TMSS Annual Report- 2017

(Let Family be the Focal Point of Women Development)

www.tmss-bd.org
TMSS ANNUAL REPORT
July 2016 – June 2017

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Fiscal Year
2016-2017
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I am very pleased to forward the publication of TMSS Annual Report 2016-2017. TMSS has smoothly crossed another successful and eventful year 2016-2017 in achieving positive results. From the inception, TMSS is focusing all its effort to provide demand driven services to the poor and people of vulnerable community. It gives me immense pleasure to present TMSS Annual Report for the period 2016-2017 to different departments and agencies of the Government of Bangladesh, our Development Partners, Patrons, staffs and the well-wishers to acquaint them with our pursued development efforts resulting in TMSS organizational achievements and impacts made during the reporting period.

The Organization has achieved the success in: employment generation for the unemployed poor, women empowerment, human resource development, human rights up-gradation, expansion of technical education, extension and improvement of health care facilities, poverty reduction, inclusion of micro-finance with products under HEM program, environmental development including conservation and inclusive social businesses.

The Report shows a sincere cooperation of our development partners, government agencies, project stakeholders and sincere efforts of TMSS staffs and officials as driving force in achieving the goal.

Our endless support and cooperation for TMSS shall be keep continued from all possible corners, so that the organization can fulfil its development agenda and in the future address the real need of poor, ultra-poor, disabled, disadvantaged, neglected people of our country irrespective of their race, gender, religion and ethnicity keeping in view the Sustainable Development Goals (SDGs) as an auxiliary force to the Government of Bangladesh.

I thank you all for your excellent support and effective cooperation to build TMSS as a renowned Non-Government Development Organization in Bangladesh.

Alhaj Mahmuda Begum
Chairperson
TMSS
TMSS has stepped into its 37th year of success in contributing socio-economic development in the Country. It has only been possible for wise decision making of the governing body and continuous support from development partners, Government officials, and dedication of experienced staff members. In all these years TMSS has worked in diverse sectors and shown skill and competence, to achieve the goal of the organization.

At present, 61 projects are operating, with an aim of fulfilling the following:
- Employment generation  Creating employment and livelihood improvement
- Providing education and building awareness for knowledge
- Empowering women socially and financially
- Developing skills along with technological advancement
- Providing health care facilities emphasis on nutrition
- Promoting business and developing enterprise
- Building professional excellence
- Facilitating environment protection
- Promoting Technical, Medical & Higher Educational Institutions
- Providing education & rehabilitation facilities to Autistics, disable children & exploited old citizen
- Promoting ICT for creating self-employment of potential youth
- Promoting HEM Model for poverty alleviation and women empowerment

The TMSS Guiding Principle is focused on poor and ultra-poor population with special emphasis on women. It is also an important factor of the Principle to ensure and maintain transparency and accountability throughout the projects/programs.

I am conveying my sincere gratitude to all those who extended their cooperation, support and contribution to TMSS to continue as one of the top Non-Government Organization in the country.

Finally, thanks to the Almighty Allah for His grace that enabled TMSS to reach its 37th years of success in creating self-reliant and enlightened society.

Prof. Dr. Hosne-Ara Begum
Ashoka Fellow & PHF
Executive Director
TMSS
Preface

In accordance with the policy of the organization TMSS Annual Report -2017 has been prepared and presented to development partners, patrons, well-wishers at home and abroad including Government Officials.

During 2016-2017 TMSS strived towards achieving sustainable development for poor disadvantaged population and empower women economically, within target population.

Keeping this in view, TMSS gave importance and priority in materializing the following development agenda -

• Human Resource Development by establishing and operating more new Technical Educational College and Institutions (Medical/Engineering/Agriculture/ICT and training centres etc.) in the country.
• Organizing and implementing skills development trainings for target groups for boosting up their competence, capacity and productivity in line with quality and quantity.
• Ensuring Food security and Social protection to target population by introducing Inclusive Financial Support to run diversified businesses within the framework of Value Chain development, nutrition setting up Maternity and Reproductive Health Centres, Health Clinics, establishing Specialized Treatment Department in TMC-RCH and Business Development Centres.
• Sustainable development of TMSS by strict adherence to organizational rules of business, formulation of corporate strategic and operational policies for TMSS managed Educational Institutions/ Social Enterprises/ Commercial ventures/ Sister concern, Digitalization of controlling Sector/Domain/ Department/ Institutions/ Service Delivery office and centres/Activities.

Besides, the concept of Women Rights, Gender Equality, Environment, Staff development, Clients satisfaction and confidence, Cost effective quality service / product delivery, and maintaining Organizational image were the prime concerns of TMSS throughout the implementation of all its projects.

TMSS has worked in 26362 villages of 3784 Unions 343 Upazilas of 64 Districts in the Country and reached 4.8 million poor people through implementation of 61 projects and achieved incredible successes against planned activities which portrayed in this Annual Report.

Based on previous experience of TMSS socio-economic development projects, it is evident that creating equal rights for women can reduce gender discrimination and eliminate poverty from the target population. In order to accomplish the same, TMSS requires strong tie among concerned partners; i.e. GoB, NGO, and all other development partners.

Overview

TMSS commenced its journey for community development women empowerment since 1980s, MDGs & SDGs since 2000 & 2016 respectively. The main purpose is to develop grass-root institutions as strong platform for poor and disadvantage population of the society. Throughout its development projects effective resource mobilization, pragmatic approach and planned projects implementation (HEM focused model) were the keys to success.

During FY 2016-2017, TMSS implemented 61 Projects covering 26362 villages of the Country. The projects were controlled and implemented with efficient management from Head Office & Foundation Office under the supervision of 183 Area Offices, 51 Zonal Offices and 12 Divisional offices. In the process of implementing these projects, there were about 4,885,654 beneficiaries who received benefits out of such development projects.

The implemented Projects were well-entrenched into the organizational physique as inherent as the manifestation of continued commitment towards achieving livelihoods improvement and ensuring sustainable socio-economic development keeping in view the Sustainable Development Goals (SDGs).
Governing Body

TMSS is governed by its registered constitutions, framed out policies, rules & regulations by joint stock companies and related registration authorities & decisions of AGM. Apart from this Governing Body (elected in each and every three years by the direct voting of General Body members and regular subscribing members) ensure the proper governance of TMSS. TMSS Governing body (GB) consists of 10 members who are elected by the members of General Body of TMSS for a term of three years. Governing Body is responsible for appointing the Executive Director, selecting the CA farm, formulating organizational policies, providing need based consultancies/guidelines etc. maintain a control system in the organization. Following are the Governing board members-

Chairman
Alhaj Mahmuda Begum
Social Worker & Ex Teacher

Vice Chairman
Prof. Nasima Akter Jolly
Social Worker & NGO Personnel

Vice Chairman
Mst. Moriom Khatun
Social Worker & Ex Teacher

Treasurer
Aysa Begum
Social Worker

Member Secretary
Prof. Dr. Hosne-Ara Begum
(Ashoka fellow & PHF)
Social Worker & NGO Personnel

Asst. Member Secretary
Mst. Minoti Akhter Banu
Social Worker

Member
Mst. Hefazot Ara Mira
Social Worker & Ex UP Member

Member
Md. Zahedur Rahman Zadu
Renowned Journalist & Columnist

Member
Mst. Afroja Khatun
Social Worker

Member
Mst. Maksuda Khatun (Lipi)
Social Worker
## TMSS Senior Management

<table>
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<tr>
<th>SL</th>
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<th>Position in the firm</th>
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<tr>
<td>1.</td>
<td>Prof. Dr. Hosne-Ara Begum</td>
<td>Executive Director</td>
</tr>
<tr>
<td>2.</td>
<td>Md. Abdul Quader Pk</td>
<td>Deputy Executive Director-1</td>
</tr>
<tr>
<td>3.</td>
<td>Dr. Matiur Rahman PhD</td>
<td>Deputy Executive Director-2</td>
</tr>
<tr>
<td>4.</td>
<td>Munawwar Reza Khan</td>
<td>Deputy Executive Director-3</td>
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<tr>
<td>5.</td>
<td>Shahzadi Begum</td>
<td>Director (HR-M &amp; Admin)</td>
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<tr>
<td>6.</td>
<td>Md. Abdus Salam</td>
<td>Director (Program-2)</td>
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<tr>
<td>7.</td>
<td>Md. Zakir Hossain</td>
<td>Director (Program)</td>
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<tr>
<td>8.</td>
<td>Dr. Md. Mostafa Kamal</td>
<td>Director (Diabetic Care Service)</td>
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<td>9.</td>
<td>Prof. Dr. Raghib Ahsan</td>
<td>Director (Hospital)</td>
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<tr>
<td>10.</td>
<td>Sarowar Mohammad</td>
<td>Director/AMD (BCL)</td>
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<td>11.</td>
<td>Md. Zahadur Rahman</td>
<td>Director (BOD)</td>
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<td>12.</td>
<td>Md. Azizul Hoque</td>
<td>Program-4</td>
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<td>Foyzoon Nahar</td>
<td>Director (HRD &amp; T)</td>
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<td>14.</td>
<td>Md. Aminul Islam</td>
<td>Chief Director of Finance</td>
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<td>15.</td>
<td>Nigar Sultana</td>
<td>Director (ICT)</td>
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<td>16.</td>
<td>Prof. Dr. Md. Anup Rahman Chowdhury</td>
<td>Director (Medical Education)</td>
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<tr>
<td>17.</td>
<td>Associate Prof. Dr. Md. Abdul Mazid</td>
<td>Director (Health Service)</td>
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<td>18.</td>
<td>Md. Nasirun Nabi</td>
<td>Director (Finance-1)</td>
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<td>19.</td>
<td>Md. Mahabubor Rahman</td>
<td>Director (ARM &amp; GG, HEM)</td>
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<td>20.</td>
<td>Md. Mahmudur Rashid</td>
<td>Director (Audit &amp; Compliance)</td>
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<td>22.</td>
<td>Mohammad Ali Mithu</td>
<td>Director (HEM, Operation-3)</td>
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<td>23.</td>
<td>Md. Rezaul Karim</td>
<td>Director (HEM, Operation-2)</td>
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<td>24.</td>
<td>Md. Abul Bashar Bhuiya</td>
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<td>A.S.M. Barkatullah</td>
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<td>Director (Construction)</td>
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## List of Specialist

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<td>2.</td>
<td>Dewan Mozammel Hoque</td>
<td>Tax Expert, (Central Finance &amp; Accounts Department)</td>
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<td>3.</td>
<td>Khirod Kumar Paul</td>
<td>Fisheries Expert</td>
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<td>Md. Nuran Nabi</td>
<td>Consultant (C &amp; F Dept.)</td>
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<td>2</td>
<td>Md. Abdus Samad P. P. M.</td>
<td>Consultant (LLS), Chairman (TTF)</td>
</tr>
<tr>
<td>3</td>
<td>Md. Abdul Bari</td>
<td>Consultant (Finance)</td>
</tr>
<tr>
<td>4</td>
<td>M Khairul Islam</td>
<td>Consultant (ICT)</td>
</tr>
<tr>
<td>5</td>
<td>Professor Dr. Md. Hasanath Ali</td>
<td>Part Time Academic Research Coordinator</td>
</tr>
<tr>
<td>6</td>
<td>Md. Sirazul Islam</td>
<td>Consultant (LFP)</td>
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<tr>
<td>7</td>
<td>Md. Motiur Rahman</td>
<td>Consultant (Power)</td>
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<td>8</td>
<td>Md. Abdul Gofur</td>
<td>Consultant (THS)</td>
</tr>
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<td>9</td>
<td>S. M. Akhter-Uz-Zaman</td>
<td>Consultant (Banking)</td>
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<tr>
<td>10</td>
<td>Ram Narayan Kanu</td>
<td>Consultant (Construction)</td>
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<td>11</td>
<td>Md. Firoz Kabir</td>
<td>Consultant (TNRA)</td>
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<td>12</td>
<td>A. H. M. Zahurul Islam</td>
<td>Consultant (LL)</td>
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<td>13</td>
<td>Md. Shamsul Alam</td>
<td>Consultant (Good Governance)</td>
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<td>Md. Abdul Mannan</td>
<td>Consultant (F &amp; A)</td>
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<td>15</td>
<td>Md. Rezaul Karim</td>
<td>Consultant (Education &amp; Development), TPSC</td>
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<td>16</td>
<td>Md. Faruq Faisal</td>
<td>Consultant (Development)</td>
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<td>17</td>
<td>Md. Nurul Islam</td>
<td>Consultant (Public Relation)</td>
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<td>18</td>
<td>Md. Nazmul Hoque</td>
<td>Consultant (EE &amp; LS)</td>
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<td>Alhaz Md. Ghyas Uddin</td>
<td>Consultant (Civil Eng.)</td>
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<td>Dr. Md. Abdul Hoque Talukder</td>
<td>Consultant (ES)</td>
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<td>21</td>
<td>Dr. Md. Abdul Hoque</td>
<td>Consultant (Program) THS</td>
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<td>22</td>
<td>Md. Abul Quasem</td>
<td>Consultant (Banking Training) ICT</td>
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<td>Saileshwar Basak</td>
<td>Consultant (TMSS Company)</td>
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<td>Consultant (Training &amp; Operation)</td>
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<td>Dr. Ehsan Hoque</td>
<td>Consultant (Abroad) TMSS International Desk</td>
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<td>M.M. Emdad Ali</td>
<td>Consultant (PRP)</td>
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<td>27</td>
<td>Md. Al Amin (Pesta)</td>
<td>Consultant (TCPSS)</td>
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<td>28</td>
<td>Dr. Muhammed Mamun Mia</td>
<td>Consultant (TAH)</td>
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<td>M. Monzur-Ul-Alam</td>
<td>Consultant Education (Informal)</td>
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<td>Md. Khorshed Alam</td>
<td>Consultant (Education)</td>
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<td>Md. Barjahan Mia</td>
<td>Member (GGIC)</td>
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<td>Md. Enamul Haque</td>
<td>Member (GGIC)</td>
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<td>Md. Hafizur Rahman</td>
<td>Consultant (Administration-THS)</td>
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<td>34</td>
<td>M.M Ahsan Habib</td>
<td>Consultant (LLS)</td>
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<td>Adviser</td>
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<td>2.</td>
<td>Alhaj Samchhudar Rahman</td>
<td>Adviser</td>
</tr>
<tr>
<td>3.</td>
<td>Mr. Zahedur Rahman (Jadu)</td>
<td>Adviser</td>
</tr>
<tr>
<td>4.</td>
<td>Md. Mofazzal Hossain</td>
<td>Adviser</td>
</tr>
<tr>
<td>5.</td>
<td>Advocate Md. Makbul Hossain</td>
<td>Adviser</td>
</tr>
<tr>
<td>7.</td>
<td>Mostafizar Rahman Bablu</td>
<td>Adviser</td>
</tr>
<tr>
<td>8.</td>
<td>M A Salam Bhuya</td>
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</tr>
<tr>
<td>9.</td>
<td>Muhammad Fazlur Rahman</td>
<td>Adviser</td>
</tr>
<tr>
<td>10.</td>
<td>Md. Jillar Rahman</td>
<td>Adviser</td>
</tr>
<tr>
<td>11.</td>
<td>Md. Farque Talukdar</td>
<td>Adviser</td>
</tr>
<tr>
<td>12.</td>
<td>Monoranjan Shil Gopal</td>
<td>Adviser</td>
</tr>
<tr>
<td>14.</td>
<td>Agriculturists M A Matin</td>
<td>Adviser</td>
</tr>
<tr>
<td>15.</td>
<td>Barrister Rakib Hasan</td>
<td>Chief Legal Adviser</td>
</tr>
<tr>
<td>16.</td>
<td>Kobi Asim Saha</td>
<td>Adviser</td>
</tr>
<tr>
<td>17.</td>
<td>Md. Alim Uddin Master</td>
<td>Adviser (Land)</td>
</tr>
<tr>
<td>18.</td>
<td>Professor Dr. M H Alamgir Pavel</td>
<td>Adviser (Planning and Development) Health Sector</td>
</tr>
<tr>
<td>19.</td>
<td>Muhammad Anowarul Islam</td>
<td>LM/Adviser</td>
</tr>
<tr>
<td>20.</td>
<td>Al-Haj Md. Iqbal Azim Sardar</td>
<td>Adviser</td>
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<tr>
<td>21.</td>
<td>Dr. Ali Ahmed Alam</td>
<td>Adviser (Honorary)</td>
</tr>
<tr>
<td>22.</td>
<td>Md. Jamil Khan (Tengku)</td>
<td>Adviser (Installation)</td>
</tr>
<tr>
<td>23.</td>
<td>Bobita Rani Borman</td>
<td>Adviser (Public Relation)</td>
</tr>
<tr>
<td>24.</td>
<td>Professor Dr. Enamul Haque</td>
<td>Adviser</td>
</tr>
</tbody>
</table>
Organizational Profile

TMSS was established decades back in 1964 with its indigenous title ‘Thengamara Sabuj Sangha’ (TSS) at a village named Thengamara under Sadar Upazila of Bogura District with the approval of Department of Social Welfare. During the great war of liberation of Bangladesh, all the documents of TSS were burnt out and functions stopped.

Subsequently in 1980 the TSS Authority expressed their inability and incapability to run the organization and decided to hand it over to Prof. Dr. Hosne Ara Begum legally and with full authority to run the show hence forward. Prof. Dr. Hosne Ara Begum reformed TSS as TMSS by an amendment resolution which incorporated the Bengali term “Mohila” keeping of the Board.

TSS of 1964 thus got subsumed into TMSS in 1980, with Prof. Dr. Hosne Ara Begum becoming the Founder Chief Executive Officer; TMSS has been on the development train since then till today under her discreet mentoring. Whatever socio-economic advancement has been achieved and vast beneficiaries across the country served with multifarious programs along the lines of TMSS cherished Goal and Objectives can be well attributed to her caring approach, dynamic leadership and prudent guidance.

In needs mention here that the main reason behind incorporation the Bengali word “Sabuj” in the revised and remodeled organization styled TMSS has been the motto of green revolution in rural Bangladesh.

Vision
Smiling face of women-folk

Mission
TMSS provides its best efforts in bringing the poor women to a better life with dignity in the family and society trough their capacity building, adaptability, responsiveness, optimum use of their own/available resource, participation in development activities, good governance, and establishment of their legitimate rights on a sustainable footing.

Goal
Family development through Women Empowerment

General Objective
Primary objective of TMSS is to develop the socio-economic status of poorest of the poor, especially hardcore poor through implementation of grassroots decision and utilizing local human and material resources.
Specific Objectives
- Optimizing the use of available resources
- Building capacity of the target people through training
- Reducing poverty through financial services
- Promoting gender equity in the society
- Ensuring women participation in the society
- Creation job through women involvement
- Providing human rights services for improving the awkward situation of the society
- Raising awareness through advocacy campaign
- Ensuring quality health and nutrition for the target groups
- Providing quality health education for advancement of the life of the target groups
- Transferring technology for increased productivity
- Implementing good governance with the organization
- Establishing TMSS as a Sustainable Model Organization

Slogan
Let Family be the Focal Point of Women Development.

Organizational Values
- Respect to Women
- Gender Equality
- Faith in and Dependence on Human Resource
- Self-Reliance / Sustainability
- Ecological Balance / Environmental Safety
- Good Governance
- Faith in Religions and respect to all Religions
- Honesty and Justice
- Peace and Prosperity
- Democracy and Decentralization
- Transparency and Accountability
- Reciprocal Respectfulness
- Innovation
- Unity

Organization’s Legal Status

<table>
<thead>
<tr>
<th>Registration Authority</th>
<th>Registration Number</th>
<th>Date of Registration</th>
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<tr>
<td>Department of Social Welfare, Bogra</td>
<td>1494/64</td>
<td>28/11/2012</td>
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<td>Micro-credit Regulatory Authority</td>
<td>00704-00470-00105</td>
<td>15/01/2008</td>
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<td>Registrar of Joint Stock Companies and Firms</td>
<td>s-2291(134)/99</td>
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<tr>
<td>NGO Affairs Bureau</td>
<td>241</td>
<td>05/10/1987</td>
</tr>
<tr>
<td>Health and Family Planning Directorate</td>
<td>1151</td>
<td>19/12/1985</td>
</tr>
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</table>
Distinguished Characteristics of TMSS

- TMSS Originated by the Disadvantage, Honest and Protesting Women
- Inquisitiveness and Innovativeness are encouraged
- Bottom-up approach (Grass-roots Opinion Seeking System Mandatory)
- Participatory Management (Action Order of Highest Authority is always amendable within a period)
- Democratic Operation (Global Meeting i.e. MCM, CCM, DCM, AGM, THMM, GAM, CMM Meeting Decisions are coming up from each area as powerful decision)
- Inclusive and Open Style AGM
- Free access and right to investigate TMSS activities by any Citizen of Bangladesh
- Decentralized Management (Domain Chief has every rights to implement anything under rules)
- Zero Tolerance to Corruption.
- Good Governance, Transparency and Accountability
- Highest priority on ethical conduct (honesty, dedication, commitment, integrity)
- Strongly focused on Women Emancipation, Empowerment and Development
- Positive Gender Discrimination to Women
- Personal Asset Returns of Employees mandatory
- Access to Information, Exercise open style Action Register
- Family Asset File of Founder Executive Directory is opened to all citizens of Bangladesh

Management Style and Approach
TMSS follows an open-style, bottom-up, participatory and democratic approach in planning and decision making. Decentralization and delegation of authorities are made to remain responsive to the development needs and to minimize risks. General guidelines and decisions are made / modified / changed at the TMSS Global Forums such as MCM, CCM, DCM, AGM etc. Overall management follows TMSS policies and rules and guidelines.

Management Operational Structure
TMSS and its Programs: Interventions and functionaries are managed by professional and competent management team and support staff in accordance with the approved Policies, Rules and Regulations, Operational Manual and Standing Orders of TMSS. The management structure varies and is based on Sector, Domains and Departments.. Each Sectors are led by Deputy Executive Directors, each Domain is headed by a Director and a number of Support Staff. Departments are headed by the Departmental Heads. The nature and responsibilities of Domain and Departments varies and are aligned with the type of program/ projects and interventions.

General Operational Structure
Head Office
Foundation Office
Divisional Head office
Zonal Office
Area Office
Branch/Project Office
Members/Participants
TMSS AT A GLANCE

Operational Strength

<table>
<thead>
<tr>
<th>Operational Category</th>
<th>Quantity</th>
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<tbody>
<tr>
<td>Division</td>
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<tr>
<td>Districts</td>
<td>64</td>
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<tr>
<td>Upazila</td>
<td>343</td>
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<tr>
<td>Union</td>
<td>3784</td>
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<td>Village</td>
<td>26362</td>
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<tr>
<td>Group Nos.</td>
<td>51426</td>
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<tr>
<td>Branch/ project office</td>
<td>883</td>
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<tr>
<td>Area Office</td>
<td>183</td>
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<tr>
<td>Zonal Office</td>
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</tr>
<tr>
<td>Divisional Office</td>
<td>12</td>
</tr>
<tr>
<td>Liaison Office</td>
<td>1</td>
</tr>
<tr>
<td>Head Office</td>
<td>1</td>
</tr>
<tr>
<td>Foundation Office</td>
<td>1</td>
</tr>
<tr>
<td>Handicraft Outlet</td>
<td>5</td>
</tr>
<tr>
<td>Agro Market</td>
<td>7</td>
</tr>
<tr>
<td>Hospital</td>
<td>3</td>
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<tr>
<td>Sub-Clinic</td>
<td>72</td>
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<tr>
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<td>8</td>
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<tr>
<td>Training Venue</td>
<td>65</td>
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<tr>
<td>VIP Guest Room</td>
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<tr>
<td>Guest Room</td>
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<tr>
<td>Canteen</td>
<td>14</td>
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<tr>
<td>Pond</td>
<td>140</td>
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<td>University</td>
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<td>School</td>
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<td>College</td>
<td>5</td>
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<tr>
<td>Library</td>
<td>20</td>
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<tr>
<td>Madrasha &amp; Orphanage</td>
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<tr>
<td>Sister Concern</td>
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Reach

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<td>Microfinance</td>
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<tr>
<td>Education</td>
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<tr>
<td>Environment</td>
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<tr>
<td>Training</td>
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<tr>
<td>Human Rights</td>
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</tr>
<tr>
<td>ICT</td>
<td>1080</td>
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<td>Social Business</td>
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Human Resource

July 2016 to June 2017

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<th>Female</th>
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<td>1677</td>
<td>9806</td>
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<td>Contract Based</td>
<td>799</td>
<td>781</td>
<td>1580</td>
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<td>3</td>
<td>Project Based</td>
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<td>4</td>
<td>Advisor</td>
<td>23</td>
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<tr>
<td>5</td>
<td>Law Advisor</td>
<td>9</td>
<td>1</td>
<td>10</td>
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<tr>
<td>6</td>
<td>Consultant</td>
<td>34</td>
<td>0</td>
<td>34</td>
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<td>7</td>
<td>Work Based Staff</td>
<td>64</td>
<td>41</td>
<td>105</td>
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<td>8</td>
<td>Volunteer</td>
<td>8715</td>
<td>10531</td>
<td>19246</td>
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<tr>
<td></td>
<td><strong>Total</strong></td>
<td>17892</td>
<td>13108</td>
<td>31000</td>
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</table>

Strength of TMSS

- Legally approved Constitution, Policies, Service Rules, Operational Manuals and standing instructions, AIS, MIS, FIS, Record and Documentation
- Federal and open style Management System
- Transparency and Accountability
- Teamwork & Regular interaction between Staff and Well-wishers
- Strong Network and Collaboration
- Skilled and dedicated Staff
- Well-equipped Training Complex
- More than 500 acres of Land
- Community contribution and ownership
- Sufficient Vehicles
- Social businesses for generating revenue streams with purpose to reduce dependencies on outside donations

Awards Received

TMSS has been honored with the following Awards at different times in recognition of its pro-people approach, grass-roots base, positive role and noteworthy performance:

- President Award for Village Women’s Organization and Leadership 1986 and 1988
- Ashoka Fellow for the Up-liftman of Women’s by Self Decision/Criticism 1992
- Award on Agriculture Purpose 1986 by the Agriculture Department of Bangladesh
- Prime Minister’s National Population Award 1992
- Paul Harries Fellow 1994
- Ansar VDP National Award on Leadership
- Human Rights Award 1996 by National Human Rights Journalism Sangsth
- Prime Minister’s National Afforestation Award 1998
- Vocational Service Award 2000-2001 by President, Rotary Club of Dhaka, Burignanga
- Begum Rokeya Gold Medal Award 2000 by Nari Bikas Sangsth (NBS), Bogura
M.A Haque Gold Medal Award 2000 by M.A Haque Foundation, Dhaka
Literacy Award 2001 by District and Thana Administration
Arthakantha Businessman Award 2001 and 2004 by Arthakantha, Dhaka
Fisheries Award 2002 on Fish Culture by Department of Fisheries
National Livestock Exhibition Award 2004 by Zia Social Cultural Forum, Dhaka
Zia Respectful Felicitation Award 2004 by Zia Social Cultural Forum, Dhaka
‘MIDAS Fair’ 2004 Award on IGA Production by MIDAS Financing Limited, Dhaka
PETRRA Award on Innovators in Rice Research Suitable for Resource-Poor Farmers of Bangladesh by IRRI, BRRI and DFID, Bangladesh
Dhaka Post Award 2005, Dhaka
Best Micro-finance Investor Award 2005 by UNCDF and City Group
Best Micro-Finance Investor Award 2006 by Palli Karma Shahayak Foundation PKSF
“Daridro Mata” Award by Parboty Adibasi Shangstha, 2007
National Forestry Award 2007 by the Caretaker Government of Bangladesh
“Begum Rokeya Award-2007” by the Caretaker Government of Bangladesh
“Mother Teresa Gold Medal Award 2008” from the Mother Teresa Research Council, Dhaka
“Special Award 2009” by Bogura District Association, (USA) Inc, New York
“Citi Micro Entrepreneurship Award-2010” by Citi Bank N.A and CDF
National Forestry Award 2012 by Ministry of Forestry and Environment, Dhaka
FOBANA Atlanta GA 2013 by Bangladesh American Association of Georgia, USA
Golf Tournament 2014 by Amin Mohammad Group
Exclusive Award-2014 by Business Digest
Human Shining personality Award 2014 by Asia Human Rights Foundation.
Human Rights Award 2014 by Bangladesh Human Rights BURO
Special Award- 2015 by Bangladesh Student Welfare Trust.
Sayed Mahabub Morshed Memorial Award 2015 by Bangladesh Supreme Court.
Public Health Education Award 2015 Awarded by Public Health Foundation of Bangladesh.

Network and Coalitions

TMSS is an active member of the under-mentioned Networks and Coalitions and playing its due role towards community development:

<table>
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<th>ACCION</th>
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</thead>
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<td>ADN</td>
<td>Agricultural Development Network</td>
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<tr>
<td>2</td>
<td>AI</td>
<td>Amnesty International</td>
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<tr>
<td>3</td>
<td>AFDF</td>
<td>Aquaculture for Fish Development Forum</td>
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<tr>
<td>4</td>
<td>APAN</td>
<td>Asia Pacific Agro-forestry Network</td>
</tr>
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<td>5</td>
<td>ALRD</td>
<td>Association for Land Reform and Development</td>
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<td>6</td>
<td>BATA</td>
<td>Bangladesh Anti-Tobacco Alliance</td>
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<tr>
<td>7</td>
<td>BCRSA</td>
<td>Bangladesh CNG Refueling Station Association</td>
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<td>8</td>
<td>BWTP</td>
<td>Banking With the Poor Network</td>
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<td>BHRC</td>
<td>Bangladesh Human Rights Commission</td>
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<td>10</td>
<td>BMCA</td>
<td>Bangladesh Medical College Association</td>
</tr>
<tr>
<td>11</td>
<td>BMEEG</td>
<td>Bogura Metal Engineering Entrepreneurs Group</td>
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<td>12</td>
<td>BSN</td>
<td>Bangladesh Salish Network, Dhaka</td>
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<td>13</td>
<td>BSAF</td>
<td>Bangladesh ShisuAdhikar Forum</td>
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<td>Bangladesh Silk Foundation</td>
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<td>BWP</td>
<td>Bangladesh Water Partnership</td>
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<td>17</td>
<td>BWCCI</td>
<td>Bangladesh Women Chamber of Commerce and Industries</td>
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<td>18</td>
<td>CSF</td>
<td>Child Sight Foundation</td>
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<tr>
<td>19</td>
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<td>CWU</td>
<td>Church Women United</td>
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<tr>
<td>21</td>
<td>CEN</td>
<td>Coalition of Environmental NGOs</td>
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<td>22</td>
<td>CUP</td>
<td>Coalition for the Urban Poor</td>
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<td>23</td>
<td>CLU-B</td>
<td>Commonwealth Liaison Unit Bangladesh</td>
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<td>CDL</td>
<td>Community Development Library</td>
</tr>
<tr>
<td>25</td>
<td>CCHRBB</td>
<td>Coordination Council of Human Rights Bangladesh</td>
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<td>26</td>
<td>CDF</td>
<td>Credit and Development Forum</td>
</tr>
<tr>
<td>27</td>
<td>DAWN</td>
<td>DAWN Forum</td>
</tr>
<tr>
<td>28</td>
<td>DNCCF</td>
<td>District NGO Coordination Committee</td>
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<td>29</td>
<td>FEMA</td>
<td>Fair Election Monitoring Alliance</td>
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<td>30</td>
<td>FNB</td>
<td>Federation of NGO’s in Bangladesh</td>
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<tr>
<td>31</td>
<td>FPED</td>
<td>Forum for Participation Education and Development</td>
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<td>32</td>
<td>FORAM</td>
<td>Forum for Regenerative Agriculture Movement</td>
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<td>Fund for Global Women</td>
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<td>GWP</td>
<td>Global Water Partnership</td>
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<td>36</td>
<td>IFF</td>
<td>Inter-Fish Forum</td>
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<td>37</td>
<td>IAVE</td>
<td>International Association for Volunteer Effort</td>
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<td>38</td>
<td>ISC</td>
<td>International Service Center</td>
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<td>41</td>
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<td>International Union for Conservation of Nature</td>
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<td>Micro-credit Summit</td>
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<td>NOMF</td>
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<td>NIRAPAD</td>
<td>Network for Information, Response and Preparedness Activities on Disaster</td>
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<td>48</td>
<td>PA</td>
<td>Practical Action</td>
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<td>DCC</td>
<td>Dhaka Chamber of Commerce and Industry</td>
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<td>UNCSW</td>
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<td>58</td>
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<td>World Wide Network</td>
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List of Donors/Development Partners

- Action Contre La Faim (ACF)
- ADB
- ADP
- Alliance Forum Foundation (AFF), Japan.
- Bangladesh Bank (BB)
- Bank/Financial Institute
- BCCRF
- BNFE
- British Council
- Business for planet (B4P & USA)
- CIMMYT
- CISA-BD-USAID
- CSBA-Health Nutrition Population Program & BRAC
- DAI Global LLC
- Democracy International
- DFID
- Embassy of Japan
- Essilor Social Impact-ESI
- European Union
- European Union Delegation-EUD
- GTZ
- Harvest Plus
- ICF-ACDF/RDA, Bogura
- IDCOL
- iDE
- International Food Policy Research Institute IFRI
- International Fund for Agricultural Development-IFAD
- ILO
- IRI
- JICA Japan
- Lafarge Sumra cement Co Ltd.
- Mitsubishi Chemical Co. Japan.
- NDI
- NGO Foundation
- NICARE
- Nutrition International-NI
- PKSF
- PKSF (ADB & SDC)
- PLCHED-BD
- SDC
- Semlic fmc
- Smile Train Inc. USA
- SNV-Netherlands Development Organization
- Swiss Contact
- Terre des Homes Netherlands
- The Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM)
- The International Organization for Migration-IOM
- TKI Institute Japan
- UNDP
- UNICEF
- Unilever Bangladesh
- UNODC
- USAID
- Vision for life, France
- Water Org
- WFP
- Winrock International & USDA
- World Bank
- World Vision
Program Impact and SDGs


TMSS has made remarkable program impacts in the life and livelihoods including enabling them to access public and private sector services. The program impacts are believed to have contributed towards Bangladesh government’s aim of achieving SDG goals.

1. No Poverty and Zero Hunger (SDG-1 & SDG-2)
Socio-economic condition and livelihoods of the poor and ultra-poor has improved both at individual and household level in the wake of their active participation in the development initiatives. As a result of skill development and financing programs, concerned beneficiaries could find various livelihoods options, thereby reducing extreme poverty and hunger to a great extent. Average income of the borrowers has increased and they could reduce food deficit from three months to one in most of the cases. Moreover, household expenditures of the clients have increased and they could gradually acquire assets of their own, majority of the clients of TMSS become Entrepreneurs and they become self-reliant.

2. Quality Education (SDG-4)
Under SDG-4 agenda, implementation of various Development Programs has increased the rate of primary, Health, Technical & higher education in-takers; it is observed most of the poor households with access to financial services and other beneficial development programs are now sending their children to school, college, universities in larger numbers. Child labor has been decreased as an impact of these programs because of the better financial position of the beneficiaries; child engagement in unwanted earning exercise has decreased and school drop-out rates much declined as an impact of awareness programs. During 2016-2017 Fiscal year huge number of poor meritorious students along with other students completed their education and TMSS has provided job placement & Linkage in TMSS and different private & Government offices.

3. Achieve Gender Equality and Empowerment of Women & Girls (SDG-5)
There has been significant success in respect of SDG-5, viz., promote gender equality and empowerment of women & girls as impact of various programs like financial facilitation for women, awareness build-up about their rights and choice, skill development through vocational training programs, etc. Women are now more confident and exercise assertive approach about their livelihood and prosperity. Access to finance and skill development has enabled the poor women to behave like economic change-agents; access to markets and information as well as decision making power has boosted up their income and productivity. Female beneficiaries now make joint decisions with their husbands concerning allocation of house hold money, children's education, use of contraceptives and family size, and participation in community events. Females now own and control their business and contribute in the family both financially and by making decisions. Even further, they can now express their own point of views and decisions in political and other social and family issues like taking part competing in local Govt. Election, buying and selling property, sending daughters to school, children's marriages, etc.
Good Health and well-being (SDG-3)

Bangladesh has made good progress in combating the spread of HIV/AIDS, Malaria and other diseases as the impact of development programs like vaccination and awareness build up. People are now more aware of the danger of HIV/AIDS through propagation and dissemination. These programs are organized by TMSS as partner of various global partners and donors.

TMSS has been implementing health care projects to address the issues of malnutrition and improper care of pregnant mothers, so that maternal and child mortality rare come down to an acceptable degree. Infant Young Child Feeding (IYCF) program and health care services like satellite clinic and hospitals play a great role to reduce child mortality and improve maternal health.

Timely vaccination and pre-natal and post-natal care are must in this respect, and we provide health care services before the deterioration of the patient's conditions. In addition, we provide health education and awareness program with health care messages to build up consciousness, on safe drinking water, preventive immunization, pre-natal and post-natal care, contraceptive use, acquiring proper breast-feeding technique, etc. These initiatives have yielded very positive impact on the overall maternal care and child health. Due to the integrated activities of TMSS thousands of poor, semi poor & helpless people availed treatment & rehabilitation facilities for recovering their diseases. Now they become resources from burden of the family & society. Due to improved their health they become involved in the mainstream of development & contribute the family & society as well as country economy.

Affordable Clean Energy and Climate Action (SDG- 7 & SDG-13)

There are many programs on-going on this particular issue of ensuring environmental sustainability. Introduction of new techniques and technologies like reliable solar/light-emitting diode (LED) systems, Bandhu Chula, Bio Gas plant etc., have been adopted and found encouraging response from the beneficiaries. Implementation of these projects is helping environmental sustainability. TMSS Renewable Energy Program (a major program of TMSS) is proving positive in remote areas of Bangladesh. Under these issues huge number of Entrepreneurs & Social Commercial ventures are working by the technical & financial help of TMSS & they are promoting stated activities in the grass root level & facilitating potential people to establish Bio gas plant, SHS as well as different environment friendly electric equipment, materials & home appliances for using in house hold level in an affordable cost.

Partnership For The Goals (SDG-17)

SDG-17 calls for global partnership for development and equal partnership among the countries. More specifically, the declared goal is to leverage the private sector in making the benefits of new technologies, especially information and communications technologies, available to the developing world. TMSS has likewise been engaged in private-public partnership at the same time making best use of ICT in line with the government of Bangladesh Digital vision.
Sectors

Agriculture, Food Security & Livelihood
Health
Microfinance
Education and Institutions
Climate Change, Disaster Preparedness and Environment
Human Resource Development & Training
Human Rights and Social Justice
Information & Communication Technology
Organizational Development & Capacity Building
Social Business Venture
Although Bangladesh has achieved progress in poverty reduction, there remains widespread poverty and hunger at national and regional levels. There are also marked variations in poverty incidence between rural and urban Bangladesh.

Food and nutrition security in Bangladesh is characterized by considerable regional variations within Bangladesh. Factors like natural disasters, cyclones, tornados, floods and droughts, river erosion; associated with shrinkage of agricultural land due to non-agricultural use is increasingly having negative impact on food production and livelihoods of te millions of people those depended directly and/or indirectly (over 60% of the labor force engaged in agriculture sector)

Poverty can be a cause and an outcome of food insecurity. Households that are poor lack the means to acquire sufficient and nutritious food, and are likely to be food insecure; people who are food insecure may have to sell or consume their productive assets to satisfy their immediate food needs. This undermines their longer-term income potential and they may become poorer.

TMSS programs in the sector actively look into these aspects to ensure food security and livelihoods on a sustainable way. TMSS is implementing a wide range of programs to assist it program participation and the programs include quality seed production and distribution marketing, fisheries, agriculture, efficient irrigation system; and homestead gardening, Land Development. In addition TMSS carry out VGD program, a social safety-net program of Government of Bangladesh, to ensure access by the poorest to the program.

**Ongoing Projects**
- Agriculture
- Barendra Irrigation Project (BIP)
- Labor Conducting Society (LCS) Management.
- Nursery
- TMSS Barkat Seed Sector (TBSS)
- Vulnerable Group Development (VGD) – Dhaka & Rajshahi
- TMSS HarvestPlus (THP)
Agriculture

Under Agriculture Program following Project has been implemented namely Agriculture, Barendra Irrigation Project, Labor Conducting Society, Nursery, TMSS Barkat Seeds a total no. of 860 beneficiaries/farmer benefited from these project in Bogura. Bangladesh has a primarily agrarian economy. Agriculture is the single largest producing sector of the economy since it comprises about 30% of the country’s GDP and employs around 60% of the total labor force. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. Most Bangladeshi earn their living from agriculture. Although rice and jute are the primary crops, vegetables are assuming greater importance.

Main Objective
Securing Food security for poor and extreme poor people

Objectives
- Ensuring Food Security for the poor people
- Use of organic fertilizers (vermi compost) and reducing use of chemical fertilizers and pesticides
- Production of different vegetables & high value crops.
- Providing training to the beneficiaries
- Using organic fertilizer in the field

Target Beneficiary
Extreme poor, poor, Lower Middle class, Middle Class, Disables People.

Achievement
860 Beneficiaries have been benefited from this project activities & 3480 decimal land brought under cultivation.
Barendra Irrigation Project (BIP)

By using deep water land, irrigation is supplied to the land of farmers in fewer prices. Poor people do not have shallow or deep water machine. That is why they can't irrigate their land timely. TMSS, BIP project decided to supply deep water to the land of poor farmer. Farmer gets water timely for crop cultivation in fewer prices. In that process their cost of production will be less and their profit will be high.

Main Objectives
Providing Irrigation facilities for agricultural production to the farmers according to their demand.

Achievement
During the reporting Period 5250 decimal of land has been irrigated for the production of Rice, Potatoes & vegetables and 270 Beneficiaries have been benefited from this project activities.

Labor Conducting Society (LCS) Management

In Bangladesh, the demand of young and energetic labors is high. When the laborers have become older, the chance of getting work is low. That is why TMSS established Labor Conducting Society (LCS). Extreme poor, poor, Lower Middle class and Disables laborers are allowed to work under LCS. They are for agricultural work, road construction, Digging River, building construction, tree plantation etc.

Main Objectives
Creating employment opportunities for poor and extreme poor people.

Main activities
- Creating year-round employment opportunities for ultra poor people engaging daily work.
- Agricultural production, constructions, reconstructions, excavation of ponds and road maintains as well as insurance facilities & health care support to the LCS group.

Achievement
During the 2016-17, 315 Female & male labor are benefited from LCS project and they become leading their daily life in a befitting manner.

Nursery

TMSS had decided to establish Nursery Program for rapid tree plantation, creating employment opportunities, and socio-economic development. A nursery is a place where seedlings are propagated, managed and grown to plantable size. To ensure a good planting programmed, good nursery stock is essential. All the process is maintained to produce good quality seeds, seedlings etc.

Main Objective
Production of strong, healthy and diseased free plants through use of modern technologies.
**Objectives**

- Stopping environmental imbalance through tree plantation
- Creating employment opportunities
- Season wise seed collection

**Main Activities**

Seed Production, Plant Production, Plant Sell.

**Target People**

Extreme poor, poor, lower Middle class, Disables

**Achievement**

During the year of 2016-17, 217064 plants produced & plant sold 122146 and 4200 people benefited from the Nursery.

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**TMSS Barkat Seed Sector (TBSS)**

Bangladesh is the land of agriculture. Rice, jute, wheat, potato and many other vegetables are produced in this country. For cultivating these crops, farmers needed good quality seeds and these seeds are supplied by different the BADC and Seed Companies. Quality seeds are not sufficiently provided to the farmers as per their demand by BADC and Other Seed Companies that is why TMSS established TMSS Barkat Seed Sector (TBSS) to produce and supply good quality seed for poor farmers. The beneficiaries of this project take the advantage to collect good quality rice, potato and vegetables seeds.

Barkat Seeds is a TMSS-led social business working with rural farming community partners to catalyze change that rapidly and sustainability increases the productivity and incomes of poor smallholder farmers – few of them are women – and contribute food and nutrition security of the smallholder farming communities. BARKAT SEEDS was established to address the challenges on seeds the farming community faces.

BARKAT SEEDS works closely with local relevant departments, SCA and with DAE. BARKAT SEEDS’s work is guided by its vision: of a food secure and prosperous Bangladesh, achieved through rapid, sustainable agricultural growth based on smallholder farmers.

**Main Objectives**

Rapidly scale up quality and certified seed production through cluster-based contract growers, processing, storage and marketing of seeds of selected crops.

**Objectives**

- To produce and market high quality seed that offer higher returns to smallholder farmers;
- To increase smallholder farmer productivity from the use of new crop technologies that are delivered to them efficiently and effectively;
- To promote gender equity and create employment the seed sector – seed vendors, intermediate processors, seed distributors etc.

**Activities**

i) Production of Potato (Mini-Tuber, Breeder, Foundation & Certified), Rice seeds and Vegetables seeds
ii) Land Selection: seed production block will be established while ensuring that no other crop/varieties are within the block and/or in adjacent land

iii) Capacity building training of the seed farmers

iv) Seed crops follow production principles, technologies; and procedures.

v) Marketing would be done through engagement of seed Vendors/Dealers/Retailers, wholesalers, traders and brokers, etc.

vi) Liaison with DAE, SCA, BADC

**Achievement**

During the year of 2016-17, 230 MT Potato seed, 7050 kg rice seed & 131 kg vegetables seed are produced and supplied to 5900 farmers for cultivating quality full corps.

**Vulnerable Group Development (VGD) Dhaka & Rajshahi**

The Vulnerable Group Development (VGD) programme is the largest social safety net programme of the Government of Bangladesh that exclusively targets ultra-poor households. About 750,000 direct ultra-poor participants across the country receiving monthly food ration for the household and development support services (inclusive of life skills and income generating skills training, savings and access to credit) for the project cycle covering 482 Upazilas. To ensure sustainability of development results and to provide women with opportunities to further improve their livelihoods, VGD participants should mainstreamed into regular NGO development programmes after completion the cycle. As part of this Programme, TMSS is implementing VGD programme in Savar, Dhamrai & Karanigonj Upazila under Dhaka District covering 3030 beneficiaries by the support of DWA, GoB.

**Main Objective**

To improve the socio-economic status of VGD women and make best effort in materializing it.

**Objective**

- To develop income-generating capacity of the women at extreme poverty level.
- To ensure income generating options through micro-credit.
- Imparting training and raising awareness of the VGD women on a) Life Skill, b) IGA operation and c) Food entitlement.
- Promoting women participation in IGA.

**Project Location**

323 Villages of located at Shajahanpur of Bogura & consequently Savar, Dhamrai, Karanigonj Upazila of Dhaka District;
Activities
VGD group formation, Prepare yearly training plan, Bank account opening, TOT Course (life skill & IGA), TOT Course (Entrepreneurship), Life skill Training, IGA Training, Savings collection, Home visit, Monitoring, Monthly Staff Meeting.

Achievement
4993 Vulnerable women have been received training on skill development on different IGA’s and they become self-independent.

TMSS Harvest Plus (THP)
Rice is not only a source of energy, but also the major source of protein, and a significant source of essential micronutrients. When the rice is a large proportion of the diet, and when the diversity of the diet is limited, as is the true for millions living in poverty, especially in Bangladesh. In a report it is pointed out that over 40% children under five are stunted while an estimated 44% children of the same age group are at risk of zinc deficiency.
In this circumstance, The Thengamara Mohila Sobuj Sangha (TMSS) will work with the project in the Boro season in the areas identified by Harvestplus Bangladesh (HPBD). Objectives of the project are to demonstrate and create awareness on adopting High Zine rice BRRI dhan62, BRRI dhan64 BRRI dhan72 and BRRI dhan74 among the end users of the locality. The demonstration plots will be established nearby roadside and provided with sign board for public exhibit. The farmers’ field day will be organized at the crop maturity stage with at least 200 male and female and other interested persons. The main massage will be providing to use biofortified zinc rice, the importance of micronutrient especially the Zinc in the daily diet for the lactated women and children. This Project activities has been implemented under the approved project implementation Manual/Signed MOU with Donor.

Goal
To create awareness on adopting zinc biofortified rice among the end users of the Locality.

Objective
- To develop and promote agricultural entrepreneurship.
- To overcome zinc deficiency amongst the children and the women.
- To bail out the farmers from poverty trap

Working Area
358 villages of 64 Unions of 14 Upazila of Bogura, Joypurhat & Gaibandha District of Rajshahi Division.

Main Activities

Achievement
10650 Beneficiaries have been benefited from this Project Activities.
**Sector: TMSS Health Sector (THS)**

Health is considered crucial for any development programs for the poor as health is a pre-determined factor for employment and income streams of the poor and especially for women. TMSS Health Sector was established in 1990 to ensure optimum health care services for the poor and under privileged people. The health services include Primary, Secondary & Tertiary level of healthcare services. At present, TMSS Health Sector consist two important domains: (a) Health Services and (b) Medical and Health Education.

For the purpose TMSS not only established 750 bed Hospitals but also established 75 satellite clinics in the rural areas. In addition, in the medical & health education, TMSS has given equal emphasis to medical, para-medical; community health service education institutes

**Goal**

TMSS Health Sector has been working as a supplementary force to Government for building Bangladesh as a healthy, energetic and disease free country in South Asia.

**Objectives**

- To aware rising on health related issues among the people.
- To provide quality health care services at a reasonable cost (sometimes free of cost) especially to the poor people.
- To expand health care services to the door-step of people living in remote rural areas.
- To build up future generation as human resource in the field of medical services through establishing medical educational institutes.
- To conduct research in health areas.

**Target Beneficiaries**

People of all age, class, sex, caste, creed and religion living in Bangladesh specially northern part of the country.

**Approach**

- Focus on quality & cost effective Primary, Secondary & Tertiary level health care services delivery to poor people.
- Focus on producing efficient & skilled medical professionals through providing quality teachings to enrolled students at Medical College, Nursing & various technological institutions of TMSS.
- Focus on Public-Private partnership.
Major Programs under Health Service Domain

1. **Donor Funded Program.**
   - Smile Train RCH Cleft Project, USA.
   - Annual Development Program.
   - The Project for the Expansion of Coronary Care Services in Rafatullah Community Hospital in Bogura Sadar.
   - SRHR and other Health Services delivery to RMG workers through Health Insurance.
   - Positive Attitude Towards Rights to Maternal Nutrition

1. **Primary health care program.**
   - TMSS Health Care Center.

2. **Primary, Secondary and Tertiary health care program.**
   - 750 Bedded TMSS Medical College & Rafatullah Community Hospital (1000 Bed approval is in process), Bogura.
   - TMSS Masuda Maternity & General Hospital, Gazipur.
   - TMSS Diabetic Care Service, Bogura.

**Medical Education Domain**

Medical Education is another significant domain of TMSS Health Sector formed in 2016. Its goal is to create a group of efficient health professionals through imparting quality education & training to the students, nurses, paramedics who are in turn supposed to reach the people who need medical services & care both in urban & rural areas. The domain is now well defined and well decorated with its existing and expanding infrastructural, logistic and humanistic facilities, through which a wide range of medical services are ensured. This scope is getting wider and wider-which is surely the approval and appreciation of the people.

**Objectives**
- To ensure effective and smooth management of all the academic activities of the institutes running under medical education domain.
- To build skilled and efficient health workforce.
- To play a significant role in expanding medical education across the country.

**Achievement**
3126 number of students got admission in 12 Medical Educational Institutions & 2674 number of students graduated during the reporting period.
Smile Train Rafatullah Community Hospital
Cleft Project, USA (STRCP).

TMSS Health Sector has been implementing “Smile Train RCH cleft Project” through Rafatullah Community Hospital (RCH) since 01 July, 2010 with an aim of bringing back normal life of poor cleft lip or palate patients through reconstructive surgery and their peaceful rehabilitation in the society. To fulfill the project aim and objectives, Rafatullah Community Hospital has been arranging and providing totally free of cost reconstructive surgeries to the poor children and patients born with cleft lip or palate and successfully kept continued its educational programs in the field of reconstructive surgeries for medical specialists by the financial, technical and other supports of Smile Train, an internationally renowned organization based in New York, USA. For successful implementation of 1st, 2nd, 3rd and 4th phase project activities, the Smile Train Inc., USA has renewed its agreement for the implementation of the 5th phase project activities by TMSS for the period of 01, January 2017 to December 31, 2019.

Main Objectives
Provision of medical service and assistance to the Children and Patients born with Cleft lip and Palates, especially targeting the poor community.

Objectives
- To assist and support the poor Children born with cleft lip and palate
- To harbor positive approach and sympathetic mind-set in dealing with persons with physical disability
- To help the disabled people live in society like able-bodied persons
- To boost up human resources development, rural employment generation and agricultural resources development.

Working Area
All over the country.

Activities
Provide Operation Support, Supply of Medicine, Provide Post Operative Care for the patients.

Achievement
During FY 2016-17, 934 patients have been received proper treatments from this project.
Annual Development Program (ADP)

TMSS has been implementing Annual Development Program Project since July 01, 2005 with financial assistance from the Ministry of Health and Family Welfare, Government of Bangladesh. Under this Project, free medical treatments along with necessary medicines are provided to poor and destitute patients, specially the women and children, getting admitted in TMSS Medical College and Rafatullah Community Hospital. Essential and helpful medical equipment and requisite supplies are also purchased under the funding provided by the Government.

Objectives
- To provide medical treatment to the poor and destitute patients admitted in the hospital.
- To ensure availability of medicine(s) to the admitted poor patients free of cost.
- To procure essential equipment and supplies requisite for proper treatment of the patients.

Working Area
Bogura Sadar Upazila of District.

Activities
Need based cost free medical treatments to target poor population, Distribution of cost free medicines to admitted patients, Purchase and Procurement of required medical equipments.

Achievement
During FY 2016-17, 1794 poor patients have been received free treatments & medicine facilities from this project.
Coronary Care Service Unit

Cardiovascular and Impaired lung diseases are one of the major health problems throughout the world and so is in Bangladesh especially in the rural areas. Amongst the heart diseases hypertension, rheumatic fever, rheumatic heart disease, ischemic heart diseases and congenital heart diseases are common. TMSS has established the Coronary Care Unit in Rafatullah Community Hospital through the financial/grant assistance of the Embassy of Japan to provide affordable quality cardiovascular treatments and care services especially to the poor community.

Main Objectives
To provide quality treatments & care services at an affordable cost; and modern treatment facilities to the patients suffering from cardiovascular diseases in northern region of Bangladesh.

Objectives
- Providing extended medical treatment facilities to patients with complete Heart Block, Six Sinus Syndrome, second degree Heart Block, Heart attack with M.I by setting Temporary Pace Maker and Road Traffic casualties (Orthopedic & Neurosurgery) with surgical management by the help of C-Arm Machine.
- Providing instant and adequate Breathing support & Medical Treatments by RCH-TMSS to (i) Patients with Impaired Lung function (ii) Post-operative Management of Patients, Patients under general Anesthesia during surgery and (iii) Patients with breathing problems caused by other diseases.
- Capacity & skill development of relevant Health Care Service delivery professionals of RCH-TMSS.
- Reducing patient mortality and morbidity rate of coronary care, impaired lung condition and road traffic injury and casualty patients.

Working Area
All over the country.

Activities
Need based cost free medical treatments to target poor population, Distribution of cost free medicines to admitted patients, Purchase and Procurement of required medical equipments.

Achievement
During the reporting year 3871 patients have been treatment under this Project and they become cured.
Sexual & Reproductive Health & Rights; and other Health Services to RMG workers through Health Insurance (SRHR-RMG)

Ready Made Garments (RMG) workers usually are of young age and are from poor families. Suffering from nutrition, poor health especially of sexual and reproductive health are common. They fall sick frequently and this hampers their regular income earnings and even loss of their employment causing drainage of their hard earn money for below standard medical treatments. In order to overcome these problems, TMSS health sector is working with the female workers of three selected RMG factories for providing services on Sexual and Reproductive Health & Rights (SRHR) and ensures worker participation in health insurance, the project was supported by SNV – a Netherlands Development Organization.

Main Objectives
To improve the sexual and reproductive Health & establish rights and other Health Services delivery to the selected RMG factory female workers through health insurance.

Objectives
- Provide SRHR services through health insurance to the female garment workers in a gender sensitive manner and emphasizing their right to avail and access healthcare services.
- Ensure gender equity and sensitiveness in all its market engagement and awareness activities.

Working Area
Tongi upazila of Gazipur District.

Activities
Organize workshop/orientation with RMG factory owners, senior & mid management, provide orientation on SRHR services to RMG factory workers.
Provide SRHR services and FP commodities including counseling on FP services, Maternity Care, Menstrual Hygiene Management, Safe MR, Post Abortion Care, RTI/STI & Limited Diagnostic Service, Provide General Health Services other than SRHR Services, Provide Health Card to beneficiary under Health Insurance.

Achievement
During the reporting year 6757 RMG factory workers have been received skill & Quality training as well as medical treatment from this project.
Positive Attitude Towards Rights to Maternal Nutrition (PATRN)

Due to lack of knowledge, awareness, long working hours, and financial constraints significantly diminishes the females workers of the Ready Made Garments to access goods & services required to meet their everyday needs. The Sexual and Reproductive Health & Rights and nutrient intake status are of the RMG female workers are below standard. They mostly face anorexia, nausea, fever, epigastric pain, burning micturition, dysmenorrheal, coughing, headaches, lower abdominal pain, diarrhea, vomiting, leg pain, respiratory tract infections, headaches, excessive menstrual bleeding, and eye problems. The low education levels, low health care and low nutrition intakes increases their vulnerability. To address the SRHR services especially the Family Planning Services and Nutrition Services for the pregnant female workers of Readymade Garments, TMSS is implementing the project in collaboration with SNV- a Netherlands Development Organization in Tongi upazila of Gazipur district.

Goal
Identify new approaches & delivery provisions & scale up existing approaches so, that the SRHR services for women working in the garment sector could sustain in the long run.

Objectives
- To improve the health condition of pregnant and lactating RMG mothers.
- To reduce nutritional deficiency of mother & their child working in the RMG.
- To increase the healthy working speed of female worker.

Working Area
RMG female workers in Tongi upazila of Gazipur District.

Activities
Organize orientation program on SRHR services with senior management of RMG factory, Provide nutrition food supplement to pregnant /lactating workers of the factory, Provide SRHR services and products including counseling and consultation on FP (OP, Con & INJ)/Maternity care (ANC&PNC), Menstrual hygiene, safe MR and RTI/STI at health center of the factory. Ensure gender equity and sensitiveness in all its market engagement and awareness activities.

Achievement
- Awareness about health issues particularly Sexual & Reproductive Health related issues increased.
- Reduced population growth within the project area by family planning counseling and family planning materials distribution.
- Reduced prevalence of communicable and non-communicable diseases in the project area.
- Absenteeism and dropout of the garment workers have been reduced.
TMSS Health Care Centre (THCC)

TMSS has been implementing various programs through its microfinance Branch Offices located in the rural areas. In branch office, Primary Health Care staff provides health services. There are Seventy (70) TMSS Health Care Centers provides standard primary health care services for the rural poor especially the neglected female, children and families.

The services includes General counseling and treatment, health education, ante- and Post-natal care, Family Planning Counseling and commodities, Immunization to Children and Women, Deworming, Pregnancy & RBS test, Referral management of critical cases, Free Oral Saline distribution and other health services to the community people. The program also has a strong focus on Maternal and Child Health, Family Planning and Water, Sanitation and Hygiene (WASH)

Goal
To provide primary health care services to the rural poor, specially neglected Women, adolescents and Children.

Objectives
- To ensure timely health care to poor and ultra-poor.
- To expose and alert all concerned to health issues including adolescence, family planning and water-sanitation-hygiene WASH.
- To reduce maternal and child mortality rate.

Working Area
70 Union of 30 upazila of Bogura, Joypurhat, Gaibandha, Dinajpur, Naogaon, Khulna, Dhaka, Barishal and Gazipur District.

Activities
Provide Health Education to Women, Population having access to safe water, Deworming of Children, Treatment to women, Treatment to children, Ante-natal care, Post natal care, FP Counseling, Clinical & Non Clinical services to Eligible couples, Random Blood Sugar (RBS), Pregnancy Test, Distribution of OR's saline, Referred patients to other Clinic/Hospital

Achievement
During 2016-17, 772945 no. of Beneficiaries received services from this project and they become satisfied.
750 Bedded TMSS Medical College & Rafatullah Community Hospital (TMC&RCH)

In 1995, TMSS established 10-Bedded Rafatullah Community Hospital (RCH) to provide medical treatments to the poor, destitute and general people of rural areas in northern Bangladesh at an affordable cost. For further expansion of RCH and to operate Medical Graduate Course, this hospital has been expanded to 250-Bedded TMSS Medical College and Rafatullah Community Hospital (TMC&RCH) in 2008 as per conditions of medical college operational policy along with the approval of the Ministry of Health and Family Welfare, Government of Bangladesh. Gradually TMC&RCH has reached to 350-Bedded hospital with approval of further expansion to 750 Bed in near future. Presently, approval of its extension to 1000-Beds is being processed and the construction work is underway. Patients are being treated through its Out Patient and In Patient Departments. Specialized Doctors and Graduate Doctors provide good quality medical service at this hospital at low cost round the clock, and in some special cases, provide treatments free of cost to the poor and extreme poor patients. This hospital provides all types of General treatments, Mother and Child health Care services, Family Planning Services, EPI services and Diabetic Care Services. Also major and minor surgical operations and diagnostic services like Ultra Solography, ECG and Pathological tests are done. Beside these, it provides instant medical treatment to the casualty (accidental, injured) patients through its emergency management unit. It also provides practical learning facilities to the students those who are studying at various medical educational institutes under TMSS Health Sector.

Goal
To provide affordable quality medical and health care services to the poor segment of the community; and to provide internship facilities for the Medical students & Graduates.

Objectives
- To ensure health-care service with affordable medicine cost for the rural poor and destitute female, male and children.
- To provide efficient cost-effective healthcare service in general.
- To reduce maternal and infant mortality rate during mothers’ delivery.

Activities
Out Patient Services, In Patient Services, Operation, Diagnostic Services, Family Planning & EPI Services, Dental, Emergency.

Achievement
During the FY 2016-17, 301627 patients have been received proper treatments from RCH.
TMSS Masuda Maternity & General Hospital (TMM&GH)

In the year 2010 TMSS has established Masuda Maternity Hospital at TMSS Head Office, Dhaka by the generosity of lady Masuda Begum and own resource of TMSS with an aim to provide free of cost/low cost quality medical treatments/health care services to the urban poor and destitute slum dwellers of the locality. This 10-Bed hospital has got approval by the relevant authority of the Ministry of Health and Family Welfare, Government of Bangladesh. Twenty four hours required medical treatment services are being provided to the patients by specialized and graduate doctors. Treatments of General Patients, Mother-&-Child healthcare, Family Planning & EPI, Pharmacy and Primary healthcare services are core function of TMM&GH. Apart these, X-Ray, USG, ECG and Pathological tests are done for diagnostic purpose. Presently, this hospital is delivering health care services from its new location at Tongi, Gazipur district with a wide spectrum of healthcare facilities as mentioned above.

Main Objectives
Reduce Child and Maternity mortality rate through providing quality healthcare service.

Objectives
- To help the people in gaining knowledge regarding maternal and child health.
- To get rid of diseases through providing necessary treatment and advice.
- To build up mothers as competent for safe delivery.
- To control rate of maternal and child death and decrease it gradually by ensuring safe motherhood.
- To provide primary healthcare services among the destitute and helpless people.
- To reduce Maternal and Child morbidity & mortality rate within project area.

Working Area
All village & Union of Tongi Upazila of Gazipur District.

Achievement
15131 patient received proper treatment & Medicare support from this hospital.
TMSS Diabetic Care Service (TDCS)

Bangladesh is a high diabetes risk prone country and about 9% of the population is affected by this disease. Prevalence of the disease is ever increasing. Scarcity of quality diabetic care services is common in northern Bangladesh. Since 2012 the Diabetic Care Service (TDCS) embedded within the TMSS Medical College & Rafatullah Community Hospital compound aims to provide modern and quality treatment of diabetes to the common mass.

Goal
To make treatment and care services available including facility services to the critical diabetes.

Objectives
➢ To provide quality medical treatment to the rural and urban diabetes patients.
➢ To arrange / organize rural diabetes screening camps.
➢ To ensure diabetic patients access to high quality care.
➢ To upgrade TDCS in line with BIRDEM Hospital in order to bring out skilled Health Practitioners versed in and equipped with relevant diabetes-specific knowledge and technology.

Activities
Outdoor services, Consultation to patient, Health Education to patient, Investigation,

Achievement
8531 patient received proper treatment from TDCS.
**Background**

Over 37 years of experiences in microfinance revealed that microfinance (savings, loans etc.) alone is not sufficient to achieve the overall mission (financial and social) mission of microfinance intended to achieve.

Rather, to bring in desired changes in the life and their livelihoods of the poor and extreme poor people of the country. It’s central that the members/borrowers remain healthy and have at least basic literacy & numerical skills to enhance their capabilities to best use of the resources to achieve their personal and family development goals.

Based on this realization and experiences, TMSS developed an integrated models for it microfinance intervention called “Health, Education and Microfinance (HEM)”. The HEM model includes awareness building on primary healthcare issues, promoting basic literacy: reading writing and numerical; and capacity building on microfinance management like different types of savings habits, Loan application, Risk assessment, Credit utilization, Record keeping, debt repayment as scheduled etc.

The HEM approach has been successfully implemented in Bangladesh through 816 Branch Offices established all over the Country covering around 10.00 million poor households. The branches act as a center of excellence to provide all support services and program delivery, technical back-up; performance monitoring and supervision etc. towards achieving the overall goal and objective of TMSS; and finally contribute towards poverty alleviation in Bangladesh on a sustainable manner.

**Goal**

To empowerment of the poor and disadvantaged women throw financial and other supports and to enable the target population realize their dreams for better life free from hunger, unemployment, poverty and social injustices.

**Objectives**

- To support poverty alleviation efforts of the socially disadvantaged section of the community especially women through empowerment of the poor and ultra-poor women.
- To create a positive social ecosystem for poor women to improve their livelihoods and social standing.
To improve functional capacities of women on leadership, management of and organization; their rights to access public and private provisions and services.
- To improve access to affordable finance.
- To create self-empowerment, self-employment, promote business enterprise
- To develop TMSS as a sustainable Development Organization.

The Model: Health Education and Micro Finance (HEM)
The HEM model mentioned above is the main approach of TMSS Microfinance sector which provides primary health and basic education services along with microfinance modalities to the poor aiming sustainable development of the target population.

Ongoing Program/Project and Activities

<table>
<thead>
<tr>
<th>SI.</th>
<th>Acronym</th>
<th>Project Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HEM</td>
<td><strong>TMSS Health, Education and Microfinance</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>i) <strong>Microfinance Product activities:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Loan Products:</strong> JAGORON, AGROSOR, BUNIAD, SAHOS &amp; SUFOLON</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>TMSS Savings Program (TSP)</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Remittance Services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii) <strong>Special loan facilities</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>KGF (Kuwait Goodwill Fund)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Learning and Innovation Fund to Test New Ideas (LIFT)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lease Financing Project</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Start-Up Capital</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Value Chain Development Project</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii) <strong>Projects</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UPP Ujjibito</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PACE Project other than micro finance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cultural &amp; Sports Activity</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Foreign Remittance Payment Project (FRPP)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv) <strong>Project other than micro finance</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>TSAL</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TECSL</td>
</tr>
</tbody>
</table>
TMSS Savings Program (TSP)

Savings are indispensable for anyone to meet challenges at the time crisis and also to accumulate financial resources over time and ultimately help promote livelihoods with the ability to absorb shocks and threats. TMSS encourages its members to save for their resilience.

Objectives
- To build the habits of savings for the time of need
- To reduce members’ financial crisis and risk of poverty
- To ensure their future financial and social protection

Types of Savings

TMSS is operating following three (3) types of savings programs:
- General Savings
- Special Savings
- Monthly Savings

Promoting Agricultural Commercialization and Enterprises (PACE) Project

TMSS launched a value chain development sub-project on “Increasing Income of Farmers by cultivating traditional and high value vegetable following safe production method” under PACE project. The project is jointly financed by PKSF and International Fund for Agricultural Development (IFAD).

The project goal is to enhance livelihoods (higher income from self-employment, business profit and wage employment, and food security) of the moderate and extreme poor (men and women) in a sustainable manner. The development objectives are to increase sales and incomes from existing and new micro-enterprises and to create new wage employment opportunities for extreme and moderate poor people.

Under this Value Chain Development project includes value chain interventions in vegetable sub-sectors to help up scaling business, adoption of appropriate technologies, enhance productivity and ensure access to markets in a sustainable manner.

The target population of the project is the micro entrepreneurs those who are marginal and small farmers involved in vegetable production.

Reach

The total number of direct project members is 5000.

Working Area

Two upazilla (Sajahanpur & Bogura sadar) of Bogura district.
Major activities
- Fund arrangement/ mobilization
- Training on different Trade/ Scheme
- Loan disbursement
- Beneficiary contact/ Loan supervision
- Loan realization
- Periodical monitoring
- Yearly evaluation
- Impact Study and introduction of new Study

Foreign Remittance Payment Project (FRPP)

Money earned from Remittance Payment from the overseas Bangladeshis is a very renowned aspect of Bangladesh government’s yearly income, and in fact accounts for a substantial component of country’s Foreign Exchange Reserve (Forex).

TMSS has launched Remittance Transfer project with cooperation of National Credit and Commerce Bank Limited (NCC) with support of Remittance and Payment Challenge Fund-RPCF (A joint Project of DFID and Bangladesh Bank). The key features of the Project; NCC Bank has entered into an Agreement with TMSS having 500 branches all over the country located in the remote areas and where NCC bank doesn’t have any branch, NCC bank will introduce online cash disbursement facility of the remittance through Electronic fund transfer using banks POS terminals and TMSS. Customers will be provided a free of cost card loaded with remittance sent. They can withdraw money as per their requirements from any of the 300 POS terminals.

TMSS has made the Foreign Remittance Payment a hassle free for the poor and the remotely located residents to receive the money sent from abroad by their near and dear ones.

Goal
To promote secured & hassle-free delivery of foreign remittance to the rural people specially the women. TMSS has been awarded by NCCBL for outstanding FRPP performance.
Objectives
- To increase the volume of remittance inflow through hassle free deliveries of fund in the remote important in the quality of remittance product, payment infrastructure and rural outreach.
- To increase the client satisfaction through efficient handing and reduced remittance processing cost.
- To benefit the poor rural women recipients by tagging them with different savings schemes and incentive products
- To reduce barrier to the flow of remittance in the institution channels.
- To explore TMSS widely at home and abroad through FRPP.

Foreign Remittance Partner
TMSS and NCC Bank Ltd.

Achievement
- 816 branches are in operation
- Total payment: BDT 5905328591 (up to June 2017)
- Total recipient: 211642 (up to June 2017)
- Total payment: BDT 1240987841 Current Fiscal year (2016-17)
- Total service recipients: 47981 Current Fiscal year (2016-17)
Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)

Purpose of the program
Ensure empowerment of the families under the program, to ensure empowerment of each person so that they can gradually reduce their poverty on a sustainable basis and gradually move forward in a step towards socio-economic development and can be established in human dignity.

Project Action Area
Tetoli Union (Sylhet Sadar Upazila), Shibganj Union (Shibganj Upazila of Bogura district), Fatepur, Tengra, Kamarchak, Uttarvag (Rajnagar Upazila of Maulvibazar district) and Amteol Union, (Moulvibazar Sadar Upazila).

Donor agency: Polli Karmo Sohayak Foundation (PKSF)

Goals and Objectives
1) Preventing dropout of the poor students from schools. Encourage the students. Remove the fear of the students about the school.
2) To improve the economic and social liberation of the people and physical and emotional well-being through sustainable development of the health, nutrition and family welfare conditions of the affluent program beneficiaries especially the marginalized and poor (including women, children and the elderly) people.

Project components and activities
- Education Assistance
- Health care and nutrition
- Beggars rehab
- Family Development Plan
- Financial support
- Build a rich house by ensuring the highest utilization of land in the homestead
- Training
- Youth Development (Youth Training and Workplace)
- Solar power
- Percent of sanitation and hand smoke programs
- Medicinal plants 'bask' cultivation
- Vegetable farming in the homestead

Activities

Achievement
45714 beneficiaries have been received different supports & benefit from the project activities. They become satisfied and come out from the vicious circle of poverty.
Low Income Community Housing Support Project (LICHSP)

Objectives of the project
In the selected municipalities of Bangladesh, the improvement of housing situation of low income households.

Project area: Comilla Municipality, Comilla-2, Alekharchar and Kotbari.

Financial assistance: World Bank & PKSF

Targeted debtor
1. Permanent resident of the selected municipality.
3. Minimum 0.8 percent own land in selected municipality.
4. Interested in building, renovating or expansion of new planets for the purpose of owning land (maximum construction cost 15.0 lakh taka).
5. Capacity to pay as per the scheduled schedule of scheduled loan.
6. The existing members of the branch will be able to avail of other loans as well as housing loans.
7. If you are not a member, you can be admitted as a member.

Key Features of Loan
Monthly income of the family: 10,000 - 25,000 taka, the maximum loan 2.5 lakhs.
Monthly income of the family: 25,000-40,000 taka, the maximum loan is 4 million
Credit limit: At the field level, the maximum amount is 2.50 to 4.00 lakhs.
Loan Term: PKSF Stage - Maximum 06 years
Maximum 05 years for borrower level.
Service Charge Rate: PKSF level yearly 4.00%
Maximum 12.00% (declining method) at borrowers level.

Other features
- Loan risk insurance: - Insurance amount -01% of the amount borrowed.
- Coverage: Debt position (original) adjustment when the debtor or nominee dies.
- Savings: - One-time compulsory savings and regular savings.

Achievement

<table>
<thead>
<tr>
<th>SL no</th>
<th>Loan sectors</th>
<th>Target for fiscal year 2016-17</th>
<th>Achievement</th>
<th>% of Achievement</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>New home construction, home improvement and home extension</td>
<td>2000000</td>
<td>3000000</td>
<td>150 %</td>
<td></td>
</tr>
</tbody>
</table>
## Microfinance Program Coverage (Up to June-2017)

<table>
<thead>
<tr>
<th>District</th>
<th>55</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upazillas</td>
<td>298</td>
</tr>
<tr>
<td>Unions</td>
<td>3741</td>
</tr>
<tr>
<td>Villages</td>
<td>22529</td>
</tr>
</tbody>
</table>

## Principal Loan Products & Coverage

<table>
<thead>
<tr>
<th>Lone Product</th>
<th>Disbursement (During 2016-17)</th>
<th>Present Outstanding (As on June- 2017)</th>
<th>Outstanding (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural Micro Credit (Jagaron)</td>
<td>13,654,571,053</td>
<td>7,458,889,724</td>
<td>36.97</td>
</tr>
<tr>
<td>Ultra Poor Program (Buniad)</td>
<td>992,356,420</td>
<td>450,063,920</td>
<td>2.23</td>
</tr>
<tr>
<td>Micro Enterprise &amp; SME Program (Agroshar)</td>
<td>18,265,954,480</td>
<td>10,794,933,261</td>
<td>53.50</td>
</tr>
<tr>
<td>Seasonal Loan (Sufalon)</td>
<td>2,275,446,050</td>
<td>1,413,602,348</td>
<td>7.01</td>
</tr>
<tr>
<td>Disaster Management Loan (Sahos)</td>
<td>17,152,000</td>
<td>12,205,152</td>
<td>0.06</td>
</tr>
<tr>
<td>Enrich</td>
<td>81,601,000</td>
<td>46,843,333</td>
<td>0.23</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>35,287,081,003</strong></td>
<td><strong>20,176,537,738</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

## Target and Achievement

<table>
<thead>
<tr>
<th>SL No</th>
<th>Activity Name</th>
<th>Target FY-2016-2017</th>
<th>Achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Since inception till to Date</td>
</tr>
<tr>
<td>1</td>
<td>Branch inclusion</td>
<td>35</td>
<td>815</td>
</tr>
<tr>
<td>2</td>
<td>Members growth</td>
<td>108878</td>
<td>931775</td>
</tr>
<tr>
<td>3</td>
<td>Indebted increase</td>
<td>97006</td>
<td>788946</td>
</tr>
<tr>
<td>4</td>
<td>Increase Savings</td>
<td>815372245</td>
<td>6132004592</td>
</tr>
<tr>
<td>5</td>
<td>Loan Status</td>
<td>3524812920</td>
<td>20176537738</td>
</tr>
</tbody>
</table>
## PERFORMANCE OF MICROFINANCE (HEM) PROGRAM

(a) Micro Finance Program: Facts & Figures:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>June-14</th>
<th>June-15</th>
<th>June-16</th>
<th>June-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of Branches</td>
<td>571</td>
<td>596</td>
<td>634</td>
<td>815</td>
</tr>
<tr>
<td>Total No. of program staff</td>
<td>4396</td>
<td>5005</td>
<td>5537</td>
<td>6303</td>
</tr>
<tr>
<td>Total No. of Field Supervisor</td>
<td>2268</td>
<td>2407</td>
<td>2555</td>
<td>3157</td>
</tr>
<tr>
<td>Total No. of Member</td>
<td>9,29,457</td>
<td>801978</td>
<td>860728</td>
<td>931775</td>
</tr>
<tr>
<td>Total No. of Borrower</td>
<td>7,98,883</td>
<td>689345</td>
<td>736983</td>
<td>788946</td>
</tr>
<tr>
<td>Loan Disbursement for the year</td>
<td>1864,00,64,000</td>
<td>23,174,223,000</td>
<td>26,207,316,660</td>
<td>35,287,081,003</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>1056,62,98,108</td>
<td>12,923,805,851</td>
<td>14,815,572,829</td>
<td>20,176,537,738</td>
</tr>
<tr>
<td>Savings Outstanding</td>
<td>363,05,44,492</td>
<td>43,54794,839</td>
<td>4994193243</td>
<td>6132004592</td>
</tr>
<tr>
<td>Average Loan Size (Jagaron)</td>
<td>9,165</td>
<td>10560</td>
<td>11869</td>
<td>13687</td>
</tr>
<tr>
<td>Average Loan Size (Agrasar)</td>
<td>39,693</td>
<td>50838</td>
<td>42141</td>
<td>55515</td>
</tr>
<tr>
<td>Average Savings Per Member</td>
<td>3,906</td>
<td>5484</td>
<td>5802</td>
<td>6581</td>
</tr>
<tr>
<td>Average Outstanding Per Borrower</td>
<td>13,226</td>
<td>19046</td>
<td>20103</td>
<td>25574</td>
</tr>
</tbody>
</table>

### Productivity

| Field Worker: Member | 410 | 333 | 337 | 295 |
| Field Worker: Borrower | 352 | 286 | 288 | 250 |
| Field Worker: Loan Outstanding | 46,58,862 | 5454570 | 5798659 | 6391048 |
| Net Surplus for the year | 788,037,260 | 779,291,696 | 1,150,632,138 | 1,140,089,749 |
| OTR                     | 98.86% | 98.58% | 97.78% | 98.13% |
| CRR                     | 99.60% | 99.60% | 99.60% | 99.64% |
| OSS                     | 147.97% | 134.65% | 146.63% | 137.15% |
| FSS                     | 137.90% | 123.04% | 135.28% | 135.60% |
Risk Fund

TMSS introduced Risk Fund provision for its beneficiaries with the purpose of exempt a member family from the burden of debt in the event of his death.

(b) Performance Ratios as of 30.06.2017

<table>
<thead>
<tr>
<th>Segment</th>
<th>Indicators</th>
<th>June-14</th>
<th>June-15</th>
<th>June-16</th>
<th>June-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset-Liabilities</td>
<td>Debt to equity ratio</td>
<td>2.98:1</td>
<td>3.03:1</td>
<td>2.56:1</td>
<td>2.31:1</td>
</tr>
<tr>
<td></td>
<td>Savings to Outstanding ratio</td>
<td>39.22%</td>
<td>37.24%</td>
<td>35.90%</td>
<td>34.65%</td>
</tr>
<tr>
<td></td>
<td>Loan Outstanding as % of total asset</td>
<td>86.46%</td>
<td>84.33%</td>
<td>78.95%</td>
<td>85.99%</td>
</tr>
<tr>
<td>Efficiency Indicator</td>
<td>Net return on asset</td>
<td>7.05%</td>
<td>5.08%</td>
<td>6.28%</td>
<td>5.09%</td>
</tr>
<tr>
<td></td>
<td>Total expenditure % of Outstanding</td>
<td>13.75%</td>
<td>16.16%</td>
<td>15.45%</td>
<td>15.08%</td>
</tr>
<tr>
<td></td>
<td>Total expenditure as % of total income</td>
<td>64.82%</td>
<td>72.82%</td>
<td>66.03%</td>
<td>71.80%</td>
</tr>
<tr>
<td></td>
<td>Financial expenditure as % of total expenses</td>
<td>31.52%</td>
<td>30.04%</td>
<td>28.91%</td>
<td>25.24%</td>
</tr>
<tr>
<td></td>
<td>Salary as % of total expenses</td>
<td>48.56%</td>
<td>52.41%</td>
<td>50.86%</td>
<td>56.12%</td>
</tr>
<tr>
<td></td>
<td>Loan Loss Provision expenses as % of expenses</td>
<td>4.36%</td>
<td>3.88%</td>
<td>5.65%</td>
<td>4.99%</td>
</tr>
<tr>
<td></td>
<td>Administrative expenses as % of expenses</td>
<td>64.12%</td>
<td>66.11%</td>
<td>65.45%</td>
<td>69.77%</td>
</tr>
<tr>
<td></td>
<td>Equity as % of total income (for the year)</td>
<td>35.18%</td>
<td>27.18%</td>
<td>33.97%</td>
<td>18.79%</td>
</tr>
<tr>
<td>Liquidity Indicator</td>
<td>Liquidity to Savings</td>
<td>27.85%</td>
<td>25.62%</td>
<td>27.37%</td>
<td>26.30%</td>
</tr>
<tr>
<td>Saver’s Benefit</td>
<td>Rate on interest on Savings</td>
<td>6%</td>
<td>6% &amp; 8% -8.50%</td>
<td>6%&amp;8%-8.50%</td>
<td>6% &amp; 7%-7.50%</td>
</tr>
<tr>
<td>indicator</td>
<td>Net growth in savings per member</td>
<td>680</td>
<td>1580</td>
<td>665</td>
<td>1141</td>
</tr>
<tr>
<td>Portfolio Quality</td>
<td>Portfolio at risk</td>
<td>3.96%</td>
<td>3.97%</td>
<td>4.34%</td>
<td>3.81%</td>
</tr>
<tr>
<td>Indicators</td>
<td>Delinquency rate</td>
<td>3.17%</td>
<td>3.24%</td>
<td>3.52%</td>
<td>2.93%</td>
</tr>
<tr>
<td></td>
<td>OTR</td>
<td>98.86%</td>
<td>98.58%</td>
<td>97.78%</td>
<td>98.13%</td>
</tr>
<tr>
<td></td>
<td>CRR</td>
<td>99.60%</td>
<td>99.60%</td>
<td>99.60%</td>
<td>99.64%</td>
</tr>
<tr>
<td>Outreach</td>
<td>No. of borrower as % of total member</td>
<td>85.95%</td>
<td>85.92%</td>
<td>85.56%</td>
<td>84.66%</td>
</tr>
<tr>
<td></td>
<td>Ultra poor (UP member) as % of total member</td>
<td>10.45%</td>
<td>9.40%</td>
<td>9.54%</td>
<td>6.71%</td>
</tr>
<tr>
<td></td>
<td>Progressive/Graduated (ME member) as % of total member</td>
<td>13.40%</td>
<td>15.32%</td>
<td>23.75%</td>
<td>21.54%</td>
</tr>
<tr>
<td></td>
<td>Agriculture sector &amp; Seasonal loan member as % of total member</td>
<td>17.63%</td>
<td>15.39%</td>
<td>10.18%</td>
<td>66.71%</td>
</tr>
<tr>
<td>Growth in Portfolio</td>
<td>Growth in average Outstanding per borrower</td>
<td>3281</td>
<td>5764</td>
<td>2130</td>
<td>5925</td>
</tr>
<tr>
<td></td>
<td>OSS</td>
<td>147.97%</td>
<td>134.02%</td>
<td>146.63%</td>
<td>137.15%</td>
</tr>
<tr>
<td></td>
<td>FSS</td>
<td>137.90%</td>
<td>123.04%</td>
<td>136.28%</td>
<td>135.60%</td>
</tr>
<tr>
<td></td>
<td>Net Surplus for the year</td>
<td>788,037,260</td>
<td>779,291,696</td>
<td>1,150,632,138</td>
<td>1,140,089,749</td>
</tr>
</tbody>
</table>
TMSS Islamic Micro Finance (TIMF)

As a part of the inclusive finance and considering need & demand of the religiously motivated segment of the community, TMSS initiated Shariah Based Islamic Microfinance (TIMF) program beyond traditional HEM program to include those who are not willing to join the traditional microfinance programs.

Goal
The prime goal of TMSS’s Islamic microfinance program is to achieve satisfaction of the Almighty Allah (S) through establishing Al-Quran and Sunnah based Islamic financing and human development and capacity building to ensuring their direct involvement in income-generating activities towards enhancement of social coherence and harmony.

Objectives
- To establish Shariah based microfinance services as a real poverty alleviation tool.
- To empower the poor/ultra poor through direct involvement.
- To create employment through development of enterprises.
- To create a positive financial management ecosystem that encourages savings among members and lending.
- To enhance empowerment and social status of women.
- To enhance individual business competency of entrepreneurs through training.
- To ensure gender equity and equality;
- To help clients address common issues and problems.
- To improve incomes of poor women.
- To contribute in poverty reduction by creating Islamic values.

Target groups
- Ultra poor men and women, ranging in age between 15 and 50, are without houses and assets and maintain themselves by begging.
- Poor men and women own less than 0.5 decimal of land and daily earn less than TK 65.
- Vulnerable groups are those with low incomes and less awareness that can fall victim to different diseases and natural disasters.
Seasonal hunger victims are those who are agriculture based labor and face seasonal unemployment due to scarcity of work.

Small, Micro and agro Entrepreneurs are women who have been graduated from the poverty line and have the potential to operate micro enterprises & to expand existing business including agricultural production, input supply, marketing, processing. They also increase the value added to activities of non-traditional agricultural commodities and generating employment and income for the rural and urban poor.

**Major product of Islamic microfinance**

- Savings product: Al wadyah (General savings), Al wadyah (Special savings) etc.
- Micro investment product: Rural Micro-Investment (RMI), Urban Micro Investment (UMI), Microfinance for Marginal and Small Farmers (MFMSF), Seasonal Investment (SI), etc.
- Micro enterprise products: Entrepreneurship development loan, Agribusiness development loan etc.

**Non-financial services**
1. Occupational skill development training for the member/target group.
2. Orientation and motivational workshop. Seminar, cultural, Ifetter-mahfil etc, program.

**PERFORMANCE OF TMSS ISLAMIC MICRO FINANCE PROGRAM**

(a) TMSS Islamic Micro Finance Program Coverage (Up to June–2017)

<table>
<thead>
<tr>
<th>Districts</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upazillas</td>
<td>30</td>
</tr>
<tr>
<td>Unions</td>
<td>133</td>
</tr>
<tr>
<td>Villages</td>
<td>454</td>
</tr>
</tbody>
</table>

(b) Principal Loan Products distribution and Outstanding

<table>
<thead>
<tr>
<th>Loan Products</th>
<th>Disbursement (During 2016-17)</th>
<th>Present Outstanding (As on June-2017)</th>
<th>Outstanding (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro Credit</td>
<td>229369000</td>
<td>139233017</td>
<td>27</td>
</tr>
<tr>
<td>Micro Enterprise</td>
<td>541182000</td>
<td>378858153</td>
<td>72</td>
</tr>
<tr>
<td>Special (ME)</td>
<td>-</td>
<td>4601117</td>
<td>1</td>
</tr>
<tr>
<td>Seasonal Loan</td>
<td>665000</td>
<td>421135</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>771216000</strong></td>
<td><strong>523113422</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
### (c) TMSS Islamic Micro Finance: Facts & Figures

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Jun-15</th>
<th>Jun-16</th>
<th>Jun-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of Branches</td>
<td>17</td>
<td>24</td>
<td>33</td>
</tr>
<tr>
<td>Total No. of Program Staff</td>
<td>109</td>
<td>162</td>
<td>198</td>
</tr>
<tr>
<td>Total No. of Field Supervisor</td>
<td>38</td>
<td>57</td>
<td>80</td>
</tr>
<tr>
<td>Total No. of Member</td>
<td>7118</td>
<td>10762</td>
<td>14557</td>
</tr>
<tr>
<td>Total No. Borrower</td>
<td>6418</td>
<td>9716</td>
<td>12437</td>
</tr>
<tr>
<td>Loan Disbursement for the year</td>
<td>305255000</td>
<td>504810000</td>
<td>771216000</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>205344171</td>
<td>342456455</td>
<td>523113422</td>
</tr>
<tr>
<td>Savings Outstanding</td>
<td>43418597</td>
<td>76702158</td>
<td>119390215</td>
</tr>
<tr>
<td>Average Loan Size (Micro Credit)</td>
<td>27150</td>
<td>28941</td>
<td>30410</td>
</tr>
<tr>
<td>Average Loan Size (Micro Enterprise)</td>
<td>93364</td>
<td>97403</td>
<td>100807</td>
</tr>
<tr>
<td>Average Loan Size (Seasonal Loan)</td>
<td>31995</td>
<td>39945</td>
<td>40310</td>
</tr>
<tr>
<td>Average Savings Per Member</td>
<td>6100</td>
<td>7127</td>
<td>8202</td>
</tr>
<tr>
<td>Average Outstanding Per Borrower</td>
<td>31995</td>
<td>35427</td>
<td>42061</td>
</tr>
</tbody>
</table>

### Productivity

| Field Worker: Member             | 187     | 189     | 182     |
| Field Worker: Borrower           | 169     | 170     | 155     |
| Field Worker: Loan Outstanding   | 5403794 | 6008008 | 6538918 |
| Net Surplus for the year         | -1789016 | 4141080 | 24133222 |
| DR                                | 1.48%   | 1.86%   | 2.32%   |
| Productivity                      | 2.03%   | 3.12%   | 3.22%   |
| OTR                               | 99.05%  | 98.39%  | 98.48%  |
| CRR                               | 99.44%  | 99.29%  | 99.20%  |
Case Studies of Success

Differently abled Sheuli proves she is able to make a change in her life

Sheuli Begum a physically disabled woman born in a family from Debrashan village in Dupchanchia upazila of Bogura district. Sheuli Begum is the second child of her parents among two sisters and one brother. Sheuli Begum grew older with serious malnutrition. At the age of three (03) she had polio and due to lack of proper treatment her backbone became curved. She continued to grow as a physically challenged person. His father died when Sheuli was seven (07). Their miseries and sufferings took a new height. Her mother Najma Begum kept the family floating working as maid servant in different places. Despite the difficulties and miseries, Sheuli studied up to fifth grade.

At the age of 20, Sheuli was married to Mr. Jewel, who was unemployed at the time, from the same village. In this situation she gave birth of a baby girl. Due to Sheuli’s physical disabilities, she was unable to perform any income generating activities for her family.

Following the advices and counseling of TIMP staff member, Sheuli Begum enrolled into UPP Ujjibito Samity under Altabnagar branch on 12/03/2014. After the admission she took a loan of BDT.10000 (Ten Thousand) and bought a van for her husband. In 2015 she participated in a month-long tailoring training under the UPP Ujjibito project of TMSS. After the training she got one (01) set sewing machine for free from TMSS. She used to do regular sewing work which boosted her confidence. For her hard work, concentration and awareness TMSS provided her a signboard.

Her husband started to generate BDT 3000-3500 by operating the van. On the other hand Sheuli started to generate an average of BDT 3000 per month from her Sewing machine. As a result their family got economically stable and they started to save a portion of their income as savings. On second phase Sheuli Begum again took a loan of BDT 20,000 and added their savings to make the amount BDT 36,000 and she bought an auto-van for her husband and in addition she leased in one (1) Bigha cultivable land to cultivate rice and other seasonal vegetables. All these activities helped her to strengthen the economic condition of her family while securing a better future for her daughter. Sheuli Begum's heartfelt desire is to make her daughter self-reliant through higher education. Now on average Sheuli is earning BDT-5000 every month from her swing business. She is planning
to construct her RCC house. They also intend to buy hybrid cows.

Disable unemployed Sheuli is no longer a person of negligence. Her status improved both in the family and society. With the motivation and help from UPP Ujjibito Project of TMSS she became a role model in her Debrashan village.

Sheuli says anyone can change his/her life with real intent and stronger desire and remain determined no matter how ones physical condition is. She thanks TMSS for it support and for being with her in her efforts to achieve her dreams and pursuit prosperity and happiness.
Case Study

Sandhya Rani’s Dreams Come True

Mrs. Sandhya Rani Mahato (40) is a Mahato by cast and the group leader of Vatapara Sramajibi Mahila Sakti- a Group (samity) in Neemgachi TMSS. Sandhya Rani Mahato (40) engaged herself with TMSS five years ago. Shuvash Chandra Mahato (52) and Sandhya Rani Mahato (40) got married approximately 24 years ago and have two sons. The elder one is reading in class nine and the younger one is in class three at Khilpata School. Shuvash Chandra Mahato (52) is an electrician, mostly fix machineries used in agricultural field. In spite of all their efforts, her family sunk into debt. All her lands were forcefully taken/ grasped by the local influential people. Sandhya Rani Mahato (40) took loan under the Ujjibito project from TK 20,000. She dreams to build her house and to educate her children with the loan. With the borrowed money she released her land from the mortgage and cultivated her land and bought two cows.

She says “That moment TMSS emerged as a ray of blessing for us. After borrowing loans from the organization, we could able to save our lands. This NGO changed our life.”

Now Sandhya Rani Mahato (40) and her family has no debt and overcame poverty, hunger and became self-reliant.
During the year of 2016-17, 9920 students enrolled in 31 Educational institutes. Out of them 1331 students in University, 3126 Students in Health & Medical Institution, 2689 students in Technical Institutions, 2774 students in General Education.

3580 students successfully graduated from 31 Institutions

After completion of academic course, we maintain effective communication with our students. Till 2017 we have Job linkage and Job Placement of 2752, and now they are working efficiently in their Job.

9,920
Total Students

3,580
Graduated

2,752
Job placement
To minimize gender gap we give extra facilities for female students including secure residential. As a result the participation of female in education increase day by day. At present 56% students are female in Medical and Health Education of our Educational Institutions.

As many brilliant students of Bangladesh can’t bear the cost for their study, so we give a huge waver & scholarship to ensure the quality education for poor students.

We provide our optimum importance on building up an educated nation. Hence, we are providing 'Education Loan' at easy terms and rates to the students. We gave 19057450 TK as Education Loan to the students.

While the Education system in Bangladesh has made great strides in increasing access to education over the past decade, educational quality remains comparatively low. Inadequate resources, insufficient and unqualified teachers, lack of community involvement and corruption all contributed to the present state of education in Bangladesh. In recent years, TMSS have given special emphasize on improving education in Bangladesh and have established 31 institutes, which are focused on from primary to advanced level of education along with the technical and health & medical education. A list of education institutes is provided in later section.

TMSS established “Education Domain” since 2013 for facilitate & strengthening the institution capacity & abilities abide by all rules & regulations to ensure quality education for the students. It is stated that all the educational institutions including University have been success implementing under the TMSS Health Sector (THS), Program sector, HRD&T, ICT as well as relevant sectors and domains as per approved rules & regulation of TMSS & Govt.

TMSS’s education program aims to transform human resources into human capital while enhancing competencies and capacities to meet the ever growing challenges.

**Internship Program of Education Domain**

The internship programs aims to provide students (national and international) with practical knowledge & experiences in their disciplines.

All technical and medical course curriculums has internship is an essential part of the overall course curriculum. In addition, internship programs are open to international students and other fellows who are interest in development arena.
Foreign Students
A total no. of 261 Foreign Students are studying in TMSS Medical College (TMC) out of those 155 are from India and 106 students from Nepal.

<table>
<thead>
<tr>
<th>List of Educational Institutions of TMSS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>University</strong></td>
</tr>
<tr>
<td>1. Pundra University of Science and Technology (PUB), Bogura.</td>
</tr>
<tr>
<td>2. TMSS Medical College (TMC), Bogura.</td>
</tr>
<tr>
<td>3. TMSS Medical College Dental Unit (TMCDU), Bogura.</td>
</tr>
<tr>
<td>4. TMSS Nursing College (TNC), Bogura.</td>
</tr>
<tr>
<td>5. TMSS Medical Assistant Training School (TMATS), Bogura.</td>
</tr>
<tr>
<td>6. Mohasthan Medical Assistant Training School (MMATS), Bogura.</td>
</tr>
<tr>
<td>7. Morning Sun Medical Assistant Training School (MSMATS), Rangpur.</td>
</tr>
<tr>
<td>8. Fortune Institute of Medical Technology &amp; MATS (FIMTM), Dhaka.</td>
</tr>
<tr>
<td>9. TMSS Community Paramedic Institute (TCPI), Bogura.</td>
</tr>
<tr>
<td>10. Rangpur Community Paramedic Institute (RCPI), Rangpur.</td>
</tr>
<tr>
<td>11. TMSS Medical Institute of Research &amp; Technology (TMIERT), Bogura.</td>
</tr>
<tr>
<td>12. TMSS Medical Technology Institute (TMTI), Bogura.</td>
</tr>
<tr>
<td>13. TMSS Feroza Begum Ayurvedic-Unani Medical College and Hospital, (TFAUMC &amp; H), Bogura.</td>
</tr>
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<td></td>
</tr>
</tbody>
</table>

59
List of proposed educational institutions

- TMSS University Bangladesh, Rangpur.
- TMSS Marin Academy, Bogura.
- TMSS Abdul Ali Helth Institute, Kapashia, Gazipur.
- TMSS South medical Institute, Paribagh, Dhaka.
- TMSS Physical Education College, Bogura.
- TMSS Public School and College, Rangpur.
- TMSS Public School and College, Gaibandha.
- TMSS Public School and College, Naogaon.
- TMSS Public School and College, Dhaka.
- TMSS Public School and College, Kumilla.
- TMSS Public School and College, Faridpur.
- Joypurhat Paramedical Institute, Joypurhat.
- Rangpur Paramedical Institute, Rangpur.
- TMSS Mosharof Hossain Akonda Orphanage & Public School & College, Mymenshingh.
Pundra University of Science and Technology (PUB), Bogura.

The name of Pundra University due to memories the Pundra civilization. From the history and the memory of historical people stated that there was a university in Pundra city (Presently name Mahasthangarh, Capital of culture of SAARC countries). The Pundra university was contemporary of Lalon University.

The Pundra University of Science and Technology is proud to be the First Private University in North Bengal aiming to provide high quality higher education at affordable cost at the door step of the young, meritorious and marginalized people. The university was established in 2001 by TMSS.

The University provides a congenial learning environment along with available modern facilities, applies student-centered creative and interactive learning method, pursues applied research, fosters collaborations to produce world standard graduates to meet national and global challenges and harnesses opportunities in the new millennium.

Main Objective

Expansion of world standard graduates pool following poor and meritorious student’s access to advance knowledge in science, technology, business, liberal arts and other areas of scholarship.

Academic Programs

BBA, MBA, EMBA, B.Sc., LLB, LLM, BA, MA, BSS, MSS, B.Ed, M.Ed, MPH on various Subject
TMSS Medical College (TMC), Bogura

TMSS Medical college (TMC) has been established in 2008 in Bogura to ensure access to medical education by all especially the students from the northern Bangladesh. TMC is located 6 km. north side of Bogura town near Historical place Mohastanger. At present, TMC has the capacity of enrolling 135 students yearly unless government increases the quota of number of student for admission. It is one of largest Private Medical College in Bangladesh

**Main Objective**
To ensure access to affordable and quality medical education by students interested to build their career in the noble profession.

**Country Wise Student Status of TMC-2017**

- **Indian**: 106
- **Nepalese**: 155
- **Bangladesh**: 396

**Total Students**: 657
**Male students**: 299
**Female students**: 358
TMSS Medical College Dental Unit started its journey as a separate unit of this college in 2012 and consists of several academic units representing all major dental specialties. The unit offers both patient care services and academic program, allowing dentists to train as specialists. The Unit of Dentistry provides comprehensive patient care in an unparalleled learning environment with nationally recognized faculty and a supportive network of relevant persons.

In addition, our research programs of this college provide students another dimension beyond classroom and clinical education. Students and faculty members are able to participate in both clinical and laboratory research in areas such as dental materials science, oral and maxillofacial pathology, hard tissue biology, microbiology, neuroscience and immunology.

**Main Objective**
Producing best quality Dental Specialist in the country and provide continuous patient care services with high professional standard.
TMSS Nursing College (TNC), Bogura

TMSS Nursing College (TNC) has been established at the Foundation Office (FO) of the TMSS near Rafatullah Community Hospital (RCH) in 2008. Nursing is the most important and key service for the deserving clients. To manage, to make policy and to meet-up the demand of qualified and skill nursing service there is a huge lack of qualified SN nurses both in our country and abroad. The demand for quality nurses continues to grow, the profession others a tremendous variety of career paths and the opportunities for advancement are practically unlimited. For this TMSS established this institution. Total **498** Students are presently studying under different programs in which female students **411** and Male students **67**.

**Main Objective**
Turning out qualified and skilled Nurses to strengthen health service and provide proper health care, through training and teaching them in modern and upgraded patient nursing technology.

Morning Sun Medical Assistant Training School (MSMATS), Rangpur

Intention behind MSMATS has been to develop students as skilled and qualified Medical Assistants through providing quality medical education so that the shortcomings of health care service can be reduced and the rural poor living in greater Rangpur district, even in remote rural areas, can find cost-effective medical treatment at door-steps. Presently total **53** Students are studying in which female students **21** and Male students **32**.
TMSS Medical Institute of Research & Technology (TMIRT), Bogura

TMIRT has been established in 2005 To develop skilled and qualified technologists. There are courses on Pathology, Dental, Patient Care and Paramedical. Presently total 347 Students are studying under different programs in which female students 209 and Male students 138.

Main Objective
Turning out qualified and skilled medical technologists and develop Ultrasonography as an effective diagnostic option.

TMSS Medical Technology Institute (TMTI), Bogura

In 2008 TMTI has been established to develop cadre of well-trained medical and clinical staff. Ongoing courses offered are: Diploma in Pathology, Pharmacy, Dental, Physiotherapy, OTA, ICA. Till date 448 students have graduated and Presently total 321 Students are studying in which female students 161 and Male students 160.

Main Objective
Turning out qualified and skilled Health Technologists for health care delivery to the patients.
TMSS Medical Assistant Training School
(TMATS), Bogura

TMSS Medical Assistant Training School (TMATS) is a service-oriented medical technology institution was established in 2016. This is a sister concern of TMSS for providing medical education to the people so that the mass people, especially the rural poor, hardcore poor could be benefited through the skilled and qualified medical attendants. Presently total 378 Students are studying in which female students 165 and Male students 213.

Mohasthan Medical Assistant Training School (MMATS), Bogura.

Mohasthan Medical Assistant Training School is a service-oriented medical technology Institution. This is a sister concern of TMSS for providing medical education to the people so that the mass people, especially the rural poor and hardcore poor, can be benefited through the skilled and qualified Medical Attendants. MMATS was established in 2013. Presently total 123 Students are studying in which female students 50 and Male students 73.
**TMSS Community Paramedic Institute (TCPI), Bogura**

To develop and produce skilled and qualified Community Paramedics as medical technical persons to serve the people/patients in need, TCPI has been established in 2010. as an Institution of Community Paramedic Institute for the well-being of the Literate & illiterate neglected people of rural remote areas for their medical facilities. Presently total 102 Students are studying in which female students 59 and Male students 43.

**TMSS Feroza Begum Ayurvedic-Unani Medical College and Hospital, (TFAUMC&H), Bogura**

Ayurved and Unani medicine is a century old and traditional medical treatment that existed in the part of the world. In recent years, there is an upsurge of interest and use of such medicines even in the western world. Ayurved and Unani medicines and food supplements has roots in herbs andedicinal plants are known to without side effects.

In line with the global initiatives to revive and expanded use of ayurvedic and Unani medical treatment and medicine, TMSS Feroza Begum Ayurvedic Unani Medical College & Hospital was established in 2013 to further strengthen education for diploma & bachelor degree in Ayurvedic Medicine and Surgery and Unani Medicine and Surgery courses. Presently total 275 Students are studying in which female students 55 and Male students 220.

**Main Objective**
provide best quality education and professional skill development opportunities to the students in the field of Ayurveda & Unani medicine and patient treatments.
Rangpur Community Paramedic Institute (RCPI), Rangpur

To ensure primary health services at the grassroots level, there is dire need of health services deliveries at the community level and so is the need for community paramedics to improve rural and remote community health. In 2010 Rangpur Community Paramedic Institute (RCPI) has been established under TMSS Health Sector (THS) in Rangpur for the said purposes above. The instiitute follows the guidelines to conduct courses approved by the National Institute of Population Research and Training (NIPORT). Presently total 101 Students are studying in which female students 53 and Male students 48.

Fortune Institute of Medical Technology & MATS (FIMT&M), Dhaka

To develop medical and clinical technologists, TMSS established FIMT&M at Shahbag, Dhaka with all modern facilities and laboratories in the areas of pathology, dental, pharmacy, radiology and medical assistant courses. During the reporting year, 104 Students successfully graduated from this Institute. Presently total 159 Students are studying in which female students 54 and Male students 105.

Main Objective
To build up skilled & qualified medical professionals for providing proper health care services to the patients.
TMSS Engineering College (TEC), Bogura

TMSS Engineering College (TEC) is established at Thengamara in Bogra City in 2015 upon on area of 10 acres of own land in a secluded calm and peaceful environment-ideal for education by TMSS. It follows liberal arts approach to education which nurtures ideas and gives new activity in the field of engineering education to meet the requirement of the contemporary world and times. TEC hopes to imbue and imbibe new & modern engineering technology by instilling in its students to equip them for working towards the development and progress of mankind and as well towards national improvements. TEC is affiliated by Rajshahi University. TEC shall contribute its effort far build up graduate professionals in the field of Civil, Electrical & Electronic, Textile and Computer Science & Engineering. Total 98 students are studying in ongoing batches.

Main Objective
To provide excellent broad-based education to the students with focus on professional developments in the field of Engineering with profound knowledge & skills necessary for leading the country in its quest for development field of Engineering and various information & Communication Technology (ICT).

TMSS Textile Engineering Institute (TTEI) Bogura

In 2012 TMSS founded at Bogura to develop professional Diploma Engineers for providing proper services to extend technical education in the world. During 2016-17, 137 students were admitted TTEI

Main Objective
Providing continuous cost effective education and related services to its students as Trusted Learning Center with maximum efficiency, quality & reliability.
Since 2002, TMSS Technical Institute (TTI) in Bogura is remain committed to provide best opportunities and benefit to its students in obtaining National/International standard engineering education & skill in different technologies by running Gob approved/authorized 4 years long certified Diploma Engineering courses. There are total 1080 students in ongoing batches.

**Name of project:** STEP  
**Donor:** World Bank  
**Working Area of Project**  
All districts of Rajshahi & Rangpur Division  
**Main Objective**  
Create job opportunity & play an important role for providing technical education & training of poor, unemployed & meritorious students.  
**Activities of Projects**  
1. Encourage & ensure admission for technical education to low educated un employee (Boys & Girls) in different for trade less duration to provide scholarship.  
2. Encourage & ensure admission for the students of diploma engineering course & provide stipend.  
**Achievement of Activity**  
350 students have received monthly stipend Tk. 800/- under Diploma course and 280 students received monthly stipend Tk. 700/- under short course during the project period.  
**Impact**  
Thousands of youth & unemployed people have got job opportunity & some of them become entrepreneur which contribute the national economy as well as supplement to achieve the SDGs.
TMSS Institute of Science and ICT (TISI) Bogura

TMSS has established TMSS Institute of Science and ICT (TISI) in 2017 and providing quality education in the field of Computer Science & Engineering, Data Tele Communication & Network Technology, Architecture Visualization & Interior Design, Graphic & Web Design, Software Development, Civil & Electrical Technology and other IT related short courses. It is situated at Sujabad, Bogura, Bangladesh. Total 50 students are studying in ongoing batches.

Main Objective
To provide quality education to meet the global challenges of ever growing digital development and needs.

TMSS Multilateral Agricultural Technology Institute (TMATI), Rangpur

Technical education plays a vital role in human resource development of the country; and more do in the field of agriculture where modern technology matters greatly in the production of cereal, vegetables etc. Quality seed, its sowing, nursing and preservation as well as pest management has much do with optimum agriculture production, which is in turn dependent on better technology. TMATI is one of the technical Institutes of TMSS. It provide Diploma Course in Agriculture and future here are new plan to stat more (2/3) Diploma courses. TMATI is located at Rangpur District. During 2016-17, 218 students were admitted in TMATI.

Main Objective
Providing opportunities for willing and eligible people to acquire sound knowledge and skills through career focused diploma in agriculture and fisheries which contribute in modern science.
TMSS Polytechnic Institute (TPI), Natore

TMSS Vocational Training Institute (TVTI), Natore

TMSS Founded TPI-N, TVTI-N for providing opportunities for willing and eligible people to acquire sound knowledge and skills through career focused diploma in engineering education, competency based training as well as other skills development training to the highest level possible in close collaboration with industry. Total 526 students are studying in ongoing batches.

TMSS Polytechnic Institute (TPI), Rangpur

TMSS Vocational Training Institut (TVTI), Rangpur

With the aim of imparting quality technical education to the student of Rangpur district and surrounding areas TMSS has established TPI-R, TVTI-R at Goneshpur in Rangpur, Technological progress in the last few decades in construction, transportation and information sector has helped to eliminate national barriers and create a global market place. Total 234 students are studying in ongoing batches.
**TMSS Polytechnic Institute (TPI), Joypurhat**

**TMSS Vocational Training Institute (TVTI) Joypurhat**

TMSS Polytechnic Institute (TPI) and TMSS Vocational Training Institute (TVTI) have been established in Joypurhat for providing better technical education to the poverty-stricken people of the northern region. Technical subjects are being offered on quarter and semi-annual basis with approval form Bangladesh Technical Education (BTEB). As Joypurhat is a backward district in Bangladesh, so these institutes play a vital role to develop the district by providing quality Technical Education. Total 40 students are studying in ongoing batches & 90 students are admitted in short course (3/6 Months duration) in the financial year 2016-2017.

**Main Objective of TPI, TVTI**

To encourage students to develop confidence, self-motivation, research and problem solving skills set and importantly to think independently. TMSS polytechnic Institutes will give top priority to impart theory and practical classes using outcome based instructional methodology.

**TMSS Public School and College (TPSC) Bogura**

To ensure quality education TMSS has recently established TMSS Public School and College where students enrolled from class 1 to 11. This school has been already staffed and equipped for the better education delivering environment. There are initiatives for motivating students to give necessary concentration to their studies and the management is also increasing the facilities to bring the best from them, which will ensure their right future. During 2016-17, enrolled Students 333.
TMSS Public School and College (TPSC) Joypurhat

TMSS Public school & College (Joypurhat) is presently a kindergarten school at Joypurhat district town operated by own resources with an aim to produce quality students through quality teachings. This school admits students from Play group to Class 10.

TMSS has provided the Teachers with necessary professional skill development trainings and the management of this school is performed by a elected body where guardians of student, local Elites, LEB and TMSS senior officers are involved. During 2016-17, enrolled Students 79.

TMSS Travel & Tourism Training Institute (TTTTI), Bogura

Bangladesh falls behind in the sector compared to any neighboring countries. Although there are several distinct tourism attractions and locations in Bangladesh, yet there are fewer professionals in the sector to promote travel and tourism in Bangladesh. To fill-up the gap of trained and skilled manpower in the sector, TMSS founded the TMSS Travels & Tourism Training Institute (TTTTI) in 2008 by the affiliation of Bangladesh Technical Education Board Dhaka.
TMSS Dakhil Madrasha (TDM), Bogura.

TMSS from the beginning undertook various social welfare activities to develop the socio-economic status & condition of the poorest and the poor. Besides the economic strengthening of the rural community TMSS management realize the necessity for establishing educational institutions where the students of poor and ultra-poor families can study and achieve desired degree with spending very minimum cost. A part of this view TMSS Dakhil Madrasha is established at 2009 and teaching the students provisioning special consideration and facilities for poor and ultra-poor family’s students. During 2016-17, enrolled 150 students.

Thengamara Yeatimkhana and Hafezia Madrasha (TYHM), Bogura.

Thengamara Yeatimkhana & Hafizia Madrasha has been started from 1st January 1996. It was established to arrange the residence and education for the orphan, helpless and destitute children. Through proper guidance and care children are now moving forward to higher and professional education. 140 orphans are enrollment in this year. During 2016-17, enrolled 64 students.
TMSS has been running this school in own fund to provide life oriented and modern improved teachings to enrolled students under its education programme. In this school students are admitted from Play group to Class X. At present around 456 students are studying in this school.

Thengamara Ansar Hosne-Ara College (AHC), Bogura.

To ensure quality education for poor, meritorious students the college has been established in 1992 where students enrolled in class xi. At present 241 students are studying in this college.
Climate Change, Disaster Preparedness and Environment

Bangladesh is one of the most vulnerable countries in the world due to climate change. Bangladesh is experiencing serious environmental degradation and ecological imbalances. Flood, too much rain or no rain, cyclones and tornadoes became rampant destroying lives and assets. The situation is increasingly critical for maintaining natural resources and sustain livelihoods of many millions of people in the country. In addition to climate change and environmental degradation, air and sound pollution has accentuated the situation for a normal living standards and growth. There are evidences showing that the goals of environmental protection and economic growth can be complementary. Bangladesh is making its efforts to confront climate change and environmental challenges. To cope with such changes it became imperative to continue efforts not only in mitigation but also to learn adaptation practices to such climatic changes. TMSS has given its full effort for the adaption, mitigation; and conservation of environment through its programs and projects.

Ongoing Projects

- Sustainable Environment Development Program (SEDP)
- Social Afforestation/Forestry Program (SAP/SFP)
- Tree Deposit Scheme (TDS)
- Participatory Adaptation to Climate Change of Vulnerable Community (PACCVC) Under Community Climate Change Project (CCCP)
Sustainable Environment Development Program (SEDP)

Worldwide climate change has caused negative impact on many countries among which Bangladesh is considered as one of the worst affected country. Over population, unemployment, illiteracy, poverty, rapid urbanization etc. have aggravated the environment pollution, imbalance of social harmony in the communities etc. hindered the economic progress in the country. The environmental pollution due to poor waste management (solid and waste water), air, water; and noise pollution is on the increase resulting serious economic, health and diseases including diminishing biodiversity and shrinkage of natura resource base. Many of the flora and fauna have already disappeared and a good number are on the way of extinction.

In this context, TMSS has taken up Sustainable Environment Development Project in the year 2011 and implementing it by own resource.

Objectives
Promote environment friendly development initiatives by collecting solid wastes like paper bio-mass, perishable fibers and recycling materials for paper mills and other uses.

Achievement
The project played a vital role to reduce environment pollution. During the reporting period 2851663 kg Used/waste paper is collected as a raw material of BCL Paper Mill and 1050 beneficiaries benefited from this project.

Social Afforestation Program /Social Forestry Program (SAP/SFP)

From the early stage of TMSS is working for the livelihood improvement of the poor and ultra-poor women with emphasis on sustainable environment conservation. To re-enforce these TMSS continued its social forestry programs in collaboration with WFP, GOB with active participation of vulnerable women group since 1989 at Bogura, Joypurhat, Gaibandha, Kurigram, Nilphamari and Rangpur Districts.

Main Objectives
The main objective of the project is to increase and conserve the overall tree resource of the country to minimize depletion of forest resource and to reduce greenhouse effect.

Working area
510 Villages of 73 Unions of 28 Upazilas of 07 Districts of Rajshahi & Rangpur Division.

Achievement
During the reporting year, 735 Poor family members have been benefited from this project through employment and income.
Tree Deposit Scheme (TDS)

The brunt of poverty and climate change has shattered the livelihoods of the majority poor people of Bangladesh. Being a development agency TMSS initiated the Tree Deposit Scheme project in the year 2000. Since then, TMSS till now putting its best and effective efforts for poverty reduction and mitigation of climate change related negative impacts in the country.

**Main Objective**
To promote investment in tree plantation schemes as part of their saving habits benefiting the plantation investors as well as the environment.
To improve sustainable livelihoods practices through investing in renewable tree resources.

**Working area**
62 Villages of 17 Unions of 06 Upazilas of Bogura District.

**Activities**
Tree Plantation, Tree Nursing, Tree Harvest, Fuel Wood Sales, Golai Wood Sales, Bamboo Harvest & Sales, Fruit Sales, Leaf Sales

**Achievement**
43150 Pec. tree has been planted & nursed; 7455.84 cft. Sized wood processed and 6330 beneficiaries have been benefited from this project.
Participatory Adaptation to Climate Change of Vulnerable Community (PACCVC) Under Community Climate Change Project (CCCP)

TMSS has been implementing the sub project “Participatory Adaptation to Climate Change of Vulnerable Community” under Community Climate Change Project (CCCP) with support from World Bank/ PKSF. TMSS has primarily selected 10 villages from 2 unions namely Chondhara and Rambhadrapur under Phulpur upazila of Mymensingh district. The area is affected by recurrent flood and water logging due to siltation of Kongsho, Khoria & Ramkhali rivers. The area is also vulnerable due to the combined effects of climate change, Flood and extreme weather events induced by global warming.

The aim of sub project “Participatory Adaptation to Climate Change of Vulnerable Community” is to enhance resilience of the community who are vulnerable to the climate change; particularly affected by flood, focusing for the improvement of community capacity by adaptive measures to protect the community against future flood through infrastructure, skill, knowledge and capacity development.

**Goal**
The goal of the project is to make the community resilient against adverse impacts of climate change.

**Objectives**
To establish climate resilient infrastructure in the selected community to improve water and sanitation of the target community through climate friendly technology.

**Working location**
Chondhara and Rambhadrapur Union of Phulpur Upazila in Mymensingh District.

**Activities**
HH Plinth Raising, Goat/Sheep/Duck/Poultry Rearing, Installation Hand Tube-Well With Platform, Household Level Tree Plantation, Staff Orientation, Inception Workshop, Capacity Building Training, IGA Training, Monthly Meeting, Group Meeting, FGD

**Achievements**
During the reporting period, TMSS has completed the following activities by the Community Participation to thrive Climate Change through “Participatory Adaptation to Climate Change of Vulnerable Community” Under CCCP. A total no. of 2733 Beneficiaries received different categories of quality tanning & support from this project.
Human Resource Development and Training (HRD&T)

Human Resource development and capacity building training is core of any development intervention no matter which level to improve performance and increase productivity. HRD & Training domain has a pool of expert trainers having professionally competencies and experiences for providing and managing national level standards training and consultancy in management and technical skills including entrepreneurship and business development and management. It has also a specialized team responsible for developing effective teaching and learning materials such as Training manual, module, schedule session plan, Handout/information sheet, activity sheet, instruction sheet, Self-check sheet, Assessment Sheet etc.

There are several residential and non-residential training facilities in Dhaka, Bogura, Joypurhat, Rangpur Natore, Benapole and Chittagong to domain imparts human resource development training.

In addition to regular training programs, HRD&T also implement several training service projects of World Vision Bangladesh, NGO Foundation Bangladesh, UPP-Ujjibito-PKSF, PRIME-PKSF, SME, SEIP of PKSF, SEIP of Bangladesh Bank, B-SEP of ILO, B-SkillFUL of Swisscontact, BDC, Basic Training, Staff Training and Staff Orientation.

Goal
To improve the management capacity of development practitioners and to enhance the human and operational skills of the beneficiaries and program participants.

Objective

Overall Objective: To enhance the capacity and capability of the staff of TMSS and other external organizations and beneficiaries of different development oriented project and programs through imparting training & education activities so that they will contribute to the sustainable development in our country.

Specific Objective

◆ To identify the problem of the individuals for which one cannot perform at desired level.
◆ To assess the training needs through proper Training Needs Assessment Process.
◆ To design and develop the Training Courses according to the report of training need assessment process.
◆ To provide training courses among Development Practitioners and program participants to develop their skill and capacity.
◆ To develop the capacity of staff and beneficiary of internal and external organizations (Go & NGO’s), project participants providing needs based professional training.
◆ To extend right support and facilities to other organizations for organizing training, workshops, seminars etc.
◆ To evaluate the training courses or impact assessment of this course.
◆ To provide training inputs supplies/agro based items as per client’s requirements.
◆ To provide technical, vocational and formal education services.

**Achievement**

11673 person received quality training & support from stated program and they become entrepreneur/self-reliant as well as develop their Skills.

### Training Related Activities

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<tr>
<th>A. Human Resource Development</th>
<th>Name of Activities/Projects</th>
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<th>B. Training Center</th>
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<th>C. Project Training</th>
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<td>◦ SEIP-PKSF</td>
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<td>◦ SME Foundation</td>
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<th>D. Business Venture</th>
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<td>◦ TMSS Handicraft</td>
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<td>◦ TMSS Apparel Ltd.</td>
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<td>◦ DS (Bogura, Rangpur, Natore, Joypurhat &amp; Gazipur)</td>
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<td>◦ TMSS Mobile Shop (1 &amp; 2)</td>
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<td>◦ TMSS Medicine Corner</td>
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<td>◦ TMSS Fashion House</td>
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<td>◦ TMSS Beauty Parlor (1 &amp; 2)</td>
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<td>◦ TMSS FO-Canteen</td>
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<td>◦ TMSS Tea Corner</td>
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Training Center facilities
the training center facilities are fully equipped and with residential accommodations. AC guest rooms, AC Venue and canteen facilities are available.

Business Ventures
Garments Ltd
Ready-made Garments (RMG) sector plays an important role in the total economy of Bangladesh. Now a days RMG sector is a multi-billion dollar coming business and export industry in Bangladesh. Therefore this sector is number one corner of foreign currency in Bangladesh. The Journey of RMG sector in TMSS is stayed in a small scale in 1984. TMSS is a woman leaded NGO and working towards empowerment of women through heightened social justice, gender equity; employment and economics activities. The garments sector inherently employs women workers which is a best fit with the objectivities of TMSS.

Tip Top Beauty Parlor
With a view point promoting self-care, esteem and enlighten the women, the ‘Tip Top Beauty parlor’ was established for the women. The parlor also serves as a real life demo for the women interested in such entrepreneurship.

Business Development Center (BDC)
Business especially the SMEs are considered as one of the most important economic engine for any country. Businesses are the major source for employment and income millions of people.

TMSS, over the three decades, gained in-depth understanding and valuable experience on the multi-dimensional aspects of business and factors related to success and failure of a business in the context of Bangladesh.

TMSS is connected with nearly 160000 entrepreneurs through its microfinance program in Bangladesh. Based on the above context, TMSS establish a business consultancy center bearing the name “TMSS Business Development Center (BDC)” in 2016 to improve the business knowhow of the partner entrepreneurs in Microfinance program to facilitate expanding and sustaining their own business.
Building Skills for Unemployment and Underemployed Labor (B-SkillFUL)

Implemented by: Swisscontact

TMSS, in partnership with Swisscontact, has been provided skills training to 1550 unemployed and underemployed labor from the disadvantaged group of the society under SkillFUL project (now called B-SkillFUL) that was started on July’16 and closed on June 2017.

The project is supported by the Swiss Agency for Development and Cooperation (SDC) and implemented by Swisscontact. The project aims to improve well-being of 20,000 poor and disadvantaged men and women by increasing their access to the labor market and enhancing their incomes, while safeguarding their fundamental rights at work. The project will focus on five districts across the country: Gazipur, Tangail, Bogura, Dinajpur and Joypurhat; out of which, TMSS has been awarded partner agreement for Bogura, Joypurhat and Gazipur districts.

Project Goal

To enable especially unemployed and underemployed labor form the poor and disadvantaged group of the society by providing technical and soft skills training, which enable them to improve their employment opportunity, income level and social standard, and to benefit employers through improved work performance by creating 1550 skilled technicians and operators for the former and informal labor market during the project period.

Achievements

- 1520 unskilled persons attending classroom-based skills training and workplace-based training improve their knowledge and skills in the respective occupation by the end of the project i.e. 2017.
- At least 70% of 1520 graduate engages in self-employment and/or wage-employment by the end of the project i.e. 2017.
- At least 70% of 1520 unemployed and underemployed labours participating in the program increase their income (minimum Tk-5000 per month) within six months after the running period (2016-17) finishes by 2018.
Skills for Employment Investment Program (SEIP)-PKSF

TMSS was awarded the Employment Investment Program (SEIP) project by PKSF in 2015. The SEIP project seeks to create productive and sustainable employment opportunities for the poor by ensuring optimum use of their existing resources and enhancing their human capacities through employable skills development and training.

The project ensures training and employment for the poor and marginalized people of the country so that they can develop their living standard sustainably. Since then TMSS has been providing demand driven skill-based training among the poor people under the SEIP project with a view to create wage and self-employment.

Skills for Employment Investment Program (SEIP) - Bangladesh Bank

Bangladesh has one of the largest manpower in the world. However, compared to its population it is not significant and there is a tremendous scope of improvement in this area. In Bangladesh, the emphasis has been on general education. This has resulted in large number of educated people remaining unemployed. This phenomenon has now been recognized by the planners and hence there is a greater thrust on promoting vocational education and skills for employment.

The Skills for Employment Investment Program (SEIP) was awarded to TMSS by the Bangladesh Bank on 10th January 2016. Since then TMSS is successfully implementing the SEIP vocational component in Dhaka, Chittagong, Khulna, Rangpur and Sylhet division.

Project Goal

To enable to acquire a range of technical and vocational, practical, personal and organizational skills of 650 trainees from Dhaka, Chittagong, Khulna, Rangpur and Sylhet division to meet the required competencies of the occupations needed in the labor market in and outside the country which enable them to engage in salaried job or self-employment within six months after the running phase i.e by 2018.
Bangladesh Skills for Employment and Productivity (B-SEP)
(International Labour Organization (ILO))

B-SEP project of ILO—‘Improved Access to Skills’ aims to ensure that the disadvantaged populations (including women, youth and persons with disabilities) have increased and improved equitable access to formal and informal skills training and employment opportunities in supply chains of the B-SEP target sectors that include agro food processing, tourism, furniture, pharmaceutical and ceramics.

ILO awarded the contract to TMSS for a piloting the project from June 2016 to November 2017. And TMSS is successfully completed its inception phase during which, it developed overall design of training facilitation through drafting various strategies and action plan for the intervention. Selecting target beneficiaries and recruiting staff were also done during the inception phase.

**Achievement**
150 beneficiaries from disadvantaged sections of the project area completed the technical and entrepreneurial skills development training and most of them are running their own business on their respective trade efficiently.

**HILIP-LGED**
For improving the earning capacity of the women labor force, the project B-SEP focuses on improving in the target sectors of informal economy. The project utilizes participation of training providers, business and industries, government organizations, local authorities, community leaders, professionals in skills development, and local elites during design and evaluation of marketable skills training programs. Project is based on the B-SEP mandates of delivering and piloting skills training programmers in non-traditional occupations for the women and persons with disabilities through component 4 (i.e. improved access to skills), Being partner with B-SEP project of ILO, TMSS has the mandate to deliver skills training programs in the occupations of carpentry, lacquer Polishing and Baking to the target beneficiaries (including women, youth, persons with disabilities etc.) to meet the demand of the relevant industries.
Uttoron- skills for better life

The project is a skills development project that aims to create gainful employment opportunities for 1,400 community members in three eastern districts of Bangladesh (Sylhet, Moulavibazar and Habiganj). The project will support community members to qualify for industry-driven trainings, and positioning them for new or improved employment opportunities. Upon receiving the market valued skills and rewarding jobs, these community members will have the opportunity to increase their income and improve their living standards. With Uttoron’s support, interested community members will receive training on technical skills as well as relevant soft skills. A combination of these trainings will prepare the community members for jobs in regional and national industries or to start their own business. Uttoron’s adaptive approach focused on suitable employment opportunities will encourage women and minority (ethnic or religious) community members to participate. The three-year project (2016 – 2019) is funded by Chevron under the Bangladesh Partnership Initiative (BPI) and implemented by Swisscontact.

To achieve objectives of the project it is important to design the curricula as per the need of the industries. Uttoron project organized a curricula review workshop involving representatives from relevant industries and training institutes. The objective of the workshop was to review the existing curricula and adjust as per the need of the industries and training duration. This document provides the adjusted curriculum for Electrical and Electronics Trade.
**National Connecting Classrooms Program (NCCP-1)**

Overview: National Connecting Classrooms program (NCCP-1) is one of the very important project of British Council Dhaka, Bangladesh. TMSS as a partner of British Council has been implementing different training program specially create world class skill & competence of potential teachers of the project and develop them to conduct class & provide lesson among the students as well as teachers become competence to solve any kinds of problem of students. In this case TMSS playing vital role through Domain-1 abide by approved all terms & condition of British Council. Output of this project is nationally and internationally recognized which resulted we are optimistic the British Council continue this noble and holistic (NCCP-1) program for creating more skill and competence for the thousands of teachers in Bangladesh.

**Donor**
British Council

**Location**
Bogura, Chittaganj & Tangail Districts.

**Main Objective**
To provide training among the teachers for creating world class skill and competency in order to make them able to conduct class & provide instant solution of any kinds of problem of students.

**Achievement**
434 teachers of 217 schools have received 06 day long training & they become acquired skill & competency to conduct class in befitting manner.
The term “Human Rights & Social Justice” and the set of practices that accompanies its use are the continuously evolving product of an international movement to improve the status of both men & women. In 1980s and 1990s, women movements around the world formed networks and coalitions to give greater visibility both to the problems those women face every day and the centrality of women’s experiences in economic, social, political and environmental issues. Through the ongoing programs of TMSS, we have initiated programs to eradicate gender violence, establish rights and arrange settlement among parties.

**OnGoing Projects/Programs**
- HR & G Human Rights & Gender
- TMSS Community Policing (TCP)
- Shelter Home Project (SHP)
- TMSS Masuda Probin Nibash (Shelter home for elderly people)
- Life-style development program for the elderly (LDPE)
- Vaseline Healing Project
- Relief & Rehabilitation Program
- TMSS Autism & disabled School and Rehabilitation Center
Human Rights & Gender (HR & G)

Gender identity” is one of the most fundamental aspects of life. The human rights situation for women has long been ignored and neglected, although the problems they face are serious and often specific to this group alone. Women experience a high degree of discrimination, intolerance and outright violence. Their basic human rights are violated, including the right to life, the right to physical integrity and the right to health.

Main Objectives

To promote empowerment women through building awareness at individual and community level and legal support services for preserving Women Right & Gender Development in the Family & in Society.

Objectives

- Complaint resolution by arbitration.
- Prevention of women and child trafficking.
- Women development and empowerment through Training and Income generation activities.
- Celebration of remarkable days and organizing Orientation Session, Seminar and Workshop.
- Preventing Dowry, Child marriage, Polygamy, Women & Child oppression, Divorce etc.
- Formation of Arbitration Committee.

Working Area

38 villages of 19 Union of 08 Upazilas of bogura, Thakurghon & Dinajpur District.

Activities

Legal Support- Complain receive, Information check, Notice issued, Mediation of Salish, Conflict resolution, Follow-up services, Referral of unsolved cases to BLAST/District Legal Aid Committee, Case Study; Orientation-Field Level (Group Leader); Prevention of Early Marriage; National & International Days Observance; Meeting(field & Office); Reporting.

Achievement

8988 Beneficiaries/Victims have received law & Legal Aid services from this project and they become very satisfied.
**TMSS Community Policing (TCP)**

In the context of raising social unrest, extremism and unsocial activities TMSS has formed the Community Police Service, with cooperation of local police, to maintaining law and order situation and ensuring peace and discipline within the community’ and also to encourage the community play a positive role in keeping peace and harmony within the communities.

**Goal**
To enhance awareness and participation of the community people in the community peace process through community policing activities

**Location:** Nearby communities around TMSS foundation office in Bogura.

**Activities**
Ensure security & Safety; Security Guard supply/Deploy; Prevent- Crimes, Dowry, Divorce, Early Marriage, Illegal Activities, Drug activities, Drug sell, stealing/thieving, smuggling, Eve Teasing, Illegal tree cutting, land erosion, Smoking, Terrorist; Combat women & child trafficking, etc.

**Achievement**
Thousands of crime & illegal activities stopped due the intervention of TCP.

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**Shelter Home (SH)**

Shelter Home Project is an important activity of this organization. The Shelter Home is located in Baghopara of Bogura. The goal of the project is to provide safe shelter and follow-up treatment and counseling to the Victims of Human Trafficking including development of skills for IGA and ultimately mainstream them within the society for a normal life.

Through diversified activities the project helps the victims overcome their despair, sorrows, psychological trauma and bring them back into normal life by counseling, skill development Training and Rehabilitation/Reintegration through inspiring them for leading a better, secured, dignified and beautiful life.

**Goal**
To prevention, protect, rescue & rehabilitation of Victims of Trafficking through anti-human Trafficking Actions and services.

**Objectives**
- To provide safe home and environment until they returns back to their families
- To provide psycho-social counseling and treatment services to help them overcome their trauma,
- To develop self-confidence and training on skills for IGA activities.
- To facilitate reintegration of victims of human trafficking within the society

**Working Area:** Bogura, Tangail, Pabna, Sirajgonj, Joypurhat.

**Achievement:** 169 victims have been received quality service from this project.
TMSS Masuda Probin Nibash
(Shelter home for elderly people)

As per statistics, the number of people over 60 years is increasing rapidly due to improved quality of life which counts about 14 million people and is likely to reach 20 million in the year 2025. Due to socio-economic changes along with increasing trends in migration & mobilization, defragmentation of families and ever growing nucleus families the old generation/people are most often left alone and sometimes even without any support. These changes within the family and social behavior are increasingly emerging as serious problem for old people in Bangladesh. The older generations of the society always have special needs and require different care-giving services. It’s unfortunate that sometimes elderly people are considered as burden by their own family members even are ostracized. It is a big challenge for our Government to ensure health and social safety-net systems as the nation has many limitations. Based on the facts and realizations, TMSS has established “TMSS Masuda Probin Nibash” (Shelter home for elderly people) in the year 2014 to support the causes mentioned

Goal
To ensure happiness, satisfaction and joyful moment for older people.

Objectives
▷ To provide a healthy, friendly and secured place for elderly men and women irrespective of religion, color and race of society.
▷ To provide qualitative medical & health services and food and nutrition to match individual needs and requirements
▷ To encourage common people to be sympathetic to neglected elderly people and stop torture.
▷ Make the threshold of the life of the elders happy and comfortable.
▷ Provide senior citizen supports to help them contribute to the society with their life experiences.

Activities
Awareness about rights of old aged people, Housing, Food, Medical treatment, Security & Safety, Amusement as well as rehabilitation facilities etc.

Achievement
During the year of 2016-17 we have rehabilitated 68 old people & fulfilled their necessity.
Life-style development program for the elderly (LDPE)

The Constitution of Bangladesh assures basic provisions of life, including food, clothing, shelter, education and medical education; right to quality work, and the right to reasonable wages; rest & recreation; social security rights. The project aims to ensure social and economic security for the elderly.

Project Action Area
Tetoli, Silam, Fatepur, Tengra, Kamarchaq, Uttarvag, Amteol and Shibganj (08 Unions).

Donor
PKSF

Project activities
The formation of the probin committee, Providing adult allowance, Sustenance allowance, funeral and special assistance, Probin health care (physiotherapy), Building social centers; Village, ward, union committee meeting probin Orientation, Probin honor and best child honors, Special arrangements for older people.

Achievement
3910 beneficiaries have been benefited from the activities of the project and they become leading their daily life with peace and harmony.

Vaseline Healing Project

With the help of Unilever Bangladesh, TMSS is implementing a project to create awareness among the poorer section of the people on personnel health care specially on skin care issues and use of Vaseline as easy way of healing the damage skin of poor people. The main activities are stated below:

▷ Aware people on Skin Care.
▷ Workshop organized for 300 doctors.
▷ Workshop organized for 600 nurses.
▷ Leaflet distributed among poor patients.
▷ Medical slip has been distributed form RCH (Rafatullah Community Hospital) for basic treatment.
▷ Distribution of 9ml Vaseline to poor people as free sample.

Achievement
During the FY 2016-17 total number of 1,00,000 Vaseline (Petroleum Jelly) distributed among the Underprivileged people and huge number of awareness program are conducted under the Project.
Relief & Rehabilitation Program

Relief & Rehabilitation program is one of the humanitarian program recognized nationally & internationally. Under this Program TMSS has been providing Relief & Rehabilitation materials & goods to serve the mankind specially those who are maroon due to disaster in order to rescue them from deplorable situation & for their survival as a human being with the assistance of donor and TMSS own fund.

**Working area**
Kurigarn, Lalmonirhat, Gaibandha, Bogura, Sirajgong, Netrokona, Sunamgonj, Hobigonj, Moulvibazar & Cox’s Bazar districts.

**Donor**
TMSS own fund.

**Objective**
To provide relief materials such as rice, flattened rice, sugar, safe water, potato, lentil, free medical treatment with medicine, bags, medicated mosquito net, tent, shelter home establishment materials etc. among the disaster victims for their survival.

**Activities**
Selection of victims, collect relief & rehabilitation goods and materials, plan for distribution, select distribution place, card distribution with the help of local Govt. officials, goods distribution, free medical treatment with medicine support among the victims.

**Achievement**
During the reporting year 15415 disaster victim families and 63048 Rohingya refugees at Cox’s Bazar received relief & rehabilitation materials and they become very satisfied for their survival.
TMSS Autism & disabled School and Rehabilitation Center

Autistic down syndrome & Disability is one of the main problems of our time to ensure the bright future of our children. Children in Bangladesh with autism are victims of thousands of problems such ignorance, misconception, negligence, deprivation and mistreatments etc. To ensure their human rights and rights to normal life, TMSS established the “TMSS Autism & disabled School and Rehabilitation Center” with approval & registration from social welfare Department of Bogura District.

Goal
▷ Setting up a fully development center for autistic and disabled children.
▷ Increasing social awareness and status of disabled children.

Purpose
▷ Development and Rehabilitation of Autistic, Down Syndrome, Disabled Children.
▷ Increasing awareness and awareness of society about the risky position of disabled children.
▷ Ensure the rights of Disabled, Down syndrome children as well as Autistic Children.

Achievement
During the year of 2016-17 we have rehabilitated 29 autistic/disabled children and provided them all kinds of treatment facilities including quality education.
রোহিসাদের জন্য আরাম টিএমএসএস ও উত্তরবঙ্গ কোন্স্ট্রাকশন ও নারী এসোসিয়েশন
TMSS ICT Sector has been established in 2013. To give more thrust for ICT TMSS has extended its wing in different areas e.g. training centers in each division of Bangladesh, software unit, Banking IT Training, Web Design & Development and Graphics design unit. Till date TMSS ICT Centre has trained more than 20,000 potential and enthusiastic students and non ICT professionals throughout Bangladesh. At ICT we believe in "Empowerment through technology" and we strive to achieve the same. ICT entrepreneurship development includes access to finance along with online technical support through our 24/7 Help Desk.

**Vision**
ICT for development and inclusive growth.

**Mission**
Support attainment of overall Socio-economic development and empowerment of women through use of ICT

**On Going Projects**
- Skills for Employment Investment Program-Bangladesh Bank (SEIP-BB)
- Skills for Employment Investment Program-PKSF (SEIP-PKSF)
- Local Government Support Project -2 (LGSP-2)
- Tomar Shopno Koro Shotti (TSKS)
- Banking IT Training (BITT)
**Skills for Employment Investment Program (SEIP) Project**

Against the backdrop of a huge youth force, an abundance of low and semi-skilled workers and large-scale unemployment, the Government’s major development objective is to create more employment in order to secure income and thereby reduce poverty. In this connection, Government has taken strategy to reduce poverty by employment generation in the country leading to rapid growth in the economy. ICT/IT Training under the project provides to mostly target unskilled segment of population. At least 70% of the potential trainees will get jobs or be an Entrepreneur.

**Donor:** Asian Development Bank and Ministry of Finance of GoB.

**Executing Agency:** Bangladesh Bank (BB) and Palli Karmo Sahayak Foundation (PKSF)

**Implementing Agency:** TMSS

**Project Period:** 2015 to 2017

**Number of beneficiaries:** 650 youths having graduation degree.

**Project Location**
Trade wise training, geographical, local and executing agency are given bellow:

<table>
<thead>
<tr>
<th>Name of Course</th>
<th>Name of Division / District</th>
<th>Executing Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Design &amp; Graphics Design</td>
<td>Dhaka</td>
<td>PKSF</td>
</tr>
<tr>
<td>Outsourcing/Freelancing</td>
<td>Chittagong</td>
<td>PKSF</td>
</tr>
<tr>
<td>Outsourcing/Freelancing</td>
<td>Khulna</td>
<td>PKSF</td>
</tr>
<tr>
<td>Professional Freelancing Graphics Design</td>
<td>Barisal</td>
<td>Bangladesh Bank</td>
</tr>
<tr>
<td>Professional Freelancing, Graphics Design and Web Design &amp; Development</td>
<td>Sylhet</td>
<td>Bangladesh Bank</td>
</tr>
<tr>
<td>IT Maintenance and Serving Out Sourcing</td>
<td>Rangpur</td>
<td>Bangladesh Bank PKSF</td>
</tr>
<tr>
<td>IT Maintenance and Serving Out Sourcing Web Design &amp; Graphics Design</td>
<td>Bogura</td>
<td>PKSF</td>
</tr>
<tr>
<td>IT Maintenance and Serving</td>
<td>Natore</td>
<td>Bangladesh Bank</td>
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</table>
Local Government Support Project -2 (LGSP-2)

IT sector, being a large part of the economy, plays an increasingly vital role for growth, poverty reduction and employment generation of a developing country like Bangladesh. The IT sub-sector in Bangladesh has the potential to expand the Global job market in IT sector and ICT outsourcing destination which would lead to a rise in foreign remittance and foreign exchange earnings. Local Government Support Project-2 is a World Bank supported one of the largest project and there is small component of Human Resource Development.

In this connection, Dhaka District Administration encouraged the educated unemployed youths to them Global online job market through IT/ICT outsourcing training.

Under the component the training is going on at different upazila of Dhaka District. Keraniganj Upazila is the model one. 75 educated unemployed youths of Keraniganj Upazila was enrolled in the training and at least 50% of the potential trainees got self-employment as freelancer.

Objectives
Reduce unemployment rate in Dhaka District through IT.

Impact
- Youths become interested to make self employment in global online outsourcing job market
- Women empowered through financial contribution towards family
- Social recognition also matters.
- Contribution towards national economy by earning foreign remittance

Tomar Sopno Koro Shotti (TSKS)

The project is for Fair & Lovely Foundation’s brand philosophy of empowering women to give them confidence and self-belief to pursue their dream. Key focus is to make meaningful difference to the lives of the young girls who receive the scholarship so that they become an inspiration for many more young women like them to have the confidence and self-belief to pursue the dreams. The project invests heavily in the potential of women, to enable them to change their destiny.

Donor: Unilever Bangladesh

Working location: Throughout the country.

Activities
- Campaign and disbursement 03 type (Scholarship for higher education, Business capital and training) of forms within the girls
- Assessment of the applications to distinguish in 03 categories
- Provide higher education scholarship for the 198 poor female student
- Provide business capital towards 07 destitute women
- Enrolled IT training for the 150 unemployed girl
Banking IT Training (BIT)

IT security and fraud prevention
Information system Audit
ISO 27001
IT Application for Branch Managers
Databases Management & Administration (Oracle 11g or 12c)
Payment Card Industry Data Security Standard (PCI DSS)
Computer Network Administration and Security Management Using Windows OS
Capacity Building for Branch Managers
Risk Management in Banks
Internal Control and Compliance in Banks
Human Resource Management in Banks
SME Credit Risk Management
International Trade Payment and Finance
Green Banking
Certified Information Systems Auditor (CISA) Review Course
SWIFT Usage & Security
Information System audit of Core Banking System (CBS)
Cyber Security
# Sector Organizational Development & Capacity Building

## On Going Units/Department

<table>
<thead>
<tr>
<th>SL</th>
<th>Acronym</th>
<th>Project Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>ES</td>
<td>Executive Secretariat</td>
</tr>
<tr>
<td>2.</td>
<td>GG</td>
<td>Good Governance</td>
</tr>
<tr>
<td>3.</td>
<td>GGIC</td>
<td>Good Governance and Integrity Committee</td>
</tr>
<tr>
<td>4.</td>
<td>PRP</td>
<td>Planning, Research and Publication</td>
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<tr>
<td>5.</td>
<td>E&amp;PM</td>
<td>Electronic &amp; Print Media</td>
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<tr>
<td>6.</td>
<td>HEM-ARM &amp; GG</td>
<td>HEM-ARM &amp; GG</td>
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<td>7.</td>
<td>HRM &amp; Admin</td>
<td>Human Resource Management and Administration</td>
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<tr>
<td>8.</td>
<td>ACD</td>
<td>Audit and Compliance Department</td>
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<td>9.</td>
<td>CD</td>
<td>Construction Department</td>
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<td>10.</td>
<td>TEng D</td>
<td>TMSS Engineering Department</td>
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<tr>
<td>11.</td>
<td>LD</td>
<td>Land Department</td>
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<td>12.</td>
<td>TED</td>
<td>TMSS Environment Department</td>
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<tr>
<td>13.</td>
<td>LLD</td>
<td>Law &amp; Litigation Department</td>
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<td>14.</td>
<td>PD</td>
<td>Procurement Department</td>
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<td>15.</td>
<td>TID</td>
<td>TMSS International Desk</td>
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<tr>
<td>16.</td>
<td>C&amp;F</td>
<td>Conservation &amp; Finance</td>
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<td>17.</td>
<td>CF&amp;A</td>
<td>Central Finance &amp; Account</td>
</tr>
<tr>
<td>18.</td>
<td>TTF</td>
<td>TMSS Task Force</td>
</tr>
</tbody>
</table>

## Executive Secretariat

As TMSS is growing regardless of its activities and financial exploitations, management decided to introduce domain approach in managing its activities in a fruitful and befitting manner. It is the Secretariat of the honorable Executive Director in the true sense of the terms, Executive Secretariat (ES), is the central coordinating segment of TMSS which is the bearer and carrier of all policy Guidelines belong to TMSS & the chief of ES acts like a catalyst. An executive in the rank of director is in charge of the secretariat as Director (Executive Secretariat) for managing all the activities and policy framework of the organization in establishing Good Governance, transparency and accountability.

### Objective

Ensure good Governance through implementation of policy guidelines and proper implementation of program and project activities to up hold the vision and mission of TMSS.

### Core/major activities

- External & internal correspondence.
- Assist to regulate the activities of directors (follow up the action taken by the directors deferent issues).
- Liaison and support to visitors and donors.
- Regulate and support domain/venture/educational institutions.
- Maintain networking and collaboration.
- Materialized the governing board (GB) related activities.
- Assist to prepare PP, CP, PCN, EOI and important report.

**Achievement**
- Smooth Functioning;
- Execution organizational policy, rules; and guidelines.
- Ensure Capacity Building and Organizational Development (CBOD);
- The rapid growth and enormous expansion of TMSS necessitates streamlining of its functions and activities in a more organized way and cost-effective manner in order to produce desired results to ensure & uphold the positive image of the organization at a maximum heights in the NGO world. From this of view, the top management & highest authority of TMSS has established the Executive Secretariat to play a role of overall coordinating & facilitating body to extend all out cooperation and support to all organs of TMSS.
Good Governance (GG) Department

Good Governance is not only a desired goal for administration but also a measure of excellence for the organization at large. It is important to maintain professional excellence with clear transparency and fairness in all of the decision making, transactions and responses with integrity of an organization. TMSS Good Governance Department is on board headed by a Director since February 2015 with an objective to ensure good governance in all sectors, domains, departments and institutions.

Good Governance is characterized by attributes like accountability, transparency, following rule of law, responsiveness, equity and inclusiveness, effective and efficiency. In general good governance is about the process for making and implementing decisions. It's not about making correct decisions but about the best possible process for making those decisions. However, good governance also emphasizes on zero tolerance to all types of corrupt practices (if any).

Objective
To ensure and enhance good governance practices across TMSS and its functionaries to establish transparency, accountability, responsibility, rule of law and propwr enactment of organizational policies.

Achievement
- Curved habitual absenteeism and/or late arrivals by the staff memebrs.
- Increased meeting attendance in the MCM, CCM etc.
- Prompt actions by operational departments are ensured.
- Staff grievances are well responded & solved/initiated.
- Corruption rate is on the decrease in the organization.
- Codes of staff conduct are being followed ethically in all respect.

Good Governance and Integrity committee (GGIC)

Good Governance and Integrity Committee (GGIC) is working as an integral part of Good Governance activities. Powerful committee members are involved with GGIC. The members of committee are specialists, sector specialist, program specialist, corruption protection specialist, experts as well as national & international intellectual personalities. This committee acts like anti-corruption commission.
**Planning, Research & Publication Department (PRP)**

TMSS has a well-established planning research and publication department, The department is responsible for the following tasks:

1. Prepare Proposals/EOI/RFP for new projects/ programs.
2. Maintain liaison with other departments and external organizations.
3. Communicate and attend meetings with donor agencies.
4. Publish Brochure and newsletters.
5. Reform and revise existing policies.
6. Prepare for Research/Study.
7. Monitoring and evaluation of the programs.

**Electronic & Print Media**

Electronic & print media is one of the important wings of PRP has been working for upholding TMSS all categories of news on different programs/project related results and achievement in National & International electronic & print media in order to highlights TMSS image. A group of talent & experienced journalists are working in E&PM. Following are the major activities-

1. Covering all promotional activities through electronic & print media.
2. Preserve all printed documents as archive.
3. Forecast any kinds of news of TMSS.
4. Develop Film/Video documentary on different Program/Project and Case Study.

**HEM-ARM & GG**

According to the action order no 86, book no 15/25, dated 18-6-20216 of Executive Director this domain was founded under HEM (Microfinance) sector. The main activities is to validate and cross checking/re investigate the activities to ensure good governance with the microfinance activities. The efforts is to detect any deviation of financial activities, irregular transection, policy deviation, illegal dealings & protect all those unwanted activities which ensure the transparency & accountability of financial activities.
Human Resource Management and Administration

Human resource management and administration (HR-M & Admin) is one of the integral department of TMSS which is involved in overall human resource management and administration functions. HR-M & Admin department is responsible to ensure quality people to serve the organization. The main functions include managing staff members through recruiting and developing talent, maintaining safety work environment, employee benefits and employee database maintenance and record keeping. This department also maintains administrative activities based on the organizational needs. HR-M & Admin Department is mainly consists of two separate departments:

1. HR Management. 2. Administration.

While the Human Resource Management deals with employee management of the organization. The HR Management performs two way functions. One is Personnel Management and the other is Personal Data Management. The HR-Management includes:- Recruitment, wage and salary administration, transfer, promotion and annual increment based on Staff Appraisal Separation. On the other hand, Personnel Data Management deals with the HR related software.

The Administration deals with the functions of general Admin which includes all the service oriented functions of the organization such as asset and office Management, Store Management, Vehicle and pool management venture and residential accommodation management. The Administration also preforms the purchase and procurement function of the organization.

Audit & Compliance Department

TMSS has an internal audit department under the direct disposal of the the Executive Director and the audit team includes:-

i. Conduct Internal audits.

ii. To verify the accuracy of financial expenditures are spent according to the rules and regulations of the organization.

iii. To validate execution of financial and accounting policies and procedures within the functionaries of TMSS.

iv. Identification of technique/finds of corruption/ misappropriation in order to present these.

v. To detect the misappropriation of cash/goods and manipulated frauds of accounts.

Construction Department (CD)

Construction Department is established for accomplishment of all types of engineering and Civil work such as construction of building, factory shed and foundation, office building, residential building, low-cost house, semi-pacca house, hospital building, auditorium, high-rise building, training building, bridge, culvert, pond excavation, etc.; besides that reconstruction, maintenance/repairing activities also conducted by the department. The department does also take care of Industrial Mechanical/equipment installation, Vehicle maintenance, Institutional mechanical workshop support, Repairing and maintenance, Estimate and Planning, CNG station operation, etc.
TMSS Engineering Department

All engineering and technical plans of TMSS are developed and implemented by the Engineering Department. The Engineering Department conducts its activities in coordination with civil, architectural, electrical and mechanical engineering. The main activities include architectural designs & plans of high-Rise buildings and industries, reconstruction & renovation plans, electrical and plumbing drawings. Besides this plans for land development like excavation of ponds, roads, bridges, culverts are also designed by the department.

Land Department

Poor management of land, fragmentation and land degradation due to various reasons is challenge for overall management of this valuable natural resource. For rural Bangladesh, land is the key resources for livelihoods of over 70 percent of the population of Bangladesh. To enhance environment use and effective management of land the land department is engaged in appropriate use and conservation of this resource using land management technologies & existing Govt. land policies.

Main objective
To ensure effective utilization & management of land in order to sustainable development of different stakeholder of TMSS.

Main activities
Land collection, land development and management, land protection and preservation, land lease from govt. & local owners, land record management etc.

Achievements
During the fiscal year, the department activities resulted in;
- Land collection: 5037 decimals;
- Land brought under cultivation: 724 decimals;
- Land rescued from illegal occupier: 105 decimals;
- Land lease in form Govt./Local owner: 5000 decimals;
- Mutation of Land: 19103 decimals;
- Record of Land: 2773 decimals;
- Land Development: 150 decimals;
- Fish cultivation using 136 Ponds.
TMSS Environment Department

The impact of environmental degradation resulting in natural disaster, loss of biodiversity, shrinkage of natural resources; and degradation of public health are well known to all.

Main Objective
The main objective is to encourage people’s participation in environmental activities and promote use of environmentally sound technologies through coordination with the government agencies.

Activities
1. Make liaison and contact with the Directorate of Environment, counseling and approval of the Department of Environment clearances for various industrial establishments under TMSS.
2. Regular consultation with the government control agencies, including district administration, judiciary, police department and environment directorate and their advice receiving.
4. Conduct promotion activities for conservation of biodiversity.
5. Tree plantation.
6. To create public opinion in the country by organizing seminars / seminars organized by TMSS in coordination with various voluntary environmental organizations in Bangladesh including forest department and environment directorate to reduce the depletion of birds and wild animals in the country.
7. Campaigning on awareness on environmental issues and conservation of biodiversity.
8. Conduct research activities for the conservation of biodiversity in the Chalan beel region.
9. Cooperate with the environment department on monitoring and consultation for waste management due to various industries, factories and hospital.
Law & Litigation Department

Law is the fundamental rights of every citizen in Bangladesh. Law protects the Legal & Legitimate human rights. Law provides protection against illegal and the harmful activities, keep peace & harmony in the personal, family & social life as well as any development activities of any company or NGOs, TMSS has been implementing different types of law & litigation related programs to support establishing human rights, social & legitimate rights to the victims; and provides legal services to those people free of cost, and provide dispute resolution and arbitration counseling and supports.

Main Goal
To facilitate for establishing fair judgment of victims.

Main Activity
Awareness of Law, Legal arbitration, Legal Aid support to victims, dispute resolution, Arrange village Shalish/Court, maintain court Case (Civil & Criminal), recovery of stolen and misappropriated of asset and money by anyone, Anti-drug activities, Legal step against corrupted staffs of TMSS, Legal steps against dowry & divorce as well as any legal step for the interest of TMSS & its properties etc.

Achievement
During the reporting period;

- 10,156 People have aware about basic Law;
- Provided Training on Law to 650 Persons;
- Legal Aid Support with free of cost to 12 victims;
- Conducted village/Grammo Shalish/Village Court 1,096.
- Maintain court cases- Civil 106, Criminal 485;
- Legal steps taken against 85 corrupted staffs & recovered money TK 2,40,83,193;
- Litigated Dowry Cases 05 & Divorce cases 07;
- Conducted 18 Law & Litigation related meeting at Zonal office; etc.
**Procurement Department (PD)**

The Procurement Department of TMSS is working relentlessly to facilitate the purchase & procurement of any commodities or assets, equipment, machineries for the development purpose of any Department/Domain/Sector/Institute/Venture/Program etc. as per approved manual of TMSS as well as abide by the PPR-2008 of GoB in order to ensure transparency, accountability for procurement activities which resulted to protect any financial corruption or any illegal activities by the staffs of concern stakeholders of TMSS as well as maintaining the quality, specification & other related issues of Purchase & procurement goods/commodities.

**Achievement**

During FY 2016-17, 4000 events of purchasing activities and 12000 events of quotation collections and procured required goods/commodities with transparency and accountability.

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**TMSS International Desk**

Nearly four decades, TMSS has been able to establish itself as the third largest NGO of the country by implementing multipurpose activities in different areas of Bangladesh for the overall development of the socio-economic conditions of the poor and the underprivileged people of the country. But the important thing is that, despite the long-standing success of this long time, due to the widespread publicity/promotion and initiative, the existence of the organization and image of the organization has not reached a significant level globally. TMSS International Desk's activities are ongoing since 2016 to highlight the importance of connecting TMSS to the global environment and for greater interest in image creation and for current contextual needs. TID has been upholding TMSS image in the international forum through participating different seminar, workshop, meeting, symposium and maintaining effective communication & rapport building with international donors & stakeholders.

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**Conservation & Finance (C&F)**

Conservation & Finance department is one of the key department to keep all categories of deed, form, Format & distribution those based on the approved demand/order of higher authority. In addition to this one of the major responsibility of C&F is verify travelling bill, vouchers of all designated staffs of TMSS in order to protect over invoice & manipulation of bill, vouchers as well as financial corruption of Staffs and provide necessary photocopier support.
Central Finance & Account

Central Finance & Account department of TMSS is a legislative department to control & supervise all categories of Financial Transection to all Organs/Domains/Sectors/departments/Institutions/Sister concerns/Ventures and Maintain standard accounting system. The main activities of this department is global budget preparation, Accounts Management, Cost Sharing Management, VAT & Tax Management, Maintain communication with Donors, Govt. Officials, Financial institution, Bank, Insurance companies to collect Finance/Fund/Loan money with the consent & approval of Executive Director of TMSS. In addition to this central Finance & Account Department play a key role to protect any Financial Corruption with Zero tolerance & ensure supervision and monitoring all financial activities of all organs of TMSS & conduct Internal & External Audit with transparent & accountability.

TMSS Task Force (TTF)

TMSS Task Force (TTF) is one of Legislative wing headed by one consultant and directly controlled by Executive Director of TMSS. The main objective of this wing is to find out any kinds of illegal activities. Such as- misappropriation of money by corrupted staffs & take steps to recovery those money through Grammo Salish, Social meeting, create awareness among the staffs & community as well as protect the any kinds of criminal offence against TMSS. The main activities of the wing is investigation, find out cause & causes of the crime & submit detail investigation report to Higher Authority for necessary action.
A social enterprise is a relatively new concept in which it differs with the conventional enterprises in profit sharing and investment plan. Although both the commercial and social enterprises have similarities in operation and management modalities and style, the main difference lies in their mission, profit sharing and investment plans.

While commercial enterprises essentially look into profit and the benefits of the shareholders i.e. any profit or gain from the enterprise goes to the owners / shareholders, whereas the social enterprises has a dual missions – profit seeking and social mission. The social enterprises differ from the commercial enterprises in the fact that any profit or gain generated by the enterprise intervention is recycled to development programs and /or reinvested into the enterprise to create more employment and income for the society. It’s not to say that the commercial enterprises cannot have social objectives, but such objectives are fundamentally motivated to the perception of making the enterprise financially more viable and acceptable to the society. TMSS has been successfully operating number of social enterprises and sister enterprises.

### List of Social Enterprise and Services

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<thead>
<tr>
<th>SL</th>
<th>Acronym</th>
<th>Name of Social Enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>BCL</td>
<td>Building Construction Limited</td>
</tr>
<tr>
<td>2.</td>
<td>TDEA</td>
<td>TMSS Domestic Employment Agency</td>
</tr>
<tr>
<td>3.</td>
<td>BPMD</td>
<td>BCL Paper Mills and Dealership</td>
</tr>
<tr>
<td>4.</td>
<td>TH</td>
<td>TMSS Handicraft</td>
</tr>
<tr>
<td>5.</td>
<td>LFP</td>
<td>Land Filling Project</td>
</tr>
<tr>
<td>6.</td>
<td>TECSSL</td>
<td>TMSS Employees Co-operative Society Ltd.</td>
</tr>
<tr>
<td>7.</td>
<td>TABSC</td>
<td>TMSS Agro Business Support Center</td>
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<tr>
<td>8.</td>
<td>TABIL</td>
<td>TMSS Agro Based Industries Ltd.</td>
</tr>
<tr>
<td>9.</td>
<td>TDF</td>
<td>TMSS Dairy Farm</td>
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<tr>
<td>10.</td>
<td>TPP</td>
<td>TMSS Printing Press</td>
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<tr>
<td>11.</td>
<td>TTTL</td>
<td>TMSS Travels &amp; Tourism Ltd</td>
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<tr>
<td>12.</td>
<td>TUF</td>
<td>TMSS Upadon Foods</td>
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<td>13.</td>
<td>TWM</td>
<td>TMSS Women Market</td>
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<td>14.</td>
<td>TNRA</td>
<td>TMSS Northern Recruiting Agency Limited</td>
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<td>15.</td>
<td>TSAL</td>
<td>TMSS Security Agency Limited</td>
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<tr>
<td>16.</td>
<td>TWSFS</td>
<td>TMSS Welding &amp; Steel Furniture Section</td>
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<td>17.</td>
<td>TWFS</td>
<td>TMSS Wooden Furniture Section</td>
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<tr>
<td>18.</td>
<td>TSMSS</td>
<td>TMSS Saw Mill Section</td>
</tr>
<tr>
<td>19.</td>
<td>TAC</td>
<td>TMSS Auto Center</td>
</tr>
</tbody>
</table>
Building Construction Limited (BCL)

Building Construction Limited (BCL) is a Private Limited Company. Initially the company started functioning as a construction company, but over time BCL has diversified its activities into many areas.

Vision
Happy and proud citizen of the nation and establish a model business.

Mission
To develop experienced and efficient human resources through engaging in appropriate work to produce uncompromising products and services.

Completed Project
(1) TMSS Bhabon (DLO), (2) RCH Canteen (TMATS), (3) TMSS Central Auditorium, (4) Medical College Tower, (5) Momo Inn Building, (6) Residential Building (North), (7) BCL Paper Mill (Unit-01), (8) BCL Paper Mill (Unit-02), (9) BCL Paper Mill (Unit-03), (10) Foreign Student Hostel, (11) River View Residential Building, (12) BCL Alamgir Garden, (13) BCL Cold Storage, (14) Natore Training Center, (15) Rangpur Training Center, (16) TMSS Textile Engineering Institute, (17) TEC Women Hostel, (18) BCL Board Mill, Shajapur.

Present Working Project
(1) TMSS Medical College Hospital, (2) TMSS Technical Institute, (3) TMSS Engineering College, (4) TMSS Medical College Gallery, (5) Pundro University of Science and Technology (PUST), (6) HRD & T Dormitory, (7) Masura Women Hostel (MWH), (8) MWH Canteen, (9) TMSS Cold Storage, Shajapur, (10) BCL Ceramic Industries, (11) Momo Inn Fun Park, (12) Residential Building (South), (13) S.R Tower, (14) B.K Tower, (15) BCL Food & Beverage, (16) Fine Tower.
BCL Medium Paper Mill

BCL Medium Paper Mill is a concern of Building Construction Limited. The Paper Mill is located at Thengamara, Bogura. The raw materials of the paper mill are wastage paper. It is 100% recycle base paper mill although we are operating Effluent Treatment Plant (ETP) in respect to the Environment. The product of this paper mill is being supplied across the country, which is used to produce cartoons of different products and have made important contributions to economic development. This paper mill has created direct job opportunities in different categories.

BCL Paper Mills Limited (Unit-2)

BCL Paper Mills Limited (Unit-2) is a subsidiary company of Building Construction Limited registered by Joint Stock Company, Dhaka. It is one of the best paper manufacturing factory of the country, which is used to print newspaper across the country. The aim of the company is to create premium quality paper and lead to the market by its quality and price. This Paper Mill has also created job opportunities in different categories.

BCL Paper Mills Limited (Unit-3)

BCL Paper Mills Limited (Unit-3) is also a subsidiary company of Building Construction Limited registered by Joint Stock Company, Dhaka. It is located at Thengamara, Bogura. The aim of the company is to produce quality offset paper. The product of this paper mill is being supplied across the country, which is used as materials for printing and Education. Its meets the need of offset paper of the country and have made important contributions to economic development. This paper mill has created direct job opportunities in different categories.
Momo Inn Limited

Momo Inn is the first Five Star Hotel in northern region, which is located at Nawdapara, Bogura, beside Dhaka - Rangpur Highway. This hotel is contained 150 rooms including Capsule, Economy, Standard, Deluxe, Super Deluxe, Junior Suite and Premier Suite. In addition to that 24 Hours Reception Service, 24 Hours Money Exchange Service, 4 Category Conference Rooms, 24 Hours Restaurant Service, 24 Hours Laundry Service, 24 Hours Vehicle Support, Business Center, Bar, Salon and Spa, Refresh Zone, Game Zone, Coffee Shop, Gift Shop, Parking Lot, Kid's Zone, Fitness Center, Two Swimming Pools, High Definition Movie Theater, Rooftop and Ground Helipad Services, 1500 Seating Capacity Convention Hall (Under Construction), 24 Hours Concierge Service, 3000 Feet Boating Lake, Basketball Court, Walkway & Lawn and Amusement Park are available. It has created job opportunities for 250 people in different categories.

BCL Aviation Limited

BCL Aviation Limited is a concern of Building Construction Limited. It operates a R-66 Helicopter specially for Specialised Doctors bringing from Dhaka for TMSS Medical College Hospital & Rafaullah Community Hospital, Bogura. It is used for general passengers also. It also provides air ambulance service for patients to Dhaka at the earliest time due to bad condition of Dhaka-Bogura road commination and no air commination from Bogura to Dhaka.
BCL Board Mills Limited

BCL Board Mills Ltd. is a concern of Building Construction Ltd. It is registered by Joint Stock Company, Dhaka. It is located at Shajapur under Shajahanpur Upazila, Bogura. It produces different types of best quality board for making all kinds of furniture factories. The specialty of its boards are intact and strong, borer-termite resistance, eco-friendly and weather resistance. It has created job opportunities of poor men and women in different categories. In August, 2016 we have started our operational activities.

BCL Property Development

BCL Property Development is an activity of Building Construction Limited to deal with the ever increasing housing needs of the citizens of Bangladesh. BCL Property Development has successfully developed several projects adjacent to the Bogura city and also taking up more and more projects in the surrounding area of the Bogura city.

BCL Property Development Apartments

Alamgir Garden
River view
SR Tower
BK Tower
BCL Commissioner Heights

BCL Superstore

Building Construction Limited (BCL) is operating a Superstore in Nawab Bari Road, Bogura, Which has established in 2008. BCL Superstore is offering all kinds of products to the customers and it has divided in eleven zones such as Baby food, Grocery products, Toiletries, Stationeries, Food & Beverage, Cookeries & Home appliances, Gift items, Electronic products, Baby items & Baby Toys. Our special zones are BCL Kids Playground, BCL Food Corner, BCL Mobile Zone. We have been maintaining qualities of products.
BCL Beauty Care Salon and Spa

The journey of BCL Beauty Care Salon and Spa has been started from November 2013, with modern hygienic instruments and machinery along with cordial service for beauty conscious girls in Bogura and its adjacent districts.

**Main Features**

- Expert Beauticians
- Central AC
- Doctor's Consultation
- Hygienic Modern Instruments
- Steam Bath
- Jacuzzi Corner
- Kids Corner
- Bridal Corner
- Cordial Service

**Local & International Trading**

BCL Trading division is selling Imported Car, Auto Rickshaw, Building Decoration Materials, Solar Panel, City Fan, Tiles, Fittings, and Lift etc. Our rent basis products are Excavator, Roller, Wheel Loader, Batching Plant, Concrete Lifting Pump, Ready Mix Concrete Carrier, Dump Truck, Tower Hoist, Roof Hoist, Fork Lift, Medical & Textile Equipment’s etc.

**TMSS CNG Refueling & Gasoline Station**

TMSS CNG Refueling & Gasoline Station is a sister concern of Building Construction Limited. It is a proprietorship concern. It has started its journey on May 31, 2007.
CNG Conversion & Auto Workshop

Building Construction Limited is operating a CNG Conversion and Auto workshop in Bogura which brand name is TMSS CNG Conversion & Auto workshop. We are the largest modern workshop in Bogura. We are converting vehicles into CNG by latest generation technology. We will convert it as LPG Conversion and Auto workshop as per present demand.

BCL Cold Storage

BCL Cold Storage Ltd. is a concern of Building Construction Limited. It is located at Nawdapara, Bogura. It is established to encourage the farmers for potato preservation in this locality. As a result, the farmers of the catchment area getting profits by preserving their potatoes in this cold storage. It has created job opportunities in different categories. In March, 2014 we have started our operational activities.

Bricks Field

Building Construction Limited is operating three bricks manufacturing plants at Bogura and Rangpur. One of them is semi-automatic bricks manufacturing plant which is situated at Bogura. The strength (6113 psi) of bricks are standard. We are getting very positive response from the market.

TMSS LPG Limited

TMSS LPG Limited is a concern of Building Construction Ltd. It is registered by Joint Stock Company, Dhaka. It is located at Shehalabunia under Mongla Upazila, Bagerhat. It will contribute to reduce the use of natural gas in household activities and vehicles and will contribute to the national programs of the government. The plant is under construction.

BCL Ceramic Industries Limited

BCL Ceramic Industries Limited is a subsidiary company of Building Construction Ltd. registered by Joint Stock Company, Dhaka. It will be a good quality Floor tiles and Wall tiles factory in tiles sector. The plant is under construction.

Upcoming Project
Building Construction Limited (BCL) upcoming projects are given below:
BCL Glass Industries Limited
BCL Food & Beverage
TMSS Domestic Employment Agency (TDEA)

TMSS Domestic Employment Agency (TOEA) was launched as social business in June, 2013 to enable the less-educated, unlettered, self-educated but unemployed people in the society to find work opportunity in one form or the other, and thereby, bailout from social burden. They are provided with occupational skill development training by TMSS and prepared for its clients to serve as house-keepers, house-assitant, general workers with the hope of some solution to the unemployment problem.

Goal
Provision of self-reliant and secured family status as well as poverty reduction through skill development.

Objectives
- To develop skilled domestic helper for service at family level.
- Job placements for trained office support Staff, clinical Assistant, ayah, peon, photocopy operator, house-keepers/maids/general workers, etc.
- To supply trustworthy, well-mannered and professionally skilled housekeepers maids and general laborers to the potential clients in the country or abroad.
- To contribute to poverty reduction agenda through job placement.

BCL Paper Mills and Dealership (BPMD)

In order to eradicate monopolistic business competition in the market and to ensure sustainability of BCL Paper Mills Ltd. through promotion of its products, BPMD project initiated in 2010 by TMSS.

Goal
Promote and marketing of products of BCL Paper Mills Ltd.

Objectives
- Sustainability of BCL Paper Mills Ltd.
- Entrepreneurship development.
- Addressing Corporate Social Responsibilities of TMSS.

Activities

<table>
<thead>
<tr>
<th>Activity Name</th>
<th>Target FY -2015 -16</th>
<th>Achievement Since inception till to Date</th>
<th>During Reporting Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale of Paper</td>
<td>6960 M. Ton</td>
<td>M. Ton</td>
<td>6282 M. Ton</td>
</tr>
<tr>
<td>Appointment of Dealers</td>
<td>25 nos Dealers</td>
<td>25 nos ealers</td>
<td>25 nos Dealers</td>
</tr>
<tr>
<td>Development &amp; establishment of Entrepreneurs</td>
<td>25 nos Dealers</td>
<td>25 nos Dealers</td>
<td>25 nos Dealers</td>
</tr>
</tbody>
</table>
Management
- Dealership base business promotion
- Quality and cost base verities of paper selling in the wholesale market through appointed Dealers.
- Consumers are getting good quality papers at reasonable market price.
- Reduced Broker's/Middleman's unfair/ tricky business dealings enhanced business sustainability of selected Dealers/ Entrepreneurs.
- Sustainability of BCI Paper Mills Ltd. is ensured.
- Eased up addressing CSR by TMSS.

TMSS Handicraft (TH)
TMSS Handicraft (TH) is an important program-agenda in the way involving the poor and ultra-poor women since 1984 to support the rural women and their families. Started with few poor and ultra-poor women who are mostly female headed household and depends on handicrafts profession to supports themselves and their families.

Objectives
- To make the disadvantaged women self-reliant.
- To promote entrepreneurship
- To earn foreign currency out of handicraft items export.

Working Area
42 Villages of 15 Union of 27 Upazila of 03 District.

Activities
Produce- Panjabi, Three Pieces, Sharee, Doll Items, NHD Jackets

Achievement
110100 Pieces handicraft products are produced & sold through different showroom/outlets in the country & 5000 producers are financially benefited from TMSS Handicrafts.
Land Filling Project (LFP)

Due to negative consequences of cross-border Farakka dam, the natural flow of water in the river Karatoa became very low and the river bed in many areas dried up. In this context many people started digging the river bed & side in order to lift sands for business purpose illegally. This unauthorized, unscientific & sporadic lifting of sands by manual digging and by using shallow deep tube well machines have caused & resulted in severe land depression, landslides, soil erosion, damages to riverside forests of neighboring people including 21 acres of land area which belongs to TMSS. To protect own lands and the lands of farmers & people living next to Karatoa river from such devastation and damage, TMSS has initiated Land Filling Project (LFP) on 01 July 2013 when it failed to prevent such detrimental actions (illegal sand lifting) of unscrupulous greedy sand lifters even after bringing this into the notice of District Administration and holding several community level meetings.

Goal
Continuous drawing of the silted Karatoa River to increase water flow and preserving capacity by volume and necessary maintenance of depressed, corded, divested & damaged lands by lifting of river bed silts.

Objectives
- Refrain illegal sand lifters/sellers from their indulgent into detrimental activities of sand lifting from any privately owned land area which causes devastation/damage of lands of others by motivation and by the help of law of the country.
- Filling depressed land areas and repair/reconstruction/renovation of damaged/ landslide areas along with Karatoa river sides/ banks by drazing/ lifted soil, earth & sand to make it arable/cultivable & protected.
- Plantation of deep rooted trees (fruit & timber) along with the river bank to protect land from erosion and to create income generation opportunity for the poor people.
- Meet the needs for construction of new buildings (Educational Institutions, Agricultural farms, Students Residential Hostels, Forestry, Nursery for Medical plants/herbs etc.) of TMSS by the drazed out/lifted soil, earth & sands for socio-economic development of the poor people/community/country.
- Holding workshop, seminar and conducting awareness build-up activities in a regular manner.

Project Area
Bogura Sadar Upazila of Bogura District.

Activities
Land Filling, Lifting of bit sand, Lifting of rut sand, Fish Cultivation, Tree Plantation, Rod develop, Target and Achievement.

Achievement
During 2016-17, 10298283 sft land has been Lifting and Filling for land road Development. As well as 22975 tree Planted on the Embankment and 02 pond re-excavated for fish cultivation.
TMSS Employees Co-operative Society LTD (TECSL)

A co-operative institution recognized by the Department of Rural Development and Cooperatives, Government of the People's Republic of Bangladesh, whose registration-Bogura / 01/2015. Since 1904, the government has been working in cooperative consciousness to promote the socio-economic development of the people of all classes and people, to create jobs and to eliminate poverty through encouraging the people of this country to promote seven ideologies. Co-operative basis are democracy, equality and solidarity, and its aim is self-reliance and self-reliance. In fact, co-operatives in this country have begun to capitalize on the agri-rich economy, but co-operative has expanded its activities in almost all areas of the economy. In the same continuation, TMSS has been implementing multi-pronged activities by adopting cooperative spirit. At present, TMSS Employees Co-Operative Society is organized by organizing the staff of TMSS and Associate Organizations, which are working in the organization.

Internationally recognized ideology of the cooperatives

- Self and spontaneous membership.
- Democratic control of the member
- Financial Participation of the Member
- Autonomy and independence
- Education, training and information.
- Inter-Cooperative Cooperation
- Social commitment

Mission of TECSL

Increase capability about the speed of economic and work-oriented development of TMSS Employees Co-Operative Society LTD's members.

Goal

Financial support for the members of TMSS and its associate organizations, employees and employees of TMSS, through the co-ordination of the members of TMSS Employees Co-Operative Society Ltd., through their co-ordination with the efforts of the people involved in development.

Objectives

- Promote mutual cooperation, sympathy and family communication among members of TMSS Employees Cooperative Society Ltd.
- Provide comprehensive assistance to the members and their families in the crisis- accidents-disaster and death.
- Encourage or reward for the achievement of the children's children.
- Preparation and implementation of various literary, cultural, sports, programs for entertainment of members and families.
- To purchase residential plots, make flats / houses, transfer and sell them in the member and collect funds or make profits.
Manage all types of transport business for the development of transport system.
To conduct training programs for human resources development.
Managing the business to earn profits with local and foreign organizations.
To conduct any kind of activities to bring prosperity to TECSL's economic development.

**Operation starting Date:** 1st January 2016

**Beneficiaries:** All staff of TMSS.

**TECSL's Savings Products**
1. General Savings / Compulsory Savings
2. Term Deposit (DPS) / Monthly Deposit Scheme.
3. Fixed Deposit Scheme- FDR

**TECSL's loan activities**
1. General loan activities.

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**TMSS Agro Business Support Center (TABSC)**

TMSS Agro Business Support Center (TABSC) is the organizations attempt at a flourishing business venture.

**Goal**
TMSS Agro Business Support Center Livelihoods development of the marginal potato growers/cultivator/farmers by financial & technical support.

**Objectives**
- To ensure fair price of produced potatoes by the marginal potato growing marginal farmers.
- Proper Preservation of potato and potato seeds
- To provide assistance to potato farmers in marketing of their produced potatoes

**Project Area**
03 Unions of Bogura District.

**Activities**
Potato Preserve (Bag), Loan Disbursement, Technical Support to Farmer.

**Achievement**
During 2016-17, Potato Preserve: 142246 Bags, Loan Disbursement: TK 87470000, Technical Support to 150 Farmers
TMSS Agro Based Industries Ltd. (TABIL)

TABIL is an industry that has been working for the product processing, packaging & providing marketing facilities to the entrepreneurs.

Supply Project
Name of project: Project for supply of livestock
Donor: World Vision Bangladesh.
Working Area of Project: World Vision AP office’s working Area of 8 division of Bangladesh.
Main Objective: To supply high quality livestock for creating self-reliance for the clients & to provide job opportunity among the targeted people/ beneficiary which contribute the main objective of World Vision Bangladesh.

Activities of Projects
Demand collection, Prepare supply plan, goods/ material collection, Medical Treatment to the disease affected animals, monitoring health livestock, Isolated dead animal & replacement etc/

Achievement of Activity
As per project target we have supplied healthy cattle, heifer, hen, duck, sheep & husk among the beneficiaries which equivalent Tk. 4,92,54,515 of the project and the beneficiaries are very satisfied.

Impact
Job opportunity has been created of targeted members & all the stakeholder has been benefited

TMSS Dairy Farm

Dairy Farm program is being implemented of TMSS own fund. Its main objective is fill up the shortage of protein, reducing unemployment, supply compost fertilizer in order to achieve quality cattle through quality breeding & attraction to the mass people to rear cattle for economically solvent. 120 fattening cow & 80 Milky cows are rearing in 2016-17.
TMSS Printing Press (TPP)

TMSS has established TMSS Printing Press at foundation office Bogura for aiming to fulfill its internal demand and also explore the Opportunity for the external clients. Now 42 People are working in the press. The press is committed to render quality services to clients in any cost.

Main Objectives
To make the press as standard one through making effective and qualitative service to the customers and clients.

Objectives
To provide and supply best quality printing and bindings services at a competitive price. The facility has all type of printing equipment and machineries and skilled employees.

Activities

Achievement
33,54,240 sets/ pieces of printing materials/documents has been successfully printed & delivered to the customers.
TMSS Travel & Tourism Limited (TTTL)

Since 2007, TMSS Travel & Tourism Limited (TTTL) is serving tourists at home and abroad to the natural beauty of Bangladesh and its cultural heritage. TTTL’s objective is to deliver tourism packages of high quality with comfort and safety that provide tourists the opportunities for learning, enhance domestic tourism, and enjoyment and relaxation. TTTL intends to contribute and enrich Bangladesh’s underdeveloped tourism sector.

Main Objectives
To make travel an enjoyable and enriching human experience by creating opportunities for the citizens of Bangladesh and abroad to discover the country’s undiscovered monuments and natural beauty.

Objectives
- To stimulate interest in travel among Bangladeshis
- To provide opportunities for tourists from home and abroad to discover the rewards of travel
- To reduce poverty through job creation by expanding the tourism sector
- To present bright image of Bangladesh to people from other countries and to introduce them to its rich culture, its historical monuments, and its traditions
- To develop greater awareness of the benefits of travel among increasing numbers of people through promotional and educational materials
- To collaborate with the Government of Bangladesh on strengthening the tourism sector of the economy.
- To establish cooperative and collaborative working relationships with Bangladesh Parjatan Corporation and the tourism agencies of other countries.

Working Area
Bangladesh, Nepal, Bhutan, India, Malaysia, Myanmar, Srilanka

Activities
Picnic/Study Tour, Abroad Tour, Conference Tour, Package Tour, Visa Processing, TV Advertisement, Leaflet & Brochure Publication, Marketing promotion through leaflet distribution & discussion meeting with many people and Business Support MoU development with potential Local Hotel/Motel/Resorts/Transport Company.

Achievement
During 2016-17, Abroad Tour: 04 in Nepal, India, Malaysia & Myanmar; Conference, Package & Picnic tour: 05; Visa Processing: 12, Promotional activities: 1952 events.
TMSS Utpadon Foods (TUF)

TMSS UTPADON FOODS is operating as a Social business of TMSS. As Brand name of UTPADON it is producing and marketing bakery items since 1998.

Main Objectives
To establish TUF as a brand for freshness and quality in bakery & confectionary items

Objectives
➢ To produce and marketing of nutritious food with standard quality.
➢ To create job opportunities for the job less poor and ultra poor people.
➢ To produce quality food with reasonable market price.

Working Area

Activities
Making Bread, Cake, Biscuits, Chanachur, Sweetmeet, Doi, Lacha Semai, Others

Achievement
During 2016-17, 707 MT different quality food items are produced & sold in the market successfully.

TMSS Women Market (TWM)

TMSS Women Market (TWM) is a market based on the one-stop shop concept to provide for a secure environment of women shopping. The initiative seeks to encourage and facilitate women entrepreneurship.

Goal
Establish comfortable shopping environment for the women customers' along-side with creation of employment opportunities.
Objectives
- To ensure quality products for the expat customers side by side for local customers especially the women.
- To maintain standard marketing environment and customers.
- To ensure sound, healthy and serene atmosphere inside the market.

Activities
Shop Rent Collection from Women Market & TMSS Market, Community Center booking, GYM Admission & Fees collection, Purchase& Sales of Food Commodities from TCB Dealership.

Achievement
renting out of 167 shops outlets/ retailers, renting out of the community center for 388 events, GYM is with 42 members. Received TCB Dealership.

**TMSS Northern Recruiting Agency Limited (TNRA)**

TNRA LTD. is a specialized overseas job placement agency established in 2010. TNRA LTD. Is a licensed agency from the Ministry of Labour & Employment. TMRA is providing competent Manpower at home & aboard and working towards the uplift of the National Economy.

**Goal**
- Help find Safe Employment opportunities around the world.

**Objectives**
- Client oriented precision services with complying satisfaction level of clients.
- Constant linkage with various employers for job market searching and job placements.
- Providing best quality employees to foreign and national Employers.
- Cost effective reliable and best quality services to our valued clients.
- To help them with job listing, labor market information, applicant screening services, skill assessment tools, successful interview process, easy migrating process, etc.

**Project Area:** All over the country
Activities
Manpower Exported, Prepared Passport, Collection of Passport, Workout Medical Test, Visa Received.

Achievement
Manpower Exported 162, Help to Prepared Passport: 254, Visa Collection: 422, Workout Medical Test 150, Visa Received 114 along with related activities of TNRA done successfully.

TMSS Security Agency Limited (TSAL)

In order to meet up the Security requirements of the country's valued Clients owners, TSAL established in 2013 assures the valued clients owners to provides well trained security personnel’s, equipment & services on demands those are skilled in perimeter security, burglar/ intrusion measure, access control, security of buildings, security of lock & key, security of cash vaults, respond functions, firefighting, industrial security & safety, electrical safety, safety of mechanical tools/equipment, conflict management, confronting awkward situation etc, at an affordable market price with integrity, genuinely and firm commitment

Vision: Risk free safe & secured security services with guaranteed satisfaction

Mission: Providing best quality modern, scientific and effective safety & security services to clients through prudential analysis, careful selection and logical approach

Objective: Providing need based total Safety & Security solutions.

Services

General Security

- Supply of trained up Male & Female Security personnel’s with & without arms.
- Supply of trained up Male & Female Bodyguards & Escorts with & without arms
- Supply of well-trained Security Supervisors/Officers.

Electrical/Electronically Security

- Installation of Electrical / Electronically Security panels & devices at target areas according to survey & design.
- Hand Metal Detector.
- Archway Metal Detector.
- CCTV.

Special Security
Cash/valuable assets and document transfer from place of origin to final destination by security personnel’s/secured vehicles.

Safety Services

- To provide well trained safety personnel’s/supervisors experienced in industrial safety.
- To provide firefighting personnel’s.
- To provide safety gears and equipment.
TMSS Welding and Steel Furniture Section (TWSFS)

TMSS has been operating various social and commercial activities aimed at improving the socio-economic condition of the poor people. Among them, the TMSS Welding and Steel Furniture section is one of the key. The project provides quality products at a competitive price. The main products are: steel furniture, iron grills, steel and iron gates etc.

**Goal**
To reduce poverty as well as making quality steel products and furniture with the development of socio-economic conditions and creating employment opportunity.

**Objective**
Creating self-employment, including skill development, by imparting training to the poor and poorest people.

**Activities**
Almirah, File Cabinet, Chair, Door, Window, Grill (Rod), Trance angle, SS and MS pipe rod, Locker, Saline stand, Foam mat, Collapsible gate, Trunk/box, Others

**Achievement**
During 2016-17, 6345 number of Furniture/Products are made & sold in the market.

TMSS Wooden Furniture Section (TWFS)

The wooden furniture section is one of the TMSS ventures. Through this project, TMSS procures / process various types of timber trees from rural areas, family and related stakeholders of TMSS ‘SAW’ Mill. The purpose is to create employment of some poor families through skill development in real work in addition to marketing of the products.

**Working Area**
TMSS wooden furniture section is operating activities in 841 villages, 281 unions, 58 upazilas of 12 districts of Rajshahi Division.

**Goals and Objectives**
TWFS provides employment opportunities for poor people through the social business activities, and the production of eco-friendly wood and melamine boards, in the form of the furniture, to be developed as a sustainable program by marketing within the organization as well as outside in terms.

**Achievement**
During the year of 2016-17, 14,272 cubit Sized Wood & 190,955 kg Fuel wood are sold.
TMSS 'Saw' Mill Section

TMSS 'Saw' Mill section aims to supply quality timber and wooden planks while minimizing wastage during sawing of wood.

Goals and Objectives
- TMSS Saw Mill provides employment opportunities for poor people through the social business activities, and the production of eco-friendly wood and melamine boards, in the form of the furniture, to be developed as a sustainable program by marketing within the organization as well as outside in terms.

Achievement
During the year of 2016-17, wood cutting: 30489 cubit & wooden crate sold: 1054 packets.

TMSS Auto Center (TAC)

TMSS Auto center started its activities in late 2016 to supply quality household products.

The goal
To provide quality products with quality and quality of living and improved lives of simple people of the village, with the involvement of TMSS or making it easy to purchase family products of poor populations.

Purpose
Assisting to ensure the quality of the household's products is purchased with ease and easily.

Activities
Different Branded Electronics products, Home Appliances, Auto Bike, Three Wheeler, etc. purchase & sales to the customers.

Achievement
During the year of 2016-17, 2784 products have been sold to the customers which amounting to TK. 84876500.
Independent Auditors’ Report to The Members of the Governing Body of TMSS

We have audited the accompanying Consolidated Financial Statements of TMSS; which comprise the Consolidated Statement of Financial Position as at 30 June 2017 and the Consolidated Statement of Income and Expenditure, Consolidated Statement of Receipts & Payments, Consolidated Statement of Cash Flows and Consolidated Statement of Changes in Equity (Capital Fund) for the period from 01 July 2016 to 30 June 2017, and a summary of significant accounting policies and other explanatory notes thereto.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs). and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above give a true and fair view of the Consolidated Financial Position of TMSS as at 30 June 2017, and the result of its operation for the period then ended in accordance with accounting policies summarized in Note # 3.00 to the consolidated financial statements and comply with applicable laws and regulations.

We also report that
a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
b) in our opinion, proper books of account have been kept by the TMSS management so far as it appeared from our examination of those books; and
c) the consolidated financial statements dealt with by the report are in agreement with the books of account.

Aziz Halim Khair Choudhury
Chartered Accountants

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# Consolidated Statement of Financial Position

**As at 30 June 2017**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>As at June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2017</td>
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<tr>
<td></td>
<td></td>
<td>Taka</td>
</tr>
<tr>
<td><strong>Properties &amp; Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-current assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, Plant &amp; Equipments</td>
<td>5</td>
<td>2,975,290,424</td>
</tr>
<tr>
<td>- carrying value</td>
<td></td>
<td>2,891,840,424</td>
</tr>
<tr>
<td>Investment</td>
<td>6</td>
<td>83,450,000</td>
</tr>
<tr>
<td><strong>Current assets:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan to beneficiaries</td>
<td>7</td>
<td>24,045,596,687</td>
</tr>
<tr>
<td>Receivable - projects &amp; others</td>
<td>8</td>
<td>20,324,665,130</td>
</tr>
<tr>
<td>Other assets</td>
<td>9</td>
<td>1,062,866,615</td>
</tr>
<tr>
<td>Fixed Deposit-Short term</td>
<td>10</td>
<td>876,268,814</td>
</tr>
<tr>
<td>Cash and Cash Equivalent</td>
<td>11</td>
<td>966,310,294</td>
</tr>
<tr>
<td></td>
<td></td>
<td>795,455,634</td>
</tr>
<tr>
<td><strong>Total Properties &amp; Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>27,020,887,111</td>
</tr>
<tr>
<td><strong>Fund &amp; Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Fund:</td>
<td>12</td>
<td>5,757,380,343</td>
</tr>
<tr>
<td>Retained surplus</td>
<td></td>
<td>5,155,117,326</td>
</tr>
<tr>
<td>Reserve Fund</td>
<td></td>
<td>601,863,017</td>
</tr>
<tr>
<td>Disaster management fund</td>
<td></td>
<td>400,000</td>
</tr>
<tr>
<td><strong>Non-current liabilities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liabilities with financiers</td>
<td>13</td>
<td>1,618,347,396</td>
</tr>
<tr>
<td>Grant from Donor- Fixed Assets</td>
<td>14</td>
<td>1,612,436,253</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5,911,133</td>
</tr>
<tr>
<td><strong>Reserve and provision:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Loss Provision</td>
<td>15</td>
<td>1,476,353,845</td>
</tr>
<tr>
<td>Provision for Gratuity</td>
<td>16</td>
<td>748,898,557</td>
</tr>
<tr>
<td></td>
<td></td>
<td>728,455,288</td>
</tr>
<tr>
<td><strong>Current liabilities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan from financiers</td>
<td>17</td>
<td>18,166,805,527</td>
</tr>
<tr>
<td>Payable - projects &amp; others</td>
<td>18</td>
<td>9,213,788,273</td>
</tr>
<tr>
<td>Members savings deposit</td>
<td>19</td>
<td>518,079,272</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td>20</td>
<td>6,132,004,592</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>21</td>
<td>225,566,813</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2,077,386,477</td>
</tr>
<tr>
<td><strong>Total Fund &amp; Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>27,020,887,111</td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in Annexure-1.

The annexed notes form an integral part of this Consolidated Statement of Financial Position.

Signed in terms of our separate report of even date annexed.

---

26 October 2017
Dhaka

Aziz Hallim Khair Choudhury
Chartered Accountants
## Consolidated Statements of Income and Expenditure

For the period from 01 July 2016 to 30 June 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>For the year ended June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2017</td>
</tr>
<tr>
<td>Grants from donor</td>
<td>22</td>
<td>188,257,988</td>
</tr>
<tr>
<td>Service Charge from loan Portfolio</td>
<td>23</td>
<td>4,281,585,979</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td>24</td>
<td>33,968,305</td>
</tr>
<tr>
<td>Income from Sales</td>
<td>25</td>
<td>14,803,703</td>
</tr>
<tr>
<td>Service charges - staff &amp; others</td>
<td></td>
<td>7,851,705</td>
</tr>
<tr>
<td>Bank interest</td>
<td></td>
<td>3,709,810</td>
</tr>
<tr>
<td>Others Income</td>
<td>26</td>
<td>611,767,304</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td>5,141,944,762</td>
</tr>
</tbody>
</table>

### Expenditures:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>For the year ended June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2017</td>
</tr>
<tr>
<td>Financial Expenses</td>
<td>27</td>
<td>1,045,549,833</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>28</td>
<td>2,957,399,348</td>
</tr>
<tr>
<td>Salary &amp; allowances</td>
<td></td>
<td>2,166,877,509</td>
</tr>
<tr>
<td>Revenue expenditures</td>
<td>29</td>
<td>678,861,506</td>
</tr>
<tr>
<td>Audit Fees</td>
<td></td>
<td>517,500</td>
</tr>
<tr>
<td>Bank charges</td>
<td></td>
<td>9,820,703</td>
</tr>
<tr>
<td>Depreciation Expenses</td>
<td>30</td>
<td>101,522,130</td>
</tr>
<tr>
<td><strong>Loan Loss Expenses- LLE</strong></td>
<td></td>
<td>203,356,816</td>
</tr>
<tr>
<td><strong>Total Expenditures</strong></td>
<td></td>
<td>4,206,405,997</td>
</tr>
<tr>
<td><strong>Surplus/(Deficit) during the year</strong></td>
<td></td>
<td>935,538,785</td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in Annexure-2.

The annexed notes form an integral part of this Consolidated Statements of Income and Expenditure.

---

**Signed in terms of our separate report of even date annexed.**

26 October 2017
Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants
## TMSS

**Consolidated Statements of Receipts and Payments**

For the period from 01 July 2016 to 30 June 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note</th>
<th>For the year ended June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2017</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tk</td>
</tr>
<tr>
<td><strong>Receipts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening balances:</td>
<td>31</td>
<td>356,134,051</td>
</tr>
<tr>
<td>Cash and Bank Balances (Restated)</td>
<td></td>
<td>356,134,051</td>
</tr>
<tr>
<td><strong>Loans:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan from Financiers</td>
<td></td>
<td>12,723,411,459</td>
</tr>
<tr>
<td>Received - projects &amp; others</td>
<td></td>
<td>252,245,406</td>
</tr>
<tr>
<td>Members savings</td>
<td></td>
<td>4,706,700,392</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td></td>
<td>36,476,394</td>
</tr>
<tr>
<td>Remittance received</td>
<td></td>
<td>1,447,504,134</td>
</tr>
<tr>
<td>Advance</td>
<td></td>
<td>748,541,583</td>
</tr>
<tr>
<td>Others Received</td>
<td>32</td>
<td>407,566,590</td>
</tr>
<tr>
<td><strong>Realizations:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneficiaries</td>
<td></td>
<td>30,592,708,518</td>
</tr>
<tr>
<td>Realized - projects &amp; others</td>
<td></td>
<td>747,169,690</td>
</tr>
<tr>
<td>Advance</td>
<td></td>
<td>1,016,681,426</td>
</tr>
<tr>
<td>Investment encashment</td>
<td></td>
<td>664,697,046</td>
</tr>
<tr>
<td>Fund from donor against projects</td>
<td></td>
<td>54,384,772</td>
</tr>
<tr>
<td>Sale of Bocks &amp; Register</td>
<td></td>
<td>36,588,870</td>
</tr>
<tr>
<td><strong>Incomes:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Donation</td>
<td></td>
<td>182,157,073</td>
</tr>
<tr>
<td>Service Charge from loan Portfolio</td>
<td></td>
<td>4,281,240,435</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td></td>
<td>71,485,611</td>
</tr>
<tr>
<td>Bank interest</td>
<td></td>
<td>3,701,488</td>
</tr>
<tr>
<td>Sales</td>
<td></td>
<td>28,133,295</td>
</tr>
<tr>
<td>Others Income</td>
<td>33</td>
<td>611,390,362</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>58,970,935,595</td>
</tr>
<tr>
<td>Particulars</td>
<td>Note</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2017</td>
<td>2016</td>
</tr>
<tr>
<td><strong>Payments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Expenditure:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed assets</td>
<td>204,523,824</td>
<td>368,861,771</td>
</tr>
<tr>
<td>Loans Repaid:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Repayment Financiers</td>
<td>16,821,789,768</td>
<td>15,392,424,630</td>
</tr>
<tr>
<td>Refund - projects &amp; others</td>
<td>9,179,765,619</td>
<td>9,210,017,187</td>
</tr>
<tr>
<td>Members savings</td>
<td>1,397,730,246</td>
<td>1,925,077,551</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td>3,617,278,311</td>
<td>3,001,844,019</td>
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<tr>
<td>Remittance</td>
<td>11,635,373</td>
<td>11,053,707</td>
</tr>
<tr>
<td>Suppliers/ Paid to creditors</td>
<td>1,458,917,720</td>
<td>500,333,382</td>
</tr>
<tr>
<td>Risk Fund</td>
<td>57,297,811</td>
<td>22,421,572</td>
</tr>
<tr>
<td>Others</td>
<td>47,677,120</td>
<td>71,153,572</td>
</tr>
<tr>
<td></td>
<td>1,051,487,568</td>
<td>650,523,640</td>
</tr>
<tr>
<td><strong>Disbursements:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneficiaries</td>
<td>37,618,278,823</td>
<td>29,644,611,253</td>
</tr>
<tr>
<td>Paid - projects &amp; others</td>
<td>35,036,027,311</td>
<td>26,786,952,553</td>
</tr>
<tr>
<td>Advance</td>
<td>625,882,029</td>
<td>965,219,197</td>
</tr>
<tr>
<td>Fund to project</td>
<td>1,487,952,555</td>
<td>1,042,803,729</td>
</tr>
<tr>
<td>Investments-FDR</td>
<td>11,370,329</td>
<td>10,459,273</td>
</tr>
<tr>
<td>Investments-Sister Concern of TMSS</td>
<td>452,496,599</td>
<td>816,876,501</td>
</tr>
<tr>
<td></td>
<td>24,550,000</td>
<td>2,300,000</td>
</tr>
<tr>
<td><strong>Expenses and deferrals:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary &amp; allowances</td>
<td>3,530,908,246</td>
<td>2,753,962,045</td>
</tr>
<tr>
<td>Revenue expenditures</td>
<td>1,851,632,536</td>
<td>1,493,356,056</td>
</tr>
<tr>
<td>Purchases</td>
<td>574,423,257</td>
<td>459,057,141</td>
</tr>
<tr>
<td>Bank charges</td>
<td>23,487,313</td>
<td>24,360,837</td>
</tr>
<tr>
<td>Financial expenses</td>
<td>8,992,683</td>
<td>7,892,740</td>
</tr>
<tr>
<td>Other payments</td>
<td>918,935,060</td>
<td>697,162,513</td>
</tr>
<tr>
<td></td>
<td>153,457,397</td>
<td>72,143,749</td>
</tr>
<tr>
<td><strong>Closing balance:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalent</td>
<td>795,455,934</td>
<td>355,827,245</td>
</tr>
<tr>
<td>Total</td>
<td>58,970,936,595</td>
<td>48,515,686,944</td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in Annexure-3.

The annexed notes form an integral part of this Consolidated Statements of Receipts and Payments.

Executive Director

Director (Finance & Accounts)

Signed in terms of our separate report of even date annexed.

26 October 2017

Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants
# TMSS
## Consolidated Statement of Cash Flows
For the period from 01 July 2016 to 30 June 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>For the year ended June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2017</td>
</tr>
<tr>
<td></td>
<td>Taka</td>
</tr>
<tr>
<td><strong>Cash flow from operating activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Donation</td>
<td>182,157,073</td>
</tr>
<tr>
<td>Service Charge from Loan Portfolio</td>
<td>4,281,240,435</td>
</tr>
<tr>
<td>Income from Sales (Sales-Purchase)</td>
<td>4,665,982</td>
</tr>
<tr>
<td>Salary &amp; Allowances</td>
<td>(1,851,632,536)</td>
</tr>
<tr>
<td>Revenue Expenditures</td>
<td>(574,423,257)</td>
</tr>
<tr>
<td>Interest on funding liabilities</td>
<td>(918,935,060)</td>
</tr>
<tr>
<td>Advance</td>
<td>748,541,583</td>
</tr>
<tr>
<td>Paid to Creditors</td>
<td>(57,297,811)</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from operations</strong></td>
<td>1,814,316,409</td>
</tr>
<tr>
<td>Bank Interest (Net)</td>
<td>(5,291,195)</td>
</tr>
<tr>
<td>Others (Net)</td>
<td>(71,165,880)</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from operating activities</strong></td>
<td>1,737,859,334</td>
</tr>
<tr>
<td><strong>Cash flow from investing activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Investment in Fixed Assets</td>
<td>(204,523,824)</td>
</tr>
<tr>
<td>Net Staff Advance</td>
<td>(449,271,129)</td>
</tr>
<tr>
<td>Net loan to Beneficiaries</td>
<td>(4,443,320,793)</td>
</tr>
<tr>
<td>Net Receivable- Projects &amp; Others</td>
<td>121,287,661</td>
</tr>
<tr>
<td>Net investments</td>
<td>187,650,447</td>
</tr>
<tr>
<td>Fund to project</td>
<td>(11,370,329)</td>
</tr>
<tr>
<td><strong>Net cash used in investing activities</strong></td>
<td>(4,799,547,967)</td>
</tr>
<tr>
<td><strong>Cash flow from financing activities:</strong></td>
<td></td>
</tr>
<tr>
<td>Net Loan from Financiers</td>
<td>3,543,845,840</td>
</tr>
<tr>
<td>Net payable - Projects &amp; Others</td>
<td>(1,145,484,840)</td>
</tr>
<tr>
<td>Net Member savings</td>
<td>1,089,422,081</td>
</tr>
<tr>
<td>Net staff security &amp; others-SSO</td>
<td>24,841,021</td>
</tr>
<tr>
<td>Net Remittance</td>
<td>(11,413,586)</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from financing activities</strong></td>
<td>3,501,010,516</td>
</tr>
<tr>
<td><strong>Net increase/(decrease) in cash &amp; cash equivalents</strong></td>
<td>439,321,883</td>
</tr>
<tr>
<td>Cash and cash equivalent at the beginning (Note-31.00)</td>
<td>356,134,051</td>
</tr>
<tr>
<td>Cash and cash equivalent at the ending</td>
<td>795,455,934</td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in Annexure-4.

Signed in terms of our separate report of even date annexed.

Executive Director

Director (Finance & Accounts)

26 October 2017
Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants

136
## TMSS
### Consolidated Statement of Changes in Equity (Capital Fund)
#### For the period from 01 July 2016 to 30 June 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Retained Surplus Taka</th>
<th>Reserve Fund Taka</th>
<th>DMF Taka</th>
<th>Total Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance as on 1st July 2016</td>
<td>4,280,914,943</td>
<td>481,294,081</td>
<td>400,000</td>
<td>4,762,609,024</td>
</tr>
<tr>
<td>Add/ (less): Prior year's adjustments</td>
<td>(786,484)</td>
<td>-</td>
<td>-</td>
<td>(786,484)</td>
</tr>
<tr>
<td>Add/ (less): Adjustments/Merged/Termination</td>
<td>33,391,709</td>
<td>-</td>
<td>-</td>
<td>33,391,709</td>
</tr>
<tr>
<td>Add: Surplus for the year 2016-17</td>
<td>935,538,795</td>
<td>-</td>
<td>-</td>
<td>935,538,795</td>
</tr>
<tr>
<td>Less: Transfer to reserve fund</td>
<td>(93,941,637)</td>
<td>93,941,637</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Add: Interest on fund investment</td>
<td>-</td>
<td>26,627,299</td>
<td>-</td>
<td>26,627,299</td>
</tr>
<tr>
<td><strong>Balance as on 30 June 2017</strong></td>
<td><strong>5,165,117,326</strong></td>
<td><strong>601,863,017</strong></td>
<td><strong>400,000</strong></td>
<td><strong>5,767,380,343</strong></td>
</tr>
</tbody>
</table>

| Add/ (less): Prior year’s adjustments                  | 117,225,743           | -                 | -          | 117,225,743 |
| Add/ (less): Adjustments/Merged                         | (67,804,580)          | -                 | -          | (67,804,580) |
| Add: DMF Merged with capital fund                       | 137,189,913           | -                 | (137,189,913) | - |
| Add: Surplus for the year 2015-16                       | 984,226,008           | -                 | -          | 984,226,008 |
| Less: Transfer to reserve fund                          | (112,713,474)         | 112,713,474       | -          | -          |
| Add: Interest on fund investment                        | -                     | 18,286,184        | -          | 18,286,184 |
| **Balance as on 30 June 2016**                         | **4,280,914,943**     | **481,294,081**   | **400,000** | **4,762,609,024** |

Signed in terms of our separate report of even date annexed.

26 October 2017
Dhaka

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