

2025 ANNUAL REPORT

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মুক্তি কক্সবাজার
TO BE GOOD
TO DO GOOD
Mukti Cox's Bazar

GEOGRAPHICAL COVERAGE BANGLADESH



ACRONYMS

AGM	:	Annual General Meeting
AHP	:	Australian Humanitarian Partnership
AIGA	:	Alternative Income-Generating Activities
AMC	:	Agriculture Based Micro Credit
BDT	:	Bangladeshi Taka
BRAC	:	Bangladesh Rural Advancement Committee
CHS Alliance	:	Core Humanitarian Standard Alliance
COTE	:	Children on the Edge-UK
DFAT	:	Department of Foreign Affairs and Trade
DRR	:	Disaster Risk Reduction
ECD	:	Early Childhood Development.
FDMN	:	Forcibly Displaced Myanmar Nationals
FGD	:	Focus Group Discussion
GBV	:	Gender Based Violence
HH	:	Households
IMHM	:	Improving Menstrual Hygiene Management
IGA	:	Income Generating Activities
IOM	:	International Organization for Migration
IVY-Japan	:	International Volunteer of Yamagata
JICA	:	Japan International Cooperation Agency
LC	:	Learning Center
LLIN	:	Long-Lasting Insecticidal Nets
MCB	:	Mukti Cox's Bazar
ME	:	Micro Enterprise
MFCE	:	Microenterprise Financing and Credit Enhancement
MHM	:	Menstrual Health Management
MHPSS	:	Mental Health and Psychosocial Support
MoFAJ	:	Ministry of Foreign Affairs (MoFA) Japan
MRA	:	Micro Credit Regulatory Authority
NGO	:	Non-Governmental Organization

ACRONYMS

PFA	:	Psychological First Aid
PKSF	:	Palli Karma-Sahayak Foundation
PSEAH	:	Protection from Sexual Exploitation, Abuse and Harassment
PSS	:	Psychosocial Support
RDT	:	Rapid Diagnostic Test
RMC	:	Rural Micro Credit
SGBV	:	Sexual and Gender-Based Violence
SRHR	:	Sexual and Reproductive Health Rights
UMC	:	Urban Micro Credit
UN	:	United Nations
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
UNFPA	:	United Nations Population Fund
UNICEF	:	United Nations Children's Fund
UPP	:	Ultra-Poor Program
WASH	:	Water, Sanitation, and Hygiene

ANNUAL REPORT 2025
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Mukti Cox's Bazar

Message From
President



I gladly present this foreword for Mukti Cox's Bazar Annual Report 2024-25, the testament showcasing our astounding development and humanitarian journey.

Recalling the emergence of Mukti Cox's Bazar as an NGO in 1996, we must venerate its founders: Advocate Sujit Chowdhury, Professor Someswar Chakravorty, Advocate Shibu Lal Debdas, and Dr. M. A. Hossain who had sown the seed of Mukti Cox's Bazar by taking emergency humanitarian actions alleviating sufferings of the hungry and homeless victims of the devastating cyclone of 1991 which wreaked havoc on the southern part of Bangladesh. Mukti Cox's Bazar, an organization which emerged through fights against disasters, poverty, and discrimination, considers development as a fundamental responsibility.

Keeping IPCC-predicted alarming consequences of climate change in the coastal areas in mind, in 2024, Mukti Cox's Bazar implemented agricultural interventions utilizing climate-adaptive technologies. Mukti reached to the flood-affected people in Noakhali, and distributed food and non-food relief items during cyclone Remal in Cox's Bazar. While the burdens of climate vulnerability are clear and urgent, we must act proactive.

Our fight against poverty, discrimination, prejudice and injustice is the driving force behind our holistic modus operandi. With inclusive programmes, our contribution extends further beyond, actively advocating for greater representation of our commitment and thoughtful insights on localization. Our in-depth knowledge of native culture, language and social norms helped us in achieving project goals in effective manner. Disaster Risk Reduction (DRR), Entrepreneurship Development and Community-led Development are continuously making people competent to define their own future.

I humbly thank all the dedicated staff and stakeholders who believed in our vision and cooperated in every process. I dream of a peaceful society where all will live in harmony and peace.

Mr. Santosh Sharma
President

Message From
General Secretary



It is my greatest pleasure to present the Annual Report of Mukti Cox's Bazar for the period of July 2024- June 2025. I would like to express my heartfelt gratitude to my fellow-mates and congratulate those who served as the driving force in achieving Mukti Cox's Bazar's Mission and Vision during this time span.

From July 2024 to date, Bangladesh has experienced a series of socio-political transitions. Despite all these, the year 2024–2025 has been evidence to Mukti Cox's Bazar's enduring commitment to inclusive development, humanitarian response, and social transformation. This year we have attained outstanding accomplishments in sectors like livelihood, women empowerment, DRR, and enterprise development which have demonstrated tremendous effectiveness in securing sustainable food security and income generation through empowering the women.

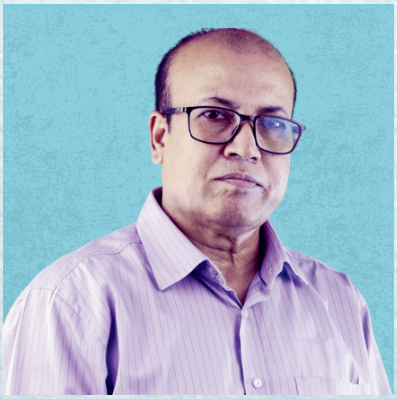
A concern though, amid evolving global situations, we, like our counterpart organizations, are also facing challenges in sourcing funds. This has had a harsh impact on many of our humanitarian and development projects. Despite these setbacks, our determination remains firm. Taking strategic steps to optimize resources and maintaining transparency, we ensure continuity in our core programmes. We are drawing attention of our partners and supporters to stand with us for the sake of humanitarian endeavors during this critical time. Whether through renewed commitments, collaborative initiatives, or advocacy, your support can make a tangible difference. Together, we can sustain momentum and continue delivering life-changing impacts. Looking ahead, we are focusing on initiatives (Livelihood, Youth & Women Empowerment, Education, Gender & Protection, Social Cohesion, Entrepreneurship Development, Climate-smart interventions and more) which will ensure sustainable development and long-term growth. These efforts will serve as a safeguard protecting our progress and empowering us to continue serving communities in need.

I convey my sincere thanks to all the staff, generous donors and strategic partners for your unwavering support. My special appreciation for Mr. Bimal Chandra Dey Sarker, our visionary Chief Executive, for transforming aspirations into action, and eventually into measurable results.

As we continue our journey, Mukti Cox's Bazar remains devoted to building an empowered, enlightened, and inclusive society through Education, Emancipation, and Sustainable Development. Let us unite to shape a better tomorrow—doing good, being good, and leaving no one behind.

Shormin Siddiqua Lima
General Secretary

Message From
Chief Executive



I am honored to present the Mukti Cox's Bazar Annual Report 2024-25, a year marked by resilience, and uncompromised commitment to building a peaceful and just society free from poverty, illiteracy, discrimination, Gender-Based Violence (GBV), and unemployment.

Homo sapiens— Us, where "*sapiens*" connotes "reason" or "rationality", but regretfully, over the years we have observed a remarkable degradation in that innate faculty. We have seen wars, genocides, ethnic cleansings, human rights violations, and such atrocities that almost expunge us from "The Noblest Being" category. These dire challenges require organizations to act promptly.

In this disruptive time of waning international cooperation and fund cuts, Mukti Cox's Bazar has maximized the impacts of its initiatives by utilizing local assets and human resources. As humanitarian and development operations are adopting localization approach, Mukti has developed new policies and updated its existing policies to integrate itself in that localization process to capacitate affected and vulnerable local communities to take charge of themselves, making interventions effective and sustainable in the long run.

A trusted partner Mukti, has extensively collaborated with UN agencies, national and international donors and partners. In Fiscal Year—2024/25, we successfully implemented 33 projects in sectors like Food Security and Livelihoods; Health, Nutrition and WASH; Economic Development; Education; Gender and Protection; Disaster Risk Reduction; Human Rights; Women's Empowerment; and Emergency Responses, with financial and/or technical cooperation from our stakeholders. These interventions impacted over 462,153 Host and Rohingya households, benefitting over 2.3 million individuals across Cox's Bazar, Chattogram, Bandarban and Noakhali. In 2017, Mukti stood by approximately 387, 831 Forcibly Displaced Myanmar Nationals (FDMN) across 33 camps in Ukhiya, Teknaf, and Bhasan Char.

Inclusion is at Mukti's core. Regardless of socio-economic background, gender, religion, and/or disability status, all people have equal access to our services. Women's emancipation has been Mukti's top priority since its emergence in 1996. Almost 60% amongst 3,400 of our current staff are female. Mukti is going to hire female incumbents, at least one-third, in its higher leadership.

I firmly believe, our work this year is a stride forward to materialize the vision Mukti Cox's Bazar started its journey with. I sincerely thank all the staff, partners, and Board of Directors who have been with us in our development and humanitarian endeavors. I look forward to further collaborations for sustainable positive changes in human lives.

Bimal Chandra Dey Sarker
Chief Executive

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GOVERNANCE AND MANAGEMENT

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- *ADVISORY COMMITTEE*
- *SENIOR MANAGEMENT COMMITTEE (SMC)*
- *PARTICIPATORY MANAGEMENT COMMITTEE (PMC)*

EXECUTIVE COMMITTEE (EC)



Mr. Santosh Sharma

PRESIDENT



Mrs. Zebun Nessa

VICE PRESIDENT



Shormin Siddiqua Lima

GENERAL SECRETARY



Mr. Babla Paul

EC MEMBER



Advocate Suranjit Paul

EC MEMBER



Kazi Mousumee

EC MEMBER

ADVISORY COMMITTEE



Advocate Sujit Chowdhury

Advocate Sujit Chowdhury is one of the founders of Mukti Cox's Bazar. He was the founder Chief Executive and General Secretary from 1999 to 2009. He was the president of Mukti Cox's Bazar from 2019 to 2020. He has completed M.A. and LLB from Bangladesh and diploma in modern accountancy from United States of America.



Professor Someswar Chakravorty

Professor Someswar Chakravorty is the founder president of Mukti Cox's Bazar. He is a retired professor of Physics department of Cox's Bazar Government College. He is a renowned educationist of Cox's Bazar.



Advocate Shibu Lal Debdas

Advocate Shibu Lal Debdas is one of the founder members of Mukti Cox's Bazar. He was the Vice President and President of Executive Committee of the organization. He has completed M.A and LLB from Chittagong University. He is a renowned lawyer of Cox's Bazar Judge Court.



Dr. Pratima Paul Majumder

Dr. Pratima Paul Majumder is a renowned economist and researcher of our country. Senior Research Fellow Bangladesh Institute of Development Studies (BIDS). She was one of the governing body members of Palli Karma Sahayak Foundation (PKSF). She was an executive committee member of Mukti Cox's Bazar at the beginning.



Dr. M.A Hossain

Dr. M.A. Hossain is a renowned fishery scientist of our country. He was the pro Vice Chancellor of Noakhali Science & Technology University. He was the vice president of Mukti Cox's Bazar executive committee and one of the founder members.

SENIOR MANAGEMENT COMMITTEE (SMC)

Bimal Chandra Dey Sarker
Chief Executive

Syed Lutful Kabir Chowdhury
Deputy Chief Executive

Sujit Kumar Bhowmik
Director - HR & Admin

Abdus Samad Azad
Director - Internal Audit & Compliance

Md. Khairul Islam
Director - Monitoring & Evaluation

Tutul Kumar Das
Director - Micro Credit Assistance Program

Rabeya Sultana
Director (In Charge) - Finance & Accounts

Puja Bhattacharjee
Safeguarding Focal

Tanusri Das
Safeguarding Co-focal

ORGANIZATION OVERVIEW



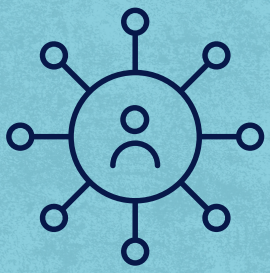
VISION

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

Micro Credit Regulatory Authority
- Registration Number: 00908-00278-00272
- MRA-0000276
- Date: 15/03/2008

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
1991	Founding Inspiration/ Origin of Mukti Cox's Bazar	Mukti Cox's Bazar traces its roots back to 1991, when a group of committed and caring professionals came together to support cyclone-affected communities through relief and recovery.	
1996	Formal Journey and Philosophical roots	Mukti Cox's Bazar was formally founded in 1996 to serve marginalized communities, following the guidance of Swami Vivekananda's philosophy of human dignity, spiritual service, and social justice, believing that serving the poor and oppressed is the highest form of prayer.	
1998	Official Registration	Mukti Cox's Bazar is officially registered under the Directorate of Social Welfare, Ministry of Social Welfare, with Registration No. 131/98 dated November 25, 1998.	
2000	Launched food security, Education, and WASH initiatives	Strengthening Household Access to Bari Gardening Extension (SABGE)	CARE/DFID
		Education support through Education Learning Centers	BRAC/UNICEF
		WASH, Nutrition, and Health support	NGO Forum
2003	Introduced Livelihood, NFPE, and Child Rights programs for Coastal Community Empowerment	Empowerment of Coastal Fishing Community for livelihood security (ECFC)	UNDP, FAO, and GoB
		Child Access to Rights through Development (CARD)	Save the Children Australia
2004	NGO Affairs Bureau Registration	Gained registration under the NGO Affairs Bureau, enabling international donor partnerships.	
2006	Expanded into Microcredit, Solar Energy for remote islands, and integrated livelihood support	Micro Credit Assistance Program (MCAP)	PKSF
		Strengthening Households' Ability to Respond to Development Opportunity (SHOUARDO)	CARE/USAID
		Renewable Energy Program	IDCOL
2007	Launched Gender and Protection programs, Malaria Prevention, and women's support centres	Gender & Development Program	STEPS/CSDF
		Malaria Prevention program in Cox's Bazar.	BRAC/ GLOBAL FUND
		Women Support Center program	UNFPA
2008	MRA Registration and Digital Skills Programme	Licensed under the Microcredit Regulatory Authority and opened the first computer training center for underprivileged children in Cox's Bazar.	

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2010 - 2011	Child Rights & Education Expansion, formed child forums, expanded learning centres for host community	National Children Task Force	Save the Children
		Education for Sea Beach Working Children	Save the Children
		Education Access and Quality Improvement Project	Save the Children
		Supplemental Education Program (SEP)	COTE
		Assistance Program on Counter Trafficking	IOM
2014	Delivered health services for vulnerable populations and launched ENRICH program	Provision of Lifesaving Health Care Services for displaced, disaster-affected and other vulnerable population in Cox's Bazar District	IOM
		Enhancing Resources Increasing Capacity of the Poor Households towards Elimination of their Poverty (ENRICH)	PKSF and Mukti Cox's Bazar
2015	Implemented Multi-Sectoral malnutrition reduction programs and Cash Support	Multi Sectoral Approach to Reduce Malnutrition	ACF/ECHO
		Flood Resilient Recovery Project	Christian Aid / UNDP
		Immediate Response to Flood and Landslide in Southeastern Bangladesh in Cox's Bazar Project	WFP
		Health Awareness Programme	IOM
2016	Expansion into Education, Protection, Cultural Development, and Emergency Response for Host and Rohingya Community	Sexual Exploitation of Children Online and in Travel and Tourism (SECOTT)	Ain o Salish Kendra /TdH Netherland
		Adolescent Development Program	PKSF and Mukti Cox's Bazar
		Emergency Response to Cyclone Roanu-affected community in Cox's Bazar	Christian Aid/ Irish Aid
		Emergency Assistance to Cyclone Roanu-affected Communities in Southern Coastal Project.	WFP
		Health Awareness and Care Programme	IOM
		Emergency Response to Cyclone Roanu-affected community in Cox's Bazar	Christian Aid/ Start Fund
		Emergency Response to Cyclone Roanu-affected community	Christian Aid/ ECHO
		Early Recovery Support to Tropical Storm Roanu-affected People in Cox's Bazar.	ACF/ECHO
		Early Learning and Non-Formal Basic Education Programme for the children of Forcibly Displaced Myanmar Nationals (FDMN)	UNICEF
		Integrated Assistance Package in CXB for Undocumented Myanmar Nationals	WFP

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2016		Enhance Resilience Program or General Food Distribution-GFD	WFP
2017	Scaling Humanitarian Response and Community Resilience	It was a landmark year for Mukti Cox's Bazar, marked by a rapid scale-up of humanitarian operations in response to the Rohingya influx, cyclone impacts, and urgent community health needs. The organization expanded its portfolio by including Protection, Health, Disaster Resilience, and Social Inclusion programs, working with a diverse range of national and international partners.	
		Bio-Metric registration of Rohingya Families	WFP
		Humanitarian Aid in Cox's Bazar District	COTE - UK
		Humanitarian assistance to the refugee populations in Cox's Bazar district, Bangladesh	ACF/DFID
		Women Friendly Hospital Initiative	Naripokkho/ UNICEF
		Community-Based Health Outreach Programme in Ukhiya upazila	IOM
		Uplifting the Quality of the Lives of the Elderly People Programme (Probin)	PKSF and MCB
		Gender-Based Violence in Emergency (GBViE)	UNFPA
		Disaster Resilience Project in Cox's Bazar district of Bangladesh.	ACF/ECHO
		Early Recovery Response for Tropical Cyclone Mora-affected Communities in Cox's Bazar.	Christian Aid/ ECHO
		Early Recovery Response to Cyclone MORA-affected people in Cox's Bazar District	ACF/ DFID
		Early Recovery Response to Cyclone MORA-affected people in Cox's Bazar District	ACF/ ECHO
		Emergency Response to Vulnerable Communities in Makeshift Settlement and Host Community in Ukhiya of CXB	ACF/SIDA-DFID
		Emergency Response to Undocumented Rohingya Families in Kutupalong Makeshift Settlements in CXB	Children on the Edge - UK
		Growing Together (GT)	HI/IKEA

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2018	Expanding Multi-Sectoral Humanitarian and Development Programs	Mukti Cox's Bazar significantly broadened its humanitarian and development portfolio, delivering large-scale, multi-sectoral interventions for both FDMN Rohingya people and host communities.	
		Malaria Elimination Program	BRAC/ Global Fund
		Emergency Assistance to Rohingya Children and Vulnerable Families in Ukhiya upazila of Cox's Bazar	Children on the Edge - UK
		The implementation of Community-based Disaster Mitigation activities for the most vulnerable individuals in newly arrived refugee households (Labour Mobilizer.)	WFP
		Disaster Risk Response and Makeshift Settlements in Ukhiya, Cox's Bazar (Sight Management Project)	ACF/ UNHCR
		Supportive Intervention to Facilitate Child Protection Initiatives (CPI)	ACF/ TdH Switzerland
		The Education in Emergency project for the "Forcibly Displaced Myanmar Nationals"	VSO Bangladesh
		Strengthening Access to Multi-Sectorial Public Services for GBV Survivors in Bangladesh (ASTHA)	Ain o Shalish Kendra
		Nutrition specific and sensitive support for the most vulnerable households from the FDMN Rohingya people and Bangladeshi community. (Community Kitchen Program)	ACF/ SIDA
		Non-Formal Education Programme for the Children of Forcibly Displaced Myanmar Nationals (NFEP-CFDMN)	Children on the Edge-UK
		Enhance and secure sustainable livelihood for the host community people in Teknaf, CXB	Oxfam-GB
		Integrated project to address acute malnutrition and its underlying causes among vulnerable populations living in refugee settlements and host community in CXB	ACF/ ECHO
		Shelter support to Flood and Cyclone Komen-affected Family in Chakaria upazila	Save the Children and Christian Aid
		Qurbani Project for Rohingya and Host Community in Cox's Bazar.	Bani Street, France
		Humanitarian assistance for most vulnerable people affected by water logging in Cox's Bazar	ACF/ UNHCR

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2018	Expanding Multi-Sectoral Humanitarian and Development Programs	Comprehensive Nutrition Response to address acute malnutrition among vulnerable populations living in registered camps, Makeshift settlements, spontaneous refugee settlements, and in the Host community	ACF/ BPRM-IOM
		Consortium project to improve the wellbeing and health among the refugee and host community in Cox's Bazar	ACF/ DFID
		Improvement of WASH for the Displaced Persons from Myanmar and Host Community in Cox's Bazar	IVY Japan
2019	Advancing Peacebuilding, Education, WASH, and Humanitarian Response.	Mukti Cox's Bazar deepened its role as a key Humanitarian and Development actor, delivering Integrated Programs that promoted Peaceful Co-existence, strengthened Livelihoods, expanded Education, improved WASH infrastructure, and provided targeted Protection for vulnerable groups in both Rohingya and Host communities.	
		Improving Peaceful Co-existence and Livelihood in Rohingya hosting areas in Bangladesh	UNHCR
		Strengthening Resilience and Food Security of Forcibly Displaced Myanmar Nationals in Teknaf, Cox's Bazar	Solider Suisse
		Improve WASH through Faecal Sludge Management and bathing cubicle for the displaced persons from Myanmar in Cox's Bazar district, Bangladesh.	IVY Japan
		Improve of Water, Sanitation and Hygiene for the Displaced Persons from Myanmar and Host Community in Cox's Bazar district, Bangladesh.	IVY Japan
		Enhancing Learning Outcome for Forcibly Displaced Myanmar Nationals in Ukhiya, Cox's Bazar	Street Child – UK
		Protection Initiatives for Unaccompanied or Orphaned Children in Cox's Bazar District (FDMN and Host)	War Child-Canada
		Multi-Purpose Cyclone Shelter Repair and Refurbishment Program	Save the Children
		Integrated Emergency Response and Early Recovery Support Program, Bangladesh.	ACF/ USAID & OFDA

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2019	Advancing Peacebuilding, Education, WASH, and Humanitarian Response.	Humanitarian aid for the new arrivals of FDMN Rohingya refugee people from Rakhaine State, Myanmar to Cox's Bazar, Bangladesh	ACF/ SIDA
		Qurbani Project for Rohingya and Host Community in Cox's Bazar.	Bani Street-France
2020	COVID-19 Response, Education Continuity, and Women's Empowerment	Mukti Cox's Bazar adapted swiftly to the unprecedented challenges of the COVID-19 pandemic, delivering life-saving health interventions, sustaining education for displaced and host community children, and advancing women's leadership and livelihoods.	
		COVID-19 Response Program	MCB
		COVID-19 Response in Bangladesh	Oxfam GB
		COVID-19 Response in Cox's Bazar	COTE - UK
		Empowering Rohingya refugee and host community women through leadership, learning and livelihoods	Oxfam/ UN Women
2021	COVID-19 Response, Education Continuity, and Women's Empowerment	Mukti Cox's Bazar strengthened its focus on Self-Reliance, Climate-Resilient Livelihoods, Women's Economic Empowerment, and inclusive community development for both FDMN Rohingya people and host populations through innovative agricultural, aquaculture, and micro-enterprise initiatives.	
		Enhance self-reliance of People Fleeing Myanmar through training of agricultural techniques and improved access to water in host community.	IVY Japan/ Japan Platform
		DFAT AHP Bangladesh Rohingya Response Phase III Inclusive for the selected host community of Teknaf upazila under Cox's Bazar district	Oxfam
		Micro-finance services for dry fish business in Cox's Bazar	WorldFish/ USAID
		Strengthening Access to Multi-sectoral Public Services for GBV Survivors in Bangladesh	Ain O Salish Kendra (ASK)
		Artemia 4 Bangladesh Project	WorldFish/EU
		Livelihood Improvement Project for women of vulnerable households in Teknaf, Cox's Bazar	IVYJapan/ MOFAJ

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2022	Advancing Gender Equality, Livelihoods, and Community Resilience	Mukti Cox's Bazar strengthened its multi-sectoral programming with a strong emphasis on Gender Equality, Women's Empowerment, Sustainable Livelihoods, and Community Resilience through market linkages, financial access for small enterprises, and advanced protection services for vulnerable communities.	
		Delivering Life Skills Education and Improving Menstrual Health of Adolescent Girls and Women in Cox's Bazar and Bhasan Char, Bangladesh	UNFPA
		Gender Based Violence DFAT AHP III	CARE/ Australian Aid
		Enhancing Homestead Gardening in FDMN Rohingya Camps and Market Linkages with Host Communities in Cox's Bazar	FAO
		Access to Finance (A2F) services for dry fish and aquaculture business in CXB	WorldFish/ USAID
		Lifting Healthy, Empowered and Protected Girls and Women in Cox's Bazar (LEAP) project	Plan International
		Partnership Reinforcement integrated skills enhancement	BRAC/SDC
		Data collection to measure the Resilience Capacity Index (RCI) and social cohesion between the host and Rohingya community	FAO
2023	Strengthening Protection, Education, and Women's Empowerment	Centrality of Protection in Protracted Crises	CARE/ Australian Aid
		Gender Responsive Assistance for Self-Reliance of Rohingya Women and Girls in Cox's Bazar (GRAWS)-Pooled Fund Project	BRAC/GAC-Australian Aid
		Provide integrated services to establish victim/survivor-cantered approaches to PSEAH in the Rohingya camps and host communities.	CHS Alliance
		Education Programme for the FDMN and Host Community Children in Cox's Bazar	Children on the EDGE-UK
		Education Programme for the FDMN Children in Bhasan Char	Children on the EDGE-UK
		Livelihood Improvement Project for the women and vulnerable households in Teknaf, Cox's Bazar.	IVY Japan/MOFAJ

JOURNEY OF MUKTI COX'S BAZAR

Year	Particulars	Main Features/Projects	Partners/Donors
2024	Enhancing community well-being through integrated support for economic empowerment, equitable learning, safe water access, and adaptive climate resilience.	The initiatives of Mukti Cox's Bazar during this year strengthened livelihoods, expanded educational opportunities, improved public health infrastructure, and enhanced disaster preparedness reinforcing resilience and dignity.	
		Integrated literacy and livelihood skills development for FDMN Rohingya youth in Cox's Bazar	UNESCO
		Strengthening capacity and increased food security of Rohingya and Host Communities through climate-adaptive technology.	Oxfam
		Hope Illuminated: Emergency Preparedness through lighting and crafting future: Addressing Sustainable Livelihoods, Social Cohesion, and Gender Inequality through integrated community-led action	Oxfam
		Enhancing Market Access for Small-scale Farmer's (EMASF) project in Hilly and Mountainous Area in Teknaf, Cox's Bazar	IVYJapan/ MOFAJ
		Emergency Water and Housing Environment Improvement (EWHEI) project through repairing wells and providing simple shelters for vulnerable flood victims in Noakhali.	IVYJapan/ Japan Platform
		Playful learning across the year (Play 2.0)	Street Child-UK
		Inclusive WASH services for the displaced population in the Rohingya camps of Bhashan Char	BRAC/GAC-Australian Aid
		Fisheries Livelihood Enhancement Project in the Coastal Area of the Bay of Bengal	JICA
2025	Building Resilient Futures Through Skills, Livelihoods, and Community Empowerment	Mukti Cox's Bazar deepened its commitment to Gender Equality, Economic Empowerment, and Climate-resilient Livelihoods equipping communities with the skills, resources, and opportunities to thrive in the years ahead.	
		Skills for Hope, Independence and Empowerment (SHINE)	CARE/ Obama Foundation
		Girls Get Equal 2.0: Realizing rights and building resilience (GGE 2.0)	Plan International/ NORAD
		Improving Small-scale Farmers' Livelihoods (ISFL) project through Market-oriented Agriculture in Ramu, Cox's Bazar	Ivy Japan
		Empowering Rohingya and host communities in Cox's Bazar through the promotion of homestead gardening and different livelihood opportunities	Oxfam

OUR DONORS & PARTNERS

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WAR child CANADA

UNFPA

unicef for every child

UNHCR The UN Refugee Agency

IOM UN MIGRATION

FAO FIAT PANIS

UNESCO

UN WOMEN

OUR DONORS & PARTNERS

WFP World Food Programme

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ACTION AGAINST HUNGER

care

OXFAM

PLAN INTERNATIONAL

CHILDREN ON THE EDGE

Ivy JAPAN

CHSAlliance

handicap international Hi humanity &inclusion

christian aid

Save the Children

STREET CHILD

PRACTICAL ACTION Technology challenging poverty

VSO

solidar suisse

Terre des hommes Helping children worldwide. tdh.ch

brac

পল্লী কর্ম-সহায়ক ফাউন্ডেশন

Decades in Development NGO FORUM FOR PUBLIC HEALTH

Ain o Salish Kendra (ASK) A Legal Aid & Human Rights Organisation

IDCOL TOGETHER FOR TOMORROW

MEMBERSHIP OF NETWORK/ASSOCIATIONS

Sn	Name of Network/Associations	Status	Year
1	Center for Humanitarian Action (CHA)-Germany	Member	2022
2	Myanmar Curriculum Working Group (MC-WG)	Member	2020
3	NGO Platform, Cox's Bazar	Co-Chairman	2020
4	Energy and Environment Technical Working Group (EETWG)	Member	2020
5	Disaster Risk Management Working Group (DRM-WG)	Member	2019
6	PSEA Network	Member	2019
7	Cox's Bazar Education Sector (CES)	Member	2018
8	Cox's Bazar Food Security Sector (FSS)	Member	2017
9	Cox's Bazar CSO and NGO Forum (CCNF)	Vice-Chairman	2017
10	Gender in Humanitarian Actors Working Group (GIHA WG)	Member	2017
11	Inter Sector Coordination Group (ISCG)	Member	2017
12	National Alliance of Humanitarian Actors Bangladesh (NAHAB)	Member	2017
13	Upazila Nutrition Coordination Committee (UNCC)	Member	2014
14	District Nutrition Coordination Committee (DNCC)	Member	2014
15	KHAN Foundation	Member	2010
16	CSDF (Chittagong Social Development Forum)	Member	2010
17	Consumers Association in Bangladesh (CAB)	Member	2007
18	Federation of NGOs in Bangladesh (FNB)	Member	2006
19	Association of Development Agencies in Bangladesh (ADAB)	Member	2002
20	Action against Trafficking and Sexual Exploitation of Children (ATSEC)	Member	2002

SAFEGUARDING IS EVERYONE'S RESPONSIBILITY

What is Safeguarding?

Safeguarding means taking all reasonable steps to prevent **harm**, particularly **sexual exploitation**, abuse and harassment from occurring; to protect people, especially **staff** and at-risk **adults** and **children**, from that harm; and to respond appropriately when harm does occur. It is a moral approach and a practical measure taken by **Mukti Cox's Bazar**, to protect everyone involved in the organization as far as possible from all kinds of harm, including **exploitation**, **abuse** and **harassment**.



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

01 NO SECOND CHANCES	**02** NO SEX WITH CHILDREN	**03** DON'T HIRE/BRIBE ANYONE FOR SEX
04 NO SEX WITH BENEFICIARIES	**05** ALWAYS REPORT	**06** DISCOURAGE SEA AROUND YOU

"Say no to sexual misconduct"

KEY WORKING SECTORS AND CROSS CUTTING THEMES

ENVIRONMENT AND CLIMATE CHANGE



QUALITY EDUCATION



FOOD SECURITY AND LIVELIHOOD



ECONOMIC DEVELOPMENT



HEALTH NUTRITION AND WASH



GENDER AND PROTECTION



ACCOUNTABILITY TO AFFECTED POPULATION



ENVIRONMENTAL SUSTAINABILITY



AGE, DISABILITY AND DIVERSITY INCLUSION



HIGHLIGHTS OF THE YEAR

800K
WOMEN EMPOWERED

90K
CHILDREN EDUCATED

15K
PERSON WITH DISABILITY

FINANCIAL INCLUSION
80,000

People accessed financial services through MCB's Microfinance intervention. Over **50,000 women** equipped with financial literacy.

ENVIRONMENT & CLIMATE
50,000+

Households received emergency services during natural disasters and improved water/housing environment.

WASH, NUTRITION & HEALTH
1 MILLION

People accessed improved WASH, Nutrition and Health services and **awareness across communities**.

500K+
Reached Through Malaria Elimination

FOOD SECURITY & LIVELIHOOD
32,890

Families accessed **climate-adaptive solutions** and agricultural support services.

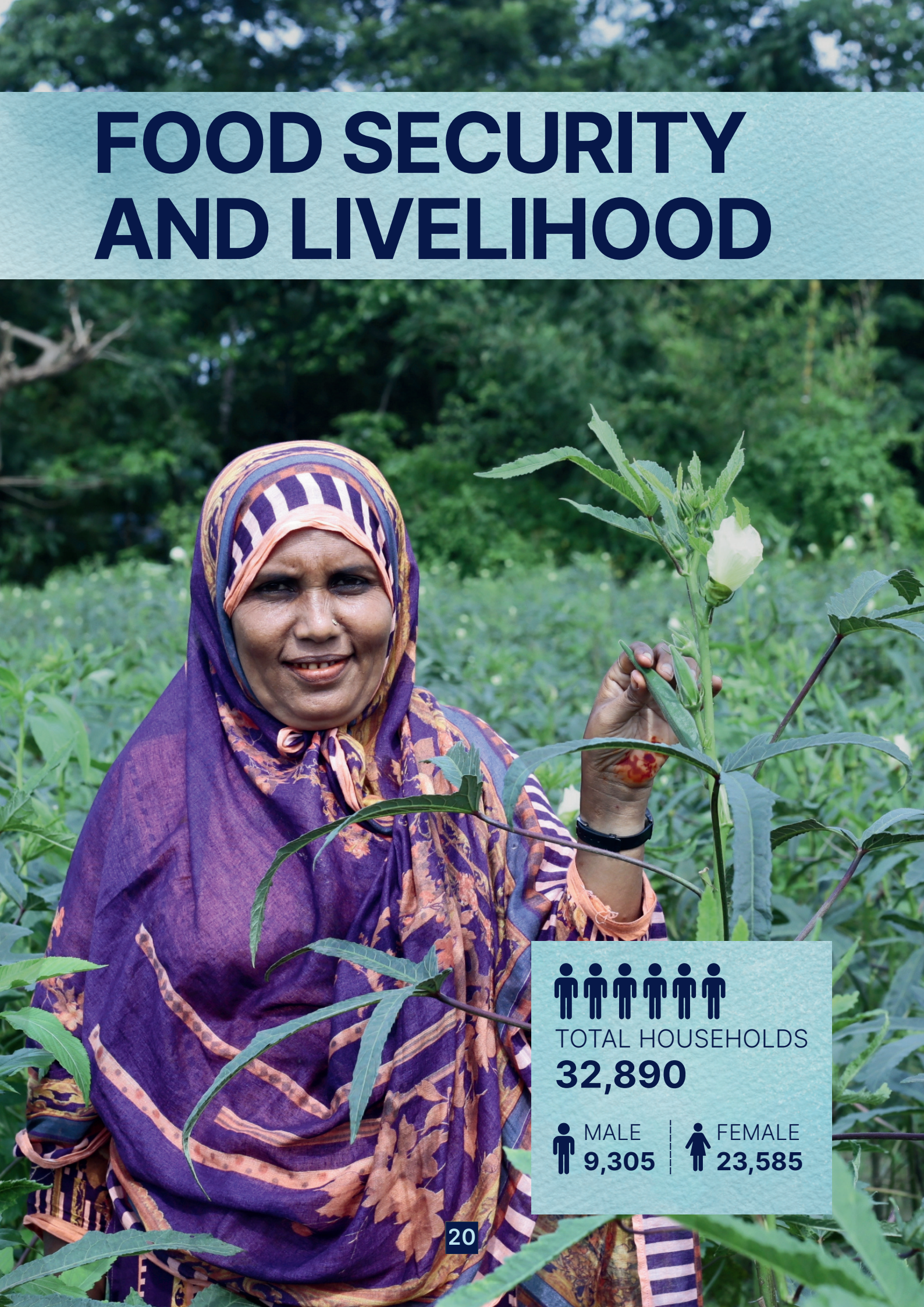
EDUCATION
90,410

Children accessed education services from MCB's **direct** and **integrated education** programme.

HOUSEHOLDS REACHED
1,175,695

MALE **389,581**
FEMALE **786,114**

FOOD SECURITY AND LIVELIHOOD



TOTAL HOUSEHOLDS
32,890

MALE
9,305

FEMALE
23,585

Because of my business, ***Camp- 19 is cleaner***

Once a scrap trader with a peaceful life in Myanmar, ***Kamal Hossain*** saw his world destroyed. He fled with his family after soldiers burned their home, only to face new depths of hardship in Bangladesh. Grief-stricken after losing a son, his family faced financial ruin when a fire badly injured his daughter, and her medical care wiped out their savings. With no work and no hope, Kamal had hit rock bottom.

Through a livelihood project with Mukti Cox's Bazar, Kamal received business training and startup equipment to restart his trade. His venture quickly became a success, growing from a solo effort to a business that now employs four people.

The thriving enterprise trades 50-70 kg of recyclables daily and has enabled his wife to reopen her own shop. Kamal's work does more than support his family; it actively cleans the community. This purpose provides him with powerful motivation.

**"As long as I can work,
I will do everything,
to give my children a better life."**

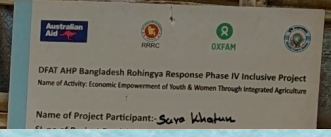


DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive-Protection, Gender and Livelihood

FUNDED BY: **OXFAM**

(Sep 2023 - Dec 2025)

Mukti Cox's Bazar is implementing this project with the funding from Australian Aid and technical assistance from Oxfam in bangladesh to increase self-reliance and resilience of Rohingya and local population by providing direct assistance to thousands of vulnerable families through IGAs and AIGAs, such as, homestead gardening, livestock rearing and such more.



TOTAL HOUSEHOLDS

21,557

HOUSEHOLDS BY COMMUNITY

HOST **5,262** ROHINGYA **16,295**





HOUSEHOLDS
21,557

MALE
8,519

FEMALE
13,038

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH
5,262

MALE
2,299

FEMALE
2,963

ROHINGYA HH
16,295

MALE
6,220

FEMALE
10,075

KEY HIGHLIGHTS OF THIS PROGRAM:

- Transformative Women Leadership Development
- Women & Youth Led Climate Smart Agriculture & Skills Development
- Economic Inclusion & Sustainable Livelihood
- Social Cohesion & Peacebuilding

PROJECT LOCATION

Hnila (Teknaf) and FDMN Camp-3, 4, 12, 19, 22

Fisheries Livelihood Enhancement Project in the Coastal Area of the Bay of Bengal (FiLEP)

FUNDED BY: **JICA**
(Feb 2024 - Dec 2027)

Initiated in 2024, Mukti Cox's Bazar has been implementing FiLEP project to enhance capacity of the stakeholders for fisheries resource management, to develop skills on implementing Alternative Income Generating Activities (AIGAs), and to improve the nutritional status of the fisherman communities pin pointing their households in coastal areas.

TOTAL POPULATION
3,000

POPULATION BY GENDER
MALE **1,500** FEMALE **1,500**







POPULATION

3,000

MALE **1,500**

FEMALE **1,500**

KEY HIGHLIGHTS OF THIS PROGRAM:

Develop Training Manual	Blue Guard Activity	Cooking Demonstration	Community-based Fisheries Conservation
Nutrition Garden	Growth Monitoring	Alternative Income Generating Activities	Women Income & Saving Groups

PROJECT LOCATION

Cox's Bazar Sadar, Ukhiya, Teknaf, Moheskhali and Kutubdia

Strengthening Livelihood capacity and increased Food Security of Rohingya and Host Communities through climate adaptive technology

FUNDED BY: **OXFAM**

(July 2024 - Dec 2025)

Mukti Cox's Bazar, with financial and technical assistance from OXFAM in Bangladesh, has been implementing this project since 2024. Major goals of this project are to develop skills, increase access to diversified and nutritious food through promoting climate-smart agricultural technologies, improve the living standard and safety of FDMN Rohingya people as well as the host community by installing solar lights and strengthening local skills.

TOTAL HOUSEHOLDS
1,500

HOUSEHOLDS BY COMMUNITY

HOST **375** ROHINGYA **1,125**







HOUSEHOLDS
1,500

MALE **201** | FEMALE **1,299**

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH
375

MALE **50** | FEMALE **325**

ROHINGYA HH
1,125

MALE **151** | FEMALE **974**

KEY HIGHLIGHTS OF THIS PROGRAM:

- Vegetables Gardening
- Practice Climate Smart Technology
- Enhance Safety & Dignity
- Fruits Gardening

PROJECT LOCATION

Ukhiya (Palongkhali Union)
Teknaf (Hnila Union)
FDMN Camp-3, 4, 12, 19 & 22

Enhancing Market Access for Small-scale Farmers (EMASF) in Hilly and Mountainous Areas in Teknaf, Cox's Bazar

FUNDED BY: **IVY JAPAN**
(Mar 2024 - Mar 2025)

Mukti Cox's Bazar has successfully implemented EMASF project within the time span 2024 to 2025. The goal of this project is to strengthen the marketing skills of small-scale farmers in the hilly and mountainous areas of Teknaf, expanding agricultural productivity with improved irrigation systems and agricultural technical skills which will maximize the real financial value of the harvests of these farmers.

TOTAL HOUSEHOLDS
250

HOUSEHOLDS BY GENDER
Male **53** Female **197**







HOUSEHOLDS

250

MALE **53**

FEMALE **197**

KEY HIGHLIGHTS OF THIS PROGRAM:

Market Access	Solar-powered Irrigation	Agricultural Input Support	Compost making
Vaccination Campaign	Agricultural Technology	Poultry Rearing	Joint Shipment

PROJECT LOCATION

Teknaf (Whykong Union)

Gender Responsive Assistance for Self-Reliance of Rohingya Women and Girls in Cox's Bazar (GRAWS)

FUNDED BY: **BRAC**
(Sep 2023 - Dec 2025)

GRAWS empowers FDMN women and girls to cultivate a better future. Equipping them with the skills and resources for homestead gardening, small plots of land are transformed into powerful tools for change. These gardens provide vital nutrition for families and create economic independence, fostering self-reliance, especially, for women and girls in the community. The project has been a collaboration between Mukti Cox's Bazar and BRAC Pooled Fund since 2023.

TOTAL HOUSEHOLDS
1,030

HOUSEHOLDS BY GENDER
MALE **209** FEMALE **821**



Skills for Hope, Independence and Empowerment (SHINE)

FUNDED BY: **OBAMA FOUNDATION**

(March 2025 - Nov 2025)

With the purpose of enhancing safety, well-being, and empowerment of adolescent girls and their families in Host and FDMN Rohingya communities, Mukti Cox's Bazar initiated SHINE project. To empower Rohingya adolescent girls, SHINE is supporting targeted soft and hard skills development so that they have improved communication, negotiation and leadership skills.



TOTAL HOUSEHOLDS
725

HOUSEHOLDS BY COMMUNITY

HOST **130** ROHINGYA **595**

Improving Small-scale Farmers' Livelihoods (ISFL) project through Market-oriented Agriculture in Ramu, Cox's Bazar

FUNDED BY: **IVY JAPAN**
(Apr 2025 - Feb 2026)

The main objectives of the project is to improve the livelihoods of farmers through increased vegetable sales revenue through agricultural and marketing training. The project aims to improve farmer's vegetable cultivation techniques and increase varieties and yields, support making homemade compost to promote vegetable growth, ensure stable shipment of vegetables through joint shipment and improving irrigation rates throughout the project area through the installation of wells.



TOTAL HOUSEHOLDS
160

HOUSEHOLDS BY GENDER
Male **27** Female **133**

Livelihood Improvement Project for FDMN in Bhasanchar

FUNDED BY: **MUKTI COX'S BAZAR**

(March 2022 - Jun 2026)

This Mukti Cox's Bazar-funded project has been in operation in Bhasan Char since 2023. The main objective of this project is to meet the shortage of protein and provide nutrition to a large FDMN Rohingya population through the production of fish, meat and vegetables. The project also built capacity through demonstration, training, research and innovation.



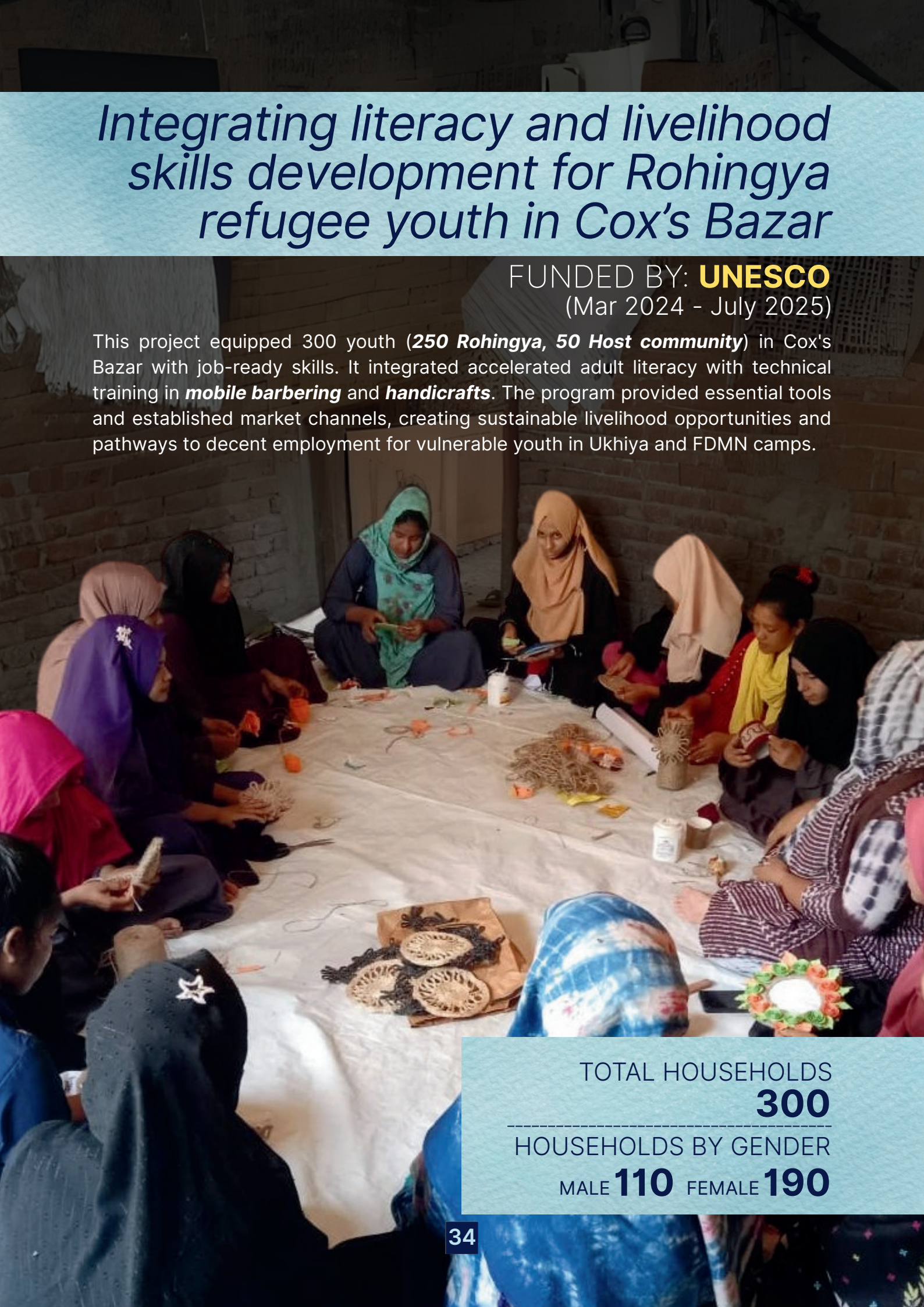
TOTAL HOUSEHOLDS
160

HOUSEHOLDS BY GENDER
Male **120** Female **40**

Integrating literacy and livelihood skills development for Rohingya refugee youth in Cox's Bazar

FUNDED BY: **UNESCO**
(Mar 2024 - July 2025)

This project equipped 300 youth (***250 Rohingya, 50 Host community***) in Cox's Bazar with job-ready skills. It integrated accelerated adult literacy with technical training in ***mobile barbering*** and ***handicrafts***. The program provided essential tools and established market channels, creating sustainable livelihood opportunities and pathways to decent employment for vulnerable youth in Ukhiya and FDMN camps.



TOTAL HOUSEHOLDS
300

HOUSEHOLDS BY GENDER
MALE **110** FEMALE **190**

Inclusion: Destitution to Flourishment!

Ismot Ara (21), a young woman with a ***disability***, faced immense barriers in her conservative community in Ukhiya. With limited mobility in her left leg and hand, securing an income was nearly impossible, leaving her family struggling financially. Despite feeling helpless, she dreamt of ***becoming self-sufficient.***



"My garden is more than just plants; it is my independence."

A transformative opportunity arrived through a ***homestead gardening project*** by Mukti Cox's Bazar. She received ***specialized training, seeds***, and most importantly ***customized tools*** adapted to her needs. With this targeted support, Ismot's backyard garden soon flourished with vegetables like ***spinach, tomatoes, and gourds.***

Today, she not only provides fresh food for her family but earns a stable income by selling the surplus produce at the local market. Ismot's success has challenged social stigmas, proving that with inclusive support, barriers can be turned into opportunities for growth. Her journey from vulnerability to empowerment inspires her entire community.

ECONOMIC DEVELOPMENT



TOTAL HOUSEHOLDS
24,217

MALE
1,441

FEMALE
22,776

Healing **Eyes**, Healing **Life**

Formuza Begum, a septuagenarian from Eidgaon, Cox's Bazar, spent her life battling poverty and hardship. Married off young, her husband's frequent illnesses kept the family in malnutrition. When cataracts stole her eyesight, she could no longer work. Abandoned and divorced, she returned to her father's home, broken and dependent.

Her life changed when the ***ENRICH Project***, run by Mukti Cox's Bazar with ***PKSF***, provided her a ***Health Card*** and access to an ***eye camp***. Surgery at ***Cox's Bazar Baitush Sharaf Hospital*** restored her vision.

"Today, I can see, work, and dream of self-reliance again."

Today, she cultivates vegetables, raises chickens, earns savings, and lives with dignity.



*Micro Credit Assistance Program (**MCAP**)*

FUNDED BY: **PKSF**

(June 06 2025 - Ongoing)

Mukti Cox's Bazar has been empowering marginalized rural and urban communities through its Micro Credit Assistance Program (MCAP) in Cox's Bazar, Chittagong, and Bandarban since 2006 till date. The primary objective of MCAP is to foster sustainable economy and self-sufficiency. By cultivatinging entrepreneurial skills of underprivileged women, MCAP creates employment, and enhance their financial contributions in domestic and broader national context.



TOTAL REACH
24,217

LOAN DISBURSED
BDT **147.78 CORE**





BENEFICIARIES

24,217

MALE **1,441**

FEMALE **22,776**

PRODUCT AND SERVICE UNDER THIS PROGRAM:

CREDIT /LOAN

Rural Micro Credit (RMC) and Urban Micro Credit (UMC) **JAGORON**	Ultra Poor Program (UPP) **BUNIAD**	Agriculture Micro Credit (AMC) **SUFOLON**
Micro Enterprise (ME) **AGROSOR**	Microenterprise Financing and Credit Enhancement Project **(MFCE)**	ENRICH Loan **(IGA, ACL, LIL)**

SAVINGS

Regular Compulsory	Term Deposit Scheme	Members Welfare Fund **(Insurance)**

PROJECT LOCATION

Cox's Bazar Sadar, Ukhiya, Teknaf, Ramu, Eidgaon, Chakaria Moheskhali, Pekua, Chattogram City Corporation, Hathazari Lohagara, Satkania, Boalkhali, Raozan, Chandanaish, Patiya, Bandarban Sadar

JAGORON

(July 2024 - Ongoing)

Jagoron, a flagship credit program of **Mukti Cox's Bazar** under the guidance of **PKSF**, operates through **30 branches** to empower low-income households in rural and urban areas to build small enterprises. The program follows MRA guidelines with a **24%** reducing balance service charge, offering credit from **BDT 10,000 to 100,000.**

BENEFICIARIES

22,664

MALE **819**

FEMALE **21,845**

IN FY 2024-25

DISBURSEMENT

BDT **91.10 CORE**

OUTSTANDING

BDT **53.64 CORE**

BUNIAD

(July 2024 - Ongoing)

The Bengali word **Buniad means "foundation."** This program has been supporting the extremely poor to build a foundation for sustainable income and live with dignity in society. Unlike mainstream microcredit, Buniad reaches those excluded from traditional services, offering **savings** and **small loans** of up to **BDT 30,000**.

BENEFICIARIES

1,796

MALE **22** | FEMALE **1,774**

IN FY 2024-25

DISBURSEMENT

BDT **4.04CORE**

OUTSTANDING

BDT **2.25CORE**



SUFOLON

(July 2024 - Ongoing)

Supported by **PKSF**, Sufolon empowers rural households by financing agricultural and farm-based activities. Loans range from **BDT 5,000–50,000**, aligned with production cycles and charged at **2% monthly** declining interest. Since merging PKSF's Agricultural Microcredit and Seasonal Loan programs in 2014, Sufolon has fueled investments in crop cultivation, livestock, fisheries, agro-forestry, and agro-processing, enhancing both food security and economic resilience for the rural poor.



IN FY 2024-25

DISBURSEMENT

BDT **4.04 CORE**

OUTSTANDING

BDT **2.25 CORE**

BENEFICIARIES

1,796

FEMALE **1,774**

MALE **22**

Agrosor

(July 2024 - Ongoing)

This program aims to alleviate poverty by creating sustainable employment through the development of microenterprises. Having recognized that poverty cannot be eradicated without generating sustainable employment, and that enterprise development is a key area for job creation in this densely populated country, PKSF launched the Microenterprise Development Program in 2001. This Program was later renamed 'Agrosor'.

BENEFICIARIES
3479

FEMALE
2428

MALE
1,051

IN FY 2024-25

DISBURSEMENT
BDT **46 CORE**

OUTSTANDING
BDT **28 CORE**



Enhancing Resources and Increasing Capacities of Poor Households towards Eliminition of their Poverty (ENRICH)

FUNDED BY: **PKSF**

(July 2014 - Dec 2030)

Dedicated to fighting poverty, hence, uplifting the communities of Chowfaldandi Union of Cox's Bazar, Mukti Cox's Bazar initiated ENRICH in 2014 and laid the foundation of sustainable growth. This comprehensive project, partnering with Palli Karma-Sahayak Foundation (PKSF), supports families by creating dyanamic scopes, covering activities that enhance economic opportunities, social dignity, education, and healthcare.



INDIVIDUALS REACHED

58,385

INDIVIDUALS BY GENDER

MALE **27,945** FEMALE **30,440**





HOUSEHOLDS
58,385

MALE
27,945

FEMALE
30,440

KEY HIGHLIGHTS OF THIS PROGRAM:

Educational opportunity	Community Participation	**IGA** Training	Satellite Clinic
Health care and Nutrition support	Environmental Sustainability	Microfinance Assistance	Secure Social Standing

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PROJECT LOCATION:

Eidgaon (Jalalabad)
Cox's Bazar Sadar (Chowfaldandi)

EDUCATION



TOTAL LEARNERS
90,410

MALE
45,394

FEMALE
45,016

Violence in Myanmar to Education in Bangladesh

Sadia Bibi (8), a Rohingya girl from ***Camp-2W, Cox's Bazar***, still remembers her two-storied wooden home in Myanmar, surrounded by ***mango, jackfruit, guava, and coconut trees***. That happy childhood ended in 2017 when the ***Myanmar military*** and ***Rakhine mobs*** attacked her village. She witnessed ***violence***, ***killings***, and ***homes set ablaze***. On the road, she saw corpses of even children as her family fled, hungry and terrified.

In Bangladesh, Sadia finally felt safe. With support from ***Mukti Cox's Bazar and Children on the Edge (COTE-UK)***, she joined school, where she learned ***Burmese, English, Hanifi, and mathematics***.

"At school, I learned to read and respect others. Now I dream of becoming a doctor"

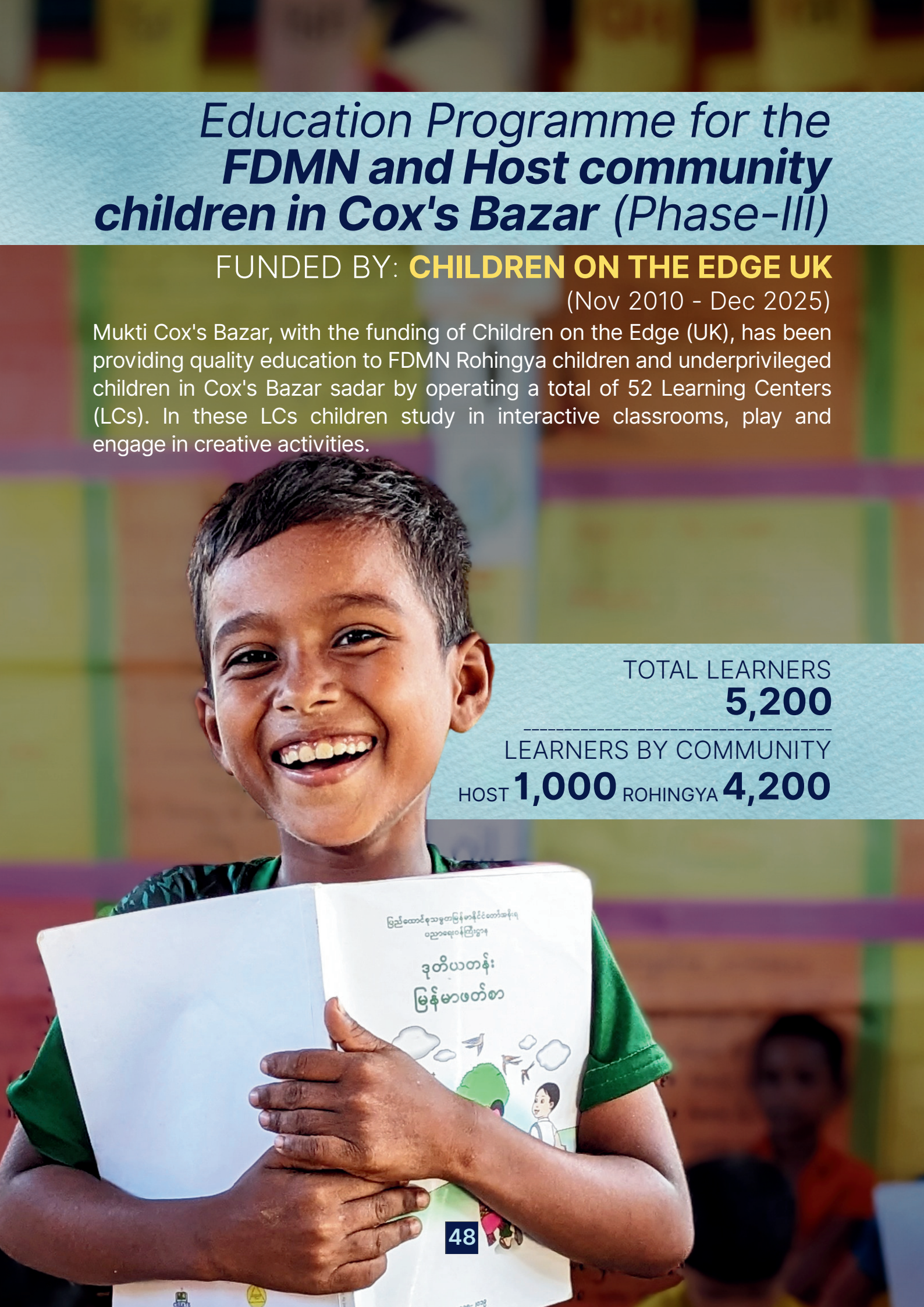


Education Programme for the ***FDMN and Host community children in Cox's Bazar*** *(Phase-III)*

FUNDED BY: **CHILDREN ON THE EDGE UK**

(Nov 2010 - Dec 2025)

Mukti Cox's Bazar, with the funding of Children on the Edge (UK), has been providing quality education to FDMN Rohingya children and underprivileged children in Cox's Bazar sadar by operating a total of 52 Learning Centers (LCs). In these LCs children study in interactive classrooms, play and engage in creative activities.



TOTAL LEARNERS
5,200

LEARNERS BY COMMUNITY

HOST **1,000** ROHINGYA **4,200**





LEARNERS
5,200

BOY **2,575** | GIRL **2,625**

LEARNERS BREAKDOWN BY COMMUNITY:

HOST LEARNERS
1,000

BOY **458** | GIRL **542**

ROHINGYA LEARNERS
4,200

BOY **2,117** | GIRL **2,083**

DIGITAL LEARNING & DIGITAL MEDIA UNDER THIS PROGRAM:

- Digital Newsletter Production MOJA KIDS
- Digital Lesson Development
- Media Translation Bridge
- HANIFI SCRIPT EDUCATION

PROJECT LOCATION

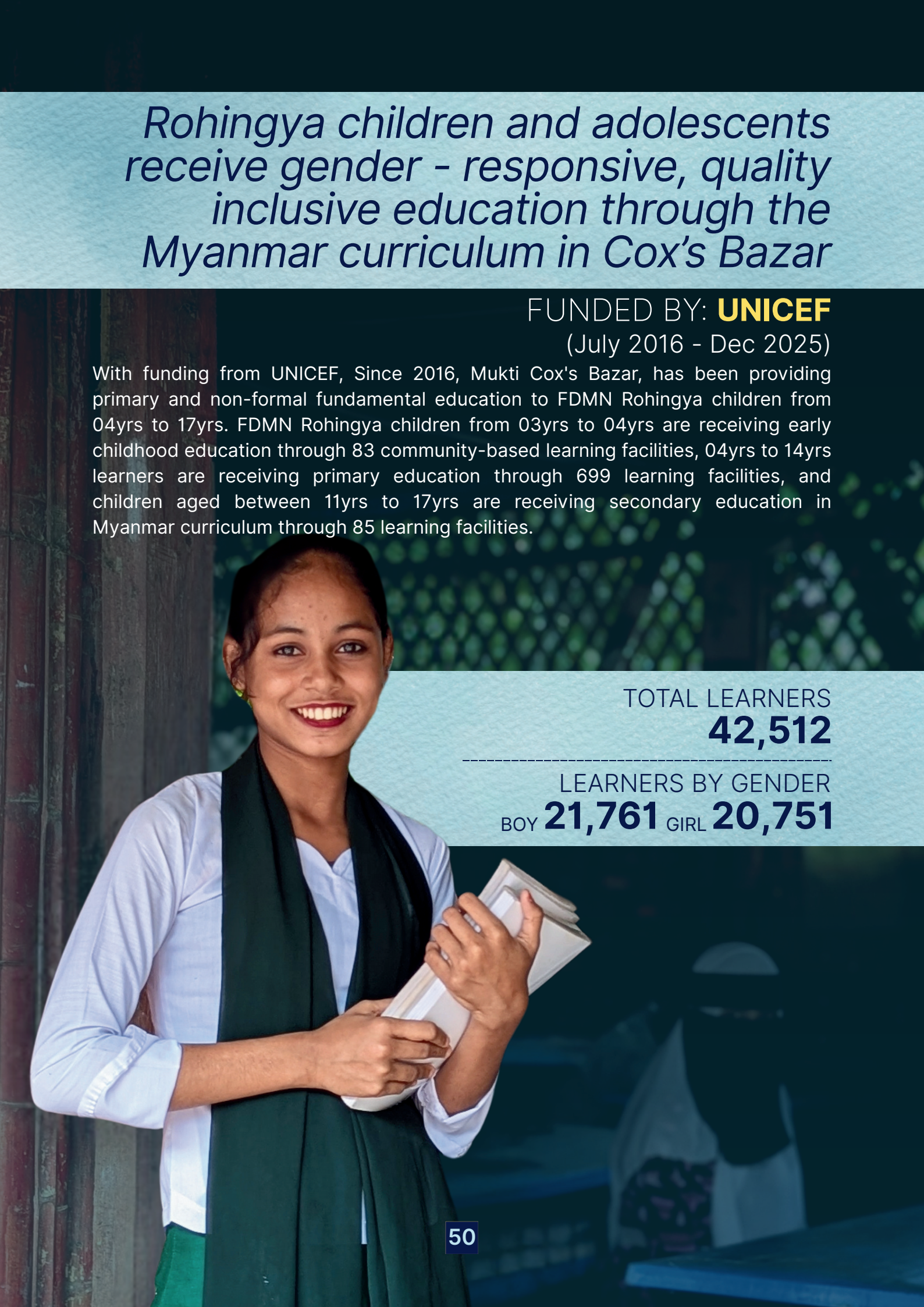
Cox's Bazar Sadar and Ramu
FDMN Camp-1East-West, 2East-West, C4, C5 & C17

Rohingya children and adolescents receive gender - responsive, quality inclusive education through the Myanmar curriculum in Cox's Bazar

FUNDED BY: **UNICEF**

(July 2016 - Dec 2025)

With funding from UNICEF, Since 2016, Mukti Cox's Bazar, has been providing primary and non-formal fundamental education to FDMN Rohingya children from 04yrs to 17yrs. FDMN Rohingya children from 03yrs to 04yrs are receiving early childhood education through 83 community-based learning facilities, 04yrs to 14yrs learners are receiving primary education through 699 learning facilities, and children aged between 11yrs to 17yrs are receiving secondary education in Myanmar curriculum through 85 learning facilities.



TOTAL LEARNERS

42,512

LEARNERS BY GENDER

BOY **21,761** GIRL **20,751**





LEARNERS

42,512

BOY **21,761** | GIRL **20,751**

STAFF

53

MALE **38** FEMALE **15**

VOLUNTEER (HOST)

404

MALE **48** FEMALE **356**

VOLUNTEER (CAMP)

1,200

MALE **714** FEMALE **486**

KEY HIGHLIGHTS OF THIS PROGRAM:

Education through Myanmar Curricula	Education Materials Distribution	Child Council Meeting	Inclusive Education
Early Childhood Education	Girls only CBLF	Dignity Kit Distribution	FGD

PROJECT LOCATION

FDMN Camp-1E, 1W, 2E, 2W, 03, 09 and 17

Supplementary Education Programme of Chattogram

FUNDED BY: **CHILDREN ON THE EDGE UK**

(July 2018 - Dec 2025)

To ensure education for the marginalized child learners, Mukti Cox's Bazar, partnering with Children on the Edge (UK), has been providing supplemental education through 02 Learning Centers (LCs) since 2018. Out of school children from vulnerable communities are receiving charge-free primary education in digital classrooms with free of cost education materials.

TOTAL LEARNERS
250

LEARNERS BY GENDER

BOY **117** GIRL **133**



Education Program for the Children of FDMN in Bhasanchar- Phase IV

FUNDED BY: **CHILDREN ON THE EDGE UK**

(Jan 2025 - Dec 2025)

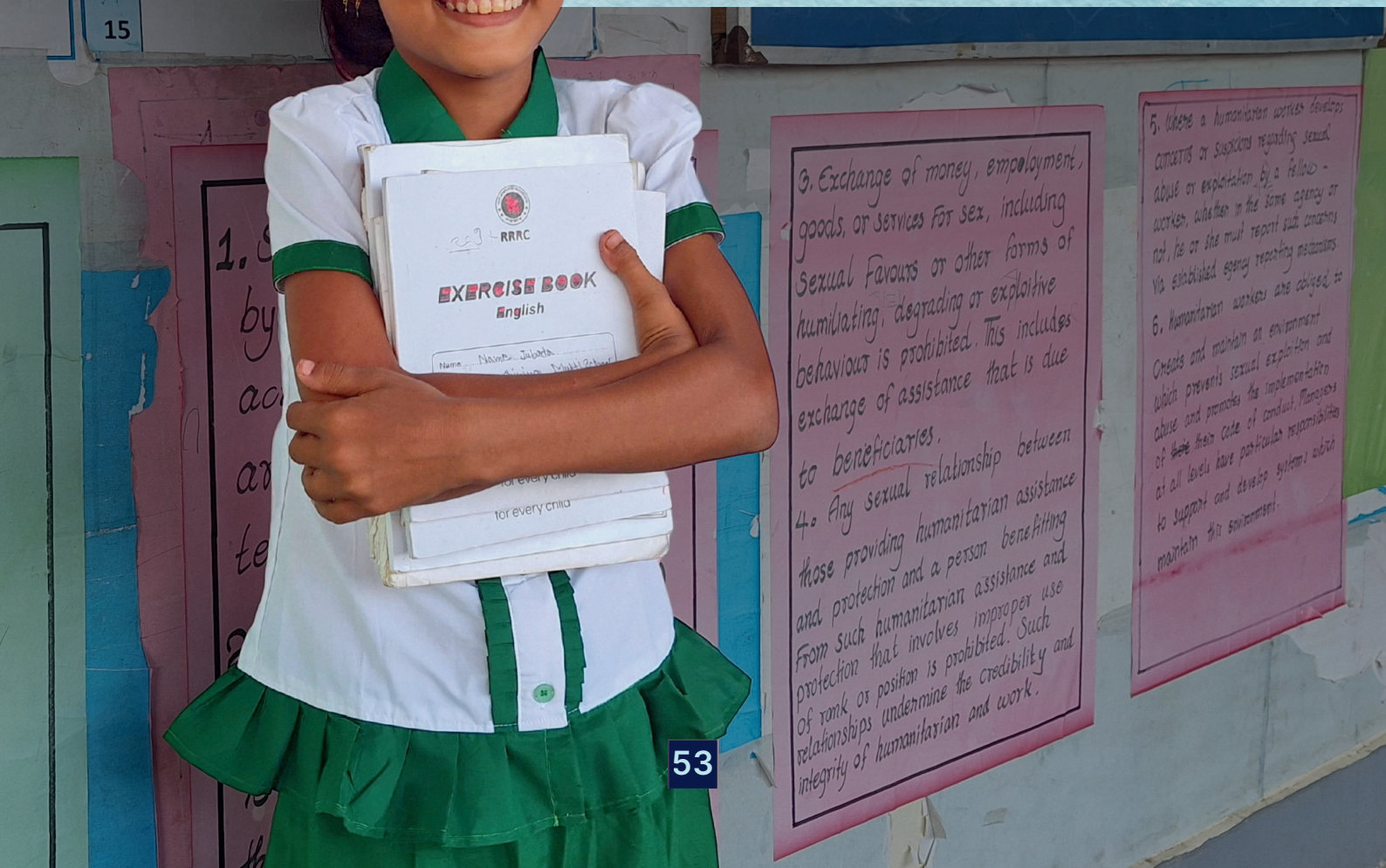
This program provides primary education to ***1,315 deprived Rohingya*** (FDMN) children in Bhasanchar Camp. Operating from ***2 schools with 23 classrooms*** across ***5 clusters***, it implements the Myanmar curriculum to foster academic growth. The initiative supplies free educational materials and uniforms, conducts regular sessions and assessments, and engages with parents and child councils to ensure overall development.

TOTAL LEARNERS

1,315

LEARNERS BY GENDER

BOY **671** GIRL **644**



Playful learning across the year (Play 2.0)

FUNDED BY: **STREET CHILD UK**
(July 2024 - July 2025)

A Mukti Cox's Bazar initiative, supported by Street Child (UK), ensuring real and impactful education for the FDMN Rohingya children through digital methods has been in operation since 2025. The project maintains safe and supportive environment, develops digital lessons, and trains teachers on providing literacy and numeracy education to the learners.

TOTAL LEARNERS
1,447

LEARNERS BY GENDER
BOY **645** GIRL **802**

Early Childhood Development (ECD)

FUNDED BY: **MUKTI COX'S BAZAR**
(July 2019 - Dec 2024)

Funded by its own resources, Mukti Cox's Bazar's Early Childhood Development (ECD) program provides primary education access to ***70 underprivileged learners*** in ***Ramu and Cox's Bazar Sadar***. The initiative focuses on re-enrolling ***dropout students***, supplying all essential educational materials and uniforms, and conducting home visits to ensure consistent ***attendance*** and ***academic*** progress for the most vulnerable children.

TOTAL LEARNERS
70

LEARNERS BY GENDER
BOY **43** GIRL **27**



GENDER AND PROTECTION

TOTAL HOUSEHOLDS
384,573

MALE
108,508

FEMALE
276,065



From Grief to Growth: **How a Safe Space Helped a Rohingya Widow Find Hope**

Sheuli, a 36-year-old Rohingya widow in Camp-9, was consumed by grief after her husband's death left her to raise four children alone. Having fled Myanmar in 2017 and endured a difficult past, his passing from a heart attack at Cox's Bazar Sadar Hospital made her feel her world had collapsed. Overwhelmed and without an income, she survived on rations and the help of relatives, weeping nightly over her fate.

Her life began to change when a community volunteer from Mukti Cox's Bazar introduced her to a Women-Friendly Space. There, Sheuli joined the "Women Rise" learning group, connecting with other women who understood her loss. This shared experience made her feel less isolated. She learned that grief has stages and discovered techniques to manage stress, letting go of self-blame and replacing harsh thoughts with hopeful words.



> ***"Today, Sheuli feels "alive again."***

The constant tears have subsided, and she has resumed daily life cooking for her children, helping them with school, and even planting a small vegetable garden. While she still misses her husband, the pain no longer controls her, thanks to the path to hope she found.

*Providing quality **GBV** prevention and response for the Rohingya and Host Communities in Cox's Bazar and Bhasan Char to increase community wellbeing.*

FUNDED BY: **UNFPA**
(Jul 2017 - Dec 2026)

Ensuring protection and dignity of affected and vulnerable women & girls, securing women's empowerment, and reproductive rights, Mukti Cox's Bazar launched this project immediately after the influx. It provided protection to thousands of women survivors by its safe spaces and services. Skills development training and MHPSS support to the women are noteworthy initiatives undertaken. This ongoing project has reduced violence against women in 26 FDMN camps and 08 adjacent host communities since 2017.

HOUSEHOLDS REACHED
238,585

HOUSEHOLDS BY COMMUNITY
HOST **54,857** ROHINGYA **183,728**





HOUSEHOLDS REACHED

238,585

MALE **53,214** | FEMALE **185,371**

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH

54,857

MALE **13,214** | FEMALE **41,643**

ROHINGYA HH

183,728

MALE **40,000** | FEMALE **143,728**

KEY HIGHLIGHTS OF THIS PROGRAM:

- GBV Awareness and Prevention
- GBV Response and Referral
- Community Mobilization (SASA! Together)
- MHPSS & Social support

PROJECT LOCATION

Teknaf Upazila (Sabrang, Hnilla, Whykong & Bhahar Chora Union)
Ukhiya Upazila (Ratnapalong, Palongkhali, Jaliapalong and Holodiapalong Union)
Camps Name: Cox's Bazar
Camp 1E, Camp 1W, Camp 2W, Camp 2E, Camp 3, Camp 4, Camp 6, Camp 7, Camp 8E, Camp 8W, Camp 9, Camp 10, Camp 11, Camp 14, Camp 15, Camp 16, Camp 20, Camp 22, Camp 24, Camp 26, Camp and Nayapara RC
Bhasan Char: Shelter: 29, 78 and 83

Girls Get Equal 2.0: Realising rights and building resilience (GGE2.0)

FUNDED BY: **PLAN INTERNATIONAL**

(Mar 2025 - Sep 2029)

Mukti Cox's Bazar and Plan International Bangladesh conjointly started this project earlier in 2025. The main goal was to make adolescent girls and young women between 10yrs to 24yrs empowered, resilient, and exercise their rights. The initiative enhanced their resilience and ensured their rights through improved education, health, and safety. Key goals included providing access to quality education, promoting informed SRHR decisions, protecting against SGBV, and fostering economic empowerment, all while building a more supportive community structure.

HOUSEHOLDS REACHED

44,709

HOUSEHOLDS BY GENDER

MALE **22,174** FEMALE **22,535**







HOUSEHOLDS REACHED

44,709

MALE **22,174**

FEMALE **22,535**

KEY HIGHLIGHTS OF THIS PROGRAM:

Education	Youth Economic Empowerment	Sexual and Reproductive Health and Rights	Job Fair
Establish functional literacy & Form Youth Club	Brail & sign Language training for peer leaders	STEM training for teachers	Upskill green jobs

---

PROJECT LOCATION

Teknaf

Emergency support for FDMN in Bangladesh-AHP Bngladesh Consortium GBV Care Project -Centrality of Protection in Protracted Crises

FUNDED BY: **CARE BANGLADESH**
(Jul 2023 - Dec 2025)

Funded by DFAT, with technical assistance from CARE Bangladesh, Mukti Cox's Bazar has been implementing this project since 2024. It conducts activities including life-skills and leadership training for Rohingya young women, GBV prevention and protection, Dignity Kits distribution, MHPSS support and counseling for Rohinyga women.

HOUSEHOLDS REACHED
8,138

HOUSEHOLDS BY COMMUNITY
5,941 ROHINGYA **2,197** HOST





HOUSEHOLDS REACHED

8,138

MALE **2,302**

FEMALE **5,836**

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH

2,197

MALE **829**

FEMALE **1,368**

ROHINGYA HH

5,941

MALE **1,473**

FEMALE **4,468**

KEY HIGHLIGHTS OF THIS PROGRAM:

- PSS Support
- PFA Training
- EMAP Curriculum Session
- Girl Shine Curriculum

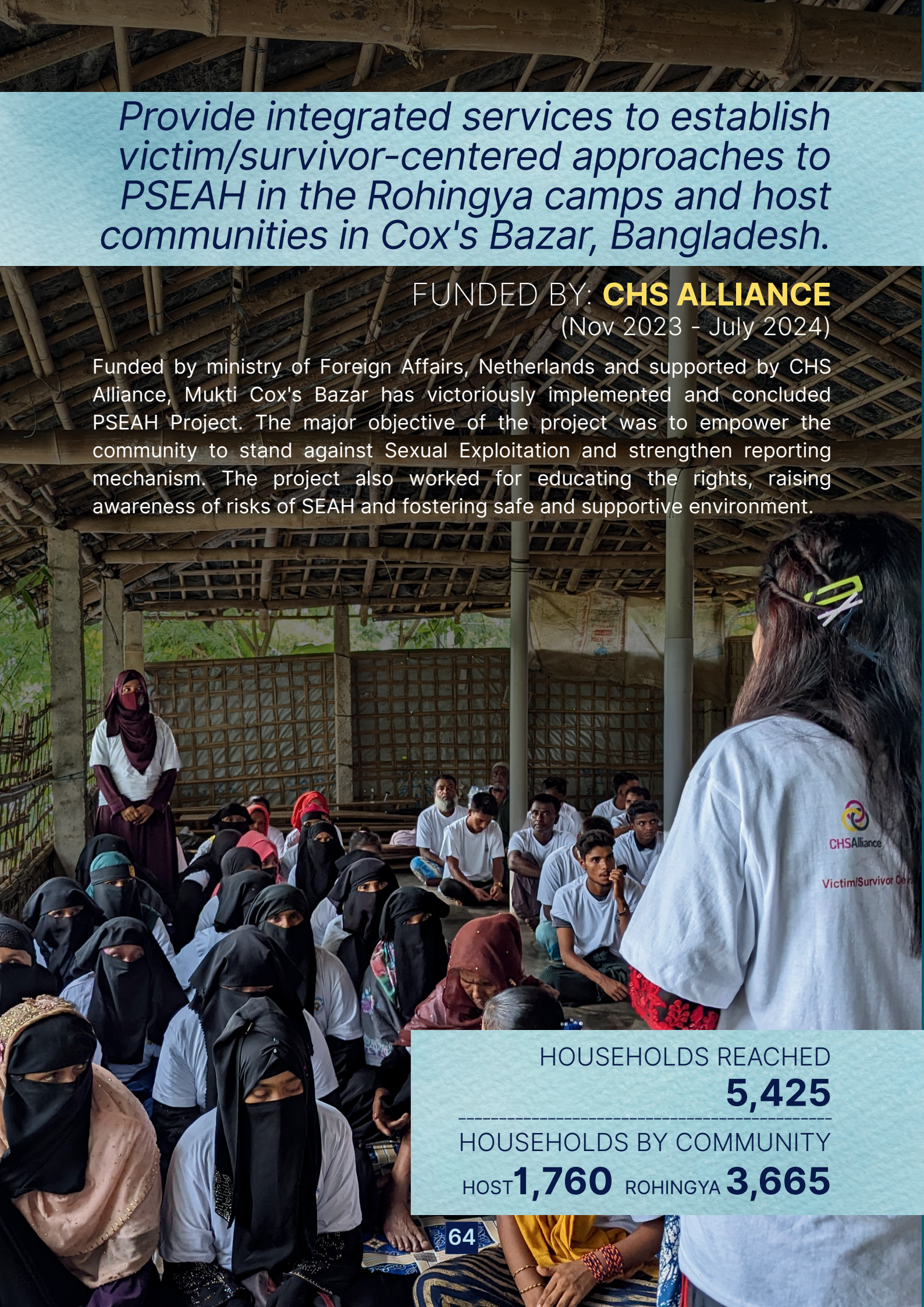
PROJECT LOCATION

Jaliyapalong (Ukhiya)
FDMN= Camp-11,12,15 & 16

Provide integrated services to establish victim/survivor-centered approaches to PSEAH in the Rohingya camps and host communities in Cox's Bazar, Bangladesh.

FUNDED BY: **CHS ALLIANCE**
(Nov 2023 - July 2024)

Funded by ministry of Foreign Affairs, Netherlands and supported by CHS Alliance, Mukti Cox's Bazar has victoriously implemented and concluded PSEAH Project. The major objective of the project was to empower the community to stand against Sexual Exploitation and strengthen reporting mechanism. The project also worked for educating the rights, raising awareness of risks of SEAH and fostering safe and supportive environment.



HOUSEHOLDS REACHED
5,425

HOUSEHOLDS BY COMMUNITY

HOST **1,760** ROHINGYA **3,665**





HOUSEHOLDS

5,425

MALE **1,337** | FEMALE **4,088**

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH.

1,760

MALE **870** | FEMALE **890**

ROHINGYA HH.

3,665

MALE **467** | FEMALE **3,198**

KEY HIGHLIGHTS OF THIS PROGRAM:

- PSEAH and Investigation Training for Staff
- Establish Referral System
- Intermediary Focal points in the community
- Awareness Campaign

PROJECT LOCATION

Ukhiya and Camp-4, 10

Delivering Life Skills Education and Improving Menstrual Health of Adolescent Girls and Women in Cox's Bazar and Bhasanchar, Bangladesh

FUNDED BY: **UNFPA**
(Jan 2022 - Dec 2025)

Implemented by Mukti Cox's Bazar and funded by UNFPA, this project, has been running since 2022. The main objective is to improve access to and utilization of inclusive, gender and shock-responsive, universal & resilient social protection, social safety-net and basic social services to the vulnerable. It strengthened knowledge and skills of adolescents and female service providers through training on menstrual hygiene management, production of reusable sanitary pads and gender equality. Girl Shine Curriculum provided life education through accelerating adult learning programs and raising awareness of MENSTRUAL health among adolescents, male service providers, and the decision makers.



TOTAL HOUSEHOLDS
6,660

HOUSEHOLDS BY COMMUNITY
HOST **680** ROHINGYA **5,980**





HOUSEHOLDS
6,660

MALE
365

FEMALE
6,295

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH
680

MALE
50

FEMALE
630

ROHINGYA HH
5,980

MALE
315

FEMALE
5,665

KEY HIGHLIGHTS OF THIS PROGRAM:

- Girl Shine Curriculum
- MHM Training
- Functional Literacy
- Distribute MHM Kits

PROJECT LOCATION

Ukhiya, Teknaf, Cox's Bazar Sadar, Moheskhali
FDMN= 8 camp (1W, 11,12,13,15,19, 27) and Bhasanchar Shelter-81

Our Light - Our Protection - Our Responsibility

FUNDED BY: **OXFAM**
(July 2024 - Mar 2025)

Since July 2024, Mukti Cox's Bazar, with technical and financial support from Oxfam, has been implementing the "Our Light–Our Protection–Our Responsibility" project to enhance safety and empowerment of women and adolescent through solar lighting in Rohingya camps and host communities. The initiative trained 25 individuals in solar light repair and maintenance, replaced/ repaired over 200 streetlights, and improved night-time safety for 5,000 people. It collaborated with private sector partners for social messaging and conducted workshops to raise awareness on GBV. By strengthening local skills and encouraging community ownership, the project fosters protection, resilience, and inclusive development.



TOTAL HOUSEHOLDS
10,000

HOUSEHOLDS BY COMMUNITY

HOST **2,000** ROHINGYA **8,000**





HOUSEHOLDS

10,000

MALE **4,500** | FEMALE **5,500**

LEARNERS BREAKDOWN BY COMMUNITY:

HOST HH

2,000

MALE **1,000** | FEMALE **1,000**

ROHINGYA HH

8,000

MALE **3,500** | FEMALE **4,500**

KEY HIGHLIGHTS OF THIS PROGRAM:

- Solar repairing & Maintenance Training
- Solar Streetlights repairing
- Private Sector Engagement & Social Messaging
- Community Ownership & Resilience

PROJECT LOCATION

Ukhiya (Palongkhali Union)
Teknaf (Hnila Union)
FDMN Camp-3, 4, 12, 19 & 22

Lifting Healthy, Empowered and Protected Girls and Women in Cox's Bazar (LEAP)

FUNDED BY: **PLAN INTERNATIONAL**

(March 2022 - March 2025)

Funded by Global Affairs Canada, with technical support of Plan International Bangladesh, Mukti Cox's Bazar has successfully completed this project. LEAP aimed to improve individual and collective agency and resilience of adolescence girls and young women to exercise their Sexual Reproductive Health Rights and protection from Sexual and Gender Based Violence.

HOUSEHOLDS REACHED
8,335

HOUSEHOLDS BY GENDER
MALE **4,111** FEMALE **4,224**



Adolescent, Cultural and Sports programme

FUNDED BY: **PKSF**
(July 2024 - Dec 2024)

Mukti Cox's Bazar has successfully empowered the next generation by its adolescent development program in Chowfaldandi in Cox's Bazar. Supported by PKSF, the initiative was designed to nurture responsible and conscientious citizens by enhancing the physical & psychological health, instill a sense of social responsibility through training, and encourage positive habits like reading, and community service to cultivate their development into well-rounded individuals so that they contribute to their communities.

HOUSEHOLDS REACHED
3,900

HOUSEHOLDS BY GENDER
MALE **1,820** FEMALE **2,080**



Hope Illuminated: Emergency Preparedness through lighting and crafting future: Addressing Sustainable livelihoods, social cohesion, and Gender Inequality through integrated community led action

FUNDED BY: **OXFAM**
(Jan 2024 - July 2024)

The project explores platforms to highlight the economic contribution of Rohingya and host community women in fostering community resilience, reducing disaster risks and enabling the overall social protection in vulnerable contexts.

HOUSEHOLDS REACHED
2,250

HOUSEHOLDS BY COMMUNITY
HOST **250** ROHINGYA **2,000**



Uplifting the Quality of the Lives of Elderly People Programme.

FUNDED BY: **PKSF**
(July 2024 - Dec 2024)

Mukti Cox's Bazar, with the support of PKSF, has successfully completed this project in Maheshkhali Upazilla. The key objectives of the project were to ensure the provision of essential equipments, financial allowances and dignity to the elderly. The project has left a significant footprint improving the quality of life of the elderly population.

HOUSEHOLDS REACHED
964

HOUSEHOLDS BY GENDER
MALE **640** FEMALE **324**



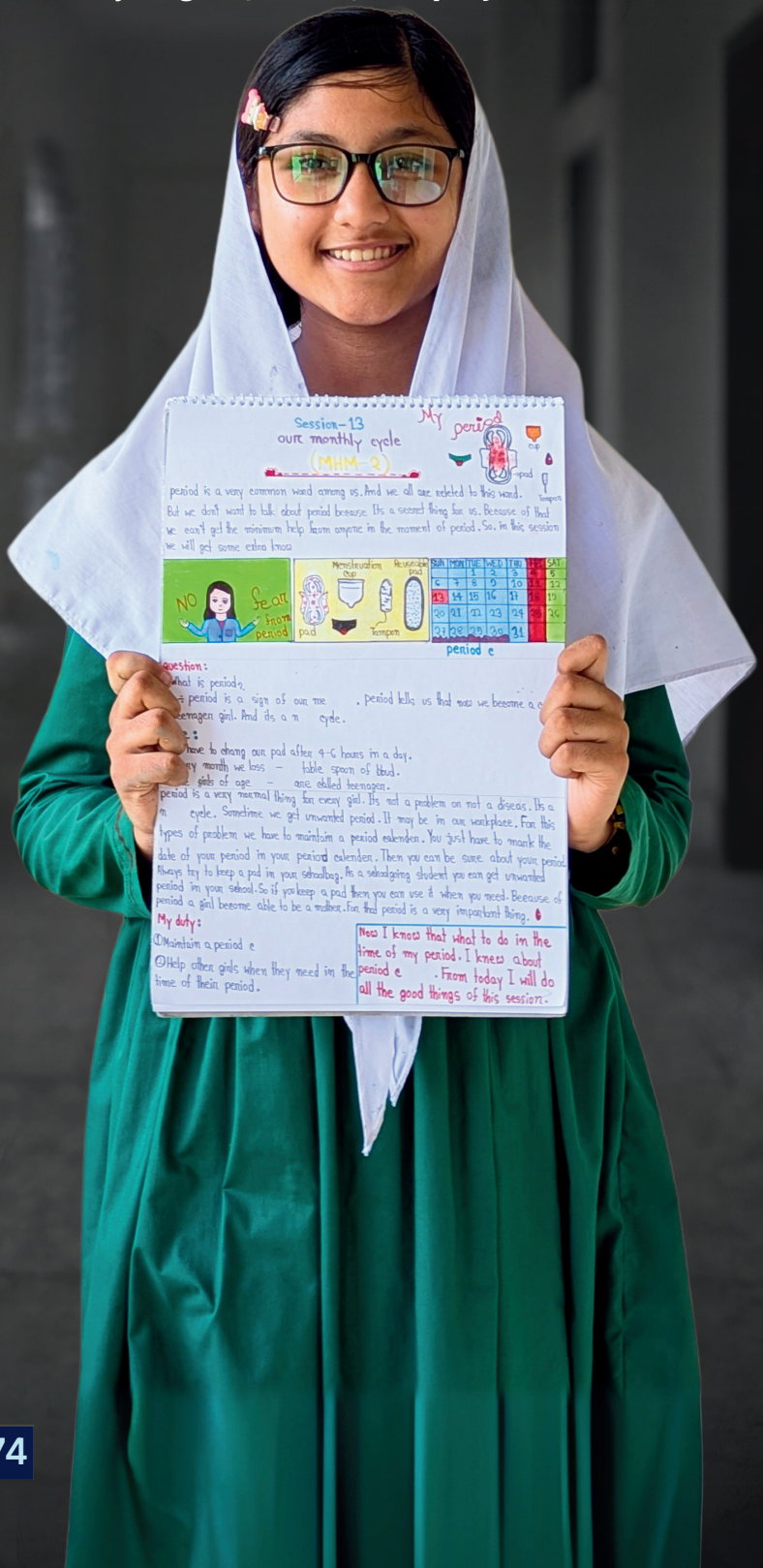
Breaking Taboos:
From Silence to Strength

Faujia Raisa (12), a student of ***Palong Model High School, Ukhiya***, has become a ***symbol of confidence*** through the ***Adolescent & Youth Project*** implemented by Mukti Cox's Bazar with support from ***UNFPA*** and the ***Government of Korea***. Since 2023, the school has introduced the ***Girl Shine curriculum***, breaking the silence around menstruation — a topic long burdened by ***stigma, taboo, and prejudice.***

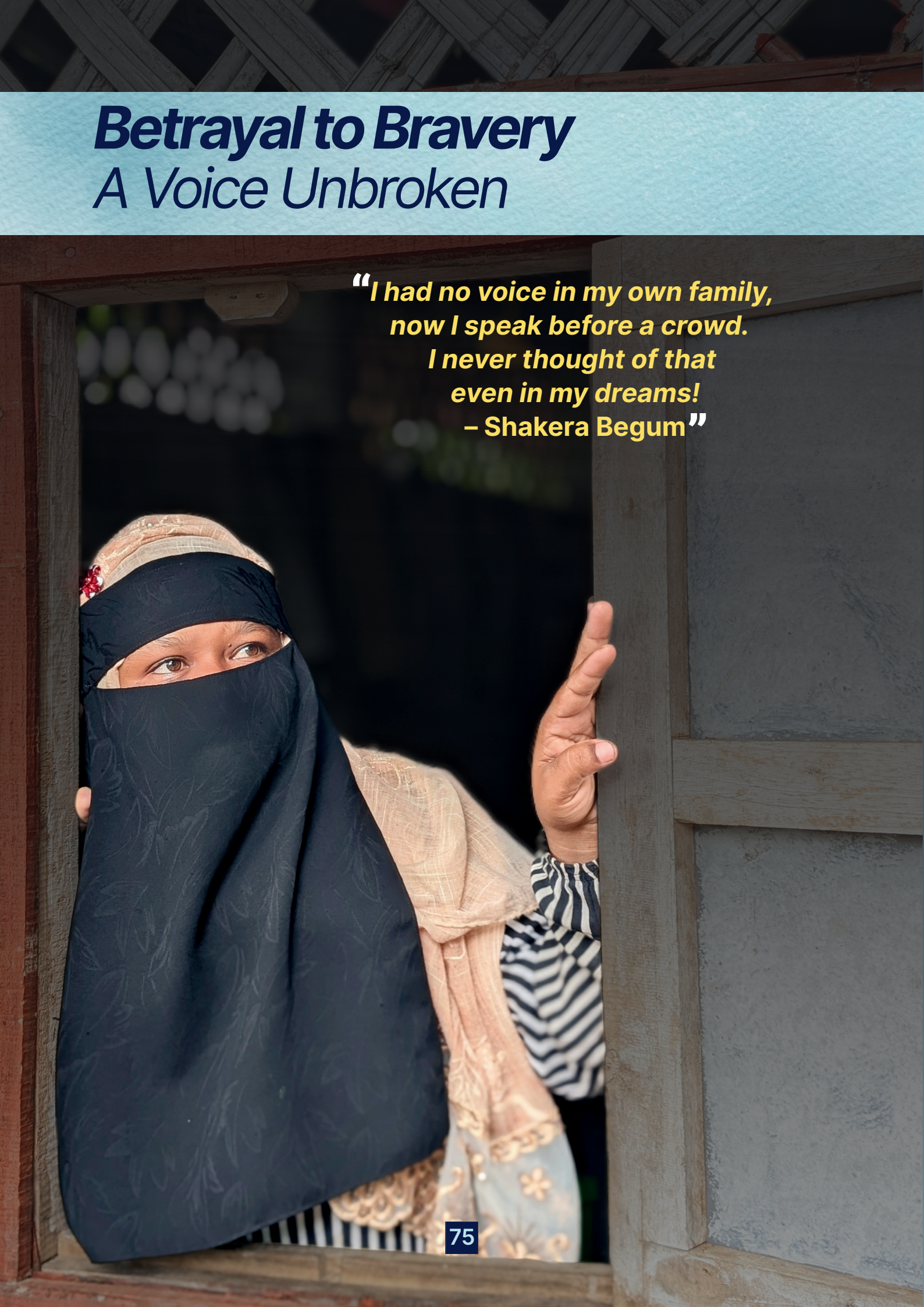
The project uses ***interactive sessions***, ***group activities***, ***storytelling***, and resource support to build awareness, reduce shame, and empower adolescent girls with knowledge on ***menstrual health and life skills.*** Distribution of hygiene kits and certificates further motivated participants, ensuring active learning and confidence-building.

"The Girl Shine curriculum opened a new door in my life. I feel stronger, more secure, and ready to support others."

For Faujia, the sessions were ***life-changing***. She learned to protect herself, set clear goals, and speak up with confidence. Understanding her body gave her ***pride in her identity*** and resilience to face challenges.



Betrayal to Bravery
A Voice Unbroken



"I had no voice in my own family,
now I speak before a crowd.
I never thought of that
even in my dreams!
– Shakera Begum"

WASH, NUTRITION & HYGIENE



TOTAL HOUSEHOLDS
755,781

MALE
265,115

FEMALE
490,666

From Patient to Advocate
A Day Laborer's Fight Against Malaria

Ali Hossain (29), *a day laborer in salt fields, returned to his home in Islampur, Eidgaon on May 23, 2024. Two days later, he developed a fever. A village doctor's treatment failed, and for ten days his condition worsened.*

On June 6, during a routine house visit, Mukti Cox's Bazar health worker Shahida Akhter tested him with a Rapid Diagnostic Test (RDT) and confirmed Pv-positive malaria. As Ali had not traveled, the infection was deemed indigenous, likely from mosquitoes breeding near his hillside home where nets were unused.

With Primaquine, Chloroquine, and a Long-Lasting Insecticide-treated Net (LLIN), Ali fully recovered. Today, he actively promotes LLIN use at home and work, urging neighbors and coworkers to protect themselves from malaria.

"I thought it was a simple fever from working hard. I never realized the danger.
Now, my family and I never sleep without the mosquito net , and I tell my coworkers they must do the same."



Journey Towards Targeted Malaria Elimination of Bangladesh

FUNDED BY: **BRAC**
(Jan 2018 - Dec 2026)

Malaria Eradication Program (MEP), implemented by Mukti Cox's Bazar with fund and technical assistance from Global Fund and BRAC Pooled Fund respectively, is in operation since 2018. MEP aims optimal public participation and complete elimination of malaria from the project area by 2025, ensuring malaria-free status, conducting advocacy for preventive and curative measures, and achieving universal coverage through Communication and Social Mobilization (ACSM).



TOTAL HOUSEHOLDS
325,960

HOUSEHOLDS BY GENDER
MALE **60,303** FEMALE **265,657**





HOUSEHOLDS (HOST)

325,960

MALE	FEMALE	STAFF	MALE	FEMALE
60,303	**265,657**	**99**	**12**	**87**

KEY HIGHLIGHTS OF THIS PROGRAM:

Blood Slide Examination	Malaria Case Investigation	Enhanced social & behavioral change communication	Distribute LLIN
Rapid Diagnostic Test	Strengthen surveillance	Improved awareness of malaria prevention and control	Universal coverage of population at risk

PROJECT LOCATION

Cox's Bazar Sadar, Ramu and Eidgaon

Community-based Health Outreach Programme (CHOP) for Rohingya refugees and Host Community at Ukhiya, Cox's Bazar

FUNDED BY: **IOM**
(Jan 2024 - Dec 2024)

Mukti Cox's Bazar has implemented Community Health Outreach Programme facilitating health care support to both the Host and Rohingya communities for a decade. The primary goal of the project is to improve general health status and health seeking behaviour through ensured accessibilities. The project advanced preparation, prevention and response to outbreaks of communicable diseases.

TOTAL HOUSEHOLDS
352,716

HOUSEHOLDS BY COMMUNITY
HOST **244,903** ROHINGYA **107,813**







HOUSEHOLDS
352,716

MALE **170,716** | FEMALE **182,000**

HOUSEHOLDS BREAKDOWN BY COMMUNITY:

HOST HH
244,903

MALE **118,793** | FEMALE **126,110**

ROHINGYA HH
107,813

MALE **51,923** | FEMALE **55,890**

KEY HIGHLIGHTS OF THIS PROGRAM:

- Household visit and Health care session
- Immunization
- Screening malnutrition and Mortality surveillance
- Family planning and ANC & PNC Services

PROJECT LOCATION

5 Unions of Ukhiya Upazila (Rajapalong, Ratnapalong, Palongkhali, Jaliapalong and Holdiapalong Union) and 9 FDMN Camps (1 East, 1 West, 2 West, 3, 9, 10, 13, 15, and 18)

Inclusive WASH services for the displaced population in the Rohingya camps of Bhashan Char

FUNDED BY: **BRAC**
(Dec 2024 - Dec 2025)

Bhashan Char, geographically tough area to run humanitarian responses due to miserable communication and other drawbacks, though, Mukti Cox's Bazar, since the end of 2024, has been implementing its WASH interventions to enhance household well-being by providing gender-responsive and environmentally sustainable WASH services. The initiative aims reducing disease outbreaks by increasing access to safe drinking water, inclusive and clean latrines, and functional bathing facilities for targeted community households.



TOTAL HOUSEHOLDS
1,775

HOUSEHOLDS BY GENDER
MALE **876** FEMALE **899**





HOUSEHOLDS (FDMN)

1,775

MALE **876**

FEMALE **899**

KEY HIGHLIGHTS OF THIS PROGRAM:

Upgraded water distribution points	Hygiene promotion	Improved drainage system	Waste collection, transport, and disposal
Upgraded latrine and bathing cubicles	Cleaning Campaign	Disinfection of drainage waste	Water quality testing and monitoring (FRC)

PROJECT LOCATION

Hatia (BhasanChar)

ENVIRONMENT & CLIMATE CHANGE



Emergency Response to flood affected people of Cox's Bazar

FUNDED BY: **MUKTI COX'S BAZAR**

(July 2024 - July 2025)

In response to the severe flooding of August and September 2024, the humanitarian organization Mukti Cox's Bazar executed a comprehensive, dual-district relief operation. The initiative commenced with rapid assistance in Cox's Bazar district, where a total of 1,000 affected families received essential dry food and non-food items (NFIs) over two distributions on August 26 and September 13, 2024, in close coordination with the District Administration.

TOTAL HOUSEHOLDS

1,500

HOUSEHOLDS BY GENDER

MALE **500** FEMALE **1,000**



Emergency Response to flood affected people of Noakhali

FUNDED BY: **MUKTI COX'S BAZAR**
(July 2024 - July 2025)

Recognizing the escalating crisis in other regions, the organization expanded its humanitarian intervention to Noakhali district. A specialized Emergency Response Team was deployed to Noakhali Sadar Upazila. Despite initial logistical challenges, the team successfully distributed clothing, specifically 1,000 sarees and 1,000 towels to women and adolescents across more than ten shelters in the Ashwadia and Ewojbalia Unions on August 31 and September 1, 2024, demonstrating a steadfast commitment to reaching vulnerable populations.

TOTAL HOUSEHOLDS
1,000

HOUSEHOLDS BY GENDER
FEMALE **1,000**



Emergency Water and Housing Environment Improvement (EWHEI) Project through repairing wells and providing simple shelters for vulnerable flood victims in Noakhali

FUNDED BY: **IVY JAPAN**
(Sep 2024 - Nov 2024)

Mukti Cox's Bazar, with the funding from IVY Japan, successfully executed emergency aid project in Noakhali during devastating flood. The main objective of this project was to distribute temporary shelters to disaster-affected households in Noakhali to protect lives of infants, children, women and the elderly from rain, wind, and direct sunlight. The response repaired broken tube-wells to ensure clean water and prevent the spread of cholera, Dengue, and other waterborne diseases common after floods.

TOTAL HOUSEHOLDS
1,700

HOUSEHOLDS BY GENDER
MALE **746** FEMALE **954**



From **Rain-Soaked Nights** *to a* **Library of Dreams**

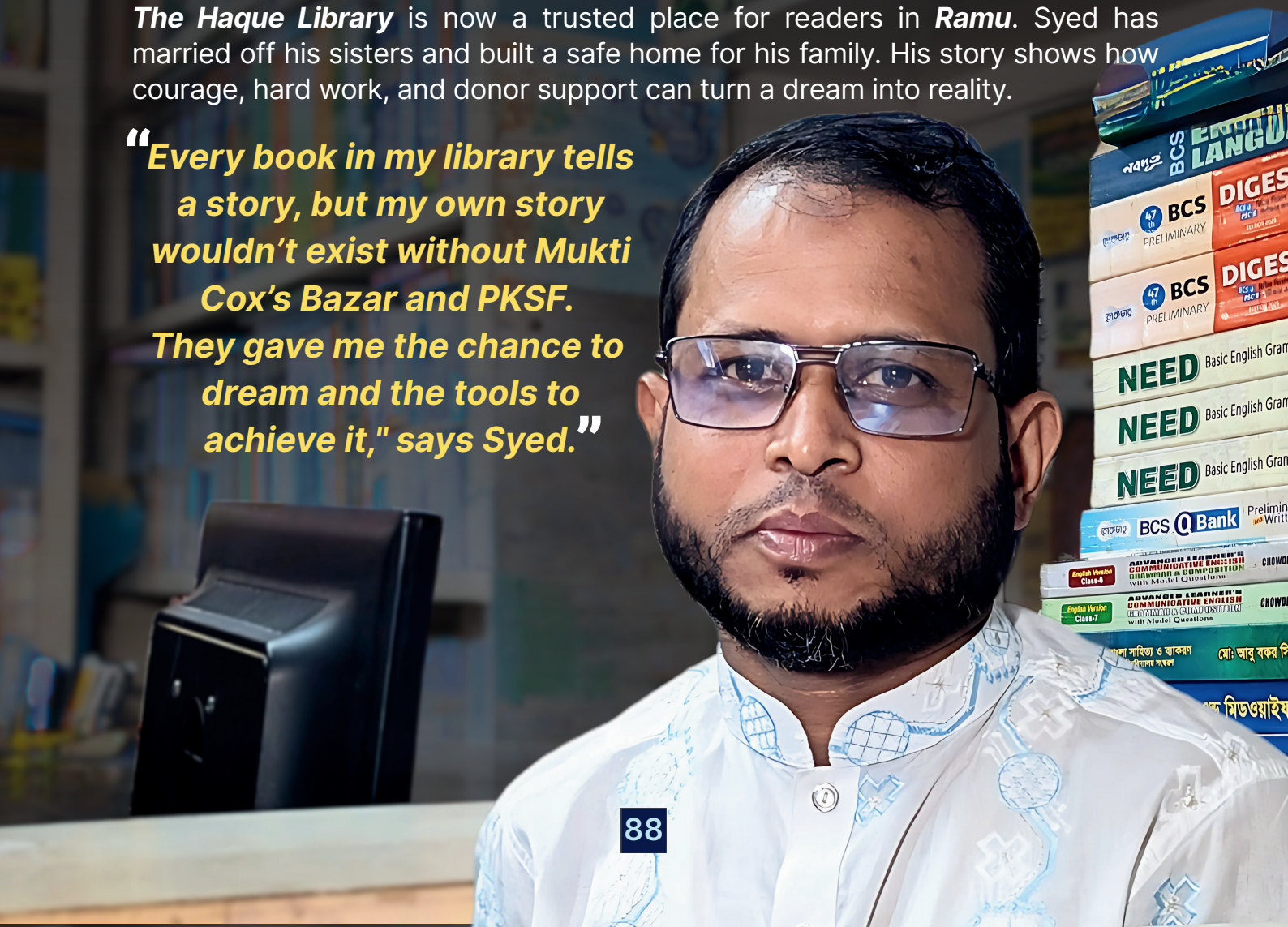
Syed Karim (43), grew up as the eldest of **five children** in a poor family. His father was a daily wage worker, and their home had a tin roof that could not keep out the rain. Syed left school after the eighth grade to help his family. In 2002, he started working at ***Haque Library*** in Chaumuhani, earning just **BDT 500** a month. Over 16 years, he saved money, learned new skills, and built the confidence to dream of his own library.

In ***2017,*** with a small loan of **BDT 50,000** from ***Mukti Cox's Bazar***, Syed opened his library. The beginning was hard—few books, low sales, family responsibilities, and his father's illness—but he did not give up. Step by step, he **repaid his loan**, expanded his library, and eventually took larger loans to grow further. Today, he runs two successful libraries.

"Without Mukti Cox's Bazar, I could never have built my dream library. Their support gave me the courage to keep going, even when everything felt impossible."

The Haque Library is now a trusted place for readers in ***Ramu***. Syed has married off his sisters and built a safe home for his family. His story shows how courage, hard work, and donor support can turn a dream into reality.

"Every book in my library tells a story, but my own story wouldn't exist without Mukti Cox's Bazar and PKSF. They gave me the chance to dream and the tools to achieve it," says Syed."



AUDIT REPORT 2024/2025

INDEPENDENT AUDITORS' REPORT

Opinion

We have audited the accompanying financial statements of **Mukti Cox's Bazar** pertaining to **Development & Humanitarian Activities**, which comprise the Consolidated Statement of Financial Position as at June 30, 2025 and Consolidated Statement of Income and Expenditure, Consolidated Statement of Cash Flows and Consolidated Statement of Receipts and Payments for the year ended on that date, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **Mukti Cox's Bazar** pertaining to **Development & Humanitarian Activities** as at June 30, 2025, and its financial performance and its receipts and payments for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements.

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as mentioned in Note - 3 to the financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.



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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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

- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509210679AS768718

Dated: **September 21, 2025**
Dhaka

J.U. AHMED & CO. DHAKA

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Financial Position
As at June 30, 2025

Property and Assets	Notes	As at June 30, 2025 Taka	As at June 30, 2024 Taka
Non-Current Assets			
Property, plant & equipment	4	167,936,244	157,696,722
Construction works-in-progress	4.1	-	9,127,774
TOTAL NON-CURRENT ASSETS		167,936,244	166,824,496
Current Assets			
Investment	5	-	1,009,050
Inter project transaction (Asset)	6	23,649,532	605,000
Advances, deposits and pre-payments	7	134,000	289,500
Accounts receivable (Fund)	8	2,760,534	86,516,838
Cash and Cash equivalents	9	40,529,749	136,318,111
TOTAL CURRENT ASSETS		67,073,815	224,738,499
TOTAL ASSETS		235,010,059	391,562,995
Fund and Liabilities			
Capital Fund	10	154,620,658	139,350,864
Current Liabilities			
Inter project transaction (Liability)	11	5,649,532	605,000
Liabilities for expenses	12	4,444,792	88,110,272
Unutilized Fund	13	33,760,663	127,867,952
Liabilities for Donor funded Fixed Asset	14	31,178,970	32,885,819
Other Liabilities	15	5,355,444	2,743,088
TOTAL CURRENT LIABILITIES		80,389,401	252,212,131
TOTAL FUND AND LIABILITIES		235,010,059	391,562,995

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

Assistant Director (Finance & Accounts)

Chief Executive

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509210679AS768718

Dated: **September 21, 2025**
Dhaka

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, 2025

A. Income	Notes	2024 - 2025 Taka	2023 - 2024 Taka
Grants income	13	898,614,528	1,101,366,132
Bank interest	16	171,936	217,161
Interest on investment	17	61,870	59,332
Membership fee		2,520	2,520
Overhead income	18	52,176,537	43,590,008
Reimbursement amount received	19	10,207,359	9,907,889
Other income	20	356,873	794,322
TOTAL INCOME		961,591,623	1,155,937,364
B. Expenditure			
Programme cost	21	356,996,997	477,071,976
Capacity development cost	22	15,738,479	31,794,225
Human resource cost	23	461,537,208	548,701,810
Administrative and operational cost	24	47,867,951	41,119,774
Overhead cost		52,885,224	43,818,032
Partial support cost	25	7,302,845	7,835,394
Depreciation	4	3,985,401	3,214,370
Bad debt		7,724	7,670
TOTAL EXPENDITURE		946,321,829	1,153,563,251
Excess of Income over Expenditure (A - B)		15,269,794	2,374,113

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

Assistant Director (Finance & Accounts)

Chief Executive

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509210679AS768718

Dated: **September 21, 2025**
Dhaka

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Cash Flows
For the year ended June 30, 2025

Figures in Taka

Particulars	2024 - 2025 Taka	2023 - 2024 Taka
A. Cash Flow from Operating Activities:		
Net surplus for the year	15,269,794	2,374,113
Depreciation and amortization for the year	3,985,401	3,214,370
Increase/Decrease in Current Assets	83,911,804	(56,090,966)
Increase/Decrease in Current Liabilities	(81,053,124)	63,575,609
Net cash used in Operating Activities	22,113,875	13,073,126
B. Cash flow from Investing Activities:		
Fixed assets and intangible assets purchase	(5,097,149)	(9,508,313)
Investment	1,009,050	(59,332)
Net cash used in Investing Activities	(4,088,099)	(9,567,645)
C. Cash Flow from Financing Activities:		
Increase/Decrease in Non-Current Liabilities & others	(113,814,138)	68,333,043
Net cash used in Financing Acitvities	(113,814,138)	68,333,043
D. Net increase/decrease (A+B+C)	(95,788,362)	71,838,524
Add: Cash and bank balance at the beginning of the year	136,318,111	64,479,587
Cash and bank balance at the end of the year	40,529,749	136,318,111

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

Assistant Director (Finance & Accounts)

Chief Executive

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509210679AS768718

Dated: **September 21, 2025**
Dhaka

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Receipts and Payments
For the year ended June 30, 2025

Particulars	Notes	2024 - 2025 Taka	2023 - 2024 Taka
A. Opening balance			
Cash in hand		-	10,591
Cash at Banks		136,318,111	64,468,996
		136,318,111	**64,479,587**
B. RECEIPTS			
Fund received from Donor		810,449,538	1,101,427,102
Fund received from MCB General Fund		7,775,248	5,977,159
Fund received from MCAP			704,535
Receivable fund received from donor		86,508,848	29,748,514
Receive as other liabilities		8,478,112	8,306,326
Bank interest	16	934,720	1,594,145
Interest on Investment		61,870	-
Membership fee		2,520	2,520
Overhead income	18	52,176,537	43,590,008
Reimbursement amount received	19	10,207,359	9,907,889
Property, Plant and Equipment		-	1,578,000
Other income	20	356,873	794,322
Cash enhance of investment		1,009,050	-
Inter project transaction		73,516,252	192,157,985
Programme & other advance adjustment		143,067,701	46,897,485
TOTAL RECEIPTS		**1,194,544,628**	**1,442,685,990**
TOTAL(A+B)		**1,330,862,739**	**1,507,165,577**
C. PAYMENTS			
Programme cost	21	353,248,843	447,757,878
Capacity development cost	22	15,466,751	30,237,384
Human resource cost	23	461,468,061	492,657,564
Administrative and operational cost	24	47,670,196	40,192,817
Overhead cost		52,885,224	43,589,902
Partial support cost	25	7,218,237	7,835,394
Property, Plant and Equipment		8,507,268	9,140,574
Construction work-in-progress		1,450,874	8,064,671
Inter project transaction		91,516,252	195,657,985
Advance for programme cost		142,912,201	46,227,644
Paid for liability for expenses		88,095,772	23,237,134
Paid for other liabilities		6,606,081	9,609,895
Fund returned to donors		12,611,997	16,638,624
Fund transferred to General Fund		615,066	-
Fund transferred to Projects		60,167	-
TOTAL PAYMENTS		**1,290,332,990**	**1,370,847,466**

	Notes	2024 - 2025 Taka	2023 - 2024 Taka
D. Closing balance (A+B-C)			
Cash at Banks		40,529,749	136,318,111
		40,529,749	136,318,111
TOTAL (C+D)		1,330,862,739	1,507,165,577

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

Assistant Director (Finance & Accounts)

Chief Executive

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509210679AS768718

Dated: **September 21, 2025**
Dhaka

Independent Auditors' Report
To the Members of General Body of
Mukti Cox's Bazar

Opinion

We have audited the financial statements of **Microcredit Assistance Program (MCAP)** of **Mukti Cox's Bazar**, which comprise the Statement of Financial Position as at June 30, 2025 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement and Statement of Changes in Equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Microcredit Assistance Program (MCAP) of Mukti Cox's Bazar as at June 30, 2025, and of its financial performance for the year then ended in accordance with accounting policies as mentioned in Note - 3 and 4 to the financial statements and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as mentioned in Note - 3 and 4 to the financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the

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aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

  Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509140679AS535461

Dated: **September 14, 2025**
Dhaka

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Financial Position
As at June 30, 2025

Properties and Assets	Notes	30.06.2025 Taka	30.06.2024 Taka
Non-current Assets			
Property, Plant and Equipment		4,434,422	3,734,907
Current Assets			
Short Term Investmen	7	26,786,937	31,079,549
Loan to Members	8	876,935,334	622,940,178
Advances, Deposits & Prepayments	9	4,782,824	4,537,027
Fund receivable for ENRICH Programme	10	2,408,323	882,915
Cash & Cash Equivalents	11	18,475,665	88,048,564
Total Current Assets		929,389,083	747,488,233
Total Properties and Asset		933,823,505	751,223,140
Capital Fund and Liabilitie			
Capital Fund			
Cumulative Surplu	2	105,945,664	94,713,861
Reserve Fund	13	11,771,740	10,523,762
Total Capital Func		117,717,404	105,237,623
Non-Current Liabilitie			
Long Term Loar	4	171,470,826	150,420,826
Current Liabilites			
Short Term Loan	4	204,816,667	167,212,500
Members Savings Deposit	5	315,140,521	248,536,237
Loan loss Provision	16	59,869,339	51,318,283
Members Welfare Fund	17	37,220,043	26,003,236
Other Liabilities	18	6,561,459	2,494,435
Inter Organization Transactio	19	20,000,000	
Provision for expenses	20	1,027,246	- -
Total Current Liabilitie		644,635,275	495,564,691
Total Capital Fund and Liabilitie		933,823,505	751,223,140

The annexed notes form an integral part of these financial statements

Asst. Director - Finance & Accounts | **Chief Executive** | **President**

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509140679AS535461

Dated: **September 14, 2025**
Dhaka

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Comprehensive Income
For the year ended June 30, 2025

Income	Notes	2024 - 2025 Taka	2023 - 2024 Taka
Service charge on loar	21	150,113,781	124,360,613
Interest on investment	22	2,027,250	1,252,403
Bank interest	23	1,132,779	1,462,979
Miscellaneous income	24	176,197	135,470
Loan written off recovery		128,516	70,122
Reimbursement for PKSF against ENRICH Program		3,337,438	3,804,015
Reimbursement for PKSF against Flood Response program		165,000	-
Total Income		157,080,961	131,085,602
Expenditure			
Service charge on PKSF loan	25	18,463,313	13,827,708
Organization contribution to Project	26	-	1,251,026
Human Resource cost	27	76,777,724	62,897,683
Staff capacity development cost	28	1,079,876	1,021,459
Administrative & operational cost	29	19,367,232	14,156,691
Bank charge & commission		506,528	311,432
Staff wellbeing cost		104,960	-
Other expenses	30		747,392
Cost of Enrich Program	10	3,337,438	3,804,015
Cost of Flood Response Program		165,000	
Depreciation		901,299	1,080,366
Interest on Members savings	15	15,346,754	12,253,031
Loan Loss Provision		8,551,056	17,813,024
Total Expenditure		144,601,180	129,163,827
Excess of Income over Expenditure		12,479,781	1,921,775
Total		157,080,961	131,085,602

The annexed notes form an integral part of these financial statements

Asst. Director - Finance & Accounts	Chief Executive	President

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509140 6/9AS535461

Dated: **September 14, 2025**
Dhaka

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Cash Flows
For the year ended June 30, 2025

Figures in Taka

Particulars	2024 - 2025 Taka	2023 - 2024 Taka
A. Cash Flow from Operating Activities:		
Net surplus for the year	12,479,781	1,921,775
Depreciation and amortization for the year	901,299	1,080,366
Interest accrued on members savings deposit	66,604,284	36,284,859
Loan Loss Provision	8,551,056	556,576
Increase/Decrease in Current Assets	(251,473,749)	55,150,176)
Increase/Decrease in Current Liabilities	41,671,191	6,628,587
Payment of Income tax		(1,917,074)
Net cash used in Operating Activities	(121,266,138)	(10,595,087)
B. Cash flow from Investing Activities.		
Fixed assets and intangible assets purchase	(1,600,814)	(3,340,448)
Net cash used in Investing Activities	(1,600,814)	(3,340,448)
C. Cash Flow from Financing Activities		
Increase/Decrease in Non-Current Liabilities & others	53,294,053	(11,779,643)
Net cash used in Financing Acitvities	53,294,053	(11,779,643)
D. Net increase/decrease (A+B+C)	(69,572,899)	(25,715,178)
Add: Cash and bank balance at the beginning of the year	88,048,564	113,763,742
Cash and bank balance at the end of the year	18,475,665	88,048,564

The annexed notes form an integral part of these financial statements

Asst. Director - Finance & Accounts | **Chief Executive** | **President**

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509140679AS535461

Dated **September 14, 2025**
Dhaka

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Receipts and Payments
For the year ended June 30, 2025

Receipts	Notes	2024 - 2025 Taka	2023 - 2024 Taka
Opening balances			
Cash in hand		505,796	506,995
Cash at Banks		87,542,767	113,256,747
		88,048,563	113,763,742
Loan recovered from members (Principal)	8	1,223,414,758	990,838,057
Loan from PKSF	14	248,500,000	147,000,000
Receivable fund received from PKSF for Enrich program	10	882,915	
PKSF fund received for Enrich program	10	1,525,761	2,451,893
PKSF fund received for Flood Response program		165,000	-
PKSF fund received for Adolescent Project	18	169,219	307,465
PKSF fund received for Probin Project	18	614,847	1,013,695
Savings collection from members	15	241,137,428	181,750,816
Members Welfare Fund collection		14,296,385	10,274,950
Unclaimed member savings		808,537	930,601
Staff Security		887,783	455,000
Bi-cycle & Motor cycle loan realisation		463,486	579,006
Advance recovery		3,178,649	694,195
Short term loan received		54,600,000	45,900,000
Encashment of FDR	7	12,319,861	9,336,006
Service charge on loan	21	150,058,567	124,360,677
Bank interest		1,132,779	1,523,209
Miscellaneous income		172,914	135,470
Written off loan recovery		128,516	70,122
Organization contribution for ENRICH		-	546,491
Total Receipts		1,954,457,405	1,518,167,653
Total		2,042,505,968	1,631,931,395
Payments			
Loan disbursement to members	8	1,477,844,000	1,061,324,000
Loan refunded to PKSF	14	189,845,833	161,666,670
PKSF fund payment to Adolescent Project	18	169,219	368,125
PKSF fund payment to Probin Project	18	614,847	1,013,695
Service charge on PKSF loan	25	18,463,313	13,827,708
Member savings refunded	15	187,018,097	156,590,604
Members Welfare Fund returned	17	3,079,578	2,442,086
Unclaimed member savings	18.2	508,442	63,575
Short term loan		34,600,000	45,900,000
Bi-cycle & Motor cycle loan payment		1,329,920	312,700
Advances payment		6,259,477	2,323,953
Investment in FDR	7.1	6,000,000	9,336,006
Staff Security		90,000	455,000
Property, Plant & Equipment		1,566,914	3,340,448
Program cost of Enrich & Others	10.5	1,945,061	3,804,015
Program cost of Flood Response		165,000	-
Organization contribution for project			1,251,026
Human Resource cost	27	76,415,109	62,686,333
Staff Capacity Development cost	28	811,469	658,513
Administrative & Operational cost	29	16,692,536	13,564,377
Bank charge & commission		506,528	371,662
Staff wellbeing cost		104,960	-

J.U. AHMED & CO. DHAKA

	Notes	2024 - 2025 Taka	2023 - 2024 Taka
Other expenses	30	-	665,261
Income tax expense			1,917,074
Total Payments		2,024,030,303	1,543,882,831
Closing balance			
Cash in hand		707,647	505,796
Cash at Banks		17,768,018	87,542,768
		18,475,665	88,048,564
Total		2,042,505,968	1,631,931,395

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

Asst. Director - Finance & Accounts | **Chief Executive** | **President**

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2509140679AS535461

Dated: September 14, 2025
Dhaka

PHOTO GALLERY

Project progress review meeting with **JICA**



Netherlands Ambassador meeting with the Executive Committee, **MCB**



PHOTO GALLERY

Director General, NGO Bureau visiting Camp activities



UNO, Teknaf & Director General, IVY JAPAN visiting road construction (**EMSAF**)



PHOTO GALLERY



29th AGM



29th AGM



28th AGM

“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 id, complaint box or directly to the Safeguarding Focal of Mukti Cox's Bazar.



"BEYOND THE NOISE, THERE IS WORK TO BE DONE"

Progress is possible.

This report is a testament to that belief. Thank you for being part of it.

মুক্তি কক্সবাজার
TO BE GOOD
TO DO GOOD
Mukti Cox's Bazar



Mukti Cox’s Bazar

CONTACT US

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