



CELEBRATION OF THE BIRTH CENTENARY

Proyas family is very much proud to observe the golden jubilee of Bangladesh in celebration of the Birth Centenary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman.

ACRONYMS

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

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MESSAGE FROM THE PRESIDENT

The pandemic of COVID-19 has made catastrophic health, economic and social impacts throughout the country. People of Low-income have lost their income and many of them came to the new poverty line. Downturn economy growth of the country is the supreme challenge to fight with the wide spread impact of the pandemic. Lockdown interrupted the engine of gross domestic production. To boost up the health system and food security, Proyas has adjusted the programme and worked hard with the collaboration of local administration and provided food, health and emergency financial assistance to vulnerable people, supporting businesses as they cope with the economic shock.

As COVID-19 outbreak, the growth of progress spontaneously blocked, but we always demonstrated an alternative approach for addressing the socio economic, agriculture and livelihood development. Proyas has provided an effective financial assistance by Livelihood Restoration Loan (LRL) for the targeted beneficiaries for reopening their economic opportunity, restore jobs and services for a sustainable recovery which has been boosting economic growth. As part of our ongoing commitment, we have designed diversified programme to fight with the impact of COVID-19 through accelerating efforts and practices by creating job opportunity, especially for extremely poor and vulnerable people. It implements a strategy as graduating 'Microcredit' to 'Micro Enterprise' to be effective and agile in the face of rapid change in the region.

As geographical context of Bangladesh, Climate change is also a prime challenge in the territory of development map. We analyzed and adapted ways to strengthen resilience of targeted beneficiaries and inclusion in recovery efforts, which aims to increase job opportunities and generate income for youth in rural areas, as well as improve the efficiency, climate resilience, and environmental sustainability of the agro food value chain.

There is no path for sustainable, long-term growth without continuous progress in reducing poverty and inequality. As the top most priority agenda, we were engaged for scaling up maximum benefits for our target beneficiaries in five northern districts of Bangladesh. Proyas has celebrated 29 years of its memorable journey with the dedication of staff, partners and stakeholders. Over the past year, we have ensured the highest quality standards even as we stepped up our support to the beneficiaries effectively. Our organisation is also improving service delivery and inclusion financial system by supporting the use of digital payment systems, which enhances coordination across the programs. I am grateful for this commitment to our mission.

I am confident that we will help people overcome this crisis and return to the path of inclusive sustainable growth. I am grateful to all those who have come forward to engage on this important topic as we continue to work for tangible, meaningful, and long-lasting change.

Most. Marufa Akhter
President



MESSAGE FROM THE EXECUTIVE DIRECTOR

Md. Hasib Hossain
Executive Director

Proyas Manobik Unnayan Society is a humanitarian and benevolent organisation and it tried to extend its support to make poverty alleviation process successful to end extreme poverty and promote shared prosperity, more inclusive and resilient development. It has a mandate to build a deprivation and discrimination free society with its noble mission for changing the condition of the disadvantaged and poor people of rural community with special emphasis on socio economic empowerment of women.

But in this year, COVID-19 crisis has dominated the development routes in the all corners of the country as well as across the world, it seriously impacted the lives and livelihoods of people, systemic inequality, social instability, financial risks and declining growth rates. It spurred significant shift in how people work to survive coping with situation based strategic alignment. Our efforts are now focused on improving the lives of women, adolescent, children, youth and elderly people, boosting prosperity, inclusive economic growth and return to the new normal life by overcoming the social sock.

Proyas tried to deploy its efforts and endeavours to attain the Sustainable Development Goals (SDG) in the north-east part of the Bangladesh with a view to make a poverty-free society through microenterprises, small or large businesses, agricultural sectors, food security, education and the successively economic growth across the country. Our efficient and committed working team extended efforts with a remarkable number of programmes are being continued by the assistance of donors and partners for the development of socio-economic condition of the under privileged people of the society. We were not only conscious

for increasing productivity but also we were remaining bold for online marketing channel development for the agricultural production in all its development arena.

The COVID-19 pandemic has accelerated digitalization in ways that were unimaginable just two years ago. Digital technologies helped to build resilience to the target groups to deliver services and social assistance to the beneficiaries rapidly, effectively and responsibly to mainstream them in a dynamic way. Beside this, in the geographical context of Bangladesh climate change is the key element to block the channel of the development. Our interventions promoted environment friendly technology for good agricultural practice, which aims to increase job opportunities and generate income for youth entrepreneurs, farmers and beneficiaries in rural areas, as well as improve the efficiency, climate resilience, and environmental sustainability of the agro food value chain.

We thank all our donors and development partners, executive committee, stakeholders, staff and well-wisher for their engagement, collaboration and dedication to reinforce the journey. Our initiatives will be more critical and effective than ever. We will build a forward momentum to ensure a broad and long-lasting prosperity for all with active role in this journey.

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

Md. Hasib Hossain

GUIDING PRINCIPLES

VISION

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

MISION

To 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.

VALUE

Honesty:

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

Commitment:

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

Excellence:

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

Honour:

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

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.

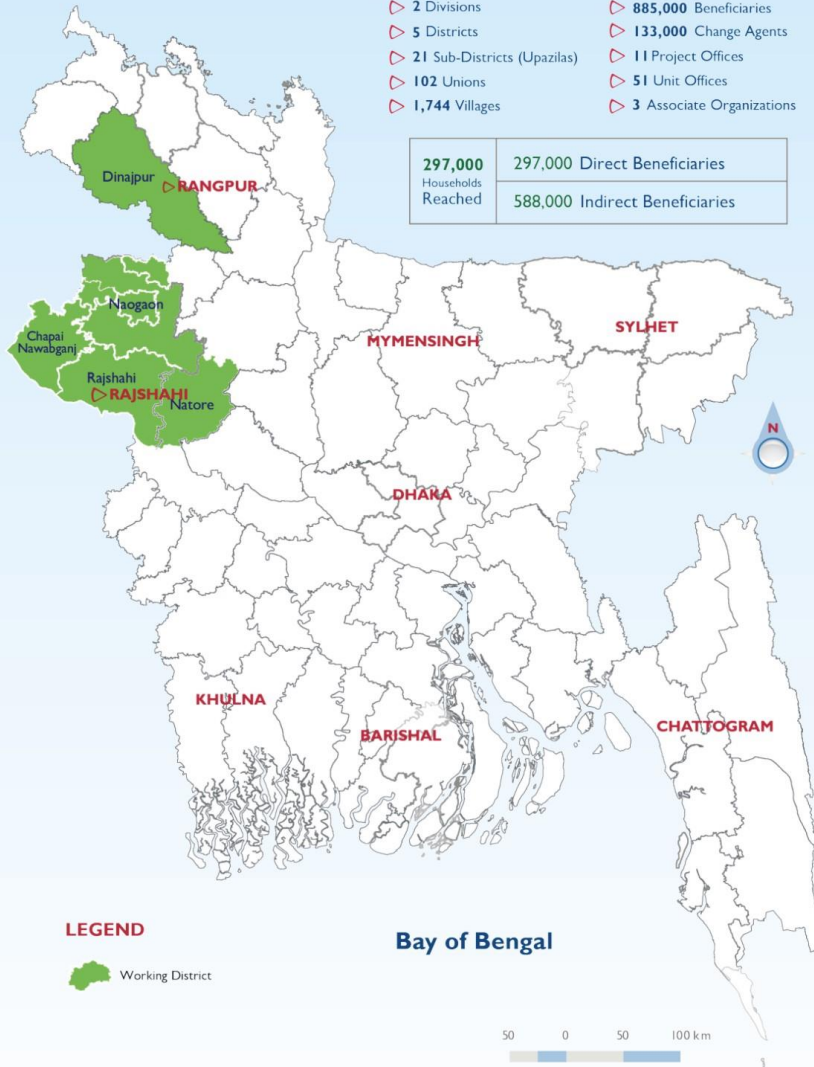
Based on the endorsement from Society Act Registration, Proyas has rights to work in the whole district in the country but presently escalated its facilities in five districts which are Chapainawabganj, Naogaon, Rajshahi, Dinajpur and Natore district. It has an accelerative plan to expand all services in the entire country in the future gradually.

GEOGRAPHICAL COVERAGE

Proyas Working Area, Bangladesh (2020)

- ▷ 2 Divisions
- ▷ 5 Districts
- ▷ 21 Sub-Districts (Upazilas)
- ▷ 102 Unions
- ▷ 1,744 Villages
- ▷ 885,000 Beneficiaries
- ▷ 133,000 Change Agents
- ▷ 11 Project Offices
- ▷ 51 Unit Offices
- ▷ 3 Associate Organizations

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



LEGEND

■ Working District

Bay of Bengal

50 0 50 100 km

SNAPSHOT OF THE ORGANIZATION

LEGAL STATUS OF PROYAS MANOBIK UNNAYAN SOCIETY

Organized in : 1988
Established in: 19 Dec. 1993

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

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

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

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

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

EXECUTIVE COMMITTEE OF PROYAS



Most. Marufa Akhter
President



Md. Kamruzzaman
Vice-President



Md. Hasib Hossain
Member Secretary
Executive Director



Md. Raihanul Islam
Treasurer



Kh. Md. Abul Kalam Azad
Executive Member



Most. Jomila Begum
Executive Member



Proshanto Kumar Saha
Executive Member

Past Experience

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

Past Experience

Project's Name	Beneficiaries Partners	Project Nature	Donor	Project Life	Budget (BDT-Million)
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 Programs and Projects

Sl. No.	Project's Name	Beneficiaries/ Partner	Donor	Project Life
Socio-economic Empowerment				
1	Microcredit and Microenterprise Programs	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) Program <ul style="list-style-type: none"> Education Support Service Sanitation and Hygiene Primary Health Care Beggar Rehabilitation 	Poor, Ultra poor and Ethnic community and their children including Differently Able people	PKSF	Continuing since 2010
3	Kuwait Goodwill Fund for Food Security (KGF) <ul style="list-style-type: none"> Gourmoti and Malta Mixed Orchard 	Marginal Women and Farmers		
4	Agriculture, Fisheries and Livestock Development Program	Marginal Farmers		Continuing since 2010
5	Learning and Innovation Fund to Test New Ideas-LIFT <ul style="list-style-type: none"> Black Bengal Goat Rearing Kuchia/eel cultivation Sheep rearing Turkey rearing Land lease 	Ethnic people, Poor women & Farmers and Vulnerable community of char/ Island		2016

Ongoing Programs and Projects

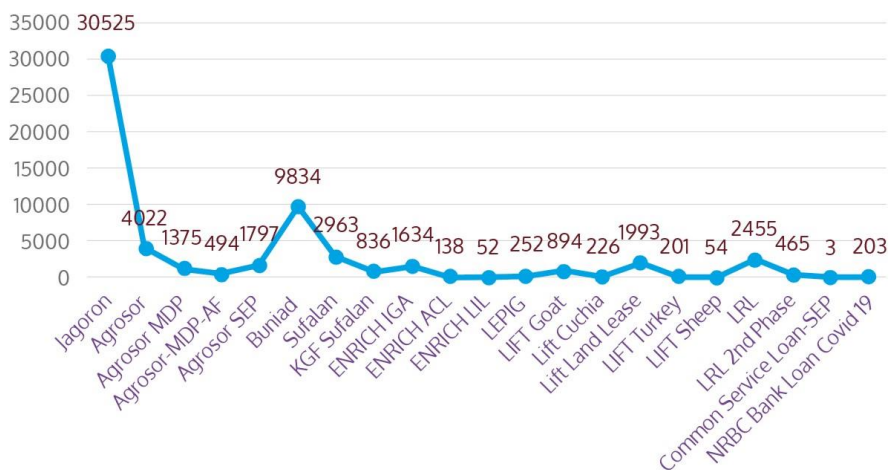
Sl. No.	Project's Name	Beneficiaries/ Partner	Donor	Project Life
6	Proyas Apiculture	Farmers and community people	Self-Initiative	Continuing since 2007
7	Stipend to meritorious students for the advancement of their education	Ethnic, Poor Community and their children	PKSF	Each Year
Climate Change and Environment				
8	Promoting Agricultural Commercialization and Enterprises (PACE)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2018
9	Sustainable Enterprise Project (SEP)	Mango producer, Farmers and Small entrepreneurs	PKSF	Continuing since 2020
10	Proyas Nursery	Farmers		Ongoing
Peace and Justice				
11	Bangladesh Counter Trafficking In Person (BCTIP) Project	Vulnerable population, Potential migrants, Children and Fraudulent migrants	Winrock International/ USAID	2009-2021
12	Preventing Extremism through Active Community Engagement (PEACE)	Vulnerable Youths	GCERF	2019-2021
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	Psycho-social Development through Cultural Program	Adolescent	Self-Initiative	Continuing since 2018
17	Covid-19 Response	All types of Community	Self-Initiative	Need Based
18	Living Delts Research Hub	Vulnerable community and Youths of barind tract area	Lancaster University, UK	Continuing since 2021
Training Program				
19	Capacity Building of Staff	Program staff and Project staff	Deferent Programs & Project	Need Based
20	Capacity Building of Beneficiary	Poor community, Women, Children		



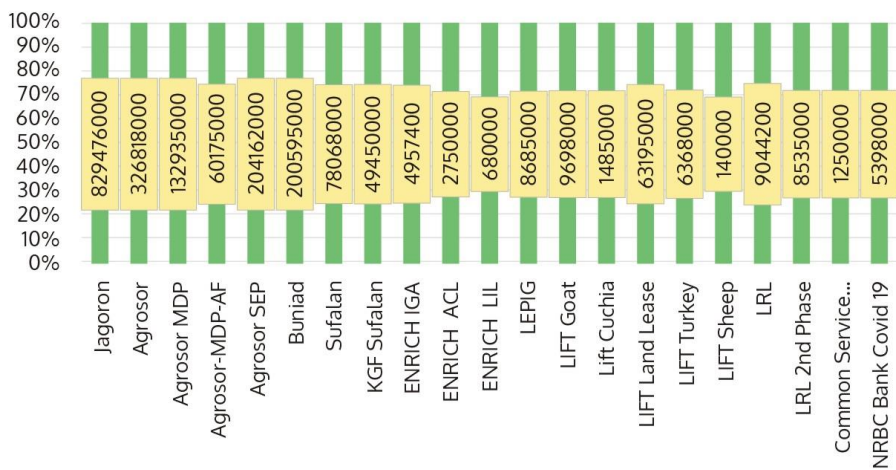
FINANCIAL SERVICES

From the very beginning, Proyas Manobik Unnayan Society extended its Micro Finance program since 1993 for ensuring socioeconomic empowerment of the targeted poor women and excluded community people by own initiative, later Proyas obtained partnership with Palli Karma Sahayak Foundation (PKS) then expanded its micro finance program in a wider scale geographically and reaching more people under this service by undertaking suitable loan product and components. In this progression, presently community demand has been increasing day by day. Proyas also obtained partnership with potential commercial Bank to meet increased demand of the beneficiaries.

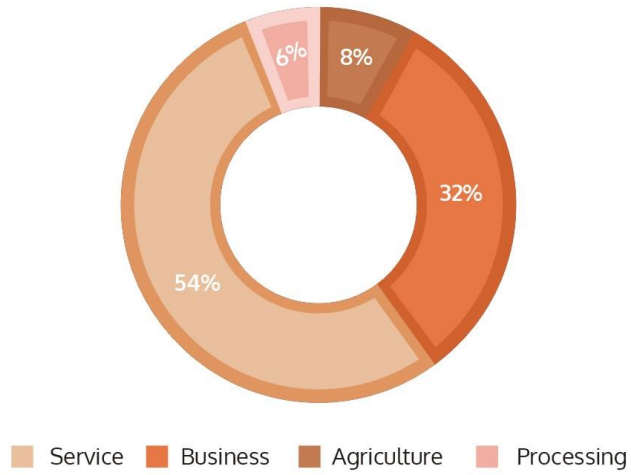
Component wise Borrowers in 2021



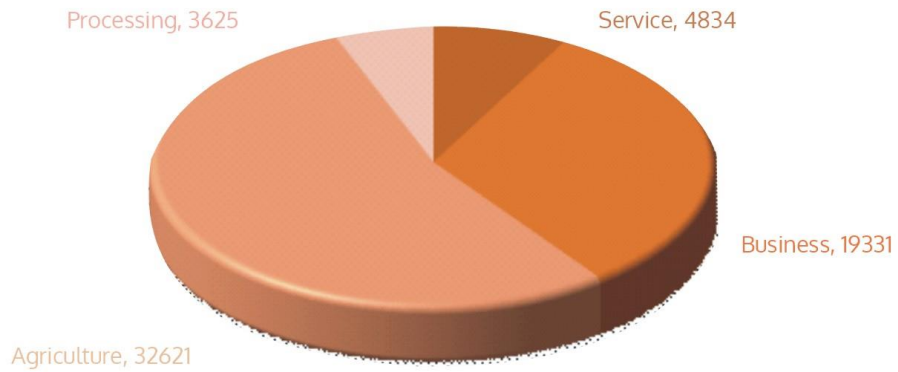
Component wise Loan Disbursment in 2021



Sector wise Loan Disbursement in 2021



Sector wise Borrowers in 2021



In this growing trend, Proyas has been implementing diversified socio economic intervention including various components for financial inclusion of marginalized with the support of PKSF, which are as follows:



JAGORON

JAGORON loan product is for poor and excluded people who has been surviving beyond the poverty line in the rural, urban and semi-urban areas and who has less than 50 decimal cultivable land and the productions or returns doesn't sufficient to fulfill their daily needs. Consequently, they don't have any savings to meet any sort of emergency requirements where daily labor is only the source of income. The scheme has provided alternative income generating opportunity with the micro-finance support up to BDT 49 thousand as per their initiatives and capacity. In 2021, Proyas has supported to 30525 people with the financial assistance BDT 829.47 million. Under this scheme, the members have deposited savings BDT 24.50 million as weekly for promoting their livelihood. The beneficiaries have repaid their loan amount as per rule within 46 weeks.



Agrosor Microenterprise (ME)

AGROSOR is an advance level loan product of Proyas micro finance program for the advancement of entrepreneurship. The suitable entrepreneurs who have minimum three years' experience, environment friendly, locally appropriate, free from child labor and bring employment opportunity is eligible for this scheme.

This scheme has been continuing since 2006 as 'small entrepreneur loan scheme' and supported to the existing potential entrepreneurs, who has received another micro-credit assistance but are unable to expand their entrepreneurship due to smaller size of investment. This larger financial package can assist to meet their requirements. The loan ceiling under this component is BDT 50 thousand to 1 million and the payment system is weekly or monthly by 46 or 12 installments and the duration of the loan is 1 year or 2 years. Under this product a total of 4022 entrepreneurs were directly benefitted receiving financial assistance BDT 326.81 million and deposited savings BDT 6.78 billion in this year for their future benefits.

Monwara Is Now in the Chariot of Happy Life



Monwara is a poor housewife. Her husband worked as a day laborer of others land. Their miseries were worst progressed and darkness stepped into their family due to poverty. They had to starve with children even can't eat 3 times a day.

Monwara thing that if I establish a poultry rearing farm beside my husband's work then the income will additionally support to eradicate our poverty. But she can't courage because she doesn't have money. Since her income is low, no one lends her any money. In this situation, she become a member of Hasna Hena Mahila Samiti under unit 16 in 2019.

She first started rearing poultry in 2019 receiving a loan amount of BDT 40 thousand from Proyas and profited BDT 16 thousand from it. In this continuation, the next year, she took another loan amount BDT 80 thousand and lastly in 2021, 1 lac from Proyas and tried to increase the growth of her firm with the assistance of Agriculture Unit of Proyas. She has profited BDT 40 thousand in this year. Her son and daughter now go to school regularly. She is now leading a happy life. She constructed a house for their safety life. She has a dream to develop herself as a successful entrepreneur.



Agrosor Micro Enterprise Development Project (MDP)

AGROSOR MDP is another loan product of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This started in November 2019 with the support of PKSf. This larger financial assistance can meet the requirements of entrepreneurs to manage upgraded micro enterprises ranging from BDT 50 thousand to 1 million that helps beneficiaries to expand their business appropriately. Multi diversified, environment friendly and visible entrepreneurs are eligible under this product which contributes to create employment opportunity. A total of 1375 entrepreneurs were received financial assistance BDT 132.93 million and benefitted directly from the scheme through escalating their micro enterprise in this year.



AGROSOR MICRO ENTERPRISE DEVELOPMENT PROJECT-ALTERNATIVE FUND (MDP-AF)

Covid-19 pandemic has damaged most of the microenterprises and those entrepreneurs have lost their income. AGROSOR MDP-AF is another alternative loan product of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This product started in 2021 with the support of PKSf to recover the impact of Covid-19 affected entrepreneurs. This larger financial assistance for investment can meet their requirements ranging from BDT 50 thousand to 2 million that helps beneficiaries to restart or boost up their business appropriately.

Covid-19 affected entrepreneurs but diversified and environment friendly are eligible under this product which contributes to create employment opportunity by recovering their damages and social sock. A total of 494 entrepreneurs were received financial assistance BDT 60.17 million and they have benefitted from the scheme through expanding their enterprise.



AGROSOR SUSTAINABLE ENTERPRISE PROJECT (SEP)

AGROSOR Sustainable Enterprise Project (SEP) is a loan scheme of Proyas for economic advancement of targeted micro entrepreneurs. This scheme started in January 2020 with the support of PKSF. This is also larger and faster financial assistance for the expansion of enterprise which is relating to produce safe mangoes in rural, semi urban and urban areas. Trained mango producers and visible enterprises are eligible for this scheme.

The ceiling of the loan under the scheme is from BDT 50 to 1 million. A total of 1792 entrepreneurs were received BDT 204.16 million as financial assistance and benefitted directly from the scheme in 2021. They have repaid the stated loan as per rules.



BUNIAD

This component assists to the poorest people including vulnerable groups. The members of female headed households, dependable families, irregular laborers, who lives in roadside or embankment and monthly income approximately BDT 4000, homeless families under the safety net program of government or non-government agencies and women working as maids are eligible under this component.

The product assists to build a strong foundation for economic empowerment of the targeted beneficiaries. Proyas mobilized them to become the member of the mainstreamed society through promoting their livelihoods by engaging with income generating activities. In this views Proyas assured financial assistances up to BDT 25 thousand as loan which refundable by 46 installments. Under this scheme 9834 beneficiaries received financial support amounting BDT 200.59 million in 2021 as loan. The members have deposited savings BDT 3.94 million as weekly for their future assets. The beneficiaries have repaid their loan amount as per loan policy.



SEASONAL SHORT TERM FINANCIAL SERVICE

Sufalan

SUFALAN is a seasonal short term financial support for agricultural production like crops, mangoes, vegetables, milk, meat and seasonal income generating activities. It is such a component which supplements to others components. It is continuing since 2008 with the support of PKSF. The ceiling of this loan product is BDT ranging 10 thousand to 50 thousand. In this progression, in 2021 a total of 2963 beneficiaries received BDT 78.06 million as SUFALAN loan for a period of maximum six months. The beneficiaries have repaid their loan as per loan product policy.

Kuwait Goodwill Fund for Food Security KGF Sufalan

KGF SUFALAN is another seasonal and short-term agro production based financial support scheme. The beneficiaries who engaged to produce crops, mangoes, vegetables, milk, meat or operate seasonal income generating activities are eligible under the loan product. The ceiling of this loan product is BDT ranging 10 thousand to 50 thousand. In this advancement, in 2021 a total of 836 beneficiaries received BDT 49.45 million KGF SUFALAN loan for a period of maximum six months. The beneficiaries have repaid their loan amount as per loan policy.

PROJECT BASED FINANCIAL SERVICE

Income Generating Activities (IGA)

This component of loan product is for the members who engage to promote income generating activities for diversified socio-economic development. The ceiling of the loan product is BDT 50 thousand to 0.5 million. A total number of 1634 beneficiaries received BDT 49.57 million as loan and the members have deposited savings BDT 1.94 million as weekly for their future assets. This service is available under Unit 10 and 22.

ENRICH Asset Creation Loan (ACL)

This loan product assists to the poor members to make some furniture for their family requirements. In this mission, the scheme provides BDT 1 thousand to 50 thousand to the eligible members for improving their lives. In 2021, a total number of 138 beneficiaries received BDT 2.75 million as loan. This service is available under Unit 10 and 22.

ENRICH Livelihood Improvement Loan (LIL)

This loan product assists to the poor women members who is interested to make any type of jewelry ornament. This component offers maximum BDT 10 thousand to the beneficiaries as loan which repayment method is by 46 installments. Under this loan product 52 beneficiaries received BDT 0.68 million as loan. This service is available under Unit 10 and 22.

Loan Support for Elderly Peoples For Income Generation (LEPIG)

Usually, elderly people are isolated from their relatives, that's because LEPIG loan product is assisting to improve the wellbeing and social inclusion of the elderly people with the support of PKSF. Poor women and men over the age of sixty are eligible beneficiaries under this component. The scheme offers loan ceiling BDT 1 thousand to 60 thousand to interested and healthy elderly people. In 2021 a total number of 252 beneficiaries received BDT 8.68 million and they deposited savings BDT 0.67 million for their future asset. This service was available under Unit 10 and 22.

LIFT Goat

LIFT GOAT loan product is a project based financial assistance to develop wellbeing of the poor and vulnerable people. Poor and vulnerable members who is interested to promote farm based goat rearing are eligible members under this scheme. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. In 2021, a total of 894 Beneficiaries received BDT 9.69 million as LIFT GOAT loan under this component. They have repaid the loan amount as per policy. This service is available under the Unit 1, 6, 11 and 12.

LIFT Kuchia

LIFT KUCHIA is a project-based loan component to improve nutrition and livelihood of the ethnic community promoting fresh water eel (Kuchia) production. Especially amongst the Santal communities who is interested to develop hatching and demonstration ponds are eligible members under this component. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 226 households receiving BDT 1.48 million as LIFT KUCHIA loan under this component. They have repaid the loan after fulfill their requirements successfully. This service was available under Unit of 1, 6, 11 and 12.

LIFT Land Lease

This loan product is for the disadvantage communities of Char areas who has no access to income generating activities are eligible as members under the scheme. The financial service has been continuing under the Unit 3, 29 and 31 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 1993 households received BDT 63.19 million as LIFT LAND LEASE loan and they have repaid the loan after fulfilling their requirements.

LIFT Turkey

LIFT TURKEY loan product is for the poor members who is interested for rearing turkey to meet the demand of meat for rapidly growing population in the working area. It is also a project based financial service which has been continuing under the Unit of 1, 6, 11 and 12 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 201 households received BDT 6.36 million as LIFT TURKEY and they have repaid the loan as per loan policy.

LIFT Sheep

This project-based loan product has been assisting to promote alternative income generating activities (IGA) for poor people. This service has been available under the Unit of 1, 6, 11 and 12 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 54 households received BDT 1 lac 40 thousand as LIFT SHEEP Loan in this year and they have repaid the loan as per loan policy.

Livelihood Restoration Loan (LRL)

Covide-19 pandemic has blocked gross domestic production of the country. People of Low-income have lost their income. Downturn economy growth of the country is the supreme challenge to fight with the wide spread impact of the pandemic. To boost up food security and, livelihoods status of the sufferer people, this loan product was contributed tremendously. The affected family and jobless migrate family as outbreak of Covid-19 are eligible members under this loan product. The loan celling of this scheme is BDT 10 thousand to 50 thousand with 18% service charge. A total of 2455 beneficiaries received 90.44 million in this year and they have repaid the stated loan as per rules.

Livelihood Restoration Loan (LRL-2nd phase)

This loan product was effective support for the poor, ultra-poor and day labour people return back to the normal life combatting with the pandemic of Covid-19. The loan ceiling of this scheme is BDT 10 thousand to 50 thousand with 18% service charge. A total of 465 beneficiaries received 8.93 million in this year and they have repaid the stated loan as per rules.

Common Service Loan (SEP)

This loan scheme of Proyas is for increasing economic growth of targeted micro entrepreneurs. This is also larger and faster financial assistance for the expansion of enterprise which is engaging with fruits production & market extension, materials supply and fostering nursery in rural, semi urban and urban areas. The ceiling of the loan under the scheme is from BDT 1 lac to 40 lacs with 8% service charge. A total of 3 entrepreneurs were received BDT 1.25 million and they have repaid the stated loan as per rules.

Loan from NRB Bank

This loan product is for restarting the income generating activities which have been affected by Covid-19. This product contributed to survive the sufferer people. The loan ceiling of this scheme is BDT 10 thousand to 50 thousand. A total of 360 beneficiaries received 11.37 million as financial assistances and benefitted directly from the product.

Incentive Loan from NRBC Bank for Covid-19

This loan product is also for the poor, ultra-poor and day labour people for increasing economic growth to survive reducing social sock of the outbreak of Covid-19. The loan ceiling of this scheme is BDT 10 thousand to 1 lac with 9% service charge. A total of 203 beneficiaries received 5.39 million as financial assistance and benefitted directly through resuming income generating activities from the scheme in this year.

NON FINANCIAL SERVICES

LIVELIHOOD, EDUCATION, HEALTH AND HYGIENE

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

ENRICH program has been implementing with the financial support of PKSF and contribution by Proyas microfinance finance program since 2010. This intervention was a comprehensive in a holistic approach for improving the lives of the beneficiaries. Marginalized, excluded and vulnerable people are eligible as targeted community under the program. This project is a package of service of three components, i.e. (a) income generation through micro-credit supports for IGA, asset creation and livelihood improvements including beggars' rehabilitation, imparting IGA training, skill development training and agricultural development. (b) social mobilization for empowerment of youths as social change agent, awareness on various social issues that protects children from early marriage, dowry and thus ensure child rights, it also includes environment conservation through youth clubs and (c) primary health care etc. This project has empowered about 9,500 disadvantaged people at Ranihati union in Sadar Upazila and at Nizampur Union of Nachol Upazila in Chapainawabganj district.

Education Support Service

There is a possibility of drop-out from the school due to inadequate supports and guidance from the family at the early stage of primary education. In the ENRICH program area, 82 learning centers for the children from nursery to class two has been maintained at 2 Unions in Nachol and Chapainawabganj Sadar Upazila. These centers are being functioned from 3 pm to 5 pm in all working days. Teachers have assisted them for completing their home works, arranged extra lessons and briefing on general knowledge, social norms & decorum. Following table depicts the performance of education support services in 2021.

Grade	Students	Promoted to next grade	Passing Rate
Nursery	1016	1016	100%
One	618	618	100%
Two	550	550	100%
Total	2184	2184	100%

Primary Health Care Service

Most of the poor people have no access to improved health services in the working area. As poor health conditions, they have to spend a big amount of their income for treatment, which is a prime challenge to lead their life. In this circumstance through ENRICH program, Proyas has been providing primary health care services at the door-steps for 9,510 households at Ranihati Union in Chapainawabganj Sadar and Nizampur Union in Nachol Upazila. Concerned health personnel and the field health facilitators are providing this PHC services through static and satellite clinics and also refer to Upazila and district level hospitals for secondary and tertiary treatment. The services are included health education, Ante-natal Care/Post-Natal Care (ANC/PNC), family planning, treating anemia, conjunctivitis, Urinary Tract Infection (UTI) and early detection of pneumonia. The community level health awareness raising programs are included exclusive breast-feeding (including colostrum feeding), adolescent health care, reproductive health care, child nutrition, personal and menstrual hygiene. Following table illustrates the achievements of Primary Health Care Service.

SL.	Particulars	Achievements	
		In 2021	Since Inception
01	Operated satellite clinic (days)	68	2000
02	Operated static clinic (days)	571	13652
03	Service recipient through satellite clinic	1785	65587
04	Service recipient through static clinic	8055	94486
05	Diabetic detection	1443	7118
06	Health awareness sessions	1028	17070
07	Cataract operation	33	518

Kuwait Goodwill Fund for Food Security

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

A total of 210 farmers have received agriculture technology training and 270 individuals have undertaken livestock and fisheries training in 14 batches which contributes to generate their employment opportunities. To replicate modern technology and good practices, Proyas has organized 7 block demonstration events and 9 technology/method demonstration event including vermicompost, goat rearing on platform and mixed fish cultivation in this year.



Gourmoti and Malta Mixed Orchard

Chapainawabganj is a mango growing district, now varieties mango has been produced in this district round the year. In this progression, Proyas has initiated to establish mixed orchard for a new variety mango 'Gourmoti' with Malta. An agricultural expert team has provided necessary support to launch the project with maintaining its demonstration plot through engaging of community people, entrepreneurs and mango growers at different Upazilas in Chapainawabganj. In 2021, Proyas established 2 acres of demonstration plot engaging 2 farmers where cultivated 320 mango trees and 530 Malta trees. However, 15 farmers have established 41 acres of demonstration plot including 3127 mango trees and 5519 Malta trees as replication of the idea of mixed cultivation.

Integrated Agriculture Program

Near about half of all workforce in Bangladesh and two-thirds in rural areas are directly employed in agriculture. But the long-term threat of climate change impacted the agricultural sector by flooding, saline intrusion, drought and hailstorm. Now, most of the farmers are cultivating higher-value crops and fruits which created on-farm and non-farm jobs for women and youths and it contributed to reduce malnutrition. At the same time, livestock and fisheries sector also contributed in reducing malnutrition enormously and increased land constrained economic growth. In this view, Proyas has been implementing the Agriculture, Fisheries and Livestock Project since 2013 with the financial and technical assistance from PKS.

Agriculture Unit

Introducing High Yielding Variety and Climate Resilient Crop Cultivation

For high-value production, Proyas has demonstrated of various high yielding variety of rices, like BRRI-62, BRRI-50 and BRRI-58, as well as demonstrated and expanded the cultivation of high breed maze, onion and beans as well as fruits. It has also promoted the cultivation of BARI-wheat-28, BARI-Malta-1, BARI Mustard-14, BARI lentil-6 in the project area. Proyas has assisted in 108 demonstrations engaging selected farmers and beneficiaries, as well as a safe vegetables sales corner has been established under the project. Following depicts is illustrated the achievements.



Sl. No.	Particulars	Achievements		Replication by Other Beneficiaries	
		in 2021	Since Inception	in 2021	Since Inception
01	Farmers training	4	54	0	0
02	Agricultural counseling center	8	122	0	0
03	Trico-compost fertilizer production	10	86	2	18
04	Introduce climate resilience high yielding new varieties rice	10	59	3	9
05	Introduce climate resilience high yielding new varieties crops	15	4	3	23
06	Paddy seed production and preservation technology (seed gram) cluster	10	10	2	2
07	Expansion of onion seed cultivation cluster	10	10	1	1
08	Promote cropping pattern	4	17	1	10
09	Produce diversify vegetables and fruits for family nutrition security	10	186	2	84
10	Intercropping demonstration	5	5	2	2
11	Develop entrepreneur in high value fruit production	2	11	4	9
12	Tomato and watermelon cultivation in the summer	6	20	23	14
13	Production of high value spice crops	3	3	0	0
14	Safe vegetable production hub cluster	15	55	3	3
15	Establish safe vegetable sales corner	1	1	0	0
16	Distribute pheromone lure	500	2640	0	0
17	Fruit bagging support	1000	2500	0	0
18	Campaigning programme	3	10	0	0

Onion Seeds and Golden Dream



Ataur and his wife Sahina live with a son and a daughter. His wife Sahina is a member of Sona Mashna Mahila Samiti of Unit-07. He has 33 decimals of cultivable land, but cannot afford to pay for the other expenses of the family and the education of his son and daughter by selling the remaining crops after fulfilling the requirements of his family in a year. As a result, he has to borrow every year and the debt burden starts increasing gradually.

In this situation, Sahina received BDT 80 thousands as loan from Proyas and provide to her husband. 17 decimals land out of 30 decimals, Ataur established a demonstration plot of producing onion seeds with the technical assistance from Proyas Agriculture Unit. Ataur received a skill development training on onion seeds production technology and market extension from Agriculture Unit of Proyas. In this year, Ataur produced 25 kg onion seeds and he sold them by BDT 2 lac 30 thousand. Excluding production cost, he earned BDT 1 lac 50 thousand. Now he is highly confident and has a plan to produce onion seeds by using more land in the future. Ataur said "Hard work is the key of happiness"

Fisheries Unit



FISHERIES sector is a potential sector for promoting national nutrition and GDP of Bangladesh. This project has been implementing in 6 Units of Proyas under three Upazilas of Chapainawabganj district through providing technology and scientific assistance. Proyas has assisted to establish fish farms at clusters level for increasing fish cultivation in the available ponds, canals and river in the project area. The technical persons (Fishery experts) have assisted for building capacity of entrepreneurs and fish farmers. Through the intervention, 9150 families have been benefitted by cultivating multi-variety of fishes who had 8 to 30 decimals of ponds.

Beside this, an assistance package includes Minnows (Fish Fries), net, organic and inorganic fertilizer, lime, and bamboos for vegetable gardens at pond side were provided among the beneficiaries. The Following table demonstrate the achievements of the scheme.

Sl. No.	Particulars	Achievements		Replication by Other Beneficiaries	
		in 2021	Since Inception	in 2021	Since Inception
01	Organise fish cultivation training	3	28	-	-
02	Carp-mola-telapia mixed cultivation	10	124	3	54
03	Carp-lobster mixed farming	7	121	2	7
04	Indigenous Stinging catfish, barbel, tyangra carp and pabda mixed farming	6	98	3	28
05	Develop entrepreneurs for producing fishing gear	15	20	5	9
06	Carp Fattening	15	58	4	30
07	Mixed cultivation of high value Clown Knifefis, Long-whiskered catfish, Snakehead murrel and Carp fish	10	25	1	10
08	Vietnam yellowtail catfish and carp fish mixed farming	5	10	1	1
09	Developing fish hatchery for fish fries business	5	42	2	17
10	High value fish farming in tanks using bioflock technology	5	12	0	3
11	Semi-fermented fish products	5	-	-	-
12	Develop entrepreneur for producing fish feed	3	-	-	-
13	Establish safe fish sales corner	1	-	-	-
14	Arrange field day (at members level)	3	23	-	-

Fish Cultivation is the Spotlight of Mukul's Life



Mukul is a fisherman by profession. He lives in Bahipara village in Gomstapur Upazila of Chapainawabganj district. He is the only survivor in a family of 6 including parents, wife and two children. Their only asset is 120 decimal homestead including pond. His only son has been reading in Rajshahi University. As a simple fisherman, it was difficult to run the family of 6 members depending on the income of Mukul. Two years ago, Mukul was introduced to the technical officers of Proyas Fisheries Unit when his wife was becoming a membership under Bahipara Mohila Samiti. In this reference, he has received a training on fish farming at Proyas office in this year. he started cultivating carp species of fish in his 110 decimal pond. Besides, he started cultivating vegetables on the banks of the pond. With the cooperation of the fisheries officers of Proyas, he continued hard labour for getting appropriate growth of cultivated fish rapidly. Her wife received BDT 80 thousand as loan from Proyas for ensuring fish feed.

Livestock and Poultry Unit

Livestock and Poultry sector is also potential to create employment opportunity which is playing a vital role for agro-based economic development. Bangladesh government has identified livestock as one of the key players of Poverty Reduction Strategy. Furthermore, 20 percent of the population is directly and 50 percent of the population is partially dependent on livestock sector (source: BBS). To improve the livelihoods of the rural poor people, Proyas has been implementing this Livestock and Poultry rearing project since 2013 with the support from PKSF. New and innovative varieties have been promoting through training, technical and financial assistance from this project. Proyas has also provided technical supports to the beneficiaries on goat rearing, cow rearing, beef fattening and producing foddors. Beside this, selected beneficiaries have received training and support for rearing of ducks, chicken (broiler & layer), Quail bird and Turkey in this year. Following depicts the achievements.

Sl. No.	Particulars	Achievements		Replication by Other Beneficiaries	
		in 2021	Since Inception	in 2021	Since Inception
01	Organise training on goat rearing, color broilers/golden chickens'/hybrid broiler chickens rearing and cow fattening.	12	107	-	-
02	Organise poultry & bird rearing training	25			
03	Intensive vasectomized goat fattening	10	35	4	7
04	Cow rearing by ensuring good management practices	10	166	5	86
05	Beef cattle fattening	10	15	2	2
06	Climate resilience color broilers/golden chickens'/hybrid broiler chickens rearing in proper biodiversity.	1	105	-	23
07	Established artificial hatchery for ducks		1	-	-
08	Rearing broiler type pekin breeds for meat and khaki campbell / jinding breeds for eggs	20	159	2	41
09	Parent stock production of domestic chickens in intensive free ranging method	5	4	-	-
10	Rearing muscovite duck	5	20	-	9
11	Rearing domestic chickens by ensuring special accommodation	30	110	5	21
12	Rearing pigeons in an integrated manner (intensive and semi-intensive)	5	10	4	8
13	Establish sales corner for livestock products (turkey& sheep)	1	-	-	-
14	Swan natural hatchery	5	24	2	6

Natural Hatchery For Duck Rearing

Duck meat is the great item to fulfill protein for the healthy life of human being. But most of the farmers think that duck rearing is risky business as it often affected by viral diseases. Because of that people don't show any interest for this entrepreneur, but if the people become aware about vaccination and feed management it could be a profitable business. In this situation, Proyas has encourage farmers to establish 11 demonstrations on natural hatchery for enhancing their capacities through ensuring necessary technical and scientific support and providing hatching tray. Till now, 50 natural hatcheries have been functioning.

Native Chicken Rearing in Caging System

For the requirement of rapid growing population of Bangladesh many varieties of chicken are visible in the market but the demand of native chicken has been increased day by day. In this situation, Proyas has assisted to promote native chicken farming in caging system. Under the scheme 30 demonstration plots have been established including 300 native chicken in this year. In the working area, 110 demonstration plots have been functioning with 1100 native chickens now, which inspired the beneficiaries.

Learning and Innovation Fund to Test New Ideas (LIFT)

LIFT is another livelihood development project for the poor and vulnerable people with the support of PKSF. This intervention has been implementing across in 11 unions and a municipal area of Chapainawabganj district since 2014. The scheme encourages to develop locally appropriate new tools for eradicating poverty of the excluded people in the char area through creating sustainable employment opportunity.

Black Bengal Goat Rearing

In Bangladesh there are about 26.64 million goats where Black Bengal Goat comprises more than 90% of the total goat population (source: BBS). The female goat gives birth 2-3 babies in every 6 months and twice in a year, which is an additional source of income for the landless or ultra-poor farmers. Through the assistance of LIFT project, 1160 households established goat rearing farm and they were benefitted by rearing 11350 'Black Bengal' goats under 27 clusters. Proyas has provided all sorts of technical supports including vaccinations, Napier grass cultivation for fodder, imparting training and financial service to the targeted beneficiaries.

Proyas has also established a demonstration farm with 5.75 acres of land including 5 acres for growing grass (from where beneficiaries getting cuttings for their own fodder production) with 210 Black Bengal goats. Furthermore, fruits trees like mangos, guava and jackfruit are being cultivated which motivated the beneficiaries and farmers.

The Window of Destiny Opens by Hard Work



It is so difficult to change the life with empty hands, if some money could be found somewhere, said Majkura in her emotional voice. She has been living with her husband, three sons and two daughters in Solla village of Baliadanga union under Sadar Upazila of Chapainawabganj district. Majkura's husband Yousuf is a day laborer. It was difficult to run her family due to lack of income, she was not able to do anything. Her thought gets darkened in 2020. One day, Majkura got an idea about the LIFT project of Proyas from a neighbor. After that she discussed with the livestock officer of the LIFT project of Proyas. After few days, she formed a group of ten women in the village. She received a training from the LIFT project and she received a caging materials,

food, seeds of Napier grass and medicine for rearing goat. In 2020, in the first time, she has become a member and took a loan of BDT 40 thousand. She had purchased 4 goats and started rearing them carefully. In 2021, she sold 15 goats with a market value of BDT 42 thousand. In the second time, she purchased a milking cow by taking loan amount of BDT 2 lac 25 thousand. She has profited BDT 1 lac 50 thousand after meeting up the all expenditure. In the second time, she has taken a loan of amount BDT 1 lac and she is continuing the same scheme. Presently, she has 17 goats whose market value is 2 lacs 55 thousand. Her three sons and two daughters are studying in local education institute. She built a heaven of happiness in her family. Now, her expectation is to build a goat rearing farm at a large scale.

Freshwater Kuchia Production for Alternative Employment

In the context of Bangladesh, many types of eels are available, 'Monopterus cuchia' is freshwater species which is known as mud-eel (Kuchia). In Bangladesh, eel (Monopterus Cuchia) production in fresh water is mostly in the coastal area. Freshwater eel is generally popular amongst the non-Muslim communities in Bangladesh. Freshwater eel is available in only few districts of Bangladesh where Sylhet district is the prime producer. There is a huge demand of freshwater eel (Kuchia) as a big ethnic minority population in Rajshahi and Chapainawabganj districts. To improve livelihoods of ethnic people especially Santal community Proyas has developed hatching and demonstration ponds under this scheme then trained up 200 local producers including assistance for 60 demonstration plots in this year. Now, a total of 100 demonstration plots have been functioning and 400 households have cultivated 23,000 kg freshwater eel with the financial service from the project.

Sheep Rearing

In Bangladesh there are about 3.67 million sheep (source: BBS). In the environment of our country, sheep rearing is a cost-effective entrepreneur and easy maintainable by the engagement of women besides their housework. Its meat is very delicious and this why it is becoming popular in the local markets. The Ewe gives birth 2-3 lambs in every 6 months and twice in a year, which is an additional source of income for the landless or ultra-poor families. In this mission, the scheme has been ongoing in 5 unions of Shibganj, Gomostapur and Chapainawabganj Sadar Upazilas of Chapainawabganj district since 2018. In this year, a total of 225 households were benefitted by rearing 3,650 sheep. LIFT project has provided technical, financial and treatment service for proper management of those sheep.

Turkey Rearing

Turkey Rearing can fulfill the requirements of meat and protein for rapidly growing population in Bangladesh. Its meat is healthy and free from cholesterol. If proper maintenance is ensured a turkey gain weight from 18-22 Kg within a year. To improve the livelihoods of poor people through creating income source, Proyas has launched the intervention with the financial support from PKSF since 2018. In this year, a total of 185 households have been benefitted by rearing 980 turkey with the technical, financial and treatment service from the project.

Land Lease Program

Poor and vulnerable communities of Char areas have limited access to income generating activities. Most of the development organizations are avoided the isolated areas (especially Char areas) as remote communication. For promoting livelihoods for the extreme poor people through improving agriculture, livestock production Proyas extended its financial and technical assistance by land leasing scheme. In 2021, a total of 2,340 households benefitted by cultivating varieties of vegetable and crops.

Proyas Apiculture Program (PAP)

Apiculture is a potential item for improving nutrition and the socio-economic status of poor farmers. In the country, there are varieties of seasonal crops, flowers and fruits garden. In Chapai Nawabganj mustard and black cumin seeds are cultivated every year. As a result, there is a scope to cultivate honey from these flowers easily with modern and scientific knowledge. This is why Proyas Apiculture Program (PAP) has been engaged in honey cultivation scientifically since 2007. In 2021, this project has produced 820 kg honey and 14 kg wax.

Objectives of the Intervention

- Promotion of country-wide bee cultivation through strengthening the apiculture program.
- Increase crops production by flower pollination.
- Capacity building and equipped bee farmers in the related field like production, processing, preservation and market promotion through training and equipment.
- Awareness raising on appropriate uses of honey, its nutrition and quality.
- Produce wax, preservation and its use efficiently.



CLIMATE CHANGE AND ENVIRONMENT

Presently climate resilient and environment friendly economic progress is important for the sustainable development of Bangladesh. The rapid growth of manufacturing has led to a massive usage of natural resource which is the factor of degradation of increasing air, soil and water pollution. If the trend is continued for a long time, our environment will become inhabitable for the next generation. In this view, Proyas has undertaken some adaptation through agro based initiatives to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, encourage changes of ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises.

Promoting Agricultural Commercialization and Enterprises (PACE)

Chapai Nawabganj is a mango producing district in Bangladesh. In this district, on average 2 lakh metric tons of mangoes have been producing each year. It is sea sonal fruit of summer and usually the season is being started on June and remain until earlier August. But now, high yielding varieties mangoes has been producing in this district round the year. But there is no any diversified mango-based production technology and products. As a result, farmers or producers don't get market value. In this view, Proyas has initiated a project in order to preserve ripe mango without chemical by heat drying process with the financial support of PKSf. Beside this, the project has assisted to produce other seasonal dry fruits, vegetables and foods applying same process in healthy and hygienically and delivered it at the local market.

Sustainable Enterprise Project (SEP)

Proyas has been implementing the 'Sustainable Enterprise Project (SEP) emphasizing environmental business-based micro-enterprises in Chapai Nawabganj district with the technical support of PKSf and financed by World Bank since June 2020. The project has supported 2400 micro entrepreneurs who are engaged in mango production, market promotion and transportation through environment friendly technologies (energy, water and resource efficiency) in the agribusiness and manufacturing sectors.

The project has enriched 1800 beneficiaries through 133 batches of training on Safe Mango Production, Mango business in safe way, safe mango production certification,





environmental certification, Environment club awareness, Annual Workshop certification and Bargaining power workshop. As an integral part of the project has assisted to establish 125 ecological farming plots through distributing 55,000 fruit bags, 2,780 plants, 75 bottles of safe pesticide (Setara), 75 bottles of safe fungicides (Gold hope), 50 bottles of Bio pesticides (Bioshield), 50 bottles of fungicides (Ecomack) and 20,500 kg Trico-compost fertilizer. In addition, sanitary latrine, electric water pump and garbage house has been constructed as safe market infrastructure at 'Kansat Aam Bazar', Shibganj Bazar and Mobarakpur Bazar in Shibganj Upazila also at Chowdala Bazar, Rohonpur Bazar and Bangabari bazar in Gomastapur Upazila. In this relation, an online platform has been developed for entrepreneurs to sell their mangos named Dhama.com.bd.

Proyas Nursery

Trees are an integral part of nature for balancing the ecosystem. In addition, it helps also to the agro-based economic and nutritional development by producing fruits. In this mission, Proyas has been implementing 'Two-Tier Management of New-Variety of Mango (Gourmoti) and Malta Production and Post-Production Preservation Management' project. Under this project, Proyas developed a nursery engaging trained farmers including 120 types of trees in the nursery i.e. BARRI-11, banana mango, BARRI-4, BARRI Malta, china orange, kamranga, coaxing, BARRI coaxing-1, red leady, papaya, peya thai-3, thai-5, BARRI-90, barai sundory, Kashmiri, apple kul, babu kul, faschor, ball sundory, dragon, coconut, china orange-3, op green, op golden, op raj, op Vietnam. There are a total of 30 thousand trees in the nursery.

Proyas Vermi-compost Promotion

For promoting organic agricultural practice by encouraging rural farmers, Proyas has established a vermin-compost plant. Furthermore, Project has trained up to 1245 producers and provided support to them to establish demonstration plants. Those demonstration plants have been functioning now and the trained farmers produced 22,250 kg vermin-compost. This initiative created employment opportunity for the rural people.

PEACE AND JUSTICE

Bangladesh Counter Trafficking in Persons (BCTIP) Project

Fraudulent offer or involuntary migration led to human trafficking and the end-results are promoting sexual work, forced labor or any other forms of exploitation of the persons who are being trafficked. A huge number of Bangladeshi trafficked victims of men and women recruited for foreign work with falsified employment offers who are subsequently exploited under conditions of forced labor or debt bondage. In this situation, Proyas has been implementing the Bangladesh Counter Trafficking in Person (BC/TIP) project with the technical support from Winrock International and financial support from USAID since May 2017. The project area covered in 4 districts i.e. Chapainawabganj, Rajshahi, Naogaon and Dinajpur. A total of 2.5 million beneficiaries were actively engaged by the various type of events like school session, cultural program/Gomvira songs, door to door campaign and radio programe.

Preventing Extremism through Active Community Engagement (PEACE) Project

An incident in Holy Artisan Hotel in Dhaka by radicalized group has opened the eyes of all to counter the extremism in Bangladesh in 2016. For increasing community awareness, Proyas has been implementing PEACE project by the financial support of Global Community Engagement and Resilience Fund (GCERF) and technical support from RUPANTAR. Proyas intends to build a resilient community to promote peace, solidarity and social harmony with mutual respect to each other



by engaging 483 youths through forming 23 Peace Clubs at 22 unions and 1 Peaurashava of Gomostapur and Chapainawabganj Sadar Upazila in Chapai Nawabganj district. The focusing activities are school level debate competition, cultural events, psycho-social support, capacity building of youth, advocacy etc. The second round of the project has started on October 01, 2019 and continuing till now.

CORPORATE SOCIAL RESPONSIBILITY

Scholarship to Meritorious Students

In this year, Proyas has provided BDT 2 lac 40 thousand to 20 meritorious and vulnerable students (each student BDT 12 thousand) for the advancement of their education with the financial support of PKSF. Since 2018, a total of 187 students received total amount of BDT 2.24 million which inspired them to continue the education life successfully.



Radio Mahananda FM 98.8 (Community Radio of Proyas)

Government allowed 18 Community Radio Stations where Radio Mahananda, FM 98.8 is one of them. It was established in Chapai Nawabganj district in 2010. It is covering 25 nautical kilometers across 9 Upazilas of the district, 2 Upazilas of Rajshahi district and 2 Upazila of Naogaon district and 5 Upazilas of Chapai Nawabganj district. Radio Mahananda assisted to develop diversified program addressing the issues related to life and livelihood of the people i.e. access to information, entertainment program, community development news, local government issues, women empowerment, DRR & Climate Risk Adaptation, agriculture information service, child marriage, child rights, good governance, preventing extremism & unsafe migration, health & education, and also the issues related to technology driven development.



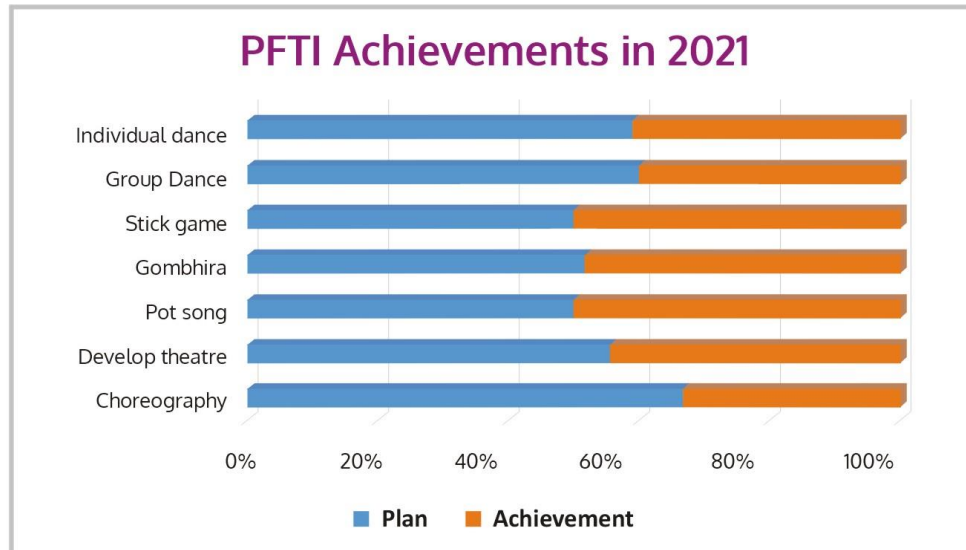
It functioned from 3 pm to 1 am (10 hours on air) and in online 24 hours every day. This radio is also very popular as it is transmitting local news and also cultural event using local dialect (like Gambhira, Alkap). There are 320 proactive listeners clubs including a total of 8 lac audience.

Proyas Folk Theatre Institute (PFTI)

Proyas Folk Theatre Institute (PFTI) is an associate organization of Proyas. It is working for researching and developing of local folk cultures, preservation of cultural heritage and utilizes those for social development. Cultural method helps to the people to think critically and judge the reality and what initiatives are required for the further improvement.



In this view, PFTI is playing a vital role to increase the adequacy of folk culture through adapting and updating all forms of folk culture. As a part of the regular program, Proyas has organized various types of cultural event on the social development issues in Bangladesh i.e. Right to Information, Protect Women Rights, Promote Human Rights, Prevent Extremism, Improve Health Hygiene and Climate Change Adaptation.



Proyas Health Care

Proyas Health Care and Diagnostic Center has located in Chapai Nawabganj town and generally it provides basic health care services to to the poor people with minimum costs. The beneficiaries under Health Insurance Scheme, has been getting subsidized health care and diagnostic services from this center.

In addition, Proyas Health Care provides general health and public health care services through the Satellite Clinics in collaboration with the government medical doctors and by Static Clinic at unit office of Proyas. In 2021, a total of 7,400 clients received services from 507 Static Clinics and 525 individuals received free treatments from 28 Satellite Clinics.



Beside this, a total of 8700 patients received indoor treatment from Proyas Health Care and Diagnostic Center in this year.

Covid-19 Pandemic Responses

Due to Covid-19 pandemic, the country has been facing downturn economy profoundly besides the health hazard in different sectors. Proyas has assisted to the vulnerable people to reset their life improving health status, reinforce economic recovery and livelihoods facilities in the working area. The assistance in these settings focuses on telemedicine support for 230 clients, Satellite & Statistic clinic arrangement for 2,820 clients, distribution of 50 thousand leaflets, broadcasting radio magazine, PSA, talk show and Gombhira through Radio Mahanda 98.8 FM for raising awareness on vaccination program and Covid-19 prevention and Livelihood Restoration (LRL) Loan for vulnerable people has been undertaken with the support of PKSF and Poor fund from Proyas.

Psycho-social Development through Cultural Program

There are various types of region-based traditional culture in our country. It stimulates to develop youth psychology. This project assisted to revive the region wise traditional game engaging the students, youths, teachers and education sector which helped to protect youths from any unethical work like radicalization, drug addiction and eve teasing. Under the program Proyas has organized 18 cultural events where a total of 7040 (girls 3427 & boys 3613) students and youths were engaged enormously.

Adolescent Program

Adolescent is the platform to sustain the demographic dividend in the context of Bangladesh for the continuation of diversified change of the country through social inclusion. In this view, the project assisted to establish 27 adolescent clubs (22 Kishori & 5 Kishor) engaging 1509 adolescent (1303 girls & 206 boys) and 7 school forums engaging 2211 students (1486 girls & 726 boys) who are providing volunteerism service for positive social change. They are playing role to enhance the capacity among the adolescents on general health & nutrition, reproductive health and personal hygiene, as well as they are raising awareness on preventing early marriage, dowry, sexual abuse and eve teasing.



Furthermore, project has provided different types of sports materials for cultural development.

Living Deltas Research Hub

At the individual, regional and national levels, youth are seen as a potential but underused resource for short and long-term sustainable development. In particular, our youth are rarely seen to be active in entrepreneurial (self-employment) work, which is recognized as one of the approaches to employment. This is a neglected opportunity for local as well as national development. The entrepreneurial youth Initiative is a timely attempt to make the most of this neglected opportunity at the local and national level. As part of this, Proyas has been implementing the 'Living Deltas Research Hub' project since 2021 with the attachment of 30 families at Nachol Upazilla of Chapainawabganj district by the support of Lancaster University from UK. The purpose of the research to understand the potentiality and challenges of involving youth in entrepreneurial activities, which looks at environmental and social changes, and potentially sustainable development in the vast riverine areas of Bangladesh. The research topics include development in line with local culture and heritage, Delta Community Partnership (elimination of inequality), identification of environmentally vulnerable areas, analysis of livelihoods of the general population and development of local youth. One of the aims of this study is to explore how these changes can be made more sustainable. Center for Participatory Research and Development CPRD and BRAC University have been providing technical support with the consultation of Lancaster University from UK.

Making Bangladesh's Healthcare Systems More Responsive and Participatory

At the rural area, general people are neglected by the government health sector to get proper service. As poor health services, poor people are dominated and lagging behind the running tract of development. To raise voice of rural community and revitalize the health system, Proyas has been implementing the Project named Making Bangladesh's Healthcare Systems More Responsive and Participatory with the financial support of Swedish International Development Corporation Agency-SIDA and technical support of Bangladesh Health Watch since 2021. Under the project a district level Health Rights Forum, District Youth Rights Forum, Upazilla Health Rights Forum has been formed. These forums has been playing good role for raising public awareness, transparency, accountability and public participation in improving the quality of healthcare. Furthermore, the project has been assisting to Upazila Health complex and 2 Community Clinic at Nachol Upazila of Chapainawabganj district to create responsive environment for ensuring quality health service.

TRAINING PROGRAM

Capacity Building of Staffs

Capable staff are the energy of any development institute to advance all types of program. In this purpose, a well-equipped training cell has been maintained with an experienced training team. For this continuation, Proyas has been organized various types of training, orientation and workshop for 420 staffs through on the job and off the job training and also in both ways, virtually and physically. In addition, Proyas has arranged seminar, dialogue sessions, advocacy meeting and campaigning program with GO-NGOs by internal and external facilitation support i.e. Micro Enterprise Expansion Strategy of Loan Product, Financial analysis Risk management & Stress Management, Improved Farming Technology, Leadership and Team building, Monitoring & Supervision and softer management.



In this progression, all staff were conceptualized regarding these issues and play their role professionally.

Beneficiary Training

Ultimate target of the organisation is to improve the socio economic and livelihood status of engaged stakeholders through enhancing their capacity. In this relation, Proyas has organised training on some relevant issues i.e. Fish Cultivation, Goat Rearing, Sheep Rearing, Cow Fattening, Organic Agriculture, Homestead Gardening, On-andoff Farming, Vermi Compost production, Safe Mango Production & Certification, Environmental Certification, Mango Busyness Certification, Women's Rights, Climate Change Adaptation, Sanitation & Hygiene, Nutrition, Adolescent Development, Preventing Extremism and Bee Farming Method.



In this year, a total of 1620 beneficiaries and group members were received training virtually and physically.

MRA VISIT / PKSf VISIT



Honorable Mayor of Rohanpur Pourosova Md. Motiur Rahman has attended at talk show arranged by Radio Mahananda.

Honorable Secretary of Finance Section of the Finance Ministry of Bangladesh government, Hasan Maruf has visited Proyas working area.



Honorable Managing Director of PKSf, Dr. Nomita Haldar ndc has visited Proyas working area.

Development Partners



Partnership with Financial Institutes



FINANCIAL HIGHLIGHTS

Audit Report 2020-21

HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

Proyas Manobik Unnayan Society

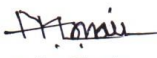
Belepukur, Chapai Nawabganj-6300

Statement of Financial Position

As at June 30, 2021

Fund and Liabilities	FY 2020-2021				FY 2019-2020	
	Head of Accounts	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
Capital & Reserve Fund:						
Retained Surplus		149,939,100	4,767,325	154,706,425	140,933,791	
Reserve Fund	03	16,659,900	3,561,900	20,221,800	13,772,502	
Net Capital Fund:		166,599,000	8,329,225	174,928,225	154,706,293	
Non Current Liabilities:						
Loan From PKSF	04	702,108,301	4,000,000	706,108,301	602,008,305	
Proshika Loan Fund	05	-	100,000	100,000	100,000	
Temporary/Personal Loan	06	-	5,743,605	5,743,605	6,453,605	
Bank loan	07	228,947,977	-	228,947,977	75,509,373	
Total Non Current Liabilities:		931,056,278	9,843,605	940,899,883	684,071,283	
Current Liabilities:						
Group Savings	08	403,923,819	-	403,923,819	376,634,671	
Accounts Payable	09	867,162	1,435,217	2,302,379	2,420,772	
Member Welfare Fund	10	42,349,292	-	42,349,292	35,029,437	
Group Insurance		-	535,611	535,611	535,611	
Loan Loss Provision	11	40,890,404	-	40,890,404	29,379,746	
Provident Fund	12	-	61,763,935	61,763,935	52,405,525	
Gratuity Fund	13	-	30,031,547	30,031,547	27,487,383	
Death & Health Benefit Fund	14	-	8,113,834	8,113,834	7,981,055	
Project Liabilities		-	68,143	68,143	68,143	
Others Liabilities		-	334,568	334,568	917,399	
Inter project loan		9,050,727	18,422,532	27,473,259	28,260,813	
PKSF Advance		5,921,786	-	5,921,786	7,539,200	
Bandu Chula Donation Enrich		-	-	-	-	
Total Current Liabilities:		503,003,190	120,705,387	623,708,577	568,659,755	
Total Capital Fund and Liabilities:		1,600,658,468	138,878,217	1,739,536,685	1,407,437,331	


Sr Deputy Director


Executive Director

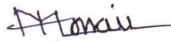

President




Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Statement of Financial Position
As at June 30, 2021

Head of Accounts	FY 2020-2021			FY 2019-2020
	Note	PSEDP (Micro Credit)	Core & Projects	Total
Non Current Assets				
Fixed Assets	15	39,439,708	22,231,381	61,671,089
Investment	16	218,194,773	76,966,077	295,160,850
Total Non Current Asstes		257,634,481	99,197,458	356,831,939
Current Assets				
Micro Credit	17	1,269,831,454	-	1,269,831,454
Inter project loan		-	27,912,806	27,912,806
Advance, Deposite & Pre Payments	18	1,811,052	479,500	2,290,552
Stock & Stores	19	445,574	91,373	536,947
PKSF Reimbursement Receivable	20	23,034,406	-	23,034,406
Others Assets		-	120,170	120,170
Lift Assets		18,793,833	-	18,793,833
Lift Fund		4,000,000	-	4,000,000
Bandu Chula Loan		-	-	27,997
PF Loan	25	-	3,110,261	3,110,261
Project Grant Receivable		-	172,213	172,213
Interest Receivable	21	676,606	237,308	913,914
Cash & Bank	23	24,431,062	7,557,129	31,988,191
Total Current Assets:		1,343,023,987	39,680,759	1,382,704,746
Total Property and Assets:		1,600,658,468	138,878,217.06	1,739,536,685


Sr. Deputy Director



Executive Director


President

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

Place : Dhaka
Dated : September 23, 2021




(MD AMINUL ISLAM FCA)
HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

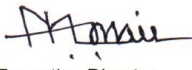
HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300

Statement of Income and Expenditure
For the period from 1st July 2020 to 30th June 2021

Income	FY 2020-2021			FY 2019-2020
	Head of Accounts	PSEDP (Micro Credit)	Core & Projects	Total
Service charge on Micro Credit	231,934,754	-	231,934,754	189,149,884
Admission Fee	233,355	-	233,355	215,720
Sale of Form/Pass book	630,837	-	630,837	704,518
Interest on Investment	3,936,897	2,834,446	6,771,343	9,339,440
Service charge on Fund Account	-	512,305	512,305	364,786
Rent Received	-	-	-	-
Service Fee Received	-	647,710	647,710	-
Project Grant	-	6,750,085	6,750,085	5,497,139
Project Income/Donation	-	11,718,110	11,718,110	7,348,267
Org. Match Contribution	-	870,302	870,302	1,286,875
Donation	-	650,160	650,160	720,646
Bank Interest	963,927	83,543	1,047,470	1,390,917
Recovery of Write off loan	226,079	-	226,079	453,192
Sale of old news paper	625	-	625	15,041
Sale of Fixed Assets	-	-	-	-
Service charge on PF loan	-	227,703	227,703	204,790
Others Income	1,406,253	102,775	1,509,028	733,270
Bandu Chula Service Charge	-	-	-	-
Enrich Program Income	495,725	-	495,725	469,820
Lift Program Income	311,806	-	311,806	234,032
SEP income	180,000	-	180,000	-
Donation Agriculture & Livestock Unit	-	-	-	-
PKSF Expenses Reimburse Income	25,991,880	-	25,991,880	21,715,060
Income Excess Expenditure Transfared to Capital Fund	-	-	-	-
Total	266,312,138	24,397,138	290,709,276	239,843,398


Sr. Deputy Director


Executive Director


President



HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300

Statement of Income and Expenditure
For the period from 1st July 2020 to 30th June 2021

Expenditure Head of Accounts	FY 2020-2021			FY 2019-2020
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Service Charge on PKSF Loan	40,625,615	-	40,625,615	26,218,664
Interest on Savings	7,403,391	-	7,403,391	20,962,388
Interest on Bank Loan	17,320,459	-	17,320,459	18,872,013
Other Loan Interest	(149,860)	-	(149,860)	1,026,951
Bank Charge and Commission	4,212,787	58,912	4,271,699	913,041
Salary & Allowance	111,912,271	6,928,054	118,840,325	121,673,468
Gratuity Expenses	3,630,000	-	3,630,000	-
Health & Death Benefit Expenses	1,250,000	-	1,250,000	600,000
Travel & Conveyance	2,462,050	242,334	2,704,384	3,434,952
Printing and Stationary	2,181,916	228,580	2,410,496	3,535,461
Office Rent	2,706,151	569,400	3,275,551	3,345,686
Utilities	979,685	248,184	1,227,869	1,113,071
Fuel and Maintenance	2,164,906	6,317	2,171,223	1,460,789
Office Maintenance cost	1,471,472	524,834	1,996,306	3,703,351
Entertainment	714,349	209,716	924,065	1,394,064
Communication	1,978,831	108,433	2,087,264	2,093,949
Staff House Rent Allowance	3,118,054	-	3,118,054	3,029,381
Newspaper	17,238	-	17,238	122,680
Repair Expenses	98,365	50,645	149,010	612,799
Carrying expenses	58,730	11,650	70,380	89,025
Advertisement	18,585	1,000	19,585	54,614
Training Expenses	3,191	30,489	33,680	212,033
Research & Development	-	31,835	31,835	52,445
Day Observation	21,390	-	21,390	270,076
Monitoring & Evaluation	-	-	-	79,586
Audit Fee	34,500	30,000	64,500	54,675
Rebate	784,189	-	784,189	211,597
Subscription/Donation	12,300	-	12,300	3,488,650
LLP Expenses	12,698,325	-	12,698,325	8,008,706
Depreciation	2,208,163	-	2,208,163	2,719,081
Tax/Tax on interest	490,266	50,334	540,600	815,086
VAT & Tax Expenses	161,790	9,941	171,731	219,673
Income Tax	651,243	-	651,243	2,207,423
Licenses & Registration	360,968	156,866	517,834	591,056
Legal expenses	156,615	-	156,615	546,990
Computer software automation Exp.	461,080	52,500	513,580	677,805
PKSF Project Expenses	26,277,758	-	26,277,758	23,404,845
Others Expenses	40,236	-	40,236	172,539
Amortization Expenses	1,115,096	-	1,115,096	-
Interest on Provident Fund	-	3,512,511	3,512,511	4,396,342
Project Expenditure	-	7,772,089	7,772,089	5,617,658
Expenditure Excess Income Transferred to Capital Fund	16,660,033	3,562,515	20,222,548	(28,159,215)
Total	266,312,138	24,397,138	290,709,276	239,843,398

Sr. Deputy Director

Executive Director

President

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

Place : Dhaka

Dated : September 23, 2021

(MD AMNUL ISLAM FCA)
HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Statement of Receipts and Payments
For the period from 1st July 2020 to 30th June 2021

Head of Accounts	FY 2020-2021			FY 2019-2020
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Opening Balance				
Cash in hand	948,513	-	948,513	218,468
Cash at Bank	140,059,800	3,414,598	143,474,398	86,687,683
Savings Collection	255,225,275	-	255,225,275	247,036,323
Loan Received from PKSF	401,500,000	1,650,000	403,150,000	404,000,000
Loan from Bank	373,000,000	-	373,000,000	1,000,000
Temporary/Personal Loan Received	-	-	-	1,492,399
Member Welfare Fund	18,311,260	-	18,311,260	14,239,550
DIISP Insurance	-	-	-	-
Provident Fund	-	13,997,708	13,997,708	7,149,276
Gratuity Fund	-	457	457	826
D. & Health Benefit Fund	-	7,118	7,118	3,122
Project Liabilities	-	1,762,924	1,762,924	4,818,755
Others Liabilities	59,479,953	580,448	60,060,401	129,129,428
Inter project loan	-	7,571,823	7,571,823	21,120,145
Fund Account Others	-	-	-	5,107,085
Micro Credit Realization	1,656,565,101	-	1,656,565,101	1,559,289,152
PF Loan Realization	-	1,349,739	1,349,739	-
Investment	20,809,032	-	20,809,032	10,549,806
Staff Advance	-	-	-	-
Advance	5,770,857	2,240,125	8,010,982	13,151,455
List Assets	2,012,828	-	2,012,828	602,360
Service charge on Micro Credit	228,519,584	-	228,519,584	185,546,028
Disaster Fund	-	-	-	671,314
Admission Fee	233,345	-	233,345	215,700
Sale of Fixed Assets	-	-	-	-
Sale of Form/Pass book	630,847	-	630,847	704,538
Interest on Investment	-	-	-	105,300
Service charge on Staff Advance	-	-	-	-
Interest on PF Loan	-	213,303	213,303	-
Service Fee Received	-	647,710	647,710	-
Bank Interest	963,927	83,543	1,047,470	1,390,917
Sale of old news paper	625	-	625	15,041
Donation	-	650,160	650,160	720,646
Project Income	-	11,717,951	11,717,951	7,348,267
Project Grant	-	6,750,085	6,750,085	5,497,139
Recovery on write off loan	188,000	-	188,000	435,399
Others Income	967,436	102,775	1,070,211	477,067
PKSF Expenses Reimbursement	12,048,392	-	12,048,392	12,822,578
PKSF Project Income	807,531	-	807,531	696,992
Lift Project Income	-	-	-	-
PKSF Advance	8,120,111	-	8,120,111	3,993,847
PKSF Advance SEP	3,500,000	-	3,500,000	-
DIISP Income	-	-	-	-
Total	3,189,662,417	52,740,467	3,242,402,884	2,726,236,607



Deputy Director


Executive Director


President

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




(MD AMINUL ISLAM FCA)
HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

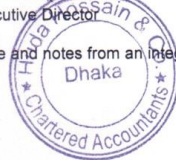
Head of Accounts	FY 2020-2021			FY 2019-2020
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	223,237,129	-	223,237,129	269,654,565
Loan Refund to PKSF	297,400,004	-	297,400,004	275,475,003
Loan Refund to BANK	219,561,396	-	219,561,396	108,986,485
Temporary/Personal Loan Refund	-	710,000	710,000	-
Member Welfare Fund	581,002	-	581,002	1,180,378
Provident Fund	-	8,057,409	8,057,409	8,268,644
Gratuity Fund	-	2,440,745	2,440,745	1,022,468
Death & Health Benefit Fund	-	1,562,000	1,562,000	352,000
Accounts Payable	1,610,125	1,144,165	2,754,290	19,444,702
Inter Project loan	5,280,000	4,009,700	9,289,700	22,928,201
Project Liabilities	-	1,762,924	1,762,924	4,728,683
Others Liabilities	59,798,501	681,225	60,479,726	125,126,461
Investment	150,000,000	-	150,000,000	22,223,696
Disbursement of Micro Credit	1,971,394,000	-	1,971,394,000	1,479,569,000
Advance	10,722,900	2,540,125	13,263,025	16,668,010
PF Loan	-	4,540,000	4,540,000	-
Stock & Stores	393,638	-	393,638	1,307,708
Purchase of Fixed Assets	1,308,933	1,691,000	2,999,933	13,528,306
Lift Assets Purchase	9,790,154	-	9,790,154	3,122,818
Salary & Allowance	112,516,849	6,297,352	118,814,201	111,126,796
Travel & Conveyance	2,453,782	272,823	2,726,605	3,404,762
Staff House Rent Allowance	2,893,354	-	2,893,354	2,832,381
Fuel and Maintenance	2,165,205	6,317	2,171,522	1,460,039
Office Rent	2,494,871	365,400	2,860,271	2,910,876
Printing and Stationary	1,221,782	127,798	1,349,580	2,447,530
Repair	98,365	50,645	149,010	612,799
Utilities	979,685	248,184	1,227,869	1,097,546
Communication	1,978,831	108,433	2,087,264	2,089,449
Newspaper	17,238	-	17,238	122,680
Entertainment	714,349	209,716	924,065	1,372,599
Office Maintenance cost	1,477,681	469,834	1,947,515	4,549,351
Advertisement	18,585	1,000	19,585	54,614
Computer software automation Exp.	661,080	52,500	713,580	477,805
VAT & Tax Expenses	161,790	9,941	171,731	219,673
Tax/Tax on interest	65,200	5,967	71,167	109,406
Capital Fund FDR	10,000	-	10,000	-
Income Tax	651,243	-	651,243	2,207,423
Audit Fee	34,500	30,000	64,500	54,675
Legal expences	156,615	-	156,615	514,735
Bank Charge and Commission	4,140,737	51,612	4,192,349	839,440
Interest on Savings	3,094,158	-	3,094,158	3,020,737
Service Charge on PKSF Loan	40,644,506	-	40,644,506	17,727,561
Service Charge on BANK Loan	16,442,611	-	16,442,611	16,228,845
Carrying expences	59,730	11,650	71,380	88,505
Donation/Subscription	12,300	-	12,300	3,488,650
Research & Development	-	31,835	31,835	52,445
Day Observation	21,390	-	21,390	270,076
Training Expenses	3,191	-	3,191	212,033
Monitoring & Evaluation	-	-	-	79,586
Licences & Registration	360,968	156,866	517,834	591,056
Enrich Expenses Reimbursement	-	-	-	-
Project Expenditure	-	7,534,354	7,534,354	5,090,879
PKSF Project Expenses	18,562,741	-	18,562,741	22,773,694
Other Expenditure	40,236	1,820	42,056	97,922
Closing Balance				
Cash in Hand	1,300,544	-	1,300,544	948,513
Cash at Bank	23,130,518	7,557,129	30,687,647	143,474,398
Total	3,189,662,417	52,740,467	3,242,402,884	2,726,236,607

Sr. Deputy Director

Executive Director

President

The annexed schedule and notes form an integral part of these accounts



(MD AMINUL ISLAM FCA)
HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS