



TMSS ANNUAL REPORT 2024



Annual Report

Let Family be the Focal Point of Women Development

Financial Year 2023-2024



www.tmss-bd.org

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Prof. Dr. Hosne Ara Begum

(Ashoka Fellow, PHF and AKS)

Founder Executive Director, TMSS

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Financial Year 2023-2024

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Chairperson's Message

In 2024, TMSS showed resilience and meaningful progress in promoting human dignity, equity, and sustainable development. The organization made significant strides in healthcare, education, women's empowerment, and environmental sustainability—empowering communities and building an inclusive, equitable, and sustainable future for all.

The year 2024 has been a period of resilience, renewal, and meaningful progress for TMSS. Despite global and national challenges, we have remained steadfast in advancing our mission to promote human dignity, equity, and sustainable development.

Throughout the year, TMSS made notable achievements in primary healthcare, quality education, women's economic empowerment, and environmental sustainability. Our initiatives have continued to uplift lives across communities, ensuring access to essential services, creating opportunities, and supporting social inclusion.

Microfinance has remained a cornerstone of our work, enabling thousands of women to achieve financial independence and contribute actively to their families and communities. These individual transformations collectively represent the broader impact TMSS strives to achieve,

empowered people leading resilient lives. Guided by the visionary leadership of our Founder and Executive Director, Prof. Dr. Hosne Ara Begum, TMSS has continued to adapt and innovate to meet emerging needs, while remaining true to its founding principles.

I extend my deepest appreciation to our dedicated team members, valued partners, donors, and the communities we serve. Your continued trust and collaboration inspire us to move forward with confidence and compassion. Together, we will continue to build a future that is inclusive, equitable, and sustainable for all.

A handwritten signature in black ink, appearing to read 'Gulnahr Pervin'.

Mrs. Gulnahr Pervin
Chairperson, TMSS



Executive Director's Message

In 2024, TMSS advanced with strong commitment toward inclusive and sustainable development. The organization expanded its impact in healthcare, education, agriculture, women's empowerment, and environmental conservation — remaining steadfast in its mission to achieve the SDGs by 2030, ensuring no one is left behind

The year 2024 has been a time of transformation, resilience, and renewed commitment for TMSS. Despite economic uncertainty and evolving national and global challenges, we have continued to move forward with determination strengthening our mission to empower people and ensure inclusive, sustainable development across Bangladesh.

This year, TMSS has expanded its reach and deepened its impact across key areas including healthcare, education, agriculture, women's empowerment, and environmental conservation. Our initiatives have responded to the real needs of marginalized communities, addressing issues such as food security, climate resilience, and digital inclusion.

In the post-pandemic recovery phase, TMSS has focused on building stronger healthcare systems, expanding social safety nets, and promoting livelihood development. Our microfinance programs have remained a powerful tool for transformation enabling thousands of women entrepreneurs to become self-reliant, confident, and financially independent.

We have also accelerated our efforts in environmental sustainability, promoting

renewable energy, conserving natural resources, and raising awareness about climate change among rural populations. These initiatives reflect our long-term vision of harmonizing human progress with environmental responsibility.

I take this opportunity to express my sincere gratitude to the Government of Bangladesh, INGOs, UN agencies, development partners, donors, foreign diplomats, regulatory authorities, PKSf, and Bangladesh Bank for their continued trust and collaboration.

My heartfelt appreciation also goes to the dedicated TMSS team, board members, and the resilient communities we serve. Together, through collective effort and shared vision, we will continue to advance toward achieving the Sustainable Development Goals (SDGs) by 2030, ensuring that no one is left behind.

Thank you for your unwavering support and partnership.

Prof. Dr. Hosne Ara Begum

(Ashoka Fellow, PHF and AKS)

Founder Executive Director, TMSS



Biography of the Executive Director

Prof. Dr. Hosne Ara Begum was born on December 1, 1953, in Thengamara village, Bogura, Bangladesh. She completed her M.Sc. in Botany from Rajshahi University in 1975.

She began her career as a Lecturer at Govt. Mujibur Rahman Women's College, Bogura, in 1980. That same year, she founded TMSS (Thengamara Mohila Sabuj Sangha) with a vision of ensuring a “Smiling Face of Women-folk,” starting with rice contributions from 126 village women and beggars.

She earned her Ph.D. in Business Administration from Washington International University, USA, in 2003. Under her leadership, TMSS has grown into one of Bangladesh’s largest women-focused NGOs. She is affiliated with 56 national and international organizations, has attended numerous global seminars, and received 132 professional training awards.

Her contributions to socio-economic development, climate action, and sustainability have earned her 39 prestigious awards, including recognition from the President and Prime Minister of Bangladesh, as well as international honors like the Ashoka Fellowship and Paul Harris Fellowship and AKS.

Prof. Dr. Hosne Ara Begum is married to Alhaz Prof. Ansar Ali Talukder, and their son, Mr. T.M. Ali Haider, is a social business leader in Bangladesh.



56
affiliated with
organizations

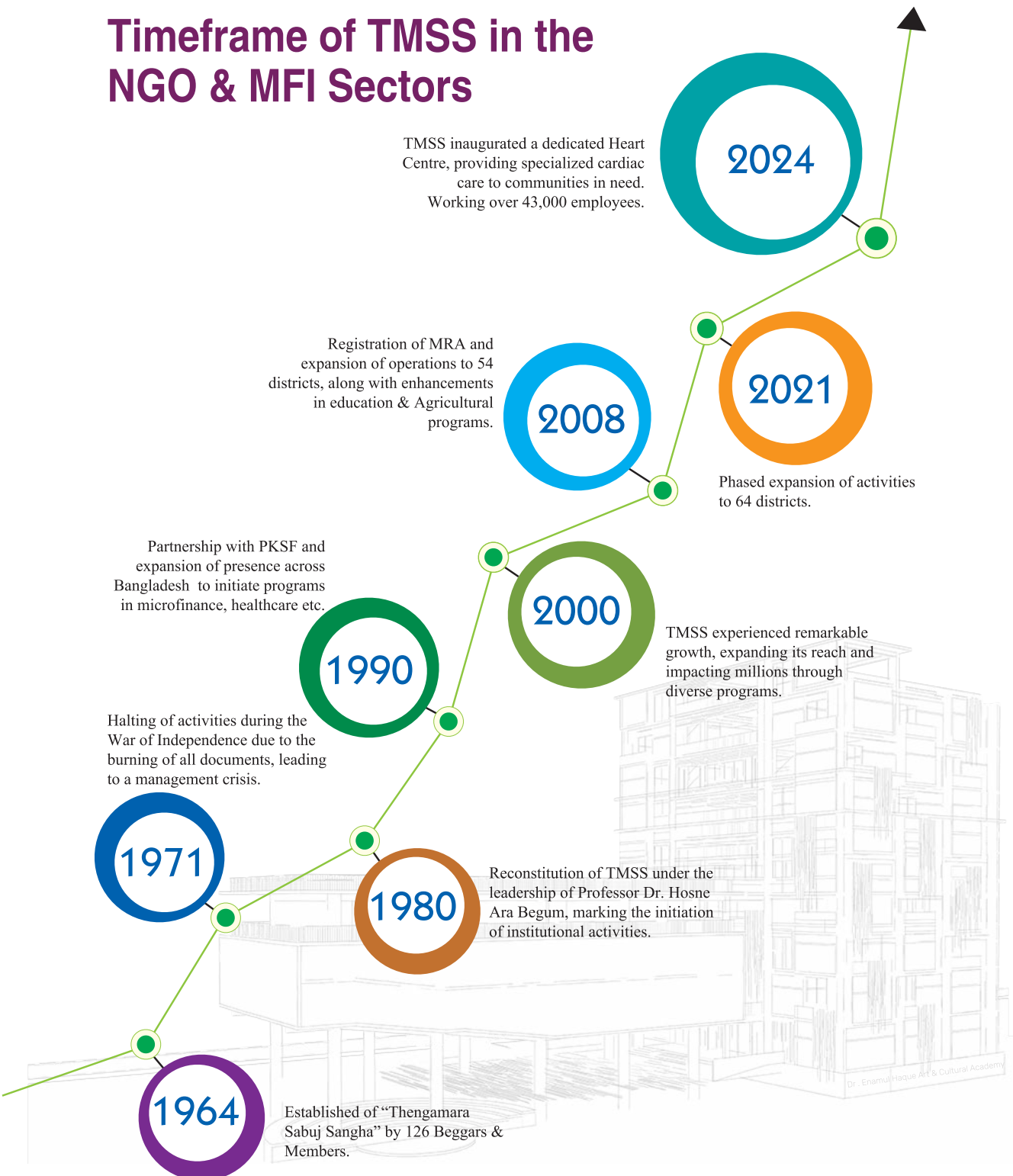


132
professional
training



39
prestigious
awards

Timeframe of TMSS in the NGO & MFI Sectors



TMSS Overview 2024

Advancing Inclusive Growth and Climate Resilience

The year 2024 marked a significant milestone for TMSS, a year of inclusive growth, collective participation, and sustainable progress across Bangladesh. Guided by its mission to ensure human dignity and self-reliance, TMSS continued to strengthen communities through health, education, microfinance, and climate action programs nationwide.

Operating across eight divisions and sixty-four districts, TMSS reached an estimated 12 million people directly and indirectly through its multidimensional initiatives.

In healthcare, TMSS extended essential services and awareness programs to approximately 2.9 million people through six hospitals and 105 Primary Health Care Centers.

In education, more than 31,000 students benefited directly and indirectly from 43 educational institutions. Over 12,000 youths received technical and vocational training, enhancing their employability and self-reliance.





Through microfinance and financial inclusion, TMSS supported around 2.4 million members, including nearly 1.5 million borrowers engaged in income-generating activities. In FY 2023–24, approximately BDT 94840 million was disbursed to strengthen small enterprises and women-led businesses.

In climate and environment, TMSS implemented large-scale, community-based programs, including the plantation and nursing of around 3.6 million trees, renewable energy services for close to 100,000 individuals, and resilience support for nearly 40,000 families in climate-vulnerable areas.

To promote environmental management, TMSS collected and recycled nearly 750 tons of solid waste through its Effluent Treatment Plant (ETP), contributing to cleaner communities and improved public health.

In humanitarian response and housing, more than 87,000 families received emergency relief during floods and disasters, while over 2,600 households gained access to affordable housing support.

Under the WASH (Water, Sanitation & Hygiene) program, more than 300,000 people accessed safe drinking water, sanitation, and hygiene awareness, supporting healthier and more resilient communities.



Today, TMSS operates through 1,760 offices, 6 hospitals, 1 university, 42 educational institutions, 75 training centers, and 52 sister concerns, reaching over 36,000 villages nationwide.

With an unwavering commitment to the UN Sustainable Development Goals (SDGs), TMSS continues to empower people, not only through services, but through shared participation, innovation, and community leadership.

“Leaving no one behind,” TMSS moves forward, building a greener, self-reliant, and humane Bangladesh.

TMSS In 2024

32000+

Students benefited directly and indirectly from 43 Educational Institutions.



2.9 M

People received health services and awareness build-up through 6 hospitals and 105 Primary Health Care Centers.



0.3 M

People accessed WASH-related services.



1.5 M

Borrowers received finance to grow their income-generating activities (IGA).



98000+

People received renewable energy solutions & services.





VISION, MISSION GOAL and VALUES



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.



OBJECTIVE

Primary objective of TMSS is to develop the socio-economic status of poorest of the poor, especially Hard Core Poor through implementation of grassroots decision and by utilizing local human and material resources.

OUR VALUES



Respect to Women



Faith and Dependence
on Human Resource



Ecological Balance/
Environmental Safety



Faith and respect
to all Religions



Peace and
Prosperity



Transparency and
Accountability



Innovation



Gender Equality



Self-Reliance/
Sustainability



Good Governance



Honesty
and Justice



Democracy and
Decentralization



Reciprocal
Respectfulness



Unity



GOAL

Family development
through Women
Empowerment.



SLOGAN

Let family be the
focal point of women
development.

Footprint of TMSS



Organization's Legal Status

Registration Authority

Department of Social Welfare, Bogura	Reg. 1494/64, Date: 28/11/2012
Micro-credit Regulatory Authority	Reg. 00704-00470-00105, Date: 15/01/2008
Registrar of Joint Stock Companies and Firms	Reg. S-2291(134)/99, Date: 28/12/1999
NGO Affairs Bureau	Reg. 241, Date: 05/10/1987
Health and Family Planning Directorate	Reg. 105, Date: 16/10/1985

Our National Presence





SUSTAINABLE DEVELOPMENT GOALS

TMSS Contribution to Achieving in Bangladesh



No Poverty: TMSS empowered directly and indirectly till now over 10 million impoverished individuals through microfinance, skill development, and livelihood programs.



Affordable and Clean Energy: TMSS installed solar panels for over 98,000 households and conducted energy efficiency awareness campaigns with support from IDCOL and others.



Zero Hunger: TMSS reached over 2.5 million households with agriculture, food security, and nutrition education through projects like VGD, seed marketing, and agricultural loans.



Decent Work and Economic Growth: TMSS provided skill development for over 36,000 individuals, promoting economic growth and employment opportunities through various projects.



Good Health and Well-being: TMSS provided healthcare to 2.9 million individuals annually through a 1,000-bed hospital, five field hospitals, and 101 primary healthcare centers nationwide.



Industry, Innovation and Infrastructure: TMSS supported small-scale industries, benefiting over 80,000 entrepreneurs, and invested in infrastructure development in Agro-based industries and SMEs.



Quality Education: TMSS established 43 educational institutions, including a medical college and university, benefiting over 32,000 students. It also offered adult literacy programs.



Reduced Inequalities: TMSS addressed inequality through tailored microfinance for women, vocational training for minorities, equal access to education, and legal aid support.



Gender Equality: Since 1988, TMSS promoted gender equality, with over 50% of top management positions held by women and 92% of microfinance borrowers being female.



Sustainable Cities and Communities: TMSS fostered sustainable urban planning through projects like Housing loan, LICH, ensuring equitable access to housing, infrastructure, and essential services.



Clean Water and Sanitation: TMSS's water credit projects benefited over 300,000 households, enhancing clean water and sanitation access in 57 districts.



Responsible Consumption and Production: TMSS educated over 65,600 individuals on sustainable practices, promoting waste reduction and responsible consumption through microfinance Groups.



Climate Action: TMSS implemented climate resilience projects and awareness campaigns on climate change, benefiting thousands of people through initiatives. Planted, nursing and distributed over 3.6 million trees.



Life Below Water: TMSS supported marine conservation, benefiting coastal communities and protecting marine ecosystems and biodiversity. TMSS also developed 186 ponds to support aquatic life and local livelihoods.



Life on Land: TMSS contributed to reforestation, agroforestry, wildlife conservation, land restoration, and biodiversity conservation by establishing animal sanctuary.



Peace, Justice, and Strong Institutions: TMSS promoted human rights and advocated for peaceful conflict resolution, benefiting communities.



Partnerships for the Goals: TMSS collaborated with over 113 national and international organizations, maximizing sustainable development impact.



Governing Body



Chairperson
Mrs. Gulnaheer Pervin
Social worker



Vice- Chairman
Mst. Amena Khatun
Social worker



Treasurer
Md. Nazim Uddin Milon
Social worker



Member Secretary
Prof. Dr. Hosne Ara Begum
Ashoka Fellow, PHF and AKS
Social Worker
& NGO Personnel



Member
Alhaj Mahmuda Begum
Social Worker & Ex Teacher



Member
Maksuda Khatun Lipi
Social worker



Member
Zifrun Nahar
Social worker



Member
Mst. Nahida Islam
Social worker

Senior Management Team



Prof. Dr. Hosne Ara Begum
Founder Executive Director



TM Ali Haider
Managing Director
(BCL Group)



Md. Abdul Quader
Deputy Executive Director-1



Rtn. Dr. Md. Matiur Rahman
Deputy Executive Director-2



Md. Aminul Islam
Deputy Executive Director
(Finance)



Lion. Md. Sohrab Ali Khan
Deputy Executive Director-3



Sarowar Mohammad
Deputy Executive Director
(Company)

Senior Management Team



Md. Zahedur Rahman
Director (BOD), Chief
Trade Business Sector



Foyzoon Nahar
Director
Chief, Training &
Education Sector



Nigar Sultana
Director
Chief, ICT &
Environment Sector



Shahzadi Begum
Director
Human Resource Management
and Admin



Md. Abdus Salam
Director (Program-2)



Md. Nasirun Nabi
Director (Finance-1)



Md. Mahabubor Rahman
Director
ARM & GG (HEM)



Md. Abul Bashar Bhuiya
Director
(Finance-2)



Md. Razaul Karim
Director
(HEM Operation-2)

Senior Management Team



Brig Gen
Dr. Md. Jamilur Rahman (Rtd)
Director, Hospital & Domain Head
TMSS Grand Health Sector



Dr. Md. Abdul Mazid
Director (Health Service)
TMSS Grand Health Sector



Dr. Md. Anup Rahman Chow
Director (Medical Education-1)
TMSS Grand Health Sector



Dr. F. M. Musa Al Mansur
Director
PL & AM (Health Sector)



Md. Moudud-ul Islam
Director (Foreign Finance)



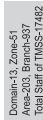
Ln. Engr. Md. Habibur Rahman
Director (Chief Engineer)



Subhashish Saha
Director
HEM Op-6

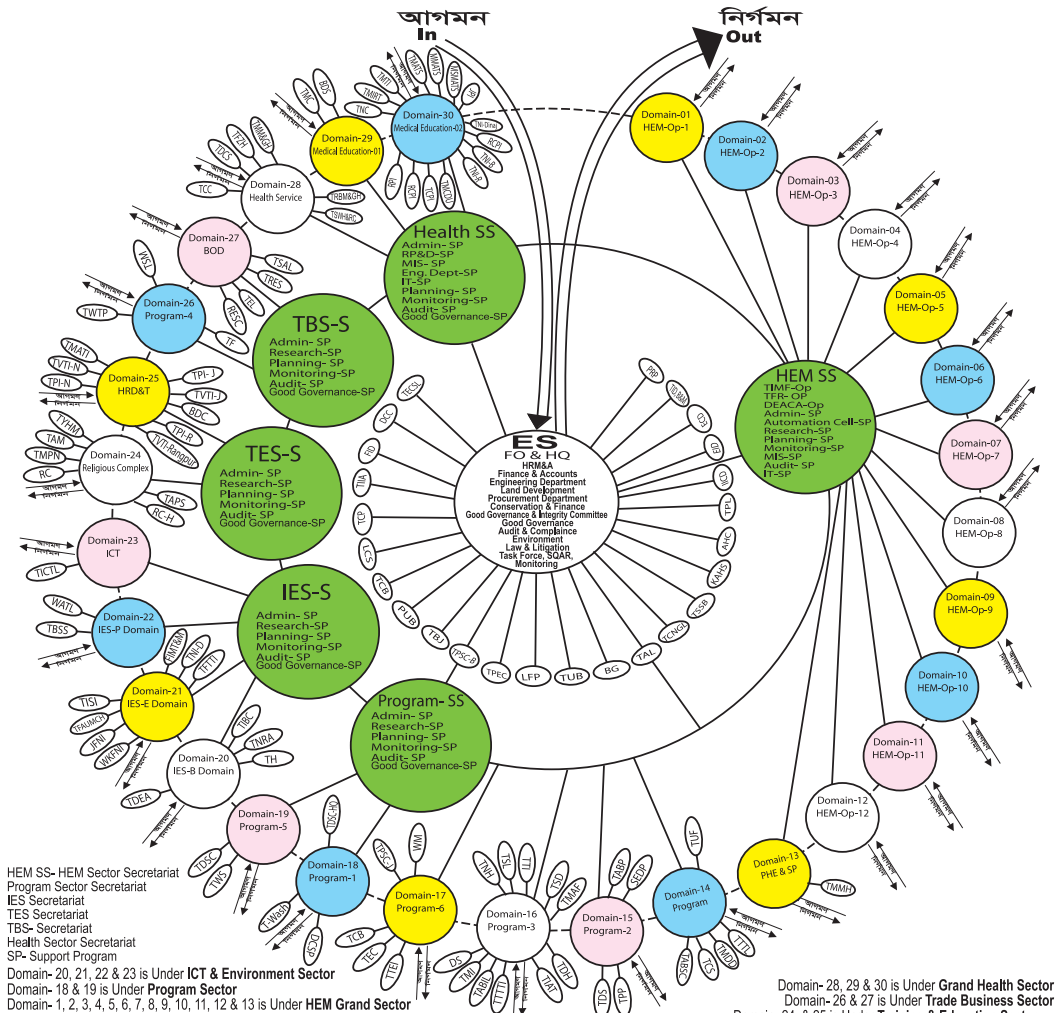


Dr. Fatema Khatun (Rima)
PhD in Microbiology
Director
ES, PHE & SP



GM	=	General Member	CFS	=	Chief Program Sector	P	=	Program
GB	=	Governing Body	D	=	Designer	PC	=	Project Coordinator
ED	=	Executive Director	Edu	=	Education	PRP	=	Planning Research & Publication
DED	=	Deputy Executive Director	ES	=	Executive Secretariat	PS	=	Personal Secretary
D	=	Director	F	=	Finance	R&D	=	Research & Development
JD	=	Joint Director	F&A	=	Finance & Accounts	TD	=	Training Department
DD	=	Deputy Director	PAI	=	Financial Analysis & Tracking	DCS	=	TMSS Diabetic Care Service
EDD	=	Senior Assistant Director	FE	=	Financial Expert	TD&A	=	TMSS Domestic Employment Agency
AD	=	Assistant Director	GE	=	Good Governance	TP&A	=	TMSS Press Actor
A	=	Architect	HEM	=	Health, Education & Microfinance	TH	=	TMSS Health
A&C	=	Audit & Compliance	Hos	=	Hospital	THCC	=	TMSS Health Community Clinic
A&E	=	Agricultural & Environment	HR&T	=	Human Resource Development & Training	THS	=	TMSS Health Sector
Admin	=	Administration	HRM	=	Human Resource Management	TD	=	TMSS International Desk
ARM & GG	=	Audit Research Monitoring & Good Governance	HR-M&A	=	Human Resource Management & Administration	TMF	=	TMSS Islamic Micro Finance
BG	=	BCL Group	H5	=	Health Sector	TNRA	=	TMSS Northern Recruiting Agency
BCD	=	Business Operation Development	HSP	=	Health Service Program	TPSC	=	TMSS Public School & College
BPM&D	=	Business Paper Mill Dealership	ICT	=	Information & Communication Technology	TR	=	Test Relief
C&I	=	Construction & Implementation	CLS	=	Law & Litigation Service	TREP	=	TMSS Renewable Energy Program
CDI	=	Chief Director of Finance	M	=	Marketing	SIC	=	Service Improvement Cell
CDP	=	Community Development Program	MIS	=	Management Information System	SE&HRIS	=	Staff Evaluation & Human Resource Information System
CE	=	Chief Engineer	MMHG	=	Masuda Maternity Hospital Gazipur	Fe	=	Field
			P&D	=	Planning & Development	SAB&S	=	Staff Acquisition Benefit & Separation

TMSS Domain & Organs



HEM Grand Sector: (Health, Education & Microfinance) HEM-Operation-1 HEM-Operation-2 HEM-Operation-3 HEM-Operation-4 HEM-Operation-5 HEM-Operation-6 HEM-Operation-7 HEM-Operation-8 HEM-Operation-9 HEM-Operation-10 HEM-Operation-11 HEM-Operation-12 TMF= TMSS Islamic Micro Finance PHES= Primary Health, Education & Service Program TRF= TMSS Foreign Remittance TMH= TMSS Masuda Maternity Hospital ARMGG= Audit, Research, Monitoring & Good Governance FDI= Finance Intelligence Department DECA= Dr. Enamul Haque Art & Cultural Academy Trade Business Sector: BOD= Business Operation & Development TRES= TMSS Renewable Energy Society TSK= TMSS Security Agency Limited TEL= TMSS Electronics Ltd. RESC= Renewable Energy Service Company Program 4 TF= TMSS Furniture TSM= TMSS Saw Mill TWTP= TMSS Wood Treatment Plant ES= ICT & Environment Sector Domain-ICT	TICTL= TMSS ICT Limited TICS= TMSS Internal Business Center TNRA= TMSS Northern Recruiting Agency TDEA= TMSS Domestic Employment Agency TH= TMSS Handicrafts IES- Education Domain TISH= TMSS Institute of Science & ICT FRANCH= TMSS Finca Begum Ayubabad Unani Medical College Hospital JFN= Jorjeda Foundation Nursing Institute TNA= TMSS Nursing Institute, Dhaka TTTT= TMSS Financial & Technical Training Institute WKPN= Wajida Kuddus Foundation Nursing Institute ES-Program Domain TBS= TMSS Barker Seed Sector WATL= Women Agro-Tech Limited Training & Education Sector: TPR= TMSS Polytechnic Institute Rangpur TTV= TMSS Vocational Training Institute, Rangpur BOC= Business Operation Center TMAT= TMSS Multilateral Agricultural Technology Institute TTVN= TMSS Vocational Technical Institute, Natore TTVS= TMSS Vocational Technical Institute, Natore TTVL= TMSS Vocational Technical Institute, Joychhat TTVS= TMSS Vocational Technical Institute, Joychhat RC- Religious Complex TAME= TMSS Alim Madrasah TMYH= TMSS Yatin Khana Hafiza Madrasah TMYH= TMSS Masuda Proben Nibash TRPS= TMSS Autism Pronunciation School	RC-H= RC Handicrafts Program-6 TEC= TMSS Engineering College TTB= TMSS Textile Engineering Institute TPC= TMSS Public School & College, Joychhat TCB= TCB Davel School WH= Women Market Program Sector: Program-1 DC= Domestic Commodity Support Program TSC= TMSS Domestic Service Center-HQ TWS= TMSS Wash Program-2 TSC= TMSS Domestic Service Center TWS= TMSS Welding & Steel Furniture Section Domain: Program TABSC= TMSS Agro Business Support Center TSC= TMSS Cold Storage TUP= TMSS Upstart Food TTTL= TMSS Travels & Tourism Ltd. TMDO= TMSS Migration Development Department Domain: Program-2 SED= Sustainable Environment Development Project TRP= TMSS Printing Press TDS= Trade Dress Scheme TABP= TMSS Agro-Based Project TSD= TMSS Spices Department Program-3 TBS= TMSS Agro-Based Industries Ltd. DS= Departmental Store TMH= TMSS Marine Institute TTP= TMSS Technical Institute	TTTT= TMSS Travels & Tourism Training Institute TMF= TMSS Multi Agriculture Firm TS= TMSS Service Ltd. TNH= TMSS Northern Hatchery TAT= TMSS Institute of Agriculture Technology GHS= Grand Health Sector Health Service: TMAC= TMSS Medical College & Referral Community Hospital TCC= TMSS Cancer Center TDCS= TMSS Diabetes Care Service TRBMGH= TMSS Reza Begum Maternity & General Hospital Barisal TSWHAR= TMSS Sahera Waseem Hospital & Research Center Kurigram TFC= TMSS Fatematuljohura (R) Hospital, Dinagpur Medical Education-1 TMC= TMSS Medical College TMDU= TMSS Medical College Dental Unit Medical Education-2 TNC= TMSS Nursing College TMRT= TMSS Medical Institute of Research & Technology TMTH= TMSS Medical Technology Institute TMAT= TMSS Medical Assistant Training School TCM= TMSS Community Paramedic Institute MMTS= Mohan Medical Assistant Training School RCP= Rangpur Community Paramedic Institute FMIM= Fortune Institute of Medical Technology & MATS MSMTS= Morning Sun Medical Assistant Training School PH= Joychhat Paramedic Institute, Joychhat TNH= TMSS Nursing Institute, Bogura	TNH= TMSS Nursing Institute, Rangpur TNH= TMSS Nursing Institute, Dinagpur Executive Secretariat: BG= BCL Group HRM & A= Human Resource Management & Administration G= Good Governance FA= Finance & Accounts ABC= Audit & Compliance TTF= TMSS Taskforce L= Law & Litigation TONG= TMSS CNG Limited TUB= TMSS University Bangladesh, Rangpur TPEC= TMSS Physical Education College PUB= Pundia University of Science & Technology Land Development C&F= Conservation & Finance LCS= Labour Contracting Society LFP= Land Filling Project TBN= TMSS Binonon Jagat PDI= Procurement Department TPL= TMSS Pharmaceuticals Limited TED= TMSS Education Improvement Department AHC= Akbar Hossain College KHS= Khairon Akbaria High School EDC= Executive Construction Department ICIS= Internal Information Collection Department TAL= TMSS Apparel Limited TIK= TMSS Internal Intelligence Agency TSS= TMSS Small Savings Bank TID= TMSS International Desk DCC= Day Care Center TCCS= TMSS Employment Cooperative Society Ltd. ML= Media Linkage
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Development Partners-GoB



National & International Development Partners





Network and Collaboration

TMSS is an active member of the following Networks and Collaborations and playing its due role towards community development:

ADN	Agricultural Development Network
AI	Amnesty International
AFDF	Aquaculture for Fish Development Forum
APAN	Asia Pacific Agro-forestry Network
ALRD	Association for Land Reform and Development
BATA	Bangladesh Anti-Tobacco Alliance
BCRSA	Bangladesh CNG Refueling Station Association
BWTP	Banking With the Poor Network
BHRC	Bangladesh Human Rights Commission
BMCA	Bangladesh Medical College Association
BMEEG	Bogura Metal Engineering Entrepreneurs Group
BSN	Bangladesh Salish Network, Dhaka
BSAF	Bangladesh Shisu Adhikar Forum
BSF	Bangladesh Silk Foundation
BWP	Bangladesh Water Partnership

BWCCI	Bangladesh Women Chamber of Commerce and Industries
CSF	Child Sight Foundation
CRIN	Children Rights Information Network
CWU	Church Women United
CEN	Coalition of Environmental NGOs
CUP	Coalition for the Urban Poor
CLU-B	Commonwealth Liaison Unit Bangladesh
CDL	Community Development Library
CCHRB	Coordination Council of Human Rights Bangladesh
CDF	Credit and Development Forum
DAWN	DAWN Forum
DNCCF	District NGO Coordination Committee
FEMA	Fair Election Monitoring Alliance
FNB	Federation of NGO's in Bangladesh
FPED	Forum for Participation Education and Development
FORAM	Forum for Regenerative Agriculture Movement
FGW	Fund for Global Women
GARNET	GARNET-South Asia (ICDDR-B)
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 Manabdhikar 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

Awards Received

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

2022	National Tree Plantation Award by Prime Minister
2020	Arch Klumph Society (AKS) award in by Rotary International
2015-2020	Family Planning Award
2019	Rotary SEED Award
2015	Public Health Education Award by Public Health Foundation of Bangladesh
2015	Special Award by Bangladesh Student Welfare Trust
2015	Sayed Mahabub Morshed Memorial Award by Bangladesh Supreme Court
2014	Golf Tournament by Amin Mohammad Group
2014	Exclusive Award by Business Digest
2014	Human Shining personality Award by Asia Human Rights Foundation
2014	Human Rights Award by Bangladesh Human Rights BURO
2013	FOBANA Atlanta GA by Bangladesh American Association of Georgia, USA
2012	National Forestry Award by Ministry of Forestry and Environment, Dhaka
2010	“Citi Micro Entrepreneurship Award” by Citi Bank N.A and CDF
2009	“Special Award” by Bogura District Association, (USA) Inc, New York
2008	“Mother Teresa Gold Medal Award” from the Mother Teresa Research Council, Dhaka
2007	“Daridro Mata” Award by Parbotya Adibasi Shangstha,
2007	National Forestry Award by the Caretaker Government of Bangladesh
2007	“Begum Rokeya Award” by the Caretaker Government of Bangladesh
2006	Best Micro-Finance Investor Award by Palli Karma Shahayak Foundation (PKSF)
2005	Dhaka Post Award, Dhaka
2005	Best Micro-finance Investor Award by UNCDF and City Group
2004	National Livestock Exhibition Award by Zia Social Cultural Forum, Dhaka
2004	Zia Respectful Felicitation Award by Zia Social Cultural Forum, Dhaka
2004	‘MIDAS Fair’ Award on IGA Production by MIDAS Financing Limited, Dhaka
2004	PETRRRA Award on Innovators in Rice Research Suitable for Resource
2001, 2004	Poor Farmers of Bangladesh by IRRI, BRRI and DFID, Bangladesh Arthakantha Businessman Award by Arthakantha, Dhaka
2002	Fisheries Award on Fish Culture by Department of Fisheries
2001	Literacy Award by District and Thana Administration
2001	Vocational Service Award 2000-20001 by President, Rotary Club of Dhaka, Buriganga
2000	Begum Rokeya Gold Medal Award by Nari Bikas Sangstha (NBS), Bogura
2000	M.A Haque Gold Medal Award by M.A Haque Foundation, Dhaka
1998	Prime Minister’s National Afforestation Award
1996	Human Rights Award by National Human Rights Journalism Sangstha
1994	Paul Harries Fellow
1992	Prime Minister’s National Population Award
1992	Ashoka Fellow for the Up-liftman of Women’s by Self Decision/Criticism
1987	Ansar VDP National Award on Leadership
1986,1988	President Award for Village Women’s Organization and Leadership
1986	Award on Agriculture Purpose by the Agriculture Department of Bangladesh

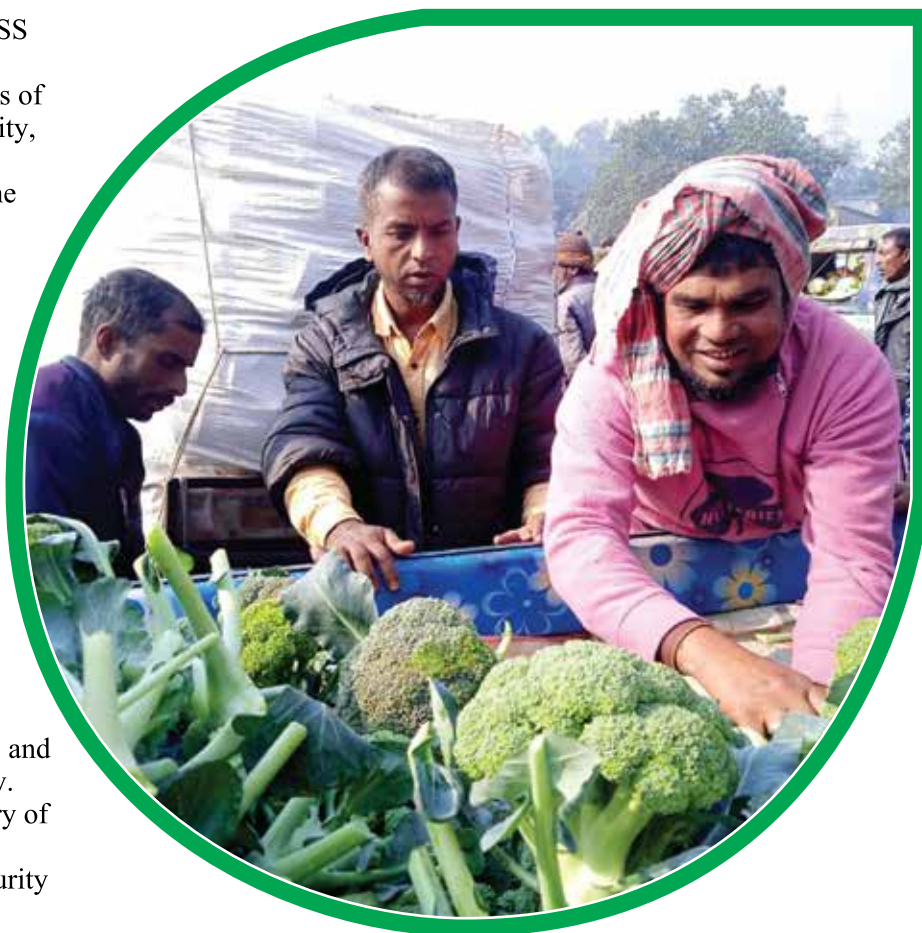
SECTOR

Agriculture, Food Security and Livelihood



Contributing to Achieve SDGs Goal 1 & 2

In FY 2023-2024, TMSS undertook impactful initiatives in the sectors of agriculture, food security, and livelihoods. These efforts encompassed the promotion of organic farming practices, enhancement of irrigation systems, production of high-quality seeds, and distribution of biofortified rice. Additionally, TMSS empowered communities through targeted aquaculture and livestock development projects, significantly contributing to sustainable livelihoods and improved food security. Here is a brief summary of TMSS activities in Agriculture, Food Security and Livelihood for the financial year-



Agriculture

With its own funds, this program benefited approximately 2,585 direct and over 30,360 indirect beneficiaries. This initiative promoted organic fertilizers, sustainable cultivation, and crop diversification to enhance food security and nutrition in Bogura.

Barendra Irrigation Project (BIP)

The BIP program reached approximately 10,406 individuals and irrigated around 38.2 acres of land. This initiative enhanced agricultural production by providing efficient irrigation services in Bogura.

TMSS Barkat Seed Sector

Produced 455,763 kg of high-quality certified seeds through contract growers. This initiative boosted productivity, income, and gender equity for smallholder farmers across multiple districts in Bangladesh.

TMSS Agro-Based Product Supply (TABPS)

In collaboration with World Vision Bangladesh, UNICEF Bangladesh, Food for the Hungry Bangladesh, Help the Needy Charitable Trust Bangladesh, KOINONIA, and Gentech International Ltd., this initiative worked to achieve self-reliance through employment generation by providing improved breeds of animal resources to the target population. This project remained active until July 2024.





Improved Livelihood Resilience of Coastal Fishing Communities (ECOFISH)

With support from USAID and technical assistance from WorldFish, TMSS is implementing the ECOFISH project across nine upazilas in Cox's Bazar, Bhola, Patuakhali, and Barguna. The project promotes alternative income opportunities, productive technologies, and climate-resilient practices to improve the income, nutrition, and biodiversity stewardship of small-scale coastal fishing households. In FY 2023–24, 68 WING groups were formed, accompanied by four WING meetings covering project orientation, policy guidelines, committee formation, activity updates, business literacy, and bank account facilitation. During this period, 2,000 members received start-up capital for micro-enterprise development, and 7,000 members received vegetable seeds for both winter and summer seasons. These efforts are strengthening the resilience, income diversification, and nutrition security of coastal fishing families.

Agriculture Goods Sales Center

During FY 2023–2024, the center played a vital role in making fresh and organic agricultural goods accessible to the community, promoting healthy living and strengthening fair trade in Bogura.

Fish Farming

Fish is a high source of protein and has great nutritional value. In FY 2023-2024, TMSS produced 3670 kg of fry in its own pond. This initiative is working to produce and supply proteins and benefited 925 people.

Nursery

During FY 2023-2024, the nursery produced 153,472 saplings to meet the community's needs for fruit and medicinal purposes, benefiting 8,850 individuals.

Primark Cotton Program (PCP)

In FY 2023-2024, PSCP benefited 22,000 farmers across 75 Upazilas in 24 districts with the support of Cotton Connect (South Asia) Pvt. Ltd. The project provides training, technical assistance, and helps farmers obtain quality cotton seeds to encourage cotton cultivation in suitable districts of the country.

Regenerative Agriculture Program

With the support of Cotton Connect (South Asia) Pvt. Ltd., TMSS is implementing the project among 1,000 farmers in 12 Upazilas of Kushtia, Chuadanga, and Meherpur districts as a pilot initiative. This project is working to prevent soil erosion, increase soil fertility, conserve the environment, protect biodiversity, and promote economic self-reliance among farmers through crop production.





Green House

With the aim of producing high-yield crops throughout the year in a shorter period of time, a Greenhouse was established in Nowdapara, Bogura with support from the Turkish Cooperation & Coordination Agency (TIKA). In the 2023–2024 fiscal year, the greenhouse produced approximately 50 kg of capsicum, 200 kg of cucumber, and 100 kg of tomato.

TMSS Labour Contracting Society (LCS)

In FY 2023-2024, the LCS project in Bogura created employment opportunities for vulnerable individuals, benefiting 238 male and female laborers.

Tissue Culture Lab

In Nowdapara, Bogura, this lab is dedicated to produce virus-free quality seed potatoes and plant leads, while also conducting agricultural research. Its focus is on cultivating healthy, disease-free, and more productive seed potatoes, banana plants, pineapple plants, and ornamental plants. In FY 2023-2024, this lab produced 12,300 potato planlet.

Primark Sustainable Livelihood Program (PSLP)

This project is working to empower women cotton farmers in Chuadanga, Meherpur, Kushtia, and Jhenaidah districts, funded by Cotton Connect (South Asia) Pvt. Ltd. By engaging 1,200 women in FY 2023-2024. The project focuses on reducing health risks and enhancing financial stability for their families.

Primark REEL Lean Program

This pilot program is working to enhance cotton cultivation among farmers through increased awareness and sustainable practices, funded by Cotton Connect (South Asia) Pvt. Ltd. It focuses on quality control, brand loyalty, and fostering relationships between cotton growers and ginneries through a specific supply chain. In FY 2023-2024, involved 2,000 cotton farmers across Rajshahi, Natore, Bogura, Sirajganj, Chuadanga, Meherpur, and Kushtia districts.

Agro-Machineries through Integrated Management Project

This project conducted with the support of Directorate of Agricultural Extension, Government of the People's Republic of Bangladesh. In the financial year 2023-2024, 320 people have been trained in 11 batches. This project worked to increase crop production by making agriculture more commercially profitable and commercially sustainable, reducing agricultural production costs by increasing the supply and use of modern agricultural machinery.

The Sustainable Jute Pilot Program

This program is working to enhance jute cultivation and improve the quality of life for farmers, funded by Cotton Connect (South Asia) Pvt. Ltd. In the fiscal year 2023-2024, the program engaged 600 farmers in Tangail and Faridpur districts as part of its pilot initiative.

SCMFP And RELI

TMSS, in partnership with the Social Development Foundation (SDF), provides vocational training and employment support under the Sustainable Coastal and Marine Fisheries Project (SCMFP) and the Resilience, Entrepreneurship, and Livelihood Improvement (RELI) Project. Trained individuals including youth and fishermen in 20 districts and 68 Upazilas to enhance employability and generate sustainable livelihoods, benefiting over 12,000 individuals across various districts in Bangladesh.

Women Entrepreneurship Development (WEDev) in Bangladesh

With funding from Cotton Connect (South Asia) Pvt. Ltd, the WEDev in Bangladesh project was implemented in the fiscal year 2023–24 with the aim of empowering women economically, supporting women-led entrepreneurship, and integrating them into the mainstream of national development. The project was successfully carried out across eight upazilas of Kushtia, Chuadanga, and Meherpur districts, where 50 women entrepreneurs were provided with technical training and financial support.

TMSS Dairy Hubs And VMCC

In 2023, with funding from the Department of Livestock Services' Livestock and Dairy Development Project (LDDP) under the Ministry of Fisheries and Livestock and TMSS, the TMSS Dairy Hubs and VMCC project was launched through a public-private partnership in Bogura to increase dairy production and promote processing in the country.

Livestock & Dairy Development Project (LDDP)

This project is funded by World Bank and People's Republic of Bangladesh working to enhance productivity, market access, and resilience for small-scale farmers and Agro-entrepreneurs. In FY 2023-2024, 4186 beneficiaries, including both men and women, received training in business plan preparation and other livestock management practices.

SECTOR

Climate Change, Disaster Preparedness and Environment

Contributing to Achieve SDGs Goal 7, 12, 13, 14 & 15

TMSS is committed to accelerating climate resilience, strengthening community-led adaptation, and advancing environmentally responsible development across Bangladesh. During FY 2023–2024, TMSS implemented a broad portfolio of climate and environmental interventions, ranging from large-scale climate adaptation initiatives to nature-based solutions, renewable energy expansion, waste recycling, and environmental governance. These initiatives collectively improved the resilience of climate-vulnerable communities, protected ecosystems, and contributed to a greener, safer, and more sustainable future. A brief overview of major initiatives undertaken during the fiscal year is presented below-







Post Monitoring Extended Community Climate Change Project (ECCCP-Flood)

The project aims to strengthen the adaptation capacity and increase the resilience of poor, marginalized, and climate-vulnerable communities to the adverse effects of floods. In FY 2023-2024, ECCCP benefited to 4744 ultra-poor families, improving livelihoods, heightened awareness and preparedness in Gaibandha. ECCCP is supported by PKSF.

Extended Community Climate Change Project (ECCCP)-Drought

Funded by PKSF/GCF, the project began on 01.04.2024 in the remote areas of Porsha Upazila, Naogaon. With the support of government and non-government institutions, the project works to raise climate change awareness, improve local adaptation capacity, artificially recharge groundwater, re-excavate ponds and canals, expand drought-tolerant crop cultivation, and provide financial assistance. The project has 903 beneficiaries.

In 2024–25, activities include training for selected borrower members, re-excavation of 7 ponds, processing and excavation of 4 km of canals, installation of 50 MAR systems, and training on vermicompost production and homestead vegetable cultivation.

Climate-Resilient Infrastructure for Sustainable Community Life in the Haor Region of Bangladesh

Funded by GIZ and supported by PKSF, this project is being implemented in three selected unions of Jamalganj Upazila in the haor areas of Sunamganj District. The central focus of this project is to protect the homesteads of ultra-poor households from sudden flood-induced erosion, ensure safe storage of their paddy and other crops, and

improve their overall living conditions. the project includes: (a) construction of CC block revetments and homestead protection walls, (b) planting local tree species beside the walls for longevity and greening, and (c) raising community common yards for crop threshing and drying. So far, 60% of the work has been completed. The project has approximately 550 beneficiaries.

Regenerative Agroforestry Programme

The Regenerative Agroforestry Programme, funded by Cotton Connect (South Asia) Pvt. Ltd., is being implemented as a pilot project across seven upazilas in the districts of Kushtia, Chuadanga, and Meherpur. The central focus of this project is to improve the living standards of cotton farmers, reduce poverty, create opportunities for additional stable income, enhance agricultural productivity, prevent environmental degradation, conserve biodiversity, and contribute to a healthier ecosystem through agroforestry practices in the project areas. In the fiscal year 2023–2024, the project was implemented with the participation of 1,000 cotton farmers.

Tree Deposit Scheme (TDS)

In FY 2023–2024, the Tree Deposit Scheme (TDS), supported entirely by TMSS's own resources, has been actively contributing to environmental restoration and climate resilience in 17 unions across 6 upazilas of Bogura District. Through continuous tree plantation, care, and community engagement, the initiative is helping vulnerable households build sustainable livelihoods while restoring ecological balance. TDS is creating long-term socioeconomic opportunities for poor families, strengthening local biodiversity, and supporting community-driven climate adaptation. The scheme stands as a scalable and impactful model that demonstrates how grassroots efforts can drive meaningful environmental and social transformation.



Combat Against Climate Change on Cotton Communities (C5) Project Cotton Connect (South Asia) Pvt. Ltd.

The C5 Project by Cotton Connect (South Asia) Pvt. Ltd. focuses on combating climate change by supporting 300 cotton farmers in 3 districts during the 2023-24 financial year. The program provides essential training in First Aid and addresses health issues, including communicable and non-communicable diseases, as well as mental health, to enhance the farmers' quality of life.

Sustainable Environment Development Project (SEDP)

In FY 2023–2024, the Sustainable Environment Development Project (SEDP) made significant progress in promoting environmental sustainability and community well-being. The project collected 1798 tons of waste, contributing directly to cleaner surroundings and improved public health. In addition, large volumes of waste paper were recycled through a partner paper mill, supporting resource recovery and strengthening the circular economy. Through these initiatives, SEDP continued its commitment to addressing climate change, reducing environmental degradation, and fostering responsible, eco-friendly practices within local communities.

Awareness raising Programme, Materials Development and Publicity on Poly Chlorinated Bi-phenyls (PCBs)

Efforts to raise public awareness about PCBs in Bangladesh continued through the implementation of the project titled "Awareness Raising Program, Materials Development, and Publicity on Polychlorinated Biphenyls (PCBs)." In FY 2023-2024, the project actively promoted public understanding and engagement on environmental concerns related to PCBs. This important initiative was generously supported by the Department of Environment.

Social Forestry Program

In FY 2023–2024, with the support of WFP, the Government of Bangladesh, and TMSS's own funding, this program has been implemented across 182 villages in five districts. Through extensive tree plantation and community-led environmental initiatives, the program is strengthening local ecosystems and enhancing resilience to climate change. These efforts are helping vulnerable communities adopt sustainable practices, improve their environmental health, and secure a greener future for generations to come.

Bangladesh Program to End Modern Slavery (B-PEMS) – AugroJatra Climate Change Project

Funded by the U.S. Department of State and technically supported by Winrock International, the AugroJatra project is implemented by TMSS in 2 districts, 7 upazilas, and 16 unions. It focuses on reducing the risk of human trafficking among climate-vulnerable households engaged in agriculture and fishing by enhancing their livelihoods and resilience to climate-induced disasters. In FY 2023–2024, the project conducted 457 monthly farmer group meetings, 26 coordination meetings with Human Trafficking Prevention and Disaster Management Committees, prepared 33 demonstration plots, conducted 48 Climate Smart Agriculture trainings. These activities strengthened community capacity and improved climate resilience.

Land Filling Project (LFP)

LFP is working to enhance the water flow and preserve the Karatoya River's capacity through continuous dredging and land filling. It also prevents illegal sand lifting, repairs devastated areas, and promotes activities such as fish cultivation, tree plantation, and road development in Nishindara, Thengamara, and Bogura Sadar of Bogura District.

TR/Kabita Project

Funded by the Ministry of Disaster Management and Relief and implemented with support from IDCOL, the TR/Food for Work program in FY 2023–2024 focused on rural infrastructure maintenance and rehabilitation through cash/grain assistance. The program was implemented across 12 districts, 16 upazilas, 130 unions, and 1,411 villages, covering projects such as solar home systems, solar mini/micro/nano grids, solar irrigation pumps, biogas plants, and improved cookstoves. During this fiscal year, 250 solar home systems and streetlights were successfully serviced. To date, the program has installed 8,970 streetlights, 36,386 solar home systems, and 11 biogas-plants, significantly contributing to rural energy access and sustainable livelihoods.

Solar Energy Program

TMSS Solar Energy Program is working to provide affordable solar electricity with installment options to off-grid and remote communities, improving living standards, creating employment opportunities, and enhancing access to income, education, and other social benefits. The program also ensures proper installation, management, marketing, after-sales service, and integration with microcredit, strengthening TMSS's reputation. Implemented across 6 divisions, 33 districts, 133 upazilas, 993 unions, and 5,163 villages, the program has so far installed 62,461 solar energy units.



TMSS Environment Department

TMSS Environment Department is working actively to protect the environment and raise awareness across communities. The department promotes sustainable practices through waste management, recycling initiatives, and community engagement. It has successfully conducted 140 seminars and awareness programs, creating a strong foundation for responsible environmental behavior.

Alongside preventing sound pollution and expanding tree plantation activities, TMSS is also focusing on wildlife conservation. The organization is taking simple yet meaningful steps to help people understand why every animal, bird, and species matters for a healthy environment.

To increase awareness, TMSS has been distributing easy-to-read leaflets and posters, and installing signboards in important locations such as schools, village markets, riverbanks, and areas close to forests.

These materials remind communities to avoid harming wildlife, protect natural habitats, and report any illegal hunting or trapping. They also highlight how wildlife plays a vital role in keeping our ecosystems balanced and healthy.

TMSS believes that when people understand the value of nature, they become its protectors. With this belief, the Environment Department continues to bring positive change, one community at a time.

Protect
TMSS
today

দুর্যোগ সহনশীল পদ্ধতিতে
ফসল, প্রাণী ও মৎস্য চাষে
বন্যা, খরা ও লবণাক্ততায়
ক্ষয়ক্ষতির মাত্রা কমে আসে



বান্ধবায়নে
টিএমএসএস

অর্থায়ন ও কারিগরি
সহযোগিতায়



পল্লী কর্ম-সহায়ক ফাউন্ডেশন
(পিকেএসএফ)



এফসিডিও



SECTOR

HEALTH

Contributing to Achieve SDGs 3, 1

TMSS continues to play a pivotal role in strengthening Bangladesh's health system, delivering comprehensive care from urban hospitals to rural health centers. Its institutions, including TMSS Medical College, Rafatullah Community Hospital, and a dedicated Cancer Center, TMSS Masuda Maternity Hospital provide advanced medical services, while rural primary healthcare centers focus on maternal care, immunizations, and health education.

Beyond healthcare, TMSS contributes to poverty reduction and community empowerment through training, microfinance, and educational initiatives. The organization also promotes innovation in health delivery via telemedicine and mobile health services, expanding access for underserved populations and influencing broader national health practices.

A brief overview of TMSS activities in the health sector for FY 2023-2024 is provided herewith-





Primary Secondary and Tertiary Health Activities

Primary Health Education and Service Center (PHE&SC)

PHE&SC continues to strengthen community health and wellbeing across rural Bangladesh, with a strong focus on underserved women, men, and children. In FY 2023–2024, the centers delivered



essential health education to over 1 million beneficiaries and extended primary healthcare support to 562,244 patients, ensuring timely and accessible services at the grassroots level. Through a network of 96 primary healthcare service centers operating across 2,810 villages, PHE&SC provides general health consultations, awareness sessions, maternal health guidance, and referrals when needed.

TMSS Medical College and Rafatullah Community Hospital (TMC & RCH)

TMC & RCH is a 1,000-bed hospital located in Thengamara, Bogura Sadar, Bogura, dedicated to providing affordable healthcare services to underserved communities. The hospital focuses on improving maternal and infant health while promoting health awareness across the region. In FY 2023–2024, the hospital achieved significant milestones: Outdoor patients: 129,053, Indoor patients: 22,112, Medical investigations conducted: 293,730, Operations performed: 5,480, Community awareness activities reached: 2.9 million people. RCH is actively enhancing its facilities and services, including plans for full hospital software automation, installation of a mammogram machine in the Radiology and Imaging Department, colonoscope machines in the Gastroenterology and Gynecology Departments, a cardiac ambulance, and a vaccine corner. Looking forward, TMC & RCH is working to provide modern, specialized medical services across Bangladesh, with a special focus on improving healthcare access in North Bengal.

TMSS Diabetic Care Service (TDCS)

TDCS in Thengamara, Bogura has significantly improved diabetes management and control for more than 3,000 patients in FY 2023-2024. It is offering health education, consultations and investigations. TDCS distributed more than 300 diabetic guide books for enhancing access to high-quality care in rural and urban settings.

TMSS Cancer Center (TCC)

Thengamara, Bogura Sadar, Bogura

Cancer is a growing public health concern in Bangladesh, with nearly 2 million people affected and 67% of patients losing their lives to the disease. To enhance access to advanced diagnosis and treatment, the 250-bed TMSS Cancer Center began its activities in Thengamara, Bogura. The center provides modern diagnostic services and treatment in surgical, medical, and radiation oncology, supported by specialist teams and advanced technologies including LINAC, CT simulator, MRI, CT scan, mammography, and colposcopy. DNA sequencing-based immunotherapy and targeted therapy have also been introduced. In FY 2023–2024, the center served 5,852 outdoor and 1,947 indoor patients, while 1,261 received Chemotherapy and 681 received radiotherapy.

TMSS Hematology & Bone Marrow Transplant Centre, Bogura

This center was established in 2024 at the TMSS Medical College & Rafatullah Community Hospital to strengthen specialized services for blood-related disorders. The center supports the diagnosis and management of conditions such as anemia, hemophilia, coagulation disorders, leukemia, and lymphoma. The center provides outpatient care, 24/7 emergency support, and essential diagnostic services, including a 10-bed general ward. In FY 2023–2024, a total of 366 outpatients and 152 inpatients received care.

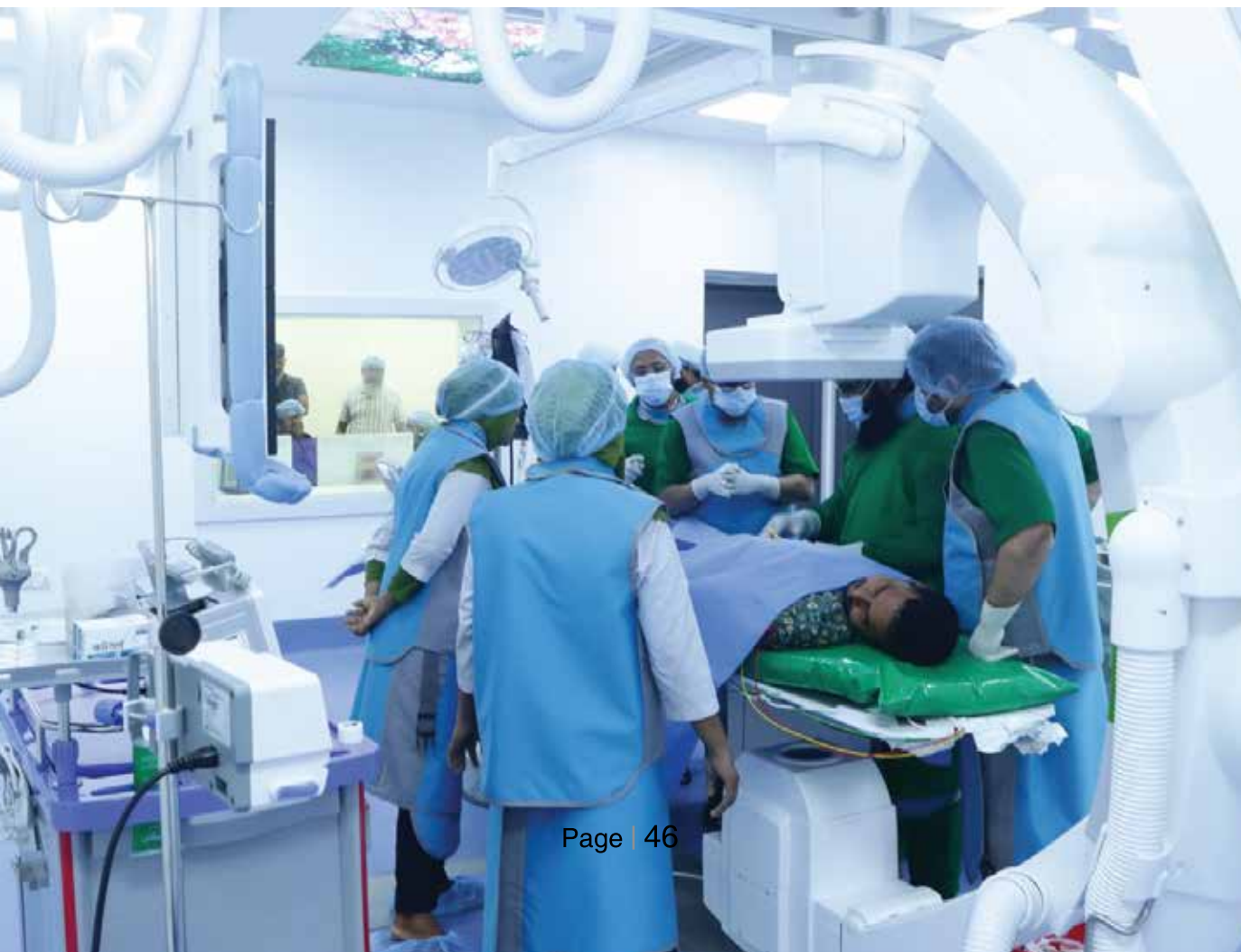


TMSS Heart Centre (THC), Bogura

Cardiovascular disease is a leading cause of death globally and in Bangladesh, accounting for 21% of total deaths. To meet the growing demand for modern, life-saving cardiac care in North Bengal, TMSS established the TMSS Heart Center in 2024.

The center is equipped with 12 ICU beds, 16 PCCU beds, 30 general ward beds, 1 cath lab, 1 cardiac surgery OT, 10 cardiac ICU beds, 5 HDU beds, and 5 private cabins. Services include outpatient and inpatient care, 24-hour emergency services, ECG, ETT, Holter monitoring, Color Doppler Echocardiography, and invasive procedures such as CAG, Primary PCI, PTCA, Peripheral Angiography, Cardiac Catheterization, TPM, and PPM. In FY 2023–2024, 8,041 outpatients and 4,311 inpatients received care, with 272 cath lab procedures and 24,353 investigations performed.

The center will soon introduce CABG, Valve Surgery, Congenital Heart Surgery (ASD, VSD, PDA, TOF, TGA) along with pediatric cardiology, minimally invasive surgeries, and IVAS services. Through these initiatives, TMSS working to provide affordable, high-quality cardiac care and improve the health outcomes of communities in northern Bangladesh.





TMSS Masuda Maternity Hospital (TMMH)

TMSS Head Office, Mirpur, Dhaka-1216

Established in 2016 with TMSS's own funding and support from philanthropist Masuda Begum, TMMH provides affordable and, in special cases, free essential healthcare services to underserved communities. The hospital offers antenatal and postnatal care, treatment of common illnesses, maternal and child healthcare, nutrition counselling, family planning, Vitamin A supplementation, EPI services, satellite camps, and diagnostic tests including Ultrasonography, X-ray, ECG, and Pathology.

In FY 2023–2024, TMMH supported 51,409 patients, and for FY 2024–2025, it plans to reach approximately 73,320 patients through continued service expansion.

TMSS Fatematuz Zohora (Ra:) Hospital

Karimpur, Birganj, Dinajpur

In FY 2023-2024, this hospital treated outdoor 8,128, indoor 39, investigation 8,338 people including outpatient services, inpatient services and diagnostic services. The hospital is dedicated to ensure equitable access to cost-effective and quality healthcare services with modern, well-equipped facilities.

Project Based Health Activities

Annual Development Program

In FY 2023-2024, TMSS Medical College and Rafatullah Community Hospital provided treatment and distributed medicines to 4,615 individuals under the Program. The program is committed to ensure healthcare access for the underprivileged.

TMSS Medical College, Jahanara and Jillur Eye Care Centre, Bogura

In FY 2023-2024, treated 690 patients with cataract and glaucoma surgery, and 9,814 beneficiaries received treatment from this eye care center in Bogura, Naogaon, and Gaibandha. This center is working to illuminate lives in Northern Bangladesh, reduce cataract blindness, and achieve advanced global vision goals.

Rotary- Dr. Mozaffar Rahman Cancer Detection Center in TMSS, Bogura

230 breast cancer patients, 162 uterine cancer patients were screened by using a mammography machine and awareness built up over 10,000 people in FY 2023-2024. The cancer detection center facilitates seamless diagnosis and treatment for women's breast and cervical cancer. This initiative is supported by Rotary Club of Ramna, Dhaka and former district Governor late Rotarian Ali Mahbub's family.

The Project for Installation of Medical Equipment to Strengthen the Capacity of Coronary and Trauma Services

In FY 2023–2024, a total of 1,612 coronary, trauma, and RTI patients received procedures using the C-Arm machine. Additionally, 1,217 individuals underwent cardiac assessments through the ETT machine, and 360 participants received training on trauma management. This initiative has markedly enhanced the treatment capabilities in the Rajshahi Division. It is funded by the Embassy of Japan in Bangladesh.

Smile Train Rafatullah Community Hospital Cleft Project (STRCP)

In FY 2023- Smile Train 2024, STRCP provided free surgeries and post-operative care to 421 patients with cleft lips and palates in Bogura. This initiative empowered these children to lead normal lives. This project is supported by Smile Train Inc., USA.



The Vision Entrepreneur Program (VEP) - Skills Training in Vision Care in Bangladesh (Eye Mitra Project)

Supported by Essilor Social Impact France and MetLife Foundation USA, has been implementing programs across in 40 districts of Rajshahi, Rangpur, Chattogram, Khulna, and Dhaka divisions. In FY 2023–2024, 538 educated unemployed youth enrolled in optician training courses, 350 received training, and 258 optical chambers were established. VEP is dedicated to create employment opportunities for educated unemployed youth.

Prosthetic and Orthotic Limb Center

In FY 2023-2024, this project provided affordable prosthetic and orthotic limbs to 700 individuals across the Bogura, Joypurhat, Naogaon, Gaibandha districts. The center is dedicated to improve accessibility and raising awareness about prosthetic care. This initiative is supported by The Rotary Foundation and the Rotary Club of Ramna.

Cardiac Screening Van for TMSS Medical College & Rafatullah Community Hospital (TMC&RCH)

The program was being implemented with funding from The Rotary Foundation, Rotary Club Dhaka, and the family of the late District Governor Ali Mahub AKS. In FY 2023–2024, through 14 free screening camps, 3,915 people received health services, 49 personnel received skill development training, and 30 cardiac patients were provided emergency care via a cardiac ambulance.

Rotary TMSS DNA Sequencing Lab for Cancer Targeted Therapy

Funded by The Rotary Foundation and Rotary Club Ramna, TMSS Medical College and Rafatullah Community Hospital in Bogura has established a state-of-the-art biomolecular lab to provide advanced, affordable early-stage cancer care for the northern population of Bangladesh. In FY 2023–2024, 9 doctors and bioinformaticians received skill development training, and 32 patients were diagnosed and treated for cancer and thalassemia using DNA sequencing.

Strengthening Medical Solid Waste Management at TMSS Medical College & Rafatullah Community Hospital, Bogura

Funded by The Rotary Foundation of Rotary International and Rotary Club Bogura, this project focuses on safe medical waste management at the 850-bed TMSS Medical College & Rafatullah Community Hospital. In FY 2023–2024, an advanced medical incinerator was installed to handle hazardous waste safely, supporting health and environmental protection. In FY 2024–2025, the hospital plans to train doctors, nurses, and support staff on proper waste management and conduct seminars and awareness campaigns to promote safe and scientific practices.

SECTOR

MICROFINANCE

*HEM Model is a Holistic approach to transforming
Transforming Lives through Health, Education &
Microfinance*

*Contributing to Achieve SDGs Goal
1, 2, 3 4, 5, 6, 8, 9, 10 & 11*

TMSS has introduced the Health, Education, and Microfinance (HEM) Package as an integrated development model to improve the lives of underprivileged communities. By combining healthcare, education, and financial services, the HEM model creates a pathway out of poverty and has earned recognition both nationally and internationally.

TMSS believes that financial support alone cannot ensure lasting prosperity. Sustainable development requires good health, quality education, and social well-being. With this vision, the HEM model was designed to provide comprehensive support that strengthens individuals and communities at multiple levels.

Through the HEM Grand Sector, which operates across 12 domains, TMSS is expanding this model nationwide, delivering measurable improvements in living standards,





health outcomes, and economic resilience.

TMSS continues to promote the HEM approach at national and global platforms, with the goal of extending its impact internationally.

Activities of HEM Grand Sector

Health Program

H

Under the HEM Grand Sector, TMSS has established the Primary Health Education & Service Program (PHE & SP) to ensure accessible, affordable, and community-centered healthcare for beneficiary families, their neighbors, and other underprivileged populations. This domain plays a vital role in improving grassroots health conditions by integrating awareness, preventive care, and clinical services across TMSS branch operations. Key interventions include:

Primary Health Awareness & Health Care

TMSS regularly conducts health awareness sessions for group members during weekly meetings and community visits. These sessions focus on various health issues. PHE & SC serve as frontline healthcare facilities at the community level. Trained health workers provide initial diagnosis and treatment for common illnesses, First-aid and basic medication, Counseling on disease prevention, maternal health, and nutrition and others.



Education Program

Education is essential for breaking the cycle of prejudice, reducing poverty, and building a prosperous and inclusive society. TMSS believes that educated individuals are better equipped to make informed decisions, uplift their families, and contribute meaningfully to national development. Since its inception, TMSS has placed strong emphasis on education as a tool for empowerment, particularly for poor and underprivileged communities.

To strengthen this effort, TMSS introduced the Learner Generated Method (LGM), a resource book distributed among group members to enhance their knowledge and critical thinking. Through weekly group discussions based on LGM content, members gain awareness on important life issues and develop the confidence and capability to improve their socio-economic conditions.

The overarching goal of TMSS's education initiatives is to build a community of self-reliant, informed, and socially responsible individuals.

Microfinance Program

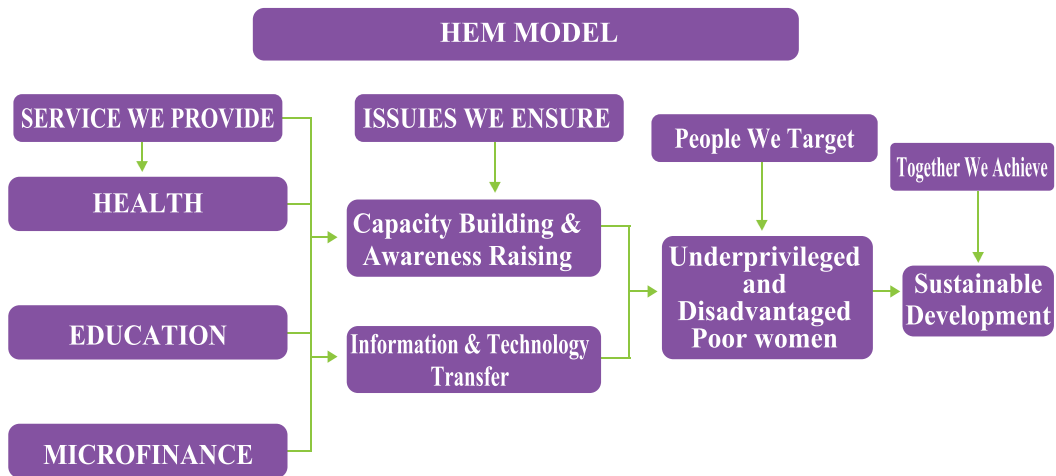
MTMSS operates its Microfinance Program with the core objective of reducing poverty, generating employment, and empowering individuals, especially women, through financial inclusion and support for income-generating activities. Beyond providing loans, the program promotes entrepreneurship, strengthens livelihoods, and contributes significantly to national socio-economic development.

With an extensive operational network of 963 branch offices and 51 zone offices, TMSS delivers microfinance services across the country. A dedicated workforce of 8,967 trained staff members ensures that financial services reach even the most remote and vulnerable communities. Alongside financial support, TMSS emphasizes capacity building by offering practical training, business guidance, and technical assistance.

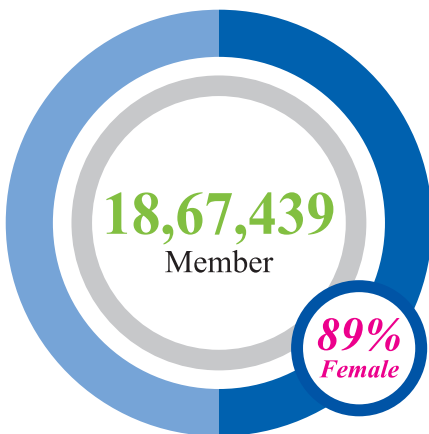
The program supports a wide range of income-generating sectors, including:

- Agriculture, fisheries, and poultry farming to enhance food security and rural income.
- Livestock rearing and agribusiness to promote sustainable rural enterprises.
- Cottage industries and small business ventures, fostering entrepreneurship among women and low-income families.
- Transportation services, seed production, and other micro-enterprises that create jobs and stimulate local economies.

Through this holistic approach, TMSS's Microfinance Program not only provides financial capital but also builds the skills and confidence needed for long-term economic resilience and improved quality of life.



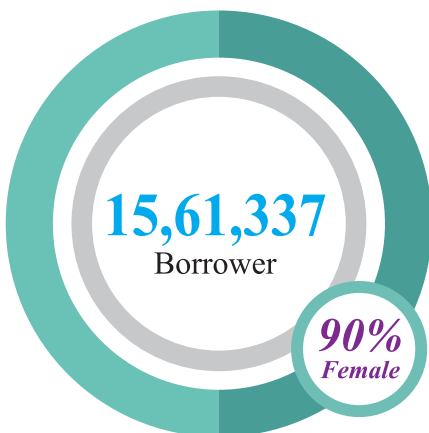
FY 2023-2024 HEM Key Performance



Loan Disbursement in Core BDT **9,484.05**

Loan Outstanding in Core BDT **5,829.54**

Savings Outstanding in Core BDT **2,249.19**

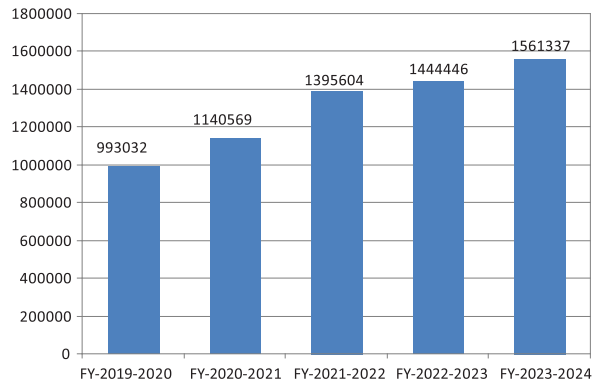


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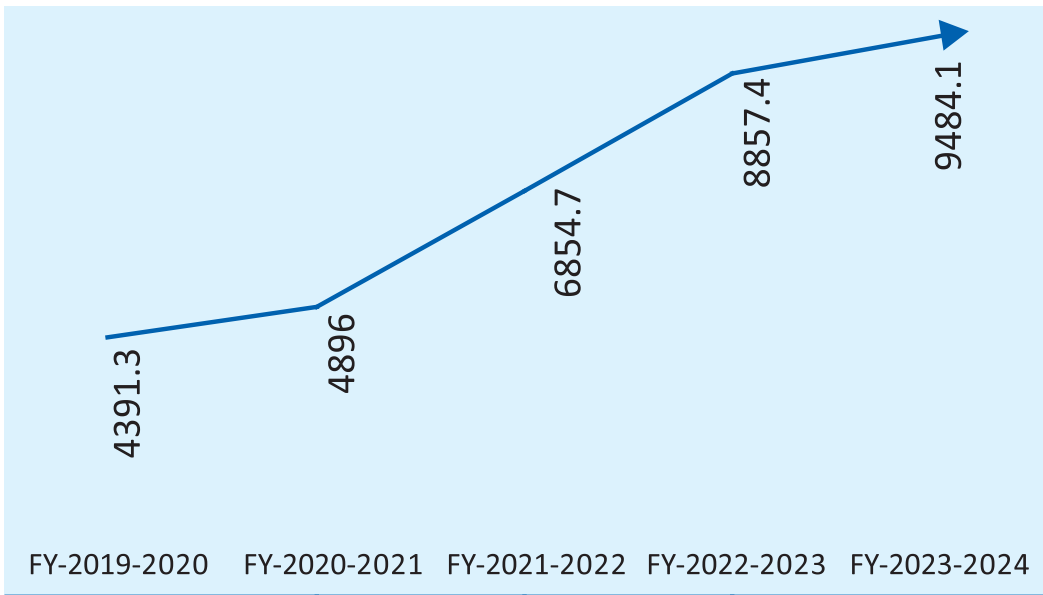
Branches

Five years performance of HEM 2020-2024

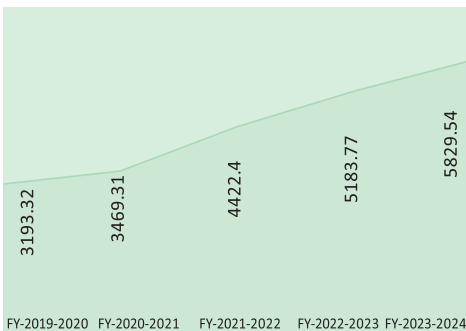
Borrower (Up to June-2024)



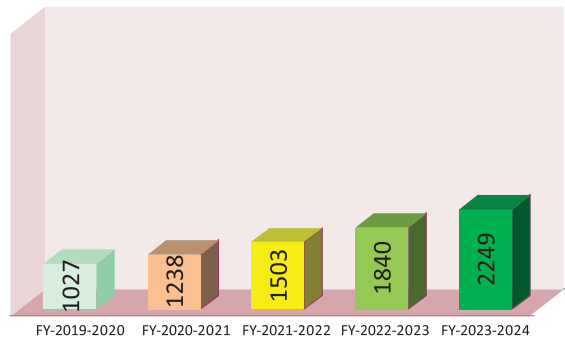
Loan Disbursement in Core BDT (Up to June-2024)



Loan Outstanding in core BDT (Up to June-2024)



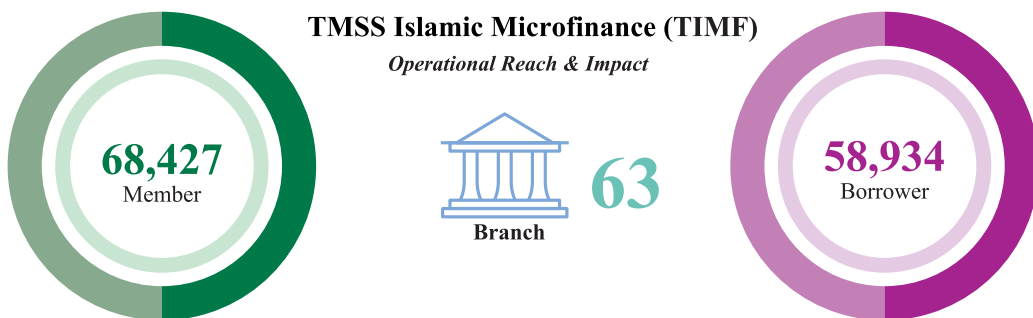
Savings Outstanding in Core BDT (Up to June-2024)



TMSS Islamic Microfinance (TIMF)

TIMF operates under Islamic financial principles, ensuring that all financing activities strictly follow Shariah-based guidelines. Instead of conventional interest-based systems, TIMF promotes ethical financing through profit-sharing, risk-sharing, and asset-backed transactions. Through this approach, TIMF provides small, interest-free loans to individuals, particularly those from underprivileged communities, to support entrepreneurship, business expansion, and income-generating activities. This enables beneficiaries to build sustainable livelihoods without the burden of interest.

TIMF is also committed to ensuring equal access to financial opportunities, with a strong focus on empowering women. By supporting women-led enterprises and enhancing their financial capabilities, TIMF helps improve household well-being and contributes to broader economic growth.



TMSS Foreign Remittance (TFR)

TFR provides a fast, secure, and reliable remittance service to ensure that money sent by expatriates reaches their families across the country without delay. This service is designed to make receiving remittances easier, safer, and more convenient for all beneficiaries.

Key features and benefits include

- Quick and dependable transfers: Ensuring recipients receive their funds promptly and without complications.
- Home delivery service: Special support for elderly, sick, or physically challenged individuals who cannot travel to collection points.
- Saturday and holiday payments: Remittances are delivered even on weekly holidays, ensuring recipients never have to wait for essential funds.

With TFR, remittance recipients enjoy a hassle-free, secure, and accessible service that brings financial support directly to their doorstep.

PROJECTS



ENRICH

In FY 2023–2024, the ENRICH program positively impacted 332,100 individuals, improving their livelihoods, health, and educational opportunities. Supported by PKSF, the initiative is dedicated to uplifting poor and vulnerable households through a range of integrated development activities.

Key Initiatives of ENRICH

- Tree Plantation: Promoting environmental sustainability and greener communities.
- Education Assistance: Providing school supplies, learning materials, and support to students from underprivileged families.
- Health & Nutrition Services: Ensuring access to essential healthcare, nutrition guidance, and preventive services.
- Beggar Rehabilitation: Helping homeless and street-dwelling individuals regain dignity and stability.
- Awareness & Family Planning: Educating communities on health, hygiene, and family planning for improved well-being.
- Financial Assistance: Providing small funds to support self-employment and income-generating activities.
- Income-Generating Training: Equipping individuals with vocational and entrepreneurial skills to secure sustainable livelihoods.
- Youth Development Programs: Preparing the next generation for academic success, leadership, and social engagement.

Through these initiatives, ENRICH fosters holistic development, empowering communities to achieve self-reliance, social stability, and a brighter future.

PPEPP Supported by PKSf

The PPEPP (Pathways to Prosperity for Extreme Poor People) project is supported by FCDO, EU, PKSf, and TMSS. It aims to help extremely poor people access regular development programs and benefit from economic growth. The project's goal is to lift 1 million people out of extreme poverty permanently. It also works to strengthen national institutions and systems to ensure essential public and private services that help people build resilience and improve their lives.

Operational Reach

- Number of beneficial Member : 57,460 Peoples.
- Number of people received training : 482 Peoples.
- Number of successful entrepreneurs : 155 Peoples.
- Loan disburse amount : BDT 598 million.



Low Income Community Housing Support Project (LICHSP)

The LICHSP is focused on improving housing and living conditions in low-income and informal settlements within Comilla City Corporation, Bogura Poroshova, and Narayanganj City Corporation. In FY 2023-2024, 7,510 families benefited by receiving of tk. 687 million from this initiative. The project is funded by PKSf.



RMTP (Rural Microenterprise Transformation Project)

The goal is to boost the income of smallholder farmers and vegetable entrepreneurs while ensuring food safety and improving nutrition. This will be achieved by developing modern vegetable farming, promoting processed food businesses, and expanding employment opportunities. The focus will also be on creating a sustainable, environmentally friendly market system and increasing female participation in the vegetable business.

Operational Reach

- Number of Beneficiary members : 11,500
- Number of people received training : 8,500
- Number of successful entrepreneurs : 3,400

RAISE (Recovery and Advancement of Informal Sector Employment)

The goal of the project is to improve earning opportunities for low-income youth, especially those affected by COVID-19, including micro-entrepreneurs in urban and peri-urban areas of Bangladesh. The project aims to provide services that support these individuals in increasing their income. It will be implemented across 19 districts, 61 upazilas, and 97 branches, covering four divisions of the country.

Operational Reach

- Training for the Covid-19 Affected Micro Entrepreneur : 2,000
- Training for the Young Micro-Entrepreneur : 320
- Essential Life Skills Training (40 hours) : 75
- 4 Training for the Apprentice (6 Months) : 75

EARWSBC (Ensure Access to Responsive WASH Services for the Backward Communities)

EARWSBC, led by TMSS and supported by Water.org, is making progress in 57 districts across Bangladesh by improving access to clean water and sanitation for disadvantaged communities. In FY 2023-2024, a number of 91,811 people directly benefited, while 4,27,882 people were raised awareness about these essential services. The project also provided training and skill development workshops for 12,425 individuals.

BD-RW For HCD Project

The objective of this initiative is to enhance access to clean water, sanitation, and hygiene (WASH) services in rural areas of Bangladesh. The program focuses on ensuring safely managed water and sanitation facilities in targeted locations, while also strengthening the institutional systems responsible for delivering and maintaining these essential services.

Operational Reach

In the FY 2023-2024: 150,248 beneficiaries get facilities under this project.





Providing financial incentives to farmers through the RMTP project to enhance agricultural productivity and promote sustainable livelihoods.

The Sustainable Enterprise Project (SEP-Fisheries)

This project aims to strengthen the fisheries sector by ensuring the supply of high-quality fish fry and feed, while promoting environmentally sustainable technologies and best practices among fish farmers. It also prioritizes the conservation of native small fish species to preserve biodiversity. Furthermore, the project focuses on enhancing enterprise capacity and improving waste management systems, contributing to a more sustainable, resilient, and efficient fisheries industry. Impacts of this projects:

- Districts (Project area): Bogura, Natore, Mymensingh & Gopalganj
- Total number of beneficiaries: 1966 MEs
- Number of people received training: Total 6509 (Male 3405; Female 3104)
- Number of successful entrepreneurs: 1500
- Loan disbursement: tk. 325 million
- The Sustainable Enterprise Project (SEP-Fisheries)

The Sustainable Enterprise Project (SEP- Automobiles)

The automobile service sub-sector is one of the largest sectors in Bangladesh. As various types of vehicles in Bangladesh have been growing very fast, the demand of quality services is a paramount factor; however, presently the automobile service workshop couldn't keep the same pace to meet demand completely due to lack of services facilities such as modern machinery, skilled manpower, and proper access to finance etc. In this context, TMSS has been awarded the title of “Promoting sustainable growth in automobile workshop by recourse efficient practices” under the automobile service sub-sector in the new cluster along with existing clusters.

LRMP (Livestock Risk Mitigation Program)

The program is designed to strengthen the livestock sector by reducing vulnerabilities and enhancing farmers' capacity in livestock management. It offers specialized skill development training to improve the care, handling, and productivity of livestock. To reduce disease prevalence and mortality rates, the program delivers essential technical support services. Furthermore, both financial and technical assistance are provided to encourage sustained investment, enabling farmers to maintain and scale their livestock-related enterprises.

Operational Reach

- **Geographical Coverage:** The initiative currently operates across 9 districts and 24 upazilas.
- **Financial Support:** Swiss Agency for Development and Cooperation (SDC)

TMSS Employees Co-operative Society Ltd. (TECSL)

The mission of TMSS Employees Co-operative Society Ltd. (TECSL) is to foster economic advancement and financial stability for its members, comprising employees of TMSS and its partner organizations. TECSL provides a range of financial services, including loans and cooperative support mechanisms, to help members achieve their personal and professional goals.



Empowering agricultural entrepreneurs with knowledge, guidance, and sustainable solutions through TMSS.



More Ongoing Program/Project and Activities under HEM

- HL (Housing Loan) Supported by Bangladesh Bank
- Special Agricultural Loan (Bangladesh Bank)
- Educational scholarship for the ultra-poor students.
- Development program for the HIZRA community Supported by PKSF
- Value Chain Development Project
- Livelihood Restoration Loan (LRL)
- Promotion of Ecologically Cultivated Safe Banana
- Entrepreneurship And Environment Development by Modernization of Automobile Workshop
- Bangladesh Bank finance housing loan

Building a Sustainable and Prosperous Future

The HEM Sector is dedicated to driving positive change through a diverse range of initiatives designed to advance sustainability and long-term community well-being. A major area of focus is the promotion of sustainable living practices, which contribute to both environmental preservation and an improved quality of life. The Safe Vegetable Outlets initiative enhances access to nutritious and safe food, supporting communities in maintaining a healthy and balanced diet.

In addition, TMSS fosters economic growth by providing loans and delivering comprehensive microfinance services that empower individuals to strengthen their livelihoods. A skilled microfinance team ensures effective resource allocation and offers strategic guidance to entrepreneurs, enabling them to grow their enterprises and achieve sustainable success.





From Training to Empowerment

Nasrin Sultana's story is an inspiring journey of resilience, determination, and transformation. Born into a modest family in Thanthania Pashchimpara, Bogura Sadar, she grew up witnessing the harsh realities of poverty. As the daughter of a construction worker, Nasrin understood from an early age that if she wanted to change her future, she had to take the first step herself. Yet, despite her strong ambition, she lacked both skills and opportunities.

At this critical moment, the “RAISE” project, implemented by TMSS and funded by PKSf—became a turning point in her life. Through six months of hands-on training in tailoring and batik, Nasrin gained not only technical skills but also confidence and a renewed sense of purpose. With continuous support, mentoring, and guidance from TMSS, she started her own small business from home.

Today, Nasrin earns a steady income and is steadily building her identity as an entrepreneur. More importantly, she is inspiring other women in her community to pursue self-reliance. Her dream is bold, to become one of Bangladesh's most successful entrepreneurs. Nasrin's journey proves that with the right opportunity, guidance, and determination, dreams can truly become reality.

SECTOR

Information and Communication Technology (ICT)



*Contributing to Achieve SDGs
Goal 4, 5, 9 and 10*

Serving People
6 million+

Completed
Automation
92+

IT Experts
72+

Repeated
Clients
95%



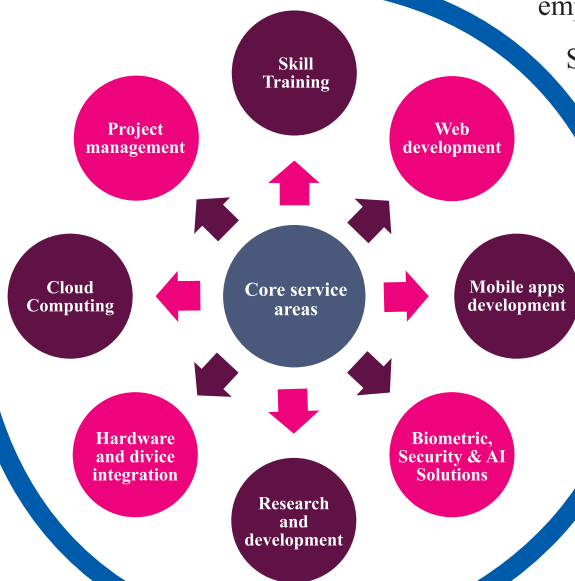


TMSS established Information & Communication Sector in 2009 and later on it has expanded its activities through TMSS ICT LIMITED which is leading ISO 27001:2013 certified software company in Bangladesh having cutting edge solutions in ERPs, Software, Apps development, Web design development & maintenance, ICT Capacity building training including, consultancies and internship.

Vision & Mission: Reliable & secured ICT services towards development and inclusive growth. Support attainment of overall Socio-economic development and empowerment of women & girls through use of ICT.

Success: We have achieved trust and confidence of almost 95% repeated clients serving more than 6 million of members through our quality services. Since establishment, ICT sector has developed a number of software & Apps which are in use by our clients. To cope with emerging needs the sector is working on IoT, AI and Big-data.

We have established center of excellence for IT training to achieve gender equality and empowerment of women & girls. The training center is well equipped with all modern facilities. As a social responsibility we provide IT training for 10th grade school students as CSR.





In addition, the sector conducts industrial attachments/internship for the computer science and technology graduates.

Recently, we have started to send the Software engineers to Japan after completion of Japanese language course under the sector. It will contribute towards earning remittance for Bangladesh.

WE THANKS TO
Our Trusted Clients



SECTOR

Human Resource Development and Training

Contributing to Achieve SDGs Goal 1, 8 & 9

Human Resource Development and Training (HRD & T) sector of TMSS is a vital and indispensable program within TMSS. Its primary focus is to provide training aimed at fostering skills and competencies in the realm of development and capacity building for TMSS staffs. This framework is helping employees to develop their personal and organizational skills, knowledge, and abilities. In 1985, after established HRD & T, this sector is serving as a specialized training service wing dedicated to enhancing





the management capabilities of development practitioners and strengthening the human and operational skills of TMSS program staffs. It is implementing various types of training programs through 75 training centers that help people adjust to their new roles and learn more about the organization and its culture. In FY 2023–2024, a total of 12,219 participants benefited directly from diverse training programs across multiple projects.

The sector has considerable resources and expertise to strategically plan, manage, coordinate and deliver all types of TVET programs. Additionally, there are training programs for trainers' pedagogy, Basic Instructional Skills Trainings and Recognition of Prior Learning programs. This broad range of activities includes major sectors such as awareness generation, entrepreneurship development and management, accounts management training programs for potential first-generation entrepreneurs, skill-upgradation training for existing or prospective workers/self-employed persons, new business creation, and financial collaborations through bank linkage programs.

The brief details of some activities of HRD & T are provided herewith-



Compassion International Bangladesh (CIB)

This program is working to break the cycle of poverty for children through local partnerships and child development centers. In FY 2023-2024, CIB's programs benefited 66 individuals through New Business Creation and Management Training, Preventing Child Marriage training and empower participants to become agents of change within their communities.

Skills for Employment Investment Program (SEIP)

Bangladesh Women Chamber of Commerce Industry (BWCCI)

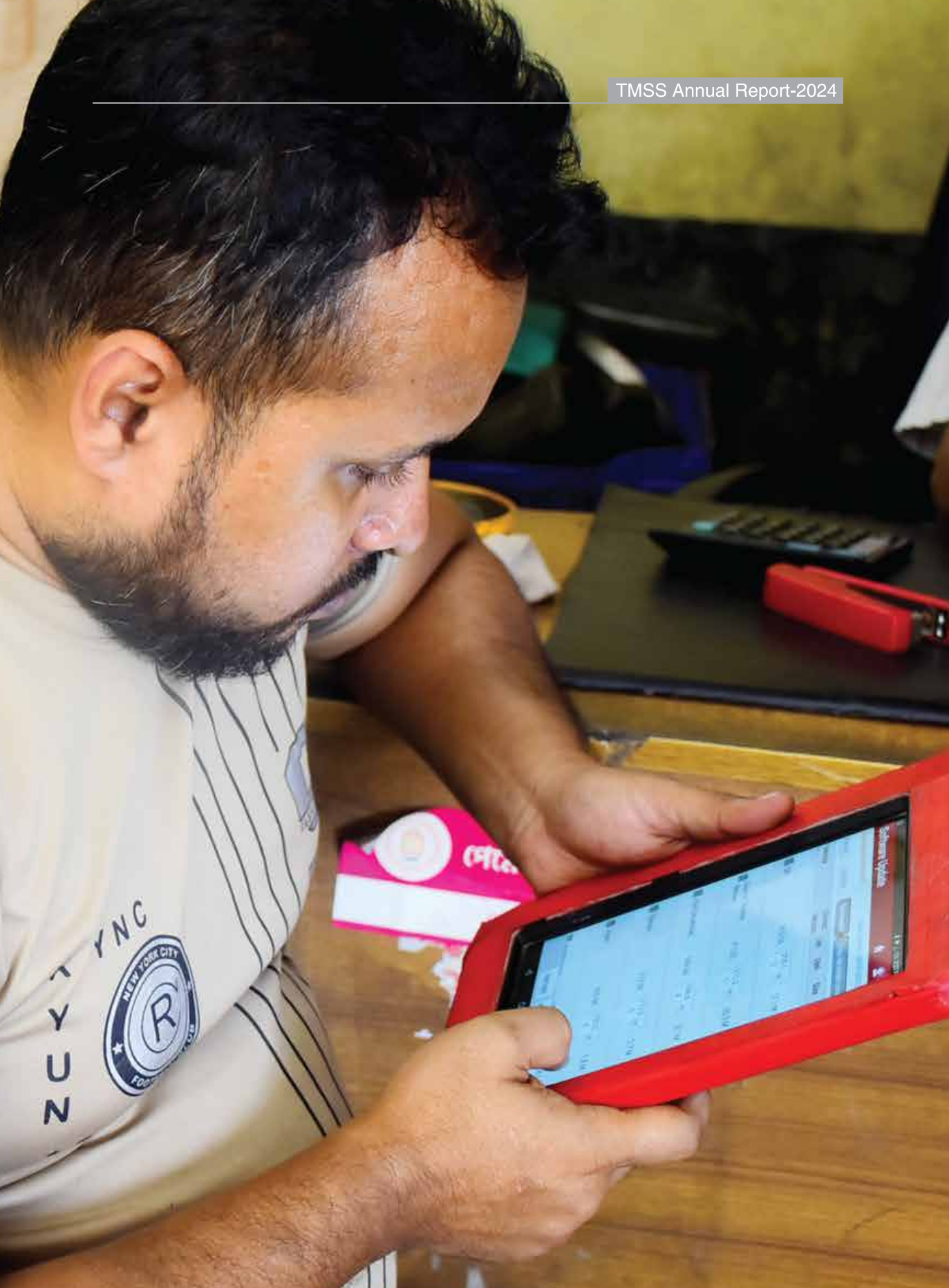
In FY 2023-2024, 300 participants were trained in Food and Beverage, Fashion Designing, Mobile Phone Servicing, Product Development, Entrepreneurship development through HRD&T in partnership with BWCCI. Over 80% participants were empowered to start their own businesses, becoming self-employed and contributing to the local economy. This project is supported by the Asian Development Bank (ADB) and the Swiss Agency for Development and Cooperation (SDC).

Project of World Vision Bangladesh (WVB)

World Vision Bangladesh (WVB), in partnership with TMSS, provides skills development training to enhance employability and entrepreneurial opportunities. In the financial year 2023-2024, 110 direct beneficiaries received training in various fields such as mobile phone servicing, tailoring, Industrial Sewing Machine and beauty parlors

Skills for Employment Investment Program (SEIP)

In FY 2023-2024, SEIP trained 309 beneficiaries, creating avenues for both wage employment and self-reliance with the support of PKSf. The goal of the project is to develop skilled workforce through skills development training and therefore placing them in productive self and wage employment which will improve their sustainable livelihoods. The Asian Development Bank, the Government of Bangladesh and the Swiss Agency for Development and Cooperation (SDC) are jointly financing the project.



SECTOR

Human Rights and Social Justice

Contributing to Achieve SDGs Goal 5, 10 & 16



awareness

builds up

2.2 million+

180 legal

support to

individuals

100% of the

chairpersons

of our

1,01,918

microfinance

groups are

women





In FY 2023–2024, TMSS significantly advanced human rights and social justice in alignment with SDGs 5, 10, and 16. Through its 1.8 million microfinance members and community outreach programs that reached an estimated 400,000 individuals, TMSS organized regular discussions and awareness-building activities to promote gender equality, prevent child marriage, and support social justice. The organization provided legal assistance to 206 individuals facing gender-based violence and other challenges. Key activities included 67 legal counseling sessions, 180 activities related to legal support and dispute resolution, 15 orientations on dowry and child marriage prevention, 9 observances of national and international days, 86 community awareness meetings, and 1 school campaign. Through these initiatives, TMSS engaged approximately 2.2 million people in total, promoting knowledge on human rights, gender equality, and social justice. By empowering women as leaders in microfinance groups and encouraging inclusive community participation, TMSS continues to dismantle social barriers, promote equality, and strengthen justice within the communities it serves.



TMSS Masuda Probin Nibash

This Shelter home for elderly people is working to provide secure shelter and support in joyful environment to family detached older people of the society. In FY 2023-2024, we extended our embrace in Bogura to 128 esteemed seniors, affectionately known as our "Probin" and ensuring their daily needs. Under Mrs. Masuda Begum's unwavering support, our initiative continues to illuminate the path toward a brighter and more fulfilling journey for our beloved elders.

Khabar Ghor

Funded by TMSS, the program is dedicated to distribute quality nutritious food free of charge to the needy poor in the society in response to the Covid-19 pandemic situation in Thengamra, Bogura. In FY 2023-2024, nutritious mid-day meals were distributed to over 29000 people.

Gender-Based Violence (GBV) Program

In FY 2023-2024, this program is working to raise gender awareness training among 600 women cotton farmers in 5 upazilas of Kushtia, Chuadanga, and Meherpur districts. GBV funded by Cotton Connect (South Asia) Pvt. Ltd.

Women Entrepreneurship Development in Bangladesh

This project is working to increase economic empowerment by involving women entrepreneurs in the mainstream of development. In FY 2023-2024, provided technical and financial support to 50 women entrepreneurs across 12 upazilas in Kushtia, Chuadanga, and Meherpur districts with the support of Cotton Connect (South Asia) Pvt. Ltd.

Social Advocacy and Knowledge Dissemination

This project supported by PKSf, aims to build awareness on different critical social issues to improve the living standard of marginal and disadvantaged people. It conducted awareness campaigns, signboards, loudspeakers, direct public contact, arranged training, addressing issues such as early marriage, drug abuse, and food contamination in Sylhet and Moulvibazar.

Day Care Center (DCC)

The daycare center provides comprehensive daytime support for the children of working mothers, including feeding, supervised rest, play-based activities, drawing, early literacy, rhymes, and recreational opportunities in Bogura. These services ensure a safe, nurturing, and well-structured environment, enabling working mothers to perform their professional responsibilities with confidence and peace of mind.

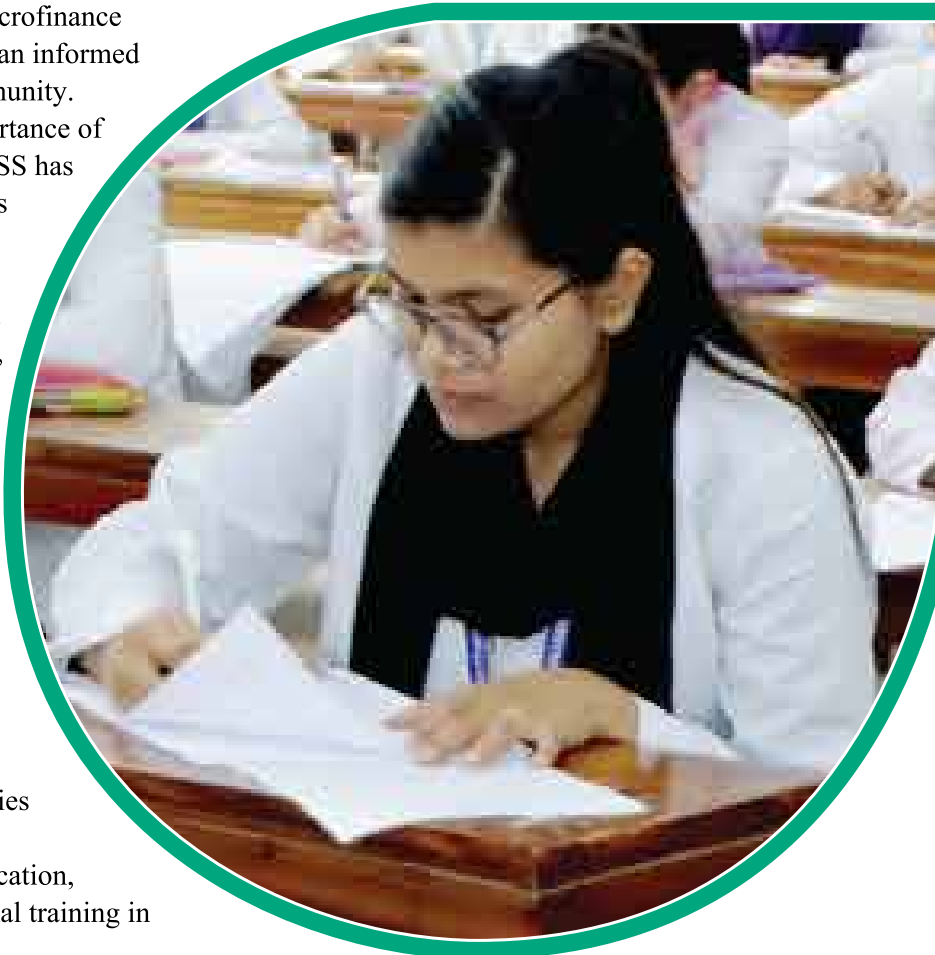


SECTOR

Education and Institutions

Contributing to Achieve SDGs Goal 3, 4 & 8

TMSS across Bangladesh provides basic literacy and awareness education to women through its microfinance groups, helping build an informed and empowered community. Recognizing the importance of higher education, TMSS has established institutions from primary to university level, including medical and engineering programs, benefiting around 31,000 students—most of them women. TMSS Medical College also enrolls foreign students, reflecting its growing international reach. The institutions maintain an inclusive environment where children with disabilities receive special care. Alongside formal education, TMSS offers vocational training in





tailoring, computer skills, and engineering, enabling individuals to gain employable skills and pursue entrepreneurship.

Scholarships and financial assistance are also provided to underprivileged students, helping them continue their studies without financial obstacles.

Through improved access to healthcare education (Goal 3), expansion of quality and inclusive learning opportunities (Goal 4), and promotion of employability and skill development that supports decent work and economic growth (Goal 8), TMSS is contributing meaningfully to the achievement of SDG Goals 3, 4, and 8.

TMSS Public School and College, Bogura

TPSC has been established by TMSS at Joypurpara in Bogura for contributing in the development of the nation by ensuring quality education. Teaching human qualities in a student, creating educated and worthy citizens are the aims of TPSC. The noble individuals who have contributed to establishing and running this institution are praiseworthy. Presently there over 1739 students are studying in this institution from play to Twelve (HSC).





TMSS Medical College (TMC)

Thengamara, Bogura Sadar, Bogura, Bangladesh

TMC established in 2008, provides undergraduate and postgraduate medical education, delivers quality healthcare through its teaching hospital, and contributes to meeting the national demand for skilled doctors. In 2023–2024, 148 students enrolled in the MBBS program, and 150 students are expected in 2024–25, with 45% seats reserved for international students. Currently, the college has 841 students, including 350 international students. To date, 1,038 MBBS graduates have successfully completed the program, with 941 becoming fully qualified doctors and 97 undergoing internships at TMSS Medical College and Rafatullah Community Hospital. The college offers postgraduate programs in 6 departments and postgraduate training in 11 departments, with notable achievements such as a 75% pass rate in the first batch of the Transfusion Medicine DBS&DT course—the highest in Bangladesh.

TMSS Medical College Dental Unit (TMCDU)

Thengamara, Bogura Sadar, Bogura, Bangladesh

TMCDU was established in 2012, with government approval, to provide private undergraduate BDS education, deliver quality dental healthcare through its teaching hospital, and help meet the national demand for skilled dental professionals. In the 2023–24 academic year, 32 students were admitted to the BDS program, and 50 students are planned for enrollment in 2024–25. Currently, the college has 216 students. To date, 124 graduates from 7 batches have successfully completed the BDS program, of whom 90 are fully qualified dentists and 31 are currently undertaking internships.



Pundra University of Science and Technology

In 2001, TMSS established Pundra University of Science and Technology (PUB) at Gokul, Bogura. PUB always gives importance for generating, disseminating, preserving knowledge and for working with others in order to take 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 methods, pursues applied research, fosters collaborations to produce world standard graduates to meet national and global challenges and harnesses opportunities in the new millennium. A total of 1,754 students are currently studying in PUB.

TMSS Nursing College (TNC)

Thengamara, Bogura Sadar, Bogura

Total 1208 students are currently studying and 1394 students have successfully completed various courses from here, undertaking courses such as B.Sc in Nursing (Basic), B.Sc in Nursing (Post-Basic), Diploma in Nursing Science and Midwifery, and Diploma in Midwifery.

Fortune Institute of Medical Technology and MATS (FIMT and M)

Shahbag, Paribagh, Dhaka

Over 100 students are currently studying at FIMT and M. This institute wants to empower health workers, ensure optimal patient care and enhance overall health outcomes.

TMSS Medical Institute of Research and Technology (TMIRT), Bogura

Total 51 students are currently studying at TMIRT. This institute wants to produce qualified professionals, offer affordable healthcare options, and contribute to national development while addressing unemployment. Since inception, 11,487 students have successfully completed this course.

TMSS Nursing Institute (TNI), Dinajpur

Total 140 students currently studying at TNI, Dinajpur. This institute prioritizes advanced nursing technology, practical training and global partnerships to elevate the standard of education and clinical skills.

TMSS Medical Technology Institute (TMTI), Bogura

Currently, 248 students are studying at the institute. This institute plays a pivotal role in improving healthcare outcomes, particularly in rural areas, by cultivating skilled medical and clinical professionals.

Mohasthan Medical Assistant Training School (MMATS), Bogura

Total 103 students are currently studying at MMATS, Thengamara, Bogura Sadar, Bogura. This institute is working to strengthen health services, foster accountable healthcare professionals, and eliminate malpractice in rural areas.

TMSS Nursing Institute (TNI), Dhaka

Total 140 students currently studying at TNI, Paribagh, Dhaka. This institute prioritizes advanced nursing technology, practical training and global partnerships to elevate the standard of education and clinical skills.





Jobeda Foundation Nursing Institute (JFNI)

Total 102 students are currently studying at JFNI, Suzabad (Dohopara), Bonani, Bogura. This Institute is committed to produce highly qualified nurses through modern patient nursing technology. JFNI is providing them necessary knowledge and skills to support healthcare professionals and deliver quality healthcare services.

TMSS Community Paramedic Institute (TCPI)

Total 120 students are currently studying at TCPI, Thengamara, Bogura Sadar, Bogura. This institute wants to empower individuals to provide essential medical services and contribute to grassroots healthcare.

Rangpur Community Paramedic Institute (RCPI)

Total 106 students are currently studying at RCPI, Uttam, Hasnabazar, Rangpur. This institute is working to foster competent healthcare professionals, enhance rural health and contribute to economic development by addressing unemployment.

Morning Sun Medical Assistant Training School (MSMATS)

Total 33 students are currently studying at MSMATS, Uttam, Hasnabazar, Hazirhat Rangpur. This institute is working to ensure better healthcare services, especially for rural communities in the greater Rangpur district by providing proper knowledge and skills.

Wajeda Kuddus Foundation Nursing Institute (WKFNI), Madaripur

Total 107 students are currently studying at WKFNI. This institute in Madaripur is dedicated to develop skilled, talented, and professional nurses through its Diploma in Nursing Science and Midwifery program.

TMSS Firoza Begum Ayurvedic-Unani Medical College and Hospital

Total 195 students are currently studying on “Diploma in Ayurvedic Medicine & Surgery” at TFAUMCH, Sujabad, Shajahanpur, Bogura. This institute also provided Ayurvedic treatment to patients. TFAUMCH is committed to ensure quality healthcare, training skilled Ayurvedic practitioners, and creating employment opportunities for Ayurvedic health workers.

TMSS Polytechnic Institute (TPI), Joypurhat

TPI Joypurhat offers Diploma in Engineering in eight technologies, four trades in the SSC (Voc) curriculum, and eleven trades in National Skill Basic Trades (360 Hour/6 Month Duration). A total of 437 students are currently studying various courses such as Electrical, Electronics, Computer, Mechanical, Civil, and Footwear.

TMSS Institute of Science and ICT (TISI)

Total 562 students are currently studying at TISI, Shajahanpur, Bogura. This institute is working to provide quality education in the ICT field. TISI wants to create skilled professionals to bridge the digital divide and contribute to the national and international arena of ICT sector.





TMSS Engineering College (TEC)

TMSS established TEC in 2015 at Thengamara, Bogura to enhance the opportunities for more meritorious students in the field of Engineering. TEC is committed to offering excellent education in engineering and information technology. TEC is working to groom future leaders and innovators with departments including Civil Engineering, Computer Science & Engineering, Electrical and Electronic Engineering and Textile Engineering. Total 149 students are currently studying at TEC.

TMSS Polytechnic Institute (TPIN), Natore

Total 571 students are currently studying at TPIN. This institute is offering 4-year Diploma Engineering courses in Computer, Civil, Electrical and Garments Design. The campus features well-equipped facilities, including administrative buildings, libraries, prayer rooms, IT centers, auditoriums, academic buildings, workshops, laboratories and hostels.

TMSS Vocational Training Institute (TVTI), Natore

Total 360 students are currently studying at TVTI. This institute is offering 4-year Diploma Engineering courses in Computer, Civil, Electrical and Garments Design. The campus features well-equipped facilities, including administrative buildings, libraries, prayer rooms, IT centers, auditoriums, academic buildings, workshops, laboratories and hostels.

TMSS Polytechnic Institute (TPI), Rangpur

TPI Rangpur offers four-year diploma programs in Electrical, Computer, Civil, Mechanical, and Architecture Technology, along with many other short courses. A total of over 569 students are currently studying at TPI Rangpur. This institute was formed for the purpose of creating skilled manpower.

TMSS Vocational Training Institute (TVTI), Rangpur

TVTI at Goneshpur in Rangpur offer four-year diploma programs in Electrical, Computer, Civil, Mechanical, and Architecture Technology, along with many other short courses. This institute is providing quality technical education and skill development activities.

TMSS Multilateral Agricultural Technology Institute (TMATI)

Total 156 students are currently studying at TMATI, Goneshpur, RK Road, Rangpur. This institute is dedicated to provide career-focused diploma programs and contributing to the development of the agricultural sector through modern technology and practices.

TMSS Textile Engineering Institute (TTEI), Bogura

TTEI is dedicated to develop skilled Textile Engineers for the textile and RMG sectors. A total of 864 students are currently studying at TTEI in various diploma courses, such as Diploma in Textile, Garments Design and Pattern Making, Computer, Civil, Electrical, and Mechanical Engineering.





TMSS Technical Institute (TTI) Noongola, Bogura

TTI is working to empower disadvantaged students through quality technical education, producing skilled professionals for economic development. This institute conducts long courses, short courses and Recognition of Prior Learning (RPL) occupations every year. A total of 1,012 students are currently studying at TTI in various diploma courses such as Electrical, Electronics, Civil, Computer, Mechanical, Electro Medical, Textile Engineering, Garments Design and Pattern Making etc.

TMSS Vocational Training Institute (TVTI), Joypurhat

TVTI Joypurhat is working to provide quality technical education and generate job opportunities for students, addressing poverty challenges and contributing to the country's development. A total of 277 students have completed courses and 20 students are currently studying at TVTI.

TMSS Travel and Tourism Training Institute (TTTTI), Bogura

TTTTI is working to create skilled professionals in the tourism sector in Bangladesh. By developing individuals with modern technology skills this institute is creating self-employment opportunities.

TMSS Financial and Technical Training Institute (TFTTI), Rangpur

TFTTI is recognized by the National Skill Development Authority (NSDA). The institute provides a Functional Microfinance program to cater to the need for proficient and skilled human resources in both the microfinance and IT sectors. In FY 2023-2024, 240 trainees successfully completed the course.

TMSS Marine Academy (TMA)

TMA is working to produce skilled marine engineers for self-employment and opportunities both domestically and internationally.

Dr. Enamul Haque Art and Cultural Academy (DEACA), Bogura

The mission of DEACA is “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.” This academy has been named in the honour of renowned archaeologist and academician Dr. Enamul Haque.

The academy organizes year-long workshops, training programs and events on music, dance, drama, and fine arts at national and international levels.

TMSS Public School and College, Joypurhat

TPSC Joypurhat is dedicated to provide quality education by using modern technologies for the holistic development of students. The institution strives to eliminate social and educational disparities. This school is nurturing talented individuals with high moral values. A total of 250 students are currently studying at the institution.

Thengamara Ansar Hosne-Ara College (AHC), Bogura

In 1992, AHC began as a night college, later evolving into a general college to meet the increasing demand for quality education in the area. Currently, 121 students are studying in classes XI and XII.

Khatemon Adarsha High School (KAHS), Bogura

KAHS is dedicated to provide quality education at the primary and high school levels in Thengamara, Bogura. The school offers educational facilities from play/nursery level up to class ten, ensuring comprehensive learning opportunities for students. Currently, over 424 students are studying in KAHS.

Thengamara Orphanage and Hafizia Madrasa

This madrasa is being operated under the funding of TMSS through TMSS Religious Complex in Bogura. Currently, 346 students are studying here.

TMSS Alim Madrasah

It was established in 2006 at Thengamara, Bogura. Currently, 468 students are studying in this institution.

Jobeda Mohila Hafezia Madrasha, Bogura

This institution is established in Thengamara, Bogura dedicated to provide Islamic and modern education to students with the aim of developing honest, competent, righteous and religious values citizens. 12 students have been admitted in the financial year 2023-2024.



TMSS AUTISM SCHOOL AND DISABLED REHABILITATION CENTER

This Center is dedicated to provide specialized education and support for individuals on the autism spectrum in Thengamara, Bogura. Working to create a nurturing and inclusive environment where each student can thrive academically, socially, and emotionally.

178 students are receiving specialized education and support to their unique needs.



Additionally, we are proud to have successfully rehabilitated 32 individuals, equipping them with the skills and tools necessary to thrive in their daily lives.





TMSS Medical College Students were performing in International Health conference in TMSS arena, Bogura.

SECTOR

Social Business Venture

*Contributing to Achieve
SDGs Goal 1, 2, 5, 8, 9, 10 & 12*

TMSS is a leading social business organization in Bangladesh, promoting sustainable development and empowering marginalized communities. It contributes to key SDG goals through its diverse initiatives: SDG 1 (No Poverty) by providing employment and livelihoods through handicrafts, garments, agro-based industries, and services; SDG 2 (Zero Hunger) through agricultural support, potato preservation, agro-processing, and nutrition-focused food production; SDG 5 (Gender Equality) by empowering women in handicrafts, markets, and female-focused employment programs; SDG 8 (Decent Work and Economic Growth) by creating thousands of jobs across





manufacturing, services, and entrepreneurship; SDG 9 (Industry, Innovation, and Infrastructure) through industrial production, export-quality garments, printing, and agro-processing; SDG 10 (Reduced Inequalities) by supporting disadvantaged groups, marginal farmers, and ultra-poor women; and SDG 12 (Responsible Consumption and Production) by promoting sustainable and safe production practices. In FY 2023–2024, TMSS’s social business ventures made notable progress in job creation, income generation, and community development.



TMSS Handicraft

TMSS Handicraft (TH) started its journey in 1984 to support the rural women through involving them in handicraft items production and marketing. It started in Thengamara Bogura with few poor and ultra-poor women who were mostly female-headed household and depended on handicrafts profession to support themselves and their families. In FY 2023-2024, benefited 9,000 producers from TMSS Handicraft.

BCL Paper Mill Dealership (BPMD)

Promotes BCL Paper Mill and Board Mills products, ensuring sustainability and entrepreneurship development, selling various paper products and created 120 jobs.

TMSS Apparels Ltd.

The company manufactures export-quality garments, contributing to economic development and generating employment opportunities in Tongi, Gazipur.

TMSS Wooden Furniture Section

Produces high-quality wooden furniture and fuelwood, employing 140 individuals.

TMSS Agro Based Industries Ltd. (TABIL)

Engages in processing, packaging, and marketing agricultural products, providing loans and created 180 jobs.

TMSS Welding and Steel Furniture Section

Produces and sells steel furniture, employing 92 individuals.

TMSS Women Market

Operates 198 shops in Bogura, providing a comfortable shopping environment for women and created over 700 jobs directly and indirectly.

TMSS Agro Business Support Center (TABSC)

Provides financial and technical support to marginal potato farmers, preserving potatoes and assisting over 3,500 farmers.

TMSS Cold Storage

Preserved potatoes, supporting over 2,700 beneficiaries.

TMSS Agro Farm

Fattened cows and nurtured milking cows, created 380 jobs directly and indirectly.

TMSS Utpadon Foods

Processed high-quality food items, created 1200 jobs directly and indirectly..

TMSS Lassa Semai

Produced nutritious food items, created 110 jobs directly and indirectly.

TMSS Curd and Sweet

Produced nutritious food items, created 98 jobs directly and indirectly.

TMSS Auto Center (TAC)

provides a wide range of service-based support, created 90 jobs directly and indirectly.

TMSS Domestic Service Center

Provides services for essential domestic products in Bogura, created 69 jobs directly and indirectly.

TMSS Domestic Employment Agency (TDEA)

Provides employment opportunities and training, facilitating job placements for over 300 trainees.

TMSS Binodon Jogot (TBJ)

Offers entertainment and social activities in Bogura, created over 800 jobs directly and indirectly.

TMSS Northern Recruiting Agency Limited (TNRA)

Connects qualified workers with global employment opportunities.

TMSS Saw Mill Section

provides timber processing and finishing services and has created 120 employment opportunities directly and indirectly through its service-oriented operations.

Business Development Center (BDC)

Improves the business skills of micro and small entrepreneurs, supporting entrepreneurs to connect with microfinance.

TMSS Printing Press (TPP)

Provides high-quality printing services, catering to a wide range of printing needs, created 86 jobs opportunities directly and indirectly.

TMSS Travels and Tourism Ltd.

Arranges domestic and international tours services, promoting travel experiences.

TMSS Internal Biponon Center (TIBC)

Ensures timely delivery of quality goods.

Domestic Commodity Support (DCSP)

Supports field-level activities by supplying daily-use items efficiently.

TMSS Security Agency Ltd. (TSAL)

Provides safety and security solutions through trained guards.

Dheki Chata Chal

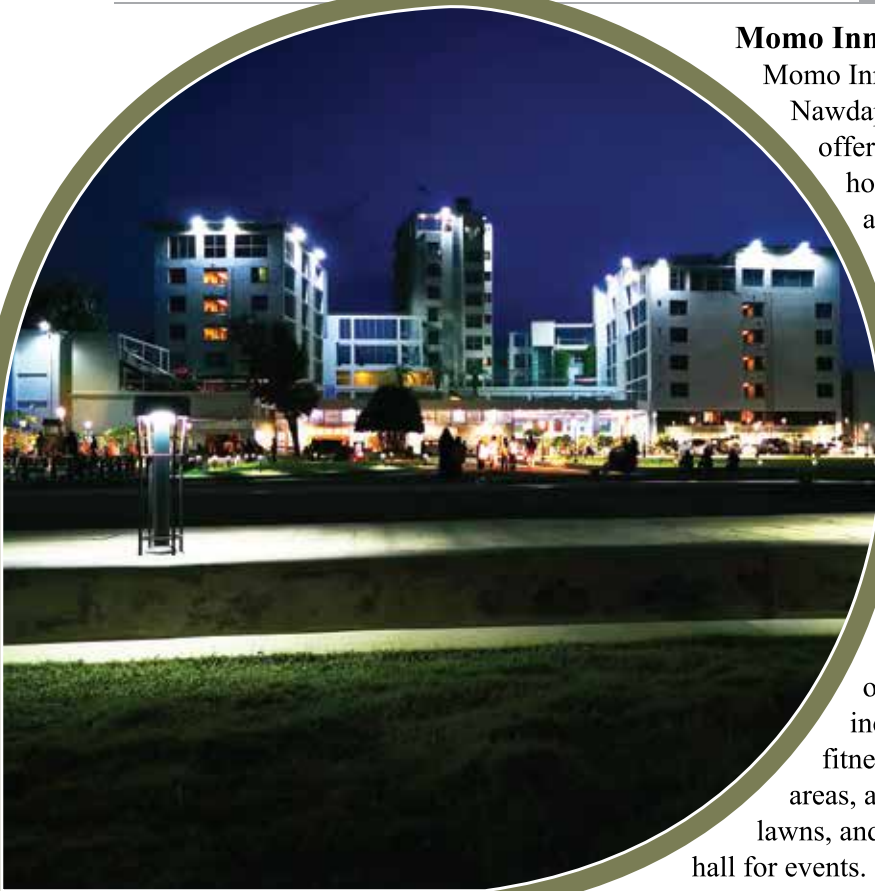
TMSS improves livelihoods by addressing zinc deficiency, producing paddy rice, oil and created over 100 jobs directly and indirectly.

BCL Group

*Contributing to Achieve SDGs
Goal 1, 6, 7, 8, 9, 11, & 12*

Building Construction Limited (BCL) started its business activities in 2005 as a private limited company with the objective of achieving social welfare through commercial acquisition, employment generation and investment of profits earned through production. The company is gradually implementing and expanding various projects under proper guidance of T M Ali Haider, Managing Director of the company. Although Building Construction Limited started its activities as a construction contractor in 2005, it has been gradually undertaking various commercial activities including construction activities, Bricks Fields, Superstore, Aviation, Property Development, Food and Beverage etc. Now it is known as BCL group. BCL is creating employment opportunity for more than 6000 people. The Vision of BCL is happy and proud citizen of the nation and establish a model business. The Mission of efficient development of human resources engages in employment for producing products and services.





Momo Inn Limited



Momo Inn Limited, located in Nawdapara, Bogura, Bangladesh, offers comprehensive hospitality and accommodation services through 204 thoughtfully designed rooms and suites. The hotel ensures seamless guest experiences with 24-hour support, modern conference facilities, restaurants, concierge, laundry, salon, spa, and other recreational services. Guests can enjoy a range of leisure amenities, including swimming pools, a fitness center, children's play areas, a boating lake, landscaped lawns, and a 1,500-seat convention for events. Through its

service-oriented operations, Momo Inn Limited has generated over 2,000 direct and indirect employment opportunities, contributing substantially to local economic growth and community development. With its blend of comfort, service excellence, and community engagement, Momo Inn stands as a leading hospitality hub in the region.



BCL Construction Ltd.

BCL began operations as a construction contractor company in 2005. To date, more than 41 major projects have been completed, and over 21 significant construction projects are currently underway. BCL has generated over 4,000 direct and indirect employment opportunities, contributing significantly to local economic growth and community development.



TMSS LPG Limited

This initiative is located in Shehalabunia, Mongla, Bagerhat. Established in 2016, this plant contributes to filling the gap in the availability of natural gas for household and vehicle users. It has created employment opportunities for over 500 individuals directly and indirectly.

TMSS LPG Conversion and Auto Workshop

The LPG Conversion and Auto Workshop is the largest modern workshop in Bogura. It converts vehicles to LPG using the latest generation technology and has created job opportunities for 92 individuals directly and indirectly.

BCL Ready Mix Concrete

BCL's Ready Mix Concrete operates a modern, automated plant delivering high-quality concrete efficiently to construction sites. With skilled civil engineers and streamlined services from batching to site delivery, created over 110 direct and indirect employment opportunities.

BCL Superstore

BCL Superstore in Bogura provides organized service across multiple product zones and has created employment opportunities, contributing to local community development and socio-economic growth.

Local and International Trading

Since 2009, BCL Trading division has been selling imported cars, auto rickshaws, building decoration materials, solar panels, ceiling fans, tiles, fittings, lifts, etc. Additionally, they offer rental basis products such as excavators, rollers, wheel loaders, batching plants, concrete lifting pumps, ready mix concrete carriers, dump trucks, tower hoists, roof hoists, forklifts, medical and textile equipment, etc. It created employment opportunities for 70 individuals.

BCL Cold Storage

BCL Cold Storage, located in Nawdapara, Bogura, provides storage and preservation services for agricultural products, creating opportunities for local farmers. The facility has engaged over 110 staff members in various roles, contributing to employment generation and supporting community livelihoods.

BCL Paper Mills Limited

This prominent paper mill in Thengamara, Bogura, is renowned for producing newsprint, writing paper, and being a leading player in the country's paper industry. The mill significantly contributes to meeting the nation's paper demand, supporting economic development, and has created job opportunities for over 3400 people directly and indirectly.

BCL Aviation Limited

This initiative operates two R-66 helicopters specifically for transporting specialized doctors from Dhaka to TMSS Medical College and Rafatullah Community Hospital in Bogura. Additionally, these helicopters are utilized for general passengers. BCL Aviation provides air ambulance services for patients needing urgent transportation to Dhaka.





BCL Glass Industries Ltd.

This is a subsidiary of Building Construction Ltd. The construction of the factory is progressing rapidly in the Mohishbathan area, near the TMSS Foundation Office in Bogura. We are optimistic that the factory's production activities will commence soon.

BCL Ceramic Industries Limited

This is a subsidiary company of Building Construction Ltd., registered by the Joint Stock Company in Dhaka. It is renowned as the best quality floor and wall tiles factory in the sector. It has created job opportunities for 600 individuals directly and indirectly.

BCL Property Development

This is an activity of Building Construction Limited aimed at addressing the ever-increasing housing needs of the citizens of Bangladesh. BCL Property Development has successfully undertaken several projects across Bangladesh since its inception in 2010, and create over 500 job opportunities directly and indirectly.

TMSS CNG Refueling and Gasoline Station

This is a sister concern of Building Construction Limited, which commenced its journey on May 31, 2007, in Bogura. It has created 79 job opportunities.

BCL Food and Beverage Ltd.

The factory started production in 2015. It can produce 50,000 bottles of Momo Packaged Drinking Water daily. It has created job opportunities for 290 people directly and indirectly and is certified for quality.

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 kind of best quality Centrifugal, Submersible, Drainage, Suarez water pumps named FORAS from Italy and ALGO from India. It has created job opportunities for 90 individuals.

Bricks Field

Bricks Field has been operating three brick manufacturing plants in Bogura and Rangpur since 2009. The bricks produced meet a standard strength of 6,113 psi. Through this operation, over 230 employment opportunities have been created.

Buniyadi.com Limited

Buniyadi.com Limited is an enterprise that values the consumer's interest in authentic food. It is a member company of BCL Group, which is working tirelessly to deliver premium grocery items (such as honey, ghee, oil, spices, flour, semolina, and sugar) to the doorsteps of customers. Additionally, all its products are available offline and in nearby stores at affordable prices. Buniyadi.com is committed to delivering the taste of the customer's long-cherished roots directly from the farm to the consumer's table. It has created job opportunities for 90 individuals directly and indirectly.

BCL Board Mills Limited

This mill is located at Shajahanpur, Bogura. Its boards are known for their durability, borer-termite resistance, eco-friendliness and weather resistance. It has created over 450 job opportunities directly and indirectly.





Organizational Development and Capacity Building

Executive Secretariat

The Executive Secretariat (ES), is the central coordinating segment of TMSS which is the bearer and carrier of all policy Guidelines for TMSS and the chief of ES is the catalyst. An executive in the rank of directors heads the secretariat as Director (Executive Secretariat) and oversees all the activities including policy framework of the organization for Good Governance, transparency and accountability.

Purpose of ES

- *Establishing Good Governance: To ensure smooth operation of sectors/domains towards realizing TMSS mission and vision.*
- *Application of policy guidelines: To ensure Sector/Domain follows policy guidelines in implementing its program activities.*
- *Capacity Building: To Ensure capacity of the implementers.*

Below is a brief description of the departments working under ES-

Human Resource Management and Administration

Established to maximize employee performance and manage the working environment, this department published 79 job ads, issued 4,480 appointment letters, and conducted 3,251 staff verifications and successfully carried out various other administrative tasks in FY 2023–2024.

Good Governance Department (GG)

This department works to enhance governance practices by ensuring transparency and accountability. In FY 2023–2024, GG addressed 47 issues, verified 131 students' credentials, and processed 4,411 Lillah bills and others.

HEM-ARM and GG Division

Established in 2015 to improve program quality through transparency and democratic decision-making. It monitored over 907 branches and identified issues in FY 2023-2024.

HEM-LLS Department

Established in 2017, this department expedites legal cases to ensure transparency and accountability. It operates from Dhaka and Bogura

Audit and Compliance Department

Responsible for ensuring compliance with policies and regulations through audits, financial reviews, and corrective actions. It oversaw 439 branch offices in FY 2023-2024.

TMSS Engineering Department

The TMSS Engineering Department plays a vital role in the organization's infrastructure development and technical operations. This department is responsible for implementing various construction projects and providing engineering-related support services. Its key responsibilities include the construction, renovation, and maintenance of buildings and facilities across TMSS's operational areas.

The department is structured into specialized sections—such as architecture, design, construction, quality control, mechanical works, maintenance and repair, and electrical services. Each section operates efficiently to ensure the delivery of safe, sustainable, and environmentally friendly structures.



In 2023–2024, the Engineering Department successfully completed a substantial volume of construction work, delivering several significant projects across various regions of the country, such as the TMSS Community Paramedic Institute in Rangpur, the TMSS Nursing Academic Building, the TMSS Cancer Care Center, and the TMSS Polytechnic Institute (Main & Extension) in Natore and Rangpur, among many others.

These projects reflect not only TMSS's commitment to infrastructural growth but also its broader development goals, improving local living standards, creating employment, and promoting eco-friendly, inclusive development. Looking ahead, the TMSS Engineering Department aims to expand its work and contribute more significantly to the sustainable infrastructure development of Bangladesh.

Central Finance and Accounts

Central Finance Accounts Sector Responsible for overall finance and accounts management, financial reporting, budgeting, fundraising from local and international financiers, liaison with banks, Fls, donor agencies, government and non-government organizations; ensures VAT and tax compliance, and oversees staff insurance and settlements.

Conservation and Finance (C&F)

Maintains records and verifies financial documents to ensure transparency and prevent corruption.

TMSS Task Force (TTF)

Issued notices, recovered funds, and organized social meetings in FY 2023-2024, contributing to a transparent and accountable environment within TMSS.

Law and Litigation Department

Supports legal rights and victim assistance through awareness, arbitration, legal aid, dispute resolution, and anti-corruption initiatives.

Planning Research and Publication (PRP) Department

PRP prepares project proposals, liaises with external organizations, and publishes reports. It also manages policy documents, conducts research and communication activities, preserves printed documents, publishes news, and produces documentaries.

Land Department

Ensures effective land utilization and management for sustainable development through collection, development, and preservation activities.

Procurement Department (PD)

Facilitates transparent procurement of commodities and assets.

TMSS International Desk

Promotes social and humanitarian work globally, establishing connections with international entities and facilitating global participation.

Festivals and Fairs

TMSS regularly arranges various festivals. The pictures capture moments from Victory Fair, Independence Fair, and Yoga Day celebrations in Bogura.

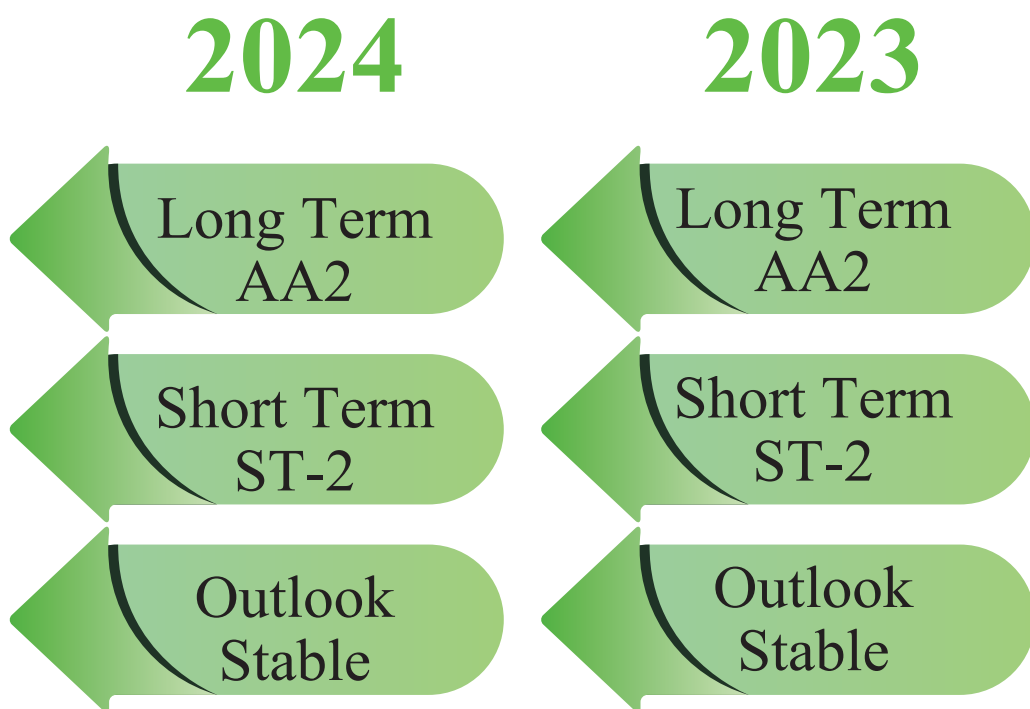


International Yoga Day celebrations in Momo Inn, Bogura

Credit Rating

The Credit Rating Agency of Bangladesh Limited (CRAB) has affirmed the credit rating of TMSS with an “AA2” (Double A Two) rating in the long term and “ST-2” rating in the short term. CRAB performed the rating based on audited financial statements up to June 30, 2024 and other relevant quantitative and qualitative information. Microfinance Institutions (MFIs) rated “AA2” have very strong capacity to meet their financial commitments.

The summary of TMSS’s ratings, dating 31st December 2024 and valid till 31st December 2025 is as follows:



Definition

Strong capacity & High quality, MFIs rated “AA2” have strong capacity to meet their financial commitments but are somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than MFIs in higher-rated categories. “AA2” is judged to be high quality and are subject to low credit risk.

ST-2: MFIs rated in category are considered to have strong capacity for timely repayment. MFIs rated in this category are characterized with commendable positioning in terms of liquidity, internal fund generation and access to alternative sources of funds.



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CHARTERED ACCOUNTANTS
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INDEPENDENT AUDITOR'S REPORT

To the Member of the Governing Body of TMSS

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of TMSS, which comprise the consolidated statement of financial position as at June 30, 2024, and the consolidated statements of comprehensive income, consolidated statement of receipts and payments, consolidated statements of changes in equity and consolidated statements of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements give true and fair view of the consolidated financial position of TMSS as at June 30, 2024, and of its consolidated financial performance and its consolidated cash flows and consolidated receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs), MRA Rules 2010 and other applicable laws and regulations.

Basis on opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. 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 Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRSs, and for such internal control as management determines necessary to enable the preparation of 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 organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.





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Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks 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 on 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.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization's to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

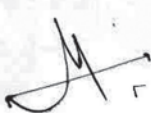
In accordance with the Microcredit Regulatory Authority Act 2006, the Microcredit Regulatory Authority Rules 2010, Palli-Karma Shahayak Foundation guideline and other applicable laws and regulations. We also report the following:

- (a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- (b) in our opinion, proper books of accounts as required by law have been kept by the organization's so far as it appeared from our examination of these books;
- (c) the consolidated statement of financial position and consolidated statement of comprehensive income dealt with by the report are in agreement with the books of account and returns;
- (d) the organization has followed and maintained adequate recording system and procedure as prescribed by MRA and its internal management policy;
- (e) the organization complied with TMSS's internal policies and procedures properly and
- (f) the organization complied with PKSF's direction to perform the activities properly.



Place: Dhaka

Dated: 27 November 2024


Mosharraf Hossain Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.,
Chartered Accountants
DVC: 2411270961AS894301

TMSS
Consolidated Statement of Financial Position
As at 30 June 2024

Particulars	Note	Amount in BDT	
		30 June 2024	30 June 2023
Properties & Assets			
Non-current Assets:		6,810,460,866	5,863,157,626
Property, Plant & Equipment's	6	4,273,821,594	4,297,626,909
Capital work-in-progress	7	2,342,709,272	1,371,600,717
Investment in related undertakings	8	193,930,000	193,930,000
Current Assets:		77,667,635,155	65,326,527,067
Loan to Members	9	58,312,644,630	51,859,562,531
Loan Receivable - Projects & others	10	4,912,094,989	3,846,013,632
Other Assets	11	3,698,839,766	2,687,341,923
Fixed Deposit- Short term	12	7,173,090,746	4,876,459,415
Cash and Cash Equivalent	13	3,570,965,024	2,057,149,566
Total Properties & Assets		84,478,096,021	71,189,684,693
Fund & Liabilities			
Capital Fund :	14	18,709,837,938	16,485,743,261
Accumulated Surplus		16,122,730,967	14,178,686,561
Statutory Reserve Fund (Microfinance)		2,087,866,271	1,840,273,471
Loan Loss Provision (Regular Loan)	15	499,240,700	466,783,228
Non-current Liabilities:		3,911,546,618	4,673,875,544
Liabilities with Financiers	16	3,911,546,618	4,673,875,544
Reserve and Provision:		8,084,886,929	5,538,715,216
Loan Loss Provision (Overdue Loan)	15	5,832,774,170	3,742,335,440
Provision for Gratuity	17	2,252,112,759	1,796,379,776
Current Liabilities:		53,771,824,536	44,491,350,672
Loan from Financiers	18	23,226,043,331	19,045,134,117
Loan Payable - Projects & others	19	3,280,888,553	2,028,314,792
Members Savings Deposit	20	22,491,926,061	18,397,855,629
Other Liabilities	21	4,772,966,591	5,020,046,134
Total Fund & Liabilities		84,478,096,021	71,189,684,693

Detailed consolidation has been shown in Annexure-E

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


Chairman
Governing Body


Executive Director


Deputy Executive Director
Finance & Accounts

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

Place : Dhaka
Date: 27 November 2024




Mosharraf Hossein Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.
Chartered Accountants
DVC: 2411270961AS894301

Shiraz Khan Basak & Co.
Chartered Accountants

TMSS
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2024

Particulars	Notes	Amount in BDT	
		2023-2024	2022-2023
Income :			
Grants and Donations receive from donors	22	466,339,624	402,794,962
Income from Microfinance Operations & Others	23	11,830,142,462	10,702,658,771
Service Charge- Health Services & Others	24	369,162,936	278,698,862
Admission, Tuition, Session & Other Fees	25	832,068,742	626,313,774
Income from Sales	26	41,499,927	21,681,726
Income from Fixed Deposit	27	274,991,905	186,526,589
Bank Interest	28	41,098,057	20,433,438
Others Income	29	222,470,732	249,363,807
Total Income		14,077,774,385	12,488,471,929
Expenditures :			
Financial Expenses	30	2,901,689,702	2,369,724,276
Administrative Expenses		7,147,542,217	5,954,392,052
Salary & Allowances	31	5,333,353,258	4,306,952,077
Revenue Expenditures	32	1,432,687,600	1,357,391,178
Tax Expenses		106,342,947	62,665,249
Audit Fees		1,403,000	1,092,500
Bank Charges		18,175,740	16,457,913
Depreciation Expenses	33	255,579,672	209,833,136
Loan Loss Expenses- LLE		2,135,072,776	2,312,176,849
Total Expenditures		12,184,304,695	10,636,293,177
Surplus/(Deficit) for the year		1,893,469,691	1,852,178,752

Detailed consolidation has been shown in Annexure- F

The annexed notes are an integral part of this Consolidated Statement of Comprehensive Income


Chairman
Governing Body


Executive Director


Deputy Executive Director
Finance & Accounts

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

Place : Dhaka
Date: 27 November 2024




Mosharrat Hossain Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.
Chartered Accountants
DVC: 2411270961AS894301

TMSS
Consolidated Statements of Receipts and Payments
For the year ended 30 June 2024

Particulars	Note	Amount in BDT	
		2023-2024	2022-2023
Receipts			
Opening Cash & Bank Balances	34	2,058,255,518	2,463,617,149
Loans:		41,436,847,785	37,434,741,182
Loan from Financiers		18,377,743,810	18,735,132,557
Received - Projects & others		1,168,249,155	747,116,338
Members Savings Received		20,389,238,972	16,750,748,214
Others Received	35	1,501,615,847	1,201,744,073
Realizations:		94,112,916,447	86,155,907,711
Loan Realized from Members		88,387,243,499	80,165,049,114
Realized - Projects & Others		70,848,578	171,950,103
Staff Loan		25,343,798	169,576
Advance for Expenses		1,565,245,029	1,044,051,156
Fixed Deposit Encashment		2,301,503,637	1,908,033,197
Others Realized	36	1,762,731,906	2,866,654,565
Income:		13,536,654,902	12,099,881,717
Grants and Donations receive from donors		131,800,484	166,454,955
Income from Microfinance Operations & others		11,799,129,407	10,696,809,460
Service charge- Health Services & Others		353,217,265	260,873,063
Admission, Tuition, Session & Other Fees		546,754,688	434,314,964
Sales Proceeds		107,007,815	56,898,005
Income from Fixed Deposit		358,515,489	257,086,715
Bank Interest		34,653,581	21,747,118
Others Income	37	205,576,173	205,697,437
Total		151,144,674,652	138,154,147,759



Shiraz Khan Basak & Co.
Chartered Accountants

Particulars	Note	Amount in BDT	
		2023-2024	2022-2023
Payments			
Capital Expenditure:		438,094,852	724,556,782
Fixed Assets		103,151,945	334,945,034
Capital work-in-progress		334,942,907	389,611,748
Repaid:		35,622,345,377	35,303,304,585
Loan Repayment to Financiers		15,188,520,333	17,401,128,423
Refund - Projects & others		867,790,226	403,089,408
Members Savings Repaid		16,294,561,420	13,385,337,575
Others	38	3,271,473,398	4,113,749,179
Disbursements:		102,711,720,946	92,772,612,256
Loan Disbursed to Members		94,840,452,000	88,580,994,100
Loan Disbursed to Projects & Others		1,149,316,993	454,533,322
Staff Loan		88,540,500	14,000
Advance for Expenses		1,703,419,357	1,079,981,657
Investments- Fixed Deposit		4,599,835,121	2,362,313,723
Advance Tax Paid		89,815,908	26,374,030
Other Disbursement	39	240,341,067	268,401,424
Expenses and Deferrals:		8,801,548,453	7,296,524,570
Salary & Allowances		4,861,001,630	3,994,729,038
Revenue Expenditures		1,256,513,202	1,194,757,197
Purchases		62,531,263	57,705,007
Direct Expenses		28,042,487	21,536,804
Bank Charges		18,151,541	17,052,707
Financial Expenses		2,575,308,330	2,010,743,817
Closing Balance:			
Closing Cash & Bank Balances	40	3,570,965,024	2,057,149,566
Total		151,144,674,652	138,154,147,759

Detailed consolidation has been shown in Annexure- G

The annexed notes are an integral part of this Consolidated Statement of Receipts and Payments


Chairman
Governing Body


Executive Director


Deputy Executive Director
Finance & Accounts

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

Place : Dhaka
Date: 27 November 2024



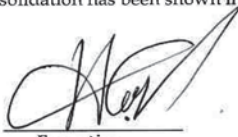

Mosharrat Hossain Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.
Chartered Accountants
DVC: 2411270961AS894301

TMSS
Consolidated Statement of Cash Flows
For the year ended 30 June 2024

Particulars	Amount in BDT	
	2023-2024	2022-2023
Cash flow from operating activities:		
Grants and Donations receive from donors	131,800,484	166,454,955
Income from microfinance operations & others	11,799,129,407	10,696,809,460
Service charge- Health Services & others	353,217,265	260,873,063
Admission, Tuition, Session & Other Fees	546,754,688	434,314,964
Income from Sales (Sales-Purchase)	44,476,552	(807,002)
Salary & Allowances	(4,861,001,630)	(3,994,729,038)
Revenue Expenditures	(1,256,513,202)	(1,194,757,197)
Interest on funding liabilities	(1,876,538,705)	(1,452,092,332)
Net cash used in/generated from operations	4,881,324,859	4,916,066,873
Bank Interest (Net)	16,502,040	4,694,411
Others (Net)	(656,492,083)	(567,450,424)
Net cash used in/ generated from operating activities	4,241,334,816	4,353,310,860
Cash flow from investing activities:		
Investment in Fixed Assets	(103,151,945)	(334,945,034)
Capital work-in-progress	(334,942,907)	(389,611,748)
Net Staff Advance	(63,196,702)	155,576
Net loan to Beneficiaries	(6,453,208,501)	(8,415,944,986)
Net Receivable- Projects & Others	(1,078,468,415)	(282,583,219)
Net Investments-Fixed Deposit	(2,298,331,484)	(454,280,526)
Net cash used in investing activities	(10,331,299,954)	(9,877,209,937)
Cash flow from financing activities:		
Net Loan from Financiers	3,189,223,477	1,334,004,134
Net payable - Projects & Others	300,458,929	344,026,930
Net Member savings	4,094,677,552	3,365,410,639
Net Security Deposits from Students & Others	9,275,816	77,609,108
Net Remittance	9,038,869	(3,619,317)
Net cash used in/generated from financing activities	7,602,674,644	5,117,431,494
Net increase/(decrease) in cash & cash equivalents	1,512,709,506	(406,467,583)
Opening Cash & Bank Balances (Note-34.00)	2,058,255,518	2,463,617,149
Closing Cash & Bank Balances	3,570,965,024	2,057,149,566

Detailed consolidation has been shown in Annexure- H


Chairman
Governing Body

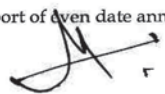

Executive
Director


Deputy Executive Director
Finance & Accounts

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



Place : Dhaka
Date: 27 November 2024


Mosharraf Hossain Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.
Chartered Accountants
DVC: 2411270961AS894301

Shiraz Khan Basak & Co.
Chartered Accountants

TMSS
Consolidated Statement of Changes in Capital Funds
For the year ended 30 June 2024

Particulars	Amount in BDT	
	30 June 2024	30 June 2023
Capital Fund:		
Balance as on 01 July 2023	14,178,686,561	12,444,748,923
Add/ (less): Prior year's adjustments	11,620,650	170,129,119
Add/ (less): Adjustments/Merged/Termination	285,255,682	(63,043,288)
Add: Surplus for the year-2023-24	1,893,469,691	1,852,178,752
Less: Transfer to Statutory Reserve Fund (Microfinance)	246,301,617	225,326,944
Balance as on 30 June 2024	16,122,730,967	14,178,686,561
Statutory Reserve Fund (Microfinance):		
Balance as on 01 July 2023	1,840,273,471	1,596,043,291
Add: Transfer from Surplus	246,301,617	225,326,944
Add: Prior year's adjustment	1,291,183	18,903,235
Balance as on 30 June 2024	2,087,866,271	1,840,273,471
Loan Loss Provision (Microfinance):		
Balance as on 01 July 2023	466,783,228	393,131,499
Add: Provision during the year	32,457,472	73,651,730
Balance as on 30 June 2024	499,240,700	466,783,228
Total Fund as at 30 June 2024	18,709,837,939	16,485,743,261


Chairman
Governing Body


Executive Director


Deputy Executive Director
Finance & Accounts

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Place : Dhaka
Date: 27 November 2024




Mosharrarf Hossain Mridha, FCA (Enrol. 961)
Partner,
Shiraz Khan Basak & Co.
Chartered Accountants
DVC: 2411270961AS894301

ACRONYMS

ADB	Asian Development Bank
DFID	Department for International Development
D&P	Documentation & Presentation
ED	Executive Director
EPA	Emergency Assistance Program
FY	Financial Year
GB	Governing Board/General Body
HEM	Health, Education & Microfinance
HRD&T	Human Resource Development and Training
GoB	Government of Bangladesh
IDCOL	Infrastructure Development Company Ltd.
IFAD	International Fund for Agricultural Development
IGA	Income Generation Activities
ILO	International Labor Organization
LIFT	Learning and Innovation Fund to Test New Ideas
LRP	Livelihoods Restoration Program
MFI	Micro-Finance Institution
NGO	Non-Government Organization
PKSF	Palli Karma-Sahayak Foundation
PO	Partner Organization
PP	Project Proposal
RCH	Rafatullah Community Hospital
RMC	Rural Micro Credit
SAHOS	Special Assistance for Housing of SIDR-affected Borrowers
SDF	Social Development Foundation
SHS	Solar Home System
TMSS	Thengamara Mohila Sabuj Sangha
ToT	Training for Trainer
UMC	Urban Micro Credit
USAID	United States Agency for International Development
WB	World Bank

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