TMSS Annual Report 2019
Let Family be the Focal Point of Women Development
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(Ashoka Fellow & PHF)
Founder Executive Director, TMSS

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Executive Secretariat, TMSS

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Muhammad Mominul Islam, Joint Director (Executive Secretariat), TMSS

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TMSS

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TMSS Printing Press (TPP)

Fiscal Year
2018-2019
Acronyms

ADB : Asian Development Bank  
BNFE : Bureau of Non-Formal Education  
CCHRHB : Coordinating Council of Human Rights in Bangladesh  
CEFE : Competency-based Economy through Formation of Entrepreneur  
DAE : Department of Agriculture Extension  
DDC : District Development Committee  
DFID : Department for International Development  
DMF : Disaster Management Fund  
DML : Disaster Management Loan  
DOF : Department of Fisheries  
DSAP : Department of Sustainable Aquaculture Project  
FEMA : Fair Election Monitoring Alliance  
FSP : Financial Service for the Poorest  
FSVGD : Food Security for Vulnerable Group Development  
GB : Governing Board/General Body  
GC : General Committee  
GOB : Government of Bangladesh  
GTZ : German Technical Co-operation  
IAAP : Integrated Agro Aquaculture Project  
IDCOL : Infrastructure Development Company Ltd.  
IFAD : International Fund for Agricultural Development  
IGA : Income Generation Activities  
ILO : International Labor Organization  
IMR : Infant Mortality Rate  
IPECL : International Program on the Elimination of Child Labor  
LIFT : Learning and Innovation Fund To Test New Ideas  
LRP : Livelihoods Restoration Program  
MFI : Micro-Finance Institution  
MFMSFP : Microfinance for Marginal and Small Farmers Project  
MFTS : Micro-Finance and Technical Support  
MoU : Memorandum of Understanding  
NFPE : Non-formal Primary Education  
NGO : Non-Government Organization  
PIC : Project Implementation Committee  
PKSF : Palli Karma-Sahayak Foundation  
PLDP : Participatory Livestock Development Project  
PNC : Post-Natal Care  
PO : Partner Organization
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<td>Public Private Partnership</td>
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<td>PRIME</td>
<td>Program Initiatives for Monga Eradication</td>
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<td>Rafatullah Community Hospital</td>
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<td>RNPPPO</td>
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<td>Special Assistance for Housing of SIDR-affected Borrowers</td>
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<td>SDF</td>
<td>Social Development Foundation</td>
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<td>SFP</td>
<td>Social Finance Project</td>
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<td>SHS</td>
<td>Solar Home System</td>
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<tr>
<td>TBA</td>
<td>Traditional Birth Attendant</td>
</tr>
<tr>
<td>TDC</td>
<td>Thana Development Committee</td>
</tr>
<tr>
<td>TMSS</td>
<td>Thengamara Mohila Sabuj Sangha</td>
</tr>
<tr>
<td>TOT</td>
<td>Training of Trainers</td>
</tr>
<tr>
<td>UDC</td>
<td>Union Development Committee</td>
</tr>
<tr>
<td>UMC</td>
<td>Urban Micro Credit</td>
</tr>
<tr>
<td>UP</td>
<td>Union Parishad</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
<tr>
<td>VDC</td>
<td>Village Development Committee</td>
</tr>
<tr>
<td>VO</td>
<td>Village Organization</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
<tr>
<td>WGM</td>
<td>Woman Group Member</td>
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<td>Director’s Coordination Meeting</td>
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<td>CCM</td>
<td>Central Coordination Meeting</td>
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<td>MCM</td>
<td>Management Coordination Meeting</td>
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<td>GAM</td>
<td>Global Accounts Meeting</td>
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Biography of the Founder
Executive Director of TMSS

The prominent socialist, economist and environmentalist Prof. Dr. Hosne-Ara Begum was born in December 1, 1953 in a renowned Muslim family at Thengamara village of Bogura District, Bangladesh. From the early childhood life, she was born with a charismatic leadership and change maker with her diversified thinking to social arena. This famous socio-economic specialist completed her M.Sc (Botany) in 1975 from Rajshahi University, Bangladesh with 1st Class and subsequently awarded her Ph.D in the field of Business Administration from Washington International University, USA in 2003. Dr. Hosne- Ara Begum started her service life in education as a Lecturer at Mujibur Rahman Government College, Bogura in 1980. Alongside her teaching profession, she established TMSS (Thengamara Mohila Sabuj Sangha) at Thengamara village, Bogura by collecting handful rice from 126 village women and beggars in 1980 with a vision of “Smiling Face of Women-folk”. With her charismatic and transformative leadership, now TMSS becomes the top most female-headed and one of the third largest NGOs in Bangladesh. In biologically as she was well experienced in observing the both sides of gender, she is skilled in transforming her motivation in policy formulation, planning, designing, organizing and operating development interventions to make TMSS successful and worldwide reputed organization. Dr. Hosne-Ara Begum by expanding her socio-economic interventions both in locally and globally, becomes associated with 52 reputed national and international organizations, associations and educational institutions as Chairperson and life member as well as received 117 professional trainings both in home and abroad. She presented social and economic development related topics and keynote papers at different national and international meetings, seminars, symposiums and workshops. For her excellency and valuable contribution to socio-economic development and community improvement with concentration to climate and environmental issues, Dr. Hosne-Ara Begum received 34 awards by the President and Prime Minister of Bangladesh and also by the international organizations with similarly she is honored by Ashoka & Paul Harris Fellowship.

Under her leadership through multi-dimensional activities, TMSS contributes to sustainable development, GDP and achieving vision of GoB. In her personal life, Dr. Hosne-Ara Begum is married with Alhaz Prof. Ansar Ali Talukder and their son, Mr. T.M. Ali Haider is a famous economist and social business elite in Bangladesh leading Building Construction Limited (BCL).
I am happy to see that our Annual Report for 2019 (FY: 2018-19) has been published which focuses on the organizational strength, management capacity and intensity of program intervention, effective delivery of its services for poverty reduction, empowerment of women and the socio-economic upliftment of the society and the country. In view of the smooth running of the organization and its successful execution of program and activities, I feel delighted to appreciate the keenness, commitment & competence of its productive and active participation of all of the staffs under the dynamic and devoted leadership of our Founder Executive Director Prof. Dr. Hosne-Ara Begum (Ashoka Fellow & PHF). At the same time I have the pleasure to express my sincere thanks & gratitude to the Government of the People’s Republic of Bangladesh, different Donors and Development Partners for their whole hearted cooperation and assistance including Palli Karma-Sahayak Foundation (PKSF) for its continuous guidance & mentoring in our Organization for further excellence and development since inception. I believe that such cooperation and support strengthened our capacity to undertake demand driven projects for the well-being of the poor people of Bangladesh, specially the women, disabled, destitute & excluded poor population including children.

At the end, I express my heartiest thanks and congratulation to those whose contribution makes the publication of this annual report a success.

With thanks & best regards.

(Alhaj Mahmuda Begum)
Chairperson, TMSS
It is my privilege to witness TMSS passing another successful year. Throughout 40 years since inception, the organization has been contributing towards socio-economic development in the country. In TMSS Annual Report 2019 (FY: 2018-19), an effort has been given to shed some lights on various programs and activities of the organization which are categorized into different sectors like, Health, Education & Microcredit (HEM), Agriculture, Food Security & Livelihood, Climate Change, Disaster Preparedness & Environment, Human Resource Development & Training, Human Rights & Social Justice, Information & Communication Technology, Organizational Development & Capacity Building and Social Business Venture.

Being women organization, TMSS focuses mainly on poor and ultra-poor population especially on women with an aim of employment generation and livelihood improvement. Aligned with the Sustainable Development Goals (SDGs) urged by Government of Bangladesh (GoB) and UN, various programs are being promoted by TMSS so as to contribute for achieving the SDGs. With an aim to fulfill the vision, mission and goal of the organization, TMSS has been implementing various programs to develop the socio-economic status of the poor, especially hardcore poor. TMSS does concede and acknowledge the assistances and supports including financial and technical supports received both from Government of the People’s Republic of Bangladesh, INGOs, UN organizations, Development Partners, Foreign Embassies in Bangladesh, Microcredit Regulatory Authority (MRA), Palli Karma Sahayak Foundation (PKSF), Bangladesh Bank (BB) and other national & international banks.

We are grateful to our generous national and international donors across the globe. I am articulating my sincere gratitude and appreciations to all of our staffs contributing to make the mission and vision of TMSS come true. I do believe that their sincere commitment to their works and to the organization has made TMSS one of the largest NGOs in Bangladesh. I, finally would like to extend my thanks to them who make publishing TMSS Annual Report 2019 (2018-2019) possible.

Prof. Dr. Hosne-Ara Begum  
(Ashoka Fellow & PHF)  
Executive Director, TMSS
In accordance with the policy of the organization TMSS Annual Report 2018-19 has been prepared and presented to development partners, patrons, well-wishers at home and abroad including Government Officials.

During 2018-19, 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 centers 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 set up Maternity and Reproductive Health Centers, Health Clinics, establishing Specialized Treatment Department in TMC-RCH and Business Development Centers.
- 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 centers/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 through-out the implementation of all its projects.

TMSS has worked in 28266 villages of 4738 Unions under 383 Upazilas of 64 Districts in the Country and reached 8.5 million poor people. This year we have reached 3.1 million people through implementation of 90 projects and achieved incredible successes against planned activities which is portrayed in this Annual Report.

Based on previous experience of TMSS socio-economic development projects, it is evident that creating equal right 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, NGOs and all other development partners.
OVERVIEW

With the aim of achieving community development and women empowerment, TMSS commenced its Journey in 1980. It has also been focusing on MOGs & SDGs since 2000 and 2016 respectively with the purpose of developing grass-root institutions as strong platform for poor and disadvantaged group of people in our society.

The commitment towards achieving improved livelihoods and ensuring sustainable socio-economic development considering the SDGs of Bangladesh government. Tempted the organization in implementing various projects/programs which are seemed to be well-entrenched into the organizational belief addressing good governance and transparency;

Throughout its development process and project, out puts and impacts oriented resource mobilization, pragmatic approach and project implementation strategy of Health, Education & Microfinance (HEM) focused model were the keys to success of TMSS.

During FY 2018-19, TMSS implemented 90 projects covering 28266 villages throughout the country. The projects were controlled and implemented with efficient management from Head Office & Foundation Office under the supervision of 204 Area Offices, 54 Zonal Offices and 12 Divisional offices. During the implementation of these projects there were about 3.1 million 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).

From traditional point of view, TMSS is now moving to digitalized culture through its over all interventions and communication. So, day by day TMSS is expanding its portfolio covering each and every area focusing the organizational capacity of its core beneficiaries as well as crossing the boundary of Bangladesh.
TMSS is governed by its registered constitutions, framed out policies, rules & regulations by joint stock companies, and related registration authorities & decisions of AGM. Governing Body is also responsible to ensure the proper governance of TMSS (elected in each and every three year period by the direct voting of General Body members and regular subscribing members. TMSS Governing Body (GB) consists of 10 members for a term of three years who are elected by the members of General Body of TMSS. Governing Body is responsible for appointing the Executive Director, selecting the CA firm, formulating organizational policies, providing need based consultancies/guidelines, etc to maintain a control system of organization. List of our honorable GB members are shown below:
**List of TMSS Senior Management**

<table>
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<tr>
<th>SL</th>
<th>Name</th>
<th>Designation</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</td>
<td>Deputy Executive Director-1</td>
</tr>
<tr>
<td>3.</td>
<td>Rtn. Dr. Md. Matiur Rahman</td>
<td>Deputy Executive Director-2</td>
</tr>
<tr>
<td>4.</td>
<td>TM Ali Haider</td>
<td>Managing Director (BCL Group)</td>
</tr>
<tr>
<td>5.</td>
<td>Md. Khorshed Alam</td>
<td>Director (Edu &amp; ES)</td>
</tr>
<tr>
<td>6.</td>
<td>Shahzadi Begum</td>
<td>Director (HR-M &amp; Admin)</td>
</tr>
<tr>
<td>7.</td>
<td>Md. Abdus Salam</td>
<td>Director (Program-2)</td>
</tr>
<tr>
<td>8.</td>
<td>Md. Zakir Hossain</td>
<td>Chief Program Sector</td>
</tr>
<tr>
<td>9.</td>
<td>Dr. Md. Mostafa Kamal</td>
<td>Director (Diabetic Care Service)</td>
</tr>
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<td>10.</td>
<td>Sarower Mohammad</td>
<td>Director/AMD (BCL)</td>
</tr>
<tr>
<td>11.</td>
<td>Md. Zahedur Rahman</td>
<td>Director (BOD)/C(TBS)</td>
</tr>
<tr>
<td>12.</td>
<td>Foyzoon Nahar</td>
<td>Director (HRD &amp; T)</td>
</tr>
<tr>
<td>13.</td>
<td>S.M Aminul Islam</td>
<td>Chief Director of Finance</td>
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<td>14.</td>
<td>Nigar Sultana</td>
<td>Director (ICT)</td>
</tr>
<tr>
<td>15.</td>
<td>Prof. Dr. Md. Anup Rahman Chow</td>
<td>Director (Medical Education)</td>
</tr>
<tr>
<td>16.</td>
<td>Associate Prof. Dr. Md. Abdul Mazid</td>
<td>Director (Health Service)</td>
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<td>17.</td>
<td>Md. Nasirun Nabi</td>
<td>Director (Finance-1)</td>
</tr>
<tr>
<td>18.</td>
<td>Md. Mahabubor Rahman</td>
<td>Director (ARM &amp; GG, HEM)</td>
</tr>
<tr>
<td>19.</td>
<td>Md. Mahmudur Rashid</td>
<td>Director (Audit &amp; Compliance)</td>
</tr>
<tr>
<td>20.</td>
<td>Md. Sohrab Ali Khan</td>
<td>Director (HEM, Operation-2)</td>
</tr>
<tr>
<td>21.</td>
<td>Mohammad Ali Mithu</td>
<td>Director (HEM, Operation-3)</td>
</tr>
<tr>
<td>22.</td>
<td>Md. Rezaul Karim</td>
<td>Director (HEM, Operation-1)</td>
</tr>
<tr>
<td>23.</td>
<td>Md. Abul Bashar Bhuiya</td>
<td>Director (Finance-2)</td>
</tr>
<tr>
<td>24.</td>
<td>A.S.M. Barkatullah</td>
<td>Director (TMC &amp; RCH)</td>
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<tr>
<td>25.</td>
<td>Md. Bazlur Rahman</td>
<td>Director (HEM-LLS)</td>
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Organizational Profile

TMSS was established decades back in 1964 with its indigenous title ‘Thengamara Sabuj Sangha’ (TSS) at the village named Thengamara under Sadar Upazila of Bogura district with the approval from the Department of Social Welfare. During the great liberation war of Bangladesh all the documents of TSS were burnt out and the activities got stopped. Subsequently in 1980 the TMSS 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 organization thence forward. Prof. Dr. Hosne-Ara Begum reformed TSS as TMSS by an amendment resolution which incorporated the Bengali word “Mohila” keeping in view the development of women and got it approved by the decision of majority members of the Board. TMSS of 1964 thus got subsumed into TMSS in 1980, with Prof. Dr. Hosne-Ara Begum becoming the Founder Chief Executive Director; 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. It needs to mention here that incorporating the Bengali word “Sabuj” has enabled TMSS fulfilling 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 both in the family and society through their capacity building, adaptability, responsiveness, optimum use of 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 by 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 Promotional campaign
- Ensuring quality health and nutrition for the target groups
- Providing quality health education for health and hygiene improvement of the target groups
- Transferring of technology for amplified productivity
- Ensuring good governance within the organization
- To establish TMSSS as a Sustainable Model Organization

**Slogan**

Let Family be the Focal Point of Women Development.

**Organizational Values**

- Respect to Women
- Gender Equality
- Faith and Dependence on Human Resource
- Self-Reliance/Sustainability
- Ecological Balance/Environmental Safety
- Good Governance
- Faith 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>
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<tr>
<td>Department of Social Welfare, Bogura</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>
<td>28/12/1999</td>
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<td>NGO Affairs Bureau</td>
<td>241</td>
<td>05/10/1987</td>
</tr>
<tr>
<td>Health and Family Planning Directorate</td>
<td>105</td>
<td>16/10/1985</td>
</tr>
</tbody>
</table>
Distinguished Characteristics of TMSS

- TMSS Originated by the Disadvantage, Honest and Protest 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, IBM 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 Empowerment and Development
- Non Gender Discrimination to Women
- Personal Asset Returns of Employees mandatory
- Access to Information, Exercise open style Action Register
- Family Asset File of Founder Executive Director 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 TMSS Global Forums such as MCM, CCM, DCM, AGM etc. Overall management follows the policies, rules and guidelines of TMSS.

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 based on Sector, Domains and Departments. Each sector is led by Deputy Executive Directors and each Domain is headed by a Director and a number of support staffs. Departments are headed by the Departmental Heads. The nature and responsibilities of Domain and Departments varies and are aligned with the type of programs/projects and interventions.

General Operational Structure

Head Office
Foundation Office
Divisional Head office
Zonal Office
Area Office
Branch/Project Office
Members/Participant
MSS AT A GLANCE

Operational Strength

<table>
<thead>
<tr>
<th>Division</th>
<th>08</th>
<th>Hospital</th>
<th>05</th>
</tr>
</thead>
<tbody>
<tr>
<td>Districts</td>
<td>64</td>
<td>Sub-Clinic</td>
<td>76</td>
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<tr>
<td>Upazila</td>
<td>383</td>
<td>Training Resource Center</td>
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<tr>
<td>Union</td>
<td>4738</td>
<td>Training Venue</td>
<td>67</td>
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<tr>
<td>Village</td>
<td>28266</td>
<td>VIP Guest Room</td>
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<td>Group Nos.</td>
<td>58240</td>
<td>Guest Room</td>
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<tr>
<td>Branch/project office</td>
<td>869</td>
<td>Canteen</td>
<td>18</td>
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<tr>
<td>Area Office</td>
<td>204</td>
<td>Pond</td>
<td>143</td>
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<tr>
<td>Zonal Office</td>
<td>54</td>
<td>University</td>
<td>01</td>
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<tr>
<td>Divisional Office</td>
<td>12</td>
<td>School</td>
<td>04</td>
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<tr>
<td>Liaison Office</td>
<td>01</td>
<td>College</td>
<td>05</td>
</tr>
<tr>
<td>Head Office</td>
<td>01</td>
<td>Diploma Institute (Medical/Technical/ Vocational)</td>
<td>27</td>
</tr>
<tr>
<td>Foundation Office</td>
<td>01</td>
<td>Library</td>
<td>25</td>
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<tr>
<td>Handicraft Outlet</td>
<td>05</td>
<td>Madrasah &amp; Orphanage</td>
<td>03</td>
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<tr>
<td>Agro Market</td>
<td>08</td>
<td>Social Enterprises &amp; Sister Concern</td>
<td>42</td>
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</table>

Reached People

Total : 3178889
Agriculture : 190720
Health Service : 1336213
Microfinance : 1196712
Education : 12973
Environment : 40157
Training : 22530
Human Rights : 223969
ICT : 2825
Social Business : 163256
Human Resource
As on June, 2019

<table>
<thead>
<tr>
<th>SL</th>
<th>Staff Criteria</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
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<tbody>
<tr>
<td>1</td>
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<td>10136</td>
<td>2042</td>
<td>12178</td>
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<tr>
<td>2</td>
<td>Contract Based</td>
<td>774</td>
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<td>3</td>
<td>Project Based</td>
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<td>392</td>
<td>664</td>
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<td>4</td>
<td>Advisor</td>
<td>24</td>
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<td>5</td>
<td>Law Advisor</td>
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<td>12</td>
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<td>6</td>
<td>Consultant</td>
<td>45</td>
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<tr>
<td>7</td>
<td>Specialist</td>
<td>02</td>
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<td>02</td>
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<td>8</td>
<td>Work Based Staff</td>
<td>63</td>
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<td>9</td>
<td>Volunteer</td>
<td>8956</td>
<td>10816</td>
<td>19772</td>
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<td><strong>Total</strong></td>
<td><strong>20282</strong></td>
<td><strong>14063</strong></td>
<td><strong>34345</strong></td>
</tr>
</tbody>
</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 Sangstha
- 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 Sangstha (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, BRRRI 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 Parbotya 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 Collaboration

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

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCION</td>
<td>Agricultural Development Network</td>
</tr>
<tr>
<td>ADN</td>
<td>Amnesty International</td>
</tr>
<tr>
<td>AI</td>
<td>Asia Pacific Agro-forestry Network</td>
</tr>
<tr>
<td>AFDF</td>
<td>Aquaculture for Fish Development Forum</td>
</tr>
<tr>
<td>APAN</td>
<td>Association for Land Reform and Development</td>
</tr>
<tr>
<td>BATA</td>
<td>Bangladesh Anti-Tobacco Alliance</td>
</tr>
<tr>
<td>BCRSA</td>
<td>Bangladesh CNG Refueling Station Association</td>
</tr>
<tr>
<td>BWTP</td>
<td>Banking With the Poor Network</td>
</tr>
<tr>
<td>BHRC</td>
<td>Bangladesh Human Rights Commission</td>
</tr>
<tr>
<td>BMCA</td>
<td>Bangladesh Medical College Association</td>
</tr>
<tr>
<td>BMEEG</td>
<td>Bogura Metal Engineering Entrepreneurs Group</td>
</tr>
<tr>
<td>BSN</td>
<td>Bangladesh Salish Network, Dhaka</td>
</tr>
<tr>
<td>BSAF</td>
<td>Bangladesh Shisu Adhikar Forum</td>
</tr>
<tr>
<td>BSF</td>
<td>Bangladesh Silk Foundation</td>
</tr>
<tr>
<td>BWP</td>
<td>Bangladesh Water Partnership</td>
</tr>
<tr>
<td>BWCCI</td>
<td>Bangladesh Women Chamber of Commerce and Industries</td>
</tr>
<tr>
<td>CSF</td>
<td>Child Sight Foundation</td>
</tr>
<tr>
<td>CRIN</td>
<td>Children Rights Information Network</td>
</tr>
<tr>
<td>CWU</td>
<td>Church Women United</td>
</tr>
<tr>
<td>CEN</td>
<td>Coalition of Environmental NGOs</td>
</tr>
<tr>
<td>CUP</td>
<td>Coalition for the Urban Poor</td>
</tr>
<tr>
<td>CLU-B</td>
<td>Commonwealth Liaison Unit Bangladesh</td>
</tr>
<tr>
<td>CDL</td>
<td>Community Development Library</td>
</tr>
<tr>
<td>CCHRB</td>
<td>Coordination Council of Human Rights Bangladesh</td>
</tr>
<tr>
<td>CDF</td>
<td>Credit and Development Forum</td>
</tr>
<tr>
<td>DAWN</td>
<td>DAWN Forum</td>
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<tr>
<td>DNCCCF</td>
<td>District NGO Coordination Committee</td>
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<tr>
<td>FEMA</td>
<td>Fair Election Monitoring Alliance</td>
</tr>
<tr>
<td>FNBD</td>
<td>Federation of NGO’s in Bangladesh</td>
</tr>
<tr>
<td>FPED</td>
<td>Forum for Participation Education and Development</td>
</tr>
<tr>
<td>FORAM</td>
<td>Forum for Regenerative Agriculture Movement</td>
</tr>
<tr>
<td>FGW</td>
<td>Fund for Global Women</td>
</tr>
<tr>
<td>GARNET</td>
<td>GARNET-South Asia (ICDDR-B)</td>
</tr>
</tbody>
</table>
GWP  Global Water Partnership
IFF  Inter-Fish Forum
IAVE  International Association for Volunteer Effort
ISC  International Service Center
IWA  International Water Association
IWDCC  International Women Day Celebrating Committee
IUCN  International Union for Conservation of Nature
M-CS  Micro-credit Summit
NP  Naripakha
NOMF  Nari O Manabadhikar Foundation
NCCADN  National Coordination Council of Anti-Drug NGOs
NWMEG  National Water Management Entrepreneurs Group
NIRAPAD  Network for Information, Response and Preparedness Activities on Disaster
PA  Practical Action
PRP  Population Resource Pool
SNG  Sanghati
SAN-B  STD/AIDS Network of Bangladesh
AWID  Association for Women in Development
DCC  Dhaka Chamber of Commerce and Industry
NCBP  National Commission for Beijing Plus
UNCSW  UN Commission for the Status of Women
UNIES  United Nation Information and Education-Services
WTC  Women Tribune Center
WWN  World Wide Network
List of Present & Past Donors/Development Partners

- Action Contre La Faim (ACF)
- ADB
- ADP
- Alliance Forum Foundation (AFF), Japan.
- Ansar-VDP Bangladesh Bank (BB)
- Bank/Financial Institute
- BCCRF
- BNFE- GOB
- British Council
- Business for planet (B4P & USA)
- CIMMYT
- CISA-BD-USAID
- CSBA-Health Nutrition Population Program & BRAC
- DAI Global LLC
- Democracy International
- DFID
- Director are of women Attics (GOB)
- 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 Surmacement Co Ltd.
- Mitsubishi Chemical Co. Japan.
- NDI
- NGO Foundation
- NICARE
- Nutrition International-NI
- PKSF
- PKSF (ADB & SDC)
- PLCHED-BD
- SDC
- Semlicfm
- Smile Train Inc. USA
- SNV-Netherlands Development Organization
- SWISSCONTACT
- 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
- World Fish
Bangladesh has made remarkable progress in achieving the Goals under 2015-2017 Sustainable Development Goals (SDGs) adopted by 193 nations, targeting a set of actions and targets contained in the SDGs Declaration, towards inter alia 17 goals (1: No Poverty, 2: Zero Hunger, 3: Good Health and Well-being, 4: Quality Education, 5: Gender Equality, 6: Clean Water and Sanitation, 7: Affordable and Clean Energy, 8: Decent Work and Economic Growth, 9: Industry, Innovation and Infrastructure, 10: Reduced Inequality, 11: Sustainable Cities and Communities, 12: Responsible Consumption and Production, 13: Climate Action, 14: Life Below Water, 15: Life on Land, 16: Peace and Justice Strong Institutions & 17: Partnerships to achieve the Goal). 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.
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.

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 2018-2019Fiscal year huge number of poor meritorious students along with other students completed their education and TMSS has provided job placement & linkage in TMSS, different private & Government offices.

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 perform 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 Government 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 have become resources from burden of the family & society and contribute to the economy of the country as a whole.

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

There are many programs on-going on this particular issue in 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.
Sector

Agriculture, Food Security & Livelihood
Although Bangladesh has achieved progress in poverty reduction through 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 the 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 nutritious food, and are likely to be food insecure; people who are in food insecure may have to sell their productive assets to satisfy their immediate food needs. This undermines their longer-term income potential and they may become poorer.

TMSS program sector actively looks into these aspects to ensure food security and livelihoods on a sustainable way. TMSS is implementing a wide range of programs to assist 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. During FY 2018-19 we have reached 1,90,720 people through our agriculture & food related activities

Ongoing Projects

1. Agriculture
2. Barenda Irrigation Project (BIP)
3. TMSS Barkat Seed Sector
4. HarvestPlus
5. Contract Grower Scheme for Woman Farmers to Produce and Market Seeds through BARKAT SEED.
6. Fisheries Department (Fish culture in pond)
7. Safe Aqua Farming For Economic And Trade Improvement – (SAFETI)
8. Nursery
9. TMSS Agro-Based Product Supply (TABPS)
10. Agro Goods Sales Center
11. Vulnerable Group Development (VGD) Program
12. TR/Kabita Project
13. TMSS Labour Contracting Society (LCS)
14. Primark Sustainable Cotton Program (PSCP)
Agriculture

Goal
Securing food security for poor and extreme poor people of Bangladesh.

Objectives
- Facilitate to ensure Food Security for the poor people
- Use of organic fertilizers (vermin compost) to reduce the use of chemical fertilizers and pesticides.
- Production of different safe crops, e.g. Rice, fruit & vegetables, jute, etc.
- Production of high value crop, e.g. - Capsicum, Brocauly, Lettuce, etc.
- Providing training on agriculture production, preservation & marketing to the beneficiaries.
- Using & promoting modern scientific agricultural technology

Activities
Crops cultivation; skill development of farmers; promote organic & scientific cultivation system; etc.

Achievement
During the FY 2018-19 total Cultivated and 5360 decimal; Rice cultivation: 30211 kg, Jute cultivation: 648 kg, Vegetables cultivation: 41892 kg, Potato cultivation: 93490 kg. and directly 1845 people & indirectly more than 35,000 beneficiaries benefited through our agricultural activities.
Barendra Irrigation Project (BIP)

Goal
Providing irrigation facilities in order to increase the agricultural production of farmers.

Objectives
- Providing irrigation facilities to the farmers in whole season for crop cultivation by using deep water
- Providing fair cost service
- Optimum use of water for agricultural production.

Working area
Gokul, Sekhergola, Nungola, Mahisbatan unions of Bogura district.

Achievements
During the FY 2018-19, 10655 decimal of land has been irrigated for production of Potato, Vegetables & Rice; directly & indirectly we reached 1680 beneficiaries through our irrigation related activities.
TMSS Barkat Seed Sector

Goal
Rapidly scale up quality and certified seed production through cluster-based contract growers and at the same time processing, storage and marketing of those seeds.

Objectives
- Production and marketing of high quality certified seeds at fair cost.
- Providing diseased free and tested variety seeds to general farmers through Dealer/Sub dealer/Retailer.
- Increase productivity and enhanced incomes of the smallholder families.
- To build the functional capacity of seed growers
- To promote gender equity and create employment of seed vendors, intermediate processors, seed distributors etc.

Working Area
Bogura, Joypurhat, Lalmonirhat, Rangpur, Kurigram, Dinajpur, Chuadanga Districts of Bangladesh.

Activities
Production, marketing & distribution of quality seeds.

Achievement
During the FY 2018-19, we produced & delivered to farmers total 688,679 kg quality seeds (Potato Seed: 6,74,806; Boro Rice Seed: 8,180, Aman Rice Seed: 5,598, Vegetables Seed: 95) at fair price which help them to increase the farm productivity and we have reached 7150 beneficiaries through our activities.
**HarvestPlus**

**Goal**
Promoting bio-fortified rice (Zinc rice) to improve nutrition and public health in targeted area.

**Objectives**
For demonstration and to create awareness on adopting zinc biofortified rice among the end users of the locality.

**Donor**
HarvestPlus Bangladesh.

**Activities**
Seed distribution; training & technical support to the farmers; conduct meeting/school campaign; etc.

**Achievements**
During the FY 2018-19, we provided 22,284 kg Zinc rice seed along with Training & Technical Support, Signboard, etc. to 10992 selected farmer. We also arranged 40 Uthan Boithok (yard meeting), School Program & field day to promote biofortified rice (Zinc Rice).
Contract Grower Scheme for Women Farmers to Produce and Market Seeds through BARKAT SEED

Objectives
- To establish an additional out grower scheme with 350 female farmers
- To develop 14 young & potential women in villages seed agents
- To work with at least 3 of IFMC’s farmer groups

Donor
Denmark Embassy.

Working Area
Rangpur, Chuadanga and Dinajpur Districts.

Activities
Provide training, seed production, distribution & marketing etc.

Achievement
During the FY 18-19 we provided Capacity Building Training to 350 Female farmers as well as conducted Farmers Exchange Visit; Company visit by seed agent: 14; and more than 14049.2 kg Seed was produced; and our achievements contribute to Increase smallholder farm productivity & income level as well as Socio-economic development.
Fisheries Department (Fish culture in pond)

**Goal**
Increase fish production by using modern scientific management practice in aquaculture

**Objective**
- Production of chemical free high yield good quality fish protein in environment friendly process.
- To ensure qualitative fish fry/brood fish production by establishment of fish nursery & hatchery
- To inspire farmers towards aquaculture by supplying quality fish fry
- Job creation

**Activities**
Fish cultivation; provide technical support & consultancy for fish cultivation etc.

**Achievement**
In the FY 2018-19, we produced 3686.3 kg fish and 750 beneficiaries received our overall support for fish cultivating which contribute to remove seasonal unemployment in the community.
Safe Aqua Farming For Economic & Trade Improvement (SAFETI)

Goal
To increase productivity in the shrimp and prawn industries and improve food quality and safety in Bangladesh.

Objective
❖ Seed: Expand awareness of need for clean seed – 3C
❖ Support: shrimp and prawn farmers to adopt technology
❖ Support post-harvest improvement and export marketing
❖ New source of financing for farmers
❖ Create working scope of potential fish farmers
❖ Increase the income of fish farmers.

Donor
USDA-Winrock International

Project Duration/Period
June 01, 2017 to Feb 28, 2021

Working Area
Satkhira (Debhata, Ashashuni, Kaliganj, Shyamnagar); Khulna (Dumuria, Paikgacha); Jessore (Avoynager).

Activities
Provide training on PL stocking mgt., refreshers, advance Training of Trainers (ToT), technical methodologies, extension methodology; orientation and outline sharing learning experience workshop at Satkhira; training on post harvesting and handling; Coaching for Bagda and Golda rotational culture; etc.

Achievement
During the FY 2018-19, 5,950 beneficiaries directly received our training, technical & logistic support for harvesting, preserving & marketing of shrimp and prawn.
Hizbullah—a resident of Jogindronagar village in Atulia Union was a traditional shrimp farmer. His father Md. Habibur Rahamna is a madrasah teacher. He has been producing shrimp for the last 10 years by following traditional farming methods in their gher (pond). But, he was unable to achieve his expected levels of annual production. Hizbullah joined as a member of SAFETI Jogindronagar Semi-intensive Shrimp Mono-culture Cluster.

After getting 3 model training and coaching he started to culture shrimp on his 39 decimals pond on 20th May 2018 according to the SAFETI technology. He has made his gher 4 feet depth, leak proof dike, net fence as a part of bio-security, water entrance through 500 micron net, water treatment using bleaching, disease free PLs, regular monitoring of water parameters and shrimp health, and use of good quality feed etc. very intensively.

He has invested about Tk. 10,000/- to excavate the gher to remove bottom mud and increase the pond depth. He stocked 4000 Specific Pathogen Free (SPF) PL and implemented post-stocking management steps that he learned through the training of SAFETI project. Total expenditure of his pond is Tk. 38,525/-. He earned about Tk. 80,360/- from 98 kg shrimp within three and half months. Total profit is Tk. 41,800/-. He said that “I never think that my dream may come to true because most of the semi-intensive farm is damaged by disease breakout”. He already restocked 6000 PL after processing his gher for 2nd crop and provides feed and others inputs regularly. He hopes that he will get 120 to 130 kg shrimp in 2nd cycle. Altogether 228 kg shrimp will be produced in a year from his 39 decimal pond area. As a result, a positive attitude has been created among the community farmers about SAFETI Semi Intensive Shrimp Culture Technology.
Project: Nursery

Goal
Ensure the production of strong, healthy and disease free sapling through use of modern technologies.

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

Activities
Production, marketing & distribution of quality seeding/sapling of fruits, health & medical plants; Provide consultancy for tree nursing.

Achievement
During FY 2018-19, we produced 191877 pic Sapling, more than half of them were fruit & medicinal sapling; Sold 126439 pic Sapling; which contribute to meet the demand of fruit & medicinal needs in the community. Our services reached directly 4200 beneficiaries & indirectly 42000 beneficiaries.

TMSS Agro-Based Product Supply (TABPS)

Goal
Self-reliant of farmers both economically & socially.

Objective
❖ Supply agro Based items/Products.
❖ Provide Training facilities to farmers.
❖ Create employment/job opportunities for unemployment people.
**Donor**
World Vision Bangladesh.

**Activities**
Supply/distribution of domestic animals, feed; provide training; etc.

**Achievement**
During the FY 2018-19, we provided TK 8,41,57,000 as loan; potato preservation support: 3,74,000 bags; and technical support to 864 farmers which contributed to increase monetary profits of the beneficiaries.

**Agro Goods Sales Center**

**Goal**
Better status of beneficiaries by selling organic safe vegetable & food grain.

**Objectives**
- Supply organic and safe vegetables
- Create entrepreneur & job opportunities
- To ensure fair value to the farmer
- Food processing & slaughtering in halal method.

**Activities & Achievements**
During the FY 2018-19, nearly 3000 buyer regularly brought our pure & chemical free vegetables, eggs, hens, etc in a fair cost.
Vulnerable Group Development (VGD) Program

**Goal**
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 enhance their awareness in terms of IGA and empowerment.
- To ensure income generating options through micro-credit.
- To mainstream the Women into NGO core development program.

**Donor**
GoB (Department of Women Affairs)

**Duration**
February’2017 to December’2018

**Activities**
Group formation; provide training/TOT course for life skill, IGA & entrepreneurship; Savings collection; etc.

**Achievement**
During the FY 2018-19, we conducted a ToT Training and provided IGA Training to 1963 persons and collected TK 23, 38,800 as savings.
No barrier becomes any impediment before strong will-power, intelligence and sincere labour. Anowara Begum being a member of destitute family achieved success in her life by dint of her own strength, energy & efforts. She was married to a person named Fazlul Bari of Dorikullah village of Chopinagar Union under Shajahanpur Upazila of Bogura District. She is blessed with 2 Sons & 1 daughter. Husband’s shattered economy made her life severely miserable one within short period of time. But without caring this situation she begun fighting against poverty with her firm self-confidence. She was included as a member of GoB VGD Project in FY: 2017-2018 and received IGA Skill Development Training from TMSS- a PNGO of GoB. She started savings of Tk. 200/- per month. By the advice of TMSS Field Project Staff she deposited her savings money to TMSS Majhira Branch Office. She became a member of Microfinance Program and received Tk. 6000 as loan as per set terms & conditions. She invested some of her loan money for taking lease of land for crop cultivation jointly with her husband and besides that the rest money used to purchase 12 duck chicks primarily & later on 40 duck chicks for rearing & breedings. She started selling some of the produced duck-eggs and some of the eggs for breeding ducks-chicks & selling in the markets. Since the running of her this business she did not have to look behind again. Day by day she gradually has expanded her duck raising farm activities. At present she has 200 campbell ducks, 7 decimal area pond and 1 high breed cow with a calf in her possession as assets & property. Very recently she has started fish cultivation in 2 bigha area pond in partnership with others and earning a total income of Tk. 10,000/- 12,000/- per month from her all business activities.

Currently she and her husband jointly looking after her duck farm activities & other business. Anowara begum’s elder son Abdur Rahman reads in class 5 of Majhira Govt. Primary School and younger Son Abdur Rahim read in Play group. She shared her dream with us which is establishment of a school for autistic/physically handicapped children in her local area. She has expressed her whole hearted gratitude to the Directorate of Women & Children’s Affairs. GoB for her inclusion in VGD Project. Otherwise it would never be possible for her to win over their familial financial crisis situation and derogated economy. Besides that during her discussion she wished wellbeing and further development of TMSS.
TR/Kabita Project

Goal
Development and maintenance of rural infrastructure and vis-a-vis catering of increasing demand for electricity and renewable energy for disaster risk reduction.

Objective
To help ensuring social & food security in disaster-mitigation and climate change adaptation of rural poor people:
- Job creation of relatively weak and poor people in rural areas.
- Make a positive impact on poverty alleviation.
- Reducing dependence on biofuels, creating jobs and improving overall quality of life by meeting the demand for electricity and renewable fuels.

Donor
Ministry of Disaster Management and Relief.

Working area
13 Districts of Bangladesh.

Project Impact
- Near About Direct/Indirect 1087977 Beneficiaries are enjoying electricity facility.
- To help ensuring economic development of the country.
- To improve standard of living of the people through sustainable and environment-friendly investments.
- The implementation of SHS’s in rural Bangladesh, causes optimistic impacts, particularly in the areas of education, health, information, communication, social security and household works. Moreover, the plummeting of CO2 emissions through the substitution of traditional lighting fuels has to be mentioned as a positive environmental impact.
TMSS Labour Contracting Society (LCS)

Goal
Creating employment opportunities for poor extreme poor people.

Objective
- Creating easy employment for poor, extreme poor, disable and comparatively weak male and female people.
- Creating treatment facilities for the distressed poor and extreme poor People.
- Creating the opportunities of education facilities to the off spring of the poor labours.
- To develop the socio-economic status of the poor labours.

Main Activities
Create year round employment opportunity through engaging the poor and weak labour in different local light work link drive, cleaning of water hyacinth, Pond re-excavation, Rural road and dam maintenance, agricultural production and cleaning of roads, parks and drains.
- Create insurance facilities for the labours.
- Facilitate health care support to the members of the family of labours.
- Create re-creation facilities to the labours.
- Create financial support during marriage, illness and another essential issues where large investment is necessary.

Achievement
During the FY 2018-19, 400 male and female labour had benefited from the LCS project.
Project: Primark Sustainable Cotton Program (PSCP)

Goal
Building a strong sustainable local supply chain for cotton within Bangladesh.

Objective
Project promotes sustainability practice and delivering business benefits to stakeholders like farmers, retail and brand by creating more sustainable cotton supply chain. In order to do that project will train 1200 cotton farmers Kushtia, Chuadanga and Meherpur district aiming to quality and sustainable cotton production which will contribute to ensure livelihoods of farmers including 100 women farmers.

Donor
Cotton Connect (South Asia) Pvt. Ltd.

Project Duration
01st June, 2019 to 31 March, 2020

Project Coverage area
49 Villages of 08 Upazilas of Kushtia, Chuadanga and Meherpur Districts

Activities & achievement
During FY 2018-19 we successfully completed necessary data collection, demonstration.
Sector

TMSS Health Sector (THS)
Overview
TMSS is one of the largest national level non-government development organizations in Bangladesh working since 1980 among the rural people with a philosophy to mitigate the sufferings of the country people & to bring desired socio-economic development through multi-dimensional and multi-functional endeavors. TMSS management has given top priority to develop the health status of mass people. It is noted that, as per HEM model (Health, Education and Microfinance) an integrated developmental approach of TMSS, health is considered as one of the most crucial developmental elements with priority to address the basic needs of the poor. To materialize this theme, TMSS Health Sector was established in 1990 to ensure optimum health care services for the poor and under privileged people. Gradually the healthcare services & programs of this sector has been expanded in manifold dimensional aspects such as Primary, Secondary & Tertiary level healthcare services as well as medical, dental, nursing, paramedical & health technology education through establishing hospitals, community level sub-centers and education institutes. At present, TMSS Health Sector comprised of 02 important domains namely: 1. Health Services domain, 2. Medical Education domain. During FY 2018-19 we have reached 1336213 people through our health related activities.

Vision
The people of Bangladesh enjoy their lives in sound physical, mental and social condition with higher economical productivity by dint of skilled & experienced health care service delivery professionals.

Mission
To be a center of excellence for integrated healthcare delivery system providing primary, secondary and tertiary level healthcare services, building up medical professionals (graduate doctors, medical technologists and staff nurses) and medical research.
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 raise awareness 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 enrich health care services by producing efficient Medical Professionals.
✦ 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 from all age, class, sex, caste, creed and religion living in Bangladesh specially northern part of the country.

Approached
✦ 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 & Dental, Nursing Paramedical & various medical technology institutions of TMSS.
✦ Focus on Public-Private partnership.

Primary health care program
✦ TMSS Health Care Center.

Secondary and Tertiary health care program
✦ 1000 Beds TMSS Medical College & Rafatullah Community Hospital, Bogura.
✦ TMSS Masuda Maternity & General Hospital, Tongi, Gazipur.
✦ TMSS Diabetic Care Service, Bogura.
✦ 82 Sub Clinic all Over the Country.
✦ TMSS Sahera Wasek Hospital & Research Centre, Kurigram.
✦ TMSS Hawlader Foundation Hospital, Barishal.
✦ Eye Care Centre.
✦ TMSS Hazrat Fatimahzahura (R.) Hospital, Khansama, Dinajpur.

Donor Funded Program
✦ Ministry of Health & Family Planning, GoB funded Annual Development Program.
✦ Smile Train Inc. USA funded Smile Train RCH Cleft Project.
✦ Essilor Social Impact (ESI) France funded Skills Building Program for Rural Youth In Bangladesh.

Functioning More Hospitals
✦ TMSS Cancer Center (Proposed)
Annual Development Program

Background
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 the poor and destitute patients, specially the poor women and children when they get admit in TMSS Medical College and Rafatullah Community Hospital. Essential and helpful medical equipment and supplies are also purchased under the funding provided by the Government.

Goal
Access of to health care and medical treatment for the poor and destitute people, especially the women and children at TMSS Medical College and Rafatullah Community Hospital.

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

Donor
Ministry of Health and Family Welfare, Government of the People’s Republic of Bangladesh.

Activities
Provide need based cost free medical treatments, distribution of cost free medicines to admitted patients, purchase & procurement of required medical equipment and supplies.

Achievement
During FY 2018-19 we provided need based cost free medical treatments & medicines to 1058 poor patients.
Smile Train Rafatullah Community Hospital Cleft Project (STRCP)

Goal
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

Donor
Smile Train Inc, USA.

Location
TMSS Medical College & Rafatullah Community Hospital, Thengamara, Bogura Sadar, Bogura.

Activities
Provide operation support at free of cost and post-operative care for the reconstructive surgery operated patients, supply of medicine etc.

Achievement
During FY 2018-19, we successfully treated 943 patients; which emancipated them from psycho-social trauma that help to lead a normal life for them like others in the society is a fact to reckon with.
Skills Building Program for Rural Youth in Bangladesh
(Eye Mitro) Project

Goal
Sustainable vision for the underserved communities and livelihood opportunity for educated unemployed youth in northern Bangladesh.

Objective
- To train 140 educated unemployed youth from rural and underserved areas of Bogura and allied districts as opticians.
- To raise awareness of the poor and under privileged community with visual abnormalities and its measures.
- To create demand for using spectacles in problems with refractive errors.
- Assistance to establish a strong structure/framework for making spectacles available in rural areas.

Donor
Essilor Social Impact (ESI) France

Project Duration/Period
May 01, 2018 to August 21, 2019

Location
Eye Mitro Project Office, TMIRT Building, Thengamara, Bogura Sadar, Bogura

Working area
18,373 villages of 780 unions of Rangpur & Rajshahi Divisions

Activities
Provide training on eye care, assist to open shop etc.

Achievement
During FY 2018-19, 140 EMO enrolled & we opened 44 shops in targeted area

Impact
- 0.3 Million people in rural and underserved northern part of Bangladesh shall receive education in eye care.
- Total 140 trained opticians will be able to provide good quality eye services through refraction, optical dispensing and referral.
- At least 100000 persons shall undergo free of cost screening through trained optician.
Project: TMSS Medical College, Jahanara & Jillur Eye Care Centre

Goal
Provide healthcare services to significantly reduce the backlog of cataract blindness, deal with childhood blindness and correction of refractive errors and low vision, develop capacity for sub-specialty services, such as for cornea, retina, glaucoma, and raise awareness on eye health in Bogura, Joypurhat, Naogaon, and Gaibandha districts.

Objective
❖ To serve backlog for eye services particularly for cataract in the outreach community.
❖ To provide increased accessibility to quality eye care services, particularly for the outreach people.
❖ To provide orientation/training for the medical manpower for improved eye care through the facilities to be provided through the project.
❖ To increase awareness on the eye care issues of the hard to reach community through provision of publicity/awareness and educational material.
❖ Main streaming the eye care issue in the medical health care services.
❖ To provide services through free eye camp to under-served populations who cannot access eye care in clinics and health centres because of economic, social and geographic barriers. (Arrange camp in sub clinics or in the vicinities); and
❖ To deal with correction of refractive errors and low vision by providing free spectacles for poor people and referral support among poor, that will include cataract surgery if needed for the hardcore poor people.

Donor
The Rotary Foundation & Rotary Club of Ramna,

Location
TMSS Medical College & Rafatullah Community Hospital, Thengamara, Bogura Sadar, Bogura.

Working Area
Working Area: Bogura, Joypurhat, Naogaon and Gaibandha districts of Rajshahi Division.

Activities
Training for Doctors, Nurses, Paramedics, Community participants; Community Eye Camp; Patient Detection; Conduct Cataract, Retinal & Glaucoma Surgery; Free Spectacle and Referral Support; Awareness Campaign.

Achievement (Impact)
This project has recently started so all the major activities will be implemented as per schedule in next year. However the project expected impact are shown below-
❖ Awareness raised among people (over 100,000) for eye care services in the project area;
❖ Prevented/reduced incidence of cataract/blindness patients in the project communities;
❖ Provided treatment to initial group of referral patients for cornea, retina, and glaucoma;
❖ Upgraded eye care services available in the local community hospital for glaucoma, and retina related diseases;
❖ Contributed to the eye care related health services in the project locations, as stipulated in the national and global plan (Sustainable Development Goals).
TMSS Health Care Centre (THCC)

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

Objective
- 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
2,742 Villages of 09 districts of Rajshahi, Rangpur, Dhaka, Khulna & Barishal Divisions.

Activities
To provide general treatment to children & women, health education to women, ante/post-natal care, FP counseling, clinical & non clinical services to Eligible couples; Test random blood sugar (RBS) & pregnancy; distribution of OR's saline; referred patients to other clinic/hospital; etc.

Achievement
During FY 2018-19 we provided health education to 533185 beneficiaries; treated 349078 patients; and distributed 533185 packets OR's saline.
1000 Bedded TMSS Medical College & Rafatullah Community Hospital (TMC&RCH)

Thengamara, Bogura Sadar, Bogura.

Goal
Provision of Medical Graduates Course facility and regular medical service and health-care for the poor people from Bogura and its surroundings.

Objective
- 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.
- To raise awareness of the mass population on health and hygiene.
- To provide advanced training for clinical and non-clinical Staff of the Hospital.
- To facilitate medical science learning along with practical exercises scope for the Medical Science Students.
Activities

Achievement
During the FY 2018-19, total 433852 patients received our service.

Impact
- Post-treatment patients gain physical fitness and their working ability and productivity increases in the process.
- Modern medical facilities are being ensured for the poor people. As a result, mortality rate of the mother and the children is decreasing as well as the average lifespan is increasing.
- Quicker recovery from disease and ailment through modern medical facilities enables the discharged patients to join their workplace within short time and thus spares them from extended no-work situation.
- Medical services and health care at a very cheap rate saves the beneficiaries from excessive expenditure.
- People now a day consider TMSS Medical College and Rafatullah Community Hospital as a Trusted, high standard and cost effective health care service delivery Institution.
- Faith is being developed on modern treatment instead of the ancient non-scientific treatment way.
TMSS Masuda Maternity Hospital (TMMH)
Head Office: Mirpur, Dhaka-1216

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

Objective
❖ 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.

Activities
Provide patient services (e.g. antenatal & postnatal care, family planning & EPI, primary healthcare services); normal/CS delivery; STI/RTI; MR; D&C; Diagnostic Services; etc.

Achievement
During the FY 2018-19 total 14642 patients received our services.
TMSS Diabetic Care Service (TDCS)
Thengamara, Bogura Sadar, Bogura

**Goal**
To make anti-diabetes/diabetes-control system and technique available to the diabetic patients as the supplementary multifarious service provider of TMSS Health Sector.

**Objective**
- 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**
Provide outdoor treatment, health education, consultation investigation & health guidebook to patient.

**Achievement**
During the FY 2018-19, 3598 diabetic patients received our consultancy, health education & investigation; and we sold 521 diabetic guide books.
Based on the experiences of long 39 years of practicing microfinance program, it has been revealed to TMSS that, to bring the desired changes in the lives and livelihood of the poor people, micro-credit alone is not sufficient rather there is a direct need of an integrated micro-credit approach. For proper management and utilization of microcredit, the target members should remain healthy/physically sound, and need to have at least basic literacy. To this end, **TMSS developed an approach called “Health, Education & Microfinance (HEM)”**. The HEM approach entails awareness building on primary healthcare issues, promoting basic literacy (reading, writing and numerical) and capabilities on microfinance management, utilization and record keeping among the target participants.

TMSS’s experiences also reveal justification and effectiveness of the HEM approach. The HEM approach has been successfully implemented in Bangladesh through 872 branch offices scattered all over Bangladesh covering nearly 11,10,326 members. The branches act as a center of excellence to provide all support services and program delivery, technical back-up, supervision, monitoring to their target beneficiaries; and to achieve the overall goal and objectives of TMSS and finally contribute towards poverty alleviation in Bangladesh on a sustainable basis.

**Goal of TMSS’s Microfinance Program**
The prime goal of TMSS Microfinance program is to empower poor women by creating, expanding, strengthening and upgrading their abilities and ensuring their direct involvement in income generating activities through demand-driven, multi-dimensional and integrated financial services.

**Objectives of TMSS’s Microfinance Program**
- To empower the poor/ultra poor women through their direct involvement.
- To alleviate or reduce poverty in Bangladesh.
- To build leadership among poor women.
- To create self-employment and scope of wage employment through formation & enhancement of enterprises.
- To create a positive environment that encourages savings among members.
- To reduce dependency on moneylenders
- To increase empowerment and social status of women.
- To enhance individual business competency of entrepreneurs.
- To utilize the local resources at the optimum level
- To ensure gender equity and equality everywhere.
- To increase the income of poor women.
- To develop TMSS as a sustainable development organization.

**Key Strategy and Approaches of TMSS’s Microfinance Program**
- Participatory management approach.
- Special emphasis on sustainability of its beneficiaries.
- Implementing cluster-based development activities through mobilizing all sorts of local level resources and providing need based information and technologies to the beneficiaries and communities.
- Special emphasis on human resource development for ensuring better service delivery.
- Special priority on the hard core poor and growing entrepreneurs.
- Ensuring self-employment and wage employment through proper delivery of different loan products.
- Ensuring information and technology transfer to the beneficiaries level for safety net of the investment
- Establishing and maintaining linkages and partnership with Govt./NGO/Private organizations and national/international donor agencies.
- Special focus on women’s empowerment.
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

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The Stages of TMSS’s Micro Finance Program are -

- Area Selection & Feasibility Study
- Identification of target people
- Group formation
- Loan product fixation
- Savings mobilization
- Fund arrangement/mobilization
- Training on different trade/scheme
- Loan disbursement
- Loan realization
- Year based evaluation
- Impact study & introduction of new Product based on the demand of the beneficiaries

**Important Issues are Being Addressed**

- Feasibility and viability assessment of the proposed scheme of the borrowers
- Proper training and orientation and its follow up to the staff about the management procedure of the program
- Risk factors analysis of the program
- Yearly & 5 years business plan preparation
- Continuous monitoring and supervision on program management
- Continuous communication with the borrowers
- Market linkage of the products of the borrowers
- Integration with other social program support
- Non-formal education support for quality of life development/Life style development of borrowers.
- Prepare and update operational policies, strategies and guidelines
- Impact assessment
- Sharing of successful borrowers’ records with the other borrowers.
Objectives of TMSS’s Savings Program

- To assist in the formation of capital/to help with capital formation of borrowers.
- To minimize financial crisis & poverty elimination of group members.
- To change beneficiary’s attitude and make them savings minded.
- To ensure future protection of group members.
- To ensure and increase participatory investment in the IGA.
- To reduce dependency on lending.
- To increase the financial confidence of the beneficiaries.

Type of Savings Services

- Compulsory Savings (For TMSS- General Savings)
- Voluntary Savings (For TMSS- Special Savings)
- Term Savings (For TMSS- TSS)

Risk Fund

TMSS introduced Risk Fund provision for its beneficiaries. The cited Risk Fund has been created in order to exempt a member’s family from the burden of debt in the event of the death of a client or the guardian of the member.

TMSS Savings Program (TSP)

TMSS provides savings services for the purpose of capital formation as per demand of the borrowers. TMSS was initiated through savings activities. Savings is always encouraged for accumulation of fund and to get rid of poverty. In fact, savings activities (accumulation of tiny amount from individual beneficiary) are being operated in TMSS in order to mitigate Group Members’ crisis situation, promote their livelihood and assist in the formation of capital through door-step service. To create and increase own fund into the IGA of the beneficiaries, it is not possible without the habit of savings. For this reason, TMSS used to adopt some steps to make the beneficiaries savings accumulation. The members have passbook and they get interest in time on their savings as per bank rate.

Objectives

- To assist in the formation of capital/to help with capital formation of borrowers.
- To minimize financial crisis & poverty elimination of group members.
- To change Beneficiaries attitude and make them savings minded.
- To ensure future protection of group members.
- To ensure and increase participatory investment in the IGA.
- To reduce dependency on lending.
- To increase the financial confidence of the beneficiaries.

Type of Savings Services

- Compulsory Savings (For TMSS- General Savings)
- Voluntary Savings (For TMSS- Special Savings)
- Term Savings (For TMSS- TSS)
Landing Liaison of TMSS at home and abroad

- Palli Karma Sahayak Foundation (PKSF)
- Symbiotic
- Bank Asia
- United Arab Emirates Bangladesh Investment Company (UBICO)
- Standard Chartered Bank
- HSBC
- Global City Bank NA
- Habib Bank
- Commercial Bank of Silon
- EBL
- The City Bank Ltd, Bangladesh

Kuwait Goodwill Fund (KGF)

Donor/Funding Source
Palli Karma-Sahayak Foundation (PKSF)

Goal
The main goal of the "Kuwait Goodwill Fund for Promotion Food Security in Islamic Countries" is to increase family income, reduce the tendency of damage, improved food security of the target population and to provide Micro-credit & Small loan and Technical assistance for their food production, agricultural products and by-products processing, preservation and marketing.

Objective
Provide timely loan assistance to meet the basic food needs of selected member families involved in agricultural production, micro and small business and micro enterprise related activities.

With the aim of ensuring food security, providing assistance for increasing country’s food production by acquiring modern, effective & sustainable technological knowledge, technological acquisition and its application.

To promote PKSF's funding for food production, processing and conservation initiatives as the mainstream program and local level employment creation.

Achievement
During FY 2018-19 we trained 7951 Person on skill development; established 463 demonstration farm; and we have reached 20994 beneficiaries through this project.
Poverty Reduction through technological development & expansion of Turkey & Quail farm under Learning and Innovation Fund to Test New Ideas (LIFT)

**Donor/Funding Source**
Palli Karma-Sahayak Foundation (PKSF)

**Goal**
Poverty reduction, food/nutrition security and socio-economic improvement of group members through Turkey & Quail rearing.

**Objective**
Better income generation & life standard for poor, ultra poor and entrepreneurs through Turkey & Quail rearing. Productivity enhancement and expansion of Turkey & Quail through financial and technical support.

**Achievement**
During the FY 2018-19, we successfully established 02 demonstration farm at organization level and 232 farm at the beneficiaries level.

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**Lease financing project**

**Donor/Funding Source**
Palli Karma-Sahayak Foundation (PKSF)

**Goal**
Long Term Financial Credit Support to Micro-Entrepreneurs for purchasing necessary equipment & materials to run their Enterprises under PACE project.
Objective
- Selection of Micro-Entrepreneurs who are fit & skilled in operating equipment & materials.
- Credit Support to purchase eco-friendly equipment & materials.
- Livelihoods improvement of Micro-Entrepreneurs through enterprise development.
- Sustainable self-employment & poverty reduction.

Project Impact
Although the project was launched as a piloting program, providing long-term credit benefits under this scheme has made it very easy and profitable for all the entrepreneurs who have taken financial services from the company. The path to socio-economic development, along with new employment is paving the way.

Start-up Capital Loan

Funding Source
Palli Karma-Sahayak Foundation (PKSF)

Goal
Fund support to the young entrepreneurs with innovative and potential business idea in order to create sustainable employment generation and poverty reduction.

Objective
To promote young entrepreneurs who are conceptually Skilled and experienced in business operation & management and wishes to materialize their innovative and potential business idea for socio-economic development and reduction in the country.

Specific Objectives
- Selection of conceptually skilled & experienced Young entrepreneurs/businessmen with innovative & potential business ideas.
- Need based fund support (Start-up Capital) under Microfinance Loan Program.
- Employment generation.
- Socio-economic development in the country.
- Poverty reduction.

Project Impact
By providing Start-up Capital loans, economic development and new employment have been created through expansion of business activities in the private sector, development of innovative and prospective business ideas and financial services.
Ultra Poor Programme – Ujjibito

Name of Donor
Palli Karma-Sahayak foundation (PKSF) and European Union.

Goal
Skill and capacity development and awareness raising activities for Ultra Poor People.

Objective
The main objective of the project is sustainable reduction of hunger and poverty in Bangladesh.

Specific objectives
The specific purpose is to sustainable progress of women headed and vulnerable poor households (living within project area) from extreme poverty conditions and to provide assistance in order to ensure their food security enhance purchasing capacity, asset accumulation and social dignity.

Project Duration

Project Activities & Status of Fiscal Year 2018-19

<table>
<thead>
<tr>
<th>SL No.</th>
<th>Name of Activities</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Disable Club Established (No.)</td>
<td>8</td>
</tr>
<tr>
<td>2.</td>
<td>Rehabilitation of Disable Peoples (Person)</td>
<td>756</td>
</tr>
<tr>
<td>3.</td>
<td>School Established for Disable People (No.)</td>
<td>2</td>
</tr>
<tr>
<td>4.</td>
<td>Adolescent Club Established (No.)</td>
<td>190</td>
</tr>
<tr>
<td>5.</td>
<td>Hijara People Development Club Established (No.)</td>
<td>3</td>
</tr>
<tr>
<td>6.</td>
<td>Nutrition Village Established (No.)</td>
<td>200</td>
</tr>
<tr>
<td>7.</td>
<td>Ideal Home Established (No.)</td>
<td>70</td>
</tr>
<tr>
<td>8.</td>
<td>Demonstration Farm/Plot Established (No.)</td>
<td>12380</td>
</tr>
<tr>
<td>9.</td>
<td>Semi Commercial Vegetable Farm/Plot Established (No.)</td>
<td>3625</td>
</tr>
<tr>
<td>10.</td>
<td>IGA Cluster Established (No.)</td>
<td>110</td>
</tr>
<tr>
<td>11.</td>
<td>Home state Gardening Established (No.)</td>
<td>46725</td>
</tr>
<tr>
<td>12.</td>
<td>Tree Plantation (Household)</td>
<td>45916</td>
</tr>
<tr>
<td>13.</td>
<td>School Forum and Nutrition Corner Established (No.)</td>
<td>190</td>
</tr>
<tr>
<td>14.</td>
<td>Create Skill Health Promoter (No.)</td>
<td>516</td>
</tr>
<tr>
<td>15.</td>
<td>Skill Development Training Provide (Person)</td>
<td>10125</td>
</tr>
<tr>
<td>16.</td>
<td>Long Term Vocational Training Provide (Person)</td>
<td>1285</td>
</tr>
<tr>
<td>17.</td>
<td>Vegetable Seed Distribution (Kg.)</td>
<td>10680</td>
</tr>
<tr>
<td>18.</td>
<td>Primary Health Service Ensure (Person)</td>
<td>44718</td>
</tr>
<tr>
<td>19.</td>
<td>Treatment and Free Medicine Supply Service Ensure (Person)</td>
<td>11588</td>
</tr>
<tr>
<td>20.</td>
<td>SAM Children Referral Service Ensure (Person)</td>
<td>1171</td>
</tr>
<tr>
<td>21.</td>
<td>Risk Fund Provide (Household)</td>
<td>5397</td>
</tr>
<tr>
<td>22.</td>
<td>Seasonal Loan Provide (Household)</td>
<td>28582</td>
</tr>
<tr>
<td>23.</td>
<td>Blood Grouping (Person)</td>
<td>36298</td>
</tr>
</tbody>
</table>
Increasing income of farmers by cultivating traditional and high value vegetable adapting safe production method under Promoting Agricultural Commercialization Enterprises (PACE) Project

Goal
Employment generation and increase income of farmers by production and marketing of high value and harmful chemical insecticide free vegetable adopting modern agricultural Technology and commercial methods.

Objective
❖ To make farmers habituated to produce traditional & high value vegetable by using modern technology.
❖ To ensure safe vegetable production by applying proper dose of chemical insecticide & fertilizer.
❖ To promote new kind of high value vegetable production like summer tomato, cherry tomato, broccoli, capsicum etc.
❖ To prepare vermi compost and ensure use of it at farmers level.
❖ To create wage based employment for the poor and ultra-poor people.
❖ To increase the income of farmers.

Achievement
Till to date we trained 4990 persons; conducted 200 exposure visit, established 187 demonstration set-up 04 sale outlet of safe vegetable.
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)

Donor
Palli Karma- Sahayak foundation (PKSF)

Goal
To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty in a sustainable development at the household level.

Objectives
- Preventing dropout of the poor students from school. Encourage the students to remove the fear of the students regarding school.
- To improve the economic and social liberty 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
- Education Assistance
- Health care and nutrition
- Beggars rehab
- Family Development Plan
- Financial support
- Training
- Youth Development (Youth Training and Workplace)
- Percent of sanitation and hand smoke programs
- Medicinal plants 'bask' cultivation
- Vegetable farming in the homestead

Activities
Health care and nutrition, Beggar rehabilitation program, Loan distribution, To establish sanitation, Repair of sanitation, Tube wells installation, Tube wells repair, Construction of the caves/culverts; etc.

Project area
07 Unions of Bogura and Maulvibazar districts

Achievement
During FY 2018-19, 71927 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)

Objective
To improve shelter and living conditions in selected low income and informal settlements in designated municipalities in selected areas of Bangladesh.

Funding Source
World Bank & PKSF

Project area
Cumilla Municipality, Cumilla-1-2, Alekharchar and Kotbari Branch.

Activities
Provide financial support for new home construction; home improvement; home extension; etc.

Targeted debtor
- Permanent resident of the selected municipality area.
- Monthly income of ten thousand taka.
- Minimum 0.8 Sotok own land in selected municipality area.
- Interested in building, renovating or expansion of new planets for the purpose of owning land (maximum construction cost 12.0 lakh taka).
- Capacity to pay as per the scheduled schedule of scheduled loan.
- The existing members of the branch will be able to avail of other loans as well as housing loans.
- If you are not a member, you can be admitted as a member.

Achievement
During the FY 2018-19, we distributed TK 77360000/- to improve shelter and living conditions.
Foreign Remittance Payment Project (FRPP)

Goal
The primary goal of any payment system is not to enable the circulation of money in its economy. It is recognized worldwide that an efficient and secure payment system is an enabler of economic activity. It provides the conduit essential for effecting and payments and transmission of monetary policy. Payment systems have encountered many challenges and are constantly adapting to the rapidly changing payment landscape. More recently, the proliferation of electronic payment mechanisms in crease in the number of players in the financial area. Three main areas of public policy have guided payment systems.

Objective
❖ To increase the volume of remittance inflow through improvement in the quality of remittance product, payment infrastructure and rural outreach.
❖ Increase the client satisfaction through efficient handling and reducing cost of remittance processing.
❖ To benefit the poor rural women recipients by tagging them with different saving scheme and incentive products.
❖ Reduce barriers to the flow of remittance in the institution channels.
❖ Wider exposure of TMSS in both home and abroad through FRPP.

Salient features of services
❖ Client Fast Service.
❖ Saturday Payment.
❖ Instant Payment.
❖ Zero hassle service.
❖ Home payment delivery for emergencies (Applicable for senior Citizen and Sickness).
❖ Friendly & cordial customer service.

Achievements
During FY 2018-19, we delivered BDT 269, 51, 26,152/- to 88,825 recipients through 816 branches.
**Cultural & Sports program**

**Funding Source**
Palli Karma-Sahayak Foundation (PKSF) and TMSS

**Goal**
The Goal of the program is to inspire the future generations of the country - children, young and adult people to uphold cultural norms, values, heritage consistent with Bangladesh’s constitution and building a sporting community by promoting indigenous and modern playing events.

**Objective**
Bringing together people of all generations, including children, teenagers, young and adult people through various social and educational events for promoting cordial and brotherly relations, building reciprocal respect, ensure physical & mental fitness, prevent social discrimination & evil thinking’s and developing positive attitudes among target population are the objectives of the Cultural & Sports Program.

**Achievement**
During the FY 2018-19, we arranged 160 Cultural event; 75 Sports event; and total 12145 participants were participated in those events.
# Microfinance Program Coverage (Up to June–2019)

<table>
<thead>
<tr>
<th>Districts</th>
<th>58</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upazillas/Thana/Municipality</td>
<td>426</td>
</tr>
<tr>
<td>Unions</td>
<td>4738</td>
</tr>
<tr>
<td>Villages</td>
<td>28266</td>
</tr>
</tbody>
</table>

## Principal Loan Products & Coverage

<table>
<thead>
<tr>
<th>Loan Product</th>
<th>Disbursement (During 2018-19)</th>
<th>Present Outstanding (As on June- 2019)</th>
<th>Outstanding (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jagaron (Urban/Rural Micro Credit)</td>
<td>24,280,443,546</td>
<td>13,312,521,201</td>
<td>47.58%</td>
</tr>
<tr>
<td>Buniad (Ultra Poor Program)</td>
<td>227,852,300</td>
<td>128,807,648</td>
<td>0.46%</td>
</tr>
<tr>
<td>Agroshar (Micro Enterprise &amp; SME Program)</td>
<td>20,143,358,811</td>
<td>12,544,748,726</td>
<td>44.84%</td>
</tr>
<tr>
<td>Sufalon &amp; Others</td>
<td>3,302,082,977</td>
<td>1,641,403,107</td>
<td>5.87%</td>
</tr>
<tr>
<td>Sahos (Disaster Management Program)</td>
<td>-</td>
<td>154,578</td>
<td>0.00%</td>
</tr>
<tr>
<td>Enrich</td>
<td>139,613,000</td>
<td>84,288,417</td>
<td>0.30%</td>
</tr>
<tr>
<td>LICHSP</td>
<td>77,360,000</td>
<td>81,071,671</td>
<td>0.29%</td>
</tr>
<tr>
<td>PACE. Start Up Capital</td>
<td>-</td>
<td>832,782</td>
<td>0.00%</td>
</tr>
<tr>
<td>Others</td>
<td>63,40,327</td>
<td>183,878,862</td>
<td>0.66%</td>
</tr>
<tr>
<td>Total</td>
<td>48,177,050,961</td>
<td>27,977,706,992</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

## Target and Achievement

<table>
<thead>
<tr>
<th>SL</th>
<th>Activity Name</th>
<th>Target FY-2018-2019</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>70</td>
<td>809</td>
</tr>
<tr>
<td>2</td>
<td>Members growth</td>
<td>100508</td>
<td>1079894</td>
</tr>
<tr>
<td>3</td>
<td>Indebted increase</td>
<td>89424</td>
<td>931502</td>
</tr>
<tr>
<td>4</td>
<td>Increase Savings</td>
<td>1505850545</td>
<td>9022546556</td>
</tr>
<tr>
<td>5</td>
<td>Loan Status</td>
<td>4963337617</td>
<td>27977706992</td>
</tr>
<tr>
<td>6</td>
<td>Recovery of arrears</td>
<td>27320943</td>
<td>1131835969</td>
</tr>
</tbody>
</table>
# Micro Finance Program: Facts & Figures

<table>
<thead>
<tr>
<th>Particulars</th>
<th>June-15</th>
<th>June-16</th>
<th>June-17</th>
<th>June-18</th>
<th>June-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of Branches</td>
<td>596</td>
<td>634</td>
<td>815</td>
<td>811</td>
<td>809</td>
</tr>
<tr>
<td>Total No. of program staff</td>
<td>5005</td>
<td>5537</td>
<td>6303</td>
<td>6609</td>
<td>6648</td>
</tr>
<tr>
<td>Total No. of Field Supervisor</td>
<td>2407</td>
<td>2555</td>
<td>3157</td>
<td>3163</td>
<td>3250</td>
</tr>
<tr>
<td>Total No. of Member</td>
<td>801978</td>
<td>860728</td>
<td>931775</td>
<td>973765</td>
<td>1079894</td>
</tr>
<tr>
<td>Total No. of Borrower</td>
<td>689345</td>
<td>736983</td>
<td>788946</td>
<td>828619</td>
<td>931502</td>
</tr>
<tr>
<td>Loan Disbursement for the year</td>
<td>23,174,223,000</td>
<td>26,207,316,660</td>
<td>35,287,081,003</td>
<td>41,351,771,208</td>
<td>48,177,050,961</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>12,923,805,851</td>
<td>14,815,572,829</td>
<td>20,176,537,738</td>
<td>23,507,529,234</td>
<td>27,977,706,992</td>
</tr>
<tr>
<td>Savings Outstanding</td>
<td>4,354,794,839</td>
<td>4,994,193,243</td>
<td>6,132,004,592</td>
<td>7,382,039,157</td>
<td>9,022,546,556</td>
</tr>
<tr>
<td>Average Loan Size (Jagaron)</td>
<td>10560</td>
<td>11869</td>
<td>13687</td>
<td>15650</td>
<td>33,003</td>
</tr>
<tr>
<td>Average Loan Size (Agrasar)</td>
<td>50838</td>
<td>42141</td>
<td>55515</td>
<td>61370</td>
<td>135,859</td>
</tr>
<tr>
<td>Average Savings Per Member</td>
<td>5484</td>
<td>5802</td>
<td>6581</td>
<td>7581</td>
<td>8355</td>
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<tr>
<td>Average Outstanding Per Borrower</td>
<td>19046</td>
<td>20103</td>
<td>25574</td>
<td>28370</td>
<td>30035</td>
</tr>
</tbody>
</table>

# Productivity

<table>
<thead>
<tr>
<th>Particulars</th>
<th>June-15</th>
<th>June-16</th>
<th>June-17</th>
<th>June-18</th>
<th>June-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Worker: Member</td>
<td>333</td>
<td>337</td>
<td>295</td>
<td>308</td>
<td>332</td>
</tr>
<tr>
<td>Field Worker: Borrower</td>
<td>286</td>
<td>288</td>
<td>250</td>
<td>262</td>
<td>287</td>
</tr>
<tr>
<td>Field Worker: Loan Outstanding</td>
<td>5,454,570</td>
<td>5,798,659</td>
<td>6,391,048</td>
<td>7432036</td>
<td>8,608,525</td>
</tr>
<tr>
<td>Net Surplus for the year</td>
<td>779,291,696</td>
<td>1,150,632,138</td>
<td>1,140,089,749</td>
<td>163,05,14,957</td>
<td>212,14,89,544</td>
</tr>
<tr>
<td>OTR</td>
<td>98.58%</td>
<td>97.78%</td>
<td>98.13%</td>
<td>98.22%</td>
<td>98.10%</td>
</tr>
<tr>
<td>CRR</td>
<td>99.60%</td>
<td>99.60%</td>
<td>99.64%</td>
<td>99.62%</td>
<td>99.53%</td>
</tr>
<tr>
<td>OSS</td>
<td>134.02%</td>
<td>146.63%</td>
<td>137.15%</td>
<td>155.08%</td>
<td>146.16%</td>
</tr>
<tr>
<td>FSS</td>
<td>123.04%</td>
<td>136.28%</td>
<td>135.60%</td>
<td>144.49%</td>
<td>137.70%</td>
</tr>
</tbody>
</table>
## Micro Finance Program Performance Report as on 30.06.2019

<table>
<thead>
<tr>
<th>Segment</th>
<th>Indicators</th>
<th>June-15</th>
<th>June-16</th>
<th>June-17</th>
<th>June-18</th>
<th>June-19</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Asset-Liabilities Indicators</strong></td>
<td>Debt to equity ratio</td>
<td>3.03:1</td>
<td>2.56:1</td>
<td>2.31:1</td>
<td>2.23:1</td>
<td>2.03:1</td>
</tr>
<tr>
<td></td>
<td>Savings to Outstanding ratio</td>
<td>37.24%</td>
<td>35.90%</td>
<td>34.65%</td>
<td>35.42%</td>
<td>35.05%</td>
</tr>
<tr>
<td></td>
<td>Loan Outstanding as % of total asset</td>
<td>84.33%</td>
<td>78.95%</td>
<td>85.99%</td>
<td>87.53%</td>
<td>86.83%</td>
</tr>
<tr>
<td><strong>Efficiency Indicator</strong></td>
<td>Net return on asset</td>
<td>5.08%</td>
<td>6.28%</td>
<td>5.09%</td>
<td>6.07%</td>
<td>6.58%</td>
</tr>
<tr>
<td></td>
<td>Total expenditure as % of Outstanding</td>
<td>16.16%</td>
<td>15.45%</td>
<td>15.08%</td>
<td>15.65%</td>
<td>15.06%</td>
</tr>
<tr>
<td></td>
<td>Total expenditure as % of total income</td>
<td>72.82%</td>
<td>66.03%</td>
<td>71.80%</td>
<td>69.30%</td>
<td>66.51%</td>
</tr>
<tr>
<td></td>
<td>Financial expenditure as % of total expenses</td>
<td>30.04%</td>
<td>28.91%</td>
<td>25.24%</td>
<td>26.27%</td>
<td>25.60%</td>
</tr>
<tr>
<td></td>
<td>salary as % of total expenses</td>
<td>52.41%</td>
<td>50.86%</td>
<td>56.12%</td>
<td>52.35%</td>
<td>50.37%</td>
</tr>
<tr>
<td></td>
<td>Loan Loss Provision expenses as % of total expenses</td>
<td>3.88%</td>
<td>5.65%</td>
<td>4.99%</td>
<td>6.09%</td>
<td>12.05%</td>
</tr>
<tr>
<td></td>
<td>Administrative expenses as % of total expenses</td>
<td>66.11%</td>
<td>65.45%</td>
<td>69.77%</td>
<td>67.64%</td>
<td>62.35%</td>
</tr>
<tr>
<td></td>
<td>Equity as % of total income (for the year)</td>
<td>27.18%</td>
<td>33.97%</td>
<td>18.79%</td>
<td>20.93%</td>
<td>21.36%</td>
</tr>
<tr>
<td><strong>Liquidity Indicator</strong></td>
<td>Liquidity to Savings</td>
<td>25.62%</td>
<td>27.37%</td>
<td>26.30%</td>
<td>24.20%</td>
<td>30.88%</td>
</tr>
<tr>
<td><strong>Saver’s Benefit indicator</strong></td>
<td>Rate on interest on Savings</td>
<td>6% &amp; 8% - 8.50%</td>
<td>6% &amp; 8%-8.50%</td>
<td>6% &amp; 7%-7.5%</td>
<td>6% &amp; 6.75%-7.25%</td>
<td>6% &amp; 8.00%-10.00%</td>
</tr>
<tr>
<td></td>
<td>Net growth in savings per member</td>
<td>1580</td>
<td>665</td>
<td>1141</td>
<td>1651</td>
<td>1519</td>
</tr>
<tr>
<td><strong>Portfolio Quality Indicators</strong></td>
<td>Portfolio at risk</td>
<td>3.97%</td>
<td>4.34%</td>
<td>3.81%</td>
<td>4.06%</td>
<td>5.43%</td>
</tr>
<tr>
<td></td>
<td>Delinquency rate</td>
<td>3.24%</td>
<td>3.52%</td>
<td>2.93%</td>
<td>3.13%</td>
<td>4.05%</td>
</tr>
<tr>
<td></td>
<td>OTR</td>
<td>98.58%</td>
<td>97.78%</td>
<td>98.13%</td>
<td>98.22%</td>
<td>98.0%</td>
</tr>
<tr>
<td></td>
<td>CRR</td>
<td>99.60%</td>
<td>99.60%</td>
<td>99.64%</td>
<td>99.62%</td>
<td>99.53%</td>
</tr>
<tr>
<td><strong>Outreach</strong></td>
<td>No. of borrower as % of total member</td>
<td>85.92%</td>
<td>85.56%</td>
<td>84.66%</td>
<td>85.09%</td>
<td>86.26%</td>
</tr>
<tr>
<td></td>
<td>Ultra poor (UP member) as % of total member</td>
<td>9.40%</td>
<td>9.54%</td>
<td>6.71%</td>
<td>4.07%</td>
<td>1.35%</td>
</tr>
<tr>
<td></td>
<td>Progressive/ Graduated member (ME member) as % of total member</td>
<td>15.32%</td>
<td>23.75%</td>
<td>21.54%</td>
<td>22.48%</td>
<td>15.86%</td>
</tr>
<tr>
<td></td>
<td>Agriculture sector &amp; Seasonal loan member as % of total member</td>
<td>74.08%</td>
<td>65.36%</td>
<td>66.71%</td>
<td>62.15%</td>
<td>64.20%</td>
</tr>
<tr>
<td><strong>Growth in Portfolio</strong></td>
<td>Growth in average Outstanding per borrower</td>
<td>5764</td>
<td>2130</td>
<td>5925</td>
<td>6436</td>
<td>4799</td>
</tr>
<tr>
<td></td>
<td>OSS</td>
<td>134.02%</td>
<td>146.63%</td>
<td>137.15%</td>
<td>155.08%</td>
<td>146.16%</td>
</tr>
<tr>
<td></td>
<td>FSS</td>
<td>123.04%</td>
<td>136.28%</td>
<td>135.60%</td>
<td>144.49%</td>
<td>137.70%</td>
</tr>
<tr>
<td><strong>Net Surplus for the year</strong></td>
<td>779,291,696</td>
<td>1,150,632,138</td>
<td>1,140,089,749</td>
<td>1630514957</td>
<td>2121489544</td>
<td></td>
</tr>
</tbody>
</table>
**TMSS Islamic Micro Finance (TIMF)**

**Background**
TMSS established in 1964 and reformed in 1980, was started in a remote location by beggar women who had no institutional know-how. A handful of rice from different interested women was the initial source of capital. TMSS initially initiated a traditional microfinance plus model called HEM (Health, Education & Microfinance) to alleviate poverty and secure livelihoods of the targeted people. Considering the demand and reality TMSS has started a separate Shariah Based Islamic Microfinance (TIMF) program beside its traditional HEM program.

**Goal of Islamic microfinance program**
The prime goal of TMSS’s Islamic microfinance program is to achieve satisfaction of the Almighty Allah (S) by participation in establishing Al-Quran and Sunnah based Islamic economics and ensuring human development through creating, expanding, strengthening & upgrading their abilities and by ensuring their direct involvement in income-generating activities.

**Objectives of Islamic microfinance program**
- To establish Shariah based microfinance services as a real poverty alleviation tool.
- To empower the poor/ultra-poor through direct involvement.
- To alleviate or reduce poverty in Bangladesh.
- To create employment through formation of enterprises.
- To create a positive environment that encourages savings among members.
- To increase empowerment and social status of women.
- To enhance individual business competency of entrepreneurs.
- To ensure gender equity and equality in everywhere;
- To help clients address common issues and problems.
- To increase the incomes of poor women.
- To contribute in poverty reduction by creating Islamic values.
- To develop TMSS as a sustainable organization that contributes to economic development.
Our commitment

- Client satisfaction and loyalty to customers.
- Demand-driven, high-quality, timely & effective services delivery.
- Quality ensured at every step of the activities.
- Local resource mobilization by the beneficiaries.
- Transparency and accountability in all activities.
- Building a people’s organization that, through volunteerism, creates familiar and congenial working environments.
- Gender equity and equality throughout the organization & priority given to women staff.
- Death benefit to the group members.
- Reflection of organizational values in every step of the activities.
- Program operated by knowledgeable, experienced & highly qualified professionals.

Facts & Figures of TIMF

<table>
<thead>
<tr>
<th>Particulars</th>
<th>During FY 2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Area</td>
<td></td>
</tr>
<tr>
<td>Districts</td>
<td>11</td>
</tr>
<tr>
<td>Upazila</td>
<td>46</td>
</tr>
<tr>
<td>Unions</td>
<td>255</td>
</tr>
<tr>
<td>Villages</td>
<td>1080</td>
</tr>
<tr>
<td>Annual Budget</td>
<td></td>
</tr>
<tr>
<td>Income (tk)</td>
<td>252863375</td>
</tr>
<tr>
<td>Expenditure (tk)</td>
<td>218522377</td>
</tr>
<tr>
<td>Annual Turnover</td>
<td>1506485900</td>
</tr>
<tr>
<td>Total No. of Program Staff</td>
<td>309</td>
</tr>
<tr>
<td>Branches</td>
<td>60</td>
</tr>
<tr>
<td>Member</td>
<td>22809</td>
</tr>
<tr>
<td>Borrower</td>
<td>21296</td>
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<tr>
<td>Investment Outstanding</td>
<td>1007474534</td>
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<tr>
<td>Savings Outstanding</td>
<td>246093966</td>
</tr>
</tbody>
</table>

Project Impact

Islamic Microfinance programs were designed to meet the real financial needs of the members. Without question they have played a significant role in empowering poor in the society and in alleviating poverty. The microfinance program of Bangladesh has proved to be one of the most successful models of poverty alleviation in the world and is expanding rapidly. Recently the Government has established the Micro-credit Regulatory Authority (MRA). This agency certifies and regulates microfinance organizations and is preparing a national policy for micro credit. Micro credit programs help reduce poverty and raise living standards, particularly for women and their households, and contribute to the socioeconomic development of Bangladesh. We hope that TMSS Islamic Microfinance program contributing more in upgrading the economical conditions and ethical values of the targeted people. Due to shortage of available fund the growth rate of this program is not up to the mark. If the shariah based fund is available this valuable microfinance program has to replicate at all districts of Bangladesh within shortage of time, Insha Allah.
At a Glance Education Sector–2019

Background of Education Domain
TMSS established “Education Domain” in 2013 to facilitate & strengthen the capacity of institutions for ensuring quality education for the students. It is stated that all of the educational institutions including university have been successfully functioning under the relevant sectors and domains of TMSS as per approved rules & regulation of TMSS & Government of Bangladesh. The aim of TMSS educational programs is to transform human resources into human capital while enhancing competencies and capacities to meet the ever growing challenges.

Overview of Education Institutions
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 has given special emphasize on improving education in Bangladesh and established 33 institutes, which are focused on from primary to advanced level of education along with the technical, health & medical education. A list of education institutes is provided in later section.

Internship Program of Education Domain
The internship program aims to provide students (national and international) with practical knowledge & experiences in their disciplines. All technical and medical course curriculums have been qesigneal for the internee students which are an essential part of their study. In addition, internship programs are open to international students and other fellows who are interested in development arena.

| During the year of 2018-19, there are 14492 students are studying in our 34 Educational institutes. Out of them 3164 students in University; 3505 Students in Health & Medical Institution; 4085 students in Technical Institutions; and 3738 students in General Education. | 14492 students |
| During the year 2018-19 total 3739 students successfully graduated from our 34 Institutions | 3739 Graduated |
| After completion of academic course, we maintain effective communication with our students. We did Job linkage and Job Placement of 4180 students and now they are working efficiently in their Job. | 4180 Job Placement/Linkage |
| 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. | 97010924 (BDT) Scholarship & Waver |
| 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 27358150 (BDT) as Education Loan to the students. | 27358150.00 (BDT) Education Loan |
Foreign Students
Reporting year a total no of 298 foreign students are studying in TMSS Medical College (TMC) and TMSS Medical College Dental Unit. Out at these 95 and 203 Nepalese students

List of ongoing educational Institutions & Programs
1. Pundra University of Science & Technology
2. TMSS Medical College (TMC)
3. TMSS Medical College Dental Unit (TMCDU)
4. TMSS Nursing College (TNC)
5. TMSS Medical Institute of Research & Technology (TMIRT)
6. TMSS Medical Assistant Training School (TMATS)
7. TMSS Medical Technology Institute (TMTI)
8. TMSS Community Paramedic Institute (TCPI)
9. Mohasthan Medical Assistant Training School (MMATS)
10. Rangpur Community Paramedic Institute (RCPI)
11. Morning sun Medical Assistant Training School (MSMATS)
12. Fortune Institute of Medical Technology & MATS (FIMT&M)
13. TMSS Firoza Begum Ayurvedic-Unani Medical college and Hospital (TFAUMCH)
14. TMSS Engineering College (TEC)
15. TMSS Technical Institute (TTI)
16. TMSS Textile Engineering Institute (TTEI)
17. TMSS Institute of Science and ICT(TISI)
18. TMSS Polytechnic Institute- (TPI) Natore
19. TMSS Vocational Training Institute (TVTI) Nator
20. TMSS Polytechnic Institute- (TPI) Rangpur
21. TMSS Vocational Training Institute (TVTI) Rangpur
22. TMSS Polytechnic Institute (TPI), Joypurhat
23. TMSS Vocational Training Institute (TVTI), Joypurhat
24. TMSS Multilateral Agricultural Technology Institute (TMATI)
25. TMSS Financial Management & Technology Institute (TFMTI) (Proposed)
26. TMSS Travel & Tourism Training Institute (TTTTI), Bogura
27. TMSS Public School & College, Bogura.
28. TMSS Public School & College, Joypurhat
29. Thengamara Ansar Hosne Ara College (AHC), Bogura
30. Khatemon Adarsha High School (KAHS), Bogura
31. TMSS Dakhil Madrasah
32. Thengamara Yatimkhana & Hafejia Madrasah
33. TMSS Autism School & Disable Rehabilitation Center
34. Dr. Enamul Haque Art and Culture Academy
35. TMSS Marine Academy
36. Basic Literacy Project (64 District)
37. National Connecting Classrooms Project
Pundra University of Science & Technology
Ranpur Road, Gokul, Bogura

Background
In 2001, TMSS established ‘Pundra University of Science and Technology (PUB)’ at Gokul, Bogura. The word Pundra mention the Pundra Civilization (Pundra Nagar) where there was a university in ancient times which was contemporary of Lalon University. PUB always gives importance to generating, disseminating, preserving knowledge and to working with others to bring this knowledge to bear on the world’s great challenges. 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. As the first private university in the North Bengal, the university is devoted to excellence in teaching, learning, research, and to developing leaders in many disciplines who make a difference globally.

Vision
The Pundra University of Science & Technology will have a transformative impact on national development and beyond through excellence in higher education and research will gain national and global recognition attracting scholars from all parts of the world.

Mission
- To advance knowledge and educate students in science, technology, business, liberal arts, social sciences and other areas of learning that will best serve the nation and the world at large;
- To promote learning by engaging students in advancing scholarly inquiry, cultivation critical and creative though, developing entrepreneurial zeal with an aim to develop human potential to its fullest extent so that intellectually capable and imaginatively gifted leaders can emerge to meet challenges and harness opportunities; and
- To promote peace through offering show case of culturally rich Pundra Civilization and accepting best cultural values from others.

Departments
Business Administration; Computer Science & Engineering; Electrical & Electronic Engineering; Public Health; Civil Engineering; Islamic Studies; English; Education; Law
Ongoing Academic Programs
BBA, MBA, EMBA, B.Sc., LLB, LLM, BA, MA, BSS, MSS, B.Ed, M.Ed, MPH on different Subjects.

Achievement
Less than two decades the university has achieved significant progress in quality education. Currently 3164 students are studying in different programs of this university.

TMSS Medical College (TMC)
Thengamara, Bogura Sadar, Bogura

Overview
TMSS has established TMSS Medical College (TMC) in the year 2008 to enable the meritorious student’s entry into Medical Science and serve the humanity as professionally skilled health service provider. It is located at TMSS Foundation Office a premise which is 6 km north from Bogura town. TMC is approved by the Ministry of Health and Family Welfare, affiliated with Rajshahi University and recognized by BM & DC. TMC is being run by a pool of well experienced and dedicated teaching professionals and managed by a dynamic and efficient Governing Body with strong disciplines, approved rules and regulations as well as mandate of TMSS, TMC, Rajshahi University and GoB. Currently 692 (Male: 318, Female: 374) are studying at this Medical College and out of them 296 (Male: 177, Female: 119) students are from foreign country.

Goal
Expansion of doctor’s pool following poor and meritorious student’s access to medical science study.

Objective
❖ Educate the students in quality and standardized medical science as per standard Curriculum.
❖ Provision of Doctors health care service to the satisfaction of the patients at community outreach.
❖ Apply the health care technology for study, research and patient care.
TMSS Medical College Dental Unit (TMCDU)
Thengamara, Bogura Sadar, Bogura

Background
TMSS Medical College Dental Unit started its journey as a separate unit of TMSS Medical 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. TMCDU is located at TMSS Medical College, Thengamara, Bogura, 6 Km north from Bogura town. This institute is approved by Ministry of Health and Family Welfare, affiliated with Rajshahi University & recognized by BM&DC. Currently 110 (Male: 34, Female: 76) students are studying at this institute.

Goal
Producing best quality Dental Specialist in the country and provide continuous patient care services with high professional standard

Objective
❖ To prepare highly qualified healthcare professional, educators and scientists in the basic and oral health sciences.
❖ To provide patient-centered care that is comprehensive and compassionate for a culturally diverse population.
❖ To provide student oriented education program that prepares individuals for the thoughtful ethical practice of dentistry and life-long learning.
❖ To address community and regional healthcare needs through outreach initiatives, educational program and consultative and referral services.
❖ To be a country-wide resource for continued professional development.
TMSS Nursing College (TNC)
Thengamara, Bogura Sadar, Bogura

Overview
Established in 2008 at TMSS Foundation Office arena, TMSS Nursing College (TNC) is located in a calm and quiet place of Thengamara village, 6 km north of Bogura town & near to 750-bed TMSS Medical College and Rafatullah Community Hospital. TNC is under the approval of Ministry of Health and Family Welfare and duly affiliated to Bangladesh Nursing & Midwifery Council and also Rajshahi University. There is a seven storied separate building for this institution with modern facilities. In fact, TMSS Nursing College provides an excellent start for a rewarding nursing career in an energetic and interactive learning environment. Currently 592 students (Male: 95, Female: 497) are studying at this institute.

Goal
To turn out qualified and skilled Nurses through training and teaching them in modern and upgraded patient nursing technology to strengthen health service and provide proper health care.

Objective
- To educate nursing college students as nurse with patient caring approach.
- To provide adequate knowledge and skill for Nurses to serve the ailing patients.
- To support the serving Doctors in treating the patient and the indisposed.

TMSS Medical Institute of Research & Technology (TMIRT)
Thengamara, Bogura Sadar, Bogura

Overview
TMSS has established TMIRT in 2005 through the approval of the Ministry of Education. This institute is also affiliated with Bangladesh Technical Education Board (BTEB). TMIRT’s agenda is to develop qualified & skilled medical technologists and at the same time making the ultrasonography practice useful and up-to-date. TMIRT is located at the opposite side of 750 bedded TMSS Medical College and Rafatullah Community Hospital at Thengamara, Bogura. It has well equipped seven storied academic building for carrying out academic programs. Currently 532 (Male: 195, Female: 337) students are studying at this institute.
Goal
Turning out qualified and skilled medical technologists and develop ultrasonography as an effective diagnostic option.

Objective
❖ To develop skilled and qualified technologists.
❖ To promote ultrasonography as an effective diagnostic option and ensure its availability at low-cost for the poor.
❖ To turn out such professional medical and clinical staff as laboratory technologists, dentistry technologists, physiotherapy technologists and diploma pharmacists for providing proper health service in the respective field.
❖ To ensure progress in health status of the countryside people.
❖ To contribute in national development by reducing unemployment.

TMSS Medical Assistant Training School (TMATS)
Thengamara, Bogura Sadar, Bogura

Overview
TMSS Medical Assistant Training School was established at the premises of TMSS Foundation Office in 2008 following the approval of the Ministry of Health and Family Welfare of Government of Bangladesh. It is also affiliated with the State Medical Faculty of Bangladesh. TMATS is a non-profit making sister concern of TMSS and service-oriented medical technology Institute. The Institute was expected to provide and is actually providing health care to the rural poor and hardcore poor through its skilled and qualified Medical Assistants. TMATS operating all academic activities in a twelve storied separate building equipped with modern facilities. Currently 293 (Male: 148, Female: 145) students are studying at this institute.

Goal
Producing qualified and skilled Medical Assistants to serve the poor and save them from quack and misleading treatment.
**Objective**

- To achieve the vision and mission of Medical Assistant Training School.
- To provide proper knowledge and skill to the Medical Assistants to serve the patients.
- To provide responsible and competent Medical Assistants for their accountability for performing activities towards the patients of different cultures.
- To create medical students as practicing doctors to serve the ailing patients especially in the rural areas.
- To provide support services to the serving doctors during the treatment to patients.
- To get rid of the mal-treatment of the rural people through providing qualified and skilled medical assistant.

**TMSS Medical Technology Institute (TMTI)**

Thengamara, Bogura Sadar, Bogura

**Overview**

TMSS Medical Technology Institute (TMTI) was established in 2008 at TMSS Foundation Office arena with an aim to build up skilled medical technologists and to involve them in the vast emerging modality and clinical cutting peripherality. The approval authority of this Institute is Ministry of Health and Family Welfare and affiliated with the State Medical Faculty of Bangladesh. Currently 134 (Male: 60, Female: 74) students are studying at this institute.

**Goal**

Turning out qualified and skilled Health Technologists for health care delivery to the patients.

**Objective**

- To develop cadre of proper medical and clinical staff.
- To respond to gradual demand of skilled and efficient Health Assistant in the country.
- To develop health status of the country people.
TMSS Community Paramedic Institute (TCPI)
Thengamara, Bogura Sadar, Bogura

Overview
TMSS Community Paramedic Institute (TCPI) was established in 2010 at Baghopara, Gokul, Bogura and recently shifted in the arena of TMSS Foundation Office, Bogura to develop and produce skilled and qualified Community Paramedics as medical technical persons to serve the people/patients in need. TCPI is housed in a separate building with necessary modern & basic facilities. The Certificate of the Paramedic Course is provided by Bangladesh Nursing Council. Currently 123 (Male: 70, Female: 53) students are studying at this institute.

Goal
Producing trained Community Paramedics towards sustainable quality health-care and service delivery at grassroots level.

Objective
- To develop and produce skilled and qualified Community Paramedics as medical technical persons to serve the people/patients in need
- To facilitate skilled and qualified Paramedics graduation as efficient Health Workers getting job home and abroad
- To motivate them towards positive health care support
- To augment the health status of people from remote/rural area
- To contribute in national economy through unemployment eradication measures

Mohasthan Medical Assistant Training School (MMATS)
Thengamara, Bogura Sadar, Bogura

Overview
Mohasthan Medical Assistant Training School (MMATS) is a non-profit making and service-oriented medical technology institute. This is a sister concern of TMSS for providing medical education to the people so that, the mass people, specially the rural poor and hardcore poor, can be benefited through the skilled and qualified Medical Attendants. MMATS was established in 2013 following approval of the Ministry of Health and Family Welfare of Government of Bangladesh. It is also affiliated with the State Medical Faculty of Bangladesh. There is a separate building for this Institute with modern facilities. MMATS is located 7 km north of Bogura town near to 750 Beds TMSS Medical College & Rafatullah Community Hospital. Currently 183 (Male: 97, Female: 86) students are studying at this institute.

Goal
To turn out & develop qualified and skilled Medical Assistants to strengthen health service and provide proper health care.
Objective
❖ To achieve the vision and mission of Medical Assistant Training School.
❖ To provide proper knowledge and skill to the Medical Assistants to serve the patients.
❖ To provide responsible and competent Medical Assistants for their accountability for performing activities towards the patients of different cultures.
❖ To create medical staff as practicing doctors to serve the ailing patients especially in the rural areas.
❖ To provide support services to the serving doctors in providing treatment to the patients.
❖ To get rid of the mal-treatment of the rural people through providing qualified and skilled medical assistant.

Rangpur Community Paramedic Institute (RCPI)
Uttam, Hasnabazar, Rangpur

Overview
Rangpur Community Paramedic Institute came into existence in 2010 through the approval from GoB National Institute for Population Research and Training (NIPORT) under the Ministry of Health and Family Welfare; RCPI is affiliated with Bangladesh Nursing Council (BNC). It is located at Uttom, Hasna-bazar, Rangpur, Bangladesh. There is a separate building and a large playground for this institution with necessary facilities in a good environment. Training Courses conducted by the institute that are evaluated under the rules and regulations provided by NIPORT and can be changed or re-arranged if necessary, after three years of evaluation. The Certificate of the Paramedic Course is provided by Bangladesh Nursing Council. Currently 205 (Male: 62, Female: 111) students are studying at this institute.

Goal
Producing trained Community Paramedics towards sustainable quality health-care and service delivery at grassroot level.

Objective
❖ To develop and produce skilled and qualified Community Paramedics as medical technical persons to serve the people/patients when needed.
❖ To facilitate skilled and qualified paramedics graduation as efficient health workers getting job home and abroad
❖ To motivate them in positive health care support
❖ To augment the health status of remote rural people
❖ To contribute in national economy through unemployment eradication measures
Morning Sun Medical Training School (MSMATS)
Uttom, Hasnabazar, Hazirhat Rangpur

Overview
TMSS started a new Medical Educational Institute named Morning Sun Medical Assistant Training School in Rangpur district in 2014. This Institute is approved by the GOB Ministry of Health and Family Welfare and affiliated with State Medical Faculty of Bangladesh. Intention behind MSMATS has been to develop students as skilled and qualified Medical Assistants through providing quality medical education. So that the rural people living in greater Rangpur district even in remote areas can receive cost-effective medical treatment at door-steps. Currently 67 (Male: 36, Female: 31) students are studying at this institute.

Goal
To produce qualified and skilled Medical Assistants to ensure better health care service.

Objective
- To achieve the vision and mission of Medical Assistant Training School.
- To provide proper knowledge and skill to the Medical Assistants to serve the patients.
- To provide responsible and competent Medical Assistants for their accountability for performing activities towards the patients of different cultures.
- To create medical staff as practicing doctors to serve the ailing patients especially in the rural areas.
- To provide support services to the serving doctors in providing treatment to the patients.
- To get rid of the mal-treatment of the rural people through providing qualified and skilled medical assistant.

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

Overview
Under the approval of Ministry of Health and Family Welfare and with the affiliation of the State Medical Faculty and Pharmacy Council, TMSS established this institute well known as FIMT&M in 2013 with the aim of developing skilled manpower in the area of Health Care and Medical Technology in Paribagh at Dhaka city. Various Courses such as Diploma in Radiology, Dental Technology, Pharmacy and Medical Assistant Training are conducted by the Institute to develop skilled and knowledgeable health workers to that effect. The Courses attempt to ensure that the trained Health Technologists’ positive mind-set towards the accountable performance in respect to patients representing different cultures. As many as 663 learners have been trained till-date under various Courses organized by the Institute. Currently 132 (Male: 77, Female: 55) students are studying at this institute.

Goal
To build up skilled & qualified medical professionals for providing proper health care services to the patients.
Objective
- To develop and mobilize sound medical and clinical technologists/Health staff.
- To equip the Medical Workers/Health Staff with proper skill, knowledge and technology to serve the ill.
- To fulfill the gradual demand of Health Technologists in the country by producing skilled and efficient health assistant.
- To ensure optimum patient care.
- To upgrade health status of the people.

**TMSS Firoza Begum Ayurvedic–Unani Medical College and Hospital (TFAUMCH)**
Sujabad (Dohopara), 2nd bypass road, Shajahanpur, Bogura

Overview
TMSS is being repeated many times is working across Bangladesh focusing on rural development, women empowerment through providing general, technical & medical education and capacity building training. Majority People of Bangladesh are not getting quality treatment. As a result they are suffering from various diseases. Due to poverty majority people are out of reach of modern treatment. For this, TMSS has established TMSS Firoza Begum Ayurvedic-Unani Medical college and Hospital in 2014 for better and quality education of Ayurvedic especially for the poorest of poor people of the greater north Bengal. During the FY 2018-19, 41 students admitted in diploma in Ayurvedic medicine & surgery; and 275 patient received Ayurvedic treatment; 147 students are studying in this institute.

Goal
To reduce poverty and access of community health service and treatment through providing diploma in Ayurvedic medicine and surgery education.

**Objective**
- To ensure health service, diagnostic and prevention of diseases through quality and standard treatment.
- To create skilled Ayurvedic kabiraj through providing lesson on diploma in Ayurvedic Medicine and surgery.
- To create skill ayurvedic health worker and assist them for employment so that they can contribute in the economy of country.
**TMSS Engineering College (TEC)**
Thengamara, Rangpur Road, Bogura Sadar, Bogura

**Overview**
TMSS gives highest priority and importance to Human Resource Development through creating access to education & training, quality health care service delivery at affordable cost, creating opportunities & access to finance & economical (IGA) activities, Human Rights establishment and environmental improvement with people coping capacity development. According to the constitutional commitment TMSS has already established 32 Educational Institutes (General/Medical/Technical) for the meritorious students of Bangladesh & abroad. TMSS has established TMSS Engineering College in 2015 at Bogura to enhance the opportunities for more meritorious student's in the field of Engineering. In the FY 2018-19, 83 students are enrolled in this institution; and a total number of 211 students are studying in this institute.

**Goal**
Establishment of TEC as center of excellence for developing professionals.

**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 Technology (IT).

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**TMSS Technical Institute (TTI)**
Chandpur, Noongola, Bogura

**Overview**
TMSS Technical Institute (TTI) was established in 2002 by the dynamic leadership of Prof. Dr. Hosne-Ara Begum. It is located at Chandpur, Noongola, Bogura with a commitment to train up the students as Diploma Engineers imparting them quality Technical Education and to provide benefit to the students achieving engineering skill in different technologies. TTI deals with the poorest of the poor students due to the obligation of TMSS. In this regards to transform the unemployed People of Technical education into skilled manpower, this institution has 10 Long courses (4 years Diploma-in-Engineering and Diploma-in-Textile Engineering) and 18 Trade of Short Course & Nine Occupation of Recognition of Prior Learning (RPL). Presently there are 1147 students are studying in this institute.
Goal
The Institute is practically working for the economic development of the country by transforming its vast population into skilled manpower and making opportunities for self-employment both home and abroad as well.

Objective
✧ To educate students with befitting technology in order to enable them to face the challenges of the 21st Century.
✧ To produce efficient Diploma Engineers at a comparatively low Cost.
✧ To equip the students with adequate basic knowledge and skills so that, they can be exalt not only in academic but also in practical fields.
✧ To transform the students into skilled manpower to eradicate the curse of poverty and unemployment in the country.
✧ To make opportunity for self-employment in home and abroad.

Project under TTI

TMSS Textile Engineering Institute (TTEI)
Thengamara, Bogura Sadar, Bogura

Overview
TMSS Textile Engineering institute (TTEI) is affiliated by Bangladesh Technical Education Board (BTEB), Dhaka. Its main objective is to develop professional Textile Engineers for the fastest growing Textile and RMG sectors of the country. It has applied for authorization to introduce new diploma (civil, computer and Electrical) course. Presently the institute has 831 students in total, prosecuting their study in different diploma courses.

Goal
Developing skilled Textile Engineer based on modern technology and quality lesson with effective practical exercise.
Objective
- To impart best quality education by qualified, skilled and experienced teaching professionals.
- To hold regular lessons learning/industrial attachment classes and examination as per govt/TTEI Plan Schedule.
- To conduct regular and systematic students’ performance evaluation.
- To hold regular co-ordination meeting with relevant government officials.
- To arrange counseling for weak students.
- To publish examination results and award certificates as per rules.

**TMSS Institute of Science and ICT (TISI)**
Sujabad (Dohopara), 2nd Bypass Road, Shajahanpur, Bogura

Background
TMSS is working across Bangladesh focusing on rural development, women empowerment through education, training & capacity building; and providing technical education. Information and Communication Technology domain of TMSS has established TMSS Institute of Science and ICT (TISI) for better and quality education of ICT especially for the poorest of poor people of the greater north Bengal. Presently there are 235 students in different technologies in the institute.

Goal
To create mid-level technical resources for home and abroad.

Objective
- To provide quality education and training.
- To create skilled Mid-Level Professional Engineer.
- To reduce digital divide between urban and rural people through ICT education and training.
- To extend support to the industry in the field of ICT.
- To provide employable skilled manpower for the country as well as abroad in the field of ICT.
- To act a leading institute in the field of ICT.
TMSS Polytechnic Institute (TPI), Natore and TMSS Vocational Training Institute (TVTI), Natore

TMSS Polytechnic Institute is the Modern Private Polytechnic Institute in Natore. These two institutions were established in 2012 with a view to provide opportunities and benefit to its students in obtaining National standard engineering education & skills in different technologies by running BTEB approved 4 years Diploma Engineering courses. The Institute now offers courses in 4 Year Diploma in Engineering in Four technologies; namely Computer, Civil & Electrical, Garments Design and Pattern Making. The main campus includes a five storied administrative building comprising accommodated Office, Library, Prayer room, IT center, an auditorium with 200 capacity, two four storied academic buildings which have accommodated the class rooms, workshop & laboratories; One boys hostel & one girls hostel. During the FY 2018-19, 345 students enrolled in Civil, Computer, Electrical, Mechanical, Textile, GDPM Technology and total 774 students are studying in different technology.

Short Courses
Computer office application, Amin Ship, Electrical House Wiring, Driving com Auto Mobile Mechanics, Plumbing & Pipe Fitting, Wilding Ark & Glass

Project: TMSS Polytechnic Institute (TPI), Rangpur & TMSS Vocational Training Institute (TVTI), Rangpur

Technical education is a very important contributing element to economic development. 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. With the aim of imparting quality technical education to the students of Rangpur district and surrounding areas, TMSS has established TMSS Polytechnic Institute (TPI) and TMSS Vocational Training Institute (TVTI) at Goneshpur in Rangpur, with four years diploma in engineering programs in Electrical, Computer, Civil, Mechanical, Architecture Technology and many other short courses. The mission of these institutes is to encourage students to develop confidence, self-motivation, research and problem solving skills and importantly to think independently. Furthermore, it aims to provide an academically exhilarating environment allowing its students to enjoy a first class
TMSS Polytechnic Institute (TPI), Joypurhat & TMSS Vocational Training Institute (TVTI), Joypurhat

Overview
TMSS started its Technical Education Institution in 2002. TMSS Polytechnic Institute (TPI) was established in 2017 & TMSS Vocational Training Institute (TVTI) in 2012 at Joypurhat. It is the 5th polytechnic Institute of TMSS. At Present, we offer Diploma in Engineering in eight technologies; four trades in SSC (Voc) curriculum; eleven trades in National Skill Basic Trades (360 Hour/6 Month Duration). There are 489 students in on-going batches of these institutes.

Goal
To meet the challenges of poverty and build up developing country in the Global Villages through providing quality technical education.

Objective
Create job opportunity & trainings for the poor, unemployed student's through providing technical education.
**TMSS Multilateral Agricultural Technology Institute (TMATI)**
Goneshpur, RK Road, Rangpur

**Overview**
Technical education plays a vital role in human resource development of the country and in the field of agriculture where modern technology matters greatly in the production of cereal; vegetables etc. Quality seed, its sowing, nursing and preservation, which is in turn dependent on better technology. Presently there are two technologies namely Diploma in Agriculture and Diploma in Fisheries in this institution. In the year 2018-19, 66 students are admitted in Agriculture & Fisheries Technology. Currently 173 students are studying in two technologies from this institution.

**Objective**
Providing opportunities for willing and eligible students to acquire sound knowledge and skills through career focused diploma in agriculture and fisheries.

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**TMSS Financial Management & Technology Institute (TFMTI)**

TMSS Financial Management & Technology Institute (TFMTI) which is under TMSS ICT introduced diploma in microfinance program in 2017. Since inception 7 batches have completed the program. This program also helps the candidate to get the job at TMSS and other NGOs. During the FY 2018-19, 160 students successfully completed Diploma in Microfinance course.

**Goal**
The goal of this program is to meet the demand for knowledgeable and skilled human resources in the microfinance sector

**Objective**
Enabling candidates to understand the microenterprise industry, fundamental concepts and business dynamics, management of risk and monitoring of microfinance process and performance.

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**TMSS Travel & Tourism Training Institute (TTTTI), Bogura**

Bangladesh falls behind in tourism 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.
Background
As a developing country, ensuring quality education is one of the major challenges Bangladesh is facing at this moment. So for the development of the nation by ensuring quality education, TMSS Public School & College (TPSC) has been established by TMSS at Joypurpara in Bogura. Raising human qualities in a student, making properly educated and worthy citizen are the aims of TPSC. The noble persons who have contributed a lot to establish and run this institution are praiseworthy. Presently there are 1766 students are studying in this institution from play to twelve (HSC).

Goal
Providing quality education to ensure the successful future of the students.

Specific Objectives
❖ To prepare the students for higher education through ensuring quality education.
❖ To develop the students for higher study by ensuring quality education.

General Objective
❖ Complete flourishing of intellect and potentiality.
❖ To build up a good citizen by teaching morality, punctuality and social consciousness.
❖ Developing civilized citizen by encouraging dutifulness, discipline, etiquette, manners, humanity, mentality of indiscrimination, co-operation and spirituality.

Overview
Education is one of the basic needs of human being. The main purpose of education is to attain humanity. Regarding education a famous English poet Milton said, “Education is the harmonious development of body, mind and soul”. So education is to be given among the students in such a way that, they can develop themselves physically, mentally and spiritually. TMSS Public School and College was established in 2006 which is situated in the Parulia, Mohommodabad, Joypurhat.
This institution is working to build up the learners those who will build up as honest, worthy and efficient citizen and in future they will lead the world. They are not self-centered, do not think of themself, rather they think about the nation and country. We firmly believe that we will reach our goal very soon inshallah. Presently there are 460 students are studying in this institute.

**Goal**
To ensure quality education by using modern technologies for the sustainable educational, mental & physical development of each & every student.

**Objective**
- To eradicate the social and educational discrimination among the socio-economic and lag behind people in Joypurhat.
- In suitable atmosphere the learners have to create curiosity to education so that they can be built up as wise, expert, moral value, self-reliance and ideal man.
- To help the learners to express their latent talent fully and the ability of merit should be developed.
- To create discipline, punctuality, loyalty, truthfulness, sincerity, honesty, gentility, responsibility, human right, good manners, moral values and with mental ability for living among the learners.

**Thengamara Ansar Hosne-Ara College (AHC), Bogura**
Thengamara, Bogura Sadar, Bogura

Thengamara Ansar Hosne-Ara College (AHC) was established in 1992 as a night college and considering the necessity of a college in Thengamara it was converted to general college. It creates a great opportunity to get quality education for the students of this locality. Currently 241 students are studying in class xi & xii.
Khatemon Adarsha High School (KAHS), Bogura
Thengamara, Bogura Sadar, Bogura

Khatemon Adarsha High School (KAHS) was established in 1989 at Thengamara, Bogura to provide primary & high school level quality education. We offer facilities from play/nursery level to tenth standard for the students. At present 485 students are studying in this school.

TMSS Dakhil Madrasah
Thengamara, Bogura Sadar, Bogura

Overview
Religious education contributes a positive role by creating an ideal nation through religious feelings and ethics. So TMSS established ‘TMSS Dakhil Madrasah’ at its Religious Complex in 2006 to preserve and expand the Islamic tradition of knowledge as well as modern education. It has a well-equipped four-storied academic building & environment-friendly campus. Currently 366 students are studying in the class of one to Dakhil (HSC) of this institution.

Goal
To build up honest and efficient person with cardinal & religious virtues by providing Islamic and modern education.

Objective
- Making Self Reliant by providing practical education.
- Making good citizens by providing holy Quranic knowledge, Sunnah, modern science and Technology.
- According to text book education syllabus imparting class lesions and practical sessions with Technical education.
- To uphold the contribution towards society by acquiring morality and Islamic education.
Thengamara Yatimkhana & Hafejia Madrasah
Thengamara, Bogura Sadar, Bogura

Overview
In 2006 Thengamara Yatimkhana & Hafejia Madrasah was established to arrange the residence and education for the orphan, helpless and destitute children through proper guidance and schooling at Thengamara, Bogura. This institution was being run with the assistance and contributions of the local people and TMSS. Presently 271 students are studying in this institution and most of them are orphan.

Goal
To bring up honest and efficient person with cardinal & religious virtues by providing Islamic and modern education.

Objective
❖ Making self-reliant by providing practical & vocational education.
❖ Providing cost free services for children.
❖ Educate in Islamic education.

TMSS Autism School & Disable Rehabilitation Center
Thengamara, Bogura Sadar, Bogura

Overview
Autistic Down syndrome & Disability is one of the main problems of our time to ensure proper mental fitness & growth our children. Children in Bangladesh with autism are victims of thousands of problems such as ignorance, misconception, negligence, deprivation and mistreatments etc. To ensure their 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 developed center for autistic and disabled children to increase their social awareness and status.

Activities
❖ Development and Rehabilitation of Autistic, Down Syndrome, Disabled Children.
❖ To increase 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 FY 2018-19, we taught & rehabilitated 109 autistic, disabled & down syndrome children and we provided all kinds of support for their happiness as well as involved them in sports, tour, & cultural events.
Dr. Enamul Haque Art and Cultural Academy
Thengamara, Bogura Sadar, Bogura

Background
To save our heritage culture from fading, TMSS has taken up an initiative to build up the new generation within an environment of main theme of culture and accordingly has established “Dr. Enamul Haque Art and Cultural Academy” in Bogura Sadar Upazila (sub-district) under Bogura District in 2019 where lies the relics and evidence of ancient Pundra civilization. This academy has been named in the honour of living legend renowned archaeologist and academician Dr. Enamul Haque- who is a proud son of this soil. At present this academy is being run & managed by the Chairmanship of the Founder Executive Director of TMSS and the Leadership of a designated Curator. The Dr. Enamul Haque Art & Cultural Academy is equipped with 1 Art Gallery, 1 Museum, 1 Conference Room, 1 Revolving Performance Stage with Gallery, 3 Academic Class Room, 1 Research Center, 1 Administration Room, 1 Teacher’s Common Room, 1 Student’s Common Room and 1 Support Services Room with all utility, amenities & facilities. This academy is deeply committed to the advancement of academic, artistic & literary pursuits of its members & affiliates.

Vision
A country with civilized population.

Mission
Inspiring participation of individuals and groups in cultural, artistic, and academic events to exchange ideas and create environments, experiences and events conducive to learning and intellectual growth

Goal
Establishing Dr. Enamul Haque Art & Cultural Academy as one of the leading institution in the country for fostering, exploring and promoting best of the ancient & indigenous cultural heritage of our country for the well-being of its citizens and other nationalities of the world.

Objective
Providing & spreading the cultural heritage of our country to the future generation and to furnish the indigenous & ancient cultural theme to the intending forums by establishing appropriate linkages.
Major Activities

- Collection, display and preservation of documents, goods and items pertaining to Pundra civilization, indigenous & modern cultural heritage of Bangladesh.
- Organizing cultural, artistic and academic events round the year in the form of Fair/Carnival, Display, Meetings, Seminars, Conferences and Stage shows like Theatre, Dance, Vocal & Instrumental music.
- Designing course curriculum on Fine Arts and Launching of Educational programs in line with GoB guidelines.
- Conduct research Activities as per demand.
- Publication of Brochures, News Letter, Special Reports and Annual Reports.

Present Activities

Dr. Enamul Haque Art & Cultural Academy is currently exploring the musical talent hunt competition by organizing “TMSS Methoshur-2019: Tumi Gayok” (TMSS Rustic Tume-2019: You The Singer). This competition ensures the participation of grass root talents of rural & peri-urban areas of Bangladesh. From the first round till now 148 participants have been selected out of 500 registered artists. The third round is going on. After final round the winners will receive financial reward & will get a chance to participate in national & international level musical soirees and program of Electronic Medias by the help of Dr. Enamul Haque Art & Cultural Academy.

Future plan

In the near future this Academy will conduct research activities, organize Seminar & Conferences, initiate Academic courses on Fine Arts, Publication of Brochures/Newsletters besides ongoing talent hunt activities.

TMSS Marine Academy (TMA)
Thengamara, Bogura Sadar, Bogura

Background (Institution)
TMSS Marine Academy (TMA) established by the dynamic leadership of Prof. Dr. Hosne-Ara Begum (Ashoka Fellow & PIIF). TMSS Marine Academy (TMA) came to advent in 2018 is located at Momo Inn Binodon Park Beside, Thengamara, Bogura Sadar, Bogura. With a commitment to train up the students as Diploma-in-Marine Engineers imparting them quality Technical Education and view to provide benefit to the students achieving engineering skill in different technologies. TMA deals with poorest of the poor students due to the mandate of TMSS.

Goal

The Institute is practically working for the economic development of the country by transforming its vast population into skilled manpower and making opportunities for self employment and employment in home and abroad as well.
Objective
✧ To educate students with time befitting technology in order to enable them to face the challenges of the 21st Century.
✧ To produce efficient Diploma-in-Marine Engineers at a comparatively low Cost.
✧ To equip the students with adequate basic knowledge and skills, so that they can be exalt not only in academic but also in practical fields.
✧ To transform the students into skilled manpower to eradicate the curse of poverty and unemployment in the country.
✧ To make opportunity for self-employment in home and abroad.

Basic Literacy Project (64 District)

Background
The Government of Bangladesh is committed to remove illiteracy from the country and also committed to international forums for ensuring education for all. However according to BBS-2017 report literacy rate in Bangladesh is 72.30%, which means 27.70% people are still illiterate. Addressing the problem “Basic Literacy Project” (64 districts) has been designed to bring 4.5 million learners enable to gather further education and livelihood skill training in order to foster a better life style and to develop them as enlightened and productive citizens involved in lifelong learning. The project was approved by ECNEC (Executive Committee of National Economic Council) on 11 February, 2014. Its coverage area is 250 selected upazilas of 64 districts of the country. BNFE has been implementing this project through building partnership with TMSS & other Organizations.

Goal
To ensure Basic literacy of dropout & unschooled children, illiterate adolescent & adult of the community.

Objective
✧ To provide basic literacy and life skills to 4.5 million illiterate adolescents and adults of 15-45 age group;
✧ To contribute in eradication of illiteracy from the country as well as achieving global and national EFA goals as envisaged in NPA-II and the Sixth Five Year Plan;
✧ To contribute in implementation of the National NFE Policy-2006 and the National Education Policy-2010;
✧ To strengthen the capacity of BNFE and other agencies involved in non-formal Education;
✧ To promote GO-NGO and community collaboration in NFE and Basic Literacy Project.
✧ To develop primers in the mother tongue of the ethnic groups for the learners of 3 hill districts.

Project Location
Atrai & Niamatpur Upazila, Naogaon.
Activities
Union Committee Formulation, Center management committee (CMC) Formulation, Appointment & Training of Teacher, Supervisor, Learners Selection, Listing & Approval, Distribution of Materials, Center Visit etc.

Achievement
During the FY 2018-19 we successfully selected 36000 learners & provided them basic literacy through 1200 trained teachers which contribute to remove illiteracy from the country.

National Connecting Classrooms Project

Background
National Connecting Classrooms program is one of the very important projects of British Council Dhaka, Bangladesh. TMSS as a partner of British Council has been implementing different training programs 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 is playing vital role through Domain-1 abide by approved all terms & condition of British Council. National Connecting Classrooms Project is currently operating its phase- 4 the project is running in 82 countries of the globe. Capacity building and build networks among the education institutes is the main focus.

Goal & Objective
To help young people develop the knowledge, skills and values to live and work in a global economy and contribute responsibly both locally and globally.
To address this global gap in skills and build the capacity of teachers to integrate a range of core skills into the curriculum

Achievement
During the FY 2018-19, 320 teachers have received training & they become acquired skill & competency to conduct class in befitting manner.
Sector
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 have been rampantly destroying lives and assets. The situation is increasingly critical for maintaining natural resources and sustaining livelihoods of many millions of people in the country. In addition to climate change and environmental degradation, air and sound pollution have 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 Project (SEDP)
- Social Forestry Program
- Tree Deposit Scheme (TDS)
- Land Filling Project (LFP)
- TMSS Renewable Energy Program (TREP)
Sustainable Environment Development Project (SEDP)

Goal
Environmental development & job creation through garbage management.

Activities
Collect old/used paper bio-mass, perishable fibers; recycling garbage; Garbage management. etc.

Achievement
During the FY 2018-19, we collected 1032 Ton garbage, used/waste paper & delivered to paper mills for recycling.

Social Forestry Program

Goal
To increase the overall tree resource & reduce greenhouse effect of the country through minimizing the depletion of forest resource.

Working area
Bogura, Joypurhat, Gaibandha, Kurigram, Nilphamari and Rangpur Districts.

Objective
✔ To accomplish fallow forestation of available land, along the roadside, canal banks and Union Parishod’s land using participatory approaches following the benefit sharing mechanism.
✔ To uplift the socio-economic status of the poor community people by utilizing the manpower in forestation program.
✔ To ameliorate overall environmental situation of the countryside and particularly in the project area.

Activities
Tree plantation, tree nursing, collaborates with local, GoB officials as well as local community, etc.
**Tree Deposit Scheme (TDS)**
Thengamara, Gokul, Bogura

**Background**
Tree Deposit Scheme project in the year 2000 according to its constitutional commitment and since then till now putting its best and effective efforts for poverty reduction and mitigation of climate change related negative impacts in the country.

**Goal**
To develop sustainable livelihoods of the poor people with congenial environment.

**Objective**
- To build-up self-reliance of poor and ultra-poor people through involvement in forestry based income generation activities.
- To ensure ecological balance by bringing fallow and barren lands through tree plantation.

**Working area**
315 Villages of 06 Upazilas of Bogura District.

**Activities**
Tree plantation, nursing, harvesting; bamboo harvest & sales; wood & fruit sales; etc.

**Achievement**
During FY-2018-19, we planted 49095 pieces tree, tree nursing: 4 million; harvested 8647 Tree & 1282 bamboo, sold 104505 kg Fuel Wood & 7495 kg Golai Wood, Fruit & Leaf Sold @ TK 1,78,986.
Land Filling Project (LFP)

Goal
Continuous draziing of the silted Karatoya 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.

Objective
✧ Refrain illegal sand lifters/sellers from their indulgence 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 devasted/ damaged/ landslide areas beside Karatoya river by dredging out/lifted earth & sand to make it arable/cultivable & protected.
✧ Plantation of deep rooted trees (fruit & timber) beside Karatoya river to protect land erosion and to create income generation opportunity for the poor people.
✧ Meeting up 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.
✧ Poverty reduction by job creation for landless poor people who live beside both sides of the Karatoya river.
✧ Converting drazed Karatoya river bed area as water reservoir for irrigation and fish cultivation by the poor community people/farmers and creating their income opportunities.
✧ Holding workshop, seminar and conducting awareness build-up activities in a regular manner.

Working Area
Nisendara, Thengamara, Bogura Sadar, Bogura.

Activities
Land Filling, Lifting of bit sand, lifting of rut sand, Fish Cultivation, Tree Plantation, Rod develop, etc.

Achievement
During the FY 2018-19, we lifted sand of 1650000 sft. Land and filled 1200000 sft. Land for land/road/river development as well as 90000 plan of tree planted on the embankment and 100 acre re-excavated for 50 acre cultivator.
TMSS Renewable Energy Program (TREP)

**Goal**
Availability of user-friendly Renewable Energy at affordable cost

**Objectives**
- To promote and ensure alternative eco-friendly power
- To facilitate soft loan for energy facility
- To provide Solar Home System (SHS) to rural people
- To ensure service and development

**Name of Donor**
IDCOL

**Target Beneficiary**
People who are beyond Grid-line power facility are willing to access alternative power and get respite from load-shedding

**Project Duration**
On-going since December 2002

**Funding Sources**
Infrastructure Development Company Limited (IDCOL)

**Approach**
- Environment friendly
- Commodity based micro-credit facility
- Capacity building

**Coverage Area & Beneficiaries**

<table>
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<th>Division</th>
<th>District</th>
<th>Upazila</th>
<th>Union</th>
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Signing Ceremony of Roof top Project
**Major Activities**
- To introduce solar energy system to mass people and sensitize all concerned including the government and civil society to its use
- To propagate solar energy features and facilities to expand its service
- To provide long term direct and indirect service to establish Solar Home System (SHS) and ensure its smooth running
- To arrange fund flow from donors to the client
- To undertake lobbying with Government for subsidy on Solar Energy related equipment to reduce the cost of solar system
- To collect various equipment and spares of solar home system on behalf of mass people and set those in their house
- To maintain the equipment of the solar energy/solar home system

**Project Impact**
- To help ensure economic development of the country.
- To improve standard of living of the people through sustainable and environment-friendly investments.
- The implementation of SHS’s in rural Bangladesh, causes optimistic impacts, particularly in the areas of education, health, information, communication, social security and household works. Moreover, the plummeting of CO2 emissions through the substitution of traditional lighting fuels has to be mentioned as a positive environmental impact.
- Ownership of a Solar Home System at Low Cost.
- The income generating activities can easily be implemented through the Solar Home System.
Sector

Human Resource Development & Training (HRD&T)
Human Resource development and capacity building training is core of any development or intervention to improve performance and productivity.

TMSS 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 for domestic & external stakeholders.

In addition to regular training programs, TMSS also implement several training service projects finance by 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 etc.

**Ongoing Projects**
- Building Skills for Unemployment and Underemployed Labor (B-SkillFUL)
- Skills for Employment Investment Program (SEIP) -PKSF
- Skills for Employment Investment Program (SEIP) - Bangladesh Bank
- HILIP-LGED Project
- Uttoron
- Project: Skills for Employment Investment Program (SEIP) Bangladesh Women Chamber Of Commerce Industry (BWCCI)
- Skill Based Management Training
- Tip Top Beauty Parlor (Training Center)
Building Skills for Unemployment and Underemployed Labor (B-SkillFUL)

Implemented by
Swisscontact

Goal
To train poor and disadvantaged men and women in demand driven skills.

Activities

Achievement
During FY 2018-19, we trained 1340 poor unemployed men & women (84 batch) on different field which improved their skills; as a result of which, they have become employed/self-reliant.

Skills for Employment Investment Program (SEIP)
Palli Karma- Sahayak Foundation (PKSF)

Goal
To develop skilled workforce through skills training and therefore placing them in productive self and wage employment for sustainable improvement of their livelihood.

Activities
To provide training on Small Engineering & Metal Works, Welding & Fabrication, Plumbing & Pipe Fittings, Sewing Machine Operations, Electrical Installation & Maintenance, Lathe Machine Operation, Plumbing; Provide support for job placement & self-reliant etc.

Achievement
During FY 2018-19, we trained 175 people (7 batches) which created wage and self-reliant opportunities for them.
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 a 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)” has been awarded to TMSS by the Bangladesh Bank on 10th January 2016. Since then TMSS successfully implementing the SEIP vocational component in Dhaka, Chittagong, Khulna, Rangpur and Sylhet division.

Activities
Provide training on Industrial Electrical Maintenance, Dress Making, Quality Control, Merchandising; Create job linkage etc.

Achievement
During FY 2018-19, we trained 75 Unemployed people in the field of Industrial Electrical Maintenance, Dress Making, and Quality Control.
Haor Infrastructure and Livelihood Improvement Project (HILIP) under the Local Government Engineering Department (LGED) for alleviation of Poverty through self-employment and job placement through providing vocational training to unemployed youth of Kishoreganj, Habiganj, Sunamganj, Netrakona and Brahmanbaria Districts.

**Project Background**
Haor Infrastructure and Livelihood Improvement Project (HILIP) is a project of the ministry of Local Government rural Development and Cooperative funded by the IFAD, Spanish Trust Fund and the Government of Bangladesh (GoB). Local Government Engineering Department (LGED) is implementing HILIP in 176 haor unions under 28 Upazilas of five haor based districts namely Kishoreganj, Habiganj, Sunamganj, Netrakona and Brahmanbaria started from January 2012 and to be continued up to June 2020.

The Climate Adaptation and Livelihood Protection (CALIP) is a supplementary project of IFAD assisted Haor Infrastructure and Livelihood Improvement Project (HILIP). CALIP is financed from IFAD’s Adaptation for Smallholder Agriculture Program (ASAP) with USD15 million; the combined financing of HILIP and CALIP amounts to USD 133 million.

HILIP was designed for scaling-up a number of successful innovations piloted under IFAD assisted Sunamganj Community Based Resource management Project (SCBRMP). Several innovations of the SCBRAMP are being scaled by the HILIP and those that have proved to be useful for climate change adaptation response will be scaled up by CALIP. It will also introduce a number of innovations including restoration of communication, skill development, Vocational training, capacity building which all together help to construct a comprehensive response for building communication and resilience to climate change. Locally available environment friendly natural materials will be used in all of CALIP activities following traditional methods.

**Achievement**
In the year 2018-19, we trained 380 in the field of Electrical House Wiring, Plumbing and Welding.
Tahmidul Hasan the envoy fulfill the dream of the family

**Name:** Tahmidul Hasan  
**Age:** 25 years, **Trade:** Welding  
**Batch No:** 01  
**Training period:** 45 Days (05/03/2019-21/04/2019)  
**Address:** Chowdhurypara, Baniachang, Habiganj  
**Mobile:** 01782-357575

“I have got a better life from an uncertain situation. I am honored to be an important person in my family, not a burden now. I am in a good position in my life with all my family members. I can help to fulfill the dreams of everyone in my family. This kind of training is very useful for unemployed youths in a family like me. My dream is that in the future, I will set up an organization in my area, will create job opportunity for the unemployed youth and there will be no unemployed youth in my area, everyone will work and be dependent on self. I am very much grateful to TMSS as well as HILIP project under LGED.”

Growing up in childhood and completing his studies at Chowdhury Para, Banirachang Upazilla in Habiganj. Hasan passed the SSC after a lot of hard work in the endless efforts of his day labour father. There are 7 members in his family including 5 brothers and sisters. Hasan is the eldest son of their family. His father is the only earning person of them. It was very difficult task to run the family with only his father’s income. Hasan was thinking of doing something to earn and help his father as an older son.

Hasan came to know from the District Coordinator of HILIP (Haor Infrastructure and livelihood Improvement Project) under LGED funded by the IFAD, is implementing the vocational training program by TMSS in 28 Upazillas under five Haor basin districts namely Sunamganj, Kishoreganj, Habiganj, Brahmonbaria and Netrokona. These training are residential and totally free of cost and at the end of the training job assistance is provided by the Training Institute. Hasan decides to take the training and is admitted at TMSS Vocational Training Center in Habiganj. He completed the 45 days training on Welding. Hasan successfully completed his training and joined the job at Habiganj Industrial Park with the help of Job Placement Cell of TMSS. Success in his job comes in a short period of time, with his passion for work, integrity and hard work.

Currently, Hasan is earning around 10 thousand taka. Training from TMSS Vocational Training Center completely changed his life. Earlier, the family lived by the income of his father, but now Hasan can help his family with about 6-7 thousand taka.

Tahmidul Hasan says, “I have got a better life from an uncertain situation. I am honored to be an important person in my family, not a burden now. I am in a good position in my life with all my family members. I can help to fulfill the dreams of everyone in my family. This kind of training is very useful for unemployed youths in a family like me. My dream is that in the future, I will set up an organization in my area, will create job opportunity for the unemployed youth and there will be no unemployed youth in my area, everyone will work and be dependent on self. I am very much grateful to TMSS as well as HILIP project under LGED.”
**Uttoron**

**Uttoron – skills for better life** is a skill 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 to place them for new or improved employment opportunities. On receiving 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. The 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.

**Activities**
Providing training on Machinist, E & E, GMO, E & E etc.

**Achievement**
During FY 2018-19, 1222 Participants (23 Batches) received our training.
Finance Division, Ministry of Finance has undertaken a project named **Skills for Employment Investment Program (SEIP)** in order to entrepreneurship development as well as skilled workforce for priority industry sectors of Bangladesh with financial support from Asian Development Bank (ADB) and Swiss Agency for Development and Cooperation (SDC). The prime objective of this project is to impart market responsive job focused inclusive training to increase the productivity of trained graduates and also improve their employability in the self-employment/small entrepreneurship and job market. SEIP Project is implementing this training program in partnership with the Industry Associations. Bangladesh Women Chamber of Commerce and Industry (BWCCI) being the only women chamber having access to work all over the country has got grants from SEIP to conduct the training courses on different trades such as i) Beautification and entrepreneurship development, ii) Fashion design, product development and entrepreneurship development and iii) Food and beverage production and entrepreneurship development. In order to reach a target of 1500 trainees within one year, (BWCCI has decided to partner with other quality training institutes working in the above mentioned trades. As part of this initiative, BWCCI has decided to get into a partnership MoU with the TMSS, Thengamara, Bogura as a partner-training institute to provide the training courses on the above mentioned three trades of BWCCI-SEIP Project under additional target of 1st Tranche.

**Achievement**
In the year 2018-19 we trained 124 participants in the field of Food & Beverage, Fashion Designing, Product & Entrepreneurship Development.
Shamima is an example of winning poverty

Shamima Akter Rony, comes from a poor family. Her family members of 6 include 1 brother and 3 sisters; her father works as a seasonal farmer and is only earner person of their family. Shamima passed the HSC in the 2010. Her studies stopped due to financial problems. Her father was very worried about her, who will marry his daughter, because she was a differently abled person (DAP) and he can’t give a dowry in marriage.

Shamima was very sad because she can't walk like a normal girl. She spent two years at her home as an unemployment person. Then her father get her married to an unemployed and poor youth.

Poverty did not leave her. Shamima came to her husband family and she had always a desire to do something by herself.

During this time, she learned about TMSS Training Center, Bogura, which offers completely free training on Beautification & ED facilitated by BWCCI-SEIP Project. Shamima went to the TMSS Training Center, Bogura and received training on Beautification & Executive Director. After completing the course on Beautification & ED, and she started the business. Her business named “The New Rony Style Parlor & Cosmetics”.

Now, she earns BDT 15000.00 per month. Her income contributes towards overall family expenditures, as well. Her determination for becoming a dedicated professional serves as an example of how quality skills training can enable the needy to improve their overall lifestyle.
Skill Based Management Training (World Vision)

As an over-populated country, Bangladesh has been facing the problem of unemployment continuously. Lack of skill & quality education of the people is the root cause of this problem. Considering the problem, TMSS has been providing various kinds of training to make people skilled from the inception. As a part of this, World Vision Bangladesh & TMSS jointly providing some skill based management training programs to create skillful people in the field of Mobile Phone Servicing, Tailoring, Carpeting, Fashion Garments & Machine Operating, Plumbing & Pipe Fitting, House Wiring, Karchupi, Beautification, Food Processing, Agriculture, Leadership & Organizational Development & Management, Documentation, Child & Women abuse protection Training, etc. The skill based management training program make a positive impact to change the life of the trainees as well as the society. In this FY, we trained 1170 people by providing skill based management training.

Tip Top Beauty Parlor (Training Center)

The Journey of Tip Top Beauty parlor has started with modern hygienic instruments and equipment along with cordial servers for beauty conscious women of Bogura District. Now it has two branches. One Branch is located at TMSS foundation office Bogura and another one is near the TMSS Medical collage Hostel (Masura, Female Hostel) Bogura. Basically this Parlor is used for training purpose in donor supported projects such as, B-SkillFUL & BWCCI, B-SEP etc.

Achievement
A total number of 80 entrepreneurs have received training & they become very satisfied.
Sector

Human Rights and Social Justice
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. During FY 2018-19 we have reached 223969 people through our human rights and social justice related activities.

**On Going Projects/Programs**
- Human Rights & Gender (HR&G)
- Day Care Center (DCC)
- TMSS Masuda Probin Nibash
- Vaseline Healing Project
- Relief & Rehabilitation Program
- Socio-Economic Study and other activities in the Saint Martin’s Island
- TMSS Metho Sur Songit shilpi onneson-2019
Human Rights & Gender (HR&G)

Background
“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 rights are violated; including the right to life, the right to physical integrity and the right to health.

Goal
Women empowerment through preserving Women Right & Gender Development in the family & in society.

Objective
- 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.

Activities
Complain receive, Information check, Notice issued, Mediation of Salish, Conflict resolution, Follow-up services; Referral of unsolved cases to BLAST/District, National & International Days Observance; Meeting Arrangement, etc.

Achievement
During the FY 2018-19 we provided legal support 146 victims; conducted 07 Orientation program & 193 Meeting; prevented 06 Early Marriage; Observed 09 National & International Days.
Mst. Sweety Khatun Sumi (21) is the daughter of Md. Badsha Mia of Bawlopar Village of Shakharia Union under Bogura District. Her father is a farmer by profession. Sweety is a very beautiful girl and she has always been interested in reading since her childhood. When she was studying in class 9, a match maker saw her while going to school. The match maker brought the marriage proposal to her parents and they agreed to this upon several motivations. Sweety was only 14 year aged girl at that time and for the sake of her safety her parents arranged & completed the marriage of Sweety with Md. Zakirul Islam, son of Mr. Anowar Hossain of Joiguli Village of Reumeshpur Union under Gaktoli Upazila after fixing Tk. 70,000/- as Mohorana. Zakirul thought of getting dowry from Sweety’s parents at the advice of his parents and brother since the cost of family increased. Sweety’s Husband, Mother-in-law and Cousin brother jointly pressured her to bring dowry money. Sometimes Sweety was physically and mentally tortured by her husband. Mother-in-law didn’t talk to Sweety, told various lies against her to the neighbors. One day, at one point of dispute between Sweety and her husband her husband hit Sweety and she returned to her father’s house with her child. Sweety and her child continued to live with her parents in extreme poor conditions for about six months, as Sweety’s husband and his family did not come to take her back. She filed a complaint on women and child abuse issues against her husband and mother-in-law to HR&G department of TMSS for proper settlement of the problem. The Human Rights department of TMSS verified the allegations and arranged an arbitration meeting by issuing a notice to both parties for resolving the dispute. Upon receipt notice, both the parties appeared in the arbitration meeting and upon detail discussion and argument during arbitration both of them realized their mistakes. Forgetting the events of the past, they expressed their interest to continue their conjugal life again. Both Sweety & her husband promised that they would not repeat such incidents in the future. The complaint was resolved as per set terms & conditions on Non-judicial stamp of Tk. 300 by obtaining their signatures on it in the presence of witnesses. Sweety went back to her husband’s house. Their current status is regularly being followed up by Human Rights Department of TMSS. Sweety and her husband Zakirul are now living happily with their children and none of them has repeated any previous incidents.

Local residents and both Sweety & Zakirul thanked TMSS for re-joining their broken family. TMSS wishes bright future of Sweety & Zakirul.
Day Care Center (DCC)

Overview
As now a days the number of two working parents continues to increase, many parents don’t have the option to stay at home due to their job/work obligations. On the other hand, the participation of female in workplace is also increasing rapidly. So they don’t have much time to take care of their child. However there is nothing more important than the safety and security of children. So childcare center is now considered as one of the best solutions of this problem which helps parents to feel safe and secure about their kids.

As women headed NGO, TMSS has a significant number of female employees. For the connivance of female workers, TMSS had realized to establish a child care center at TMSS Foundation office arena. As a result TMSS has established “Day Care Center (DCC)” to take care of children of employees, where required number of nannies, babysitter and teachers are working to ensure secure shelter & schooling in friendly environment. It also helps to increase the productivity of employees (parents) as they are not worried about the safety of their children.

Goal
Provide quality services to ensure childcare.

Objective
❖ To provide all necessary services.
❖ To ensure safe, healthy & positive social environments.
❖ To develop all aspects (physical, emotional, social, language, intelligence, etc.) of a child.

Activities
Feeding, bathing, lulling, Schooling to the children; Keeping records of children’s progress, routines, and interest etc.

Achievement
During the FY 2018-19, 303 Child received our service from our Child care center. This helps the children to grow up in a secure & rich environment. This facility helps to raise their intelligence. As a result parents (Employees) feel more productive at work.
Overview
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 by 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 is 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 aged people.

Goal
To provide secured shelter and support in joyful environment to family detached older people of the society.

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, 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
Create awareness about rights of old aged people; providing housing, food, medical treatment, amusement and rehabilitation facilities; ensuring security & safety etc.

Achievements
During FY 2018-19, we served 92 probin (Senior People) & ensured their daily necessary along with Sports, Tour and cultural event.
Vaseline Healing Project

Goal
Create awareness among the underprivileged people about skin problems.

Objective
To help the maximum number of underprivileged skin affected people under the supervision of Unilever.

Donor
Unilever Bangladesh Limited

Project Location
Bogura and Cox’s Bazar (Rohingya Camp)

Activities
Providing petroleum jelly; Arranging Campaign to create awareness; provide free medical treatment & medicine etc.

Achievement
During the FY 2018-19, we distributed 2,00,000 pc petroleum jelly to underprivileged people for skin care.

Relief & Rehabilitation Program

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

Working area
Cox’s Bazar, Kurigram, Gaibanda, Bogura, Lalmonirhat, Dinajpur and Thakurgoan

Funding Source
TMSS & Donor.

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.
Socio-Economic Study and other activities in the Saint Martin’s Island

Goal
Develop socio-economic status and livelihood of the islanders through developing Alternative Income generation activities, Family development activities and Eco-Tourism

Objective
❖ Conduct Socio-economic study on the livelihood of the islanders
❖ Design and formulate Household Development Plan for the islanders
❖ Develop and scoping of Alternative Income Generation Activities for the Islanders
❖ Develop Eco-Tourism Plan for the Island

Funding Source
Eco-system based development management and Conservation of the Saint Martin Island

Project Location
12 villages of Saint Martin’s Island, Cox’s bazar.

Achievement
During the FY 2018-19, we successfully completed Socio-Economic Survey and Developed Household & Eco-Tourism Plan.
TMSS Metho Sur Songit shilpi onneson-2019

It is known to all that a man can develop himself/herself as a model and noble citizen through practicing the art and cultural activities surrounded by him/her. TMSS along with its every developing activities likes to support the art and cultural issues to the every class of people in a view to make them aware of our tradition and cultural activities.

To achieve this goal "Art and Cultural Academy" was established by TMSS in the year 2019. Along with the different running programs of "Art Cultural Academy" a decision was taken by the chairman of the Art and cultural academy Dr. Hosne-Ara Begum to hunt the talent. The main focus or consideration was the inadvertence singers in the rural areas who do not get any opportunity to expose their talent in front of the mass people as well as in the media.

In a view to hunt those type of talents through a process and provide every facilities behind them to support their blooming process.

Such process was named as Art and Cultural Academy Authority "TMSS Metho Sur Songit shilpi onneson-2019.

Methosur Songit shilpi onneson-2019 competition was started on 25 January-2019. Through an inauguration function at Towfic Hassan Moyna stage in TMSS Binodon Jgot, Bogura.

Near about 600 competitors from 30 districts in Bangladesh participated in the competition. Among them 188 competitors were passed and allowed to attend the second round of the competition getting with a yes card " Tumi Gayok Card" They had to go through first round & 2nd round which was divided in to "13 Segments". Now already 7 Segments in 2nd round are completed. 2nd round will fully complete at the last week of September 19.

21 selected competitor singer Artist will be awarded by TMSS in their occasion. Selected 1st, 2nd and 3rd competitor will awarded with Tk. 100000 (One lac), 50000 (Fifty thousand) and 25000 (Twenty five thousand) respectively. Daily Karatoa and ATN Bangla has been working as the Media Partner of TMSS.

After Compilation of this competition another such talent hunt competition named " TMSS Metho Sur" Songit shilpi onneson-2020 is decided to start in the 1st week of January-2020.

The Singer who are interested to participate in the programme is advised to communicate with the concerned authority.
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. ICT believes 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**

- ENRICH Programme
- Case Study of Prodip Naidu
- Skills for Employment & Investment Program (SEIP)-PKSF
- Case Study of Md. Imran
- Banking IT Training for Banking Professionals
Project: ENRICH Programme

Overview
The ENRICH program supported by PKSF, aims to empower poor people to take charge of their own destiny. Awareness-raising among the people is, therefore, an important ENRICH-activity to help the people make that commitment and work accordingly. The fundamental principles underpinning the ENRICH include: freedom of choice, equity, inclusiveness, human rights, solidarity, respect for nature, shared vision and responsibility, and access to adequate financial and necessary non-financial services and facilities. The programme is human being-centric and flexible. Innovations and appropriate modifications, based on differing ground realities, relevant experiences, and new ideas are encouraged. Human dignity of everybody is the ultimate goal.

Goal
The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood.

Objective
❖ Impart skills training linked to gainful wage or self-employment through PKSF partners and selected training institutes;
❖ Increase access for targeted poor (both male and female) people to market responsive skills development training programs.
❖ Ensure job placement of the trainees after training and
❖ Increase income of the trained trainees.
❖ The General objective of the proposed project will be:
❖ To instill the skills of unskilled labor;
❖ To enhance skills of the semi-skilled labor force through proper training;
❖ To create more entrepreneurs and self employment;
❖ To enhance economic growth
❖ Increase the number of skilled workers in priority sectors around the country.
❖ Funding Source: Palli Karma Sahayak Foundation (PKSF)

Working Area
Dhaka & Rangpur Divisions

Achievement
During FY 2018-19 we trained 50 students on outsourcing and MIS & ICT for Microfinance.
I am Prodip Naidu I am a student of ICT Outsourcing, Batch-01, under the project of PKSF (Enrich) at Rangpur TMSS ICT Ltd. After complete my Graduation exam, I was searching for any kind of jobs but I did not any get those jobs. In this time I heard that in my area under the project of (PKSF) Enrich will be starting a course in ICT Outsourcing and this course duration about three months. This course will be held on ICT Domain Rangpur and this course fee only 3,500/-. There is a high experience trainer, who always train us perfectly and all the class are held on practically. In this class, we know about the basic to advanced level works and know the different types of the market place. In this training we learn not only but also know how to facing interview? Office rules, banking and how can I become an entrepreneur. All the trainers are very intelligent and friendly and those trainers help us in any kind of situation. If we are in any trouble in the work sector they are helping me a lot. In this instruction, there are a lot of facilities, like there is a comfortable residential, healthy food, natural view, many types of sports facilities and many more. After completing my training, I am now working as Fiverr my training then I am working for Fiverr and my monthly income is TK 20,000/-. When I was a trainee then I worked as I have work on Fiverr and this work payment was $25. This is the 1st order in my life. This time I am very excited and very happy to do this work. In that time I was working for only Fiverr. Now I am the very happiest person ever because I run my own cost of living and also my family. Now I am a good entrepreneur and working on online and local marketplace. I open a computer training institute and many students are learning here Basic computer knowledge and online outsourcing knowledge. I am very satisfied to learn ICT Outsourcing training. The teachers are very helpful and support me.

My plan is to become an Efficient Freelancer and good entrepreneur. Outsourcing is the only way to success in your life easily and this time Outsourcing is the most popular job in the market. I would like to thank PKSF for giving me a chance and this course will eliminate all unemployment. At the same time, we hope that this course will be tricky.
Skills for Employment & Investment Program (SEIP)–PKSF

Goal
The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood.

Objective
- Impart skills training linked to gainful wage or self-employment through PKSF partners and selected training institutes;
- Increase access for targeted poor (both male and female) people to market responsive skills development training programs
- Ensure job placement of the trainees after training
- Increase income of the trained trainees.

Donor
ADB; Government of Bangladesh; and Swiss Agency for Development and Cooperation (SDC).

Working Area
Dhaka, Bogura, Rangpur, Chittagong, Khulna

Activities
Provide training on Professional Freelancing, Graphics Design, Web-site Design & Development, IT Maintenance & Servicing; Job Linkage/Placement; Internship Management of Trainee; etc.

Achievement
During the FY 2018-19 we trained 125 unemployed young people in the field of Outsourcing Freelancing Web & Graphic Design IT Support Service.
Case Study ofMd. Imran

I am Md. Imran Ali from Kurigram, Rangpur. I used to dream from childhood become a govt job holder. In December 2014, after passing a diploma in electronics engineering I am trying to get a job but the results coming failed and failed. After that, despite the reluctance of joining the unemployed people of the nation. Sudden I have been seen an article in a local newspaper about the outsourcing training that organized by TMSS ICT and funding by PKSF. With so many dreams, I came to Bogura. After coming to Bogura TMSS ICT, Bogura FO office, I have completed three month course of outsourcing training.

From three months outsourcing training, I have learned the following topics:

- Introduce Freelancing/Outsourcing and Marketplace
- Communication Tools (Skype, Google Drive/Drop box, Team viewer)
- Profile Creation on Freelancing Marketplace (Up work, Freelancer)

- Admin Support
- Data Entry
- Web Research
- Lead Generation
- LinkedIn Advance Searching
- Data Collection from E-commerce Platform
- Search Engine Optimization (SEO)
- On Page SEO
- Keywords Research
- Basic HTML
- Meta Tags
- SEO Audit
- Robots.txt
- Google Webmaster Tools
- Sitemaps
- Google Analytics
- W3 Validation
- Off Page SEO
- PA/DA
- Community Creation in Social Networking Sites
- Search Engine Submission
- Directory Submission
- Article Submission
- Blog Commenting
- Blogging (Web 2.0)
- Forum Postings/Forum Profile
- Social Bookmarking
- Photo Sharing
- Video Promotions
- Business Reviews
- Local Listings & Yellow Pages
- Press Release Promotion
- Document Sharing
- Audio Sharing
- Answers
- Classifieds Submission
- Social Media Marketing (SMM)
- YouTube Marketing and Basic Concept of Adobe Photoshop and Illustrator
- Video creation and post various sites

Word Press (Word Press Setup, Plugin Setup and Basic Theme Customizing) and Domain and Hosting
During the training, I have completed few projects there. As a result, I get two more jobs in the next few days and get more work in the next few months. In which there are 40+ projects is still in progress on my profile. I'm now earning $5000-8000 per month by outsourcing depends on project. As a result of last three years works I am working with 400+ clients. The profile link of my Marketplace is given below:
https://www.upwork.com/freelancers/~01b4127a9af29855c8
https://www.fiverr.com/leadssourcer?up_rollout=true
Now I am out of my unemployment curse and become self-reliant myself. I am grateful to PKSF and TMSS for helping me to be self-reliant. I hope there will be more unemployed get employment like me if such training is going on. As a result now 15+ people working with me as a team member. If I continue to be in the present position, then I hope I will be able to do an agency with new 25+ people within the next 1-2 years.

Banking IT Training for Banking Professionals

Overview
In 2016 TMSS ICT has taken the first initiative for serving the Banking Training service to the public, private bank’s bankers and financial institutions employees. This program provides IT related training service, leadership skill development, risk management, SME related training service.

Goal
To provide the Banking Training service on the basis of the demand from Banks and Financial Institution’s

Objective
To be the leading training service center for banking and financial institution.

Activities
To provide training on Banking Service; SME; Risk Management; Leadership to the interested youth entrepreneurs/employees.

Achievement
Sector
Organizational Development & Capacity Building
1. Executive Secretariat (ES)
2. Education Department
3. Good Governance (GG) Department
4. Good Governance and Integrity committee (GGIC)
5. Planning, Research & Publication Department (PRP)
6. Electronic & Print Media (E&PM)
7. HEM-ARM & GG
8. HEM-LLS
9. Human Resource Management and Administration (HR-M&Admin)
10. Audit & Compliance Department (A&C)
11. Construction Department (CD)
12. TMSS Engineering Department
13. Executive Consultancy Construction (ECC)
14. Land Department (LD)
15. TMSS Environment Department
16. Procurement Department (PD)
17. Law & Litigation Department
18. Central Finance & Account
19. TMSS International Desk (TID)
20. Conservation & Finance (C&F)
21. TMSS Task Force (TTF)
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
To 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.

Purpose
- Establishing Good Governance: To ensure smooth functioning of sectors/domains towards realizing TMSS Mission and visions.
- Application of policy guidelines: To ensure Sector/Domain follow policy guidelines in implementing its program activities.
- Capacity Building: To Ensure capacity of the implementers

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.
- Organize ED’s visit with different association/forum.
- Follow-up ED’s action order and working dairy.
- Maintain networking and collaboration.
- Follow-up on important issues within the organization.
- Materialized the governing board (GB) related activities.
- Assist to prepare PP, CP, PCN, EOI and important report.

Achievement
- Smooth functioning of all organs/sectors/domains/institutions/sister concern institution/Social Enterprises.
- Execution of organizational policy, rules; and guidelines.
- Ensure Capacity Building and Organizational Development (CBOD);
- The rapid growth and enormous expansion of TMSS necessitates streaming 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 view, the top management & highest authority of TMSS has established the Executive Secretariat to play a key role of overall coordinating & facilitating body to extend cooperation and supports to all organs of TMSS.
Education Department

Objective
To co-ordinate & facilitate among all educational institutions with control Domain as well as different stakeholders in order to strengthen the institutional capacity, ability, academic development & quality education for the students.

Activities
Effective supervision to the academic activities monitoring the application of Government rules & security, collect to ensure safety & security, collect quarterly comprehensive report, visit class, visit practical class, visit student’s hostel & canteen, participate Guardian gathering meeting.

Achievement
During the FY 2018-19 of 14,492 students and 678 teachers & 28984 guardians are benefited from this department.

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 the entire decision making, transactions and responses with integrity of an organization. TMSS Good Governance Department is on board headed by a consultant 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 proper enactment of organizational policies.

Activities
Surprisingly inspect, investigate & follow up of different domains, Institution, venture’s activities, event, program, etc.
Achievement
During the FY 2018-19, we successfully completed 27 investigation; 23 surprise inspection; follow up 18 events; checking bill for Medical treatment 4113 Poor Patient of RCH & food expenses for 1889 poor students of RC from Lillah Fund; meeting arrangement 12; participation as a representative on 161 sales & purchase; Give opinion on 54 special Report of A&C, sent 18 Vendors applications seeking Approval of ED and attend 38 appointment & Promotion Committee.

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.

Objective
- Conduct activities in accordance with the plan and directives against corruption by following the elements of good governance.
- Promote a culture of good governance and integrity in TMSS.
- Enhanced integrity by following organizational service rules.
- Encourage positive reports of acts of good governance and integrity.

Achievement
During the fiscal year 2018-19 this committee successfully completed surprisingly inspection 24; enquiry 10; canteen inspection 8; visit 50 event related to good growth; meeting arrangement 12; verify 36 DA paid bills and implements the purification work in TMSS.

Planning Research & Publication Department (PRP)

TMSS has a well-established Planning Research and Publication (PRP) department. It was established to develop the capacity of planning, research and to enhance the publicity & reputation of TMSS. Major activities of this department are stated bellow-

- Prepare Proposals/ EOI/ RFP for new projects/ programs.
- Maintain liaison with other departments and external organizations.
Communicate and attend meetings with donor agencies.
Publish Annual Report, Brochure, newsletters as well as necessary policy document of TMSS.
Reform and revise existing policies.
Prepare for Research/Study.
Monitoring and evaluation of the programs.

Electronic & Print Media

Electronic & print media is one of the important wings of PRP. It 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 talented & experienced journalists are working in E&PM. Followings are the major activities of E&PM-

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

This year we have preserved & supplied necessary photos & data; circulated 2019 news and views in print & electronic media; Published 1370 sorts of advertisement of TMSS and its sister concern.

HEM-ARM & GG Division

It is our great pleasure that HEM-ARM & GG Division has successfully accomplished this calendar year 2019 in timely fashion. This report highlights the major accomplishment, findings, solutions, and contribution to timely achievement of the HEM-Microfinance Domain during this period. With a view to improve the program quality achievement by thoroughly practicing of transparency, accountability, democratic decisions making process, ensure the participation of staffs & groups in bottom up planning, the HEM-ARM & GG Division established in the year 2015. Since the establishment of the HEM-ARM & GG, the Division is able to greatly contribute and play vital roles to significantly reduced anomalies, embezzlement and misappropriation of financial dealings and exposure to practicing good governance in HEM Microfinance program of the organization.

The major roles of HEM-ARM & GG are to establishing audit compliances, research, monitoring & good governance in everywhere including physical validating, cross checking, re-investigation of the HEM microfinance activities in Branch areas and documents to detect & find out the laps/gaps, deviations, illegal handling as well as protect all these unwanted & unethical activities, which are demand driven of smooth operation of the microfinance program. According to the findings of the monitoring & audit compliance reports, HEM-ARM & GG Division recommended for taking rapid disciplinary administrative actions against the staff based on the degree of offense and negligence
of performing responsibilities. HEM-ARM & GG Division is also significantly contributing to ensure the proper utilization of program resources by ensuring transparency, accountability throughout the financial activities.

**Achievement**
During the FY 2018-2019 HEM-ARM & GG team has been successfully completed the findings of 871 audit compliance, 02 research issues and monitored 575 Branch Offices including arranged & conducted 3 days long capacity building training & day long workshop of 34 batches for the HEM Domain’s staffs & organized meeting as well as conference as per necessity of the program.

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**HEM-LLS**

On 01.09.2017 TMSS-HEM sector has established HEM-LLS department with a view to increase the rapidity of legal cases and ensure transparency and accountability at all level in global HEM sector. The main objective of this department is to initiate timely action to bring the result of legal cases in favor of the organization. HEM-LLS department has 02 offices.

1. HEM-LLS, HQ, Dhaka.
2. HEM-LLS, FO, Jobeda Foundation, Projabahini Press Lane, Satmatha, Bogura.

**Manpower**
- HEM-LLS, HQ, Dhaka - 06 person
- HEM-LLS, FO, Jobeda Foundation, Projabahini Press Lane, Satmatha, Bogura - 07 person

**Activities of HEM-LLS Department**
- To revive the dismissed cases in quick time.
- To regulate/reduce the legal costs by specifying case-based litigation.
- To speed up the ongoing legal cases.
- To ensure maximum utilization of concerned legal officers/staffs.
❖ To bring the judgment in favor of the organization by making regular follow up the activities
of the legal advisors of TMSS Zone offices.
❖ Providing immediate legal assistance to the field level officials on demand base legal matters.
❖ To reduce the risk of the organization by taking instant legal action in the event of any
illegal/unpleasant incident.

**Achievement**

<table>
<thead>
<tr>
<th>SL</th>
<th>Sector /Dept.</th>
<th>Particulars</th>
<th>Target</th>
<th>Achievement</th>
<th>Percentage (%)</th>
<th>Target FY: 2019-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HEM LLS</td>
<td>Number of legal case</td>
<td>Number 3574</td>
<td>Number 5245</td>
<td>147 %</td>
<td>Number 5324</td>
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<tr>
<td>2</td>
<td></td>
<td>Outstanding Money</td>
<td>Tk 345836824</td>
<td>Tk 434446322</td>
<td>126 %</td>
<td>Tk 475836824</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>Recovery by Litigation</td>
<td>Tk 50000000</td>
<td>Tk 71733537</td>
<td>143 %</td>
<td>Tk 75000000</td>
</tr>
</tbody>
</table>

**Human Resource Management and Administration**

TMSS established Human Resource Management and Administration (HR-M & Admin) to gain
competitive advantages and to maximize employee performance in service of organization’s
strategic objectives. HR-M & Admin plays strategic and operational role in managing people and
working environment. HR-M & Admin Department mainly consists of two separate departments.


ii) Administration.

Human Resource Management deals with management of people within the organization. The HR
Management performs two way functions. One is Personnel Management and the other is Personnel
Evaluation & Data Management.

Personnel Management includes – Recruitment & selection, Disciplinary Action & Grievance
Handling, Staff Separation & Welfare Management, Policy & Development. On the other hand,
Personnel Evaluation & Data Management deals with Employee Evaluation, Wages & Salary
Administration, Software Development and Database Development & Management.

Administration deals with the functions of General Admin that includes the management of asset,
store, vehicle & pool, residential accommodation, etc.

The Policy & Development portion deals with special assignment in Policy, Planning &
Development, Accounts Management, Administration & Management, Direction for Periodic
Job/Performance Evaluation, Employee Survey and Need base committee formation for various
purposes.
Audit & Compliance Department

The Audit Department was established in 1995 to protect the interests of the organization and to promote transparency and accountability, along with the good economic and financial management practices of all departments. Followings are the main activities of the department-

1. Identifying the flaws and inconsistencies of all department of the organization.
2. Maintaining accountability & transparency at all levels, including preventing defalcation & irregularities.
3. Determining the accuracy of financial cost management according to the rules and policies of the organization & GoB.
4. Verifying and presenting the accuracy of financial information, documents, calculations and overall information report of the program.
5. Internal control enhance to ensure proper use of fund

Construction Department (CD)

Construction Department was 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

TMSS Engineering Department was established in 1991 with a fixed Aims, Mission & Vision. Aims of engineering department is Construction of all infrastructure of the organization and giving technical support in all sector of engineering. Vision is achievement of aims by following the TMSS ordinance with the base of modern technical knowledge and tools and continue the workmanship by the connection of department to each other. Mission is work implementation, technical instruction according to the present and future requirement of TMSS and fill up them by workmanship.
The main activities of the department are architectural design, planning of high rise building & industries and low cost structure/housing, reconstructing & renovating of existing structures. Electrical and plumbing drawings, electrical wiring, substation & generator installation & maintenance, heavy equipment operation & maintenance, vehicle operation & maintenance and so on. Moreover the plans for land development and other activities like excavation of ponds, roads, bridges and culverts are also designed by this department. Garbage Management is one of the important projects in aspect of environmental issue managed by Engineering Department.

TMSS Engineering Department maintains its operation to 07 section 04 unite and 01 project

- Basic work of design section are Structural Analysis & Design, Drawing, Estimating & Budget, As Built Drawing, Approval Sheet, Authority Approval Works.
- Construction and Implementation do the work listed as Construction, Site Supervision, Sanitary & Plumbing work, Construction Management.
- The QC is an integral part of any construction project as it ensures proper quality of the materials, methods of execution maintain guidelines of BNBC & ACI standards and make sure work progresses according to it.
Mechanical section in TMSS Engineering Department is the most vast & widespread in its work provisions. Consisting of many multi lateral types of works such as: Vehicle & Heavy Equipment, Garbage Management Unit, AC Repair & Maintenance, Generator Maintenance, Gas Connection.

Repairing & Maintenance section single handedly execute all the repair works of any provisions throughout any structures of TMSS all around.

Electrical section do the work of Electrical Connection from concern authority, Substation operation, Building wiring, Internal electrical supply system, Main supply line, Cable & other electrical appliance design.

Achievement
During the FY 2018-19 we have completed project of 358000 sft. as TMC Boys hostel (7storied), TMSS Utpadon food factory (4 storied), Tongi Garment Bhabon (6 storied), PUB convention Hall, PUB civil lab, PUB substation, PUB academic bhabon (20 storied), Tongi HRD & T boundary work, Dormitory tin shade Bhabon, Momo inn binodon park gate-2, TPI Joypurhat, TISI training venue Suzabad, TPSC canteen, TMSS Momo-inn Binodon jogot toilet block, TMSS Momo-inn Binodon jogot park shop, PUB generator room, PUB Shahid minar, RC varmicompost tin shade, RCH Shahid minar, TC Bhabon, Hirur bari student hostel, LPG station Rajshahi, Feroza Begum Aurbedik-unani medical college hospital (7 storied), TMSS multipurpose agriculture firm, HRD&T dormitory, Holo block work etc.

Executive Consultant of Construction

According to the executive order of the Honorable Executive Director the Executive Consultant of Construction started its journey in 2017 with a view to play a pervasive role in making the technical management of all construction work accurate and timely. The department is working relentlessly to improve the quality of all construction work of TMSS and BCL.
Land Department

Poor management of land, fragmentation and land degradation are some of the challenges for overall management of this valuable natural resource. For rural Bangladesh, land is the key resource for livelihoods of over 70 percent of the population of Bangladesh. To enhance environment use and effective management of land, the 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 for 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.

TMSS Environment Department

Considering the adverse world environmental issues, in 2015, TMSS established the Department of Environment to accelerate the environmental conservation activities by engaging surrounding TMSS people as well as the people around every area of Bangladesh. Now a days the environmental degradation caused by the developmental activities of Bangladesh resulting natural disaster, loss of biodiversity, shrinkage of natural resources and degradation of public health are well known to all. Mitigation measures against it has to be taken without any delay. On the other hand a considerable number of social business of TMSS are going on, like Paper mills, Cold Storage, Food and beverage company, LNG gas supply company, Production of food items company, CNG Station, Hospital, Hotel, Restaurant and Tiles factory. Necessary suggestion of mitigation measures against environmental pollution caused by these businesses is furnished by this department of Environment of TMSS.

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

Activities
Arranging seminar, uthan (yard) meeting, spot meeting, campaign & cooperating with Govt. High officials, local community, students for creating awareness about environment; Set up artificial nest of birds; providing suggestion & support to take step against pollution; arrange & show documentary, banner for creating awareness about environment; tree plantation etc.
Achievement
During FY 2018-19, we conducted 105 meeting with Govt. High officials, local community, students for creating awareness about environment; made & showed 57 documentary on environment; visited 49 offices for collaborating & experience.

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 all different departments of TMSS as per approved manual of TMSS as well as abide by the PPR-2008 of GoB. Establishment of PD will ensure transparency, accountability for procurement activities which resulted to protect any financial corruption or any illegal activities by the staff of concern stakeholders of TMSS as well as maintaining the quality, specification & other related issues of Purchase & procurement goods/commodities.

Achievement
During the FY 2018-19, 2800 purchasing activities and 1500 events of quotation collections and procured required goods/commodities have been performed with transparency and accountability.

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 steps 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 FY 2018-19 we Built up awareness of 15500 people on basic law; Trained 356 people on law; provided free of cost Legal Aid Support to 30 victims Conducted 895 village/Grammo Shalish/Village Court Conducted 20 Law & Litigation related meeting at Zonal office (HEM) Legal steps taken against corrupt staffs & recovered Tk. 55,53,577 Litigated 05 dowry Cases & 08 Divorce cases Correction of 101 land record.
Central Finance & Account

Central Finance & Accounts department of TMSS is a legislative department to control & supervise all categories of financial transaction to all organs/ domains/ sectors/ departments/ institutions/sister concerns/ventures and maintain standard accounting system. The main activities of this department are 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 & Accounts Department plays 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 International Desk

Nearly four decades, TMSS has been able to establish itself as one of the largest NGOs in Bangladesh by implementing multipurpose activities in different areas 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, due to the inappropriate publicity/promotion and initiative, the existence of the organization and image of the organization has not reached to 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 building and for current contextual needs through collaborating & establishing relationships with global organizations, fundraising; participating in global seminars, conferences, workshops and summit.
**Conservation & Finance (C&F)**

Conservation & Finance department is one of the key departments to keep all categories of deed, form, format & distribution based on the approved demand/order of higher authority. In addition to this, one of the major responsibilities of C&F is to 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.

**TMSS Task Force (TTF)**

TMSS Task Force (TTF) is one of Legislative wings headed by one consultant and directly controlled by Executive Director of TMSS. The main objective of this wing is to find out all kinds of illegal activities. Such as- misappropriation of money by corrupted staffs & take steps to recovery those money through Grammo Salish (Village Court), 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 are investigation, find out cause & causes of the crime & submit detail investigation report to Higher Authority for necessary action. This year we identified 20 corrupted persons; recovered TK 5229259; arranged 234 social meeting; and provided legal suggestion & support to 48 persons.
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, the social enterprises has a dual mission – 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 is 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.

A.

List of Social Enterprise and Services
1. BCL Paper Mill Dealership (BPMD)
2. TMSS Handicraft (TH)
3. TMSS Printing Press
4. TMSS Wooden Furniture Section
5. TMSS Welding & Steel Furniture Section
6. TMSS Women Market
7. TMSS Garments Ltd
8. TMSS Agro Business Support Center (TABSC)
9. TMSS Agro Based Industries Ltd. (TABIL)
10. TMSS Dairy Farm
11. TMSS Utpadon Foods
12. TMSS Cold Storage
13. TMSS Departmental Store
14. TMSS Domestic Service Center
15. TMSS Auto Center (TAC)
16. TMSS Employees Co-operative Society Ltd.(TECSL)
17. TMSS Domestic Employment Agency
18. TMSS Northern Recruiting Agency Limited
19. TMSS Saw Mill Section
20. TMSS Security Agency Ltd. (TSAL)
21. Business Development Center (BDC)
22. TMSS Travels & Tourism Ltd
23. TMSS Momo-Inn Amusement World
24. Corporate Social Responsibility
BCL Paper Mill Dealership (BPMD)

Background
In order to eradicate monopolistic business competition in the market and to ensure sustainability of BCL Paper Mill & BCL Board Mills Ltd. through promotion of its products, BPMD project was started in June 2010 by TMSS.

Goal
Promoting products of BCL Paper Mill & Board Mills Ltd.

Objective
❖ Sustainability of BCL Paper Mill & Board Mill Ltd.
❖ Entrepreneurship development.
❖ Addressing Corporate Social Responsibilities of TMSS.

Activities
Marketing of medium, white paper & ply board.

Achievement
During FY 2018-19 we sold 6,227ton medium & white paper and 47,509 pieces ply board.

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TMSS Handicraft (TH)

TMSS Handicraft (TH) started its journey in 1984 to support the rural women through involving them in handicrafts items production & marketing. It started with few poor and ultra-poor women who were mostly female-headed household and depended on handicrafts profession to support 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**
Production & marketing of handicrafts items, e.g.- panjabi, three pieces, sharee, doll items, NHD Jackets, shirt, etc.

**Achievement**
During FY 2018-19, 115668 pieces handicraft products are produced & sold through different showroom/outlets in the country & 5000 producers are financially benefited from TMSS Handicrafts.

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**TMSS Printing Press**
Thengamara, Rangpur Road, Bogura

**Goal**
To make the press standard one through making effective and qualititative service to the customers and clients.

**Objective**
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
In the year 2018-19 we printed & delivered 43,94,890 documents with quality full materials & design.

TMSS Wooden Furniture Section

Goal
Production and marketing of good quality wooden furniture and various types of goods/ materials items at seasonal market price.

Objective
To provide employment opportunities for poor people through this project. TMSS procures/process various types of timber tress from rural areas, family and related stakeholders of TMSS wooden furniture. The purpose is to generate employment of some poor families through skill development in addition to marketing of products.

Activities
Production & marketing of wooden furniture & other items.

Achievement
During the FY 2018-19 we sold 18042 sqf Sized Wooden; 1, 53,232 kg Fuel Wooden; and furniture @ tk 1, 67, 46,408.
**TMSS Welding & Steel Furniture Section**  
Rangpur Road, Thengamara, Bogura

**Goal**  
Low cost high quality steel furniture’s & materials production and supply to the clients/customers.

**Objective**  
Production and sale of good quality steel furniture’s and various types of goods/materials/ items at reasonable market price.

**Achievement**  
During the FY 2018-19 we sold 3727 Almari, File Cabinet, Chair, Door, Window & other furniture at a fair cost.

**TMSS Women Market**  
Nawabbari, Bogura

**Overview**  
TMSS Women Market (TWM) is a flourishing business venture providing a secure environment for women customer. The initiative seeks to encourage and facilitate women entrepreneurship. There are 171 Shops in the market.

**Goal**  
Provision of comfortable shopping environment for the women customer along-side creation of employment opportunity.

**Objectives**  
- To ensure quality products for the expat customers side by side the countrymen, especially women.  
- To maintain standard marketing environment and customers for all and sundry.  
- To ensure sound, healthy and serene atmosphere inside the market.

**Activities**  
Let out Shop, Venue & Space; Electric & Generator Service; TCB Dealership.

**Achievement**  
In the FY 2018-19, 404 events held by national & international organizations/clients in our market Venue & space; we provided all logistics support of our 171 shopkeeper (entrepreneurs) along with security & safety.
TMSS Apparels Ltd
66/3, 27 Sathish, Chourasta, Dhorpara, Tongi, Gazipur

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 earning 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. Lately huge expansion has been achieved in terms of its operational activities. TMSS is a women leaded non govt. organization wherein nearly half of the staffs are women. At least 80% women workers are working in this sector of TMSS. Therefore the contribution of women workers is very significant which has changed their contribution in family and social by engaging themselves in decision making process.

The RMG sector stimulates the development of other key sectors of economy and contributes to launch some business firms like Bank, Insurance, Transport, Logistic, communication process, buying house, liaison office, money laundering etc.

TMSS Agro Business Support Center (TABSC)
TMSS Foundation Office, Bogura

Goal
To improve livelihood of marginal potato farmers by providing financial & technical support.

Objective
❖ 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 farmers for marketing of their produced potatoes.

Activities
Loan Disbursement, Training Arrangement and Technical Support to the clients, etc.

Achievement
During the FY 2018-19, we provided TK 8,41,57,000 as loan; potato preservation support: 374000 Bags; and technical support to 864 farmers which contributed to increase monetary profits of the beneficiaries.
TMSS Agro Based Industries Ltd. (TABIL)

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

Goal
To supply high quality livestock for creating self-reliance for the clients & to provide job opportunity among the targeted people/beneficiaries which contribute the main objective of World Vision Bangladesh.

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

Achievement
In the FY 2018-19 we supplied 5819 Heifer & Cow; 539 Goat; 461 Sheep; 20054 Duck; 19660 Chicken among 12369 the project & the beneficiaries become satisfier through this industry under TABPS project.

TMSS Dairy Farm

Dairy Farm program is being implemented by TMSS own fund. Its main objective is to 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.

Activities
Cow fattening; rearing; milk supply; etc.

Achievement
During FY 2018-19 we fattened 322 cows & reared 28 milky cows for milk & 20 heifers.
TMSS Utpadon Foods

Goal
Establishing TUF as a Branded Social Business.

Objective
To produce and marketing of nutritious food with standard quality.

Activities
Production & marketing of bread, cake, biscuits, chanachur, sweetmeat, doi, lachcha-semai and other bakery items.

Achievement
In the year 2018-19 we processed 732 MT quality food items & sold in the market at fair cost as well as made profit for whole seller and retailers.

TMSS Cold Storage
Sazapur, Sazahanpur, Bogura

Established TMSS Cold Storage at Sazahanpur, Bogura to preserve & keep the standard quality of potatoes as well as provide financial support to the farmers.

Goal
Create scientific & modern technology based potato storage facilities for the farmers/producers.

Objective
❖ To preserve potatoes.
❖ To keep the quality of potatoes.
❖ To provide financial support to the farmers.
❖ To help farmers for selling/marketing of the potatoes.

Activities
Potato preservation; provide financial support; marketing of potato; etc.

Achievement
During the FY 2018-19, we preserved: 180403 Bags potatoes along with selling/marketing support to 520 beneficiaries.
TMSS Departmental Store

Overview
Most of the Departmental Store/Shopkeeper sales provide low quality products due to increase their profit for which, consumers are being deprived of & neglected from their rights. As a big & reputed organization, TMSS has responsibility to safe its stakeholders as well as local community. Based on the dire necessity, TMSS established Departmental Store to supply quality products at affordable cost among the consumers & its stakeholders and maintain consumer rights. Presently TMSS has been running 04 outlets of Departmental Store efficiently.

Goal
Earn economic self-reliance.

Objective
Ensure sales of safe & quality goods with fair price to the consumer for their wealth development.

Activities
Provide quality full commodities; provide pre & post service to the consumer; etc.

Achievement
During the FY 2018-19 more than 2500 consumers regularly bought quality products from our departmental shops at fair price.

TMSS Domestic Service Center

Goal
To ease up purchase of essential quality domestic products for the poor people.

Objective
Providing assistance to TMSS related families in buying quality standard essential household goods & materials with easy and comfort.

Activities
Providing quality full products; loan facilities; pre & post service to the consumer etc.
TMSS Auto Center (TAC)

TMSS Auto center started its activities in late 2016 to provide quality products for living and improving the lives of simple people of the village, with the involvement of TMSS and making it easy to purchase family products of poor populations.

Activities
Supply different Electronics products, Home Appliances, Auto Bike, Three Wheeler, etc. of different brand.

TMSS Employees Co-operative Society Ltd. (TECSL)

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.

Internationally recognized ideology of the co-operatives
- Self and spontaneous membership
- Democratic control of the member
- Financial Participation of the Member
- Autonomy and independence
- Education training and information.
- Enter-Cooperative Cooperation
- Social commitment
Objective
- Promote mutual cooperation, sympathy and family communication among members of TMSS Employees Co-operative 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 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 of 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 foreign organizations.
- To conduct any kind of activities of brings prosperity to TECSL’s economic development.
- TECSL’s Savings Products:
  - General Savings/Compulsory Savings
  - Term Deposit (DPS)/Monthly Deposit Scheme.
  - Fixed Deposit Scheme –FDR

TECSL’s loan activities
- General loan activities

**TMSS Domestic Employment Agency**

Goal
- Provision of self-reliant and secured family status and poverty reduction.
- Assessment of intending candidates in view of domestic requirement.
- Project publicity in the mission areas.
- Job placements of trained up Office Servant, Support Staff, Health Worker, Clinical Assistant, Ayah, Peon, Photocopy Operator, House-keepers/Maid-workers/General workers, etc.

Objective
- To arrange essential Office Servant, Support Staff, Health Worker, Clinical Assistant, Ayah, Peon, Photocopy Operator, household/family managing work scope for the intending poor unemployed people.
- To contribute to poverty reduction agenda through job placement.
- To supply trustworthy, well-mannered and professionally skilled house keepers, maid-workers and general laborers to the potential Clients in the country or abroad.
- To develop skilled domestic helps for service at family level.
- Literate and Non-literate Course Module with proper inputs/materials.
- Demand-based Refreshers/Advance Training Courses.
- Residential/Non-residential training exercises at TMSS training venues located all over the country.
- Award of Certificate to the qualified trainees.

**Activities**
Provide training to internal & external trainees; job confirmation of trainees; etc.

**Achievement**
During the FY 2018-19, we trained & provided other services to 86 External & 202 Internal Trainees.

---

**TMSS Northern Recruiting Agency Limited**
LICENCE NO: RL-1083

**Goal**
Safe employment opportunities in world wide. Project publicity in the mission area. Provide necessary assistance & cooperation to Job Seekers/Clients.

**Objective**
- 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 assist the clients with right decision about overseas jobs.
- To help them with job listing, labor market information, applicant screening services, skill assessment tools, successful interview process, easy migrating process, etc.
- To develop mutual trust among Employees and other stakeholders.
- To find qualified workers.

**Activities**
Exporting Manpower; Help to processing passport, medical test & visa.

**Achievement**
During the FY 2018-19, 754 beneficiaries directly & indirectly received our service on migration.
**TMSS Saw Mill Section**

**Goal**
Low cost high quality timber and wooden planks supply to the clients/customers.

**Activities**
Wood cutting; wooden planks marketing; etc.

**Achievement**
During the FY 2018-19, we cut 32,404 sqf wood; and sold 1,027 packets wooden planks.

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**TMSS Security Agency Ltd. (TSAL)**

**Goal**
To ensure supreme quality safety and security solution for the society and personnel.

**Objective**
Providing need based total safety and security solution to TSAL clients/risk owners.
- To reduce crime prevalence through prevention, detection, and investigation strategies.
- To ensure protection of life and property within working zone.
- To operate the workforce within organizational means and delivering value for money.
- To ensure our staff have the competencies and skills to perform effectively and maximize their potential.
- Permanent enhancement of assessment and development of our security guard employees
- To improve planning, control and operative activities in all areas of the company including cooperation with the client
- Promote competitiveness and image of the organization.
- Regular monthly evaluation of service level agreement with the client
- To increase the expertise of the company management
- Development of well-trained security personnel in the country.
- Supply of well-trained security personnel to the clients/risk owners and ensuring need based safety and security activities.
Installation of electrical and mechanical safety and security devices as per demand of clients/risk owners for protection of their assets, properties, industrial plants, companies, offices, buildings and others.

Ensuring quality services to the clients/risk owners through conducting regular physical inspection and periodical monitoring of clients/risk owners and target/mission areas.

Activities
Supply of trained up male/female security personnel’s, bodyguards, escorts, security supervisor/officers with/without arms, safety gears and equipment.

Achievement
In the FY 2018-19 we provided quality safety and security solution service through 469 talented & trained Guard.

Business Development Center (BDC)

TMSS always believes that business is immensely important in a country’s economy because it is the main economic engine for the country. Business generates income not only for its entrepreneurs but also the employees employed in that business. Business utilizes land, labor, capital and organization; and generates incomes like wage, rent, interest and profit.

TMSS, over the three decades, through training, consultancy and financial support, has gained in-depth understanding and valuable experience on the multi-dimensional aspects in the success and failure of a business in the context of Bangladesh. It has been revealed that most of the entrepreneurs of micro and small business are unable to maintain accounts, calculate selling price or product costing, analyze loss-profit and prepare financial status. Sometimes, it has been observed that they don’t know the basic in starting, running and expanding their business. TMSS is connected with nearly 160000 entrepreneurs through its microfinance program in Bangladesh. Based on the above analysis TMSS established 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. In this center we have been providing two services namely, business training and business counseling service.
Goal
To make travel with an enjoyable and enriching human experience by creating opportunities for the citizens of Bangladesh and abroad to discover the countries undiscovered monuments and natural beauty.

Objective:
Specific Objective-
- 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 brightly the image of Bangladesh to people from other countries and to introduce them to its rich culture, historical monuments, and indigenous traditions.
- To create communications, print, and media initiatives that promotes the tourism sector.
- To develop greater awareness of the benefits of travel among increasing numbers of people through promotional and educational materials.
- To develop human resources.
- 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.

General Objective
TTLT’s objective is to deliver tourism packages of high quality that provide occasions for learning, enhance domestic tourism, and create opportunities for enjoyment and relaxation. Through its activity, TTLT hopes to enrich Bangladesh’s underdeveloped tourism sector and to allow more and more people-from home and abroad-to experience Bangladesh
Overview
Nowadays people are very much concerned about their physical & mental health. They are aggressively engaged in recreational works in order to maintain as well as bring something new to their busy and rigid life structure. They would like to pass their leisure time in a recreational place like theme park, sea-beach, resort, historical place, safari park, theatre, cinema hall etc. This phenomenon tells that people have natural tendency to amuse themselves regardless the way or system and place of recreation. In 2015 TMSS established an environment-friendly amusement park named ‘TMSS Momo-Inn Amusement World’ at Bogura. Its land area is 600 acre.

Goal
Establishment of TMSS Momo-Inn Amusement World covering Eco-Park, Agro Park, Fish Park, Zoo, Industrial Park, Amusement Park, Novo Theatre, Amphitheatre & Medical Tourism for sustainable recreational, educational, knowledge and business development of the visitors of all age group.

Ride
Swing, Slipper, Boat ride, Nagordola etc.

Achievement
During the FY 2018-19, 227 picnic event & 5 fair events were arranged hold by TMSS and other organizations/institutions. Currently 1200 visitors (average) visit this park daily.
Nutrition International: Rice Fortification

<table>
<thead>
<tr>
<th>Title</th>
<th>Organize District and National Level Advocacy Workshop towards Scaling up of Rice Fortification for Distribution in Government Food Based Social Safety Net Programs in Bangladesh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Duration</td>
<td>July 2018- June 2019 (12 months)</td>
</tr>
<tr>
<td>Total District Level Workshops and Trainees</td>
<td>About seven (7) District level Advocacy Workshops in 7 districts with 1060 participants</td>
</tr>
<tr>
<td>Total National Level Workshop and Participants</td>
<td>4 workshop with 780 participants</td>
</tr>
</tbody>
</table>

Objectives of the assignment

Overall objectives
- To seek commitment from senior government officers/policy makers and relevant stakeholders at district and sub-district level to support and in creating an enabling environment to scale up production and distribution of fortified rice.
- To advocate to civil society, business community and media about the benefits of fortified rice on health and wellbeing and identify action and roles of concerned stakeholders towards the scaling up if rice fortification

Specific Objectives
- Increased knowledge of field level implementers and general audiences on overall nutrition specifically benefits of consumption, storage and cooking practice of fortified rice
- Gained understanding of factors that impede and enable scaling up of rice fortification within government programs like VGD and FFP.
- To analyze the roles, responsibilities and capacities of relevant stakeholders, and the way forward for proper distribution of fortified rice, monitoring and ensuring proper use by the larger group
- To ensure agreement among the government high officials and relevant stakeholder to create enabling environment and active participation on the next steps.

Expected Outcomes
- Sensitized district and Upazila level concerned government higher officials as well as other relevant stakeholders to ensuring increased production and distribution of fortified rice and proper consumption.
- Strengthened the monitoring mechanism as well as accountability of various stakeholders are in place
- Enhanced coordination among district key government agencies namely representative of Mo WCA and Mo Food regarding supply chain of fortified rice.
- Roles of stakeholders are defined to perform their specific duties and responsibilities.
- Services by the duty bearer are delivered on time.

**Working area**

About 07 one day advocacy workshops will be organized from November 2018- February 2019 in full confidence, cooperation and support with the MoWCA, DWA, Ministry of Food, WFP and NI as well as concerned Deputy Commissioner’s Office and District Women Affairs’ Officers Office. The advocacy workshops will be held in seven districts as listed below:

<table>
<thead>
<tr>
<th>SL</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mymensingh</td>
</tr>
<tr>
<td>2</td>
<td>Jamalpur</td>
</tr>
<tr>
<td>3</td>
<td>Munshiganj</td>
</tr>
<tr>
<td>4</td>
<td>Chittagong</td>
</tr>
<tr>
<td>5</td>
<td>Brahmanbaria</td>
</tr>
<tr>
<td>6</td>
<td>Rajshahi</td>
</tr>
<tr>
<td>7</td>
<td>Borguna</td>
</tr>
<tr>
<td>8</td>
<td>Dhaka</td>
</tr>
</tbody>
</table>

**Stakeholders involved in the project**

Various stakeholders of Government and non-government agencies get involved and engaged in the project. The project activities are on-going and the workshops can be defined as orientation workshop for distribution of fortified rice through Vulnerable Group Development (VGD) programme and Food Friendly Program (FFP) to determine follow-up actions for scaling up distribution of fortified rice among VGD and FFP beneficiaries. Ministry of Women and Children Affairs (MoWCA) in concern with the district administration is the organizing authority of the workshops. At the same time, Director General of Food and Department of Women Affairs had also provided full support and ensure the participation and engagement of district level officials from different departments.

The workshops participants’ category covers all stakeholders engaged in VGD programme and FFP at district to grassroots levels includes namely Deputy Commissioner, Superintendent of Police, Civil Surgeon, DC Food, District Women Affairs Officer, District Education officer, District Information Officers, Media and civil society representatives, Upazila Nirbahi officer, Upazila Women Affairs Officer, Upazila Food Controller, Rice Mill Owner and Dealer of FFP etc. as key stakeholder responsible for effective supply chain of fortified rice attended the workshops. In a nutshell, district level workshops on rice fortification for relevant stakeholder is a massive event in combination of all relevant stakeholders to create an effective platform for common understanding has far-reaching impact on eradicating micronutrient deficiencies among poor people as well as other well-off persons.
District Level Workshops at a Glance
Seven separate workshops were held in seven district level in between April and May 2019. Workshops in Mymensingh, Munshiganj, Barahmanbaria and Faridpur were organized at DC Office conference hall and at circuit house in Rajshahi and Sherpur, an external venue namely DEASA conference hall in Kushtia. The findings of the workshops will help the policy makers to take effective strategies as well as actions to ensure healthy and nourished nation in line with the targets of Sustainable Development Goals (SDGs).

District wise workshop date and venue are given below:

<table>
<thead>
<tr>
<th>SL</th>
<th>Date</th>
<th>District</th>
<th>Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28 March 2019</td>
<td>Mymensingh</td>
<td>DC Office Conference Hall</td>
</tr>
<tr>
<td>2</td>
<td>15 April 2019</td>
<td>Munshiganj</td>
<td>DC Office Conference Hall</td>
</tr>
<tr>
<td>3</td>
<td>17 April 2019</td>
<td>Barahmanbaria</td>
<td>DC Office Conference Hall</td>
</tr>
<tr>
<td>4</td>
<td>25 April 2019</td>
<td>Rajshahi</td>
<td>Circuit House, Rajshahi</td>
</tr>
<tr>
<td>5</td>
<td>28 April 2019</td>
<td>Kushtia</td>
<td>DESHA Tower, Kushtia</td>
</tr>
<tr>
<td>6</td>
<td>29 April 2019</td>
<td>Faridpur</td>
<td>DC Office Conference Hall</td>
</tr>
<tr>
<td>7</td>
<td>5 May 2019</td>
<td>Sherpur</td>
<td>Circuit House, Sherpur</td>
</tr>
</tbody>
</table>

Gender segregated district wise participant’s detail:

<table>
<thead>
<tr>
<th>District</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mymensingh</td>
<td>36</td>
<td>18</td>
<td>54</td>
</tr>
<tr>
<td>Rajshahi</td>
<td>73</td>
<td>18</td>
<td>91</td>
</tr>
<tr>
<td>Kushtia</td>
<td>65</td>
<td>17</td>
<td>82</td>
</tr>
<tr>
<td>Faridpur</td>
<td>81</td>
<td>22</td>
<td>103</td>
</tr>
<tr>
<td>Sherpur</td>
<td>60</td>
<td>7</td>
<td>67</td>
</tr>
<tr>
<td>B-Baria</td>
<td>66</td>
<td>18</td>
<td>84</td>
</tr>
<tr>
<td>Munshiganj</td>
<td>60</td>
<td>22</td>
<td>82</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>441</strong></td>
<td><strong>122</strong></td>
<td><strong>563</strong></td>
</tr>
</tbody>
</table>

Gender base participation status (only on selected participants)

<table>
<thead>
<tr>
<th>SL</th>
<th>Designation</th>
<th>Male Sub-total</th>
<th>Female Sub-total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>DWAO</td>
<td>4 6 10</td>
<td>6 14 20</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>DC Food</td>
<td>26 25 51</td>
<td>0 1 1</td>
<td>52</td>
</tr>
<tr>
<td>3</td>
<td>RC Food</td>
<td>2 3 5</td>
<td>0 0 0</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>DD</td>
<td>3 5 8</td>
<td>13 8 21</td>
<td>29</td>
</tr>
<tr>
<td>5</td>
<td>Program Officer</td>
<td>2 0 2</td>
<td>0 1 1</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>Chemist</td>
<td>2 3 5</td>
<td>0 0 0</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Miller</td>
<td>5 11 16</td>
<td>0 0 0</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>44</strong></td>
<td><strong>53</strong></td>
<td><strong>97</strong></td>
</tr>
</tbody>
</table>
**At a Glance**

<table>
<thead>
<tr>
<th>Project name</th>
<th>Ensure Access to Responsive WASH services for the Background Communities (EARWSBC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supported by</td>
<td>Water.org</td>
</tr>
<tr>
<td>Implemented by</td>
<td>TMSS</td>
</tr>
<tr>
<td>Project location</td>
<td>57 districts of Bangladesh</td>
</tr>
<tr>
<td>Duration</td>
<td>01 May 2019 to 30 April 2022 (36 month)</td>
</tr>
<tr>
<td>Water Org Contribution</td>
<td>BDT 88799016/-</td>
</tr>
</tbody>
</table>

**Introduction**

TMSS has signed an agreement with Water. Org to implement a project namely Ensure Access to Responsive WASH Services for the Backward Communities (EARWSBC). The project began from 1 May 2019 and will continue up to 30 April 2022. The project has four major components-

- Capacity building of Microfinance staffs
- Stakeholder engagement and sensitization of government officials
- Provide WASH loan and technical support
- Knowledge management and scale-up.

The project will address up-to milestone 3 during its implementation period (36 month) and provide 100000 House Hold of WASH loan around the country.

TMSS has hired expert and skill personnel and ensure all the necessary logistics to ensure smooth implementation of the project.

**Project Goal**

Poverty elimination through reducing water and sanitation related health expenditure and increase productivity of backward community in Bangladesh.
Short term goal
- 800000 people are aware on water and sanitation
- Duty bearer are sensitized and responsive

Project Objective
- Ensure safe water and sanitation for all.
- 100 per cent sanitation coverage in the project areas
- Smart WASH services and fund’s are available
- 100000 HH WASH support are provided

Project Interventions
- Capacity building for the HEM officials
- Training manual, IEC and BCC materials development, print and distributes
- WatSan awareness for the general masses
- Stakeholder engagement (local govt, DPHE, LGED, DMCs, NGOs, civil society, journalist, UPs, community people)
- Product Assessment
- Provide WASH Loan
- Knowledge management and scale up

Achievement till June 2019
- Project Implementation plan has been finalized
- Office has been set-up and staff are on board
- Organize Project Kick-off Workshop and project activation
- Organize Project Orientation Workshop
- Drafted Training Manual for HEM Officials
BCL Group
Building Construction Limited (BCL) is a Private Limited Company. The company has registered by Joint Stock Company, Dhaka in 2005. TMSS is the mother organization of this company. T.M. Ali Haider is the Founder Managing Director of BCL. Initially the company was started function as Construction works, but at present BCL has diversified its activities. We are trying to achieve the slogans through our management skills and adequate fund flow. It is to be noted that we are creating job opportunity for more than 3000 people.

**Vision**

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

**Mission**

Efficient development of human being to engage in a right work at right time to produce products and services.

**Construction Firm**

Construction is the core activity of Building Construction Limited. Right now BCL is doing construction with modern construction equipment and technologies.
Completed Project
(1) TMSS Bhabon (DLO), (2) RCH Canteen (TMATS), (3) TMSS Central Auditorium, (4) Medical College Tower, (5) Momo Inn Building, (6) TMSS Technical Institute, (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. (19) Masura Women Hostel (MWH), (20) MWH Canteen, (21) TMSS Engineering College, (22) BCL Food & Beverage, (23) TMSS Cold Storage, Shajapur,

Present Working Project

BCL Ready Mix Concrete
Ready mix Concrete Project of BCL is a commercially concrete selling project which started functioning from 2006. It is modern technology for mixing of concrete which is used for build structure. It is the substitute of conventional concrete Mixing process (i.e. Mixer Machine, Manually pour cement and other ingredients. Ready Mix Concrete is a totally automatic Computer based programming system.

Good quality and high strength concrete is achieved by this plant. Ready Mix Concretes are sold in competitive market price and supplied to clients to its construction site. Concrete carrier and concrete lifting pump are supplied with this order in different locations of Bangladesh. Besides technical supports are provided to intending clients & customers by our skilled and experienced Civil Engineers right from our Batching Plant to Construction sites with minimum service charges.

At present 40 stffs are engaged.

BCL Medium Paper Mill
BCL Medium Paper Mill is a concern of Building Construction Limited which is established & started operation from 2008. The Paper Mill is located at Thengamara, Bogura. The raw materials of the paper mill are wastage paper.
It is 100% recycle based 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 cartons for different products and have made important contributions to economic development. This paper mill has created direct job opportunities in different categories. At present 250 staff are working in this mill.

**BCL News Paper Mills Limited**

BCL News Paper Mills Limited is a subsidiary company of Building Construction Limited registered by Joint Stock Company, Dhaka. It is one of the best paper manufacturing factories of the country, which is used to print newspaper across the country. The aim of the company is to produce premium quality paper and lead to the market by its quality and price. It is 100% recycle based paper mill. This Paper Mill has also created job opportunities in different categories. It was established in 2011 and currently 300 staffs are engaged.

**BCL Offset Paper Mills Limited**

BCL Offset Paper Mills Limited 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. It meets up the need of offset paper of the country and has made important contributions to economic development. This paper mill has created direct job opportunities in different categories. It was established in 2014 and currently 250 staffs are engaged.

**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 contains 151 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 24 Hours Concierge Service, 3000 Feet Boating Lake, Basketball Court, Walkway & Lawn and Amusement Park are available. It has created job opportunities for 310 people in different categories.
BCL Aviation Limited
BCL Aviation Limited is a concern of Building Construction Limited which has started business in 2018 by the assistance of 30 staffs. It operates Two R-66 Helicopter especially for Specialized Doctors bringing from Dhaka for TMSS Medical College Hospital & Rafatullah 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 communication and no air transportation from Bogura to Dhaka. So it’s helpful for people.

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, 2015 we have started our operational activities. Currently 150 staffs are engaged.

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 all over Bangladesh. It is started in 2010 and 30 staffs are working at present.

BCL Superstore
Building Construction Limited (BCL) is operating a Superstore in Nawab Bari Road, Bogura, Which was established in 2008. BCL Superstore is offering all kinds of products to the customers and it has been divided in eleven zones such as Baby food, Grocery products, Toiletries, Stationeries, Food & Beverage, Crockeries & 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 by our 42 skilled staffs.
BCL Beauty Care Salon and Spa

The journey of BCL Beauty Care Salon and Spa has been started from November 2013 by the engagement of expert beauticians modern hygienic instruments and machinery in order to give cordial services to beauty conscious females in Bogura and its adjacent districts.

Main Features-
1. Expert Beauticians
2. Central AC
3. Doctor's Consultation
4. Hygienic Modern Instruments
5. Steam Bath
6. Jacuzzi Corner
7. Kids Corner
8. Bridal Corner
9. Cordial Service

Local & International Trading

From 2009 BCL Trading division is selling imported car, Auto Rickshaw, Building Decoration Materials, Solar Panel, Ceiling 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. Present staff number is 15.

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.

TMSS LPG Conversion & Auto Workshop

Building Construction Limited is operating an LPG Conversion and Auto workshop in Bogura with the brand name of TMSS LPG Conversion & Auto workshop. We are the largest modern workshop in Bogura. We are converting vehicles into LPG by latest generation technology.

BCL Cold Storage

BCL Cold Storage Ltd. is a concern of Building Construction Limited. It is located at Nawdapara, Bogura. It is established in 2010 to encourage the farmers for potato preservation in this locality. As a result, the farmers of the catchment area are getting profits by preserving their potatoes in this cold storage. It has created job opportunities in different categories. 40 staffs are engaged and capacity of the old storage is 1,40,000 Bags.
Bricks Field
Building Construction Limited is operating three bricks manufacturing plants at Bogura and Rangpur from 2009. One of them is semi-automatic bricks manufacturing plant which is situated at Bogura. The strength (6113 psi) of bricks are standard. TMSS has good reputation in making bricks. 50 staffs are working.

TMSS LPG Limited
TMSS LPG Limited is a concern of Building Construction Ltd. It is registered by Joint Stock Company Ltd, Dhaka. It is located at Shehalabunia under Mongla Upazila, Bagerhat. It is established in 2016 and will contribute to reduce the use of natural gas in household activities and vehicles and will also contribute to the national programs of the government. 130 staffs are engaged.

BCL Ceramic Industries Limited
BCL Ceramic Industries Limited is a subsidiary company of Building Construction Ltd. registered by Joint Stock Company, Dhaka. It’s an Environment friendly factory which will be run by natural gas. All Machineries of the factory are imported from Italy and installed & erected by Italian skilled technician. Raw materials will be imported from Spain, Malaysia, Thailand & India. Tiles Designs will be collected from Spain, India & Indonesia. It will be the best quality Floor and Wall tiles factory in tiles sector. Among of them Homogeneous, Porcelain tiles with Digital Print, HD Print, Super Gloss Polish, Sugar effect surface and Rustic will be produced here. We hope the factory will go for production at the end of the year 2019. At present 180 staffs are working in this plant.

BCL Food & Beverage Ltd
BCL Food & Beverage Limited started production in 2015. This factory can produce as per daily 50,000 pic bottled water. At present 50 staffs are working in this plant. This drinking water is very healthy for the human body, its like a natural water.

BCL Fluid System
BCL Fluid System is a concern of Building Construction Limited and Sole Distributor of FORAS and ALGO water pumps in Bangladesh. It has been importing Domestic, Industrial, Irrigation and all kinds of best quality Centrifugal, Submersible, Drainage, Suarez water pumps named FORAS from Italy and ALGO from India. It has started its operational activities by a strong marketing team.

Upcoming Project of BCL
BCL Glass Industries Limited.
BCL Footwear Limited.
BCL Tissue & Duplex Paper.
Foreign exposure visit (2018–19)

TMSS is working for the socio-economic development and economic emancipation of different categories of clients/stakeholders by the significant assistance & cooperation of GoB, National and International donors & partner agencies as well as different National and International Networking & collaborating bodies, who are playing vital role to strengthen TMSS activities both in home & abroad.

For organizational development & capacity building, as well as sharing/caring knowledge & experience a significant number of high/middle/low officials from TMSS has participated in different international seminars, workshops, roundtable meetings, conferences & exposure tours for the interest of the organization.
Independent auditor’s report
To the member of the Governing body of TMSS

Report on the audited of the consolidated Financial Statements

Opinion
We have audited the accompanying consolidated financial statements of Consolidated Financial Statements TMSS, which comprise the consolidated statements of financial position as at June 30, 2019, the consolidated statement of income & expenditure, consolidated statement of receipts and payments and consolidated statement of cash flows for the year ended on that date, and consolidated notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of Consolidated Financial Statement TMSS, as at June 30, 2019 and the result of its operations and its consolidated receipts and payments for the year then ended in accordance with the basis of principle of accounting policies in note # 3 to the consolidated financial statements and comply with applicable laws and regulations.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the audit of the consolidated financial statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements
Management is responsible for the preparation and fair presentation of this consolidated financial statement in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of the consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Project’s ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to cease the organization or has no realistic alternative but to do so.
Those charged with governance are responsible for overseeing the Organization’s financial reporting process.

Auditor’s Responsibility for the Audit of the Financial Statements
Our Objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that include our opinion. Reasonable assurance is a high-level assurance, but it does not guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial statements.
As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the organization's internal control;

- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;

- evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

Aziz Halim Khair Choudhury
Chartered Accountants

Name: Md. Aftab Uddin Ahmed FCA
Senior Partner

Dated: Dhaka, Bangladesh, 28 October, 2019
# TMSS
## Consolidated Statement of Financial Position
**As at 30 June 2019**

<table>
<thead>
<tr>
<th>Properties &amp; Assets</th>
<th>Note</th>
<th>30 June 2019</th>
<th>30 June 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Non-current assets:</strong></td>
<td></td>
<td>Amount</td>
<td>Amount</td>
</tr>
<tr>
<td>Property, Plant &amp; Equipments</td>
<td>5</td>
<td>3,592,607,785</td>
<td>3,249,628,742</td>
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<tr>
<td>Investment</td>
<td>6</td>
<td>84,000,000</td>
<td>83,450,000</td>
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<tr>
<td><strong>Current assets:</strong></td>
<td></td>
<td>34,542,615,821</td>
<td>28,642,167,002</td>
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<tr>
<td>Loan to Members</td>
<td>7</td>
<td>29,126,803,077</td>
<td>24,385,929,437</td>
</tr>
<tr>
<td>Receivable - projects &amp; others</td>
<td>8</td>
<td>1,620,350,105</td>
<td>1,290,953,292</td>
</tr>
<tr>
<td>Other assets</td>
<td>9</td>
<td>1,040,930,766</td>
<td>953,678,841</td>
</tr>
<tr>
<td>Fixed Deposit-Short term</td>
<td>10</td>
<td>1,938,308,802</td>
<td>940,281,932</td>
</tr>
<tr>
<td>Cash and Cash Equivalent</td>
<td>11</td>
<td>816,223,072</td>
<td>1,071,323,560</td>
</tr>
<tr>
<td><strong>Total Properties &amp; Assets</strong></td>
<td></td>
<td>38,135,223,606</td>
<td>31,891,795,743</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fund &amp; Liabilities</th>
<th></th>
<th>9,437,083,748</th>
<th>7,389,276,457</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Fund</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retained surplus</td>
<td></td>
<td>8,435,349,604</td>
<td>6,596,089,331</td>
</tr>
<tr>
<td>Statutory Reserve Fund</td>
<td></td>
<td>1,001,734,144</td>
<td>772,807,126</td>
</tr>
<tr>
<td>Disaster management fund</td>
<td></td>
<td></td>
<td>400,000</td>
</tr>
<tr>
<td><strong>Non-current liabilities:</strong></td>
<td></td>
<td>1,090,114,029</td>
<td>1,628,712,007</td>
</tr>
<tr>
<td>Liabilities with financiers</td>
<td>13</td>
<td>1,085,716,611</td>
<td>1,623,619,138</td>
</tr>
<tr>
<td>Grant from Donor- Fixed Assets</td>
<td>14</td>
<td>4,387,418</td>
<td>5,082,869</td>
</tr>
<tr>
<td><strong>Reserve and provision:</strong></td>
<td></td>
<td>2,357,410,265</td>
<td>1,881,106,804</td>
</tr>
<tr>
<td>Loan Loss Provision</td>
<td>15</td>
<td>1,330,646,067</td>
<td>958,089,733</td>
</tr>
<tr>
<td>Provision for Gratuity</td>
<td>16</td>
<td>1,026,764,198</td>
<td>923,037,071</td>
</tr>
<tr>
<td><strong>Current liabilities:</strong></td>
<td></td>
<td>25,250,615,563</td>
<td>21,012,700,476</td>
</tr>
<tr>
<td>Loan from financiers</td>
<td>17</td>
<td>12,463,151,745</td>
<td>10,406,522,276</td>
</tr>
<tr>
<td>Payable - projects &amp; others</td>
<td>18</td>
<td>869,062,228</td>
<td>680,578,908</td>
</tr>
<tr>
<td>Members savings deposit</td>
<td>19</td>
<td>9,268,639,922</td>
<td>7,557,530,658</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td>20</td>
<td>320,256,930</td>
<td>272,425,032</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>21</td>
<td>2,329,504,737</td>
<td>2,096,643,602</td>
</tr>
<tr>
<td><strong>Total Fund &amp; Liabilities</strong></td>
<td></td>
<td>38,135,223,606</td>
<td>31,891,795,743</td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in **Annexure-D**

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.

28 October 2019
Dhaka
# Consolidated Statements of Income and Expenditure

For the year ended 30 June 2019

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Income:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants from donor</td>
<td>22</td>
<td>370,467,650</td>
<td>288,281,023</td>
</tr>
<tr>
<td>Interest on loan to borrowers</td>
<td>23</td>
<td>6,295,202,936</td>
<td>5,373,411,267</td>
</tr>
<tr>
<td>Admission, Tuition, Session &amp; Other Fees</td>
<td>24</td>
<td>446,898,162</td>
<td>411,937,582</td>
</tr>
<tr>
<td>Medical &amp; Health Care Services- RCH &amp; others</td>
<td>25</td>
<td>154,165,786</td>
<td>106,269,150</td>
</tr>
<tr>
<td>Income from Sales</td>
<td>26</td>
<td>15,449,912</td>
<td>13,406,500</td>
</tr>
<tr>
<td>Interest Income on Investment</td>
<td>27</td>
<td>81,265,440</td>
<td>19,932,348</td>
</tr>
<tr>
<td>Service charges - staff &amp; others</td>
<td></td>
<td>9,828,462</td>
<td>9,115,970</td>
</tr>
<tr>
<td>Bank interest</td>
<td></td>
<td>4,074,465</td>
<td>3,200,121</td>
</tr>
<tr>
<td>Others Income</td>
<td>28</td>
<td>455,334,340</td>
<td>259,210,378</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td>7,832,687,153</td>
<td>6,484,764,339</td>
</tr>
</tbody>
</table>

| Expenditures:                                       |       |                        |                        |
| Financial Expenses                                  | 29    | 1,408,424,370          | 1,246,760,078          |
| Administrative Expenses                             |       | 3,970,099,562          | 3,506,825,978          |
| Salary & allowances                                 | 30    | 2,697,770,436          | 2,484,737,833          |
| Revenue expenditures                                | 31    | 1,135,793,061          | 695,501,860            |
| Audit Fees                                          |       | 552,000                | 540,500                |
| Bank charges                                       |       | 12,967,664             | 12,210,148             |
| Depreciation Expenses                               | 32    | 122,926,402            | 113,835,637            |
| **Loan Loss Expenses- LLE**                         |       | 522,538,172            | 244,368,482            |
| **Total Expenditures**                              |       | 5,900,972,104          | 4,997,954,538          |
| **Surplus/(Deficit) during the year**               |       | 1,931,715,048          | 1,486,809,801          |

Detailed consolidation has been shown in Annexure-E

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.

28 October 2019

Dhaka

Executive Director

Chief Director

Finance & Accounts

Aziz Halim Khair Choudhury
Chartered Accountants
### TMSS
#### Consolidated Statements of Receipts and Payments
For the year ended 30 June 2019

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note</th>
<th>Year- 2018-2019</th>
<th>Year- 2017-2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Amount</td>
<td>Amount</td>
</tr>
<tr>
<td><strong>Receipts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening balances:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalent</td>
<td>33</td>
<td>1,072,677,962</td>
<td>799,016,875</td>
</tr>
<tr>
<td><strong>Loans:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan from Financiers</td>
<td></td>
<td>14,765,822,925</td>
<td>13,893,311,407</td>
</tr>
<tr>
<td>Received - projects &amp; others</td>
<td></td>
<td>529,000,329</td>
<td>440,369,448</td>
</tr>
<tr>
<td>Members savings</td>
<td></td>
<td>7,071,464,688</td>
<td>5,943,663,136</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td></td>
<td>50,255,708</td>
<td>47,093,864</td>
</tr>
<tr>
<td>Remittance received</td>
<td></td>
<td>2,690,000,000</td>
<td>2,040,000,000</td>
</tr>
<tr>
<td>Advance</td>
<td></td>
<td>29,496,625</td>
<td>63,709,866</td>
</tr>
<tr>
<td>Others Received</td>
<td>34</td>
<td>610,349,742</td>
<td>649,706,220</td>
</tr>
<tr>
<td><strong>Realizations:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneficiaries</td>
<td></td>
<td>44,806,675,478</td>
<td>36,388,827,337</td>
</tr>
<tr>
<td>Realized - projects &amp; others</td>
<td></td>
<td>320,028,195</td>
<td>228,002,647</td>
</tr>
<tr>
<td>Advance</td>
<td></td>
<td>3,789,462,674</td>
<td>2,754,823,203</td>
</tr>
<tr>
<td>Investment encashment</td>
<td></td>
<td>621,320,267</td>
<td>669,821,536</td>
</tr>
<tr>
<td>Grant from donor against projects</td>
<td></td>
<td>76,332,905</td>
<td>61,551,595</td>
</tr>
<tr>
<td>Sale of Books &amp; Register</td>
<td></td>
<td>49,238,443</td>
<td>36,051,231</td>
</tr>
<tr>
<td><strong>Incomes:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Donation</td>
<td></td>
<td>237,570,932</td>
<td>240,108,644</td>
</tr>
<tr>
<td>Interest on loan to borrowers</td>
<td></td>
<td>6,295,022,222</td>
<td>5,373,269,029</td>
</tr>
<tr>
<td>Admission, Tuition, Session &amp; Other Fee</td>
<td></td>
<td>287,805,304</td>
<td>317,185,018</td>
</tr>
<tr>
<td>Medical &amp; Health Care Services- RCH &amp; others</td>
<td></td>
<td>141,719,270</td>
<td>99,467,510</td>
</tr>
<tr>
<td>Interest on Investment</td>
<td></td>
<td>64,042,151</td>
<td>58,542,269</td>
</tr>
<tr>
<td>Service charges - staff &amp; others</td>
<td></td>
<td>7,770,956</td>
<td>4,342,899</td>
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<tr>
<td>Sales proceeds</td>
<td></td>
<td>42,316,641</td>
<td>27,779,230</td>
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<tr>
<td>Bank interest</td>
<td></td>
<td>4,060,246</td>
<td>3,194,928</td>
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<td>Others Income</td>
<td>35</td>
<td>574,799,959</td>
<td>474,103,722</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td>84,137,323,622</td>
<td>72,613,741,614</td>
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</table>
## Payments

### Capital Expenditure:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note</th>
<th>Year-2018-2019 Amount</th>
<th>Year-2017-2018 Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed assets</td>
<td></td>
<td>133,090,606</td>
<td>135,000,032</td>
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<td>Loans Repaid:</td>
<td></td>
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<tr>
<td>Loan Repayment Financiers</td>
<td></td>
<td>22,563,052,418</td>
<td>20,353,092,576</td>
</tr>
<tr>
<td>Refund - projects &amp; others</td>
<td></td>
<td>13,371,067,923</td>
<td>12,506,229,209</td>
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<tr>
<td>Members savings</td>
<td></td>
<td>390,750,289</td>
<td>494,927,644</td>
</tr>
<tr>
<td>Staff Security &amp; Others</td>
<td></td>
<td>5,360,375,424</td>
<td>4,518,137,070</td>
</tr>
<tr>
<td>Remittance</td>
<td></td>
<td>17,763,743</td>
<td>13,699,140</td>
</tr>
<tr>
<td>Suppliers/ Paid to creditors</td>
<td></td>
<td>2,694,536,184</td>
<td>2,033,699,208</td>
</tr>
<tr>
<td>Risk Fund</td>
<td></td>
<td>145,917,947</td>
<td>175,396,648</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>61,446,309</td>
<td>54,928,117</td>
</tr>
<tr>
<td></td>
<td></td>
<td>521,494,599</td>
<td>556,075,540</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>55,942,229,278</strong></td>
<td><strong>46,736,702,111</strong></td>
</tr>
</tbody>
</table>

### Disbursements:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td></td>
<td>49,683,536,861</td>
<td>42,450,307,108</td>
</tr>
<tr>
<td>Paid - projects &amp; others</td>
<td></td>
<td>614,980,908</td>
<td>611,663,377</td>
</tr>
<tr>
<td>Advance</td>
<td></td>
<td>4,013,853,874</td>
<td>3,023,748,125</td>
</tr>
<tr>
<td>Fund to project</td>
<td></td>
<td>15,162,351</td>
<td>14,813,393</td>
</tr>
<tr>
<td>Investments-FDR</td>
<td></td>
<td>1,614,345,284</td>
<td>636,770,108</td>
</tr>
<tr>
<td>Investments-Sister Concern of TMSS</td>
<td></td>
<td>550,000</td>
<td>-</td>
</tr>
</tbody>
</table>

### Expenses and deferrals:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary &amp; allowances</td>
<td></td>
<td>2,493,904,471</td>
<td>2,119,059,983</td>
</tr>
<tr>
<td>Revenue expenditures</td>
<td></td>
<td>716,485,930</td>
<td>848,257,336</td>
</tr>
<tr>
<td>Purchases</td>
<td></td>
<td>42,974,105</td>
<td>27,530,646</td>
</tr>
<tr>
<td>Bank charges</td>
<td></td>
<td>12,309,691</td>
<td>11,609,162</td>
</tr>
<tr>
<td>Financial expenses</td>
<td></td>
<td>1,238,618,810</td>
<td>1,123,848,637</td>
</tr>
<tr>
<td>Other payments</td>
<td></td>
<td>178,435,242</td>
<td>187,517,632</td>
</tr>
</tbody>
</table>

### Closing balance:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalent</td>
<td></td>
<td>816,223,072</td>
<td>1,071,323,500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>84,137,323,622</strong></td>
<td><strong>72,613,741,614</strong></td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in **Annexure-F**

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

---

Executive Director  
Chief Director  
Finance & Accounts  

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

28 October 2019  
Dhaka  
Aziz Halim Khair Choudhury  
Chartered Accountants
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flow from operating activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Donation</td>
<td>237,570,932</td>
<td>240,108,644</td>
</tr>
<tr>
<td>Interest on loan to borrowers</td>
<td>6,285,022,222</td>
<td>5,373,269,029</td>
</tr>
<tr>
<td>Admission, Tuition, Session &amp; Other Fee</td>
<td>287,805,304</td>
<td>317,185,018</td>
</tr>
<tr>
<td>Service Charge- RCH &amp; others</td>
<td>141,719,270</td>
<td>99,467,510</td>
</tr>
<tr>
<td>Income from Sales (Sales-Purchase)</td>
<td>(557,464)</td>
<td>248,584</td>
</tr>
<tr>
<td>Salary &amp; Allowances</td>
<td>(2,483,904,471)</td>
<td>(2,119,059,983)</td>
</tr>
<tr>
<td>Revenue Expenditures</td>
<td>(716,485,930)</td>
<td>(648,257,336)</td>
</tr>
<tr>
<td>Interest on funding liabilities</td>
<td>(1,238,818,810)</td>
<td>(1,123,648,637)</td>
</tr>
<tr>
<td>Advance</td>
<td>20,406,525</td>
<td>63,709,866</td>
</tr>
<tr>
<td>Paid to Creditors</td>
<td>(145,617,947)</td>
<td>(175,396,648)</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from operations</strong></td>
<td><strong>2,396,329,731</strong></td>
<td><strong>1,827,626,048</strong></td>
</tr>
<tr>
<td>Bank Interest (Net)</td>
<td>(8,249,445)</td>
<td>(8,414,234)</td>
</tr>
<tr>
<td>Others (Net)</td>
<td>621,158,008</td>
<td>485,776,847</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from operating activities</strong></td>
<td><strong>3,009,238,292</strong></td>
<td><strong>2,304,988,461</strong></td>
</tr>
<tr>
<td>Cash flow from investing activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment in Fixed Assets</td>
<td>(133,090,605)</td>
<td>(135,000,032)</td>
</tr>
<tr>
<td>Net Staff Advance</td>
<td>(224,161,200)</td>
<td>(269,924,922)</td>
</tr>
<tr>
<td>Net loan to Beneficiaries</td>
<td>(4,876,861,383)</td>
<td>(4,061,679,771)</td>
</tr>
<tr>
<td>Net Receivable- Projects &amp; Others</td>
<td>(294,952,713)</td>
<td>(383,060,730)</td>
</tr>
<tr>
<td>Net Investments</td>
<td>(993,575,017)</td>
<td>33,051,428</td>
</tr>
<tr>
<td>Fund to project</td>
<td>(15,162,351)</td>
<td>(14,813,393)</td>
</tr>
<tr>
<td><strong>Net cash used in investing activities</strong></td>
<td><strong>(6,537,803,270)</strong></td>
<td><strong>(4,830,427,420)</strong></td>
</tr>
<tr>
<td>Cash flow from financing activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Loan from Financiers</td>
<td>1,394,755,002</td>
<td>1,387,082,198</td>
</tr>
<tr>
<td>Net payable - Projects &amp; Others</td>
<td>138,250,040</td>
<td>(64,558,196)</td>
</tr>
<tr>
<td>Net Member savings</td>
<td>1,711,109,264</td>
<td>1,425,526,066</td>
</tr>
<tr>
<td>Net staff security &amp; others-SSO</td>
<td>32,531,965</td>
<td>33,394,724</td>
</tr>
<tr>
<td>Net Remittance</td>
<td>(4,536,184)</td>
<td>6,300,792</td>
</tr>
<tr>
<td><strong>Net cash used in/generated from financing activities</strong></td>
<td><strong>3,272,110,087</strong></td>
<td><strong>2,797,745,584</strong></td>
</tr>
<tr>
<td>Net increase/(decrease) in cash &amp; cash equivalents</td>
<td>(256,454,890)</td>
<td>272,306,625</td>
</tr>
<tr>
<td>Cash and cash equivalent at the beginning (Note-33.00)</td>
<td>1,072,677,962</td>
<td>799,016,875</td>
</tr>
<tr>
<td>Cash and cash equivalent at the ending</td>
<td><strong>816,223,072</strong></td>
<td><strong>1,071,323,500</strong></td>
</tr>
</tbody>
</table>

Detailed consolidation has been shown in Annexure-G

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

28 October 2019
Dhaka

Aziz Halim Khair Choudhury
Chartered Accountants
## Consolidated Statement of Changes in Equity
### As at 30 June 2019

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Retained Surplus</th>
<th>Statutory Reserve Fund</th>
<th>DMF</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Taka</td>
<td>Taka</td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td>Balance as on 1st July 2018</td>
<td>6,556,089,331</td>
<td>772,807,126</td>
<td>400,000</td>
<td>7,369,276,457</td>
</tr>
<tr>
<td>Add: (less): Prior year’s adjustments</td>
<td>275,976,104</td>
<td>-</td>
<td>-</td>
<td>275,976,104</td>
</tr>
<tr>
<td>Add: (less): Adjustments/Merged/Termination</td>
<td>(18,911,215)</td>
<td>-</td>
<td>(400,000)</td>
<td>(19,311,215)</td>
</tr>
<tr>
<td>Add: Surplus for the year 2018-19</td>
<td>1,931,715,048</td>
<td>-</td>
<td>-</td>
<td>1,931,715,048</td>
</tr>
<tr>
<td>Less: Statutory reserve fund for MCP</td>
<td>(349,499,664)</td>
<td>349,499,664</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Less: Adjusted of Interest on Reserve Fund Investment</td>
<td>-</td>
<td>(120,572,646)</td>
<td>-</td>
<td>(120,572,646)</td>
</tr>
<tr>
<td>Balance as on 30 June 2019</td>
<td>8,435,349,604</td>
<td>1,001,734,144</td>
<td>-</td>
<td>9,437,083,748</td>
</tr>
</tbody>
</table>

| Balance as on 1st July 2017                           | 5,156,117,326     | 601,863,017            | 400,000 | 5,757,380,343 |
| Add: (less): Prior year’s adjustments                 | 74,035,608        | -                      | -   | 74,035,608 |
| Add: (less): Adjustments/Merged                        | 17,008,553        | -                      | -   | 17,008,553 |
| Add: Surplus for the year 2017-18                     | 1,486,809,801     | -                      | -   | 1,486,809,801 |
| Less: Statutory reserve fund for MCP                  | (136,901,957)     | 136,901,957            | -   | -     |
| Add: Interest earned on reserve fund investment       | -                 | 34,042,152             | -   | 34,042,152 |
| Balance as on 30 June 2018                            | 6,696,069,331     | 772,807,126            | 400,000 | 7,369,276,457 |

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

28 October 2019

Dhaka
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Fax: 203-271-3044
E-mail: advisortmss@gmail.com
Contact person: Dr. Ehsan Hoque, Ph.D., International Advisor