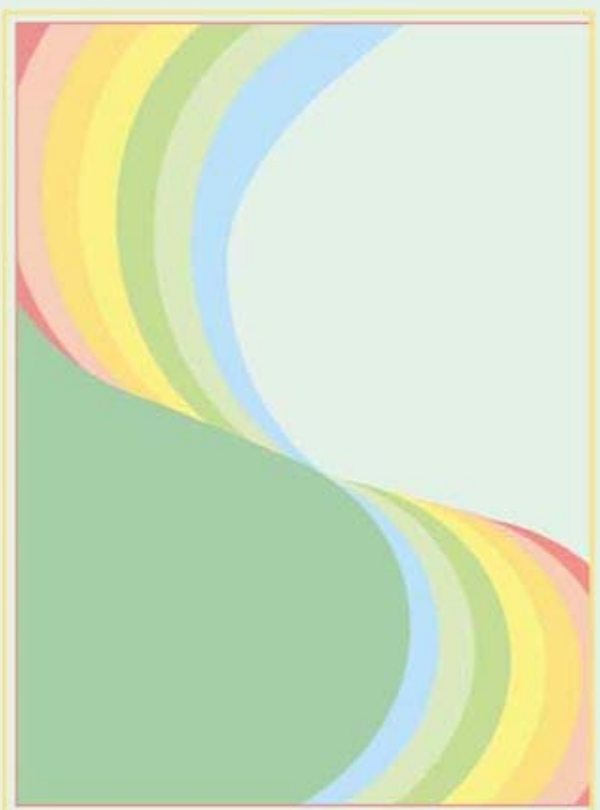


Annual Report 2013-2014



Manab Mukti Sangstha (MMS)





Annual Report 2013-2014

A photograph of a multi-story building with a grid-like facade, identified as a Training Center. The building has multiple floors with large, rectangular openings, possibly for windows or ventilation. The facade is light-colored, and the building is surrounded by lush greenery, including trees and bushes. The image is taken from a low angle, looking up at the building. The sky is visible in the background, and the overall scene is bright and sunny.

Training Center

Annual Report 2013-2014

Manab Mukti Sangstha (MMS)

Prepared by
S.M. Amir Hossain
Deputy Director

Edited by
Md. Habibur Rahman
Consultant
Md. Habibullah Bahar
Director-MMS

Data Collection and Analysis by
Md. Khairul Islam, M&E Manager

Data, Information and Photograph by
All PM and PC of MMS

Cover design and Illustration by
Sonia Shahed
soniashahedela@gmail.com

Printed by
WORSHIPPER
worshipperinc@gmail.com

Date of Published
January, 2015

Published by
Manab Mukti Sangstha (MMS)
Khasbara Shimul
Bangobandhu Bridge West Sub
Sirajgonj, Bangladesh
email: hbaharmms@gmail.com
amir.hossainbd@yahoo.com
www.mmsbangladesh.org

Contents

Acronyms 5

Message from the desk of President 6

Foreword 7

1 CHAPTER

Introduction of Organization

Background of the Organization 10

Legal Status, Contract Person & Address 11

Vision, Mission and Objectives 12-14

Working Area, Beneficiaries and Staff information 14-15

Stakeholders 15-16

Specialization of Organization 16-18

Remarkable Achievements (2013-2014) 19-20

Organizational Management 21-23

Funding Agencies and Donors 23-24

2 CHAPTER

Major Achievement based on Strategic Issues

Climate Change Adaptation and Disaster Risk Reduction 26-27

Child Rights and Education 28

Health and Nutrition 29-31

Women Empowerment 31-33

Income Generation, Agriculture and Livestock 33-35

Local Government and Good Governance 36-37

Networking and Advocacy 37-38

Organizational Development and Institutional Capacity Building 38-40

3 CHAPTER

Ongoing Projects & Learning

Project-wise achievement in brief 42-49

Challenges and Strengths 50

Remarkable Memory 50

Sustainable Strategies 51

Learning 51

Conclusion 52

4 CHAPTER

Financial Status

Financial Information 54-56

Acronyms

AAB	Action Aid Bangladesh
ACF	Action Centre la Faim
ASF	Acid Survival Foundation
CCADRR	Climate Change Adaptation and Disaster Risk Reduction
CDMP	Comprehensive Disaster Management Programme
CSK	Char Sassthaya Kormi
CPK	Char Pusti Kormi
CMT	Core Management Team
EC	Executive Committee
ERP	Enhance Resilience Programme
EU	European Union
FGD	Focus Group Discussion
GC	General Committee
HNE	Health Nutrition & Education
IGP	Income Generating Programme
IRRI	International Rice Research Institute
MMS	Manab Mukti Sangstha
MDG	Millenium Development Goal
SNBPI	Survival Network for Prevention and Better Inclusion
SMT	Senior Management Team
WFP	World Food Programme
VDC	Village Development Committee

Message from the desk of President

I am happy to introduce the MMS Annual Report for the financial year 2013-2014 with keeping the year memorable celebrating 30 years journey of MMS with kind presence of potential stakeholders including donors, INGOs, Local Administration, Civil Society Representatives, Social Leaders, Community people and other well-wishers. We have added another successful year in our long journey and now MMS has stepped in 31 years. Since its inception in January 1984, MMS has been working in the Jamuna River Basin Areas predominantly in districts of Sirajgonj, Pabna, Tangail and Bogra. During this long journey, MMS has developed expertise in various important sectors like Climate Change Adaptation and Disaster Risk Reduction, Women Empowerment and Prevention of Domestic Violence Against Women, Food Security- Agriculture, Livestock, Human Resource Development, Formal and Non-formal Education, Education in Emergencies and Income Generation. MMS has proved itself as an exceptional and example-setting organization at local level introducing an integrated approach of development.

MMS implements various need-based Community Development Project aiming to improve the lives and livelihood opportunities of hardcore poor, poor and marginalized people of Chars and river basin areas as well as ethnic communities. MMS aims to establish the rights of vulnerable groups and ensure their access to local resources, basic services and justice.

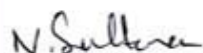
I would like to thank and gratitude to all of my colleagues at MMS for their honesty, sincerity, diligence and commitment. Without their professional competencies, we would not achieve such successes. They all deserve my heartfelt thanks.

My heartfelt thanks and gratitude to all of our present and previous Funding Agencies including WFP, CLP-DFID, USAID, UNDP, PKSF, Oxfam, Concern Universal, Save the Children, Practical Action, UNICEF, ACF, ASF, DCA, IRRI, NETZ Germany, AAB, HKI, CARE Bangladesh, CDMP and Handicap International.

We are also grateful to our networking partners, individual friends, well-wishers and friends organizations, all of those who are providing support by sharing information, suggestions and constructive advice.

I would also like to offer my thanks to government officials for their cordial cooperation and coordination that has enabled MMS to successfully implement projects, as well as increase good reputation to the community, local administration, local government and funding agencies. Finally, I would like to offer a note of appreciation to all of the GC and EC committee members for contributing their valuable time and energy to MMS.

We highly appreciate your all sorts of suggestions and contributions for a very glorious and prosperous future of MMS and its family.



Neyazee Sultana
President

Foreword

MMS has stepped into 31 years overcoming all constraints since its inception. The reporting year was important to us for different issues. We wanted to give extra attention for advancing the Organization by capitalizing the previous achievements.

In the first chapter of the report, general information of the Organization is incorporated. The second chapter includes the major achievements based on the strategic issues, in the third chapter, a brief discussion of ongoing projects have been initiated. Financial information has been incorporated in the forth chapter of report.

In chapter one, Organization Background, Vision, Mission Statement, Goal, Objectives, Policies and Procedures, Legal Status, Working Areas, Stakeholder's Characteristics, Specialty of Organization, Institution Development, Fund Management and the Decision Making Process have been included. The report tried to present the Organization in a different way.

All projects are designed and implemented considering the 8 (Eight) Strategic Issues of 'Five Years Strategic Plan' of the organization. In the second Chapter, the major description of implemented projects and their immediate achievements under these strategic issues have been discussed. The Strategic Issues are; Climate Change and Disaster Risk Reduction, Child Protection and Education, Health and Nutrition, Women Empowerment, Income generation, Agriculture & Livestock, Local Government and Promoting Good Governance, Networking & Advocacy, Grass-root level Organization Development and Strengthening the Organizational Capacity. In chapter three, a brief presentation of ongoing 19 projects along with immediate results and challenges, future strategies for sustainability, remarkable events and learning have been discussed.

In the reporting year, 3 new projects were started in implementation and developed new partnership with DCA which added an additional value to develop capacity of top management in abroad and simultaneously has phased out 3 projects. This year is also important because of the initiative taken distributing warm clothes among the cold affected people and providing financial supports to hardcore poor with the assistance of donors, INGOs and individual well-wishers. Besides this, working areas were expanded in another 6 Upazilas and one municipality of Bogra District.

Comparative analysis shows that during the reporting period, the project area has been expanded and number of stakeholders have increased. Developed 3 new Organizational Policies, reviewed and updated some Policies. MMS took initiative to strengthen relationship with donors, local government and local administration, like minded NGOs, INGOs and Networking Forums. Finally, we believe that acceptance of organizational activities to the community and other potential stakeholders have increased.

Besides this, it is also identified that in some cases, organization has faced some limitations and weaknesses. We could not equalize the ratio of male-female among the staffs,

inadequate exercise of policies and guidelines, could not develop the independent Monitoring Unit and strengthen Human Resource Management cell and also could not reconstruct and reactivate the finance and Audit cell upto the satisfactory level. As MMS is still dependent on foreign donation and considering the present reducing trend of global fund, we seriously feel demand to develop its own resources through mobilizing alternative sources of funding and strengthening organizational financial capacity.

In the process of report preparation, all Project Heads, Members of Core Management Team and Senior Management Team played an important role, The Deputy Director and M&E Manager played active role in report preparation, and Mr. Habibur Rahman (Consultant) contributed to designing and articulating as well as making the report in a formal shape. On behalf of MMS we extend our thankful gratitude to all of them. We are also grateful to all of the members of Executive Committee and General Committee for their contribution in developing the report and its approval. Heartfelt thanks to all of our Development Partners, Donors, INGOs and individual Well-wishers for their continuous supports. We expect all sorts of supports and cooperation in keeping Organizational reputation, effective program implementation and organizational sustainability. We expect and welcome your constructive suggestions and recommendations in these regards.



Habibullah Bahar
Director

Chapter-1

Introduction of Organization

- Background of the Organization
- Legal Status, Contract Person & Address
- Vision, Mission Statement and Objectives
- Working Area, Beneficiaries and Staff information
- Stakeholders
- Specialization of Organization
- Remarkable Achievements in 2013-2014
- Organizational Management
- Funding Agencies and Membership

Background of the Organization

Manab Mukti Sangstha (MMS) is a local level Development Organization established in January 15, 1984 at Sthal Char under Chowhali Upazila in Sirajgonj which is most disaster prone and poverty stricken area with a view to “see a society free from poverty, discrimination and risk of natural disasters”. At the begging MMS worked in Chowhali in small scale but now we are working in whole Sirajgonj, Pabna, Tangail and Bogra districts covering chars and river basin areas.

MMS implements its programmes and projects focusing chars and river basin area of the river Jamuna, there is no communication facilities and it is still remaining as untouched the minimum facilities of electricity and gas. Every year this area become affected by the natural disaster like flood, river bank erosion, cold wave, tornado and drought in several times which damage the live and livelihoods and stop the normal flow of development. Char is not fertile land, its sandy and sandy-loamy and due to poor access for utilization of modern agriculture technology and equipment 90% people depend on traditional agriculture system. At least 50% people lead their families by selling labor. In average 7 months there is no job opportunity so that they have to migrate to neighboring district even in the capital city for labor selling which create unsecured situation for female members even they have to take extra responsibility for maintaining the family. In char, there is no minimum health and banking facilities, sanitation condition is very poor and quality education is totally absent. As a result people are to survive fighting with poverty and suffering by disease and unhealthy situation. Due to river bank erosion and complexity of alluvion and diluvion people are losing their own distinction and becoming poorest to the poor.

For this reason the severity of poverty, number of destitute families are increasing day by day. At the beginning any initiative was not found from the end of either government or non-government department for changing the living status of char dwellers. As a result people of this area were remaining out of the development flow of modern era. In this situation MMS started it's activities under the leading of present chief executive with the joint efforts of some enthusiastic young people. At primary stage activities were started with financial and technical assistance of Oxfam and after that various international funding agencies including national level networking agencies advanced their hands of magnanimity and contributed in prosperity and sustainability of MMS. During this 31 years of long journey, MMS become able to draw attention of potential stakeholders specially donors, INGOs, local government and local administration to the significant changes of the living condition of char dwellers by successfully implementing the disaster management and Char-friendly development projects.

Legal Status

Sl.	Name of registration authority	Registration No.	Date
1	NGO Affairs Bureau	FDR-344	28.01.1990
	Last renewal date	FDR-344	23.11.2014
2	Department of Social Welfare	Siraj-135(291)/85	14.12.1985
3	Depart of Family Planning	DFP-288	24.07.2008
4	Society Act	S-3003(546)	31.12.2002
5	Micro-Credit Regulatory Authority (MRA)	MRA-1223 (6)	24.11.2014

Contact Person

Md. Habibullah Bahar

Director

Cell: 01713 002 850

Email: hbaharmms@gmail.com

S.M. Amir Hossain

Deputy Director

Cell: 01733 713 790

Email: amir.hossainbd@yahoo.com

Contact Address

Head Office

Manab Mukti Sangstha (MMS)

Khas Bara Shimul, Bangabandhu Bridge West Sub

Sirajgonj, Bangladesh

Email: hbaharmms@gmail.com

www.mmsbangladesh.org

Liaison Office

Manab Mukti Sangstha (MMS)

House No 72, Flat No. 5-B

Road No. 3 (Janata Cooperative Housing Ltd.)

Ring Road, Mohammadpur, Dhaka-1207

Vision, Mission and Objectives

Organization Vision

Establish a poverty and discrimination free society where people can combat with the effect of climate change and disaster.

Mission Statement

MMS is a voluntary development organization working for poverty alleviation and sustainable social development. The organization is involved in raising awareness, capacity building and infrastructure development of local government, climate change and disaster risk reduction, transfer of modern agriculture technology, education and training, gender equality and women empowerment, maternity child health and nutrition, improving livelihoods, and organizational capacity building through integrated approaches. Organization is implementing its activities in hard to reach and inaccessible areas for the development of hardcore poor, poor and underprivileged marginalized families, Person with Disabilities, children and adolescents. MMS has been implementing community need-based activities following principles of transparency and accountability through well-acceptance of target people. MMS keeps close coordination with Donors, Potential Stakeholders at National and International levels as well as Government and Non-Government Organizations.

MMS works with different stakeholders based on the nature of project activities. Also there is opportunity for men and women to be included as program participants considering age, class, ethnicity, gender and occupation.

The down to earth management committee, dynamic leadership, skilled and committed person power are contributing to institutional capacity building and community need-based development. The continuous practice of learning-sharing culture and values helps effective program implementation, determining future strategies combating with local and global challenges.

Goal

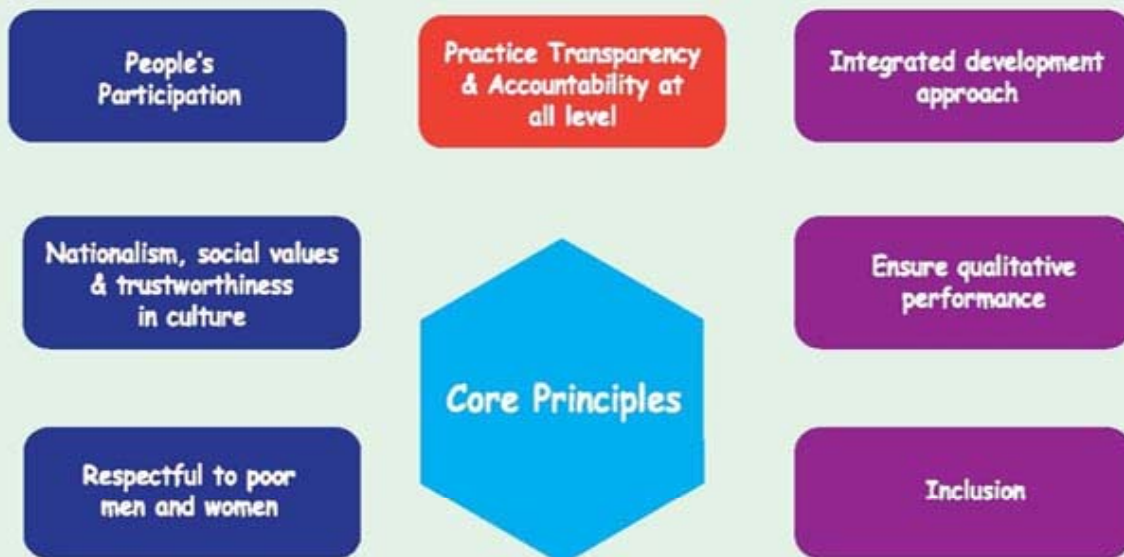
To establish poverty and exploitation free society through strengthening grass-root level organizational capacity, achieve resilience capacity combating with climate change and disaster risk reduction, addressing fundamental demand, women empowerment and socio-economic development.

Objectives

The objectives of MMS has been set considering its vision, mission, goal and other cross cutting issues like gender, disaster and climate change. These objectives also link MDGs, and national sectoral objectives and agendas. The objectives are as follows:

- To reduce vulnerability through disaster risk reduction and climate change adaptation.
- To increase literacy and awareness in society through Early Child Care Development and Non-Formal Primary Education.
- To reduce gender discrimination and domestic violence through mass campaign and social mobilization.
- To reduce food insecurity and enhance economic empowerment through eco-friendly agriculture, livestock and other off farm activities.
- To improve health and hygiene status through primary health care, water and sanitation.
- To develop human resources both at community and organization level through capacity building and live skills training.
- To strengthen governance at all level by people's participation, as well as increase access to justice and local resources.
- To increase income and employment opportunity through providing capital and technical assistance.
- To develop institutions by increasing capacity of groups, CBOs, federations, alliance as well as organizations.

Core Principles



Strategic Issues

1. Capacity building at all levels of community people combating with climate change effect & disaster management.
2. Ensure child rights & increase literacy rate under total literacy movement and enhancing quality education services in operation area.
3. Undertake need-based Community Health and Family Planning Programme for underprivileged men-women of charlands to ensure their sound mental and physical health.
4. Reduce social discrimination through capacity building of men and women, women leadership development and their empowerment.
5. Develop a selfreliant target community through ensuring food security, income generation and self-employment.
6. Establish good governance by ensuring participation of men-women in local government institutions and their capacity building.
7. Resource mobilization and people-oriented opinion building through social mobilization, policy advocacy and networking.
8. Organizational Development and Institutional Capacity Building

Working Areas

MMS has been implementing its activities in Sirajgonj, Pabna, Bogra and Tangail districts. Out of 20 Upazila, 13 are completely Char and reverine island of the river Jamuna and the part of historical 'Challon Beel' of Bangladesh. These areas are highly disaster-prone and poverty-stricken areas of the country. These are surrounded by the river Jamuna where people faced river bank erosion in several times in their life. In Char areas, people are suffering from inadequate basic services specially health, education and financial assistance, poor communication system, electricity and gas services are totally absent. On the other hand, no effective initiative was taken by the government and non-government department due to these unfavorable circumstances. As a result, comparing with others, Char areas are still now remaining untouched from the normal development process. Considering the geographical conditions Chars areas are detached from the development flows. Due to administrative complexity these areas are not getting benefits from the national development plans. Therefore, non-government services are very essential for these areas.

Table-1: Working area at a glance:

Description	Total	District-wise breakdown			
District	04	Sirajgonj	Pabna	Bogra	Tangail
Upazila	20	09	01	06	04
Municipality	05	04	0	01	0
Union	100	70	04	16	10

Table -2: Direct beneficiaries:

Total families			School			No. of beneficiaries			Local Government		
Female headed	Male headed	Child headed	Total	Girls	Boys	Female	Male	Child	UP	UzP	Municipality
110259	49463	67	51	2587	2568	529243	237422	321	75	5	5
Total :			159789	51	5155	766986			75	5	5

Table-3: Total Staff: 518 (Female 185 and Male 333)

Description	Female	Male	Total
Regular Staff	27	80	107
Contractual staff	158	253	411
Volunteers	129	449	578

Staff Segregation split by sex



Note: Technical Staff: 66 (M Sc Ag-9, DVB-8, Diploma in Ag-25, Diploma in Civil Engineering-20, Paramedic-4)

Stakeholders

Manab Mukti Sngstha works with two types of stakeholders:

1. Primary Stakeholders
2. Secondary Stakeholders

Primary Stakeholders:

- a. Hardcore poor family:** The families those who have no specific income earners and have to take assistance from others for maintaining family, have no productive assets like own agricultural land or cattle. Poor women headed family, chronic sick, person with disability, helpless elderly people, more family members but few income earners will be considered as hardcore poor families.
- b. Poor day labor family:** The families whose main source of income is labor selling will be considered as poor day labor families. The families who are to earn by labor selling most of the time of the year like agriculture labor, rickshaw pullers, small traders (who lead the business by themselves without hiring labor) and poor fishermen (who are involved in fishing themselves).
- c. Ethnic community and underprivileged people:** Aboriginal and religious minorities (Hindus, Buddhist, Christian), lower cast (cobbler, Barber, washer man etc).

- d. Specialized skill manpower and marginalized families:** Specialized skills persons who live in our working area, small and medium size weaving factories, sharecropper, marginal farmers, small and medium traders, garments workers, support staff of government and non-government organization who maintain their families selling labor sometimes and who have no surplus for deposit, will be under specialized skills manpower and marginalized families.
- e. Small and medium entrepreneurs and special service providers:** Small entrepreneurs, producer groups, businessmen who are involved in market management, special service providers and institutions will meet these criteria.
- f. Representatives of local Government and Social Institutions:** Local Government institutions (representatives of UPs, Upazilas and municipalities), School (selected Primary Schools) and various members of social institutions in working area will be address the stated criteria. CBO, Civil society, Village Development Committee, alliance for end domestic violence against women who are contributing project management, advocacy, campaign and local problems solving. Besides these; social elites, representatives of social institutions and who are providing support directly and indirectly to the Organization will be included under these criteria.

Secondary Stakeholders:

1. Members of Union Parishad, Upazila Parishad and Municipalities.
2. Local Upazila and district administration.
3. Members of development Agencies.
4. Members of Donor Agencies.
5. Members of Network and Forums.
6. Members of Executive and General Committee.
7. Representatives of Civil Society and Community people.

Specialization of MMS

Char-based Organization: Manab Mukti Sangstha started it's activities with remotest char dwellers aiming to mitigate their suffering towards survival. MMS spent a considerable time for identifying problems and fundamental needs of char-dwellers, especially, char-based disaster problems. Based on the findings, MMS involved the community to identify their need-based projects, project planning and implementation in order to make them aware about the problems and build their capacity to address problems by their own. MMS gives priority to work with the people who have lost their everything due to River bank-erosion even have lost their identity due to complexity of alluvion and diluvion. MMS has set up its own Offices with residential facilities for the staffs in char areas so that we can maintain closed contact with the char communities, establish smooth coordination and implement the project activities with regular supervision and follow up.

Competency in Emergency Response, Climate Change and Disaster Risk Reduction: As the Organization works with the community in disaster prone areas and disaster management issues have been mainstreaming with other projects, so organization has been implementing its overall activities focusing disaster preparedness and disaster risk reduction. The organization has been implementing climate change adaptation and disaster risk reduction projects with extra attention since last decade. In designing project wise plan and its implementation, area specific potential disasters have been considered and Organization-based workable 'Disaster Management Plan (DMP)' has been developed. An emergency savings/stock has been developed by collecting funds from different sources for smooth implementation the contingency plan. In the period of disasters, organization plays pioneer roles in emergency response with its skilled manpower in our working areas. At the time of national disasters, MMS provided emergency disaster support with its skilled human resources based on demand from other national and international organizations and worked with disaster affected people. In addition to this, The Director of MMS led a team of efficient colleagues and took part in responding Sidre affected people with other international team members of Oxfam. He also took part for emergency response Tsunami in Srilanka for assisting affected people as international team member with ActionAid Bangladesh. Besides this, MMS successfully responded in severe flood 1988, 1998, 2000, 2004, 2007 and very recently occurred flood 2014 along with clod wave, tornado and river bank erosion. MMS has got the membership of different Disaster Management Committee' and 'Forums' at local and national levels like 'Bangladesh Disaster Preparedness Committee (BDPC)', 'NIRAPAD', 'Bangladesh Disaster Forum' and others.

Experienced in working with hardcore poor and underprivileged families: MMS works with hardcore poor families where is given priority in selecting projects, planning and implementation. MMS prepared a complete list of hardcore poor with direct involvement of the hardcore poor in the survey process and ensure work with poorest of the poor. MMS gathered experience working with the persons with disability, helpless elderly people, women and children-headed families, acid victims and people with chronic sick.

Promoting good governance: MMS implements projects directly with local government institutions (UPs, Upazilas and Municipalities) and works for promoting good governance at local level. MMS played important role for capacity building of local government institutions especially, on revenue generation and financial management, participatory strategic planning and enhancing effective service delivery mechanism according to local government operation manual 2009.

MMS played important roles in improving effective service delivery mechanism through people's participation and reducing gender discrimination through empowering the elected women representatives those are contributing to promoting good governance. As a result, peoples' access to UPs service delivery and their involvement has been increased. In our target areas, UPs are seen active, conducting ward meeting and open budget session in regular basis with active participation of mass people as well as increased Tax collection by introducing Tax Fair and implementing development activities with Tax Fund involving community people based on their choice and demand. Now UP Standing Committees is more functional and playing important role in improving quality service delivery.

Organizational Sustainability: The organization is getting into strong position in terms of generating its own fund and mobilization of resources. MMS contributed to all kinds of support both in cash and kinds based on the nature of the projects and in request of funding agencies for interim period those are reimbursable. MMS is reducing donor dependency through mobilizing own funds and assets expanding alternative own source of income. Presently MMS is contributing a good amount of revenue in total annual budget.

Transparency and Accountability: One of the major mandates of MMS is to ensure transparency and accountability at all levels of the organization. MMS involves all relevant stakeholders in the process of Project Designing, Planning, Implementation and Budgeting. Specially, involvement of project participants is ensured in expenditure process and input delivery (program participants involved in purchasing cow, goat, sheep, poultry birds, rickshaw-van etc.) where organization expert ensure the quality.

Women Empowerment: Women empowerment is considered as one of the major strategic issues of MMS and integral part of the organization which is considered as a crosscutting issue for organizational culture. In order to ensure gender-friendly environment at organization level, MMS formed and strengthen 'Nari Forum' under the leadership of 'Women Gender Focal person', updated 'Gender Policy', developed 'Anti Sexual Harassment Policy' and incorporated gender issues in different policies and guidelines like HR Policy, Financial Policy, 'Disaster Policy', 'Admin and Logistics Policy' and guideline on creating 'Women friendly working environment' within the organization.

The issue gives extra attention to develop alternative leadership among the women involving them in productive activities and make them small and medium entrepreneurs. MMS initiated to develop 12200 women entrepreneurs in different sectors who are leading their families and taking part in the decision making process of the community. A total of 78000 'Change Makers; have been developed in different communities like, teachers, students, housewives, business alliance, lawyers, reporters and other professionals and potentials who are playing strong role in reducing violence against women and contributing their empowerment and increasing own social dignity.

Promoting Health and Quality Education in Char: Health and quality education services are totally absent in Char areas. Considering the practical situation, MMS has taken these two projects giving high priority and has been ensuring health and quality education services by conducting Satellite Health Clinic and establishing both Formal and Non-Formal Primary Schools in the remotes Char areas. At present MMS conducting 30 Preprimary Schools including one Junior High School and 28 Satellite Health Clinics (SHC) for providing quality health and education services for Char dwellers. SHC sits fortnightly and monthly in a regular basis. A total of 56 SHCs are being conducted from where Char dwellers are getting their basic health care services along with essential drugs.

Committed Staffs: MMS has got a group of committed and dedicated staff who are involved in different projects and Head Office based management procedures. The Organization is contributing high quality services to people through participatory planning and smooth implementation the project activities. Also they are providing strong support to Organizational development and sustainability. A total of 518 staff whose retention rate is seven years in an average in relevant development fields and are contributing their supreme efforts keeping best performance and reputation of the Organization.

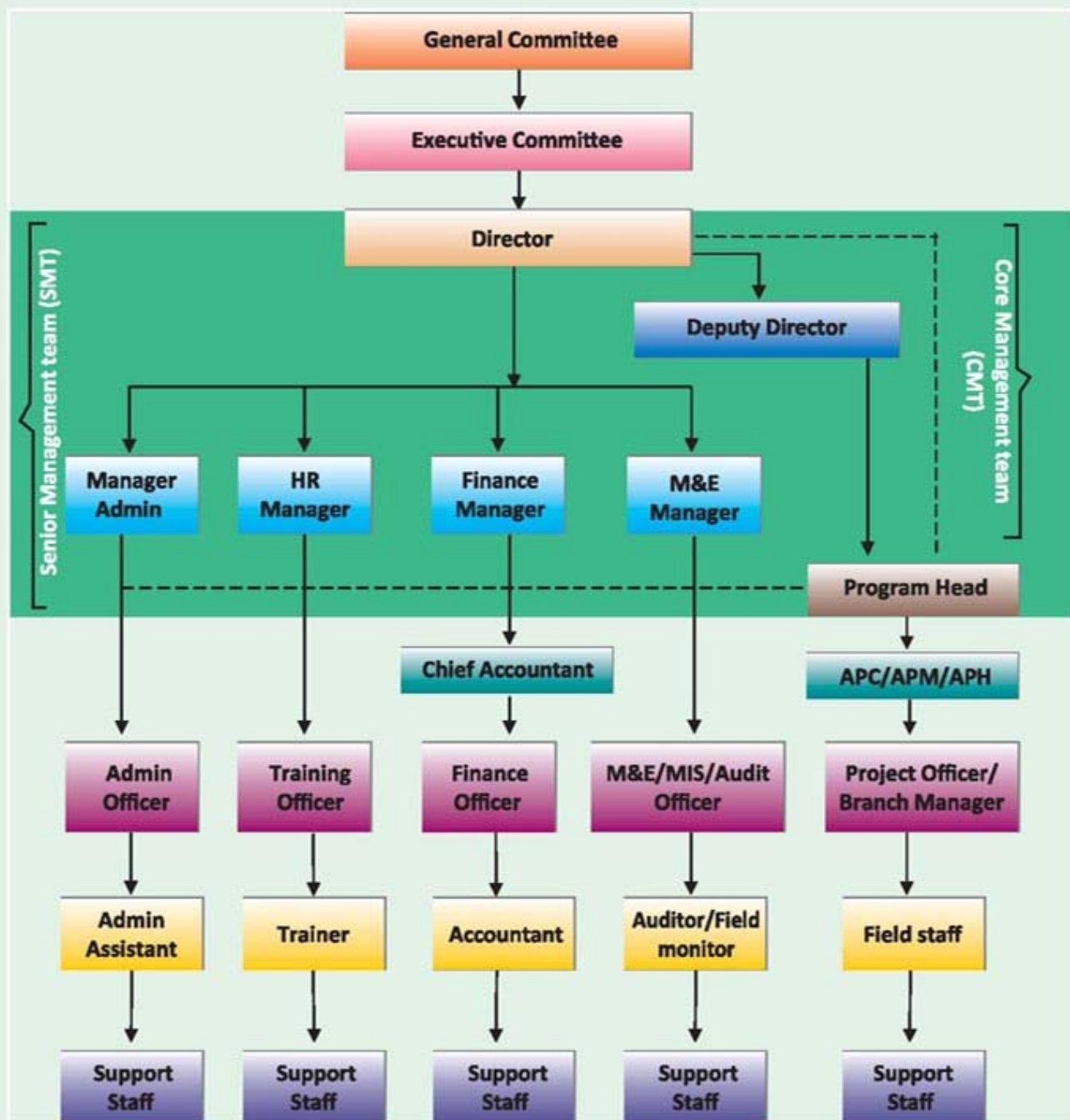
MMS remarkable achievements in 2013-2014 in brief

- Developed 40 CBOs who are preparing and updating community development plan (LLP/PCVA/CRA) direct involvement with community people and has been taken a joint initiative for implementation sharing and coordinating with local government institutions, government and NGOs.
- A number of 3056 families have been given flood free homestead facilities (homestead raising, construction of cluster village, installation of Tube well and sanitary latrine) where they are continuing their normal life during and after disaster and producing vegetable, fruits and other homestead based product round the year, increased their intake of vegetable consumption and family income by selling the surplus.
- Flood risk has been transferred of 1661 hardcore vulnerable families through Flood Insurance Project where project is providing premium in favor of the project participants.
- Covered 45 villages under early flood warning dissemination activities (voice SMS) under EWS and Tam Tam alert project which contributed to reduce loss of live and assets of targeted communities.
- Increased emergency response funds upto Taka 600,000 and has been stored 58 items of emergency response, updated policies and guidelines which strengthened the overall organization capacity in emergency response in shortest time.
- Created education facilities for char dwellers establishing 28 non-formal pre-primary school and Manab Mukti Academy where 1289 underprivileged children are getting quality education facilities.
- Campaign has been continuing for end domestic violence against women where 78000 change makers are playing proactive role in collaboration with district and national alliance towards reducing violence against women.
- Increased family income upto Taka 50,000 annually in addition of 1178 families through involving them in productive activities like cattle and poultry rearing and vegetable production. On the other hand has been developed 252 cross-breed of cattle by Artificial Insemination (AI).
- Provided primary health care services by conducting SHCs in remotest char where around 8128 vulnerable families received health services including essential drugs, prescription and referral services for severe cases. In addition to that has been restored eye sight of 553 char dwellers through conducting Eye camp where organized major and minor eye operation of 69 people and provided spectacle in free of cost to 166 hardcore poor who are char dwellers.
- Project participants have developed Taka 91844601 as group savings fund which is being rolled among group members and contributing their family income.
- Improved transparency and accountability of local government institutions (53 targeted LGIs) by increasing people's participation in UP activities i.e. ward meeting, open budget session and Tax fair as well as development activities by the Tax fund.

- Provided soil testing and fertilizer doses card among 1500 families and now they are providing fertilizer to their field according to prescribed dose themselves which increased overall productivity and reduced production cost.
- Provided 2.8 acre khasland among hardcore poor and landless families under CLP with the assistance of Upazila and district administration.
- Provided housing support among 50 poor families under inclusion home solution project along with water and sanitation facilities where they are enjoying safe life with family members and increased their social dignity.
- Developed 304 small entrepreneurs through providing essential capital, equipments and technical supports who are contributing local market management and assisting producers for getting fair price.
- Developed 48000 hardcore poor and poor list of 30 unions specially in char area so that they can get their access to local services and justice. Now 12000 hardcore poor and poor have been linked with different government and non-government services.
- Identified local disaster, women violence and governance issues and conducted advocacy with respective department and policy makers from local level to national level.
- Has been developed and updated different policies at organization level like HR, gender, emergency disaster management policy, Anti-sexual harassment policy, contingency plan, emergency disaster logistic and finance policy which is helping organization adopting with regular changing situation and strengthening.



Organizational Management Structure



Organizational decision making process:

MMS introduces a democratic process of decisions making which is unique and different from many other development Organizations. The General Committee and Executive Committee of MMS hold the supreme authority in making decisions. Core Management Team (CMT) is the second highest authority of the organization and the Senior Management Team (SMT) is the third level contributors in the process of decision making. In Project identification, project designing and implementation, field level project staffs and beneficiaries are also involved in this process. Out of 27 members of General Committee, 7 women are incorporated from beneficiaries who are representing the community level.

1. General Committee (GC): The General Committee is formed consisting of 27 members where number of female is 15 and male is 12. Out of 27 Members, 9 represent from NGO, 6 from civil society, 5 represents from education sectors and the rest 7 represents from grass-root level beneficiaries.
2. Executive Committee (EC): The Executive Committee is formed with 9 potentials members who are selected/elected from general committee for every 3 years by the members' votes or opinion of the majority. The portfolio is the EC committee is president-1, vice-president-2, treasure-1 and the rest 4 are members.
3. Core Management Team (CMT): The Core Management Team is formed with 6 members with involvement of Director, Deputy Director, Finance Manager, Admin Manager, HR manager and M&E Manager. The CMT is playing key role in decision making and review, develop and update the Organizational Policies and procedures, ensure smooth coordination for smooth functioning of the Organizational functionaries and effective implementation of the project activities.
4. Senior Management Team (SMT): The Senior Management Team is formed consisting of 17 members including all project heads, CMT members and Gender Focal Person (women) who are playing important role reviewing and analyzing progress of ongoing projects, implementing policies and guidelines at field level and work for developing mechanism of collecting opinion from field level staff, beneficiaries and information about the programs and community behavior. SMT meets after every 3 months.

Organization Financial Management system:**Fund receiving process:**

MMS received all outside Donations/Funds in its 'Mother Accounts' which is operated by joint signatures of President, Director and Deputy Director/Admin Manager. Then the total amount is being transferred to respective project accounts and makes the expense accordingly.

Fund expenditure process:

According to Financial Policy and Guidelines, project participants are also involved in all kinds of project expenditure. The respective field staff prepares all the bill-vouchers at field level involving relevant project participants and is submitted to respective Accounts Persons of the Project. On the other hand, if there is delay to transfer the installments of the project allocation then MMS provides requested amount from 'General Fund' for smooth implementation of the project activities based on formal request from respective Donors which is reimbursable.

Financial Control mechanism:

'Financial Information System (FIS)' supports MMS management through providing accounts related information from fields time to time and as and when required which helps to take appropriate decisions in Financial Transaction. The 'Internal Audit Team' provides audit support to all the projects after every four months in a regular basis which ensures smoothness in financial transaction. In order to maintain transparency and accountability in financial transactions, 'External Audit Firm' is nominated by the respective Donor or MMS Executive Committee once a year. The audit report is submitted to respective Donors/INGOs and NGO Affairs Bureau. Director, Deputy Director, Focal Person and respective Project Heads make field visits for supervision and monitoring the field activities in regular basis which help reviewing the burn rate, progress of planned activities and achieving the project quality.

Funding Agencies and Donors**a. Present**

Name of Donors and INGOs	
European Union	Oxfam-GB
WFP & GoB	Save the Children UK
UNICEF	Practical Action
DFID/CLP	Acid Survivors Foundation
USAID/SDLG	ACF-Action Centre la Faim
Concern Universal	IHS-Inclusion Home Solutions
PKSF	IRRI
AOC	WE CAN

b. Previous

Name of Donors and INGOs	
UNDP	Action Aid Bangladesh
CDMP	CARE Bangladesh
NETZ-Germany	MSF Holland
Islamic Relief	Handicap International
HKI	Canadian High commission
Dutch Bangla Bank	

Membership with local, national and international level organizations and platforms:

Local Level	National	International level
Union Disaster Management Committee	National Education Cluster	Dan Church Aid (DCA)
Upazila Disaster Management Committee	National Adolescent Cluster	UNICEF
District Disaster Management Committee	Bangladesh Disaster Forum	NETZ German
District convergence Coordination Committee	Bangladesh Disaster Preparedness Center (BDPC)	Christian Aid
District Development Coordination Committee	Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD),	WE CAN- a South Asian Regional network for violence against women
Sirajgonj NGO Coordination Committee	Association for Land Reform and Development (ALRD)	Save the Children
WE CAN District Alliance	Amar Odhiker Campaign (AOC),	
	National Climate Change Coordination Council (NC4)	
	Credit and Development Forum (CDF)	
	Flood forecasting & warning center (FFWC)	

Chapter-2

Major Achievement based on Strategic Issues

- Climate Change Adaptation and Disaster Risk Reduction
- Child Rights and Education
- Health and Nutrition
- Women Empowerment
- Income Generation, Agriculture and Livestock
- Local Government and Good Governance
- Networking and Advocacy
- Organizational Development and Institutional Capacity Building

Strategic Issues/Major Activities

MMS identified and implemented all projects considering 8 preselected strategic issues and during reporting period we implemented total 19 projects under 8 strategic issues and became able to achieve the following results:

Climate Change Adaptation and Disaster Risk Reduction (CCADRR)

This is one of the major strategic issues of MMS. Most of the projects are implemented in chars and river basin area of the river Jamuna which is severely affected due to frequent disasters and climate change effect. The people of this area have to survive combating with natural disaster and the effect of climate change. Considering the reality and importance of the Char situation, all projects have been identified, designed and implemented. The effect of climate change and disaster risk reduction issue has been mainstreaming in all other projects and organizational changes. Out of 19 ongoing projects, 8 projects have been implemented focusing climate change and disaster risk reduction issues. Beside this, during project identification and designing, extra attention is given on climate change and the effects of disasters. With a view to providing effective support and services to the Char Community to cop-up with disasters and climate changes, specific steps have been taken which are as follows.

Homestead raising status split by year



A sight of raised plinth

- Every year 'Contingency Plan' have been prepared and updated with active participation of community people for combating with disasters and implemented in collaboration with Local Government Institutions and Development Agencies.
- Community people are enjoying normal and flood-free life during disasters through 'Infrastructure Development' project. Also they are providing shelter to neighbors during disaster. Now they are producing vegetables and fruits in their homesteads round the year.
- Disaster vulnerable people have been brought under 'Insurance and Disaster Food Bank' facilities.
- The project on '5 days flood early warning through disseminating voice SMS where covered 45 villages that helped reducing the loss of lives and assets during flood.

- Increased organization capacity combating with disaster by creating contingency fund, stored emergency materials and equipments, updating emergency policy and contingency plan as well as developed skills person manpower and community (Men and Women). MMS has gained capacity on disaster-response within 6-12 hours as soon as declared emergency by the Administration.

Table No- 04: Numerical achievement of climate change and disaster risk reduction

Sl	Description	Achievement (Quantity)
A	Community level	
1	Homestead raising	2341
2	Construction of cluster village	42
3	Construction of flood shelter	09
4	Road cum embankment	27
5	Tubewell installation	404
6	Latrine Installation	548
7	Raised and construction tubewell platform	4367
8	Brought poor families under insurance facilities	1661
9	Developed disaster volunteers and their nursing	567
10	Disseminate flood early warning message	Villages 45
11	Emergency supports	Families 2227
12	Developed food bank at community level	Taka 412,275
13	Prepared disaster plan (LLP/PCVA/CRA)	27
B	Organization level	
1	Created emergency fund	600,000
2	Updated policy and guideline	03
3	Emergency materials and equipments	Items 58



Table-5: Skills development Training regarding disaster management

Sl	Name of course	Quantity
1	Disaster management training for primary stakeholders	20329
2	Disaster management training for volunteers	40
3	Disaster management training for staffs	193
Total		20,522



Child Rights and Education

One of the mandates and priority areas of the Organization is to ensure Child Rights, Quality Education and increasing Literacy rate in working areas. To ensure quality education for children of poor families specially, in Char areas, MMS introduced both Formal, Non-formal Primary and Secondary education. As a part of this, MMS established 25 Preprimary Schools at Ghorjan Union in Chowhali Upazila and enrolled 100% children into School and ensured quality education. Program participants are committed to stop domestic violence against women, send their child to School instead of involving them in any kinds of day-laborers.



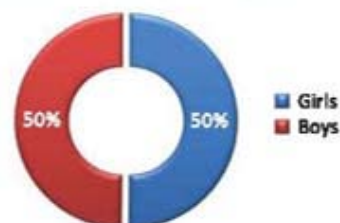
During reporting period, organization has provided both reading and writing materials, activated School Management Committees (SMC), formed Teachers-Parents Forums (TPF) and provided assistance to infrastructure development in order to continue education during and after disaster especially in Char areas. Organization has sufficient emergency stock of both reading and writing materials for continuing education which can support to 3570 primary students including teachers of 23 schools during disaster. During reporting period, MMS provided necessary equipments, materials and assisted Primary Schools in infrastructure development.

MMS has developed its 'Child Protection Policy' and it is updated this year. In addition to this has been provided necessary materials and equipment continuing education in emergency, motivated parents and children to be attentive at education and increased rate of children enrollment in school.

Table-6: At a glance achievement of child rights and education activities:

Sl	Name of Activities	Achievement (Students)
1	Manab Mukti Academy	366
2	Non-formal Primary Education (Enrich+MMS)	923
3	Ensured quality education of government school (10 schools)	3890
4	Bring back dropout children	115
5	Provided Financial support	14
6	Taken initiative for stopping early marriage	72
7	Provided warm clothes	372
8	Formation adolescent group (42)	700
9	Developed Child Rights Policy	01

Students segregation by sex



Health and Nutrition

Health: The overall health and nutrition status are very poor in Char and river basin areas. Organization has been implementing health and nutrition activities for Char dwellers considering their minimum access to health services. Family is considered as unit for providing all kinds of health services in a holistic approach. There are 4 Paramedics and 37 Char Sasthya Karmi (CSK) who are providing health services to char dwellers through conducting 40 satellite health centers in chars. In last fiscal year, a total of 8137 families (46640 people) covered under health services and 57 severe patients were referred to different hospitals at district and Upazila head quarter. In addition to this, a linkage has been established with Union Community Clinic (UCC), different government and non-government hospitals. During reporting period, 11 Eye Camps were organized in Char areas and provided eye care services to 553 Char dwellers who were suffering from different eye diseases. A total of 69 people were provided minor and major surgery supports and provided glasses/ spectacles in gratis to another 166 people.



Nutrition: Nutrition status is also very poor in Char areas. Children, elderly people, pregnant mother and lactating mother are more sufferers from malnutrition. In order to improve overall nutrition status at Char areas.

MMS provided support by conducting regular nutrition camp and individual counseling on nutrition at family level where special attention is given to pregnant and lactating mothers, children and adolescent girls. Organization provided comprehensive nutrition support to 3258 families (16290 members) covering 10 Unions of 4 Upazilas in Tangail. In addition, provided series of capacity development training to Village Doctors, adolescents groups on nutrition as well as chronic malnourished (children, adolescent, pregnant and lactating mother) were sent to hospital as referral case.



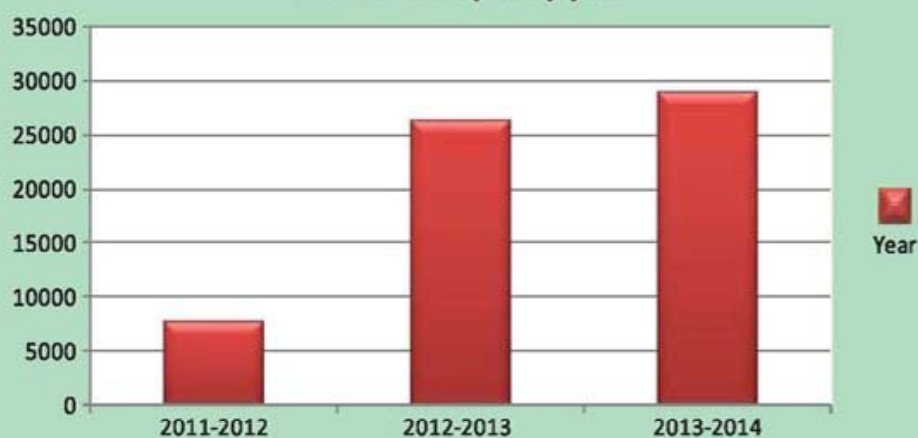
A total of 8137 families covered under Primary Health Care Services, 553 persons under Eye Care service and distributed iron and folic acid tablets, provided MMC to 7-18 months older children as well as provided individual counseling to pregnant and lactating mother.

Table-7: At a glance achievement of PHC and nutrition activities

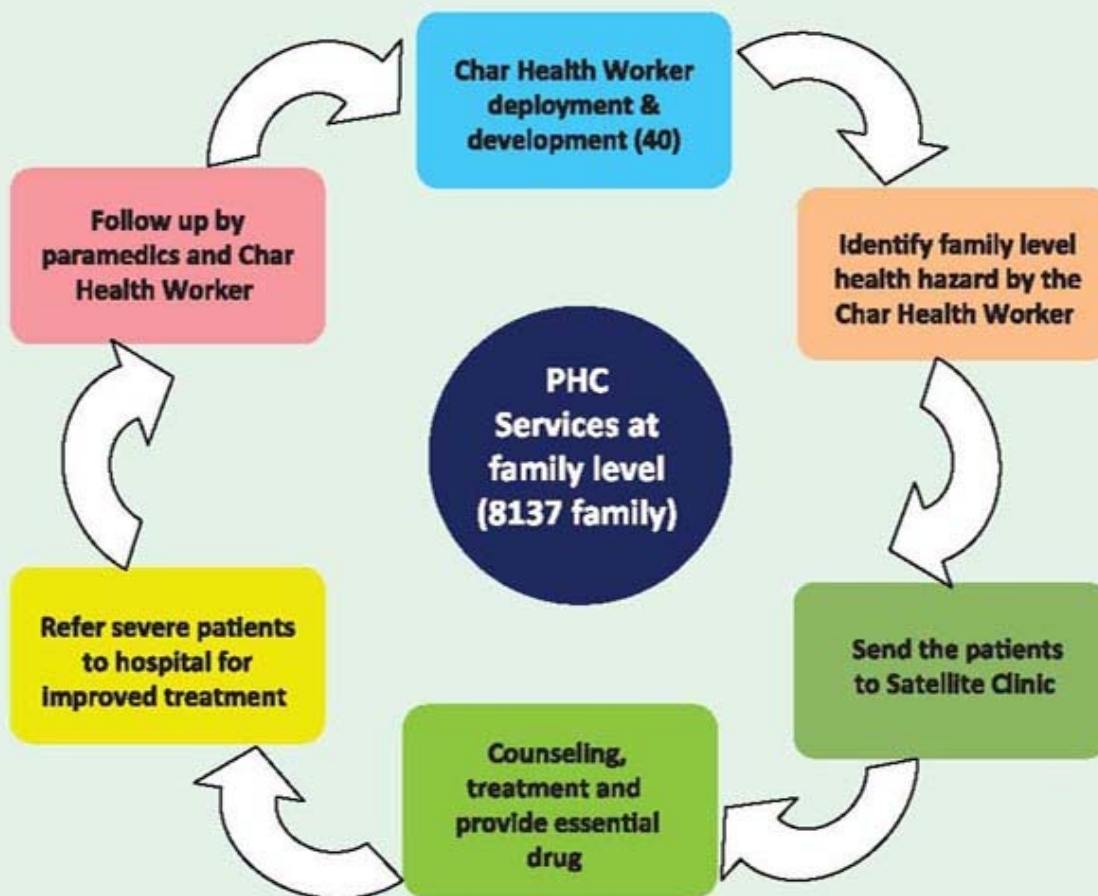
SI	Name of Activities	Achievement (Quantity)
1	Primary health care services through Satellite Health Center	29760
2	Provided essential medicine (Through voucher)	8137
3	Referral case management	57
4	Conducted courtyard meeting on BCC and HNE	1521
5	Provided training to village doctors on nutrition	33
6	Provided training to new couple on family planning	58
7	Organized health camp on eye and dental services	11
8	Deployed and developed CSK and CPK	62
9	Conducted satellite clinic	240



PHC Service split by year



Health Cycle



Women Empowerment

Women empowerment is one of our major strategic issues. In our working area women are still remaining backward position comparing with others. Considering this, organization has given importance to women empowerment both at organization and community level where women empowerment considered as cross-cutting issue in developing policy guidelines, project proposal designing, and project implementation. Women participation has been ensured at all level of the organization and taken quick action to solve gender related problems as priority basis. Organization



has also taken initiative to remove gender discrimination, end violence against women, women involvement in productive activities, alternative leadership development among women, change makers enrolment, women headed organization development, women involvement in different social, government and non-government organization and also taken action their voting rights and practice. In the mean while has been taken initiatives for increasing their mobility and social identity.

Besides this MMS has been contributed lot to increase women empowerment and alternative women leadership development by providing skills and capacity building training, ensure their participation in different workshop, seminar both at local and national level.

MMS considers women as primary stakeholders and given priority women ownership during input distribution, given condition to be enrollment as primary stakeholder they must have to play important role for stopping violence against women. As a part of this, has been accelerated the process of women empowerment and their leadership through their mental and economical development,



Deputy Commissioner Mr. Md. Billal Hossain is delivering speech at Women Entrepreneurship trade fair, Organized by MMS

assisted to resource mobilization, ensuring their liberty in opinion and access to decision making process. To ensure women friendly environment at organization level has been more activated and empowered the "Nari Forum" under the leading of women Gender Focal at organization level who look after all gender issues and assist to management to address within shortest time. At present Organization General Committee has 27 members where male-female ration is 12:15 female and in executive committee has 9 members where female members are 5.

Table-8: At a glance women empowerment statistic

Sl	Name of Activities	Achievement (Quantity)
1	User committee formation and women participation (C-82)	246
2	Women (poor and hard-core poor) involvement in UP standing committee	93
3	Civil Society Action Group (96)	414
4	Protected Child Marriage	72
5	Protected women violence at family level	183
6	Change Makers enrollment	2,200
7	Alternative women Leadership development	440
8	Women entrepreneurship development	294
9	Women involvement in Village Development Committee	698



10	Adolescent group formation (boys and girls)	28
11	Women involvement in Nari Forum	185
12	Grass-root women involvement in Branch Management committee (12)	96
13	Women involvement in organization central and federation committee	27
14	Economic development by asset transfer, input and capital support	12,200



Income Generation, Agriculture and Livestock

Agriculture and livestock: In our working area around 90% people directly depend on agriculture and livestock and it is their main source of income. Paddy, wheat, jute, pulse, sugarcane, chilly, groundnut, potato, onion, and garlic are the main agriculture crops of char people and they also produce a plenty of vegetable. A strong linkage has been developed among project participants and government agricultural departments like International Rice Research Institution (IRRI), Bangladesh Rice Research Institution (BRRI), Bangladesh Soil Resource Development Institution (BSRDI), Upazila Agriculture Department and Union Agriculture Officer.



Cow, goat, sheep, duck and poultry have been reared as livestock assets. Due to sandy-loamy soil of chars the modern agriculture technology including irrigation could not use successfully so char dwellers had bound to use traditional agriculture method. Therefore, beside cash crops has been tried to change their food habit by introducing homestead based vegetable, fruits and creeping plants which increased intake of vegetable consumption and family income of char dwellers. Organization provided high yielding seeds, saplings, modern agriculture equipments and technologies, seed capital, necessary materials among 4319 targeted families which contributed to bring a remarkable change in agriculture and livestock sector of char. In addition to these introduced flood and drought tolerance paddy and vegetable seeds, provided soil testing and fertilizer doses card among 1500 families which contributed to increase overall productivity and reduce production cost by maintaining proper fertilizer dose and char friendly agricultural technologies.

Table-9: At a glance achievement in agriculture and livestock sector

Sl	Name of Activities	Achievement (Quantity)
1	Cow distribution	1,177
2	Goat distribution	89
3	Duck/Poultry distribution	905
4	De-worming	3,259
5	Vaccination	7,295
6	Artificial Insemination	252
7	Assisted to fodder cultivation	1002
8	Fodder demonstration	14
9	Developed cow compord	04
10	Established Nursery	09
11	Homestead Gardening	3,472
12	Developed Pit crops	517
13	Pischi-culture	1,048
14	Distributed flood tolerance paddy seeds	3615
15	Sapling distribution	12,804
16	Weedier	606
17	Weaving machine	104
18	Power tiller	24
19	PTOS	03
20	STW	34
21	Hand sprayer	359
22	Padle pump	30
23	1.5 HP motors	16
24	Foot sprayer	08
25	Stand fan	09



Micro-Credit: MMS has been implementing micro-credit programme in Sirajgonj and Tangail with a view to poverty alleviation through employment creation and income generating activities. It is important and long term activities of MMS where organized project participants into groups, created saving fund, provided different training on IGA and loan for starting various income generating activities as well as realized installment in weekly basis. During reporting period provided Taka 260,796,000 among 12095 borrowers as RMC, SME, Seasonal and housing loan where raised their saving fund Taka 55,812,422.

Table-10: At a glance achievement of Micro-Credit:

Description	Year		
	2011-2012	2012-2013	2013-2014
Loan disbursed	181166000	216027000	260796000
Loan outstanding	95848913	115153439	142763340
Saving fund raised	40671556	47783264	55812422



Small entrepreneur's development and market management: As a part of women empowerment have been developed total 300 women entrepreneurs as individual and group-wise providing capitals, technical and materials support based on their interest, choice and local market demand. Simuteniously, with a view to market management developed linkage different producers with buyers, wholesalers, traders, money lenders, retailers, SSP and LS. As a result developed value chain



and market linkage in remotest char and entrepreneurs and producers are getting fair price. The entrepreneurs invested in average Taka 14000-16000 where they are getting benefit monthly Taka 4000-5000. Total 76 vaccinators, TBs and LSPs have been developed in char where female 54 and male 22 provide a package of training including materials and has been developed linkage with relevant department who are providing agriculture and livestock services to the char dwellers.

Local Government and good Governance

The organization has some significant achievement in the field of governance. It is also an organizational mandate to promote practice of good governance at all level. As integral part of this MMS has been working with Local Government Institutions like UPs, Upazilas and Municipalities and contributed to bring a remarkable change in their practices like increased people participations in LGIs activities, participatory planning, ward meeting, open budget session, Tax assessment, Tax fair and Tax collection, implemented development activities with Tax fund and reformed and reactivated UPs standing committee and motivated them playing proactive role in service monitoring and effective service delivery. As a result have increased people access to local services, rights to information and local justice. On the other hand has increased people motivation for paying Tax. In last year has increased Tax assessment upto 6.23 times, Tax collection 12 times where achievement rate increased 40% against the target.

In reporting period organization took some actions to ensure good governance at organization level such as beneficiary and staffs participation has been ensured in decision making process, project identification, designing, planning and implementation.



A sight of annual open budget session of Sialkol UP where honorable MP Dr. Habib-a-Millat Munna participated as chief guest.



A sight of ward meeting of Sialkol UP with active participation of civil society.

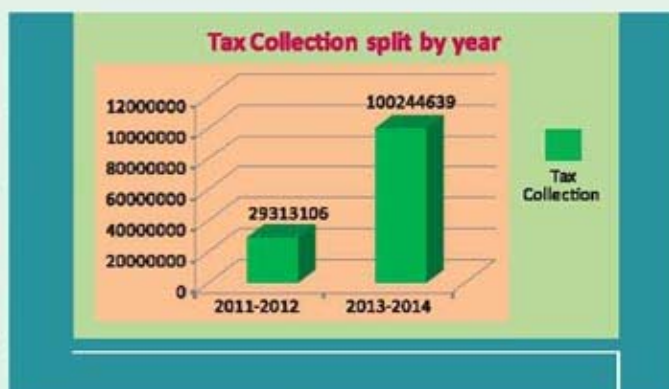
Ensured practice of good governance at community level

- Project participants received rice and cash from Bank and LSD godown themselves and distributed among the group members in presence of local government and local administration.
- Project participants have directly involved choosing and purchasing their cattle, goat, sheep, poultry and other inputs.
- Beneficiaries have been included in UP standing committees.
- Built capacity of UP standing committee members by providing technical supports specially in service monitoring and qualitative service delivery.
- Developed CIG, UPG and CSAG forums for organizing people into common platform which united them raising their collective voice claiming their access to rights, local services and justice as well as established a strong linkage among UPs, municipality and local administration.

- Increased people participation in UP activities like ward meeting, open budget session, Tax assessment, Tax collection and development activities with Tax fund.
- A list of hardcore poor, poor and marginalized people have been developed and assisted them to link with different services (social safety net programme, NGOs and government services).

Ensured practice of good governance at organization level:

- Organization has ensured participation of different level stakeholders in preparing strategic planning like project participants, staffs, Executive Committee, donors and government officials.
- Ensured participation of different level staffs and beneficiaries in project designing, planning and implementation.
- Organization annual budget has been prepared with active participation of staffs, involved them in expenditure process as well as shared with different stakeholders.
- In most of the cases financial transactions are made through Bank Transfer.
- As a part of transparency in financial management and controlling system internal audit was conducted in quarterly basis and external audits conducted in annually either nominated by the relevant funding agencies or MMS Executive Committee.
- “Nari Forum” has been reactivated and functional for ensuring gender and women friendly organization.
- As a part of transparency and accountability has been organized joint field visit and supervision with representatives of donors, local government, local administration and MMS top management.
- “Complain Mechanism” has been strengthened and accelerated both at organization and field level where anybody can complain by using the hotline.



Networking and Advocacy

This is one of the strategic issues of MMS where identified specific advocacy issues like disaster risk, education, health and sanitation, violence against women, acid violence and marketing issues and did advocacy with local government, respective department and sectors for addressing these issues. In addition to these have been taken joint action with local and national network and platform and conducted joint advocacy. Here is given the name of local and national platforms:



CBO members of Mesra Union is giving Memorandum to Deputy Commissioner Mr. Md. Billal Hossain for community clinic

Table-11: At a glance network and platform with major advocacy issues

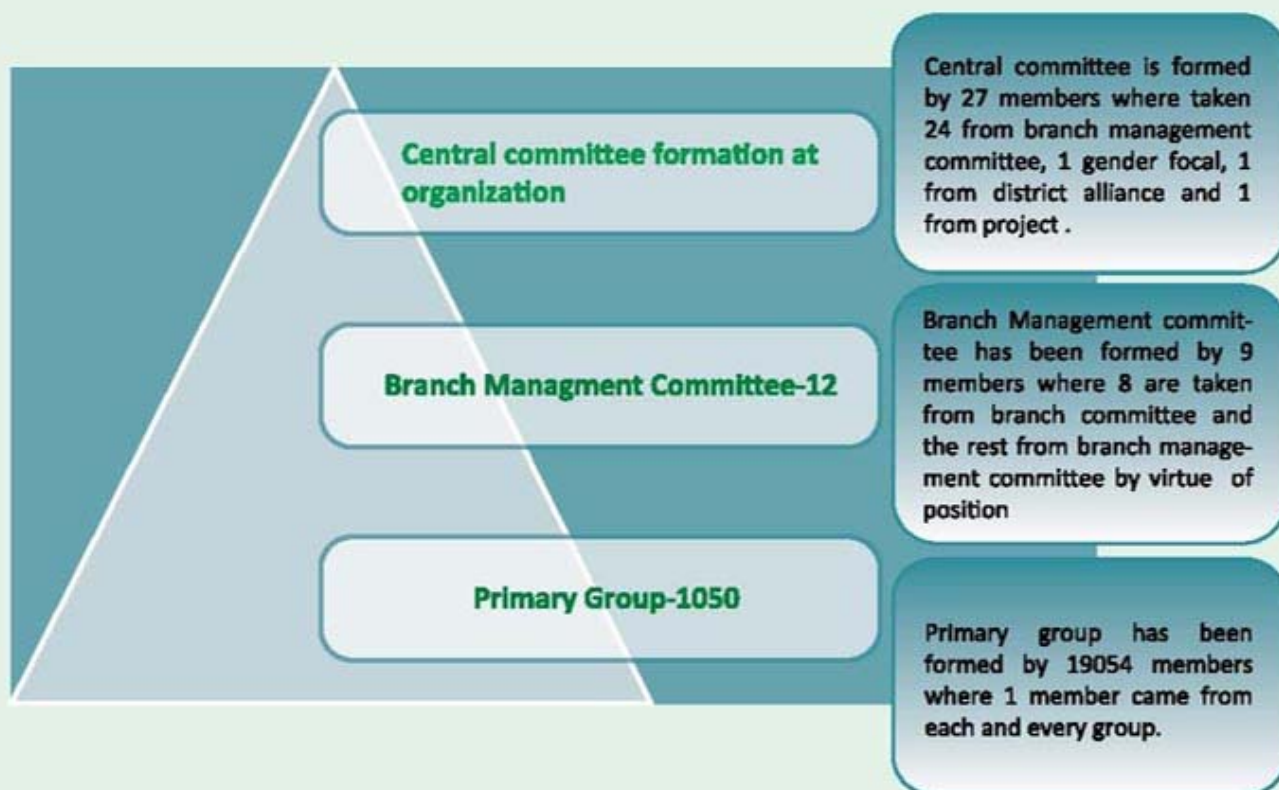
SI	Name of Network/Platform	Advocacy Issues
1	WE CAN	Violence against women
2	Amar Odhiker Campaign (AOC)	Quality Education
3	Bangladesh Disaster Preparedness Center (BDPC)	Disaster
4	Bangladesh Disaster forum (BDF)	Disaster
5	Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD)	Disaster
6	Association for Land Reform and Development (ALRD)	Land issue
7	Acid Survivors Foundation (ASF)	Acid Violence
8	CSCMDRR	Community Managed disaster risk reduction and climate change issue
9	National Education Cluster (NEC)	Education in emergency
10	National Adolescent Cluster (NAC)	Adolescent education, health and rehabilitation

Organizational development and institutional capacity building

a. At grass-root level

Organization implements project activities either following group or community approach where organized project participants into different groups and CBOs with grass-roots level project participants. For institutionalization has been formed federation taking representatives from groups and CBOs. After that built their skills and capacity, provided need based training and has been taken following initiatives to activate and functioning the committees and federations:

- Formed Executive Committee taking representative from federation.
- Built their skills and capacity providing technical supports for institutional management, financial management and leadership development.
- Assisted to form village development committee.
- Motivated to raise regular savings and capital fund.
- Assisted to develop community level food bank.
- Prepared village wise disaster contingency plan (37).
- Involved grass-root organization (CBOs, CIGs, UPGs and CSAGs) for monitoring and supervision the project activities at community level.
- Assisted them for getting registration from the Department of Social Welfare and Cooperative (12).



b. Organization level

- Five years Strategic Plan has been updated (2013-2018)
- Policies and guidelines have been updated (contingency plan, HR. emergency response policy and gender policy).
- Developed anti sexual harassment and emergency logistic.
- Working area has been expanded in district Bogra (6 upazilas).
- Developed partnership with DCA and IHS.
- Organized advanced training for staffs within the country and abroad on different issues.
- Started 3 new projects "early warning system through voice SMS and Tam Tam Alert. Project" with the help of Concern Universal (CU), "Arsenic Rehabilitation Project" with the assistance of Oxfam and Housing Project with the help of Inclusive Home solution (IHS).



Honorable chief guest Deputy Commissioner Mr. Md. Bilal Hossain, Sirajgonj is delivering his speech in the celebration "30 years Journey of MMS"

- Increased number of staffs upto 518 (earlier 417) and increased male-female ratio 64:36 (earlier was 69:31).
- Celebrated 30 years anniversary of MMS with kind presence of donors, INGOs representative, government officials, EC and GC members, staffs and beneficiaries which contributed to present organization to the potentials stakeholders, has increased well acceptance and reputation to all.



Honorable Chief Guest Mr. Md. Bilal Hossain Deputy Commissioner Sirajgonj is visiting SDLG stall.

Table-12: At a glance Organizational development and institutional capacity building

Sl	Name of Activities	Achievement (Quantity)
1	CBOs formation	40
2	VSL group formation	403
3	VDC formation	22
4	Producer group formation	44
5	User Group formation	444
6	User Committee formation	82
7	CIG formation	34
8	UPG formation	124
9	Adolescent group formation	71
10	Farmers group formation	120
11	Women entrepreneur develop	47
12	Primary Group formation	1,050
13	Developed Branch Management committee	12
14	Central Federation	01



A sight of MMS General Committee Meeting

Chapter-3

Ongoing Projects & Learning

Chars Livelihoods Programme (CLP)
Resilience through Economic Empowerment and
Climate Adaptation, Leadership, Learning-REECALL
Flood Insurance Project (FIP)
Organizational Capacity Building Project (OHCB)
Arsenic Rehabilitation Project (ARP)
Enhancing Resilience to Disaster and the Effect of
Climate Change (ERDECC)
Vulnerability to Resilience Project (V2R)
Strengthening Democratic Local Governance (SDLG)
Promoting Rights and Accessibility of the Ultra Poor
in Char Land Areas through Democratic Local Gov-
ernance (PRADG)
Early Warning System through Voice SMS and Tam
Tam Alert Project (EWS-TTA)
Sustainable Soil Management for Food Security of
Poor, Marginal and Small Farmers of Active Flood
Plain and Charlands of Bangladesh (SUSFER)
Survival Network for Prevention and Better Inclu-
sion (SNPBI)
Income Generating Programme (IGP)
Enrich
Housing Project
MMS Education Programme
Amrai Pari Paribarik Nirjaton Protirodh Jot (WE
CAN)
Community Strengthening Community Managed
Disaster Risk Reduction Project (CSCMDRR)
Amar Odhiker Campaign (AOC)
Challenges
Strength
Remarkable Memory
Sustainable Strategies
Learning

Project-wise achievement in brief

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
01	<p>Name of Project: Chars Livelihoods Programme-CLP</p> <p>Duration: Phase II: July 2011-June 2016 Phase I: 2005-2010</p> <p>Number of Beneficiary: 3,258</p> <p>Working area:</p> <p>Phase II: District Tangail Upazila:04 Union:10</p> <p>Phase I: District: Sirajgonj Upazila: 01 Union: 05</p> <p>Funded by: CLP/DFID</p>	<ul style="list-style-type: none"> • Each and every CPHs received in average Taka 30,000 for improving their livestock. Now 80% CPHs have belonged visible assets like cow, goats, sheep and poultry and increased their annual income in average Taka 60000. • Raised flood free homestead along with water and sanitation facilities for both CPHs and non-CPHs where provided in average Taka 23000 for improving their homestead. The raised plinths are being used as mini-flood shelter where neighboring people took shelter during flood and producing vegetable, fruits and other homestead based activities round the year, increased intake of micro-nutrient rich food and family income by selling the surplus. • About 30% of char dwellers are getting benefits from CLP like agriculture, livestock, health and nutrition, water and sanitation, infrastructure and social safety net activities in our working area. • Almost 331 eroded families have been rehabilitated through providing erosion grant Taka 3000 for each for rebuilding their house in safer place. • Provided health and nutrition services to 3258 families both CPHs and Non-CPHs through conducting Satellite Health Clinic (SHC) that contributed to reduced rate of disease and malnutrition among target communities. • Developed 30 SCKs and 25 CPKs providing skills and capacity building training who are providing primary health care and nutrition services through individual counseling and group meeting. • Developed savings habits and mentality among targeted people. Raised Taka 5695200 as savings fund where Taka 4895302 has been invested in different IGAs among themselves which contributed to increase family income and has reduced dependency on local money lenders. • Distributed government Khasland (2.82 acres) among 10 landless people felt happy with their own land. • Developed milk and fodder producer groups, has been linked them with wholesalers local collectors, traders, money lenders, sectors and sub-sectors in order to getting fair price.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
02	<p>Name of Project: Resilience through Economic Empowerment, Climate Adaptation, Leadership, Learning (REECALL)</p> <p>Duration: July 2010-March 2015</p> <p>Number of Beneficiary: 4,213</p> <p>Working area: District: Sirajgonj Upazila: 02 Union: 03</p> <p>Funded by: Oxfam</p>	<ul style="list-style-type: none"> • Developed 28 CBOs who are preparing annual social development plan, contingency plan and implementing through social endeavors. • Developed 300 entrepreneurs both at individuals and family level and built their skills in farming and off-farming, business planning and market management. They created an example in their locality specially in char land areas who are running their business with legal status (trade license-5) and social dignity. • CBOs identified advocacy issues and has been linked 2275 families with different services from LGIs and other service department by conducting strong advocacy. • Mobilized 3446 women and involved them into different social structures like CBOs, adolescent groups, school and change makers forum aiming to alternative women leadership development. • Organized campaign on different issues like violence against women, protect early marriage, dowry free marriage and taken joint efforts in favor of vulnerable families for rights and entitlement.
03	<p>Name of Project: Flood Insurance Project (FIP)</p> <p>Duration: 2011-2015</p> <p>Number of Beneficiary: 1,661</p> <p>Working area: District: Sirajgonj Upazila: 02 Union: 04</p> <p>Funded by: Oxfam & SDC</p>	<ul style="list-style-type: none"> • Reduced disaster risk of 1661 families by bringing them under flood insurance and transferring the risks of flood. • Developed strong linkage and coordination among Oxfam, SDC, Progoti Insurance, MMS and beneficiaries which helped distribution payout among target families within short times.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
04	<p>Name of Project: Organizational Capacity Building Project (OHCB)</p> <p>Duration: 2012-2014</p> <p>Number of Beneficiary: 26</p> <p>Working area: District: Sirajgonj Upazila: 09 Union: 82</p> <p>Funded by: Oxfam</p>	<ul style="list-style-type: none"> • Updated contingency plan, HR policy, gender policy and developed anti-sexual harassment policy and are being practised at field and organization level. • Specified role-responsibilities of staffs during emergency considering emergency policy and plan, updated and reformed disaster management committee, developed skills roster of staffs and volunteers as well as prepared "Pre-Crisis Data" for quick response having declared emergency. • Developed a steering committee of 5 members and has been built their expertise in Emergency Food Security (EFS), Primary Health Promotion (PHP), Primary Health Engineering (PHE), Emergency Finance and Logistic that strengthened organization capacity to response CAT-3 emergency.
05	<p>Name of Project: Arsenic Rehabilitation Project (ARP)</p> <p>Duration: May 2014-December 2014</p> <p>Number of Beneficiary: 102</p> <p>Working area: District: Sirajgonj Upazila: 05 Municipality: 01 Union: 19</p> <p>Funded by: Oxfam</p>	<ul style="list-style-type: none"> • Completed assessment of 1,072 tubewells and finalized list of 93 tubewells for Arsenic Rehabilitation so that community can get safe water for drinking and other domestic purpose.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
06	<p>Name of Project: Enhancing Resilience to Disaster and the effect of climate change (ERDECC)</p> <p>Duration: January 2008-Decemmmber 2015</p> <p>Number of Beneficiary: 13,000</p> <p>Working area: District: Sirajgonj and Pabna Upazila: 08 Union: 25</p> <p>Funded by: WFP and GoB</p>	<ul style="list-style-type: none"> • Created job opportunity for 13,000 women and men (ratio 70 : 30) for 2 years cycle where they raised Taka 2,51,80,935 as saving fund. • Rehabilitated 715 families in 41 cluster village those were used as mini-flood shelter during flood where neighboring families took shelter with their livestock and other domestic assets. Now they are enjoying flood free life with producing homestead based vegetable, fruits and others activities year round those contributed to increase family income by selling the surplus and consumption micro-nutrient rich food. • Constructed 27 roads cum embankment (50km) and 8 flood shelters where people took shelter along with their cattle and other domestic assets during flood. Increased their access to market, school, upazila and district headquarter for carrying their products and getting health and other services by using van, bicycle, cow and horse cart. • Developed 246 women leadership who withdrew their cash and food themselves from Bank and LSD Godown, distributed among group members in presence representatives of WFP, overnment officials and local government.
07	<p>Name of Project: Vulnerability to Resilience Project-V2R</p> <p>Duration: March 2009-April 2014</p> <p>Number of Beneficiary: 1,250</p> <p>Working area: District: Sirajgonj Upazila: 03 Union: 05</p> <p>Funded by: Practical Action and Zurich Foundation</p>	<ul style="list-style-type: none"> • Developed institutional capacity of 12 CBOs and has obtained legal certificates from department of Social Welfare and Cooperative. • Increased women (1,250) access to local resources, created alternative livelihoods option by involving them in different productive activities like food processing and marketing, cow, got, sheep, poultry and duck rearing, fish culture, weaving and dress making which increased their family income. • Developed 120 skills volunteers who contributed in emergency search and rescue, and flood early warning dissemination. • Rehabilitated 25 climate refuses in cluster village with livelihoods options and WATSAN facilities where they are enjoying normal life during flood with producing homestead based vegetable and fruits round the year and other livelihoods options like weaving factory, food processing, cow, got and poultry rearing those increased their family income. • Raised 428 flood free homestead where people are enjoying normal life during flood and producing homestead based vegetable and fruits round the year which increased family income by selling the surplus.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
08	<p>Name of Project: Strengthening Democratic Local Governance (SDLG)</p> <p>Duration: 2012-2014</p> <p>Number of Beneficiary: 1,296</p> <p>Working area: District: Sirajgonj and Bogra Upazila: 11 Municipality: 05 Union: 43</p> <p>Funded by: ARD/USAID</p>	<ul style="list-style-type: none"> • Reformed and reactivated 351 UPs standing committee of 43 targeted LGIs those are playing role in effective service delivery. • Conducted Tax assessment in 48 LGIs and organized Tax Fair for motivating community people to pay the Tax and implemented 114 development projects by Tax Fund based on community demand and their direct involvement. • LGIs and community people have sensitized to revenue generation by Tax collection and increased target upto 6.23 times and collection 12 times than previous. The average Tax collection rate increased upto 40% against the target. • UPs conducted ward meeting with active participation 5% of voters according to operation manual and conducted open budget session in presence of a large number of community people which increased practice of transparency and accountability at LGIs level.
09	<p>Name of Project: Promoting Rights and Accessibility of the Ultra Poor in Char Land Areas through Democratic Local Governance (PRADG)</p> <p>Duration: May 2013-October 2015</p> <p>Number of Beneficiary: 28,000</p> <p>Working area: District: Sirajgonj Upazila: 05 Union: 30</p> <p>Funded by: European Union</p>	<ul style="list-style-type: none"> • Prepared hardcore poor and poor list of 30 targeted unions (28,000) involving the community people and having validated with UPs it was published and given to respective LGIs for preservation which helped them to select project participants and emergency response within short time. • During reporting period have been linked 12,000 targeted people with different services of local government, social welfare, youth development and other service providing agencies and NGOs. • Developed 96 Civil Society Action Groups (CSAGs) and 90 Ultra Poor Groups (UPGs) those who are keeping a joint efforts for getting access to services and justice of ultra poor people of char land area.
10	<p>Name of Project: Early Warning System through Voice SMS and Tam Tam Alert Project (EWS-TTA)</p> <p>Duration: June 2014-December 2014</p> <p>Number of Beneficiary: 300</p> <p>Working area: District: Sirajgonj Upazila: 02 Union: 02</p> <p>Funded by: Concern Universal</p>	<ul style="list-style-type: none"> • Developed 5 days flood early warning through voice SMS in Bangla under EWS and Tam Tam Alert Project which contributed in reducing loss of life and assets from flood.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
11	<p>Name of Project: Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER)</p> <p>Duration: 2010-2013</p> <p>Number of Beneficiary: 3,408</p> <p>Working area: District: Sirajgonj Upazila: 03 Union: 06</p> <p>Funded by: IRRI and EU</p>	<ul style="list-style-type: none"> • Introduced high yielding variety, flood and drought tolerance paddy and vegetable with 3408 farmers which increased overall productivity and income of targeted areas. • Introduced farmers with modern agriculture equipment and technology (powertiller-24, weeders-599, hand sprayer 359, foot sprayer 8 etc) which is contributing to use modern technology in agriculture sector instead of traditional method, increased overall production and family income. • Provided soil testing and fertilizer dose's card among 1500 families and now who are providing fertilizer to their field according to prescribed dose themselves which increased overall productivity and reduced production cost.
12	<p>Name of Project: Survival Network for Prevention and Better Inclusion (SNPBI)</p> <p>Duration: Phase I: 2008-2011 Phase II: 2012-March 2016</p> <p>Number of Beneficiary: 121</p> <p>Working area: District: Sirajgonj Upazila: 07 Municipality: 02 Union: 31</p> <p>Funded by: ASF</p>	<ul style="list-style-type: none"> • Provided clinical treatment with incentive care and legal aid support to 121 acid victims and have been rehabilitated through different IGAs according to their demand and choice. • Provided psychosocial treatment to 121 acid survivors and orientated and sensitized community people regarding acid violence and it's primary treatment and punishment. • Local administration and police has been sensitized to take quick initiative against acid issues and bring all acid sellers under registration authority for controlling the use of acid.
13	<p>Name of Project: Income Generating Programme (IGP)</p> <p>Duration: 1991 to be continued</p> <p>Number of Beneficiary: 19,054</p> <p>Working area: District: Sirajgonj and Tangail Upazila: 06 Union: 24</p> <p>Funded by: PKSF and MMS own Fund</p>	<ul style="list-style-type: none"> • Created self-employment for 19,054 families providing need based skills and capital. • Organized 19,054 hardcore poor, poor and marginal farmers into 1,050 primary groups and raised 5,58,12,422 saving fund. • Provided Taka 26,07,96,000 as IGA supports among 16,482 families who invested in small trading, cattle and poultry rearing, agriculture and other profitable sectors according to local demand which contributed to increase family income.

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
14	<p>Name of Project: Enrich</p> <p>Duration: 2012 to Continue Number of Beneficiary: 3,517</p> <p>Working area: District: Sirajgonj Upazila: 01 Union: 01</p> <p>Funded by: PKSF</p>	<ul style="list-style-type: none"> • Provided integrated livelihoods supports (IGA, health, education, disaster and infrastructure) to 3,517 families for their sustainable development • Taken initiative for beggar free from 20 villages and during reporting period has been rehabilitated 5 beggars by involving them in different IGAs. • Organized health camps where provided primary eye care services to 553 people, provided free spectacle among 166 poor and restored eye sights by conducting minor operation of 69 people who are enjoying a normal life.
15	<p>Name of Project: Housing Project</p> <p>Duration: 2013 to Continue</p> <p>Number of Beneficiary: 50</p> <p>Working area: District: Sirajgonj Upazila: 03 Union: 06</p> <p>Funded by: Inclusive Home Solution (IHS)</p>	<ul style="list-style-type: none"> • Provided housing support among poor and marginal people including safe water and sanitation facilities.
16	<p>Name of Project: MMS Education Programme</p> <p>Duration: 2004 to be continued</p> <p>Number of Beneficiary: 518</p> <p>Working area: District: Sirajgonj Upazila: 03 Union: 04</p> <p>Funded by: MMS own fund and individual Well-wishers</p>	<ul style="list-style-type: none"> • Increased number of school going children and reduced dropout rate in our working area by conducting 28 non-formal and formal education centers. • Taken initiative to increase education quality in char by strengthening UP standing committee and regular joint monitoring and follow up.

Networking Project

SI	Name of project, duration, Number of beneficiary, Working area and donor	Outcome/Immediate Result
17	<p>Name of Project: Amrai Pari Paribarik Nirjaton Protirodh Jot (WE CAN)</p> <p>Duration: 2013-2015</p> <p>Number of Beneficiary: 78,000</p> <p>Working area: District: Sirajgonj Upazila: 09 Union: 82</p> <p>Funded by: Oxfam</p>	<ul style="list-style-type: none"> • Developed 290 alternative women leadership among our targeted beneficiaries. • Developed 78,000 change makers who are playing proactive role in reducing violence against women at family and society level.
18	<p>Name of Project: Community Strengthening Community Managed Disaster Risk Reduction Project (CSCMDRR)</p> <p>Duration: 2013-2015</p> <p>Number of Beneficiary: 40</p> <p>Working area: District: Sirajgonj Upazila: 01 Union: 02</p> <p>Funded by: Concern Universal</p>	<ul style="list-style-type: none"> • Reduced disaster vulnerability, loss of life and assets by reactivating disaster management committee and skills volunteers' development. • Developed community based disaster contingency plan and its implementation in collaboration with local government and NGOs which contributed to reduce disaster vulnerability.
19	<p>Name of Project: Amar Odhiker Campaign (AOC)</p> <p>Duration: 2012-2015</p> <p>Number of Beneficiary: 3,890</p> <p>Working area: District: Sirajgonj Upazila: 01 Union: 01</p> <p>Funded by: AOC</p>	<ul style="list-style-type: none"> • Activated SMTs, PTAs and formed student council in selected 10 school which contributed to increased education quality through closed supervision of Parents and SMCs.

Challenges

- Working area is hard to reach, disaster prone and detached from the main land.
- Political unrest (hartal, non-cooperative movement)
- Prediction of reducing donor funds/uncertainty
- Female staff dropout rate is high due to our working is disaster prone, hard to reach and detached from the main land.

Strengths

- Training center is economically sustain
- Increased organization own source of fund by operating dairy, poultry and pigeon firm
- Encouraged community to fodder cultivation through distributing fodder cutting
- Introduced community people with modern agriculture technology as pilot basis like banana, papaya, vegetable and spices those contributed to increase family income.
- Organization accessibility and reputation has increased to different stakeholders by observing different events (day observation, video show).
- Provided financial and technical supports according to project nature and demand from organization general fund for smooth implementation the project activities which contributed qualitative performance and increased MMS acceptance to donor and other potential stakeholders.
- Organization contributed for implementation different national and international events in collaboration with government which increased organization acceptance to local administration.

Remarkable Memory

- Celebrated 30 years journey of MMS with kind's presence of donors, INGOs, local administration, well-wishers and project participants.
- The moments of distribution government khasland among 10 landless people in presence of local administration.
- Distribution of warm clothes among cold affected poor women, children and elderly people of chars was the memorable event to us.
- Recognized by the district administration that "MMS is the organization for people".
- It was our pleasure to organize health camp and contributed to restore eye sights of 553 char dwellers through operation and providing spectacles in free of cost.
- It was great pleasure hearing the news of death sentence of Acid terrorist.

Sustainable Strategies

- Organization has taken initiative to mobilize fund by creating alternative own resources considering global financial crisis.
- Has planned to establish small and medium industries
- To establish school, college and university aiming to create education facilities to the char dwellers.
- To establish a training cum resort center within BSIC and Economic Zone.
- To explore alternative source of fund by developing relationship with new donors and INGOs.
- To develop Dhaka Liaison Office for fund mobilizing
- To expand micro-credit area in neighboring district.
- To establish small and medium level industries with the assistance of PF which will increase staff motivation to contribute to organization in long run.
- To take initiative to mobilize health fund to ensure treatment of staffs if occur any accident and suffering by the health hazard.
- Present Training center will be modernized in order to increase own source of income
- Present dairy, poultry and agriculture farm will be expanded as commercial aspect.
- To establish a display center and shop for marketing MMS own product.

Learning

- It is important to identify the target people and prepare their list direct involving the same characteristic people of the community.
- Infrastructure activities should start considering the river bank erosion area and it's severity.
- Should ensure qualitative performance by strengthening the monitoring activities at the beginning.
- Joint field visit with potential stakeholders and their opinion make easy to perform the activities and ensure transparency at all level.
- For qualitative project performance need committed and efficient staffs as well as need to build their skills and capacity.
- Need alternative leadership at organization management level which brings dynamism in project implementation and makes sustainable the organization.

Conclusion

It is our pleasure to be published MMS Annual Report 2013-2014 where tried to give brief discussion of implemented projects, has been brought changes into it's shape and design with best practices, numerical data, information and graphic presentation simuteniously has been highlighted major weakness, failures and future directions. Considering the demand and interest of different stakeholders first time we are going to publish "Annual Report" both in English and Balgla which will get more acceptance to the Banguli readers. The report created opportunity to realize importance for strengthening organization monitoring cell, human development units, and review organization five years strategic plan which helped to identify project based on community demand, planning, designing and implementation. We also felt importance to give extra attention to mobilize fund developing new partnership and advance organization towards development.

We do believe that the report will be able to give a clear scenario of MMS and it's activities to staffs, EC and GC members, beneficiaries, local government, local administration, civil society, donors and other potential stakeholders and also will be helpful to give future direction to organization.

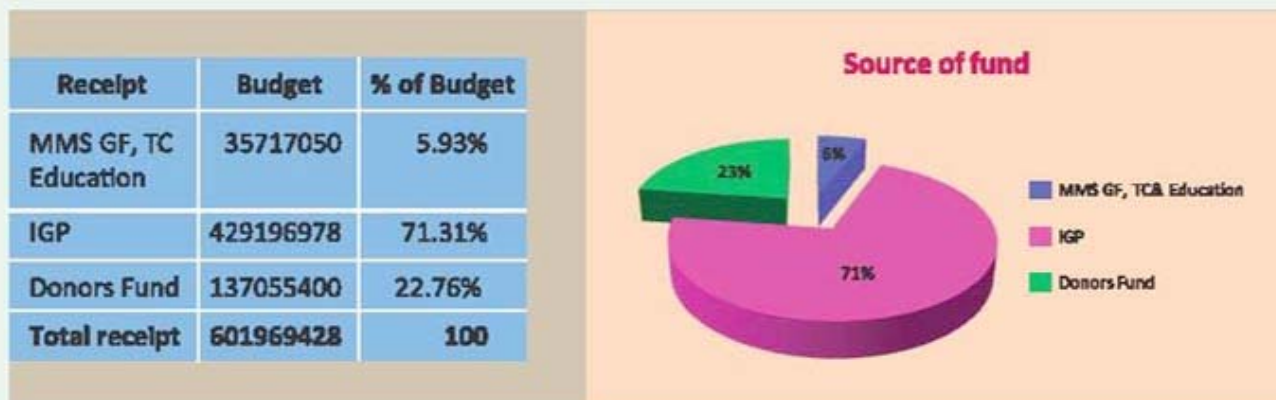
References

1. Julian Francis, open consultant, cell phone-01711070010, Email: julian@citech-bd.com
2. Dr. Jasim uddin, deputy Managing Director, PKSf, Cell Phone-01711839443, Email:jasim@pksf-bd.org
3. Kazi Kamruzzaman, Chairman-Dhaka Community Hospital, Cell Phone:01711529882
4. Md. Habibur Rahman, open Consultant, Cell Phone::01742094947, Email:mhabiburr2003@yahoo.com

Chapter-4

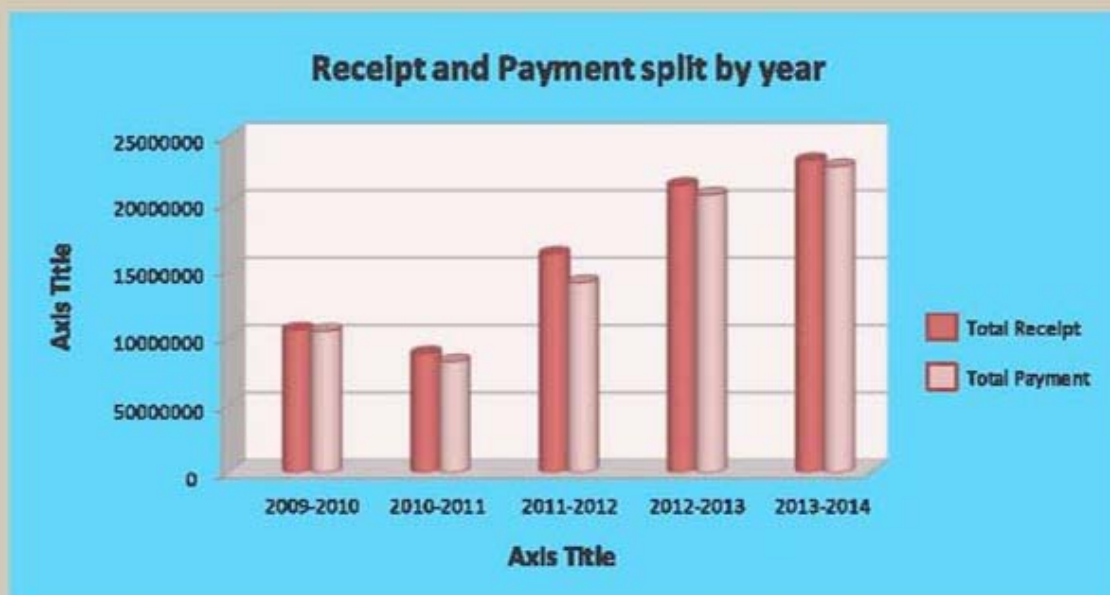
Financial Status

Annual Budget (2013-2014)



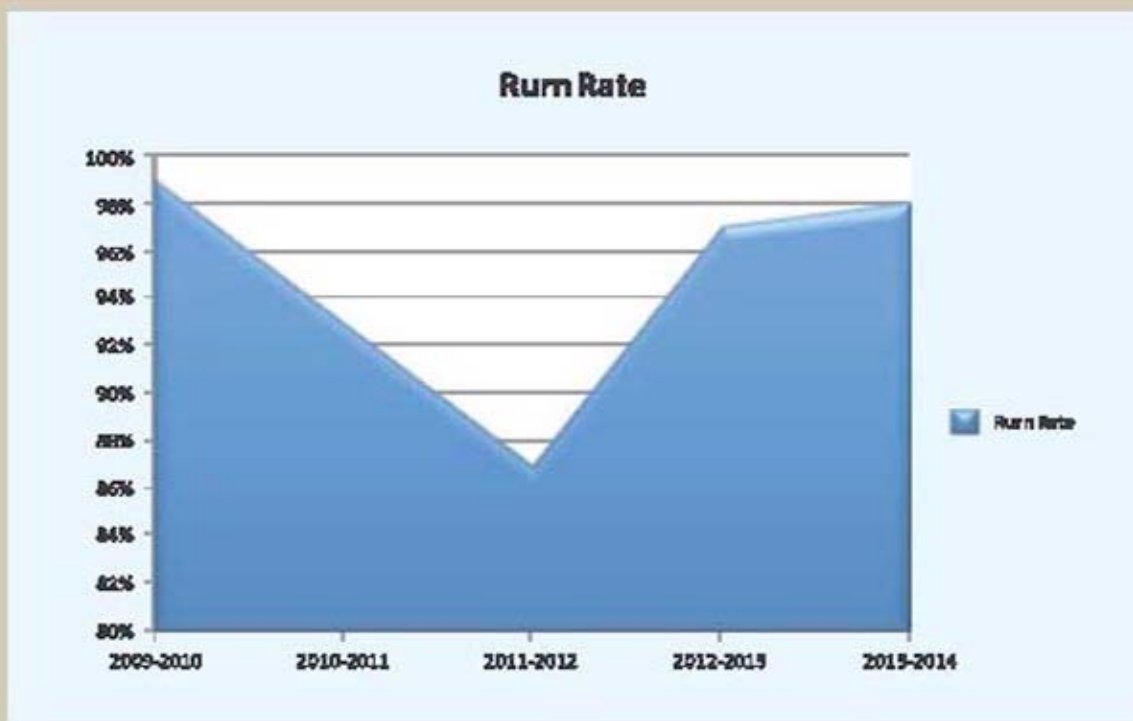
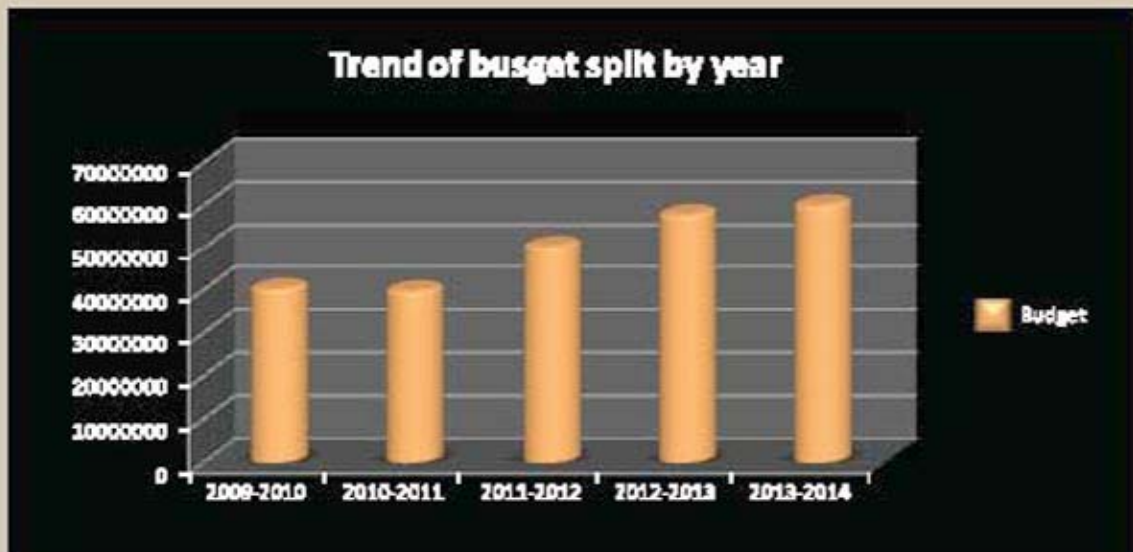
Last 5 years trend of receipt and payment

Financial year	Total Budget	Total Receipt	Total Payment
2009-2010	403267874	105843665	104788568
2010-2011	398105725	88205397	82331340
2011-2012	504848541	162161772	140999720
2012-2013	579338704	213387796	206176473
2013-2014	601969428	231630746	227242677



Last 5 years trend of budget

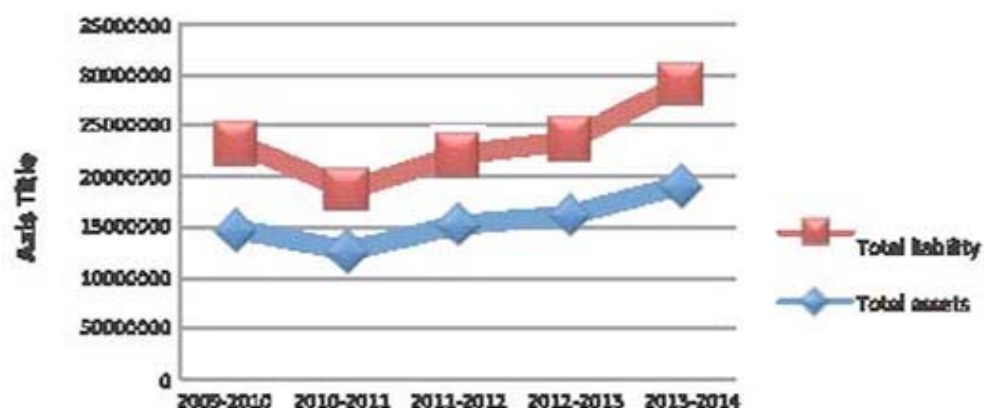
Year				
2012-2013	2011-2012	2010-2011	2009-2010	2013-2014
403267874	398105725	504848541	579338704	601969428



Last 5 years trend of assets against liability

Financial year	Total Assets	Total Liability	Ratio
2009-2010	145927518	85286047	2:1
2010-2011	124941891	60965510	2.2:1
2011-2012	151453192	67890258	2.2:1
2012-2013	160773727	74246823	2:1
2013-2014	189836568	99608094	1.7:1

Segregation of assets against Liability



Consolidated Statements of Financial Position as of 30 June 2014

Particulars	Amount (Tk)	Particulars	Amount (Tk)
Properties & Assets		Fund & Liabilities	
Non current assets	30709306	Cumulative surplus	90228474
Current Assets	145126122	Liabilities	
Loan to beneficiaries	142763340	Current Liabilities	99608094
Advance	1933867	Members saving	55812422
Loan to RUPA	18537	Micro Ins. with RF	4334779
Staff Loan	110378	Provident Fund	15141437
Fixed deposit	300000	Loan Accounts	0
Closing Balance	14001140	Loan from HIS	7500000
Cash In Hand	78575	Accounts Rec./Pay	793918
Cash at Bank	13922565	Other Liabilities	16025538
Total Properties & Assets	189836568	Total Fund & Liabilities	189836568

Note: According to Audit Report