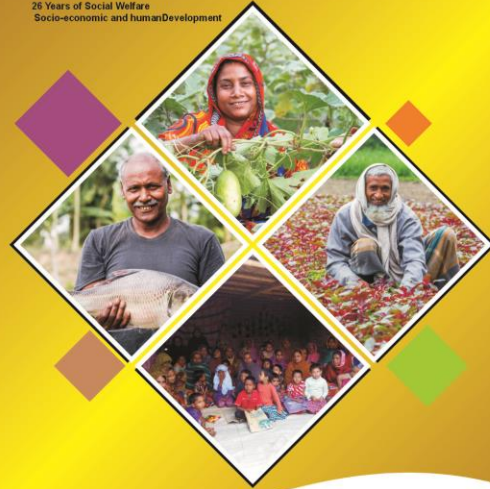


Annual Report 2018

25 Years of Social Welfare
Socio-economic and human Development



Proyas Manobik Unnayan Society
Belepukur
Chapainawabganj-6300
Bangladesh
Phone: +88-0781-52075, +88-0781-52074
Fax: +88-0781-51501
Email: info@proyas.org; proyasbd@gmail.com
Website: www.proyas.org



ANNUAL REPORT 2018

26 Years in Social Welfare, Socio-economic and Human Development

Overall Direction

Md. Hasib Hossain
Executive Director

Encouragement

Md. Mukhlesur Rahman
Director

Text

Abdus Salam

Report Review Team

Robert Russell Gomes
Md. Feroj Alam
Afif Ul Minhaz

Graphic Design

Proyas IT & Communications Unit

Published by

Proyas Manobik Unnayan Society

Publication

March 2019

Contact Address

Proyas Manobik Unnayan Society
Belepukur
Chapainawabganj-6300
Bangladesh.
Phone: +88-0781-52075, +88-0781-62074
Fax: +88-0781-51501
Email: info@proyas.org; proyasbd@gmail.com
Website: www.proyas.org

Acronyms

ANC	: Ante-Natal Care
ATC	: Anti Trafficking Committee
ADAB	: Association of Development Agency in Bangladesh
BCTIP	: Bangladesh Counter Trafficking In Persons
BDT	: Bangladeshi Taka
BNNRC	: Bangladesh NGOs Network for Radio and Communication
CDF	: Credit and Development Forum
CSM	: Country Support Mechanism
ENRICH	: Enhancing Resources and Increasing Capacities of Poor Households
EU	: European Union
GCERF	: Global Community Engagement and Resilience Fund
GoB	: Government of Bangladesh
IGA	: Income Generating Activities
LIFT	: Learning and Innovation Fund to Test New Ideas
ME	: Micro Enterprise
MRA	: Microcredit Regulatory Authority
NGO	: Non-Government Organization
PAP	: Proyas Apiculture Program
PCVE	: Preventing Counter Violence Extremism
PEACE	: Promoting Engagement and Action for Countering Extremism
PFTI	: Proyas Folk Theatre Institute
PKSF	: Palli Karma Sahayak Foundation
PNC	: Post-Natal Care
PSEDP	: Proyas Socio Economic Development Program
RM	: Radio Mahananda
RMC	: Rural Micro-Credit
UPP	: Ultra Poor Program
USAID	: United States Agencies for International Development
USD	: US Dollar
UTI	: Urinary Tract Infection

CONTENTS

Message from the President	04
Message from the Executive Director	05
Guiding Principle	06
Geographical Coverage	07
Snap Shot of the Organization	08
Segment of Operation	09
Socio-Economic Empowerment	09
Jagoron	09
Agrosor	10
Buniad	11
Sufalan	12
Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Program	14
Education Support Service	15
Primary Health Care Service	15
Establishing ENRICH Center for Community Capacity Building	16
Special Deposit Scheme	17
Beggars Rehabilitation	17
Micro-credit Support	18
Sanitation & Hygiene	18
ENRICH Model House	18
UPP-Ujjibito Project	19
Rural Employment and Road Maintenance Project (RERMP)	19
Kuwait Goodwill Fund for Food Security (KGF)	21
Agriculture, Fisheries and Livestock Development Program	22
Agriculture Unit	23
Fisheries Unit	24
Livestock & Poultry Unit	25
Learning and Innovation Fund to Test New Ideas-LIFT	25
Black Bengal Goat Rearing	25
Kuchia/eel cultivation	26
Sheep rearing	26
Turkey rearing	27
Land lease	27
Gourmoti and Malta Mixed Orchard	27
Human Rights, Peace and Building and Social Development	28
Bangladesh Counter Trafficking In Person (BCTIP) Project	28
Promoting Engagement and Action for Countering Extremism (PEACE) Project	29
Proyas Apiculture	30
Radio Mahananda FM 98.8: Community Radio of Proyas	31
Proyas Folk Theatre Institute (PFTI)	33
Proyas Health Care	34
Proyas Nursery	35
Proyas Vermi-compost Promotion	35
Psycho-social Development through Cultural Program	35
Training Program	36
Annex	37
Annex-1 Audit Report-2017-18	



MESSAGE FROM THE PRESIDENT

I am continually reminded of how much smaller the world seems to be getting as using of technology- especially internet, mobile phone and social media, nearly every one can see how everyone else lives. This awareness has changed how people think about their lives and it is raising expectation what is possible. As people's aspiration raise, so too will demands for socio economic, livelihoods, health and education service for a better life of their family. Our role and ambition is to bridge the gap using all of our energy, knowledge, creativity to meet the expectation of the targeted people that can effect the national goal. This means accelerating progress on our goal, reducing poverty and boosting prosperity among the poorest. To accomplish the goal, we are supporting in the northern region of Bangladesh that will lay the foundation for sustainable and inclusive economic growth. We are engaging people particularly women, children, youth and aged, so that they can fulfill their potential and look toward a brighter future.

Bangladesh has some great achievements in poverty reduction and economic development within a few decades by overcoming many challenges and obstacles. It recorded a commendable score in a number of development indexes against the MDGs like reducing maternal, infant and child mortality, increasing life expectancy, literacy, public health, resilience to climate change, which has recognized by its neighboring South Asian nations and international community as well.

Yet while the world seems get to be smaller, the challenge are multiplying, so we are strengthening resilience of the people to adapt climate change impact for fighting with poverty. We must constantly adapt and evolve to meet them creating job markets, especially for poorest and vulnerable one. We committed drastically scaling up interventions and we are leveraging and blending donor contribution.

We're working to ensure that we have the knowledge, resources and tools to be effective and agile in the face of rapid change. We're ready to scale up and strengthen our engagement to contribute the country overcoming the development challenges, create equality of opportunity and give every one the chance to meet their aspirations to achieve the SDGs.

The year of 2018 was tremendous successful which escalated its enormous efforts reaching the milestones for improving socio-economic status and rights of the community free from poverty, deprivation and its consequences. NGOs have been playing an important role for poverty alleviation, establishing women and children rights following SDGs, Matching with the same motivation, Proyas as the top most priority agenda. In the past, we were engaged for yielding maximum benefits for our target groups of five northern districts of Bangladesh. Proyas has celebrated 26 years' landmark of its journey which was possible with the support from all stakeholders involved.

I thank to the Executive Committee of Proyas, its committed team, donors, and other stakeholders including its beneficiaries for their continuation. I wish all the best to Proyas in the coming years as a contributor of establishing Bangladesh as a Developed Country by 2041.

A handwritten signature in black ink, appearing to read 'Md. Anwarul Islam'.

Md. Anwarul Islam
President
Proyas Manobik Unnayan Society



MESSAGE FROM THE EXECUTIVE DIRECTOR

Proyas Manobik Unnayan Society celebrated its Silver Jubilee in 2018 which was memorable for us but the anticipated development and human welfare is not that long. In view to reach the desired human welfare, more time is required with robust commitments and devotion for the long time. Though overall economic developments are remarkable through increasing per capita income, but still now many people of our society are coming into the new poverty line. They are fighting to cope with the changing trend of the society and the ascension market value to ensure daily living objectives. Proyas has been escalating to assist such people to combat poverty improving their resilience.

In the past few years, Bangladesh's economic growth consecutively in advanced and poverty declined as we can see that the per capita income rose to \$ **1,751** in the FY 2017-18 from \$1,610 in the FY 2016-17, according to the national statistical agency Bangladesh Bureau of Statistics (BBS). In 2018, poverty and extreme poverty rates have also come down to 21.8 percent and 11.3 percent. Average life expectancy at birth in Bangladesh rose to 72 years in 2018, Bangladesh Bureau of Statistics (BBS) report published on 27 June 2018. Similarly the literacy rate and other social conditions are also being improved. The goal for the country is to become a middle-income country by 2021 so efforts are underway to maintain economic stability, strengthen revenues, extend trade reforms, improve labor skills, up-grade rural and urban management and adapt to climate change with the collaboration of GO and NGOs.

For more than two decades Proyas initiated relevant programs strategically for significant impact considering the emerging need of disadvantaged people of North Western districts of Bangladesh. Proyas believes that blue print dream is not real development which takes place neither automatically nor with any form of dependence, it should distinguish innovative efforts with highly commitment of working, access to services and utilization of opportunities. All humans have potentials, if equips those potentials into strengths for self-development that can be more convenient.

For the advancement of the efforts, Proyas has implemented its multi-dimensional ideologies with comprehensive approach, for poverty reduction, improvement of livelihood, creating self-employment and income generation, protecting the poorer community from social risks and children from early marriage, raising mass awareness against extremism and unsafe migration. Proyas has promoted innovative alternative agricultural activities, folk cultures and Community Radio which has contributed its remarkable role in mass awareness creation, specially the youths and the farmers to have their own voices for economic and social development.

Proyas continued its journey as a vibrant organization to reach the most disadvantaged people through its constitutional mandate. This report has tried to capture the overview of the initiatives. In this occasion, I would like to thank all donors, partner organizations, supporters, governing board members, staff and the beneficiaries for their continuation to carry forward and strengthen the journey successfully. I also thanks to the concern staff who prepared the report. We all will remain bold with our commitments and efforts. Let Proyas be devoted itself for human welfare and development.

Md. Hasib Hossain
Executive Director
Proyas Manobik Unnayan Society

Guiding Principle

Vision

A country with its all citizens free from all forms of deprivation and discrimination where everyone enjoys their basic rights.

Mission

Proyas aims to empower the disadvantaged, deprived and vulnerable people, who are surviving with poverty and social injustice, through economic and social interventions for positive change.

Values

Honesty: The skilled employees of Proyas work for achieving the goals and objectives of the organization remaining firm in the same principle and maintaining transparency with honesty in their words and deeds. We are all a unique entity and respectful to the collective efforts.

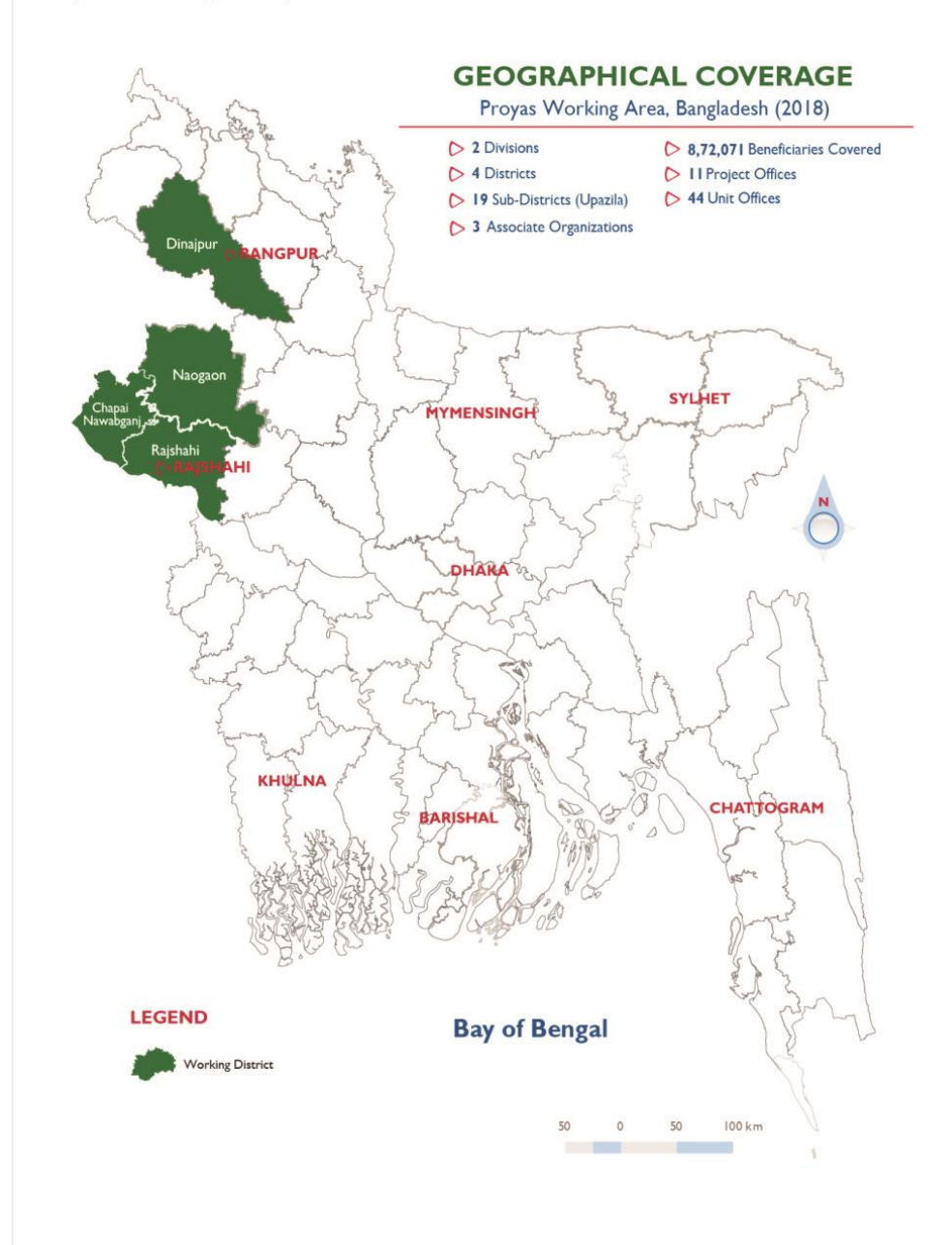
Honour: We recognize and honor the prospect and contribution of all the participants, donor organizations, partners, workers, and target people.

Commitment: We are committed to the effective welfare of the greater people and work altogether.

Equity: Proyas believes that everyone disregarding male or female, rich or poor, literate or illiterate has the right to live with dignity. We work intensively in ensuring human rights by believing this trust.

Excellence: The committed employees of Proyas strive to achieve the highest excellence, steadily accepting challenges and reviewing the lessons learnt.

According to the endorsement from Society Act Registration, Proyas has right to work in the whole country of Bangladesh but presently expose its provision in four districts such Chapainawabganj, Naogaon, Rajshahi and Dinajpur district. It has a forward view to enlarge all services in the entire country in the future gradually.



Snap Shot of the Organization

Legal status of Proyas Manobik Unnayan Society

Organized in : 1988
Established in : 19 Dec. 1993

NGO Affairs Bureau
Registration No: 1923
Dated: 20/04/2004

**Registered under Microcredit
Regulatory Authority (MRA),**
Peoples' Republic of Bangladesh.

The Society Act-1860
Registration No: Raj.-S - 49/2000
Dated: 07/05/2000

Registration No: 00978-00986-00248
Dated: 14/05/2008

Registered with DUNS
Registration No: 731588591

Registered with PADOR (EU)
Registration No: BD-2009-FLM-
2803658041

Membership/Association
• BNNRC
• CDF
• ADAB

Executive committee of Proyas

Name	Designation	Qualification / Occupation
Md. Anwarul Islam	President	MSS, College Principal
Md. Kamruzzaman	Vice-President	Engineer, NGO Activist
Md. Hasib Hossain	Member Secretary, Executive Director	MBS (Management), NGO Activist
Proshanto Kumar Saha	Treasurer	MBS (Marketing), College Lecturer
Kh. Md. Abul Kalam Azad	Executive Member	MSS (Political Science), NGO Activist
Most. Marufa Akhter	Executive Member	Social Worker
Most. Jomila Begum	Executive Member	Social Worker

SEGMENT OF OPERATION

From the very beginning, Proyas Manobik Unnayan Society has initiated to make a shape to ensure access of marginalized and excluded people to the social justice and dignity. In this view, Proyas has been working within its two core thematic areas to advance for bringing positive social changes in particular program arena. Gender equity is the cross cutting issue for all its development interventions and maintains it very sensitively. Proyas also extended its support to increase resilience of the vulnerable people to natural disaster. To materialize the dream into reality, the thematic areas of Proyas are:

- Socio-economic empowerment
- Human rights, peace building and social development

Socio-economic empowerment

For socio economic empowerment of targeted people, Proyas has been implementing multi-dimensional programs through various components with the support of PKSf, which are as follows:

Jagoron

'Jagoron' means 'vigil' which helps to the marginalized and excluded communities to stimulate to raise up in their life through social engagement. It interprets the title of the scheme under the socio-economic empowerment programs. The group of people in the rural, urban and semi-urban areas, those who has less than 50 decimal cultivating land and the productions or returns, doesn't sufficient to meet their daily needs. Consequently, they can't have any savings to meet any sort of emergency requirements and daily labor is only the way of earnings. 'Jagoron' scheme has been mobilizing those communities for enriching socio economic status who are having gross income of less than 2 US\$ per day and finally survive in the subsistent level. The scheme has provided alternative income generating activities with the micro-finance support up to BDT 50,000 as per their initiatives and capacity. In 2018, Proyas has supported to 33,888 people with the financial assistance of BDT 1,003,290,000 in which members of this scheme have benefited.

Goat Rearing: A Way to escape from Poverty

Shohidunnesha (Lily) is a member from an ultra-poor family. She lives at the village Kochua in Tanor Upazila in Rajshahi district. Her family is consisting of 4 members, she has an elder sister and a younger sister and mother. When she was child (at the age of 5) her father left their family and never came back. She was struggling with her poverty. They had no sufficient food and own households thus lived with insecurity. She could not continue her study after completion of class eight. In 2008 when Lily was 14 years old, she married Bokul Sarker, who had another wife which Lily was not aware of. Only after one year, her husband refused to take care of her. But she did not lose her confidence and resumed her study. She has completed her SSC in 2011. In 2015 she become a member of Kochua Samity under Unit-25 in Keshorhat. She started with group's regular savings scheme and after 1 month, she planned to start her own income generating activity for which she received BDT 10,000 as 'Jagoron' loan from Proyas. At first she bought 3 goats (Black Bengal variety) and started rearing them. She sold 3 goats and earned BDT 7,000 after repaying the full amount of loan BDT 10,000 with service charges. For further expansion of her business, subsequently she received further loans in 3 terms BDT 20,000, BDT 30,000 and BDT 50,000 and successfully repaid all installments on time. Besides the goat rearing farm, she utilized the loan in beef fattening scheme and earned additional money.



To escape from poverty, she struggled by heart and soul. To fulfill her dream, Proyas has created opportunities and provided technical support which helped Shohidunnesha succeed. Along with her IGA, she continued her education and completed Higher Secondary Certificate (HSC) in 2016. Along with her IGA and education in Bachelor of Arts (BA), she is also supporting her younger sister's education who is now doing her BA. This year she purchased a land and built a new house, as well as she happily spent money for marriage of her elder sister. She fulfills the basic family needs. Now in 2018 she has 40 goats and 3 cows (approximate value BDT 320,000) and she has BDT 17,000 savings in the Samity. She has earned total BDT 250,000 by 4 year's business and she is leading happy life with her mother and sister. She said 'Proyas' has opened my eyes and made my dream true.

Agrosor

Agrosor means 'advanced' It is another scheme of Proyas for the economic improvement of the ultra-poor households. This scheme started in 2006 as 'small entrepreneur loan scheme'. This scheme supported the current beneficiaries, who have been receiving with other rural or urban micro-credit assistances but are unable to expand their entrepreneurship due to smaller size of investment. This larger financial assistance for investment can meet their requirements ranging from BDT 30,000 to 10,00,000 that helps beneficiaries to expand their business better without any capital crisis. A total of 5,597 new members, comprised with 987 groups has included under this 'Agrosor' scheme in 2018. A total of 4,682 entrepreneur members were directly benefitted from the scheme by escalating their business with the financial assistance of BDT 408,711,000 in several times of 2018. Under this scheme, the members have deposited savings of BDT 58,543,182 in 2018 as weekly basis for promoting their livelihood. The beneficiaries have already repaid their loan BDT 379,867,279 within the year of 2018 accordingly.

Amena is a Successful Entrepreneur

Amena lives in an ultra-poor family at Khudia village in Manda Upazila in Naogaon district. When she was in college (12 grade), she had to get married by the pressure of her family. Her elder daughter Sumi Khatun is 16 years old, has been reading in HSC level and younger daughter is 3 years old. Her husband was a local small businessman and was only the breadwinner that's why it was very difficult to lead life smoothly. Their average monthly income was less than BDT 10,000. They were suffering from multifaceted crisis such as lack of food & cloths, lack of proper health care and social injustice etc. In this situation she became the member of Khudiadanga Somity (Unit 33 of Proyas) and after fulfillment of all the criteria of the group and Proyas, she received BDT 90,000 to start tailoring and ready-made garments business under the scheme 'Agrosor'. As planned and with her skills, she became successful in running the Tailored-garments. Amena is an optimistic and hardworking woman. She is very much confident with the success of her business. She is regular in repaying the credit installments. In 2018, she received her second loan amounting BDT 150,000 under 'Agrosor' loan scheme and scaled up her business and employed new workers. Now her business is running smoothly and the profit increased satisfactorily. Beside her business, she has taken 30 decimal land as lease where she is growing vegetables and rearing poultry birds (chicken). She says, My current monthly average income is BDT 30,000 and I am able to meet the regular family needs and have some savings too.



I am very happy, now get more respects from others. Women from my neighborhoods are getting encouraged to have self-financial income earning avenues. I think, if such supports from GO/NGOs are available as I received from Proyas, our community will be free from poverty, women will be more empowered, dignified and can contribute to the society. My view is 'start with small, work hard and be passionate, you will succeed'.

Buniad

Buniad means 'foundation' which is another scheme for creating income generating activities for those who are not group members. It helps to build the 'foundation' of socioeconomic development of the 'have-not' group of people. The members of female headed household, families dependent on others, irregular laborers, homeless people, families/individuals under the safety net program of government and/or non-government agencies and women working as maids are eligible beneficiaries of this scheme. 'Street beggars' and 'floating sex-workers' also are prioritized as beneficiaries under this scheme. As the title of the scheme illustrates, the objectives and initiatives are to build a strong foundation for economic empowerment of this group or communities. The beneficiaries under this scheme are mobilized and sensitized on group dynamics and their potentials are identified. One of the important conditions is that these identified group members meet themselves on regular basis, identifies avenues/LGA to undertake based on their capacity. They start saving with Proyas. Proyas mobilizes them to become the member of the mainstream society, after a deep assessment, Proyas assures financial assistance upto BDT 25,000 as loan for one year, refundable by 46 installments. Under this scheme, there are 5,109 number of beneficiaries and a total of 1,857 beneficiaries are newly enrolled under this scheme and supported with financial support (as loan) amounting BDT 37,868,000 in 2018. The total deposit from all the beneficiaries is BDT 12,509,200 in 2018.

Monowara Finds a Way of Self Reliance

Monowara Begum (42) is a group member of Unit-1 under 'Buniad' project of Proyas. She is from a very poor family consists of 5 members including herself and husband Md. Ismail Hoque. She was struggling with poverty as her husband was unemployed. They didn't have enough food to eat for every day. She used to work casual housemaid for survival. From her neighbours, who are beneficiaries of Proyas 'Buniad' Project, came to know about the potential income generating options. She consulted with her husband about the possibilities of undertaking income generating initiative along with her regular household chores. Upon consent from her husband, she became a member of Unit-01 under 'Buniad' Project of Proyas in 2016. She expressed her desire to undertake 'beef fattening' initiative and took loan of BDT. 15,000 from Proyas and bought one 'bullock calf'. She was rearing the calf seriously with necessary technical supports from Proyas. Within six months, this single bullock gave her a good return. Forecasting the potential benefit, she has repaid all her loans on regular installments and in 2017, she took her second loan of BDT. 20,000, and bought 2 calves with the new loan amount and a part amount she earned from the sale of her first bullock. Her husband was supporting in her initiatives.



Her husband took lease of a piece of land where he is cultivating vegetable along with paddy cultivation in others' land. Monowara has successfully reared her two bullock, repaid her loan from the income of her husband and her own. She sold one bullock with BDT. 68,000 which she used for her eldest daughter's wedding. She is happy with her progress. She took third loan of BDT. 20,000 by which she again bought two more calves. She is now experienced in 'Beef Fattening' and became self-confident. Her two daughters, named Asifa Khatun (16) and Nafisa Khatun (9) are, regularly attending school, who are reading in class 10 and 3 respectively.

Sufalan

'Sufalan' is a Bengali word refers to 'good agro production'. As the title of scheme says, it is a seasonal and short term financial support scheme of Proyas with support from PKSF. The program participants (beneficiaries) of Proyas are engaged in various kinds of socio economic development activities including asset creation. Many of them are also engaged in seasonal income generating initiatives. Chapainawabganj is the highest mango growing district of Bangladesh. A huge number of people here are engaged in this sector (specially trading). Similarly, many of our program participants have invested for beef fattening projects targeting it's enormous marketing potentials during one of the major religious festival 'Eid Ul Azha' (Qurbani) of Muslims in Bangladesh. And some of the beneficiaries under this scheme do invest in seasonal crops cultivations. There is a big number of people who suffers from lack of capital to invest in such business/trades. Proyas identifies those group of potential people and comes forward with financial and technical supports for short term investments of the beneficiaries under the special scheme called 'Sufalan'. On the other hands, Proyas envisaged to achieve the national goal following SDG (Goal no. 1, 2 & 8) through enhancing the agricultural productivity with necessary technical and financial assistance. It's a supplementary component which added value with others component, in this view Proyas has been launching the 'Sufalan' scheme since 2008. For these advancement in 2018, a total of 8,667 beneficiary have benefitted from the scheme and the beneficiaries received BDT 464,899,000 as additional seasonal investments, especially in agriculture and livestock sector for a period of maximum six months. Out of the total amount, they returned a total of BDT 486,789,788 from their supplementary profits.

Vegetable Gardening: The Best Source of Income

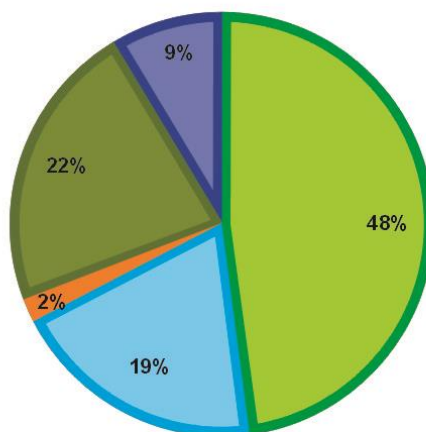
Julekha Begum (32), lives in Ghughudanga Singnagar village of Shibganj Upazila in Chapainawabganj district. She was fighting against poverty and was passing very crucial time with her husband Md. Shohidul Islam. In each year they were not able to arrange proper meals for their family, but couldn't share with others. She had less than five decimal homestead land. In this situation she got a membership in 'Dakatpara Women Group'. She attended to several awareness raising sessions on health, hygiene & sanitation, disaster Risk Reduction, Agriculture, Livestock, and livelihoods. Being encouraged by other members of the group, she was highly motivated and received BDT 50,000 as 'Sufalan' loan in 2018. She invested her loan and started cultivation of integrated agriculture (multiple vegetables) in their small homestead land. Within four months she grew and sold the vegetables worth BDT 1,30,000. From this income she purchased 33 decimal lands for agriculture. At first time, she was successful and became confident to expand and manage larger project. In the second term, she received another loan of BDT 98,000 as

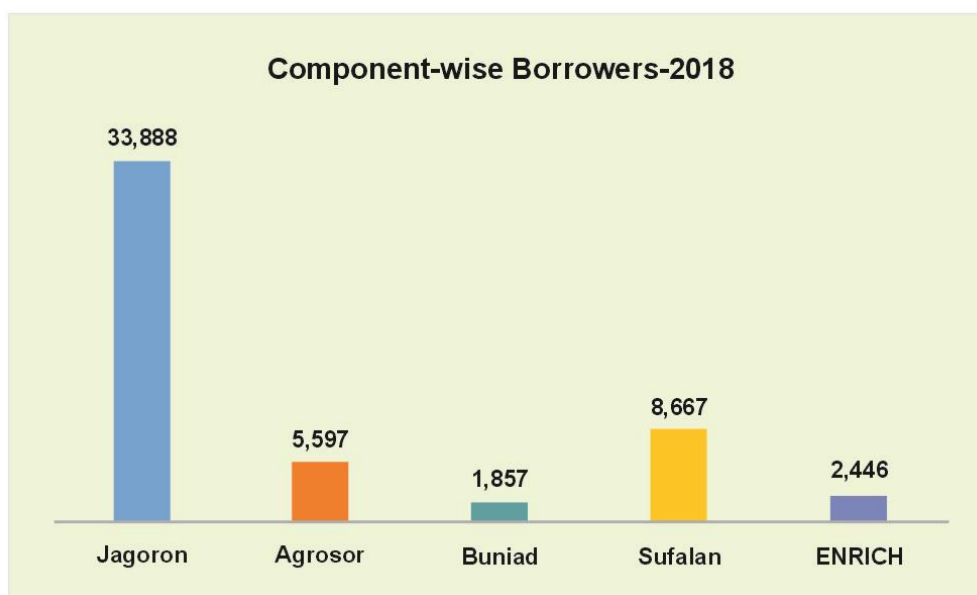


'Agrosor' loan and expanded her project in integrated agriculture again. This time she earned BDT 210,000. She also has been rearing 2 cows and 12 poultry at home. Now they have access to improved sanitary latrine and safe drinking water source. She attends group meetings regularly. Her children has enrolled in primary school. She has a dream to expand the project in agriculture and livestock, as she believes, these are more effective for sustainable livelihoods.

COMPONENT-WISE LOAN DISBURSMENT-2018

■ Jagoron ■ Agrosor ■ Buniad ■ Sufalan ■ ENRICH





Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Program

Proyas has been implementing an integrated community development project titled Enhance Resources and Increase Capacities of Poor Households (ENRICH) since 2010, with the financial and technical support from PKSf. This project has three components, i.e. (a) Income generation through micro-credit supports for IGA, asset creation and livelihood improvements including beggars' rehabilitation, imparting IGA training, skill development training and agricultural development. (b) Social mobilization for empowerment of youths as social change agent, awareness on various social issues that protects children from early marriage, dowry and thus ensure child rights, it also includes environment conservation through youth clubs and (c) Primary health care.

With its mission for socio-economic empowerment of the targeted 19,000 disadvantaged people, at the initial stage Proyas has undertaken the project at Ranihati union in Sadar Upazila in Chapainawabganj district and in 2018, it expanded at Nezampur Union in Nachole Upazila. This intervention was integrated and comprehensive in a holistic approach for the development and enrichment of the whole community. In 2018 the major activities of the programs are as follows:

Education Support Service

As a fundamental component of ENRICH program, Proyas has provided education support services to the children who are fully dropped out from the schools at the early stage of primary education, due to inadequate supports, guidance and also to become engaged with helping hand of the parents for income generating activities for their families. In the ENRICH program area, Proyas has been maintaining 82 learning centers for the children from nursery to class two. These centers are being functioned from 3 pm to 5 pm in all working days. Teachers have assisted them for doing their home works, arranged extra lessons, briefing on social norms & decorum, general knowledge. In this connection teachers also have tried to increase their confidence level through involving them with various psycho-social events. In 2018, a total of 2,346 children (1,116 boys and 1,230 girls) received this



Education support services through 82 centers at 2 unions in Nachol and Chapainawabganj Sadar Upazila. As a result Proyas reduced dropout amongst the children under this intervention. Following table depicts the performance of education support services.

Grade	Students	Promoted to next grade	Passing Rate	Drop-out	Ranked at classes				
					1st	2nd	3rd	4th -10th	Above 10th
Nursery	961	961	100%	Nil	-	-	-	-	-
One	677	677	100%	Nil	46	40	52	223	316
Two	708	708	100%	Nil	44	42	48	237	337
Total	2346	2346	100%	Nil	90	82	100	460	1,614

Primary Health Care Service

In the northern part of the Bangladesh specially Chapainawabganj district, most of the excluded rural people have no access to proper health services, as well as they have to spend a big amount of income for treatment which is the great threat in livelihood improvement. In this situation through ENRICH program, Proyas has been providing primary health care services at the door-steps for 15,838 households at Ranihati union in Chapainawabganj Sadar and Nezampur union in Nachol Upazila in this year. Concern health personnel and the field health facilitators are providing this PHC services through health screening at household level, through static and satellite clinics and also ensure the referral services to Upazila health complex or to district hospitals for secondary and tertiary level of services needed, as and when appropriate. The services include



health education, Ante-Natal Care/Post-Natal Care (ANC/PNC), emergency obstetric care, family planning, treating anemia, conjunctivitis, Urinary Tract Infection (UTI), early detection of pneumonia, managing diarrhoea and dysentery, and treating bacterial infections etc. The community



level health awareness raising includes, exclusive breast-feeding (including colostrums feeding), adolescent health care, reproductive health care, child nutrition, birth planning, personal & menstrual hygiene, supplementary

Feeding, immunization, etc. The services through the static clinic are provided by Proyas health personnel (paramedics) in daily and the services through the satellite clinics are provided in collaboration with the government medical doctors from Upazila Health Complex bi-weekly (16 clinic days per month). Since inception of the service component, a total of 73,961 individuals received Primary Health Care Services through 670 satellite clinic days and 6,766 static clinic days. In addition, 6,094 individual received services on diabetic detection and 435 individuals were provided cataract operation services through eye camps organized by Proyas. In this working area, a total of 9,502 families are registered with health cards in 2018.

Sl. No.	Particulars	Achievements	
		In 2018	Since Inception
01	Operated satellite clinic	96	467
02	Operated static clinic	320	2,344
03	Service recipient through satellite clinic	2,595	17,498
04	Service recipient through static clinic	3,874	33,124
05	Diabetic detection	636	400
06	Health awareness sessions	768	2,066
07	Cataract operation	24	209
08	Training sessions on PHC	14	15
09	Number of participants received training on PHC	390	420

Establishing ENRICH Center for Community Capacity Building

ENRICH program is empowering targeted people through enhancing their knowledge, skills on right based service establishing the approach 'Link people to Service' from GO-NGOs. In this view Proyas has motivated the community to develop a 'community place' where they can discuss their problems, share ideas to solve those, various ideas of social/individual development, other social issues. The community youth group meetings are organized for discuss their role and their voluntary service for the community. In this advancements Proyas has assisted the community of Ranihati and Nezampur Union where the community people have developed 18 ENRICH centers in all its 9 Wards in 2 unions. So far, the community people have conducted 2,560 meetings where they discussed about child rights, reasons for school dropout, reducing early marriage, safe drinking



water, health hygiene and sanitation, climate change adaptation, developed 18 youth clubs for voluntary social activities, as well as to restrain the youths from drug abuse and extremism. Through these centers, the

Community people are now assisting the Union Parishad to render their services efficiently, like selecting the beneficiaries of government's safety net program, road maintenance and tree plantation etc. They are also selecting the members from the community to be the members of different standing committee of Union Parishad. They also build up linkage with the local school teachers and education centers of Proyas to reduce drop-outs. Moreover they are bridging up with GO-NGOs for getting right based services. The center has been raising awareness among the community to construct hygienic latrines, eco-friendly cooking stove/ovens and to install tubewells in Ranihati and Nezampur unions.

Special Deposit Scheme

ENRICH project has initiated a special deposit scheme for the members of the project to empower economically which can bear back up support in future for the long time among the marginalized people. In 2018, 31 accounts have opened for special deposit for a fixed term in 2 unions of Nachol and Chapainawabganj Sadar Upazila. According the policy of this scheme, out of 31 matured accounts, Proyas has paid BDT 239,077 to 16 accounts as matching grant.

Beggars Rehabilitation

Proyas respects peoples' social dignity. In this view, Proyas has initiated for the rehabilitation of the beggars as widespread scheme under ENRICH program. In 2017 through this scheme, so far, Proyas organized and rehabilitated 20 beggars with financial grants and involved them in various income generating activities within their community with the financial support from PKSF and own initiative fund. Even so in this inspiration in 2018 Proyas has rehabilitated 16 beggars by providing BDT 782,728 as grant.

No one Calls Bizoli A Beggar

Bizoli Begum (50) is a housewife, she lives in Ramchandrapur Kaithapara village of Ranihati union under Sadar Upazila of Chapainawabganj district. Bizoli's husband Lal Chand was earning as a day laborer and was running his five members' family moderately. But unfortunately, her husband had died in 2017. As a result, she was struggling to run her family due to having no savings. She started Kantha stitching and the earning from which was not at all enough income for her family. She didn't find any way and finally chose street begging and begging door to door which was very painful to her. While begging on the street and door to door, she heard about 'Beggars Rehabilitation Program' from a group member of Proyas. She communicated with Proyas staff and expressed her dissatisfaction with her begging profession. From the discussions with Proyas staff, she saw a ray of hope. She quickly responded and expressed her desired plan for involving her with regular income generating activity. Proyas enlisted her as a member of ENRICH program following the selection criteria.



At a certain stage, Proyas provided her BDT 100,000 (49,000 for rice business, 48,000 for cow fattening and 3,000 for stitching frame). She also has BDT 40,000 as savings. This support made her dream successful. Now her business is running well and average profit of BDT 700 per day from small rice business and Kantha stitching work. She feels proud because nobody treat her as beggar now and leading life happily with family members. She regained her social dignity.

Micro-Credit Support

To enhance resources and increase capacities of poor households to alleviate their poverty, along with other requirements, Proyas has been supporting the community with micro-credit for livelihood development and for asset creation. Since 2010, under ENRICH program, a total of 12,186 families directly benefitted from the micro credit support. In 2018, total 2,446 households received loan of BDT 180,100,000 for launching various IGAs to improve livelihood and for asset creation. The beneficiaries were able to refund BDT 192,273,114 of their loan including service charges after fulfilling their regular needs as per loan refund plan.



Sanitation and Hygiene

Improved sanitation and hygiene is an integral part of livelihood development. It contributes to reduce treatment cost for long time and supports to maintain healthy life. In this relation, ENRICH program has constructed 200 sets of hygienic latrines (5 rings and 1 slab for each set) along with TipiTap as hand-washing devices in Ranihati and Nezampur unions. All the 200 household members have been trained up on hygiene behavior change and maintenance of latrine. All the members of those families including children are using the latrines hygienically and practicing hand-washing techniques in right way with soap after defecation and before having food. These households became as model households for demonstration and to motivate others. 28 tubewells with TipiTap have been installed by the program.



ENRICH Model House

For the sustainability of the success with the support of PKSf, Proyas has developed 16 ENRICH model houses in Ranihat and Nezampur Union. Some realistic and measurable indicators have been defined following the guideline and instruction of PKSf for the ENRICH Model House which are as follows:

- At least two types of income sources should have in the household;
- Hygienic latrine should be used by all members of the household;
- Personal hygiene and hand washing with soap after defecation and before having food should be practice in the household;
- Have access to safe drinking water round the year;
- All eligible children should be enrolled in schools;
- At least 10 poultry birds and 2 goats or cows should have in the household;
- At least 3-4 types of fruit trees and homestead gardening should have in the household;
- Each day at least two meals of balanced diet should have for all members of the family.



UPP-Ujjibito Project

'Ujjibito' means 'breathing for the new life' is a very remarkably successful project on socio-economic empowerment for the disadvantaged people in the working areas of Proyas. The project titled 'Food Security 2012 Bangladesh-Ujjibito' has been being implementing since 2013 with the financial support from European Union (EU) and technical support by PKSF in 5 Upazilas of Chapainawabganj district through 15 units. Basically women/female headed ultra-poor households are eligible as beneficiary under this project. From this project, Proyas has been providing two types of supports, once is for economic empowerment with IGA training and another is micro-credit support for income generating activities (IGA) arranging vocational/skills training. Under the project also various awareness raising sessions are conducted like food security & nutrition, agriculture, reproductive health, livelihood development, early marriage including other social issues. All the households under this component are divided into 5 clusters of IGA and 15 nutrition villages.

As another segment of the project in 2018, total 15 women received vocational training on food processing and preservation. All trained women are benefitting from selling of their mango based products. For creating income source of women headed family, Proyas has also arranged vocational training on electrical house wiring where participated 15 men from women headed family, 8 trainees have been employed by other institutes and 9 trainees have been self-employed in their technical field locally. Each of them is earning between BDT 17,000 to 28,000 per month. From inception 85 families received risk fund support out of that 15 families received support in 2018. From the inception of the project, 61 families, who has at least one member with disability, received 61 goats (one goat per family) as additional support out of that 16 families got support in 2018.

Agricultural Skill Training

Since inception a total of 1,400 beneficiaries received training on homestead gardening, vermi-compost production and use, goat rearing on platforms and beef fattening, out of that 725 beneficiaries received those training in 2018.

Rural Employment and Road Maintenance Project (RERMP)

In 2018, 275 beneficiary received training on homestead gardening and 375 beneficiaries received training on goat rearing in *Macha* system under Rural Employment and Road Maintenance Project RERMP. A total of 650 families have benefited through their income generating activities.

Non-Agricultural Skill Training

A total of 325 women received training on tailoring, embroidery and block-boutique and shopping bag production.



Vocational Training

A total of 30 women were trained up on Food processing and preservation. All started food processing (mango based) and earning an additional income for the family successfully.

All trained beneficiary have applied the knowledge and skill effectively on their relevant trades and are satisfactorily benefitted.



IGA Support to Ultra-poor Households

The project has provided IGA support to 261 households with goats, fodder siblings and vaccination services for improving their livelihoods. 175 out of 261 households received technical, financial and material supports to develop and use vermi-compost plants.

Capacity Development on Agriculture

To enhance capacity of the beneficiaries, technical personnel of Proyas has provided appropriate technical assistance to 62,449 beneficiaries as per situation to prevent any threat of IGA through 9,322 group meetings and follow-up visits. The project team has provided vaccination support to 14,747 livestock and poultry birds and provided deworming support to 5,195 animals, as well as distributed vegetable seeds to 20,771 families and also supported on semi-commercial vegetable cultivation plots to 630 families in 2018.



Awareness Raising

For improving health status through raising awareness in 2018, Proyas Ujjibito project personnel have conducted 8,695 sessions on primary health care, nutrition, reproductive health and personal hygiene through which 68,020 community people including women and adolescent girls were benefitted. The health personnel conducted ante-natal and post natal check-up for 889 pregnant women and 2,762 sessions for lactating mothers. The field staff visited 2,043 households of children for ensuring health, hygiene practices, nutrition and school attendance.

Adolescent Clubs (Kishor & Kishori Club)

For developing the life-skills of the adolescent girls as change maker, Proyas has established 20 adolescent girls and 1 adolescent boys clubs engaging 525 adolescent girls and 25 boys. The 'Kishor & Kishori Clubs' are playing an important role to enhance capacity among the adolescents on general health & nutrition, reproductive health & hygiene and other social issues, as well as they have raised awareness on early marriage, dowry, sexual abuse, eve teasing etc. They have developed 12 'Nutrition Model Village' with fruit trees and vegetable gardens. They have also conducted 1,791 sessions and extra tuitions for the school going children.

Kuwait Goodwill Fund for Food Security (KGF)

Bangladesh has achieved remarkable developments in agriculture sector during the last two decades. However, it is still difficult to ensure food security for all through reducing poverty and arranging employment for rapidly-growing population in the country because of declining soil quality, loss of arable land, lack of modern technological inputs, unskilled farmers, unfair pricing, insufficient research and lack of knowledge /awareness on climate change impact. To improve the situation Proyas has initiated to promote sustainable and environment-friendly agricultural system which contributes a lot for food security of the rural poor. The significant endeavors of the project are innovative planting systems, new seeds and technology transfer through Farmer Field School. In order to achieve household food security, Proyas has been implementing a project for the Promotion of Food Security with the financial support of Kuwait Goodwill Fund through Bangladesh Government and PKSF in 2 Upazilas (Sadar and Gomostapur) of Chapainawabganj district. The project anticipated that it will contribute to reduce vulnerability by creating scopes for food security. To achieve the set objectives of the project, the focuses are as follows:

i) Capacity Building Through Orientation and Demonstration

On the advancement of the KGF-PKSF supported project, Proyas has emphasized on capacity enhancement through technical and technological training on livestock, fisheries and agriculture production. In 2018, a total of 1500 farmers have

directly benefitted from the training on agriculture technology and 800 individuals directly benefitted from training on livestock and fisheries in 32 batches which helped them accelerate their income generation.

ii) Technology Transfer

To introduce and replicate modern technology and exchange project successes, Proyas has organized 21 result demonstration events, 60 block demonstration events, technology/method demonstration event including vermi-compost, goat rearing and fish cultivation.

iii) Develop Well Equipped Farmer

For ensuring food security, Proyas has organized 10 field-day in which participated 750 farmers and also provided Power Spray/Foot Power Spray, Poras Pipe, Pheromone Trap, Seeds Preservation Container, Hot water treatment pot to protect fruits from diseases and husking materials. A total of 65 beneficiaries received 2,250 Pheromone traps and 140 individual farmers received 140 sprayer machines with necessary materials.

iv) Micro-credit Support

To develop livelihood and food security through generating income and savings, project has covered a total of 5,880 beneficiaries through micro credit support for seasonal IGAs which was innovative, technologically, economically and environmentally feasible from the project. Particularly in 2018, project served to 1676 beneficiaries.



Seasonal IGA wise micro-credit status		
Name of IGA	Beneficiaries (HH)	Amount BDT
Mango Cultivation	1516	49,701,000
Paddy/Rice Cultivation	3835	122,809,000
Beef Fattening	529	16,219,000

Agricultural, Fisheries and Livestock Development

Agriculture is the vital and one of the most powerful driver for poverty reduction and improvement of rural economy of Bangladesh. More than 70 percent population and 77 percent of its workforce live in rural areas. Nearly half of all of Bangladesh workers and two-thirds in rural areas are directly employed by agriculture, and about 87 percent of rural households depend on agriculture for regular their income. Bangladesh has escalated progress over the past 46 years in achieving food security facing with frequent natural disasters and population growth. With one of the fastest rates of productivity growth in the world since 1995 (averaging 2.7 percent per year), Bangladesh's agricultural sector has benefited from a sound and consistent policy framework backed up by extensive public investments in technology, rural infrastructure and human capital, but Bangladesh is really most vulnerable country because of climate change, which poses a long-term threat for the country's agricultural sector, particularly in areas affected by flooding, saline intrusion and drought.



Major Problems of Agriculture in Bangladesh

- Bangladesh has lost about 1 million hactore of productive arable land from 1983 to 1996 (BBS, 1999);
- Imbalanced use of chemical fertilizer;
- Insufficient irrigation;
- Pests and diseases and Imbalanced use of pesticides;
- Lack of quality seeds;
- Lack of latest knowledge and technology for climate resilient crops identification;
- Inadequate easy credit support to farmers;
- Traditional technology ;
- Rapid population growth;
- Impact of Climate change.

Most of the farmers have shifted production from rice to higher-value crops and fruits which contributed to reduce malnutrition and triggered more rapid growth in income, as well as created more and better on-farm and non-farm jobs, especially for women and youth. Livestock and fisheries also have supported in reducing malnutrition tremendously and revitalized incomes and jobs in a severely land constrained economy. To explore and expand innovative market demand eco-friendly agriculture, fisheries and livestock to increase the economic status of the target community, Proyas has started the Agriculture, Fisheries and Livestock Project since 2013 with the financial and technical assistance from PKSF. Following are the unit wise details of the project.

Agriculture Unit

Promoting use of Granular Urea in Rice Production

Urea fertilizer is the main input for producing rice. Conventional use of urea fertilizer causes about 70% of wastage, but using the granular urea fertilizer can save this huge wastage. Granular Urea is a fertilizer that can be applied in the root zone at 8-10 cm depth of soil (reduced zone of rice soil) which can save 30% nitrogen than prilled urea, increases absorption rate, improve soil health and ultimately increases the rice yield. Proyas has organized 20 demonstrations on it.

Introducing High Yielding Variety and Climate Resilient Crop Cultivation

To promote new technologies for high-profit agricultural production, Proyas has demonstrated of various high yielding variety of rices, like BRRI-62, BRRI-50 and BRRI-58, as well as demonstrated and expanded the cultivation of high breed maize, onion and beans. It has also promoted and expanded the cultivation of BARI-wheat-28, BARI-Malta-1, BARI Mustard-14, BARI lentil-6 in Chapainawabganj district.



For getting more profits use of pesticide is common now, but Pheromone trap is a very effective technology to produce pesticide free vegetables in our country. Proyas has trained up amongst the grass-root level farmers and has established total 79 demonstration plots as a result this technology is being used by the vegetables growers, mango and other fruit growers of Chapainawabganj district.

Quality Seeds Production and Preservation

Availability of quality seeds is one of the main problems in our agriculture sector. Most of the time farmers have to hassle by national or multinational companies and finally did not get high-quality seed. To overcome the situation, Proyas has organized a total of 145 training and demonstrations for farmers on producing quality seeds and its proper preservation. Along with the initiatives, Proyas has also trained up and engaged the community people on homestead gardening promoting use of organic fertilizers, Trico-compost fertilizer and also introducing new technology of using bags to protect vegetables and fruits from bugs or insects and producing summer variety of tomatoes.

Homestead Vegetable Gardening

Cultivable land has been reducing day by day because of rapidly increasing of the number of households. In 2018, Proyas has established 110 demonstration plots including plantation of Vietnamese species coconut trees throughout the project area. This initiative has inspired the community to promote vegetable gardening in their households.

Compost Fertilizer and Trico-compost Fertilizer Production

The evacuation capacity and fertility of the soil has been reducing for using excessive chemical fertilizer in agriculture which is being destroyed the composition of soil. To maintain the health of soil promoting adequate bio-fertilizer through awareness creation among the farmers, 35 demonstration plots have been established throughout the project. Besides this, increasing the fertility of land and to prevent fungus of diseases effectively 12 demonstration plots on Trico-compost fertilizer productions have been established. As a result, it created an opportunity for the poorest people as well.

Promotion of Fruit Bagging for Safe Vegetables and Fruits

The diversified research has suggested to produce fruits and vegetables in safe and healthy way through using fruit bagging method which was very much effective. In this purpose, Proyas has established 25 demonstration plots on vegetables and fruits bagging for mango, banana, brinjal etc. As a result, 876 farmers have motivated and got benefits.



Tomato Cultivation in the Summer

Tomato is a winter-seasonal vegetable, but the farmers don't get much profit as its bumper production in the winter, even so many of them don't get their production cost. If the tomato is being produced in the summer season the farmers can be benefited. In this situation, 1 demonstration plot has been established which inspired to the farmers.

Fisheries Unit

Fisheries sector has been playing a vital role for improving national nutrition and contributing to the national GDP. To explore advanced technology and scientific technical assistance considering the market demand, Proyas has established 403 fish farms with 38 partner groups for promoting fish cultivation in the available ponds, canals, river and households level throughout the project. The technical persons (Fishery experts) have provided technical supports including necessary trainings to the farmers and grower, in which 500 individuals were trained up in 20 batches. In this continuation, 573 families have benefited through cultivating multi-variety of fishes and selling fish fries from their own developed ponds and hatcheries, those who have 8 to 30 decimals of ponds. Besides this, an assistance package includes Minnows (Fish Fries), net, organic and inorganic fertilizer, lime and bamboos for vegetable gardens at pond side were provided among the beneficiaries. Proyas intends to contribute to increase the fish population in the rivers in which it has spread out multi-varieties of minnows (Fish Fries) in Mahananda river. This project is being implemented among the members of 6 units of 'Agrosor', 'Jagoron' and 'Sufalan' of Proyas under 3 Upazilas of Chapainawabganj district.

Diversify of Fish Cultivation with Vegetable Gardening

- Carp-Mola fish farming in pond and vegetable gardening in the fringe;
- Carp-Telapia fish farming in pond and vegetable gardening in the fringe;
- Carp-Vietnam/Thai/Local climbing fish in pond and vegetable gardening in the fringe;
- Carp-Indigenous cat fish farming in pond and vegetable gardening in the fringe;
- Carp fish fattening in pond and vegetable gardening in the fringe;
- Cultivating Mono-sex Telapia fish on the floating cage;
- Kuchia (Monopterus Kuchia) Fattening;
- Guchi/eel variety and carp fish farming in pond;
- Mixed monster fish variety cultivation;
- Developing fish hatchery for fish fries business;
- Greening pond dike.

Livestock and Poultry Unit

Livestock and Poultry sector contributes about 3.25% in GDP of Bangladesh. Rearing livestock and poultry birds in safe and healthy manner, Proyas has been implementing its livestock and poultry rearing project since 2013 with the support from PKSF. The livestock and poultry unit of Proyas has explored new and innovative varieties, encouraging the beneficiaries through training and other inputs. Proyas has also provided technical supports to the beneficiaries on goat rearing, cow rearing, beef fattening and producing fodders. On the other hand, under the poultry section, beneficiaries have been trained up and supported on rearing of ducks, chicken (broiler & layer), quail bird, turkey and women are mostly involved in livestock and poultry rearing. In this advancement 2,325 farmers were trained on relevant technology expansion through 97 batches and 2,283 beneficiaries received technological assistances for launching their livestock program.

Layer Chicken Farming

Balanced food is required for the healthy life of human being. Egg is one of the great food items in which people can meet six elements of balanced food like protein, carbohydrates, fat, vitamin, mineral and water. Bangladesh needs at least 16 crores eggs for consumption daily. Native hens can't meet such huge requirement. So, rearing different types of high-yielding layer breed chicken became most popular. Most of the farmers think that rearing layer chickens are risky business as it often effects by viral diseases. As a result, many people don't show interest on it, but if the people become aware about vaccination, feed management, bio-safety it could be a profitable business. To promote the layer chicken business through enhancing capacity of the women, Proyas has provided necessary technical and scientific support on layer hens rearing through its agriculture and livestock unit of Gobralata, Maharajpur, Choudala and Char Anup Nagar branches in Sadar and Gomostapur Upazila of Chapai Nawabganj district with the financial support of PKSF. Normally, layer breed hens (60%-65%) lay eggs within 21 weeks and if the management is well, 95% layer breed birds can lay eggs within 78 weeks. During 2018, a total of 44 women of poor families were supported who have been successfully operating the Layer Chicken rearing business.

Learning and Innovation Fund to Test New Ideas-LIFT

Black Bengal Goat Rearing

Black Bengal goats are more convenient and successful livestock in Bangladesh. It is also a great source of income for the poor people of this country through minor investment. Reducing poverty by increasing production and protecting the family of Black Bengal goat at households and farms level through consultation and technical support, Proyas has been implementing the LIFT project in 6 unions and municipal areas of Chapainawabganj district since 2014 and continuing in 2018. The objectives of the project are:



- To contribute to preserve and improvement of Black Bengal variety of goat;
- To assist the poor and ultra-poor communities for sustainable income opportunity thus improve their livelihoods;
- To increase the production and preservation of Black Bengal goat at family level.

Goat farming has been playing an important role in increasing production of meat or milk which is help to earn foreign currency. In the context in Bangladesh Black Bengal goats are very much appropriate for surviving for the long time. There are around 25 million goats in Bangladesh. Most of those goats are "Black Bengal" variety. It's meat and skin is appreciated by other countries and its milk is very much nutritious. The female goat gives birth 2-3 babies each time and twice in a year, which is an additional source of income for the landless or ultra-poor farmers. Considering the economic viability and potentiality, Proyas has encouraged the beneficiaries for rearing Black Bengal goats with the assistance of PKSf. In 2018, under the LIFT project, 556 households were benefitted by rearing 6,545 'Black Bengal' goats in 556 farms. These farms are unified under 7 clusters according to their geographical locations. Proyas has provided all sorts of technical supports including vaccinations, Napier grass cultivation for fodder, imparting training and micro-credit assistance to the farmers. Proyas has also established a demonstration farm with 3 acres of land including 1.5 acres for growing grass along with 136 Black Bengal goats. Besides this, other trees, especially fruits trees like mangos, guava and Jackfruits. are displayed to inspire the beneficiaries.

Freshwater Kuchia Production for Alternative Employment

Various types of eels available in Bangladesh 'Monopterus cuchia' is common freshwater species, which is known as mud-eel (Kuchia). In Bangladesh, eel (Monopterus Cuchia) production in fresh water is mostly in the coastal area. Freshwater eel is generally popular amongst the Non-Muslim communities in Bangladesh. But the eel production and exchange is becoming popular as it has a huge market for exporting due to high demand in China, Malaysia, Singapore, Japan and Taiwan. Based on the 'International Journal of Life Sciences Bio-Technology and Pharma Research (ISSN 2250-3137, Vol-1, No-3, July 2012)', freshwater eel is available in only few districts of Bangladesh. Most of the freshwater eel is supplied from Sylhet district (120 tons per month). Freshwater eel is an export fishery in the international markets that can generate employment either directly or indirectly. Each year Bangladesh exports more than 300 metric tons of freshwater eel to five major countries in which China is the biggest market (80%) who imports freshwater eel from Bangladesh.

In Rajshahi division, there is a huge demand of freshwater eel (Kuchia) as a big ethnic minority population are living here. In the target of national and international traders including regional consumers (the Non-Muslim communities, more specifically amongst the Santal communities), Proyas has developed hatching and demonstration ponds for the traders and the local consumers. Proyas has also trained and encouraged 200 local producers too.



This project has started in July 2017 and the project life is up to June 2020 which has been implementing in two Upazilas (Sadar and Nachol) of Chapainawabganj district. In 2018, 210 households have cultivated freshwater eel receiving BDT 57,10,000 as loan with the financial and technical support from Proyas and they were benefitted.

Sheep Rearing

In the weather of Bangladesh sheep can survive for long time through straggling with diseases. Now-a-days it becoming popular in the existing markets so it is very much profitable business. Sheep rearing is very easier and it can be maintained by the engagement of women besides another work of the family. To promote alternative income generating activities (IGA) for poor people Proyas has been initiated to launch the project. This year is the initial stage of the project so that beneficiary selection and other preparatory work has been completed, in the next year it will run in full fledge.

Turkey Rearing

Only depend on native hen it is difficult to meet up the demand of meat for rapidly growing population in Bangladesh. In this situation Turkey Rearing can supplement to fulfill the requirements. If it is ensure proper maintenance a turkey becomes 18-22 Kg weight within a year. Its meat very much delicious and free from cholesterol. It can be a great provision for alternative income generating activities (IGA) for poor people. In this view Proyas has initiated the project. This year is the initial stage of the project so that beneficiary selection and other preparatory work has been completed, it will be visible in the next year.

Land Lease Support

Marginalized and excluded community are not able to fulfill the nutrition and have no access to income generating activities which is transferred negative impact to the Gross Domestic Product (GDP). To improve this situation through enhancing capacity of the targeted community Proyas has been initiated to implement the project. This year is the initial stage of the project so that beneficiary selection and other preparatory work has been completed, in the next year it will reimburse as per guiding principle.

Gourmoti and Malta Mixed Orchard

Chapainawabganj is called the capital of mango in Bangladesh, which has the most popular fruits in the world as exceptional taste and exotic varieties. Actually summer is the mango season. The mango season is usually commenced in June and remain till early August, in that season suffering of people has been increased because of high temperature and suffocating humidity.

For the continuation of socio-economic development Proyas has promoted to the mango growers, traders with the technical and financial support. It explores new varieties of mangos and fruits cultivation possibilities. In this

relation, Proyas has initiated mixed orchard for a new variety mango named, "Gourmoti" with Malta under KGF project with the support of PKSF. This is an innovative idea in this area which inspires the community and impacts positively. An agricultural expert team has provided necessary support to launch the project with maintaining its demonstration plot through engaging of community people and mango growers at different Upazilas in Chapainawabganj. In 2018, 7 acres of land has cultivated including 520 mango trees and 1,400 Malta trees. 7,200 families have benefited from the project through creating employment.



HUMAN RIGHTS, PEACE BUILDING AND SOCIAL DEVELOPMENT

Bangladesh Counter Trafficking in Persons (BCTIP) Project

Human trafficking is a social disease whether within and cross borders. It is inextricably linked with forced or fraudulent or involuntary migration of people and end-result of this corruption promoting sexual work, forced labor or any other forms of exploitation of the persons being trafficked. Bangladesh is a country that faces both the problem of internal and cross border trafficking in every year. A huge number of Bangladeshi trafficked victims consist of men and women recruited for foreign work with falsified employment offers who are subsequently exploited under conditions of forced labor or debt bondage. To contribute in combating the human trafficking from Bangladesh, including unsafe migration, Proyas has been implementing the Bangladesh Counter Trafficking in Person (BCTIP) project with the technical support from Winrock International and financial support from USAID since May 2017 and till now continuing. This project has 3 strategic areas, i.e. Prevention, Protection and Prosecution.



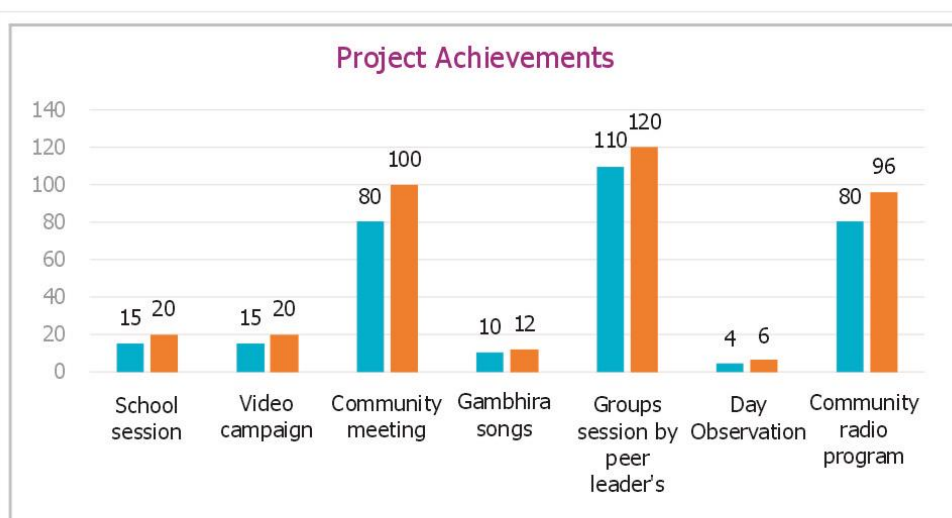
Proyas is the implementing partner for prevention and is working in 4 districts i.e. Chapainawabganj, Rajshahi, Naogaon and Dinajpur. The overall goal of the project is to develop capacity of targeted communities to prevent human trafficking, promote safe migration and establish functional networking and partnership to strengthen TIP prevention initiatives.



To achieve the certain goal and objectives of the project, Proyas has performed awareness campaigning program through radio programs. The messages also are disseminated in different layouts, like drama, song, cultural event, talk-show and Gambhira from Radio Mahananda in Chapainawabganj and also through Radio Padma in Rajshahi. A special radio magazine program named 'Shawpner Thikana' was broadcasted through 30 episodes. A total number of 2,010,350 people have benefited from the project.

Specific objectives are

- To build capacity of community's youth leadership and counter trafficking committees so that they can take coordinated steps in trafficking prevention;
- To equip community with necessary knowledge and tools for their preparedness and proactive response in trafficking prevention and making informed migration choice;
- To sensitize and build capacity of the local administration, civil society and service providers in prevention of human trafficking and unsafe labor migration.



Promoting Engagement and Action for Countering Extremism (PEACE) Project

Bangladesh has always been a country of inter-religious harmony. It has been observed that violent extremism (leftist political extremism) at the beginning of '70s and continued for long time especially in the northern part of Bangladesh. Eventually, as an influence of religious fundamentalism, Bangladesh has also suffered on different occasions, many of which were fatal. Since the latest incident in Holy Artisan Hotel in Dhaka, it has opened the eyes of all to counter the extremism in Bangladesh. In this view, unlike many other steps by the government as well as non-government sectors, a consortium as formed named Promoting Engagement and Action for Countering Extremism (PEACE). PEACE Consortium consists of 5 member organizations, where Proyas is an active member to promote engagement and action to contribute in countering extremism. Thus sustaining resilient community in two Upazilas of Chapainawabganj in close collaboration with other implementing partner are active in these areas. This initiative is being implemented by the financial assistance of Global Community Engagement and Resilience Fund (GCERF)



Supported by GCERF Country Support Mechanism (CSM) in Bangladesh and coordinated by Ministry of Foreign Affairs (MoFA), GoB, where RUPANTAR is the leading NGO for both Satkhira and Chapainawabganj districts. The goal of this project is to facilitate the process of fostering peace and social harmony by maintaining secular and syncretic culture where targeted communities autonomously perform to prevent as well as counter radicalization and recruitment for extremism.

The PEACE Consortium envisions a violence free society of resilient community fostering peace and harmony for which as a member of the consortium and implementing partner, Proyas has started its journey in Chapainawabganj which is marked as one of the most extremism prone areas of Bangladesh with a vision of violence and extremism free society. Besides this, Proyas intends to build a resilient community to sustain the secular, syncretic culture and social harmony with mutual respect to each other which is traditionally inherited by the people of Bangladesh in their mindset. The main targeted groups of population are the community youths. Proyas has been implementing the activities defined for specific age groups to enhance their engagement to work as an agent for social change to identify and defuse the drivers of radicalization and extremism. People also trust to Religious Leaders in religion lens as a result he can influence the mass people through Khutba, that's why Proyas has engaged religious leaders in the working area. This project covers 22 unions of Gomostapur and Chapainawabganj Sadar Upazila in Chapainawabganj district. Proyas has used various types of strategy to build peace defusing radicalization such as orientation and training to Imam, youth groups, teachers, students, advocate, law enforcement agency, Upazila & district administrators, organize debate, quiz competition, essay writing and cultural events for students.

Target Population

Target Population	Age group (Years)	Consortium Target	Project Target	
			C'nawabganj	Proyas
Group-01	10-15	37,901	17,490	8527
Group 02	15-35	123,862	69,718	12908
Group 03	36+	687,148	3,62,666	9506
Total		848,911	4,49,874	30,941

Proyas Apiculture Program (PAP)

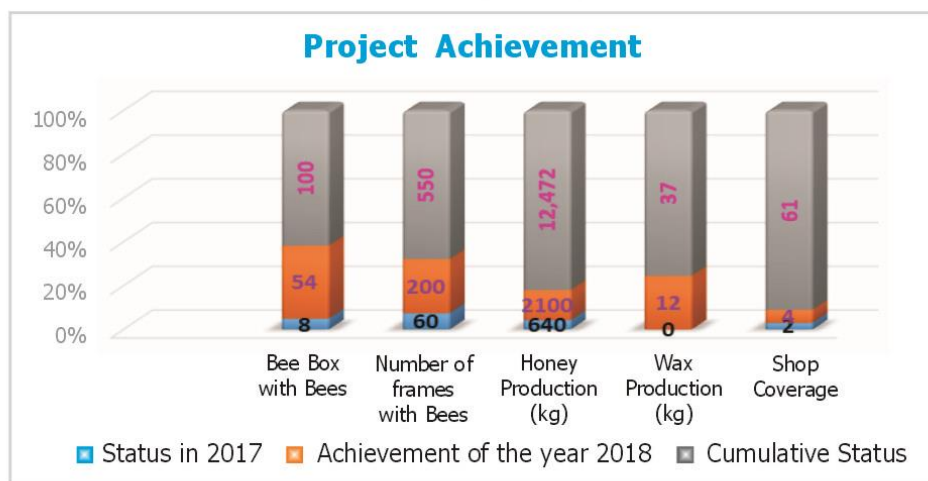
Bangladesh is recognized as an agricultural country for many years and the rural economy of this country is depending on agriculture. Most of the people of this country maintain their livelihoods on agricultural labor. In the light of modern science bee cultivation is the significant component of the agriculture. Apiculture is playing the vital role for nutrition improvement and the socio-economic development in Bangladesh. There are sufficient and varieties trees, seasonal crops, vegetables, flowers and fruits garden in Bangladesh. However, there is a huge collection of flowers in Sundarban, one of the biggest mangrove forests in the world. Besides this Chapainawabganj is famous as mango production district in Bangladesh, there are huge collection of mango and lychee. From these sources it has possibility to produce honey through scientifically cultivation of bees and also possible to increase crops production and the development of crops quality through proper insect facilitated fertilization of flowers along with apiculture, which will inspire to reduce unemployment problem through creating income generating sources and will



support to accomplish the nutritional requirements along with country's economy and environmental development. In this advancement, under the Proyas Apiculture Program (PAP) Proyas has trained up the selected farmers for cultivating bee to produce honey across the country through building capacity and consultancy on honey farming activities such as bee production, storage and use and market extension strategy efficiently. Side by side, Proyas has disseminated message in social media regarding the advantage of honey.

Main purpose of the apiculture program

- Develop skilled bee farmers through apiculture training;
- Expand country-wide bee cultivation through strengthening the apiculture program;
- Increase crops production by flower pollination;
- Establish skilled bee farmers in the related field (production, processing, preservation and marketing);
- Awareness raising about the correct uses of honey, its nutrition, and quality;
- Contributes for meeting national nutritional deficiency;
- Produce wax, preservation and its use optimum level;
- Contributes to the national development through creating employment opportunity.



Radio Mahananda 98.8 FM (Community Radio of Proyas)



Community Radio is recognized as a means of communication that has an important role to play in the advancement of good governance practices and also in the overall development process. In country and regions where Community Radio operated successfully, it has proven particularly useful as a tool to reach and give voice to the most deprived sectors of society including the poor, women and children. As digitalized country most of the people getting mobile facilities, so that it is easier to use effectively.

Government allowed 18 Community Radio Stations are in the country, Proyas Manobik Unnayan Society has got approval and established the Community Radio in Chapainawabganj district in April 2010 named as Radio Mahananda, FM 98.8. It is covering 25 nautical kilometers covering 9 Upazilas of the district, 2 Upazilas of Rajshahi district and 2 Upazila of Naogaon district and 5 Upazila of Chapainawabganj district.

The role of Radio Mahananda in implementation of right to information and participation of the grassroots people in the development is momentarily acknowledged. It is free from any political bias and a non-profit instrument being operated for the people and by the people of its covering areas. It functioned from 3 pm to 1 am (10 hours on air) and in online 24 hours every day. The programs are designed considering the suitability of the listener's availability and leisure.



Even with many limitations, the bonding between the community people and local-level Radio Mahananda station is getting reinforced gradually. Radio Mahananda has now close to grassroots people through which they have access to information on education, livelihood,



Agriculture, health and prevention, early marriage, climate change, extremism and peace building. Relevant and important information from government side is also reaching to the grassroots people through this radio. Radio Mahananda contributes engaging people to protect the vulnerable youths and children who are in threat of being dragged towards extremism and unsafe migration through its regular programs, Talk-shows etc. This radio is also very popular as it is transmitting local news and also cultural event using folk media in local dialect (like Gambhira, Alkap). In 2018, Radio Mahananda was awarded the "Fellowship winner-2018" by Transparency International Bangladesh (TIB) for producing investigating report.

In 2018, Radio Mahananda has broadcasted 26 programs related to information and technology, 50 on health issues, 50 programs on awareness raising on reducing early marriage, 52 programs on religious verses for peace and harmony in the society, 25 programs on agriculture, 46 programs on education, 24 programs on prevent human trafficking, 12 programs on child based, 38 folk musical programs, 24 programs on general knowledge targeting the students and others.

The effective and proactive 200 listeners club of Radio Mahananda play as a very useful tool to bridge the gap between the community and the radio station. Sense of ownership and partnership among the community people ultimately help them turn as radio patrons. A total of 750,000 people benefited from the Radio Mahananda.

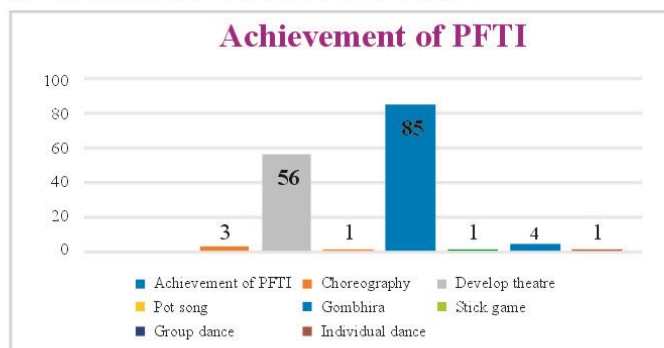
Proyas Folk Theatre Institute (PFTI)



Proyas Folk Theatre Institute (PFTI) is an innovative initiative by Proyas for researching and developing of local folk cultures and utilizes those for social and cultural development of the community. In Bangladesh there are many types of social media such printing, broadcasting, demonstration and theatre or cultural events. But folk theatre is one of the best popular media which can demonstrate social and cultural image of Bengali people. As the folklore cultures are surfaced with the lives of the people of this country for thousands and thousands years, various researches and experts proved that the social development messages can be disseminated most effectively and lively. Cultural events are the great methods to internalize the situation instantly, it can also help to the sufferer to judge the situation and what initiative have to be taken for the further improvement. A big scenario of the action has reflected and work for ignition as thought process. In this view, Proyas has established an institute to develop human resources, develop appropriate cultural event, perform study for improving and preserving folk culture. At present, when television and films have reached the remote villages, as well as mobile and internet facilities goes hands to hands, the popularity of the folk culture decreasing gradually, in this situation PFTI is playing a vital role to increase the adequacy of folk culture through researching, adapting and modernizing all types of folk culture as the present context. Before nineteenth century, folk culture was used only a recreation event, but presently it uses as advocacy and message dissemination tools by the development sectors. In this continuation, Proyas has organized various types of cultural event on the social development issues in Bangladesh such as Right to Information, protecting women rights, promoting human rights, prevention of extremism through building peace, promoting health hygiene and empowerment. PFTI has focused few key objectives which are as follows:

- Preservation of cultural heritage;
- Strengthening the capacity of folk music or theatre activists with necessary equipment;
- Utilize folk theatre as a media for social education and development;
- Explore and introduce folk theatre or culture nationally and internationally.

In this regards, the achievement of PFTI in 2018 is as follows:



Proyas Health Care

For the economic empowerment of the community who are living in poverty, along with the financial assistances with micro-credit, Proyas has been implementing its 'Developing Inclusive Insurance Sector' Project (DIISP) since 2014 with the support from PKSf. This project duration was for one year only, but considering the benefits of the community, Proyas is continuing the services through establishing Health Care and Diagnostic Centre. This insurance service provides support to the beneficiary households to reward credit waiver facilities along with cash grants of BDT 5,000 for performing the religious rituals if any member of the scheme expires unfortunately. As experienced and learning from the concept of social business, Proyas became highly motivated to launch this program for the improvement of the beneficiaries for the long time. Proyas Health Care and Diagnostic Center has located in Chapainawabganj town and generally it provides basic health care services with minimum costs. The beneficiaries of Proyas under Health Insurance Scheme, has been getting subsidized health care and diagnostic services from this center. In this relation, Proyas has provided primary health care services to the door steps of the community. Health personnel (Paramedic) has served the primary health care services (PHC) through groups at the community level in the



first half of the day and also through the static clinic in the community in later half of the day. The PHC services have also provided through the Satellite clinics in collaboration with the government medical doctors. In this prolongation, a total of 5,156 beneficiaries were benefited from various essential health education sessions, 15,637 individuals received free treatment and consultation and 5,775 patients were referred to secondary and tertiary level of health facilities as well as Proyas Health Care and Diagnostic Center from the static clinic for better consultation, diagnosis and proper management. Moreover, a total of 3,425 patients received free treatment from the government medical doctors under satellite clinics organized by Proyas Health Care and Diagnostic Center.

Sl. No.	Particulars	Achievements	
		In 2018	Since Inception
01	Operated satellite clinic (days)	192	1,054
02	Operated static clinic (days)	764	5344
03	Service recipient through satellite clinic	5,417	49,130
04	Service recipient through static clinic	9,034	74,102
05	Diabetic detection	1,186	4,886
06	Health awareness sessions	1,472	5,156
07	Cataract operation	63	457
08	Training sessions on PHC (batch)	2	10
09	Number of participants received training on PHC	30	94



Proyas Nursery

Trees are the friend of human being, which has been supplying oxygen, beautifying and balancing the nature, on the other it is a great source of income promoting fruits, as well as used as herbal medicine. Proyas has launched a new project titled, Two-tire management of new-variety of Mango (Gourmoti) and Malta production and post-production preservation management. In this continuation Proyas has developed a nursery engaging the farmers for productions through training and necessary technical assistance. There are 75 types of trees in the nursery like BARRI-11, banana mango, BARRI-4, BARRI Malta, china orange, kamranga, red leady, papaya, peya thai-3, thai-5, BARRI-90, Barai sundory, Kashmiri, apple kul, babu kul, faschor, ball sundory, dragon, coconut, china orange-3 etc. This nursery is inspiring the local people for greening and generating income. There are a total 2,500 trees including herbal trees in the nursery.

Proyas Vermi-compost Promotion

Proyas has established a vermin-compost plant to encourage the community for promoting organic agricultural practice. In this year, 21 vermi-compost production units were functioning from where 3,010 kg vermi-compost has produced. Interested communities and farmers have been trained up on vermi-compost production, use and market extension. In this way, 200 producers have been developed 200 plant and produced 10,000 kg vermi-compost, as a result producer and farmers have directly benefitted. The demand and interest of producing and using vermi-compost has been increasing rapidly which is contributing to develop organic agricultural environment.



Psycho-social Development through Cultural Program

Regional and traditional culture is playing an important role in developing psychology and bear originality of the region. It has engaged the students in recreation which has protected them from any unethical activities like radicalization, drug addiction and eve teasing. This project has designed consisting of region wise traditional game which helped them for the refreshment of mind and keeping healthy. To research and preserve those game and local culture Proyas has initiated to implement this type of project engaging students, teachers and education sector which is very much popular and recognized by all communities, education sector and other stakeholders. Under the program Proyas has organized 16 cultural events where a total of 2,383 students have participated and benefited.

Training Program

Staff Training

Skilled human resource is the main force in a vibrant organization which can be fuelled to lead development program according to the context effectively. In this view in 2018, Proyas has organized required training for 450 staffs as on the job and off the job, as well as Proyas has arranged orientations, workshops and seminars by internal and external facilitation support, within Bangladesh and abroad. The titles of the training were Project Cycle Management, Counter Violent Extremism, Safe Migration and Trafficking, Improved Farming Technology, Effective Management, Leadership and Team building, Financial Management, Micro-credit Management, Entrepreneur Management, Social Business and Development, Monitoring & Supervision, Report writing and Documentation. As a result, all staff were conceptualized on the issues and performed accordingly following the guiding principles to achieve the organizational vision, mission and certain goal & objectives of its projects.

Beneficiary Training



For the better improvement of the microfinance group members using optimum level resources through enhancing capacity in 2018, Proyas has provided training on the relevant components such fish cultivation, goat rearing, sheep rearing, cow fattening, agriculture, homestead gardening, on-and off farming, vermi-compost, women's rights, health and education, climate change, sanitation & hygiene, HIV/AIDS, financial management & book-keeping as well as on other contemporary social issues through PFTI and Radio Mahananda. Around 7,600 program participants and group members were benefited from such training at the field and at unit offices and head office through Proyas training cell.

ANNEX-01

OUR FINANCIAL STATEMENT

Audit Report 2017-18

Fund and Liabilities

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

Statement of Financial Position
As at June 30, 2018

Fund and Liabilities					
Head of Accounts	Note	FY 2017-2018			FY 2016-2017
		PSEDP (Micro Credit)	Core & Projects	Total	Total
Capital & Reserve Fund :					
Retained Surplus		124,557,807	9,979,371	134,537,178	92,525,126
Reserve Fund	03	13,839,756	-	13,839,756	9,603,950
Net Capital Fund :		138,397,564	9,979,371	148,376,934	102,129,075
Non Current Liabilities					
Loan From PKSF	05	322,158,313	4,000,000	326,158,313	287,316,652
Proshika Loan Fund	15	-	100,000	100,000	100,000
Temporary/Personal Loan	14	-	6,670,171	6,670,171	4,850,487
Bank loan	06	296,957,314	-	296,957,314	264,607,530
Total Non Current Liabilities		619,115,627	10,770,171	629,885,798	556,874,669
Current Liabilities					
Group Savings	04	309,523,047	-	309,523,047	223,843,127
Accounts Payable	12	465,641	1,480,922	1,946,563	3,233,029
Member Welfare Fund	13	18,865,721	-	18,865,721	14,468,570
Group Insurance		-	535,611	535,611	535,611
Debt Management Reserve	11	21,964,783	-	21,964,783	15,400,403
Provident Fund	09	-	30,024,011	30,024,011	21,933,807
Gratuity Fund	17	-	21,736,034	21,736,034	18,779,317
Death & Health Benefit Fund	22	-	4,729,861	4,729,861	2,482,399
Project Liabilities		-	68,143	68,143	68,143
Others Liabilities		416,917	334,568	751,485	1,103,308
Inter project loan		40,356,550	4,471,230	44,827,780	23,727,887
PKSF Advance Enrich		5,100,000	-	5,100,000	5,770,071
Bandu Chula Donation Enrich		79,109	-	79,109	79,109
Depreciation Reserve	10	8,111,592	304,414	8,416,006	6,862,586
DIISP Provision		-	-	-	8,285
Total Current Liabilities		404,883,360	63,684,793	468,568,153	338,295,651
Total Capital Fund and Liabilities		1,162,396,551	84,434,334	1,246,830,885	997,299,396



Assets and Properties

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

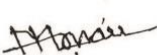
Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300
Statement of Financial Position

As at June 30, 2018

Assets and Properties					
Head of Accounts	Note	FY 2017-2018			FY 2016-2017
		PSEDP (Micro Credit)	Core & Projects	Total	Total
Non Current Assets					
Fixed Assets					
Flood Shelter		-	1,313,930	1,313,930	1,313,930
Land		27,736,110	1,950,000	29,686,110	19,514,760
Vehicle		2,407,710	618,760	3,026,470	3,151,370
Office Equipment		5,502,673	2,680,594	8,183,267	7,383,085
Furniture & Fixture	01	5,923,548	687,090	6,610,638	5,934,707
Cookeries		-	7,362	7,362	7,362
Books & Periodicals		3,153	2,075	5,228	5,228
Patant		-	8,225	8,225	8,225
Fixed Assets Others Assets		-	605,311	605,311	605,311
Software automation		427,460	-	427,460	343,860
Investment	18	72,412,035	16,787,767	89,199,801	62,387,515
Total Non Current Asstes		114,412,689	24,661,114	139,073,802	100,655,353
Current Assets					
Micro Credit	02	1,015,059,677	-	1,015,059,677	828,301,649
Inter project loan		4,000,000	54,028,491	58,028,491	28,056,299
Staff Advance	21	2,857,425	-	2,857,425	3,253,136
Advance		772,059	520,500	1,292,559	4,056,845
Stock & Stores	16	970,422	91,373	1,061,795	1,039,597
PKSF Reimbursement Receivable	20	18,386,500	172,213	18,558,713	13,940,069
Others Assets		-	118,350	118,350	118,350
Bandu Chula Loan		110,736	-	110,736	156,916
Interest Receivable	19	1,126,729	1,434,592	2,561,321	8,240,370
Cash in Hand	23	122,546	-	122,546	80,771
Cash at Bank		4,577,768	3,407,702	7,985,470	9,400,041
Total Current Assets		1,047,983,862	59,773,221	1,107,757,083	896,644,043
Total Property and Assets		1,162,396,551	84,434,334	1,246,830,885	997,299,396


Sr. Deputy Director

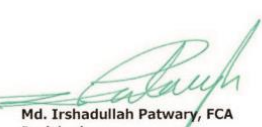

Executive Director


President

The annexed schedule and notes from an integral part of these accounts
Signed in terms of our report of even date

Place : Dhaka
Dated : September 10, 2018




Md. Irshadullah Patwary, FCA
Prncipal
Irshadullah Patwary & Co.
Chartered Accountants

Income

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

Proyas Manobik Unnayan Society
 Belepukur, Chapai Nawabganj-6300
Statement of Income and Expenditure
For the year ended 30th June 2018

Head of Accounts	FY 2017-2018			FY 2016-2017
	PSEDP	Core & Projects	Total	Total
Service charge on Micro Credit	231,924,876	-	231,924,876	149,564,710
Admission Fee	397,056	-	397,056	319,205
Sale of Form/Pass book	765,856	-	765,856	757,301
Interest on Investment	7,127,029	2,039,757	9,166,786	1,336,325
Service charge on Fund Account	-	1,235,421	1,235,421	1,195,013
Rent Received	23,600	-	23,600	43,600
Service Fee Received	66,461	-	66,461	513,235
Project Grant	-	9,453,634	9,453,634	7,900,779
Project Income/Donation	-	1,827,057	1,827,057	881,126
Org. Match Contribution	-	594,960	594,960	-
Donation	-	3,986,441	3,986,441	1,898,728
Bank Interest	444,472	69,153	513,625	2,631,224
Recovery of Write off loan	28,697	-	28,697	140,994
Sale of old news paper	12,904	-	12,904	8,782
Sale of Fixed Assets	90,000	-	90,000	-
Service charge on Special loan	5,034	12,960	17,994	-
Others Income	1,283,770	30,000	1,313,770	788,227
Bandu Chula Service Charge	-	-	-	3
Enrich Program Income	749,054	-	749,054	715,403
Lift Program Income	48,384	-	48,384	8,100
Donation Agriculture & Livestock Unit	-	-	-	3,734,979
Enrich Expenses Reimburse Income	10,330,506	-	10,330,506	7,056,416
Agri. & Live stock Expenses Reimburse Income	4,931,583	-	4,931,583	-
Upp Ujjibito Expenses Reimburse Income	2,634,023	-	2,634,023	3,341,411
KGF Expenses Reimburse Income	761,095	-	761,095	1,117,138
LIFT Kuchia Expenses Reimburse Income	982,422	-	982,422	-
Cultural & Sports Expenses Reimburse Income	711,918	-	711,918	-
Elderly Expenses Reimburse Income	538,356	-	538,356	-
Gourmoti Malta Expenses Reimburse Income	528,000	-	528,000	-
Total	264,385,096	19,249,383	283,634,479	183,952,700



Expenditure

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

Proyas Manobik Unnayan Society

Belépukur, Chapal Nawabganj-6300

Statement of Income and Expenditure

For the year ended 30th June 2018

Expenditure	FY 2017-2018			FY 2016-2017	
	Head of Accounts	PSEDP	Core & Projects	Total	Total
Service Charge on PKSF Loan		18,864,564	-	18,864,564	16,765,878
Interest on Savings		16,183,028	-	16,183,028	11,204,675
Interest on Bank Loan		34,762,717	-	34,762,717	8,225,539
Other Loan Interest		1,705,616	-	1,705,616	1,545,668
Bank Charge and Commission		1,876,182	71,949	1,948,131	992,348
Salary & Allowance		85,927,651	4,372,804	90,300,455	69,743,322
Gratuity Expenses		4,674,730	-	4,674,730	1,654,995
Health & Death Benefit Expenses		2,338,816	-	2,338,816	828,513
Travel & Conveyance		4,637,841	530,127	5,167,968	3,869,147
Printing and Stationary		4,891,911	74,386	4,966,297	2,877,953
Office Rent		4,181,072	204,300	4,385,372	3,488,964
Utilities		816,717	203,193	1,019,910	869,558
Fuel and Maintenance		1,340,787	-	1,340,787	923,069
Office Maintenance cost		2,330,757	214,973	2,545,730	1,986,970
Entertainment		1,023,050	98,256	1,121,306	1,102,718
Communication		1,741,401	66,605	1,808,006	1,495,096
Newspaper		133,181	-	133,181	114,211
Repair Expenses		132,359	10,500	142,859	64,871
Carrying expenses		27,595	138,920	166,515	38,170
Advertisement		65,376	18,550	83,926	12,000
Training Expenses		252,841	-	252,841	395,513
Research & Development		51,878	16,601	68,479	26,050
Day Observation		52,351	-	52,351	52,179
Monitoring & Evaluation		71,698	-	71,698	285,194
Audit Fee		31,000	25,000	56,000	15,000
Welfare & Recreation Expenses		157,044	-	157,044	15,238
Subscription/Donation		23,800	-	23,800	5,500
LLP Expenses		6,564,380	-	6,564,380	6,112,509
Depreciation		1,678,320	-	1,678,320	1,510,072
Tax/Tax on interest		779,009	42,209	821,218	19,314
VAT & Tax Expenses		1,125,949	28,737	1,154,686	629,995
Licences & Registration		68,125	53,553	121,678	89,250
Legal expenses		230,690	-	230,690	114,502
Computer software automationExp.		436,286	-	436,286	85,995
Enrich Project Expenses		5,832,979	-	5,832,979	1,914,102
Agriculture & Livestock Unit Exp		5,782,406	-	5,782,406	4,316,165
UPP Ujjibito Expenses		2,835,053	-	2,835,053	3,550,750
KGF Expenses		1,001,418	-	1,001,418	1,471,262
LIFT Expenses		4,645,829	-	4,645,829	3,825,863
Cultural & Sports Expenses		1,208,109	-	1,208,109	-
Elderly Expenses		1,007,871	-	1,007,871	-
Gourmohi Malta Expenses		528,000	-	528,000	-
DIISP Expenses		2,400	-	2,400	23,480
Others Expenses		4,247	28,390	32,637	181,067
Interest on Provident Fund		-	3,005,106	3,005,106	1,622,089
Project Expenditure		-	6,114,428	6,114,428	3,951,593
Expenditure Excess Income Transferred to		42,358,062	3,930,796	46,288,858	25,936,353
Total		264,385,096	19,249,383	283,634,479	183,952,700

Sr. Deputy Director

Executive Director

President

The annexed schedule and notes from an integral part of these accounts
 Signed in terms of our report of even date

Place : Dhaka
 Dated : September 10, 2018



Md. Irshadullah Patwary, FCA
 Principal
 Irshadullah Patwary & Co.
 Chartered Accountants

Receipt

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

Proyas Manobik Unnayan Society
 Belepukur, Chapai Nawabganj-6300
Statement of Receipts and Payments
 For the year ended 30th June 2018

Head of Accounts	FY 2017-2018			FY 2016-2017
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Opening Balance				
Cash in hand	80,771	-	80,771	53,626
Cash at Bank	6,200,632	3,199,409	9,400,041	17,221,244
Savings Collection	214,968,479	-	214,968,479	146,204,022
Loan Received from PKSF	290,000,000	-	290,000,000	245,925,000
Loan from Bank	358,900,000	-	358,900,000	323,800,000
Temporary/Personal Loan Received	-	4,590,240	4,590,240	1,735,000
Member Welfare Fund	14,368,351	-	14,368,351	9,225,545
DIISP Insurance	1,278,395	-	1,278,395	1,224,426
Provident Fund	-	4,163,252	4,163,252	3,169,980
Gratuity Fund	-	227	227	606
D. & Health Benefit Fund	-	895	895	439
Project Liabilities	-	3,277,000	3,277,000	1,358,622
Others Liabilities	15,684,055	-	15,684,055	15,764,219
Inter project loan	11,513,000	12,957,709	24,470,709	72,275,084
Fund Account Others	6,751,438	-	6,751,438	5,952,519
Micro Credit Realization	1,881,162,371	-	1,881,162,371	1,195,508,926
Bandu Chula Loan	9,641	-	9,641	747
Investment	9,114,133	8,863,250	17,977,383	20,679,301
Staff Advance	85,072	-	85,072	-
Advance	13,615,327	763,848	14,379,175	9,334,683
Other Assets	-	-	-	442,910
Service charge on Micro Credit	231,603,568	-	231,603,568	149,353,569
Bandu Chula Service Charge	-	-	-	3
Admission Fee	397,325	-	397,325	321,375
Sale of Fixed Assets	90,000	-	90,000	-
Sale of Form/Pass book	765,846	-	765,846	755,301
Interest on Investment	-	-	-	-
Service charge on Staff Advance	1,376	12,960	14,336	2,270
Rent Received	23,600	-	23,600	45,400
Service Fee Received	49,011	-	49,011	513,235
Bank Interest	444,472	69,153	513,625	413,677
Sale of old news paper	12,904	-	12,904	10,337
Donation	-	3,986,441	3,986,441	1,898,728
Project Income	-	1,827,057	1,827,057	881,126
Project Grant	-	9,453,634	9,453,634	7,900,779
Recovery on write off loan	18,697	-	18,697	140,994
Others Income	663,218	42,000	705,218	791,171
AG & LI Expenses Reimbursement	5,751,971	-	5,751,971	4,019,034
UPP Ujjibito Expenses Reimbursement	2,268,409	-	2,268,409	3,117,406
KGF Expenses Reimbursement	1,538,365	-	1,538,365	257,035
Enrich Project Income	749,054	-	749,054	693,943
Lift Project Income	48,384	-	48,384	36,413
PKSF Advance Enrich	6,564,476	-	6,564,476	8,300,000
DIISP Income	-	-	-	7,460
Total	3,074,722,340	53,207,074	3,127,929,414	2,249,336,155



Payment

এরশাদউল্যা পাটওয়ারী এন্ড কোং
Irshadullah Patwary & Co.
Chartered Accountants.

72, Malibagh (3rd Floor),
Mouchak Moor, Suite No. 406
Dhaka-1217. Phone: 9331758
E-mail: iupc211@gmail.com

Payments		FY 2017-2018		FY 2016-2017	
Head of Accounts	PSEDP (Micro)	Core & Projects	Total	Total	
Savings Refund	143,793,966	-	143,793,966	74,757,376	
Loan Refund to PKSF	251,158,339	-	251,158,339	256,216,674	
Loan Refund to BANK	326,550,215	-	326,550,215	94,557,970	
Temporary/Personal Loan Refund	3,000,000	-	3,000,000	5,000	
Provident Fund	-	6,643,639	6,643,639	4,879,442	
Gratuity Fund	-	2,441,465	2,441,465	480,507	
Death & Health Benefit Fund	-	333,000	333,000	30,000	
Accounts Payable	37,787,255	-	37,787,255	12,904,002	
Inter Project loan	10,732,559	22,490,449	33,223,008	76,380,110	
Project Liabilities	-	3,277,000	3,277,000	1,358,622	
Others Liabilities	16,441,073	-	16,441,073	14,134,917	
Investment	30,150,000	-	30,150,000	36,825,000	
Disbursement of Micro Credit	2,077,804,000	-	2,077,804,000	1,520,033,000	
Advance	13,029,479	971,968	14,001,447	15,662,106	
Stock & Store	1,670,137	-	1,670,137	1,351,851	
Purchase of Fixed Assets	9,512,424	2,060,810	11,573,234	11,989,761	
Salary & Allowance	83,963,975	4,126,054	88,090,029	68,223,976	
Travel & Conveyance	4,619,841	530,127	5,149,968	3,864,332	
Fuel and Maintenance	1,340,787	-	1,340,787	928,769	
Office Rent	3,949,472	115,800	4,065,272	3,198,719	
Printing and Stationary	3,429,445	74,386	3,503,831	1,876,774	
Repair	132,359	10,500	142,859	66,304	
Utilities	799,066	203,193	1,002,259	862,643	
Communication	1,741,401	66,605	1,808,006	1,493,496	
Newspaper	133,181	-	133,181	114,211	
Entertainment	1,013,030	98,256	1,111,286	1,100,252	
Office Maintenance cost	2,344,133	127,963	2,472,096	2,017,555	
Advertisement	65,376	18,550	83,926	12,000	
Computer software automation Exp.	436,286	-	436,286	85,995	
VAT & Tax Expenses	1,125,949	28,737	1,154,686	454,735	
Tax/Tax on interest	34,708	2,858	37,567	38,191	
Audit Fee	31,000	10,000	41,000	15,000	
Legal expenses	230,690	-	230,690	104,568	
Bank Charge and Commission	1,771,177	31,215	1,802,391	965,036	
Interest on Savings	52,597	-	52,597	-	
Service Charge on PKSF Loan	6,557,055	-	6,557,055	7,534,421	
Service Charge on BANK Loan	11,026,497	-	11,026,497	6,615,039	
Carrying expenses	27,595	119,730	147,325	38,170	
Donation/Subsorption	23,800	-	23,800	5,500	
Research & Development	51,878	16,601	68,479	26,050	
Day Observation	52,351	-	52,351	52,179	
Training Expenses	252,841	-	252,841	395,513	
Monitoring & Evaluation	71,698	-	71,698	279,494	
Welfare Recreation	157,044	-	157,044	15,238	
Licences & Registration	68,125	53,553	121,678	100,750	
Enrich Expenses Reimbursement	14,860	-	14,860	-	
Project Expenditure	-	5,906,523	5,906,523	3,925,943	
Enrich Project Expenditure	6,076,889	-	6,076,889	1,611,062	
UPP Ujibito Expenses	2,813,053	-	2,813,053	3,540,750	
DTSP Expenses	2,400	-	2,400	22,600	
KISF Expenses	990,418	-	990,418	1,247,930	
AG&L Expenses	5,597,546	-	5,597,546	3,494,195	
LIF Expenses	4,645,829	-	4,645,829	3,799,863	
Cultural & Sports Expenses	1,208,109	-	1,208,109	-	
Eldery Expenses	1,007,871	-	1,007,871	-	
Gourmote Malta Expenses	528,000	-	528,000	-	
Other Expenditure	4,247	40,390	44,637	161,753	
Closing Balance	-	-	-	-	
Cash in Hand	122,546	-	122,546	80,771	
Cash at Bank	4,577,768	3,407,702	7,985,470	9,400,041	
Total	3,074,722,340	53,207,074	3,127,929,414	2,249,336,155	

Sr. Deputy Director

Executive Director

President

Signed in terms of our report of even date

Place : Dhaka
 Dated : September 10, 2018



Md. Irshadullah Patwary, FCA
 Principal
 Irshadullah Patwary & Co.
 Chartered Accountants