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Retired Armed Forces Officers' Welfare Association (RAOWA)

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RAOWA/AGM/3-03/2025/Booklet/001

Date: 04 Dec 2025

To : All Members, RAOWA

Subject : **43rd Annual General Meeting (AGM) 2025 – Booklet Containing Pertinent Documents**

1. Kindly find herewith the Booklet on the 43rd AGM scheduled to be held on 20 Dec 2025. The Booklet contains following documents:

- a. Approved Agenda of the 43rd Annual General Meeting 2025.
- b. Minutes of the 42nd Annual General Meeting 2024.
- c. Implementation of the decisions taken in the 42nd Annual General Meeting 2024.
- d. Minutes of the Extraordinary General Meeting (EGM) held on 08 Feb 2025.
- e. Implementation of the decisions taken in the Extraordinary General Meeting (EGM) held on 08 Feb 2025.
- f. Minutes of the Extraordinary General Meeting (EGM) 02/2025 held on 16 Aug 2025.
- g. Implementation of the decisions taken in the Extraordinary General Meeting (EGM) 02/2025 held on 16 Aug 2025.
- h. Minutes of the Extraordinary General Meeting (EGM) 03/2025 held on 11 Oct 2025.
- j. Implementation of the decisions taken in the Extraordinary General Meeting (EGM) 03/2025 held on 11 Oct 2025.
- k. Approved Budget for the Financial Year 2025-2026.
- l. Presentation on Annual Report 2025.
- m. Audit and Certified Balance Sheet and Accounts for the period from 1st Oct 2024 to 30th Sep 2025.

2. The program of the day will be as under:

- | | | |
|-----------------------------|---|---------------------|
| a. Arrival and Registration | - | 1000 hrs - 1030 hrs |
| b. Annual General Meeting | - | 1000 hrs - 1330 hrs |
| c. Prayer break | - | 1330 hrs - 1400 hrs |
| d. Lunch | - | 1400 hrs - 1500 hrs |

Thanking you,


Lt Col Md Irshad Sayeed, psc (retd)
Secretary General
RAOWA

To: All Members, RAOWA

Subject: AGENDA FOR 43rd ANNUAL GENERAL MEETING (AGM) 2025

Respected Members,

1. 43rd Annual General Meeting (AGM) 2025 will be held on 20 Dec 2025. Chronological events and agenda for the AGM are appended below:

a.	Item – 1	Quorum Declaration
b.	Item – 2	Telawat-e-Quran
c.	Item – 3	Welcome Address by the Secy Gen
d.	Item – 4	Obituary Motion
e.	Item – 5	Address by the Chairman
f.	Item – 6	Implementation of the Decisions Taken in the 42 nd Annual General Meeting held on 28 Dec 2024
g.	Item – 7	Confirmation of the Minutes of the 42 nd Annual General Meeting (AGM) held on 28 Dec 2024
h.	Item – 8	Implementation of the Decisions Taken in the Extraordinary General Meeting held on 08 Feb 2025
j.	Item – 9	Confirmation of the Minutes of the Extraordinary General Meeting (EGM) held on 08 Feb 2025
k.	Item – 10	Implementation of the Decisions Taken in the Extraordinary General Meeting (EGM) 2/2025 held on 16 Aug 2025
l.	Item – 11	Confirmation of the Minutes of the Extraordinary General Meeting (EGM) 2/2025 held on 16 Aug 2025
m.	Item – 12	Implementation of the Decisions Taken in the Extraordinary General Meeting (EGM) 3/2025 held on 11 Oct 2025
n.	Item – 13	Confirmation of the Minutes of the Extraordinary General Meeting (EGM) 3/2025 held on 11 Oct 2025 (RAOWA Budget Approval for Financial Year from Oct 2025 to Sep 2026)
p.	Item – 14	Presentation on Annual Report - 2025
q.	Item – 15	Presentation and Adoption of Audited and Certified Balance Sheet and Accounts for the Period from 01 Oct 2024 to 30 Sep 2025
r.	Item – 16	Appointing Audit Firms for the Financial Year 2025-2026
Points Received from General Members for 43rd AGM		
s.	Item – 17	Discussion on Setting Up of a Branch of RAOWA at Mirpur DOHS - By Rear Admiral A S M Abdul Baten, BSP, ndc, psc, BN (retd)
t.	Item – 18	Discussion on Re-introducing Monthly Beverage Night – By Heroic Freedom Fighter Maj Mohd. Wahid (retd)
u.	Item – 19	Discussion on Arranging Free Medical Camps for Distressed People during any disastrous situation – By Brig Gen Md Saidur Rahman, MMED, MPH (retd)
v.	Item – 20	Discussion on the feasibility of placement of Retired Officers in Cantt Public School & College – By Lt Col Dewan Ali Akbar (retd)
w.	Item – 21	Discussion on Extending the Facility of the Retired Officer at Dental Center, CMH Dhaka – By Lt Col Dewan Ali Akbar (retd)
x.	Item – 22	Discussion on Setting Up Guest Rooms for the Retired Officers at RAOWA Complex – By Lt Col Dewan Ali Akbar (retd)
y.	Item – 23	Discussion on Selecting 'Senior RAOWA Member' and Veterans Considering the Age of 65 Years Instead of 70 Years – By Cdr M A Rashid BN (retd)
z.	Item – 24	Discussion on Distributing Winter Clothes for the Ultra Poor affected people – By Capt K. H. Rabbani (retd)
aa.	Item – 25	Any Other Point(s)

Thanking you

Lt Col Md Irshad Sayeed, psc (retd)
Secretary General, RAOWA

Item - 4**Obituary Motion**

Dear Members, we inform you with profound grief that we have lost 61 members till 25 Nov 2025 this year. The list of the deceased members is given below:

Ser	RAOWA No	Rank & Name	Date of Birth	Date of Demise
1.	0923	Lt Col Nurul Alam Chowdhury	01.07.1950	14.12.2024
2.	0504	Maj Mosharraf Hussain	02.07.1949	19.12.2024
3.	1472	Heroic Freedom Col Emdad Uddin Ahmed	18.12. 1946	26.12.2024
4.	1009	Heroic Freedom Maj Jamal Uddin Ahmed	11.09.1952	31.12.2024
5.	4715	Maj Md Abdul Quiyum	17.02.1979	11.01.2025
6.	3222	Capt Md Shah Alam	22.01.1956	23.01.2025
7.	0566	Heroic Freedom Maj Gen K M Safiullah BU, psc	02.09.1934	26.01.2025
8.	2077	Col Md. Jalal Uddin	08.03.1958	28.01.2025
9.	0948	Col Md. Yunus	31.01.1941	17.02.2025
10.	0689	Heroic Freedom Maj Gen Mohammad Abdur Rab, psc	22.03.1943	02.03.2025
11.	1044	Lt Col Muhammad Abdul Halim	20.08.1941	06.03.2025
12.	0304	Maj Badruddin Ahmed	14.12.1944	09.03.2025
13.	0867	Wg Cdr M Shah Jahan Miah	01.11.1948	11.03.2025
14.	0397	Wg Cdr Md. Mahbubul Haq Khan	14.11.1953	22.03.2025
15.	2650	Maj Tareq-Uz-Zaman	16.08.1956	22.03.2025
16.	3555	Lt Col Kazi Mozammel Haque	11.01.1961	24.03.2025
17.	1815	Lt Col Md. Atiqur Rahman Munshi	24.03.1944	02.04.2025
18.	3434	Maj Ahmed Ali Mondal	10.09.1958	18.04.2025
19.	0331	Capt Mudabbir Hossain Chowdhury, psc	30.06.1947	01.05.2025
20.	0460	Maj Gen Fazlur Rahman Al-Mamun, psc, ptsc	10.08.1936	07.05.2025
21.	3176	Maj Abdul Alam Bhuiyan	12.07.1948	14.05.2025
22.	0787	Heroic Freedom Fighter Cdre Md. Gulzar Hossain, (S), psc, BN	10.04.1943	21.05.2025
23.	1527	Lt Col Md. Mustafa Kamal	01.01.1948	22.05.2025
24.	0755	Col Mohammad Anwarul Azim	31.12.1946	31.05.2025
25.	0918	Flg Offr Mohammad Saifuzzaman	31.01.1971	08.06.2025
26.	3708	Capt Sarder Mizanur Rahman	13.01.1948	14.06.2025
27.	2948	Lt Col Gazi Md Serajul Islam	14.12.1943	19.06.2025
28.	1378	Heroic Freedom Gp Capt M Abul Kalam Azad, psc	03.06.1950	21.06.2025
29.	0463	Maj Md Fariduddin, psc	12.04.1945	05.07.2025
30.	1437	Brig Gen Md. Bashirul Anam	22.11.1951	06.07.2025

Ser	RAOWA No	Rank & Name	Date of Birth	Date of Demise
31.	3389	Lt Col Zakaria Kamal	01.09.1959	14.07.2025
32.	0262	Brig Gen Quazi Muhammad Shahjahan Hafiz	01.02.1931	20.07.2025
33.	0625	Lt Col M. Ismail	01.01.1932	20.07.2025
34.	5498	Sqn Ldr Md. Shafiqul Islam Chowdhury	02.04.1970	25.07.2025
35.	3566	Lt Col S M Sadrul Alam	01.09.1956	27.07.2025
36.	1450	Heroic Freedom Lt Gen M. Harun-Ar-Rashid, BP, rcds, psc	15.02.1948	04.08.2025
37.	0863	Maj Md. Edrish Khan	12.11.1949	06.08.2025
38.	1559	Col Mekarrom Ali Khan	01.01.1950	18.08.2025
39.	2401	Lt Col Md. Ruhul Amin	01.07. 1949	23.08.2025
40.	0006	Lt Col Q. A. F. M. A. Raquib	01.04.1930	31.08.2025
41.	1533	Capt Md. Abdul Khaleque	11.02.1958	02.09.2025
42.	0860	Maj Gulzar Ahmed Chowdhury	11.08.1949	06.09.2025
43.	2272	Lt Col Dr. A U M Saadullah	19.10.1952	09.09.2025
44.	0363	Maj Gen K. M. Abdul Wahed, ndu, psc	01.08.1941	21.09.2025
45.	0562	Heroic Freedom Lt Col M A Maleque Bhuiyan	13.11.1942	24.09.2025
46.	1870	Heroic Freedom Maj Gen Mohammad Abul Hossain	31.12.1946	28.09.2025
47.	3894	Lt Col Muhammad Amerul Islam	19.01.1946	01.10.2025
48.	3064	Maj Mohammad Nurul Amin Patwary	31.10.1958	05.10.2025
49.	2078	Vice Admiral Sarwar Jahan Nizam (X), ndu, psc, BN	29.01.1952	10.10.2025
50.	1205	Air Cdre M Manzoor Alam, awc, psc	01.01. 1948	11.10.2025
51.	1008	Lt Col Abdur Rashid Howlader	15.03.1946	14.10.2025
52.	3707	2/Lt Sarker Sazzad Ahmed	01.01.1970	18.10.2025
53.	1149	Maj Firose Kabir	12.03.1965	18.10.2025
54.	4502	Maj Gen Md Siddiqur Rahman Sarker SGP, BGBM, PBGM, HDMC, psc, PhD	10.08.1963	24.10.2025
55.	1713	Lt Col Md. Gholam Maula	25.10.1951	01.11.2025
56.	3765	Lt Col Md Faruk Mia, MCPS, FCPS	06.02.1961	05.11.2025
57.	5658	Wg Cdr Hasan Emon Al Razib, BPM	06.08.1973	08.11.2025
58.	3465	Lt Col Abu Bakar Abu, psc	02.10.1965	17.11.2025
59.	0518	Brig Gen Mostafa Kamal Laskar	09.08.1942	21.11.2025
60.	0974	Lt Col Sekander Miah	01.08.1940	25.11.2025
61.	1380	Heroic Freedom Fighter Maj Munshi Moniruzzaman	08.02.1953	25.11.2025

ADDRESS BY THE CHAIRMAN

43rd AGM - 20 DEC 2025

1. Bismillahir Rahmanir Rahim. Respected Members, Ladies and Gentlemen, Assalamualikum and very good morning. I like to take the privilege to speak before you all on behalf of the Executive Committee on the occasion of the 43rd Annual General Meeting. At the very outset, in this month of Victory, I reminisced about the supreme sacrifice made by the armed forces members during the war of liberation and after the war until today. I also recall the unmatched sacrifice made by the student-public in the July Revolution for whom we have a new Bangladesh. Furthermore, I respectfully remember those founder members who took all the pain in forming RAOWA. Many of them have already left the world, and I pray for the salvation of the departed souls. I also pray for the departed souls of those members and families who are not with us anymore.

2. RAOWA is our Second Home where members can socialize, play and dine in a style that reminds them of the culture that they so dearly cherish. In our active service period, we had a different, colourful and unique lifestyle. After retirement few of our members could establish credentials in the civil society in different fields, some of our members are living quite a balanced life, but some of our beloved members are facing tremendous hurdles to maintain their livelihood. I would like to inform you that RAOWA tried to take full responsibility for the distressed honourable members. We are grateful to Allah Rabbul Alamin that RAOWA could support its members & NOK wholeheartedly.

3. Respected Members, for the last one year, it has been an honour for me to lead this noble association comprising such enlightened people of our country who not only sacrificed golden years of their lives in defence of our dear motherland but also continued to serve the nation in different capacities. I feel quite privileged to have a group of dynamic EC members who are dedicated to the cause of RAOWA. Allah was very kind to me to have a wonderful atmosphere of fraternity and a democratic environment amongst us in RAOWA EC. We could express our differences of opinion and could implement the best decisions proposed by the majority. Let me take the privilege to thank my colleagues in the EC sitting with me who have given their valuable time and worked hard during the last one year in discharging their responsibilities. Without their support, it would not have been possible to achieve what we have achieved today. I also convey my deep appreciation and gratitude to all members of the committees, sub-committees, boards of officers and all members of RAOWA for extending their continuous support and understanding during the period. May I request all of you to have a round of applause in recognition of their valuable services to RAOWA.

4. RAOWA primarily serves as the cultural, recreational, welfare and focal needs of the retired Military officers and their families. It has undergone evolution through the passage of time and welfare also became a necessity. Respected Members, our founding members established RAOWA to act as a common platform of amity and fraternity of retired military officers. Our current membership stands at 5973. I feel that we have ample opportunity to do many good works, but it requires our concerted efforts. We need to create an environment of stability and harmony amongst us. We have to have a sense of understanding, showing respect to each other and shedding all kinds of bitterness. We must be open and accommodating for the overall development of RAOWA. I hope and pray to Allah Rabul Alamin to make us united more to face any situation related to our Hon'ble members in future.

5. Ladies and gentlemen, I would like to inform you that when we took over, we had roughly 37.30 Crores tk in total and out of which 33.50 Crores tk was in FDR and 3.80 Crores as cash in bank. After one year, as of 03 Dec 2025, we have an amount of 54.79 Crores in total, out of which 52.70 Crores as FDR and the rest 02.09 Crores as cash in bank.

6. We are all Veterans, retired officers. Veterans can add value to society with their long experience and expertise. The question is, what makes the term veteran so special? Because the words - integrity, service, courage, duty, honour, commitment, country first & sacrifice are associated with the word 'Veteran'. That is why veterans are so special, and the term is also so sensitive. It carries the flavour of patriotism. Words associated with veterans do not end after our retirement. It remains with us till death. So, we have a responsibility to honour these words, individually & collectively. We cannot afford to indulge ourselves in acts that compromise our integrity, honesty, commitment, patriotism & so on. Let us take a pledge, take an oath, to safeguard our Veteran image. This is important for our national interest too. I also think there is an institutional responsibility to take care of and protect our veterans and potential veterans. I humbly and respectfully would like to draw the attention of all concerned to this regard. We have to create our own space and conditions for others to respect each other.

7. We, as a community of veterans, bear a good culture, share values, are respectful to each other, have a positive mindset, embrace and adapt to changes and cooperative attitude and above all, support those who want to move on. Strategy drives focus and direction, while culture is the emotional, organic habitat in which an organizational strategy lives. It is said, a bad culture kills a good strategy at the breakfast table. Let us not kill an initiative placed on the table rather find ways to support our RAOVA. So, let us have a positive mindset, a mindset of forward-looking, trust, and respect and not create hurdles. Rather, give a supportive hand and contribute within our capabilities for a better RAOVA for all of us.

8. Ladies and gentlemen, this morning, I am really delighted that I am a proud member of a proud family. We can be blessed once we are united. Division in opinion is a unique thing in a democratic environment. We might have differences in opinion on any issue, but at the end of the day, our voice must be one, and thereby we will become stronger and stronger every day. So, that's what it should be, and we will express ourselves, but when a decision comes, then we will be together and united to take the thing forward despite differences of opinion. In this regard, I want to urge the respected members that if you have any query/doubt on the activities of the EC, please clarify those with the concerned EC members instead of spreading fabricated/untrue statements on social media. This will not only create mistrust among ourselves, but also portray a negative impact/impression about our retired community to the civil community.

9. Now, the Annual report will be presented by the Secretary General. He will be followed by the Treasurer with details of accounts vis-à-vis the approved budget and then we shall move on to the other items on the agenda. About other details, you may have already read in the booklet, which has been circulated to you. Before I conclude, let me express my deep appreciation for your continued support and understanding in discharging my duty. My special thanks and appreciation once again to all the EC members who extended their support in discharging my duties during the last one and a half years. Insha Allah, from 01 Jan 2025, we will be seeing many new faces elected as the new EC of RAOVA and I wish all of them a great time and grand success.

Allah Hafez

Item -6

Implementation of the Decisions Taken in the 42nd Annual General Meeting - 28 Dec 2024.

1. **Guest House Facilities for the Out-stationed Retd Members (Item -15)**
 - a. **Decision.** The requirement of guest house facilities for the out-stationed retd members will be assessed and planned by the new EC after raising the issue in the EGM/AGM.
 - b. **Implementation.** 6 x Guest rooms on each 1st and 2nd floor of RAOWA Old Building have been constructed.
2. **Free Medical Campaign for Underprivileged People (Item -16)**
 - a. **Decision.** The EC will arrange the required medical campaign for underprivileged people after a feasibility study.
 - b. **Implementation.** Under process.
3. **Proposal for Increasing the Veteran Allowance for the Armed Forces (Item-17)**
 - a. **Decision.** A proposal has been sent to AHQ proposing to increase the Veteran Allowance to Tk 5,000.00 and is waiting for the decision.
 - b. **Implementation.** On process.
4. **Renting Procedure Followed for the Open Space between Old and New RAOWA Building (Item -18)**
 - a. **Decision.**
 - (1) The new EC will take necessary action to vacate the open space between the old and new RAOWA building once the lease period is over.
 - (2) The rank of GMs will be revised by the new EC before recruiting a new one.
 - b. **Implementation.**
 - (1) The mentioned open space between the Old and New RAOWA building has been vacated.
 - (2) Rank of GMs has been revised and implemented.

Item- 7

Confirmation of the Minutes of 42nd Annual General Meeting (AGM) held on 28 Dec 2024.

5. The minutes of the 42nd Annual General Meeting (AGM) held on 28 Dec 2024 is placed as Annex A to this Booklet.

Item- 8

Implementation of the Decisions Taken in the Extraordinary General Meeting held on 08 Feb 2025.

6. Decisions.

- a. Proposed renovation of the old hall for the increased income generation and accommodation for outside members to be planned by Member Welfare in consultation with Secy Gen.
- b. Holding AGM after Sep instead of Dec to be assessed.
- c. VC (Air) to look for the feasibility of getting the old place of “Book Warm” from the Air Force to RAOWA. Member Library & Publication, in consultation with Member Dev, to propose a suitable place in RAOWA Complex for the same purpose.
- d. Integration of RRSF and proposed RRC to be assessed after getting the feedback from RRSF.
- e. Dues receivable from our tenants are to be regularized.
- f. Member Dev and Member Welfare to look for a suitable place/space to set up a dental clinic for our members in RAOWA Complex.
- g. Member Food & Bev to implement his roadmap with a renewed timeline after receiving the required budget.
- h. Sectt to inform Mirpur DOHS Parishod to pursue AHQ with their wish list.
- j. NHQ and Air HQ to be communicated on the issue of resource sharing with RAOWA.

7. Implementation.

- a. RAOWA Old Building has been converted to RAOWA Dental Centre on the ground floor and 12 x Guest rooms on the 1st and 2nd floor.
- b. Due considerations were given to hold the AGM in Sep instead of Dec. However, assessing the various pros and cons, it was decided to hold the AGM in Dec.
- c. Getting the old place of ‘Book Warm’ from Air Force was not possible. However, relocation of RAOWA Library has been planned in a suitable location at the RAOWA complex.
- d. Re-structuring of RRSF and integration with RAOWA Research Centre (RRC) is in process.
- e. Dues receivable from our tenants are effectively materialized.
- f. RAOWA Dental Centre is already in operation.

- g. The proposals forwarded by the Member, Food and Beverage, are being implemented step by step, considering the budget involved in those.
- h. Mirpur DOHS Porishod was requested to pursue their wish list with AHQ,
- J. NHQ and Air HQ were communicated on the issue of resource sharing with RAOWA.

Item- 9

Confirmation of the Minutes of Extraordinary General Meeting (EGM) held on 08 Feb 2025.

- 8. The minutes of the Extraordinary General Meeting (EGM) held on 08 Feb 2025 is placed as Annex B to this Booklet.

Item-10

Implementation of the Decisions Taken in the Extraordinary General Meeting (EGM) 2/2025 held on 16 Aug 2025.

- 9.
 - a. **Agenda.** Discussion and Decision on RAOWA Mosque.
 - b. **Decision and Adoption.** Based on the voting result, it was decided not to construct a separate mosque at the RAOWA premises
 - c. **Implementation.** Implemented.
- 10.
 - a. **Agenda.** Discussion and Decision on Reinstatement of RAOWA Membership of R#2815 Lt Cdr Foisal Mehdi (G), BN (retd).
 - b. **Decision and Adoption.** The house unanimously decided to reinstate the membership of R#2815 Lt Cdr Foisal Mehdi, (G), BN (retd).
 - c. **Implementation.** Implemented.

Item- 11

Confirmation of the Minutes of Extraordinary General Meeting (EGM) 2/2025 held on 16 Aug 2025.

- 11. The minutes of the Extraordinary General Meeting (EGM) 2/2025 held on 16 Aug 2025 is placed as Annex C to this Booklet.

Item- 12

Implementation of the Decisions Taken in the Extraordinary General Meeting (EGM) 3/2025 held on 11 Oct 2025.

12. **Decisions.**

- (1) A committee may be formed to assess the feasibility of running a development project at a reduced price for the member who does not have any plot/flat in DOHS's.
- (2) Necessary steps will be taken to increase the space of the restaurant by utilizing the space used for the underutilized duplex staircase from Level 4 to Level 5.
- (3) Restaurant will reduce the use of soybean oil for cooking purposes as much as possible.
- (4) A case will be taken up with AHQ to establish a medical point at RAOWA for the members who reside outside of DOHSs.
- (5) A case will be taken up with AHQ for the entitlement of medical treatment in the CMH of the spouse of the officers who went for remarriage after the death of their present spouse, and for the spouse of the young unmarried officers who voluntarily retired/medically board out (MBO).
- (6) Facelift of the whole RAOWA building will be done immediately, and the external lights used for wedding programs at the convention halls will be replaced.

13. **Implementation.** On process.

14. **Approved Budget for the Financial Year 2025-2026.** The Approved Budget for the Financial Year 2025-2026 is placed as Annex E to this Booklet.

Item- 13

Confirmation of the Minutes of Extraordinary General Meeting (EGM) 3/2025 held on 11 Oct 2025.

15. The minutes of the Extraordinary General Meeting (EGM) 3/2025 held on 11 Oct 2025 is placed as Annex D to this Booklet.

Item- 14

ANNUAL REPORT 2024- 2025

Respected Members,

Assalamu Alaikum,

1. On behalf of the Chairman and all members of the Executive Committee, it is my honour and privilege to welcome you all to the 43rd AGM.

2. Now, I shall present before you the chronology of events and activities conducted by RAOWA since 15 Dec 2024. The following are major events conducted by RAOWA in the year 2024-2025:

a. **Victory Day Celebration on 16 Dec 2025.** 53rd Victory Day was celebrated on 16 Dec 2024 in a befitting manner. The day was heralded by bugle fanfare and the hoisting of the National Flag, RAOWA Flag and three service flags with the National Anthem. Traditional breakfast was arranged, followed by a cultural program organized by RAOWA Ladies and Children Affairs Sub-committee which was appreciated by all participants.

b. **Visit of CAS at RAOWA on 18 Jan 2025.** General Waker-Uz-Zaman, SBP, OSP, SGP, psc, Chief of Army Staff, Bangladesh Army, and Chief Patron of RAOWA, visited RAOWA on 18 Jan 2025. He was apprised of various activities of RAOWA, including its future vision. He also gave a few guidelines and suggestions.

c. **Meet & Greet Session-1 with RAOWA Members on 20 Jan 2025.** A 'Meet and Greet' session between EC and general members was arranged on 20 Jan 2025 at 1830 hrs at Helmet Hall. General members appreciated the effort of the newly elected EC for apprising them of ongoing RAOWA activities and also for seeking advice from members on enhancing RAOWA's role for the welfare of its members.

d. **Annual Picnic on 14 Feb 2025.** Annual Picnic-2024 was organized on 14 Feb 2024 at 'Jolshiri' Picnic Spot at Jolshiri. About 1500 members and their families, including invited armed forces officers, attended the picnic. Different games and sports competitions and cultural programs were arranged as part of the day's programme. The Chairman presided over the program and prizes were distributed through a Raffle Draw.

e. **Ekushey Boi Mela - 01 to 28 February 2025.** RAOWA participated in a month-long Ekushey Boi Mela at Bangla Academy by installing a stall for RAOWA in a befitting manner. On 15th Feb, a total of 20 new books of 14 respected RAOWA writers were unveiled by the Chairman, RAOWA. EC Member (Lib & Pub) and other RAOWA members were present at the Book launch ceremony at Sohrawardy Uddyan. A total of 435 Books were sold in the Boi Mela, amounting to Tk. 116,417.00, which was handed over to the respected RAOWA writers.

f. **41st Death Anniversary of Gen M A G Osmany on 16 Feb 2025.** On 16 Feb 2025, a special doa mahfil was arranged by RAOWA to commemorate the 41st Death Anniversary of Gen M A G Osmany at RAOWA Convention Hall (Helmet) with due respect. A good number of RAOWA members attended the program.

g. **Shaheed Dibosh and International Mother Language Day (Ekushey February-2025).** The Day was observed with due respect and solemnity. The day commenced with the laying of a floral wreath at a makeshift arranged Shaheed Minar at Level-4 of RAOWA Complex in the morning. A good number of members attended the program.

h. **Interaction Session with RAOWA EC & Deprived Officers on 22 Feb 2025.** RAOWA EC held an interaction session with all retired military officers who have been deprived of various issues over the last 15 years (wef 25 Feb 2009). The session took place at the RAOWA Old Hall (Grd Floor) on 22 Feb 2025. Approximately 150 retired officers were present in the session.

j. **BDR Carnage Remembrance and Declaration of “Jatiyo Shaheed Sena Dibosh” on 25 Feb 2025.** RAOWA observed BDR Carnage Day on 25 Feb 2025 with due respect and reverence. More so, with pursuance of RAOWA EC, 25 Feb was declared as “Jatiyo Shaheed Sena Dibosh” on the day of BDR Carnage Anniversary, 25 Feb 2025. RAOWA organized a day long program to observe BDR Carnage Day. The day commenced with the laying of a floral wreath at the graves of Shaheed BDR officers at Banani Army Graveyard at 1000 hrs. EC members and other senior members participated in the wreath-laying ceremony at Banani Army graveyard. The main program started at 1100 hrs at Helmet Hall. The program included reminiscence by members of Shaheed family, a display, video clip. General Waker-Uz-Zaman, Chief of Army Staff, Bangladesh Army and the Chief Patron of RAOWA attended the program as the Chief Guest along with Chief of Naval Staff and Chief of Air Staff.

k. **Ramadan Planning, Preparation and Significance on 28 Feb 2025.** On the occasion of the upcoming Holy Ramadan, a discussion session was organized on 28 Feb 2025 at 1800 hrs at RAOWA Helmet Hall (Level-2). Reputed Islamic scholars spoke on the significance of Ramadan and the importance of early preparation before the beginning of the holy month. Members and their families participated in the program.

l. **43rd Founding Day Anniversary of RAOWA and Annual Iftar on 21st Mar 2025.** Due to the Holy Month of Ramadan, the 43rd Founding Anniversary of RAOWA was observed briefly on 21 March 2025. The program commenced with flag hoisting, followed by the Annual Iftar in the evening in the presence of honourable members and their families at the RAOWA premises.”

m. **Independence and National Day Celebration on 26 Mar 2025.** RAOWA celebrated the 54th Independence and National Day on 26th Mar 2025 in a befitting manner. The day was marked by the hoisting of the national flag and Doa. Members and their families attended the program.

n. **Seminar on State Reforms Titled “রাষ্ট্র সংস্কার -রাজনীতি প্রভাবমুক্ত সশস্ত্র বাহিনী শীর্ষক সেমিনার” on 12 Apr 2025.** A seminar on State Reforms titled “রাষ্ট্র সংস্কার -রাজনীতি প্রভাবমুক্ত সশস্ত্র বাহিনী শীর্ষক সেমিনার” organized on 12 Apr 2025 at 1030 hours at the RAOWA Helmet Hall. Renowned personalities from defence forces, civil dignitaries, intellectuals, and journalists attended the event and spoke on the subject.

- p. **Pohela Boishakh Udjapon on 14 Apr 2025.** RAOWA Ladies and Children Affairs Sub-Committee organized a cultural program on the occasion of Pohela Boishakh on 14 Apr 2025 at Helmet Hall. The celebration also included lunch with deshi foods.
- q. **Hajj/Umrah Training Workshop on 25 Apr 2025.** RAOWA organized a workshop on 25 Apr 2025 for the member pilgrims who were set to perform hajj this year, and the turnout for the workshop was worth mentioning.
- r. **Observance of 43rd Founding Day Anniversary of RAOWA on 24 May 2025.** After Ramadan, the 43rd Founding Anniversary of RAOWA was observed with due pomp and grandeur. In the evening, a grand cultural program was performed by the Tri-services Orchestra. Members and families, many high-ranking serving armed forces officers from three services were also present at the event. General Waker-Uz-Zaman, Chief of Army Staff of Bangladesh Army, was the Chief Guest. As a tradition, 117 Senior Members of RAOWA were honoured as Veterans. The prize distribution of RAOWA Sports Carnival also took place.
- s. **Observance of the July Revolution (JULREV) on 05 Aug 2025.** RAOWA organized a deliberate and detailed program on 05 August 2025 at Helmet Hall to commemorate JULREV. The event included a documentary screening, a display of photographs, and reminiscences by the 'July Joddha'. Members and their families attended the program.
- t. **RAOWA Staff Family Day on 19 Sep 2025.** RAOWA Staff Family Day was organized on 19 Sep 2025. Chairman RAOWA and EC members, along with their families and RAOWA staff, including their families attended the program. After lunch, a grand cultural program was arranged by the RAOWA Staff.
- u. **Reception to Newly Elected DOHS Porishod ECs on 21 Sep 2025.** A special reception was organized by RAOWA in honour of the newly elected ECs of all DOHS Porishods on 21 Sep 2025. This kind of get-together will undoubtedly strengthen our collective efforts and foster a stronger sense of unity among us.
- v. **RAOWA Ladies and Children Affairs Cultural Program - "Shoroter Chhoa" (শরতের ছোঁয়া) on 07 Oct 2025.** A cultural program named "Shoroter Chhoa" (শরতের ছোঁয়া) was organized by RAOWA Ladies and Children Affairs Sub-Committee on 07 Oct 2025 at Eagle Hall. The President Ladies and Children Affairs Sub-Committee Mrs. Saima Yasmeen presided over the program. In-house artists performed very nicely in the program.
- w. **An Open Discussion Session on Recent Crises in Chittagong Hill Tracts (সমস্যা সংকুল পার্বত্য চট্টগ্রাম : শান্তির অন্বেষণ) on 08 Oct 2025.** An open discussion titled "সমস্যা সংকুল পার্বত্য চট্টগ্রাম : শান্তির অন্বেষণ" has been organized on 08 Oct 2025 at 1100 hours at RAOWA Helmet Hall. Several renowned personalities from defence forces, civil counterparts, intellectuals, and journalists attended the event.

x. **RAOWA Cultural Night on 16 Oct 2025.** A cultural night was held on 16 Oct 2015 at RAOWA Helmet Hall for RAOWA members and their families. RAOWA in-house singers and guest singers enthralled the audience with their melodious popular songs. About 600 RAOWA members and their families enjoyed the program. It ended with a delicious dinner.

y. **Seminar on One Rank One Pension (OROP) and New Member Reception on 25 Oct 2025.**

(1) **Seminar on One Rank One Pension (OROP).** RAOWA organized a seminar on OROP on 25 Oct 2025 at RAOWA Helmet Hall. R # 2541 Maj Gen Md Rafiqul Islam, ndc, psc (retd) was the main speaker. A good number of RAOWA members attended the seminar. Retired Officers were very keen and expressed their hope that OROP will be implemented one day.

(2) **New Member Reception.** RAOWA organized a reception for the new members who got their membership since Jan 2025 till date. They were handed over their member ID cards and a souvenir.

z. **RAOWA Book Fair - 30 Oct to 01 Nov 2025.** 11th RAOWA Book Fair was organized from 30 Oct to 01 Nov 2025, which was appreciated by all members. In the opening ceremony, Professor Mohammad Azam, Director Bangla Academy, was the Chief Guest. Chairman, RAOWA Col Mohammad Abdul Hoque, psc (retd) in his speech thanked all RAOWA writers for their splendid literary work in their retired life. Cover pages of 16 books were uncovered on the stage in the presence of the Chief Guest. A total of 55 book stalls were set up by RAOWA members and renowned publishers. Total book sale was of Tk 4,65,715.

aa. **Visit by Nepalese Army Delegation to RAOWA on 06 Nov 2025.** The Nepalese Army Delegation visited RAOWA on 06 November 2025 to know the vision, purpose and activities of RAOWA.

bb. **68th Death Anniversary of Maj Abdul Gani, Founder of The East Bengal Regiment on 12 Nov 2025.** 68th Death Anniversary of Maj Abdul Gani, the esteemed Founder of the East Bengal Regiment, was observed in a befitting manner at the RAOWA Complex (Helmet Hall) on 12 November 2025. The program commenced with Qur'an Tilawat, followed by a Special Doa and reflections on the life and contributions of Maj Abdul Gani. Heroic Freedom Fighter Col Dr. Oli Ahmad, Bir Bikrom (Retd) graced the occasion as the Chief Guest. A reminiscence speech was delivered by Col Tajul Islam Gani, psc (Retd).

cc. **Veterans Day on 22 Nov 2025.** RAOWA observed Veterans Day on 22 Nov 2025. The day was heralded by bugle fanfare and the hoisting of flags at RAOWA Complex. A colourful Walkathon Parade commenced at 0840 hrs from RAOWA Gate No-1 to Jahangir Gate along with AHQ Pipe band party on the lead. Members and families attended the parade. All participating members were dressed in the commemorative T-shirt and caps arranged by RAOWA. The evening program commenced at 1900 hrs, which started with the honouring of 156 senior RAOWA members through presenting them commemorative Crest, Uttorio and Certificate. Heroic Freedom Fighter Maj Gen Muhammad Azizur Rahman, BU, ndc, psc (retd), as a Chief Guest. The program ended with a colourful cultural program performed by in-house artists.

dd. **Distribution of Food and Clothes to People Affected by the Fire at Korail Slum.** After a devastating fire broke out at Korail slum on 25 Nov 2025, initially RAOWA distributed food for 500 people for two days on 26 and 29 Nov 2025, blankets for 500 people and clothes for the homeless on 28 Nov 2025. Later on, more 1200 blankets and clothes were distributed on 06 Dec 2025 to the victims of Korail slum.

3. **RAOWA Welfare Services.**

a. **Financial Help.** To provide immediate financial support to the RAOWA members, a total financial help was extended amounting to Tk. 29,00,000.00 amongst 19 x RAOWA members from 1st Oct 2024 to 30 Sep 2025.

b. **Family Welfare Scheme (FWS).** From 1st Oct 2024 to 30 Sep 2025, RAOWA has granted Tk 1,12,00,000.00 to the families (NOK) of the deceased 58 x RAOWA members.

c. **Endeavour for Placement.** RAOWA regularly circulated the job opportunity to our respected members for employment as received from different Companies/ Corporate Houses. Around 70 circulars were made from Jan 2025 to Nov 2025.

d. **Functioning of RAOWA Dental Centre.** RAOWA Dental Centre started its function from 04 Oct 2025 after being inaugurated by the respected CAS and Chief Patron of RAOWA on 20 September 2025 at 1100 hrs. After the inauguration, the respected CAS will have an informal interaction with RAOWA members at Helmet Hall (Level-2), through a tea session.

e. **Setting Up Guest Rooms.** 12 x guest rooms are being constructed at the Level 1 & 2 of RAOWA Old Building for out-stationed RAOWA members.

f. **Health Seminar on 04 Nov 2025.** A Health Seminar was held on 04 November 2025, where Endocrinologist BA-102263 Maj Jesmin Zaman, AMC, CMH Dhaka Cantonment, delivered the keynote address. A large number of RAOWA Ladies attended the program.

4. **Library.**

(1) **Publication.** Three books written by the members were published through RAOWA Publications in this financial year. Two "RAOWA Mirror" published in this financial year.

(2) **Books Purchase and Donation.** A total number of 238 books, both English and Bangla, costing taka 1,51,038.00 were purchased in this financial year according to the suggestion of the members. As on 30 Jun 2025, a total of 15108 books are available in RAOWA Library. The Library was enriched by additional 344 books donated by respected RAOWA members. We profoundly acknowledge their generous contribution to enrich our library.

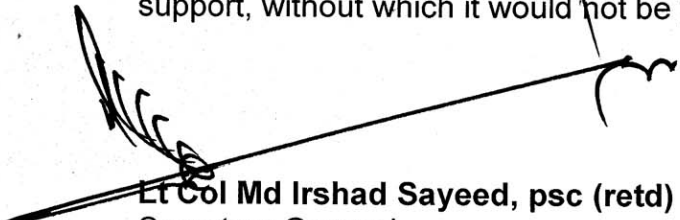
5. **Project Works.** We undertook a project wk for the renovation of 2nd and 3rd Floor at RAOWA old building for setting up 12 x guest rooms (6 in each floor) in those two floors.
An

amount of tk 50,00,000 (Fifty lac) has been allotted in this financial year for this project which will be required further budget in the next financial year.

6. **Annual Audit.** Annual audit of RAOWA for the Financial Year 2025-2026 was carried out by a Chartered Account firm named S. K. Barua & Co Chartered Account.

7. **New Membership.** This year, a total of 284 retired defence officers have become RAOWA members. As a result, the total number of respected RAOWA members stands as of now at 5973.

8. **Conclusion.** I thank the Chairman RAOWA and all the members of the Executive Committee for their guidance and support extended to me. I convey my profound gratitude and respect to the distinguished members of RAOWA for their continued cooperation and support, without which it would not be possible to perform our duties to your satisfaction.



Lt Col Md Irshad Sayeed, psc (retd)
Secretary General
RAOWA

ITEM - 15

ANNUAL AUDIT REPORT
AND
BALANCE SHEET- 2024-2025

**Auditor's Report
of
Consolidated Financial Statements
of
RAOWA
for the year ended 30 September
2025**



S.K.BARUA & CO.

Chartered Accountants

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RAOWA CONSOLIDATED

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**Independent Auditor's Report
To
The Management
of
Retired Armed Forces Officers' Welfare Association (RAOWA)**

Address: VIP Road, Mohakhali, Dhaka-1206

Report on the Audit of the Financial Statements**Opinion**

We have audited the RAOWA Consolidated financial statements of **Retired Armed Forces Officers' Welfare Association (RAOWA)** which comprise the statement of financial position as at 30 September 2025 and the statement of the Comprehensive Income, the statement of Receipts & Payments and statement of Cash Flows for the period then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects of the financial position of **Retired Armed Forces Officers' Welfare Association (RAOWA)** as at 30 September 2025 and its financial performance for the period then ended in accordance with International Financial Reporting Standard (IFRSs) and other applicable rules and regulation.

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 entity in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountant (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.

Emphasis of Matter

We draw attention to the fact that the financial statements have been prepared solely for the purpose of Management. As a result, the statement may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity'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 entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity'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 International Standards on Auditing (ISAs) would always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on these bases of financial statements. As part of an audit in accordance with International Standards on Auditing (ISAs) we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity'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 Entity's ability to the 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, further events or conditions may cause the entity's 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entity or activities within the institute to express an opinion on the financial statements. We are responsible for our audit opinion.





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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safe guards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period.

We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the legal and regulatory requirement:

In accordance with the applicable laws and regulations, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by Retired Armed Forces Officers' Welfare Association (RAOWA) so far as it appeared from our examination of those books;
- c) The Statement of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka



Pear Ali FCA
Partner
Enrolment No. 0249
S. K. Barua & Co.
Chartered Accountants

RAOWA
RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30TH SEPTEMBER 2025

Particulars	Notes	Amount in BDT	
		30th September 2025	30th September 2024

PROPERTY AND ASSETS:

NON-CURRENT ASSETS:

Property, Plant & Equipment (Schedule-A)	4.00	609,710,700	627,422,755
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INVESTMENT:

FDR (Schedule-B)	5.00	507,871,283	300,201,636
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CURRENT ASSETS :

		17,488,854	43,746,162
Stock & Stores	6.00	3,593,908	2,534,726
Trade Receivable	7.00	401,066	139,693
Contribution from RAOWA	11.00	-	1,036,491
Advance for Construction, Maintenance, Operation and Others	8.00	439,967	666,660
Loan to RAOWA-FWS	9.00	-	800,000
Advance, Deposits and Prepayments	12.00	220,289	7,813,253
Advance Security Money for Fuel to CSD Filling Station		296,000	296,000
Loan to RAOWA-Beverage	10.00	-	6,109,046
Advance Security Money To Trust Filling Station		400,000	400,000
Advance Security Deposit to Sumatra Filling Station		50,000	
Floor Rent Receivable (Schedule-C)	52.00	12,087,624	23,950,293

CASH AND BANK BALANCES:

	13.00	29,457,137	37,900,367
Cash in Hand	13.01	90	690
Cash at Bank	13.02	29,457,047	37,899,677

TOTAL

FUND AND LIABILITIES:

		1,079,726,843	938,457,077
Fund Account	14.00	966,526,843	829,574,037
Relief Fund	19.00	-	549,589
Inter Loan Account-RAOWA	15.01	-	7,372,197
Bond RDFC (Refundable)	16.00	200,000	200,000
Advance from EDOTCO (Bill Board)	17.00	-	261,254
Advance Security Money from Catering and Event Management Company Ltd (Refundable)	18.00	113,000,000	100,500,000



CURRENT LIABILITIES:

		84,801,130	70,813,843
Advance Security Deposit- Bkash (Refundable)	20.00	24,045,036	1,405,580
Advance Security Deposit- Orbitax-01 (Refundable)	21.00	867,000	1,479,000
Advance Security Deposit- Serviceengine Ltd	23.00	3,752,474	7,236,903
Advance Security from HR Pharma.(Refundable)		210,000	-
Advance From Kushiare Power Com. for Floor Rent (Refundable)		2,000,000	-
Advance From Nutrition Int. for Rent(Refundable)		1,186,800	-
Advance From Max Ltd. for Level-08 (Refundable)		1,813,320	-
Advance Security Deposit - Vagyakul Mistarna Bhandar (Refundable)	25.00	-	375,000
Security Money Advance From Nice Event (Refundable)	26.00	-	280,000
Advance Sy Money Received From Gourango Ray For Bar (Refundable)	27.00	300,000	300,000
Payable to RAOWA	30.00	-	20,767
Loan from RAOWA Complex	31.00	-	800,000
Security Money Advance from Innova Media (Refundable)		200,000	200,000
Advance Security Money for Old Hall from Poly Event Mgt. (Refundable)	24.00	-	450,000
Advance Security Money from Orbitax-02.(Refundable)		-	2,550,000
Security Money Received for Photography	76.00	300,000	300,000
Credit Facility from Beverage	32.00	-	25,938
Advance Security Deposit- Orbitax-09	22.00	2,550,000	
10% Contribution to RAOWA-Welfare Fund	33.00	-	1,036,491
VAT Payable Construction (Refundable)	29.00	2,314,833	2,314,833
Staff security deposit (Refundable)	43.00	342,823	342,823
Library Security Deposit (Refundable)	34.00	64,000	64,000
Payable against (Hajj Package)	35.00	-	115,489
Payable to Catering Suppliers	36.00	3,274,425	3,565,982
Security deposit Decorator	44.00	15,000	15,000
Service Charge Payable to Staff	45.00	-	64,409
Provision for expenses (Hajj Package)	37.00	-	119,362
Loan Payable to Raowa Complex (Beverage)	38.00	-	6,109,046





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of Empacta

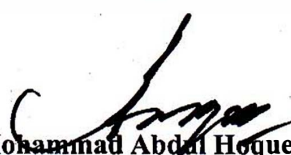
Berlin, Germany

Payable to Suppliers (Beverage)	39.00	-	-
Advance against RAOWA Mirror		10,000	10,000
Security Deposit (Convention Hall & Floor rent)	42.00	17,863,633	19,454,633
Service Charge Payable (RDFC)	46.00	55,379	55,379
Advance Hall Rent Convention Hall, (Refundable)	50.00	13,802,000	12,481,750
Advance External Lighting Bill (Convention Hall)	70.00	2,267,950	2,075,000
Liabilities for Construction (Schedule-D)	51.00	7,566,457	7,566,457
TOTAL		1,164,527,974	1,009,270,920

The annexed notes form an integral part of these financial statements


Capt Zakir Ahmed Zakir (Retd)
Treasurer, RAOWA


Lt Col Md Irshad Sayeed, psc (Retd)
Secretary General, RAOWA


Col Mohammadi Abdal Hoque, psc (Retd)
Chairman, RAOWA

Signed in terms of our annexed report of even date

Dated: Dhaka




Pear Ali FCA
Partner
Enrollment No. 0249
S.K. Barua & Co.
Chartered Accountants



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD FROM 01 OCTOBER 2024 TO 30 SEPTEMBER 2025

Particulars	Note	Amount in BDT	
		1st October 2024 to 30th September 2025	1st October 2023 to 30th September 2024
A INCOME:			
Floor Rent (Schedule-C)	52.00	131,761,160	127,208,701
Guest Charge (Beverage)		540,600	485,000
Membership Subscription Fee		4,070,000	2,651,000
ID Card		700	-
ATM Booth Rent		1,269,246	1,153,270
Surplus from Beverage	40.00	8,294,400	8,706,866
Surplus from Catering Section	41.01	13,566,053	9,564,009
Surplus from Bakery Section	41.02	6,472,225	4,971,699
10% Contribution from RAOWA		16,818	13,097
Donation from R. Member		-	8,000
Donation from Member for Flood Victim		-	1,630,135
Bank Interest		249,449	49,416
Surplus from GYM & Sports	47.00	1,071,472	460,065
Interest on FDR (Schedule-B)		32,881,646	13,141,702
Kitchen Charge		2,286,002	2,094,750
Late Fee /Extra Hall Rent		228,500	966,250
Operating Income from Conv. Hall		90,000	220,000
Ifter Delight Sale		7,227,526	5,650,681
Miscellaneous Income	54.00	802,971	1,160,238
Party Center Rent for R. Rest.		212,500	511,368
Party Center Rent for RLC		721,300	694,000
Service Charge from (Convention Hall)	49.00	32,605,330	32,637,250
External Lighting Income	70.00	4,444,050	3,630,000
Surplus from Convention Rent	50.00	34,061,900	28,259,575
Surplus from Card Room	48.00	887,860	932,024
Space Rent From Poly Event Mgt.		-	1,200,000
Staff House Rent and Other		82,500	86,750
Sponsor Ship Received	56.00	3,720,000	1,100,000
Food Bill realized from (Staff)	75.00	-	2,309,536
Add Mirror Income of Raowa		780,000	175,000
Planform Rent		563,500	489,500
Phography Income From Client:		-	15,000
SMS Charge		205,000	189,460
Hall Rent (Old Hall)		400,000	15,000
Sound System		378,000	351,500
Space Rent From Barbar Shop		606,008	560,000
Rent of Utensils		667,500	643,000





Space Rent for Medicine Shop From HR Pharma		70,000	-
Income From Chair Cover /Ribbon		4,585,571	4,912,584
Tombola Income		937,271	842,542
Space Rent From Innova Media		1,100,004	1,100,004
Space Rent Vagyakul Mistarna Bhandar		875,000	1,625,000
Space Rent From Nice Event		490,000	840,000
Coupon Sale	55.00	1,812,450	1,151,600
Tips Realized		1,155,120	1,064,320
Lift Charge from Bkash		84,000	84,000
Ambulance for Fuel Chagr From Member		5,987	18,243
Ambulance Rent		12,000	43,018
Side Sceneer Rent		418,500	276,500
Donation From Ansar VDP for Ambulance		-	500,000
Gas Bill Profit (Conv. Hall Kitchen)		1,069,740	875,590
Lift Charge From Servicengine		260,000	271,974
Lift Man Charge From Servicengin		91,000	35,000
Parking Fee		218,805	219,686
Parking Pass		358,170	360,000
SVC Charge from Bkash		240,000	240,000
Total Income (A)		304,947,834	268,393,903

B. EXPENDITURE:

AIT (Advance Holding Tax)		675,000	675,000
AGM/EGM/Election Exp.	66.00	4,237,869	1,991,850
Administrative Expenses	60.00	3,936,981	4,093,960
Salary and Wages		43,518,857	41,948,044
Bonus to Staff (Eid)		5,133,146	4,223,812
Incentive Salary and Wages		-	98,570
Audit Fee		78,000	75,000
Bank Charge		15,177	28,185
Tuition Fee for Son		-	30,000
Member Subscription Refund		20,000	-
Bank Excise Duty		30,000	71,150
SMS Charges		1,002	-
Dust Remove Expense		225,000	211,500
Donation paid to Bir Bikrom Shaheed Lt Ahasanul Haque Degree College		50,000	
Financial Help (Paid to Nominees- Sch-E)		11,200,000	13,083,340
Financial Help (Treatment & Medicine Sch-E-1)		2,900,000	500,000
Financial Help (Flood Victim)		-	1,995,552
Financial Help (RAOWA Staffs)		75,100	-
Fin Help R# 424, and 108		141,385	192,110
Fuel and Oil Expenses		224,000	172,600
Gratuity Paid		34,029	464,807
Earned Leave		56,604	168,370
Repair and Maintenance	57.00	4,265,112	3,380,905
Hall Mgt Cost	69.00	4,852,227	4,542,346





Repair & Maintenance (Lift)		321,650	401,800
Conservancy		1,390,707	1,017,806
Lift Charge From Bkash to lift man		-	35,000
Culture Activities Expense	59.00	15,146,010	8,156,082
VAT Exp. (Conv. Hall & RAOWA Old Hall)		3,039,684	3,834,939
Over Time Staffs (RAOWA & Complex)		3,020,067	1,967,932
TDS & excise duty on FDR		5,365,629	2,183,947
Utility Bill (Electricity, WASA, Gas)	53.00	17,752,564	13,434,538
Ifter & Doa Mahfil		258,556	
Birth Day Celebration BSMR		-	197,060
Observance of Death Anniversary of BSMR		-	87,938
Honorarium to EC. Member		594,000	817,000
5th August July Biplob Exp.		390,814	
Birthday Celebration for Lt Gen Atikur Rahman		167,015	
Beverage Night		315,000	370,000
SVC Charge to Staffs for Ifter Sales		113,200	87,200
Cancelled Party Center Rent for Rest.		5,800	1,500
Source Tax		29,452	84
Food Bill for (Staff)	75.00	-	3,477,856
Member Support Center		14,670	
Mirror Print (Magazine) Exp.		395,830	259,500
RAOWA Library and Publication Exp.	72.00	39,000	165,000
RAOWA Book Fair Exp.	73.00	430,912	206,980
Dress for Sports Staff		522,790	327,670
Cancelled Party Center Rent for RLC		20,320	-
Renewal Bev. License		250,000	-
Barad Registration for Bev.		175,000	-
Birthday Celebration for Lt Gen Atikur Rahman		126,895	-
Complimentary Food		20,411	18,410
Drinking Water Bill		-	12,480
Ent & Meeting Exp.	63.00	1,353,324	547,636
Web Design & Dev. (RAOWA)		43,000	53,500
RRSF Exp	67.00	920,954	2,000
Miscellaneous Expense	62.00	905,145	424,531
SMS Charge		1,890,881	916,029
Cat. Bakery Purchase	71.00	226,035	198,370
Meena Bazar (Ladies and Children affairs)	68.00	585,699	526,479
10% Contribution to RAOWA-FWS		16,818	13,097
Iftar Delight Purchase		5,701,602	4,981,183
Observance of Death Anniversary of Mai Goni		17,270	6,563





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CHARTERED ACCOUNTANTS

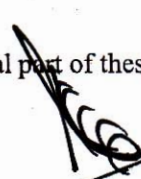
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E-Kushey Book Fair Exp.		182,787	111,584
Tombola Exp.	74.00	300,000	315,780
Foreign Magazine Bill		77,390	59,700
Tips From Conv. Hall		826,974	765,841
BDR Carnage Exp.		77,558	78,120
Writer Honorarium for RAOWA Mirror		147,500	90,000
Benin Tragedy Doa Mohfil		-	9,520
Food for Death Offr. Family		143,750	167,676
Observance of Death Anniversary of Maj Gen Osmani		344,332	28,694
Morning Get Together		-	97,669
Depreciation		22,522,007	23,377,855
Total Expenditure (B)		167,858,490	147,779,651
(Excess of Expenditure over Income)		137,089,344	120,614,252
(A-B)			
TOTAL		304,947,834	268,393,903

The annexed notes form an integral part of these financial statements


Capt Zakir Ahmed Zakir (Retd)
Treasurer, RAOWA


Lt Col Md Irshad Sayeed, psc (Retd)
Secretary General, RAOWA


Col Mohammad Abdul Haque, psc (Retd)
Chairman, RAOWA

Signed in terms of our annexed report of even date

Dated: Dhaka




Pear Ali FCA
Partner
Enrollment No. 0249
S.K. Barua & Co.
Chartered Accountants



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 OCTOBER 2024 TO 30 SEPTEMBER 2025

PARTICULARS	Note	Amount in BDT	
		1st October 2024 to 30th September 2025	1st October 2023 to 30th September 2024
Opening Balance:		37,900,367	37,620,120
Cash in Hand		690	677,726
Cash at Bank		37,899,677	36,942,394
RECEIPTS:		526,034,868	576,758,272
Beverage Sales		14,156,657	14,948,355
Beverage Sales Visa Card		24,643,750	19,814,373
Catering Sale (Restaurant)		37,944,664	29,154,199
Catering Rest. Sales Visa Card		13,095,253	10,927,076
Catering Rest. Ice Cram Profit		-	26,345
Catering Sale (Bakery)		13,256,941	12,658,138
Catering Bakery. Sales Visa Card		827,000	-
Advance for Construction, Maintenance, Operation and Others (Adjusted)	8.00	666,658	690,117
Membership Subscription Fee		4,070,000	2,651,000
ID Card		700	-
Donation from R. Member		-	8,000
Donation from Member for Flood Victim		-	1,630,135
Bank Interest		249,449	49,416
Card Room Income	48.00	1,233,320	1,240,600
FDR Interest		26,846,370	10,823,390
FDR Encashment with Interest for Trust Echo Plus FDR		-	119,940,000
Floor Rent received	52.00	136,856,326	128,228,932
ATM Booth Rent (MTB & Exim Bank Ltd)		1,269,246	1,153,270
Space Rent From Barbar Shop		606,008	560,000
Space Rent From Innova Media		1,100,004	1,100,004
Space Rent for Medicine Shop From HR Pharma		70,000	-
Space Rent Vagyakul Mistarna Bhandar		875,000	1,625,000
Space Rent From Poly Event Mgt.		-	1,200,000
Space Rent From Nice Event		490,000	840,000
Food Bill realized from (Staff)	75.00	-	2,309,536
Received from GYM & Sports	47.00	1,230,492	591,350
Hall Rent (Convention Hall)	50.00	38,661,375	35,134,200
Kitchen Charge		2,286,002	2,094,750
Late Fee /Extra Hall Rent		228,500	966,250
Operating Income from Conv. Hall		90,000	220,000
Security Deposit (Convention Hall)	42.00	7,791,000	7,350,000
Advance Security Money from Bkash.	20.00	25,310,530	-
Service Charge from (Convention Hall)	49.00	36,776,598	34,908,950
Guest charge		540,600	485,000
Sound System		324,000	351,500





Hall Rent (Old Hall)		400,000	15,000
External Lighting Income	70.00	6,559,000	5,998,000
Add Mirror Income of Raowa		780,000	175,000
Staff House Rent and Other		82,500	86,750
Advance Security Money from Mangt Company Ltd.	18.02	-	3,000,000
Advance Security Money from Cat. Company Ltd.	18.01	12,500,000	12,500,000
Advance Security Money from HR Pharma		210,000	-
Advance Security Money from Orbitax.		-	2,550,000
Sy Advance From Kushiare Power Com. for Floor Rent		2,000,000	-
Sy Advance From Nutrition Int. for Rent		1,186,800	-
Sy Adv. From Max Ltd. for Level-08		1,813,320	-
Tips Realized		1,155,120	1,064,320
Ambulance for Fuel Chagr From Member		5,987	18,243
Ambulance Rent		12,000	43,018
SMS Charge		205,000	189,460
Plant From Rent		563,500	489,500
Rent of Utensils		667,500	643,000
Side Sceneer Rent		418,500	276,500
Income From Chair Cover /Ribon		4,585,571	4,912,584
Utilities Received	53.00	22,880,301	24,531,496
Miscellaneous Income	54.00	802,970	1,160,238
Inter Fund Transaction	58.00	60,757,594	53,129,636
Coupon Sale	55.00	1,812,450	1,151,600
Phography Income From Client		-	15,000
Sponsor Ship Received:	56.00	3,720,000	1,100,000
Donation From Ansar VDP for Ambulance		-	500,000
Ifter Delight Sale		7,227,526	5,650,681
Tombola Income		937,271	842,542
Sy Advance Form Serviceengine Ltd. for Floor Rent		-	9,649,200
Lift Charge from Bkash		84,000	84,000
Party Center Rent for R. Rest.		212,500	511,368
Party Center Rent for RLC		721,300	694,000
Extra Sy Hall		-	95,000
Lift Charge From Servicengine		260,000	271,974
Lift Man Charg From Servicengin		91,000	35,000
Gas Bill Profit (Conv. Hall Kitchen)		1,069,740	875,590
SVC Charge from Bkash		240,000	240,000
Parking Fee		218,805	219,686
Parking Pass		358,170	360,000
TOTAL		563,935,235	614,378,391

PAYMENTS:

Advance for Construction, Maintenance, Operation and Others	8.00	534,478,099	576,478,024
AIT (Advance Income Tax) Holding		439,965	666,658
Audit Fee		675,000	675,000
		78,000	75,000





Bank Charge		15,177	28,185
Source Tax		29,452	84
SMS Charges		1,002	-
Bank Excise Duty		30,000	68,000
Bonus Card Exp.	48.00	177,894	207,224
Card room Exp.	48.00	167,566	101,352
Conservancy		1,390,707	1,017,806
Administrative Expenses	60.00	3,936,981	4,093,960
Conservancy For Gym	47.00	-	41,568
Convention Hall Refund (Cancellation)	50.00	3,279,225	3,797,875
Dress for Sports Staff		522,790	327,670
Drinking Water Bill		-	12,480
Birthday Celebration for Lt Gen Atikur Rahman		126,895	-
FDR for Ladies Club		1,400,000	-
Dust Remove		225,000	211,500
Earned Leave		56,604	168,370
Gratuity Paid		34,029	464,807
Tuition Fee for Son		-	30,000
Member Subscription Refund		20,000	-
Donation paid to Bir Bikrom Shaheed Lt Ahasanul Haque Degree College		50,000	-
Financial Help (Paid to Nominees- Sch-E)		11,200,000	13,083,340
Financial Help (Treatment & Medicine Sch-E-1)		2,900,000	500,000
Financial Help (Flood Victim)		-	1,995,552
Fin Help R# 424, and 108		141,385	192,110
Financial Help (RAOWA Staffs)		75,100	-
Fuel Oil & Lubricant For Generator		224,000	172,600
Inter Fund Transaction	58.00	62,113,904	54,259,272
Culture Activities Expense	59.00	15,146,010	8,156,082
Salary and Wages		43,518,857	41,948,044
Bonus to Staff (Eid)		5,133,146	4,223,812
Over Time Staffs (RAOWA & Complex)		3,020,067	1,967,932
Staff Food Expense	75.00	-	3,477,856
Incentive Salary and Wages book		-	98,570
Repair and Maintenance	57.00	4,265,112	3,380,905
Repair and Maintenance Swimming Pool	47.00	92,680	74,700
Utility Bill (Electric, WASA, GAS)	53.00	40,578,865	37,966,034
VAT Exp. (Conv. Hall & RAOWA Old Hall)		3,039,684	3,834,939
VAT Exp. (Cat. Food)		4,171,268	2,271,700
Meena Bazar Exp. (R. Ladies Club)	68.00	585,699	526,479
Beverage Night		315,000	370,000
Adv. Security Money To Trust Filling Station		-	400,000
Advance Sy Deposit to Sumatra Filing Station		50,000	-
Adv. Security Money for R. Old Hall From Poly Event		450,000	-





Advance Security Money Refund Old Kitchen Space (Bhagakul Mistano Bhandar)		188,729	-
Security Deposit Refund (Convention Hall)	42.00	7,382,000	6,533,000
Advance Security Money Refund to Max-11.	42.00	2,000,000	-
Advance Security Money Refund to Sanzi Texure Ltd		-	9,312,000
FDR Investment for RAOWA Complex		205,600,000	70,000,000
FDR (Trust Echo Plus) of R. Complex		-	212,000,000
Repair & Maintenance (Lift)		321,650	401,800
RAOWA Research Center (RRC)	67.00	920,954	2,000
SMS Charge		1,890,881	916,029
Miscellaneous Expenses	62.00	905,145	424,531
Advance Security Money Refund to Event Mangt Company	18.02	-	-
Security Money Advance From Nice Event		182,539	-
Complimentary Food		20,411	18,410
Web Design & Dev. (RAOWA)		43,000	53,500
AGM/EGM/Election Expense	66.00	4,237,869	1,991,850
Hall Mgt Cost	69.00	4,852,227	4,542,346
External Lighting Chg. Refund	70.00	1,922,000	1,899,000
Cancelled Party Center Rent for RLC		20,320	-
Lift Charge From Bkash to lift man		-	35,000
BDR Carnage Exp.		77,558	78,120
Benin Tragedy Doa Mohfil		-	9,520
Cat. Bakery Purchase	71.00	226,035	198,370
Birth Day Celebration BSMR		-	197,060
Observance of Death Anniversary of BSMR		-	87,938
Honorarium to EC. Member		594,000	817,000
5th August July Biplob Exp.		390,814	
Cancelled Party Center Rent for Rest.		5,800	1,500
Advance to Transcom Bev. Ltd. for Soft Drink		-	50,000
Observance of Death Anniversary of Maj Goni		17,270	6,563
Birthday Celebration for Lt Gen Atikur Rahman		167,015	
Member Support Center		14,670	
Beverage Purchase		31,866,742	23,678,721
SVC Charge to Staffs for Ifter Sales		113,200	87,200
Ifter Delight-Expenses		5,701,602	4,981,183
Renewal Bev. License		250,000	
Brand Registration for Bev.		175,000	
Mirror Print (Magazine) Exp.		395,830	259,500
Writer Honorarium for RAOWA Mirror		147,500	90,000
RAOWA Library and Publication Exp.	72.00	39,000	165,000
RAOWA Book Fair Exp.	73.00	430,912	206,980
E-Kushey Book Fair Exp.		182,787	111,584
Ent & Meeting Exp.	63.00	1,353,324	547,636





Ent/Meeting Games & Sports	47.00	12,530	15,017
Games & Sports Exp.	47.00	53,810	-
Tombola Exp.	74.00	300,000	315,780
Ifter & Doa Mahfil		258,556	-
Payment for Catering Section			
Catering- Restaurant		36,543,631	29,038,093
Svc Charge to Cat Staff		1,084,086	1,162,361
Catering- Bakery		7,709,240	7,585,380
Bag Purchase for R. Bakery		-	25,185
Foreign Magazine Bill		77,390	59,700
Observance of Death Anniversary of Maj Gen Osmani		344,332	28,694
Morning Get Together		-	97,669
Food for Death Offr. Family		143,750	167,676
Tips From Conv. Hall		826,974	765,841
Fixed Assets Cost:		-	-
Building & Construction	65.00	835,641	1,714,565
Printer Purchase for Library		-	110,000
Printer Purchase		158,590	31,000
Ambulance Purchase		-	2,350,000
Counting Machine Purchase		-	21,500
Renovation Work for R. Ladies Club		217,597	
Electrical Goods		34,000	
Chair Purchase		66,030	
Crockeries & Cutleries for Conv. Hall		117,280	
Crockeries Purchase		858,000	
Micro Oven Purchase		103,000	
Renovation Work for R. Bev. Room		652,145	
Juicer /Blender Purchase		60,000	
Kitchen Hood Purchase		167,465	
Mat Purchase		16,940	
Staffs Attendance Software		-	20,500
Tray for office		5,910	24,000
Micro Oven Purchase		16,891	
Utensils for Conv. Hall		39,051	
Mobile Purchase		1,190	15,000
Projector		103,700	
Scanner Purchase		8,000	
Software for Vehicle Parking Mgt System		-	48,000
Wchigt Machine Purchase for Gym		10,500	
Deep Fridge		101,000	48,000
Kitchen Equipments		226,197	225,096
Mixer Machine Purchase for Bakery		16,000	94,500
Motor Cycle Barrier		-	192,000
Sofa Set Purchase		200,000	





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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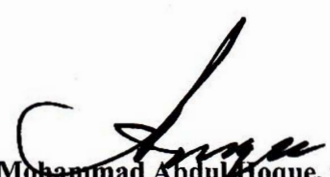
Berlin, Germany

Book Purchase for Library		213,502	140,130
CCTV Camera Purchase		36,240	
TV Purchase		39,000	
Crockeris Purchase		21,918	58,580
Laptop Purchase for Ladies Club		-	47,000
Glass Purchase for Beverage Room		-	20,830
Tan dory Table Purchase		-	123,900
Office Equipment		11,800	22,500
Computer		208,190	168,400
Computer Purchase for Publication'		113,800	
File Cabinet		45,750	
Fan & Electric Goods		59,700	
Electric Goods (Bulb)		44,925	303,120
Gymnasium		-	27,200
Sub-Station		-	820,000
Closing Balance:		29,457,136	37,900,367
Cash in Hand	13.01	90	690
Cash at Bank	13.02	29,457,046	37,899,677
TOTAL		563,935,235	614,378,392

The annexed notes form an integral part of these financial statements


Capt Zakir Ahmed Zakir (Retd)
Treasurer, RAOWA


Lt Col Md Irshad Sayeed, psc (Retd)
Secretary General, RAOWA


Col Mohammad Abdul Hoque, psc (Retd)
Chairman, RAOWA

Signed in terms of our annexed report of even date

Dated: Dhaka




Pear Ali FCA
Partner
Enrollment No. 0249
S.K. Barua & Co.
Chartered Accountants



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE PERIOD FROM 1 OCTOBER 2024 TO 30 SEPTEMBER 2025

PARTICULARS	Amount in BDT	
	1st October 2024 to 30th September 2025	1st October 2023 to 30th September 2024
A. CASH FLOWS FROM OPERATING		
Net Profit/(Loss - Excess of Expenditure over Income) during this year	137,089,343	120,614,252
Add: Depreciation Charged during this year	22,522,007	23,377,855
	159,611,350	143,992,108
Adjustment to net income to determine cash provided by operations:		
Increase/Decrease Stock & Store	(1,059,182)	2,500,314
Increase/Decrease Trade Receivable	(261,373)	(71,569)
Increase/Decrease advance, Deposit & Prepayments	7,819,657	(238,518)
Increase/Decrease Advance Floor Rent Orbitax	-	2,550,000
Increase/Decrease Advance Floor Rent Serviceengine Ltd	(3,484,429)	7,236,903
Increase/Decrease Advance Security Deposit from Innova Media	210,000	-
Increase/Decrease Advance from EDOTCO (Bill Board)	(261,254)	-
Increase/Decrease Advance From Kushiare Power Com. for Floor Rent	2,000,000	-
Increase/Decrease Advance From Nutrition Int. for Rent	1,186,800	-
Increase/Decrease Adv. From Max Ltd. for Level-08	1,813,320	-
Increase/Decrease Advance From Nice Event	(280,000)	-
Increase/Decrease Advance Vagyakul Mistarna Bhandar	(375,000)	-
Increase/Decrease Security Deposit Hall	(1,591,000)	3,076,750
Increase/Decrease Advance Security Deposit- Bkash	22,639,456	(1,775,424)
Increase/Decrease Security Deposit (Convention Hall & Floor rent)	1,320,250	(8,397,000)





Increase/Decrease Advance to Sumatra Filling Station for Fuel	(50,000)	-
Increase/Decrease Advance Trust Filling Station	-	(400,000)
Increase/Decrease Floor Rent receivable (Schedule-C)	11,862,669	5,819,952
Increase/Decrease Loan to RAOWA-FWS and Beverage	6,909,046	-
Increase/Decrease 10% Contribution to RAOWA-Welfare Fund	-	-
Increase/Decrease Loan from Raowa Complex	(800,000)	
Increase/Decrease Payable to Raowa	(20,767)	
Increase/Decrease Payable to Catering Suppliers	(291,557)	454,944
Increase/Decrease advance External Lighting Bill (Convention Hall)	192,950	469,000
Increase/Decrease Service Charge Payable to Staff ,Credit Facility from Beverage, Payable against (Hajj Package),Provision for expenses (Hajj Package),Loan Payable to Raowa Complex (Beverage)	(6,983,834)	-
Increase/Decrease Advance Sy Money Received From Poly Event Mgt.	(450,000)	150,000
Increase/Decrease Advance Security Deposit- Orbitax	(612,000)	(612,000)
Increase/Decrease Payable to Suppliers (Beverage)	-	(230,655)
Cash Generated from Operations	39,433,752	10,532,697
Net Cash (used in)/flows from operating activities (A)	199,045,102	154,524,804
B. CASH FLOWS FROM INVESTING ACTIVITIES:		
Increase/Decrease Non-Current Assets	(4,809,952)	(21,650,877)
Increase/Decrease In Investment	(207,669,647)	(146,904,227)
Net cash used in Investing activities (B)	(212,479,599)	(168,555,104)
C. CASH FLOWS FROM FINANCING ACTIVITIES:		
Increase/Decrease Fund	(136,536)	(1,189,453)
Advance Security Money from Catering and Event Mangt Company ltd	12,500,000	15,500,000
Increase/Decrease Bond	-	-
Increase/Decrease Loan Account	(7,372,197)	-
Net cash flows in Financing Activities (C)	4,991,267	14,310,548





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

A member firm of Empacta

Berlin, Germany

**D.Net Increase/Decrease in Cash and Cash Equivalents
(A+B+C)**

(8,443,230)

280,248

E. OPENING CASH AND BANK BALANCES

37,900,367

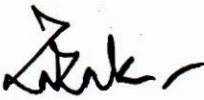
37,620,119

F. CLOSING CASH AND BANK BALANCES

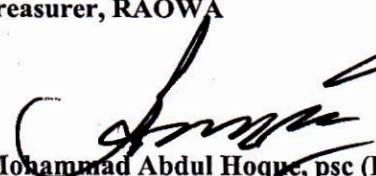
29,457,137

37,900,367

The annexed notes form an integral part of these financial statements


Capt Zakir Ahmed Zakir (Retd)
Treasurer, RAOWA

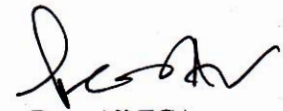

Lt Col Md Irshad Sayeed, psc (Retd)
Secretary General, RAOWA


Col Mohammad Abdul Hoque, psc (Retd)
Chairman, RAOWA

Signed in terms of our annexed report of even date

Dated:Dhaka




Pear Ali FCA
Partner
Enrollment No. 0249
S.K. Barua & Co.
Chartered Accountants

RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

1.00 BACKGROUND INFORMATION:

1.01 Legal Status of the Organization:

RAOWA is a voluntary, non-profitable organization dedicated to Welfare of the Retired Armed forces Officers established on 17th July, 1984 under the voluntary Social Welfare Agencies (Registration and Control), Ordinance 1961 having Registration No. Dha-01300 (New reg: 09865/2021 dated: 02.02.2021). As a part of welfare activities, RAOWA has established entertainment facilities for its members and families. The main function of the entertainment facilities is to provide amusement and recreation for the members and accordingly RAOWA operate, manage and organize Beverage, Catering, card room, Billiard room, games etc.

1.02 Aims and Objectives:

The main objectives, among others, of the Association are to organize and form a common plat form of Retired Armed Forces Officers and foster Spirit of Co-operation, Unity and brotherhood among themselves to enable them to contribute positive efforts individually and collectively for proper rehabilitation in the post service retired life.

1.03 Scope Of Audit:

We confirm that our examination has been carried out as per International Standards on Auditing (ISA) and accordingly included such tests and checks of accounting records and audit procedures as were considered necessary and appropriate under the circumstances.

2.00 BASIS OF PREPARATION OF FINANCIAL STATEMENT:

2.01 Basis of Accounting:

Accounts have been maintained on partly cash basis and partly accrual basis and transactions were recorded on historical cost convention.

All fixed assets have been depreciated on diminishing balance method at the rates varying from 2.5% to 20%. Depreciation on additions are charged for half year irrespective of the date of acquisition.

The method and rates selected for charging depreciation have been followed consistently from year after year i.e. during the year no changes was made in the method of depreciation and the rates as well.



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

2.02 Information on financial statement:

Measurement is the process of determining the monetary amount at which the elements of the financial statements are to be recognized and carried in the statements of financial position and comprehensive income. Under the historical cost, assets are recorded at the amount of cash or cash equivalents paid or the fair value of the consideration given to acquire them at the time of their acquisition. Liabilities are recorded at the amount of proceeds received in exchange for the obligation, or in some circumstances (for example, income taxes), at the amounts of cash or cash equivalents expected to be paid to satisfy the liability in the normal course of business.

2.03 Information on Financial Statements:

Responsibility for preparation and presentation of the Financial Statements:

The Board of Directors are responsible for the preparation of the financial statements under Sec.183 of the Companies Act-1994 and as per IAS-1.

Preparation of financial statements the complete set of the following components:

Statement of Financial Position as at 30th, September 2025;

Statement of Comprehensive Income for the period ended 1st October 2024 to 30th September, 2025;

Statement of Receipts and Payments for the period ended 1st October 2024 to 30th September, 2025;

Statement of Cash Flows for the period ended 1st October 2024 to 30th September, 2025;

Notes to the Accounts-comprising a summary of significant accounting policies and other explanatory information as at and for the period ended 1st October 2024 to 30th September, 2025;

2.04 Revenue Recognition:

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

2.05 Reporting Period:

The financial Statements of the organization have been prepared for the period from 1st October 2024 to 30th September, 2025;

RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

2.06 Functional and Presentational Currency:

These financial statements are presented in Bangladesh Taka (BDT), which is both functional currency and presentation currency of the organization. The figures in the financial statements have been rounded to the nearest BDT.

3.00 SIGNIFICANT ACCOUNTING POLICIES:

3.01 Statement of Compliance:

The accounting policies set out below have been applied consistently (otherwise as stated) to all periods presented in these financial statements.

3.02 Other Regulatory Compliance:

These financial statements have been prepared in accordance with the applicable International Financial Reporting Standards (IFRSs) that comprise International Accounting Standards (IASs) and Bangladesh Financial Reporting Interpretations (BFRIs) as adopted by the Institute of Chartered Accountants of Bangladesh, and other applicable law and regulations.

3.03 Accrual Basis:

The organization prepares its financial statements, except for cash flow information, using the accrual basis of accounting. When the accrual basis of accounting is used, an entity recognizes items as assets, liabilities, equity, income and expenses (the elements of financial statements) when they satisfy the definitions and recognition criteria for those elements in the framework.

3.04 Revenue Recognition:

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

**3.05 Property Plant & Equipment:
Recognition:**

The cost of an item of property, plant and equipment has been recognized as an asset if, and only if:

- a) it is probable that future economic benefits will flow to the entity; and
- b) the cost of the item can be measured reliably.

RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

Measurement at recognition:

An item of property, plant and equipment qualifying for recognition is initially measured at its cost. Cost organization expenditure that is directly attributable to the acquisition of the assets. The cost of self-constructed asset includes the following: the cost of materials and direct labour; any other costs directly attributable to bringing the assets to a working condition for their intended use; and when the organization has an obligation to remove the asset or restore the site, an estimate of the costs of dismantling and removing the items and restoring the site on which they are located.

Depreciation:

Depreciation is commenced when the asset give economic benefit in reducing balance method. Property plant and equipment of RAOWA are depreciated using reducing balance method. Each significant part of an item of property, plant and equipment is depreciated separately, using their useful life. If any residual value is considered for an asset on its expiry of expected life, the value is deducted from the cost to arrive at the depreciable amount. The residual value and useful life of an asset are reviewed in each period end. Depreciation is expressed in terms of percentage of cost of the related assets.

Going Concern:

The member have made an assessment of the organization's ability to continue as a going concern and they do not intend either to liquidate or to cease trading. Since, there is no material uncertainties related to events or conditions at reporting date which may cast significant doubt upon the organization's ability to continue as a going concern, the financial statements of the organization are prepared on a going concern basis.



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

Note	Particulars	Amount in BDT	
		1st October, 2024 to 30 September, 2025	1st October, 2023 to 30 September, 2024

4.00 Non-Current Assets: (Fixed Assets)

Cost:	965,969,101	961,159,149
Opening Balance	961,159,149	954,533,328
Add: Addition during the year	4,809,952	6,625,821
Less: Prior year adjustment	-	-
Less: Accumulated Depreciation	356,258,401	333,736,394
Opening Balance	333,736,394	310,358,539
Add: Charged during the year	22,522,007	23,377,855
Written down value	609,710,700	627,422,755

5.00 Investment on FDR

Opening Balance	300,201,636	138,010,421
Add: Addition during the year	207,000,000	282,000,000
Sub-total:	507,201,636	420,010,421
Add: Interest received	32,881,646	13,141,702
	540,083,282	433,152,123
Less:		
Encashment during the year	-	119,940,000
Interest Transfer to Complex	26,846,370	10,823,390
TDS & Excise Duty	5,365,629	2,187,097
	32,211,999	132,950,487
Closing Balance	507,871,283	300,201,636

Details have been shown in **Schedule -B**

6.00 STOCK & STORE:

Beverage Section	3,236,169	2,136,807
Catering Section	357,739	397,919
Closing Balance	3,593,908	2,534,726

7.00 TRADE RECEIVABLE :

Opening Balance	139,693	211,262
Addition during the year	401,066	139,693
	-	-
	540,759	350,955
Less: Adjustment during the year	139,693	211,262
Closing Balance	401,066	139,693



8.00 Advance for Construction, Maintenance, Operation

Opening Balance
Add: Paid during the year

Less: Adjustment during the year
Closing Balance

666,660	690,118
439,965	666,658
1,106,625	1,356,776
666,658	690,117
439,967	666,660

9.00 Loan To RAOWA-FWS

Opening Balance
Less: Adjusted during the year
Closing Balance

800,000	800,000
800,000	-
-	800,000

10.00 Loan to RAOWA-Beverage

Opening Balance
Add: Paid during the year

Less: Adjusted during the year
Closing Balance

6,109,046	6,109,046
-	-
6,109,046	6,109,046
6,109,046	-
-	6,109,046

11.00 CONTRIBUTION FROM RAOWA

Opening Balance (01.10.2024)
Add: Addition during the year
Less: Adjusted during the year
Closing Balance

1,036,492	1,023,395
16,818	13,097
1,053,309	-
-	1,036,491

12.00 ADVANCES, DEPOSITS AND PREPAYMENTS:

Security Deposit (DESCO)
Advance to CAO
Advance to Transcom Bev. Ltd. for Soft Drink
Advance to Complex 12.01
Advance to RAOWA Family Welfare Scheme 12.02
Advance to Staff 12.03
Closing Balance

85,550	85,550
29,900	29,900
50,000	50,000
-	7,572,197
-	20,767
54,839	54,839
220,289	7,813,253

12.01 Advance to Complex

Opening Balance
Add: Paid to Complex

Less: Adjusted during the year
Closing Balance

7,572,197	7,572,197
-	-
7,572,197	7,572,197
7,572,197	-
-	7,572,197



12.02 Advance to RAOWA-FWS

Opening Balance
Add: Addition during the period

20,767	20,767
-	-
20,767	20,767
20,767	-
-	20,767

Less: Adjustment during the year

Closing Balance

12.03 Advance to Staff

Opening Balance
Add: Paid during the year

54,839	54,839
-	-
54,839	54,839
-	-
54,839	54,839

Less: Adjustment during the year

Closing Balance

13.00 Cash in Hand & Cash at Bank

Cash in Hand (Note- 13.01)

Cash at Bank (Note- 13.02)

Closing Balance

90	690
29,457,047	37,899,677
29,457,137	37,900,367

13.01 Cash in Hand:

Cash - Complex

Cash-RAOWA- Ladies Club

Cash - Games & Sports

Closing Balance

-	600
90	90
-	-
90	690

13.02 Cash at Bank

Name of Bank

The Trust Bank Ltd. (A/c No. 0210003748)

The Trust Bank Ltd. (A/c No. 0210012381)

Sonali Bank Ltd. (A/C No. 111-534281826) of Ladies Club

The Trust Bank Ltd.(Ladies Club)(A/C No.0022-0310070905) (Reconciled)

The Trust Bank Ltd.(Beverage)(A/C No. 220210012863) (Reconciled)

Trust Bank (A/c No.0310025437) Millennium

Corp.Br.(RWF)

Trust Bank Millennium Corp.Br.(Late Maj Mehedi Firoj R# 2817)

The Trust Bank Ltd. (A/C No. 0022-0320000560) (Reconciled)

The Trust Bank Ltd. (Games & Sports Fund)

13,983,211	12,068,855
1,885,687	3,331,219
20,820	20,663
1,004,637	1,778,675
5,289,346	5,326,743
2,369,696	7,156,350
187,569	106,322
3,721,232	5,709,304
994,849	2,401,545

Closing Balance

29,457,047	37,899,677
-------------------	-------------------

14.00 Fund Account

Opening Balance

Add: Excess of Income over Expenditure/ (Excess of Expenditure over Income)

829,574,037	710,239,421
137,089,343	120,614,252
966,663,380	830,853,673

Add/Lees:

Less: Inter Fund Transaction during the year (Note 58.00)	24,690,908	(26,129,636)
Less: Advance to Complex (Note No 12.01)	7,572,197	-
Less: Advance to RAOWA-FWS (Note No 12.02)	20,767	-
Less: Prior Adjustment (Note 24.00)	-	(150,000)
Less: Loan to RAOWA-FWS (Note No. 09)	800,000	-
Less: Loan to RAOWA-Beverage (Note No. 10)	6,109,046	-
Less: Contribution from RAOWA (Note No.11)	1,053,309	-
Sub- Total:	40,246,227	(26,279,636)

Add: Inter Fund Transaction during the year (Note No 58.00)	23,334,598	25,000,000
Add: Adjusted Rent & Utilities From Vagyakul Add: Mistarna Bhandar during the year (Note No.25)	186,271	-
Add: Adjusted Rent & Utilities From Nice Event (Note No.26)	97,461	-
Add: Relief Fund (Note No 19)	147,439	-
Add: Humanitarian Assistance (Note No 19)	402,150	-
Add: Service Charge Payable to Staffs (Note No 45)	64,409	-
Add: Credit Facility from Bar (Note No 32)	25,938	-
Add: Payable against Hajj Package (Note No 35)	115,489	-
Add: Provision for Exp. (Hajj Package) (Note No 37)	119,362	-
Add: Contribution to RAOWA -FWS (Note No 33)	1,053,309	-
Add. Loan Payable to Raowa Complex (Beverage) Note No. 38	6,109,046	-
Add: Inter Loan Account-RAOWA (Note No. 15)	7,372,197	-
Add: Advance from EDOTCO (Bill Board) Note No.17	261,254	-
Add: Payable to RAOWA (Note No. 30)	20,767	-
Add: Loan from RAOWA Complex (Note No.31)	800,000	-
Sub- Total:	40,109,691	25,000,000
Closing Balance	966,526,843	829,574,037

15.00 Loan Account- RAOWA
Closing Balance

-	7,372,197
-	7,372,197

15.00 Loan From RAOWA :

Opening Balance	7,372,197	7,372,197
Add: Received during the year	7,372,197	7,372,197
Less: Adjusted during the year	7,372,197	
Closing Balance	-	7,372,197

16.00 Bond (RDFC)

Opening Balance	200,000	200,000
Add: Received during the year	200,000	200,000
Less: Payment during the year	-	-
Closing Balance	200,000	200,000

17.00 Advance from EDOTCO (Bill Board)

Opening Balance	261,254	261,254
Add: Received during the year	261,254	261,254

	Less: Adjusted during the year	261,254	
	Closing Balance	-	261,254
18.00	Advance Security Money from IHCS, others Catering and Event Mangt Company Ltd.		
18.01	A. Catering Company Ltd.	100,000,000	87,500,000
18.02	B. Event Mangt. Company Ltd.	13,000,000	13,000,000
	Total:	113,000,000	100,500,000
18.01	Advance Security Money from IHCS, others Catering Company Ltd.		
	Opening Balance	87,500,000	75,000,000
	Add: Received during the year	12,500,000	12,500,000
		100,000,000	87,500,000
	Less: Adjusted during the year		
	Closing Balance	100,000,000	87,500,000
18.02	Advance Security Money from Mangt Company Ltd.		
	Opening Balance	13,000,000	10,000,000
	Add: Received during the year	-	3,000,000
		13,000,000	13,000,000
	Less: Adjusted during the year		
	Less: Prior Adjustment (Eventique Mangt)		
	Closing Balance	13,000,000	13,000,000
19.00	RELIEF FUND		
	A. For Natural Calamite		
	Opening Balance	147,439	147,439
	Add: Received during year	-	-
		147,439	147,439
	Less: Payment during the year	-	-
		147,439	147,439
	Less: Adjusted during the year	147,439	-
		-	147,439
	B. For Humanitarian Assistance		
	Opening Balance	402,150	402,150
	Add: Received during year	-	-
		402,150	402,150
	Less: Payment during the year	-	-
		402,150	402,150
	Less: Adjusted during the year	402,150	-
		-	402,150
		-	549,589
20.00	Advance Security Deposit- Bkash		
	Opening Balance	1,405,580	3,181,004
	Add: Received during the year	25,310,530	-
		26,716,110	3,181,004
	Less: Adjusted during the year	2,671,074	1,775,424
	Closing Balance	24,045,036	1,405,580
21.00	Advance Security Deposit- Orbitax-08		
	Opening Balance	1,479,000	2,091,000
	Add: Received during the	1,479,000	2,091,000



Less: Adjusted during the year
Closing Balance

612,000	612,000
867,000	1,479,000

22.00 Advance Security Deposit- Orbitax-09

Opening Balance
Add: Received during the year

2,550,000	-
	2,550,000
2,550,000	2,550,000

Less: Adjusted during the year
Closing Balance

2,550,000	2,550,000

23.00 Advance Security Deposit- Serviceengine Ltd

Opening Balance
Add: Received during the year

7,236,903	-
-	9,649,200
7,236,903	9,649,200

Less: Adjusted during the year
Closing Balance

3,484,429	2,412,297
3,752,474	7,236,903

24.00 Advance Security Money for Old Hall from Event Mgt. (Refundable)

Opening Balance
Add: Prior Adjustment (Poly Event Mangt)

450,000	300,000
-	150,000
450,000	450,000

Less: Adjusted during the year
Closing Balance

450,000	-
-	450,000

25.00 Advance Security Deposit - Vagyakul Mistarna Bhandar (Refundable)

Opening Balance
Add: Received during the year

375,000	375,000
	-
375,000	375,000

Less: Adjusted during the year
Less: Adjusted Rent & Utilities during the year
Closing Balance

188,729	-
186,271	-
-	375,000

26.00 Advance Security Deposit From Nice Event (Refundable)

Opening Balance
Add: Received during the year

280,000	280,000
	-
280,000	280,000

Less: Adjusted during the year
Less: Adjusted Rent & Utilities during the year
Closing Balance

182,539	-
97,461	-
-	280,000

27.00 Advance Sy Money From Gourango Ray For Bar (Refundable)

Opening Balance
Add: Received during the year

300,000	300,000
	-
300,000	300,000

Less: Adjusted during the year
Closing Balance

300,000	300,000

28.00 Advance Security Deposit from Innova Media

Opening Balance
Add: Received during the year

200,000	200,000
	-
200,000	200,000

Less: Adjusted during the
Closing Balance

200,000	200,000



29.00 VAT Payable (Construction)

Opening Balance
Add: Received during the year
Add: Vat for Construction

Less: Payment to Bangladesh Techno Rise.
Closing Balance

2,314,833	2,314,833
-	-
-	-
2,314,833	2,314,833
2,314,833	2,314,833

30.00 PAYABLE TO RAOWA

Opening Balance
Add: Advance received from RAOWA

Less: Adjustment during the year
Closing Balance

20,767	20,767
20,767	20,767
20,767	
-	20,767

31.00 LOAN FROM RAOWA COMPLEX

Opening Balance
Add: Advance received from RAOWA COMPLEX

Less: Adjustment during the year
Closing Balance

800,000	800,000
800,000	800,000
800,000	
-	800,000

32.00 CREDIT FACILITY FROM BAR

The balance shows the credit security of the guests of members which as follows:

Opening Balance
Add: Received during the year

Less: Adjusted during the year
Closing Balance

25,938	25,938
-	-
25,938	25,938
25,938	
-	25,938

33.00 10% CONTRIBUTION TO RAOWA -FWS

Founding Anniversary
Interest on FDR

TOTAL
Contribution:

Opening Balance
Add: 10% of above payable to RAOWA -FWS
Less: Adjusted during the year
Closing Balance

-	-
168,177	130,966
168,177	130,966
1,036,492	1,023,395
16,818	13,097
1,053,309	
-	1,036,492

34.00 LIBRARY SECURITY DEPOSIT

Opening Balance
Add: Addition during the year

Less: Refund during the year
Closing Balance

64,000	64,000
-	-
64,000	64,000
-	-
64,000	64,000

35.00 PAYABLE AGAINST HAJJ PACKAGE

Opening Balance
Add: Received from Hajj Package

Less: Adjusted during the year
Closing Balance

115,489	115,489
-	-
115,489	115,489
115,489	
-	115,489

36.00 PAYABLE TO CATERING SUPPLIERS

Opening Balance
Received during the year

Less: Adjust during the year
Closing Balance

3,565,982	3,111,038
3,274,425	3,565,982
6,840,407	6,677,020
3,565,982	3,111,038
3,274,425	3,565,982

37.00 PROVISION FOR EXPENSES (HAJJ PACKAGE)

Opening Balance	119,362	119,362
Received during the year	-	-
	119,362	119,362
Less: Adjust during the year	119,362	-
Closing Balance	-	119,362

38.00 Loan Payable to Raowa Complex (Beverage)

Opening Balance	6,109,046	6,109,046
Addition during the year	-	-
	6,109,046	6,109,046
Less: Adjust during the year	6,109,046	-
Closing Balance	-	6,109,046

39.00 PAYABLE TO SUPPLIERS (Beverage)

Opening Balance	230,655	230,655
Addition during the year	-	-
	230,655	230,655
Less: Paid during the year	230,655	230,655
Closing Balance	-	-

40.00 SURPLUS FROM BEVERAGE (Including Crews)

Sales during the year		
Cash/Cheque	38,800,407	34,762,728
Credit	401,066	139,693
Less: Last year receivable year	139,693	211,262
	39,061,780	34,691,159
Less:	34,003,549	28,121,100
Opening Stock	2,136,807	4,673,034
Purchase:		
Cash/Cheque	31,866,742	23,678,721
Less: Last year due	-	230,655
Add: Credit (Current year due)	-	-
	5,058,231	6,570,059
Add: Closing Stock	3,236,169	2,136,807
Closing Balance	8,294,400	8,706,866

41.00 SURPLUS FROM CATERING SECTION.

41.01 SURPLUS FROM BEKARY AND RESTAURANT:

13,566,053	9,564,009
6,472,225	4,971,699
20,038,278	14,535,708

41.02 SURPLUS FROM BEKERY:

Total

41.01 SURPLUS FROM CATERING SECTION

Amount Received/Sales	51,039,917	40,107,620
Restaurant	51,039,917	40,107,620
Less: Expenses	36,335,357	29,347,875
Restaurant	36,543,631	29,038,093
Party	-	-
Svc Charge to Cat Staff	1,084,086	1,162,361
Bakery	-	-
Coffee	-	-
Current year due	2,579,567	2,787,841
Less: Last year due	2,787,841	2,478,059
	14,704,560	10,759,745
Less: Opening stock of Raw Material	259,545	292,920
	14,445,015	10,466,825
Add: Closing Stock of Raw Material	205,124	259,545

Closing Balance	14,650,139	10,726,370
41.02 SURPLUS FROM BEKERY:		
Amount Received/Sales	14,083,941	12,658,138
Bakery	14,083,941	12,658,138
Less: Expenses	7,625,957	7,755,727
Bakery	7,709,240	7,585,380
Bag Purchased for R. Bakery		25,185
Current year due	694,858	778,141
Less: Last year due	778,141	632,979
	6,457,984	4,902,411
Less: Opening stock of Raw Material	138,374	69,086
	6,319,610	4,833,325
Add: Closing Stock of Raw Material	152,615	138,374
Closing Balance	6,472,225	4,971,699
42.00 Security Deposit (Old Hall, Convention Hall & Floor rent)		
Opening Balance	19,454,633	27,854,633
Addition during the year	7,791,000	7,445,000
	27,245,633	35,299,633
Less: Security deposit Con. Hall Adjust during the year	7,382,000	6,533,000
Less: Security deposit Adjust Max Ltd	2,000,000	-
Less: Security deposit Adjust Sanzi Textile	-	9,312,000
Closing Balance	17,863,633	19,454,633
43.00 Staff security deposit (Refundable)		
Opening Balance	342,823	342,823
Addition during the year	-	-
Less: Refund during the year	-	-
Closing Balance	342,823	342,823
44.00 SECURITY DEPOSIT DECORATOR		
Opening Balance	15,000	15,000
Add: Received during the year	-	-
	15,000	15,000
Less: Payment during the year		
Closing Balance	15,000	15,000
45.00 SERVICE CHARGE PAYABLE TO STAFF		
Opening Balance	64,409	64,409
Add: Received during the year	-	-
	64,409	64,409
Less: Adjust during the year	64,409	
Closing Balance	-	64,409
46.00 Service Charge Payable (RDFC)		
Opening Balance	55,379	55,379
Addition during the year	-	-
Sub-total	55,379	55,379
Closing Balance		

Service Charge Loan From RDFC

Closing Balance

55,379	55,379
55,379	55,379

47.00 Received from GYM & Sports

Gymnasium-Inc

Swimming Pool (Income)

Gym & Swimming from Visa Card

Steam & Sona

Yoga Fee

Yoga Fee from Visa Card

Table Tennis

336,700	591,350
517,850	-
296,292	
27,550	
43,000	
2,500	
6,600	
1,230,492	591,350

Less: Exp. Repair and Maintenance Swimming Pool

Less. Ent/Meeting Games & Sports

Less. Games & Sports petty Cash Exp.

Less. Fee Refund

Less. Mat Purchase

Less. Yoga Training Honorarium

Less. Conservancy For Gym

Sub-Total.

Closing Balance

92,680	74,700
12,530	15,017
17,350	41,568
1,500	-
14,660	-
20,300	-
-	-
159,020	131,285
1,071,472	460,065

48.00 SURPLUS FROM CARD ROOM

Received during the year

Coffee Cup Sale

Tea Sale

1,177,700	1,240,600
26,520	-
29,100	-
1,233,320	1,240,600

Less: Expenses during the year

Less: Bonus Card Exp

Closing Balance

167,566	101,352
177,894	207,224
887,860	932,024

49.00 Service Charge from (Convention Hall):

Received during the year

Event Mangt Charge

Food Charge & Others From Client

Service Charge From Client

Driver Food Charge From Client

8,769,950	7,867,750
11,788,798	11,365,075
15,779,000	15,151,100
438,850	525,025
36,776,598	34,908,950

Less: VAT Exp. (Food Charge)

Closing Balance

4,171,268	2,271,700
32,605,330	32,637,250

50.00 Surplus from Convention & old Rent

Received during the year

Less: Hall rent refund during the year

Add: Last year Advance

Less: Advance Conv. Hall Rent during this year

Closing Balance

38,661,375	35,134,200
3,279,225	3,797,875
35,382,150	31,336,325
12,481,750	9,405,000
47,863,900	40,741,325
13,802,000	12,481,750
34,061,900	28,259,575

51.00 Liabilities for Construction (Schedule-D)

Current year due

7,566,457	7,566,457
-----------	-----------

Less: Last year due
Total Provision for Liabilities

7,566,457	7,566,457
-	-

52.00 Floor Rent: (Schedule-C)

A. Cheque Received:

Care BD
MAX Level-11
Kushiara Power
MAX Level-08
Sanzi Textile
Bkash
Orbitax (Level-08)
Orbitax (Level-09)
Sky Line
Nutrition
Servicengine
Sub- Total

25,718,476	28,815,324
12,316,845	21,222,487
9,088,392	-
815,994	-
3,000,000	16,549,080
23,885,808	22,512,458
11,582,100	11,016,000
14,407,500	1,816,875
19,015,500	14,195,000
890,100	-
16,135,611	12,101,708
136,856,326	128,228,932

B. Add: Floor Rent Receivable (Arrear):

Care BD
Sanzi Textile
MAX Level-11
MAX Level-08
Bkash
Skyline
Orbitax (Level-08)
Orbitax (Level-09)
Servicengine Ltd.
Sub - Total

-	-
4,427,400	7,427,400
2,435,910	3,264,998
543,996	-
1,687,368	1,876,038
835,650	7,941,850
1,009,800	969,000
1,147,500	1,211,250
-	1,259,757
12,087,624	23,950,293

C. Add: Security Adjusted with Floor Rent

Bkash
Orbitax-08
Servicengine Ltd.
Sub-Total

2,671,074	1,775,424
612,000	612,000
3,484,429	2,412,297
6,767,503	4,799,721

D. Advance Adjusted (Care BD)

Total (A+B+C+D)

155,711,454	156,978,947
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Less: (i) Last Year Rent Received*

23,950,293	29,770,245
23,950,293	29,770,245
131,761,160	127,208,701
131,761,160	127,208,701

Sub-Total

Total

53.00 Utilities :

Payment during the year
Gas Bill
Electricity
Gas Bill for Staffs Mass
Telephone Bill
WASA Bill
Sub- Total:

2,602,309	2,062,074
32,142,301	29,251,649
35,350	-
94,799	-
5,704,106	6,652,311
40,578,865	37,966,034

Less: Received during the year

Gas Bill
Electricity

198,142	688,463
20,098,473	20,831,887

WASA Bill
Sub- Total:
Closing Balance

2,583,686	3,011,146
22,880,301	24,531,496
17,698,564	13,434,538

54.00 Miscellaneous Income:

Cadless/Microphone
Salary Deduct
Momo Sale Profit
Car Stkr Income
Party Center Rent
Tambala Book.
Wastage Used Oil
Voter List Sale
Wastage Sales Rest.
Passport Processing Income
Shifting Charge
Wastage Sale Bev.
Photo Copy Income
Extra Lighting
ID Card Income
Golf Tournament Registration Fee
Lighting Bill
Damarag for Glass From on Call Waiter Hall
Coat Pin Sale
Staff House Rent
Med. Distr. SVC
Overstay (Conv. Hall)
Car Stkr Income
Chque Return From Express
Nomination Form Sales
Cap Sale to Members

36,000	30,000
231,468	608,479
-	8,800
7,400	-
2,000	-
5,400	7,300
82,899	58,005
1,500	-
93,450	206,894
7,400	11,300
1,200	-
14,225	-
7,967	7,360
39,000	45,000
27,700	14,600
46,300	-
15,000	-
756	-
450	-
14,750	15,000
17,800	18,500
66,000	120,000
-	6,100
8,505	-
58,000	-
17,800	2,900
802,971	1,160,238

55.00 Coupon Sale:

Coupon Sale for F/A
Coupon Sales of 31 st Night
Coupon Sale for RAOVA Picnic
Coupon Sale for Lt Gen Md Atikur Rahman
Coupon Sale for Pahela Boisakh
Coupon Sale of Veterans Day
Sub -Total

183,350	192,400
565,500	443,100
520,000	426,000
23,850	-
372,300	-
147,450	90,100
1,812,450	1,151,600

56.00 Sponsor Ship Received:

Sponsorship From Radiant Pharma
Sponsorship From United Commercial Bank Ltd.
Sponsor Ship From Square Fashions Ltd for V. Day
Sponsorship Received From Book Fair
Sponsorship From BAY Group for Mosque Extension
Sponsorship From TBL for Shahid Sena Dibos
Donation for MAG Osmani
Donation From R. Chairman for Lt Gen Md Atikur Rah.

Donation From Honorable Chief Patron for Mosque Ext

-	200,000
-	300,000
-	100,000
-	500,000
700,000	-
1,250,000	-
50,000	-
35,000	-
1,000,000	-

Donation From Maj Gen Kaikobad for Lt Gen Md. Atiku	35,000	-
Donation From Astha Life Insurance Com. for BDR Carnage	50,000	-
Donation From SKS for BDR Carnage	300,000	-
Donation From Shimanto Tohobil for BDR Carnage	300,000	-
Sub -Total	3,720,000	1,100,000

57.00 Repair & Maintenance Exp.

Micro Bus Maintenance	85,105	171,350
Repair & Maintenance Water Line	26,500	21,660
Repair & Maintenance Cook House	-	19,510
Repair & Maintenance Sofa Set	-	14,000
Party Center Ceiling Repair	25,500	-
Repair and Maintenance AC for Rest,	8,000	-
Repair and Maintenance for Chiller Machin	8,100	-
Repair and Maint. Freeze	5,640	-
Repair and Maint. Rest. Kitchen	20,000	-
Repair for Ice Machin for Beverage Room	3,000	-
Repair For Oven	4,830	-
Repair Gas Stove	8,410	-
Repair Water Filter	-	-
CCTV Repair	132,000	-
De-Soft Monthly Bill	55,000	-
Glass Change for Halmet Hall	180,000	-
Glass Cleaning	108,000	-
Repair and Maint for Chula	46,450	-
NVR Repair & Maint.	19,000	-
Relaing Repair	45,005	-
Repair and Maint. for Stem bath	10,000	-
Repair and Maint. for Tech. Dept. Petty Cash Exp.	102,739	-
Repair for Cocker	3,700	-
Repair for Door & Electric Line	40,650	-
Repair for Mobile	300	-
Repair for Notice Board for Library	17,400	-
Repair Library Ceiling	130,440	-
Repair & Maint for Automatic Floor Cleaner	96,208	-
Repair & Maint for Billiard Room	30,000	-
Repair & Maint for Billiard Room	149,000	-
Repair & Maint. Sound System	7,000	-
Repair & Maint. Tin Shed for Generator Room	15,707	-
Maint. Computer	97,425	42,950
Repair and Maintenance Veh	-	10,380
Basement and Parking Token Print	-	28,000
Main. Garden	24,155	2,500
Micro Bus Battery	-	7,000
Painting for Ground Floor Exp.	22,900	41,715
Repair and Maint. AC	978,650	1,340,100
Maint. Motor Cycle	15,740	27,950
Repair for AC for Game & Card Room	94,000	-
Ambulance Repair and Maint.	15,530	130,600
Maint. & Repair Elec. Substation	85,215	28,405

Mat Purchase for Lift
Repair and Maintenance for Restaurant
Repair and Maintenance for Gas Barner (Hall)
Repair and Maint. for Photocopy Machin (Library)
Repair and Maint. for Top Off Box
Repair Boundary Wall
Honor Board
Display Board
Painting for Ground Floor Exp.
Repair and Maint for LED Wall Scanner
Deep Cleaning for Washroom
Repair for Chair
Repair Glass Wall
Repair & Maint. for Pickup
Repair Maint for Trolly
Repair & Maint. GYM Instrument
Repair Sigh Board & Light Purchase
Cleaning of Sewerage Line
Repair and Maintenance Building
Repair and Maint.for TV
Closing Balance

16,800	13,473
-	87,500
-	10,390
24,300	15,300
161,500	65,105
35,300	18,000
16,000	-
46,300	-
70,864	-
224,290	-
49,180	-
-	44,194
66,500	53,990
34,185	104,600
25,110	22,000
23,550	23,750
20,120	9,000
33,061	-
683,553	1,024,983
17,200	2,500
4,265,112	3,380,905

58.00 STAFF SECURITY DEPOSIT

Opening Balance
Addition during the year
Less: Refund during the year
Closing Balance

(96,327)	(96,327)
-	-
-	-
(96,327)	(96,327)

59.00 Inter Fund Transaction during the year:

Receipts:

Fund Received from Catering for FDR
Fund Received from G & Sports for FDR
Fund Received (RDFC) from R. Complex for FDR
Fund Received from R. Bev. Fund for FDR
Staff Provident Fund Realized
Fund Received From Raowa Complex for FWS Money
Cheque. Received to Skyline (Floor rent)
Fund Received From Cat. Acct..for FWS Money
Total Received

22,000,000	10,500,000
3,500,000	1,500,000
27,000,000	16,000,000
2,600,000	9,000,000
1,357,594	1,129,636
4,000,000	10,000,000
300,000	-
-	5,000,000
60,757,594	53,129,636

Payment:

Fund Tfr to R. Staff Contributory Provident Fund
Fund Tfr (RDFC) Acct. from R. Complex (FDR Interest)
Fund Tfr to R. Complex for FDR
Fund Tfr to Raowa Welfare Fund for FDR
Cheque. Return to Skyline (Floor rent)
Fund Tfr to G & Sports for FDR
Total Payment
Closing Balance

2,713,904	2,259,272
27,000,000	-
24,600,000	27,000,000
4,000,000	25,000,000
300,000	-
3,500,000	-
62,113,904	54,259,272
(1,356,310)	(1,129,636)

60.00 Culture Activities Expense
31st night Exp.

Founding Anniversary

4,140,399	1,066,452
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16 Dec, Expense
31 st Night Celebration
Crest bill
Veterans Day Exp.
Incentive for Veterans Day
26-Mar
Incentive 31st Night
Pahela Boisahk
Golf Tournament
Staff Family day
Gift Box for RAOWA
Meet and Greet for Chief Patron
21, Feb' Exp
Floral Wreath

Sub -Total

Picnic Exp.

Picnic Exp.
Picnic sports rent
Food Bill for Picnic

Sub -Total

BDR Carnage/ Jatiya Shaheed Sena Dibosh Exp.

Souvenir Print for BDR Carnage
Videography for BDR Carnage
Event Charge for BDR Carnage
Jatiya Sohid Sena Dibos/ BDR Carnage

Total

150,036	161,600
1,518,201	647,360
32,050	4,800
1,271,306	1,184,314
112,535	99,635
71,172	325,606
112,014	106,237
865,570	-
31,610	909,670
788,511	412,774
-	401,500
530,745	
171,034	94,837
-	48,980
9,795,183	5,463,765

1,929,344	1,344,069
100,000	100,000
1,200,500	1,248,248
3,229,844	2,692,317

419,000	-
120,000	-
1,000,000	-
581,983	-
2,120,983	-

15,146,010	8,156,082
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61.00 Administrative Expenses

Printing, Stationery and Photocopy (Note-61.01)
Over Time to Temp/Emp
Postage & Courier
Iftar Exp. for Staffs
Newspaper and Magazine
Fuel for Micro Bus
Bank Charge, Taxes, Levies
Advertisement
Conveyance
Boksis for Bakery Staff
Labour Bill
Visa Charge
Excise Duty for Echo Trust Plus
Visa Card Charge Cat Dept.
Birthday Cake for Chief Patron
Cloth Wash
Masalche/ Waiter
Parcel Box
Office Bill
Farewell
Donation Expenses
Dust Been

615,423	613,831
88,485	12,375
98,200	73,847
40,040	135,031
51,977	36,332
244,761	496,663
35,824	16,604
63,480	21,375
13,460	10,959
-	11,000
7,240	18,500
742,230	632,823
50,000	-
45,726	-
-	10,250
-	3,116
-	3,600
25,200	19,000
49,527	36,545
-	33,232
21,000	-
9,100	-

LPG for M/Bus	43,498	-
Microbus (New) LPG, Exp.	269,610	-
Micro Bus Battery	9,000	-
Microbus Tire Purchase	25,970	-
Operating Exp.	40,000	-
Salary Deduction From Staff	34,410	-
Flower Bouquet	39,700	2,800
Flower Ring	11,200	-
Fire Consultant Fee	-	50,000
Fire Extinguisher Change	15,250	17,040
Fire Registration Fee	-	15,076
Mobile Bill	179,150	177,820
Mobile Charger	650	-
Honorarium	5,000	-
Fruit Basket for CMH	235,373	420,802
Honorarium for (Imam and Moazem)	73,000	60,000
Toner Bill	99,375	92,325
EC Member Blazer	-	303,800
Name Plat for Co,GM	23,500	12,310
Legal Advisor fee	152,550	5,000
Software Installation (DE-Soft)	-	60,000
Tax Token for Micro Bus	-	42,600
Ambulance TAX & TAX Token Renewal	37,792	-
Utensil for Staffs Mass	17,129	-
License for Attendance Software of RAOWA	-	6,000
Trade License Renewal of RAOWA	17,600	9,750
Ambulance Registration	-	163,000
Renewal Bev. License	-	250,000
Trade License Renewal of R. Publication	17,800	9,670
Mosque Sound System Exp.	-	8,500
Decoration Charge	-	8,000
Staffs Mass Eid-ul Azha Exp.	23,800	-
Admin Cost	-	48,326
Towel Hand	-	11,000
Incentive	-	43,594
Router Purchases	-	18,000
Fitness for Pick-Up	4,600	-
Renewal for Tax Pick-Up	6,900	-
Fitness for M/Bus	22,822	64,964
Fitness Renewal for Motorcycle	3,200	-
Temporary Salary for Waiter of Billiard Room	55,800	-
Engine Oil for Ambulance	28,190	-
Flag & Flag Stand	31,500	-
Punch Machine	2,200	-
Honorarium to Member for Constitution Meeting	47,000	-
Honorarium to Member Sub-Committee	19,000	-
Honorarium for Ek. Podobi EK Pension Meeting	8,000	-
Incoming & Out Going EC Handing Taking Exp.	134,738	-
Gift Item	-	6,000
Fire extinguisher Charge	-	-
Zoom/Internet Pack	-	2,500
Total	3,936,981	4,093,960

61.01 Printing, Stationery and Photocopy

Printing, Stationery and Photocopy
Printing Bill
Printing and Stationery for Library
Birthday Card Print
Printing Bill for R. Constitution
Brusher Printing Exp.
Register Print
Stiker Print Exp.
Banner print Exp
Total

278,647	329,781
238,757	153,618
7,900	250
24,539	38,000
43,000	-
-	32,500
-	2,200
15,700	27,900
6,880	29,582
615,423	613,831

62 Miscellaneous Expense:

Pest Control Service
ID Card Exp.
Honar Board
Bag
Fair Face
Oil Change for Microbus
Face Seal
Log Book for Microbus
Member Lounge
Internet Bill
Staff House Rent & Other
Dish Line
Exp. Of Games & Sports
Sound System Expenses
Voter List Photocopy Exp.
Digital Voice Recorder Purchase
Mask.
Ladies and Children Affairs Exp.
Umbrella
Medicine
Gift Box for RAOWA
Gift Item for R. Member
Gift Money for SSC GP Students
Shoe Polish
Cap Print
Prize Bond Purchase
Visiting Card Print
Hand Towel
Sweet
Gift Marriage Ceremony
Others Exp.
Sub -Total

205,300	138,070
23,775	44,880
-	2,400
2,100	-
150	360
5,200	-
1,140	-
200	-
6,000	-
146,140	147,220
-	500
27,500	36,100
-	12,463
4,000	5,540
864	-
5,650	-
-	400
-	2,550
7,150	-
-	2,538
43,500	-
354,000	-
10,000	-
480	-
21,000	-
4,500	4,000
-	2,400
22,200	-
14,256	7,310
-	17,000
40	800
905,145	424,531

63.00 Entertainment Expense

Ent. EC-Meeting Exp.
Ent. (Ifter for Staff)
Ent & Meeting Exp.
Dental Meeting Exp.
Ent. Meeting for Ladies Club

420,779	117,604
213,849	-
27,530	99,859
28,000	-
65,140	-

Ent. Sub. Committee Meeting
Ent. Complimentary Food (Old Meb)
Ent. Office Guest.
Ent. Bev.
Ent. for 05 August -2024 (Traffic Students)
Ent Madrasha Student
Ent. Hafez (Tarabi)
Hajj and Umrah Training
Ent. Meeting for Library & Pub.
Ent. R. Meeting Exp.
Meeting for Member Sub-Committee

116,512	-
-	1,500
252,345	174,454
-	28,573
-	125,646
36,000	
10,262	
4,000	
14,877	
147,620	
16,410	
1,353,324	547,636

64.00 Loan & Advance to Staff

Opening Balance
Add: Paid during the year

(96,661)	(96,661)
(96,661)	(96,661)
(96,661)	(96,661)

Less: Adjustment during the year

Closing Balance

65.00 Building & Construction

Basement Ceiling Painting Exp.
Renovation & Cook House
Renovation & Construction
Sub -Total

-	412,715
167,465	-
668,176	1,301,850
835,641	1,714,565

66.00 AGM/Election Exp.

AGM Exp.
Incentive AGM
AGM (Election) I-Voting Exp.
Honorarium for Election Commission
Decoration for Election
Food Bill for Election
LED Rent for Election
Polling Agent Exp. for Election
Transport for Election
Voting Software for Election
AGM 42th Minutes Print-2023-24
Sub -Total

857,760	1,885,613
112,014	106,237
152,500	
40,000	
98,822	
1,594,684	
158,000	
77,415	
73,500	
22,500	
13,480	
3,200,675	1,991,850

EGM Exp.

EGM Banner
EGM Decoration
EGM Ent.on Call Waiter
EGM Exp. OF RAOWA
EGM Food Exp.
EGM Gas Bill
EGM LED Rent
Sub -Total

2,400	-
45,000	-
4,200	-
610,454	-
348,640	-
12,000	-
14,500	-
1,037,194	-

Total

4,237,869	1,991,850
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67.00 RAOWA Research Center (RRC)

Honorarium for RAOWA Review Committee
Ent. Exp. of RRSF
RRSF Computer Maintenance

-	-
-	2,000
-	-

Printer for RRSF
Printing & Stationary of RRSF
Print RAOWA Review Copy for RRSF
Sub -Total

-	-
-	-
-	-
-	2,000

Seminar Exp

Seminar Exp. for Prog on CHT Issue
Seminar for July and August-2024 Exp.
Seminar Exp.
Hazz & Umrah Seminar
Seminar for E-Return Submission (Honorarium)
Seminar on Armed Forces

71,530	-
22,610	-
573,834	-
154,900	-
15,000	-
83,080	-

Sub -Total

920,954 -

Total

920,954 **2,000**

68.00 Meena Bazar Exp. (R. Ladies Club)

Ladies Club Boisakhi Eid Utsob Exp.
Banner for RLC
Photo Album for RLC
Printing Bill for RLC
Music Exp. for RLC
Ent. RAOWA Ladies Exp.
Program Exp. for RLC
Ladies & Children Affairs Sub Committee
Parcel Box
Crest for Ladies Club Veterans Member
RLC Siratun Nabi Prog.
RLC Subcommittee Bidayi Songbordhana
RLC Borsoboroni Exp.
RLC Nobanner Bondhon
Ent. Meeting for Ladies Club
Eid Re-Union for Ladies Club
Cancelled Party Center Rent for RLC
Ladies Club Founding Anneversary
Meena Bazar-Exp (Ladies & Children Affaires
Sub -Total

-	113,069
-	2,580
-	2,600
-	3,055
-	5,000
17,745	-
83,318	-
37,770	-
27,000	-
17,500	-
56,798	-
76,775	-
-	54,231
-	84,760
127,876	56,278
4,250	53,031
-	18,000
136,667	65,089
-	68,786
585,699	526,479

69.00 Hall Mgt Cost

Clothe Washing Conv. Hall
Cleaning Service Bill
Dish wash, Labur, Cleaner Bill
Over Time for Hall Mgt, Staffs
Labour Bill for Water Sup.
Table Tap Purchase
Cookeries & Cutleries for Conv. Hall
Salary for Hall Mgt Staffs
On Call Waiter for Hall Mgt
Glass Goblet Purchase
Cary Bali Purchase
Table Purchase
Table Hand
Sofa Cleaning
Hall Mgt Cost
Ent. Hall Mgt. Exp.

609,653	690,603
-	35,500
550,990	478,600
62,403	-
3,000	-
63,000	34,200
-	104,770
1,447,176	1,317,800
1,593,325	1,413,500
106,290	101,400
-	88,500
12,000	-
3,360	-
105,000	-
55,690	-
24,672	28,112

Ent. for Hall Booking Guest	37,260	-
Eid Bonus to Hall Mgt Staffs	158,658	142,336
Food Charge , Kitchen & Service	-	54,325
Floor Mat Purchase	19,750	52,700
Sub -Total	4,852,227	4,542,346
70.00 External Lighting Income		
External Lighting Chg Received during the year	6,559,000	5,998,000
Less: External Lighting Chg Refund to Shocuna Lighting H	1,146,000	1,044,000
Less: External Lighting Refund (Cancelled)	776,000	855,000
Add: Last year Advance	2,075,000	1,606,000
Less: advance during this year	2,267,950	2,075,000
Sub -Total	4,444,050	3,630,000
71.00 Cat. Bakery Purchase		
Coffees & Cup	-	15,940
Jar Water	226,035	182,430
Sub -Total	226,035	198,370
72.00 RAOVA Library and Publication Exp.		
Library Book Entry Exp.	15,000	49,000
Software Maint. for Library (Koha)	24,000	30,000
KOYA Software for Lib.	-	86,000
Sub -Total	39,000	165,000
73.00 RAOVA Book Fair Exp.		
Book Fair (Food Bill)	-	89,970
Incentive for Book Fair	112,534	
RAOWA Book Fair Exp.	318,378	73,382
Meeting for Raowa Book Fair	-	43,628
Sub -Total	430,912	206,980
74.00 Tombola Exp..		
Tombola Exp.	-	15,780
Year Ending Super Bumper Tombola Exp.	300,000	250,000
Year Ending Tombola Exp.	-	50,000
Sub -Total	300,000	315,780
75.00 Staff Food:		
Staffs Food Bill Payment	-	3,477,856
Less: Food Bill realized from (Staff)	-	2,309,536
Closing Balance	-	1,168,320
76.00 Sy Money Received for Photography:		
Opening Balance	300,000	300,000
Sub -Total	300,000	300,000



RAOWA
RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)

Details: CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30TH SEPTEMBER 2025

Particulars	Notes	RAOWA	COMPLEX	WELFARE FUND	1st October 2024 to 30th September 2025	1st October 2023 to 30th September 2024
PROPERTY AND ASSETS:						
NON-CURRENT ASSETS:						
Property, Plant & Equipment (Schedule-A)	4.00	13,339,653	596,371,047	-	609,710,700	627,422,755
INVESTMENT:						
FDR (Schedule-B)	5.00	4,286,049	486,698,562	16,886,672	507,871,283	300,201,636
CURRENT ASSETS :		4,432,082	13,056,772	-	17,488,854	43,746,162
Stock & Stores	6.00	3,593,908	-	-	3,593,908	2,534,726
Trade Receivable	7.00	401,066	-	-	401,066	139,693
Contribution from RAOWA	11.00	-	-	-	-	1,036,491
Advance for Construction, Maintenance, Operation and Others	8.00	120,158	319,809	-	439,967	666,660
Loan to RAOWA-FWS	9.00	-	-	-	-	800,000
Advance, Deposits and Prepayments	12.00	316,950	(96,661)	-	220,289	7,813,253
Advance Security Money for Fuel to CSD Filling Stat			296,000		296,000	296,000
Loan to RAOWA-Beverage	10.00	-	-	-	-	6,109,046
Adv. Security Money To Trust Filling Station		-	400,000	-	400,000	400,000
Advance Sy Deposit to Sumatra Filing Station for Fuel			50,000		50,000	
Floor Rent Receivable (Schedule-C)	52.00	-	12,087,624	-	12,087,624	23,950,293
CASH AND BANK BALANCES:	13.00	10,036,125	16,863,748	2,557,264	29,457,137	37,900,367
Cash in Hand	13.01	90	-	-	90	690
Cash at Bank	13.02	10,036,035	16,863,748	2,557,264	29,457,047	37,899,677
TOTAL		32,093,908.53	1,112,990,129	19,443,936	1,164,527,974	1,009,270,920
FUND AND LIABILITIES:						
		27,765,704	1,032,517,203	19,443,936	1,079,726,843	938,457,077
Fund Account	14.00	27,765,704	919,317,203	19,443,936	966,526,843	829,574,037
Relief Fund	19.00	-	-	-	-	549,589
Inter Loan Account-RAOWA	15.01	-	-	-	-	7,372,197
Bond RDFC (Refundable)	16.00	-	200,000	-	200,000	200,000
Advance from EDOTCO (Bill Board)	17.00	-	-	-	-	261,254
Advance Security Money from Catering and Event Mangt Company Ltd (Refundable)	18.00	-	113,000,000	-	113,000,000	100,500,000
CURRENT LIABILITIES:		4,328,204	80,472,925	-	84,801,130	70,813,843
Advance Security Deposit- Bkash (Refundable)	20	-	24,045,036	-	24,045,036	1,405,580
Advance Security Deposit- Orbitax-01 (Refundable)	21	-	867,000	-	867,000	1,479,000
Advance Security Deposit- Serviceengine Ltd	23	-	3,752,474	-	3,752,474	7,236,903
Advance Security from HR Pharma.(Refundable)			210,000		210,000	-
Advance From Kushiare Power Com. for Floor Rent (Refundable)			2,000,000		2,000,000	-
Advance From Nutrition Int. for Rent(Refundable)			1,186,800		1,186,800	-





Advance From Max Ltd. for Level-08 (Refundable)			1,813,320		1,813,320	-
Advance Security Deposit - Vagyakul Mistarna Bhandar (Refundable)	25.00	-	-	-	-	375,000
Security Money Advance From Nice Event (Refundable)	26.00	-	-	-	-	280,000
Advance Sy Money Received From Gourango Ray For Bar (Refundable)	27.00	-	300,000	-	300,000	300,000
Payable to RAOWA	30.00	-	-	-	-	20,767
Loan from RAOWA Complex	31.00	-	-	-	-	800,000
Security Money Advance from Innova Media (Refundable)			200,000		200,000	200,000
Advance Security Money for Old Hall from Poly Event Mgt. (Refundable)	24	-	-	-	-	450,000
Advance Security Money from Orbitax-02.(Refundable)		-	-	-	-	2,550,000
Sy Money Received for Photography:	76.00	-	300,000	-	300,000	300,000
Credit Facility from Beverage	32.00	-	-	-	-	25,938
Advance Security Deposit- Orbitax-09	22.00		2,550,000		2,550,000	
10% Contribution to RAOWA-Welfare Fund	33.00	-	-	-	-	1,036,491
VAT Payable Construction (Refundable)	29.00	80,211	2,234,622	-	2,314,833	2,314,833
Staff security deposit (Refundable)	43.00	439,150	(96,327)	-	342,823	342,823
Library Security Deposit (Refundable)	34.00	64,000	-	-	64,000	64,000
Payable against (Hajj Package)	35.00	-	-	-	-	115,489
Payable to Catering Suppliers	36.00	3,274,425	-	-	3,274,425	3,565,982
Security deposit Decorator	44.00	15,000	-	-	15,000	15,000
Service Charge Payable to Staff	45.00	-	-	-	-	64,409
Provision for expenses (Hajj Package)	37.00	-	-	-	-	119,362
Loan Payable to Raowa Complex (Beverage)	38.00	-	-	-	-	6,109,046
Payable to Suppliers (Beverage)	39.00	-	-	-	-	-
Advance against RAOWA Mirror		10,000	-	-	10,000	10,000
Security Deposit (Convention Hall & Floor rent)	42.00	445,418	17,418,215	-	17,863,633	19,454,633
Service Charge Payable (RDFC)	46.00	-	55,379	-	55,379	55,379
Advance Hall Rent Convention Hall, (Refundable)	50.00	-	13,802,000	-	13,802,000	12,481,750
Advance External Lighting Bill (Convention Hall)	70.00	-	2,267,950	-	2,267,950	2,075,000
Liabilities for Construction (Schedule-D)	51.00	-	7,566,457	-	7,566,457	7,566,457
TOTAL		32,093,908.45	1,112,990,128	19,443,936	1,164,527,973	1,009,270,920





RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD FROM 01 OCTOBER 2024 TO 30 SEPTEMBER 2025

Particulars	Note	RAOWA	COMPLEX	WELFARE FUND	1st October 2024 to 30th September 2025	1st October 2023 to 30th September 2024
A INCOME:						
Floor Rent (Schedule-C)	52.00		131,761,160	-	131,761,160	127,208,701
Guest Charge (Beverage)		540,600	-	-	540,600	485,000
Membership Subscription Fee		-	-	4,070,000	4,070,000	2,651,000
ID Card		-	-	700	700	-
ATM Booth Rent		-	1,269,246	-	1,269,246	1,153,270
Surplus from Beverage	40.00	8,294,400	-	-	8,294,400	8,706,866
Surplus from Catering Section	41.01	13,566,053	-	-	13,566,053	9,564,009
Surplus from Bakery Section	41.02	6,472,225	-	-	6,472,225	4,971,699
10% Contribution from RAOWA		-	-	16,818	16,818	13,097
Donation from R. Member		-	-	-	-	8,000
Donation from Member for Flood Victim		-	-	-	-	1,630,135
Bank Interest		44,945	-	204,504	249,449	49,416
Surplus from GYM & Sports	47.00		1,071,472	-	1,071,472	460,065
Interest on FDR (Schedule-B)		225,772	31,088,018	1,567,856	32,881,646	13,141,702
Kitchen Charge		-	2,286,002	-	2,286,002	2,094,750
Late Fee /Extra Hall Rent		-	228,500	-	228,500	966,250
Operating Income from Conv. Hall		-	90,000	-	90,000	220,000
Ifter Delight Sale		7,227,526	-	-	7,227,526	5,650,681
Miscellaneous Income	54.00	216,848	586,123	-	802,971	1,160,238
Party Center Rent for R. Rest.		212,500	-	-	212,500	511,368
Party Center Rent for RLC		721,300	-	-	721,300	694,000
Service Charge from (Convention Hall)	49.00	-	32,605,330	-	32,605,330	32,637,250
External Lighting Income	70.00	-	4,444,050	-	4,444,050	3,630,000
Surplus from Convention Rent	50.00	800,000	33,261,900	-	34,061,900	28,259,575
Surplus from Card Room	48.00	-	887,860	-	887,860	932,024
Space Rent From Poly Event Mgt.		-	-	-	-	1,200,000
Staff House Rent and Other		-	82,500	-	82,500	86,750
Sponsor Ship Received:	56.00	-	3,720,000	-	3,720,000	1,100,000
Food Bill realized from (Staff)	75.00	-	-	-	-	2,309,536
Add Mirror Income of Raowa		-	780,000	-	780,000	175,000
Plant From Rent		-	563,500	-	563,500	489,500
Phography Income From Client:		-	-	-	-	15,000
SMS Charge		-	205,000	-	205,000	189,460
Hall Rent (Old Hall)		-	400,000	-	400,000	15,000
Sound System		54,000	324,000	-	378,000	351,500
Space Rent From Barbar Shop		-	606,008	-	606,008	560,000
Rent of Utensils		-	667,500	-	667,500	643,000
Space Rent for Medicine Shop From HR Pharma		-	70,000	-	70,000	-
Income From Chair Cover /Ribbon		-	4,585,571	-	4,585,571	4,912,584
Tombola Income		-	937,271	-	937,271	842,542
Space Rent From Innova Media		-	1,100,004	-	1,100,004	1,100,004
Space Rent Vagyakul Mistarna Bhandar		-	875,000	-	875,000	1,625,000
Space Rent From Nice Event		-	490,000	-	490,000	840,000
Coupon Sale	55.00	-	1,812,450	-	1,812,450	1,151,600
Tips Realized		-	1,155,120	-	1,155,120	1,064,320
Lift Charge from Bkash		-	84,000	-	84,000	84,000
Ambulance for Fuel Chagr From Member		-	5,987	-	5,987	18,243
Ambulance Rent		-	12,000	-	12,000	43,018
Side Sceneer Rent		-	418,500	-	418,500	276,500
Donation From Ansar VDP for Ambulance		-	-	-	-	500,000





Gas Bill Profit (Conv. Hall Kitchen)	-	1,069,740	-	1,069,740	875,590
Lift Charge From Servicing	-	260,000	-	260,000	271,974
Lift Man Chrg From Servicing	-	91,000	-	91,000	35,000
Parking Fee	-	218,805	-	218,805	219,686
Parking Pass	-	358,170	-	358,170	360,000
SVC Charge from Bkash	-	240,000	-	240,000	240,000
Total Income (A)	38,376,168	260,711,787	5,859,878	304,947,833	268,393,903

B EXPENDITURE:

AIT (Advance Holding Tax)		675,000	-	675,000	675,000
AGM/EGM/Election Exp.	66.00	4,237,869	-	4,237,869	1,991,850
Administrative Expenses	60.00	835,666	-	3,936,981	4,093,960
Salary and Wages		2,581,565	-	43,518,857	41,948,044
Bonus to Staff (Eid)		314,468	-	5,133,146	4,223,812
Incentive Salary and Wages		-	-	-	98,570
Audit Fee		-	-	78,000	75,000
Bank Charge		-	1,701	15,177	28,185
Tuition Fee for Son		-	-	-	30,000
Member Subscription Refund		-	20,000	20,000	-
Bank Excise Duty		-	10,000	20,000	71,150
SMS Charges		-	1,002	1,002	-
Dust Remove Expense		-	225,000	225,000	211,500
Donation paid to Bir Bikrom Shaheed Lt Ahasanul Haque Degree College		-	50,000	50,000	
Financial Help (Paid to Nominees- Sch-E)		-	11,200,000	11,200,000	13,083,340
Financial Help (Treatment & Medicine Sch-E-1)		-	2,900,000	2,900,000	500,000
Financial Help (Flood Victim)		-	-	-	1,995,552
Financial Help (RAOWA Staffs)		-	35,100	40,000	75,100
Fin Help R# 424, and 108		-	141,385	-	141,385
Fuel and Oil Expenses		-	224,000	-	224,000
Gratuity Paid		-	34,029	-	34,029
Earned Leave		-	56,604	-	56,604
Repair and Maintenance	57.00	154,520	-	4,265,112	3,380,905
Hall Mgt Cost	69.00	-	-	4,852,227	4,542,346
Repair & Maintenance (Lift)		-	-	321,650	401,800
Conservancy		15,120	-	1,390,707	1,017,806
Lift Charge From Bkash to lift man		-	-	-	35,000
Culture Activities Expense	59.00	5,400	-	15,146,010	8,156,082
VAT Exp. (Conv. Hall & RAOWA Old Hall)		-	-	3,039,684	3,834,939
Over Time Staffs (RAOWA & Complex)		-	-	3,020,067	1,967,932
TDS & excise duty on FDR		57,595	248,324	5,365,629	2,183,947
Utility Bill (Electricity, WASA, Gas)	53.00	-	-	17,752,564	13,434,538
Ifter & Doa Mahfil		-	-	258,556	
Birth Day Celebration of BSMR		-	-	-	197,060
Observance of Death Anniversary of BSMR		-	-	-	87,938
Honorarium to EC. Member		-	-	594,000	817,000
5th August July Biplob Exp.		-	-	390,814	
Birthday Celebration for Lt Gen Atikur Rahman		-	-	167,015	
Beverage Night		315,000	-	315,000	370,000
SVC Charge to Staffs for Ifter Sales		113,200	-	113,200	87,200
Cancelled Party Center Rent for Rest.		5,800	-	5,800	1,500
Source Tax		-	29,452	29,452	84
Food Bill for (Staff)	75.00	-	-	-	3,477,856
Member Support Center		-	-	14,670	
Mirror Print (Magazine) Exp.		-	-	395,830	259,500
RAOWA Library and Publication Exp.	72.00	-	-	39,000	165,000
RAOWA Book Fair Exp.	73.00	-	-	430,912	206,980





Dress for Sports Staff		90,660	432,130	-	522,790	327,670
Cancelled Party Center Rent for RLC		20,320	-	-	20,320	-
Renewal Bev. License		250,000	-	-	250,000	-
Barad Registration for Bev.		175,000	-	-	175,000	-
Birthday Celebration for Lt Gen Atikur Rahman		126,895	-	-	126,895	-
Complimentary Food		-	20,411	-	20,411	18,410
Drinking Water Bill		-	-	-	-	12,480
Ent & Meeting Exp.	63.00	181,652	1,171,672	-	1,353,324	547,636
Web Design & Dev. (RAOWA)		-	43,000	-	43,000	53,500
RRSF Exp	67.00	-	920,954	-	920,954	2,000
Miscellaneous Expense	62.00	-	905,145	-	905,145	424,531
SMS Charge		-	1,890,881	-	1,890,881	916,029
Cat. Bakery Purchase	71.00	-	226,035	-	226,035	198,370
Meena Bazar (Ladies and Children affairs)	68.00	585,699	-	-	585,699	526,479
10% Contribution to RAOWA-FWS		16,818	-	-	16,818	13,097
Iftar Delight Purchase		5,701,602	-	-	5,701,602	4,981,183
Observance of Death Anniversary of Maj Goni		-	17,270	-	17,270	6,563
E-Kushey Book Fair Exp.		-	182,787	-	182,787	111,584
Tombola Exp.	74.00	-	300,000	-	300,000	315,780
Foreign Magazine Bill		-	77,390	-	77,390	59,700
Tips From Conv. Hall		-	826,974	-	826,974	765,841
BDR Carnage Exp.		-	77,558	-	77,558	78,120
Writer Honorarium for RAOWA Mirror		-	147,500	-	147,500	90,000
Benin Tragedy Doa Mohfil		-	-	-	-	9,520
Food for Death Offr. Family		-	143,750	-	143,750	167,676
Observance of Death Anniversary of Maj Gen Osmani		-	344,332	-	344,332	28,694
Morning Get Together		-	-	-	-	97,669
Depreciation		1,207,135	21,314,872	-	22,522,007	23,377,855
Total Expenditure (B)		12,754,115	140,593,896	14,510,479	167,858,490	147,779,651
Excess of Income over Expenditure/ (Excess of Expenditure over Income) (A-B)		25,622,053	120,117,891	(8,650,601)	137,089,343	120,614,252
TOTAL		38,376,168	260,711,787	5,859,878	304,947,833	268,393,903





RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE PERIOD FROM 01 OCTOBER 2024 TO 30 SEPTEMBER 2025

PARTICULARS	Note	RAOWA	COMPLEX	WELFARE FUND	1st October, 2024 to 30th September, 2025	1st October, 2023 to 30th September, 2024
Opening Balance:		12,835,476	17,802,220	7,262,671	37,900,367	37,620,120
Cash in Hand		90	600	-	690	677,726
Cash at Bank		12,835,386.00	17,801,620	7,262,671	37,899,677	36,942,394
RECEIPTS:		114,102,539	402,375,581	9,556,748	526,034,868	576,758,272
Beverage Sales		14,156,657	-	-	14,156,657	14,948,355
Beverage Sales Visa Card		24,643,750	-	-	24,643,750	19,814,373
Catering Sale (Restaurant)		37,944,664	-	-	37,944,664	29,154,199
Catering Rest. Sales Visa Card		13,095,253	-	-	13,095,253	10,927,076
Catering Rest. Ice Cram Profit		-	-	-	-	26,345
Catering Sale (Bakery)		13,256,941	-	-	13,256,941	12,658,138
Catering Bakery. Sales Visa Card		827,000	-	-	827,000	-
Advance for Construction, Maintenance, Operation and Others (Adjusted)	8.00	143,648	523,010	-	666,658	690,117
Membership Subscription Fee		-	-	4,070,000	4,070,000	2,651,000
ID Card		-	-	700	700	-
Donation from R. Member		-	-	-	-	8,000
Donation from Member for Flood Victim		-	-	-	-	1,630,135
Bank Interest		44,945	-	204,504	249,449	49,416
Card Room Income	48.00	-	1,233,320	-	1,233,320	1,240,600
FDR Interest		-	25,564,826	1,281,544	26,846,370	10,823,390
FDR Encashment with Interest for Trust		-	-	-	-	119,940,000
Floor Rent received	52.00	-	136,856,326	-	136,856,326	128,228,932
ATM Booth Rent (MTB & Exim Bank)		-	1,269,246	-	1,269,246	1,153,270
Space Rent From Barbar Shop		-	606,008	-	606,008	560,000
Space Rent From Innova Media		-	1,100,004	-	1,100,004	1,100,004
Space Rent for Medicine Shop From HR Pharma		-	70,000	-	70,000	-
Space Rent Vagyakul Mistarna Bhandar		-	875,000	-	875,000	1,625,000
Space Rent From Poly Event Mgt.		-	-	-	-	1,200,000
Space Rent From Nice Event		-	490,000	-	490,000	840,000
Food Bill realized from (Staff)	75.00	-	-	-	-	2,309,536
Received from GYM & Sports	47.00	-	1,230,492	-	1,230,492	591,350
Hall Rent (Convention Hall)	50.00	800,000	37,861,375	-	38,661,375	35,134,200
Kitchen Charge		-	2,286,002	-	2,286,002	2,094,750
Late Fee /Extra Hall Rent		-	228,500	-	228,500	966,250
Operating Income from Conv. Hall		-	90,000	-	90,000	220,000
Security Deposit (Convention Hall)	42.00	126,000	7,665,000	-	7,791,000	7,350,000
Advance Security Money from Bkash.	20.00	-	25,310,530	-	25,310,530	-
Service Charge from (Convention Hall)	49.00	-	36,776,598	-	36,776,598	34,908,950
Guest charge		540,600	-	-	540,600	485,000
Sound System		-	324,000	-	324,000	351,500
Hall Rent (Old Hall)		-	400,000	-	400,000	15,000
External Lighting Income	70.00	-	6,559,000	-	6,559,000	5,998,000
Add Mirror Income of Raowa		-	780,000	-	780,000	175,000
Staff House Rent and Other		-	82,500	-	82,500	86,750
Advance Security Money from Mangt	18.02	-	-	-	-	3,000,000
Advance Security Money from Cat.	18.01	-	12,500,000	-	12,500,000	12,500,000
Advance Security Money from HR Pharma.		-	210,000	-	210,000	-
Advance Security Money from Orbitax.		-	-	-	-	2,550,000
Sy Advance From Kushiare Power Com.		-	2,000,000	-	2,000,000	-
Sy Advance From Nutrition Int. for Rent		-	1,186,800	-	1,186,800	-
Sy Adv. From Max Ltd. for Level-08		-	1,813,320	-	1,813,320	-
Tips Realized		-	1,155,120	-	1,155,120	1,064,320
Ambulance for Fuel Chagr From Member		-	5,987	-	5,987	18,243
Ambulance Rent		-	12,000	-	12,000	43,018
SMS Charge		-	205,000	-	205,000	189,460
Plant From Rent		-	563,500	-	563,500	489,500
Rent of Utensils		-	667,500	-	667,500	643,000
Side Sceneer Rent		-	418,500	-	418,500	276,500





Income From Chair Cover /Ribon		-	4,585,571		4,585,571	4,912,584
Utilities Received	53.00	54,000	22,826,301		22,880,301	24,531,496
Miscellaneous Income	54.00	216,847	586,123		802,970	1,160,238
Inter Fund Transaction	58.00	90,908	56,666,686	4,000,000	60,757,594	53,129,636
Coupon Sale	55.00		1,812,450		1,812,450	1,151,600
Phography Income From Client:			-		-	15,000
Sponsor Ship Received:	56.00		3,720,000		3,720,000	1,100,000
Donation From Ansar VDP for Ambulance			-		-	500,000
Ifter Delight Sale		7,227,526			7,227,526	5,650,681
Tombola Income			937,271		937,271	842,542
Sy Advance Form Serviceengine Ltd. for			-		-	9,649,200
Lift Charge from Bkash			84,000		84,000	84,000
Party Center Rent for R. Rest.		212,500			212,500	511,368
Party Center Rent for RLC		721,300			721,300	694,000
Extra Sy Hall			-		-	95,000
Lift Charge From Servicengine			260,000		260,000	271,974
Lift Man Charg From Servicengin			91,000		91,000	35,000
Gas Bill Profit (Conv. Hall Kitchen)			1,069,740		1,069,740	875,590
SVC Charge from Bkash			240,000		240,000	240,000
Parking Fee			218,805		218,805	219,686
Parking Pass			358,170		358,170	360,000
TOTAL		126,938,015	420,177,801.40	16,819,419	563,935,235	614,378,391

PAYMENTS:		116,901,890	403,314,054	14,262,155	534,478,099	576,478,024
Advance for Construction, Maintenance, Operation and Others	8.00	120,156	319,809		439,965	666,658
AIT (Advance Income Tax) Holding			675,000		675,000	675,000
Audit Fee			78,000		78,000	75,000
Bank Charge			13,476	1,701	15,177	28,185
Source Tax				29,452	29,452	84
SMS Charges				1,002	1,002	-
Bank Excise Duty			10,000	20,000	30,000	68,000
Bonus Card Exp.	48.00		177,894		177,894	207,224
Card room Exp.	48.00		167,566		167,566	101,352
Conservancy		15,120	1,375,587		1,390,707	1,017,806
Administrative Expenses	60.00	835,666	3,101,315		3,936,981	4,093,960
Conservancy For Gym	47.00		-		-	41,568
Convention Hall Refund (Cancellation.)	50.00		3,279,225		3,279,225	3,797,875
Dress for Sports Staff		90,660	432,130		522,790	327,670
Drinking Water Bill					-	12,480
Birthday Celebration for Lt Gen Atikur Rahman		126,895			126,895	-
FDR for Ladies Club.		1,400,000			1,400,000	-
Dust Remove			225,000		225,000	211,500
Earned Leave			56,604		56,604	168,370
Gratuity Paid			34,029		34,029	464,807
Tuition Fee for Son				-	-	30,000
Member Subscription Refund				20,000	20,000	-
Donation paid to Bir Bikrom Shaheed Lt Ahasanul Haque Degree College				50,000	50,000	-
Financial Help (Paid to Nominees- Sch-E)			-	11,200,000	11,200,000	13,083,340
Financial Help (Treatment & Medicine Sch-E-1)				2,900,000	2,900,000	500,000
Financial Help (Flood Victim)					-	1,995,552
Fin Help R# 424, and 108			141,385		141,385	192,110
Financial Help (RAOWA Staffs)			35,100	40,000	75,100	-
Fuel Oil & Lubricant For Generator			224,000		224,000	172,600
Inter Fund Transaction	58.00	24,781,816	37,332,088		62,113,904	54,259,272
Culture Activities Expense	59.00	5,400	15,140,610		15,146,010	8,156,082
Salary and Wages		2,581,565	40,937,292		43,518,857	41,948,044
Bonus to Staff (Eid)		314,468	4,818,678		5,133,146	4,223,812
Over Time Staffs (RAOWA & Complex			3,020,067		3,020,067	1,967,932





Staff Food Expense	75.00		-	-	3,477,856
Incentive Salary and Wages book			-	-	98,570
Repair and Maintenance	57.00	154,520	4,110,592	4,265,112	3,380,905
Repair and Maintenance Swimming Pool	47.00		92,680	92,680	74,700
Utility Bill (Electric, WASA,GAS)	53.00		40,578,865	40,578,865	37,966,034
VAT Exp. (Conv. Hall & RAOVA Old Hall)			3,039,684	3,039,684	3,834,939
VAT Exp. (Cat. Food)			4,171,268	4,171,268	2,271,700
Meena Bazar Exp. (R. Ladies Club)	68.00	585,699		585,699	526,479
Beverage Night		315,000		315,000	370,000
Adv. Security Money To Trust Filling Station			-	-	400,000
Advance Sy Deposit to Sumatra Filing Station for Fuel			50,000	50,000	-
Adv. Security Money for R. Old Hall From Poly Event			450,000	450,000	-
Advance Security Money Refund Old Kitchen Space (Bhagakul Mistano Bhandar)			188,729	188,729	-
Security Deposit Refund (Convention Hall)	42.00	137,000	7,245,000	7,382,000	6,533,000
Advance Security Money Refund to Max-11.	42.00		2,000,000	2,000,000	-
Advance Security Money Refund to Sanzi Textile Ltd.			-	-	9,312,000
FDR Investment for RAOVA Complex			205,600,000	-	205,600,000
FDR (Trust Echo Plus) of R. Complex			-	-	212,000,000
Repair & Maintenance (Lift)			321,650	321,650	401,800
RAOWA Research Center (RRC)	67.00		920,954	920,954	2,000
SMS Charge			1,890,881	1,890,881	916,029
Miscellaneous Expenses	62.00		905,145	905,145	424,531
Advance Security Money Refund to Event Mangt Company.	18.02			-	-
Security Money Advance From Nice Event			182,539	182,539	-
Complimentary Food			20,411	20,411	18,410
Web Design & Dev. (RAOWA)			43,000	43,000	53,500
AGM/EGM/Election Exp.	66.00		4,237,869	4,237,869	1,991,850
Hall Mgt Cost	69.00		4,852,227	4,852,227	4,542,346
External Lighting Chg. Refund	70.00		1,922,000	1,922,000	1,899,000
Cancelled Party Center Rent for RLC		20,320		20,320	-
Lift Charge From Bkash to lift man			-	-	35,000
BDR Carnage Exp.			77,558	77,558	78,120
Benin Tragedy Doa Mohfil			-	-	9,520
Cat. Bakery Purchase	71.00		226,035	226,035	198,370
Birth Day Celebration Bangabandu Sheikh Mujibur Rah.			-	-	197,060
Observance of Death Anniversary of Bangabandhu Sheikh Mujibur Rah.			-	-	87,938
Honorarium to EC. Member			594,000	594,000	817,000
5th August July Biplob Exp.			390,814	390,814	
Cancelled Party Center Rent for Rest.		5,800		5,800	1,500
Advance to Transcom Bev. Ltd. for Soft Drink			-	-	50,000
Observance of Death Anniversary of Maj Goni			17,270	17,270	6,563
Birthday Celebration for Lt Gen Atikur Rahman			167,015	167,015	
Member Support Center			14,670	14,670	
Beverage Purchase		31,866,742		31,866,742	23,678,721





SVC Charge to Staffs for Ifter Sales		113,200		113,200	87,200
Ifter Delight-Expenses		5,701,602		5,701,602	4,981,183
Renewal Bev. License		250,000		250,000	
Barad Registration for Bev.		175,000		175,000	
Mirror Print (Magazine) Exp.			395,830	395,830	259,500
Writer Honorarium for RAOWA Mirror			147,500	147,500	90,000
RAOWA Library and Publication Exp.	72.00		39,000	39,000	165,000
RAOWA Book Fair Exp.	73.00		430,912	430,912	206,980
E-Kushey Book Fair Exp.			182,787	182,787	111,584
Ent & Meeting Exp.	63.00	181,652	1,171,672	1,353,324	547,636
Ent/Meeting Games & Sports	47.00		12,530	12,530	15,017
Games & Sports Exp.	47.00		53,810	53,810	
Tombola Exp.	74.00		300,000	300,000	315,780
Ifter & Doa Mahfil			258,556	258,556	
Payment for Catering Section					
Catering- Restaurant		36,543,631		36,543,631	29,038,093
Svc Charge to Cat Staff		1,084,086		1,084,086	1,162,361
Catering- Bakery		7,709,240		7,709,240	7,585,380
Bag Purchase for R. Bakery				-	25,185
Foreign Magazine Bill			77,390	77,390	59,700
Observance of Death Anniversary of Maj Gen Osmani			344,332	344,332	28,694
Morning Get Together			-	-	97,669
Food for Death Offr. Family			143,750	143,750	167,676
Tips From Conv. Hall			826,974	826,974	765,841
Fixed Assets Cost:					
Building & Construction	65.00	-	835,641	835,641	1,714,565
Printer Purchase for Library			-	-	110,000
Printer Purchase		158,590		158,590	31,000
Ambulance Purchase			-	-	2,350,000
Counting Machine Purchase			-	-	21,500
Renovation Work for R. Ladies Club		217,597		217,597	
Electrical Goods		34,000		34,000	
Chair Purchase			66,030	66,030	
Cookeries & Cutleries for Conv. Hall			117,280	117,280	
Crockoris Purchase			858,000	858,000	
Micro Oven Purchase		103,000		103,000	
Renovation Work for R. Bev. Room		652,145		652,145	
Juicer /Blender Purchase		60,000		60,000	
Kitchen Hood Purchase		167,465		167,465	
Mat Purchase		16,940		16,940	
Staffs Attendance Software			-	-	20,500
Tray for office			5,910	5,910	24,000
Micro Oven Purchase			16,891	16,891	
Utensils for Conv. Hall			39,051	39,051	
Mobile Purchase			1,190	1,190	15,000
Projector			103,700	103,700	
Seaner Purchase			8,000	8,000	
Software for Vehicle Parking Mgt System			-	-	48,000
Wchigt Machine Purchase for Gym			10,500	10,500	
Deep Fridge		101,000		101,000	48,000
Kitchen Equipments		226,197		226,197	225,096
Mixer Machine Purchase for Bakery		16,000		16,000	94,500
Motor Cycle Barrier			-	-	192,000
Sofa Set Purchase			200,000	200,000	
Book Purchase for Library			213,502	213,502	140,130
CCTV Camera Purchase			36,240	36,240	
TV Purchase			39,000	39,000	
Crockeris Purchase		21,918		21,918	58,580





Laptop Purchase for Ladies Club				-	47,000	
Glass Purchase for Beverage Room				-	20,830	
Tan dory Table Purchase				-	123,900	
Office Equipment	11,800			11,800	22,500	
Computer		208,190		208,190	168,400	
Computer Purchase for Publication		113,800		113,800		
File Cabinet		45,750		45,750		
Fan & Electric Goods		59,700		59,700		
Electric Goods (Bulb)		44,925		44,925	303,120	
Gymnasium		-		-	27,200	
Sub-Station		-		-	820,000	
Closing Balance:	10,036,125	16,863,748	2,557,264	29,457,136	37,900,367	
Cash in Hand	13.01	90	-	-	90	690
Cash at Bank	13.02	10,036,035	16,863,748	2,557,264	29,457,046	37,899,677
TOTAL		126,938,015	420,177,801.34	16,819,419	563,935,235	614,378,392





RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

PARTICULARS	Figures in BDT				1st October, 2023 to 30th September, 2024
	RAOWA	Complex	Welfare Fund	1st October, 2024 to 30th September, 2025	

A. CASH FLOWS FROM OPERATING ACTIVITIES:

Net Profit/(Loss - Excess of Expenditure over Income) during this year	25,622,053	120,117,891	(8,650,601)	137,089,343	120,614,252
Add: Depreciation Charged during this year	1,207,135	21,314,872	-	22,522,007	23,377,855
	26,829,188	141,432,762	(8,650,601)	159,611,350	143,992,108

Adjustment to net income to determine cash provided by operations:

Increase/Decrease Stock & Store	(1,059,182)	-	-	(1,059,182)	2,500,314
Increase/Decrease Trade Receivable	(261,373)	-	-	(261,373)	(71,569)
Increase/Decrease advance, Deposit & Prepayments	7,616,456	203,201	-	7,819,657	(238,518)
Increase/Decrease Advance Floor Rent Orbitax	-	-	-	-	2,550,000
Increase/Decrease Advance Floor Rent Serviceengine Ltd	-	(3,484,429)	-	(3,484,429)	7,236,903
Increase/Decrease Advance Security Deposit from Innova Media	-	210,000	-	210,000	-
Increase/Decrease Advance From Kushiare Power Com. for Floor Rent	-	2,000,000	-	2,000,000	-
Increase/Decrease Advance From Nutrition Int. for Rent	-	1,186,800	-	1,186,800	-
Increase/Decrease Adv. From Max Ltd. for Level-08	-	1,813,320	-	1,813,320	-
Increase/Decrease Advance From Nice Event	-	(280,000)	-	(280,000)	-
Increase/Decrease Advance Vagyakul Mistarna Bhandar	-	(375,000)	-	(375,000)	-
Increase/Decrease Security Deposit Hall	(11,000)	(1,580,000)	-	(1,591,000)	3,076,750
Increase/Decrease Advance Security Deposit-Bkash	-	22,639,456	-	22,639,456	(1,775,424)
Increase/Decrease Security Deposit (Convention Hall & Floor rent)	-	1,320,250	-	1,320,250	(8,397,000)
Increase/Decrease Advance to Sumatra Filing Station for Fuel	-	(50,000)	-	(50,000)	-
Increase/Decrease Advance Trust Filling Station	-	-	-	-	(400,000)
Increase/Decrease Floor Rent receivable (Schedule-C)	-	11,862,669	-	11,862,669	5,819,952
Increase/Decrease 10% Contribution to RAOWA-Welfare Fund	(1,036,491)	-	1,036,491	-	-
Increase/Decrease Payable to Catering Suppliers	(291,557)	-	-	(291,557)	454,944
Increase/Decrease advance External Lighting Bill (Convention Hall)	-	192,950	-	192,950	469,000





Increase/Decrease Service Charge Payable to Staff ,Credit Facility from Beverage, Payable against (Hajj Package),Provision for expenses (Hajj Package),Loan Payable to Raowa Complex (Beverage)	(6,983,834)	-	-	(6,983,834)	-
Increase/Decrease Loan to RAOWA-FWS and Beverage	-	6,909,046		6,909,046	-
Increase/Decrease Advance from EDOTCO (Bill Board)	-	(261,254)		(261,254)	-
Increase/Decrease Loan from Raowa Complex	-		(800,000)	(800,000)	-
Increase/Decrease Payable to Raowa	-		(20,767)	(20,767)	-
Increase/Decrease Advance Sy Money Received From Poly Event Mgt.	-	(450,000)	-	(450,000)	150,000
Increase/Decrease Advance Security Deposit-Orbitax	-	(612,000)	-	(612,000)	(612,000)
Increase/Decrease Payable to Suppliers (Beverage)	-	-	-	-	(230,655)
Cash Generated from Operations	(2,026,981)	41,245,009	215,724	39,433,752	10,532,697
Net Cash (used in)/flows from operating activities (A)	24,802,207	182,677,771	(8,434,877)	199,045,102	154,524,804
B. CASH FLOWS FROM INVESTING ACTIVITIES :					
Increase/Decrease Non-Current Assets	(1,786,652)	(3,023,300)		(4,809,952)	(21,650,877)
Increase/Decrease In Investment	(1,568,177)	(206,063,482)	(37,988)	(207,669,647)	(146,904,227)
Net cash used in Investing activities (B)	(3,354,829)	(209,086,782)	(37,988)	(212,479,599)	(168,555,104)
C. CASH FLOWS FROM FINANCING ACTIVITIES :					
Increase/Decrease Fund	(24,246,729)	20,342,735	3,767,458	(136,536)	(1,189,453)
Advance Security Money from Catering and Event Mangt Company Ltd	-	12,500,000	-	12,500,000	15,500,000
Increase/Decrease Bond	-	-	-	-	-
Increase/Decrease Loan Account	-	(7,372,197)	-	(7,372,197)	-
Net cash flows in Financing Activities (C)	(24,246,729)	25,470,538	3,767,458	4,991,267	14,310,548
D.Net Increase/Decrease in Cash and Cash Equivalents (A+B+C)	(2,799,351)	(938,473)	(4,705,407)	(8,443,230)	280,248
E. OPENING CASH AND BANK BALANCES	12,835,476	17,802,220	7,262,671	37,900,367	37,620,119
F. CLOSING CASH AND BANK BALANCES	10,036,124	16,863,747	2,557,265	29,457,137	37,900,367



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
Details: CONSOLIDATED NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025

Note	Particulars	Amount in BDT			1st October, 2024 to 30 September, 2025	1st October, 2023 to 30 September, 2024
		RAOWA	COMPLEX	WELFARE FUND		
4.00	Non-Current Assets: (Fixed Assets)					
	Cost:	40,120,462	925,848,639	-	965,969,101	961,159,149
	Opening Balance	38,333,810	922,825,339		961,159,149	954,533,328
	Add: Addition during the year	1,786,652	3,023,300		4,809,952	6,625,821
	Less: Prior year adjustment		-		-	-
	Less: Accumulated Depreciation	26,780,809	329,477,592	-	356,258,401	333,736,394
	Opening Balance	25,573,674	308,162,720		333,736,394	310,358,539
	Add: Charged during the year	1,207,135	21,314,872		22,522,007	23,377,855
	Written down value	13,339,653	596,371,047	-	609,710,700	627,422,755
5.00	Investment on FDR					
	Opening Balance	2,717,872	280,635,080	16,848,684	300,201,636	138,010,421
	Add: Addition during the year	1,400,000	205,600,000	-	207,000,000	282,000,000
	Sub-total:	4,117,872	486,235,080	16,848,684	507,201,636	420,010,421
	Add: Interest received	225,772	31,088,018	1,567,856	32,881,646	13,141,702
		4,343,644	517,323,098	18,416,540	540,083,282	433,152,123
	Less:					
	Encashment during the year	-	-	-	-	119,940,000
	Interest Transfer to Complex	-	25,564,826	1,281,544	26,846,370	10,823,390
	TDS & Excise Duty	57,595	5,059,710	248,324	5,365,629	2,187,097
		57,595	30,624,536	1,529,868	32,211,999	132,950,487
	Closing Balance	4,286,049	486,698,562	16,886,672	507,871,283	300,201,636
	Details have been shown in Schedule -B					
6.00	STOCK & STORE:					
	Beverage Section	3,236,169	-	-	3,236,169	2,136,807
	Catering Section	357,739	-	-	357,739	397,919
	Closing Balance	3,593,908	-	-	3,593,908	2,534,726
7.00	TRADE RECEIVABLE :					
	Opening Balance	139,693			139,693	211,262
	Addition during the year	401,066			401,066	139,693
		540,759	-	-	540,759	350,955
	Less: Adjustment during the year	139,693			139,693	211,262
	Closing Balance	401,066	-	-	401,066	139,693
8.00	Advance for Construction, Maintenance, Operation and Others					
	Opening Balance	143,650	523,010		666,660	690,118
	Add: Paid during the year	120,156	319,809		439,965	666,658
		263,806	842,819	-	1,106,625	1,356,776
	Less: Adjustment during the year	143,648	523,010		666,658	690,117
	Closing Balance	120,158	319,809	-	439,967	666,660
9.00	Loan To RAOWA-FWS					
	Opening Balance		800,000	-	800,000	800,000
	Less: Adjustment during the year		800,000		800,000	
	Closing Balance	-	-	-	-	800,000
10.00	Loan to RAOWA-Beverage					
	Opening Balance		6,109,046		6,109,046	6,109,046
	Add: Paid during the year		-		-	-



	-	6,109,046	-	6,109,046	6,109,046
Less: Adjustment during the year		6,109,046		6,109,046	
Closing Balance		-	-	-	6,109,046

11.00 CONTRIBUTION FROM RAOWA

Opening Balance (01.10.2024)	-	-	1,036,492	1,036,492	1,023,395
Add: Addition during the year	-	-	16,818	16,818	13,097
Less: Adjustment during the year			1,053,309	1,053,309	-
Closing Balance	-	-	-	-	1,036,491

12.00 ADVANCES, DEPOSITS AND PREPAYMENTS:

Security Deposit (DESCO)	85,550			85,550	85,550
Advance to CAO	29,900			29,900	29,900
Advance to Transcom Bev. Ltd. for Soft Drink	50,000			50,000	50,000
Advance to Complex 12.01	-	-	-	-	7,572,197
Advance to RAOWA Family Welfare Scheme 12	-	-	-	-	20,767
Advance to Staff 12.03	151,500	(96,661)	-	54,839	54,839
Closing Balance	316,950	(96,661)	-	220,289	7,813,253

12.01 Advance to Complex

Opening Balance	7,572,197		-	7,572,197	7,572,197
Add: Paid to Complex	-	-	-	-	-
	7,572,197	-	-	7,572,197	7,572,197
Less: Adjustment during the year	7,572,197	-	-	7,572,197	-
Closing Balance	-	-	-	-	7,572,197

12.02 Advance to RAOWA-FWS

Opening Balance	20,767		-	20,767	20,767
Add: Addition during the period	-	-	-	-	-
	20,767	-	-	20,767	20,767
Less: Adjustment during the year	20,767	-	-	20,767	-
Closing Balance	-	-	-	-	20,767

12.03 Advance to Staff

Opening Balance	151,500	(96,661)	-	54,839	54,839
Add: Paid during the year	-	-	-	-	-
	151,500	(96,661)	-	54,839	54,839
Less: Adjustment during the year	-	-	-	-	-
Closing Balance	151,500	(96,661)	-	54,839	54,839

13.00 Cash in Hand & Cash at Bank

Cash in Hand (Note- 13.01)	90	-		90	690
Cash at Bank (Note- 13.02)	10,036,035	16,863,748	2,557,264	29,457,047	37,899,677
Closing Balance	10,036,125	16,863,748	2,557,264	29,457,137	37,900,367

13.01 Cash in Hand:

Cash - Complex		-		-	600
Cash-RAOWA- Ladies Club	90			90	90
Cash - Games & Sports		-		-	-
Closing Balance	90	-		90	690

13.02 Cash at Bank

Name of Bank					
The Trust Bank Ltd. (A/c No. 0210003748)	-	13,983,211	-	13,983,211	12,068,855
The Trust Bank Ltd. (A/c No. 0210012381)	-	1,885,687	-	1,885,687	3,331,219
Sonali Bank Ltd. (A/C No. 111-534281826) of La	20,820	-	-	20,820	20,663
The Trust Bank Ltd.(Ladies Club)(A/C No.0022-	1,004,637	-	-	1,004,637	1,778,675
The Trust Bank Ltd.(Beverage)(A/C No. 220210	5,289,346	-	-	5,289,346	5,326,743
Trust Bank (A/c No.0310025437) Millennium Co	-	-	2,369,696	2,369,696	7,156,350
Trust Bank Millennium Corp.Br.(Late Maj Mehe	-	-	187,569	187,569	106,322





The Trust Bank Ltd. (A/C No. 0022-0320000560)	3,721,232	-	-	3,721,232	5,709,304
The Trust Bank Ltd. (Games & Sports Fund)	-	994,849	-	994,849	2,401,545
Closing Balance	10,036,035	16,863,748	2,557,264	29,457,047	37,899,677
14.00 Fund Account					
Opening Balance	26,390,380	778,856,577	24,327,080	829,574,037	710,239,421
Add: Excess of Income over Expenditure/	25,622,053	120,117,891	(8,650,601)	137,089,343	120,614,252
	52,012,433.20	898,974,468	15,676,479	966,663,380	830,853,673
Add/Lees:					
Less: Inter Fund Transaction during the year (Note 58.00)	24,690,908			24,690,908	(26,129,636)
Less: Advance to Complex (Note No 12.01)	7,572,197			7,572,197	-
Less: Advance to RAOWA-FWS (Note No 12.02)	20,767			20,767	-
Less: Prior Adjustment (Note 24.00)	-		-	-	(150,000)
Less: Loan to RAOWA-FWS (Note No. 09)		800,000		800,000	-
Less: Loan to RAOWA-Beverage (Note No. 10)		6,109,046		6,109,046	-
Less: Contribution from RAOWA (Note No.11)			1,053,309	1,053,309	-
Sub- Total:	32,283,872.00	6,909,046	1,053,309	40,246,227	(26,279,636)
Add: Inter Fund Transaction during the year (Note No 58.00)		19,334,598	4,000,000	23,334,598	25,000,000
Add: Adjusted Rent & Utilities From Vagyakul					
Add: Mistarna Bhandar during the year (Note No.25)	-	186,271	-	186,271	-
Add: Adjusted Rent & Utilities From Nice Event (Note No.26)	-	97,461	-	97,461	-
Add: Relife Fund (Note No 19)	147,439			147,439	
Add: Humanitarian Assistance (Note No 19)	402,150			402,150	
Add; Service Charge Payable to Staffs (Note No 32)	64,409			64,409	
Add; Credit Facility from Bar (Note No 32)	25,938			25,938	
Add: Payable against Hajj Package (Note No 32)	115,489			115,489	
Add: Provision for Exp. (Hajj Package) (Note No 32)	119,362			119,362	
Add: Contribution to RAOWA -FWS (Note No 32)	1,053,309			1,053,309	
Add. Loan Payable to Raowa Complex (Beverage)	6,109,046			6,109,046	
Add: Inter Loan Account-RAOWA (Note No. 30)	-	7,372,197		7,372,197	
Add: Advance from EDOTCO (Bill Board)	-	261,254		261,254	
Add: Payable to RAOWA (Note No. 30)	-		20,767	20,767	
Add: Loan from RAOWA Complex (Note No. 30)	-		800,000	800,000	
Sub- Total:	8,037,142.80	27,251,781	4,820,767	40,109,691	25,000,000
Closing Balance	27,765,704	919,317,203	19,443,936	966,526,843	829,574,037
15.01 Loan Account- RAOWA					
Closing Balance	-	-	-	-	7,372,197
15.01 Loan From RAOWA :					
Opening Balance		7,372,197		7,372,197	7,372,197
Add: Received during the year		-		-	-
	-	7,372,197	-	7,372,197	7,372,197
Less: Adjusted during the year		7,372,197		7,372,197	-
Closing Balance	-	-	-	-	7,372,197
16.00 Bond (RDFC)					
Opening Balance		200,000		200,000	200,000
Add: Received during the year		-		-	-
		200,000	-	200,000	200,000
Less: Payment during the year	-	-	-	-	-
Closing Balance		200,000	-	200,000	200,000
17.00 Advance from EDOTCO (Bill Board)					
Opening Balance		261,254	-	261,254	261,254
Add: Received during the year		-	-	-	-
	-	261,254	-	261,254	261,254
Less: Adjusted during the year		261,254		261,254	-
Closing Balance	-	-	-	-	261,254
18.00 Advance Security Money from IHCS, others Catering and Event Mangt Company Ltd.					





18.01	A. Catering Company Ltd.		100,000,000		100,000,000	87,500,000
18.02	B. Event Mangt. Company Ltd.		13,000,000		13,000,000	13,000,000
	Total:		113,000,000	-	113,000,000	100,500,000

18.01 Advance Security Money from IHCS, others Catering Company Ltd.

Opening Balance		87,500,000	-	87,500,000	75,000,000
Add: Received during the year		12,500,000	-	12,500,000	12,500,000
		100,000,000	-	100,000,000	87,500,000
Less: Adjusted during the year		-	-	-	-
Closing Balance		100,000,000	-	100,000,000	87,500,000

18.02 Advance Security Money from Mangt Company Ltd.

Opening Balance		13,000,000		13,000,000	10,000,000
Add: Received during the year		-		-	3,000,000
		13,000,000	-	13,000,000	13,000,000
Less: Adjusted during the year		-	-	-	-
Less: Prior Adjustment (Eventique Mangt)		-	-	-	-
Closing Balance		13,000,000	-	13,000,000	13,000,000

19.00 RELIEF FUND

A. For Natural Calamite

Opening Balance	147,439	-	-	147,439	147,439
Add: Received during year	-	-	-	-	-
	147,439	-	-	147,439	147,439
Less: Payment during the year	-	-	-	-	-
	147,439	-	-	147,439	147,439
Less: Adjusted during the year	147,439	-	-	147,439	-
	-	-	-	-	147,439

B. For Humanitarian Assistance

Opening Balance	402,150	-	-	402,150	402,150
Add: Received during year	-	-	-	-	-
	402,150	-	-	402,150	402,150
Less: Payment during the year	-	-	-	-	-
	402,150	-	-	402,150	402,150
Less: Adjusted during the year	402,150	-	-	402,150	-
	-	-	-	-	402,150
	-	-	-	-	549,589

20.00 Advance Security Deposit- Bkash

Opening Balance		1,405,580		1,405,580	3,181,004
Add: Received during the year		25,310,530		25,310,530	-
		26,716,110		26,716,110	3,181,004
Less: Adjusted during the year		2,671,074		2,671,074	1,775,424
Closing Balance		24,045,036		24,045,036	1,405,580

21.00 Advance Security Deposit- Orbitax-08

Opening Balance		1,479,000		1,479,000	2,091,000
Add: Received during the year		-		-	-
		1,479,000		1,479,000	2,091,000
Less: Adjusted during the year		612,000		612,000	612,000
Closing Balance		867,000		867,000	1,479,000

22.00 Advance Security Deposit- Orbitax-09

Opening Balance		2,550,000		2,550,000	-
Add: Received during the year		-		-	2,550,000
		2,550,000		2,550,000	2,550,000
Less: Adjusted during the year		-		-	-
Closing Balance		2,550,000		2,550,000	2,550,000

23.00 Advance Security Deposit- Serviceengine Ltd

Opening Balance		7,236,903		7,236,903	-
Add: Received during the year		-		-	9,649,200
		7,236,903		7,236,903	9,649,200
Less: Adjusted during the year		3,484,429		3,484,429	2,412,297
Closing Balance		3,752,474		3,752,474	7,236,903

24.00 Advance Security Money for Old Hall from Event Mgt. (Refundable)

Opening Balance	-	450,000		450,000	300,000
Add: Prior Adjustment (Poly Event Mangt)	-	-		-	150,000
		450,000		450,000	450,000
Less: Adjusted during the year		450,000		450,000	-
Closing Balance		-	-	-	450,000

25.00 Advance Security Deposit - Vagyakul Mistarna Bhandar (Refundable)





Opening Balance		375,000	-	375,000	375,000
Add: Received during the year		-	-	-	-
		375,000		375,000	375,000
Less: Adjusted during the year		188,729	-	188,729	-
Less: Adjusted Rent & Utilities during the year		186,271	-	186,271	-
Closing Balance		-	-	-	375,000
26.00 Advance Security Deposit From Nice Event (Refundable)					
Opening Balance		280,000		280,000	280,000
Add: Received during the year		-		-	-
		280,000		280,000	280,000
Less: Adjusted during the year		182,539		182,539	-
Less: Adjusted Rent & Utilities during the year		97,461		97,461	-
Closing Balance		-	-	-	280,000
27.00 Advance Sy Money From Gourango Ray For Bar (Refundable)					
Opening Balance		300,000		300,000	300,000
Add: Received during the year		-		-	-
		300,000		300,000	300,000
Less: Adjusted during the year		-		-	-
Closing Balance		300,000		300,000	300,000
28.00 Advance Security Deposit from Innova Media					
Opening Balance		200,000		200,000	200,000
Add: Received during the year		-		-	-
		200,000		200,000	200,000
Less: Adjusted during the year		-		-	-
Closing Balance		200,000		200,000	200,000
29.00 VAT Payable (Construction)					
Opening Balance	80,211	2,234,622		2,314,833	2,314,833
Add: Received during the year		-		-	-
Add: Vat for Construction		-		-	-
	80,211	2,234,622		2,314,833	2,314,833
Less: Payment to Bangladesh Techno Rise.		-		-	-
Closing Balance	80,211	2,234,622		2,314,833	2,314,833
30.00 PAYABLE TO RAOWA					
Opening Balance	-	-	20,767	20,767	20,767
Add: Advance received from RAOWA		-	-	-	-
			20,767	20,767	20,767
Less: Adjustment during the year			20,767	20,767	-
Closing Balance			-	-	20,767
31.00 LOAN FROM RAOWA COMPLEX					
Opening Balance			800,000	800,000	800,000
Add: Advance received from RAOWA COMPLEX			-	-	-
			800,000	800,000	800,000
Less: Adjustment during the year			800,000	800,000	-
Closing Balance			-	-	800,000
32.00 CREDIT FACILITY FROM BAR					
The balance shows the credit security of the guests of members which as follows:					
Opening Balance	25,938		-	25,938	25,938
Add: Received during the year	-	-	-	-	-
	25,938			25,938	25,938
Less: Adjusted during the year	25,938	-	-	25,938	-
Closing Balance	-	-	-	-	25,938
33.00 10% CONTRIBUTION TO RAOWA -FWS					
Founding Anniversary	-	-	-	-	-
Interest on FDR	168,177		-	168,177	130,966
TOTAL	168,177			168,177	130,966
Contribution:					
Opening Balance	1,036,492		-	1,036,492	1,023,395
Add: 10% of above payable to RAOWA -FWS	16,818	-	-	16,818	13,097
Less: Adjusted during the year	1,053,309			1,053,309	-
Closing Balance	-	-	-	-	1,036,492
34.00 LIBRARY SECURITY DEPOSIT					
Opening Balance	64,000		-	64,000	64,000
Add: Addition during the year	-	-	-	-	-
	64,000			64,000	64,000
Less: Refund during the year	-	-	-	-	-
Closing Balance	64,000			64,000	64,000
35.00 PAYABLE AGAINST HAJJ PACKAGE					
Opening Balance	115,489		-	115,489	115,489
Add: Received from Hajj Package	-	-	-	-	-
	115,489			115,489	115,489
Less: Adjusted during the year	115,489	-	-	115,489	-
Closing Balance	-	-	-	-	115,489





36.00 PAYABLE TO CATERING SUPPLIERS

Opening Balance	3,565,982		-	3,565,982	3,111,038
Received during the year	3,274,425		-	3,274,425	3,565,982
	6,840,407	-	-	6,840,407	6,677,020
Less: Adjust during the year	3,565,982		-	3,565,982	3,111,038
Closing Balance	3,274,425	-	-	3,274,425	3,565,982

37.00 PROVISION FOR EXPENSES (HAJJ PACKAGE)

Opening Balance	119,362		-	119,362	119,362
Received during the year	-	-	-	-	-
	119,362	-	-	119,362	119,362
Less: Adjust during the year	119,362		-	119,362	-
Closing Balance	-	-	-	-	119,362

38.00 Loan Payable to Raowa Complex (Beverage)

Opening Balance	6,109,046		-	6,109,046	6,109,046
Addition during the year	-	-	-	-	-
	6,109,046	-	-	6,109,046	6,109,046
Less: Adjust during the year	6,109,046		-	6,109,046	-
Closing Balance	-	-	-	-	6,109,046

39.00 PAYABLE TO SUPPLIERS (Beverage)

Opening Balance	230,655		-	230,655	230,655
Addition during the year	-		-	-	-
	230,655	-	-	230,655	230,655
Less: Paid during the year	230,655		-	230,655	230,655
Closing Balance	-	-	-	-	-

40.00 SURPLUS FROM BEVERAGE (Including Crews)

Sales during the year					
Cash/Cheque	38,800,407	-	-	38,800,407	34,762,728
Credit	401,066	-	-	401,066	139,693
Less: Last year receivable year	139,693	-	-	139,693	211,262
	39,061,780	-	-	39,061,780	34,691,159
Less:	34,003,549	-	-	34,003,549	28,121,100
Opening Stock	2,136,807			2,136,807	4,673,034
Purchase:					
Cash/Cheque	31,866,742	-	-	31,866,742	23,678,721
Less: Last year due	-	-	-	-	230,655
Add: Credit (Current year due)	-			-	-
	5,058,231			5,058,231	6,570,059
Add: Closing Stock	3,236,169			3,236,169	2,136,807
Closing Balance	8,294,400	-	-	8,294,400	8,706,866

41.00 SURPLUS FROM CATERING SECTION.

41.01 SURPLUS FROM BEKARY AND RESTAURANT	13,566,053			13,566,053	9,564,009
41.02 SURPLUS FROM BEKERY:	6,472,225			6,472,225	4,971,699
Total	20,038,278			20,038,278	14,535,708

41.01 SURPLUS FROM CATERING SECTION

Amount Received/Sales	51,039,917	-	-	51,039,917	40,107,620
Restaurant	51,039,917			51,039,917	40,107,620
Party	-			-	-
Bakery	-			-	-
Less: Expenses	37,419,443	-	-	36,335,357	29,347,875
Restaurant	36,543,631	-	-	36,543,631	29,038,093
Party	-	-	-	-	-
Svc Charge to Cat Staff	1,084,086	-	-	1,084,086	1,162,361
Bakery	-	-	-	-	-
Coffee	-	-	-	-	-
Current year due	2,579,567	-	-	2,579,567	2,787,841
Less: Last year due	2,787,841	-	-	2,787,841	2,478,059
	13,620,474	-	-	14,704,560	10,759,745
Less: Opening stock of Raw Material	259,545			259,545	292,920
	13,360,929	-	-	14,445,015	10,466,825
Add: Closing Stock of Raw Material	205,124			205,124	259,545
Closing Balance	13,566,053	-	-	14,650,139	10,726,370

41.02 SURPLUS FROM BEKERY:

Amount Received/Sales	14,083,941			14,083,941	12,658,138
Bakery	14,083,941			14,083,941	12,658,138
Less: Expenses	7,625,957			7,625,957	7,755,727
Bakery	7,709,240	-	-	7,709,240	7,585,380
Bag Purchase for R. Bakery	-	-	-	-	25,185
Current year due	694,858	-	-	694,858	778,141
Less: Last year due	778,141	-	-	778,141	632,979
	6,457,984	-	-	6,457,984	4,902,411
Less: Opening stock of Raw Material	138,374	-	-	138,374	69,086
	6,319,610	-	-	6,319,610	4,833,325





Add: Closing Stock of Raw Material	152,615	-	-	152,615	138,374
Closing Balance	6,472,225	-	-	6,472,225	4,971,699
42.00 Security Deposit (Old Hall, Convention Hall & Floor rent)					
Opening Balance	456,418	18,998,215		19,454,633	27,854,633
Addition during the year	126,000	7,665,000		7,791,000	7,445,000
	582,418	26,663,215	-	27,245,633	35,299,633
Less: Security deposit Con. Hall Adjust during th	137,000	7,245,000		7,382,000	6,533,000
Less: Security deposit Adjust Max Ltd		2,000,000		2,000,000	-
Less: Security deposit Adjust Sanzi Textile	-	-		-	9,312,000
Closing Balance	445,418	17,418,215	-	17,863,633	19,454,633
43.00 Staff security deposit (Refundable)					
Opening Balance	439,150	(96,327)		342,823	342,823
Addition during the year	-	-		-	-
Less: Refund during the year	-	-		-	-
Closing Balance	439,150	(96,327)	-	342,823	342,823
44.00 SECURITY DEPOSIT DECORATOR					
Opening Balance	15,000			15,000	15,000
Add: Received during the year	-			-	-
	15,000			15,000	15,000
Less: Payment during the year	-			-	-
Closing Balance	15,000	-	-	15,000	15,000
45.00 SERVICE CHARGE PAYABLE TO STAFF					
Opening Balance	64,409			64,409	64,409
Add: Received during the year	-			-	-
	64,409			64,409	64,409
Less: Adjust during the year	64,409			64,409	
Closing Balance	-			-	64,409
46.00 Service Charge Payable (RDFC)					
Opening Balance		55,379		55,379	55,379
Addition during the year		-		-	-
Sub-total	-	55,379	-	55,379	55,379
Closing Balance	-	55,379			
Service Charge Loan From RDFC		55,379		55,379	55,379
Closing Balance	-	55,379	-	55,379	55,379
47.00 Received from GYM & Sports					
Gymnasium-Inc		336,700		336,700	591,350
Swimming Pool (Income)		517,850		517,850	-
Gym & Swimming from Visa Card		296,292		296,292	
Steam & Sona		27,550		27,550	
Yoga Fee		43,000		43,000	
Yoga Fee from Visa Card		2,500		2,500	
Table Tennis		6,600		6,600	
	-	1,230,492	-	1,230,492	591,350
Less: Exp. Repair and Maintenance Swimming Pool		92,680		92,680	74,700
Less. Ent/Meeting Games & Sports		12,530		12,530	15,017
Less. Games & Sports petty Cash Exp.		17,350		17,350	41,568
Less. Fee Refund		1,500		1,500	-
Less. Mat Purchase		14,660		14,660	-
Less. Yoga Training Honorarium		20,300		20,300	-
Less. Conservancy For Gym		-		-	-
Sub-Total.		159,020	-	159,020	131,285
Closing Balance	-	1,071,472	-	1,071,472	460,065
48.00 SURPLUS FROM CARD ROOM					
Received during the year		1,177,700		1,177,700	1,240,600
Coffee Cup Sale		26,520		26,520	-
Tea Sale		29,100		29,100	-
		1,233,320	-	1,233,320	1,240,600
Less: Expenses during the year		167,566		167,566	101,352





Less: Bonus Card Exp	177,894	177,894	207,224
Closing Balance	887,860	-	887,860

49.00 Service Charge from (Convention Hall):

Received during the year

Event Mangt Charge	8,769,950	8,769,950	7,867,750
Food Charge & Others From Client	11,788,798	11,788,798	11,365,075
Service Charge From Client	15,779,000	15,779,000	15,151,100
Driver Food Charge From Client	438,850	438,850	525,025
-	36,776,598	-	34,908,950
Less: VAT Exp. (Food Charge)	4,171,268	4,171,268	2,271,700
Closing Balance	-	32,605,330	32,637,250

50.00 Surplus from Convention and old Rent

Received during the year	800,000	37,861,375	38,661,375	35,134,200
Less: Hall rent refund during the year		3,279,225	3,279,225	3,797,875
	800,000	34,582,150	-	31,336,325
Add: Last year Advance		12,481,750	12,481,750	9,405,000
	800,000	47,063,900	-	40,741,325
Less: Advance Conv. Hall Rent during this year		13,802,000	13,802,000	12,481,750
Closing Balance	800,000	33,261,900	-	28,259,575

51.00 Liabilities for Construction (Schedule-D)

Current year due	-	7,566,457	-	7,566,457
Less: Last year due	-	7,566,457	-	7,566,457
Total Provision for Liabilities	-	-	-	-

52.00 Floor Rent: (Schedule-C)

A. Cheque Received:

Care BD	-	25,718,476	-	25,718,476	28,815,324
MAX Level-11	-	12,316,845	-	12,316,845	21,222,487
Kushiara Power		9,088,392		9,088,392	-
MAX Level-08		815,994		815,994	-
Sanzi Textile	-	3,000,000	-	3,000,000	16,549,080
Bkash	-	23,885,808	-	23,885,808	22,512,458
Orbitax (Level-08)	-	11,582,100	-	11,582,100	11,016,000
Orbitax (Level-09)	-	14,407,500	-	14,407,500	1,816,875
Sky Line	-	19,015,500	-	19,015,500	14,195,000
Nutrition		890,100		890,100	-
Servicengine	-	16,135,611	-	16,135,611	12,101,708
Sub- Total	-	136,856,326	-	136,856,326	128,228,932

B. Add: Floor Rent Receivable (Arrear):

Care BD	-	-	-	-	-
Sanzi Textile	-	4,427,400	-	4,427,400	7,427,400
MAX Level-11	-	2,435,910	-	2,435,910	3,264,998
MAX Level-08		543,996		543,996	-
Bkash	-	1,687,368	-	1,687,368	1,876,038
Skyline	-	835,650	-	835,650	7,941,850
Orbitax (Level-08)	-	1,009,800	-	1,009,800	969,000
Orbitax (Level-09)	-	1,147,500	-	1,147,500	1,211,250
Servicengine Ltd.	-	-	-	-	1,259,757
Sub - Total	-	12,087,624	-	12,087,624	23,950,293

C. Add: Security Adjusted with Floor Rent

Bkash		2,671,074		2,671,074	1,775,424
Orbitax-08		612,000		612,000	612,000
Servicengine Ltd.		3,484,429		3,484,429	2,412,297
Sub-Total	-	6,767,503	-	6,767,503	4,799,721

D. Advance Adjusted (Care BD)

Total (A+B+C+D)	-	155,711,454	-	155,711,454	156,978,947
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Less: (i) Last Year Rent Received*

		23,950,293		23,950,293	29,770,245
Sub-Total	-	23,950,293	-	23,950,293	29,770,245
Total	-	131,761,160	-	131,761,160	127,208,701

53.00 Utilities :

Payment during the year					
Gas Bill	-	2,602,309	-	2,602,309	2,062,074





Electricity	-	32,142,301	-	32,142,301	29,251,649
Gas Bill for Staffs Mass		35,350		35,350	-
Telephone Bill		94,799		94,799	-
WASA Bill	-	5,704,106	-	5,704,106	6,652,311
Sub- Total:		40,578,865	-	40,578,865	37,966,034
Less: Received during the year					
Gas Bill	-	198,142	-	198,142	688,463
Electricity	54,000	20,044,473	-	20,098,473	20,831,887
WASA Bill	-	2,583,686	-	2,583,686	3,011,146
Sub- Total:	54,000	22,826,301	-	22,880,301	24,531,496
Closing Balance	(54,000)	17,752,564	-	17,698,564	13,434,538

54.00 Miscellaneous Income:

Cadless/Microphone	-	36,000	-	36,000	30,000
Salary Deduct	22,523	208,945	-	231,468	608,479
Momo Sale Profit	-	-	-	-	8,800
Car Stkr Income		7,400		7,400	-
Party Center Rent		2,000		2,000	-
Tambala Book.	-	5,400	-	5,400	7,300
Wastage Used Oil	82,899	-	-	82,899	58,005
Voter List Sale		1,500		1,500	-
Wastage Sales Rest.	81,250	12,200	-	93,450	206,894
Passport Processing Income	-	7,400	-	7,400	11,300
Shifting Charge	1,200			1,200	
Wastage Sale Bev.	14,225			14,225	
Photo Copy Income	-	7,967	-	7,967	7,360
Extra Lighting	-	39,000	-	39,000	45,000
ID Card Income	-	27,700	-	27,700	14,600
Golf Tournament Registration Fee		46,300		46,300	-
Lighting Bill		15,000		15,000	-
Damarag for Glass From on Call Waiter Hall		756		756	-
Coat Pin Sale		450		450	-
Staff House Rent	14,750	-	-	14,750	15,000
Med. Distr. SVC	-	17,800	-	17,800	18,500
Overstay (Conv. Hall)	-	66,000	-	66,000	120,000
Car Stkr Income	-	-	-	-	6,100
Chque Return From Ixpres		8,505		8,505	-
Nomination Form Sales		58,000		58,000	-
Cap Sale to Members	-	17,800	-	17,800	2,900
	216,848	586,123	-	802,971	1,160,238

55.00 Coupon Sale:

Coupon Sale for F/A	-	183,350	-	183,350	192,400
Coupon Sales of 31 st Night	-	565,500	-	565,500	443,100
Coupon Sale for RAOVA Picnic	-	520,000	-	520,000	426,000
Coupon Sale for Lt Gen Md Atikur Rahman		23,850		23,850	-
Coupon Sale for Pahela Boisakh		372,300		372,300	-
Coupon Sale of Veterans Day	-	147,450	-	147,450	90,100
Sub -Total	-	1,812,450	-	1,812,450	1,151,600

56.00 Sponsor Ship Received:

Sponsorship From Redient Pharma	-	-	-	-	200,000
Sponsorship From United Commercial Bank Ltd.	-	-	-	-	300,000
Sponsor Ship From Square Fashions Ltd for V. D	-	-	-	-	100,000
Sponsorship Received From Book Fair	-	-	-	-	500,000
Sponsorship From BAY Group for Mosque Extension		700,000		700,000	-
Sponsorship From TBL for Shahid Sena Dibos		1,250,000		1,250,000	-
Donation for MAG Osmani		50,000		50,000	-
Donation From R. Chairman for Lt Gen Md Atikur Rah.		35,000		35,000	-
Donation From Honorable Chief Patron for Mosque Ext		1,000,000		1,000,000	-
Donation From Maj Gen Kaikobad for Lt Gen Md. Atiku		35,000		35,000	-
Donation From Astha Life Insurance Com. for BDR Carnage		50,000		50,000	-
Donation From SKS for BDR Carnage		300,000		300,000	-
Donation From Shimanto Tohobil for BDR Carnage		300,000		300,000	-
Sub -Total	-	3,720,000	-	3,720,000	1,100,000

57.00 Repair & Maintenance Exp.

Micro Bus Maintenance		85,105	-	85,105	171,350
Repair & Maintenance Water Line	26,500	-	-	26,500	21,660
Repair & Maintenance Cook House		-	-	-	19,510





Repair & Maintenance Sofa Set		-	-	-	14,000
Party Center Ceiling Repair	25,500			25,500	-
Repair and Maintenance AC for Rest,	8,000			8,000	-
Repair and Maintenance for Chiller Machin	8,100			8,100	-
Repair and Maint. Freeze	5,640			5,640	-
Repair and Maint. Rest. Kitchen	20,000			20,000	-
Repair for Ice Machin for Beverag Room	3,000			3,000	-
Repair For Oven	4,830			4,830	-
Repair Gas Stove	8,410			8,410	-
Repair Water Filter				-	-
CCTV Repair		132,000		132,000	-
De-Soft Monthly Bill		55,000		55,000	-
Glass Change for Halmet Hall		180,000		180,000	-
Glass Cleaning		108,000		108,000	-
Repair and Maint for Chula		46,450		46,450	-
NVR Repair & Maint.		19,000		19,000	-
Relaing Repair		45,005		45,005	-
Repair and Maint. for Stembath		10,000		10,000	-
Repair and Maint. for Tech. Dept. Petty Cash Exp.		102,739		102,739	-
Repair for Cocker		3,700		3,700	-
Repair for Door & Electric Line		40,650		40,650	-
Repair for Mobile		300		300	-
Repair for Notice Board for Library		17,400		17,400	-
Repair Library Ceiling		130,440		130,440	-
Repair & Maint for Automatic Floor Cleaner		96,208		96,208	-
Repair & Maint for Billiard Room		30,000		30,000	-
Repair & Maint for Billiard Room		149,000		149,000	-
Repair & Maint. Sound System		7,000		7,000	-
Repair & Maint. Tin Shed for Generator Room		15,707		15,707	-
Maint. Computer	-	97,425	-	97,425	42,950
Repair and Maintenance Veh	-		-	-	10,380
Basement and Parking Token Print	-		-	-	28,000
Main. Garden	-	24,155	-	24,155	2,500
Micro Bus Battery	-		-	-	7,000
Painting for Ground Floor Exp.	-	22,900	-	22,900	41,715
Repair and Maint. AC	-	978,650	-	978,650	1,340,100
Maint. Motor Cycle	-	15,740	-	15,740	27,950
Repair for AC for Game & Card Room	-	94,000	-	94,000	-
Ambulance Repair and Maint.	-	15,530	-	15,530	130,600
Maint. & Repair Elec. Substation	-	85,215	-	85,215	28,405
Mat Purchase for Lift	-	16,800	-	16,800	13,473
Repair and Maintenance for Restaurant	-	-	-	-	87,500
Repair and Maintenance for Gas Barner (Hall)	-	-	-	-	10,390
Repair and Maint. for Photocopy Machin (Librar	-	24,300	-	24,300	15,300
Repair and Maint. for Top Off Box	-	161,500	-	161,500	65,105
Repair Boundary Wall	-	35,300	-	35,300	18,000
Honor Board		16,000		16,000	-
Display Board		46,300		46,300	-
Painting for Ground Floor Exp.		70,864		70,864	-
Repair and Maint for LED Wall Scanner		224,290		224,290	-
Deep Cleaning for Washroom		49,180		49,180	-
Repair for Chair	-	-	-	-	44,194
Repair Glass Wall	-	66,500	-	66,500	53,990
Repair & Maint. for Pickup	-	34,185	-	34,185	104,600
Repair Maint for Trolly	-	25,110	-	25,110	22,000
Repair & Maint. GYM Instrument	-	23,550	-	23,550	23,750
Repair Sigh Board & Light Purchase	-	20,120	-	20,120	9,000
Cleaning of Swerage Line		33,061		33,061	-
Repair and Maintenance Building	44,540	639,013	-	683,553	1,024,983
Repair and Maint. for TV	-	17,200	-	17,200	2,500
Closing Balance	154,520	4,110,592	-	4,265,112	3,380,905



58.00 Inter Fund Transaction during the year:

Receipts:

Fund Received from Catering for FDR	-	22,000,000	-	22,000,000	10,500,000
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Fund Received from G & Sports for FDR	-	3,500,000	-	3,500,000	1,500,000
Fund Received (RDFC) from R. Complex for FDR	-	27,000,000	-	27,000,000	16,000,000
Fund Received from R. Bev. Fund for FDR	-	2,600,000	-	2,600,000	9,000,000
Staff Provident Fund Realized	90,908	1,266,686	-	1,357,594	1,129,636
Fund Received From Raowa Complex for FWS M	-	-	4,000,000	4,000,000	10,000,000
Chq. Received to Skyline (Floor rent)	-	300,000	-	300,000	-
Fund Received From Cat. Acct..for FWS Money	-	-	-	-	5,000,000
Total Received	90,908	56,666,686	4,000,000	60,757,594	53,129,636

Payment:

Fund Tfr to R. Staff Contributory Provident Fund	181,816	2,532,088	-	2,713,904	2,259,272
Fund Tfr (RDFC) Acct. from R. Complex (FDR Interest)	-	27,000,000	-	27,000,000	-
Fund Tfr to R. Complex for FDR	24,600,000	-	-	24,600,000	27,000,000
Fund Tfr to Raowa Welfare Fund for FDR	-	4,000,000	-	4,000,000	25,000,000
Chq. Return to Skyline (Floor rent)	-	300,000	-	300,000	-
Fund Tfr to G & Sports for FDR	-	3,500,000	-	3,500,000	-
Total Payment	24,781,816	37,332,088	-	62,113,904	54,259,272
Closing Balance	(24,690,908)	19,334,598	4,000,000	(1,356,310)	(1,129,636)

59.00 Culture Activities Expense

31st night Exp.

Founding Anniversary	-	4,140,399	-	4,140,399	1,066,452
16 Dec, Expense	-	150,036	-	150,036	161,600
31 st Night Celebration	-	1,518,201	-	1,518,201	647,360
Crest bill	-	32,050	-	32,050	4,800
Veterans Day Exp.	-	1,271,306	-	1,271,306	1,184,314
Incentive for Veterans Day	-	112,535	-	112,535	99,635
26-Mar	-	71,172	-	71,172	325,606
Incentive 31st Night	-	112,014	-	112,014	106,237
Pahela Boisahk	-	865,570	-	865,570	-
Golf Tournament	-	31,610	-	31,610	909,670
Staff Family day	-	788,511	-	788,511	412,774
Gift Box for RAOWA	-	-	-	-	401,500
Meet and Greet for Chief Patron	-	530,745	-	530,745	-
21, Feb' Exp	-	171,034	-	171,034	94,837
Flowral Wreeth	-	-	-	-	48,980
Sub -Total	-	9,795,183	-	9,795,183	5,463,765

Picnic Exp.

Picnic Exp.	5,400	1,923,944	-	1,929,344	1,344,069
Picnic sports rent	-	100,000	-	100,000	100,000
Food Bill for Picnic	-	1,200,500	-	1,200,500	1,248,248
Sub -Total	5,400	3,224,444	-	3,229,844	2,692,317

BDR Carnage/ Jatiya Shaheed Sena Dibosh Exp.

Souvenir Print for BDR Carnage	-	419,000	-	419,000	-
Videography for BDR Carnage	-	120,000	-	120,000	-
Event Charge for BDR Carnage	-	1,000,000	-	1,000,000	-
Jatiya Sohida Sena Dibos/ BDR Carnage	-	581,983	-	581,983	-
Total	5,400	15,140,610	-	15,146,010	8,156,082

60.00 Administrative Expenses

Printing, Stationery and Photocopy (Note-61.01)	-	615,423	-	615,423	613,831
Over Time to Temp/Emp	88,485	-	-	88,485	12,375
Postage & Courier	-	98,200	-	98,200	73,847
Ifter Exp. for Staffs	40,040	-	-	40,040	135,031
Newspaper and Magazine	-	51,977	-	51,977	36,332
Fuel for Micro Bus	-	244,761	-	244,761	496,663
Bank Charge, Taxes, Levies	35,824	-	-	35,824	16,604
Advertisement	-	63,480	-	63,480	21,375
Conveyance	1,000	12,460	-	13,460	10,959
Boksis for Bakerv Staff	-	-	-	-	11,000
Labour Bill	-	7,240	-	7,240	18,500
Visa Charge	599,391	142,839	-	742,230	632,823
Excise Duty for Echo Trust Plus	-	50,000	-	50,000	-
Visa Card Charge Cat Dept.	45,726	-	-	45,726	-
Birthday Cake for Chief Patron	-	-	-	-	10,250
Cloth Wash	-	-	-	-	3,116
Masalche/ Waiter	-	-	-	-	3,600
Parcel Box	25,200	-	-	25,200	19,000





Office Bill	-	49,527	-	49,527	36,545
Farewell	-	-	-	-	33,232
Donation Expenses		21,000		21,000	-
Dust Been		9,100		9,100	-
LPG for M/Bus		43,498		43,498	-
Microbus (New) LPG, Exp.		269,610		269,610	-
Micro Bus Battery		9,000		9,000	-
Microbus Tire Purchase		25,970		25,970	-
Operating Exp.		40,000		40,000	-
Salary Deduction From Staff		34,410		34,410	-
Flower Bouquet	-	39,700	-	39,700	2,800
Flower Ring		11,200		11,200	-
Fire Consultant Fee	-	-	-	-	50,000
Fire Extinguisher Change	-	15,250	-	15,250	17,040
Fire Registration Fee	-	-	-	-	15,076
Mobile Bill	-	179,150	-	179,150	177,820
Mobile Charger		650		650	-
Honorarium		5,000		5,000	-
Fruit Basket for CMH	-	235,373	-	235,373	420,802
Honorarium for (Imam and Moazem)	-	73,000	-	73,000	60,000
Toner Bill	-	99,375	-	99,375	92,325
EC Member Blazer	-	-	-	-	303,800
Name Plat for Co,GM	-	23,500	-	23,500	12,310
Legal Advisor fee	-	152,550	-	152,550	5,000
Software Installation (DE-Soft)	-	-	-	-	60,000
Tax Token for Micro Bus	-	-	-	-	42,600
Ambulance TAX & TAX Token Renewal		37,792		37,792	-
Utensil for Staffs Mass		17,129		17,129	-
License for Attendance Software of RAOWA	-	-	-	-	6,000
Trade License Renewal of RAOWA	-	17,600	-	17,600	9,750
Ambulance Registration	-	-	-	-	163,000
Renewal Bev. License	-	-	-	-	250,000
Trade License Renewal of R. Publication	-	17,800	-	17,800	9,670
Mosque Sound System Exp.	-	-	-	-	8,500
Decoration Charge	-	-	-	-	8,000
Staffs Mass Eid-UI Azha Exp.		23,800		23,800	-
Admin Cost	-	-	-	-	48,326
Towel Hand	-	-	-	-	11,000
Incentive	-	-	-	-	43,594
Router Purchases	-	-	-	-	18,000
Fitness for Pick-Up		4,600		4,600	-
Renewal for Tax Pick-Up		6,900		6,900	-
Fitness for M/Bus	-	22,822	-	22,822	64,964
Fitness Renewal for Motorcycle		3,200		3,200	-
Temporary Salary for Waiter of Billiard Room		55,800		55,800	-
Engine Oil for Ambulance		28,190		28,190	-
Flag & Flag Stand		31,500		31,500	-
Punch Machine		2,200		2,200	-
Honorarium to Member for Constitution Meeting		47,000		47,000	-
Honorarium to Member Sub-Committee		19,000		19,000	-
Honorarium for Ek. Podobi EK Pension Meeting		8,000		8,000	-
Incoming & Out Going EC Handing Taking Exp.		134,738		134,738	-
Gift Item	-	-	-	-	6,000
Fire extinguisher Charge	-	-	-	-	-
Zoom/Internet Pack	-	-	-	-	2,500
Total		835,666		3,101,315	-
				3,936,981	4,093,960

61.01 Printing, Stationery and Photocopy

Printing, Stationery and Photocopy		278,647	-	278,647	329,781
Printing Bill		238,757	-	238,757	153,618
Printing and Stationary for Library	-	7,900	-	7,900	250
Birthday Card Print	-	24,539	-	24,539	38,000
Printing Bill for R. Constitution		43,000		43,000	-
Brusher Printing Exp.	-	-	-	-	32,500
Register Print	-	-	-	-	2,200
Stiker Print Exp.	-	15,700	-	15,700	27,900
Banner print Exp	-	6,880	-	6,880	29,582
Total		615,423		615,423	613,831

62.00 Miscellaneous Expense:





Pest Control Service	
ID Card Exp.	
Honar Board	
Bag	
Fair Face	-
Oil Change for Microbus	
Face Seal	
Log Book for Microbus	
Member Lounge	
Internet Bill	-
Staff House Rent & Other	-
Dish Line	-
Exp. Of Games & Sports	-
Sound System Expenses	-
Voter List Photocopy Exp.	
Digital Voice Recorder Purchase	
Mask.	-
Ladies and Children Affairs Exp.	-
Umbrella	
Medicine	-
Gift Box for RAOWA	
Gift Item for R. Member	
Gift Money for SSC GP Students	
Shoe Polish	
Cap Print	
Prize Bond Purchase	-
Visiting Card Print	-
Hand Towel	
Sweet	-
Gift Marriage Ceremony	-
Others Exp.	-
Sub -Total	

-	205,300	-	205,300	138,070
-	23,775	-	23,775	44,880
-	-	-	-	2,400
	2,100		2,100	-
-	150	-	150	360
	5,200		5,200	-
	1,140		1,140	-
	200		200	-
	6,000		6,000	-
-	146,140	-	146,140	147,220
-	-	-	-	500
-	27,500	-	27,500	36,100
-	-	-	-	12,463
-	4,000	-	4,000	5,540
	864		864	-
	5,650		5,650	-
-	-	-	-	400
-	-	-	-	2,550
	7,150		7,150	-
-	-	-	-	2,538
	43,500		43,500	-
	354,000		354,000	-
	10,000		10,000	-
	480		480	-
	21,000		21,000	-
-	4,500	-	4,500	4,000
-	-	-	-	2,400
	22,200		22,200	-
-	14,256	-	14,256	7,310
-	-	-	-	17,000
-	40	-	40	800
-	905,145	-	905,145	424,531

63.00 Entertainment Expense

Ent. EC-Meeting Exp.	
Ent. (Ifter for Staff)	
Ent & Meeting Exp.	-
Dental Meeting Exp.	
Ent. Meeting for Ladies Club	65,140
Ent. Sub. Committee Meeting	116,512
Ent. Complimentary Food (Old Meb)	
Ent. Office Guest.	
Ent. Bev.	
Ent. for 05 August -2024 (Traffic Students)	
Ent Madrasha Student	
Ent. Hafez (Tarabi)	
Hajj and Umrah Training	
Ent. Meeting for Library & Pub.	
Ent. R. Meeting Exp.	
Meeting for Member Sub-Committee	

-	420,779	-	420,779	117,604
	213,849		213,849	-
-	27,530	-	27,530	99,859
	28,000		28,000	-
				-
				-
		-	-	1,500
	252,345	-	252,345	174,454
		-	-	28,573
	-	-	-	125,646
	36,000		36,000	
	10,262		10,262	
	4,000		4,000	
	14,877		14,877	
	147,620		147,620	
	16,410		16,410	
181,652	1,171,672	-	1,353,324	547,636

64.00 Loan & Advance to Staff

Opening Balance	
Add: Paid during the year	
Less: Adjustment during the year	
Closing Balance	

	(96,661)		(96,661)	(96,661)
-	(96,661)	-	(96,661)	(96,661)
-	(96,661)	-	(96,661)	(96,661)

65.00 Building & Construction

Basement Ceiling Painting Exp.	
Renovation & Cook House	
Renovation & Construction	
Sub -Total	

-		-	-	412,715
-	167,465	-	167,465	-
-	668,176	-	668,176	1,301,850
-	835,641	-	835,641	1,714,565

66.00 AGM/Election Exp.

AGM Exp.	
Incentive AGM	
AGM (Election) I-Voting Exp.	
Honorarium for Election Commission	

-	857,760	-	857,760	1,885,613
-	112,014	-	112,014	106,237
	152,500		152,500	
	40,000		40,000	





Decoration for Election	98,822	98,822	
Food Bill for Election	1,594,684	1,594,684	
LED Rent for Election	158,000	158,000	
Polling Agent Exp. for Election	77,415	77,415	
Transport for Election	73,500	73,500	
Voting Software for Election	22,500	22,500	
AGM 42th Minutes Print-2023-24	13,480	13,480	
Sub -Total	- 3,200,675	- 3,200,675	1,991,850

EGM Exp.

EGM Banner	2,400	2,400	-
EGM Decoration	45,000	45,000	-
EGM Ent.on Call Waiter	4,200	4,200	-
EGM Exp. OF RAOWA	610,454	610,454	-
EGM Food Exp.	348,640	348,640	-
EGM Gas Bill	12,000	12,000	-
EGM LED Rent	14,500	14,500	-
Sub -Total	- 1,037,194	- 1,037,194	-

Total

- 4,237,869	- 4,237,869	1,991,850
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67.00 RAOWA Research Center (RRC)

Honorarium for RAOWA Review Committee	-	-	-	-
Ent. Exp. of RRSF	-	-	-	2,000
RRSF Computer Maintenance	-	-	-	-
Printer for RRSF	-	-	-	-
Printing & Stationary of RRSF	-	-	-	-
Print RAOWA Review Copy for RRSF	-	-	-	-
Sub -Total	-	-	-	2,000

Seminar Exp

Seminar Exp. for Prog on CHT Issue	71,530	71,530	-
Seminar for July and August-2024 Exp.	22,610	22,610	-
Seminar Exp.	573,834.00	573,834	-
Hazz & Umrah Seminar	154,900.00	154,900	-
Seminar for E-Return Submission (Honorarium)	15,000.00	15,000	-
Seminar on Armed Forces	83,080.00	83,080	-
Sub -Total	- 920,954	- 920,954	-
Total	- 920,954	- 920,954	2,000

68.00 Meena Bazar Exp. (R. Ladies Club)

Ladies Club Boisakhi Eid Utsob Exp.	-	-	-	113,069
Banner for RLC	-	-	-	2,580
Photo Album for RLC	-	-	-	2,600
Printing Bill for RLC	-	-	-	3,055
Music Exp. for RLC	-	-	-	5,000
Ent. RAOWA Ladies Exp.	17,745	17,745	-	-
Program Exp. for RLC	83,318	83,318	-	-
Ladies & Children Affairs Sub Committee	37,770	37,770	-	-
Parcel Box	27,000	27,000	-	-
Crest for Ladies Club Veterans Member	17,500	17,500	-	-
RLC Siratun Nabi Prog.	56,798	56,798	-	-
RLC Subcommittee Bidayi Songbordhana	76,775	76,775	-	-
RLC Borsoboroni Exp.	-	-	-	54,231
RLC Nobanner Bondhon	-	-	-	84,760
Ent. Meeting for Ladies Club	127,876	127,876	-	56,278
Eid Re-Union for Ladies Club	4,250	4,250	-	53,031
Cancelled Party Center Rent for RLC	-	-	-	18,000
Ladies Club Founding Anneversary	136,667	136,667	-	65,089
Meena Bazar-Exp (Ladies & Children Affaires	-	-	-	68,786
Sub -Total	585,699	-	585,699	526,479

69.00 Hall Mgt Cost

Clothe Washing Conv. Hall	609,653	609,653	690,603
Cleaning Service Bill	-	-	35,500
Dish wash, Labur, Cleaner Bill	550,990	550,990	478,600
Over Time for Hall Mgt, Staffs	62,403	62,403	-
Labour Bill for Water Sup.	3,000	3,000	-
Table Tap Purchase	63,000	63,000	34,200
Cookeries & Cutleries for Conv. Hall	-	-	104,770
Salary for Hall Mgt Staffs	1,447,176	1,447,176	1,317,800
On Call Waiter for Hall Mgt	1,593,325	1,593,325	1,413,500
Glass Goblet Purchase	106,290	106,290	101,400





Cary Bali Purchase	-	-	-	-	88,500
Table Purchase		12,000		12,000	-
Table Hand		3,360		3,360	-
Sofa Cleaning		105,000		105,000	-
Hall Mgt Cost		55,690		55,690	-
Ent. Hall Mgt. Exp.	-	24,672	-	24,672	28,112
Ent. for Hall Booking Guest		37,260		37,260	-
Eid Bonus to Hall Mgt Staffs	-	158,658	-	158,658	142,336
Food Charge , Kitchen & Service	-	-	-	-	54,325
Floor Mat Purchase	-	19,750	-	19,750	52,700
Sub -Total	-	4,852,227	-	4,852,227	4,542,346
70.00 External Lighting Income					
External Lighting Chg Received during the year		6,559,000		6,559,000	5,998,000
Less: External Lighting Chg Refund to Shocuna Lighting House		1,146,000		1,146,000	1,044,000
Less: External Lighting Refund (Cancelled)		776,000		776,000	855,000
Add: Last year Advance		2,075,000		2,075,000	1,606,000
Less: advance during this year		2,267,950		2,267,950	2,075,000
Sub -Total	-	4,444,050	-	4,444,050	3,630,000
71.00 Cat. Bakery Purchase					
Coffees & Cup				-	15,940
Jar Water		226,035		226,035	182,430
Sub -Total		226,035	-	226,035	198,370
72.00 RAOVA Library and Publication Exp.					
Library Book Entry Exp.		15,000		15,000	49,000
Software Maint. for Library (Koha)		24,000		24,000	30,000
KOYA Software for Lib.		-		-	86,000
Sub -Total		39,000	-	39,000	165,000
73.00 RAOVA Book Fair Exp.					
Book Fair (Food Bill)		-		-	89,970
Incentive for Book Fair		112,534		112,534	
RAOVA Book Fair Exp.		318,378		318,378	73,382
Meeting for Raowa Book Fair		-		-	43,628
Sub -Total		430,912	-	430,912	206,980
74.00 Tombola Exp..					
Tombola Exp.		-		-	15,780
Year Ending Super Bumper Tombola Exp.		300,000		300,000	250,000
Year Ending Tombola Exp.		-		-	50,000
Sub -Total		300,000	-	300,000	315,780
75 Staff Food:					
Staffs Food Bill Payment		-		-	3,477,856
Less: Food Bill realized from (Staff)	-	-		-	2,309,536
Closing Balance	-	-	-	-	1,168,320
76.00 Sy Money Received for Photography:					
Opening Balance		300,000		300,000	300,000
Sy Money Received From Eminent Event for Photography		-		-	-
Sy Money Received From Wedding Face BD for Photograph		-		-	-
Sy Money Received From Wedding Glitters for Pkotogr		-		-	-
Sub -Total		300,000	-	300,000	300,000



RAOWA
(RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION)
SCHEDULE OF FIXED ASSETS
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30 SEPTEMBER, 2025

Schedule-A

SL. No.	Particulars	C O S T			Rate of Dep. (%)	D E P R E C I A T I O N			Written Down Value as on 30.09.2025
		Balance as on 01.10.2024	Addition during the year	Balance as on 30.09.2025		Balance as on 01.10.2024	Charged during the year	Balance as on 30.09.2025	
		A	B	C = A+B	D	E	F = (C-E)*D	G = E+F	H = C-G
1	Land	3,444,253	-	3,444,253	-	-	-	-	3,444,253
2	RAOWA Building	6,234,991	-	6,234,991	2.50%	2,969,486	81,638	3,051,123	3,183,868
3	Machinery & Electric Equipment	3,041,371	-	3,041,371	10%	2,398,340	64,303	2,462,643	578,728
4	Furniture & Fixture	2,985,960	-	2,985,960	10%	2,232,212	75,375	2,307,587	678,373
5	Photocopy Machine	417,500	-	417,500	10%	295,637	12,186	307,823	109,677
6	Billiard Table	380,625	-	380,625	10%	240,294	14,033	254,327	126,298
7	Digital Telephone	50,035	-	50,035	10%	42,121	791	42,912	7,123
8	Renovation & Construction	10,563,553	869,742	11,433,295	15%	9,507,782	288,827	9,796,609	1,636,686
9	Library Books	1,228,410		1,228,410	10%	793,614	43,480	837,094	391,316
10	Air Coolers	979,719		979,719	15%	833,770	21,892	855,662	124,057
11	Kitchen Equipments	752,100	393,662	1,145,762	25%	253,795	222,992	476,787	668,975
12	Crockery & Cutleries	2,729,068	21,918	2,750,986	25%	2,289,360	115,406	2,404,767	346,219
13	Sports Goods	148,497		148,497	10%	103,253.07	4,524	107,777	40,720
14	Office Equipments	2,410,457	28,740	2,439,197	20%	2,087,368	70,366	2,157,734	281,463
15	Fan & Electric Goods	215,888	34,000	249,888	10%	182,416	6,747	189,163	60,725
16	Projector	136,300		136,300	10%	82,717	5,358	88,075	48,225
17	Camera	131,060		131,060	10%	63,153	6,791	69,944	61,116
18	Computer	1,473,940	-	1,473,940	10%	738,805	73,514	812,318	661,622
19	Generator	13,633		13,633	10%	10,167	347	10,514	3,119
20	Printer	166,500	158,590	325,090	10%	61,940	26,315	88,255	236,835
21	Amplifier Purchase for Bev. Room	115,000		115,000	10%	39,549	7,545	47,094	67,906
22	Electric Equipment	28,950	280,000	308,950	10%	11,855	29,709	41,565	267,385
23	TV Purchase (LED)	461,000		461,000	10%	229,286	23,171	252,457	208,543
24	Software	225,000		225,000	10%	106,754	11,825	118,579	106,421
	TOTAL	38,333,810	1,786,652	40,120,462		25,573,674	1,207,135	26,780,810	13,339,652
	RAOWA Complex:								
1	Building	719,956,521	835,641	720,792,162	2.5%	171,180,330	13,740,296	184,920,626	535,871,536
2	Furniture & Fixture	15,828,782	245,750	16,074,532	10%	7,839,019	823,551	8,662,570	7,411,962
3	AC	38,950,836		38,950,836	15%	31,693,258	1,088,637	32,781,894	6,168,942

4	Electric Goods	25,891,809	104,625	25,996,434	10%	16,643,946	935,249	17,579,194	8,417,240
5	Generator	29,848,258		29,848,258	10%	26,179,464	366,879	26,546,344	3,301,914
6	Lift	23,926,110		23,926,110	10%	16,904,181	702,193	17,606,374	6,319,736
7	Fire Protection	9,585,858		9,585,858	10%	6,266,282	331,958	6,598,239	2,987,619
8	Sub-station	39,686,820	-	39,686,820	10%	21,801,187	1,788,563	23,589,751	16,097,069
9	Office Equipment	1,544,499	66,030	1,610,529	20%	929,557	136,194	1,065,751	544,778
10	Swimming Pool	1,944,510		1,944,510	10%	1,133,172	81,134	1,214,306	730,204
11	Gymnasium	4,333,623	10,500	4,344,123	10%	2,274,375	206,975	2,481,349	1,862,774
12	P.A Equipment	754,900		754,900	10%	224,115	53,078	277,194	477,706
13	Motor Cycle	255,700		255,700	10%	102,396	15,330	117,726	137,974
14	Camera Purchase	364,275	8,000	372,275	15%	140,565	34,757	175,321	196,954
15	Library Books	168,512	213,502	382,014	10%	19,406	36,261	55,667	326,348
16	CCTV Camera	520,800	36,240	557,040	15%	200,964	53,411	254,375	302,665
17	TV Purchase	12,070	39,000	51,070	15%	3,350	7,158	10,508	40,563
18	Printer Purchase	216,300	-	216,300	15%	52,750	24,532	77,283	139,017
19	Crocker's Purchase	658,355	1,031,222	1,689,577	15%	229,564	219,002	448,566	1,241,012
20	Automatic Cleaner Machine	297,500		297,500	15%	82,556	32,242	114,798	182,702
21	Shoe Polishing Machine	20,300		20,300	15%	5,633	2,200	7,833	12,467
22	Mobile Purchase	50,500	1,190	51,690	15%	12,101	5,938	18,040	33,650
23	Projector	39,500	103,700	143,200	15%	15,242	19,194	34,436	108,764
24	Counting Machine Purchase	21,500	-	21,500	15%	3,225	2,741	5,966	15,534
25	Staffs Attendance Software	20,500	-	20,500	15%	3,075	2,614	5,689	14,811
26	Tray for office	24,000	5,910	29,910	15%	3,600	3,947	7,547	22,364
27	Software	48,000	-	48,000	15%	7,200	6,120	13,320	34,680
28	Motor Cycle Barrier	192,000	-	192,000	15%	28,800	24,480	53,280	138,720
29	Ambulance Purchase	2,350,000	-	2,350,000	15%	352,500	299,625	652,125	1,697,875
30	Computer	5,313,000	321,990	5,634,990	15%	3,830,910	270,612	4,101,522	1,533,468
Total		922,825,339	3,023,300	925,848,639		308,162,720	21,314,872	329,477,592	596,371,047
Grand Total:		961,159,149	4,809,952	965,969,101		333,736,394	22,522,007	356,258,401	609,710,700





**RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION
RAOWA WELFARE FUND
SCHEDULE OF FDR
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025**

Schedule-B

Sl. No.	Name of Bank	FDR No.	Opening Balance 01.10.2024	Addition during the year	Balance as on 30.09.2025	Issue/ Renewal Date	Maturity Date	Interest Rate(%)	Interest Received	Source Tax	Excise Duty	Interest (Transfer) during the year	Balance as on 30.09.2025
1	2	3	4	5	6	7	8	9	10	11	12	13	15
1	Trust Bank Ltd.	54230	448,684	-	448,684	01.10.2023	30.09.2024	8.5%	44,868	6,730	150	-	486,672
2	Trust Bank Ltd.	338058	1,400,000	-	1,400,000	01.10.2023	30.09.2024	10%	98,000	14,700	3,000	80,300	1,400,000
3	Trust Bank Ltd.	24315	15,000,000	-	15,000,000	01.09.2024	25.09.2025	9.5%	1,424,988	213,744	10,000	1,201,244	15,000,000
	Total		16,848,684	-	16,848,684				1,567,856	235,174	13,150	1,281,544	16,886,672

**RAOWA
RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION
SCHEDULE OF FDR
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30TH SEPTEMBER, 2025**

Sl. No.	Name of Bank	FDR No.	Opening Balance 01.10.2024	Addition during the year	Balance as on 30.09.2025	Issue/ Renewal Date	Maturity Date	Interest Rate(%)	Interest Received	Source Tax	Excise Duty	Interest (Transfer) during the year	Balance as on 30.09.2025
1	Sonali Bank Ltd.	111505002878	1,010,439	-	1,010,439	17.11.2024	17.8.2025	8.25%	83,092	3,000	24,927		1,065,604
3	Sonali Bank Ltd.	011505003220	547,883	-	547,883	01.12.2024	01.09.2025	7.50%	45,095	500	13,530		578,948
3	Trust Bank Ltd.	0022-0330069095	524,850	-	524,850	22.11.2024	22.11.2025	10%	34,115	5,117	500		553,348
4	Trust Bank Ltd.	0022-0330071046	634,700	-	634,700	30.04.2024	30.04.2025	8.50%	63,470	9,521	500		688,149
5	Trust Bank Ltd.	0022-0330084774	-	1,400,000	1,400,000	26.02.2025	26.02.2026	8.50%	-	-	-		1,400,000
	Total		2,717,872	1,400,000	4,117,872				225,772	18,138	39,457	-	4,286,049





RAOWA COMPLEX
RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION
SCHEDULE OF FDR
FOR THE PERIOD FROM 1ST OCTOBER,2024 TO 30TH SEPTEMBER, 2025

Sl. No.	Name of Bank	FDR No.	Opening Balance 01.10.2024	Addition during the year	Balance as on 30.09.2025	Issue/ Renewal Date	Maturity Date	Interest Rate(%)	Interest Received	Source Tax	Excise Duty	Interest (Transfer) during the year	Balance as on 30.09.2025
1	2	3	4	5	6	8	9	10	11	12	13	14	16
1	Trust Bank Ltd	0022-0330051577/228268	3,000,000	-	3,000,000	27.03.2024	27.03.2025	8.50%	210,000	31,500	3,000	175,500	3,000,000
2	Trust Bank Ltd	0022-0330057731/288517	635,080	-	635,080	28.07.2024	28.07.2025	8.50%	63,508	9,526	500	-	688,562
3	Trust Bank Ltd	0022-0472000103/009958	10,000,000	-	10,000,000	14.09.2023	14.09.2024	0.10	949,992	142,500	10,000	797,492	10,000,000
4	Trust Bank Ltd	0022-0472000112/009962	10,000,000	-	10,000,000	10.10.2024	13.09.2025	9.50%	908,326	136,250	10,000	762,076	10,000,000
5	Trust Bank Ltd	0022-0472000121/009963	5,000,000		5,000,000	01.10.2024	13.09.2025	9.50%	454,164	68,120	5,000	381,044	5,000,000
6	Trust Bank Ltd	0022-0472000130/009964	10,000,000		10,000,000	01.10.2024	22.09.2025	9.50%	908,326	136,250	10,000	762,076	10,000,000
7	Trust Bank Ltd	0022-0472000149/009965	7,000,000		7,000,000	05.12.2024	05.12.2025	9.50%	638742	95808	5000	537934	7,000,000
8	Trust Bank Ltd	0022-0472000158/009976	10,000,000		10,000,000	14.01.2024	14.01.2025	9.50%	899,992	145,000	-	754,992	10,000,000
9	Trust Bank Ltd	0022-0472000167/009978	10,000,000		10,000,000	06.03.2024	06.03.2025	9.50%	887496	133128	10000	744368	10,000,000
10	Trust Bank Ltd	0022-0472000176/009979	10,000,000		10,000,000	06.03.2024	06.03.2025	9.50%	887,496	133,128	10,000	744,368	10,000,000
11	Trust Bank Ltd	0022-0472000185/009994	10,000,000		10,000,000	28.05.2024	28.05.2025	9.50%	949992	142500	10000	797492	10,000,000
12	Trust Bank Ltd	0022-0472000194/009994	10,000,000		10,000,000	28.05.2024	28.05.2025	9.50%	949,992	142,500	10,000	797,492	10,000,000
13	Trust Bank Ltd	0022-0472000201/009994	10,000,000		10,000,000	28.05.2024	28.05.2025	9.50%	949,992	142,500	10,000	797,492	10,000,000
14	Trust Bank Ltd	0022-0330079048/383558	5,000,000		5,000,000	14.07.2024	14.07.2025	10.50%	500,000	75,000	8,000	417,000	5,000,000
15	Trust Bank Ltd	0022-0330079039/383559	10,000,000		10,000,000	01.10.2024	14.07.2025	10.50%	1,000,000	150,000	15,000	835,000	10,000,000
16	Trust Bank Ltd	0022-0330079164/383571	12,500,000		12,500,000	25.07.2024	25.12.2025	10.50%	1,250,000	187,500	20,000	1,042,500	12,500,000
18	Trust Bank Ltd	0022-0330079173/383572	12,500,000		12,500,000	25.07.2024	25.12.2025	10.50%	1,250,000	187,500	20,000	1,042,500	12,500,000
17	Trust Bank Ltd	0022-0330080125/383667	40,000,000		40,000,000	01.10.2024	28.08.2025	10.50%	4,000,000	600,000	40,000	3,360,000	40,000,000
19	Trust Bank Ltd	0022-0330080134/383668	40,000,000		40,000,000	01.10.2024	28.08.2025	10.50%	4,000,000	600,000	40,000	3,360,000	40,000,000
20	Trust Bank Ltd	0022-0330080143/383669	40,000,000		40,000,000	01.10.2024	28.08.2025	10.50%	4,000,000	600,000	40,000	3,360,000	40,000,000
21	Trust Bank Ltd	0022-0330080894/406543	15,000,000		15,000,000	01.10.2024	18.09.2025	10.50%	1,500,000	225,000	20,000	1,255,000	15,000,000
22	Trust Bank Ltd	0022-0330081991/406748	-	15,000,000	15,000,000	31.10.2024	31.03.2025	10.00%	750,000	112,500	20,000	617,500	15,000,000
23	Trust Bank Ltd	0022-0330082561/406806	-	10,000,000	10,000,000	25.11.2024	25.05.2025	10.00%	500,000	85,000	5,000	-	10,410,000
24	Trust Bank Ltd	0022-0330083051/406853	-	10,000,000	10,000,000	18.12.2024	18.06.2025	10.00%	500,000	85,000	5,000	410,000	10,000,000
25	Trust Bank Ltd	0022-0330084783/445423	-	20,000,000	20,000,000	26.02.2025	26.08.2025	10.50%	1,000,000	150,000	20,000	830,000	20,000,000
26	Trust Bank Ltd	0022-0330084792/445424	-	23,600,000	23,600,000	26.02.2025	26.08.2025	10.50%	1,180,000	177,000	20,000	983,000	23,600,000
27	Trust Bank Ltd	0022-0330086450/445580	-	12,000,000	12,000,000	08.05.2025	08.11.2025	10.50%	-	-	-	-	12,000,000
28	Trust Bank Ltd	0022-0330086469/445581	-	10,000,000	10,000,000	08.05.2025	08.11.2025	10.50%	-	-	-	-	10,000,000



29	Trust Bank Ltd	0022-0330088574/445759	-	10,000,000	10,000,000	30.06.2025	30.12.2025	10.50%	-	-	-	-	10,000,000
30	Trust Bank Ltd	0022-0330088583/445760	-	5,000,000	5,000,000	30.06.2025	30.12.2025	10.50%	-	-	-	-	5,000,000
31	Trust Bank Ltd	0022-0330090034/445892	-	20,000,000	20,000,000	30.07.2025	30.01.2026	10.50%	-	-	-	-	20,000,000
32	Trust Bank Ltd	0022-0330090043/445893	-	10,000,000	10,000,000	30.07.2025	30.01.2026	10.50%	-	-	-	-	10,000,000
33	Trust Bank Ltd	0022-0330090052/445894	-	5,000,000	5,000,000	30.07.2025	30.01.2026	10.50%	-	-	-	-	5,000,000
34	Trust Bank Ltd	0022-0330090329/445920	-	25,000,000	25,000,000	10.08.2025	10.02.2026	10.50%	-	-	-	-	25,000,000
35	Trust Bank Ltd	0022-0330091926/446056	-	10,000,000	10,000,000	16.09.2025	16.03.2026	10.50%	-	-	-	-	10,000,000
36	Trust Bank Ltd	0022-0330091935/446057	-	20,000,000	20,000,000	16.09.2025	16.03.2026	10.50%	-	-	-	-	20,000,000
Total			280,635,080	205,600,000	486,235,080				31,088,018	4,693,210	366,500	25,564,826	486,698,562
Grand Total:			300,201,636	207,000,000	507,201,636				32,881,646	4,946,522	419,107	26,846,370	507,871,283





RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)

RAOWA COMPLEX

SCHEDULE OF FLOOR RENT

FOR THE PERIOD FROM 1ST OCTOBER 2024 TO 30T SEPTEMBER 2025

Schedule-C

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
1	Care BD	As per agreement Tk. (New)2527660/	19.11.2024	Oct-Dec'2024	7,582,980	-	379,149	7,203,831
		As per agreement Tk. (New)2162160/	30.01.2025	Jan25, Feb'2025 & 1-15, Mar-2025	5,405,400	-	270,270	5,135,130
		As per agreement Tk. (New)365500/	30.01.2025	Jan25, Feb'2025 & Mar-2025	1,096,500		54,825	1,041,675
		1,663,200.00	30.04.2025	16 Mar-25 to 16th June'2025	5,821,200		291,060	5,530,140
		578,160.00	30.04.2025	16 Mar-25 to 31 May '2025	1,445,400		72,270	1,373,130
		365,500.00	30.04.2025	April-25 to May '2025	731,000		36,550	694,450
		1,663,200.00	31.07.2024	June-Sept'2024	4,989,600		249,480	4,740,120
			Sub-Total		27,072,080	-	1,353,604	25,718,476
			Actual Cheque Received					25,718,476
			Total Rental Income from Care BD					25,718,476

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
2	Bkash	As Per agreement Tk. 2130516/-	31.10.2024	September, 2024	2,130,516	147,952	106,525.80	1,876,038
			19.11.2024	October,2024	2,130,516	147,952	106,525.80	1,876,038
			31.12.2024	November, 2024	2,130,516	147,952	106,525.80	1,876,038
			30.01.2025	December,2024	2,130,516	147,952	106,525.80	1,876,038
			27.02.2025	January,2025	2,130,516	147,952	106,525.80	1,876,038
			11.03.2025	Febuary,2025	2,130,516	147,952	106,525.80	1,876,038





			30.04.2025	March'2025	2,130,516	147,952	106,525.80	1,876,038
			28.05.2025	April'2025	2,130,516	147,952	106,525.80	1,876,038
			29.06.2025	May'2025	2,130,516	147,952	106,525.80	1,876,038
			31.07.2025	1-15, June'2025	1,065,258	73,976	106,525.80	884,756
			31.08.2025	16.30, June'2025	1,171,784		117,178.42	1,054,606
			31.08.2025	July'2025	2,343,568	421,842	234,356.76	1,687,368
			31.08.2025	Aug'2025	2,343,568	421,842	234,356.76	1,687,368
			21.09.2025	Sept'2025	2,343,568	421,842	234,356.76	1,687,368
			Sub-Total		28,442,389	2,671,074	1,885,507	23,885,808
							-	-
			Actual Cheque Received					23,885,808
			Less:	Less: year due Sept'2024)	2,130,516	147,952	106,525.80	1,876,038
			Add:	(Current Receivable) Sept'2025	2,343,568	421,842	234,356.76	1,687,368
			Add:	Advance Security	-	-	-	2,671,074
			Total Rental Income from Bkash					26,368,212

S.I No.			Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
3	MAX Infrastructure Limited -11	As per agreement Tk. 17,18,420/-	20.11.2024	August'2024	1,718,420	-	85,921	1,632,499
			20.11.2024	Sept'2024	1,718,420		85,921	1,632,499
			30.01.2025	Oct'2024	1,718,420	-	85,921	1,632,499
			30.01.2025	Nov'2024	859,210	-	42,961	816,250
			27.02.2025	Dec'2024	859,210	-	42,961	816,250
			30.04.2025	Jan'2025	859,210		42,961	816,250
			30.04.2025	Feb-'2025	859,210		42,961	816,250
		As per agreement Tk. 17,61,399/-	29.06.2025	Mar'2025 to April-2025	1,761,399		88,070	1,673,329
			18.08.2025	May'2025	902,189		45,109	857,079
			18.08.2025	July'2025	902,189		90,219	811,970
			18.09.2025	June'2025	902,189		90,219	811,970
			Sub-Total		13,060,067	-	743,222	12,316,845
			Actual Cheque Received					12,316,845
			Less:	Less: year due (August'24 to-Sept'2024)	3,436,840	-	171,842	3,264,998
			Add:	Current year due (July'25 to-Sept'2025)	2,706,566		270,657	2,435,910
			Total Rental Income from MAX Infrastructure Limited					11,487,756





S.I No.			Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
4	Kushiara Power Limited -11				A	B	C	D = A - B - C
		As per agreement Tk. 17,18,420/-	31.12.2024	Nov'2024	859,210	-	42,960	816,249
			30.01.2025	Dec'2024	859,210		42,960	816,249
			27.02.2025	Jan'2025	859,210	-	42,960	816,249
			18.03.2025	Feb-'2025	859,210	-	42,960	816,249
			30.04.2025	Mar'2024	859,210	-	42,960	816,249
		As per agreement Tk. 17,61,399/-	29.06.2025	April-25 to May-'2025	1,804,377		90,219	1,714,158
			19.07.2025	June'2025	902,189		45,109	857,079
			31.08.2025	July'2025	902,189		90,219	811,970
			31.08.2025	Aug'2025	902,189		90,219	811,970
			20.09.2025	Sept'2025	902,189		90,219	811,970
			Sub-Total		9,709,180	-	620,787	9,088,392
			Actual Cheque Received					
Total Rental Income from Kushiara Power Ltd.						9,088,392		

S.I No.			Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received	
5	MAX Infrastructure Limited -08				A	B	C	D = A - B - C	
		As per agreement Tk. 6,04,440/-	31.08.2025	16, July-2025	302,220	-	30,222	271,998	
			18.09.2025	Aug'2025	604,440		60,444	543,996	
			Sub-Total			906,660	-	90,666	815,994
			Actual Cheque Received						815,994
			Add:	Currant year due (Sept'2025)		604,440	-	60,444	543,996
			Sub-Total (Current Receivable Arrear)						543,996
Total Rental Income from MAX Infrastructure Limited-08						1,359,990			

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
			31.12.2024		500,000			500,000
			30.01.2025		500,000			500,000





Berlin, Germany

			Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received	
7	Skyline	As per New agreement Tk. 1028500/-			A	B	C	D = A - B - C	
			03.10.2024 to 07.10.2024	February'2024 Partial Payments	402,500		20,125	382,375	
			15.10.2024 to 04.11.2024	Mar'2024	1,028,500	-	51,425	977,075	
			14.11.2024 to 12.12.2024	April'2024	1,028,500	-	51,425	977,075	
			14.12.2024 to 15.12.2024	May'2024	1,028,500	-	51,425	977,075	
			15.12.2024 to 23.12.2024	June'2024	1,028,500	-	51,425	977,075	
			23.12.2024	July'2024	1,028,500		51,425	977,075	
			23.12.2024 to 29.12.2024	Aug'2024	1,028,500		51,425	977,075	
			29.12.2024	Sept'"2024	1,028,500		51,425	977,075	
			29.12.2024 to 05.01.2025	October'2024	1,028,500		51,425	977,075	
			05.05.2025 to 08.01.2025	November'2024	1,028,500		51,425	977,075	
			08.001.2025 to 16.01.2025	December'2024	1,028,500		51,425	977,075	
		As per New agreement Tk. 1028500/-	16.01.2025 to 23.01.2025	January'2025	1,028,500		51,425	977,075	
			23.01.2025 to 04.02.2025	Feb'2025	1,028,500		51,425	977,075	
			04.02.2025 to 15.03.2025	Mar'2025	1,028,500		51,425	977,075	
			15.03.2025 to 08.05.2025	April'2025	1,028,500		51,425	977,075	
			08.05.2025 to 03.06.2025	May'2025	1,028,500		51,425	977,075	
			18.06.2025 to 17.07.2025	June'2025	1,028,500		51,425	977,075	
			17.07.2025 to 27.08.2025	July'2025	1,028,500		51,425	977,075	
			27.08.2025 to 30.09.2025	Aug'2025	1,028,500		51,425	977,075	
		30.09.2025	Sept'2025 Partial Payments	100,000		5,000	95,000		
			Sub-Total	19,015,500	-	950,775	18,064,725		
		Add: AIT @5-10%							950,775
		Actual Cheque Received							19,015,500
		Sub-Total (Last Year Receivable Arrear)							19,015,500
		Less:	Last year due (Feb'2024Partial)	402,500	-	20,125	382,375		
		Less:	Last year due (Mar-24 to Sept-2024	7,199,500	-	359,975	7,559,475		





			Sub-Total				7,941,850
			Add:	Current year Due Sept'2025 Partial	928,500	92,850	835,650
			Total Rental Income from Skyline				11,909,300

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
8	Orbitax-08	As per agreement Tk. 10,20,000/-	31.10.2024	September'2024	1,020,000	51,000	51,000	918,000
			30.11.2024	October'2024	1,020,000	51,000	51,000	918,000
			31.12.2024	November'2024	1,020,000	51,000	51,000	918,000
			30.01.2025	December'2024	1,020,000	51,000	51,000	918,000
			27.02.2025	January'2025	1,020,000	51,000	51,000	918,000
		As per agreement Tk. 11,22,000/-	28.05.2025	February'2025 to April-2025	3,366,000	153,000	168,300	3,044,700
			29.06.2025	May'2025	1,122,000	51,000	56,100	1,014,900
			19.07.2025	June'2025	1,122,000	51,000	56,100	1,014,900
			31.08.2025	July'2025	1,122,000	51,000	112,200	958,800
			20.09.2025	August'2025	1,122,000	51,000	112,200	958,800
			Sub-Total		12,954,000	612,000	759,900	11,582,100
			Advance Adjusted during the year					-
			Actual Cheque Received					11,582,100
			Less:	Last year due (Sep'2024)	1,020,000	-	51,000	969,000
			Add:	Current year due (Sep'2025)	1,122,000	-	112,200	1,009,800
			Add:	Advance Adjusted during the year	-			612,000
			Total Rental Income from Care BD					12,234,900

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
			31.10.2024	September'2024	1,275,000		63,750	1,211,250
			30.11.2024	October'2024	1,275,000	-	63,750	1,211,250
			31.12.2024	November'2024	1,275,000		63,750	1,211,250

9	Orbitax Level-09	As per agreement Tk. 12,75,000/-	30.01.2025	December'2024	1,275,000		63,750	1,211,250
			27.02.2025	January'2025	1,275,000		63,750	1,211,250
			23.03.2025	February'2025	1,275,000		63,750	1,211,250
			28.05.2025	March'2025 to April-2025	2,550,000		127,500	2,422,500
			29.06.2025	May'2025	1,275,000		63,750	1,211,250
			19.07.2025	June'2025	1,275,000		63,750	1,211,250
			31.08.2025	July'2025	1,275,000		127,500	1,147,500
			20.09.2025	August'2025	1,275,000		127,500	1,147,500
			Sub-Total		15,300,000	-	892,500	14,407,500
			Actual Cheque Received					14,407,500
			Less:	Lest year due (Sept'2024)	1,275,000	-	63,750	1,211,250
			Add:	Advance Adjusted during the year	-			-
			Add:	Currant year due (Sept'2025)	1,275,000		127,500	1,147,500
Total Rental Income from Care BD						14,343,750		

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received
					A	B	C	D = A - B - C
10	Servicengine Ltd.	As per agreement Tk. 1608200/-	21.10.2024	Sept-2024	1,608,200	268,033	80,410	1,259,757
			05.11.2024	Oct'2024	1,608,200	268,033	80,410	1,259,757
			10.12.2024	November'2024	1,608,200	268,033	80,410	1,259,757
			07.01.2025	December'2024	1,608,200	268,033	80,410	1,259,757
			17.02.2025	Jan'2025	1,608,200	268,033	80,410	1,259,757
			15.03.2025	Feb'2025	1,608,200	268,033	80,410	1,259,757
			25.03.2025	Mar'2025	1,608,200	268,033	80,410	1,259,757
			12.05.2025	April'2025	1,608,200	268,033	80,410	1,259,757
			16.06.2025	May'2025	1,608,200	268,033	80,410	1,259,757
			15.07.2025	June'2025	1,608,200	268,033	80,410	1,259,757
			14.08.2025	July'2025	1,608,200	268,033	160,820	1,179,347
			17.09.2024	August'2025	1,608,200	268,033	160,820	1,179,347
			30.09.2024	Sept'2025	1,608,200	268,033	160,820	1,179,347





		Sub-Total	20,906,600	3,484,429	1,286,560	16,135,611
		Actual Cheque Received				16,135,611
	Less:	Last year due (Sep'2024)	1,608,200	268,033	80,410.00	1,259,757
	Add:	Advance Adjusted during the year	-			3,484,429
		Total Rental Income from Servicing Ltd				18,360,283

S.I No.	Name of the Renter	Monthly Rent As per Agreement	Received Date	Name of Month	Cash/Bank Supposed to Receive (as per Agreement)	Advance Rent Adjusted	AIT@ 5-10%	Net Cash/Bank Received	
					A	B	C	D = A - B - C	
11	Nutrition International	As per agreement Tk. 3,95,600/-	31.08.2025	16, July 2025	197,800	-	19,780	178,020	
			31.08.2025	Aug'2025	395,600	-	39,560	356,040	
			18.09.2025	Sept'2025	395,600	-	39,560	356,040	
			Actual Cheque Received			989,000	-	98,900	890,100
			Total Rental Income from Care BD						890,100
Actual Floor Rent Income for the period (1+2+3+4+5+6+7+8+9+10+11)								131,761,160	





**RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
RAOWA COMPLEX
LIABILITIES FOR CONSTRUCTION
FOR THE PERIOD FROM 01 October 2024 TO 30 September 2025**

(Schedule-D)

SL No	Name of Contractor	Description of works	Contract Amount	Final Bill for Contractor	Discounts (PBL)	Final Bill after discounts for Contractor	Payment to Contractor	Payment Due
1	Bangladesh Techno rise Ltd.	Fire Fighting Work.	16,666,285	16,666,285			9,099,828	7,566,457
Grand Total : BDT			16,666,285	16,666,285	-	-	9,099,828	7,566,457



RAOWA WELFARE FUND
SCHEDULE OF FINANCIAL HELP (FWS Money) Paid to Nominees- Sch-E
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30 SEPTEMBER, 2025

Sl. No.	DATE	RAOWA NO.	PARTICULARS	FIGURES IN BDT
1	08/10/2024	2649,	Brig Gen Md Golam Mustafa	200,000.00
2	08/10/2024	2718	Maj Md Aftab Uddin	200,000.00
3	09/10/2024	346	Brig Gen Shamsuddin Ahmed	50,000.00
4	14/10/2024	1018	Sqn Ldr Nurul Quader Chowdhury	200,000.00
5	19/10/2024	2988	Lt Col Md Abdul Majid,	200,000.00
6	19/10/2024	1214	Brig Gen Qadi Delwar Husain	200,000.00
7	12/11/2024	2758	Capt Bakhiair Hossain	200,000.00
8	14/11/2024	372	Lt Col Mukhtarul Karim Khan	200,000.00
9	24/11/2024	5352	Maj Md Mujibur Rahman	200,000.00
10	25/11/2024	4765	Lt Mustaq Ahmed Sarwar	200,000.00
11	27/11/2024	1258	Maj Abdul Aziz	200,000.00
12	04/12/2024	424	Lt Col Rashid Ahmed	200,000.00
13	17/12/2024	4031	Cdr Md Abdul Gani	200,000.00
14	17/12/2024	2692	Maj Md Hanif Uddin Sheikh	200,000.00
15	17/12/2024	1813	Col Md. Enayet Karim	200,000.00
16	29/12/2024	2174	Col M Abrar UI Haq	200,000.00
17	05/01/2025	317	Brig Gen M Mosih Ud Dowla	200,000.00
18	07/01/2025	1472	Col Emdad Uddin Ahmed	200,000.00
19	08/01/2025	504	:Maj Mosharraf Hussain	200,000.00
20	12/01/2025	923	Lt Col Nurul Alam Chowdhury	200,000.00
21	26/01/2025	2252	Lt Cdr Tariqul Islam Joarder	200,000.00
22	30/01/2025	1009	Maj Jamil Uddin Ahmed	200,000.00
23	10/02/2025	566	Maj Gen KM Safiullah BU	200,000.00
24	12/02/2025	197	Flt Lt Jamaluddin Ahmed	200,000.00
25	13/02/2025	4894	Flt Lt Muhammad Ashrat Ali,	50,000.00
26	26/02/2025	4715	Maj Md Abdul Quiyum	200,000.00
27	03/03/2025	948	Col Md. Yunus,	200,000.00
28	19/03/2025	689	Maj Gen Md. Abdur Rab	200,000.00
29	25/03/2025	304	Maj Badruddin Ahmed	200,000.00
30	25/03/2025	867	Wg Cdr M Shah Jahan	200,000.00
31	27/03/2025	2650	Maj TareqUz Zaman	200,000.00
32	13/04/2025	3555	Lt Col Kazi Mozammel Haque	200,000.00
33	21/04/2025	1815	Lt Col Md. Atiqur Rahman Munshi	200,000.00
34	28/04/2025	3434	Maj Ahmed Ali Mondol	200,000.00
35	27/05/2025	331	Capt Mudabbir Hussain Chowdhury	200,000.00
36	27/05/2025	2077	Col Jalal Uddin	200,000.00
37	29/05/2025	1527	Lt Col Mustafa Kamal	200,000.00
38	16/06/2025	3222	Capt Md. Shah Alam	200,000.00
39	18/06/2025	918	Flg Offr. Mohammed Saifuzzaman	200,000.00
40	19/06/2025	787	Cdre Md Gulzar Hossain	200,000.00
41	26/06/2025	2948	Lt Col Gazi Md. Serajul Islam	200,000.00
42	26/06/2025	3708	Capt Sardar Mizanur Rahman	200,000.00
43	02/07/2025	1260	Maj Md Nazmul Haque	100,000.00
44	08/07/2025	1378	GP Capt M Abul Kalam Azad	200,000.00



45	09/07/2025	958	Brig Gen Kalam Shahed	200,000.00
46	15/07/2025	1044	Lt Col Mhahammad Abdul Halim	200,000.00
47	21/07/2025	463	.Maj Fariduddin	200,000.00
48	24/07/2025	1437	Grig Gen Md Bashirul Anam	200,000.00
49	06/08/2025	3389	Lt Col Zakaria Kamal	200,000.00
50	06/08/2025	262	Brig Gen Quazi Shahjahan Hafiz,	200,000.00
51	11/08/2025	5498	Sgn Ldr Md Shafiqul Islam Chowdhury	200,000.00
52	18/08/2025	1450	Lt Gen M Harun-Ar-Rashid, BP	200,000.00
53	28/08/2025	1559	Col Mokarrom Ali Khan	200,000.00
54	02/09/2025	0006	Lt Col Q. A. F. M. A. Raquib	200,000.00
55	18/09/2025	860	Maj Gulzar Ahmed Chowdhury	200,000.00
56	22/09/2025	2401	Lt Col Ruhul Amin	200,000.00
57	28/09/2025	863	Maj Md. Eidrish Khan	200,000.00
58	30/09/2025	363	Maj Gen K M Abdul Wahed	200,000.00
Total (Sch.-E)				11,200,000.00

**SCHEDULE OF FINANCIAL HELP (Treatment & Medicine Sch-E-1)
FOR THE PERIOD FROM 1ST OCTOBER, 2024 TO 30 SEPTEMBER , 2025**

SI. No.	DATE	RAOWA NO.	PARTICULARS	FIGURES IN BDT
1	27/10/2024	4644	Lt Cdr Md Jashim uddin	200,000.00
2	27/10/2024	1145	Col M S A K Azad,	200,000.00
3	29/10/2024	2841	Maj Md Kahinoor Alam,	200,000.00
4	09/11/2024	5498	Sqn Ldr Md Shafiqul Islam Chowdhury,	200,000.00
5	17/12/2024	2041	Lt Col Hafiz uddin Ahmed	200,000.00
6	18/12/2024	4850	Maj Shaireen Khan	200,000.00
7	18/12/2024	4695	Wg Cdr Alimunnaher	200,000.00
8	05/01/2025	2401	Lt Col Ruhul Amin	200,000.00
9	12/02/2025	2515	Maj Md Jaber Shama	100,000.00
10	23/02/2025	1725	Brig Gen Abdur Rahim	200,000.00
11	13/03/2025	5797	W/o Lt Col Abdul Aziz Pasha	200,000.00
12	27/03/2025	1386	Sqn Ldr Ali Mahamood Khan	50,000.00
13	15/04/2025	2873	Brig Gen Azizul Haque	50,000.00
14	24/06/2025	3672	Lt Arif Mohammad Firoz Iftekhar,	50,000.00
15	03/07/2025	BSS-854,	W/o Maj ABM Shamsul Alam	100,000.00
16	10/08/2025	0057	Maj Md. Enamul Haq Khan	100,000.00
17	25/08/2025	379	W/o Lt Col Quazi MA Kader	50,000.00
18	01/09/2025	1506	Lt Col Jalal Uddin Ahmed	200,000.00
19	01/09/2025	3085	Maj Md. Abdullah Harun	200,000.00
Total (Sch.-E-1)				2,900,000.00



Item -16**Appointing Audit Firms for Financial Year 2025-2026**

The following auditor firms submitted their offers for auditing RAOWA accounts for the period of FY 2025-2026.

Ser No	Name of Farms	Quoted Amount Amount (Including VAT)	Remarks
1.	Khan Wahab Shafique Rahman & Co Chartered Accountant Rupali Bima Bhaban,7, Rajuk Avenue (5th & 6th Floor), Dhaka-1000	At Last Year's Audit Fee	-
2.	MA Fazal & Co Chartered Accountant 29, Shaheed Abrar Fahad Avenue, Dhaka -1000	75,000.00	-
3.	ARTISAN Chartered Accountant House # 7(3RD floor), Road # 2/1, Chairman bari ,Banani, Dhaka-1213	80,000.00	-
4.	M. Islam Bhuiyan & Co Chartered Accountant 11,Finlay House ,3rd floor, Agrabad C/A , Chattogram	93,000.00	-
5.	S.K.Barua & Co. Chartered Accountant House # 184, Road # 2, DOHS, Mohakhali, Dhaka 1206	1,10,000.00	-
6.	BASU BANERJEE NATH & CO. Chartered Accountant Dhaka Trade Cenyer (11 th floor 99 Kazi Nazrul Islam Avenue, Dhaka-1215	1,15,000.00	Including all applicable local taxes
7.	T. Hussain & Co Chartered Accountant 1st & 4th Floor, Panthapath, Dhaka-1205	1,15,000.00	Including all applicable local taxes
8.	MABS & J Partners Corporate OfficeSMC Tower (level 5& 7)33,Banani C/A Road 17, Dhaka -1213	1,20,000.00	-

Ser No	Name of Farms	Quoted Amount Amount (Including VAT)	Remarks
9.	MOLLAH QUADIR YUSUF & CO. Chartered Accountant House # 63/F (Level-3 & 4) Lake Circus. Kalabagan , Dhanmodi, Dhaka-1205	1,20,000.00	Including VAT & Tax
10.	A Hoque & Co. khan mension (5th floor),107, Motijheel C/A, Dhaka-1000	1,50,000.00	Excluding VAT & Tax
11.	Kazi Zahir Khan & Co Chartered Accountant 1st & 4th Floor, Panthapath, Dhaka-1205	1,60,000.00	Excluding VAT & Tax
12.	Rahman Moshiur & Co 93 , Kazi Nazrul Islam Avenue , Karwan Bazar, Dhaka-1000	1,60,000.00	-
13.	Chowdhury Shazzad Monowar Chartered Accountant 4th floor, Central Insurance Bhaban-2 Bangla Motor, Dhaka -1205	2,64,500.00	-

Item -17

Discussion on Setting Up of a Branch of RAOWA at Mirpur DOHS - Point Forwarded by R#3978 Rear Admiral A S M Abdul Baten, BSP, ndc, psc, BN (retd)

Item -18

Discussion on Re-introducing Monthly Beverage Night Point Forwarded - Point Forwarded by R#0412 Heroic Freedom Fighter Maj Mohd. Wahid (retd)

Item -19

Discussion on Arranging Free Medical Camps for Distressed People During Any Disastrous Situation - Point Forwarded by R#5443 Brig Gen Md Saidur Rahman, MMED, MPH (retd)

Item -20

Discussion on the Feasibility of Placement of Retired Officers in Cantt Public School & College - Point Forwarded by R#3847 Lt Col Dewan Ali Akbar (retd)

Item -21

Discussion on Extending the Facility of the Retired Officer at Dental Center, CMH Dhaka - Point Forwarded by R#3847 Lt Col Dewan Ali Akbar (retd)

Item -22

Discussion on Setting Up Guest Rooms for the Retired Officers at RAOWA Complex - Point Forwarded by R#3847 Lt Col Dewan Ali Akbar (retd)

Item -23

Discussion on Selecting 'Senior RAOWA Member' and Veterans Considering the Age of 65 Years Instead of 70 Years - Point Forwarded by R#4019 Cdr M A Rashid BN (retd)

Item -24

Discussion on Distributing Winter Clothes for the Ultra Poor Affected People - Point Forwarded by R#176 Capt K. H. Rabbani (retd)

Item -25

Any Other Point(s)

ANNEXES - A, B, C, D & E

RAOWA/AGM/3/03-03/2024

Date: 31 Dec 2024

MINUTES OF THE 42nd ANNUAL GENERAL MEETING HELD ON 28 DEC 2024 AT 0930
HRS AT RAOWA CONVENTION HALL HELMET

1. The 42nd Annual General Meeting (AGM) was held on 28 Dec 2024 from 0930 to 1345 hrs at RAOWA Convention Hall 'Helmet'. A total of 347 honourable members were present at the 42nd AGM. The list of attendees is attached as Annex A.

2. At the very outset, The Chairman, R # 3872 Lt Gen Anwar Hussain, SBP, BGBM, ndc, psc (retd), welcomed the members present and declared the opening of the 42nd AGM. Meanwhile, the following agendas for the 42nd AGM were shown through slides:

a.	Item - 1:	Quorum Declaration - GM (Ops).
b.	Item - 2:	Telawat-e-Quran.
c.	Item - 3:	Welcome Address by the Secy Gen.
d.	Item - 4:	Addresses by the Outgoing and Incoming Chairmen.
e.	Item - 5:	Obituary Motion.
f.	Item - 6:	Confirmation of the Minutes of the 41 st Annual General Meeting(AGM) held on 23 Dec 2023.
g.	Item- 7:	Implementation of the Decisions Taken in the 41 st Annual General Meeting held on 23 Dec 2023.
h.	Item- 8:	Confirmation of the Minutes of the Extraordinary General Meeting(EGM) held on 26 Oct 2024.
j.	Item- 9:	Implementation of the Decisions Taken in the Extraordinary General Meeting held on 26 Oct 2024.
k.	Item - 10:	Presentation and Adoption of Annual Report - 2024.
l.	Item - 11:	Presentation and Adoption of Audited and Certified Balance Sheet and Accounts for the period from 01 Oct 2023 to 30 Sep 2024.
m.	Item -12:	Presentation and Adoption of proposed RAOWA Budget for the Financial Year Oct 2024 to Sep 2025.
n.	Item -13:	Appointing Audit Firms for the Financial Year 2024-2025.
P	Item -14:	Discussion on Formation of Internal Audit and Oversight Committee.
q.	Item -15:	Discussion on Guesthouse Facilities for the Outstationed Retd Members.
r.	Item -16:	Discussion on Free Medical Campaign for Underprivileged People.
s.	Item- 17:	Discussion on Proposal for Increasing the Veterans Allowance for the Armed Forces.
t.	Item- 18:	a. Discussion on the Renting procedure followed for the Open Space between Old and New RAOWA Building. b. Discussion on the Rank Structure for GMs.
u.	Item-19:	Any Other Point(s).

Item - 1: Quorum Declaration - GM (Ops)

3. R # 5260 Lt Col Mohammad Shamim Iqbal Mian, SPP (retd), GM (Ops) declared the Quorum completion with the presence of 347 respected members (minimum Quorum is the presence of 150 respected members). After that, the Chairman RAOWA declared the opening of the 42nd AGM.

Item - 2: Telawat-e-Quran

4. The AGM commenced with the recitation from the Holy Quran. The Chairman then called upon the Secy Gen to begin the proceedings of the meeting.

Item - 3: Welcome Address by the Secy Gen

5. The Welcome Speech of Secy Gen R # 2553 Maj Md. Taifur Rahman Biswas (retd) was as follows:

“Bismillahir Rahmanir Rahim. Respected Chairman, Lt Gen Anwar Hussain, SBP, BGBM, ndc, psc (retd), Ex-Chairmen, Founder Members, Members, and Newly elected EC members, Ladies and Gentleman, Assalamu Alaikum and a very good morning. On behalf of the Chairman and all the Executive Committee (EC) members, I welcome you all to today’s AGM. This is the month of our victory. At the very outset, I solemnly remember those martyrs who sacrificed their lives for the independence of our motherland. I also remember those founding members who all have created this RAOWA for us. Today we are 5705 in number and hope it will increase more and more. Respected Ladies and Gentlemen, our predecessors have created RAOWA as our Second Home. As all of you know, as per the new constitution, the election for RAOWA EC took place on 21 Dec 2024 and they will take over on the 1st day of the new year, that is on 01 Jan 2025. I thank all of you for supporting us in smoothly discharging our duties and responsibilities. Thank you very much.”

He then informed the Respected members about the agendas of the 42nd AGM as shown on the screen. Finally, he requested the Chairman, RAOWA to deliver his Introductory Speech.

Item - 4: Addresses by the Outgoing and Incoming Chairmen

a. **Introductory Speech by the Outgoing Chairman.** As per the custom, the Outgoing Chairman R#3872 Lt Gen Anwar Hussain, SBP, BGBM, ndc, psc (retd) introduced the EC members to the house and delivered the following introductory speech:

“Bismillahir Rahmanir Rahim,

Let me have the privilege to recall the contribution of our armed forces members in the war of liberation and thereafter till today. Their sacrifices have made us proud. I also recall the great victory that we had after the July-August Revolution. Let us remember the sacrifice of the students and the public who gave us a new Bangladesh.

My speech will be short as today it is almost a routine AGM that we are going to conduct and we are going to hand over our responsibility to the newly elected EC on 1st Jan 2025, Inshallah. With that, they will take over and start functioning with new zeal and enthusiasm. Our prayers and support will be continued for them at any time, even after our departure.

Ladies and gentlemen, I like to thank all the members present today and the members who could not come to attend this EGM for their support during the crucial period of RAOWA. I also like to mention that today RAOWA is in a new shape, we have returned from an undemocratic process that prevailed at RAOWA to a desired democratic RAOWA where all of us can speak and share our opinions freely, which is the value of RAOWA. And for that, the support you provided to us, I sincerely convey my gratitude and thanks to all of you.

To bring back the old RAOWA, I like to thank the committee led by Brig Gen Mahbub, who took a lot of pain, and we got our old RAOWA back with the amended constitution. The change process was followed by the long-desired RAOWA election. I also like to convey our gratitude to the Election Commission led by Brig Gen Salzer and his team for working relentlessly to give us a free and fair election, and thereby we have a new EC who will lead us for the next two years.

As I said at the beginning, this is a routine and scheduled AGM, and this year the budget that we have prepared for the next year is also a routine affair, but it requires the vision and development plan of the new EC which was not incorporated in the budget. So, in today's AGM, we must have a provision to pass this routine budget to approve and regularize the budget expended from Oct to Dec 2024. However, if the new EC desires to review the proposed budget incorporating their vision and development plan, they can get it approved by the general members through an EGM. It is worth mentioning that we have not incorporated any development work in this routine provisional budget as we did not know the vision of the new EC. So, it is the prerogative of New EC to modify the budget based on what they wish to do in the next financial year.

Ladies and gentlemen, we have tried our best. We had our faults and follies. For all faults and follies for the last one and a half years, it is me who is responsible, nobody else and I shoulder all the responsibilities.

At this juncture, I like to thank the running EC who had been beside me and RAOWA during the crucial period and helped me to run RAOWA smoothly. My heartfelt thanks and gratitude to all of them. A big round of applause for them.

We had some visions like having a new RAOWA building, a new site for RAOWA at Jolshiri, and dental facilities for the members in this complex. As such, I have briefed the Chairman-elect accordingly on these issues. Here I want to assure all of you that I will continue to put my effort along with him to implement all these, even after handing over the responsibilities to the new Chairman, if he wishes me to do that. I will be always at the service of the new EC as a member.

Ladies and gentlemen, I like to inform you of some of the financial aspects of RAOWA. When we took over, we had roughly 9 crores tk in total, out of which 8.5 crores tk was in FDR and the rest was cash in the bank. As we are leaving after one and a half years, we have a handsome amount of funds for RAOWA. The new EC will have an amount of 37.30 crores in total, out of which 33.50 crores is FDR and the rest is cash in the bank. I think with this amount of funding, the new EC will have a strong launching platform to do any development work.

We have made some endeavours to provide financial assistance to our RAOWA members as medical support. Accordingly, we made a policy which can be revised by the new EC, if they feel it is necessary to continue to provide this financial help to the members as medical support. As per the policy, through a board, we had been providing a maximum amount of Tk 2 Lacs as financial help to our members. Besides, after receiving an ambulance as a donation, we introduced ambulance services for the members.

Ladies and gentlemen, this morning, I am feeling proud, that I am a proud member of a proud family. We can be blessed once we are united. We might have differences in opinion on any issue, but at the end of the day, our voice must be one and thereby we will become stronger every day.

I also just like to thank the staff and office bearers here who have been helping us and RAOWA for its smooth functioning. There are loopholes and I accept it. But in this forum, let us also acknowledge the contribution of all the staff starting from an NC(E) up to the top office bearers, the GMs and I would like to give a big round of applause for them.

Now, the Annual Report will be presented by the Secy Gen, followed by the presentation on the budget for the year 2025 by the Treasurer, which is likely to be amended over time by the new EC. Before I conclude, I like to request the newly elected Chairman and his team of new EC to come onto the stage and get introduced.”

Accordingly, the newly elected EC headed by the incoming chairman Col Mohammad Abdul Hoque, psc (ret'd) introduced themselves to the general members and then the incoming chairman gave his salutatory speech.

b. **Salutatory Speech by the Incoming Chairman.** The Incoming Chairman R#2735 Col Mohammad Abdul Hoque, psc (ret'd) gave the following salutatory speech:

“ Bismillahir Rahmanir Rahim”

I am very much grateful to Almighty Allah who has created this open situation and environment for us. After 15 years, RAOWA is a vibrant RAOWA now and the historical day was the 21st Dec 2025, the election day, the day of making history for Bangladesh after long long years. We, the military people, have proved that we are very important citizens of our motherland who have created this country against the tyrannic rule of 15 years. We have established a very vibrant democratic process which is the example and new model for not only Bangladesh, it is the model for the world.

I expressed my deep respect to the outgoing EC committee led by Lt Gen Anwar. They were very much cooperative and friendly, especially my respected Gen Anwar. He always guides me and advises me in different aspects. I will be seeking your guidance and advice.

I also like to thank all the voters who have voted or not voted for us. Now, we have to be inclusive, forgetting our religion, political ideology and thoughts once we get inside the RAOWA, and we must forget everything, remembering that we are the military people. If we can make it happen, then we can make RAOWA the best association, ultimately make a very good Bangladesh, Insha Allah.

Referring to the verse of the Holy Quran recited at the beginning of the program, I like to reiterate as mentioned that we should not get apart from each other. Otherwise, we will lose strength and become weak. So, in RAOWA also, if we want to do something for the military people, then we need to ensure our welfare first and then the welfare of this poor country. We must not forget the contribution of our great leader Gen Ataul Gani Osmani who was Comd-in-Chief of our liberation war and all the sector comds including Gen Zia-ur-Rahman. We have to respect all. Again, we must respect and honour the sacrifice made by the martyrs in the 2nd war of liberation, that is July-August revolution, including the injured ones. We must remember them and acknowledge their contribution.

I want to conclude my speech by saying that "রাওয়ার পথ ধরে আগামী বাংলাদেশ" and definitely, you all are the assets of our country and we have to show rest of the country that we, the military people, are the best people of the country. Probably, you have marked me in different talk shows on our TV channels that I always try to uphold our image which has been lost. We will regain our image, which will be our first and foremost responsibility as the new EC of RAOWA. Lastly, RAOWA has been formed by the retd offrs from the Army, Navy and Air Force and hence, we must be together and united as the saying goes "United we stand and divided we fall". Do not undermine anyone, as all together we are the military people. Thank you all. May Almighty Allah bless us all.

Then, Secy Gen showed the respected members the agendas of the 42nd AGM on the screen.

Item - 5: Obituary Motion

6. Obituary motion was moved by the Secy Gen. He informed the house that a total of 65 members have passed away since 17 Nov 2023. The house recalled their memories, contributions and glories with great respect. A special munajat was offered for the salvation of the departed souls. The list of deceased members in the said period is attached as Annex B.

Item - 6: Confirmation of the Minute of the 41st AGM held on 23 Dec 2023

7. The Minute of the 41st General Meeting was presented before the members and was asked for observation, if any. As there were no inputs/observations, R#2048 Air Cde Rashidul Haque (retd) proposed to pass and confirm the minutes of the 41st AGM which was seconded by R#0894 Lt Mahbub (retd), and the minute was finally adopted by the members of the house.

Item - 7: Implementation of the Decisions Taken in the 41st General Meeting 2023

8. **Implementation.** On process.

Item - 8: Confirmation of the Minutes of the Extraordinary General Meeting (EGM) Held on 26 Oct 2024.

9. The Minute of the Extraordinary General Meeting (EGM) held on revising the RAOWA constitution was proposed by R#2468 Brig Gen Md Anisur Rahman (retd) which was seconded by R#1421 Capt Dewan Md Abdul Mannan (retd), which was finally adopted by the members.

Item - 9: Implementation of the Decisions Taken in the Extraordinary General Meeting Held on 26 Oct 2024.

10. **Implementation.** Implemented.

Item - 10: Presentation and Adoption of Annual Report 2024

11. **Annual Report-2024.** Secy Gen presented the events and activities of RAOWA in the last year chronologically through a point presentation. The Annual Report was placed before the general members for discussion and adoption. R#1919 Maj Syed Shawkat Nomani raised the point of whether the policy on providing financial help to the distressed member was passed by the general member or not. The Chairman replied that the policy was proposed in the middle of the year, and we did not get the chance to hold any EGM and agreed to get it passed through this AGM. R#1919 Maj Syed Shawkat Nomani also inquired regarding the Internal Audit Report as it was not included with the Annual Report. Secy Gen replied that though the external audit had been completed, the internal audit could not be conducted as the tenure of this EC came to an end unplanned and the new EC would conduct it. R#1919 Maj Syed Shawkat Nomani further suggested sharing the minutes of all EC meetings with the general members to keep them abreast with the major decisions taken by the EC, as it was a practice earlier to send electronic copies of minutes of EC meetings to all the members. In principle, the decision was taken to send the electronic copy of the minutes to all the members. It is noteworthy that the Annual Report - 2024 is attached as Annex C.

12. **Adoption of the Annual Report 2024.** R#1218 Maj Md Akbar Hossain (Retd) proposed for adoption of the Annual Report which was seconded by R#2277 Maj Md Abdur Rashid Siddique (retd), and the report was finally adopted unanimously by the members.

Item - 11 : Presentation and Adoption of Audited and Certified Balance Sheet and Accounts for the Period from 01 Oct 2023 to 30 Sep 2024

13. **Adoption of Balance Sheet and Audit Report 2024.** The Treasurer presented the Balance Sheet and Audit Report-2024 before the general members present in the AGM. R#2137 Maj Zaman Md Bahadur Khan raised the pt to re-evaluate the cost of our new building considering the present value of the land and the location of the building in a lucrative place in the city which will assist us

in taking any project loan against this asset. The house agreed with the suggestion to carry out the re-evaluation of all the assets of RAOWA. As there was no further point from the members regarding the Balance Sheet and Audit Report, R#2300 Maj Md Ruhul Alam (retd) proposed for adoption of the Balance Sheet and Audit report 2024 which was seconded by R#1626 Maj Md Abdus Salam, psc (retd), and the Audited and certified balance sheet and accounts for the period from 01 Oct 2023 to 30 Sep 2024, were adopted unanimously by the members.

Item - 12: Presentation and Adoption of Proposed RAOWA Budget for the Financial Year Oct 2024 to Sep 2025

14. **Budget for the Financial Year Oct 2024 to Sep 2025.** The Treasurer presented the proposed income budget and expenditure budget for FY Oct 2024 to Sep 2025 before the general members for discussion. However, the Chairman reiterated that the proposed budget had been planned and prepared without considering the vision and development plan of the newly elected EC. He suggested having another EGM on the proposed budget incorporating the vision and development plan of the new EC after the necessary modification as they feel necessary. However, to run RAOWA from Oct 24 to this EGM, the house approved a provisioning budget which will be adjusted with the proposed budget by the new EC. The provisional budget for FY Oct 2024 to Sep 2025 is attached as Annex D.

15. **Adoption of Budget.** R # 1919 Maj Syed Shawkat Nomani (retd) proposed to pass a provisional budget for Oct to Dec 2024 which was seconded by R # 2308 Maj SM Wahiduzzaman

Item - 13: Appointing Audit Firms for Financial Year 2024-2025

16. **Appointing of Auditor.** The Treasurer informed the house that, after giving notice to the newspaper, the following offers were received from 7 Audit Firms and their quoted offers are as under:

Ser No	Name of Farms	Quoted Amount Amount (Including TAX and Excluding VAT)
1.	S.K. BARUA & Co. Chartered Accountant House #184, (Ground & Second Floor) Road # 02, New DOHS, Mohakhali Dhaka-1206	70,000.00
2.	Kamal Ahmed & Co. Chartered Accountant Corporate Office: Flat-A7, House-09, Road-04, Block-F, Banani, Dhaka-1213	80,000.00

Ser No	Name of Farms	Quoted Amount Amount (Including TAX and Excluding VAT)
3.	ARTISAN Chartered Accountant Corporate Office Sonergaon Terrace (2 nd Floor) House # 52, Road # 13C, Block # E, Banani, Dhaka-1215	1,00,000.00
4.	Rahman Mostafa Alam & Co. Chartered Accountant Paramount Heights (7th Floor, D2, & C1) 65/2/1 Box Culvert Road, Purana Paltan, Dhaka-1000	1,00,000.00
5.	MABS & J Partners Chartered Accountant SMC Tower (Level 5 & 7) 33, Banani, Road 17, Dhaka-1213	1,00,000.00
6.	Khan Wahab Shafique Rahman & Co. Chartered Accountant Rupali Bima Bhaban, 07, Rajuk Avenue, Dhaka-1000	1,35,000.00
7.	Kazi Zahir Khan & Co Chartered Accountant Home Town Apartments (Flat-c, Level-15 & Flat-B, Level-13, 87, New Eskaton Road, Dhaka-1000	1,42,500.00

Inquiring about the procedure of getting the quotation, R#0726 Col Nazmul Alam opined to verify the efficiency of the mentioned audit firms before the selection. In reply, the Treasurer informed the house that the selection process of the audit firms started before the AGM following the set procedure. R#2909 Maj Md Yunus Ali opined that if the due diligence and evaluation had been followed properly, then the lowest bidder should get the contract. R#2978 Capt Zakir Ahmed Zakir, the newly elected Treasurer, opined that as per the provision we needed to select the auditing firm in the AGM and suggested selecting “ARTISAN Chartered” as this firm did the previous audit. However, a few members opined that due to the changing of EC, the selection of the audit firm might be decided in the next EGM on the budget proposal. However, after a lengthy discussion, the house went for voting to select the auditing firm. After the voting, as the maximum general members decided to select the lowest bidder and hence, S.K. Borua & Co was selected as the next auditing firm for external audit.

17. **Decision.** Appointing the Audit Firm S. K. Borua & Co for the FY 2024-2025 with a remuneration of Tk. 70,000.00 (Seventy Thousand) was proposed by R#1983 Brig Gen Mustafizur Rahman, ndc, psc (retd) for adoption which was seconded by R#2909 Maj Md Yunus Ali, PhD (retd), and finally, the appointing the auditing farm was approved by the house.

Item - 14: Formation of Internal Audit and Oversight Committee (IAOC)

18. **Discussion.** As inquired by the members, the Chairman appraised that the last IAOC had been conducted led by Maj S M Forhad Hossain along with Maj Md Mehedi Hassan and Maj Mohammad Mizanur Rahman as the members of IAOC. He suggested that as a provision, the new EC would request volunteers for IAOC after 3 months.

19. **Decision.** The new EC will request volunteers from the members to conduct IAOC after 3 months.

Item - 15: Discussion on Guest House Facilities for the Out-stationed Retd Members.

20. **Discussion.** R#2542 Sqn Ldr Abul Awla Md Suhaheb (retd) gave the point on arranging guest house facilities for the out-stationed retd members. The Chairman informed the house that the new Chairman had already appraised the requirement of guest house facilities, which was incorporated in the plan for the proposed new building.

21. **Decision.** The requirement of guest house facilities for the out-stationed retd members will be assessed and planned by the new EC after raising the issue in the EGM/AGM.

Item - 16: Discussion on Free Medical Campaign for Underprivileged People.

22. **Discussion.** R # 5000 Col MM Alamgir, Mphil (retd) raised the point on a free medical campaign for the underprivileged people as fol:

- a. Half-yearly Eye campaign.
- b. Annually Free Medical campaign with mixed specialities.
- c. Emergency Medical Team as requirement basis.
- d. Free Medical Consultation and Health Awareness program.
- e. Blood donation program with the help of AFIP.
- f. Monitoring medical management of victims of the July-August Revolution.

23. **Decision.** The EC will arrange the required medical campaign for underprivileged people after a feasibility study.

Item - 17: Discussion on Proposal for Increasing the Veteran Allowance for the Armed Forces.

24. **Discussion.** R#3158 Capt Khairudding Barkat (retd) gave the point on increasing the Veteran Allowance for the armed forces. The Chairman appraised the house that we had already sent a letter to the AHQ proposing to increase the Veteran Allowance to tk 5,000.00 (Five Thousand) and have yet to receive the disposal.

25. **Decision.** A proposal has been sent to AHQ proposing to increase the Veteran Allowance to tk 5,000.00 and waiting for the decision.

Item - 18:

26. Discussion on the Renting procedure followed for the Open Space between Old and New RAOWA Building.

27. Discussion. R#2002 Maj Md Shahidul Alam (ret'd) raised the point on the circumstances and procedure followed while giving rent to the open space between the old and new RAOWA building. The Chairman informed the house that he mentioned the space given on lease to Maj Shabbir for 5 years by our predecessor and we gave them notice to vacate it as the term was likely over. Again, R#2002 Maj Md Shahidul Alam (ret'd) gave another point on the rank of GMs suggesting that it should be open for any rank. In reply, the Chairman informed the house that as per our TO&E the rank of GMs to be Lt Col/Maj and equivalent ranks and opined that the new EC might look into the matter.

28. Decision.

- a. The new EC will take necessary action to vacate the open space between the old and new RAOWA building once the lease period is over.
- b. The rank of GMs will be revised by the new EC before recruiting a new one.

Item - 19: Any Other Point(s)

29. Number of members raised points on different issues which are mentioned in Annex E to this minute.

30. Conclusion. As there was no other point, the Chairman expressed his profound thanks to the members present at the 42nd AGM for their kind presence. Mentioning to be the last official meeting for this outgoing EC, he conveyed his gratitude to all the members for extending their support to the EC. He concluded the AGM urging all members to continue to provide required support and assistance to the incoming EC. Finally, he conveyed best wishes for every member a very happy new year 2025.


Lt Gen Anwar Husain, SBP, BGBM, ndc, psc (Retd)
Chairman (Outgoing)
RAOWA

31 Dec 2024


Maj Md. Taifur Rahman Biswas (Retd)
Secy Gen (Outgoing)
RAOWA

31 Dec 2024

Annex:

- A. Member Attendance on 28 Dec 2024.
- B. Obituary Motion.
- C. Annual Report -2023-2024.
- D. Provisional Budget - Oct 2024 to Sep 2025.
- E. Any Other Pts.

RAOWA/EGM/Budget/01-01/2025

Dated: 17 Feb 2025

**MINUTES OF THE EXTRAORDINARY GENERAL MEETING (EGM) HELD AT 1030 HRS
ON 08 FEB 2025 AT RAOWA CONVENTION HALL (HELMET)**

SL	Agenda, Discussion & Decision	Action by
1.	<u>An Extraordinary General Meeting (EGM) was held on “Final Budget 2024-2025” at 1030 Hrs on 08 Feb 2025 at the RAOWA Convention Hall (Helmet).</u> R # 2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA, presided over the meeting.	
2.	<u>Subject for EGM.</u> Approval on “Final Budget 2024-2025”.	
3.	<u>Quorum Declaration.</u> With the presence of 163 respected members (the required minimum Quorum presence is 100), the Quorum completion was declared.	
4.	<u>Attendance.</u> Attached at Annex ‘A’.	
5.	<u>Telwat-E-Quran.</u> The meeting started with the recitation from the Holy Quran by Moulana Imam Uddin of RAOWA.	
6.	<u>Opening Address by the Secy Gen.</u> Secy Gen R#3766 Lt Col Md Irshad Sayeed, psc (retd) addressed the audience as follows: “Bismillahir Rahmanir Rahim, Honourable members of RAOWA, respected Chairman and the members of the Executive Committee, Assalamu Alaikum and a very good morning. I feel honoured to get the opportunity to stand in front of you as the Secy Gen of this prestigious organization. My sincere thanks and greetings to all those present at this EGM. Today’s EGM is conveyed primarily to approve the annual budget of RAOWA for the financial year 2024-2025. Today’s session will focus on ensuring financial transparency, efficiency and accountability in our budget allocation which is essential for the continued success of RAOWA. Our Treasurer will present a detailed proposal for the budget. Your valuable insights and feedback will be instrumental in defining and finalizing it. I believe that through active participation and constructive discussions, we will arrive at a decision that will serve the best interests of RAOWA and its members.	

SL	Agenda, Discussion & Decision	Action by
7.	Let us enter into today's session with the spirit of cooperation and sheered commitments to the prosperity of our association. Without further delay, I, now, invite our respected Chairman to deliver his welcome address and formally commence today's proceedings. <u>Welcome Address by the Chairman.</u> R#2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA gave his address as follows: "Bismillahir Rahmanir Rahim, Members of the Executive Committee, and Respected Members of RAOWA, Assalamu Alaikum and a very good morning. It is indeed a great privilege for me to welcome you all to this Extraordinary General Meeting (EGM) of RAOWA. Your presence here today is a testament to your dedication and commitment to the progress and welfare of our esteemed organization. I extend my sincere gratitude to each of you for taking the time to join us for this important session. I also solemnly remember the contributions of RAOWA's founding members and pray for the eternal peace of all RAOWA members who have passed away. Today's meeting holds significant importance, as we have gathered to discuss and approve the annual budget of RAOWA. A well-planned and transparent budget is the foundation of sound financial management, ensuring that our association remains financially stable, continues to grow and serves its members effectively. It is through responsible budgeting that we uphold the values of integrity, accountability, and efficiency in all our initiatives. As we deliberate on the proposed budget, I encourage each of you to participate actively, offer constructive insights and engage in meaningful discussions. Your valuable feedback and collective wisdom will help us make well-informed decisions that align with the best interests of RAOWA and its members. I would like to take this opportunity to commend our Executive Committee specially Secy Gen, Treasurer, and Finance Team for their dedicated efforts in preparing this budget proposal. Their hard work and meticulous planning ensure that RAOWA remains on a strong financial footing, enabling us to achieve our goals and undertake further developmental initiatives. Although today's meeting is centered around a single agenda—the approval of the budget—if time permits, we can also discuss some of the ongoing and future developmental projects of RAOWA. I believe that open	

SL	Agenda, Discussion & Decision	Action by
8.	dialogue and collaboration will further strengthen our organization and pave the way for sustained growth and prosperity. Let us move forward with today's agenda in the spirit of transparency, unity, and excellence. I look forward to a productive session and positive outcomes that will benefit RAOWA and all its members. Thank you all. Wasalamu Alaikum wa Rahmatullahi wa Barakatuh." He then requested the Treasurer to present the house with the day's agenda on the proposed annual budget 2024-2025. Agenda. Approval on the Proposed "Final Budget 2024-2025" period covering from 01 Oct 2024 to 30 Sep 2025. The proposed budget for 2024-2025 is attached in Annex B. a. At the outset, R#2978 Capt Zakir Ahmed Zakir (retd), Treasurer, RAOWA appraised the house regarding the disclosure that the approved budget was not the final approval for us to commit any fund or incur any expenditure on any head and we had a procurement committee comprised of the representatives from general members and few EC members. He added that throughout the year, the procurement committee and EC will continuously review the need for any expenditure and only after ensuring the genuine interest of RAOWA, we will carry out the required transaction. He informed the house that the budget had been prepared in consultation with the respective EC members and the feedback received from the general members. He then presented the budget in two phases: in phase-1 the revenue budget and in phase-2 the development budget. b. In the revenue budget, initially, he presented the summary of the proposed income budget amounting Tk 301,881,464 and the proposed expenditure budget amounting Tk 188,337,894, having a cash surplus of Tk 113,543,570. c. He informed that the proposal about budget had been prepared considering the budget and actual expenditure of the financial year 2023-2024, the provisionally approved budget for the year 2024-2025 proposed by the last EC, the adjusted proposed budget incorporating the ideas/views and visions the new EC. He also showed the house a comparative study of the above-mentioned considerations in terms of total income, total capital cost, total operational expense, total expenditure and cash surplus. He then presented the details of the proposed income budget of RAOWA for the year 2024-2025. d. Subsequently, Treasurer presented the details of the proposed expenditure budget for the year 2024-2025 including the expenditure incurred for various developments in the RAOWA Complex for various maintenance/repairs works, operational expenses of various	

SL	Agenda, Discussion & Decision	Action by
	departments, etc. After that, he showed chronologically the expenditure budget for Welfare, Cultural & Entertainment, Library & Publication, Food & Beverage, Ladies' & Children's Affairs, RAOWA Research Center, Games & Sports, various overhead costs, etc. e. Then, Treasurer presented the house the phase-2 of the budget which was the development/Investment budget. He showed the various sources of RAOWA funds including their balances which amounted Tk 36.5 crores to till date and the proposed development/investment expenditure budget for the period from Oct 2024 to Sep 2025. f. Then the concerned EC members presented their respective vision along with the proposed activities/curriculum to enhance the support/welfare of the members and the budget required for them: (1) R#2669 Lt Col Abu Naoraz Khurshid Alam, psc (retd), Jt Secy, RAOWA. (2) R#3349 Lt Col Sharif Md Abul Hussain (retd), Member Development, RAOWA. (3) R#3432 Flt Lt Mohammad Harunoor Rashid Bhuiyan, Ph.D (retd), Member Games & Sports, RAOWA (4) R#2564 Lt Col Mir Md Motaher Hasan, psc (retd), Member Entertainment and Cultural, RAOWA. (5) R#3115 Maj Mohammed Aminul Hoque Sarwar (retd), Member Food and Beverage, RAOWA. (6) R#4804 Lt Col Md Nuruzzaman, G (retd), Member Library and Publication, RAOWA (7) R#2491 Maj ATKM Iqbal, psc (retd), Member Welfare, RAOWA. g. With that, the Treasurer ended his presentation on the proposed annual budget for the period from Oct 2024 to Sep 2025 and handed over the proceeding to the Chairman.	
9.	<u>Open Discussion Session.</u> At this point, their Chairman declared the house open for the discussion on the proposed budget. Accordingly, the following points came up from the attendees: a. R#1343 Col Joseph A. Rozario, Idmc, ledc, psc (retd) inquired regarding the feasibility and possibility of getting an income from RAOWA hall amounting to 21 lacs Tk where we had a very meagre income amounting to only 15,000 Tk in the last year. In reply, Secy Gen informed	

SL	Agenda, Discussion & Decision	Action by
	that the space in the old RAOWA building remained unused which could be used by giving rent for various facilities with some improvements keeping the heritage intact and generating a healthy income. Adding to that, he also said that the incurred expenditures would be returned within two years, Additionally, he appraised that the 1st floor & 2nd floor of the old building would be renovated into small rooms to accommodate members who come to Dhaka from outside. b. R#2014 Maj Md. Mizanur Rahman Khan (retd) proposed that the concerned EC members along with their related sub-committees should submit their whole year activities and plan for development works including the budget needed incorporating possible sponsorship and returns of revenue to RAOWA. He also opined that as our financial year started from Oct to Sep, we must adopt a provisional budget for Oct-Dec and get it approved at the AGM to avoid any legal bindings. c. R#1343 Col Joseph A. Rozario, Idmc, ledc, psc (retd) suggested increasing the amount of Family Welfare Scheme (FWS) to Tk 3 Lacs from Tk 2 Lacs considering the increased amount of yearly income of RAOWA. In reply, the Chairman appraised that the welfare to members didn't remain only within granting Tk 2 Lacs to the family of deceased members, but also providing financial help to the distressed members, medical support in terms of money to the sick members, etc. d. R#1643 Maj Abu Ahmmed Ibrahim (retd) opined that though the budget for the library and publication had been increased significantly, still it seemed inadequate and proposed to open a library along with a cafe on the floor of the old RAOWA building or in place of previous "Book Warm" located beside the main road of old Tejgaon Airport. Appreciating the proposal, the Chairman requested VC (Air) to look for the feasibility of getting the old place of "Book Warm" from the Air Force to RAOWA. If it is not possible, the Chairman informed that a suitable place in RAOWA Complex would be found for the same purpose. e. R#1671 Maj Md. Abdul Aziz Sheikh (retd) opined that considering the number of members availed the library facility, it would not be prudent to expend a huge amount of money to create an online/YouTube/Webpage for RAOWA library without improving the environment to read in the library. In reply, the Chairman appraised that due to the distance from other DOHS, many of the members could not avail of the library facility. f. R#1758 Lt Col Md Shahadat Hossain, psc (retd) requested clarification on the two different terms mentioned in the budget namely RAOWA Research Centre (RRC) and RAOWA Research and Study Forum (RRSF), as it seemed that RRC was being created bypassing RRSF. He suggested not to create RRC without getting feedback from RRSF. He then pointed out that the honorarium for researcher/authors	

SL	Agenda, Discussion & Decision	Action by
	was kept amounting Tk 4 Lacs and the printing cost for publication was Tk 14 Lacs and inquired for whom this budget was allocated. RRC or RRSF? In reply, the Chairman opined that both are the same as one unit and the modus operandi would yet to be decided and only the budget had been allocated. g. Appreciating the effort of EC as a whole and the presentations by concerned EC members individually on the budget, R#2137 Maj Zaman Md Bahadur Khan (retd) inquired on the update of the dues receivable from our tenants and urged to recover all the dues as soon as possible which would be aided to our proposed budget. He then requested Member Development to find a space of 3000-4000 sq/ft in the RAOWA Complex to set up a dental clinic for our members. Furthermore, he urged Member Food and Beverage to implement his road map as promised during his election campaign with a renewed timeline after receiving the required budget. h. R#4730 Maj Gen Abu Naser Md Elias, SGP, ndc, afwc, psc, M.Phil (retd) proposed a set up a restaurant and a gymnasium by RAOWA at Mirpur DOHS considering the largest numbers of members residents. In reply, the Chairman informed the house that QMG's Branch, AHQ had the plan to set up various facilities at different DOHS as guided by the CAS and in regards to Mirpur DOHS, a wish list mentioning some issues and required facilities had been shared with QMG's Branch and now it would be the responsibility of Mirpur DOHS Parishod to pursue it. He also urged all the members including EC members from BN & BAF to share resources proportionately with RAOWA both in terms of finance as well as facilities like the army does. He mentioned that we always revert to the army/AHQ in all cases, not incorporating BN/BAF HQs. In this regard, the Chairman was apprised that he had started communicating with NHQ and Air HQ on the issue of resource sharing as RAOWA is the place for the retd members from the tri-services. j. <u>Decisions.</u> (1) Proposed renovation of the old hall for the increased income generation and accommodation for outside members to be planned by Member Welfare in consultation with Secy Gen. (2) Holding AGM after the month of Sep instead of Dec to be assessed. (3) VC (Air) to look for the feasibility of getting the old place of "Book Warm" from the Air Force to RAOWA. Member Library & Publication in consultation with Member Dev to propose a suitable place in RAOWA Complex for the same purpose. (4) Integration of RRSF and proposed RRC to be assessed after getting the feedback from RRSF.	Secy Gen & Mem Dev Treasurer VC (Air), Mem Library, Mem Dev Secy Gen

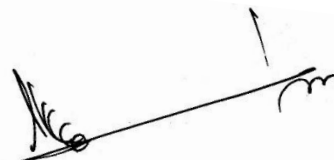
SL	Agenda, Discussion & Decision	Action by
	(5) Dues receivable from our tenants are to be regularized.	Treasurer
	(6) Member Dev and Member Welfare to look for a suitable place/space to set up a dental clinic for our members in RAOWA Complex.	Mem Dev, Mem Welfare
	(7) Member Food & Bev to implement his roadmap with a renewed timeline after receiving the required budget.	Mem Food & Bev
	(8) Sectt to inform Mirpur DOHS Parishod to pursue AHQ with their wish list.	RAOWA Sectt
	(9) NHQ and Air HQ to be communicated on the issue of resource sharing with RAOWA.	VC (Navy), VC (Air)
10.	<u>Adoption of the Proposed Final Budget 2024-2025.</u> With the request of the Chairman, RAOWA R#1343 Col Josheph A. Rozario, Idmc, ledc, psc (retd) proposed the adoption of the proposed final annual budget 2024-2025 and R#1356 Sqn Ldr Ali Mahmud Khan (retd) seconded the proposal. Thereby, the annual budget 2024-2025 was passed by the house.	
11.	<u>Closing Address by the Chairman, RAOWA.</u> The Chairman conveyed his sincere gratitude and thanks to all the EC members for making the proposed budget with almost dedication, professionalism, creativity and wisdom considering the future needs of RAOWA in general and the welfare of the members in particular. He then urged all to work on matters which would impact permanently the welfare of the RAOWA members instead of temporary things. He also emphasized the activities which would enhance the value of RAOWA both at the military level as well as national level. He then appraised the house on the following: a. Our contribution since the liberation war in 1971 till today must be revived which was shadowed or forgotten. b. The death anniversary of Gen MAG Osmani scheduled on 16 Feb 2025 is to be observed with absolute fervour. c. Re-locating of existing mosque considering the influx of Muslims during the prayer times. d. Re-arrangement of various facilities/services utilizing the unused/misused/ mismatched spaces. e. To involve our ladies more with our activities in enhancing their mental faculties and enriching their social bonding, we are going to take several initiatives.	

SL	Agenda, Discussion & Decision	Action by
	f. The land acquired at Inani Beach may be given lease to a third party or developer in a 50%-50% share ratio to build a resort/hotel to generate a regular flow of income without investing our money. g. Observance of commemorating of BDR carnage on 25 Feb 2025 in the utmost befitting manner. He also thanked all the members for attending the EGM and expressed his deepest appreciation to the members for taking an active part in the proceedings. Inviting all members to the upcoming RAOWA Annual Picnic-2025 scheduled on 14 Feb 2025 at Jolshiri Central Park, the Chairman concluded the EGM by offering a special Muntajat asking forgiveness and mercy from the Omnipotent Allah and praying for indefinite blessing for all the members.	



Col Mohammad Abdul Hoque, psc (retd)
Chairman, RAOWA

17 Feb 2025



Lt Col Md Irshad Sayeed, psc (retd)
Secretary General, RAOWA

17 Feb 2025

Annex:

- A. Member Attendance in EGM on 08 Feb 2025.
- B. Proposed Annual Budget 2024-2025.

RAOWA/EGM/01-02/2025

Dated: 18 Aug 2025

MINUTES OF THE EXTRAORDINARY GENERAL MEETING (EGM) 2/2025 HELD
ON 16 AUG 2025 AT 1100 HRS AT RAOWA CONVENTION HALL (HELMET)

SL	Agenda, Discussion & Decision	Action by
1.	<u>Preamble.</u> The EGM-2/2025 held on 16 Aug 2025 at 1100 hrs at the RAOWA Convention Hall (Helmet). R # 2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA, presided over the meeting.	
2.	<u>Agenda for EGM.</u> a. <u>Item-1.</u> Discussion and Decision on RAOWA Mosque. b. <u>Item-2.</u> Discussion and Decision on the reinstatement of RAOWA membership of Lt Cdr Foisal Mehdi (G), BN (retd).	
3.	<u>Quorum Declaration.</u> With the initial presence of 217 respected members (the required minimum Quorum presence is 100), the quorum was completed and declared accordingly.	
4.	<u>Attendance.</u> Attached at Annex 'A'.	
5.	<u>Telwat-E-Quran.</u> The meeting started with the recitation from the Holy Quran by Moulana Imam Uddin.	
6.	<u>Opening Address by the Secretary General.</u> R#3766 Lt Col Md Irshad Sayeed, psc (retd), Secretary General addressed the audience as follows: "Bismillahir Rahmanir Rahim, Respected Chairman and Esteemed Members of RAOWA, Assalamu Alaikum and a very good morning As Secretary General I feel privileged to address you at today's Extraordinary General Meeting. I extend my heartfelt gratitude to all of you for your gracious presence at the EGM. Respected members, you are aware that the present Executive Committee assumed its office on 1st January 2025. Since then, the Executive Committee had been working with dedication and sincerity towards the development of RAOWA facilities and the welfare of RAOWA members. Today's EGM has been convened to discuss two agenda items and these are: "Discussion and Decision on RAOWA Mosque" and "Discussion and Decision on Reinstatement of RAOWA membership of Lt Cdr Foisal Mehdi (retd)."	

SL	Agenda, Discussion & Decision	Action by
	Respected members, after having required discussion and adoption on the first agenda item, there will be a break of 15 minutes, after that the second agenda item will be discussed for adoption. It is expected that during the discussion on the agenda items, we shall honour the Code of Conduct as per the RAOWA Constitution and By Laws. Besides, according to Article 11 Kha (3) of the RAOWA Constitution-2024 “বিশেষ সাধারণ সভার নোটিশে সভার উদ্দেশ্য উল্লেখ করিতে হইবে এবং উক্ত সভার নোটিশে উল্লিখিত বিষয় ছাড়া অন্য কোন বিষয় আলোচনা করা যাইবে না।”, and we believe that we all shall maintain it. This will help us on a healthy discussion to reach an acceptable decision by the respected members. The decision will be taken based on the majority of votes of the participants in this EGM. Without further ado, now I shall request the respected Chairman to deliver his Welcome Address. Thank you very much.” 7. <u>Welcome Address by the Chairman.</u> R#2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA gave his address as follows: “Bismillahir Rahmanir Rahim, Respected Members of the Executive Committee, Honourable General Members of RAOWA, Assalamu Alaikum wa Rahmatullahi wa Barakatuh. It gives me great pleasure to welcome you all to this EGM of our Association. I am deeply grateful for your presence here today, as it reflects your commitment to the progress, welfare, and unity of RAOWA. Today’s meeting has been convened to address two matters which has already been conveyed to you. The first agenda point is concerned with the proposal of a mosque within our premises—a long-cherished aspiration and desire that will serve the spiritual needs of our members, their families, and all those who visit RAOWA on different occasions. This initiative, if approved, will stand as a lasting symbol of our unity, values, and shared faith. As RAOWA Chairman, I feel that it is our responsibility to ensure and arrange a dedicated place and facilities so that the RAOWA members, staff, tenant’s employees and visitors can offer their prayers in Jamaat at RAOWA complex. Here, I take the opportunity to share a few data on how many people come to RAOWA every day, meaning the daily human flow at RAOWA Complex. Approximately 2,000 persons on average come to RAOWA daily for different purposes. They include RAOWA staff, tenants’ employees, outside drivers, visiting members, guests at the programs in the convention halls, etc. For these 2,000 persons, there is no dignified and suitable place to offer their prayers timely. At Level-3, the existing prayer room can accommodate only 65 persons at a time, which is very meagre compared to the number of persons desire to say their prayers in Jamaat during the prayer times. So, we felt the necessity of constructing	

SL	Agenda, Discussion & Decision	Action by
	a separate mosque in a suitable place at RAOWA Complex. Respected members, here I would likely inform you that the full expenditure of the proposed mosque will be borne by the respected CAS and Chief Patron of RAOWA, as an AHQ welfare project. The second agenda item relates to the consideration of restoring the membership of Lt Cdr Foisal Mehdi (retd). This decision, like all other decisions, should be guided by fairness, transparency and the collective wisdom of our members. As Chairman, I firmly believe that RAOWA's strength lies in our ability to engage in open, respectful, and constructive dialogue. I urge of you all present here to share your perspectives thoughtfully, keeping in mind the broader interests of our Association, and the legacy we aim to build for future generations. I am confident that, through our combined wisdom and goodwill, today we will reach decisions that will benefit RAOWA and reinforce our reputation as a model association for retired armed forces officers. With that, I thank you all once again for attending this EGM and for your unwavering dedication to RAOWA. I now invite the Secretary General to proceed with the presentation of today's agenda points. Assalamu Alaikum wa Rahmatullahi wa Barakatuh."	
8.	<u>Item-1. Discussion and Decision on RAOWA Mosque.</u> a. <u>Presentation.</u> (1) At the outset, Secretary General requested all to approach today's discussion in the spirit of unity, responsibility and shared purpose so that we may collectively ensure continued progress and prosperity of our association. He then apprised the house regarding the background of the issue related to the construction of RAOWA Mosque. He mentioned that the existing prayer space available at Level-3 of RAOWA Complex is insufficient to meet the existing requirement during the prayer times, and there had been requests at different times from the members proposing to have a larger prayer space or a separate mosque at RAOWA premises. He informed that in the last 42nd AGM held on 28 Dec 2024, under Item-19 'Any Other Business', a point raised by R#3741 Lt Col Moazzem Hossain, psc (retd) proposing to construct of a big mosque at RAOWA Complex. In the EC meeting 06/2025 dated 17 May 2025, Member Development raised this point for necessary discussion. He further added that during the site visit of RAOWA Dental Care Unit, the Chief Patron was informed of the requirement of a Mosque at RAOWA premises and the Chief Patron gave his consent assuring full financial support for constructing the RAOWA Mosque. Secretary General continued saying that finally in the	

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	Emergency Meeting 9/2025 dated 22 July 2025, during the discussion on the proposed RAOWA Mosque, the EC members decided to raise the issue in the general meeting to get the opinions from the general members, and that is how the today's AGM had been convened to get decision from the general members. He further added saying that in this regard a draft plan had been worked out by R#3349 Lt Col Sharif Md Abul Hussain (retd), Member Development and he would brief you on this including tentative location and plan of the proposed mosque for your review, feedback and decision. He then invited Member Development to present the plan of the proposed mosque to the general members. (2) R#3349 Lt Col Sharif Md Abul Hussain (retd), Member Development, then explained the house on the probable location and plan of the proposed mosque. According to his presentation, the probable location of the mosque was between the RAOWA new building and old building in the western part of the open space, which would be approximately 2500 SFT in size to accommodate 300 persons at a time during the prayer, and the proposed mosque would be a single-storied double-height building. b. <u>Open Discussion Session</u>. After the presentation, the Chairman declared the house open for the discussion on the construction of RAOWA Mosque. Accordingly, the following points came up from the attendees: (1) R#549 Capt Syed Shujauddin Ahmed (retd) opined that RAOWA is a club and there is no mosque in other clubs, so why should RAOWA club have a mosque? He further expressed that he was dead against the proposal of constructing a separate mosque in RAOWA premises. In this regard, Secretary General said that RAOWA is not a club like Dhaka club, Gulshan club, etc. rather RAOWA is an association of retired armed forces officers, and club is a part of this association. (2) R#3315 Lt Gen Md Mainul Islam, OSP, BGBM, awc, psc (retd) mentioned that as per the Islamic rule, the land used for constructing a mosque had to be given as waqf (permanent endowment or dedicating property for religious purpose) and the owner of the land cannot claim ownership of that land. He also mentioned that a mosque is constructed for a permanent community, but people who come to RAOWA, are not permanent. Adding to it, he said that the adjacent mosques are nearby and the distance from RAOWA is very short, where the incoming people can go and offer their prayers. Finally, he suggested that the available space in the RAOWA premises may be utilized for enhancing the facilities for RAOWA members, not for constructing a mosque. In reply, the Secy Gen said that the question of waqf comes in case of constructing mosque in privately owned land, but	

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	RAOWA land falls under Army chaptered land where constructing a mosque does not require to be waqf as same of DOHSs and Cantonment areas. (3) R#2888 Air Cdr Ishfaq Ilahi Chowdhury, ndc, psc (retd) opined that if a mosque is constructed inside RAOWA premises, the influx of outsiders would be increased to a great extent which would also affect the entry and exit of Mohakhali DOHS as there is only one road available. (4) R#1724 Lt Col Kh. Mustafizur Rahman (retd) mentioned that having two mosques within very close proximity of RAOWA, he did not feel the necessity of constructing a separate mosque within RAOWA premises. (5) R#020 Lt Bakhtiar Ahmed Khan (retd) opined that EC had brought up a noble proposal which is a very sensitive issue as constructing a mosque is a human welfare work and it is the most acceptable and praiseworthy work for a human being in the sight of Almighty Allah. However, he emphasized that before constructing a mosque, we had to see where we would build this mosque, why we would build it, for whom we would build it and above all, whether RAOWA is the appropriate association to build a mosque or not. He further said that in case of EGM, details information about the discussion points to be shared to the general members at least 21 days prior to the meeting and for today's EGM, it was not followed, as such this EGM does not have the validity to be conducted. In response to it, Secretary General said that the procedure mentioned by Lt Bakhtiar Ahmed Khan (retd) is applicable for AGM, not for EGM and so, the procedure followed for this EGM stands correct. (6) R#2715 Wg Cdr Md Jahangir Selim (retd) commented that whatever the Chairman mentioned in his speech regarding the background and reasons for the requirement of a separate mosque are very logical and timely needs. He added that those who regularly offer prayers at the existing prayer space at Level-3 know about the congestion created during the jamaat specially during Zohar, Asr, Maghrib and Jumma prayers. He also mentioned that a few members had opined regarding the likely influx of outsiders at RAOWA premises if a separate mosque is being constructed, but we have allowed outsiders in our beverage rooms and tombola night as accompanying guests which seemed self-contradictory. (7) R#666 Pilot Officer Rezaur Rahman (retd) informed that there was a decision taken in one of the AGMs about the approval of constructing a new building in the location of the old RAOWA building. He questioned whether it was cancelled, if so, under which authority the decision was cancelled.	

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	(8) R#3808 Cdre Md Khurshid Malik (E), nup, ndu, psc, BN (retd) opined that instead of constructing a separate mosque on the ground floor, we might convert the 12th floor of the existing RAOWA complex into a larger prayer space. He also suggested that the place selected for constructing the proposed mosque might be utilized to set up an old-age home for the elderly members. (9) R#4284 Lt Col Abu Yousuf Zobayer Ullah, psc (retd) opined that if the authority had felt that they would be able to construct the mosque following all the legal aspects, only then they should construct it. He added saying that considering the size of the RAOWA building and with the influx of human flow at the complex, the existing prayer space is very insufficient in comparison to the size of Beverage Room. (10) R#3741 Lt Col Moazzem Hossain (retd) mentioned that he was the 'Member Welfare' in EC 2019-2020 and also that time the EC felt the necessity of a larger prayer space. He informed that the present human flow during prayer times and the very location of the existing prayer room/mosque entails us to reposition it. He also mentioned that as the existing mosque is located just beside the convention halls where regular singing, playing music, razzle-dazzle, etc. take place which compromise with the sanctity of a mosque/prayer space. He apprised the house that he raised the point of having a separate mosque in the 42nd AGM and he meant to relocate/reposition the existing mosque at Level-3 to a suitable location to accommodate a larger number of persons praying at a time. (11) R#2909 Maj Md Yunus Ali (retd) highlighted that a mosque is not only a place for offering prayers, but it has many more implications and environmental requirements in society. He mentioned that the existing RAOWA Complex had been set up as a business hub coupled with entertainment, bar, card room, etc, which are not befitting of the construction of a separate mosque in this complex. (12) R#1218 Maj Md Akbar Hossain (retd) informed that during his tenure in 2016-2019 as GM, there was a prayer room in this building and later with the growing demand, they wrote a letter to Islamic Foundation inquiring whether a mosque could be built in this building or not. Islamic Foundation commented negative to construct a mosque in this building. (13) R#4467 Cdr Mohammad Siddiquir Rahman, BN (retd) mentioned that a person involved in the construction of a mosque would be rewarded with a place in Jannat, and he wanted to be part of constructing a mosque in the RAOWA Complex.	

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9.	With that, the Chairman declared the 'Open Discussion Session' closed, and proceeded to get opinions from the members on the proposal at item 1 of the agenda by voting yes or no. c. <u>Voting Result.</u> The house went for voting, where 135 members voted 'No' on the proposal and 82 members voted 'Yes' on the proposal. d. <u>Decision and Adoption.</u> Based on the voting result, it was decided not to construct a separate mosque at the RAOWA premises. <u>Item - 2. Discussion and Decision on Reinstatement of RAOWA Membership of R#2815 Lt Cdr Foisal Mehdi (G), BN (retd).</u> a. <u>Presentation.</u> (1) Secretary General apprised the house on the procedure followed during the termination of the membership of R#2815 Lt Cdr Foisal Mehdi (G), BN (retd). He mentioned that after deciding on suspending the membership of Lt Cdr Foisal Mehdi (retd) by the EC, the issue was raised in the 36th AGM and by voting of the general members, the membership of Lt Cdr Foisal Mehdi (retd) was terminated. He then informed that recently Lt Cdr Foisal Mehdi (retd) applied requesting to reinstate his membership. Secretary General mentioned that as the RAOWA membership of Lt Cdr Foisal Mehdi (retd) was terminated through AGM the present EC decided to forward the issue to the next available general meeting for getting the necessary decision from general members. (2) Prior to the 'Open Discussion Session', Secretary General requested R#2669 Lt Col Abu Naoraz Khurshid Alam, psc (retd), Jt Secy to present the case to general members in detail. (3) R#2669 Lt Col Abu Naoraz Khurshid Alam, psc (retd), Jt Secy, mentioned that he would apprise the house with available information and documents which led to the termination of RAOWA membership iro Lt Cdr Foisal Mehdi (retd). Then he shared the following information with the house: (a) Name: Lt Cdr Foisal Mehdi (G), BN, (retd) (b) RAOWA No: 2815 (c) Became Member on: 13 May 2013 (d) Became EC Member on: Member Welfare; EC 2017-18 (01 Jan 2017 – 05 Sep 2018). (e) Membership Suspended: 05 Sep 2018 by EC (Temporarily).	RAOWA Sectt

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	(f) Membership Terminated: 21 Dec 2018 (36th AGM). (g) Reason for Termination: Became violent using abusive words arrogantly and loudly, and tried to assault two EC members in an EC Meeting. (h) Incident in Brief : An unbecoming and unprecedented incident that took place on 30 Jun 2018 during EC meeting, R# 2815 Lt Cdr Foisal Mehdi, (G), BN (retd) the Member Welfare, became violent using abusive words arrogantly and loudly and tried to assault Member Dev R # 3517 Lt Col Atiqul Haque Chowdhury, psc and Member Games & Sports R # 0992 Maj Khaled Saifullah (retd). He (Jt Secy) also mentioned that the officer previously misbehaved with R # 2997 Maj Iqbal Shahriar psc, G (retd) ex GM, R # 3483 Lt Col Md Aslam Hossain (retd) ex DGM (Ops) and R # 2419 Maj A. K. M Enamul Haque, psc (retd) ex DGM (Ops). (j) Procedure Followed: On 01 Sep 2018, an emergency EC Meeting was called to discuss the issue and also to allow him to defend himself. However, he left without defending himself on that day. Then the EC decided to suspend the RAOWA membership of R # 2815 Lt Cdr Foisal Mehdi, (G), BN (retd) and place the issue for approval in the AGM for permanent termination of his membership. Finally, in the 36th AGM, the proposal of termination of membership of R # 2815 Lt Cdr Foisal Mehdi, (G), BN (retd) was approved by voting where 72 members voted for the termination of RAOWA membership of R # 2815 Lt Cdr Foisal Mehdi, (G), BN (retd) and 28 members voted against the proposal. (k) Application to Reinstate: 1st Application – On 02 Nov 2019, Lt Cdr Foisal Mehdi (retd) applied for reinstating his membership which was not accepted by the EC 2019-2020. 2nd Application – On 16 Jul 2025, Lt Cdr Foisal Mehdi (retd) re-applied for reinstating his membership. b. <u>Open Discussion Session</u>. After the presentation, the Chairman declared the house open for the discussion on the reinstatement of RAOWA Membership of Lt Cdr Foisal Mehdi (retd). Accordingly, the following points came up from the attendees: (1) R#1180 Lt Col Akram Hossain (retd) opined that the reason for the agitation of an individual which led to such an incident where being an EC member, Lt Cdr Foisal Mehdi (retd) tried to assault the other two EC members, was not mentioned and he requested to clarify it before the proceeding. In reply, Jt Secy apprised that it had been alleged that Lt Cdr Foisal Mehdi (retd), being member of an audit board, sat with audit farm alone and prepared a report	

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	without the consent of the other EC members and when the report was presented in the EC meeting, in process of argument, Lt Cdr Foisal Mehdi (retd) got agitated and tried to assault two EC members. (2) R#2440 Maj Gen Ehtesham Ul Haque, ndc, psc (retd) mentioned that he was very much aware of the incident which led to the termination of the membership of Lt Cdr Foisal Mehdi (retd) and he did not want to disclose the actual cause which might bring out some other facts. He then informed that Lt Cdr Foisal Mehdi (retd) is a very decent and well-behaved officer who suffered a lot since his termination in 2018. He finally proposed to withdraw his termination of membership immediately. (3) R#1919 Maj Syed Shawkat Nomani (retd) informed that in case of any disciplinary issue, the set policy is mentioned in the RAOWA Constitution was not followed in the case of the incident that occurred with Lt Cdr Foisal Mehdi (retd). He mentioned that any disciplinary issue related to a member should be forwarded to the Discipline Sub-committee which was not done in the case of Lt Cdr Foisal Mehdi (retd). He informed that he was present in the EC meeting as one of the EC members during the incident and he emphasized that Lt Cdr Foisal Mehdi (retd) was targeted as he raised his voice against the corruption and was maligned by the then Chairman of RAOWA. Hence, he proposed to reinstate the membership of Lt Cdr Foisal Mehdi (retd) as the present RAOWA constitution-2024 mentioned that after 3 years of suspension, a member would automatically get back his membership. (4) R#1730 Barrister Maj Mohammad Sarwar Hossain (retd) opined that according to the Law, if any person deserved to be punished, the magnitude of the punishment should be commensurate with the gravity of the offence committed. He expressed that the severity of the punishment awarded to Lt Cdr Foisal Mehdi (retd) had been much more in comparison to the offence committed. Hence, he proposed to reinstate the membership of Lt Cdr Foisal Mehdi (retd) immediately. (5) Referring to the opinion of Barrister Maj Mohammad Sarwar Hossain (retd), R#4019 Cdr Abdur Rashid (X), BN (retd) opined that, apart from being reinstated immediately, Lt Cdr Foisal Mehdi should also be provided with the appropriate compensation, as he was subjected to a harsher punishment for the offence he committed. With that, the Chairman declared the 'Open Discussion Session' closed and proceeded with the voting from the members.	

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	c. <u>Voting Result.</u> As there were none against reinstating membership of Lt Cdr Foisal Mehdi (retd), the house did not need to go for the voting. d. <u>Decision and Adoption.</u> The house unanimously decided to reinstate the membership of R#2815 Lt Cdr Foisal Mehdi, (G), BN (retd).	RAOWA Sectt
10.	<u>Closing Address by the Chairman, RAOWA.</u> The Chairman conveyed gratitude and thanks to all the members for attending the EGM, expressed his deepest appreciation for taking an active part and extending wholehearted cooperation during the proceedings. He requested all to maintain the brotherhood and comradeship amongst the retired officers and uphold the military tradition, customs and etiquette. He urged all to be united and declared solidarity for the brothers in arms. In the finale, he assured that the EC is trying its best and kept no stone unturned to ensure the welfare of the members, whenever and wherever it is possible in any form.	


Lt Col Md Irshad Sayeed, psc (retd)
 Secretary General
 RAOWA

27 Aug 2025


Col Mohammad Abdul Hoque, psc (retd)
 Chairman
 RAOWA

28 Aug 2025

Annex:

A. Member Attendance in EGM on 16 Aug 2025.

RAOWA/EGM/03-04/2025

Dated: 20 Oct 2025

**MINUTES OF THE EXTRAORDINARY GENERAL MEETING (EGM) 3/2025 HELD
ON 11 OCT 2025 AT 1100 HRS AT RAOWA CONVENTION HALL (HELMET)**

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1.	<u>Preamble.</u> The EGM-3/2025 held on 11 Oct 2025 at 1100 hrs at the RAOWA Convention Hall (Helmet). R#2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA, presided over the meeting.	
2.	<u>Agenda for EGM.</u> RAOWA Budget for Financial Year 2025-2026.	
3.	<u>Quorum Declaration.</u> With the initial presence of 102 respected members (the required minimum Quorum presence is 100), the quorum was completed and declared accordingly.	
4.	<u>Attendance.</u> Attached at Annex A.	
5.	<u>Telwat-E-Quran.</u> The meeting started with the recitation from the Holy Quran by Moulana Imam Uddin.	
6.	<u>Opening Address by the Secretary General.</u> R#3766 Lt Col Md Irshad Sayeed, psc (retd), Secy Gen, RAOWA, addressed the audience as follows: “Bismillahir Rahmanir Rahim, Respected Chairman, EC members and honourable members of RAOWA, Assalamu Alaikum and very good morning. With the presence of 102 members, the quorum is completed to proceed with today’s Extraordinary General Meeting. Today’s Extraordinary General Meeting is being convened on the budget proposal for the financial year 2025 - 26, and for its approval. For your kind information that as per the RAOWA constitution, the financial year of RAOWA is considered from October to September for each year. So long this budget used to be proposed and approved during the Annual General Meeting which is usually held in December every year. This used to cause a lapse of three months of the year which used to be needed post facto approval. Besides, in AGM, the Annual Report is submitted after the financial audit is completed on last year's budget. To streamline this issue, the present EC decided to submit the proposed budget and get its approval as soon as the next financial year begins. This would eliminate the requirement of post facto approval of the budget for the lapse period.	

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7.	Before the next AGM (scheduled in December), the financial audit by the registered firm will be completed, and the Annual Report will be submitted during the AGM. Dear members, the next year's proposed expenditure budget is of Tk 23,39,34,806. The details of the budget for the year 2025 -26 will be presented to you by the treasurer. Today's session will focus on ensuring financial transparency, efficiency and accountability in our budget allocation, which is essential for the continued success of RAOWA. The treasurer will present a detailed proposal on the budget, and your valuable insights and feedback will be instrumental in refining and finalizing it. I believe that through your active participation and constructive discussions, we will arrive at a decision that will serve the best interests of RAOWA and its members. Let us enter today's session with a spirit of cooperation and a shared commitment to the prosperity of our association. Without further delay, I now invite our respected Chairman of RAOWA to deliver his welcome address and formally commence today's proceedings. Thank you. <u>Welcome Address by the Chairman.</u> R#2735 Col Mohammad Abdul Hoque, psc (retd), Chairman, RAOWA, gave his address as follows: "Bismillahir Rahmanir Rahim, Respected Members of the Executive Committee, Honourable General Members of RAOWA, Assalamu Alaikum wa Rahmatullahi wa Barakatuh. It is indeed a great privilege for me to welcome you all to this Extraordinary General Meeting of RAOWA. Your presence here today is a testament to your dedication and commitment to the progress and welfare of our esteemed organization. I extend my sincere gratitude to each of you for taking the time to join us for this important session. I also solemnly remember the contributions of RAOWA's founding members and pray for the eternal peace of all RAOWA members who have passed away. Respected Members, with a heavy heart, I want to mention that yesterday we lost the former Chief of Naval Staff, Vice Admiral Sarwar Jahan Nizam, and today morning we have lost Air Cdre M Monzoor Alam. Inna Lillahi Wa Inna Ilahi Rajiwun. We pay our deepest homage to these two senior RAOWA members and pray for the complete salvation of the departed souls.	

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	Today's meeting holds significant importance, as we have gathered to discuss and approve the annual budget of RAOWA. A well-planned and transparent budget is the foundation of sound financial management, ensuring that our association remains financially stable, continues to grow, and serves its members effectively. It is through responsible budgeting that we uphold the values of integrity, accountability, and efficiency in all our initiatives. As we deliver the proposed budget, I encourage each of you to participate actively, offer constructive insights, and engage in meaningful discussions. Your valuable feedback and collective wisdom will help us in making well-informed decisions that align with the best interests of RAOWA and its members. I would like to take this opportunity to commend our Executive Committee, the Treasurer, and the Finance Team for their dedicated efforts in preparing this budget proposal. Their hard work and meticulous planning ensure that RAOWA remains on a strong financial footing, enabling us to achieve our goals and undertake further developmental initiatives. Although today's meeting is centered around a single agenda on the approval of the budget, if time permits, we can also discuss some of the ongoing and future developmental projects of RAOWA. I believe that open dialogue and collaboration will further strengthen our organization and pave the way for sustained growth and prosperity. Respected Members, we are seeing the prevailing situation in the country targeting the army. In this situation I will urge upon all of you to remember that unity among the retired community is very important and significant for the growth of the defence forces in particular and the overall development of the country in general as this retired community can have tremendous impact in all spheres of social, political and economic activities of the country which resulted in the overall expected emancipation of the nations. So, we must remain united as we know 'united we stand, divided we fall'. Let us move forward with today's agenda in the spirit of transparency, unity, and excellence. I look forward to a productive session and positive outcomes that will benefit RAOWA and all its members. Apart from all this, let me remind you about the establishment of RAOWA dental center with six dental chairs, dedicated dentists and modern facilities, which was solely financed by Army Headquarter with the compliments of the respected Chief of Army Staff, the Chief Patron of RAOWA where all RAOWA members and their families will be entitled to have the dental service and this dental facility is also opened for all. So, I humbly request you to circulate and let the people know about this facility.	

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	With that, I thank you all once again for attending this EGM and for your unwavering dedication to RAOWA. Let us pray to Almighty Allah to bestow His infinite blessings on us, and we move forward. I now invite the Secretary General to proceed with the presentation of today's agenda points. Assalamu Alaikum wa Rahmatullahi wa Barakatuh." 8. <u>Agenda Presentation.</u> The agenda of EGM will cover the necessary discussion and approval of the RAOWA Budget for the Financial Year 2025-2026 period, covering from 01 Oct 2025 to 30 Sep 2026. The details of the proposed budget are attached in Annex B. a. <u>Presentation on the Proposed Budget.</u> (1) At the outset, R#2978 Capt Zakir Ahmed Zakir (retd), Treasurer, RAOWA, appraised the house regarding some considerations in preparing the proposed budget for the year 2025-2026 period, covering from Oct 2025 to Sep 2026. He mentioned that although we are proposing the budget for next year, we kept in mind and gave due consideration to the long-term views and visions of RAOWA. (2) He informed that in some cases we would have the expenditure which incurs more than the budget, as the overall expenditures are not always bad, and all savings are also not always good. He opined that the capital expenditures are needed for better service delivery, enhancement of revenues and cost savings. He added saying that budget approval is not the final approval to spend the budget amount as our procedure requires us to assess the need and the expenditure till the last moment of committing to the expenses. (3) Treasure informed that we would refer to the actual performance of the 2024-2025 financial year, but we will try to limit the discussion because we will discuss that in more detail in the upcoming AGM to be held in December, and we will focus more on the next year's budget. (4) Before presenting the next year's budget, he presented the house with the long-term financial forecast of RAOWA till the year 2044, as this would help us set our mindset for the annual budget of this year. (5) He then presented the salient points of the RAOWA Budget for the year 2025-2026 period covering from Oct 2025 to Sep 2026. These are: (a) <u>Revenue- Income Budget.</u> i. Approved Income budget for 2024-2025: 30.18 Crores. ii. Actual Income for 2024-2025: 29.90 Crores.	

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	iii. Proposed Income budget for 2025-2026: 33.44 Crores. (b) <u>Capital Cost/Expenditure.</u> i. Approved Capital Cost/ Expenditure for 2024-2025: 3.15 Crores. ii. Actual Capital Cost/ Expenditure for 2024-2025: 0.95 Crores. iii. Proposed Capital Expenditure/Cost for 2025-2026: 4.60 Crores. (c) <u>Operational Cost/Expenditure.</u> i. Approved Operational Cost/Expenditure for 2024-2025: 15.68 Crores. ii. Actual Operational Cost/Expenditure for 2024-2025: 13.34 Crores. iii. Proposed Operational Cost/Expenditure for 2025-2026: 18.79 Crores. (d) <u>Total Expenditure.</u> i. Total Approved Expenditure for 2024-2025: 18.83 Crores. ii. Total Actual Expenditure for 2024-2025: 14.29 Crores. iii. Total Proposed Expenditure for 2025-2026: 23.39 Crores. (e) <u>Estimated Surplus/Savings.</u> i. Expected Savings in 2024-2025: 11.35 Crores. ii. Actual savings in 2024-2025: 15.60 Crores. iii. Estimated Savings in 2025-2026: 10.05 Crores. (6) Treasure explained the reasons for not expending the huge amount of budget allotted for capital expenditures/costs, as well as the reasons for proposing an increased budget under the operational cost for the year 2025-2026. He mentioned that we were coming across several offered options in implementing various development projects after allocating the budget last year and we took some time to decide on the best option from those offers which ultimately delayed the expenditures. He pledged that now that those development projects had been finalized and would be implemented, the allotted budget would be implemented in the next financial year.	

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	(7) With that, the Treasurer ended his presentation on the proposed annual budget for the period from Oct 2025 to Sep 2026 and handed over the proceedings to the Chairman. b. <u>Open Discussion Session.</u> At this point, their Chairman declared the house open for the discussion on the proposed budget. Accordingly, the following points came up from the attendees: (1) R#1059 Freedom Fighter Maj A K M Hafizur Rahman (retd) opined that presently RAOWA possessed a handsome amount of money as FDR, which could be utilized in some income generation projects which would also create job opportunities for the members. In reply, the treasurer mentioned that it was a good proposal which needed to have a separate EGM to get the decision from the members. (2) R#2147 Brig Gen Fakhruddin Haider, ndu, psc (retd) mentioned that the income from the restaurant was 1.34 crores in the last year and has been estimated at 1.4 crores in the next year. He then opined that, as RAOWA is a welfare association, it should not plan to make income from the restaurant. He also claimed that the price of items in the RAOWA restaurant is comparatively higher than in other clubs and restaurants. In reply, the Treasurer mentioned that if we don't plan or estimate income from the restaurant, how can we meet the overhead cost for running the restaurant like salaries and allowances of staff involved in restaurant operations, various utility services bills like electricity, gas and water. Regarding the profit of items, the treasure added that the comparison between the price of items of RAOWA restaurant and other clubs/restaurants needed to be studied and assessed for further decision. He also informed that members and their families are exempt from service charges, which is being taken from the accompanied outside guests and on takeaways/parcels. In this regard, R#3158 Capt Khairuddin Barkat (retd) opined that we need to have a profit to run the various services, otherwise, those will stop functioning. (3) R#893 Col Kazi Ashraf Uddin Ahmed, psc (retd) opined to have a separate head with additional budget under Welfare Fund titled as "Special Assistant/Help" to meet the special case/special needs for the distressed or needy members. He also suggested updating the contract address and mobile number of the members. In reply, the Chairman mentioned that we have a Welfare Policy, and according to that, we address the special needs of needy members in terms of financial assistance. More so, he urged all to share any information related to RAOWA members whenever possible. Adding to that, Secy Gen informed the house that last year we had a budget of 2.31 Crores Taka in the welfare fund and in the last 11 months, we expended/donated 1.43 Crores Taka. He	

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	mentioned that apart from the Family Welfare Scheme (FWS) money after the death of the member, we also donated for treatment purposes and other financial assistance to the distressed members. Finally, he pledged that if the allocated budget for the Welfare Fund runs out, we would re-allocate more budget in the welfare fund from some other heads. (4) R#5841 Lt Cdr Shamsuddin Ahmed, (S), BN (retd) proposed to increase the amount of the donation for the families of deceased members from 2 Lac to 3 Lac taka, considering the present financial state of RAOWA. In reply, the Chairman opined that the proposal might be raised in the upcoming AGM, and it requires studying the financial aspect of it in the context of the overall vision and views of RAOWA. In addition, Secy Gen apprised that apart from granting 2 Lac taka to the family members of the deceased members, we also provide necessary financial assistance to their family members as and when required. (5) R#5000 Col M M Alamgir, MPhil, MPH (retd), proposed for establishing Nursing Care Centre or arranging the provision of providing or home bent nursing care by outsourcing with a minimum fee for the elderly members, as RAOWA is in a good financial state. The Chairman replied that though the proposal is good, we need to have a feasibility study on this. (6) R#1758 Lt Col Md Shahadat Hossain, psc (retd), inquired about the reason for not allocating any budget on the "Research Support" under RAOWA Research Centre (RRC), as the main objective of RRC is to conduct research. He also requested to apprise the house of the justification for allocating 50 Lac taka to RRC. In reply, R#4804 Lt Col Md Nuruzzaman, G (retd), Members Library & Publication mentioned that due to the different social and political turmoil in the last year, RRC could not perform its usual activities, which we planned to conduct in the next financial year and that is the reason we have proposed to allocate 50 Lac taka to RRC. In regards to not allocating budget for "Research Support", R#3349 Lt Col Sharif Md Abul Hussain (retd), Member Development, mentioned that as there is a renovation in progress for RRC, an additional budget has been kept for the development purpose from the research support head and if needed, the budget could be re-allocated for research support from other sub-head. (7) R#2147 Brig Gen Fakhruddin Haider, ndu, psc (retd) inquired on whether the budget allocated for staff salary has been considered based on the probable salary increment of government officials under the National Pay Commission or not? In reply, Secy Gen apprised that every year a 5% increment is added to the salary of the staff and recently we also increased the salary of the staff by 5-20% considering the present economic condition and inflation.	

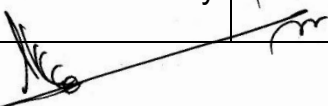
SL	Agenda, Discussion & Decision	Action by
	c. <u>Decisions.</u> (1) Additional budget may be reallocated for the Welfare Fund, if needed, from other heads. (2) Budget for Library and Publication may be readjusted from its sub-heads according to the requirements. d. <u>Adoption of the Proposed RAOWA Budget for Financial Year 2025-2026.</u> As there were no more points on the budget discussion, with the request of the Chairman, R#4525 Gp Capt Muhammad Minhajuddin Sheikh (retd) proposed the adoption of the RAOWA Budget for Financial Year 2025-2026, and R#893 Col Kazi Ashraf Uddin Ahmed, psc (retd) seconded the proposal. Thereby, the RAOWA Annual Budget for the Financial Year 2025-2026 period covering from 01 Oct 2025 to 30 Sep 2026 was passed by the house. 9. <u>Any Other Points.</u> Then the Chairman requested the house for any other points apart from budget-related issues. a. <u>Discussions.</u> (1) R#3132 Maj Muhammad Khalil Un Nabi (retd) opined that we might follow the BA number (same applicable for Navy and Air Force) instead of the RAOWA number for contracting with senior members to know their well-being, which would assist in identifying the elderly members. He further suggested that RAOWA might take the initiative for a development project for the members at a reduced price who do not have any flat/plot in the DOHSs. He also proposed that the income from the beverage room must be segregated from the overall income of RAOWA. In reply, Secy Gen informed that though we follow the RAOWA number in communicating with the members to know their well-being, we also give priority to the course number as well as the members of 80 years old. He then mentioned that the incomes from the beverage room are maintained in a separate account, all expenditures related to the beverage room are disbursed from that account separately and this does not get mixed with any other income or funds. Appreciating the proposal for a development project for the members who have not got any flat/plot in the DOHS, R#1722 Brig Gen Md Sayeedur Rahman, BP (retd), Sr Vice Chairman, requested him to forward a plan proposal once a committee is formed to assess the feasibility of implementing the proposed project. (2) R#3506 Brig Gen Tasaddek Hossain, psc (retd) mentioned that the existing space available in the restaurant is insufficient to meet the influx of members, specially in the evening and that is why I proposed to the Chairman to cover the space used for the staircase connecting from level-4 to level-5 which remains unused and convert the space for the restaurant. In reply, the Chairman	Treasurer, Mem Welfare Treasurer, Mem Lib & Pub

SL	Agenda, Discussion & Decision	Action by
	informed that we assessed that space (around 252 sq-ft) which could be added to the restaurant, but it needs effective architectural design, to support the space from level-4. He added that the issue was also discussed in the EC meeting, as some of the general members are still in favour of keeping the duplex staircase, and keeping all these in mind, we would find out the best possible options. (3) R#939 Brig Gen Shah Jalal, psc (retd) raised the following points: (a) Restaurant must stop using soybean oil for cooking purposes, as it is very harmful. (b) A cell/section may be formed to know the well-being of the elderly members regularly over the phone and provide necessary support as much as possible. (c) Provide required support to the distressed member, specially those who have not got any plot/flat at DOHS and are receiving old pension. In reply, the Chairman informed the following: (a) Restaurant will avoid using soybean oil for cooking purposes as much as possible. (b) We have already started the procedure to know the well-being of the elderly members by seniority of RAOWA members over phone (daily 10 members) from our Member Support Centre and one GM has been detailed to call the eldest members and maintaining a register he is giving written feedback directly to the Chairman every day and necessary supports are being rendered to them as much as possible. (c) This EC is working very hard to revitalize the One Rank One Pension (OROP) and ration issues for its implementation in coordination with AHQ. (d) Proposal to increase the amount of monthly Old Age Allowance (Tk 1000.00) for the elderly def members (above 65 years), which is being received from Sena Kallyan Sangstha (SKS), is under due consideration. (4) R#2991 Maj Muhammad Nurul Islam, psc, G+ (retd) proposed to establish a medical point at RAOWA like the DOHSs in consultation with AHQ for the retd officer who resides outside of the DOHSs. He also proposed to endeavour with AHQ to allow the CMH treatment of the spouse of retired officers after his/her remarriage in the case of the death of their spouse (according to the pension book). In reply, the Chairman mentioned that we would	

SL	Agenda, Discussion & Decision	Action by
	take up a case with AHQ to establish a medical point at RAOWA for the members who reside outside of DOHSs. Regarding the entitlement of medical treatment of the spouse after remarriage in case of the death of 1st spouse, he opined that this is an old issue and we have already taken up a case with AHQ and are awaiting their response on it. (5) R#5104 Lt Col Mohammad Ferdous Hasan Tito, PBGM (retd), inquired about the proposal of granting land for RAOWA at Jolshiri by AHQ. In reply, the Chairman informed that we had been pursuing the matter since we took over as EC, and hopefully it would be implemented soon. (6) R#1357 Maj Ameen Ahmed Afsary (retd) proposed to replace the old-fashioned external lights being used at night for various programs in our convention halls. Additionally, he suggested diverting all the vehicles coming for the wedding programs through the outside gate (inside the grill) beside Gate-2, to avoid traffic in front of the entrance of the reception lounge. He also proposed to improve the outside facelift of the RAOWA building, as it looks very shabby compared to other nearby buildings. He further inquired about the progress on provisioning the guest rooms for the members coming outside of Dhaka, as it was decided in the previous EGM. In reply, Secy Gen informed that we had been working on channeling to divert the vehicles coming to the wedding program at the convention halls, as you suggested. He continued that the proposal on replacing the old external lights is accepted, and the facelift of the whole RAOWA building has already been planned. In regards to the guest rooms, as mentioned, he informed that we have planned to renovate the 2nd and 3rd floors of the old building to convert these two floors into guest rooms, accommodating 6 guest rooms on each floor. (7) R#3712 Maj Anisur Rahman (retd) mentioned that the government has decided to grant a revised pension after 15 years for the retired officials who got 100% pension, but no decision has been taken for the retired officials who surrendered 50% of their pension due to the new pension policy. He suggested that, as we submitted 50% of our pension to the government, the same kind of consideration should be given for these retired government officials. In reply, the Chairman apprised that AHQ, Pay Pension and Allowance Directorate is working on it as it requires a significant amount of money, which must be decided at the government level. In addition, R# 3061 Air Cdre Shahe Alam, ndc, psc (retd), VC (Air) suggested putting up the issue in the meeting on OROP, which will be organized by RAOWA at the end of this month.	

SL	Agenda, Discussion & Decision	Action by
	b. <u>Decisions.</u> (1) A committee may be formed to assess the feasibility of running a development project at a reduced price for the member who does not have any plot/flat in DOHSs. (2) Necessary steps will be taken to increase the space of the restaurant by utilizing the space used for the underutilized duplex staircase from Level 4 to Level 5. (3) Restaurant will reduce the use of soybean oil for cooking purposes as much as possible. (4) A case will be taken up with AHQ to establish a medical point at RAOWA for the members who reside outside of DOHSs. (5) A case will be taken up with AHQ for the entitlement of medical treatment in the CMH of the spouse of the officers who went for remarriage after the death of their present spouse, and for the spouse of the young unmarried officers who voluntarily retired/medically board out (MBO). (6) Facelift of the whole RAOWA building will be done immediately, and the external lights used for wedding programs at the convention halls will be replaced.	RAOWA Sectt Mem Dev Mem Food & Bev RAOWA Sectt RAOWA Sectt Mem Dev, Mem Food & Bev
10.	<u>Closing Address by the Senior Vice-Chairman, RAOWA.</u> As there is no other point, the Chairman requested R#1722 Brig Gen Sayeedur Rahman, BP (retd), Senior Vice Chairman, to proceed with the closing speech. Hence, the Senior Vice Chairman gave the following closing speech: “Assalamu Alaikum, At the beginning, please accept my gratitude for your active participation in formulating and approving the proposed budget. As we are a welfare association, we need to give preference to the welfare of our members. Accordingly, the budget of the next year has been formulated keeping in mind the various welfare activities and projects for the general members. I end my speech by requesting all to maintain the brotherhood and comradeship amongst the retired officers and uphold the military tradition, customs and etiquette. I urged all to be united and declared solidarity for the brothers in arms. May Allah bless us all and shower His endless mercy on us. Thank you all. Allah Hafez.”	


Col Mohammad Abdul Hoque, psc (retd)
Chairman, RAOWA
23 Oct 2025


Lt Col Md Irshad Sayeed, psc (retd)
Secretary General, RAOWA
23 Oct 2025

Annex:

- A. Member Attendance in EGM on 11 Oct 2025.
- B. Approved RAOWA Budget for Financial Year 2025-2026.

ANNEX E TO
43rd AGM BOOKLET

RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget 2025-2026	Justification
SUMMARY OF APPROVED INCOME BUDGET			
1	Catering Dept:	27,680,000	
2	Beverage Dept	12,605,000	
3	Convention Halls:	88,100,000	
4	RAOWA Old Hall:	-	
5	Games & Sports Dept	3,200,000	
6	Library & Pub. Dept	1,300,000	
7	RAOWA Research Center (RRC)	-	
8	RAOWA Ladies & Children Affairs Sub-Committee	500,000	
9	Welfare Department:	-	
Sectt Dept:			
10	Membership:	4,850,000	
11	Space Rent of RAOWA Complex:	144,645,121	
12	Bank interest / FDR interest	40,000,000	
13	Sales of Coupon in Different Events/sponsor & Donation.	3,700,000	
14	Income from Dental Dept.	3,700,000	
15	Others Income :	4,198,000	
	Total Gross Income:	334,478,121	

SUMMARY OF APPROVED EXPENDITURE BUDGET (OVERHEAD, MAINT. & ROUTINE EVENTS) OCT 2025 TO SEP 2026

CAPITAL COST			
1	Maintenance & Technical Department:	35,150,000	
2	Catering Department:	6,450,000	
3	Lounges	2,000,000	
4	Beverage Department:	1,770,000	
5	Bakery Department:	650,000	
	TOTAL CAPITAL COST	46,020,000	
Operational Expenses			
6	Welfare Department:	23,150,000	
7	Entertainment & Cultural	20,460,000	
8	Library & Pub. Dept.	9,175,000	
9	RAOWA Ladies & Children Affairs Sub-Committee	650,000	
10	RAOWA Research Center (RRC)	5,000,000	
11	Games & Sports	3,450,000	
12	Overhead Cost (Sectt):	66,161,234	*Incl. New Staff
12	Dental Center Cost	3,652,571	
13	Administrative Cost:	49,116,000	
14	Convention Halls	7,100,000	
	Total Operational Expenses	187,914,806	
15	Total Expenditure:	233,934,806	
16	Total Gross Income:	334,478,121	
	Cash Surplus / (Deficit) (16-15)	100,543,316	

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RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
DETAILS OF APPROVED INCOME BUDGET			
1	Catering Dept:		
	a. Restaurant (Gross Income)	14,000,000	
	b. Party Center Rent for R. Rest.	-	
	c. Wastage Sale (Used Oil)	180,000	
	d. Bakery (Gross Income)	6,000,000	
	e. Iftar Delight Sales	7,500,000	
	Sub.Total:	27,680,000	
2	Convention Halls:		
	a. Convention Hall Rent	35,000,000	
	b. External Lighting Charge	4,500,000	
	c. Hall Service Charge	18,000,000	
	d. Catering/Food & Others Charge	10,000,000	
	e. Event Mangt Charge	9,000,000	
	f. Kitchen Charge	2,500,000	
	g. Utensil Charge	700,000	
	h. Stage Charge/Platform rent	600,000	
	I. Chair Cover & Ribbon Charge	5,000,000	
	j. Operating Income	150,000	
	k. Photography Income From Client		
	l. Driver Food Charge	500,000	
	m. Hall booking cancellation (Late Fee/Extra Hall Rent) Overstay, Shifting Chrg.	600,000	
	n. Gas Bill Profit (Conv. Hall Kitchen)	1,100,000	
	o. Sound System etc.	400,000	
	p. Cordless Microphone Rent	50,000	
	q. Expected Rent from LED Screen	-	
	Sub.Total:	88,100,000	
3	RAOWA Old Hall:		
	a. RAOWA Old Hall Rent:	-	
	Sub.Total:	-	
4	Beverage Dept		
	a. Beverage (Gross Income)	12,000,000	
	b. Guest Charge (Beverage)	550,000	
	c. Wastage sale	55,000	
	Sub.Total:	12,605,000	
5	Games & Sports Dept		
	a. Gym & Swimming	1,000,000	
	b. Card Room	1,000,000	
	c. Tombola	1,200,000	
	Sub.Total:	3,200,000	
6	Library & Pub. Dept		
	a. Advertisement Mirror/Souvenir & others	800,000	
	b. Sponsorship Received From raowa Book Fair	500,000	
	Sub.Total:	1,300,000	

RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
7	RAOWA Research Center (RRC)		
	a. Sale of RAOWA Review	-	
	Sub.Total:	-	
8	RAOWA Ladies and Children Affairs : (Includes Space Rent and Party Center Rent)	500,000	
	Sub.Total:	500,000	
9	Welfare Department:		
	a. Donation for Raowa Welfare Fund	-	
	b. Donation from R. Member	-	
	c. Donation from Member for Flood Victim	-	
	Sub.Total:	-	
	Sectt Dept:		
10	Membership:		
	a. Membership Subscription (Initially one time).	4,500,000	
	b. Membership ID Card	350,000	
	Sub.Total:	4,850,000	
11	Space Rent of RAOWA Complex:		
	a. Floor Rent to be received from tenants	140,914,621	
	b. ATM Booth Rent (MTBL and Exim Bank)	1,250,496	
	c. Barbar Shop Rent	540,000	
	d. Space Rent Vagyakul Mistarna Bhandar	-	
	e. Space Rent From Innova Media	1,100,004	
	f. Space Rent From Nice Event.	-	
	HR PHARMA	840,000	
	Sub.Total:	144,645,121	
12	Bank interest / FDR interest	40,000,000	
	Sub.Total:	40,000,000	
13	Sales of Coupon in Different Events/sponsor & Donation		
	Coupon Sale for F/A	200,000	
	Coupon Sale for Lt Gen Md Atikur Rahman	-	
	Coupon Sale for Pahela Boisakh	400,000	
	Coupon Sale of Veterans Day	150,000	
	Coupon Sale for Picnic	600,000	
	Coupon Sale for 31st Night	600,000	
	Sub.Total:	1,950,000	
	Donation for Mosque Extension:		
	Donation From BAY/SIM Group	-	
	Donation From Respected Army Chief Patron	-	
	Sub.Total:	-	
	Donation for Jatiya Shaheed Sena Dibos:		

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RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
	Sponsorship From TBL for Jatiya Shaheed Sena Dibos	1,000,000	
	Donation From Shimanto Tohobil for Jatiya Shaheed Sena Dibos	300,000	
	Donation From SKS for Jatiya Shaheed Sena Dibos	350,000	
	Donation From Astha Life Insurance Com. for Jatiya Shaheed Sena Dibos	50,000	
	Sub.Total:	1,700,000	
	Donation for Lt Gen Md Atikur Rah.		
	Coupon Sale	-	
	Donation From R. Chairman	-	
	Donation From Maj Gen Kaikobad	-	
	Sub.Total:		
	Donation for MAG Osmani	50,000	
	Sub.Total:	50,000	
	Total:	3,700,000	
14	Income from Dental Dept.	3,700,000	
	Sub.Total:	3,700,000	
15	Others Income :		
	a. Miscellaneous: (Salary Deduction, Nomination form Sales, Overstay (Conv. Hall, Photocopy Income etc.)	800,000	
	b. Wastage sale	200,000	
	c. Staff house rent	100,000	
	d. Tender schedule	-	
	e. Sena Kallyan Insurance Co.	130,000	
	f. SVC Charge From bKash	240,000	
	g. SVC Charge From bKash (Lift Man)	84,000	
	h. SVC Charge From Servicengine Ltd.	240,000	
	i. SVC Charge From Servicengine Ltd. (Lift Man)	84,000	
	j. SVC Charge From Member Sp Cen.	30,000	
	k. Ambulance Rent	50,000	
	l. Ambulance for Fuel Charge From Member	20,000	
	m. Parking Fee	300,000	
	n. Parking Pass	400,000	
	o. SMS Charge	220,000	
	p. Tips From Conv. Hall	1,300,000	
	Sub.Total:	4,198,000	
	Total Income:	334,478,121	

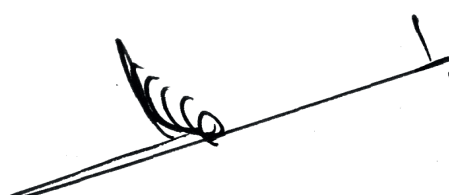
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RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
Details: APPROVED EXPENDITURE BUDGET (OVERHEAD, MAINT. & ROUTINE EVENTS) OCT 2025 TO SEP 2026			
Maintenance & Technical Department:			
1	Minor Works	1,000,000	
2	Repair & Maintenance works Electric water, building, AC, Lift & Generator, Vehicles,P.A equipment Etc.	5,000,000	
3	CCTV & Camera Purchase and Maintenance	350,000	
4	Payment to Bangladesh Techno rise Ltd to finalization of fire fight contract	500,000	
5	Repair & Maintenance Micro bus	600,000	
6	Renovation of RAOWA Bakery Kitchen	1,000,000	
7	Face-lifting of Convention Halls, Entrance including entries and stairs	5,000,000	
8	Renovation of convention halls including pantry, hand wash room & toilets	3,450,000	
9	Repair, maint of 3 LED and purchase of a new LED for convention hall	600,000	
10	Renovation of RAOWA Ladies Club	150,000	
11	Renovation of RAOWA Old Building	15,000,000	
12	Investment to increase hall Booking	1,500,000	
13	Repair, Maint. of Convention hall	1,000,000	
	Sub.Total:	35,150,000	
Catering Department:			
14	Kitchen Utensil and Eqpt (Conv. Hall)	600,000	
15	Crockeries & Cutleries for Restaurant and Conv.Hall	1,000,000	
16	Computer (Desktop) Lighting & LED.)	150,000	
17	Procurement of Chair cover, table cloth & top Conv. Hall	1,000,000	
18	Repair and Maint. of Restaurant	500,000	
19	Interior of Restaurant	500,000	
20	RMS, Que management & handheld order/Software Update system	1,000,000	
21	Installing Rack in the Pantry of Conv. Hall.	1,000,000	
22	Dresses for Cook /Waiter/Cleaner	700,000	
	Sub.Total:	6,450,000	





RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
	<u>Lounge Services</u>		
23	Preparation of lobby lounge of ground floor	2,000,000	
24	Preparatiopn of member lounge of 5th floor	-	
	Sub.Total:	2,000,000	
	<u>Beverage Department:</u>		
25	Repair & Maintenance Bev. Room.	500,000	
26	Computer, Website Dev. IT Hardware, Bev. Software etc.)	150,000	
27	Renewal Bev. License	250,000	
28	Beverage Night Exp.	495,000	
29	Brand Registration for Beverage Foreign Liquor	175,000	
30	RMS, Que management & handheld order system	-	
31	Crockeries & Cutleries for Beverage Room	200,000	
	Sub.Total:	1,770,000	
	<u>Bakery Department:</u>		
32	Repair & Maint of Bakery	250,000	
33	Computer, Hardware & Software	150,000	
34	Equipment for Bakery	250,000	
	Sub.Total:	650,000	
	TOTAL CAPITAL COST	46,020,000	
	<u>Welfare Department:</u>		
35	i. FWS Money (Death Incident)	15,000,000	
	ii. Financial Help/Treatment / Emergency Grant	5,000,000	
	iii. CMH Visit (Fruit Flower)	450,000	
	iv. Financial Help (Flood Victim)	2,000,000	
	v. Donation to Madrasha and Orphanage	200,000	
	vi. Relief /Blanket Distribution	500,000	
	Sub Total:	23,150,000	
	TOTAL WELFARE DEPT. COST	23,150,000	
	<u>Entertainment & Cultural</u>		
37	<u>Picnic:</u> (a) Admin Cost Tk. 5,50,000.00 (b) Food Tk. 15,50,000.00 (c) Cultural Tk. 2,30,000.00 (d) Pandel & Decoration Tk.3,50,000.00 (e) Sports Tk.4,00,000.00	3,080,000	* Total Exp. Tk.32,29,844/- Less: Coupon Sale Tk. 5,20,000/- Actual Exp Tk.27,09,844/-
38	<u>Shahid Dibas & International Mother Language Day:</u> (a) Admin Cost Tk. 1,00,000.00 (b) Food Tk. 1,00,000.00	200,000	

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RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
39	Jatiya Shaheed Sena Dibos: (a) Admin Cost Tk. 2,00,000/- (b) Food Tk. 8,00,000/- (c) Souvenir Print Tk.5,00,000/- (d) Event Cost Tk. 5,00,000/-	2,000,000	* Total Exp. Tk.21,98,541/- Less: Sponsor/Donation Tk. 17,00,000/- Actual Exp Tk.4,98,541/-
40	Founding Anniversary: (a) Admin Cost Tk. 4,00,000.00 (b) Food Tk. 8,50,000.00 (c) Cultural Tk. 2,50,000.00 (d) Sports Carnival-26 Tk.10,00,000/- (e) RAOWA Marathon-25, Tk.15,00,000/-	4,000,000	* Total Exp. Tk.41,40,399/- Less: Coupon Sale Tk. 1,83,350/- Actual Exp Tk.27,09,844/-
41	Independence and National Day: (a) Admin Cost Tk. 50,000.00 (b) Food Tk. 2,00,000.00 (c) Cultural Tk. 70,000.00	320,000	Ramadan
42	Pohela Baishak: (a) Admin Cost Tk. 1,00,000.00 (b) Food Tk. 6,50,000.00 (c) Cultural Tk. 2,50,000.00	1,000,000	
43	Veterans Day Celebration (a) Admin Cost Tk. 3,00,000.00 (b) Food Tk. 8,50,000.00 (c) Cultural Tk. 3,50,000.00	1,500,000	
44	Eid Re Union (One) April-2026: (a) Admin Cost Tk. 4,00,000.00 (b) Food Tk. 10,00,000.00 (c) Cultural Tk. 4,00,000.00	1,800,000	
45	Victory Day Celebration: (a) Admin Cost Tk. 1,00,000.00 (b) Food Tk. 1,50,000.00 (c) Cultural Tk. 100,000.00	350,000	
46	New Year Celebration: (a) Admin Cost Tk. 2,50,000.00 (b) Food Tk. 8,50,000.00 (c) Cultural Tk. 6,00,000.00	1,700,000	* Total Exp. Tk.16,30,215/- Less: Coupon Sale Tk. 5,65,500/- Actual Exp Tk.10,64,715/-
47	RAOWA Cultural Night (Social Evenings /Chief Patron and Eid Re Union June-2026): (a) Admin Cost Tk. 1,50,000.00 (b) Food Tk. 5,50,000.00 (c) Cultural Tk. 2,00,000.00	900,000	
48	RAOWA Cultural Night (Social Evenings) Sept-2026): (a) Admin Cost Tk. 1,50,000.00 (b) Food Tk. 5,50,000.00 (c) Cultural Tk. 2,00,000.00	900,000	

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RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
49	Staff Family Day: (a) Admin Cost Tk. 1,00,000.00 (b) Food Tk. 3,00,000.00 (c') Gift Item Tk.8,50,000/ (c) Cultural Tk. 50,000.00	800,000	
50	Maj Gani Death Anniversary (a) Admin Cost Tk. 10,000.00 (b) Food Tk. 50,000.00	60,000	
51	Gen Osmani Death Anniversary (a) Admin Cost Tk. 50,000.00 (b) Food Tk. 3,00,000.00 (c') Souvenir Print Tk. 1,00,000/-	450,000	
52	Reception of Freedom Fighters: (a) Admin Cost Tk. 2,50,000.00 (b) Food Tk. 2,50,000.00	500,000	
53	5th August July Biplob.	600,000	
54	<u>Birthday Celebration for Lt Gen Atikur Rahman</u>	-	* Total Exp. Tk.1,26,895/- Less: Coupon Sale/Donation Tk. 93,850/- Actual Exp Tk.33,045/-
55	Extra Program (if any)	300,000	
	Sub.Total:	20,460,000	
	Library & Pub. Dept.		
56	Mirror/Souvenir Publication.	1,350,000	
57	Library Books Purchase	1,300,000	
58	RAOWA Book fair	600,000	
59	RAOWA Library and Publication Development Cost	500,000	
60	Amor Ekushey Boi Mela / Book Fair	600,000	
61	Purchase of High grade computer , Desk top Computer and Printer/E-book & LMS System	1,325,000	
58	Newspaper & Magazine	300,000	
59	Social Media Channel Inc. Zoom & Youtube/ Web Site & Online Platform Incl ICT	800,000	
60	Reading Corner/Book Outlet/Shop	2,400,000	
	Sub.Total:	9,175,000	
61	RAOWA Research Center (RRC)		
	a. Development/Skill Training Exp.	550,000	
	b.Reasearch Support	-	
	c. Entertainment & Meeting	300,000	
	d. Honorarium for researchers, authors and reviewers	1,300,000	
	e.Printing Cost For Publication	1,500,000	
	f.Seminar	1,350,000	
	Sub Total	5,000,000	
	Total Library & Publication:	14,175,000	

RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
	RAOWA Ladies and Children Affairs		
62	Cul Prog Annadodhara, Meena Bazar, Picnic, Meeting Ladies & Children Affairs.	650,000	
	Sub.Total:	650,000	
63	Games & Sports		
	a. Repair & Maintenance Swimming Pool & Gym.	2,100,000	
	b. Purchase of Sports Equipment	-	
	c. Repair & Maintenance for Billiard Room	150,000	
	d. Repair & Maintenance for Card Room	700,000	
	e. Tombola Exp,	500,000	
	Sub Total	3,450,000	
	Overhead Cost (Sectt):		
64	Staffs Salary (RAOWA)	55,762,805	*Incl. New Staff
65	Bonus to Staffs	6,638,429	
66	Overtime/Wages	3,360,000	
67	Staff Gratuity/Earned Leave	400,000	
	Sub Total	66,161,234	
	Dental Center Cost		
68	Salary (Dental Staffs) 4 Bad	3,264,000	
69	Bonus to (Dental Staffs) 4 Bad	388,571	
	Sub Total	3,652,571	
	Administrative Cost:		
	AGM / EGM :		
70	AGM, EGM (including Meet & Greet) Election etc.	4,500,000	
71	Annual Doa & Ifter Mahfil	800,000	
72	Advertisement	70,000	
73	Postage & Courier / SMS	2,000,000	
74	Pest Control Service	240,000	
75	Printing & Stationery,	800,000	
76	Conveyance	50,000	
77	RAOWA Official Meetings & Others	1,000,000	
78	Ifter Delight (Purchase)	6,000,000	
79	Audit Fee (Internal & External)	150,000	
80	Audit Fee (Special if any)	100,000	
81	Legal Adviser's Fee/Law charge	150,000	
82	Bank Charge, Visa card charge etc.	1,000,000	
83	TDS (Tax) & Excise Duty on FDR	500,000	
84	News paper Ad, Flower Bouquet (Death Incident)	150,000	
85	VAT, Fitness , Tax Token, Trade License and Others	4,700,000	
86	Fuel, Oil and Lubricants for Generator	300,000	
87	Fuel for Vehicles	600,000	





RETIRED ARMED FORCES OFFICERS' WELFARE ASSOCIATION (RAOWA)
Approved Budget for the Year Covering 01 October 2025 - 30 September 2026

Sl.	Budget Head	Approved Budget -2025-2026	Justification
88	Utilities: Electricity, WASA, Gas, Tel. bill	17,000,000	
89	Hot Weather and Conservancy	1,500,000	All Conv. Halls and Utility Svc Up to 5th Flr.
90	Uniform/Dresses/Attires	200,000	
91	Internet bill, dish line bill etc.	200,000	
92	Miscellaneous: (Jar Water, zoom/inter net Pack, Decorator Bill , Toner Bill, Potable Security Pot. etc.)	1,500,000	* Miscellaneous Income not adjusted here
93	Crest /Souvenir /Gift	300,000	
94	Garbage	250,000	
95	Complimentary Food Coupon (Old Meb)	50,000	
96	Benin Tragedy Exp.	30,000	
97	Food for Deceased Members Family	250,000	
98	Insurance for Building & Fixed Assets	1,000,000	
99	Paid to RDFC holder	200,000	
100	Honorarium for EC Member	612,000	
101	Honorarium for Member Sub-committee (14 Sub-Committee & 98 Member @1000/)	1,176,000	
102	Honorarium for (Imam and Moazem)	63,000	
103	Income Tax (Advance Holding Tax)	675,000	
104	Training Program (Member & Staffs)/Skill Training/Hybrid Learning Centre/ Education/ Learning Institute	700,000	
105	Legal Sp of BDR Carnage	300,000	
	Sub Total	49,116,000	
106	Convention Halls Exp.		
	a. Salary and Wages	1,500,000	
	b. Bonus to Staff	200,000	
	c. Hall & SVC Maintenance/Payment	4,500,000	
	d. Tips paid to Conv. Hall Staffs	900,000	
	Sub Total	7,100,000	
	Total Operational Expenses	187,914,806	
	Total Expenditure:	233,934,806	
	Total Gross Income:	334,478,121	
	Cash Surplus / Deficit	100,543,316	



Treasurer



Secretary General