



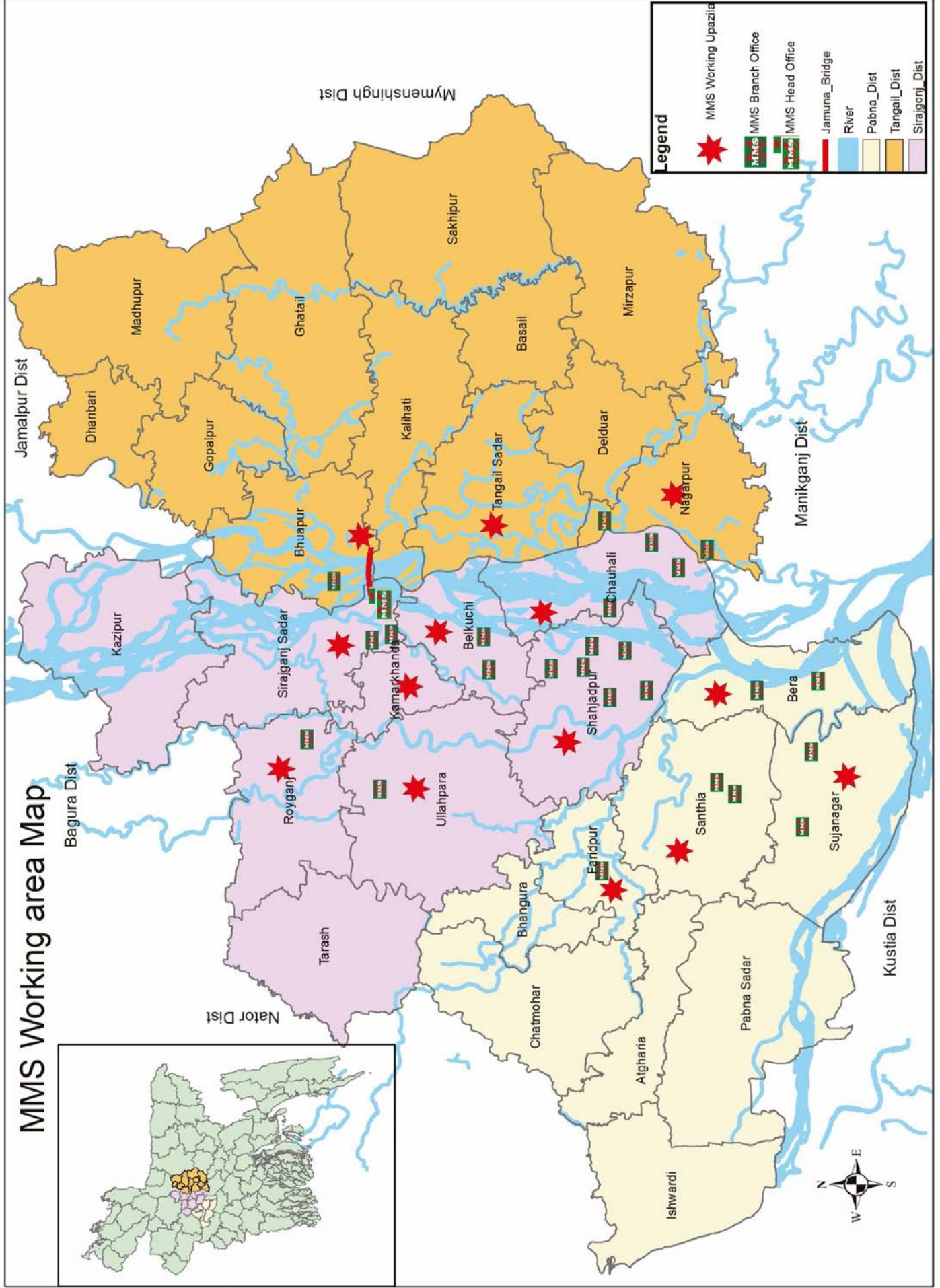
# **ANNUAL REPORT 2018-2019**

**Integrated Approach for Sustainable  
Development Towards “Vision 2040”**



## **Manab Mukti Sangstha (MMS)**

# MMS Working area Map





## MMS BOARD MEMBERS



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Founder Executive Director  
and General Secretary



**Mrs. Sharifa Khanum**  
(Program Participant)  
Executive Member



**Md. Aminul Islam**  
Executive Member



## MESSAGE FROM THE CHAIR

It's a great pleasure for me as well as for the organization to present the MMS Annual Report 2018-2019 on completion of 36 years of journey. Publishing the Annual Report is a regular practice of the organization that provides MMS with a hands-on experience of looking back the organizational dimensions, programmatic interventions, the immediate achievements and finding out the low-falls that need to be improved which help to initiate the further course of actions for a better future. MMS earned remarkable achievements through implementing multidimensional development programs and humanitarian responses by ensuring community participations ensuring transparency & accountability that enhanced the acceptability of the stakeholders and the development partners. We want to see MMS as a sustainable community development organization with the capacity to address new challenges in the development arena and step forward to build a disaster resilience community free from hunger and poverty.

**MD. ABDUR ROB MONTU.**



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## Executive Summary

MMS came across a challenging period of 36 years of fighting against the poverty with special emphasis to reduce the vulnerabilities of Char-basin areas and building a climate resilience community. Natural disasters are the regular phenomenon that are facing by the community like; River-erosion, flood, drought, lack of fundamental services, poor communication system and so on which effect the lives and livelihood of the affected people. Undertaking community-centered program activities, involving the targeted people in the implementation process, applying a char-based integrated approach of development and using disaster adaptive technologies, MMS provides all its efforts to bring about sustainable changes in the livelihood of the Char-basin People towards building a disaster-resilience community.

The report has been developed through a process of learning-sharing with different stakeholders from community to senior management level and the members of governing body. The report is not a traditional document but it's a document of actual achievements that achieved through the programmatic interventions as well a document of identifying the drawbacks of the organization that can guide MMS towards the right directions to face the upcoming challenges. The Annual Report 2018 – 2019 is the document of year-long activities and immediate achievements of MMS. The process of developing the Annual Report provides MMS with a reading about the organizational environment including the efficiency of program implementation and effectiveness of the activities implementing in the grassroots level and directions for further course of actions considering the upcoming national & international challenges in future.

The report is divided into four chapters. The **First Chapter** describes the basic information of MMS that include the organizational background, Vision, Mission, Goal, Objectives, the operative principles, the competencies and the Strategic Issues. A few achievements highlights of the year are placed in this part. Also, the chapter describes, in brief, the organizational "Vision 2040", a thought of coping up the upcoming challenges, dimension of developing the grassroots' organizations and organizational sustainability of MMS itself.

The **Second Chapter** is organized with the sector-wise program achievements which show the changes that happened through programmatic intervention during the reporting period. The details information of the development projects and programs implemented during the reporting period are organized in the **Third Chapter** along with their immediate achievements. The **Fourth Chapter** describes the financial management that includes the Process of Financial Management, Budget 2018-2019, Trend of last Five-Years Budget and the Trend of Financial Transactions. We want our well-wishers to be open to provide us with their valuable opinion and recommendations which may create new windows for MMS to face the global challenges in future for organizational sustainability.



Md. Habibullah Bahar  
Executive Director



# Chapter 1

## MMS AT A GLANCE





## 1. ORGANUZATIONAL BACKGROUND

MMS grown in an isolated Char area of Chouhali Upazila under Sirajganj District, Bangladesh in January 1984. Initially, it started mobilizing the disadvantaged community to achieve their basic needs and social rights. Side by side, MMS contributed to mitigate disaster risks by building awareness and responded to relief activities during disaster period. Gradually, it entered in to the areas of development activities addressing the health, education, income generation and humanitarian services for the disaster-prone riverine areas of Jamuna river. From 2005 onward, MMS moves to upward directions through undertaking need-based program activities with new dimensions and strengthened the process of capacity building of the grassroots. At the same time, MMS undertook the humanitarian response program as one of the major interventions to address the natural disaster like; flood, river erosion, tornado and others. Starting in a small scale in 1984, now it expanded its program activities in five districts of Char-basin areas of Jamuna river.

**Transformation and Changes:** MMS is now transforming into a development as well as a humanitarian organization and entering in to the process of sustainable development by implementing right-based programmatic interventions and institutional capacity building of the grassroots. Visible changes happened in the Char community in the areas of ensuring safe water & sanitation, nutritional status and practicing personal hygiene that helped to reduce the morbidity and mortality rate in the community. New innovations and practicing of disaster-adaptive technologies in the areas of agriculture, livestock, housing patterns and other sectors helped the community to minimize the damage of lives and assets during the disaster period. Intensive social mobilization motivated the community to prevent the social injustice and irregularities by reducing the early marriage, polygamy, acid violence and violence against women at families and community level.

MMS strives for mainstreaming the 'out of school children' in the education system, enhancing the health & nutritional status of the mother & children, introducing disaster adaptive agricultural products & housing system, develop skill-based capacities of the target community specially women, provide financial support to the small and medium entrepreneurs that enhanced the process of livelihood development of the poor. Multidimensional economic and social supports enhanced the level of confidence of small and medium entrepreneurs to create self-employment and income generation that lead to empowerment of the poor specially, the women. Formation of sector and profession-wise community organizations and service outlets like; producers groups, farmers' resource groups, production centers, chilling centers, Local Services Promoters' (LSP) groups, Community Disaster Volunteers (CDV) groups, Community Health Volunteers (CHV) helped the target community to receive professional services at the community level and to develop effective market chain and getting fare prices of the commodities. Through active participation and community-led joint project planning ensures identifying actual needs of the target people and effective implementation of the development projects for the grassroots.

**Approaches and Programs:** All the development programs of MMS are based on the concept of 'Family' that covered all the members of the target families. MMS works in holistic approach of development with two major areas of changes. Firstly, it works for bringing about specific changes in the livelihood of the community and secondly, strives for building a disaster resilience community in the river-basin Char areas. MMS considers the issue of CCA-DRR,



Women Empowerment, Child Rights and Child Protection as the cross cutting issues that incorporated in other projects activities implemented in the community. The program activities include all the members of the targeted families and works for women, men, children, Persons With disabilities (PWD) and old-aged people within the commanding areas. MMS believes in participatory decision making process, transparency and accountability and integrated approach for sustainable development for ensuring community participation and programmatic sustainability. MMS expanded its program activities almost in all the Char-land areas of Sirajganj, Pabna, Tangail, Jamalpur and Bogura.

**Linkages with Sustainable Development Goals(SDGs):** All the development interventions of MMS are linked with national and global development declarations & issues. MMS activities are effectively contributing to the SDGs in the areas of health & nutrition, education, hunger-poverty alleviation, women empowerment, climate change issues and other social development directly and indirectly. The strategic plan 2019-2023 has been developed focusing the specific targets of the SDGs based on the community needs, geographical locations, environmental issues and organizational capacity focusing "Vision 2040".

## 2. ACHIEVEMENTS HIGHLIGHTS OF THE YEAR:

Through participatory program planning, need based program interventions, objective-oriented continuous efforts of MMS and effective community participation, a few positive changes are visible in the livelihood of disadvantaged Char community that have been identified as;

1. Strengthened overall capacity of the Community-Based Organizations (CBOs) and the CBOs are contributing specifically, to the process of designing & implementing the projects, community mobilization, access to public services and building institutional capacity;
2. Enhanced women leadership, increased mobility, raised voice for rights, reduced violence against women and increased participation in the decision making process within the family and in the community which leading the process to empowerment;
3. Developed small and medium entrepreneurships (SME) and enhanced capacity of the borrowers to use larger amount of running capital and to run the business independently. Increased self-employment and regular income of the target groups specially, of the women in the Char areas and created employment for others.
4. Developed a group of Teaching Professionals through continuous process of capacity building who are involved in running 132 Formal and Non-Formal primary schools for the students of Char community by ensuring quality education with maximum enrolment and activated School Management Committees (SMC). Also integrated primary health care and nutrition program with the primary education to ensure nutritional status of the poor students;
5. Increased use of safe water, sanitation facilities and maintenance of personal hygiene at the community level that enhanced keeping sound health by reducing morbidity;



6. Developed sector-wise "Community Service Promoters-CSP" within the community for providing door-to-door services that opened the windows for self-employment for unemployed youth groups. Also developed community volunteers who remain standby ready to provide services during disaster period;
7. Expanded geographical areas and program coverage and earned long working experience with Char dwellers;
8. Earned capacity of being specialized organization in the area of "Climate Change Adaptation and Disaster Risk Reduction (CCA-DRR)". Introduced climate change and disaster adaptive agriculture technologies, developed disaster resilience housing pattern and reduced disaster vulnerabilities of the affected Char community.

### 3. VISION AND MISSION STATEMENT

#### VISION:

**Establish a Discrimination-free Climate Resilience Society.**

#### MISSION STATEMENT:

MMS is a development as well as humanitarian voluntary organization. MMS works for building a climate resilience community free from poverty and all kinds of discriminations and strives for bringing about sustainable socio-economic changes in the livelihoods of community stakeholders focusing a mid-term "Vision 2040". The program interventions of MMS include capacity enhancement of the grassroots, CCADRR, women empowerment, employment creation & income generation, health & nutrition, primary & secondary education, child rights & child protection, local governance, access to basic public services and social security & human rights of the vulnerable Char community. MMS implements all its development activities based on Sustainable Development Goals (SDGs) and "Vision 2041" undertaken by the government, and all possible global declarations on the issues of hunger, climate change and human rights.

MMS is committed to achieve its stated goal following integrated approach of sustainable development through joint efforts and active participation of the community and involves them in program designing and implementation based on the actual needs of the community.

Active General and Executive Committee, efficient workforce, updated policy guidelines and own office campus play important role to enhance organizational capacities. Strong relationship with the grassroots stakeholders, positive support of Local Government Institutions (LGI) and local administration, linkage with national and international development organizations and different networks, long-term support of donor organizations enhanced the organizational reputation and accessibility towards organizational sustainability.



## 4. BASIC INFORMATION

### 4.1: GEOGRAFICAL COVERAGE AT A GLANCE:

#### District-wise Geographical Coverage

Location	Sirajgonj	Pabna	Tangail	Total
Upazila	8	3	3	14
Municipality	1	2	-	3
Union	37	23	8	68

### 4.2: DIRECT PROGRAM PARTICIPANTS:

Total Families			Total Population Coverage		
Female Headed	Male Headed	Total	Female	Male	Total
41349	12828	54177	202286	39843	242129
Total School Coverage			Students		
NFPE	Formal Primary School	Total	Boys	Girls	Total
21	133	154	13874	14515	28389

### 4.3: EMPLOYEES INFORMATION:

Type of Employee	Female	Male	Total
Regular (Core)	36	172	208
Contractual	14	32	46
Total	50	204	254
Paid Volunteer	73	15	88
Grand Total	123	219	342

**Note:** MMS Employees include; Agriculturists, DVM, Fishery Specialists, Civil Engineers and skilled Professionals on Disaster Management. Also MMS organized a group of 250 Non-Paid Volunteers who provide supports as and when required.

### 4.4: LEGAL STATUS:

Name of Registration Authority	Registration Number	Date of Registration
NGO Affairs Bureau	FDR-344	28.01.1990
Department of Social Welfare	Siraj-135(291)/85	14.12.1985
Depart of Family Planning Society Act	DFP-288 S-3003(546)	24.07.2008 31.12.2002
Micro-Credit Regulatory Authority (MRA)	No.-21112-00001-00762 MRA-0000788	09.10.2016

**4.5: DEVELOPMENT PARTNERS AND DONORS:**

❖ Oxfam GB	❖ Inclusive Home Solution Ltd.
❖ PKSF	❖ Welthunger hilfe & BMZ
❖ Save the Children	❖ Save the children(DOB, ECHO, Pooled seed fund, Coca cola, Australian Govt.)
❖ Depart of Primary Education – WFP	<b>CSR Fund</b>
❖ Department of Women Affairs	❖ Shafiq Monwar & Friends
❖ PKSF-World Bank	❖ Nayeem Wara & Kafi Uddin
❖ UNICEF-GIZ	❖ Mr. Jens Schulthes
❖ Practical Action Bangladesh- Zurich Foundation.	

**4.6: MEMBERSHIP AND PARTNERSHIP:**

Local Level	National Level
Union Disaster Management Committee	Bangladesh Disaster Forum
Upazila Disaster Management Committee	EC Member of Bangladesh Disaster Preparedness Center (BDPC),
District Disaster Management Committee	Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD),
Sirajganj NGO Coordination Committee	Association for Land Reform and Development (ALRD)
WE CANE District Alliance	Amar Odhiker Campaign (AOC),
District Acid Control Committee	EC Member of National Alliance for Humanitarian Actors in Bangladesh (NAHAB)
District Agriculture Loan Committee	National Adolescent Development Cluster
District Child Protection Committee	EC Member of WE CAN National Alliance
National Education Cluster	

**5. GOAL AND OBJECTIVES****GOAL:**

Develop a hunger-free and climate resilience community through establishing human rights, enhancing women empowerment and advancement of socio-economic status.

**OBJECTIVES:**

1. Enhance institutional capacity of the grassroots' organizations and develop leadership quality and managerial competencies for developing self-reliant community;
2. Enhance capacity of the community for coping up with climate change effects and reducing the disaster risks and damages of lives and assets;
3. Enhance social & economic empowerment of women by minimizing the social discriminations, developing leadership quality and involving them in the process of decision making;



4. Ensure food security for the vulnerable river-basin Char community and enhance livelihood development through introducing modern, disaster adaptive and eco-friendly agriculture, livestock and off-farm activities and replicate to other disaster-prone areas;
5. Ensure the quality education for the dropped out students and out of school children of the river-basin poor community by enrolling them in primary, secondary and life-skills education system and lead to higher education and establishing their rights and social security;
6. Improve the health and nutritional status of the Char community through introducing a system of community-led integrated health package by providing health care services and developing Community Service Promoters (CSP);
7. Create opportunity for employment and income generation with special focus to women for achieving self-sufficiency through inclusive financing and market development and enhance women empowerment;
8. Develop the livelihood of the disadvantaged community including the 'people with special needs', ethnic-minorities and Persons With Disabilities (PWD) and mainstreaming them in the process of development;
9. Strengthen the process of good governance at local level through community participation and establish human rights of the community stakeholders and access to local resources & services;
10. Provide humanitarian supports in crisis to the affected community through providing emergency responses;
11. Enhance the process of building institutional capacity for organizational growth and becoming a specialized organization.

### STRATEGIC ISSUES OF MMS:

MMS developed its 3rd Strategic Plan in 2019 focussing "Vision 2040." Through an in-depth analysis of program activities, implementation strategies, organizational environment and upcoming challenges, the organization came to a consensus and set the following strategies to invest all its efforts for coming five years.

1. Enhance Institutional Capacity of the Grassroots' Organizations for Sustainable Socio-economic Changes;
2. Develop organizational capacity to address the Climate Change Issues and enhance the process of specialization on CCA-DRR as global standard;
3. Ensure total Quality Education from the Primary to Higher levels for the vulnerable Children and Youths of River-basin Community and promote the process of 'Child Rights' and 'Child Protection';



4. Develop a system of 'Integrated Quality Health and Nutrition Services' for the disadvantaged Community specially, in the Char areas for ensuring sound Physical & Mental Health;
5. Develop skills of the grassroots for Self-employment and income generation through providing financial support and developing Small & Medium Entrepreneurships at Community level and enhance Value Chain System;
6. Reduce Social Discriminations and enhance Women Empowerment through Capacity Development and ensuring Community Participation.
7. Strengthen the process of practicing Transparency and Accountability and Operative Principles for establishing Good Governance at the Community level and within the Organizational Environment;
8. Enhance the process of Building Institutional Capacity and Economic Sustainability of the Organization for providing long-term quality services to the community.

## 6. OPERATIVE PRINCIPLES AND COMPETENCIES

MMS follows specific principles of program operations and has got some specific competencies.

### OPERATIVE PRINCIPLES

- Community participation and community-led program implementation;
- Quality works with Transparency and Accountability;
- Integrated Approach and Participatory Decision Making;
- Cost Effectiveness;
- Gender-friendly Environment;
- Inclusiveness;
- Respect to Social Values and Culture.

### ORGANIZATIONAL COMPETENCIES

- Professional Workforce;
- Team Cohesiveness;
- Working experience with River-basin Char Community
- Professional Specialization on CCA-DRR.



## 7. STEP TOWARDS "VISION 2040"

Considering the community needs, future challenges of development, the national & global contexts, institutional shaping of MMS and the issue of sustainability of the grassroots, MMS initiated to design its roles in upcoming 21 years for implementing the development activities focusing 2040 as a landmark and divided the timeline in four steps to achieve the goal step by step. MMS implements all its development activities addressing the possible components of "Sustainable Development Goals-SDGs" with special emphasis to socio-economic development of Char communities and the 'Climate Change and Disaster Management' issues. The program activities have been designed applying "Integrated Development Approach for Sustainable Development" and tries to bring about sustainable changes in the livelihood of the community people and helps them to come out from all kinds of vulnerabilities, discriminations and poverty through this process. Focusing "Vision 2040", MMS emphasizes the process of institutional capacity building of the grassroots' organizations and programmatic expansion based on the stakeholders' demands. Also this is the time to think about programmatic sustainability and institutional shaping of MMS to address the upcoming national and global challenges. "Vision 2040" is the milestone that helps MMS to oversee the "Development as a Whole".

### I am happy with my son with disability and my husband

My husband came from a poor family and no any land to cultivate. We have to pay Taka 2000 to land lord for our rented homestead per year. My husband was earning Taka 300 to 400 per day selling day labour but remained jobless in monsoon period in every year which created critical situation for our family. Moreover, common natural disasters made us rootless. We fall in dark with our son with disability. In 2017, I became a member of Samity organized by MMS and linked with Local Union Parishad. The UP



selected me to participate in the training on tailoring from National Development Program (NDP). I received three month-long training and received a sewing machine from NDP. I started sewing collecting the neighbour's cloths side by side with my households works which was the turning point of our family. After sometime, I received an amount of loan Taka 8000 for the first time and Taka 15000 for the second time from MMS and expanded my tailoring business. Now, I am owner of a

'Tailoring Shop'. My husband purchased a rickshaw-van and helps me in purchasing and selling the cloths. Now we are earning Taka 10000 to Taka 12000 per month. We can spend money for better food for our family and can provide treatment to our son, so are happy.



# Chapter 2

## SECTOR-WISE PROGRAM ACHIEVEMENTS

**Chapter Summary:** With a view to bringing about sustainable changes in the livelihood of the Char community, MMS implemented a total of 11 projects during the reporting period and invested its continuous efforts with high commitments to make the program successful. Most of the projects have been implementing for long time and some of them started newly. Some visible changes have been found with in the communities which are mentioned below by categorizing the development activities in eight sectors.





## 1. ORGANIZATION DEVELOPMENT AND GOVERNANCE:

- ❖ **Primary Group (Samity):** Groups that have been primarily formed at community level (para-wise) consisting of 20-30 program participants. A total of 1942 primary groups are formed consisting of 35562 members out of whom 35521 are women (99%).



**Samity Meeting**

- ❖ **Self-Help Group (SHG):** Groups that are formed at community level based on common interest like; common products/business and creates funds by their own, invest capital and get benefits out of this investment. MMS has no involvement in the fund management but MMS provides technical and input supports to develop the capacity and helps the groups to develop relationships with GO-NGO service providers. A total of 55 Self-Help Groups are actively working in the community.

- ❖ **Branch Management Committee:** In order to efficient and smooth management of the primary groups and their activities with close supervision, Branch Management Committees have been formed consisting of the representatives from primary groups and MMS officials. At present, there are 15 committees based on 15 Branch Offices. The Chairperson is selected from the community and Member Secretary is from MMS (Branch Manager).



services to the community and keeping relationship with the line GO-NGO service providers. Also they have created self-employment through these activities. Develop community-based 15 Community Service Promoters (CSP) with the assistance of Department of Livestock Service (DLS) on livestock that contribute to reduce cattle and poultry mortal-

- ❖ **Para-professionals:** A total 132 Community Service Promoters (CSP) have been developed through sector-wise training who are actively working at different sectors like; Health-Nutrition, Poultry & Livestock, Agriculture etc. The CSPs are providing

- ❖ **Community Volunteers Groups:** A total of 88 paid and 18 non-paid volunteers have been developed who are actively working on health-nutrition, agriculture and education. In addition, MMS developed Disaster Volunteers who provide support to the affected people during disaster period.



- ❖ **Producer Group:** In order to get fair price of locally enterprise-based produced commodities, 21 enterprise-based 'Producers' Groups consisting 457 members have been organized at community level based on the productions like; milk, sanitary ring-slab, sanitary napkins, nut production, chili production, vegetables, tailoring etc.



- ❖ **Farmers' Field School (FFS):** A total of 30 "Farmers' Field Schools-FFS" have been established in the local community where 30 Community Services Promoters (acted as the Resource Farmers) provided training to the local farmers in different issues related to agriculture. The Resource Farmers have been developed to address the issues of modern and disaster-adaptive agriculture technologies to provide support to the farmers of Char community. MMS provides technical and input supports to the Resource Farmers.
- ❖ **YouthGroup:** A total 32 youth groups consisting young leaders have been developed in 32 local communities to promote local social services, cleanliness and organizing different cultural functions for the youth groups of Char areas. They are contributing to search the windows of 'job opportunities' and 'self-employment opportunities' for income generation for the young groups within the community.
- ❖ **Women WASH Platform:** Established 32 community-based 'Women Wash Platforms' where 452 women have been trained on WASH activities and they earned the capacity to identify the gaps/problems of sanitation. The Platform identified WASH related problems in the community, prepared action plans based on particular problems and initiated to solve those problems. They provided assistance to install 160 sanitary latrines collected from UP and others sources and 32 from projects through effective coordination and communication.
- ❖ **Program Expansion:** Presently, MMS runs its development activities through 25 Branch Offices out of which 5 are newly opened during the reporting period. All 25 microfinance branch offices are digitalized with full automation. MMS is graduated from "Pushpa" to "Usha" by the PKSf ranking for its efficient efforts and effective program implementation which ranked the MMS as mid-level organization in microfinance sector. Also, MMS started a new program "Probin Janagusthi Unnayan Karmasuchi" in 2018 and Micro-enterprise Development Program (MDP) in 2019 supported by PKSf.



BRANCH OFFICE

**Strategic Planning and Annual Report:** Developing Annual Report is a continuous process of the organization. Also the 4<sup>th</sup> five-year Strategic Plan 2019-2023 has been developed during the reporting period focusing "Vision 2040" with relevant strategic directions. Strategic Plan has been developed through an in-depth analysis of the organizational environment, strengths & weaknesses, achievements & low falls, upcoming challenges and their overcoming strategies and developed a five year plan for sustainable changes;

**Partnership Development:** MMS has developed strong coordination and collaboration with the Development Partners, Networks, Platforms and Stakeholders (GO-NGO) that enhanced the functional relationships for smooth and effective organizational development and program implementation;





- ❖ **Program Quality & Financial Transparency:** MMS maintains program quality and financial transparency following the set operative principles, side by side, guided by a Monitoring Unit, an Audit Team, Human Resource Unit and relevant policies & procedures;
- ❖ **Decision Making Process:** MMS provides high importance in participatory decision making process. In order to ensure that MMS formed two decision making body like; Core Management Team (CMT) and Senior Management Team (SMT). In order to enhance the participatory decision making process, keep up the transparency, review the program activities, understanding of the organizational behavior and better management of the programs & employees these Teams are keeping vital role within the organization. In addition, there are monthly "Staff Coordination Meeting" where the employees have the opportunity to share their opinion and exchange the views & experience for effective program implementation;
- ❖ **General Committee (GC) and Executive Committee (EC):** The MMS is governed by a General Committee and executed by an Executive Committee. Representatives from community, social elites and development practitioners are included in the committees. The Executive Director of MMS is the Member Secretary of the Committees. Representatives of the grassroots' organization are included as the members of General Committee (GC) and Executive Committee (EC) balancing the ratio of women and men. The grassroots members are very much active and their opinions are highly valued in the process of decision making.



## 2. EMPLOYMENT CREATION AND INCOME GENERATION:

- ❖ **Weaving Factory:** A total of 441 weaving Factory owners have been developed through technical and financial support with an amount of Taka 2 Crore. They run a total of 441 weaving factories with 2515 machines including handloom and power-looms by their own that benefited 441 families by increasing their level of income and created direct regular employment for another 5030 persons. MMS provided in an average Taka 90,000 per households and they earned in an average Taka 25,000 per month.



❖ **Cattle Rearing (Beef Fattening and Cow Rearing):**

A total of 9839 families received loan on Cattle Rearing like; Dairy Farm, Beef Fattening and Milking Cows Rearing with an amounts of Taka 50 Crore which is 50% of total disbursed loan amount of MMS. Among them, 480 households are involved in cattle farming with an amount of Taka 39 Crore. In addition, the Cow Rearer also invested their own capital in their farming. In an average, each household got Taka 50,000 as loan and they earned about Taka 40,000 in as additional income. Also employment has also been created for at least 2 persons in each farm. A total of 182 cows brought under artificial insemination.



Momotaj Khatun of Kashihata Mahila Samity under Sadar Upazila of Sirajganj District developed a farm for 'Beef fattening' by receiving loan from MMS and created employment for 2 persons.

❖ **Self-Employment Creation:** In addition to above, a total of 16220 Borrowers have been involved in different small-scale businesses at their individual and family levels that include, Groceries, Clothes Business, Mobile Accessories, Tailoring, Food Processing, Paddy Husking, Fishing, Rickshaw-Van Pulling, Boating and others. All these initiatives are considered as the major sources of their income that helped them with economic solvency and social dignity. MMS provided them with all sorts of technical and financial supports. An amount of Taka 41 Crore has been distributed as loan to all kinds of borrowers;

❖ **Savings Fund:** A total of Taka 11.59 Crore has been collected during the reporting period from 1942 groups of 35,562 program participants. An amount of Taka 6.87 Crore has been withdrawn. The balance of net savings fund is Taka 17.58 Core. The fund increased by Taka 4.72 Crore this year;

❖ **Capacity Development of the Grassroots:** Need-based technical supports through skills-based training, meeting, supervision and follow up have been provided to the community as per demand to develop their capacities in different trades and human resources development like; Leadership Development, Business Management, Cow Rearing, Poultry Rearing, Small & Medium Enterprises, Product-specific businesses and Commodities, different issues of CCA-DRR, Financial Management, Organization development, CBO Management, Meeting Conduction, Disaster Adaptive Agriculture Technologies etc.



**Community-based training session**



### 3. WOMEN EMPOWERMENT:

- ❖ Women empowerment is one of the major components which is one of the cross-cutting issues of MMS. With a view to enhancing their social and economic status, the community women are provided with technical and financial supports to develop their leadership capacities and create windows to involve them in social activities and local government institutions so that they can communicate with GO-NGO service providers and fight for establishing their rights.
- ❖ A group of 4000 women leaders have been developed within the community-based primary groups (Samity). They are organizing meeting, participating in social issues, implementing small and medium enterprises, communicating with GO-NGO service providers and becoming the members of Union Parishad and UP standing committees. They are now actively participating in the process of decision making in their families and social issues. Many of them are skilled in running small and medium enterprises that helped to increase their level of income, send their children at schools and created windows to participate in social activities and side by side created examples for other women to involve in entrepreneurship;
- ❖ A total of 137 women involved in executive committee of 32 CBOs (Women 60%, men 40%) and capacitated themselves through training, maintaining effective coordination with Union Parishad, Upazila and relevant private sectors and negotiated for 233 vulnerable women to get benefits from safety-net program through Union Parishad like; VGD, VGF, Old Aged Allowances, Maternity Allowances, etc. from Union Parishad;
- ❖ A total of 15 CBO leaders have co-opted by UP standing committee (DM, USTF) and got opportunity to become part of decision making process and contributed to identify and select the potential beneficiaries for the GoB safety net program.
- ❖ More than 80% women have been involved in income generating activities like; weaving, spinning, tailoring, beef fattening, dairy, goat rearing, poultry rearing, vegetables cultivation, sanitary materials production, etc. Their family income has been increased around 9,000 per month and increased food security. Overall, women's involvement has been increased in economic



and social activities. Around 65% CBO women are getting empowered to control over resources and becoming part of the decision making process. Around 60% women members have earned the capacity as members of the CBOs to raise their voices to establish fundamental rights to health, education, safety-net services and other social services.



- ❖ Around 75% CBO women members have resilience capacity for coping up with natural disasters like; River erosion, flood, tornado, cold-wave, drought etc.
- ❖ More than 60% Women have been capacitated by increasing their social mobility, got access to health & nutrition services, maternity services, WASH and curative services. Around 80% community people have access to safe drinking water that helped to reduce water-borne diseases like; diarrhea, dysentery, stomach-ache, itching, hepatitis etc. and reduced unexpected cost on average Taka 4000-5000 per family per year.
- ❖ Family income has been increased by



Taka 2000.00–4000.00 per month and increased capacity to have health services. Cattle mortality rate has been reduced at community level that resulted high production of cows, goats, sheep and increased the production of milk.

- ❖ In order to establish women-friendly working environment among the employees and in the community, "Nari Forum" has been established in 1998 which is headed by a women. All the issues related to gender are addressed through this forum.

#### 4. EDUCATION, CHILD RIGHTS AND CHILD PROTECTION:

MMS implements formal as well as non-formal education programs for the students of Char community. At present there are 24 primary schools out of which 4 are formal and 20 are non-formal schools. All the schools are run by the trained professional teachers following teaching-learning method and extra-curricular activities. The students enjoyed their study and love their schools that ensure regular enrolments. The teachers organize parents-teachers meeting and the School Management Committee (SMC) is active to ensure quality education. The issues of 'Child Rights' and Child Protection' are the crosscutting issues of the organization.

Also MMS provides support by distributing "High energy biscuits" to the students of 132 Formal Primary Schools with the financial support of Government Department of Primary Education. The immediate achievements of the education programs are stated below;





- ❖ A total of 132 Schools with 27,354 students have brought under School Feeding Program sponsored by the Government and technical support provided by WFP. The students remain busy not only with classroom study but also involved in extra-curricular activities like; playing, vegetables gardening, Child-day and Child rights-day observations and other learning activities. The students are also receiving awareness on different issues like; health & nutrition, personal hygiene, disaster risks & rescue and other social issues. The students are also involved themselves in organizing Green Clubs, Green Banking, cultural functions, debates, gardening and environment-friendly activities, rally, creativity shows that enhanced the process of their leadership development;
- ❖ A "Knowledge Hub" has been established in Char community where the students have access to general information, reading books & newspapers, watching TV, online IT support and computer skills support;
- ❖ A total of 45 students received stipend for secondary and higher education sponsored by the PKSF;
- ❖ **Child Rights and Child Protection:** MMS considers child rights and child protection as important issues for developing the future generation in safe and smooth environment. Through implementing all the project, MMS implements awareness programs for the parents teachers on health-nutrition, WASH and othe relevant social issues.



## 5. HEALTH, NUTRITION AND WASH:

MMS implements Health, Nutrition and WASH programs from the inception of the organization. Emphasis has been given to address these issues by incorporating in all the projects implemented in the community.

- ❖ **Health:** MMS invested high efforts to develop mass awareness to the community, identifying health condition through house to house visits, provide primary health care, treatment services, referral services and organizing health camps on different health issues through; Satellite Clinic, Static Clinics, Eye Camps, Dental Camps, Medicine Camps, Guiney Camps and distributed toolkits with primary health care instruments to the health volunteers;



- ❖ **Nutrition:** MMS conducted door to door survey to identify the 'under 5 children' and listed down the SAM and MAM children. The SAM children are referred to hospital for better treatment and the MAM children are brought into the Nutrition Camps and



taken under intensive care. The Care givers of the children are trained about the balanced diet and necessary cares required to recover the nutrition of the MAM children. MMS provided technical and input supports to ensure food security of the targeted families. As a result, nutrition garden and

'sustainable integrated farming system' have been established at family level. A total of 650... families received supports for Nutrition Garden and sustainable integrated farming system;

- ❖ **Addressing the SAM & MAM Children:** Developed 750 community people especially, women (80%) including pregnant mothers and lactating mothers, adolescent girls,

mothers of SAM & MAM children from 30 Villages that helped them to asses underlying causes of malnutrition & current status of locally available food and balanced diet, available resources in the community, personal



hygiene and its impact, and Identifying & prioritizing nutrition, agriculture and WASH related problems;

**WASH:** MMS provided financial and inputs supports related to WASH to the community like; tube-well, water-cell latrines, community washrooms, hand-wash devices, SONO filters, dustbins for waste segregation and sanitary napkins;



## 6. AGRICULTURE AND LIVESTOCK:

- ❖ **Climate Adaptive Agriculture:** MMS implements agro-based programs with special focus on developing "Climate Adaptive Agriculture" using modern and Climate-smart technologies considering the effects of climate change issues of the Char areas. Different projects on agriculture has been implemented during the reporting period like; Paddy, Wheat, Maize, Fodders, Vegetables, oil seeds, ground nut etc. In order to replicate and extension of the climate adaptive improved variety and technologies, MMS initiated to demonstrate the piloting projects through Resource Farmers;



- ❖ **Livestock Development:** The livestock is the most important sector in Char areas for their survival as well as considers as income generating activities which is potential sector for Char community. More than 90% population are involved in this sector and their major income option. Huge demand has been created within the Char community to involve them in the livestock sector like; cow Rearing, Beef fattening, Goat Rearing, Poultry, Grass Producing and Milk Processing. More than 50% borrowers are involved in livestock sector. MMS provided financial support as well as technical and input supports like; Skill-based training, Vaccination, Deworming, Fodder cultivation and helped to establish relationships with GO-NGO service providers.



- ❖ **Variety of Productions:** Established 30 Farmer Field Schools (FFS) running by 30 Resource Farmers (Community Service Promoters-Agriculture) in 30 villages where farmers received hands-on training on crops and vegetables cultivation methods, improved variety of vegetables, crops and climate adaptive agriculture technologies and practiced by them;

## 7. Climate Change Adaptation and Disaster Risks Reduction (CCA-DRR):

MMS is a development and well as humanitarian organization. The issues of CCA-DRR are considered as one of the cross-cutting issues of MMS. In order to build a climate resilience community in the Char areas, MMS integrated the issues of climate change in all other development projects implemented in the community. A team of skilled professionals has been developed within the organization who are competent to efficiently address the issues nationally and internationally. Also a group of 'Disaster Volunteers' has been developed through training who are always ready to extend their support as and when required side by side with MMS.



MMS addressed all the disasters occurred in the past along with these volunteers that minimized the damages of lives and assets. Also strong support from the local community, Local Administration, Local Government Institutions (LGIs), and development partners that helped to address the disasters issues successfully. MMS addresses the specific issues to take preventive actions before the disasters, during and after the disasters through building mass awareness among the community, introducing climate-adaptive technologies in firm and off-farm sectors and developing institutional ground to fight against the disasters. The following steps have been taken for strengthening the responses to address the climate change issues.

- ❖ Established 30 Farmer Field Schools (FFS) running by 30 Resource Farmers (Community Service Promoters-Agriculture) in 30 villages where farmers received hands-on training on crops and vegetables cultivation methods, improved variety of vegetables crops and climate adaptive agriculture technologies and practiced by them;
- ❖ Incorporated the 'Village Development and Adaptation Plan (VDAP) in Annual Development Plan (ADP) of Kojury Union Parishad and received an amount of budget Taka 300000 (Three Lacs) for implementation.



## 8. HUMANITARIAN RESPONSES:

There was no harmful disaster in the char areas during the reporting period. MMS has been involved mostly in awareness building among the community about disaster risks reductions, volunteers development, post-disaster damage repairing and agriculture plantation considering the "Climate Adaptive Agriculture Technologies". Also, implemented some pre-disaster activities like; plinths raising, installing disaster-adaptive Tube-well, Tube-well repairing & floor rising. Side by side, involved in organizing Child-Centered CCA (Green Club), preparing Disaster Contingency Plan-DCP, organizing Food Bank, Participatory Learning Assessment-PLA, Village Development and Adaptation Plan-VDAP and Day observations as part of disaster management.



## Salma Khatun: A Successful Vegetables Grower

Salma Khatun (36), wife of Jabbar Ali, a poor man who has no own land to cultivate. Our houses eroded 4 times by the Jamuna River in a rented house that cost Taka 2000 per year as rent and cultivates others lands as share cropper. Salma assists her husband in land cultivation.



Now Salma is 36 with two sons and a daughter. Her Children are studying at Madrasha. In 2017, Salma became member of CBO organized by MMS, and received training on different issues and in 2018 she was selected for vegetables cultivation and received Taka 18,000 Salma rented a piece of 4 Bigha cultivated lands as yearly lease at the rate of Taka 20,000 per year and started to cultivate vegetables. She said "My husband and I started to invest all our efforts with full concentration and hardworking for growing high yielding vegetables in the small piece of land. Side by side, we started rearing cows at home that produce some extra

income for our family". Salma explained, "In my rented land I cultivated Bean, Egg Plant, Better Gourd, Potatoes, Pointed Gourd, Cucumber, etc. I seek advice from MMS officials and from others formers how to cultivate better. I got good yield from my land. I started to sale in village market. In last winter, I have sold vegetables about Taka 80,000 and got Taka 40000 as profit. I consume adequate vegetables in my family and distributed to my relative's house. Still there are some crops in the field. I am expecting to sell more than Taka 100,000 in this season. I will repay full loan to MMS by this year. I am expending the income for my family. I am providing cost to my children's education and other purposes. Once upon a time we are very needy family. Now, we are happy. I want our children to have higher education".





# Chapter 3

## PROJECT PROFILE





## MMS PROJECTS 2018 – 2019 AT A GLANCE

MMS CORE PROGRAMS: THE THEMATIC AREAS	SL.	MAJOR PROGRAMS/PROJECTS
INTEGRATED DEVELOPMENT PROGRAM ON CLIMATE CHANGE ADAPTATION & DISASTER RISK REDUCTION (IDP-CCA&DRR)	1	Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL - 2021).
	2	Child-Centered Climate Change Adaptation Project (CCCCA).
INTEGRATED DEVELOPMENT PROGRAM ON HEALTH-NUTRITION-WASH (DPH)	3	Regional Programme for Promoting a Multisectoral Approach for Nutrition Smart Villages in Bangladesh.
	4	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty - ENRICH (SAMMRIDDI) Program.
INTERGRATED MICRIFINANCE DEVELOPMENT PROGRAM (IMDP)	5	Income Generating Program (IGP).
	6	Inclusive Home Solution (IHS).
	7	Probin Janagusthir Zibonman Unnayan Karmashuchi.
MANABMUKTI ACADEMY FOR EDUCATION AND RESEARCH (MAER)	8	School Feeding Program in Poverty-Prone Areas.
	9	Formal and Non-Formal Education Program (FNFEP).
	10	Agro-based Research Innovative Project (ARIP).
	11	Manab Mukti Training Centre (MMTC).





## SECTOR-WISE PROJECTS DETAILS

**Introduction:** All the development projects have been designed based on the community needs have been are implemented through active participation of the targeted community. Also the CBO members are involved in project implementation and contribute to monitoring the project activities including the budget along with the project personnel. A total of 11 development projects have been implemented during the reporting period. All the projects that have been continued their activities during this year which started before the reporting period. In order to smooth functioning of the development activities, all the development initiatives are categorized in four major thematic areas.

### Possible Challenges to Implement the Development Activities:

A few unavoidable challenges regularly faced by the Char community which interrupt the smoothness of program implementation that make the process of development slow. The most affected people of the River-basin community are the poor. Especially the women and children of poor families are the most sufferers out of these challenges who are the target population. The poor of Char community usually lost their lives and assets every year and the natural disasters take them backward instead of moving forward economically and socially. Coping with all these challenges, MMS implements its development interventions along with the targeted community with high commitments and hardships remaining beside the poor affected community. The major challenges of the program implementation faced by the Char community are;

- Natural disasters like; River erosion, floods, tornedo, droughts, cold-wave, are the common phenomenon of the Char areas;
- It is very difficult to produce the normal crops in the Char areas because of high sandy soil that creates high challenges for selection of crop variety and their production;
- the geographical topography is different from other geographical areas of the country where High poverty-prone Char area is badly hampered the smooth continuity of the program implementation;
- Migration is a seasonal problem for the people who live on selling the physical labor for their survival (2.37% migrated during reporting period);
- Poor transport communications and unavailability of fundamental services like; education, health, electricity, natural gas and other basic needs are highly interrupting the development process.



## SECTOR 1: INTEGRATED DEVELOPMENT PROGRAM ON CLIMATE CHANGE ADAPTATION & DISASTER RISKS REDUCTION (IDP-CCA&DRR):

### Summary Statement:

This cluster is composed with three projects which are related to CCA-DRR. These projects have been implemented to reduce the disaster risks, introduce disaster adaptive technologies to farm and off-farm activities in the Char areas which will ultimately be contributed to build a climate-resilience Char community.



### Project 1

### Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL 2021)

The project started its activities in September 2017 and will continue up to March 2020 funded by OXFAM Bangladesh with a budget of BDT. 3,29,96,900. The project covered 6768 households in four Unions of Chawhali, Belkuchi and Sadar Upazila under Sirajgonj. A total of 8 employees (W-2, M-6) (Project Coordinator-1, Civil Engineer (WASH Specialist)-1, Technical Officer-1, Field Facilitator- W-3, Finance and Logistic Officer-1, Support Staff-1) are involved in implementing the project activities.

#### 1. Immediate Achievement:

- A total of 137 women involved in management committee of 32 CBOs (Women 60%, men 40%) and capacitated themselves through training, maintaining effective coordination with Union Parishad, Upazila and relevant private sectors and negotiated for 233 vulnerable women to get benefits from government safety-net program like; VGD, VGF, Old Aged Allowances, Maternity Allowances, etc. from Union Parishad;
- Developed capacity of 94 men from 32 CBOs through training on gender sensitivity that resulted engagement of men in reproductive roles and care in their families;
- Created self-employment opportunities for 15 women through producing sanitary napkin and ring-slabs and earning an additional income of Taka 2,000 to Taka 3,000 from sanitation marketing and increased socio-economic condition;





- Established 32 Food Banks in 32 CBOs consisting of 1,114 members (women 839 and 275 men) members. They collected rice and sold by Taka 1,88,600 which was deposited to bank account and kept an amount of 680kg rice as emergency stock. In case of emergency, the members can take rice from the Food Bank;
- Established 32 Savings Groups in 32 CBOs where 1,114 (women 963 & male 151) members are involved and deposited Taka 6,42,600 as savings and deposited Taka 5,20,600 at bank and kept an amount Taka 22000 as cash for emergency purpose;
- A total of 12 families demonstrated eco-friendly and climate adaptive agriculture technology (Flood Resistant Rice Variety BARI-51) successfully and produced 25 Munds (940 Kg) rice per Bigha (33 decimal) and they preserved 20 Mounds seeds for further plantation in the next season. This technology is feasible in the Char areas and the neighboring farmers shown their interest to cultivate this variety of rice. The department of Agriculture Extension of Government has recognized the initiative;
- Improved health environment of 32 communities through 100% sanitation coverage by installing 15 Deep Tube-wells, setting 595 'Hand Wash Devices and 63 Community Latrines through building mass awareness on health, hygiene and sanitation;
- Around 30-40% illegible women and adolescent girls in the commanding areas have changed their 'personal healthy behaviour' and started using hygiene sanitary pad during menstruation period that reduced genital infections;
- Established 32 "Women Wash Platforms" where 452 women have been trained on WASH activities and they earned the capacity to identify the gaps/problems of sanitation and they provided assistance to install 160 sanitary latrines collected from UP and others sources and 32 from project through effective coordination and communication;
- Established strong coordination and linkage among CBOs, input suppliers and out market actors that helped to get vegetables demonstration support for plots of 25 farmers;
- A total of 15 CBO leaders have co-opted with Union Standing Committees and got opportunity to become part of decision making process and contributed to identify and select the potential beneficiaries under the Government safety-net program;
- Develop community-based 12 Community Service Promoters (CSP) with the assistance of Department of Livestock Services (DLS) that helped to provide effective services to the livestock sector.





## Project 2: Child-Centered Climate Change Adaptation (CCCCA)

The project started its activities in August 2017 with the financial support of 'Save the Children International' with a budgeted amount of Taka 30,08, 202 which covered 2136 Community People (Girls: 915, Boys: 925, Women: 151, Men: 125, Child With Disability-CWD:10, Persons With Disability-PWD:10) in Kaijuri Union under Shahjadpur Upazila of Sirajgonj District. A total of 06 employees are involved in project implementation.

**Outcome-01: Gender Sensitive and disability inclusive child-centred climate change adaptation assessments, tools and planning processes are established and strengthened in communities and schools.**

### Immediate Achievements:

- Established school-based Plan in 04 schools in a Union and 04 Green clubs are functioning for green, clean & safe school;
- Climate change adaptation options are demonstrated in the community and school level and cage fish, vermicomposting, rainwater harvesting, agro-forestry, renewable energy, vegetable cultivation (in bagging method) has been demonstrated in the community.

**Outcome-02: The capacity of the sub-risks and vulnerabilities is increased through the development and strengthening of tools and planning processes national government to support local climate change**

### Immediate Achievements:

- Reviewed 01 Community Risk Assessment & 04 School Safety Plan that approved by the Union Disaster Management Committee (UDMC) and Upazila Disaster management Committee (UZDMC) for implementation, Number of 09 Regular DMC meeting held by giving importance to Child-centered CCA activities;
- A total of 30 CWDs & PWDs are trained on CCA-DRR facilitated by the representatives of Local Administration. Trained 25 UDMC members on 'Community Risk Assessment Process' facilitated by project implementation officer, social welfare officer & MMS project personnel.

**Outcome-03: Sub-national governments in targeted areas are engaged in local level adaptation planning and have the tools to mobilise resources to support gender-sensitive priority adaptation measures.**

### Immediate Achievements:

- Incorporated the Community Risks Assessment (CRA) in Annual Development Plan (ADP) of Kaijuri Union Parishad and kept an amount of Taka 300,000 (Three lac) in the budget for partial implementation;
- About 01 km of road has been planted with different trees by the Union Parishad of Kaijuri Union;



**CLUSTER 2: INTEGRATED DEVELOPMENT PROGRAM ON HEALTH-NUTRITION-WASH (IDPH):****Project 3:****Regional programme for promoting a multisectoral approach for Nutrition Smart Villages in Bangladesh.**

The project implements its activities with the financial support of 'WeltHungerHilfe' which started in September 2018 and will be continued up to August 2020 with the budgeted amount of Taka 2,10,00,000 (Euro. 201250). A Total of 5976 community people have been covered under the project in 2 Unions of Sadar Upazila under Sirajgonj District. Number of 7 employees (W-2, M-5): (Project Coordinator-01, Nutrition & WASH Specialist-01, Agriculture Specialist-01, Finance & Admin Officer-01, Field Officers-03) are involved in implementing the project activities.

- **Result-1: Knowledge, awareness and practices of extension workers and relevant authorities as well as target households on diet diversity, maternal-child care, nutrition sensitive agriculture and WASH are improved.**
- Developed a total of 90 Master Trainers from the govt. department of Agriculture, Health, Nutrition and WASH who are involved in facilitating training on the Health and Nutrition;
- Developed 750 community people especially, women (80%) (including pregnant mothers and lactating mothers, adolescent girls, mothers of SAM & MAM children) from 30 Villages that helped them to assess underlying causes of malnutrition & current status of locally available food and balanced diet, available resources in the community, personal hygiene and its impact, and Identifying & prioritizing nutrition, agriculture and WASH related problems;
- **A total of 107 SAM children and 861 MAM children have been identified from the 32 villages and all these children became normal condition.**

The SAM children have been provided treatment support with the government SAM treatment Centre and providing supplementary diet and technical support. The MAM children have been provided with required nutritious diet under intensive care at the Nutrition Camps. Also the Caregivers of MAM Children have been trained about preparing and management of nutritious diet, WASH, Personal Hygiene, Nutrition Garden, Dietary diversity, EPI, ANC-PNC, Referral System and Safe Delivery. All the MAM children have been brought under growth monitoring by the CSP in a regular basis.



**SAM Child Receiving Treatment in SAM Treatment Centre**

- **Result 2: Improved availability of diverse foodstuffs for households, particularly for women and children by fostering nutrition-sensitive and climate friendly agriculture.**
- Established 30 Farmer Field Schools (FFS) running by 30 Resource Farmers (Community Service Promoters-Agriculture) in 30 villages where farmers received hands-on training on crops and vegetables cultivation methods, improved variety of vegetables and climate adaptive agriculture technologies and practiced by them;



- Enhanced food and nutrition security of 500 families of MAM & SAM children by providing technical and input supports (seeds and sapling) to cultivate homestead nutrition garden (e.g. Tomato, Bringal, Radish, Red Amaranth, Indian Spinach, Papaya, Chili, Bottle guard, Ash guard & country been & long been) that helped to fulfill the nutrition for the family members;



**Child feeding in Nutrition Camp**

- A total 150 households established 150 'Sustainable Integrated Farming System-SIFS' with Technical support (Training, meeting, information, Monitoring, Follow-up) and input supports (e.g. Potato, Pulse, Ground Nut, Lemon, Malta, Guava, Tomato, Bingal, Radish, Red Amaranth, Indian Spinach, Papaya, Chili, Bottle guard, Ash guard & country been & long been).

**Result-3: Community-based organizations, village level institutions and local government bodies in target areas are capacitated to access government programs and entitlements.**

- A total of 30 'organizational development and nutrition sensitive micro-planning' have been developed at 30 villages by 42 participants of 30 Self-Help Groups and included partially in the Annual plan of 2 Union Parishad;
- A total of 2,300 households covered under WASH services by installing Latrines, reconstructing Tube well Platforms, SONO Filters for purifying the drinking water, Hand Washing Devices and GI Pipes for raising Tube Well heads;
- Established 150 Community-led Waste Management Dustbins in 50 households in 1 village that enhanced waste segregation process and producing organic fertilizers.



**Low cost tippy tap for hand wash.**

**Result 4: Enhanced access of government and development actors to data, evidence, information and knowledge on replicable models to guide multi-sectoral programming towards better nutrition.**

- MMS became the member of the 'District Nutrition Coordination Council' and enhanced the activities through regular meetings. The role of this council is; enabling effective communication, promoting collaborative leadership, fostering collaborative learning and empowering actors to assure improvements in nutrition in the district level;



### Project 4: Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty - ENRICH (SAMMRIDDI) Program

The project started its activities in 2012 with MMS own fund and later, received financial support from 'Palli Karma Sahayak Foundation (PKSF)' that helped to enhance the smoothness of the project with a budgeted amount of Taka 32,04,430+ Loan amount. The project covered 3,513 community people in Ghorjan Union of Chowhali Upazila under Sirajgonj District. A number of 4 fulltime employees (Women- 1, Men-3) and 28 part time employees (Paid Teacher: Women- 20, Paid Health Volunteer: Women- 8) are involved in project implementation.

**Note: The information about the amount of loan disbursement for Asset Creation, Livelihood, and IGA has been included in the table of IGP.**

#### Immediate Achievements:

- **Education Support Centre:** Established 20 ENRICH Education Support Centers and ran with 600 Students (Boys - 284, Girls-316);
- **Health Service Provided:** A total of 753 patients received treatment from 4 Health Camps and 1 Eye Camp, 3246 patients received treatment from 48 Satellite Clinics, 198 patient from regular Static Clinic Operation, 205 patient received Sani operation through office-based health care services;
- Distributed a total of 1354 Health Cards, 100 Sanitary Latrine Installation, 3 Tube well Installation;
- **Special Saving Fund:** An amount of Taka 9000 Special Savings has been deposited by 5 persons;
- **Beggar Rehabilitation:** Number of 1 beggar rehabilitated during the reporting period, the cumulative is 11 who are in regular follow up;
- **Total IGA Loan Disbursement:** An amount of Taka 1,90,20,000 (IGA Loan: Women: 356, Livelihood Improvement Loan: Women: 106, Assets Creation Loan - Women: 175, Livelihood Improvement Loan Disbursement: Women: Taka 10,30,000, Assets Creation Loan Disbursement: Women: 51,75,000) has been distributed for increasing the income;
- **Total Loan Outstanding:** An amount of Taka 1,65,82,790: (IGA Loan Outstanding: Female: 12419491, Livelihood Improvement Loan Outstanding: Women: 584045, Assets Creation Loan Outstanding: Women: 3579254) has been distributed.





### **CLUSTER 3: INTEGRATED MICROFINANCE AND DEVELOPMENT PROGRAM (IMDP):**

**Summary Statement:** This cluster is composed with four projects which are interrelated each other based on financial assistance and designed based on the source of fund e.g. PKSF and implement in same management structure, headed by the Director IMDP. The IMDP is implemented based on "Family Concept" where financial support, education, health-nutrition and other issue of livelihood developments are addressed in an integrated way.



#### **Project 5:**

#### **Income Generating Program (IGP)**

The project started its activities in 1991 with MMS own fund in the Char areas of Sirajgonj. In 2016 MMS received registration from MRA. Then Palli Karma Sahayak Foundation (PKSF) came forward with financial support that enhanced the program implementation and helped to expand its activities in a wider scale with a budgeted amount of Taka 169,79,52,305. **(Next year Budget Taka 200.8 Crore), Turn over Taka 145.29 Crore.** At present, the project covers 35,562 community people in 590 Villages, 64 Unions, 14 Upazilas in 03 Districts (Sirajganj, Tangail and Pabna). A number of 197 employees (Women-35, Men-162) are involved in program implementation.

#### **Immediate Achievements:**

- Increased 314 Groups, 4,366 members during the reporting period, Cumulative Groups-1942 with 35,562 members;
- **Savings:** Savings fund has been increased by Taka 4,72,04,653 and the cumulative total is Taka 175846675;
- A total of 24859 borrowers received an amount of Taka 103.7 Crore. The average loan size is Taka 39,119 (loan range minimum Taka 5,000.00 and maximum Taka 5,00,000). Increased loan outstanding by 8.8 crore during the reporting period Taka 63.1 Crore as Loan Outstanding.



- Loan fund received from PKSf Taka **19.5 crore**, loan outstanding to PKSf Taka **29.7 Crore**. Net Surplus: Taka 2.49 crore for the year.
- New Branches open 5, cumulative total Branch 25,
- Provided Taka 540,000 to 45 Students as stipend with the support from PKSf.



### IGP Activity

## MICROFINANCE LOAN STATEMENT:

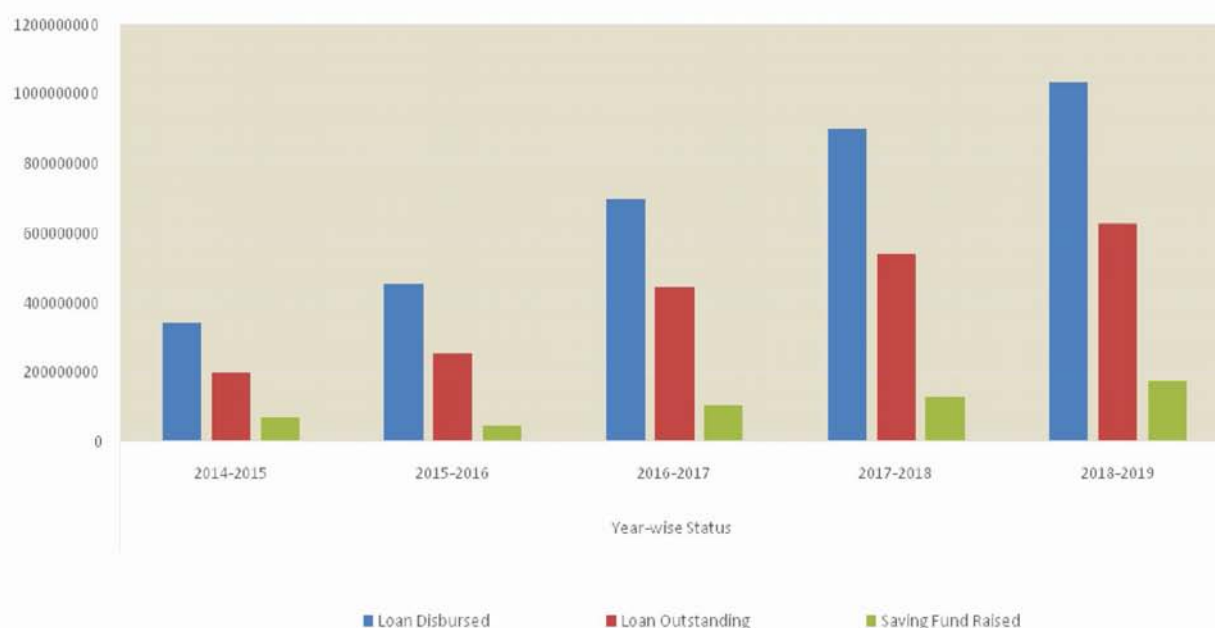
SL.	Components of the loan	No. of Borrowers	Loan Outstanding (BDT.)
<b>IGP</b>			
1	Buniad (Ultra poor)	2106	25606203
2	Jagoron (Moderate Poor)	20363	347303709
3	Agroshor (Middle/Marginalized Class)	1176	74448622
4	Shufolan	3225	114503090
5	OBA Sanitation	124	267555
Sub Total:		24503	562129179
<b>ENRICH</b>			
6	IGA	356	12419491
7	Livelihood Development Loan	106	584045
8	Assets Creation	175	3579254
Sub Total=		356	16582790
<b>IHS</b>			
9	Inclusive Home Solution (IHS)	585	52022927
Sub Total:		585	52022927
<b>Grand Total:</b>		<b>24859</b>	<b>630734896</b>



**TREND OF LOAN ANALYSIS:**

Description	Year-wise Trend (in Crore)				
	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
<b>Loan Disbursed</b>	<b>34.52</b>	<b>45.77</b>	<b>69.76</b>	<b>90.00</b>	<b>103.67</b>
<b>Loan Outstanding</b>	<b>20.20</b>	<b>25.55</b>	<b>44.46</b>	<b>54.24</b>	<b>63.07</b>
<b>Saving Fund Raised</b>	<b>7.11</b>	<b>4.68</b>	<b>10.52</b>	<b>12.86</b>	<b>17.58</b>

Year wise Loan Disbursement, Outstanding &amp; Savings

**COVERAGE UNDER MICROFINANCE PROGRAM**

Information Year	Geographical Area Covered			No. of Branch	No. of Group	No. of Member	No. of Borrower		
	Dist.	UZP	UP				Male	Female	Total
<b>2018 - 2019</b>	<b>3</b>	<b>14</b>	<b>64</b>	<b>25</b>	<b>1942</b>	<b>35562</b>	<b>34</b>	<b>24825</b>	<b>24859</b>

**Project 6:****Inclusive Home Solution (IHS)**

With a budgeted amount of Taka 9,00,00,000 received from "Inclusive Home Solution Ltd.", the project started its implementation in 2014 under the efficient management of IGP employees (no extra employee appointed particularly for this project). A total of 600 community people covered under the project in 06 Upazilas of Sirajgonj and Tangail District.

**Immediate Achievements:**

- A total of 600 families built their houses with total budget amount of taka 9 Crore;



### Project 7: ProbinJanagushthirJibonmanUnnayanKarmasuchi (A Charity Program for Senior Citizen)

In light of morality issues, a value-driven project has been implementing since 2018 which is considered as a humanitarian program for the vulnerable senior citizens (Women & Men) with financial assistance of Palli Karma Sahayak Foundation (PKSF). The project is implemented by a Program Officer with an initial budgeted amount of Taka 3,50,200 which covered 757 vulnerable old-aged people (Women-366 and Men- 391) in Ghorjan Union of Chowhali Upazila under Sirajgonj District.

#### Immediate Achievements

The following activities have been implemented during the reporting period. A total 757 old-aged people received support in cash and kind slike:



- Old-age Honorarium-6 (for One time),
- Most Senior Citizen awards-6,
- IGA Training received:60,
- Health Support service: 132,
- Funeral obsequies: 21 (Taka 2000 Per Person),
- Old-age Monthly Allowance: 79 (BDT.500 Per person),
- Blanket Distribution: 50 pcs to 50,
- Warm scarf distribution: 50 Persons,
- Umbrella Distribution: 20 Persons,
- Commode distribution: 20 Persons,
- Walking Sticks: 20 Persons,
- Wheel chair distribution: 2 Persons.

### **CLUSTER: MANAB MUKTI ACADEMY FOR EDUCATION AND RESEARCH (MAER):**

**Cluster Summary:** MAER covers education and research programs that include School feeding Program, Formal-Non Formal Education, Training Centre and Agro-based Innovative Research Projects. A total of 20 Education Support Program with 600 students are running under IMDP. In addition, a number of 4 Secondary Schools with 524 students covered under CCCCA project.





TOTAL SCHOOL COVERED THROUGH EDUCATION PROGRAM				
Sl.	Category of Schools	No. of Schools	No. of Students	Implemented by
1	Formal Primary School	1	435	Manab Mukti Academy
2	Non-Formal Primary School	20	600	SMART Project under IMDP
	<b>Total:</b>	<b>21</b>	<b>1035</b>	
3	Formal Primary School (involved in Biscuits distribution only)	132	27,354	School Feeding Program



### Project 8 School Feeding Program in Poverty Prone Areas

The project started its implementation in May 2015 (To be continued) with the financial support of 'Department of Primary Education – WFP' with a budgeted amount of Taka2,32,37,736 (Budget for this year-46,12,160). A total of 10 employees (Women-2 and men-8) are involved in project implementation and covered 27354 Students in 132 primary schools in 7 Unions of Chowhali Upazila under Sirajgonj District.

- Covered all students under biscuit program and updated all files and registers related to Nutritional Energy Biscuits in all 132 schools;
- Increased enrollment by 10%. Increased the rate of promotion by 6% (In 2017 - 90.44, 2018 - 95.73);
- Developed 585 "Khude Dacter" who are actively working in 195 small groups. Covered 95% students under deworming program;
- A total of 98 vegetables gardens cultivated in 98 schools campus;







### Project 9: Formal and Non-Formal Primary Education:

The project has been started in January 2011 and continuing with the own fund of MMS with a budgeted amount of Taka 7,03,600. At present, a total of 04 Formal Primary Schools are running in 04 Villages of 03 Unions under 3 Upazila of Sirajgonj District with 14 Teachers out of which 10 are women.

#### Area Covered:

Sl. No. Centre	Branch	Village	Union	Upazila	District
1	Manab Mukti Academy (Main Branch)	Khash Bara Shimul	Soydabad	Sadar	Sirajganj
2	Soydabad	Soydabad	Soydabad	Sadar	Sirajganj
3	BakBhaura	BakBhaura	Rajapur	Belkuchi	Sirajganj
4	Teghuri	DakkhinTeghuri	Ghorjan	Chowhali	Sirajganj

#### Immediate Achievements:

- A total of 115 students successfully completed PSC (GPA 5-1, Scholarship received-1) from the year 2011-2018;
- One students received award Taka1000 by the Local Elected Representative;
- After completing grade 6, a total of 90 students are studying at higher secondary education those who were dropped out students.





## Project 10: Agro-based Research and Innovative Project:

In January 2005, MMS took an initiative to piloting an innovative project with a view to 'promoting agro-based innovative products using eco-friendly technologies towards 'High Value Crops'. The project started working with three components like;

1. Agriculture (Agriculture Farm, fish-culture, horticulture, apiculture);
2. Weaving (Handloom Factory);
3. Poultry & Livestock Farm (Cow, Sheep (Garol), Poultry, Especially Turkey Chicken), Dairy Farm, Pigeon Raring). A total of 25 Cows, 4 Garols (Sheep), 65 Turkey Chicken, 36 Teeter Chicken, 104 Local breed Chicken and 28 Pigeon are raring in the farm.

This initiative is considered as a long-term initiative where new and innovative ideas will be generated and tested out to bring about changes in the agriculture, livestock and weaving sector of char areas that can open windows for the poor and marginalized farmers to a wider scale of agricultural practices producing high yielding varieties of products round the year and earn the capacity of cultivating climate adaptive crops.



The project created employment opportunity for 07 program participants and opened a tiny source of income generation which is considered as an innovative opportunity within the target community as well as organization to encourage new innovations and ideas on the agricultural sector. Also MMS initiated agriculture-based development through agro-based study, research and learning and piloting those ideas in to the practical actions in the disaster-prone areas. This project also addresses the emergency needs beyond the existing set project activities which are not budgeted in the

project. This initiative can open the window to piloting and replicating new development ideas and research-based innovations in agriculture, livestock and weaving sectors. An amount of BDT.9,25,210.00 has been planned for the reporting period.

### Major Activities implemented:

- Beef Fattening, Milking Cows, Local bread Poultry, Tacky High Breed Poultry, Titir China Poultry, Chick production through Incubator, High Breed Grass Production, Vegetables Production, Horticulture Production, Varmi Composed Fertilizer Production, etc.

### No. of Project Employees:

- The project runs by the effort of 4 employees (2 Women) who are skilled in Agriculture productions. Additional person power hired as and when required.

### Immediate Achievements:

- Meet up own demand of MMS and demonstrated for marketing;
- A number of 600 trees have been planted;





## **Project 11: MMS Training Centre:**

With a view to addressing the issue of 'Human Resources Development' of the community level program participants, own employees and the development professionals of other organizations, The Training Centre has been established in 1995 with the identity as "Manab Mukti Academy". A professional team of Training Facilitators are involved in providing training to the participants. In addition, a group of competent Professional Trainers of different fields of expertise are included in a training pull those are made available based on requirements of training courses as fulltime facilitator or part-time resource persons.

- The Training Centre is situated on the bank of river Jamuna closed to Bangabandhu Bridge which is situated a little away from the crowded city and surrounded by huge natural beauties where river flows, green blesses, bird chirps and open air creates natural weaves together. MMS Training Centre runs its activities under the umbrella of Manab Mukti Academy;
- Training Centre has got two classrooms with 40 capacities and one big seminar room with 100 capacities which are well-equip with modern equipments and training logistics with 100 lodging facilities at a time. The accommodation facilities are well decorated with beds and toiletries. It has both air-conditioned and non-air-conditioned, as well as single and shared rooms for the participants.



- The Training Centre has an open dinning facility with decent and natural environment and capable to provide delicious food items with local tests in a natural environment where 100 guests can be accommodated at a time. The Training Centre usually remain busy round the year for training, workshops, seminars and meeting purpose and meeting up the organizational requirements and also it is open for the use of other organizations. During the reporting period a good number of participants and guests are hosted in the training venue.

Presently, the training Centre is running by MMS and the training venue is open for organizing trainings, workshops, seminars meetings, cultural gatherings and picnics for the participants of government and non-government organizations nationally and internationally. The Training Centre was occupied by a total of 1572 participants of MMS and from other GO-NGOs. MMS planned an amount of Taka 39,90,085 as budget for this year. Based on the project requirements good number of training courses has been organized at the community level. The Centre is well-managed by a team of 06 employees, out of which 03 are women.





#### **Major Activities of Training Centre:**

- Organizing training, workshop, seminar, meeting as part of Human Resource Development;
- Providing support for ensuring accommodation facilities for the guests;
- Venue for facilitation of Training;
- Organized different Events Like; different types of Cultural Functions, Picnics and so on.

#### **Immediate Achievements:**

- A total of 1572 participants attended in Training, Workshops and Meetings out of which 789 have been organized within the Training Centre and 783 organized in the field under the supervision of Training Centre through different projects of MMS. Among the participants 1144 are women and 428 are men;
- Provided food & accommodation support to the participants and guests (Donors including PKSf, representative from LGIs and District Administration and other Visitors).



# Chapter 4

## FINANCIAL MANAGEMENT





## PROCESS OF FINANCIAL MANAGEMENT

A smooth functional system has been developed by introducing a set of controlling mechanism and keeping the principle of 'Zero Tolerance' for effective financial management within the organization. The mechanism helps to protect the fraud and corruptions and maintains the process of cost effectiveness. MMS follows the principles of 'Bangladesh Financial Management Standard' and shows high level of commitment to maintain the transparency and accountability in the total process of financial transactions. The 'Financial Information System' includes a package of set guidelines on financial transactions including finance principles and effective resources management which is the basis of all financial transactions. The process of financial management in every step is clearly mentioned in MMS financial policy. Review of financial guidelines is a continuous process for updating the financial system for effective uses of resources. According to 'Delegation of Authority Chart', at least three persons are assigned to put signature in every single payment.

### Financial Controlling Mechanism:

A unique 'Financial Information System (FIS)' has been developed that supports MMS management through providing finance and accounts related information from fields in a regular basis which helps taking appropriate decisions in financial transactions. The 'Internal Audit Team' provides periodical audit support to all the projects after every four months in a regular basis. 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 members of management team make frequent visits to the project areas for supervision and monitoring which supports maintaining fair transactions and help to reviewing the financial transactions and to prepare financial reports for analyzing by monthly 'budget and expenditure plan'.

The following steps and principles which are practiced in a regular basis to maintain each and every transaction that led MMS to effective utilization of total financial resources.

**Basic Accounting System:** The 'Books of Accounts' of the organization maintains on accrual basis. The organization also follows the guidelines and instructions of the donor/lending agencies with regard to record keeping in accordance with the 'terms of the agreement'. MMS maintains separate set of 'Books of Accounts' for recording all financial transactions or operations exclusively incurring within the organization. MMS follows the principle of 'Double Entry' system on 'Accrual Basis'. At the end of each financial year, the entire financial operations and the final accounts of MMS integrated with the relevant program/project accounts.



**Accounting Software System:** MMS maintains an 'Accounting Software Operating System' by using Tally and Data 'Soft system'. All kinds of data and information related to accounts and finance are collected and consolidated through the software. This system helps to produce swift accounting of all income and expenses and preparing default reports. Also this system helps to avoid all kinds of arithmetical errors.

**Joint Signature System:** To avoid the risks and fraud in financial transactions at every step, MMS maintains separate account for each project/programs and maintain the provision of 'Joint Signature Transaction' policy. Three persons are assigned to put joint signature on all payments.

**Delegation of Authority:** MMS developed a 'Delegation of Authority Chart' and follows strictly in every step of all kinds of transactions for making the transactions easy and default. This mechanism helps to save time and minimizes the cost of transactions.

**Value for Money:** MMS follow the principles of 'Value for Money' for maintaining cost effectiveness, economy and quality. Cost effectiveness gets high priority as and when transactions are made. This principle helps to reduce the excess costs and increase the efficacy to maximum utilization of fund for project activities.

**Donor Compliance:** Donor compliances are always responded with due honour that helps to avoid the gaps between the two parties and strengthen relationship with the donor.

**Government Compliance:** MMS strictly maintains the government compliance like NBR rules and regulations, Micro Credit Regulatory Authority (MRA) rules 2010 and NGO Affairs Bureau (NGOAB) compliance of government rules for foreign fund management.

**Transparency and Accountability:** As per the principles of financial policy, MMS follows the process of transparency and accountability in every step of transactions. The program participants get the opportunity to be involved in projects activities, budgeting and all kinds of 'directly paid' project expenses.

## FINANCIAL INFORMATION: BUDGET, IT'S TREND AND RECEIPT & PAYMENT

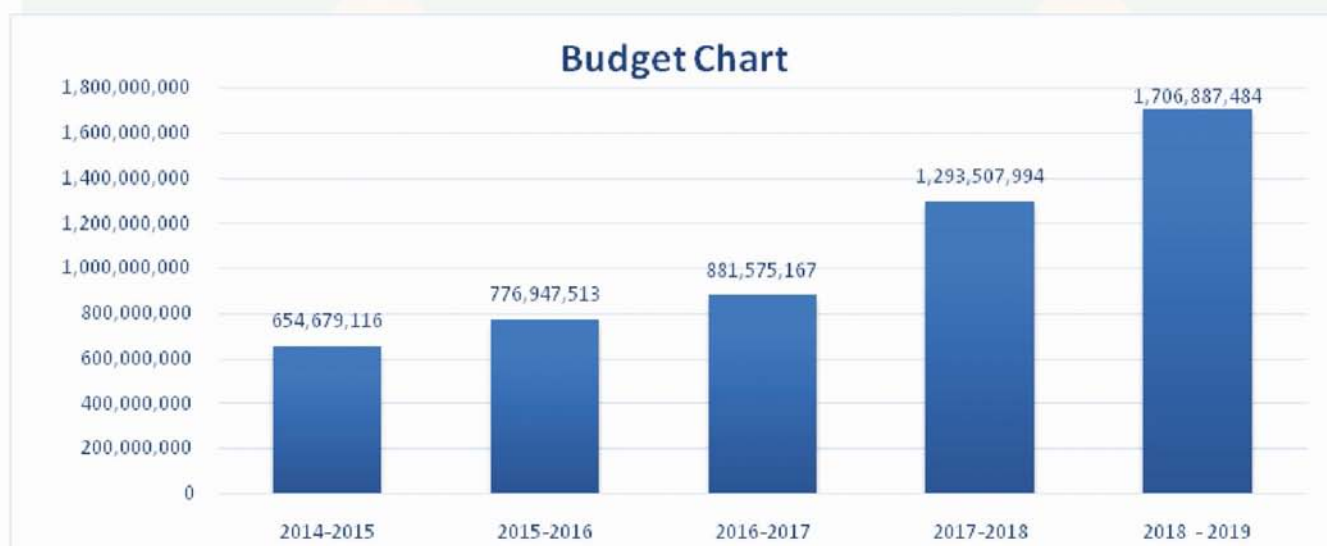
### ANNUAL BUDGET

Year	Budget	Receipt/ Income	Total Expenditure	Burn Rate
2017- 2018	1,293,507,994	1,282,080,845	1,274,843,421	98.56%
2018 - 2019	1,706,88,7484	1,370,611,315	1,343,814,165	78.73%



**TREND OF LAST 5 YEARS BUDGET:**

Graphical (Bar Chart) Presentation of 5 Year Budget and rate of increment		
Budget Year	Total Budget	% of increment
2014-2015	654,679,116	8%
2015-2016	776,947,513	16%
2016-2017	881,575,167	12%
2017-2018	1,293,507,994	68%
2018 - 2019	1,706,887,484	32%

**TREND OF LAST 5 YEARS FINANCIAL TRANSACTIONS**

Graphical (Bar Chart) Presentation of 5 Year Budget, Receipts & Payments			
Budget Year	Total Budget	Total Receipt	Total Payment
2014-2015	654,679,116	655,621,672	653,660,924
2015-2016	776,947,513	783,262,026	774,336,346
2016-2017	881,575,167	974,831,865	964,350,586
2017-2018	1,293,507,994	1,282,080,845	1,274,843,421
2018 - 2019	1,706,887,484	1,370,611,315	1,343,814,165





ASHRAF UDDIN CO. Chartered Accountants

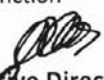
**Manab Mukti Sangstha(MMS)**  
**Khas Bora Shimul, Saydabad, Sirajganju**  
**Consolidated Balance Sheet-Financial Position**  
**As at June 30, 2019**

Figures in Tk.

Particulars	Note	30 June 19 Amount in BDT	30 June 18 Amount in BDT
<b>Property &amp; Assets</b>			
<b>Non-current assets</b>			
Property , Plant & Equipments	37	63,481,171	34,247,720
<b>Total Non-current assets</b>		<b>63,481,171</b>	<b>34,247,720</b>
<b>Current Assets</b>			
Loan to Members	38	630,734,896	542,434,213
Loan Account	39	17,584,067	3,431,378
Investment in FDR	40	59,474,700	25,800,941
Advance & Pre-payment	41	1,388,108	1,302,092
Livestock and other assets	42	1,799,830	700,000
Bill Receivable	43	1,744,082	1,363,501
Security for VGD Program	44	100,000	
Cash & Bank Balance	45	63,023,348	36,912,319
<b>Total Current Assets</b>		<b>775,849,031</b>	<b>611,944,444</b>
<b>Total Property &amp; Assets</b>		<b>839,330,202</b>	<b>646,192,164</b>
<b>Fund And Liabilities</b>			
<b>Fund &amp; Reserves</b>			
Capital Fund	46	171,572,361	153,078,533
Reserve Fund	47	16,162,538	14,569,394
<b>Total Fund &amp; Reserve</b>		<b>187,734,899</b>	<b>167,647,927</b>
<b>Non Current Liabilities</b>			
PKSF Loan	48	126,504,163	102,641,665
I H S Loan	49	39,687,500	54,687,500
<b>Total Non Current Liabilities</b>		<b>166,191,663</b>	<b>157,329,165</b>
<b>Current Liabilities</b>			
PKSF Loan	50	170,637,502	126,379,163
I H S Loan	51	15,000,000	15,000,000
Loan Account ( Other)	52	6,073,544	13,645,237
Savings Fund	53	175,846,675	128,642,022
Reserve & Provision	54	45,232,102	13,058,064
Others Fund & Liabilities	55	72,613,817	24,490,586
<b>Total Current Liabilities</b>		<b>485,403,640</b>	<b>321,215,072</b>
<b>Total Fund &amp; liability</b>		<b>839,330,202</b>	<b>646,192,164</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

  
**Head of Finance & Accounts**

  
**Executive Director**

Signed in terms of our separate report of even date annexed.  
 Date : 16 July-2019



  
**Md. Mohiuddin Ahmed Rajib, FCA**  
 Partner  
 Ashraf Uddin & Co.  
 Chartered Accountants



## CONCLUSION

All those national and global issues in development sector like; climate change issues, squishing fund flow, changing community needs and upgrading the capacity of non-profit organizations have been the major challenges of the NGO sector in Bangladesh. Those challenges are signaling the NGO sector to find out the effective overcoming strategies and to generate alternative sources of funding that may help to continue their programmatic interventions smoothly. Emphasis should be given to ensure community participation in terms of both partnership developments in program planning and sharing the budget required to effective implementation of the development projects. Side by side, community-centered program implementation, grassroots' organization development, leadership dynamism and developing institutional capacity may provide the NGOs with effective ways to overcome the situation and to ensure programmatic sustainability. The Annual Report 2018 – 2019 has been developed based on the program activities implemented during the reporting period and their immediate major achievements. The process of developing the report provides MMS with some practical learning about the organizational environment and the process of program implementation which may help to take needful measures to overcome the low-falls happened in the past and keep up the strengths achieved and use those in upcoming actions.



TERMS	ACRONYMES
<b>MMS</b>	Manab Mukti Sangstha
<b>CCA-DRR</b>	Climate Change Adaptation and Disaster Risk Reduction
<b>IMLDP</b>	Integrated Microfinance and Livelihood development Program
<b>IDPH</b>	Integrated Development Program on Health Nutrition Wash
<b>MMAER</b>	Manab Mukti Academy for Education and Research
<b>IGP</b>	Income Generating Project
<b>FGD</b>	Focus Group Discussion
<b>LGIs</b>	Local Government Institutions
<b>PWD</b>	Persons With Disabilities
<b>SP</b>	Strategic Plan
<b>MIS</b>	Management Information System
<b>CSP</b>	Community Service Promoter
<b>CDV</b>	Community Disaster Volunteer
<b>CHV</b>	Community Health Volunteer
<b>SAM</b>	Severe Acquit Malnutrition
<b>MAM</b>	Medium Acquit Malnutrition
<b>VDAP</b>	Village Development and Adaptation Plan

### THE TEAM MEMBERS INVOLVED IN DEVELOPING THE MMS ANNUAL REPORT 2018-2019

Edited by : Md. Habibullah Bahar, Executive Director.  
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 Facilitated by : Mohammad Habibur Rahman, Consultant.

Design and Printed by : Md. Sofiullah Maktum  
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