Head office: 16/A, BB Avenue (2nd floor) Dhaka-1000.
Mob: 01819169435, 01732006953
E-mail: nkroy.ca@gmail.com, roynikhilkanti@gmail.com
Branch Office: 263, Malibagh,(Mahi Hasan Tower)
Level- 03, Suti- 404, Dhaka-1217. Mob: 01715228429
E-mail: nkrbcnca@gmail.com

Independent Auditor's Report
To the Country Director of THE OPTIMISTS

Project Name: "Child Sponsorship Program".

Report on the Audit of the Financial Statements:

Opinion

We have audited the financial statements of **"Child Sponsorship Program" a project of THE OPTIMISTS** which comprise the Statement of financial position as at 31st December 2024 and the Statement Income and Expenditure, Statement of receipts and payments for the year ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give true and fair view of the financial position of the Project as at 31st December, 2024 and its financial performance and its Receipts and Payments 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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the **"Child Sponsorship Program" a project of THE OPTIMISTS** in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations 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. The Foreign Donation (Voluntary Regulation Ordinance and Rules 1978) and Microcredit activities (Microcredit Regulatory Authority Act, 2006), require the Management to ensure effective internal audit, internal control and risk management functions of the Organization.

In preparing the financial statements, management is responsible for assessing the **"Child Sponsorship Program" a project of THE OPTIMISTS** 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 Entity or to cease operations, or has no realistic Alternative but to do so.

Those charged with governance are responsible for overseeing the **"Child Sponsorship Program" a project of THE OPTIMISTS** financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basic 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. 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.

N. K. ROY & CO. Dhaka Chartered Accountants

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* Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the **"Child Sponsorship Program" a project of THE OPTIMISTS** internal control.

* 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 **"Child Sponsorship Program" a project of THE OPTIMISTS** ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the **"Child Sponsorship Program" a project of THE OPTIMISTS** to cease to continue as a going concern.

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

In Accordance with the Foreign Donation Regulation Act, 2016 (Voluntary Regulation Ordinance and Rules1978), 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 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 **"Child Sponsorship Program" a project of THE OPTIMISTS** so far as it appeared from our examination of those books;

c) the **"Child Sponsorship Program" a project of THE OPTIMISTS** statement of financial position and statement of Income and Expenditure dealt with by the report are in agreement with the books of accounts and returns; and

d) the expenditure incurred was for the purposes of the **"Child Sponsorship Program" a project of THE OPTIMISTS** business.

Since 1985

Bipul Chandra Nath, FCA
Partner
N. K. ROY & CO.
Chartered Accountants
Enrolment No: 1624
Enlistment No. 114 with NGO Affairs Bureau ,
Memo No- 03.07.2666.657.43.253.17-2458,
Dated: 24.12.2023

DVC: 2510121624AS263619

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO. Dhaka Chartered Accountants

THE OPTIMISTS
Project: "Child Sponsorship Program"
Statement of Financial Position
As at 31 December 2024

Particulars	Amount in BDT	
	31/12/2024	31/12/2023
Properties and assets		
Non-current assets:		
Computer and accessories	90,100	87,200
Furniture and fixtures	44,461	44,461
Total non-current assets:	**134,561**	**131,661**
Current assets:		
Cash and cash equivalents	3,218,485	4,024,069
Total current assets:	**3,218,485**	**4,024,069**
Total properties and assets	**3,353,046**	**4,155,730**
Fund and liabilities		
Fund:		
Cumulative surplus/(deficit)	-	-
Fund for property, plant and equipment	23,356	60,824
Grant in advance	3,188,485	3,994,069
Total fund:	**3,211,841**	**4,054,894**
Non-current liabilities:		
Accumulated depreciation	111,205	70,837
Total non-current liabilities:	**111,205**	**70,837**
Current liabilities:		
Outstanding audit fee	30,000	30,000
Total current liabilities:	**30,000**	**30,000**
Total fund and liabilities	**3,353,046**	**4,155,730**

These Financial Statements should be read in conjunction with annexed notes.

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Bipul Chandra Nath, FCA
Partner
N. K. ROY & CO.
Chartered Accountants
Enrolment No: 1624
Enlistment No. 114 with NGO Affairs Bureau ,
Memo No- 03.07.2666.657.43.253.17-2458,
Dated: 24.12.2023

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO. ★ Dhaka ★ Chartered Accountants

THE OPTIMISTS
Project: "Child Sponsorship Program"
Statement of Income and Expenditure
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT	
	31/12/2024	31/12/2023
Income:		
Income from grant	12,567,678	14,966,092
Interest from bank	68,463	23,627
Total income:	**12,636,141**	**14,989,719**
Expenses:		
General expenses	2,336,173	2,218,220
Child benefits	10,259,600	12,732,000
Fund transfer	-	-
Depreciation	40,368	39,498
Total expenses:	**12,636,141**	**14,989,719**
Surplus/(deficit)	-	-

These Financial Statements should be read in conjunction with annexed notes.

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Bipul Chandra Nath, FCA
Partner
N. K. ROY & CO.
Chartered Accountants
Enrolment No: 1624
Enlistment No. 114 with NGO Affairs Bureau ,
Memo No- 03.07.2666.657.43.253.17-2458,
Dated: 24.12.2023

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO.
Dhaka
Chartered Accountants

THE OPTIMISTS
Project: "Child Sponsorship Program"
Statement of Changes in Fund
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT			
	Cumulative surplus	Fund for PPE	Grant in Advance	Total
Opening balance	-	**60,825**	**3,994,069**	**4,054,894**
Surplus/(deficit) during this period	-	-	-	-
Provision from PPE during this period	-	2,900	-	**2,900**
Advance received during this period	-	-	11,721,726	**11,721,726**
Adjustment during this period	-	(40,368)	(12,527,309)	**(12,567,678)**
Closing balance	-	**23,356**	**3,188,486**	**3,211,841**

For the period from 1 January 2023 to 31 December 2023

Particulars	Amount in BDT			
	Cumulative surplus	Fund for PPE	Grant in Advance	Total
Opening balance	-	**73,123**	**5,215,712**	**5,288,835**
Surplus/(deficit) during this period	-	-	-	-
Provision from PPE during this period	-	27,200	-	**27,200**
Advance received during this period	-	-	13,704,951	**13,704,951**
Adjustment during this period	-	(39,498)	(14,926,593)	**(14,966,092)**
Closing balance	-	**60,825**	**3,994,069**	**4,054,894**

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Place: Dhaka, Bangladesh

Date: October 12, 2025

N. K. ROY & CO. Dhaka Chartered Accountants

THE OPTIMISTS
Project: "Child Sponsorship Program"
Statement of Cash Flows
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT	
	31/12/2024	31/12/2023
Cash flows from operating activities:		
Surplus/(deficit)	-	-
Depreciation	40,368	39,498
Interest from bank	(68,463)	(23,627)
Increase/(decrease) in outstanding audit fee	-	-
Net cash generated from/(used in) operating activities	**(28,095)**	**15,871**
Cash flows from investing activities:		
Acquisition of fixed assets	(2,900)	(27,200)
Interest received	68,463	23,627
Net cash generated from/(used in) investing activities	**65,563**	**(3,573)**
Cash flows from financing activities:		
Grant in advance	11,721,726	13,704,951
Adjustment during the year	(12,564,778)	(14,938,892)
Net cash generated from/(used in) financing activities	**(843,052)**	**(1,233,941)**
Net cash generated/(used) during the year	**(805,583)**	**(1,221,643)**
Opening cash and cash equivalents	4,024,069	5,245,712
Closing cash and cash equivalents	**3,218,485**	**4,024,069**

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO.
Dhaka
Chartered Accountants

THE OPTIMISTS
Project: "Child Sponsorship Program"
Receipts and Payments Account
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT	
	2024	2023
Opening balance:		
Cash in hand	-	-
Cash at bank	4,024,069	5,245,712
Total opening balance:	**4,024,069**	**5,245,712**
Receipts:		
Fund received from PHQ, NY, USA	11,721,726	13,704,951
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 04/04/2023)	-	2,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 09-05-2024)	6,000,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 07/05/2023)	-	6,000,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 08-08-2024)	5,600,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 21/08/2023)	-	4,480,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 28-11-2024)	140,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 22/11/2023)	-	3,200,000
Fund received from Bangladesh Branch	10,554,010	12,923,800
Interest received	68,463	23,627
Total receipts:	**34,084,199**	**40,334,378**
Total	**38,108,268**	**45,580,090**
Payments:		
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated:04/04/2023)	-	2,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 09-05-2024)	6,000,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 07/05/2023)	-	6,000,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 08-08-2024)	5,600,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 21/08/2023)	-	4,480,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 28-11-2024)	140,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 22/11/2023)	-	3,200,000
Fund transfer to branches	10,554,010	12,923,800
Salary and allowances	1,606,561	1,403,996
Computer consumables	2,900	27,200
VAT and tax	63,114	65,824
Electricity bill	10,990	8,000
Furniture and fixture	-	-
Labour and wages	24,000	24,000

N. K. ROY & CO. Dhaka Chartered Accountants

Printing and binding	-	6,434
Internet and fax	6,000	6,000
Conference and seminar	2,870	9,935
Telephone and telegram	6,393	8,088
Postage and courier	31,420	31,915
Entertainment expense	10,530	3,985
Fuel and gas	12,960	17,860
Audit fee	30,000	30,000
Office rent	264,000	264,000
Stationery, seal and stamp	6,085	20,290
Transport expense	-	-
Water bill	22,065	20,700
Travel expense	25,022	36,494
Registration fee	-	-
Education material	638,100	850,500
Medical expenses	567,200	756,000
Stipend	7,707,200	9,330,000
Uniforms	1,347,100	1,795,500
Bank Charges	51,133	34,049
Other expense	160,130	199,450
Total payments:	**34,889,783**	**41,556,020**

Closing balance:

Cash in hand	-	-
Cash at bank	3,218,485	4,024,069
Total closing balance:	**3,218,485**	**4,024,069**
Total	**38,108,268**	**45,580,090**

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Bipul Chandra Nath, FCA
Partner
N. K. ROY & CO.
Chartered Accountants
Enrolment No: 1624
Enlistment No. 114 with NGO Affairs Bureau ,
Memo No- 03.07.2666.657.43.253.17-2458,
Dated: 24.12.2023

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO. Dhaka ★ Chartered Accountants ★

THE OPTIMISTS
Project: "Child Sponsorship Program"
Statement of Source and Application of Fund
For the period from 1 January 2024 to 31 December 2024

Particulars	**Amount in BDT**	
	2024	**2023**
Sources:		
Opening balance at bank	4,024,069	5,245,712
Grant from foreign donations	11,721,726	13,704,951
Interest from bank	68,463	23,627
Total sources	**15,814,258**	**18,974,290**
Applications		
General expenses	2,336,173	2,218,220
Child benefits	10,259,600	12,732,000
Total applications	**12,595,773**	**14,950,220**
Closing balance at bank	**3,218,485**	**4,024,069**

Major General Abdus Salam Chowdhury, ndc (Retd)
Country Director
The Optimists, Bangladesh

Country Director

Bipul Chandra Nath FCA
Partner
N. K. ROY & CO.
Chartered Accountants
Enrolment No: 1624
Enlistment No. 114 with NGO Affairs Bureau ,
Memo No- 03.07.2666.657.43.253.17-2458,
Dated: 24.12.2023

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO. Dhaka Chartered Accountants

The Optimists
Project: "Child Sponsorship Program"
Notes to the Financial Statements
For the period from 1 January 2024 to 31 December 2024

1.00 Organization history of the reporting entity

1.01 Background of the Organization

The Optimists is a U.S based charitable organization that began its journey with a unique "**Child Sponsorship Program" Project of** supported by individual donors. It is a non-profit, a self- motivated, volunteer driven, international charity organization, was founded in October 6, 2000 in USA. Optimists operate its current projects in Bangladesh directly through "T**he Optimists Bangladesh**", an international NGO registered in Bangladesh vide registration number 2179, dated 26th December 2006 and renewed on 14 March 2022 from NGO Affairs Bureau of Prime Minister Office.

1.02 Address of Bangladesh Branch office:

The Optimists Bangladesh Branch Office Address: House # 98/1 Tejkunipara (1st floor), Galib Sharoni, PS: Tejgaon, Dhaka-1215.

1.03 Objective and Nature of business

To provide financial education , support (cash benefits) for poor/orphan & meritorious students in Bangladesh under **"Child Sponsorship Programe".**

1.04 Organization Information of the Entity:

Sl	Particulars	Information
a	Name of the Entity	**The Optimists**
b	Registered address of the entity	36-46 37th street, Astoria, NY 11106, USA
c	Taxpayer's Identification No	557047595742
d	Name of the previous statutory auditor	SHAHA & CO.
e	Statutory audit conducted up to	31 December 2024
f	Name of the current statutory auditor	N. K. ROY & CO. Chartered Accountants
g	Current statutory audit conducted up to	31 December 2024
h	Number of Board of Director members	7 (Seven)

2.00 Basis of preparation

2.01 Statement of compliance

The Financial Statements have been Prepared in Compliance with the International Accounting Standard (IAS) and the International Financial Reporting Standareds (IFRS) adopted by the Financial Reporting Council (FRC) of Bangladesh, the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act 1994 and other applicable laws and regulations.

2.02 Offseting

The organization reports separately both assets and liabilities and income and expenses, unless required by an applicable accounting standard or offsetting reflects the substance of the transaction and such offsetting is permitted by applicable accounting standard.

2.03 Functional and presentational currency

The financial statements are prepared and presented in Bangladesh Currency (Taka), which is the functional currency of the organization. The amounts of these financial statements are rounded off to the nearest value.

2.04 Risk and uncertainty for use of estimates and judgments

The preparation of financial statements in conformity with International Accounting Standards and International Financial Reporting Standards requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and for contingent assets and liabilities that require disclosure, during and at the date of the financial statements.

N. K. ROY & CO. Dhaka

2.05 Going concern

The organization's going concern depends on the grants approval by the donor and foreign donation.

2.06 Applicable standards

The following IASs and IFRS are applicable for the financial statements for the year under audit:

IAS:1 Presentation of Financial Statements

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: 20 Accounting for Government Grants and Disclosure of Government Assistance

2.07 Reporting period

The financial statements of the organization cover from 1st January 2024 to 31st December 2024.

3.00 Significant accounting polices

The principle accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated. The specific accounting policies selected and applied by the organization for significant transactions and events that have a material effect within the framework of IAS 1 Presentation of Financial Statements, in preparation and presentation of financial statements.

3.01 Property, Plant & Equipment

Property , Plant & equipment are initially recorded at cost which comprise acquisition cost and other direct attributable cost and subsequently shown on financial statement at cost less accumulated depreciation.

3.02 Depreciation

Depreciation on tangible assets are computed using "Straight Line Method" at rates varying 30% depending upon the useful life of each asset.

3.03 Cash and cash equivalents

In accordance to IAS-7 "Statement of Cash Flows" cash comprises Cash in hand and cash at bank deposit and Cash equivalent are the short term highly liquid investments that are readily convertible to know amounts of cash and which are subject to a insignificant risk of changes in value IAS-1 " Presentation of financial statements" proviedes that cash and cash equivalent are not restricted in use. Which were held and available for use by Organization without any restriction and there was insignificant risk of changes in value of the same.

3.04 Components of the Financial Statements

i. Statement of Financial Position for the period ended 31 December 2024.

ii. Statement Income & Expenditure for the period ended 31 December 2024.

iii. Statements of Receipts & Payments for the for the period ended 31 December 2024.

vi) Notes to the financial statements for the year ended 31st December 2024..

N. K. ROY & CO. Dhaka Chartered Accountants

THE OPTIMISTS
Bangladesh Branch
Statement of Financial Position
As at 31 December 2024

Particulars	Amount in BDT 2024	Amount in BDT 2023
Properties and assets		
Non-current assets:		
Computer and accessories	90,100	87,200
Furniture and fixtures	10,500	10,500
Total non-current assets:	**100,600**	**97,700**
Current assets:		
Cash and cash equivalents	3,056,415	4,001,151
Total current assets:	**3,056,415**	**4,001,151**
Total properties and assets	**3,157,015**	**4,098,851**
Fund and liabilities		
Fund:		
Cumulative surplus/(deficit)	-	-
Fund for property, plant and equipment	19,960	47,240
Grant in advance	3,026,415	3,971,151
Total fund:	**3,046,375**	**4,018,391**
Non-current liabilities:		
Accumulated depreciation	80,640	50,460
Total non-current liabilities:	**80,640**	**50,460**
Current liabilities:		
Outstanding audit fee	30,000	30,000
Total current liabilities:	**30,000**	**30,000**
Total fund and liabilities	**3,157,015**	**4,098,851**

Place: Dhaka, Bangladesh

Date: October 12, 2025

N. K. ROY & CO. Dhaka Chartered Accountants

THE OPTIMISTS
Bangladesh Branch
Statement of Income and Expenditure
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT	
	2024	2023
Income:		
Income from grant	13,879,732	1,990,915
Interest from bank	60,127	18,362
Total income:	**13,939,859**	**2,009,277**
Expenses:		
General expenses	13,909,679	1,979,967
Fund transfer	-	-
Depreciation	30,180	29,310
Total expenses:	**13,939,859**	**2,009,277**
Surplus/(deficit)	-	-

Place: Dhaka, Bangladesh
Date: October 12, 2025

N. K. ROY & CO. Dhaka ★ Chartered Accountants ★

THE OPTIMISTS
Bangladesh Branch
Receipts and Payments Account
For the period from 1 January 2024 to 31 December 2024

Particulars	Amount in BDT	
	2024	2023
Opening balance:		
Cash in hand	-	-
Sonali Bank Limited A/C 0111533086193	26,175	6,914
Trust Bank Limited A/C 020320000877	3,974,976	5,201,890
Total opening balance:	**4,001,151**	**5,208,805**
Receipts:		
Fund received from PHQ, NY, USA	11,721,726	13,704,951
Fund transfer to Trust Bank Limited A/C 020320000877(Dated:04/04/2023)	-	2,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 09-05-2024)	6,000,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 07/05/2023)	-	6,000,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 08-08-2024)	5,600,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 21/08/2023)	-	4,480,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 28-11-2024)	140,000	-
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 22/11/2023)	-	3,200,000
Interest received	60,127	18,362
Total receipts:	**23,521,853**	**27,405,313**
Total	**27,523,004**	**32,614,117**
Payments:		
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 04/04/2023)	-	2,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 09-05-2024)	6,000,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 07/05/2023)	-	6,000,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 08-08-2024)	5,600,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 21/08/2023)	-	4,480,000
Fund transfer to Trust Bank Limited A/C 020320000877 (Dated: 28-11-2024)	140,000	-
Fund transfer from Sonali Bank Limited A/C 0111533086193 (Dated: 22/11/2023)	-	3,200,000
Fund transfer to branches	10,554,010	12,923,800
Salary and allowances	1,606,561	1,403,996
Computer consumables	2,900	27,200
VAT and tax	63,114	65,824
Electricity bill	10,990	8,000
Furniture and fixture	-	-
Labour and wages	24,000	24,000

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Printing and buildings	-	6,434
Internet and fax	6,000	6,000
Conference and seminar	2,870	9,935
Telephone and telegram	6,393	8,088
Postage and courier	31,420	31,915
Entertainment expense	10,530	3,985
Fuel and gas	12,960	17,860
Audit fee	30,000	30,000
Office rent	264,000	264,000
Stationery, seal and stamp	6,085	20,290
Transport expense	-	-
Water bill	22,065	20,700
Travel expense	25,022	36,494
Registration fee	-	-
Bank Charges	22,839	11,883
Other expense	24,830	10,563
Total payments:	**24,466,589**	**28,612,967**

Closing balance:

Cash in hand	-	-
Sonali Bank Limited A/C 0111533086193	2,210	26,175
Trust Bank Limited A/C 020320000877	3,054,205	3,974,976
Total closing balance:	**3,056,415**	**4,001,151**
Total	**27,523,003**	**32,614,117**

Place: Dhaka, Bangladesh
Date: October 12, 2025

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