

Annual Report 2026



Mukti Cox's Bazar

Our Footprint



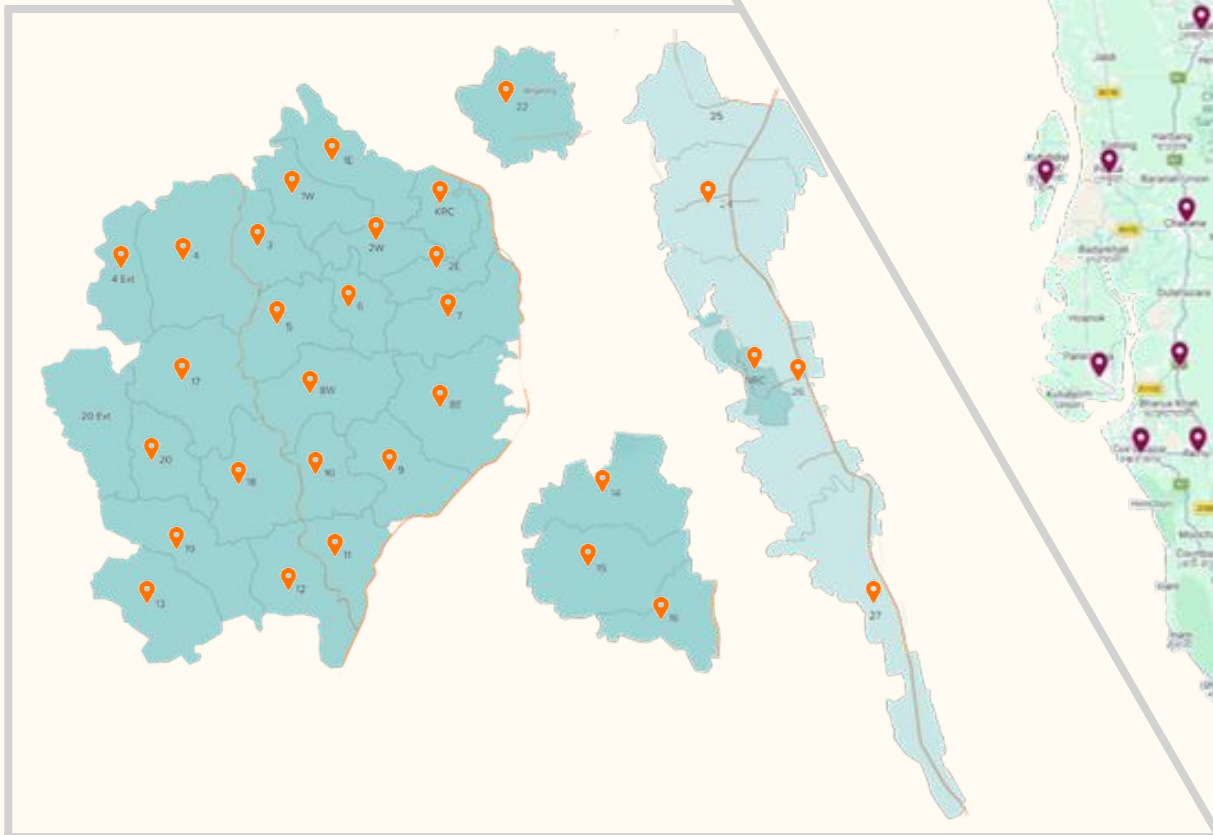
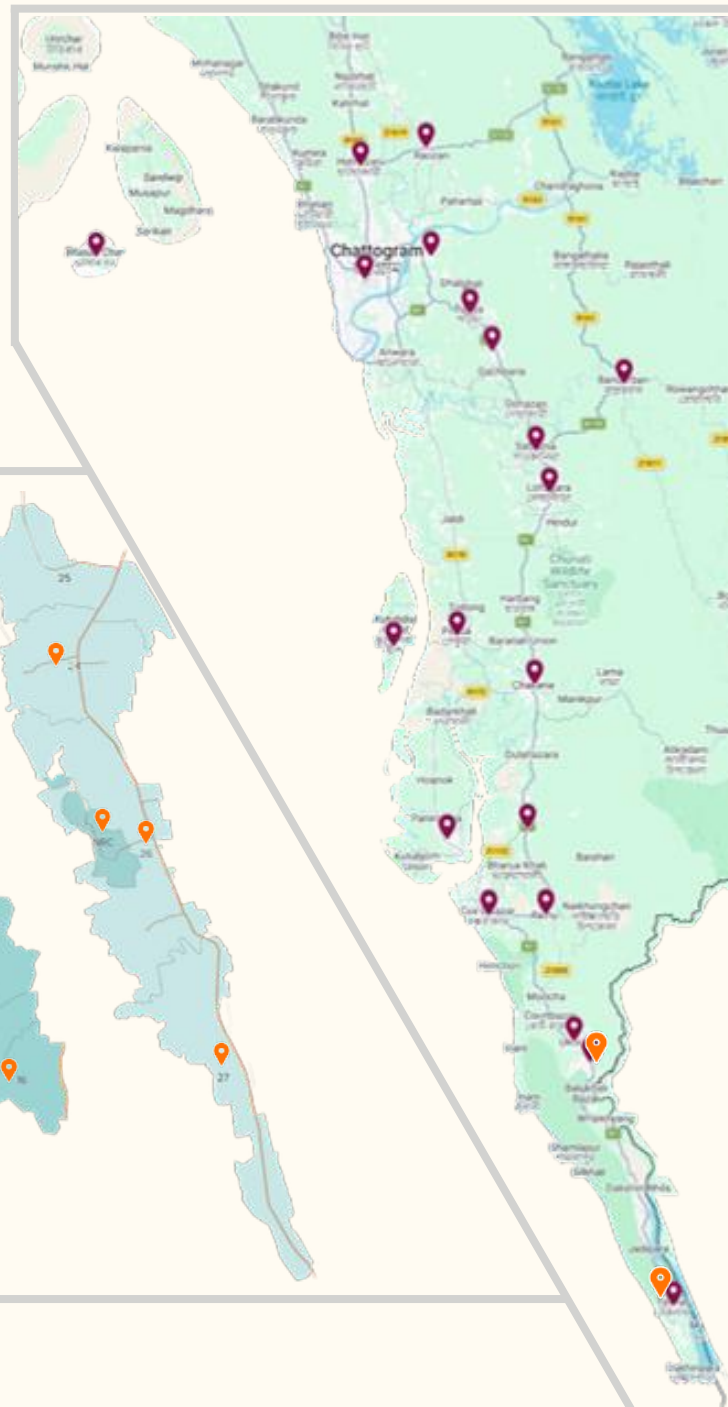
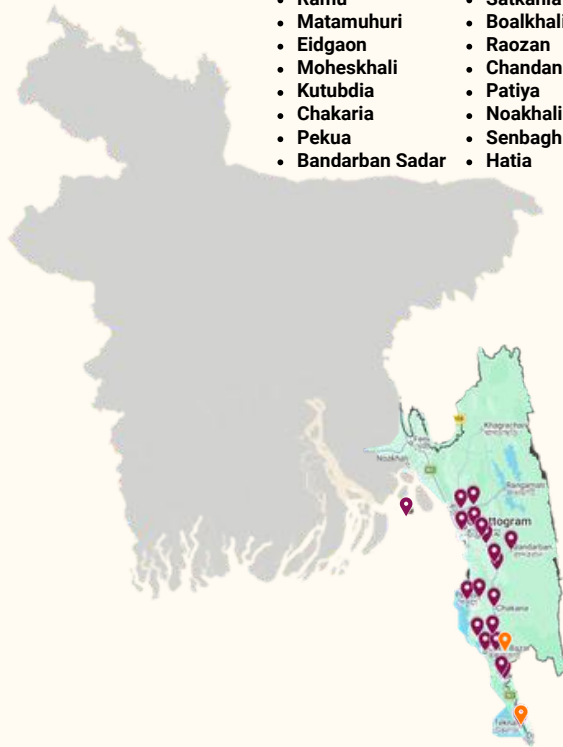
Host Coverage

- Cox's Bazar Sadar
- Ukhiya
- Teknaf
- Ramu
- Matamuhuri
- Eidgaon
- Moheskhali
- Kutubdia
- Chakaria
- Pekua
- Bandarban Sadar
- Chattogram
- Hathazari
- Lohagara
- Satkania
- Boalkhali
- Raozan
- Chandanaish
- Patiya
- Noakhali Sadar
- Senbagh
- Hatia



Camp Coverage

- Camp 1 East (1E)
- Camp 1 West (1W)
- Camp 2 East (2E)
- Camp 2 West (2W)
- Camp 3
- Camp 4
- Camp 4 Ext.
- Camp 5
- Camp 6
- Camp 7
- Camp 8 East (8E)
- Camp 8 West (8W)
- Camp 9
- Camp 10
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- Camp 12
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- Camp 14
- Camp 15
- Camp 16
- Camp 17
- Camp 18
- Camp 19
- Camp 20
- Camp 22
- Camp 24
- Camp 26
- Camp 27
- Kutupalong RC
- Nayapara RC
- Bhasanchar



Legend



Camp Coverage



Host Coverage

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Mukti Bhaban, Goldighirpar, Cox's Bazar.



Message From President

It is with humility and hope that I write this foreword for the Annual Report-2026 of Mukti Cox's Bazar. More than a record of programmes and achievements, this report reflects our shared journey of humanitarian action, resilience, partnership, and our enduring belief in the potential of people and communities.

Since its emergence as a Bangladeshi Non-Governmental Organization (NGO) in 1996, Mukti Cox's Bazar has been helping vulnerable people come out of miseries, advancing human dignity, resilience, and sustainable development. I express my heartfelt gratitude and profound respect to the founders—Advocate Sujit Chowdhury, Professor Someswar Chakravorty, Advocate Shibu Lal Debdas and Dr. M. A. Hossain.

At the heart of our work are people. For long thirty (30) years we have been positively impacting the lives of people of Cox's Bazar, Chattogram, Bandarban, and Noakhali districts with comprehensive and sustainable support.

Yet, we recognize the challenges ahead. Climate change is intensifying risks for Bangladesh's coastal and vulnerable communities. Cyclones, floods, livelihood insecurity, poverty, inequality, and displacement continue to threaten hard-won progress. Resources are often limited compared to the scale and complexity of need.

These challenges, however, do not diminish our hope—rather strengthen our determination to act more proactively and collaboratively, and place communities at the centre of solutions. We believe that true resilience is built when people are empowered not simply to survive crises, but to recover, adapt, and thrive. Mukti Cox's Bazar remains committed to a future where humanitarian action and development reinforce one another, where local communities lead the change for betterment, to get rid of illiteracy and prejudice.

I sincerely thank our dedicated staff, volunteers, communities, partners, donors, government counterparts, and all stakeholders who have trusted and supported us. Our journey began with compassion in the face of disaster, and that spirit continues to guide us all.

I have honour to end with firm belief that if we try in a body, our unselfish labour will be crowned with success in no time. Thank you all.

Santosh Sharma
President



Message From General Secretary

It is my great pleasure to present the Annual Report of Mukti Cox's Bazar 2026. I extend my sincere appreciation to all staff whose dedication and collective efforts have upheld Mukti Cox's Bazar's noble Mission and Vision throughout the year in ensuring effective humanitarian services.

Our humanitarian and development operations always prioritize people: families recovering from disasters, farmers adapting to climate change, downtrodden children receiving education, entrepreneurs pursuing economic independence, and communities striving for safer and more dignified lives. Every intervention carries a human story of courage, resilience, and hope.

Undeniable fact is that a rapidly changing global environment and declining access to development and humanitarian financing have posed considerable challenges to programme continuity despite, we have accomplished significant success last year by optimizing resources and maintaining transparency. We are drawing the attention of our partners and supporters to stand with us for the sake of humanitarian endeavours during this critical time.

Our priorities include livelihoods, youth and women's empowerment, education, gender equality and protection, social cohesion, entrepreneurship, disaster risk reduction, and climate-smart development. These areas will guide our efforts to strengthen resilience, foster self-reliance, and create lasting sustainable development.

I acknowledge and appreciate the unwavering commitment of our staff, donors, partners, government stakeholders, and supporters with gratitude. I extend my respectful appreciation to Mr. Bimal Chandra Dey Sarker, our visionary Chief Executive, whose charismatic leadership continues to translate aspirations into action and measurable results.

As Mukti Cox's Bazar moves forward, we remain committed to building an empowered, enlightened, and inclusive society through education, emancipation, and sustainable development.

In fine, I like to conclude wishing you better life and wishing society better future. Once again, my heartfelt thanks to all.

Shormin Siddiqua Lima
General Secretary



Message From Chief Executive

I am honoured to write this foreword for the Annual Report-2026 of Mukti Cox's Bazar. Last year has been marked by effort, dedication, resilience, and an unwavering commitment to building a just, inclusive, and equitable society free from hunger, penury, illiteracy, superstition, discrimination, exploitation, Gender-Based Violence (GBV), and unemployment.

Against the challenging backdrop of declining funding sources, Mukti Cox's Bazar maintained prolific and productive collaborations with UN agencies, national and international donors and partners. During Fiscal Year 2025–26, we successfully implemented 30 projects across a wide range of sectors, such as, Food Security and Livelihoods; Education; Health, Nutrition and WASH; Youth and Women's Empowerment; Economic Development; Gender & Protection; Climate-Adaptive Agriculture; Disaster Risk Reduction (DRR); Human Rights; and Emergency Response. These interventions prove the trust of our development & humanitarian partners and stakeholders on us. I express my gratitude for that.

Our implemented interventions reached more than 500,000 host and Rohingya households, positively transforming lives of over 2.5 million people across Cox's Bazar, Chattogram, Bandarban, and Noakhali district. Since the onset of the Rohingya humanitarian crisis in 2017, Mukti has been supporting Forcibly Displaced Myanmar Nationals (FDMNs) across 31 camps in Ukhiya, Teknaf, and Bhasan Char. Inclusion lies at the heart of Mukti's organizational values. In 2025, we ensured that all people, irrespective of their socio-economic background, gender, religion, or disability status, had equitable access to our services and opportunities. Today, women constitute 63% of Mukti Cox's Bazar's 3,895 staff and volunteers, furthermore, we are opening more roles in senior leadership for women to play pivotal roles in impactful decision making. A part from that, we served 44,335 persons with disability in 2025.

These accomplishments would not have been possible without the dedication and commitment of our staff, strategic guidance of our Board of Directors, and the invaluable support of our partners and donors, especially, UNFPA, UNICEF, FAO, IOM, IVY Japan, CARE Bangladesh, Children on the Edge, Plan International Bangladesh, Oxfam in Bangladesh, ODI Global, PKSf, and BRAC. My sincere thanks to Local Government, RRRC Offices, Offices of the Deputy Commissioners whose continuous support immensely helped us successfully implement our humanitarian interventions.

I am confident that, through continued collaboration, innovation, accountability, and commitment to localization, we will be able to create greater opportunities, strengthen community resilience, and contribute to sustainable and positive change in the lives of the people we serve.


Bimal Chandra Dey Sarker
Chief Executive

Acronyms

AAL	Accelerated Adult Learning
AGM	Annual General Meeting
BDT	Bangladeshi Taka
BRAC	Bangladesh Rural Advancement Committee
CBO	Community- Based Organization
CCA	Climate Change Adaptation
CHS Alliance	Core Humanitarian Standard Alliance
CoC	Champion of Change
CPP	Cyclone Preparedness Programme
DMC	Disaster Management Committee
DRR	Disaster Risk reduction
FAO	Food and Agriculture Organization of the United Nations
FCDO	Foreign, Commonwealth & Development Office
GBV	Gender- Based Violence
GBViE	Gender- Based Violence in Emergencies
HH	Household
IDCOL	Infrastructure Development Company Limited
IOM	International Organization for Migration
JICA	Japan International Cooperation Agency
MCAP	Micro- credit Assistance Program
MHPSS	Mental Health and Psychosocial Support
MRA	Microcredit Regulatory Authority
NGOAB	NGO Affairs Bureau
PKSF	Palli Karma- Sahayak Foundation
PSEA	Protection from Sexual Exploitation and Abuse
SBC	Social Behavioural Change
SEA	Sexual Exploitation and Abuse
SIDA	Swedish International Development Cooperation Agency
SMC	School Mangement Committee
UKAID	United Kingdom Aid.
UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNHCR	Office of the United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Emergency Fund
USAID	United States Agency for International Development
VSO	Voluntary Service Overseas
WASH	Water, Sanitation, and Hygiene
WLiE	Women Lead in Emergencies

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Governance and Management



GENERAL COMMITTEE (GC)



EXECUTIVE COMMITTEE (EC)



ADVISORY COMMITTEE

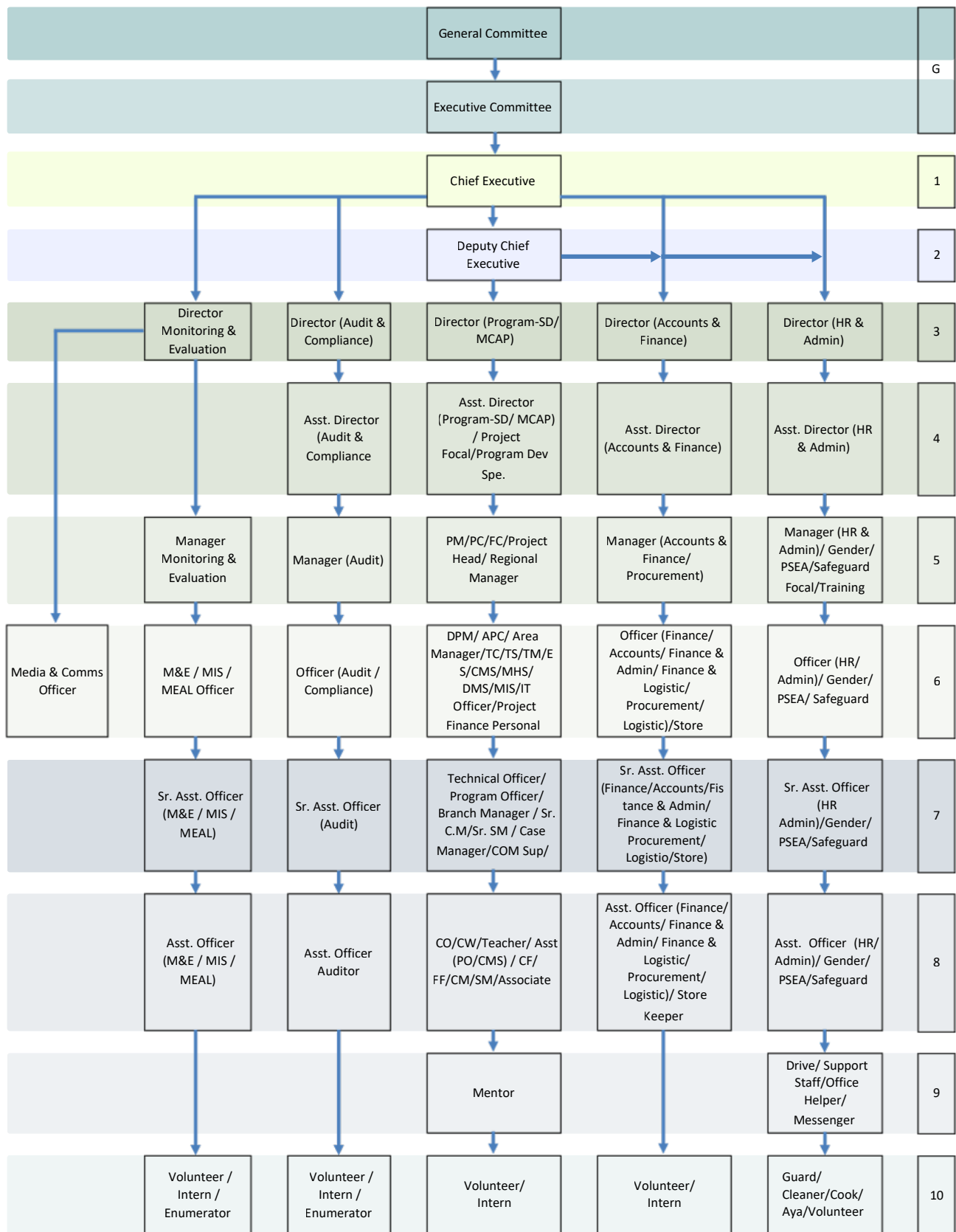


**SENIOR MANAGEMENT
COMMITTEE (SMC)**



**PARTICIPATORY MANAGEMENT
COMMITTEE (PMC)**

Organogram



General Committee



Ajit Kumar Das



Alak Paul



Ataur Rahman



Babla Paul



Babul Chandra
Sharma



Dr. Bimal Kanti
Chowdhury



Dulal Kanti
Chakraborty



Helenaj Tahera



Kaneez Fatema



Dr. Nazmunnahar



Santosh Sharma



Selina Akter



Adv. Md. Shamsul
Huda



Adv. Shibu Lal
Debda



Shormin Siddiqua
Lima



Professor Someswar
Chakravorty



Adv. Sujit
Chowdhury



Adv. Suranjit Paul



Touwfa Hoque Rumky



Zebun Nessa

Executive Committee



Mr. Santosh Sharma
PRESIDENT



Mrs. Zebun Nessa
VICE PRESIDENT



Shormin Siddiqua Lima
GENERAL SECRETARY



Mr. Babla Paul
EC MEMBER



Adv. Suranjit Paul
EC MEMBER

Senior Management Committee

The Senior Management Committee plays a vital role in driving Mukti Cox's Bazar's excellence by providing strategic direction, ensuring effective implementation of policies, and fostering a culture of innovation and accountability.

Bimal Chandra Dey Sarker

Chief Executive

Syed Lutful Kabir Chowdhury

Deputy Chief Executive

Sujit Kumar Bhowmik

Director - HR & Admin

Md. Abdus Samad Azad

Director - Internal Audit & Compliance

Md. Khairul Islam

Director - Monitoring & Evaluation

Sabuj Dey Sarker

Director - (In Charge)-MCAP

Rabeya Sultana

Director - (In Charge) - Finance & Accounts

Md. Rashedul Haque

Asst. Director (Finance & Accounts)-MCAP

Khaleda Nasrin

Manager-Safeguarding

Tanusri Das

Safeguarding Co-focal

Organizational Overview



VISION

A peaceful universal society free from poverty and prejudice where people will live in dignity and security



MISSION

TO BE GOOD AND TO DO GOOD



CORE VALUES

- Sincerity and Honesty
- Equality and Justice
- Transparency and Accountability
- Respect and Commitment to service



LEGAL STATUS

The Directorate of Social Welfare

- Registration Number: 131/98
- Date: 25/11/1998

NGO Affairs Bureau

- Registration Number: 1987
- Date: 08/01/2004
- Renewed up to: 07/01/2029

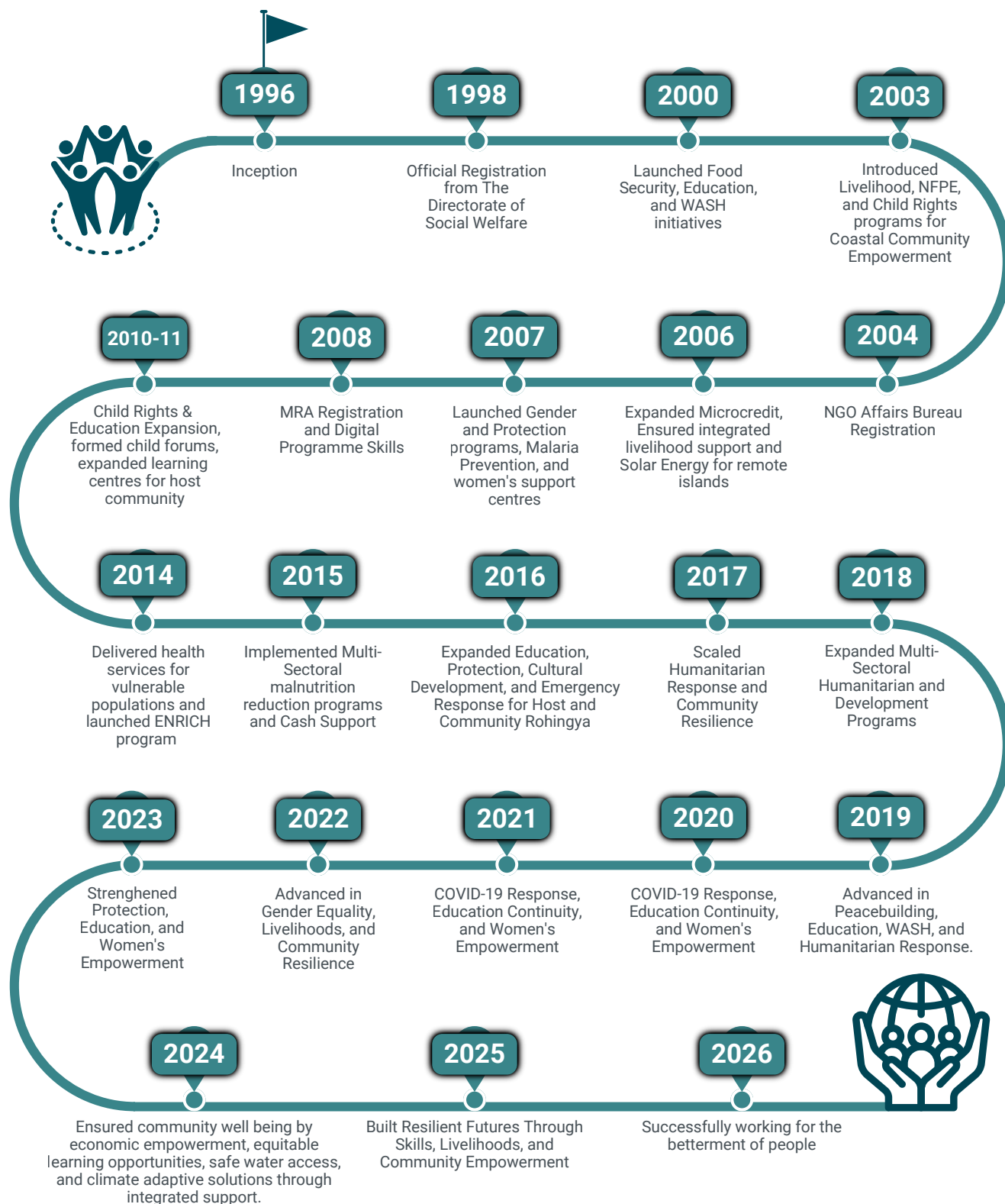
Microcredit Regulatory Authority - MRA

- Registration Number: 00908-00278-00272
- MRA-0000276
- Date: 15/03/2008

Journey of Mukti Cox's Bazar

30 Years of Growth, Innovation & Impact
From humble beginnings to meaningful impact-our journey continues with purpose and passion.

30 *Years*
1996-2026 *OF EXCELLENCE*



Our Donors & Partners

We are deeply grateful to our 50+ donors and partners whose generous support and collaboration empower us to make a meaningful difference in the lives of communities across Cox's Bazar. Together, we create lasting impact.



Membership of Networks & Associations

CHA Center for Humanitarian Action (CHA)-Germany Member	MC-WG Myanmar Curriculum Working Group (MC-WG) Member	 NGO Platform, Cox's Bazar Member	EETWG Energy and Environment Technical Working Group (EETWG) Member
DRM-WG Disaster Risk Management Working Group (DRM-WG) Member	 PSEA Network Member	 Cox's Bazar Education Sector (CES) Member	 Cox's Bazar Food Security Sector (FSS) Member
 Gender in Humanitarian Actors Working Group (GIHA WG) Member	 Rohingya Coordination Platform Member	 National Alliance of Humanitarian Actors Bangladesh (NAHAB) Member	
UNCC Upazila Nutrition Coordination Committee (UNCC) Member	DNCC District Nutrition Coordination Committee (DNCC) Member	 Khan Foundation Member	 CSDF (Chittagong Social Development Forum) Member
 Consumers Association in Bangladesh (CAB) Member	 Federation of NGOs in Bangladesh (FNB) Member	 Association of Development Agencies in Bangladesh (ADAB) Member	ATSEC Action against Trafficking and Sexual Exploitation of Children (ATSEC) Member



Safeguarding is Everyone's Responsibility

Behaviors of violation of Safeguarding

Sexual exploitation, Sexual abuse, Sexual Harassment, Discrimination, Bullying, Intimidation, Humiliation, Neglect, Violence etc.

Six Core Principles of Protection from Sexual Exploitation & Abuse



Safeguarding remains a core organisational priority for Mukti Cox's Bazar, reflecting a fundamental commitment to the dignity, safety, and well-being of all staff, volunteers, programme participants, partners, and communities. Operating in complex humanitarian and development settings, Mukti Cox's Bazar continues to consolidate and advance its safeguarding systems and practices, with a deliberate focus on embedding safeguarding as a shared organisational responsibility rather than a standalone compliance function.

Policy and Procedure Strengthening

Mukti Cox's Bazar is dedicated to robust governance through the continuous updating and strict implementation of comprehensive Safeguarding, Child Safeguarding, and PSEA policies. We systematically integrate safeguarding protocols into all stages of project design, procurement, and human resource management. This reinforces institutional guidelines and ensures that zero-tolerance principles regarding exploitation, abuse, and harassment are firmly embedded across the organisation's entire operational framework.

Knowledge and Resource Development

Safeguarding training is delivered across all programmes, reaching staff, volunteers, partners, and community stakeholders to reinforce collective accountability. Training content is contextualised to address programme-specific risks while strengthening foundational understanding of expected conduct. To support this, targeted awareness initiatives and culturally resonant communication materials are developed and disseminated. These efforts are designed to shape organisational culture, model expected behaviour, support learning retention, and normalise safeguarding conversations at the field level.

Reporting and Response Mechanism

Mukti Cox's Bazar operates a mature, survivor-centered Complaint and Feedback Response Mechanism (CFRM) that is transparent, safe, and easily accessible. We uphold a mandatory, confidential reporting system for any concerns or allegations of harm, exploitation, or abuse. To ensure rapid and safe resolutions, investigations are conducted in a timely, fair, and secure manner according to strict standard operating procedures, protecting those affected while continuously improving risk management.

Key Working Sectors and Cross Cutting Themes

We work across key sectors and cross cutting themes
to create inclusive, sustainable and resilient communities.

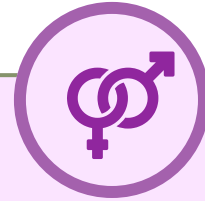
KEY WORKING SECTORS



**FOOD SECURITY
AND LIVELIHOOD**



**QUALITY
EDUCATION**



**GENDER AND
PROTECTION**



**ECONOMIC
DEVELOPMENT**



**WASH, NUTRITION
AND HEALTH**



**ENVIRONMENT,
CLIMATE CHANGE
ADAPTATION &
DRR**

CROSS CUTTING THEMES



**ACCOUNTABILITY
TO AFFECTED
POPULATION**



**ENVIRONMENTAL
SUSTAINABILITY**



**AGE, DISABILITY
AND DIVERSITY
INCLUSION**

2026 at a glance



People reached
2,237,373

 Male
907,992

 Female
1,329,381



Economic Development
111,520

people accessed financial services through MCB's Microfinance Intervention. Over **100K+ women** were equipped with financial literacy.



Environment, CCA & DRR
47,800

households received emergency services during natural disasters and improved water/housing environments.



WASH, Nutrition & Health
1+ Million

people accessed improved WASH, nutrition and health services across communities.

900K+

reached through malaria elimination



Food Security & Livelihood
30,574

families accessed climate-adaptive solutions and agricultural support services.



Education
129,722

children accessed education services through integrated education programme.



1M

Women
Empowered



1.3M

accessed
gender & protection
services



45K

Persons with
Disabilities
included



Innovation in Practice

Mukti Cox's Bazar, with the technical support of Children on the Edge, pioneered an innovative mother-tongue-based educational approach by integrating the Rohingya language using the Hanifi script into early childhood education for refugee children. Grounded in the cognitive principle that foundational literacy in a child's first language (L1) accelerates subsequent language acquisition and academic proficiency, Mukti led evidence-based initiatives with key stakeholders.

Following initial community consultations highlighting the linguistic and cultural significance of the Hanifi script, Mukti executed to pilot the methodology across learning centres using a rigorous intervention and control group model and later rolled out to all the classrooms. To support digital accessibility and bridge home-to-school learning, Mukti Cox's Bazar institutionalized the initiative through the launch of the "Rohingya Zoba" mobile application, enabling parents and caregivers to actively support early foundational literacy at home.

“Being able to learn in our own language gives our children confidence and connects them to who they are while preparing them for future learning.”

— **Rohingya Community Caregiver**

Impact and Progress

Mukti expanded the mother-tongue early education initiative to 80 learning centres across the Kutupalong camps and Bhasan Char. Comprehensive assessments demonstrated substantial cognitive and learning gains, establishing that L1 literacy significantly enhances learning trajectories in Burmese and English.



Key achievements included:

- 1| Hanifi script learners achieved 78% higher academic performance than non-L1 peers.
- 2| Conducted comprehensive assessments and surveys across 30 camps.
- 3| Expanded the program from a 5-centre pilot to 80 classrooms.
- 4| Introduced the "Rohingya Zaban" app for inclusive, home-based education.

Way Forward

Mukti maintained persistent, high-level advocacy with the RRRC, CiCs, and Education Sector partners. Mukti secured authorization and shifted policy perceptions on L1 instruction by presenting strong data on learning acceleration, retention, and community acceptance. This strategic engagement successfully secured formal administrative approvals for camp-wide scaling and culminated in the official endorsement and launch of the **"Rohingya Zaban"** app by government and sector authorities.

Advocacy and Policy Dialogue

Mukti will deepen its advocacy with humanitarian and education sector partners to embed mother-tongue instruction systematically across refugee education programs. Mukti will expand teacher professional development, refine data-driven pedagogical tools, and broaden the Rohingya Zaban platform. By anchoring pedagogy in mother-tongue literacy, Mukti continues to foster dignified, effective, and meaningful education that honors cultural identity while building solid pathways for future academic success.





Food Security and Livelihood



Total Households

30,574



Male : 12,067



Female : 18,507



Persons With Disabilities : 756

Food Security and Livelihood

21,251

households benefited from Climate Smart Agriculture and aquaculture where **69%** were women.

3,007

Individuals were skilled through non-formal technical training.

3,280

households transformed their lives through livestock and poultry rearing.

17,733

Households improved their income and sustained their livelihoods.

16,250

Individuals were linked to markets through market linkage workshops, fairs, and private-sector engagement.

45

CBOs strengthened their capacity and engaged in food security initiatives.



Ongoing Projects

SECTOR: Food Security and Livelihood

Name of the Project	Donor/Partner
Promoting Nutrition-Sensitive Farming, Toxin-Free Dried Fish Production, and Strengthening Market Access and Value Chains for Host Communities in Cox's Bazar	FAO
Empowering Rohingya Entrepreneurs through Skills, Financial Access, and Market Formalization (ERESFM)	IOM and FCDO
Improved Self-Resilience through Livelihood Support (ISLS) for Rohingya Community in Cox's Bazar	JICA
Fisheries Livelihood Enhancement Project in the Coastal Area of the Bay of Bengal (FILEP)	JICA
Gender Responsive Assistance for Self-reliance of Rohingya Women and Girls in Cox's Bazar (GRAWs)	BRAC
Skills for Hope, Independence and Empowerment (SHINE)	CARE Bangladesh



Ongoing Projects

SECTOR: Food Security and Livelihood

Name of the Project	Donor/Partner
Harvesting Hope: Building Climate-Adaptive Gardening Skills and Knowledge in Camp and Host of Cox's Bazar	Oxfam in Bangladesh
Strengthening Capacity and Increased Food Security of Rohingya and Host Communities through Climate Adaptive Technology (Phase-02)	Oxfam in Bangladesh
Supporting Rohingya and Host communities in Cox's Bazar through the Promotion of Homestead Gardening and Vibrant Livelihood Opportunities	Oxfam in Bangladesh
Improving Food Self-sufficiency and Livelihoods through Agricultural Training for Refugee/Rohingya Camps and Host Community Residents with Inadequate Food Access in Ukhiya (IFSL-Project) JPF8.	IVY Japan
Livelihood Improvement Project (LIP) through Supporting Small-Scale Tobacco Farmers in Shifting to Sustainable Agriculture, Cox's Bazar	IVY Japan
Improving Small-scale Farmers' Livelihoods through Market Oriented Agriculture in Ramu, Cox's Bazar (ISFL) Project	IVY Japan
Livelihood Improvement Project for the FDMN in Bhasanchar	Mukti Cox's Bazar



Just One Goat Paved Way to a Brighter Future!

For Yesmin Sultana (28), the uncertainty of her husband's seasonal fishing income made everyday life a struggle, let alone, educating her two children. Then, a seemingly small opportunity brought huge change to her family's future.

Through Alternative Income Generation (AIG) support of our **Fisheries Livelihood Enhancement (FiLEP)** project, Yesmin received BDT 8,000. Adding more BDT 3,000 from her own savings she purchased a female goat. That one goat became the inception of something bigger.

The goat gave birth twice, producing 06 baby goats. Yesmin later sold two for BDT 14,000--turning a modest investment into meaningful income. She used part of the earnings to repair her home and saved the rest for future needs. Today, she still owns the mother goat and three baby goats, providing her family with a growing livelihood asset.

But Yesmin is not stopping there. She plans to expand her livestock business, eventually purchasing a calf or more goats.

“*My goats have given us income, security, and hope for a brighter future.*”



Tapura's Journey to Farming Success!

“

The project gave me the courage. My dream is to educate my children and build a better life for my family.

Farming was never easy for Tapura Begum (42yrs) from Ramu in Cox's Bazar. Despite years of hard work, limited technical knowledge and climate shocks often damaged her crops, leaving her family with an income of less than BDT 20,000 a month.

A turning point came when Tapura joined our **Improving Small-scale Farmers' Livelihoods (ISFL)** project. Training in vegetable cultivation, seedling nursery management, vermi-compost production, and group marketing gave her the skills and confidence to turn farming into a stronger livelihood.

With our support, Tapura expanded vegetable cultivation on leased land. During the rainy season, she earned BDT 60,000 from bottle gourd, cucumber, sweet gourd, and bitter gourd. In winter, she generated another BDT 51,200 from radish, red amaranth, brinjal, yard-long bean, and okra, with harvesting still underway. She sold 200 kgs of vermi-compost and marketed earthworms to fellow farmers.

But the biggest change is not only financial. Once shy and reserved, Tapura now confidently engages with customers and fellow farmers.



When a Father Invests in a Daughter's Dreams!

Even before sunrise, Mahabub Alam, a penury-stricken fisherman in Teknaf, heads to sea with a hope to earn a living. With his 08 children (07 are daughters) and an uncertain income, providing for a huge family is a constant battle. But Mahabub refuses to let poverty determine his daughters' futures.

Our **Girls Get Equal (GGE) 2.0** project identified his family as economically vulnerable and connected him with the Youth Economic Empowerment component. When asked what support would make the biggest difference, Mahabub made a powerful choice: vocational training for his daughter Farida Yasmin (20).

He selected Beautification training for his daughter, believing that a practical skill could help Farida earn an income, become self-reliant, and continue her education. Farida embraced the opportunity with excitement. The training has equipped her with practical skills, built her confidence, and opened pathways to employment or self-employment.

For Mahabub, this is more than training, rather it is an investment in his daughter's independence. With one opportunity and a father's determination, Farida is taking her first step toward a more confident and independent future.

**I work hard, but I
want my daughters
to have a future
better than mine.**

— Mahabub Alam





Quality Education



Total Learners

129,722



Boys : 89,650



Girls : 78,461



Children With Disabilities : 1,126

Quality Education

74,132

Children accessed quality primary education with adequate learning materials.

6,499

Children accessed quality secondary education with adequate learning materials.

25,340

adolescents received life skills education (Girl Shine, COC, AAL).

1,518

Inclusive and environment friendly learning facilities operated.

97%

children continued education.

38,578

Parents and caregivers participated in action oriented discussion.



Ongoing Projects

SECTOR: Quality Education

Name of the Project	Donor/Partner
Provide Access to Quality, Inclusive, and Gender-Responsive Education for Rohingya Children and Adolescents (3–18) through Early Childhood Education (ECE) and the Myanmar Curriculum (KG–Grade 12) in Cox's Bazar.	UNICEF
Education Programme for the FDMN and Host Community Children in Cox's Bazar	Children on the Edge-UK
Education Programme for the Children of the Forcibly Displaced Myanmar Nationals in Bhasanchar	Children on the Edge-UK
Supplemental Education Program- Chattogram	Children on the Edge-UK
Continue Adolescent Learning Centre in FDMN Community and Livelihood Support in Host Community	Maiya School Australia



Back to School, Back to Dream!

“

I thought I would never study again. Now I can learn, and I dream of becoming a teacher.

Can poverty really take away one's dream of getting educated? Susmita Das (13) and her family from Hnila union of Teknaf thought so. It is true that poverty forced her to leave school while she was in Class 3. It's true that she, once, spent her days doing household chores and caring for her younger siblings instead of learning in a classroom.

But our **Girls Get Equal 2.0: Realising Rights and Building Resilience (GGE 2.0)** project did not let that bad luck engulf Shusmita any further. During a community survey under the project we identified Susmita as an out-of-school child. Through repeated home visits and conversations with her parents, we made her family realize the transformative change education can bring.

Her parents changed their minds at last. Susmita enrolled in our Functional Literacy and Numeracy (FLN) center. Today, she is back to learning, participating actively in classes, rebuilding her confidence, and dreaming for a brighter future. Her new ambition? To become a teacher. So that she can teach others how to dream and fight against the obstacles those come in the way of achieving that dream.

A Chance to Learn, A Reason to Belong!

Born with a difficulty affecting his left hand, Mohammad Jaber (13yrs) from Camp-09, had to struggle even to hold objects or dress himself. He was often excluded by other children, bullied by classmates, and overlooked at home. Gradually he withdrew himself from social interactions and lost confidence.

His situation changed when our **FDMN Education** Project identified Jaber during a visit. With our motivation, his parents were encouraged to enroll him at our Moynamoti Learning Center, where teachers and Disability Inclusion Volunteers provided him tailored support.

With patience and encouragement, Jaber began participating in classes, making friends, and improving his reading and writing skills. Today, he is a proud Grade-6 student who enjoys learning, plays with his friends, and even helps his younger siblings with their studies.

Once worried, his parents are now proud of his progress, "We once thought Jaber could do nothing. We are really proud now seeing him learning and growing." Jaber's journey taught us that when children with disabilities are included and supported, even barriers can become opportunities.

Now I can read, write,
play with my friends,
and help my younger
siblings. I feel proud
of myself.





Gender & Protection



Total Individuals

990,403



Male : 326,582



Female : 681,936



Persons With Disabilities : 17,850

Gender and Protection

681,936

women reached through GBV prevention and response.

170,871

individuals mobilized through SASA! Together and SBC interventions

30,304

youth engaged for social cohesion and peace-building through sports, cultural and life skills interventions.

2,502

Women and girls received dignity kits having improved hygiene practice.

15,675

women received referral services.

90,494

individuals received community based protection.

33,405

women received MHPSS and recovered from trauma during humanitarian crises.

300

marginalized women emerged as leaders through WLE initiatives.



Ongoing Projects

SECTOR: Gender and Protection

Name of the Project	Donor/Partner
Improving Access to Quality GBV Prevention, Response, and Empowerment Services for Adolescent Girls, Youth, and Women in Rohingya and Host Communities in Cox's Bazar and Bhasan Char (GBViE)	UNFPA
Improving Access to Quality GBV Prevention, Response, and Empowerment Services for Adolescent Girls, Youth, and Women in Rohingya and Host Communities in Cox's Bazar and Bhasan Char (Adolescent & Youth)	UNFPA
Girls Get Equal 2.0: Realising Rights and Building Resilience	Plan International Bangladesh
DFAT AHP Bangladesh Rohingya Response Phase IV and Extension Phase (CPPC)	Oxfam in Bangladesh
How can arts-based approaches promote GBV-related gender norm change in the context of global aid cuts and reduced support for gender equality?	ODI Global
Support in Urgent lifesaving Response for Rohingya Girls and women Empowerment (SURGE)	CARE Bangladesh
Centrality of Protection in Protracted Crisis (CPPC)	CARE Bangladesh



Rahima's Journey of Rebuilding!



“

Now I know that I have rights, I have strength, and I have people who will support me.

— **Rahima**

Living with a physical disability since childhood, mother of 02 from Shamlapur, Rahima (34yrs) had faced poverty, social stigma, and very limited opportunities in her life. Years of violence in her marriage left her frightened, isolated, and uncertain about her future.

Her journey began to change when she found support at a Women-Friendly Space (WFS) of our **GBVIE** project. In a safe and confidential environment, Rahima received GBV case management and psychosocial support. For the first time, she felt heard, respected, and free from judgment.

Through regular sessions, she learnt stress and anxiety management. Together with her Case Worker, she developed a safety plan for herself and her children and learned about her rights and available services.

Gradually, the positive changes became visible. Rahima began sleeping better, regained confidence, and started reconnecting with her community. Through referral to a Women-Led Community Center (WLCC), she also accessed skills-development opportunities, opening a pathway toward greater economic independence.

Positive Change Has a Domino Effect!

Just at 19, Saiful Mostafa from Rohingya Camp-IW has proved that even changing one mindset can inspire positive changes across a family and community.

Saiful believed derogatory myths about girls and women, that menstruation is a disease, that girls themselves are the cause of GBV and should stay home, let alone pursuing education. These toxic beliefs changed when he joined the Champion of Change (CoC) Curriculum of our **Adolescents and Youth (A&Y)** Project.

Sessions on gender equality, preventing GBV and child marriage, questioned Saiful's dogmas he had grown up with. He started envisioning a different future for his 11-year-old sister and encouraged his family to enroll her in the Girl Shine programme. Despite initial resistance, especially from his grandmother, Saiful's persistence paid off. Today, his sister attends Girl Shine sessions, regularly goes to the Learning Centre, and studies in Grade 3.

Recognizing his commitment, we selected Saiful as a Peer Leader. He now engages adolescents on gender equality, menstrual health, child marriage prevention, and positive social values.

Saiful hopes to become a teacher or humanitarian worker and inspire many more young people to create a more equal future. Today, he is known in his community as a positive role model who inspires other young people to challenge harmful social norms and support equal opportunities for girls and boys.



“

I'm proud that my knowledge is contributing to build a society where girls and women are respected, protected, and empowered.



Building Confidence is True Empowerment!

Forced to flee Myanmar with her family, Mustakima (12yrs), had experienced trauma of displacement and uncertainty that eventually made her terrified, even to speak freely.

A teenager Mustakima lived in Camp-16, when she first joined our Women and Girls Safe Space (WGSS), she was extremely shy and unsettled. She rarely spoke during discussions and most of the time kept her feelings to herself. Everything began to change when she joined the Girl Shine Curriculum under our **Centrality of protection in protracted Crisis (CPPC)** project.

Through interactive sessions, role plays, storytelling, and group discussions, Mustakima found a safe environment where she could learn, connect with others, and express herself without any inhibition. She learned about personal safety, body boundaries, her health, and how to seek support when facing uncomfortable or unsafe situations.

Today, a student of Grade-7 Mustakima confidently shares her opinions, participates in discussions, and encourages other girls to speak up. She knows her rights, understands how to protect herself, and feels more prepared to face challenges. Mustakima symbolizes the freedom when girls are given a safe space, a trusted voice, and the confidence to use it.

I learned that my body belongs to me, and I can say 'No' if something makes me uncomfortable.



A portrait of a young man, Aziz Khan, wearing a white traditional garment and a white cap. He is looking directly at the camera with a calm expression. The background is a blurred outdoor setting with green foliage.

The Journey of

Aziz

from Despair to Dignity!

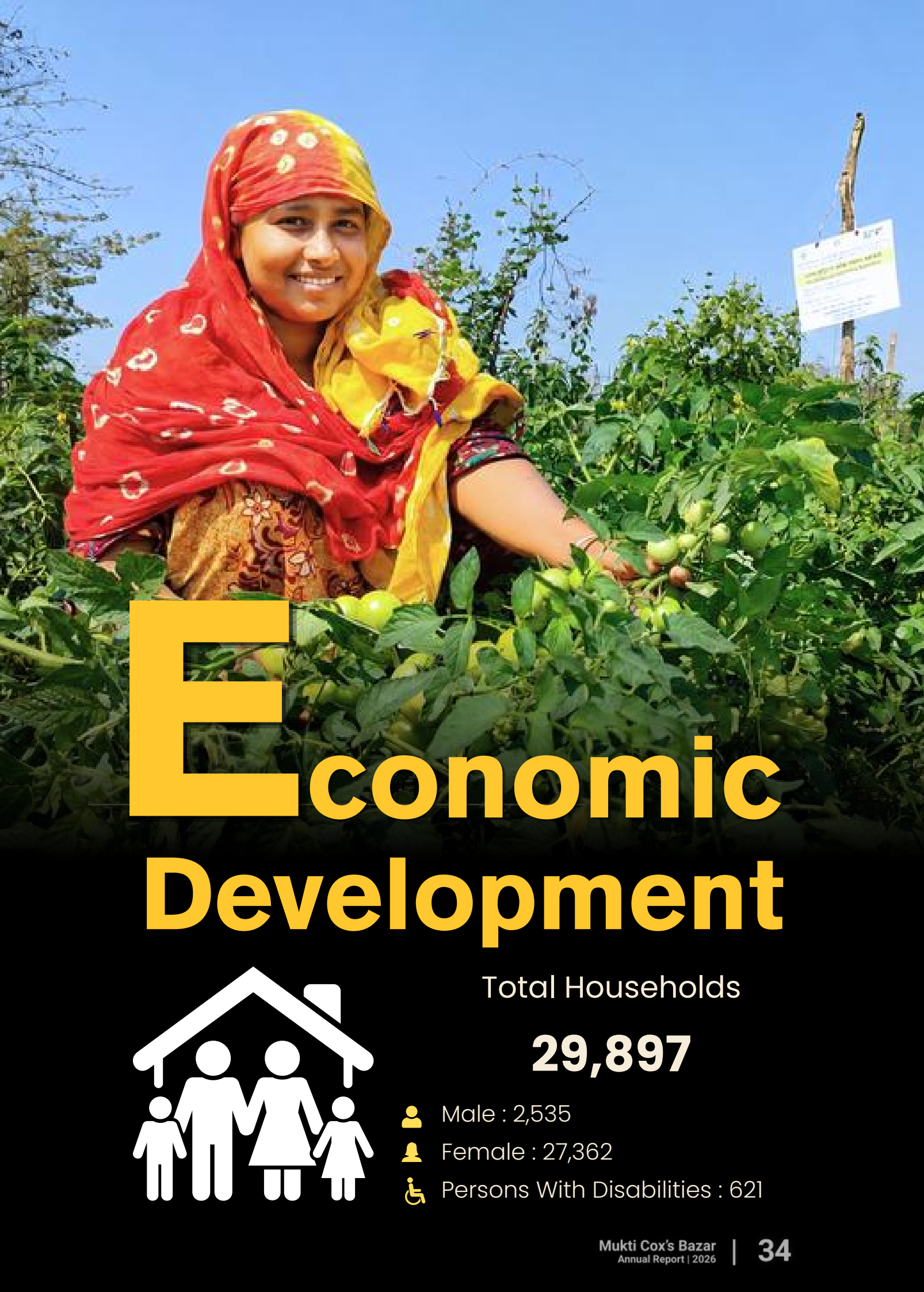
When an engulfing fire swept through Rohingya Camp-16 in January, Aziz Khan (17yrs) got trapped inside his shelter. Living with a physical disability, he could not move quickly enough to escape. Within minutes, the fire destroyed his shelter, clothes, bedding, and everything he had collected over the years.

For traumatized Aziz, the loss was more than material. He lost his sense of safety, privacy, and dignity. With nowhere safe to sleep and no clean clothes to wear, he became increasingly anxious and dependent on others. The memory of the flames continued to haunt him.

Yet Aziz's story is also one of resilience. With support from our **Support in Urgent Lifesaving Response for Rohingya Girls and Women Empowerment (SURGE)** project-- receiving essential items, rebuilding his daily routine, and regaining a sense of hope, he began taking steps toward recovery.

People like Aziz often face greater barriers to escape and assistance. Ensuring accessible support, protection, and inclusion can make the difference between mere surviving a crisis and rebuilding a life with dignity. Aziz does not ask for special treatment. He asks to be seen, supported, and included.

“When the flames took everything from me, I felt invisible. Today, being supported and heard reminds me that my life still matters.”



Economic Development



Total Households

29,897



Male : 2,535



Female : 27,362



Persons With Disabilities : 621

Economic Development

1,039

million BDT cash transferred to vulnerable and extreme poor HHs for economic development.

29,128

individuals have improved financial literacy and actively started savings.

22,304

households accessed microfinance assistance.

1,269

households graduated from extreme poverty level.

17,598

households received enterprise development training and financial access for self-employment.

2,956

households helped to accelerate their existing business.



Ongoing Projects

SECTOR: Economic Development

Name of the Project	Donor/Partner
Micro Credit Assistant Program (MCAP)	PKSF
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	PKSF
Girls Get Equal 2.0: Realising Rights and Building Resilience	Plan International Bangladesh
Empowering Rohingya Entrepreneurs through Skills, Financial Access, and Market Formalization (ERESFM)	IOM and FCDO



One Fishing Boat to a Thriving Enterprise!

I started with just one boat; today, my dream creates livelihoods for many.

Dil Mohammad from Chowfaldandi in Cox's Bazar is a powerful example of how financial opportunity and entrepreneurial determination can create lasting and impactful positive changes.

Dil Mohammad invested the loan of BDT 500,000 given from our **Micro Credit Assistance Programme (MCAP)** to buy a fishing boat and began building his livelihood through marine fishing. But he did not stop with just one boat.

As his business grew, he reinvested and gradually expanded his fleet. Today, he owns 04 enormous fishing boats, each employing around 20 people-- creating direct employment for approximately 80 people. His entrepreneurial vision soon expanded beyond fishing. Last year, he established a rice mill, which now provides employment opportunities for another 10 people.

Today, Dil Mohammad is a successful and respected entrepreneur in Chowfaldandi Union. He is also a regular taxpayer and contributes to community development initiatives. What began with one loan and one fishing boat has grown into a thriving enterprise supporting dozens of families.



Small Loan to a Flourished Family Enterprise!

Luton Begum from Chowfaldandi in Cox's Bazar is a powerful example of how a small financial opportunity, combined with determination and hard work, can transform a family's future.

Our **Micro Credit Assistant Program (MCAP)** provided Luton a microloan of BDT 20,000 which she utilized to purchase a calf and gradually began building a small livestock enterprise. Her husband supported her alongside his agricultural work, and together they steadily expanded their livelihood activities. Over time, Luton diversified beyond cattle rearing into paddy cultivation and grocery retailing.

Her dedication has transformed their modest beginning into a stable family enterprise. Today, the family owns 05 cattle, one acre of paddy-growing land, and two grocery shops.

Their progress has also brought meaningful improvements to their family life. Luton and her husband have married off their 02 daughters and built a permanent house. Their son has completed his education and now runs a business at one of the family's shops. What began with a small loan has grown into multiple sources of income and a more secure future.

The loan gave me my first opportunity, but it was our hard work and determination that turned that small beginning into a better future for our family.

”





WASH, Nutrition and Health



Total Individuals

1,008,977



Male : 458,038



Female : 550,939



Persons With Disabilities : 23,389

WASH, Nutrition, and Health

60,433

individuals accessed safe water, sanitation through improved tube-wells, latrines, bathing cubicles and solid waste management.

58,385

individuals reached through nutrition awareness including cooking demonstration.

948,544

individuals reached through Malaria Elimination Program

45,000

individuals accessed diagnosis and treatment related to malaria, skin and eye diseases.

437,943

women and adolescents received Menstrual Health Management sessions.

6,135

menstrual Health Management kits distributed uplifting hygiene knowledge and practice.



Ongoing Projects

SECTOR: WASH, Nutrition & Health

Name of the Project	Donor/Partner
Support to FDMN in Cox's Bazar and Bhasan Char in Education, Livelihood and WASH Sector	BRAC
Journey towards Targeted Malaria Elimination in Bangladesh (MEP)	BRAC
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	PKSF
Skills for Hope, Independence and Empowerment (SHINE)	CARE Bangladesh
Girls Get Equal 2.0: Realising Rights and Building Resilience	Plan International Bangladesh



Where There's a Will, There's a Way!

Rafia (15yrs), an 8th standard student at Teknaf Pilot High School, dreamed of becoming a teacher. But growing up in an insolvent family, although extremely passionate about study, she had very limited access to books and often lacked the confidence to participate in school activities.

In 2025, Rafia joined the Girl Shine programme of our **Adolescents & Youth (A&Y)** project where she built her confidence. Her journey took a new turn in 2026 when she discovered the Youth-Friendly Space (YFS) Library at her school through Youth for Peace (Y4P) sessions.

The YFS library offered something Rafia had always wanted: access to books, educational games, and a safe space to learn. Fascinated by knowledge of science, health, leadership, and personal development, she began visiting the library every day after school. Y4P sessions built her confidence and developed her communication & leadership skills.

Her newfound confidence, which she didn't have prior, soon made a difference. When her school announced an essay competition on the importance of education, Rafia decided to participate for the first time—and won first prize.

Today, Rafia is among the top-performing students in her class and inspires others to read, learn, and believe in their dreams.

The Youth-Friendly Space taught me much more than reading. It helped me believe in myself.



I don't know what would have happened to my family if I did not receive the treatment support. ”

Akkas Ali's Fight Against Malaria!

A day-labourer Akkas Ali (31yrs) often travels to remote hilly areas to collect bamboo and firewood when work is unavailable in his community. Providing food for his family of 03 is a tough task for him, yet he remains determined.

During the rainy season, however, work becomes even scarcer. One day, after returning home, Akkas developed a high fever and severe headache. Unable to work, he feared not only for his health but also for how his family would survive without his income.

In such severe case, Akkas got to know about a health worker of our ***Journey towards Targeted Malaria Elimination in Bangladesh*** project. We provided him free malaria testing and found him malaria positive. After that, we provided free of cost treatment and he recovered and returned to work. Apart from that, we gave him 02 insecticide-treated mosquito nets to protect his family from future malaria infections.

Today, Akkas earns around BDT 800–1,000 per day and continues to support his family.

Having experienced malaria himself, Akhtas now encourages others to seek early testing and treatment.





E

nvironment, Climate Change Adaptation & DRR



Total Individuals

47,800



Male : 19,120



Female : 28,680



Persons With Disabilities : 593

Environment, Climate Change Adaptation, and DRR

19,399

individuals reached through environment protection awareness and climate adaptive solutions

16,000

trees planted for protecting environment.

1,255

individuals from DMC and SMC trained on DRR, disaster management, climate change

150

individuals received CPP training on gender responsive early warning, first aid, search and rescue.

7,000

households reached through Multi-Hazard Cyclone and Tidal Surge mock drills.

88

schools and CBOs supported through anticipatory action and DRR interventions



Ongoing Projects

SECTOR: Environment, Climate Change Adaptation & DRR

Name of the Project	Donor/Partner
Girls Get Equal 2.0: Realising Rights and Building Resilience	Plan International Bangladesh
Strengthening Capacity and Increased Food Security of Rohingya and Host Communities through Climate Adaptive Technology (Phase-02)	Oxfam in Bangladesh
Harvesting Hope: Building Climate-Adaptive Gardening Skills and Knowledge in Camp and Host of Cox's Bazar	Oxfam in Bangladesh
Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)	PKSF



Being Prepared Can Save Lives!



What would happen if a cyclone warning came today? Would students know where to go? Would families know how to respond? Our **Girls Get Equal (GGE) 2.0** project is helping communities in Teknaf in Cox's Bazar to turn these questions into confidence and action through awareness building and social mobilization.

In just June 2026, we organized awareness sessions, exercise and disaster preparedness mock drills in 07 High Schools in Teknaf, mobilizing more than 7,000 students and local people. The school premises turned into a space for learning and preparing as students, teachers, parents, Cyclone Preparedness Programme (CPP) volunteers, Fire Service personnel, Bangladesh Scouts, and community members joined in those school-based cyclone mock drills.

The exercise followed 03 days of preparation. Participants practiced receiving and disseminating early warnings, evacuating people to safe locations, conducting rescue operations, and responding quickly during an emergency.

For the girls, the drill was more than an exercise, rather, it was an opportunity to build confidence, leadership, and practical disaster preparedness skills.



Photo Gallery

Scan the QR Code for more photos of our interventions ➤



Digital Village Recognition Initiative of our PROACT project



Friendly football match organized by our Adolescent & Youth project



Mukti Cox's Bazar launching language learning app



School uniform distribution (EP-FDMN HC)



Mushroom cultivation of our GRAWS project



Cooking Demonstration of our Harvesting Hope project



Photo Gallery

Scan the QR Code for more
photos of our interventions >>



Director General (DG) of NGOAB visited Mukti Cox's Bazar



RRRC attended our research findings sharing and validation workshop



JICA President visited our ISLS project activities



30th AGM of Mukti Cox's Bazar



Mukti Cox's Bazar welcomes delegations from Plan International



FCDO delegations visited our ERESFM project

AUDIT REPORT





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldghirpar, Cox's Bazar
Development & Humanitarian Activities
Consolidated Statement of Financial Position
As of June 30, 2026

Particulars	Note	(Amount BDT)	
		30.06.2026	30.06.2025
ASSETS:			
APPLICATION OF FUNDS:			
NON- CURRENT ASSETS:			
Property, Plant & Equipment- Carrying Value	4.00	178,240,611	167,936,244
Construction Work-In-Progress (Building)	4.02	-	-
TOTAL NON CURRENT ASSETS		178,240,611	167,936,244
CURRENT ASSETS:			
Investment	5.00	-	-
Inter Project Transaction (Asset)	6.00	8,481,000	23,649,532
Advances, Deposits & Pre-payment	7.00	1,525,512	134,000
Accounts Receivable (Fund)	8.00	6,856,171	2,760,534
Cash & Cash Equivalents	9.00	37,878,592	40,529,749
TOTAL CURRENT ASSETS		54,741,275	67,073,815
TOTAL ASSETS		232,981,886	235,010,059
FUND & LIABILITIES:			
Accumulated Capital Fund	10.00	163,159,954	154,620,658
TOTAL FUND		163,159,954	154,620,658
CURRENT LIABILITIES:			
Inter Project Transaction (Liability)	11.00	8,481,000	5,649,532
Liabilities for Expenses	12.00	216,151	4,444,792
Unutilized Fund	13.00	23,694,241	33,760,663
Liabilities for Donor Funded Fixed Asset	14.00	29,639,296	31,178,970
Other Liabilities	15.00	7,791,244	5,355,444
TOTAL CURRENT LIABILITIES		69,821,932	80,389,401
TOTAL FUND & LIABILITIES		232,981,886	235,010,059

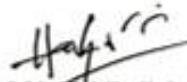
The accompanying notes form an integral part of these financial statements.


Asst. Director - Finance & Accounts


Chief Executive


President

Signed as per report of even date


Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
ERC Registration No: CAF-001-010
TAX ID: 2608310411AS689044

Place: Dhaka
Dated: August 31, 2026





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities
Consolidated Statement of Income and Expenditure
For the year ended June 30, 2026

Particulars	Note	(Amount BDT)	
		2025-2026	2024-2025
A. INCOME			
Donor Grants		900,040,768	898,614,528
Bank Interest	16.00	149,378	171,936
Interest on Investment	17.00	-	61,870
Membership Fee		2,520	2,520
Overhead Income	18.00	49,095,622	52,176,537
Reimbursement amount received	19.00	12,257,057	10,207,359
Other Income	20.00	140,183	356,873
TOTAL INCOME		961,685,528	961,591,623
B. EXPENDITURE			
Programme Cost	21.00	492,956,199	356,996,997
Capacity Development Cost	22.00	11,687,426	15,738,479
Human Resource Cost	23.00	330,452,661	461,537,208
Administrative & Operational Cost	24.00	55,880,316	47,867,951
Overhead Cost		46,523,134	52,885,224
Partial Support Cost	25.00	10,877,317	7,302,845
Depreciation		4,769,179	3,985,401
Bad debt		-	7,724
TOTAL EXPENDITURE		953,146,232	946,321,829
Excess /(Deficit) of Income over Expenditure (A-B)		8,539,296	15,269,794
TOTAL		961,685,528	961,591,623

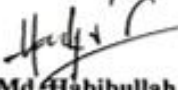
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Chief Executive


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Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
FRC Registration No: CAF-001-010
DVC: 2608310411AS689044

Place: Dhaka
Dated: August 31, 2026





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities
Consolidated Statement of Receipts & Payments
For the period from July, 2025 to June, 2026

Particulars	Notes	(Amount BDT)	
		2025-2026	2024-2025
A. OPENING BALANCE			
Cash in Hand		-	-
Cash at Bank		40,529,749	136,318,111
		40,529,749	136,318,111
B. RECEIPTS			
Fund Received from Donor		899,528,194	810,449,538
Fund Received from MCB General Fund		2,313,260	7,775,248
Receivable Fund Received from Donor		2,738,880	86,508,848
Receive as Other Liabilities		7,464,401	8,478,112
Bank Interest	16.00	1,239,518	934,720
Interest on Investment	17.00	-	61,870
Membership Fee		2,520	2,520
Overhead Received	18.00	49,095,622	52,176,537
Reimbursement amount received	19.00	12,257,057	10,207,359
Other Income	20.00	140,183	356,873
Cash enhance of investment		-	1,009,050
Inter Project Transection		64,976,251	73,516,252
Programme & Other Advance Adjustment		57,806,409	143,067,701
TOTAL RECEIPTS		1,097,562,295	1,194,544,628
TOTAL (A+B)		1,138,092,044	1,330,862,739
C. PAYMENTS			
Programme Cost	21.00	492,956,199	353,248,843
Capacity Development Cost	22.00	11,687,426	15,466,751
Human Resource Cost	23.00	330,452,661	461,468,061
Administrative & Operational Cost	24.00	55,664,165	47,670,196
Overhead Cost		46,523,134	52,885,224
Partial support cost payments	25.00	10,877,317	7,218,237
Property, Plant & Equipment's	4.00	16,064,882	8,507,268
Construction Work-In-Progress	4.01	4,155,748	1,450,874
Investment	5.00	-	-
Inter Project Transection	6&11	46,976,251	91,516,252
Advance for Programme Cost		59,197,921	142,912,201
Paid for Liability for Expenses		4,433,437	88,095,772
Paid for Other Liabilities		5,748,901	6,606,081
Fund Return to Donors		12,987,982	12,611,997
Fund Transferred to General Fund		-	615,066
Fund Transferred to Central Account of MCB		306,011	-
Fund Transferred to Projects		2,181,417	60,167
TOTAL PAYMENTS		1,100,213,452	1,290,332,990





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Particulars	Notes	(Amount BDT)	
		2025-2026	2024-2025
D. CLOSING BALANCE			
Cash in Hand		-	-
Cash at Bank	9.00	37,878,592	40,529,749
		37,878,592	40,529,749
TOTAL (C+D)		1,138,092,044	1,330,862,739

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

Asst. Director - Finance & Accounts

Chief Executive

President

Signed as per report of even date

Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
FRC Registration No: CAF-001-010
DVC: 2608310411AS689044

Place: Dhaka
Dated: August 31, 2026





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)
Statement of Financial Position
As at June 30, 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	30.06.2025
Assets			
Non-current Assets		5,448,067	4,434,422
Property, Plant and Equipment	6.00	5,448,067	4,434,422
Current Assets			
Short Term Investment	7.00	30,026,752	26,786,937
Loan to Members	8.00	998,441,741	876,935,334
Advances, Deposits & Prepayments	9.00	7,016,703	4,782,824
Fund receivable for ENRICH Programme	10.00	2,090,826	2,408,323
Cash & Cash Equivalents	11.00	88,851,267	18,475,665
Total Current Assets		1,126,427,289	929,389,083
Total Assets		1,131,875,356	933,823,505
Capital Fund and Liabilities			
Capital Fund		142,548,685	117,717,404
Cumulative Surplus	12.00	128,293,816	105,945,664
Reserve Fund	13.00	14,254,869	11,771,740
Non-Current Liabilities		213,458,332	171,470,826
Loan From PKSf (Long Term)	14.00	213,458,332	171,470,826
Current Liabilities		775,868,339	644,635,275
Loan From PKSf (Short Term)	14.00	233,779,165	204,816,667
Short Term Loan from Bank	15.00	19,805,970	-
Members Savings Deposits	16.00	386,305,827	315,140,521
Loan loss Provision (LLP)	17.00	71,416,667	59,869,339
Members Welfare Fund	18.00	48,128,116	37,220,043
Other Liabilities	19.00	14,251,895	6,561,459
Inter Organization Transaction	20.00	-	20,000,000
Provision for expenses	21.00	2,180,699	1,027,246
Total Capital Fund and Liabilities		1,131,875,356	933,823,505

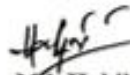
The accompanying notes form an integral part of these financial statements.


Asst. Director - Finance & Accounts


Chief Executive


President

Signed as per report of even date


Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
FRC Registration No: CAF-001-010
DVC: 2608270411AS437461

Place: Dhaka
Dated: August 27, 2026





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)
Statement of Comprehensive Income
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		2025-2026	2024-2025
Income			
Service charge on loan	22.00	205,626,414	150,113,781
Interest on investment	23.00	1,739,814	2,027,250
Bank Interest	24.00	842,242	1,132,779
Miscellaneous income	25.00	130,518	176,197
Written off loan recovery		108,450	128,516
Grant of PKSf for ENRICH Program	10.05	3,048,045	3,337,438
Reimbursement for PKSf against Flood Response program		-	165,000
Total Income		211,495,483	157,080,961
Expenditure			
Service charge on PKSf loan	26.00	22,858,621	18,463,313
Interest on Bank Loan (Trust bank)	27.00	2,810,651	-
Organization contribution to Project	10.04	1,235,422	-
Human Resource cost	28.00	92,250,889	76,777,724
Staff capacity development cost	29.00	1,041,514	1,079,876
Administrative & operational cost	30.00	18,551,549	19,367,232
Bank charge & commission		433,520	506,528
Staff wellbeing cost		2,467	104,960
Cost of Enrich Program	10.00	3,048,045	3,337,438
Cost of Flood Response Program		-	165,000
Depreciation	6.00	1,360,104	901,299
Interest on Members savings	16.00	19,990,132	15,346,754
Loan Loss Provision	17.00	23,081,288	8,551,056
Total Expenditure		186,664,202	144,601,180
Excess of Income over Expenditure		24,831,281	12,479,781
Total		211,495,483	157,080,961

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


Asst. Director - Finance & Accounts


Chief Executive


President

Signed as per report of even date


Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
FRC Registration No: CAF-001-010
DVC: 2608270411AS437461

Place: Dhaka
Dated: August 27, 2026





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)
Statement of Receipts and Payments
For the year ended June 30, 2026

Particulars	Notes	Amount in Taka	
		2025-2026	2024-2025
Opening Balance		18,475,665	88,048,563
Cash in Hand		707,647	505,796
Cash at Bank		17,768,018	87,542,767
Receipts		2,542,893,031	1,954,457,405
Loan recovered from members (Principal)	8.00	1,666,810,291	1,223,414,758
Loan from PKSf	14.00	300,000,000	248,500,000
Loan from Trust Bank	15.00	30,000,000	-
Receivable fund received during the year	10.01	-	882,915
Receivable fund received from PKSf for Enrich program	10.02	1,356,332	-
Receivable fund received from Mukti Cox's Bazar for Enrich program	10.03	1,051,991	-
PKSf fund received for Enrich program	10.00	957,219	1,525,761
PKSf fund received for Flood Response program		-	165,000
PKSf fund received for Adolescent Project	19.03	-	169,219
PKSf fund received for Probin Project	19.04	-	614,847
Savings collection from members	16.00	292,086,241	241,137,428
Members Welfare Fund collection	18.00	17,640,820	14,296,385
Unclaimed member savings	19.02	345,156	808,537
Staff Security	19.06	580,000	887,783
Advance recovery	9.00	712,626	3,642,135
Short term loan received	20.00	7,300,000	54,600,000
Encashment of FDR	7.00	17,354,196	12,319,861
Service charge on loan	21.00	205,616,949	150,058,567
Bank interest	24.00	842,242	1,132,779
Miscellaneous income	25.00	130,518	172,914
Written off loan recovery		108,450	128,516
Total		2,561,368,696	2,042,505,968
Payments		2,472,517,429	2,024,030,303
Loan disbursement to members	8.00	1,799,931,000	1,477,844,000
Loan refunded to PKSf	14.00	229,049,996	189,845,833
PKSf fund payment to Adolescent Project	19.03	-	169,219
PKSf fund payment to Probin Project	19.04	-	614,847
Service charge on PKSf loan	26.00	22,858,621	18,463,313
Loan Payment to Trust Bank	15.00	10,194,030	-
Interest on Bank Loan (Trust bank)	27.00	2,810,651	-
Member savings refunded	16.00	236,946,113	187,018,097
Members Welfare Fund returned	18.00	6,732,747	3,079,578
Unclaimed member savings	19.02	98,929	508,442
Short term loan	19.00	27,300,000	34,600,000
Advances payment	9.00	8,144,695	7,589,397
Investment in FDR	7.00	18,854,197	6,000,000
Staff Security/Collateral Fund	19.06	213,937	90,000
Property, Plant & Equipment		537,749	1,566,914
Program cost of Enrich & Others	10.05	1,810,695	1,945,061
Program cost of Flood Response		-	165,000
Human Resource cost	28.00	87,996,879	76,415,109
Staff Capacity Development cost	29.00	752,834	811,469
Administrative & Operational cost	30.00	17,007,272	16,692,536
Bank charge & commission		433,520	506,528
Staff wellbeing cost		2,467	104,960
Provision for Expenses	21.00	841,097	-





Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Particulars	Notes	Amount in Taka	
		2025-2026	2024-2025
Closing Balance		88,851,267	18,475,665
Cash in Hand		1,889,237	707,647
Cash at Bank		86,962,030	17,768,018
Total		2,561,368,696	2,042,505,968

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

Asst. Director - Finance & Accounts

Chief Executive

President

Signed as per report of even date

Md. Habibullah FCA
Managing Partner, Enrolment No. : 0411
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
FRC Registration No: CAF-001-010
DVC: 2608270411AS437461

Place: Dhaka
Dated: August 27, 2026



"Say no to any misconduct"

**ANY
FEEDBACK
OR
COMPLAINT?**



CONTACT US

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Any incident of violation of safeguarding must be reported immediately (within 24 hours) at the hotline number, Email address, complaint box or directly to the Safeguarding Focal of Mukti Cox's Bazar.



Mukti Cox's Bazar



CONTACT US

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