

# ORGANIZATION Profile 2025



মানব উন্নয়ন কেন্দ্র মউক ভবন

## Manab Unnayan Kendra (MUK)

Manab Unnayan Kendra (MUK)

Hat Road, Amjhupi, Meherpur-7101

Tel: +8802479921055, Mobile: +8801711397142

E-mail: muk1995@gmail.com , Website: www.muk-f.org





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## Executive Summary

MUK has been treated as envisions of the society, which fosters harmonize with the larger community, culture and nature. To make the vision true, MUK works under five different programmatic outcomes as per its strategic plan 2020-2025. Currently our work traces the lives of over 2 million people across Bangladesh, through intervention in five broad development programs including (i) Governance, Democracy, Political Empowerment & Social Accountability, (ii) Peace & Tolerance, (iii) Woman, Children, Dalit/ Untouched communities and Disable Rights, (iv) Education Program, (v) Gender equality, Transgender Rights and improving the livelihood , and (vi) Agriculture Development & Income Generating Activities (IGA) mark another successful year of performance

MUK is transforming public institutions legitimate and effective. MUK try to ensure and promote universal human dignity by practicing of holistic cultural approach. It gradually adds values not just when these remain diverge, but when they actively are engaged in conflict and whether there is proof of strategies that work, in the long term if not in the short term. MUK facilitates to engage a community, which belongs multiple people with different intra- religion and cultural backgrounds, keeping their own tradition in a given peace process would take into consideration from the outset which contributes towards a pluralistic approach within the community.

MUK's role is to enhance the agenda for numerous congregations in the community to perform as a lens for decision-making around a process as a first step. Through intervening in an inclusive process, it depends on the context, the main actors like Religious leaders, Teachers, moreover Students as well youth community is included. Building resilience in the peace process is proven to be beneficial for other reasons, such as making governance mechanisms or institutions more effective and responsive, providing capacity, or addressing the concerns and grievances of constituencies that becomes an important bottom of support.

MUK is bringing contextual changes through intervention by popular folk culture in engaging the community and showing ability to resolve existing problems of conflict within the community. Building peace consensus in enabling the community to prevent MUK's program initiatives for respective age groups and professional groups brings engagement to be a willingness to embrace pluralism's value proposition: that diversity has approached in a positive way with the interests, values and participation of different groups being respected, it also works to raise awareness about HIV/ AIDS and STD among sex workers and transgender people. It needs to mention here that MUK has added some new practices organizationally such as monitoring the development context in formal way collaboration with SCAN/CBR and use the information on programmatic areas, regular assess of check and balance practices within the organization through using monitoring & evaluation tools, trying to practice 'Do no harm' analysis in project planning stage.

For mainstreaming gender in the organization as well as social spheres, MUK's Gender Forum has been functioning independently for the promotion of women rights within the organization with a separate Gender Plan. Anti-Sexual Harassment Cell is active towards an equitable co-relation among men and women within the organization and society, and In addition to preventing eve-teasing or sexual harassment, various seminars, meetings and trainings are organized in the school college and various campaigns are conducted to raise awareness among the teenagers.

## Section-A: MUK in brief

1. **Name of the Organization** : Manab Unnayan Kendra (MUK)
2. **Head Office Address with telephone/ Fax/E-mail** : Manab Unnayan Kendra (MUK)  
Hat Road, Amjhupi, Meherpur-7101  
Tel: +8802479921055, Mobile: +8801711397142  
E-mail: muk1995@gmail.com  
**Website: [www.muk-f.org](http://www.muk-f.org)**
3. **Contact Person** : Asaduzzaman Selim  
Chief Executive
4. **Year of Establishment** : **27<sup>th</sup> August 1995**
5. **Type of Organization** : **Non-government, non-profit and non-political voluntary social development organization**

6. Legal Status of the Organization:		
Date of Registration	Registration number	Registered institution
27.8.1997	Kus/223	Directorate of Social Service
25.11.2004, last Renew: 25.11.2019	FDR/1985	NGO Affairs Bureau
01.02.2023	Institute Code. 28046	Bangladesh Technical Education Bord, Dhaka
28.01.1999	JUBO/Meher/12	Directorate of Youth Development
11/02/2013	04615-00668-00686	Microcredit Regulatory Authority
2012 continue	BD-2012-AUR-606942937	PADOR (European Union)
2017 continue	731571258	D-U-N-S (USA)
2016 continue	474025953113	TAX/TIN Reg:
2022 continue	006208567-0905	Value Added Tax Registration Certificate (BIN)

## 7. Background

It was 1995; the Government of Bangladesh and lot of giant and small scaled NGOs were launching various types of development projects in the country to combat all forms of poverty from human lives as well as the country by using million dollars and other resources. Remarkable positive changes were visible especially in the field of education, health, agriculture, communication and transportation, trade and commerce, per-capita income raised beyond expectation. Number of Millionaire increased dreadfully. Life expenditure started increasing also. A good number of Politicians, think tankers, business magnets felt proud for this advancement. Within this golden moments, some rural, educated, young man evaluated this situation very critically and they found that the blessings of the country advancement failed to touch the lives of the majority people of rural poor, ethnic minority people, indigenous people and tobacco workers and the women in general violation of human rights were normal and routine work by the power structure and the richest class. Due to partial and unbalanced development mechanism the poor become more poor, exploitation appeared vigorously in our country economy. To combat this injustice, exploitations and inhumanity for establishing a model democratic poverty free society in **June 01, 1995 those young people of Hijuli village** under the leadership of Asaduzzaman Selim formed a non-profitable, Non-Government organization named MUK, by honoring Bill of Human Rights. All neglected children, women, youth, ethnic, indigenous people, tobacco workers and dalit community, Victims Of Human Trafficking, socially vulnerable people will get development services from this organization and to work legally in this country MUK got registration from the Department of social welfare, **Meherpur on 27.08.1997.**

## 8. Vision

Equity based democratic, poverty free, enhances the productivity of agriculture, sustainable society, which respect to human rights, mainstreams gender equality, and ensures social justice through good governance and sustainable development.

## 9. Mission

To achieve the rights of marginalized, disadvantaged, & vulnerable people particularly women and children from across the society by establishing democratic principles, rule of law and gender justice through good governance and to enhance the productivity of agriculture and animal husbandry.

## 10. Specifically, MUK's role is to:

1. Establish democracy and governance through people's participation
2. Promote the rights of children, youth, women the differently able and marginalized people.
3. Resuscitate, develop and foster folk cultural forms and methods to sensitize grassroots people.
4. Build peoples' capacity to cope with the impacts of climate change and natural/manmade disaster and to conserve natural bio-diversity.
5. Build resilient strategic planning for agriculture through community intervention.

## 11. Values of MUK

The people of MUK have agreed on a set of values as guiding principles to establish a favorable internal environment and thus contribute to the defined mission.

The staff members will practice mutual respect at work place and the organization will evaluate on its staff members' performance. Participatory decision making will be continuous process. Free sharing of experience, view and information will create a sound basis for the organizational decisions. Cooperation rather than destructive competition will govern inters personal behavior. The rules and regulations will apply equally for all. MUK will encourage self-initiative based sense of responsibility. The Team Leader will maintain the proper chain of command. Discipline and attitude of a development worker will guide the individual behavior at work place. Self-criticism and honesty will be the cornerstones of staffs as well. All staff members will use the resources economically and set for sustainable development of the institution. The staff members will consider the organizational issues as strictly internal. They will remain conscious of gender sensitive behavior both at work place and outside.

## 12. Objectives:

- To improve livelihood and socio-economic status of the underprivileged people of Meherpur district.
- To ensure 100% quality education for all
- To make skilled and self-reliance the unemployed youth by providing vocational support.
- To make empowered the persons with disability in the field of human rights and to help them in need.
- To make strengthen and accountable Union parishads by activating Governmental machineries.
- To create justice in village level.
- To establish a child and women-friendly Society.
- To encourage people for using safe and pure drinking water
- To extend Technical and financial support in any emergency.
- To ensure citizen rights of the Minority people.
- To contribute the Nation for achieving SDGS Goals,
- To make Meherpur district Free from Human Trafficking.
- Increase agricultural production to raise farmer's income.

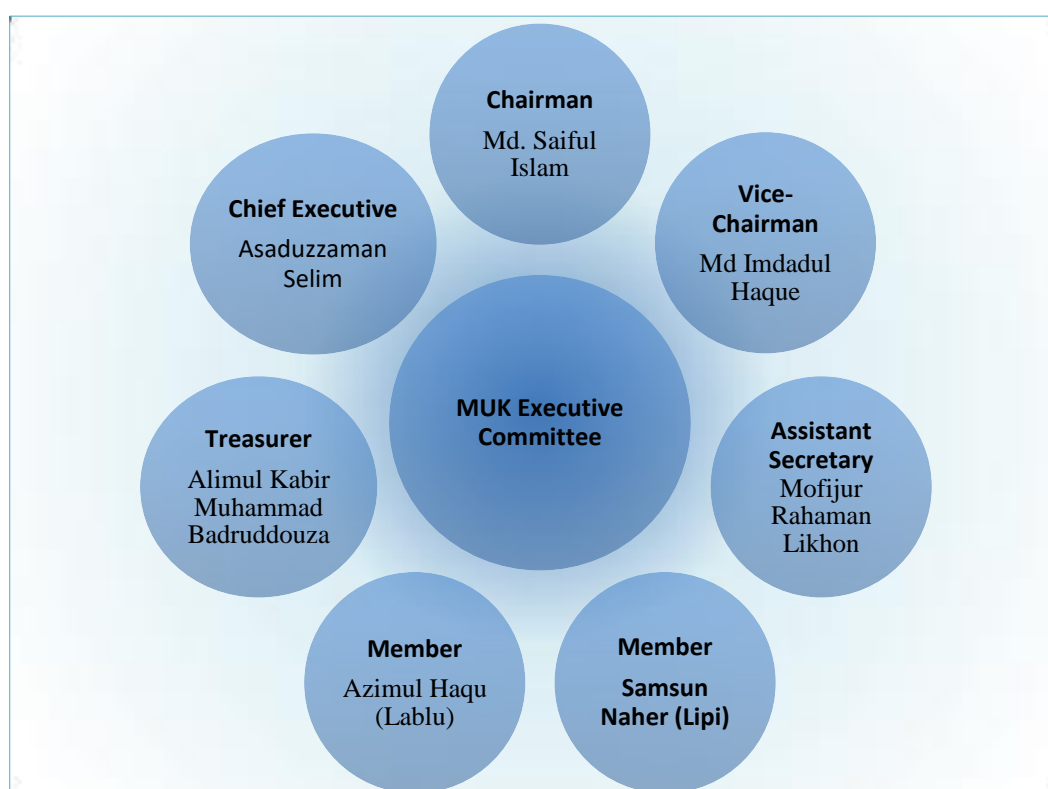
- Ensure proper health, nutrition and hygiene status.
- Promoting the development and rehabilitation of persons with disabilities.
- Create greater unity of the beneficiaries to protect any violence against them and to ensure justice.
- Establish justice for marginalized and underprivileged women and children.
- Play an active role in mitigating the impacts of climate change.
- Expand access to government services for marginalized indigenous and other ethnic communities.
- Promote democratic practices and prevent violence before and after national and local elections.

### 13. List of members of the Executive Committee

#### Executive office

The Executive Office is headed by the Chief Executive who executes projects and programs with the support of a number of dedicated and motivated staffs, workers and the professionals. The head office is located at Amjhupi Town and field offices are located in the working areas.

SL	Name	Sex	Profession	Duration of involvement (years)	Portfolio
01	S. M Shiful Islam	M	Social Worker	03	President
02	Md Imdadul Haque	M	Business	New member	Vice President
03	Asaduzzaman Selim	M	Development Worker	28	General Secretary
04	Mofijur Rahaman Likhon	M	Fishmonger	03	Assistant Secretary
05	Alimul Kabir Muhammad Badruddouza	M	Business	New member	Treasurer
06	Azimul Haqu (Lablu)	F	Business	06	Executive Member
07	Mst Shamsunnahar (Lipi)	F	Teacher	03	Executive Member



## 14. Organizational Management

### **a. Governance:**

MUK is governed by two-tier governing bodies comprising of general Body (GB) with 21 members and Executive Committee (EC) with 7 members. The day-to-day management of the organization is conducted by a senior management team of 03 person lead by Chief Executives.

### **b. Human Resource Management:**

The human resource ensures MUK's team has the capacity, commitment and professionalism necessary to meet the challenges of implementing MUK's latest 2020-2025 strategic plans. In 20-25 periods, 69 paid Staffs (about 35% of them are Women) have worked in the Organization and 35 Volunteers that are dedicated to implement various activities aimed at achieving the goal of human development in Bangladesh.

### **c. Financial Management**

Financial capacity of the Organization: MUK has been handling funds for more than 29 years and in course of time has gained sufficient level of experience in handling project funds. At present MUK operates 17 bank accounts with different bank for smooth operation of all projects with separate accounts for each project and departments. MUK financial management system maintains national and international standards and policies for best use of resources and technological control. Activities that are carried out under financial management are:

### **d. Audit System and Reporting:**

MUK has two auditing system, an internal and external. The internal audit is conducted by two internal auditors. They directly report to the executive directors. The auditors make field visit and prepare monthly/ quarterly audit report for each and every project. The external audit is conducted by MUK's audit committee headed by the executive director and approved by executive committee. MUK has enlistment of audit firms who are the top ten firms of the country and are affiliated internationally and to NGO affairs bureau and MRA,

### **e. Resources and Others Facilities Available To Support the Program:**

MUK is able to support its most implemented program through its resources, assets, human resources, skills and technical equipment. MUK has individual related following department with related professional skilled staff,

1. MUK Education Unit
2. MUK Training Department
3. MUK Finance Department
4. MUK Logistic Department
5. MUK program Department
6. MUK Technical Training Division.
7. MUK Monitoring and Evaluation Department
8. MUK Human Resource & Administration Department

Aforementioned departments have skilled staff with different job responsibility as per organizational need. The departments have also developed its policy, which is dully approved by the management. The departments are also capable to perform their job as per policy independently.



## 15. Working Strategy:

**A. Community Empowerment Strategy of MUK:** MUK has already developed a community based development approach which enabled opportunities to accept to informal justice systems formal education for grassroots children, income generating program for hardcore poor women. The organization has adopted the strategy to bring in power to the community people and local stakeholders, including alternative representation at local government, community and religious leaders. The organization has already upheld various committees at community level, which is the steps towards sustainability contributing achieving SDG goals 1, 2,3,4,5,6,8,13,15 and 16. Developments for example the organization has brought positive and effective changes in the state sponsored services of the poorest through social audit and introduction of citizen charters.

**In achieving the above objectives, MUK has clearly formulated certain strategies & principles that are operationalized through some programs.**

- Planning through community initiatives and implementation effectively.
- Joint adventure with local community and organizations in risky areas.
- Local and National level networking and policy advocacy.
- Organized the leaders of the civil society through various platform for participatory action.
- Ensuring local contribution in works.
- Preparing implementation strategies with MUK top and mid-level management and facing challenges.
- Arrangement of internal audit for quality performance.
- Human resource development;
- Structural poverty alleviation through enhancing organizational and human capacities in agriculture and food and nutrition security.
- Improvement of gender equality;
- Participatory development research;
- Established SDG.

## **B. Focus/ Core Themes:**

**MUK has focused on the following core thematic areas:**

- # Sensitizing local justice delivery system towards the needs of women.
- # Ensuring the rights of the Dalit/ Untouched community, rehabilitating them, establishing their participation in the mainstream of society and building leadership among them.
- # Ensuring transparency, accountability of the service delivery institutions and social safety net.
- # Bringing all children from grassroots level into formal education system.
- # Enhance opportunities for farmers (both men and women), predominantly small and marginal into income generating activities through enhancing the productivity of agriculture (crops, livestock and fisheries).
- # To eliminate teasing or sexual harassment from society.
- # Sustainability in all steps of development initiatives.
- # Mass people centered development initiative.
- # Poverty alleviation by local management, local resources and local ideas/indigenous knowledge.
- # People can explore the way of development, make success any project as a group/team.
- # Ensure desired & better life for transgender community and Sex worker by rehabilitation, by education, by medical support, by providing their basic needs as a human.
- # Child and Women's Rights Establishment and Advocacy Program.
- # Advocacy for ensuring access of marginalized and underprivileged communities to government services.
- # Formulating and implementing development plans to build a climate-resilient Bangladesh.

## 16. Geographical Location of the Activities

MUK is a modern style, efficient and highly client oriented non-government organization. The organization is working both in urban and rural areas. MUK has been working in 453 villages under 09 Upazilas of 05 districts in Bangladesh. The information of the operational district of the organization is given below:

Sl.	District	Upazila	Union % ward	No. of Village
1.	Meherpur	Sadar	05	65
		Gangni	06	52
		Mujibnagar	04	38
2.	Kushtia	Daulatpur	08	23
		Mirpur	04	25
3.	Chuadunga	Sadar	09	27
		Alamdunga	05	28
4.	Jhenaidah	Sadar	06	42
		Kaligong	07	49
5.	Magura	Magura Sadar	05	32
		Mohammadpur	04	28
6.	Satkhira	Dehata	09	23
		Shayamnagar	07	21
7.	Narail	Narail Sadar	03	18
		Lohagara	05	13
8.	Bagerhat	Fakirhat	05	21
		Mollarhat	05	18
		Sorankhola	06	16
9.	Shirajgonj	Tarash	09	87
10.	Dhaka	South City corporation	02	17
<b>Total</b>	<b>10</b>	<b>20</b>	<b>114</b>	<b>643</b>

## 17. Target Group Members & Present Beneficiaries:

### A. Target Group Member:

The target beneficiaries of MUK are the poor oppressed and the disadvantaged in the society constituting the bulk of the population i.e. the destitute women and children, the landless, small and marginal farmer persons with disability, migrant labour, ethnic minority communities, indigenous people and tobacco workers, drug addicted persons, sex-workers, ageing people and the other occupational groups who are victims of hunger, malnutrition and social injustice. The organization works with 30,000 beneficiaries, which is also the strength of the organization.

### B. Present Beneficiaries:

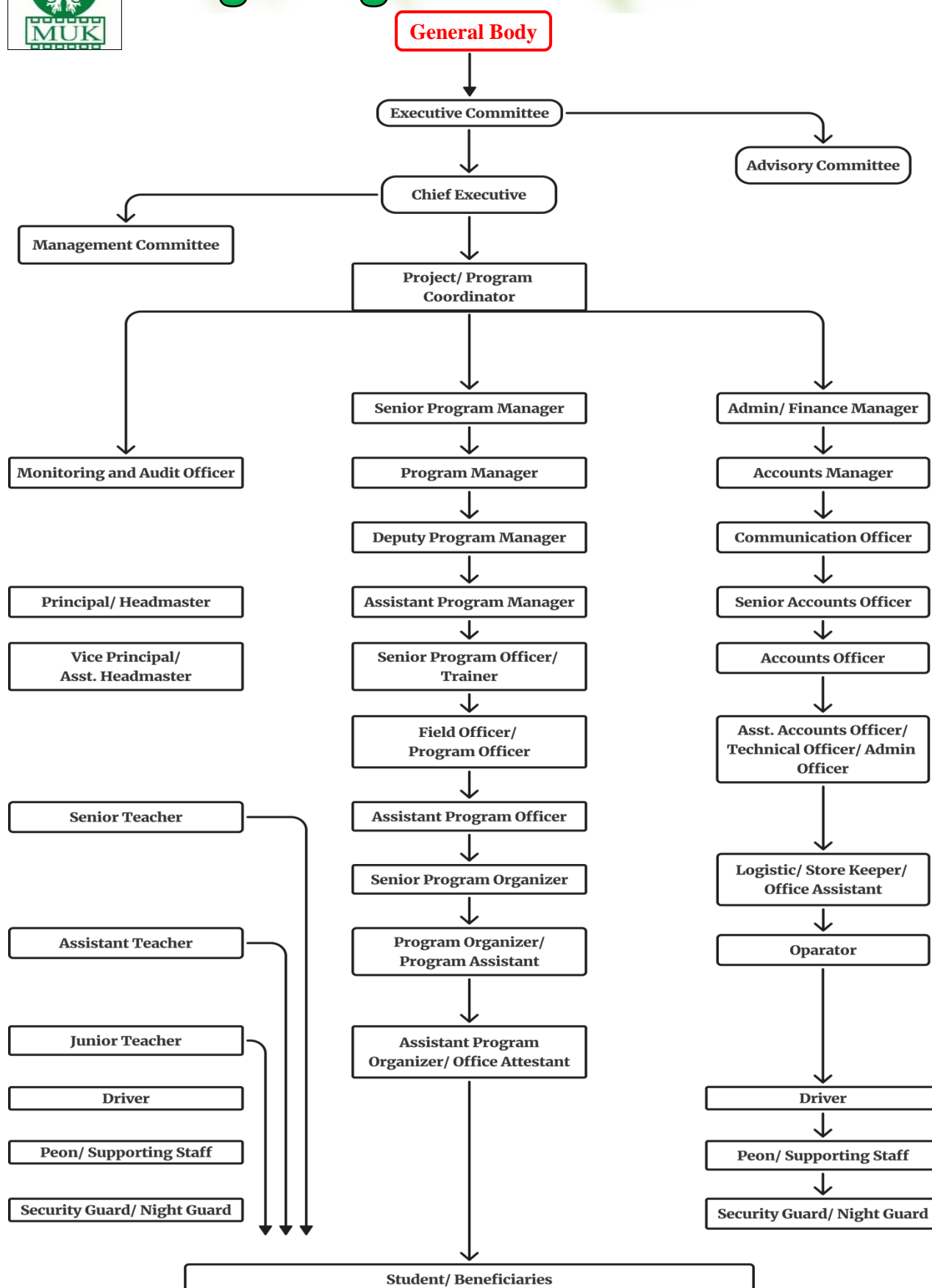
Sl no.	Type of Beneficiaries	Direct Beneficiary	Indirect beneficiary	Total
1	Child and Chidlabor	5675	22700	28375
2	Adolescent	3350	13400	16750
3	Female	39285	117855	157140
4	Male	12115	36525	48640
5	Disable	525	2100	2625
6	Dalit and indigenous	1350	2,365	3715
7	Senior Citizen	350	1400	1750
	Youth	315	1260	1575
<b>Total</b>		<b>62965</b>	<b>197605</b>	<b>260570</b>

## 18. Management Structure:

MUK has developed and organized a structured management system, which is not bureaucratic. The organogram shows the relations and accountability both vertically and horizontally.



# Organogram of MUK - 2025



## **19. Comities of MUK:**

### **General Committee:**

General Committee is the highest body of MUK and consists with 21 members. The Committee meets twice a year. But if necessary, it can summon emergency meeting. The member of the General Committee will pay regular monthly subscription, actively take part in each meeting of General Committee and different social work. The General Committee will form the Executive Committee, Advisory Committee and will approved annual budget.

### **Advisory Committee:**

Advisory Committee consists of 3 members. The committee formed with intelligent, social worker and honorable persons. The responsibility of the Advisory Committee is to advice General Committee and Executive Committee, to provide proper guideline to the General Committee and Executive Committee and to assist Chief Executive in his/her work.

### **Executive Committee (EC):**

The members of the General Body elect 7-member Executive Committee for the period of 3 years. The EC sits once in a quarter to look after the activities of the organization and takes necessary decisions. The Committee is responsible for overall management of total program/project implemented by the organization. The responsibility of the Committee is to create income sources and maintain accounts, budget preparation, bank account operation, participate in bi-monthly and special meeting, deposit and fixed assets and liquid assets.

### **Chief Executive:**

The Chief Executive is appointed by the Executive Committee. She/he is the executive head of the organization. Chief Executive will implement all decisions of the Executive Committee. She/he is responsible for overall administration and program implementation. To discharge her duties, he/she is assisted by her sub-ordinate staff. She/he is responsible for keeping contact with the government and non-government agencies and donors. The Chief Executive is accountable to the Executive Committee.

### **Higher Level Management Staff Team/Committee:**

To ensure transparency, accountability, mobility of works and for proper planning a 9-member senior level staff management committee is form for 2 years with senior level and mid-level staffs. This committee sit for meeting fortnightly and monthly basis. MUK CEO moderate these meetings. As per need and importance recommendations and decisions of these meetings submitted to the MUK Executive Committee for final approval. After approval of the EC, their decision introduces in the field. Higher Level Management Staff Committee informed according to the will of the CEO and responsible to ensure transparency and accountability of the program.

### **Mid-Level Management Staff Committee:**

To organize the program, to face risen all challenges to fulfill objective of the program, to help to prepare new development plan are the functions of Mid-Level Management Staff Committee. The committee sit for meeting to take necessary program related decisions in fortnightly and monthly meeting chaired by CEO/Coordinator of MUK. This committee consist on 13 members for 2 years and among them 2/3 persons are from higher management committee and the rest from all level of staffs.

## **20. Staff Member:**

**MUK** has a good number of staff (full time and part time) and volunteers. There is central office staff and project staff. The project staffs are responsible for the proper implementation of all field activities. The staffs of the central office are responsible to the Chief Executive and the area/project office staff are responsible to the respective Program Coordinators, Program Manager through Area Coordinator. The Program Coordinators are accountable to the Director (Program). The Area Coordinators are also responsible to the Chief Executive. Beside this, the field organizer, supervisors, accountants and Admin Officer report to the program Coordinator.



**21. Staff Strength:**

Level	Sex			Placement	
	Male	Female	Total	Office based	Field based
Management	06	03	09	02	07
Mid-Level	09	04	12	04	09
Field Level	27	12	39	-	39
Volunteer	09	18	27	03	24
<b>Total</b>	<b>51</b>	<b>37</b>	<b>87</b>	<b>9</b>	<b>79</b>

**22. Current senior staff of the organization**

Sl	Designation	Sex	Duration in the Present Role (years)	Remarks
1	Chief Executive	M	31	Founder Chief Executive
2	Program Manager	F	5	-
3	District/Upazila Manager	M	7	-
4	Finance/Admin/Accounts Manager	F	28	Founder Staff
5	Training In charge	M	4	-
6	Monitoring/Audit Officer	M	8	-
7	Communication Officer	M	30	Founder Staff
8	Program Manager	F	28	Founder Staff
9	Deputy Program Manager	M	28	Founder Staff
10	Accounts Manager	M	28	-
11	Accounts Officer	F	7	-

**23. Assets of the Organization:****i. Assets/properties:**

Sl. No.	Particulars	Total Number	Condition	
			Good	Average
1.	Organization Own Building	37 Room	37 Room	-
2.	Computers	20	20	-
3.	Laptop	20	20	-
4.	Printer	10	09	1
5.	Scanner	05	04	1
6.	Telephone (Land)	02	02	-
7.	Mobile	25	15	10
8.	Television	07	05	02
9.	OHP	02	02	-
10.	Steel Almeria	09	05	04
11.	Wooden Almeria	15	10	05
12.	File Cabinet	24	14	10
13.	Book Self	17	10	7
14.	Sealing Fan	95	75	20
15.	Rack	28	20	08
16.	Armed Chair	45	45	20
17.	Ordinary Chair	150	110	40
18.	Full Secretary Table	35	20	05
19.	Half Secretary Table	40	20	10
20.	Meeting Table	10	10	-
21.	VIDEO Camera	02	01	00
22.	DSLR Camera	02	02	01
23.	Generator	02	01	01
24.	Sofa set	15	13	02

**24. Vehicle Facilities:**

Sl. No.	Type of Vehicle	No. Available			Remarks
		Own	Rented	Total	
1.	Car	01	0	1	
2.	Motor Cycle	02	05	07	
3.	Bi-Cycle	03	-	03	

**25. Training Facilities:****a. Training Center-1**

Sl #		Name and Address of Training Centers	Year of Establishment	Comments	
1.		MUK, Amjhupi, Meherpur	June, 1998	Own & well organized	
Facilities		Capacity	Own/Hired	Quantity / No.	Remarks
Training Room		40 persons	Own	1	
Dormitory with accommodation (Bed etc.)		40 persons	Own	10-40	
Feeding facilities		40 persons	Own	-	
Training Equipment					
a. Chair			Own	90	
b. Training Table			Own	40	
c. Color TV			Own	1	
d. DVD player			Own	1	
e. Flip Board			Own	4	
f. White Board			Own	4	
g. Fan			Own	28	
VIPP Board			Own	5	
Music set			Own	2	

**b. Vocational Training center:****1# Facilities and Capacities of - Dress Making and Tailoring Unit**

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Training Room	30 persons	Own	1 Room	
<b>Training Equipment</b>				
Sewing machine		Own	30	
Single needle lock stitch machine		Own	20	
Over lock Machine with all accessories		Own	2	
Thread cutter		Own	20	
Stitch opener		Own	20	
Tweezers		Own	5	
Scissors 10, 12 inch		Own	30	
Electric Iron		Own	4	
Bobbin		Own	20	
Needle 11, 14, 16 size		Own	50	
Combs		Own	5	
Mirror		Own	5	
Brush		Own	5	
Head band		Own	5	
Tweezers		Own	5	
Plastic bowl		Own	5	
Spatula		Own	5	
Parlor Chair		Own	5	
Mirror		Own	5	
Brush		Own	5	

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Head band		Own	5	
Tweezers		Own	5	
Palette		Own	5	
Plastic bowl		Own	5	

## 2# Facilities and Capacities of - Computer Office Application Unit

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Training Room	30 persons	Own	1 Room	
<b>Training Equipment</b>				
Desktop/ Laptops (Minimum Processor Type. - Core i3. Generation - 6thRAM - 8GB,Storage - 256GB SSD/ HDD)		Own	30	
White Board		Own	2	
Lecture Table		Own	1	
Lecture Desk		Own	1	
Display Board		Own	1	
Computer Table		Own	30	
Computer Chair		Own	30	
VIPP Board		Own	1	
Scanner		Own	1	
Generator / IPS		Own	1	
Printer		Own	3	
Sound System		Own	1	
Hand blower		Own	1	
Pen Drive		Own	2	

## 3# Facilities and Capacities of - Certificate-In-Beautification Unit

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Training Room	30 persons	Own	1 Room	
<b>Training Equipment</b>				
Arm Cushion Chair		Own	6	
Armless Chair		Own	12	
Bookshelf		Own	2	
File Cabinet		Own	2	
Steel Almirah		Own	2	
White Board		Own	2	
Lecture Table		Own	1	
Lecture Desk		Own	1	
Display Board		Own	1	
First Aid Box		Own	1	
Parlor Chair		Own	5	

**4# Facilities and Capacities of - Electrical Installation & Maintenance for Construction Unit**

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Training Room	30 persons	Own	1 Room	
<b>Training Equipment</b>				
Measuring tape		Own	30	
Calculator		Own	5	
Tri square		Own	30	
Steel rule		Own	30	
Ammeter (AC/DC) Voltmeter (AC/DC)		Own	5	
Multi meter		Own	10	
Wattmeter		Own	5	
Dust mask		Own	30	
Safety glasses/Goggles		Own	30	
Gloves		Own	30	
Harness		Own	30	
Safety belt		Own	30	
Ear plug		Own	30	
Safety shoes/boots		Own	30	
Display Board (240 cm x 120 cm made of particle wood and fabric cover)		Own	02	
File Cabinet		Own	02	
Steel Almira		Own	02	
Hand Drill Machine		Own	02	
Angle Grinders		Own	02	
Pedestal drills		Own	02	
Pedestal grinders		Own	02	
Soldering Iron		Own	30	
Combination Pliers		Own	30	
Ladder		Own	03	
Scribers		Own	30	

**5# Facilities and Capacities of - Food & Beverage Production**

Facilities	Capacity	Own/Hired	Quantity /No.	Remarks
Training Room	30 persons	Own	1 Room	
<b>Training Equipment</b>				
Fridge		Own	2	
Da/Bati		Own	10	
Shil/Pata		Own	10	
Blender		Own	5	
Bowl (Small) Bowl (Big),		Own	30	
Oven		Own	3	
Pressure Cooker		Own	03	
Patil Set		Own	05	
Spoon (Small) Spoon (Big) Spoon Set		Own	30	
Knife		Own	10	
Gas Cylinder		Own	3	
Gas Stove		Own	03	
Reach Cooker		Own	03	
Kadai Gas		Own	03	



## 26. Financial Statement:

# Habib Sarwar Bhuiyan & Co.

## Chartered Accountants



Dhaka Office:   
Eastern Commercial Complex  
73 Kakrail, Dhaka-1000  
Phone: 02-9335974, 9347421.  
E-mail: mhabib7374@gmail.com

Manab Unnayan Kendra  
Amjhupi Bazar, Meherpur.  
Consolidated Statement of Financial Position  
As At June 30, 2025

Property & Assets	Note	30-Jun-25	30-Jun-24
<b>Non Current Assets</b>			
Fixed Assets at Cost	6	7,784,600	7,673,410
<b>Total Non Current Assets</b>		<b>7,784,600</b>	<b>7,673,410</b>
<b>Current Assets</b>			
Loan to Members	7	38,840,739	45,068,968
FDR	8	603,910	603,910
Loan and Advance to Others	9	4,782,459	3,691,862
Suspence Account	10	890,933	890,933
Security Money Deposit	11	300,000	300,000
Lease of Land	12	30,000	30,000
Cash & Bank Balance	13	13,460,199	11,517,176
<b>Total Current Assets</b>		<b>58,908,240</b>	<b>62,102,849</b>
<b>Total Properties &amp; Assets</b>		<b>66,692,840</b>	<b>69,776,259</b>

Capital Fund & Liabilities	Note	30-Jun-25	30-Jun-24
<b>Capital Fund</b>			
Cumulative Surplus	14	36,525,043	33,040,235
<b>Total Capital Fund</b>		<b>36,525,043</b>	<b>33,040,235</b>
<b>Current Liabilities</b>			
Loan and Advance from Others	15	11,247,255	16,882,255
Members Savings Deposit	16	8,106,577	9,519,863
Members Welfare Fund	17	3,284,510	3,031,526
Staff Security Fund	18	1,639,000	1,782,000
Provision	19	35,000	50,000
Loan Loss Provision (LLP)	20	1,957,081	1,779,164
Accumulated Depreciation	21	3,898,374	3,691,216
<b>Total Current Liabilities</b>		<b>30,167,797</b>	<b>36,736,024</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>66,692,840</b>	<b>69,776,259</b>

The accompanying notes form an integral part of these financial statements

Asaduzzaman Selim  
Chief Executive

Signed as per our separate report of even date annexed

Habib Sarwar Bhuiyan & Co.  
Chartered Accountants  
Registration no. CAF-001-010  
Signed By:



Md. Habiburrah FCA  
Managing Partner  
Enrolment No. - 0411  
FRC No. 001-397

Place : Dhaka  
Date: September 12, 2025

www.habibsarwar.com

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The accompanying notes from an integral part of these financial statements.

**27. Network Membership:**

SL	Name of Network	Type of Network	MUK Status	Year
1	Global Human Rights Defense (GHRD)	International	Member	2011
2	Help Age Global Network	International	Member	2016
3	International Network for the Reduction of Abortion Discrimination and Stigma (INDOADS)	International	Member	2016
4	Asia South Pacific Association for Basic and Education (ASPBAE)	International	Member	2024
6	Association for Land Refund Development (ALRD)	National	Member	2002
7	Amar Odhikar Forum (AOF)	National	Member	2003
8	Bangladesh Shishu Adhikar Forum (BSAF)	National	Member	2003
9	Credit and Development Forum (CDF)	National	Member	2003
10	Governance Coalition (GC)	National	Member	2003
11	Campaign for Popular Education (CAMPE)	National	Affiliate Member	2006
12	National Forum of Organizations Working with the Disabled (NFOWD)	National	Member	2007
13	STI/(HIV) AIDS Network of Bangladesh	National	Member	2007
14	Civil Society Alliance (CSA/SUN)	National	Member	2008
15	Jatio Nari Nirjaton Protirodh Forum (JNNPF)	National	Member	2009
16	Gender and Water Alliance (GWA)	National	Member	2011
17	Bangladesh Labour Welfare Foundation (BLF)	National	Member	2013
18	Gender and Water Alliance (GWA)	National	Member	2013
19	Food to Right Bangladesh	National	Member	2016
20	Citizen Network (Cnet)	National	Member	2019
21	Bangladesh Country Coordination Mechanism (BCCM)	National	Member	2022
23	Association of Development Agencies in Bangladesh (ADAB)	Regional	Member	2000
24	Sustainable Agriculture Network	Regional	Member	2009
25	Child Safety Network	Regional	Member	2010
26	Justice Makers Bangladesh	Regional	Member	2010
28	Meherpur Development Forum MDF)	Local	Member Secretary	2005
29	Meherpur NGO Shamiti	Local	Member	2012

**28. Present ongoing projects:**

SL	Project Title	Working Area	Project Duration	Name of Donor	Budget
1	Child and women rights advocacy Program	Meherpur, District	From 03/01/2021 to 30/12/2025	JNNPF and Action Aid Bangladesh	35,70,800/-
2	ICS/Eco-friendly Improved Cook Oven Installation	Meherpur District	From 01/01/12 to 30/12/24	IDCOL-Dhaka/ USAID	1,57,00,000/-
3	Vocational and Skill development Training	Meherpur District	From 01/10/2020 to 30/06/2025	National Skill Development Authority & Department of Youth Development	13,51,28,500/-
4	Livelihood Food Security & WASH Project	Meherpur Sadar Uazilla	From 20/07/2021 to 19/06/2025	SAWAB Bangladesh & Naher USA	1,75,27,000/-
5	Training Support for the Antenatal mothers and VWB card Holders	Meherpur Sadar Uazilla, Gangni	From 17/07/2019 to 31/12/2025	Bangladesh Women Affairs Bureau.	29,13,500/-
6	Community Krishi Dakghar	Meherpur Sadar	From 01/03/2025 to 30/11/2025	Drink-well International & NGO Forum for Public Health	87,13,850/-
7	Marginalized indigenous women & Child rights & People's Cooperative Project	Meherpur Sadar	From 09/01/2019 to 30/12/2024	ALRD-Dhaka/ German Misereor	32,27,300/-
8	Micro Credit for socio-economic development program(Samriddho)	Meherpur Sadar	Continuing from 1997	Muk Sponsored and BRAC	3,85,48,250/-
9	Formal Education; Trinonul Model Academy	Meherpur Sadar Uazilla	Continuing from 2006	CAMPE and Muk Sponsored	25,68,230/-
10	Shiri Program	Meherpur Sadar Uazilla,	From 15/02/2022 to 30/12/2026	Manab Unnayan Kenra (MUK) & Local Resource	1,14,53,150/-
11	"Education WATCH Program" under 'Education Out Loud Project'	Amjhupi, Amdha & Baradi union	From 01/01/2022 to 30/03/2023	<b>CAMPE</b> (Campaign for Popular Education)	28,72,000/-
12	Home Gardening and Livestock Program for Marzinalised Halder/Das & Dalits Community	Meherpur Sadar Uazilla	From 03/05/2021 to 30/04/2025	<b>BNF</b> (Bangladesh NGO Foundation)	19,50,000/-
13	Health care Support for the Mother, Child Underprivileged Senior Citizen	Meherpur Sadar Uazilla	From 01/06/2022 to 30/10/2025	Muk Sponsored & Health and Family Planning	5,45,000/-
14	'Human Right protection for the of Marginalized people including Dalit' project	Meherpur Sadar Uazilla	From 01/01/2023 to 01.01.2028	Taiwan Foundation For democracy	7,50,000/-

**29. Last 10 Years' Experience:**

SL	Project Title	Name of donor/ Development Partner	Working area	Types of specialized activities undertaken by the project	Years
1	Disable Rights & rehabilitation and CBR out of role Bangladesh	CDD Shaver & National Disabled Development Foundation	Meherpur District	- Providing Physiotherapy and PRTA to the disabled - Inclusive education support - Community awareness and Community meeting - Providing supporting materials - Providing assistance disable peoples to access government services	1 <sup>st</sup> jan 2017 to 31 Dec 2020
2	Protecting Victims of Human Trafficking in Bangladesh	Relief International	Meherpur Sadar	- Mass Awareness Raising - Training on life and livelihood skill development - Providing psychological - legal counseling - Encouraging to establish entrepreneurial project - Legal aid support - Encouraging the victim to form their association	01 jan 2012 to 30 Mar 2017
3	Win with peace	Rupantor & Democracy International	Meherpur Sadar & Khutia	-To provide technical assistance, analytical services, monitoring and evaluation in the fields of politics, governance, peace and resilience, and learning. -to prevent violent conflict and build sustainable peace at the local, national, and regional levels	01 july 2018 to 30 Dec 2019
4	Action Research on quality primary education for finding out strategy towards achieving national MDG goals	CAMPE & DFID	Meherpur Sadar and Mujibnagar	-Community mobilization and Awareness building -A awareness raising and Campaign - Community Social audit. - Guardian meeting - Community Watch group formation and conduct meeting - SMC & PTA committee formation meeting	20 Mar 2013 to April 2018
5	Advocacy with local government and good governance and Food for All Rights Program	Europe Union & Governance Coalition	Meherpur Sadar	- Strengthening local government - Advocacy at grass roots level for ensuring access to government services - Awareness raising for Food security	Jan 2011 to Dce 2015
6	Ensuring the use of eco-friendly and sustainable modern cooking wood stove	World Bank/ IDCOL	Meherpur Sadar Upazilla	-Advertisement, milking, fair, workshop, school sessions, demonstration and selling of stoves - Provide technical tanning - Improved eco-friendly Stove production.	Jan 2017 to Dec 2024
7	Enhancing Opportunity to Justice at rural Level	Madaripur Legal Aid Association (MLAA) & Manusher Jonno Fo.	Mujibnagar & Meherpur sadar	-Village court, Mediation, Courtyard Meeting - Village level meeting - Legal aid support - Strengthen local government	July 2013 to Jun 2017
8	Food Security and Nutrition Program	Secours Islamique France	Meherpur District	- Awareness raising - Ensuring food for the poor. - Food Support - Technical Support	Jan 2019 to Dec 2024
9	Marginalized indigenous women & Child rights & People's Cooperative Project	ALRD/ Misereor	Meherpur Sadar Upazila	- Conducting awareness raising Meeting - Advocacy for roots level unprivileged people to government services - Providing supporting materials - Conducting court yard meeting - Provide Support to be Self-independent	April 2016 to March 2020
10	Risky Child Labour Elimination (Phase-4) Project	Ministry of labour and Employment	Dhaka South City Corporation	-Awareness raising about risk of Child labour - Training of income generating, - Provide tactical Training.	Jan 2019 to Dec 2023
11	Out of School Children Education program	Drink-well International& NGO Forum for Public Health	Meherpur district	- Ensure primary education for 5,500 school dropout children. - Raise awareness among parents. - Observe national and international days. - Distribute educational materials.	Jan 2022 to Dec 2024
12	WATSAN/Arsenic Mitigation Project	Drink-well International& NGO Forum for Public Health	Gangni Upazila	- Organize courtyard sessions and community meetings on arsenic issues. - Establish alternative sources of safe drinking water. - Provide medical assistance to arsenic-affected patients.	May 2017 to Dec 2020
13	Covid-19 epidemiological health and food security development project	Muk Sponsored & personal grants of local people	Meherpur district	- Distribute masks and conduct sanitization activities. - Distribute nutritious food and medicines. - Carry out mass awareness campaigns to educate people.	Jan 2020 to Dec 2021
14	Vocational Training and Employment Generation Project	BNF and Department of Women Affairs	Meherpur district	- Distribute masks and conduct sanitization activities. - Distribute nutritious food and medicines. - Carry out extensive awareness campaigns to educate people.	March 2012 to Dec 2020



## Section B: Programmatic Interventions and Impact

### 29.1. Overview of Programmatic Outcomes

Manab Unnayan Kendra (MuK) has structured its development initiatives around six core outcomes that address the socio-economic, cultural, and environmental challenges of Meherpur and adjoining districts. Each outcome reflects MuK's mission to empower marginalized people and promote a democratic, just, and poverty-free society where all individuals can live with dignity.

MuK's six interlinked programmatic outcomes include:

1. **Governance, Democracy, Political Empowerment & Social Accountability** – promoting participatory local governance, transparency, and citizens' rights to public services.
2. **Peace & Tolerance** – fostering interfaith harmony, conflict resolution, and community solidarity through inclusive dialogue.
3. **Rights of Women, Children, Dalit, Indigenous, and Persons with Disabilities (PWDs)** – advancing equitable access to justice, education, and livelihood opportunities.
4. **Education for All** – ensuring inclusive and quality education, particularly for grassroots and disadvantaged children.
5. **Gender Equality, Transgender Rights & Livelihood Improvement** – promoting gender justice and social inclusion while strengthening women's and gender-diverse persons' economic independence.
6. **Agriculture Development & Income Generating Activities (IGA)** – enhancing rural productivity, food security, and climate resilience through sustainable agricultural practices.

All MuK programs are grounded in community participation, indigenous knowledge, and local leadership. Through this integrated approach, MuK has reached over **2 million people** across southwestern Bangladesh, directly contributing to **SDGs 1, 2, 3, 4, 5, 6, 8, 13, 15, and 16** by reducing poverty, inequality, and social exclusion while strengthening peace and justice.

### 29.2. Program Implementation Strategies

MuK's implementation strategies are deeply community-driven, ensuring that all initiatives resonate with local realities and cultural contexts. Each program is designed and executed through **participatory planning** that includes village development committees, women's groups, teachers, religious leaders, and youth representatives.

Key strategic features include:

- **Social Accountability Mechanisms** such as social audits, open budget meetings, and citizen charters at Union Parishad level to ensure transparency and responsiveness.
- **Community-Based Monitoring (SCAN/CBR)** that tracks performance and integrates grassroots feedback to refine interventions.
- **Conflict Sensitivity ('Do No Harm' Analysis)** embedded in all stages of program design and implementation to mitigate risks in politically or socially sensitive areas.
- **Cultural Communication Methods** – using folk songs, street theatre, and storytelling to promote rights awareness and behavioral change.
- **Strategic Partnerships** with local government, civil society networks, and development agencies for joint action and resource mobilization.

- **Capacity Building & Vocational Training** through MuK's training centers, providing market-driven skills aligned with Meherpur's rural economy (e.g., tailoring, electrical work, ICT, and agriculture).

This inclusive model ensures ownership, accountability, and long-term sustainability, with village committees taking stewardship for continuity beyond project lifecycles.

### 29.3. Key Achievements (2020–2025)

Between 2020 and 2025, MuK achieved remarkable progress across multiple development fronts, transforming thousands of lives through its integrated community approach:

- **Reach & Scale:** Over **2 million indirect beneficiaries** and **30,000 direct beneficiaries**, prioritizing women, children, and marginalized groups.
- **Vocational Training:** **1,500 youth and women** trained in tailoring, ICT, and electrical maintenance — **70%** have secured sustainable livelihoods or self-employment.
- **Microfinance & Livelihood:** **10,000+ households** accessed microcredit with a **95% repayment rate**, supporting small enterprises and women-led businesses.
- **Education:** **5,000 children** from disadvantaged backgrounds enrolled in quality education programs, with dropout rates reduced by **20%** in target areas.
- **Governance & Accountability:** **50 Union Parishads** engaged in participatory governance, improving public service delivery for **15,000 marginalized individuals**.
- **Peace & Social Cohesion:** **10,000 community members** joined interfaith and intercultural dialogues, leading to a **30% reduction in local conflicts** across five districts.
- **Climate-Resilient Agriculture:** **3,000 farmers** trained in eco-friendly techniques increased yields by **25%** and household income by **15%**.

These achievements underscore MuK's leadership in translating grassroots empowerment into measurable social and economic transformation.

### 29.4. Gender and Social Inclusion Initiatives

Gender equality and social justice are foundational to MuK's philosophy. Its **Gender Forum**, guided by a comprehensive Gender Action Plan, operates both within the organization and across communities to advance women's rights and inclusion.

Key initiatives include:

- **Anti-Sexual Harassment Cell:** Conducted awareness sessions in schools and colleges, reaching **8,000 adolescents** in 2025 to combat gender-based violence and harassment.
- **Health and Rights Programs:** Provided **2,000 sex workers and transgender individuals** with access to health care, HIV/AIDS prevention, and legal counseling.
- **Dalit & Indigenous Empowerment:** Trained **500 Dalit and indigenous leaders** to engage in local governance and claim their rights.
- **Transgender Rights Program:** Offered vocational training and advocacy to **300 transgender beneficiaries**, ensuring access to public services and reducing stigma.
- **Women's Economic Groups:** Established savings and micro-enterprise initiatives enabling women to generate income and exercise leadership at community level.

These interventions reinforce MuK's commitment to gender justice, equality, and inclusive social development tailored to the context of Meherpur and similar rural settings.

### 29.5. Climate Resilience and Agricultural Development

MuK's agricultural and environmental initiatives integrate climate resilience, food security, and community-led adaptation strategies.

Key outcomes include:

- **Climate-Resilient Farming:** 3,000 farmers trained in sustainable practices (drought-resistant crops, organic farming, composting) achieved **25% higher yields** and **15% income growth**.
- **Agricultural Cooperatives:** Supported **2,000 smallholder farmers** with collective marketing and access to affordable inputs, strengthening rural economies.
- **Disaster Preparedness:** **5,000 community members** trained on early warning, flood, and drought management, reducing vulnerability in **100 villages**.
- **Youth-Led Environmental Action:** **1,500 young volunteers** engaged in biodiversity conservation, tree planting, and water management campaigns.

These initiatives align with MuK's environmental commitment to sustainable livelihoods and resilience building, ensuring communities are equipped to adapt to climate change.

## 29.6. Case Studies and Beneficiary Stories

### Saptami Rani, Dalit Community Leader:

A 32-year-old Dalit woman from Amjhupi Halderpara, whose leadership skills were developed through MuK's (Manab Unnayan Kendra) workshop in 2022. This experience enabled her to ease access to government services for herself and others in her community. By 2025, she became a village committee leader and was appointed to the Hindu Welfare Trust's temple-based child education program. She continues to contribute to ensuring access to government services and the right to education for 200 families — a living testament to MuK's commitment to grassroots empowerment.

### Imran Hossain, Vocational Trainee:

A 22-year-old youth who completed MuK's Electrical Maintenance training in 2024. By 2025, he secured employment in Dhaka and inspired 50 other young people from his village to enroll in similar training programs.

### Kalyani Rani, Marginalized Woman from Baradi Daspara:

A marginalized woman from Baradi Daspara, from remote village in Meherpur district, who previously had no knowledge about government sentient service. With the support of Manab Unnayan Kendra (MuK), she was able to access such services and is now receiving a widow allowance at the age of 58 — what she had been deprived of for 20 years. Like her, thousands of women are becoming aware of their rights through MuK's support and empowerment initiatives.

These real-life stories embody MuK's transformative approach—empowering individuals to become agents of change within their communities.

## 29.7. Monitoring, Evaluation, and Learning (MEL)

MuK's **Monitoring, Evaluation, and Learning (MEL) system** ensures evidence-based decision-making, transparency, and accountability.

- **Quarterly Performance Reviews:** Regular data collection and analysis track progress against set objectives; in 2025, **80% of education and livelihood targets** were achieved.
- **Community-Led Monitoring:** **200 village committees** collect feedback from **10,000 beneficiaries** annually; ensuring programs remain relevant and responsive.
- **Conflict Sensitivity Integration:** Continuous 'Do No Harm' analysis minimizes potential social or political tensions during implementation.
- **Knowledge Sharing & Learning:** Annual reflection meetings and community forums document lessons learned best practices, and innovation for program improvement.

This participatory MEL system reinforces MuK's reputation for integrity, learning, and accountability to its communities and partners.

## Section-C

### 30. Accounting System/Internal Controls

- ✓ **Payment Disbursement Method:** All payments above BDT 10,000 are disbursed via account payee cheques to ensure transparency and traceability. Payments below this threshold may be processed through petty cash or bank transfers, depending on the nature of the transaction.
- ✓ **Recording Process:** MUK employs a robust manual ledger system complemented by a digital accounting platform to enhance efficiency and accuracy. The system includes a main ledger for overall financial tracking and subsidiary ledgers for project-specific and departmental accounts.
- ✓ **Ledger Types:** The organization maintains a main ledger for consolidated financial data and subsidiary ledgers for individual projects, departments, and cost centers to ensure granular financial oversight.
- ✓ **Transaction Procedure:** All transactions are initiated through standardized request forms, purchase orders, and vouchers. The Chief Executive serves as the final approval authority, with delegated approval limits for mid-level managers to streamline operations. Each transaction is documented with supporting evidence, such as receipts and contracts, to ensure audit readiness.
- ✓ **Multi-Project Accounting:** MUK's accounting system is designed to track multiple projects simultaneously, with dedicated accounts for each project and department. The system allows real-time monitoring of expenses against budget line items, ensuring compliance with donor requirements and organizational budgets.
- ✓ **Accounting Capacity:** The system supports tracking of individual personnel expenses, project-specific expenditures, and budget line item categories. It integrates with MUK's monitoring and evaluation tools to align financial performance with programmatic outcomes.
- ✓ **Accounting Policies:** MUK maintains comprehensive written accounting and procurement policies, approved by the Executive Committee. These include guidelines for competitive bidding, vendor selection, and conflict-of-interest management. An independent procurement committee oversees purchases above BDT 10,000 to ensure fairness and value for money.
- ✓ **Record Retention Policy:** Financial records, including ledgers, vouchers, and supporting documents, are retained for a minimum of seven years in both physical and digital formats, in compliance with national regulations and donor requirements. All records are verified by the account officer, chief accounts officer, and Chief Executive before being presented at the Annual General Meeting (AGM) for approval by general members.
- ✓ **Reporting Basis:** Financial reports are prepared on a cash basis, ensuring simplicity and alignment with organizational practices.
- ✓ **Financial Reporting Frequency:** MUK generates financial reports on a weekly, monthly, quarterly, and annual basis. Weekly reports focus on cash flow and petty cash reconciliation, monthly reports cover project-specific expenditures, quarterly reports provide comprehensive budget vs. actual analysis, and annual reports summarize overall financial performance.

- ✓ **Bank Account Reconciliation:** Monthly bank account reconciliations are conducted to ensure accuracy and detect discrepancies promptly. Reconciliation reports are reviewed by the chief accounts officer and approved by the Chief Executive.
- ✓ **Petty Cash Management:** A petty cash fund of BDT 5,000 is maintained for small-scale expenses, with strict controls including daily reconciliation and approval by the accounts officer. Petty cash transactions are recorded in a dedicated ledger and audited monthly.
- ✓ **Audit Frequency:** Annual financial audits are conducted by a reputable Chartered Accountant Firm enlisted with the NGO Affairs Bureau. Internal audits are performed monthly and quarterly by two dedicated internal auditors, who report directly to the Executive Director to maintain independence.
- ✓ **Internal Audit System:** The internal audit team conducts regular field visits to verify project expenditures, assess compliance with financial policies, and ensure proper use of resources. Findings are documented in detailed reports and shared with the Executive Committee for corrective action.
- ✓ **Organizational Policies:** MUK adheres to written policies on Micro-Finance, Service Rules, Gender, and Procurement. These policies are regularly reviewed and updated to reflect best practices and compliance with national and international standards.
- ✓ **VAT/Taxation Compliance:** The organization strictly adheres to government regulations on VAT and taxation, ensuring timely filing of returns and compliance with tax audits. A dedicated tax compliance officer oversees these processes.
- ✓ **Value for Money:** MUK prioritizes cost-effective project implementation by conducting cost-benefit analyses during project planning and leveraging local resources to maximize impact. Regular monitoring ensures that all activities deliver measurable outcomes aligned with organizational goals.

## 31. Self-dependence

- **Skilled Labour Force:** MUK has developed a highly skilled labour force through targeted training programs for program beneficiaries across its execution areas. This labour force actively participates in field-level implementation of various programs, utilizing skills in areas such as agriculture, vocational trades, and community mobilization. In 2025, MUK trained over 1,500 beneficiaries in vocational skills, with 70% securing sustainable income sources through employment or entrepreneurship.
- **Micro-Credit Experience:** With 29 years of experience in micro-credit financing since its inception in 1995, MUK has empowered over 10,000 rural poor households by promoting financial self-reliance. The micro-credit program focuses on women, small farmers, and marginalized groups, offering flexible repayment terms and capacity-building support to ensure long-term sustainability.
- **Bank Linkages:** MUK maintains a strategic partnership with Dutch Bangla Bank as their Super Agent in Meherpur District, facilitating access to financial services for beneficiaries. Additionally, MUK collaborates with other national banks to provide micro-credit and savings products tailored to the needs of rural communities.



- **Management Quality:** MUK operates under a robust three-tier management system comprising the General Committee, Executive Committee, and Advisory Committee. All committee members and staff are academically qualified, trained in MFI management, and committed to maintaining high standards of transparency and accountability. The organization's management system is ISO 9001:2015 certified, reflecting its commitment to quality and continuous improvement.
- **Succession Planning:** MUK has established a structured succession plan through its Senior Management Committee, which includes representatives from various sections. This committee ensures leadership continuity by mentoring mid-level staff and preparing them for higher responsibilities. Annual leadership development workshops are conducted to build a pipeline of capable leaders.
- **Liaison and Networking:** MUK maintains strong linkages with a wide range of stakeholders, including government agencies, NGOs, corporations, development networks, microfinance institutions, banks, and community organizations. These partnerships facilitate resource mobilization, policy advocacy, and knowledge sharing, enhancing MUK's impact. In 2025, MUK joined two new national development networks to strengthen its advocacy for marginalized communities.
- **Security Arrangements:** Financial security is ensured through multiple mechanisms, including personal guarantees with land mortgages from Executive Committee members, postdated cheques aligned with repayment schedules, and an undated cheque covering the entire loan amount with authority to insert the date. Additionally, MUK maintains a 10% Fixed Deposit Receipt (FDR) of the sanctioned loan amount and executes comprehensive loan agreements with MFI banks to mitigate risks.
- **Sustainability Initiatives:** MUK promotes self-dependence by integrating income-generating activities into its programs, such as agricultural cooperatives and vocational training centers. These initiatives have enabled over 5,000 beneficiaries to achieve financial independence in 2025, reducing reliance on external aid and fostering community-led development.

Sincerely,

Assaduzzaman Selim  
Chief Executive  
Manab Unnayan Kendra- MUK  
Date:

## Acronyms

Abbreviations	Acronyms	Abbreviations	Acronyms
BR	Birth Registration	ED	Executive Director
CBO	Community Based Organization	MDG	Millennium Development Goal
CC	Climate Change	MMC	Meherpur Municipal Corporation
CCA	Climate Change Adaptation	MUK	Manab Unnayan Kandra
CDD	Centre for Disable in Development	NGO	Non-Government Organization
CDMP	Comprehensive Disaster Management Program	PD	Protection department
CFS	Child Friendly Space	SDC	Swiss Agency for Development and Cooperation
CSO	Civil Society Organization	SDG	Sustainable Development Goal
DLAC	District Legal Aid Committee	SIDA	Swedish International Development Agency
EC	Executive Committee	UDMC	Union Disaster Management Committee
GB	General Body	UK	United Kingdom
GoB	Government	UNICEF	United Nations Children's Fund
GP	Gangni Pouroshava	UP	Union Parishad
IDCOL	Infrastructure Development Company Limited	UPLAC	Union Legal Aid Committee
IOM	International Organization of Migration	UZLAC	Upazila Legal Aid Committee
jnnpf	Jatio Nari Nirjaton Protirodh Forum	VGD	Vulnerable Group Development
LEB	Local Elected Body	VGf	Vulnerable Group Feeding
LGED	Local Government Engineering Department	WaSH	Water Sanitation and Hygiene
LGI	Local Government Institution		
LGU	Local Government Unit		