

**Chattagram Maa-O-Shishu Hospital**  
Independent auditor's report and financial statements  
as at and for the year ended 30 June 2025



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### Independent Auditor's Report

To the Members of Chattagram Maa-O-Shishu Hospital

Report on the Audit of the Financial Statements

#### Qualified Opinion

We have audited the financial statements of Chattagram Maa-O-Shishu Hospital (the "Hospital"), which comprise the statement of financial position as at 30 June 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, except for the possible effects of the matters described in the Basis for Qualified Opinion section of our report, the accompanying financial statements give a true and fair view of the financial position of the Hospital 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

The Hospital has reported net book value of property, plant and equipment of BDT 2,479,209,500 as at 30 June 2025. Of this balance, buildings and infrastructures, central air conditioner, linear accelerator machine, electrical installations, oxygen pipeline system amounting BDT 2,055,513,050 were identified and verified. Remaining assets amounting BDT 423,696,450 could not be verified in the absence of a detailed asset register and tagging. The management is in process to prepare a detailed breakdown of this amount along with the tagging of the assets which is yet to be fully completed. As the management does not maintain a fully completed detailed break-up of this amount along with assets with proper tagging, we were unable to obtain sufficient appropriate audit evidence related to the completeness, existence, accuracy and valuation of property, plant and equipment. This has also caused us to modify our audit opinion in the previous year. In the absence of availability of required information, it was impracticable for us to quantify the financial effects of the adjustment that might be necessary to the amounts shown in the financial statements for property, plant and equipment as at 30 June 2025 and 30 June 2024, along with corresponding impacts, if any, on the other expenses, or other income for the year ended 30 June 2025 and 30 June 2024 and general fund (accumulated profit) as at 30 June 2025, 30 June 2024 and 1 July 2023.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Hospital in accordance with the International Ethics Standards Boards 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.

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

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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



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## Independent Auditor's Report (continued)

### 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 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 judgement and maintain professional scepticism 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, but not for the purpose of expressing an opinion on the effectiveness of the Hospital's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Hospital's 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 Hospital 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.



Ashraf-Uz-Zaman Ali, Partner, Enrolment Number: 1518  
Rahman Rahman Huq, Chartered Accountants  
Firm Enlistment Number: CAF-001-080

Chattogram, 28 JAN 2026

DVC: 2601281518AS987477




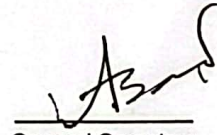
**Chattogram Maa-O-Shishu Hospital**  
**Statement of financial position**

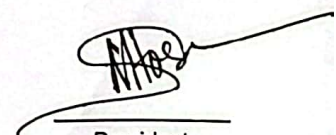
In taka	Note	30 June 2025	30 June 2024
<b>Assets</b>			
Property, plant and equipment	12	2,479,209,500	2,496,304,516
Capital work-in-progress	13	4,323,660	4,323,660
Investments in fixed deposit	17(A)	-	5,000,000
<b>Non-current assets</b>		<b>2,483,533,160</b>	<b>2,505,628,176</b>
Stock and stores	14	42,174,389	34,681,075
Advances and deposits	15	5,067,185	8,725,315
Accounts receivables	16	10,564,667	7,959,210
Investments in fixed deposit	17(B)	37,455,858	9,158,614
Accrued interest on investments in fixed deposits	18	-	3,957,444
Advance income tax	11	3,368,512	2,621,504
Due from CMOSH Medical College	19	27,169,233	27,169,233
Cash and cash equivalents	20	243,742,999	164,863,221
<b>Current assets</b>		<b>369,542,843</b>	<b>259,135,616</b>
<b>Total assets</b>		<b>2,853,076,003</b>	<b>2,764,763,792</b>
<b>Equity</b>			
Capital fund	21	1,418,568,176	1,323,450,299
General fund (Accumulated profit)	22	365,045,874	392,033,848
		<b>1,783,614,050</b>	<b>1,715,484,147</b>
Zakat fund	Schedule-A	5,597,996	13,954,998
Engr. Lutful Kader Siddique memorial benevolent fund	Schedule-A	1,580,095	1,890,349
<b>Total equity</b>		<b>1,790,792,141</b>	<b>1,731,329,494</b>
<b>Liabilities</b>			
Loans and borrowings	23(A)	664,783,472	682,580,423
Deferred tax liabilities	25	-	1,088,297
<b>Non-current liabilities</b>		<b>664,783,472</b>	<b>683,668,720</b>
Loans and borrowings	23(A)	129,806,676	114,913,671
Account and other payables	24	267,693,714	234,851,907
<b>Current liabilities</b>		<b>397,500,390</b>	<b>349,765,578</b>
<b>Total liabilities</b>		<b>1,062,283,862</b>	<b>1,033,434,298</b>
<b>Total equity and liabilities</b>		<b>2,853,076,003</b>	<b>2,764,763,792</b>

The notes on pages 7 to 31, and the schedules A, B, C, D and E are an integral part of these financial statements.

  
Director-Admin

  
Treasurer

  
General Secretary

  
President

As per our report of same date.

  
Auditor

Chattogram, 28 JAN 2026



Ashraf-Uz-Zaman Ali, Partner  
Enrolment Number: 1518  
Rahman Rahman Huq  
Chartered Accountants  
KPMG in Bangladesh  
Firm Enlistment Number: CAF-001-080

DVC: 2601281518AS987477

**Chattagram Maa-O-Shishu Hospital**  
**Statement of profit or loss and other comprehensive Income**

For the year ended 30 June


<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Revenue	5	1,628,012,606	1,351,985,998
Operating expenses	6	(1,638,015,100)	(1,397,775,205)
Operating loss		(10,002,494)	(45,789,207)
Finance income	7	13,586,556	7,986,553
Other income	8	8,115,853	7,726,632
Finance cost	9	(34,380,126)	(11,842,494)
Loss before tax		(22,680,211)	(41,918,516)
Income tax expenses	11	(4,307,763)	(5,133,445)
Loss for the period		(26,987,974)	(47,051,961)
Other comprehensive income		-	-
<b>Total comprehensive loss for the period</b>		<b>(26,987,974)</b>	<b>(47,051,961)</b>

The notes on pages 7 to 31, and the schedules A, B, C, D and E are an integral part of these financial statements.

  
 Director-Admin

  
 Treasurer

  
 General Secretary

  
 President

As per our report of same date.

  
 Auditor

Ashraf-Uz-Zaman Ali, Partner  
 Enrolment Number: 1518  
 Rahman Rahman Huq  
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 KPMG in Bangladesh  
 Firm Enlistment Number: CAF-001-080

Chattogram, 28 JAN 2026

DVC: 2601281518AS987477



**Chattagram Maa-O-Shishu Hospital**  
**Statement of changes in equity**

for the year ended 30 June 2025

Taka	Capital fund	General fund (Accumulated profit)	Zakat fund	ELKSMB fund	Total
Balance at 1 July 2023	1,139,832,963	439,085,809	4,424,874	1,649,397	1,584,993,043
Capital fund received during for the year	183,617,336	-	-	-	183,617,336
Loss for the period	-	(47,051,961)	-	-	(47,051,961)
Collection of donation in cash	-	-	14,490,101	1,448,025	15,938,126
Other receipts of the fund	-	-	474,307	66,973	541,280
Distribution from the fund	-	-	(5,434,284)	(1,274,046)	(6,708,330)
<b>Balance at 30 June 2024</b>	<b>1,323,450,299</b>	<b>392,033,848</b>	<b>13,954,998</b>	<b>1,890,349</b>	<b>1,731,329,494</b>
Balance at 1 July 2024	1,323,450,299	392,033,848	13,954,998	1,890,349	1,731,329,494
Capital fund received during for the year	95,517,877	-	-	-	95,517,877
Loss for the period	-	(26,987,974)	-	-	(26,987,974)
Collection of donation in cash	-	-	5,872,010	1,385,852	7,257,862
Other receipts of the fund	-	-	338,005	89,992	427,997
Distribution from the fund	-	-	(14,567,017)	(1,786,098)	(16,353,115)
Transfer from the fund	(400,000)	-	-	-	(400,000)
<b>Balance at 30 June 2025</b>	<b>1,418,568,176</b>	<b>365,045,874</b>	<b>5,597,996</b>	<b>1,580,095</b>	<b>1,790,792,141</b>

See notes on pages 7 to 31, and the schedules A, B, C, D and E are an integral part of these financial statements.



**Chattagram Maa-O-Shishu Hospital**  
**Statement of cash flows**

For the year ended 30 June

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
<b>Cash flows from operating activities</b>			
Loss for the period		(26,987,974)	(47,051,961)
Adjustments for:			
- Depreciation	12	205,483,318	201,816,381
- Finance income	7	(13,586,556)	(7,986,553)
- Income tax expenses	11	4,307,763	5,133,445
		169,216,551	151,911,312
Changes in:			
- Stocks and stores		(7,493,314)	1,948,750
- Advances and deposits		3,658,130	69,474,618
- Accounts receivables		(2,605,457)	(1,790,981)
- Account and other payables		32,841,807	74,520,227
<b>Cash generated from operating activities</b>		<b>195,617,717</b>	<b>296,063,926</b>
Income tax paid	11C	(6,143,068)	(4,427,607)
<b>Net cash generated from operating activities</b>		<b>189,474,649</b>	<b>291,636,319</b>
<b>Cash flows from investing activities</b>			
Finance income	7	13,586,556	7,986,553
Acquisition of property, plant and equipment incurred against capital work-in-progress	13	(188,388,302)	(687,578,993)
Net investment in fixed deposit receipt and related interest		(19,339,800)	17,092,247
<b>Net cash used in investing activities</b>		<b>(194,141,546)</b>	<b>(664,738,853)</b>
<b>Cash flows from financing activities</b>			
Due from CMOSH Medical College		-	12,000,000
Loans and borrowings		(2,903,946)	231,931,503
Capital fund received during the year		95,517,877	183,617,336
Capital fund refund during the year		(400,000)	-
Movement of Zakat and ELKSMB funds		(8,667,256)	9,771,076
<b>Net cash generated from financing activities</b>		<b>83,546,675</b>	<b>437,319,915</b>
<b>Net increase in cash and cash equivalents</b>		<b>78,879,778</b>	<b>64,217,381</b>
Cash and cash equivalents at 1 July		164,863,221	100,645,840
<b>Cash and cash equivalents at 30 June</b>	20	<b>243,742,999</b>	<b>164,863,221</b>

The notes on pages 7 to 31, and the schedules A, B, C, D and E are an integral part of these financial statements.



## Notes to the financial statements

### 1 The Hospital and Its activities

Chattagram Maa-O-Shishu Hospital, (the "Hospital") is a non-political and non-profit making voluntary welfare organisation - established on 31 December 1979. The Hospital is registered with the Social Welfare Department of the Government of the People's Republic of Bangladesh ("the Government") under the Voluntary Social Welfare Agencies Ordinance 1961 (Registration No. Chatta 1029/83 dated 10.03.83) and is managed by an Executive Committee comprising of 24 (twenty four) members.

The name Chittagong Maa-O-Shishu Hospital was changed to Chattagram Maa Shishu-O-General Hospital pursuant to the decision in the Extra Ordinary General Meeting held on 17 November 2003. Further, the name was changed to Chattagram Maa-O-Shishu Hospital pursuant to the members' decision in the Annual General Meeting held on 9 June 2006.

The Hospital is situated on 4.2367 acres of land at Gosaldanga, Double Mooring. A long term lease agreement pertaining to non-agricultural Khas land was executed on 23 April 2006 with the Ministry of Land of the Government. The Hospital paid a token value of Tk. 101,000 on 9 April 2006 as one time deposit to the Government against the lease of land.

In December 2015, a land with a total area of 0.094 acres was bought from the Government for a token value Tk. 100,001. This land was given to the Hospital for the sole purpose of establishing a cancer hospital.

The Hospital has been engaged throughout the year in promoting child health care services and to prevent diseases of children through immunisation, nutrition and health education programmes. The Hospital has also been providing medical and surgical services to other patients side by side with children.

The financial statements of Chattagram Maa-O-Shishu Hospital Medical College, one of the projects of the Hospital for the year ended 30 June 2025 have been prepared and audited separately and are not included in the financial statements of the Hospital.

### 2 Basis of accounting

These financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) and were authorised for issue by the Board of Trustee of the Hospital on

~~28 JAN 2026~~

Details of the Hospital's accounting policies, including changes thereto, if any, are included in Note 31.

### 3 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (BDT/Taka/Tk) which is the Hospital's functional currency. All financial information presented in Taka has been rounded off to the nearest integer unless otherwise indicated.

### 4 Use of estimates and judgements

The preparation of financial statements in conformity with IFRSs requires management to make judgements, estimates and assumptions that affect the application of the Hospital's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected.

#### A. Assumptions and estimation uncertainties

Information about assumption and estimation uncertainties at the reporting date that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next financial year is included in the following notes:

Note 11 - Income tax expenses and provision for income tax (Uncertain tax treatment and tax rate).

Note 12 - Property, plant and equipment (Useful lives of assets).



Notes to the financial statements (continued)

5 Revenue

See accounting policy in Note 31 (D).

In taka

	2025	2024
Received from Ministry of health against MSR and others	50,000,000	50,000,000
Obstetrics and Gynae (M. C. H.)	102,216,146	92,812,433
Outdoor patients	15,569,150	15,214,744
Indoor patients	134,187,230	129,697,966
Paediatrics surgery	21,906,634	20,140,302
E. M. R. Department	68,153,764	74,181,881
X - Ray	30,031,971	27,792,551
E. C. G. Department	1,910,078	1,749,845
Dental unit	6,451,027	3,571,026
Ambulance	2,391,600	2,587,150
Ultrasonography	29,958,315	27,704,672
Child development centre (C.D.C)	13,651,246	11,922,860
E.N.T. Department	9,330,854	6,755,412
Eye Department	1,998,839	1,945,146
Orthopaedic surgery	15,596,084	13,533,267
Adult surgery	34,101,496	26,736,880
Medicine Department	42,498,193	30,305,851
Cytopathology	4,269,798	3,498,137
Skin disease	5,931,743	6,080,702
Physical medicine	2,633,392	3,811,747
Medical board	30,000	122,500
E.P.I. Department	12,349,580	10,396,330
Psychiatrist	830,240	833,315
Urology	6,885,285	6,029,064
Dialysis unit	15,315,970	12,218,256
Charges against medicine	386,788,099	280,625,567
E.C.H.O. Department	15,120,532	12,813,721
CCU unit	12,642,932	10,041,522
Gastroenterology unit	3,418,163	2,917,289
Adult ICU	49,038,164	41,341,916
Neonatal	68,781,049	52,738,674
Paediatrics ICU	12,426,312	11,726,632
Clinical pathology	98,756,785	90,132,296
Biochemistry	69,372,227	64,611,524
Microbiology	39,351,871	35,932,850
Blood bank	20,132,218	15,685,325
Neuromedicine	34,200	939,613
C.T. scan	22,503,366	16,860,428
Oncology	43,350,374	16,895,213
ETT unit	846,306	842,674
Haematology	6,025,881	5,476,625
Neurosurgery	8,253,560	5,446,852
EMG/NCV unit	2,574,600	281,605
Paediatrics Haematology and Oncology	2,057,620	2,955,909
Nursing Institute	10,486,930	9,515,700
Institute of Child Health	721,000	669,000
Training course	601,000	302,725
Generator rent	104,000	84,000
Telephone and internet recovery	198,800	250,800
Electricity and water charge recovery	5,143,332	4,630,514
Sale of ID cards	33,900	10,500
Respiratory Medicine unit	85,325	100
Paediatrics Gastroenterology	1,836,358	2,057,194
B.Sc Nursing College	16,838,000	17,670,770
Cathlab	18,224,931	21,660,990
Other (Hospital income)	248,935	1,479,426
Radiotherapy	78,211,476	28,020,560
Chemotherapy	4,481,900	840,600
Patient ID	13,600	56,600
Endocrinology	595,216	306,945
Thorasic surgery	33,615	-
Miscellaneous	481,394	-
O.T. - general	-	4,896,498
Oxygen bill	-	9,363,568
E.E.G. unit	-	1,947,675
PCR laboratories	-	312,461
Visitor pass	-	1,100
	<b>1,628,012,606</b>	<b>1,351,985,998</b>



Notes to the financial statements (continued)

5 Operating expenses

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Salary, allowances and honorarium		618,339,069	513,912,734
Overtime		9,749,554	8,700,725
Contribution to employees' Provident Fund		10,862,486	9,496,941
Electricity, gas and water		79,498,810	65,905,937
Telephone and mobile bill		346,254	317,060
Cleaning and washing		15,519,323	14,916,698
Printing		5,832,210	5,502,598
Stationery		9,260,472	10,234,363
Travelling and conveyance		1,323,718	2,033,817
Repairs and up-keep		26,419,216	27,805,579
Postage and stamps		11,605	16,565
Advertisement		1,271,743	1,941,517
Oxygen		18,044,762	32,266,773
X-Ray plates, chemicals and other expenses		8,428,303	10,260,171
Operation theatre consumable goods		18,517,531	18,518,644
Entertainment		3,226,870	2,855,647
Food for staff		1,923,941	1,908,852
Audit fee (including VAT)		460,000	460,000
Legal and professional fees		327,250	319,750
A. G. M. and other programs		5,230,843	6,960,441
Child Development Centre expenses (C.D.C)		276,398	151,483
Oil and lubricants for motor car		4,561,742	5,126,880
Oil and lubricants for generator		1,944,678	2,520,197
Surgeons, assistants, anaesthesia fee and consultants fee		4,318,407	2,947,840
Linen and utensils		7,546,199	9,838,869
Newspapers and periodicals		21,300	22,189
Depreciation on property, plant and equipment	12	205,483,318	201,816,381
Gardening expenses		1,600	126,210
Dish, e-mail and internet charges		593,077	428,300
E.C.G. paper and chemicals		795,674	935,607
Ultrasonography expenses		231,766	395,368
Miscellaneous expenses		1,723,607	458,711
Therapists' expenses		900,000	900,000
City corporation tax	10	1,224,000	1,224,000
Registration expenses		2,239,786	3,248,424
Dental Department expenses		1,452,503	424,047
Eye Department expenses		283,064	50,700
EPI unit expenses		10,429,152	8,753,324
Dialysis unit expenses		12,904,973	10,711,881
Echo and EEG unit expenses		2,114,496	1,301,208
Cost of medicine		343,233,537	263,602,511
Bulb and other replacements		2,346,241	3,663,555
Gastroenterology unit expenses		1,181,048	707,630
Cytopathology Department expenses		906,025	266,156
Software expenses		483,000	784,893
ICU ambulance expenses		242,782	247,953
Biochemistry Department expenses		29,443,588	27,207,260
Microbiology Department expenses		11,907,781	9,744,673
Blood transfusion expenses		3,535,330	2,889,359
<b>Balance carried forward</b>		<b>1,486,919,032</b>	<b>1,294,830,421</b>



tes to the financial statements (continued)

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
<b>Balance brought forward</b>		<b>1,486,919,032</b>	<b>1,294,830,421</b>
Obstetric and ENT Department expenses		2,826,437	4,804,775
C.T. scan expenses		3,033,824	1,977,310
Oncology and radio therapy unit expenses		14,386,259	5,269,994
Ansar bill		3,619,684	3,779,730
Clinical pathology		30,623,300	26,159,574
Nursing institutes expenses		880,750	690,925
SNK Nursing College expenses		1,870,369	2,761,786
Bank charges and locker rent		517,132	583,851
Computer accessories		7,779,256	9,097,850
Haematology unit expenses		996,795	558,201
Lecturer fee of B.Sc. nursing		308,800	425,600
Motor car expenses		1,236,242	2,092,394
SMS expenses		647,500	967,500
Institute of Child Health		86,094	262,200
Skin and VD unit expenses		102,427	283,553
PCR Lab expenses		455,150	875,423
Physical Medicine unit expenses		310,170	108,450
ETT unit expenses		38,493	39,236
Lecturer fee of Nursing Institute		350,200	341,000
POS card, Nagad and Bkash commission		1,892,671	492,766
NCV unit expenses		1,620	1,130
Cathlab unit expenses		9,331,521	8,753,292
Neonatal Unit expenses		803,369	4,632,940
Paediatrics ICU unit expenses		3,290,161	4,678,286
Adult ICU unit expenses		3,283,848	950,007
Urology unit expenses		57,552	18,360
Consultant fee		33,128,416	12,783,018
Photocopy expenses		250	17,978
E. M. R & A. M. U		61,275	232,200
Cancer Unit expenses		16,842,881	7,272,110
Medical board refund		239,850	121,200
Neurology & Neuro Surgery unit expenses		88,200	28,000
Sports and other		31,330	7,430
I.D. card expenses (net)		243,733	-
Relief & Welfare Fund		1,500,000	-
GOT expenses		1,393,178	-
Oxygen Plant Expenses		2,085,550	-
VAT and tax expenses		3,159,334	-
Election - 2024		1,418,935	-
Family night		800,192	-
Sanitary goods		273,320	-
CCU Unit expenses		1,100,000	-
Photography expenses		-	4,412
Insurances		-	6,216
Contribution from fixed deposits of Late Dr. Shaheda Karim		-	77,165
Contribution to less fortunate from general fund		-	365,869
Cardiology Department unit expenses		-	71,153
Life member reunion expenses		-	100,000
Waste water treatment plan expenses		-	198,900
Orthopaedic Department expenses		-	40,000
Medical Surgical Requisite (MSR) and others		-	983,000
Training expenses		-	30,000
		<b>1,638,015,100</b>	<b>1,397,775,205</b>



Notes to the financial statements (continued)

**Finance Income**

<i>In taka</i>	2025	2024
Interest on savings accounts	1,277,309	1,111,920
Interest on fixed deposit receipts	10,819,915	4,428,277
Interest on encashed fixed deposit receipts	1,489,332	2,446,356
	<b>13,586,556</b>	<b>7,986,553</b>

**Other Income**

<i>In taka</i>	2025	2024
Shop and ATM rent	5,917,934	5,592,847
Donation in kinds	2,080,372	1,764,481
Tender schedule	10,500	305,000
Forfeiture amount from CPF account	107,047	64,304
	<b>8,115,853</b>	<b>7,726,632</b>

As per notification issued by Financial Reporting Council on 7 July 2020, the forfeited amount lying at the Provident Fund account of the Hospital's employees has been recognised as other income.

**Finance cost**

<i>In taka</i>	2025	2024
Interest on loan availed from		
- Contributory Provident Fund (CPF)	7,547,280	3,466,500
- United Commercial Bank Limited	26,832,846	8,375,994
	<b>34,380,126</b>	<b>11,842,494</b>

**City corporation tax**

Holding tax paid to Chittagong City Corporation is detailed below:

<i>In taka</i>	Annual payment	Period	Amount eligible for rebate	Rebate @10%	Net amount
2024-2025	1,360,000	1 year	1,360,000	136,000	1,224,000

**Provision for income tax (Advance income tax)**

See accounting policy in Note 31 (L).

**Income tax expenses**

<i>In taka</i>	Note	2025	2024
<b>Income tax expenses</b>			
Current year	11(A)	5,396,060	3,835,894
Change in estimates related to prior period	11(A)	-	209,254
		<b>5,396,060</b>	<b>4,045,148</b>
<b>Deferred tax expenses</b>			
Origination and reversal of temporary differences	25	(1,088,297)	1,088,297
<b>Net tax expenses</b>		<b>4,307,763</b>	<b>5,133,445</b>



otes to the financial statements (continued)

**A Provision for Income tax (Advance Income tax)**

*In taka*

Income year	Assessment year	Balance at 1 July 2024	Charged during the year	Paid during the year	Balance at 30 June 2025	Status
2020-2021	2021-2022	(676,960)	-	-	(676,960)	Assessment completed.
2021-2022	2022-2023	(1,263,802)	-	-	(1,263,802)	Assessment completed.
2022-2023	2023-2024	(2,575,720)	-	-	(2,575,720)	Assessment completed.
2023-2024	2024-2025	1,894,978	-	(1,894,978)	-	Return submitted.
2024-2025	2025-2026	-	5,396,060	(4,248,090)	1,147,970	Return to be submitted
		<b>(2,621,504)</b>	<b>5,396,060</b>	<b>(6,143,068)</b>	<b>(3,368,512)</b>	

**B Calculation of tax on finance income and other income**

<i>In taka</i>	Taxable income	Tax rates	Tax payable
<b>30 June 2025</b>			
Finance income and other income except donation in cash and kind	19,622,037	27.50%	5,396,060
	<b>19,622,037</b>		<b>5,396,060</b>

**C Breakdown of tax paid during the year**

<i>In taka</i>	2025
<b>For assessment year 2024-2025</b>	
With return (U/s 180)	1,894,978
<b>For assessment year 2025-2026</b>	
Tax on interest on fixed deposit receipt (U/s 102) _Encashment	1,075,355
Tax on interest on fixed deposit receipt (U/s 102)	2,189,300
Tax on interest on Short Notice Deposit (U/s 102)	217,935
AIT on transport and vehicle (U/s-68B)	765,500
	<b>4,248,090</b>
	<b>6,143,068</b>

**D Reconciliation of effective tax rate**

	2025		2024	
	Rate	Taka	Rate	Taka
Total non-operational income		19,622,037		13,948,704
Tax using the applicable tax rate	27.50%	5,396,060	27.50%	3,835,894
Factors affecting the tax charge for current period:				
i) Prior year adjustment	0.00%	-	1.50%	209,254
ii) Effect of deferred tax	-5.55%	(1,088,297)	7.80%	1,088,297
	<b>21.95%</b>	<b>4,307,763</b>	<b>36.80%</b>	<b>5,133,445</b>



Notes to the financial statements (continued)

12 Property, plant and equipment  
See accounting policies in Note 31 (A).

A. Reconciliation of carrying amount

In taka	Building and infrastructure	Electrical installations	Gas and water line installations	Linear accelerator machine	Medical machinery and equipment	Central air conditioner	Oxygen pipeline system	Furniture and fixtures	Office equipment	IT equipment	Intangible assets	Motor vehicles	Others	Total
<b>Cost</b>														
1 July 2023	90,967,487	148,413,378	8,431,942	-	461,948,357	-	12,391,972	68,570,634	39,203,568	-	890,450	12,062,577	928,966	640,817,350
Additions/Transfer	1,552,987,034	7,350,000	1,247,291	266,239,426	140,650,280	199,396,320	61,119,941	101,598,845	33,574,515	5,728,650	-	2,250,000	32,205	2,372,174,507
Balance at 30 June 2024	1,643,954,521	155,763,378	9,679,233	266,239,426	602,598,637	199,396,320	73,511,913	170,169,479	72,778,083	5,728,650	890,450	14,312,577	969,199	3,216,867,857
1 July 2024	1,643,954,521	155,763,378	9,679,233	266,239,426	602,598,637	199,396,320	73,511,913	170,169,479	72,778,083	5,728,650	890,450	14,312,577	969,199	3,216,867,857
Additions/Transfer	52,213,676	408,850	290,000	-	59,029,222	14,538,093	6,516,297	37,737,048	15,372,226	1,282,890	-	-	1,000,000	168,388,302
Balance at 30 June 2025	1,696,168,197	156,172,228	9,969,233	266,239,426	661,627,859	213,934,413	80,028,210	207,906,527	88,150,309	7,011,540	890,450	14,312,577	1,969,199	3,454,303,159
<b>Accumulated depreciation</b>														
1 July 2023	77,859,893	28,707,260	7,462,077	-	293,477,223	-	11,850,368	51,621,031	34,670,126	-	675,930	10,902,076	644,975	517,870,960
Depreciation	47,451,109	20,747,533	358,246	26,623,943	55,959,291	19,939,632	6,653,598	17,016,948	4,871,903	859,298	89,045	1,212,000	33,835	201,816,381
Balance at 30 June 2024	125,311,002	49,454,793	7,820,323	26,623,943	349,436,514	19,939,632	18,503,966	68,637,979	39,542,029	859,298	784,975	12,114,076	678,810	719,687,341
1 July 2024	125,311,002	49,454,793	7,820,323	26,623,943	349,436,514	19,939,632	18,503,966	68,637,979	39,542,029	859,298	784,975	12,114,076	678,810	719,687,341
Depreciation	41,677,497	20,737,683	401,746	26,623,943	58,603,449	21,393,441	6,763,624	20,790,653	6,643,270	1,051,731	89,045	622,501	83,835	205,882,318
Balance at 30 June 2025	166,988,499	70,192,376	8,222,069	53,247,886	408,039,963	41,333,073	25,267,590	89,428,632	46,185,299	1,911,029	854,020	12,737,577	762,645	925,569,659
<b>Carrying amounts</b>														
At 1 July 2023	13,107,594	119,706,118	969,865	-	168,471,134	-	541,604	16,949,603	4,533,442	-	214,520	1,160,501	262,010	325,346,390
At 30 June 2024	1,518,643,519	106,308,585	1,858,910	239,615,483	253,162,123	179,456,688	55,007,947	101,531,500	33,236,054	4,869,352	125,475	2,198,501	290,360	2,466,304,519
At 30 June 2025	1,529,179,698	85,979,852	1,747,164	212,991,540	253,587,896	172,601,340	54,760,620	118,477,895	41,965,010	5,100,511	38,430	1,575,000	1,206,545	2,679,203,900

\* Other assets contains books, models of human and similar assets which the management wishes to present separately. Rates of depreciations are mentioned in note 31(A).



otes to the financial statements (continued)

**13 Capital work-in-progress**

<i>In taka</i>		2025	2024
CMOSH Autism Center	13(A)	4,323,660	4,323,660
		<b>4,323,660</b>	<b>4,323,660</b>

**A CMOSH Autism Center**

<i>In taka</i>		2025	2024
Boundary wall		4,068,160	4,068,160
Miscellaneous		255,500	255,500
		<b>4,323,660</b>	<b>4,323,660</b>

**14 Stock and stores**

See accounting policy in Note 31 (E).

<i>In taka</i>	Note	2025	2024
Medicine (general fund)		34,833,752	27,964,543
Medicine (zakat fund)	Schedule-A	-	1,988,251
Linen and utensils		359,941	707,461
O. T. consumables		6,204,120	3,436,413
Printing and stationery		776,576	584,407
		<b>42,174,389</b>	<b>34,681,075</b>

**15 Advances and deposits**

See accounting policy in Note 31 (K).

<i>In taka</i>	Note	2025	2024
Advances	15(A)	4,176,490	7,834,620
Deposits	15(B)	890,695	890,695
		<b>5,067,185</b>	<b>8,725,315</b>

**A Advances**

<i>In taka</i>	Note	2025	2024
Staffs (for purchases)	Schedule - E	4,168,325	4,834,620
Advance to Jisan Tiles		8,165	-
Advance (Tradevision Ltd.)		-	2,500,000
Advance to Kamrul Ahsan Khan (MBBS student)		-	500,000
		<b>4,176,490</b>	<b>7,834,620</b>

**B Deposits**

<i>In taka</i>		2025	2024
Bangladesh Telecommunications Company Limited		50,300	50,300
Linde Bangladesh Ltd. (formerly BOC)		404,000	404,000
ANSAR and BDP, C.M.P zone as security money		318,384	318,384
Absar and Elias Enterprise Ltd. against CNG		50,000	50,000
M/S Selim and Sons against CNG		50,000	50,000
Bakhrabad Gas Systems Ltd.		18,011	18,011
		<b>890,695</b>	<b>890,695</b>

Advances and deposits are considered good and realisable or adjustable at this stage.



otes to the financial statements (continued)

16 Accounts receivables

See accounting policy in Note 31 (M).

<i>In taka</i>	2025	2024
Telephone booth (rent, electricity and surcharge)	3,860	3,860
Robi Axiata Ltd. (rent and electricity)	115,372	39,458
DBBL and Brac ATM booth (rent and electricity)	488,646	147,471
Bill receivable (pharmacy)	8,644,667	6,526,400
Medical college (electricity and water)	391,118	374,052
Institute of Child Health	226,500	258,000
Nursing Institute	154,200	67,900
Shamsun Nahar Nursing College	146,400	46,800
Al Eqwan Enterprise (canteen)	2,476,309	2,085,733
Receivable from CPF against forfeiture	171,351	68,609
Symantec	125,797	117,807
Telephone and internet	1,000	2,000
Banglalink	27,324	-
Fruit shop-Ma Store (rent and electricity)	-	8,283
	<b>12,972,544</b>	<b>9,746,373</b>
Intra-unit elimination	<b>(2,407,877)</b>	<b>(1,787,163)</b>
	<b>10,564,667</b>	<b>7,959,210</b>

17 Investments in fixed deposit receipts

See accounting policy in Note 31 (M).

<i>In taka</i>	Note	2025	2024
Long-term deposits	17(A)	-	5,000,000
Short-term deposits	17(B)	37,455,858	9,158,614
		<b>37,455,858</b>	<b>14,158,614</b>

A Long-term deposits

<i>In taka</i>	Date of maturity	2025	2024
NRB Commercial Bank Ltd., O. R. Nizam road branch, Chattogram			
- 295 (78 months)	03.01.25	-	1,500,000
- 296 (78 months)	03.01.25	-	1,000,000
- 294 (78 months)	13.01.25	-	2,500,000
		-	<b>5,000,000</b>

B Short-term deposits

<i>In taka</i>	Principal amount	2025	2024
Jamuna Bank Ltd., Anderkilla branch Ctg. (1 Year) (477)	1,900,000	4,879,109	4,571,244
NRB Commercial Bank Ltd., O.R. Nizam Road branch, Ctg. (1-year) (034)	500,000	978,156	897,890
One Bank Limited., Jubilee Road branch, Ctg. (1 year) (9003)	150,000	494,822	459,659
Social Islami Bank Ltd., Agrabad branch Ctg. (1 year) (122)	200,000	267,413	252,276
Southeast Bank Ltd., Halishahar branch (9524)	2,000,000	386,834	225,340
Jamuna Bank Ltd., Agrabad branch (877)	376,000	71,723	35,427
Trust Bank Ltd., Dewan Bazar branch (917)	1,000,000	160,013	78,192
Bangladesh Commerce Bank Ltd., Agrabad branch (400)	4,180,000	764,931	351,669
Bangladesh Commerce Bank Ltd., Agrabad branch (401)	390,000	67,598	32,943
Jamuna Bank Ltd., Agrabad branch (833)	480,000	95,260	44,953
Trust Bank Ltd., Dewan Bazar branch (926)	1,000,000	160,013	78,192
Bangladesh Commerce Bank Ltd., Agrabad branch (402)	490,000	84,270	41,073
One Bank Ltd., Agrabad branch (126)	5,000,000	400	400
Jamuna Bank Ltd., Agrabad branch (391)	10,000,000	1,317,578	428,989
Jamuna Bank Ltd., Agrabad branch (277)	10,000,000	1,317,578	428,989
Jamuna Bank Ltd., Agrabad branch (299)	10,000,000	1,317,578	428,989
Jamuna Bank Ltd., Agrabad branch (335)	10,000,000	1,317,578	428,989
Eastern Bank Ltd., Agrabad branch (017)	10,000,000	1,228,502	373,400
Dhaka Bank Ltd., CDA Avenue branch (6 months) (061)	5,000,000	5,200,486	-
Dhaka Bank Ltd., CDA Avenue branch (6 months) (050)	5,000,000	5,200,486	-
United Commercial Bank Ltd., Agrabad branch, Ctg. (9 months) (089)	5,000,000	5,319,965	-
United Commercial Bank Ltd., Agrabad branch, Ctg. (9 months) (078)	5,000,000	5,319,965	-
Jamuna Bank Ltd., Agrabad Branch (996)	376,000	25,210	-
Jamuna Bank Ltd., Agrabad Branch (961)	2,500,000	179,946	-
Jamuna Bank Ltd., Agrabad Branch (983)	2,500,000	179,946	-
Jamuna Bank Ltd., Agrabad Branch (012)	2,500,000	179,946	-
Jamuna Bank Ltd., Agrabad Branch (985)	470,000	31,552	-
Jamuna Bank Ltd., Agrabad Branch (004)	470,000	31,552	-
Eastern Bank Ltd., Agrabad Branch Ctg (893)	5,000,000	438,724	-
Eastern Bank Ltd., Agrabad Branch Ctg (895)	5,000,000	438,724	-
NRB Commercial Bank Ltd., Borodighir Par branch (821)	5,449,514	-	-
Agrani Bank Ltd., Chaktai branch (148/567)	3,000,000	-	-
Eastern Bank Ltd., Agrabad, branch (025)	5,000,000	-	-
		<b>37,455,858</b>	<b>9,158,614</b>



otes to the financial statements (continued)

18 Accrued Interest on Investments in fixed deposit receipts

*In taka*

Name of banks	Principal amount	2025	2024
NRB Commercial Bank Ltd., O. R. Nizam road branch (78 months) (294)	2,500,000	-	2,028,876
NRB Commercial Bank Ltd., O. R. Nizam road branch (78 months) (295)	1,500,000	-	1,157,142
NRB Commercial Bank Ltd., O. R. Nizam road branch (78 months) (296)	1,000,000	-	771,426
		-	3,957,444

19 Due from CMOSH Medical College

See accounting policy in Note 31 (M).

*In taka*

	2025	2024
Working capital loans	25,404,056	25,404,056
Construction of hostel building	380,926	380,926
Soil testing fee for new hospital building	95,060	95,060
Government fee to CDA	12,045	12,045
Paid against other liabilities of Medical College (Build Asia)	1,277,146	1,277,146
	27,169,233	27,169,233

20 Cash and cash equivalents

See accounting policy in Note 31 (M).

*In taka*

	Note	2025	2024
Cash in hand	20(A)	1,707,430	4,658,746
Cash at bank	20(B)	138,366,448	77,605,326
Short term deposit	20(C)	103,669,121	82,599,149
		243,742,999	164,863,221

A Cash in hand

*In taka*

	Note	2025	2024
General fund - hospital		1,647,199	4,560,063
ELKSMB fund	Schedule-A	29,621	98,073
Zakat fund	Schedule-A	30,610	610
		1,707,430	4,658,746



Notes to the financial statements (continued)

Cash at bank In taka	2025	2024
<b>Agrani Bank Ltd., Corporate Branch</b>		
- S/B A/C # 34028847/020000189016 (ELKSMB fund) (sch-A)	553,588	540,797
<b>Prime Bank Ltd., Agrabad Branch</b>		
- STD A/C # 12031030002319 (trust fund)	607,147	495,985
<b>Islami Bank Bangladesh Ltd., Agrabad Branch</b>		
- S/B A/C # 20501030200052605 (Zakat fund) (sch-A)	2,354,772	4,679,191
- MSA A/C-20504060200094112 (Ctg. Masjid)	1,699,703	1,432,077
<b>Dutch Bangla Bank Ltd. Halishahar Branch</b>		
- STD A/C # 165-120-1054 (salary fund)	29,626,016	26,595,744
<b>IFIC Bank Ltd., Agrabad Branch</b>		
- STD A/C # 2030-764588-041 (pharmacy)	28,810,187	1,219,979
- STD A/C# 2030-735555-041 (general fund)	14,264,202	429,266
- STD A/C# 2030-030574-041 (Nursing Institute)	4,252,865	9,141,025
- STD A/C# 2030-735555-042 (recurring fund))	3,257,671	987,588
- STD A/C# 20170130671041) (cancer fund))	1,927,658	826,156
- STD A/C# 2030-782089-041 (ELKSMB fund)-schedule-A	83,409	403,027
- STD A/C# 0170-282850-041 (recurring fund)-B.Sc.	5,159,253	5,902,950
- STD A/C# 0170-282852-041 (Nursing Institute)	5,456	8,291
<b>Standard Bank Ltd., Agrabad Branch, Chattogram</b>		
- STD A/C # 50213000003 (Zakat fund)-sch-A	175,142	87,111
<b>Al-Arafah Islami Bank Ltd., Agrabad Branch, Chattogram</b>		
- STD A/C # 0051220001697 (canteen account)	46,344	8,211
<b>Islami Bank Bangladesh Ltd., O. R Nizam Road Branch</b>		
- STD A/C # 20503040200974804 (Obs and Gy)	458,630	376,678
<b>Social Islami Bank Ltd., Agrabad Branch, Chattogram</b>		
- STD A/C # 0041340097044 (nursing w. fund)	279,828	233,222
<b>Dhaka Bank Ltd., CDA Avenue Branch</b>		
- STD A/C #0201500002068 (GOB Grant)	71,004	106,051
- STD A/C #0201500002048 (Cancer)	59,178	59,484
- STD A/C #0201500002365	946	1,521
<b>Brac Bank Ltd., Kazir Dewri Branch</b>		
- STD A/C #1107104831146001 (POS card)	843,901	608,484
- STD A/C #1048311460002	684,023	1,653,665
<b>United Commercial Bank Ltd., Ctg. Medical College Branch</b>		
- STD A/C #1422301000000658 (Cancer)	9,043,829	7,310,373
<b>United Commercial Bank Ltd., Jubilee Road Branch</b>		
- STD A/C #231301000000104	3,389,627	1,809,364
- STD A/C #0231301000000148 (Zakat Fund)	3,026,472	7,199,835
- STD A/C #0231301000000137	21,404,367	810,655
- STD A/C #0231301000000170	2,509,233	1,103,420
<b>Jamuna Bank Ltd., Agrabad Branch</b>		
- STD A/C-1201000015593 (Cancer)	384,365	509,704
- STD A/C #00050320002729 (Cancer) (ELKSMB fund)	113,477	48,452
- STD A/C #1001001570452	494,785	1,271
- STD A/C-1201000015593	11,000	-
<b>Eastern Bank Ltd., Agrabad Branch</b>		
- STD A/C #0011351207392 (Cardiology)	218,521	217,832
- STD A/C #0011350000093	1,774,575	2,163,265
<b>One Bank Ltd., Agrabad Branch</b>		
- STD A/C #1071490000218 (Dr. Saida Karim M. B. Fund)	775,274	504,105
<b>Al-Arafah Islami Bank Ltd., Khulshi Branch</b> (A/C -2091220000096)	-	4,198
<b>Bengal Commercial Bank Ltd., Agrabad Branch</b>		
- STD A/C #9002311000010	-	12,829
<b>AB Bank Ltd., Agrabad Branch, Chattogram</b>		
- S/B A/C # 4101-759838-300 (development fund)	-	3,187
- STD A/C # 4101-785768-430 (general fund)	-	53,146
<b>NRB Commercial Bank Ltd., O.R Nizam Road Branch</b>		
- STD A/C#011836000000062 (development fund)	-	32,952
- STD A/C# 011833300000220 (general fund)	-	24,235
	<b>138,366,448</b>	<b>77,605,326</b>



otes to the financial statements (continued)

Fixed deposit receipts

<i>In taka</i>	Date of maturity	Tenure	2025	2024
Social Islami Bank Ltd., Agrabad Branch (321)	23.07.25	3 months	600,000	600,000
Southeast Bank Ltd., Agrabad Branch (952)	19.08.25	3 months	376,000	376,000
Southeast Bank Ltd., Agrabad Branch (953)	19.08.25	3 months	470,000	470,000
United Commercial Bank Ltd., Chowk Bazar Branch (221)	28.09.25	3 months	2,500,000	2,500,000
Southeast Bank Ltd., Haliashahar Branch (524)	29.09.25	3 months	2,000,000	2,000,000
Jamuna Bank Ltd., Agrabad Branch (877)	11.09.25	3 months	376,000	376,000
Jamuna Bank Ltd., Agrabad Branch (833)	11.09.25	3 months	480,000	480,000
Trust Bank Ltd., Dewan Bazar Branch (917)	27.08.25	3 months	1,000,000	1,000,000
Trust Bank Ltd., Dewan Bazar Branch (926)	27.08.25	3 months	1,000,000	1,000,000
Bangladesh Commerce Bank Ltd., Agrabad Branch (400)	16.07.25	3 months	4,180,000	4,180,000
Bangladesh Commerce Bank Ltd., Agrabad Branch (401)	16.07.25	3 months	390,000	390,000
Bangladesh Commerce Bank Ltd., Agrabad Branch (402)	16.07.25	3 months	490,000	490,000
Jamuna Bank Ltd., Agrabad Branch (467/076) (ELKSMB fund)	22.07.25	3 months	800,000	800,000
Islami Bank Bangladesh Ltd., O.R Nizam Road Branch (308)	26.07.25	1 month	1,000,000	1,000,000
Islami Bank Bangladesh Ltd., O.R Nizam Road Branch (904)	24.07.25	1 month	600,000	600,000
Islami Bank Bangladesh Ltd., O.R Nizam Road Branch(213)	30.07.25	1 month	56,431	48,203
Islami Bank Bangladesh Ltd., O.R Nizam Road Branch (9904)	30.07.25	1 month	389,911	310,221
Southeast Bank Ltd., Agrabad Branch (6953)	30.09.25	3 months	142,346	98,421
Southeast Bank Ltd., Agrabad Branch (952)	30.09.25	3 months	112,442	75,059
United Commercial Bank Ltd., Chowk Bazar Branch., Ctg. (221)	30.09.25	3 months	889,991	805,245
Eastern Bank Ltd., Agrabad Branch Ctg (893)	13.09.25	3 months	5,000,000	5,000,000
Eastern Bank Ltd., Agrabad Branch Ctg (895)	13.09.25	3 months	5,000,000	5,000,000
One Bank Ltd., Agrabad Branch (126)	23.07.25	1 months	5,000,000	5,000,000
Jamuna Bank Ltd., Agrabad Branch (391)	18.09.25	3 months	10,000,000	10,000,000
Jamuna Bank Ltd., Agrabad Branch (277)	18.09.25	3 months	10,000,000	10,000,000
Jamuna Bank Ltd., Agrabad Branch (299)	18.09.25	3 months	10,000,000	10,000,000
Jamuna Bank Ltd., Agrabad Branch (335)	18.09.25	3 months	10,000,000	10,000,000
Eastern Bank Ltd., Agrabad Branch Ctg (017)	20.09.25	3 months	10,000,000	10,000,000
Jamuna Bank Ltd., Agrabad Branch (962)	29.09.25	3 months	7,000,000	-
Jamuna Bank Ltd., Agrabad Branch (996)	16.07.25	3 months	376,000	-
Jamuna Bank Ltd., Agrabad Branch (961)	04.07.25	3 months	2,500,000	-
Jamuna Bank Ltd., Agrabad Branch (983)	04.07.25	3 months	2,500,000	-
Jamuna Bank Ltd., Agrabad Branch (012)	04.07.25	3 months	2,500,000	-
Jamuna Bank Ltd., Agrabad Branch (985)	16.07.25	3 months	470,000	-
Jamuna Bank Ltd., Agrabad Branch (004)	16.07.25	3 months	470,000	-
City Bank Plc, Bhatiary Branch (001)	26.09.25	3 months	5,000,000	-
			<b>103,669,121</b>	<b>82,599,149</b>



Notes to the financial statements (continued)

**21 Capital fund**

See accounting policy in Note 31 (G).

<i>In taka</i>	Life membership subscription	Donation In cash (schedule-B)	Government grant	Donation In kind (schedule-D)	Development fund	Total
Balance at 1 July 2023	65,357,980	49,934,787	1,000,000	344,066,196	679,474,000	1,139,832,963
Received	15,100,000	6,923,688	-	47,867,148	113,726,500	183,617,336
Balance at 30 June 2024	80,457,980	56,858,475	1,000,000	391,933,344	793,200,500	1,323,450,299
Balance at 1 July 2024	80,457,980	56,858,475	1,000,000	391,933,344	793,200,500	1,323,450,299
Received	10,700,000	5,150,130	-	31,909,747	47,768,000	95,517,877
Refunded	-	-	-	-	(400,000)	(400,000)
Balance at 30 June 2025	91,157,980	62,008,605	1,000,000	423,843,091	840,558,500	1,418,568,176

**22 General fund**

See accounting policy in Note 31 (H).

<i>In taka</i>	2025	2024
Balance at 1 July	392,033,848	439,085,809
Loss for the period	(26,987,974)	(47,051,961)
Balance at 30 June	365,045,874	392,033,848

**23 Loans and borrowings**

See accounting policy in Note 31 (M).

**A. Current and non-current classification of loans and borrowings**

<i>In taka</i>	Note	2025	2024
Non-current liability	23(B),(D)(i)	664,783,472	682,580,423
Current liability	23(C),(D)(ii)	129,806,676	114,913,671
		794,590,148	797,494,094

**B. Due to CMOSH Medical College**

<i>In taka</i>	2025	2024
Working capital loan	4,000,000	4,000,000
Loan for construction of new hospital building	522,915,327	520,830,620
Loan for construction of service building	3,568,331	3,568,331
	530,483,658	528,398,951

This relates to funds availed from Chattagram Maa-O-Shishu Hospital Medical College. These loans are non-interest bearing and have no fixed repayment schedule. Since there is no plan to pay-off any portion within a year, the loan has been classified as a non-current liability.

**C. Loan received from Contributory Provident Fund**

<i>In taka</i>	2025	2024
Loan received from Contributory Provident Fund	91,405,949	83,858,669
	91,405,949	83,858,669

This amount relates to working capital loans obtained from the Hospital's Contributory Provided Fund. Tenure for the loan is six months and interest @ 9% per annum is repayable.

**D Term Loan**

**i. Non-current liability**

<i>In taka</i>	2025	2024
5 years term loan from United Commercial Bank Ltd.	134,299,814	154,181,472
	134,299,814	154,181,472

**ii. Current liability**

<i>In taka</i>	2025	2024
Interest	2,061,884	2,136,170
Principal	36,338,843	28,918,832
	38,400,727	31,055,002

**Terms of loan**

A corporate term loan facility was availed following a mutual agreement between the Hospital and the United Commercial Bank Limited with effect from March 2024. CMOSH received another loan from United Commercial Bank Limited with effect from August 2024.

**Total loan facilities:** Tk. 19 crore and 2.38 crore respectively.

**Interest rate:**

Interest rate is 9.00% per annum calculated on monthly basis and variable depending on the situation of money market.

**Repayments:**

This term loan is repayable in 60 monthly instalments starting from April 2024 and September 2024 respectively.



Notes to the financial statements (continued)

**4 Account and other payables**

See accounting policy in Note 31 (M).

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Account payables	24(A)	222,981,815	203,347,408
Security deposits	24(B)	32,870,179	29,616,573
Other liabilities	24(C)	11,841,720	1,887,926
		<b>267,693,714</b>	<b>234,851,907</b>

**A Account payables**

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Salary and allowances	48,080,299	41,788,947
Electricity	6,318,029	6,009,143
Water	309,971	473,959
Gas	148,351	125,386
Audit fee including VAT	563,500	556,000
Surgeons' fee and assistants' fee	1,255,325	932,564
Anaesthesia fee	1,280,510	653,612
Linde Bangladesh Ltd. (oxygen)	6,211,644	8,478,031
Consultant fee	22,455,836	6,578,691
Printing	1,441,945	2,142,865
Therapist expenses	600,000	450,000
Histo pathology unit expenses	229,343	33,508
Bio-chemistry unit expenses	16,399,624	13,193,626
Microbiology unit expenses	5,781,199	3,646,814
Clinical pathology unit expenses	15,051,048	8,878,045
Echo unit expenses	145,000	194,371
Gastroenterology unit expenses	433,038	365,636
Oncology unit expenses	3,017,350	2,446,640
Oil and lubricants for motors cars	641,697	669,688
Oil and lubricants for generator	369,600	675,647
Overtime	4,015,175	2,905,976
Dialysis unit expenses	3,256,398	3,589,307
Bulb and other replacement	1,422,161	1,263,241
Cleaning and washing	1,983,223	2,356,586
E-vision software	40,250	40,250
Furniture and fixtures	9,269,585	1,999,830
E-mail, dish and internet bills	39,000	30,000
O. T. consumables	5,840,862	9,589,893
Linen and utensils	278,484	1,353,463
Obs. Department expenses	2,003,320	2,372,693
Pharmacy	14,813,721	5,657,735
Repair and upkeep	3,136,128	5,277,077
CT scan unit expenses	1,084,900	571,250
Computer accessories	3,930,703	4,296,605
Sunny Trading Agency Pvt. Ltd. (laparoscopic machine)	359,660	359,660
Payable to the Daily Azadi, Purbakone and dream media (advertisement)	1,903,078	1,433,630
Haematology department expenses	267,497	132,025
Employer's contribution Provident Fund	957,182	792,446
X-Ray unit expenses	3,072,500	4,218,600
Blood transfusion	1,457,685	1,285,544
PCR Lab expenses	2,938,800	3,045,250
Dental unit expenses	248,373	99,813
Syringe pump	1,096,300	1,786,626
ECG expense	169,136	453,801
Ansar bill	270,722	295,662
AGM and other celebration	911,269	327,263
EPI unit expenses	2,050,659	591,157
<b>Balance carried forward</b>	<b>197,550,080</b>	<b>154,418,556</b>



Notes to the financial statements (continued)

**24 Account and other payables**  
See accounting policy in Note 31 (M).

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Account payables	24(A)	222,981,815	203,347,408
Security deposits	24(B)	32,870,179	29,616,573
Other liabilities	24(C)	11,841,720	1,887,926
		<b>267,693,714</b>	<b>234,851,907</b>

**A Account payables**

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Salary and allowances	48,080,299	41,788,947
Electricity	6,318,029	6,009,143
Water	309,971	473,959
Gas	148,351	125,386
Audit fee including VAT	563,500	556,000
Surgeons' fee and assistants' fee	1,255,325	932,564
Anaesthesia fee	1,280,510	653,612
Linde Bangladesh Ltd. (oxygen)	6,211,644	8,478,031
Consultant fee	22,455,836	6,578,691
Printing	1,441,945	2,142,865
Therapist expenses	600,000	450,000
Histo pathology unit expenses	229,343	33,508
Bio-chemistry unit expenses	16,399,624	13,193,626
Microbiology unit expenses	5,781,199	3,646,814
Clinical pathology unit expenses	15,051,048	8,878,045
Echo unit expenses	145,000	194,371
Gastroenterology unit expenses	433,038	365,636
Oncology unit expenses	3,017,350	2,446,640
Oil and lubricants for motors cars	641,697	669,688
Oil and lubricants for generator	369,600	675,647
Overtime	4,015,175	2,905,976
Dialysis unit expenses	3,256,398	3,589,307
Bulb and other replacement	1,422,161	1,263,241
Cleaning and washing	1,983,223	2,356,586
E-vision software	40,250	40,250
Furniture and fixtures	9,269,585	1,999,830
E-mail, dish and internet bills	39,000	30,000
D. T. consumables	5,840,862	9,589,893
Linens and utensils	278,484	1,353,463
Pharmacy Department expenses	2,003,320	2,372,693
Pharmacy	14,813,721	5,657,735
Repair and upkeep	3,136,128	5,277,077
CT scan unit expenses	1,084,900	571,250
Computer accessories	3,930,703	4,296,605
Unnny Trading Agency Pvt. Ltd. (laparoscopic machine)	359,660	359,660
Payable to the Daily Azadi, Purbakone and dream media (advertisement)	1,903,078	1,433,630
Haematology department expenses	267,497	132,025
Employer's contribution Provident Fund	957,182	792,446
Ray unit expenses	3,072,500	4,218,600
Blood transfusion	1,457,685	1,285,544
ICR Lab expenses	2,938,800	3,045,250
Central unit expenses	248,373	99,813
Ring pump	1,096,300	1,786,626
Gas expense	169,136	453,801
Car bill	270,722	295,662
Meal and other celebration	911,269	327,263
Unit expenses	2,050,659	591,157
<b>Balance carried forward</b>	<b>197,550,080</b>	<b>154,418,556</b>



Notes to the financial statements (continued)

In taka	2025	2024
Balance brought forward	197,550,080	154,418,556
Child Development Centre	85,800	93,258
Stationery	922,807	840,025
RT PCR machine	215,000	215,000
Entertainment	222,595	324,401
Lecturer fee	28,300	73,500
Patients monitor	568,000	850,000
Pulse Oximeter	427,250	1,092,000
Medicine	1,354,532	1,313,153
Eye Department expenses	11,214	15,895
Paediatric ICU unit expenses	3,527,338	5,143,155
Neonatal unit expenses	2,035,320	4,388,644
Adult ICU unit expenses	2,628,626	1,262,995
Cathlab unit expenses	3,732,820	6,256,190
High Flow Nasal Cannula	900,000	2,625,000
Defibrillator machine	300,000	1,800,000
Bed Lift	600,000	1,000,000
Bubble CPAP machine	460,000	1,150,000
ENT Department expenses	31,972	181,707
Infusion pump	1,294,750	503,188
O.T Table	550,000	2,870,000
CMOSH Cancer unit expenses	3,169,117	3,194,921
EMR & AMU unit expenses	185,975	232,200
Water (Nursing Institute-18187 & B.Sc-18188)	86,036	-
Computer	979,350	-
Telephone (2021-2022)	10,108	-
Examination Expenses (B.Sc)	252,805	-
BiPap Machine	172,000	-
GOT	800,678	-
Celling Fan	32,250	-
ECG machine	705,250	-
Money counting machine	210,001	-
Phototherapy Machine	295,000	-
CCU Unit Exp.	160,000	-
Oxygen Pipe Line System (Tradevision)	884,718	-
ETT unit expenses	-	13,352
Diathermy machine	-	200,000
Physical Medicine unit expenses	-	107,500
Electric Medical Care Bed	-	629,000
X-Ray machine	-	6,150,000
Electric Sub-Station	-	3,983,061
Warmer machine	-	162,500
ETT machine	-	250,000
Fooding	-	176,210
EEG unit expenses	-	29,160
Anaesthesia machine	-	1,340,000
O.T Light	-	1,050,000
Scrub Station	-	700,000
Server	-	100,000
Ultrasonography machine	-	400,000
	<b>225,389,692</b>	<b>205,134,571</b>
Intra-unit elimination	<b>(2,407,877)</b>	<b>(1,787,163)</b>
	<b>222,981,815</b>	<b>203,347,408</b>



Notes to the financial statements (continued)

**B Security deposits**

<i>In taka</i>	2025	2024
Md. Abu Musa (telephone booth)	500,000	500,000
Cash assistant and rent collector (cash security)	130,000	130,000
Md. Saleh Jahangir (against medical wastage sales)	5,000	5,000
Usha Computer	23,658	23,658
Senior staff nurse of CMOSH	330,000	320,000
Al Eqwan Enterprise (canteen)	7,000,000	3,000,000
Security deposit from various companies	24,381,521	25,437,915
M/S Sufiya Medicine House	500,000	-
Shahidul Alam (fruit shop)	-	200,000
	<b>32,870,179</b>	<b>29,616,573</b>

**C Other liabilities**

<i>In taka</i>	2025	2024
Received against hospital masjid complex	1,505,201	1,266,996
Advance received from Institute of Child health	211,000	186,000
Donation received against Tuition Fee (B.Sc.)	60,000	102,000
Donation received for Hafez Kamrul Islam Shahin	65,519	221,216
Received from Social Welfare Odhidoptor for Cancer & other Patients	10,000,000	-
Advance rent received from Robi Axiata Ltd.	-	71,184
Advance rent received from Banglalink	-	25,530
Advance received from B.Sc. Nursing College	-	15,000
	<b>11,841,720</b>	<b>1,887,926</b>

**5. Deferred tax liabilities**

See accounting policy in Note 31 (L).

<i>In taka</i>	2025	2024
Balance at 1 July	1,088,297	-
Deferred tax recognised in profit or loss	(1,088,297)	1,088,297
<b>Balance at 30 June</b>	<b>-</b>	<b>1,088,297</b>

**A. Movement of deferred tax balances**

<i>In taka</i>	Net balance at 1 July	Recognised in profit or loss	Recognised in OCI	Deferred tax assets	Deferred tax liabilities	Net balance at 30 June
<b>At 30 June 2025</b>						
Accrued interest on investment in fixed deposit	1,088,297	(1,088,297)	-	-	-	-
	<b>1,088,297</b>	<b>(1,088,297)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>At 30 June 2024</b>						
Accrued interest on investment in fixed deposit	-	1,088,297	-	-	1,088,297	1,088,297
	<b>-</b>	<b>1,088,297</b>	<b>-</b>	<b>-</b>	<b>1,088,297</b>	<b>1,088,297</b>

**B. Reconciliation of deferred tax liabilities (assets)**

<i>In taka</i>	Note	Rate applied	Carrying amount	Tax base	Taxable (Deductible) temporary difference	Deferred tax liability (asset)
<b>At 30 June 2025</b>						
Accrued interest on investment in fixed deposit	18	27.50%	-	-	-	-
<b>At 30 June 2024</b>						
Accrued interest on investment in fixed deposit	18	27.50%	3,957,444	-	3,957,444	1,088,297
						<b>1,088,297</b>



Notes to the financial statements (continued)

26 Financial instruments- Fair value and risk management

A. Accounting classifications and fair values

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

In taka	Note	Carrying amount					Total
		Fair value - hedging instruments	Mandatorily at FVTPL- Others	Financial assets at amortised cost	FVOCI- equity instruments	Other financial liabilities	
<b>30 June 2025</b>							
<b>Financial assets not measured at fair value</b>							
Advances and deposits	15	-	-	890,695	-	-	890,695
Accounts receivables	16	-	-	10,564,667	-	-	10,564,667
Investments in fixed deposit at face value	17	-	-	37,455,858	-	-	37,455,858
Due from related parties	19	-	-	27,169,233	-	-	27,169,233
Cash and cash equivalents	20	-	-	243,742,999	-	-	243,742,999
		-	-	319,823,452	-	-	319,823,452
<b>Financial liabilities not measured at fair value</b>							
Loans and borrowings	23	-	-	-	-	794,590,148	794,590,148
Account and other payables	24	-	-	-	-	267,693,714	267,693,714
		-	-	-	-	1,062,283,862	1,062,283,862
<b>30 June 2024</b>							
<b>Financial assets not measured at fair value</b>							
Advances and deposits	15	-	-	890,695	-	-	890,695
Accounts receivables	16	-	-	7,959,210	-	-	7,959,210
Investments in fixed deposit at face value	17	-	-	14,158,614	-	-	14,158,614
Due from related parties	19	-	-	27,169,233	-	-	27,169,233
Cash and cash equivalents	20	-	-	164,863,221	-	-	164,863,221
		-	-	215,040,973	-	-	215,040,973
<b>Financial liabilities not measured at fair value</b>							
Loans and borrowings	23	-	-	-	-	797,494,094	797,494,094
Account and other payables	24	-	-	-	-	234,851,907	234,851,907
		-	-	-	-	1,032,346,001	1,032,346,001



## Notes to the financial statements (continued)

### B. Financial risk management

IFRS 7 *Financial Instruments: Disclosures* requires disclosure of information relating to both recognised and unrecognised financial instruments, their significance and performance, accounting policies, terms and conditions, net fair values and risk information - the Hospital's policies for controlling risks and exposures.

The Hospital's management has overall responsibility for the establishment and oversight of the Hospital's risk management framework. The Hospital's management policies are established to identify and analyse the risks faced by the Hospital to set appropriate risk limits and controls and to monitor risks and adherence to limit. Risk management policies, procedures and systems are reviewed regularly to reflect changes in market conditions and the Hospital's activities. The Hospital has exposure to the following risks from its use of financial instruments:

- Credit risk
- Liquidity risk
- Market risk

#### i. Credit risk

Credit risk is the risk of a financial loss to the Hospital if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Hospital's loans and receivables and balances with banks.

The maximum exposure to credit risk is represented by the carrying amount of each financial asset in the statement of financial position.

#### *Exposure to credit risk*

The carrying amount of financial assets represents the maximum credit exposure. The maximum exposure to credit risk at the reporting date was:

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Deposits	15(B)	<b>890,695</b>	890,695
Accounts receivables	16	<b>10,564,667</b>	7,959,210
Investments in fixed deposit receipts at face value	17	<b>37,455,858</b>	14,158,614
Due from CMOSH Medical College	19	<b>27,169,233</b>	27,169,233
Cash at bank	20(B)	<b>138,366,448</b>	77,605,326
Short term deposits	20(C)	<b>103,669,121</b>	82,599,149
		<b>318,116,022</b>	210,382,227



Notes to the financial statements (continued)

**Liquidity risk**

Liquidity risk is the risk that the Hospital will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or other financial assets. The Hospital's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Hospital's reputation.

The following are the remaining contractual maturities of financial liabilities at the reporting date :

In taka	Note	Carrying amount	Total	Contractual cash flows			
				Within 12 months	1-2 years	2-5 years	More than 5 years
<b>30 June 2025</b>							
<b>Non-derivative financial liabilities</b>							
Loans and borrowings	23	794,590,148	(794,590,148)	(38,400,727)	(42,058,093)	(92,241,721)	(621,889,607)
Account and other payables	24	267,693,714	(267,611,113)	(267,611,113)	-	-	-
		<b>1,062,283,862</b>	<b>(1,062,201,261)</b>	<b>(306,011,840)</b>	<b>(42,058,093)</b>	<b>(92,241,721)</b>	<b>(621,889,607)</b>
<b>30 June 2024</b>							
<b>Non-derivative financial liabilities</b>							
Loans and borrowings	23	797,494,094	(797,494,094)	(31,055,002)	(33,250,042)	(120,931,430)	(612,257,620)
Account and other payables	24	234,851,907	(234,851,907)	(234,851,907)	-	-	-
		<b>1,032,346,001</b>	<b>(1,032,346,001)</b>	<b>(265,906,909)</b>	<b>(33,250,042)</b>	<b>(120,931,430)</b>	<b>(612,257,620)</b>

**Market risk**

Market risk is the risk that any changes in market prices, such as interest rates will affect the Hospital's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters while optimising the return.

**Transaction risk**

Transaction risk is the risk that the Entity will incur exchange losses when the accounting results are translated into the home currency.

**Economic risk**

Economic risk refers to the effect of exchange rate movements on the international competitiveness of the Entity.

**Interest rate risk**

Interest rate risk arises from movement in interest rates. The Hospital needs to manage interest rate risk so as to be able to re-pay debts as they fall due and to minimise the risks surrounding interest payments and receipts.

**Fixed rated instruments**

In taka	2025	2024
Financial assets (Fixed deposit receipts)	141,124,979	96,757,763
Financial liabilities	-	-

**Related party transactions**

**Other related party transactions**

During the year the Hospital carried out a number of transactions with related party in the normal course of business. The name of the related party, nature of relationship, nature of transactions for the year ended and balance as at reporting date have been set out in accordance with the provisions of IAS 24 *Related Party Disclosures*.

Name of party	Nature of transaction	Transaction values for the year ended 30 June		Balance outstanding as at 30 June		Pricing policy
		2025	2024	2025	2024	
Chattoogram Maa-O-Shishu Hospital Medical College	Loan provided	-	12,000,000	27,169,233	27,169,233	Non-interest bearing loan
	Loan received	2,084,707	1,844,694	530,483,658	528,398,951	



Notes to the financial statements (continued)

**Liquidity risk**

Liquidity risk is the risk that the Hospital will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or other financial assets. The Hospital's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Hospital's reputation.

The following are the remaining contractual maturities of financial liabilities at the reporting date :

In taka	Note	Carrying amount	Total	Contractual cash flows			
				Within 12 months	1-2 years	2-5 years	More than 5 years
<b>30 June 2025</b>							
<b>Non-derivative financial liabilities</b>							
Loans and borrowings	23	794,590,148	(794,590,148)	(38,400,727)	(42,058,093)	(92,241,721)	(621,889,607)
Account and other payables	24	267,693,714	(267,611,113)	(267,611,113)	-	-	-
		<b>1,062,283,862</b>	<b>(1,062,201,261)</b>	<b>(306,011,840)</b>	<b>(42,058,093)</b>	<b>(92,241,721)</b>	<b>(621,889,607)</b>
<b>30 June 2024</b>							
<b>Non-derivative financial liabilities</b>							
Loans and borrowings	23	797,494,094	(797,494,094)	(31,055,002)	(33,250,042)	(120,931,430)	(612,257,620)
Account and other payables	24	234,851,907	(234,851,907)	(234,851,907)	-	-	-
		<b>1,032,346,001</b>	<b>(1,032,346,001)</b>	<b>(265,906,909)</b>	<b>(33,250,042)</b>	<b>(120,931,430)</b>	<b>(612,257,620)</b>

**iii. Market risk**

Market risk is the risk that any changes in market prices, such as interest rates will affect the Hospital's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters while optimising the return.

**iv. Transaction risk**

Transaction risk is the risk that the Entity will incur exchange losses when the accounting results are translated into the home currency.

**v. Economic risk**

Economic risk refers to the effect of exchange rate movements on the international competitiveness of the Entity.

**vi. Interest rate risk**

Interest rate risk arises from movement in interest rates. The Hospital needs to manage interest rate risk so as to be able to re-pay debts as they fall due and to minimise the risks surrounding interest payments and receipts.

**Fixed rated instruments**

In taka	2025	2024
Financial assets (Fixed deposit receipts)	141,124,979	96,757,763
Financial liabilities	-	-

**27 Related party transactions**

**Other related party transactions**

During the year the Hospital carried out a number of transactions with related party in the normal course of business. The name of the related party, nature of relationship, nature of transactions for the year ended and balance as at reporting date have been set out in accordance with the provisions of IAS 24 *Related Party Disclosures*.

Name of party	Nature of transaction	Transaction values for the year ended 30 June		Balance outstanding as at 30 June		Pricing policy
		2025	2024	2025	2024	
Chatto gram Maa-O-Shishu Hospital Medical College	Loan provided	-	12,000,000	27,169,233	27,169,233	Non-interest bearing loan
	Loan received	2,084,707	1,844,694	530,483,658	528,398,951	



Notes to the financial statements (continued)

28 Other disclosures

A. Going concern

The Hospital has adequate resources and intention to continue in operation for foreseeable future and hence, the financial statements have been prepared on going concern basis. As per management assessment there are no material uncertainties related to events or conditions which may cast significant doubt upon the Hospital's ability to continue as a going concern.

B. Basis of measurement

These financial statements have been prepared on a going concern basis following accrual basis of accounting under historical cost convention.

C. Comparative information and rearrangements

Comparative information has been disclosed in respect of preceding period in accordance with IAS 1 *Presentation of Financial Statements*, for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements. Prior year's figures have been rearranged wherever considered necessary to ensure comparability with the current year.

D. Particulars of employees

<i>In number</i>	<b>2025</b>
Employees drawing more than Tk. 3,000 per month	<b>2,026</b>
Employees drawing less than Tk. 3,000 per month	-
	<b>2,026</b>

29 Contingent liabilities and commitment

There are a few demands raised against the Hospital by income tax and VAT authorities as well as disgruntled employees. Demands raised are not material to the financial statements. Moreover, management believes that outcome of all pending proceedings will be in favour of the Hospital as well

30 Events occurring after the reporting date

No material events have occurred to the date of issue of this report which could affect the values stated therein.

31 Material accounting policies

The Hospital has consistently applied the following accounting policies to all periods presented in these financial statements except otherwise stated.

Set out below is an index of the material accounting policies, the details of which are available on the pages that follow.

A. Property, plant and equipment	26-27
B. Donation	27
C. Employee benefits schemes	27
D. Revenue	27
E. Stock and stores	27
F. Provision and contingencies	27
G. Capital fund	27
H. General fund	27
I. Zakat fund	28
J. Benevolent fund	28
K. Advances and deposits	28
L. Income tax	28
M. Financial instruments	28-31
N. Impairment	31

A Property, plant and equipment

i Recognition and measurement

Property, plant and equipment are stated at cost less accumulated depreciation.

Cost includes expenditures that are directly attributable to the acquisition of the asset. The cost of self-constructed/installed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the asset to a working condition for its intended use, and the cost of dismantling and removing the items and restoring the site on which the assets are located.



**Depreciation**

Depreciation is calculated to write off the cost of items of property, plant and equipment less their estimated residual values using the straight-line method over their estimated useful lives. Full year's depreciation is charged during the year of addition while no depreciation is charged in the year of disposal.

Categories of assets	Depreciation rate
Central air conditioner	10%
Building and infrastructure	2.50%-10.00%
Electrical installations	10%-15%
Furniture and fixtures	10%
Gas and water line installations	10%-15%
Intangible assets	10%
IT equipment	15%
Linear Accelerator Machine	10%
Medical machinery and equipment	10%-20%
Motor vehicles	15%
Office equipment	5%-15%
Others	5%-10%
Oxygen pipeline system	10%

**Donation**

As per the Executive Committee's decision dated 19 July 1994, 100% of donation in medicine and other consumables are credited to income and expenditure account. Additionally, as per the Executive Committee's decision dated 8 June 2024, 100% of cash donation is transferred to Capital Fund.

**Employee benefits schemes**

Chattagram Maa O Shishu Hospital Employees' Provident Fund was constituted on 1 July 2004. This Fund is recognised by the Commissioner of Taxes, Taxes Zone-4, Chattogram effective from 1 July 2004 vide letter No. SA(Pro)/According & Withdrawal of RPF/kaa-4(Chatta)/2013-2014 dated 18 June 2014 under para - 2(1) part "B" of 1st Schedule of Income Tax Ordinance 1984 and ITA 2023. The Fund is managed by a Board of Trustees in accordance with the rules and regulations laid down in the Trust Deed of the Fund.

Every employee subscribes @ 8.33% of their basic salary while the Hospital authority also contributes a similar amount to the Fund.

**Revenue**

Management understands that the hospital is required to recognise income from hospital on accrual basis. However prior experience proves that variance between accrual based hospital income and cash basis recognition of such income is very insignificant. Hence, the Hospital recognises income from hospital on cash basis for simplification of process.

**Stock and stores**

The cost of stocks and stores are calculated based on the weighted average method and includes expenditure incurred in acquiring these stocks and stores excluding medicine.

**Provision and contingencies**

A provision is recognised in the financial statements when the Hospital has a legal or constructive obligation as a result of past event and 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.

**Capital fund**

It represents life membership subscription amounts received from life members, 100% of donation in cash received, donation received in kinds, any grant received from the Government and fund received from medical college for the development of the hospital.

**General fund**

General fund represents accumulated fund from surplus/deficit from statement of profit and loss and other comprehensive income accounts.



**I Zakat fund**

Zakat fund represents funds received as Zakat donation. Its receipt and expenditures are recorded separately from the Hospital's records and the closing balance is taken as an equity component.

**J Benevolent fund**

Eng. L. K. Siddiqui Memorial Benevolent Fund (ELKSMB fund) represents donations received and expenses performed from this particular fund. Its receipts and payments are kept separately.

**K Advances and deposits**

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads such as fixed assets or expenses. Deposits are initially recorded at cost.

**L Income tax**

Income tax expenses are recognised in the income and expenditure account as per provisions of income tax laws following the IAS 12 *Income Taxes*.

Operating income of the Hospital is exempted from tax by virtue of SRO 117 – LAW / 2015 dated, 4 June, 2015 in pursuance of section 76 of then enacted Income Tax Ordinance 1984. However, the Hospital is required to pay regular tax on its finance and other income excluding any kind of donations received. As operating income is tax exempted, impact of deferred tax is only recognised for non-operating elements on which temporary differences are expected to arise.

**M Financial Instruments**

**i Recognition and initial measurement**

Trade receivables and debt securities issued are initially recognised when they are originated. All other financial assets and financial liabilities are initially recognised when the Hospital becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at FVTPL, transaction costs that are directly attributable to its acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

**j Classification and subsequent measurement**

**i Financial assets**

On initial recognition, a financial asset is classified as measured at: amortised cost; FVOCI – debt investment; FVOCI - equity investment; or FVTPL.

Financial assets are not reclassified subsequent to their initial recognition unless the Hospital changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

**Financial assets at fair value through profit and loss**

These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income are recognised in statement of profit or loss.

**Financial assets at amortised cost**

A financial asset is measured at amortised cost if it meets both the following conditions and is not designated at FVTPL - it is held within a business model whose objective is to hold assets to collect contractual cash flows; and - its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.



**Investments at fair value through other comprehensive income**

An investment is measured at FVOCI if it meets both the following conditions and is not designated at FVTPL:

It is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and

Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

On initial recognition of an equity investment that is not held for trading, the Hospital may irrevocably elect to present subsequent changes in the investment's fair value in OCI. This election is made on an investment-by-investment basis.

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL. This includes all derivative financial assets. On initial recognition, the Hospital may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

**Financial assets – Business model assessment**

The Hospital makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to management. The information considered includes:

- the stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of any related liabilities or expected cash outflows or realising cash flows through the sale of the assets;
- how the performance of the portfolio is evaluated and reported to the Hospital's management; the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated – e.g. whether compensation is based on the fair value of the assets managed or the contractual cash flows collected; and
- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

Transfers of financial assets to third parties in transactions that do not qualify for derecognition are not considered sales for this purpose, consistent with the Hospital's continuing recognition of the assets.

**Assessment whether contractual cash flows are Solely Payments of Principal and Interest (SPPI)**

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Hospital considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making this assessment, the Hospital considers:

- contingent events that would change the amount or timing of cash flows;
- terms that may adjust the contractual coupon rate, including variable-rate features;
- prepayment and extension features; and
- terms that limit the Hospital's claim to cash flows from specified assets (e.g. non-recourse features).

A prepayment feature is consistent with the solely payments of principal and interest criterion if the prepayment amount substantially represents unpaid amounts of principal and interest on the principal amount outstanding, which may include reasonable additional compensation for early termination of the contract.



to the financial statements (continued)

...for a financial asset acquired at a discount or premium to its contractual par amount, a feature that permits prepayment at an amount that substantially represents the contractual par amount plus accrued (but unpaid) contractual interest (which may also include reasonable additional compensation for early termination) is treated as consistent with this criterion if the fair value of the prepayment feature is insignificant at initial recognition.

**Financial assets – Subsequent measurement and gains and losses**

<b>Financial assets at FVTPL</b>	These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income, are recognised in statement of profit or loss.
<b>Financial assets at amortised cost</b>	These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in statement of profit or loss.
<b>Equity investments at FVOCI</b>	These assets are subsequently measured at fair value. Interest income calculated using the effective interest method, foreign exchange gains and losses and impairment are recognised in profit or loss. Other net gains and losses are recognised in OCI. On derecognition, gains and losses accumulated in OCI are reclassified to statement of profit or loss.
<b>Debt investments at FVOCI</b>	These assets are subsequently measured at fair value. Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are never reclassified to statement of profit or loss.

Financial assets comprise cash and cash equivalents, other receivables and investment in fixed deposit receipt etc.

**Cash and cash equivalents**

Cash and cash equivalents comprise cash in hand and cash at banks which are available for operational activities of the hospital.

**Accounts receivables**

Accounts receivables represent the amounts due from patients and other parties. These are recognised initially at cost or market value and subsequently carried at amortised cost less any impairment losses.

**Investment in fixed deposit receipt**

The Hospital regularly invests in both long-term and short-term fixed deposits. These deposits are initially recognised at cost. Any subsequent interests are taken to profit or loss.

**Financial liabilities**

Financial liabilities are classified as measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading, it is a derivative or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including any interest expense, are recognised in statement of profit or loss.

Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in profit or loss. Any gain or loss on derecognition is also recognised in statement of profit or loss.

Financial liabilities include trade and other payables and due to related parties.

**Account and other payables**

Trade and other payables represent the amounts due to customers for receiving goods or services. Trade and other payables are initially recognised at cost which is the fair value of the consideration received. After initial recognition these are carried at amortised cost.

**Due to related parties**

Due to related parties refers to the amount of funds payable to related parties. These are initially recognised at cost which is the fair value of the consideration received. After initial recognition these are carried at amortised cost.



**Recognition**

**Financial assets**

The Hospital derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Hospital neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

In the case the Hospital enters into transactions whereby it transfers assets recognised in its statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred assets, the transferred assets are not derecognised.

**Financial liabilities**

The Hospital derecognises a financial liability when its contractual obligations are discharged or cancelled or expired. The Hospital also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non-cash assets transferred or liabilities assumed) is recognised in statement of profit or loss.

**Offsetting**

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Hospital currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

**Impairment**

**Financial assets**

The carrying amount of the Hospital's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount.

**Accounting standard issued but not yet effective**

Number of new standards are effective for annual periods beginning after 1 July 2024 and earlier application is permitted; however, the Hospital has not early adopted the new or amended standards in preparing these financial statements.

The following amended standards and interpretations are not expected to have a significant impact on the financial statements.

- Loss of Exchangeability - Amendments to IAS 21 (1 January 2025);
- Classification and measurement of financial Instruments - Amendments to IFRS 9 and IFRS 7 (1 January 2026);
- Annual Improvements to IFRS Accounting Standards - Volume 11 (1 January 2026);
- IFRS 18 Presentation and Disclosure in Financial Statements (1 January 2027) etc.



**Chattagram Maa-O-Shishu Hospital**  
**Zakat fund and Eng. L. K. Siddiqui Memorial Benevolent Fund (ELKSMB fund)**  
**Receipts and payments accounts**

For the year ended 30 June

<i>In taka</i>	<i>Note</i>	<b>Zakat fund</b>	<b>ELKSMB fund</b>
<b>Balance at 1 July 2024</b>			
Cash in hand	20	610	98,073
Cash at bank	20	11,966,137	1,792,276
Medicine stock	14	1,988,251	-
		<b>13,954,998</b>	<b>1,890,349</b>
<b>Receipts during the year</b>			
Collection in cash		5,872,010	1,385,852
Bank interest		338,005	24,496
Medicine purchase on credit		-	-
Interest of fixed deposit receipt		-	65,496
		<b>6,210,015</b>	<b>1,475,844</b>
<b>Total fund available</b>		<b>20,165,013</b>	<b>3,366,193</b>
<b>Distributions from the year</b>			
Medicine purchased and used		14,494,645	84,370
Food		-	1,694,331
Bank charges		16,817	4,047
Source tax		55,555	3,350
		<b>14,567,017</b>	<b>1,786,098</b>
<b>Balances at 30 June 2025</b>		<b>5,597,996</b>	<b>1,580,095</b>
<b>Balances at 30 June 2025 represented by</b>			
Cash in hand	20	30,610	29,621
Cash at bank	20	5,567,386	1,550,474
Medicine stock	14	-	-
		<b>5,597,996</b>	<b>1,580,095</b>

Schedule-B

**Chattagram Maa-O-Shishu Hospital**  
**Cash donation received**

For the year ended 30 June

<i>In taka</i>	<b>2025</b>	<b>2024</b>
<b>Donors</b>		
Through: M. A. Latif	750,000	250,000
Mrs.Salma Zaman	100,000	-
Sunshine Charites	500,000	-
Lion Club Of Chittagong	20,000	-
Rotary Club Of Chittagong	80,000	-
Prof.Dr.Mahmood Ahmed Chowdhury	100,000	-
Prof.Dr.Md.Anwarul Azim	25,000	-
Md.Mizanur Rahman	1,000	-
Welfare Relief Fund-2024	1,127,930	-
Mrs.Rebeka Nasrin	30,000	-
Anowara Alam Foundation	200,000	-
Received against Shabar Janno Software	616,200	-
Donation from intern students	1,600,000	-
Aide Medical ET Development	-	3,192,688
Mr. Arif Uddin Ahmed Chowdhury	-	50,000
Donors who prefer to remain anonymous	-	3,431,000
	<b>5,150,130</b>	<b>6,923,688</b>
<b>Allocated to</b>		
Income (50% of cash donation)	-	-
Capital fund (100% of cash donation)	5,150,130	6,923,688
	<b>5,150,130</b>	<b>6,923,688</b>



**Chattogram Maa-O-Shishu Hospital**  
**Donation In kind**

For the year ended 30 June

<i>In taka</i>	2025	2024
<b>Donors of medicine</b>		
Sanjib Kumar Nandi	8,420	8,000
Md. Mostafa Kamal (Sumon)	3,000	4,000
Prof. (Dr.) Mahmood A. Chowdhury (Arzu)	716	5,781
Prof. Dr. Md. Jalal Uddin, MPH	4,708	14,342
Prof. (Dr.) Tahera Begum	4,889	1,380
Dr. Nahid Sultana	10,260	-
Anwara Begum	3,781	-
Chattogram RWH, Family Planning	83,600	-
Hope Foundation	381,400	-
The Acme Lab Ltd.	650	-
Md. Mohiuddin	952	-
Mohammad Didar	1,320	-
Incepta Pharmaceuticals Ltd.	1,720	-
Square Pharmaceuticals	440	-
Prof. (Dr.) Wazir Ahmed	-	1,023
Bangladesh Red Crescent Society	-	28,000
Md. Mezbah Uddin	-	4,950
Dr. Md. Kamrul Hasan	-	445
Md. Noor Hossain Biplob	-	3,749
Sajjad Hossen Mainuddin	-	5,356
<b>Sub-total</b>	<b>505,856</b>	<b>77,026</b>
<b>Other donations as listed in Schedule - D</b>		
O. T. consumables	1,145,516	285,080
Linen & utensils	11,500	346,760
Advertisements	400,100	943,575
Cleaning and washing	17,400	25,640
Clinical Pathology Reagent	-	86,400
<b>Sub-total</b>	<b>1,574,516</b>	<b>1,687,455</b>
<b>Grand total</b>	<b>2,080,372</b>	<b>1,764,481</b>



**Chattagram Maa-O-Shishu Hospital**  
**Donation in kind - others**

For the year ended 30 June

In taka

2025

2024

**Donors****Fixed assets**

Rotary Club of Chittagong Khulshi Central	18,500	60,000
Incepta Pharmaceuticals Ltd.	99,547	-
Dr.Rehena Ahmed	18,000	-
Anowara Alam Foundation	1,300,000	-
Mohammed Imran	510,000	-
Mohammed Sami	4,000	-
Mohammad Ahmadul Haque Hasan	6,000	-
Dr. Mahid Bin Ameen	115,000	-
Fahim Uddin Chowdhury	14,000	-
Sultan Mohammed Tuhin Hasan	4,000	-
Mrs. Jannatul Ferdous	63,000	-
Mrs.Kazi Rowshan Ara Shahid	23,000	-
Sultana Chowdhury Soheli	10,000	-
Md.Shahedul Alam Chowdhury	89,500	-
Mahdi Nasrullah Al Ameen	23,500	-
Mohd. Suja Newaj	5,700	-
Ferdousi Begum	22,000	-
Donated by Alhaj Sufi Mujanur Rahaman ,Chairman PHP Group & Other	29,584,000	-
Sanjib Kumar Nandi	-	28,000
Md. Sohail Chowdhury	-	490,000
Hasan Murad	-	4,000
Fatematuj Juhora Foundation	-	120,000
Md. Shahjahan	-	50,000
Adv. Md. Zakir Hossain	-	40,000
The Acme Laboratories Ltd.	-	26,000
Dr. Azra Jamal	-	7,000
Synovia Pharma Plc	-	48,900
K. A. M.Tajul Hasan	-	5,000
Md. Nowshad Alam Chy	-	18,000
Md. Mezba Uddin	-	6,000
Bangladesh Steel Re-Rolling Mills Limited (BSRM)	-	973,000
Shahidullah Chy	-	17,590
Begum Durreh Shower Mukul	-	7,000
Mrs. Hasina Jafar	-	14,000
Pervin Chy & Family	-	7,000
Sanjib Kumar Nandi	-	28,000
Md. Sohail Chowdhury	-	490,000
Hasan Murad	-	4,000
Fatematuj Juhora Foundation	-	120,000
Md. Shahjahan	-	50,000
Adv. Md. Zakir Hossain	-	40,000
The Acme Laboratories Ltd.	-	26,000
Dr. Azra Jamal	-	7,000
Synovia Pharma Plc	-	48,900
K. A. M.Tajul Hasan	-	5,000
Md. Nowshad Alam Chy	-	18,000
Md. Mezba Uddin	-	6,000
Bangladesh Steel Re-Rolling Mills Limited (BSRM)	-	973,000
Shahidullah Chy	-	17,590
Begum Durreh Shower Mukul	-	7,000
Mrs. Hasina Jafar	-	14,000
Pervin Chy & Family	-	7,000
<b>Balance carried forward</b>	<b>31,909,747</b>	<b>3,782,980</b>



<i>In taka</i>	Schedule-D (continued)	
	2025	2024
<b>Balance brought forward</b>	<b>31,909,747</b>	<b>3,782,980</b>
Md. Anwarul Islam	-	180,000
Lion Club of Chittagong Impress	-	25,800
Md. Samim Ahmed	-	16,000
Dr. Samima Nasrin (Popy)	-	44,500
Md Zakir Hossain	-	18,000
Lion Club of Chittagong Presidency	-	6,000
Lion Club of Chittagong Cosmo Velly	-	48,000
Hasina Akhter	-	6,000
Late S. M. Abdul Latif	-	126,000
Late Dr. Kamrul Islam Jewel	-	6,450
Sheik Alam Uddin	-	-
Shahedul Hasan	-	-
Shaeera Shehreen	-	-
S. M Gias Uddin	-	-
	<b>31,909,747</b>	<b>4,259,730</b>

**OT consumables**

Smile Train	17,729	-
Hope Foundation	448,315	-
Hafez Mawlana Nizam Uddin	3,250	-
ZAS Corporation, Unimed, Nutrilife	150,000	-
Dr. Craviari Thierry	519,152	-
Mr. Mohammad Ali	6,000	-
Ferdousi Begum	1,000	-
A.Z.M Saleh	70	-
Late S. M. Abdul Latif	-	4,000
Lions Club of Chittagong Mirsarai	-	195,550
Md. Zakir Hossain	-	3,000
Dr. Samima Nasrin (Popy)	-	4,200
Md. Abdul Aziz	-	14,400
Sanjib Kumar Nandi	-	6,000
Bangladesh Steel Re-Rolling Mills Limited (BSRM)	-	27,000
Md. Nowshad Alam Chowdhury	-	5,150
Dr. Tamanna Islam	-	3,780
Advocate Md. Zakir Hossain	-	5,000
Md. Sohail Chowdhury	-	17,000
S. M Gias Uddin	-	-
M. K. Rahman Foundation	-	-
<b>Balance carried forward</b>	<b>1,145,516</b>	<b>285,080</b>

<i>In taka</i>	Schedule-D (continued)	
	2025	2024
<b><u>PCR Lab Reagent</u></b>		
Red Crescent Society	-	86,400
Unimed Ltd.	-	-
<b>Balance carried forward</b>	<b>-</b>	<b>86,400</b>



**Chattogram Maa-O-Shishu Hospital**  
**Donation in kind - others**

<i>In taka</i>	2025	2024
<b><u>Linen and utensils</u></b>		
Mohammad Rafiq	1,500	-
Dr. Sheik Mohiuddin	10,000	-
Red Crescent Society Ctg.	-	25,000
Late S. M. Abdul Latif	-	10,000
Dr. Samima Nasrin (Popy)	-	4,000
Md. Harun Yusof	-	20,000
Md. Abdul Aziz	-	2,960
Institute of Engineers Bangladesh ,Chattogram Zone	-	12,500
Serve for Smile	-	203,800
Md. Mezbah Uddin	-	1,500
Fahmida	-	2,000
Asian Group	-	65,000
CMCH Batch-12	-	-
Md. Obidul Haque	-	-
National Environment & Human Rights Foundation	-	-
Mir Imtiaz Uddin	-	-
Sheik Alam Uddin	-	-
Shahedul Hasan	-	-
Dr. Rimi Dutta	-	-
	<b>11,500</b>	<b>346,760</b>
<b><u>Books</u></b>		
Prof. Dr. Shamsun Nahar	-	-
Prof. Dr. Mohammad Jalal Uddin, MPH	-	-
	-	-
<b><u>Advertisements</u></b>		
Dainik Azadi	249,050	804,325
The Daily Purbakone	151,050	139,250
	<b>400,100</b>	<b>943,575</b>
<b><u>Cleaning and washing</u></b>		
Chattogram City Corporation	17,400	-
Sanjib Kumar Nandi	-	5,700
Bangladesh Red Crescent Society	-	16,120
Syed Md. Aziz Nazim Uddin	-	3,820
	<b>17,400</b>	<b>25,640</b>
<b>Grand total</b>	<b>33,484,263</b>	<b>5,947,185</b>
<i>In taka</i>	2025	2024
<b><u>Appropriation</u></b>		
Debited to fixed assets by giving credit to capital fund (note below)	31,909,747	4,259,730
Linen and utensils	11,500	346,760
Operation Theatre consumable	1,145,516	285,080
PCR Lab Reagent	-	86,400
Advertisements	400,100	943,575
Cleaning & washing	17,400	25,640
Books	-	-
	<b>33,484,263</b>	<b>5,947,185</b>
<b>Received against new hospital building finishing work</b>		
Received against Cardiology Department (Transfer from other liabilities)	-	-
<b>Total received against new hospital building finishing work</b>	-	-
<b>Received against Cancer Hospital Building</b>	<b>45,454,158</b>	<b>45,454,158</b>
<b>Received from ASN Trading against Security Money of CWP</b>	<b>14,750</b>	<b>14,750</b>
<b>Received against bed lift (Al Arafa Islami bank)</b>	-	-
<b>Received against Obs &amp; Gynae department (Prof. A.S.M. Fazlul Karim)</b>	-	-



**Chattagram Maa-O-Shishu Hospital  
Donation in kind - others**

**Appropriation of donation in kind to fixed assets**

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
<b>Assets</b>			
Furniture		56,200	273,250
Oxygen cylinder		64,000	132,000
Sucker machine		18,000	59,500
Refrigerator		18,500	92,490
Oxygen concentrator machine		174,500	70,000
Patient bed		170,000	588,000
High flow nasal cannula		425,000	-
Hemodialysis Machine		1,300,000	-
Air conditioner (Singer)		99,547	-
Cancer Hospital Building		29,584,000	-
Lullaby warmer		-	900,000
Lullaby Led Phototherapy		-	73,000
Patient monitor		-	160,000
C-Pap machine		-	50,000
<b>Total</b>		<b>31,909,747</b>	<b>2,398,240</b>
<b>Total donation received in kinds</b>		<b>77,378,655</b>	<b>47,867,148</b>



**Chattagram Maa-O-Shishu Hospital**  
**Schedule of receipts and payments account**

For the year ended 30 June

	Note	2025	2024
<b>Opening balance</b>			
Cash in hand		4,658,746	10,348,796
Cash at bank		77,805,328	16,663,751
Advance given to staffs (for purchases)		4,834,620	1,899,710
		<b>87,098,692</b>	<b>28,912,257</b>
<b>Operational receipts</b>			
Outdoor patients		15,569,150	15,214,744
Indoor patients		134,187,230	129,697,966
Cytopathology		4,269,798	3,498,137
Obstetrics and Gynae		102,216,146	92,812,433
E.C.H.O		15,120,532	12,813,721
E. M. R.		68,153,764	74,181,881
E. C. G.		1,910,078	1,749,845
X-ray		30,031,971	27,792,551
Dental unit		6,451,027	3,571,026
Ambulance		2,391,600	2,587,150
Ultrasonography		29,958,315	27,704,672
Eye Department		1,998,839	1,945,146
E.N.T.		9,330,854	6,755,412
Physical medicine		2,633,392	3,776,747
Skin		5,931,743	6,080,702
E.P.I.		12,349,580	10,396,330
Child Development Centre		13,651,246	11,922,860
Psychiatrist		830,240	833,315
Urology unit		6,885,285	6,029,064
CCU unit		12,642,932	10,041,522
Dialysis unit		15,315,970	12,218,256
Adult ICU		49,038,164	41,341,916
Gastroenterology unit		3,418,163	2,917,289
Paediatrics ICU		12,426,312	11,726,632
Clinical pathology		98,756,785	90,132,296
Biochemistry		69,372,227	64,611,524
Microbiology		39,351,871	35,932,850
Neuro surgery		8,253,560	5,446,852
EMG and NCV Departments		2,574,600	281,605
Respiratory medicine		85,325	100
Paediatrics Gastroenterology		1,836,358	2,057,194
Blood bank		20,132,218	15,685,325
Neonatal		68,781,049	52,738,674
Medicine Department		42,498,193	30,305,851
Adult surgery		34,101,496	26,736,880
Paediatrics surgery		21,906,634	20,140,302
Orthopaedic surgery		15,596,084	13,533,267
Medical board		30,000	122,500
Oncology		43,350,374	16,895,213
Neuro-medicine		34,200	939,613
CT scan unit		22,503,366	16,860,428
E.T.T.		846,306	842,674
Haematology		6,025,881	5,476,625
Paediatrics, Haematology & Oncology		2,057,620	2,955,909
Life membership subscription		10,700,000	15,100,000
Cash donation (including ELKSMB fund)		6,535,982	8,371,713
Electricity, water, generator and gas		5,119,372	4,444,466
Training fee		601,000	302,725
Other (Hospital Income)		248,935	246,968
Radiotherapy		78,211,476	28,020,560
Chemotherapy		4,481,900	840,600
Patient ID		13,600	56,600
Endocrinology		595,216	306,945
Thorasic Surgery		33,615	-
Oxygen bill		-	9,363,568
E.E.G. unit		-	1,947,675
General operation theatre (GOT)		-	4,896,498
PCR Lab.		-	312,461
Visitor Pass		-	1,100
		<b>1,161,347,574</b>	<b>993,516,878</b>



**Chattagram Maa-O-Shishu Hospital**  
**Schedule of receipts and payments account**

Schedule - E

For the year ended 30 June

	Note	2025	2024
<b>Opening balance</b>			
Cash in hand		4,658,746	10,348,796
Cash at bank		77,606,326	16,663,751
Advance given to staffs (for purchases)		4,834,620	1,899,710
		<b>87,098,692</b>	<b>28,912,257</b>
<b>Operational receipts</b>			
Outdoor patients		15,669,160	15,214,744
Indoor patients		134,187,230	129,697,966
Cytopathology		4,269,798	3,498,137
Obstetrics and Gynae		102,216,146	92,812,433
E.C.H.O		15,120,532	12,813,721
E. M. R.		68,153,764	74,181,881
E. C. G.		1,910,078	1,749,845
X-ray		30,031,971	27,792,551
Dental unit		6,451,027	3,571,026
Ambulance		2,391,600	2,587,150
Ultrasonography		29,958,315	27,704,672
Eye Department		1,998,839	1,945,146
E.N.T.		9,330,854	6,755,412
Physical medicine		2,633,392	3,776,747
Skin		5,931,743	6,080,702
E.P.I.		12,349,580	10,396,330
Child Development Centre		13,651,246	11,922,860
Psychiatrist		830,240	833,315
Urology unit		6,885,285	6,029,064
CCU unit		12,642,932	10,041,522
Dialysis unit		15,315,970	12,248,256
Adult ICU		49,038,164	41,341,916
Gastroenterology unit		3,418,163	2,917,289
Paediatrics ICU		12,426,312	11,726,632
Clinical pathology		98,756,785	90,132,296
Biochemistry		69,372,227	64,611,524
Microbiology		39,351,871	35,932,850
Neuro surgery		8,253,560	5,446,852
EMG and NCV Departments		2,574,600	281,605
Respiratory medicine		85,325	100
Paediatrics Gastroenterology		1,836,358	2,057,194
Blood bank		20,132,218	15,685,325
Neonatal		68,781,049	52,738,674
Medicine Department		42,498,193	30,305,851
Adult surgery		34,101,496	26,736,880
Paediatrics surgery		21,906,634	20,140,302
Orthopaedic surgery		15,596,084	13,533,267
Medical board		30,000	122,500
Oncology		43,350,374	16,895,213
Neuro-medicine		34,200	939,613
CT scan unit		22,503,366	16,860,428
E.T.I.		846,306	842,674
Haematology		6,025,881	5,476,625
Paediatrics, Haematology & Oncology		2,057,620	2,955,909
Life membership subscription		10,700,000	15,100,000
Cash donation (including ELKSMB fund)		6,535,982	8,371,713
Electricity, water, generator and gas		5,119,372	4,444,466
Training fee		601,000	302,725
Other (Hospital Income)		248,935	246,968
Radiotherapy		78,211,476	28,020,560
Chemotherapy		4,481,900	840,600
Patient ID		13,600	56,600
Endocrinology		595,216	306,945
Thoracic Surgery		33,615	-
Oxygen bill		-	9,363,568
E.E.G. unit		-	1,947,675
General operation theatre (GOT)		-	4,896,498
PCR Lab.		-	312,461
Visitor Pass		-	1,100
		<b>1,161,347,574</b>	<b>993,516,878</b>



	Note	2025	2024
<b>Other receipts</b>			
Received from institute of Child Health		777,500	708,500
Nursing Institute and B. Sc. Nursing		27,882,030	27,786,070
Sale of ID cards		33,900	10,500
Zakat (only for zakat fund)	Schedule-A	5,872,010	14,490,101
Tender schedule		10,500	305,000
Received from Ministry of Health against salary, MSR and poor patients		50,000,000	50,000,000
Miscellaneous		481,394	1,232,458
Development fees of college students (MBBS)		44,600,000	112,880,500
Development fees of college students (BDS)		2,400,000	-
Encashment of fixed deposit receipts			
- Principal		5,000,000	57,253,598
- Interest		4,384,417	16,879,682
Telephone and internet		199,800	249,800
Received from Nursing Institute (salary, electricity, internet and land refund)		4,741,174	13,825,492
Received from B. Sc. nursing college (salary, electricity and internet)		4,761,177	4,238,628
Sale of medicine (Pharmacy)		384,669,832	278,298,911
Donation for cancer hospital		29,584,000	45,454,158
Shop rent and ATM booth		5,097,418	5,766,068
Earnest money and security deposits		4,650,000	60,000
Cathlab		18,224,931	21,660,990
Donation for Masjid Complex		238,205	159,314
Forfeiture amount received from Provident Fund		4,305	16,103
Term Loan from United Commercial Bank Ltd.		23,800,000	190,000,000
Received from Pharmacy against Hospital Building		29,006,137	22,383,554
Recei. from Nursing Institute E- Mail & Internet		21,600	13,500
Bank Interest (STD A/C Only)- Gross N.92226+B.81806		1,277,309	1,111,920
Bank Interest-Zakat (STD A/C Only)- Gross		338,005	142,669
Bank Interest-ELKSMBF (STD A/C Only)- Gross		24,496	22,974
Loan refund from Kamrul Ahsan Khan (Student MBBS)		500,000	-
Loan received from CMOSHC		30,000,000	-
Received from BSc Nursing College for CT Simulator		3,500,000	-
Received from Pharmacy for CT Simulator		1,000,000	-
Received From Social Welfare Odhidoptor for Cancer & Other Patient		10,000,000	-
Received from pharmacy against salary, OT bill, rent and electricity		-	2,138,121
Certificate course of physiotherapy		-	35,000
Loan Received from CPF		-	124,200,000
Received Against Hafez Kamrul Islam Shahin (Cancer Patient)		-	280,000
Loan Refund From Medical College		-	17,622,800
Received from Pharmacy		-	1,303,343
Received from Cancer Fund		-	60,916,260
Received Against Salary & Allowance		-	54,890
Received from CMOSGH against loan Refund		-	6,500,000
Recei. from BSc. Nursing College For H/B		-	24,000,000
Received from CMOSGH against loan refund		-	2,500,000
		<b>693,080,140</b>	<b>1,104,500,904</b>
<b>Total fund available</b>		<b>1,941,526,406</b>	<b>2,126,930,039</b>



**Payments**

Salary, allowances and honorarium	612,047,717	480,120,564
Contribution to employees Provident Fund	10,697,750	8,877,232
Oxygen from outside parties	20,311,149	27,556,406
O.T. consumables	23,888,753	16,542,337
Travelling and conveyance	1,323,718	2,033,817
Postage and stamps	11,605	16,565
Cleaning and washing	16,875,286	14,948,981
Printing and stationery	16,902,989	14,609,867
Repairs and up-keep and electrical goods expenses	28,560,165	23,394,465
Telephone bill and mobile	336,146	418,394
Linen and utensils	8,270,323	9,513,862
Fixed assets acquisition	112,263,839	462,608,410
Entertainment	3,328,676	3,095,174
Fooding (Including ELKSMB fund)	3,794,482	3,165,178
Electricity, water and gas	79,244,911	64,480,643
Oil and lubricants for motor car and generator	7,040,838	7,519,287
X-ray plates, chemicals and other expenses	9,574,403	9,148,597
Surgeons, assistants, consultants and anaesthesia fees	20,620,019	15,753,096
Newspaper	21,300	22,189
Audit fee	506,000	97,750
Legal and professional fees	273,750	265,250
Advertisement	402,195	202,125
Gardening expenses	1,600	126,210
City corporation tax	1,224,000	1,224,000
Bank charges locker (including Zakat and ELKSMB fund)	406,096	402,472
E-mail, internet and website charges	584,077	433,801
Obstructive and ENT department expenses	3,345,545	2,817,531
Child Development Centre (C.D.C)	283,856	688,939
Expenses of Nursing Institute and B.Sc. nursing college	42,070,402	141,271,609
Ultrasonography expenses	231,766	510,918
Histo/Cytopathology and orthopaedic department expenses	710,190	500,778
Investment in fixed deposit receipts	40,816,000	60,000,000
Registration expenses	2,239,786	3,248,424
Miscellaneous expenses	1,723,607	459,700
Dental Department expenses	1,303,942	396,259
Liabilities for expenses	31,861,811	21,129,304
Eye Department expenses	287,745	43,860
ECG paper and chemical	1,080,339	1,121,238
EPI unit expenses	8,969,650	8,555,058
Haematology unit expenses	861,323	726,723
Security refund	340,000	1,281,859
Echo and EEG unit expenses	2,193,027	1,905,123
Cost of medicine	352,990,289	270,528,437
Gastroenterology unit expenses	1,113,646	853,694
I.D. card expenses	243,733	-
Software service charges	483,000	784,893
ICU ambulance expenses	242,782	247,953
Clinical pathology	24,450,297	24,836,998
Biochemistry	26,237,590	20,891,804
Microbiology	9,773,396	9,911,756
Blood Transfusion Unit expenses	3,363,189	2,422,420
C.T. scan expenses	2,520,174	1,625,660
Ansar bill	3,644,624	3,766,668
Oncology and radio therapy unit expenses	13,815,549	2,965,512
Hospital building	17,753,895	53,628,939
Computer accessories	8,145,158	7,129,385
Bulb and replacement	2,187,321	3,251,409
Motor car expenses	1,801,362	2,193,778
Cancer hospital building	30,730,862	66,303,875
Source tax	276,840	189,615
Lecturer fee of Nursing Institute and B.Sc. Nursing College	704,200	756,500
PCR lab	561,600	345,173
Dialysis unit expenses	13,237,882	9,407,321
Physical medicine unit expenses	417,670	60,140
Service building	1,820,587	764,574
Skin and VD unit expenses	102,427	283,553
Institute of child health	86,094	262,200
<b>Balance carried forward</b>	<b>1,631,534,943</b>	<b>1,894,646,252</b>



	Note	2025	2024
<b>Balance brought forward</b>		<b>1,631,534,943</b>	<b>1,894,646,252</b>
SMS expense		647,500	967,500
Over-time payments		8,640,355	6,649,415
ETT unit expenses		51,845	63,320
POS Card commission		767,137	124,792
NCV Unit expenses		1,620	4,648
Cathlab Unit expenses		11,854,892	9,106,305
Neonatal Unit expenses		3,156,693	1,572,252
Bkash Commission		1,118,897	363,655
Nagad Commission		6,637	4,319
AGM and other celebration		4,646,837	6,834,121
Cardiology Dept. expenses		940,000	71,153
Neurology Unit expenses		88,200	28,000
CMOSH Cancer Unit expenses		16,868,685	4,077,189
Medical Board Refund		239,850	121,200
Paediatrics ICU Unit expenses		4,905,978	1,404,588
Adult ICU/HDU Unit expenses		1,918,217	268,433
Sports & Other		31,330	7,430
Photocopy expenses		250	17,978
Liability Adjustment for Kamrul Islam		155,697	58,784
Bank loan refund		36,261,647	6,899,696
Interest on Bank Loan Refund		26,907,132	6,239,824
Income tax expenses		5,054,312	2,486,691
Therapists' expenses		750,000	825,000
Urology unit expenses		57,552	18,360
Loan refund to CMOSHC		30,000,000	-
Oxygen Plant Expenses		2,085,550	-
GOT Expenses		592,500	-
AMU & EMR Unit Expenses		107,500	-
Relief & Welfare Fund		1,500,000	-
Election 2024		1,418,935	-
Family Night		800,192	-
Transfer to Hospital General Fund from Pharmacy		3,500,000	-
Development Fee Refund		400,000	-
Sanitary Goods		273,320	-
Photography expenses		-	4,412
Insurance premium		-	6,216
Advance tax paid		-	1,000,000
CMOSH Autism Center		-	2,238,660
Contribution to less fortunate from general fund		-	365,869
Contribution to less fortunate patients from Dr. Shaheda Karim B. Fund		-	77,165
Loan to medical college (from pharmacy)		-	5,622,800
Waste Water expenses		-	198,900
VAT expenses		-	3,027,256
Life Member Reunion expenses		-	100,000
Loan Refund to CPF		-	81,166,665
Interest on CPF Loan Refund		-	1,649,500
Medical surgical requisite and other expenses		-	983,000
Loan to Kamrul Ahsan Khan (Student MBBS)		-	500,000
Training expenses		-	30,000
<b>Total payments</b>		<b>1,797,284,203</b>	<b>2,039,831,347</b>
<b>Cash and cash equivalents at 30 June</b>		<b>144,242,203</b>	<b>87,098,692</b>
Cash in hand	20(A)	1,707,430	4,658,746
Cash at bank	20(B)	138,366,448	77,605,326
Advance	15(A)	4,168,325	4,834,620
		<b>144,242,203</b>	<b>87,098,692</b>

