

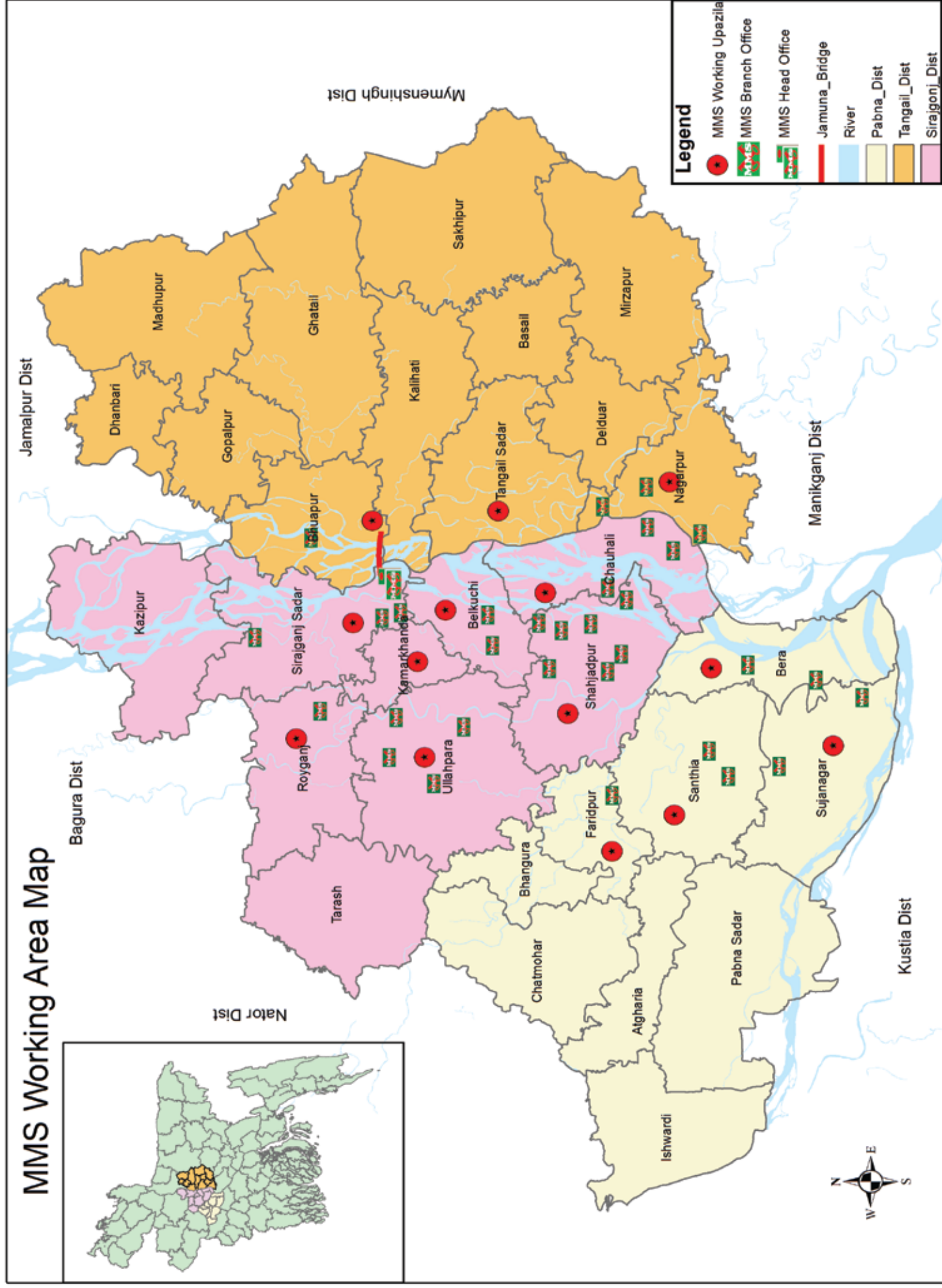
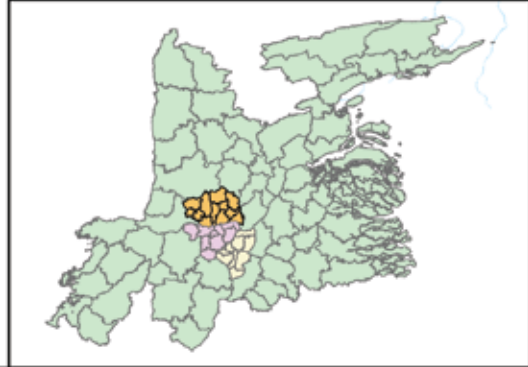
# Annual Report

## 2021-2022



**Manab Mukti Sangstha (MMS)**

# MMS Working Area Map





## CHAUHALI: A REMOTEST ISLAND OF SIRAJGANJ, THE ROOT OF MMS:

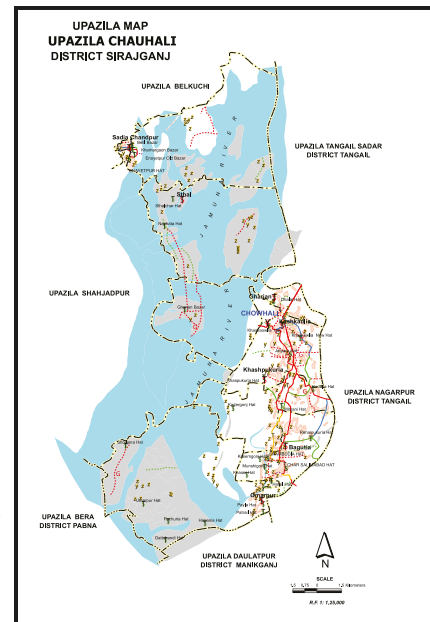
Chauhali is the remotest island of Sirajganj District, from where MMS started its journey in 1984. The people of island char areas are most vulnerable due to river erosion, flood, drought, and so many disasters happened frequently. The people of this area usually affected by several disaster in the same year. Sometimes, same disasters like; flood and river-bank erosion affect this community more than once in a season.

The char community was bound to live with huge problems due to insufficient health & education facilities, no electricity, lack of communication system and without any sustainable sources of employment & income generation. Every monsoon, river erosion displace the people and make them bound to migrate from one place to another.

Due to river erosion, thousands acres of cultivable lands and settlements have been lost, people become landless and the newly raised char lands are treated as government property. As a result, people of this area lost their entitlement in their own lands permanently. There is less opportunity in agriculture production due to sandy soil, people were bound to cultivate the traditional cultivation so that they have to cultivate low-value crops with low production.

The Island is totally remains out of the development process of government or any other development agencies from the very beginning. As a result, the people of this areas were remaining out at the national development process. Day by day, the people of this area are becoming poor due to lack of sustainable development.

Considering the vulnerable situation of the poor community, MMS started working with these backward people in January 1984 with the objective to bring sustainable changes in their livelihoods and building a climate-resilience community. In fact, Chauhali is the root of MMS development initiatives.



## MESSAGE FROM THE CHAIRPERSON



*"I would like to thank all our valuable stakeholders including program participants, community people, civil society members, Local Government Representatives, Local Administration, Donor Agencies, NGOs, INGOs, representatives and all other well-wishers for their continuous support and cooperation to MMS throughout its 39 years development journey."*

**Md. Abdur Rob Montu, Chairperson**

Manab Mukti Sangstha (MMS) is a community-driven Development as well as Humanitarian organization working since 1984. The global development process has been interrupted due to COVID-19 since last two years and trying hard to bring forward the back lock coverage in to the normal development process.

The process of community development, which is very difficult, became slower and interrupted due to lots of geographical, political, social and economic constrains which created impacts to the process of national development in the areas of poverty reduction, women empowerment, health & nutrition, education, employment and income generation through micro finance and on the issues of climate changes adaptation.

The NGOs of Bangladesh along with the government are struggling to overcome the situation. MMS also contributes to the issues mentioned and other issues of development stated in SDGs, mostly, at the community level and also at national levels. A committed team of MMS with dynamic leadership efficiently proved their outstanding performance in the past. The active participation of our program participants helped to effective implementation of the programs and to achieve the program goals.

I am very pleased to present on behalf of general and executive committee, our Annual Report for the financial year 2021-2022 which reflects the organizational growth, program achievements, financial overview and the future directions and the strategies of the organization.



## FOREWORDS:



*“We are pleased to publish the “Annual Report 2021-2022” as one of the regular practices of the organization and to keep our stakeholders updated about the changes that happened through the implementation of all our development interventions”*

The year 2021-2022 was very crucial and transitional year for us in the post-covid-19 situation. MMS was the frontline fighter of COVID Pandemic. Since its establishment, MMS has been working along with the community people in every disasters with full commitments.

MMS has been completed a journey of 39 years with full momentum and dynamism for ensuring the sustainable community development through implementing the integrated development programs and developing a climate-resilience community in char areas. From its inception, the organization works with the most disaster and poverty-prone riverine community of Jamuna in Sirajganj, Tangail and Pabna District. Initially, MMS faced lots of constraints and challenges for continuing the journey forward. Day by day, the acceptance and reputation of MMS has been increased among the grassroots, civil society, the government and the donors at local and national levels which helped to strengthen the level of confidence of working together with the people. MMS works in achieving the mid-term goal of “Vision-2040” and bring a process of dynamism within the organization for building institutional capacity. The year 2021-2022 is considered as a challenging period for the organization due to post covid-19 and limitations in the global fund-flow for the developing countries. Considering all these limitations, we are pleased to publish the “Annual Report 2021-2022” to maintain the regular practice of the organization and to make our stakeholders update about the changes happened through implementation of all our development interventions.

On behalf of myself and the organization, I would like to congratulate the colleagues of MMS who fought against the all those adverse situation of pandemics and natural disasters and shown their confidence and commitment to overcome all those vulnerabilities and effectively implemented the programs as per our operational plan. I am thankful to the donor agencies who came forward with need-based support and stand beside the affected community. I am grateful to the honorable members of General Committee (GC) & Executive Committee (EC) for their overall support and commitment to the organizational development.

**Md. Habibullah Bahar**  
Founder Executive Director





## MMS BOARD MEMBERS



**Md. Abdur Rob Montu**  
Chairperson



**Mrs. Nazneen Chowdhury**  
Vice Chair



**Md. Abdur Rashid**  
Vice Chair



**Md. Riaz Uddin**  
Founder Executive Member



**Mrs. Jinnat Ara Ferdaus Monika**  
Executive Member



**Md. Sirajul Islam Suruz**  
Executive Member



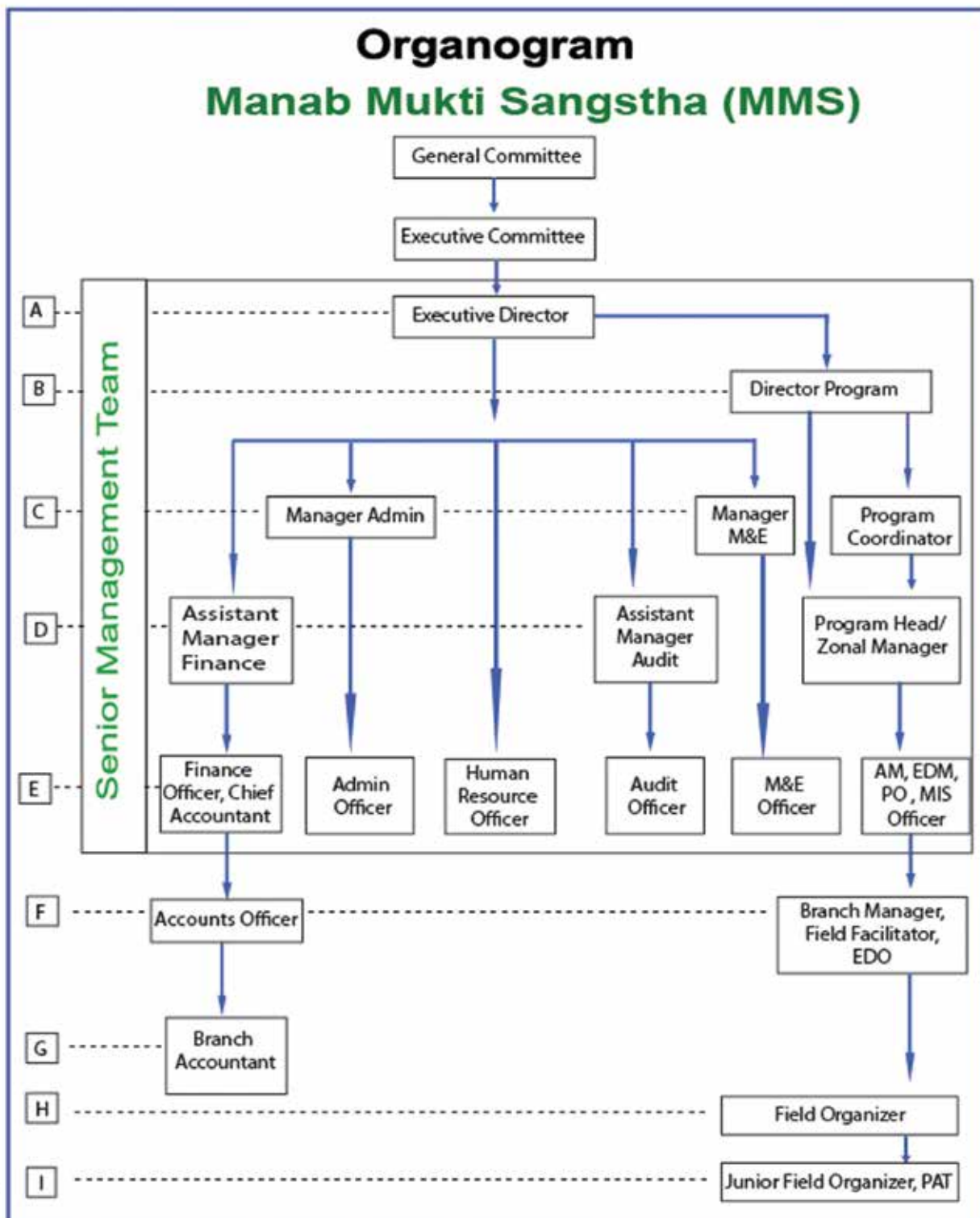
**Mrs. Husnara Begum**  
Executive Member



**Md. Aminul Islam Juel**  
Executive Member



**Md. Habibullah Bahar**  
Founder Executive Director  
and General Secretary



  
Md. Habibullah Bahar  
Executive Director  
Manab Mukti Sangstha (MMS)

  
Md. Abdur Rob Mantu  
Chairman  
Manab Mukti Sangstha (MMS)

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## EXECUTIVE SUMMARY

The impact of COVID-19 has pushed back the lives and livelihood and hampered the total process of development all over the country including MMS interventions. Even though, MMS implemented the programs very successfully as per the operational plans because of active community participation and commitments of staff members. A short discriptions of the basic information of MMS, annual program achievements, the organizational development, the project profile and the financial management including the audit report are presented in the Annual Report 2021-2022.

The Annual Report 2021-2022 starts with the “Basic Information of the Organization”.  
The 1st Chapter highlights the Geographical Coverage, Programs Covered, Staff Strengths and Legal Status.



The 2<sup>nd</sup> Chapter describes about the Organization Oevelopment which include Vision, Mission, Organizational Background and Strategic Approaches with Major focuus areas.



The 3<sup>rd</sup> Chapter highlights about the Profiles of Program/Projects implemented during the reporting period which include the projects summary and key achievements.



The 4<sup>th</sup> Chapter analyzes the summary of “Finance and Accounts Management” of the organization which include the total financial management system including external Audit Report.



## CHAPTER 1: BASIC INFORMATION

Geographical Coverage at a Glance				
Description	District-wise Breakdown			
	Sirajganj	Pabna	Tangail	Total
Upazila	09	4	4	15
Municipality	2	2	-	4
Union	60	30	15	105

Direct Program Participants				
Total Families		Total Population Coverage		
67970	Women-Headed HHs	Women	Men	Total
	464	170,830	169,020	339,850

Total Students Covered			Under 5 Children
Boys	Girls	Total	2296
420	605	1025	

Staff Strengths								
Staff Members					Community Service Promoter-CSP (Community Volunteers)			
Type of staff	Women	Men	Men	Total	Type of Volunteer	Women	Men	Total
Regular	61	227	227	288	---	---	---	---
Contractual	33	6	6	39	Non-Paid	25	75	100
Total	94	233	233	327		25	75	100

Legal Status		
Name of registration authority	Registration Number	Date of Registration
NGO Affairs Bureau	FDR-344	28.01.1990
Society Act	S-3003(546)	31.12.2002
Micro-Credit Regulatory Authority	No.-21112-00001-	09.10.2016
(MRA)	00762 MRA-0000788	14.12.1985
Social Welfare Certificate	Siraj-135 (291)/85	
Taxpayer Identification Number-TIN	760156773620	10.05.2014
Gratuity and Provident fund	Approved by NBR	

### Development Partners

- ❖ Oxfam In Bangladesh
- ❖ Save the Children
- ❖ Concern Worldwide
- ❖ Palli Karma-Sahayak Foundation (PKSF)
- ❖ Department of Primary Education
- ❖ World Food Programme-WFP
- ❖ Department of Women Affairs
- ❖ World Bank
- ❖ NGO Forum – UNICEF

- ❖ Practical Action Bangladesh
- ❖ Inclusive Home Solution Ltd.
- ❖ Welt Hunger Hilfe & BMZ
- ❖ Action Contre la Faim (ACF)
- CSR Fund**
- ❖ Shafique Munawar Family & Friends
- ❖ Standard Chartered Bank
- ❖ Gawher Nayeem Wahra





## CHAPTER 2:

### ORGANIZATION DEVELOPMENT

#### **VISION:**

“Establish a Discrimination-free Climate-resilience Society”.

#### **MISSION:**

“Enhancing the process of socio-economic development through empowering people and building a Climate-resilience Community”.

#### **MMS: A Development As Well As A Humanitarian Organization:**

MMS is a right-based development as well as humanitarian organization working since 1984. It grownup in riverine Char areas, works with Char-community, earned hands-on experience on Char-related issues & familiar with the livelihoods of Char-community and invests all its capacities to ensure the community participation and enhance the process of Livelihood Development of Char Community. MMS implements activities in two dimensions; “Climate-resilient Livelihoods Development” and “Humanitarian Actions”. MMS implements programs on the areas of CCA-DRR, Health & Nutrition, WASH, Education, Child Rights, Women Empowerment, Food Security, Disaster-adaptive Agriculture & Livestock, Entrepreneurship Development, Social Security, Child Protection, Human Dignity, Humanitarian Assistance and Institution Building of Grassroots as well as the Organization itself. MMS considers the issues of CCA-DRR, Gender and Child Rights issues as the crosscutting components which are in-built in all the development projects. MMS works with the mission to “Enhancing the process of socio-economic development through empowering people and building a Climate-resilience Community” with the Vision to “Establishing a Discrimination-free Climate-resilience Society”.

MMS develop and follows the policies and procedures which are implemented through effective practicing and promoting that help to develop a workable standard culture within the organization. MMS expects to set “good examples” in everyone’s personal & professional behavior and replicate in program implementation.

#### **MMS: A Specialized Organization:**

MMS has got some special capacity and expertise in program implementation which made MMS different from others. It is mainly a Char-based organization that focuses mostly on the livelihood development of Char-land community which is very much challenging.

**Char-focused Organization:** MMS born in Char area, works with Char community and think about the livelihood development for developing a climate resilience char community which helped MMS to earn capacity to be a specialized organization on Climate Change Issues.

**Competency in CCA-DRR:** CCA-DRR is one of the cross cutting issues of the organization. As a Char-based organization, MMS earned the capacity to address the issues of CCA-DRR and works to reduce the sufferings of disaster-affected community through introducing different climate-adaptive measures. MMS is providing technical, financial and input support to build the climate-resilience capacity of the char community.

**Experienced in Humanitarian Responses:** People of Sirajganj, Pabna and Tangail Char community are always lives with Disaster and fights against different kinds of Disaster. As a Char-based organization, MMS earned the capacity to run emergency humanitarian responses. MMS have been implementing disaster response programs since 1987 flood and responded 1988, 1991, 1995, 98, 2004, 2007, 2017, 2019, 2020 floods. MMS is well equipped in managing relief and rehabilitation program effectively with a team of skilled workforce, logistics and equipment. It has updated policies and guidelines on humanitarian responses.

**Experienced in working with Hardcore Poor and Underprivileged Group:** The development activities of MMS mostly focus on changing the vulnerable condition of hardcore poor families' special emphasis has been given to women, hardcore poor, PWDs and ethnic minorities.

**Good Governance:** MMS ensures good governance at all level of its capacity and in program implementation. MMS implements projects directly with local government institutions (Union, Upazila and Municipalities) and works for promoting good governance at local level. It has good relationship with INGOs and Local & National Platforms that plays a vital role to ensure enabling environment in program implementation. MMS follows the principles of participatory decision making process in designing, implementing & monitoring the program activities and formulation of strategic issues of MMS along the staff members. Grassroots Community, Local Government & Local Administration and Civil Society at wider level.

**Gender and Women empowerment:** Women empowerment is considered as one of the major strategic issues and integral part of the organization which is a crosscutting issue at all level of organizational practices.

**Promoting “Integrated Approaches for Sustainable Development”:** MMS follows integrated development approach targeting ‘all the members of a family’ and ensures all kinds of services to the targeted community.

**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 ‘Project Designing, Planning, Budgeting and Implementation. To ensure the Transference and Accountability at all level MMS has Policies and Guidelines like; Human Resource Management, Gender, Financial Management, Admin and Logistic Management, Ethics and Code of Conduct, Whistleblowing, Prevention of Criminal Practices, Safeguarding etc. Also Project-wise Operational Guidelines help MMS to effective program implementation.

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 vulnerable community towards building a climate-resilience community.



### MMS Strategic Approaches:

MMS, actually, is a Char-based development organization that works with the disadvantaged community of char-basin areas of Jamuna River. The organization implements its activities in two dimensions. The first one is; focusing the “Climate Changes and Livelihood Development” of the char community and the second one is focusing on the “Humanitarian Actions and Disaster Risk Reduction (DRR)” issues. Based on the community needs and organizational capacity, MMS developed eight strategic approaches for effective implementation of the programs and achieving the organizational goal. MMS considers these strategies as guidelines for implementing program activities and indicators to tracking the program achievements. At the end of the project duration, MMS implements all its program achievements based on these strategic approaches.

In order to archive the organizational goal and objectives, all the program interventions of MMS focus specific issues of development based on the major strategic programs. The major focus area of programs are;

1. Climate Change Adaptation and Disaster risk Reduction (CCA-DRR)
2. Women Empowerment
3. Education
4. Health and Nutrition
5. Economic Empowerment through Entrepreneurship Development, Employment Creation and Income Generation
6. Institution Development, and
7. Humanitarian Actions and Emergency Support

Investing all its efforts and commitments, MMS achieved considerable amount of results from the inception till now which are addressing the strategic approaches directly and indirectly. The strategic approach are mentioned below;





**Strategic Approach 1: Developing Disaster Resilience Community through Disaster Risk Reduction (DRR) and Calamite Changes Adaptation (CCA):**



All the development programs of MMS are designed focusing the disaster related issues as a crosscutting factor in implementing the development initiatives. Considering all these vulnerabilities, MMS aims to develop a climate-resilience society within the river-basin community. So this is one of the major strategies for the organization.

**Focused Area:** MMS implements all its program activities focusing disaster preparedness, disaster risk reduction and climate change issues. In designing and implementing a project, area specific potential disasters have been considered based on which 'Disaster Contingency Plans (DCP)' have been developed. Emergency savings and material unit have been developed by collecting funds from different sources for smooth and on time implementation of the contingency plan. MMS also prepared "Vulnerable List" for correctly identify the actual vulnerable groups in the commanding area which help providing support and services to the right person on right time.

MMS plays pioneer roles in Disaster Management with its skilled manpower in the 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 directly worked with disaster-affected people. MMS is working on disaster management program round the year that focused on preparedness, anticipatory issues, networking, humanitarian assistance and recovery activities.

MMS has been contributed to climate-adaptive agriculture; flood tolerant crops demonstration, promoting renewable energy, organic vegetable cultivation, communal infrastructure construction/re-construction, educational institution infrastructure development, flood-resilience tube-well and toilet facilities in the char community.

**Strategic Approach 2: Enhancing the Process of Quality Education through Implementation of Formal and Non-formal Education:**



It is very difficult to ensure quality education for the children of char community where quality education is totally absent. A few schools exist in the char areas without having quality and conducive learning environment. One of the mandates and priority areas of the Organization is to ensure quality education and increasing literacy rate within the Char community.

**Focused Area:** MMS implement formal and non-formal education aiming to ensure education quality and addressing the dropped-out and out of school children. Also focus on continuation of ‘Education in Emergency’ during disasters. “Access to education” the program opened the windows for the distressed and vulnerable children through establishing formal and non-formal education centers in the remotest areas.

MMS also promotes health and personal hygiene of the students & their families through the education programs. The awareness building related to sexual reproductive system among the adolescent girls and boys is a continuous process of MMS’s education programs.

Organization provides teaching support including reading & writing materials, activate School Management Committees (SMC), form Teachers-Parents Forums (TPF) and provide assistance to infrastructure development and promote WASH facilities in school compound for the students and teachers.



### Strategic Approach 3: Supporting Maternal & Child Health and Nutrition (MCHN) Services and Sexual & Reproductive Health Services (SRHS):



Health hazard is one of the most common and prominent issues of the people, specially, within the women and children which lead to poverty and vulnerability. MMS works for enhancing health and nutritional status of the char community. MMS efforts to develop a system of providing smooth health services to the community so that they can get easy access to these services at any time for their family members. Family is considered as the unit for providing all kinds of health services in a holistic approach to improve the overall nutritional status of char community.

**Focused Area:** MMS provides health services both clinical and non-clinical support of common diseases. All kinds of health services are provided by specialist physician through satellite clinic, health camping, static clinic etc. In case of specialized services, MMS refers the patients to Upazila Health Complex (UHC) and Zila Hospitals through developing referral linkages. MMS monitors health information and measure the nutritional status of the children and works on improving the nutritional status by providing micronutrient and counseling support on Sexual and Reproductive Health Services (SRHS).



#### **Strategic Approach 4: Developing Self-reliant Community through Economic Development:**



Most of the community people are poor and vulnerable because of low income and lack of sustainable employment opportunities. With a view to bringing about sustainable changes in the areas of poverty alleviation and women empowerment of the Jamuna river-basin community, MMS started implementing the Income Generating Program (IGP) since 1991.

**Focused Area:** Through this strategy, a good number of development activities have been undertaken to ensure self-employment and income generation of the char households through groups and individual entrepreneurs in different sectors like; Agriculture, Poultry & Livestock, Weaving, Small Factories and Small Business that created employment and upgraded the level of income.

#### **Strategic Approach 5: Reducing Social Discrimination through Capacity Building, Leadership Development and Creating Employment Opportunity for Women:**

The process of women empowerment of rural community is badly affected by the socio-economic discriminations between women and men. Discriminations of different issues mislead the women to backward dimensions. To improve the relationship and to minimize the discrimination issues between women and men, MMS initiated development activities on awareness building, leadership development, managerial skills development and generating income through creating employment opportunity for women. These initiatives help women to build their capacity and confidence to take decisions within the family as well as in the community which lead to empower the women.



**Focused Area:** Women empowerment is considered as one of the cross-cutting issues in developing policy guidelines, program implementation and at all level of organizational capacity. MMS considers women as the vital primary stakeholders of input allocations, enrollment as primary stakeholder with a view to creating enabling environment for women to develop their leadership qualities, decision making capacity, negotiation skill, managerial capacity and economic development which will lead them to become empowered. Community women leaders are now representing local government at Union, Upazila and district levels. Also these leaders are selected as the member of General Committee and Executive Committee of MMS.

**Strategic Approach 6: Establishing Effective System Good Governance at Community and all Levels of the Organization:**

In order to keep up the enabling environment within the organizational system and in the community level in terms of planning, implementation, monitoring, decision making and financial transaction. MMS initiates developing sector-wise policies & procedures, manual and strategies, and different forums and committees. These policy guidelines and forums helped MMS to ensure transparency and accountability within the organization and at the community level that reflected in active participation of the community people at all levels of project designing, budgeting, project implementation and activity monitoring.





**Focused Area:** To ensure transparency and accountability within the organization as well as the communities, MMS developed and practicing different manuals, policies and procedures. Finance & Accounts, Human Resources, Anti-Corruption, Procurement, Gender, Information technology, Child Protection, Safeguarding and Prevention of Sexual Exploitation and Abuse, Code of Conduct, Whistleblowing are the main policies and guidelines which MMS practices regularly.

#### **Strategic Approach 7: Ensuring Social and Resources Mobilization, Policy Advocacy and Networking:**

Effective networking and advocacy in favor of disadvantaged community can mobilize resources for enhancing the process of sustainable development. MMS believes in the process of networking at national and international levels for strengthening coordination and collaboration which can enhance the resources mobilization and capacity of the grassroots.

**Focused Area:** MMS collaborates with different local and national development advocacy entity. MMS believes the localization approach for the implementation of development and humanitarian programs. Moreover, MMS contributes in local and national groups and networks.

Local	Disaster Management Committee at Union, Upazila and District Levels. District and Upazila Development Coordination Committee Sirajganj NGO Coordination Committee WECAN District Alliance District Acid Controlling Committee District Agricultural Loan Committee
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National	National Adolescent Development Cluster Bangladesh Disaster Forum. Bangladesh Disaster Preparedness Center (BDPC). Network for, Response and Preparedness Activities on Disasters Information (NIRAPAD). Association for Land Reform and Development (ALRD). Amar Odhiker Foundation (AOF). Food Security Cluster.
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### **Strategic Approach 8: Developing Self-reliant Community through Organizing Grassroots' Organizations and Developing Institutional Capacity of MMS:**

The program participants are organized into different small and large groups and initiated to bring about visible changes in the community through developing “Community-Based Organization (CBOs)”. Also formed Branch Management Committee (BMC) and Core Committees at central levels are enhancing the process of institutional development of CBOs and MMS.

**Focused Area:** MMS provides support to the CBOs for getting registration from Department of Social Welfare and Cooperatives. “Branch Management Committee” has been formed at all Branch office level with the representation of leaders of primary groups.

The CBO established a functional relationship with the government and non-government service providers at Union, Upazila and District levels and they are now considered as the valuable and important persons to the government departments. The CBO members have been nominated/selected as the members of related committees and forums at UP, Upazila and District levels.



## VISION 2040: A MID-TERM VISION FOR ORGANIZATIONAL CHANGES

MMS is a multidimensional visionary organization that emphasize the process of institutional capacity building of the organization to address the national and global challenges. MMS believes in developing community-led organizations for building self-reliant and disaster-resilience community. The situation demands the programmatic expansion based on the community needs and considering climate effects and global issues. At present, MMS is operating the development activities addressing the local and regional issues and possible components for the specific related ethnicity and geographical location. MMS intends to develop its own capacity to stand on its own feet through mobilizing own resources and reducing donor dependency. With a view to expanding the geographical coverage and operational arena at national level and contribute to address the upcoming global challenges and greater contribution in national development policy and Sustainable Developments Goals (SDGs), MMS undertook a mid-term vision as “Vision 2040” and planning to reach the following specific areas of changes.

- 1. Program Expansion:** MMS intends to expend its geographical coverage programmatic dimension in the poverty-stricken and disaster-prone areas of Bangladesh with special emphasis on socio-economic development, climate resilience and disaster risk reduction and humanitarian response.
- 2. Clustering the Programs:** In order to effective program implementation and close monitoring, MMS classifies all its program activities based on program areas and bring into clusters that lead to building intuitional capacity for smooth management of the development program.
- 3. Digitalizing Data Management System:** Develop data management and data security as well as information delivery system for preservation of all necessary data related with organization and community.
- 4. Community-Based Institution Building:** In order to develop the skills of youth groups and women, MMS plans to set up community-based vocational intuitions which will open the window of rural employments and income generation that will contribute to national growth.
- 5. Developing Quality Health Service:** Establish a community-based health-structure where the rural people can establish their rights to access to quality health services within a common system. Clinical services can be ensured setting-up medical centers and quality treatment with minimum cost.
- 6. Organizational Capacity Building:** Develop capacity of MMS as a resources organization on the areas of disaster management and humanitarian response with maintaining the international Standard.
- 7. Research, Learning and Development:** Institutionalize the Manab Mukti Academy (MMA) and develop capacity to implement different learning programs on education, training and research and others innovations which will provide support to others development initiatives and create new windows for new programming of MMS.
- 8. Institutionalization of Entrepreneurship:** Develop Micro Finance institution (MFI) for organizing the small and medium entrepreneurs and institutionalize the services for the grassroots community for getting more financial support as per requirements. Develop institutional capacity within the organization and at the community level through bringing the small and medium entrepreneurs within the institutional systems of financial services.

MMS has been implementing the development interventions toward the Vision 2040 and developing own capacities for communities mobilization. With the support of stakeholders, organization believe that the Vision 2040 will be accomplished.

## CHAPTER 3: PROJECT PROFILE

MMS RUNNING PROGRAMS/PROJECTS AT A GLANCE		
Thematic Areas	SL.	Name of Major Programs/projects
Climate Change Adaptation And Disaster Risk Reduction (CCA-DRR) Program	1	Resilience through Economic Empowerment Climate Adaptation, Leadership and Learning (REE-CALL).
	2	Comprehensive Initiative for Strengthening The Capacity of the Vulnerable Communities in the Flood Prone Areas in Sirajganj District of Bangladesh
	3	Child Centered Climate Change Adaption (CCCCA)
Integrated Microfinance Development Program (IMDP)	4	Income Generating Program (IGP).
	5	Enhancing Resources And Increasing Capacity of Poor Households Towards Elimination of Poverty (ENRICH).
	6	Integrated Agriculture Project.
	7	Recovery and Advancement of Informal Sector Employment (RAISE)
Manab Mukti Academy for Education, Research And Training (MAERT)	8	School Feeding Program (SFP)
	9	Living Delta Hub (LDH)
	10	Formal and Non-Formal Education
	11	MMS Training Centre (MTC)
	12	Agro-based Research and Innovative Program (ARIP)
Humanitarian Action Programs	13	Scaling-Up Anticipatory Action to Reduce the Impacts of Flood in Sirajganj District, Northern Bangladesh 2021





### Project 01: Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL).

The project REE-CALL started its activities in 2010 with the financial assistance of Oxfam in Bangladesh. The objective of the project is, “by 2021, more resilient women, men and institutions are building together wellbeing and more inclusive and sustainable rural economy”. A committed team of 8 project employees are involved in implementing the project in 4 unions (Soidabad, Rajapur, Ghorjan and Sthall) of 3 Upazila (Sirajganj Sadar, Belkuchi and Chauhali) in Sirajganj. From July 2021 to June 2022 the project expenditure was BDT. 7,725,232 (Seventy seven lac twenty five thousand two hundred thirty two only). The project completed its 1<sup>st</sup> phase (2010-2017) and the 2<sup>nd</sup> phase of “REE-CALL 2021” started in September 2017 which completed on June-2022. A total of 6767 households have been covered under this project.

#### Key Achievements:

❑ A total of 78 %, women are involvement in additional IGA like Cow rearing, Poultry rearing, Tailoring, Quilt stitching, Vegetables cultivation, spinning. Their are monthly earning average 3000 BDT).

❑ A total of 25 % youth girls and 29% youth boys has involvement in Income Generating Activities They mainly involve in tailoring, spinning, mobile servicing, weaves and earning 800-15000 BDT and contributing to their families.

❑ A total 32 CBOs has savings fund 21 CBOs are using the savings fund as IGAs for sustainability.

❑ Develop Community Based Organization (CBOs): A total 19 CBOs has got registration from Department of Cooperative and Juba Unnayan Department that ensured the Organizational sustainability and had sustainable implementation.

❑ A total of 24 CBOs has established “Food Bank” for disaster response and providing assistance to vulnerable families to cope up the adversity



### **Project 02: Comprehensive Initiative for Strengthening the Capacity of the Vulnerable Communities in the Flood-prone Areas in Sirajganj District of Bangladesh:**

Sirajganj is the most vulnerable district due to climate change effects. Every year the area experienced natural disasters – floods and river erosion. The people of these areas have a limitation on preparedness, coping to respond to the flood. To strengthen the community capacity and resilience in a flood-prone area of Sirajganj, the initiated on 01 February 2022 funded By Korea International Cooperation Agency (KOICA) and supported by Oxfam. From February 2022 to June 2022 the project expenditure was BDT. 4,115,078 (Forty One Lac Fifteen Thousand Seventy Eight Only). The project aimed to strengthening the readiness of the Communities for saving lives and building resilience in the Flood-prone area through disaster risk reduction initiatives at 03 Union (Khaspukhuria, Sthall and Ghorjan) of Chauhali Upazila in Sirajganj district.

#### **Key Achievements:**

❑ Community Infrastructure Development like; connecting road, ground raising, shelter center, during the reporting period 03 community infrastructure developed through CFW. With this intervention each CFW participant received BDT. 4500 for 15 days work. A total of 244 project participant got BDT. 10,98,000/- as the anticipatory cash support before disaster.

❑ Provided support to install 20 ‘Double Platform Tube-wells’ for safe drinking water facilities that could be use about 400 family during flood and normal time as well.

❑ To ensure hygiene sanitation facilities during flood, a total 15 Twin Pit Raised Latrines installation on the 15 vulnerable families.





### Project 03: Child Centered Climate Change Adaptation Project:

To strengthening the abilities of children and their communities to respond the climate change impact through sub-national processes, systems and national level advocacy, child-centred and disability inclusive climate change adaptation assessments, planning processes, and sensitized national level government to incorporate child sensitive climate change adaptation options in their plans, platforms and actions. The project has been implementing since 2017 in Kaijuri union at Shahzadpur Upazila under Sirajganaj District with the support of Save the Children. CCA project mainly focus on Climate change adaptation, Mitigation & Disaster risk reduction through inclusive engagement and empowerment of children, youth and community.

#### Key Achievements:

- ❑ The community are practicing and adopting the climate and flood resilience practices in the community, the program introduced the climate and flood resilience vegetable gardening, varieties of crops which are contributing in the food security, improving nutritional status, as well as reducing the climate effect.
- ❑ The households are using the knowledge at practice level, rearing the climate adopting Pigeon and sheep, Duck rearing which is contributing in HHs level income. Total 10 HHs received the support from CCA project.





**Project 04: Income Generating Program (IGP):**

MMS started Micro-finance program in 1991 with the financial support of PKSF. The main focus of the program is, “Poverty reduction through Entrepreneurship development, employment creation, reduce gender discrimination and enhance women empowerment”. The program covered three Districts in Sirajganj, Pabna and Tangail. A total of 57,505 families have been benefited from the program. Out of which 39010 are direct borrowers among them 99% are women. All the beneficiaries were organized into 2,913 groups, each group was formed consisting of 20-25 members. The program has been covering 1065 villages of 105 Unions Parishad under 15 Upazila of Sirajganj, Pabna and Tangail District. From July 2021 to June 2022 the project expenditure including loan disbursement was BDT. 3,048,782,842 (Three Hundred Four Crore Eighty Seven Lac Eighty Two Thousand Eight Hundred Forty Two Only).

Most of the program participants are poor and marginal farmers. Major components are; awareness building, group formation, employment creation through income generation activities, savings fund creation and capacity building and micro-credit support through three components like; Ultra Poor Program (UPP), Rural Micro-credit Program (RMC) and the Micro-Enterprise Loan (MEL). The project covers borrower based on deferent category of entrepreneurs with financial support from BDT.5,000/- to BDT.1,000,000/-. The program is implementing from 31 branch offices in different geographical locations. A brief picture of borrowers and outstanding based on the components which is mentioned below:

**Enterprise Development:**

SL#	Component of the Loan	No. of Borrowers	Loan Outstanding (BDT)
01	Jagoron	25200	426,444,299
02	Agrosor (MDP, AF, RAISE)	9585	388,897,811
03	Buniad	1783	23,109,001
04	Sufolon including KGF	4739	218,369,520
05	SDL-Sanitation and IHS	470	20,944,053
06	LRL and LRL 2nd phase	4132	54,758,644
07	ENRICH (IGA, LIL, ACL)	673	20,785,442
Total		39010	1,153,308,770

MMS enterprise development program has been implementing since 1991 to alleviate poverty and hunger through income generation, employment opportunities creation, woman empowerment and reduce social discriminations.

**□ Buniad (BDT.5000-30,000):**

This program has been supporting to the extreme poor family to create a foundation for sustainable income opportunities and live with dignity in the society. A total of 1783 borrowers have been using the BDT-23109001 in deferent small-scale enterprises.



#### ❑ Jagoron (BDT.31,000-50,000):

“Jagoron” is known as Rural Microcredit program, which is household-based enterprise development initiative in rural areas. A total 25200 borrowers have been using the BDT-426444299 in deferent medium-scale enterprises.



#### ❑ Agrosor (BDT.50,000–10,000,000):

‘Agrosor’ allows any kind of medium business in the rural areas with an investment of up to BDT 10,000,000 (excluding land and building values) is eligible under this loan. An individual entrepreneur can take the loan of up to BDT 10,000,000 under this program. A total of 3539 borrowers have been using BDT.117156721 in deferent medium scale enterprises.



#### ❑ Sufolon (up to BDT.60,000):

‘Sufolon’ is a ‘Seasonal Loan Program’ to offer financial facilities to the farmers to meet their seasonal needs. It could be invest in different IGAs including livestock, fisheries, agro-forestry, beef-fattening, agro-processing etc. A total of 4207 borrowers have been using BDT.194642509 for beef fattening.



## Project 05: Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty – ENRICH:

This is a flagship program of PKSf supporting to the community healthcare & nutrition, non-formal educational, youth development with the financial assistance of PKSf and MMS. The program has been implemented since 2012 to “increase the wealth and capacity of the poor people so that they can lead dignified life and enjoy human rights”. From July 2021 to June 2022 the project expenditure was BDT. 2,496,659 (Twenty Four Lac Ninety Six Thousand Six Hundred Fifty Nine Only).

### Key Achievements:

#### ❑ Health And Nutrition Service for Char Community:

MMS-ENRICH have been working for vulnerable community in Health improvement. During the reporting year, project reached 990 pregnant woman, 546 lactating mother and other 1047 people got general health service through satellite clinic and health camping.

#### ❑ Education Service for The Char Community:

ENRICH have been supporting to the children’s education at char area since-2012. A total 21 non-formal education center have been running with 630 children’s

#### ❑ Social Development:

This flagship program is supporting to the community development so that people can enjoy dignified life through best senior citizenship award, best moral character award, community sport, obsequies.





### Project-06: Integrated Agriculture Project:

MMS implements “Integrated Agriculture Program” to ensure sustainable agricultural production including livestock and fisheries and food security by disseminating latest, environment-friendly agricultural technologies. This unit support to farmers promoting crops production market linkage and value chain system development. From July 2021 to June 2022 the project expenditure was BDT. 3,860,411 (Thirty Eight Lac Sixty Thousand Four Hundred Eleven Only).

### Key Achievements:

#### ❑ Agriculture :

A total of 83 HHs got support from this program for eco-friendly high value crop cultivation, local/rural variety promotion, using organic fertilizer & organic pesticide, homestead gardening, skill development training and technology transfer support to the farmers.

#### ❑ Livestock :

A total of 121 HHs got support from this program on livestock rearing training, demonstration support on pecking duck, color and local poultry, sheep for improving their livelihoods.

#### ❑ Fisheries :

A total of 65 HHs got support from this program on integrated safe fish marketing and entrepreneurs development on fisheries.



### Project 07: Recovery And Advancement of Informal Sector Employment (RAISE):

‘Recovery and Advancement of Informal Sector Employment (RAISE)’ project has started its activities in June 2022 jointly financed by the World Bank and Polli Karma Sahayak Foundation (PKSF). The RAISE project facilitates the employ ability to increase productivity of informal sector, and provide technical and financial assistance to low-income youths, micro-entrepreneurs and COVID-19 affected micro-entrepreneurs in urban and Peri-urban areas.

#### Key Achievements:

❑ Provided financial assistance to low-income youths, micro-entrepreneurs BDT.76,79,000 among 51 entrepreneurs and they have plan to provide Training for Covid-19 affected 1000 micro-entrepreneurs, 103 Low-income youth micro-entrepreneurs, 55 apprenticeship Training for Low-income Youth, 28 Master Crafts-person, 158 community Outreach and psychometric Profiling within 5 years.



### Project-08: School Feeding Program (SFP):

This is very innovative project where every day each and every students receive 75g high protein biscuits during tiffin period. The SFP project has started in Chauhali with the assistance of Bangladesh Government and WFP where around 25,283 students of primary school and Madrasha receive biscuit every day. This project highly appreciated by local government, local administration, students, parents and teachers. This project has contributed to increase daily school attendance and will cover 67% of nutrition deficiency of children who are living in char and suffering from malnutrition.

#### Key Achievements:

❑ Due to COVID-19 Situation, all the schools were full closed. During this situation the program ensured the protein biscuits distribution to 25,283 students. The program staff visited student's house and provided the protein biscuits. During the COVID-19 situation, the biscuits has contributed for keeping nutritional status of the students of Char and remote location.

❑ Established 34 vegetable gardens at School level and also provided technical support to the students, for establishing the vegetable garden.





**Project-09: Living Delta Hub Project:**

The Living Delta Hub project is a Research-based project. The project started research activities from November-15, 2021 supported by Lancaster University, England. From July 2021 to June 2022 the project expenditure was BDT. 165,000 (One Lac Sixty Five Thousand Only). The project has been implementing research activities with 30 families at Chauhali and Shahjadpur Upazila. The program respondents are selected in three categories i.e. 1. High environmentally vulnerable Families. 2. Households with medium environmental Vulnerabilities. 3. Low environmental risk Families. Each family is provided with 1 diary per month. In this diary every family records the daily flow of events happening in their family. It includes all the information related to the impact of climate change, household income and expenditure.

**Project 10: Formal & Non-formal Education Program**

MMS started implementation of formal and non-formal education through Manab Mukti Academy aiming to ensure education quality and addressing the dropped-out and out of school children. Access to quality education program opened the windows for vulnerable children through establishing formal and non-formal education centers in the remotest char areas. From July 2021 to June 2022 the project expenditure was BDT. 955,063 (Nine Lac Fifty Five Thousand Sixty Three Only).

**Key Achievements:**

❑ **Formal Education:** A total 220 Children are getting formal education from Manab Mukti Academy, which covers Pre-primary to grade five for the under privilege children.

❑ **Non-Formal Education:** Considering the inaccessibility of tuition in char community, MMS provided coaching center through Manab Mukti Academy. A total 150 Children getting coaching support from this Non-formal education programs.





### Project-11: MMS Training Center (MMS-TC)

MMS is running a training center with modern equipment, adequate logistics and other facilities. It is located on the bank of river Jamuna and closed to Bangabandhu Bridge surrounded by natural beauties, here are 2 Air-conditioned Classrooms where can accommodate 40-50 persons in each and one seminar room where 100 participants can accommodate at a time. The training center has 50 persons accommodation facility at a time. Training center have dining facilities in very decent and natural environment. At a time, 100 persons can accommodate in the dining facilities.

#### Key Achievements:

❑ Differed National and International NGOs hire the MMS Training Centre for organized their event. During the reporting year MMS-TC has provided their venue, food and accommodation service to Care Bangladesh, ALRD, REE-CALL, Living Delta Hub-LDH, Naripokkho, MMS-IGP



### Project-12: Agro-based Research And Innovative Project

MMS started a research and innovative project from 2011 by its own fund. The main objective of the research and innovation project is to promoting agro-based innovative products using eco-friendly technologies towards high value crops. The project started working with the components of Agriculture farm, fish culture, horticulture and apiculture and Poultry and Livestock farm. MMS considered the program as long-term initiative where new idea and innovation will be generated and tested out to bring about changes in the agriculture and livestock that can open new window for the poor and marginalized farmers of Char areas which help to a wider scale of agricultural practices and producing high yielding varieties of production round the year.



### Project-13: Scaling-up Anticipatory Action to Reduce the Impacts of Flood in Sirajganj District, Northern Bangladesh 2021 Project

Scaling-up Anticipatory Action to Reduce the Impacts of Flood in Sirajganj District supported by the Save the Children Bangladesh. This early action program followed by standard norms addressing to reduce disaster vulnerabilities with a new design where proper and adequate support will be ensured for probable victims during pre-flood situation in Sirajganj District. From July 2021 to June 2022 the project expenditure was BDT. 3,372,253 (Thirty Three Lac Seventy Two Thousand Two Hundred Fifty Three Only)

#### Key Achievements:

##### ❑ Food Security, Livelihood:

To take the anticipatory action in household level, the project provides unconditional cash-BDT-2500/- to the 2500 HHs and support to small scale mitigation through Cash for work. 02 Dram boat, 01 wooden bridge, 03 road, 05 flood shelter and 10 cattle shelter.

##### ❑ WASH Support for the communities:

Through the anticipatory action, the project developed of 24 Hand washing Point, 09 Latrine and 12 Tube-well in communal place specially, in the flood shelters and market areas.

##### ❑ Coordination For Introducing Early Action Protocol:

To introduce the “Early Action Protocol” to the relevant stakeholders, inception workshops at union, Upazila and District level, orientation for volunteers and staffs and local DMCs and lesson learnt workshop in Upazila & District level.





## Special Contribution of Private Sector

### Shafiq Munwar And His Family:

MMS working with various national and international donor organizations as well as individuals who would like to support vulnerable char community, Mr. Shafiq Munwar and his family are one of the individual donors of MMS. They have been supporting the people of Char in humanitarian activities. From July 2021 to June 2022 the project expenditure was BDT. 200,768 (Two Lac Seven Hundred Sixty Eight Only).





## CHAPTER-4

### FINANCE AND ACCOUNTS MANAGEMENT

A well-organized “Financial Policy” consisting of area-specific guidelines is developed which ensures the process of all kinds of financial transactions within MMS. This financial system works at all level of organizational capacity with an effective controlling mechanism keeping ‘Zero Tolerance’ to protect the fraud and corruptions and maintaining the cost effectiveness. The system follows and practices all its financial transactions maintaining ‘Bangladesh Financial Management Standard’. 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. According to ‘Delegation of Authority Chart’, at least three persons are assigned to put signature in every single payment. The following steps and principles are practiced in a regular basis to maintain each and every transaction towards effective utilization of total financial resources. Review of financial policy-guidelines is a continuous process for updating the financial system for effective uses of resources.

#### Process of Financial Management

**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.

**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. To ensure the principles of ‘Value for Money’, MMS practices the principles of ‘Tag on Economy’, Less cost-maintain Quality, Efficiency, Outputs for Inputs-maintain Quality and Effectiveness, Outcomes for Equity.

**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.

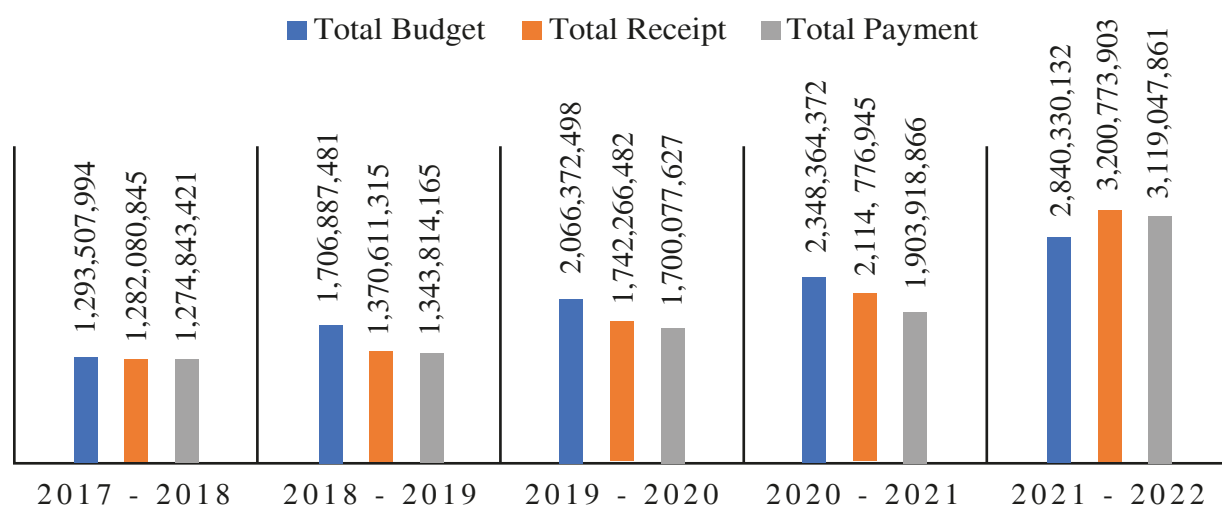
**Zero Tolerance Policy:** To avoid the fraud and corruptions, MMS practices the ‘Zero Tolerance’ principle that helps fair and unbiased transactions. This principle brings smoothness by minimizing the misappropriations of fund in every step of transactions that leads to increase the organizational reputation.

**Financial Control 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 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’.

## Trend of 5 Year Budget, Receipt &amp; Payment

Budget Year	Total Budget	Total Receipt	Total Payment
2017 - 2018	1,293,507,994	1,282,080,845	1,274,843,421
2018 - 2019	1,706,88,7484	1,370,611,315	1,343,814,165
2019 - 2020	2066372498	1,742,266,482	1,700,077,627
2020 - 2021	2,348,364,372	2,114,776,945	1,903,918,866
2021 - 2022	2,840,330,132	3,200,773,903	3,119,047,861

## Trend of 5 Year Budget, Receipt &amp; Payment



## Trend of Last 5 Years Budget


Financial Year	Total Budget	% of increment
2017 - 2018	1,293,507,994	68%
2018 - 2019	1,706,887,484	32%
2019 - 2020	2,066,372,498	21%
2020 - 2021	2,348,364,372	9%
2021 - 2022	2,840,330,132	21%

AKHTAR AMIR & CO.  
Chartered Accountants

**Manab Mukti Sangstha(MMS)**  
Khas Bora Shimul, Saydabad, Sirajganj  
**Consolidated Balance Sheet-Financial Position**  
As at June 30, 2022

Particulars	Note	Figures in Tk.	
		30 June 22 Amount in BDT	30 June 21 Amount in BDT
<b>Property &amp; Assets</b>			
<b>Non-current assets</b>			
Property , Plant & Equipments	38	72,747,059	68,210,336
<b>Total Non-current assets</b>		<b>72,747,059</b>	<b>68,210,336</b>
<b>Current Assets</b>			
Loan to Members	39	1,153,308,770	736,220,483
Loan Account	40	61,264,613	3,636,478
Investment in FDR	41	82,448,045	128,113,466
Advance & Pre-payment	42	684,472	1,371,285
Livestock and other assets	43	-	-
Bill Receivable	44	3,908,563	2,990,650
Security for VGD Program	45	-	100,000
Cash & Bank Balance	46	81,726,042	210,858,115
<b>Total Current Assets</b>		<b>1,383,340,505</b>	<b>1,083,290,477</b>
<b>Total Property &amp; Assets</b>		<b>1,456,087,564</b>	<b>1,151,500,813</b>
<b>Fund And Liabilities</b>			
<b>Fund &amp; Reserves</b>			
Capital Fund	47	210,238,231	186,767,157
Reserve Fund	48	21,437,090	18,743,710
<b>Total Fund &amp; Reserve</b>		<b>231,675,321</b>	<b>205,510,867</b>
<b>Non Current Liabilities</b>			
PKSF Loan	49	288,916,668	236,234,999
I H S Loan	50	5,937,500	10,000,000
Bank Loan	51	25,989,614	-
<b>Total Non Current Liabilities</b>		<b>320,843,782</b>	<b>246,234,999</b>
<b>Current Liabilities</b>			
PKSF Loan	52	282,318,330	263,314,996
I H S Loan	53	16,562,500	22,500,000
Bank Loan	54	24,010,386	-
Loan Account ( Other)	55	28,149,425	3,200,056
Savings Fund	56	352,758,787	266,358,105
Reserve & Provision	57	70,178,464	58,105,315
Others Fund & Liabilities	58	129,590,569	86,276,475
<b>Total Current Liabilities</b>		<b>903,568,461</b>	<b>699,754,947</b>
<b>Total Fund &amp; liability</b>		<b>1,456,087,564</b>	<b>1,151,500,813</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 : 18 September-2022

  
AKHTAR AMIR & CO.  
Chartered Accountants





AKHTAR AMIR & CO.  
Chartered Accountants

**Manab Mukti Sangstha(MMS)**  
**Khas Bora Shimul, Saydabad, Sirajganj**  
**Consolidated Receipts and Payments Account**  
**For the year ended June 30, 2022**

Receipts	Notes	30 June 2022 Amount in BDT	30 June 2021 Amount in BDT
Opening Balance	1	210,858,079	42,188,855
<b>Receipts</b>			
General Members Subscription	2	14,400	15,000
<b>Overhead income</b>	3	162,188	515,630
<b>Part salary from projects/program</b>	4	5,445,962	5,433,253
Revenue Income:	5	9,661,759	6,999,979
Income from Training Centre	6	1,055,638	2,280,121
Service Charge income	7	187,078,587	147,340,020
Grants	8	17,216,583	65,447,709
Loan from PKSF:	9	390,000,000	380,000,000
Loan from Bank:	10	50,000,000	-
Loan realization from Beneficiaries:	11	1,614,664,713	1,211,939,140
Savings Collection:	12	283,785,455	166,951,423
Other fund:	13	150,029,420	85,665,815
FDR Encashment:	14	280,801,119	-
sale of Land			
<b>Total receipts</b>		<b>2,989,915,824</b>	<b>2,072,588,090</b>
<b>Total</b>		<b>3,200,773,903</b>	<b>2,114,776,945</b>
<b>Payments</b>			
Fixed Assets purchase:	15	6,029,388	1,641,098
Loan Back to PKSF:	16	328,314,997	212,281,667
Savings Return:	17	197,384,773	124,626,362
Other fund:	18	154,272,882	115,485,830
Investment:	19	234,929,943	72,705,904
loan Disbursement to Beneficiaries	20	2,031,753,000	1,220,714,000
Program Cost:	21	17,840,645	33,559,969
Financial Cost	22	30,972,619	23,840,227
General and Administrative Expenditures:	23	26,160,128	18,257,647
Personnel Expenses:	24	91,389,486	80,806,126
<b>Total Payment</b>		<b>3,119,047,861</b>	<b>1,903,918,830</b>
Closing Balance	25	81,726,042	210,858,115
<b>Total</b>		<b>3,200,773,903</b>	<b>2,114,776,945</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 : 18 September-2022

  
**AKHTAR AMIR & CO.**  
 Chartered Accountants



AKHTAR AMIR & CO.  
Chartered Accountants

**Manab Mukti Sangstha (MMS)**  
Khas Bora Shimul, Saydabad, Sirajganj  
**Consolidated Income and Expenditure Account-Financial Performance**  
**For the year ended June 30, 2022**

Figures in Tk.

Particulars	Note	30 June 2022 Amount in BDT	30 June 2021 Amount in BDT
<b>Income</b>			
General Members Subscription	26	14,400	15,000
Overhead Income	27	162,188	515,630
Part salary from projects/program	28	5,445,962	5,433,253
Revenue Income:	29	15,205,894	11,268,591
Income from Training Centre	30	1,369,874	2,280,121
Service Charge Income	31	187,078,587	147,340,020
Grants	32	15,414,428	33,221,794
<b>Total Income</b>		<b>224,691,333</b>	<b>200,074,409</b>
<b>Expenditure</b>			
Program Cost:	33	17,840,645	33,559,969
<b>Operational Cost</b>		<b>179,770,851</b>	<b>144,091,886</b>
Financial Cost	34	47,055,372	37,283,389
General and Administrative Expenditures:	35	21,202,430	15,385,989
Personnel Expenses:	36	91,389,486	80,806,126
Reserve and Provision Expense	37	20,123,563	10,616,382
<b>Total Expenditures</b>		<b>197,611,496</b>	<b>177,651,855</b>
<b>Excess of Income over Expenses</b>		<b>27,079,837</b>	<b>22,422,554</b>
<b>Total</b>		<b>224,691,333</b>	<b>200,074,409</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 : 18 September-2022

  
AKHTAR AMIR & CO.  
Chartered Accountants



## CONCLUSION

MMS completed the reporting year with series of successful implementation of the program by passing all the challenges happened during the last couple of years. Few limitations have also been faced to implement the programs smoothly because of COVID-19 and downsizing the global funding. A group of diversified and experienced staff members were involved and contributed by taking challenges and helped developing the resilience capacity of Char community. To improve the economic condition, reducing disaster risks and climate affects, improvement of health and nutrition status, running of formal and non-formal education and improvement of Water, Sanitation and Hygiene practice MMS tries its best to implement the development programs and humanitarian responses. The Annual report has been developed through ensuring the participation of all level of stakeholders including the program participants and the senior management of the organization. All the stakeholders including the program participants and staff members are highly contributed to make the MMS programs successful.





**ACRONYMS**

TERMS	ACRONYMS
MMS	Manab Mukti Sangstha
AGM	Annual General Meeting
PKSF	Polli Karma Sahayak Foundation
CBO	Community Based Organization
ANC	Antenatal Care
PNC	Postnatal Care
WASH	Water, Sanitation and Hygiene
GC	General Committee
EC	Executive Committee
MRA	Microcredit Regulatory Authority (MRA)
CCA-DRR	Climate Change Adaptation and Disaster Risk Reduction
GBV	Gender Based Violence
SDGs	Sustainable Developments Goals
EiE	Education in Emergency
UHC	Upazila Health Complex
SRHS	Sexual and Reproductive Health Services
IGA	Income Generation Activities
CHV	Community Health Volunteers
DCP	Disaster Contingency Plan
SMC	School Management Committees
ERT	Emergency Response Teams
IRC	International Rescue Committee
LIL	Livelihood Improvement Loan
IHS	Inclusive Home Solution
ACL	Asset Creation Loan

**INSTRUMENTALS OF ANNUAL REPORT 2021-2022**

**Coordinated By** : Ashrafuzzaman Khan Selim, Director, IGP.  
**Information Provided By** : All Program Heads.  
**Published By** : Md. Motaher Hossain.  
**Edited By** : Md. Habibullah Bahar, Executive Director.  
**Facilitated By** : Habibur Rahman. Consultant.  
**Co-Facilitated By** : Zehin Ahmed Setu, Audit Officer,  
Md. Mizanur Rahman, Project Manager-SCVC.  
**Printed and Publish by** : Boishakhi Products

# MMS Training Center



CONTRACT ADDRESS	
<i><b>MMS Head Quarter</b></i>	<i><b>MMS Liaison Office</b></i>
Khash Baro Shimul, Post. Banga Bandhu Bridge West Sub, Sirajganj 6688, Bangladesh. Website: <a href="http://www.mmsbangladesh.org">www.mmsbangladesh.org</a> Email: <a href="mailto:mms.org.info@gmail.com">mms.org.info@gmail.com</a> Mobile: 01708-445650	Rahman Villa, Block-B, Road # 4/A. House # 4 (1st Floor), Navodoy R/A Mohammadpur, Dhaka-1207.





**Manab Mukti Sangstha (MMS)**

**Website: [www.mmsbangladesh.org](http://www.mmsbangladesh.org)**