

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



 **ANNUAL
REPORT
2025**

ANNUAL REPORT 2025

33 Years in Social welfare, Socio-economic and Human Development

Editorial Advisor

Md. Hasib Hossain

Editorial Advisory Members

Allaya Ferdous

Pankaj Kumar Sarker

Md. Naser Uddin

Editor

Abdus Salam

Editorial Members

Md. Feroj Alom

Data Compilation

Abul Khayer Khan

Md. Takiur Rahman

Md. Faruq Ahamed

Design and Graphics

Proyas IT & Communication Unit

Photography

Md. Noyan Ali

Shariar Simul

Publication Period

March 2026

Published by

Proyas Manobik Unnayan Society

Acronyms

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
EU	:	European Union
ENRICH	:	Enhancing Resources and Increasing Capacities of Poor Households
FSTIP	:	Bangladesh Counter Trafficking In Person (BCTIP) Project
GDP	:	Gross Domestic Production
HCD	:	Human Capital Development
IGA	:	Income Generating Activities
ME	:	Micro Enterprise
MRA	:	Microcredit Regulatory Authority
NGO	:	Non-Government Organisation
NADP	:	National Alliance for Drowning Prevention
PAP	:	Proyas Apiculture Programme
PFTI	:	Proyas Folk Theatre Institute
PKSF	:	Palli Karma Sahayak Foundation
PNC	:	Post-Natal Care
RMTP	:	Rural Microenterprise Transformation Project
RAIS	:	Recovery and Advancement of Informal Sector Employment
SMART	:	Sustainable Microenterprise And Resilient Transformation
UNDP	:	United Nations Development Programme
UTI	:	Urinary Tract Infection

CONTENTS

● Message from the President	01
● Message from the Executive Director	02
● Thematic Areas of Proyas	03
● Proyas Insights	04
● Proyas at a Glance	05
● Geographical Coverage	07
● Snapshot of the Organisation	08
● Executive Committee	09
● List of Successfully Completed Projects	10
● Ongoing Programmes and Projects	11
● Highlights of Achievements	12
● Cross Cutting and Mainstreaming Issues	13
● SOCIO-ECONOMIC DEVELOPMENT PROGRAMMES	14
● PROJECT BASED SOCIO ECONOMIC DEVELOPMENT PROGRAMMES	26
● SOCIAL RIGHTS BASED DEVELOPMENT PROGRAMMES	31
● Livelihoods, Education, Health and Hygiene	33
● Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Programme	34
● Education Support	34
● Primary Health Care	35
● BD Rural WASH for HCD Project	36
● Recovery and Advancement of Informal Sector Employment (RAISE)	37
● AGRICULTURE, FISHERIES AND LIVESTOCK DEVELOPMENT PROGRAMME	43
● Agricultural Unit	45
● Gourmoti and Malta Mixed Orchard	46
● Fisheries Unit	47
● Livestock and Poultry Unit	48
● RMTP-Dairy Project: Diversification and Value Chain Development	50
● Black Bengal Goat Rearing	51
● Cattle Rearing	51
● Sheep Rearing	52
● Proyas Apiculture Programme (PAP)	53
● CLIMATE CHANGE AND ENVIRONMENT	54
● Extended Community Climate Change (ECCCP-Drought) Project	56
● Sustainable Microenterprise And Resilience Transformation Project (SMART)	58
● Proyas Nursery	60
● Proyas Vermi-compost Promotion	60
● CORPORATE SOCIAL RESPONSIBILITY	61
● Scholarship to Meritorious Student	62
● Radio Mahananda FM 98.8: Community Radio of Proyas	62
● Proyas Folk Theatre Institute (PFTI)	63
● Proyas Health Care	64
● Adolescent Development Programme	65
● Making Bangladesh's Healthcare Systems More Responsive and Participatory	65
● TRAINING PROGRAMME	67
● Capacity Building of Staff	68
● Beneficiary Training	68
● DEVELOPMENT PARTNERS AND DONORS	69
● Partnership with Financial Institute	70
● FINANCIAL HIGHLIGHTS	71
● Audit Report-2024-25	72

MESSAGE FROM THE PRESIDENT



In today's intricately connected digital era, the world appears closer than ever before—yet its challenges have grown wider and more complex. A single event, unfolding in one corner of the globe, now reverberates across continents, shaping lives and livelihoods far beyond its point of origin. Rising inflation, disrupted financial systems, and deepening social uncertainty continue to test the resilience of nations, communities, and individuals alike.

The ongoing war in Ukraine has imposed significant socio-economic pressure, particularly on low-income populations already living on the margins of survival. As global economic growth slows and recovery pathways remain uncertain, rebuilding stability has become an increasingly complex endeavour. In this evolving landscape, Proyas has realigned its strategies, expanded programme diversity, and extended targeted financial support—enabling its beneficiaries not only to recover from shocks, but to rebuild their livelihoods with resilience, confidence, and dignity.

Within Bangladesh, climate change persists as one of the most pressing threats to sustainable development. Responding with renewed urgency, Proyas continues to strengthen community resilience through environment-friendly agriculture, livestock, fisheries, and value-chain initiatives. These interventions are designed to unlock employment, foster entrepreneurship, and create sustainable opportunities—especially for the youth, whose participation is central to long-term development.

This year, we proudly mark the 33 year of Proyas's journey—a journey sustained by the unwavering dedication of our staff, the trust of our development partners, and the shared commitment of all stakeholders. Despite formidable challenges, Proyas has remained steadfast in its mission, intensifying efforts to transform socio-economic realities and to stand beside marginalised communities in their pursuit of equity, security, and progress. Our operations continue across seven northern districts, where the expansion of digitalised financial systems is accelerating access to services, efficiency, and timely support.

As we look toward the future, our resolve remains firm—to reduce economic vulnerability, expand opportunity, and nurture lives shaped by adversity. I extend my heartfelt gratitude to the Executive Committee, our devoted team members, partners, and beneficiaries, whose trust and collaboration give purpose to our work. May Proyas continue its quiet yet determined journey toward a more just, peaceful, and inclusive future.

Kh. Md. Abul Kalam Azad
President



MESSAGE FROM THE EXECUTIVE DIRECTOR

Achieving sustainable human welfare is never the result of haste—it is a journey shaped by patience, persistence, and purpose. While Bangladesh has continued to make progress in economic growth, reflected in a gradual rise in per capita income, a significant segment of the population still stands at the edge of emerging vulnerabilities. Rising living costs and persistent global uncertainties—most notably the prolonged Russia-Ukraine conflict—continue to disrupt livelihoods, widen inequalities, and place added pressure on already fragile households.

Inflation and fractured supply chains have further deepened the hardships faced by the most vulnerable, underscoring the urgent need for strengthened resilience and adaptive, forward-looking responses. In the midst of these challenges, Proyas has remained a steady and trusted companion to communities in need—committed to safeguarding dignity, nurturing self-reliance, and restoring hope where it is most fragile.

For more than three decades, Proyas has walked alongside marginalised populations, shaping pathways out of poverty and toward shared prosperity. Our multifaceted programmes respond to the real and evolving needs of disadvantaged groups—enhancing livelihoods, promoting self-employment, reducing social risks, and protecting children from early marriage, exploitation, and abuse. We actively raise awareness against extremism and unsafe migration, while continuing to invest in women, youth, children, and the elderly. Through microenterprise development, agriculture, food security, climate resilience, healthcare, and education, we strive to advance inclusive and sustainable economic growth.

Embracing digital transformation, we view technology not merely as a tool for efficiency, but as a bridge—bringing services closer to people with greater speed, transparency, and accountability. Alongside this, we are modernising our human resource systems to create meaningful and dignified employment opportunities, particularly for those who remain underserved and excluded from mainstream development.

My heartfelt gratitude goes to the Executive Committee, our tireless team members, development partners, programme participants, and well-wishers—each of whom is an essential part of this shared journey. Together, with courage, compassion, and collective resolve, we remain steadfast in our mission: to uplift lives, empower communities, and inspire change that endures.

A handwritten signature in black ink, appearing to read 'Hasib'.

Md. Hasib Hossain
Founder Executive Director



01

Poverty
Alleviation
& Economic
Empowerment



02

Healthcare

Thematic Areas of Proyas



03

Women &
Child Rights



04

Educaiton



05

Youth
Development



06

Livelihood
Development



07

Peace,
Justice
& Harmony



08

Climate
Change &
Environment



09

WASH



10

Networking
& Partnership

PROYAS INSIGHTS

Vision

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

Mission

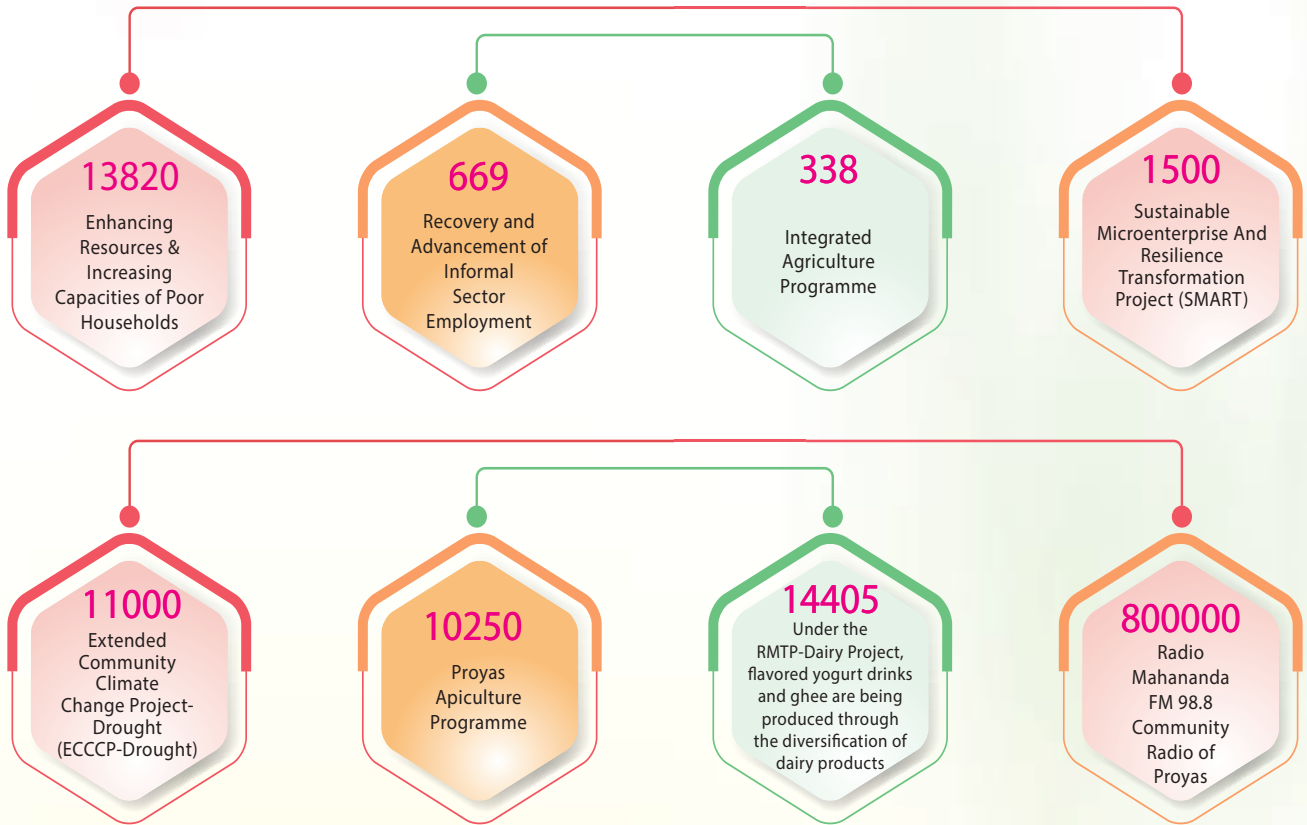
- Develop human resources by increasing the information technology and technical knowledge and skills of the neglected, vulnerable, underprivileged and backward people in the light of the national goals on the basis of equal rights in public and private services and resources, and to bring about positive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

Values

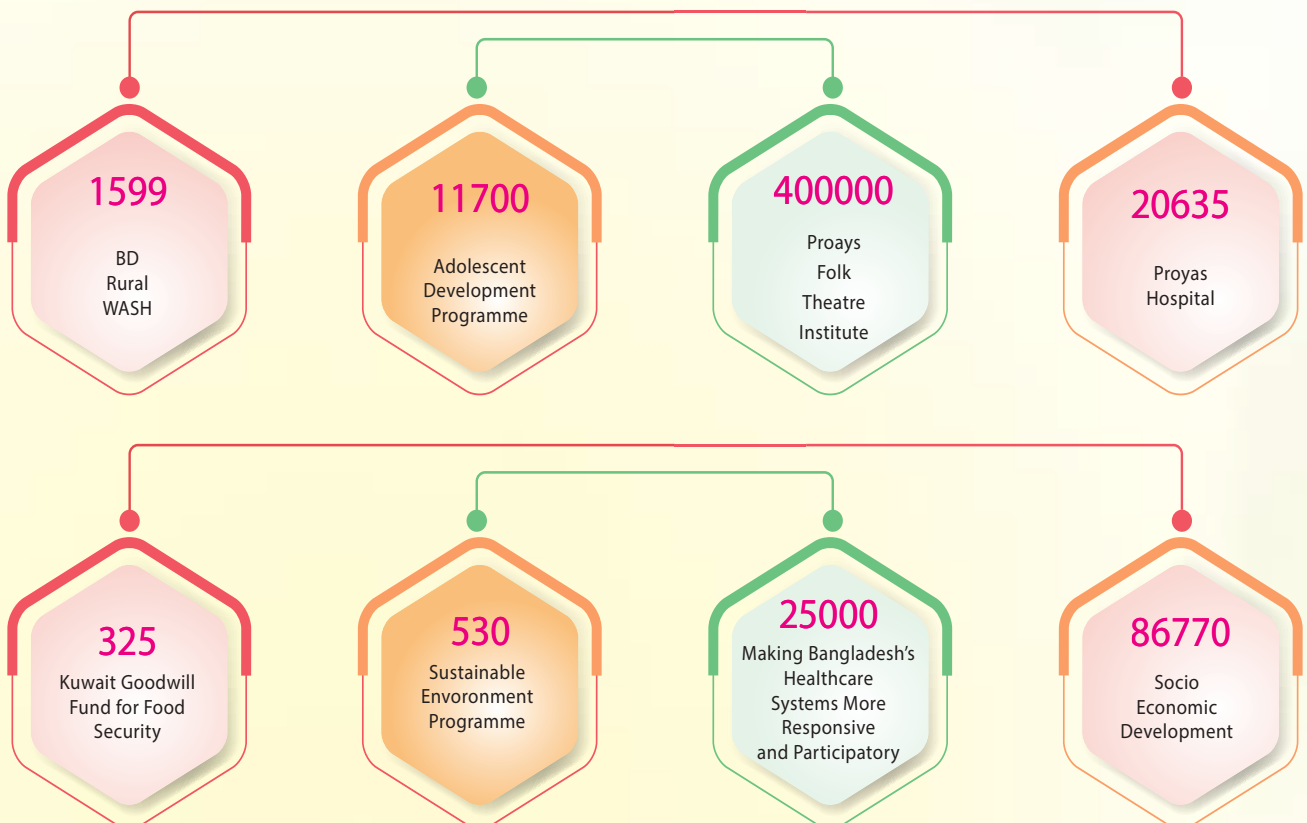
- **HONESTY:** The skilled employees of Proyas work for achieving the goals and objectives of the organisation remaining firm in the same principle and maintaining transparency with honesty in their words and deeds. We are all a unique entity and respectful to the collective efforts.
- **HONOUR:** We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

PROYAS at a Glance





Individual Programme Participants



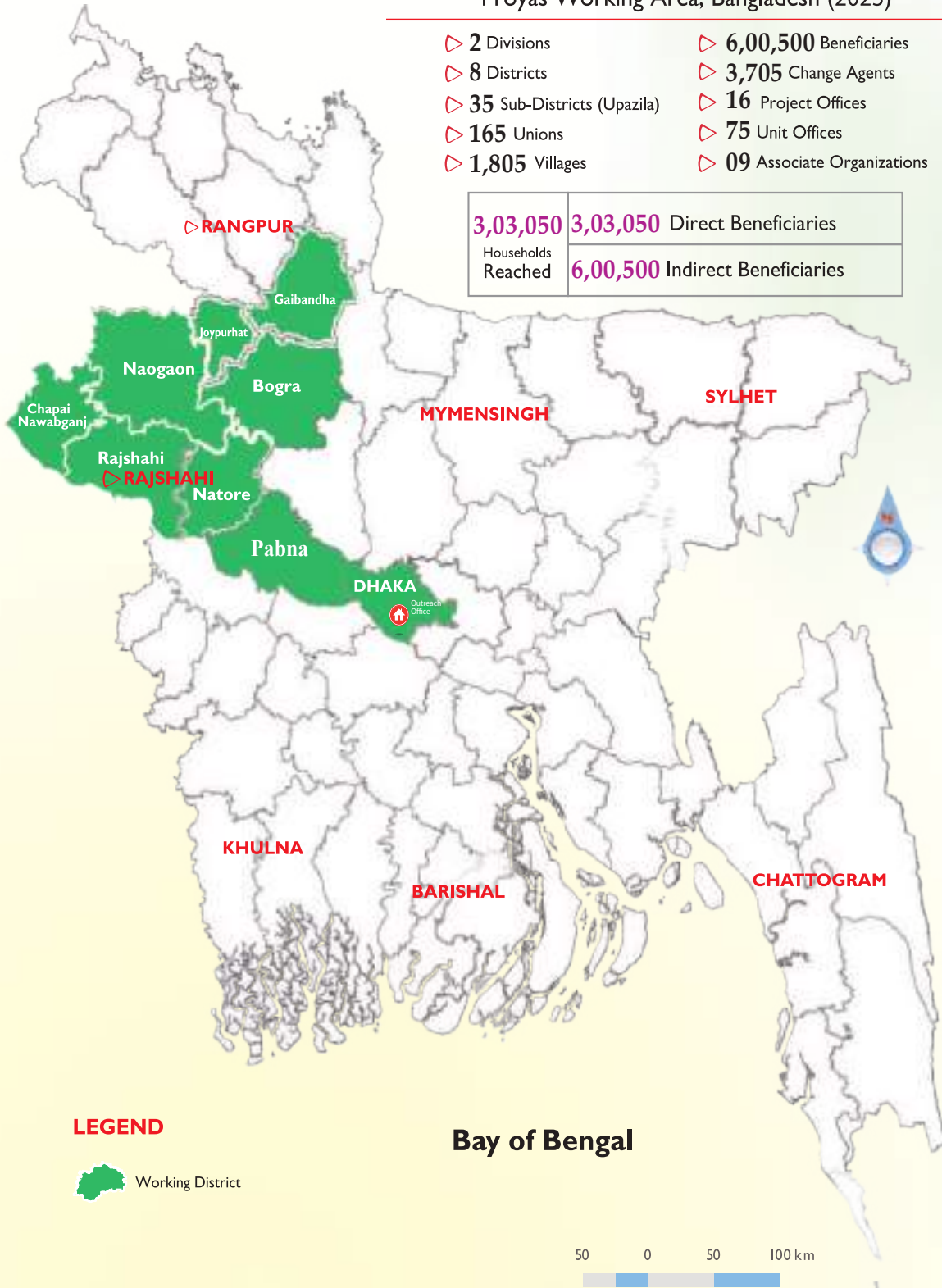
Authorised under the Society Act Registration, Proyas holds the esteemed mandate to serve communities nationwide. Currently, its programmes have deepened and expanded across seven key districts: Chapainawabganj, Naogaon, Rajshahi, Natore, Bogura, Gaibandha Joypurhat & Pabna. With a clear vision on the horizon, Proyas aims to gradually extend its full range of services across Bangladesh, aligning growth with capacity, and strengthening the network of support for communities throughout the country.

GEOGRAPHICAL COVERAGE

Proyas Working Area, Bangladesh (2023)

- ▷ 2 Divisions
- ▷ 8 Districts
- ▷ 35 Sub-Districts (Upazila)
- ▷ 165 Unions
- ▷ 1,805 Villages
- ▷ 6,00,500 Beneficiaries
- ▷ 3,705 Change Agents
- ▷ 16 Project Offices
- ▷ 75 Unit Offices
- ▷ 09 Associate Organizations

3,03,050	3,03,050 Direct Beneficiaries
Households Reached	6,00,500 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

BCRA : Bangladesh Communication Radio Association

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

DEPARTMENT OF SOCIAL SERVICE



Registration No : Nawab-136/1996
Dated : 05/09/2002

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



Kh. Md. Abul Kalam Azad

President
MSS (Political Science), NGO Activist



Khondakar Abdul Wahid

Vice-President
MA (English), Teacher & Social Worker



Md. Hasib Hossain

Member Secretary, Executive Director
MBS (Management), NGO Activist



Md. Raihanul Islam

Treasurer
Social Worker



Mst. Munira Khatun

Executive Member
Social Worker



Syeda Jannatun Naima

Executive Member
Social Worker



Shahanaj Perven

Executive Member
Social Worker

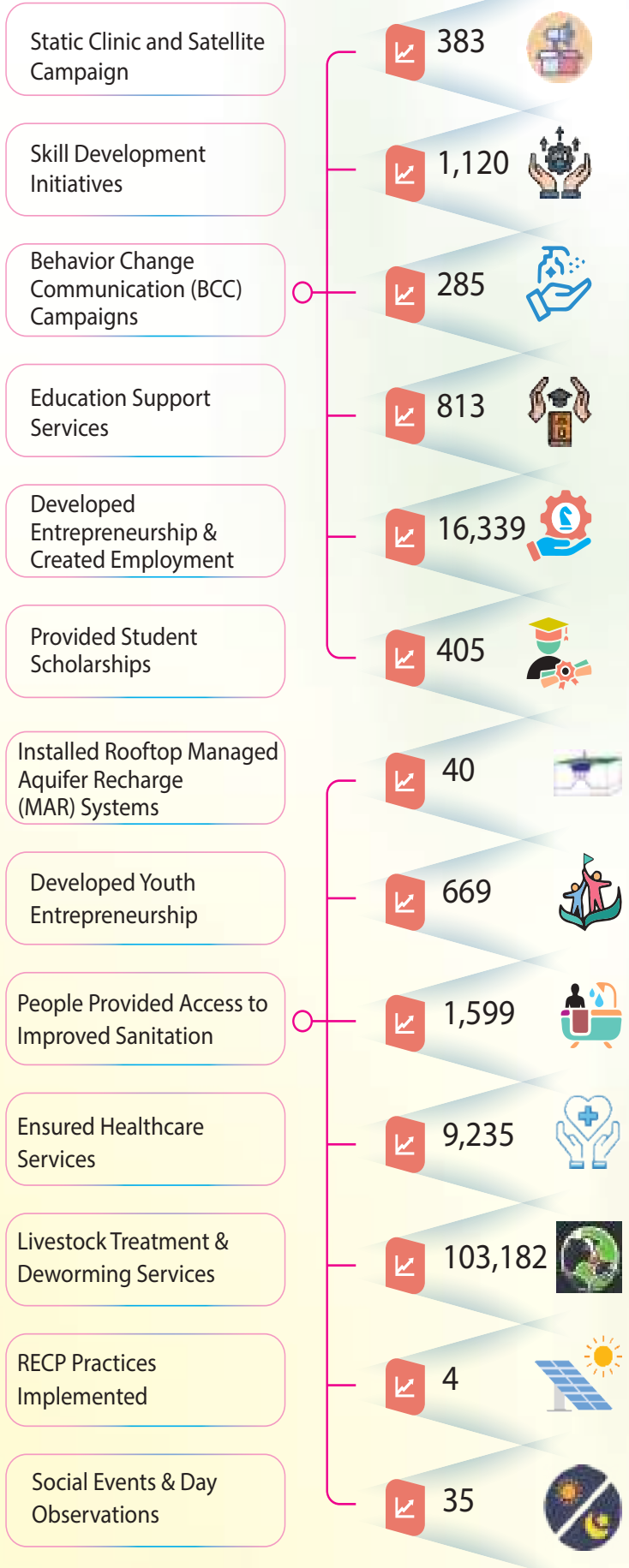
List of Successfully Completed Projects

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	2021-2009	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 (CMPPHPT)	Women and Children	Human Right	Winrock International/ USAID	2009-2017	80.12
USAID's Fight Slavery & Trafficking-In-Person (FSTIP)	Vulnerable population, Potential migrants, Children and Fraudulent migrants	Prevent sexual exploitation, forced marriage, labor, prostitution, debt bondage, organ trafficking and counter human	Winrock International/ USAID	2018-2024	90.10

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	Agriculture, Fisheries and Livestock Development Programme	Marginal Farmers		Continuing since 2013
5	<ul style="list-style-type: none"> • Blakh k Bengal Goat Rearing • 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	Sustainable Microenterprise And Resilience Transformation Project (SMART)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2024
10	RMTP-Dairy Project: Diversification and Value Chain Development	Farmers, Poor Youth	PKSF	Continuing since 2024
11	Proyas Nursery	Farmers	Self-Initiative	Ongoing
Corporate Social Responsibility				

Highlights of Achievements



Cross Cutting and Mainstreaming Issues

The following cross-cutting issues are integrated across all program interventions to ensure inclusivity, sustainability, and long-term impact

Gender Sensitivity

Promoting gender equality by ensuring equitable participation, access to resources, and decision-making opportunities for all genders.

Women Empowerment

Strengthening women's economic, social, and leadership capacities to enhance their independence and active role in society.

Child Protection and Safeguarding

Ensuring the safety, dignity, and rights of children by preventing abuse, exploitation, and neglect in all program activities.

Inclusion of Ethnic and Marginalised Communities

Promoting equitable access to services and opportunities for ethnic minorities and socially excluded groups.

Climate Change and Environmental Sustainability

Integrating climate-resilient practices and promoting environmental protection to ensure sustainable development outcomes.

Community Participation

Encouraging active involvement of beneficiaries in planning, implementation, and monitoring.

Human Rights-Based Approach

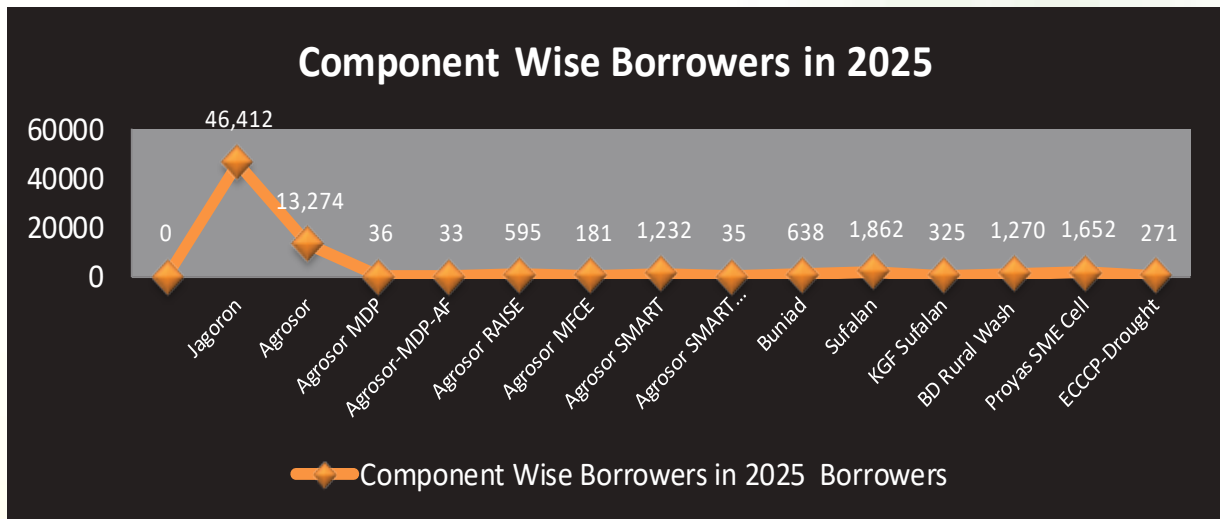
Upholding dignity, rights, and equality in all interventions.



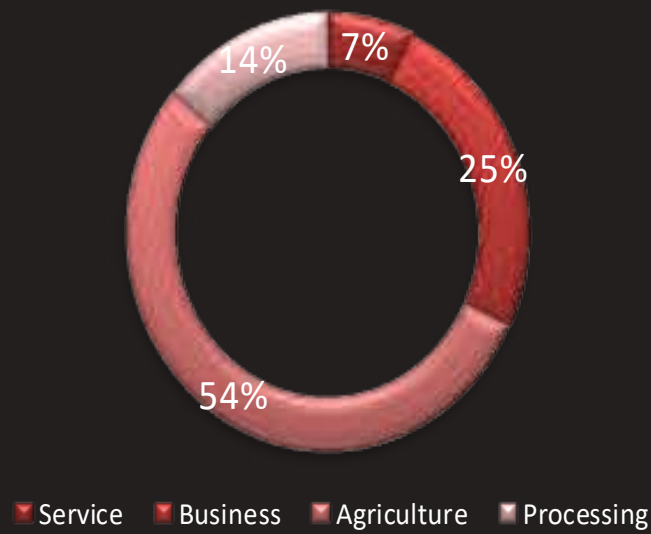
**SOCIO-ECONOMIC
DEVELOPMENT PROGRAMMES**

Proyas Manobik Unnayan Society launched its Microfinance Programme with a heartfelt mission—to uplift the socio-economic status of poor women and marginalised communities. The initiative gained momentum through a valued partnership with the Palli Karma Sahayak Foundation (PKSF), extending its reach across broader geographies and providing tailored loan products alongside compassionate support.

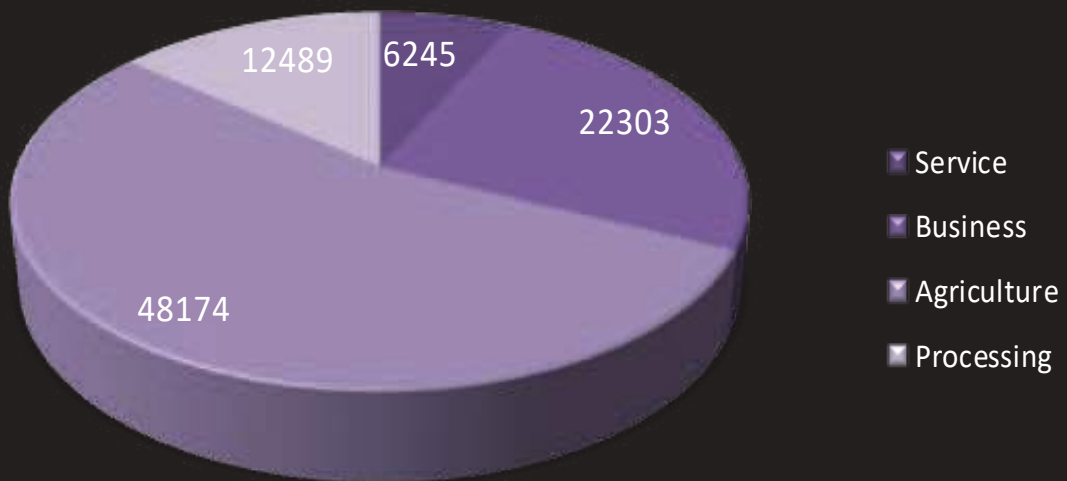
Recognising the evolving needs of its clients, Proyas further strengthened its financial framework by collaborating with a distinguished commercial bank. This partnership has expanded access to capital and reinforced the foundation for beneficiaries to build more resilient and sustainable futures.



Sector Wise Loan Disbursement in 2025



Sectore wise Borrowers in 2025



In this ever-evolving landscape, Proyas has embraced a range of interventions aimed at fostering socio-economic progress. At the heart of these efforts are programmes promoting financial inclusion, thoughtfully designed to reach those long excluded, disadvantaged, or marginalised. With the steadfast support of PKSf, these initiatives have been carefully tailored to navigate emerging challenges and seize new opportunities in 2025—aligning global trends with the unique rhythms of local communities.

Jagoron

The Jagoron loan product serves as a beacon of hope for those living on the margins—poor and excluded individuals in rural villages, semi-urban areas, and bustling urban corners. Many possess less than 50 decimals of cultivable land, with harvests insufficient to meet even basic needs. With no room for savings and daily labour as their primary source of subsistence, unexpected emergencies often turn into crises. Jagoron offers more than credit—it opens doors to opportunity. Tailored to the capacity and needs of beneficiaries, the programme provides loans of up to BDT 50,000 enabling recipients to start or enhance income-generating activities and move toward a more secure livelihood.

In this reporting year, Proyas supported 46,412 individuals, disbursing BDT 1.87 billion under this scheme. Demonstrating their commitment to building a stronger future, participants collectively saved BDT 510.30 million through regular weekly deposits. Loan repayments were disciplined and timely, with beneficiaries completing their cycles within 45 weeks—a quiet testament to resilience, responsibility, and hope taking root at the grassroots.



Reclaiming Dignity through Determination

Faruk Hossain | Ghotuil, Nachole, Chapainawabganj

In the quiet village of Ghotuil under Nachole Upazila, Faruk Hossain once faced the heavy weight of unfulfilled dreams. Highly educated yet unable to secure employment, he endured months of uncertainty, financial strain, and social neglect. The struggles left his family vulnerable, and their dignity within the community waned. Determined to change his family's destiny, Faruk joined Gandhoraj Purush Samiti under Unit 15 of Proyas Manobik Unnayan Society in 2023. Through the 'Jagoron' loan programme, he accessed BDT 35,000, which—alongside support from his father-in-law—helped his wife open a small fruit shop by the roadside near the Nachole Upazila Parishad. What started as a modest venture soon grew. The shop added grocery and confectionery items, catering to villagers and students. Encouraged by initial success, Faruk took a second loan of BDT 40,000 and a third of BDT 50,000, expanding the business further. Today, the shop's total assets are valued at around BDT 2 Lakh, generating a steady monthly income of BDT 25,000–35,000. Beyond financial growth, Faruk's family has regained respect, stability, and confidence within their community. From hardship to self-reliance, his journey reflects how determination, opportunity, and resilience can transform lives and build lasting hope for the future.



Agrosor Micro Enterprise (ME)



Proyas proudly offers the Agrosor Micro Enterprise (ME) loan product, a specialised financial service designed to promote entrepreneurial growth. Targeted at entrepreneurs with at least three years of experience, the scheme supports ventures that are environmentally responsible, locally relevant, free from child labour, and committed to creating employment within rural and semi-urban communities. Originally launched in 2006 as the ‘Small Entrepreneur Loan Scheme’, Agrosor was developed to assist entrepreneurs whose growth had been constrained by limited investment capital, despite previous micro-credit support. This enhanced facility provides loans ranging from BDT 50,000 to 1 million, with flexible repayment options—weekly or monthly over 45 or 12 instalments, typically spanning one year.

In the past year, 13,274 entrepreneurs benefited from Agrosor, receiving BDT 1.55 billion in financial assistance to strengthen and expand their micro enterprises. Alongside loans, beneficiaries collectively deposited BDT 280.37 million in savings, demonstrating financial discipline and laying the foundation for future stability and growth. Through Agrosor, Proyas continues its steadfast commitment to empowering micro-entrepreneurs—cultivating sustainable livelihoods, fostering innovation, and promoting inclusive economic growth across its areas of operation.

A Journey of Grit and Growth The Rise of Farhad



In 2022, seeking a new direction, Farhad joined Agrosor Samity under Unit-6 Sadar of Proyas Manobik Unnayan Society. With the support of PKSf, he received an initial loan of BDT 3 lakh. Through successive loans, his capital gradually increased to BDT 4.5 lakh.

Today, his factory employs five workers. He sells products worth BDT 14–16 lakh per month, earning a monthly profit of BDT 2–2.5 lakh. His total capital now stands at approximately BDT 60 lakh, and he has opened a retail outlet beside his home on the Hujrapur roadside. Niloy is currently pursuing Honors in Information and Library Management at Rajshahi University.

Farhad's enterprise has transformed his family's life from poverty to prosperity. With gratitude, he says, "Proyas and PKSf did not just provide me with loans—they gave me the courage to stand on my own feet. If loan money is used properly, it can truly light up one's life."

A.H.M. Farhad's life began in a modest corner of Hujrapur village under Chapainawabganj Municipality, shaped by financial hardship but driven by determination. He passed his HSC in 2001. In 2005, he got married, and in 2006, the birth of his only son, Niloy, brought new light and responsibility into his life. To support his growing family, Farhad started a small business. However, it operated only about six months a year, leaving him without steady income and struggling to make ends meet. Determined to change his circumstances, he discussed with his wife and decided to start producing detergent powder and toilet cleaner at home. In 2019, he obtained BSTI registration under the name Niloy Toiletries and Food Products and launched his brands "Lima Super Synthetic Detergent Powder" and "Hattrick Toilet Cleaner." Unfortunately, the COVID-19 pandemic disrupted his progress and pushed his business into uncertainty.



Agrosor Micro Enterprise Development Project (MDP)

The Agrosor MDP is a flagship loan product of Proyas, designed to accelerate the economic growth of micro-entrepreneurs across rural, semi-urban, and urban areas. Launched in November 2019 with the valued support of PKSf, this financing facility enables entrepreneurs to scale up and strengthen their enterprises. The programme specifically targets innovative and environmentally conscious individuals with the capacity to generate sustainable employment. By providing access to larger capital, Agrosor MDP allows beneficiaries to expand, modernize, and manage their businesses with greater confidence and impact. In the current year, 36 entrepreneurs have benefited from the programme, collectively receiving BDT 1.88 million. Through this support, the initiative continues to advance enterprise development and contribute to inclusive local economic growth.



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

The Agrosor MDP-AF is an alternative loan product from Proyas, designed to promote the economic growth of micro-entrepreneurs across rural, semi-urban, and urban areas. Launched in 2021 with the support of PKSf, this enhanced financial facility offers loans ranging from BDT 50,000 to 2 million, enabling beneficiaries to expand and diversify their businesses significantly. Targeted at multi-diversified, environmentally conscious, and visibly impactful entrepreneurs, the scheme fosters employment creation within communities. Over the past year, 33 entrepreneurs received a total of BDT 2.29 million, using the support to broaden the scope and scale of their enterprises. Through Agrosor MDP-AF, Proyas continues to empower enterprising individuals, cultivating sustainable growth and inclusive economic opportunities across its service areas.

Lighting the Path of Hope: Nazma Begum's Journey toward Prosperity

Nazma Begum's life once revolved around hardship. Her husband, Anwarul, worked as a daily labourer, and his modest income could barely sustain their five-member family. Dreams of financial stability seemed far beyond reach. In 2024, Nazma became a member of Lily Samiti under Unit-1 of Proyas Manobik Unnayan Society. She received training on beef cattle fattening and accessed a loan of BDT 50,000. With determination and careful planning, she invested the entire amount in purchasing and fattening a single bull—her first bold step toward transformation. After covering all expenses and repaying her instalments, she earned a net profit of BDT 15,000. Encouraged by her success, Nazma took another loan of BDT 50,000 later that year. She purchased another bull, nurtured it with improved feeding and management practices learned from the training, and eventually sold it for BDT 80,000. After meeting all costs, she secured a profit of BDT 20,000. Today, Nazma's children continue their education with renewed confidence, and her family enjoys a level of financial stability they once thought impossible. Reflecting on her journey, she shares, "At my darkest hour, Proyas and Palli Karma-Sahayak Foundation (PKSF) lit the path of hope. Their support restored my dignity, strengthened my courage, and gave me recognition in my community. Now I dream of building a larger farm and inspiring others to pursue success." Nazma Begum's story stands as a testament to how access to training, financial support, and unwavering determination can transform lives and create sustainable pathways out of poverty.



Proyas SME Cell

The Proyas Small Medium Enterprise (SME) loan is designed to fuel entrepreneurial growth, empowering seasoned entrepreneurs with at least three years of experience. The scheme supports ventures that are environmentally responsible, locally relevant, free from child labour, and committed to creating employment in rural and semi-urban communities. Launched it as the Small Medium Entrepreneur Loan Scheme, it aims to assist entrepreneurs whose growth had been constrained by limited investment capital, despite prior micro-credit support. Loans range from BDT 50,000 to 1 million, with flexible repayment options—weekly or monthly over 45 or 12 instalments, typically spanning one year.

In this year, 1652 beneficiaries received a total of BDT 294.89 million in loans. Alongside this support, they collectively accumulated BDT 59.41 million in savings, laying the foundation for sustainable enterprise growth and future development.



Buniad



For those living on the edge, where daily survival is a constant struggle, the Buniad loan product offers a vital pathway to opportunity. Specifically designed for the ultra-poor and economically disadvantaged, the programme reaches female-headed households, homeless families, unskilled day labourers, slum and embankment residents, individuals living near the World Bank’s updated international poverty line of USD 3.00 per day, women domestic workers, and beneficiaries of government or NGO safety-net support. Through Buniad, Proyas provides financial assistance of up to BDT 30,000, repayable over 45 weekly instalments. Beyond immediate economic relief, the scheme promotes social and financial inclusion by integrating marginalised individuals into mainstream livelihood activities.

In the current year, 3,758 individuals were supported through this initiative, with a total loan disbursement of BDT 6 million. Their collective savings of BDT 57.15 million go beyond numbers—they reflect growing financial confidence and resilience, firmly rooted in the pursuit of sustainable livelihoods.

Bedana's Inspiring Goat Farming Journey



Bedana from Mailka Para, Ranihati Union, began her goat farming journey with just three goats to support her family, as her husband Mofizul had limited earning capacity. Determined to improve their livelihood, she sought a sustainable source of income. In 2025, through Proyas Manobik Unnayan Society with the support of PKSF, Bedana received training on goat rearing and a loan of BDT 30,000 under the Buniad component from Unit-10. She also received essential inputs such as feed, mats, and disinfectants. With dedication and careful management, her farm gradually grew from three goats to ten. Improved practices reduced disease, enhanced growth, and lowered costs. Today, her goats are valued at approximately BDT 1 lakh, providing her family with much-needed financial stability. Her success has inspired other women in the community to take up goat farming. Bedana's Remark: "Through determination and hard work, I turned a small loan into a thriving business. My family is secure, my children can continue their studies, and other women are encouraged by my journey. I am deeply grateful to PKSF and Proyas for their support."



PROJECT BASED SOCIO ECONOMIC DEVELOPMENT PROGRAMMES

Sufalan

Where hope meets the soil, and hard work seeks dignity, Sufalan has stood as a steadfast companion since 2008, with the support of PKSf. More than a loan, it is a promise—a promise to farmers cultivating rice, mango orchards, and morning vegetables. Providing timely assistance of BDT 10,000 to 50,000 for up to six months, the programme nurtures production—milk that nourishes, fruits that sustain, and fields that flourish with care and faith. In the past year, 1,862 cultivators benefited from BDT 133.74 million in loans, repaying not only in instalments, but with gratitude. For those who listen to the language of the soil, Sufalan responds—with growth, dignity, and enduring hope.



Kuwait Goodwill Fund for Food Security KGF Sufalan



For farmers tending to fields and orchards, every season carries both challenge and opportunity. The KGF Sufalan loan scheme stands as a timely companion, supporting those whose hands shape the rhythm of harvests. From mango orchards to vegetable plots, from milking sheds to grain fields, this initiative nurtures not only the land but also resilience and hope. Launched for short-term agro-based ventures, KGF Sufalan provides loans ranging from BDT 10,000 to 50,000, precisely tailored to seasonal needs. In this year, 325 beneficiaries received BDT 13.62 million for up to six months—each investment sown with hope, each repayment fulfilled with honour. Where roots grow deep and dreams reach forward, KGF Sufalan walks alongside the growers of tomorrow.

RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)

For entrepreneurs navigating the aftermath of the Covid-19 pandemic, the RAISE loan product offers a vital lifeline. Designed to revive informal sector enterprises, it provides financial support ranging from BDT 10,000 to 1 million with an 18% service charge, helping businesses regain stability and livelihoods recover.

In total, 595 entrepreneurs benefited from BDT 69.40 million under this scheme. Many previously affected businesses have resumed production to pre-pandemic levels, while young entrepreneurs from low-income families have successfully reclaimed their roles as earners, breathing renewed vitality into their communities.

EXTENDED COMMUNITY CLIMATE CHANGE (ECCCP-DROUGHT) PROJECT

In seasons when rainfall falters and the soil grows parched, survival demands more than patience—it calls for adaptation. The ECCCP–Drought initiative stands as a vital source of support for farmers cultivating under the relentless grip of drought. Rooted in the Barendra landscape and supported by Proyas Manobik Unnayan Society, PKSf, and the Green Climate Fund, the programme strengthens crop and fruit production while safeguarding rural livelihoods, enabling communities to withstand and adapt to a changing climate.

In 2025, 217 trained farmers benefitted from ECCCP–Drought loans, with a total allocation of BDT 21.57 million. Each participant was eligible to receive financing of up to BDT 50,000. As fields are once again sown with promise under a fading sun, ECCCP–Drought stands beside those who choose resilience—cultivating hope alongside every crop and fruit.

AGROSOR MICROENTERPRISE FINANCING AND CREDIT ENHANCEMENT (MFCE) LOAN

For entrepreneurs striving to grow despite past limitations, the Agrosor MFCE loan offers a powerful boost, with a special focus on supporting women-led ventures. The scheme targets experienced entrepreneurs with at least three years of business operations, supporting initiatives that are environmentally responsible, locally relevant, free from child labour, and committed to creating employment in rural and semi-urban communities.

Designed to assist those who previously faced growth constraints due to limited investment capital, the loan provides BDT 50,000 to 1 lakh with flexible repayment options—weekly or monthly over 12 months (45 or 12 instalments). Since its launch this year, 181 beneficiaries have received a total of BDT 29.92 million, strengthening their enterprises and fostering inclusive economic growth.

BD RURAL WASH LOAN

Where sanitation and hygiene remain a challenge, the BD Rural WASH Loan enables communities to improve health and overall wellbeing. In rural areas, inadequate water and sanitation facilities significantly increase the risk of waterborne and vector-borne diseases; this initiative empowers households to take timely and effective action.

During the current year, 486 members received BDT 18.96 million in loans to install electric water points, while 1,599 members accessed BDT 57.36 million to construct hygienic latrines. The scheme provides financing of up to BDT 50,000 for a single item—either a water point or a latrine—and up to BDT 150,000 for both, promoting healthier households and sustainable community development.

SUSTAINABLE MICROENTERPRISE AND RESILIENT TRANSFORMATION (SMART) LOAN

For micro-entrepreneurs striving for sustainable growth, the SMART Loan provides a dedicated pathway to resilience and productivity. Developed by Proyas, the programme supports micro-entrepreneurs in adopting Resource Efficient and Cleaner Production (RECP) practices, enhancing productivity, promoting environmentally responsible operations, and facilitating value addition in mango products. Through this approach, enterprises are better equipped to adapt to climate risks while meeting evolving market demands.

The loan offers financial assistance ranging from BDT 50,000 to BDT 2.5 million, tailored to the diverse needs of micro-entrepreneurs. To date, 1,232 micro-entrepreneurs have received support totaling BDT 214.31 million under the Agrosor SMART Loan, ensuring a broad and lasting impact on resilient microenterprise development.

COMMON SERVICE LOAN (SMART)

For micro-entrepreneurs seeking to expand their ventures in agribusiness, the Common Service Loan offers timely and substantial financial support. Focused on safe mango production, market development, supply of materials, and nursery cultivation, the scheme spans rural, semi-urban, and urban settings, empowering businesses to grow responsibly and sustainably.

Loans range from BDT 50,000 to 2.5 million, with a 24% service charge. In the past year, 35 entrepreneurs accessed a total of BDT 6 million, diligently repaying their loans in line with established policies. This initiative continues to nurture a flourishing future for agribusiness, blending economic vitality with sustainable growth.

SOCIAL **RIGHTS BASED** **DEVELOPMENT** **PROGRAMMES**



ANNUAL REPORT 2025

Dreamscapes of Development Programmes & Projects



Where vision meets action, Proyas charts pathways toward a future free from extreme hardship. Guided by the Sustainable Development Goals and the national commitment to inclusive progress, these programmes illuminate routes out of poverty, transforming challenges into opportunities and hope into tangible change.

With unwavering dedication, Proyas orchestrates a mosaic of development initiatives spanning agriculture, livestock, and fisheries; environmental stewardship; microenterprise and small trade promotion; education and primary healthcare; as well as climate adaptation, livelihood upliftment, and resilience building. From technology transfer to commercialisation, nutrition to sanitation, market linkage to value chain enhancement—each programme breathes life into communities once silenced by deprivation.

Through heartfelt engagement in corporate social responsibility, Proyas responds to society's evolving needs with compassion and clarity. These initiatives are more than programmes—they are lifelines, intricately woven into the fabric of hope, dignity, and sustainable human development.



LIVELIHOOD



EDUCATION



HEALTH



HYGIENE

ENHANCING RESOURCES & INCREASING CAPACITIES OF POOR HOUSEHOLDS (ENRICH) PROGRAMME

At the intersection of compassion and action, the ENRICH Programme serves as a beacon of integrated development, dedicated to uplifting the quality of life for disadvantaged and vulnerable communities. Since its inception in 2010, this initiative has been brought to life through the combined support of PKSf and Proyas's Microfinance Programme, focusing on those at the margins of society—marginalised, excluded, and at-risk individuals.

The programme rests on three interlinked pillars: (a) social empowerment activities, equipping youth as catalysts for change, raising awareness on critical issues like early marriage and dowry, and safeguarding child rights; (b) fostering environmental stewardship through youth-led clubs, and (c) the provision of primary healthcare services, enhancing overall community well-being.

To date, approximately 13,820 households across Baliadanga Union of Sador and Ghorapakhi Union in Sibganj Upazila, Chapainawabganj have benefitted from this inclusive initiative. Project activities are implemented through Golaper Hat Unit-16 and Baliadanga Unit-01, weaving empowerment, health, and awareness into the fabric of local communities.

Education Support

In the delicate early years of schooling, many children lag behind—not from a lack of potential, but due to limited family support and guidance. To bridge this gap, the ENRICH Programme has established nurturing learning spaces in Ghorapakhia Union of Sibganj Upazila and Baliadanga Union of Sador Upazila, Chapainawabganj.



Currently, 36 centres serve children from nursery to class two, operating weekdays from 3:00 PM to 5:00 PM. Within these supportive spaces, dedicated teachers assist with homework, provide extra lessons, and cultivate awareness of general knowledge, civic values, and social behaviour.

The achievements of these educational efforts in 2025 stand as a testament to the belief that every child deserves the opportunity to thrive, reinforcing the ENRICH Programme's commitment to inclusive learning and holistic development.

NUMERIC STATUS OF EDUCATION SUPPORT SERVICE

Grade	Students	Promoted to next grade	Passing Rate	Drop-out
Nursery	329	329	100%	Nil
One	259	259	100%	Nil
Two	225	225	100%	Nil
Total	813	813	100%	Nil

Primary Health Care

In communities where quality healthcare remains a distant hope, the ENRICH Programme brings essential medical support directly to the doorstep. Many poor families, burdened by illness, often spend a disproportionate share of their earnings seeking basic treatment, turning health into a quiet crisis of survival.

To address this, Proyas delivers primary healthcare services to 9,235 households across Baliadanga Union in Chapainawabganj Sadar and Ghorapakhia Union in Sibganj Upazila. Compassionate health officers and field visitors provide care through static and satellite clinics, while referring complex cases to Upazila and district hospitals. Services encompass health education, reproductive care, ANC/PNC, family planning, early detection of diabetes and heart conditions, and treatment of common infections such as UTI and conjunctivitis.

In addition, awareness campaigns guide communities on adolescent health, child nutrition, exclusive breastfeeding, and menstrual hygiene, empowering families from within. Here, healing transcends treatment—it is a promise, whispered from home to heart, nurturing resilience and wellbeing at the community level.



BD RURAL WASH FOR HCD PROJECT



Where poor sanitation and hygiene overshadow daily life, Proyas steps in to transform health and wellbeing in rural communities. Since December 2023, with generous support from PKSF, the BD Rural WASH for HCD Project has been empowering households to embrace safer, healthier living conditions.

Under this initiative, 1,599 hygienic managed latrine sets—each comprising two pits, ten rings, and a slab—have been constructed, bringing dignity and safety to homes. Complementing this, 486 electric pump wells have been installed, ensuring reliable access to clean water.

Furthermore, 7,087 households participated in orientation sessions on safe drinking water, proper sanitation, baby wash, hand wash, and hygiene behaviour. Today, every family member, including children, diligently uses these facilities and practices proper handwashing after defecation and before meals, fostering healthier habits and cultivating thriving, resilient communities.

RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)

The informal sector forms the backbone of Bangladesh's economy, representing 86.2% of total investment, with cottage and small-scale enterprises comprising 78% (Labour Force Survey 2016-2017). Severely impacted by the Covid-19 pandemic, many livelihoods were disrupted, demanding urgent revival.



To restore these enterprises and enhance productivity in urban and suburban areas, Proyas, supported by PKSF and

the World Bank, launched the Recovery and Advancement of Informal Sector Employment (RAISE) project in September 2022. Spanning Chapainawabganj, Rajshahi, and Natore districts, and eight sub-districts—including Chapainawabganj Sadar, Shibganj, Nachole, Gomostapur, Rajshahi Sadar, Mohonpur, Puthia, and Natore Sadar—the project implements activities through 15 dedicated units, reaching 941 small entrepreneurs.

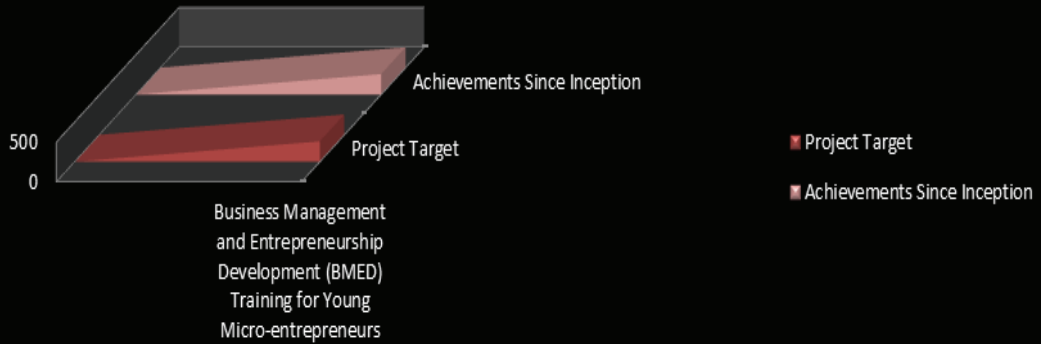
Under RAISE, 129 master craftsmen and 540 youths benefit from apprenticeship schemes, rekindling hope and economic vitality in the informal sector. Additionally, 70 apprentices completed Recognition of Prior Learning (RPL) training, converting their skills into certified credentials and transforming experience into empowerment.



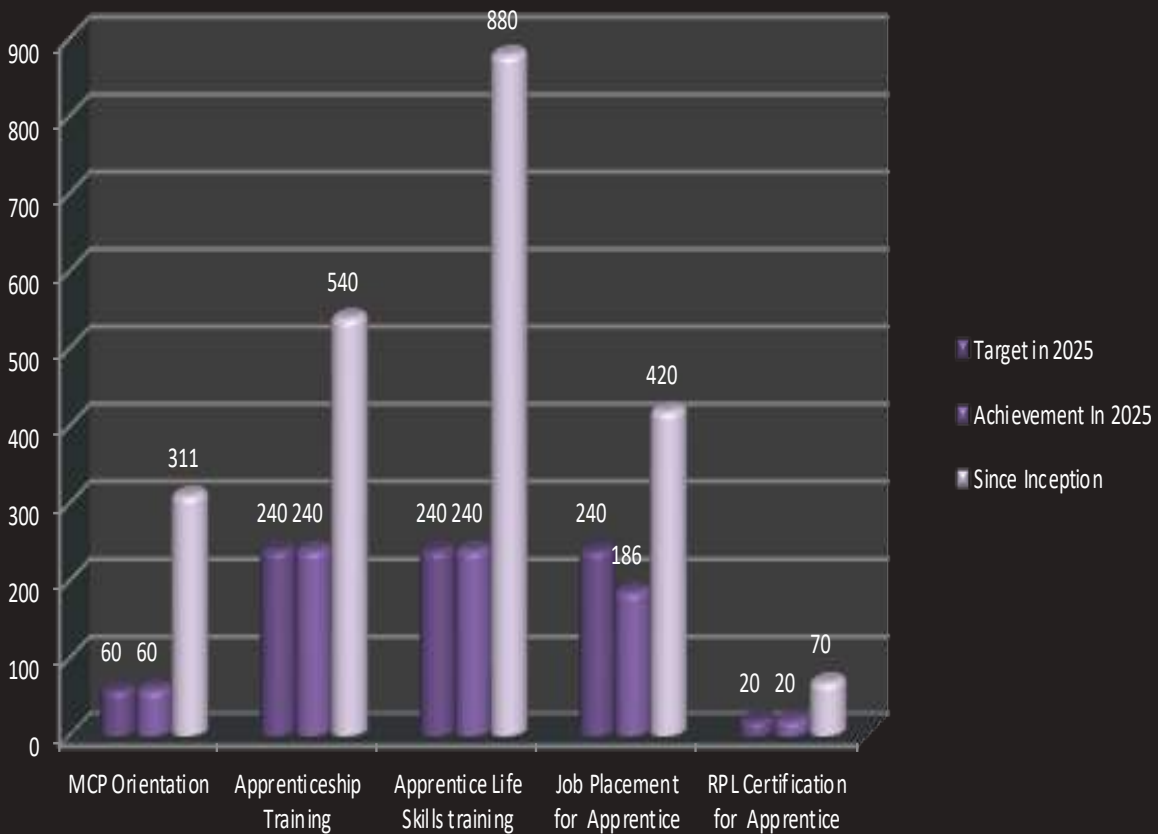
Our Goal and Achievement

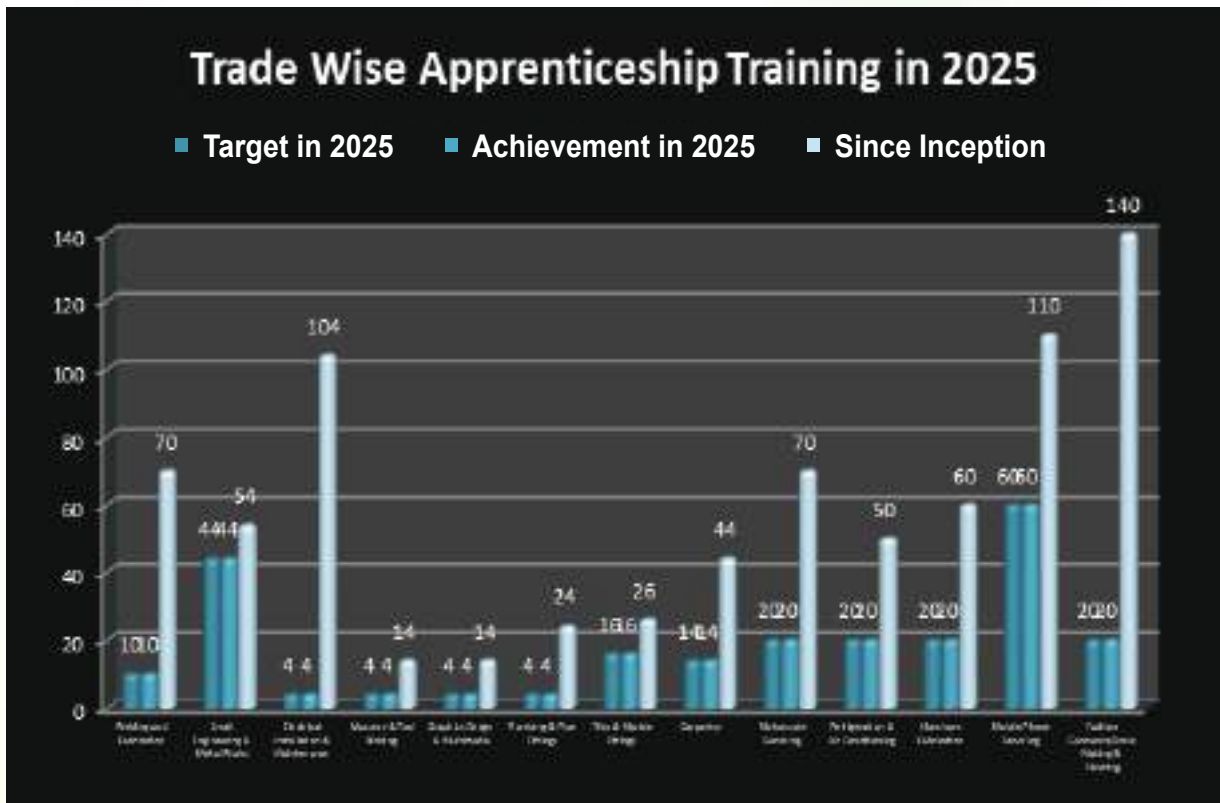
When employment opportunities are placed in the hands of skilled individuals, society gains responsible citizens, and the nation accelerates its economic progress. Nazmul's success proves that with proper technical education and effective employment linkage, no young person in Bangladesh needs to be left behind.

Recovery and Advancement of Informal Sector Employment (RAISE) Achievement 2025



Apprenticeship Program in 2025





A Life Woven with Skills

Through the skilled touch of artisans, human taste and elegance find expression. Nazmul is one of them. Today, he is a competent and confident tailor. However, the journey to this position was not easy. Once a dream-filled young man, Nazmul has now become a symbol of trust at the renowned tailoring establishment, Perfect Tailors.



Where the Story Begins

Nazmul was a passionate trainee in the Dress Making and Tailoring trade (Intake-1) under the RAISE Project, jointly implemented by Proyas Manobik Unnayan Society and PKSF. Throughout every stage of his training, he realized the vast difference between being an ordinary worker and a skilled professional.

Why is Nazmul Different—An Analytical Perspective

Skill Distinction: Through modern tailoring training under the RAISE Project, particularly learning to operate power machines, Nazmul is now capable of performing all types of sewing work efficiently and professionally.

Employment Linkage: The responsibility did not end with training alone. To nurture his talent, he was connected with the well-known establishment Perfect Tailors, opening new horizons in his professional life.

The Mathematics of Success: Within a short time, his monthly income has reached approximately BDT 10,000. This is not merely an income figure; it is a recognition of a young man's journey toward self-reliance.

From Darkness to Light: Yusuf's Successful Career Journey Through the RAISE Project



Skills do not only make a person self-reliant; they elevate one's dignity in society. Yusuf stands as a shining example. He was a successful apprentice in the "Electrical Installation and Maintenance" trade (Intake-3) under the RAISE Project, implemented by Proyas Manobik Unnayan Society with the support of PKSf. Today, Yusuf has confidently stepped into professional life by applying his acquired technical skills.



Key Milestones of Success

Technical Training: Under the RAISE Project, he received modern and safe technical training in electrical systems, wiring, and maintenance.

Employment Linkage: After completing the training, through active project initiatives, he was directly connected to a decent job placement, building a strong foundation for his career.

Financial Stability: Currently, he earns approximately BDT 14,000 per month, marking a significant milestone in his journey toward self-dependence.

Analytical Perspective

Why is Yusuf's success important

Demand-Driven Skill: Electrical installation is a highly demanded trade in both industrial and residential sectors. Yusuf has developed his expertise in a way that ensures expanding career opportunities.

Safety and Professional Standards: Compared to untrained mechanics, Yusuf follows safety protocols and performs his tasks professionally—one of the most essential qualities of a skilled technician.

Grassroots Development Impact: The coordinated initiative of Proyas Manobik Unnayan Society and PKSf demonstrates that with proper guidance and skill development, the youth of Bangladesh can become a vital asset to national development.

**AGRICULTURE, FISHERIES &
LIVESTOCK DEVELOPMENT
PROGRAMMES**



ANNUAL REPORT 2025

Agriculture remains the backbone of Bangladesh’s rural economy, engaging nearly half of the workforce and supporting two-thirds of the rural population. It generates vital on- and off-farm opportunities—particularly for women and youth—while livestock and fisheries contribute significantly to economic growth despite limited land resources. However, climate change–induced risks such as floods, salinity intrusion, drought, and hailstorms continue to threaten these gains. In response, Proyas has been implementing the Integrated Agriculture Project since 2013, with financial and technical support from PKSF until 2024. Following the conclusion of PKSF support, the project’s formal assistance was discontinued. However, due to sustained demand at the field level and its continued relevance for vulnerable farming communities, Proyas has kept the initiative operational in 2025 under its core programme, through its own management and resources. This continuation reflects Proyas’s institutional commitment to livelihood resilience, climate adaptation, and inclusive rural development.



Agriculture Unit

Proyas introduced climate-resilient and high-yielding crops, including BRRI rice varieties 88, 92, and 104, hybrid maize, onions, and seasonal fruits, alongside BARI varieties such as wheat-33, Malta-1, Mustard-14, and lentil-6, with PKSF support up to 2024. The initiative reached farmers through 123 demonstration plots, complemented by safe vegetable sales corners and training on processed food production to strengthen market access and income diversification. After PKSF support ended in 2024, Proyas continued the interventions in 2025 under its core programme and own management, responding to sustained field-level demand. Implemented across 7 Units, the project continues to enhance resilience, productivity, and livelihoods.

SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2025	Since Inception	In 2025	Since Inception
1	Farmers training	2	67	-	-
2	Agricultural counseling center	8	142	-	-
3	Field days	4	67		
4	Environment Friendly high value crops cultivation using mulching paper	7	35	3	15
5	Trico-compost fertilizer production and market extension	2	89	1	20
6	Introduce climate resilience high yielding new varieties rice	9	99	2	24
7	Introduce climate resilience high yielding new varieties crops	3	70	1	34
8	Paddy seed production and preservation technology (seed gram) cluster	4	25	2	5
9	Expansion of onion seed cultivation cluster	1	34	1	8
10	Promote cropping pattern	1	30	1	20
11	Produce diversify vegetables and fruits for family nutrition security	3	198	2	93
12	Intercropping demonstration	2	15	1	4
13	Develop entrepreneur in high value fruit production	4	27	1	15
14	Tomato and watermelon cultivation in the summer	6	43	2	25
15	Production of high value spice crops	1	5	1	2
16	Safe vegetable production hub cluster	2	89	1	19
17	Distribute pheromone lure	130	3920	-	-
18	Fruit bagging support	10	4510	5	5
19	Campaigning Programme	5	30	-	-

Gourmoti and Malta Mixed Orchard

Building on Chapainawabganj's rich mango heritage, Proyas initiated the Gourmoti and Malta Mixed Orchard with PKSF support up to 2024, integrating Gourmoti mango with Malta to promote climate-resilient and diversified orchards. Guided by agricultural experts, the initiative engaged farmers, entrepreneurs, and mango growers across multiple Upazilas through well-managed demonstration plots.



Initially, three farmers established mixed orchards on two acres, planting 700 mango and 325 Malta trees. Motivated by early results, 19 additional farmers replicated the model on 40 acres, planting 2,915 mango and 5,740 Malta saplings. Following the conclusion of PKSF support in 2024, Proyas has continued the initiative in 2025 under its core programme and own management, responding to strong field-level demand.

Fisheries Unit

Across 6 Units in three Upazilas of Chapainawabganj, Proyas revitalized aquaculture by establishing cluster-based fish farming in unused ponds, canals, and rivers, with PKSf support up to 2024 and technical guidance from fisheries specialists. Following the conclusion of PKSf support in 2024, and responding to continued field-level demand, Proyas sustained the interventions in 2025 under its core programme



and own management. In 2025, 8,655 families with 8–30 decimals of pond space cultivated diverse fish species, supported with fish fry, nets, fertilisers, lime, and bamboo for homestead vegetable cultivation—enhancing income, self-reliance, and livelihood resilience.

SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2025	Since Inception	In 2025	Since Inception
1	Organise fish cultivation orientation	2	80	-	-
2	Carp-mola-telapia mixed cultivation	-	125	-	54
3	Carp-lobster mixed farming	-	121	-	7
4	Indigenous Stinging catfish, barbel, tyangra carp and pabda mixed farming	3	130	2	36
5	Develop entrepreneurs for producing fishing gear	1	26	2	11
6	Carp Fattening	12	140	4	44
7	Mixed cultivation of high value Clown Knifefis, Long-whiskered catfish, Snakehead murrel and Carp fish	5	65	1	16
8	Fresh water Pangas and carp fish mixed farming	4	39	1	9
9	Developing fish hatchery for fish fries business	3	80	1	30
10	High value fish farming in tanks	2	17	1	4
11	Demonstration on aquaculture mechanisation	1	3	-	1
13	Arrange field day (at members level)	5	41	-	-

Livestock and Poultry Unit

Livestock remains a vital pillar of rural resilience in Bangladesh, directly supporting 20% and partially sustaining 50% of the population (BBS/DLS 2021). Since 2013, Proyas has strengthened rural livelihoods through livestock and poultry initiatives, with PKSF financial and technical support continuing until 2024. Farmers received technical guidance on goat and cow rearing, beef fattening, fodder cultivation, and poultry and duck rearing, promoting diversified income sources and improved food security. Following the conclusion of PKSF support in 2024, Proyas continued these interventions in 2025 under its core programme and own management, responding to sustained field-level demand, reinforcing sustainable livelihoods and community resilience.



SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2025	Since Inception	In 2025	Since Inception
1	Training on goat/sheep/buck rearing	2	73	-	-
2	Training on cow rearing/ox fattening/buffalo rearing	1	20	-	-
3	Training on Layer/broiler/sonali chicken rearing	2	37	-	-
4	Field day	4	56	-	-
6	Livestock Councelling center	3	19	-	-
8	Intensive he-goat rearing	15	107	10	109
9	Cow rearing by ensuring good management practices	12	305	5	101
10	Cost effective beef cattle fattening	15	65	10	43
11	Climate resilience color birds/sonali chicken/ hybrid broiler chicken rearing in proper bio-security	20	185	10	52
12	Established artificial hatchery for ducks	3	68	1	4
13	Rearing broiler type pekin breeds for meat and khaki campbell / jinding breeds for eggs	10	219	3	52
14	Parent stock production of native chickens in intensive free ranging method	6	3	2	27
15	Rearing Muscovy duck	5	60	5	29
16	Rearing native chicken by ensuring special accommodation	25	165	15	36
17	Rearing pigeons in an integrated manner (intensive and semi-intensive)	5	20	2	9
18	Natural hatchery for Goose	5	54	3	16

Natural Hatchery for Duck Rearing

In regions, where duck rearing was long avoided due to fears of disease and loss, Proyas transformed hesitation into opportunity by promoting natural hatchery practices. Farmers received hatching trays along with essential training on vaccination, feeding, and treatment—building confidence and technical capacity at the community level. In 2025, 3 new natural hatcheries were established, bringing the total number of natural hatcheries supported by Proyas to 72 to date. These initiatives continue to strengthen livelihoods, reduce risk, and restore trust in duck rearing as a viable and resilient income source.

Native Chicken Rearing in Caging System

While hybrid poultry has surged, native chicken—valued for its taste and resilience—remains irreplaceable. Proyas promoted native chicken farming using caging systems, setting up 15 demonstration points with 665 chickens in 2025. Inspired by this, 80 replications housing 1,350 chickens now flourish across the region. Supported with technical guidance, materials, and vaccines, this initiative preserves heritage while strengthening rural livelihoods.



RMTP-Dairy Project: Diversification and Value Chain Development

Under the RMTP-Dairy Project, Proyas fosters the production of flavored yogurt drinks and ghee, improving both income and nutrition. In the target area, 10.5 million metric tons of milk are produced annually, yet 20–30% is lost due to poor storage and transport (BBS, 2022). Launched in April 2025 with support from PKSF, the project directly benefits 5,000 farmers through cattle rearing, training, tin-sheds, exhibitions, and technical assistance. An additional 14,405 indirect beneficiaries engage in workshops, seminars, and deworming programmes. Key activities encompass milk collection, processing, quality control, packaging, marketing, and skill development, all aimed at strengthening market linkages and enhancing entrepreneurship. By improving product quality and efficiency, the project establishes a healthy, sustainable rural dairy value chain, boosting nutrition, income, and local economic growth, while empowering farmers to transform traditional practices into lasting prosperity.

Black Bengal Goat Rearing

In the arid and drought-prone regions, the Black Bengal goat emerges as a symbol of resilience. Representing over 90% of Bangladesh's goat population (BBS/DLS 2021), each female produces 2–3 kids every six months, offering a sustainable income source to landless and impoverished households. Under the project, 11,337 households rear 72,034 Black Bengal goats across 41 clusters,



receiving technical support in vaccinations, fodder cultivation, training, and financial services. A 5.02-acre demonstration farm, alongside 15 leased acres for Napier grass cultivation, supports beneficiaries with free fodder. On this farm, 89 Black Bengal goats thrive among mango, guava, and jackfruit trees—a living testament to growth rooted in community care.

Cattle Rearing



The livestock sector provides direct employment to about 20% of the population and partial employment to another 50% in Bangladesh, making it vital for rural livelihoods and poverty reduction (BBS & Department of Livestock Services, 2024). It also contributes roughly 1.8% to national GDP and about 16.3% of agricultural GDP, showing its economic significance (BBS & DLS, 2024). In 2025, a total of 423 cattle were reared under the initiative.

The herd included cows and bulls, ensuring balanced growth. Modern technology was applied in feeding, health, and management practices. Farmers received training on proper feeding and nutrition management. Cattle were raised under modern farm conditions on 5 acres of land. The Proyas initiative helped enhance livelihoods, income opportunities, and employment for local farmers. Regular vaccinations and veterinary check-ups were conducted. By the end of 2025, the overall condition and productivity of the cattle showed significant improvement.

Sheep Rearing

Sheep rearing offers a practical livelihood that can be easily integrated into daily routines, especially for women managing household duties. Bangladesh has an estimated 3.981 million sheep according to the Livestock Economy at a Glance (2024–25) report, showing growth in the national flock over recent years. Sheep are valued for their tender, flavorful meat, which is increasingly popular in local markets. Each ewe typically produces 2–3 lambs twice a year, creating a steady income stream for households. In 2025, this initiative has supported households across 5 unions in Shibganj, Gomostapur, and Chapainawabganj Sadar Upazilas. In 2025 alone, 460 households reared 17,225 sheep, supported with technical guidance and veterinary services through livestock team of Proyas. Regular veterinary care and reproduction support helped enhance flock health and productivity. This demonstrates that sheep rearing contributes significantly to rural livelihoods, employment, and economic resilience.



Proyas Apiculture Programme (PAP)

Beekeeping offers both economic upliftment and nutritional value. Chapainawabganj, with its mustard and cumin cultivation, provides an ideal environment for honey production through flower pollination, which also enhances crop yields. Since 2007, Proyas Apiculture Programme (PAP) has trained bee farmers in production, processing, preservation, and market promotion. In 2025 alone, the project produced 55 kg of honey and 8 kg of wax, benefiting farmers and the environment alike. Complementing production, awareness initiatives—including radio broadcasts and leaflets—promoted proper honey use, quality standards, and nutritional value across local communities.



CLIMATE CHANGE AND ENVIRONMENT

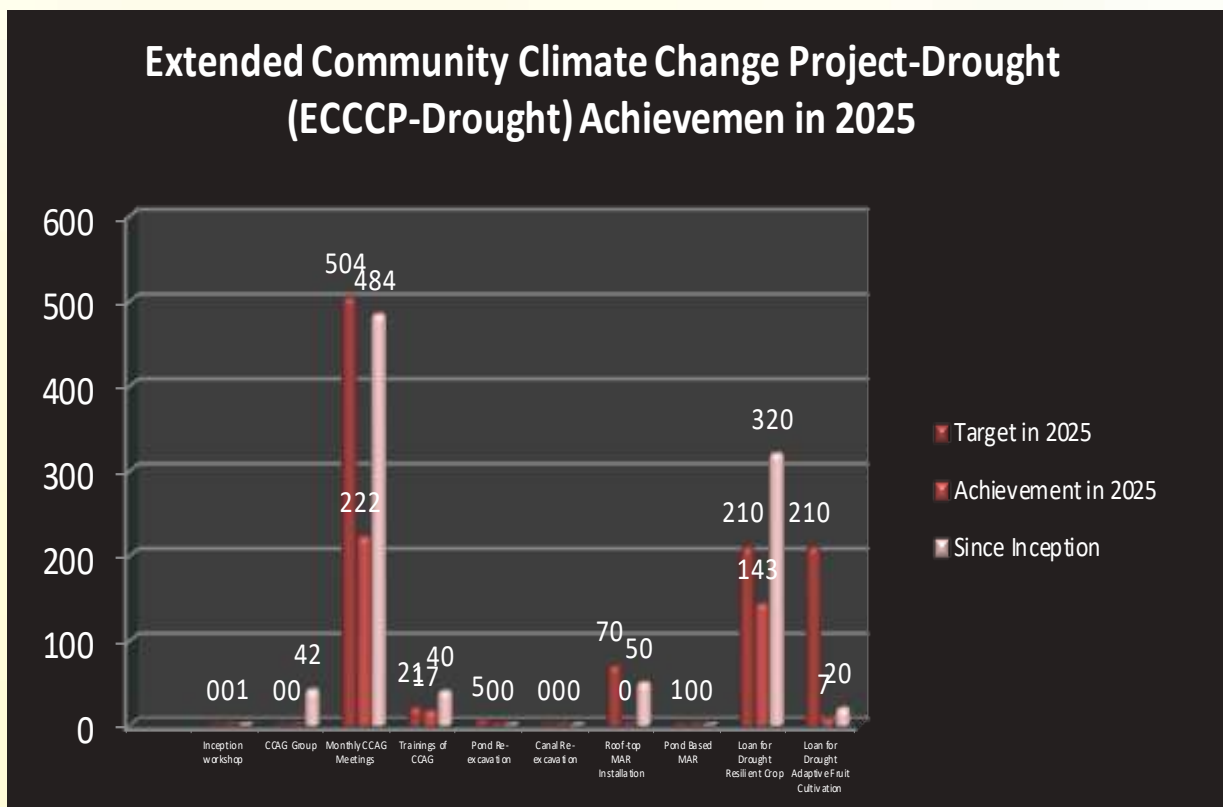


Climate Change Mitigation and Resilient Agro-Based Growth. Across the globe, climate change casts long shadows, demanding a shift toward resilient, eco-friendly economic practices to secure a sustainable future. Rapid industrialisation accelerates greenhouse gas emissions, threatening the habitability of our planet for generations to come. In response, Proyas champions mitigation and adaptation, promoting green technologies, climate-smart agro-practices, and sustainable microenterprise growth. By fostering ecosystem renewal, climate resilience, and adherence to safety standards, the organisation nurtures hope and balanced progress for vulnerable communities.



Extended Community Climate Change Project–Drought (ECCCP-Drought)

When drought parches fields and rivers dwindle, survival requires more than courage—it demands resilience. In Chapainawabganj Sadar, a drought-prone region of Barendra, families face water scarcity, failing crops, livestock threats, and health challenges as climate extremes intensify. To address this, Proyas Manobik Unnayan Society, with support from PKSF and the Green Climate Fund, launched the ECCCP–Drought project in March 2024 across seven vulnerable unions—Jhilim, Gobratola, Baliyadanga, Baroghoria, Moharajpur, Ranihati, Charanupnagar—and Chapainawabganj Municipality. The initiative strengthens resilience through sustainable water management, climate-smart agriculture, and diversified livelihoods, while reducing the burden of water collection for women. In 2025, 340 CCAG members received training in drought-resilient crops, vermicompost production, and homestead gardening. This year, 40 rooftop Managed Aquifer Recharge (MAR) systems were installed, with 20 pond MARs, 22 km of canal re-excavation, 2 additional pond MARs, and 70 rooftop MARs planned next year. The project promises 63,000 m³ annual groundwater recharge, irrigation for 190 hectares, and safe drinking water access for 11,000 people, establishing tangible pathways for climate-adaptive livelihoods. In addition the project area is expanded at 5 unions such as Baroghachi, Parila, Horian, Dorshonpara & Hujuripara and Naohatta municipality in Paba upazila.



From Water Scarcity to Resilience

Reviving Groundwater through Managed Aquifer Recharge (MAR) at Mohammadpur Dakhil Madrasa

In the drought-scarred landscape of Maharajpur Union under Chapainawabganj Sadar upazila, water has long been a fragile blessing. Recurrent dry seasons, erratic rainfall, and increasing pressure on groundwater have gradually deepened scarcity. At Mohammadpur Dakhil Madrasa, this reality shaped everyday life, as students and teachers struggled for safe and reliable water, particularly during the harsh dry months.

Against this backdrop, the Extended Community Climate Change Project – Drought (ECCCP-Drought), implemented by Proyas Manobik Unnayan Society with the support of PKSF and the Green Climate Fund (GCF), introduced a quiet yet transformative solution. A Managed Aquifer Recharge (MAR) system was established within the madrasa compound, designed to capture the gift of rain and return it gently to the earth.

Rainwater collected from the madrasa rooftops is filtered and guided underground through a recharge well, strengthening the aquifer beneath. Alongside the physical structure, the project nurtured awareness—encouraging students, teachers, and nearby residents to value water conservation and shared responsibility for sustaining this life-giving resource.

So far, 31.4 cubic meters (314,000 liters) of rainwater has been recharged into the groundwater. Today, Mohammadpur Dakhil Madrasa enjoys year-round access to safe water, easing daily routines and creating a healthier learning environment. The surrounding community, too, experiences improved water availability, even during periods of drought. Gradually, the site has emerged as a symbol of climate-resilient water management—demonstrating how thoughtful design, community care, and nature can work together to restore balance.



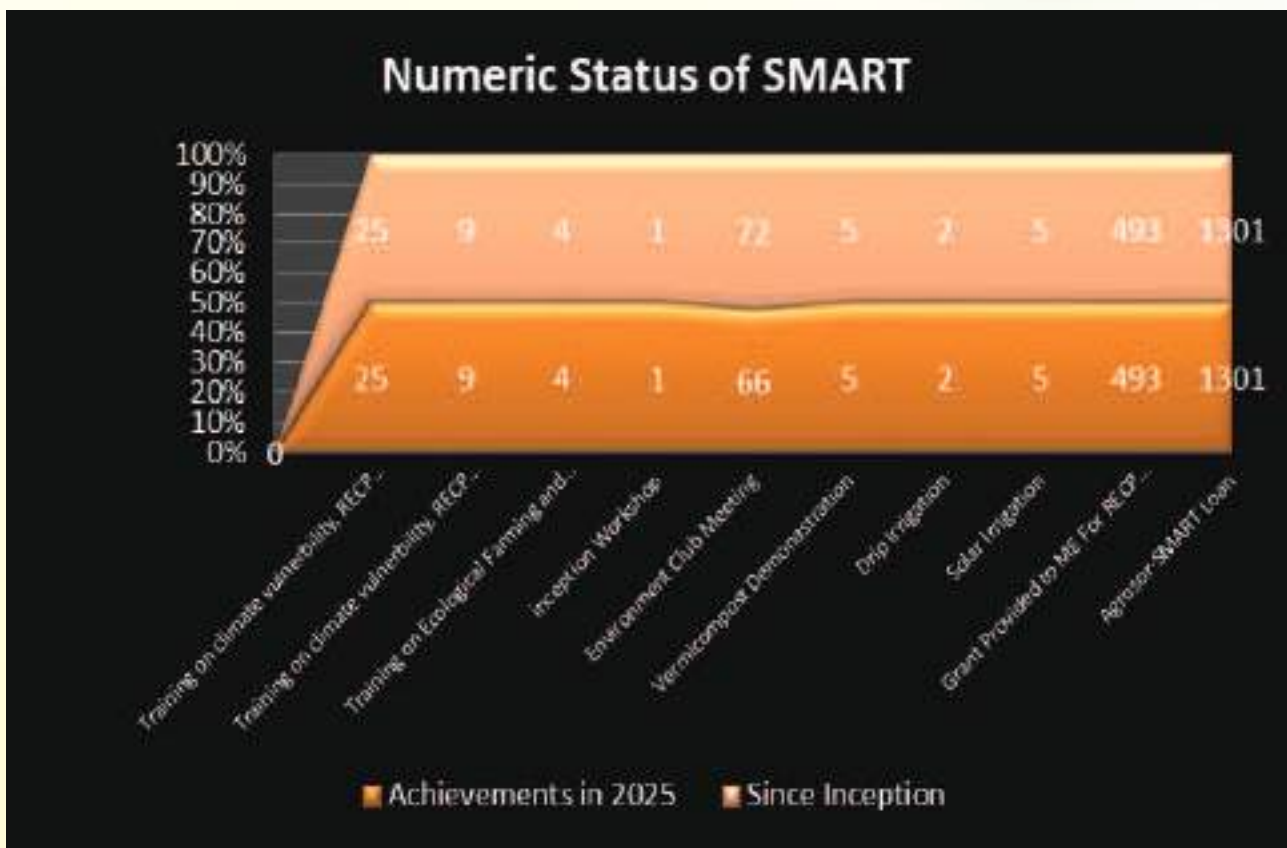
Sustainable Microenterprise and Resilient Transformation (SMART) Project

Proyas Manobik Unnayan Society has been implementing the SMART sub-project titled “Promotion of Value-Added Mango for Sustainable Growth and Instituting RECP Practices” since 30 October 2024, with support from PKSF and funding from the World Bank. Bangladesh ranks as the seventh-largest mango producer globally, with output exceeding 2.4 million metric tonnes in FY 2022–23 (Bangladesh Bureau of Statistics, 2023), and Chapainawabganj, the Mango Capital, plays a central role in national production and rural livelihoods. Smallholders face limited earnings due to 25–30% post-harvest losses, minimal processing, and low value addition, as highlighted by BBS (2023) and FAO (2022). To address these challenges, the project operates across 2 upazilas in Rajshahi and 4 in Chapainawabganj through 14 unit offices, supporting 1,500 micro-entrepreneurs (MEs) engaged in mango farming and processing.

The initiative promotes Resource-Efficient and Cleaner Production (RECP) practices and Good Agricultural Practices (GAP) to enhance productivity and sustainability. It also encourages diversification of mango-based products such as pulp, dried mango, and juice, strengthening market access and increasing income. Climate-resilient technologies and a circular economy approach are introduced to optimize resource use and reduce losses. Central to the project is building the technical knowledge and capacity of MEs to improve product quality, access broader markets, and ensure sustainable growth.

In 2025, 610 MEs were trained on climate vulnerability, 225 MEs on Good Agricultural Practices, and 100 MEs on product and business certification. By integrating these practices, the project contributes to rural enterprise growth, environmentally sustainable agriculture, and climate adaptation in northwestern Bangladesh, enabling smallholders to increase income and enhance resilience.





Proyas Nursery

Recognising the vital role of fruit trees in agro-based economies, Proyas established the ‘Two-Tier Management of New Mango Variety (Gourmoti) and Malta Production with Post-Harvest Preservation’ project. The nursery, managed by trained farmers, cultivates 130 tree varieties, including BRRI-11, banana mango, BRRI-4, BRRI Malta, China Orange, Kamranga, Red Lady, Papaya varieties, BRRI-90, Barai Sundory, Kashmiri, Apple Kul, Babu Kul, Faschor, Ball Sundory, Dragon, Coconut, China



Orange-3, OP Green, OP Golden, OP Raj, and OP Vietnam. Currently, 10,500 trees thrive, reflecting a commitment to sustainable growth, biodiversity, and rural livelihood development.

Proyas Vermi-Compost Promotion



To encourage organic agriculture, Proyas established a vermicompost initiative across rural communities. 530 producers received training and technical support to establish demonstration units, collectively producing 15,000 kg of vermicompost. This initiative enhances soil fertility, promotes eco-friendly practices, and cultivates sustainable agricultural livelihoods across the region.



CORPORATE SOCIAL RESPONSIBILITY

ANNUAL REPORT 2025

Scholarship to Meritorious Students

Since its inception in 2018, the programme has supported 405 students with a total of BDT 51 lakh in scholarships, strengthening their resilience, nurturing ambition, and reinforcing a strong commitment to education. The initiative has particularly focused on meritorious students from disadvantaged backgrounds, ensuring that financial hardship does not interrupt their academic progress. Beyond financial assistance, the scholarships have served as a powerful catalyst for change—instilling hope, building confidence, and motivating students to excel in their studies. By reducing economic barriers and encouraging perseverance, the programme is shaping responsible, skilled, and socially conscious individuals prepared to contribute meaningfully to society.

Radio Mahananda FM 98.8 (Community Radio of Proyas)



In the heart of Chapainawabganj, Radio Mahananda FM 98.8 has been a vibrant beacon of community connection since 2010. As one of the 19 community radios licensed by the Bangladesh Government, it reaches 25 nautical miles, covering 9 Upazilas of Chapainawabganj along with parts of Rajshahi and Naogaon districts. The station crafts programmes that pulse with local life—from entertainment and news to women’s empowerment,

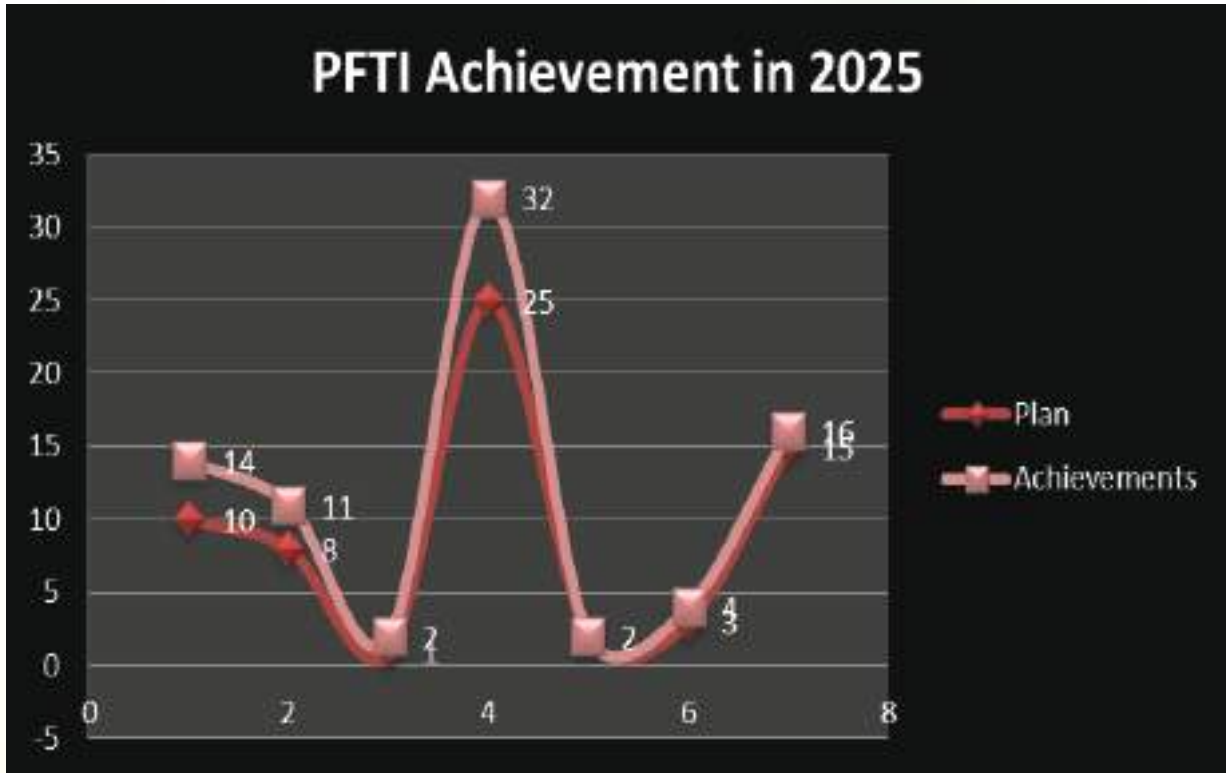
climate action, agriculture, health, education, and technology. Broadcasting daily from 3 pm to 1 am, and maintaining a 24-hour online presence, it speaks in local dialects like Gambhira and Alkap, echoing the soul of the region. With 315 active listener clubs and a devoted audience of 8 lac its motto, “The words of life, the sounds of life,” rings true, making it a powerful voice for the people.



Proyas Folk Theatre Institute (PFTI)

Since 2007, PFTI has served as both a custodian and innovator of traditional folk culture. Through research, performance, and the modernization of folk expression, the institute safeguards cultural heritage while promoting social progress. Its cultural events foster critical thinking and raise awareness on pressing national issues, including Right to Information, Women's Rights, Human Rights, Countering Extremism, Health and Hygiene, and Climate Change. Beyond live performances, PFTI produces video content and manages a YouTube channel, extending the reach of folk narratives far beyond the stage and villages, and empowering communities through culture and creativity.





Proyas Health Care

In the heart of Chapainawabganj, Proyas Hospital shines as a sanctuary of hope, delivering essential and secondary healthcare to the poor and vulnerable at minimal cost. Through its Health Insurance Scheme, beneficiaries gain access to subsidized medical, diagnostic, and surgical services. Beyond the hospital walls, Proyas extends



care via Satellite Clinics—partnering with government medical professionals—and through Static Clinics at Proyas unit offices. In 2025 alone, 6,800 clients benefitted from 368 Static Clinics, while 220 individuals received free treatment across 15 Satellite Clinics. Additionally, the hospital provided indoor care to 11,400 patients, sustaining its mission of compassionate, inclusive healthcare.

Adolescent Programme

The future of society rests in the hands of its youth, and Proyas has harnessed this potential through 540 adolescent clubs—270 for girls (Kishori) and 270 for boys (Kishor)—uniting 8,989 young members (4,642 girls and 4,347 boys) across Sibganj and Chapainawabganj Sadar Upazilas. These clubs foster informed and responsible young citizens who actively champion health, nutrition, reproductive care, and personal hygiene. Members raise awareness against early marriage, dowry, sexual abuse, and harassment, promoting safe and equitable communities. To support holistic development, the initiative provides sports equipment and educational books, nurturing both mind and body, and empowering adolescents as they journey toward a brighter, healthier, and more responsible future.

Making Bangladesh's Healthcare Systems More Responsive and Participatory

When health systems falter, community development stalls. To amplify rural voices and improve healthcare responsiveness, Proyas has been implementing this initiative since 2021, financially supported by SIDA and technically guided by Bangladesh Health Watch. Through three focused trainings—Youth Leadership & Community Participation, Gender Sensitivity 75 Health Journalism and 5 forum members were empowered to advocate for transparency, accountability, and active public participation. The project also supports one Upazila Health Complex and two Community Clinics in Nachol Upazila, fostering responsive, people-centered healthcare services.



Capacity Building of Staff



Development thrives on skilled professionals. Proyas's dedicated training cell nurtures this foundation, equipping staff with the expertise to drive impact. In 2025, 640 staff members received tailored training, workshops, and orientations in areas including Microenterprise Strategy Expansion, Financial Analysis, Risk Management, Gender-Sensitive Programme Management, Advanced Farming Technology, Leadership, Professionalism, and Monitoring & Supervision.

Complementary seminars, dialogues, and advocacy campaigns further enriched their knowledge, strengthening professionalism and enabling precise, purposeful implementation.

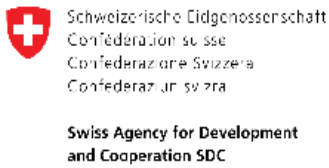
Beneficiary Training

Empowering communities remains central to Proyas's mission. Through diverse training programmes in 2025—covering Fish Cultivation, Goat and Sheep Rearing, Cow Fattening, Organic Agriculture, Homestead Gardening, On-and Off-Farming, Vermicompost Production, Safe Mango Certification, Environmental and Business Accreditation, Women's Rights, Climate Resilience, Hygiene, Nutrition, Adolescent Development, Apiculture, Youth leadership and women entrepreneurship, a total 1,120 beneficiaries and group members



enhanced their skills. Each participant translates knowledge into wellbeing and hope into tangible action, sowing seeds for resilient, prosperous communities.

Development Partners and Donors Engagement



BANGLADESH
HEALTH WATCH

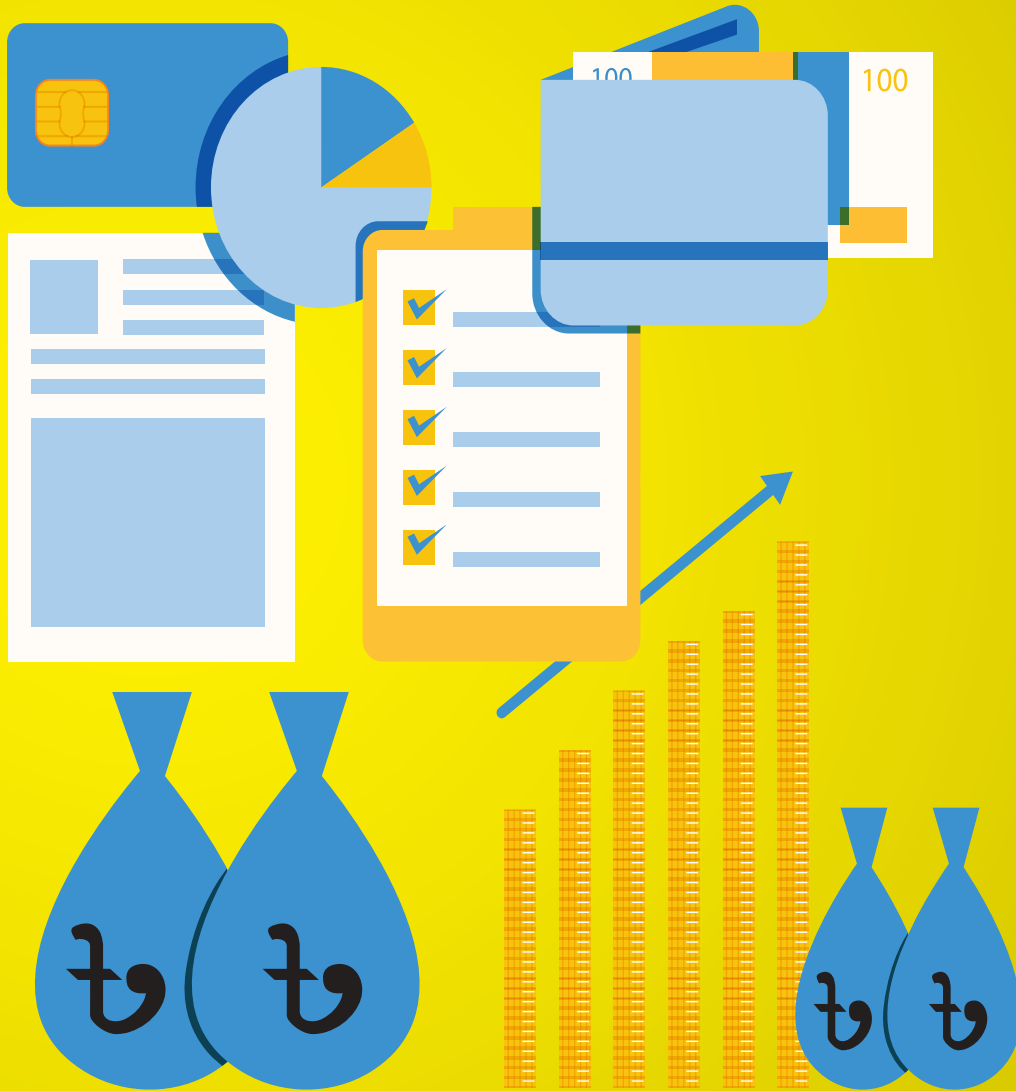


THE WORLD BANK

Partnership with Financial Institute



Our Financial Statement



ANNUAL REPORT 2025

Audit Report 2024-2025



Toha Khan Zaman & Co.
Chartered Accountants

Prayas Manohik Unnayan Society
Belapsker, Chapri Nawabganj-6300

Consolidated Statement of Financial Position
As at June 30, 2025

Particulars	Notes	As on 30-06-2025			As on 30-06-2024
		PSEDIP (Micro Credit)	Core & Projects	Total 30-06-2025	Total 30-06-2025
Assets:					
Non Current Assets:					
Fixed Assets	6.00	45,137,468	33,168,139	78,305,607	76,578,282
Investment	7.00	115,043,009	8,000,000	123,043,009	86,916,857
Total Non Current Assets:		160,180,477	41,168,139	201,348,616	163,495,139
Current Assets:					
Micro Credit-Group Members	8.00	2,256,685,400	-	2,256,685,400	2,211,290,304
Inter project loan		-	14,425,238	14,425,238	22,425,238
Advance, Deposited & Pre Payments	9.00	388,597	3,254,500	3,653,097	4,093,811
Stock & Stores	10.00	-	91,373	91,373	91,373
PKSF Reimbursement Receivable	11.00	71,084,652	-	71,084,652	36,578,347
Others Assets		-	165,758	165,758	100,648
LiLi and Pre Assets		16,636,243	-	16,636,243	23,319,842
LIFT Fund Balis	12.00	3,400,000	-	3,400,000	2,700,000
Interest Receivable	13.00	1,995,447	-	1,995,447	1,537,900
Cash & Bank	14.00	202,033,047	2,240,425	204,273,472	147,789,011
Total Current Assets:		2,651,223,387	20,187,294	2,671,410,681	2,450,886,475
Total Property and Assets:		2,711,403,863	61,355,433	2,772,759,296	2,614,381,614
Fund and Liabilities:					
Capital & Reserve Funds:					
Retained Surplus	15.00	255,093,616.05	(19,496,925)	235,596,691	200,938,952
Reserve Fund		28,343,715.12	-	28,343,715	24,303,890
Total Capital & Reserve Fund:		283,437,351	(19,496,925)	263,940,426	225,242,842
Non Current Liabilities:					
Loan From PKSF	16.00	1,057,616,624	-	1,057,616,624	1,003,707,778
Loan From PROSUIKA	17.00	-	100,000	100,000	100,000
Temporary/Personal Loan	18.00	-	48,861,115	48,861,115	43,301,203
Commercial loan	19.00	292,596,619	-	292,596,619	209,729,983
Group Savings	20.00	843,586,925	-	843,586,925	735,237,344
Total Non Current Liabilities:		2,193,800,168	48,961,115	2,242,761,283	1,993,076,312
Current Liabilities:					
Accounts Payable	21.00	16,481,907	1,120,882	17,602,789	2,691,583
Member Welfare Fund	22.00	61,363,329	-	61,363,329	86,073,299
Loan Loss Provision	23.00	71,846,169	-	71,846,169	93,373,974
Death & Health Benefit Fund	24.00	-	3,042,633	3,042,633	9,039,029





Toha Khan Zaman & Co.
Chartered Accountants

Proyas Manobik Ummayan Society
Belepukur, Chapai Nawabganj-6300
Consolidated Statement of Financial Position
As at June 30, 2025

Particulars	Notes	As on 30-06-2025			As on 30-06-2024
		PSEDP (Micro Credit)	Core & Projects	Total 30-06-2025	Total 30-06-2025
PKSF Advance	25.00	70,129,771	-	70,129,771	50,044,830
LIFT Fund	26.00	-	3,400,000	3,400,000	3,700,000
Group Insurance	27.00	-	763,336	763,336	535,611
Project Liabilities		-	68,143	68,143	405,167
Others Liabilities		1,525,484	365,979	1,891,463	40,269,688
Inter project loan		10,805,761	17,130,269	27,936,031	119,928,857
Inactive Members Savings		14,323	-	14,323	-
Total Current Liabilities:		235,166,344	31,891,243	267,057,588	406,062,441
Total Capital Fund and Liabilities:		2,712,403,863	61,355,433	2,773,759,296	2,614,381,594

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements.


Md. Nasar Uddin
Joint Director


Md. Hasib Hossain
Executive Director


KH. Md. Abul Kalam Azad
President

Signed in terms of our separate report of even date annexed.

Toha Khan Zaman & Co.
Chartered Accountants
Registration No.4/52/ICAB-72


(Syed Jamal Uddin Haider, FCA)
Senior Partner
Enrolment No. 277
(DVC:2510290277AS284274)

Dated: Dhaka
27-October-2025



Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300

Consolidated Statement of Income and Expenditure
For the year ended June 30, 2025

Particulars	2024-2025			2023-2024
	PSEDP (Micro Credit)	Core & Projects	Total 2024-2025	Total 2023-2024
Income:				
Service Charge on Micro Credit	474,633,815	-	474,633,815	485,790,411
Admission Fee	382,640	-	382,640	378,730
Sale of Form/Pass book	850,039	-	850,039	909,122
Interest on Investment	-	-	-	5,836,925
Service Fee Received	229,447	421,300	650,747	855,295
Project Grant	-	3,144,947	3,144,947	2,841,052
Project Income/Donation	-	22,493,320	22,493,320	22,800,062
Org. Match Contribution	-	456,912	456,912	639,238
Bank Interest	8,627,726	54,675	8,682,401	1,187,588
Recovery of Write Off Loan	5,194,429	-	5,194,429	4,181,675
Sale of Old News Paper	-	-	-	85
Others Income	68,890	-	68,890	230,168
Enrich Program Income	550	-	550	670,600
Lift Program Income	5,830,828	-	5,830,828	4,004,569
ECCCP Drought Income	38,000	-	38,000	-
PKSF Expenses Reimburse Income	65,783,735	-	65,783,735	51,686,415
Total Income:	561,640,100	26,571,154	588,211,254	582,011,936
Expenditure:				
Service Charge on PKSF Loan	69,671,229	-	69,671,229	61,361,166
Interest on Savings	43,172,753	-	43,172,753	38,781,292
Interest on Bank Loan	18,896,173	-	18,896,173	22,045,545
Other Loan Interest	8,969,789	595,949	9,565,738	9,211,912
Bank Charge and Commission	1,327,967	32,250	1,360,217	1,841,548
Salary & Allowance	198,356,614	8,998,414	207,355,028	210,585,990
Gratuity Expenses	-	-	-	4,100,000
Travel & Conveyance	5,764,494	356,471	6,120,965	5,534,097
Printing and Stationary	5,369,706	320,136	5,689,842	6,539,117
Office Rent	4,613,335	3,467,797	8,081,132	7,728,908
Utilities	2,264,217	734,916	2,999,133	2,666,592
Fuel and Maintenance	8,436,477	67,680	8,504,157	6,177,572
Office Maintenance Cost	3,115,805	481,323	3,617,128	3,644,845
Incentive	3,000	-	3,000	-
Entertainment	2,710,500	301,357	3,011,857	3,481,886
Communication	4,273,759	74,682	4,348,441	4,161,824
Staff House Recet Allowance	5,576,370	-	5,576,370	4,576,615
Newspaper	12,288	-	12,288	11,507
Repair Expenses	150,130	99,300	249,430	237,550
Carrying Expenses	82,035	4,410	86,445	59,635



Particulars	2024-2025			2023-2024
	PSEDP (Micro Credit)	Core & Projects	Total 2024-2025	Total 2023-2024
Advertisement	44,387	28,000	72,387	94,135
Training Expenses	2,355,398	-	2,355,398	2,543,374
Research & Development	48,375	-	48,375	178,375
Day Observation	25,500	-	25,500	230,613
Audit Fee	75,870	50,000	125,870	105,000
Rebate	10,383,186	-	10,383,186	18,717,809
Subscription/Donation	3,500	5,000	8,500	18,100
LLP Expenses	30,214,039	-	30,214,039	46,586,880
Depreciation	1,835,992	-	1,835,992	1,773,604
Tax/Tax on Interest	1,568,907	3,504	1,574,411	4,586
VAT & Tax Expenses	54,694	81,034	135,728	4,165,384
Income Tax	2,089,467	-	2,089,467	-
Licenses & Registration	943,613	181,024	1,124,637	2,249,497
Legal expenses	344,785	-	344,785	368,670
Computer Software Automation Exp.	2,666,605	68,980	2,735,585	1,402,050
PKSF Project Expenses	85,123,110	-	85,123,110	66,040,433
Others Expenses	677,578	425,189	1,102,767	878,881
Amortization Expenses	-	-	-	741,117
Project Expenditure	-	11,891,351	11,891,351	11,863,819
Total Expenditure:	521,241,647	28,270,767	549,512,414	550,709,926
Excess of Income over Expenditure	40,398,453	(1,699,613)	38,698,840	31,302,009
Total Taka:	561,640,100	26,571,154	588,211,254	582,011,936

1.00 Figures have been rounded off to the nearest taka.

2.00 Annexed notes form part of the financial statements.


Md. Nasar Uddin
Joint Director


Md. Hasib Hossain
Executive Director


KH. Md. Abul Kalam Azad
President

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
27-October-2025

Toha Khan Zaman & Co.
Chartered Accountants
Registration No.4/52/ICAB-72


(Syed Jamal Uddin Haider, FCA)
Senior Partner
Enrolment No. 277
(DVC:2510290277AS284274)





Proyas Manobik Unnayan Society
Belepur, Chapai Nawabganj-6300
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2025

Particulars	2024-2025			2023-2024
	PSEDIP (Micro Credit)	Core & Projects	Total 2024-2025	Total 2023-2024
Receipts:				
Opening Balance:				
Cash in Hand	5,293,563	-	5,293,563	5,426,788
Cash at Bank	140,167,026	2,288,422	142,455,448	107,495,393
Savings Collection	586,092,864	-	586,092,864	361,659,571
Loan Received from PKSF	692,100,000	-	692,100,000	376,500,000
Loan from Bank	290,000,000	-	290,000,000	150,000,000
Temporary/Personal Loan Received	-	10,760,000	10,760,000	11,490,750
Member Welfare Fund	39,215,573	-	39,215,573	38,011,625
Project Liabilities	-	6,572,915	6,572,915	6,331,035
Others Liabilities /Sundry	218,075,376	-	218,075,376	172,132,060
Intra-Project Loan	10,650,000	8,000,000	18,650,000	106,247,455
Micro Credit Realization	3,604,496,050	-	3,604,496,050	3,602,664,952
PF Loan Realization	-	-	-	3,643,583
Investment	4,319,468	-	4,319,468	74,966,961
Advance	16,342,144	2,855,000	19,197,144	13,769,437
Lift Assets	13,637,094	-	13,637,094	8,032,254
Service Charge on Micro Credit	419,641,434	-	419,641,434	418,296,191
D. & Health Benefit Fund	-	2,348	2,348	2,017
Admission Fee	382,640	-	382,640	378,730
Sale of Form/Pass book	850,039	-	850,039	909,122
Service Fee Received	229,447	421,300	650,747	855,295
Bank Interest	1,609,335	54,675	1,664,010	1,187,588
Sale of Old News Paper	-	-	-	85
Project Income	5,869,378	22,493,320	28,362,698	27,459,231
Project Grant	-	3,144,947	3,144,947	2,841,052
Recovery on Write Off Loan	4,762,273	-	4,762,273	4,041,861
Others Income	62,326	-	62,326	226,878
PKSF Expenses Reimbursement	23,174,429	-	23,174,429	19,505,488
Others Assets	-	-	-	17,702
Project Grant Receivable	-	-	-	172,213
Lift Fund RM	300,000	-	300,000	100,000
PKSF Advance	28,187,941	-	28,187,941	67,236,209
Total Taka:	6,705,458,401	56,592,928	6,167,051,329	5,981,701,606
Payments:				
Savings Refund	222,626,404	-	222,626,404	310,910,091
Loan Refund to PKSF	638,191,154	-	638,191,154	551,600,525
Loan Refund to BANK	198,133,368	-	198,133,368	246,988,350
Loan Refund to LIFT	-	300,000	300,000	100,000
Temporary/Personal Loan Refund	-	6,050,088	6,050,088	7,233,948
Member Welfare Fund	30,022	-	30,022	-
Provident Fund	-	-	-	91,167,611
Gratuity Fund	-	-	-	30,897,468
Accounts Payable	1,626,091	1,113,200	2,739,291	2,905,808
Intra-Project loan	129,600,000	1,000,000	130,600,000	2,100,000
Project Liabilities	-	6,909,939	6,909,939	5,994,011
Others Liabilities	257,212,501	621	257,213,122	133,743,265
Investment	27,319,468	8,000,000	35,319,468	8,092,625
Disbursement of Micro Credit	3,976,165,492	-	3,976,165,492	3,973,500,000
Advance	16,403,430	3,659,000	20,062,430	17,548,280
Purchase of Fixed Assets	1,786,554	309,000	2,095,554	6,065,526
Lift Assets Purchase	6,953,495	-	6,953,495	11,295,127





Toha Khan Zaman & Co.

Chartered Accountants

Particulars	2024-2025		2023-2024	
	PSEDP (Micro-Credit)	Core & Projects	Total 2024-2025	Total 2023-2024
Salary & Allowance	193,648,001	8,438,435	202,086,436	209,867,552
Travel & Conveyance	5,764,494	356,471	6,120,965	5,522,997
Staff House Rent Allowance	5,487,370	-	5,487,370	4,463,615
Fuel and Maintenance	8,436,477	67,680	8,504,157	6,177,572
Office Rent	4,570,335	3,038,005	7,608,340	7,087,488
Printing and Stationery	5,369,705	320,136	5,689,842	4,648,698
Repair	150,130	81,300	231,430	230,350
Utilities	2,264,217	631,404	2,895,621	2,666,592
Communication	4,278,559	178,194	4,456,753	4,206,084
Newspaper	12,288	-	12,288	11,597
Entertainment	2,710,500	301,357	3,011,857	3,481,886
Office Maintenance Cost	3,144,775	499,323	3,644,098	3,642,705
Advertisement	44,387	28,000	72,387	94,135
Computer Software Automation Exp	2,685,418	68,980	2,754,398	1,402,050
VAT & Tax Expenses	54,694	81,034	135,728	71,355
Tax/Tax on Interest	210,594	5,504	216,097	127,206
Interest on Other Loan	-	595,949	595,949	476,164
Incentive	3,000	-	3,000	-
Income Tax	1,389,467	-	1,389,467	2,046,728
Audit Fee	(24,130)	-	(24,130)	(25,000)
Legal Expenses	344,785	-	344,785	339,171
Bank Charge and Commission	1,251,587	32,250	1,283,837	1,735,436
Interest on Savings	18,830,892	-	18,830,892	15,114,644
Service Charge on PKSF Loan	69,671,229	-	69,671,229	61,261,166
Service Charge on BANK Loan	18,896,173	-	18,896,173	22,045,545
Carrying Expenses	82,035	4,610	86,645	59,385
Donation/Subscription	3,500	5,000	8,500	11,100
Research & Development	48,375	-	48,375	178,375
Day Observation	25,500	-	25,500	130,613
Training Expenses	2,355,398	-	2,355,398	2,543,374
Licenses & Registration	172,510	181,024	353,534	1,478,396
Project Expenditure	-	11,671,010	11,671,010	11,805,703
PKSF Project Expenses	74,817,531	-	74,817,531	61,895,342
Other Expenditure	677,578	425,189	1,102,767	800,999
Total Payments:	5,903,425,354	54,352,503	5,957,777,857	5,833,952,884
Closing Balance:				
Cash in Hand	3,637,768	-	3,637,768	5,293,563
Cash at Bank	198,395,279	2,240,425	200,635,704	142,455,448
Total Taka:	6,105,458,401	56,592,928	6,162,051,329	5,981,701,606

1.00 Figures have been rounded off to the nearest taka.
2.00 Annexed notes form part of the financial statements


Md. Nasar Uddin
Joint Director


Md. Hasib Hossain
Executive Director


KH. Md. Abul Kalam Azad
President

Signed in terms of our separate report of even date annexed.

Toha Khan Zaman & Co.
Chartered Accountants
Registration No. 4/52/ICAB-72


(Syed Jamal Uddin Haider, FCA)
Senior Partner
Enrollment No. 277
(DVC:2510290277AS284274)

Dated Dhaka
27-October-2025





