



# TMSS

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## Letter of Commitment

In 1980 which is exactly 35 years back from today, TMSS was established by a group of distinguished and dedicated social activists of Bangladesh, as a non-govt. voluntary organization with a desired goal of supporting as well as enhancing national development efforts in rural, semi-urban and urban areas and creating the condition of democratic social order based on equal rights, economic solvency and human services for disadvantaged and underprivileged people of Bangladesh. Since inception, TMSS has been stepping towards the comprehensive development of the community people by taking the recourse of integrated development approach.

In the journey of advancement in the comprehensive socio-economic development of the people of Bangladesh, TMSS started Microfinance in 1986 and since then, TMSS has been extending the geographical areas including remote and isolated areas and covering beneficiaries gradually with a view to outreaching coverage and the sustainability of the organization as well. Besides extending the working areas and people coverage, TMSS has been creating multidimensional loan and savings services and applying innovative and time need based ideas in the operational process. Simultaneously, TMSS has also been providing skill development & capacity building training regarding trades of the borrowers prior to starting their income generating activities. Furthermore, TMSS has been continuously providing human resource development training through its own training department and sending staff to external sectors for receiving training with a view to raising their capacity of handling demand based different loan products.

As the part of integrated development approach, health and education services from the Microfinance delivery point (Branch) has been well adhered to by the Microfinance program of TMSS. TMSS experience reveals that Micro Finance plus model should be the strategy of development interventions towards attacking poverty for the comprehensive development of the disadvantaged and underprivileged people. Besides, eradication of economic poverty, people need to get rid of human poverty like education, health etc. The long practicing experience tells that sustainable livelihood security will face obstacles provided the development interventions are not integrated one. Our experience indicates that Micro Finance and other social development supports working together can attack poverty in the most appropriate manner with a successful accomplishment.

With a view to materializing health, education and micro-credit program ; TMSS has established required number of branches all over the country and precisely TMSS branch office is considered as “**centre of development activities**” from where all the efforts are provided for the targeted people. At present, TMSS emphasizes to provide credit, health and education support to the same people for poverty alleviation.

### Quote of Executive Director (ED)

TMSS has stepped into 35th year of its bold and glorious experience in our countries NGO arena and socio-economic development sector with more experience, skills, competence and professionalism by the grace of the almighty Allah. effective support and cooperation from all our valuable members, well-wishers, donors, GOB, sincere dedication of our officials and prudent guidance of our governing body. The main **slogan** of TMSS is “**Let family be the focal point of Women Development**”. The foremost **vision** of TMSS is “**Smiling face of women folk**”. The **mission** of TMSS is to provide its best efforts in bringing the **poor women** to a better life with dignity in the family and society through their

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capacity building, adaptability, responsiveness, optimum use of their own/available resources, participation in development activities, good governance, establishment of their legitimate rights on a sustainable footing. The focal goal of the organization is Family Development through Women empowerment. The Prime objective of TMSS is to develop the socio-economic status & condition of poorest to the poor specially Ultra Hard Core Poor through implementation of grassroots decision and utilizing local human & Material resources.

Regarding the values of the organization TMSS provides Respect to women, Gender equality, Human resource, Self-reliant/sustainability, Ecological balance Environment, Good Governance, Faith on religions and respect to all religion, Honesty and justice, Peace and prosperity, Democracy, Transparency, Accountability, Reciprocal respectfulness, Innovation Unity.

**TMSS is committing to expand its financial and non-financial services to the following numbers of clients in the fiscal year 2015-2016.**

- 1) 1 million clients will receive financial services. The focus area of financial services will be agriculture and ME/MSEM sector. In 2015-16, Approximately 1,00,000 (100 Thousand) clients will be added to the program.
- 2) At least 50,000 poorest of the poor clients will be lifted out of poverty during 2015-16.
- 3) 0.50 million clients will be covered with health education and .0.30 million clients will be covered with concessional health services.
- 4) 100,000 women will be covered within women empowerment with the best endeavor/initiatives of TMSS.
- 5) 5,000 community people will be covered under alcohol de-addiction program and different awareness raising issues.
- 6) 50,000 farmers will be directly covered under improved agriculture practices.

In fine, TMSS commits to implement the above plans in the upcoming fiscal year (2015-2016) and report the progress of achievement to the Microcredit Summit Campaign in August -2016.

From TMSS, we from the core of our heart, look forward to presenting the progress we have made to reach these benchmarks at the next Microcredit Summit and afterwards renewing our commitment with new benchmarks for specific, measurable and time-bound actions to help 100 million families for lifting themselves for coming out of acute poverty.

Yours sincerely,

**Prof. Dr. Hosne-Ara Begum**  
Executive Director  
TMSS.

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