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ANNUAL REPORT 2024



Greetings & Salutations!

Since its inception in 1997, Khulna Mukti Seba Sangstha (KMSS) has remained steadfast in its commitment to uplifting marginalized communities across Bangladesh. What started as a grassroots initiative in Khulna has now expanded into a nationally recognized organization, actively transforming lives through integrated development programs in 12 districts across five divisions.

Guided by the principles of empowerment, sustainability, and social justice, KMSS continues to address critical issues such as healthcare, education, women's rights, livelihood development, and disaster management. Through strategic partnerships, community-driven interventions, and an unwavering dedication to service, we strive to create lasting change where it is needed most.

As we reflect on another year of impact, we extend our deepest gratitude to our dedicated team, partners, and supporters who make our mission possible. Together, we move forward with renewed determination to build a healthier, more equitable future for all.



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ABOUT KMSS

KMSS is a non-government, non-profit social welfare organization

Background

Khulna Mukti Seba Sangstha (KMSS), established on December 1, 1997, is a distinguished Bangladeshi non-governmental organization (NGO) dedicated to empowering remote and underserved communities. Founded by a group of committed social activists with an initial focus on addressing drug addiction, KMSS soon expanded its scope to tackle broader social issues. Recognizing the interconnected nature of poverty, health, education, women empowerment, good governance, and environmental sustainability, KMSS adopted a comprehensive development approach.

For over two decades, KMSS has been instrumental in transforming the lives of marginalized communities across Bangladesh. With a strong presence in 13 districts within Khulna, Dhaka, Barisal, and Rangpur divisions, KMSS currently impacts the lives of nearly 1.5 million people. Its key areas of intervention include Health and Health Rights, HIV/AIDS and Drug Addiction Prevention, Basic and Non-Formal Education, Livelihood and Women Empowerment, Climate Change, and Disaster Management.

KMSS operates through a robust network of primary and comprehensive healthcare centers, reproductive health facilities, and drug treatment and rehabilitation centers. It plays a pivotal role in urban primary healthcare service delivery in major city corporations, providing affordable and quality services to vulnerable populations. The organization also leads pioneering projects in women empowerment, disaster management, and income generation, including Bangladesh's first licensed drug treatment center in the southern region.

In collaboration with government bodies, international agencies, and local communities, KMSS implements integrated, multi-sectoral programs aimed at sustainable development. Its commitment to promoting moral and spiritual values, enhancing local ownership, and fostering partnerships has positioned KMSS as a catalyst for positive change. As KMSS continues to scale its operations, it remains steadfast in its mission to strengthen communities, ensuring that the journey of development is inclusive, sustainable, and transformative.

Vision

To build a healthy society, where all people are able to meet basic human needs with full joy and peace.

Mission

Be committed to serving oppressed, poor, and vulnerable communities. Promote full human transformation and bring positive changes in their lives that ultimately contribute to holistic sustainable development. Response to the emergency needs of the target community especially promising youth, children and women that affect them physically, mentally and environmentally. Enhance moral and spiritual values that assist the community to lead a peaceful holy life towards the kingdom of God.

RESIDENT'S FOREWORD

Reflecting on 2024, I am proud of KMSS's continued dedication to serving vulnerable communities across Bangladesh. This year, we expanded our reach through key initiatives in healthcare, education, women empowerment, and disaster management. With unwavering support from our donors, partners, and resilient communities, we launched impactful programs addressing evolving needs. From providing essential healthcare in remote areas to empowering women and youth through education and livelihood development, KMSS continued uplifting lives and fostering resilience.

Looking ahead, KMSS remains committed to building an inclusive, just, and peaceful society. Our focus will remain on delivering holistic solutions to complex social challenges while ensuring that the voices of the most vulnerable are heard. Together, with your continued support, we will keep striving for lasting, transformative change that brings dignity, hope, and prosperity to the communities we serve.



A handwritten signature in black ink, appearing to read 'Mostafa Kamal', positioned above the printed name.

Dr. Md. Mostafa Kamal
President
KMSS

EXECUTIVE DIRECTOR

Message

Since its establishment in 1997, KMSS has made significant progress in transforming the lives of Bangladesh's most vulnerable populations. In recent years, we have expanded healthcare services, empowered women through livelihood initiatives, and strengthened climate resilience. These accomplishments reflect our steadfast commitment to uplifting marginalized communities and addressing socio-economic challenges.

Building on this foundation, KMSS is committed to seizing new opportunities to deepen our impact. We will continue fostering strategic partnerships, scaling sustainable development programs, and innovating solutions to meet evolving community needs. Together, with the unwavering support of our stakeholders, we are confident that the future holds greater possibilities for sustainable growth and transformative change.



A handwritten signature in black ink, appearing to read 'Afroza Akhter Monju', with a long horizontal stroke extending to the right.

Afroza Akhter Monju
Executive Director
KMSS

HOW WE WORK

Approach & Strategy

Working with Others (Partnership): One of KMSS's programmatic strategies is partnership, i.e., working with others. KMSS believes that alleviation of poverty and addressing the root causes of poverty is not possible through a single organization. Therefore, a greater social, cultural and political mobilization is inevitable and that is possible only if KMSS works with different organizations (i.e. GO-NGO-CBO-Private/Public Sector), individuals and civil society organizations (CSOs). KMSS working approach through formal and informal partnership seems to be more effective to address root causes of poverty.

Promoting Empowerment: KMSS do work to promote empowerment of poor and marginal population. This means to KMSS that, the development constituency will be enough capable and, in a position, to develop, plan, implement and monitor of the project as a whole. Ultimately, this means that, the target audience will be in the center of the development and not outsiders but they themselves would think and put into practice their development.

Providing Essential Services: KMSS believes that people have rights to get services from government and its' extension departments. KMSS is working to make the duty bearers more reactive towards the poor people, but KMSS has also recognized that some essential services could not be withdrawn from the poor until the people make the duty bearers more responsive to them.

Facilitating Enable Environment: KMSS through its different activities always try to facilitate an enabling environment where poor people could exercise their basic human rights to make their life more dignified and also can come out from poverty through securing livelihood.

Advocacy: KMSS strongly believes that to promote human rights, good governance and livelihood well-being of poor and marginalized people, advocacy activities are much needed in favor of poor community to different audiences and institutions. As KMSS believes in non-violent social movement, hence, advocacy is one of the key strategies for the organization.

Program Management

KMSS has a management team headed by President & Executive Director, which is duly authorized by the Executive Committee to manage the whole organization. Apart from this, Management Team consists of all program heads who generally supervise the regular activities. KMSS has managed all its activities according to the Constitution, Human Resource Policy, Gender Policy, Financial Manual and other ad hoc policies/rules and regulations as and when required.

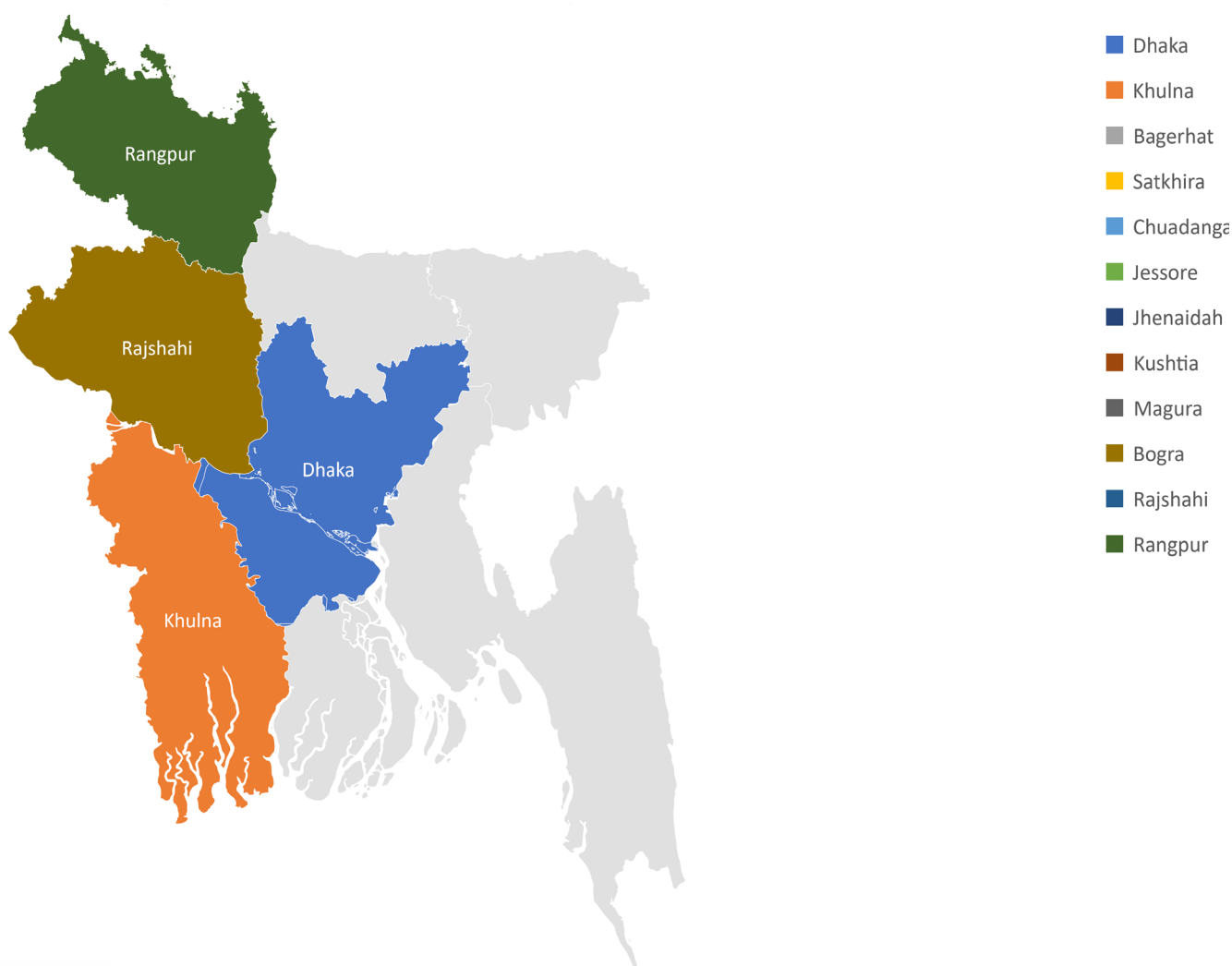
Monitoring System

The monitoring cell of KMSS under the direct supervision of the Executive Director exercises an effective and updated M&E system to monitor its program activities. This cell delivers monitoring reports quarterly, half-yearly and annually through which the qualitative and quantitative progress of the programs are assessed by the management and executive committee as well. These reports use to send to respective Project Heads, Management Team, Core Management Team, Executive Committee, Respective Donors, GOB and Others.

Financial Management System

KMSS maintains its accounts, bill, voucher, cash book and ledgers according to the guideline of its Financial Management Manual. The finance unit of KMSS produces a monthly financial report and the quarterly report of each project is and subsequently submitted to the Executive committee and also to the respective donor of all projects. KMSS use to submit its Monthly, Quarterly, Half-yearly and Annual Program Completion Report, Financial Report and Audit Report to NGO Bureau, Respective Donors and Government Offices in due time.

GEOGRAPHIC AREA COVERAGE OF KMSS



LEGAL STATUS OF KMSS

NGO Affairs Bureau Regd. No. 1848

Social Welfare Department Reg. No. Khulna/893/2000

Micro Credit Regulatory Authority

Registration No. 01222- 00357-00035

Family Planning Department Regd. No. 225

Department of Narcotics and Drug Control (DNC) No.0020

Drug Treatment & Counseling Center License No.: - 01/2008-2009

Registration of Societies Act: S-4827 (948)/05

DONORS & STRATEGIC PARTNERS

NATIONAL

Ministry of Health and Family Welfare (MOHFW)
Ministry of Women and Child Affairs (MOWCA)
AIDS/STD Program (ASP)
Department of Narcotics Control (DNC)
Khulna City Corporation
Dhaka South City Corporation
Dhaka North City Corporation
Rajshahi City Corporation
Bogra Puroshova
Rangpur City Corporation
Manusher Jonno Foundation (MJF)
Modhumita Project, BAP-2
HASAB
NGO Forum
CODEC
AD-DIN
BRAC
AB Bank PLC
Standard Chartered Bank
Renata Limited

INTERNATIONAL

United States Agency for International Development (USAID)
FCDO
Swiss Agency for Development and Cooperation (SDC)
UKaid
UNFPA
Stop TB Partnership/UNOPS
Oxfam International
World Health Organization (WHO)
USC Canada-Bangladesh
Ministry of Foreign Affairs of the government of the Netherlands (BUZA)
United Nations Children’s Emergency Fund (UNICEF)
World Bank
GFATM
Save the Children International
Family Health International (FHI)
Asian Development Bank (ADB)
ORBIS International
UNFPA
UNODC, ROSA
SIDA
ICDDR, B
CARE-Bangladesh
Stromme Foundation
International HIV/AIDS Alliance
Concern Worldwide
ICCO Cooperation
European Commission (EC)
FK Norway
Norwegian Agency for Exchange Cooperation (Norec)
WorldFish
KiU Global

CURRENT DONORS & PARTNERS



PREVIOUS DONORS & PARTNERS



BOARD OF DIRECTORS



Afroza Akhter Monju
General Secretary



Dr. Md. Mostafa Kamal
President



Laila Arjuman
Vice President



SM Ruhul Amin
Joint Secretary



Mst. Sahanaj Sultana
Office Secretary



Farhad Hossain
Treasurer



Mollick Nurul Islam
Member

Networking & Membership Status of KMSS

GOVERNMENT

Member of Bangladesh Country Coordinating Mechanism (BCCM)

Member of NGO Activities Monitoring Cell headed by DC at Khulna, Bagerhat, Chudanga, Barishal, Dhaka, Rajshahi, Rangpur & Bogra Districts

Member of NGO Activities Monitoring Cell headed by UNO at Fultola, Dogholia, Rupsha, Koyra, Batiaghata, Bagerhat Sadar, Jessore Sadar, Mongla, Fakirhat & Rampal

Member Secretary of Khulna Zilla Anti-Drugs Prevention and Awareness Committee headed by DC

Member of GO & NGO Networking Forum on HIV/AIDS, headed by Civil Surgeon at Khulna, Bagerhat, Chuadanga, Barishal, Dhaka, Rajshahi & Bogra.

Member Secretary of Drug Prevention Network (DPN), headed by DD Narcotics at Khulna.

Member of District AIDS Committee at Khulna.

Member of Anti-Tobacco District Taskforce at Khulna.

Executive Committee Member of Quality Improvement Committee under CS Office, Khulna.

Registered Organization by Election Commission as an Election Observer.

NGOs/OTHERS

Member of Bangladesh Country Coordinating Mechanism (BCCM)

Member of STI/AIDS Network of Bangladesh

Network for Drug Treatment & Rehabilitation Centers in Bangladesh

Member of Committee for Asian Women (CAW), Bangkok

Executive Committee Member of Immunization Platform of Civil Society in Bangladesh (IPCSB)

Member of Shishu o Nari Pachar Protirodh Advocacy/Pressure Group at Khulna

PADOR Registration Number / EuropeAid ID Number:

BD-2018-GDL-2712437381

DUNS Number: D-U-N-S 73-158-9961

Unique Entity ID: ZS6WR478WHB4

Je-S PID Number (MRC): M129174B

ORCID Identifier: <https://orcid.org/0000-0001-8137-5338>

Advisory Committee Member of Multidisciplinary HIV/AIDS Coordination Committee at Khulna under Khulna City Corporation & GIZ

Executive Committee Member of Multidisciplinary HIV/AIDS Coordination Committee at Khulna under Khulna City Corporation & GIZ

Member of ADAB Executive Committee

Member of Drug Action Team (DAT) of Multidisciplinary HIV/AIDS Programme at Khulna under Khulna City Corporation & GIZ

Member of Technical Working Group (TWG) of Health MIS of Multidisciplinary HIV/AIDS Programme at Khulna under Khulna City Corporation & GIZ

Member of Sakal Nari Karmajibi Nari, headed by "Karmojibi Nari", Dhaka

Member of Adhikar Sangrakkan Network Committee, Khulna

Member of Blast Network Committee at Rajshai & Bogra

Member of District Steering Committee of Livelihood Improvement of Hijra Population at Khulna under District Administration

Network Member of Transparency International Bangladesh (TIB)

Member of CDF (Credit Development Forum)

Member of Bangladesh Breastfeeding Foundation (BBF)

Member of Safe Motherhood Network at Khulna

Member of Bangladesh Youth Network (BYN)

Citizen's Platform for SDGs, Bangladesh

Vice Chairman of Bangladesh Nirbachan Porjobakkhok Sanghatan Federation (BNPSF)

Member of UNODC online platform Whatson

PROJECT OVERVIEW

Intervention	Program/Project	Funded By/Supported By	Target Population	Geographic Area Coverage
Tuberculosis Care & Prevention	Strengthening of Tuberculosis Care and prevention with a focus on case findings activities	GFATM & BRAC	General population, with a focus on tuberculosis patients	Dhaka North City Corporation, Dhaka South City Corporation
Tuberculosis Care & Prevention	Challenge Facility for Civil Society Round 12	Stop TB Partnership/UNOPS	General population, with a focus on tuberculosis patients	Khulna City Corporation, Dhaka North City Corporation, Dhaka South City Corporation
Resilience to Climate Change	Improving women and girl's resilience to climate change Project	UNFPA, PHD	Women and girls	Mongla Upazila
Drug Treatment & Rehabilitation	Drug Treatment and Rehabilitation Program	Core Fund	People affected by substance abuse	Khulna Division
Healthcare Access	Health Center	Core Fund	General population	Khulna Division
Migrant Worker Reintegration	Reintegration of Returnee Migrant Workers in Bangladesh (RRMWB) Project	Supported by Switzerland and Manusher Jonno Foundation (MJF)	Returnee migrant workers	Jashore District
Women's Empowerment through Civil Society	Empowering Women Through Civil Society Actors in Bangladesh (EWCSA)	Supported by Oxfam in Bangladesh and co-financed by European Union (EU)	Women in marginalized communities	Mongla Upazila
Microcredit & Women Empowerment	Micro Credit & Women Empowerment Program	AB Bank PLC and Core Fund	Women, underprivileged communities	Khulna, Bagerhat & Jessore
Floriculture Cluster & Income Generation	Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities	Standard Chartered Bank	Returnee migrants, underprivileged communities	Jhikorgacha, Jashore
Climate-Smart Agriculture & Value Chain Development	USAID Bangladesh America Maitree Activity (BAMA) (Strengthening Climate-smart Vegetable and Native Chicken Value Chain in Bangladesh)	USAID, BRAC	Farmers and agricultural communities	Tero-khada, Phultala, Dighalia Upazilas

Intervention

Thematic Area

HIV/AIDS and Drug Addiction Prevention

The KMSS Drug Treatment and Rehabilitation Center has continued its critical role in supporting individuals in Khulna City and surrounding regions, providing essential care for those battling addiction. Since its establishment in 1999 and with a license issued by the Department of Narcotics Control (DNC) in 2008, the center has been offering a variety of services, including client admission, detoxification, psychological education, counseling, and referral services.

In 2024, the center treated 100 patients, with cannabis (52%) and yaba (34%) being the most commonly abused substances. The majority of patients were aged 21 to 30 years, making up 55% of the total treated. The leading factors contributing to addiction included peer pressure (28%) and frustration (23%), with unemployment identified as a significant issue, affecting 70% of patients.

These statistics highlight the ongoing need for targeted interventions in youth empowerment, mental health support, and employment opportunities. The data emphasizes the importance of a holistic approach, offering not only treatment but also long-term strategies to address the root causes of addiction. In 2024, KMSS remains committed to providing comprehensive care, focusing on enhancing services for youth, offering mental health support, and addressing unemployment to reduce the risk of future addiction cases.



CFCS ROUND 12.

Community for Community to TB Response in Bangladesh.

Donor: Stop TB partnership and hosted by UNOPS

Implementation area: Selected ward of Khulna city corporation, Dhaka north City Corporation and Dhaka south City Corporation.

Project aim: To empower marginalized populations and enhance the proactive roles of policymakers in ending TB by 2030.



Health and Health Rights



Focus Area	Key Highlights in 2024
Community Engagement	20 women volunteers, 40 committees (600 members), 50 TB camps (3 positive cases)
Capacity Building	3 DOTs orientations, 2 CLM workshops, referral pathways developed
Awareness & Advocacy	World TB Day, 14 advocacy meetings, 2 prison workshops, 2 Round Tables
Stigma Reduction	14 sensitization sessions (140 providers) on gender-sensitive care
Networks & Partnerships	TB-Survivor Network formed, Khulna Health Committee established, vaccination program strengthened with Govt. & city corporations
Key Events	National gathering at Radisson Blu, Dhaka rally, UNHLM participation in New York
Digital Outreach	Facebook & YouTube presence with early boosting activities
Professional Training	2 ONEIMPACT training batches, 4 health professional roundtables



Strengthening of Tuberculosis Care and Prevention with a focus on case findings activities in Bangladesh (DSCC, DNCC)



KMSS is implementing TB Control Program in Dhaka North & South City Corporation and Khulna City Corporation since 2008 funded by Global Fund and managed by BRAC. KMSS is managing five DOTs Centre, five Microscopy Centre and one EQA Lab Centre covering thirty city corporation Wards and provide DOTs to TB patients and conducting awareness programs on TB involving community and stakeholders time to time. In those areas, patient's identification rate is increasing due to adequate field mobilization, sputum camp & x-ray camp, pharmacy visit and the effectual referral linkage system with the Graduate Private Practitioners.

Case notification from July 2023 to June 2024

Total Population: 1,069,747
Total Presumptive: 20,375

Category of cases	Number	%
Smear positive new	750	18
All relapse	291	7
Treatment after failure	05	0.1
Treatment after loss to follow-up	0	0
Smear negative new	525	12
Extra-pulmonary new	2666	63
Others-previously treated	0	0
No. Child TB patient	300	7
No. MDR Patient	11	
Total Diagnosed	4237	

Treatment outcome of New Smear Positive (NSP) cases registered from July 2023 to June 2024

Outcomes	Number	%
Cured	1369	97
Treatment completed	2949	95
Died	53	2
Failure	06	0.1
Treatment after loss to follow-up	02	0.4
Transferred out	0	0
Not evaluated	63	1.41
Total	4442	
Cure rate (%)	95%	

Name of Activities	Batches/No. of events	Participants
1. Quarterly Staff Meeting	4	120
2. TB Campaign in Urban area	32	1280
3. Outreach Camp	20	440



Major activities are as follow:

- Dots for all patients
- Orientation for Pharmacist & Factory Workers
- Orientation on TB and HIV
- Conduct meetings with religious leaders
- Conduct meetings with community leaders
- Conduct group meeting and film show
- Conduct group meeting and film show
- Celebrate World TB Day
- Orientation for cured TB patients
- Communication and Mobilization
- Advocacy with Different Stakeholders

KMSS Health Center

(A core funded Health Service Delivery Project)

Khulna Division

Since its beginning, KMSS is operating a health care service center known as KMSS Health Center located at 31, Roy Para Road, Khulna by its core fund & from service charges of the patients. KMSS use to provide outdoor & indoor services for poor women, men & children with a minimum service charge.

Goal & Objectives

- To provide primary & secondary health services for the marginalized population and people with low economic status.
- To provide health services with a minimum service charge.
- Non-profitable but aim to be self-reliant.

Service Charge

- Doctor's Consultation Fee (Outdoor) - Tk. 200/-
- Follow up Consultation (Outdoor) - Tk. 100/-



“Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and under-privileged community”

Key Highlights and Achievements

In 2024, KMSS empowered marginalized communities through impactful projects and partnerships. A key achievement was the completion of the "Introducing the Floriculture Cluster in Jashore" project, supported by Standard Chartered Bank. This initiative trained 500 farmers, including many women, in floriculture techniques, financial literacy, and post-harvest management. The establishment of flower sheds, provision of high-quality inputs, and market linkages led to increased income and economic resilience.

The community-led approach ensured sustainability, boosting local economic growth and meeting flower market demands. KMSS remains committed to supporting this cluster with capacity-building programs and market linkages.

Additionally, KMSS advanced gender equality, healthcare, and education, partnering with national and international organizations to enhance well-being. Looking ahead, KMSS aims to expand its impact through strategic collaborations and innovative programs, driving social empowerment and economic resilience in Bangladesh.



Empowering Women Through Civil Society Actors in Bangladesh (EWCSA)

Empower women fisherfolks in Mongla Upazila of Bagerhat district to overcome socio-cultural, economic, and environmental barriers to achieve equal participation, leadership, and representation in the fisheries sector and wider community.

The project aimed to empower women fisher folks in Mongla Upazila, Bagerhat District, by addressing key socio-cultural, economic, and environmental barriers. Through various activities, it focused on promoting women's leadership and economic participation,

while also raising awareness of gender-based violence (GBV). In 2024, the project successfully conducted community awareness workshops that enhanced understanding of gender roles and highlighted women's leadership potential, leading to a positive shift in attitudes toward gender equity.

Additionally, the project carried out courtyard meetings on GBV, which significantly increased community awareness about legal protections and support systems available for survivors.

Other key activities, including sensitization workshops, literacy programs, vocational training, leadership capacity building, and childcare advocacy, contributed to improving women's literacy, skills, and leadership abilities. The project will also develop IEC/BCC materials and video documentation to ensure the widespread dissemination of key messages related to gender equality and women's rights, strengthening the foundation for long-term social change in the community.



Improving women and girls' resilience to climate change

Funded By: UNFPA & FCDO,

Implemented By: KMSS in Partnership with PHD
(Mongla Upazila)

Key Actions:

Advocacy meetings 6 unions of Mongla

Train community volunteers and promote climate-informed health.

Engage 1,400 adolescent girls in climate-resilient school programs.

Strengthen clinics, Union Parishads, and disaster preparedness committees.

Key Collaborations:

Social welfare, fire services, local government institutions, and multi-stakeholder engagement.

Outcome: A collective, community-based approach to enhance climate resilience, with a focus on health services and empowerment of women and girls.



Women Empowerment & Rights Program

World population is the equal sum of both parts-female and male. It is not possible to achieve sustainable development leaving the unprivileged part behind. KMSS strives need base and appropriate interventions to strengthen the capacity of women, upraise their knowledge and awareness on human rights, promote empowerment in decision making and in the leadership of



socio-economic and political aspects. KMSS also maintains a close network with other women forums/organization and exchanges views to make a collaborative effort in some special gender and women issues. KMSS is working with disorganized & unprivileged helpless and tortured female workers in different trades like fish processing companies, construction companies, EPZ, shrimp cultivation, brick chippers, road repairing, etc. We have oriented 750 women on the issue of labor laws in collaboration with 'Karmojibi Nari'. KMSS attended the international court of women against women trafficking and torturing in Dhaka as well. We have a few field workers who work in a fish processing company located at Rupsha. They use to give orientation to a labor of fish processing company on the issue related to labor law and empowerment. KMSS facilitates formal and informal discussions, seminars etc. with those workers and employers so that the workers can get their minimum wages as well as healthy working facilities. KMSS formed a committee with representatives of different working women groups to work on this issue. The said committee has an assigned counselor who use to counsel everyday with these working women to know their problems and show various ways/options to resolve it. In case of any failure she referred it to the committee for proper solution. KMSS also help divorced women to get legal support by referring them to Mohila Ainjibi Somiti (Women Legal Aid Committee) and BLAST.

However, KMSS facilitates various training on management and leadership development for leaders and members of the groups. It also provides need-based skill training as the group members may initiate income-generating activities by their own effort. KMSS facilitated 90 numbers of skills development training (fish culture, gardening, sewing,



cow/goat rearing, poultry farming, etc.) for 800 plus savings groups of a total of 12500 members. Apart from this, all savings group leaders received various training's/ orientations on group formation, resolution preparations, record keeping, meeting conduction and procedure, group management and leadership.

Re-Integration of Returnee Migrant Workers in Bangladesh

Funded By: Switzerland Embassy (SDC) |
Implemented By: KMSS
(Jeshore District)

Objectives:

1. Economic Reintegration: Provide jobs, skills training, and entrepreneurship opportunities.
2. Social Reintegration: Address stigma through community support and psycho-social counseling.

Key Activities:

- Awareness programs and community meetings.
- Skills and entrepreneurship training, access to microfinance.
- Database maintenance for migrant profiles.
- National Migrants' Job Fair and advocacy workshops.
- Psycho-social counseling and legal aid for vulnerable groups.

Scope & Impact:

- Location: Jashore district (8 Upazilas, 1,434 villages).
- Impact: Reintegration of 1,200 women into the economy and society.



Micro Credit Program

Focusing on the hard core poor and vulnerable community of the society, KMSS initiated its micro credit program in 1999 with a vision of poverty reduction, women empowerment, upgrading living standard, educating and skill development, reducing dependence of the poor on local money lenders and facilitating disadvantaged people. The salient features of a group are quoted below:

- To empower the landless & the disadvantaged people.
- To facilitate additional income earning for the women to improve their economic status.
- Ensuring involvement of women in problem solving and decision making against adolescent marriage, multi marriage, dowry, divorce, abuse, violence etc.
- To reduce dependency of poor community people on local money lenders and facilitating loan to those who are deprived of general banking facilities.
- Creating savings attitude among the poor people.
- Flourishing the hidden capabilities of members and raise their voice to achieve their legitimate social rights.

Micro Credit Program of KMSS features at a glance

Membership Criteria

- Landless people or people having land, less than 50 decimals.
- Focus on the poorest of the poor (Ultra Poor).
- Especially focuses on divorced women, widows and many more.
- One active member is allowed per household.
- Member's age limit should be in between 18 to 45

Homogeneous Group Features

- 20 to 30 members are gathered in a group.
- Groups are divided into cohesion groups of 5-7 members.
- Particularly groups are formed for women.
- Weekly meetings for group members.

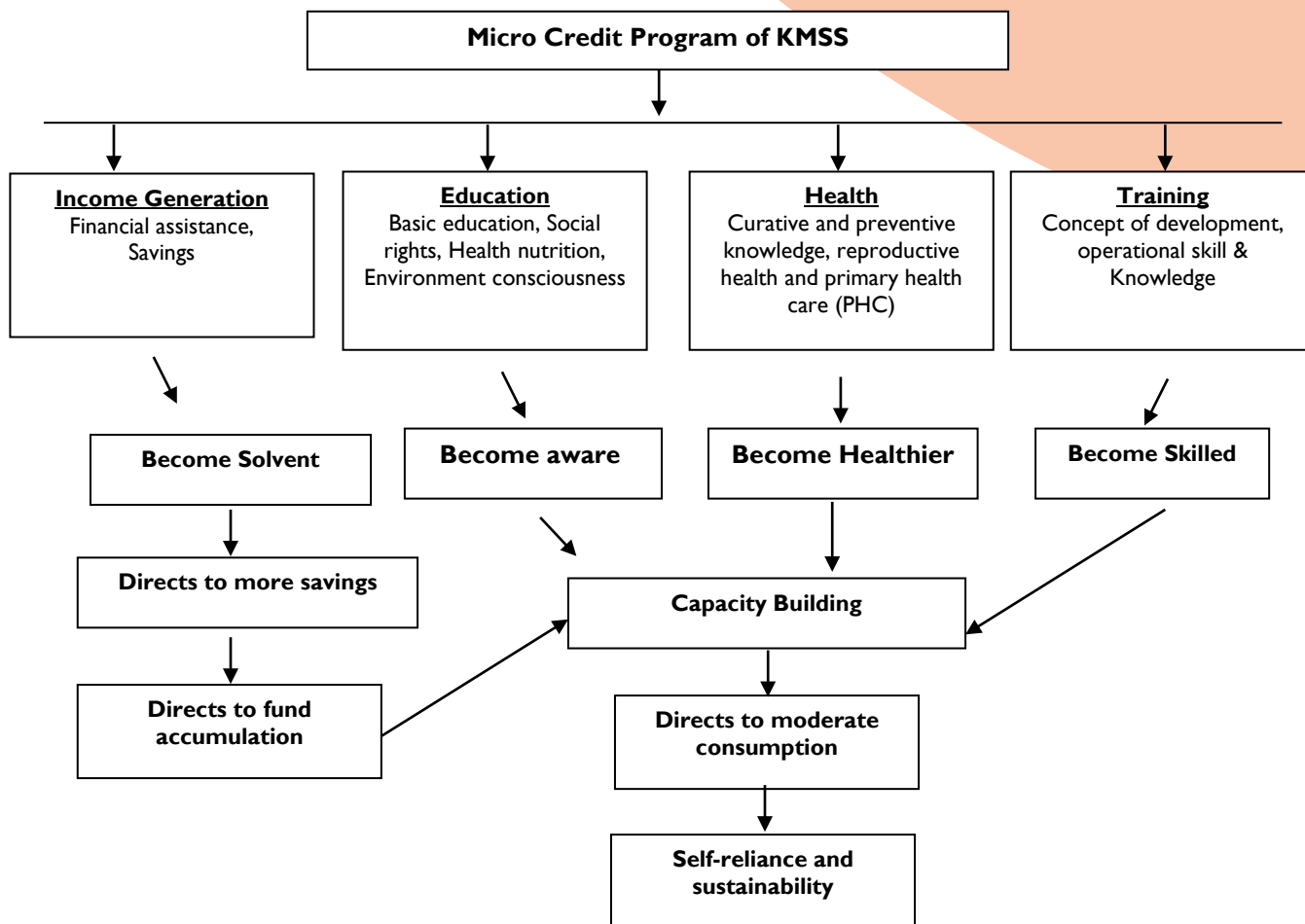
Savings Mobilization

- Savings goes to the group fund.
- One should have 10 percent savings to get a loan.
- Interests on savings are given to the members as per the policy.
- Savings are refundable to all members when an emergency arises.
- Savings are completely refundable to all members when they are finally terminated.

Social Development

- Training duration: 8 weeks
- Motivation is given among members at group meetings
- Skill-based training is given among members by judging their strength like's someone is getting expertise training on Fish Cultivation, Poultry Farm, Small Business, Sewing and Goat Cultivation etc.
- Positively motivated members get success so efficiently that they can back the received loan within 46 weeks installment
- The loan range is from Tk. 10,000 to Tk. 500,000





(July 2023 to June 2024)

Name of Unit	Working Area	No of Group	Total Member	Total Savings	Total Outstanding
Micro Finance	12	723	10606	4,04,75,392	15,94,06,195

Emergency Humanitarian Response

COVID-19 Response: As a part of our social responsibilities and particularly in response to Bangladesh Government's call to help at this global pandemic situation of Covid-19 outbreak, KMSS with the financial support of FCDO, UKaid, and under the umbrella of Concern Worldwide and Manusher Jonno Foundation (MJF) took the lead role particularly at Khulna Division by providing a bunch of various collaborative efforts with Health & Family Planning Department, Private Hospitals & Clinics and to the distressed, destitute, widow and disabled populations of Khulna, Bagerhat & Satkhira through providing IPC and PPE Materials and also Cash support.

The UKaid supported KMSS through EHD Consortium which is managed by Concern Worldwide and paid attention to the COVID-19 preparedness and response activities in Khulna,

Bangladesh, addressing the health needs through EHD Project. At the beginning of the global pandemic, KMSS committed strong support to scale up health sector preparedness, response and coordination against COVID-19. This includes, via EHD project, deployment of 28 sample collectors (MT-Lab) to CS Office Khulna, one full time Rental Micro Bus to transport Doctor & Sample collectors to all upazillas as well as City Corporation of Khulna. Moreover KMSS provided 22 types of essential medical supplies such as IPC & PPE materials to Health and Family Planning Department staffs of Khulna, Bagerhat and Satkhira Districts including selected upazillas.

On the other hand with the financial assistance of UKaid and technical assistance of Manusher Jonno Foundation (MJF), KMSS through EPR Project provided cash support by hand and by digital transfer to 411 numbers of target beneficiaries which includes dalit, disable, widow, destitute and hard core poor at 8 wards of Khulna City Corporation and 4 unions of Batiaghata Upazilla @ 2,500 per person. The said support will be provided in 3 installments and a total amount of BDT. 7,500 will be given to the selected beneficiaries.

Apart from that, we are also helping to prevent the spread of Covid-19 across our catchment areas by distributing food, providing gloves and masks, increasing awareness campaigns on hygiene promotion and distributing information leaflets about the virus to vulnerable communities.

Cyclone Amphan Response: Super Cyclone Amphan was the strongest storm ever recorded in the Bay of Bengal, with wind speeds reaching 165 miles per hour. Hitting Bangladesh in 16 May 2020, the deadly storm ripped apart tens of thousands of homes, tore down trees, washed away bridges and killed at least 26 people. Around 100,000 people became homeless, forced to live in waterlogged conditions with limited access to fresh water, food and income. Therefore, the consequences are catastrophic.



KMSS have been working in Bangladesh for almost two decades, where there are still roughly 40 million people living in poverty and 20 million extremely poor. Our programmes help to reduce poverty, improve health and nutrition, build resilience and respond to emergencies, including cyclone Amphan. We are responding by:

- Communicated immediately with the respective District, Upazila and Union level disaster management committee.
- Participated in disaster management committee meetings prior to the cyclone.
- KMSS-EHD Project staffs included in the emergency response team and their roles and responsibilities were defined.
- KMSS-EHD Project field facilitators raised awareness among community people to go to cyclone shelters during Amphan.
- Quickly assessed of cyclone shelters condition and shared with CWW.
- KMSS-EHD staffs have been assigned to emergency duty in the Upazilas control room during cyclone Amphan.

Other Emergency Humanitarian Response: KMSS always do believe and try its level best to help poor, vulnerable and distressed population of our society by any means. Therefore, in order to response immediately for the SIDOR, AILA, BULBUL, Mohashi, Amphan affected helpless people, KMSS took a brawny part on those calamities in the Southwest region of Khulna. KMSS specially gave emphasis in Bagerhat & Mongla where they are being involved in IGA through Micro Credit Program. KMSS has distributed plenty of relief items among cyclone affected people as per our capability. Our field expertise identified real affected people in both areas with consultation & coordination with Local Government, make list and distributed relief items in presence of Local MP, UP Chairman, Members and local elites. KMSS Executive Director and other senior officials were also present there. KMSS did the whole relief activities in a more professional and synchronized way. Among 1200 families and around 2500 cyclone affected victims got a handsome relief package like as Rice, Pulse, Potato, Chira, Gur, Saline, Pure Drinking Water, T-shirts, Lungi, Sari and Children Cloths etc.

In addition, KMSS together with Rotary International are working in Khulna City Corporation to aware mass population on drinking safe water, use of healthy sanitation, drink arsenic free water and other different environmental issues in a regular way. Since 2004 we are engaged in this sort of social activities. So far we installed 350 tube wells, 500 sanitary latrines, planted 5000 tree plants and gave awareness among near about 25,000 mass populations on various health related and other environmental issues.



Various Day Observations/Participation in Different Events & Fair



- o Unnayan Mela
- o World AIDS Day
- o World Health Day
- o International Day against Drug Abuse and Illicit Trafficking
- o World Human Rights Day
- o World Population Day
- o World Nutrition Day
- o World TB Day
- o Safe Maternity Day
- o World Breastfeeding Week
- o Celebration of other various National & International Days

Award of Individual & Institutional Recognition

- 1) Atish Dipankar Gold Medal - 2016 awarded by Atish Dipankar Smrity Sangsad
- 2) Akushe Smrity Sammanona - 2016 awarded by Akushe Smrity Sangsad
- 3) Mahatma Gandhi Smrity Padak - 2015 awarded by Shadhinata Smrity Sangsad
- 4) Nelson Mandela Award - 2015 awarded by Swadesh Bangla Cultural Foundation
- 5) Sher-E-Bangla Gold Medal - 2015 awarded by Sher-E-Bangla Research Organization
- 6) Dr. Mohammad Shahidullah Gold Medal - 2015 awarded by Ekushe Smrity Sangsad
- 7) Human Rights Peace Medal 2016 awarded by United Movement Human Rights
- 8) International Human Rights Recognition 2017 awarded by Asia Human Rights Foundation.
- 9) Anti-Drug Abuse Campaign Award 2022.

“ My name is Tahmina Akhter Nipa, and I was born in 1988 in Haria, Panishara, Jhikorgacha, Jashore District, where I continue to live with my family. For over 20 years, we have been involved in floriculture, and this journey has been a cornerstone of our lives. While we always worked hard to make floriculture a success, it wasn't until joining the KMSS Floriculture Project that our efforts truly began to bloom. Growing up in a family of florists, I developed a deep connection with flowers. We specialize in cultivating seasonal varieties like rose, China rose, Jui, and Gladiolus. But it was my interest in growing gerberas that led me to take full advantage of the opportunities offered by the KMSS project. With support from the project, I now grow large quantities of gerberas in a polyhouse alongside the flowers in my open fields, meeting the demands of local markets with high-quality blooms. The polyhouse, made of metal pipes and polyshade, has been a game-changer for cultivating gerberas, as it provides a controlled environment that ensures consistent quality and yield. The project's comprehensive training sessions were a turning point for me. I learned modern floriculture practices that completely transformed how I manage both my open

fields and the polyhouse. Techniques like proper pruning, pest control, and soil preparation helped me produce healthier flowers with higher yields in both settings. One of the most impactful changes was the introduction of post-harvest management methods. These practices have drastically reduced losses and ensured my flowers retain their freshness and quality, making them more attractive to buyers. Another key resource I rely on is the Cultivation Capacity & Financial Management Handbook provided by the project. This guidebook is a wealth of knowledge, offering clear instructions on advanced cultivation techniques and how to manage the financial side of floriculture. It has taught me how to plan my production cycles, track expenses, and make better business decisions. With this guidance, I've gained confidence in managing both the technical and financial aspects of our flower farming. One of the most exciting results of these changes has been the significant growth in my gerbera production. The flowers from my polyhouse are vibrant, long-lasting, and in high demand, while my open fields yield an abundant supply of seasonal flowers. I've been able to build strong relationships with market buyers and negotiate favorable deals that have brought financial stability to my family. What makes this journey special for me is how it has deepened my passion for floriculture and strengthened my role within my community. As a woman in agriculture, I take pride in showing others what is possible with hard work, knowledge, and support. Floriculture is no longer just a livelihood—it's a source of empowerment and inspiration for me. The KMSS Floriculture Project has truly been a game-changer. It gave me the tools to thrive as a florist, the confidence to

for a brighter future. My flowers represent more than beauty—they symbolize growth, resilience, and the power of opportunity. Every bloom in my fields and polyhouse tells a story of transformation, and I am proud to be part of this journey. I hope my success inspires other women in floriculture to believe in their potential and embrace the opportunities that come their way. ”



Tahmina Akhter Nipa

Flower Farmer

Haria, Panishara, Jhikorgacha, Jashore

manage my business, and the knowledge to plan

My name is Puja Biswas. I live in Damerkhanda, a quiet village by the beautiful Sundarbans. The tall trees and peaceful rivers made it seem like a wonderful place to live. But life here was never easy for my family. My husband, Pranoy Mandal, works hard every day as a laborer, but his wages are barely enough for us—me, my mother-in-law Rita, my daughter Prakriti, and my son Parag. I didn't know why our lives were becoming harder. I didn't understand why the rains came at strange times or why clean water was becoming scarce. What was climate change? I had no idea. All I knew was that life was difficult.

Everything started to change when some Community Health Volunteers (CHVs) came to visit. They talked about things I had never thought about before—about the weather, climate, and how these changes affect women and girls like me. For the first time, I realized that the struggles we were facing were not just bad luck. There were reasons. And there were things we could do. They told me how climate change makes it harder for pregnant mothers, how important clean water is, and why our homes should stay clean and safe. I listened. I learned. And slowly, I began to believe—maybe we could make a difference.

I knew I had to do something. So, we started with simple things. We stopped throwing garbage in the drains and instead dug small pits near our home to keep our surroundings clean. It may seem small, but it felt like a big victory for me. Even though we didn't have much, we saved enough to buy an eco-friendly stove. It was hard, but I knew it would keep my family healthier and protect our environment. We planted fruit and forest trees around our home. Each plant felt like a promise of a better tomorrow. My children loved watering them, and it became a part of our lives. Clean water is hard to find here, but now, when the rains come, we collect every drop. Drinking water from the rain feels like a gift—precious and pure. We still face many challenges. Sometimes, it feels like we don't have enough. But I continue dreaming. I dream of a greener home, of cleaner air, and of a future where my children won't have to struggle as I did. These dreams

aren't just mine anymore. I share them with my neighbors. I tell them what I've learned. Slowly, things are changing. More homes are staying clean. More families are planting trees. And together, we're growing stronger. Every evening, I sit outside and watch the sun set behind our trees. The breeze feels cooler now. The air feels fresher. I know there will be more challenges, but I believe we can face them. My story isn't about big changes overnight.

It's about believing that even the smallest steps matter. That with love for our land, care for our family, and a little bit of knowledge, we can protect our future. So, I continue—one tree, one drop of water, and one dream at a time.



Puja Biswas

Housewife

Damerkhanda, Sundarban Union, Mongla, Bagerhat.

Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Comprehensive Income
For the year ended 30 June, 2024

Particulars	Note	Amount in Taka	
		July 01, 2023 to June 30, 2024	July 01, 2022 to June 30, 2023
Income			
Service Charge from Microcredit		33,625,935	37,889,954
Membership fees		66,870	76,080
Sales of Pass Book		147,070	159,020
Contract form		44,850	42,205
Income from house rent		106,900	102,325
Office Space Rent		138,390	16,456
Electricity Share Cost		21,324	-
Internet Share Cost		23,916	-
Loan Written Off		388,533	61,171
Others/Miscellaneous Income		10,900	18,325
Membership Subscription		12,400	12,400
Overhead		1,417,202	13,000
Bank Interest		197,165	55,241
Interest on FDR		714,411	494,211
Patient service charge		2,982,000	2,981,000
Microbus Auction		-	1,590,000
Fund Received (Note : 24.00)		41,504,688	21,914,144
Total		81,402,554	65,425,531
Expenditure			
Income Tax Return FY 2023-2024		177,292	-
Income Tax Return FY 2016-2017		250,000	-
Income Tax Assessment fees		40,000	60,000
RRMWB Survey Expenditure		200,000	-
Bank Charge		18,935	17,811
Consultancy Fee		-	20,000
Micro Credit Program		26,653,955	31,309,731
Drug Treatment Center Project		2,689,199	2,386,736
Health Center Project		1,305	26,562
EPR Project Cost		-	387,261
TB Care and Prevention in Bangladesh (GFATM Project)		12,739,037	10,890,166
NOREC Project cost		1,495	4,610
Improving A2F and Aquaculture Business Development Project		2,851,594	5,343,504

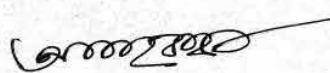


Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Comprehensive Income
For the year ended 30 June, 2024

Particulars	Note	Amount in Taka	
		July 01, 2023 to June 30, 2024	July 01, 2022 to June 30, 2023
Digitalization and Access to Finance for Fish Farmers		-	508,058
IWGRCC Project Cost		7,235,775	-
Engage TB Project Cost		5,873,355	24,326
RRMWB Project Cost		1,578,304	274,577
Challenge Facility for Civil Society -Round-12 (Community for Community to TB Response in Bangladesh)		3,691,488	-
Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities.		2,074,522	-
Fund Transfer		734,160	-
Interest on Members Savings		1,601,988	1,691,935
Depreciation during the year		160,868	295,420
Audit fee Provision (MC)		69,000	69,000
Audit fee Provision (Con)		57,500	57,500
Total Expenditure		68,699,772	53,367,197
Surplus fund transferred to Fund Account		12,702,782	12,058,335
Total		81,402,554	65,425,531



President



General Secretary



Finance Director

Place: Dhaka, Bangladesh
Dated : December 11, 2024



Mollah Hafizul Haq FCA

Senior Partner

Enrl. No.-336

DVC No. 2412110336AS115655





For complaints related to Sexual Harassment & other complaints:



01301540566



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KMSS

Our Vision is To build a healthy society, where all people are able to meet basic human needs with full joy and peace.

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