ANNUAL REPORT 2024-2025

Manabik Shahajya Sangstha (MSS)

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2024-2025

আর্থসামাজিক উন্নয়নে সাফল্যের ৫০ বছর

১৯৭৪-২০২৪

MSS
Working for the People

Manabik Shahajya Sangstha (MSS)

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President's Message

The past year was challenging for MSS. Bangladesh faces rising prices, limited job opportunities, and climate change impacts, impacting the poor whom MSS has supported for over 50 years. Our resolve has only strengthened.

At MSS, we believe development must be inclusive, humane, and sustainable. Our vision is a poverty-free society where everyone, especially women and marginalized groups, can reach their potential. Over the past year, we've worked to turn this vision into action across our core programs.

Our microfinance program remains vital for economic empowerment. MSS is evolving from simply providing financial services to a more integrated approach that helps members sustain and grow their livelihoods with dignity and resilience.

Our investment in human development through health and social initiatives, such as maternal and child healthcare, eye care, and community awareness, has reached thousands of underserved individuals. These efforts serve as instruments of equity, ensuring essential healthcare and social protection, which are rights, not privileges.

We are encouraged by the impact of our Eye Care Program, which restores sight and transforms the lives of those excluded from basic services. Our technical education and skills development efforts also open new pathways for youth, providing skills for an evolving labor market.

MSS explores new avenues, including livelihood support, small enterprise promotion, and community-based adaptation, with a focus on creating robust, sustainable income opportunities to withstand economic and environmental shocks.

Our achievements this year are the result of collective effort. I thank our staff, partners, donors, and members whose resilience and trust inspire our work. Their stories reflect the true impact of MSS.

MSS aims to deepen outreach, build capacity, and enhance program quality and integration. Lasting change needs scale and local sensitivity.

The journey is challenging, but our purpose is clear.

With renewed commitment, we will continue to stand beside the people we serve, working together toward a more equitable, durable, and humane Bangladesh.

Faruque Hassan
President
Manabik Shahajya Sangstha (MSS)

Message from the Executive Director

Dear Esteemed Stakeholders,

I'm pleased to present MSS's Annual Report for 2024–2025.

Since 1974, MSS has focused on helping disadvantaged communities. What started as a humanitarian response during a national crisis has become a respected organization promoting financial inclusion, social justice, and dignity.

During the reporting year, MSS strengthened its microfinance operations, a core part of empowering low-income families, especially women, through access to collateral-free financial services, small-enterprise support, and livelihood opportunities. Our programs have helped thousands improve income, build assets, and increase self-reliance.

MSS expanded its Social Service Program alongside financial services, offering impactful interventions in health, education, and skills development. Free and low-cost eye care restored vision and improved the quality of life for many beneficiaries. Pre-primary centers nurtured underprivileged children, and vocational training equipped youth with practical skills for work and entrepreneurship.

This year, we emphasized institutional strengthening, client protection, service quality, and sustainable growth. Through better systems, innovation, and field efforts, MSS has built trust and achieved results in our communities.

These achievements wouldn't be possible without our clients, partners, donors, authorities, governing body members, and staff. I thank all who contributed and shared our vision.

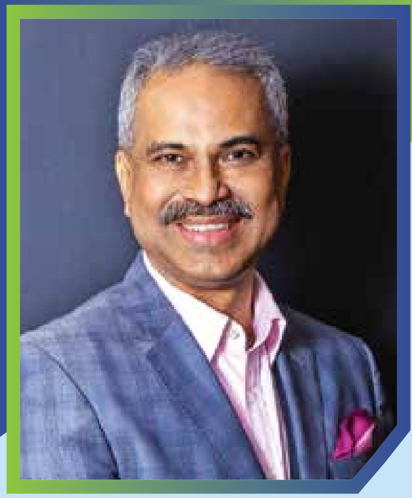
Looking ahead, MSS stays committed to inclusive development, responsible finance, and social progress. We will innovate, expand outreach, and face emerging challenges with resilience and compassion.

With ongoing trust and cooperation, I am confident that MSS will continue to progress toward creating a fairer, empowered, and sustainable society.

Sincerely,

Md. Akhteruzzaman
Executive Director
Manabik Shahajya Sangstha (MSS)

Executive Committee



Faruque Hassan
President

A. K. M. Zaman
Vice-President

Md. Moshleh Uddin Dhali
Treasurer

Alif Nadvi Rahman
Member

Zinnatun Barkat
Member

S. M. Akram Hossain
Member

Barrister Marzia Kabir
Member

Vision & Mission

VISION

Establish a society free from poverty where there is equality among citizens, citizens' rights are respected, and they actively participate in the democratic process for establishing those rights

MISSION

Empower disadvantaged people by developing their institution building and leadership capabilities, enhancing their rights awareness, and providing access to resources for their socioeconomic uplitiment.

OBJECTIVES

- Initiate welfare projects for the underprivileged segments of society.
- Promote democracy, good governance, and rights, focusing on women and children.
- Promote savings and extend credit to underprivileged urban and rural women.
- Provide healthcare services, family planning, child immunization, and clinical backup.
- Provide relief to calamity-stricken people.

Core Values

Integrity:
We conduct business honestly, transparently, and ethically, promoting honorable initiatives and not compromising the truth.

Transparency:
Operate openly and candidly and provide full disclosure on issues around conflict of interest, operations, and funding practices.

Culture of Collaboration and Excellence:
By passionately working together with all stakeholders, we challenge each other to achieve the highest levels of professional excellence.

Teamwork:
Work as a team, respect each other's views, and support each other toward meeting the objectives.

Accountability:
Take responsibility for the assigned tasks and commit to achieve the goals. We are committed to measuring, achieving, reporting results, and using resources wisely.

Leadership:
Play the role of leadership from respective positions to achieve targets.

Gender-responsive:
Create a gender responsive working environment, removing all sorts of discrimination and giving due privileges to females in programming.

Empowerment:
We are bound to empower the underserved by making resources and essential services available to them.

Executive Summary

Fifty years ago, after Bangladesh's independence, a dedicated group believed that poverty isn't inevitable, and communities can change their futures with support. This led to the founding of Manabik Shahajya Sangstha (MSS) in 1974.

Over five decades, MSS has supported marginalized communities across Bangladesh—helping women entrepreneurs, children's education, restoring eyesight, and assisting families in hardship. What started as a modest initiative has grown into a vibrant organization active in hundreds of communities.

This Annual Report covers MSS's activities from July 2024 to June 2025, celebrating 50 years. It highlights efforts to expand financial inclusion, enhance social services, and improve access to health and education for underserved communities.

MSS's Women's Credit Program (WCP) has 162 branches supporting women entrepreneurs in 9,464 communities. It promotes economic empowerment through accessible financial services, enabling women to start small businesses, earn income, and strengthen families. The cumulative loan recovery rate is 99.03%, showing resilient members and strong ties to the community.

MSS expanded its health services through the Eye Care Program (ECP), organizing 46 camps in partnership with 29 partner organizations, screening 10,164 patients, and performing 1,604 surgeries. These efforts restored independence, productivity, and quality of life.

Children and youth are central to MSS's social work. Through the Shishuder Jonno – Integrated Child Development Program (SJ-ICDP), with Save the Children International, about 1,01,148 individuals received services in child health, education, and youth development. These efforts help children from disadvantaged communities access better learning, development, and societal engagement.

MSS intervention on education is through the Shishukanon Pre-Primary Education Program, which supported 565 children in building basic skills. MSS also runs health awareness sessions and MUAC tests at schools to monitor nutrition and support overall well-being.

The ENRICH program, in partnership with PKSF, supported vulnerable households through coordinated health, education, and livelihood interventions, enhancing community capacity to improve well-being.

Meanwhile, the MSS Technical Institute (MTI) expands opportunities for youth through practical training in Graphic Design, Computer Operation, Refrigeration & Air Conditioning, and Electrical Installation and Maintenance. It boosts employment prospects and supports local growth by driving demand for skills. MTI also hosts awareness programs on workplace safety, career guidance, and personal development to empower youth and promote responsible workforce engagement.

As MSS enters its sixth decade, it stays true to its founding principles—solidarity with disadvantaged communities, respect for human dignity, and empowerment for sustainable change. With fifty years of experience and ongoing support, MSS is dedicated to creating a more equitable, inclusive future for Bangladesh.

TOTAL BRANCHES
162

DISTRICTS COVERAGE
20

TOTAL REACHED
2,82,270

MSS Programs and Projects

MSS provides more than just financial support; it serves as a transformative pathway to a better future for Bangladesh's marginalized groups. By converting limited resources into opportunities, MSS fosters confidence, skills, and independence, unlocking previously inaccessible doors. Through MSS, aspirations are realized, demonstrating that everyone—particularly women—can redefine their lives and contribute to a hopeful, resilient, and progressive Bangladesh.

MSS remains committed to uplifting marginalized groups, with a focus on women's economic independence and empowerment. It uses a holistic approach, combining microfinance, social services, and capacity-building to break barriers to inclusion and progress.

MSS challenges exclusion by providing equitable financial access, vital knowledge, skills, and support. Its efforts go beyond credit, covering healthcare, nutrition, education, vocational training, and disaster resilience. This strategy makes MSS a catalyst for a more inclusive, equitable, and empowered society across Bangladesh.

MSS Programs and Projects (2024-2025)

MSS continued its far-reaching programs across Bangladesh in 2024–25, including:

Key Achievements at a Glance

Program	2024-25 Achievements
Women's Credit Program (WCP)	Disbursed Tk. 10,142.80 million, Cumulative recovery rate 99.03%.
Eye Care Program (ECP)	Screened 10,164 patients, performed 1,604 surgeries.
Shishuder Jonno-ICDP Program	Supported 1,01,148 individuals, focusing on child health and education.
MSS Technical Institute (MTI)	63 students graduated in essential vocational skills.
Education Program	Provided quality education for 409 students of NFPE and 565 students of preschools.
Health, Nutrition, and Hygiene Program	Provided 300 packets of biscuits to 90 students of NFPE and nutritional support to 565 students of the preschool.
Mother and Child Health Care Center (MCHCC)	Total 963 Monthly Pregnant, Lactate, and infant follow-up from July 2024 to June 2025

Women's Credit Program (WCP)

A Legacy of Empowerment and Resilience

For fifty years, MSS has fought against poverty. By using microfinance as a powerful tool, MSS has empowered the marginalized and uplifted communities across Bangladesh.

The Evolution of Impact

The journey into microfinance began in 1984 with the Small Credit Fund (SCF). This pilot program was established to provide urban men and women who had previously been excluded from the formal banking system with access to essential financial services. The success of the SCF laid the groundwork for a more targeted initiative: the Women's Credit Program (WCP), launched in 1989 as the first urban replication of the Grameen Bank model in Bangladesh.

By combining structured savings with accessible credit, the WCP was designed to help women in low-income urban areas of Dhaka overcome systemic obstacles. The program acknowledges a fundamental truth: women are the main catalysts of lasting social change.

Proven Success & Sustainability

The WCP is more than just a financial service; it represents hope and exemplifies efficiency. With an almost perfect recovery rate of 99.03%, the program shows strong sustainability while promoting economic independence and social fairness.

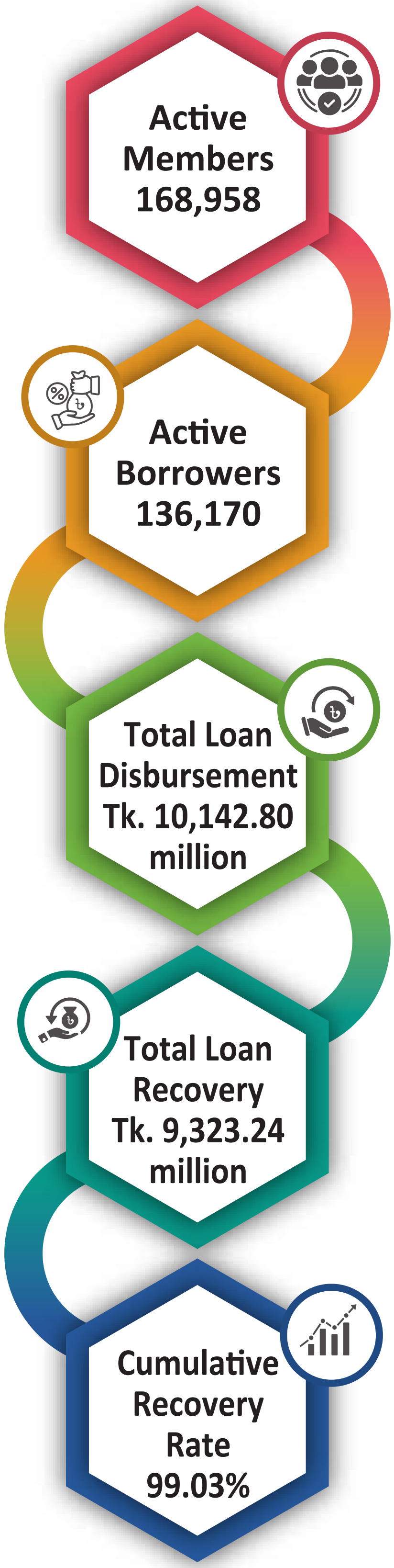
Beyond the Loan: Building Dignity

Every loan disbursed through the WCP represents more than just capital. It functions as:

- A Catalyst for Self-Reliance: Helping families shift from vulnerability to financial stability.
- A Tool for Equity: Bridging the gender gap in economic participation.
- A Foundation for Dignity: Tackling comprehensive social issues and empowering women to have a voice in their homes and communities.

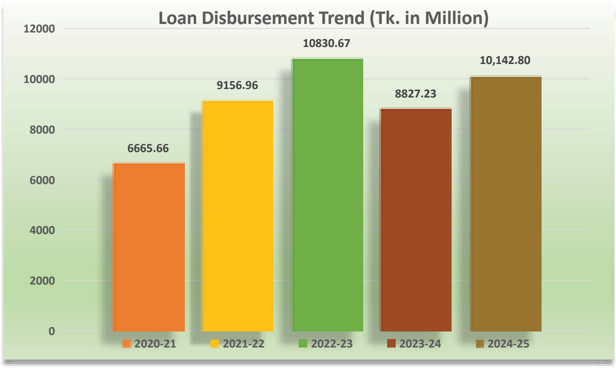
Key Focus Areas	Initiative	Impact
Financial Inclusion	Microfinance Program	Provides affordable loans to marginalized individuals and small businesses, breaking banking barriers.
Capacity Development	Skill Development & Training	Offers targeted skill–development programs to improve skills, governance, collaboration, and community infrastructure.
Support Micro & Small Enterprises	Microcredit for Small Businesses	Empower entrepreneurs, especially women, to start and grow businesses to boost local economies.
Create Jobs	Small Business Support	Small enterprises create jobs, boost local employment, and improve the economy.
Promote Savings	Integrated Savings in Microfinance	Promotes saving habits, ensures financial security, and readies individuals for future investments.

WCP AT A GLANCE (2024-2025)

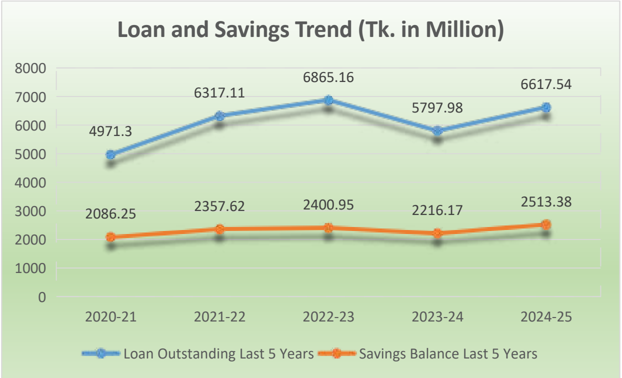


PARTICULARS	STATUS
Working District	17
Working Upazila	131
Total Branch	162
Active Members	168,958
Active Borrowers	136,170
Member Borrower Ratio	80.59
Active Centers	9,464
Number of Staff	1249
FINANCIAL INFO	**AMOUNT IN TK.**
Total Loan disbursement in 2024–2025	10,142.80 million
Total Loan recovery in 2024–2025	9,323.24 million
Total balance of Loan outstanding on 30.06.2025	6,617.54 million
Average Loan size	84,788
Loan Loss Provision balance	777.67 million
Total Savings collection in 2024–2025	2,654.50 million
Total Savings withdrawal in 2024–2025	2,357.29 million
Total Savings balance on 30.06.2025	2,513.38 million
PERFORMANCE INDICATORS	**IN %**
Recovery Rate (Cumulative)	99.03%
On–Time Recovery (OTR) - As on June-25	96.85%
Portfolio At Risk (30 days)	15.14%
Operating Self Sufficiency (OSS)	104.18%
Return on Capital (ROC)	2.15%
Return on Assets (ROA)	0.68%
Capital Adequacy Ratio (CAR)	34.54%

Loan Disbursement – Last 5 Years



Loan Outstanding and Savings Balance Last 5 Years



Women's Credit Program (WCP): Loan Products

The WCP of MSS provides inclusive financial services to marginalized women who lack access to formal banking systems. The program supports entrepreneurship, agricultural productivity, and microenterprise development through tailored loan products designed to meet the diverse livelihood needs of low-income households.

During FY 2024–2025, WCP continued to expand its outreach and financial services while maintaining strong portfolio performance and members' repayment discipline.

Portfolio Overview (FY 2024-25)

Loan Product	Members Served	Loan Disbursed (Tk. in Million)	Cumulative Recovery Rate	Outstanding Portfolio (Tk. in Million)
Jagoron (General Loan)	92,667	6,226.09	99.25%	3,895.57
Agrosor (Microenterprise Loan)	6,935	2,478.91	98.54%	1,757.37
Sufolon (Agricultural Loan)	19,691	1,416.93	98.97%	947.04
Others	333	20.87	99.36%	17.56
TOTAL	**119,626**	**10,142.80**	-	**6,617.54**

A. Jagoron (General Loan)

The Jagoron loan, MSS's flagship and WCP's most popular credit, supports low-income women who lack collateral, credit history, or stable income to access formal finance.

The loan helps women start or grow small businesses like retail, home-based production, tailoring, and services. These enterprises increase household income and enhance socio-economic status. Loan sizes range from Tk. 10,000 to Tk. 150,000, repayable in weekly or monthly installments.

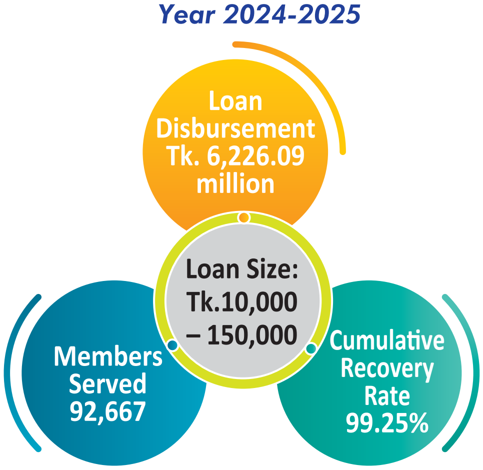
Urban participation in the Jagoron program remains strong, driven by higher labor-market engagement and improved access to economic opportunities for urban women.

Program Objectives

- Strengthen women's economic empowerment.
- Raise income levels for low-income households.
- Create jobs by supporting small business growth.

Impact Highlights

- Enabled thousands of women to start or grow small businesses
- Improved household income stability
- Boosted women's involvement in household decisions



B. Agrosor (Microenterprise Loan)

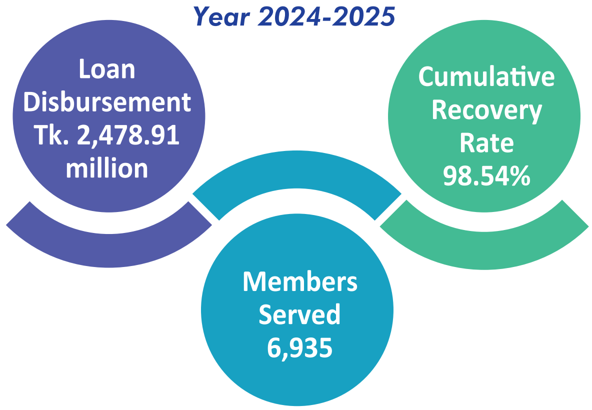
The Agrosor loan helps small-business entrepreneurs who need larger investments to grow. The loan targets micro and small enterprises, enabling members to expand their productive activities and create jobs.

Loan sizes range from Tk. 150,000 to Tk. 4,000,000, with repayment periods of up to 18 months through weekly or monthly installments.

Agrosor financing supports enterprises in sectors such as small manufacturing, trade, services, and agro-processing.

Impact Highlights

- Expansion of micro and small enterprises
- Creation of local employment opportunities
- Strengthened financial resilience among women entrepreneurs



C. Sufolon & SMAP (Agricultural Loan)

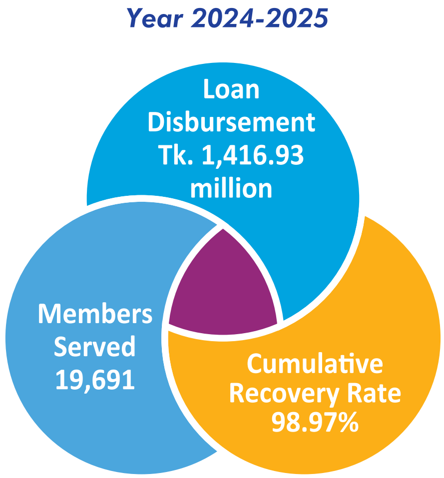
The Sufolon loan meets the seasonal financing needs of small farmers involved in agricultural livelihoods. It provides capital for crop production, livestock, fisheries, and other farming activities, allowing farmers to boost productivity and diversify their income sources.

The initiative is strengthened by the Small and Marginal-Sized Farmers Agricultural Productivity Improvement and Diversification Financing Project (SMAP), supported by the Japan International Cooperation Agency (JICA) and implemented through the Bangladesh Bank.

Through this collaboration, MSS broadens access to agricultural financing for small and marginal farmers while encouraging sustainable rural economic growth.

Impact Highlights

- Increased agricultural productivity among smallholder farmers
- Strengthened rural household income
- Expanded financial inclusion in rural communities



D. Other Loans: HL, ENRICH, SDL, BUNIAD

Within its diverse range of financial services, MSS continued offering Other Loan products—Housing Loan, ENRICH, SDL, and BUNIAD—to address the various financial needs of its members. These products are designed to provide flexible and purpose-driven financial support beyond typical microcredit activities.

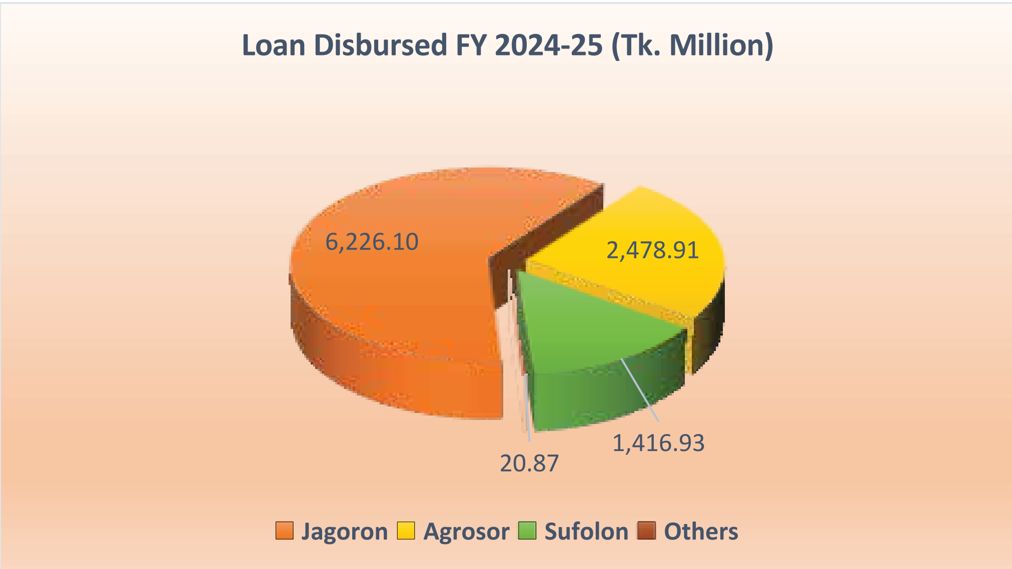
During FY 2024–2025, a total of 341 members received loans under these schemes, with a combined disbursement of BDT 20,868,000. As of the reporting period, the outstanding loan amount was BDT 17,559,774, indicating the portfolio remains active.

The cumulative loan collection reached BDT 651,714,704, demonstrating sustained repayment performance. The portfolio maintained a strong Current Recovery Rate (CRR) of 99.36%, indicating effective credit management, disciplined repayment behavior among members, and robust monitoring mechanisms.

Overall, the performance of these loan products reflects MSS's continued emphasis on financial inclusion, portfolio quality, and responsible lending practices.

Program Impact at a Glance

119,000+ members supported through financial services
Tk. 10,142.80 million disbursed in FY 2024–2025
Over 95% women beneficiaries across programs
Recovery rates consistently above 98%



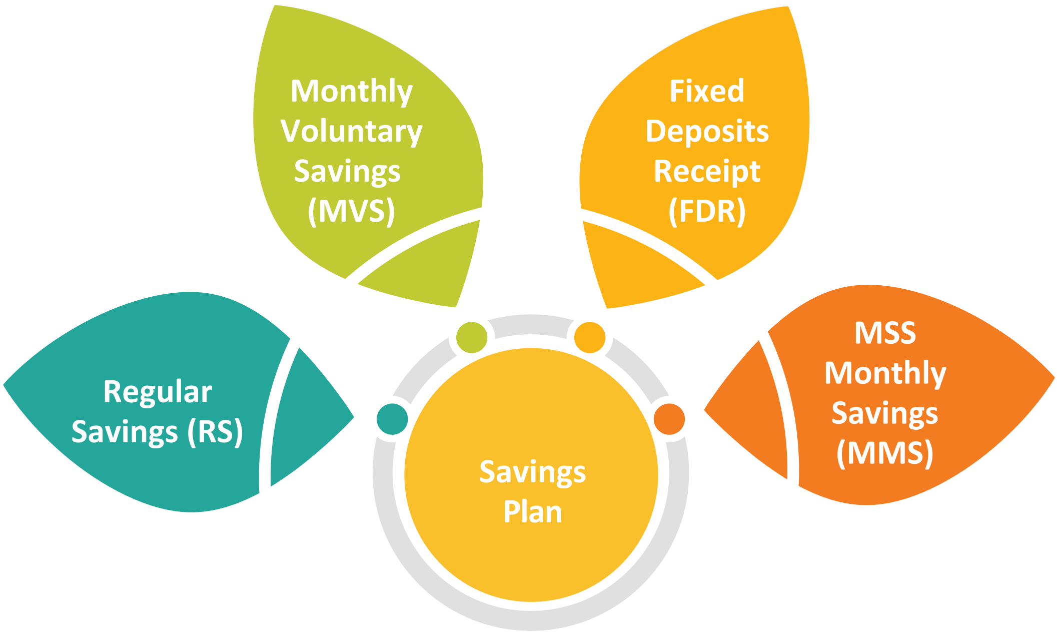
WCP Savings Products

Savings are essential for increasing financial security among low-income families. Through the MSS-WCP, members are encouraged to save while gaining access to credit. These savings services help women develop financial discipline, manage risks, and create a safety net for their families.

To meet members' diverse financial needs, MSS–WCP provides several flexible, accessible, and secure savings options. These savings plans help members gradually build assets while enhancing their ability to handle emergencies and invest in future opportunities.

Key savings products include Regular Savings, which promotes consistent small deposits; Monthly Voluntary Savings, offering flexibility for members who wish to save additional amounts; and other structured savings options designed to support long-term financial planning.

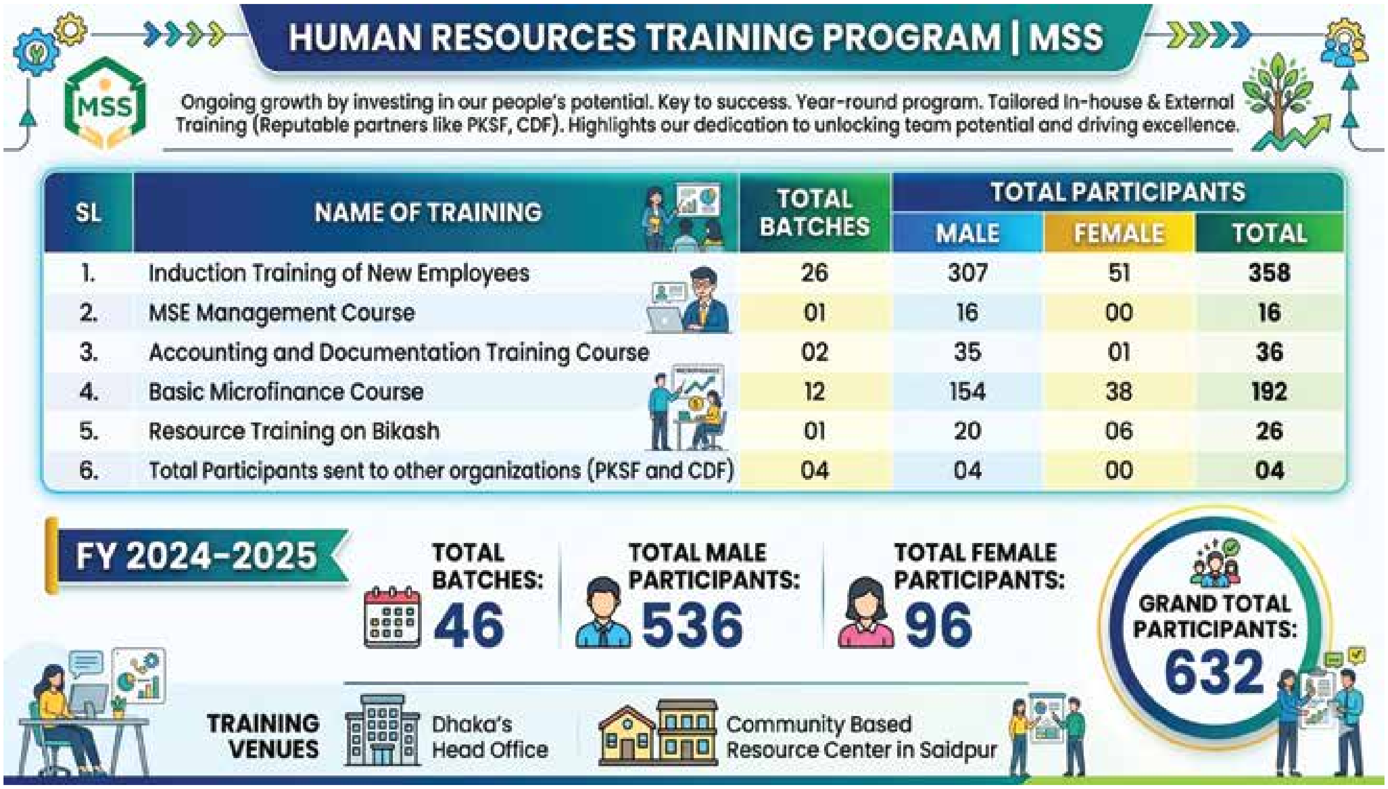
Through these savings initiatives, MSS promotes financial responsibility and resilience among members. The savings program helps women gain confidence, manage household finances, and improve economic stability. By combining savings, credit, and capacity-building support, MSS advances inclusive financial services for underserved communities in Bangladesh.



Savings Plan	Description	Total Savings Collection (in Million) (2024-25)	Interest Paid (in Million) (2024-25)
Regular Savings (RS)	Members deposit weekly, fostering consistency and long-term wealth building.	**Tk. 2,108.12**	**Tk. 99.95**
Monthly Voluntary Savings (MVS)	It offers flexibility, allowing members to save on their terms and withdraw easily.	**Tk. 183.46**	**Tk. 12.18**
Fixed Deposits Receipt (FDR)	Guaranteed high returns for those who invest over 1 to 5 years in fixed deposit plans.	**Tk. 263.92**	**Tk. 19.58**
MSS Monthly Savings (MMS)	A long-term fixed savings plan with terms of 5, 8, or 10 years, providing high returns at maturity.	**Tk. 99.00**	**Tk. 12.39**

Human Resources

At MSS, we focus on ongoing growth by investing in our people's potential, the key to success. Our year-round training program equips staff with vital skills and knowledge. We enhance performance through tailored in-house and external training with reputable partners such as PKSF and CDF. In FY 2024–2025, 632 participants (536 men, 96 women) completed training in 46 batches at various venues, from Dhaka's Head Office to the Community Based Resource Center in Saidpur. These efforts highlight our dedication to unlocking team potential and driving excellence.



SL	NAME OF TRAINING	TOTAL BATCHES	TOTAL PARTICIPANTS		
			MALE	FEMALE	TOTAL
1.	Induction Training of New Employees	26	307	51	358
2.	MSE Management Course	01	16	00	16
3.	Accounting and Documentation Training Course	02	35	01	36
4.	Basic Microfinance Course	12	154	38	192
5.	Resource Training on Bikash	01	20	06	26
6.	Total Participants sent to other organizations (PKSF and CDF)	04	04	00	04

Facilitating a managerial competency-building training session.

Success Stories of WCP

Threads of Determination: Helena Akter's Jamdani Enterprise

Name : Helena Akter
Address : Gonodebpur, Rupganj, Narayanganj
Age : 40

In Gonodebpur, Narayanganj, 40-year-old Helena Akter has transformed traditional Jamdani weaving into a thriving business. While her husband manages sales at Noapara market, Helena oversees a mini-factory employing 25 workers.

A single Jamdani saree sells for BDT 10,000–15,000, reflecting weeks of meticulous artistry. Helena independently handles the entire operation: sourcing raw materials, design, quality control, payroll, and peak-season deliveries during Eid.

Her monthly income now exceeds BDT 50,000, built strategically with financial support from MSS. She utilizes microloans to purchase raw materials and equipment, including a recent BDT 90,000 loan to ensure uninterrupted production.

Driven by the desire to provide for her three children, Helena dreams of opening a dedicated Jamdani showroom in the capital. Crediting MSS for her rapid growth, she proudly shares, "This business is my identity." Her inspiring journey showcases how empowering rural women can preserve priceless cultural heritage while driving lasting economic independence.

From Darkness to Light: Alo Prova's Fight for a Better Future

Name : Alo Prova
Address : Shibpur, Narsingdi
Age : 22

Married at 22, Alo Prova faced immediate hardship. Her husband's low, irregular income couldn't match rising expenses, and limited opportunities for village women left her future uncertain. Yet, hardship didn't silence her ambition.

Inspired by her cousin, Alo boldly ventured into quail (koyel) farming. Lacking experience or safety nets, she secured a BDT 90,000 loan from MSS, combined it with BDT 10,000 of her own, and invested BDT 1 lakh into small quail chicks.

The beginning was tough. The chicks required constant care, expensive medicine, and proper feed. Alo managed the daily farm labor while her husband helped market the eggs at Kamartek Bazar.

Through sheer resilience, her initiative blossomed into a thriving farm of 900 quails. She now sells 2,000–2,200 eggs every four days, generating a net monthly profit of around BDT 15,000. For Alo, this represents hard-won independence and stability. Supported by MSS, her courage transformed a crisis into an opportunity, lighting a path toward a brighter destiny. Looking ahead, she now envisions expanding her farm to inspire and employ other women in her community.

Rina Nursery: How MSS Helped a Widow Grow a Forest of Hope

Name : Sajifa Begum
Address : Bandar Diya, Narsingdi
Age : 55

Fifteen years ago, Sajifa Begum of Bandar Diya, Shibpur, lost her husband and was left with four young children. Faced with severe poverty and food insecurity, she took a courageous leap. Without capital or formal training, driven solely by sheer determination, she started a small nursery on a tiny patch of land.

Over time, her hard work birthed "Rina Nursery." Today, it spans an impressive four bighas, cultivating diverse fruit trees, vegetables, and ornamental flowers. Her three sons now manage the intense physical labor full-time while Sajifa supervises the entire operation from home.

However, a sudden dip in sales last year threatened their hard-won livelihood due to a severe shortage of funds for quality seeds and agricultural inputs.

MSS intervened with a timely BDT 2 lakh loan. This financial injection allowed them to purchase premium seeds, secure effective pesticides, and successfully showcase their products at a district tree fair. Consequently, monthly profits surged to BDT 60,000–70,000, while securing stable wages for three local workers. What began as a widow's desperate survival effort is now a thriving community business.

When Hope Arrived with a Cow: Mousumi's Story

Name : Mousumi Akter
Address : Shibpur, Narsingdi
Age : 33

In Shibpur, Mousumi's day begins before sunrise, tending to her cows while the village still sleeps. For years, she and her husband, Sadek Mia, struggled to support a seven-member household—including sick, elderly in-laws—solely on Sadek's fragile daily rickshaw wages. They owned three cows producing 6–7 liters of milk daily, but high medical bills and food costs left them with zero savings.

Everything changed when Mousumi secured a BDT 90,000 loan from MSS to buy another cow. This bold turning point drastically improved their output. With four cows, she now produces significantly more milk, selling it at BDT 80 per liter to earn a stable monthly income of BDT 15,000.

Today, the dairy farm ensures their financial security. Sadek drives his rickshaw with far less stress, the elderly receive proper medical care, and the children eat regularly. "For the first time, we feel hope," Mousumi shares softly.

This timely opportunity brought dignity, proving that targeted support can completely transform a vulnerable family's trajectory. Driven by this newfound stability, Mousumi now aims to further scale her small dairy venture into a full-scale commercial farm.

From Beauty Parlor to Business Leader: Rise of Kohinur Fashion

Name : Kohinur Akter
Address : Al Amin Nagar, Narayanganj
Age : 40

In Al Amin Nagar, Narayanganj, the hum of sewing machines from "Kohinur Fashion" tells the story of a determined woman named Kohinur. Years ago, she ran a modest beauty parlor but dreamed of becoming a true entrepreneur who could create opportunities for other women.

Her dream took shape through a continuous partnership with MSS. Starting with an initial BDT 60,000 loan four years ago, her diligent repayment and hard work earned her subsequent loans of BDT 2 lakh and BDT 3 lakh. These funds allowed her to purchase machinery and expand production rapidly.

Today, Kohinur Fashion boasts 20 sewing machines and employs 15 local women, producing T-shirts and various garments. With her husband managing supplies, Kohinur now earns BDT 60,000–70,000 monthly. This stable income finances her daughter’s diploma studies, covers her elderly in-laws' medical bills, and empowers her employees to support their own households.

“MSS helped me grow and turn my dream into reality,” Kohinur says. Her journey beautifully illustrates how access to financial support can transform a small shop owner into a powerful job creator.

Success Story of MTI: From Training to Transformation

Name : Sajjadur Rahman Sakib
Age : 18
Address : Nilphamari

Sakib had dreams but lacked a clear path to achieve them. Growing up in a modest family, he understood that money was limited. Balancing his education and supporting his family at the same time was nearly impossible. He needed a way to move forward.

That’s when he joined MSS Technical Institute. In 2024, Sakib enrolled in the Graphic Design (Level-2) course. He learned how to design, edit photos, and work with computers. More importantly, he gained confidence. After completing the course, he started his own Computer Digital Centre.

Initially, it was tough with no customers some days, but Sakib persisted. Over time, more people came for printing, photo editing, and online services, helping his shop grow. He then shared designs on Facebook, attracting orders from outside his area. His work gained wider reach, increasing his income. Now, Sakib studies at Nilphamari Government College and manages his business, earning, learning, and supporting his family.

The pressure he once experienced is much lighter now. Through its training, MSS not only taught Sakib a skill but also helped him stand on his own feet.

SOCIAL SERVICES PROGRAM

The Social Services Program of Manabik Shahajya Sangstha (SSP-MSS) aims to combat multidimensional poverty by enhancing access to education, healthcare, nutrition, and livelihood opportunities for marginalized communities. Through integrated efforts, the program intends to strengthen human capital, encourage social inclusion, and foster sustainable community development.

The program operates through several targeted initiatives focusing on children, youth, and vulnerable households across urban and rural areas of Bangladesh.

ENRICH:

Empowering Communities, Strengthening Futures

As part of its SSP, MSS implements the ENRICH (Enhancing Resources and Increasing Capacities of Poor Households toward Elimination of their Poverty) initiative in collaboration with the Palli Karma-Sahayak Foundation (PKSF). The program takes a comprehensive approach to poverty reduction by tackling the interconnected challenges faced by vulnerable households.

Through ENRICH, MSS collaborates closely with communities to increase access to education, strengthen livelihood opportunities, and improve social well-being. Instead of focusing on a single intervention, the program combines various support mechanisms to help families gradually improve their living conditions and build resilience for the future.

Key Activities for FY 2024-25

Major Interventions

Education Learning Centers

ENRICH helps elementary school children through community-based learning centers that strengthen basic education and reduce school dropout rates.

- Preventing Dropouts: Tutorial support is offered to students in Classes I and II to enhance their basic literacy and numeracy skills.
- Personalized Learning Support: Dedicated tutors offer individual attention to help children stay on track with school curricula and build confidence in their studies.

Income Generating Activities (IGA)

To promote economic stability among low-income households, ENRICH also emphasizes developing livelihood skills in youth and community members.

- Vocational Skills Development: Training is offered in hands-on trades like tailoring, carpentry, and other skills that meet market needs.
- Sustainable Livelihood Opportunities: Participants are supported in applying their skills to earn income and boost household economic resilience.

Through these integrated interventions, ENRICH helps improve both children's educational prospects and families' economic opportunities, supporting communities as they progress toward sustainable development.

Upazila Inspection and Monitoring of Satellite Clinic Service Recipients by Field-Level Health Inspectors.

Youth Training under the Youth Development Activities Program

Eye Care Program (ECP)

Since its launch in 2014, the Eye Care Program (ECP) of Manabik Shahajya Sangstha (MSS) has been dedicated to bridging the gap in essential eye care for underserved communities across Bangladesh. By preventing avoidable blindness, enabling early detection of vision impairments, and raising awareness of ocular health, ECP empowers vulnerable populations particularly in rural areas and urban slums to lead healthier, more independent lives.

Through strategic community outreach and strong partnerships with specialized hospitals, MSS delivers accessible, high-quality eye care directly to those who need it most. Central to this effort are Public Eye Camps, which offer comprehensive on-site services including vision screening, treatment, free medicines, and distribution of eyeglasses. Patients identified with conditions requiring advanced intervention, such as cataracts, are seamlessly referred to partner hospitals for surgeries and specialized care. For countless beneficiaries, these interventions do more than restore sight—they reclaim livelihoods, restore family roles, and foster greater economic and social independence.

Complementing these outreach efforts, ECP runs targeted screening programs to address vision challenges at critical life stages:

- ***School Sight Testing Program (SSTP)*** identifies and corrects refractive errors among schoolchildren, helping them learn effectively and avoid long-term educational setbacks.



MSS ensure eye care for all: restoring sight across generations: from SSTP for children to life changing cataract surgeries for the elderly.

Key Achievements (FY 2024–2025)

PUBLIC EYE CAMPS ORGANIZED	46
PATIENTS SCREENED	10,164
CATARACT SURGERIES PERFORMED	1,604
STUDENTS SCREENED (SSTP)	5,291
SPECTACLES DISTRIBUTED	3,682
MEDICINES PROVIDED	982
PARTNER HOSPITALS	2
DONOR CONTRIBUTIONS	35

Industrial Sight Testing Program (ISTP): ECP-MSS, in collaboration with SAF Hospital, conducted its 10th Industrial Sight Testing Program (ISTP) to enhance worker health and productivity. Conducted as a CSR initiative by Northern Fashion Ltd. and Northern Clothing Ltd., the program reached 5,291 employees over 8 days. Two sets of doctors and refractionists provided screenings using advanced equipment, supported by health awareness materials. The initiative distributed 344 medicines and 521 spectacles to address eye conditions. By improving vision care, the program enhanced workplace safety, reduced productivity loss, and supported overall workforce well-being.

NFL & NCL workers' eye are being tested.

Registration of workers during ISTP

- ***Healthy Eyes for Road Safety (HERS)*** initiative focuses on transport workers, promoting clearer vision to reduce road accidents and support safer communities.

"Clear vision, bright future—Sumaiya's world transformed with a simple pair of glasses."

During our school sight-testing program at Shishu Bikash Kendra, Rayerbazaar, on May 22, 2025, we identified five-year-old Sumaiya, whose academic struggles were misunderstood as a lack of interest and "mischievous" behavior. In reality, she was suffering from an undiagnosed refractive error called myopia (nearsightedness), requiring a complex -3.00 power prescription, compounded by a painful eye allergy. Because she sat on the back bench and couldn't see the board, she had lost all concentration in class; however, after Team ECP provided her with customized spectacles and the necessary medication, her world was transformed. Today, Sumaiya is no longer a "difficult" student but a joyful, attentive child leading a life full of clarity and potential.

Name : **Sumaiya**
Age : 5 years
School Name : Shishu Bikash Kendro, Rayerbazaar, Dhaka

From Darkness to Dignity: Amir Ali's New Life

Patient Name : **Mr. Amir Ali**
Age : 80 Years
Camp Location : Gojomohol Tannery Government Primary School, Dhaka
Surgery : Right Eye

Amir Ali spent years as a dedicated guard at Gojomohol Tannery Government Primary School, looking after the children and the campus. However, as he grew older, cataracts clouded his vision. Eventually, he could no longer see well enough to work, leaving him penniless and forced to rely on others just to get through the day.

Everything changed when our Eye Care Program team met him at the school during the school sight testing program. We saw how much he had lost and knew we had to help.

Through our program, Amir Ali received free, successful cataract surgery. The surgery was conducted in ECB Specialized Eye Hospital. This cataract surgery did more than just clear his eyesight; it gave him back his life. He is no longer dependent on others and has regained his pride and independence. We are proud to have helped him see the world clearly once again.

Today, Amir Ali is living with dignity once more. He smiles, moves freely, and enjoys his days as a respected elder in his community.

This is the power of MSS.

Through its Eye Care Program, MSS not only restored Amir Ali's eyesight but also gave him back his independence, confidence, and dignity.

Never Too Late: Hazera Khatun's New Beginning

Patient Name : **Hazera Khatun**
Age : 62 Years
Camp Location : Jorabari Dimukhi Dakhil Madrassa, Domar, Nilphamari
Surgery : Right Eye

Hazera Khatun has dedicated many years working as a house help in Nilphamari. Recently, cataracts caused her world to darken, preventing her from performing her duties. Due to financial difficulties, she couldn't afford the urgent treatment she needed and felt helpless.

Her perspective shifted entirely when the Eye Care Program team visited Jorabari Dimukhi Dakhil Madrassa in Domar. During the Eye Care Program–MSS sponsored eye camp, the eye camp team met Hazera and learned that, without assistance, she might never see clearly again.

We brought her to our partner hospital, Rangpur Eye Hospital, where she received intensive care and underwent successful surgery on her right eye—all at no cost to her. Now, the darkness is gone. Hazera can see clearly again and has the confidence to return to her work. We are so happy to have helped her overcome her financial burden and regain her independence.

Hazera is excited to see clearly again. She prayed for team ECP-MSS so that they would live many years and serve more distressed people like herself.

Shishuder Jonno – Integrated Child Development Program (SJ-ICDP)

In partnership with Save the Children International, Manabik Shahajya Sangstha (MSS) is transforming the futures of underprivileged urban children through the Shishuder Jonno Integrated Child Development Program (SJ-ICDP). Launched in 2015 as a sponsorship-funded initiative, the program primarily serves Dhaka's underserved areas, such as Rayer Bazar, providing holistic support to children aged 0-19 and their families.

SJ-ICDP adopts an integrated approach that tackles health, nutrition, early childhood care and education, adolescent empowerment, child protection, and community strengthening. It combines resource centers, outreach, school interventions, and information technology to build skills and promote societal resilience.

Strong collaborations with government bodies, NGOs, educational institutions, and community organizations ensure effective service delivery. Automated systems, feedback mechanisms, and child safeguarding enhance accountability. Beyond immediate actions, SJ-ICDP aims for sustainable change by empowering children and youth to break cycles of poverty, succeed academically and personally, and contribute to their communities.

Key Achievements (FY 2024–2025)

- Total Individuals Reached: 1,01,148 (children, youth, and families)
- Youth Completing Income Generating Activities (IGA) Training: 75
- Youth Currently Undergoing IGA Training: 75
- Children Admitted to New Schools (Early Years and Pre-Primary – EYPP Component): 584
- Children Enrolled in Classes 1 and 2 (Basic Education – BE Component): 428
- Cumulative Beneficiaries Since Inception: 264,817

Key Content	Key Achievements (2024-25)
Number of Beneficiaries	Reached 1,01,148 individuals, significantly improving their health, education, and societal productivity. Since 2015, a total of 264,817 individuals have been reached.
Income Generating Activities (IGA) Training	Since 2017, 75 youths have completed IGA training, with a total of 493 participants having completed it.
Early Years and Pre-Primary (EYPP)	Five hundred eighty four (584) children were admitted to new schools, ensuring a solid educational foundation for the 2024 academic year.
Literacy and Numeracy Session (LNS)	Four hundred twenty eight (428) LNS learners enrolled in classes 1 and 2 after completing a one–year–long LNS Session.
Collaborative Efforts	Strengthened partnerships with government and NGOs to enhance the program's delivery and sustainability.

Students of SJ-ICDP at the Rayerbazaar Center participate in a guided exercise session, balancing educational routines with health and motor skill development.

SJ-ICDP instructor leads an engaging group lesson. By creating a colorful and supportive environment, MSS ensure that every child feels motivated to explore, learn, and excel.

SU-CHALA: A Lifeline for the Dreamers

In Keraniganj, where economic hardship forces children to prioritize survival over education, SU-CHALA, launched in 2013 with support from the ANUKUL Foundation, empowers vulnerable children from low-income, female-headed households by removing financial barriers to schooling.

The program provides:

- Monthly Tk. 500 scholarships for 32 working children to promote consistent school attendance.
- One-time Tk. 800 grant for stationery.

More than just financial help, SUCHALA is a vital stepping stone that helps young dreamers defy adversity, stay in school, and build brighter, self-reliant futures.

Grameen-Euglena Program: Nourishing the Future

For children in urban slums uncertain about their next meal, the Grameen-Euglena Program offers hope through nutrition. Since 2014, this partnership with Japan's Euglena Company (via Grameen Euglena) has fought child malnutrition by distributing Euglena biscuits rich in 59 nutrients to students in MSS-supported NFPE schools.

Key features include:

- Distributes nutritious biscuits daily during school to provide children with energy and micronutrients.
- In FY 2024–2025: 300 biscuit packets given to 90 students in five schools.

By addressing nutritional gaps, MSS fills hungry stomachs and boosts concentration, attendance, and long-term health, paving the way for healthier, successful futures.

MSS education focal person and the Chairman of Euglena Co., Ltd., Mitsuru Izumo at the 10th anniversary ceremony of Euglena's Bangladesh initiatives.

Distribution of Euglena biscuits among students as part of the nutritional program

Shishukanon – Prak Prathomik Biddyaloy:

Where Play Becomes Learning

In northern Bangladesh, many families still lack access to quality early childhood education. Recognizing its importance, Manabik Shahajya Sangstha (MSS) launched Shishukanon – Prak Prathomik Biddyaloy (wkïKvbb- cÖvK cÖv_wgK we``¨vjq) in 2021. The initiative aims to provide safe, nurturing environments where children aged 3 to 5 can learn through joyful, play-based activities. Focused on cognitive, social, and emotional growth, the program uses child-centered methods such as storytelling, rhymes, drawing, and games to foster curiosity, creativity, confidence, and early literacy and numeracy skills, as well as social-emotional development and physical coordination.

The program runs 29 pre-primary schools in Thakurgaon, Rajshahi, and Saidpur, serving underserved, low-income children. Teachers ensure inclusive, engaging classrooms where children learn at their own pace and enjoy the process of discovery.

Key Achievement (FY 2024–2025):

• 565 students enrolled in Shishukanon pre-primary schools

Beyond classroom learning, Shishukanon promotes parental involvement and community awareness of early childhood education. By encouraging a joyful, holistic approach, MSS helps children develop essential skills and a love for learning.

At Shishukanon, learning extends beyond books to include play, imagination, and exploration. MSS aims to build a strong foundation for lifelong learning, helping every child start their education with confidence, curiosity, and joy.

Joyful Learning: Children at Shishukanon – Prak Prathomik Biddyaloy proudly embody the spirit of play-based education and holistic development.

Students and parents of Shishukanon Prak-Prathomik Biddyaloy gathered at the school premises. The institution continues to serve as a foundational pillar for primary education within the local community.

Students of Shishukanon Prak-Prathomik Biddyaloy participating in play-based instructional modules to support holistic early-year growth.

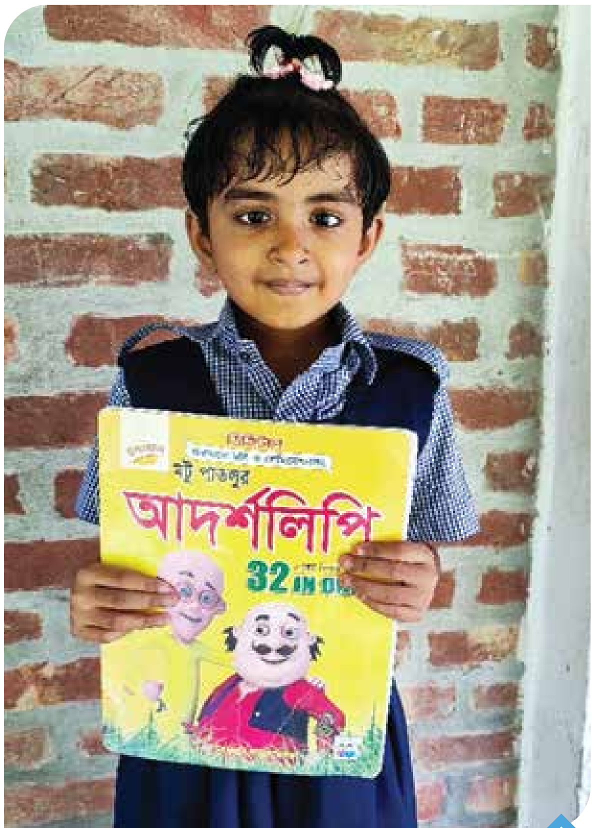
Resilience and Hope: Roza's Story

Name : **Roza Akter**
Age : 5 years
Address : Bhulli, Thakurgaon

Roza Akter is just five years old—but her resilience tells a much bigger story.

She lives in Khoshbazar, Bhulli Union of Thakurgaon with her family, including her parents, grandparents, and two sisters. Despite challenges, their life is enriched with love and mutual support.

Roza's MSS journey started at Shishukanon – Prak Prathomik Biddyaloy, where she stood out by attending regularly, engaging actively, and bringing energy with her cheerful smile and curiosity.



MSS provided her with a foundation. Now, Roza studies at Junior Scholars English Version School, learning, growing, and progressing confidently.

Roza faces challenges walking, hindering movement and play, but she's spirited, watching friends with excitement and trying to join her own way. Her quiet but strong determination fuels her dream.

She aspires to be a doctor to help others. MSS's early education and encouragement helped Roza believe in herself, giving her confidence to dream beyond limitations.

Health, Nutrition & Hygiene Program: Raising a Healthy Generation

For over 42 years, MSS has promoted community well-being through its Health, Nutrition & Hygiene Program, fostering healthier families.

Program highlights include:

- Monthly school sessions on health, hygiene, and nutrition education.
- Cooking fairs for mothers to learn and showcase nutritious, affordable recipes.
- Regular MUAC tape assessments to track children's nutritional status and growth.

In FY 2024–2025, these activities reached 565 students and families at 29 pre-primary schools, equipping communities to prevent illness, promote hygiene, and sustain good health.

These initiatives across education, nutrition, early development, and health show MSS's commitment to helping vulnerable children and families. By tackling poverty and inequality, MSS creates lasting change, one empowered child and community at a time.

MSS collaborates with Safiuddin Ahamed Foundation Hospital of Thakurgoan for MCH activities, offering technical support to enhance the hospital’s MCH Department. From July 2024 to June 2025, MSS aims to support 213 pregnant mothers, 80 ANC, 1 PNC, 113 CH, 150 GH, and 406 Lactate cases, and assist in establishing their OT and Lab.

Using Mid-Upper Arm Circumference (MUAC) screening to monitor the health and developmental status of students.

Promoting hygiene and behavioral change: A student practicing proper handwashing techniques as part of the MSS Health and Nutrition Program

MSS Technical Institute (MTI)

Skills for a Brighter Tomorrow

At the crossroads of opportunity stands the MSS Technical Institute (MTI), equipping youth from diverse socio-economic backgrounds with market-relevant technical skills. Established in 2021, MTI was created to address the persistent skills gap in Bangladesh’s labor market by offering structured, competency-based vocational training aligned with industry demand.

Through short-term, practical courses, MTI helps young people confidently transition into employment, self-employment, or further technical training.

Training Courses Offered

Course	Duration	Focus Area
Computer Operations	3 months	Office applications and foundational IT skills
Graphics Design	3 months	Creative digital design and multimedia skills
Refrigeration & Air Conditioning	3 months	Practical, hands-on technical training
Electrical Installation & Maintenance	3 months	Technical expertise in electrical systems and servicing
Dress Making	3 months	

Performance Highlights (FY 2024–2025)

- 130 students enrolled across four technical disciplines
- 63 students successfully graduated and prepared for workforce entry

Students of the Refrigeration and Air Conditioning (RAC) course at MTI are undergoing practical technical training.

Learners at MTI participate in a hands-on Graphic Design training module, aimed at enhancing employability in the creative economy.

AUDIT REPORTS

NEXT SECTION

MANABIK SHAHAJYA SANGSTHA (MSS)
Consolidated Statement of Financial Position
As at 30 June 2025

Particulars	Notes	Amount in Taka 30.06.2025	Amount in Taka 30.06.2024
PROPERTIES & ASSETS:			
Non current Assets:		**147,929,858**	**140,953,829**
Property, Plant and Equipment	6.00	132,346,472	134,893,234
Work in Progress		15,583,386	6,060,595
Current Assets:		**7,895,572,831**	**6,899,246,126**
Loan to Members	7.00	6,617,539,899	5,797,980,647
Investment	8.00	748,298,987	638,925,098
Other Current Assets	9.00	363,486,044	245,257,997
Interest Receivable on Investment	10.00	13,838,900	10,824,746
Cash and Cash Equivalents	11.00	152,409,001	206,257,638
Total Properties & Assets		**8,043,502,689**	**7,040,199,955**
FUND & LIABILITIES:			
Fund & Reserve:		**2,482,009,424**	**2,430,364,828**
Grant Capital	12.00	20,404,591	20,404,591
Retained Earnings	13.00	2,220,936,292	2,174,431,772
Reserve Fund	14.00	240,028,222	234,928,092
Apodkalin Tohobil	15.00	640,319	600,373
Non Current Liabilities:		**722,497,637**	**267,698,498**
Loan from PKSF	16.00	400,000,000	45,000,000
Loan from Grehayon Tohobil	17.00	-	-
Loan from Commercial Bank	18.00	163,678,344	98,419,473
Loan from Others	19.00	34,167,536	29,480,528
Loan Security Fund	20.00	124,651,757	94,798,497
Current Liabilities:		**4,838,995,628**	**4,342,136,629**
Loan from PKSF	16.01	235,000,000	162,041,667
Loan from Grehayon Tohobil	17.01	-	6,968,000
Loan from Commercial Bank	18.01	617,875,121	690,351,614
Loan from Others	19.01	29,368,193	56,366,483
Loan from Bangladesh Bank -SMAP	21.00	580,000,000	580,000,000
Clients Savings	22.00	2,513,380,971	2,216,172,432
Staff Security Fund	23.00	118,464	118,464
Loan Loss Provision	24.00	777,655,578	572,147,428
Employees Security	25.00	14,495,158	13,792,576
Other Current Liabilities	26.00	71,102,143	44,177,965
Total Fund & Liabilities		**8,043,502,689**	**7,040,199,955**

The annexed notes form an integral part of these financial statements.

Md. Abdul Halim
Deputy Director (F & A)

Md. Akhteruzzaman
Executive Director

Faruque Hassan
President

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

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Hedayet Ullah FCA
Senior Partner (Enrollment No. 0281)
K.M. HASAN & CO.
Chartered Accountants
DVC: 2511020281AS582214

Place: Dhaka
Dated: 02 November 2025

MANABIK SHAHAJYA SANGSTHA (MSS)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka 2024-2025	Amount in Taka 2023-2024
INCOME:			
Service Charge:		**1,210,688,557**	**1,189,188,466**
Service Charge on Loan (Micro Credit)	27.00	1,209,684,106	1,188,090,978
Service Charge from NFPE School (Micro Credit)		48,300	127,300
Service Charge from Pre School (Micro Credit)		780,997	745,750
Service Charge from MTI School		99,435	165,520
Service Charge from Health Service		7,804	22,119
Service Charge from Evening School Program		4,050	-
Service Charge from Community Base Resource Centre	28.00	63,865	36,799
Interest Income on Bank Deposit & Investment		**51,486,608**	**41,317,578**
Interest Income on Bank Deposit (Micro Credit)		8,860,927	7,185,908
Interest Income on Investment (Micro Credit)		42,625,681	34,131,670
Others Income		**7,418,324**	**1,182,670**
Member's Subscription (MFI)		5,100	10,500
Sale of Crops, Seed & Seedlings, Fish Sale (Micro Credit)		4,020	-
Enrich Health Service Fee (Micro Credit)		93,510	199,800
Local Donation Received (Social Service Program)		61,000	56,000
Miscellaneous Income (Micro Credit)		2,863,218	100,099
Vehicle Rent (Micro Credit)		3,000	7,000
Written Off Loan Recovery (Micro Credit)		4,388,476	809,271
Members Fee		**2,633,390**	**2,075,675**
Admission Fee (Micro Credit)		767,990	521,555
Form Fees (Micro Credit)		1,865,400	1,554,120
Reimbursement		**56,847,050**	**54,141,477**
Sub Grant in AID from Anukul Foundation for MSS-Suchala		228,241	228,000
Sub-Grant from SC for MSS-ICDP		48,277,881	45,050,862
Local Donation for Cataract Operation		6,407,797	6,249,262
Operational Cost Reimbursement from PKSF (Micro Credit)		1,933,131	2,453,853
Overhead Cost Reimbursement		-	159,500
Total Income: (A)		**1,329,073,929**	**1,287,905,866**
EXPENDITURE:			
Financial Cost:		**309,042,661**	**312,076,698**
Interest Expenses on Commercial Bank Loan (MF)	29.00	113,189,885	103,434,084
Interest Expenses on PKSF Loan (MF)		15,965,833	28,223,542
Interest Expenses on Grehayon Tohobil Loan		57,950	181,523
Interest Expenses on SMAP Loan (Bangladesh Bank)		30,015,279	24,882,805
Interest Expenses on Client's Savings (MF)	30.00	144,128,577	142,432,654
Interest Expenses on Others Loan (MF)	31.00	5,685,137	12,922,090

K.M. HASAN & CO.
CHARTERED ACCOUNTANTS
DHAKA

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
General & Administrative Expenses :		**643,082,742**	**693,271,401**
Salary Allowances & Benefits	32.00	480,860,104	516,445,916
Administrative & Program Expenses	33.00	91,335,536	97,955,466
Training & Development Expenses	34.00	48,670,426	46,948,829
Local Travel /Conveyance	35.00	10,188,631	12,121,087
Social Development Expenses	36.00	6,920,434	12,291,245
Depreciation Expenses	37.00	5,107,611	6,289,023
Loss on Disposal of Assets	51.00	-	1,219,835
Total Operating Expenses		**952,125,403**	**1,005,348,099**
Loan Loss Provision Expenses		310,531,414	243,600,247
Total Expenditure (B)		**1,262,656,817**	**1,248,948,346**
Excess of Income over Expenditure Before Tax (A-B)		**66,417,112**	**38,957,520**
Less: Provision for Income tax		**14,772,516**	**220,693**
Current year Income Tax		1,885,093	220,693
Previous year Shortfall Income Tax	26.01.01	12,887,423	-
Net Excess of Income over Expenditure After Tax		**51,644,596**	**38,736,827**
Total		**1,329,073,929**	**1,287,905,866**

The annexed notes form an integral part of these financial statements.

Md. Abdul Halim
Deputy Director (F & A)

Md. Akhteruzzaman
Executive Director

Faruque Hassan
President

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

Hedayet Ullah FCA
Senior Partner (Enrollment No. 0281)
K.M. HASAN & CO.
Chartered Accountants
DVC: 2511020281AS582214

Place: Dhaka
Dated: 02 November 2025

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

MANABIK SHAHAJYA SANGSTHA (MSS)
Consolidated Statement of Receipts & Payments
For the year ended 30 June 2025

Particulars	Notes	Amount in Taka	
		2024-2025	**2023-2024**
Opening Balance :		**206,257,638**	**409,762,338**
Cash in Hand		103,563	123,568
Cash at Bank		206,154,075	409,638,770
RECEIPTS:			
Admission Fee Collection		767,990	521,555
Advance Recovery		6,871,665	5,126,714
Advance Office Rent Recovery		592,060	2,501,020
Advance for Enrich-Operating Costs		1,618,175	1,136,883
Accounts Payable (Received from Others Fund)		757,013	74,562,647
Unsettled Staff Advance		-	62,000
Bi-Cycle Loan from Employees		2,500	134,012
Employees Security		3,095,000	3,155,000
Form Fees		1,865,400	1,554,120
Savings Collection from Member's	38.00	2,131,504,899	2,185,318,688
Interest Income on Bank Deposit		8,860,927	7,291,049
Interest Income on Investment	39.00	945,389	47,731,924
Investment Encashment		974,498,848	798,220,561
Loan Received from Commercial Bank	40.00	913,600,000	709,600,000
Loan Received from PKSF		600,000,000	-
Loan Received from BB-SMAP		580,000,000	580,000,000
Loan Received from Others	41.00	34,000,000	32,500,000
Motor Cycle Loan Collection from Employees		1,808,720	1,897,866
Other's Income Received	42.00	15,444,296	10,082,084
Loan Security Fund Collection		68,646,823	61,406,999
Loan Recovery from Member's	43.00	8,128,164,923	9,894,420,129
Service Charges from MTI		99,435	165,520
Service Charges from NFPE School		48,300	127,300
Service Charges from Pree School		780,997	745,750
Service Charge from Health Service		7,804	22,119
Service Charges from ESP		4,050	-
Service Charge on Member Loan (Micro Credit)		1,123,372,524	1,188,090,978
Service Charges from CBRC		63,865	-
Sub Grant from Anukul Foundation for MSS-Suchala		228,000	228,000
Sub Grant from SC for MSS-ICDP		50,685,548	43,270,497
		14,648,335,151	15,649,873,415
Total		**14,854,592,789**	**16,059,635,753**
PAYMENTS:			
Advance Office Rent		3,359,500	2,631,760
Advance for Operating Expenses		5,467,476	7,008,484
Advance Income Tax		1,751,917	13,055,560
Accounts Payable		21,979,827	107,837,639
Advertisement		300,952	292,773
Audit Fee & Evaluation		43,000	53,750
Unsettled Staff Advance		1,684,065	-
Income Tax Provision Paid		12,310,195	-
Bank Charges		7,984,411	11,259,164
Car Repair & Maintenance		608,369	628,868
Cataract Operation		5,295,755	10,139,230
Cleaning Materials		497,386	503,753
Community Development Expenses		474,222	157,610

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Consulting Fees		257,278	1,113,500
Conveyance/Local Travel		2,683,450	3,345,602
Cultivation & Fish Culture Expenses		23,458	28,961
Documentation & Reporting		-	6,000
Education Program Expenses		-	51,000
Electricity Charges		2,497,934	2,421,016
Employees Security (Refund)		2,572,587	1,536,250
Equipment Maintenance		248,971	419,208
Eye/Health Camp		739,027	976,488
Eye/Health Camp-Spectacle		226,597	199,200
Festival Bonus		30,510,569	30,575,157
Field Trips		4,476,809	4,899,502
Food & Refreshment Expenses		389,938	-
Fuel Charges		13,055,957	13,178,855
Furniture		2,365,848	847,059
Gas Charges		2,015,030	1,987,674
Home Gardening & Nursery		-	980
Honorarium of General & EC Member		267,200	218,800
Savings Withdrawn	44.00	791,917,904	2,478,427,727
Gratuity		5,070,418	25,000,000
Health Support		-	434,543
Interest on Members Savings		-	11,389,417
Provision of Members Savings Interest		34,312,456	17,351,791
Interest Paid to Commercial Bank Loan	45.00	84,251,119	95,669,931
Interest Paid to Others Loan	46.00	5,568,513	9,762,969
Interest on PKSF Loan		15,965,833	28,223,542
Interest on Grehayon Tohobil Loan		73,806	152,495
Interest on SMAP (Bangladesh Bank) Loan		19,173,611	16,936,972
Investment	47.00	1,053,390,830	743,673,605
Legal Charge		4,475,140	3,587,792
Linen		262,714	98,376
Loan Disbursement to Members	48.00	10,142,801,000	8,827,232,000
Loan Paid to Commercial Bank	49.00	918,649,902	1,288,968,524
Loan Paid to Others	50.00	56,311,282	58,034,772
Loan Paid to PKSF		172,041,667	237,470,834
Loan Paid to Grehayon Tohobil		6,968,000	7,488,000
Loan Paid to SMAP (Bangladesh Bank)		580,000,000	587,000,000
Loan Processing Fee		4,000	4,000
Local Donation		6,770	75,200
Loan Loss Provision Adjusted (Loan Write off)		-	462,329,135
Medical & Medicine Support to Staff		22,918	15,832
Medical Supplies		13,390	57,888
Medicine		110,693	-
Meeting Expenses		278,941	358,518
Membership Subscription		4,000	275,000
Miscellaneous Expenses		1,500	3,960
Motor Cycle Loan		1,158,780	1,320,000
Newspaper		451,886	540,190
Office Equipment		195,001	496,456
Office Maintenance		1,503,661	1,719,097
Office Rent		16,362,702	22,246,222
Office Stationery		3,442,127	4,090,779
Operational Cost Reimbursement		1,618,175	1,136,883
Photocopy		311,888	348,021
Postage		317,033	418,571

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Particulars	Notes	Amount in Taka	
		2024-2025	2023-2024
Printing		1,047,097	1,021,201
Probin People Development Program		14,374	163,000
Program Cost for SUCHALA		285,000	284,400
Program Cost for ICDP		48,020,903	44,762,858
Refreshment & Entertainment		2,619,758	2,722,531
Registration & Renewal fees		10,035	1,500
Relief Work		-	66,513
Repair & Maintenance		1,074,504	306,504
Loan Security Fund Support (Claim Settlement)		14,016,721	94,935,924
RTO Expenses (MTI)		-	69,000
Remuneration Expenses		402,110	82,500
Salary & Allowances		445,271,617	461,264,796
Signboard & Banner		55,615	55,680
Software Maintenance		3,467,246	3,650,361
Staff Security Fund (Refund)		-	1,216
Staff Residence Rent		7,307,380	3,095,617
School Opening Cost		-	484,155
Telephone & Email		5,262,531	5,007,457
Transportation		519,899	368,826
Travel, Lodging & Fooding Allowance		2,411,385	3,507,157
Training Expenses		333,774	1,803,304
Training Materials		24,533	98,267
Utensils		156,241	137,524
Utilities for Head office		1,992,375	2,118,236
VAT		2,799,804	5,779,568
WASA Charges		418,985	428,763
Work Aid Expenses		786,300	899,600
Advance for Office Space (WCP)		112,500,000	66,000,000
Work in Progress		9,522,791	5,505,337
Workshop, Seminar & Meeting Expenses		683,271	1,043,436
NID Verification Charges		54,151	-
Total Payments		**14,702,183,788**	**15,853,378,115**
Closing Balance:		**152,409,001**	**206,257,638**
Cash in Hand		43,991	103,563
Cash at Bank		152,365,010	206,154,075
Total		**14,854,592,789**	**16,059,635,753**

The annexed notes form an integral part of these financial statements.

Md. Abdul Halim
Deputy Director (F & A)

Md. Akhteruzzaman
Executive Director

Faruque Hassan
President

Place: Dhaka
Dated: 02 November 2025

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

MANABIK SHAHAJYA SANGSTHA (MSS)
Consolidated Statement of Cash Flows
For the period ended June 30 2025

	Particulars	Amount in Taka 2024-2025	Amount in Taka 2023-2024
A	**Cash Flow from Operating Activities:**		
	Surplus for the Period	**51,644,596**	**38,736,827**
	Add: Amount considered as non cash items:		
	Loan Loss Provision Expenses	310,531,414	243,600,247
	Depreciation for the year	5,107,611	6,289,023
	Income Tax Provision made	14,772,516	220,693
	Accounts Payable	48,316,236	21,719,642
	Salary & Allowances Adjusted	-	(394,037)
	Interest Charge on Member's Savings	109,981,024	113,691,446
	Interest Receivable on Investment	(13,838,900)	(10,824,746)
	Office Rent Adjusted	3,308,700	2,046,625
	Interest on Employee Security	509,856	533,748
	Loss of Disposal of Assets	-	1,219,835
	Sub-Total of Non Cash items:	**478,688,457**	**378,102,476**
	Loan Disbursed to Beneficiaries	(10,142,801,000)	(8,827,232,000)
	Loan Realized from Beneficiaries	9,323,241,748	9,894,420,129
	Bi-Cycle Loan Recovery	2,500	134,012
	Motor Cycle Loan disburse	(1,158,780)	(1,320,000)
	Motor Cycle Loan Recovery	1,808,720	1,897,866
	Employee Security Deposit	3,095,000	3,155,000
	Employee Security Refund	(2,572,587)	(1,536,250)
	Staff Security Fund Refund	-	(1,216)
	Interest on Employee Security	(329,687)	(300,642)
	Provision Income Tax Paid	(15,476,195)	-
	Donor Fund (Unspent)	2,310,729	(1,838,611)
	Bank Interest Received	38,697	105,387
	FDR Interest Accrued	10,824,746	24,425,000
	Advance Income Tax	(6,443,738)	(13,122,060)
	Advance for Enrich-Operating Costs	(314,956)	-
	Advance Office Rent Recovery	592,060	2,494,020
	Advance for Office Rent	(3,887,800)	(2,624,760)
	Advance for Operating Expenses	1,734,356	(1,713,761)
	Advance for Office Space	(112,500,000)	(66,000,000)
	Accounts Payable	(23,387,125)	(33,274,992)
	Matching Fund from MSS	58,000	58,000
	Unsettled Staff Advance	(1,684,065)	62,000
	Loan Loss Provision Adjustment (Loan Written-off)	(105,023,264)	(462,329,135)
		(1,071,872,641)	**515,457,987**
	Net Cash Used by Operating Activities	**(541,539,588)**	**932,297,290**
B.	**Cash Flow from Investing Activities:**		
	Fixed Assets Purchased	(12,083,640)	(6,848,852)
	Investment	(1,426,634,714)	(743,673,605)
	Investment Encashment	1,317,260,825	798,220,561
	Net Cash Used by Investing Activities	**(121,457,529)**	**47,698,104**

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Particulars	Amount in Taka	
	2024-2025	2023-2024
C. Cash Flow from Financing Activities:		
Loan Received from Lender	2,127,600,000	1,322,100,000
Repayment of Loan to Lender	(1,736,138,571)	(2,178,962,130)
Members Savings Deposits	2,545,128,369	2,185,318,688
Members Savings Refunded	(2,357,294,578)	(2,478,427,727)
Loan Security Fund Collection	69,300,210	61,406,999
Loan Security Fund Support to Members	(39,446,950)	(94,935,924)
Net Cash Provided by Financing Activities	**609,148,480**	**(1,183,500,094)**
Net Cash inflow Increase/Decrease (A+B+C)	**(53,848,637)**	**(203,504,700)**
Add: Cash and Cash Equivalents at the Beginning of the year	206,257,638	409,762,338
Cash and Cash Equivalents at the End of the year	**152,409,001**	**206,257,638**

Md. Abdul Halim
Deputy Director (F & A)

Md. Akhteruzzaman
Executive Director

Faruque Hassan
President

Place: Dhaka
Dated: 02 November 2025

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

MANABIK SHAHAJYA SANGSTHA (MSS)

Consolidated Statement of Changes in Equity

For the year ended 30 June 2025

Particulars	2024-2025					2023-2024				
	Grant Capital	Retained Earnings	Reserve Fund	Apodkalin Tohobil	Total	Grant Capital	Retained Earnings	Reserve Fund	Apodkalin Tohobil	Total
Balance as at 1st July 2024	20,404,591	2,174,431,772	234,928,092	600,373	2,430,364,828	20,404,591	2,138,812,313	231,917,057	494,040	2,391,628,001
Add: Surplus during the Year					-					-
Surplus before transferred to Reserve fund	-	51,644,596	-	-	51,644,596	-	38,736,827	-	-	38,736,827
Less: Transferred to Statutory Reserve fund	-	(5,100,130)	5,100,130	-	-	-	(3,011,035)	3,011,035	-	-
Less: Transferred to Apodkalin Tohobil	-	(39,946)	-	39,946	-	-	(106,333)	-	106,333	-
Surplus after transferred to Statutory Reserve fund		46,504,520	5,100,130	39,946	51,644,596		35,619,459	3,011,035	106,333	38,736,827
Balance as at 30 June 2025	20,404,591	2,220,936,292	240,028,222	640,319	2,482,009,424	20,404,591	2,174,431,772	234,928,092	600,373	2,430,364,828

Md. Abdul Halim
Deputy Director (F & A)

Md. Akhteruzzaman
Executive Director

Faruque Hassan
President

Sign in terms our separate report of even date annexed.

Hedayet Ullah FCA
Senior Partner (Enrollment No. 0281)
K. M. HASAN & CO.
Chartered Accountants
DVC: 2511020281AS582214

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Place: Dhaka
Dated: 02 November 2025

SCHEDULE-A

MANABIK SHAHAJYA SANGSTHA (MSS)
Consolidated Schedule of Property, Plant and Equipment
For the year ended 30 June 2025

Sl. No.	Particulars	ORIGINAL COST				DEPRECIABLE VALUE/COST				Rate of Dep.	DEPRECIATION				Written down value as at 30.06.2025
		Balance as at 01.07.2024	Addition in July-June	Disposal	Balance as at 30.06.2025	Balance as at 01.07.2024	Addition in July-June	Disposal Loss / Gain	Balance as at 30.06.2025		Accu. Dep.up to 01.07.2024	July-June depreciation	Accu. Dep. Adjust	Accu. Dep. up to 30.06.2025	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Land	92,871,150	-	-	92,871,150	92,871,150	-	-	92,871,150	-	-	-	-	-	92,871,150
A	At Basundhara	77,829,000	-	-	77,829,000	77,829,000	-	-	77,829,000	-	-	-	-	-	77,829,000
B	At Saidpur TARC	12,287,250	-	-	12,287,250	12,287,250	-	-	12,287,250	-	-	-	-	-	12,287,250
C	At Thakurgaon	2,754,900	-	-	2,754,900	2,754,900	-	-	2,754,900	-	-	-	-	-	2,754,900
2	Building	19,639,480		-	19,639,480	10,184,238	-	-	10,184,238	2.5%	9,455,242	254,606	-	9,709,848	9,929,632
3	Office Space	12,276,970	-	-	12,276,970	2,358,977	-	-	2,358,977	2.5%	9,917,993	58,974	-	9,976,967	2,300,003
4	Furniture	24,196,705	2,367,298	-	26,564,003	11,659,733	2,367,298	-	14,027,031	10%	12,536,972	1,224,361	(1,450)	13,762,783	12,801,220
5	Office Equipment	31,176,308	195,001	-	31,371,309	11,494,117	195,001	-	11,689,118	20%	19,682,191	2,307,536	-	21,989,727	9,381,582
6	Software Development	5,236,500		-	5,236,500	671,410	-	-	671,410	20%	4,565,090	134,282	-	4,699,372	537,128
7	Vehicle	20,114,232	-	-	20,114,232	5,624,915	-	-	5,624,915	20%	14,489,317	1,124,983	-	15,614,300	4,499,932
A	Station Wagon (New)	1,730,000	-	-	1,730,000	148,606	-	-	148,606	20%	1,581,394	29,721	-	1,611,115	118,885
B	Micro (NOAH)	1,073,500	-	-	1,073,500	11,139	-	-	11,139	20%	1,062,361	2,228	-	1,064,589	8,911
C	Micro (GL)	900,000	-	-	900,000	11,674	-	-	11,674	20%	888,326	2,335	-	890,661	9,339
D	Micro (X-Smart)	2,660,000	-	-	2,660,000	446,274	-	-	446,274	20%	2,213,726	89,255	-	2,302,981	357,019
E	Micro (Fielder)	1,410,000	-	-	1,410,000	295,698	-	-	295,698	20%	1,114,302	59,139	-	1,173,441	236,559
F	Toyota (Fielder)	1,858,000	-	-	1,858,000	487,064	-	-	487,064	20%	1,370,936	97,413	-	1,468,349	389,651
G	Toyota (Fielder)	2,650,000	-	-	2,650,000	1,085,440	-	-	1,085,440	20%	1,564,560	217,088	-	1,781,648	868,352
H	Vehicle-Ambulance	4,959,371	-	-	4,959,371	1,300,069	-	-	1,300,069	20%	3,659,302	260,014	-	3,919,316	1,040,055
I	Mini Bus	2,873,361	-	-	2,873,361	1,838,951	-	-	1,838,951	20%	1,034,410	367,790	-	1,402,200	1,471,161
8	Books & Magazine	315,832	-	-	315,832	28,694		-	28,694	10%	287,138	2,869	-	290,007	25,825
Balance as at 30 June 2025		205,827,177	2,562,299	-	208,389,476	134,893,234	2,562,299	-	137,455,533		70,933,943	5,107,611	(1,450)	76,043,004	132,346,472
Balance as at 30 June 2024		212,285,533	1,343,515	7,801,871	205,827,177	141,058,577	1,343,515	1,219,835	14,182,257		71,226,956	6,289,023	6,582,036	70,933,943	134,893,234
Work in Progress		6,060,595	9,522,791	-	15,583,386	-	-	-	-		-	-	-	-	15,583,386

K.M. HASAN & CO. CHARTERED ACCOUNTANTS DHAKA

Acronyms and Abbreviations

ANC	–	Antenatal Care
BDT	–	Bangladeshi Taka
CH	–	Child Health
CSR	–	Corporate Social Responsibility
ED	–	Executive Director
ENRICH	–	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty
ECP	–	Eye Care Program
FY	–	Fiscal Year
GB	–	Governing Body
GH	–	General Health
HERS	–	Healthy Eyes for Road Safety
HR	–	Human Resources
IGA	–	Income Generating Activities
ICT	–	Information and Communication Technology
MCH	–	Mother & Child Health
MFI	–	Microfinance Institution
M&E	–	Monitoring and Evaluation
MIS	–	Management Information System
MRA	–	Microcredit Regulatory Authority
MSS	–	Manabik Shahajya Sangstha
MUAC	–	Mid-Upper Arm Circumference
NGO	–	Non-Governmental Organization
PKSF	–	Palli Karma Sahayak Foundation
PNC	–	Postnatal Care
SDGs	–	Sustainable Development Goals
SJ-ICDP	–	Shishuder Jonno – Integrated Child Development Program
SSP	–	Social Services Program
SSTP	–	School Sight Testing Program
ToT	–	Training of Trainers
WCP	–	Women's Credit Program

Partners during FY 2024-25

MRA

PKSF

Bangladesh Bank

JICA

Save the Children

IDLC Finance

Epyllion Group

BGMEA

Eastern Bank PLC

Pubali Bank PLC

City Bank PLC

Uttara Bank PLC

NRB Bank PLC

NCC Bank PLC

Anukul Foundation

Grameen-Euglena

SAF Foundation

It’s Humanity Foundation

UBICO

Mother and Child Health Care (MCH)

School Sight Testing Program (SSTP)

MSS Technical Institute (MTI)

Shishukanon – Prak Prathomik Biddyaloy

আর্থসামাজিক
উন্নয়নে
সাফল্যের
৫০ বছর
১৯৭৪-২০২৪

MSS
Working for the People

For further information, please Contact:

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