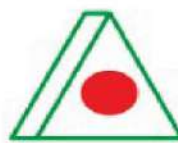


20 24 | ANNUAL REPORT

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



PROYAS

Manobik Unnayan Society

ANNUAL REPORT 2024

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

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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
BACCHI	:	Bangladesh Csos Coalition for Health and Immunization
EU	:	European Union
ECCCP	:	Extended Community Climate Change Project-Drought (ECCCP-Drought)
ENRICH	:	Enhancing Resources & Increasing Capacities of Poor Households FSTIP
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
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
RMTP	:	Rural Microenterprise Transformation Project
RAIS	:	Recovery and Advancement of Informal Sector Employment
SEP	:	Sustainable Enterprise Project
SMART	:	Sustainable Microenterprise And Resilience Transformation Project (SMART)
USAID	:	United States Agencies for International Development
UNDP	:	United Nations Development Programme
UTI	:	Urinary Tract Infection

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MESSAGE FROM THE PRESIDENT



In this intricately connected digital age, the world feels smaller—yet the challenges loom larger. A single event in one corner of the globe now echoes across continents, reshaping lives far beyond its origin. The enduring shadows of the COVID-19 pandemic, coupled with persistent geopolitical unrest such as the Russia-Ukraine conflict, have unsettled the fragile balance of global stability. The consequences—surging inflation, disrupted financial flows, and social disquiet—continue to test the resilience of nations and individuals alike.

The war in Ukraine has imposed profound socio-economic strain, particularly on low-income populations already teetering on the brink of hardship. As global growth slows, the path to recovery remains complex. In this shifting landscape, Proyas has realigned its strategies, deepened its programme diversity, and extended focused financial support to equip its beneficiaries with the means to recover, rebuild, and rise. Closer to home, climate change persists as one of the most pressing threats to sustainable development in Bangladesh. Proyas has responded with renewed urgency—strengthening resilience through environment-friendly agriculture, livestock, fisheries, and value-chain initiatives that unlock employment and opportunity, especially for the youth.

This year, we proudly celebrate Proyas's 32nd year—a journey made possible through the unwavering commitment of our dedicated staff, development partners, and all stakeholders. Against formidable odds, Proyas has remained steadfast, amplifying its efforts to transform socio-economic realities and stand beside the marginalised in their pursuit of dignity and progress. Our operations remain focused across seven northern districts, where digitalised financial systems are now accelerating access to support and services.

As we look towards the horizon, our resolve endures—to reduce economic fragility, expand opportunity, and nurture lives touched by adversity. My heartfelt gratitude goes to the Executive Committee, our devoted team, partners, and beneficiaries whose trust and collaboration breathe life into our mission. May Proyas continue its quiet revolution towards a more just, peaceful, and inclusive future.

Kh. Md. Abul Kalam Azad
President



MESSAGE FROM THE EXECUTIVE DIRECTOR

Achieving sustainable human welfare is not an outcome of haste—it is a journey of patience, persistence, and purpose. While Bangladesh has made strides in economic growth, with a steady rise in per capita income, a large portion of the population still stands at the threshold of new vulnerabilities. The rising cost of living and persistent global uncertainties—most notably the prolonged Russia-Ukraine conflict—continue to disrupt livelihoods, widen inequalities, and pluck e added pressure on already fragile households.

Inflation and fractured supply chains have deepened the hardship of the most vulnerable, calling for strengthened resilience and innovative responses. In the face of these trials, Proyas has remained a steady companion to those in need—dedicated to supporting communities in their pursuit of dignity and self-reliance.

For over thirty years, Proyas has walked alongside the marginalised, shaping pathways out of poverty and towards shared prosperity. Our multifaceted programmes target the real and evolving needs of disadvantaged groups—improving livelihoods, fostering self-employment, reducing social risks, and protecting children from early marriage and exploitation. We raise awareness against extremism and unsafe migration, and continue to invest in women, youth, children, and the elderly—promoting inclusive economic growth through microenterprises, agriculture, food security, climate resilience, healthcare, and education. We have embraced digital transformation not only as a tool of efficiency but as a bridge—connecting services to people faster and with greater transparency. At the same time, we are modernising our human resource systems to create meaningful employment, especially for the poorest and most underserved.

My heartfelt thanks to the Executive Committee, our tireless team, our partners, participants, and well-wishers—each of whom shares in this journey. Together, with courage and care, we remain resolute in our mission: to uplift, empower, and inspire change that lasts.

Md. Hasib Hossain
Founder Executive Director



01

Poverty Alleviation & Economic Empowerment



02

Healthcare



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

Thematic Areas of Proyas

GUIDING PRINCIPLE

Vision

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

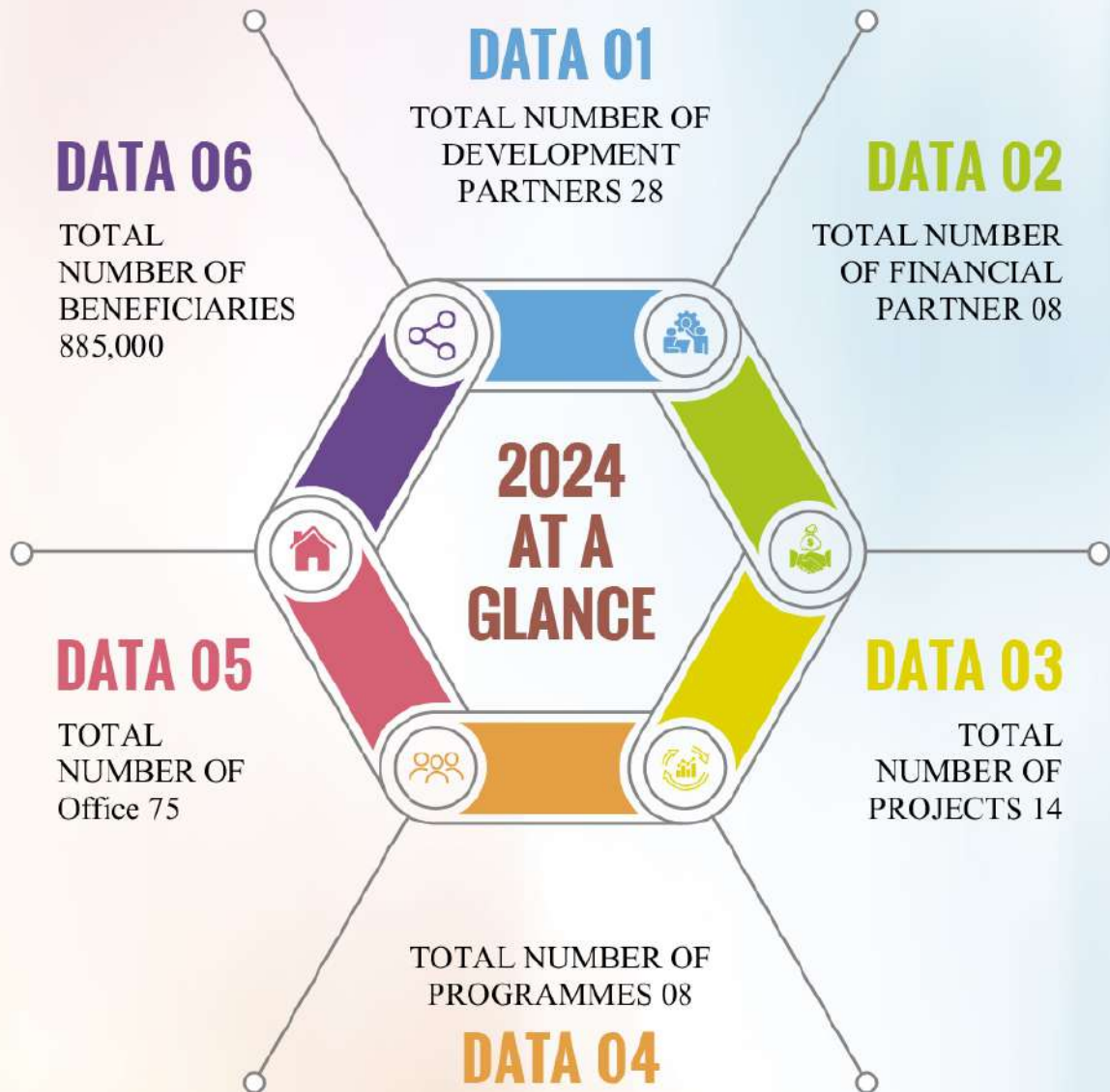
Mission

- 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.



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



Individual Programme Participants



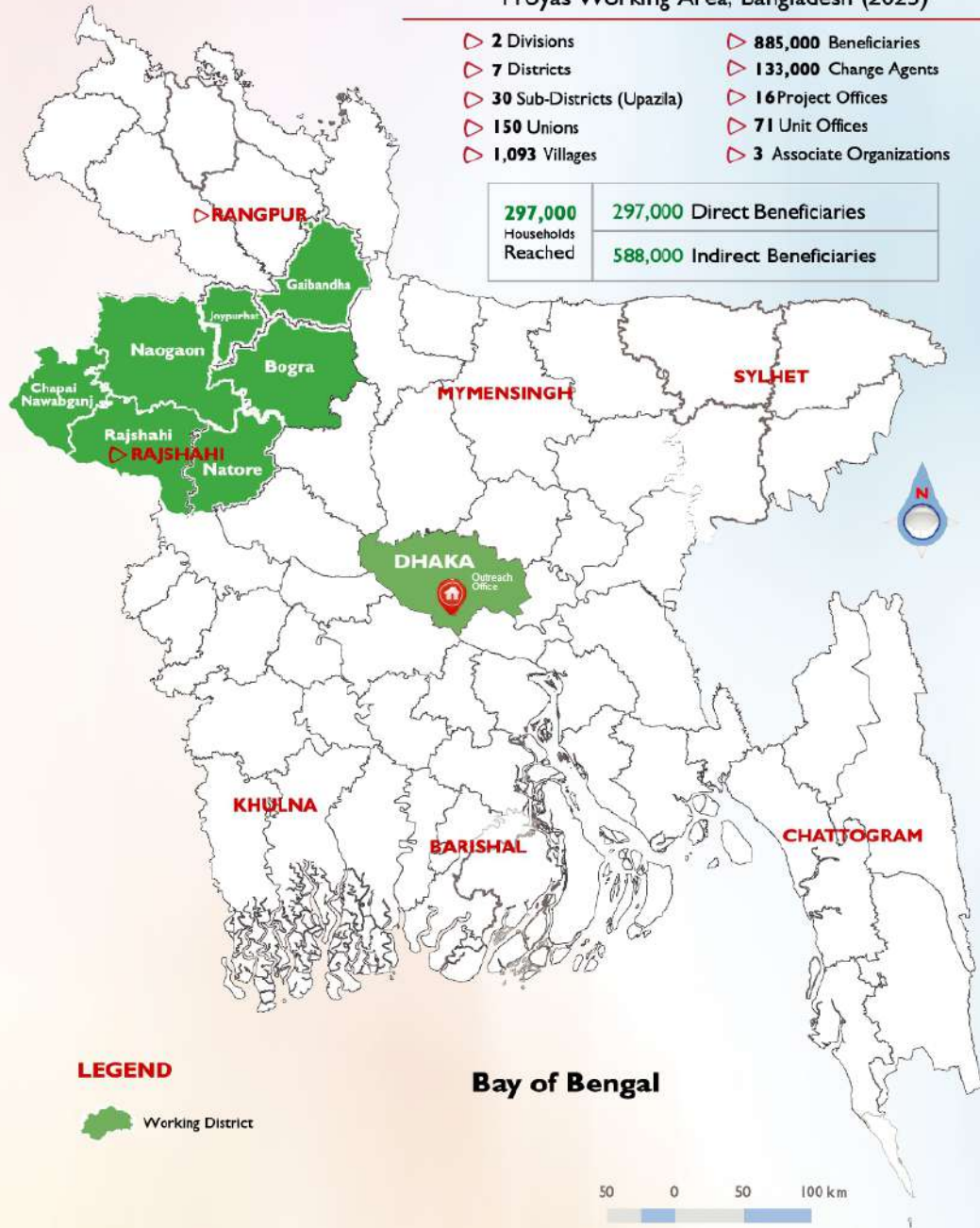
Authorised under the Society Act Registration, Proyas carries the honourable mandate to serve communities across the nation. At present, its efforts have deepened and expanded within seven key districts: Chapainawabganj, Naogaon, Rajshahi, Natore, Bogura, Gaibandha and Joypurhat. With a vision firmly set on the horizon, Proyas aspires to gradually unfold its full spectrum of services throughout Bangladesh, harmonising growth with capacity, and weaving a stronger fabric of support across the land.

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



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
Engineer, NGO Activist



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



Shanaj Perven
Executive Member
Social Worker

List of Successfully Completed Project

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 (CMPPHHT)	Women and Children	Human Right	Winrock International/ USAID	2009-2017	80.12
Promoting Engagement and action for countering Extremism	Youths	Peace and Tolerance	GCERF	2016-2023	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"> • Gourmoli 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"> • 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

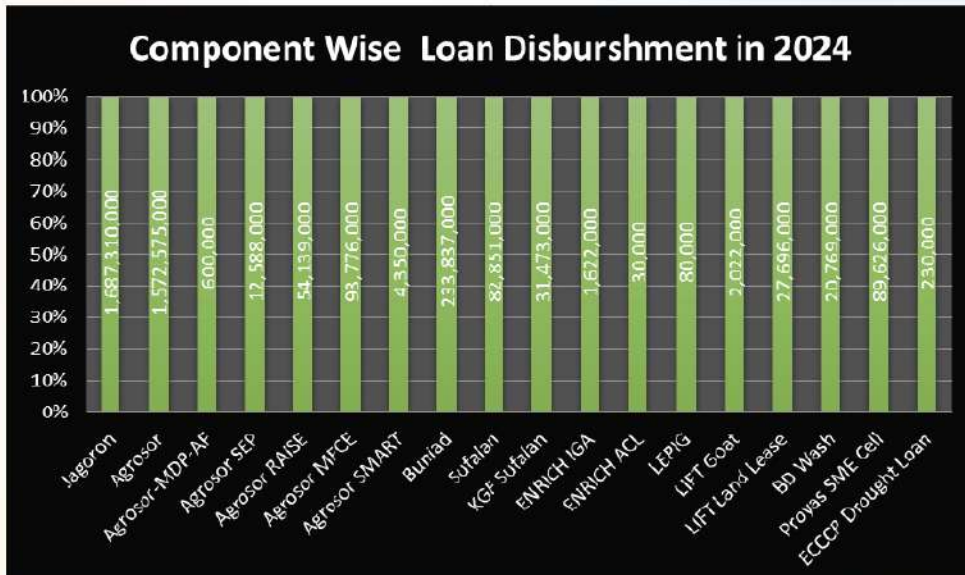
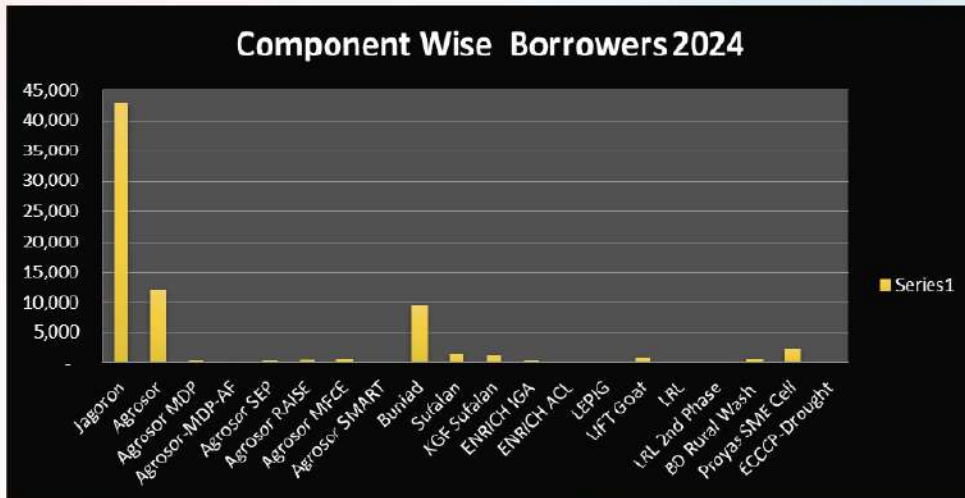
7	Proyas Apiculture	Farmers and community people	Self-Initiative	Continuing since 2007
8	Scholarship to meritorious students for the advancement of their education	Ethnic, Poor community and their children	PKSF	Each year
Climate Change and Environment				
9	Sustainable Microenterprise And Resilience Transformation Project (SMART)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2024
10	Rural Microenterprise Transformation Project (RMTP)	Farmers, Poor Youth	PKSF	Continuing since 2022
11	Proyas Nursery	Farmers	Self-Initiative	Ongoing
Peace and Justice				
12	USAID's Fight Slavery & Trafficking-In-Person (FSTIP)	Vulnerable population, Potential migrants, Children and Fraudulent migrants	Winrock International/ USAID	Continuing since 2009
Corporate Social Responsibility				
13	Radio Mahananda FM 98.8: Community Radio of Proyas	All types of Community	Self-Initiative	Ongoing
14	Proyas Folk Theatre Institute (PFTI)	All types of Community	Self-Initiative	Continuing since 2007
15	Proyas Health Care	Poor community, Women, Children and Elderly people	Self-Initiative	Continuing since 2018
16	Adolescent Development Program	Adolescent	Self-Initiative	Continuing since 2018
17	Living Deltas Research Hub	Vulnerable community and Youths of barind tract area	Lancaster University, England	Continuing since 2021
Training Programme				
18	Capacity Building of Staff	Programme staff and Project staff	Deferent Programmes & Project	Need Based
19	Capacity Building of Beneficiary	Poor community, Women, Children		

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

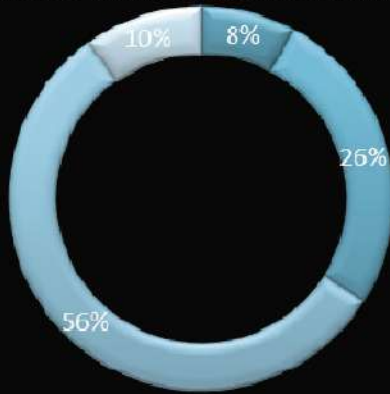


32 Years in Social Welfare, Socio-economic & Human Development

Proyas Manobik Unnayan Society embarked on its Microfinance Programme with a heartfelt mission—to uplift the socio-economic status of poor women and marginalised communities. This endeavour found greater momentum through a valued partnership with the Palli Karma Sahayak Foundation (PKSF), enabling the programme to stretch its reach across wider geographies and touch more lives with tailored loan products and compassionate support. Recognising the growing aspirations and needs of its clients, Proyas further strengthened its financial framework by joining hands with a distinguished commercial bank. This collaboration has unlocked broader access to capital and fortified the foundation upon which beneficiaries can build brighter, more resilient futures.

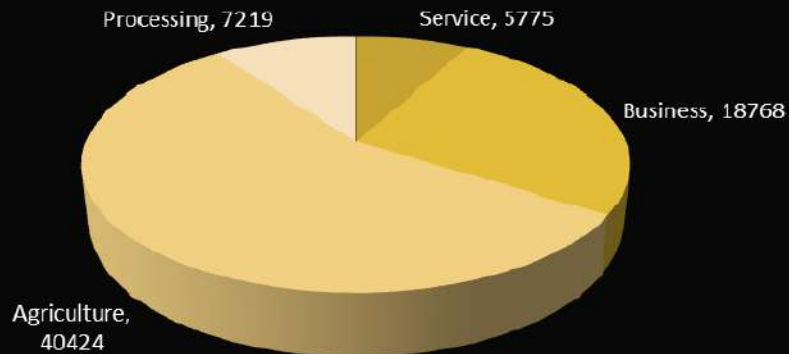


Sector Wise Loan Disbursalment in 2024



■ Service ■ Business ■ Agriculture ■ Processing

Sector Wise Borrowers in 2024



■ Service ■ Business ■ Agriculture ■ Processing

Amidst this ever-evolving landscape, Proyas has embraced a diverse array of interventions, all dedicated to fostering socio-economic progress. Central to this endeavour are initiatives of financial inclusion, thoughtfully designed to reach those who have long been excluded, disadvantaged, or marginalised. With the steadfast support of PKSF, these programmes have been carefully tailored to navigate the emerging challenges and seize the unfolding opportunities of 2024—harmonising global currents with the unique rhythms of local communities.

Jagoron

The Jagoron loan product has been crafted as a beacon of hope for those dwelling on the margins of survival — the poor and excluded, whose lives unfold in rural hamlets, bustling urban corners, and quiet semi-urban fringes. These are individuals who possess less than 50 decimals of cultivable land, where harvests fall short of sustaining even their most basic needs. With no room for savings and daily labour as their sole means of subsistence, unforeseen emergencies often arrive as quiet catastrophes.

To address this vulnerability, Jagoron offers more than just credit — it opens doors to opportunity. With microfinance support tailored to capacity and need, beneficiaries receive loans of up to BDT 50,000 to initiate or enhance income-generating activities and take steps toward a more secure livelihood.

In this reporting year, Proyas extended its support to 42,711 individuals, disbursing BDT 1.69 billion in financial assistance under this scheme. Reflecting their commitment to building a stronger future, participants have saved a total of BDT 349.20 million, deposited weekly. Loan repayments have followed a disciplined schedule, with beneficiaries completing their cycles within 45 weeks— a quiet testament to resilience, responsibility, and hope taking root at the grassroots.



Soaring Beyond Hardship: The Story of Mounjera

Palsha, Baliadanga, Chapainawabganj.

There was a time when securing two meals a day felt like an uphill battle. My husband, a day labourer, worked tirelessly, yet his earnings were never enough to meet even our basic needs. Amidst this hardship, I became a member of Proyas Manobik Unnayan Society and, in 2023, received a loan of BDT 35,000 under the Jagoron component from Unit-1, Gobatala.

With that support, I started rearing pigeons and selling them at the local market, with my husband standing beside me every step of the way. Bit by bit, I repaid each instalment, holding onto the hope of building a better future. In 2024, I received a second loan of BDT 45,000, which enabled me to expand my business and increase production.

Today, my small yet growing enterprise not only supports my son's education but is also transforming our family's way of life. I now stand beside my husband not merely as a homemaker, but as a partner in progress. I extend my heartfelt gratitude to Proyas and PKSF for illuminating the path that led me from uncertainty to dignity.



Agrosor Micro Enterprise (ME)

Proyas proudly offers the Agrosor Micro Enterprise (ME) loan product, a specialised financial service designed to foster entrepreneurial advancement. Targeted at seasoned entrepreneurs with at least three years of experience, this scheme supports ventures that are environmentally conscious, locally relevant, free from child labour, and committed to creating employment opportunities within rural and semi-urban communities.

Originally launched in 2006 as the ‘Small Entrepreneur Loan Scheme’, Agrosor was developed to assist entrepreneurs who, despite having previously received micro-credit support, found their growth limited by insufficient investment capital. This enhanced financial facility offers loans ranging from BDT 50,000 to 1 million, with flexible repayment plans—either weekly or monthly over 45 or 12 instalments—typically spanning a one-year term.

Over the past year, a total of 12,133 entrepreneurs have benefited from this programme, receiving BDT 1.57 billion in financial assistance to strengthen and expand their micro enterprises. Alongside loan disbursement, beneficiaries have demonstrated financial discipline by depositing savings amounting to BDT 192.64 million, laying the groundwork for future development and economic stability.

Through Agrosor, Proyas continues its steadfast commitment to empowering micro-entrepreneurs—cultivating sustainable livelihoods, encouraging innovation, and fostering inclusive economic growth across its areas of operation.





Sweet Ventures & New Horizons

I, **Sadhan**, a small entrepreneur from Nashipur, once ran a tiny shop selling sweets. I also sold my products at local markets, but business was limited and growth opportunities were minimal. With my family depending on me, I knew I had to expand and stabilize my income.

In 2024, with support from Proyas, I took a bold step—establishing a dedicated food products sales center by receiving BDT 2 lakh as an Agrosor loan from Unit-1 under Proyas. My shop was fully renovated and equipped with a fridge, UPS, packaging materials, and racks, creating a professional environment for the first time. Initially, I focused on sweets, but gradually added other prepared foods like ghee, chhana, and yogurt. Today, my sales center generates around BDT 60,000 monthly, and I am planning to expand further. I reflect, “Setting up a proper sales center transformed my business. Now I feel confident and ready to grow even bigger.”

Agrosor Micro Enterprise Development Project (MDP)

Standing as a pivotal loan offering from Proyas, the Agrosor MDP is crafted to accelerate the economic progress of micro-entrepreneurs across rural, semi-urban, and urban landscapes. Launched in November 2019 with the invaluable support of PKSF, this substantial financial facility empowers entrepreneurs to scale their ventures. This scheme targets entrepreneurs who are diverse in approach, environmentally conscious, and capable of creating sustainable employment opportunities. By enabling access to larger capital, beneficiaries have been able to refine and grow their businesses with greater confidence and impact. In the current year 223 entrepreneurs have benefitted from this initiative.

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

The Agrosor MDP-AF is an alternative loan product offered by Proyas, aimed at fostering the economic progress of micro-entrepreneurs across rural, semi-urban, and urban regions. Launched in 2021 with the support of PKSF, this enhanced financial facility provides loans ranging from BDT 50,000 to 2 million, enabling beneficiaries to significantly grow and diversify their businesses. Targeted at multi-diversified, environmentally conscious, and visibly impactful entrepreneurs, the scheme promotes employment creation within communities. Over the past year, 97 entrepreneurs have received a total of BDT 0.60 million in financial assistance, leveraging this support to broaden the scope and scale of their enterprises. Through Agrosor MDP-AF, Proyas continues to empower enterprising individuals, cultivating sustainable growth and fostering inclusive economic opportunities across its service areas.



A Journey of Success through Beef Cattle Fattening

Shakila Begum

Naya Diari, Gomastapur,
Chapainawabganj.



Shakila Begum's life once revolved around struggle. Her husband's daily labour barely sustained their five-member family, and dreams felt distant. Yet, with courage, she began fattening a single bull—her first step toward change. In 2023, fortune knocked through Proyas Manobik Unnayan Society under PKSf support. Training on cost-effective cattle fattening, along with UMS, grass lakh seeds, mats, earthworms, and a loan of BDT 2.5 lakh from Unit-11 of Proyas, transformed her small effort into a thriving venture. Today, her farm shelters 10 strong cattle. Each month, she secures a net profit of BDT 30,000, while vermicompost from cow dung adds further income. Her children continue their studies with confidence, and her family enjoys newfound stability. "At my darkest hour, Proyas and PKSf lit the path of hope. Their support gave me dignity, courage, and recognition. Now I dream of building a larger farm and inspiring others to chase success."

Agrosor Sustainable Enterprise Project (SEP)

The Agrosor Sustainable Enterprise Project (SEP) is a specialized loan product of Proyas, designed to promote the economic advancement of targeted micro-entrepreneurs. Initiated in January 2020 with the support of PKSF, the scheme provides larger and faster financial assistance to expand enterprises, particularly those engaged in the production of safe mangoes across rural, semi-urban, and urban areas. The scheme is open to trained mango producers and eligible enterprises, with loan ceilings ranging from BDT 50,000 to BDT 1,000,000. Under this initiative, a total of 290 entrepreneurs received financial assistance amounting to BDT 12.59 million and benefitted from the support. By 2024, all beneficiaries successfully repaid their loans in compliance with the repayment policy.

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. This initiative nurtures ventures that are environmentally conscious, locally relevant, free from child labour, and committed to generating employment in rural and semi-urban communities. Launched in 2024 as the Small Medium Entrepreneur Loan Scheme, the program was created to assist entrepreneurs whose growth had been limited by insufficient investment capital, despite prior micro-credit support. The scheme offers loans from BDT 50 thousand to 1 million with flexible repayment options—weekly or monthly over 45 or 12 instalments—typically spanning a one-year term. In its first year, 1,959 beneficiaries embraced this opportunity, receiving a total of BDT 59.63 million in loans. Beyond immediate support, they also accumulated BDT 32.87 million in savings, laying the foundation for future growth and sustainable enterprise.

Buniad

When survival becomes the only ambition, opportunity often feels distant. The Buniad loan product stands as a thoughtful response to this harsh reality—crafted specifically for the ultra-poor and economically displaced. This includes female-headed households, homeless families, unskilled day labourers, slum residents, embankment dwellers, and those with monthly incomes near BDT 7869 (USD 2.15/day, World Bank). Women employed as domestic workers and recipients of government or NGO safety net assistance are also eligible. Through this scheme, Proyas provides financial support up to BDT 30,000 repayable over 45 weekly instalments.

The purpose is not only economic relief but also inclusion—drawing the marginalised into the rhythm of mainstream livelihood.

In the current year, 9,679 such individuals were empowered with BDT 233.84 million in total loan disbursement. Their collective savings of BDT 92.17 million are more than figures—they symbolise new roots of financial confidence, planted firmly in the soil of resilience.



Intensive Goat Fattening Empowers My Family



Parveen, Amlain
Nachol, Chapainawabganj

I started goat farming with five goats to support my family of seven, as my husband was unwell. In 2024, through Proyas Manobik Unnayan Society under PKSf, I received training on intensive goat fattening and a loan of BDT 30 thousand from Unit-11 Fatepur under Proyas. With essential inputs like feed, mats, grass seeds, and disinfectants, my farm expanded to nine goats and eight does. This method improved growth, reduced disease, and lowered costs. I now sell goats every five months, earning a net monthly profit of BDT 20,000. Other farmers in my community have adopted this technique after seeing my success. My Remark: "Through determination and hard work, I overcame challenges and became self-reliant. My family is secure, my children study well, and other women are inspired by my journey. I am deeply grateful to PKSf and Proyas for their support."

SEASONAL SHORT TERM FINANCIAL SERVICE

Sufalan



There are seasons when the land breathes hope, and hands reach out not just for harvest, but for dignity. Sufalan, since 2008 with PKSF's support, offers more than a loan—it offers a promise. A promise to farmers sowing dreams in rows of rice, mango blossoms, and morning vegetables. Ranging between BDT 10,000 to 50,000 for up to six months, this timely aid touches the heart of production—milk that nourishes, fruits that sustain, and fields that wait for nothing but faith. Last year, 1,374 cultivators embraced this support—BDT 82.85 million in all—and returned it not only in instalments, but in gratitude. For those who listen to the language of the soil, Sufalan speaks back—with grace, with growth.

Kuwait Goodwill Fund for Food Security KGF Sufalan

When the wind turns warm and the earth softens, some see a season—others see a chance. KGF Sufalan rises as a timely companion to those whose hands shape the rhythm of harvests. From mango orchards to vegetable patches, from milking sheds to fields of grain, this loan scheme nourishes more than just land—it nurtures resilience. Launched for short-term agro-based ventures, this support ranges from BDT 10,000 to 50,000, perfectly attuned to seasonal needs. In 2024, 1,089 spirited individuals embraced this opportunity, receiving BDT 31.47 million for up to six months—each seed sown with hope, each return repaid with honour. Where roots reach down and dreams reach forward, KGF Sufalan walks beside the growers of tomorrow.



Extended Community Climate Change (ECCCP-Drought) Project

When the rains falter and the soil thirsts, survival calls for more than patience—it calls for adaptation. ECCCP-Drought rises as a beacon of hope, standing beside farmers planting under the harshest grips of drought. Rooted in the Barendra landscape, this loan initiative—supported by Proyas Manobik Unnayan Society, PKSE, and the Green Climate Fund—nurtures crops, fruits, and livelihoods, helping communities adapt to a harsher climate. In 2024, 260 trained farmers embraced this lifeline, with a total allocation of BDT 8.5 million as ECCCP-Drought loans. This support provides a maximum of BDT 50 thousand for each member—of which 5 members have already received BDT 2.30 lakh, while the remaining BDT 8.27 million is planned for distribution among 255 farmers in the coming season. Their fields are again sowed with promise under a fading sun. Where dry winds test resolve, ECCCP-Drought walks beside those who choose endurance.

PROJECT BASED FINANCIAL SERVICE



Income Generating Activities (IGA)

This dedicated loan product extends a steady hand to those engaged in income-generating endeavours—each one a step towards inclusive socio-economic progress. Tailored for ambition rooted in everyday labour, it supports dreams that rise quietly yet surely. With financing from BDT 50,000 to 0.5 million, it reached 205 determined members this year, disbursing BDT 1.62 million. Alongside, savings of BDT 11.96 million were set aside weekly—gentle investments in future security. Currently available through Units 16, and 1, the initiative quietly weaves opportunity into the lives of those shaping their tomorrow.

ENRICH Asset Creation Loan (ACL)

This loan product extends a helping hand to those with humble means, enabling them to craft furniture and jewellery to meet their family's needs. Offering financial support ranging from BDT 1,000 to 50,000, it empowers creativity and self-reliance in the smallest yet meaningful ways. In 2024, 29 beneficiaries embraced this opportunity, receiving a total of BDT 3 million. This vital service operates through Units 16, and 1, nurturing both skill and hope within the community.

Loan Support for Elderly Peoples for Income Generation (LEPIG)

As time unfolds, many elderly find themselves distanced from their kin. The LEPIG loan product, supported by PKSF, seeks to restore their livelihoods and reconnect them with society's fabric. This initiative welcomes poor men and women over sixty, who remain physically and mentally resilient. This year, 43 beneficiaries embraced support worth BDT 0.08 million, a step that rekindled their independence and deepened their bond with the community. Alongside, they nurtured savings of BDT 1.83 million—an investment in hope and future security.

LIFT Goat

The LIFT Goat loan scheme stands as a targeted financial support initiative, uplifting vulnerable communities by encouraging farm-based goat rearing. Offering three tailored loan options—Buniad, Jagoron, and Agrosor—this programme fosters sustainable income opportunities for eligible members. In the current year, 727 beneficiaries received a total of BDT 2.02 million under this scheme, faithfully repaying their loans in accordance with policy. This vital service operates through Units 1, 6, 11, and 12, sowing seeds of prosperity within rural livelihoods.

Recovery and Advancement of Informal Sector Employment (RAISE)

This loan product was crafted to support the informal sector profoundly impacted by the Covid-19 pandemic. Offering financial assistance ranging from BDT 10,000 to 1 million with an 18% service charge, it aimed to revive struggling enterprises and livelihoods. In total, 470 entrepreneurs received BDT 54.14 million under this scheme. Many affected businesses have since resumed their production to pre-pandemic levels, while young entrepreneurs from low-income families have successfully reclaimed their place as earners, breathing new life into their communities.



Agrosor Microenterprise Financing and Credit Enhancement (MFCE) Loan

Proyas proudly offers the Microenterprise Financing and Credit Enhancement (MFCE) loan product, a specialized financial service aimed at promoting entrepreneurial growth, with a special emphasis on supporting women entrepreneurs. The scheme targets experienced entrepreneurs with a minimum of three years of business operations and supports ventures that are environmentally responsible, locally relevant, free from child labour, and committed to generating employment opportunities in rural and semi-urban communities. The Agrosor MFCE loan assists entrepreneurs who, despite previous micro-credit support, faced growth limitations due to insufficient investment capital. Loans range from BDT 50,000 to 1,000,000, with flexible weekly or monthly repayment over 12 months (45 or 12 instalments). Since its launch this year, 546 beneficiaries have received BDT 93.78 million in loans.

BD Rural WASH Loan

In rural areas, inadequate sanitation and hygiene significantly affect community health, increasing the risk of waterborne and vector-borne diseases. To address this critical challenge, this loan provides local communities with an opportunity to improve living conditions and overall wellbeing. Under this initiative, 568 members received BDT 20.77 million as loans to install electric water points and construct hygienic latrines. The loan offers a maximum of BDT 50 thousand for a single item—either a water point or a latrine—and up to BDT 1.5 lakh for both options, promoting healthier households and sustainable community development.

Extended Community Climate Change (ECCCP–Drought) Project

When the rains falter and the soil thirsts, survival calls for more than patience—it calls for adaptation. ECCCP–Drought steps in as a bridge of hope, empowering farmers to sow resilience where drought strikes hardest. Rooted in the Barendra landscape, this loan product—crafted by Proyas Manobik Ummayan Society with PKSF and the Green Climate Fund—nurtures crops, fruits, and livelihoods attuned to a harsher climate. In 2024, 229 trained farmers embraced this lifeline, receiving BDT 8.5 million in soft loans—where 5 members have already received BDT 230,000 this year, and the remaining BDT 8.27 million is planned for distribution among 224 farmers in the coming season. Their fields reclaim promise under a fading sun. Beyond today’s yield, they secured BDT 50,000 in savings, planting not just for harvest, but for the future. Where dry winds test resolve, ECCCP–Drought walks beside those who choose endurance.

Sustainable Microenterprise And Resilient Transformation (SMART) Loan

The SMART Loan is a dedicated financial product developed by Proyas to support micro-entrepreneurs (MEs) in adopting Resource Efficient and Cleaner Production (RECP) practices. The loan aims to enhance productivity, promote environmentally sustainable operations, and facilitate value addition in mango products, enabling MEs to adapt to climate risks and meet market demands.

Offering financial assistance ranging from BDT 50 thousand to BDT 2.5 million, the loan is tailored to meet the diverse needs of micro-entrepreneurs. As of now, 20 MEs have received financial support totaling BDT 4.35 million under the Agrosor SMART Loan, with a total allocation of BDT 400 million. The remaining MEs are in the pipeline to receive similar support during the project implementation period.

Common Service Loan (SMART)

Designed to bolster the economic vitality of targeted micro-entrepreneurs, this loan scheme offers substantial and swift financial support aimed at expanding ventures involved in safe mango production, market development, supply of materials, and nursery cultivation across rural, semi-urban, and urban settings. Loans under this scheme range from BDT 50 thousand to 2.5 million, accompanied by a 24% service charge. Over the past year, 5 entrepreneurs have accessed a total of BDT 0.77 million, diligently repaying their loans in accordance with established policies, thus nurturing a flourishing future in agribusiness.

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



Dreamscapes of Development Programmes & Projects

Guided by the aspirations of the Sustainable Development Goals and the national vision for inclusive progress, Proyas continues to illuminate pathways out of poverty—pursuing a future where extreme hardship is no longer fate, but history. With unwavering commitment, Proyas orchestrates a mosaic of development projects and programmes designed to foster shared prosperity and resilient growth.

These endeavours span across the vibrant domains of agriculture, livestock, and fisheries; environmental stewardship; microenterprise and small trade nurturing; 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 transformation—each initiative breathes life into communities once silenced by deprivation.

Moreover, through its heartfelt engagement in corporate social responsibility, Proyas responds to the evolving needs of society with compassion and clarity. The initiatives outlined below are not mere programmes—they are lifelines, stitched into the fabric of hope and human dignity.





LIVELIHOOD



EDUCATION



HEALTH



HYGIENE

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

The ENRICH Programme stands as a beacon of integrated development, committed to elevating the quality of life for disadvantaged and vulnerable communities. Since its inception in 2010, this initiative has been realised through the collaborative financial backing of PKSF and contributions from Proyas's Microfinance Programme. The effort is directed toward those on the fringes of society—marginalised, excluded, and at-risk individuals.

This dynamic initiative comprises three interlinked pillars: (a) social empowerment activities that equip youth as catalysts for change foster awareness of critical issues like early marriage and dowry, and safeguard child rights while encouraging environmental action through youth-led clubs; and (c) the provision of primary healthcare services to improve community well-being. Altogether, approximately 10,829 households across Baliadanga Union of Sador and Ghorapakhi a union of Sibganj Upazila, Chapainawabganj, have reaped the benefits of this inclusive initiative. The project activities are being implemented through two units: Golaper Hat Unit-16 and Baliadanga Unit-01.



Education Support Service

In the fragile early years of schooling, many children fall behind—not for lack of ability, but from limited family support and guidance. To counter this, the ENRICH Programme has created supportive learning spaces in two unions of Ghorapakhia of Sibganj Upazila and Baliadanga of Sadar Upazila in Chapainawabganj. Thirty six centres now serve children from nursery to class two, operating from 3:00 PM to 5:00 PM each day weekdays. Within these spaces, devoted teachers assist with homework, provide extra lessons, and nurture awareness of general knowledge, civic values, and social behaviour. The table below reflects the achievements of these educational efforts in 2024—a testament to the belief that every child deserves a chance to thrive.

Numeric Status of Education Support Service

Grade	Students	Promoted to next grade	Passing Rate	Drop-out
Nursery	359	359	100%	Nil
One	261	261	100%	Nil
Two	198	198	100%	Nil
Total	718	718	100%	Nil

Primary Health Care Service

In the heart of Proyas's working areas, access to quality healthcare remains a distant dream for many. Burdened by illness, poor families often sacrifice a large share of their earnings just to seek basic treatment—turning health into a quiet crisis of survival.

To address this, Proyas, through the ENRICH Programme, delivers doorstep primary healthcare to 11340 households across Baliadanga Union in Chapainawabganj Sadar and Ghorapakhia Union in Sibganj Upazila. With compassion and care, health officers and visitors offer services via static and satellite clinics, while referring complex cases to Upazila and district hospitals. These services span health education, reproductive care, ANC/PNC, family planning, early detection of diabetes and heart conditions, and treatment of common infections like UTI and conjunctivitis. Alongside, awareness campaigns illuminate issues such as adolescent health, child nutrition, exclusive breastfeeding, and menstrual hygiene—empowering communities from within. Here, healing is not just a service; it is a promise whispered from home to heart.

Elderly People Development Programme

In the fading hush of age, many elders stand alone—left behind by time, forgotten by kin. To rekindle their dignity, Proyas, with the gracious support of PKSF, has extended a hand of remembrance. Since inception, 28 wheelchairs, 60 commode chairs, 524 blankets, 60 umbrellas, 230 scarves, and 120 walking sticks have been gently plakh ed into deserving hands. This year, 20 individuals were honored—10 received Best Child Awards and 10 received Best Elder Awards.



In addition, 20 respected veterans were recognized with crests and financial rewards, celebrating a life well lived. This is more than assistance—it is a tribute. A quiet promise that no life, however old, shall go unseen. It is a message etched in care, reminding us all that dignity knows no age.

Youth Development Programme

The youth stand not merely as tomorrow’s hope but as today’s force—bold, untamed, and brimming with potential. Yet, without guidance, this fire risks fading into smoke. In pursuit of nurturing this promise, Proyas inspired the formation of 18 youth committees, uniting 400+ spirited individuals under a shared banner of growth. To equip these change makers, 8 training batches were conducted, focusing on youth development and Entrepreneurship. In that training 200 young minds engaged in this transformative journey. Their dreams soon took shape—twelve of them now run microenterprises, translating knowledge into livelihood and purpose. From scattered ambition to structured impact, Proyas continues to cultivate a generation ready to lead with courage and vision.

BD Rural WASH for HCD Project

In rural landscapes, poor sanitation and hygiene cast long shadows over community wellbeing, inviting the scourge of waterborne and vector-borne illnesses. To transform this reality, Proyas has been steadfastly implementing the BD Rural WASH project since December 2023, with generous support from PKSF. This initiative has facilitated the construction of 1023 hygienic latrine sets—each comprising two pits, ten rings, and a slab—bringing dignity and safety to homes. Complementing this, 210 electric pump wells have been installed, ensuring access to clean water across the area. Moreover, 1210 households have embraced new habits through tailored orientation sessions on safe drinking water, safe sanitation, baby wash, hand wash and hygiene behaviour. Now, every family member, including children, dutifully uses the facilities and practices proper handwashing after defecation and before meals, fostering a healthier, thriving community.

Rural Microenterprises Transformation Project (RMTP)

Soybean oil is common in many kitchens, yet concerns over chemicals and excess fat raising cholesterol and blood pressure grow. Demand for pure, healthy mustard oil is rising. Traditional methods produce limited mustard oil, often heated above 60°C, harming its nutritional value. Since 2022, Proyas, supported by PKSf, has led the Rural Microenterprises Transformation Project (RMTP) in Chapainawabganj Sadar to boost incomes of small farmers and young entrepreneurs by promoting cold-pressed mustard oil. This year, three youths installed cold-press machines, expanding production. Over 166 acres now grow mustard, involving 250 farmers. The project supplied 2500 kg vermicompost, 250 kg seeds, 250 bottles biopesticide, and 250 fungicide packets. By promoting high-yield varieties and using unused land, the project enhances production and quality. With BSTI certification and branding, it blends tradition and innovation to brighten rural livelihoods.



Recovery and Advancement of Informal Sector Employment (RAISE)

In Bangladesh, 86.2% of total investment is in the informal sector, with cottage and small-scale enterprises making up 78% (Source: Labour Force Survey 2016-2017). This sector plays a vital role in the country's economic growth but was severely impacted by the Covid-19 pandemic, disrupting many livelihoods. To revive these enterprises and boost 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. The project helps affected businesses recover and provides sustainable jobs for young entrepreneurs from low-income families.

The project spans three districts—Chapainawabganj, Rajshahi, and Natore—and eight sub-districts, including Chapainawabganj Sadar, Shibganj, Nachole, Gomostapur, Rajshahi Sadar, Mohonpur, Puthia, and Natore Sadar. Fifteen dedicated units ensure seamless implementation, reaching 941 small entrepreneurs. Under the project 84 master craftsmen, and 540 youths benefiting from apprenticeship schemes—rekindling hope and economic vitality in the informal sector. In addition, 70 apprentices have completed Recognition of Prior Learning (RPL) training—transforming their hard-earned skills into certified credentials, and turning experience into empowerment.

From Despair to Hope – The Journey of Hamim Ali

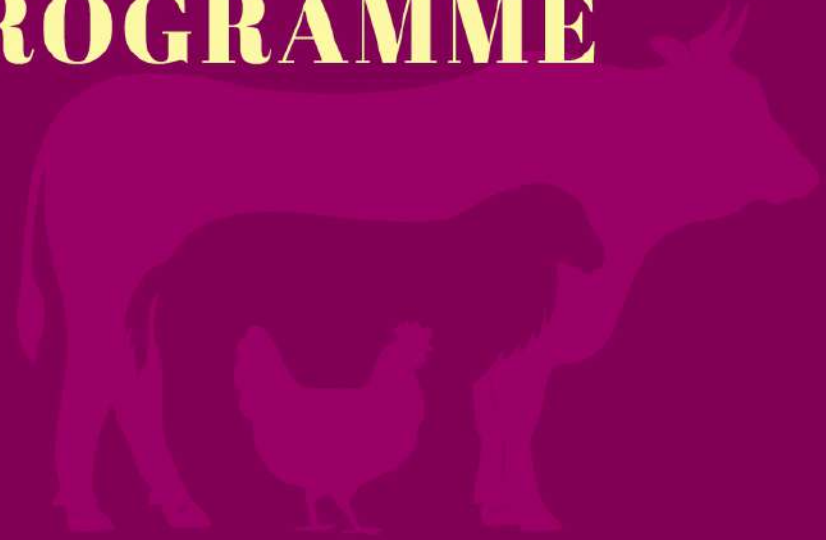


Overcoming Mountains of Debt, Hamim Becomes a Successful Entrepreneur



Md. Hamim Ali, from Ekannpur village under Tanore upazila of Rajshahi, could study only up to class eight due to financial hardship. He left school and started a small grocery shop near his home. His father, Md. Monirul Islam, was a mango trader. At first, things went well, but soon unpaid dues from customers and company loans began piling up. At the same time, his father's business also suffered losses. Eventually, the father and son together fell into a debt of nearly 7 lakh taka. Life seemed stuck in darkness, with no way forward. In this critical moment, Hamim heard an announcement on Radio Mahananda. It was about Prayas Manobik Unnayan Society, which, with financial and technical support from PKSF, was offering hands-on training in different trades under the RAISE Project. Trainees didn't have to pay any fees; instead, they would even receive a small allowance for transportation. This news felt like a ray of hope for Hamim. Without delay, he applied to Prayas Manobik Unnayan Society and was selected after an oral interview. Through the RAISE Project, he got the opportunity to work as an apprentice under master technician Anuj at the mobile servicing clinic in Santu Market.

Hamim's eagerness to learn was extraordinary. Although the official training hours were from 10 AM to 5 PM, he often stayed until 7–8 PM to practice and gain skills. After six months of hard work, he became confident in mobile servicing. He then started working on a commission basis with a small table beside a shop. After one year, he rented that table for 14,000 taka per month. Despite the expenses, Hamim managed to save 20–30 thousand taka each month. Step by step, he and his father repaid the entire 7 lakh taka debt. Soon after, Hamim bought a motorcycle, rented a new shop for 9,000 taka per month, hired two employees (paying each 1,200 taka salary), and began training two more youths in mobile servicing.

Proudly, Hamim shares: "Prayas Manobik Unnayan Society and the RAISE Project not only taught me skills, they gave me confidence. Today, I am self-reliant. I have changed my own life, and now I want to guide others as well. I am deeply grateful to the RAISE Project for helping me dream again." Today, Hamim Ali stands as a living example that with the right guidance, hard work, and self-belief, even the heaviest burden of debt can be overcome.



AGRICULTURE FISHERIES & LIVESTOCK DEVELOPMENT PROGRAMME

Kuwait Goodwill Fund for Food Security

This initiative has fostered food security among impoverished and vulnerable communities by promoting climate-resilient and eco-conscious agricultural practices. Initially launched in Chapainawabganj Sadar and Gomostapur Upazilas, it was supported financially by the Kuwait Goodwill Fund via the Bangladesh Government and PKSf since 2012. Although PKSf's technical support has since withdrawn, except for loan facilitation, Proyas has thoughtfully expanded the programme to six Upazilas — Shibganj, Bholahat, and Nachol in Chapainawabganj, along with Godagari in Rajshahi — in close partnership with its Agriculture Unit. This year, 285 farmers received training in advanced agricultural techniques, while 295 participants gained skills in livestock and fisheries across 15 intensive sessions, thereby opening new avenues for employment. Proyas orchestrated seven block demonstration days and twelve technology showcases, featuring innovations such as vermicomposting, goat rearing on platforms, and controlled fish cultivation — all aimed at replicating modern methods and nurturing sustainable growth in the region.



Gourmoti and Malta Mixed Orchard

Renowned as a mango heartland, Chapainawabganj thrives on its year-round production of diverse mango varieties. Embracing this heritage, Proyas has embarked on an innovative journey to establish mixed orchards, pairing the distinctive 'Gourmoti' mango with fragrant Malta trees. Guided by a dedicated team of agricultural experts, the project weaves together community members, entrepreneurs, and mango cultivators across various Upazilas within the district to nurture demonstration plots with care and precision.

Thus far, Proyas has cultivated two acres of these vibrant orchards, engaging three farmers who have planted 600 mango and 270 Malta trees. Inspired by this success, nineteen additional farmers have replicated the initiative over 43 acres, cultivating 3,510 mango trees alongside 6,230 Malta saplings — a blossoming testament to innovation rooted deeply in tradition.

Integrated Agriculture Project

Rooted in the soil, nearly half of Bangladesh's workforce—and two-thirds of its rural population—finds livelihood within the embrace of agriculture. This vital sector nurtures both on-farm and off-farm opportunities, especially empowering women and youth to shape their futures. Alongside this, the livestock and fisheries industries have blossomed, fueling economic growth despite limited land resources. Yet, the shadow of climate change looms large, threatening these gains with floods, saline intrusion, drought, and hailstorms. In response, Proyas has steadfastly championed the Integrated Agriculture Project since 2013, harnessing the financial and technical support of PKSF to safeguard and uplift the livelihoods of vulnerable farmers.

Agriculture Unit

To unlock the promise of productive fields, Proyas has ushered in a wave of climate-resilient and high-yielding crops—demonstrating BRRRI rice varieties like 88, 92, and 104, alongside hybrid maize, onions, and seasonal fruits. The initiative also nurtured BARI varieties including wheat-33, Malta-1, Mustard-14, and lentil-6, ensuring sustainable alternatives for changing climates. With 123 demonstration plots stewarded by local farmers and beneficiaries, Proyas rooted both innovation and tradition in the soil. A safe vegetable sales corner was established to connect growers with conscious consumers. Additionally, the programme empowered participants with training on processed food production, expanding income avenues. Implemented across 7 Units, this project continues to uplift and inspire, transforming agricultural practice into resilience and prosperity.



SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2024	Since Inception	In 2024	Since Inception
1	Farmers training	4	65	-	-
2	Agricultural counseling center	6	134	-	-
3	Field days	6	63		
4	Environment Friendly high value crops cultivation using mulching paper	14	28	5	12
5	Trico-compost fertilizer production and market extension	2	89	1	20
6	Introduce climate resilience high yielding new varieties rice	13	90	6	22
7	Introduce climate resilience high yielding new varieties crops	7	67	4	33
8	Paddy seed production and preservation technology (seed gram) cluster	11	21	1	3
9	Expansion of onion seed cultivation cluster	-	33	-	7
10	Promote cropping pattern	-	29	-	19
11	Produce diversify vegetables and fruits for family nutrition security	2	195	2	91
12	Intercropping demonstration	-	13	-	3
13	Develop entrepreneur in high value fruit production	6	23	1	14
14	Tomato and watermelon cultivation in the summer	8	37	2	23
15	Production of high value spice crops	-	4	-	1
16	Safe vegetable production hub cluster	10	87	4	18
17	Establish safe vegetable sales corner	0	2	-	-
18	Distribute pheromone lure	450	3790	-	-
19	Fruit bagging support	-	4500	-	-
20	Campaigning Programme	6	25	-	-

Fisheries Unit

In the quiet rhythm of village ponds and winding canals, Proyas has breathed new life into aquaculture. Across 6 Units in three Upazilas of Chapainawabganj, Proyas has revived aquaculture by transforming still waters into sources of livelihood. Through this project, cluster-based fish farms have been established in unused ponds, canals, and rivers, supported with technical guidance from fishery experts. This year, 9,359 families with 8–30 decimals of pond space cultivated a variety of fish. Each received support packages including fish fry, nets, fertilisers, lime, and bamboo for vegetable gardens around ponds. These efforts not only boosted income but also nourished self-reliance—where once lay idle water, now swims a future full of promise.



SI No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2024	Since Inception	In 2024	Since Inception
1	Organise fish cultivation training	4	40	-	-
	G-3/Suborno Rui	5	15		
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	10	127	3	33
5	Develop entrepreneurs for producing fishing gear	-	25	-	9
6	Carp Fattening	25	128	5	41
7	Mixed cultivation of high value Clown Knifefis, Long-whiskered catfish, Snakehead murrel and Carp fish	10	60	2	15
8	Fresh water Pngas and carp fish mixed farming	10	35	2	8
9	Developing fish hatchery for fish fries business	10	77	4	29
10	High value fish farming in tanks	5	15	-	3
11	Demonstration on aquaculture mechanisation	2	2	1	1
12	Demonstration on Value added ready to eat	2	2	-	-
13	Establish safe fish sales corner	1	4	-	-
14	Arrange field day (at members level)	11	36	-	-

Ariful Islam

35 Years

Fatepur, Nachol, Chapainawabganj

Ripples of Joy from a Quiet Pond

Once, the gentle ripples of my 90-decimal pond whispered only of struggle. As a poor fisherman, feeding five mouths—my wife, two sons, and a daughter—felt like rowing against the current. Livelihood was uncertain, the future hazy. But hope began to shimmer when my wife, a member of Fatepur Samiti under Unit-11 of Proyas, introduced me to something life-changing.

On her suggestion, I enrolled in a fisheries training conducted by the Fisheries Unit of Proyas. Soon after, she accessed a BDT 1.50 lakh Agrosor loan, and together, we breathed new life into the still waters through carp fattening.

Day by day, under the guidance of Proyas's fisheries officers, I toiled with care—feeding, tending, learning. Twice this year, the pond returned its blessings. After covering all costs, we earned BDT 2.80 lakh and repaid the loan in full.

Today, the pond no longer echoes hardship. It hums with fulfillment—with the laughter of our children, and with dreams made real. For this transformation, my heart remains forever grateful to Proyas—for turning ripples into waves of joy.



Livestock and Poultry Unit

In rural Bangladesh, livestock remains a vital source of income and hope—directly supporting 20% and partially sustaining 50% of the population (Source: BBS/DLS 2021). Since 2013, with PKSF’s support, Proyas has been implementing livestock and poultry initiatives to uplift rural livelihoods through skills, training, and financial aid. This year, farmers received technical guidance in goat and cow rearing, beef fattening, and fodder cultivation. Others were trained in poultry and duck rearing, enabling diversified income sources and food security. These small farms now symbolise more than survival—they.



Sl No	Particulars	Achievements		Replication by Other Beneficiaries	
		In 2024	Since Inception	In 2024	Since Inception
1	Training on goat/sheep/buck rearing	5	33	-	-
2	Training on cow rearing/ox fattening/buffalo rearing	4	19	-	-
3	Training on Layer/broiler/sonali chicken rearing	10	35	-	-
4	Field day	8	52	-	-
5	Success entrepreneur development workshop	2	3	-	-
6	Livestock Counselling center	8	16	-	-
7	Market linkage Workshop	2	9	-	-
8	Intensive he-goat rearing	35	92	15	99
9	Cow rearing by ensuring good management practices	10	186	2	96
10	Cost effective beef cattle fattening	20	50	7	33
11	Climate resilience color birds/sonali chicken/ hybrid broiler chicken rearing in proper bio-security	45	165	11	42
12	Established artificial hatchery for ducks	10	65	-2	-3
13	Rearing broiler type pekin breeds for meat and khaki campbell / jinding breeds for eggs	15	209	7	49
14	Parent stock production of native chickens in intensive free ranging method	10	24	3	25
15	Rearing Muscovy duck	10	55	9	24
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	Establish sales corner for livestock products	1	3	0	2
19	Natural hatchery for Goose	10	49	5	13



Safe Ready-to-Eat Meat Products Empower My Family

Noyon Ali

Chapainawabganj Sadar

I, Noyon Ali, started producing ready-to-eat foods like aloo singara, puri, and vegetable rolls on a small scale to support my family of five. In 2024, through Proyas under PKSF, I received training on safe ready-to-eat meat products and a loan of BDT 70 thousand. With equipment like a mincer, chopping board, oven, and deep fry pan, I now produce meat chops, singara, rolls, and minced meat products.

This innovation increased my income, diversified my offerings, and improved food quality. I earn a net monthly profit of BDT 40 thousand and plan to open a larger shop. My Remark:

“This support restored my family’s stability, enhanced my social recognition, and inspires me to expand further. I am deeply grateful to PKSF and Proyas.”



Natural Hatchery for Duck Rearing

In the heartlands, duck rearing has long been shunned—a venture overshadowed by fear of disease and loss. Many farmers, wary of viral outbreaks, have turned away from this path, deeming it too fragile to risk. Yet, within this perceived vulnerability lies untapped promise. Proyas stepped in with vision and care—encouraging farmers to dream differently. Through establishing 69 demonstration sites on natural hatchery techniques, it offered not just equipment like hatching trays, but essential knowledge in vaccination, feeding, and treatment. These simple yet profound supports have sown confidence. Today, 69 natural hatcheries flourish, lighting the way for others. From hesitation have emerged hope, and the quiet sound of wings spreading wide across village skies.

Native Chicken Rearing in Caging System



Despite the rise of hybrid poultry, the charm of native chicken remains unchanged—valued for its taste and tradition. To promote this resilient breed, Proyas introduced native chicken farming in caging systems. In 2024, 25 demonstration points with 1365 chickens were set up. Inspired by this, 158 replications with 2569 chickens now flourish across the region. With technical support, materials, and vaccines, Proyas is reviving native poultry—preserving heritage while boosting rural livelihoods.

Under the RMTP-Dairy Project, flavored yogurt drinks and ghee are being produced through the diversification of dairy products.

In the target area, approximately 10.5 million metric tons of milk are produced annually, yet 20–30% is lost due to inadequate storage and transportation (BBS, 2022). To improve farmers' income and reduce milk losses, the RMTP-Dairy Project was launched in April 2024 by Proyas with support from PKSF. The project directly benefits 5,000 farmers, who receive support for cattle rearing, training, tin-sheds, exhibitions, and other assistance. An additional 14,405 indirect beneficiaries participate in training sessions, Deworming tablets, seminars, and workshops. Key activities include milk collection, processing, quality control, packaging, marketing, and skills development. By strengthening market linkages, improving product quality, and enhancing entrepreneurship, the project boosts nutrition, income, and local economic growth, establishing a healthy and sustainable rural dairy value chain model in the target area.





Milk on the Move My Entrepreneurial Path

Abu Noman

Uttar Nowdapara, Rajshahi

I struggled for years to support my family of four. With a loan of BDT 1.5 lakh from Unit-20 Baya of Proyas, I finally gained the confidence to start my own mobile dairy sales unit. In 2024, under the RMTP-Dairy project of PKSF, I received training on mobile dairy marketing from Thakurgaon dairy processing, which inspired me to expand my efforts. Equipped with a motorized van, cooling tank, and other essential tools, I turned a small idea into a growing business. Today, I produce 100 liters of ghol and mattha daily, selling them in the local market at BDT 30 per glass. The demand has soared, and my net monthly profit of BDT 50,000 brings stability to my family and allows my child to attend university. My Remark: “PKSF and Proyas supported me when I needed it most. Today, my family thrives, I earn respect in the community, and I dream of expanding further to meet regional demand.”

Learning and Innovation Fund to Test New Ideas (LIFT)

In the ever-shifting sands of Chapainawabganj's char lands, where vulnerability shadows each tide, a quiet transformation unfolds. Since 2014, with the steadfast support of PKSf, Proyas has been nurturing livelihoods through a dedicated development project spanning 11 unions and one municipal area. This intervention aims to uplift the poor and marginalised, especially those marooned by geography and circumstance. By fostering innovative tools, introducing adaptive technologies, and building employment pathways, the project breathes resilience into excluded lives. A skilled team walks beside the beneficiaries—offering hands-on support and the courage to dream anew.

Black Bengal Goat Rearing

In the drought-scarred lands, the resilience of the Black Bengal goat shines brighter than any other breed. With over 26.2 million goats nationwide, this hardy breed makes up more than 90% of Bangladesh's goat population—based on the BBS/DLS 2021. Each female blesses farmers with 2-3 kids every six months—twice a year—offering a vital lifeline to the landless and impoverished. Within the project's reach, 6635 households have embraced goat rearing, nurturing 58159 Black Bengals across 36 clusters. Proyas extends full technical support: vaccinations, Napier grass cultivation for fodder, training, and financial services to empower these caretakers. A 1.67-acre demonstration farm flourishes under Proyas' care, alongside 13.33 leased acres dedicated to grass cultivation, where beneficiaries harvest fodder freely. On this farm, 82 Black Bengal goats thrive amid flourishing mango, guava, and jackfruit trees—an emblem of growth rooted in care and community.



Sheep Rearing

Sheep rearing offers a manageable livelihood, easily woven into the daily lives of women alongside household duties. Bangladesh is home to approximately 3.34 million sheep (source: BBS 2015-16), prized for their tender, flavorful meat that is steadily winning favor in local markets. Each



ewe brings forth 2-3 lambs every six months—twice a year—creating a vital income stream for landless and

impoverished families. Since 2018, this scheme has flourished across five unions in Shibganj, Gomostapur, and Chapainawabganj Sadar Upazilas. This year alone, 670 households have prospered by rearing 22,142 sheep. To ensure their success, selected beneficiaries receive tailored technical guidance, financial aid, and veterinary care through the LIFT project's dedicated support network.



Land Lease Programme

Often, development sectors prefer working on the mainland, while remote char areas remain isolated with limited access to alternative income sources for poor and vulnerable people. To improve their livelihoods by promoting agriculture and livestock production, Proyas extended financial and technical support through a land leasing scheme. Under this intervention, a total of 3406 households benefited by cultivating various crops, vegetables, and fruits in 2024. This initiative continues to bring hope and progress to these marginalized communities and finally the project has been completed in June 2024, successfully.

Proyas Apiculture Programme (PAP)



This sector holds great promise for uplifting the socio-economic status of poor farmers while providing valuable supplementary nutrition. Across the country, diverse seasonal crops, flowers, and fruit gardens flourish. In Chapainawabganj, mustard and blakh k cumin seeds are

cultivated annually, offering an ideal environment for modern honey production through flower pollination, which also boosts crop yields. Since 2007, Proyas has been implementing the Apiculture Programme (PAP), focusing on capacity building and equipping bee farmers in production, processing, preservation, and market promotion. In 2024 alone, the project produced 29 kg of honey and 4 kg of wax—benefiting both farmers and the environment. To promote the proper use of honey, its nutritional value, and quality, a series of awareness-raising initiatives were undertaken, including radio broadcasts and leaflet distribution targeting local communities.

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

CLIMATE CHANGE AND ENVIRONMENT

Climate change shadows the globe, urging a shift toward resilient, eco-friendly economic growth vital for lasting progress. The swift rise of industrial production fuels greenhouse gas emissions, the root cause of this crisis. If unchecked, our world risks becoming inhospitable for future generations. With this urgent reality, Proyas embraces mitigation and adaptation through agro-based initiatives, fostering green technologies and sustainable practices within microenterprises. This journey inspires ecosystem renewal and the embrace of essential safety standards, nurturing hope for a balanced future.

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

When the sun scorches and the rivers shrink, survival asks for more than courage—it asks for resilience. Chapainawabganj Sadar, a drought-prone township in the Barendra region, feels the deep marks of climate change. Where once 3–4 harvests filled the year, now even one struggles to thrive under prolonged drought, falling groundwater, erratic rains, rising temperatures, storms, river erosion, and arsenic contamination. Families confront water scarcity, failing crops, livestock threats, and health challenges alike.

To answer this call, Proyas Manobik Unnayan Society, with support from PKSF and the Green Climate Fund, launched ECCCP–Drought in March 2024 across seven vulnerable unions—Jhilim, Gobratola, Baliyadanga, Baroghoria, Moharajpur, Ranihati, Charanupnagor—and Chapainawabganj Pourosova. The project walks beside communities, strengthening resilience through sustainable water management, climate-smart farming, and diversified livelihoods, while easing women’s burden of water collection. Already, 260 CCAG members



received training in drought-resilient crops, vermi-compost, and homestead gardening. 40 rooftop Managed



Aquifer Recharge (MAR) systems have been installed, with plans for 20 pond and 22 km canal re-excavations, 2 pond-based MAR, and 70 rooftop MARs next year. The promise is tangible: 63,000 m³ annual groundwater recharge, irrigation for 190 hectares benefiting 1,050 farmers, and 11,000 people gaining access to safe drinking water.

Sustainable Microenterprise and Resilient Transformation (SMART) Project

Proyas Manobik Unnayan Society has been implementing the SMART subproject titled “Promotion of Value-Added Mango, RECP and Instituting Practices” since 30 October 2024, with support from PKSF and funding from the World Bank. Bangladesh is the seventh-largest mango producer globally, with output exceeding 2.4 million metric tonnes in FY 2022–23 (Bangladesh Bureau of Statistics, 2023). Chapainawabganj, known as the Mango Capital, plays a vital role in national production and rural income. Yet smallholders face limited earnings due to 25–30% post-harvest losses, minimal processing, and low value addition—challenges outlined by both BBS 2023 and the FAO 2022. To address these issues, the project operates across two upazilas in Rajshahi and four in Chapainawabganj, via twelve unit offices, aiming to support 1,500 micro-entrepreneurs (MEs) in mango farming and processing. The initiative promotes Resource Efficient and Cleaner Production (RECP) practices to enhance productivity and sustainability. It



encourages value-added mango products such as pulp, dried mango, and juice, enabling MEs to increase income, reduce loss, and adapt to climate and market demands. Capacities building as a key focus to date, 375 MEs have been trained in 15 batches on climate vulnerability, Good Agricultural Practices (GAP), and product certification. These sessions enhance quality, market access, and resilience. Remaining MEs will be trained in phases. The project will continue until 30 June 2028, contributing to rural enterprise growth, sustainable

Proyas Nursery

Fruits from trees not only enrich the soil but also drive the growth of agro-based economies, weaving nature’s gifts into livelihoods. In pursuit of this harmony, Proyas launched the ‘Two-Tier Management of New Mango Variety (Gourmoti) and Malta Production with Post-Harvest Preservation’ project. This effort has fostered a flourishing nursery managed by trained farmers, cultivating 123 unique tree varieties—such as BRRI-11, banana mango, BRRI-4, BRRI Malta, china orange, kamranga, coaxing, BRRI coaxing-1, red lady, papaya, peya thai-3, thai-5, 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. With 9,000 thousand trees growing strong, this nursery stands as a vibrant testament to sustainable growth and diversity.

Proyas Vermi-compost Promotion

In the heart of rural fields, this project inspires farmers to embrace organic farming with renewed passion. A vital cornerstone of this effort is the vermicompost plant established by Proyas. Alongside, 1,480 producers have been trained and supported to set up their own demonstration units. Today, these flourishing demonstration sites have collectively yielded 30,000 kg of vermicompost. This blossoming initiative nurtures the growth of organic agriculture, sowing seeds of sustainable practice across the land.

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

PEACE AND JUSTICE

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

Known as “modern slavery,” human trafficking traps men, women, and children in a web of profit-driven cruelty. Victims face harrowing abuses—sexual exploitation, forced marriage, labor, prostitution, debt bondage, and organ trafficking. To confront this scourge, Proyas has carried forward the USAID-backed Fight Slavery and Trafficking-in-Persons (FSTIP) project since April 2022, with technical guidance from Winrock International. This effort continues the Bangladesh Counter Trafficking in Persons (BC/TIP) project, launched in 2009 under the same donor’s support. Operating in Chapainawabganj, Rajshahi, and Naogaon districts, Proyas has raised awareness among nearly one million people through cultural programs, Gomvira songs, radio campaigns, and engaged over 10,500 participants in courtyard meetings, school sessions. Additionally, 36 Counter Trafficking Committees at union, upazila, and district levels were activated and oriented to strengthen their capacity, reinforcing the fight against human trafficking. Besides this, the project engaged 72 peer-leaders with effective training and safe migration support.



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

CORPORATE SOCIAL RESPONSIBILITY

Scholarship to Meritorious Students

In 2024, with the generous support of PKSf, Proyas awarded BDT 2 lakh 40 thousand to 20 deserving and vulnerable students, granting each BDT 12,000 to uplift their educational journey. Since 2018, a total of 405 students have received BDT 51 lakh, inspiring them to pursue and complete their studies with renewed hope and determination. This gesture kindles the flame of learning, nurturing dreams that light the path ahead.

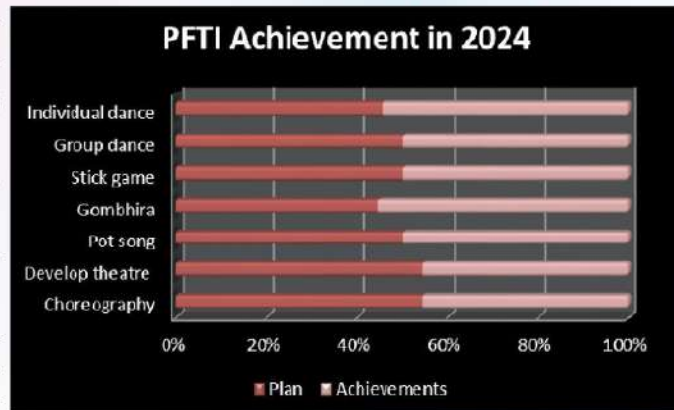
Radio Mahananda FM 98.8 (Community Radio of Proyas)



In 2010, Chapainawabganj welcomed Mahananda FM 98.8, one of the 19 community radios licensed by the Bangladesh Government. Spanning 25 nautical miles, it resonates through 9 Upazilas of Chapainawabganj, plus parts of Rajshahi and Naogaon districts. Mahananda FM crafts vibrant programmes that weave the fabric of local life — from entertainment and community news to women’s empowerment, climate action, agriculture, health, education, and the pulse of technology. Broadcasting daily from 3 pm to 1 am, with 24-hour online presence, it speaks in local dialects like Gambhira and Alkap, echoing the soul of the region. With 310 active listener clubs and a devoted audience of 800,000, its motto rings true: “The words of life, the sounds of life.” This radio is truly the voice of its people, carrying their stories far and wide.

Proyas Folk Theatre Institute (PFTI)

Since 2007, Proyas Folk Theatre Institute (PFTI) has been dedicated to researching and revitalizing traditional folk cultures, safeguarding cultural heritage, and harnessing it for social progress. Cultural events inspire critical thinking and reveal the steps needed for societal betterment. In this spirit, PFTI plays a crucial role in enriching folk traditions by modernizing diverse forms of folk expression. Regularly, PFTI organizes cultural programs addressing pressing issues in Bangladesh such as Right to Information, Women's Rights, Human Rights, Countering Extremism, Health and Hygiene, and Climate Change. Additionally, PFTI creates video content and manages a YouTube channel to share these cultural narratives widely.



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Proyas Health Care

Nestled in Chapainawabganj city, Proyas Hospital stands as a beacon of hope, offering essential and secondary health care services at minimal cost to the poor and vulnerable. Through the Health Insurance Scheme, beneficiaries access subsidized medical, diagnostic, and surgical care within its walls. Beyond the hospital, Proyas extends its healing touch via Satellite Clinics, partnering with government medical professionals, and through Static Clinics at Proyas unit offices. In 2024 alone, 8,700 clients benefited from 544 Static Clinics, while 480 individuals received free treatment across 29 Satellite Clinics. Additionally, Proyas Hospital provided indoor care to 12,600 patients, continuing its mission of compassionate healthcare for all.

Adolescent Programme

A vibrant network of 104 adolescent clubs—52 for girls (Kishori) and 52 for boys (Kishor)—has been formed, bringing together 2,600 young members equally split between genders. These youth volunteers are catalysts for positive social change, empowering peers with knowledge on general health, nutrition, reproductive care, and personal hygiene. They actively champion awareness against early marriage, dowry, sexual abuse, and harassment. To support their growth, the project has supplied diverse sports equipment and educational books, nurturing both mind and body in their journey toward a brighter future.

Living Deltas Research Hub

Youth seldom engage in entrepreneurial ventures, a key pathway to employment and a largely untapped resource for both local and national growth. Recognizing this missed chance, the Entrepreneurial Youth Initiative emerges as a timely effort to harness this potential at all levels. In this spirit, Proyas has been advancing the ‘Living Deltas Research Hub’ project since 2021, involving 30 families from Nachol Upazila, Chapainawabganj, supported by Lancaster University, UK. The study seeks to understand how transformative changes can be sustained over time. Technical guidance is provided by the Centre for Participatory Research and Development (CPRD) and BRAC University, in close consultation with Lancaster University. The project has been continued up to March 2024.

Making Bangladesh’s Health Care System More Responsive and Participatory

When health services falter, communities lose hope and development stalls. To amplify rural voices and rejuvenate healthcare, Proyas has been driving the project “Making Bangladesh’s Healthcare Systems More Responsive and Participatory” since 2021, supported financially by SIDA and technically by Bangladesh Health Watch. Within this initiative, two focused



trainings—Youth Leadership & Community Participation, and Gender Sensitivity—engaged 50 forum members. These empowered groups now champion public awareness, urging



transparency, accountability, and active participation to uplift healthcare quality. Additionally, the project supports one Upazila Health Complex and 2 Community Clinics in Nachol Upazila, Chapainawabganj, fostering a responsive environment for better health services.

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

TRAINING PROGRAMME

Capacity Building of Staffs

A development journey thrives on the shoulders of skilled and enlightened professionals. Understanding this essence, Proyas nurtures a dedicated training cell—equipped with experienced mentors and dynamic resources. In this spirit, 1819 staff members have been empowered through tailored trainings, orientations,



and workshops on diverse subjects such as Microenterprise Strategy Expansion, Financial Analysis, Risk Management, Gender-Sensitive Programme Management, Advanced Farming Technology, Leadership, Professionalism, and Monitoring & Supervision. Alongside, seminars, dialogues, advocacy sessions, and campaigns enriched their understanding. This transformative journey fostered professionalism and clarity, enabling the team to shape impact with purpose and precision.

Beneficiary Training



Driven by a reflective vision and unwavering optimism, Proyas continues its mission to uplift lives by unlocking capacities. With a dream rooted in transformation, the organisation curated diverse training programmes—spanning 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, Peace and Tolerance. In 2024 alone, 11376 beneficiaries and group members participated in these sessions. Each learner carries new light—turning knowledge into wellbeing, and hope into action.

Development Partners and Donors Engagement



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

Partnership with Financial Institute



Premier Bank 
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 **Southeast Bank Limited™**
a bank with vision

 **NRBC BANK**

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Our Financial Statement



Audit Report (2023-2024)

Proyas Manobik Unnayan Society
 Belepukur, Chapai Nawabganj-6300
 Consolidated Statement of Financial Position
 As at June 30, 2024

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

Head of Accounts	Notes	2023-2024		FY 2022-2023	
		PSEDP (Micro Credit)	Core & Projects	Total	Total
Assets					
Non Current Assets		132,075,980	31,419,139	163,495,119	222,128,477
Fixed Assets	6.00	45,159,123	31,419,139	76,578,262	72,293,540
Investment	7.00	86,916,857	-	86,916,857	149,834,937
Current Assets		2,422,440,293	28,446,182	2,450,886,475	2,348,604,990
Micro Credit-Group Members	8.00	2,211,290,304	-	2,211,290,304	2,054,051,444
Inter project loan		-	22,425,238	22,425,238	110,798,755
Advance Deposit & Pre Payments	9.00	563,311	3,540,500	4,093,811	4,717,655
Stock & Stores	10.00	-	91,373	91,373	1,980,242
PKSF Reimbursement Receivable	11.00	36,578,347	-	36,578,347	34,618,188
Others Assets		-	100,648	100,648	118,350
Lift and Pace Assets		23,319,842	-	23,319,842	20,794,085
LIFT Fund	30.00	3,700,000	-	3,700,000	3,800,000
PF Loan	12.00	-	-	-	3,643,583
Project Grant Receivable	13.00	-	-	-	172,213
Interest Receivable	14.00	1,537,900	-	1,537,900	988,292
Cash & Bank	15.00	145,460,589	2,288,422	147,749,011	112,922,180
Total Assets:		2,554,516,273	59,865,321	2,614,381,594	2,570,733,467
Fund and Liabilities					
Capital & Reserve Fund:		243,038,898	(17,796,057)	225,242,842	194,887,330
Retained Surplus	16.00	218,735,009	(17,796,057)	200,938,952	173,914,316
Reserve Fund		24,303,890	-	24,303,890	20,973,014
Non Current Liabilities:		1,204,437,765	47,101,203	1,251,538,968	1,319,471,241
Loan From PKSF	17.00	1,003,707,778	-	1,003,707,778	982,608,303
Loan From PROSHIKA	18.00	-	100,000	100,000	100,000
LIFT Fund	29.00	-	3,700,000	3,700,000	-
Temporary/Personal Loan	19.00	-	43,301,203	43,301,203	39,044,401
Commercial loan	20.00	200,729,987	-	200,729,987	297,718,537




Head of Accounts	Notes	2023-2024		FY 2022-2023	
		PSEDp (Micro Credit)	Core & Projects	Total	Total
Current Liabilities:		1,107,039,610	30,560,175	1,137,599,785	1,056,374,896
Group Savings	21.00	736,237,344	-	736,237,344	636,412,940
Accounts Payable	22.00	1,621,103	1,070,882	2,691,985	3,624,879
Member Welfare Fund	23.00	86,073,299	-	86,073,299	94,878,499
Group Insurance		-	535,611	535,611	535,611
Loan Loss Provision	24.00	93,373,974	-	93,373,974	75,123,204
Provident Fund	25.00	-	-	-	91,167,611
Gratuity Fund	26.00	-	-	-	30,897,468
Death & Health Benefit Fund	27.00	-	9,039,029	9,039,029	8,847,634
Project Liabilities		-	405,167	405,167	68,143
Others Liabilities		39,903,087	365,601	40,269,588	1,096,409
Inter project loan		100,785,972	19,142,884	119,928,857	110,693,108
PKSF Advance		50,044,830	-	50,044,830	13,029,389
Depreciation Reserve	28.00	-	-	-	-
Total Capital Fund and Liabilities:		2,554,516,273	59,855,321	2,614,381,594	2,570,733,467

The accompanying notes form an integral part of these financial statements


Joint Director


Executive Director


President
Signed as per report of even date
Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010
Signed By:


Md Ashraf Hossain Mondal FCA
Partner
Enrolment No. - 0637
DVC: 2410070537AS844191



Dated: October 07, 2024

Proyas Manobik Unnayan Society
 Belepukur, Chapai Nawabganj-0300
 Consolidated Statement of Income and Expenditure
 For the year ended June 30, 2024

Head of Accounts	2023-2024			2022-2023
	PSED (Micro Credit)	Core & Projects	Total	Total
Income				
Service charge on Micro Credit	485,790,411	-	485,790,411	441,120,621
Admission Fee	378,730	-	378,730	-
Sale of Form/Pass book	909,122	-	909,122	-
Interest on Investment	5,836,925	-	5,836,925	6,686,769
Service charge on Fund Account	-	-	-	6,245,350
Service Fee Received	115,868	739,427	855,295	434,300
Project Grant	-	2,841,052	2,841,052	4,065,187
Project Income/Donation	-	22,800,062	22,800,062	16,940,153
Org. Match Contribution	-	639,238	639,238	876,677
Donation	-	-	-	-
Bank Interest	1,154,529	33,060	1,187,588	738,549
Recovery of Write off loan	4,181,675	-	4,181,675	1,831,049
Sale of old news paper	85	-	85	-
Agriculture Income	-	-	-	-
Service charge on PF loan	-	-	-	526,127
Others Income	219,168	11,000	230,168	1,974,512
Subscription Of GC Member	-	-	-	-
Enrich Program Income	670,600	-	670,600	710,620
Lift Program Income	4,004,569	-	4,004,569	1,152,278
SEP income	-	-	-	150,000
PKSF Expenses Reimburse Income	51,686,415	-	51,686,415	38,028,937
Total	554,948,097	27,063,838	582,011,936	521,481,129
Expenditure				
Service Charge on PKSF Loan	61,361,166	-	61,361,166	56,316,675
Interest on Savings	38,781,292	-	38,781,292	30,651,415
Interest on Bank Loan	22,045,545	-	22,045,545	33,440,507
Other Loan Interest	8,735,748	476,164	9,211,912	6,645,995
Bank Charge and Commission	1,818,972	22,576	1,841,548	3,726,051
Salary & Allowance	200,866,995	9,718,995	210,585,990	180,399,337
Gratuity Expenses	4,100,000	-	4,100,000	2,500,000
Health & Death Benefit Expenses	-	-	-	500,000
Travel & Conveyance	5,121,690	412,407	5,534,097	5,336,790
Printing and Stationary	6,124,245	414,872	6,539,117	4,383,485
Office Rent	4,401,922	3,326,986	7,728,908	8,366,248
Utilities	2,042,369	624,223	2,666,592	2,017,266
Fuel and Maintenance	6,124,482	53,090	6,177,572	63,432
Office Maintenance cost	3,100,025	544,820	3,644,845	3,179,681
Entertainment	3,164,957	316,929	3,481,886	287,280
Communication	4,060,717	101,107	4,161,824	150,510
Staff House Rent Allowance	4,576,615	-	4,576,615	-
Newspaper	11,507	-	11,507	-
Repair Expenses	150,750	86,800	237,550	554,470
Carrying expenses	53,005	6,630	59,635	10,890
Advertisement	70,135	24,000	94,135	22,200
Training Expenses	2,543,374	-	2,543,374	1,730,119
Research & Development	178,375	-	178,375	33,457
Day Observation	230,613	-	230,613	10,000
Audit Fee	65,000	40,000	105,000	241,250
Rebate	18,717,809	-	18,717,809	22,801,511

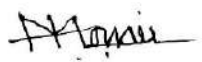


32 Years in Social Welfare, Socio-economic & Human Development

Head of Accounts	2023-2024			2022-2023
	PSED (Micro Credit)	Core & Projects	Total	Total
Subscription/Donation	18,100	-	18,100	107,770
LLP Expenses	46,586,880	-	46,586,880	57,113,248
Depreciation	1,773,604	-	1,773,604	2,242,536
Tax/Tax on interest	-	4,586	4,586	1,177,088
VAT & Tax Expenses	4,107,364	58,020	4,165,384	41,977
Income Tax	-	-	-	2,521,535
Licenses & Registration	1,581,879	567,618	2,249,497	387,993
Legal expenses	366,870	1,800	368,670	-
Computer software automationExp.	1,349,955	52,095	1,402,050	47,355
PKSF Project Expenses	66,040,433	-	66,040,433	46,490,835
Others Expenses	525,829	353,052	878,881	20,301,141
Amortization Expenses	741,117	-	741,117	-
Interest on Provident Fund	-	-	-	7,754,057
Project Expenditure	-	11,863,819	11,863,819	23,037,090
Total Payment	521,639,337	29,070,589	550,709,926	524,591,315
Expenditure Excess Income Transferred to Capital Fund	33,308,760	(2,006,751)	31,302,009	(3,110,186)
Total	554,948,097	27,063,838	582,011,936	521,481,129

The accompanying notes form an integral part of these financial statements


Joint Director


Executive Director


President

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010
Signed By:

Dated: October 07, 2024


Md Ashraf Hossain Mondal FCA
Partner
Enrolment No. - 0537
DVC: 2410070537AS844191



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

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2024

Head of Accounts	2023-2024			2022-2023
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Receipts				
Opening Balance				
Cash in hand	5,426,788	-	5,426,788	1,333,222
Cash at Bank	97,033,830	10,461,563	107,495,393	49,966,603
Savings Collection	561,659,551	-	561,659,551	561,217,592
Loan Received from PKSF	576,500,000	-	576,500,000	677,000,000
Loan from Bank	150,000,000	-	150,000,000	400,000,000
Temporary/Personal Loan Received	-	11,490,750	11,490,750	-
Member Welfare Fund	38,011,625	-	38,011,625	37,048,400
Loan From Proyas	-	-	-	5,000
Provident Fund	-	-	-	18,520,815
Gratuity Fund	-	-	-	25,144
Project Liabilities	-	6,331,035	6,331,035	2,138,288
Others Liabilities /Sundry	172,132,060	-	172,132,060	222,221,326
Inter project loan	18,500,000	87,747,455	106,247,455	16,293,457
Micro Credit Realization	3,602,664,952	-	3,602,664,952	3,417,116,366
PF Loan Realization	-	3,643,583	3,643,583	2,971,080
Investment	52,882,046	22,084,915	74,966,961	17,633,190
Advance	10,595,847	3,173,590	13,769,437	30,065,414
Lift Assets	8,032,254	-	8,032,254	3,660,530
Service charge on Micro Credit	418,396,191	-	418,396,191	402,039,291
D. & Health Benefit Fund	-	2,017	2,017	-
Admission Fee	378,730	-	378,730	346,790
Sale of Form/Pass book	909,122	-	909,122	934,385
Subscription Of GC Member	-	-	-	-
Interest on PF Loan	-	-	-	485,349
Service Fee Received	115,868	739,427	855,295	434,300
Bank Interest	1,154,529	33,060	1,187,588	738,649
Sale of old news paper	85	-	85	120
Donation	-	-	-	-
Project Income	4,675,169	22,784,062	27,459,231	18,878,151
Project Grant	-	2,841,052	2,841,052	4,065,187
Recovery on write off loan	4,041,961	-	4,041,961	1,645,193
Others Income	215,878	11,000	226,878	161,369
PKSF Expenses Reimbursement	19,505,488	-	19,505,488	15,297,143
Others Assets	-	17,702	17,702	-
Project Grant Receivable	-	172,213	172,213	-
Lift Fund RM	100,000	-	100,000	-
PKSF Advance	67,236,209	-	67,236,209	14,847,359
Total	5,810,168,183	171,533,423	5,981,701,606	5,917,089,613



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

Head of Accounts	2023-2024			2022-2023
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Payments				
Savings Refund	310,910,091	-	310,910,091	399,893,829
Loan Refund to PKSf	551,600,525	-	551,600,525	523,666,664
Loan Refund to BANK	246,988,550	-	246,988,550	288,927,936
Loan Refund to LIFT	-	100,000	100,000	5,000
Temporary/Personal Loan Refund	-	7,233,948	7,233,948	1,250,000
Member Welfare Fund	-	-	-	16,804
Provident Fund	-	91,167,611	91,167,611	8,341,448
Gratuity Fund	-	30,897,468	30,897,468	1,814,428
Death & Health Benefit Fund	-	-	-	988
Accounts Payable	576,903	2,328,905	2,905,808	2,511,749
Inter Project loan	2,100,000	-	2,100,000	15,943,257
Project Liabilities	-	5,994,011	5,994,011	2,138,288
Others Liabilities	133,378,930	364,335	133,743,265	205,140,021
Investment	8,092,625	-	8,092,625	33,633,190
Disbursement of Micro Credit	3,973,500,000	-	3,973,500,000	3,880,711,000
Advance	14,327,690	3,220,590	17,548,280	26,994,000
PF Loan	-	-	-	3,547,000
Stock & Stores	-	-	-	-
Purchase of Fixed Assets	5,956,826	108,700	6,065,526	9,428,639
Lift Assets Purchase	11,299,127	-	11,299,127	5,509,528
Salary & Allowance	200,866,995	9,000,557	209,867,552	180,751,337
Travel & Conveyance	5,121,690	401,217	5,522,907	5,336,790
Staff House Rent Allowance	4,463,615	-	4,463,615	4,343,813
Fuel and Maintanance	6,124,482	53,090	6,177,572	5,772,585
Office Rent	4,214,422	2,872,986	7,087,408	7,546,398
Printing and Stationary	4,235,376	413,322	4,648,698	4,383,485
Repair	143,550	86,800	230,350	594,245
Utilities	2,042,369	624,223	2,666,592	2,017,286
Communication	4,060,717	145,367	4,206,084	3,491,603
Newspaper	11,507	-	11,507	16,197
Entertainment	3,164,957	316,929	3,481,886	2,671,489
Office Maintanance cost	3,100,025	542,680	3,642,705	3,179,591
Advertisement	70,135	24,000	94,135	84,611
Computer software automation Exp.	1,349,955	52,095	1,402,050	1,436,308
VAT & Tax Expenses	13,335	58,020	71,355	41,977
Tax/Tax on interest	122,620	4,586	127,206	60,174
Interest on Other Loan	-	476,164	476,164	400,645
Capital Fund FDR	-	-	-	1,000,000



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

Head of Accounts	2023-2024			2022-2023
	PSED (Micro Credit)	Core & Projects	Total	Total
Income Tax	2,046,728	-	2,046,728	2,521,535
Audit Fee	(25,000)	-	(25,000)	116,250
Legal expenses	339,171	-	339,171	206,443
Bank Charge and Commission	1,712,592	22,844	1,735,436	3,625,646
Interest on Savings	13,114,644	-	13,114,644	8,011,118
Service Charge on PKSF Loan	61,361,166	-	61,361,166	56,316,675
Service Charge on BANK Loan	22,045,545	-	22,045,545	34,674,641
Carrying expenses	53,005	6,380	59,385	110,735
Donation/Subscription	18,100	-	18,100	117,770
Research & Development	178,375	-	178,375	108,707
Day Observation	230,613	-	230,613	80,320
Training Expenses	2,543,374	-	2,543,374	1,730,119
Rebate	-	-	-	181
Licences & Registration	910,776	567,618	1,478,394	1,108,915
Project Expenditure	-	11,805,703	11,805,703	18,772,746
PKSF Project Expenses	61,895,342	-	61,895,342	43,942,158
Other Expenditure	446,147	354,852	800,999	121,190
Closing 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	107,495,392
Total	5,810,168,183	171,533,423	5,981,701,606	5,917,089,613

The accompanying notes form an integral part of these financial statements


Joint Director


Executive Director


President

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: CAF-001-010
Signed By:

Dated: October 07, 2024


Md Ashraf Hossain Mondal FCA
Partner

Enrolment No. - 0537
DVC: 2410070537AS844191



Proyas Manobik Unnayan Society
 Belepukur, Chapai Nawabganj-6300
 Consolidated Statement of Capital Fund
 For the year ended June 30, 2024

PARTICULARS	AMOUNT (IN TAKA)			AMOUNT (IN TAKA)		
	PSEDP (Micro Credit)	Core & Projects	Total	PSEDP (Micro Credit)	Core & Projects	Total
	2023-2024			2022-2023		
Balance as on July 01, 2023	209,730,139	(14,842,809)	194,887,330	195,550,977	2,453,231	198,004,208
Add: Current year Adjustment	3,330,876	(946,497)	2,384,379	1,417,916	(6,692)	1,411,224
Add: Surplus for the year	33,308,760	(2,006,751)	31,302,009	14,179,162	(17,289,347)	(3,110,186)
Balance as on June 30, 2024	246,369,774	(17,796,057)	228,573,718	211,148,055	(14,842,809)	196,305,246
Transfer to Surplus (Capital) Reserves Fund	3,330,876	-	3,330,876	1,417,916	-	1,417,916
Balance as on June 30, 2024	243,038,898	(17,796,057)	225,242,842	209,730,139	(14,842,809)	194,887,330







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