

Auditor's Report and Financial Statement
of
Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
For the year ended on 30th June 2025

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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

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 2025, 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 report as at 30 June, 2025, 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 Opinion

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

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

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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.

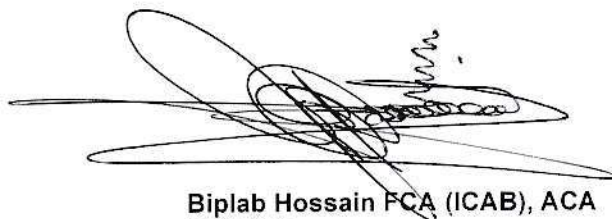
Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.



**Biplab Hossain FCA (ICAB), ACA
(ICAEW)**

Partner

Islam Quazi Shafique & Co.
Chartered Accountants

Firm's Enlistment No: CAF-001-017
Partner's Enrollment number: 1368

Dated: 29 July 2025

Dhaka, Bangladesh

DVC: 2507291368AS725328

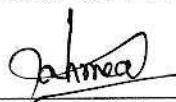
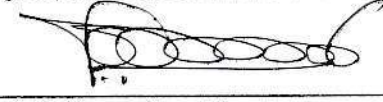
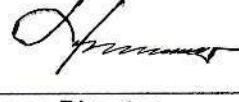


Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Financial Position
As at 30 June 2025

Annexure- A1/2

Particulars	Notes	2024-2025	2023-2024
		BDT	BDT
Properties & Assets			
Non-Current Asseste		149,810,643	139,764,418
Property, Plant & Equipment (at cost)	6.00	149,810,643	139,764,418
Current Assets :		9,995,595,603	8,445,791,233
Loan to Member's	7.00	8,858,221,527	7,339,307,748
Investments on Fixed deposit	8.00	670,626,489	672,430,048
Bond	9.00	-	10,000,000
Other Loan	10.00	13,082,123	8,826,707
Suspense Accounts	11.00	824,103	1,036,188
Advance Accounts	12.00	7,058,721	4,885,252
Cash & Cash Equivalent	13.00	445,782,640	409,305,290
Total		10,145,406,246	8,585,555,651
Capital Fund and Liabilities			
Capital Fund :		1,372,260,048	1,192,063,664
Cumulative Surplus	14.01	1,235,034,043	1,072,857,298
Capital Reserve	14.02	137,226,005	119,206,366
Non-Current Liabilities		3,278,276,439	3,326,895,995
Loans from housing fund (Bangladesh Bank)	15.00	36,371,111	27,217,168
Loan from Bank & Others	16.00	2,461,710,202	2,330,219,590
Short Term Loan	17.00	780,195,126	969,459,237
Current Liabilities:		5,494,869,759	4,066,595,992
Member's Savings	18.00	4,123,742,595	2,934,593,303
Loan Loss Provision	19.00	477,486,660	433,640,591
Gratuity Fund	20.00	63,754,198	36,188,055
Provident Fund	21.00	173,111,797	127,903,861
Retirement Fund	22.00	55,840,126	100,047,760
Provision for Income TAX	23.00	2,550,000	-
Other Current liabilities	24.00	598,384,383	434,222,422
Total		10,145,406,246	8,585,555,651

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.



Biplab Hossain FCA (ICAB), ACA (ICAEW)
Partner
Islam Quazi Shafique & Co.
Chartered Accountants
Firm's Enlistment No: CAF-001-017
Partner's Enrollment number: 1368

Dated: 29 July 2025
Dhaka, Bangladesh

DVC: 2507291368AS725328

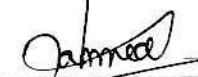


Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2025

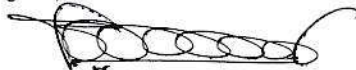
Annexure- A1/3

Particulars	Note	2024-2025	2023-2024
		BDT	BDT
Income:			
Service charge/Interest Income on Loan		1,813,872,088	1,478,140,247
Bank Interest		9,022,542	14,105,549
Interest on FDR		50,768,317	41,391,858
Members Admission fee		1,547,250	1,106,803
Loan Application fee		1,080,790	992,210
Pass Book sales		2,783,805	2,280,093
Others Income	25.00	9,005,980	24,739,910
Total		1,888,080,772	1,562,756,670
Expenditure:			
Interest on Bank Loan		283,096,938	182,984,620
Interest on Members Savings		159,767,567	123,687,876
Interest on Short Term Loan		101,313,968	83,105,818
Rebates		17,744,570	14,059,340
Staff Salary & Benefit		651,362,270	518,099,123
Office Rent		9,868,650	8,857,650
Printing and Stationery		6,252,176	6,181,928
Staff Telephone, Mobile & Postage		5,202,749	5,243,076
Repair & Maintenance		2,245,423	2,404,623
Fuel Cost & Allowance		17,343,398	14,174,022
Electricity, Gas & Water bill		3,837,137	3,208,077
Entertainment		5,453,118	4,953,837
Advertisement		158,360	324,980
Bank charge		3,194,167	4,958,307
Legal Expenses		811,503	521,277
Registration fee (MRA & Others)		2,825,653	3,127,916
Staff Meeting Expenses		115,260	249,025
MRA- MFI Higher Education scholarship		485,000	300,000
Other operating expenses	26.00	222,418,483	167,336,122
Audit fee		150,000	178,250
Board Members Honorarium		344,000	440,000
Tax & VAT expenses	27.00	34,768,982	12,270,602
Loan loss Provision (LLP)		176,575,016	295,441,253
Total Expenditure		1,705,334,388	1,452,107,722
Excess of Income over Expenditure before tax		182,746,384	110,648,948
Less: Provision for Income TAX		2,550,000	-
Excess of Income over Expenditure after tax		180,196,384	110,648,948
Total		1,888,080,772	1,562,756,670

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: 29 July 2025

Dhaka, Bangladesh

DVC: 2507291368AS725328



Biplab Hossain FCA (ICAB), ACA (ICAEW)

Partner

Islam Quazi Shafique & Co.

Chartered Accountants

Firm's Enlistment No: CAF-001-017

Partner's Enrollment number: 1368

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Receipts and Payments
For the year ended 30 June 2025

Annexure- A1/4

Particulars	Note	2024-2025	2023-2024
		BDT	BDT
Opening Balance		409,305,290	129,365,016
Cash in hand		20,431	26,282
Cash at Bank		409,284,859	129,338,734
Receipts :		25,356,491,842	21,531,956,334
Service charge/Interest Income on Loan		1,813,872,088	1,478,140,247
Bank Interest		9,022,542	14,105,549
Interest on FDR		11,760,673	41,391,858
Members Admission Fee		1,547,250	1,106,803
Loan Application Fee		1,080,790	992,210
Pass Book sales		2,783,805	2,280,093
Fixed Deposit Encashment		580,540,313	402,879,081
Bank Loan Received		3,901,062,084	3,542,705,759
Members Savings Collection		3,296,935,460	3,008,296,978
Members Loan Principal		14,057,467,787	11,792,305,735
Others Receipts	28.00	1,680,419,050	1,247,752,021
Total Receipts		25,765,797,132	21,661,321,350
Payments		25,320,014,492	21,252,016,060
Members Loan Disbursement		15,682,923,000	12,991,867,000
Members Savings Return		2,230,076,487	2,512,750,505
Bank Loan Payment		4,012,948,480	2,923,015,751
Fixed Deposit Payment		546,500,000	592,121,476
Interest paid to Bank Loan		31,706,092	182,984,620
Interest on Members Savings		148,662	123,687,876
Interest Paid Short Term Loan		85,327,590	83,105,818
Rebates		17,744,570	14,059,340
Staff Salary & Benefit		651,362,270	518,099,123
Office Rent		9,868,650	8,857,650
Printing and Stationery		6,252,176	6,181,928
Staff Telephone ,Mobile & Postage	29.00	5,202,749	5,243,076
Entertainment		5,453,118	4,953,837
Repair & Maintenance		2,245,423	2,404,623
Fuel Cost & Allowance		17,343,398	14,174,022
Electricity & Gas, Water bill	30.00	3,837,137	3,208,077
Advertisement		158,360	324,980
Bank charge		2,104,063	4,958,307
Legal Expenses		811,503	521,277
Registration fee (MRA & Others)		2,825,653	3,127,916
Staff Meeting Expenses		115,260	249,025
Others Payments	31.00	1,976,617,760	1,243,230,981
Audit fee		150,000	178,250
Board Members Honorarium		344,000	440,000
Tax & VAT expenses	32.00	27,948,091	12,270,602
Closing Balance		445,782,640	409,305,290
Cash in hand		7,657	20,431
Cash at Bank		445,774,983	409,284,859
Total		25,765,797,132	21,661,321,350

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: 29 July 2025
 Dhaka, Bangladesh

DVC: 2507291368AS725328



Bioplav Hossain FCA (ICAB), ACA (ICAEW)
 Partner
 Islam Quazi Shafique & Co.
 Chartered Accountants
 Firm's Enlistment No: CAF-001-017
 Partner's Enrollment number: 1368

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Changes in Equity
For the year ended 30 June 2025

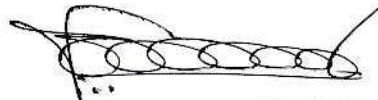
Annexure- A1/5

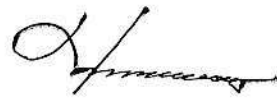
Particulars	FY' 2024-2025		
	Cumulative Surplus	Statutory Reserve Fund	Total
Balance As at 01 July 2024	1,072,857,298	119,206,366	1,192,063,664
Add: Surplus during the Year	180,196,384		180,196,384
Add: Reserve fund	-	18,019,639	18,019,639
Balance as on 30 June 2025	1,253,053,682	137,226,005	1,390,279,687
Less: Transfer to reserve Fund 10%	18,019,639	-	18,019,639
Balance as on 30 June 2025	1,235,034,044	137,226,005	1,372,260,049

Particulars	FY' 2023-2024		
	Cumulative Surplus	Statutory Reserve Fund	Total
Balance As at 01 July 2023	973,273,245	108,141,471	1,081,414,716
Add: Surplus during the year	110,648,948	11,064,895	121,713,843
Add: Adjustment during the year	-	-	-
Balance as on 30 June 2024	1,083,922,193	119,206,366	1,203,128,559
Less: Transfer to reserve fund 10%	11,064,895	-	11,064,895
Balance as on 30 June 2024	1,072,857,298	119,206,366	1,192,063,664

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: 29 July 2025
Dhaka, Bangladesh

DVC: 2507291368AS725328





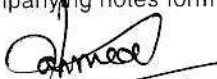
Biplab Hossain FCA (ICAB), ACA (ICAEW)
Partner
Islam Quazi Shafique & Co.
Chartered Accountants
Firm's Enlistment No: CAF-001-017
Partner's Enrollment number: 1368

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Statement of Cash Flows
For The year ended 30 June 2025

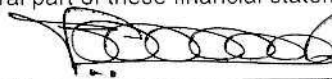
Annexure- A1/6

		2024-2025	2023-2024
Notes		BDT	BDT
(A) Cash Flows From Operating Activities:			
Surplus for the period		180,196,384	110,648,948
PPE Adjustment		-	(1,000,150)
Net Fund increase /decrease		180,196,384	109,648,798
Add: Amount considered as non cash items		52,217,409	230,618,294
Loan Loss Provision (LLP)		43,846,069	218,633,894
Depreciation on PPE		8,859,778	8,450,508
Provision for savings interest		(488,438)	3,533,892
Sub-total of non cash items		232,413,793	340,267,092
		(1,525,130,579)	(1,200,146,180)
Members Loan Outstanding		(1,518,913,779)	(1,197,560,909)
Advance, Deposits & Prepayments		(2,173,469)	(334,752)
Suspense Account		212,085	(52,000)
Other Loan		(4,255,416)	(2,198,519)
Net Cash Generated from Operating Activities		(1,292,716,786)	(859,879,088)
(B) Cash Flow from Investing Activities			
Acquisition of Property, Plant and Equipment		(10,046,225)	(8,502,804)
Investments on Fixed Deposit (FDR)		1,803,559	(189,242,395)
Bond		10,000,000	(10,000,000)
Loans from Housing Fund		9,153,943	12,816,081
Loan from Banks		131,490,612	606,873,927
Other Loan		(189,264,111)	91,815,572
Net Cash Generated from Investing Activities		(46,862,222)	503,760,381
(C) Cash Flow from Financing Activities			
Other Current Liabilities		155,790,621	94,111,956
Members Savings		1,189,149,292	495,545,473
Gratuity Fund		27,566,143	7,600,500
Provident Fund		45,207,936	22,028,258
Provision for Income TAX		2,550,000	-
Retirement fund		(44,207,634)	16,772,794
Net cash Generated from/(used in) Financing activities		1,376,056,358	636,058,981
(D) Net increase/decrease (A+B+C)		36,477,350	279,940,274
Add: Cash and Bank Balance at the beginning of the year		409,305,290	129,365,016
Cash and Bank Closing Balance		445,782,640	409,305,290

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: 29 July 2025
Dhaka, Bangladesh

DVC: 2507291368AS725328



Biplab Hossain FCA (ICAB), ACA (ICAEW)
Partner
Islam Quazi Shafique & Co.
Chartered Accountants
Firm's Enlistment No: CAF-001-017
Partner's Enrollment number: 1368

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars
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1.00 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.

2.00 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.
Nature of operations (programs)	Micro credit program, ME, Health program,
Statutory Audit conducted upto	30 June, 2024
Name of statutory auditor for last year	Islam Quazi Shafique & 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	28 June, 2025



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars
-------	-------------

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	Registerypara, 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

3.00 Basis of Accounting:

The financial statements have been prepared under historical cost convention on accrual basis except

4.00 Summary of Significant Accounting Policies:

4.01 Currencies:

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

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.

(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% intetest being paid on the members at the end of the year.



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars
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4.04 Fixed Assets and Depreciation:

Fixed assets other than land are valued at cost less depreciation. Depreciation is charged on fixed assets

5.00 Significant Organizational Policies:**5.01 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 embodies 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 (MCP)
Notes to Financial Statement
As at and for the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars	2024-2025	2023-2024
		BDT	BDT
6.00 Property, Plant and Equipment :			
A. Cost:			
Opening Balance		139,764,418	132,261,764
Add: Purchase during the period		11,201,750	8,502,804
Less: Adjustment during the year		1,155,525	1,000,150
Sub Total		149,810,643	139,764,418
B. Depreciation			
Opening Balance		44,301,400	35,850,892
Add: Depreciation Charged during the year		8,859,778	8,450,508
Sub Total		53,161,178	44,301,400
Written down value as at 30.06.24 (A-B)		96,649,465	95,463,018
A fixed assets schedule has been given in Annexure-A/4			
7.00 Loan to Member			
Opening Balance		7,339,307,748	6,139,746,484
Add: Disbursement during the year		15,682,923,000	12,946,420,000
Add: Transferred from Non cash		-	45,447,000
		23,022,230,748	19,131,613,484
Less: Realised during the year		14,057,467,787	11,746,858,736
Less: Adjustment with Written Off		106,541,434	45,447,000
Closing Balance		8,858,221,527	7,339,307,748

Particular	Balance as on 30 June 2024	Disbursement	Received	Written off	Balance as on 30 June' 2025	Balance as on 30 June 2024
Loan-MC	3,100,412,700	6,321,763,000	6,263,517,289	68,342,505	3,090,315,906	3,100,412,700
Loan-ME	2,355,424,097	4,502,609,000	3,967,878,327	37,449,358	2,852,705,412	2,355,424,097
Loan-AG	9,043,829	-	8,474,307	-	569,522	9,043,829
Loan-RRS	53,140	-	-	53,140	-	53,140
Loan-Ujjibon	-	20,000,000	16,426,395	-	3,573,605	-
SML-MC	319,465,744	1,012,181,000	907,669,155	183,958	423,793,631	319,465,744
SML-ME	1,527,861,553	3,811,370,000	2,886,036,645	512,473	2,452,682,435	1,527,861,553
HL Loan	27,046,685	15,000,000	7,465,669	-	34,581,016	27,046,685
Grand Total	7,339,307,748	15,682,923,000	14,057,467,787	106,541,434	8,858,221,527	7,339,307,748

8.00 Investment on Fixed Deposit (FDR)

Opening Balance	672,430,048	483,187,653
Add: Investment during the year	546,500,000	586,515,318
Add: Interest during the year	39,007,643	5,606,158
	1,257,937,691	1,075,309,129
Less : Encashment during the years	580,540,313	4,041,820
Less : VAT & TAX during the year	6,770,889	398,837,261
Closing Balance	670,626,489	672,430,048

Particular	Balance as on 30 June 2024	Additional during the Year		Encashment during the year		Balance as on 30 June' 2025	Balance as on 30 June 2024
		Investment	Interest	Encashment	VAT & TAX		
NCC Bank PLC	159,281,187	67,500,000	5,634,114	192,731,633	563,410	39,120,258	159,281,187
SBAC Bank PLC	18,158,723	-	948,692	9,606,873	102,869	9,397,673	18,158,723
South East Bank PLC	25,125,274	180,000,000	4,224,412	100,000,000	843,538	108,506,148	25,125,274
Standard Bank PLC	141,448,109	28,500,000	7,503,188	118,218,442	1,550,637	57,682,218	141,448,109
Mid Land Bank PLC	22,410,773	10,000,000	2,116,418	-	206,582	34,320,609	22,410,773
Community Bank PLC	40,323,752	30,000,000	2,172,854	315,000	557,356	71,624,250	40,323,752
NRBC Bank PLC	15,229,688	20,500,000	1,235,913	17,738,109	195,627	19,031,865	15,229,688
Premier Bank PLC	61,740,358	75,000,000	4,732,571	44,001,880	871,131	96,599,918	61,740,358
Dhaka Bank PLC	22,599,798	-	1,963,847	-	609,155	23,954,490	22,599,798
Pubali Bank PLC	8,310,871	-	753,423	-	138,065	8,926,229	8,310,871
Union Bank PLC	20,315,245	10,000,000	543,815	25,583,996	32,507	5,242,557	20,315,245
Agrani Bank PLC	30,633,237	-	2,471,053	1,739,387	206,429	31,158,474	30,633,237



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Notes to Financial Statement
As at and for the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars					2024-2025	2023-2024
						BDT	BDT
AB Bank PLC	30,937,395	-	1,719,861	32,293,284	363,972	-	30,937,395
Bank Asia PLC	10,297,000	10,000,000	-	10,297,000	-	10,000,000	10,297,000
BDB PLC	-	17,000,000	-	-	-	17,000,000	-
Jamuna Bank PLC	-	10,000,000	-	9,995,000	5,000	-	-
Janata Bank PLC	-	10,000,000	-	-	-	10,000,000	-
MTB PLC	-	15,000,000	-	-	-	15,000,000	-
Lanka Bangla, Dhaka	30,000,000	40,000,000	-	-	-	70,000,000	30,000,000
IDLC-Dhaka	18,210,635	-	1,838,215	-	382,643	19,666,207	18,210,635
IPDC, Dhaka	17,408,003	23,000,000	1,149,267	18,019,709	141,968	23,395,593	17,408,003
Grand Total	672,430,048	546,500,000	39,007,643	580,540,313	6,770,889	670,626,489	672,430,048

Savings FDR	-	10,000,000
Statutory Reserve Fund	136,742,557	125,000,000
Lien FDR	533,883,932	537,430,048
Total	670,626,489	672,430,048

9.00 Bond

Opening Balance	10,000,000	-
Add: Investment during the year	-	10,000,000
	10,000,000	10,000,000
Less: Encashment during the years	10,000,000	-
Less: Bank charge during the year	-	-
Closing Balance	-	10,000,000

10.00 Other Loan

Bi- Cycle Loan	10.01	-	-
Motor Cycle Loan	10.02	970,052	982,102
Staff Loan	10.03	9,094,071	5,566,605
House Loan	10.04	3,018,000	2,278,000
Closing Balance		13,082,123	8,826,707

10.01 Bi- Cycle Loan

Opening Balance	-	15,000
Add: Disbursement during the year	-	-
	-	15,000
Less: Realized during the year	-	15,000
Closing Balance	-	-

10.02 Motor Cycle Loan

Opening Balance	982,102	1,402,028
Add: Disbursement during the year	400,000	197,039
Add: Adjustment during the year	50,849	-
	1,432,951	1,599,067
Less: Realization during the year	462,899	616,965
Closing Balance	970,052	982,102

10.03 Staff Loan

Opening Balance	5,566,605	3,369,160
Add: Disbursement during the year	13,399,000	11,230,445
Add: Application fee during the year	-	-
Add: Adjustment during the year	898,314	-
	19,863,919	14,599,605
Less: Realization during the year	10,769,848	9,033,000
Closing Balance	9,094,071	5,566,605

10.04 House Loan

Opening Balance	2,278,000	1,842,000
Add: Adjustment with Salary	-	-
Add: Disbursement during the year	2,000,000	1,000,000
	4,278,000	2,842,000
Less: Realization during the year	1,260,000	564,000
Closing Balance	3,018,000	2,278,000



Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Annexure-A1/7

Notes to Financial Statement

As at and for the year ended 30 June 2025

Notes	Particulars	2024-2025	2023-2024
		BDT	BDT
11.00 Suspense Account			
Opening Balance		1,036,188	984,188
Add: Disbursement during the year		-	331,529
		1,036,188	1,315,717
Less: Received during the Year		212,085	279,529
Less: Adjustment during the year		-	-
Closing Balance		824,103	1,036,188
12.00 Advance			
Advance office rent	12.01	6,451,661	4,703,200
Program Advance	12.02	294,500	103,392
Others Advance	12.03	133,900	-
Security Office Rent	12.04	178,660	78,660
		7,058,721	4,885,252
12.01 Advance office rent			
Opening Balance		4,703,200	4,023,000
Add: Paid during the year		5,903,761	4,192,000
Add: Adjustment during the year		-	-
		10,606,961	8,215,000
Less: Realized during the Year		4,139,300	3,511,800
Less: Adjustment during the year		16,000	-
Closing Balance		6,451,661	4,703,200
12.02 Program Advance			
Opening Balance		103,392	383,000
Add: Paid during the year		13,200,280	7,324,640
		13,303,672	7,707,640
Less: Received during the year		13,009,172	7,604,248
Closing Balance		294,500	103,392
12.03 Others Advance			
Opening Balance		-	-
Add: Paid during the year		9,400,674	-
		9,400,674	-
Less: Received during the year		9,266,774	-
Closing Balance		133,900	-
12.04 Security Office Rent			
Opening Balance		78,660	144,500
Add: Paid during the year		100,000	34,160
		178,660	178,660
Less: Received during the year		-	100,000
Closing Balance		178,660	78,660
13.00 Cash & Cash Equivalent			
Cash in Hand		7,657	20,431
Cash at Bank		445,774,983	409,284,859
Closing Balance		445,782,640	409,305,290
14.00 Fund Account			
Retained Surplus	14.01	1,235,034,043	1,072,857,297
Capital reserve	14.02	137,226,005	119,206,366
Closing Balance		1,372,260,048	1,192,063,663
14.01 Retained Surplus			
Opening Balance		1,072,857,298	973,273,245
Add: Surplus/Deficit for the year		180,196,384	110,648,948
Add: adjustment (SSF Fund to last year)		-	-
Less: Transfer from the surplus during the year		18,019,639	11,064,895
Less: Transfer to Capital Fund during the year		-	-
Less: SSF Fund Transfer to Retirement Fund last year		-	-
Closing Balance		1,235,034,043	1,072,857,298



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Notes to Financial Statement
As at and for the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars	2024-2025	2023-2024
		BDT	BDT
14.02	Capital reserve		
	Opening Balance	119,206,366	108,141,471
	Add: Received from the surplus during the year	18,019,639	11,064,895
	Closing Balance	137,226,005	119,206,366
15.00	Bank Loan (Bangladesh bank)		
	Opening Balance	27,217,168	14,401,087
	Add: Received during the year	15,000,000	17,250,000
	Add: Interest during the year	363,395	-
		42,580,563	31,651,087
	Less: Payment during the year	6,209,452	4,433,919
	Closing Balance	36,371,111	27,217,168
16.00	Loan from Bank & Others		
	Opening Balance	2,330,219,590	1,723,345,663
	Add: Received during the year	3,886,062,084	3,523,913,581
	Add: Interest during the year	252,167,556	1,542,177
		6,468,449,230	5,248,801,421
	Less: Payment during the year	4,006,739,028	2,918,581,831
	Closing Balance	2,461,710,202	2,330,219,590

Particular	Opening Balance	Received	Payment	Adjustment with Interest	Closing Balance	Balance as on 30 June 2024
NCC bank PLC	225,138,842	568,900,000	603,271,034	28,633,867	219,401,675	225,138,842
NRBC Bank PLC	85,173,767	70,000,000	107,906,370	6,257,978	53,525,375	85,173,767
Southeast bank PLC	245,561,341	250,000,000	244,421,251	33,969,826	285,109,916	245,561,341
Standard Bank PLC	198,405,928	200,000,000	314,531,401	22,496,667	106,371,194	198,405,928
Mid Land bank PLC	185,220,469	200,000,000	244,565,570	24,809,511	165,464,410	185,220,469
SBAC Bank PLC	49,710,981	80,000,000	94,734,187	6,553,886	41,530,680	49,710,981
Community Bank PLC	170,714,083	150,000,000	84,880,557	21,644,757	257,478,283	170,714,083
Premier Bank PLC	197,136,446	250,000,000	191,627,305	13,087,630	268,596,771	197,136,446
Dhaka Bank PLC	103,885,980	199,200,000	212,800,949	13,188,341	103,473,372	103,885,980
Agrani Bank PLC	254,613,161	1,043,262,084	1,093,169,428	28,837,147	233,542,964	254,613,161
Union Bank PLC	31,126,095	-	31,706,128	580,033	-	31,126,095
AB Bank PLC	300,000,000	-	300,000,000	-	-	300,000,000
Pubali Bank PLC	76,888,129	136,500,000	146,943,183	9,176,592	75,621,538	76,888,129
Bank Asia PLC	23,469,652	50,000,000	26,570,129	3,100,477	50,000,000	23,469,652
Mutual Trust Bank PLC	-	150,000,000	-	812,501	150,812,501	-
Bangladesh Development Bank PLC	-	100,000,000	-	724,772	100,724,772	-
Bangladesh NGO Foundation (BNF)	14,296,429	10,000,000	10,060,721	250,000	14,485,708	14,296,429
Lanka Bangla PLC	114,236,723	200,000,000	181,190,703	24,460,962	157,506,982	114,236,723
IPDC	28,917,270	140,000,000	60,083,795	8,430,118	117,263,593	28,917,270
IDLC-Dhaka PLC	25,724,294	88,200,000	58,276,317	5,152,491	60,800,468	25,724,294
Bangladesh Bank (Bank Loan)	27,217,168	15,000,000	6,209,452	363,395	36,371,111	27,217,168
Grand Total	2,357,436,758	3,901,062,084	4,012,948,480	252,530,951	2,498,081,313	2,357,436,758

17.00	Sort Term Loan		
	Opening Balance	969,459,237	877,643,665
	Add: Received during the year	1,277,655,149	777,193,089
	Add: Adjustment with Interest	15,986,378	-
		2,263,100,764	1,654,836,754
	Less: Refund during the year	1,482,905,638	685,377,517
	Less: Adjustment with Interest Refund	-	-
	Closing Balance	780,195,126	969,459,237



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Notes to Financial Statement
As at and for the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars	2024-2025 BDT	2023-2024 BDT
18.00	Member Savings Fund		
	Opening Balance	2,934,593,303	2,439,047,830
	Add: Collection during the year	3,296,935,460	2,212,091,667
	Add: Interest Paid during the year	143,068,020	100,259,248
	Add: Adjust with Term Savings Intrest	16,699,547	695,946,063
		<u>6,391,296,330</u>	<u>5,447,344,808</u>
	Less: Refund during the year	2,230,076,487	1,544,151,745
	Less: Adjustment during the year	37,477,248	968,599,760
	Closing Balance	<u>4,123,742,595</u>	<u>2,934,593,303</u>
19.00	Loan Loss Provision		
	Opening Balance	433,640,591	215,006,697
	Add. Provision made during the year	176,575,016	295,441,253
		<u>610,215,607</u>	<u>510,447,950</u>
	Less: Adjustment during the year	26,187,513	-
	Less: Written off during the year	108,541,434	76,807,359
	Closing Balance	<u>477,486,660</u>	<u>433,640,591</u>
20.00	Gratuity Fund		
	Opening Balance	43,846,069	
	Add. Received during the year	36,188,055	28,587,555
		<u>32,741,373</u>	<u>14,084,833</u>
		<u>68,929,428</u>	<u>42,672,388</u>
	Less: Refund during the year	5,175,230	6,484,333
	Closing Balance	<u>63,754,198</u>	<u>36,188,055</u>
21.00	Provident Fund		
	Opening Balance	127,903,861	105,875,603
	Add. Received during the year	74,281,621	57,190,959
	Add: Interest During the year	5,453,379	-
		<u>207,638,861</u>	<u>163,066,562</u>
	Less: Refund during the year	34,527,064	35,162,701
	Closing Balance	<u>173,111,797</u>	<u>127,903,861</u>
22.00	Staff Retirement Fund (RF)		
	Opening Balance	100,047,760	83,274,966
	Add. Received during the year	15,848,323	13,947,875
	Add: Interest During the year	1,153,167	-
	Add: Transfer from GRF fund	-	9,067,732
		<u>117,049,250</u>	<u>106,290,573</u>
	Less: Paid during the year	6,074,412	6,242,813
	Less: Adjustment with GRF-2022	34,705,205	-
	Less: Adjustment with GRF-2023	11,361,775	-
	Less: Adjustment with GRF-2024	9,067,732	-
	Closing Balance	<u>55,840,126</u>	<u>100,047,760</u>
23.00	Provision for Income TAX		
	Opening Balance	-	-
	Add. Privision during the year	2,550,000	-
		<u>2,550,000</u>	<u>-</u>
	Less: Paid during the year	-	-
	Closing Balance	<u>2,550,000</u>	<u>-</u>
24.00	Other Current liabilities		
	Opening Balance	434,222,422	328,060,012
	Add. Additional during the year	414,992,448	235,755,870
	Add: Adjustment with Interest	1,847,349	-
	Add: Adjustment with RF-2022 (Note-22)	34,705,205	-
	Add: Adjustment with RF-2023 (Note-22)	11,361,775	-
	Add: Adjustment with RF-2024 (Note-22)	9,067,732	-
		<u>906,196,931</u>	<u>563,815,882</u>
	Less: Paid during the year	307,812,548	129,593,460
	Less: Adjustment during the year	-	-
	Closing Balance	<u>598,384,383</u>	<u>434,222,422</u>



Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Notes to Financial Statement

As at and for the year ended 30 June 2025

Annexure-A1/7

Notes	Particulars				2024-2025	2023-2024
					BDT	BDT
Particular	Opening Balance	Made during the year	Paid during the year	Adjustment	Closing Balance	Balance as on 30 June 2024
Accumulated Depreciation	44,301,400	8,859,778	-	-	53,161,178	44,301,400
Provision for Term Savings Interest	13,004,271	14,960,289	15,451,426	-	12,513,134	13,004,271
Provision for Savings Interest	-	127,962,798	127,960,098	-	2,700	-
Staff Life Risk Fund	5,536,989	1,153,167	-	-	6,690,156	5,536,989
Members Welfare Fund	323,122,418	154,845,011	80,960,072	-	397,007,357	323,122,418
Staff Welfare Fund	8,171,853	1,591,664	128,280	-	9,635,237	8,171,853
Staff Earned Leave	16,374,203	9,259,592	2,114,802	-	23,518,993	16,374,203
Staff Security	19,431,200	4,970,000	3,976,000	-	20,425,200	19,431,200
Sundry Accounts	4,280,088	70,517,258	69,144,261	-	5,653,085	4,280,088
Office Rent Advance (Liability)	-	25,000	-	-	25,000	-
Training Fund	-	2,812,750	1,170,641	-	1,642,109	-
General Retirement Fund (GRF)	-	18,038,870	6,910,696	56,982,061	68,110,235	-
Grand Total	434,222,422	414,996,177	307,816,276	56,982,061	598,384,384	434,222,422



Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Annexure-A1/7

Notes to Financial Statement

As at and for the year ended 30 June 2025

Notes No.	Particulars	2024-2025	2023-2024
		BDT	BDT
25.00	Others Income-I/E		
	Miscellaneous Income	375,430	11,555,258
	Fine Received	1,358,421	4,126,045
	Staff Training fee	-	2,297,000
	Written off Loan Recovery	4,148,459	592,753
	Accommodation Charge	-	2,438,480
	Account charge	-	578,835
	Staff Loan Application Fee	6,420	8,050
	Interest Refund-STL	-	294,681
	Deduction	1,958,717	466,187
	Received from Organization Part	-	1,266,188
	Office Rent Received	209,370	222,949
	Interest on Motor Cycle Loan	50,849	72,039
	Interest on Staff loan	898,314	821,445
		9,005,980	24,739,910
26.00	Other operating expenses-I/E		
	Staff Gratuity Expense	32,741,373	14,084,833
	Staff Earned Leave Expense	9,259,592	6,961,355
	Provident Fund-Expenses	28,096,422	21,873,557
	Golden Hand Shake	1,580,595	991,016
	Staff Risk fund Expense	1,153,167	1,367,453
	Interest Paid On Provident Fund	5,453,379	5,023,023
	Interest on Retirement fund	1,153,167	1,367,453
	Interest on GRF fund	1,847,349	2,125,251
	Relief & Rehabilitation	547,500	142,350
	Observance of day	33,450	83,850
	Staff Annual Conferance	6,603,200	-
	Staff Educational Tour	1,962,000	1,495,440
	Conveyance allowance	2,375,522	2,653,881
	Donation	65,000	100,000
	Daily allowance	4,729,405	984,441
	Determination allowance	13,066,040	11,535,091
	Boishaki Allowance	12,639,369	9,290,703
	Miscellaneous Expenses	609,838	427,641
	Depereciation Expenses	8,859,778	8,450,508
	Samity Materials	99,983	62,530
	Cultural programme	105,215	127,765
	Crockeries	794,159	223,188
	News Paper	300	370
	Residental Rent	17,205,105	16,754,950
	Singboard & Banner	316,608	134,555
	Credit Allowance	5,213,728	-
	Office Maintenance	2,819,310	-
	Software Expensess	4,714,255	4,011,611
	Wages	22,470	-
	Medical Campaign	2,500	-
	Work-Aid	1,021,926	950,719
	Staff Festival & Incentive Bonus	54,384,492	40,210,578
	Loan Processing fee	542,286	213,700
	Additional Charge	2,400,000	14,375,000
	Staff Training Expenses	-	1,051,460
	Tree Plantation	-	14,900
	Hotel Accommodation	-	246,950
	Total	222,418,483	167,336,122



Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Annexure-A1/7

Notes to Financial Statement

As at and for the year ended 30 June 2025

Notes No.	Particulars	2024-2025	2023-2024
		BDT	BDT
27.00	Tax & VAT-I/E		
	Tax	11,947,083	3,733,538
	Value Added Tax (VAT)	14,890,588	1,844,608
	Tax on FDR	7,931,311	6,692,456
	Total	34,768,982	12,270,602
28.00	Others Receipts (R/P)		
	Interest on Staff Loan	-	821,445
	Motor Cycle Loan Installment	462,899	616,965
	Staff Loan Realization (Principal)	10,769,848	9,033,000
	House loan realization	1,260,000	564,000
	Advanced Office Rent Received	4,139,300	3,511,800
	Program Advance	13,009,172	7,604,248
	Others Advance	9,266,774	-
	Suspense A/C	212,085	279,529
	Bond	10,000,000	-
	Source Tax	719,800	576,417
	Short Term Loan	1,277,655,149	777,193,089
	Members Welfare Fund	154,845,011	127,330,530
	Office Rent Advance (Liability)	41,000	100,000
	Sundry Accounts	70,517,258	50,401,667
	Provident Fund	74,281,621	57,190,959
	Staff Retirement Fund	15,848,323	23,014,608
	Staff Security Fund	4,970,000	5,280,000
	Staff Welfare Fund	1,591,664	3,970,775
	General Retirement Fund (GRF)	18,038,870	16,967,704
	Training Fund	2,812,750	-
	Grant Received from VGD	380,813	247,478
	Grant Received Others	384,371	300,000
	Miscellaneous Income	375,430	11,555,258
	Fine Received	1,358,421	4,126,045
	Staff Training Fee	-	2,297,000
	Written off Loan Recovery	4,148,459	592,753
	Accommodation Charge	-	2,438,480
	Account Closing Charge	-	578,835
	Staff Loan Application Fee	6,420	8,050
	Office Rent Received	209,370	222,949
	Interest Refund	-	294,681
	Deduction	1,958,717	466,187
	Received From Organization Part	-	1,266,188
	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 Leave	-	6,961,355
	Staff Gratuity Fund	-	14,084,833
	Bi-Cycle Loan Installment	-	15,000
	Computer	-	150
	Motor Vehicles	1,155,525	1,000,000
	Interest on Motor Cycle Loan	-	72,039
	Total	1,680,419,050	1,247,752,021



Socio Economic Backing Association (SEBA)**Micro Credit Program (MCP)****Annexure-A1/7****Notes to Financial Statement****As at and for the year ended 30 June 2025**

Notes No.	Particulars	2024-2025	2023-2024
		BDT	BDT
29.00 Telephone ,Mobile Set & Postage-R/P			
	Telephone & Mobile bill	4,571,964	4,207,864
	Postage	630,785	1,035,212
	Total	5,202,749	5,243,076
30.00			
	Electricity,Gas & Water bill-R/P		
	Electric Expenses	493,701	412,183
	Electric, Gas & water Bill	3,343,436	2,795,894
		3,837,137	3,208,077
31.00 Other Payment-R/P			
	Fixed Assets Building	-	359,995
	Furniture & Fixture	5,153,860	1,593,000
	Laptop purchase	54,000	56,500
	Mobile set	83,410	24,320
	Television	-	18,000
	Air condition Purchase	-	45,000
	Equipment	50,450	128,833
	Motor vehicles	3,600,000	4,925,000
	Photocopy Machine	-	170,000
	Fire Fighting Systems and Equipment	6,800	-
	Computer Purchase	1,263,650	860,350
	Fan Purchase	545,280	321,805
	Printer	379,800	-
	Sound System	64,500	-
	Motor Cycle Loan	400,000	197,039
	Staff Loan Paid	13,399,000	11,230,445
	House Loan	2,000,000	1,000,000
	Advance Office Rent	5,903,761	4,192,000
	Program Advance	13,200,280	7,324,640
	Security Office Rent	100,000	34,160
	Others Advance	9,400,674	-
	Short Term Loan-Return	1,482,905,638	685,377,517
	Loan Loss Provision	26,187,513	76,807,359
	Interest Provision for Term Savings	15,404,024	11,491,932
	Interest Provision for TDS & DBS	47,402	115,425
	Interest Provision for Savings Interest	22,365,598	100,259,248
	Sundry Accounts	69,144,261	49,599,773
	Provident Fund	34,527,064	35,162,701
	Retirement Fund	6,074,412	6,242,812
	Staff Security Fund	3,976,000	5,219,000
	Staff Welfare Fund	128,280	67,182
	Earned Leave Fund	2,114,802	2,263,619
	Gratuity Fund	5,175,230	6,484,333
	General Retirement Fund (GRF)	6,910,696	16,967,704
	Training Fund	1,170,641	-
	Payment to VGD Program	380,813	247,478
	Grand Payment Others	384,371	300,000
	Provident Fund-Expenses	28,096,422	21,873,557
	Golden Handshak Expenses	1,580,595	991,016
	Relief & Rehabilitation	547,500	142,350
	MRA- MFI Higher Education scholarship	485,000	300,000
	Observance of day	33,450	83,850



Socio Economic Backing Association (SEBA)**Micro Credit Program (MCP)****Annexure-A1/7****Notes to Financial Statement****As at and for the year ended 30 June 2025**

Notes No.	Particulars	2024-2025	2023-2024
		BDT	BDT
	Conveyance Allowance	2,375,522	2,653,881
	Daily Allowance	4,729,405	984,441
	Donation	65,000	100,000
	Determination Allowance	13,066,040	11,535,091
	Miscellaneous Expenses	609,838	427,641
	Wages	22,470	-
	Medical Campaign	2,500	-
	Work-Aid	1,021,926	950,719
	Staff Festival & Incentive Bonus	54,384,492	40,210,578
	Samity Materials	99,983	62,530
	Cultural programme	105,215	127,765
	Annual Conferance	6,603,200	-
	Staff Educational Tour	1,962,000	1,495,440
	Crockerys	794,159	223,188
	News Paper	300	370
	Loan processing Fee	542,286	213,700
	Residential Rent	17,205,105	16,754,950
	Boishaki Allowance	12,639,369	9,290,703
	Signboard & Banner	316,608	134,555
	Credit Allowance	5,213,728	-
	Office Maintenance	2,819,310	-
	Software Expenses	4,714,255	4,011,611
	Source Tax	719,800	576,417
	Bond	-	10,000,000
	Additional Charge	2,400,000	14,375,000
	Members Welfare Fund	80,960,072	43,984,251
	Staff Training Expenses	-	1,051,460
	Office Rent Advance (LIABILITY)	-	66,000
	Staff Life Risk Fund	-	1,367,453
	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 GRF	-	2,125,251
	Tree Plantation	-	14,900
	Hotel Accommodation	-	246,950
	Suspense A/C	-	331,529
		1,976,617,760	1,243,230,981
32.00	Tax & VAT expenses		
	Tax	11,797,083	3,733,538
	Value Added Tax (VAT)	14,725,588	1,844,608
	Tax on FDR	1,425,420	6,692,456
		27,948,091	12,270,602



SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
MICRO CREDIT PROGRAM (MCP)
Portfolio Report

As at and for the year ended 30 June 2025

Review of Loan Classification and Provisions

Annexure-A/2

(i) Classification of Loan and Loan Loss Provision

(f) Classification of Loan and Loan Loss Provision						
SL. no.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Loan Loss Provision on Loan	Required Amount
1	Good Loan	No Overdue	-	8,246,808,020	1%	82,468,099.00
2	Watchful	1-30 days	1,906,499	14,448,360	5%	722,418.00
3	Substandard Loan	31-180 days	79,522,650	129,565,221	25%	32,391,305.00
4	Doubtful Loan	181-365 days	156,818,092	160,072,475	75%	120,054,356.00
5	Bad Loan (2024)	365+ days	176,373,513	176,373,513	100%	176,373,513.00
	Bad Loan (2025)		130,953,938	130,953,938	50%	65,476,969.00
Total				8,858,221,527		477,486,660

(ii) Loan Loss Provision (LLP) Status of the PO

Particulars	Amount in Taka
Required Provision as Per MRA Policy	477,486,660
Actual Provision Made by the PO	477,486,660
Excess/Shortfall of Provision	-
Opening Balance of Loan Written-off (01.07.2024)	113,188,902
Loan Written-off during the Year (2024-2025)	106,541,434
Written-off Loan Recovery during the Year (2024-2025)	4,148,459
Closing Balance of Loan Written-off (30.06.2025)	215,581,877



**SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
MICRO CRDIT PROGRAM (MCP)
Portfolio Report**

As at and for the year ended 30 June 2025

Review of Loan Classification and Provisions

(iii) Loan Operational Report for SEBA

Annexure-A/2

SL. No	Particular	2024-2025 (FY)		2024-2025 (FY)	
		Amount	% Individual with Sub- total	Amount	% Individual with Sub-total
1. Loan Component (Balance)	Loan-MC	3,090,315,906	34.89	3,100,412,700	42.24
	Loan-ME	2,852,705,412	32.20	2,355,424,097	32.09
	Loan-AG	569,522	0.01	9,043,829	0.12
	Loan-RRS	-	0.00	53,141	0.00
	Loan-Ujjibon	3,573,605	0.04	-	0.00
	SML-MC	423,793,631	4.78	319,465,744	4.35
	SML-ME	2,452,682,435	27.69	1,527,861,553	20.82
	HL Loan	34,581,016	0.39	27,046,685	0.37
	Grand Total of Loan	8,858,221,527	100.00	7,339,307,749	100.00
	Compulsory Savings	2,974,368,772	72.13	1,716,500,675	74.50
2. Savings Component	Voluntary Savings	484,827,043	11.76	396,106,464	5.07
	Term Savings	664,546,780	16.12	821,986,165	20.43
	Grand Total of Savings	4,123,742,595	100.00	2,934,593,304	100.00
3. Member Welfare fund (Balance)	Member Welfare fund	397,007,357	-	323,122,418	-
	Grand Total of Risk Fund	397,007,357		323,122,418	
4. Other Vital Information		2024-2025 (FY)		2023-2024 (FY)	
4.1	Number of District			17	17
4.2	Number of Upazila			103	103
4.3	Number of Union			1057	1023
4.4	Number of Village			6558	6099
4.5	Number of Branch			175	155
4.6	Number of Samity			12,297	11,004
4.7	Number of Member			280,470	238,602
4.8	Number of Borrower			206,321	187,646
4.9	Member : Borrower			1.34:1	1.27:1
4.10	Number of Staff			1,672	1,582
4.11	Average Loan size			42,934	39,113



**Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Eligibility Criteria Compliance Certification
For the year ended 30 June 2025**

Annexure-A/3

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY- 2024-2025	FY- 2023-2024
Long Term Solvency Ratio	Debt:Capital	Total Debts	7,402,019,034	Max 9:1	5.09:1	3.28:1
		Adjusted Capital Fund	1,454,728,147			
	Capital Adequacy	Adjusted Capital Fund	1,454,728,147	Min 10%	16.11%	14.58%
		Total RBA(Assets-Cash,bank,FDR)	9,028,997,117			
Short Term Solvency Ratio	Debt Service Cover Ratio	Surplus+Principal and Int.Payable to Bank & others	2,050,062,928	1.25:1	1.10:1	1.12:1
		Principal and Int.Payable to Bank & others	1,867,316,544			
	Current Ratio	Total Current Assets	9,995,595,603	Min 2:1	1.82:1%	2.69:1%
		Total Current Liability	5,494,869,759			
Portability Ratio	Liquidity to Savings Ratio	Savings FDR+Cash & Bank	445,782,640	Min 10%	10.81%	36.86%
		Total Savings	4,123,742,595			
	Return on Capital (ROC)	Surplus for the Year	180,196,384	Min 15%	14.05 %	9.73 %
		Average Capital Fund	1,282,161,856			
	Return on Assets (ROA)	Surplus for the Year	180,196,384	Min 3%	1.92 %	1.43%
		Average Total Assets	9,365,480,949			
	Operational Self Sufficiency (OSS)	Total Income	1,888,080,772	Min 100%	110.55 %	107.62%
		Total Expenditure	1,707,884,388			
Financial Self-sufficiency (FSS)		Total Income	1,888,080,772	Min 100%	162.24 %	147.11%
		Total Expenditure-financial Cost	1,163,705,915			



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Eligibility Criteria Compliance Certification
For the year ended 30 June 2025

Annexure-A/3

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY- 2024-2025	FY- 2023-2024
Productivity Ratio	Member per Branch	Total Members Total Branch	280,470 175	1500-2000	1,603	1,539
	Member: Credit Officer	Total Members Total Credit Officers	280,470 918	1:300-400	1:306	1:280
	Borrower Coverage	Total Borrowers Total Members	206,321 280,470	Min 70%	73.56 %	78.64%
	Borrower:Credit Officer	Total Borrowers Total Credit Officers	206,321 918	1:240-250	1:225	1:221
	Credit Officer: Total Staff	Total Credit Officers Total Staff	918 1672	1:1.50-1.70	1:0.55	1:1.86
	Loan Outstanding per Credit Officer (in BDT. Lac)	Total Loan Outstanding Total Credit Officers	8,858,221,527 918		1:96.49	1:86.24
	Total Overdue Loan (BDT)	Absolute figure of overdue loan Should be disclosed			545,574,692	482,847,699
	Total Bad Loan (BDT)	Absolute figure of bad loan Should be disclosed			307,327,451	176,373,513
	OTR (On Time Realization)	Regular recovery Regular recoverable	12,908,280,879 13,097,740,958	Min 92%	98.55 %	98.78%
	CRR (Cumulative Recovery Rate)	Cum.Recovery-Advance(end of year) (Cum.Recovery-Advance)+Overdue	22,646,886,840 22,827,221,893	Min 95%	99.21 %	99.13 %
Portfolio Quality Ratio	PAR (Portfolio at Risk)	Outstanding of Overdue loan Total Loan Outstanding	611413507 8858221527	Less Than or Equal 10%	6.90%	7.57 %
	Good loan as a percentage of total loan outstanding	Good Loan Outstanding Total Loan Outstanding	8246808020 8858221527		93.10 %	97.98%

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Eligibility Criteria Compliance Certification
For the year ended 30 June 2025

Annexure-A/3

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY- 2024-2025	FY- 2023-2024
Extra Ratio	Member per Saving (Tk.)	Total Saving Total Members	4123742595 280470	N/A	14703	12299
	Loan Outstanding & Savings Ratio	Total Savings Total Loan Outstanding	4123742595 8858221527	25%-30%	46.55 %	39.73 %
	Member Per Samity	Number of Total Member Number of Total Samity	280470 12297	30	22.81	22
	Credit officer Per Samity	Number of Total Samity Number of Total Credit officer	12297 918	15	13.40	13
	Outstanding Per Borrower	Loan Outstanding Number Of Borrower	8,858,221,527 206321	N/A	42934	30906
	DR (%)	Total Due Total Loan Outstanding	545,574,692 8,858,221,527	2%	6.16 %	6.58 %
	Savings to Total Liability	Savings Balance Total Liability	4,123,742,595 10,145,406,246	N/A	40.65 %	34.18 %
	Salary to Service charge	Total Salary & Allowance Total Service Charge	651,362,270 1,813,872,088	Max-40%	35.92 %	35.91 %
	Accumulated Surplus to Loan Outstanding	Accumulated Surplus Loan Outstanding	1,235,034,043 8,858,221,527	N/A	13.97%	16.24 %
	Operating Margin(OM)	Net Surplus Service Charge	182,746,384 1,813,872,088	N/A	10.07 %	7.49 %
	Bad Loan to Loan Outstanding	Bad Loan Loan Outstanding	307,327,451 8,858,221,527	N/A	3.47 %	2.40 %
	Reserve to Accumulated Surplus	Total Reserve Fund Accumulated Surplus	137,226,005 1,235,034,043	Max 12%	11.11 %	9.07 %
	Savings per Branch (Lac)	Total Savings Amount Number of Branch	4,123,742,595 175	N/A	235.64	189.33



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Schedule of Property, Plant & Equipment
As at and for the year ended 30 June 2025

Annexure-A/4

	Particulars of the Assets	Cost			Rate of Dep.	Depreciation		Written Down Value (as on 30 June 2025)	Written Down Value (as on 30 June 2024)
		Opening Balance	Purchase during this year	Sales during this year		Opening Balance	Closing Balance		
1	Land	8,395,508	-	-	-	-	-	8,395,508	8,395,508
2	SEBA Tower	57,295,522	-	-	5%	9,396,468	11,791,421	45,504,101	47,899,054
3	SEBA Bhaban	12,187,227	-	-	5%	1,845,308	2,362,404	9,824,823	10,341,919
4	Furniture & Fixture	22,409,912	5,153,860	-	10%	9,298,463	11,124,994	16,438,778	13,215,614
5	Telephone & Mobele	828,767	83,410	-	20%	668,112	716,925	195,252	163,155
6	Photocopy Machine	530,354	-	-	20%	394,354	421,554	108,800	136,000
7	Motor Vehicles	17,798,946	3,600,000	1,155,525	20%	9,236,378	11,437,787	8,805,634	8,562,568
8	Motor Cycle	60,909	-	-	20%	60,909	60,909	-	-
9	Bicycle	8,128	-	-	10%	5,203	5,496	2,632	2,925
10	Computer	4,496,585	1,263,650	-	20%	2,401,521	3,073,264	2,686,971	2,136,864
11	Projector	11,979	-	-	20%	11,979	11,979	-	-
12	Electricity Fan	2,221,575	545,280	-	20%	1,240,058	1,545,417	1,221,438	1,020,841
13	Air- Condition	635,941	-	-	20%	458,855	494,272	141,669	177,086
14	Electronics Goods	773,857	-	-	20%	773,857	773,857	-	-
15	Instant Power Supply	46,108	-	-	20%	46,108	46,108	-	-
16	Laptop	6,051,914	54,000	-	20%	5,609,107	5,708,468	397,446	496,807
17	Printer	1,762,075	379,800	-	20%	1,157,001	1,353,976	787,899	605,074
18	Equipment	337,954	50,450	-	20%	84,320	145,137	243,267	269,934
19	Freeze	31,940	-	-	20%	8,943	13,542	18,398	22,997
20	Automation Software	2,840,500	-	-	20%	846,032	1,244,926	1,595,574	1,994,468
21	Neon shine Board	56,000	-	-	20%	47,040	48,832	7,168	8,960
22	Fire Fighting Systems	206,350	6,800	-	20%	140,318	154,884	58,266	66,032
23	Sound System	-	64,500	-	20%	-	12,900	51,600	-
24	Television	776,367	-	-	20%	571,066	612,126	164,241	205,301
	TOTAL	139,764,418	11,201,750	1,155,525		44,301,400	53,161,178	96,649,465	95,721,107



Socio Economic Backing Association (SEBA)
Head Office, SEBA Tower, Biswas Betka, Tangail
FDR Schedule

Annexure-A/5

S.N	Name Of Bank	FDR Open Date	Account No.	Duration	Rate of Interest	FDR Principal Amount	Maturity Date	Present Balance	Remark
1	Union Bank PLC, Tangail Branch	22.09.24	0642030008691	3 Month	10.75%	5,000,000	22.09.25	5,242,557	Statutory Reserve
2	Southeast Bank PLC, Tangail Branch	17.03.25	7746208243-2844	3Month	10.50%	20,000,000	17.09.25	20,400,000	Statutory Reserve
3	Southeast Bank PLC, Tangail Branch	17.03.25	7746208243-2845	3Month	10.50%	20,000,000	17.09.25	20,400,000	Statutory Reserve
4	Southeast Bank PLC, Tangail Branch	17.03.25	7746208243-2846	3Month	10.50%	25,000,000	17.09.25	25,500,000	Statutory Reserve
5	Southeast Bank PLC, Tangail Branch	17.03.25	7746208243-2847	3Month	10.50%	10,000,000	17.09.25	10,200,000	Statutory Reserve
6	Midland Bank PLC, Karatia Branch	08.05.25	55221710000021	3 Months	10.50%	10,000,000	08.08.25	10,000,000	Statutory Reserve
7	Janata Bank PLC, Tangail Branch	14.05.25	0100271715042/17428	3 Months	10.50%	10,000,000	14.08.25	10,000,000	Statutory Reserve
8	Premier Bank, Nagorpur Branch	28.05.25	021823100000323	100 Days	12.00%	12,500,000	05.09.25	12,500,000	Statutory Reserve
9	Premier Bank, Nagorpur Branch	28.05.25	021823100000324	100 Days	12.00%	12,500,000	05.09.25	12,500,000	Statutory Reserve
10	Standard Bank PLC, Tangail Branch	25.06.25	07355001731	3 Months	11.00%	10,000,000	25.09.25	10,000,000	Statutory Reserve
Total Statutory Reserve Fund (FDR)						135,000,000		136,742,557	

Lien FDR

1	Midland Bank PLC, Gulshan Branch	24.03.21	00111440001414	3 Month	9.50%	10,000,000	24.09.25	12,115,280	Lien
2	IDLC Finance PLC, Dhaka	29.04.21	10252233215104	1 Year	11.00%	6,000,000	29.04.26	7,417,904	Lien
3	Dhaka Bank PLC, Tangail Branch	23.06.21	1033110001593	3 Months	8.50%	20,000,000	23.09.25	23,954,490	Lien
4	Pubali Bank PLC, Tangail Branch	10.08.21	3433104017330	3 Months	9.00%	5,000,000	10.08.25	6,018,679	Lien
5	Agrani Bank PLC, Tangail Branch	17.11.21	0200017653003	3 Months	8.50%	10,000,000	17.08.25	10,386,158	Lien
6	Standard Bank PLC, Tangail Branch	06.12.21	07355001132	3 Month	10.50%	40,000,000	06.09.25	47,682,218	Lien
7	IDLC Finance PLC, Dhaka	15.02.22	10252233215105	1 Year	11.50%	10,500,000	15.02.26	12,248,303	Lien
8	SBAC Bank PLC, Asulia Branch	28.07.22	0013242004456	3 Months	7.50%	8,000,000	28.07.25	9,397,673	Lien
9	Midland Bank PLC, Gulshan Branch	28.08.22	00111710002161	3 Month	10.50%	10,000,000	28.08.25	12,205,329	Lien
10	Pubali Bank PLC, Tangail Branch	31.08.22	3433104018372	3 Months	9.00%	2,500,000	31.08.25	2,907,550	Lien
11	Community Bank PLC, Mirzapur Branch	11.04.23	0124TDC123000082	3 Month	9.50%	10,000,000	11.07.25	10,000,000	Lien
12	Community Bank PLC, Mirzapur Branch	11.04.23	0124TDC123000073	3 Month	9.50%	10,000,000	11.07.25	10,000,000	Lien
13	Agrani Bank PLC, Tangail Branch	09.04.23	0200020305224	3 Months	8.50%	10,000,000	09.07.25	10,386,158	Lien
14	Lanka bangla, Dhaka	09.07.23	000423500000058	2 years	4.00%	30,000,000	09.07.25	30,000,000	Lien
15	Southeast Bank PLC, Tangail Branch	22.11.23	200824300002537	33Month	9.50%	5,000,000	22.08.25	5,481,563	Lien

Socio Economic Backing Association (SEBA)

Head Office, SEBA Tower, Biswas Betka, Tangail

FDR Schedule

Annexure-A/5

16	Community Bank PLC, Mirzapur Branch	06.03.24	0124TDC124000037	3 Month	9.50%	10,000,000	06.09.25	10,812,125	Lien
17	Community Bank PLC, Mirzapur Branch	06.03.24	0124TDC124000028	3 Month	9.50%	10,000,000	06.09.25	10,812,125	Lien
18	NRBC Bank PLC, Tangail Branch	25.03.24	017970300001730	3 Months	9.75%	7,500,000	25.09.25	8,289,709	Lien
19	Agrani Bank PLC, Tangail Branch	30.04.24	0200022103952	3 Months	8.50%	10,000,000	30.07.25	10,386,158	Lien
20	Southeast Bank PLC, Tangail Branch	02.06.24	200824300002655	3 Month	9.50%	20,000,000	02.06.25	21,524,585	Lien
21	Premier Bank PLC, Nagorpur Branch	09.06.24	021827100000003	3 Months	9.50%	20,000,000	09.09.25	21,414,918	Lien
22	IPDC Finance, Dhaka	04.07.24	1009251000002210	6 Month	8.75%	7,500,000	04.07.25	7,895,593	Lien
23	NCC Bank PLC, Tangail Branch	04.11.24	00630330426495	3 Months	9.75%	37,500,000	04.08.25	39,120,258	Lien
24	Lanka bangla Finance, Dhaka	27.11.24	0004236000000337	24 Month	9.00%	40,000,000	27.11.26	40,000,000	Lien
25	NRBC Bank PLC, Tangail Branch	11.02.25	01797032117	3 Months	10.25%	10,500,000	11.08.25	10,742,156	Lien
26	Premier Bank PLC, Nagorpur Branch	24.02.25	021827100000004	3 Months	9.25%	5,000,000	24.08.25	5,092,500	Lien
27	Premier Bank PLC, Nagorpur Branch	24.02.25	021827100000005	3 Months	9.25%	5,000,000	24.08.25	5,092,500	Lien
28	Bank Asia PLC, Tangail Branch	24.02.25	08755001204	3 Months	9.25%	10,000,000	24.08.25	10,000,000	Lien
29	Community Bank PLC, Mirzapur Branch	09.04.25	0124TDC125000037	3 Month	10.25%	30,000,000	06.09.25	30,000,000	Lien
30	Southeast Bank PLC, Tangail Branch	21.04.25	77462522432863	3 Month	10.00%	5,000,000	21.07.25	5,000,000	Lien
31	IPDC Finance, Dhaka	08.05.25	1009251000002432	12 Month	11.00%	15,500,000	08.05.26	15,500,000	Lien
32	Premier Bank PLC, Kapasia Branch	12.05.25	0177 27100000008	3 Month	9.50%	15,000,000	12.08.25	15,000,000	Lien
33	Premier Bank PLC, Kapasia Branch	12.05.25	0177 27100000009	3 Month	9.50%	15,000,000	12.08.25	15,000,000	Lien
34	Premier Bank PLC, Kapasia Branch	12.05.25	0177 27100000010	3 Month	9.50%	10,000,000	12.08.25	10,000,000	Lien
35	Bangladesh Development Bank, Tangail Branch	26.05.25	0011129323	3 Months	8.50%	15,000,000	26.08.25	15,000,000	Lien
36	Bangladesh Development Bank, Tangail Branch	29.05.25	0011132326	3 Months	8.50%	2,000,000	29.08.25	2,000,000	Lien
37	Mutual Trust Bank PLC, Tangail Branch	03.06.25	1306011173917	3 Months	10.00%	15,000,000	03.09.25	15,000,000	Lien
Total Lien (FDR)								502,500,000	
Grand Total FDR								637,500,000	



Socio Economic Backing Association (SEBA)**BUDGET ANALYSIS**

Financial Year: 2024-2025

Name of NGO: Socio Economic Backing Association (SEBA)

Annexure-A/6

MRA License No: 01151-00141-00287

Description	2024-2025			2025-2026
	Projected	Actual	Variance (%)	(Proposed)
Area Coverage	-	-	-	-
District	1	-	100%	2
Upazilla	3	-	100%	14
Union	30	34	12%	50
Village	500	459	-9%	1,050
Branch Opening	20	20	0%	26
Group/Samity Formation	1418	1293	-10%	1,560
Add New Member	61753	41868	-47%	145,774
Add New Borrower	41045	18675	-120%	38,766
Recruitment	540	566	5%	540
Deposit Collection	2,441,188,310	3,296,935,460	26%	3,368,636,053
Deposit Refund	2,052,969,177	2,230,076,487	8%	2,175,605,609
Members Loan Recovery	13,836,499,666	14,057,467,787	2%	19,355,416,300
Loan Disbursement	15,512,400,000	15,682,923,000	1%	21,502,100,000
Bank Loan Receive	2,486,000,000	3,901,062,084	36%	2,530,000,000
Bank Loan returns	2,172,500,000	4,012,948,480	46%	2,311,202,182
Welfare Fund Receive	120,000,000	154,845,011	23%	215,021,000
Welfare Fund Refund	42,000,000	80,960,072	48%	69,600,000
Total Income	1,851,755,557	1,888,080,772	2%	2,518,141,774
Total Expenditure	1,573,353,600	1,705,334,388	8%	2,188,419,471

Description	Current Balance
	(end of previous fiscal year)
Area Coverage	
District	17
Upazilla	103
Union	1,057
Village	6,558
Number of Branch	175
Number of Group	12,297
Number of Member	280,470
Number of Borrower	206,321
Manpower	1,672
Member Savings	4,123,742,595
Loan Outstanding	8,858,221,527
Bank & FI Loan Balance	2,498,081,313
Members Welfare Fund	397,007,357
Cumulative Surplus	1,372,260,048

Loan Recovery				
MC	6,982,215,524	7,171,186,444	3%	8,709,937,335
ME	6,849,436,311	6,853,914,972	0%	9,677,708,150
Others	4,847,830	32,366,371	85%	967,770,815
Total	13,836,499,665	14,057,467,787	2%	19,355,416,300

Socio Economic Backing Association (SEBA)**BUDGET ANALYSIS**

Financial Year: 2024-2025

Name of NGO: Socio Economic Backing Association (SEBA)

Annexure-A/6

MRA License No: 01151-00141-00287

Description	2024-2025			2025-2026
	Projected	Actual	Variance (%)	(Proposed)
Fund Collection				
Savings Collection				
Compulsory Savings	1,325,331,214	1,899,474,557	30%	2,445,888,053
Voluntary/Apadkaline	775,698,596	1,022,466,188	24%	467,433,000
Term Savings	340,158,500	374,993,982	9%	455,315,000
Total	2,441,188,310	3,296,934,727	26%	3,368,636,053
MFI Borrowing				
Bank & financial Loan Collection	2,486,000,000	3,901,062,084	57%	2,530,000,000
	-	-		-
Total	2,486,000,000	3,901,062,084	57%	2,530,000,000
Welfare Fund Collection	120,000,000	154,845,011	29%	215,021,000
Others Fund Collection	8,267,199,257	5,069,536,863	-39%	4,517,860,857
Total	8,387,199,257	5,224,381,874	-38%	4,732,881,857
Grand Total	27,150,887,232	26,479,846,472	-2%	29,986,934,210

Description	2024-2025			2025-2026
	Projected	Actual	Variance (%)	(Proposed)
Loan Disbursement				
MC Disbursement	7,673,815,181	7,333,944,000	-4%	9,675,945,000
ME Disbursement	7,772,091,990	8,313,979,000	7%	10,751,050,000
Others Disbursement	67,492,829	35,000,000	-48%	1,075,105,000
Total	15,513,400,000	15,682,923,000	1%	21,502,100,000
Savings Returns				
Compulsory Savings	1,157,149,493	1,201,035,557	4%	1,748,051,609
Voluntary/Apadkaline	692,960,684	721,612,971	4%	166,630,000
Term Savings	202,859,000	307,421,626	52%	260,924,000
Total	2,052,969,177	2,230,070,154	9%	2,175,605,609
Loan Repayment				
Bank & Financial Loan	2,172,500,000	4,012,948,480	46%	2,311,202,182
Total	2,172,500,000	4,012,948,480	46%	2,311,202,182

Description	2024-2025			2025-2026
	Projected	Actual	Variance (%)	(Proposed)
Welfare Fund Refund	120,000,000	127,330,530	6%	69,600,000
Others Fund refund	7,280,678,055	3,434,222,408	-53%	3,917,402,419
Total	7,400,678,055	3,561,552,938	-52%	3,987,002,419

Fixed asset acquisition	-			-
Motor Vehicles	2,800,000	3,600,000	29%	-
Furniture & Fixture	5,600,000	5,153,860	-8%	6,810,000
Office Equipment & Others	700,000	50,450	-93%	732,000
Electric Equipment	1,100,000	1,079,790	-2%	1,276,000
Computer; Laptop & Accessories	1,140,000	1,317,650	16%	2,206,000
Data Soft Wear				
Total	11,340,000	11,201,750	-1%	11,024,000
Grand Total	27,150,887,232	25,498,696,322	-6%	29,986,934,210

Socio Economic Backing Association (SEBA)**BUDGET ANALYSIS**

Financial Year: 2024-2025

Name of NGO: Socio Economic Backing Association (SEBA)

Annexure-A/6

MRA License No: 01151-00141-00287

Description	2024-2025			2025-2026
	Projected	Actual	Variance (%)	(Proposed)
Income				
Service Charge	1,798,744,957	1,813,872,088	1%	2,438,782,454
Interest on Investment (FDR)	31,000,000	50,768,317	64%	54,000,000
Bank Interest	4,560,000	9,022,542	98%	5,100,000
Admission Fee	1,202,400	1,547,250	29%	1,457,740
Sale of Passbook	3,600,000	2,783,805	-23%	1,475,000
Others Income	12,648,200	10,086,770	-20%	17,326,580
Total Income	1,851,755,557	1,888,080,772	2%	2,518,141,774
Financial Expenses:				
Savings Interest	119,067,000	159,767,567	34%	258,327,252
Interest of Bank Loan	168,000,000	283,096,938	69%	376,242,215
Others Interest	178,070,600	101,313,968	-43%	38,100,000
Total Financial Expenses:	465,137,600	544,178,473	17%	672,669,467
General and administrative Expenses:				
Salary & Allowance	646,300,000	651,362,270	1%	838,619,633
Festival Allowance	58,000,000	54,384,492	-6%	57,400,000
Conveyance Allowance	3,000,000	2,375,522	-21%	3,145,000
Total	707,300,000	708,122,284	0%	899,164,633
Office Rent	8,830,000	9,868,650	12%	10,830,000
Printing and Stationery	4,140,000	6,252,176	51%	7,140,000
Staff Telephone & Mobile bill	4,145,000	5,202,749	26%	6,540,000
Repair & Maintenance	2,280,000	2,245,423	-2%	2,600,000
Fuel Cost	14,100,000	17,343,398	23%	21,120,000
Gas & Electric, Water bill	3,005,000	3,837,137	28%	4,200,000
Entertainment	3,840,000	5,453,118	42%	6,000,000
Advertisement	174,500	158,360	-9%	200,000
News Paper	500	300	-40%	3,600
Bank charge	2,640,000	3,194,167	21%	3,000,000
Daily allowance	4,000,000	4,729,405	18%	4,356,000
Lunch allowance	-	-	0%	18,480,000
Legal Expenses	836,000	811,503	-3%	1,140,000
Registration fee (MRA & Others)	3,000,000	2,825,653	-6%	3,500,000
Meeting Expenses	305,000	115,260	-62%	150,000
Other operating expenses	98,580,000	165,084,828	67%	161,112,000
Credit Allowance	4,500,000	5,213,728	16%	10,000,000
Audit fee	200,000	150,000	-25%	200,000
Board Members Honorarium	600,000	344,000	-43%	450,000
Tax & VAT expenses	36,240,000	37,318,982	3%	27,063,771
Depreciation	9,500,000	8,859,778	-7%	8,500,000
Loan loss Provision (LLP)	200,000,000	176,575,016	-12%	320,000,000
Total Expenses	1,573,353,600	1,707,884,388	9%	2,188,419,471
Net Surplus	278,401,957	180,196,384	-35%	329,722,303
Total Income	1,851,755,557	1,888,080,772	2%	2,518,141,774

Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Schedule of closing cash in hand and cash at Bank Balance

As on 30 June 2025

SL.N o.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank- TK	Cash & Bank Balance
1	Tangail Sadar Branch	25	Pubali Bank Ltd. Zilla Sarak Branch STD-3433901016065	19,593	19,618
2	Balla Branch	2	Southeast Bank Ltd. Balla Branch, A/C No : 010913100000001	97,952	97,953
3	Elenga Branch	24	Dutch-Bangla Bank Ltd. Elenga Branch, A/C No : 238-110-6461	68,855	68,879
4	Koratia Branch	65	NRBC Bank PLC. Korotia Branch, A/C : 517633300004173	90,107	90,171
5	Aiyasara Branch	20	Agrani Bank Ltd. Aishara Branch 793033000429	8,426	8,446
6	Gharinda Branch	91	Agrani Bank Ltd. Suruj Bazar Branch acno /0200012809132	47,176	47,267
7	Kalihati Branch	53	NRBC Bank PLC. Kalihati Branch, A/C : 518136200000002	77,659	77,712
8	Ghatail Branch	56	NRBC Bank PLC. Ghatail Branch, A/C : 515236400000004	90,132	90,188
9	Pakutia Branch	58	Pubali Bank Ltd. Pakutia Branch, A/C No : 2048901007109	8,556	8,614
10	Pathrail Branch	49	Pubali Bank Ltd. Pathrail Branch Current A/C No 3460901004088	93,340	93,389
11	Mirzapur Branch	63	Dutch-Bangla Bank Limited. Mirzapur Branch A/C NO: 1441200001909	89,073	89,136
12	Bashail Branch	36	Shah Jalal Islamic Bank Ltd Basail Branch A/C-406712400000001	42,151	42,187
13	Shakhipur Branch	62	Pubali Bank Ltd. Shakhipur Branch, A/C No : 5142102000027	95,426	95,488
14	Barochowna Branch	29	Shahjalal Isl. Bank Ltd Bar Branch Current A/c 402811100007519	96,997	97,026
15	Madhupur Branch	33	NCC Bank Ltd. Modhupur Branch, A/C No : 00640210004336	91,524	91,557
16	Bhuapur Branch	10	NRBC Bank PLC. Bhuapur Branch, A/C : 516233300004124	90,892	90,902
17	Garobazar Branch	50	Sonali Bank Ltd. Garo Bazar Branch, A/C No : 6031933001171	10,580	10,630
18	Batazore Branch	1	Pubali Bank Ltd. Shakhipur Branch, A/C No : 5142102000031	5,056	5,057
19	Awaliabad Branch	99	Southeast Bank Ltd. Balla Branch, A/C No : 010913100000003	87,997	88,096
20	Dhanbari Branch	14	Dutch-Bangla Bank PLC, Dhanbari Branch A/C NO: 3351200000103	27,204	27,218
21	Nagarpur Branch	30	Premier Bank Ltd. Nagarpur Branch, Tangail, A/C No 218131000000004	51,623	51,653
22	Kaliakoir Branch	45	Dutch-Bangla Bank Limited. Kaliakoir Branch A/C NO: 3371100001010	65,279	65,324
23	Gopalpur Branch	1	Pubali Bank Ltd. Gopalpur Branch, A/C No : 2921901011970	18,938	18,939
24	Nalua Branch	15	Agrani Bank Ltd. naluabazar branch acno /0200006833020	35,276	35,291
25	Saturia Branch	6	Shah Jalal Islamic Bank Ltd Saturia Branch A/C-407313100000003	71,096	71,102
26	Dhamrai Branch	36	Janata Bank Ltd Dhamrai Branch Current A/c No 0010256662	99,626	99,662
27	Lawhati Branch	42	Sonali Bank Ltd. Lawhati Branch Current A/c No 601633001096	96,458	96,500

Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Schedule of closing cash in hand and cash at Bank Balance

As on 30 June 2025

28	Doulatpur Branch	70	Pubali Bank Ltd. Doulatpur Branch Current A/c No 1170901013952	14,800	14,870
29	Ghor Branch	7	Southeast Bank Ltd. Ghor Branch AC No 010813100000003	19,340	19,347
30	Beradoma Branch	2	Southeast Bank Ltd. Tangail Branch. Cuur. A/C 200811100000512	1,401	1,403
31	Manikgonj Branch	-	Dutch Bangla Bank Ltd. Manikgonj. A/C NO 1491100009805	5,147	5,147
32	Konabari Branch	1	UCB Bank Ltd. Konabari Branch, A/C NO: SND 1151301000000098	443,464	443,464
33	Boardbazar Branch	98	Dutch Bangla Bank Ltd. Boardbazar. A/C NO-11231100017936	69,735	69,833
34	Savar Branch	62	Sonalii Bank Ltd. Savar Branch Current A/c # -443033037241	56,870	56,932
35	Jamgora Branch	11	Southeast Bank Ltd. Jamgora Cuur. A/C 006578	5,324	5,335
36	Gazipur Branch	89	Mutual Trust Bank Ltd. Joydebpur Branch(Gazipur) A/C No: -051903200000051	44,279	44,368
37	Mowna Branch	79	Jamuna Bank Limited, Mowna Branch- A/C No 1001001548257	499,379	499,458
38	Vowal-Mirzapur Branch	55	Mid Land Bank, Vawal Mirzapur A/C-00003972	9,242	9,297
39	Shreepur Branch	66	NRBC Bank PLC. Shreepur Branch. A/C : 5006361000000011	13,586	13,652
40	Seedstore Branch	27	Dutch-Bangla Bank Limited. Seedstore. Branch A/C NO: 2811200000158	107,225	107,252
41	Bathuli Branch	72	Bangladesh Krishi Bank Ltd Ballishor Branch Ac No 410	99,150	99,222
42	Vhaluka Branch	46	Pubali Bank Ltd, Bhaluka, A/C-0008420	2,108	2,153
43	Kapashia Branch	30	Southeast Bank Ltd. Kapashia Cuur.	88,899	88,929
44	Memberbari Branch	70	Dutch-Bangla Bank Limited. Memberbari Branch A/C NO: 2801200000204	15,420	15,490
45	Shafipur Branch	19	Dutch-Bangla Bank PLC. Shafipur Branch A/C NO: 1821200001921	109,998	110,017
46	Elashin Branch	20	Rupali Bank Ltd. Elasin. Tangail-A/C-0675	98,998	99,018
47	Zirani Branch	34	N.R.B Commercial Bank Ltd- BKSP Branch Ac No. 012736000000002	303,583	303,617
48	Hemayetpur Branch	67	Southeast Bank Ltd. Hemayetpur Branch	62,843	62,910
49	Tongi Branch	26	Southeast Bank Ltd. Tongi Bra. Cuur. A/C327	62,945	62,971
50	Uttarkhan Branch	14	Sonali Bank Ltd, Uttarkha, Dhaka A/C-00765	59,619	59,633
51	Kamarpura Branch	39	Mid Land Bank Ltd, Kamarpura, Dhaka A/C-0001115	57,958	57,997
52	Kadamtoli Branch	94	Janata Bank Ltd. Kadamtoli, Ghatail A/C No : 0100260725241	87,075	87,169
53	Dhalapara Branch	24	Janata Bank Ltd. Dhalapara Branch, A/C No : SND-06151031000224	94,198	94,222
54	Thanapara Branch	35	NCC Bank Ltd, Tangail, Thanapara, A/C No 00630325000132	57,991	58,026
55	Heamagar Branch	49	Agrani Bank Ltd. Hemnagar Branch, A/C No : 0200008740996	96,884	96,933
56	Kendua Branch	18	Sonali Bank Ltd. Kendua Bazar Branch, A/C No : 6013733001644	78,597	78,615
57	Sherpur Branch	71	Southeast Bank Ltd. Sherpur Branch, Sherpur A/C: 107431000000079	81,257	81,328

Islam Quazi Shafique & Co.
Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Schedule of closing cash in hand and cash at Bank Balance
As on 30 June 2025

58	Melandha Branch	10	Sonali Bank Ltd. Melandah Branch, A/C No : 001016661	83,597	83,607
59	Jamalpur Branch	55	Sonali Bank Ltd. Jamalpur Branch, A/C No : 2609602000931	96,582	96,637
60	Sarishabari Branch	12	Agrani Bank Ltd. Sarishabari Branch, A/C No : 0200008810406	87,279	87,291
61	Nandina Branch	50	Pubali Bank Ltd. Nandina Bazar Branch, A/C No : 4075901007959	94,581	94,631
62	Mukttagacha Branch	59	Pubali Bank Ltd. Mukttagacha Branch, A/C No : 207290123132	84,717	84,776
63	Kathgola Branch	22	Pubali Bank Ltd. Taltala Bazar Br. A/C No : 2255102000182	7,615	7,637
64	Mymensingh Sadar Branch	10	Janata Bank Ltd. Natun Bazar Br., A/C No : 0100073712933	1,154	1,165
65	Fulbaria Branch	57	Rupali Bank Ltd. Fulbaria Branch, A/C No : 087702000780	10,479	10,536
66	Trishal Branch	71	NRBC Bank PLC. Trishal Branch, A/C : 514736000000016	49,643	49,714
67	Kaira Branch	49	Rupali Bank Ltd. Koyra Bazar Branch, A/C No : CD-538	88,695	88,744
68	Kalibari Branch	67	IFIC Bank Ltd. Kalibari Branch, SND A/C No : 0190054244041	50,847	50,914
69	Kashorganj Branch	9	Sonali Bank Ltd. Keshorgonj Br. A/C No : 200000528	78,383	78,392
70	Madarganj Branch	12	NRBC Bank Ltd. Madarganj Branch, Jamalpur. A/C : 0170-333-1962	49,164	49,176
71	Makundabari Branch	56	NRBC Bank PLC. Makundabari Branch. A/C : 514136000000023	12,071	12,127
72	Singair Branch	21	Southeast Bank Ltd. Singair Branch, A/C No : 011511100000255	47,440	47,461
73	Rajendrapur Branch	75	IFIC Bank Ltd. Rajendrapur Branch, A/C No : 0210136590041	92,592	92,667
74	Hatuvaanga Branch	53	NRBC Bank, Gorai Branch. Mirzapur. Tangail. A/C Number=0113 333000000424	96,050	96,103
75	Kaliganj Branch	26	Pubali Bank Ltd Kaliganj Branch Ac 30036	80,292	80,318
76	Jhitka Branch	69	Shah Jalal Islamic Bank Ltd Jhitka Branch A/C-407413100000009	47,290	47,359
77	Sirajganj Sadar Branch	18	Agrani Bank Ltd. Bohuli Branch, A/C No : 0200011416044	81,636	81,654
78	Salonga Branch	88	Agrani Bank Ltd. Gurka Branch, A/C No : 0200011423389	89,661	89,748
79	Ullapara Branch	66	Agrani Bank Ltd. Ullapara Branch, A/C No : 0200011453493	89,108	89,174
80	Kamarkhanda Branch	27	Janata Bank Ltd. Jamtoil Bazar Branch, A/C No : 0100112941465	9,540	9,567
81	Belkuchi Branch	42	Mutual Trust Bank Ltd. Belkuchi Branch SND A/C No:-0509-03200000071	97,628	97,670
82	Chandaikona Branch	47	Agrani Bank PLC. Chandaikona Branch A/C No : 0200022689497	7,892	7,939
83	Mathurapur Branch	9	Rajshahi Krishi Unnyan Bank, Mothurapur, Dhunat, Bogra. A/C No 277	33,463	33,472
84	Dhunat Branch	52	Jumuna Bank Limited, Dhunat, Bogra. A/C No 01180210001754 50,899	97,839	97,891
85	Sherpur (Bogra) Branch	32	Jumuna Bank Limited, Sherpur (Bogra) Branch. A/C No: 005803200000915	7,560	7,592
86	Nandigram Branch	71	Agrani Bank Limited, Nandigram Branch, A/C No. 0200011688221	7,948	8,019

Islam Quazi Shafique & Co.
Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
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87	Bogra Sadar Branch	19	Agrani Bank Ltd. Bogra Sadar (Khandar) Branch, A/C No : 0200013052059	67,746	67,765
88	Godarpara Branch	32	Janata Bank Ltd. Godarpara Branch Current A/C No 0100125267127	97,379	97,411
89	Dhupchachia Branch	88	Rupali Bank Ltd. Dhupchachia Branch-A/C-4028020001462	9,692	9,780
90	Mokamtola Branch	96	Mid land Bank Ltd. Mokamtola Branch A/C- 0018-1050000200	96,455	96,551
91	Mahasthangarh Branch	75	NRBC Bank PLC. Mahasthangarh Branch, A/C : 3111360000000189	94,425	94,500
92	Majhira Branch	58	Dutch-Bangla Bank PLC. Majhira Branch A/C NO: 12512000007228	27,468	27,526
93	Bagbari Branch	78	Agrani Bank Ltd. Bagbari Branch, (HO) A/C No : 0200012271895	78,310	78,388
94	Gabtolli Branch	24	Sonali Bank Ltd. Gabtolli Branch A/C No 06130020000943	95,842	95,866
95	Hat Fulbari Branch	21	Rupali bank Ltd. Hat Fulbari Branch, Bogra A/C No 41920200000733	98,213	98,234
96	Sonatala Branch	28	Janata Bank Sonatala Branch AC no:0100137296467	98,495	98,523
97	Digpait Branch	49	Dutch Bangla Bank Ltd. Digpait Branch, A/C NO-2001200001212	23,120	23,169
98	Bakshiganj Branch	13	Standard Bank Ltd Bakshiganj Branch, A/C No- 07636000101	93,612	93,625
99	Gopalpur(Jamalpur) Branch	50	Agrani Bank Ltd. Gopalpur Lahirkandha Branch, Jamalpur, 0200012276541	45,055	45,105
100	Narandia Branch	13	Janata Bank Ltd. Narandia Branch, AC No: 05531011007179	8,350	8,363
101	Balipara Branch	40	Rupali Bank. Balipara Branch, A/C No-0828020001002	44,642	44,682
102	Kushura Branch	50	Rupali Bank. Kushura Branch, A/C No-4879024000014	4,292	4,342
103	Jamurki Branch	5	Agrani Bank Ltd. Jamurki Branch, Mirjapur Tangail S T N D 0200014556036	20,679	20,684
104	Torapganj Branch	45	UCB Bank Ltd. Torapganj Bazar Branch, A/C NO: 7771301000000093	11,412	11,457
105	Balirtek Branch	79	Shah Jalal Islamic Bank Ltd Balirtek Branch A/C- 406313100000022	40,844	40,923
106	Kalatia Branch	20	Pubali Bank PLC, Kalatia Branch A/C NO: 39291020000819	96,021	96,041
107	Gafargaon Branch	11	Mutual Trust Bank Ltd. SME & Agriculture Branch Gafargaon -1301010027297	618,365	618,376
108	Hossainpur Branch	85	NCC Bank, Hossainpur Branch, SND Account No-01090395000137	98,512	98,597
109	Kishoreganj Branch	3	Pubali Bank Ltd. Nandina Bazar Branch Kishoreganj-1640-102-001032	39,426	39,428
110	Pakundia Branch	59	NRBC Bank Ltd. Pakundia Branch, Pakundia, A/C : 508933300002862	91,702	91,761
111	Pularghat Branch	13	Pubali Bank PLC, Pularghat Branch A/C NO: 1640102002317	74,056	74,069
112	Naogaon Sadar Branch	95	Mutual Trust Bank Ltd. Naogaon Branch A/C No:-0070-0210003615	91,822	91,917
113	Adamdighi Branch	52	Janata Bank-Corporate Branch, Adamdighi Branch, A/C- 0100215342471	3,876	3,928
114	Kahaloo Branch	33	NRBC Bank PLC. Kahaloo Branch, A/C : 517-36000000163	60,290	60,323
115	Gobindaganj Branch	45	Dutch-Bangla Bank Limited, Gobindaganj Branch A/C NO:1751200002096	103,603	103,648
116	Sukhanpukur Branch	95	Sonali Bank Ltd. Sukhanpukur Branch Current A/C No 06189020000413	70,348	70,443

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117	Salna Branch	52	IFIC Bank Ltd, Salna Bazar Branch, SND A/C No : 0190130937041	28,258	28,310
118	Amraid Branch	50	Pubali Bank PLC, Amraid Branch A/C NO: 4932102000160	84,489	84,539
119	Uthura Branch	92	Standard Bank Ltd, Uthura Branch, A/C No- 00108360000032	46,673	46,765
120	Katiadi Branch	-	Pubali Bank Ltd, Katiadi Branch, A/C 4550102000107	93,688	93,688
121	Monohardi Branch	29	Mutual Trust Bank Ltd, Monohardi Branch, Branch A/C No:1310000001958	91,154	91,183
122	Atibazar Branch	52	Southeast Bank Ltd, Ati Bazar Branch A/C No : 008013100000036	100,641	100,693
123	Ashulia Branch	51	NRBC Bank LTD, Charabag Branch, A/C- SND 014536000000010	82,229	82,280
124	Kamrangirchar Branch	105	Southeast Bank Ltd, Kamrangirchar Branch A/C No : 007513100000039	4,952	5,057
125	Nawabganj Branch	60	NCC Bank Ltd Nababgonj Branch, Account No- 0040-0325000424	58,076	58,136
126	Dohar Branch	11	Southeast Bank Ltd, Dohar Branch A/C No : 003313100000177	59,918	59,929
127	Akkelpur Branch	35	Agrani Bank Ltd, Akkelpur Branch, Joypurhat, SND A/C No : 0200018279238	7,065	7,100
128	Jogonathgonighat Branch	85	Agrani Bank Ltd, Jagannathganj Ghat Branch, Sorishabari 0200018916731	98,750	98,835
129	Hajipur Branch	39	Agrani Bank Ltd, Hajipur Branch, Jamalpur, A/C No : 0200018917537	95,148	95,187
130	Hajrabari Branch	92	Sonail Bank Ltd, Hajrabari Branch, Jamalpur (SND) A/C No : 26062030000014	11,717	11,809
131	Islampur Branch	98	Sonail Bank Ltd, Islampur Branch Current A/C No 2607002001533	39,637	39,735
132	Jagrarchar Branch	10	Janata Bank Ltd., Jagrarchar Branch, Sherpur, A/C No : 0100236021062	87,630	87,640
133	Sreebordi Branch	17	Sonail Bank Ltd, Sreebordi Branch Current A/C No 6207502001198	69,772	69,789
134	Tinani Branch	4	Agrani Bank Ltd, Bazar Branch, A/C No : 0200019163094	22,018	22,022
135	Gajirkhamar branch	83	Bangladesh Krishi Bank, Gajirkhamar Bazar Branch, 5111-0320000080	94,101	94,184
136	Bhimganj Branch	-	Agrani Bank Ltd, Bhimganj Bazar Branch, A/C No : 0200019140922	48,466	48,466
137	Shamganj Branch	10	Pubali Bank PLC, Shamganj Sub Branch, Gouripur, Mymensingh- 0313102002222	5,802	5,811
138	Tarakanda Branch	35	NRBC Bank, Tarakanda Branch, Tarakanda, Mymensingh, A/C : 5222333000002651	52,368	52,403
139	Shomvuganj Branch	68	IFIC Bank Ltd, Shomvuganj Branch, A/C No : 0200083841001	42,440	42,508
140	Achim Branch	16	Sonail Bank Ltd, Achim Branch Current A/C No 3302702000531	46,939	46,955
141	Baghutia Branch	27	NRBC Bank PLC, Bagutia Branch, A/C : 5181362000000001	99,315	99,342
142	Gouripur Branch	41	Rupali Bank, Gouripur, Mymensingh Branch, A/C No-0844020002078	5,252	5,293
143	Ishwarganj Branch	82	NRBC Bank Ltd, Ishwarganj Branch, Mymensingh, A/C : 5050360000000006	5,000	5,082
144	Nandail Branch	92	NRBC Bank Ltd, Nandail Branch, Mymensingh, A/C : 5131360000000028	8,157	8,248
145	Atharabari Branch	81	IFIC Bank Ltd, Atharabari Branch, A/C No : 0200071639041 [2812]	7,426	7,507
146	Purbadhala Branch	72	NRBC Bank Ltd, Purbadhala Branch, Netrokona, A/C : 01683600000000021	22,838	22,910

Islam Quazi Shafique & Co.
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Socio Economic Backing Association (SEBA)
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147	Phulpur Branch	3	Pubali Bank Ltd. Phulpur Branch, Mymensingh A/C No : 0313901106942	60,044	60,047
148	Nokla Branch	39	Pubali Bank Ltd. Nokla Branch, Mymensingh A/C No : 2932-901-035731	81,110	81,149
149	Jalchatra Branch	24	Janata Bank Ltd. Aushnara Branch, A/C No : 0100244123656	88,062	88,086
150	Ainapur Branch	7	Dutch-Bangla Bank PLC, Ainapur Branch A/C: 2381100016059	4,353	4,360
151	Fulbaria Kaliakair Branch	132	Al-Arafah Islami Bank Ltd. Fulbaria Kaliakair AC No: 10610200009955	91,303	91,435
152	Deukhola Branch	32	Bangladesh Krishi Bank, Deukhola, Fulbaria A/C No : 47120320000218	29,047	29,079
153	Austadhar Branch	96	Agrani Bank PLC. Peyarpur Branch, Jamalpur A/C No : 0200022098332	12,593	12,690
154	Bailor Branch	46	NRBC Bank PLC. Trishal Branch, A/C : 514736000000015	38,884	38,930
155	Shibganj Branch	18	Sonail Bank PLC. Shibganj Branch Current A/C No 33225020000272	5,738	5,756
156	Nikrail Branch	7	Sonail Bank PLC. Nikrail Branch Current A/C No 60228020000350	73,671	73,678
157	Shamgonj Kalibari Branch	69	Janata Bank Ltd. Shamgonj Kalibari A/C No : 0100262215207	30,391	30,460
158	Mahmudpur Branch	14	Janata Bank Ltd. Mahmudpur Branch A/C No : 0100262482159	21,190	21,204
159	Dewangonj Branch	11	Sonail Bank PLC. Dewangonj Branch Current A/C No 2604702001429	89,093	89,104
160	Vhaigat Branch	94	Pubali Bank PLC. Vhaigat Branch A/C NO: 44041020000214	11,421	11,515
161	Sholakuri Branch	9	Bangladesh Krishi Bank, Sholakuri Branch A/C No : 50350320000014	84,415	84,424
162	Bagunbari Branch	38	Bank Asia PLC. Begunbari Branch, A/C : 10836610000	97,329	97,367
163	Motkhola Branch	59	Agrani Bank PLC. Motkhola Branch A/C No : 0200022846093	34,514	34,573
164	Pakutia Nagarpur Branch	21	Sonail Bank PLC. P. Nagarpur Branch Current A/C No 60236020000375	15,476	15,497
165	Shibalaya Branch	47	Sonail Bank PLC. Shibalaya Branch, A/C No 4509602002362	3,541	3,588
166	Nandirbazar Branch	66	Agrani Bank PLC. Nandirbazar Branch A/C No : 0200023255009	7,181	7,247
167	Chapri Branch	49	Agrani Bank PLC. Chapri Branch A/C No : 0200023295484	95,564	95,613
168	Balia Branch	3	Bangladesh Krishi Bank, Balia Branch A/C No : 41200320000107	37,126	37,129
169	Nagda Shimla	37	Bangladesh Krishi Bank, Nagda Shimla Branch A/C No : 50180021000120	69,497	69,534
170	Gunaritala Branch	65	Bangladesh Krishi Bank, Gunaritala Branch A/C No : 52250320000056	24,643	24,708
171	Battajore Branch	72	Bangladesh Krishi Bank, Battajore Branch A/C No : 5218021007234	5,729	5,801
172	Barmi Branch	39	Mutual Trust Bank Ltd. Barmi Branch, A/C No-1301000427696	3,525	3,564
173	Paragram Branch	10	Rupali Bank PLC, Paragram Branch A/C NO: 6155024000504	96,587	96,597
174	Joina Bazar Branch	-	-	-	-
175	Sagardighi Branch	30	-	-	30
Total Branch Office			7,537	11,241,039	11,248,576.59



Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
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As on 30 June 2025

1	Tangail Zone	33	Pubali Bank Ltd. (Zilla Sarak Branch), TANGAIL ZONE A/C 34331020000500	10,737	10,770
2	Gazipur Zone	4	Mutual Trust Bank Ltd. Gazipur Branch (GAZIPUR ZONE) A/C No:-51903200000088	12,444	12,448
3	Jamalpur Zone	3	Prime Bank Ltd. Jamalpur Branch, A/C 22001160009766	146,418	146,421
4	Savar Zone	4	Mutual Trust Bank Ltd. Savar Branch, A/C No: 131050520030002	32,354	32,358
5	Bogra Zone	4	Agrani Bank Ltd. Khandar Branch, (BOGURA ZONE) A/C-0200014929112	43,042	43,046
6	Mymensingh Zone	68	Pubali Bank Ltd. Taltola Branch, Mymensingh A/C No : 2255901022717	5,456	5,524
7	Ghatail Zone	4	NRBC Bank PLC. Ghatail Branch, A/C : 5152360000000067	128,538	128,542
Total Zone Office				378,989	379108.82



Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

Schedule of closing cash in hand and cash at Bank Balance

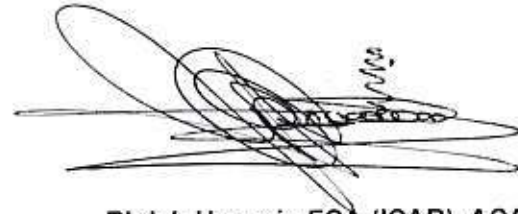
As on 30 June 2025

1	-	Sonali Bank Tangail Br./A/C -602533011409	2,461,993	2,461,993
2	-	Dhaka Bank LTD, Tangail Br. 0103150000000014	30,139,270	30,139,270
3	-	Janata Bank-Main Road, C/D 0100172257784	910,317	910,317
4	-	NCC Bank Ltd Tangail Br./A/C-00630210004506	5,174	5,174
5	-	NCC Bank Ltd Tangail Br. -0063-0325000196	53,914,666	53,914,666
6	-	NCC Bank Ltd Tangail Br. -0063-0325000409	60,107,567	60,107,567
7	-	Dutch Bangla Bank Ltd. Tangail Br. 196-110-1237	3,620,195	3,620,195
8	-	Southeast Bank Ltd. A/C -2008131000000006	40,550,451	40,550,451
9	-	Southeast Bank Ltd. Cuur. A/C -200813500000001	109,013,989	109,013,989
10	-	Mutual Trust Bank Ltd. Tangail 0080032000000051	10,092,885	10,092,885
11	-	Agrani bank Ltd- Medical collage-0200014386886	3,621,319	3,621,319
12	-	Standard Bank Ltd -A/C No073360000004	10,567,006	10,567,006
13	-	Bangladesh Development Bank (09202000000256)	52,973	52,973
14	-	Mid land Bank Ltd, Gulsan, Dhaka---793033000429	20,107,369	20,107,369
15	-	Pubali Bank LTD, STD-3133102000491	4,306,457	4,306,457
16	-	Union Bank Ltd. Tangail Bra, A/C-06412100000713	4,991,182	4,991,182
17	-	Premier Bank Ltd, Kapashia, 017#713#5000000001	20,056,858	20,056,858
18	-	Premier Bank Ltd, Naorpur, A/C no-0218131000000003	20,233	20,233
19	-	NRBC Bank Ltd, Tangail Br. 01793200000000509	29,329,684	29,329,684
20	-	Community Bank Ltd, Mirzapur, Tangail, A/C-0120312670101	141,443	141,443
21	-	Southeast Bank Ltd BNF 2008131000000057	259	259
22	-	Southeast Bank PLC (Statutory Reserve Fund) A/c: 2008131000000075	98,755	98,755
23	-	South Bangla Bank 0026	20,012,555	20,012,555
24	-	Bank Asia Ltd. (087360000020)	10,032,355	10,032,355
Total Head Office			434,154,955	434,154,955
Grand Total			445,774,983	445,782,640



Certificate

While examining the books and records of Socio-Economic Backing Association (SEBA) for the year ended 30 June 2025, we have found that SEBA is not involved in the transaction or provided services that are contrary to "Money Laundering Prevention Act (MLAPA) 2012 and Anti-Terrorism Act (ATA) 2009".



**Biplab Hossain FCA (ICAB), ACA
(ICAEW)**

Partner

Islam Quazi Shafique & Co.

Chartered Accountants

Firm's Enlistment No: CAF-001-017

Partner's Enrollment number: 1368

Dated: 29 July 2025

Dhaka, Bangladesh

DVC: 2507291368AS725328

