AUDITOR'S REPORT

On The

FINANCIAL STATEMENTS

OF

Disable Development & Educational Foundation (DDEF)
Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Financing Agency: Smile Train Inc-USA

Audit period: for the year ended 01st July 2025 to 30th June, 2026

FOR THE YEAR 01ST JULY 2025 TO 30TH JUNE, 2026

Ashraf Uddin & CO.
Chartered Accountants
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Disable Development & Educational Foundation (DDEF)

Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

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INDEPENDENT AUDITOR'S REPORT IN THE FINANCIAL STATEMENTS TO GOVERNING BOARD OF DISABLE DEVELOPMENT & EDUCATIONAL FOUNDATION (DDEF)

Opinion

We have audited the financial statements of **"Smile Train Shilmoon Specialized Hospital Cleft Care Project"** funded by **Smile Train Inc-USA** and implemented by **Disable Development & Educational Foundation (DDEF)** which comprise the Statement of Financial Position as at 30th June, 2026, the Statement of Comprehensive Income and the Statement of Receipts and Payments for the period then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the Financial Position of the organization as at 30th June, 2026, and its financial performance and its Receipts and Payments for the period then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for the Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls.

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with International Financial Reporting Standards (IFRSs), and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of Financial Statements

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

Ashraf Uddin & Co. DHAKA Chartered Accountants

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, international omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting polices used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's reports to the related disclosers in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underling transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planed scope and timing of the audit and significant audit finding, including any significant deficiencies in internal control that we identify during our audit.

Report on other Legal & Regulatory Requirements

We also report the following:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.

b) In our opinion, proper books of accounts as required by law have been kept by the Organization so far as it appeared from our examination of these books.

c) The statement of financial position and statement of income & expenditure dealt with by the report are in agreement with the books of account.

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Membership No: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:2609301046AS729485

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Disable Development & Educational Foundation (DDEF)

Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Financing Agency: Smile Train Inc-USA

Audit period: for the year ended 01st July 2025 to 30th June, 2026

Statement of Financial Position

AS AT 30TH JUNE, 2026

Property & Assets	**Note**	**Current Year 30-06-2026**
Closing Balance as on 30-06-2026		
Cash in Hand	**5.00**	Nil
Cash at Bank	**5.00**	Nil
Total Property and Assets		**Nil**
Fund & Liabilities		
Capital Fund Account	**6.00**	Nil
Total Liabilities & Capital Fund		**Nil**

Executive Director
DDEF

Chief Finance Officer
DDEF

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Membership No: 1046
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Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Financing Agency: Smile Train Inc-USA

Audit period: for the year ended 01st July 2025 to 30th June, 2026

Statement of Comprehensive Income

FOR THE YEAR ENDED 01ST JULY 2025 TO 30TH JUNE, 2026

Particulars	Current Year 30-06-2026
Income	
Grant Received from the Smile Train Inc-USA	1,04,25,568.00
Total Income	**1,04,25,568.00**
Expenditure	
Program Cost	
Chief Surgeon Fee	29,29,500.00
Co Surgeon Fee	11,16,000.00
Pediatrician Fee	2,23,200.00
Anesthetist Fee	8,37,000.00
Nurse & OT Assistant	3,06,900.00
Expenses for Hospital	16,74,000.00
Medicine Cost	13,94,284.00
Nutrition Treatment Cost	1,26,600.00
Paiient Mobilization Cost	5,58,000.00
Campaign Cost for Public Awareness	83,800.00
Project Coordination	4,26,000.00
Administrative Cost	
Staff Salary	6,86,160.00
Office Maintenance	24,000.00
Audit Fee	39,000.00
Bank Charge	1,124.00
Excess of Income over Expenditure	Nil
Total Expenditure	**1,04,25,568.00**

Executive Director
DDEF

Chief Finance Officer
DDEF

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

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mobiuddin Ahmed, FCA, CFC
Managing Partner
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Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Financing Agency: Smile Train Inc-USA

Audit period: for the year ended 01st July 2025 to 30th June, 2026

Statement of Receipts & Payments Account

FOR THE YEAR ENDED 01ST JULY 2025 TO 30TH JUNE, 2026

Particulars	Current Year 30-06-2026
Receipts	
Opening Balance 01-07-2025	
Cash in hand	Nil
Cash at Bank	Nil
Grant Received from the Smile Train Inc-USA	1,04,25,568.00
	1,04,25,568.00
Payments	
Program Cost	
Chief Surgeon Fee	29,29,500.00
Co Surgeon Fee	11,16,000.00
Pediatrician Fee	2,23,200.00
Anesthetist Fee	8,37,000.00
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Project Coordination	4,26,000.00
Administrative Cost	
Staff Salary	6,86,160.00
Office Maintenance	24,000.00
Audit Fee	39,000.00
Bank Charge	1,124.00
Closing Balance 30-06-2026	
Cash in Hand	Nil
Cash at Bank	Nil
	1,04,25,568.00

Executive Director
DDEF

Chief Finance Officer
DDEF

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

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CFC
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Disable Development & Educational Foundation (DDEF)

Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

Notes to the Financial Statements

FOR THE YEAR ENDED 01ST JULY 2025 TO 30TH JUNE, 2026

1.00 Background of Disable Development & Educational Foundation (DDEF):

Disable Development & Educational Foundation (DDEF) is a non Government, non-profitable, non religious, non-political local voluntary development organization. It has officially cane into being in 2001 having from Social Service Department of Bangladesh aiming to bring about a positive Socio economic charge among the targeted rural people Disable Development & Educational Foundation (DDEF) is a family based organization at community level in rural villages. self-help sustainable development for all target families is main objective of organization improving their family status creating a harmonious environment .In the regard organization will ensure direct participation and ownership of their beneficiaries organization them at grassroots level.

Disable Development & Educational Foundation (DDEF) has been established for the socio economic development of Bangladesh. Most of the people live in rural area .They live in under development situation. They always embraced with poverty .the government initiative is not available for our under developed economy. So we need most to make people more conscious and to alleviate poverty to having participation of NGO and donor agencies is essential .This is they the Disable Development & Educational Foundation (DDEF) established. From beginning this forum working over rural poor and urban slum community. Through Barguna district on literacy, health, nutrition, research and family planning. And assaying to having fund from government and foreign source.

Present Programs of the Organizations:

01. Smile Train Shilmoon Specialized Hospital Cleft Care Project

2.00 Corporate Information of the PO

Name of the Organization	Disable Development & Educational Foundation (DDEF)
Year of Establishment	2001
Legal Entity	The organization is duly registered under Voluntary Social Welfare - Barguna Agencies (Registration & Control) Ordinance 1961 vide Registration No. 433 dated: 29-05-2007, organization is duly registered under Voluntary Youth Development – Barguna Agencies (Registration & Control) Ordinance 1961 vide Registration No. 220, Patherghata-25 dated: 10-01-2010, the Organization achieve the license no. of Micro credit Regulatory Authority vide No. 21112-00040-00882 & MRA- No. 0000916 dated: 08-12-2021 from Bangladesh Bank and also under the NGO Affairs Bureau-Dhaka-Registration No. 2608 dated: 04-11-2010 & Renewal dated: 03-11-2030.
No. Of Executive Committee meeting held on 2025-2026	05
Date of last AGM held	16/06/2026
Name of the Statuary Auditor for Last Year	Not Applicable
Name of the Statuary Auditor for Current Year	Ashraf Uddin & Co.

3.00 Mission and Vision of the Organization

a) Mission of the Organization:

To reduce poverty among the community people under taking felt need based and right programs having direct participation of related stakeholders and rehabilitation of children ,women and person with disabilities.

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b) Vision of the Organization:

To change the social and economical situation of underserved and UN served people of Barguna district creating and sound and peaceful development environment.

c) Objectives of the Organization:

Mass Education of non formal to reduce illiteracy among the target peoples NFPE shall be undertake of priority basis. Mass Awareness program on democracy practice and rights ,Implementation of Disable School, Good governance. Livestock development to contribute national economy Mother and child health care an HIV/Aids protection program providing necessary]Training motivation and necessary health service. Integrated Agriculture development program to assist the poor farmers To conduct Research to find replicable and innovative models for better improvement of Our development activities. Training program shall be improvement to develop the skill and capacity among the target peoples as well as for staff development. WATSAN Program to ensure safe water and 100% Hygienic latrine among the target community peoples. Social Forestry program to assist to maintain ecological balance and to save bio diversity. To assist toward livelihood and food security create the provision of self employment among the target peoples .Protection and preservation of human rights specially women child rights. Small business Development among of the poor.

4. Significant accounting policies & other material information:

4.1 Basis of preparation of financial statements

The financial statements have been prepared following the Bangladesh Accounting Standard (BAS). Presentation has been made in accordance with BAS-1.

4.2 Bank Profit:

Bank profit is to be received by way of depositing the Donor grants into the savings bank account. Profit is to be credited to income statement directly.

4.3 Fixed assets:

Fixed assets are to be stated at cost less accumulated depreciation, i.e at written down value.

4.4 Depreciation of fixed assets:

Depreciation on fixed assets is to be charged on reducing balance method. Additions during any year to property, plant and equipment are to be depreciated for the full year at applicable rates irrespective of the dates of acquisition while no depreciation is to be charged on any items in the year of its deletion. Depreciation is to be calculated on written down value.

Depreciation is to be calculated as the following rates:

Types of assets	Rate of depreciation
Furniture and Fixtures	10%

4.5 Donor grants:

All donor grants received during the year 2026 by DDEF for implementing programs are initially recorded as liability under the head. For utilization of donor grants for fixed assets, donor grants is transferred to a separate head of account namely ' Fixed Assets Fund' which is adjusted with the depreciation of fixed assets charged for a particular period and corresponding amount of depreciation is recognized as Income for the period in which it is so applied. For utilization of donor grants for accomplishing program activities, income is recognized only when it equates to the expenditure incurred for the program in a particular period.

4.6 Other income:

Other income is to be recognized when DDEF's right to receive such income has been reasonably determined and all conditions precedent is satisfied.

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4.7 Taxation:

In accordance with the assisting Income Tax rules all NGOs working in Bangladesh are assessable entities and submission of Income Tax return is mandatory whether the income of any NGO for any year is taxable or not which is to be decided only after regular assessment to be made by the assessing authority.

4.8 Provisions for liabilities:

Provisions and accrued expenses are to be recognized in the financial statement when the project has a present obligation resulting from past events and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount can be made.

4.9 Foreign currency transactions:

DDEF maintains its books of account in Bangladeshi Taka. Transactions in foreign currencies are accounted for in Bangladeshi (Taka) at the rate of exchange ruling on the date of transactions.

4.10 Cash and cash equivalent:

Cash and cash equivalent for the purpose of the statement of receipts and payments comprise cash and bank balance. Cash and bank balances include donation received through donor grants which are available for use by the organization without any restrictions.

4.11 Reporting period

These financial statements covered for the year ended 01st July 2025 to 30th June, 2026 which is to be followed consistently.

4.12 General

i. The figures appearing in the Financial Statements have been rounded off to the nearest Taka.

ii. Previous year figures have been rearranged, wherever necessary, to conform to current year's presentation.

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	Current Year 30-06-2026

Note # 5.00 Calculation of Cash and Bank:

Cash in Hand	Nil

Cash at Bank:

Cash at Bank	Nil

Break-up of the above amount is as follows:

Name of Bank	Account No.	Amount as on 30-06-2026
Islami Bank Ltd. Barguna Branch, Barguna.	20502340200556518	Nil
	Total	**Nil**
Cash in Hand & Bank	**Sub-Total**	**Nil**

Note # 6.00 Calculation of Capital Fund Account: **Tk. Nil**

	Balance as on 01-07-2025	Nil
Add:	Surplus/Deficit during the year	Nil
	Balance as on 30-06-2026	**Nil**

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Form FD-4
Auditor's Certificate

We have audited the Financial Statements of **"Smile Train Shilmoon Specialized Hospital Cleft Care Project"** of DDEF, Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh. Registered with the NGO Affairs Bureau, under the Foreign Donations (Voluntary Activities) Regulations Ordinance 1978 Vide Registration No. 2608 dated: 04-11-2010 & Renewal dated: 03-11-2030 mainly funded by Smile Train Inc-USA for the year ended 01st July 2025 to 30th June, 2026 examined all the relevant books and Vouchers and certify that according to the audited accounts:

01 The brought forward foreign donations at the beginning of the year on 01st July 2025 were Tk. Nil

02 The foreign donations amounting to Tk. 1,04,25,568.00 were received by the project during the year ended 30th June, 2026.

03 The balance of un-utilized foreign donations by the Project was Tk. Nil

04 Foreign donation amounting to Tk. 1,04,25,568.00 has been utilized for the following purposes as details in Annexure A/1:

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Head of Expenditure	Amount as per Approved Budget (Taka)	Amount actually spent (Taka)	Difference (Taka)	Reason
As per approved budget of the project shown in Annexure - A/1	1,13,70,000.00	1,04,25,568.00	9,44,432.00	Given in Annexure- A/ 1

05 Certified that the organization has maintained the accounts of foreign donations and records relating thereto in the manner as specified in Section 5 of the Foreign Donations (Voluntary Activities) Regulations Ordinance, 1978 read with Rules 6 and 7 to the said Ordinance.

06 The information furnished above is correct and complete.

1. Notes to the FD-4

Details of unutilized foreign donation as per FD-4 as at 30.06.2026

Particulars	Amount (Tk.) 30.06.2026
Balance as at 01.07.2025	Nil
Add: Fund received from donor	1,04,25,568.00
	1,04,25,568.00
Less: Accrued Expenses	(1,04,25,568.00)
Closing Balance/Un spent donor fund 30.06.2026	**Nil**

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CEC
Managing Partner
Membership No: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:2609301046AS729485

Renewal enrollment # 44, Circular # ref no-03.07.0000.000.657.43.0253.17-292 dated: 27.01.2026

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Disable Development & Educational Foundation (DDEF)

Vill+Post: Raihanpur, Thana: Patharghata, District: Barguna, Bangladesh.

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Financing Agency: Smile Train Inc-USA

Audit period: for the year ended 01st July 2025 to 30th June, 2026

Sl. No.	Head of Expenditure	COST IN BANGLADESHI TAKA		
		Approved Budget	Amount Actual Spent	Difference (if any)
1.	Civil Construction if any	----------	----------	----------
2.	**Other Materials Inputs Including** Furniture & Fixture	----------	----------	----------
3.	**Personnel**			
	a) Salary	----------	----------	----------
	b) **Others Managerial Staff**			
	i) Foreign	----------	----------	----------
	ii) Local	----------	----------	----------
4.	Revolving Loan Fund	----------	----------	----------
5.	Training & Others	----------	----------	----------
6.	Seminar/Workshop/Meetings	----------	----------	----------
7.	Legal Aid	----------	----------	----------
8.	**Office Accommodations**			
	i) Office Rent	----------	----------	----------
9.	**Office Equipment:**			
	i) Laptop/Multimedia/Computer	----------	----------	----------
10.	**Vehicles:**			
	i) Ceiling Fan	----------	----------	----------
11.	Traveling & Daily Allowances	----------	----------	----------
12.	Custom Duty & VAT	----------	----------	----------
13.	Head Office & Branch Office	----------	----------	----------
14.	**Others & Administrative Cost**			
	Program Cost			
	Chief Surgeon Fee	31,50,000.00	29,29,500.00	2,20,500.00
	Co Surgeon Fee	12,00,000.00	11,16,000.00	84,000.00
	Pediatrician Fee	2,40,000.00	2,23,200.00	16,800.00
	Anesthetist Fee	9,00,000.00	8,37,000.00	63,000.00
	Nurse & OT Assistant	3,30,000.00	3,06,900.00	23,100.00
	Expenses for Hospital	18,00,000.00	16,74,000.00	1,26,000.00
	Medicine Cost	15,00,000.00	13,94,284.00	1,05,716.00
	Nutrition Treatment Cost	1,50,000.00	1,26,600.00	23,400.00
	Paiient Mobilization Cost	6,00,000.00	5,58,000.00	42,000.00
	Campaign Cost for Public Awareness	1,35,000.00	83,800.00	51,200.00
	Project Coordination	4,32,000.00	4,26,000.00	6,000.00
	Administrative Cost			
	Staff Salary	8,40,000.00	6,86,160.00	1,53,840.00
	Office Maintenance	24,000.00	24,000.00	----------
	Audit Fee	39,000.00	39,000.00	----------
	Bank Charge	30,000.00	1,124.00	28,876.00
	Total Taka	**1,13,70,000.00**	**1,04,25,568.00**	**9,44,432.00**

Ashraf Uddin & Co. Chartered Accountants DHAKA

REPORT ON COMPLIANCE WITH NGO AFFAIRS BUREAU ToR FOR AUDITORS OF FOREIGN DONATION RECIPIENT NGO

Name of the Project: Smile Train Shilmoon Specialized Hospital Cleft Care Project

Project Approval No. and Date: ref no-03.07.2666.663.68.068.25-1420 date: 15.07.2025

Name of NGO: Disable Development & Educational Foundation (DDEF)

In the Audit Report prepared on completion of the audit of the accounts of the project **"Smile Train Shilmoon Specialized Hospital Cleft Care Project"**, for the year ended 01st July 2025 to 30th June, 2026 the following issues mentioned in Terms of Reference giving with enlistment of CA Firms vide NGO Affairs Bureau, Govt. of Bangladesh Memo No. Renewal enrollment # 44, Circular # ref no-03.07.0000.000.657.43.0253.17-292 dated: 27.01.2026 has been complied with as indicated below:

Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
01	The Audit firm will have to perform the audit of NGOs with highest responsibility and neutrality.	We conducted our audit with due responsibility and in accordance with International Standards on Auditing as adopted in Bangladesh.
02.	The Audit has to be conducted keeping in view whether the rules and regulations contained in the Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978; the Foreign Contributions (Regulation) Ordinance, 1982 and the instructions contained in NGO Affairs Bureaus Circular No. 07.070.022.03.00.03.2010-90 (500) dated: 12-04-2012 have been observed and the project has been implement in accordance with approved FD-6, FD-7 or FC-1 (where the objective, goal and detail budget of the project are mentioned) and also weather conditions for project approval have been fulfilled.	During our audit we have checked compliance with all of the applicable rules, regulations and circulars mentioned and found that DDEF has complied with them. The project has been implemented properly as per terms of project approval. Further approval of NGO affairs Bureau was found for utilization of Balance foreign fund of the project.
03.	The Audit Firm must submit with its Audit Report, a certificate regarding receipt and expenditure of donation in Form FD-4 and its Annexure A/1 prescribed by the Bureau. All the information in FD-4 about foreign donation will be on cash basis not on accrual basis. That means no amount relating to foreign donation shall be Negative or Receivable. In FD-4 the total budget, actual expenditure and the variance between the two shall be expressed for the total amount. The details thereof i.e. item wise approved budget, actual expenditure and the variance between the two and the reasons for variance will be stated in Annexure-A/1. The item/ sub-item and the budget for it as shown in Annexure A/1 shall be strictly as per approved project.	Format FD-4 and Annexure-A/1 as prescribed by NGO Affairs Bureau in respect of foreign donations have been prepared and enclosed herewith and the audit certificate has been issued accordingly. Form FD-4 and Annexure-A/1 have been prepared on cash basis and negative balance or receivable against foreign donation has not been shown in FD-4. The heads/sub-heads in Annexure-A/1 and budget provisions there-against have been stated as per approved project (as stated in Annexure-C).
04.	Separate audit report shall be prepared for each project and on the basis of each project year. Local income/ contribution, if any, shall be shown separately.	Separate audit report has been prepared on project year basis and this audit report is for the Smile Train Shilmoon Specialized Hospital Cleft Care Project of DDEF for the year ended 01st July 2025 to 30th June, 2026 has been prepared.

Ashraf Uddin & Co. Chartered Accountants DHAKA

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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
05.	In the audit report the aims, objectives and main activities of the project shall be mentioned briefly. The name of the project, Bureau's Memo. No. and date under which it was approved, the Project area, duration of the project, total project outlay and the project duration shall have mentioned.	**Objective of the project:** Mass Education of non formal to reduce illiteracy among the tar peoples NFPE shall be undertaking of priority basis. Mass Awaren program on democracy practice and rights, Implementation Disable School, Good governance. Livestock development contribute national economy Mother and child health care HIV/Aids protection program providing necessary Train motivation and necessary health service. Integrated Agricult development program to assist the poor farmers To cond Research to find replicable and innovative models for bet improvement of Our development activities .Training program s be improvement to develop the skill and capacity among the tar peoples as well as for staff development .WATSAN Program ensure safe water and 100% Hygienic latrine among the tar community peoples .Social Forestry program to assist to maint ecological balance and to save bio diversity .To assist tow livelihood and food security create the provision of self employm among the target peoples .Protection and preservation of hun rights specially women child rights .Small business Developm among of the poor.
	a. The date of Enlistment of CA Firm for Conducting the Audit:	Renewal enrollment # 44, Circular # ref 03.07.0000.000.657.43.0253.17-292 dated: 27.01.2026
	b. Name of the project:	Smile Train Shilmoon Specialized Hospital Cleft Care Project
	c. Duration of the project:	for the year ended 01st July 2025 to 30th June, 2026
	d. Memo No. & date of Fund Disbursement	ref no-03.07.2666.663.68.068.25-1420 date: 15.07.2025
	e. Memo No. & date of Fund Disbursement	ref no-03.07.2666.663.68.068.25-1420 date: 15.07.2025
	f. Amount of Disbursement (including installment)	BDT: 1,13,69,148.00
	g. Amount of foreign donation received	BDT: 1,04,25,568.00
	h. If the amount of foreign donation has been received in the mother account before disbursement	DEEF received any foreign donation before disbursement
	i. Audit year	for the year ended 01st July 2025 to 30th June, 2026
	j. Project Area	188 Silmoon, Tongi-Pubali Road, Tongi Thana in Gazipur district of Bangladesh
	k. Number of beneficiaries	Beneficiaries No. 900 directly benefited from the project.
06.	Balance Sheet, Income & Expenditure Account and Receipts & Payments Account will form part of audit report and these shall be signed by NGO authorities. If Balance Sheet is not required in any case the explanation therefore shall be given. It is to be assured whither the Receipts & Payments Account has been prepared following the accounting heads under which the Ledger Books of the NGO had been maintained. The detail breakup shall be given in Note for the items under which consolidated expenditure have been shown (e.g. contingency and others).	The Audited Financial Statements contain Balance Sheet (Statement of Financial Position), Income & Expenditure Account (Statement of Comprehensive Income) and Receipts & Payments Account and the audit report provides break up of expenditure and explanatory notes, where is required.



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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
07.	Every page of audit report, duly numbered, shall be initialed by appropriate authority of the CA Firm with a common seal. But full signature of the auditor must be there on the certification at the beginning of the report, on Balance Sheet, on Accounts Statements, on FD-4 certificate and on the report as per ToR. Below the full signature name in full of the FCA/ AC A and designation shall be mentioned. The following sequence shall be maintained in the audit report on any NGO- **First Part** • Auditor's certificate containing scope, opinion, etc. • Statement of Financial Position • Statement of Comprehensive Income • Statement of Receipts & Payments • Notes to the Financial Statements • Schedules/ Appendices / Others. **Second Part** • FD-4 Certificate • Annexure- A/1 • Notes to FD-4 (If any) • Report as per ToR of NGO Affairs Bureau (Sequence of the conditions of ToR shall be Strictly followed).	This audit report has been prepared in compliance with IFRS and NGOAB instructions. It contains two parts. **First part** contains Independent Auditor's Report along with full set of Financial Statements (Statement of Financial Position, Statement of Comprehensive Income, Statement of Receipts & Payments, Notes to the Financial Statements and Fixed Asset Schedule). **Second part** contains Auditor's Certificate on FD -4, Annexure- A/1, and Report as per ToR of NGO Affairs Bureau. Audited Financial Statements of the project have been signed by Md. Mohiuddin Ahmed, FCA, CFC Chartered Accountants.
08.	In case of project having duration of several years, it shall be mentioned in current audit report whether the audit report for the previous year has been sent to the NGO Affairs Bureau. If there was a project bearing same title and having same nature during previous year it shall be mentioned whether that has been audited and the report thereof has been submitted to the Bureau.	This is the audit of for the year ended 01st July 2025 to 30th June, 2026 of the project.
09	After completion of audit by CA Firm, one copy of the report (original copy) must be sent in a sealed cover directly to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka. It may be mentioned that, this report, directly received by the Inspection and Audit Department of the Bureau, will only be the examinable.	One copy of the original Audit Report along with Audited Financial Statements has been duly sent to the Deputy Director (Inspection and Audit), NGO Affairs Bureau, Dhaka.
10.	The number and date of original registration and of latest renewal of registration of the organization with NGO Affairs Bureau shall be mentioned.	The organization is duly registered under Voluntary Social Welfare - Barguna Agencies (Registration & Control) Ordinance 1961 vide Registration No. 433 dated: 29-05-2007, organization is duly registered under Voluntary Youth Development – Barguna Agencies (Registration & Control) Ordinance 1961 vide Registration No. 220, Patherghata-25 dated: 10-01-2010, the Organization achieve the license no. of Micro credit Regulatory Authority vide No. 21112-00040-00882 & MRA- No. 0000916 dated: 08-12-2021 from Bangladesh Bank and also under the NGO Affairs Bureau-Dhaka-Registration No. 2608 dated: 04-11-2010 & Renewal dated: 03-11-2030.

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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
11.	According to Rule-7 of the Foreign Donations (Voluntary Activities) Regulation Rules, 1978, all the foreign donations should be received through a single bank account. It has to be confirmed whether the foreign donations have been received through a single bank account according to this rule. If there has been deviation from this rule and foreign donations have been received through more than one bank account then the names of the concerned banks, account numbers and the amount received through each shall be mentioned.	Foreign donation for the project amounting BDT 1,04,25,568.00 has been received through a single Account No. MSA.-20502340200556518, Islami Bank Bangladesh Ltd, Barguna Branch, Barguna.
12.	The bank account number (mother account) approved by NGO Affairs Bureau, name of bank and branch, amount of donation received and name of donor shall be mentioned. The concerned project bank account number, name of the bank and branch and the bank balance are also to be mentioned. By preparing a Bank reconciliation between mother account and project account it has to be mentioned whether balance is correct.	The Bank Account (mother account) approved by NGO Affairs Bureau is MSA.-20502340200556518, Islami Bank Bangladesh Ltd, Barguna Branch, Barguna and the amount of donation received- was taka 1,04,25,568.00 on dated: 17-08-2025, 23-9-25, 16-10-25, 22-10-25, 2-12-25, 29-12-2025, 27-01-2026, 22-2-26, 4-3-26, 31-3-26, 23-4-26 & 23-05-2026. The name of donor was Smile Train Inc-USA. DEEF management maintained project bank account separately. The project account No. is MSA.-20502340200556518, Islami Bank Bangladesh Ltd, Barguna Branch, Barguna. We have confirmed the correctness of the Bank Reconciliation and withdrawn dated: 19-08-2025, 21-8-25, 2-9-25, 24-9-25, 25-9-25, 23-10-25, 26-10-25, 28-10-25, 3-12-25, 7-12-25, 29-12-2025, 28-01-2026, 25-2-26, 26-2-26, 5-3-26, 5-4-26, 26-4-26, 23-5-26 & 24-05-2026.
13.	It donation has been received in kind in the form of goods, it has to be confirmed whether the same has been properly valued and the amount involved shall be shown, along with donation received, in FD-4. A statement detailing its use according to FD-5 and the unutilized balance has to be provided.	N/A
14.	Interest/ exchange gain received on the amount of donation has to be shown separately in accounts statement and it is to be stated whether specific approval form NGO Affairs Bureau has been obtained for its use.	The project fund has Nil earned Bank interest. But exchange gain Tk. Nil during the period under audit and Bank Charge was Tk. 1,124.00.
15.	It has to be mentioned whether under the double entry book keeping system the Cash Book/ Bank Book, Ledgers, Stock Register, Asset Register and other books of accounts have been maintained as required under Rule-6 of the Foreign Donations (Voluntary Activities) Regulation Rules, 1978.	All the required books of account were maintained by DEEF for the project as required under the double entry book keeping system and other books of accounts have been maintained as required under Rule-6 of the Foreign Donations (Voluntary Activities) Regulation Rules, 1978.

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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
16.	In case of foreign aided project (including and previous project) implemented by NGO in which Revolving Loan Fund (RLF) is being operated it has to be mentioned whether project/ donor wise separate accounts are being maintained or a combined single account is being maintained and whether this account has been independently audited annually. If separate accounts of RLF run with foreign donation are not maintained and if such loan has been extended from the fund of the project audited the inclusions of the receipt of service charge in accounts will have to be ensured.	No Revolving Loan Fund (RLF) is being operated with project fund.
17.	It has to be mentioned whether the NGO operating micro-credit with foreign donation has obtained certificate from Micro Credit Regulatory Authority.	The Organization achieve the license no. of Micro credit Regulatory Authority vide No. 21112-00040-00882 & MRA- No. 0000916 dated: 08-12-2021.
18.	Whether any expenditure in foreign currency has been incurred from donation. If so, details thereof have to be mentioned.	No expenditure in foreign currency has been incurred from donation. All expenditures made in BDT.
19.	If expenditure under a head in excess of budget has been adjusted with an other item, or expenditure under an unapproved item has been adjusted with an approved item than the purpose and reason of excess expenditure are to be stated in details.	No such adjustment was made under any head expenditure for the project audited. Please refer to Annexure-A/1 of to the FD-4.
20.	Instructions exists in concerned circular that for payment of pay and allowance of officer/ staff and for any other expenditure of above Taka 1 0,000/ should be paid through bank account, If any deviation from the instructions has been made than it should be stated.	No deviation in this regard was found during our audit.
21.	If the project has been implemented with borrowed fund, in that case information is to be provided about the source of that fund and the approval of Executive Committee of the NGO for the borrowing.	No Loan was taken from the other sources for the purposes of implementation of the project.
22.	It should be seen whether any member of the General Body or the Executive Committee of the NGO has received any pay and allowances or honorarium from project fund. If received, full information about the approval of the Executive Committee for the same is to be furnished. Apart from that, if the Chief Executive of the NGO has received full/ part of his salary and allowance from the project under audit or from some other project, the detailed information thereof shall be provided.	No member of the General Body or the Executive Committee of the NGO has received any pay and allowances or honorarium from project fund. The Executive Director of DDEF was paid Annual gross Honorarium Tk. Nil under the project.
23.	It is to be reported whether the internal control system of the NGO is satisfactory.	The internal control system of the NGO has been found satisfactory.
24.	In case any amount has been refunded to the donor by the NGO the details thereof are to be provided.	No refund was made to the donor during the period, which might require the approval from the NGO Affairs Bureau.

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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
25.	In light of Govt. rules and regulation, in case of transactions under the project, opinion has to be given whether Revenue Stamp has been affixed and VAT/ IT has been deducted at source and the deducted amount of VAT/ IT has been properly deposited to the Govt. treasury. Amount of deposited VAT and IT (separately) has also to be mentioned.	During our audit we found that Revenue Stamp has been affixed in applicable cases. There were on VAT/IT deductible items during the course of period audit. Deducted amount of VAT/TAX Tk. 6,55,332.00 and properly deposited to the Govt. treasury.

Sl. No.	Head & Sub-head of Expenses (Annex-A/1)	Vat able Price/ Value	Deductible Amount		Amount of Deduction		Deposit into Govt. Exchequer		Due Deposit into Govt.		Treasure Challan No. & Date
			Vat	Tax	Vat	Tax	Vat	Tax	Vat	Tax	
1.	Program Cost		326,952	318,380	326,952	318,380	326,952	318,380			United Commercial Bank PLC, Dhanmondi Branch, Dhaka. Vat: 2627-00061889501, 2627-00061922691, 2627-00061950721 2627-00062214971 2627-00062353611 2627-00062236671 2627-00062330401 2627-00062292461 2627-00083394361 2627-00083415591 dated: 28-07-2026
2.	Audit Fee		6,000	4,000	6,000	4,000	6,000	4,000			Sonali Bank Ltd, Building Branch, Barguna. Vat: 2627-00166479361 Tax: 2627-00166554801 dated: 13-09-2026
Total Taka:			332,952	322,380	332,952	322,380	332,952	322,380			

Total Vat & Tax: 6,55,332.00

26.	It has to be mentioned whether as per Income Tax Ordinance 1984 the NGO submitted Income Tax Return as a legal body every fiscal year to the National Board of Revenue.	National Board of Revenue Tin Certificate No. 789225337858
27.	In any project of the NGO whether there was Income Generating Activity (IGA). If any, the information about the name of the IGA, the amount of Income Tax paid on the income earned or Tax Exemption Certificate obtained therefore from NBR have to be mentioned.	The organization has not been engaged with any income generating activities.
28.	Whether any officer/ staff/ member of Executive Committee or General Body of the NGO went on foreign tour with fund/ air ticket/ other assistance obtained form foreign sources. If there was any, the details thereof, including whether approval from NGO Affairs Bureau had been obtained for foreign tour, have to be furnished.	No Officer/Staff/Member of Executive Committee Or General Body of DDEF went on foreign tour with fund/ air ticket/ other assistance obtained form foreign sources.
29.	The procurement cost of assets, along with a statement of assets, owned by the NGO during the period under audit shall be included in the Audit Report. It shall also be stated whether concerned assets/ title deed/ House Rent Agreement/ land received as donation, transports and other assets are in the name of the NGO.	There were procurement costs of assets from foreign donation during the course of audit.

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<table>
<tr><th>Sl. No.</th><th>Issue to be complied with as per ToR provided by NGO Affair Bureau</th><th>Observation/comments/remarks/ notes in Audit Report indicating Compliance</th></tr>
<tr><td>30.</td><td>If purchase any fixed/current assets with the project fund and, if it is sales/transfer, if it done approval of NGO Affairs Bureau should have to be obtained or not mentioned in the audit report.</td><td>The organization did not purchase any fixed/current assets with the project fund and did not sales/transfer of any asset during the year under audit.</td></tr>
<tr><td>31.</td><td>At the end of the audit of accounts of the concerned project the audit firm should produce a management letter/report and submit to the management of the organization if the auditors observe any irregularity/illegal expenditure/ unapproved expenditure/expenditure without budget approval, one copy of which should have to be forwarded to the Deputy Director (Inspection and Audit) along with the audit report. If, this type of letter/report is not required that should also be mentioned.</td><td>A management letter has been prepared and submitted to the organization (NGO), copy of which is being forwarded to the Deputy Director (Inspection and Audit) along with the audit report.</td></tr>
<tr><td>32.</td><td>An audit firm should not conduct audit of projects of an NGO continuously for more than 5 (five) years. For this reason, the CA firm should certify that the NGO under audit has not been audited continuously for more than five years.</td><td>We do hereby certify that this is 1st year audit by Ashraf Uddin & Co. Chartered Accountants of the project the projects of the NGO under audit have not been audited by us continuously for more than 5 (five) years.</td></tr>
<tr><td>33.</td><td>The list containing the names of the members of Executive Committee/ Governing Body/ Management Committee of the NGO shall be provided.</td><td>List of members of Executive Committee are below:
<table>
<tr><th>Name of Person</th><th>Position</th></tr>
<tr><td>Md. Sagir Hossain</td><td>Chairman</td></tr>
<tr><td>Md. Mozaharul Alam</td><td>Vice Chairman</td></tr>
<tr><td>Dr. Md. Rezaul Kabir</td><td>General Secretary</td></tr>
<tr><td>Md. Masum Billah</td><td>Treasurer</td></tr>
<tr><td>Mst. Rozina Akter</td><td>Social Welfare Secretary</td></tr>
<tr><td>Mst. Irani</td><td>Executive Member</td></tr>
<tr><td>Sudeb</td><td>Executive Member</td></tr>
</table></td></tr>
<tr><td>34.</td><td>It should be stated whether all the expenses related to audit the NGO's project have been met from the concerned project fund.</td><td>All the expenses related to the project under audit have been met from the concerned project fund.</td></tr>
<tr><td>35.</td><td>The Memo. No. and date of the enlistment of the CA firm by the NGO Affairs Bureau are to be mentioned.</td><td>Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Ashraf Uddin & CO.
Chartered Accountants
Renewal enrollment # 44
ref no-03.07.0000.000.657.43.0253.17-292
dated: 27.01.2026</td></tr>
<tr><td>36.</td><td>All the financial activities of the organization are free and fair or not from Money Laundering and Terrorist Financing should be examine and give an opinion.</td><td>In course of our test verification we did not observe any such act of Money Laundering and Terrorist Financing by the organization. Moreover, we have obtained a management representation letter about Money Laundering and Terrorist Financing and the management has confirmed that, the organization is not involved in any such act of Money Laundering or Terrorist Financing.</td></tr>
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Sl. No.	Issue to be complied with as per ToR provided by NGO Affair Bureau	Observation/comments/remarks/ notes in Audit Report indicating Compliance
37.	There must be detailed comments from the audit firm with evidence whether the terms and conditions of approving the project have been appropriately followed; and whether local administration has been participated in implementing the activities of the project.	During the course of our audit, we have checked all the transactions on sample basis and found that all the terms and conditions of approving the project have been appropriately followed and local administration has been participated in implementing the activities of the project.
38.	Audit activities must be completed within the stipulated time otherwise logical grounds need to be mentioned.	All the audit activities have been completed within the stipulated time.
39	The DVC Code (Data Verification Code) need to mention in the Audit Report.	DVC Code:2609301046AS729485
40	New CA firms will have to complete at least 02 project audits in the next 02 years:	Yes. The CA firm will complete at least two project audits within the next two years as required.
41	CA firms will have to be listed with FRC (where applicable) after the approval of the NGO Affairs Bureau rules.	Yes. The CA firm is enlisted with the Financial Reporting Council (FRC), as applicable.
42	S, R, O No. 34- Act/2023, Dated: 16th February 2023- Financial Reporting Act, 2015 (Act No. 16 of 2015). As per S, R, O No. 35-Act/2023 dated: 16 February 2023-Financial Reporting Act, 2015 (Act No. 16 of 2015) and S, R, O No. 36-Act/2023 dated: 16 February 2023-Financial Reporting Act, 2015 (Act No. 16 of 2015), if an organization is considered suitable, the concerned CA firm must be registered with the Financial Reporting Council for the preparation of audit reports.	Yes. The CA firm is duly registered with the Financial Reporting Council in accordance with S.R.O. No. 34-Act/2023, S.R.O. No. 35-Act/2023, and S.R.O. No. 36-Act/2023 under the Financial Reporting Act, 2015.

Executive Director
DDEF

Chief Finance Officer
DDEF

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

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Membership No: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:2609301046AS729485

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The Chief Executive
"Disable Development & Educational Foundation (DDEF)"
Vill+Post: Raihanpur, Thana: Patharghata,
District: Barguna, Bangladesh.

Subject: Management Letter on the Audit of the "Smile Train Shilmoon Specialized Hospital Cleft Care Project" implemented by Disable Development & Educational Foundation (DDEF) for the year ended 30 June, 2026.

Dear Sir,

We have audited the financial statements of Smile Train Shilmoon Specialized Hospital Cleft Care Project implemented by Disable Development & Educational Foundation (DDEF) for the year ended 30th June, 2026 and have submitted our report on the same separately.

We understand that the management of Disable Development & Educational Foundation (DDEF) responsible for the maintenance of proper accounting records and for the preparation of financial statements. They are also responsible for establishing and maintaining an appropriate system of internal control which includes adequate policy manuals for the business, accounting records and procedures to safeguard the project's assets and for the prevention and detections of irregularities and fraud.

As per Bangladesh Standards on Auditing (BSA), our audit objective was to express an unbiased opinion on the financial statements of Disable Development & Educational Foundation (DDEF) and accordingly, our audit involved the review of those controls and systems upon which we wished to rely for the purpose of determining our auditing procedures to enable us to form our audit opinion. We are also guided by the Terms of Reference for us from the NGO Affairs Bureau. Due to the inherent limitation of a risk based audit approach, our audit may not have identified, and our report should not be relied upon to have disclosed, all the control weaknesses that may have existed.

Our audit included, on a test basis, an examination of accounting procedures and records as were considered appropriate under the circumstances. And we have no reportable observations on accounting and internal control system which we might have been considerable to bring to the attention of the management.

We would like to thank the management and staff of Disable Development & Educational Foundation (DDEF) for the assistance and co-operation extended to us during the course of the audit.

Thanking you.

Yours faithfully,

Dated: Dhaka
30th September, 2026

Ashraf Uddin & Co. DHAKA Chartered Accountants

Md. Mohiuddin Ahmed, FCA, CFC
Managing Partner
Membership No: 1046
Ashraf Uddin & CO.
Chartered Accountants
DVC:2609301046AS729485

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