NEXT MILLIONAIRE

Annual Financial Report 2025

For the Year Ended December 31, 2025

Registration No. CO-4471/2010

Prepared: February 28, 2026

This report contains confidential financial information for members only. Please do not distribute outside the co-operative.

1. Executive Summary

The Next Millionaire Co-operative Society Limited completed its fifteenth year of operations in 2025 with strong financial performance across all business segments. Total revenue increased by 18.7% compared to the previous year, driven primarily by the expansion of our commercial fleet and increased member contributions.

Net surplus for the year was BDT 4,280,000 (2024: BDT 3,620,000), representing a growth of 18.2%. The board recommends a dividend of 12% on member share capital, subject to approval at the Annual General Meeting.

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2. Revenue Breakdown

Segment	2025 (BDT)	2024 (BDT)	Change
Fleet Rental Income	3,850,000	3,120,000	+23.4%
Member Subscription Fees	890,000	840,000	+6.0%
Investment Income	420,000	380,000	+10.5%
Other Income	180,000	160,000	+12.5%
Total Revenue	**5,340,000**	**4,500,000**	**+18.7%**

3. Operating Expenses

Expense Category	2025 (BDT)	% of Revenue
Vehicle Maintenance	320,000	6.0%
Fuel & Lubricants	280,000	5.2%
Salaries & Benefits	180,000	3.4%
Office & Administration	95,000	1.8%
Insurance	75,000	1.4%
Depreciation	110,000	2.1%
Total Expenses	**1,060,000**	**19.9%**

4. Balance Sheet Highlights (as at Dec 31, 2025)

Item	Amount (BDT)
Total Assets	8,750,000
Total Liabilities	1,920,000
Member Share Capital	4,550,000
Retained Earnings	2,280,000
Net Worth	6,830,000

The financial position remains strong with a debt-to-equity ratio of 0.28 and current ratio of 2.4. The board is satisfied with the financial health of the co-operative and recommends continued investment in fleet expansion.