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ANNUAL REPORT 2025



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Greetings & Salutations!

Since its establishment in 1997, Khulna Mukti Seba Sangstha (KMSS) has evolved from a grassroots initiative in Khulna into a nationally recognized civil society organization, contributing to inclusive, equitable, and sustainable development across Bangladesh. KMSS works in close collaboration with government institutions, development partners, and communities to advance shared priorities aligned with national strategies and the Sustainable Development Goals (SDGs).

In 2025, KMSS continued to implement integrated, multi-sectoral interventions across health, sexual and reproductive health and rights, women's empowerment, livelihoods, climate resilience, and disaster risk reduction. Our programming is guided by results-based management principles, emphasizing effectiveness, efficiency, accountability, and sustainability in line with OECD-DAC criteria. Through community-led approaches and strong institutional partnerships, KMSS has strengthened access to quality services, enhanced local capacities, and supported pathways toward resilience and self-reliance for marginalized populations.

Amid evolving development and humanitarian challenges, KMSS remained adaptive and responsive—using evidence, learning, and innovation to improve program quality and ensure value for money. Cross-cutting commitments to gender equality, social inclusion, and rights-based approaches continue to underpin our work, ensuring that no one is left behind.

This Annual Report 2025 reflects the collective results achieved through partnership, trust, and shared accountability. We extend our sincere appreciation to government counterparts, donors, international development partners, and community stakeholders for their continued collaboration and support. Together, we reaffirm our commitment to delivering measurable impact and contributing to a healthier, more just, and resilient Bangladesh.



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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

As we reflect on 2025, Khulna Mukti Seba Sangstha (KMSS) reaffirms its commitment to serving marginalized and vulnerable communities across Bangladesh. Despite ongoing social, economic, and climate-related challenges, the organization remained focused on delivering inclusive, people-centered, and sustainable development outcomes.

Throughout the year, KMSS strengthened integrated interventions in health, sexual and reproductive health and rights, women's empowerment, livelihoods, climate resilience, and disaster risk reduction. Through strong collaboration with government institutions, development partners, and local communities, KMSS expanded access to essential services, enhanced local capacities, and promoted inclusive participation-particularly for women, youth, and socially excluded populations.

I extend my sincere appreciation to our staff, volunteers, donors, partners, and community members whose dedication and trust continue to drive our work forward. Their collective efforts have strengthened KMSS's accountability, credibility, and impact.

Looking ahead, KMSS will remain committed to holistic and innovative approaches that address complex development challenges while deepening community ownership and institutional partnerships. Guided by our values, we will continue striving toward a more inclusive, just, and resilient society-where dignity, opportunity, and hope are accessible to all.



A stylized black ink signature of Dr. Md. Mostafa Kamal, enclosed within a white rounded rectangular border.

Dr. Md. Mostafa Kamal

President
KMSS

EXECUTIVE DIRECTOR

Message

Since its establishment in 1997, Khulna Mukti Seba Sangstha (KMSS) has made steady and meaningful progress in improving the lives of Bangladesh's most vulnerable populations. In 2025, we continued to strengthen our role as a trusted implementing partner by expanding access to quality healthcare, advancing women's economic empowerment, and reinforcing community resilience in the face of climate and disaster-related risks.

Our achievements this year reflect the dedication of our staff and the strength of our partnerships with government institutions, development partners, and community stakeholders. Through integrated and adaptive programming, KMSS has remained responsive to emerging needs while maintaining a strong focus on accountability, quality, and sustainability.

Looking ahead, KMSS is committed to deepening its impact by scaling proven models, fostering strategic partnerships, and investing in innovation and learning. We will continue to place communities at the center of our work, ensuring that development interventions are inclusive, evidence-informed, and locally owned. With the continued support of our stakeholders, we are confident in our collective ability to drive sustainable



Afroza Akter 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.

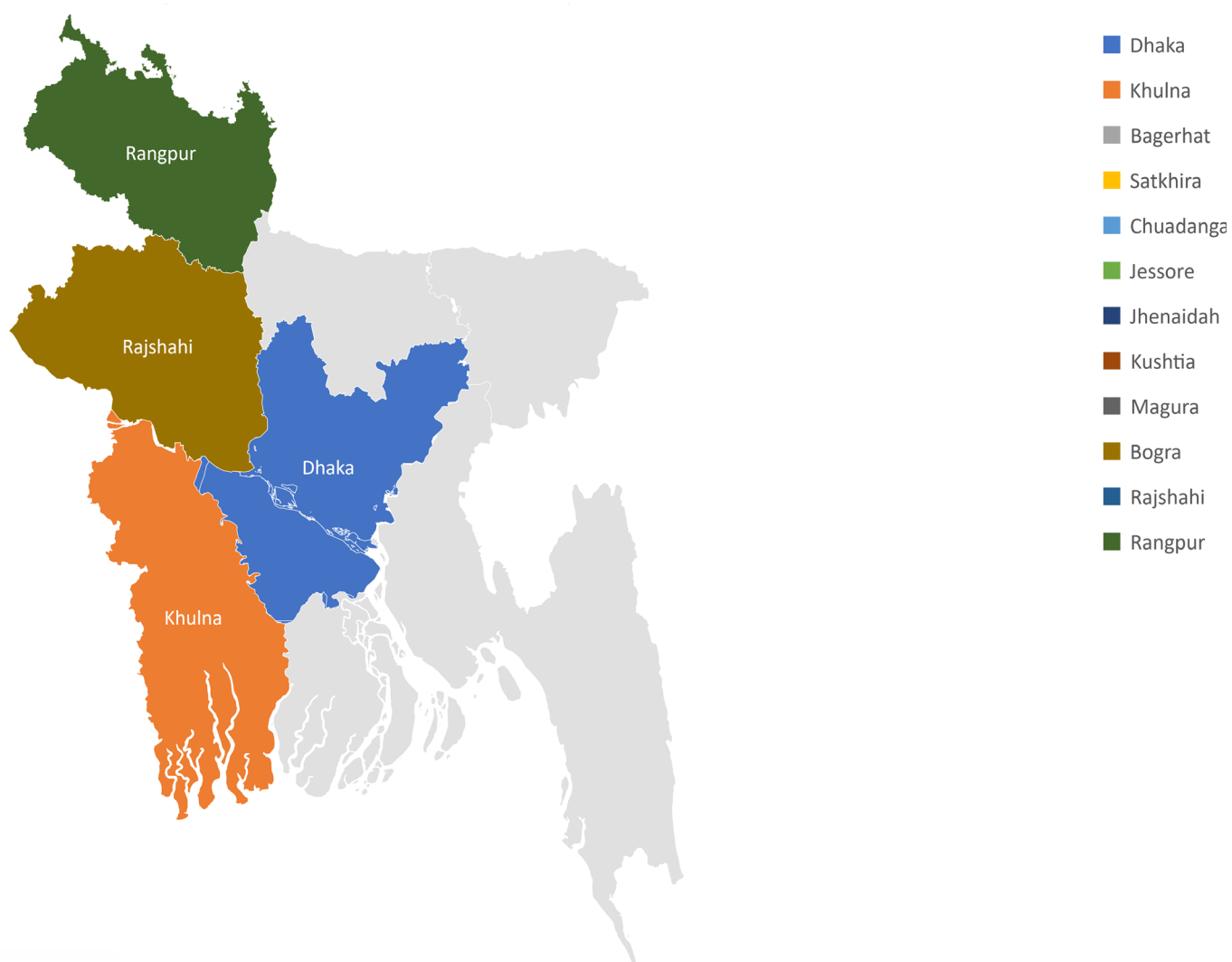
Monitoring System

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, leaded 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

KMSS INSTITUTIONAL EVOLUTION – TIMELINE



1997

- Khulna Mukti Seba Sangstha (KMSS) established in Khulna by a group of social activists
- Initial focus on drug addiction prevention and rehabilitation

1999–2000

- Launch of Drug Treatment and Rehabilitation services
- Expansion into HIV/AIDS prevention and harm reduction initiatives
- Introduction of community-based outreach for high-risk populations



2004

- Establishment of the first licensed Drug Treatment and Rehabilitation Center in southern Bangladesh
- Scale-up of structured counseling and rehabilitation services



2006–2009

- Expansion into primary healthcare, HIV/AIDS prevention, and non-formal education
- Engagement with urban poor and hard-to-reach communities
- Strengthening partnerships with government and international donors



2010–2014

- Entry into Urban Primary Health Care Service Delivery in major city corporations
- Launch of large-scale Tuberculosis (TB) control and case-finding programs
- Integration of women's empowerment, microfinance, and livelihood initiatives



2015–2018

- Expansion of rights, governance, and access to justice programs
- Strengthening disaster risk reduction and emergency response in coastal areas
- Geographic expansion across Khulna, Dhaka, Barisal, and Rangpur divisions



2019–2022

- Implementation of integrated health, nutrition, and disability-inclusive programs
- Enhanced focus on community resilience, climate adaptation, and service quality
- Institutional strengthening through systems development and accountability frameworks



2023–2024

- Launch of climate resilience, women's leadership, and migrant reintegration initiatives
- Expansion of climate-smart livelihoods and floriculture value chain programs
- Deepened engagement in SRHR and gender-transformative programming



2025

- KMSS operates as a nationally recognized, multi-sectoral organization
- Active across **12–13 districts**, reaching approximately **1.5 million** people
- Programs aligned with national development priorities and the Sustainable Development Goals (SDGs)



SUSTAINABLE DEVELOPMENT GOALS



OUR IMPACT, OUR COMMITMENT



~1.5 MILLION
People Reached



12–13
Districts



Multi-sectoral
Programs



Strong Partnerships
for Greater Impact



Aligned with National
Priorities & SDGs

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

KMSS Drug Treatment and Rehabilitation Center



OUR VISION
A society free from drug abuse where every individual lives with dignity, hope and purpose.



OUR MISSION
To provide comprehensive treatment and rehabilitation services and address the root causes of addiction for a healthier and productive community.

KMSS Drug Treatment and Rehabilitation Center continues to play a crucial role in supporting individuals in Khulna City and surrounding regions. During July'24 to June'25, the center treated **136 patients** with compassion and professionalism. The data highlights the patterns of substance use, influencing factors, age distribution, and occupation status—emphasizing the need for a holistic approach including youth empowerment, mental health support, and employment opportunities to create a sustainable impact.



Established
1999

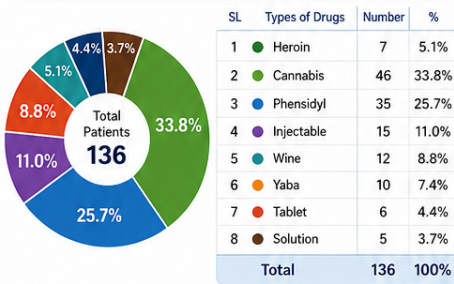


Licensed by
Department of Narcotics
Control (DNC), 2008

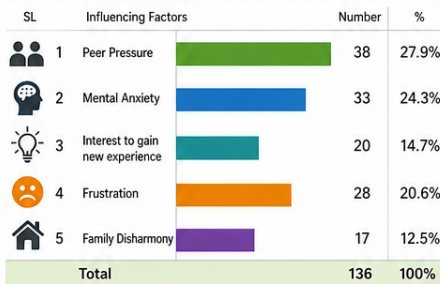


Our Services
Client admission, Detoxification,
Psychological education,
Counseling, Referral services

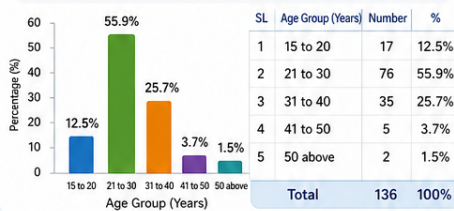
TYPES OF DRUGS USED (July 24 to June'25)



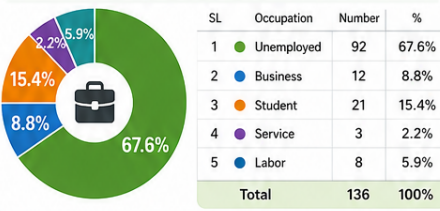
FACTORS INFLUENCING ADDICTION (July 24 to June'25)



PREVALENCE RATE IN DIFFERENT AGE GROUP (July 24 to June'25)



OCCUPATION STATUS (July 24 to June'25)



KEY HIGHLIGHTS 2024-2025



136 patients treated with comprehensive care and support.



Cannabis (33.8%) and Phensidyl (25.7%) were the most commonly abused substances.



The 21-30 age group is the most affected (55.9%), followed by 31-40 (25.7%).



Peer pressure (27.9%) and mental anxiety (24.3%) are the leading factors influencing addiction.



Unemployment (67.6%) remains the major socio-economic challenge.

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 2025
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 find-
ings 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 2024 to June 2025

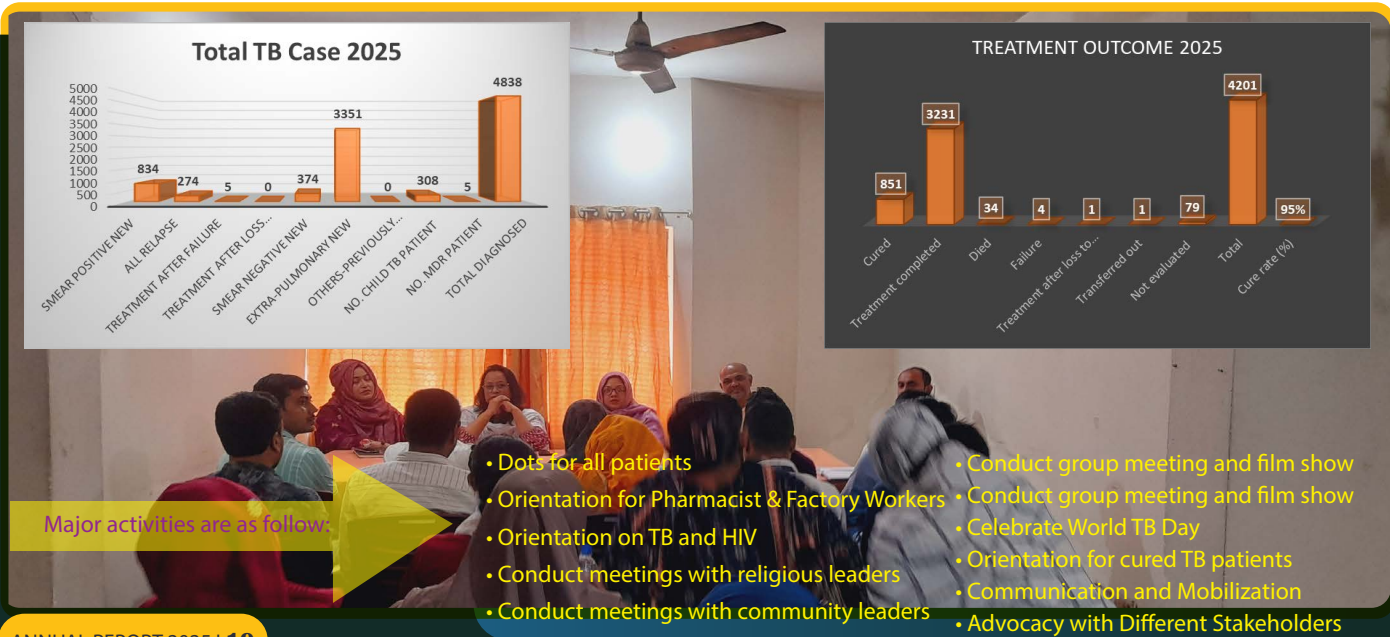
Total Population: 1,069,747
Total Presumptive: 29,216

Category of cases	Number
Smear positive new	834
All relapse	274
Treatment after failure	5
Treatment after loss to follow-up	0
Smear negative new	374
Extra-pulmonary new	3351
Others-previously treated	0
No. Child TB patient	308
No. MDR Patient	5
Total Diagnosed	4838

Treatment outcome of New Smear Positive (NSP) cases registered from July 2024 to June 2025

Outcomes	Number
Cured	851
Treatment completed	3231
Died	34
Failure	4
Treatment after loss to follow-up	01
Transferred out	1
Not evaluated	79
Total	4201
Cure rate (%)	95%

Name of Activities	Batches/No. of events	Participants
TB Campaign in Urban area	12	720



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.



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.

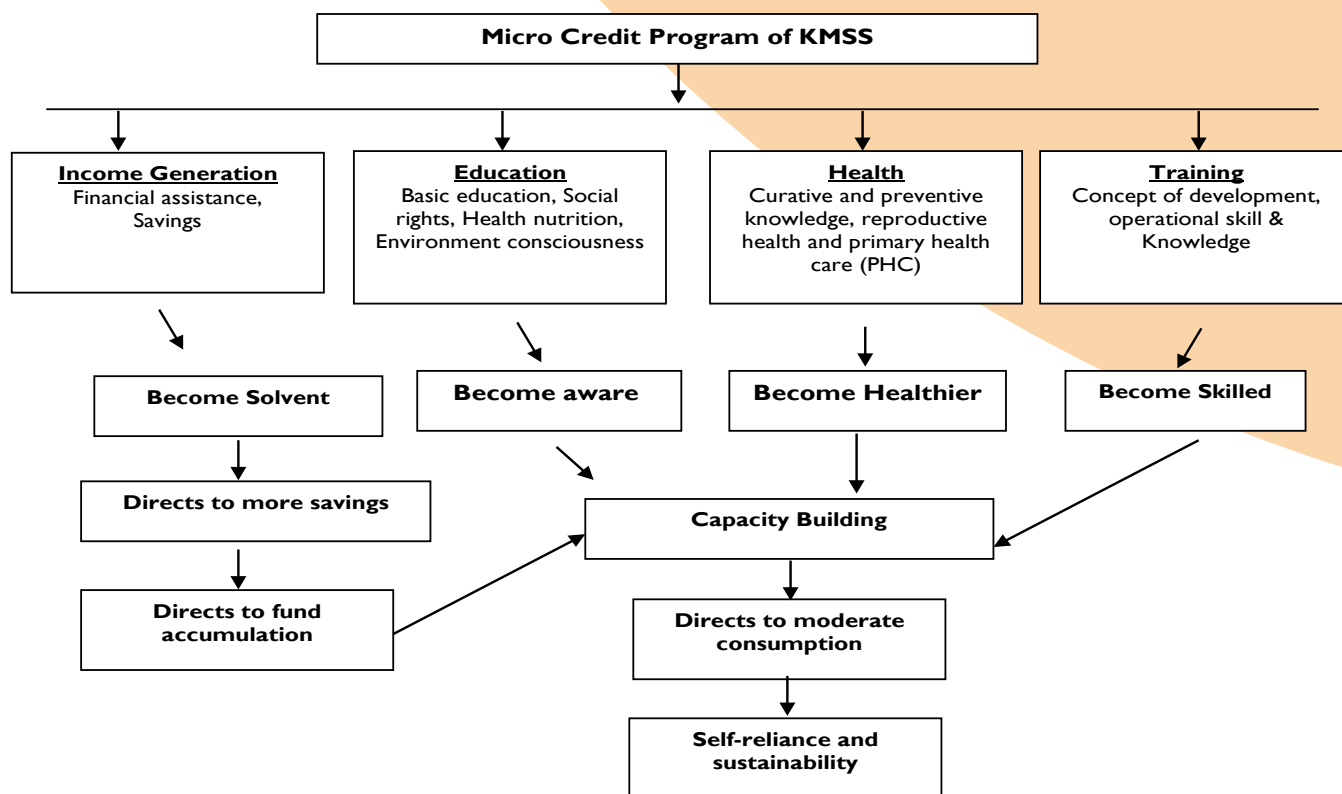
Savings Mobilization

- 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 2024 to June 2025)

Name of Branch	Working Area	No of Group	Total Member	Total Savings	Total Outstanding
Rampal	Rampal, Bagarhat	69	742	2513453	16258419
Mongla	Mongla, Bagarhat	65	732	3983031	15464785
Khulna -02	Khulna, Batiaghata	90	1622	5293506	34896446
Khulna-01	Khaulna Sador	07	57	143210	5897194
Fokirhat	Bagarhat, Fokirhat	51	580	1481015	11200268
Logkhpur	Fokirhat, Batiaghata, Rupsha.	47	485	1437474	8621592
Rajapur	Rajapur, Khulna	67	871	3072207	16024288
Daulotpur	Daulotpur, Pabla, Fulbarigate	68	1157	7410372	21352040
Shiromoni	Shiromni, Khulna	62	764	2848342	10172907
Bosundia	Bosundia, Jessore	74	733	2153520	12769549
Jhumjumpur	Jhumjumpur, Jessore	70	558	1458622	7850826
Jessore	Jessore Sador	56	729	3211948	15561421
Total		726	9030	35006700	176069735

**Table showing soft loan distribution among target beneficiaries in the fiscal year.
(July 2024 to June 2025)**

SL	Trade	No of Borrower	Total Outstanding
1	Agriculture	4200	100800000
2	Fish Cultivation	2085	41700000
3	Poultry Farm	250	12500000
4	Small Business	450	15069735
5	Rickshaw/Van	300	6000000
Total		7285	176069735

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 Mst. Reshma Khatun. I was born on 1 October 1996 in Boro Achra, Benapole, Jashore District. After my marriage, I moved to Haria, Navaran, Jhikargacha, where I now live with my family. Floriculture has been part of our lives for many years, shaping not only our livelihood but also our hopes for a better future.

My family has been involved in flower cultivation since 2010. Over time, we gained experience and recognition in our local market by growing different seasonal flowers based on demand and suitability. Our fields are filled with a variety of flowers such as rose, China rose, gladiolus, jhui, and other seasonal blooms. Among all these, gerbera cultivation has become my main focus. I maintain a separate gerbera seedbed and produce a large quantity of gerbera flowers, which are highly valued for their vibrant colors and strong market demand. This diversification has helped us reduce risks and stabilize our income.



A major turning point in my journey came when I became involved in the KMSS Floriculture Project, implemented by Khulna Mukti Seba Sangstha (KMSS) with financial support from Standard Chartered Bank. Through this project, I received practical, hands-on training on modern floriculture techniques. I learned about improved land preparation, quality seed and plant management, pest and disease control, and proper post-harvest handling.

Before receiving this training, we depended mostly on traditional methods, which limited both productivity and income. After applying what I learned, I saw clear improvements in flower quality and yield. The flowers now grow more uniformly, last longer after harvesting, and sell at better prices in the market. Floriculture has become a more profitable and sustainable livelihood for my family.

One of the most visible results of this progress is the expansion of my cultivation land. With increased confidence and earnings, I gradually expanded my flower farming area, which now covers 33 decimals. This growth represents not only increased production but also my development as a woman entrepreneur in agriculture.

Today, floriculture is more than just a source of income for me—it is a source of confidence, empowerment, and pride. The support I received from KMSS and Standard Chartered Bank helped me strengthen my skills, grow my business, and contribute more meaningfully to my family's well-being.

When I look at my flower fields in full bloom, I see the results of hard work, learning, and opportunity. My journey shows that with the right guidance and support, women can build successful and sustainable agricultural enterprises. I hope my story encourages other women to explore floriculture and transform traditional livelihoods into thriving businesses.

”

Impact Story

My name is Lichi Rani Halder. I am 44 years old and live in Mitakhali village of Mongla Upazila. In 2022, I lost my husband, the only earning member of our family. Overnight, I was left to care for my two daughters with no stable income and deep uncertainty about our future.

After his death, I survived on the widow's allowance and occasional support from neighbors and relatives. Rising living costs made daily life extremely difficult. Financial hardship forced me to stop my elder daughter's education and arrange her early marriage—a painful decision that still weighs on me. My younger daughter, Rupa, was in school, and I constantly feared I would not be able to continue her education.

My life began to change when I joined a KMSS project. Through courtyard meetings, empowerment sessions, and training on modern fish farming, I gained both skills and confidence. With KMSS's guidance, I decided to use the 66 decimals of land left by my husband and started fish farming for the first time in my life.

The journey was not easy. I faced emotional loss, social stigma as a widow, lack of experience, financial constraints, and market uncertainties. Balancing household responsibilities, training, and farm work was challenging. Continuous technical guidance and encouragement from KMSS helped me overcome these difficulties.

Through hard work, I began earning income from fish farming. This allowed me to continue my younger daughter's education—she is now studying in Class XI at Digiraraj College. I also invested my earnings in livestock, starting with one goat, which has now grown to eight goats, helping me diversify and strengthen my livelihood.

Today, I am financially self-reliant and respected in my community. I actively participate in meetings and encourage other women to take initiative in improving their lives. I now dream of expanding my fish farm and purchasing a cow to further secure my family's future.

My journey shows that with the right support and determination, even women who face great loss can rebuild their lives with dignity and hope.



Lichi Rani Halder.

Fisherfolk

Mitakhali, Mongla, Bagerhat.

Khulna Mukti Seba Sangstha (KMSS)

36, Sher -E-Bangla Road, Khulna-9100, Bangladesh

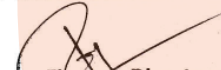
Statement of Consolidated Financial Position

For the year ended 30 June, 2025

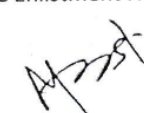
Particulars		Notes	Amount in Taka	
			June 30, 2025	June 30, 2024
Property & Assets:				
Non Current Assets:				
Property, Plant & Equipment	9.00	9,437,770	8,980,255	
Total Non Current Assets:		9,437,770	8,980,255	
Current Assets:				
Loan	10.00	39,466,921	26,616,921	
Loan Outstanding (Beneficiaries)	11.00	168,160,983	165,697,654	
Investment	12.00	13,415,065	12,170,794	
Advance	13.00	661,583	710,583	
Fund Capitalized	15.00	6,070,302	-	
Cash & Bank Balance	16.00	15,509,477	20,971,051	
		243,284,332	226,167,003	
Total Property & Assets:		252,722,101	235,147,259	
Fund & Liabilities :				
Fund Account	17.00	77,635,782	71,922,982	
Total Fund Account:		77,635,782	71,922,982	
Current Liabilities:				
Loan loss provision	18.00	2,227,890	1,962,890	
Loan	19.00	134,064,616	117,651,935	
Members Savings Deposit	20.00	29,380,857	33,419,492	
Term Savings Deposit	21.00	6,333,001	6,935,846	
Loan Risk fund	22.00	1,973,070	1,745,601	
Audit Fee Provision	23.00	184,000	126,500	
Job Security Fund	24.00	877,148	1,336,276	
Account Payable	25.00	45,737	45,737	
Total Current Liabilities:		175,086,319	163,224,277	
Total Fund & Liabilities:		252,722,101	235,147,259	


 President


 General Secretary


 Finance Director
The Accompanying notes from and integral part of these financial statement
 Islam Jahid & Co. Chartered Accountants
 Firm Registration No: P-51964/2023
 FRC Enlistment No.-CAF-001-131

 Place: Dhaka, Bangladesh.
 Dated: January 28, 2026


 Md. Jahidul Islam FCA, Managing Partner
 Enrolment No: 1008
 Auditor's FRC Enlistment No: CA-001-119
 DVC No: 2601281008AS353650

Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Income & Expenditure
For the year ended 30 June, 2025

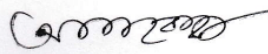
Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Income:			
Service Charge from Microcredit		34,997,908	33,625,935
Membership fees		53,670	66,870
Sales of Pass Book		113,240	147,070
Contract form		38,925	44,850
Income from house rent		107,950	106,900
Office Space Rent		157,270	138,390
Electricity Share Cost		26,652	21,324
Internet Share Cost		27,068	23,916
Loan Written Off		100,326	388,533
Others/Miscellaneous Income		7,088	10,900
Membership Subscription		12,400	12,400
Overhead		1,305,009	1,417,202
Bank Interest		117,585	197,165
Interest on FDR		1,144,270	714,411
Patient service charge		3,146,200	2,982,000
Fund Received (Note : 26.00)		73,726,338	41,504,688
Unutilized Fund of Previous Year (Note : 27)		6,070,302	-
Total Income:		121,152,202	81,402,554
Expenditure:			
Income Tax Return FY 2024-2025		109,496	-
Income Tax Return FY 2023-2024		-	177,292
Income Tax Return FY 2016-2017		463,856	250,000
Income Tax Assessment fees		35,000	40,000
RRMWB Survey Expenditure		-	200,000
Bank Charge		17,766	18,935
Micro Credit Program		34,460,372	26,653,955
Drug Treatment Center Project		2,854,942	2,689,199
Health Center Project		1,305	1,305
TB Care and Prevention in Bangladesh (GFATM Project)		14,026,234	12,739,037
NOREC Project cost		4,495	1,495
Improving A2F and Aquaculture Business		-	2,851,594
Decvelopment Project		8,428,880	7,235,775
IWGRCC Project Cost		39,416	5,873,355
Engage TB Project Cost		1,323,448	1,578,304
RRMWB Project Cost			



Khulna Mukti Seba Sangstha (KMSS)
36, Sher -E-Bangla Road, Khulna-9100, Bangladesh
Statement of Consolidated Income & Expenditure
For the year ended 30 June, 2025

Particulars	Notes	Amount in Taka	
		June 30, 2025	June 30, 2024
Challenge Facility for Civil Society -Round-12 (Community for Community to TB Response in Bangladesh)		10,098,472	3,691,488
Introducing the Floriculture Cluster in Jashore, Bangladesh for returnee migrants and underprivileged communities.		6,747,042	2,074,522
EWCSA-II Project		3,132,981	-
USAID Bangladesh America Maitree Project		5,304,010	-
Fund Transfer		26,481,267	734,160
Interest on Members Savings		1,376,434	1,601,988
Loan Loss Reserve		265,000	-
Depreciation during the year		142,486	160,868
Audit fee Provision (MC)		69,000	69,000
Audit fee Provision (Con)		57,500	57,500
Total Expenditure:		115,439,402	68,699,772
Surplus fund transferred to Fund Account		5,712,800	12,702,782
Total Tk.		121,152,202	81,402,554


President


General Secretary


Finance Director

Signed in terms of our separate report of even date annexed

Islam Jahid & Co. Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No.-CAF-001-131


Md. Jahidul Islam FCA, Managing Partner
Enrolment No: 1008
Auditor's FRC Enlistment No: CA-001-119
DVC No: 2601281008AS353650

Place: Dhaka, Bangladesh.
Dated: January 28, 2026





For complaints related to Sexual Harassment & other complaints:



01301540566



shaikhpinju1988@gmail.com





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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