

ANC	: Ante-Natal Care
ADB	: Asian Development Bank
ADAB	: Association of Development Agency in Bangladesh
BDT	: Bangladeshi Taka
BNNRC	: Bangladesh NGOs Network for Radio and Communication
BCRA	: Bangladesh Communication Radio Association
BACHI	: BACCHI Bangladesh Csos Coalition for Health and Immunization
CSM	: Country Support Mechanism
EU	: European Union
ENRICH	: Enhancing Resources & Increasing Capacities of Poor Households FSTIP
GCERF	: Global Community Engagement and Resilience Fund
GDP	: Gross Domestic Production
IGA	: Income Generating Activities
JICA	: Japan International Cooperation Agency
LIFT	: Learning and Innovation Fund to Test New Ideas
ME	: Micro Enterprise
MRA	: Microcredit Regulatory Authority
MTBL	: Mutual Trust Bank Limited
NGO	: Non-Government Organization
NADP	: National Alliance for Drowning Prevention
PAP	: Proyas Apiculture Programme
PEACE	: Preventing Extremism through Active Community Engagement
PFTI	: Proyas Folk Theatre Institute
PKSF	: Palli Karma Sahayak Foundation
PNC	: Post-Natal Care
RMTTP	: Rural Microenterprise Transformation Project
RAIS	: Recovery and Advancement of Informal Sector Employment
SEP	: Sustainable Enterprise Project
USAID	: United States Agencies for International Development
UNDP	: United Nations Development Programme
UTI	: Urinary Tract Infection

Acronyms

31 Years in Social welfare, Socio-economic & Human Development

C O N T E N T S

Message from the President	01
Message from the Executive Director	02
Guiding Principle	03
Geographical Coverage	04
Snapshot of the Organisation	05
Executive Committee	06
Past Experience	07
Ongoing Programmes and Projects	08
FINANCIAL SERVICE	09
Seasonal Short Term Financial Service	10
Project Based Financial Service	11
NON FINANCIAL SERVICE	12
Livelihoods, Education, Health and Hygiene	13
Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Programme	14
Education Support Service	15
Primary Health Care Service	16
BD Rural WASH	17
Rural Microenterprise Transformation Project (RMTP)	18
Recovery and Advancement of Informal Sector Employment (RAISE)	19
AGRICULTURE, FISHERIES AND LIVESTOCK DEVELOPMENT PROGRAMME	20
Kuwait Goodwill Fund for Food Security	21
Integrated Agriculture Programme	22
Agricultural Unit	23
Fisheries Unit	24
Livestock Unit	25
Learning and Innovation Fund to Test New Ideas-LIFT	26
Black Bengal Goat Rearing	27
Sheep Rearing	28
Land Lease	29
Proyas Apiculture Programme (PAP)	30
CLIMATE CHANGE AND ENVIRONMENT	31
Promoting Agricultural Commercialization and Enterprises (PACE)	32
PACE: "Entrepreneurial Growth & Employment through Expansion of Summer Onion Cultivation" Value Chain Sub-Project	33
Sustainable Enterprise Project (SEP)	34
Proyas Nursery	35
Proyas Vermi-compost Promotion	37
PEACE AND JUSTICE	38
USAID's Fight Slavery & Trafficking In Person (FSTIP) Project	39
Preventing Extremism through Active Community Engagement (PEACE)	40
CORPORATE SOCIAL RESPONSIBILITY	41
Scholarship to Meritorious Student	42
Radio Mahananda FM 98.8: Community Radio of Proyas	43
Proyas Folk Theatre Institute (PFTI)	44
Proyas Hospital	45
Psychosocial Development Programme	46
Adolescent Development Programme	47
Living Deltas Research Hub	48
Making Bangladesh's Healthcare Systems More Responsive and Participatory	49
TRAINING PROGRAMME	50
Capacity Building of Staff	51
Capacity Building of Beneficiary	52
DEVELOPMENT PARTNERS AND DONORS	53
Development Partners	54
Partnership with Financial Institute	55
FINANCIAL HIGHLIGHTS	56
Audit Report-2022-23	57

MESSAGE FROM THE PRESIDENT



In today's digital age, all the countries of the world are connected by the same thread as a global village now and it is natural that any incident in one part of the world will have its impact on the other part. After Covid-19 hit, the Russia-Ukraine war plunged the world into decline again which has isolated of the world's largest economy. The immediate global implications have higher inflation disrupted to financial markets. The Russia-Ukraine war has made catastrophic economic and social impacts in the country. Many low-income people have come to the new poverty line. Recessional economic growth of the country is the supreme challenge to fight with the adverse impact of the Ukraine and Russia war shrinking the gross domestic productivity. We always demonstrated an alternative approach for addressing the socio economic, agriculture and livelihood issues. Proyas has retune the strategy and intend diversified Programme and provided an effective financial assistance to the target beneficiaries to reinforce their economic opportunity, restore jobs and services for a dynamic way which has helped to boost up the economic growth. In Bangladesh, Climate change is also a superlative challenge in the ground of development. We analysed and adapted ways to strengthen resilience of target beneficiaries and inclusion in recovery efforts, which created job opportunities for youth through environment friendly aggro food, livestock, fisheries and value chain programme. Proyas has celebrated 31 years' landmark of its journey which was possible with the support from staffs, development partners, financial partners and all stakeholders involved. the dedication of staff, partners and stakeholders. Over the past year, we have ensured the highest quality of support for the beneficiaries. The last year was very much hardship but Proyas tried to intensified its enormous efforts reaching the milestones for improving socio-economic status and rights of the community free from poverty, deprivation and its consequences. As the top most priority agenda, we were engaged for yielding maximum benefits for our programme participants through inclusive services in seven northern districts of Bangladesh. We have also digitalised our financial payment system, which make easier for faster the service. I hope to be able to reduce the fragile economic condition and bring them a smart life through overcoming this adverse impact. I am grateful to all those who have come forward to engage on this important mission as we continue to work for long-lasting change in the light of SDGs. I thank to the Executive Committee of Proyas, its committed team, development partners and other stakeholders including its beneficiaries for their continuation. I wish all the best to Proyas in the coming years for establishing a peaceful society.

Most. Marufa Akhter
President

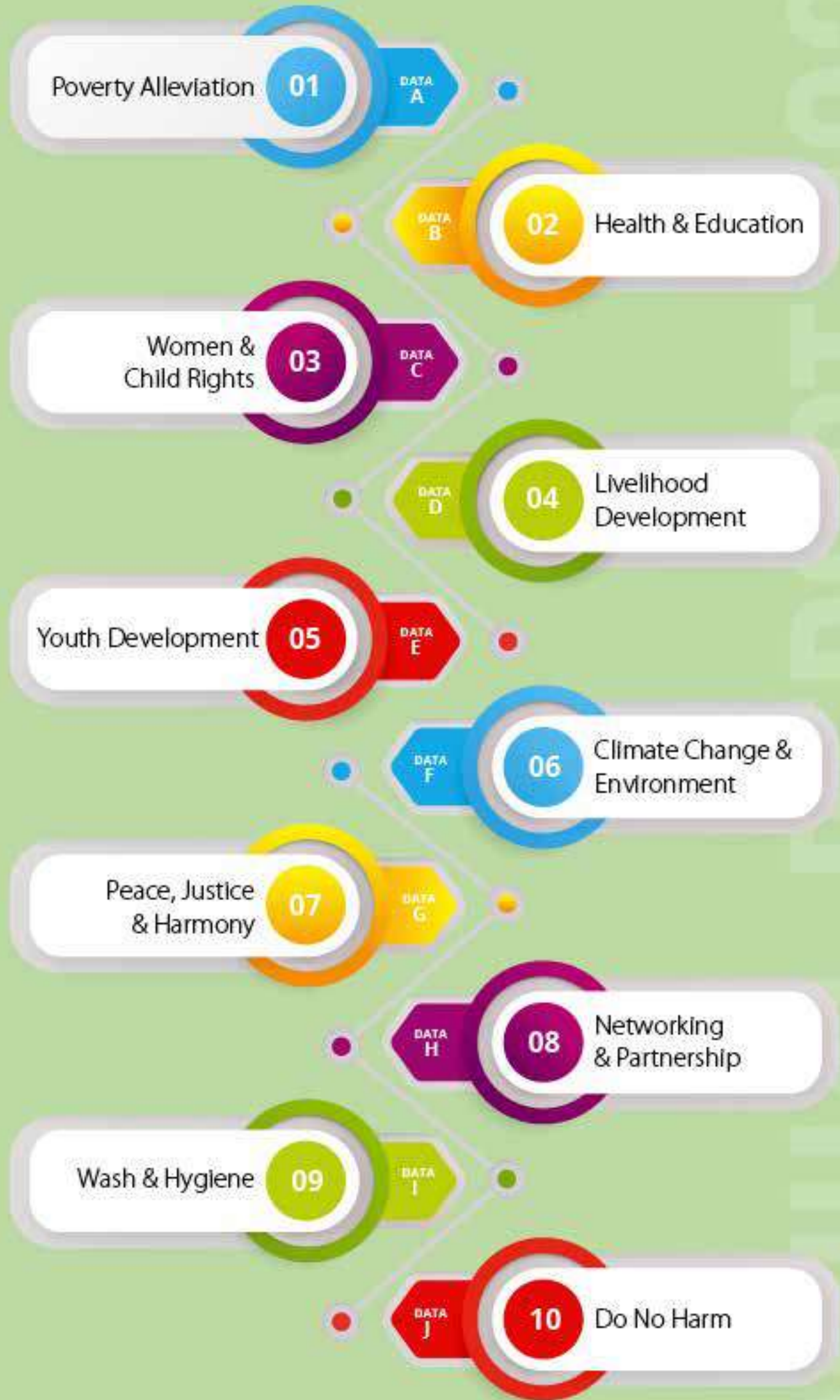
MESSAGE FROM THE EXECUTIVE DIRECTOR



In view to reach the desired human welfare, more time is required with robust commitments and devotion for the long time. Though overall economic developments are remarkable through increasing per capita income in Bangladesh, but still now many people of our society are coming into the new poverty line. They are fighting to cope with the changing trend of the society and the ascension market value to ensure their daily needs. Besides this, Ukraine-Russia war have created crisis which dominated the development artery in the all corners of the country as well as across the world, it seriously impacted the lives and livelihoods of people, systemic inequality, social instability, financial risks and declining growth rates. Inflation causes the higher prices of goods stirred a new pressure of situation based strategic alignment with a surviving mechanism. Proyas has been escalating to assist such people to combat poverty improving their resilience. More than three decades, Proyas extended its support to make poverty alleviation process to end extreme poverty and promote shared prosperity more inclusively. Proyas initiated relevant programs strategically for significant impact considering the emerging needs of disadvantaged and neglected people for the advancement of the efforts for poverty reduction, improvement of livelihood, creating self-employment and income generation, protecting the poorer community from social risks and children from early marriage, raising mass awareness against extremism and unsafe migration. Proyas executed its multi-dimensional ideologies with comprehensive approaches and deployed its efforts to improve the lives of women, adolescent, children, youth and elderly people, boosting prosperity and inclusive economic growth through promoting microenterprises, agricultural sectors, food security, climate change, health and education in the working area. We have digitalized our service delivery systems and digital technologies which helped to build resilient target groups to deliver services and social assistance to the beneficiaries swiftly in a dynamic way. 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 people. 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. Also, I would like to thank all those who are engaged with this journey, particularly all development partners executive committee, staff, project participants and well-wisher. We all will remain bold with our commitments and efforts.

Md. Hasib Hossain
Founder Executive Director

Thematic Areas of Proyas



PRINCIPLE

Vision

To build a society with its all citizens free from all forms of deprivation and discrimination where everyone enjoys their basic rights.

Mission

Develop human resources by increasing the information technology and technical knowledge and skills of the neglected, vulnerable, underprivileged and backward people in the light of the national goals on the basis of equal rights in public and private services and resources, and to bring about positive changes in their lives by increasing their self-awareness on special issues.

Values

GUIDING

HONESTY : |The skilled employees of Proyas work for achieving the goals and objectives of the organisation 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 recognise and honour the prospect and contribution of all the participants, donor organisations, partners, workers, and target people.

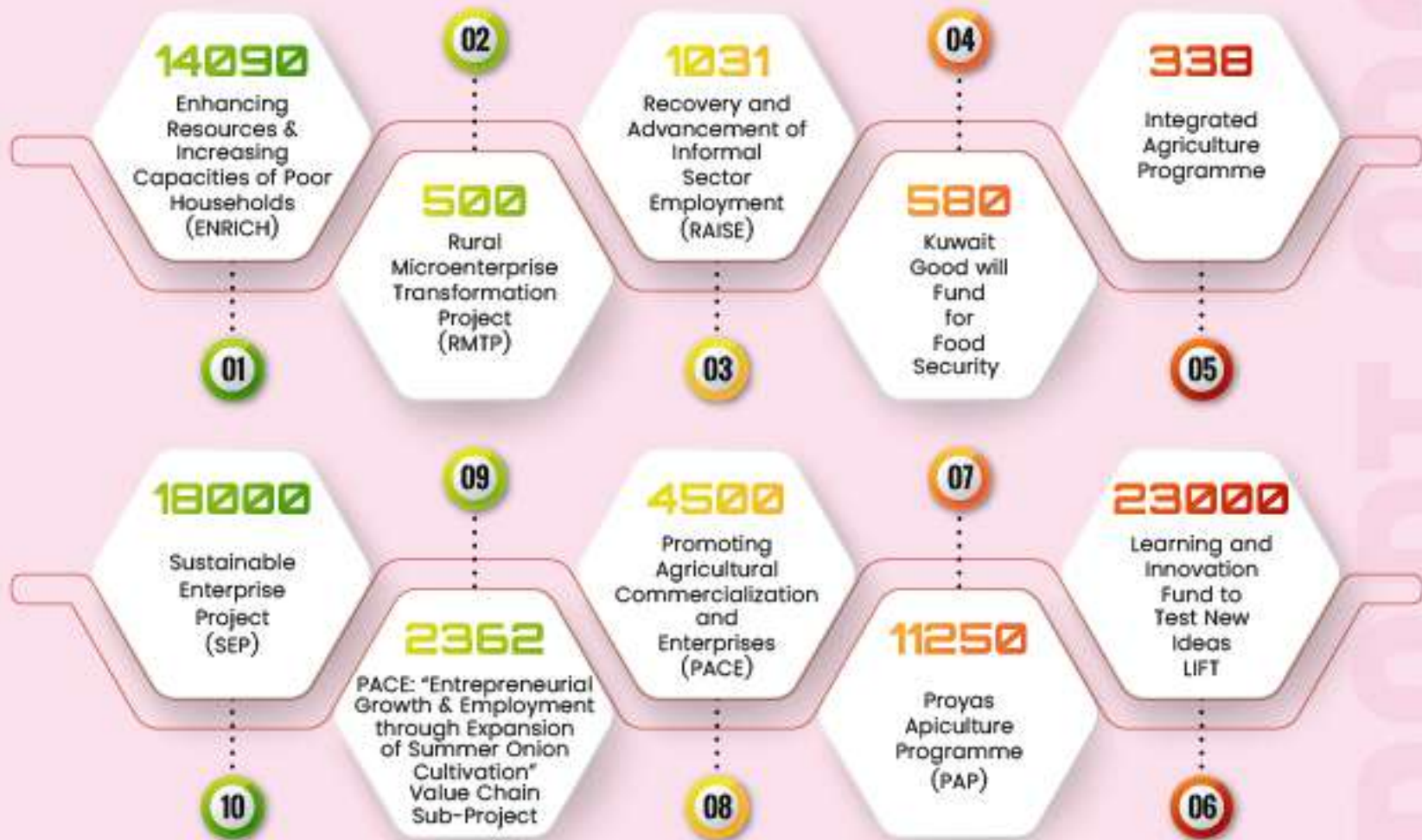
COMMITMENT: We are committed to the effective welfare of the greater people and work altogether.

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.

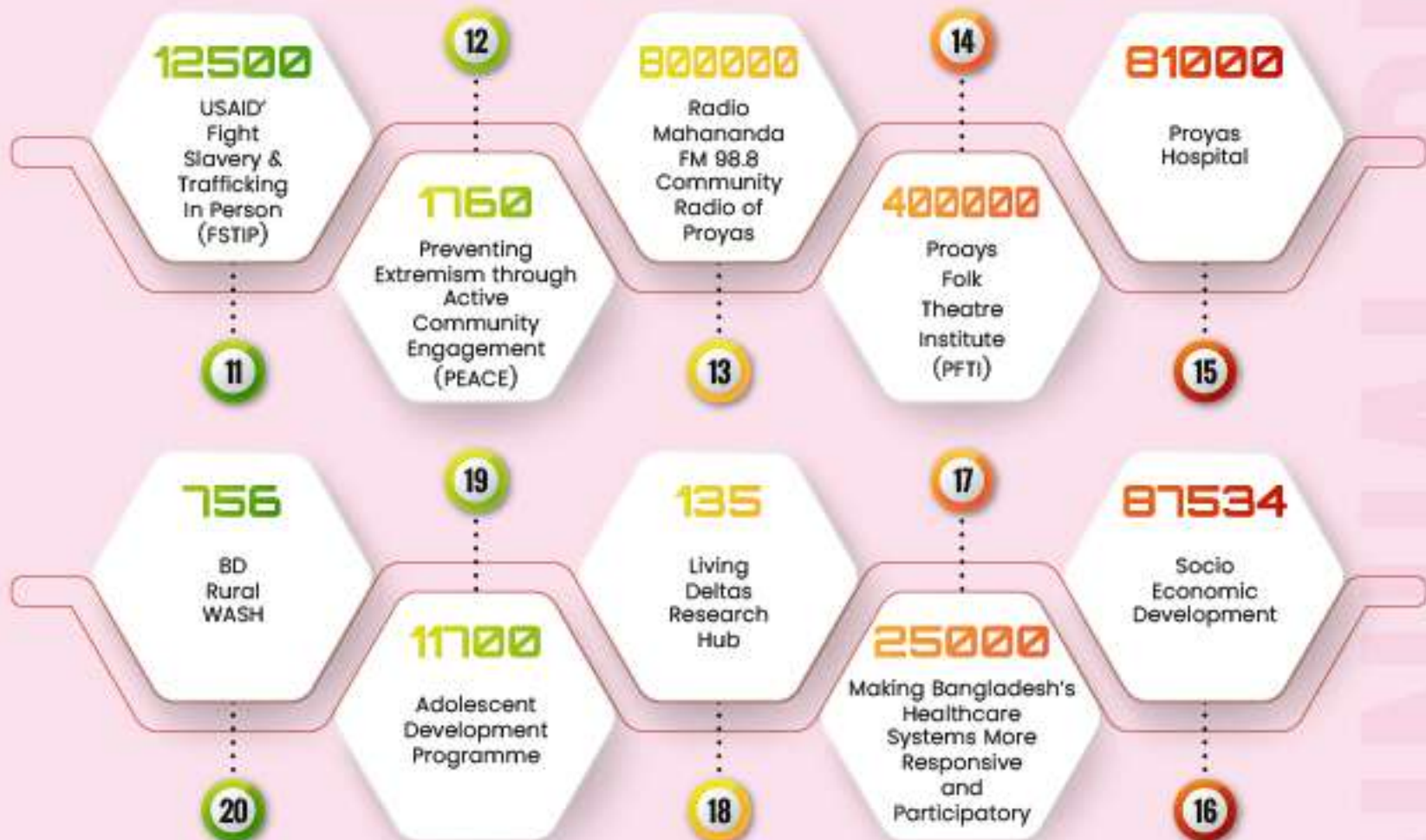
EXCELLENCE: The committed employees of Proyas strive to achieve the highest excellence, steadily accepting challenges and reviewing the lessons learnt.



31 Years in Social Welfare, Socio-economic & Human Development



Individual Programme Participants



31 Years in Social welfare, Socio-economic & Human Development

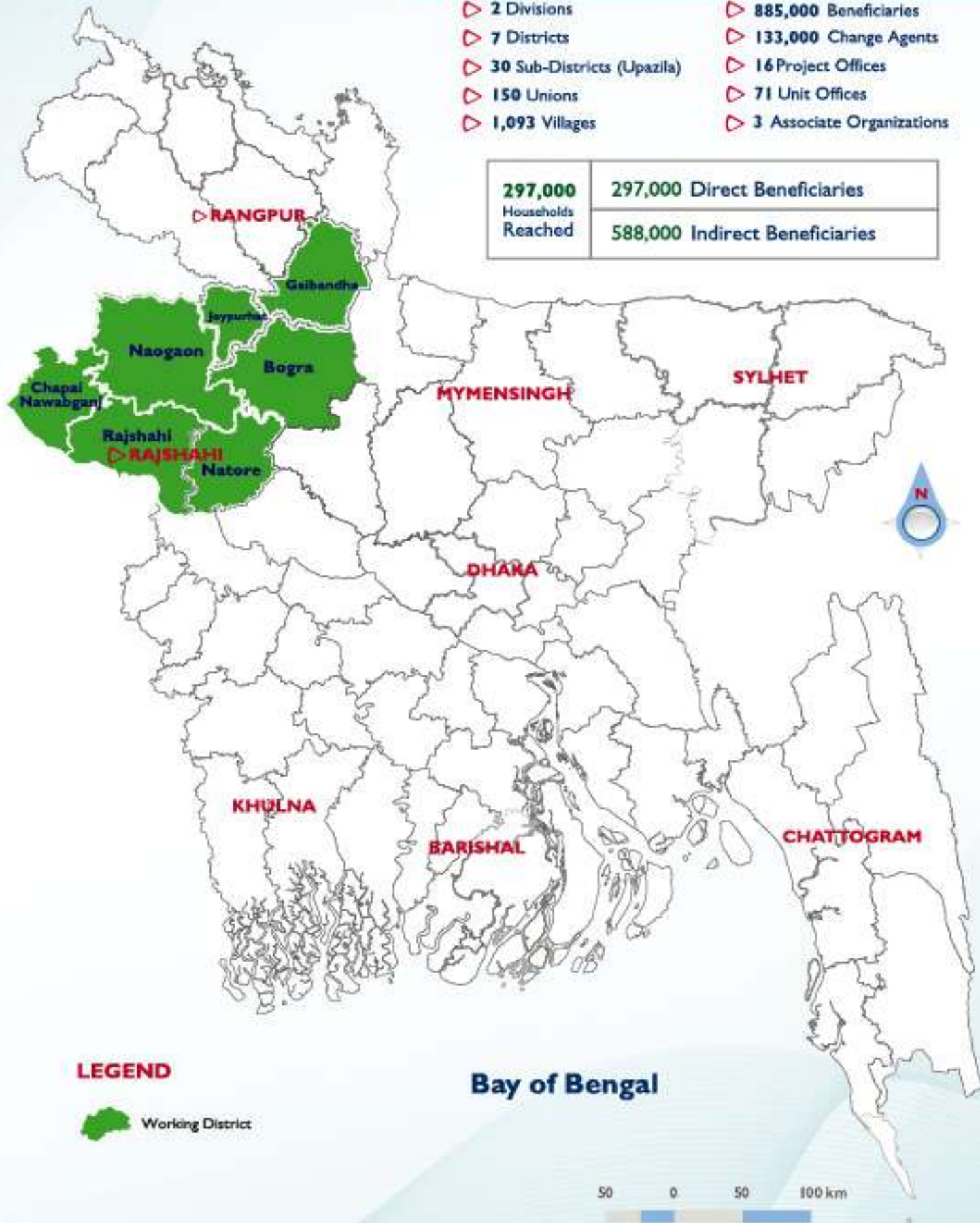
Based on the authorization from society act registration, Proyas is eligible to work in the whole country but presently escalated its facilities in seven districts which are Chapainawabganj, Naogaon, Rajshahi, Natore, Bogura, Gaibandha and Joypurhat district. It has a plan to expand all services in the entire country in the future gradually as per capacity.

GEOGRAPHICAL COVERAGE

Proyas Working Area, Bangladesh (2023)

- ▷ 2 Divisions
- ▷ 7 Districts
- ▷ 30 Sub-Districts (Upazila)
- ▷ 150 Unions
- ▷ 1,093 Villages
- ▷ 885,000 Beneficiaries
- ▷ 133,000 Change Agents
- ▷ 16 Project Offices
- ▷ 71 Unit Offices
- ▷ 3 Associate Organizations

297,000 Households Reached	297,000 Direct Beneficiaries
	588,000 Indirect Beneficiaries



LEGEND

■ Working District

Bay of Bengal

50 0 50 100 km

SNAPSHOT OF THE ORGANISATION

Legal Status of Proyas Manobik Unnayan Society

MEMBERSHIP/ ASSOCIATION

BNNRC : Bangladesh NGOs
Network for Radio &
Communication

CDF : Credit and Development
Forum

ADAB : Association of
Development Agencies in
Bangladesh.

NADP : National Alliance for
Drowning Prevention

BACCHI : Bangladesh CSOs
Coalition for Health and
Immunization

ORGANISED & ESTABLISHED



Organised 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.



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

THE SOCIETY ACT-1860



Registration No : Raj.-S - 49/2000
Dated : 07/05/2000

REGISTERED WITH PADOR (EU)



Registration No:
BD-2009-FLM-2803658041

REGISTERED WITH DUNS



Registration No: 731588591

Executive Committee of Proyas

31 Years in Social welfare, Socio-economic & Human Development



Most. Marufa Akhter
President



Md. Kamruzzaman
Vice President



Md. Hasib Hossain
Member Secretary
Executive Director



Md. Raihanul Islam
Treasurer



Most. Jomila Begum
Executive Member



Mst. Munira Khatun
Executive Member

Past Experience

Project's Name	Beneficiaries/ Partners	Project Nature	Donor	Project Life	Budget (BDT- Million)
Watsan Partnership Project	Rural poor communities & Ethnic people	Health and Hygiene	DASCOH, CARE and IDE	1998-2003	13.75
End Violence Against Women	Rural women	Women Rights	Oxfam GB	2021-2005	14.35
Community Based Disaster Risk Management Project	Vulnerable people of Char/Island	Right Based	Oxfam GB	2001-2009	12.71
Sustainable Development for the Delivery of Safe Drinking Water	Rural poor communities & Ethnic people	Health and Hygiene	DASCOH	2004-2008	14.45
Human Rights and Legal Aid Project	Poor Women and Children	Women rights	BNWLA	2004-2009	4.80
Anti-Violence Campaign Programme	Poor Women and Children	Women Rights	Bangladesh Center For Communication Programmes BCCP	2009-2013	6.21
Expanding Provision of Essential Harm Reduction Services among the IDUs	Injecting Drug Users who are at risk	HIV-AIDS Prevention	Care Bangladesh Save the Children/GFATM	2004-2016	50.12
UPP Ujjobito Project	Marginal Women and Farmers	Livelihood	PKSF	2014-2019	12.99
Saving Gombhira: An Intangible Cultural Heritage of Bangladesh	Rural people and Cultural Group	Awareness Campaign	UNESCO	2013-2015	2.10
Campaign on Anti-violence through Performing Gombhira in Different Districts of Bangladesh	Marginal Women and Child	Anti-violence Awareness	American Embassy	2010-2013	2.85
Community Mobilization Project to Prevent Human Trafficking (CMPPH)	Women and Children	Human Right	Winrock International/ USAID	2009-2017	80.12
Promoting Engagement and action for countering Extremism	Youths	Peace and Tolerance	GCERF	2016-2018	14.16
Develop Voluntarism to Prevent Trafficking through Community Radio	Vulnerable Women and Children	Awareness raising	The American Embassy	2015-2018	0.3
Establishing Effective Communication linkage with Community People in Preventing Child Marriage through Community Radio	Children and Adolescent	Awareness raising	The Canadian High Commission	2015	1.41
Installation of Equipment for community Radio broadcasting	Community	Social Media Development	Japan Embassy	2011-2012	4.57

Ongoing Programmes and Projects

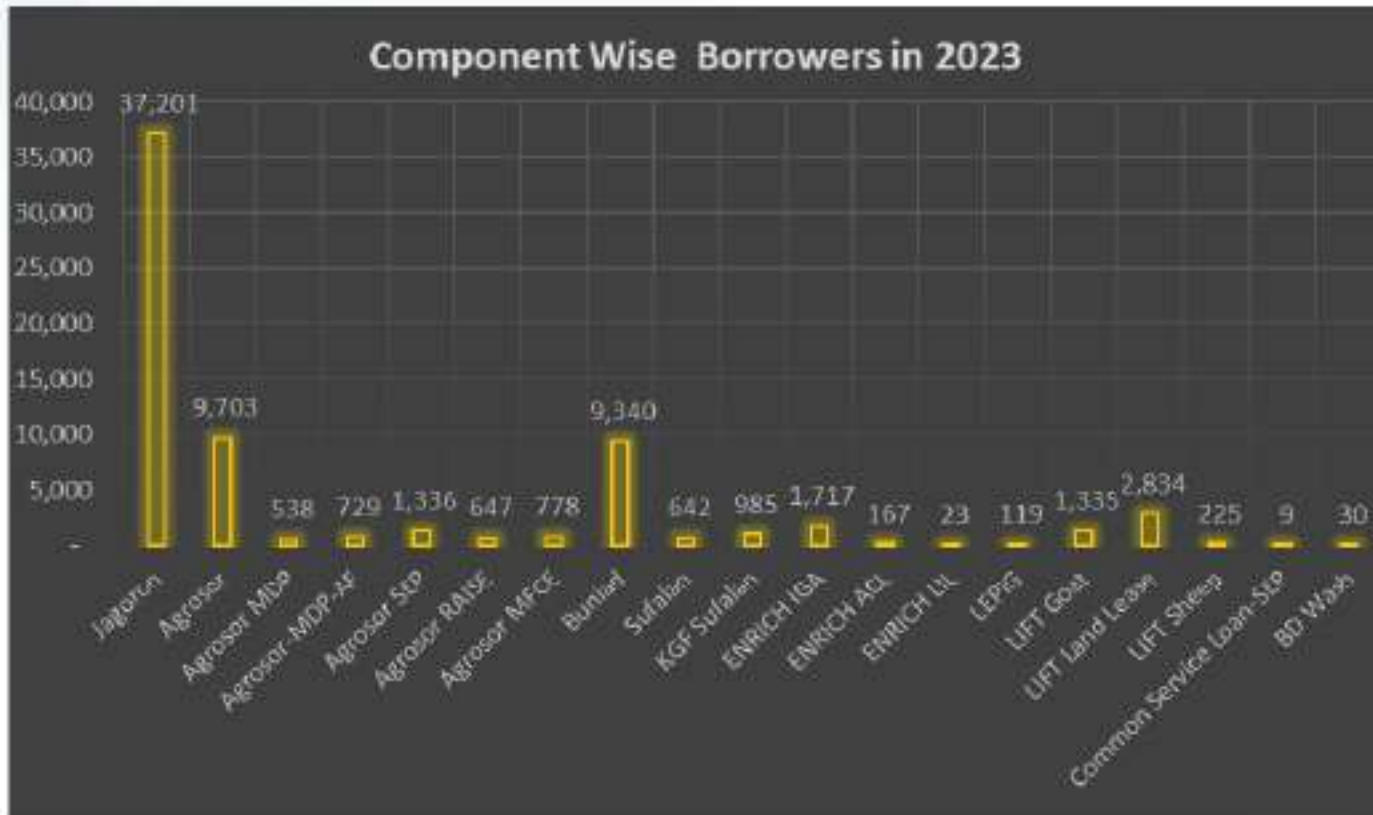
SL N.	Project's Name	Beneficiaries/Partners	Donor	Project Life
Socio-economic Empowerment				
1	Microcredit and Microenterprise Programmes	Rural & Urban Community people including farmers, vulnerable group, entrepreneurs and hard-core poor community	PKSF	Continuing since inception
Livelihood, Education, Health and Hygiene				
2	Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Programme <ul style="list-style-type: none"> ■ Education Support Service ■ Sanitation and Hygiene ■ Primary Health Care ■ Beggar Rehabilitation 	Poor, ultra poor and Ethnic community and their children including Differently Able people	PKSF	Continuing since 2010
3	Kuwait Goodwill Fund for Food Security (KGF) <ul style="list-style-type: none"> ■ Gourmoti and Malta Mixed Orchard 	Marginal Women and Farmers		Continuing since 2013
4	Integrated Agriculture: Agriculture, Fisheries and Livestock Development Programme	Marginal Farmers		Continuing since 2013
5	Learning and Innovation Fund to Test New Ideas-LIFT <ul style="list-style-type: none"> ■ Black Bengal Goat Rearing ■ Kuchia/eel cultivation ■ Sheep rearing ■ Land lease 	Ethnic people, Poor women & Farmers and Vulnerable community of char		2016
6	Recovery and Advancement of Informal Sector Employment (RAISE)	Poor Youths		PKSF and World Bank
7	Proyas Apiculture	Farmers and community people	Self-Initiative	Continuing since 2007
8	Scholarship to meritorious students for the advancement of their education	Ethnic, Poor community and their children	PKSF	Each year

Climate Change and Environment				
9	Promoting Agricultural Commercialization and Enterprises (PACE)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2018
10	PACE: "Entrepreneurial Growth and Employment through Expansion of Summer Onion Cultivation" Value Chain Sub-Project			July-June 2023
11	Sustainable Enterprise Project (SEP)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2020
12	Rural Microenterprise Transformation Project (RMTP)	Farmers, Poor Youth	PKSF	Continuing since 2022
13	Proyas Nursery	Farmers	Self-Initiative	Ongoing
Peace and Justice				
14	USAID's Fight Slavery & Trafficking-In-Person (FSTIP)	Vulnerable population, Potential migrants, Children and Fraudulent migrants	Winrock International/ USAID	Continuing since 2009
15	Preventing Extremism through Active Community Engagement (PEACE)	Vulnerable Youths	GCERF	2019-2023
Corporate Social Responsibility				
16	Radio Mahananda FM 98.8: Community Radio of Proyas	All types of Community	Self-Initiative	Ongoing
17	Proyas Folk Theatre Institute (PFTI)	All types of Community	Self-Initiative	Continuing since 2007
18	Proyas Health Care	Poor community, Women, Children and Elderly people	Self-Initiative	Continuing since 2018
19	Psycho-social Development through Cultural Programme	Adolescent	Self-Initiative	Continuing since 2018
20	Living Delta Research Hub	Vulnerable community and Youths of barind tract area	Lancaster University, England	Continuing since 2021
Training Programme				
21	Capacity Building of Staff	Programme staff and Project staff	Deferent Programmes & Project	Need Based
22	Capacity Building of Beneficiary	Poor community, Women, Children		

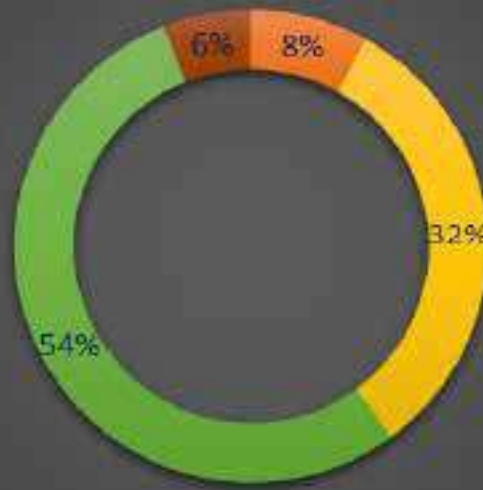
FINANCIAL SERVICE

3.1 Years in Social welfare, Socio-economic & Human Development

At the beginning, Proyas Manobik Unnayan Society started its Micro Finance Programme for promoting socio-economic empowerment of the targeted poor women and excluded community, later Proyas obtained partnership with Palli Karma Sahayak Foundation (PKSF) then expanded its Micro Finance Programme in a wider scale geographically and reaching more people under this service through undertaking suitable loan products and components. In line with this advancement, Proyas also obtained partnership with potential commercial bank to meet the growing needs of the beneficiaries as their loan demands are increasing day by day.

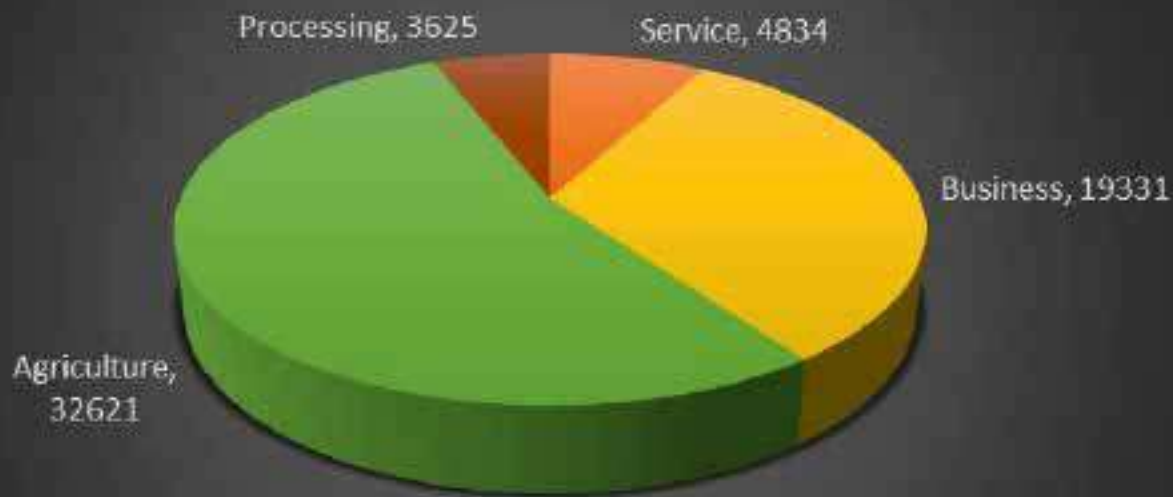


Sector Wise Loan Disbursement in 2023



Service Business Agriculture Processing

Sector Wise Borrowers in 2023



Service Business Agriculture Processing

In this progression, Proyas has initiated to undertake diversified interventions for socio-economic development including various components of financial inclusion for excluded, backward and marginalised group of people with the support of PKSF, which are as follows:

JAGORON

Jagoron loan product is for poor and excluded people who have been surviving in the subsistent level of poverty in the rural, urban and semi-urban areas and who have less than 50 decimal cultivating land and the productions or returns are not sufficient to meet their daily needs. Consequently, they can't have any savings to meet any sort of emergency requirements because daily labour is only the source of earning. The scheme has provided alternative income generating opportunity with the micro-finance support up to BDT 50 thousand as per their requirements and capacity. In this year, Proyas has supported to 37,201 people with the financial assistance BDT 1.57 billion. Under this scheme, the members have deposited savings BDT 349.19 million as weekly for increasing future asset. The beneficiaries have repaid their loan amount as per rule within 45 weeks.



HANDICRAFT IS THE KEY TO MY HAPPINESS

Tahmina Begum (42)
Raighati, Mohonpur, Rajshahi



I had to struggle with my life for two times meal in a day. My husband was a day labour and his income was not sufficient to fulfill all needs of the family. In this painful condition, I become a member and received a loan amount of BDT 30 thousand under Jagoron component from unit-25 Keshorhat of Proyas Manobik Unnayan Society in 2022. I have started handicraft work and sold them in the nearest market by my husband. In this way I hade paid the loan amount as installment. In 2023, in the 2nd step I received BDT 50 thousand and increase the production volume. From this business now, I am paying for the purpose of my son's education and improving my livelihood condition Gradually. I am very happy as contributor in the family with my husband, I would like to thank Proyas and PKSF for their great assistance in helping me to succed.

Agrosor Micro Enterprise (ME)



Agrosor is an advanced level loan product of Proyas Micro Finance Programme for the progression of entrepreneurship. The competent entrepreneurs who have minimum three years' experience and the enterprises are environment friendly, locally appropriate, free from child labour and create employment opportunity for rural and semi urban people is eligible for this scheme. This component has been continuing since 2006 as 'Small Entrepreneur Loan Scheme' and supported to the potential entrepreneurs, who have received another micro-credit assistance earlier but are unable to expand their entrepreneurship due to smaller size of investment. This larger financial service can assist to meet their requirements. The loan ceiling under this component is BDT 50 thousand to 1 million and the payment system is weekly or monthly by 45 or 12 installments and the duration of the loan is 1 year. Under this scheme a total of 9703 entrepreneurs received financial assistance BDT 1.14 billion and benefitted through intensifying their micro enterprises. The beneficiaries also deposited savings BDT 211.06 million in this year for their future enhancement.



A Shining Example of Winning the Battle of Life.

Sompa

(32 years old)

**Jhujkai Bathan
Miahpur, Paba
Rajshahi.**

My husband is a daily wage earner, it has become very difficult to take care of the family due to his income. Earlier I have received a training course on tailoring. In such a situation, I become a member of Bhaiggobanpur Mohila Samiti-155 in this year. I have started a mini garment by taking of BDT 1 lac 20 thousand as Agrosor RAISE loan from unit 20 of Proyas. Currently my husband sells my production in local markets of Rajshahi besides his work and I am earning BDT 25 thousand per month. Along with my husband, my income is helping to run the family. Now, I am free from hesitation. I am happy with my family. My only one daughter has been reading in class seven. Other members come to me to hear the successful story of my positive change and were inspired. I would like to thank Prayas for helping me.

Agrosor Micro Enterprise Development Project (MDP)

Agrosor MDP is another loan product of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This product has been continuing since November 2019 with the support of PKSF. This larger financial assistance contributed to meet the requirements of the entrepreneurs to accomplish wider scale of micro enterprises ranging from BDT 50 thousand to 1 million as a result, beneficiaries have able to embellish their enterprise accordingly. Diversified, environment friendly and perceptible entrepreneurs were eligible under this scheme which promoted employment opportunity. A total of 538 entrepreneurs were received financial assistance BDT 27.98 million and benefitted from the scheme in this year.





Way of Self Reliance

Sabia, 35 Years Old
Rehaichar, Chapainawabganj Sadar

I am a poor housewife. My husband Yousuf Ali worked as a day laborer of others land. I was unable to arrange 3 times meal in a day properly. In this situation, I become a member Apple Samiti and I have received three times loan from Unit 6 of Proyas. In 2023, I have received BDT 2 lac as Agrosor MDP loan. With this money, I started poultry rearing. I lasyas communicated with Proyas Agriculture Unit for treatment and consultancy. In this yea, I have profited BDT 3 lac. My daughter is reading in class six and goes to school regularly. Now leading a happy life. I have a dream to develop myself as a successful entrepreneur.

Agrosor Micro Enterprise Development Project- Alternative Fund (MDP-AF)

Agrosor MDP-AF is an alternative loan product of Proyas for the economic advancement of micro entrepreneurs in rural, semi urban and urban areas. This loan product started in 2021 with the support of PKSF. This larger financial assistance can meet the requirements of enterprises ranging from BDT 50 thousand to 2 million that helped beneficiaries to expand their business superbly. Multi diversified, friendly environment and visible entrepreneurs were eligible under this product which assisted to create employment opportunity. A total of 729 entrepreneurs received financial assistance BDT 95.37 million and they have benefitted from the scheme through expanding their enterprises.

Cow Rearing Gift a Golden Life

Kamela Begum, Hatramchandropur, Chapainawabganj Sadar

My husband is a day labourer. Due to lack of money, we are unable to fulfill the family requirements. In this condition, I become a member of Hatramchandropur mohila samiti-00 and received BDT 1 lac 30 thousand as Agrosor MDP-AF loan from unit 10 of Proyas in this year. I have started a journey of a new life through cow rearing at home. Each day, I earned BDT 8 hundred by selling milk and repaid the loan amount as installments. Now I am contributing to the family with my husband's income. Today my family is very happy. My one daughter and one son have been reading in class six and eight. I have two cows and I am planning to increase more cows in the future. I am always maintaining communication with Proyas Agriculture unit for getting necessary technical and treatment support.



Agrosor Sustainable Enterprise Project (SEP)

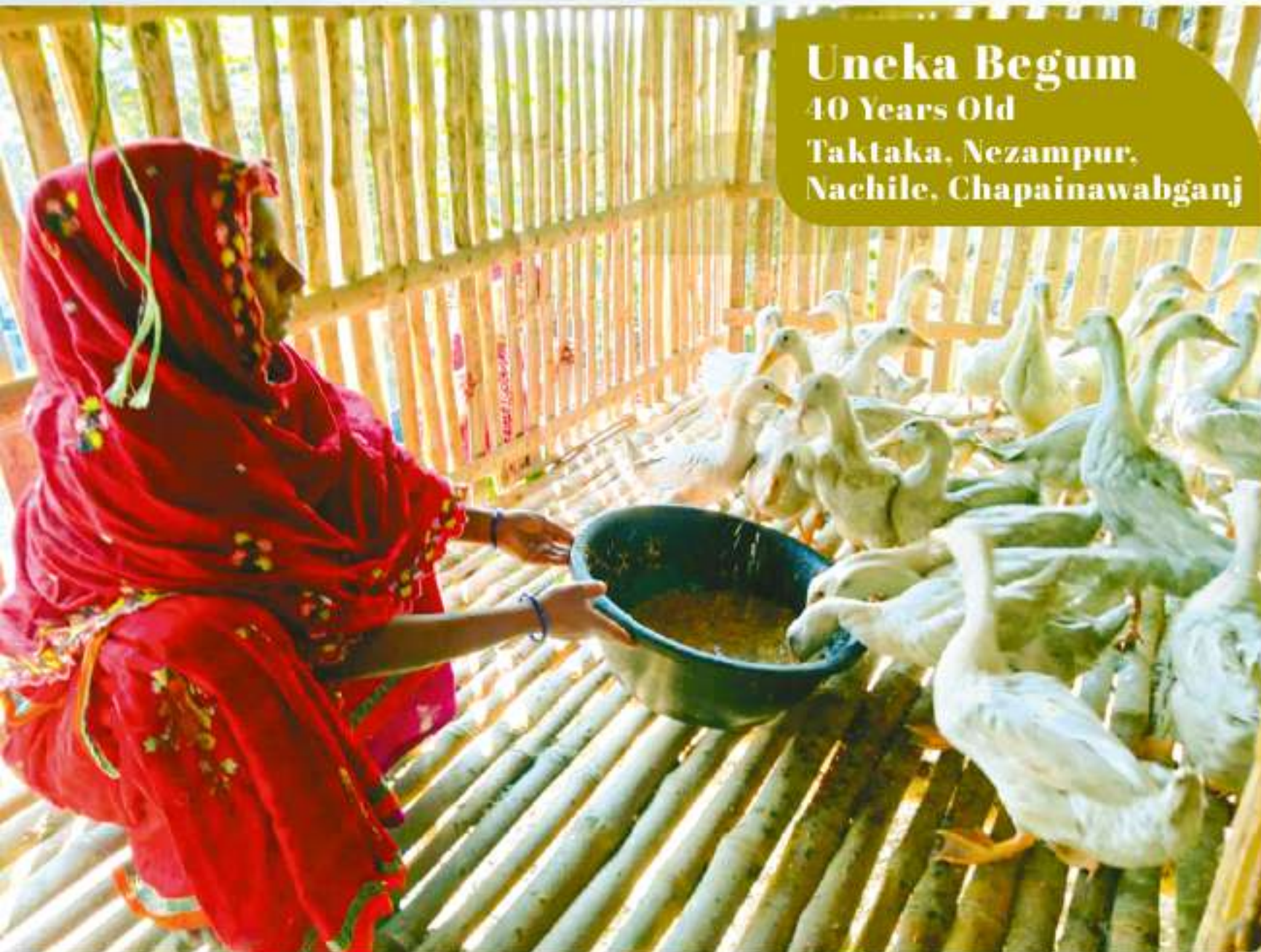
AGROSOR Sustainable Enterprise Project (SEP) is also a loan product of Proyas for economic progression of targeted micro entrepreneurs. This scheme started in January 2020 with the support of PKSF. This is also larger and faster financial assistance for the expansion of enterprise which is relating to produce safe mangoes in rural, semi urban and urban areas. Trained mango producers and visible enterprises were eligible for this scheme. The ceiling of the loan under the scheme is from BDT 50 to 1 million. A total of 1336 entrepreneurs were received BDT 150.14 million as financial assistances and benefitted from the scheme. In 2023, the beneficiaries have repaid the loan as per payment policy.

Buniad

This loan product assists to the poorest vulnerable groups and people. The members of female headed households, dependable families, homeless families, irregular laborers, who lives in the slum, roadside or embankment and monthly income approximately BDT 6450 (\$ 2.15/daily, source World Bank) and received assistance from the safety net Programme of government or non-governmental agencies and women working as maids were eligible under this scheme. The product helped to build economic foundation of the targeted beneficiaries. Proyas mobilised them to become of the mainstreamed society through promoting their livelihoods. In this views Proyas provided financial assistances up to BDT 30 thousand as loan which refunded by 45 installments. Under this scheme 9,340 beneficiaries received financial assistance amounting BDT 39.45 million in this year. They also have deposited savings BDT 93.11 million as weekly for their future wealth.



Small Venture But Bright Prospects



Uneka Begum

40 Years Old

Taktaka, Nezampur,

Nachile, Chapainawabganj

My husband is only the earning member who is a rickshaw puller. We were passing very crucial time because of limited income source, my husband was unable to lead the 4 members of family with very low income. In this situation, I become a member in the Taktaka Mohila Samiti-58 under Unit 22 then received BDT 15 thousand as buniad loan in 2023. With this money, I started Peking duck rearing in a cage. In this year I have earned BDT 40 thousand after fulfill the expenditure and repaid the loan amount as installment. Now I am very happy. We are leading a happy life. My elder son is reading in class nine and younger daughter is reading in class three. I have a dream to establish a big duck rearing farm.

SEASONAL SHORT TERM FINANCIAL SERVICE

Sufalan



Sufalan is a seasonal financial support for promoting agricultural production like crops, mangoes, vegetables, fruits, milk, meat etc. It is such a scheme which supplements to another existing components. It has been continuing since 2008 with the support of PKSF. The ceiling of this loan product is BDT ranging 10 thousand to 50 thousand. In this progression, a total of 642 beneficiaries received BDT 51.33 million as Sufalan loan for a period of maximum six months. The beneficiaries have repaid their loan as per

Kuwait Goodwill Fund for Food Security KGF Sufalan



KGF Sufalan is also another seasonal short-term agro production based financial support scheme. The beneficiaries who engaged to produce crops, mangoes, vegetables, fruits, milk, meat or operate seasonal income generating activities are eligible under the loan product. The ceiling of this loan product is BDT ranging 10 thousand to 50 thousand. In this advancement, in 2022 a total of 985 beneficiaries received BDT 30.49 million KGF Sufalan loan for a period of maximum six months. The beneficiaries have benefitted from the scheme and repaid their loan amount as per loan policy.

PROJECT BASED FINANCIAL SERVICE



Income Generating Activities (IGA)

This loan product assists to the members who are engaged in income generating activities for diversified socio-economic development. The ceiling of the loan product is BDT 50 thousand to 0.5 million. A total number of 1717 beneficiaries received BDT 99.34 million as loan and the members have deposited savings BDT 28.69 million as weekly for their future benefits. This service is available under Unit 10, 16 and 22.



ENRICH Asset Creation Loan (ACL)

This loan product assists to the poor members to make some furniture and jewelry ornament for their family requirements. In this relation, the scheme provides BDT 1 thousand to 50 thousand to the eligible members. In 2023, a total number of 167 beneficiaries received BDT 4.63 million as loan. This service is available under Unit 10, 16 and 22.



ENRICH Livelihood Improvement Loan (LIL)

This loan product assists to the poor people for sanitation improvement. Under this component offers maximum BDT 10 thousand to the beneficiaries as loan amount. The beneficiaries have repaid the loan by 43 installments. Under this loan product total 23 beneficiaries received BDT 0.29 million as loan. This service is available under Unit 10, 16 and 22.



Loan Support for Elderly Peoples for Income Generation (LEPIG)

Steadily, elderly people have been isolated from their relatives. The LEPIG loan product is assisting to the elderly people to improve their livelihoods for reintegrating in the society with the support of PKSF. Interested poor women and men who are physically and mentally sound and over the age of sixty are eligible under this component. The loan ceiling of the scheme is BDT 1 thousand to 60 thousand. In 2023, a total number of 119 beneficiaries received BDT 4.58 million and they deposited savings BDT 2.83 million for their future benefits. This service is available under Unit 10, 16 and 22.

LIFT Goat



LIFT Goat loan product is a project based financial support to improve the wellbeing of the poor and vulnerable people through promoting farm-based goat rearing. As per membership criteria, the scheme offers three types of loan facilities to the eligible members i.e. Buniad, Jagoron & Agrosor. In 2023, a total of 1,150 Beneficiaries received BDT 80.26 million as LIFT Goat loan under this component. They have repaid the loan amount as per loan policy. This service is available under the Unit 1, 6, 11 and 12.



LIFT Land Lease

Typically, the poor people of char area are secluded from contemporary development and neglected by different service providers. In this situation, LIFT Land Lease loan product is a bit of straw floating in the angry waves of the sea for the vulnerable people. The scheme assists who have no access to the income generating activities. The financial service has been continuing under the Unit 3, 29 and 31 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 2834 households received BDT 115.06 million as LIFT land lease loan and they have repaid the loan as per loan policy.



LIFT Sheep

This is a project-based loan product which assists to promote alternative income generating activities (IGA) for the poor people. This service is available under the Unit 1, 6, 11 and 12 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. In this year, a total of 225 households received BDT 3.50 as LIFT Sheep Loan and they have repaid the loan as per loan policy.



Common Service Loan (SEP)

This loan scheme assisted to increase economic growth of the targeted micro entrepreneurs. This product provides larger and faster financial assistance for the expansion of enterprises which is engaging with fruits production and market extension, materials supply and fostering nursery in rural, semi urban and urban areas. The ceiling of the loan under the scheme is BDT 1 lac to 40 lacs with 8% service charge. A total of 9 entrepreneurs were received BDT 9.6 million and they have repaid the loan amount as per policy.



Recovery & Advancement of Informal Sector Employment (RAISE)

This loan product assisted to the informal sector which was affected by pandemic of Covid-19. The loan ceiling of this scheme is BDT 10 thousand to 1 million with 18% service charge. A total of 647 entrepreneurs received BDT 117.89 million as loan. Under the scheme, the affected enterprises in the informal sector have restarted their production as earlier and young entrepreneurs from the low-income families have been reintegrated in earning source.

NON FINANCIAL SERVICE

LIVELIHOOD, EDUCATION, HEALTH AND HYGIENE

Enhancing Resources & Increasing Capacities of Poor households (ENRICH) Programme

ENRICH Programme is a holistic approach for improving the lives of the poor and vulnerable people. This intervention has been implementing with the co financial support of PKSF and contribution by Proyas microfinance Programme since 2010. Marginalized, excluded and vulnerable people are eligible as targeted beneficiaries under the Programme. This project is a package of service of three componen



ts, i.e. (a) income generation through micro-credit supports for IGA, asset creation and livelihood improvements imparting IGA training, skill development training and agricultural development. (b) social mobilisation for empowerment of the 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 the youth clubs and (c) primary health care service etc. About 14090 disadvantaged people at Ranihati and Golaperhat union in Sadar Upazila and at Nizampur Union of Nachol Upazila in Chapainawabganj district have been benefitted from the project.

Education Support Service

At the early stage of primary education, most of the drop-out appeared lack of inadequate supports and guidance from the family. In the ENRICH Programme area, 70 learning centers for the children from nursery to class two have been maintained at 2 Unions in Nachol and Chapainawabganj Sadar Upazila. These centers are being functioned from 3 pm to 5 pm in all working days. Teachers have assisted them for completing their daily home works, arranged extra lessons and briefing on general knowledge, social norms & decorum. Following table depicts the performance of education support services in 2023.



Numeric Status of Education Support Service

Grade	Students	Promoted to next grade	Passing Rate	Drop-out
Nursery	738	738	100%	Nil
One	557	557	100%	Nil
Two	516	516	100%	Nil
Total	1811	1811	100%	Nil

Primary Health Care Service

In the working area, most of the poor people have no access to improved health services. As poor health conditions, they have to spend a big amount of their income for treatment purpose, which is a challenge to lead their lives. In this context, Proyas has been providing primary health care services at the door-steps for 14090 households at Ranihati Union in Chapainawabganj Sadar and Nizampur Union in Nachol Upazila through ENRICH Programme. Concerned health officers and the health visitors have been providing this PHC services through static and satellite clinics and also refer to Upazila and district level hospitals for secondary and tertiary treatment. The services are included health education, Reproductive health, Ante-natal Care/Post-Natal Care (ANC/PNC), family planning, treating anemia, conjunctivitis, Urinary Tract Infection (UTI) and early detection of pneumonia, diabetic detection, heart disease and neuro medicine. The community level health awareness raising Programmes are included exclusive breast-feeding (including colostrum feeding), adolescent health care, reproductive health care, child nutrition and menstrual hygiene.



Elderly People Development Programme

Commonly, elderly people are isolated from their relatives, that's why they are feeling loneliness. In this condition, this project is assisting to the elderly people for reintegrating in the society with the support of PKSF. In this mission Proyas has distributed 28 pieces of wheel chairs till now (4pieces in this year), Best child and fathers award to 50 persons (20 persons in this year), Veterans honourary one-time financial assistance and crest award to 20 persons and Cremation of the dead for 67 persons (5 persons in this year), furthermore project distributed 60 commode chairs, 524 blankets, 60 umbrellas, 230 scarfs and 120 sticks since inception.



Youth Development Programme

Youth people are the resource to pave way of the development vigorously in the country. However, there is still a need to develop the young people as human resource. In this imagination, Proyas assisted to form 18 youth committee consisting of 396 youths. To enhance the capacity of those youths, Proyas has organised 4 batches of training on Digital Litaracy, Entrepreneurship and Leadership skill development where 100 youths were participated. After the training, 15 youths are operating micro-enterprises as earning sources.

BD RURAL WASH

Poor sanitation and hygiene practices create health hazard of rural community and they have to face some challenges causes of waterborne and vector borne diseases. To promote good sanitation and hygiene practices engaging rural community, Proyas has been implementing BD WASH project with the support of PKSF since December 2023. Project has assisted to construct 800 sets of hygienic latrines (2 pits, 10 rings and 1 slab for each set) In addition, 200 tubewells have been installed by the program in the working area. All the 250 household members have been oriented on hygiene behavior change and maintenance of latrine and tubewell. 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.

Rural Micro Enterprises Transformation Project (RMTP)

Soybean oil is commonly used in cooking purpose. But some times found chemical in soybean oil which is not healthy. Excess oil in foods creates cholesterol in the blood. As this consequence, high blood pressure is a common problem among the people. In this situation, the demand of mustered edible oil has been increasing. A small amount of mustard oil is also produced using conventional machinery which is not able to maintain nutrition quality of the mustard oil at temperatures above 60 degrees Celsius. In this relation, Proyas has been implementing Rural Microenterprises Transformation Project (RMTP) at Chapanawabganj Sador of this district with the support of PKSF for Enhancing Income of Entrepreneurs through Production and Marketing of Mustard Safe Edible Oil through Increasing the income of small and marginalised farming families and small entrepreneurs since 2022.

Under the project 3 youth entrepreneurs have installed cold oil press machine for mustard oil processing with the project support. In this year 3 cold pressure machines have been established and 100 acres of land are used for mustered cultivation engaging 500 farmers. Project has distributed 4500 kg vermicompost, 300 kg seeds, 50 bottles biopesticide, 300 packets (250g) fungicide and others materials among them farmers. This project assisted for eexpansion of cultivation and production of high yielding varieties of mustard at the farmer level, increase cropping intensity in the project area by using unused land, Produce and marketing of safe mustard oil by using Cold Oil Press Technology and obtaining quality certification from BSTI and creating product branding.



Recovery and Advancement of Informal Sector Employment (RAISE)



In Bangladesh, 86.2% of the total investment is in the informal sector and 78% is associated with cottage and small-scale enterprises (Source; Labour Force Survey 2016-2017), which has been playing an important role to promote economic growth of the country. But the outbreak of covid-19, the informal sector is affected diversely like other sectors. As a result, downturn economy negatively impacted to the livelihood of those entrepreneurs. To reset those enterprises through enhancing capacity for promoting productivity in urban and sub-urban areas, Proyas has been implementing the “Recovery and Advancement of Informal Sector Employment (RAISE)” project with the assistance of PKSF and World Bank since September 2022. The affected enterprises in the informal sector lived back their production as earlier and young entrepreneurs from the low-income families have gotten sustainable employment opportunity.

The project has been implementing in 3 districts i.e. Chapainawabganj, Rajshahi & Natore including 8 sub districts i.e. Chapainawabganj Sadar, Shibganj, Nachole, Gomostapur, Rajshahi Sadar, Mohonpur, Puthia and Natore Sadar. For ensuring smooth operation, 15 Units are engaged with the intervention. Under the project 941 small entrepreneurs, 30 Master craft men (MCP) and 60 youth from low-income groups have benefitted in apprenticeship method through the programme.



Unfulfilled Dreams Come True by RAISE Project

Md. Sirajul Islam
24 Years Old
Chapainawabganj Sadar



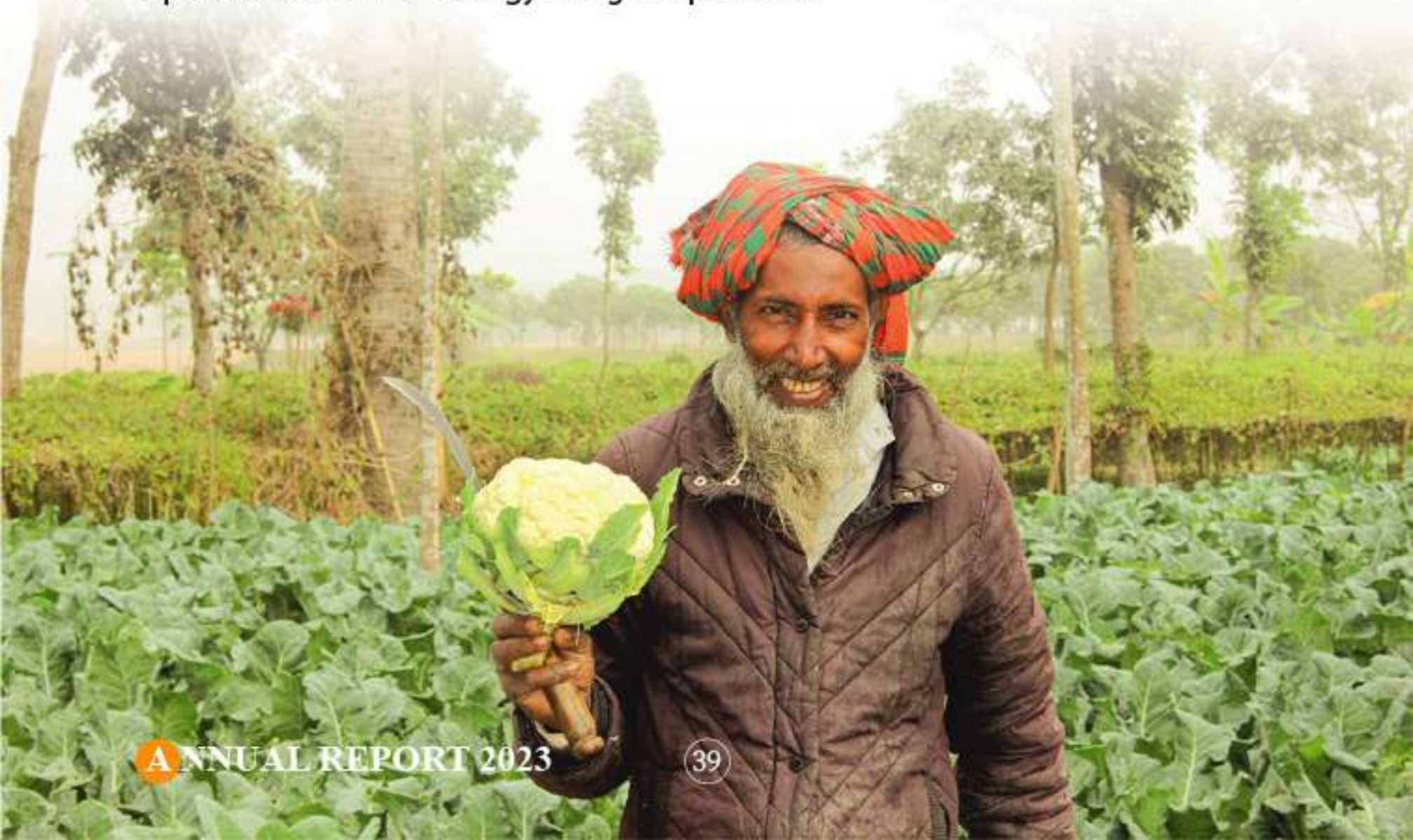
I could not complete my education after class 5 Due to poverty, in this situation in 2020 I had learned motorcycle servicing from Ustad Anwar Hossain when I was 13 years old. During provisional period, Anwar Hossain provide me only travel allowance which was not contributed in my family. In such circumstance, after 8 months I left the learning of motorcycle servicing and started Masonry work. Suddenly, Ustad Anwar Hossain offered me to learn motorcycle servicing under RAISE project. I agreed and started learning session again. Master paid me BDT 100-150 per day. Thus in 6 months, I learned all the work including engine down. My dream was to have a servicing workshop as Ustad. In the meantime, I got news that an old workshop will sell with the tools and machineries besides the food office Chapainawabganj sador. Some money was already deposited with me; I communicated with the owner and fixed up the price of them with the assistance of Master Anwar Hossain and advanced some money. I have started 'Sirajul Motorcycle Workshop' on November 2023. Now I am earning BDT 15-16 thousand every month and excluding my expenses, I pay BDT 5 thousand to NGO installments. Now the problems of my family are reduced, I am very happy with my family. I would like to thanks to RAISE Project and Proyas Manobik Unnayan Society for assisting me turn my life around.

AGRICULTURE FISHERIES & LIVESTOCK DEVELOPMENT PROGRAMME

Kuwait Goodwill Fund for Food Security

This project assisted to promote food security for the poor and vulnerable people through establishing climate resilient and environment-friendly agricultural practice. At the initial stage, the intervention was covered Chapainawabganj Sadar and Gomostapur Upazilas with the financial support of Kuwait Goodwill Fund through Bangladesh Government and PKSF since 2012 but now the technical support of PKSF has been closed except loan product support only. As per field requirements Proyas has expanded the intervention in six Upazilas i.e. Shibganj, Bholahat and Nachol upazila in Chapainawabganj district and Godagari upazila in Rajshahi district with the collaboration of Proyas Agriculture Unit.

In this year a total of 285 farmers have received agriculture technology training and 295 individuals have received livestock and fisheries training in 15 batches which contributes to generate their employment opportunities. Proyas has organized 7 block demonstration events and 12 technology/method demonstration events including vermicompost, goat rearing on platform and fixed fish cultivation to replicate modern technology and good practices.



Gourmoti and Malta Mixed Orchard

Commonly, Chapainawabganj is a mango growing district. Presently, varieties mangoes have been producing in this district round the year. In this advancement, Proyas has initiated to establish mixed orchard for a new variety mango 'Gourmoti' with Malta. An agricultural expert team provided necessary support for executing project intervention with maintaining its demonstration plots through engaging



of community people, entrepreneurs and mango growers at different Upazilas in Chapainawabganj district. Proyas has established 2 acres of demonstration plots engaging 3 farmers who have been cultivated 600 mango trees and 270 Malta trees. However, 19 farmers have established 43 acres of demonstration plots including 3510 mango trees and 6230 Malta trees as replication under the project.

Integrated Agriculture Project



Around half of all workforce in Bangladesh and two-thirds in rural areas are directly employed in agriculture sector. This sector created on-farm and non-farm jobs for women and youths. At the same time, livestock and fisheries sector also has increased land constrained economic growth. But the long-term threat of climate change impacted

the agricultural sector by flooding, saline intrusion, drought and hailstorm. To promote livelihoods of poor farmers, Proyas has been implementing the integrated agriculture project since 2013 with the financial and technical assistance of PKSF.

Introducing High Yielding Variety and Climate Resilient Crop Cultivation

To promote high-value production, Proyas has demonstrated of 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 maze, onion, and fruits. 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 91 demonstration plots engaging selected farmers and beneficiaries, as well as a safe vegetables sales corner has been stablished under the project. Besides this, the project enhanced the capacity of targeted beneficiaries on processed food production. This project has been implementing in 7

Units of Proyas, Local farmers and beneficiaries have benefitted from the project. Following depicts is shown the achievements.



SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2023	Since Inception	In 2023	Since Inception
1	Farmers training	3	61	-	-
2	Agricultural counseling center	2	128	-	-
3	Field days	2	57		
4	Environment Friendly high value crops cultivation using mulching paper	10	14	7	7
5	Trico-compost fertilizer production and market extension	1	87	1	19
6	Introduce climate resilience high yielding new varieties rice	10	77	5	16
7	Introduce climate resilience high yielding new varieties crops	10	60	3	29
8	Paddy seed production and preservation technology (seed gram) cluster	-	10	-	2
9	Expansion of onion seed cultivation cluster	15	33	1	7
10	Promote cropping pattern	10	29	8	19
11	Produce diversify vegetables and fruits for family nutrition security	2	193	5	89
12	Intercropping demonstration	6	13	1	3
13	Develop entrepreneur in high value fruit production	4	17	1	13
14	Tomato and watermelon cultivation in the summer	6	29	1	21
15	Production of high value spice crops	-	4	-	1
16	Safe vegetable production hub cluster	12	77	6	14
17	Establish safe vegetable sales corner	0	2	-	-
18	Distribute pheromone lure	300	3340	-	-
19	Fruit bagging support	-	4500	-	-
20	Campaigning Programme	6	19	-	-



Fisheries Unit

This project has been implementing in 6 Units of Proyas under three Upazilas of Chapainawabganj district through providing materials and technical assistance. Proyas has assisted to establish fish farms at clusters level for increasing fish cultivation in the available ponds, canals and river in the project area. The technical persons (Fishery experts) have assisted for building capacity of entrepreneurs, farmers and fishermen. In this

year, 9250 families have been benefitted by cultivating multi-variety of fishes who had 8 to 30 decimals of ponds. Besides this, an assistance package includes Minnows (Fish Fries), net, organic and inorganic fertilizer, lime, and bamboos for vegetable gardens around the ponds were provided among the targeted beneficiaries. The following table demonstrates the achievements of the intervention.

SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2023	Since Inception	In 2023	Since Inception
1	Organise fish cultivation training	4	36	-	-
	G-3/Suborno Rui	10	10		
2	Carp-mola-telapia mixed cultivation	-	125	-	54
3	Carp-lobster mixed farming	-	121	2	7
4	Indigenous Stinging catfish, barbel, tyangra carp and pabda mixed farming	10	117	2	30
5	Develop entrepreneurs for producing fishing gear	-	25	-	9
6	Carp Fattening	25	103	4	36
7	Mixed cultivation of high value Clown Knifefis, Long-whiskered catfish, Snakehead murrel and Carp fish	10	50	2	13
8	Vietnam yellowtail catfish and carp fish mixed farming	10	25	3	6
9	Developing fish hatchery for fish fries business	10	67	4	25
10	High value fish farming in tanks using bioflock technology	-	14	0	3
11	Establish safe fish sales corner	1	3	-	-
12	Arrange field day (at members level)	2	25	-	-

Bokul Hassain **50 Years Old** **Gomostapur, Chapanawabganj**

I am a poor fisherman. My family consists of one daughter and two son and my wife. My asset is only a 90 decimal of pond. As a simple fisherman, it was difficult to run the family of 5 members depending on my income. My wife is a member of Nadirabad Samiti under unit 7 of Proyas. As consultation of my wife, I received a training on fish cultivation from Fisheries Unit of Proyas in this year. My wife received BDT 1 lac 20 thousand as agrosor loan from Unit 7 of Proyas and I have started carp fattening in my pond. With the cooperation of the fisheries officers of Proyas, I have continued hard labour for getting appropriate growth of cultivated fish rapidly. I have sold those fish two times in that year and got profit BDT 2 lac 50 thousand after all expenditures and



repaid the loan amount. Now we are happy family. I would like to thanks to Proyas for the assistance to success my dream.

Livestock and Poultry Unit

In Bangladesh, 20 percent of the population is directly and 50 percent is partially dependent on livestock sector (source: BBS). To improve the livelihoods of the rural poor people, Proyas has been implementing this live stock and Poultry rearing intervention since 2013 with the support of PKSF. The purpose of the scheme is promoting successful



entrepreneurs establishing innovative live stock sector through training, technical and financial assistance. In this view, Proyas has provided technical supports to the beneficiaries on goat rearing, cow rearing, beef fattening and producing fodders. Besides these, selected beneficiaries have received training and support for rearing of duck and chicken in this year. Following depict demonstrates the achievements.



Sl No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2023	Since Inception	In 2023	Since Inception
1	Training on goat/sheep/buck rearing	2	30	-	-
2	Training on cow rearing/ox fattening/buffalo rearing	2	17	-	-
3	Training on Layer/broiler/sonali chicken rearing	5	25	-	-
4	Field day	4	44	-	-
5	Success entrepreneur development workshop	1	2	-	-
6	Livestock Councelling center	4	12	-	-
7	Market linkage Workshop	2	9	-	-
8	Intensive he-goat rearing	20	77	4	25
9	Cow rearing by ensuring good management practices	10	186	2	96
10	Cost effective beef cattle fattening	10	40	2	26
11	Climate resilience color birds/sonali chicken/ hybrid broiler chicken rearing in proper bio-security	20	140	5	31
12	Established artificial hatchery for ducks	1	3	-	-
13	Rearing broiler type pekin breeds for meat and khaki campbell / jinding breeds for eggs	15	194	5	47
14	Parent stock production of native chickens in intensive free ranging method	5	14	1	23
	Rearing Muscovy duck	10	45	2	15
	Rearing native chicken by ensuring special accommodation	30	140	12	33
	Rearing pigeons in an integrated manner (intensive and semi-intensive)	5	15	1	9
	Establish sales corner for livestock products	1	2	0	2
	Natural hatchery for Goose	10	39	1	7

Natural Hatchery for Duck Rearing

Most of the farmers think that duck rearing is risky business as it often affected by viral diseases. Because of that people don't show any interest for this type of enterprises, but if the beneficiaries become aware about vaccination, treatment and feed management it could be a potential and economic growing business. In this situation, Proyas has encouraged farmers to establish 39 demonstrations on natural hatchery for enhancing their capacities through technical supports and hatching tray. Presently, 65 natural hatcheries have been functioning and replicating it but other farmers.

Native Chicken Rearing in Caging System

Currently, many varieties of chickens have been rearing for the requirement of rapid growing population of Bangladesh but the demand of native chicken has not decreased at all. In this condition, Proyas has assisted to promote native chicken farming in caging system. In 2023, under the scheme 30 demonstration plots have been established including 340 native chicken. In the working area, 158 demonstration plots have been functioning with 1575 native chickens as replication method, which inspires the beneficiaries and fulfills the market demand. Proyas provided technical, materials and vaccination support to success the intervention.



Learning and Innovation Fund to Test New Ideas (LIFT)

It's a livelihood development project for the poor and vulnerable people with the support of PKSF. This intervention has been implementing across in 11 unions and a municipal area of Chapainawabganj district since 2014. The scheme assists to develop new tools and technology for improving livelihood of the excluded people in the char areas through creating employment opportunity. A potential team provided required supports to the beneficiaries.

Black Bengal Goat Rearing



The surviving capacity of Black Bengal goats are higher than other breeds of goats in the drought prone area. There are about 26.64 million goats where Black Bengal goat comprises more than 90% of the total goat population of Bangladesh (source: BBS). 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 and poor farmers. In the project

area, 5232 households established goat rearing farm and they were benefitted by rearing 56032 'Black Bengal' goats under 34 clusters. Proyas has provided all sorts of technical supports including vaccinations, Napier grass cultivation for fodder, imparting training and financial service to the targeted beneficiaries.

Proyas has also established a demonstration farm with 10 acres of land and Proyas has taken 22 acres land as lease for growing grass, where beneficiaries have been getting cutting support for their own fodder production. In that farm, 95 Black Bengal goats have been rearing in that farm. Furthermore, fruits-trees like mango, guava and jackfruit are maintaining efficiently.

Sheep Rearing



It's easy maintainable enterprise by the engagement of women besides their-housework. In Bangladesh there are about 3.67 million sheep (source: BBS). Its meat is very much delicious. Gradually, it is becoming popular in the local markets. The Ewe gives birth 2-3 lambs in every 6 months and twice in a year, which is an additional source of income for the landless and poor families. The scheme has been continuing at 5 unions

of Shibganj, Gomostapur and Chapainawabganj Sadar Upazilas in Chapainawabganj district since 2018. In this year, a total of 330 households were benefitted by rearing 13000 sheep. For proper management of those sheep, selected beneficiaries received technical, financial and treatment service from the LIFT project.

Md Sukchand Miah

37 Years Old

Char Pnaka, Shibgaonj, Chapainawabganj

We learned from the life, "Hard work is the mother of good luck". 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 my hardworking and success story. Shirina Begum is my wife and I have two sons and a daughter. We are living in river erosion area. Hundreds of



hectares of arable land have been washed away by the Padma River, in some places it is not possible to grow any crop except seasonal paddy. I was not able to fulfil my family needs. In this condition, I have received a training on sheep rearing and farm

management from LIFT project. My wife Shirina is a member of Samiti of Proyas, she received BDT 1 lac as LIFT Sheep loan. I have started rearing sheep with the technical assistance of Proyas LIFT project. I received also day warming and vaccination support for my sheep from the project. In this year, at the initial stage I had 35 sheep and now I have 125 sheep which approximate value is BDT 6 lac 25 thousand. I sold 20 sheep and earned BDT1 lac 80 thousand. I have a dream to build a big farm for creating employment opportunity for the char people. Specially, I would like to thanks to Proyas for their effective support.

Land Lease Programme

Usually, the development sectors are interested to work in the main land. In the isolated areas (especially Char areas) as remote communication, poor and vulnerable people have limited access to alternative income generating activities. To improve the livelihoods of poor people through promoting agriculture and livestock production, Proyas extended its financial and technical assistance by land leasing scheme. Under the intervention, a total of 2972 households benefitted by cultivating varieties of crops, vegetables and fruits in 2023.

Native Chicken Rearing in Caging System

It's a potential sector for promoting socio-economic status of the poor farmers. It is also a good item as supplementary nutrition. In the country, there are varieties of seasonal crops, flowers and fruits garden. In Chapainawabganj mustard and black



cumin seeds are cultivated in every year. In this way, there is a scope to cultivate honey from these flowers with a modern way. It's also help to increase crops production by flower pollination.

Proyas has initiated to implement the Apiculture Programme (PAP) through Capacity building and

equipping bee farmers in the related field like production, processing, preservation and market promotion since 2007. In 2023, this project has produced 360 kg honey and 9 kg wax. Under the project, awareness raising programme also were undertaken on appropriate uses of honey, its nutrition and quality through radio programme and leaflet distribution.

CLIMATE CHANGE AND ENVIRONMENT

Climate Change And Environment

Climate change is a global issue, presently climate resilient and environment friendly economic progress is important for the sustainable development. The rapid growth of industrial manufacturing has led to emission of green house gases which is the factor of climate change. If the trend is continued for a long time, our environment will become uninhabitable for the next generation. In this view, Proyas has undertaken some mitigation and adaptation measures through agro based initiatives to promote environment friendly technologies and good practices among microenterprises to encourage changes of ecosystem and support the adoption of basic operational safety norms

Promoting Agricultural Commercialization and Enterprises (PACE)



Mango is seasonal fruit of summer and usually the season starts on June and remains until earlier August. Presently, high yielding varieties mangoes have been producing in this district round the year. But there is no any diversified mango based production technology and products. As a result, farmers or producers don't get market value properly. In this view, Proyas has initiated a project in order to preserve ripe mango

without chemical by heat drying process with the financial support of PKSF. Besides this, the project has assisted to produce other seasonal dry fruits, vegetables and foods applying same process in healthy and hygienically and delivered it at the local markets. The beneficiaries are getting appropriate product value by creating employment opportunity.



Promoting Agricultural Commercialization and Enterprises (PACE): “Entrepreneurial Growth & Employment through Expansion of Summer Onion Cultivation” Value Chain Sub-Project

To increase income and create employment opportunity for entrepreneurs through expansion of summer onion cultivation, Proyas Manobik Unnayan Society has implemented this value chain sub-project in Chapain Nawabganj (Unit-1, 7, 11, 12 & 29), Rajshahi (Unit-23) and Natore districts (Unit-46) with the support of PKSF. A total of 525 farmers and beneficiaries (400 men and 125 women) received training on summer onion and onion seed production. Project also assisted to establish 1 demonstration plot, distributed 400 kg onion seeds arranged 2 field day 2 exchange visits and 2 market linkage workshops. As a result, others farmers have been practicing advanced technology as replication through exhibition event.

Sustainable Enterprise Project (SEP)



Chapainawabganj is a mango producing district in Bangladesh. In this district, on average 2 lakh 30 metric tons of mangoes has been producing each year and the livelihood of 50 thousand people have been ensured from this sector. This project assists to promote environment friendly technology Good Agricultural Practice (GAP) for producing safe mango. In this mission, Proyas has been implementing the

Sustainable Enterprise Project (SEP) in Chapainawabganj district with the technical support of PKSF and financed by World Bank since June 2020. The project has enriched 4000 beneficiaries through 150 batches of training on Safe Mango Production, Mango business in safe way, safe mango production certification and environmental certification, establishing 175 ecological farming plots through distributing 100,000 fruit bags, 4500 plants, 175 bottles Bio pesticides 175 bottles fungicides Ecomack Biosheild and 32,500 kg Trico-compost fertilizer. Project also assisted to establish 5 safe mango markets and exported around 570 tons mango in the international markets.



Sony

55 Years Old

Shibganj, Chapainawabganj

I have a mango garden where has 20 mango trees, but I was not able to produce safe mangoes lack of proper maintenance. Even I would not be profitable from there. In this moment, I am understood about Sustainable Enterprise Project of Proyas which was implementing with the support of PKSF. I have talked with the project personnel and I have received training from Proyas on how to produce safe mangoes. Then, I become a member in Shibganj Purush Samiti. I received BDT 2 lac as Agrosor SEP loan. By the consultation of the SEP project, I have started maintenance of the garden in safe way with practicing Good Agricultural Practic (GAP) carefully. In 2023, I have produced 12000 kg safe mangos and I have profited BDT 5 lac 20 thousand after fulfill the all expenditures and repaid the loan amount. I am proud of getting assistance from Proyas and I would like to thanks to PKSF and Proyas for their technical and financial services.



Proyas Nursery

Trees help to balance the echo system and agro based economic development by producing fruits. In this mission, Proyas has been implementing 'Two-Tire Management of New-Variety of Mango (Gourmoti) and Malta Production and Post-Production Preservation Management' project. Under this project, Proyas developed a nursery engaging trained farmers including 97 types of trees in the nursery i.e. 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, coconut, china orange-3, op green, op golden, op raj, op Vietnam. There are a total of 13,260 thousand trees in the nursery.



Proyas Vermi-compost Promotion

This project encourages to the rural farmers to promote organic agricultural practices. As integral part of the project, Proyas has established a vermicompost plant. Furthermore, Project has trained up to 1450 producers and provided support them to establish demonstration plants. All those demonstration plants have been functioning now and the trained farmers produced 29,500 kg vermicompost. This initiative helped to increase organic agricultural production and practices.

PEACE AND JUSTICE

USAID'S Fight Slavery and Trafficking-in-Persons (FSTIP) Activity

Human trafficking is rightly referred to as the “modern slavery”. Organized criminals target and entrap men, women and children to extract profit through human trafficking. Due to trafficking, people endure different forms of exploitations including sexual exploitation, early/force marriage, forced labour, force prostitution, debt bondage and organ sale. To improve this situation and contribute to prevent of human trafficking, Proyas has been implementing the USAID's Fight Slavery and Trafficking-in-Persons (FSTIP) project with the technical support of Winrock International and financial support by United State Agency for International Development (USAID) since April 2022. This project is actually the continuation phase of Bangladesh Counter Trafficking in Person (BCTIP) project which had been started in 2009 with the support of the same donor. Under this project, Proyas extended its support in 3 districts i.e. Chapainawabganj, Rajshahi and Naogaon. Proyas has tried to create awareness among a total of near about 1 million people through cultural program/Gomvira songs and message dissemination programs by radio and 10 thousand project participants by active engagement in various events such as courtyard meeting, school sessions, Beyond this, Proyas activated a total of 36 unions, upazila and district Counter Trafficking Committees (CTC) and provided orientation to the committee members to enhance their capacity.



Preventing Extremism through Active Community Engagement (PEACE) Project

Proyas has been implementing PEACE project with the financial support of Global Community Engagement and Resilience Fund (GCERF) and technical support from RUPANTAR since 2016. Proyas intends to build a resilient community to promote peace, solidarity and social harmony with mutual respect to each other engaging 483 youths by forming 23 Peace Clubs at 22 unions and 1 Peaurashava of Gomostapur and Chapainawabganj Sadar Upazila in Chapainawabganj district. The total of 23 peace clubs divided into 3 clusters are being served properly. The focusing activities are quarterly youth platform meeting, joint social youth action, capacity building of youth, Upazila and district level advocacy meeting etc. Main purpose of the phase is institutionally sustainability of those Peace Clubs.



CORPORATE SOCIAL RESPONSIBILITY

Scholarship to Meritorious Students

In 2023, Proyas has provided BDT 4 lac 80 thousand to 40 meritorious and vulnerable students (each student BDT 12 thousand) for the advancement of their education with the financial support of PKSF. Since 2018, a total of 262 students received total amount of BDT 27 lac which stimulated them to complete the education life.

Radio Mahananda FM 98.8 (Community Radio of Proyas)



Bangladesh Government allowed 19 Community Radio Stations. In this continuation, Mahananda FM 98.8 was established in Chapainawabganj district in 2010. It is covering 25 nautical kilometers across 9 Upazilas of the district, 2 Upazilas of Rajshahi district and 2 Upazila of Naogaon district and 5 Upazilas of Chapainawabganj district. Radio Mahananda assisted to develop diversified Programme addressing

the issues related to life and livelihood of the people i.e. entertainment Programme, community development news, local government issues, women empowerment, DRR & Climate Change, agriculture, Right to Information & unsafe migration, health & education and also the issues related to technology driven development. It functioned from 3 pm to 1 am (10 hours on air) and in online 24 hours every day. This radio is also very popular as it is transmitting local news and also cultural events using local dialect (like Gambhira, Alkap). There are 320 proactive listeners clubs including a total of 8 lac audience. The tune of the Radio Mahananda is "The words of life the sounds of life", actually the tune is the voice of local people.

Proyas Folk Theatre Institute (PFTI)



Proyas Folk Theatre Institute (PFTI) has been working for researching and developing of traditional folk cultures, preservation of cultural heritage and utilizes those for social development since 2007. Cultural event helps to the people to think critically and judge the reality and what initiatives are required for the further improvement. In this view, PFTI is playing a vital role to increase the adequacy of folk culture through

updating all forms of folk culture. As a part of the regular Programme, PFTI has been organised various types of cultural event on the social development issues in Bangladesh i.e. Right to Information, Protect Women Rights, Promote Human Rights, Prevent Extremism, Improve Health Hygiene and Climate Change. In addition, PFTI presently work on video content development and maintaining a You Tube channel for publication.



Proyas Hospital

Proyas Hospital is located in Chapainawabganj city and commonly it provides basic and secondary health care services to the poor and the vulnerable people with minimum costs. Under the Health Insurance Scheme, the beneficiaries have been getting subsidised health care, diagnostic and operative services from this hospital. Moreover, Proyas Hospital provides general health and public health care services through the Satellite Clinics in collaboration with the government medical doctors and by Static Clinic at unit office of Proyas. In 2023, a total of 7,500 clients received services from 537 Static Clinics and 520 individuals received free treatments from 34 Satellite Clinics. Besides this, a total of 10500 patients received indoor treatment from Proyas Hospital.



Psycho-social Development through Cultural Programme

Traditional culture stimulates to develop psychology and leadership of the youths. This project assisted to revive the traditional game engaging the students, youths, teachers and education sector which helped to protect youths from any unethical work like radicalisation, drug addiction and eve-teasing. Under the Programme Proyas has organised 8 cultural events where a total of 3700 (girls 2080 & boys 1620) students and youths were participated.



Adolescent Programme



This project assisted to establish 104 adolescent clubs (52 Kishori & 52 Kishor) engaging 2600 adolescent (1300 girls & 1300 boys) and who are providing volunteerism service for changing social behaviors. They are playing good role to enhance the capacity among the adolescents on general health & nutrition,

reproductive health and personal hygiene, as well as they are raising awareness on preventing early marriage, dowry, sexual abuse and eve-teasing. Furthermore, project has provided different types of sports materials and books for their improvement.

Living Deltas Research Hub

In particularly, our youth are rarely seen to be active in entrepreneurial (self-employment) work, which is recognised as one of the approaches to employment. This is a neglected opportunity for local as well as national development. The entrepreneurial youth Initiative is a timely attempt to make the most of this neglected opportunity at the local and national level. As part of this, Proyas has been implementing the 'Living Deltas Research Hub' project since 2021 with the attachment of 30 families at Nachol upazila of Chapainawabganj district by the support of Lancaster University from UK. The purpose of the study is to explore how these changes can be made more sustainable. Centre for Participatory Research and Development CPRD and BRAC University have provided technical support with the consultation of Lancaster University from UK.

Making Bangladesh's Healthcare Systems More Responsive and Participatory



As poor health services, general people are losing their interest and are lagging behind the track of development. To raise the voice of rural community and to revive the health system, Proyas has been implementing the Project named "Making Bangladesh's Healthcare Systems More Responsive and Participatory" with the financial support of Swedish International Development Corporation Agency-SIDA and technical support of Bangladesh Health Watch since

2021. Under the project, Proyas has undertaken 3 training programmes where attended a total of 75 members of those forums. Those Undertaken Trainings were Youth Leadership Development & Community Participation, Gender Sensitivity and Journalism in Health. As a result, these forums have been playing good roles for raising public awareness and sensitise the health sectors for ensuring transparency, accountability and public participation in improving the quality of healthcare services.

Furthermore, the project has been assisting to a Upazilla Health Complex and 2 Community Clinic at Nachol Upazilla in Chapainawabganj district to create responsive environment for ensuring quality health service.



TRAINING PROGRAMMIE

Capacity Building of Staffs



Competent staffs are required for a development organisation to execute the Programmes. In this purpose, a well-equipped training cell has been maintained with an experienced training team. For this continuation, Proyas has been organised various types of training, orientation and workshops for 231 staffs i.e. Microenterprise Strategy Expansion, Financial Analysis, Risk Management & Gender Sensitive Programme Management, Improved Farming Technology, Leadership and Professionalism Development, Monitoring & Supervision. In addition, Proyas has arranged seminar, dialue sessions, advocacy meeting and campaigning Programmes. In this progression, all staffs were conceptualised regarding these issues and played their role professionally.

Beneficiary Training



Organisation is more optimistic with its reflective dream to improve the socio-economic and livelihood status of engaged stakeholders through enhancing their capacity. In this mission, Proyas has organised training on some relevant issues i.e. Fish Cultivation, Goat Rearing, Sheep Rearing, Cow Fattening, Organic Agriculture, Homestead Gardening, On-and-off Farming, Vermi Compost production, Safe Mango Production & Certification, Environmental Certification, Mango Business Certification, Women's Rights, Climate Change Adaptation, Sanitation & Hygiene, Nutrition, Adolescent Development, Bee Farming Method, Youth Leadership development, Peace and Tolerance etc. In this year, a total of 5200 beneficiaries and group members were received trainings. Trained beneficiaries are improving their wellbeing gradually.

Development Partners and Donors Engagement



Partnership with Financial Institute



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Our Financial Statement

Audit Report (2022-2023)

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Proyas Manobik Urmyan Society
Belcupkur, Chapal Nawabganj-5300
Consolidated Statement of Financial Position (Core & Different Project)
As at June 30, 2023

Assets and Properties	Core & Different Project										
	Head of Accounts	Core Program	FSTIP	PAP	PFTI	Radio Malhananda	Peace	PF & GF	PHC	Death & Health B.	Total
Assets											
Flood Shelter	1,313,930.00	-	-	-	-	-	-	-	-	-	1,313,930
Land	8,020,450.00	-	-	-	-	-	-	-	-	-	8,020,450
Vehicle	1,693,760.00	-	-	-	-	-	-	-	-	-	1,693,760
Office Equipment	674,468.00	95,600	25,940	374,991	2,198,113	-	-	15,123,498	-	-	18,492,600
Furniture & Fixture	555,536.00	-	-	45,999	55,555	-	-	390,500	-	-	1,077,590
Cookeries	5,902.00	-	-	1,460	-	-	-	-	-	-	7,362
Books & Periodicals	2,075.00	-	-	-	-	-	-	-	-	-	2,075
Patent	-	-	-	8,225	-	-	-	-	-	-	8,225
Fixed Assets/Others	164,756.00	-	-	100,000	583,753	23,750	-	125,600	-	-	998,861
Assets	13,536,530.98	-	-	-	205,000	-	-	88,273,517	-	8,783,707	110,798,755
Inter project loan	-	-	-	-	-	-	-	3,643,583	-	-	3,643,583
Provident Fund Loan	-	-	-	-	-	-	-	137,197	-	-	137,197
Interest Receivable	-	-	-	-	-	-	-	-	-	-	172,213
Project Grant Receivable	172,213.01	-	-	-	-	-	-	-	-	-	172,213
Investment	-	-	-	-	-	-	-	21,947,718	-	-	21,947,718
Stock & Stores	91,373.00	-	-	-	-	-	-	-	-	-	91,373
Others Assets	118,350.00	-	-	-	-	-	-	-	-	-	118,350
Advance	95,500.00	-	-	-	275,000	8,000	-	3,505,000	-	-	3,883,500
Cash in Hand	-	-	-	-	-	-	-	-	-	-	-
Cash at Bank	714,588.67	171,450	67,348	196,380	119,601	131,057	8,689,126	120,581	251,430	10,461,662	
Total	27,190,434.66	267,050	248,972	1,690,679	2,349,464	131,057	122,681,142	19,265,169	9,035,137	182,869,105	



3 1 Years in Social welfare, Socio-economic & Human Development

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Fund and Liabilities	Core & Different Project									
	Core Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total
Capital Fund :										
Opening Balance	14,404,930.61	98,381	(665,396)	2,121,302	(2,933,983)	4,873	629,960	(11,392,370)	185,533	2,453,231
Add/Less Current year Balance	526,213.00	170,489	(375,017)	(505,382)	191,874	131,057	(3,897)	(17,426,654)	1,970	(17,289,347)
Add/Less Current year Adjustment	-	(1,820)	-	-	-	(4,873)	-	-	-	(6,692)
Net Capital Fund :	14,931,143.61	267,050	(1,040,413)	1,615,920	(2,742,110)	131,057	626,063	(28,819,020)	187,503	(14,842,809)
Group Savings	-	-	-	-	-	-	-	-	-	-
Loan From PKSIF	-	-	-	-	3,800,000	-	-	-	-	3,800,000
Depreciation Reserve	304,414.00	-	-	-	-	-	-	-	-	304,414
Temporary/Personal Loan	4,593,605.00	-	-	-	-	-	-	34,450,796	-	39,044,401
Provident Fund	-	-	-	-	-	-	91,167,611	-	-	91,167,611
Proshika Loan Fund	100,000.00	-	-	-	-	-	-	-	-	100,000
Accounts Payable	384,335.00	-	-	74,759	996,123	-	-	1,985,692	-	3,420,879
Project Liabilities	68,143.00	-	-	-	-	-	-	-	-	68,143
Group Insurance	535,611.00	-	-	-	-	-	-	-	-	535,611
Others Liabilities	318,568.00	-	-	-	64,300	-	-	-	-	382,868
Inter project loan	5,974,615.05	-	1,289,385	-	231,150	-	-	11,647,734	-	19,142,884
Gratuity Fund	-	-	-	-	-	-	30,897,468	-	-	30,897,468
D. & Health Benefit Fund	-	-	-	-	-	-	-	-	8,847,634	8,847,634
Total	27,190,434.66	267,050	248,972	1,690,679	2,349,464	131,057	122,691,142	19,265,169	9,035,137	182,869,105



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Proyas Manobik Ummayan Society (Proyas)
Belepurkur, Chappalawabganj-6300
Consolidated Statement of Income and Expenditure (Core & Different Project)
For the year ended June 30, 2023

Head of Accounts	Core & Different Project									
	Core Program	FSTIP	PAP	PTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total
Income										
Service charge on Micro Credit	-	-	-	-	-	-	-	-	-	-
Subscription Of GC Member	-	-	-	-	-	-	-	-	-	-
Admission Fee	-	-	-	-	-	-	-	-	-	-
Sale of Form/Pass book	-	-	-	-	-	-	-	-	-	-
Service charge from Unit Office	-	-	-	-	-	-	-	-	-	-
Interest on Investment	-	-	-	-	-	-	1,065,195	-	-	1,065,195
Service charge on Fund Account	-	-	-	-	-	-	6,245,350	-	-	6,245,350
Rent Received	-	-	-	-	-	-	-	-	-	-
Service Fee Received	434,300	-	-	-	-	-	-	-	-	434,300
Project Grant	-	2,138,288	-	-	-	1,926,899	-	-	-	4,065,187
Project Income	1,041,789	-	411,334	342,552	1,169,494	-	-	13,974,954	-	16,940,153
Donation	-	-	-	-	-	-	-	-	-	-
Bank Interest	19,589	2,334	1,450	11,223	7,245	396	38,922	9,173	2,508	92,849
Interest on PF loan	-	-	-	-	-	-	526,127	-	-	526,127
Agriculture Income										
Recovery of Write off loan	-	-	-	-	-	-	-	-	-	-
Org. Match Contribution	-	876,677	-	-	-	-	-	-	-	876,677
Sale of old news paper	-	-	-	-	-	-	-	-	-	-
Service charge on Special loan	-	-	-	-	-	-	-	-	-	-
Others Income	-	-	-	-	-	-	4,279	48,000	-	52,279
PKSF Expenses Reimbursement	-	-	-	-	-	-	-	-	-	-
Profit on sale of Assets	-	-	-	-	-	-	-	-	-	-
Total	1,495,657	3,017,299	412,814	363,775	1,176,739	1,927,295	7,879,873	14,032,157	2,508	30,298,118



3 1 Years in Social welfare, Socio-economic & Human Development

Head of Accounts	Core & Different Project										Total
	Core Program	FSTIP	PAP	PFTI	Radio Mahanada	Peace	PF & GF	PHC	Death & Health B.		
Expenditure	-	91,000	-	-	-	66,000	-	3,584,200	-	3,741,200	
Office Rent	-	13,406	40,350	186	1,950	19,884	-	448,245	-	524,411	
Printing and Stationary	-	-	-	-	-	-	-	452,463	-	452,463	
Utilities	-	33,600	800	10,950	12,404	15,000	-	77,956	-	150,510	
Communication	-	-	-	-	-	-	-	-	-	-	
Newspaper	-	-	-	-	-	-	-	218,415	-	287,280	
Entertainment	1,260	-	-	-	-	-	-	448,757	-	704,898	
Office Maintenance cost	-	-	25,015	14,744	216,482	-	-	22,200	-	22,200	
Advertisement	-	-	-	-	-	-	-	47,355	-	47,355	
Computer software automation exp.	-	-	-	-	-	-	-	4,873,513	-	8,695,462	
Salary & Allowance	-	1,941,289	185,161	3,750	570,100	1,121,549	-	-	-	508,252	
Training Expenses	-	-	-	-	-	-	-	127,324	-	63,432	
Travel & Conveyance	100,800	136,040	4,890	24,708	12,530	99,960	-	63,432	-	554,470	
Fuel and Maintenance	-	-	-	-	-	-	-	549,000	-	30,000	
Repair Expenses	-	30,000	-	-	-	-	-	-	-	-	
Audit Fee	-	-	-	-	-	-	-	-	-	-	
Legal expenses	-	-	-	-	-	-	-	14,690	288	63,460	
Bank Charge and Commission	5,630	1,701	1,300	1,250	2,303	1,117	34,883	400,645	-	400,645	
Interest on Others Loan	-	-	-	-	-	-	-	-	-	-	
Donation/Subscription	-	-	-	-	-	-	-	10,000	-	10,000	
Day Observation	-	-	-	-	-	-	-	2,890	-	10,990	
Carriage expenses	-	-	4,450	600	2,950	-	-	-	-	-	
Depreciation	-	-	-	-	-	-	-	-	-	7,200	
VAT & Tax Expenses	-	-	-	-	-	-	-	-	-	-	
Tax Expenses for Bank Interest	1,959	178	146	1,683	725	16	94,831	2,752	251	102,540	
Debit Management Expenses	-	-	-	-	-	-	-	-	-	-	
Interest on Provident Fund	-	-	-	-	-	-	7,754,057	-	-	7,754,057	
Service Charge on PKSF Loan	-	-	41,000	-	-	-	-	320,388	-	387,993	
Licences & Registration	-	-	483,809	600,000	29,725	468,078	-	19,798,386	-	23,037,090	
Project Expenditure	859,495	599,597	-	-	-	-	-	-	-	-	
Gratuity Expenses	-	-	-	-	-	-	-	-	-	-	
Fixed Assets obsolete	-	-	-	-	33,457	-	-	-	-	33,457	
Research & Development	-	-	-	-	-	-	-	-	-	-	
Others Expenses	-	-	-	-	-	-	-	-	-	-	
Expenditure Excess Income Transferred to Capital Fund	526,213	470,489	(375,017)	(505,382)	191,874	131,057	(3,897)	(17,426,654)	1,970	(17,289,347)	
Total	1,495,657	3,017,299	412,814	353,775	1,176,739	1,927,295	7,879,873	14,032,157	2,508	30,298,118	

Habib Sarwar Bhuiyan & Co.
Chartered Accountants



3 Years in Social welfare, Socio-economic & Human Development

Habib Sarwar Bhuliyar & Co.
Chartered Accountants

Proyas Manobik Unnayan Society
Belpekur, Chapal Nawabganj-6300
Consolidated Statement of Receipts and Payments (Core & Different Project)
For the year ended June 30, 2023

Receipts	Head of Accounts	Core & Different Project									
		Core Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total
	Opening Balance	-	-	-	-	-	-	-	-	-	-
	Cash in hand	-	-	-	-	-	-	-	-	-	-
	Cash at Bank	1,553,528	962	27,013	813,937	526,437	6,363,540	1,330,340	230,449	10,006,412	
	Savings Collection	-	-	-	-	-	-	-	-	-	
	Loan Received from PKSF	-	-	-	-	-	-	-	-	-	
	Gratuity Fund	-	-	-	-	-	25,144	-	-	25,144	
	Provident Fund	-	-	-	-	-	18,520,815	-	-	18,520,815	
	Provident fund loan	-	-	-	-	-	2,971,080	-	-	2,971,080	
	Loan From Proyas	-	-	-	-	-	5,000	-	-	5,000	
	Loan from Others	-	-	-	-	-	-	-	-	-	
	Organization	-	-	-	-	-	-	-	-	-	
	Loan from Bank	-	-	-	-	-	-	-	-	-	
	Personal/Temporary Loan	-	-	-	-	-	-	-	-	-	
	Project Liabilities	2,138,288	-	-	-	-	-	-	-	2,138,288	
	Member Welfare Fund	-	-	-	-	-	-	-	-	-	
	Others Liabilities	85,000	-	-	-	-	-	26,742,865	-	26,827,865	
	Conditional Grant	-	-	-	-	-	-	-	-	-	
	Subscription Of GC Member	-	-	-	-	-	-	-	-	-	
	Micro Credit Realization	-	-	-	-	-	-	-	-	-	
	IGA Revolving Fund	-	-	-	-	-	-	-	-	-	
	Investment	-	-	-	-	-	8,816,595	-	-	8,816,595	
	Interest Receivable	-	-	-	-	-	-	-	-	-	
	Staff Advance	-	-	-	-	-	-	-	-	-	
	Advance	175,600	455,100	221,500	25,000	120,000	400,500	10,860,250	-	12,257,950	
	Stock & Store	-	-	-	-	-	-	-	-	-	



3 Years in Social welfare, Socio-economic & Human Development

Habib Sarwar Eshayan & Co.
Chartered Accountants

Head of Accounts	Core & Different Project									
	Cure Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total
Inter project loan	661,510	-	415,352	-	-	-	-	400,000	-	1,476,862
Service charge on Micro Credit	-	-	-	-	-	-	-	-	-	-
D. & Health Benefit Fund	-	-	-	-	-	-	-	-	-	-
Admission Fee	-	-	-	-	-	-	-	-	-	-
Sale of Form/Pass book	-	-	-	-	-	-	-	-	-	-
Interest on PF loan	-	-	-	-	-	-	485,349	-	-	485,349
Interest on Investment	-	-	-	-	-	-	-	-	-	-
Sale of old news paper	-	-	-	-	-	-	-	-	-	-
Service Fee Received	434,300	-	-	-	-	-	-	-	-	434,300
Project Grant	-	2,138,288	-	-	-	1,926,899	-	-	-	4,065,187
Project Income	1,041,769	-	411,354	342,552	1,139,494	-	-	14,037,184	-	17,002,353
Donation	-	-	-	-	-	-	-	-	-	-
Bank Interest	19,588	2,334	1,460	11,223	7,245	396	38,922	9,173	2,508	92,849
Service charge on Special loan	-	-	-	-	-	-	-	-	-	-
Agriculture Income	-	-	-	-	-	-	-	-	-	-
Others Income	-	-	-	-	-	-	4,279	-	-	4,279
PKSF Advance Enrich	-	-	-	-	-	-	-	-	-	-
Total	6,109,582	2,596,684	1,076,679	1,192,712	1,823,177	2,332,795	37,225,725	63,380,018	252,957	105,990,329

Head of Accounts	Core & Different Project									
	Core Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total
Savings Refund	-	-	-	-	-	-	-	-	-	-
Loan Refund to PKSF	-	-	-	-	-	-	8,341,440	-	-	8,341,448
Provident Fund	-	-	-	-	-	-	1,814,428	-	-	1,814,428
Gratuity Fund	-	-	-	-	-	-	3,547,000	-	-	3,547,000
Provident fund loan	-	-	-	-	-	-	-	-	-	-
Death & Health Benefit Fund	-	-	-	-	-	-	-	-	988	988
Loan Refund to Proyas	-	-	-	-	-	5,000	-	-	-	5,000



3 1 Years in Social welfare, Socio-economic & Human Development

Head of Accounts	Core & Different Project										
	Core Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.	Total	
Accounts Payable	-	-	-	-	-	-	-	2,485,749	-	2,486,749	
Intra Project loan	779,682	-	-	-	350,000	-	14,816,595	-	-	15,943,257	
Project Liabilities	2,138,288	-	-	-	-	-	-	-	-	2,138,288	
Risk Fund	-	-	-	-	-	-	-	-	-	-	
Others Liabilities	85,000	-	-	-	-	-	9,614,069	-	-	9,699,069	
Member Welfare Fund	-	-	-	-	-	-	-	-	-	-	
Group Insurance	-	-	-	-	-	-	-	-	-	-	
Land	-	-	-	-	-	-	-	-	-	-	
Personal/Temporary Loan	1,250,000	-	-	-	-	-	-	-	-	1,250,000	
Investment	-	-	-	-	-	-	-	-	-	-	
Disbursement of Micro Credit	-	-	-	-	-	-	-	-	-	-	
Advance	175,600	455,100	246,500	25,000	120,000	400,500	7,570,250	-	-	8,992,950	
Purchase of Fixed Assets	-	-	-	112,175	248,433	-	6,590,770	-	-	6,951,378	
Office Rent	-	-	-	-	-	68,000	3,224,200	-	-	3,290,200	
Printing and Stationary	-	13,406	40,850	186	1,860	19,864	448,245	-	-	524,411	
Repair	-	-	-	-	5,470	-	549,000	-	-	554,470	
Utilities	-	-	-	-	-	-	452,463	-	-	452,463	
Communication	-	33,600	600	10,950	12,404	15,000	77,956	-	-	150,510	
Interest on Other Loan	-	-	-	-	-	-	400,645	-	-	400,645	
Entertainment	1,260	-	610	1,285	63,055	4,655	216,415	-	-	287,280	
Office Maintenance cost	-	-	24,925	14,744	216,482	-	448,757	-	-	704,908	
Advertisement	-	-	-	-	-	-	22,200	-	-	22,200	
Computer software automation Exp.	-	-	-	-	-	-	47,355	-	-	47,355	
Salary & Allowance	-	1,294,112	185,161	3,750	570,100	1,121,549	4,873,613	-	-	8,048,285	
Travel & Conveyance	100,800	136,040	4,890	24,708	12,530	99,960	127,324	-	-	506,252	
Fuel and Maintenance	-	-	-	-	-	-	63,432	-	-	63,432	
Bank Charge and Commission	5,930	1,701	1,300	1,250	2,303	1,117	14,690	288	-	45,460	
Carrying expenses	-	-	4,450	600	2,950	-	2,990	-	-	10,990	

Habo Sarwar Ehtiyar & Co.
Chartered Accountants



31 Years in Social welfare, Socio-economic & Human Development

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Chartered Accountants

Payments	Core & Different Project										Total
	Core Program	FSTIP	PAP	PFTI	Radio Mahananda	Peace	PF & GF	PHC	Death & Health B.		
Head of Accounts											
Val/Tax Reserve expenses	-	-	-	-	7,200	-	-	-	-	-	7,200
Donation/Subscription	-	-	-	-	-	-	-	10,000	-	-	10,000
Research & Development	-	-	-	-	33,457	-	-	-	-	-	33,457
Audit Fee	-	30,000	-	-	-	-	-	-	-	-	30,000
Training Expenses	-	-	-	-	-	-	-	-	-	-	-
Licences & Registration	-	-	41,000	-	26,605	-	-	320,388	-	-	387,993
Project Expenditure	859,495	461,097	458,899	800,000	30,002	468,078	-	15,695,175	-	18,772,746	
Tax/Tax on interest	1,958	178	146	1,653	725	16	245	2,752	251	7,954	
Other Expenditure	-	-	-	-	-	-	-	-	-	-	
Closing Balance	-	-	-	-	-	-	-	-	-	-	
Cash in Hand	-	-	-	-	-	-	-	-	-	-	
Cash at Bank	714,589	177,450	67,348	198,380	119,601	131,057	8,680,126	120,581	251,430	10,461,562	
Total	6,109,582	2,596,684	1,076,679	1,192,712	1,823,177	2,332,795	37,226,726	53,380,018	252,957	105,990,329	

