

**PROYAS**  
Manobik Unnayan Society  
Proyas Manobik Unnayan Society  
Belepukur, Chapainawabganj-6300, Bangladesh.  
Phone: +88-0781-52075, +88-0781-62074  
Cell: +88-0171 3248555  
Fax: +88-0781-51501  
Email: info@proyas.org; proyasbd@gmail.com  
Website: www.proyas.org  
www.radionmahananda.com



**PROYAS**  
Manobik Unnayan Society

# CONTENTS

Message from the President	03	25	Agriculture Unit
Message from the Executive Director	04	26	Fisheries Unit
Guiding institution	05	27	Livestock & Poultry Unit
Geographical Coverage	06	28	<b>Learning and Innovation Fund to Test New Ideas-LIFT</b>
Snap Shot of the Organization	07	28	Black Bengal Goat Rearing
Segment of operation	08	29	Fresh water Kuchia Production
<b>Socio-economic Empowerment</b>	08	29	Sheep rearing
Jagoron	09	29	Turkey rearing
Agrosor	11	30	Gourmoti and Malta Mixed Orchard
Buniad	13	30	Land lease
Sufalan	15	33	<b>Human Rights and Peace</b>
<b>Enhancing Resources &amp; Increasing Capacities of Poor Households (ENRICH) Program</b>	17	34	Bangladesh Counter Trafficking In Person (BCTIP) Project
Education Support Service	18	35	Preventing Extremism through Active Community Engagement
Primary Health Care Service	19	36	Proyas Apiculture
<b>Establishing ENRICH Center for Building Capacity of Community</b>	20	38	Radio Mahananda 98.8 fm, Community Radio of Proyas
Beggars Rehabilitation	20	39	Proays Folk Theatre Institute (PFTI)
Micro-credit Support	20	40	Proyas Health Care
Sanitation & Hygiene	20	40	Proyas Nursery
<b>UPP-Ujjibito Project</b>	22	40	Proyas Vermi-compost Promotion
Rural Employment and Road Maintenance Project (RERMP)	23	41	Psycho-social Development through Cultural Program
Adolescent program	23	41	Promoting Agricultural Commercialization and Enterprises (PACE)
<b>Kuwait Goodwill Fund for Food Security (KGF)</b>	23	42	Training Program
<b>Agriculture, Fisheries and Livestock Development Program</b>	24	43	Annex-1 Financial Highlights





Md. Anwarul Islam  
President  
Proyas Manobik Unnayan Society

## MESSAGE FROM THE PRESIDENT

In the 2019 Annual Report of Proyas Manobik Unnayan Society, we drew attention to the broad context of a rapidly changing in our working area and we response to the evolving development needs facing the region. Presently in our country made great strides in using advanced and secure technology and digital processes to enhance its effectiveness and resilience. At the same time, there are unfinished development agendas. Issues such as poverty and vulnerability, rising inequality, climate change, growing environmental pressures, peace and tolerance, human rights, food security & livelihoods, health and education remain to be addressed.

When I visit in our working area and talk to the targeted people, it is found that their expectations are high and their demands are becoming ever-more sophisticated. These aspirations are aligned with national development of the country such as the Sustainable Development Goals, while sustaining efforts to eradicate extreme poverty accelerating economic growth.

Though fragility continue to block the arteries progress, we always illustrate a new way of working humanitarian, socio economic, agriculture and livelihood development bridging life-saving response with recovery development. we demonstrated highest program delivery in the last year in the region restoring financial stability, increasing efficiency, geographically diverse and reinforcing agencies in the working area we served. We think, invest, manage and deliver constructively to accelerate sustainable development.

Internally, we continued efforts to modernize our human resources practices, 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 involvement. In the year 2019, we implement a strategy in a frame of paradigm shift as graduating 'Microcredit' to 'Micro Enterprise' to be effective and agile in the face of rapid change in the region.

The year 2019 was incredible to escalate its enormous efforts reaching the milestones for improving socio-economic status and rights of the community free from poverty, deprivation and its consequences. Proyas has celebrated 27 years' landmark of its journey with the contribution from all stakeholders and donors involved. As the top most priority agenda, we were engaged for yielding maximum benefits for our target groups in five northern districts of Bangladesh.

I am extremely grateful to the Executive Committee of Proyas and its committed team, donors, and other stakeholders including its beneficiaries for always challenging us to aim higher, while giving us the space to be bold. I look forward to your engagement and contribution in the journey.



## MESSAGE FROM THE EXECUTIVE DIRECTOR

**Md. Hasib Hossain**  
Executive Director  
Proyas Manobik Unnayan Society



Producing an annual report is really a collective endeavor, it reflects the formal and informal contributions of many people, groups and institutions. What ultimately is included in these report cannot fully capture the richness of ideas, interactions, partnerships and collaborations associated with the effort. I appreciate them who generously gave their time and energy to help producing the Annual Report 2019. Appreciation is also extended for the written contributions by the report producing team. Project focal persons provided several methodological and data aspects of the report, in particular related to the calculation of data and human story from the field of development index. We are grateful to all personnel who are engaged in the process of formulating report through consultations and advice.

We will strengthen our supports by applying innovative technologies. we will be delivered appropriate operations using all of our energy with a clear roadmap to meet the all expectation of the targeted people that can effect to the national goals. This means accelerating progress on our goal, reducing poverty and boosting prosperity among the poorest in the northern region of Bangladesh that will lay the foundation for sustainable and inclusive economic growth. Our efforts are now focused on implementing the strategy of the organization included elements that directly improve the lives of women, adolescent, children, youth and aged, so that they can fulfill their potential and look toward for a brighter future.

Though overall economic developments are remarkable, 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. The gap in basic living standards is narrowing, with an unprecedented number of people in the country escaping poverty, hunger, disease and climate change effect, the abilities of people will need to compete in the immediate future have evolved. In 2019, Proyas has extend its journey, but the anticipated development and human welfare is not that long. If adequately combined for the context with robust commitments and devotion, it will translate into a lifelong investment in equality and sustainability. Proyas is escalating its strategic shape to build resilient community for combating with poverty. The goal for the country is to become a middle-income country by 2021 so efforts are underway to maintain economic stability, strengthen revenues, extended trade reforms, improved labor skills, up-grade rural and urban management and adapt to climate change with the collaboration of GO and NGOs. Proyas believes all humans have potentials, if equips those potentials that can be merged the SDG targets. For more than two decades Proyas has distinguished innovative efforts with highly commitment of working for amelioration of socio economic, health, education, agriculture, livelihoods, human rights, peace and tolerance as a frame of organizational mandate.

Our first word of thanks goes to the members of our Executive Committee, energetically led by their strategic role. I would like to thank them to reinforce the journey. I would also like to thank all those who have taken this journey of exploration with us over the past 12 months particularly all donors, partner organizations, staff, beneficiaries and well-wisher. We all will remain bold with our commitments and efforts.

Md. Hasib Hossain



## GUIDING INSTITUTION

### 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.

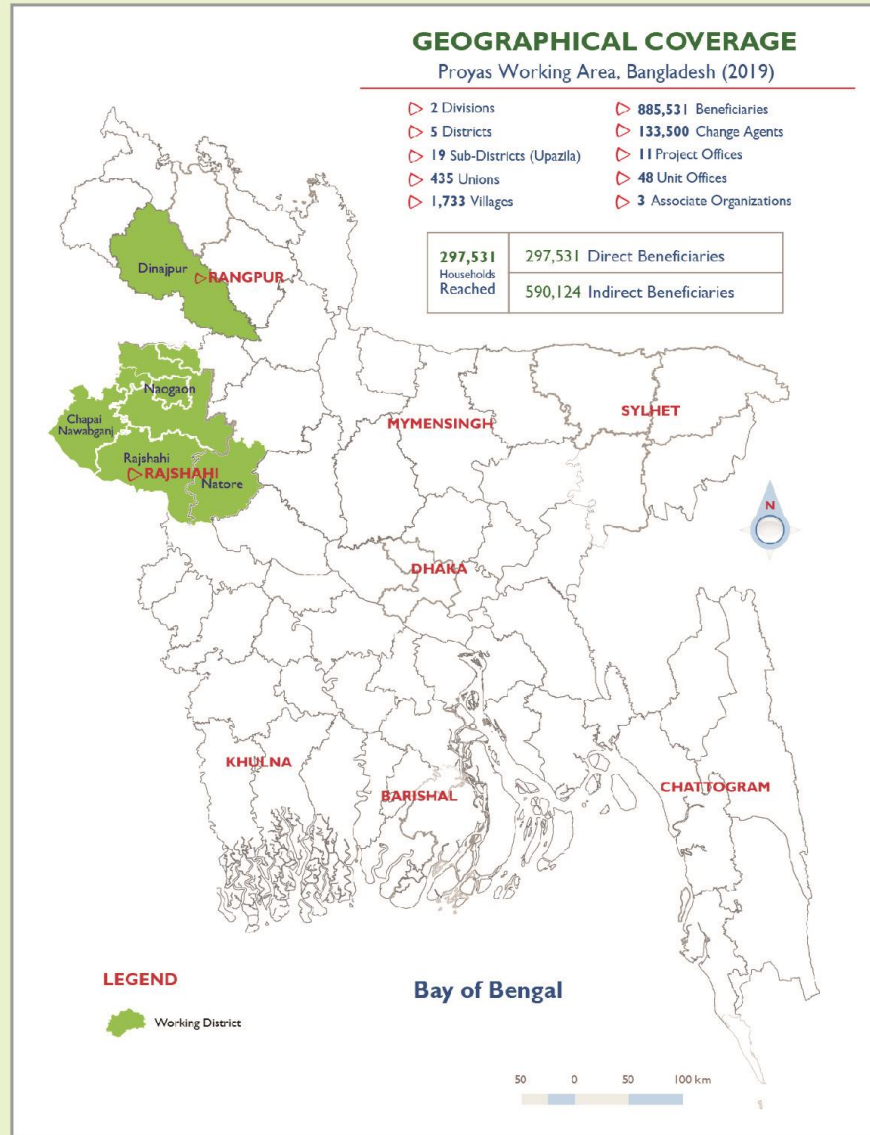
#### EQUITY

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.

As per the endorsement from Society Act Registration, Proyas has right to work in the whole country of Bangladesh but presently expose its provision in five districts which are Chapainawabganj, Naogaon, Rajshahi, Dinajpur and Natore district. It has a forward view to expand all services in the entire country in future progressively.



## SNAPSHOT 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

Proyas Manobik Unnayan Society has initiated to ensure access of marginalized and excluded people to social justice and dignity. Proyas has been working within its two core thematic areas for bringing social changes positively. Gender equity is a cross cutting issue for all its development interventions. 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
- Protect human rights and peace

## SOCIO-ECONOMIC EMPOWERMENT

In the purpose of socioeconomic empowerment of targeted people, Proyas has been implementing multi-dimensional development programs including various components with the support of PKSF, which are as follows:



## JAGORON

'Jagoron' means 'vigil' which assisted to the poor and excluded communities to develop livelihood 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, 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 source of earnings.

'Jagoron' scheme has been mobilizing those communities who are having gross income of less than 2 USD 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 2019, Proyas has supported to 35,508 people with the financial assistance BDT 1,20,80,56,000. Under this scheme, the members have deposited savings BDT 24,78,78,970 as weekly basis for promoting their livelihood. The beneficiaries have repaid the loan amount as per rules.





## Vegetables Gardening Makes Her Dream Success

Mst. Nasima Begum (45) became a wife about 19 years ago in the house of Md. Attab Ali and has taken responsibility in the family. She lives at Charaldanga village in Radhanagar union in Gomostapur Upazila. The husband worked as a day laborer on someone else's land. For want of income sources poverty was their constant companion. In this situation, the mother-in-law separates them from the family. Nasima, a mother of a son and a daughter sees darkness in her eyes. Their family continues in the midst of hardships. Nasima Begum was in a critical condition with her husband and children. They can't eat 3 times a day.

Her husband was working as a day laborer on someone else's land while the lamp of the family is burning slowly, then Nasima Begum and her husband think that they can take land as lease for cultivating without working on someone else's land as labour, then the income will increase. But they can't have any courage because they don't have money. Since the income is low, no one lends them any money. In this situation, through one of the members support of Proyas, she become a member of Bonya Mahila Samiti under unit 7 of Proyas Manobik Unnayan Society.

At first in 2017, she took BDT 30,000 from Proyas as a 'Jagoron' loan and started cultivating different types of vegetables by leasing 1 bigha (33 decimals) of land. In 2018, she took second loan BDT 38,000 and leased more land and they cultivate different types of vegetables, fruits and watermelon by the technical support of Agriculture Unit of Proyas. She gets BDT 120,000 as profits from their hard work. She spends some money for maintaining family needs and repaid the loan.



At present in 2019, she has taken a loan BDT 80,000 and expands their cultivation work in fruits including vegetables and watermelon. She takes consultation from the technical person of Agriculture Unit of Proyas frequently. In this year, she gets more profit and she bought 2 bighas (66 decimal) of land from the profit money after repayment loan.

She currently own an of 2 bighas (66 decimals) of land. The value of the land is about BDT 600,000 now. Her children also go to school regularly. She is living in peace. Now everyone in the area respects her.

She is grateful to the Proyas Manobik Unnayan Society for its unwavering support. She is very happy for the financial and agricultural technical assistance. She also encourages the people of the area to become members of Proyas Manobik Unnayan Society.

Nasima Begum said, 'It is possible to improve one's life if one has desire and interest and works honestly. If you work honestly, success will come one day'.



## AGROSOR



'Agrosor' means 'advanced' It is another scheme of Proyas for the economic improvement of the ultra-poor households. This scheme continued from 2006 as 'small entrepreneur loan scheme' and supported to the current beneficiaries, who have received another micro-credit assistance 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 properly.

A total of 4103 entrepreneur members were directly benefitted from the scheme by accelerating their business with the financial assistance BDT 36,40,94,000 in 2019. Under this scheme, the members have deposited savings BDT 5,35,19,770 as weekly basis for promoting their livelihood. The beneficiaries have already repaid their loan within the year of 2019.

## A story of becoming self-reliant

Umme Salma is a house wife. Her husband's name is Mizanur Rahman, they live in Tikrampur Madhyapara village in Chapai Nawabganj Sadar Upazila of Chapai Nawabganj district. She is a member of Tikrampur Mahila Samiti under Unit 23, Natun Hat of Proyas Manobik Unnayan Society.

Member was financially indigent before joining the organization. Her husband is a highly educated. At first, he rushed for a job but did not get any job. They had problems running their families. He used to spend his days in sorrow. As a result, there was no acceptance in the society. He would have been despised by other members of the family. Personally, he lived through a lot of sorrow and suffering. Later on both husband and wife decide that they will start a shop. Umme Salma expressed for becoming a member under Unit 23 on 11 February 2016. After getting membership, she took 'Agrosor' loan of only BDT 60,000 from Unit 23, Natun Hat. Through the association her husband started variety shop and his father also helped by providing some money.

He keeps variety items in the shop like cosmetics, garments, fabrics, shoes, sandals and cookeries. The shop is stand in front of the high school in the village that's why he also keeps confectionery items. During this time, she was able to accumulate some savings after the loan was repaid and took 2nd loan of BDT 95,000 and increase variety items in the shop. He paid regular installments with saving BDT 100 per week. At present she has accumulated BDT 17,700 as savings. Currently the member's income has increased and livelihood status has also increased. She made a beautiful house by the profit of the business.



She currently has 2 cows and 2 goats. She has one salt business and it has been expanded. The quality of life has increased. She built a store room with her income and from that she gets rent BDT 20,000 per year. However, her family have gained acceptance in the society. She has a son and a dream about him. She has total assets BDT 10,55,000 and earned BDT 30,000 per month.

Umme Salma said that Proyas has made a positive change to her family by providing a loan. He thinks that Proyas Manobik Unnayan Society brings isolated, destitute and helpless people to make them savings oriented and creates opportunities for self-employment through lending. In that case, the organization plays a helpful role in alleviating poverty.

Umme Salma is an ideal housewife and kind. If anyone wants to adopt his ideal, she tells everyone to be patient and diligent don't rush to the job. Everyone can self-reliant with hard labor and talent by taking any initiative big or small.



## BUNIAD



'Buniad' means 'foundation' which is another scheme for promoting income generating activities for those who are not group members. The scheme helps to build the 'foundation' of socio-economic development of the vulnerable group or people. The members of female headed households, families dependent on others, irregular laborers, homeless families under the safety net program of government or non-government agencies and women working as maids are eligible as beneficiaries of this scheme. 'Street beggars' and 'floating sex-workers also are prioritized as beneficiaries under this scheme. The objectives and initiatives of the scheme are to build a strong foundation for economic empowerment of the targeted groups or communities.

The beneficiaries under this scheme are mobilized and sensitized on group dynamics and their potentials are identified. These group members meet themselves on regular basis and identifies IGA to undertake based on their capacity. Proyas mobilized them to become the member of the mainstreamed society after a comprehensive assessment, they have started saving with Proyas. In this continuation, Proyas assured financial assistances up to BDT 25,000 as loan for one year which refundable in 46 installments. Under this scheme 2,503 number of beneficiaries received financial support amounting BDT 4,73,11,000 in 2019 as loan and repaid the loan as per rules. The members have deposited savings BDT 1,69,75,633 as weekly basis for promoting their livelihood.



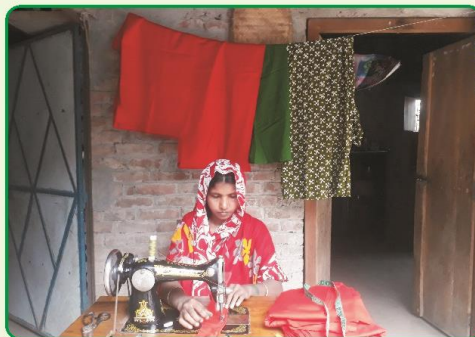
## Jannati Weaved Her Dream through Eradicating Poverty

Jannati Begum is a house wife of a poor family at Namogram village in Golaper Hat union in Chapainawabganj Sadar Upazila. She has been in hardship for 13 years with her husband Astarul Islam and two sons. Due to the joint family, her husband could not personally do much for his wife and children. As he was the eldest son, he could not afford to pay for his education and had to work with his father.

Jannati Begum was introduced with an officer of Proyas Manobik Unnayan Society, who was the officer-in-charge of 'Upohar Mohila Samiti' in her neighborhood. Jannati shared him about her plight.

The officer shows her a dream of becoming self-sufficient and eradicating poverty through a sewing machine. In this context, she gets membership in 'Upohar Mohila Samiti' and started working on sewing machine by taking the first loan BDT 5,000 as 'Buniad' from Proyas Manobik Unnayan Society in 2014. Within a few months, the sewing machine worked well and the lamp of hope began to shine.

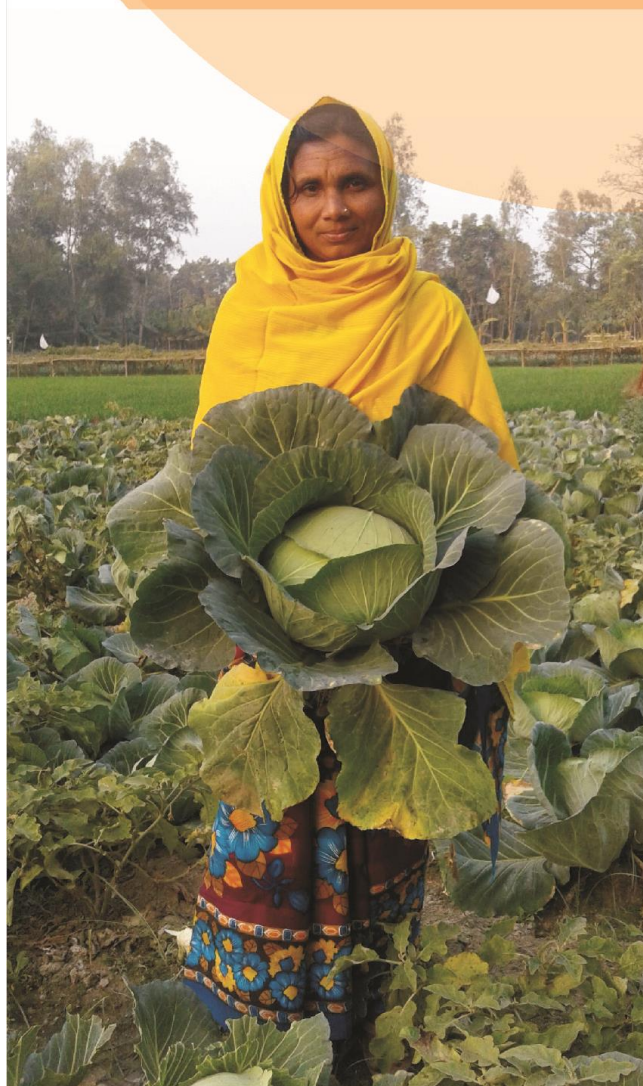
In the second phase in 2015, she took a loan BDT 15,000 and started poultry rearing along with sewing machine work. Even after repaying the loan and meeting the overall expenses, she saved some cash in the hands. In the third phase in 2019, she took another loan BDT 5,000 and made the shop bigger. She started raising cows with some money from the profit of the shop and some money saved by herself.



Now she succeeds in her life as a self-reliant woman even in the midst of extreme adversity and misery. Jannati Begum said that Proyas Manobik Unnayan Society has worked as a beacon for her. She further said that if all the beneficiaries do hard work with the assistance of Proyas, then there will be no more financial crisis in the area and no one will be deprived of education.

There may be many obstacles in the way of life. Will I stop my life? Will it ever stop as poverty stood in the way of my life? Did I withdraw my struggle from the battle of life? Proyas has inspired me to live a new life. Therefore, I am advising and requesting those who are suffering from poverty to contact with Proyas Manobik Unnayan Society by your own initiative and overcome the financial and social barricades and lead a well-educated family and prosperous life in the society.

## SUFALAN



'Sufalan' is a Bengali terminology refers to 'good agro production'. As the title of scheme says, it is a seasonal and short term financial support scheme of Proyas with the support from PKSF. The beneficiaries under the scheme are engaged in various kinds of socio economic development activities including asset creation. Many of them are also engaged in seasonal income generating activities. Chapainawabganj is the highest mango growing district in Bangladesh. A huge number of people are engaged in this business specially trading purpose. Similarly, some of the beneficiaries are invested for beef fattening projects targeted its marketing potentiality during one of the major religious festival 'Eid Ul Azha' (Kurbani) of Muslims in Bangladesh. And some of the beneficiaries under this scheme are invested in seasonal crops cultivations. There is a big number of people who suffers from lack of capital to invest in such business or trades.

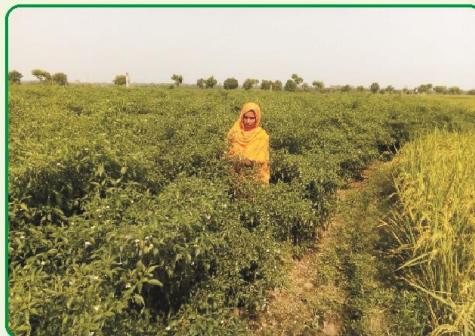
Since 2008, Proyas has been identified those potential group or people and provided financial and technical supports for short term investments under the special scheme is called 'Sufalan'. On the other hands, Proyas visualized to achieve the national goal following SDG (Goal no. 1, 2 & 8) through promoting the agricultural productivity with the technical and financial support. It such component which supplement to others component, in this advancement in 2019 a total of 2,448 beneficiaries are benefitted receiving BDT 10,65,71,000 as additional loan for seasonal investments under the scheme, especially in agriculture and livestock production for a period of maximum six months. In 2019 they repaid the loan from their additional profits.



## Green Pepper Brought Liveliness To Rupan's Life

Rupon Begum had a needy family for 15 years with her husband Abdur Rashid, a son and two daughters. Due to the joint family, her husband could not personally provide much for his wife and children. Unable to pay for his eldest son's education, as a result he engaged his son as a child labor and thought it was the end of his son's education.

Rupon Begum was introduced with an officer of Proyas Manobik Unnayan Society who is the officer in charge of Dolna Mohila Samiti in her neighborhood. She told him about her plight. The officer showed her a dream of becoming self-sufficient and eradicating poverty by cultivating various vegetables. In this context, she started cultivating red spinach by taking a loan BDT 10,000 as 'Sufalan' through her inclusion in Dolna Mohila Samiti in 2016. Within a few months, the red spinach is getting good yields and the spotlight of hope is shining. She repaid the first loan by selling the red spinach and after paying the household expenses, he leased 1 bigha (30 decimal) of land from the money. In the second phase 2017, she took a loan BDT 18,000 to try again. Meanwhile, the member herself started cultivating chilies near her house. In addition to chili cultivation, poultry farming was gaining ground. Some cash is saved in the hands of the member and her husband. In the third phase, in 2018, she took another loan BDT 20,000 and enlarged the land for cultivation. Even after repaying the loan every year, the member bought 1 bigha (30 decimals) of land.



This time the struggling Rupon Begum did an incredible work in the fourth phase in 2019, she took a loan BDT 30,000 and started cultivating chilies and paddy after selling them she bought 2 katha (3 decimals) of land.

Rupon Begum, who used to stop her son's schooling and do child labor, as changed her financial situation she again arranged for her son to go to a reputed school in the area. She also promised to educate the two girls by admitting them.

Rupon Begum said that Proyas Manobik Unnayan Society has worked as a beacon for her. She further said that if all the beneficiaries follow the instruction of Proyas, then there will be no more financial crisis in the area and no one will be deprived of education and she lastly wishes the Proyas Manobik Unnayan Society for its well-being and longevity.



### ENHANCING RESOURCES & INCREASING CAPACITIES OF POOR HOUSEHOLDS (ENRICH) PROGRAM



Promoting livelihoods and social dignity of marginalized, excluded and vulnerable people through implementing multi-dimensional approaches, Proyas has been continuing an integrated community development project titled as 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 9,000 disadvantaged people, at the initial stage Proyas has undertaken the project at Ranihati union in Sadar Upazila in Chapainawabganj district and in 2018 it extended in Nezampur Union in Nachol Upazila.

This intervention was comprehensive in a holistic approach for the development of targeted communities. In 2019, a total of 2319 beneficiaries received BDT 12,20,19,000 as loan for improving socio economic status. Under this scheme the beneficiary deposited BDT 1,95,88,478 in this year. The major activities of the project are as follows:

## Education Support Service



As a significant component of ENRICH program, Proyas has provided education support services to the children who are at the early stage of primary education. At this stage, there is a probability of drop-out from the school 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 completing their home works, arranged extra lessons and briefing on general knowledge, social norms & decorum. Project also increased their confidence level through involving them with various psycho-social events. In 2019, a total of 2,226 children (1,010 boys and 1,216 girls) received this education support services through 82 centers at 2 unions in Nachol and Chapainawabganj Sadar Upazila. The following table depicts the performance of education support services in 2019.

Grade	Students	Promoted to next grade	Passing Rate	Drop-out	Ranked at classes				
					1st	2nd	3rd	4th - 10th	Above 10th
Nursery	916	916	100%	Nil	-	-	-	-	-
One	672	672	100%	Nil	41	36	89	235	315
Two	638	638	100%	Nil	42	35	42	251	329
Total	2226	2226	100%	Nil	83	71	131	486	644



### Primary Health Care Service

In Chapainawabganj district, most of the rural people have no access to proper health services. As poor health conditions, they have to spent a big amount of their income for treatment, which is the excessive challenge in livelihood. In this situation through ENRICH program, Proyas has been providing primary health care services at the door-steps of 10,376 households at Ranihati union in Chapainawabganj Sadar and Nezampur union in Nachol Upazila. 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 are including 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 diarrhea and dysentery and treating bacterial infections. The community level health awareness raising programs are included exclusive breast-feeding (including colostrum feeding), adolescent health care, reproductive health care, child nutrition, birth planning, personal & menstrual hygiene, supplementary feeding and immunization. The services through the static clinic are provided by



Proyas health personnel (paramedics) daily and the services through the satellite clinics are provided in collaboration with the government medical doctors from Upazila Health Complex bi-weekly.

In 2019, a total of 11,996 beneficiaries received Primary Health Care Services through 96 satellite clinic days and 768 static clinic days. In addition, 719 beneficiaries received services on diabetic detection and 32 beneficiaries were provided cataract operation services through eye camps organized by Proyas. In this working area, a total of 10,376 families are registered with health cards and benefited from health services. The following table illustrates the achievements of Primary Health Care Service.

Sl.	Particulars	Achievements	
		In 2019	Since Inception
01	Operated satellite clinic (days)	96	780
02	Operated static clinic (days)	768	2,238
03	Service recipient through satellite clinic	2,780	19,423
04	Service recipient through static clinic	9,216	38,105
05	Diabetic detection	719	1,280
06	Health awareness sessions	1,344	3,720
07	Cataract operation	32	229
08	Training sessions on PHC	15	15
09	Number of participants received training on PHC	571	689



### Establishing ENRICH Center for Building Capacity of Community

Empowering the people through ensuring of right based services, Proyas has assisted the community of Ranihati and Nezampur Union to form youth clubs and developed 18 wards based ENRICH centers in 2 unions. Subsequently, the community people have conducted 2,670 meetings where they discussed about child rights, causes of school dropout, reducing early marriage, safe drinking water, health hygiene and sanitation, climate change adaptation and eco-friendly cooking stove/ovens. The youth clubs have restrained 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. 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 GO-NGOs for getting right based services.

### Beggars Rehabilitation



Respecting social dignity of people, Proyas has initiated rehabilitation of the beggars as widespread development scheme under ENRICH program. Up to 2018 through this scheme, Proyas rehabilitated 36 beggars with financial grants and involved them in various income generating activities with the financial support from PKSf and own initiative fund. Subsequently, in 2019 Proyas has rehabilitated 4 beggars by providing total BDT 4,00,000 as grant.

### Micro-Credit Support

Escalation of resources and capacity of poor households to shrink their poverty, Proyas has been supporting the community with micro-credit for livelihood development and for asset creation. Since 2010 under ENRICH program, a total of 13,154 families directly benefitted from the micro credit support. In 2019, a total of 1896 households received loan BDT 5 24,00,000 for launching various IGAs. The beneficiaries have refunded the loan after fulfilling their regular needs.

### Sanitation and Hygiene

ENRICH program has assisted to construct 800 sets of hygienic latrines (5 rings and 1 slab for each set) along with TipiTap as hand-washing devices in the working area. All the 250 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 in right way after defecation and before having food. These households became as model households for demonstration. In addition, 36 tubewells have been installed by the program.



## Chips Maker Become a Successful Entrepreneur

Ranihati Union Parishad is located at a distance of 8 km from Chapainawabganj district town surrounded by mango tree. There is a Hatramchandrapur (Purantola) village under Ranihati union where Fatema Begum lives with her husband Mukul. He was working in other people's grocery stores. But his wife Fatema dreamed of becoming something big in life. Fatema advice to Mukul to bought different types of spices like cumin, fenugreek, black-cumin etc. from the market and started marketing and selling them in packets after processing.

After doing this for a few days, another new thought came to her mind. That is buying raw chips, frying it at home and selling it in packets in villages. She started earning good money from it but if she could sell more, she would earn more, she realized it. Fatema discuss about expanding the business while lying down at night, but if they don't have money, it doesn't work. Fatima remembers that many people in their village do a lot of things by loan, what is the problem if they try. After talking to Julekha Begum, a member of 'Doyel Mohila Samiti' of the loan program run by Proyas Manobik Unnayan Society in their village, all these things came to the ears of Md. Akbar Ali, the officer of the loan program of Proyas. One day, Fatima go to the 'Doyle Mohila Samiti' and gets membership. After one-month Fatema took a loan BDT 25,000 then expanded her business with her husband Mukul. Comparatively the income has been increased then before, that was in 2013. After that gradually her loan demand has increased as the business expanded. Now Mukul's business is not limited to frying and selling chips. Her 'Ma Tasty Chanachur' factory makes a variety of products including chanachur, chips, kabli, dalvaja, which are very well known and popular in the face of everyone in Chapainawabganj.



At present Fatema is running a loan BDT 500,000 as IGA-1. Now she has their own Chanachur making and frying auto machines, easy bike for delivering goods to various shops, there are various necessary materials for packing and marketing and 16 experienced and skilled manpower engaged in factory management. In 2019, she has profited BDT 1,36,000 after maintaining all the expenses of business and family needs.

At present, her daughter is reading in class eight and her son is in class two. She has bought 13 decimals of land from the income of this business, where she has a plan to build a houses and factory of high quality. Her factory has created employment opportunity for 16 people, which makes them proud. She applauded to Proyas Manobik Unnayan Society and its for providing money in times of crisis.

"My husband used to work in someone else's shop, we did a good job with the loan from Proyas, we have a big factory, now we are very happy," said Fatema.



## UPP-UJJIBITO PROJECT

'Ujjibito' means 'breathing for a new life' is a tremendous successful project on socio-economic empowerment and livelihood development for the disadvantaged and marginalized people in the working areas of Proyas. The project titled 'Food Security 2012 Bangladesh-Ujjibito' is being implemented since 2013 with the financial support from European Union (EU) and technical support from PKSF in 5 Upazilas of Chapainawabganj district through 15 units. The project life was up to April 2019 and basically women headed ultra-poor households are eligible as beneficiary under this project. Throughout the project, Proyas has provided two types of supports, once was for economic empowerment through IGA training and another was micro-credit support for income generating activities (IGA) arranging vocational and skill-based training. Under the project also various awareness raising sessions have conducted on food security & nutrition, agriculture, reproductive health, Immunization, livelihood development and early marriage including other social issues. All the households under this component are divided into five clusters of IGA and 15 Nutrition villages in the working areas.

For promoting employment opportunity as another segment of the intervention 15 women received training on vocational, food processing and preservation. All trained women are benefitted from selling of their mango-based products. For promoting income source of women headed families, Proyas has also arranged a training on electrical house wiring where 15 husband and son from women headed families, 8 trainees are employed by other institutes and 9 trainees are self-employed in their technical field. Each of them has been earning between BDT 17,000 to 28,000 per month. Since inception 103 families received risk fund support out of that 30 families received support in 2019. From inception 71 families, who has at least one member with disability, received 71 goats (two goats and cash tk.2000/- per family) as additional support out of that 30 families received support in 2019.

The project has phased out in April 2019, but Proyas has been continuing follow-up and counseling support for the sustainability of project outcomes.

### Agricultural Skill Development Training

For enhancing capacity in agricultural development since inception, a total of 2150 beneficiaries received training on homestead gardening, vermi compost production & use, goat rearing on platforms and beef fattening.

### Non- Agricultural Skill Training

For the empowerment of women, Proyas has organized nonagricultural training where a total of 325 women have participated. Especially, the training was on tailoring, embroidery and block-boutique and shopping bag production. Trained women have been functioning their business.

### Vocational Training

A total of 30 women are received training on Food processing & preservation. All trained women have been launching food processing business successfully.

### IGA Support to Ultra-poor Households

For improving livelihoods of excluded people, the project has provided IGA support to 261 households with goats, vermicompost, fodder siblings and vaccination services. A total of 261 households received technical, financial and material supports to develop and use vermicompost plants which are functioning now.

### Capacity Development on Agriculture

Technical personnel of Proyas provided continues assistance to 65,985 beneficiaries to maintain their IGA schemes in safely through 9,802 group meetings and follow-up visits. The project also provided vaccination support to 14,747 livestock and poultry birds including deworming support to 5,265 animals. Moreover, project distributed vegetable seeds to 20,771 families and also supported on semi-commercial vegetable cultivation plots to 660 families in 2019 which are functioning well.

### RURAL EMPLOYMENT AND ROAD MAINTENANCE PROJECT (RERMP)

Rural Employment and Road Maintenance Project-RERMP is the another livelihoods improvement project. Through this project 375 families have received training on homestead gardening, platform approached goat rearing, beef fattening and cow rearing. All are getting benefits from their income generating activities.

### ADOLESCENT PROGRAM

In the project area, 12 adolescent clubs are established engaging 132 adolescent girls where 428 members involved indirectly as well as 3 school forums are established engaging 130 members where 130 members involved indirectly. They are working as change makers to enhance the capacity among the adolescents on general health & nutrition, reproductive health and personal hygiene, as well as they are raising awareness on early marriage, dowry, sexual abuse and eve teasing. To accelerate those initiatives, project has provided different types of material support to them for cultural and sports purpose.

### KUWAIT GOODWILL FUND FOR FOOD SECURITY (KGF)

For last two decades, tremendous changes are visualized in agriculture sector. However, still it is difficult to ensure food security for all citizens 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 on climate change impact. To promote environment-friendly agricultural system, Proyas has been implanting a project for the Promotion of Food Security with the financial support of Kuwait Goodwill Fund through Bangladesh Government and PKSF in two Upazilas (Sadar and Gomostapur) of Chapainawabganj district since 2012. To ensure household's food security, the endeavors of the project are innovative planting systems, new seeds and technology transfer through Farmer Field School. The project estimated that it will contribute to reduce suffering of the vulnerable people through promoting food security. As in 2019 the project focuses are as follows:

#### i) Capacity building through orientation and demonstration

Proyas has initiated on capacity enhancement through technical and technological training on livestock, fisheries and agriculture production. In 2019, a total of 1935 farmers have directly benefited from agriculture technology training and 800 individuals from livestock and fisheries training in 32 batches which stimulated their income.

#### ii) Technology Transfer

To replicate modern technology and exchange project successes, Proyas has organized 21 result demonstration events, 60 block demonstration events, technology/method demonstration event including vermicompost, goat rearing on platform and fixed fish cultivation.

#### iii) Develop well equipped farmer

Proyas has organized 10 field-days where 750 farmers were participated and received Power Spray/Foot Power Spray, Poras Pipe, Pheromone Trap, Seeds Preservation Container, Hot water treatment pot to protect fruits from diseases and husking materials. In 2019 a total of 65 beneficiaries received 2,250 Pheromone traps and 140 individual farmers received 140 sprayer machines with necessary materials. Since inception to till now, Proyas distributed a total of 2,250 Pheromone traps and 153 spray machines.

#### iv) Micro Credit Support

Stimulate food security generating income and savings, since inception project has covered a total of 5,880 beneficiaries through micro credit support for seasonal IGAs which was technologically, economically and environmentally feasible. Particularly in 2019, 830 beneficiaries were served by the project.



### Seasonal IGA wise micro-credit status

Name of IGA	Beneficiaries (HH)	Amount BDT
Mango Cultivation	1535	4,99,51,000
Paddy/Rice Cultivation	5168	16,17,91,000
Beef Fattening	588	1,84,14,000
<b>Total</b>	<b>7291</b>	<b>23,01,56,000</b>

### AGRICULTURAL, FISHERIES AND LIVESTOCK DEVELOPMENT PROGRAM

For poverty reduction and promotion of rural economy, agriculture is the most potential source of Bangladesh. More than 70 percent population and 77 percent of its workforce are living in rural areas. Near about half of all workforce in Bangladesh and two-thirds in rural areas are directly employed by agriculture. Around 87 percent of rural households depend on agriculture for their regular income. Bangladesh has progress over the past 46 years in achieving food security by facing 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 benefitted widely and consistent policy framework backed up by extensive public investments in technology, rural infrastructure and human capital, but Bangladesh is really one of the most vulnerable

countries because of climate change, which impacted a long-term threat for the agricultural sector of country. Predominantly in areas affected by flooding, saline intrusion, drought and hailstorm. Most of the farmers shifted from rice to higher-value crops and fruits which contributed to reduce malnutrition significantly, as well as it created on-farm and non-farm jobs, especially for women and youth. Similarly, livestock and fisheries sector also supported in reducing malnutrition tremendously and increased land constrained economic growth. To promote eco-friendly agriculture, fisheries and livestock sector through extension of innovative market demand, Proyas has been implementing the Agriculture, Fisheries and Livestock Project since 2013 with the financial and technical assistance from PKSF. The following are the unit wise details of the project.



## AGRICULTURE UNIT

### Promoting use of Granular Urea in Rice Production

Conventional use of urea fertilizer causes about 70% of wastage, but using the granular urea fertilizer can save this huge wastage. Granular Urea 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, it increases absorption rate, improve soil health and ultimately increases the rice yield. Proyas has organized a total of 57 demonstration on it to sensitize the farmers.

### Introducing high yielding variety and climate resilient crop cultivation

For high-profit agricultural production, Proyas has demonstrated various high yielding variety of rice, 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 the cultivation of BARI-wheat-28, BARI-Malta-1, BARI Mustard-14, BARI lentil-6 in the project area. Proyas has assisted in 38 demonstrations among the selected farmers.

### Expansion of Pheromone trap for Pesticide free Vegetable Production

Use of pesticide in irrigation is common for additional profits now, but Pheromone trap is a very effective technology to produce pesticide free vegetables in our country. In this view, Proyas has trained up among the grassroot level farmers and has organized 80 demonstration as a result this technology is being used by the vegetables growers, mango and other fruit growers of Chapainawabganj district.



### Compost Fertilizer and Trico-compost Fertilizer Production

To maintain the health of soil promoting adequate bio-fertilizer through awareness creation among the farmers, 60 demonstration plots have been established in the project area. Moreover, increasing the fertility of land and to prevent fungus of diseases effectively 51 demonstration plots on Trico-compost fertilizer production have been established. As a result, it created an opportunity of income for the poorest people.

### Promotion of Fruit Bagging for Safe Vegetables and Fruits

The diversified research suggested to produce fruits and vegetables in safe and healthy way through using fruit bagging method which is very much effective. Introducing new technology of using bags to protect vegetables and fruits from bugs or insects, Proyas has established 25 demonstration plots on vegetables and fruits bagging for mango, banana and brinjal. In this consequence, 1,050 farmers have benefited.



### Tomato Cultivation in the summer

Usually, 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 benefitted. In this purpose, 7 demonstration plots have been established which is inspired to the farmers for producing summer variety of tomatoes in the working area.



### FISHERIES UNIT



For promoting national nutrition and GDP of Bangladesh, Fisheries sector is a vigorous and potential component. For the expansion of this sector through technology and scientific assistance considering the market demand, Proyas has assisted to establish 403 fish farms with 38 partner groups for promoting fish cultivation in the available ponds, canals, river and household level in the project areas. The technical persons (Fishery experts) have provided technical supports including necessary trainings to the farmers or grower. In this continuation, 1850 individuals were trained up through 40 batches. In this consequence, 8000 families have benefitted through cultivating multi-variety of fishes and selling fish fries from their own developed nursery ponds and hatcheries, who have 8 to 30 decimals of ponds. On the other hand, 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 for which it has spread out multi-varieties of minnows (Fish Fries) in Mahananda River. This project is being implemented amongst the members of 6 units of 'Agrosor', 'Jagoron' and 'Sufalan' of Proyas under three Upazilas of Chapainawabganj district. This project has created employment opportunity for the relevant group and people at the rural areas.

### Diversify of Fish Cultivation with Vegetable Gardening

- Carp-Telapia fish farming in pond and vegetable gardening in the fringe
- Carp fish fattening 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-Mola fish farming 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

In multi-dimensional way, Livestock and Poultry sector contributes about 3.25% in GDP of Bangladesh. Fostering 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 and till now continuing. Proyas has been promoting new and innovative varieties, encouraging the beneficiaries through training and other technical and financial assistance from its livestock and poultry unit. 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 and turkey. Mostly women are engaged in livestock and poultry rearing interventions. In this continuation, 3675 farmers were trained up on relevant technology expansion through 110 batches and 3421 beneficiaries received technological assistances for launching their livestock program in 2019, as well as a total of 500 farmers received training and 588 beneficiaries received technological assistances since inception.

#### Layer Chicken Farming

Balanced food is the precondition for the healthy life of human being. Egg is the essential item of them which can fulfill the six elements of balanced food such as protein, carbohydrates, fat, vitamin, mineral and water. Bangladesh needs at least 16 crores eggs for consumption daily. It is not possible to meet such huge requirements by native hens, so that rearing different types of high-yielding layer breed chicken became most popular eventually. Most of the farmers are confused that rearing layer chickens are more risky business as it often effects by viral diseases. As a result, they don't show any interest about this intervention, but if the people become aware about vaccination, feed management, bio-safety it could be a profitable business. Proyas believe that the women have such potentiality and initiated to promote the layer chicken business through enhancing their capacity, necessary technical and scientific support on layer hens rearing from its agriculture and livestock unit. This intervention has been launching at Gobatala, Maharajpur, Nachol, Rahanpur, Chowdala and Char Anup Nagar branches in Sadar, Nachol and Gomostapur Upazila of Chapai Nawabganj district with the financial support of PKSf. Usually, 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. In 2019, total 54 women of poor families were supported who have been successfully operating the Layer Chicken rearing business.

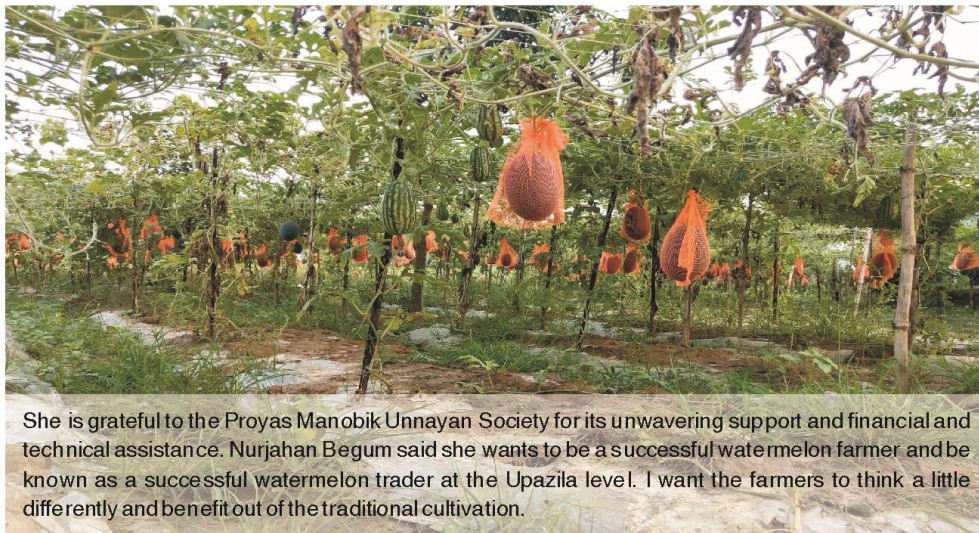
#### The Story of Heterogeneous Farming

Nurjahan Begum is a poor house wife, her husband Rafiqul Islam is a poor farmer. They live at Charaldanga village in Radhanagar union in Gomostapur Upazila of Chapainawabganj district. She is a member of Bonya Mohila Samiti under Unit 06 of Proyas Manobik Unnayan Society. She was financially indigent before joining the organization. Nurjahan Begum's husband used to work in agriculture as well as pesticide business. This would have caused many problems to run their family. He used to spend his days in great sorrow. She discussed with her husband that if production could be increased, perhaps the days of their scarcity would be somewhat reduced.

One day, she came to know from a woman of the area that Proyas Manobik Unnayan Society provides loans to poor women on easy terms. Under this, she became a member in Bonya Mohila Samiti. In the first phase, she started watermelon cultivation by taking a loan BDT 20,000. Thus, in the first phase she took a loan and repaid according to the rules.

In the second phase, she received BDT 15,000 as grant and BDT 30,000 as loan from Proyas Manobik Unnayan Society. She made a lot of money by cultivating summer watermelon on 17 decimals of the land by technical assistant with the Agriculture Unit of the Proyas Manobik Unnayan Society. She produces 1,100 kg of watermelon from which he earns BDT 60,300 excluding expenses. Even after paying the loan installments, she spends for her family, as a result her poverty has been alleviated a lot. Now she is living happily in peace and prosperity.





She is grateful to the Proyas Manobik Unnayan Society for its unwavering support and financial and technical assistance. Nurjahan Begum said she wants to be a successful watermelon farmer and be known as a successful watermelon trader at the Upazila level. I want the farmers to think a little differently and benefit out of the traditional cultivation.

## LEARNING AND INNOVATION FUND TO TEST NEW IDEAS-LIFT

### Black Bengal Goat Rearing

Using small investment, farm based Black Bengal goat rearing is a potential source of income for the poor people of Bangladesh. Escalating of production and protecting the family of Black Bengal goat at household and farm level through consultation and technical support, Proyas has been implementing the LIFT project across in 10 unions and a municipal area of Chapainawabganj district since 2014 and it is being continued in 2019 with the financial support from PKSf. 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 can be a potential business to earn foreign currency through increasing production of meat or milk. There are around 25 million of goats in Bangladesh. Most of those goats are 'Black Bengal' variety. Its meat and skin are appreciated by other countries and its milk is very much nutritious. The female goat gives birth 2-3 babies in every 6 months and twice in a year, which is an additional source of income for the landless or ultra-poor farmers. In 2019, under the LIFT project, 765 households were benefitted by rearing 8,246 'Black Bengal' goats in 765 farms. These farms are unified under 23 clusters as per 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 5.75 acres of land including 4 acres for growing grass (from where beneficiaries getting cuttings for their own fodder production) with 256 Black Bengal goats. Besides this, other trees, especially fruits trees like mangos, guava and jackfruits are maintaining which is motivated to the beneficiaries and farmers. 1200 Beneficiaries have received BDT 44,54,800 as loan under this component. They repaid the loan after fulfill their requirements accordingly.

### Freshwater Kuchia Production for Alternative Employment

Many types of eels available in Bangladesh 'Monopterus cuchia' is collective 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 where China is the biggest market (80%).

There is a huge demand of freshwater eel (Kuchia) as a big ethnic minority population in Rajshahi. In the target of national and international traders including regional consumers (the non-Muslim communities, especially amongst the Santal communities), Proyas has developed hatching and demonstration ponds. Proyas has also trained and encouraged 300 local producers. This project has commenced in July 2017 and it will be continued up to June 2020 which has been implementing in two Upazilas (Sadar and Nachole) of Chapainawabganj district. In 2019, 199 households have cultivated freshwater eel receiving BDT 92,18,000 as loan under this component. They repaid the loan after fulfill their requirements successfully.

### Sheep Rearing

In Bangladesh, sheep rearing is a profitable business. Its meat is very delicious that's why now a days it becoming popular in the regional markets. Sheep rearing is so easier and it possible to maintain by the engagement of women besides their housework. The Ewe gives birth 2-3 babies in every 6 months and twice in a year, which may an additional source of income for the landless or ultra-poor families. To promote alternative Income Generating Activities (IGA) for poor people, Proyas has been initiated to launch the project in 5 unions in Shibganj, Gomostapur and Chapainawabganj Sadar Upazilas of Chapainawabganj district since 2018. In 2019, under the LIFT project, 197 households were benefitted by rearing 800 sheep with receiving BDT 55,97,000 as loan and technical support from Proyas. They repaid the loan including service charge after fulfill their requirements.

### Turkey Rearing

It is so tough to meet the demand of meat for rapidly growing population in Bangladesh only depend on native hen. In this condition, Turkey Rearing can complement the requirements. If ensure proper maintenance a turkey becomes with 18-22 Kg weight within a year. It meat very much delicious and free from cholesterol. It can be a great provision for alternative Income Generating Activities (IGA) for poor people to improve their livelihoods. In this view Proyas has been initiated to implement the intervention with the financial support from PKSF since 2018 and till now continuing. In 2019, 7 household received BDT 51,01,000 as loan from Proyas and cultivated 740 turkeys with the technical support of livestock expert from Proyas. They repaid the loan including service charge after fulfill their requirements of daily life.





### Gourmoti and Malta Mixed Orchard

Chapainawabganj is called the capital of mango in Bangladesh, which is very much delicious and popular fruits for its varieties. Actually, summer is the mango season, Usually the mango season is being started on June and remain till early August, in that season suffering of people have been increased because of high temperatures and suffocating humidity, but relies of all suffering when people can enjoy mangoes. For socio-economic development, Proyas has promoted to the mango growers and traders with the technical and financial assistance. For expansion of new varieties of mangos and fruits cultivation, Proyas has initiated mixed orchard for a new variety mango named, 'Gourmoti' with Malta under KGF project with the support of PKSf. 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. This initiative is stimulated to community and impacted positively. In 2019, 7 acres of land was cultivated including 550 mango trees and 1,700 Malta trees. 7,250 families have benefited from the project through creating employment opportunity who have engaged with the intervention directly or indirectly.

### Land Lease Support

Excluded communities are extremely miscarriage to meet the nutrition because of have no access to income generating activities efficiently which impacted negatively to the Gross Domestic Product (GDP). Most of the development organizations have been working in main land and they avoided isolated areas (especially char areas) for inadequate communication facilities. To revive this circumstance through enhancing capacity of the targeted communities, Proyas has been launching the intervention with the financial support from PKSf since 2018 and it is continuing in 2019. Under Land Lease Support project, the targeted communities are benefited with financial and technical assistance for promoting livelihoods through improving agriculture, livestock production and health condition in the working areas. In 2019, 1,102 household received BDT 4,43,17,000 as loan from Proyas and cultivated 8,870 sheep with the technical support of livestock expert from Proyas. They repaid the loan including service charge after fulfill their requirements efficiently.

### A flock of sheep in a char opened the window of luck

We learned from the life, "Hard work is the mother of good fortune". The point is, success never comes on its own. A road map to success is needed. If we want to reach the peak of progress in human life, determination and hard work are absolutely necessary.

So today, I will share to you about a determined and hardworking person. Md Sukchand Miah lives in Charpaka Nishi Para village of Shibganj upazila in Chapainawabganj district. Shirin Begum is his wife and they have two sons and a daughter.

Sukchand Miah lives in such a river erosion area. Hundreds of hectares of arable land have been washed away by the Padma river, Chars have arisen somewhere. In some places it is not possible to grow any crop except seasonal paddy



of boro, fallen for most of the year. Many of the locals in the area do not able to fulfil their family need even after having thousands and thousands decimal land. As a result, some people have to migrate for the purpose of work in urban areas.

## 27 Years in Social Welfare, Socio-economic and Human Development

Digital Bangladesh in the modern world, where the country is floating in the tide of development. It is as if the region is lagging behind in the face of ever-evolving technological civilization.

Considering the situation, Proyas Manobik Unnayan Society has been executed various activities under the LIFT Land Lease Program with the financial and technical support of PKSF towards the end of 2018 to promote agro-livestock through technical assistance. Considering the geographical location of the region, initiative was taken to select members for the implementation of sheep rearing exhibitions there.

Sheep have some notable criteria which is appropriated as that reason, such as-

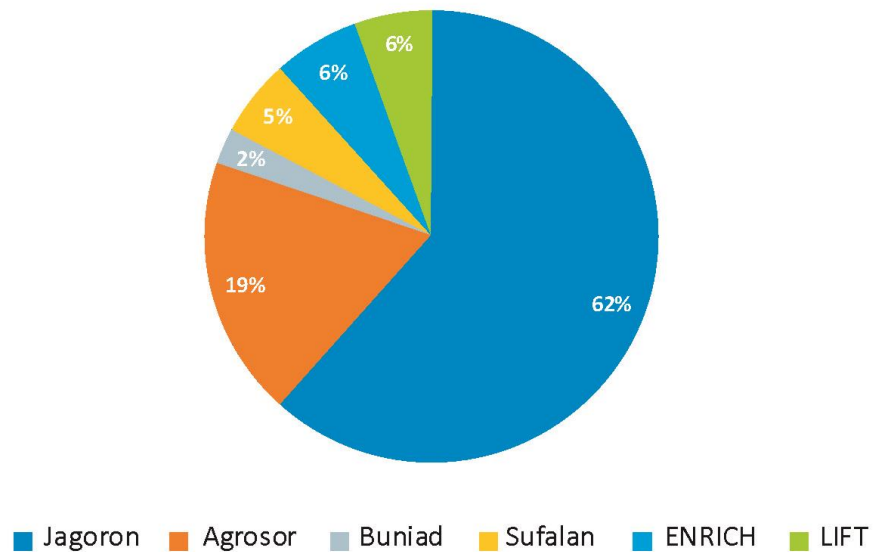
- Sheep is a productive roaming animal.
- Its feed cost is very low.
- Sheep can survive by eating very low quality feed.
- Sheep are more resistant to disease than goats.
- They have the ability to withstand storms, rain, sun, etc.

Sukchand is a benefitted member who started rearing sheep with the technical assistance of Proyas LIFT Land Lease program. He received a training on sheep rearing and farm management. He received also deworming and vaccination support from the project. In 2018 he had 25 sheep and now he has 155 sheep in 2019 which approximate value is BDT 5,20,000. He sold 31 sheep and earn BDT 158,000. He has a dream to build a big farm for creating employment opportunity for the Char people.

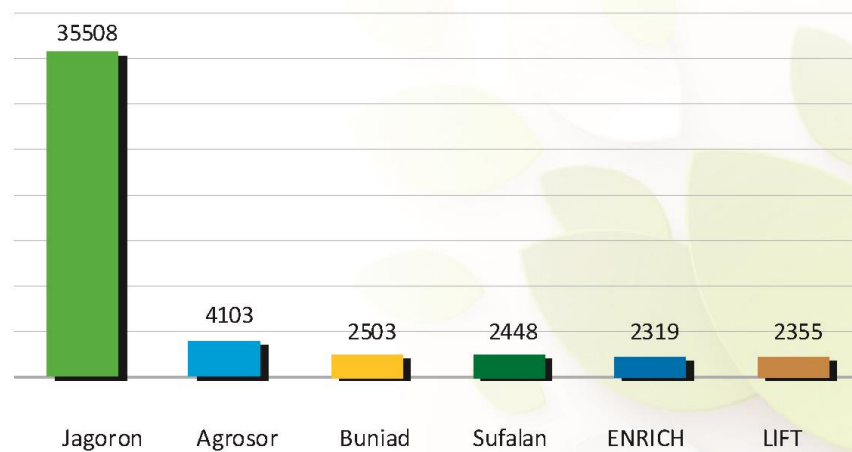




### Component Wise Loan Disbursement-2019



### Component Wise Borrowers-2019



# HUMAN RIGHTS AND PEACE



## BANGLADESH COUNTER TRAFFICKING IN PERSONS (BCTIP) PROJECT



Bangladesh is a country that faces both the problem of internal and cross border trafficking each year. Human trafficking is inextricably linked with forced or fraudulent or involuntary migration of people. The end-result of this situation is promoting sexual work, forced labor or any other form of exploitation of the persons are being trafficked. A huge number of Bangladeshi trafficked victims of men and women recruited for foreign work with falsified employment offers who are subsequently exploited under conditions of forced labor or debt bondage. In combating the human trafficking from Bangladesh including unsafe migration, Proyas has been implementing the Bangladesh Counter Trafficking in Person (BC/TIP) project with the technical support from Winrock International and financial support from USAID since May 2017 and continuing till now.

The project has 4 strategic areas, i.e. Prevention, Protection, Prosecution and Partnership. Proyas is the implementing partner for prevention area which is focusing on preventing human trafficking and child marriage. The project area covers in 4 districts i.e. Chapainawabganj, Rajshahi, Naogaon and Dinajpur with a total 20,50,000 beneficiaries.

50,000 beneficiaries were covered by the various type of events like community meeting, school session, Cultural program/Gombhira songs, door to door campaign and group session, the rest of 20,00,000 beneficiaries were covered through 3 community radio indirectly. Under the project, Proyas has developed capacity of youth leaders, local administrations, civil societies and service providers to prevent human trafficking, promote safe migration, and establish functional networking and partnership to strengthen trafficking in-persons prevention initiatives. As mass people awareness raising program were delivered in diversified cultural form i.e. 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 24 episodes.

### Achievement of BCTIP



### PREVENTING EXTREMISM THROUGH ACTIVE COMMUNITY ENGAGEMENT (PEACE) PROJECT

Bangladesh is always a country of social mutual respect to each other and inter-religious harmony. We perceived that violent extremism (leftist political extremism) was at the beginning of '70s and continued for the 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 last incident in Holy Artisan Hotel in Dhaka, it has opened the eyes of all to counter the extremism in Bangladesh.

Many other steps by the government and non-government sector, a consortium named Preventing Extremism through Active Community Engagement (PEACE) Consortium consists of five member organizations, where Proyas is an active member to promote engagement and action to contribute in countering extremism in two Upazilas of Chapainawabganj in close collaboration with other implementing partners. This project 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. The project is facilitating the process of fostering peace and social harmony by maintaining secular and syncretic culture where targeted communities autonomously perform to prevent violent extremism. Proyas intends to build a resilience 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.



## 27 Years in Social Welfare, Socio-economic and Human Development

Under the project, Proyas engage youths and relevant stakeholders like change agent, teachers, students, law enforcement agency, upazila and district administrators. The project is implementing at 22 unions and 1 peaurashava of gomostapur and chapainawabganj sadar upazila in chapainawabganj district. School level debate competition, cultural events, Peace Club formation, advocacy meeting and psycho social support were the focusing activities. The first round of the project was started on July 01, 2016 and phased out on March 31, 2019 after that the second round has started on October 01, 2019 and till now continuing at the same areas.

### PROYAS APICULTURE PROGRAM (PAP)



Agriculture is the backbone of rural economy of Bangladesh. Most of the people of this country are maintained their livelihoods through engaging in agricultural production or labor either directly or indirectly. In this relation, bee cultivation is enlightening the poor farmers in modern way. Apiculture is very much potential for improving nutrition and the socio-economic development in Bangladesh.

There are sufficient and varieties trees, seasonal crops, vegetables, flowers and fruits garden with the fertile land 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, lychee and mustered. From these sources has possibility to produce honey through scientifically cultivation of bees. In this advancement, Proyas Apiculture Program (PAP) is being started since 2007 and continuing as own initiatives of the organization. As a part of the program, Proyas has trained up to the selected farmers to produce honey across the country through building capacity on honey farming activities like bee production, storage & use and market extension strategy.

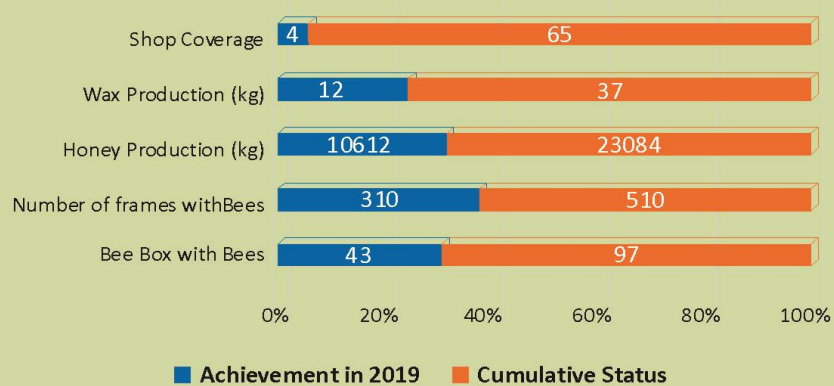
## 27 Years in Social Welfare, Socio-economic and Human Development

### Main purpose of Proyas Apiculture Program

- Extension of 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) through training
- Awareness raising on appropriate uses of honey, its nutrition, and quality
- Contributes for meeting national nutritional deficiency
- Produce wax, preservation and its use at optimum level
- Create employment opportunity for excluded people



### Achievement of PAP





## RADIO MAHANANDA 98.8 FM (COMMUNITY RADIO OF PROYAS)

Community Radio as a means of communication that has supported to advance of good governance and the overall development process. It's a useful method to reach message and voice to the most disadvantaged sectors of society including the poor, women and children. As mobile facilities, it is easier to use effectively.

Government allowed 18 Community Radio Stations are on-air in the country where Radio Mahananda, 98.8 fm is one of them. Proyas has taken approval and established it in Chapainawabganj district in April 2010. It is covering 25 nautical kilometers across 9 Upazilas of the district's viz 2 Upazilas of Rajshahi district, 2 Upazila of Naogaon district and 5 Upazilas of Chapainawabganj district. Radio Mahananda is accelerating right to information and increasing participation of the grassroots people in the development is remarkably acknowledged. It is free from any political bias and a non-profit instrument being operated for the local people. 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 time.

Radio Mahananda is now closer to grassroots people through which they have access to information in 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 and talk-shows. This radio is also very popular as it is transmitting local news and also cultural event using local dialect (like Gombhira, Alkap). In 2018, Radio Mahananda was awarded the 'Fellowship winner-2018' by Transparency International Bangladesh (TIB) for producing investigating report. A total of 357 proactive listeners club of Radio Mahananda play as a very useful tool to bridge the gap between the community and the radio station. A total of 750,000 people has been benefitted from the Radio Mahananda.



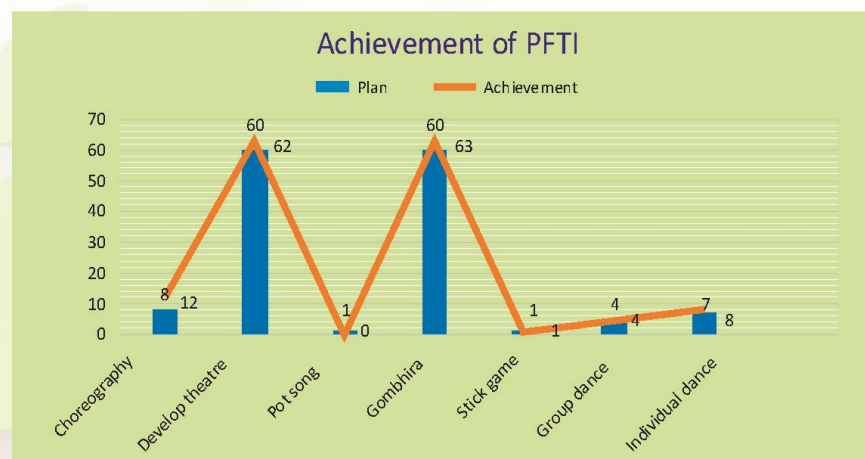
## PROYAS FOLK THEATRE INSTITUTE (PFTI)



Proyas Folk Theatre Institute (PFTI) is an associate organization of Proyas which is working for researching and developing of local folk cultures and utilizes those for social and cultural development. Folk theatre is a strong media to 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 of years, various researches and experts proved that the social development messages can be disseminated most effectively and lively. Cultural events can also help to the sufferer people to judge the real situation and what initiative need to be taken for further improvement.

In this view, Proyas has established an institute to develop human resources and appropriate cultural events and perform study for improving and preserving folk culture. PFTI is playing a key 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 and government. As a part of the regular program, Proyas has organized various types of cultural event on the social development issues in Bangladesh such as right to Information, protect women rights, promote human rights, prevent extremism, building peace, promote health hygiene and empower on climate change. PFTI has focused few key objectives which are as follows:

- Preservation of cultural heritage
- Strengthening the capacity of folk musician and actors with necessary equipment
- Utilize folk theatre as a media for social education and development
- Introduce folk theatre/culture nationally and internationally





## 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 implementing its 'Developing Inclusive Insurance Sector' Project (DIISP) since 2014 with the support from PKSF. This project life was for one year only, but considering the benefits of the community, Proyas continued the services through establishing Health Care and Diagnostic Centre. 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 under Health Insurance Scheme, have been getting subsidized health care and diagnostic services from this center. On the other hand, Proyas Health Care has been providing primary health care services to the door steps of the community. One health personnel (MATS) serves 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 are also provided through the



Satellite Clinics in collaboration with the government medical doctors. In 2019 a total of 15,832 beneficiaries were benefitted from various essential health education sessions, 9,320 individuals received free treatments and consultation and 4,283 patients were referred to secondary and tertiary level of health facilities for better consultation, diagnosis and management from the static clinic as well as Proyas Health Care and Diagnostic Center. Moreover, a total of 2,118 patients received free treatment from the government medical doctors under satellite clinics organized by Proyas Health Care and Diagnostic Center.

## PROYAS NURSERY

Trees are the part and parcel of human life, it supplies oxygen and balancing the nature, on the other hand, it is a great source of income producing fruits, as well as use it as herbaceous. In this view, Proyas has been launching a new project titled, Two-tire management of new-variety of Mango (Gourmoti) and Malta production and post-production preservation management. Proyas has developed a nursery engaging the farmers for productions through training and necessary technical assistances. There are 85 types of tress in the nursery like BARRI-11, banana mango, BARRI-4, BARRI Malta, china orange, kamranga, coaxing, BARRI coaxing-1, red leady, papaya, peya thai-3, thai-5, BARRI-90, barai sundory, Kashmiri, apple kul, babu kul, faschor, ball sundory, dragon, op coconut, china orange-3, op green, op golden, op raj, op Vietnam including total 11,803 trees in the nursery. This nursery is inspiring to the local people as a model for generating employment opportunity.

## PROYAS VERMI-COMPOST PROMOTION

Proyas has established a vermin-compost plant to encourage the community for promoting organic agricultural practice. In 2019, 31 vermi-compost production units were functioning from where 4,500 kg vermi-compost produced in the working area. Interested communities and farmers have been trained up on vermin-compost production, use and market extension. In this continuation, 250 producers have been developed, 250 plants and produced 13,700 kg vermin-compost, as a result producer and farmers have directly benefitted.

## 27 Years in Social Welfare, Socio-economic and Human Development

The demand and interest of producing and using vermin-compost has been increasing rapidly which is contributing to develop organic agricultural environment. Beside this, it is also help to create employment opportunity in the working area.

### PSYCHO-SOCIAL DEVELOPMENT THROUGH CULTURAL PROGRAM

In Bangladesh there are deferent traditional cultures and region wise traditional culture is playing the important role to develop psychology and bear originality of the region. It has engaged the students in recreation which has protect them from any unethical work like radicalization, drug addiction and eve teasing. This project has designed considering the 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 7 cultural events where a total of 692



(girls 364 & boys 328) students have participated and benefitted. Eventually, the project has engaged those beneficiaries in various cultural events and sports for recreation which reduced the risk of involvement for unethical work.

### PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

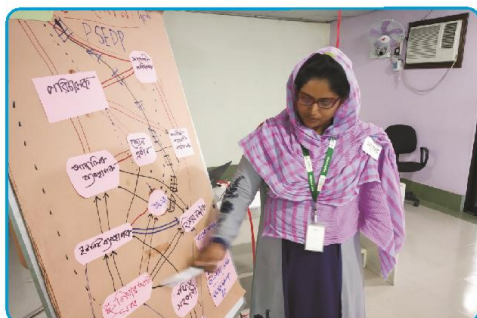
Mango is the potential agro production in Bangladesh and it is famous for its delicious taste and nutritious. Chapainawabganj is called the capital of mango in Bangladesh, it is seasonal fruit in summer and usually the season is being started on July and remain until earlier August. In the district of Chapainawabganj, there is no any diversify mango-based production technology. In that consequence, farmers or producers don't get market value, as well as someone don't get their production cost. In this view, Proyas has been initiated to launch the project in order to preserve ripe mango without chemical by heat drying process with the financial support of PKSF. Beside this, the project will be assisted to produce other seasonal dry fruits and vegetables to preserve without chemical in healthy and hygienically.

This year is the initial stage of the project so that beneficiary selection, sight selection for the factory and other preparatory work has been completed, in the next year it will run in full fledge. The project anticipated, it will create employment opportunity who are involve directly or indirectly with this intervention.



## TRAINING PROGRAM

### Capacity Building of Staff



Skilled human resources are the precondition in any development organization which lead to advance the certain program as per organizational policy. For that rationality, a well-equipped training cell is maintaining with an experienced training team. In this relation, Proyas has organized various types of training, orientation and workshop for enhancing capacity of 479 staff as on the job and off the job, as well as Proyas has arranged seminar, dialogue session, advocacy meeting and campaigning program with GO-NGOs by internal and external facilitation support in 2019.



The training were provided on Basic Professional Skill Development & Microcredit, Foundation Training, 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, Bee Farming Method and Preservation of Cultural Heritage. In this progression, all staff were conceptualized on the issues and accomplishment their duty efficiently to achieve the certain goal & objectives of the organization.

### Beneficiary Training

For the improvement of livelihoods of targeted beneficiaries ensuring proper management of program and project through enhancing capacity of engaged stakeholders, Proyas has organized 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, Reproductive Health, Nutrition, Diabetic Management, IGA (Vocational Trade), Adolescent Development,



Extremism Violent, Financial Management & Book-keeping, and Bee Farming Method. In 2019 a total of 6,400 program participants and group members were received training from Proyas. It was an effective strategy for creating employment opportunity and ensuring smooth operation of planned programs.

## Annex-01: Audit Report 2018-19

## FINANCIAL HIGHLIGHTS

## Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

Statement of Financial Position

As at June 30, 2019

Fund and Liabilities					
Head of Accounts	FY 2018-2019				FY 2017-2018
	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Capital &amp; Reserve Fund:</b>					
Retained Surplus	03	159,189,108	9,547,115	168,736,223	134,537,178
Reserve Fund		17,687,679	-	17,687,679	13,839,756
<b>Net Capital Fund:</b>		<b>176,876,787</b>	<b>9,547,115</b>	<b>186,423,902</b>	<b>148,376,934</b>
<b>Non Current Liabilities:</b>					
Loan From PKSf	04	469,483,308	4,000,000	473,483,308	326,158,313
Proshika Loan Fund	05	-	100,000	100,000	100,000
Temporary/Personal Loan	06	-	6,496,305	6,496,305	6,670,171
Bank loan	07	183,495,858	-	183,495,858	296,957,314
<b>Total Non Current Liabilities:</b>		<b>652,979,166</b>	<b>10,596,305</b>	<b>663,575,471</b>	<b>629,885,798</b>
<b>Current Liabilities:</b>					
Group Savings	08	389,069,976	-	389,069,976	309,523,047
Accounts Payable	09	369,441	1,435,217	1,804,658	1,946,563
Member Welfare Fund	10	30,730,989	-	30,730,989	18,865,721
Group Insurance		-	535,611	535,611	535,611
Loan Loss Provision	11	27,755,860	-	27,755,860	21,964,783
Provident Fund	12	-	42,198,384	42,198,384	30,024,011
Gratuity Fund	13	-	26,786,726	26,786,726	21,736,034
Death & Health Benefit Fund	14	-	7,117,035	7,117,035	4,729,861
Project Liabilities		-	68,143	68,143	68,143
Others Liabilities		409,549	334,568	744,117	751,485
Inter project loan		3,145,189	4,996,229	8,141,418	44,827,780
PKSF Advance		10,039,200	-	10,039,200	5,100,000
Bandu Chula Donation Enrich		-	-	-	79,109
<b>Total Current Liabilities:</b>		<b>461,520,204</b>	<b>83,471,912</b>	<b>544,992,116</b>	<b>460,152,147</b>
<b>Total Capital Fund and Liabilities:</b>		<b>1,291,376,157</b>	<b>103,615,333</b>	<b>1,394,991,490</b>	<b>1,238,414,879</b>





IRSHADULLAH PATWARY & CO.  
CHARTERED ACCOUNTANTS

## Proyas Manobik Unnayan Society

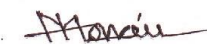
Belepukur, Chapai Nawabganj-6300

### Statement of Financial Position

As at June 30, 2019

Assets and Properties					
Head of Accounts	FY 2018-2019				FY 2017-2018
	Note	PSED (Micro Credit)	Core & Projects	Total	Total
<b>Non Current Assets</b>					
Fixed Assets	15	34,399,993	8,290,933	42,690,926	41,457,995
Investment	16	63,451,406	71,830,624	135,282,030	89,199,801
<b>Total Non Current Asstes</b>		<b>97,851,399</b>	<b>80,121,557</b>	<b>177,972,956</b>	<b>130,657,796</b>
<b>Current Assets</b>					
Micro Credit	17	1,071,139,150	-	1,071,139,150	1,015,059,677
Inter project loan		-	18,978,264	18,978,264	58,028,491
Advance, Deposite & Pre Payments	18	2,475,574	1,262,000	3,737,574	4,149,984
Stock & Stores	19	789,145	91,373	880,518	1,061,795
PKSF Reimbursement Receivable	20	24,349,497	172,213	24,521,710	18,558,713
Others Assets		-	118,350	118,350	118,350
Lift Assets		5,571,573	-	5,571,573	-
Lift Fund		4,000,000	-	4,000,000	-
Bandu Chula Loan		27,997	-	27,997	110,736
Unsettled Staff Advance		145,000	-	145,000	-
Interest Receivable	21	787,684	220,163	1,007,847	2,561,321
Cash & Bank	23	84,239,138	2,651,413	86,890,551	8,108,016
<b>Total Current Assets:</b>		<b>1,193,524,758</b>	<b>23,493,776</b>	<b>1,217,018,534</b>	<b>1,107,757,083</b>
<b>Total Property and Assets:</b>		<b>1,291,376,157</b>	<b>103,615,333</b>	<b>1,394,991,490</b>	<b>1,238,414,879</b>

  
Deputy Director

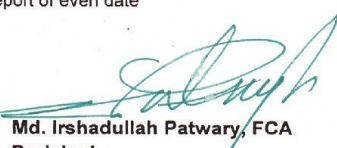
  
Executive Director

  
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 19, 2019



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

IRSHADULLAH PATWARY & CO.  
CHARTERED ACCOUNTANTS

## Proyas Manobik Unnayan Society

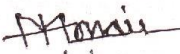
Belepukur, Chapai Nawabganj-6300

### Statement of Income and Expenditure

For the period from 1st July 2018 to 30th June 2019

Income				
Head of Accounts	FY 2018-2019			FY 2017-2018
	PSED (Micro Credit)	Core & Projects	Total	Total
Service charge on Micro Credit	262,071,155	-	262,071,155	231,924,876
Admission Fee	310,225	20	310,245	397,056
Sale of Form/Pass book	921,595	-	921,595	765,856
Interest on Investment	-	1,153,385	1,153,385	9,166,786
Service charge on Fund Account	-	2,371,963	2,371,963	1,235,421
Rent Received	-	-	-	23,600
Service Fee Received	243,367	247,000	490,367	66,461
Project Grant	-	7,532,594	7,532,594	9,453,634
Project Income/Donation	-	2,561,693	2,561,693	1,827,057
Org. Match Contribution	-	1,466,962	1,466,962	594,960
Donation	-	599,445	599,445	3,986,441
Bank Interest	6,533,154	63,535	6,596,689	513,625
Recovery of Write off loan	16,747	-	16,747	28,697
Sale of old news paper	19,153	-	19,153	12,904
Sale of Fixed Assets	-	-	-	90,000
Service charge on Special loan	9,064	81,885	90,949	17,994
Others Income	881,818	-	881,818	1,313,770
Bandu Chula Service Charge	-	-	-	-
Enrich Program Income	663,402	-	663,402	749,054
Lift Program Income	378,527	-	378,527	48,384
Donation Agriculture & Livestock Unit	-	-	-	-
PKSF Expenses Reimburse Income	24,666,893	-	24,666,893	21,417,903
<b>Total</b>	<b>296,715,100</b>	<b>16,078,482</b>	<b>312,793,582</b>	<b>283,634,479</b>

  
Deputy Director

  
Executive Director

  
President



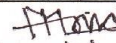


## 27 Years in Social Welfare, Socio-economic and Human Development

IRSHADULLAH PATWARY & CO.  
CHARTERED ACCOUNTANTS

Expenditure				
Head of Accounts	FY 2018-2019			FY 2017-2018
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Service Charge on PKSF Loan	21,629,275	-	21,629,275	18,864,564
Interest on Savings	18,755,890	-	18,755,890	16,183,028
Interest on Bank Loan	-	-	-	34,762,717
Other Loan Interest	33,846,030	-	33,846,030	1,705,816
Bank Charge and Commission	1,031,895	52,019	1,083,914	1,948,131
Salary & Allowance	108,580,554	5,905,937	114,486,491	90,300,455
Gratuity Expenses	6,054,315	-	6,054,315	4,674,730
Health & Death Benefit Expenses	3,027,174	-	3,027,174	2,338,816
Travel & Conveyance	4,675,956	549,718	5,225,674	5,167,968
Printing and Stationary	3,791,089	159,141	3,950,230	4,966,297
Office Rent	2,142,123	207,900	2,350,023	4,385,372
Utilities	951,439	87,131	1,038,570	1,019,910
Fuel and Maintenance	1,319,964	300	1,320,264	1,340,787
Office Maintenance cost	3,059,085	164,351	3,223,436	2,545,730
Entertainment	1,183,231	55,605	1,238,836	1,121,306
Communication	1,776,521	59,615	1,836,136	1,808,006
Staff House Rent Allowance	2,327,746	-	2,327,746	-
Newspaper	144,867	-	144,867	133,181
Repair Expenses	185,366	53,230	238,596	142,859
Carrying expenses	39,560	51,580	91,140	166,515
Advertisement	44,521	250	44,771	83,926
Training Expenses	385,202	-	385,202	252,841
Research & Development	21,400	14,185	35,585	68,479
Day Observation	79,692	-	79,692	52,351
Monitoring & Evaluation	77,194	-	77,194	71,698
Audit Fee	34,500	15,000	49,500	56,000
Welfare & Recreation Expenses	-	-	-	157,044
Rebate	5,002,128	-	5,002,128	-
Subscription/Donation	20,600	-	20,600	23,800
LLP Expenses	10,550,264	-	10,550,264	6,564,380
Depreciation	1,759,357	-	1,759,357	1,678,320
Tax/Tax on interest	927,608	49,512	977,120	821,218
VAT & Tax Expenses	334,880	-	334,880	1,154,686
Income Tax	897,324	-	897,324	-
Licenses & Registration	87,194	71,440	158,634	121,678
Legal expenses	634,860	-	634,860	230,690
Computer software automationExp.	1,146,652	-	1,146,652	436,286
PKSF Project Expenses	26,440,193	-	26,440,193	22,844,065
Others Expenses	5,300	450	5,750	32,637
Interest on Provident Fund	-	3,561,738	3,561,738	3,005,106
Project Expenditure	-	5,482,341	5,482,341	6,114,428
Expenditure Excess Income	-	-	-	-
Transferred to Capital Fund	33,744,151	(462,960)	33,281,191	46,288,858
<b>Total</b>	<b>296,715,100</b>	<b>16,078,482</b>	<b>312,793,582</b>	<b>283,634,479</b>

  
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  
Date : September 17, 2019



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

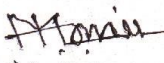
## 27 Years in Social Welfare, Socio-economic and Human Development

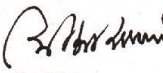
IRSHADULLAH PATWARY & CO.  
CHARTERED ACCOUNTANTS

**Proyas Manobik Unnayan Society**  
Belepukur, Chapai Nawabganj-6300  
**Statement of Receipts and Payments**  
For the period from 1st July 2018 to 30th June 2019

Receipts	Head of Accounts	FY 2018-2019			FY 2017-2018
		PSED (Micro Credit)	Core & Projects	Total	Total
	Opening Balance				
	Cash in hand	122,546	-	122,546	80,771
	Cash at Bank	4,577,768	3,407,701	7,985,469	9,400,041
	Savings Collection	302,793,912	-	302,793,912	214,968,479
	Loan Received from PKSF	363,600,000	-	363,600,000	290,000,000
	Loan from Bank	98,500,000	-	98,500,000	358,900,000
	Temporary/Personal Loan Received	-	1,326,134	1,326,134	4,590,240
	Member Welfare Fund	22,443,335	-	22,443,335	14,368,351
	DIISP Insurance	-	-	-	1,278,395
	Provident Fund	-	4,303,846	4,303,846	4,163,252
	Gratuity Fund	-	-	-	227
	D. & Health Benefit Fund	-	-	-	895
	Project Liabilities	-	3,355,960	3,355,960	3,277,000
	Others Liabilities	77,029,845	66,470	77,096,315	15,684,055
	Inter project loan	3,400,000	62,094,262	65,494,262	24,470,709
	Fund Account Others	9,089,994	-	9,089,994	6,751,438
	Micro Credit Realization	2,205,071,589	-	2,205,071,589	1,881,162,371
	Bandu Chula Loan	3,630	-	3,630	9,641
	Investment	16,325,384	4,654,900	20,980,284	17,977,383
	Staff Advance	-	-	-	85,072
	Advance	10,602,106	495,750	11,097,856	14,379,175
	Other Assets	-	-	-	-
	Service charge on Micro Credit	256,681,034	-	256,681,034	231,603,568
	Bandu Chula Service Charge	-	-	-	-
	Admission Fee	310,225	20	310,245	397,325
	Sale of Fixed Assets	-	-	-	90,000
	Sale of Form/Pass book	921,595	-	921,595	765,846
	Interest on Investment	8,064	-	8,064	-
	Service charge on Staff Advance	-	-	-	14,336
	Rent Received	-	-	-	23,600
	Service Fee Received	243,367	247,000	490,367	49,011
	Bank Interest	774,062	63,535	837,597	513,625
	Sale of old news paper	19,153	-	19,153	12,904
	Donation	-	599,445	599,445	3,986,441
	Project Income	-	2,561,693	2,561,693	1,827,057
	Project Grant	-	7,532,594	7,532,594	9,453,634
	Recovery on write off loan	9,522	-	9,522	18,697
	Others Income	615,714	-	615,714	705,218
	PKSF Expenses Reimbursement	18,853,896	-	18,853,896	9,558,745
	PKSF Project Income	1,041,929	-	1,041,929	749,054
	Lift Project Income	-	-	-	48,384
	PKSF Advance	4,939,200	-	4,939,200	6,564,476
	DIISP Income	-	-	-	-
	<b>Total</b>	<b>3,397,977,870</b>	<b>90,709,310</b>	<b>3,488,687,180</b>	<b>3,127,929,414</b>

  
Deputy Director

  
Executive Director

  
President





## 27 Years in Social Welfare, Socio-economic and Human Development

IRSHADULLAH PATWARY & CO.  
CHARTERED ACCOUNTANTS

Head of Accounts	FY 2018-2019			FY 2017-2018
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	240,396,338	-	240,396,338	143,793,966
Loan Refund to PKSIF	216,275,005	-	216,275,005	251,158,339
Loan Refund to BANK	211,961,457	-	211,961,457	326,550,215
Temporary/Personal Loan Refund	-	1,500,000	1,500,000	3,000,000
Member Welfare Fund	270,000	-	270,000	-
Provident Fund	-	4,913,775	4,913,775	6,643,639
Gratuity Fund	-	1,412,354	1,412,354	2,441,465
Death & Health Benefit Fund	-	640,000	640,000	333,000
Accounts Payable	37,351,861	-	37,351,861	37,787,255
Inter Project loan	61,369,262	5,781,134	67,130,396	33,223,008
Project Liabilities	-	3,355,960	3,355,960	3,277,000
Others Liabilities	77,195,303	65,470	77,261,773	16,441,073
Investment	2,223,696	57,000,000	59,223,696	30,150,000
Disbursement of Micro Credit	2,274,732,858	-	2,274,732,858	2,077,804,000
Advance	16,804,107	1,254,750	18,058,857	14,001,447
Unsettled Staff Advance	2,220,000	-	2,220,000	-
Stock & Stores	833,296	-	833,296	1,670,137
Purchase of Fixed Assets	2,259,375	42,000	2,301,375	11,573,234
Lift Assets Purchase	809,500	-	809,500	-
Salary & Allowance	105,480,070	4,926,220	110,406,290	88,090,029
Travel & Conveyance	4,671,041	549,718	5,220,759	5,149,968
Staff House Rent Allowance	2,298,946	-	2,298,946	-
Fuel and Maintenance	1,319,964	300	1,320,264	1,340,787
Office Rent	2,014,146	99,900	2,114,046	4,065,272
Printing and Stationary	2,775,856	159,141	2,934,997	3,503,831
Repair	185,366	34,585	219,951	142,859
Utilities	926,819	87,131	1,013,950	1,002,259
Communication	1,791,184	59,415	1,850,599	1,808,006
Newspaper	144,867	-	144,867	133,181
Entertainment	1,137,411	55,605	1,193,016	1,111,286
Office Maintenance cost	3,059,085	163,951	3,223,036	2,472,096
Advertisement	44,521	250	44,771	83,926
Computer software automation Exp.	883,312	-	883,312	436,286
VAT & Tax Expenses	335,180	-	335,180	1,154,686
Tax/Tax on interest	60,381	4,124	64,505	37,567
Land	-	680,000	680,000	-
Income Tax	932,324	-	932,324	-
Audit Fee	34,500	30,000	64,500	41,000
Legal expenses	334,860	-	334,860	230,690
Bank Charge and Commission	948,194	18,619	966,813	1,802,391
Interest on Savings	910,094	-	910,094	52,597
Service Charge on PKSIF Loan	8,783,159	-	8,783,159	6,557,055
Service Charge on BANK Loan	8,765,187	-	8,765,187	11,026,497
Carrying expences	38,060	51,580	89,640	147,325
Donation/Subsription	20,600	-	20,600	23,800
Research & Development	21,400	14,185	35,585	68,479
Day Observation	79,332	-	79,332	52,351
Training Expenses	385,202	-	385,202	252,841
Monitoring & Evaluation	77,194	-	77,194	71,698
Welfaer Recreation	-	-	-	157,044
Licences & Registration	87,194	71,440	158,634	121,678
Enrich Expenses Reimbursement	-	-	-	14,860
Project Expenditure	-	5,104,841	5,104,841	5,906,523
PKSIF Project Expenses	20,485,926	-	20,485,926	22,870,115
Other Expenditure	5,300	450	5,750	44,637
Closing Balance	-	-	-	-
Cash in Hand	218,468	-	218,468	122,546
Cash at Bank	84,020,669	2,651,413	86,672,082	7,985,470
<b>Total</b>	<b>3,397,977,870</b>	<b>90,709,310</b>	<b>3,488,687,180</b>	<b>3,127,929,414</b>

*(Signature)*  
Deputy Director

*(Signature)*  
Executive Director

*(Signature)*  
President

Place : Dhaka  
Dated : September 17, 2019



*(Signature)*  
Md. Irshadullah Patwary, FCA  
Principal  
Irshadullah Patwary & Co.  
Chartered Accountants

## ANNUAL REPORT 2019

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

Editorial Advisor  
Md. Hasib Hossain

Editorial Advisory Members  
Md. Mukhlesur Rahman  
Md. Naser Uddin

Editor  
Abdus Salam

Editorial Members  
Allaya Ferdous  
Md. Feroj Alom  
Dr. Afif Ul Minhaz

Data Compilation  
Md. Tajemul Haque  
Abul Khayer Khan  
Md. Takiur Rahman  
Md. Faruq Ahamed  
Dr. Md. Shahriar Kamal  
Md. Durul Islam

Design & Graphics  
Proyas IT & Communications Unit

Publication Period  
March 2020

Published by  
Proyas Manobik Unnayan Society

