

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



**Rahman Rahman Huq**  
Chartered Accountants  
MM Trade Centre (13th floor)  
78, Agrabad C/A  
Chattogram, Bangladesh.

Telephone +880 2 3333 10704  
+880 2 3333 30795  
E-mail chittagong@kpmg.com  
Internet www.kpmg.com/bd

## **Independent auditor's report**

To the Board of Trustees of Chattagram Maa-O-Shishu Hospital Medical College  
Report on the Audit of the Financial Statements

### **Opinion**

We have audited the financial statements of Chattagram Maa-O-Shishu Hospital Medical College (the "College"), 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, the accompanying financial statements give a true and fair view of the financial position of the College 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 Opinion**

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 College in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Management is responsible for the preparation of the financial statements in accordance with the 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 College'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 College or to cease operations, or has no realistic alternative but to do so.

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

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





Rahman Rahman Huq  
Chartered Accountants

### Independent auditor's report (continued)

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 College'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 College'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 College 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 Registration Number: CAF-001-080

Chattogram, 28 JAN 2026

DVC: 2601281518AS246459





**Chattagram Maa-O-Shishu Hospital Medical College**  
**Statement of financial position**

<i>In taka</i>	<i>Note</i>	<b>30 June 2025</b>	<b>30 June 2024</b>
<b>Assets</b>			
Property, plant and equipment	11	43,084,935	44,272,980
Investments in fixed deposit receipts	12(A)	55,950,000	55,950,000
Advances and deposits	14(A)	20,000	20,000
Due from Chattagram Maa-O-Shishu Hospital	16	530,483,658	528,398,951
<b>Non-current assets</b>		<b>629,538,593</b>	<b>628,641,931</b>
Investments in fixed deposit receipts	12(B)	93,524,877	64,767,697
Stock and stores	13	268,200	12,548
Advances and deposits	14(A)	1,428,380	850,200
Accounts receivables	15	11,913,153	9,678,000
Accrued interest on investments in fixed deposit receipts	17	48,857,837	39,288,393
Cash and cash equivalents	18	98,924,164	175,518,990
<b>Current assets</b>		<b>254,916,611</b>	<b>290,115,828</b>
<b>Total assets</b>		<b>884,455,204</b>	<b>918,757,759</b>
<b>Equity</b>			
Capital fund	19	504,250,350	504,250,350
General fund (Accumulated profit)	20	94,416,631	72,441,839
<b>Total equity</b>		<b>598,666,981</b>	<b>576,692,189</b>
<b>Liabilities</b>			
Accounts and other payables	22(D)	128,072,021	89,193,604
Deferred tax liabilities	23	7,328,676	5,893,259
<b>Non-current liabilities</b>		<b>135,400,697</b>	<b>95,086,863</b>
Provision for income tax	10	17,401,876	16,437,267
Due to Chattagram Maa-O-Shishu Hospital	21	27,169,233	27,169,233
Accounts and other payables	22(D)	105,816,417	203,372,207
<b>Current liabilities</b>		<b>150,387,526</b>	<b>246,978,707</b>
<b>Total liabilities</b>		<b>285,788,223</b>	<b>342,065,570</b>
<b>Total equity and liabilities</b>		<b>884,455,204</b>	<b>918,757,759</b>

The notes on pages 7 to 27, and schedule A are an integral part of these financial statements.

  
 \_\_\_\_\_  
 Director

  
 \_\_\_\_\_  
 Principal

  
 \_\_\_\_\_  
 Chairman  
 Governing Body  
 As per our report of same date.

  
 \_\_\_\_\_  
 Auditor

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

Chattogram, 28 JAN 2026



**Chattagram Maa-O-Shishu Hospital Medical College**  
**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	<b>233,038,486</b>	225,578,773
Operating expenses	6	<b>(224,644,297)</b>	(225,128,583)
<b>Operating profit (loss)</b>		<b>8,394,189</b>	450,190
Finance income	7	<b>17,758,404</b>	13,976,565
Other income	8	<b>1,388,829</b>	1,065,876
<b>Profit (Loss) before tax</b>		<b>27,541,422</b>	15,492,631
Income tax expenses	9	<b>(5,566,630)</b>	(5,724,670)
<b>Profit (Loss) for the period</b>		<b>21,974,792</b>	9,767,961
Other comprehensive income		-	-
<b>Total comprehensive income (loss) for the period</b>		<b>21,974,792</b>	9,767,961


The notes on pages 7 to 27, and schedule A are an integral part of these financial statements.



Director



Principal



Chairman  
Governing Body

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: 2601281518AS246459



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

For the year ended 30 June 2025

<i>In taka</i>	Capital fund	General fund (Accumulated profit)	Total
Balance at 1 July 2023	504,250,350	62,673,878	566,924,228
Profit for the period	-	9,767,961	9,767,961
Balance at 30 June 2024	504,250,350	72,441,839	576,692,189
Balance at 1 July 2024	504,250,350	72,441,839	576,692,189
Profit for the period	-	21,974,792	21,974,792
Balance at 30 June 2025	504,250,350	94,416,631	598,666,981

*The notes on pages 7 to 27, and schedule A are an integral part of these financial statements.*



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

For the year ended 30 June 2025

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
<b>Cash flows from operating activities</b>			
Profit (Loss) for the period		<b>21,974,792</b>	9,767,961
Adjustments for:			
- Finance income	7	<b>(17,758,404)</b>	(13,976,565)
- Income tax expenses	9	<b>5,566,630</b>	5,724,670
- Depreciation expenses	11	<b>5,892,824</b>	2,609,595
		<b>15,675,842</b>	4,125,661
Changes in:			
- Stocks and stores		<b>(255,652)</b>	1,637
- Advances and deposits		<b>(578,180)</b>	279,121
- Accounts receivables		<b>(2,235,153)</b>	(80,250)
- Trade and other payables		<b>(58,677,373)</b>	196,985,746
<b>Cash used in operating activities</b>		<b>(46,070,516)</b>	201,311,915
Income tax paid	10	<b>(3,166,604)</b>	(11,187,208)
<b>Net cash from (used in) operating activities</b>		<b>(49,237,120)</b>	190,124,707
<b>Cash flows from investing activities</b>			
Interest received		<b>8,188,960</b>	5,187,595
Acquisition of property, plant and equipment	11	<b>(4,704,778)</b>	(5,301,583)
Net investment in fixed deposit receipt		<b>(28,757,181)</b>	(6,462,379)
<b>Net cash from investing activities</b>		<b>(25,272,999)</b>	(6,576,367)
<b>Cash flows from financing activities</b>			
Due from Chattagram Maa-O-Shishu Hospital		<b>(2,084,707)</b>	(1,844,694)
Due to Chattagram Maa-O-Shishu Hospital		-	(12,000,000)
<b>Net cash from (used in) financing activities</b>		<b>(2,084,707)</b>	(13,844,694)
<b>Net increase (decrease) in cash and cash equivalents</b>		<b>(76,594,826)</b>	169,703,646
Opening cash and cash equivalents		<b>175,518,990</b>	5,815,344
<b>Closing cash and cash equivalents</b>	18	<b>98,924,164</b>	175,518,990

*The notes on pages 7 to 27, and schedule A are an integral part of these financial statements.*



## Notes to the financial statements

### 1 The College and its activities

Chattagram Maa-O-Shishu Hospital Medical College (the "College"), one of the projects of Chattagram Maa-O-Shishu Hospital, was established with the approval of the Medical Education Branch of the Ministry of Health and Family Welfare (Ref: Chishiz/basmac-01/2004 (part)/313, dated 22 May 2006).

The College is committed to developing and training medical professionals of the highest quality. As of June 2025, it has admitted 20 batches of MBBS students.

The College is affiliated with the University of Chittagong (Ref: Ka.Pa/Cha.Bi/7/6128, dated 22 August 2007) and Chittagong Medical University (Ref. No/Cha.Me.Bi/39, dated 19 February 2018). The College was recognized by the Bangladesh Medical and Dental Council (BMDC) up to the session 2019-20 vide its letter ref: BM and DC/13-D-2018/2936, dated 9 May 2020. The process for further extension of recognition is currently underway.

### 2 Basis of accounting

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

~~28 JAN 2026~~

Details of the College's accounting policies, including changes thereto, if any, are included in Note 30.

### 3 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk/BDT), which is the functional and presentation currency of the College. All financial information presented in Taka has been rounded off to the nearest integer except when otherwise indicated.

### 4 Use of estimates and judgements

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Estimates and assumptions are reviewed on an ongoing basis.

The estimates and underlying assumptions are based on past experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making judgements about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

#### Assumptions and estimation uncertainties

Information about assumptions and estimation uncertainties that have the most significant effects on the amounts recognized in the financial statements is included in the following notes:

Notes 9, 10 and 23 - Income tax expenses, provision for income tax.

Note 11 - Property, plant and equipment (Useful lives of assets).

Notes 23 - Deferred tax liabilities (Uncertain tax liabilities treatment and tax rate).



otes to the financial statements (continued)

**5 Revenue**

See accounting policy in Note 30 (C).

<i>In taka</i>	2025	2024
Tuition fees	50,578,400	45,228,600
Income against hostel charges	3,598,000	2,449,500
Centre fees	3,319,300	3,422,000
Examination fee (C.U. & C.M.U)	1,997,000	2,017,500
Building, laboratory, lighting, sanitary, library and welfare charges (session fee)	10,351,000	10,411,500
Installment of foreign student	5,193,400	9,639,413
Common room fees	10,500	10,000
Religious material fees	10,500	10,000
Student union fees	6,300	6,000
Sale of practical note book	92,380	138,475
Admission fees	141,772,000	150,616,500
Fines	94,180	309,785
Foreign student's registration fees	9,500	435,500
Miscellaneous fee	16,006,026	-
Autopsy class fees	-	448,000
Income from study tour	-	436,000
	<b>233,038,486</b>	<b>225,578,773</b>

**6 Operating expenses**

<i>In taka</i>	2025	2024
Salary and allowances	184,807,927	177,154,817
Contribution to employees' Provident Fund	5,306,796	4,979,567
Electricity, gas and water	4,571,437	3,895,431
Telephone bill	50,826	47,657
Cleaning and washing	328,871	347,280
Bulbs and other replacements	308,506	1,003,044
Printing and stationery	1,047,283	1,412,377
Travelling and conveyance	253,908	625,572
Repairs and up-keep	2,374,205	2,080,370
Fooding and entertainment	330,959	224,394
Postage and stamps	2,130	9,046
Advertisement	653,865	313,557
Email and internet charges	281,950	280,707
Depreciation	11(B) 5,892,824	2,609,595
Oil and lubricants for motor car	162,375	174,000
Linen and utensils	296,332	260,250
Newspapers and periodicals	2,505	2,840
Examination form fee of University of Chittagong and Chittagong Medical University	1,939,800	1,963,100
Examination expenses	750,773	1,009,777
Audit fee (including VAT)	230,000	230,000
Bank charges	274,414	241,765
M.B.B.S. admission test remuneration and expenses	80,000	193,967
Honorarium	140,405	169,320
National day expenses	25,860	301,488
Computer accessories	570,222	944,910
Contribution to employees' annual picnic	90,000	548,616
Inspection/Re-inspection fee	227,437	230,000
Excess expenses against internship fees	7,722,069	10,046,803
Medical journal publication cost	492,220	1,090,789
Overtime	97,066	117,557
Medical and surgical	671,056	802,079
Software expenses	287,495	312,485
<b>Balance carried forward</b>	<b>220,271,516</b>	<b>213,623,160</b>



otes to the financial statements (continued)

<i>In taka</i>	2025	2024
Balance brought forward	220,271,516	213,623,160
Bangladesh Medical Dental Council registration fee	56,500	66,900
Bangladesh Medical Dental Council expenses	10,650	46,718
Legal and professional expense	56,500	140,000
Registration and license fee	46,537	45,027
Education board fee and expense	25,370	85,320
Sports and others	460,420	517,882
Gardening expenses	36,220	14,500
Photography expenses	3,700	17,000
Miscellaneous	20,000	556,259
BPMCA expenses	377,206	300,000
Mark sheet fee of (CMU)	511,500	513,000
BCPS approval fees	56,252	27,631
Land and properties expense	14,000	-
Affiliation Fee of C.M.U	900,000	-
Registration fee of C.M.U	536,500	-
Centre fee of C.U & C.M.U	80,100	-
Retention fee of C.U & C.M.U	135,300	-
Late fine of C.M.U	4,800	-
Relief & Welfare Fund	500,000	-
IRB Expenses	405,000	-
Other Celebration	136,226	-
Other expenses	-	72,880
Contribution to Eng. L. K. Siddique M. B. Fund	-	261,622
Service charge	-	1,080,000
University of Chittagong and Chittagong Medical University fee	-	2,035,300
Scholarship	-	30,000
President scholarship	-	20,855
Institutional review board expenses	-	42,204
Study tour expenses (RFST)	-	487,000
I.D. card expenses	-	20,575
Late fine of University of Chittagong	-	1,000
Autopsy class fee	-	456,000
C.M.U. mark sheet fee, examination fee and retention fee refund	-	4,000
Impairment of tuition fees	-	3,396,000
Impairment of session fees	-	1,255,750
Impairment of autopsy class fee	-	4,000
Impairment of study tour	-	8,000
	224,644,297	225,128,583

7 Finance income

<i>In taka</i>	2025	2024
Bank interest	1,675,475	2,225,895
Interest on fixed deposit receipt	14,640,545	11,750,670
Interest on encashed fixed deposit receipt	1,442,384	-
	17,758,404	13,976,565

8 Other income

<i>In taka</i>	2025	2024
BMDC registration fee	146,500	145,500
Mark sheet fee	512,500	519,000
Income against CMU/CU registration and retention	170,800	205,420
Scholarship	20,000	40,000
Relief & Welfare Fund	425,776	-
Received from outgoing Student	10,800	-
Other Income of forfeiture amount of CPF Accounts	102,453	-
Miscellaneous Income	-	155,956
	1,388,829	1,065,876



tes to the financial statements (continued)

**Income tax expenses**

See accounting policy in Note 30 (I).

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Current tax expense	10	4,131,213	2,323,895
Changes in estimates related to prior years	10	-	(2,492,484)
		<b>4,131,213</b>	<b>(168,589)</b>
<b>Deferred tax expenses</b>			
Origination and reversal of temporary differences	23(A)	1,435,417	5,893,259
<b>Tax expenses</b>		<b>5,566,630</b>	<b>5,724,670</b>

**Provision for income tax**

See accounting policy in Note 30 (I).

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Opening balance		16,437,267	27,793,064
Provided during the year			
- Current year	10(A)	4,131,213	2,323,895
- Changes in estimates related to prior years	10(A)	-	(2,492,484)
		<b>20,568,480</b>	<b>27,624,475</b>
Paid during the year	10(B)	(3,166,604)	(11,187,208)
<b>Balance at 30 June</b>		<b>17,401,876</b>	<b>16,437,267</b>

Tax is usually provided @ 15% as College's regular rate on net surplus during the year as per SRO 268-Ain/Income tax/2010 dated 1 July 2010.

**Reconciliation of income tax**

Income year	Assessment year	Balance at 1 July 2024	Charged during the year	Paid during the year	Balance at 30 June 2025	Remarks
Before 31-Dec-14	Before 15-16	4,937,650	-	-	4,937,650	Demand tax paid.
31-Dec-14	15-16					
31-Dec-15	16-17 (1st)					
30-Jun-16	16-17 (2nd)					
30-Jun-17	17-18	4,121,173	-	-	4,121,173	
30-Jun-18	18-19	3,701,304	-	-	3,701,304	Referred to contingent liability disclosure.
30-Jun-19	19-20	2,303,097	-	-	2,303,097	
30-Jun-20	20-21	1,255,405	-	-	1,255,405	
30-Jun-21	21-22	(1,806,292)	-	-	(1,806,292)	Referred to contingent liability disclosure.
30-Jun-22	22-23	(282,355)	-	-	(282,355)	
30-Jun-23	23-24	555,174	-	-	555,174	Demand raised.
30-Jun-24	24-25	1,652,111	-	(1,652,111)	-	Return paid at 31 January 2025.
30-Jun-25	25-26	-	4,131,213	(1,514,493)	2,616,720	Return filed on January 2026.
		<b>16,437,267</b>	<b>4,131,213</b>	<b>(3,166,604)</b>	<b>17,401,876</b>	



es to the financial statements (continued)

Breakdown of tax paid during the year

In taka		2025
<b>For assessment year 2024-2025</b>		
Tax paid U/S 64		1,652,111
<b>For assessment year 2025-2026</b>		
Interest on current accounts	206,205	
Interest on encashment of fixed deposits receipts	245,655	
Interest on fixed deposits receipts	1,062,633	
		1,514,493
		<b>3,166,604</b>

Reconciliation of effective tax rate

In taka	2025		2024	
	Rate	Taka	Rate	Taka
Net profit before tax		27,541,422		15,492,631
Tax using applicable tax rate	15.00%	4,131,213	15.00%	2,323,895
Factors affecting the tax charge for current period				
i) Effect of deferred tax	5.21%	1,435,417	38.04%	5,893,259
ii) Prior period adjustments	0.00%	-	-16.09%	(2,492,484)
iii) Reversal of regular tax since taxable loss incurred	0.00%	-	0.00%	-
iv) Minimum tax @ 0.15% on gross receipts	0.00%	-	0.00%	-
	<b>20.21%</b>	<b>5,566,630</b>	<b>36.95%</b>	<b>5,724,670</b>



Notes to the financial statements (continued)

11 Property, plant and equipment

See material accounting policy in Note 30 (A)

A Reconciliation of carrying amount

<i>In taka</i>	Land and building	Furniture and fixtures	Infrastructure and installations	Instruments	Machineries	Office equipment	Motor vehicles	Intangibles	Others	Total
<b>Cost</b>										
Balance at 1 July 2023	64,298,227	22,467,530	3,197,312	4,153,370	2,890,343	10,097,177	3,893,500	534,000	6,690,406	138,221,865
Additions	-	2,428,381	52,310	1,096,500	142,975	1,567,440	-	-	13,977	5,301,583
<b>Balance at 30 June 2024</b>	<b>64,298,227</b>	<b>24,895,911</b>	<b>3,249,622</b>	<b>5,249,870</b>	<b>3,033,318</b>	<b>11,664,617</b>	<b>3,893,500</b>	<b>534,000</b>	<b>6,704,383</b>	<b>143,523,448</b>
Balance at 1 July 2024	64,298,227	24,895,911	3,249,622	5,249,870	3,033,318	11,664,617	3,893,500	534,000	6,704,383	143,523,448
Additions	-	2,123,352	612,791	1,408,107	-	560,528	-	-	-	4,704,778
<b>Balance at 30 June 2025</b>	<b>64,298,227</b>	<b>27,019,263</b>	<b>3,862,413</b>	<b>6,657,977</b>	<b>3,033,318</b>	<b>12,225,145</b>	<b>3,893,500</b>	<b>534,000</b>	<b>6,704,383</b>	<b>148,228,226</b>
<b>Accumulated depreciation</b>										
Balance at 1 July 2023	52,673,769	18,972,403	2,562,324	2,090,323	2,137,325	9,084,788	3,617,000	324,200	5,178,741	96,640,873
Depreciation	1,289,303	2,441,174	25,486	343,592	189,398	479,882	276,500	50,950	607,639	5,703,924
Adjustment	-	(2,760,238)	-	-	-	(7,821)	-	-	(326,270)	(3,094,329)
<b>Balance at 30 June 2024</b>	<b>53,963,072</b>	<b>18,653,339</b>	<b>2,587,810</b>	<b>2,433,915</b>	<b>2,326,723</b>	<b>9,556,849</b>	<b>3,893,500</b>	<b>375,150</b>	<b>5,460,110</b>	<b>99,250,468</b>
Balance at 1 July 2024	53,963,072	18,653,339	2,587,810	2,433,915	2,326,723	9,556,849	3,893,500	375,150	5,460,110	99,250,468
Depreciation	1,289,303	2,706,882	117,404	850,047	177,153	500,169	-	50,950	200,915	5,892,823
Adjustment	-	-	-	-	-	-	-	-	-	-
<b>Balance at 30 June 2025</b>	<b>55,252,375</b>	<b>21,360,221</b>	<b>2,705,214</b>	<b>3,283,962</b>	<b>2,503,876</b>	<b>10,057,018</b>	<b>3,893,500</b>	<b>426,100</b>	<b>5,661,025</b>	<b>105,143,291</b>
<b>Carrying amounts</b>										
At 1 July 2023	31,624,458	3,495,127	634,988	2,063,047	753,018	1,012,389	276,500	209,800	1,511,665	41,580,992
<b>At 30 June 2024</b>	<b>30,335,155</b>	<b>6,242,572</b>	<b>661,812</b>	<b>2,815,955</b>	<b>706,595</b>	<b>2,107,768</b>	<b>-</b>	<b>158,650</b>	<b>1,244,273</b>	<b>44,272,980</b>
<b>At 30 June 2025</b>	<b>29,045,852</b>	<b>5,659,042</b>	<b>1,157,199</b>	<b>3,374,015</b>	<b>529,442</b>	<b>2,168,127</b>	<b>-</b>	<b>107,900</b>	<b>1,043,358</b>	<b>43,084,935</b>

\* Other assets comprise medical books and publications, human remains and similar items, which the management has decided to present separately from other asset categories. Rates are mentioned in note 30 (A)



11 Property, plant and equipment

B Asset register

In taka

Particulars	Cost			Depreciable value	Depreciation					Written down value at 30 June 2025	
	At 1 July 2024	Additions during the year	Disposal during the year		At 30 June 2025	At 1 July 2024	Rate (%)	Charged during the year	Adjustment for excess depreciation		Disposal during the year
Building	39,538,216	-	-	39,538,216	1,703,277	10%	170,328	-	-	39,027,235	510,981
Hostel building	44,759,010	-	-	44,759,010	44,759,010	2.5%	1,118,975	-	-	16,225,140	28,533,870
Furniture and fixtures-1	21,187,280	-	-	21,187,280	21,187,280	10%	2,118,728	-	-	19,363,568	1,823,712
Furniture and fixtures-2	2,428,381	2,123,352	-	4,551,733	4,551,733	10%	455,173	-	-	698,011	3,853,722
Dead body	346,000	-	-	346,000	346,000	5%	17,300	-	-	263,450	82,550
Model of Human/Poster	217,846	794,120	-	1,011,966	1,011,966	5%	50,598	-	-	215,488	796,478
Viscera	623,000	-	-	623,000	623,000	5%	31,150	-	-	236,013	386,987
Ceiling fan	1,280,250	49,560	-	1,329,810	1,329,810	10%	132,981	-	-	1,298,642	31,168
Books-1	5,434,410	-	-	5,434,410	5,434,410	10%	543,441	-	-	5,331,388	103,022
Books-2	13,977	594,587	-	608,564	608,564	10%	60,856	-	-	62,254	546,310
Bone	28,000	-	-	28,000	28,000	5%	1,400	-	-	26,950	1,050
Mike and fitting-1	326,185	-	-	326,185	326,185	10%	32,619	-	-	276,827	49,358
Mike and fitting-2	868,000	-	-	868,000	868,000	10%	86,800	-	-	173,600	694,400
Projector 1	1,309,600	-	-	1,309,600	-	15%	-	-	-	1,309,600	-
Projector 2	243,308	13,730	-	257,038	257,038	15%	38,556	-	-	84,157	172,881
Refrigerator-1	182,470	-	-	182,470	-	15%	-	-	-	182,470	-
Refrigerator-2	-	89,969	-	89,969	89,969	15%	13,495	-	-	13,495	76,474
Computer server	482,059	-	-	482,059	-	15%	-	-	-	482,059	-
Computer 1	3,163,604	-	-	3,163,604	-	15%	-	-	-	3,163,604	-
Computer 2	960,164	265,300	-	1,225,464	1,225,464	15%	183,820	-	-	535,753	689,711
College canteen	1,240,752	-	-	1,240,752	-	15%	-	-	-	1,240,752	-
Salit lamp	97,000	-	-	97,000	-	15%	-	-	-	97,000	-
Motor car 1	1,128,500	-	-	1,128,500	-	15%	-	-	-	1,128,500	-
Motor car 2	2,765,000	-	-	2,765,000	-	15%	-	-	-	2,765,000	-
Camera	189,630	-	-	189,630	-	15%	-	-	-	189,630	-
ECG machine	108,050	-	-	108,050	53,550	10%	5,355	-	-	97,339	10,711
Spiro meter	17,000	-	-	17,000	-	10%	-	-	-	17,000	-
Distance Meter	-	5,670	-	5,670	5,670	10%	567	-	-	567	5,103
Instrument tray	22,000	-	-	22,000	22,000	5%	1,100	-	-	20,905	1,095
Kymograph	60,125	-	-	60,125	-	10%	-	-	-	60,125	-
Instrument	81,025	-	-	81,025	-	10%	-	-	-	81,025	-
Oven	79,400	-	-	79,400	-	10%	-	-	-	79,400	-
Incubator	83,400	-	-	83,400	-	15%	-	-	-	83,400	-
Photocopy machine-1	394,250	-	-	394,250	394,250	10%	39,425	-	-	376,325	17,925
Photocopy machine-2	142,975	-	-	142,975	142,975	10%	14,298	-	-	28,596	114,379
Balance carried forward	129,800,867	3,936,288	-	133,737,155	84,968,151	10%	5,116,965	-	-	95,235,268	38,501,887



11 Property, plant and equipment (continued)

Particulars	Cost			Depreciable value	Depreciation				Written down value at 30 June 2025		
	At 1 July 2023	Additions during the year	Disposal during the year		At 30 June 2024	At 1 July 2023	Rate (%)	Charged during the year		Adjustment for excess depreciation	Disposal during the year
Balance brought forward	129,800,867	3,936,288	-	84,988,151	90,118,303	-	5,116,955	-	-	95,235,268	38,501,887
Museum jar	41,150	-	-	41,150	29,312	5%	2,058	-	-	31,370	9,780
Telephone set-1	164,467	-	-	154,097	125,598	15%	23,115	-	-	148,713	15,754
Telephone set-2	19,208	14,050	-	33,258	2,881	15%	4,989	-	-	7,870	25,388
Microscope 1	1,325,100	-	-	-	1,325,100	10%	-	-	-	1,325,100	-
Microscope 2	3,424,920	-	-	3,424,920	611,160	10%	342,492	-	-	953,652	2,471,268
Software 1	24,500	-	-	-	24,500	10%	-	-	-	24,500	-
Software 2	509,500	-	-	509,500	350,650	10%	50,950	-	-	401,600	107,900
Calorimeter	46,000	-	-	-	46,000	10%	-	-	-	46,000	-
Drow cylinder	49,500	-	-	-	49,500	10%	-	-	-	49,500	-
Bed lift	2,148,170	-	-	2,148,170	1,654,335	5%	107,409	-	-	1,761,744	386,426
Nebulizer machine	3,000	-	-	-	3,000	20%	-	-	-	3,000	-
Air conditioner 1	2,545,209	-	-	-	2,545,209	15%	-	-	-	2,545,209	-
Air conditioner 2	513,663	-	-	513,663	253,393	15%	77,049	-	-	330,442	183,221
Laminating machine	18,500	-	-	-	18,500	10%	-	-	-	18,500	-
Instrument	25,300	-	-	-	25,300	10%	-	-	-	25,300	-
Fire extinguisher	12,000	-	-	-	12,000	15%	-	-	-	12,000	-
Waterline and reservoir	139,000	-	-	-	139,000	15%	-	-	-	139,000	-
Water Treatment Plant	-	591,251	-	591,251	-	15%	88,688	-	-	88,688	502,563
Deep tube well	952,941	-	-	38,900	952,941	10%	-	-	-	952,941	-
Fax machine	38,900	-	-	-	38,280	10%	620	-	-	38,900	-
Television-1	55,000	-	-	141,649	55,000	10%	-	-	-	55,000	-
Television-2	-	141,649	-	52,000	-	10%	14,165	-	-	14,165	127,484
Air curtain	52,000	-	-	-	44,200	10%	5,200	-	-	49,400	2,600
Water pump-1	159,075	-	-	73,850	159,075	15%	-	-	-	159,075	-
Water pump- 2	52,310	21,540	-	158,000	7,847	15%	11,078	-	-	18,925	54,925
Note counting machine	158,000	-	-	-	150,100	10%	7,900	-	-	158,000	-
C.C.T.V camera	374,900	-	-	135,750	374,900	15%	-	-	-	374,900	-
C.C.T.V camera- 2	135,750	-	-	21,473	20,363	15%	20,363	-	-	40,726	95,024
Finger print machine	21,473	-	-	-	19,326	15%	2,147	-	-	21,473	-
Gas cylinder	6,500	-	-	705,544	6,500	15%	-	-	-	6,500	-
Foot-over bridge	705,544	-	-	-	88,195	2.5%	17,639	-	-	105,834	599,710
Land and properties	1,001	-	-	-	-	0.0%	-	-	-	-	1,001
At 30 June 2025	143,523,448	4,704,778	-	93,711,326	99,250,468	-	5,892,824	-	-	105,143,295	43,084,935
At 30 June 2024	138,221,865	5,301,583	-	103,031,717	96,640,873	-	5,703,924	(3,094,329)	-	99,250,468	44,272,980



es to the financial statements (continued)

**Investments in fixed deposit receipts**

See accounting policy in Note 30 (K).

<i>In taka</i>	Note	2025	2024
Long term deposits	12(A)	55,950,000	55,950,000
Short term deposits	12(B)	93,524,877	64,767,697
		149,474,877	120,717,697

**Long term deposits**

<i>In taka</i>	Tenure	2025	2024
City Bank Ltd. - Agrabad branch, Chattogram (0001)	91 months	10,000,000	10,000,000
City Bank Ltd. - Banderilla branch, Chattogram (0002)	91 months	5,000,000	5,000,000
City Bank Ltd. - Agrabad branch, Chattogram (0003)	108 months	1,350,000	1,350,000
One Bank Ltd. - Rowzan branch, Chattogram (2432)	78 months	19,800,000	19,800,000
Premier Bank Ltd. - Jubilee Road branch, Chattogram (0148)	78 months	19,800,000	19,800,000
		55,950,000	55,950,000

The College has invested an amount of Tk. 55,950,000 in fixed deposits to safeguard funds for internship fees obligation.

**Short term deposits**

<i>In taka</i>	Principal amount	2025	2024
AB Bank Ltd. (1 year)- Anderkillah branch (9538)	2,500,000	-	2,648,875
Agrani Bank Ltd. (1 year)- Chaktai branch (9538)	5,000,000	5,880,345	5,466,919
Bengal Commercial Bank Ltd. (1 year)- Agrabad branch (0309)	2,500,000	-	2,706,870
Exim Bank Ltd. (1 year)- Halishahar branch (8382)	2,500,000	-	2,737,513
NCC Bank Ltd. (1 year)- Kadamtali branch (9230)	2,300,000	-	2,513,271
Shahjalal Islami Bank Ltd. (1 year)- Agrabad branch (5122)	500,000	1,048,933	1,016,462
Standard Bank Ltd. (1 year)- Agrabad branch (1178)	2,500,000	-	2,678,958
Standard Bank Ltd. (1 year)- Chattogram University branch (0655)	2,500,000	-	2,610,801
Trust Bank Ltd. (1 year)- Baizid Bostami branch (5813)	10,000,000	40,325,930	38,233,528
Mercantile Bank PLC Ltd. (A.K Khan Moor Br. )	5,000,000	5,313,774	-
Mercantile Bank PLC Ltd. (A:K Khan Moor Br. )	5,000,000	5,313,774	-
Brac Bank PLC (Kazir Dewri Br.)	2,500,000	2,657,246	-
Bank Asia PLC (Oxyzen Moor Br.)	2,500,000	2,576,323	-
One Bank PLC (Chandgao Br.)	2,500,000	2,623,192	-
Standard Bank Ltd. (CDA Avenue Br.)	2,500,000	2,595,517	-
UCB PLC. 1(year)- Jubilee Road Br.	20,700,000	20,700,000	-
Premier Bank Ltd. (6 months)- Kalshi Digirpar branch (0003)	4,000,000	4,489,844	4,154,500
		93,524,877	64,767,697

**Stock and stores**

See accounting policy in Note 30 (H).

<i>In taka</i>	2025	2024
Opening balance	12,548	14,185
Purchased during the year	722,680	717,670
Consumed during the year	(467,028)	(719,307)
<b>Balance at 30 June</b>	<b>268,200</b>	<b>12,548</b>

**Advances and deposits**

See accounting policy in Note 30 (G).

<i>In taka</i>	2025	2024
Advance against purchase	1,428,380	850,200
Deposits to Bangladesh Telecommunications Company Limited	20,000	20,000
	1,448,380	870,200

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

**Current and non-current classification of advances and deposits**

<i>In taka</i>	2025	2024
Advances - due within one (1) year	1,428,380	850,200
Deposits - due after more than one (1) year	20,000	20,000
	1,448,380	870,200



es to the financial statements (continued)

**Accounts receivables**

See accounting policy in Note 30 (K).

<i>In taka</i>	2025	2024
Hostel charges	359,500	82,000
Tuition fee	7,414,800	5,772,600
Session fee	1,952,000	451,500
Autopsy class fee	8,000	8,000
Study tour	8,000	8,000
Instalment receivable from foreign student	2,068,400	3,246,400
Foreign student registration fee	-	109,500
Other Income (Forfeiture amount of CPF Accounts)	102,453	-
	<b>11,913,153</b>	<b>9,678,000</b>

All receivables are considered good and realisable at this stage.

**Due from Chattagram Maa-O-Shishu Hospital**

See accounting policy in Note 30 (K).

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

**Accrued interest on investments in fixed deposit receipts**

<i>In taka</i>	Tenure	Principal amount	Accrued interest	
			2025	2024
<b>Name of bank</b>				
City Bank Ltd. (0001) - Agrabad Branch	91 months	10,000,000	7,875,000	6,750,000
City Bank Ltd. (0002) - Bandertilla Branch	91 months	5,000,000	3,937,500	3,375,000
City Bank Ltd. (0003) - Agrabad Branch	108 months	1,350,000	945,000	810,000
One Bank Ltd. - Rowzan Branch (2432)	78 months	19,800,000	15,807,093	12,203,412
Premier Bank Ltd. - Jubilee Road Branch (0148)	78 months	19,800,000	20,293,244	16,149,981
			<b>48,857,837</b>	<b>39,288,393</b>

**Cash and cash equivalents**

See accounting policy in Note 30 (K).

<i>In taka</i>	Note	2025	2024
Cash in hand	18(A)	73,343	30,586
Cash at bank	18(B)	98,850,821	175,488,404
		<b>98,924,164</b>	<b>175,518,990</b>

**Cash in hand**

<i>In taka</i>	2025	2024
General fund	73,279	29,584
Petty cash	64	1,002
	<b>73,343</b>	<b>30,586</b>

**Cash at bank**

<i>In taka</i>	Branch	Account number	2025	2024
Dutch Bangla Bank Ltd.	Halishahar	01651200001066	91,179	88,934
		231301000000159	39,045,852	129,867,255
United Commercial Bank Limited	Jubilee road	023130100000206	6,853,086	-
		023110100000859	9,080	-
Brac Bank Limited	Kazir Dewri	1045652070001	12,290,289	11,148,157
		2030-782892-041	24,504,443	12,713,126
		2030-782892-042	7,369,609	10,110,866
IFIC Bank Ltd.	Agrabad	2030-784480-041	6,615,584	3,225,894
		2030-789861-041	23,900	24,944
		2030-789862-041	2,047,799	8,309,228
			<b>98,850,821</b>	<b>175,488,404</b>



es to the financial statements (continued)

**Capital fund**

See accounting policy in Note 30 (E).

<i>In taka</i>	2025	2024
Capital fund	504,250,350	504,250,350
<b>Balance at 30 June</b>	<b>504,250,350</b>	<b>504,250,350</b>

This fund comprises the development fees received from students until 2012.

**General fund (Accumulated profit)**

See accounting policy in Note 30 (F).

<i>In taka</i>	2025	2024
Opening balance	72,441,839	62,673,878
Surplus (Deficit) for the period	21,974,792	9,767,961
<b>Balance at 30 June</b>	<b>94,416,631</b>	<b>72,441,839</b>

**Due to Chattagram Maa-O-Shishu Hospital**

<i>In taka</i>	2025	2024
Construction cost of hostel building re-imbursed	380,926	380,926
Soil testing fee for new college building re-imbursed 2010	95,060	95,060
Govt. fee to CDA for new college building in 2011	12,045	12,045
Payable to CMOSH against reimbursement of security money to Build Asia	9,681,202	9,681,202
Loan from Hospital Pharmacy	17,000,000	17,000,000
	<b>27,169,233</b>	<b>27,169,233</b>

**2 Accounts and other payables**

See accounting policy in Note 30 (K).

<i>In taka</i>	Note	2025	2024
Liabilities for expenses	22(A)	15,790,574	14,978,941
Other liabilities	22(B)	128,283,764	116,848,870
Deferred revenue	22(C)	89,814,100	160,738,000
		<b>233,888,438</b>	<b>292,565,811</b>

**A Liabilities for expenses**

<i>In taka</i>	2025	2024
Telephone bill	1,201	2,708
Audit fee (including VAT)	230,000	230,000
Electricity and water	391,118	374,052
Software expenses	23,575	21,855
Salary and allowances	14,027,883	13,813,539
Contribution to Provident Fund	449,486	416,104
Email and internet	57,000	19,000
Water Bill	86,589	46,338
Computer accessories	55,100	31,700
Repair and up-keep	33,800	22,145
Printing and stationery	34,237	1,500
Linen & Utensils	12,400	-
Printing	380,805	-
Medical & Surgical	7,380	-
	<b>15,790,574</b>	<b>14,978,941</b>



otes to the financial statements (continued)

**B Other liabilities**

<i>In taka</i>	<i>Note</i>	<b>2025</b>	<b>2024</b>
Internship fee-received from MBBS students	22(B)(i)	125,831,673	115,968,004
Advances received-students' award		500,000	500,000
Security deposit from various companies		372,348	380,866
Internship Fee Received for BDS		1,368,000	-
Liability for Fixed Asset purchased D.Y		56,120	-
Liability for CWP (Salary & allowance)		155,623	-
		<b>128,283,764</b>	<b>116,848,870</b>

**i Internship fee-received from students**

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Opening balance	115,968,004	88,573,001
Received during the year	26,892,000	41,760,000
	<b>142,860,004</b>	<b>130,333,001</b>
Paid during the year	(17,028,331)	(14,364,997)
	<b>125,831,673</b>	<b>115,968,004</b>

**C Deferred revenue**

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Advanced Received against admission fee	83,121,600	141,772,000
Advanced Received against admission BDS	5,420,000	3,270,000
Advanced Received against Miscellaneous BDS	50,000	15,696,000
Advanced Received against Foreign Student 1st Inst.	1,222,500	-
	<b>89,814,100</b>	<b>160,738,000</b>

**D Current and non-current classification of accounts and other payables**

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Due within one (1) year	105,816,417	203,372,207
Due after more than one (1) year	128,072,021	89,193,604
	<b>233,888,438</b>	<b>292,565,811</b>

**23 Deferred tax liabilities**

See accounting policy in Note 30 (I).

<i>In taka</i>	<b>2025</b>	<b>2024</b>
Balance at 1 July	5,893,259	-
Deferred tax expense recognized in profit or loss	1,435,417	5,893,259
	<b>7,328,676</b>	<b>5,893,259</b>

**A Movement of deferred tax**

<i>In taka</i>	<b>Net balance at 1 July</b>	<b>Recognised in profit or loss</b>	<b>Recognised in OCI</b>	<b>Deferred tax assets</b>	<b>Deferred tax liabilities</b>	<b>Net balance at 30 June</b>
<b>At 30 June 2025</b>						
Accrued interest on investments in fixed deposit receipts	5,893,259	1,435,417	-	-	7,328,676	7,328,676
	<b>5,893,259</b>	<b>1,435,417</b>	<b>-</b>	<b>-</b>	<b>7,328,676</b>	<b>7,328,676</b>
<b>At 30 June 2024</b>						
Accrued interest on investments in fixed deposit receipts	-	5,893,259	-	-	5,893,259	5,893,259
	<b>-</b>	<b>5,893,259</b>	<b>-</b>	<b>-</b>	<b>5,893,259</b>	<b>5,893,259</b>



otes to the financial statements (continued)

**B Breakdown of deferred tax liabilities (assets)**

<i>In taka</i>	Rate applied	Carrying amount	Tax base	Taxable (Deductible) temporary difference	Deferred tax liability (asset)
<b>Balance at 30 June 2025</b>					
Accrued interest on investments in fixed deposit receipts	15%	48,857,837	-	48,857,837	7,328,676
<b>Deferred tax liabilities</b>					<b>7,328,676</b>
<b>Balance at 30 June 2024</b>					
Accrued interest on investments in fixed deposit receipts	15%	39,288,393	-	39,288,393	5,893,259
<b>Deferred tax liabilities</b>					<b>5,893,259</b>

**24 Related party transactions**

**Other related party transactions**

During the year the College carried out a number of transactions with its related party in the normal course of business. The name of the related party, nature of relationship, nature of transactions, transaction values 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 relationship	Nature of transaction	Transaction values at		Balance outstanding as at	
			2025	2024	2025	2024
Chattagram Maa-O-Shishu Hospital	Investee	Loan received	-	12,000,000	(27,169,233)	(27,169,233)
		Loan provided	2,084,707	1,844,694	530,483,658	528,398,951



**Notes to the financial statements (continued)**

**25 Financial instruments- Accounting classifications and fair values**

The following table shows the carrying amounts of financial assets and financial liabilities. It does not include fair value information for financial assets and financial liabilities as there is no such instrument that is measured at fair value and the carrying amounts are considered as the reasonable approximation of fair value.

In taka	Note	Carrying amount					Total
		Fair value - hedging instruments	Mandatorily at FVTPL- Others	FVOCI-debt instruments	FVOCI-equity instruments	Financial assets at amortised cost	
<b>30 June 2025</b>							
<b>Financial assets not measured at fair value</b>							
Investments in fixed deposit receipts	12	-	-	-	149,474,877	-	149,474,877
Advances and deposits	14(A)	-	-	-	20,000	-	20,000
Other receivables	15	-	-	-	11,913,153	-	11,913,153
Due from Chattagram Maa-O-Shishu Hospital	16	-	-	-	530,483,658	-	530,483,658
Cash and cash equivalents	18	-	-	-	98,924,164	-	98,924,164
		-	-	-	790,815,852	-	790,815,852
<b>Financial liabilities not measured at fair value</b>							
Due to Chattagram Maa-O-Shishu Hospital	21	-	-	-	-	27,169,233	27,169,233
Account and other payables	22(B)(i)	-	-	-	-	125,831,673	125,831,673
		-	-	-	-	153,000,906	153,000,906
<b>30 June 2024</b>							
<b>Financial assets not measured at fair value</b>							
Investments in fixed deposit receipts	12	-	-	-	120,717,697	-	120,717,697
Deposits	14(A)	-	-	-	20,000	-	20,000
Other receivables	15	-	-	-	9,678,000	-	9,678,000
Due from Chattagram Maa-O-Shishu Hospital	16	-	-	-	528,398,951	-	528,398,951
Cash and cash equivalents	18	-	-	-	175,518,990	-	175,518,990
		-	-	-	834,333,638	-	834,333,638
<b>Financial liabilities not measured at fair value</b>							
Due to Chattagram Maa-O-Shishu Hospital	21	-	-	-	-	27,169,233	27,169,233
Account and other payables	22(B)(i)	-	-	-	-	115,968,004	115,968,004
		-	-	-	-	143,137,237	143,137,237



otes to the financial statements (continued)

6 Financial risk management

The College's management has overall responsibility for the establishment and oversight of the College's risk management framework. The College's management policies are established to identify and analyse the risks faced by the College 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 College's activities. The College has exposure to the following risks from its use of financial instruments:

- Credit risk
- Liquidity risk
- Market risk

A Credit risk

Credit risk is the risk of a financial loss to the College if a students dues to a financial instrument fails to meet its contractual obligations, and arises principally from the College'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.

i 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>	Note	2025	2024
Investments in fixed deposit receipts	12	149,474,877	120,717,697
Deposits	14(A)	20,000	20,000
Accounts receivables	15	11,913,153	9,678,000
Due from Chattagram Maa-O-Shishu Hospital	16	530,483,658	528,398,951
Cash and cash equivalents	18	98,924,164	175,518,990
		790,815,852	834,333,638

ii Accounts receivables

The aging of other receivables at the reporting date is as follows:

<i>In taka</i>	2025	2024
0-90 days	2,125,800	2,748,600
91-180 days	2,228,400	5,351,900
Over 180 days	7,558,953	1,577,500
	11,913,153	9,678,000

B Liquidity risk

Liquidity risk is the risk that the College will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or other financial assets. The College'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 College's reputation.

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

<i>In taka</i>	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>							
Due to Chattagram	21	27,169,233	(27,169,233)	(27,169,233)	-	-	-
Maa-O-Shishu Hospital							
Accounts and other	22(B)(i)	125,831,673	(125,831,673)	(125,831,673)	-	-	-
payables		153,000,906	(153,000,906)	(153,000,906)	-	-	-
<b>30 June 2024</b>							
<b>Non-derivative financial liabilities</b>							
Due to Chattagram	21	27,169,233	(27,169,233)	(27,169,233)	-	-	-
Maa-O-Shishu Hospital							
Accounts and other	22(B)(i)	115,968,004	(115,968,004)	(115,968,004)	-	-	-
payables		143,137,237	(143,137,237)	(143,137,237)	-	-	-



otes to the financial statements (continued)

2. Market risk

Market risk is the risk that any changes in market prices, such as interest rates will affect the College'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.

1. Transaction risk

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

1. Economic risk

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

1. Interest risk

Interest rate risk arises from movement in interest rates. The College 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)	149,474,877	120,717,697
Financial liabilities	-	-

27 Other disclosures

A. Going concern

The College 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

In number	2025
Employees drawing more than Tk. 3,000 per month	254
Employees drawing less than Tk. 3,000 per month	-
	254

28 Contingent liabilities and commitment

In the previous year, the tax authorities have issued a draft demand notice covering the assessment years from 2015-2016 to 2023-2024. The year-wise details are as follows:

Income year	Assessment year	Demand tax (in BDT)
2014	2015-2016	5,309,170
2015	2016-2017 (1st part)	4,526,726
2015-2016	2016-2017 (2nd part)	724,554
2016-2017	2017-2018	4,499,829
2017-2018	2018-2019	5,250,045
2018-2019	2019-2020	7,101,589
2019-2020	2020-2021	2,822,425
2020-2021	2021-2022	4,256,958
2021-2022	2022-2023	8,657,134
2022-2023	2023-2024	8,611,222
		51,759,652

As advised by the tax advisor, the College has deposited BDT 10,515,424 against the total tax demands of BDT 19,171,672 for the assessment years 2015-2016, 2016-2017 and 2023-2024. An amount of BDT 3,163,424 had already been provisioned in the previous year's (Financial year 2022-2023) financial statements. The remaining tax demand of BDT 5,492,824 for these assessment years have been recognised as tax liabilities at the reporting period of (2023-2024).

For the remaining assessment years, with total demands amounting BDT 32,587,980, management has decided to conduct further investigations into the demands before proceeding with any payments. Consequently, no provision has been recognised at this stage.



## Notes to the financial statements (continued)

### 29 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.

### 30 Summary of material accounting policies

The College 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	23
B. Employee benefits schemes	23
C. Revenue	24
D. Provision and contingencies	24
E. Capital fund	24
F. General fund	24
G. Advances and deposits	24
H. Stock and stores	24
I. Income tax	24
J. Impairment	24
K. Financial instruments	25-27

#### 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.

##### ii 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. The principal annual rates are as follows:

<u>Category of assets</u>	<u>Rates (%)</u>
Furniture and fixtures	10%
Infrastructure and installations	2.5%-15%
Intangibles	10%
Land and building	0%-10%
Machine	5%-20%
Motor vehicles	15%
Office equipment	10%-15%
Others	5%-10%

#### B Employee benefits schemes

Chattagram Maa O Shishu College Employees' Provident Fund ("the Fund") was constituted on 1 July 2004. The 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 newly introduced Income Tax Act, 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 permanent employee subscribes @ 8.33% of his basic salary while the College authority also contributes a similar amount to the Fund.



## Notes to the financial statements (continued)

### C Revenue

Revenue from contracts with customers is recognised based on the application of following 'five step' model.

- i) The entity accounts for a contract only when,
  - a) The contract is approved (this may be written, oral, or implied by the institution's admission practices),
  - b) The rights and payment terms regarding the admission and tuition services to be provided can be identified,
  - c) The contract has commercial substance,
  - d) It is probable that the consideration (tuition and admission fees) will be received, considering the student's ability and intention to pay.
- ii) At contract inception, the College assesses the services promised to the student and identifies each as a performance obligation. The primary performance obligations are:
  - The provision of admission services (i.e. student registration and enrolment).
  - The provision of tuition services (i.e. educational sessions delivered throughout the academic period).
- iii) Transaction price is the amount of consideration it expects to receive in exchange for providing educational services, including the fixed amounts for admission and tuition fees, as well as any additional fees. These fees are predetermined and reviewed annually by the Ministry of Health.
- iv) The College allocates the transaction price to each performance obligation in a manner that reflects the amount of consideration the College expects to be entitled to in exchange for transferring the promised services to the student.
- v) The transaction price allocated to each performance obligation is recognised when the performance obligation is satisfied. Admission fees are recognised at the time of admission when the student enrolls in the institution. Tuition fees are recognised on an accrual basis, with revenue recognised as the educational services (sessions) are provided over time during the academic term.

### D Provision and contingencies

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

### E Capital fund

It represents development fee received from the students at the time of medical college admission.

### F General fund

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

### G 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.

### H Stock and stores

Stocks and stores represent cost of short term furniture items. These are recognised in cost value.

### I Income tax

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

Tax is usually provided @ 15% as College's regular rate on net surplus during the year as per SRO 268-A/Income tax/2010 dated 1 July 2010.

### J Impairment

#### i Fixed assets

The carrying amount of the College'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.

#### ii Accounts receivables

It is the policy of the College to provide for impairment loss on debtors, if any receivables is not realised within one and half years from due date.



**K Financial instruments**

**i Recognition and initial measurement**

A financial liability is recognised when its contractual obligations arising from past events are certain and the settlement of which is expected to result in an outflow of resources embodying economic benefits from the College. The College derecognises a financial liability when its contractual obligations are discharged or cancelled or expired. Financial liabilities include liabilities for expenses, provision for income tax and other liabilities.

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.

**ii Classification and subsequent measurement**

**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 College 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.

**Debt investments at fair value through other comprehensive income**

A debt 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 College 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 College 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 College 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 College'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;



## Notes to the financial statements (continued)

- 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 College'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 College 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 College 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 College'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.

Additionally, for a financial asset acquired at a discount or premium to its contractual par amount, a feature that permits or requires 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

Financial assets at FVTPL	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	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.
Debt investments at FVOCI	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.
Equity investments at FVOCI	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, trade and other receivables and short term investments.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and cash at bank which are available for use by the College without any restriction.

#### Trade and other receivables

Trade and other receivables represent the amounts due from students against tuition and other fees. Trade and other receivables are initially recognised at cost which is the fair value of the consideration given in return. After initial recognition these are carried at amortised cost less impairment losses due to uncollectibility of any amount so recognised.



## Notes to the financial statements (continued)

### Short term investments

Short term investments represent the investment in fixed deposit. These are initially recognised at cost which is the fair value of the consideration given in return. Subsequently these are measured at amortised cost.

### 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.

### Trade 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.

### iii Derecognition

#### Financial assets

The College 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 College 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 College 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 College derecognises a financial liability when its contractual obligations are discharged or cancelled or expired. The College 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.

### iv Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the College 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.

### 31 Accounting standards issued but not yet effective

All reporting standards effective till to date are consistently applied by the Company to the extent relevant for the Company. A number of new standards are effective for annual periods beginning after 1 July 2024 and earlier application is permitted; however, the Company has not adopted the new or amended standards early in preparing the financial statements.

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

- Lack 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)
- IFRS 19 Subsidiaries without Public Accountability: Disclosures (1 January 2027).



Chattagram Maa-O-Shishu Hospital Medical College  
 Schedule of receipts and payments account  
 For the year ended 30 June

Schedule-A

in taka	Note	2025	2024
<b>Opening balance</b>			
Cash in hand	18(A)	30,586	3,486
Cash with bank	18(B)	175,488,404	5,811,858
Advance for purchase	14(A)	850,200	1,129,321
		<b>176,369,190</b>	<b>6,944,665</b>
<b>Operational receipts</b>			
Admission/Re-admission fees		88,541,600	292,388,500
Bangladesh Medical Dental Council registration fees		146,500	145,500
Building, lab, light, sanitary, library, recreation charges		8,850,500	9,960,000
Centre fees		3,319,300	3,422,000
Common room fees		10,500	10,000
Hostel charges		3,320,500	2,435,500
Late fines		55,440	67,415
Religious material fees		10,500	10,000
Sale of printing materials/practical note book		92,380	138,475
Scholarship		20,000	40,000
Student union fees		6,300	6,000
Tuition fees		45,666,200	49,518,000
University of Chittagong and Chittagong Medical University examination fees		1,926,500	2,017,500
University of Chittagong/Chittagong Medical University retention fees		131,000	148,200
Absent fine		38,740	242,370
Foreign students registration fees		119,000	326,000
Internship fees		26,892,000	41,760,000
Received 1st instalment from foreign students		1,222,500	3,478,013
Received 2nd instalment from foreign students		952,000	-
Received 3rd instalment from foreign students		2,990,800	-
Received 1st instalment from foreign students		2,428,600	-
C.M.U. registration fees		35,000	-
Examination Fee of C.U		70,500	-
C.U.Retention fee		4,800	-
CMU Mark Sheet Fee		512,500	-
Internship Fee (BDS)		1,368,000	-
Relief & Welfare Fund		425,776	-
Received from outgoing Student		10,800	-
Autopsy class fees		-	446,000
Marksheet fees		-	519,000
Received against study tour		-	440,000
University of Chittagong registration fees		-	57,220
Development fees		-	500,000
		<b>189,168,236</b>	<b>408,075,693</b>
<b>Other receipts</b>			
Encashment of fixed deposit receipt		24,800,000	-
- Principal		2,242,018	2,225,895
- Interest		310,026	15,851,956
Miscellaneous		50,000	-
Miscellaneous (BDS)		1,675,475	-
Bank interest (STD)		29,077,519	18,077,851
		<b>394,614,945</b>	<b>433,098,209</b>
<b>Total fund available</b>			



**Payments**

Salary and allowances	184,593,583	166,031,836
Travelling and conveyance	253,908	625,572
Postage and stamps	2,130	9,046
Cleaning and washing	328,871	347,280
Printing and stationery	872,578	1,410,877
Repairs and up-keep	2,362,550	2,058,225
Telephone and mobile bill	52,333	78,904
Linen and utensils	283,932	260,250
Acquisition of fixed assets	4,648,658	5,301,583
Entertainment	258,870	191,554
Fooding	72,089	32,840
Electricity	3,709,972	3,198,798
Oil and lubricants for motor car and generator	162,375	174,000
Annual General Meeting and other celebration	136,226	473,616
Examination form fee of Chittagong Medical University	1,932,500	1,963,100
Newspaper and periodicals	2,505	2,840
Audit fee	230,000	86,250
Bulbs and other replacements	308,506	1,003,044
Advertisement	653,865	313,557
Bank charges	168,416	187,765
E-mail and internet charges	243,950	280,707
Retention fee of University of Chittagong	4,800	156,900
Chittagong Medical University retention fee	130,500	4,000
Hospital and service building	1,929,084	1,844,694
Honorarium	140,405	169,320
Employer's contribution to Provident Fund	5,273,414	4,656,965
Miscellaneous expenses	20,000	554,620
National day celebration expenses	25,860	301,488
Examination expenses	750,773	1,009,777
Bangladesh Medical Dental Council registration fee/expenses	67,150	113,618
Internship fee refund	24,750,400	24,411,800
Inspection/Re-inspection fee/expense	227,437	272,204
Medical journal publication expenses	492,220	1,090,789
Institute of Research Bureau expenses	405,000	67,130
Computer accessories	546,822	913,210
Photography expenses	3,700	17,000
Centre fee	80,100	106,900
Software expenses	285,775	311,330
Water	804,148	537,226
Overtime	97,066	117,557
Medical and surgical	663,676	802,079
Marksheet Fee of Chittagong Medical University	511,500	513,000
ID card expenses	16,815	20,575
Gardening expense	36,220	14,500
Legal and professional	56,500	140,000
Affiliation fee of Chittagong Medical University	900,000	1,020,000
Investment in fixed deposit receipts	50,700,000	4,000,000
Annual picnic	90,000	75,000
Education board fee/expenses	25,370	85,320
BPCS approval expenses/fee	56,252	27,631
BPMCA expenses	377,206	300,000
Examination fee of Chittagong University	7,300	-
Registration Fee	46,537	-
Hospital Building(C.W.P)	8,518	-
Relief & Welfare Fund	500,000	-
	<b>291,308,365</b>	<b>227,686,277</b>
<b>Balance carried forward</b>		



<i>In taka</i>	Note	2025	2024
Balance brought forward		291,308,365	227,686,277
Registration fee		536,500	751,500
Income tax		1,652,111	10,515,424
Source tax		206,205	226,465
M.B.B.S. admission test expenses		80,000	50,190
Late fine of Chittagong University		4,800	1,000
Sports and others		460,420	517,882
Land and properties expenses		14,000	-
Loan to General fund (Interfund Transfer)		-	12,500,000
Contribution to Eng. L.K. Siddique M. B. Fund		-	273,622
M.B.B.S. admission cancelled and other expenses		-	2,087,777
Autopsy class fee		-	456,000
Study tour expenses		-	487,000
President scholarship		-	20,855
License fee		-	45,027
Affiliation fee of University of Chittagong		-	1,080,000
Scholarship of Dr. M. A. Hasham foundation		-	30,000
<b>Total payment</b>		<b>294,262,401</b>	<b>256,729,019</b>
<b>Cash and cash equivalents at 30 June</b>		<b>100,352,544</b>	<b>176,369,190</b>

Reconciliation

<i>In taka</i>	Note	2025	2024
Cash in hand	18(A)	73,343	30,586
Cash with bank	18(B)	98,850,821	175,488,404
Advance for purchase	14(A)	1,428,380	850,200
		<b>100,352,544</b>	<b>176,369,190</b>



Chattagram Maa-O-Shishu Hospital Medical College  
Income and expenditure account  
For the year ended 30 June

In taka	Note	2025	2024
<b>Income</b>			
Operating income	5	233,038,486	225,578,773
Non-operating income	7	19,147,233	15,042,441
<b>Total income</b>		<b>252,185,719</b>	<b>240,621,214</b>
<b>Expenditure</b>			
Salary and allowances		184,807,927	177,154,817
Contribution to employees' Provident Fund		5,306,796	4,979,567
Electricity, gas and water		4,571,437	3,895,431
Telephone bill		50,826	47,657
Cleaning and washing		328,871	347,280
Bulbs and other replacements		308,506	1,003,044
Printing and stationery		1,047,283	1,412,377
Travelling and conveyance		253,908	625,572
Repairs and up-keep		2,374,205	2,080,370
Fooding and entertainment		330,959	224,394
Postage and stamps		2,130	9,046
Advertisement		653,865	313,557
Email and internet charges		281,950	280,707
Depreciation on fixed assets	11	5,892,824	2,609,595
Oil and lubricants for motor car		162,375	174,000
Linen and utensils		296,332	260,250
Newspapers and periodicals		2,505	2,840
Examination form fee of University of Chittagong and Chittagong Medical University		1,939,800	1,963,100
Examination expenses		750,773	1,009,777
Audit fee including VAT		230,000	235,750
Bank charges		274,414	241,765
M.B.B.S. admission test remuneration and expenses		80,000	193,967
Honorarium		140,405	169,320
National day expenses		25,860	301,488
Computer accessories		570,222	944,910
Contribution to employees' annual picnic		90,000	548,616
Inspection/Re-inspection fee		227,437	230,000
Excess expenses against internship fees		7,722,069	10,046,803
Medical journal		492,220	1,090,789
Over time paid		97,066	117,557
Medical and surgical		671,056	802,079
Software expenses		287,495	312,485
Bangladesh Medical Dental Council registration fee		56,500	66,900
Bangladesh Medical Dental Council expenses		10,650	46,718
Legal and professional expense		56,500	140,000
Registration and license fee		46,537	45,027
Sports and others		460,420	517,882
Education board fee and expense		25,370	85,320
Gardening expenses		36,220	14,500
Photography expenses		3,700	17,000
Miscellaneous		20,000	556,259
BPMCA Expenses		377,206	300,000
Mark sheet fee of (CMU)		511,500	513,000
BCPS approval fees		56,252	27,631
Land and properties expense		14,000	-
Affiliation Fee of C.M.U		900,000	-
Registration fee of C.M.U		536,500	-
Centre fee of C.U & C.M.U		80,100	-
Retention fee of C.U & C.M.U		135,300	-
<b>Balance carried forward</b>		<b>223,598,271</b>	<b>215,959,147</b>



Chattagram Maa-O-Shishu Hospital Medical College  
Income and expenditure account (continued)  
For the year ended 30 June

<i>In taka</i>	Note	2025	2024
Balance brought forward		223,598,271	215,959,147
Late fine of C.M.U		4,800	-
Relief & Welfare Fund		500,000	-
IRB Expenses		405,000	-
Other Celebration		136,226	-
Other expenses		-	67,130
Institutional Review Board expenses		-	42,204
Contribution to Eng. L.K. Siddique M. B. fund		-	261,622
Service charge		-	1,080,000
Scholarship		-	30,000
President scholarship		-	20,855
Affiliation fee to Ministry of Health		-	1,020,000
Late fine of University of Chittagong		-	1,000
Registration fee of C.M.U		-	751,500
Centre fee of C.U & C.M.U		-	106,900
Retention fee of C.U & C.M.U		-	156,900
Study tour expenses (RFST)		-	487,000
I.D. Card Expenses		-	20,575
Autopsy class fee		-	456,000
C.M.U. mark sheet fee, examination fee and retention fee refund		-	4,000
Impairment of tuition fee		-	3,396,000
Impairment of session fee		-	1,255,750
Impairment of autopsy class fee		-	4,000
Impairment of study tour		-	8,000
<b>Total expenditure</b>		<b>224,644,297</b>	<b>225,128,583</b>
Deficit before tax for the year		27,541,422	15,492,631
Income tax expense			
- Current year	10	(4,131,213)	(2,323,895)
<b>Deficit after tax adjusted with general fund</b>	20	<b>23,410,209</b>	<b>13,168,736</b>

The notes on pages 7 to 27, and schedule A are an integral part of these financial statements.



Director



Principal



Vice Chairman  
Governing Body

As per our report of same date.

Auditor

Chattogram,

DVC:

