

PRIVATE & CONFIDENTIAL

Khulna Mukti Seba Sangstha (KMSS)

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

"Consolidated Accounts"

For the Year Ended June 30, 2021



Islam Jahid & Co.

Chartered Accountants

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"Consolidated Accounts"
Audit Report

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First Part

Auditor's Report & *Financial Statements*



AUDITORS' REPORT

We have audited the annexed Financial Statements of "**Consolidated Accounts**" of **Khulna Mukti Seba Sangstha (KMSS)** of 36, Sher-E-Bangla Road, Khulna 9100, Bangladesh. As at June 30, 2021 with books, vouchers and other relevant papers and documents as maintained and produced to us at the time of our audit.

Management's Responsibility for the Financial Statements

Management of Project is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS) as well as Foreign Donation (Voluntary Activities) Regulation Act, 2016, 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.

Auditors' Responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA) and Terms of the appointment. Those standards require that we comply with the ethical requirement and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence supporting the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditors' judgment including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of Financial Statements.

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

Opinion

In our opinion, the Consolidated Financial Statements present fairly, in all material respects, the financial position of "**Consolidated Accounts**" of **Khulna Mukti Seba Sangstha (KMSS)** of 36, Sher-E-Bangla Road, Khulna 9100, Bangladesh. As at June 30, 2021 and its financial performance for the year ended on that date in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations.



We also report that:

- i) 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;
- ii) The annexed Financial Statements have been drawn up in accordance with the Generally Accepted Accounting Principles and in adherence to the provisions Contained in Foreign Donation (Voluntary Activities) Regulation Act, 2016;
- iii) In our opinion, the organization as required by usual accounting practices and applicable standards has kept proper books of account, so far as it appeared from our examination of those books;
- iv) The financial statements dealt with by the report are in agreement with the books of account; and
- v) The Project Funds have been used exclusively for the purposes of the project in accordance with the Agreement of Cooperation, the Letter of Approval and the Budget.

Dated: Dhaka, Bangladesh
September 20, 2021




Md. Jahidul Islam, FCA
Managing Partner
Enrolment No: 1008
ISLAM JAHID & CO.
Chartered Accountants
DVC # 2111231008AS338706

Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.
Statement of Consolidated Financial Position
For the year ended 30 June, 2021

Particulars	Notes	Amount in Taka	Amount in Taka
		FY-2020-2021	FY-2019-2020
Property & Assets:			
Fixed Assets	9.00	15,065,252	15,648,109
Current Assets		222,940,427	186,121,737
Loan	10.00	25,069,109	25,029,109
Loan Outstanding (Beneficiaries)	11.00	128,621,095	127,815,288
Short term Investment			
Investment	12.00	19,321,000	8,421,000
Advance	13.00	647,933	784,676
Fund Receivable	14.00	3,071,978	-
Fund Capitalized	15.00	8,888,105	-
Cash & Bank Balance	16.00	37,321,207	24,071,664
Total Property & Assets		238,005,679	201,769,846
Fund & Liabilities			
Fund Account	17.00	48,701,727	48,145,676
Current Liabilities			
Loan loss provision	18.00	4,957,494	4,957,494
Loan	19.00	141,185,594	103,752,831
Members Savings Deposit	20.00	33,463,979	39,086,277
Vountary Savings Deposit	21.00	2,726,922	761,118
Loan Risk fund	22.00	357,467	1,451,745
Staff welfare fund	23.00	-	14,000
Job Security Fund	24.00	3,494,781	3,554,968
Account Payable	25.00	3,117,715	45,737
Total Fund & Liabilities		238,005,679	201,769,846



President



General Secretary




Finance Director

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

Dated: Dhaka, Bangladesh
September 20, 2020




Md. Jahidul Islam, FCA
Managing Partner
Enrolment No: 1008
Islam Jahid & Co.
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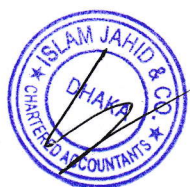
Khulna Mukti Seba Sangstha (KMSS)

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

Statement of Consolidated Income & Expenditure

For the year ended 30 June, 2021

Particulars	Amount in Taka	Amount in Taka
	FY-2020-2021	FY-2019-2020
Income		
Membership fees	54,830	56,340
Others/Miscellaneous Income	12,132	6,285
Sales of Pass Book	114,010	110,595
Contract form	36,380	33,585
Loan Written Off	168,998	317,411
Membership Subscription	14,467	12,400
Overhead	506,190	2,302,876
Service Charge from Microcredit	26,948,566	27,077,235
Bank Interest	354,731	366,052
Service Fee (From Patient)	-	952,905
Patient service charge	3,963,490	3,971,380
Subsidy Paid by ABBL	80,981	-
IGA (Flat Rent)	47,600	-
IGA (Rent A Car)	165,000	-
Store Clearing Sale	-	81,280
Fund		
Unutilized Fund of Previous Year (EHD Project)	8,888,105	-
Fund Receivable from CWW	3,071,978	-
Fund Received from Department of Women Affairs	780,759	153,000
Fund received for Rapid Analysis of Child Marriage Situat	52,381	-
Fund received from Family Planning	-	31,377
Fund Received from CWW	42,119,589	38,848,688
Fund Received from NOREC	1,845,893	4,178,238
Fund Received from DNC	-	69,942
Fund received from Light House	1,845,000	2,703,000
Fund received from BRAC	9,105,474	9,641,784
Fund received from MJF	6,853,920	3,032,311
Fund received from PMU	-	78,225,194
Revolving Fund	55,275,280	69,152,971
Fund Received from KIU	50,000	-
Total	162,355,753	241,324,849



Khulna Mukti Seba Sangstha (KMSS)

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

Statement of Consolidated Income & Expenditure

For the year ended 30 June, 2021

Particulars	Amount in Taka	Amount in Taka
	FY-2020-2021	FY-2019-2020
Expenditure		
Staff Salary & Benefits /Human Resources (HR)	31,107,722	106,346,426
Travel Related Cost (TRC)	896,508	857,559
Health Products-Non Pharmaceuticals (HPNP)	70,270	105,030
Non Health Equipment (NHP)	-	73,000
Infrastructure (INF)	-	448,027
Communication Material and publications (CMP)	12,357	-
Programme Administration Cost (PA)	2,087,993	2,417,159
Living Support to client/target population (LSCTP)	514,112	913,009
Payment for Results	62,953	-
Office Rent	1,242,072	1,381,057
Electricity & Water Bill	251,966	273,745
Recruitment & Audit Fees of EPR	12,307	12,984
Repair, Maintenance & cleaning Materials	43,745	26,407
Office Stationery & Supplies	34,136	35,293
Furniture, Fixture & Equipment of EPR	-	125,755
Fuel, Oil, Repair & Maintenance	18,332	8,314
NOREC Project cost	1,590,326	3,011,889
EHD Project Cost	53,937,939	29,960,584
Travel, Lodging & Perdiem	32,666	66,040
Staff Development & Capacity Building	12,826	20,088
Training, Meeting & Materials for Beneficiaries	4,026,308	1,214,158
Gender Mainstreaming	-	37,204
Contingency	-	9,668
Printing & Stationary	371,540	199,406
Travelling Allowance	74,839	89,756
Income Tax Assessment fees	-	25,000
Audit fee	-	45,000
DNC License fee	18,400	37,570
Religious Program cost	-	24,240
Consultancy fees	-	30,000
Daily Patient food	464,844	442,815
Internet bill	11,288	6,195
National Development Fair 2018	14,000	-
GO/ NGO Meeting Cost	6,000	-
Human Chain Program	-	975
Vehicle Fuel & Maintenance	557,314	408,218
Entertainment	66,353	36,716
Telephone bill	13,251	4,991
Newspaper bill	17,534	22,421



Khulna Mukti Seba Sangstha (KMSS)

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

Statement of Consolidated Income & Expenditure

For the year ended 30 June, 2021

Particulars	Amount in Taka	Amount in Taka
	FY-2020-2021	FY-2019-2020
Cable line rent	3,600	3,600
Donation to GO/NGO	9,000	54,430
Burner & Gas Refill Cost	78,240	76,600
Donation to Broker	500	5,000
Mobile bill	63,600	63,600
Bank Charge	245,085	202,310
Vehicle Insurance	449	649
Postage & Telephone	142,477	129,322
Grameen Communication	334,530	76,230
Staff Welfare Expenses	-	13,200
Others/Office Mgt. Expenses	188,734	84,949
Trade License	28,800	26,800
Clinic License Fees	57,500	57,500
Fire License Fees	6,060	760
Fire Extinguisher & Refil Cost	3,400	-
Micro Credit Regulatory Annual Registration fee	45,739	34,471
Credit Rating Fee	-	11,500
Service Charge on Rebate	228,347	561,702
Generator Fuel	4,410	1,900
Legal and Consultant Cost	56,375	160,240
Waste Management	10,350	10,450
Yearly subscription(ADAB)	500	500
Staff Lunch bill	13,000	10,822
Web Renewal Fees	3,500	3,400
Oxizen Refil	6,000	4,310
Travel and Perdiem	34,882	63,150
Contractual Service	-	332,700
Office Supplies	674	63,649
Training/Workshops	475,359	5,900
Communication	25,936	31,759
Medicine	288,053	431,973
Emergency Medicine	-	3,699
MSR	-	74,413
Supplementary Nutrition for M & C	-	3,980
Repairs & Maintenance	59,696	112,207
Utilities	108,173	384,221
Vehicle operation & maintenance	-	26,468
Rapid Analysis of Child Marriage Situation Activity Cost	52,371	-
Bank Interest Refund to Bangladesh Bank	20,853	44,108



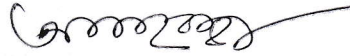
Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Statement of Consolidated Income & Expenditure
For the year ended 30 June, 2021

Particulars	Amount in Taka	Amount in Taka
	FY-2020-2021	FY-2019-2020
Fund Refund to Light House	67,000	
Fund Transfer	55,275,280	69,169,291
Interest on AG Loan	4,065,399	3,817,314
Interest on Bank Loan	24,889	536,089
Interest paid on Personal Loan	53,900	228,754
Interest on Members Savings	1,511,815	1,852,322
Loan Loss Provision	-	841,350
Depreciation during the year	488,256	569,788
Total Expenditure	161,652,633	228,904,079
Surplus fund transferred to Fund Account	703,121	12,420,770
Total	162,355,753	241,324,849



President



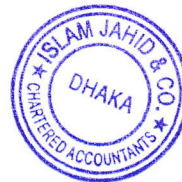
General Secretary




Finance Director

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

Dated: Dhaka, Bangladesh
September 20, 2020




Md. Jahidul Islam, FCA
Managing Partner
Enrolment No: 1008
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Chartered Accountants
DVC # 2111231008AS338706

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, 2021

Particulars	Notes	Amount in Taka	Amount in Taka
		FY-2020-2021	FY-2019-2020
Receipts			
Opening balance			
Cash in hand		834,969	3,276,286
Cash at Bank		23,236,695	5,519,982
Membership fees		54,830	56,340
Sales of Pass Book		114,010	110,595
Contract form		36,380	33,585
Others/Miscellaneous Income		12,132	6,285
Loan Written Off		168,998	317,411
Membership Subscription		14,467	12,400
Overhead		506,190	2,302,876
Fund Received	26.00	117,928,296	206,036,505
Loan	27.00	55,980,889	24,515,400
Loan (Beneficiaries)		197,174,193	189,323,990
Savings Deposit		26,455,799	29,441,850
Voluntary Savings		2,516,750	762,618
Loan Risk fund		990,020	918,465
Job Security Fund		3,863,056	2,391,932
Advance Adjusted		1,505,988	840,718
Service Charge from Microcredit		26,948,566	27,077,235
Bank Interest		354,731	366,052
Service Fee (From Patient)			952,905
Patient service charge		3,963,490	3,971,380
Subsidy Paid by ABBL		80,981	-
IGA (Flat Rent)		47,600	-
IGA (Rent A Car)		165,000	-
Security Money of VGD Program		100,000	-
Store Clearing Sale		-	81,280
Total		463,054,030	498,316,090



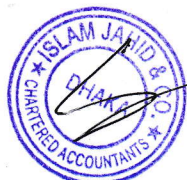
Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.
Statement of Consolidated Receipt and Payment
For the year ended 30 June, 2021

Particulars	Notes	Amount in Taka	Amount in Taka
		FY-2020-2021	FY-2019-2020
Payments			
Staff Salary & Benefits /Human Resources (HR)		31,107,722	106,346,426
Travel Related Cost (TRC)		896,508	857,559
Health Products-Non Pharmaceuticals (HPNP)		70,270	105,030
Non Health Equipment (NHP)		-	73,000
Infrastructure (INF)		-	448,027
Communication Material and publications (CMP)		12,357	-
Programme Administration Cost (PA)		2,087,993	2,417,159
Living Support to client/target population (LSCTP)		514,112	913,009
Payment for Results		62,953	
Office Rent		1,242,072	1,381,057
Electricity & Water Bill		251,966	273,745
Recruitment & Audit Fees of EPR		12,307	12,984
Repair, Maintenance & cleaning Materials		43,745	26,407
Office Stationery & Supplies		34,136	35,293
Furniture, Fixture & Equipment of EPR		-	125,755
Fuel, Oil, Repair & Maintenance		18,332	8,314
NOREC Project cost	28.00	1,590,326	3,079,872
EHD Project Cost	29.00	50,865,961	29,960,584
Travel, Lodging & Perdiem		32,666	66,040
Staff Development & Capacity Building		12,826	20,088
Training, Meeting & Materials for Beneficiaries		4,026,308	1,214,158
Gender Mainstreaming		-	37,204
Contingency		-	9,668
Capital Expenditure	30.00	52,468	13,550
Advance		1,369,245	1,038,190
Printing & Stationary		371,540	199,406
Travelling Allowance		74,839	89,756
Income Tax Assessment fees		-	25,000
Audit fee		-	45,000
DNC License fee		18,400	37,570
Religious Program cost		-	24,240
Consultancy fees		-	30,000
Daily Patient food		464,844	442,815
Internet bill		11,288	6,195
National Development Fair		14,000	-
GO/ NGO Meeting Cost		6,000	-
Human Chain Program		-	975
Vehicle Fuel & Maintenance		557,314	408,218
Entertainment		66,353	36,716



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, 2021

Particulars	Notes	Amount in Taka	Amount in Taka
		FY-2020-2021	FY-2019-2020
Telephone bill		13,251	4,991
Newspaper bill		17,534	22,421
Cable line rent		3,600	3,600
Donation to GO/NGO		9,000	54,430
Burner & Gas Refill Cost		78,240	76,600
Donation to Broker		500	5,000
Mobile bill		63,600	63,600
Bank Charge		245,085	202,310
Vehicle Insurance		449	649
Postage & Telephone		142,477	129,322
Grameen Communication		334,530	76,230
Staff Welfare Expenses		-	13,200
Others/Office Mgt. Expenses		188,734	84,949
Trade License		28,800	26,800
Clinic License Fees		57,500	57,500
Fire License Fees		6,060	760
Fire Extinguisher & Refil Cost		3,400	
Micro Credit Regulatory Annual Registration fee		45,739	34,471
Credit Rating Fee		-	11,500
Service Charge on Rebate		228,347	561,702
Generator Fuel		4,410	1,900
Legal and Consultant Cost		56,375	160,240
Waste Management		10,350	10,450
Yearly subscription(ADAB)		500	500
Staff Lunch bill		13,000	10,822
Web Renewal Fees		3,500	3,400
Oxizen Refil		6,000	4,310
Loan Risk fund		2,084,298	491,686
Staff welfare fund		14,000	-
Savings refund		33,589,912	28,664,206
Voluntary Savings Refund		550,946	1,500
Travel and Perdiem		34,882	63,150
Contractual Service		-	332,700
Office Supplies		674	63,649
Training/Workshops		475,359	5,900
Communication		25,936	31,759
Medicine		288,053	431,973
Emergency Medicine		-	3,699
MSR		-	74,413
Supplementary Nutrition for M & C		-	3,980
Repairs & maintenance		59,696	112,207



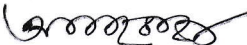
Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Statement of Consolidated Receipt and Payment
For the year ended 30 June, 2021

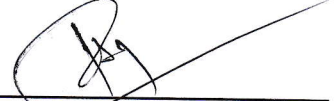
Particulars	Notes	Amount in Taka	Amount in Taka
		FY-2020-2021	FY-2019-2020
Utilities		108,173	384,221
Vehicle operation & maintenance		-	26,468
Rapid Analysis of Child Marriage Situaition Activity Cost		52,371	-
Bank Interest Refund to Bangladesh Bank		20,853	44,108
Accrual of Last Year :			
Travel related costs (TRC)		-	16,370
Programme Administration costs (PA)		-	19,360
Fund Refund to Light House		67,000	-
Fund Transfer	31.00	55,275,280	69,169,291
Loan	32.00	18,588,126	33,811,368
Job Security Fund Refund		3,923,243	756,594
Loan Disbursed (Beneficiaries)		197,980,000	183,723,000
Interest on AG Loan		4,065,399	3,817,314
Interest on Bank Loan		24,889	536,089
Interest paid on Personal Loan		53,900	228,754
Investment			
FDR(at cost) Receipt No. 0100151 (Agrani Bank Ltd.)		1,000,000	-
Principal Fund FDR			
FDR (at Cost) ABBL, Khulna Br.	12.00 /c	10,000,000	-
Closing Balance	33.00		
Cash in hand		768,934	834,969
Cash at Bank		36,552,273	23,236,695
Total		463,054,030	498,316,090



President



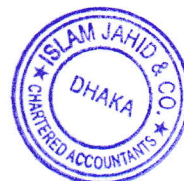
General Secretary




Finance Director

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

Dated: Dhaka, Bangladesh
September 20, 2020




Md. Jahidul Islam, FCA
Managing Partner
Enrolment No: 1008
Islam Jahid & Co.
Chartered Accountants

DVC # 2111231008AS338706

Khulna Mukti Seba Sangstha (KMSS)

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

Notes to the Financial Statements

For the year ended June 30, 2021

1.00 Background of the Organization:

Two social activists, Rtn. Dr. Md. Mostafa Kamal and Rtn. Afroza Akter Monju dream 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 2000 under the registration of Social Welfare Department Reg. No. Khulna/893/2000 and Department of Narcotics and Drug control DNC. No.020 and NGO Breau Reg. No. 1848. 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.

1.2. Vision

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

1.3. 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 Objectives

The following objectives of the Organization are as follows:

- "Health is Wealth"- KMSS believes the Universal Declaration & works to ensure it.
- We provide quality services for mother and childcare.
- We make underprivileged people conscious about reproductive health.
- KMSS fight for Drug & HIV/AIDS free society & promoting anti drugs environment.
- KMSS on way to Rights, Social Justice and Good Governance practices in all aspects.
- Gender Diversification & Women Empowerment is the key commitment of KMSS.
- Ensure qualitative education especially for Adolescents & Girls.
- Initiative self - reliant Economical & Social development into the community.
- Empower people towards poverty alleviation, Resource management and decentralization.
- Work to build a pollution free and healthy Environment in all aspects
- KMSS another objective is to work on Disaster Management

3.00 Legal form of the Enterprise:

Khulna Mukti Seba Sangstha (KMSS) is a voluntary Social Service Organization established on 5th day of September in 1997. It comes into existence after it has been registered with the Social Welfare Department of People's Republic of Bangladesh



on 11th September, 2000 vide Registration No. Khulna-893/2000. It is also registered with the NGO Affairs Bureau vide registration No. 1848 dated 28-06-2003, Micro Credit Regulatory authority Registration No. 01222-00357-00035 dated 05/09/07, Department of Narcotics Control Registration No: DNC-0020 and Drug Treatment Centre Vide License No: 01/2008-2009.

4.00 Significant Accounting Policies

4.01 Basis of Accounting:

- i) The financial statements have been prepared under historical cost convention.
- ii) The Accounts have been drawn up on cash basis.

4.02 Fixed Assets:

These have been arrived at after deduction of depreciation.

4.03 Depreciation

Fixed assets are depreciated on reducing balance method at rates varying from 10%-20% depending on the types of assets as well as on the estimated life thereof. There is no activity of the project and addition of fixed assets where depreciation is not charged. The depreciation policies have remained consistent with that followed in previous year.

4.04 Currencies:

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

5.00 Components of Financial Statement:

The following Financial Statements of the organization comprises of the following:

- i) Consolidated Statement of Financial Position as at June 30, 2021.
- ii) Consolidated Statement of Comprehensive Income for the year ended 30th June, 2021.
- iii) Consolidated statement of Receipts and Payments for the year ended 30th June, 2021.

6.00 Reporting Period

Statements of Financial position have been prepared covering one financial year from July 01, 2020 to June 30, 2021.

7.00 Management of the Organization

The affairs of the organization is been controlled and managed by an Executive Committee consists of seven members. The following persons are in the members of the Executive Committee during the year under audit.

01. Dr. Md. Mostafa Kamal	President
02. Mr. Mehedi Hasan Md. Hefzur Rahman	Vice President
03. Afroza Akther Monju	General Secretary
04. Mr. Sayed Masud Ali	Joint Secretary
05. Nadira Parvin	Treasurer
06. Sk. Mostofa Tarique	Office Secretary
07. Mst. Shahanaj Sultana	Member



8.00 A) Ongoing Projects of KMSS

1. General Account
2. Drug Treatment Center
3. Prioritized HIV Prevention Services for Key Population (MSM, MSW & Hijra) in BD
4. "Strengthen Regional Cooperation to Prevent HIV/AIDS" NOREC Project (Round-1)
5. Essential Healthcare for the Disadvantaged in Bangladesh (EHD Project)
6. Strengthening Local Governance for Establishing Rights of Local Communities (SLG-ERLC) under EPR Project
7. TB Care and Prevention in Bangladesh (GFATM Project)
8. Digitalization and Access to Finance for Fish Farmers in Bangladesh
9. Microfinance Program
10. Health Center
11. VGD Program
12. Job Security Fund

B) Inactive/phased out Projects of KMSS.

1. UPHCSDP DCCS,PA-2 (ESP)
2. UPHCSDP RACC PA-1 (ESP)
3. UPHCSDP DCCN;PA-4 (ESP)
4. UPHCSDP KCC,PA-2 (ESP)
5. UPHCSDP KCC,PA-1 (ESP)
6. SMART Project
7. Promoting the Rights of the Extreme Socially Excluded Poor People (PRESEPP)
8. LINK-UP (Package3.5)
9. LINK-UP (Package 5.3)
10. Integrated Urban Nutrition Program (IUNP)
11. HIV-AIDS Prevention Services (HAPS)# SP-3
12. HIV-AIDS Prevention Services (HAPS)# SP-5
13. HIV & AIDS Targeted Intervention (HATI)
14. HIV/AIDS Prevention program (HAPP)
15. CODEC-SONGLAP Program
16. TB care-II



Khulna Mukti Seba Sangstha (KMSS)
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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
9.00	Fixed Assets		
	Opening Balance as on 01.07.2020	15,648,109	21,615,807
	Add: Addition during the year	52,468	81,533
		15,700,577	21,697,340
	Add/(Less) Adjustment during the year	(147,070)	(5,479,442)
		15,553,508	16,217,897
	Less: depreciation	488,256	569,788
	Total	15,065,252	15,648,109
10.00	Loan		
	MR Program (WHO)	1,000	1,000
	KMSS credit Program	23,737,881	23,737,881
	Prevention Service for Men having Sex with Men(MSM) & Transgender Package # SP-3	1,140,228	1,140,228
	Drug Treatment Center	90,000	50,000
	KMSS General Account	100,000	100,000
	Total	25,069,109	25,029,109
11.00	Loan Outstanding (Beneficiaries)		
	Opening Balance as on 01.07.2020	127,815,288	133,416,278
	Add: Disbursed during the year	197,980,000	183,723,000
		325,795,288	317,139,278
	Less: Realized during the year	197,174,193	189,323,990
		128,621,095	127,815,288
	Total	128,621,095	127,815,288
12.00	Investment		
	a) Savings FDR (Micro Credit)		
	FDR (at cost) Receipt No.3535068	448,000	448,000
	FDR(at cost) Receipt NO. 3512873	1,913,000	1,913,000
	FDR(at cost) Receipt No. 3554164	846,000	846,000
	FDR(at cost) Receipt No. 3604861	616,000	616,000
	Sub Total	3,823,000	3,823,000
	b) Capital Surplus FDR (Micro Credit)		
	FDR(at cost) Receipt NO. 3535069	479,000	479,000
	FDR(at cost) Receipt NO. 3512872	1,246,000	1,246,000
	FDR(at cost) Receipt No 3554163	618,000	618,000
	FDR(at cost) Receipt No. 3570409	800,000	800,000
	FDR(at cost) Receipt No. 3570410	625,000	625,000
	FDR(at cost) Receipt No. 3578140	230,000	230,000
	FDR(at cost) Receipt No. 3604862	500,000	500,000
	Sub Total	4,498,000	4,498,000



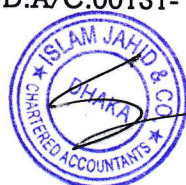
Khulna Mukti Seba Sangstha (KMSS)
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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
	c) Principal Fund FDR (Micro Credit)		
	FDR(at cost) Receipt No. 3711809	1,500,000	-
	FDR(at cost) Receipt No. 3711810	1,500,000	-
	FDR(at cost) Receipt No. 3711811	1,500,000	-
	FDR(at cost) Receipt No. 3711818	1,500,000	-
	FDR(at cost) Receipt No. 3711819	1,500,000	-
	FDR(at cost) Receipt No. 3711820	1,500,000	-
	FDR(at cost) Receipt No. 3711821	1,000,000	-
	Sub Total	10,000,000	-
	d) Principal Fund FDR (Mother Account)		
	FDR(at cost) Receipt No. 0100151 (Agrani Bank Ltd.)	1,000,000	
	Security Money of VGD Program	-	100,000
	Total	19,321,000	8,421,000
13.00	Advance		
	Opening Balance as on 01.07.2020	784,676	587,204
	Add Paid During the year	1,369,245	1,038,190
		2,153,921	1,625,394
	Less: Adjustment during the year	1,505,988	840,718
	Total	647,933	784,676
14.00	Fund Receivable		
	Opening Balance as on 01.07.2020	-	68,905,489
	Add During the year (from CWW)	3,071,978	-
		3,071,978	68,905,489
	Less: Adjustment with Fund Account	-	68,905,489
	Total	3,071,978	-
15.00	Fund Capitalized		
	Opening Balance as on 01.07.2020	-	-
	Add Previous Year Unutilized Fund carry forward to this	8,888,104.50	-
		8,888,104.50	-
	Less: Adjustment	-	-
	Total	8,888,104.50	-



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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
16.00	Cash & Bank Balance		
	Cash in hand	768,934	834,969
	Cash at Bank	36,552,273	23,236,695
	Agrani Bank, Farazipara Br, Khulna A/C.No.0200004600366	891,673	840,931
	AB Bank, Khulna Branch A/C No. 4301-150249-000	80,981	5,242
	Agrani Bank, Farazipara Br, Khulna A/C No.0200009007970	1,284	114,985
	Sonali Bank Ltd. Co.Branch, Khulna. A/c No: 2715102001169	2,024	55,524
	Agrani Bank, Farazipara Br, Khulna A/C.No.0200009121784	267,311	128,310
	AB Bank Ltd. Khulna Br. A/C No.4301-760029-430	-	555,554
	AB Bank Ltd. Khulna Br. A/C No.4301-764707-430	112,874	-
	AB Bank Ltd. Khulna Br. A/C No.4301-774723-430	48,997	-
	AB Bank Ltd. Khulna Br. A/C No.4301-772567-430	1,356,779	1,092,695
	AB Bank Ltd, Khulna Br A/C No. 4301-772643-430	1,660	6,781
	AB Bank Ltd, Khulna Br A/C No. 4301-778955-430	13,389	8,754,200
	AB Bank Ltd, Khulna Br A/C No. 4301-768889-430	187,364	37,693
	AB Bank Ltd. Khulna Br A/C No. 4301-783567-430	8,398	106,753
	AB Bank Ltd. Khulna Br. A/C No. 4301-783565-430	29,007	316,193
	AB Bank Ltd. Khulna Br. A/C No. 4301-783569-430	37,720	53,122
	AB Bank Ltd. Khulna Br. A/C No. 4301-783570-430	317,104	314,380
	AB Bank Ltd. Rangpur Br. A/C No. 4205-786524-430	294,142	304,907
	AB Bank Ltd. Rangpur Br. A/C No. 4205-786528-430	3,336	4,417
	AB Bank Ltd. NSR Dhaka . A/C No. 4010-783654-430	38,607	184,740
	AB Bank Ltd. NSR Dhaka . A/C No. 4010-783658-430	1,967	3,218
	AB Bank Ltd.Dhaka A/C No.4015-783652-430	9,349	3,181
	AB Bank Ltd.Dhaka A/C No. 4015-783659-430	1,621	2,980
	Agrani Bank, Farazipara Br, Khulna A/c. 0200005085520	1,235	1,235
	AB Bank Ltd. Khulna Branch A/C NO.4301-784341-430	-	5
	AB Bank Ltd. Khulna Branch A/C NO.4301-784352-430	-	583
	AB Bank Ltd. Khulna Branch A/C NO.4301-795313-430	2,596,044	1,036,958
	Agrani Bank,Farazipara Br, Khulna A/C No.0200004525181	351	524
	AB Bank Ltd. Khulna Branch A/C NO.4301-766776-430	10,936,342	829
	AB Bank Ltd. Khulna Branch A/C No: 4301-758626-430	28,083	-
	AB Bank Ltd. Khulna Branch A/C No: 4301-758605-430	13,154	-
	AB Bank Ltd. Khulna Branch A/C NO.4301-429704-430	99,343	-
	Rupali Bank Mongla Br. Bagerhat A/C No.20001476	2,400,874	1,220,608
	Sonali Bank Gelatola Branch CD.A/C NO.2905-3300-022	2,338,149	1,350,609
	Southbangla Agriculture & commerce Bank Ltd SND- 01130000015647/ 0007130000026 Lokhpur Branch	1,538,387	575,962
	Rupali Bank Ltd. Rajapur Khulna Branch A/C.No.20000- 9467/CD-2956020000946	2,237,181	328,361
	First Security Islami Bank Fakirhat Branch SND.A/C.00131- 00000864/ SND 0215 13100000059	678,631	532,944



Khulna Mukti Seba Sangstha (KMSS)
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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021	FY-2019-2020
		Amount in Taka	Amount in Taka
	AB Bank Ltd. Jessore Branch A/C NO.4214-798437-430	473,751	430,641
	AB Bank Ltd. Jessore Branch A/C NO.4214-797192-430	1,355,798	644,979
	AB Bank Ltd. Khulna Branch A/C NO.4301-794440-430	3,668,528	1,874,300
	Trust Bank Ltd. Shiromony Br A/C NO.0066-0210002854	1,276,578	523,715
	Sonali Bank Basudia Br. CD.A/C NO.2305-3300-1657	1,753	1,188,049
	One Bank Ltd., Basundhia Branch A/c: 0143000000884	1,327,664	-
	Prime bank Ltd, Doulatpur Br.A/C-21331060002003	1,874,840	640,588
	Total	37,321,207	24,071,664
17.00 Fund Account			
	Opening Balance as on 01.07.2020	48,145,676	110,109,838
	Add: Surplus fund during the year	703,121	12,420,770
		48,848,797	122,530,607
	Less: Adjustment (Fund Receivable)	-	(68,905,489)
	Less: Adjustment (Fixed Assets)	(147,070)	(5,479,442)
	Total	48,701,727	48,145,676
18.00 Loan loss provision			
	Opening Balance as on 01.07.2020	4,957,494	4,116,144
	Add: Provision during the year	-	841,350
		4,957,494	4,957,494
	Less: Adjustment (Writtenoff)	-	-
	Total	4,957,494	4,957,494
19.00 Loan			
	Afroza Akhter Monju	5,644,674	5,644,674
	Dr. Md. Mostafa Kamal	5,868,911	7,568,911
	Forhad Ahmed Akand Pompy	1,511,300	1,676,300
	UPHCP-II, DCCPA-2 (IGA)	100,000	100,000
	Job Security fund	19,184,993	17,971,123
	UPHCP-II, RCCPA(ESP)	2,750,500	2,750,500
	General Account	14,060,716	14,020,716
	Revolving Drug Fund Account	1,799,000	1,799,000
	AB Bank (Agricultural Loan)	40,000,000	45,500,000
	RRS 2020(RMC-75%) AB Bank Ltd.	37,500,000	-
	RRS 2020(ME-25%) AB Bank Ltd.	12,500,000	-
	Bank Loan (AB Bank Ltd)	-	6,456,107
	KMSS-UPHCP-II BMPA-1 PF& GF	265,500	265,500
	Total	141,185,594	103,752,831



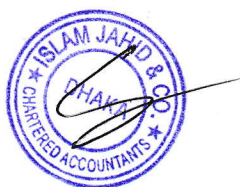
Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.
Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
20.00	Members Savings Deposit		
	Opening Balance as on 01.07.2020	39,086,277	36,456,311
	Add: Deposit during the year	26,455,799	29,441,850
	Add: Interest	1,511,815	1,852,322
		67,053,891	67,750,483
	Less: Refund during the year	33,589,912	28,664,206
	Total	33,463,979	39,086,277
21.00	Vountary Savings Deposit		
	Opening Balance as on 01.07.2020	761,118	-
	Add: Deposit during the year	2,516,750	762,618
		3,277,868	762,618
	Less: Refund during the year	550,946	1,500
	Total	2,726,922	761,118
22.00	Loan Risk fund		
	Opening Balance as on 01.07.2020	1,451,745	1,024,966
	Add: Deposit during the year	990,020	918,465
		2,441,765	1,943,431
	Less: Refund during the year	2,084,298	491,686
	Total	357,467	1,451,745
23.00	Staff welfare fund		
	Opening Balance as on 01.07.2020	14,000	14,000
	Add: Deposit during the year	-	-
		14,000	14,000
	Less: Refund during the year	14,000	-
	Total	-	14,000
24.00	Job Security Fund		
	Opening Balance as on 01.07.2020	3,554,968	1,919,630
	Add: Deposit during the year	3,863,056	2,391,932
		7,418,024	4,311,562
	Less: Refund during the year	3,923,243	756,594
	Total	3,494,781	3,554,968



Khulna Mukti Seba Sangstha (KMSS)
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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
25.00	Accounts Payable		
	Opening Balance as on 01.07.2020	45,737	81,467
	Add: during the year (EHD Project)	3,071,978	-
	Program Activities	540,818	-
	All staff Cost	2,261,598	-
	Other Direct Cost	208,208	-
	Monitoring, Evaluation & Lesson Learning	61,354	-
		3,117,715	81,467
	Less: Payment during the year	-	35,730
	Total	3,117,715	45,737
		117,928,296	206,036,505
26.00	Fund Received		
	Fund Received from Department of Women Affairs	780,759	153,000
	Fund received for Rapid Analysis of Child Marriage Situa	52,381	-
	Fund received from Family Planning	-	31,377
	Fund Received from CWW	42,119,589	38,848,688
	Fund Received from NOREC	1,845,893	4,178,238
	Fund Received from DNC	-	69,942
	Fund received from Light House	1,845,000	2,703,000
	Fund received from BRAC	9,105,474	9,641,784
	Fund received from MJF	6,853,920	3,032,311
	Fund received from PMU	-	78,225,194
	Revolving Fund	55,275,280	69,152,971
	Fund Received from KIU	50,000	
		55,980,889	24,515,400
27.00	Loan		
	Job Security Fund	3,040,889	4,817,425
	KMSS General Account	-	1,235,000
	Afroza Akhter Monju	2,900,000	-
	Dr. Md. Mostafa Kamal	-	1,329,000
	KMSS EHD Project	-	63,975
	KMSS EPR Project	-	200,000
	KMSS NOREC Project	-	37,000
	KMSS-DTC	40,000	-
	RRS 2020(RMC-75%) AB Bank Ltd.	37,500,000	-
	RRS 2020(ME-25%) AB Bank Ltd.	12,500,000	-
	AB Bank (Agricultural Loan)	-	16,833,000



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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
28.00	NOREC Project Cost	1,590,326	3,079,872
	ALLOWANCE	844,515	1,117,374
	PARTICIPANT-RELATED COSTS		
	Insurances	-	33,794
	Departure / set-up grant	26,271	581,977
	Housing	264,600	340,200
	Exchange participants' international travel	-	120,493
	Exchange participants' in-service travel	-	33,040
	ADMINISTRATION & ACTIVITIES		
	Variable grant - sending partner	120,000	123,995
	Variable grant - receiving partner	136,440	246,100
	Follow-up / supplementary activities	-	61,450
	ADMINISTRATION		
	Fixed grant	155,500	181,150
	Equipment	-	67,983
	Audit Fee	43,000	-
	TRAVEL		
	Round 1 partner meeting	-	135,316
	NOREC partner training (when applicable)	-	37,000
29.00	EHD Project Cost	50,865,961	29,960,584
	Capital Exenditure	2,756,928	7,194,058
	Programme Activities	22,722,735	5,838,274
	All Staff Cost	20,847,694	14,055,054
	Other Direct Cost	3,561,646	2,094,786
	Monitoring , Evaluation & Lesson Learning	976,958	778,412
30.00	Capital Expenditure	52,468	13,550
	Furniture & Fixture	49,808	1,050
	Electronic Equipments	2,660	12,500
31.00	Fund Transfer	55,275,280	69,169,291
	Family Planning Fund	-	16,320
	Revolving fund	55,275,280	69,152,971



Khulna Mukti Seba Sangstha (KMSS)
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Consolidated Notes to the Financial Statements
For the year ended 30 June, 2021

Note	Particulars	FY-2020-2021 Amount in Taka	FY-2019-2020 Amount in Taka
32.00	Loan	18,588,126	33,811,368
	KMSS Credit Program	-	2,277,000
	AB Bank (Agricultural Loan)	5,500,000	18,833,000
	Bank Loan (AB Bank Ltd)	6,456,107	677,893
	Dr. Md. Mostafa Kamal	1,700,000	1,329,000
	Afroja Akther Monju	2,900,000	-
	Forhad Ahmed Akondo	165,000	825,000
	KMSS-EHD Program	-	51,975
	KMSS EPR Project	-	200,000
	General Account	-	1,247,000
	Job Security Fund	1,827,019	8,370,500
	Drug Treatment Center	40,000	-
		37,321,207	24,071,664
33.00	Closing Cash & Bank Balance		
	Cash in hand	768,934	834,969
	Cash at Bank	36,552,273	23,236,695

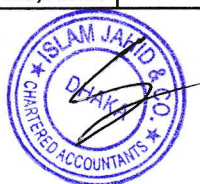


Khulna Mukti Seba Sangstha (KMSS)
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Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
General Account							
Furniture & Fixture	101,615.46	-	-	101,615.46	10%	10,162	91,453.92
Tally ERP9	100,000.00	-	-	100,000.00	0%	-	100,000.00
Land & Building	2,100,000.00	-	-	2,100,000.00	0%	-	2,100,000.00
Computer	7,261.72	-	-	7,261.72	15%	1,089	6,172.46
Medical Equipment	689.46	-	-	689.46	15%	103	586.04
Generator	6,587.56	-	-	6,587.56	20%	1,318	5,270.05
Candle Making Machine	207.59	-	-	207.59	15%	31	176.45
Motor-Cycle	64,088.79	-	-	64,088.79	15%	9,613	54,475.47
Television	22,662.33	-	-	22,662.33	15%	3,399	19,262.98
Computer CPU	1,499.51	-	-	1,499.51	15%	225	1,274.59
Computer Printer	2,480.67	-	-	2,480.67	15%	372	2,108.57
Computer UPS	580.43	-	-	580.43	15%	87	493.36
Stand Fan	937.12	-	-	937.12	15%	141	796.55
Celling Fan	5,220.06	-	-	5,220.06	15%	783	4,437.05
IT Materials	1,927.37	-	-	1,927.37	15%	289	1,638.26
Telephone Set	275.62	-	-	275.62	15%	41	234.28
Computer laptop	7,701.40	-	-	7,701.40	15%	1,155	6,546.19
Photocopier Machine	31,003.00	-	-	31,003.00	15%	4,650	26,352.55
Ultrasound Machine	45,101.34	-	-	45,101.34	15%	6,765	38,336.14
PABX Machine	18,270.22	-	-	18,270.22	15%	2,741	15,529.69
Sound System	64,206.77	-	-	64,206.77	15%	9,631	54,575.75
CC Camera	47,293.77	-	-	47,293.77	15%	7,094	40,199.70
Air Conditioner	149,293.79	-	-	149,293.79	15%	22,394	126,899.72
Multimedia with Screen	45,675.55	-	-	45,675.55	15%	6,851	38,824.21
Signboard	7,676.37	-	-	7,676.37	10%	768	6,908.73
Microbus	925,412.68	-	-	925,412.68	15%	138,812	786,600.78
Water Filter	2,624.40	-	-	2,624.40	10%	262	2,361.96
Sub-total	3,760,292.98			3,760,292.98		228,777.51	3,531,515.47
Handicrafts Project							
Furniture & Fixture	3,103.44	-	-	3,103.44	10%	310.34	2,793.09
Candle making Machine	3,472.90	-	-	3,472.90	15%	520.93	2,951.96
Sewing Machine	4,138.48	-	-	4,138.48	15%	620.77	3,517.71
Overlock Machine	1,618.40	-	-	1,618.40	15%	242.76	1,375.64
Sub total	12,333.21			12,333.21		1,694.81	10,638.40
Assistance in Treatment of Drug Addiction Rehabilitation & Mass Awareness							
Furniture & Fixture	21,870.00	-	-	21,870.00	10%	2,187.00	19,683.00
Computer	6,375.00	-	-	6,375.00	15%	956.25	5,418.75
Medical Equipment	11,475.00	-	-	11,475.00	15%	1,721.25	9,753.75
Generator	108,400.00	-	-	108,400.00	20%	21,680.00	86,720.00
Candle Making Machine	7,225.00	-	-	7,225.00	15%	1,083.75	6,141.25
Motor Cycle	28,000.00	-	-	28,000.00	20%	5,600.00	22,400.00
Television	4,250.00	-	-	4,250.00	15%	637.50	3,612.50
Sub Total	187,595.00			187,595.00		33,865.75	153,729.25

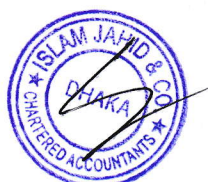


Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
HIV-AIDS Intervention Services (HAIS), P-15/2							
Furniture	54,627.00	-	-	54,627.00	10%	5,462.70	49,164.30
Harmonium	4,896.00	-	-	4,896.00	15%	734.40	4,161.60
Table set	2,937.60	-	-	2,937.60	15%	440.64	2,496.96
Equipment	15,925.60	-	-	15,925.60	15%	2,388.84	13,536.76
Sub Total	78,386.20	-	-	78,386.20		9,026.58	69,359.62
HIV Prevention Project among PWIDs							
Plastic Chair	6,440.87	-	-	6,440.87	10%	644.09	5,796.78
Table	15,142.33	-	-	15,142.33	10%	1,514.23	13,628.10
Display	1,725.96	-	-	1,725.96	10%	172.60	1,553.36
TV Stand	956.93	-	-	956.93	10%	95.69	861.24
Steel Almira	7,360.99	-	-	7,360.99	10%	736.10	6,624.89
File Cabinet	1,569.05	-	-	1,569.05	10%	156.91	1,412.15
Ceiling Fan	8,122.92	-	-	8,122.92	15%	1,218.44	6,904.48
Equipments	7,288.46	-	-	7,288.46	15%	1,093.27	6,195.20
Revolving Arm Chair	13,737.93	-	-	13,737.93	10%	1,373.79	12,364.14
Patient Bed	3,331.82	-	-	3,331.82	10%	333.18	2,998.63
Shoe Rack	1,594.32	-	-	1,594.32	10%	159.43	1,434.89
Musical Instrument	2,187.47	-	-	2,187.47	15%	328.12	1,859.35
Sub Total	69,459.04	-	-	69,459.04		7,825.85	61,633.20
Total	4,108,066.44	-	-	4,108,066.44		281,190.50	3,826,875.94
Promoting Rirhts of the Extremely Socially Excluded People (PRESEPP)							
Armed Chair/Visitor Cha	3,305.99	-	-	3,305.99	0%	-	3,305.99
File cabinet/wooden shel	7,776.15	-	-	7,776.15	0%	-	7,776.15
Secretariat Table	7,272.03	-	-	7,272.03	0%	-	7,272.03
Desktop Comp. UPS & tak	19,112.93	-	-	19,112.93	0%	-	19,112.93
Printer (Black & White)	4,249.38	-	-	4,249.38	0%	-	4,249.38
Armless chair/Plastic cha	6,768.86	-	-	6,768.86	0%	-	6,768.86
Bi Cycle	4,242.18	-	-	4,242.18	0%	-	4,242.18
Camera	2,657.04	-	-	2,657.04	0%	-	2,657.04
Musical Instruments	6,613.69	-	-	6,613.69	0%	-	6,613.69
Total	61,998.24	-	-	61,998.24		-	61,998.24
CODEC-SONGLAP(IGP)							
Black board	3,123.77	-	-	3,123.77	0%	-	3,123.77
Sign Board	1,062.88	-	-	1,062.88	0%	-	1,062.88
Trunk	1,827.64	-	-	1,827.64	0%	-	1,827.64
Total	6,014.28	-	-	6,014.28		-	6,014.28



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
2nd Urban Primary Health Care Project DCC, PA-2(ESP)							
Equipment & Furniture	36,591.84	(36,591.84)	-	-	0%	-	-
Total	36,591.84	(36,591.84)	-	-	-	-	-
KMSS-Link up (Package 5.3)							
Furniture	30,690.00	-	-	30,690.00	0%	-	30,690.00
Total	30,690.00	-	-	30,690.00	-	-	30,690.00
TB Care II Project							
Desktop Computer/Laptop	38,000.00	-	-	38,000.00	0%	-	38,000.00
Laser Printer	12,000.00	-	-	12,000.00	0%	-	12,000.00
Modem	4,950.00	-	-	4,950.00	0%	-	4,950.00
Total	54,950.00	-	-	54,950.00	-	-	54,950.00
HIV & AIDS Targeted Intervention (HATI)							
Steel Locker (for Client)	50,931	-	-	50,931.15	0%	-	50,931.15
Floor Mat	3,533	-	-	3,533.40	0%	-	3,533.40
Blanket With Pillow	5,467	-	-	5,466.60	0%	-	5,466.60
Matress	10,601	-	-	10,601.10	0%	-	10,601.10
Mirror	902	-	-	901.80	0%	-	901.80
Total	71,434.05	-	-	71,434.05	-	-	71,434.05
Micro Credit Program							
Head Office							
Motor Cycle	323,794.00	-	-	323,794.00	20%	64,759.00	259,035.00
Land & Building	9,200,000.00	-	-	9,200,000.00	0%	-	9,200,000.00
Computer & Laptop	360,217.00	-	-	360,217.00	20%	72,044.00	288,173.00
Printer	87,848.00	-	-	87,848.00	15%	13,178.00	74,670.00
Modem	7,366.00	-	-	7,366.00	15%	1,105.00	6,261.00
Automation Software	94,050.00	-	-	94,050.00	0%	-	94,050.00
Total	10,073,275.00	-	-	10,073,275.00	-	151,086.00	9,922,189.00
Khulna-01 Branch							
Furniture & Fixture	5,570.00	-	-	5,570.00	10%	557.00	5,013.00
Motor Cycle	2,595.00	-	-	2,595.00	20%	519.00	2,076.00
Computer & Laptop	11,706.00	-	-	11,706.00	20%	2,342.00	9,364.00
Stand Fan	1,200.00	-	-	1,200.00	15%	180.00	1,020.00
UPS	962.00	-	-	962.00	15%	145.00	817.00
Printer	3,687.00	-	-	3,687.00	15%	553.00	3,134.00
Total	25,720.00	-	-	25,720.00	-	4,296.00	21,424.00



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
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Khulna-02 Branch

Motor Cycle	32,032.00	-	-	32,032.00	20%	6,407.00	25,625.00
Computer & Laptop	16,118.00	-	-	16,118.00	20%	3,224.00	12,894.00
Camera	4,471.00	-	-	4,471.00	20%	895.00	3,576.00
UPS	1,951.00	-	-	1,951.00	15%	293.00	1,658.00
Electronic & Office Equip	12,500.00	-	-	12,500.00	15%	1,875.00	10,625.00
Total	67,072.00			67,072.00		12,694.00	54,378.00

Digraj Branch

Furniture & Fixture	15,974.00	-	13,750.00	29,724.00	10%	1,598.00	28,126.00
Electronic & Office Equip	3,464.00	-	-	3,464.00	15%	520.00	2,944.00
Total	19,438.00		13,750.00	33,188.00		2,118.00	31,070.00

Rampal Branch

Furniture & Fixture	13,371.00	-	12,750.00	26,121.00	10%	1,338.00	24,783.00
Total	13,371.00		12,750.00	26,121.00		1,338.00	24,783.00

Fakirhat Branch

Furniture & Fixture	9,094.00	-	11,500.00	20,594.00	10%	910.00	19,684.00
Total	9,094.00		11,500.00	20,594.00		910.00	19,684.00

Rajapur Branch

Furniture & Fixture	16,172.00	-	-	16,172.00	10%	1,618.00	14,554.00
Electronic & Office Equip	2,210.00	-	2,660.00	4,870.00	15%	332.00	4,538.00
Total	18,382.00		2,660.00	21,042.00		1,950.00	19,092.00

Doulatpur Branch

Furniture & Fixture	26,620.00	-	9,308.00	35,928.00	10%	2,662.00	33,266.00
Total	26,620.00		9,308.00	35,928.00		2,662.00	33,266.00

Lokhpur Branch

Furniture & Fixture	10,685.00	-	2,500.00	13,185.00	10%	1,069.00	12,116.00
Total	10,685.00		2,500.00	13,185.00		1,069.00	12,116.00

Boshundhya branch

Furniture & Fixture	26,926.00	-	-	26,926.00	10%	2,693.00	24,233.00
Total	26,926.00			26,926.00		2,693.00	24,233.00

Shiromony Branch

Furniture & Fixture	32,092.00	-	-	32,092.00	10%	3,210.00	28,882.00
Electronic & Office Equip	2,716.00	-	-	2,716.00	15%	408.00	2,308.00
Total	34,808.00			34,808.00		3,618.00	31,190.00



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
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Jhumjampur Branch

Furniture & Fixture	16,456.00	-	-	16,456.00	10%	1,646.00	14,810.00
Electronic & Office Equip	1,843.00	-	-	1,843.00	15%	277.00	1,566.00
Total	18,299.00	-	-	18,299.00		1,923.00	16,376.00

Jessore Branch

Furniture & Fixture	16,726.00	-	-	16,726.00	10%	1,673.00	15,053.00
Total	16,726.00	-	-	16,726.00	-	1,673.00	15,053.00

Grand Total=	10,360,416.00	-	52,468.00	10,412,884.00	-	188,030.00	10,224,854.00
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2nd Urban Primary Health Care Project DCC, PA-2 (HIV/AIDS)

Equipment & Furniture							
Computer	13,107	(13,107)	-	-	0%	-	-
Laser Printer	4,424	(4,424)	-	-	0%	-	-
Television	3,604	(3,604)	-	-	0%	-	-
DVD	819	(819)	-	-	0%	-	-
Multimedia Projecter	24,576	(24,576)	-	-	0%	-	-
Digital Camera	4,424	(4,424)	-	-	0%	-	-
Projector Screen	1,475	(1,475)	-	-	0%	-	-
Monitor	1,147	(1,147)	-	-	0%	-	-
Revolving Chair	3,425	(3,425)	-	-	0%	-	-
Plastic Chair	3,080	(3,080)	-	-	0%	-	-
Lap Top	16,613	(16,613)	-	-	0%	-	-
Colour Printer	983	(983)	-	-	0%	-	-
Printer	4,456	(4,456)	-	-	0%	-	-
UPS	3,277	(3,277)	-	-	0%	-	-
Digital Colour Monitor	14,582	(14,582)	-	-	0%	-	-
Lab Rotator	4,751	(4,751)	-	-	0%	-	-
Lab Centrifuge Machine	5,734	(5,734)	-	-	0%	-	-
Total	110,477.90	(110,477.90)					

HIV/AIDS PREVENTION PROGRAM (HAPP)

Furniture & Fixture	115,895.69	-	-	115,895.69	0%	-	115,895.69
Medical Equipment	19,507.50	-	-	19,507.50	0%	-	19,507.50
Total	135,403.19	-	-	135,403.19	-	-	135,403.19



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
HIV-AIDS Prevention Services (HAPS) SP-03							
Patient Examination Bed	1,229	-	-	1,228.80	0%	-	1,228.80
Steel Almirah	3,789	-	-	3,788.80	0%	-	3,788.80
File Cabinet	2,048	-	-	2,048.00	0%	-	2,048.00
Display Boards	538	-	-	537.60	0%	-	537.60
white Boards	307	-	-	307.20	0%	-	307.20
Plastics Chairs	3,456	-	-	3,456.00	0%	-	3,456.00
Wooden table	5,120	-	-	5,120.00	0%	-	5,120.00
Plain tables	2,304	-	-	2,304.00	0%	-	2,304.00
Arm-Chairs	2,048	-	-	2,048.00	0%	-	2,048.00
Wooden tool	205	-	-	204.80	0%	-	204.80
Long Bench	1,536	-	-	1,536.00	0%	-	1,536.00
Television	4,250	-	-	4,249.60	0%	-	4,249.60
DVD Player	768	-	-	768.00	0%	-	768.00
Other assets	903	-	-	903.17	0%	-	903.17
Equipment	16,019	-	-	16,018.94	0%	-	16,018.94
Total	44,518.91	-	-	44,518.91		-	44,518.91
HIV-AIDS Prevention Services (HAPS) SP-05							
Harmonium	3,025	-	-	3,024.64	0%	-	3,024.64
Dugi Table	2,111	-	-	2,110.72	0%	-	2,110.72
Patient Examination Bed	1,290	-	-	1,290.24	0%	-	1,290.24
Steel Almirah	6,728	-	-	6,727.68	0%	-	6,727.68
File Cabinet	4,147	-	-	4,147.20	0%	-	4,147.20
Display Boards	737	-	-	737.28	0%	-	737.28
white Boards	922	-	-	921.60	0%	-	921.60
Plastics Chairs	6,221	-	-	6,220.80	0%	-	6,220.80
Wooden table	7,741	-	-	7,741.44	0%	-	7,741.44
Plain tables	4,424	-	-	4,423.68	0%	-	4,423.68
Arm-Chairs	15,667	-	-	15,667.20	0%	-	15,667.20
television	6,833	-	-	6,832.64	0%	-	6,832.64
DVD Player	1,654	-	-	1,653.76	0%	-	1,653.76
Plastics Mats	3,917	-	-	3,916.80	0%	-	3,916.80
Matrees	6,912	-	-	6,912.00	0%	-	6,912.00
Other assets	7,712	-	-	7,711.95	0%	-	7,711.95
Total	80,039.63	-	-	80,039.63		-	80,039.63
KMSS-Integrated Urban Nutrition Program							
Furniture	48,162.60	-	-	48,162.60	0%	-	48,162.60
Camera	17,742.40	-	-	17,742.40	0%	-	17,742.37
Total	65,905.00	-	-	65,905.00		-	65,904.97



Khulna Mukti Seba Sangstha (KMSS)
36, Sher-E-Bangla Road, Khulna 9100, Bangladesh.

Schedule of Fixed Assets
For the year ended 30 June, 2021

Schedule-A/1

Particulars	Opening Balance as on 01-07-2020	Sale of Assets/Adjusted during the year	Addition during the year	Total	Rate of Dep.	Depreciation charged during the year	W.D.V.as on 30-06-2021
KMSS-Link up (Package 3.5)							
Computer (Laptop)	22,929.92	-	-	22,929.92	0%	-	22,929.92
Furniture	5,580.00	-	-	5,580.00	0%	-	5,580.00
Total	28,509.92	-	-	28,509.92		-	28,509.92
KMSS SMART Project							
Furniture at Disrict level	21,528.00	-	-	21,528.00	0%	-	21,528.00
Furniture at Upzila level	133,848.00	-	-	133,848.00	0%	-	133,848.00
Laptop	40,352.00	-	-	40,352.00	0%	-	40,352.00
GSM Modem	2,964.00	-	-	2,964.00	0%	-	2,964.00
Motor cycle	133,680.00	-	-	133,680.00	0%	-	133,680.00
Printer	10,166.00	-	-	10,166.00	0%	-	10,166.00
Scanner	3,801.00	-	-	3,801.00	0%	-	3,801.00
Digital Camera	13,572.00	-	-	13,572.00	0%	-	13,572.00
Total	359,911.00	-	-	359,911.00		-	359,911.00
KMSS- VGD Program							
Furniture	25,200.00	-	-	25,200.00	0%	-	25,200.00
Total	25,200.00	-	-	25,200.00		-	25,200.00
KMSS- NOREC Project							
Equipment	67,983.00	-	-	67,983.00	28%	19,035.00	48,948.00
Total	67,983.00	-	-	67,983.00		19,035.00	48,948.00
Grand Total	15,648,109	(147,069.74)	52,468.00	15,553,507.67	-	488,255.50	15,065,252.13



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, 2021.

Dear Sir,

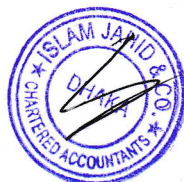
In response to your Appointment Letter dated: August 12, 2021 Ref No: KMSS/HO/1897/2021 we have carried out the captioned audit and have submitted the audited financial statements along with the auditor's report there of separately.

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 arises 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:



Observations And Recommendations (FY 2020-2021)

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. 3,823,000.00 And Capital Surplus BDT 4,498,000.00 In addition the organization have been invested Principal fund an amount of BDT 10,000,000.00 during COVID-19 Pandemic.

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

2.00 Essential Healthcare for the Disadvantaged in Bangladesh (EHD Project)

2.01 Observation:

During our audit time we found that, Banner Printing Bill under Capacity Building Training cost (Voucher No: JV-74 20.09.2020) VDS calculated @ 7.5% instead of 10%.

Recommendation:

VDS Calculation should be as per Govt Rules.



Management Response:

In future we will be more careful in order to avoid such mistakes.

2.02 Observation:

During our audit time we found that, Stationery purchased but no requisition were enclosed with the bill (Voucher No: JV-82 07.10.2020)

Recommendation:

Regarding purchase stationery or any other goods a prior approval should be maintained.

Management Response:

Please be informed that there is an approved purchase requisition but it was not attached to this bill by mistake.

2.03 Observation:

During our audit time we found that, no meeting minutes were enclosed with the Quarterly Progress Review Meeting bill (Voucher No: PV-282 29.10.2020)

Recommendation:

The expenditure should be enclosed meeting minutes.

Management Response:

Following your recommendation the meeting minutes has been enclosed.

3.00 Strengthening Local Governance for Establishing Rights of Local Communities (SLG-ERLC) (EPR Project)

3.01 Observation:

During our audit time we found that, Date of approval was missing on concept note or Advance procedure.

Recommendation:

Approval Signature should be covered by Date.

Management Response:

In future we will be more careful in order approved any sort of concept note.



4.00 Name of Project: TB Care and Prevention in Bangladesh (GFATM Project)

4.01 Observation

During our verification we observed that, a discrepancy in IOU management receiving date in IOU Register and IOU Form. Details are given below:

Name of Employee	Designation	Purpose	Amount (BDT)	Receiving date as Per Register	Receiving date as Per IOU Form
Sonia Islam Khan	PM	Network Meeting	29910/-	18.11.2020	17.11.2020

Recommendation:

IOU Register and Form should be maintained properly.

Management Response

In future we will be more careful in order to avoid such mistakes.

5.00 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.

Dated: Dhaka, Bangladesh
September 20, 2021




Md. Jahidul Islam, FCA
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