200011423389	10,124	10,154
79	Ullapara Branch	51	Agrani Bank Ltd. Ullapara Branch, A/C No :	200011453493	19,655	19,706
80	Kamarkhanda Branch	20	Janata Bank Ltd. Jamtoili Bazar Branch, A/C No :	100112941465	4,655	4,675
81	Belkuchi Branch	46	Mutual Trust Bank Ltd.Belkuchi Branch SND A/C No:-	0509-0320000071	9,795	9,841
82	Chandaikona Branch	72	Social Islami Bank Limited, Chandaikona,Shirajgonj. A/C No	161330013008	4,376	4,448
83	Mathurapur Branch	55	Jumuna Bank Limited, Mathurapur Branch A/C No	1180320000109	98,237	98,292
84	Dhunat Branch	76	Rajshahi Krishi Unnyan Bank,Moihurapur,Dhunat,Bogra. A/C No 277	277	94,883	94,959
85	Sherpur (Bogra) Branch	13	Jumuna Bank Limited, Dhunat,Bogra. A/C No	1180210001754	1,968	1,981
86	Nandigram Branch	60	Jumuna Bank Limited, Sherpur (Bogra) Branch. A/C No:	5803200000915	93,060	93,120
87	Bogra Sadar Branch	66	Agrani Bank Limited, Nandigram Branch,A/C No.	200011688221	45,721	45,787
88	Godarpara Branch	48	Agrani Bank Ltd.Bogra Sadar (Khandar)Branch, A/C No :	200013052059	85,594	85,642
89	Dhupchachia Branch	10	Pubali Bank Ltd Salmatha Branch Bogra A/C	3372901027173	97,887	97,897
90	Mokamtola Branch	6	Janata Bank Ltd.Godarpara Branch Current A/c No	100125267127	73,748	73,754
91	Mahasthanagarh Branch	2	Rupali Bank Ltd, Dhupchachia Branch-A/C	4028020001462	79,469	79,471
92	Majhira Branch	49	Agrani Bank Ltd	0200018096737	44,425	44,474
93	Bagbari Branch	49	Mid land Bank Ltd, Mokamtola Branch A/C-	0018-1050000200	97,277	97,326
94	Gabtolli Branch	100	Islami Bank Bangladesh Ltd, SME Krisi, Mahasthanagarh Branch A/C-	500070100217408	98,870	98,970
95	Hat Fulbari Branch	37	Agrani Bank Ltd.	200016626428	68,032	68,069
96	Sonatala Branch	28	49 Agrani Bank Ltd. Bagbari Branch, (HO) A/C No :	200012271895	87,603	87,631
97	Digpait Branch	18	100 Sonali Bank Ltd. Gabtolli Branch A/C No	6130020000943	84,392	84,410
			37 Rupali bank ltd.Hat Fulbari Branch,Bogra A/C No	4192020000733		
			28 Janata Bank Sonatala Branch AC no:	100137296467		
			18 Dutch Bangla Bank Ltd.Digpait Branch . A/C NO-	2001200001212		



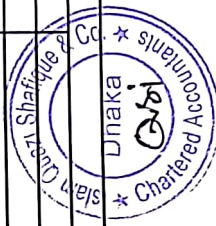
**Socio Economic Backing Association (SEBA)
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99	Gopalpur(Jamalpur) Branch	22	Pubali Bank Ltd. Nandina Bazar Branch Gopalpur Jamalpur A/C No: 4075102000070 Agrani Bank Ltd. Gopalpur Lahirikandha Branch, Jamalpur, A/C No: 0200012276541	291,577	291,599
100	Narandia Branch	11	Janata Bank Ltd. Narandia Branch, AC No: 1001463530	93,856	93,867
101	Balipara Branch	74	Rupali Bank. Balipara Branch. A/C No- 828020001002	90,705	90,779
102	Kushura Branch	6	Rupali Bank.Kushura Branch. A/C No- 4879024000014	31,563	31,569
103	Jamurki Branch	71	Agrani Bank Ltd. Jamurki Branch, Mirjapur Tangail S T N D 20001456036	92,896	92,967
104	Torapganj Branch	24	UCB Bank Ltd. Torapganj Bazar Branch, A/C NO: 777130100000093	101,196	101,220
105	Balirtek Branch	41	Exim Bank Ltd Balirtek Branch ,A/C- 8913100145057	296,513	296,554
106	Kalatia Branch	19	Sonali Bank Ltd. kalatia branch (SND) A/C No 5515203000009 Pubali Bank PLC, Kalatia Branch A/C NO: 3929102000819	111,435	111,454
107	Gafargaon Branch	467	Rupali Bank.Gafargaon Branch.SND A/C No- 5561024000018 Mutual Trust Bank Ltd. 27297	2,673	3,140
108	Hossainpur Branch	119	NCC Bank ,Hossainpur Branch.SND Account No- 1090395000137	174,136	174,255
109	Kishoreganj Branch	24	Pubali Bank Ltd. Nandina Bazar Branch Kishoreganj Branch, A/C 1640-102-001032 NRBC Bank Plc. Kishoreganj Branch, Kishoreganj. A/C : 1773600000040	101,657	101,681
110	Pakundia Branch	73	NRBC Bank Ltd. Pakundia Branch, Pakundia. A/C : 50893330002862	849,623	849,696
111	Pulerghat Branch	48	NRB GLOBAL Bank Ltd-Kaliachapra Branch-A/C 1130000002956	248,156	248,204
112	Naogaon Sadar Branch	38	Mutual Trust Bank Ltd.Naogaon Branch A/C No:- 0070-0210003615	40,193	40,231
113	Adamdighi Branch	46	Janata Bank-Corporate Branch, Adamdighi Branch. A/C- 100215342471	87,991	88,037
114	Kahaloo Branch	16	Islami Bank Bangladesh Limited Kahalu Branch A/C no. 2050015900001000	57,082	57,098
115	Gobindaganj Branch	34	Dutch-Bangla Bank Limited. Gabindaganj Branch A/C NO: 1751200002096	98,396	98,430
116	Sukhanpukur Branch	16	Sonali Bank Ltd. Sonatola, Bogura 618902000413	92,504	92,520
117	Saina Branch	44	IFIC Bank Ltd. 190131660041 Bank Asia Ltd. Saina Branch, Tangail. A/C 1083333003075	22,041	22,085
118	Amraid Branch	55	IFIC Bank Ltd. 190130937041	35,850	35,905
119	Ulhura Branch	34	Standard Bank Ltd. 108360000032	646,385	646,419
120	Katiadi Branch	51	Pubali Bank Ltd. 4550102000107	76,691	76,742
121	Monohardi Branch	96	Mutual Trust Bank Ltd. 13100000001958	23,403	23,499
122	Atibazar Branch	72	Southeast Bank Ltd. Ali Bazar Branch A/C No 008-013100000036 Bengal Commercial Bank Ltd, Atibazar Branch, A/C 1012301000015	162,629	162,701
123	Ashulia Branch	34	NRBC Bank Ltd. 1453600000010	84,363	84,397
124	Kamrangirchar	47	Southeast Bank Ltd. Kamrangirchar Branch A/C No 0075-131000000039	3,419	3,466



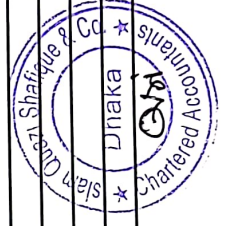
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125	Nawabganj	1	City Bank Limited,Nawabgonj Branch A/C No	3103-453262001	20,826	20,827
126	Dohar	5	Southeast Bank Ltd. Dohar Branch A/C No	0033-13100000177	241,319	241,324
127	Akkelpur	27	Agrani Bank Ltd. Akkelpur Branch, Joypurhat. SND A/C No	0200-018279238	100,385	100,412
128	Jogannathgonighat Branch	23	Agrani Bank Ltd. Jagannathganj Ghat Branch,	200018916731	17,760	17,783
129	Hajipur Branch	43	Agrani Bank Ltd. Hajipur Branch, Jamalpur. A/C No :	200018917537	6,424	6,467
130	Hajrabari Branch	54	NCC Bank, Madhupur Branch. (MADHUPUR ZONE) A/ No-	0064-0325000266	92,947	93,001
131	Islampur Branch	87	Sonail Bank Ltd. Savar Branch (SAVAR ZONE) A/C No	4430-503000041	24,849	24,936
132	Jagrarchar Branch	41	Agrani Bank Ltd. Khandar Branch, (BOGURA ZONE) A/C	0200-014929112	146,550	146,591
133	Sreebordi Branch	20	Sonail Bank Ltd. Sreebordi Branch Current A/C No	6207-502001198	60,998	61,018
134	Tinani Branch	80	Agrani Bank Ltd. Bazar Branch, A/C No	2000-19163094	56,361	56,441
135	Gajirkhamar branch	63	Bangladesh Krishi Bank, Gajirkhamar Bazar Branch, A/C No	5111-0320000080	99,044	99,107
136	Bhingganj Branch	0	Agrani Bank Ltd. Bhingganj Bazar Branch, A/C No	2000-19140922	98,698	98,698
137	Shamganj Branch	97	IFIC Bank Ltd, Shamganj Branch, A/C No	2002-61772001	177,035	177,132
138	Tarakanda Branch	22	Pubali Bank PLC. Shamganj Sub Branch, Gouripur,	313102002222	118,194	118,216
139	Shomvuganj Branch	344	NRBC Bank, Tarakanda Branch, Tarakanda, Mymensingh. A/C	5222-33300002651	289,167	289,511
140	Achim Branch	76	Modhumoti Bank Ltd. Shomvuganj Branch, Mymensingh. A/C	1121-11100000471	88,490	88,566
141	Baghutia Branch	74	IFIC Bank Ltd, Shomvuganj Branch, A/C No :	200083841001	98,964	99,038
142	Gouripur Branch	60	Sonail Bank Ltd. Achim Branch Current A/C No	3302-702000531	4,130	4,190
143	Ishwarganj Branch	104	Shah Jalal Islamic Bank Ltd Kalihati Branch A/C	4060-11100000412	69,011	69,115
144	Nandail Branch	47	Rupali Bank. Gouripur, Mymensingh Branch. A/C No-	8440-20002078	88,012	88,059
145	Altharabari Branch	3	NRBC Bank Ltd. Ishwarganj Branch, Mymensingh. A/C	5050-36000000006	196,535	196,538
146	Purbadhala Branch	4	NRBC Bank Ltd. Nandail Branch, Mymensingh. A/C	5131-36000000028	242,296	242,300
147	Phulpur Branch	22	IFIC Bank Ltd, Altharabari Branch, A/C No	2000-71639041	160,198	160,220
148	Nokla Branch	33	NRBC Bank Ltd. Purbadhala Branch, Purbadhala, Netrokona. A/C	1683-6000000021	1,999	2,032
149	Jaichitra Branch	21	National Bank Ltd Phulipur Branch A/C	1174-005515449	92,111	92,132
150	Ainapur Branch	58	Pubali Bank Ltd. Nokla Branch, Mymensingh A/C No	2932-901-035731	46,743	46,801
151	Fulbaria Kaliakair Branch	80	Janata Bank Ltd. Aushinara Branch, A/C No	1002-44123656	70,850	70,930
152	Deukhola Branch	18	AI-Arafah Islami Bank Ltd. Elenga Branch. AC No	1671-220000088	71,779	71,797
153	Austadhar Branch	7	AI-Arafah Islami Bank Ltd. Fulbaria Kaliakoir Branch	1061020009955	99,205	99,212
			Bangladesh Krishi Bank, Deukhola Branch, Fulbaria A/C No :	47120320000218		
			Agrani Bank PLC. Peyarpur Branch, Jamalpur A/C No	200022098332		



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154	Bailor Branch	29	First Security Islami Bank PLC. Bailor, Trishal Branch, Current A/C No	213711100000901	546,333	546,362
155	Shibganj Branch	100	Sonali Bank PLC. Shibganj Branch Current A/C No 3322502000272	3322502000272	14,967	15,067
			Zone Office		-	-
1	Tangail Zone	41	Pubali Bank Ltd. (Zilla Sarak Branch),TANGAIL	3433-102000500	16,324	16,365
2	Gazipur	1,272	Mutual Trust Bank Ltd.Gazipur Branch	5190320000088	7,059	8,331
3	Jamalpur	487	Prime Bank Ltd. Jamalpur Branch	2200-116009766	23,826	24,313
4	Savar	3,993	Sonali Bank Ltd. Savar Branch	4430-503000041	190,869	194,862
			Mutual Trust Bank Ltd. Savar Branch	131050520030002		
5	Bogra Zone	678	Agrani Bank Ltd. Khandar Branch,	2000-14929112	36,621	37,299
6	Mymensingh	6	Pubali Bank Ltd. Taltola Branch, Mymensingh	2255-901022717	6,292	6,298
			Head office		-	-
		2,157	Sonali Bank-Tangail Branch Curr. (HO) A/C:	602533011-409	1,497,283	1,499,440
			Sonali Bank- Mymensingh Road Branch Mohila Savings (HO) A/C:	65534029732	10,309	10,309
			Pubali Bank- LTD Zilla Sarak Br. SND (HO)	3433102000491	2,120,318	2,120,318
			Janata Bank-Corporate Branch, Tangail Current SND (HO) A/C-	100172257784	1,122,823	1,122,823
			Premier Bank Ltd.,Kapashia, Gazipur. (HO) A/C No	017#713#10000006	109,702	109,702
			Premier Bank Ltd.,Kapashia, Gazipur. (HO) A/C No	017#713#500000001	10,191,300	10,191,300
			Premier Bank Nagarpur Branch SEND. (HO) A/C No	21813100000003	5,050,701	5,050,701
			Dutch Bangla Bank Ltd. Main Road , Tangail (HO) A/C -	196-110-1237	1,753,072	1,753,072
			Southeast Bank Ltd.Tangail Branch Ccurr.(HO) A/C	200813100000006	41,170,178	41,170,178
			Southeast Bank Ltd.Tangail Branch Ccurr.(HO-Provident Fund) A/C	20081350000001	31,750,198	31,750,198
			Southeast Bank Ltd, BNF loan A/c	2008-13100000057	10,105,239	10,105,239
			Mutual Trust Bank Ltd.Dhonbari Probaho-CD-(HO)	0511-0211001451	118,040	118,040
			Mutual Trust Bank Ltd.Tangail Branch CD (HO)-	8003200000051	1,170,480	1,170,480
			NCC Bank Ltd Morshid Road Branch . (HO) Account No	0063-0210000028	154,375	154,375
			NCC Bank Ltd Tangail Branch . (HO) Account No-	0063#0210004506	86,176	86,176
			NCC Bank Ltd Tangail Branch . (HO) Account No-	0063#0325000196	101,114,003	101,114,003
			Shah Jalal Islamic Bank Ltd Tangail Branch (HO) A/C-	4036 12400000143	26,404,554	26,404,554
			Shah Jalal Islamic Bank Ltd Tangail Branch (HO) A/C-	40361110000-317	69,028	69,028
			Dhaka Bank Ltd,Mosjid Road Tang.(HO) A/C	103150000000014	20,465,028	20,465,028
			Standard Bank Lit Tangail.(HO) A/C no-	7336000004	25,844,556	25,844,556
			Mid land Bank Ltd,Gulsan,Dhaka (HO)	0011-1490000429	4,021,385	4,021,385
			Mid land Bank Ltd,Zerbo,Asholia,Dhaka (HO) A/C No	0010-1490000028	17,661	17,661



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of closing cash in hand and cash at Bank Balance
For the year ended 30 June 2024**

					200010171233	43,795	43,795
					200014386886	21,946,032	21,946,032
					1050-320000131	730,060	730,060
					002 5032 0000 647	63,710	63,710
					3102593952001	19,509	19,509
					0179-360000000004	7,478,733	7,478,733
					0179 320000000509	28,350,955	28,350,955
					1121220000234	2,770,051	2,770,051
					1121-0200005294	91,907	91,907
					6412100000037	10,719,312	10,719,312
					064-121-0000713	4,204,391	4,204,391
					0120-312670101	93,512	93,512
					4036-773496430	69,971	69,971
					4036-773496000	10,031,234	10,031,234
					0013-13100026	10,376,387	10,376,387
					1130-00530172	394,500	394,500
					5612-9001814	13,643	13,643
					9202-00000256	4,383	4,383
					8736-000020	10,015,790	10,015,790
						409,284,859	409,305,290
Grand Total							

