INDEPENDENT AUDITOR'S REPORT

ON THE FINANCIAL STATEMENTS OF

Socio Economic Backing Association (SEBA)

Micro Credit Program (MCP)

For the Year Ended 30 June 2026

MRA License No: 01151-00141-00287

Independent Auditor's Report
To the Members of the General Body of Socio Economic Backing Association (SEBA)
Report on the Audit of the Financial Statements of the Micro Credit Program

Opinion

We have audited the consolidated financial statements of the Micro Credit Program (MCP) of Socio Economic Backing Association (SEBA) ("the Organization"), which comprise the Consolidated Statement of Financial Position as at 30 June 2026, and the Consolidated Statement of Profit or Loss and Comprehensive Income, Consolidated Statement of Receipts and Payments, Statement of Changes in Equity and Consolidated Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Micro Credit Program of Socio Economic Backing Association (SEBA) as at 30 June 2026, and its financial performance, its receipts and payments, its changes in equity and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

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 Organization in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

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

Risk	Our response to the risk
Loan to Members: Loan to members is the single largest asset of the Micro Credit Program, amounting to BDT 11,292,330,465 as at 30 June 2026 (2025: BDT 8,858,221,527), representing 86.5% of total assets of BDT 13,049,966,216. During the year, disbursement of BDT 20,239,812,000 was made and BDT 17,730,746,107 was realized across 201 branches, 13,752 samities and 239,360 borrowers, through a	*We tested the design and operating effectiveness of* controls over loan disbursement, collection and recording at branch level. Additionally, we performed the following: • Selected a sample of branches and reconciled branch-wise loan ledgers with the consolidated loan schedule and general ledger. • Tested a sample of loan disbursements and recoveries during the year against loan

largely manual and decentralized branch-level process. Given the volume and dispersed nature of the loan portfolio, the existence, completeness and accuracy of the recorded loan balances at branch and consolidated levels was considered a key audit matter.	applications, disbursement vouchers, passbooks and cash/bank records. • Performed confirmation/verification procedures, including review of branch visit and physical verification documentation, on a sample basis. • Recomputed the movement of the loan portfolio (opening balance, disbursement, realization, write-off and closing balance) and agreed to the underlying schedules. Finally, we assessed the appropriateness and presentation of related disclosures against the relevant accounting standards, the Microcredit Regulatory Authority Act 2006 and Rules 2010.
Note no. 7 to the financial statements	
Loan Loss Provision: During the year, the opening Loan Loss Provision (LLP) stood at BDT 477,486,660. An additional provision of BDT 218,848,005 was made and loans amounting to BDT 74,956,955 were written off, resulting in a closing LLP of BDT 621,377,710 as at 30 June 2026, against total loan outstanding of BDT 11,292,330,465. The determination of LLP requires classification of loans (Good, Watchful, Substandard, Doubtful and Bad) based on overdue ageing and application of the prescribed provisioning rates of 1%, 5%, 25%, 75% and 100% respectively, and involves significant judgment and a large volume of loan data across branches. We therefore considered this a key audit matter.	We tested the design and operating effectiveness of key controls over the classification, ageing and provisioning of loan balances in accordance with MRA rules. Additionally, we performed the following: • Obtained and discussed with management their basis and methodology for classification of loans and determination of the Loan Loss Provision (LLP). • Reviewed the LLP calculation and cross-checked the ageing/classification of loans against the loan ledger and overdue schedules on a sample basis. • Independently recalculated the required provision by applying the prescribed rates to each loan classification category and compared it with the provision recognized by management. • Traced loans written off during the year to management's approval and supporting documentation. Finally, we assessed the appropriateness, completeness and presentation of related disclosures in the financial statements against the relevant Microcredit Regulatory Authority Rules

	2010, Microcredit Regulatory Authority Act 2006 and applicable MRA circulars.
Note no. 19 and Annexure-A/2 to the financial statements	
Members Savings Deposits: Member's savings represent the largest liability of the Micro Credit Program, constituting BDT 6,194,794,973 as at 30 June 2026 (2025: BDT 4,123,742,595), an increase of BDT 2,071,052,378 during the year, arising from savings collected of BDT 5,134,911,081, interest paid/accrued of BDT 112,810,257 and adjustment with term savings interest of BDT 16,114,214, net of refunds of BDT 3,192,783,174 across 201 branches and 13,752 samities. During the year, BDT 170,512,116 of the movement in this balance was reclassified to Short Term Loan (CSS) (Note 17), which had a closing balance of BDT 170,512,116 as at 30 June 2026 (2025: nil). Interest is computed on an accrual basis at the year-end under a tiered policy — 6% per annum on Compulsory Savings, and 6%, 8% or 10% per annum on Voluntary and Term Savings depending on the 1-year, 3-year or 5-year deposit duration respectively. Given the volume of transactions, the decentralized collection process across branches, the tiered, duration-dependent interest structure and the current-year reclassification, we considered the existence, completeness and accuracy of member's savings balances to be a key audit matter.	We tested the design and operating effectiveness of controls around savings collection, deposit to bank and interest computation/recording process. We additionally carried out the following substantive procedures: • Obtained the branch-wise member's savings register and tested completeness of savings collected and interest recorded therein. • Selected a sample of branches and traced same-day deposit of collected savings to the respective bank statements. • Recalculated interest accrued/paid on Compulsory Savings at 6% per annum, and on Voluntary and Term Savings at the applicable tiered rate (6%/8%/10% for the 1-year/3-year/5-year duration) on a sample basis, and agreed to the ledger balances. • Obtained the savings collection and refund policy and cross-checked selected transactions against respective member ledger balances. • Discussed with management the basis of interest computation and refunds during the year and challenged the assumptions where appropriate. Finally, we assessed the appropriateness and presentation of related disclosures against the relevant accounting standards, Microcredit Regulatory Authority Act 2006, Microcredit Regulatory Authority Rules 2010 and other applicable rules and regulations.
Note no. 18 to the financial statements	
Service Charge/Interest Income on Loans: Service charge/interest income on loans of BDT 2,288,969,077 represents 96% of total income for the year (2025: BDT 1,813,872,088). In accordance with the Organization's accounting policy, service	We evaluated management's accounting policy for service charge income and tested the design and operating effectiveness of controls over collection and recording of income. Additionally, we performed the following:

charge on loans is recognized on cash basis at a declining rate of 24% per annum, collected in 45 equal weekly installments, rather than on an accrual basis as generally required under IFRS/IAS-18. Given the materiality of this income stream, the volume of weekly cash collections across 201 branches, and the judgment involved in applying a non-standard (cash-basis) revenue recognition policy, we considered the completeness, accuracy and cut-off of service charge income to be a key audit matter.	• Obtained an understanding of the effective rate methodology used to compute service charge and recalculated income for a sample of loan accounts/branches. • Tested a sample of weekly collections against passbooks, collection sheets and bank deposit records. • Performed cut-off testing on service charge collections recorded around the year-end. • Compared the effective yield on the average loan portfolio to the disclosed rate and investigated significant variances. Finally, we assessed whether the accounting policy and related disclosures on revenue recognition were appropriately described in the notes to the financial statements in accordance with the Organization's stated policy and applicable MRA guidelines.
Note no. 4.08(b) to the financial statements	
Investment in Fixed Deposit Receipts (FDR): Investment in FDR amounted to BDT 953,594,942 as at 30 June 2026 (2025: BDT 670,626,489), comprising more than 60 individual deposit receipts placed with over 20 banks and financial institutions under three categories — Statutory Reserve, Others and Lien. Given the number of banks, deposits and categories involved, together with periodic renewals, encashments and interest accruals during the year, we considered the existence, completeness and valuation of FDR balances to be a key audit matter.	We tested the design and operating effectiveness of controls over placement, renewal, encashment and interest accrual of fixed deposits. Additionally, we performed the following: • Obtained bank confirmations/certificates for a sample of FDRs and agreed the principal, maturity date and closing balance to the FDR schedule. • Recalculated accrued interest on a sample basis with reference to the FDR principal, rate and holding period, and agreed to the books of account. • Traced encashments and reinvestments during the year to bank statements. • Verified the classification of FDRs between Statutory Reserve, Lien and Others against the underlying bank documentation. Finally, we assessed the appropriateness and presentation of related disclosures against the relevant accounting standards and Microcredit Regulatory Authority Rules 2010.

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Note no. 8 and Annexure-A/4 to the financial statements	
Loan from Banks and Other Financial Institutions: Loan from banks and other financial institutions stood at BDT 3,288,238,639 as at 30 June 2026 (2025: BDT 2,461,710,202), borrowed from over 20 lenders, with interest expense of BDT 346,482,557 recognized during the year. During the year, management reclassified the balance between non-current (BDT 2,282,764,986) and current (BDT 1,005,473,653) portions based on contractual repayment terms. Given the number of lenders, varying terms and interest rates, the volume of drawdowns and repayments during the year, and the judgment involved in the non-current/current classification, we considered the completeness, accuracy and classification of these borrowings and the related interest expense to be a key audit matter.	We tested the design and operating effectiveness of controls over recording of loan drawdowns, repayments and interest computation. Additionally, we performed the following: • Obtained loan confirmations/statements from a sample of lending banks and financial institutions and agreed balances to the loan schedule. • Recalculated interest expense for a sample of loans based on the sanction terms and agreed to the books of account. • Traced drawdowns and repayments during the year to bank statements and loan agreements. • Verified the classification of borrowings between non-current and current portions against the respective repayment schedules and sanction terms. Finally, we assessed the appropriateness and presentation of related disclosures against the relevant accounting standards and Microcredit Regulatory Authority Rules 2010.
Note no. 16 to the financial statements	
Provision for Income Tax and Advance Income Tax: Provision for Income Tax increased significantly during the year, comprising a current year tax provision of BDT 20,942,684 and a prior year tax provision (catch-up adjustment) of BDT 10,585,740, together totaling BDT 31,528,424 charged to the Statement of Profit or Loss (2025: BDT 2,550,000), resulting in a closing provision balance of BDT 20,942,684 as at 30 June 2026. In addition, the Organization recognized Advance Income Tax of BDT 14,305,357 as a current asset for the first time, representing TDS on FDR/bank interest and advance tax on vehicles, to be adjusted against the tax provision on finalization of the tax assessment. Given the materiality of the current year movement, the judgment involved in computing the current and prior year tax provisions under the Income Tax Act	We involved our tax team to evaluate management's current and prior year tax computations and tested the recognition of Advance Income Tax. Additionally, we performed the following: • Obtained management's income tax computation for the current year and recalculated the tax liability with reference to the Income Tax Act 2023 and applicable rates. • Obtained the basis for the prior year tax provision adjustment of BDT 10,585,740 and corroborated it with prior year tax assessment/return documentation. • Traced components of Advance Income Tax (TDS on FDR interest, TDS on bank interest and advance tax on vehicle) to supporting [illegible]

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2023, and the recognition and recoverability assessment of Advance Income Tax under IAS 12, we considered this a key audit matter.	• Assessed the recoverability of Advance Income Tax against the current and expected future tax provision. • Recalculated the movement of the Provision for Income Tax account (opening balance, current and prior year provisions, tax paid during the year, closing balance) and agreed to the underlying schedule. Finally, we assessed the appropriateness and presentation of related disclosures against IAS 12 'Income Taxes' and the Income Tax Act 2023.
Note no. 11, 23 and 27.01 to the financial statements	

Other Information

Management is responsible for the other information. The other information comprises all of the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, the Microcredit Regulatory Authority Act 2006, the Microcredit Regulatory Authority Rules 2010 and applicable MRA circulars, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Those charged with governance are responsible for overseeing the Organization'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

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accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion; evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management; and 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 Legal and Regulatory Requirements

In accordance with the Microcredit Regulatory Authority Act 2006 and the Microcredit Regulatory Authority Rules 2010 and Circular Number: 18 dated July 16th 2013, we also report the following:

a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
b) in our opinion, proper books of account as required by law have been kept by the Micro Credit Program so far as it appeared from our examination of those books;
c) the statement of financial position and statement of profit or loss and comprehensive income dealt with by the report are in agreement with the books of account;
d) the expenditure incurred and payments made were for the purpose of the Micro Credit Program;
e) the information and explanation required by us have been received and found satisfactory;
f) the records and statements submitted by the branches properly reflected in the Financial Statements;
g) the organization has prepared its financial statements as per International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) while maintaining accounting records and preparing financial statements;
h) that the organization has not taken any activity which is involved in the transaction or provided services that is contrary to the Micro Credit Regulatory Authority Act 2006 and Rules 2010, and that no transaction has been made against the interest of different donors or beneficiaries of the organization;
i) that the organization has maintained proper books of accounts for sector-wise receipt of fund and they properly comply with the rules and regulations as per the accounting manual provided by the authority;
j) that the organization has kept the records separately for the purpose of collected fund under various components of micro credit activities and submits separate reports;
k) that the organization has properly recorded and accounted for the receipt and disbursement of fund from different donor organizations and utilized them as per their principles/terms and conditions of the agreement with the donors;

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l) that the closing balance of last year's audited financial statements was properly carried forward as opening balance in the current year's accounts;

m) that the savings from the members are properly recorded and deposited to the bank on the same day, except late collections which are deposited on the next banking day; Compulsory Savings is collected weekly at Tk. 30 and above, and Voluntary & Term Savings is collected monthly (within 15 days of the month) ranging from Tk. 100 to Tk. 5,000 for 1-year, 3-year and 5-year durations; interest on savings deposits is computed on an accrual basis at the year-end at 6% per annum on Compulsory Savings and at 6%, 8% or 10% per annum on Voluntary & Term Savings depending on the 1-year, 3-year or 5-year duration respectively, and has been accounted for and presented appropriately;

n) that the organization complies with the provisions of the Microcredit Regulatory Authority Rules 2010 before the disbursement of loan to the beneficiaries, and loan disbursements verified on test basis were mostly found in order;

o) that the documents i.e. passbook/savings collection schedule, loan application form regarding loan write-off and bad loan are maintained separately at Samity level as well as MFI level;

p) the organization has properly complied with the rules & regulations relating to the constitution, particularly in respect of the formation and meetings of the General Body and Governing Body;

q) the organization has properly complied with the rules & regulations relating to the physical existence of assets acquired out of surplus service charge (income surplus) and funds received from different sources for institutional development as loan or grants;

r) that on a sample check, the loans were generally properly utilized by the beneficiary members, although in some cases inconsistencies were noted between the stated purpose in the loan applications and the actual use of the loan;

s) that all kinds of transactions were done through bank except collection of savings and disbursement of micro credit, and recovered loan and savings amounts from members were duly deposited into bank on the same/earliest date;

t) the organization is collecting service charge from beneficiaries at a declining rate of 24% per annum on the loan provided to them, equivalent to a flat rate of 13.00% per annum for monthly installment and 12.50% per annum for weekly installment (Ref. MRA/Circular Letter No. 50). The principal loan and proportional service charges are collected in 45 equal weekly installments and a final installment based on the rested amount, commencing after the applicable 15-day grace period; service charges are accounted for on cash basis, and the amount of service charges receivable is not recognized as income;

u) provision for loan losses has been duly calculated at the rate of 1%, 5%, 25%, 75% and 100% respectively on good loan, watchful loan, substandard loan, doubtful loan and bad loan outstanding (Ref. MRA/Circular Letter No. 82);

v) we have confirmed bank balances with the bank statements and also examined the bank reconciliation statements and found them satisfactory;

w) that payments are made upon the approval of the appropriate authority, and we have examined the budgetary control system of the organization and found it satisfactory;

x) we have checked the papers/documents in support of utilized funds and found no existence of any unused fund;

y) we have verified the financial statements submitted to various donor organizations and regulatory authorities by the organization with proper justification and found them satisfactory;

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z) that the organization has adopted procurement policy, human resource policy, and loan and savings policy, and complies with these policies for microfinance operations;

aa) the organization submits Income Tax return and VAT return regularly;

bb) that the auditee organization has an Internal Audit arrangement/division, and internal audits are being conducted regularly; the MFI has complied with the observations/recommendations of previous years' audits;

cc) we have checked the microfinance activities funded by own fund and such activities from own sources, adequacy of the MIS system, internal control system, adequacy of classification of loan, provisioning policy, adequacy of loan collection percentage, cost sharing between micro credit and other programs, and audit fees fixed on the basis of total loan portfolio/cost centers, and found them satisfactory;

dd) that transactions have taken place through bank for significant amounts; and

ee) the activities and transactions conducted by the organization are free from money laundering activity and terrorist financing.

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No: 596 (ICAB)
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
DVC:2607300596AS590365

Place: Dhaka
Date: July 30, 2026

ZAMAN KABIR RASHID & CO. ZZKR Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Financial Position
As at 30th June 2026

Annexure-A1/2

Particulars	Notes	Amount in Taka	
		30 June 2026	30 June 2025
Properties & Assets			
Non-Current Assete		**165,476,854**	**149,810,643**
Property, Plant & Equipment (at Cost)	6.00	165,476,854	149,810,643
Current Assets :		**12,884,489,362**	**9,995,595,603**
Loan to Member's	7.00	11,292,330,465	8,858,221,527
Investments on Fixed deposit	8.00	953,594,942	670,626,489
Other Loan	9.00	20,438,417	13,082,123
Suspense Accounts	10.00	870,611	824,103
Advance Income Tax	11.00	14,305,357	-
Advance Accounts	12.00	8,519,880	7,058,721
Cash & Cash Equivalent	13.00	594,429,690	445,782,640
Total Assets		**13,049,966,216**	**10,145,406,246**
Capital Fund and Liabilities			
Capital Fund :		**1,612,028,932**	**1,372,260,048**
Cumulative Surplus	14.01	1,450,826,039	1,235,034,043
Capital Reserve	14.02	161,202,893	137,226,005
Other Fund		**63,370,373**	**53,161,178**
Depreciation Fund	14.03	63,370,373	53,161,178
Non-Current Liabilities		**2,325,117,635**	**1,034,156,397**
Loans from housing fund (Bangladesh Bank)	15.00	42,352,649	36,371,111
Loan from Bank & Others	16.00	2,282,764,986	997,785,286
Current Liabilities		**9,049,449,276**	**7,685,828,623**
Short Term Loan (CSS)	17.00	170,512,116	780,195,126
Member's Savings	18.00	6,194,794,973	4,123,742,595
Loan from Bank & Others	16.00	1,005,473,653	1,463,924,916
Loan Loss Reserve Fund	19.00	621,377,710	477,486,660
Gratuity Fund	20.00	101,366,865	63,754,198
Provident Fund	21.00	246,394,090	173,111,797
Retirement Fund	22.00	-	55,840,126
Provision for TAX	23.00	20,942,684	2,550,000
Other Current liabilities	24.00	688,587,185	545,223,205
Total Capital Fund and Liabilities		**13,049,966,216**	**10,145,406,246**

The annexed notes 1 to 32 form an integral part of these financial statements.

Chairman | Executive Director | Finance Director

Signed in terms of our separate report of even date.

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants
DVC:2607300596AS590365

Date: July 30, 2026
Place: Dhaka

ZAMAN KABIR RASHID & CO. ZOHA Chartered Accountants

Socio Economic Backing Association (SEBA)
Consolidated Statement of Profit or Loss and Comprehensive Income
For the year ended 30th June 2026

Annexure-A1/3

Particulars	Note	Amount in Taka	
		30 June 2026	30 June 2025
Income			
Service charge/Interest Income on Loan		2,288,969,077	1,813,872,088
Bank Interest		15,199,447	9,022,542
Interest on FDR		60,955,766	50,768,317
Members Admission fee		1,835,377	1,547,250
Loan Application fee		1,274,145	1,080,790
Pass Book sales		3,631,241	2,783,805
Others Income	25.00	10,029,007	9,005,980
Total Income		**2,381,894,060**	**1,888,080,772**
Expenditure			
Interest on Bank Loan		345,186,588	283,096,938
Interest on Members Savings		309,393,102	159,767,567
Interest on Short Term Loan		48,179,314	101,313,968
Rebates		40,007,794	17,744,570
Staff Salary & Benefit		777,577,802	651,362,270
Office Rent		12,263,146	9,868,650
Printing and Stationery		7,923,245	6,252,176
Staff Telephone, Mobile Allowance		5,777,133	5,202,749
Repair & Maintenance		2,832,887	2,245,423
Fuel Cost & Allowance		22,351,013	17,343,398
Electricity,Gas & Water bill		4,214,573	3,837,137
Entertainment		6,174,120	5,453,118
Advertisement		154,632	158,360
Bank charge		5,411,602	3,194,167
Legal Expenses		1,252,468	811,503
Registration fee (MRA & Others)		3,408,574	2,825,653
Staff Meeting Expenses		219,669	115,260
MRA- MFI Higher Education scholarship		335,000	485,000
Other operating expenses	26.00	294,106,360	222,418,483
Audit fee		160,000	150,000
Board Members Honorarium		315,000	344,000
Tax & VAT expense	27.00	4,504,725	34,768,982
Loan loss Provision (LLP)		218,848,005	176,575,016
Total Expenditure		**2,110,596,752**	**1,705,334,388**
Excess of Income over Expenditure before tax		**271,297,308**	**182,746,384**
Less: Provision for Income TAX	23.00	31,528,424	2,550,000
Excess of Income over Expenditure after tax		**239,768,884**	**180,196,384**
Total		**2,381,894,060**	**1,888,080,772**

The annexed notes 1 to 32 form an integral part of these financial statements.

Chairman	Executive Director	Finance Director

Signed in terms of our separate report of even date.

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Date: July 30, 2026
Place: Dhaka

ZAMAN KABIR RASHID & CO. ZZKR Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Receipts and Payments
For the year ended 30th June 2026

Annexure-A1/4

Particulars	Note	Amount in Taka	
		30 June 2026	30 June 2025
Opening Balance		**445,782,640**	**409,305,290**
Cash in hand		7,657	20,431
Cash at Bank		445,774,983	409,284,859
Receipts		**29,999,477,206**	**25,356,491,842**
Service charge/Interest Income on Loan		2,288,969,077	1,813,872,088
Bank Interest		15,199,447	9,022,542
Interest on FDR		3,687,201	11,760,673
Members Admission Fee		1,835,377	1,547,250
Loan Application Fee		1,274,145	1,080,790
Pass Book sales		3,631,241	2,783,805
Fixed Deposit Encashment		396,272,463	580,540,313
Bank Loan Received		3,694,000,000	3,901,062,084
Members Savings Collection		5,134,911,081	3,296,935,460
Members Loan Principal		17,730,746,107	14,057,467,787
Others Receipts	28.00	728,951,067	1,680,419,050
Total Receipts		**30,445,259,846**	**25,765,797,132**
Payments		**29,850,830,156**	**25,320,014,492**
Members Loan Disbursement		20,239,812,000	15,682,923,000
Members Savings Return		3,192,783,174	2,230,076,487
Bank Loan Payment		3,207,972,582	4,012,948,480
Fixed Deposit Payment		632,675,000	546,500,000
Interest paid to Bank Loan		774,031	31,706,092
Interest on Members Savings		4,468,490	148,662
Interest Paid Short Term Loan		32,127,909	85,327,590
Rebates		40,007,794	17,744,570
Staff Salary & Benefit		777,577,802	651,362,270
Office Rent		12,263,146	9,868,650
Printing and Stationery		7,923,245	6,252,176
Staff Telephone ,Mobile & Postage	29.00	5,777,133	5,202,749
Entertainment		6,174,120	5,453,118
Repair & Maintenance		2,832,887	2,245,423
Fuel Cost & Allowance		22,351,013	17,343,398
Electricity & Gas, Water bill	30.00	4,214,573	3,837,137
Advertisement		154,632	158,360
Bank charge		1,816,452	2,104,063
Legal Expenses		1,252,468	811,503
Registration fee (MRA & Others)		3,408,574	2,825,653
Staff Meeting Expenses		219,669	115,260
Others Payments	31.00	1,631,000,139	1,976,617,760
Audit fee		160,000	150,000
Board Members Honorarium		315,000	344,000
Tax & VAT expenses	32.00	22,768,323	27,948,091
		151,037,439,850	127,937,420,380
Closing Balance		**594,429,690**	**445,782,640**
Cash in hand		14,818	7,657
Cash at Bank		594,414,872	445,774,983
Total		**30,445,259,846**	**25,765,797,132**

The annexed notes 1 to 32 form an integral part of these financial statements.

Chairman | Executive Director | Finance Director

Signed in terms of our separate report of even date.

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Date: July 30, 2026
Place: Dhaka

Zoha Zaman Kabir Rashid & Co. Chartered Accountants ZZKR

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Statement of Changes in Equity
For the year ended 30th June 2026

Annexure-A1/5

Particulars	FY' 2025-2026			
	Cumulative Surplus	Loan Loss Reserve Fund	Statutory Reserve Fund	Total
Balance As at 01 July 2025	**1,235,034,043**	**-**	**137,226,005**	**1,372,260,048**
Add: Surplus during the Year	239,768,884	-	-	239,768,884
Add: Reserve fund	-	-	23,976,888	23,976,888
Balance as on 30 June 2026	**1,474,802,927**	**-**	**161,202,893**	**1,636,005,821**
Less: Transfer to reserve Fund 10%	23,976,888	-	-	23,976,888
Balance as on 30 June 2026	**1,450,826,039**	**-**	**161,202,893**	**1,612,028,932**

Particulars	FY' 2024-2025			
	Cumulative Surplus	Loan Loss Reserve	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	**1,235,034,043**	**-**	**137,226,005**	**1,372,260,048**

Chairman **Executive Director** **Finance Director**

Signed in terms of our separate report of even date.

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Date: July 30, 2026
Place: Dhaka

ZOHA ZAMAN KABIR RASHID & CO. ZZKR Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Statement of Cash Flows
As at 30th June 2026

Annexure-A1/6

	Particulars	Notes	2025-2026 BDT	2024-2025 BDT
A.	**Cash Flows From Operating Activities:**			
	Surplus for the period		239,768,884	180,196,384
	Net Fund increase /decrease		**239,768,884**	**180,196,384**
	Add: Amount considered as non cash items		**2,441,964,121**	**1,428,273,767**
	Loan Loss Provision (LLP)		143,891,050	43,846,069
	Depreciation on PPE		10,209,195	8,859,778
	Other Current Liabilities		139,360,110	155,790,621
	Provision for savings interest		4,003,870	(488,438)
	Members Savings		2,071,052,378	1,189,149,292
	Gratuity Fund		37,612,667	27,566,143
	Provident Fund		73,282,293	45,207,936
	Provision for Income TAX		18,392,684	2,550,000
	Retirement fund		(55,840,126)	(44,207,634)
	Sub-total of non cash items		**2,681,733,005**	**1,608,470,151**
			(2,457,278,256)	**(1,525,130,579)**
	Members Loan Outstanding		(2,434,108,938)	(1,518,913,779)
	Advance Income Tax		(14,305,357)	-
	Advance, Deposits & Prepayments		(1,461,159)	(2,173,469)
	Suspense Account		(46,508)	212,085
	Other Loan		(7,356,294)	(4,255,416)
	Net Cash Generated from Operating Activities		**224,454,749**	**83,339,572**
B	**Cash Flow from Investing Activities**			
	Acquisition of Property, Plant and Equipment		(15,666,211)	(10,046,225)
	Investments on Fixed Deposit (FDR)		(282,968,453)	1,803,559
	Bond		-	10,000,000
	Net Cash Generated from Investing Activities		**(298,634,664)**	**1,757,334**
C	**Cash Flow from Financing Activities**			
	Loans from Housing Fund		5,981,538	9,153,943
	Loan from Banks		826,528,437	131,490,612
	Short Term Loan (CSS)		(609,683,010)	(189,264,111)
	Net cash Generated from/(used in) Financing activities		**222,826,965**	**(48,619,556)**
D	**Net increase/decrease (A+B+C)**		**148,647,050**	**36,477,350**
	Add: Cash and Bank Balance at the beginning of the year		445,782,640	409,305,290
	Cash and Bank Closing Balance		**594,429,690**	**445,782,640**

Chairman | **Executive Director** | **Finance Director**

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

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Date: July 30, 2026
Place: Dhaka

ZAMAN KABIR RASHID & CO. Chartered Accountants

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Consolidated Notes to the Financial Statements
For the year ended 30 June 2026

Annexure-A1/7

Notes	Particulars

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

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. 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, 2025
Name of statutory auditor for last year	Islam Quazi Shafique & Co
Name of statutory auditor for current year	Zoha Zaman Kabir Rasid & Co.
No. Executive Committee meeting held in 2025-26	9 (Nine)
Date of Last AGM held	30 March, 2026

List of Executive Committee Members

Sl No.	Name	Qualification	Profession	Designation	Present Adress
01	Tanvir Ahmed	B.A	Business	Chairman	Aziz Plaza Victoria Road, Tangail
02	Md. Kamal Hossain	B.A	Business	Vice-Chairman	Kondalia, Tangail Sadar,Tangail.

03	Md. Riyz Ahmed Liton	B.Com	Service	General Secretary/ Executive Director	Biswas Betka, Mymensingh Road, Tangail
04	Hasina Akhter	M.A	Lecturer	Treasurer	Registrypara, Tangail
05	Rehana Akter	BA (Hons.) (Political Science)	House wife	Executive Member	House-528, Mymensingh Road, Biswas Betka,Tangail
06	Sobi Rani Das	B.Com	Teacher	Executive Member	House: 313, Villag: Deola, Tangail Sadar, Tangail.
07	Mir Nurul Amin	B.A	Business	Executive Member	694, Village: Choto Kalibari Road, Akur Takur Para, Tangail.

3.00 Basis of Preparation of Financial Statements

Socio Economic Backing Association (SEBA) maintains its books of accounts and records on a program or projects wise basis.The head office maintains records of all treasury, investment and management function.All cash balance, including those held for programs, are held by the head Office and transferred to programs as and when required. Balances between programs/projects are eliminated upon combination for the purpose of presentration of financial statements.

4.00 Summary of Significant Accounting Policies:

Socio Economic Backing Association (SEBA) prepares its financial statement on a going concern basis, Under the historical cost convention.Socio Economic Backing Association (SEBA) generally follows the accrual basis of acounting except service charge on loan to beneficiaries or a modified form thereof for key income and expenditure items, as disclosed in the summary of significant accounting policies.The financial statements are expressed in Bangladeshi Taka.The significant accounting policies followed in the preparation and presentation of these financial statements are summerised below.

4.01 2.03 Compliance with International Accounting Standards:

The financial statements have been prepared in compliance with requirement of IAS as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and applicable in Bangladesh.

4.02 Regulatory compliance

The Organization also complies with the required following major laws and regulation.

i) The Companies Act, 1994;
ii) The Societies Registration Act, 1860
iii) Micro Credit Regulatory Authority Act 2006
iv) Micro Credit Regulatory Authority Rules 2010
v) The Labor law, 2006 with subsequent amendments in 2013;
vi) The Income Tax Act 2023;
vii) The Value Added Tax and Supplementary Duty Act 2012;
viii) Income Tax Rules - 2023;
ix) VAT and supplementary Duty Rules 2016.

4.03 Measurement bases used in preparing the financial statements

The financial statements have been prepared on "Historical Cost" convention basis, which is one of the most commonly adopted base provided in "the framework for the preparation and presentation of financial statements" issued by the International Accounting Standard Committee (IASC).

4.04 Going concern

The Organization has adequate resources to continue in operation for foreseeable future. For this reason the management continued to the Organization in preparing the Financial Statements. The current credit facilities and resources of the Organization provide sufficient fund to meet the present requirements of its existing businesses and operations.

4.05 Application of International Accounting Standards (IAS):

The following IAS are applicable for the financial statements for the year under review

IAS – 1	Presentation of Financial Statement.
IAS – 7	Statement of Cash Flows.
IAS – 8	Accounting Policies, Changes in Accounting Estimates and Errors.
IAS – 10	Events after the Balance Sheet Date.
IAS – 12	Income Tax.
IAS – 16	Property, Plant & Equipment.
IAS – 19	Employee Benefits.
IAS – 23	Borrowing Cost.
IAS – 37	Provisions, Contingent Liabilities and Contingent Assets.

4.06 Components of the financial statements

According to the International Accounting Standards (IASs) 1 as adopted by ICAB as IAS 1 "Presentation of Financial Statements" the complete set of financial statements includes the following components:

i) Statement of financial position
ii) Statement of profit or loss and comprehensive income
iii) Statement of changes in equity
iv) Statement of cash flows
v) Notes to the financial statements

4.07 Currencies:

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

4.08 Revenue Recognition:

As per IAS 18, Revenue is to be recognized when it is probable that the economic benefits associats with the transaction will flow to the organaization and the amount of revenue can be measured reliably.The Organaization recognizes revenue at the point of raising invoices to the beneficiaries.

a) Interest Income:

All kind of interest income i.e. interest from bank deposite or interest from short term investment is recognized as accrual basis when it is probable that the economic benefit associated with the transaction will flow to the organization and the amount of interest can be measured reliably.

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b) 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.

4.09 Expense:

a) Interest Expenses:

Any interest is recognize as expenses when it has been arisen or accrued from any kind of transaction in accordance with agreements as well as Govt. Legislation.

b) Other Expenses:

Program related expenses arise from goods and services beings distributed to beneficiaries in accordance with the program objectives and activities SEBA's Head office overhead expenses are allocated are various branches based on management's judgement.

c) Interest paid on savings:

The Organization collects Compulsory Savings on a weekly basis, with a minimum deposit of Tk. 30 per member, and Voluntary and Term Savings on a monthly basis ranging from Tk. 100 to Tk. 5,000 for tenures of 1, 3, and 5 years. All savings collected are deposited into the bank on the same day of collection. Interest on savings is accrued and recognized at the end of each year. Compulsory Savings earn interest at 6% per annum, while Term Savings earn interest at applicable rates of 6%, 8%, or 10% depending on the tenure.

4.10 Cash and Cash equivalents

Cash and cash equivalents comprise cash in hand, bank currents accounts and other bank deposit account which are held for the purpose of mitigating short term cash commitments rather than for investment or other purposes.

4.11 Statement of cash flows

Statement of Cash Flows is prepared in accordance with "IAS 7:Statement of Cash Flows". As per the said standard and rules, the Organization required to prepare Statement of Cash Flows following Indirect method. However, the Organization calculates the cash flows (receipts and payments) by adjusting the previous year's closing balances and current year's closing balances (revenue, expenses, acquisition of assets and settlement of liabilities) with the balances during the year (if there is any).

4.12 Creditors and Accruals:

Liabilities are recognized under accrual basis accounting, amounts to be paid in the future for goods and services received. After final recognition the creditors and accruals are accounted for under amortised cost.

4.13 Income Tax:

a) Current Tax: The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit as reported is the statement of Profit or Loss and other Comprehensive income because it excludes items of income or expenses that are taxable or deductible in other years and it further excludes items that are never taxable or deductible.

b) Deferred Tax: The Organization has not recognized deferred tax in compliance with the provisions of IAS-12 "Income Taxes".

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4.12 Advance Income Tax:

Advance Income Tax (AIT) paid or deducted at source is recognized as a current asset at cost in accordance with general financial reporting principles under IAS/BAS 12. It is subsequently adjusted against the provision for income tax upon the finalization of the annual tax assessment or submission of the tax return to the National Board of Revenue (NBR) pursuant to the Income Tax Act, 2023. At each reporting date, the carrying amount is reviewed for recoverability, and any unadjustable portion is recognized as an expense in the statement of profit or loss.

4.15 Reporting period

The Financial period of Organization covers the activities from 01 July 2025 to 30 June 2026.

4.16 Comparative Information:

Comparative information have been disclosed in respect of previous year 2024-2025 for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding of the current year 2025-2026 financial statements. Figures of the previous year have been rearranged whenever considered necessary to ensure comparability with the current year.

4.17 Fixed Assets and Depreciation:

a) Own Assests:

Own fixed assets are stated at cost less accumulated depreciation. The cost of an assets comprises its purchase prise and any directly attributable cost of bringing the assets to its working condition for its intended use as per International Accounting Standard (IAS) No. 16; property, plant & equipments.

b) Subsequent Expenditure of Fixed Assets:

The cost of replacing part of an item of property ,plant & equipment is recognized in the carring amount of the item if it probable that the future economics benefits emboidied within the part will flow to the organaization and its cost can be measured reliably.The costs of the day to day servicing of property, plant & equipments are recognized in the income and expenditure account as incurred.

c) Depreciations and Amortization of fixed assets:

Depreciation is charged to amortize the cost of assets, over their estimated usefull life, using the reducing balance method in accordance with BAS 16.Depreciation is charged on additions from the date of using the assets.The depriciation rates used to write off the amount assets are as follows:

Asset Category	Depreciation Rate	Asset Category	Depreciation Rate
Land	0%	Electronics Goods	20%
SEBA Tower	5%	Instant Power Supply (IPS)	20%
SEBA Bhaban	5%	Laptop	20%
Furniture & Fixture	10%	Printer	20%
Telephone & Mobile	20%	Equipment	20%
Photocopy Machine	20%	Freeze	20%
Motor Vehicles	20%	Automation Software	20%
Motor Cycle	20%	Neon Shine Board	20%
Bicycle	10%	Fire Fighting Systems	20%
Computer	20%	Sound System	20%
Projector	20%	CC Camera	20%
Electricity Fan	20%	Finger Machine	20%
Air Conditioner	20%	Television	20%

The gain or loss arising on the disposal or retirement of an assets is determined as the difference between the sale proceeds and the carring amount of the assets and is recognized as income.

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5.00 Significant Organizational Policies:

5.1 Loan Loss Provision :

Socio Economic Backing Association (SEBA) generally provides for loan losses based on the age of the portfolio.At the year end, SEBA calculates the required provision for loan losses based on the loan classification and provisioning methodology as per rules of MRA. which is shown below and any adjustments, if required, are made and accounted for in the financial statements:

Loan classification:

Particulars	Status of Loan	Loan Loss Provision Rate
Not expired	Regular	1%
expired from 1-30 days	Obserable	5%
expired from 31-180 days	Below Standard	25%
expired from 181-365 days	Doubtful	75%
expired from 365 days	Bad	100%

Loans Written off:

Loans within their maturity period are classified as " Regular Loans".Loans which remain outstanding after one month of their maturity period are considered as"Observable/ Doubtful Loans".Observable/ Doubtful Loans which remain unpaid after one year are classified as "Bad Loans". The total amount of Bad Loans, which are considered bad and have no possibility of recovery,is referred to the Governing Body of Socio Economic Backing Association (SEBA) for approval of write off, generally within three year from the date when a loan is treated as Bad Loans.Generally LLP are made twice a year i.e. June and December.Any collections realized from loans previously written off are credited to the statement of income and expenditure.

5.2 Policy on Loans to Beneficiaries:

SEBA's activities include providing micro- finance loans to group members without collateral ,on a service charge basis under various programmes.Loans inclusive of service charge are stated net of provision for loan losses.The key policies to disbursethe loan to the beneficiaries are as follows:

i. The beneficiaries have to buy or take the pass book and loan from of SEBA.

ii At least 5% of the loan disbursement have been deposited by the beneficiariesas savings deposits.

iii Service charge to be collected from beneficiaries or end users at declining rate 24%, equivalent to flate rate of 13.00% per annum for monthly installment & 12.50% per annum for weekly installment which to be calculated on the loan provided to them.

iv The Principal loan and proportional service charge to be collected with total 45 equal weekly installments and a last installment based on rested amount of total 45 installments commencing from after the duration of applicable 15 days grace period.

5.3 Policy on Savings Collections:

The policies to collection savings from members are as follows:

a) Compulsory Savings will be collected from Tk. 30 to above on weekly basis.

b) 6% interest will be paid to the members on accrual basis at the end of the year on their savings deposits and accounted for accordingly.

c) The collected savings to be deposited to the bank on the same day.

d) Voluntary & Term Savings will be collected monthly basis from Tk. 100 to Tk. 5,000 with the duration of 01 Years; 03 Years and 05 years. It will be collected within 15 days of any month.

e) Interest will be paid to the members with 6%; 8% & 10% years duration on accrual basis at the end of the year on their term deposit savings and accounted for accordingly.

ZAMAN KABIR RASHID & CO. Chartered Accountants ZZKR

5.40 General

a) Previous year's figures have been regrouped/reclassified wherever considered necessary to conform to current year's presentation. There has been no such effect during the year. Figures have been rounded off to the nearest Taka, being the currency in which these financial statements are presented.

b) SEBA is a non-government, voluntary, non-profit organization and does not have any share capital; accordingly, matters relating to called-up and paid-up share capital are not applicable.

c) There was no preference share or any other class of share capital issued by the organization, as SEBA *does not maintain any share capital structure.*

d) The organization has not incurred any expenditure in foreign currency against royalties and technical fees during the year.

e) Auditors are paid only statutory audit fees.

f) No foreign exchange was remitted to any shareholder during the year, as the organization does not have any shareholders.

g) No amount of money was expended by the organization for compensating any member of the Executive Committee/Governing Body for special services rendered.

h) No brokerage was paid against service charge collection or savings mobilization during the year.

i) There was no bank guarantee issued by the organization on behalf of any Executive Committee member or member of the Governing Body.

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Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
6.00	**Property, Plant and Equipment :**		
	A. Cost:		
	Opening Balance	149,810,643	139,764,418
	Add: Purchase during the period	15,666,211	11,201,750
	Less: Adjustment during the year	-	1,155,525
	Sub Total	165,476,854	149,810,643
	B. Depreciation		
	Opening Balance	53,161,178	44,301,400
	Add: Depreciation Charged during the year	10,209,195	8,859,778
	Sub Total	63,370,373	53,161,178
	Written down value as at 30.06.26(A-B)	102,106,481	96,649,465
	A fixed assets schedule has been given in Annexure-A/4		
7.00	**Loan to Member**		
	Opening Balance	8,858,221,527	7,339,307,748
	Add: Disbursement during the year	20,239,812,000	15,682,923,000
		29,098,033,527	23,022,230,748
	Less: Realised during the year	17,730,746,107	14,057,467,787
	Less: Adjustment with Written Off	74,956,955	106,541,434
	Closing Balance	11,292,330,465	8,858,221,527

Particular	Balance as on 30 June 2025	Disbursement	Received	Written off	Balance as on 30 June' 2026	Balance as on 30 June 2025
Loan-MC	3,090,315,906	7,545,236,000	6,620,276,024	45,147,175	3,970,128,707	3,090,315,906
Loan-ME	2,852,705,412	4,245,148,000	4,954,724,069	26,700,337	2,116,429,006	2,852,705,412
Loan-AG	569,522	-	213,452	356,070	-	569,522
Loan-Ujjibon	3,573,605	10,000,000	5,161,832	-	8,411,773	3,573,605
SML-MC	423,793,631	2,746,945,000	1,406,712,504	102,726	1,763,923,401	423,793,631
SML-ME	2,452,682,435	5,676,983,000	4,731,694,802	2,650,647	3,395,319,986	2,452,682,435
HL Loan	34,581,016	15,500,000	11,963,424	-	38,117,592	34,581,016
Grand Total	8,858,221,527	20,239,812,000	17,730,746,107	74,956,955	11,292,330,465	8,858,221,527

Notes No.	Particulars	30 June 2026	30 June 2025
8.00	**Investment on Fixed Deposit (FDR)**		
	Opening Balance	670,626,489	672,430,048
	Add: Investment during the year	632,675,000	546,500,000
	Add: Interest during the year	57,268,565	39,007,643
		1,360,570,054	1,257,937,691
	Less : Encashment during the years	396,272,463	580,540,313
	Less :Excise duty & TAX during the year	10,702,649	6,770,889
	Closing Balance	953,594,942	670,626,489

Particular	Balance as on 30 June 2025	Additional during the Year		Encashment during the year		Balance as on 30 June' 2026	Balance as on 30 June 2025
		Inveastment	Interest	Encashment	Adjustment		
NCC Bank PLC	39,120,258	270,000,000	8,521,943	112,871,540	922,195	203,848,466	39,120,258
SBAC Bank PLC	9,397,673	20,000,000	-	9,397,673	-	20,000,000	9,397,673
South East Bank PLC	108,506,148	32,000,000	7,167,309	82,663,485	1,585,962	63,424,010	108,506,148
Standard Bank PLC	57,682,218	20,000,000	5,539,323	38,531,838	1,157,864	43,531,839	57,682,218
Mid Land Bank PLC	34,320,609	-	3,294,410	10,699,253	411,206	26,504,560	34,320,609
Community Bank PLC	71,624,250	30,000,000	6,307,617	1,035,000	1,558,729	105,338,138	71,624,250
NRBC Bank PLC	19,031,865	26,250,000	1,411,302	19,687,553	156,129	26,849,485	19,031,865
Premier Bank PLC	96,599,918	20,000,000	8,650,067	59,970,294	1,646,910	63,632,781	96,599,918
Dhaka Bank PLC	23,954,490	-	1,988,760	-	518,796	25,424,454	23,954,490
Pubali BankPLC	8,926,229	2,500,000	785,841	-	165,331	12,046,739	8,926,229
Union Bank PLC	5,242,557	4,500,000	745,263	-	85,526	10,402,294	5,242,557
Agrani Bank PLC	31,158,474	-	2,725,422	-	272,544	33,611,352	31,158,474
Bank Asia PLC	10,000,000	40,000,000	1,341,187	-	273,237	51,067,950	10,000,000
BDB PLC	17,000,000	-	1,517,317	-	420,615	18,096,702	17,000,000
Jamuna Bank PLC	-	20,000,000	-	-	-	20,000,000	-
Janata Bank PLC	10,000,000	-	-	10,000,000	-	-	10,000,000
MTB PLC	15,000,000	45,000,000	1,545,353	-	319,071	61,226,282	15,000,000
Shimanto Bank PLC	-	12,000,000	-	-	-	12,000,000	-
BRAC Bank PLC	-	25,000,000	-	-	-	25,000,000	-
Lanka Bangla,Dhaka	70,000,000	25,000,000	-	30,000,000	-	65,000,000	70,000,000
IDLC-Dhaka	19,666,207	25,425,000	2,234,581	21,415,827	484,961	25,425,000	19,666,207
United Finance PLC	-	15,000,000	1,059,759	-	221,951	15,837,808	-
IPDC, Dhaka	23,395,593	-	2,433,111	-	501,622	25,327,082	23,395,593
Grand Total	670,626,489	632,675,000	57,268,565	396,272,463	10,702,649	953,594,942	670,626,489

Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
	Sanings FDR	106,226,282	-
	Statutory Reserve Fund	160,402,294	136,742,557
	Lien FDR	686,966,366	533,883,932
	Total	**953,594,942**	**670,626,489**
9.00	**Other Loan**		
	Opening Balance	**13,082,123**	**8,826,707**
	Add: Disbursement during the year	19,273,000	15,799,000
	Add: Adjustment during the year	880,247	949,163
		33,235,370	**25,574,870**
	Less: Realization during the year	12,796,953	12,492,747
	Closing Balance	**20,438,417**	**13,082,123**

Particular	Balance as on 30 June 2025	Disbursement	Received	Adjustment	Balance as on 30 June' 2026	Balance as on 30 June 2025
Motor Cycle Loan	970,052	150,000	471,600	22,344	670,796	970,052
Staff Loan	9,094,071	17,963,000	11,291,853	857,903	16,623,121	9,094,071
House Loan	3,018,000	500,000	970,500	-	2,547,500	3,018,000
Laptop Loan	-	660,000	63,000	-	597,000	-
Grand Total	**13,082,123**	**19,273,000**	**12,796,953**	**880,247**	**20,438,417**	**13,082,123**

Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
10.00	**Suspense Account**		
	Opening Balance	**824,103**	**1,036,188**
	Add: Disbursement during the year	218,000	-
		1,042,103	**1,036,188**
	Less: Received during the Year	171,492	212,085
	Closing Balance	**870,611**	**824,103**
11.00	**Advance Income Tax**		
	Opening Balance	-	-
	Add: Current year TDS on FDR/Bank Interest + Advance Tax on Vehicle - Note 27.01 B, adjustable against current year Provision for Income Tax, Note 23	14,305,357	-
		14,305,357	-
	Less: Received during the Year	-	-
	Closing Balance	**14,305,357**	-
12.00	**Advance Accounts**		
	Opening Balance	**7,058,721**	**4,885,252**
	Add: Payment during the year	46,680,005	28,604,715
		53,738,726	**33,489,967**
	Less: Received during the Year	45,218,846	26,415,246
	Less: Adjustment during the year	-	16,000
	Closing Balance	**8,519,880**	**7,058,721**

Particular	Balance as on 30 June 2025	Payment	Received	Adjustment	Balance as on 30 June' 2026	Balance as on 30 June 2025
Advance office rent	6,451,661	7,610,000	5,646,281	-	8,415,380	6,451,661
Program Advance	294,500	26,887,032	27,181,532	-	-	294,500
Others Advance	133,900	12,182,973	12,316,873		-	133,900
Security for VGD	178,660	-	74,160	-	104,500	178,660
Grand Total	7058721	46,680,005	45218846	-	**8,519,880**	**7,058,721**

Notes No.	Particulars		Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
13.00	**Cash & Cash Equivalent**			
	Cash in Hand		14,818	7,657
	Cash at Bank		594,414,872	445,774,983
	Closing Balance		**594,429,690**	**445,782,640**
	Schedule of closing cash in hand and cash at Bank Balance has been given in Annexure-A/7			
14.00	**Fund Account**			
	Retained Surplus	14.01	1,450,826,039	1,235,034,043
	Capital reserve	14.02	161,202,893	137,226,005
	Closing Balance		**1,612,028,932**	**1,372,260,048**
14.01	**Retained Surplus**			
	Opening Balance		**1,235,034,043**	**1,072,857,298**
	Add: Surplus/Deficit for the year		239,768,884	180,196,384
	Less: Transfer from the surplus during the year		23,976,888	18,019,639
	Closing Balance		**1,450,826,039**	**1,235,034,043**
14.02	**Capital reserve**			
	Opening Balance		**137,226,005**	**119,206,366**
	Add: Received from the surplus during the year		23,976,888.34	18,019,639
	Closing Balance		**161,202,893**	**137,226,005**

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Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
14.03	**Depreciation Fund**		
	Opening Balance	**53,161,178**	**44,301,400**
	Add: Depreciation Charged during the year	10,209,195	8,859,778
	Add: Adjustment During the year	-	-
	Sub Total	**63,370,373**	**53,161,178**
15.00	**Bank Loan (Bangladesh bank)**		
	Opening Balance	**36,371,111**	**27,217,168**
	Add. Received during the year	15,000,000	15,000,000
	Add: Interest during the year	-	363,395
		51,371,111	**42,580,563**
	Less: Payment during the year	9,018,462	6,209,452
	Closing Balance	**42,352,649**	**36,371,111**
16.00	**Loan from Bank & Others**		
	Opening Balance	**2,461,710,202**	**2,330,219,590**
	Add. Received during the year	3,679,000,000	3,886,062,084
	Add: Interest during the year	346,482,557	252,167,556
		6,487,192,759	**6,468,449,230**
	Less: Payment during the year	3,198,954,120	4,006,739,028
	Closing Balance	**3,288,238,639**	**2,461,710,202**

Particular	Balance as on 30 June 2025	Received	Payment	Adjustment with Interest	Balance as on 30 June' 2026	Balance as on 30 June 2025
NCC bank PLC	219,401,675	644,500,000	506,482,764	42,982,128	400,401,039	219,401,675
NRBC Bank PLC	53,525,375	175,000,000	119,997,753	6,949,805	115,477,427	53,525,375
Southeast bank PLC	285,109,916	370,000,000	302,540,305	41,211,450	393,781,061	285,109,916
Standard Bank PLC	106,371,194	200,000,000	259,277,791	19,925,500	67,018,903	106,371,194
Mid Land bank PLC	165,464,410	200,000,000	242,830,902	19,783,412	142,416,920	165,464,410
SBAC Bank PLC	41,530,680	100,000,000	47,642,330	2,846,196	96,734,546	41,530,680
Community Bank PLC	257,478,283	190,000,000	177,772,375	31,148,759	300,854,667	257,478,283
Premier Bank PLC	268,596,771	100,000,000	212,534,807	24,417,830	180,479,794	268,596,771
Dhaka Bank PLC	103,473,372	200,000,000	213,250,058	11,821,547	102,044,861	103,473,372
Agrani Bank PLC	233,542,964	-	166,452,000	21,084,903	88,175,867	233,542,964
Pubali Bank PLC	75,621,538	100,000,000	83,028,812	10,368,680	102,961,406	75,621,538
Bank Asia PLC	50,000,000	200,000,000	159,582,375	9,582,375	100,000,000	50,000,000
Mutual Trust Bank PLC	150,812,501	250,000,000	161,713,048	18,306,797	257,406,250	150,812,501
Shimanto Bank PLC		120,000,000	6,349,219	6,349,219	120,000,000	-
Bangladesh Development Bank PLC	100,724,772	-	58,491,955	11,456,726	53,689,543	100,724,772
BRAC Bank PLC		250,000,000	2,291,667	2,291,667	250,000,000	-
Bangladesh NGO Foundation (BNF)	14,485,708	10,000,000	11,628,568	-	12,857,140	14,485,708
Lanka Bangla PLC	157,506,982	250,000,000	188,424,114	30,059,713	249,142,581	157,506,982
IPDC	117,263,593	-	66,388,212	14,344,542	65,219,923	117,263,593
IDLC-Dhaka PLC	60,800,468	169,500,000	112,682,370	8,555,930	126,174,028	60,800,468
United Finance PLC	-	150,000,000	99,592,695	12,995,378	63,402,683	-
Grand Total	**2,461,710,202**	**3,679,000,000**	**3,198,954,120**	**346,482,557**	**3,288,238,639**	**2,461,710,202**

Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
	Bank Loan Breakdown		
	Non-Current Liabilities	2,282,764,986	997,785,286
	Current Liabilities	1,005,473,653	1,463,924,916
	Total	**3,288,238,639**	**2,461,710,202**
17.00	**Short Term Loan (CSS)**		
	Opening Balance	**780,195,126**	**969,459,237**
	Add:Received during the year	311,213,942	1,277,655,149
	Add: Adjustment with Interest	16,051,405	15,986,378
		1,107,460,473	**2,263,100,764**
	Less: Paid during the year	936,948,357	1,482,905,638
	Closing Balance	**170,512,116**	**780,195,126**
18.00	**Member Savings Fund**		
	Opening Balance	**4,123,742,595**	**2,934,593,303**
	Add: Collection during the year	5,134,911,081	3,296,935,460
	Add: Interest Paid during the year	112,810,257	105,590,772
	Add: Adjust with Term Savings Intrest	16,114,214	16,699,547
		9,387,578,147	**6,353,819,082**
	Less: Paid during the year	3,192,783,174	2,230,076,487
	Less: Adjustment during the year	-	-
	Closing Balance	**6,194,794,973**	**4,123,742,595**

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Notes No.	Particulars	Amount in Taka 30 June 2026	Amount in Taka 30 June 2025
19.00	**Loan Loss Reserve Fund**		
	Opening Balance	477,486,660	433,640,591
	Add: Provision made during the year	218,848,005	176,575,016
		696,334,665	610,215,607
	Less: Paid during the year	-	26,187,513
	Less: Written off during the year	74,956,955	106,541,434
	Closing Balance	621,377,710	477,486,660
20.00	**Gratuity Fund**		
	Opening Balance	63,754,198	36,188,055
	Add. Received during the year	42,640,367	32,741,373
		106,394,565	68,929,428
	Less: Paid during the year	5,027,700	5,175,230
	Closing Balance	101,366,865	63,754,198
21.00	**Provident Fund**		
	Opening Balance	173,111,797	127,903,861
	Add. Received during the year	79,125,654	74,281,621
	Add: Interest During the year	11,288,639	5,453,379
		263,526,090	207,638,861
	Less: Paid during the year	17,132,000	34,527,064
	Closing Balance	246,394,090	173,111,797
22.00	**Staff Retirement Fund (RF)**		
	Opening Balance	55,840,126	100,047,760
	Add. Received during the year	5,431,470	15,848,323
	Add: Interest During the year	2,304,265	1,153,167
		63,575,861	117,049,250
	Less: Paid during the year	63,575,861	6,074,412
	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	-	55,840,126
23.00	**Provision for Income TAX**		
	Opening Balance	2,550,000	-
	Add. Current Tax Provision	20,942,684	2,550,000
	Add: Prior Year Tax Provision	10,585,740	
		34,078,424	2,550,000
	Less: Paid during the year (Note 27.01 ,A)	13,135,740	-
	Closing Balance	20,942,684	2,550,000
24.00	**Other Current liabilities**		
	Opening Balance	545,223,205	389,921,022
	Add.Additional during the year	568,190,492	406,132,670
	Add: Adjustment with Interest	11,784,188	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
		1,125,197,885	853,035,753
	Less: Paid during the year	436,610,700	307,812,548
	Closing Balance	688,587,185	545,223,205

Particular	Balance as on 30 June 2025	Made during the year	Paid during the year	Adjustment	Balance as on 30 June' 2026	Balance as on 30 June 2025
Provision for Savings Interest	12,515,834	288,810,398	284,806,528	-	16,519,704	12,515,834
Staff Life Risk Fund	6,690,156	2,304,265	8,994,421	-	-	6,690,156
Members Welfare Fund	397,007,357	200,381,235	99,941,910	-	497,446,682	397,007,357
Staff Welfare Fund	9,635,237	8,387,094	373,925	-	17,648,406	9,635,237
Staff Earned Leave	23,518,993	13,029,038	2,683,340	-	33,864,691	23,518,993
Staff Security	20,425,200	7,525,000	4,115,000	-	23,835,200	20,425,200
Sundry Accounts	5,653,085	27,422,679	26,151,988	-	6,923,776	5,653,085
Office Rent Advance (Liability)	25,000	-	25,000	-	-	25,000
Training Fund	1,642,109	4,108,850	2,864,663	-	2,886,296	1,642,109
General Retirement Fund (GRF)	68,110,235	16,221,933	6,653,925	11,784,188	89,462,431	68,110,235
Grand Total	545,223,206	568,190,492	436,610,700	11,784,188	688,587,186	545,223,206

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Notes No.	Particulars	Amount in Taka 30 June 2026	30 June ' 2025
25.00	**Others Income-I/E**		
	Miscellaneous Income	559,196	375,430
	Fine Received	1,520,780	1,358,421
	Written off Loan Recovery	4,621,956	4,148,459
	Staff Loan Application Fee	5,140	6,420
	Deduction	2,173,328	1,958,717
	Office Rent Received	268,360	209,370
	Interest on Motor Cycle Loan	22,344	50,849
	Interest on Staff loan	857,903	898,314
		10,029,007	**9,005,980**
26.00	**Other operating expenses-I/E**		
	Staff Gratuaty Expense	42,640,367	32,741,373
	Staff Earned Leave Expense	13,029,038	9,259,592
	Provident Fund-Expenses	29,359,219	28,096,422
	Golden Hand Shake	-	1,580,595
	Staff Life Risk fund Expense	2,304,265	1,153,167
	Interest on Provident Fund	11,288,639	5,453,379
	Interest on Retirment fund	2,304,265	1,153,167
	Interest on GRF fund	11,784,188	1,847,349
	Out Door Seminar	415,623	-
	Relief & Rehabiliation	65,000	547,500
	Observance of day	5,000	33,450
	Staff Annual Conferance	9,485,888	6,603,200
	Staff Educational Tour	919,411	1,962,000
	Conveyance allowance	3,454,175	2,375,522
	Donation	-	65,000
	Daily allowance	5,477,887	4,729,405
	Determination allowance	13,620,873	13,066,040
	Boishaki Allowance	15,076,393	12,639,369
	Miscellaneous Expenses	482,446	609,838
	Depereciation Expenses	10,209,195	8,859,778
	Samity Materials	184,846	99,983
	Cultural programme	80,929	105,215
	Crockeries	855,618	794,159
	News Paper	300	300
	Residental Rent	19,492,954	17,205,105
	Singboard & Banner	438,119	316,608
	Credit Allowance	16,343,289	5,213,728
	Office Maintenance	634,630	2,819,310
	Lunch Allowance	16,800,370	-
	Software Expensess	4,736,090	4,714,255
	Wages	12,900	22,470
	Medical Campaign	108,450	2,500
	Work-Aid	1,437,435	1,021,926
	Staff Festival & Incentive Bonus	60,504,583	54,384,492
	Loan Processing fee	553,975	542,286
	Additional Charge	-	2,400,000
	Total	**294,106,360**	**222,418,483**
27.00	**Tax & VAT expense**		
	Withholding Tax Expense	1,226,315	490,360
	Value Added Tax (VAT)	3,278,410	14,890,588
	Total	**4,504,725**	**34,768,982**
27.01	**Tax Paid**		
	A. Previous year Tax	**13,135,740**	**10,752,447**
	B. Current year tax	**14,305,357**	**8,635,587**
	Advance tax on Car	375,000	250,000
	TDS on FDR Interest	10,800,899	7,931,311
	TDS on Bank Interest	3,129,458	454,276
	Total paid (A+B)	**27,441,097**	**19,388,034**

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Notes No.	Particulars	Amount in Taka 30 June 2026	30 June ' 2025
28.00	**Others Receipts (R/P)**		
	Motor Cycle loan realization	471,600	462,899
	Staff loan realization	11,291,853	10,769,848
	House loan realization	970,500	1,260,000
	Laptop loan realization	63,000	-
	Advanced Office Rent	5,646,281	4,139,300
	Program Advance	27,181,532	13,009,172
	Security for VGD	74,160	-
	Others Advance	12,316,873	9,266,774
	Suspense A/C	171,492	212,085
	Bond	-	10,000,000
	Source Tax	1,155,755	719,800
	Short Term Loan	311,213,942	1,277,655,149
	Members Welfare Fund	200,381,235	154,845,011
	Office Rent Advance (Liability)	-	41,000
	Sundry Accounts	27,422,679	70,517,258
	Provident Fund	79,125,654	74,281,621
	Staff Retirement Fund	5,431,470	15,848,323
	Staff Security Fund	7,525,000	4,970,000
	Staff Welfare Fund	8,387,094	1,591,664
	General Retirement Fund (GRF)	16,221,933	18,038,870
	Training Fund	4,108,850	2,812,750
	Grant Received from VGD	241,404	380,813
	Grant Received BNF/Others	400,000	384,371
	Miscellaneous Income	559,196	375,430
	Fine Received	1,520,780	1,358,421
	Written off Loan Recovery	4,621,956	4,148,459
	Staff Loan Application Fee	5,140	6,420
	Office Rent Received	268,360	209,370
	Deduction	2,173,328	1,958,717
	Motor Vehicles	-	1,155,525
	Total	**728,951,067**	**1,680,419,050**
29.00	**Telephone ,Mobile Set & Postage-R/P**		
	Telephone & Mobile bill	5,667,198	4,571,964
	Postage	109,935	630,785
	Total	**5,777,133**	**5,202,749**
30.00	**Electricity,Gas & Water bill-R/P**		
	Electric Expenses	583,506	493,701
	Electric, Gas & water Bill	3,631,067	3,343,436
		4,214,573	**3,837,137**
31.00	**Other Payment-R/P**		
	Building	-	-
	Furniture & Fixture	6,313,590	5,153,860
	Laptop purchase	-	54,000
	Telephone Set	1,250	-
	Mobile set	25,080	83,410
	CC Camera	983,600	-
	Air Condition	123,184	-
	Equipment	26,455	50,450
	Motor vehicles	4,821,000	3,600,000
	Instant Power Supply (IPS)	38,500	-
	Fire Fighting Systems	-	6,800
	Computer	1,973,500	1,263,650
	Electricity Fan	841,052	545,280
	Printer	508,500	379,800
	Finger Machine	10,500	-
	Sound System	-	64,500
	Motor Cycle Loan	150,000	400,000
	Staff Loan Paid	17,963,000	13,399,000
	House Loan	500,000	2,000,000
	Laptop Loan	660,000	-

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Notes No.	Particulars	Amount in Taka 30 June 2026	30 June ' 2025
	Advance Office Rent	7,610,000	5,903,761
	Program Advance	26,887,032	13,200,280
	Security for VGD	-	100,000
	Others Advance	12,182,973	9,400,674
	Suspense A/C	218,000	-
	Source Tax	1,155,755	719,800
	Office Rent Advance (LIABILITY)	25,000	-
	Short Term Loan (CSS)	936,948,357	1,482,905,638
	Loan Loss Provision	-	26,187,513
	Provision for Savings Interest	171,996,271	37,817,024
	Sundry Accounts	26,151,988	69,144,261
	Provident Fund	17,132,000	34,527,064
	Retirement Fund	63,575,861	6,074,412
	Staff Security Fund	4,115,000	3,976,000
	Staff Welfare Fund	373,925	128,280
	Earned Leave Fund	2,683,340	2,114,802
	Graduity Fund	5,027,700	5,175,230
	General Retirement Fund (GRF)	6,653,925	6,910,696
	Staff Life Risk fund	8,994,421	-
	Training Fund	2,864,663	1,170,641
	Payment to VGD Program	241,404	380,813
	Payment Others Project/BNF	400,000	384,371
	Provident Fund-Expenses	29,359,219	28,096,422
	Out Door Seminar	415,623	-
	Golden Handshak Expenses	-	1,580,595
	Relief & Rehabiliation	65,000	547,500
	MRA- MFI Higher Education scholarship	335,000	485,000
	Observance of day	5,000	33,450
	Conveyance Allowance	3,454,175	2,375,522
	Daily Allowance	5,477,887	4,729,405
	Donation	-	65,000
	Determination Allowance	13,620,873	13,066,040
	Miscellaneous Expenses	482,446	609,838
	Wages	12,900	22,470
	Medical Campaign	108,450	2,500
	Work-Aid	1,437,435	1,021,926
	Staff Festival & Incentive Bonus	60,504,583	54,384,492
	Samity Materials	184,846	99,983
	Cultural programme	80,929	105,215
	Annual Conferance	9,485,888	6,603,200
	Staff Educational Tour	919,411	1,962,000
	Crockerys	855,618	794,159
	News Paper	300	300
	Loan processing Fee	553,975	542,286
	Residental Rent	19,492,954	17,205,105
	Boishaki Allowance	15,076,393	12,639,369
	Signboard & Banner	438,119	316,608
	Credit Allowance	16,343,289	5,213,728
	Office Maintenance	634,630	2,819,310
	Lunch Allowance	16,800,370	-
	Software Expenses	4,736,090	4,714,255
	Additional Charge	-	2,400,000
	Members Welfare Fund	99,941,910	80,960,072
		1,631,000,139	**1,976,617,760**
32.00	**Tax & VAT expenses**		
	Tax	17,866,513	11,797,083
	Excise duty	1,035,150	-
	Value Added Tax (VAT)	3,258,410	14,725,588
	Tax on FDR	608,250	1,425,420
		22,768,323	**27,948,091**

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
MICRO CRDIT PROGRAM (MCP)
Portfolio Report
As at 30th June 2026

Annexure-A/2

(i) Classification of Loan and Loan Loss Provision

SL. no.	Particulars	Basis of Classification (Overdue)	Overdue Amount	Outstanding Loan Amount	Loan Loss Provision on Loan Outstanding	
					Rate%	Required Amount
1	Good Loan	No Overdue	-	10,618,240,105	1%	106,182,406
2	Watchful	1-30 days	1,369,726	8,178,319	5%	408,916
3	Substandard Loan	31-180 days	93,150,466	160,063,848	25%	40,015,962
4	Doubtful Loan	181-365 days	122,287,871	124,311,070	75%	93,233,303
5	Bad Loan	365+ days	381,537,123	381,537,123	100%	381,537,123
Total			**598,345,186**	**11,292,330,465**		**621,377,710**

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

Particulars	Amount in Taka
Required Provision as Per MRA Policy	621,377,710
Actual Provision Made by the PO	621,377,710
Excess/Shortfall of Provision	-
Comment on LLP for Credit program:	-
Disclosure on Written-off Loan:	-
Opening Balance of Loan Written-off (01.07.2025)	**215,581,877**
Loan Written-off during the Year (2025-2026)	74,956,955
Written-off Loan Recovery during the Year (2025-2026)	4,621,956
Closing Balance of Loan Written-off (30.06.2026)	**285,916,876**

ZAMAN KABIR RASHID & CO. ZOHA Chartered Accountants

(iii) Loan Operational Report for SEBA

SL. No		Particular	2025-2026 (FY)		2024-2025 (FY)	
			Amount	% Individual with Sub- total	Amount	% Individual with Sub-total
1. Loan Component (Balance)		Loan-MC	3,970,128,707	35.16	3,090,315,906	34.89
		Loan-ME	2,116,429,006	18.74	2,852,705,412	32.20
		Loan-AG	-	0.00	569,522	0.01
		Loan-RRS	-	0.00	-	0.00
		Loan-Ujjibon	8,411,773	0.07	3,573,605	0.04
		SML-MC	1,763,923,401	15.62	423,793,631	4.78
		SML-ME	3,395,319,986	30.07	2,452,682,435	27.69
		HL Loan	38,117,592	0.34	34,581,016	0.39
		Grand Total of Loan	**11,292,330,465**	**100.00**	**8,858,221,527**	**100.00**
2. Savings Component		Compulsory Savings	4,256,906,312	68.72	2,974,368,772	74.50
		Voluntary Savings	920,311,006	14.86	484,827,043	5.07
		Term Savings	1,017,577,655	16.43	664,546,780	20.43
		Grand Total of Savings	**6,194,794,973**	**100.00**	**4,123,742,595**	**100.00**
3. Member Welfare fund (Balance)		Member Welfare fund	497,446,682	-	397,007,357	-
		Grand Total of Risk Fund	**497,446,682**		**397,007,357**	-
4. Other Vital Information						
4.1	Number of District				19	17
4.2	Number of Upazila				113	103
4.3	Number of Union				1140	1057
4.4	Number of Village				7346	6558
4.5	Number of Branch				201	175
4.6	Number of Samity				13,752	12,297
4.7	Number of Member				327,736	280,470
4.8	Number of Borrower				239,360	206,321
4.9	Member : Borrower				1.37:1	1.34:1
4.10	Number of Staff				1,840	1,672
4.11	Average Loan size				47,177	42,934

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants ZZKR

Socio Economic Backing Association (SEBA)
Micro Credit Program (MCP)
Eligibility Criteria Compliance Certification
For the year ended 30th June 2026

Annexure-A/3

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY-2025-2026	FY-2024-2025
Long Term Solvency Ratio	Debt:Capital	Total Debts	9,695,898,377	Max 9:1	5.64:1	5.09:1
		Adjusted Capital Fund	1,718,211,338			
	Capital Adequancy	Adjusted Capital Fund	1,718,211,338	Min 10%	14.94 %	16.11%
		Total RBA(Assets-Cash,bank,FDR)	11,501,941,584			
	Debt Service Cover Ratio	Surplus+Principal and Int.Payable to Bank & others	1,570,083,143	1.25:1	1.18:1	1.10:1
		Principal and Int.Payable to Bank & others	1,330,314,259			
Short Term Solvency Ratio	Current Ratio	Total Current Assets	12,884,489,362	Min 2:1	1.42 :1	1.44:1
		Total Current Liability	9,049,449,276			
	Liquidity to Savings Ratio	Savings FDR+Cash & Bank	700,655,972	Min 10%	11.31 %	10.81%
		Total Savings	6,194,794,973			
Portfitability Ratio	Return on Capital (ROC)	Surplus for the Year	239,768,884	Min 15%	16.07 %	14.05 %
		Average Capital Fund	1,492,144,490			
	Return on Assets (ROA)	Surplus for the Year	239,768,884	Min 3%	2.07 %	1.92 %
		Average Total Assets	11,597,686,231			
	Operational Self Sufficiency (OSS)	Total Income	2,381,894,060	Min 100%	111.19 %	110.55 %
		Total Expenditure	2,142,125,176			
	Financial Self-sufficiency (FSS)	Total Income	2,381,894,060	Min 100%	165.48%	162.24 %
		Total Expenditure-financial Cost	1,439,366,172			
	Member per Branch	Total Members	327,736	1500-2000	1,631	1,603
		Total Branch	201			

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY-2025-2026	FY-2024-2025
Productivity Ratio	Member: Credit Officer	Total Members	327,736	1:300-400	1:320	1:306
		Total Credit Officers	1,024			
	Borrower Coverage	Total Borrowers	239,360	Min 70%	73.03 %	73.56 %
		Total Members	327,736			
	Borrower:Credit Officer	Total Borrowers	239,360	1:240-250	1:234	1:225
		Total Credit Officers	1,024			
	Credit Officer:Total Staff	Total Credit Officers	1,024	1:1.50-1.70	1:0.56	1:0.55
		Total Staff	1,840			
	Loan Outstanding per Credit Officer (In BDT. Lac)	Total Loan Outstanding	11,292,330,465		1:110	1:96.49
		Total Credit Officers	1,024			
Portfolio Quality Ratio	Total Overdue Loan (BDT)	Absolute figure of overdue loan			598,345,186	545,574,692
		Should be disclosed				
	Total Bad Loan (BDT)	Absolute figure of bad loan			381,537,123	307,327,451
		Should be disclosed				
	OTR (On Time Realization)	Regular recovery		Min 92%	98.57 %	98.55 %
		Regular recoverable				
	CRR (Cumulative Recovery Rate)	Cum.Recovery-Advance(end of year)		Min 95%	99.35 %	99.21 %
		(Cum.Recovery-Advance)+Overdue				
	PAR (Portfolio at Risk)	Outstanding of Overdue loan	674,090,360	Less Then or Equal	5.97 %	6.90%
		Total Loan Oustanding	11,292,330,465			
	Good loan as a percentage of total loan outstanding	Good Loan Outstanding	10,618,240,105		94.03 %	93.10 %
		Total Loan Outstanding	11,292,330,465			
	Member per Saving (Tk.)	Total Saving	6,365,307,089		19422	14703
		Total Members	327,736			

ZAMAN KABIR RASHID & CO. ZOHA Chartered Accountants
ZZKR

Performance Parameters	Different Aspects	Formula	Amount	Standard	FY-2025-2026	FY-2024-2025
Extra Ratio	Loan Outstanding & Savings Ratio	Total Savings	6,365,307,089	25%-30%	56.37 %	46.55 %
		Total Loan Outstanding	11,292,330,465			
	Member Per Samity	Number of Total Member	327,736	30	23.83	22.81
		Number of Total Samity	13,752			
	Credit officer Per Samity	Number of Total Samity	13,752	15	13.43	13.40
		Number of Total Credit officer	1,024			
	Outstanding Per Borrower	Loan Outstanding	11,292,330,465		47177	42934
		Number Of Borrower	239,360			
	DR (%)	Total Due	598,345,186	2%	5.30%	6.16 %
		Total Loan Outstanding	11,292,330,465			
	Savings to Total Liablity	Savings Balance	6,365,307,089	N/A	48.78 %	40.65 %
		Total Liablity	13,049,966,216			
	Salary to Service charge	Total Salary & Allowance	777,577,802	Max-40%	33.97 %	35.92 %
		Total Service Charge	2,288,969,077			
	Accumulated Surplus to Loan Outstanding	Accumulated Surplus	1,450,826,039		12.85 %	13.97%
		Loan Outstanding	11,292,330,465			
	Operating Margin(OM)	Net Surplus	239,768,884		10.47%	10.07 %
		Service Charge	2,288,969,077			
	Bad Loan to Loan Outstanding	Bad Loan	381,537,123		3.38%	3.47%
		Loan Outstanding	11,292,330,465			
	Reserve to Accumulated Surplus	Total Reserve Fund	161,202,893	Max 12%	11.11 %	11.11 %
		Accumulated Surplus	1,450,826,039			
	Savings per Branch (Lac)	Total Savings Amount	6,365,307,089		316.68	235.64
		Number of Branch	201			

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

SOCIO ECONOMIC BACKING ASSOCIATION (SEBA)
Consolidated Schedule of Property, Plant & Equipment
As at 30 June 2026

Annexure-A/4

SN	Particulars of the Assets	Cost				Rate of Dep.	Depreciation			Written Down Value (as on 30 June 2026)	Written Down Value (as on 30 June 2025)
		Opening Balance	Purchase during this year	Sales/Adjusted during this year	Closing Balance		Opening Balance	Depreciation Charge	Closing Balance		
1	Land	8,395,508	-	-	8,395,508	-	-	-	-	8,395,508	8,395,508
2	SEBA Tower	57,295,522	-		57,295,522	5%	11,791,421	2,275,205	14,066,626	43,228,896	45,504,101
3	SEBA Bhaban	12,187,227	-	-	12,187,227	5%	2,362,404	491,241	2,853,645	9,333,582	9,824,823
4	Furniture & Fixture	27,563,772	6,313,590	-	33,877,362	10%	11,124,994	2,275,237	13,400,231	20,477,131	16,438,778
5	Telephone & Mobele	912,177	26,330	-	938,507	20%	716,925	44,316	761,241	177,266	195,252
6	Photocopy Machine	530,354	-	-	530,354	20%	421,554	21,760	443,314	87,040	108,800
7	Motor Vehicles	20,243,421	4,821,000	-	25,064,421	20%	11,437,787	2,725,327	14,163,114	10,901,307	8,805,634
8	Motor Cycle	60,909	-	-	60,909	20%	60,909	-	60,909	-	-
9	Bicycle	8,128	-	-	8,128	10%	5,496	263	5,759	2,369	2,632
10	Computer	5,760,235	1,973,500	134,500	7,868,235	20%	3,073,264	958,994	4,032,258	3,835,977	2,686,971
11	Projector	11,979	-	-	11,979	20%	11,979	-	11,979	-	-
12	Electricity Fan	2,766,855	841,052	-	3,607,907	20%	1,545,417	412,498	1,957,915	1,649,992	1,221,438
13	Air- Condition	635,941	123,184	-	759,125	20%	494,272	52,971	547,243	211,882	141,669
14	Electronics Goods	773,857	-	-	773,857	20%	773,857	-	773,857	-	-
15	Instant Power Supply	46,108	38,500	-	84,608	20%	46,108	7,700	53,808	30,800	-
16	Laptop	6,105,914	-	(134,500)	5,971,414	20%	5,708,468	52,589	5,761,057	210,357	397,446
17	Printer	2,141,875	508,500	-	2,650,375	20%	1,353,976	259,280	1,613,256	1,037,119	787,899
18	Equipment	388,404	26,455	-	414,859	20%	145,137	53,944	199,081	215,778	243,267
19	Freeze	31,940	-	-	31,940	20%	13,542	3,680	17,222	14,718	18,398
20	Automation Software	2,840,500	-	-	2,840,500	20%	1,244,926	319,115	1,564,041	1,276,459	1,595,574
21	Neon shine Board	56,000	-	-	56,000	20%	48,832	1,434	50,266	5,734	7,168
22	Fire Fighting Systems	213,150	-	-	213,150	20%	154,884	11,653	166,537	46,613	58,266
23	Sound System	64,500.00	-	-	64,500	20%	12,900	10,320	23,220	41,280	51,600
24	CC Camera	-	983,600	-	983,600	20%	-	196,720	196,720	786,880	-
25	Finger Machine	-	10,500	-	10,500	20%	-	2,100	2,100	8,400	-
26	Television	776,367	-	-	776,367	20%	612,126	32,848	644,974	131,393	164,241
	TOTAL	**149,810,643**	**15,666,211**	**-**	**165,476,854**		**53,161,178**	**10,209,195**	**63,370,373**	**102,106,481**	**96,649,465**

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

Socio Economic Backing Association (SEBA)
Consolidated Schedule of FDR
As at 30 June 2026

S.N		Name Of Bank	FDR Open Date	Account No.	Duration	FDR Principal Amount	Maturity Date	Present Balance	Remark
1	I	Union Bank PLC	22.09.24	0642030008691	3 Month	5,000,000	22.09.26	5,719,100	Statutory Reserve
2	II		05.11.25	0642030009354		2,500,000	05.08.26	2,602,115	
3	III		05.11.25	0642030009365		2,000,000	05.08.26	2,081,079	
Sub Total :						**9,500,000**		**10,402,294**	
4	I	NCC Bank PLC	04.05.26	0063-0330429143	6 Month	40,000,000	04.11.26	40,000,000	Statutory Reserve
5	II		04.05.26	0063-0330429152		40,000,000	04.11.26	40,000,000	
6	III		04.05.26	0063-0330429161		20,000,000	04.11.26	20,000,000	
7	IV		19.05.26	0063-0330429223		30,000,000	19.11.26	30,000,000	
Sub Total :						**130,000,000**		**130,000,000**	
8	I	Mutual Trust Bank PLC	04.05.26	1306011599422	3 Month	20,000,000	04.08.26	20,000,000	Statutory Reserve
Sub Total :						**20,000,000**		**20,000,000**	
Total Statutory Reserve (FDR)-A						**159,500,000**		**160,402,294**	
9	I	Mutual Trust Bank PLC	03.06.25	1306011173917	3 Month	15,000,000	03.09.26	16,226,282	Others
Sub Total :						**15,000,000**		**16,226,282**	
10	II	Community Bank PLC	11.04.23	0124TDC123000082	3 Month	10,000,000	11.07.26	10,000,000	Others
11	III		11.04.23	0124TDC123000073		10,000,000	11.07.26	10,000,000	
Sub Total :						**20,000,000**		**20,000,000**	
12	II	Bank Asia PLC	14.06.26	08755001547	100 Days	15,000,000	22.09.26	15,000,000	Others
13	III		14.06.26	08755001548		15,000,000	22.09.26	15,000,000	
Sub Total :						**30,000,000**		**30,000,000**	
14	II	Jamuna Bank PLC	16.06.26	2309000005001	3 Month	17,000,000	15.09.26	17,000,000	Others
15	III		16.06.26	2309000005012		3,000,000	15.09.26	3,000,000	
Sub Total :						**20,000,000**		**20,000,000**	
16	II	Southeast Bank PLC	25.06.26	200824300003210	3 Month	17,000,000	25.09.26	17,000,000	Others
17	III		25.06.26	200824300003209	3 Month	3,000,000	25.09.26	3,000,000	
Sub Total :						**20,000,000**		**20,000,000**	
Total Others (FDR)-B						**105,000,000**		**106,226,282**	
18	I	NCC Bank PLC	04.11.24	00630330426495	3 Months	37,500,000	04.08.26	42,573,804	Lien
19	II		04.11.25	00630330428519		22,500,000	04.08.26	23,459,228	
20	III		04.11.25	00630330428528		7,500,000	04.08.26	7,815,434	
Sub Total :						**67,500,000**		**73,848,466**	

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

S.N		Name Of Bank	FDR Open Date	Account No.	Duration	FDR Principal Amount	Maturity Date	Present Balance	Remark
21	I	Southeast Bank PLC	02.06.24	200824300002655	3 Month	20,000,000	02.09.26	20,367,500	Lien
22	II		22.11.23	200824300002537		5,000,000	22.08.26	5,951,510	
23	III		21.04.25	200824300002863		5,000,000	21.07.26	5,105,000	
24	IV		01.04.26	200824300003110		12,000,000	01.07.26	12,000,000	
			Sub Total :			**42,000,000**		**43,424,010**	
25	I	Standard Bank PLC	06.12.21	07355001132	3 Month	40,000,000	06.09.26	43,531,839	Lien
			Sub Total :			**40,000,000**		**43,531,839**	
26	I	Midland Bank PLC	24.03.21	00111440001414	3 Month	10,000,000	24.09.26	13,143,969	Lien
27	II		28.08.22	00111710002161		10,000,000	28.08.26	13,360,591	
			Sub Total :			**20,000,000**		**26,504,560**	
28	I	Community Bank PLC	06.03.24	0124TDC124000037	6 Month	10,000,000	06.09.26	11,596,150	Lien
29	II		06.03.24	0124TDC124000028		10,000,000	06.09.26	11,596,150	
30	III		09.04.25	0124TDCI25000037	3 Month	30,000,000	09.07.26	32,145,838	
31	IV		07.06.26	0124TDCI26000116	3 Month	10,000,000	07.09.26	10,000,000	
32	V		07.06.26	0124TDCI26000125		10,000,000	07.09.26	10,000,000	
33	VI		07.06.26	0124TDCI26000134		10,000,000	07.09.26	10,000,000	
			Sub Total :			**80,000,000**		**85,338,138**	
34	I	Premier Bank PLC (Kapasia)	12.05.25	0177 27100000008	3 Month	15,000,000	12.08.26	16,221,094	Lien
35	II		12.05.25	0177 27100000009		15,000,000	12.08.26	16,221,094	
36	III		12.05.25	0177 27100000010		10,000,000	12.08.26	10,810,593	
			Sub Total :			**40,000,000**		**43,252,781**	
37	I	Premier Bank PLC (Nagorpur)	15.02.26	021827100000006	3 Months	10,000,000	15.08.26	10,190,000	Lien
38	II		15.02.26	021827100000007		10,000,000	15.08.26	10,190,000	
			Sub Total :			**20,000,000**		**20,380,000**	
39	I	Dhaka Bank PLC	23.06.21	1033110001593	3 Months	20,000,000	23.09.26	25,424,454	Lien
			Sub Total :			**20,000,000**		**25,424,454**	
40	I	Pubali Bank PLC	10.08.21	3433104017330	3 Months	5,000,000	10.08.26	6,439,601	Lien
41	II		31.08.22	3433104018372		2,500,000	30.08.26	3,107,138	
42	III		05.05.26	3433104029704	6 Month	2,500,000	05.08.26	2,500,000	
			Sub Total :			**10,000,000**		**12,046,739**	
43	I	Agrani Bank PLC	17.11.21	0200017653003	3 Months	10,000,000	17.08.26	11,203,784	Lien
44	II		09.04.23	0200020305224		10,000,000	09.07.26	11,203,784	
45	III		30.04.24	0200022103952		10,000,000	30.07.26	11,203,784	
			Sub Total :			**30,000,000**		**33,611,352**	
46	I	Bank Asia PLC	24.02.25	08755001204	6 Months	10,000,000	24.11.26	10,722,950	Lien
47	II		28.12.25	08755001406		10,000,000	28.09.26	10,345,000	
			Sub Total :			**20,000,000**		**21,067,950**	

ZAMAN KABIR RASHID & CO. Chartered Accountants

S.N		Name Of Bank	FDR Open Date	Account No.	Duration	FDR Principal Amount	Maturity Date	Present Balance	Remark
48	I	SBAC Bank PLC	10.03.26	0013243001313	6 Month	10,000,000	10.09.26	10,000,000	Lien
49	II		10.03.26	0013243001322		10,000,000	10.09.26	10,000,000	
		Sub Total :				**20,000,000**		**20,000,000**	
50	I	NRBC Bank PLC	23.02.26	0179-703-2764	3 Month	15,000,000	23.08.26	15,342,563	Lien
51	II		23.02.26	0179-703-2765		11,250,000	23.08.26	11,506,922	
		Sub Total :				**26,250,000**		**26,849,485**	
52	I	Bangladesh Devlopment Bank	26.05.25	0011129323	3 Months	15,000,000	26.08.26	15,969,171	Lien
53	II		29.05.25	0011132326		2,000,000	29.08.26	2,127,531	
		Sub Total :				**17,000,000**	-	**18,096,702**	
54	I	Mutual Trust Bank PLC	12.04.26	1306011599217	3 Months	18,000,000	12.07.26	18,000,000	Lien
55	II		12.04.26	1306011599191		7,000,000	12.07.26	7,000,000	
		Sub Total :				**25,000,000**		**25,000,000**	
56	I	Shimanto Bank PLC	09.02.26	1001307000123	6 Month	12,000,000	10.08.26	12,000,000	Lien
		Sub Total :				**12,000,000**		**12,000,000**	
57	I	BRAC Bank PLC	13.05.26	3079457900002	3 Month	15,000,000	13.08.26	15,000,000	Lien
58	II		13.05.26	3079457900001	1 Years	10,000,000	13.05.27	10,000,000	
		Sub Total :				**25,000,000**		**25,000,000**	
59	I	Lanka bangla PLC ,Dhaka	27.11.24	000423600000337	24 Month	40,000,000	27.11.26	40,000,000	Lien
60	II		19.01.26	000429100002841	6 Month	25,000,000	19.07.26	25,000,000	
		Sub Total :				**65,000,000**		**65,000,000**	
61	I	IDLC Finance PLC. Dhaka	17.11.25	10552233215101	1 Year	7,500,000	17.11.26	7,500,000	Lien
62	II		08.12.25	10552233215102		4,800,000	08.12.26	4,800,000	
63	III		25.06.26	10552233215103		13,125,000	25.06.27	13,125,000	
		Sub Total :				**25,425,000**		**25,425,000**	
64	I	IPDC Dhaka	04.07.24	1009251000002216	3 Month	7,500,000	04.07.26	8,473,082	Lien
65	II		08.05.25	1009251000002432	12 Month	15,500,000	08.05.27	16,854,000	
		Sub Total :				**23,000,000**		**25,327,082**	
66	I	United Finance,Dhaka	14.09.25	1022 15100000096	3 Month	15,000,000	14.09.26	15,837,808	Lien
		Sub Total :				**15,000,000**		**15,837,808**	
		Total Lien (FDR)-B				**643,175,000**	-	**686,966,366**	
		Grand Total : (A+B+C)				**907,675,000**	-	**953,594,942**	

Others FDR	106,226,282
FDR Statutory Rederve fund	160,402,294
FDR Lien	686,966,366
Total	**953,594,942**

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

A member of msi Global Alliance
Independent legal & accounting firms

Socio Economic Backing Association (SEBA)
BUDGET ANALYSIS
Financial Year: 2025-2026
Name of NGO: Socio Economic Backing Association (SEBA)
MRA License No: 01151-00141-00287

Annexure-A/6

Description	2025-2026			2026-2027
	Projected	Actual	Variance (%)	(Proposed)
Area Coverage	-	-	-	-
District	2	2	0%	4
Upazilla	14	10	-40%	23
Union	50	83	40%	85
Village	1,050	788	-33%	1,800
Branch Opening	26	26	0%	41
Group/Samity Formation	1,560	1,455	-7%	1,700
Add New Member	145,774	47,266	-208%	69,000
Add New Borrower	38,766	33,039	-17%	52,000
Recruitment	540	577	6%	850
Deposit Collection	3,368,636,053	5,134,911,081	34%	3,546,902,930
Deposit Refund	2,175,605,609	3,022,271,058	28%	2,555,560,112
Members Loan Recovery	19,355,416,300	17,730,746,107	-9%	22,185,416,500
Loan Disbursement	21,502,100,000	20,239,812,000	-6%	25,886,400,000
Bank Loan Receive	2,530,000,000	3,694,000,000	32%	6,008,500,000
Bank Loan returns	2,311,202,182	3,207,972,582	28%	4,213,593,469
Welfare Fund Receive	215,021,000	200,381,235	-7%	258,864,000
Welfare Fund Refund	69,600,000	99,941,910	30%	103,545,600
Total Income	2,518,141,774	2,381,894,060	-6%	2,912,086,273
Total Expenditure	2,188,419,471	2,142,125,176	-2%	2,567,679,022

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	1,034,156,397
Members Welfare Fund	397,007,357
Cumulative Surplus	1,372,260,048

Description	2025-2026			2026-2027
	Projected	Actual	Variance (%)	(Proposed)
Loan Recovery				
MC	9,209,937,335	8,026,988,528	-15%	9,983,437,425
ME	10,127,708,150	9,686,418,871	-5%	10,648,999,920
Others	17,770,815	17,338,708	-2%	1,552,979,155
Total	**19,355,416,300**	**17,730,746,107**	-9%	**22,185,416,500**

ZAMAN KABIR RASHID & CO. ZZKR Chartered Accountants

Fund Collection				
Savings Collection				
Compulsory Savings	2,445,888,053	3,745,744,766	35%	2,455,930,080
Voluntary/Apadkaline	467,433,000	845,206,978	45%	568,671,850
Term Savings	455,315,000	543,959,337	16%	522,301,000
Total	**3,368,636,053**	**5,134,911,081**	34%	**3,546,902,930**
MFI Borrowing				
Bank & financial Loan Collection	2,530,000,000	3,694,000,000	46%	6,008,500,000
	-	-		-
Total	**2,530,000,000**	**3,694,000,000**	46%	**6,008,500,000**
Welfare Fund Collection	215,021,000	200,381,235	-7%	258,864,000
Others Fund Collection	4,517,860,857	5,069,536,863	12%	4,039,096,121
Total	**4,732,881,857**	**5,269,918,098**	11%	**4,297,960,121**
Grand Total	**29,986,934,210**	**31,829,575,286**	6%	**36,038,779,551**
Loan Disbursement			-	
MC Disbursement	10,715,945,000	10,292,181,000	-4%	14,237,520,000
ME Disbursement	10,751,050,000	9,922,131,000	-8%	9,060,240,000
Others Disbursement	35,105,000	25,500,000	-27%	2,588,640,000
Total	**21,502,100,000**	**20,239,812,000**	-6%	**25,886,400,000**
Savings Returns				
Compulsory Savings	1,773,051,609	2,611,898,848	47%	1,985,190,140
Voluntary/Apadkaline	101,630,000	99,440,527	-2%	257,862,422
Term Savings	300,924,000	310,928,462	3%	312,507,550
Total	**2,175,605,609**	**3,022,267,837**	39%	**2,555,560,112**
Loan Repayment				
Bank & Financial Loan	2,311,202,182	3,207,972,582	28%	4,213,593,469
Total	**2,311,202,182**	**3,207,972,582**	28%	**4,213,593,469**
Welfare Fund Refund	69,600,000	99,941,910	44%	103,545,600
Others Fund refund	3,917,402,419	5,245,071,780	34%	3,212,667,970
Total	**3,987,002,419**	**5,345,013,690**	34%	**3,316,213,570**
Fixed asset acquisition	-			-
Land	-	-	0%	30,000,000
Motor Vehicles	1,800,000	4,821,000	168%	13,000,000
Furniture & Fixture	5,810,000	6,313,590	9%	14,742,000
Office Equipment & Others	132,000	26,455	-80%	500,000
Electric Equipment	1,276,000	1,374,632	8%	3,052,000
Printer	-	-	0%	1,152,000
Computer; Laptop & Accessories	2,006,000	1,973,500	-2%	3,828,000
CC Camera	-	-	0%	518,400
Photocopier	-	-	0%	220,000
Total	**11,024,000**	**14,509,177**	32%	**67,012,400**
Grand Total	**29,986,934,210**	**31,829,575,286**	6%	**36,038,779,551**
Income				
Service Charge	2,438,782,454	2,288,969,077	-6%	2,812,777,063
Interest on Investment (FDR)	54,000,000	60,955,766	13%	56,000,000
Bank Interest	5,100,000	15,199,447	198%	10,320,000
Admission Fee	1,457,740	1,835,377	26%	1,774,170
Sale of Passbook	1,475,000	3,631,241	146%	4,200,000
Others Income	17,326,580	11,303,152	-35%	26,979,200
Total Income	**2,518,141,774**	**2,381,894,060**	-5%	**2,912,050,433**
Financial Expenses:				
Savings Interest	288,327,252	309,393,102	7%	465,746,550
Interest of Bank Loan	346,242,215	345,186,588	0%	374,580,922
Others Interest	38,100,000	48,179,314	26%	89,536,400
Total Financial Expenses:	**672,669,467**	**702,759,004**	4%	**929,863,872**

General and administrative Expenses:				
Salary & Allowance	838,619,633	777,577,802	-7%	921,994,350
Festival Allowance	57,400,000	60,504,583	5%	89,000,000
Conveyance Allowance	3,145,000	3,454,175	10%	4,680,000
Office Rent	10,830,000	12,263,146	13%	13,662,000
Printing and Stationery	7,140,000	7,923,245	11%	10,398,000
Staff Telephone & Mobile bill	6,540,000	5,777,133	-12%	7,038,000
Repair & Maintenance	2,600,000	2,832,887	9%	3,666,000
Fuel Cost	21,120,000	22,351,013	6%	30,155,200
Gas & Electric, Water bill	4,200,000	4,214,573	0%	5,175,000
Entertainment	6,000,000	6,174,120	3%	7,860,000
Advertisement	200,000	154,632	-23%	200,000
News Paper	3,600	300	-92%	1,000
Bank charge	3,000,000	5,411,602	80%	1,824,000
Daily allowance	4,356,000	5,477,887	26%	6,909,000
Lunch allowance	18,480,000	16,800,370	-9%	21,135,600
Legal Expenses	1,140,000	1,252,468	10%	1,500,000
Registration fee (MRA & Others)	3,500,000	3,408,574	-3%	3,900,000
Meeting Expenses	150,000	219,669	46%	276,000
Seminar, conference & workshop	9,500,000	9,485,888	0%	17,600,000
Other operating expenses	157,967,000	212,173,467	34%	132,729,000
Credit Allowance	10,000,000	16,343,289	63%	19,342,000
Audit fee	200,000	160,000	-20%	200,000
Board Members Honorarium	450,000	315,000	-30%	405,000
Tax & VAT expenses	27,063,771	36,033,149	33%	30,000,000
Depreciation	8,500,000	10,209,195	20%	9,000,000
Loan loss Provision (LLP)	320,000,000	218,848,005	-32%	300,000,000
Total Expenses	**2,194,774,471**	**2,142,125,176**	-2%	**2,568,514,022**
Net Surplus	323,367,303	239,768,884	-26%	343,536,411
Total Income	**2,518,141,774**	**2,381,894,060**	-5%	**2,912,050,433**

ZAMAN KABIR RASHID & CO. ZZKR 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 2026

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
1	001 - Tangail Sadar Branch	30	Pubali Bank Ltd. Zilla Sarak Branch STD-3433901016065	45,135	45,165
	001 - Tangail Sadar Branch		NRBC Bank PLC. Tangail Branch. A/C : 017936400000006	25,985	25,985
2	002 - Balla Branch	33	Southeast Bank Ltd. Balla Branch, A/C No : 010913100000001	5,520,769	5,520,802
3	003 - Elenga Branch	17	Dutch-Bangla Bank Ltd. Elenga Branch, A/C No : 238-110-6461	49,797	49,814
4	004 - Koratia Branch	1	NRBC Bank PLC. Korotia Branch. A/C : 517633300004173	75,422	75,423
5	005 - Aiysara Branch	52	Agrani Bank Ltd. Aishara Branch 793033000429	44,502	44,554
6	006 - Gharinda Branch	-	Agrani Bank Ltd. Suruj Bazar Branch acno /0200012809132	12,685	12,685
7	007 - Kalihati Branch	70	NRBC Bank PLC. Kalihati Branch. A/C : 518136200000002	101,114	101,184
8	008 - Ghatail Branch	66	NRBC Bank PLC. Ghatail Branch. A/C : 515236400000004	45,025	45,091
9	009 - Pakutia Branch	75	Pubali Bank Ltd. Pakutia Branch, A/C No : 2048901007109	29,256	29,331
10	010 - Pathrail Branch	69	Pubali Bank Ltd. Pathrail Branch Current A/C No 3460901004088	3,833	3,902
11	011 - Mirzapur Branch	3	Dutch-Bangla Bank Limited. Mirzapur Branch A/C NO: 1441200001909	63,397	63,400
12	012 - Bashail Branch	61	Shah Jalal Islamic Bank ltd Basail Branch A/C-406712400000001	66,825	66,886
13	013 - Shakhipur Branch	69	Pubali Bank Ltd. Shakhipur Branch, A/C No : 5142102000027	90,248	90,317
14	014 - Barochowna Branch	30	Shahjalal Isl.Bank Ltd Bar Branch Current A/c 402811100007519	91,702	91,732
15	015 - Madhupur Branch	12	NCC Bank Ltd. Modhupur Branch, A/C No : 00640210004336	8,587	8,599
16	016 - Bhuapur Branch	85	NRBC Bank PLC. Bhuyapur Branch. A/C : 516233300004124	73,983	74,068
17	017 - Garobazar Branch	60	Sonali Bank Ltd.Garo Bazar Branch, A/C No : 6031933001171	7,539	7,599
18	018 - Batazore Branch	8	IFIC Bank Ltd, Batajore Branch, A/C No : 0230262593041	104,273	104,281
19	019 - Awliabad Branch	16	Southeast Bank Ltd. Balla Branch, A/C No : 010913100000003	89,622	89,638
20	020 - Dhanbari Branch	87	Dutch-Bangla Bank PLC, Dhanbari Branch A/C NO: 3351200000103	27,507	27,594
21	021 - Nagarpur Branch	4	Premier Bank Ltd, Nagarpur Branch,Tangail. A/C No 21813100000004	95,367	95,371
22	022 - Kaliakoir Branch	98	Dutch-Bangla Bank Limited. Kaliakoir Branch A/C NO: 3371100001010	81,052	81,150
23	023 - Gopalpur Branch	51	Pubali Bank Ltd. Gopalpur Branch, A/C No : 2921901011970	29,356	29,407
24	024 - Nalua Branch	60	Agrani Bank Ltd. naluabazar branch acno /0200005833020	23,329	23,389
25	025 - Saturia Branch	71	Shah Jalal Islamic Bank ltd Saturia Branch A/C-407313100000003	95,719	95,790
26	026 - Dhamrai Branch	11	Janata Bank Ltd.Dhamri Branch Current A/c No 001025662	94,080	94,091
27	027 - Lawhati Branch	30	Sonali Bank Ltd. Laowhati Branch Current A/c No 601633001096	89,141	89,171
28	028 - Daulatpur Branch	106	Pubali Bank Ltd. Daulatpur Branch Current A/c No 1170901013952	22,912	23,018
29	029 - Ghior Branch	46	Southeast Bank Ltd.Gior Branch AC No 010813100000003	47,636	47,682
30	030 - Beradoma Branch	2	Southeast Bank Ltd.Tangail Branch . Cuur.A/C 200811100000512	7,190	7,192
31	031 - Manikgonj Branch	36	Dutch Bangla Bank ltd.Manikgonj . A/C NO 1491100009805	9,625	9,661

Zaman Kabir Rashid & Co. Chartered Accountants

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
32	032 - Konabari Branch	2	UCB Bank Ltd. Konabari Branch, A/C N0: SND 1151301000000098	64,882	64,884
33	033 - Boardbazar Branch	35	Dutch Bangla Bank ltd.Boardbazar . A/C NO-11231100017936	59,571	59,606
34	034 - Savar Branch	31	Sonalii Bank Ltd. Savar Banch Current A/c # -443033037241	14,335	14,366
35	035 - Jamgora Branch	27	Southeast Bank Ltd.Jamgora Cuur. A/C 006578	93,536	93,563
36	036 - Gazipur Branch	77	Mutual Trust Bank Ltd.Joydebpur Branch(Gazipur) A/C No:-05190320000051	35,936	36,013
37	037 - Mawna Branch	55	Jamuna Bank Limited, Mowna Branch- A/C No 1001001548257	89,745	89,800
38	038 - Vowal-Mirzapur Branch	18	Mid Land Bank,Vawal Mirzapur A/C-00003972	14,840	14,858
39	039 - Shreepur Branch	59	NRBC Bank PLC. Shreepur Branch. A/C : 5006361000000011	90,583	90,642
40	040 - Seedstore Branch	41	Dutch-Bangla Bank Limited. Seedstore. Branch A/C NO: 2811200000158	111,783	111,824
41	041 - Bathuli Branch	7	Bangladesh Krishi Bank Ltd Ballishor Branch Ac No 410	2,507	2,514
42	042 - Bhaluka Branch	36	Pubali Bank Ltd,Bhaluka,A/C-0008420	1,299	1,335
43	043 - Kapashia Branch	46	Southeast Bank Ltd.Kapashia Cuur.	39,839	39,885
44	044 - Memberbari Branch	68	Dutch-Bangla Bank Limited. Memberbari Branch A/C NO: 2801200000204	45,167	45,235
45	045 - Shafipur Branch	72	Dutch-Bangla Bank PLC, Shafipur Branch A/C NO: 1821200001921	23,191	23,263
46	046 - Elashin Branch	2	Rupali Bank Ltd,Elasin. Tangail-A/C-0675	95,183	95,185
47	047 - Zirani Branch	9	N.R.B Commercial Bank Ltd- BKSP Branch Ac N0. 01273600000002	12,625	12,634
48	048 - Hemayetpur Branch	50	Southeast Bank Ltd.Hemayetpur Branch	63,636	63,686
49	049 - Tongi Branch	44	Southeast Bank Ltd.Tongi Bra. Cuur.A/C327	16,394	16,438
50	050 - Uttarkhan Branch	20	Sonali Bank Ltd,Uttarkha,DhakA/C-00765	94,402	94,422
51	051 - Kamarpara Branch	19	Mid Land Bank Ltd,Kamarpara,Dhaka-A/C-0001115	6,848	6,867
52	052 - Kadamtoli Branch	24	Janata Bank Ltd. Kadamtoli, Ghatail A/C No : 0100260725241	54,347	54,371
53	053 - Dhalapara Branch	15	Janata Bank Ltd. Dhalapara Branch, A/C No : SND-06151031000224	9,265	9,280
54	054 - Thanapara Branch	77	NCC Bank Ltd,Tangail,Thanapara, A/C No 00630325000132	91,862	91,939
55	055 - Heamnagar Branch	67	Agrani Bank Ltd. Hemnagar Branch, A/C No : 0200008740996	74,944	75,011
56	056 - Kendua Branch	33	Sonali Bank Ltd. Kendua Bazar Branch, A/C No : 6013733001644	11,997	12,030
57	057 - Sherpur Branch	8	Dutch-Bangla Bank PLC, Sherpur Branch A/C: 2961200085513	86,748	86,756
58	058 - Melandha Branch	80	Sonali Bank Ltd. Melandah Branch, A/C No : 001016661	41,987	42,067
59	059 - Jamalpur Branch	99	Sonali Bank Ltd. Jamalpur Branch, A/C No : 2609602000931	87,909	88,008
60	060 - Sarishabari Branch	26	Agrani Bank Ltd. Sarishabari Branch, A/C No : 0200008810406	98,069	98,095
61	061 - Nandina Branch	15	Pubali Bank Ltd. Nandina Bazar Branch, A/C No : 4075901007959	8,679	8,694
62	062 - Muktagacha Branch	17	Pubali Bank Ltd. Muktagacha Branch, A/C No : 207290123132	9,498	9,515
63	063 - Kathgola Branch	57	Pubali Bank Ltd. Taltala Bazar Br. A/C No : 2255102000182	12,737	12,794
64	064 - Mymensingh Sadar Branch	95	Janata Bank Ltd. Natun Bazar Br., A/C No : 0100073712933	39,761	39,856
65	065 - Fulbaria Branch	24	Rupali Bank Ltd. Fulbaria Branch, A/C No : 087702000780	94,054	94,078
66	066 - Trishal Branch	10	NRBC Bank PLC. Trishal Branch. A/C : 514736000000016	6,846	6,856
67	067 - Koyra Branch	62	Rupali Bank Ltd. Koyra Bazar Branch, A/C No : CD-538	88,340	88,402

ZAMAN KABIR RASHID & CO. Chartered Accountants

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
68	068 - Kalibari Branch	21	IFIC Bank Ltd, Kalibari Branch, SND A/C No : 0190054244041	96,064	96,085
69	069 - Kashorganj Branch	26	Sonali Bank Ltd. Keshorgonj Br. A/C No : 200000528	25,252	25,278
70	070 - Madergonj Branch	25	NRBC Bank Ltd. Maderganj Branch, Jamalpur. A/C : 0170-333-1962	84,700	84,725
71	071 - Mokundabari Branch	3	NRBC Bank PLC. Mokundabari Branch. A/C : 514136000000023	10,168	10,171
72	072 - Singair Branch	34	Southeast Bank Ltd. Singair Branch, A/C No : 011511100000255	90,138	90,172
73	073 - Rajendrapur Branch	36	IFIC Bank Ltd, Rajendrapur Branch, A/C No : 0210136590041 [2819]	24,618	24,654
74	074 - Hatuvanga Branch	40	NRBC Bank,Gorai Branch. Mirzapur.Tangail. A/C0113 33300000424	31,757	31,797
75	075 - Kaliganj Branch	49	Pubali Bank Ltd Kaligonj Branch Ac 30036	27,328	27,377
76	076 - Jhitka Branch	28	Shah Jalal Islamic Bank ltd Jhitka Branch A/C-407413100000009	87,647	87,675
77	077 - Sirajganj Sadar Branch	12	Agrani Bank Ltd. Bohuli Branch, A/C No : 0200011416044	3,567	3,579
78	078 - Salonga Branch	30	Agrani Bank Ltd. Gurka Branch, A/C No : 0200011423389	15,000	15,030
79	079 - Ullapara Branch	50	Agrani Bank Ltd. Ullapara Branch, A/C No : 0200011453493	7,655	7,705
80	080 - Kamarkhanda Branch	19	Janata Bank Ltd. Jamtoil Bazar Branch, A/C No : 0100112941465	9,655	9,674
81	081 - Belkuchi Branch	59	Mutual Trust Bank Ltd.Belkuchi Branch SND A/C-0509-0320000071	7,195	7,254
82	082 - Chandaikona Branch	79	Agrani Bank PLC. Chandaikona Branch A/C No : 0200022689497	14,927	15,006
83	083 - Mathurapur Branch	93	Rajshahi Krishi Unnyan Bank,Mothurapur,Dhunat,Bogra. A/C No 277	97,926	98,019
84	084 - Dhunat Branch	22	Jumuna Bank Limited, Dhunat,Bogra. A/C 01180210001754 50,899	97,099	97,121
85	085 - Sherpur (Bogra) Branch	40	Jumuna Bank Limited,Sherpur (Bogra) Branch. A/C 00580320000915	98,229	98,269
86	086 - Nandigram Branch	48	Agrani Bank Limited, Nandigram Branch,A/C No. 0200011688221	73,918	73,966
87	087 - Bogra Sadar Branch	59	Agrani Bank Ltd.Bogra Sadar (Khandar)Branch, A/C No : 0200013052059	61,283	61,342
88	088 - Godarpara Branch	21	Janata Bank Ltd.Godarpara Branch Current A/c No 0100125267127	71,109	71,130
89	089 - Dhupchachia Branch	8	Rupali Bank Ltd, Dhupchachia Branch-A/C-4028020001462	68,712	68,720
90	090 - Mokamtola Branch	5	Mid land Bank Ltd, Mokamtola Branch A/C- 0018-1050000200	57,455	57,460
91	091 - Mahasthangarh Branch	16	NRBC Bank PLC. Mahasthangarh Branch. A/C : 311136000000189	20,515	20,531
92	092 - Majhira Branch	47	Dutch-Bangla Bank PLC, Majira Branch A/C NO: 1251200007228	103,745	103,792
93	093 - Bagbari Branch	44	Agrani Bank Ltd. Bagbari Branch, (HO) A/C No : 0200012271895	95,231	95,275
94	094 - Gabtoli Branch	53	Sonali Bank Ltd. Gabtoli Branch A/C No 0613002000943	98,139	98,192
95	095 - Hat Fulbari Branch	95	Rupali bank ltd.Hat Fulbari Branch,Bogra A/C No 4192020000733	68,644	68,739
96	096 - Sonatala Branch	7	Janata Bank Sonatola Branch AC no:0100137296467	93,371	93,378
97	097 - Digpait Branch	18	Dutch Bangla Bank ltd.Digpait Branch . A/C NO-2001200001212	76,032	76,050
98	098 - Baksiganj Branch	31	Standared Bank Lit Bakshiganj Branch. A/C No- 07636000101	1,057,022	1,057,053
99	099 - Gopalpur(Jamalpur)	26	Agrani Bank Ltd. Gopalpur Lahirikandha Branch,Jamalpur , 0200012276541	74,693	74,719
100	100 - Narandia Branch	23	Janata Bank Ltd. Narandia Branch, AC No: 05531011007179	90,968	90,991
101	101 - Balipara Branch	4	Rupali Bank. Balipara Branch. A/C No-0828020001002	11,558	11,562
102	102 - Kushura Branch	44	Rupali Bank.Kushura Branch. A/C No-4879024000014	80,249	80,293
103	103 - Jamurki Branch	35	Agrani Bank Ltd. Jamurki Branch, Mirjapur Tangail S T N D 0200014556036	88,004	88,039

ZAMAN KABIR RASHID & CO. Chartered Accountants ZZKR

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
104	104 - Torapganj Branch	32	Bangladesh Krishi Bank,Torafgonj Branch A/C No : 5003-0210003090	9,834	9,866
105	105 - Balirtek Branch	41	Shah Jalal Islamic Bank ltd Balirtek Branch A/C- 406313100000022	27,308	27,349
106	106 - Kalatia Branch	50	Pubali Bank PLC, Kalatia Branch A/C NO: 3929102000819	38,419	38,469
107	107 - Gafargaon Branch	13	Mutual Trust Bank Ltd. SME & Agriculture Branch Gafargaon 1301010027297	66,945	66,958
108	108 - Hossainpur Branch	78	NCC Bank ,Hossainpur Branch.SND Account No-01090395000137	23,263	23,341
109	109 - Kishoreganj Branch	80	Pubali Bank Ltd. Nandina Bazar,Kishoreganj Branch, A/C 1640-102-001032	40,026	40,106
110	110 - Pakundia Branch	4,079	NRBC Bank Ltd. Pakundia Branch, Pakundia. A/C : 508933300002862	3,747	7,826
111	111 - Pulerghat Branch	15	Pubali Bank PLC, Pularghat Branch A/C NO: 1640102002317	24,338	24,353
112	112 - Naogaon Sadar Branch	65	Mutual Trust Bank Ltd.Naogaon Branch A/C No:-0070-0210003615	43,732	43,797
113	113 - Adamdighi Branch	35	Janata Bank-Corporate Branch, Adamdighi Branch. A/C- 0100215342471	38,195	38,230
114	114 - Kahaloo Branch	48	NRBC Bank PLC. Kahaloo Branch. A/C : 517-36000000163	8,613	8,661
115	115 - Gobindagonj Branch	34	Dutch-Bangla Bank Limited. Gabindaganj Branch A/C NO:1751200002096	63,928	63,962
116	116 - Sukhanpukur Branch	67	Sonail Bank Ltd. Sukhanpukur Branch Current A/C No 0618902000413	73,040	73,107
117	117 - Salna Branch	47	IFIC Bank Ltd, Salna Bazar Branch, SND A/C No : 0190130937041	17,759	17,806
118	118 - Amraid Branch	50	Pubali Bank PLC, Amraid Branch A/C NO: 4932102000160	19,739	19,789
119	119 - Uthura Branch	96	Janata Bank Ltd. Sagardighi Branch A/C : 0100278652810	4,724	4,820
120	120 - Katiadi Branch	29	Pubali Bank Ltd. Kotiadi Branch, A/C 4550102000107	45,041	45,070
121	121 - Monohardi Branch	53	Mutual Trust Bank Ltd. Monohardi Branch, Branch A/C1310000001958	19,425	19,478
122	122 - Ati bazar Branch	34	Southeast Bank Ltd. Ati Bazar Branch A/C No : 008013100000036	50,306	50,340
123	123 - Ashulia Branch	52	NRBC Bank LTD, Charabag Branch, A/C- SND 014536000000010	82,553	82,605
124	124 - Kamrangirchar Branch	12	Southeast Bank Ltd. Kamrangirchar Branch A/C No : 007513100000039	100,681	100,693
125	125 - Nawabganj Branch	11	NCC Bank Ltd Nababgonj Branch, Account No- 0040-0325000424	43,596	43,607
126	126 - Dohar Branch	101	Southeast Bank Ltd. Dohar Branch A/C No : 003313100000177	8,509	8,610
127	127 - Akkelpur Branch	61	Agrani Bank Ltd. Akkelpur Branch, Joypurhat. SND A/C0200018279238	94,798	94,859
128	128 - Jogonnathgonjghat Branch	56	Agrani Bank Ltd.Jagannathganj Ghat Branch, Sorishabari. SND 0200018916731	38,710	38,766
129	129 - Hajipur Branch	58	Agrani Bank Ltd.Hajipur Branch, Jamalpur. A/C No : 0200018917537	28,986	29,044
130	130 - Hajrabari Branch	80	Sonail Bank Ltd. Hajrabari Branch, Jamalpur (SND) A/C2606203000014	76,321	76,401
131	131 - Islampur Branch	31	Sonail Bank Ltd. Islampur Branch Current A/C No 2607002001533	56,209	56,240
132	132 - Jagrarchar Branch	23	Janata Bank Ltd., Jagrarchar Branch, Sherpur, A/C No : 0100236021062	71,917	71,940
133	133 - Sreebordi Branch	39	Sonail Bank Ltd. Srebordi Branch Current A/C No 6207502001198	38,938	38,977
134	134 - Tinani Branch	17	Agrani Bank Ltd. Bazar Branch, A/C No : 0200019163094	48,085	48,102
135	135 - Gajirkhamar branch	48	Bangladesh Krishi Bank, Gajirkhamar Bazar Branch, A/C 5111-0320000080	14,179	14,227
136	136 - Bhimganj Branch	41	Agrani Bank Ltd. Bhimganj Bazar Branch, A/C No : 0200019140922	21,186	21,227
137	137 - Shamganj Branch	19	Pubali Bank PLC. Shamganj Sub Branch, Gouripur, Mymensingh 0313102002222	52,710	52,729
138	138 - Tarakanda Branch	33	NRBC Bank, Tarakanda Branch, Mymensingh. A/C : 522233300002651	3,842	3,875
139	139 - Shomvugang Branch	51	IFIC Bank Ltd, Shomvuganj Branch, A/C No : 0200083841001	21,872	21,923

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
140	140 - Achim Branch	35	Sonail Bank Ltd. Achim Branch Current A/C No 3302702000531	44,539	44,574
141	141 - Baghutia Branch	37	NRBC Bank PLC. Bagutia Branch. A/C : 518136200000001	36,928	36,965
142	142 - Gouripur Branch	12	Rupali Bank.Gouripur, Mymensingh Branch. A/C No-0844020002078	6,359	6,371
143	143 - Ishwarganj Branch	75	NRBC Bank Ltd. Ishwarganj Branch, Mymensingh. A/C : 505036000000006	8,106	8,181
144	144 - Nandail Branch	80	NRBC Bank Ltd. Nandail Branch, Mymensingh. A/C : 513136000000028	36,329	36,409
145	145 - Atharabari Branch	46	IFIC Bank Ltd, Atharabari Branch, A/C No : 0200071639041	4,236	4,282
146	146 - Purbadhala Branch	23	NRBC Bank Ltd. Purbadhala Branch, Purbadhala, Netrokona. 016836000000021	7,858	7,881
147	147 - Phulpur Branch	35	Pubali Bank Ltd. Phulpur Branch, Mymensingh A/C No : 0313901106942	16,580	16,615
148	148 - Nokla Branch	48	Pubali Bank Ltd. Nokla Branch, Mymensingh A/C No : 2932-901-035731	5,884	5,932
149	149 - Jalchatra Branch	82	Janata Bank Ltd. Aushnara Branch, A/C No : 0100244123656 [	8,753	8,835
150	150 - Ainapur Branch	19	Dutch-Bangla Bank PLC, Ainapur Branch A/C: 2381100016059	18,546	18,565
151	151 - Fulbaria Kaliakair	94	Al-Arafah Islami Bank Ltd. Fulbaria Kaliakoir Branch. AC: 1061020009955	25,482	25,576
152	152 - Deukhola Branch	85	Rupali Bank PLC. Deukhola Branch. A/C No-0877024000503	5,547	5,632
153	153 - Austadhar Branch	38	Agrani Bank PLC. Peyarpur Branch,Jamalpur A/C No : 0200022098332	17,298	17,336
154	154 - Bailor Branch	4	NRBC Bank PLC. Trishal Branch. A/C : 514736000000015	71,531	71,535
155	155 - Shibganj Branch	95	Sonail Bank PLC. Shibganj Branch Current A/C No 3322502000272	37,967	38,062
156	156 - Nikrail Branch	21	Sonail Bank PLC. Nikrail Branch Current A/C No 6022802000350	69,213	69,234
157	157-Shamgonj Kalibari	213	Janata Bank Ltd. Shamgonj Kalibari A/C No : 0100262215207	22,891	23,104
158	158 - Mahmudpur Branch	54	Janata Bank Ltd. Mahmudpur Branch A/C No : 0100262482159	88,606	88,660
159	159 - Dewangonj Branch	40	Sonail Bank PLC. Dewangonj Branch Current A/C No 2604702001429	54,814	54,854
160	160 - Vhaigat Branch	17	Pubali Bank PLC, Vhaighat Branch A/C NO: 4404102000214	11,500	11,517
161	161 - Sholakuri Branch	54	Bangladesh Krishi Bank, Sholakuri Branch A/C No : 5035032000014	9,262	9,316
162	162 - Begunbari Branch	61	Bank Asia PLC. Begunbari Branch. A/C : 10836610000	3,122	3,183
163	163 - Motkhola Branch	34	Agrani Bank PLC. Motkhola Branch A/C No : 0200022846093	13,386	13,420
164	164 - Pakutia Nagarpur Branch	89	Sonail Bank PLC. P.Nagarpur Branch Current A/C No 6023602000375	47,559	47,648
165	165 - Shibalaya Branch	67	Sonail Bank PLC. Shibalaya Branch. A/C No 4509602002362	39,162	39,229
166	166 - Nandirbazar Branch	64	Agrani Bank PLC. Nandirbazar Branch A/C No : 0200023255009	50,000	50,064
167	167 - Chapri Branch	57	Agrani Bank PLC. Chapri Branch A/C No : 0200023295484	9,655	9,712
168	168 - Balia Branch	899	Bangladesh Krishi Bank, Balia Branch A/C No : 41200320000107	55,666	56,565
169	169 - Nagda Shimla	52	Bangladesh Krishi Bank,Nagda Shimla Branch A/C No : 50180021000120	49,651	49,703
170	170 - Gunaritala Branch	38	Bangladesh Krishi Bank, Gunaritola Branch A/C No : 52250320000056	71,355	71,393
171	171 - Battajore Branch	59	Bangladesh Krishi Bank, Battajore Branch A/C No : 5218021007234	68,417	68,476
172	172 - Barmi Branch	16	Mutual Trust Bank Ltd. Barmi Branch, A/C No-1301000427696	8,514	8,530
173	173 - Paragram Branch	16	Rupali Bank PLC, Paragram Branch A/C NO: 6155024000504	94,784	94,800
174	174 - Joina Bazar Branch	10	Dutch-Bangla Bank PLC, Joinabazar Branch A/C: 2981200020239	28,097	28,107
175	175 - Sagardighi Branch	53	Janata Bank Ltd. Sagardighi Branch A/C No : 0100274732771	44,438	44,491

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
176	176 - Bogar bazar Branch	30	Bangladesh Krishi Bank,Bogar Bazar Branch A/C : 47080320000045	52,813	52,843
177	177 - Nalitabari Branch	54	Pubali Bank PLC, Nalitabari Branch A/C: 5842102000058	18,290	18,344
178	178 - Jhenaigati Branch	66	Dutch-Bangla Bank PLC, Jhenaigati Branch A/C: 2961200080518	26,344	26,410
179	179 - Rajibpur Branch	41	Sonail Bank PLC. Rajibpur Branch. A/C 5215903000089	95,556	95,597
180	180 - Sanandabari Branch	57	Sonail Bank PLC. Sanandabari Branch. A/C 2620303000088	96,472	96,529
181	181 - Haluaghat Branch	33	Pubali Bank PLC, Haluaghat Branch A/C: 5818901002183	35,677	35,710
182	182-Baliabazar Branch	3	Sonail Bank PLC.Balia Branch. A/C 3303502000387	29,348	29,351
183	183-Maijbagh Branch	23	Bangladesh Krishi Bank,Maijbag Branch A/C : 021000360	5,244	5,267
184	184-Shahganj Branch	48	Rupali Bank PLC. Shahganj Branch. A/C. 0844024001027	37,643	37,691
185	185- Boira Branch	4	Rupali Bank PLC. Boira Branch A/C. 1081024000018	48,310	48,314
186	186-Hatmagura Branch	68	Rupali Bank PLC. Hatmagura Branch A/C. 4762024000088	94,436	94,504
187	187-Netrokona Branch	42	NRBC Bank PLC. Netrokona Branch. AC: 50943600000043	55,174	55,216
188	188 - Satpai Branch	29	Janata Bank Ltd. Satpai Branch Ac : 0100283213794	92,263	92,292
189	189 - Kaliganj Nandail Branch	17	Agrani Bank PLC. Kaligonj Nandil Branch Ac : 0200025050092	54,084	54,101
190	190 - Gaital Branch	27	UCB Bank Ltd. Ghaital Branch, Ac: 1721301000000083	47,389	47,416
191	191 - Karimganj Branch	99	NRBC Bank PLC. Karimgonj Branch. AC: 521036000000062	6,935	7,034
192	192 - Parangonj Branch	6	Rupali Bank PLC. Poranganj Branch A/C. 0786024005501	12,941	12,947
193	193 - Bhayadanga Branch	31	Bangladesh Krishi Bank,Bhayadanga Branch A/C: 51090210003799	85,116	85,147
194	194 - Rowmari Branch	91	Sonali Bank PLC Rowmari Branch AC:5216703000122	74,061	74,152
195	195 - Katharbill Branch	68	Bangladesh Krishi Bank,Katharbill Branch A/C :52120210006512	73,931	73,999
196	196 - Digrir Char Branch	19	Bangladesh Krishi Bank,Digrir Char Branch A/C : 52310320000030	33,220	33,239
197	197 - Pipulbaria Branch	8	Janata Bank Ltd. Pipulbaria Branch Ac : 0100287855928	6,706	6,714
198	198 - Nanni Branch	25	Agrani Bank PLC. Nanni Branch Ac : 0200025599050	48,521	48,546
199	199 -Vaitkandi Branch	19	Agrani Bank PLC. Vaitkandi Branch Ac : 0200025602022	53,991	54,010
200	200 - Krishnapur Branch	145	Agrani Bank PLC. Kisnopur Branch Ac : 0200025733483	82,241	82,386
201	201 - Kazipur Branch	100	NRBC Bank PLC. Kazipur Branch. AC: 525136000000161	18,475	18,575
	Total Branch Office	**13,590**		**15,984,209**	**15,997,799**
1	Tangail Zone	-	Pubali Bank Ltd. (Zilla Sarak Branch),TANGAIL ZONE A/C 3433102000500	36,396	36,396
2	Gazipur Zone	77	Mutual Trust Bank Ltd.Gazipur Branch (GAZIPUR ZONE)5190320000088	50,219	50,296
3	Jamalpur Zone	666	Pubali Bank PLC, Jamailpur Branch A/C: 1560102001180	116,692	117,358
4	Savar Zone	131	Mutual Trust Bank Ltd. Savar Branch, A/C No: 131050520030002	14,838	14,969
5	Bogra Zone	60	Agrani Bank Ltd. Khandar Branch, (BOGURA ZONE) A/C-0200014929112	39,037	39,097
6	Mymensingh Zone	65	Pubali Bank Ltd. Taltola Branch, Mymensingh A/C No : 2255901022717	55,251	55,316
7	Ghatail Zone	68	NRBC Bank PLC. Ghatail Branch. A/C : 515236000000067	51,869	51,937
8	Bhaluka Zone	91	Pubali Bank PLC, Vhaluka Zone A/C: 4465102000286	38,968	39,059
9	Serpur Zone	70	Dutch-Bangla Bank PLC, Sherpur Branch A/C: 29612000130516	19,424	19,494

SL.No.	Name of Branch	Cash in hand	Name of Bank & Account No.	Cash at Bank-TK	Cash & Bank Balance
	Total Zone Office	**1,228**		**422,693**	**423,921**
1		-	Sonali Bank-Tangail Branch Curr. (HO) A/C: 6025133011-409	16,681	16,681
2		-	Sonali Bank PLC College Gate Dhaka Branch AC:1633702001032	9,978,065	9,978,065
3		-	Pubali Bank- Ltd Zilla Sarak Br. SND (HO) 3433102000491	5,633,603	5,633,603
4		-	Janata Bank-Corporate Branch, Tangail Current SND (HO)0100172257784	3,794,212	3,794,212
5		-	Dutch Bangla Bank Ltd. Main Road , Tangail (HO) A/C -196-110-1237	12,506,806	12,506,806
6		-	Southeast Bank Ltd.Tangail Branch Cuur.(HO) A/C 200813100000006	12,304,907	12,304,907
7		-	Southeast Bank Ltd.Tangail Branch Cuur.(HO-PF) A/C 20081350000001	109,970,326	109,970,326
8		-	Southeast Bank Ltd, BNF loan A/c 200813100000057	1,270	1,270
9		-	Southeast Bank PLC , Tangail (Statutory Reserve) A/c: 200813100000075	3,728	3,728
10		-	Mutual Trust Bank Ltd.Tangail Branch CD (HO)-008003200000051	12,824,964	12,824,964
11		-	NCC Bank Ltd Tangail Branch . (HO) Account No-0063#0210004506	4,114	4,114
12		-	NCC Bank Ltd Tangail Branch . (HO) Account No-0063#0325000196	46,669,016	46,669,016
13		-	NCC Bank PLC, Tangail Branch ,(Gratuity Fund) Ac- 00630325000409	100,019,613	100,019,613
14		-	Dhaka Bank Ltd,Moszid Road Tang.(HO) A/C-0103150000000014	20,312,193	20,312,193
15		-	Standared Bank Ltd Tangail.(HO) A/C no-07336000004	20,329,723	20,329,723
16	**Head Office**	-	Mid land Bank Ltd, Gulsan,Dhaka (HO) 0011-1490000429	30,695	30,695
17		-	Agrani Bank Ltd. Tangail Medical Branch, (HO) A/C No : 0200014386886	24,042,588	24,042,588
18		-	Jamuna Bank PLC Tangail Branch A/C : 1201000129497	1,077,851	1,077,851
19		-	NRBC Bank PLC. Tangail Branch, Tangail. A/C : 0179 32000000509	24,315,581	24,315,581
20		-	Union Bank Ltd, Tangail branch, A.C No. 064-121-0000713	471,348	471,348
21		-	Premier Bank Ltd,Kapashia, Gazipur. (HO) A/C No 017#713#500000001	5,069,388	5,069,388
22		-	Premier Bank Ltd, Nagarpur Branch, A/C No 021813100000003	21,838,249	21,838,249
23		-	IFIC Bank Ltd, Tangail Branch, A/C No : 0200071639042	219,653	219,653
24		-	Community Bank, Mirzapur Branch, A/C No 0120312670101	2,079,207	2,079,207
25		-	South Bangla Bank limited, Ashulia Branch, A/C No 001313100026	20,036,013	20,036,013
26		-	Bangladesh Development Bank Ltd. Tangail Branch, A/C : 0920200000256	405,098	405,098
27		-	Bank Asia Ltd. Tangail Branch, Tangail. A/C : 08736000020	274,041	274,041
28		-	Shimanto Bank PIC Ac: 1003471000375	117,108	117,108
29		-	Brac Bank PLC- Karotia Sub Branch Ac-2079457900001	123,363,129	123,363,129
30		-	One Bank PLC- Mohakhali Branch Ac-1111020001217	99,008	99,008
31		-	Trust Bank PLC Jamuna Cantonment Branch Ac-00910320000067	199,793	199,793
	Total Head Office	-		**578,007,971**	**578,007,971**
	Grand Total	**14,818**		**594,414,872**	**594,429,690**

ZAMAN KABIR RASHID & CO. ZZKR Chartered Accountants

Certificate

While examining the books and records of Socio Economic Backing Association (SEBA) Micro Credit Program (MCP) for the year ended 30 June 2026, we have found that SEBA is not involved in the transaction or provided services that are contrary to "Money Laundering Prevention Act (MLPA) 2012" and "Anti-Terrorism Act (ATA) 2009".

Md. Iqbal Hossain FCA
Senior Partner, Enrolment No. 596
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Place: Dhaka
Date: July 30, 2026

ZOHA ZAMAN KABIR RASHID & CO. Chartered Accountants