

PRIVATE & CONFIDENTIAL

AUDITORS' REPORT & FINANCIAL STATEMENTS OF

Khulna Mukti Seba Sangstha (KMSS)

36 Sher-E- Bangla Road Khulna-9100.

Project Title: "Consolidated Accounts"

For the Year Ended June 30, 2025



Islam Jahid & Co. Chartered Accountants

Dhaka Office-1 : Hassan Plaza, (ATN News Building), 53, Kawran Bazar C/A,
(5th & 10th Floor), Suit 5-C & Suit 11-A, Dhaka-1215

Dhaka Office-2 : 128/1, East Tejturi Bazar (1st, 2nd & 3rd Floor), Kawran Bazar, Dhaka-1215
(Behind ATN News Building and La Vinci Hotel)

Khulna Office : 1No. Islambag Jame Masjid Road, (Palpara More, Raligate), Daulatpur, Khulna-9202

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"Consolidated Accounts"
Audit Report

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First Part

Auditor's Report & Financial Statements



Islam Jahid & Co.

Chartered Accountants



Dhaka Office-1: Hassan Plaza, (ATN News Building), 53, Kawran Bazar C/A, (5th & 10th Floor), Dhaka-1215. Tel: +880 (2) 41010496, +880 (2) 41010497, +880 (2) 41010498, +800 (2) 41010499, +880 (2) 41010500
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Dhaka Office-2: Latif Tower (6th & 9th Floor), 47, Kawran Bazar C/A, Dhaka-1215
Dhaka Office-3: 128/1, East Tejguri Bazar (1st, 2nd & 3rd Floor), Kawran Bazar, Dhaka-1215 (Behind ATN News Building and La Vinci Hotel)

INDEPENDENT AUDITOR'S REPORT

To the Executive Committee Members of

Khulna Mukti Seba Sangstha (KMSS)

Opinion

We have audited the accompanying financial statements of the “**Consolidated Accounts**” of **Khulna Mukti Seba Sangstha (KMSS)** of 36, Sher-E-Bangla Road, Khulna-9100, Bangladesh which comprise the statement of financial position as at **June 30, 2025** and the Statement of profit or loss and other comprehensive income Comprehensive Income, Statement of Receipts & Payments for year 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, the financial position of the NGO as at **June 30, 2025** and the result of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

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 NGO in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

1. Depreciation expenses are not charged for the assets of the projects: Promoting Rights of the Extremely Socially Excluded People (PRESEPP), CODEC-SONGLAP(IGP), KMSS-Link up (Package 5.3), KMSS-Link up (Package 5.3), TB Care II Project, HIV & AIDS Targeted Intervention (HATI), HIV/AIDS PREVENTION PROGRAM (HAPP), HIV/AIDS Prevention Services (HAPS) SP-03, HIV-AIDS Prevention Services (HAPS) SP-05, KMSS-Integrated Urban Nutrition Program, KMSS-Integrated Urban Nutrition Program, KMSS-Link up (Package 3.5), KMSS SMART Project, KMSS- VGD Program and KMSS- NOREC Project, as these projects are currently non-operational.
2. With reference to note no. **16.00** of the statement of financial position, an amount of **Tk. 12,041,707.00** has been presented as cash and cash equivalents as at **30 June 2025**. We did not receive any reply from the concerned bank to our confirmation letters sent for external balance verification.





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

Management is responsible for the preparation of this financial statement that true and fair view in accordance with the IFRSs and for such internal control as management determines is necessary to enable the preparation of the 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 NGO'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 cease the project or has no realistic alternative but to do so.

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

Auditor's Responsibility for the Audit of the Financial Statements

Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an

Audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk 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 the effectiveness of the NGO's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;



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Islam Jahid & Co.

Chartered Accountants



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- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

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

Report on other Legal and Regulatory Requirements:

- (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 account as required by law have been kept by the NGO so far as it appeared from our examination of those books; and
- (c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account.

Islam Jahid & Co. Chartered Accountants
Firm Registration No:P-51964/2023
FRC Enlistment No.-CAF-001-131

Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Place: Dhaka, Bangladesh.
Dated: January 28, 2026



Khulna Mukti Seba Sangstha (KMSS)

36, Sher -E-Bangla Road, Khulna-9100, Bangladesh

Statement of Consolidated Financial Position

For the year ended 30 June, 2025

		For the year ended 30 June, 2025	
Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Property & Assets:			
Non Current Assets:			
Property, Plant & Equipment	9.00	9,437,770	8,980,255
Total Non Current Assets:		9,437,770	8,980,255
Current Assets:			
Loan	10.00	39,466,921	26,616,921
Loan Outstanding (Beneficiaries)	11.00	168,160,983	165,697,654
Investment	12.00	13,415,065	12,170,794
Advance	13.00	661,583	710,583
Fund Capitalized	15.00	6,070,302	-
Cash & Bank Balance	16.00	15,509,477	20,971,051
		243,284,332	226,167,003
Total Property & Assets:		252,722,101	235,147,259
Fund & Liabilities :			
Fund Account	17.00	77,635,782	71,922,982
Total Fund Account:		77,635,782	71,922,982
Current Liabilities:			
Loan loss provision	18.00	2,227,890	1,962,890
Loan	19.00	134,064,616	117,651,935
Members Savings Deposit	20.00	29,380,857	33,419,492
Term Savings Deposit	21.00	6,333,001	6,935,846
Loan Risk fund	22.00	1,973,070	1,745,601
Audit Fee Provision	23.00	184,000	126,500
Job Security Fund	24.00	877,148	1,336,276
Account Payable	25.00	45,737	45,737
Total Current Liabilities:		175,086,319	163,224,277
Total Fund & Liabilities:		252,722,101	235,147,259

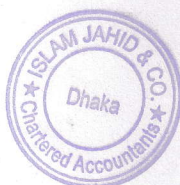

President


General Secretary


Finance Director

The Accompanying notes from and integral part of these financial statement

Islam Jahid & Co. Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No.-CAF-001-131



Place: Dhaka, Bangladesh.
Dated: January 28, 2026


Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Income & Expenditure
For the year ended 30 June, 2025

Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Income:			
Service Charge from Microcredit		34,997,908	33,625,935
Membership fees		53,670	66,870
Sales of Pass Book		113,240	147,070
Contract form		38,925	44,850
Income from house rent		107,950	106,900
Office Space Rent		157,270	138,390
Electricity Share Cost		26,652	21,324
Internet Share Cost		27,068	23,916
Loan Written Off		100,326	388,533
Others/Miscellaneous Income		7,088	10,900
Membership Subscription		12,400	12,400
Overhead		1,305,009	1,417,202
Bank Interest		117,585	197,165
Interest on FDR		1,144,270	714,411
Patient service charge		3,146,200	2,982,000
Fund Received (Note : 26.00)		73,726,338	41,504,688
Unutilized Fund of Previous Year (Note : 27)		6,070,302	-
Total Income:		121,152,202	81,402,554
Expenditure:			
Income Tax Return FY 2024-2025		109,496	-
Income Tax Return FY 2023-2024		-	177,292
Income Tax Return FY 2016-2017		463,856	250,000
Income Tax Assessment fees		35,000	40,000
RRMWB Survey Expenditure		-	200,000
Bank Charge		17,766	18,935
Micro Credit Program		34,460,372	26,653,955
Drug Treatment Center Project		2,854,942	2,689,199
Health Center Project		1,305	1,305
TB Care and Prevention in Bangladesh (GFATM Project)		14,026,234	12,739,037
NOREC Project cost		4,495	1,495
Improving A2F and Aquaculture Business		-	2,851,594
Decvelopment Project			
IWGRCC Project Cost		8,428,880	7,235,775
Engage TB Project Cost		39,416	5,873,355
RRMWB Project Cost		1,323,448	1,578,304

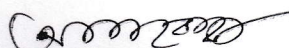


Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Income & Expenditure
For the year ended 30 June, 2025

Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Challenge Facility for Civil Society -Round-12 (Community for Community to TB Response in Bangladesh)		10,098,472	3,691,488
Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities.		6,747,042	2,074,522
EWCSA-II Project		3,132,981	-
USAID Bangladesh America Maitree Project		5,304,010	-
Fund Transfer		26,481,267	734,160
Interest on Members Savings		1,376,434	1,601,988
Loan Loss Reserve		265,000	-
Depreciation during the year		142,486	160,868
Audit fee Provision (MC)		69,000	69,000
Audit fee Provision (Con)		57,500	57,500
Total Expenditure:		115,439,402	68,699,772
Surplus fund transferred to Fund Account		5,712,800	12,702,782
Total Tk.		121,152,202	81,402,554



President



General Secretary



Finance Director

Signed in terms of our separate report of even date annexed

Islam Jahid & Co. Chartered Accountants
Firm Registration No:P-51964/2023
FRC Enlistment No.-CAF-001-131

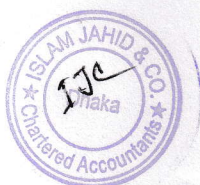
Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Place: Dhaka, Bangladesh.
Dated: January 28, 2026



Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Receipt and Payment
For the year ended 30 June, 2025

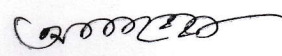
Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Opening balance			
Cash in hand		156,368.00	678,305
Cash at Bank		20,814,683	33,427,569
Receipts:			
Membership Subscription		12,400	12,400
Overhead		1,305,009	1,417,202
Bank Interest		117,585	197,165
Patient service charge		3,146,200	2,982,000
Service Charge from Microcredit		34,997,908	33,625,935
Membership fees		53,670	66,870
Sales of Pass Book		113,240	147,070
Contract form		38,925	44,850
Income from house rent		107,950	106,900
Office Space Rent		157,270	138,390
Electricity Share Cost		26,652	21,324
Internet Share Cost		27,068	23,916
Others/Miscellaneous Income		7,088	10,900
Loan Written Off		100,326	388,533
Loan (Beneficiaries)		276,204,671	281,424,632
Savings Deposit		30,128,720	36,721,870
Voluntary Savings		3,582,000	4,827,570
Loan Risk fund		1,393,340	1,465,380
Job Security Fund		547,649	550,421
Advance Adjusted		312,000	199,100
Land & Building		-	4,500,000
Fund Received	26.00	73,726,338	41,504,688
Loan	28.00	60,580,000	38,460,000
Total Receipts:		507,657,061	482,942,990
Payments:			
Income Tax Return FY 2024-2025		109,496	-
Income Tax Return FY 2023-2024		-	177,292
Income Tax Return FY 2016-2017		463,856	250,000
Income Tax Assessment fees		35,000	40,000
RRMWB Survey Expenditure		-	200,000
Bank Charge		17,766	18,934
Land and Building		600,000	-
Seucurity Money of VWB Program		100,000	-
Micro Credit Program	29.00	354,354,877	367,208,971
Drug Treatment Center Project	30.00	2,854,942	2,689,199
Health Center Project	31.00	1,305	1,305



Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Receipt and Payment
For the year ended 30 June, 2025

Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
TB Care and Prevention in Bangladesh (GFATM Project)	32.00	14,026,234	12,739,037
NOREC Project cost	33.00	4,495	1,495
Improving A2F and Aquaculture Business	34.00	-	2,851,594
Decvelopment Project	35.00	8,428,880	7,247,775
IWGRCC Project	36.00	39,416	5,873,355
Engage TB Project Cost	37.00	1,323,448	1,578,304
RRMWB Project Cost			
Challenge Facility for Civil Society -Round-12	38.00	10,040,972	3,691,488
(Community for Community to TB Response in Bangladesh)			
Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities.	39.00	6,747,042	2,074,522
EWCSA-II Project:	40.00	3,132,981	-
USAID Bangladesh America Maitree Project:	41.00	5,304,010	-
Accounts Payable paid during the Year	42.00	57,500	57,500
Fund Transfer	43.00	26,481,267	734,160
Loan	44.00	57,017,319	53,992,352
Job Security Fund Refund		1,006,777	544,654
Closing Balance	45.00		
Cash in hand		741,736	156,368
Cash at Bank		14,767,741	20,814,683
Total Payments:		507,657,061	482,942,990


President

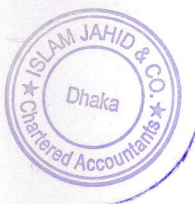

General Secretary

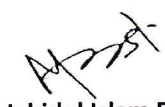

Finance Director

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

Islam Jahid & Co. Chartered Accountants
Firm Registration No:P-51964/2023
FRC Enlistment No.-CAF-001-131

Place: Dhaka, Bangladesh.
Dated: January 28, 2026




Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Khulna Mukti Seba Sangstha (KMSS)

36 Sher-E- Bangla Road Khulna-9100.

Consolidated Notes to the Financial Statements For the year ended 30th June, 2025.

1.00 Background of the Organization

Two social activists, Rtn. Dr. Md. Mostafa Kamal and Rtn. Afroza Akter Monju dreamt a dream to work among the drug addict being touched by heartbreaking shed tears of some unfortunate drug addicts parents. Finally their dream gave birth a new baby with a specific mission 1997 in the name of Khulna Mukti Seba Sangstha (KMSS). Khulna means name of the city Mukti means "Liberty" Seba means "Service" means "Service" Sangstha means "Organization" Sequentially it grew up with more responsibilities to meet the increasing community need that influenced KMSS to emerge officially in 1999 under the registration of Social Welfare Department Reg. No. Khulna/893/2000, Department of Narcotics and Drug control DNC. No. 0020, NGO Bureau Regd. No. 1848 and also registered with Micro Credit Regulatory Authority Vide Reg. No. 01222-00357-00035. Initially KMSS aimed to serve among the drug addict community. Soon it moved in holistic development approach to address particular development issues and expended its focus into the oppressed and the marginal community. Now KMSS touches near about 1.5 million people with special emphasis on women and children over its impact areas.

1.1. Vision

Build a healthy society where all people are able to meet the basic human needs with full of joy and peace.

1.2. Mission

Be committed to serve oppressed, poor and vulnerable communities. Promote full human transformation and bring positive change in their lives that ultimately into holistic sustainable development. Response to the emergency needs of the target community especially promising youth, children and women that affecting them physically, mentally and peaceful holly life towards the kingdom of God.

2.00 Corporate Information

Name of the Organization	Khulna Mukti Seba Sangstha (KMSS)
Year of Establishment	1997
Legal Entry:	
Reg. with Directorate of Social Welfare Service	Registration No. Khulna-893/2000 dated 11-10-2000
Reg. with NGO Affairs Bureau	Registration No. 1848 dated 28-06-2003
Reg. with The Micro Credit Regulatory Authority, Dhaka.	Certificate No.01222-00357-00035 dated 05-09-2007
Name of the operations Program	Consolidated Accounts
Statutory Audit Conducted upto	30-06-2025
Name of the Statutory auditor for last year	Rahman Anis & Co.
Name of the Statutory auditor for current year	Islam Jahid & Co.
No. of Meeting held FY 2024-2025	04 (Four)
Date of last Annual General Meeting	19/10/2024



3.00

List of Executive Committee Members

SL. No.	Name	Designation	Qualification	Profession	Address
1	Dr. Md. Mostafa Kamal	President	MBBS	Physician	31, Roypara Road, Khulna.
2	Layla Arjuman	Vice President	BSc, B-Ed, M-D	Teacher (Retired)	69 South Tutpara, Zakarya Sarak, Khulna.
3	Afroza Akther Monju	General Secretary	MSS, DHMS	Social-Worker	1/2 By lane, 4 No. Hazi Mohasin Road, Khulna
4	S M Ruhul Amin	Joint Secretary	B Architecture	Architect	Iqbal Road (North), Sirajganj Sadar, Sirajganj.
5	Md. Forhad Hossain	Treasurer	BBA, MBA(Marketing)	Private Service & Social Worker	House No: 10, Road No: 1, Block-C, Bosila Garden City Ltd. Mohammedpur, Dhaka
6	Mst. Shahanaz Sultana	Office Secretary	B.A	Teacher	Gilatola, Rampal, Bagerhat.
7	Mollick Nurul Islam	Member	M.A(Eng)	Lecturar	35/7 T. B. Cross Road, Khulna.

4.00 Basis of Preparation of Financial Statements :

The Financial Statements have been prepared under historical cost convention on cash basis. All activities included in the accounts are continuing in nature that is the financial statements have been prepared on going concern basis.

5.00 Currencies

All organization's assets, liabilities, capital fund, income and expenditure are denominated in terms of BD Taka.

Figures have been rounded up to the nearest Taka.

Previous year figures have been re-arranged wherever necessary to conform to current year presentation.



6.00 Revenue Recognition :

The organization is collecting service charges from beneficiaries/end users at the rate of 24% per annum (decline method) calculated on the loan provided to them. The principal loan and proportional service charges are collected in 46 equal weekly installments. The amounts of service charges collected from the beneficiaries are recognized as income. In Contrary, the service charges due but not collected are not recognized as income.

7.00 Property, Plant & Equipment and Depreciation.

Property, Plant & Equipment has been shown in the Financial Position at written down value less

8.00 Presentation of Financial Statement

The following Financial Statements have been prepared and presented:

- i) Statement of Financial Position as at June 30, 2025
- ii) Statement of Comprehensive Income for the year ended June 30, 2025
- iii) Statement of Receipt & Payment for the year ended June 30, 2025
- iv) Notes to the Financial Statements for the year ended June 30, 2025
- v) Schedule of Property, Plant and Equipment for the year ended June 30, 2025
- vi) Project Wise Receipts & Payments for the year ended June 30, 2025



Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Consolidated Notes to the Financial Statements
For the year ended 30 June, 2025

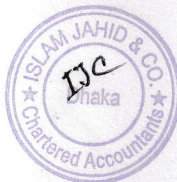
Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
9.00	Fixed Assets:		
	A. Cost:		
	Opening Balance	9,141,123	13,641,123
	Add: Addition during the year	600,000	-
		9,741,123	13,641,123
	Add/(Less): Adjustment during the year	-	(4,500,000)
	Closing Balance:	9,741,123	9,141,123
	B. Depreciation:		
	Opening Balance	160,868	-
	Add: Addition during the year	142,486	160,868
		303,353	160,868
	Add/(Less): Adjustment during the year	-	-
		303,353	160,868
	Closing Balance:	9,437,770	8,980,255
10.00	Loan:		
	MR Program (WHO)	1,000	1,000
	KMSS credit Program	38,325,693	25,475,693
	Prevention Service for Men having Sex	1,140,228	1,140,228
	Closing Balance:	39,466,921	26,616,921
11.00	Loan Outstanding (Beneficiaries)		
	Opening Balance	165,697,654	154,041,286
	Add: Disbursed during the year	278,668,000	293,081,000
		444,365,654	447,122,286
	Less: Realized during the year	276,204,671	281,424,632
	Less: Loan Loss Adjustment	-	-
	Closing Balance:	168,160,983	165,697,654
12.00	Investment:		
	a) Savings FDR (Micro Credit)		
	FDR (at cost) Receipt No.3768569	728,776	665,414
	FDR(at cost) Receipt NO. 3512873	3,273,366	2,991,577
	FDR(at cost) Receipt No. 3554164	1,290,464	1,181,073
	FDR(at cost) Receipt No. 3768566	881,253	805,102
	Sub Total:	6,173,857	5,643,166



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	b) Capital Surplus FDR (Micro Credit)		
	FDR(at cost) Receipt NO. 3768570	778,958	711,233
	FDR(at cost) Receipt NO. 3512872	2,120,108	1,938,587
	FDR(at cost) Receipt No 3554163	952,026	869,722
	FDR(at cost) Receipt No. 3768725	1,231,945	1,127,642
	FDR(at cost) Receipt No. 3768572	1,003,935	916,651
	FDR(at cost) Receipt No. 3578140	339,858	311,058
	FDR(at cost) Receipt No. 3768567	714,377	652,735
	Sub Total:	7,141,207	6,527,628
	C) Seucurity Money of VWB Program	100,000	-
	Closing Balance:	13,415,065	12,170,794
13.00	Advance:		
	Opening Balance	710,583	645,683
	Add: Paid During the year	263,000	264,000
		973,583	909,683
	Less: Adjustment during the year	312,000	199,100
	Closing Balance:	661,583	710,583
15.00	Fund Capitalized:		
	Opening Balance	-	-
	Add: Previous Year Unutilized Fund carry forward (CFCS R12)	2,901,218	-
	Add: Previous Year Unutilized Fund carry forward (IWGRCC)	3,141,529	-
	Add: Previous Year Unutilized Fund carry forward (Eng. TB)	27,555	-
		6,070,302	-
	Less: Adjustment During The Year	-	-
	Closing Balance:	6,070,302	-
16.00	Cash & Bank Balance:		
	Cash in hand	741,736	156,368
	Cash at Bank	14,767,741	20,814,683
	Closing Balance:	15,509,477	20,971,051
	Projects Bank Accounts;		
	Agrani Bank, Farazipara Br, Khulna A/C.No.0200004600366	17,941.61	2,085,362
	AB Bank PLC. Khulna Br. A/C No.4301-150249-430	372,597.84	-
	Agrani Bank, Farazipara Br, Khulna A/C No.0200009007970	1,941,370.40	1,639,147
	Sonali Bank Ltd. Co.Branch, Khulna. A/c No: 2715102001169	2,362.00	13,918
	AB Bank PLC, Khulna Br A/C No. 1361-111481-430	-	15,017
	AB Bank PLC, Khulna Br A/C No. 1361-110469-430	97,258.00	86,314
	AB Bank PLC. Khulna Br. A/C No.4301-772567-430	1,390,859.89	1,384,417
	AB Bank PLC, Khulna Br A/C No. 1361-112293-430	997.00	3,126,938
	AB Bank PLC. Khulna Br. A/C No.4301-764707-431	216,665.00	158,120
	AB Bank PLC. Khulna Br. A/C No.4301-764707-430	27,719.00	32,051
	Agrani Bank, Farazipara Br, Khulna A/C.No.0200009121784	541,776.70	529,509



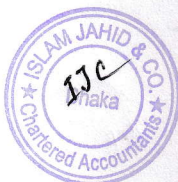
Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	AB Bank PLC, Khulna Br A/C No. 1361-116784-430	295,489.52	-
	AB Bank PLC, Khulna Br A/C No. 1361-114809-430	66,159.00	2,880,919
	AB Bank PLC, Khulna Branch A/C NO.4301-795313-430	252,046.08	1,709,994
	AB Bank PLC, Khulna Br A/C No. 1361-114811-430	7,112,589.00	3,134,122
	Agrani Bank, Farazipara Br, Khulna A/c. 0200005085520	1,366.31	1,332
	Total Projects Bank Ammounts	12,337,197	16,797,161
	Micro credit Accounts ;		
	Agrani Bank, Farazipara Br, Khulna A/C No.0200004525181	206	201
	AB Bank PLC, Khulna Branch A/C No: 4301-150249-010	270	-
	AB Bank, Khulna Branch A/C No. 4301-150249-000	8,433	77,602
	AB Bank PLC, Khulna Branch A/C No: 1361-114375-430	2	2
	AB Bank PLC, Khulna Branch A/C NO.4301-766776-430	264,116	44,248
	AB Bank PLC, Khulna Branch A/C NO.4301-429704-430	36,700	37,895
	First Security Islami Bank Khulna Branch SND 0116-117-	27,220	28,370
	Rupali Bank Mongla Br. Bagerhat A/C No.20001476	179,464	391,951
	Sonali Bank Gelatola Branch CD.A/C NO.2905-3300-0224	58,814	425,231
	Southbanga Agriculture & commerce Bank Ltd SND	109,432	268,522
	Rupali Bank Ltd. Rajapur Khulna Branch A/C.No.CD-	117,193	332,725
	First Security Islami Bank Fakirhat Branch SND.A/C. 0215	391,351	258,801
	AB Bank PLC, Jessore Branch A/C NO.4214-798437-430	23,219	216,773
	AB Bank PLC, Jessore Branch A/C NO.4214-797192-430	282,539	526,107
	AB Bank PLC, Khulna Branch A/C NO.4301-794440-430	192,120	438,382
	Trust Bank Ltd. Shiromony Br A/C NO.0066-0210002854	379,248	294,644
	One Bank Ltd., Basundhia Branch A/c: 0143000000884	91,410	161,606
	Prime bank Ltd, Doulatpur Br.A/C-2213311000119	268,807	514,463
	Total Micro credit Bank Ammounts	2,430,544	4,017,522
17.00	Fund Account:		
	Opening Balance	71,922,982	59,220,200
	Add: Surplus fund during the year	5,712,800	12,702,782
	Add: LLP Adjusted	-	-
		77,635,782	71,922,982
	Less: Adjustment (Fund Capitalized)	-	-
	Less: Written off the net value of Microbus	-	-
	Closing Balance:	77,635,782	71,922,982
18.00	Loan loss provision		
	Opening Balance	1,962,890	1,962,890
	Add: Provision during the year	265,000	-
		2,227,890	1,962,890
	Less: Adjustment (Written off)	-	-
	Closing Balance:	2,227,890	1,962,890



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
19.00	Loan:		
	Afroza Akhter Monju	26,577,669	20,595,674
	Dr. Md. Mostafa Kamal	35,479,425	23,479,425
	Forhad Ahmed Akand Pompy	1,299,000	1,299,000
	Job Security fund	18,922,805	17,922,805
	UPHCP-II, RCCPA(ESP)	2,750,500	2,750,500
	General Account	18,820,716	16,970,716
	Revolving Drug Fund Account	1,799,000	1,799,000
	KMSS-Health Center	10,000,000	-
	Bank Loan From AB Bank	8,150,000	-
	Loan from FSIB	10,000,000	-
	AB Bank (Agricultural Loan)	-	32,569,314
	KMSS-UPHCP-II BMDPA-I PF& GF	265,500	265,500
	Closing Balance:	134,064,616	117,651,935
20.00	Members Savings Deposit		
	Opening Balance	33,419,492	36,550,888
	Add: Deposit during the year	30,128,720	36,721,870
	Add: Interest during the year	1,376,434	1,601,988
		64,924,646	74,874,746
	Less: Refund during the year	35,543,789	41,455,254
	Closing Balance:	29,380,857	33,419,492
21.00	Term Savings Deposit		
	Opening Balance	6,935,846	6,749,951
	Add: Deposit during the year	3,582,000	4,827,570
		10,517,846	11,577,521
	Less: Refund during the year	4,184,845	4,641,675
	Closing Balance:	6,333,001	6,935,846
22.00	Loan Risk fund		
	Opening Balance	1,745,601	1,336,308
	Add: Deposit during the year	1,393,340	1,465,380
		3,138,941	2,801,688
	Less: Refund during the year	1,165,871	1,056,087
	Closing Balance:	1,973,070	1,745,601
23.00	Audit Fee Provision		
	Opening Balance	126,500	126,500
	Add :Audit Fee provision for Consolidated Report	57,500	57,500
	Add: Audit Fee provision for MC Report	69,000	69,000
	Add: Audit Fee Provision for CFCS Round 12	57,500	-
		310,500	253,000



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Less: Payment during the year	57,500	57,500
	Less: Payment during the year	69,000	69,000
	Closing Balance:	184,000	126,500
24.00	Job Security Fund		
	Opening Balance	1,336,276	1,330,509
	Add: Deposit during the year	547,649	550,421
		1,883,925	1,880,930
	Less: Refund during the year	1,006,777	544,654
	Closing Balance:	877,148	1,336,276
25.00	Account Payable		
	Opening Balance	45,737	45,737
	Add: during the year	-	-
		45,737	45,737
	Less: Payment during the year	-	-
	Closing Balance:	45,737	45,737
26.00	Fund Received		
	Fund Received from Stop TB Partnership	14,408,648	8,080,772
	Fund received from Oxfam Bangladesh	6,868,816	
	Fund received for World Fish	-	3,258,429
	Fund Received from PHD	10,487,192	10,381,463
	Fund Received from DNC	-	226,000
	Fund received from BRAC	14,079,121	12,715,692
	Fund received from MJF	6,638,205	1,644,832
	Fund Received from Standard Chartered Bank	21,244,356	5,197,500
	Total Tk.	73,726,338	41,504,688
27.00	Unutilized Fund of Previous Year		
	Unutilized Fund of IWGRCC Project	3,141,529	-
	Unutilized Fund of Engage TB Project	27,555	-
	Unutilized Fund of CFCS Round-12 Project	2,901,218	-
	Total Tk.	6,070,302	-
28.00	Loan Received		
	Job Security Fund	1,000,000	1,600,000
	KMSS General Account	1,850,000	1,350,000
	Afroza Akhter Monju	14,835,000	17,000,000
	Dr. Md. Mostafa Kamal	12,000,000	10,230,000
	KMSS-Credit Program	-	3,250,000
	KMSS-DTC	-	765,000



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Improving A2F and Aquaculture Business Decvelopment Proj	-	2,815,000
	RRMWB Project	175,000	600,000
	CFCs Round 12	600,000	-
	Floriculture Project	1,500,000	-
	KMSS-IWGRCC Project	470,000	850,000
	KMSS-Health Center	10,000,000	-
	Bank Loan (AB Bank)	8,150,000	-
	FSIB SME Loan	10,000,000	-
	Total Tk.	60,580,000	38,460,000

29.00 Micro Credit Program

General & Administrative Expenses

Salary & Allowance	23,987,090	20,644,873
Printing & Stationery	242,034	260,732
Office Rent	1,520,720	1,480,120
Fuel for Vehicle	34,800	21,850
Vehicle Repairing	111,127	135,822
Entertainment	11,985	63,929
Travel Allowance	-	27,920
Bank Charge & Commission	103,955	132,491
Electricity & Water Bill	172,300	151,628
Postage & Telephone	78,965	72,583
Grameen Communication	152,460	152,460
AGM Cost	-	46,079
Others/Office Management. Expenses	11,630	12,980
Trade License	-	18,000
Credit Rating Fee	12,421	24,784
Micro Credit Regulatory Annual Registration fee	57,983	65,169
Legal and Consultant Cost	1,500	22,900
Service Charge Rebate	70,267	98,241
Interest paid on Term Savings	3,486	-
Interest paid to AB Bank (Agricultural Loan)	7,887,650	3,221,395
	34,460,372	26,653,955

Other Payments

Members Savings refund	35,543,789	41,455,254
Term Savings Refund	4,184,845	4,641,675
Loan Risk fund	1,165,871	1,056,087
Advance	263,000	252,000
Loan Disbursed (Beneficiaries)	278,668,000	293,081,000
Payable Audit Fees For MC	69,000	69,000
	319,894,505	340,555,016

Total Tk. 354,354,877 367,208,971



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
30.00	Drug Treatment Center		
	Staff Salary & Benefits	1,065,597	993,720
	Psychologist & Psychotherapist	32,400	-
	Electricity & Water Bill	121,500	104,000
	Printing & Stationary	36,674	49,329
	Travelling Allowance	2,520	11,220
	DNC License fee	12,650	12,650
	Daily Patient food	890,903	864,028
	Internet bill	51,420	51,420
	Vehicle Fuel & Maintenance	193,490	142,140
	Entertainment	4,063	8,708
	Newspaper bill	6,460	5,738
	Cable line rent	3,600	3,600
	Donation to GO/NGO	30,170	32,600
	Burner & Gas Refill Cost	138,600	131,600
	Donation to Broker	2,000	-
	Mobile bill	63,600	63,600
	Bank Charge	5,336	5,186
	Postage & Telephone	80	827
	WASA Bill	4,360	4,344
	Fire License Fees	3,500	2,500
	Fire Extinguisher & Refil Cost	6,045	11,900
	Generator Fuel	-	1,560
	Waste Management	5,200	4,350
	Yearly subscription(ADAB)	1,500	500
	Staff Lunch bill	19,989	16,890
	Web Renewal Fees	-	5,150
	Training/Workshops	5,046	9,570
	Medicine	2,149	3,390
	Medical Consumable & Equipment	1,250	-
	Repairs & maintenance	97,270	34,323
	Advertisement Cost	-	-
	Anti Narcotics Day Observation	14,400	37,700
	Income Tax Return FY 2021-2022	-	76,308
	Prayer Mahfil	14,670	-
	Trade License	18,500	-
	Oxizen Refil	-	348
	Total Tk.	2,854,942	2,689,199
31.00	Health Center		
	Bank Charge	1,305	1,305
	Total Tk.	1,305	1,305



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
32.00	TB Care and Prevention in Bangladesh (GFATM Project)		
	Human Resources (HR)	10,064,940	8,604,220
	Travel Related Cost (TRC)	904,611	796,267
	Infrastructure(INF)	-	246,791
	Health Products-Non Pharmaceuticals (HPNP)	-	20,602
	C19 RM Expenses	658,519	1,008,208
	Communication Material and publications (CMP)	-	-
	Programme Administration Cost (PA)	-	803,783
	Living Support to client/target population (LSCTP)	211,766	182,974
	Non Health Equipment (NHP)	-	80,500
	Indirect and Overhead Costs	2,186,398	966,556
	TB Campaign at Sub District/ Urban Areas	-	29,136
	Total Tk.	14,026,234	12,739,037
33.00	NOREC Project Cost		
	Variable grant - receiving partner	4,495	1,495
	Total Tk.	4,495	1,495
34.00	Improving A2F and Aquaculture Business Development Project:		
	Salary & Benefits	-	447,000
	Fringe Benefit/Festival Bonus	-	128,061
	Activity/Program Cost-Services, Training & Workshop	-	1,744,836
	Travel & Perdiem	-	64,590
	Bank Charge	-	5,794
	Equipment, Supplies and Operation Cost	-	19,927
	Overhead of KMSS	-	441,386
	Total Tk.	-	2,851,594
35.00	IWGRCC Project Cost:		
	1st Part		
	Administrative Cost	-	342,016
	Advocacy Meeting with UP& UnionLevel	-	37,306
	Awareness Rising and Community Preparedness	-	1,467,176
	Capacity Development of IPs	-	545,010
	Deployment of HR	-	885,000
	Inception and Readiness	-	94,170
	Program Monitoring & Evaluation to Support	-	122,812
	Celling Fan	-	12,376



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	2nd Part		
	Administrative Cost	656,728	378,098
	Advocacy Meeting with Upazila Level	2,691,916	1,369,029
	Community Assessment for Assessing the Climate Chan	-	37,944
	Development of Human Resorce	1,739,100	958,864
	Piloting Green Hospital	3,158,311	14,310
	Program Monitoring	124,460	134,477
	Service Delevary Related to Climate Change Activies	42,011	837,187
	Bank Interest Return	16,354	-
		8,428,880	7,235,775
	Other Payment		
	House Rent Advance	-	12,000
	Total Tk.	8,428,880	7,247,775

36.00 Engage TB Project Cost:

Objective 1

World TB Day Observation	-	239,212
Arrange half day orientation of Ward TB & Covid Control	-	589,813
Arrange court yard meetings in urban slums by the women	-	445,166
Advocacy Workshops with community representatives	-	758,993
Community mobilization for TB screening and arrange	-	200,719

Objective 2

Advocacy Workshops with other managers (as women	-	333,488
Introduction for the social support / travelling bill for the	-	620,699

Objective 3

Formmation of TB Survivor network and Institutionalize	-	570,807
Monitoring & Supervision through intensive field visits by	-	217,538

Objective 4

Set up of social media network, Facebook and You Tube.	-	265,101
Consultation with TB, health and other relavent	-	59,208
Information sharing and engagement using social media	-	84,699
Project Lunching Meeting	-	410,425
Engagement in NFM4 and in UNHLM on TB	-	461,836

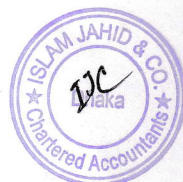
Project Management / Admin Cost

Salary and Benefits

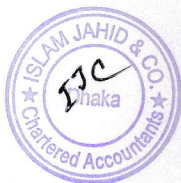
Advocacy Officer	-	208,600
Monitoring Officer	-	227,970
Finance and Admin Officer (Shared-LOE-15%)	-	63,600

Admin Expenses

Project Office Rent (Shared 6% of HO)	-	67,360
Electricity (shared 10%)	-	8,964
Internet Bill (Shared-15%)	-	7,452
Mobile Bill & Postage Bill	-	6,583
Office Supplies & Stationeries	-	12,763



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Office Cleaning Materials	-	4,463
	Recruitment Cost	-	2,120
	Bank Charge	1,916	5,776
	Audit Fees	37,500	-
	Total Tk.	39,416	5,873,355
37.00	RRMWB Project Cost:		
	Adminstrative Purpose		
	Salaries & Benefits	64,860	73,920
	Travel & Perdiem	98,432	105,785
	Administration Cost		
	Office Rent	21,000	42,000
	Utility/Bank Charge/Supplies	25,117	26,519
	Office Running Cost	7,468	13,689
	Photocopy bill	6,695	9,734
	Banner/Signboard	1,442	2,713
	Communication(Internet Bill)	12,000	6,000
	Programatic Purpose		
	Salaries & Benefits	673,140	670,760
	Training, Meeting & Material for Beneficieries	392,294	627,184
	Overhead	21,000	-
	Total Tk.	1,323,448	1,578,304
38.00	Challenge Facility for Civil Society -Round-12		
	Indirect Cost		
	Salary & Benefits		
	Executive Director (LOE-5%)	156,480	91,980
	Finance Director (LOE-10%)	184,750	91,980
	Program Coordinator (LOE-30%)	289,070	153,300
	Admin Cost		
	Project Office Rent	87,565	65,674
	Electricity (Shared-10%)	24,268	13,140
	Internet Bill (Shared-15%)	21,068	14,454
	Mobile Bill & Postage Bill	58,445	17,860
	Bank Charge	11,134	6,134
	Office Cleaning Materials	15,207	20,851
	Office Supplies & Statonaries	54,639	31,326
	Recruitment Cost	-	9,293
	Audit Fees	63,250	-



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Activities cost		
	Objective-01 (To empower marginalized population and	3,313,817	1,949,016
	Objective-02 (To improve referral to TB through National	1,022,212	358,974
	Objective-03 (To improve treatment outcomes for TB and	1,397,708	116,568
	Objective-04 (To address tuberculosis (TB) screening and	73,537	
	Objective-05 (Mobilize policymakers including media at	2,108,209	750,938
	Advocacy and Engagement	1,159,613	
	As per Receipts & Payment	10,040,972	3,691,488
	Add: Provision for Audit Fees	57,500	-
	As Per Income & Expenditure	10,098,472	3,691,488
39.00	Introducing the Floriculture Cluster in Jashore,		
	Salaries & Benefits	45,540	-
	Programatic Purpose		
	Cluster Formation	-	719,997
	Capacity Development on Floriculture Cultivation	31,612	888,354
	Financial Literacy for Business Management	1,169,669	
	Technological Support	4,717,349	
	Post-harvest Management support	351,483	367,419
	Overhead	431,389	2,752
	Program Advance	-	96,000
	Total Tk.	6,747,042	2,074,522
40.00	EWCSA-II Project:		
	Management Cost		
	Human Resouce		
	Finance & Admin Officer (LOE-40%)	240,000	-
	Program Coordinator (LOE-35%)	321,300	-
	Adminstration		
	Audit Fees	40,250	-
	Bank Charge	6,133	-
	Communication (Internet Bill & Connection, Mobile Bill)	26,484	-
	Office Space Rent (HO Shared3%)	51,750	-
	Office Supplies, Statationeries & Photocopy	22,610	-
	Staff Recruitment Cost	3,668	-
	Upazila Office Rent	36,315	-
	Utilicites (Electricity & Water)	9,636	-
	Program Cost		
	Activity 1 : Implement community awareness workshops	310,903	-
	Activity 2: Sensitization workshop with various	59,258	-
	Activity 3: Bridging Women to Literacy Access (Formal,	32,969	-
	Activity 4: Bridge Women to vocational skills	-	-
	Activity 5: Implement awareness through Court Yard	256,359	-
	Activity 6: Meeting with the participants to Find and	107,025	-
	Activity 7: Conduct capacity building Training for women	285,621	-
	Activity 8: Training on Empowering Women and Girls in	307,811	-



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Activity-12: Regular Monitoring Activities and Implementation		
	Project Officer (LOE-100%)	392,903	-
	Community Volunteer	505,161	-
	Local Conveyance for Field Visit of Project Staff	101,865	-
	Quarterly Progress Sharing Meeting	14,960	-
	Total Tk.	3,132,981	-
41.00	USAID Bangladesh America Maitree Project:		
	Indirect Cost	60,456	-
	Other Direct Cost	466,843	-
	Personnel	918,829	-
	Travel	32,100	-
	Fund refunded to BRAC	3,825,782	-
	Total Tk.	5,304,010	-
42.00	Accounts Payable paid during the Year:		
	Last Year Audit Fee paid for Consolidated Report	57,500	57,500
	Total Tk.	57,500	57,500
43.00	Fund Transfer:		
	KMSS Mother Account	-	734,160
	KMSS-Engage TB Project	11,817	-
	KMSS-Floriculture Project	10,622,178	-
	KMSS IWGRCC project	5,220,357	-
	KMSS-EWCSA-II Project	3,434,408	-
	KMSS-TB Response CFCS-12	7,192,507	-
	Total Tk.	26,481,267	734,160
44.00	Loan:		
	KMSS Credit Program	12,850,000	3,250,000
	AB Bank (Agricultural Loan)	32,569,314	34,097,352
	Bank Loan (AB Bank Ltd)	-	-
	Dr. Md. Mostafa Kamal	-	230,000
	Afroja Akther Monju	8,853,005	8,435,000



Note	Particulars	Amount in Taka	
		June 30, 2025	June 30, 2024
	Forhad Ahmed Akondo	-	-
	Improving A2F and Aquaculture	-	465,000
	General Account	-	2,250,000
	Job Security Fund	-	2,600,000
	RRMWB project	175,000	600,000
	KMSS-DTC	-	1,215,000
	Floriculture Project	1,500,000	-
	CFCs Round 12	600,000	-
	KMSS-IWGRCC Project	470,000	850,000
	Total Tk.	57,017,319	53,992,352
45.00	Closing Cash & Bank Balance:		
	Cash in hand	741,736	156,368
	Cash at Bank	14,767,741	20,814,683
	Total Tk.	15,509,477	20,971,051



Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Schedule of Fixed Assets
For the year ended 30 June, 2025

Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year		Balance as at June 30, 2025	Depreciation During the year	Balance as at June 30, 2025	
General Account								
Furniture & Fixture	74,078	-	-	10%	7,408	6,667	14,075	60,003
Tally ERP 9	100,000	-		0%	-	-	-	100,000
Land & Building	2,100,000	-	600,000	0%	-	-	-	2,700,000
Computer	4,460	-	-	15%	669	569	1,238	3,222
Medical Equipment	423	-	-	15%	63	54	117	306
Generator	3,373	-	-	20%	675	540	1,214	2,159
Candle Making Machine	127	-	-	15%	19	16	35	92
Motor-Cycle	39,359	-	-	15%	5,904	5,018	10,922	28,437
Television	13,918	-	-	15%	2,088	1,775	3,862	10,056
Computer CPU	921	-	-	15%	138	117	256	665
Computer Printer	1,523	-	-	15%	228	194	423	1,100
Computer UPS	356	-	-	15%	53	45	99	257
Stand Fan	576	-	-	15%	86	73	160	416
Celling Fan	3,206	-	-	15%	481	409	890	2,316
IT Materials	1,184	-	-	15%	178	151	329	855
Telephone Set	169	-	-	15%	25	21	47	122
Computer laptop	4,730	-	-	15%	710	603	1,313	3,417
Photocopier Machine	19,040	-	-	15%	2,856	2,428	5,284	13,756
Ultrasound Machine	27,698	-	-	15%	4,155	3,531	7,686	20,012
PABX Machine	11,220	-	-	15%	1,683	1,431	3,114	8,106



Particulars	Cost				Rate of Dep.	Depreciation			W.D.V. as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year	Balance as at June 30, 2025		Opening Balance as on July 01, 2024	Depreciation During the year	Balance as at June 30, 2025	
Sound System	39,431	-	-	39,431	15%	5,915	5,027	10,942	28,489
CC Camera	29,044	-	-	29,044	15%	4,357	3,703	8,060	20,984
Air Conditioner	91,685	-	-	91,685	15%	13,753	11,690	25,443	66,242
Multimedia with Screen	28,050	-	-	28,050	15%	4,208	3,576	7,784	20,266
Signboard	5,596	-	-	5,596	10%	560	504	1,063	4,532
Microbus	-	-	-	-	15%	-	-	-	-
Water Filter	1,913	-	-	1,913	10%	191	172	363	1,550
Sub-total	2,602,079	-	600,000.00	3,202,079		56,401	48,315	104,716	3,097,363
Handicrafts Project									
Furniture & Fixture	2,262	-	-	2,262	10%	226	204	430	1,832
Candle making Machine	2,133	-	-	2,133	15%	320	272	592	1,541
Sewing Machine	2,542	-	-	2,542	15%	381	324	705	1,837
Overlock Machine	994	-	-	994	15%	149	127	276	718
Sub total	7,931	-	-	7,931		1,076	926	2,003	5,928
Assistance in Treatment of Drug Addiction Rehabilitation & Mass Awareness									
Furniture & Fixture	15,943	-	-	15,943	10%	1,594	1,435	3,029	12,914
Computer	3,915	-	-	3,915	15%	587	499	1,086	2,829
Medical Equipment	7,047	-	-	7,047	15%	1,057	898	1,956	5,091
Generator	55,501	-	-	55,501	20%	11,100	8,880	19,980	35,521
Candle Making Machine	4,437	-	-	4,437	15%	666	566	1,231	3,206
Motor Cycle	14,336	-	-	14,336	20%	2,867	2,294	5,161	9,175
Television	2,610	-	-	2,610	15%	392	333	724	1,886
Sub Total	103,789	-	-	103,789		18,263	14,905	33,168	70,621



Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025	
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year		Balance as at June 30, 2025	Opening Balance as on July 01, 2024	Depreciation During the year		Balance as at June 30, 2025
HIV-AIDS Intervention Services (HAIS), P-15/2									
Furniture	39,823	-	-	39,823	10%	3,982	3,584	7,566	32,257
Harmonium	3,007	-	-	3,007	15%	451	383	834	2,173
Table set	1,804	-	-	1,804	15%	271	230	501	1,303
Equipment	9,780	-	-	9,780	15%	1,467	1,247	2,714	7,066
Sub Total	54,414	-	-	54,414		6,171	5,444	11,615	42,799
HIV Prevention Project among PWIDs									
Plastic Chair	4,695	-	-	4,695	10%	470	423	892	3,803
Table	11,039	-	-	11,039	10%	1,104	994	2,097	8,942
Display	1,258	-	-	1,258	10%	126	113	239	1,019
TV Stand	698	-	-	698	10%	70	63	133	565
Steel Almira	5,367	-	-	5,367	10%	537	483	1,020	4,347
File Cabinet	1,144	-	-	1,144	10%	114	103	217	927
Ceiling Fan	4,988	-	-	4,988	15%	748	636	1,384	3,604
Equipments	4,477	-	-	4,477	15%	671	571	1,242	3,234
Revolving Arm Chair	10,015	-	-	10,015	10%	1,002	901	1,903	8,112
Patient Bed	2,429	-	-	2,429	10%	243	219	462	1,967
Shoe Rack	1,162	-	-	1,162	10%	116	105	221	941
Musical Instrument	1,343	-	-	1,343	15%	201	171	373	970
Sub Total	48,614	-	-	48,614		5,402	4,781	10,182	38,432



Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year		Balance as at June 30, 2025	Opening Balance as on July 01, 2024	Depreciation During the year	
Promoting Rights of the Extremely Socially Excluded People (PRESEPP)								
Armed Chair/Visitor Chair	3,306	-	-	0%	-	-	-	3,306
File cabinet/wooden shelf/rack	7,776	-	-	0%	-	-	-	7,776
Secretariat Table	7,272	-	-	0%	-	-	-	7,272
Desktop Comp. UPS & table	19,113	-	-	0%	-	-	-	19,113
Printer (Black & White)	4,249	-	-	0%	-	-	-	4,249
Armless chair/Plastic chair	6,769	-	-	0%	-	-	-	6,769
Bi Cycle	4,242	-	-	0%	-	-	-	4,242
Camera	2,657	-	-	0%	-	-	-	2,657
Musical Instruments	6,614	-	-	0%	-	-	-	6,614
Total	61,998		-		-	-	-	61,998
CODEC-SONGLAP(IGP)								
Black board	3,124	-	-	0%	-	-	-	3,124
Sign Board	1,063	-	-	0%	-	-	-	1,063
Trunk	1,828	-	-	0%	-	-	-	1,828
Total	6,014	-	-		-	-	-	6,014
KMSS-Link up (Package 5.3)								
Furniture	30,690	-	-	0%	-	-	-	30,690
Total	30,690	-	-		-	-	-	30,690



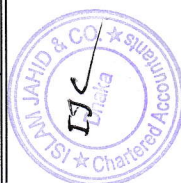
Particulars	Cost				Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year	Balance as at June 30, 2025		Opening Balance as on July 01, 2024	Depreciation During the year	Balance as at June 30, 2025	
TB Care II Project									
Desktop Computer/Laptop	38,000	-	-	38,000	0%	-	-	-	38,000
Laser Printer	12,000	-	-	12,000	0%	-	-	-	12,000
Modem	4,950	-	-	4,950	0%	-	-	-	4,950
Total	54,950		-	54,950		-	-	-	54,950
HIV & AIDS Targeted Intervention (HATI)									
Steel Locker (for Client)	50,931	-	-	50,931	0%	-	-	-	50,931
Floor Mat	3,533	-	-	3,533	0%	-	-	-	3,533
Blanket With Pillow	5,467	-	-	5,467	0%	-	-	-	5,467
Matress	10,601	-	-	10,601	0%	-	-	-	10,601
Mirror	902	-	-	902	0%	-	-	-	902
Total	71,434	-	-	71,434		-	-	-	71,434
Micro Credit Program									
Head Office									
Motor Cycle	27,222	-	-	27,222	20%	5,445	4,355	9,800	17,422
Land & Building	4,700,000	-	-	4,700,000	0%	-	-	-	4,700,000
Computer & Laptop	208,204	-	-	208,204	15%	31,231	26,546	57,777	150,427
Printer	53,948	-	-	53,948	15%	8,093	6,878	14,971	38,977
Modem	4,522	-	-	4,522	15%	679	576	1,255	3,267
Automation Software	94,050	-	-	94,050	0%	-	-	-	94,050
Sub - Total	5,087,946	-	-	5,087,946		45,448	38,356	83,804	5,004,142



Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025	
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year		Balance as at June 30, 2025	Opening Balance as on July 01, 2024	Depreciation During the year		Balance as at June 30, 2025
Khulna-01 Branch									
Furniture & Fixture	4,061	-	-	4,061	10%	406	366	772	3,290
Motor Cycle	1,329	-	-	1,329	20%	266	213	479	850
Computer & Laptop	5,994	-	-	5,994	20%	1,199	959	2,158	3,836
Stand Fan	737	-	-	737	15%	110	94	204	533
UPS	590	-	-	590	15%	88	75	163	427
Printer	2,265	-	-	2,265	15%	340	289	629	1,636
Sub - Total	14,976	-	-	14,976		2,409	1,995	4,404	10,572
Khulna-02 Branch									
Motor Cycle	16,400	-	-	16,400	20%	3,280	2,624	5,904	10,496
Computer & Laptop	8,253	-	-	8,253	20%	1,651	1,320	2,971	5,282
Camera	2,289	-	-	2,289	20%	458	366	824	1,465
UPS	1,197	-	-	1,197	15%	180	153	333	864
Electronic & Office Equipments	7,678	-	-	7,678	15%	1,152	979	2,131	5,547
Sub - Total	35,817	-	-	35,817		6,721	5,442	12,163	23,654
Digraj Branch									
Furniture & Fixture	22,783	-	-	22,783	10%	2,278	2,051	4,329	18,455
Electronic & Office Equipments	2,128	-	-	2,128	15%	319	271	590	1,538
Sub - Total	24,911	-	-	24,911		2,597	2,322	4,919	19,992
Rampal Branch									
Furniture & Fixture	20,075	-	-	20,075	10%	2,007	1,807	3,814	16,261
Sub - Total	20,075	-	-	20,075		2,007	1,807	3,814	16,261



Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025	
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year		Balance as at June 30, 2025	Opening Balance as on July 01, 2024	Depreciation During the year		Balance as at June 30, 2025
Fakirhat Branch									
Furniture & Fixture	16,709	-	-	16,709	10%	1,671	1,504	3,175	13,534
Sub - Total	16,709	-	-	16,709		1,671	1,504	3,175	13,534
Rajapur Branch									
Furniture & Fixture	13,769	-	-	13,769	10%	1,377	1,239	2,616	11,153
Electronic & Office Equipments	3,279	-	-	3,279	15%	492	418	910	2,369
Sub - Total	17,048	-	-	17,048		1,869	1,657	3,526	13,522
Daulatpur Branch									
Furniture & Fixture	26,946	-	-	26,946	10%	2,695	2,425	5,120	21,826
Sub - Total	26,946	-	-	26,946		2,695	2,425	5,120	21,826
Lokhpur Branch									
Furniture & Fixture	9,815	-	-	9,815	10%	981	883	1,864	7,951
Sub - Total	9,815	-	-	9,815		981	883	1,864	7,951
Boshundhya Branch									
Furniture & Fixture	19,629	-	-	19,629	10%	1,963	1,767	3,730	15,899
Sub - Total	19,629	-	-	19,629		1,963	1,767	3,730	15,899
Shiromony Branch									
Furniture & Fixture	23,395	-	-	23,395	10%	2,339	2,106	4,445	18,950
Electronic & Office Equipments	1,766	-	-	1,766	15%	265	225	490	1,276
Sub - Total	25,161	-	-	25,161		2,604	2,331	4,935	20,226



Particulars	Cost			Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025	
	Opening Balance as on July 01, 2024	Sale of Assets/Adjus ted during the year	Addition during the year		Balance as at June 30, 2025	Opening Balance as on July 01, 2024	Depreciatio n During the year		Balance as at June 30, 2025
JhumJhumpur Branch									
Furniture & Fixture	11,996	-	-	11,996	10%	1,200	1,080	2,280	9,716
Electronic & Office Equipments	1,132	-	-	1,132	15%	170	144	314	818
Sub - Total	13,128	-	-	13,128		1,370	1,224	2,594	10,534
Jessore Branch									
Furniture & Fixture	12,194	-	-	12,194	10%	1,219	1,098	2,317	9,878
Sub - Total	12,194	-	-	12,194		1,219	1,098	2,317	9,878
Total (Micro credit program)									
	5,324,355	-	-	5,324,355		73,554	62,810	136,364	5,187,991
HIV/AIDS PREVENTION PROGRAM (HAPP)									
Furniture & Fixture	115,896	-	-	115,896	0%	-	-	-	115,896
Medical Equipment	19,508	-	-	19,508	0%	-	-	-	19,508
Total	135,403	-	-	135,403		-	-	-	135,403
HIV-AIDS Prevention Services (HAPS) SP-03									
Patient Examination Bed	1,229	-	-	1,229	0%	-	-	-	1,229
Steel Almirah	3,789	-	-	3,789	0%	-	-	-	3,789
File Cabinet	2,048	-	-	2,048	0%	-	-	-	2,048
Display Boards	538	-	-	538	0%	-	-	-	538
Whitte Boards	307	-	-	307	0%	-	-	-	307
Plastics Chairs	3,456	-	-	3,456	0%	-	-	-	3,456



Particulars	Cost				Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year	Balance as at June 30, 2025		Opening Balance as on July 01, 2024	Depreciation During the year	Balance as at June 30, 2025	
Wooden table	5,120	-	-	5,120	0%	-	-	-	5,120
Plain tabiles	2,304	-	-	2,304	0%	-	-	-	2,304
Arm-Chairs	2,048	-	-	2,048	0%	-	-	-	2,048
Wooden tool	205	-	-	205	0%	-	-	-	205
Long Bench	1,536	-	-	1,536	0%	-	-	-	1,536
Television	4,250	-	-	4,250	0%	-	-	-	4,250
DVD Player	768	-	-	768	0%	-	-	-	768
Other assets	903	-	-	903	0%	-	-	-	903
Equipment	16,019	-	-	16,019	0%	-	-	-	16,019
Total	44,519	-	-	44,519		-	-	-	44,519
HIV-AIDS Prevention Services (HAPS) SP-05									
Harmonium	3,025	-	-	3,025	0%	-	-	-	3,025
Dugi Table	2,111	-	-	2,111	0%	-	-	-	2,111
Patient Examination Bed	1,290	-	-	1,290	0%	-	-	-	1,290
Steel Almirah	6,728	-	-	6,728	0%	-	-	-	6,728
File Cabinete	4,147	-	-	4,147	0%	-	-	-	4,147
Display Boards	737	-	-	737	0%	-	-	-	737
white Boards	922	-	-	922	0%	-	-	-	922
Plastics Chairs	6,221	-	-	6,221	0%	-	-	-	6,221
Wooden table	7,741	-	-	7,741	0%	-	-	-	7,741
Plain tabiles	4,424	-	-	4,424	0%	-	-	-	4,424
Arm-Chairs	15,667	-	-	15,667	0%	-	-	-	15,667



Particulars	Cost				Rate of Dep.	Depreciation			W.D.V.as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year	Balance as at June 30, 2025		Opening Balance as on July 01, 2024	Depreciation During the year	Balance as at June 30, 2025	
television	6,833	-	-	6,833	0%	-	-	-	6,833
DVD Player	1,654	-	-	1,654	0%	-	-	-	1,654
Plastics Mats	3,917	-	-	3,917	0%	-	-	-	3,917
Matrees	6,912	-	-	6,912	0%	-	-	-	6,912
Other assets	7,712	-	-	7,712	0%	-	-	-	7,712
Total	80,040	-	-	80,040		-	-	-	80,040

KMSS-Integrated Urban Nutrition Program

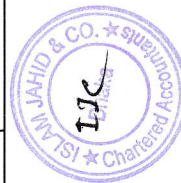
Furniture	48,163	-	-	48,163	0%	-	-	-	48,163
Camera	17,742	-	-	17,742	0%	-	-	-	17,742
Total	65,905	-	-	65,905		-	-	-	65,905

KMSS-Link up (Package 3.5)

Computer (Laptop)	22,930	-	-	22,930	0%	-	-	-	22,930
Furniture	5,580	-	-	5,580	0%	-	-	-	5,580
Total	28,510	-	-	28,510		-	-	-	28,510

KMSS SMART Project

Furniture at District level	21,528	-	-	21,528	0%	-	-	-	21,528
Furniture at Upzila level	133,848	-	-	133,848	0%	-	-	-	133,848
Laptop	40,352	-	-	40,352	0%	-	-	-	40,352
GSM Modem	2,964	-	-	2,964	0%	-	-	-	2,964
Motor cycle	133,680	-	-	133,680	0%	-	-	-	133,680



Particulars	Cost				Rate of Dep.	Depreciation			W.D.V. as on June 30, 2025
	Opening Balance as on July 01, 2024	Sale of Assets/Adjusted during the year	Addition during the year	Balance as at June 30, 2025		Opening Balance as on July 01, 2024	Depreciation During the year	Balance as at June 30, 2025	
Printer	10,166	-	-	10,166	0%	-	-	-	10,166
Scanner	3,801	-	-	3,801	0%	-	-	-	3,801
Digital Camera	13,572	-	-	13,572	0%	-	-	-	13,572
Total	359,911		-	359,911		-	-	-	359,911
KMSS- VGD Program									
Furniture	25,200	-	-	25,200	0%	-	-	-	25,200
Total	25,200	-	-	25,200		-	-	-	25,200
KMSS- NOREC Project									
Equipment	35,366	-	-	35,366	15%	-	5,304	5,304	30,062
Total	35,366	-	-	35,366		-	5,304	5,304	30,062
Grand Total	9,141,123	-	600,000	9,741,123		160,867	142,486	303,353	9,437,770



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Receipt and Payment
For the year ended 30 June, 2025

Particulars	Notes	FY 2024-2025															FY 2023-2024	
		1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community Advocacy and equal Engagement for Tuberculosis (Engage TB Project)	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT-2025	Amount in BDT 2024
Receipts																		
Opening balance		-	1,386	80,647	12,538	9,232	7,600	14,591	10,043	-	20,299	-	-	-	32	-	156,368	678,305
Cash in hand		2,085,362	1,653,065	4,017,522	15,017	86,314	1,384,417	3,126,938	190,171	529,509	2,880,919	1,709,994	3,134,122	1,332	-	-	20,814,683	33,427,569
Cash at Bank																		
Membership fees				53,670													53,670	66,870
Sales of Pass Book				113,240													113,240	147,070
Contract form				38,925													38,925	44,850
Income from house rent				107,950													107,950	106,900
Others/Miscellaneous Income				7,048					40								7,088	10,900
Loan Written Off				100,326													100,326	388,533
Land & Building																	4,500,000	-
General Member Admission Fees		12,400															12,400	12,400
Membership Subscription		1,305,009															1,305,009	1,417,202
Overhead		157,270															157,270	138,390
Office Space Rent		26,652															26,652	21,324
Electricity Share Cost		27,068															27,068	23,916
Internet Share Cost																		
Fund Received	26.00				11,817						7,192,507						14,408,648	8,080,772
Fund Received from Stop TB Partnership		7,204,324									3,434,408						6,866,816	-
Fund Received from Oxfam Bangladesh		3,434,408															-	-
Fund Received from World Fish																	-	-
Fund Received from PHD		5,220,357						5,266,835									10,487,192	10,381,463
Fund Received from DNC																	226,000	226,000
Fund Received from BRAC																	14,079,121	12,715,692
Fund received from MIF						1,334,195										5,304,010	6,638,205	1,644,832
Fund received from Standard Chartered Bank		10,622,178												10,622,178			21,244,356	5,197,500
Loan	28.00																175,000	600,000
RRMWB Project		175,000															600,000	-
KMSS-CFCS Round 12		600,000											500,000				1,500,000	-
KMSS-Floriculture Project		1,000,000															3,250,000	-
Loan Refund from KMSS-Credit Program																	-	-
Loan Refund from WF-Access to Finance Project																	470,000	850,000
Loan Refund from IWGRCC Project																	1,850,000	1,350,000
Loan From General Account		370,000		1,850,000													-	765,000
Loan From DTC																	10,000,000	1,600,000
KMSS-Health Center				10,000,000													1,000,000	17,000,000
Loan from Job Security Fund				1,000,000													14,835,000	10,230,000
Loan from Afroza Akhter Monju				14,835,000													12,000,000	-
Loan from Dr. Md. Mostafa Kamal				12,000,000													8,150,000	-
Bank loan (AB Bank Ltd.)				8,150,000													-	-



Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community of Advocacy and equal Engagement Tuberculosis (Engage TB)	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community Response to TB Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT-2025	Amount in BDT-2024
																	FY 2024-2025	FY 2023-2024
AB Bank (Agricultural Loan)																	10,000,000	-
FSIB SME Loan										10,000,000							276,204,671	281,424,632
Loan (Beneficiaries)																	30,128,720	36,721,870
Savings Deposit																	3,582,000	4,827,570
Term Savings Account																	1,393,340	1,465,380
Loan Risk fund																	547,649	550,421
Job Security Fund													547,649				312,000	199,100
Advance Adjusted								12,000						96,000			34,997,908	33,625,935
Service Charge from Microcredit								9,513	10,659	13,573	12,919	13,406	5,790	7,331	34		117,585	197,165
Bank Interest		5,786															3,146,200	2,982,000
Interest on FDR																		
Patient service charge																		
IGA (Flat Rent)																		
FDR Encashment																		
Microbus Auction																		
Motorcycle Auction																		
Total Receipts:		32,245,814	4,800,651	398,891,130	39,416	1,431,171	1,402,955	8,429,877	14,290,034	10,543,082	3,447,327	10,107,131	2,863,433	13,859,631	1,398	5,304,010	507,657,061	482,942,990



Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community of Advocacy and equal Engagement for Tuberculosis (Engage TB)	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community for Community Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IOUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT 2025	Amount in BDT 2024
Payments																	FY 2024-2025	FY 2023-2024
Staff Salary & Benefits / Human Resources (HR)		-	1,065,597	23,987,090	-	-	-	-	10,064,940	-	-	-	-	-	-	-	35,117,627	30,242,813
Travel Related Cost (TRC)		-	-	-	-	-	-	-	904,611	-	-	-	-	-	-	-	904,611	796,267
Infrastructure (INF)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	246,791
Health Products-Non Pharmaceuticals (HPNP)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,602
C19 RM Expenses		-	-	-	-	-	-	-	658,519	-	-	-	-	-	-	-	658,519	1,008,208
Communication Material and publications (CMP)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Programme Administration Cost (PA)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	803,783
Living Support to client/target population (LSCTP)		-	-	-	-	-	-	-	211,766	-	-	-	-	-	-	-	211,766	182,974
Non Health Equipment (NHP)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80,500
Indirect and Overhead Costs		-	-	-	-	-	-	-	2,186,398	-	-	-	-	-	-	-	2,186,398	966,556
TB Campaign at Sub District/ Urban Areas		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,136
Office Rent		-	121,500	1,520,720	-	-	-	-	-	-	-	-	-	-	-	-	1,520,720	1,480,120
Electricity & Water Bill		-	-	172,300	-	-	-	-	-	-	-	-	-	-	-	-	293,800	255,628
NOREC Project cost	33.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,495
Variable grant - receiving partner		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Improving AZF and Aquaculture Business Development Project	34.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Salary & Benefits		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	447,000
Fringe Benefit/Festival Bonus		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	128,061
Activity/Program Cost-Services, Training & Workshop		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,744,836
Travel & per diem		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64,590
Bank Charge		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,794
Equipment, Supplies and Operation Cost		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,927
Overhead of KMSS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	441,386
IWGRCC Project Cost	35.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1st Part		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative Cost		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	342,016
Advocacy Meeting with UP& Union Level		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,306
Awareness Rising and Community Preparedness		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,467,176
Capacity Development of IPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	545,010
Deployment of HR		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	885,000
Inception and Readiness		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94,170
Program Monitoring & Evaluation to Support		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122,812
Ceiling Fan		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,376
2nd Part		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative Cost		-	-	-	-	-	-	-	656,728	-	-	-	-	-	-	-	656,728	378,098
Advocacy Meeting with Upazila Level		-	-	-	-	-	-	-	2,691,916	-	-	-	-	-	-	-	2,691,916	1,369,029



Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community and Advocacy of equal Engagement for Tuberculosis (Engage TB Project)	5. BRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community for Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT-2025	Amount in BDT-2024
Community Assessment for Assessing the Climate Change Development of Human Resource		-	-	-	-	-	-	1,739,100	-	-	-	-	-	-	-	-	37,944	958,864
Piloting Green Hospital		-	-	-	-	-	-	3,158,311	-	-	-	-	-	-	-	-	1,739,100	958,864
Program Monitoring		-	-	-	-	-	-	124,460	-	-	-	-	-	-	-	-	3,158,311	14,310
Service Delivery Related to Climate Change Activities		-	-	-	-	-	-	42,011	-	-	-	-	-	-	-	-	124,460	134,477
House Rent Advance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,011	837,187
Bank Interest Return to PHD		-	-	-	-	-	-	16,354	-	-	-	-	-	-	-	-	-	12,000
Engage TB Project Cost																		
Objective 1																		
World TB Day Observation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	239,212
Arrange half day orientation of Ward TB & Covid Control Advisory Committee members		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	589,813
Arrange court yard meetings in urban slums by the women leaders & the transgender leaders. They will sensitized and work with us as advocate.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	445,166
Advocacy Workshops with community representatives																		
Community mobilization for TB screening and arrange sputum camp by Community Volunteer (CV)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	758,993
Objective 2																		
Advocacy Workshops with other managers (as women leaders, women teachers) and service providers of TB DOTS centers and COVID-19 service providers		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	333,488
Introduction for the social support / travelling bill for the women, transgender and marginalized patients		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	620,699
Objective 3																		
Formation of TB Survivor network and Institutionalize through registration		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	570,807
Monitoring & Supervision through intensive field visits by Project and Organizations staff		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	217,538
Objective 4																		
Set up of social media network, Facebook and YouTube.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	265,101
Consultation with TB, health and other relevant professional groups		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,208
Information sharing and engagement using social media		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84,699
Project Lunching Meeting		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	410,425





Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community and Advocacy	5. BRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT-2025	Amount in BDT-2024
Admin Cost																		
Project Office Rent		-	-	-	-	-	-	-	-	-	-	87,565	-	-	-	-	87,565	65,674
Electricity (Shared-10%)		-	-	-	-	-	-	-	-	-	-	24,268	-	-	-	-	24,268	13,140
Internet Bill (Shared-15%)		-	-	-	-	-	-	-	-	-	-	21,068	-	-	-	-	21,068	14,454
Mobile Bill & Postage Bill		-	-	-	-	-	-	-	-	-	-	58,445	-	-	-	-	58,445	17,860
Bank Charge		-	-	-	-	-	-	-	-	-	-	11,134	-	-	-	-	11,134	6,134
Office Cleaning Materials		-	-	-	-	-	-	-	-	-	-	15,207	-	-	-	-	15,207	20,851
Office Supplies & Stationaries		-	-	-	-	-	-	-	-	-	-	54,639	-	-	-	-	54,639	31,326
Recruitment Cost		-	-	-	-	-	-	-	-	-	-	63,250	-	-	-	-	63,250	9,293
Audit Fees		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Activities cost																		
Objective-01 (To empower marginalized population and prisoners in the design, implement and community led monitoring of the TB in Dhaka North and South City Corporation, Khulna City Corporation and Central Jail (prison) in Khulna)		-	-	-	-	-	-	-	-	-	-	3,313,817	-	-	-	-	3,313,817	1,949,016
Objective-02 (To improve referral to TB through National Tuberculosis Program and its partner's as well as increase COVID-19 vaccine uptake using a gender transformative, community driven inclusive, and resilience response to TB in Dhaka and 16 wards of Khulna City Corporation in Bangladesh)		-	-	-	-	-	-	-	-	-	-	1,022,212	-	-	-	-	1,022,212	358,974
Objective-03 (To improve treatment outcomes for TB and COVID-19, a gender transformative, community driven inclusive, and resilience response to TB in Dhaka and 16 wards of Khulna City Corporation in Bangladesh including Khulna prison)		-	-	-	-	-	-	-	-	-	-	1,397,708	-	-	-	-	1,397,708	116,568
Objective-04 (To address tuberculosis (TB) screening and healthcare services for prisoners in Khulna prison, collaborating with prison officials to ensure access to necessary TB screening and treatment)		-	-	-	-	-	-	-	-	-	-	73,537	-	-	-	-	73,537	-
Objective-05 (Mobilize policymakers including media at national, regional, and global levels on TB Advocacy & TB Awareness Campaigns on Social Media to end TB by 2030)		-	-	-	-	-	-	-	-	-	-	2,108,209	-	-	-	-	2,108,209	750,938
Advocacy and Engagement		-	-	-	-	-	-	-	-	-	-	1,159,613	-	-	-	-	1,159,613	-



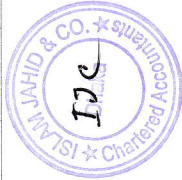


Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community of Advocacy and equal Engagement for Tuberculosis (Engage TB Project)	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 for Community Response in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh Maitree Project	Amount in BDT-2025	Amount in BDT 2024
Activity 3: Bridging Women to Literacy Access (Formal, Informal)		-	-	-	-	-	-	-	-	-	32,969	-	-	-	-	-	32,969	-
Activity 4: Bridge Women to vocational skills development training on technical skills in fish farming and processing, and environmental sustainability practices.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Activity 5: Implement awareness through Court Yard Meeting to aware communities about gender-based violence, its negative impacts, and legal/ Social resources available.		-	-	-	-	-	-	-	-	-	256,359	-	-	-	-	-	256,359	-
Activity 6: Meeting with the participants to find and Activate Any support network for women		-	-	-	-	-	-	-	-	-	107,025	-	-	-	-	-	107,025	-
Activity 7: Conduct capacity building Training for women for leadership roles in fisheries cooperatives, community councils, and other decision-making bodies		-	-	-	-	-	-	-	-	-	285,621	-	-	-	-	-	285,621	-
Activity 8: Training on Empowering Women and Girls in Climate-Resilient Fish Farming and Health Protection		-	-	-	-	-	-	-	-	-	307,811	-	-	-	-	-	307,811	-
Activity-12: Regular Monitoring Activities and Implementation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project Officer (LOE-100%)		-	-	-	-	-	-	-	-	-	392,903	-	-	-	-	-	392,903	-
Community Volunteer		-	-	-	-	-	-	-	-	-	505,161	-	-	-	-	-	505,161	-
Local Conveyance for Field Visit of Project Staff		-	-	-	-	-	-	-	-	-	101,865	-	-	-	-	-	101,865	-
Quarterly Progress Sharing Meeting		-	-	-	-	-	-	-	-	-	14,960	-	-	-	-	-	14,960	-
USAID Bangladesh America Maitree Project		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Indirect Cost		-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,456	60,456	-
Other Direct Cost		-	-	-	-	-	-	-	-	-	-	-	-	-	-	466,843	466,843	-
Personnel		-	-	-	-	-	-	-	-	-	-	-	-	-	-	918,829	918,829	-
Travel		-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,100	32,100	-
Fund refunded to BRAC		-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,825,782	3,825,782	-
Advance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	263,000	263,000	252,000
Psychologist & Psychotherapist		-	32,400	-	-	-	-	-	-	-	-	-	-	-	-	-	32,400	32,400
Printing & Stationary		-	36,674	-	-	-	-	-	-	-	-	-	-	-	-	-	36,674	36,674
Travelling Allowance		-	2,520	-	-	-	-	-	-	-	-	-	-	-	-	-	2,520	2,520
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	278,708	278,708
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,520	2,520
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	310,061	310,061
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	39,140	39,140



Particulars	Notes	1. Generak Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community and Advocacy	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Maitree Project	Amount in BDT 2025	Amount in BDT 2024
Income Tax Return FY 2023-2024		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	177,292	177,292
Income Tax Return FY 2016-2017		463,856	-	-	-	-	-	-	-	-	-	-	-	-	-	-	463,856	250,000
Income Tax Return FY 2021-2022		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76,308
Income Tax Return FY 2024-2025		109,496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	109,496	-
Income Tax Assessment fees		35,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,000	40,000
RRMWB Survey Expenditure		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000
Prayer Mahfil		-	14,670	-	-	-	-	-	-	-	-	-	-	-	-	-	14,670	-
DNC License fee		-	12,650	-	-	-	-	-	-	-	-	-	-	-	-	-	12,650	12,650
Daily Patient food		-	890,903	-	-	-	-	-	-	-	-	-	-	-	-	-	890,903	864,028
Internet bill		-	51,420	-	-	-	-	-	-	-	-	-	-	-	-	-	51,420	51,420
National Development Fair		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle Fuel & Maintenance		-	193,490	34,800	-	-	-	-	-	-	-	-	-	-	-	-	228,290	163,990
Vehicle Repairing		-	-	111,127	-	-	-	-	-	-	-	-	-	-	-	-	111,127	135,822
Entertainment		-	4,063	11,985	-	-	-	-	-	-	-	-	-	-	-	-	16,048	72,637
Telephone bill		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Newspaper bill		-	6,460	-	-	-	-	-	-	-	-	-	-	-	-	-	6,460	5,738
Cable line rent		-	3,600	-	-	-	-	-	-	-	-	-	-	-	-	-	3,600	3,600
Donation to GO/NGO		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,170	32,800
Burner & Gas Refill Cost		-	138,600	-	-	-	-	-	-	-	-	-	-	-	-	-	138,600	131,600
Donation to Broker		-	2,000	-	-	-	-	-	-	-	-	-	-	-	-	-	2,000	-
Mobile bill		-	63,600	-	-	-	-	-	-	-	-	-	-	-	-	-	63,600	63,600
Bank Charge		13,156	5,336	103,955	-	-	-	-	-	1,305	-	-	4,610	-	-	-	128,362	157,916
Consultancy Fee		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Postage & Telephone		-	80	78,965	-	-	-	-	-	-	-	-	-	-	-	-	79,045	73,410
Grameen Communication		-	-	152,460	-	-	-	-	-	-	-	-	-	-	-	-	152,460	152,460
WASA Bill		-	4,360	-	-	-	-	-	-	-	-	-	-	-	-	-	4,360	4,344
AGM Cost		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46,079
Others/Office Management Expenses		-	-	11,630	-	-	-	-	-	-	-	-	-	-	-	-	11,630	12,980
Trade License		-	18,500	-	-	-	-	-	-	-	-	-	-	-	-	-	18,500	18,000
Clinic License Fees		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire License Fees		-	3,500	-	-	-	-	-	-	-	-	-	-	-	-	-	3,500	2,500
Fire Extinguisher & Refill Cost		-	6,045	-	-	-	-	-	-	-	-	-	-	-	-	-	6,045	11,900
VAT Registration		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Credit Regulatory Annual Registration fee		-	-	57,983	-	-	-	-	-	-	-	-	-	-	-	-	57,983	65,169
Credit Rating Fee		-	-	12,421	-	-	-	-	-	-	-	-	-	-	-	-	12,421	24,784
Service Charge on Rebate		-	-	70,267	-	-	-	-	-	-	-	-	-	-	-	-	70,267	98,241
Generator Fuel		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,560
Legal and Consultant Cost		-	-	1,500	-	-	-	-	-	-	-	-	-	-	-	-	1,500	22,900
Waste Management		-	5,200	-	-	-	-	-	-	-	-	-	-	-	-	-	5,200	4,350
Yearly subscription(ADAB)		-	-	1,500	-	-	-	-	-	-	-	-	-	-	-	-	1,500	500
Anti Narcotics Day Observation		-	14,400	-	-	-	-	-	-	-	-	-	-	-	-	-	14,400	37,700
International Women Day Observation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff Lunch bill		-	19,989	-	-	-	-	-	-	-	-	-	-	-	-	-	19,989	16,890
Web Renewal Fees		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,150



[illegible]

Particulars	Notes	1. General Account	2. Drug Treatment Center	3. Microfinance Program	4. Empowering Community of Advocacy and equal Engagement for Tuberculosis (Engage TB Beneficiaries)	5. RRMWB Project	6. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project	7. IWGRCC Project	8. TB Care and Prevention in Bangladesh (GFATM Project)	9. Health Center	10. EWCSA-II Project	11. Challenge Facility for Civil Society - Round-12 (Community Response to TB in Bangladesh)	12. Job Security Fund	13. Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	14. HAP (IDUs)	15. USAID Bangladesh American Malaria Project	Amount in BDT 2024	FY 2024-2025		FY 2023-2024
KMSS-World Fish Access to Finance Project		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,850,000	-	465,000
KMSS-Credit Program		1,850,000	-	-	-	-	-	-	-	10,000,000	-	-	1,000,000	-	-	-	-	3,250,000	-	850,000
KMSS-IWGRCC Project		370,000	-	-	-	-	-	-	-	-	-	-	100,000	-	-	-	-	470,000	-	850,000
Job Security Fund Refund		-	-	-	-	-	-	-	-	-	-	-	1,006,777	-	-	-	-	1,006,777	-	544,654
Loan Disbursed (Beneficiaries)		-	-	278,668,000	-	-	-	-	-	-	-	-	1,006,777	-	-	-	-	278,668,000	-	293,081,000
Interest on AG Loan		-	-	7,887,650	-	-	-	-	-	-	-	-	-	-	-	-	-	7,887,650	-	3,221,395
Interest paid on Term Savings		-	-	3,486	-	-	-	-	-	-	-	-	-	-	-	-	-	3,486	-	-
Fixed Assets		600,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	600,000	-	-
Land & Building																				
Current Assets																				
Security Money of VWB Program		100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	-	-
Closing Balance	45.00	-	1,977	683,390	-	10,465	7,600	-	19,416	-	18,856	-	-	-	-	32	-	741,736	-	156,368
Cash in hand		390,539	1,943,732	2,430,544	-	97,258	1,390,860	997	244,384	541,777	295,490	66,159	252,046	7,112,589	1,366	-	-	14,767,741	-	20,814,683
Cash at Bank		32,245,814	4,800,651	398,891,130	39,416	1,431,171	1,402,955	8,429,877	14,290,034	10,543,082	3,447,327	10,107,131	2,863,433	13,859,631	1,398	5,304,010	507,657,061	482,942,950	-	-
Total Payments:																				



Second Part

Management Report

To
Executive Director
Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna
Bangladesh.

Subject: Management Report on the Audit of Accounts of "Khulna Mukti Seba Sangstha (KMSS)" for the year ended June 30, 2025.

Dear Sir,

In response to your Appointment Letter dated: **August 07, 2025 Ref No: KMSS/HO/ 2310/2025** we have carried out the captioned audit and have submitted the audited financial statements along with the auditor's report there of separately.

The management of **Khulna Mukti Seba Sangstha (KMSS)** is responsible for the maintenance of proper books of accounts along with pertinent accounting records and for the preparation of sound financial statements. They are also responsible for establishing A Financial Guideline and maintaining an appropriate system of internal control, which includes adequate accounting records and procedures to safeguard the assets and all expended source for the prevention and detection of irregularities and fraud.

Our audit involved the review of only those controls and systems upon which we wish to rely for the purpose of determining our auditing procedures. We observe that all the financial activities were held during our auditing period to the interest of the **Khulna Mukti Seba Sangstha (KMSS)**. Since we performed the audit activities on test basis and may not have identified all irregularities and errors. Our report should not be relied upon to have disclosed, all the control of weaknesses that they may have existed. Furthermore, our report should not be relied upon to have disclosed defalcations or other similar irregularities, although their disclosure, if they exist, may well result from audit tests we undertake.

Our audit included, on test basis, an examination of accounting procedures and records as were considered appropriate under the circumstances. Our audit was carried out in accordance with generally accepted auditing guidelines as well as Bangladesh Standards on Auditing (BSA) as adopted by the Institute of Chartered Accountants of Bangladesh. On the basis of our audit observations and findings, we would like to bring certain matters to your kind attention that we observed during the course of our audit. The audit was carried out at **Khulna Mukti Seba Sangstha (KMSS)** Head Office, 36 Sher-E-Bangla Road, Khulna, Bangladesh. Meanwhile, some recommendations were adopted positively by the organization as shown in the last year audit report observation. Since the **Khulna Mukti Seba Sangstha (KMSS)** is a national level organization, it is anticipated to the organization that they practicing professional level financial management system.

Our observations and comments arise on the audit along with our recommendations thereof, with an additional paragraph, under each observation, marked "Management Comments" which is provided by the management of **Khulna Mukti Seba Sangstha (KMSS)** against our comments are appended hereunder:



Review Report (FY 2024-2025)

Review of internal control of Financial Management System ensuring accountability and transparency:

1.00 Name of Project: Microcredit Program

1.01 Investments:

Observation:

During our audit we found that the Organization has short Time Investment against Member's Savings BDT. **6,173,857** And Capital Surplus BDT. **7,141,207**

Recommendation:

The Organization should long term Investment which will back up for emergency situation.

Management Response:

We should follow as the Auditors suggestion, MRA rules and regulation.

1.02 Loan Operation Management:

Observation:

During our audit we found that the Organization has managed loan operation Charge from beneficiaries/end-user at a Declaimed rate of RMC-24% per annum calculated as per MRA rules and regulation. Rebate on service charge is given for advance payment according to MRA rules 25 & 26.

Recommendation:

The management should follow MRA rules and regulation.

Management Response:

We should follow for this instruction of the Auditor & MRA rules and regulation

1.03 Commercial Loan:

Observation:

The Organization has Commercial Loan from Bank which has been disclosed in notes into account to the financial statement in note no 19.

Agricultural Loan Balance from ABBPLC BDT 32,569,314 which has been repayment during this year and newly taken secured Loan from AB Bank PLC BDT 8150,000.

Recommendation:

It should be maintained properly for principal and interest refund as contracted.

Management Response:

We should follow for this instruction of the Auditor, MRA rules and regulation

1.04 Saving Deposits:

Observation:

During our audit we found that the Organization saving is collected from each beneficiary. 6% Interest is being paid to the members on yearly basis of their General and Security and deposits to the bank to next day. This saving withdrawn for revolving loan purpose



Recommendation:

The Organization has no any kind of ideal money for saving deposits.

Management Response:

The management should follow as per MRA rules and regulation.

2.0 Name of Project: RRMWB Project

2.01 Observation:

Project Officer Signature missing in the program bill JV-05 28.09.2024

2.02 Revenue stamp was not affixed in the Program Bill PV-95 14.10.2024. According to Revenue Stamp Act, all kind of payment for above BDT. 500/- affixing revenue stamp is mandatory for BDT.10.00.

Recommendation: Management should follow Revenue stamp Act. Properly and affixing revenue stamp accordingly.

Management Respond: Following your recommendation the said bill has been affixed revenue stamp and missing signature of project staffs has been recovered.

3.00 Name of Project: IWGRCC Project funded by FCDO

3.01 Observation:

We reviewed Bill Voucher & Observe Month of November-2024 UF Sabina Yesmin signature missing in the program bill.

Recommendation: Finance staff should be more careful regarding to maintain signature protocol proper.

Management Respond: Following your recommendation Finance staff has been warned.

4.00 Name of Project: EWCSA II Project

4.01 Observation:

During our visit we have reviewed that Program Work plan not found for the Month of February-25.

Recommendation: Staff work plan should be approved and documented

Management Respond: In future KMSS will be more conscious regarding this issue.

5.00 KMSS TB Control Program

5.01 Observation: As per Value Added Tax (VAT) Act, VAT is to be added to the resource person honorarium at applicable rate. While reviewing the following vouchers, we have observed that VAT not added on resource person honorarium.

Recommendation: We strongly recommend complying with the enacted rules and regulations of VAT. KMSS management should ensure that respective VAT and deposited to government exchequer.

Management Respond: KMSS have deducted only Tax on Honorarium as per Government Act. But no VAT has been calculated from Honorarium. To be noted that in future KMSS will strongly follow Value Added Tax (VAT) Act

5.02 Observation: Assets Identification Number not found.

During our audit, we noticed that some asset identification number was affixed in the respective assets.

Recommendation: The management of KMSS should take proper steps to affix the asset identification number within short according to their assets register to ensure the proper control of all project assets.

Management Respond: Some asset identification numbers were removed due to usages. However, the identification numbers are already attached to the respective assets

6.00 Money Laundering and Terrorist Financing:

Observation:

During our audit time, we don't find any financial happened which are related to money laundering. The management and officials should aware and plan themselves to monitor and prevent and also to report Money Laundering & Terrorist Financing.

Recommendation:

Proper and adequate training on financial management system including computer-based Technology should be arranged for the officials in order to develop human resource of the Organization for prevention and reporting on Money Laundering & Terrorist Financing.

Management Response:

The officials are well trained of financial management system. They are also aware of Money Laundering and Terrorist Financing activities. The organization will report to the appropriate authority if any such activities come to their knowledge.

Islam Jahid & Co. Chartered Accountants
Firm Registration No:P-51964/2023
FRC Enlistment No.-CAF-001-131

Handwritten signature

Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Place: Dhaka, Bangladesh
Dated: January 28, 2026



DVC Preview

DVC: 2601281008AS353650

Membership (Enrl.) Number :	1008	Member's Name :	Md. Jahidul Islam FCA
CA Firm's Name :	Islam Jahid & Co.		
Client's Name :	KHULNA MUKTI SEBA SANGSTHA (KMSS)		
Client's Registration :	NGO Bureau	Ref. Number:	1848
Client's Category :	Others	Client's Industry :	NGO
Period :	01/07/2024	To :	30/06/2025
Document Name :	Auditors Report and Finan		
Document Type :	Statutory Audit		
Date of Issue :	28/01/2026	Listing Status :	N

Key Information :

Total Liabilities	175,086,319.00
Gross Revenue Shown in IS	121,152,202.00
Surplus/(Deficit) of Income Over Expenditure	5,712,800.00
Total Property and Assets	252,722,101.00
Surplus of Income over expenditure before Taxation	5,712,800.00