

ANNUAL REPORT

2023-2024



Manab Mukti Sangstha (MMS)

Instrumentals of Annual Report-2023-2024

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Printed and published by	: Boishakhi Products
Publication Date	: December-2024

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Manab Mukti Sangstha (MMS)

MESSAGE FROM THE CHAIRPERSON



Manab Mukti Sangstha (MMS) is starting a new phase of evolving opportunities and challenges in the development area after 40 years of community-driven development and humanitarian activity..

Since its founding in 1984, MMS has developed into a expert and significant organization with knowledge of a wide range of development concerns, such as combating domestic violence, empowering women, disaster risk reduction, and climate change adaptation. MMS has continuously sought to use an integrated approach to holistic development in order to enhance the lives and means of subsistence of the most marginalized communities in the Chars and river basin areas. Food security, agriculture, livestock, education, income generation, human resources development, and emergency disaster response are some of the important areas covered by this approach.

With a primary focus on bringing about change at the grassroots level and influencing national development initiatives, MMS's efforts significantly contribute to many of the Sustainable Development Goals (SDGs). Through exceptional local initiatives, MMS has established itself as a leader in sustainable development for hardcore poor and marginalized communities. The organization's committed team and dynamic leadership have consistently demonstrated outstanding performance, with strong support and active involvement from program participants, ensuring the effective implementation of projects and achievement of program goals.

On behalf of the General and Executive Committees, I am pleased to present our Annual Report for the financial year 2023-2024, which reflects the progress, growth, and impact of MMS's programs. This report highlights our journey, successes, and commitment to community-driven change, marking yet another milestone in MMS's ongoing mission to uplift and empower vulnerable communities.

Warm regards

Md. Abdur Rob Montu
Chairperson

MESSAGE FROM THE EXECUTIVE DIRECTOR



"With full momentum and dynamism, Manab Mukti Sangstha (MMS) has dedicated 40 years to ensuring sustainable community development and building climate-resilient communities in Bangladesh's vulnerable char areas."

In Sirajganj, Tangail, and Pabna districts, MMS has collaborated with the poorest and most disaster-prone riverine communities along the Jamuna since its founding. Initially, the journey presented considerable challenges, but with time, MMS earned widespread acceptance and respect among grassroots communities, civil society, government entities, and donors at both local and national levels. This growing support has greatly strengthened MMS's confidence and capability in working closely with communities to drive positive, sustainable change.

As part of its commitment, MMS is working toward the mid-term goal of "Vision-2040" while fostering organizational dynamism to build institutional capacity. The period of 2023-2024 is a particularly challenging one, given limitations in the global fund flow for developing countries. Despite these constraints, MMS is pleased to publish the "Annual Report 2023-2024" as part of its tradition of transparency, keeping stakeholders informed about the impactful changes brought about by MMS's development initiatives.

I would like to express my sincere congratulations on behalf of MMS to our hardworking colleagues who have shown unrelenting perseverance, commitment, and excellence in executing our initiatives despite all of the challenges. My gratitude also goes to our donor agencies, who have provided vital support to affected communities, and to the respected members of the General Committee (GC) and Executive Committee (EC) for their dedication to MMS's mission and organizational development.

Warm regards

Md. Habibullah Bahar
Founder Executive Director

Overview of the Organization :

Manab Mukti Sangstha (MMS), founded on January 15, 1984, began as a local development organization in Sthal Char of Chowhali Upazila, Sirajganj—a region highly vulnerable to natural disasters and severe poverty. Guided by a vision of “a society free from poverty, discrimination, and the risks of natural disasters,” MMS has dedicated its work to transforming the lives of communities in the chars and river basin areas along the Jamuna River in Sirajganj, Pabna, and Tangail districts. These areas are geographically isolated, with limited or no access to electricity, gas, reliable transportation, or basic communication facilities.

The communities here face common challenges, including floods, riverbank erosion, cold waves, tornadoes, and droughts, which frequently damage lives and livelihoods, disrupting the flow of development. The char lands are characterized by sandy, less fertile soil, with around 90% of residents relying on traditional agriculture due to limited access to modern technology. Many families sustain themselves through day labor, with 50% of households depending solely on this, often experiencing seasonal job shortages that force workers to migrate to nearby districts or cities. This migration creates added strain on female family members, who bear additional responsibilities in their absence.

Basic services such as healthcare, banking, quality education, and sanitation are virtually absent in these areas, leading to poor living conditions, health challenges, and an ongoing cycle of poverty. Many char residents have no legal ownership over the lands they farm, which compounds their vulnerability; over 70% lease or borrow land to sustain their livelihoods, and they lack the security of formal land ownership. For decades, this area received minimal attention from government and non-governmental agencies, leaving it isolated from mainstream development. It was in this context that MMS launched its work under the leadership of its current Chief Executive Md. Habibullah Bahar, with support from a group of committed young volunteers. Initially, MMS operated with financial and technical assistance from Oxfam, later gaining support from various international and national funding bodies. Over its 40-year journey, MMS has successfully attracted the attention of stakeholders—donors, INGOs, local governments, and local authorities—who have recognized MMS’s impact on the living conditions of char communities and other underserved populations.

Through consistent and dedicated work in development and disaster management, MMS has significantly improved living standards in these communities, empowering people to build resilience against their challenging environment. MMS continues to address the unique challenges facing the char dwellers and stands as a committed advocate for sustainable, inclusive development in one of most vulnerable regions in northern part of Bangladesh.

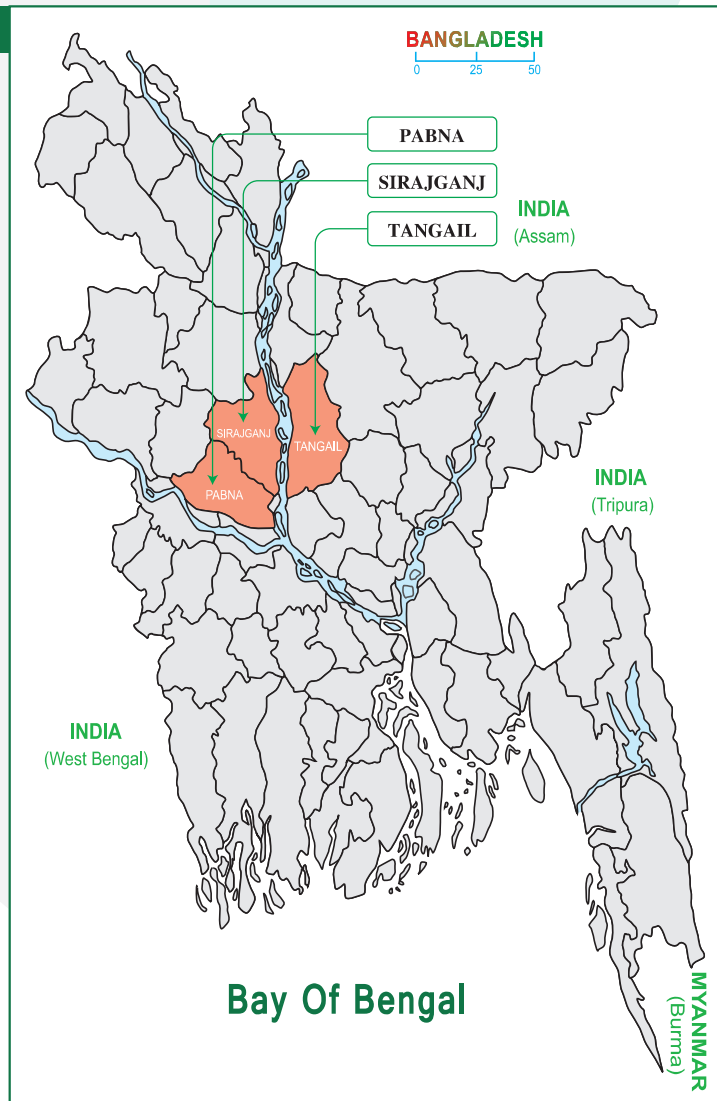


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Summary of the Annual Report: 2023-24

Chapter 1: Basic Information

This chapter introduces the foundational details of Manab Mukti Sangstha (MMS), including its emphasizing its core values, and organizational structure. It provides insights into the geographic coverage, legal status, and staff composition. MMS operates across three districts (Sirajganj, Pabna, and Tangail), employing a total of 293 staff members, including regular, contractual, and volunteer contributors. The chapter highlights its direct impact on 294,905 individuals, including 1,514 students supported through education programs.

Chapter 2: Organizational Development

Chapter 2 of the report delves into the organizational growth of Manab Mukti Sangstha (MMS), strategic objectives, and alignment with the Sustainable Development Goals (SDGs). This chapter underscores MMS's dedication to fostering an inclusive, climate-resilient discrimination-free society. It outlines MMS's areas of focus, including economic development, food security, women's empowerment, healthcare, education, WASH, and disaster risk reduction. The chapter also highlights MMS's unwavering commitment to embedding transparency, accountability, and quality across all its initiatives to maximize their effectiveness and impact.

Chapter-3: Project Profile

The project profile of Manab Mukti Sangstha (MMS) for FY 2023-2024 highlights initiatives across thematic areas such as Disaster Risk Reduction, climate adaptation, food security, microfinance, education, minority development, and disaster response. A total running 14 Project key intervention with achievements, case stories details are described this chapter.

Chapter-4: Finance and Account Management

Chapter 4 of the report focuses on the organizational Finance and Account Management which include the total financial management system including external Audit Report, budget and turnover trend of MMS.

Chapter-01

Basic Information

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 (MRA)	No.-21112-00001-00762 MRA-0000788	09.10.2016
Social Welfare Certificate	Siraj-135 (291)/85	14.12.1985
Taxpayer Identification Number-TIN	760156773620	10.05.2014

Staff Strengths								
Staff Members				Community Volunteers				
Type of staff	Women	Men	Total	Type of Volunteer	Women	Men	Total	
Regular	51	199	250	---	---	---	---	---
Contractual	09	34	43	Non-Paid	25	75	100	
Total	60	233	293		25	75	100	

Geographical Coverage at a Glance				
Description	District-wise Breakdown			
	Sirajganj	Pabna	Tangail	Total
Upazila	09	4	4	17
Municipality	2	2	-	4
Union	65	40	16	121

Direct Program Participants				
Total Families		Total Population Coverage		
67970	Women-Headed HHs	Women	Men	Total
	584	148530	146375	294905

Total Students Covered		
Boys	Girls	Total
762	752	1514

Executive Committee:



Md. Abdur Rob Montu
Chairperson



Mrs. Nazneen Chowdhury
Vice Chair



Abu Jubayer Sekh
Treasurer



Md. Khalekuzzaman
Executive Member



Md. Habibullah Bahar
Founder Executive Director
And General Secretary



Md. Delower Hossain
Vice Chair



Mrs. Jinnat Ara Ferdaus Monika
Executive Member

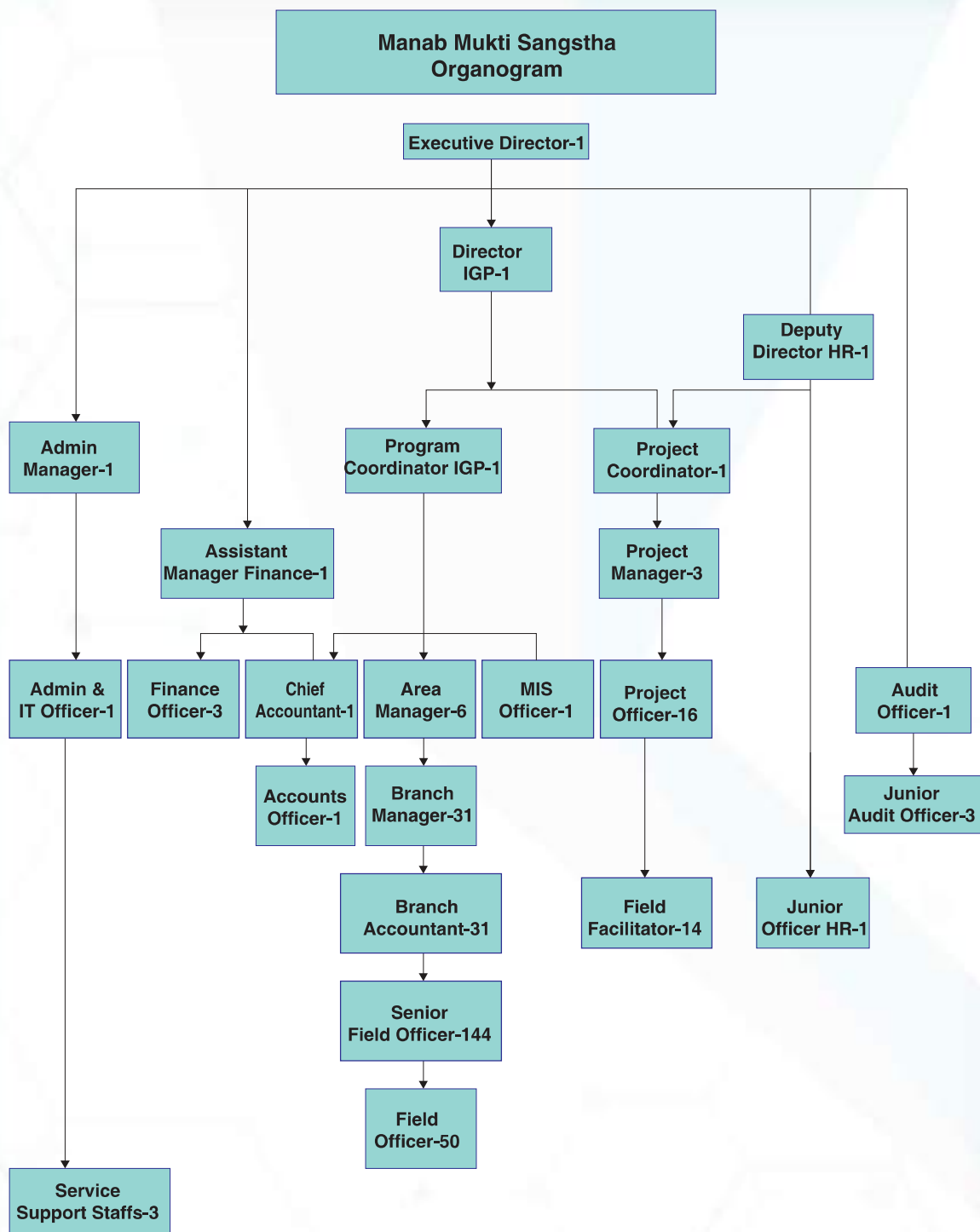


Mrs. Husnara Begum
Executive Member



Md. Aminul Islam
Executive Member





Chapter-02

Organizational Development



VISION

“Establish a Discrimination-free
Climate-resilient Society”

MISSION:

“To enhance the process of socio-economic development through empowering people
and building a climate-resilient community”

CORE VALUES

- | | |
|-------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
|  Transparency & accountability |  People's participation |
|  Integrated development |  Respect and empathy |
|  Quality works |  Inclusion |
|  Value for money |  Social values and nationalism |

OBJECTIVES

- ❖ To increase household's capacity to reduce food insecurity and poverty for livelihood and economic development.
- ❖ To empower women to reduce gender discrimination and bring gender equity.
- ❖ To improve social and economic quality of life for ethnic and minority disadvantaged communities.
- ❖ To improve the quality of education both in formal and non-formal settings.
- ❖ To protect women and children, especially girls, from any kind of violence and reduce Gender Based Violence (GBV).
- ❖ To increase organizational capacity and development and improve the governance system.
- ❖ To support the most vulnerable families affected by natural disasters.
- ❖ To establish a climate-resilient environment in the community to adapt to adverse climate impacts.
- ❖ To improve WASH facilities in vulnerable areas, including hygiene promotion.
- ❖ To improve the health and nutritional status of underprivileged communities, especially mother and child health.

Focus Areas of MMS

Economic Development:

MMS promotes employment creation and income generation by supporting individual and group, micro enterprises like; agriculture, poultry, livestock, weaving, small factories, and small businesses. MMS has supported 47,437 household through various grants and loan programs for micro and medium enterprises. These efforts create employment opportunity and increase income for enhancing economic stability.

MMS has supported 47,437 household through various grants and loan programs for micro and medium enterprises.



Women Empowerment:

MMS places a strong emphasis on women's empowerment across all its programs, focusing on enhancing leadership, promoting entrepreneurship, decision-making, and management skills. The organization supports 2,976 women leaders who guide and inspire 66,600 women participants in various development initiatives. Many of these leaders hold significant roles within MMS committees, with women assuming key leadership positions. Women leaders have also progressed to represent local government at the union, upazila, and district levels. Notably, five of the 2,976 leaders serve as members of MMS's General and Executive Committees.

With 2,976 women's group leaders leading 66,600 women participants, they are involved in a variety of development projects. Some of these leaders hold important positions in numerous areas, including MMS committees.



Good Governance:

MMS has established a comprehensive framework of policies and guidelines to ensure effective governance, accountability, and ethical practices. These include the HR Policy, Financial Management Policy, Procurement Policy and Emergency Administration and Logistics Management Manual, which collectively address operational and administrative excellence. Additionally, the Gender Policy, Child Rights and Protection Policy, Safeguarding Policy, and Anti-Sexual Harassment Policy underscore the organization's commitment to inclusivity, safety, and the protection of vulnerable groups. To enhance transparency and integrity, the framework also incorporates a Whistleblowing Policy, Prevention of Criminal Practices Policy, and strong guidelines for Monitoring and Evaluation. Furthermore, the Gratuity Policy of MMS, Provident Fund (PF) Policy, in place to ensure the fair management of employee benefits Together, these policies provide a solid foundation for achieving the

MMS actively practices policies to maintain integrity within the organization and the communities it serves, ensuring responsible and ethical operations.

Climate Change Adaptation and Disaster Risk Reduction (CCA-DRR):

MMS focuses on disaster preparedness, risk reduction, and building climate resilience in all its programs. Each project addresses specific disaster risks by creating tailored Disaster Contingency Plans (DCPs). MMS secures emergency funds and supplies from various sources to implement these plans and assist vulnerable populations identified through a "Vulnerable List." With skilled disaster management teams, MMS actively responds to national disasters, working with local and international organizations to provide timely humanitarian aid and recovery support. Over the past five years, MMS has implemented 28 Humanitarian Response Projects, helping 12,881 families. These initiatives include climate-adaptive farming, flood-resistant crops, renewable energy, resilient community infrastructure, multi-purpose cash grants, and flood-proof tube-wells and toilets.

Over the past five years, MMS has implemented 28 Humanitarian Response Projects, helping 12,881 families.



Quality Education:

MMS is committed to delivering both formal and non-formal education, with a strong focus on supporting out-of-school and dropped-out children. During disasters, it ensures the continuity of "Education in Emergency" programs by facilitating the repair of education centers, improving WASH (Water, Sanitation, and Hygiene) facilities, and enhancing student accessibility. MMS collaborates closely with School Management Committees (SMCs) and further strengthens in schools. The organization also provides scholarships to promote higher education opportunities. It operates one primary school offering education up to class five and runs 23 non-formal education centers, collectively supporting the regular education of 1,514 children.

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Health and Nutrition:

MMS has separate health unit with health expert team to provides health services through satellite clinics, health camps, and static clinics, addressing common illnesses and offering both clinical and non-clinical care. It refers patients to higher-level facilities for specialized treatment and monitors child health and nutrition. MMS improves children's nutrition with micronutrient support and offers counseling on sexual and reproductive health. So far, 11,245 families have received primary health services, including medicine and dental care, and 637 people have undergone eye surgeries through MMS eye camps.

In last five years 11,245 families have received primary health services, including medicine and dental care, and 637 people have undergone eye surgeries through MMS eye camps.



Advocacy and Networking: MMS actively collaborates with local and national advocacy entities, promoting development through a localization approach. The organization represents itself in various forums, including the Disaster Management Committees, NGO Coordination Committees, and several working groups and clusters in Bangladesh. The details of its participation are outlined in the table below.

Local	National
<ul style="list-style-type: none"> ❖ Disaster Management Committee at Union, Upazila and District Levels ❖ District and Upazila Development Coordination Committee ❖ Sirajganj, Tangail and Pabna NGO Coordination Committee ❖ WECAN District Alliance ❖ District Acid Controlling Committee ❖ District Agricultural Loan Committee 	<ul style="list-style-type: none"> ❖ Education Cluster in Bangladesh ❖ WASH Cluster in Bangladesh ❖ Shelter Cluster in Bangladesh ❖ 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 Odhikar Foundation (AOF)



Institutional Development: MMS supports Community-Based Organizations (CBOs) in obtaining government registration and establishing “Branch Management Committees” at each branch office, fostering collaboration with government service providers. Many CBO members are now recognized as valued contributors to committees and forums at union, upazila, and district levels, enhancing community engagement and institutional growth. MMS develop 32 CBOs and youth club where already 13 is registered by the government.

Current development partners



Previous development partners



MMS's contribution to SDGs

In September 2015, the General Assembly adopted the 2030 Agenda for Sustainable Development which includes 17 Sustainable Development Goals (SDGs). Building on the principle of "leaving no one behind", the new Agenda emphasizes a holistic approach to achieving sustainable development for all. As a development organization, Manab Mukti Sangstha tries to contribute to SDGs through its different programs. Up to the reporting year 2023-2024 in brief, MMS contributions are furnished below:

1 NO POVERTY



The vision of MMS is to establish a poverty free community. During the reporting year, MMS provided micro-financing support to 47,437 families for generating family level income and supported to reducing poverty. MMS collected an ultra-poor list from 13 unions of an Upazila which is endorsed by the local government. The ultra poor families will get priority for any kinds of development activities, safety-net program and humanitarian support.

MMS extends support to poor and ultra-poor families during emergencies and crises to alleviate food insecurity. During the reporting period, food assistance was provided to 800 households to address their immediate needs. Over the past five years, a total of 12,881 families have received assistance through 28 humanitarian support projects.

2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



MMS strives to promote good health and well-being among the Char community through its health and nutrition programs. During the reporting period, 3,195 households received health and nutrition support, and 2,614 pregnant women benefited from antenatal and postnatal care services provided by static and satellite clinics. Over the past five years, MMS has delivered primary health services, including medicine and dental care, to 11,245 families, and facilitated eye surgeries for 637 individuals through its eye camps.

MMS established the Manab Mukti Academy to ensure quality education in the remote Char areas. Additionally, MMS operates 22 pre-primary schools to provide vulnerable children access to education, supporting a total of 1,514 children. To promote higher education, MMS offers scholarships of BDT 4,000 per month for advanced studies and general scholarships amounting to BDT 12,000.

4 QUALITY EDUCATION



5 GENDER EQUALITY



MMS provides high priority to ensure gender equality. During the reporting period, MMS developed leadership of 6028 women for managing the village groups and they are representing in 31 branch management committees. For establishing women entrepreneurship as part of empowerment, MMS developed skills of 518 women as entrepreneurs.

During the reporting year, MMS installed 45 double-platform tube wells to ensure access to safe and clean water, and 35 raised latrines in flood-affected Char areas to improve sanitation. Over the past five years, MMS has provided 240 resilient tube wells and latrines to the community and distributed hygiene kits, benefiting a total of 76,581 individuals across 19,005 families.

6 CLEAN WATER AND SANITATION



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



MMS is dedicated to improving agricultural productivity and sustainability through various initiatives. It organizes regular demonstrations to highlight innovative, high-yielding production techniques and actively promotes organic farming by providing farmers with technical and financial support. During the reporting year, MMS led 104 agricultural demonstrations to facilitate the replication of modern farming technologies.

One of MMS's priority areas is to build climate-resilient communities. During the reporting period, MMS developed 12 flood-resilient community infrastructures, including roads for communications, elevated grounds for flood shelters, and facilities for emergency market access. The organization promoted community practices such as climate-resilient agriculture and cultivating diverse crop varieties.

13 CLIMATE ACTION



MMS is indirectly contributing to the others goals through participating the discussion meeting, idea sharing and partnership programs with international organizations and UN agencies.

Cross Cutting Issues

Manab Mukti Sangstha (MMS) is committed to advancing sustainable development and resilience among marginalized communities. Central to MMS's mission are several cross-cutting issues that influence and enhance every program and intervention. These issues—gender equality, climate change adaptation and disaster risk reduction (CCA-DRR), and safeguarding—serve as the foundational principles that ensure all MMS initiatives are inclusive, sustainable, and safe.

Safeguarding:

MMS places safeguarding as a priority across all operations to protect the rights, dignity, and safety of all beneficiaries, particularly children, women, and vulnerable individuals as well as its staff. The organization upholds strict safeguarding policies and procedures, including Child Protection, Prevention of Sexual Exploitation and Abuse (PSEA), and Code of Conduct guidelines, which ensure a secure, supportive environment for staff, beneficiaries, and volunteers. MMS has established whistleblowing mechanisms and reporting systems that encourage transparency, allowing stakeholders to report any concerns confidentially and without fear of retribution. Regular training and awareness programs reinforce safeguarding practices among staff and communities, ensuring that these standards are adhered to consistently. MMS's safeguarding policies aim to promote a zero-tolerance stance on exploitation, abuse, or any misconduct, reflecting its commitment to ethical, safe, and equitable service delivery.

Child Protection:

Manab Mukti Sangstha (MMS) is committed to creating a safe, nurturing, and protective environment for all children, ensuring their rights and dignity are respected at all times. We uphold the highest priority of child protection, proactively identifying and mitigating risks to safeguard children from harm, abuse, neglect, or exploitation. Our policies and practices prioritize the physical, emotional, and psychological well-being of children, embedding child sensitivity into all aspects of our work.

Gender Equality:

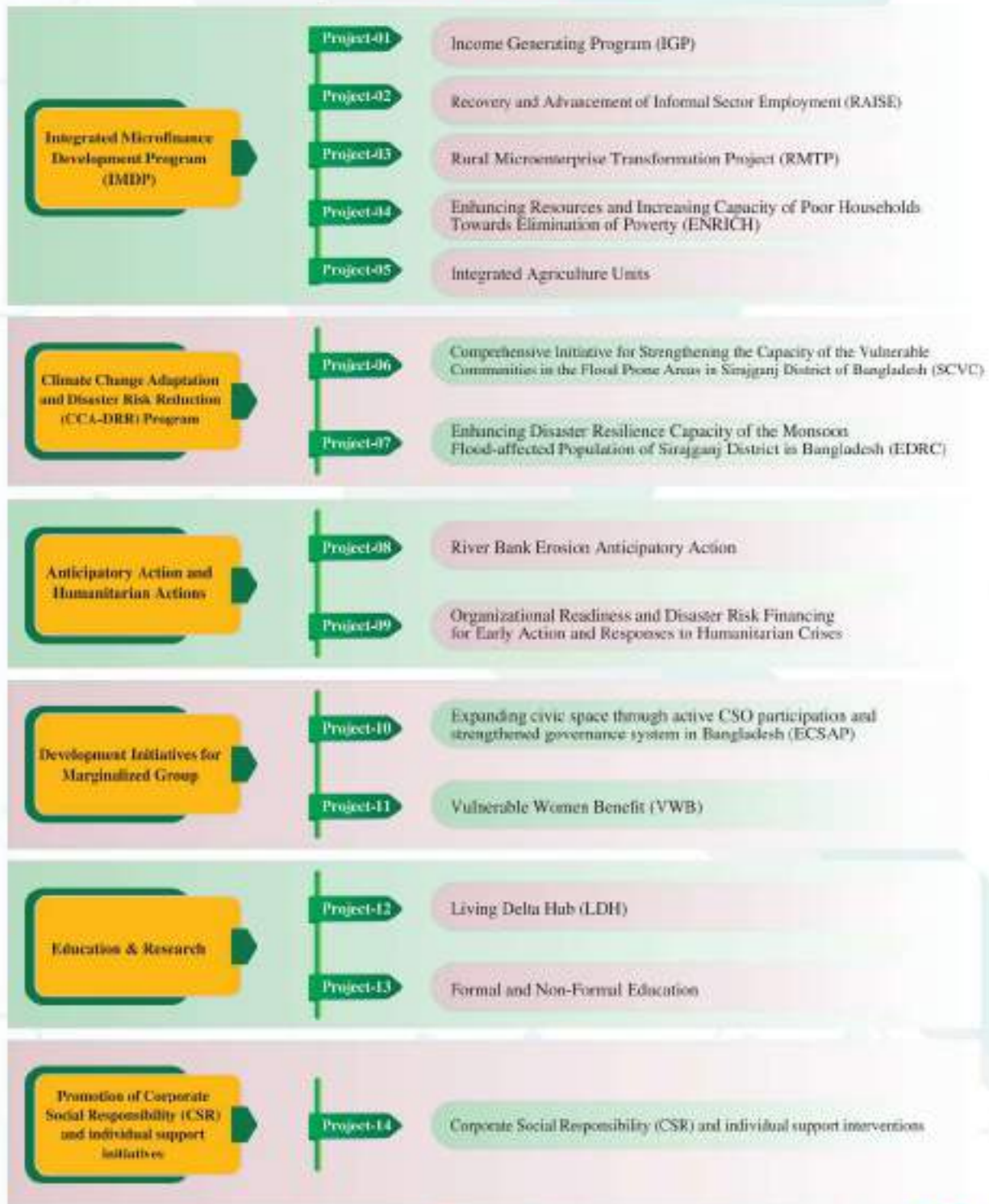
MMS considers gender equality a fundamental principle across all programs and activities, aiming to promote an inclusive, equitable environment for both women and men. Women are integral to MMS's vision and work, and the organization's programs focus on empowering women at multiple levels—social, economic, and political. MMS prioritizes women's participation in decision-making, leadership development, and economic activities to foster long-term, sustainable empowerment. Through capacity-building initiatives and inclusion policies, MMS works to dismantle barriers to women's involvement, ensuring equal access to resources, skills training, and representation. Women are positioned as key stakeholders in all MMS projects, particularly in programs targeting economic development, disaster response, and community leadership. MMS also provides specific support for vulnerable groups, including widows, single mothers, and survivors of domestic violence, integrating services that bolster women's safety, autonomy, and well-being.

CCA-DRR:

Given the heightened vulnerability of MMS's working areas to natural disasters, Climate Change Adaptation and Disaster Risk Reduction (CCA-DRR) is an essential cross-cutting issue in all MMS initiatives. MMS incorporates climate adaptation and disaster preparedness measures within each project, especially in the chars and river basin areas frequently impacted by floods, erosion, and other climate-related challenges. Area-specific disaster risks inform the development of Disaster Contingency Plans (DCPs) to enable rapid, effective responses during emergencies. MMS engages communities in early warning systems, emergency savings, and resource mobilization to strengthen local resilience. MMS also focuses on climate-adaptive solutions such as flood-resistant crops, renewable energy, and flood-resilient infrastructure, which together build sustainable resilience and help communities adapt to climate change impacts. Training and educational workshops on CCA-DRR are integral parts of MMS programs, ensuring community members are knowledgeable, prepared, and equipped to respond to disasters.

Chapter-03

PROJECT PROFILE



PROJECT-01 : Income Generating Program (IGP)

MMS initiated its Microfinance program in 1991 with the support of the Palli Karma Sahayak Foundation (PKSF), aiming to reduce poverty through entrepreneurship development, employment creation, reducing gender disparities, and enhancing women's empowerment. The program operates in the districts of Sirajganj, Pabna, and Tangail, primarily targeting poor and marginal farmers. Key activities include building awareness, forming groups, creating employment through income-generating activities, encouraging savings, and providing capacity building along with micro-credit support. The program offers financial assistance ranging from BDT 5,000 to BDT 10,00,000 through three main components: the Ultra Poor Program (UPP), the Rural Micro-Credit Program (RMC), and the Micro-Enterprise Loan (MEL). It is effectively managed from 31 branch offices located in different geographical areas.

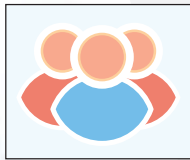
Objectives

- ❖ To create a sustainable source of income for poverty alleviation.
- ❖ To empower women and establish women's rights.
- ❖ To make the organized members self-reliant by increasing their daily income and creating alternative employment resources.

Area/Coverage of the Project/Program (2023-24):			
District	Name of Upazila	Number of Upazila	Number of Union
Sirajganj	Sirajganj, Belkuchi, Shahjadpur, Chauhali, Ullahpara, Raiganj, Kamarkhand	07	63
Tangail	Tangail, Nagarpur & Bhuapur	03	19
Pabna	Bera, Santhia, Sujanagar, Faridpur	04	39
Total		14	121



Key highlights of the year-2023-2024



Member -66,640 Nos



Loanee -47,437 Nos



Savings -BDT.496,991,518



Loan Disbursement
BDT. 275,30,61,000



Loan Outstanding
BDT.133,57,99,836



Surplus
BDT.10,13,24,012

The project also contributed:

- ❖ **Financial Assistance for Accidental and Medical Purposes:** A total of 187 individuals received financial aid amounting to Tk 8,52,800 to cover accidental and medical expenses.
- ❖ **Assistance for Families of Deceased Weavers:** A total of 224 families received Tk 448,000 in financial support, with each family receiving Tk 2,000/-
- ❖ **Higher Education Scholarships:** Three students were awarded a total of Tk 90,000 in scholarships for higher education. To date, a cumulative total of Tk 2,15,000 has been provided to support these three students.
- ❖ **General Scholarships:** A total of 16 students received Tk 1,92,000 in general scholarships. A total of 226 students have benefited from a cumulative total of Tk 27,12,000 in scholarship assistance.



PROJECT-2: Recovery and Advancement of Informal Sector Employment (RAISE)

The Recovery and Advancement of Informal Sector Employment (RAISE) project has been implementing by MMS with the support of Palli Karma Sahayak Foundation (PKSF) aims to enhance earning opportunities for low-income youth and COVID-19-affected micro-entrepreneurs (MEs) by providing financial services and inclusive financing. It prioritizes restoring businesses and offers capacity development support for business continuity. The initiative also equips low-income youth with technical skills through apprenticeship programs with Master Crafts persons (MCPs). Additionally, it provides young MEs with inclusive financing and training in risk management, business management, entrepreneurship, and life-skills development to ensure their sustainable growth and success

- ❖ **Project Duration:** 01 July 2022 to 30 June 2026
- ❖ **Supporting Agency:** Palli Karma Sahayak Foundation (PKSF)
- ❖ **Funding Agency:** Palli Karma Sahayak Foundation (PKSF) and WORLD BANK
- ❖ **Total Budget in the Reporting Year:** BDT. 1,80,00,577/-
- ❖ **Total Project Expenditure Year:** BDT. 1,28,85,498/-

Name of District	Name of Upazila	Number of Branch	Direct Participant
Sirajganj	Sirajganj Sadar, Belkuchi, Chauhali, Ullahpara, Shahjadpur, Raiganj	16	2058 Individual

Objectives

- ❖ To enhance human capacities and productivity of Young Microentrepreneurs in the informal sectors
- ❖ To enhance entrepreneurial and technical skills of youths through apprenticeship program
- ❖ To restore COVID-19 affected Micro-enterprises by enhancing capacities and providing inclusive finance



Key Achievements

- ❖ Provided 16 days of training on business management and entrepreneurship development to a total of 518 youth micro-entrepreneurs.
- ❖ Selected 30 Master Craftsmen (local trainers) to deliver apprenticeship training in the informal sector.
- ❖ Conducted 6 months of training in various trades (small engineering, welding and fabrication, plumbing and pipe fitting, motorcycle servicing, beautification) for a total of 160 youth participants.
- ❖ Organized orientation training for 27 Master Craftsmen on apprenticeship responsibilities and occupational health.
- ❖ Delivered 05-day long training on life skills to 160 apprentice participants.
- ❖ Disbursed loans totaling 8 crore BDT to 686 youth entrepreneurs.

PROJECT-03: Rural Microenterprise Transformation Project (RMTP)

Rural Microenterprise Transformation Project (RMTP) is being implemented by the MMS with financial support of PKSf with the aim to sustainably increase the income, food security and nutrition of marginal and small farmers, and micro-entrepreneurs across selected value chains. The project makes value chain development interventions to expand markets for comparative advantage, market demand, and growth of Fisheries and Aquaculture.

- ❖ **Project Duration:** January 2023 to September 2025
- ❖ **Supporting Agency:** Palli Karma-Sahayak Foundation (PKSF)
- ❖ **Funding Agency:** International Fund for Agricultural Development (IFAD) and DANIDA
- ❖ **Fund Contribution Position:** PKSf Amount BDT. 1,06,79,872/-, MMS Amount BDT. 8,35,000/-
- ❖ Entrepreneur Amount 3,27,000/-, Private Sector Amount 4,29,500/-
- ❖ **Total Project Budget:** 1,22,71,372/-
- ❖ **Expenditure in Reporting year:** 1,02,04,409/-

Name of District	Nume of Upazila	Number of Union	Direct Participant
Sirajganj	Raiganj, Tarash Ullahpara	22	7053 People

Objectives

- ❖ To promote sustainable income generation for entrepreneurs through the safe production, processing, and marketing of fish.
- ❖ To enhance the adaptation of safe and modern aquaculture practices at the local level.
- ❖ To ensure the fish production and marketing organizations prioritize environmental sustainability, safe and nutritious food production considering the climate change mitigation.



Key Achievements

- ❖ Established 20 demonstration plots to showcase semi-intensive fish and lobster farming techniques.
- ❖ Assisted 15 nurserymen in cultivating fast-growing fish species from the Halda River.
- ❖ Supported 6 individuals in fish farming and value-added fish product production, creating alternative livelihoods for fishermen.
- ❖ Provided financial support for the establishment of 3 hatcheries for high-value native fish species.
- ❖ Supported 5 individuals in setting up demonstration plots for black soldier worm production as a sustainable feed alternative
- ❖ Supported packaging and marketing efforts for pilot production of ready-to-cook fish products.
- ❖ Assisted 1 entrepreneur in setting up business centers and branding products.
- ❖ Supported 4 entrepreneurs in producing and marketing fish products.
- ❖ Supported 4 entrepreneurs in producing quality dry goods using improved methods.

PROJECT-04: Enhancing Resource and Increasing Capacities of Poor Household towards Elimination of Their Poverty (ENRICH)

This is a flagship program of MMS 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 aim to “increase the wealth and capacity of the poor people so that they can lead dignified life and enjoy human rights”.

- ❖ **Project Duration:** 1st May 2012 to September 2024
- ❖ **Funding Agency:** Palli Karma-Sahayak Foundation (PKSF) and MMS own fund
- ❖ **Budget Reporting year:** BDT. 27,24,950/-
- ❖ **Expenditure in Reporting year:** 24,28,416/-

Name of District	Name of Upazila	Name of Union	Direct Participants
Sirajganj	Chauhali	Ghorjan	3195 Individual

Objectives

- ❖ To empower poor households participating in the program to achieve sustainable self-sufficiency can lead to concrete steps towards eradicating poverty.
- ❖ To promote access to health, nutrition, and education for the poor, with a special focus on women and children.
- ❖ To collaborate with local communities and relevant institutions to effectively manage natural disasters and ensure that vulnerable families, so that they can contribute to their communities.
- ❖ Developing cooperation between government, NGOs, and private sectors to accelerate grassroots development processes aimed at poverty alleviation.



Key Achievements

- ❖ During the project year, a total of 130 poor patients from Ghurjan Union received free cataract surgery through the special eye camp.
- ❖ Year 2023-24, health awareness reached among 3,195 HHs members through 380 courtyard meetings
- ❖ A total 95% children of Ghurjan Union were enrolled in primary schools during 2023-24, with 99% student attendance at ENRICH learning centers.
- ❖ Distributed to Assistive devices for disabilities and blankets to 75 elderly ultra-poor families.
- ❖ Organized a cultural program for citizens, where thousands of people enjoyed various sporting events.
- ❖ A total of 200 youths received training on the theme "My Dream is to be an entrepreneur,"
- ❖ Supported 4 entrepreneurs in producing quality dry goods using improved methods.

PROJECT-05: Integrated Agriculture Units

Manab Mukti Sangstha (MMS) implements the “Integrated Agriculture Program by the support of Palli Karma-Sahayak Foundation (PKSF) focusing on three key components: Agriculture, Livestock, and Fisheries. The program aims to ensure sustainable agricultural production and promote food security by disseminating the latest, environmentally friendly agricultural technologies. It also emphasizes modern livestock management practices and proper fisheries management techniques. The program supports farmers in enhancing crop production, establishing market linkages, and developing value chain systems to improve their overall economic stability and sustainability. Through these efforts, MMS fosters a resilient agricultural sector that contributes to long-term food security and environmental sustainability.

- ❖ **Partner/Supporting Agency:** Palli Karma-Sahayak Foundation (PKSF)
- ❖ **Funding Agency:** Palli Karma-Sahayak Foundation (PKSF) and MMS
- ❖ **Project Duration:** July 2023 to June 2024
- ❖ **Fund Contribution Position:** PKSF Amount BDT. 48,29,840/- (74%), MMS Amount BDT. 17,34,060/- (26%)
- ❖ **Total Project Budget (Year-2023-2024):** BDT. 65,63,900/-
- ❖ **Total Project Expenditure:** BDT. 66,28,274/-

Agriculture Unit

Livestock Unit

Fisheries Unit



Agriculture Unit

The Integrated Agriculture Unit of PKSf has been working since 2013 to increase agricultural production and ensure food and nutrition security. Along with the government, for a long time PKSf's agricultural activities have been contributing significantly to the improvement of socio-economic status, food security, climate adaptation and mitigation capacity of the underprivileged marginal, small and medium farmers of the country.

Objectives

- ❖ Extension of modern agriculture technology through farmers.
- ❖ Creating new entrepreneurs through technology expansion.
- ❖ Capacity building of farmers through training and making them efficient in implementing modern technology.
- ❖ Ensuring safe food production.
- ❖ Ensure sustainable development to achieve SDG goals.



Key Achievements

- ❖ A total 06 demonstration sites have been created, showcasing the benefits of using mulching paper in high value crop production.
- ❖ A total 07 demonstration plots have been set up to promote organic vegetable farming. These sites serve as live examples, showing farmers how to produce healthy, chemical-free vegetables
- ❖ A total of 16 different high-value crops, including Broccoli, Watermelon, Onion, and Maize, have been introduced to farmers through demonstration plots. These initiatives improve food security, and enhance their knowledge of cultivating crops with greater market value.
- ❖ A total 03 demonstration plots have been established for high-value fruit crops such as Vietnamese Malta, Guava, and Elephant Apple.
- ❖ A total 02 Trico-compost production chambers have been demonstrated, with the capacity to produce approximately 800 kg of organic compost within two months.
- ❖ A novel approach to ginger cultivation has been demonstrated using 200 sack bags. This method enables to farmers with limited land to engage in profitable ginger production.

Livestock Unit

The program promotes climate-adaptive livestock production at the farm level by expanding the use of environmentally friendly technologies and disseminating relevant information to support sustainable practices and enhance resilience in livestock management.

Objectives

- ❖ To provide necessary financial and technical services.
- ❖ To build capacity of members through necessary training.
- ❖ To develop quality of product and marketing.
- ❖ To eradicate poverty through employment and creation of entrepreneurship.
- ❖ To promote and publicize



Key Achievements

- ❖ A total of 131 HHs got support from this program demonstration support on livestock
- ❖ The MMS Livestock unit won first prize among 60-70 institutions at the Upazila Livestock Fair in Ullapara, Sirajganj.
- ❖ The MMS Livestock unit secured third place in the PKSF performance evaluation for FY 2023-24, standing out among all participating organizations.
- ❖ The successful expansion of BAU chicken has been featured in 15-20 newspapers.
- ❖ A free vaccination campaign was conducted twice in the working area, significantly reducing the mortality rate of chickens for marginal farmers.
- ❖ Members' incomes have increased in the working area, leading to the creation of new entrepreneurs.

Fisheries Unit

The fisheries Unit of Manab Mukti Sangstha (MMS) supported by the Palli Karma-Sahayak Foundation (PKSF) has been working since 2013 to increase fisheries Production and ensure food and nutrition security. Along with the government, for a long time. The objective of this unit to enhance the fish production capacity of community members by integrating advanced fisheries technology and promoting best practices in aquaculture. This initiative aims to leverage modern techniques to boost productivity and ensure sustainability in fish farming. By offering financial support, the program enables fish farmers to invest in necessary resources, equipment, and training, thereby increasing their efficiency and output.

Objectives

- ❖ To increase fish production through proper technology use for supporting food and nutrition availability.
- ❖ Alleviating poverty through extension of risk mitigation and climate tolerant fish culture technology.
- ❖ To assist in the implementation of fisheries technology at field level by increasing the skill of members and also provide support in marketing.

Name of District	Name of Upazila	Name of Union	Direct Participants
Sirajganj	Ullapara and Raigonj	Ramkrishnapur, Solonga, Bangala, Purnimagati, Dhubil, Gurka	3195 Individual



Key Achievements

- ❖ A total 10 demonstrations using the G-03 Rui and Chinis Carp-05 variety have sparked significant interest among farmers, making fish farming more appealing and profitable.
- ❖ We have provided one oxygenated van, enabling small-scale farmers to safely and affordably transport their fish. This initiative has supported approximately 250 fish farmers this year.
- ❖ A demonstration of a safe fish selling point, utilizing a safe and eco-friendly fisheries management system, has been set up. This initiative has been well-received by the community, and local entrepreneurs have shown interest in adopting this model.
- ❖ The unit has established five dry fish production points, where farmers have successfully produced about 500 kg of dried fish.

PROJECT-06: Comprehensive Initiative for Strengthening the Capacity of the Vulnerable Communities in the Flood-prone Areas in Sirajganj District of Bangladesh (SCVC)

To strengthen the community capacity and resilience in a flood-prone area of Sirajganj, the initiated-on 01 February 2022 and closed in March 2024 funded by Korea International Cooperation Agency (KOICA) and supported by Oxfam. 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 three Union (Khaspukhuria, Sthall and Ghorjan) of Chauhali Upazila in Sirajganj district.

- ❖ **Project Duration:** 01 February 2022 to 31 March 2024
- ❖ **Supporting Agency:** Oxfam in Bangladesh
- ❖ **Funding Agency:** Korea International Cooperation Agency (KOICA)
- ❖ **Total Project Budget:** 2,03,30,484/-
- ❖ **Total Project Expenditure Reporting year:** 78,085,69/-

Working area and Participants Coverage:			
Name of District	Name of Upazila	Name of Union	Direct Participants
Sirajganj	Chauhali	Sthall , Ghorjan , Khashpukuria	1200 HHs

Objectives

- ❖ To strengthen the preparedness of the targeted vulnerable communities to protect their lives and livelihoods through anticipatory investment.
- ❖ To develop local solutions to improve long-term resilience, stability, and increased capacity within targeted local communities and institutions.



Key Achievements

Short-term embayment creation: The project created short-term employment opportunities for women through Cash for Work (CFW) programs. To support vulnerable individuals in flood-prone areas, the project employed a total of 600 people for anticipatory actions before the flood. Each participant received a daily wage of BDT 400, with access to employment for a minimum of 15 to 21 days.

Community Infrastructure Developed: The project developed community infrastructure through Cash for Work programs to promote resilience in the targeted areas. This included the construction of 05 community infrastructures, with 03 earthen roads and the elevation of 02 marketplaces. These improvements enhanced access to education centers and marketplaces for approximately 3,000 people.

WASH Facilities development: Promoting WASH facilities in flood prone vulnerable areas, the project constructed 35 raised latrines and 45 double platform tube-well for safe drinking water facilities. About 1000 People are getting access to the WASH facilities in three unions of chauhali Upazila.

PROJECT-07 : Enhancing Disaster Resilience Capacity of the Monsoon Flood-affected Population of Sirajganj District in Bangladesh (EDRC)

To strengthen the capacity and resilience of the community and reduce seasonal flood disaster vulnerability in Sirajganj, Bangladesh, a project titled “Enhancing Disaster Resilience Capacity of the Monsoon Flood Affected Population of the Sirajganj District in Bangladesh” is being jointly implemented by Manab Mukti Sangstha (MMS), with the support of Oxfam GB and financial assistance from the Korea International Cooperation Agency (KOICA). The project activated on April 2, 2024.

- ❖ **Project Duration:** 02 April to 2024 to 31 December 2026
- ❖ **Supporting Agency:** Oxfam GB
- ❖ **Funding Agency:** Korea International Cooperation Agency (KOICA)
- ❖ **Total Project Budget:** 7,14,65,001
- ❖ **Total Expenditure Reporting year:** 23,45,170

Working area and Participants Coverage:				
Name of District	Name of Upazila	Name of Union	Total Direct Participants	Reporting Year Participants
Sirajganj	Belkuchi	Rajapur, Belkuchi Sadar, Baradhul	1500 HHs	400 HHs

Objectives

- ❖ To ensure food safety during the flood seasons.
- ❖ To ensure access to safe WASH facilities during the flood seasons.
- ❖ To strengthen the community disaster management capacity.



Key Achievements

The project, which officially started on April 2, 2024, and received approval from the NGO Affairs Bureau (NGAOB) on June 27, 2024, has made significant progress in its initial stage. Key achievements include:

- ❖ Submission of FD-6 and FD-2 forms to the NGOAB for project approval.
- ❖ Recruitment and onboarding of 15 full-time project staff.
- ❖ Conducting project orientation meeting for the project staff.
- ❖ Preparation of a list of 1,600 primary participants for Cash for Work (CFW) through community consultation meetings.
- ❖ Finalization of a list of 400 participants for CFW and livelihoods support through door-to-door visits for the first year (2024).
- ❖ Identification of nine potential CFW schemes for the first year.
- ❖ Selection and physical verification of 120 primary WASH intervention sites, including 60 tube wells and 60 latrines.

PROJECT-08 : River Bank Erosion Anticipatory Action Project

With the support of Start Fund Bangladesh, MMS implemented a riverbank anticipatory project in Shahjadpur Upazila, Sirajganj District, aimed at providing emergency support to vulnerable families at risk. The project focused on delivering multipurpose cash assistance to address the immediate needs of these families, including house relocation, reconstruction, and the re-installment of WASH facilities. According to predictions from the Technical Institution of Start Network, Forewarn Bangladesh forecasted a potential erosion event starting on August 22, 2023, in three locations within Shahjadpur Upazila. In response to this prediction, MMS raised an alert to initiate anticipatory action and promptly implement the project.

- ❖ **Project Duration:** 45 days – (22 September to 05 October 2023)
- ❖ **Name of Donor:** Ukaid, Ministry of Foreign Affairs of the Netherlands, Jersey Overseas Aid
- ❖ **Name of Supporting Agency:** Start Fund Bangladesh
- ❖ **Project Budget:** BDT 34,50,000/-
- ❖ **Budget Expenditure:** BDT 2,536,218/-

Working area and Participants Coverage:			
Name of District	Name of Upazila	Name of Union	Direct Participants
Sirajganj	Sahzadpur	Khukni, Jalalpur and Koijuri	115 HHs

Objectives

- ❖ To ensure Immediate Relief and Recovery Provide multipurpose cash support to vulnerable families to address their immediate needs, including house relocation, reconstruction, WASH facilities re-installment
- ❖ To raise awareness and advocate for the identification and pre-definition of temporary, permanent, or rented relocation places, ensuring a swift and organized resettlement process for affected communities.



Key Achievements

- ❖ A total of 80 families have each received a multi-purpose cash grant (MPCG) of BDT 20,000.
- ❖ With the project's support, all 80 families have been successfully relocated.
- ❖ Families displaced by river erosion have reinstalled their tube wells and sanitary latrines.
- ❖ The project has helped 26 families secure new settlement locations by advocating with individual landowners and local government for those who were unable to find a place for resettlement.

PROJECT-09 : Organizational Readiness and Disaster Risk Financing for Early Action and Responses to Humanitarian Crises

Start Ready pre-positions funding for crises that happen with regular and predictable patterns of recurrence, like floods, droughts, and heatwaves. Considering the Flood-prone area of Sirajganj District, MMS implemented the Flood readiness activities with the support of Start Network. Throughout this project, implemented disaster Risk Mitigation activities like; repairing roads, setting up wooden bridge , providing WASH facilities, and improvements before the flood.

- ❖ **Project Duration:** 30 days – (07 February to 07 March 2024)
- ❖ **Supporting Agency:** ESDO
- ❖ **Funding Agency:** Start Network
- ❖ **Total Project Budget:** BDT 14,33,000
- ❖ **Total Project Expenditure:** BDT. 14,06,458

Working Area and Participants Coverage:			
Name of District	Name of Upazila	Number of Union	Direct Participant
Sirajganj	Shahjadpur	Umarpur, Baghutia, Sthall	1800 Individuals
	Chauhali	Sonatoni	

Objectives

- ❖ To strengthen the community's readiness initiatives by implementing disaster risk mitigation initiatives through community infrastructure development
- ❖ To improve local preparedness by enhancing flood shelter facilities, including WASH (Water, Sanitation, and Hygiene) services, and engaging volunteers.



Key Achievements

- ❖ **Small-Scale Risk Mitigation Initiatives:** To reduce the disaster risk in target communities, the DRF project implemented different small-scale mitigation interventions like; damaged road repair, wooden bridges & connecting roads. A total of 08 schemes have been constructed under this project and those schemes contributed about 10000 people for safely access communication during flood.
- ❖ **WASH Facilities Development in Flood shelter:** To prepare a user-friendly shelter with a hygienic environment, the project supported 05 flood shelters for proper cleaning, and necessary maintenance works like; Tub-well installation, latrine construction, solar system setup and emergency shelter kits. Through these activities about 200 families have opportunity to take shelter with hygienic environment during floods.

PROJECT-10: Expanding civic space through active CSO participation and strengthened governance system in Bangladesh (ECSAP)

MMS is implementing a project with ethnic communities in Chatmohor Upazila, Pabna with support of Amrai Pari Paribarik Nirjaton Protirodh Jot (WE CAN) aimed at strengthening the organization's capacity to effectively implement and promote Income-Generating Activity (IGA) initiatives tailored to the specific needs of these communities. By designing IGAs that honor the cultural heritage and socio-economic conditions of the ethnic communities, MMS is providing sustainable livelihood options through training, IGA demonstrations, and the development of effective networks for legal services and social safety net services. Additionally, the project emphasizes fostering collaboration with local duty-bearers to ensure the success and sustainability of these initiatives

- ❖ **Project Duration:** January -2024 to December-2025 (02 Year)
- ❖ **Funding agency:** Christian Aid and European Union (EU)
- ❖ **Supported by:** Amrai Pari Paribarik Nirjaton Protirodh Jot (WE CAN)
- ❖ **Total Budget:** BDT: 44,90,400/-
- ❖ **Total Expenditure in Reporting Year:** BDT. 4,71,015

Working area and Participants Coverage:			
Name of District	Name of Upazila	Name of Union	Direct Participants
Pabna	Chatmohor	Handial, Gunaigasa and Bilcholon	3300 Individuals

Objectives

- ❖ To improve the economic condition of ethnic communities through alternative IGA skills,
- ❖ To strengthen the organizational capacity of ethnic community engagement, and collaboration with service providers who are linked with IGA
- ❖ To advocate with duty bearers who would be responsible for supporting ethnic communities for involving alternative IGA and promoting ethnic rights



Key Achievements

- ❖ The project Develop an ethnic HHs database of chatmohor upazila for essay accessibly in different services and any kind of development approved toward the ethnic community
- ❖ Develop a total 20 total of ethnic community group for collective effort for there livelihoods development
- ❖ Conduct HHs survey to identify potential IGA and present economic status of the communities
- ❖ Develop network with ethnic societies, Forum and institutions to strengthen the capacity

PROJECT-11: Vulnerable Women Benefit (VWB)

The Vulnerable Women Benefit (VWB) Project, supported by the Women Affairs Department of the Government of Bangladesh, is designed to empower vulnerable women through comprehensive skill development and income-generating programs. The project focuses on improving their lives by addressing three key areas: food security, income generation, and savings. It offers extensive training to help women develop self-sustaining skills for various income-generating activities, ensuring they have the means to achieve economic independence. Additionally, the project provides support to enhance food security and encourages savings to build financial stability. Overall, the VWB Project aims to create opportunities for vulnerable women to improve their economic well-being and enhance their quality of life.

- ❖ **Project Duration:** 01 December 2023 to 31 December 2024
- ❖ **Supporting Agency:** Women Affairs Department
- ❖ **Funding Agency:** Government of Bangladesh
- ❖ **Total Direct Participants:** 2541 HHs
- ❖ **Total Project Budget:** BDT. 8,76,645
- ❖ **Total Budget Expenditure:** BDT. 3,54,349

Working area and Participants Coverage:			
Name of District	Name of Upazila	Number of Union	Direct Participants
Sirajganj	Kazipur	12	2541 HHs

Objectives

- ❖ To provide training on various income-generating activities (IGAs) to equip beneficiaries with the skills needed for self-employment.
- ❖ To assist beneficiaries in opening their own bank accounts and encourage regular savings to promote financial stability.
- ❖ To help beneficiaries manage and secure credit support to support their income-generating activities.
- ❖ To empower beneficiaries by providing income-generating training, raising awareness, and offering additional support services to improve their overall socio-economic status.



Key Achievements

- ❖ Conducted Training of Trainers (TOT) for the MMS-VWB Project, facilitated by a government line department technical expert.
- ❖ A total of 409 batches of training have been provided to 2,541 participants from vulnerable communities, covering topics such as life skills, income-generating activities (IGA), and disaster preparedness.
- ❖ Participants have collectively saved a total amount of 518,320 BDT in their own bank accounts.

PROJECT-12: Living Delta Hub

The Living Delta Hub project is a research-based project. The project started research activities from November 15, 2021 supported by Lancaster University, England. 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 vulnerabilities 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 Duration:** 15.09.2021 to 31.01.2024
- ❖ **Funding agency:** Lancaster University, England
- ❖ **Project Budget:** 972500/-
- ❖ **Project Budget Expenditure:** 967500/-

Objectives

- ❖ To create a livelihood calendar for each family by documenting their daily activities in a diary.
- ❖ To record and analyze each household's income, expenditure, profit and loss, and debt and liabilities as part of the research.
- ❖ To collect and compile comprehensive social information for each family, which will be shared with the donor organization to inform the design of future projects.



Key Achievements

- ❖ Developed livelihood calendars for 30 families from 2021 to 2024.
- ❖ Conducted in-depth analysis of each household's income, expenditure, profit and loss, and debt and liabilities as part of the research.
- ❖ A research publication is currently in progress by the Lancaster University, England
- ❖ Participating families are now able to evaluate the changes in their lives through the insights gained from their daily activity diaries.

PROJECT-13: Formal & Non-formal Education

In 2010, MMS launched its formal and non-formal education programs through Manab Mukti Academy, with the goal of improving education quality and reaching children who have dropped out or never attended school. This initiative has opened new opportunities for vulnerable children by establishing education centers in the most remote char areas, ensuring that even the most marginalized communities have access to quality education. Through these efforts, MMS is making significant strides in addressing educational disparities and empowering children in under-served regions.

Objectives

- ❖ To provide access to high-quality education for children in the remotest char areas
- ❖ To identify and re-engage dropped out-of-school children, helping them return to education through flexible and supportive non-formal learning environments.
- ❖ To empower vulnerable children and their families by offering educational opportunities
- ❖ To establish and maintain sustainable education centers in remote areas



Key Achievements

- ❖ Manab Mukti Academy provides formal education to 196 children, supported by 7 teachers, covering grades from Pre-primary to Grade Five for underprivileged children.
- ❖ The school has achieved a 100% pass rate in the ending examinations for all students
- ❖ The school maintains a high attendance rate of 90% among its students.
- ❖ The 20 students of the school got prize extra curriculum activities like; art competition, essay competition, General knowledge etc
- ❖ Considering the inaccessibility of tuition in char community, MMS provided coaching center through Manab Mukti Academy. A total of 150 Children getting coaching support from this non-formal education programs.

PROJECT-14: Corporate Social Responsibility (CSR) And Individual Support Interventions

During the reporting year, MMS reaffirmed its commitment to Corporate Social Responsibility (CSR) by implementing three significant projects designed to address the pressing needs of vulnerable char communities and promote sustainable development. These initiatives highlight the company's dedication to driving positive social and environmental impact beyond its core operations. In addition to these projects, MMS actively supported individual-led initiatives, further emphasizing its focus on empowering meaningful humanitarian efforts. Together, these actions reflect MMS's holistic approach to responsible practices and its unwavering commitment to making a lasting difference.

SL	Name of Project	Donor	Type of support	Participant coverage	Date	Expenditure
01	Sacrificing Cows for Vulnerable Communities in Chauhali Upazila During Eid-ul Adha.	Asif Noor and his family and friends	Beef	250 Families	17 June 2024	2,31,600
		Pir Azgar Ali his family and friends				
		Dr. Shafiq Ahmad Khan his family and friends				
02	Iftar Package Distribution for Communities in Chauhali Upazila During Ramadan.	Shafique Monawar and his family	Chickpea, Lentil, Soybean oil and sugar	172 Families	09 March 2024	150000
03	Humanitarian Support Programme 2023	ALO BANGLADESH	10 kg rice, 2 kg pulse	300 Families	29 December 2023	321798
			Beef	104 Families	30 December 2023	



CASE STORIES OF MMS INITIATIVES

A Journey from Darkness to Light:

Mst. Soneka Khatun, born in 1952 into a poor family in Pahartola village of Shahjadpur Upazila, Sirajganj, faced a lifetime of challenges. At the age of 14, she was married into a family in Ghorjan Union under Chauhali Upazila, where she supported her farmer husband and raised two sons and two daughters. Their lives were marred by extreme poverty and repeated displacement caused by the relentless erosion of the Jamuna River. Despite these struggles, Soneka prioritized her children's education. Her dedication bore fruit when her sons secured jobs in a telecom company, briefly bringing a glimmer of stability to the family.



However, tragedy soon struck. Her elder son succumbed to Hepatitis B after three months of suffering. Just 15 months later, her second and only remaining son was also diagnosed with Hepatitis B and eventually passed away. These devastating losses plunged Soneka and her husband into profound grief, leaving them to cope with the unbearable void left by their children. The compounded weight of sorrow, poverty, and advancing age began to take a toll on Soneka's health, leading to the gradual loss of her eyesight. Unable to see, she struggled with even the simplest tasks, leaving her increasingly dependent and vulnerable.

In the midst of these hardships, Soneka learned about Manab Mukti Sangstha (MMS) and their free eye care camps through a local health worker, Komela Khatun. Clinging to hope, she attended an eye camp organized under the ENRICH Project, where she was diagnosed with cataracts. She was referred to Sirajganj M.A. Matin BNSB Eye Hospital for surgery. The procedure, provided free of charge, was complemented by regular follow-up care from MMS health officials. Forty days after her surgery, Soneka's eyesight was fully restored. Her life underwent a remarkable transformation she could once again see, read the Quran, and manage her household independently. Her newfound vision brought joy, confidence, and a sense of empowerment, symbolized by her radiant smile and heartfelt gratitude to MMS. Soneka Khatun's story is a powerful testament to resilience and the transformative impact of timely support. It serves as a beacon of hope, demonstrating how compassionate interventions can uplift even the most vulnerable members of society.

Self-reliant Widowed Housewife Rearing Pekin Ducks:

Mst. Sabina Khatun, a widow from Maltnagar village in Raiganj upazila, lived in severe poverty as the sole provider for her family. She struggled to afford daily meals and cover her child's education expenses. In this challenging situation, the Livestock Department of Manab Mukti Sangstha (MMS), with funding from PKSF, stepped in to support her. They provided Sabina with Pekin duck chicks, trained her in modern duck-rearing techniques, and helped her become a skilled farmer. Pekin ducks, originally from China, are well-suited to the Bangladeshi climate and valued for their protein-rich meat. These ducks are visually appealing, and with proper care and a balanced diet, they can grow to 1-1.5 kg within 30 days. Additionally, they can be raised on a small-scale using bamboo lofts, making them accessible to small farmers. With MMS's guidance, Sabina established a small Pekin duck farm at a cost of 18,000 taka. In her first batch, she earned 30,000 taka, achieving a profit of 12,000 taka. Pekin ducks are highly profitable due to their rapid growth, and Sabina's success inspired others in her community.



Today, more farmers in the area are adopting Pekin duck farming, following Sabina's lead. The Livestock Unit of MMS continues to empower women like her by providing opportunities and resources, enabling them to become self-reliant and thrive in farming ventures.

The Journey of Parul's Resilience:

Parul Khatun and her husband, Md. Abdul Kader, from Baoitara village in Sadar upazila, Sirajganj, began their married life facing severe financial hardships. Separated from their parental families, they had no steady source of income.

Despite the challenges, the couple envisioned a brighter future. With her husband's experience in weaving, they dreamed of owning a hand-operated loom and starting a small weaving business. However, their lack of resources stood in the way of this dream.

Determined to change their situation, they joined the Sayedabad branch of IGP Program Under Manab Mukti Sangstha (MMS) and took an initial loan of 10,000 taka. With this modest amount, they purchased four hand-operated looms and began their journey. Slowly but steadily, their business grew, allowing them to increase the number of looms. Over time, they incorporated power looms alongside the handlooms.

The COVID-19 pandemic in 2020 brought significant challenges, nearly shutting down their factory. However, Parul's resilience shone through. With a low-interest loan from the organization's Agrasar-F sector, they managed to revive their business.

Today, Parul's weaving factory is thriving. It now operates with 10 power looms and 4 handlooms, employing 18 workers—10 regular and 8 irregulars. She pays approximately 1 lakh taka in wages to her workers each month. The factory produces 60 sarees daily, with prices ranging from 320 to 1,000 taka, depending on quality. Parul's hard work and determination have brought her an average monthly net income of around 60,000 taka. Her vision for the future is to expand her enterprise further, providing employment opportunities for hundreds and cementing her place as a successful entrepreneur.



From Struggles to Success

Md. Ebadul Hossain, the second child of daily laborers Md. Hira Sheikh and Shahana Begum, hails from Chardigholkandi village in Sirajganj Sadar Upazila. Growing up in a family of five siblings three brothers and two sisters financial hardships forced Ebadul to drop out of school in Class Nine. With no work and little direction, he spent his days wandering aimlessly with peers from his village.

During this challenging time, Ebadul came across an opportunity to enroll in a six-month technical training program offered by the RAISE Project of Manab Mukti Sangstha (MMS). Motivated to change his circumstances, he reached out to the project staff and was enrolled as an apprentice in motorcycle servicing at Sadia Motorcycle Service Center in the Koddarmor area of Sirajganj. Upon successfully completing the training, Ebadul began working at the service center as a partner, holding a 40% share. Gaining valuable skills and experience, he soon decided to establish his own business. With determination and a clear vision, Ebadul founded "Ebadul Motors," a motorcycle servicing and wash shop in the Koddarmor area. To finance this venture, he combined his savings with a BDT 1 lakh loan from MMS's apprenticeship loan program.

Today, Ebadul Motors is thriving, earning him an income of BDT 25,000 to 30,000 per month. He has also employed an assistant, providing livelihood support to another family. Ebadul has become a source of pride for his community, inspiring others with his determination and success. Looking ahead, he dreams of expanding his service center and offering free training to unemployed youth in the area, empowering them with skills to build sustainable livelihoods.



Kuragacha: Transforming Challenges into Opportunities:

Kuragacha, one of the most vulnerable villages in Sthal Union of Chauhali Upazila, Sirajganj District, is home to a diverse community of farmers, laborers, fishermen, weavers, and day laborers. With 237 households and a population of 1,185 (including 482 women, 446 men, 132 girls, 110 boys, and 15 individuals with disabilities), the village has long struggled with severe challenges due to its isolation from the main road and a lack of basic infrastructure. For decades, Kuragacha had no roads, markets, or healthcare facilities, forcing residents to endure significant hardships. Children had to travel long distances to attend school, and during floods, education would come to a halt for up to two months, often leading to school dropouts. Adding to these struggles, the village has faced devastating erosion by the Jamuna River six or seven times. Despite these adversities, the residents have shown remarkable resilience and determination to rebuild their lives.

During the monsoon season, without elevated roads, movement within the village became nearly impossible except by boat. Addressing this pressing need, the KOICA-SCVC project, implemented by Manab Mukti Sangstha (MMS) with funding from KOICA and support from Oxfam, identified the construction of a connecting road in Kuragacha as a priority under its Flood Preparedness Cash-for-Work initiative. Following extensive community consultations and discussions with key stakeholders, including the UP Chairman, Project Implementation Officer, and Upazila Nirbahi Officer, the project was finalized. The elevated road, measuring 650 feet in length, 10 feet in width, and 6.5 feet in height, required 46,000 cubic feet of soil for construction. The work was completed in 22 days by 92 participants, with a total cost of BDT 6,07,200. This elevated road now serves a dual purpose as a vital transportation link and a flood shelter, ensuring connectivity and safety during monsoons. The residents have expressed immense gratitude, highlighting that children's education is no longer disrupted during floods, preventing school dropouts. The road has already proven its worth during recent floods, allowing uninterrupted schooling and facilitating the transportation of goods to and from the marketplace.

Currently, the road supports daily usage by 800-900 people and has significantly improved the quality of life for the community. The project has also received accolades from local leaders, including the Honorable Member of Parliament for Sirajganj District's Chauhali and Belkuchi Upazilas, who praised its success and positive impact. The people of Kuragacha are optimistic that this elevated road-cum-flood shelter will continue to enhance their resilience and open pathways to a brighter, more sustainable future.



Income Generating Activities (IGA) of MMS

MMS's Agricultural Farm:

MMS started a research and innovative project since 2011 with its own fund. The main objective of the research and innovation project is to promote agro-based innovative products using eco-friendly technologies for high value crops. The project started working with the components of Agriculture farms, fish culture, horticulture and apiculture and Poultry and Livestock farm. MMS considered the program as long-term initiative where new ideas and innovations will be generated and tested out to bring about changes in the agriculture and livestock that can open new windows 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.

Objectives

- ❖ To research and develop innovative, eco-friendly technologies that enhance the cultivation of high-value crops, contributing to sustainable agriculture practices.
- ❖ To introduce and promote high-yielding varieties of crops, livestock, and fish culture that can be adopted by poor and marginalized farmers in the Char areas.
- ❖ To create a platform for generating and testing new ideas and agricultural innovations.
- ❖ To establish and promote integrated farming systems, including agriculture, horticulture, apiculture, poultry, and livestock farming, that increase the resilience and income of smallholder farmers.



Key Achievements

- ❖ A significant number of farmers in the Char areas adopt newly developed eco-friendly agricultural technologies through different project of MMS
- ❖ New agricultural and livestock innovations are successfully tested in the MMS Field and implemented, providing practical solutions to challenges faced by farmers in the Char regions.
- ❖ A substantial increase in the adoption of diversified farming practices, such as horticulture, apiculture, and integrated livestock farming, leads to more resilient farming systems and reduced economic vulnerability among smallholder farmers.

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 close to Bangabandhu Bridge surrounded by natural beauties, here are 2 Air-conditioned Classrooms that 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 has dining facilities in very decent and natural environment. At a time, 100 persons can be accommodated in the dining facilities.

Objectives

- ❖ To provide the training programs that enhance the skills and capacities of individuals and organizations, fostering sustainable development and community empowerment.
- ❖ To create a conducive environment for knowledge sharing and networking among participants, experts, and practitioners, facilitating the dissemination of best practices and innovative solutions.
- ❖ To offer a well-rounded learning experience by integrating modern facilities with natural surroundings, promoting both intellectual and personal growth among trainees.
- ❖ To implement and demonstrate sustainable practices in all training activities, aligning with MMS's commitment to self and community resilience.



Key Achievements

- ❖ Provided (Venue and accommodation) 30 residential training batches during the period, including 07 batches for MMS employees and the remaining for other development practitioners on a rental basis.
- ❖ Established a dedicated Training Unit led by a Training Manager with advanced facilitation skills.
- ❖ During the reporting period, the MMS Training Center (MMS-TC) provided accommodation facilities to approximately 200 personnel from development partner organizations and government representatives.

Chapter-04

FINANCE AND ACCOUNTS MANAGEMENT

MMS has established a comprehensive Financial Policy with area-specific guidelines to ensure efficient and transparent management of all financial transactions. This system operates across all levels of the organization, incorporating a robust control mechanism and adhering to a zero-tolerance approach to prevent fraud and corruption while maintaining cost-effectiveness.

The financial system complies with the Bangladesh Financial Management Standard and is supported by a Financial Information System (FIS). This system includes a structured package of guidelines covering finance principles and effective resource management, forming the foundation of all financial operations.

Key features of the financial policy include:

- ❖ Delegation of Authority Chart: Requiring at least three authorized signatures for every payment to ensure accountability.
- ❖ Effective Resource Utilization: Steps and principles are practiced regularly to optimize financial resource usage.
- ❖ Continuous Improvement: The financial policy guidelines are periodically reviewed and updated to enhance the system's efficiency and effectiveness.

This well-organized approach ensures sound financial management and promotes the responsible use of resources across the organization.

The Executive Director, with the approval of the Executive Committee (EC), may periodically introduce financial rules and procedures to enhance financial administration, governance, and accountability. Each department head is responsible for ensuring the effective implementation of internal controls within their respective areas. These internal controls apply to all organizational activities, ensuring that agreed-upon measures are followed, and MMS's funds are utilized efficiently, ethically, and in compliance with established agreements. Additionally, internal controls include developing financial transaction routines aligned with donor instructions and ensuring that office staff adhere to these guidelines.

To ensure accountability and minimize risks, duties should be segregated so that another routinely checks one employee's work as part of their regular responsibilities. Upon joining the organization, each staff member or officer will receive a detailed job description.

The internal control system should enable management to ensure the following:

- ❖ Information is both adequate and accurate.
- ❖ Organization resources are safeguarded against losses due to theft, embezzlement, or negligence.
- ❖ Effective controls are implemented across all operational phases.
- ❖ Expenditures or financial demands related to one person are not approved solely within that department, requiring oversight from an independent authority.

Process of Financial Management: MMS operates a comprehensive Basic Accounting System that adheres to the accrual basis of accounting. The organization strictly follows the principles of the Double Entry System, ensuring accuracy and reliability in financial record-keeping.

To comply with donor or lending agency agreements, MMS aligns its record-keeping practices with its guidelines and instructions. A separate set of Books of Accounts is maintained exclusively for recording all financial transactions related to the organization.

At the close of each financial year, all financial operations are consolidated, integrating MMS's organizational accounts with the respective program or project accounts to provide a complete and transparent financial overview.

Value for Money: MMS adheres to the Value for Money (VFM) principles to ensure cost-effectiveness, economy, and quality in all transactions. High priority is given to optimizing cost-effectiveness during financial operations, aiming to minimize unnecessary expenses while maximizing the utilization of funds for project activities.

To uphold these principles, MMS implements the following practices:

- ❖ Tag on Economy: Prioritizing cost-saving measures without compromising project objectives.
- ❖ Low Cost with Quality Maintenance: Balancing affordability with high-quality outcomes.
- ❖ Efficiency: Ensuring optimal use of resources to achieve desired outputs for inputs without quality compromise.
- ❖ Effectiveness: Focusing on outcomes that promote equity and align with project goals.

This structured approach strengthens financial management and enhances the impact of project funding.

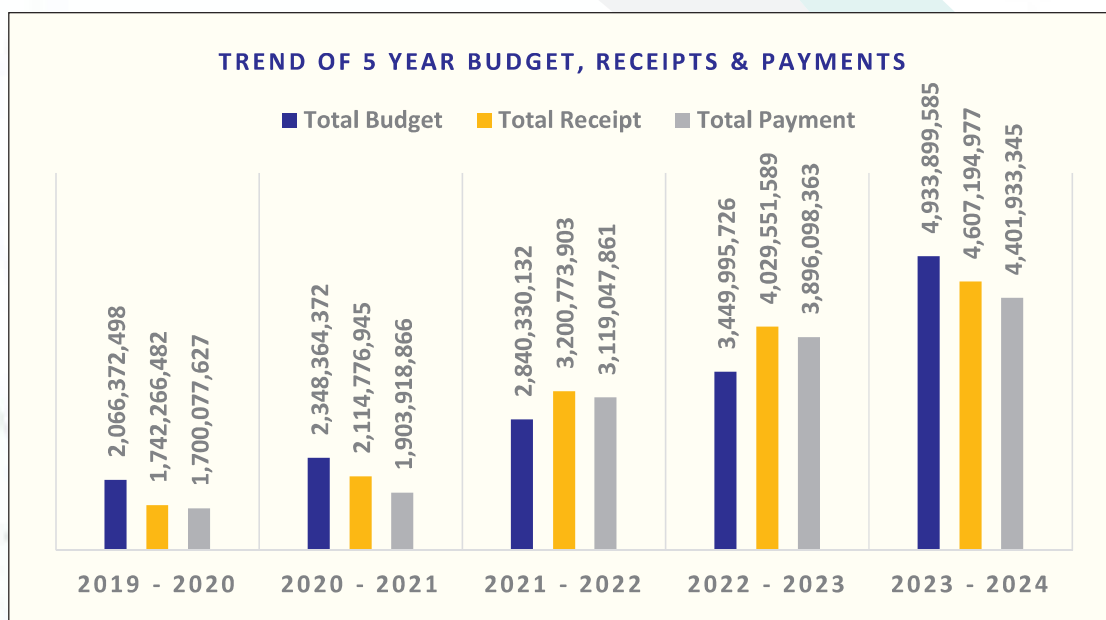
Transparency and Accountability: MMS upholds the principles of transparency and accountability in every stage of financial transactions. Program participants are actively involved in various aspects of project activities, including budgeting and all forms of directly paid project expenses. This inclusive approach ensures openness, promotes trust, and fosters a sense of shared responsibility among stakeholders.

Zero Tolerance Policy: MMS adheres to a strict Zero Tolerance Policy to prevent fraud and corruption, ensuring fair and impartial financial transactions. This principle fosters transparency and accountability at every stage, significantly reducing the risk of fund misappropriation. By upholding this standard, MMS not only safeguards its resources but also enhances its organizational reputation and credibility.

Financial Control Mechanism: A comprehensive **Financial Information System (FIS)** has been established to support the effective management of MMS. This system provides regular finance and accounts-related updates from the field, enabling timely and informed decision-making regarding financial transactions.

To ensure proper oversight, an **Internal Audit Team** conducts periodic audits for all projects every four months. Additionally, an **External Audit Firm** is appointed annually, either by the respective donor or the MMS Executive Committee, to uphold transparency and accountability in financial activities.

Management team members frequently visit project sites to supervise and monitor operations. These visits help ensure the integrity of financial transactions and facilitate the review of financial activities. Furthermore, a monthly Budget and Expenditure Plan is prepared to analyze financial performance and maintain financial discipline.



MANAB MUKTI SANGSTHA (MMS)
Consolidated Statement of Financial Position
For year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		June 30, 2024	June 30, 2023
Property and Assets:			
Non-current assets		89,176,815	84,995,916
Property, Plant & Equipments	49	89,176,815	84,995,916
Current Assets:		1,923,170,817	1,552,922,805
Member Loan Principal	50	1,335,799,855	1,391,808,251
Investment in FDR	51	246,416,282	105,859,193
Advance & Pre-payment	52	1,838,716	1,263,598
Motorcycle Loan	53	5,096,000	6,636,000
Mobile Loan	54	113,000	93,000
Staff PF Loan	55	3,005,781	195,800
Accounts Receivable	56	24,984,473	13,513,731
Security for VSD Program	57	35,098	100,000
Cash & Bank Balance	58	205,261,632	133,453,226
Total Property and Assets:		2,012,347,632	1,737,918,722
Fund And Liabilities:			
Fund & Reserves		404,959,514	297,903,888
Capital Fund	59	366,155,754	269,538,637
Reserve Fund	60	38,803,760	28,365,251
Non Current Liabilities		343,833,335	334,331,545
Loan A/C-PKSF	61	343,833,335	297,866,664
Loan A/C-IHS	62	-	-
Loan A/C-Bank	63	-	30,404,581
Current Liabilities		1,263,554,783	1,105,683,289
Loan A/C-PKSF	64	492,533,329	374,883,336
Loan A/C-IHS	65	13,437,500	13,437,500
Loan A/C-Bank	66	-	59,524,733
Member Savings	67	496,991,318	438,051,131
Reserve & Provision	68	117,128,554	110,115,229
Others Fund & Liabilities	69	123,453,482	109,671,360
Total Fund And Liabilities:		2,012,347,632	1,737,918,722

The accompanying notes form an integral part of these financial statements.
Signed in terms of our separate report of even date annexed.


Head of Finance & Accounts


Executive Director

Dated : Dhaka
August 15, 2024


Mohammad Abu Salam, FCA
Proprietor
Salam & Co.
Chartered Accountants
Membership No: 1652
DVC: 2408191652A5229072



MANAB MUKTI SANGSTHA (MMS)
Consolidated Statement of Comprehensive Income
For year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		June 30, 2024	June 30, 2023
Income:			
General Members Subscription	35	13,200	14,195
Overhead Income	36	218,772	-
Part salary from projects/program	37	8,088,973	6,647,510
Income from Training Centre	38	1,283,908	1,545,712
Service Charge Income-Member Loan	39	333,961,867	282,419,560
Bank & FDR Interest:	40	13,758,948	4,930,083
PF Loan Interest:	41	727,574	2,418,863
Other Revenue Income:	42	4,075,042	2,452,190
Grant & Reimbursement Income:	43	10,008,755	26,908,576
Total Income:		372,137,039	327,336,789
Expenditure:			
Program Expense:	44	13,059,896	32,307,228
Financial Expense	45	81,230,357	69,182,195
General and Administrative Expense	46	23,450,311	21,774,368
Personnel Expenses:	47	127,568,644	104,127,019
Reserve and Provision Expense	48	19,474,560	29,314,916
Total Expenditures		264,783,768	256,705,726
Excess of Income over Expenses before Tax		107,353,271	70,631,064
Provision for Income Tax		1,684,111	1,014,171
Excess of Income over Expenses after Tax		105,669,160	69,616,893
Total Expenditure:		372,137,039	327,336,789

The accompanying notes form an integral part of these financial statements.
Signed in terms of our separate report of even date annexed.


Head of Finance & Accounts


Executive Director

Dated : Dhaka
August 19, 2024


Mohammad Abu Salam, FCA
Proprietor
Salam & Co.
Chartered Accountants
Membership No: 1652
DVC: 2408191652A5229072



MANAB MukTI SANGSTHA (MMS)
Consolidated Statement of Receipts and Payments
For year ended June 30, 2024

Particulars	Notes	Amount in Taka	
		June 30, 2024	June 30, 2023
Opening Balance July01, 2023	1	133,453,226	81,726,042
		<u>133,453,226</u>	<u>81,726,042</u>
Receipts:			
General Members Subscription	2	13,200	14,400
Overhead Income	3	218,772	-
Part salary from projects/program	4	8,370,028	6,787,179
Service Charge Income-Member Loan	5	333,961,867	282,419,560
Income from Training Centre	6	1,283,908	1,545,712
Bank & FDR Interest:	7	13,758,948	4,930,083
PF Loan Interest:	8	159,779	756
Other Revenue Income:	9	4,075,042	2,399,128
Grant & Reimbursement Income:	10	10,008,755	9,900,106
Loan A/C-PKSF:	11	558,000,000	452,500,000
Loan A/C-Bank	12	-	70,000,000
Member Loan Principal A/C	13	2,809,069,416	2,434,655,518
Loan A/C- Committee Member	14	-	2,000,000
Member Savings A/C:	15	373,904,273	340,513,088
Other fund, Loan & Advance:	16	176,417,449	267,012,124
FDR Encashment:	17	184,354,314	73,127,893
Security for VGD/VWB Project	18	100,000	-
Motorcycle A/C	19	46,000	20,000
Total		<u>4,473,741,751</u>	<u>3,947,825,547</u>
Total Receipts:		<u>4,407,194,977</u>	<u>4,029,551,589</u>
Payments:			
Fixed Assets:	20	3,074,344	11,470,942
Loan A/C-PKSF	21	394,383,336	350,984,998
Loan A/C-IHS	22	-	9,062,500
Loan A/C-Bank	23	95,989,614	24,010,386
Member Loan Principal A/C	24	1,753,061,000	2,673,155,000
Loan A/C- Committee Member	25	-	2,000,000
Member Savings A/C	26	314,963,886	255,220,744
Other fund, Loan & Advance:	27	171,512,910	278,536,962
FDR Investment:	28	424,821,403	96,539,041
Security for VGD/VWB Project	29	35,098	100,000



Salam & Co.
Chartered Accountants

Particulars	Notes	Amount in Taka	
		June 30, 2024	June 30, 2023
Program Expense:	30	12,155,001	32,040,718
Financial Expense	31	81,230,357	43,909,876
General and Administrative Expense	32	23,262,934	21,664,573
Personnel Expenses:	33	127,343,562	96,393,623
Total		4,401,933,345	3,896,098,363
Closing Balance June 30, 2024	34	205,261,632	133,453,226
		205,261,632	133,453,226
Total Payments:		4,607,194,977	4,029,551,589

The accompanying notes form an integral part of these financial statements.
Signed in terms of our separate report of even date annexed.


Head of Finance & Accounts


Executive Director

Dated : Dhaka
August 19, 2024


Mohammad Abu Salam, FCA
Proprietor
Salam & Co.
Chartered Accountants
Membership No: 1652
DVC: 2408191652AS229072



40 Years of MMS



Manab Mukti Sangstha (MMS) celebrates 40 years of dedicated development and humanitarian efforts, marked on January 15, 2024. Founded in 1984 with a mission to uplift vulnerable communities in Sirajganj, particularly the isolated char areas of Chuhali Upazila, MMS has worked relentlessly toward poverty alleviation and community empowerment. Starting with basic needs like food security, WASH, and healthcare, MMS laid a strong foundation for long-term progress.

Over the years, MMS expanded its focus to disaster preparedness and resilience, pioneering flood-resistant agriculture, early warning systems, and humanitarian relief operations. Women's empowerment became a cornerstone, with microcredit and vocational training enabling financial independence and economic stability. MMS has also strengthened its disaster response capabilities, providing critical relief during floods, and the COVID-19 pandemic.

As a trusted partner of international aid agencies, MMS has refined its community-centered approach, emphasizing sustainability and innovation. Looking forward, MMS is committed to advancing climate adaptation programs, integrating technology and education, and fostering partnerships to empower future generations and build a

4 Y & 1MM



Conclusion

MMS successfully concluded the 2023-2024 reporting year with notable achievements, overcoming numerous challenges encountered over recent years. Despite some constraints due to reductions in global funding, MMS continued to implement its programs effectively. A dedicated and diverse team of skilled staff contributed significantly, embracing challenges and bolstering the resilience of the Char community.

In efforts to enhance economic conditions, reduce disaster risks and climate impact, improve health and nutrition, promote both formal and non-formal education, and advance Water, Sanitation, and Hygiene (WASH) practices, MMS remained committed to delivering impactful development programs and humanitarian responses. The Annual Report reflects comprehensive input from stakeholders at all levels, including program participants and senior management, highlighting the collective efforts of participants and staff members in making the MMS programs a success.



CONTRACT ADDRESS	
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Manab Mukti Sangstha (MMS)

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