

নিরীক্ষিত আর্থিক প্রতিবেদন

**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
SMALL AND MEDIUM ENTERPRISE FOUNDATION**

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of **SMALL AND MEDIUM ENTERPRISE FOUNDATION**, The Foundation which comprise the statement of financial position as at 30 June, 2025 and the statement of comprehensive income, statement of changes in fund, statement of cash flows for the year ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report the accompanying financial statements give true and fair view, in all material respects, of the financial position of the Foundation as at 30 June, 2025 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Qualified Opinion

1. We draw attention to Note 13 and Annexure B, which disclose the Foundation's investment of Tk. 549,655,732 in International Leasing and Financial Services Ltd. (ILFSL). ILFSL remains under significant financial distress and is operating under direct supervision and multiple orders of the Hon'ble High Court Division relating to governance failures, asset freezes, and recovery actions. Despite these conditions, no provision for impairment has been recognised and interest continues to be accrued. The Foundation has an ongoing case before the Hon'ble High Court regarding this matter. This matter was also highlighted in our prior year's audit report.

2. The Foundation has investments amounting to Tk. 322,180,099 in several banks and financial institutions. During the year, five banks - First Security Islami Bank PLC, Global Islami Bank PLC, Social Islami Bank PLC, Union Bank PLC and EXIM Bank PLC - were merged and placed under resolution to form Sammilito Islami Bank PLC. We did not receive any balance confirmation or investment statements from the merged entity, and we were unable to obtain sufficient appropriate audit evidence regarding the existence, recoverability, or valuation of these investments. Notwithstanding these conditions, interest income continues to be accrued on these investments and no impairment provision has been recognised in the financial statements. In our view, these circumstances may result in an overstatement of assets and income. This matter was also highlighted in our prior year's audit report.

3. The Foundation has not adopted IFRS 16, Leases, IFRS 16 requires the recognition of right-of-use asset and corresponding lease liabilities for qualifying leases, which impacts both the financial position and financial performance of the Foundation. The lack of compliance with IFRS 16 affect the accuracy of reported assets, liabilities and related financial metrics.

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 Foundation 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. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Emphasis of Matter

1. We draw attention to the Note No. 2.7 & 2.7.1 on the notes to the financial statements with regard to income tax exemption and income tax liabilities of the Foundation. Our opinion is not modified in respect of these matters.

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. For each matter below our description of how our audit addressed the matters provided in that context.

Risk	Our response to the risk
Revenue Recognition	
<p>Revenue is the most financially significant item in the statement of profit and loss and other comprehensive income. The organization has total revenue of Taka 375,137,301 for the year ended 30 June 2025.</p> <p>As the revenue recognition, due to the significant of the balance to the financial statement as a whole, we regard this as a key audit matter.</p> <p>Under IFRS 15 revenue is recognize when a performance obligation is satisfied by transferring a promised good or service.</p>	<p>Our procedures included obtaining and understanding of management's revenue recognition process. We tested a sample of transaction to verify whether the revenue was accounted for in accordance with the revenue accounting policy as disclosed in Note-4 and 22 of the financial statement. In addition, we assessed whether the disclosed revenue accounting policy was in accordance with relevant accounting standards.</p> <p>For the revenue recognized throughout the year, we tested selected key controls, including results reviews by management, for their operating effectiveness and performed procedures to gain sufficient audit evidence on the accuracy of the accounting for customer contracts and related financial statement captions.</p> <p>With regard to the implementation of IFRS 15, We verified management's conclusion we assessing different types of contracts and the accuracy of the revised accounting policies in light of the industry specific circumstances and our understanding of the business. We tested the appropriateness of the accounting treatment on sample basis. In addition we verified the accuracy of IFRS 15 related disclosures.</p> <p>Our audit approach was a combination of test of internal controls and substantive procedures which included the following:</p> <p>We conducted substantive testing of revenue recorded over the year using sampling techniques by examining the relevant supporting documents including bank reconciliation report & bank statement also, we confirmed selected receivable balances at the financial position date, selected on sample basis by considering the amount outstanding with those customers.</p> <p>We specifically put emphasis on those transactions occurring close before or after the financial position date to obtain sufficient evidence over the accuracy of cut-off.</p>
See note No. 4 and 22 to the financial statements.	Finally assessed the appropriateness and presentation of disclosure against relevant accounting standards.

Cash & Cash Equivalents	
<p>Cash & Cash Equivalents are the significant part of the financial statements. Risk associated with the bank accounts are as follows:</p> <p>a) Bank accounts of the organization may be overstated in the financial statements or understated or not disclosed in the financial statements at all.</p> <p>b) Some bank accounts which are owners or employees personal accounts may be reported as the organization's accounts.</p> <p>c) There is a risk that the bank accounts which are being reported do not exist at all, or even in a worst-case scenario, the bank itself doesn't exist in which accounts are being reported.</p> <p>See note no. 2.4 & 14 to the financial statements.</p>	<p>Our procedures included obtaining and understanding of entity's cash and bank management procedures. We verified the closing balance of cash at bank and related disclosures shown in the in Note- 2.4 & 14 of the financial statements. In addition, we assessed whether the disclosed amount of cash at bank was in accordance with relevant bank statement.</p> <p>We have obtained a balance confirmation certificate from bank and verified with bank statement and books of accounts also assessed the appropriateness and presentation thereof with related disclosure.</p>
Impairment of Property, Plant and Equipment's	
<p>The economic climate and levels of competition remain challenging for the Company. There is a risk that the impairment charge may be misstated.</p> <p>Determining the level of impairment involves forecasting and discounting future cash flows and estimation of recoverable amounts which are inherently uncertain. This is our key judgmental areas that our audit has concentrated on.</p> <p>See note no. 2.3.1 to the financial statements.</p>	<p>Our audit procedures included, among others, considering the impairment risk associated with the following different types of assets:</p> <p>We critically assessed and challenged the organization's impairment model. This included consideration of discounted cash flow forecast.</p> <p>We have also considered the adequacy of the organization's disclosures about the degree of estimation involved in determining the amount of impairment and the sensitivity to key assumptions involved.</p>
Advance, Deposits and Prepayments	
<p>Advance, deposits and prepayments advance income tax, Rent Advance, Advance to Rajuk, Miscellaneous & other advance which are the significant part of the financial statements.</p>	<p>Our procedures included obtaining and understanding of entity's advance deposits and prepayments policies and procedures and related provisions of the laws of the land. Accordingly we have carried out the following activities;</p>
	<p>Obtained schedule of advances, deposits, & prepayments and traced the opening balances from the general ledger, subsidiary records, and last year working papers. Checked casting and cross casting of the schedule.</p>

<p>See note no. 11 to the financial statements.</p>	<p>For disbursements made during the year checked disbursements of funds with disbursement ledger and bank statement.</p> <p>Checked subsequent realizations / adjustments etc.</p> <p>Reviewed management's disclosures with adequacy.</p> <p>Ensured that none of the advances, deposits & prepayments are impaired or the recoverable amount is not less than its carrying amount. If the carrying amount is more than its recoverable amount, then same should be reduced to recoverable amount recognizing the reduction as impairment loss.</p>
--	---

<p>Investment in FDR & BGTB</p> <p>An amount of BDT 3,726747931 has been shown as an investment in FDR & BGTB in the different financial institutions. The risk associated with the investment is that it might be overstated or understated or actually not been done. There could be other risks like- errors in reconciliation, improper cut-off/disclosure, etc.</p> <p>See note no. 13.00 to the financial statements.</p>	<p>Our procedures included obtaining an understanding of the Foundation investment policy, rules, and regulations with regard to the investment of fund money, etc.</p> <p>We obtained a declaration of management along with a representation letter in respect of the balance of FDR shown in the financial statements.</p> <p>Finally, assessing the appropriateness and presentation of disclosures against relevant accounting standards. Our testing identified investment in FDR Includes Tk. 549,655,732 at International Leasing and Financial Services Ltd which already had investment.</p>
---	--

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the financial statements and our auditors' report thereon. The directors are responsible for the other information.

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 appeared 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 and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs 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 Companies Act, 1994 require the Management to ensure effective internal audit, internal control and risk management functions of the Foundation.

In preparing the financial statements, management is responsible for assessing the Foundation 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 Foundation 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 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. 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 Foundation 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 Foundation 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

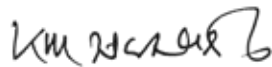
Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994 and other rules and regulations, 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, proper books of accounts as required by law have been kept by the SME Foundation so far as it appeared from our examination of these books;
- c) the statements of financial position and statement of comprehensive income 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 Foundation.

Place: Dhaka

Dated: 15 March 2026



Hedayet Ullah FCA

Senior Partner (Enrolment No: 0281)

K. M. HASAN & CO.

Chartered Accountants

DVC: 2603160281AS614208

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF FINANCIAL POSITION
As at 30 June 2025

	<u>Notes</u>	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	6	5,998,231	6,346,336
Intangible Assets & Capital Work-in-Progress	7	7,060,947	3,057,947
Investment in Bangladesh Govt. Treasury Bond	8	1,428,862,099	-
		1,441,921,277	9,404,283
Current Assets			
Inventories	9	600,959	899,060
Trade and Other Receivables	10	155,690,588	97,104,891
Advances, Deposits and Prepayments	11	563,890,707	491,217,032
Investment in Credit Wholesaling	12	2,909,940,676	2,677,809,494
Investment in Fixed Deposit Receipt (FDR)	13	2,297,885,832	3,661,448,021
Cash and Cash Equivalents	14	464,215,797	638,528,293
		6,392,224,559	7,567,006,792
Total Assets		7,834,145,836	7,576,411,074
FUND AND LIABILITIES			
Funds			
Endowment Fund		2,000,000,000	2,000,000,000
Stimulus Revolving Fund	15	3,126,260,130	3,073,009,975
Reserve Fund	16	880,979,909	819,398,711
Member's Contribution Fund	17	10,000	10,000
Retained Surplus (Balance Excess of income over Expenditure)	18	1,784,464,695	1,640,730,921
		7,791,714,734	7,533,149,607
Current Liabilities			
Trade and Other Payables	19	15,943,491	8,400,945
Liability for Expenses	20	25,549,974	33,813,261
Liabilities for Other Finance	21	937,637	1,047,261
		42,431,102	43,261,467
Total Fund And Liabilities		7,834,145,836	7,576,411,074

(The annexed notes form an integral part of these financial statements)



Managing Director
SME Foundation



Director
SME Foundation



Director
SME Founderior

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

Place: Dhaka
Dated: 15 March 2026

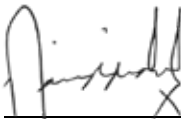

Hedayet Ullah FCA
Senior Partner (Enrolment No: 0281)
K. M. HASAN & CO.
Chartered Accountants
DVC: 2603160281AS614208

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF COMPREHENSIVE INCOME
For the year ended 30 June 2025

	<u>Notes</u>	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
INCOME			
Interest Income	22	356,493,928	269,495,202
Govt. & Donor Grants		18,643,374	11,489,152
		375,137,302	280,984,354
Less: EXPENDITURE			
Operational Expenses	23	52,657,716	68,170,191
Administrative Expenses	24	180,961,648	125,305,960
		233,619,364	193,476,151
Excess of Income over expenditure		141,517,938	87,508,203



Managing Director
SME Foundation



Director
SME Foundatiior



Director
SME Foundation

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

Place: Dhaka
Dated: 15 March 2026


Hedayet Ullah FCA
Senior Partner (Enrolment No: 0281)
K. M. HASAN & CO.
Chartered Accountants
DVC: 2603160281AS614208

SMALL AND MEDIUM ENTERPRISE FOUNDATION
Statement of changes in fund
For the year ended 30 June 2025

Amount in Taka

Particulars	Endowment Fund	Stimulus Revolving Fund	Reserve Fund	Members' Contribution Fund	Retained Surplus (Balance of Excess of Income over expenditure)	Total
Opening Balance	2,000,000,000	3,073,009,975	819,398,711	10,000	1,640,730,921	7,533,149,607
Prior year adjustment	-	-	-	-	2,215,836	2,215,836
Add: Excess of income over expenditure	-	-	61,581,198	-	141,517,938	203,099,136
Add: Net Interest on STD Account & CWS Revolving Fund	-	53,250,155	-	-	-	53,250,155
Closing Balance	2,000,000,000	3,126,260,130	880,979,909	10,000	1,784,464,695	7,791,714,734

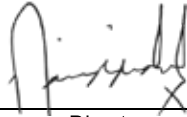
For the year ended 30 June 2024

Amount in Taka

Particulars	Endowment Fund	Stimulus Revolving Fund	Reserve Fund	Members' Contribution Fund	Retained Surplus (Balance of Excess of Income over expenditure)	Total
Opening Balance	2,000,000,000	3,038,060,050	771,958,723	10,000	1,546,152,119	7,356,180,892
Prior year adjustment	-	-	-	-	7,070,599	7,070,599
Add: Excess of income over expenditure	-	-	47,439,988	-	87,508,203	134,948,191
Add: Net Interest on STD Account	-	34,949,925	-	-	-	34,949,925
Closing Balance	2,000,000,000	3,073,009,975	819,398,711	10,000	1,640,730,921	7,533,149,607



Managing Director
SME Foundation



Director
SME Foundation

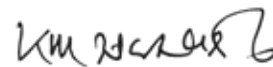


Director
SME Foundation

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

Place: Dhaka

Dated: 15 March 2026



Hedayet Ullah FCA
Senior Partner (Enrolment No: 0281)
K. M. HASAN & CO.
Chartered Accountants
DVC: 2603160281AS614208

SMALL AND MEDIUM ENTERPRISE FOUNDATION
STATEMENT OF CASH FLOWS
For the year ended 30 June 2025

	2025	2024
	<u>Taka</u>	<u>Taka</u>
A. CASH FLOW FROM OPERATING ACTIVITIES		
Collection from Operational Activities and others	4,200,182	8,883,141
Payment for Operational Activities and others	(262,679,796)	(154,174,626)
Payment of Income Tax	(7,466,852)	(3,283,010)
Net Cash Flows from/(Used by) Operating Activities	<u>(265,946,466)</u>	<u>(148,574,494)</u>
B. CASH FLOW FROM INVESTING ACTIVITIES		
Acquisition of Property, Plant and Equipments	(952,382)	(4,237,067)
Encash/(Investment) in Fixed Deposit Receipts (FDR)	(65,299,909)	121,071,124
Encash/(Investment) against Credit Wholesaling	(232,131,183)	205,465,648
Collection from Investment Activities	371,374,072	250,523,445
Net Cash Flows from Investing Activities	<u>72,990,598</u>	<u>572,823,149</u>
C. CASH FLOW FROM FINANCING ACTIVITIES		
Grants from the Government & Donor	18,643,373	11,439,152
Net Cash Flow from Financing Activities	<u>18,643,373</u>	<u>11,439,152</u>
Net Increase /(Decrease) in Cash and Cash Equivalent (A+B+C)	<u>(174,312,495)</u>	<u>435,687,807</u>
Opening Cash and Cash Equivalent	638,528,293	202,840,486
Closing Cash and Cash Equivalent	<u>464,215,797</u>	<u>638,528,293</u>



Managing Director
SME Foundation



Director
SME Foundation



Director
SME Foundation

Place: Dhaka
Dated: 15 March 2026

SMALL AND MEDIUM ENTERPRISE FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS

For the year ended 30 June 2025

1. CORPORATE STATUS AND ACTIVITIES

SMALL AND MEDIUM ENTERPRISE FOUNDATION is a company limited by guarantee registered under section 28 of the Companies Act, 1994 as an association not-for profit. The Foundation has been incorporated on 26 November 2006 bearing No. C-672(12)/06 and started its function from 01 July 2007 with its own Fund.

As per clause 41 of the Articles of Association the Foundation shall be operated under the management of the Board of Directors, consisting of 16 (Sixteen) members as under:

(a) Chairman (Nominated by the Government)	1 (One)
(b) Representative from the Govt./ Govt. organization	5 (Five)
(c) Representative of SME (Including at least one woman Selected by the outgoing Board)	4 (Three)
(d) Representative of Civil Society and Technical University (Selected by the outgoing Board)	2 (Two)
(e) Member from General Body of SMEF (Elected by the General Body)	3 (Three)
(f) Managing Director (Non-voting)	1 (One)
	16 (sixteen)

The object of SME Foundation is to maintain consistency with 8th 5-year plan under implementation by GOB, SMEF to establish Small and Medium Enterprises and to alleviate poverty, reduce unemployment and create more employment and above all to help earn national economic growth by sustainable Industrialization.

The principal action plan of the Foundation through different wings for the year 2024-2025 were as follows-

A. Business & Support Services (BSS) Wing

1. Supports to SMEs for Products Marketing, Promotion, Linkage & Networking through Fair, Award and Display Centers
 - i. Organize 12th National SME Products Fair-2024 (1 in Dhaka)
 - ii. Organize Divisional SME Products Fair (5 fairs in 5 divisions)
 - iii. Participate Dhaka International Trade Fair- 2025 (facilitate 10-20 entrepreneurs to participate the fair)
 - iv. Facilitate export potential entrepreneurs for participating international fairs and exhibitions (in cooperation of EPB)
 - v. Establishment of Products Display & Sales Centre
 - vi. Organize National SME Award-2024)
2. Heritage & Indigenous Products Development, Promotion & Marketing Program -
 - i (*ILO Supports) (Skill and capacity building training for product innovation, diversification, upgradation etc.
 - ii Exhibition with matchmaking and linkage
 - iii Publication of heritage and indigenous products
3. Jute Based Products Development and Promotion Program (Consultation & FGD with respective entrepreneurs and stakeholders)
 - i Skill and capacity building training for product innovation, diversification, upgradation etc.
 - ii Exhibition with matchmaking and linkage
 - iii Publication of heritage and indigenous products)

4. Handicrafts Products Development and Promotion Program
(Product of the Year-2024 as announced by the Honorable Prime Minister) (
 - i Establish a digital/online platform (with e-database) of handicrafts products producers, sellers, buyers, exporters, business development service providers (designers, photographers, videographers etc.)
 - ii Organize handicrafts products design development workshop
 - iii Exhibition of handicrafts products in the National SME Fair-2024 and DITF-2025)
 5. Export Readiness & Facilitation Program
 6. One District One Product Program (2 districts)
 7. One Division Hundred Entrepreneurs Support Program (Consultation and FGDs with public-private stakeholders and entrepreneurs with workshop, training, facilitation for access to finance, business up gradation etc.)
 8. SMEs go Green Program (Support to SMEs to become environment friendly and climate change)
 9. Establishment of SME Business Development Services Providers Platform (Digital)
- B.**
1. Training and Capacity Building (TCB)
 - i Organize demand driven training programs (As per request from the trade bodies /sector etc.) (5 days)
 - ii Conduct Training Programs for New Entrepreneurship Development Related Training Program (3-5 days)
 - iii Conduct Training Programs for New Entrepreneurship Development Related Training Program (6-8 days)
 - iv Skill Development Training Program (5-8 days)
 - v Skill Development Training Program (20 days) (180 hours)
 - vi Skill Development Program (45 Days) (360 hours)
 - vii Training Program for 3rd Gender/Dalit Community/ Under Privileged Community (5 days)
 - viii General ToT and Presentation Skill (5 days)
 - ix Video Tutorial Preparation of Different Skill Based Training Program
 - x Training Guideline Preparation
 2. Training activities of Different wings
 - i Cluster Wing (30)
 - ii ICT Wing (30)
 - iii Finance (5)
 - iv Business Support Services Wing (BSS) (2)

Business Incubation Centre

- 1.Introducing the facilities of Business Incubation Center to potential entrepreneurs
- 2.Business Plan Preparation workshop for the Incubatees of SME BIC
- 3.Capacity Building Program for the Incubatees of SME BIC (Different types training as per requirement)
- 4.Study Visit for the Business Development of the Incubatees of SME BIC
- 5.Mentorship Program for Entrepreneurs
- 6.Marketing Support for Product Promotion of the Incubatees of SME BIC
- 7.Linkage workshop for the Incubatees of SME BIC with government organization
- 8.Promotional Program for Incubation Center

C. Finance & Credit Services (F and CS) Wing

1. Credit Wholesaling (CWS) Program
 - i Agreement Signing with PFIs
 - ii Stakeholders meeting
 - iii Monitoring of CWS Program
2. Association Based Credit Disbursement Program (FGD with Associations and stakeholders
MoU Signing with Associations and Banks)
3. Sheikh Kamal Youth Financing Program (Awareness and Dissemination Readiness & Matchmaking)
4. Financial Literacy to SME Entrepreneurs, Bankers and Stakeholders (Workshop, Seminars and Matchmaking,
5. Support to create SME friendly financing ecosystem (National Seminar/ Dialogue/ Roundtable on SME Financing, Digital Financing, FinTech and others,
6. Youth Entrepreneurship & Startups for Students (YESS) Program (Raise Financial Awareness among University Undergrads/Graduates to encourage them towards Entrepreneurship.)
7. Promotion & Publication on SME Financing (Guidelines of CMSME Financing related BB Circulars CWS Program of SMEs On SME Financing)

D. Information and Communication Technology (ICT) Wing

- 1 Awareness workshop for SMEs about SMART Bangladesh
- 2 Program on Entrepreneurship Development through Digital Technology.
- 3 Dissemination program on SMEF Central Service Platform.
- 4 Program to bridge the gap between entrepreneur and technology.
- 5 Follow up activities for SMEs on online business adaption
- 6 Digital readiness program on digital transformation journey for SMEs.
- 7 Infusing and Transforming ICT Enabled Resources for SME growth
- 8 Digital Promotion of SMEF activities
- 9 Seminar in National SME Fair
- 10 Program as per need of SMEF development Activities

E. Policy Advocacy (PA) Wing

- 1 Collaborative Action and Advocacy Program to Get Registration SME Products as Geographical Indications Products
- 2 Consultation Meeting on Export Related Challenges of
Jute & Handicraft Products
Leather Goods
Agro Processed Products
- 3 Stakeholder Consultation Workshop on Inclusion of SMEs and Gender Equality in Procurement.
- 4 Prepare and Submit SME Friendly Budget Proposal: FY 2025-26
- 5 Review of SME Policy 2019 and Sensitization of New SME Policy (FGD 2; Meeting with Ministry 1)

- 6 Provide support as a Secretariat of Implementing SME Policy 2019:
Support to the meetings of National SME Development Council (NSDC)
Support to the meetings of National SME Task-force.
Support to the meetings of SME Technical Committee.
- 7 Prepare Report for SME sector related Queries of Bangladesh Parliament, Parliamentary Standing Committee on Industry and President Speech
- 8 Prepare Demand based SME sector related Report on SDGs, 8th FYP, Perspective Plan and other issues
- 9 Miscellaneous

F. Research Wing

- 1 Develop e-Database of SMEs (Phase-1)
 - i. Awareness & Promotional Campaign Focusing 5 Clusters & 5 Associations in collaboration with a2i
 - ii. Data Entry Focusing 5 Clusters & 5 Associations in collaboration with a2i
 - iii. Promotional Program (12) in collaboration with a2i
- 2 Publish International Journal of SME Development
 - i. Call for Papers preparation and circulation
 - ii. Communication with prospective authors
 - iii. Editorial Board Meeting (5/7)
 - iv. Compiling, Formatting, Copy-editing and Proof reading
- 3 Case Studies of Selected SME Entrepreneurs (04)
- 4 Research on the Integration of Sustainable Business Practices in SMEs: A Comprehensive Analysis of Environmental, Social, and Economic Dimensions.
 - i. ToR Development
 - ii. EoI advertisement along with ToR
 - iii. Research Team Selection & Awarding the task
 - iv. Analysis of Inception Report, Questionnaire Design, Interim Report, Draft Reports and Final Report
 - v. Validation of the Report
- 5 Research on Ensuring equitable access: Examining the Utilization of SME benefits in Bangladesh's Business Landscape.
(The research may aim to investigate whether larger corporations, which potentially have more resources and influence, are disproportionately accessing or utilizing benefits earmarked for SMEs.)
 - i. ToR Development
 - ii. EoI advertisement along with ToR
 - iii. Research Team Selection & Awarding the task
 - iv. Analysis of Inception Report, Questionnaire Design, Interim Report, Draft Reports
 - v. Validation of the Report
- 6 Conduct a comprehensive impact assessment of previous research studies, preparing synopsis, emphasizing lessons learned and recommendations for continuous improvement.
- 7 Collaborate with academic institutions, research organizations and other organizations to foster partnerships on research relevant to SMEs.

- 8 Collaborate with academic institutions, research organizations and other organizations to foster partnerships on research relevant to SMEs

FES Funded Programs

- 1 Study on 'Climate Change Impact and SMEs Resilience'
 - i. ToR Development & Finalization
 - ii. EoI advertisement along with ToR
 - iii.
 - iv Report Validation Program
- 2 **Seminar Programs:**
 - a. An analysis of Informal Enterprises and Employment in Bangladesh: Opportunities and Challenges
 - b. The Impact of 4IR on SMEs and Employment: Challenges ahead
- 3 02 ToT of the Training Modules on Entrepreneurship Development through New Business Creation
- 4 Development of Training Module on How to Conduct/Deliver a Training
- 5 Publication of the Reports (Copy-edit, Design & Printing):
 - a. LDC Graduation of Bangladesh: Challenges and Opportunities for SMEs
 - b. Industry Academia Collaboration for Entrepreneurship Development in Bangladesh
 - c. The Impact of 4IR on SMEs and Employment: Challenges Ahead
 - d. Stakeholder Consultation on TVET and Apprenticeship: Roles of Key Stakeholders
 - e. An analysis of Informal Enterprises and Employment in Bangladesh: Opportunities and Challenges
 - f. Entrepreneurship Development through New Business Creation

G. Cluster Development Wing

- 1 Establishment of CFC for the Advancement of a Cluster as Smart Cluster (Feasibility Study for Establishing CFC in Cluster)
- 2 Intensive workshop on 'Product Diversification' in two phases (Mirpur Benarashi)
- 3 Product Design Development Interventions in Clusters (Kumarkhali Textile Mill Cluster, Kustia)
- 4 Workshop on 'Product Diversification' by wasted materials (Purba Matherbari Leather Cluster, Chattogram)
- 5 Readiness program for boosting up export and export quality product. (Ghior Bamboo-Cane Cluster, Manikganj)
- 6 Exposure Visit to Relevant Industry (RMG/ Leather Sector)
- 7 SME Cluster Product Catalogue (Bhairab Shoe Cluster, Kumarkhali Textile Mill)
- 8 Cluster Development Wing Activity Brochure
- 9 Data Collection for Cluster Directory Update
- 10 Needs Assessment and Development Interventions in New Clusters
- 11 Cluster Product Fair and Buyer-Seller Matchmaking
- 12 Seminar on Cluster Activities Preferably at the 12th National SME Fair
- 13 Workshop with the Stakeholders of Clusters to Find out Problems and Future
- 14 Assisting Cluster Entrepreneurs to Participate in National SME Fair, Regional Fair and
- 15 Exposure Visit of Cluster Stakeholders in Similar Clusters (In Country) Bhairab, Purbamatherbari-Kaluhati Bogura LE-Jashore LE
- 16 Study Visit to Similar Clusters in Neighboring Country

H. Technology Development (TD) Wing

- 1 Technical Facilitation for 4IR Readiness of SMEs / Smart Manufacturing- Smart Industry- Smart Bangladesh.
 - a Demonstration Workshop (2 Events, 100 Person)
 - b Implementation in Industry (1 Events, 1 SME)
- 2 Technology Introduction, Dissemination and Evaluation (TIDE) for SMEs- (a) Demonstration Workshop (3 Events, 75 Persons)
- 3 Technology Transfer Cooperation (TTC) for SMEs- (a) Exposure Workshop (3 Events, 75 Persons)
- 4 Technical Assistance for Productivity and Quality Improvement in SMEs through KAIZEN (5th Cycle)-
 - (a) Awareness Workshop (1 Event, 100 Persons)
 - (b) Professional Development (1 Event (ToT), 25 Persons)
 - (c) KAIZEN Implementation Assistance (10 Events, 10 SME)
- 5 Technical Assistance for Safe Food Production in SMEs through Food Safety Management System (FSMS)-ISO 22000:2018 (6th Cycle)
 - (a) Dissemination Workshop (1 Event, 50 Persons)
- 6 Technical Skill Development Program for SMEs-
 - a. Industrial Boiler Operation, Maintenance and Safety (2 Events, 50 persons)
 - b. Leather Sector (1 Events, 25 persons)
 - c. GMP in Bakery Industries (3 Events, 75 persons)
- 7 Technical Assistance for Quality Certification in SMEs for Energy and/or Environment Management (ISO 50001/ 14001)
 - (a) Awareness Workshop (2 Events, 100 Persons)
 - (b) Implementation Assistance (2 Events, 2 SME)

I. Women Entrepreneurship Development (WED) Wing

- 1 Students Heed to Entrepreneurs (SHE) program
- 2 Mentoring for women entrepreneurs to scale-up their business.
- 3 Let's become entrepreneurs (এসো উদ্যোক্তা হই) program to create new women entrepreneurs.
- 4 Product development and market linkage
- 5 Handicraft product diversification and export readiness
- 6 Smart Business skill development program for women entrepreneurs
- 7 Enable women entrepreneurs' access to finance in collaboration with Bangladesh Bank
- 8 Smart technology adaptation for women entrepreneurs
- 9 Operation of SheTrades Bangladesh Hub
- 10 SMEF Suppliers Platform for Women Entrepreneurs with support of World Bank Group.
- 11 Seminar on Women Entrepreneurship Development issue. (preferably along with the 12th National SME Product Fair)

J. Inventories

The SME Foundation have used varies inventories for office purpose (i.e. aerosol, air freshener, anti-cutter, binder clip, calculator, CD marker, double clip file, envelop, eraser, glue stick, James clip, etc.

K. General Administration Wing

- 1 Celebration of world MSME Day 2024
- 2 Arrange capacity building training for SMEF officials (local)
- 3 Participate in capacity building program (foreign)
- 4 Arrange training on Good Governance for the SMEF Officials
- 5 Provide good practice award/integrity award/performance award
- 6 Arrange Annual Retreat
- 7 Recruitment/Promotion and manpower management
- 8 Celebration of different National Days
- 9 Organize Coordination Meeting
- 10 Miscellaneous

L. Planning Monitoring & Evaluation Section

- 1 Monitoring of SMEF Programs
 - i Different type of SMEF Activities (Fair, Training, Workshop, Seminar, Awareness Program etc.) Inside Dhaka...35 Program (Physical or Virtual)
Outside Dhaka...15 Program (Physical or Virtual)
 - ii Procurement Monitoring
- 2 Develop SMEF Five/Ten Year Strategic Plan
 - i Develop SMEF Five/Ten Year Strategic Plan (In accordance with SDG, 8th FYP, SME Policy, Industrial Policy, Perspective Plan, Delta Plan etc.)
- 3 Monitoring of Annual Performance Agreement (APA)-2024-2025 FY
 - i. APA Quarterly (4), Half yearly & Yearly evaluation (2)
 - ii. APAMS software with Proofs Submission (4)
 - iii Drafting of APA-2025-26 FY
- 4 Documentation & Reporting:
 - i. Annual Work Plan for FY 2025-2026 (1)
 - ii. Monthly and quarterly progress report (16)
 - iii. Prime Minister's Direction Implementation Report of SMEF (12)
 - iv. MIS Report of SMEF (12)
 - v. Miscellaneous Reporting of different Ministry, Govt. bodies (Adhoc basis)
- 5 Monitoring Committee meeting (3)
- 6 Review and Preparation Annual Work Plan
 - i. Review of Annual Work Plan-24-25 FY
 - ii. Preparation of Annual Work Plan- 25-26 FY
- 7 Miscellaneous

M. Capacity Building for Trade Body and Association

- 1 Meeting with Trade Bodies/Chambers/Associations
- 2 Website Development and maintenance for the trade bodies/Chambers/Associations
- 3 Support to sectoral and Associations based SME Products Fair/Workshop/Summit/Seminar etc.
- 4 Provide office equipment to trade bodies/chambers/associations
- 5 Local Training Program for the employees of Trade Bodies/Chambers/Association
- 6 Miscellaneous

N. Development Project & Institutional Linkages

- 1 Program under ILO's ProGRESS Project
- 2 Industrial Enhancement Competitiveness Project (JICA)
- 3 Advocacy and Proposal Development for ASSET/SEIP/Other Projects
- 4 Development of Project Profile (DPP)
- 5 Arrange Three Seminars in line with SME Development in Bangladesh
- 6 SME Cluster Visit with Development Partners
- 7 Sign MoUs with Local and International Organizations
- 8 Miscellaneous (organizing different types of meeting for

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Accounting

The Financial Statements have been prepared on going concern assumption under the historical cost convention on accrual basis.

2.2 Statement of compliance with local laws

The Financial Statements have been prepared in compliance with requirements of the Companies Act, 1994, Income Tax Act 2023 and other relevant local laws as applicable.

The following IASs are applicable for the Financial Statements for the year under review:

IAS	1	Presentation of Financial Statements
IAS	2	Inventories
IAS	7	Statement of Cash Flows
IAS	8	Accounting Policies, Changes in Accounting estimates and errors
IAS	10	Events after the Reporting Period
IAS	16	Property, Plant and Equipment
IAS	19	Employee Benefits
IAS	36	Impairment of Assets
IAS	37	Provisions, Contingent Liabilities and Contingent Assets
IAS	38	Intangible Assets
IFRS	15	Revenue from contracts with customers.

2.3 Property, Plant and Equipment

Property, Plant and Equipment are accounted for according to IAS-16 at historical cost less accumulated depreciation. The rates at which depreciation is charged per annum depend on the nature and estimated useful life of each asset.

The annual depreciation rates applicable to the Property, Plant and Equipment are as

<u>Particulars</u>	<u>Rate (%)</u>
Machineries	20
Air Conditioner	20
Communication and Network Equipment	20
Office Equipment	20
Office Decoration	10
Furniture & Fixture	10
Books & Periodicals	30
Safe Vault	10
Vehicle	20

2.3.1 Impairment of Assets

An asset is impaired when its carrying amount exceeds its recoverable amount. The organization assesses at each reporting date whether there is any indication that an asset may be impaired. If any such indication exists, the company estimates the recoverable amount of the asset. The recoverable amount of an asset is the higher of its fair value less costs to sell and its value in use. Carrying amount of the asset is reduced to its recoverable amount by recognizing an impairment loss if, and only if, the recoverable amount of the asset is less than its carrying amount. However, no such conditions that might be suggestive of a heightened risk of impairment of assets existed at the reporting date.

2.3.2 Use of Estimates and Judgment

The preparation of these financial statements, in conformity with IASs/IFRSs, required management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, revenues and expenses. Actual amounts may differ from these estimates. Estimates and underlying assumptions are reviewed on an on going basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

2.3.3 Intangible Assets (Work in Process)

Intangible Assets outline the accounting requirements for intangible assets, which are non-monetary assets which are without physical substance and identifiable (either being separable or arising from contractual or other legal rights). Intangible assets include accounting software which has been completed but yet to be handed over. So, it has been presenting as WIP. The said intangible assets will be recognised and amortization will be charged when it will be available for use.

2.4 Cash and Cash Equivalents

According to IAS- 7 as adopted by ICAB as IAS- 7 Statement of Cash Flows Cash and Cash Equivalents comprises of cash in hand, demand deposit and cash equivalents are short term, highly liquid investments that are readily convertible to known amount of cash which are subject to an insignificant risk of changes in value. IAS- 1 as adopted by ICAB a presentation of Financial Statements also provides that Cash and Cash Equivalents are those which have no restrictions in use considering the provisions of IAS- 7 and IAS- 1. Cash in hand and Bank balances have been considered as Cash and Cash Equivalents.

2.5 Statement of Cash Flows

Statement of Cash Flows is prepared principally in accordance with IAS-7 as adopted by ICAB ."Cash Flow Statement" and Cash Flows from operating activities have been presented under direct method and considering the provisions of para 19 of IAS -7 which provides that enterprises are encouraged to report Cash Flow from operating activities using the Direct method.

2.6 Inventories

Stock of Stationery supplies and Business Manual as on 30 June 2025 has been shown as Inventory which is valued at lower of cost and net realizable value by the management.

2.7 Income Tax

Income Tax return for the Assessment year 2022-2025 has been submitted to the Income Tax Authority. The Foundation has not made any provision for Income Tax.

No provision for income tax has been made in the financial statements. Besides, tax deducted at source on FDR interest income is treated as asset in the statement of financial position. SME foundation has applied to the NBR for exemption from Tax. It is a non-profit organization and formed under the section 28 & 29 of the Companies Act-1994. As the same nature organization PKSf availed tax exemption. So SME Foundation optimistic to get the tax exemption certificate from NBR. Besides, legal opinion from professional lawyer has been received in this regard.

2.7.1 Contingent liabilities

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or a present obligation that arises from past events but is not recognised because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability.

A contingent liability for an amount of Tk. 943,488,409 may arise against income tax in a way not initially expected. If it becomes probable that an outflow of future economic benefits will be required for an item previously dealt with as a contingent liability.

2.7.2 Provisions

A provision is recognised in the statement of financial position when the organization has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.8 Re-arrangement / Reclassification

Comparative figures have been rearranged where ever considered necessary to ensure better comparability with the current period. During the period, figures wherever considered necessary, have been reclassified and rearranged, for the better presentation Purpose.

2.8.1 Prior year adjustment

Provision made and charged as expenses in the same year but part of such provision if not expended actually after the financial year, then if unspent expenditure are treated as income and presented as prior year adjustment in the financial statements.

2.8.2 Employee Benefit

Short term benefits such as salary, perquisites and long term benefits such as contributory provident fund & gratuity fund contribution are available as per the service rule.

2.9 Comparative information

Comparative information's have been disclosed in respect of the year 2024-2025 for all numerical information's in the Financial Statements and also the narrative and descriptive numerical information's when are relevant for understanding the current year's Financial Statements.

2.9.1 Functional and Presentational Currency

These financial statements have been presented in Bangladeshi Taka (Taka/Tk/BDT), which is both functional and presentation currency of the organization. All financial information presented in BDT has been rounded off to the nearest Taka.

2.9.2 Going Concern

At each year end management of the organization makes assessment of going concern as required by IAS-1. As the SME Foundation is a autonomous body and operated by government instructions, so there is no risk of going concern. The organization has adequate resources to continue its operation for the foreseeable future and has wide coverage of its liabilities.

2.9.3 Related Party

There is no transaction with related parties in the normal course of business operation during the financial period of the organization.

2.9.4 Financial risk management & others risk management

The organization has risk mitigation procedures and followed properly to identify and analyse any risks faced by the entity, to set appropriate risk limits and controls and to monitor risks and adhere to limits. Risk management policies, procedures and systems are reviewed regularly to reflect changes in market conditions and the entity's activities.

3. Number of Employees

As per payroll of the Foundation there are 55 officers and 16 staff total being 71 of employees as against approved set up of 153 till the date of our audit. All the employees are availing the benefit of SMEF's own salary structure.

3.1. Employee Benefit

3.1.1 Contributory Provident Fund

The SMEF operates a Contributory Provident Fund for eligible employees which is administrated by a duly constituted independent Trust and equal contribution @ 10% of basic salary is made by both Employees and the Employer (the SMEF).

3.1.2 Gratuity Fund

The SMEF provides a gratuity scheme for its employees in two categories: for employees who have served for more than three years but less than five years-one month's last basic pay per year and for those who have served for more than five years-two months' last basic pay per year of service covering length of service period.

4. Revenue

The revenue has been recognized as per IFRS-15. The revenue of SME Foundation during the year under review includes interest on FDR and STD accounts with different banks and interest on loan against Credit Wholesaling Scheme . Revenue from contract with customers-

- Identify the contract with a customer
- Identify the performance obligation in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract and
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Considering the five step model, the organization recognizes revenue when (or as) it satisfies a performance obligation by transferring a promised service to a customer. Service is considered as transferred when (or as) the customer obtains controls of that service.

4.1 Other income

All other income is recognized when the Organization's right to receive such income has been reasonably determined and all conditions precedent is satisfied.

5. ADDITIONAL INFORMATION

5.1 Responsibility for preparation and presentation of Financial Statements

The Board of Directors is responsible for preparation and presentation of Financial Statements under section 183 of the Companies Act,1994 and as per clause 72 of the Articles of Association of the Foundation.

5.2 Reporting Period

Financial statements of the Foundation cover one financial year from 01 July 2024 to 30 June 2025.

5.3 Audit Fee

As per decision of 19th Annual General Meeting of the Foundation held on 10 May 2025 the Auditors' remuneration fixed at Taka 110,000 has been provided in the accounts.

5.4 Board Meeting and Members

There are 16 Members in the Board of Directors of the Foundation and 4 Board Meetings were held in the year under audit.

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
6. Property, Plant and Equipment		
Machineries	2,436,166	3,216,166
Air Conditioner	403,415	722,073
Communication & Network Equipment	124,975	63,981
Office Equipment	1,340,216	500,046
Office Decoration	845,478	1,095,537
Furniture & Fixture	847,977	748,528
Books & Periodicals	1	1
Safe Vault	1	1
Vehicle	3	3
	<u>5,998,231</u>	<u>6,346,336</u>
Details are stated under "Annexure-A"		
7. Intangible Assets & Capital Work-In-Progress		
Opening Balance	3,057,947	6,039,720
Add: Addition during the year	5,200,000	918,227
	<u>8,257,947</u>	<u>6,957,947</u>
Less: Adjustment during the year	1,197,000	3,900,000
	<u>7,060,947</u>	<u>3,057,947</u>
8. Investment In Bangladesh Govt. Treasury Bond		
Endowment Fund & Reserve Fund In GOVT. BOND	1,428,862,099	-
General Fund In GOVT. BOND	-	-
	<u>1,428,862,099</u>	<u>-</u>
9. Inventory		
Stationery & Supplies	899,060	1,135,422
Opening balance	972,005	1,863,140
Add: Purchased during the year	1,871,065	2,998,562
Less: Issued during the year	1,270,107	2,099,502
	<u>600,959</u>	<u>899,060</u>
10 Trade And Other Receivables		
Accrued Interest (Note- 10.1)	155,640,588	96,803,891
Stall Fee & Other Receivable	50,000	301,000
	<u>155,690,588</u>	<u>97,104,891</u>
10.1 Accrued Interest		
Interest on Endowment and Reserve Fund	95,956,806	43,500,119
Interest on General Fund	27,769,672	19,004,295
Interest on Credit Wholesaling	-	41,934
Interest on Credit Wholesaling Revolving Fund	6,423,283	2,303,211
Interest on STD account	25,490,827	31,954,334
	<u>155,640,588</u>	<u>96,803,891</u>
Details are stated Under "Annexure-B"		
11. Advance, Deposits And Prepayments		
Other Advance	1,249,375	1,800,670
Advance Income Tax (AIT) (Note- 11.1)	556,577,294	480,130,322
Miscellaneous advance	1,700,000	2,600,000
Rent Advance	2,864,040	5,186,040
Advance to Rajuk	1,500,000	1,500,000
	<u>563,890,707</u>	<u>491,217,032</u>

11.1. Advance Income Tax (AIT) deducted at source

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
Opening Balance	480,130,322	419,396,710
Add: Addition during the year :	76,446,972	60,733,612
	<u>556,577,294</u>	<u>480,130,322</u>
Less: Adjusted during the year	-	-
Closing Balance	<u>556,577,294</u>	<u>480,130,322</u>
Year wise break up :		
2007-2008	7,982	7,982
2008-2009	14,991,958	14,991,958
2009-2010	20,459,660	20,459,660
2010-2011	23,055,028	23,055,028
2011-2012	29,978,265	29,978,265
2012-2013	42,159,531	42,159,531
2013-2014	33,335,175	33,335,175
2014-2015	29,336,595	29,336,595
2015-2016	25,447,154	25,447,154
2016-2017	22,097,621	22,097,621
2017-2018	22,876,047	22,876,047
2018-2019	31,092,389	31,092,389
2019-2020	31,738,302	31,738,302
2020-2021	25,340,513	25,340,513
2021-2022	24,168,591	24,168,591
2022-2023	43,311,900	43,311,900
2023-2024	60,733,612	60,733,612
2024-2025	76,446,972	-
	<u>556,577,294</u>	<u>480,130,322</u>

12. Investment In Credit Wholesaling

Opening Balance	2,168,000	28,434,000
Add: Credit Wholesaling made during the year	-	-
	<u>2,168,000</u>	<u>28,434,000</u>
Less: Recovery during the year	2,168,000.00	26,266,000
Closing Balance as (A)	<u>-</u>	<u>2,168,000</u>

Detailed break up is as under:

<u>Name of the party</u>	<u>Date of payment</u>		
MIDAS Financing Ltd	11.29.2020	-	400,000
IDLC Finance Ltd.	07.18.2021	-	1,768,000
		-	<u>2,168,000</u>

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
During this financial year (2024-25), SME Foundation has not made any disbursement from its own source.		
Investment In Credit Wholesaling under Stimulus Package		
Add: Credit Wholesaling made during the year	-	478,758,928
	-	-
	-	478,758,928
Less: Recovery during the year	-	478,758,928
Closing Balance (B)	-	-
Investment in Credit Wholesaling Under Revolving Fund		
Opening Balance as on 01 July 2024	2,675,641,494	2,376,082,213
Add: Credit Wholesaling made during the year	2,482,290,000	1,517,410,000
	5,157,931,494	3,893,492,213
Less: Recovery during the year	2,247,990,817	1,217,850,720
Closing Balance(C)	2,909,940,676	2,675,641,494
Closing Balance (A+B+C)	2,909,940,676	2,677,809,494

Detailed break up is as under:

<u>Name of the party</u>		
IPDC Finance PLC	14,910,000	53,895,000
LankaBangla Finance PLC	2,790,000	36,600,000
IDLC Finance PLC	6,640,000	34,400,000
Mutual Trust Bank PLC	2,454,000	9,864,000
One Bank PLC	1,733,490	5,097,510
Bangladesh Krishi Bank PLC	210,100	875,380
IDLC Finance PLC	7,990,000	36,210,000
Bengal Commercial Bank PLC	1,575,000	18,520,000
BRAC Bank PLC	6,975,000	76,775,000
NRB Commercial Bank PLC	7,740,000	33,010,000
BASIC Bank PLC	420,240	1,235,760
Bangladesh Krishi Bank PLC	1,060,752	3,519,768
Bank Asia PLC	3,183,000	12,255,000
Shahjalal Islami Bank PLC	2,083,690	6,127,310
United Commercial Bank PLC	349,110	11,637,000
Bank Asia PLC	4,593,000	14,172,000
BASIC Bank PLC	762,580	1,235,780
LankaBangla Finance PLC	11,085,000	72,510,000
Mercantile Bank PLC	1,085,700	4,622,800
Bangladesh Krishi Bank PLC	3,858,156	12,378,335
IDLC Finance PLC	22,500,000	110,820,000
Mutual Trust Bank PLC	4,683,000	17,340,000
Bank Asia PLC	6,342,000	18,408,000
Shahjalal Islami Bank PLC	5,841,895	11,454,630
BASIC Bank PLC	693,400	1,359,600
The Premier Bank PLC	13,415,000	32,070,000
United Commercial Bank PLC	8,255,200	71,155,200
One Bank PLC	866,750	1,699,500
Bangladesh Krishi Bank PLC	6,746,984	14,212,688
Bank Asia PLC	3,876,000	16,842,000
Bank Asia PLC	3,468,000	16,845,000
Mutual Trust Bank PLC	4,568,000	12,438,000

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
BASIC Bank PLC	485,380	951,720
Bangladesh Krishi Bank PLC	3,051,656	7,069,524
BRAC Bank PLC	16,395,000	78,795,000
Bank Asia PLC	6,120,000	33,600,000
IDLC Finance PLC	6,936,000	33,660,000
IPDC Finance PLC	12,276,000	32,790,000
Bangladesh Krishi Bank PLC	2,421,055	6,466,737
Mutual Trust Bank PLC	864,000	5,676,000
Rajshahi Krishi Unnayan Bank PLC	-	30,942,000
Shimato Bank PLC	693,720	2,430,890
The City Bank PLC	3,570,180	24,017,860
BASIC Bank PLC	901,320	1,920,670
BRAC Bank PLC	10,540,000	53,370,000
Bangladesh Krishi Bank PLC	3,316,794	9,965,102
Shahjalal Islami Bank PLC	4,628,445	9,075,330
Bank Asia PLC	5,148,000	22,408,000
Bank Asia PLC	4,896,000	17,697,000
Bengal Commercial Bank PLC	18,520,000	39,715,000
IPDC Finance PLC	3,894,000	11,964,000
LankaBangla Finance PLC	2,610,000	24,825,000
Rajshahi Krishi Unnayan Bank PLC	-	20,396,000
Mutual Trust Bank PLC	3,378,000	11,304,000
The Premier Bank PLC	21,205,000	40,255,000
Bangladesh Krishi Bank PLC	4,266,675	8,597,850
The City Bank PLC	8,628,000	22,083,000
BASIC Bank PLC	2,221,050	3,665,200
BRAC Bank PLC	9,223,200	25,636,800
Mutual Trust Bank PLC	7,730,842	19,182,862
NRB Commercial Bank PLC	-	1,717,000
Bank Asia PLC	7,294,000	16,330,000
United Commercial Bank PLC	2,961,150	7,363,450
Bangladesh Krishi Bank PLC	8,967,049	17,974,318
Mercantile Bank PLC	3,759,285	14,643,247
Trust Bank PLC	2,986,420	4,880,700
Dhaka Bank PLC	1,029,500	3,198,000
Rajshahi Krishi Unnayan Bank PLC	14,477,938	42,584,815
The City Bank PLC	3,347,760	8,904,160
RAJSHAHI KRISHI UNNAYAN BANK PLC	2,505,435	50,000,000
KARMASANGSTHAN BANK PLC	12,708,000	20,000,000
BRAC BANK PLC	76,680,000	200,000,000
BANK ASIA PLC	31,360,000	50,000,000
MUTUAL TRUST BANK PLC	7,631,640	50,000,000
NRB COMMERCIAL BANK PLC	3,278,450	100,000,000
MERCANTILE BANK PLC	4,395,600	20,000,000
THE PREMIER BANK PLC	10,128,743	50,000,000
BENGAL COMMERCIAL BANK PLC	11,625,850	30,000,000
UNITED COMMERCIAL BANK PLC	68,500,000	100,000,000
TRUST BANK PLC	8,468,020	20,000,000
IDLC FINANCE PLC	110,440,000	200,000,000
IPDC FINANCE PLC	93,555,000	150,000,000
LANKABANGLA FINANCE PLC	11,877,960	150,000,000

	2025 <u>Taka</u>	2024 <u>Taka</u>
BRAC BANK PLC	123,920,000	-
THE PREMIER BANK PLC	11,647,280	-
Shahjalal Islami Bank PLC	1,826,660	-
Eastern Bank PLC	22,563,000	-
BANK ASIA PLC	40,905,000	-
IDLC FINANCE PLC	77,570,000	-
IPDC FINANCE PLC	39,360,000	-
KARMASANGSTHAN BANK	18,612,000	-
LANKABANGLA FINANCE PLC	67,910,000	-
LANKABANGLA FINANCE PLC	31,505,000	-
BANK ASIA PLC	39,505,000	-
Eastern Bank PLC	52,493,000	-
TRUST BANK PLC	11,021,400	-
UNITED COMMERCIAL BANK PLC	30,020,200	-
BENGAL COMMERCIAL BANK PLC	25,308,000	-
BANK ASIA PLC	41,515,000	-
Eastern Bank PLC	37,175,000	-
Bangladesh Krishi Bank PLC	9,617,460	-
Shahjalal Islami Bank PLC	2,257,740	-
MUTUAL TRUST BANK PLC	10,697,400	-
TRUST BANK PLC	6,849,360	-
Lankabangla Finance PLC	30,455,000	-
KARMASANGSTHAN BANK PLC	55,974,000	-
United Finance Limited	29,318,520	-
Rajshahi Krishi Unnayan Bank PLC	20,515,080	-
Dhaka Bank PLC	12,634,560	-
Southeast Bank PLC	9,394,000	-
Bangladesh Krishi Bank PLC	15,397,530	-
BANK ASIA PLC	45,520,000	-
City Bank PLC	131,790,000	-
IPDC FINANCE PLC	45,780,000	-
BRAC BANK PLC	87,100,000	-
Prime Bank PLC	86,290,250	-
Southeast Bank PLC	7,561,600	-
United Finance PLC	24,769,280	-
Dhaka Bank PLC	4,533,600	-
TRUST BANK PLC	8,814,000	-
Eastern Bank PLC	43,860,000	-
Shahjalal Islami Bank PLC	16,311,720	-
Bangladesh Krishi Bank PLC	20,000,000	-
NRB COMMERCIAL BANK PLC	34,549,875	-
United Finance PLC	28,600,000	-
THE PREMIER BANK PLC	35,000,000	-
TRUST BANK PLC	5,200,000	-
Bangladesh Krishi Bank PLC	15,680,000	-
BENGAL COMMERCIAL BANK PLC	25,700,000	-
UNITED COMMERCIAL BANK PLC	96,700,000	-
Southeast Bank PLC	3,100,000	-

	2025 Taka	2024 Taka
MUTUAL TRUST BANK PLC	24,500,000	-
BANK ASIA PLC	50,000,000	-
BRAC BANK PLC	100,000,000	-
Bangladesh Krishi Bank PLC	31,060,000	-
IDLC FINANCE PLC	50,000,000	-
Rajshahi Krishi Unnayan Bank PLC	19,600,000	-
THE PREMIER BANK PLC	35,000,000	-
UNITED COMMERCIAL BANK PLC	59,900,000	-
Shahjalal Islami Bank PLC	22,400,000	-
United Finance PLC	50,000,000	-
	<u>2,909,940,676</u>	<u>2,675,641,494</u>

In order to overcome the adverse effects of Covid-19, under the stimulus package SMEF received BDT. 300 crore, which was distributed to entrepreneurs through various banks and financial institutions. A revolving fund has been set up in the foundation by the fund returned from the disbursed under the stimulus package to accelerate the growth of the SME sector even in the post-Covid era. Around BDT. 940,33,81,900 were distributed among 9387 entrepreneurs till 30th June-2025 from revolving fund. Out of total disbursement of Revolving Fund-2, in FY 2024-25, BDT. 366,12,46,900 has been disbursed among 3373 entrepreneurs. Whereas the loan disbursement rate among women entrepreneurs is 29% and the disbursement of loans in the manufacturing and service sector is 81%.

13. Investment In Fixed Deposit Receipts (FDR):

Endowment Fund & Reserve Fund In FDR	1,429,463,551	2,762,226,337
General Fund In FDR	868,422,281	899,221,684
	<u>2,297,885,832</u>	<u>3,661,448,021</u>

Details of the above amount have been stated under "Annexure-B".

14. Cash and Cash Equivalents

Cash in hand	<u>32,743</u>	<u>32,009</u>
Cash at Bank :		
Bank Asia plc (Scotia Br.) STD. A/c No. 00736000724	181,571,569	234,111,893
Bank Asia plc (Scotia Br.) STD. A/c No. 00736000725	86,323,217	37,534,441
Bank Asia plc (Tower Br.) STD. A/c No. 62736000062	-	-
BRAC BANK BKASH- 01775908806	7,500	300
Janata Bank plc (UGC Br.) SND A/C No. 01002227753	196,280,768	366,847,523
Sonali Bank plc (Kawran Bazar) STD. A/c No. 0117203000243	-	2,127
	<u>464,183,054</u>	<u>638,496,284</u>
	<u>464,215,797</u>	<u>638,528,293</u>

15 Stimulus Revolving Fund

Opening Balance as on 01 July 2024	3,073,009,975	3,038,060,050
Add: Interest on CWS Revolving Fund	25,386,115	48,905
Add: Interest Receivable on STD Account	27,864,039	34,901,021
	<u>3,126,260,130</u>	<u>3,073,009,975</u>

As per government circular (no. 07.101.020.03.09.004.2020-338 dated 23 February 2021) interest receivable on STD Accounts of Stimulus Revolving Fund amounting to Taka 27,864,039 and Interest on CWS revolving fund Tk. 25,386,115 have been transferred to Stimulus Revolving Fund during the year under audit.

	2025	2024
	<u>Taka</u>	<u>Taka</u>
16 Reserve Fund		
Opening Balance	819,398,711	771,958,723
Add: Transfer of 25% of interest income	61,581,198	47,439,988
	<u>880,979,909</u>	<u>819,398,711</u>
As per Endowment Fund Management Policy of SME Foundation 25% of interest earned on FDR (after deducting AIT) of Endowment and Reserve Fund amounting to Taka 61,581,198 has been transferred to Reserve Fund during the year under audit.		
17 Member's Contribution Fund	<u>10,000</u>	<u>10,000</u>
As per clause 13 of the Memorandum of Association the above amount contributed by the members to be utilized in the event of winding up of SME Foundation has been shown as members contribution Fund.		
18 Retained Surplus (Balance of Excess of Income over Expenditure)		
Opening Balance	1,640,730,921	1,546,152,119
Add: Prior year adjustment	2,215,837	7,070,599
Add: Excess of Income over expenditure	141,517,938	87,508,203
	<u>1,784,464,695</u>	<u>1,640,730,921</u>
19 Trade And Other Payables		
Payable for Goods (Note-19.1)	5,620,784	217,921
Payable for Expense (Note-19.2)	10,322,707	8,183,024
	<u>15,943,491</u>	<u>8,400,945</u>
19.1 Payable for Goods		
M/S. QWIK Print	19,830	19,830
M/S. Fakhrul Enterprise	400	400
Dhaka Printers	18,780	18,780
RANGS WORKSHOP LIMITED	-	42,267
Supreme Invaitation	-	60,042
Smart Printing Solutions Ltd	-	16,026
Digital Bridge	-	9,990
Pragoti Industries Limited	5,200,000	
Printfusion Company	20,452	-
Bashundhara Paper Mills Ltd.	96,757	-
Mst. Nazma Khatun	563	-
Supreme	23,141	-
Md. Harunur Rashid	30,000	-
Mukti Printing	60,775	-
Supreme	63,500	-
M/S.QWIK print	45,000	45,000
KPC Industries	5,586	5,586
Sarkar Engineering Workshop	36,000	
	<u>5,620,784</u>	<u>217,921</u>

	2025	2024
	<u>Taka</u>	<u>Taka</u>
19.2 Payable for Expense		
Md. Omar Faruk	16,200	16,200
Income tax on Employees Salary	2,973,188	1,204,425
Ryans Archives Ltd	8,928	8,928
Achia Khaleda Nila	5,400	5,400
ASM Mojahidul Hoque	4,500	4,500
Shahed Hassan	9,000	9,000
Kohinoor Yeasmin	2,700	2,700
White Castle Restaurant	31,536	-
Bangladesh Parjatan Corporation	13,120	-
Ayon Crafts	1,969	-
Nazilas Kitchen & Catering	30,000	-
Nazilas Kitchen & Catering	35,300	-
Arfina Aktar	26,400	-
Md. Mizanur Rahman	17,610	-
Saiful Islam	17,610	-
Jamiul Islam	17,610	-
Commando Force & Maintenance Ltd.	3,038	-
DAS TRADING CORPORATION	121,191	-
White Castle Restaurant	30,360	-
Ziadul Islam	50,000	-
Md. Alomgir Rahman	50,000	-
Rafikul Islam	50,000	-
Rakib Hossain	50,000	-
Farhan Fardaus	50,000	-
Diner Sultana	50,000	-
Rezaul Karim	50,000	-
Giash Uddin	50,000	-
Md. Golam Mainul Ahsan	50,000	-
Mohammed Syful Islam	50,000	-
DM Nazmul Hossain	50,000	-
Md. Jasim Uddin	50,000	-
Mohammad Jahidul Islam	50,000	-
Jasmin Ara Moli	50,000	-
FHM Humayan Kabir	50,000	-
Md Hasan Arif	50,000	-
Md. Shofiqul Islam	50,000	-
Moriom Moni	50,000	-
Mousumi Islam	50,000	-
Md. Shah Alam Khan	50,000	-
Mohammad Abul Bashar	30,875	-
Jahid Hussain	14,000	-
A.I MOQBUL AHMAD	24,000	-
Banglacraft	39,650	-
BWCCI	139,250	-
Nazilas Kitchen & Catering	280,000	-
Md. Zakir Hossain	18,000	-
Md. Muslah Uddin Dipu	14,000	-
Sajal Dey	30,000	-
Tareq Ahmed Salah Uddin Khan	21,000	-
Sonia Haque	40,000	-
Md. Aminul Islam	22,500	-
Sharmin Akter	22,500	-

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
Md. Shazahan Miah	40,000	-
Anwar Hossain	8,000	-
Uttam Banik	8,000	-
Fahad Kamal Lincon	8,000	-
Masudur Rahman	8,000	-
Nazmun Nahar	45,000	-
Md. Maeen Uddin	45,000	-
A I Moqbul Ahmad	27,000	-
Rifad Al Mahamud	12,000	-
Md. Zakir Hossain	12,000	-
Ferdous Ahmed	24,000	-
Joha Jamilur Rahman	24,000	-
Masudur Rahaman	7,000	-
Partha Protim Roy	18,000	-
Md. Shamim Ahmed	24,000	-
Kazi Ashraful Hoque	40,000	-
Saba Nowreen	48,000	-
Milton Suranjit Ratna	16,000	-
Mobashawara Rahamatullah	32,000	-
Nazia Farhana	45,000	-
Mohammad Yousuf	24,000	-
Kazi Mahmud Bin Abdullah	16,000	-
A S M Sarwar Alam	20,000	-
Afroja Sharmin	20,000	-
Md. Masum	45,000	-
Mohammad Mohidul Islam	32,000	-
Partha Protim Roy	16,000	-
Md. Tasnim Alam	56,000	-
Md. Rabiul Alam Khan	40,000	-
Md. Hafizur Rahman	32,000	-
Mohammad Tanvir Arefin	16,000	-
Mohammad Abul Bashar	16,000	-
Mofijul Hoq Masum	24,000	-
ASM Shamzidul Islam	8,000	-
Rifad Al Mahamud	8,000	-
Muhammad Mushfiq Mahbub	24,000	-
Kazi Tanjedul Ershad	8,000	-
Md. Abdul Based	8,000	-
ASM Shamzidul Islam	16,000	-
Mostanser Billah	4,000	-
Rifad Al Mahamud	16,000	-
K.M. Hasan & Co.	100,000	-
Abu Syed	27,269	-
Uttara International	56,438	-
Grand River View Hotel	154,313	-
BRAC-CDM SAVAR	73,630	-
JAS Enterprise	14,635	-
Mr. Cook Restaurant and Catering	11,600	-
Saqib Sarkar	70,000	-
Mst. Miftahul Jannat Rakhi	45,000	-
Najiba Azad	45,000	-
Md. Abul Hossen	50,000	-
Jobair Satter & Co. Chartered Accountants	500,000	-
Innovision Consulting Private Limited	437,500	-
Md. Monwar Hossain	40,275	-
Md. Imrul Hasan	5,000	-

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
Md. Jalal Uddin	4,000	-
Mir Md. Anisuzzaman	3,000	-
Chabiul Alam	3,000	-
Pulak Kanti Roy	3,000	-
Md. Jahangir Alam	3,000	-
Mohammad Abdul Mazed	9,000	-
Md. Elias Hossain	4,500	-
A. Fattah-Ali-Monjur	3,000	-
Touhida Akter Songita	12,000	-
Mustari Mehzabin	12,000	-
Venue Rent-MA&BP Program-Rajshahi	13,260	-
Venue Rent-TCB Training	8,400	-
Venue Rent-TCB Training	40,000	-
Shamsul Huq Zahid	22,500.00	-
Md Towhidul Islam	22,500.00	-
Md. Mofizur Rahman	22,500.00	-
BDCOM Online Ltd.	20,250.00	34,950
Excel Technologies Limited	-	5,834
Md. Harunur Rashid	-	30,000
Mukti Printing	-	60,775
The Mediatex	-	71,850
Supreme	-	63,500
Md. Mujibur Rahman	11,787	11,787
Crosscheck Solutions8	20,500	20,500
Singularity Limited	20,500	20,500
NASCIB	-	134,000
3Tech	-	60,000
Bangladesh women Chamber of Commerce & Industry	-	131,000
Saba Nowreen	-	45,000
Nazmun Nahar	-	45,000
Md. Shamim Ahmed	-	45,000
Md. Rabiul Alam Khan	-	21,000
Mohammad Tanvir Arefin	-	21,000
Elias Hossain	-	21,000
Md. Tasnim Alam	-	28,000
Md. Hafizur Rahman	-	35,000
Mohammad Abul Bashar	-	14,000
Md. Aminul Islam	-	20,000
Md. Khairul Bari	-	23,000
Md. Muslah Uddin Dipu	-	18,000
Masum Billah	-	6,000
Md. Joynal Abdin	-	12,000
Md. Shahid Uddin Akbar	-	24,000
Md. Abul Kalam Azad	-	22,000
Md. Akhtarujjaman	-	16,000
Tarun Kumar Karmaker	-	22,000
ASM Shamzidul Islam	-	4,000
Md. Abdul Based	-	12,000
Jahid Hussain	-	6,000
Masudur Rahaman	-	8,000
Masudur Rahaman	-	24,000
Partha Protim Roy	-	22,000
Naima Islam	-	45,000
Israt Jahan	-	45,000
Kazi Muhammad Mazharul Hoque	-	22,500
Md. Zakir Hossain	-	22,500

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
Mst. Afifi Akter	-	45,000
Tareq Ahmed Salah Uddin Khan	-	21,000
A K M Shahidul Haque Khandaker	-	19,000
Mohammad Solaiman Haider	-	4,000
Muhammad Mushfiq Mahbub	-	14,000
Partha Protim Roy	-	7,000
Partha Protim Roy	-	18,000
Chandra Shekhar Shaha	-	50,400
Md. Showkat Hossain	-	10,000
Mohammad Mainul Islam	-	20,000
Mariam Nargis	-	45,000
Kazi Ashraful Hoque	-	40,000
BTRC (T&T)	-	5,461
Saimon Imtiaz	47,403	47,403
MS Mahmuda Akhter	13,830	13,830
Md. Nazmul Haque Sarker	3,600	3,600
Bangladesh Parjatan Corporation	86,613.00	99,546.00
Office Staff Salary (2 Driver & 3 Cleaner), June'25	113,780.00	-
Driver's Overtime, June-25	61,756.00	-
Bangladesh Parjatan Corporation	162,045	204,414
Mr. Sazu Barua	-	7,390
MIS SOLUTION	-	43,480
Mediastar Ltd.	-	9,315
Mediastar Ltd.	-	9,315
The Business Standard	-	4,368
The Business Standard	-	4,368
The Daily Samakal	-	75,000
Mediastar Ltd.	-	8,100
Horizon Media & Publication Ltd.	-	3,798
MIS SOLUTION	-	10,870
Contributory Providend Fund	6,603	4,267
Dhaka Tribune	5,512	5,512
Amar desh Publication Limited	7,695	-
The Financial Express	3,813	-
The Daily Jugantor	29,754	-
Dainik Bangladesher Khobor	29,754	-
BizBangla Media Ltd.	45,936	45,936
Sazu Barua	8333	-
S. M. Nurul Alam	500	500
Shubol Ray Das	22,545	22,545
Md. Mazedur Rahman	2,618	2,618
Rahatul Islam	582	582
Md.Shohag Matabbar	582	582
Md. Rokonuzzaman	2,104	2,104
Md. Jalal Howlader	1,164	1,164
Comfort Power Technology	22,000	22,000
Dishari Entreprise ltd.	4,925	4,925
Excel Technologies Limited	-	2,151
Rupali Garden Center	-	3,000
Excel Technologies Limited	-	783
Rupali Garden Center	-	3,000
Bangladesh Parjatan Corporation	-	133,515
Das Trading Corporation	-	5,761
Md.Mostak Ahammed	9000	9000
Afroza Parvin	7,200	7,200
Mr. Nazir Ahmmod	17,640	17,640

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
BFWF	114,568	114,568
Samsun Nahar	30,000	30,000
M/S.Jamal Electric Store	7,164	7,164
Tahasin Chowdhury	5400	5400
Md. Khaleduzzaman Talukder	350	350
Md.Rejaul Karim	-	5,300
Salahuddin Mahmud	-	30,763
Md. Khaleduzzaman Talukder	-	38,882
Md. Masudur Rahman	-	5,719
Md. Abdullah Al-Mamun	-	9,287
Md. Nazmul Hassan	-	3,352
Suman Chandra Saha	-	28,313
Sazu Barua	-	16,825
Salma Sultana	-	8,300
Md. Nazeem H. Satter	-	2,000
Md. Ariful Islam	-	5,709
Kimyea Ferdousi	-	4,559
X-Group Chain Restaurant and Hospitality Management	-	1,882,694
Hussain Ahmed Enamul Huda	736,075	736,075
Mr. Sajib Hossain	413,438	413,438
CWCC	-	1,000,000
Aloshikha Handicrafts	1,000	1,000
Enroot Greeneries	3,000	3,000
Bangladesh Festival	184,000	-
BWCCI	132,245	-
Md. Nazeem H. Satter	17,568	-
Farzana Khan	17,568	-
Mohammad Jahangir Hossain	5,107	-
Md. Abdus Salam Sarder	6,497	-
BITAC	13,000	-
Md. Khaleduzzaman Talukder	16,144	-
Sanzida Sultana	5,884	-
Salauddin Mahmud	-	23,000
Md. Nazeem Hasan Satter	-	18,864
Farzana Khan	-	8,757
Mohammad Jahangir Hosain	-	7,287
DESCO	-	83,505
Ashraful Amin	(60)	(60)
Mr.Saimon Imtiaz	5,680	5,680
	<u>10,322,707</u>	<u>8,183,024</u>
20. Liabilities For Expenses		
K.M. Hasan & Co.(Audit Fee)	110,000	105,000
M/S Subra System ltd (Accounting Software)	471,360	471,360
Dream71 Bangladesh Ltd (CWS Software)	-	359,100
SIMEC System Ltd.	699,600	734,580
Provision Against Expenses	24,269,013	32,143,221
	<u>25,549,974</u>	<u>33,813,261</u>
21. Liabilities For Other Finance		
Tax withheld Account	435,846	467,218
VAT clearing account	484,292	562,543
Jolrong	17,500	17,500
	<u>937,637</u>	<u>1,047,261</u>
22. Interest Income		
Interest on FDR of Endowment and Reserve Fund	241,509,530	183,895,619
Interest on FDR of General Fund	84,131,159	69,173,219
Interest on Credit Wholesaling	12,265	674,115
Interest on Revolving Fund	16,297,761	10,404,464
Interest on STD Account	14,543,214	5,347,785
	<u>356,493,928</u>	<u>269,495,202</u>

Interest on FDR of Endowment and Reserve Fund is Tk. 303,090,728 (Gross). The net interest on the same FDR i.e., after deduction of AIT stands at Tk.246,324,793 upon which 25% of interest to the extent of Tk.61,581,198 has been transferred to Reserve Fund account as per decisions of Endowment Fund Management Committee and the rest amount of Taka 241,509,530 has been shown as interest income.

	<u>2025</u> <u>Taka</u>	<u>2024</u> <u>Taka</u>
23. Operational Expenses		
Local and In House Training	300,038	112,071
Technology and ICT Development Training	6,695,697	9,553,652
Credit wholesaling program	1,429,833	3,882,423
Capacity Building	22,900,259	14,769,235
Policy Advocacy	1,359,052	816,751
Women development Training	7,466,272	2,501,980
women conference	545,000	547,959
Fair Expenses	3,148,132	7,324,122
Business Support Service program and Training	3,129,136	5,730,224
Research and Development expenses	4,609,297	21,144,631
SME entrepreneurs & Reporter award	1,075,000	1,787,146
	<u>52,657,716</u>	<u>68,170,191</u>

24. Administrative Expenses

Salary and Allowances	146,607,768	91,651,759
Advertisement	76,414	71,667
Annual General Meeting Expenses	1,056,140	749,101
Audit Fee	110,000	105,000
Bank Charges	4,328,883	2,565,244
Board & Other Meeting expenses	1,131,981	1,489,154
Donation and Subscription	20,600	175,000
Entertainment	405,876	269,402
Professional and Legal Fees	651,794	877,992
Fuel and Lubricants	1,413,433	1,507,500
Insurance Premium	-	90,499
News Paper, Periodicals and Publications	111,779	49,428
Recruitment Exp.	195,739	156,921
Printing and Stationery	946,802	1,124,124
Rent and Rates	15,949,211	14,800,072
Repair and Maintenance	1,839,595	1,796,439
Security & Other Services	1,724,816	2,015,646
Telephone, Mobile, Internet and Postage	350,480	575,936
Traveling and Conveyance	238,186	233,026
Utility Expenses	1,488,649	1,435,663
Miscellaneous expense	19,175	28,581
Welfare and recreation	138,840	1,464,903
Depreciation	2,155,487	2,072,903
	<u>180,961,648</u>	<u>125,305,960</u>

25. Events after the reporting period

- a. The Board of Directors of the Foundation in its meeting held on 15 March 2026 approved the Financial Statements of the Foundation for the year ended 30 June 2025 and authorized the same for issue.
- b. There is no other significant event that has occurred between the date of Financial Position and the date when the Financial Statements were authorized for issue by the Board of Directors.

Place: Dhaka

Dated: 15 March 2026

SMALL AND MEDIUM ENTERPRISE FOUNDATION
Schedule of Property, Plant and Equipment
As at 30 June 2025

Annexure-A

Particulars	Cost				Rate (%)	Depreciation				Written down value as on 30.06.2025
	Balance as on 01.07.2024	Addition during the year	Sales/Adj during the year	Balance as on 30.06.2025		Balance as on 01.07.2024	Charged during the year	Sales/Adj during the year	Balance as on 30.06.2025	
Machineries	9,843,000	-	-	9,843,000	20%	6,626,834	780,000	-	7,406,834	2,436,166
Air Conditioner	5,684,651	-	-	5,684,651	20%	4,962,578	318,658	-	5,281,236	403,415
Communication and Network Equipment	615,300	81,420	-	696,720	20%	551,319	20,426	-	571,745	124,975
Office Equipment	9,847,207	1,221,752	-	11,068,959	20%	9,347,161	381,582	-	9,728,743	1,340,216
Office Decoration	16,012,274	276,460	-	16,288,734	10%	14,916,737	526,519	-	15,443,256	845,478
Furniture & Fixture	6,231,423	227,750	-	6,459,173	10%	5,482,895	128,301	-	5,611,196	847,977
Books & Periodicals	287,046	-	-	287,046	30%	287,045	-	-	287,045	1
Safe Vault	15,478	-	-	15,478	10%	15,477	-	-	15,477	1
Vehicle	38,358,999	-	-	38,358,999	20%	38,358,996	-	-	38,358,996	3
Total as on 30.06.2025	86,895,378	1,807,382	-	88,702,760		80,549,042	2,155,487	-	82,704,529	5,998,231
Total as on 30.06.2024	82,658,311	4,237,067	-	86,895,378		78,476,138	2,072,903	-	80,549,042	6,346,336

665

SMALL AND MEDIUM ENTERPRISE FOUNDATION
Schedule of Accrued Interest
As at 30 June 2025

Annexure-B

The amount has been earned as interest on FDR & BGTB of Endowment Fund amounting taka 2,000,000,000 and Reserve Fund amounting to Taka 858,325,650 deposited to different banks interest @ ranging from 5.25%-12.75% and General Fund of Taka 868,422,281 at interest @ ranging from 5.25% - 12.75% and on loan interest credit wholesaling scheme at interest @ 0.5%-2% and also on SND account balance with Bank Asia PLC & Janata Bank PLC at interest @ 2.50% - 7.5% as on 30 June 2025 details of which are given below :

Bank Name	Branch	A/c No./FDR No.	Principal Amount	Term (months)	Date of Issue/ Renewal	Interest Rate %	Date of Maturity	Gross Interest Receivable	Tax	Govt. Excise Duty and Bank Charge	Net Interest Receivable	Received Date	Received Amount	Bank Charge	25% Net Int. transferred to Reserve Fund
Global Islami Bank Ltd.	Panthapath Mahila	1240000048718/0007833	30,000,000	6	17-Nov-23	9.25	17-May-24	15,000.00				11-Jul-24	15,000	-	3,750
Eastern Bank PLC	Shyamoli	1115610000029/0002012	45,000,000	6	6-Dec-23	8.75	6-Jun-24	15,000.00				13-Aug-24	15,000	-	3,750
Pubali Bank Ltd.	Madhabdi Br	1246011	14,000,000	6	29-Dec-23	9	29-Jun-24	640,500.00	128,100.00	-	512,400	3-Jul-24	512,400	-	128,100
BDBL	Principal	103/74/0022112	50,000,000	6	6-Jan-24	8.3	6-Jul-24	2,075,000.00	415,000.00	50,000	1,610,000	8-Jul-24	1,610,000	-	415,000
Janata Bank Ltd.	Zero Point Corporate	0100229478081/0842308	35,840,000	6	19-Jan-24	8.8	19-Jul-24	1,576,950.00	315,392.00	-	1,261,558	30-Jul-24	1,261,558	-	315,392
Bangladesh Krishi Bank	Mirpur	3153/439915	40,000,000	6	27-Jan-24	8.8	27-Jul-24	1,760,000.00	352,000.00	-	1,408,000	28-Jul-24	1,408,000	-	352,000
Bangladesh Krishi Bank	Mirpur	3154/439916	40,000,000	6	27-Jan-24	8.8	27-Jul-24	1,760,000.00	352,000.00	-	1,408,000	28-Jul-24	1,408,000	-	352,000
Bangladesh Krishi Bank	Mirpur	3155/439917	40,000,000	6	27-Jan-24	8.8	27-Jul-24	1,760,000.00	352,000.00	-	1,408,000	28-Jul-24	1,408,000	-	352,000
Bangladesh Krishi Bank	Mirpur	3156/439918	40,000,000	6	27-Jan-24	8.8	27-Jul-24	1,760,000.00	352,000.00	-	1,408,000	28-Jul-24	1,408,000	-	352,000
Bangladesh Krishi Bank	Mirpur	3157/439919	40,000,000	6	27-Jan-24	8.8	27-Jul-24	1,760,000.00	352,000.00	-	1,408,000	28-Jul-24	1,408,000	-	352,000
International Leasing & Financial Services Ltd	Head Office	22000000477/07821/17	14,703,357	6	1-Feb-24	5.25	1-Aug-24	385,963.14	77,192.63	10,000	298,771	1-Aug-24	298,770.52	-	77,193
Rupali Bank Ltd.	Shyamoli	0463035005287/0458681/52/87	36,200,000	6	13-Feb-24	9	13-Aug-24	1,629,000.00	162,900.00	-	1,466,100	13-Aug-24	1,466,100	-	366,525
Rupali Bank Ltd.	Shyamoli	0463035005288/0458681/52/88	30,000,000	6	13-Feb-24	9	13-Aug-24	1,350,000.00	135,000.00	-	1,215,000	13-Aug-24	1,215,000	-	303,750
Rupali Bank Ltd.	Shyamoli	0463035005289/0458681/52/89	30,000,000	6	13-Feb-24	9	13-Aug-24	1,350,000.00	135,000.00	-	1,215,000	13-Aug-24	1,215,000	-	303,750
Janata Bank Ltd.	UGC Corporate	0100221336750/0888604	47,000,000	6	2-Mar-24	9	2-Sep-24	2,115,000.00	423,000.00	-	1,692,000	2-Sep-24	1,692,000	-	423,000
Janata Bank Ltd.	UGC Corporate	0100221378339/0888606	50,000,000	6	3-Mar-24	9	3-Sep-24	2,250,000.00	450,000.00	-	1,800,000	3-Sep-24	1,800,000	-	450,000
Janata Bank Ltd.	Begum Rokeya Sarani	0100221555249/0646778	50,000,000	6	9-Mar-24	9	9-Sep-24	2,250,000.00	450,000.00	-	1,800,000	9-Sep-24	1,800,000	-	450,000
Janata Bank Ltd.	Begum Rokeya Sarani	0100221596786/0664779	55,000,000	6	10-Mar-24	9	10-Sep-24	2,475,000.00	495,000.00	-	1,980,000	10-Sep-24	1,980,000	-	495,000
BDBL	Mirpur-10	0021590	4,840,000	6	25-Mar-24	9	25-Sep-24	217,800.00	43,560.00	-	174,240	26-Sep-24	174,240	-	43,560
Janata Bank Ltd.	Begum Rokeya Sarani	0100222785965/0664789	5,470,000	6	5-Apr-24	9.2	5-Oct-24	251,620.00	50,324.00	-	201,296	7-Oct-24	201,296	-	50,324
International Leasing & Financial Services Ltd	Head Office	22000000345/07203/16	78,519,475	6	6-Apr-24	5.25	6-Oct-24	2,061,136.21	412,227.24	50,000	1,598,909	6-Apr-24	1,598,908.97	-	412,227
International Leasing & Financial Services Ltd	Head Office	22000000349/07208/16	17,507,228.96	6	10-Apr-24	5.25	10-Oct-24	459,564.76	91,912.95	10,000	357,652	10-Oct-24	357,651.81	-	91,913
Rupali Bank Ltd.	Mohammadpur Br	0455035005246/042597/52/46	4,450,000	6	16-Apr-24	9.5	16-Oct-24	211,375.00	42,275.00	-	169,100	16-Oct-24	169,100	-	42,275
Farmers Bank Ltd./Padma Bank Ltd.	Gulshan Corp Br	0124300153495/0022597	30,000,000	6	24-Apr-24	11.5	24-Oct-24	1,725,000.00	345,000.00	-	1,380,000.00	24-Oct-24	1,380,000	-	345,000
International Leasing & Financial Services Ltd	Head Office	22000000361/07261/16	155,541,276.86	6	25-Apr-24	5.25	25-Oct-24	4,082,958.53	816,591.71	50,000	3,216,367	25-Oct-24	3,216,366.82	-	816,592
Agrani Bank Ltd.	WASA Corporate	0200017606067/0507591	47,500,000	6	9-May-24	9.5	9-Nov-24	2,256,250.00	451,250.00	-	1,805,000	11-Nov-24	1,805,000	-	451,250
Agrani Bank Ltd.	WASA Corporate	0200017606103/0507592	47,500,000	6	9-May-24	9.5	9-Nov-24	2,256,250.00	451,250.00	-	1,805,000	11-Nov-24	1,805,000	-	451,250
Agrani Bank Ltd.	WASA Corporate	0200017606138/0507593	47,500,000	6	9-May-24	9.5	9-Nov-24	2,256,250.00	451,250.00	-	1,805,000	11-Nov-24	1,805,000	-	451,250
Agrani Bank Ltd.	WASA Corporate	0200017606193/0507594	47,500,000	6	9-May-24	9.5	9-Nov-24	2,256,250.00	451,250.00	-	1,805,000	11-Nov-24	1,805,000	-	451,250
RAKUB	Dhaka Corporate	212-950/161409	45,000,000	6	9-May-24	10	9-Nov-24	2,250,000.00	450,000.00	-	1,800,000	11-Nov-24	1,800,000	-	450,000
RAKUB	Dhaka Corporate	212-951/161410	44,300,000	6	9-May-24	10	9-Nov-24	2,215,000.00	443,000.00	-	1,772,000	11-Nov-24	1,772,000	-	443,000
Farmers Bank Ltd./Padma Bank Ltd.	Gulshan Corp Br	0124300456376/0219784	10,000,000	6	10-May-24	11.5	10-Nov-24	575,000.00	115,000.00	-	460,000	10-Nov-24	460,000	-	115,000
Farmers Bank Ltd./Padma Bank Ltd.	Gulshan Corp Br	0124300456377/0219785	10,000,000	6	10-May-24	11.5	10-Nov-24	575,000.00	115,000.00	-	460,000	10-Nov-24	460,000	-	115,000
BRAC Bank PLC	Shantinagar	3043479640004/684406	20,000,000	6	14-May-24	10.25	10-Nov-24	1,025,000.00	205,000.00	-	820,000	18-Nov-24	820,000	-	205,000
BRAC Bank PLC	Kapasia	3043479640005/100000	30,000,000	6	18-May-24	10.25	14-Nov-24	1,537,500.00	307,500.00	-	1,230,000	19-Nov-24	1,230,000	-	307,500
RAKUB	Dhaka Corporate	212-952/161413	5,000,000	6	15-May-24	10	15-Nov-24	250,000.00	50,000.00	-	200,000	17-Nov-24	200,000	-	50,000
Union Bank Ltd.	Panthapath	013-204-0005995/0176695	20,000,000	6	16-May-24	12	16-Nov-24	1,200,000.00	240,000.00	20,000	940,000	16-Nov-24	940,000	-	240,000
Global Islami Bank Ltd.	Panthapath Mahila	1240000048718/0007833	30,000,000	6	17-May-24	12	17-Nov-24	1,800,000.00	360,000.00	-	1,440,000	17-Nov-24	1,440,000	-	360,000
RAKUB	Dhaka Corporate	212-939/161342	50,000,000	6	18-May-24	10	18-Nov-24	2,500,000.00	500,000.00	-	2,000,000	18-Nov-24	2,000,000	-	500,000
RAKUB	Dhaka Corporate	212-940/161343	50,000,000	6	18-May-24	10	18-Nov-24	2,500,000.00	500,000.00	-	2,000,000	18-Nov-24	2,000,000	-	500,000
RAKUB	Dhaka Corporate	212-941/161344	50,000,000	6	18-May-24	10	18-Nov-24	2,500,000.00	500,000.00	-	2,000,000	18-Nov-24	2,000,000	-	500,000
First Security Islami Bank Ltd.	Banani	0115-24400007486/1857743	20,000,000	6	20-May-24	11.5	20-Nov-24	1,150,000.00	115,000.00	20,000	1,015,000	20-Nov-24	1,015,000	-	258,750
Eastern Bank PLC	Dhanmondi Main	1365750000038	30,000,000	6	20-May-24	10	20-Nov-24	1,500,000.00	150,000.00	-	1,350,000	2/10/2025 & 4/11	1,349,885	115	337,500
NCC Bank Ltd.	Shyamoli	0330063449/0196121	22,900,000	6	21-May-24	10.5	21-Nov-24	1,202,250.00	240,450.00	-	961,800	24-Nov-24	961,800	-	240,450
Jamuna Bank Ltd.	Mohakhali	2301000798495/0391652	20,000,000	6	22-May-24	11	22-Nov-24	1,100,000.00	220,000.00	-	880,000	24-Nov-24	880,000.00	-	220,000
Rupali Bank Ltd.	Motijheel Corporate	0034035001348/0485061/52/100	24,785,000	6	23-May-24	9.6	23-Nov-24	1,189,680.00	237,936.00	-	951,744	27-Nov-24	951,744.00	-	237,936
The City Bank Ltd.	Motijheel	4582679726001/004370	30,000,000	6	23-May-24	10.75	23-Nov-24	1,612,500.00	322,500.00	-	1,290,000	8-Jan-25	1,289,885	115	322,500
Trust Bank Ltd.	Karwan Bazar	0030-0330031375/293923	10,000,000	6	24-May-24	10	24-Nov-24	500,000.00	100,000.00	-	400,000	24-Nov-24	400,000	-	100,000
BRAC Bank PLC	Dhanmondi	3043479640006/100000	19,865,000	6	28-May-24	10.25	24-Nov-24	1,018,081.25	203,616.25	-	814,465	24-Nov-24	814,465.00	-	203,616
IFIC Bank Ltd.	Dhanmondi	1342625	75,000,000	6	25-May-24	11.5	25-Nov-24	4,312,500.00	862,500.00	-	3,450,000	27-Nov-24	3,450,000.00	-	862,500
EXIM Bank Ltd.	Head Office Corporate	0396010033667/0854755	50,000,000	6	25-May-24	11.5	25-Nov-24	2,875,000.00	575,000.00	-	2,300,000	27-Nov-24	2,300,000.00	-	575,000
Bangladesh Krishi Bank	Khamarbari	3278/437700	30,000,000	6	25-May-24	9.6	25-Nov-24	1,440,000.00	288,000.00	-	1,152,000	27-Nov-24	1,152,000	-	288,000

১০৭

Bangladesh Krishi Bank	Khamarbari	3279/437701	30,000,000	6	25-May-24	9.6	25-Nov-24	1,440,000.00	288,000.00	-	1,152,000	27-Nov-24	1,152,000	-	288,000
BDBL	Kawranbazar	002428/0022479	30,000,000	6	25-May-24	10	25-Nov-24	1,500,000.00	300,000.00	-	1,200,000	27-Nov-24	1,200,000	-	300,000
BDBL	Kawranbazar	002429/0022480	30,000,000	6	25-May-24	10	25-Nov-24	1,500,000.00	300,000.00	-	1,200,000	27-Nov-24	1,200,000	-	300,000
RAKUB	Dhaka Corporate	212-942/161349	47,500,000	6	25-May-24	10	25-Nov-24	2,375,000.00	475,000.00	-	1,900,000	25-Nov-24	1,900,000	-	475,000
Mercantile Bank Ltd.	Islamic Banking Br, Dilkusha	341000085989/0016266	20,000,000	6	25-May-24	11	25-Nov-24	1,100,000.00	220,000.00	-	880,000	26-Nov-24	880,000	-	220,000
Pubali Bank Ltd.	Madhabdi Br	1246046	20,000,000	6	25-May-24	11	25-Nov-24	1,124,444.00	224,889.00	-	899,555	28-Nov-24	899,555	0	224,889
UCB PLC	Head Office Corporate	0951403000001770/1163042	20,000,000	6	27-May-24	10.75	27-Nov-24	1,075,000.00	215,000.00	-	860,000	11/28/2024 & 12	860,000	-	215,000
UCB PLC	Head Office Corporate	0951403000001781/1163043	20,000,000	6	27-May-24	10.75	27-Nov-24	1,075,000.00	215,000.00	-	860,000	11/28/2024 & 12	860,000	-	215,000
RAKUB	Dhaka Corporate	212-944/161351	47,500,000	6	30-May-24	10	30-Nov-24	2,375,000.00	475,000.00	-	1,900,000	1-Dec-24	1,900,000	-	475,000
RAKUB	Dhaka Corporate	212-945/161353	45,000,000	6	30-May-24	10	30-Nov-24	2,250,000.00	450,000.00	-	1,800,000	1-Dec-24	1,800,000	-	450,000
Bangladesh Krishi Bank	Kawranbazar Corporate	3944/454012	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	-	2,000,000	2-Dec-24	2,000,000	-	500,000
Bangladesh Krishi Bank	Kawranbazar Corporate	3945/454013	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	-	2,000,000	2-Dec-24	2,000,000	-	500,000
Bangladesh Krishi Bank	Shyamoli	3864/317593	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	-	2,000,000	2-Dec-24	2,000,000	-	500,000
Bangladesh Krishi Bank	Shyamoli	3865/317594	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	-	2,000,000	2-Dec-24	2,000,000	-	500,000
BDBL	Principal	103/65/0011897	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	50,000	1,950,000	8-Dec-24	1,950,000	-	500,000
BDBL	Kawranbazar	002315/0011265	50,000,000	6	1-Jun-24	10	1-Dec-24	2,500,000.00	500,000.00	-	2,000,000	2-Dec-24	2,000,000	-	500,000
BRAC Bank PLC	Shyamoli	3043479640007/100000	30,000,000	6	3-Jun-24	10.25	1-Dec-24	1,537,500.00	307,500.00	-	1,230,000	26-Dec-24	1,229,885	115	307,500
EXIM Bank Ltd.	Head Office Corporate	03960100414715/1011306	47,500,000	6	5-Jun-24	11.5	5-Dec-24	2,721,250.00	546,250.00	-	2,185,000	5-Dec-24	2,185,000	-	546,250
Bangladesh Krishi Bank	Khamarbari	3282/437705	14,500,000	6	5-Jun-24	10	5-Dec-24	725,000.00	145,000.00	-	580,000	5-Dec-24	580,000	-	145,000
Eastern Bank PLC	Shyamoli	111561000029/0002012	45,000,000	6	6-Jun-24	10	6-Dec-24	2,250,000.00	225,000.00	-	2,025,000	10-Dec-24	2025,000	-	506,250
One Bank Ltd.	Gulshan North	101413000302	47,500,000	6	7-Jun-24	11.5	7-Dec-24	2,731,250.00	546,250.00	-	2,185,000	9-Dec-24	2,185,000	-	546,250
Bangladesh Krishi Bank	Kawranbazar Corporate	3952/454021	14,600,000	6	7-Jun-24	10	7-Dec-24	730,000.00	146,000.00	-	584,000	10-Dec-24	584,000	-	146,000
Premier Bank Ltd.	Hemayetpur	01842750000025/0337588	22,500,000	6	8-Jun-24	12	8-Dec-24	1,350,000.00	270,000.00	-	1,080,000	9-Dec-24	1,080,000	-	270,000
Premier Bank Ltd.	Glass House Br	01892750000004/0400902	25,000,000	6	8-Jun-24	12	8-Dec-24	1,500,000.00	300,000.00	-	1,350,000	9-Dec-24	1,350,000	-	337,500
Rupali Bank Ltd.	Motijheel Corporate	0034035001361/0485074/52/113	6,600,000	6	8-Jun-24	9.6	8-Dec-24	316,800.00	63,360.00	-	253,440	9-Dec-24	253,440	-	63,360
Social Islami Bank Ltd.	Kawran Bazar	0875320001672/	13,890,000	6	13-Jun-24	12.5	13-Dec-24	868,125.00	86,813.00	-	781,312	13-Dec-24	781,312	-	195,328
Social Islami Bank Ltd.	Vatara	1115320000172/10277117	20,000,000	6	14-Jun-24	12	14-Dec-24	1,200,000.00	240,000.00	20,000	940,000	24-Dec-24	940,000	-	240,000
BRAC Bank PLC	Gulshan	3043479640008/696333	13,365,000	6	18-Jun-24	10.5	15-Dec-24	701,662.50	140,332.50	-	561,330	15-Dec-24	561,330.00	-	140,333
Pubali Bank Ltd.	Madhabdi Br	1246011	14,000,000	6	29-Jun-24	11	29-Dec-24	782,833.00	156,567.00	15,000	611,266	5-Jan-24	611,266	0	156,567
Rupali Bank Ltd.	Mohammadpur Br	0455035005155/0239173	30,850,000	6	30-Jun-24	10.05	30-Dec-24	1,550,213.00	310,043.00	-	1,240,170	1-Jan-25	1,240,170	-	310,043
Rupali Bank Ltd.	Mohammadpur Br	0455035005156/0239174	25,000,000	6	30-Jun-24	10.05	30-Dec-24	1,256,250.00	251,250.00	-	1,005,000	1-Jan-25	1,005,000	-	251,250
Bangladesh Krishi Bank	Local Principal Office	22775/710961	45,000,000	6	7-Jul-24	10.25	7-Jan-25	2,306,250.00	461,250.00	20,000	1,825,000	7-Jan-25	1,825,000	-	461,250
Bangladesh Krishi Bank	Local Principal Office	22776/710962	45,000,000	6	7-Jul-24	10.25	7-Jan-25	2,306,250.00	461,250.00	20,000	1,825,000	7-Jan-25	1,825,000	-	461,250
Bangladesh Krishi Bank	Local Principal Office	22777/710963	32,250,000	6	7-Jul-24	10.25	7-Jan-25	1,652,812.50	330,562.50	20,000	1,302,250	7-Jan-25	1,302,250	-	330,563
Rupali Bank PLC	Rathkhola	0158035000147/0422086	45,000,000	6	7-Jul-24	10.1	7-Jan-25	2,272,500.00	454,500.00	20,000	1,798,000	8-Jan-25	1,798,000	-	454,500
Rupali Bank PLC	Rathkhola	0158035000148/0422087	45,000,000	6	7-Jul-24	10.1	7-Jan-25	2,272,500.00	454,500.00	20,000	1,798,000	8-Jan-25	1,798,000	-	454,500
Janata Bank PLC	Sher-e-Bangla Nagar Corporate	0100258728798/0975214	40,000,000	6	9-Jul-24	10	9-Jan-25	2,000,000.00	400,000.00	20,000	1,580,000	12-Jan-25	1,580,000	-	400,000
Janata Bank PLC	Kaptan Bazar Br	0100258723982/0864453	30,000,000	6	9-Jul-24	10	9-Jan-25	1,500,000.00	300,000.00	20,000	1,180,000	9-Jan-25	1,180,000	-	300,000
Janata Bank PLC	Zero Point Corporate	0100229478081/0842308	35,840,000	6	19-Jul-24	10	19-Jan-25	1,792,000.00	358,400.00	20,000	1,413,600	20-Jan-25	1,413,600	-	358,400
Bangladesh Krishi Bank	Mirpur	3153/439915	40,000,000	6	27-Jul-24	10.25	27-Jan-25	2,050,000.00	410,000.00	20,000	1,620,000	27-Jan-25	1,620,000	-	410,000
Bangladesh Krishi Bank	Mirpur	3154/439916	40,000,000	6	27-Jul-24	10.25	27-Jan-25	2,050,000.00	410,000.00	20,000	1,620,000	27-Jan-25	1,620,000	-	410,000
Bangladesh Krishi Bank	Mirpur	3155/439917	40,000,000	6	27-Jul-24	10.25	27-Jan-25	2,050,000.00	410,000.00	20,000	1,620,000	27-Jan-25	1,620,000	-	410,000
Bangladesh Krishi Bank	Mirpur	3156/439918	40,000,000	6	27-Jul-24	10.25	27-Jan-25	2,050,000.00	410,000.00	20,000	1,620,000	27-Jan-25	1,620,000	-	410,000
Bangladesh Krishi Bank	Mirpur	3157/439919	40,000,000	6	27-Jul-24	10.25	27-Jan-25	2,050,000.00	410,000.00	20,000	1,620,000	27-Jan-25	1,620,000	-	410,000
International Leasing & Financial Services Ltd	Head Office	22000000477/07821/17	15,002,127	6	1-Aug-24	5.25	1-Feb-25	393,805.84	78,761.17	-	315,045	-	315,044.67	-	78,761
Rupali Bank PLC	Shyamoli	0463035005287/0458681/52/87	36,200,000	6	13-Aug-24	10.1	13-Feb-25	1,828,100.00	365,620.00	20,000	1,625,290	16-Feb-25	1,625,290	-	411,323
Rupali Bank PLC	Shyamoli	0463035005288/0458681/52/88	30,000,000	6	13-Aug-24	10.1	13-Feb-25	1,515,000.00	303,000.00	20,000	1,343,500	16-Feb-25	1,343,500	-	340,875
Rupali Bank PLC	Shyamoli	0463035005289/0458681/52/89	30,000,000	6	13-Aug-24	10.1	13-Feb-25	1,515,000.00	303,000.00	20,000	1,343,500	16-Feb-25	1,343,500	-	340,875
Janata Bank PLC	UGC Corporate	0100221336750/0888604	47,000,000	6	2-Sep-24	10.25	2-Mar-25	2,408,750.00	481,750.00	20,000	1,907,000	2-Mar-25	1,907,000	-	481,750
Janata Bank PLC	UGC Corporate	0100221378339/0888606	50,000,000	6	3-Sep-24	10.25	3-Mar-25	2,562,500.00	512,500.00	20,000	2,030,000	3-Mar-25	2,030,000	-	512,500
Janata Bank PLC	Begum Rokeya Sarani	0100221555249/0664778	50,000,000	6	9-Sep-24	10.25	9-Mar-25	2,562,500.00	512,500.00	20,000	2,030,000	10-Mar-25	2,030,000	-	512,500
Janata Bank PLC	Begum Rokeya Sarani	0100221596786/0664779	55,000,000	6	10-Sep-24	10.25	10-Mar-25	2,818,750.00	563,750.00	50,000	2,205,000	10-Mar-25	2,205,000	-	563,750
BDBL	Mirpur-10	0021590	4,840,000	6	25-Sep-24	10.5	25-Mar-25	254,100.00	50,820.00	5,000	198,280	3/27/2025	198,280	-	50,820
Janata Bank PLC	Begum Rokeya Sarani	0100222785965/0664789	5,470,000	6	5-Oct-24	10.5	5-Apr-25	287,175.00	57,435.00	5,000	224,740	6-Apr-25	224,740	-	57,435
International Leasing & Financial Services Ltd	Head Office	22000000345/07203/16	80,118,384	6	6-Oct-24	5.25	6-Apr-25	2,103,107.57	420,621.51	-	1,682,486	-	1,682,486.06	-	420,622
International Leasing & Financial Services Ltd	Head Office	22000000349/07208/16	17,864,881	6	10-Oct-24	5.25	10-Apr-25	468,953.12	93,790.62	-	375,162	-	375,162.50	-	93,791
Rupali Bank PLC	Mohammadpur Br	0455035005246/042597/52/46	4,450,000	6	16-Oct-24	10.6	16-Apr-25	235,850.00	47,170.00	3,000	185,680	16-Apr-25	185,680	-	47,170
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300153495/0022597	31,380,000	6	24-Oct-24	12.5	24-Apr-25	1,961,250.00	392,250.00	-	1,569,000	24-Apr-25	1,569,000.00	-	392,250
International Leasing & Financial Services Ltd	Head Office	22000000361/07261/16	158,757,643.68	6	25-Oct-24	5.25	25-Apr-25	4,167,388.15	833,477.63	-	3,333,911	-	3,333,910.52	-	833,478
Agrani Bank PLC	WASA Corporate	0200017606067/0507591	47,500,000	6	9-Nov-24	10.75	9-May-25								

Pubali Bank Ltd.	Madhabdi Br	5127/1105953	20,000,000	6	30-Jun-24	11	30-Dec-24	1,124,444.00	224,889.00	35,000	864,555	5-Jan-25	864,555.00	0
EXIM Bank Ltd.	Kazi Nazrul Islam Avenue	0121001237756/0827500	27,500,000	6	30-Jun-24	12	30-Dec-24	1,650,000.00	165,000.00	20,000	1,465,000	1-Jan-25	1,465,000.00	-
The Premier Bank Ltd.	Gulshan Glass House	01892750000005/0400957	22,500,000	6	30-Jun-24	12	30-Dec-24	1,350,000.00	135,000.00	-	1,215,000	30-Dec-24	1,215,000.00	-
Janata Bank PLC	UGC Corporate	0100224497886/0888648	40,000,000	6	25-Jul-24	10	25-Jan-25	2,000,000.00	400,000.00	20,000	1,580,000	1/26/2025 & 2/4	1580000	-
Janata Bank PLC	Hatkhola	0100224517305/0708476	40,000,000	6	27-Jul-24	10	27-Jan-25	2,000,000.00	400,000.00	20,000	1,580,000	27-Jan-25	1580000	-
Janata Bank PLC	Hatkhola	0100224517518/0708477	30,000,000	6	27-Jul-24	10	27-Jan-25	1,500,000.00	300,000.00	20,000	1,180,000	27-Jan-25	1180000	-
Janata Bank PLC	Hatkhola	0100224517577/0708478	30,000,000	6	27-Jul-24	10	27-Jan-25	1,500,000.00	300,000.00	20,000	1,180,000	27-Jan-25	1180000	-
Janata Bank PLC	Elephant Road	0410213/0100215536887	100,000,000	6	29-Jul-24	10	29-Jan-25	5,000,000.00	1,000,000.00	50,000	3,950,000	30-Jan-25	3950000	-
Rupali Bank PLC	Shyamoli	0463035005343/0458774	45,000,000	6	1-Aug-24	10.1	1-Feb-25	2,272,500.00	227,250.00	20,000	2,025,250	2-Feb-25	2,025,250	-
Rupali Bank PLC	Shyamoli	0463035005344/0458775	45,000,000	6	1-Aug-24	10.1	1-Feb-25	2,272,500.00	227,250.00	20,000	2,025,250	2-Feb-25	2,025,250	-
Rupali Bank PLC	Bangabandhu Avenue Corpor	0356035375590	10,000,000	6	23-Aug-24	10.1	23-Feb-25	505,000.00	101,000.00	10,000	394,000	23-Feb-25	394,000	-
International Leasing	Head Office	22000000338/07155/16	79,218,082.50	6	29-Sep-24	5.25	29-Mar-25	2,079,474.67	415,894.93	-	1,663,580	29-Mar-25	1,663,579.73	-
International Leasing	Head Office	22000000348/07209/16	187,389,256.58	6	10-Oct-24	5.25	10-Apr-25	4,918,967.99	983,793.60	-	3,935,174	10-Apr-25	3,935,174.39	-
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530422/0231553	10,460,000	6	24-Oct-24	12.5	24-Apr-25	653,750.00	130,750.00	-	523,000	24-Apr-25	523,000	-
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530424/0231554	10,460,000	6	24-Oct-24	12.5	24-Apr-25	653,750.00	130,750.00	-	523,000	24-Apr-25	523,000	-
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530425/0231555	10,460,000	6	24-Oct-24	12.5	24-Apr-25	653,750.00	130,750.00	-	523,000	24-Apr-25	523,000	-
Janata Bank PLC	Sher-e-Bangla Nagar Corpora	0100263104646/0975324	20,000,000	6	10-Nov-24	10.75	10-May-25	1,075,000.00	215,000.00	20,000	840,000	14-May-25	839,990	10
Social Islami Bank PLC	Foreign Exchange	0185320011687	5,000,000	6	19-Dec-24	12.75	19-Jun-25	318,750.00	63,750.00	-	255,000	19-Jun-25	255,000.00	-
Rupali Bank PLC	Mohammadpur Br	0465531/52/76	13,000,000	6	25-Dec-24	10.8	25-Jun-25	702,000.00	70,200.00	20,000	611,800	25-Jun-25	611,800	-
IFIC Bank PLC	Principal	1440243	20,000,000	6	29-Dec-24	12.75	29-Jun-25	1,275,000.00	255,000.00	35,000	985,000			
IFIC Bank PLC	Kawran Bazar	1431779	15,000,000	6	29-Dec-24	12.75	29-Jun-25	956,505.05	191,301.01	35,000	730,204			
EXIM Bank PLC	Kazi Nazrul Islam Avenue	11460100035875/0827452	25,000,000	6	29-Dec-24	12.75	29-Jun-25	1,593,750.00	159,375.00	-	1,434,375	29-Jun-25	1,434,375.00	-
Agrani Bank PLC	Malibagh	0200019658452/0936191	40,000,000	6	29-Dec-24	10.75	29-Jun-25	2,150,000.00	430,000.00	20,000	1,700,000	30-Jun-25	1,700,000.00	-
IFIC Bank PLC	Dhanmondi	1424782	15,000,000	6	30-Dec-24	12.75	30-Jun-25	956,250.00	191,250.00	20,000	745,000			
EXIM Bank PLC	Kazi Nazrul Islam Avenue	0121001237756/0827500	27,500,000	6	30-Dec-24	12.75	30-Jun-25	1,753,125.00	175,312.50	-	1,577,813	30-Jun-25	1,577,812.50	-
The Premier Bank PLC	Gulshan Glass House	01892750000005/0400957	22,500,000	6	30-Dec-24	12.25	30-Jun-25	1,378,125.00	137,812.50	40,000	1,200,312.50			
Social Islami Bank PLC	Corporate	1275320006492/10938932	10,000,000	6	8-Jan-25	12.75	174	607,808.22						
IFIC Bank PLC	Kawran Bazar	1473378	10,000,000	6	9-Jan-25	12.75	173	604,315.07						
IFIC Bank PLC	Kawran Bazar	1473379	10,000,000	6	9-Jan-25	12.75	173	604,315.07						
One Bank PLC	Mirpur	0114130002069	20,000,000	6	9-Jan-25	12.2	173	1,156,493.15						
Janata Bank PLC	UGC Corporate	0100224497886/0888648	40,000,000	6	25-Jan-25	10.85	157	1,866,794.52						
Janata Bank PLC	Hatkhola	0100224517305/0708476	40,000,000	6	27-Jan-25	10.85	155	1,843,013.70						
Janata Bank PLC	Hatkhola	0100224517518/0708477	30,000,000	6	27-Jan-25	10.85	155	1,382,260.27						
Janata Bank PLC	Hatkhola	0100224517577/0708478	30,000,000	6	27-Jan-25	10.85	155	1,382,260.27						
Janata Bank PLC	Elephant Road	0410213/0100215536887	100,000,000	6	29-Jan-25	10.9	153	4,569,041.10						
Rupali Bank PLC	Shyamoli	0463035005343/0458774	45,000,000	6	1-Feb-25	11.05	150	2,043,493.15						
Rupali Bank PLC	Shyamoli	0463035005344/0458775	45,000,000	6	1-Feb-25	11.05	150	2,043,493.15						
BRAC Bank PLC	Banani	3009319560012/100000	10,000,000	6	12-Feb-25	11	139	418,904.11						
Mercantile Bank PLC	Elephant Road	1410001954453/0474822	10,000,000	6	12-Feb-25	11.5	139	437,945.21						
Rupali Bank PLC	Adabor Corporate	5991035000858/0555492/53/24	10,000,000	6	12-Feb-25	11.05	139	420,808.22						
Rupali Bank PLC	Bangabandhu Avenue Corpor	0375590	10,000,000	6	23-Feb-25	11.05	128	387,506.85						
International Leasing & Financial Services Ltd	Head Office	22000000338/07155/16	80,881,662.23	6	29-Mar-25	5.25	94	1,093,564.39						
International Leasing & Financial Services Ltd	Head Office	22000000348/07209/16	191,324,430.94	6	10-Apr-25	5.25	82	2,256,579.93						
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530422/0231553	10,983,000	6	24-Apr-25	12.5	68	255,768.49						
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530424/0231554	10,983,000	6	24-Apr-25	12.5	68	255,768.49						
Farmers Bank Ltd/Padma Bank Ltd.	Gulshan Corp Br	0124300530425/0231555	10,983,000	6	24-Apr-25	12.5	68	255,768.49						
Jamuna Bank PLC	Lalmatia Br		10,000,000	6	6-May-25	11.25	56	172,602.74						
Social Islami Bank PLC	Foreign Exchange	0185320011687	5,255,000	6	19-Jun-25	12.75	12	22,027.81						
EXIM Bank PLC	Kazi Nazrul Islam Avenue	11460100035875/0827452	26,434,375	6	29-Jun-25	12.75	2	18,467.85						
EXIM Bank PLC	Kazi Nazrul Islam Avenue	0121001237756/0827500	29,077,813	6	30-Jun-25	12.75	1	10,157.32						
Sub Total			868,422,281					103,135,456	14,076,185	781,000	64,169,113		60,508,487	110



স্মুদ্র ও মাঝারি শিল্প ফাউন্ডেশন
পর্যটন ভবন, ই-৫, সি/১, পশ্চিম আগারগাঁও প্রশাসনিক এলাকা
শের-ই-বাংলা নগর, ঢাকা-১২০৭
www.smef.gov.bd