

**AUDITORS' REPORT
AND
FINANCIAL STATEMENTS
OF**

**Association for Integrated Development Comilla
Consolidated Project and Micro Credit
For the year ended 30 June 202**

MARHK & CO.
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Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
For the year ended 30 June 2025

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Affiliated firm of MRH Business Accountants, Australia

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Independent Auditor's Report

To the Managements of Association for Integrated Development Comilla (AID-COMILLA) Report on the Audit of the Financial Statements

Audit Opinion

We have audited the accompanying financial statements of Association for Integrated Development Comilla (AID-COMILLA), which comprise the statement of financial position as at 30 June 2025 and the Statement of Income & Expenditure, Statement of Receipts & Payments, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Association for Integrated Development Comilla (AID-COMILLA) as at 30 June 2025, its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards and other applicable laws and regulations.

Basis for the Audit Opinion

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

Responsibility of management and those charged with governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these Financial Statements in accordance with International Financial Reporting Standards (IFRS). This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of Financial Statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In preparing the Financial Statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. 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 based on these financial statements.

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



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- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.
- Evaluate the overall presentation, structure, and content of the entity's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our Audit and made due verification thereof;
- b) In our opinion, the entity as required by law has kept proper books of accounts, so far as it appeared from our examination of those books;
- c) The Financial Statements dealt with by the report are in agreement with the books of account.

Satyajit Roy ACA

ICAB Enrollment No: 2087

Partner

MARHK & Co.

Chartered Accountants

DVC No: 2509082087AS125694

Dated: 08 September 2025

Place: Dhaka, Bangladesh

Association for Integrated Development Comilla (AID-COMILLA)

Consolidated Project and Micro Credit Program

Statement of Financial Position

As at 30 June 2025

Particulars	Project	Micro Credit	Amount in Taka	Amount in Taka
			30 June 2025	30 June 2024
Assets:				
Non Current Assets	32,393,825	17,606,169	49,999,994	51,116,293
Property plant & equipment	32,393,825	17,606,169	49,999,994	51,116,293
Current Assets:	6,661,733	342,962,620	349,624,353	286,651,534
Advance for Program	-	-	-	63,000
Advance for Office Rent	-	-	-	42,000
Deposit to Mack Foundation	-	456,670	456,670	366,670
FDR	-	10,100,000	10,100,000	13,576,000
Loan to Staff (Bi-cycle)	-	-	-	82,050
Loan to Staff	-	59,450	59,450	-
Loan to Training Center	-	-	-	-
Loan to Micro Credit	-	-	-	395,000
Loan to Brac Education	20,000	-	20,000	170,000
Loan to Near Fund Project Coxs Bazar	2,000	-	2,000	-
Advance Office Rent	-	58,000	58,000	-
Loan to AID-COMILLA Grehayan Project	110,000	190,000	300,000	-
Loan Outstanding	4,309,888	306,463,904	310,773,792	248,036,655
Security money deposit to government department	140,402	-	140,402	40,402
Incentive Receivable from PKSf(Which paid to Staff)	-	396,328	396,328	-
Cash and Bank Balance	2,079,443	25,238,268	27,317,711	23,879,757
Total Assets	39,055,558	360,568,789	399,624,347	337,767,827
Capital Fund and Liabilities				
	33,110,080	32,982,433	66,092,513	74,514,880
Fund Accounts/Cumulative Surplus	8,797,409	29,547,841	38,345,250	46,067,740
Reserve Fund	-	3,434,592	3,434,592	4,134,469
Revaluation Reserve	24,312,671	-	24,312,671	24,312,671
NON CURRENT LIABILITIES:	3,051,764	-	3,051,764	5,128,177
Loan from Grihayan Tohobil	3,051,764	-	3,051,764	5,128,177
Current Liabilities	2,893,714	327,586,355	330,480,069	258,124,770
Loan from Beneficiary (special Agreement)	-	37,600,000	37,600,000	32,315,000
Gratuity Received From GIZ	78,545	-	78,545	78,545
Loan from BASIC Bank	-	-	-	-
Loan from AB Bank	-	-	-	4,365,212
Loan from Mercantile Bank	-	-	-	6,856,192
Loan from Trust Bank	-	-	-	15,802,080
Loan from PKSf	-	107,416,666	107,416,666	27,950,000
Incentive from PKSf (Wash Project)	-	3,903,000	3,903,000	2,244,000
Loan from Provedent fund	508,033	-	508,033	6,914,000
Loan from General fund	130,000	-	130,000	360,000
Loan from Training Center	-	-	-	115,000
Loan from Micro Credit	190,000	-	190,000	-
Loan from Grehayan Project	-	-	-	90,000
Loan from Savings Fund	-	-	-	1,570,000
Loan from STAFF Welfare fund	-	-	-	45,000
Loan from Security Fund	-	-	-	985,000



Association for Integrated Development Comilla (AID-COMILLA)

Consolidated Project and Micro Credit Program

Statement of Financial Position

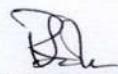
As at 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Loan from Consultant /Ed	-	-	-	-
Loan from Credit Union	-	-	-	232,000
Loan from Gratuity	-	2,300,000	2,300,000	4,082,000
Members Savings Deposits	681,885	118,240,871	118,922,756	109,320,667
Bima/Insurance	-	16,848,878	16,848,878	13,026,192
Loan Loss Provision	-	20,409,923	20,409,923	15,347,629
DPS Interest Provision	-	943,579	943,579	-
Deposit Pension Scheme (DPS)	-	19,923,438	19,923,438	15,684,931
Doner Unspent Fund	711,770	-	711,770	199,341
Fixed Assets fund	593,481	-	593,481	541,981
Total Capital Fund and Liabilities	39,055,558	360,568,788	399,624,346	337,767,827

The accompanying notes are an integral parts of these financial statements.



Accounts Manager
AID-COMILLA



Executive Director
AID-COMILLA

Signed in terms of our separate report of even date.

Dated: 08 September 2025
Place: Dhaka, Bangladesh



Satyajit Roy ACA
ICAB Enrollment No: 2087
Partner
MARHK & Co.
Chartered Accountants
DVC No: 2509082087AS125694



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Income & Expenditure
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Income (A)	31,715,293	59,325,961	91,041,254	80,068,321
Admission Fee	300	24,920	25,220	21,805
AID-Comilla Contribution	3,865	-	3,865	11,021
Bank Interest	621	-	621	-
BD Wash Incentive	98,400	-	98,400	-
Dormitory Rent	36,740	-	36,740	12,600
Food For Taining	-	-	-	-
Guest House Rent	252,385	-	252,385	116,050
Grant Received from Cristan AID	-	-	-	-
Grant Received from BRAC for Training Program	-	-	-	-
Grant Received from SDF	193,276	-	193,276	1,294,163
Grant Receive from NCSC	-	-	-	-
Grant Receive from (Near/Dus)	-	-	-	-
Grant Receive from SMC	220,060	-	220,060	383,687
Grant Receive from CA-CGBV Project	-	-	-	-
Grant Received From Other Training	513,989	-	513,989	586,143
Grant Received From CSS	11,303	-	11,303	61,548
Grant Receive from VWS Project	704,823	-	704,823	-
Grant Income during this year	28,131,347	-	28,131,347	21,877,597
Grant receive from DSS	50,000	-	50,000	-
Grant receive from IRC	-	-	-	-
Grant Receive From Microcredit	-	-	-	12,034
Interest receive from laon	30,474	-	30,474	-
Income Medical tretment	5,870	-	5,870	-
Interest Received from (FDR Non Cash)	-	302,594	302,594	177,663
Interest Received from (FDR Cash)	-	413,226	413,226	25,666
Loan Loss Adjusted(Decress)	-	-	-	-
Loan Processing Fee	-	34,855	34,855	30,750
Member Monthly Fee	50,400	-	50,400	-
Others Income	681,957	-	681,957	141,577
Office Rent	17,608	-	17,608	-
Overhead Receive from Project	448,951	-	448,951	353,269
Pass Book	-	40,370	40,370	270
Service Charge on Loan	262,924	57,670,624	57,933,548	54,961,386
Service Charge on Loan (Water & Sanitation)	-	839,372	839,372	1,092
Expenditure (B)	31,775,401	60,007,707	91,783,108	70,994,877
Audit Fees	61,305	56,522	117,827	46,957
Activity Cost	-	-	-	-
AGM	-	236,085	236,085	232,388
Bank Charge	16,015	54,468	70,483	187,073



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Income & Expenditure
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Bank Charge (FDR)	-	45,616	45,616	12,000
Bank Charge (FDR Non Cash)	-	6,750	6,750	-
Bongabondhu Condoles Day Expenses	-	-	-	550
BD Was Incentive	47,087	-	47,087	-
Cash Transferred	6,643,525	-	6,643,525	-
Credit Raiting Cost	-	22,000	22,000	40,000
Community Awarness on CRE, CEDAW	-	-	-	-
Communication Cost	-	-	-	-
Deprecation	832,832	842,433	1,675,265	1,228,599
Education Allowance	-	-	-	-
Entertainment	49,089	546,722	595,811	376,773
Emergency Flood Response forC-19 & Cattle feed	70,478	-	70,478	-
Expensess Against DSS Grant	39,820	-	39,820	-
Emergency Flood Cost	-	826,683	826,683	-
Establishment Grant for SC Schools	3,161	-	3,161	11,824
Fooding Cost for training Peticipant	529,125	-	529,125	992,894
Fund Transferred to (Donner)/Other Project	528,169	-	528,169	-
Fuel Bill	17,025	691,459	708,484	581,285
Fund Transfer to H/O	-	-	-	-
Fund Transferred to AID- Comilla	86,696	-	86,696	37,986
Fund Transferred to (Donner)/Other Project	81,582	-	81,582	3,111,416
Gas/WASA/Electricity	15,000	875,346	890,346	879,677
Guest Room expense	12,453	-	12,453	14,967
Interest Paid to Aid-Comilla Credit	-	-	-	-
Interest Paid to BASIC Bank	-	-	-	2,187,615
Interest Paid to Ab Bank	-	1,539,387	1,539,387	-
Interest Paid to Mercantile Bank	-	275,346	275,346	1,170,188
Interest Paid to Trust Bank	-	1,178,990	1,178,990	520,356
Interest Paid to PKSf	-	1,540,625	1,540,625	18,750
Interest on Member's General Savings	-	5,222,274	5,222,274	5,021,920
Interest on Member's Voluntary Savings	37,183	639,446	676,629	547,351
Interest Paid to Beneficiaries (DPS)	-	135,390	135,390	825,937
Interest Provision to Beneficiaries (DPS)	-	943,579	943,579	-
Interest Paid to Beneficiaries (DPS Cash)	-	77,344	77,344	125,052
Interest Paid to other loan	-	565,109	565,109	383,121
Interest Paid to Non Banefiasry Loan	-	3,246,306	3,246,306	1,929,232
Interest paid to Credit Union	16,659	39,669	56,328	22,704
Indirect Cost	339,387	-	339,387	-
Insentive Paid to Staff for wash	-	-	-	-
Interest Paid to Grihayan Tohobil	38,436	-	38,436	77,740
Interest Paid to PF	-	468,904	468,904	296,672



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Income & Expenditure
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
LC Maintenance Cost	239	-	239	7,836
Land Tax	-	8,048	8,048	7,000
Legal Aid Support	-	15,000	15,000	39,000
Logistic and Overhead	62,558	-	62,558	-
Loan Loss Provision	-	5,062,294	5,062,294	4,366,922
Materials Supplies	-	-	-	495
Medicine/Medical Support	41,590	15,091	56,681	9,508
Monitoring Visit and Evaluation	44,775	-	44,775	-
Miscellaneous Expenses	3,000	23,297	26,297	5,000
News Paper	-	57,694	57,694	90,884
Nice Foundation Ex.	15,200	-	15,200	-
Office Rent	-	1,408,272	1,408,272	1,152,312
Orientation Meeting at Union Level	-	-	-	-
Other Operational Costs/Office Expense	-	-	-	2,416,128
Operating Grants	1,064,148	-	1,064,148	-
Other Support Costs	-	-	-	-
Other Direct Cost	5,839,053	-	5,839,053	2,493,010
Other Cost	541,850	-	541,850	313,726
Printing, Photocopy & Stationary	87,245	624,444	711,689	741,786
PNGO Management Cost	16,718	-	16,718	26,589
Program Supplies and Equipment	97,377	-	97,377	252,407
Program Implementation and Learning	18,690	-	18,690	-
Program Cost	1,039,918	-	1,039,918	-
Property Maintanances	-	-	-	-
Project Development Cost Cost	-	-	-	1,500
Rebate Paid	-	-	-	-
Registration Fees	-	81,973	81,973	82,050
Repair and Maintenance	253,849	1,383,605	1,637,454	1,929,752
Social Activities & Publication	14,890	556,945	571,835	817,123
Software Instalment Cost	-	186,500	186,500	198,600
Staff Benefit	483,894	635,667	1,119,561	3,252,307
Staff Salary	9,861,144	27,978,661	37,839,805	28,679,599
Staff Benefit (FDR Collection)	-	41,750	41,750	255,613
Study Tour	-	-	-	-
Supplementary Food	-	1,138,211	1,138,211	1,029,764
Telephone, Mobile Bill and Postage	-	231,300	231,300	301,716
Tax Deduct Against FDR (Non Cash)	-	45,366	45,366	19,000
Tax Deduct Against FDR (Cash)	-	21,552	21,552	2,566
Traveling Cost	794,205	237,097	1,031,302	1,144,436
VAT & Tax	14,936	136,050	150,986	45,706
VWS Project Cost	1,999,095	-	1,999,095	234,841



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Income & Expenditure
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Welfare Fund Ex.	-	-	-	100,000
Workshop with PNGOs	16,000	42,437	58,437	96,674
Excess/(Deficit) of Income over Expenditure (A-B)	(60,108)	(681,746)	(741,854)	9,073,445
Total Taka	31,715,293	59,325,961	91,041,254	80,068,321

The accompanying notes are an integral parts of these financial statements.



Accounts Manager
AID-COMILLA



Executive Director
AID-COMILLA

Signed in terms of our separate report of even date.



Satyajit Roy ACA
ICAB Enrollment No: 2087
Partner
MARHK & Co.
Chartered Accountants
DVC No: 2509082087AS125694

Dated: 08 September 2025
Place: Dhaka, Bangladesh



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Opening balance	1,971,657	21,908,100	23,879,757	6,869,928
Cash in hand	1,732	1303339	1,305,071	183,944
Cash at bank	1,969,925	20604761	22,574,686	6,685,984
Receipts	43,445,072	736,873,951	780,319,023	720,897,083
Admission Fee	300	24,920	25,220	21,805
Advance Office Rent Adjustment	-	12,000	12,000	4,000
Advance Adjustment Program	407,000	615,603	1,022,603	798,000
AID-Comilla Contribution	3,865	-	3,865	11,021
Bima/Insurance	-	4,905,820	4,905,820	3,576,870
Bank Interest	621	-	621	33,165
BD Wash Incentive	98,400	-	98,400	-
Dormitory Rent	36,740	-	36,740	12,600
DPS Collection	-	8,203,150	8,203,150	6,684,300
Food For Taining	-	-	-	-
FDR Encashment	-	16,826,478	16,826,478	9,442,511
Guest House Rent	252,385	-	252,385	116,050
Grant Received from Cristan AID	9,560,514	-	9,560,514	5,755,793
Grant Received from BRAC/BEP	2,391,803	-	2,391,803	2,996,984
Grant Received from SDF	193,276	-	193,276	1,294,163
Grant Receive from VWS Project	704,823	-	704,823	-
Grant Receive from NCSC	-	-	-	24,885
Grant Receive from (Near/Dus)	4,118,689	-	4,118,689	-
Grant Receive from SMC	220,060	-	220,060	383,687
Grant Receive from CA-CGBV Project	-	-	-	-
Grant Received From Other Training	513,989	-	513,989	586,143
Grant Received From CSS	11,303	-	11,303	61,548
Grant receive from DSS	50,000	-	50,000	-
Grant receive from IRC	12,624,270	-	12,624,270	9,215,336
Grant Receive From Microcredit	-	-	-	12,034
Interest from FDR	-	413,226	413,226	25,666
Interest receive from laon	30,474	-	30,474	-
Income Medical tretment	5,870	-	5,870	-
Loan from Aid-Comilla Micro Credit	900,000	-	900,000	-
Loan from BASIC Bank	-	-	-	1,980,000
Loan from AB Bank	-	-	-	25,000,000
Loan from AB Bank (Refinancing)	-	-	-	-
Loan from Mercantile Bank	-	-	-	10,000,000
Loan from Trust Bank	-	-	-	20,000,000
Loan from Credit Union	-	-	-	-



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Loan from General Fund	110,000	2,160,000	2,270,000	1,290,000
Loan from Training Center	-	318,000	318,000	460,000
Loan from Grihayan Tohobil	-	-	-	-
Loan from Grihayan Project	-	210,000	210,000	2,340,000
Loan from Provident fund	4,903,130	12,150,000	17,053,130	12,690,000
Loan from Non benifisary (special	-	17,225,000	17,225,000	28,355,000
Loan from Staff Credit Union	-	-	-	-
Loan from Prottay	-	-	-	1,975,068
Loan from Consultant/ED	-	-	-	4,060,000
Loan From Savings Fund	-	1,545,000	1,545,000	2,330,000
Loan from Staff Wellfare fund	-	-	-	45,000
Loan from Security fund	-	1,310,000	1,310,000	2,095,000
Loan from Gratuity Fund	-	5,800,000	5,800,000	3,562,000
Loan from Credit Union	-	260,000	260,000	767,000
Loan from PKSf Jagoron	-	24,500,000	24,500,000	5,500,000
Loan from PKSf Agrosor	-	25,000,000	25,000,000	5,000,000
Loan from PKSf Sahos	-	10,000,000	10,000,000	-
Loan from PKSf Sufalon	-	10,000,000	10,000,000	-
Loan from PKSf (Wash Project) for	-	23,500,000	23,500,000	15,000,000
Loan from PKSf (Wash Project) for	-	-	-	2,500,000
Loan Processing fee	-	34,855	34,855	30,750
Loan Recovery (Benifisary)	1,775,620	449,313,994	451,089,614	424,351,733
Loan Recovery (Beneficiaries , Water	-	8,946,249	8,946,249	8,658
Loan Recovery From Staff	-	39,600	39,600	79,000
Loan Recovery from Grehayan	-	560,000	560,000	60,000
Loan Recovery from Aid-Comilla	2,873,000	-	2,873,000	3,790,000
Loan Recovery from PPJ Kurigram	-	-	-	-
Loan Recovery from Traininng Center	-	-	-	535,000
Loan Recovery from (BRAC	150,000	-	150,000	-
Member Monthly Fee	50,400	-	50,400	-
Others Income	681,957	-	681,957	141,577
Pass Book	-	40,370	40,370	270
Office Rent Collection	17,608	-	17,608	-
Overhead Receive from Project	448,951	-	448,951	353,269
Savings Collection (General)	47,100	42,071,852	42,118,952	37,792,750
Savings Collection (Voluntary)	-	9,679,894	9,679,894	10,435,969
Inactive Member Saving	-	77,501	77,501	-
Service Charge on Loan	262,924	57,670,624	57,933,548	54,961,386
Service Charge on Loan (Water &	-	839,372	839,372	1,092

Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Security Money Realized from GOV	-	-	-	100,000
Staff Provident Fund	-	220,443	220,443	-
Wash Program Project Incentive	-	2,400,000	2,400,000	2,250,000
Total opening balance & receipts	45,416,729	758,782,051	804,198,780	727,767,011
Payments	43,337,286	733,543,784	776,881,070	703,887,254
Advance for Program	354,000	605,603	959,603	851,000
Advance Office Rent	-	28,000	28,000	-
Assets Purchase	-	-	-	-
Activity Cost	-	-	-	-
Audit Fees	61,305	56,522	117,827	46,957
AGM	-	236,085	236,085	232,388
Bank Charge	16,015	54,468	70,483	187,073
Bank charges (FDR)	-	45,616	45,616	12,000
Bima/ Insurance Refund	-	1,083,134	1,083,134	1,159,266
Bongabondhu Condoles Day Expenses	-	-	-	550
Building	-	-	-	-
BD Was Incentive	47,087	-	47,087	-
Cash Transferred	6,643,525	-	6,643,525	-
Communication Cost	-	-	-	-
Credit Raiting Cost	-	22,000	22,000	40,000
Deposit to Mack Foundation	-	90,000	90,000	61,670
DPS Refund	-	4,100,033	4,100,033	6,120,894
Education Allowance	-	-	-	-
Entertainment	49,089	546,722	595,811	376,773
Emergency Flood Response for C-19 &	70,478	-	70,478	-
Expenses Against DSS Grant	39,820	-	39,820	-
Emergency Flood Cost	-	826,683	826,683	-
Establishment Grant for SC Schools	3,161	-	3,161	11,824
Equipment Purches	50,890	-	50,890	24,340
FDR	-	13,100,000	13,100,000	13,700,000
Fooding Cost for training Participant	529,125	-	529,125	992,894
Fund Transferred to (Donner)/Other	528,169	-	528,169	-
Fuel Bill	17,025	691,459	708,484	581,285
Fund Transferred to AID- Comilla	86,696	-	86,696	37,986
Fund Transferred to (Donner)/Other	81,582	-	81,582	3,111,416
Furniture Purchase	-	-	-	78,000
Gas/WASA/Electricity	15,000	875,346	890,346	879,677
Interest Paid to Aid-Comilla Credit	-	-	-	-
Guest Room expense	12,453	-	12,453	14,967
Interest Paid to BASIC Bank	-	-	-	2,187,615
Interest Paid to AB Bank	-	1,539,387	1,539,387	-



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Interest Paid to Mercantile Bank	-	275,346	275,346	1,170,188
Interest Paid to Trust Bank	-	1,178,990	1,178,990	520,356
Interest Paid to PKSF	-	1,540,625	1,540,625	18,750
Interest Paid to Benifisary Aenest	-	77,344	77,344	125,052
Interest Paid to other loan	-	565,109	565,109	383,121
Interest Paid to PF	-	468,904	468,904	296,672
Interest Paid to Non Banefiasry Loan	-	3,246,306	3,246,306	1,929,232
Interest Paid to Grihayan Tohobil	38,436	-	38,436	77,740
Interest paid to Credit Union	16,659	39,669	56,328	22,704
Indirect Cost	339,387	-	339,387	-
Insentive Paid to Staff for wash	-	396,328	396,328	-
LC Maintenance Cost	239	-	239	7,836
Land Tax	-	8,048	8,048	7,000
Loan Disbursement	-	522,773,000	522,773,000	449,501,000
Loan Disbursement (Water &	-	-	-	390,000
Loan Refund to Aid-Comilla	-	-	-	-
Loan Refund Grihayan Tohobil	2,076,413	-	2,076,413	1,392,925
Loan Refund to BASIC Bank	-	-	-	39,150,297
Loan Refund to AB Bank	-	4,365,212	4,365,212	20,634,788
Loan Refund to AB Bank (Refinancing)	-	-	-	-
Loan Refund to Mercantile Bank	-	6,856,192	6,856,192	13,143,808
Loan Refund to Trust Bank	-	15,802,080	15,802,080	4,197,920
Loan Refund to Credit Union (staff)	-	-	-	679,000
Loan Refund to Genearl Fund	150,000	2,350,000	2,500,000	1,210,000
Loan Refund to Training Center	-	433,000	433,000	345,000
Loan Refund to Prottay	-	-	-	1,975,068
Loan refund to Grehayan Project	110,000	300,000	410,000	4,870,000
Loan Refund to Non Beneficiary	-	11,940,000	11,940,000	7,275,000
Loan Refund to Provedent Fund	6,349,097	17,110,000	23,459,097	12,228,000
Loan Refund to staff Savings fund	-	3,115,000	3,115,000	1,830,000
Loan Refund to Security fund	-	2,295,000	2,295,000	1,843,000
Loan Refund to Gratuity Fund	-	7,582,000	7,582,000	1,480,000
Loan Refund to Staff Credit Union	-	492,000	492,000	-
Loan Refund to Staff Wellfare fund	-	45,000	45,000	33,000
Loan Refund to Consultant	-	-	-	4,520,000
Loan Refund to Micro Credit	710,000	-	710,000	1,405,000
Loan Refund to Consultantent /Ed	-	-	-	552,406
Loan Refund to PKSF Jagoron	-	1,450,000	1,450,000	50,000
Loan Refund to PKSF Agrosor	-	1,250,000	1,250,000	-
Loan Refund to PKSF Sahos	-	-	-	-
Loan Refund to PKSF Sufalon	-	5,000,000	5,000,000	-
Loan Refund to PKSF (Wash Project)	-	5,000,000	5,000,000	-
Loan Refund to (Wash Project) for	-	833,334	833,334	-
Loan to Staff (Motor & By Cycle)	-	17,000	17,000	7,000



Association for Integrated Development Comilla (AID-COMILLA)

Consolidated Project and Micro Credit Program

Statement of Receipts & Payments

For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Loan to AID - Comilla Grehayan	-	-	-	-
Loan to Microcredit	2,478,000	-	2,478,000	-
Loan to Training Center	-	-	-	265,000
Loan to Grehayan Project	-	750,000	750,000	60,000
Loan to Training Center	-	-	-	-
Loan to BRAC Education Project	-	-	-	170,000
Loan to Near Fund Project Cox's Bazar	2,000	-	2,000	-
Legal Fee	-	15,000	15,000	39,000
Logistic and Overhead	62,558	-	62,558	-
Medicine/Medical support	41,590	15,091	56,681	9,508
Monitoring Visit and Evaluation	44,775	-	44,775	-
Materials Supplies	-	-	-	495
Miscellaneous Expenses	3,000	23,297	26,297	5,000
News Paper	-	57,694	57,694	90,884
Nice Foundation Ex.	15,200	-	15,200	-
Office Equipment	-	456,576	456,576	50,650
Office Rent	-	1,408,272	1,408,272	1,152,312
Operational Costs	-	-	-	2,416,128
Operating Grants	1,064,148	-	1,064,148	-
Other Support Costs	-	-	-	-
Other Direct Cost	5,839,053	-	5,839,053	2,493,010
Other Cost	541,850	-	541,850	313,726
Printing, Photocopy & Stationary	87,245	624,444	711,689	741,786
PNGO Management Cost	16,718	-	16,718	26,589
Program Supplies and Equipment	148,877	-	148,877	353,947
Program Implementation and Learning	18,690	-	18,690	-
P/F Transferred to P/F Account	-	220,443	220,443	-
Program Cost	1,039,918	-	1,039,918	4,963,651
Previous Year Balance Transferred to	-	-	-	-
Project Development Cost	-	-	-	1,500
Registration Fees	-	81,973	81,973	82,050
Repair and Maintenance	253,849	1,383,605	1,637,454	1,929,752
Rebate Paid	-	-	-	-
Savings Refund (General)	-	39,439,757	39,439,757	39,879,481
Savings Refund (Voluntary)	-	8,733,404	8,733,404	8,657,000
Security money deposit to government	100,000	-	100,000	40,402
Social Activities & Publication	14,890	556,945	571,835	817,123
Software Instalment Cost	-	186,500	186,500	198,600
Staff Benefit	483,894	8,316,179	8,800,073	3,252,307
Staff Salary	9,861,144	27,978,661	37,839,805	28,679,599
Staff Benefit (FDR Collection)	-	41,750	41,750	255,613
Study Tour	-	-	-	-
Supplementary food	-	1,138,211	1,138,211	1,029,764
Telephone, Mobile Bill and Postage	-	231,300	231,300	301,716

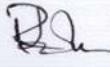


Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program
Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Project	Micro Credit	Amount in	Amount in
			Taka	Taka
			30 June 2025	30 June 2024
Traveling Cost	794,205	237,097	1,031,302	1,144,436
Tax Deduct Agenest FDR	-	21,552	21,552	2,566
Tax Agenest Purchess	-	-	-	-
Vat & Tax	14,936	136,050	150,986	45,706
VWS Project Cost	1,999,095	-	1,999,095	234,841
Was Project Insentive Paid to	-	741,000	741,000	6,000
Welfare Fund Ex.	-	-	-	100,000
Workshop Meeting & Seminar	16,000	42,437	58,437	96,674
Closing balance	2,079,443	25,238,268	27,317,710	23,879,757
Cash in hand	11,160	727,722	738,882	1,305,071
Cash at bank	2,068,283	24,510,546	26,578,828	22,574,686
Total closing balance & payments	45,416,729	758,782,051	804,198,780	727,767,011

The accompanying notes are an integral parts of these financial statements.


Accounts Manager
AID-COMILLA


Executive Director
AID-COMILLA

Signed in terms of our separate report of even date.


Satyajit Roy ACA
ICAB Enrollment No: 2087
Partner
MARHK & Co.
Chartered Accountants
DVC No: 2509082087AS125694

Dated: 08 September 2025
Place: Dhaka, Bangladesh



**ASSOCIATION FOR INTEGRATED DEVELOPMENT –COMILLA (AID-COMILLA)
CONSOLIDATED PROJECT AND MICRO CREDIT PROGRAM
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

01.00 BACKGROUND OF THE ORGANIZATION:

01.01 Legal Status:

Association for Integrated Development Comilla (AID-COMILLA) is a non-profitable, non-government voluntary organization. AID-COMILLA is registered with the Department of Social Services (Reg. #583) on 21st June 1995, NGO Affairs Bureau (Reg. #1145) on 17th March 1997 and Micro Credit Regulatory Authority (Reg. # 00429-00140-00146 Dated: 26-02-2008).

01.02 Nature of Business:

From the inception in 1995, AID-COMILLA has been working in the rural and slum areas of Comilla, Feni, Gazipur, Brahmanbaria and the northern part of Bangladesh-Kurigram, Rongpur, Chapai, Naogaon, Tangail, Cox's Bazar Mission of AID-COMILLA is to promote the socio-economic status of underprivileged men, women and children in urban and rural areas through motivation, organizing of people's organization, non-formal education, training, resource mobilization, and implementation of other economic programs. Promote human dignity, fraternity and social justice in the process of its development endeavors. Alleviate poverty through the empowerment of the powerless people.

02.00 OBJECTIVE OF THE ORGANIZATION:

The objectives of the organization are through brain-storming, problem structuring or others methods, project staff and the rural men/women come to agreement on a set of objectives, desire scenarios and indicator of impact of the project. At this stage, participants should agree on the most important problems to solve. Establish a basis for practicing environmental monitoring through quality investigation:

- > Initiates to develop a participatory monitoring tool to investigate training quality at a regular
- > Produces case studies on different environmental aspects of human development.

In order to achieve the above objects, the organization has implemented 09(Nine) programs/project. The results of operations for the year then ended and the financial position as at June 30, 2025 of the programs have been included in these financial statements.

02.01 Project Activities:

A) Donor Fund:

- (i) BPRM Project funded by (IRC)-USA
- (ii) BRAC Education, Cumilla Funded by BRAC
- (iii) Strengthening Communities / Improving Lives and Livelihoods Programme Project, Kurigram, Funded by: Christian Aid.
- (iv) Uplifting Vulnerable Communities Livelihood Pathway through Digital Access Project.
- (v) Emergency Flood Response: Supporting Communities in Cumilla, Bangladesh Funded by: Christian Aid
- (vi) Supporting post-flood-affected communities of Noakhali, Feni, and Cumilla Districts of Bangladesh. Funded by: Near Fund.



B) Others:

- (i) Training Centre-Comilla
- (ii) General Fund-Comilla
- (iii) Grehayan

02.02 Micro Credit Program:

Association for Integrated Development Comilla (AID-COMILLA) operates eight branches of micro credit program.

03.00 BASIS OF ACCOUNTING AND SUMMARY OF SIGNIFICANT ACCOUNTING

03.01 Basis of Accounting:

The consolidated financial statements have been prepared on accrual basis under the historical cost convention and in accordance with International Financial Reporting Standards (IFRS) adopted by The Institute of Chartered Accountants of Bangladesh (ICAB).

03.02 Functional and presentational currency:

The consolidated financial statements are prepared in Bangladeshi Taka. All financial information presented in Taka has been rounded off to the nearest Taka.

03.03 Revenue/Income Recognition:

a) Grant:

Income from donor grants is recognized on the Income approach as recommended in IAS 20. Income is recognized when conditions on which they depend have been met and income is recognized to equate to expenditure incurred on the project (IAS 20, Para 12). For donor grants provided to purchase fixed assets, income is recognized over the estimated useful life of the fixed assets (IAS 20, Para 24).

b) Interest Income:

Interest on fixed deposit receipts are recognized on accrual basis of accounting.

c) Other Income:

All other income is recognized when organization's right to receive such income has been reasonable determined and all conditions present are satisfied.

03.04 Expenses:

All expenses are recognized in the income statement when a decrease in future economic benefit related to a decrease in asset or an increase of a liability has arisen that can be measured reliably.

03.05 Property, plant and equipment & Depreciation:

Tangible fixed assets are recorded at historical cost and depreciation has been charged on a reducing balance method. Depreciation on addition of fixed asset has been calculated for 12 months. The following rates of depreciation are adopted by management:

Items	Rate of Depreciation (%)
Land and Land Development	0
Building	0.05
Furniture and Fixtures	0.1
Office Equipment	0.15
Vehicles	0.2



03.06 Cash and Cash Equivalents:

This comprise cash in hand and at bank and considered short term highly liquid instruments that are readily convertible to cash and which are subject to an insignificant risk of changes in value.

03.07 Provident Fund:

The organization maintains a unrecognized contributory employees' provident fund for its eligible confirmed staffs. All confirmed employees of the organization contributing 5 % of their basic salary as subscription of the fund. The organization also contributes equal amount to the fund. Contributions made by the organization are charged as expense.

03.08 Tax Status:

Organization income tax return for the assessment year 2024-2025 has been approved by the Income Tax department & 2025-2026 income tax return will be submitted as per the Income Tax Ordinance 1984 after this audit report. Income Tax return for the assessment year 2025-2026 is under process.

03.09 Reporting period:

The consolidated financial statements cover the period from July 01, 2024 to June 30, 2025.

03.10 Comparative figures:

Certain comparative figures have been rearranged to conform with current year's presentation.

03.11 Anti Money Laundering and Combating Financing of Terrorism Policy:

MRA Rules -24 and as per circular vide letter under Memo. No. 03.09.0000.658.74.01.12-1700 dated 08 October 2015 of NGO Affairs Bureau regarding Prevention of Money Laundering and Terrorist Financing we have conducted test verification. In course of our test verification we did not observe any such act of Money Laundering and Terrorist Financing by the organization. Moreover, we have obtained a management representation letter about Money Laundering and Terrorist Financing and the management has confirmed that, the organization is not involved in any such act of Money Laundering or Terrorist Financing.



Association for Integrated Development Comilla (AID-COMILLA)
Consolidated Project and Micro Credit Program

Assets Schedule
As on 30 June 2025

Particulars	Cost			Rate of Dep. (%)	Depreciation				W.D.V as on 30.06.2025
	Opening Balance 01.07.2024	Addition during this Year	Closing Balance 30.06.2025		Opening Balance 01.07.2024	Addition during this Year	Transferred to Orgnization	Closing Balance 30.06.2025	
Land	38,382,500	-	38,382,500	0%	11,826,500	-	-	11,826,500	26,556,000
Furniture	4,016,475	-	4,016,475	10%	2,513,058	140,384	-	2,653,442	1,363,033
Machinery & Equipment	6,758,652	558,966	7,317,618	20%	4,644,726	326,848	-	4,971,574	2,346,044
Vehicle	7,034,647	-	7,034,647	10%	5,962,070	214,515	-	6,176,585	858,062
Building	27,018,150	-	27,018,150	15%	7,147,777	993,518	-	8,141,295	18,876,855
Total as on 30.06.2025	83,210,424	558,966	83,769,390		32,094,131	1,675,265	-	33,769,396	49,999,994
Total as on 30.06.2024	82,955,894	254,530	83,210,424	-	30,535,293	1,228,599	330,239	32,094,131	51,116,293



Fixed Assets Schedule of Projects

Particulars	Cost			Rate of Dep. (%)	Depreciation			W.D.V as on 30.06.2025
	Opening Balance 01.07.2024	Addition during this Year	Closing Balance 30.06.2025		Addition during this Year	Transferred to Organization	Closing Balance 30.06.2025	
Land	19,401,986	-	19,401,986	0%	-	-	19,401,986	
Furniture	2,968,443	-	2,968,443	10%	90,266	-	2,056,473	
Office Equipment	4,405,047	102,390	4,507,437	15%	140,108	-	3,219,588	
Vehicle	2,487,867	-	2,487,867	20%	43,646	-	2,313,282	
Building	16,825,897	-	16,825,897	5%	558,812	-	6,208,462	
Total as on 30.06.2025	46,089,240	102,390	46,191,630		832,832	-	13,797,805	
Total as on 30.06.2024	45,963,360	125,880	46,089,240	-	597,278	330,239	12,964,973	

Fixed Assets Schedule of Micro Finance Programme

Particulars	Cost			Rate of Dep. (%)	Depreciation			W.D.V as on 30.06.2025
	Opening Balance 01.07.2024	Addition during this Year	Closing Balance 30.06.2025		Addition during this Year	Transferred to Organization	Closing Balance 30.06.2025	
Land	18,980,514	-	18,980,514	0%	-	-	11,826,500	
Furniture and Fixture	1,048,032	-	1,048,032	10%	50,118	-	596,969	
Electrical Equipment	2,353,605	456,576	2,810,181	15%	186,740	-	1,751,986	
Bicycle	4,546,780	-	4,546,780	20%	170,869	-	3,863,303	
Motorcycle	10,192,253	-	10,192,253	5%	434,706	-	1,932,833	
Total as on 30.06.2025	37,121,184	456,576	37,577,760		842,433	-	19,971,591	
Total as on 30.06.2024	36,992,534	128,650	37,121,184	-	631,321	-	19,129,158	

Annexure-A



Association for Integrated Development Comilla (AID-COMILLA)
H/O Management Cost Calculation

Particulars	Per month	Qt	Total Taka
Salary			
Executive Director Salary	133,741	12	1,604,892
Asst. Director Finance	55,500	12	666,000
Asst. Director (Operation)	54,000	12	648,000
AGM (HR)	39,751	12	477,012
Cook	21,328	12	255,936
Support Staff	11,853	12	142,236
Total Salary			3,794,076
Festibale Bonus			
Executive Director Salary	88,097	2	176,194
Asst. Director Finance	34,690	2	69,380
Asst. Director (Operation)	34,690	2	69,380
AGM (HR)	23,828	2	47,656
Cook	13,295	2	26,590
Support Staff	6,795	2	13,590
Total Festival Bonus			402,790
Other Office Cost			
Office Rent for 4 Person	20,000	12	240,000
Gass wash & Electricity (1271*4)	5,084	12	61,008
Printing & Stationer (2333*4)	9,332	12	111,984
Suplementary Food (50*24*4)	4,800	12	57,600
Entertainment &) Other Visit	5,000	12	60,000
Interenet Bill	2,500	12	30,000
Conveyance & Travel Bill (1667*2)	3,334	12	40,008
Motor Car & Generator Fuel (1492*4)	5,968	12	71,616
News Paper	500	12	6,000
Bank Charge	1,000	12	12,000
Staff Meeting / Training Cost	2,000	12	24,000
AGM Expenses & GM	250,000		250,000
Audit Fees & Entetainment	65,000		65,000
Annual Report Printing	120,000		120,000
Software Instalment Cost	200,000		200,000
Staff Banifit (PF Controbution 10,071+Gratuity 201,395)	211,466		211,466
Furniture	50,000		50,000
Equepment	100,000		100,000
Total Other Office Cost:			1,710,682
		Grand Total:	5,907,548

