

নিরীক্ষা প্রতিবেদন (২০২৪-২৫)



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of Empacta
Berlin, Germany

Gono Kallayan Trust (GKT)
Micro Credit Program
Statement of Comprehensive Income
For the Year ended 30 June, 2025

Particulars	Notes	Amount in BDT	
		2024-25	2023-24
Income :			
Service Charge on Loan :	22.00	601,796,229	498,501,849
Bank Interest		298,402	172,506
Interest on FDR		16,189,946	8,282,158
Sale of Form		290,805	268,715
Sale of Pass book		452,083	442,404
Hall Room Rent		879,091	265,993
Garage rent		3,700	3,700
Room Rent		927,554	98,069
Seat Rent From (Tr.C)		43,800	48,400
Dining Room rent		-	1,000
Subscription		15,000	15,000
Admission fee		87,600	83,655
Staff loan (Service Charge)		91,585	37,955
Miscellaneous Income		645	-
Written off figure return back		2,567,690	2,943,813
Multimedia (Projector)-Rent		3,131	-
Food Income from Training Center		816,880	-
Service Charge Income from Training Center		177,638	-
Equipments (Digital screen, Sound System, Internet & Others) Income from Training Center		33,379	-
Total Income:		624,675,158	511,165,217

Expenditure:

Service Charge of PKSF Loan :	23.00	66,353,104	42,606,667
Interest On Members Savings (GS)		32,659,731	28,433,645
Interest On Members Savings (VS)		30,913,259	15,737,267
Interest On Members Savings (TDS)		17,901,459	19,973,783
Interest on Others Loan		3,610,486	2,798,971
Bank Loan Interest		67,020,681	44,845,302
Interest On Loan from Individual Person		13,813,580	1,812,530
Bank Loan Processing fee		271,853	2,811,500
Salary and allowance		188,163,854	154,966,168
Office Rent		8,543,330	7,738,660
Printing & Stationary		4,755,380	4,476,110
Traveling and Conveyance		1,761,146	1,713,425
Mobile Bill		1,548,589	1,371,467
Repair & Maintenance		2,463,066	2,201,926
Fuel Cost		2,040,638	1,534,194
Electricity, Gas & water Bill		2,802,164	2,200,775
Entertainment bill		694,723	609,830
Advertisement		68,050	75,692
Newspaper & Periodical		8,367	8,640
Bank Charge & Commission		1,698,506	1,348,563
Training Expenses		378,665	466,714





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Particulars	Notes	Amount in BDT	
		2024-25	2023-24
Legal Expenses		470,895	399,523
Registration fee		139,575	110,000
Audit fee		250,000	209,222
Gratuity		15,715,601	11,583,924
Meeting Expenses		1,595,820	1,486,307
Rebate Expenses		13,650,606	11,824,051
Food Bill (Staff Lunch)		3,446,334	3,958,961
Software		1,547,250	1,475,925
Loan processing expenses		750,000	-
Scholarship Program		36,000	77,112
Electric Goods		555,704	214,905
Educational Tour(Country and Abroad)		51,000	24,600
Internet bill		825,480	431,266
Miscellaneous		2,401,969	1,781,875
Day Celebrate		71,095	125,685
Rent, Rates & Taxes		35,800	1,451,529
Income Taxes		1,803,760	-
Road afforestation program		-	129,926
MRA Fee		1,014,551	1,482,756
Amortization cost of Software		171,732	228,977
NID Verification Fee		84,980	-
Food expense for training center		493,927	-
LLP Expenses		68,211,126	73,136,318
Depreciation		3,536,148	2,325,918
Total Expenditure		564,329,984	450,190,609
Excess/(Deficit) of Income Over Expenditure before Tax		60,345,174	60,974,608
Less: Provision for Income Tax		(1,650,000)	(2,515,842)
Excess/(Deficit) of Income Over Expenditure after Tax		58,695,174	58,458,766

This annexed notes from an integral part of these financial statements.


Md. Zahirul Islam
Director Accounts


Md. Shafiuddin
Executive Director



Dr. Selina Fatema Binte Shahid
Chairman

signed in terms of separate report of even date annexed.

Date: Dhaka

23 SEP 2025




Mohammad. Anwarul Haque FCA
Enrolment No:1458
Partner
S.K Barua & CO.
Chartered Accountants

DVC:2569231458AS872161



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of Empacta

Berlin, Germany

GONO KALLAYAN TRUST (GKT)

Micro Credit Program


Statement of Financial Position

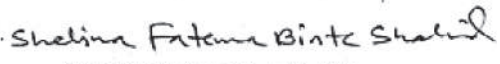
As at 30 June, 2025

Particulars	Notes	Amount in BDT	
		30-Jun-25	30-Jun-24
Non-Current Assets :			
Property , Plant and Equipment	6.00	49,212,161	41,954,744
Capital Work In Progress	7.00	126,198,085	96,524,411
Intangible Assets:			
Software	8.00	515,198	686,931
Total Non-Current Assets		175,925,444	139,166,086
Current Assets:			
Loan to Beneficiaries	Annexure-B	3,249,154,151	2,575,838,129
Short Term Investments	Annexure-C	193,035,307	171,679,000
Other Loan-Short Term	9.00	10,842,512	10,656,930
Interest Receivables on FDR	Annexure-C	5,935,548	4,453,801
Advance, Deposits & Prepayments	10.00	113,865,197	94,084,119
Cash in Hand	11.00	2,987,774	2,870,327
Cash at Bank	12.00	29,865,390	85,126,744
Total Current Assets		3,605,685,879	2,944,709,050
Total Assets		3,781,611,323	3,083,875,136
Capital fund and Liabilities :			
Capital Fund			
Cumulative Surplus	13.00	357,044,337	306,386,946
Statutory Reserve Fund	14.00	39,671,593	34,042,994
Total Capital Fund		396,715,930	340,429,940
Non-Current Liabilities:			
Loans from PKSF	15.00	443,086,681	388,833,333
Total Non-Current Liabilities:		443,086,681	388,833,333
Current Liabilities:			
Loans From PKSF	15.17	576,479,988	431,533,329
Loan From Commercial Banks-Short term	16.00	561,762,751	524,785,691
Other Loan-Short Term	17.00	262,661,955	141,897,469
Members Savings Deposits	18.00	1,166,051,306	978,317,220
Loan Loss Provision (LLP)	19.00	177,466,134	125,032,261
Program Support Fund -PKSF		-	3,081,000
Provision for Interest on Members Savings		68,580,047	40,409,631
Provision for Expenses	20.00	2,981,146	3,562,362
Members Insurance Fund	21.00	125,825,385	105,992,900
Total Current Liabilities		2,941,808,712	2,354,611,863
Total Liabilities		3,781,611,323	3,083,875,136

This annexed notes from an integral part of these financial statements.


Md. Zahirul Islam
Director Accounts

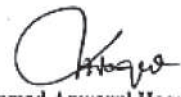

Md. Shafiuddin
Executive Director


Dr. Selina Fatema Binte Shahid
Chairman

Signed in terms of separate report of even date annexed.

Date: Dhaka




Mohammad Anwarul Haque FCA
Enrolment No: 1458
Partner
S.K Barua & CO.
Chartered Accountants

Drc:2509231458 AS872161.

23 SEP 2025



Gono Kallayan Trust (GKT)
Statement of Change in Equity
For the year ended 30 June, 2025

Particulars	2025			2024		
	Surplus	Statutory Reserve Fund	Total	Surplus	Statutory Reserve Fund	Total
Balance as at 01 July, 2024	306,386,946	34,042,994	340,429,940	253,774,057	28,197,118	281,971,174
Add/Less : Excess of income Over Expenditure (Surplus for the year)	58,695,174	-	58,695,174	58,458,766	-	58,458,766
Add/Less : Transfer to GKT fund	2,409,184	-	2,409,184	-	-	-
Balance as at 30 June, 2025	362,672,936	34,042,994	396,715,930	312,232,822	28,197,118	340,429,940
Add/Less : Transfer to restricted fund	(5,628,599)	5,628,599	-	(5,845,877)	5,845,877	-
Balance as at 30 June, 2025	357,044,337	39,671,593	396,715,930	306,386,946	34,042,994	340,429,940

This annexed notes from an integral part of these financial statements

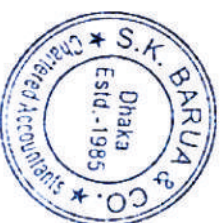
[Signature]
Md Zahiral Islam
 Director (Accounts)

[Signature]
Md Shafruddin
 Executive Director

Signed in terms of separate report of even date annexed

[Signature]
Dr. Selina Fatema Binte Shahid
 Chairman

23 SEP 2025



[Signature]
Mohammad Anwarul Haque FCA
 Enrolment No:1458
 Partner
S.K Barua & CO.
 Chartered Accountants

DVC: 250923 1458 AS 8721 61



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of Empacta
Berlin, Germany


Gono Kallayan Trust (GKT)
Micro Credit Program
Statement of Cash Flows
For the year ended 30 June, 2025

Particulars	Amount in BDT	
	30.06.2025	30.06.2024
(A) Cash Flow from operating Activities:		
Surplus for the period	56,285,989	58,458,766
Add: Amount considered as non cash item :		-
Deprecation for this year	3,536,148	2,325,918
LLP Provision	52,433,873	46,890,103
Other Provision for Expenses	27,589,200	22,699,082
Accrued Interest on FDR	(1,481,747)	(2,712,520)
Loan to Beneficiaries	(673,316,022)	(403,020,487)
Advance Received/ Paid & others	(19,781,078)	(53,564,896)
Net Cash used in operating activities	(554,733,636)	(328,924,034)
(B) Cash Flow from Investing Activities		
Fixed Assets Purchase	(69,969,181)	(27,572,966)
Capital work in progress increase	29,673,674	-
Fixed Deposit	(21,356,307)	(47,066,603)
Transport Loan to Staff	(185,582)	(4,144,623)
Loan to other Project	(3,081,000)	2,793,000
Net cash used in Investing Activities	(64,918,395)	(75,991,192)
(C) Cash Flow from Financing Activities:		
Loans from PKSF	199,200,007	176,166,663
Loan From Bank & Others	157,741,546	67,515,395
Members Savings Deposits	187,734,086	166,558,151
Members Insurance Fund	19,832,485	17,638,921
Net Cash used in Financing Activities	564,508,124	427,879,129
Net Increase in Cash & Cash Equivalents (A+B+C)	(55,143,908)	22,963,903
Add: Cash and Bank Balance at the Beginning of the year	87,997,071	65,033,169
Cash and Bank balance at the end of the year	32,853,164	87,997,071

This annexed notes from an integral part of these financial statements.


Md. Zahirul Islam
Director(Accounts)


Md. Shafiuddin
Executive Director



Dr. Selina Fatema
Binte Shahid
Chairman

signed in terms of separate report of even date annexed.

Date: Dhaka

23 SEP 2025




Mohammad Anwarul Haque FCA
Enrolment No: 1458
Partner
S.K Barua & CO.
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