



Annual Report 2022

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



PROYAS

Manobik Unnayan Society



Annual Report 2022

30 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 |
| BACHI | : Bangladesh Csos Coalition for Health and Immunization |
| CSM | : Country Support Mechanism |
| EU | : European Union |
| ENRICH | : Enhancing Resources and Increasing Capacities of Poor Households |
| FSITP | : Fight Slavery and Trafficking in Persons |
| GCERF | : Global Community Engagement and Resilience Fund |
| GDP | : Gross Domestic Production |
| IGA | : Income Generating Activities |
| JICA | : Japan International Cooperation Agency |
| LIFT | : Learning and Innovation Fund to Test New Ideas |
| ME | : Micro Enterprise |
| MRA | : Microcredit Regulatory Authority |
| MTBL | : Mutual Trust Bank Limited |
| NGO | : Non Government Organisation |
| 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 |
| RAISE | : Recovery and Advancement of Informal Sector Employment |
| SEP | : Sustainable Enterprise Project |
| USAID | : United States Agencies for International Development |
| UNDP | : United Nations Development Programme |
| UTI | : Urinary Tract Infection |

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Just as the world was recovering from covid-19, the Russia-Ukraine war plunged the world into decline again. Because it has resulted in the isolation of the world's largest economy and one of its largest commodity producers. The immediate global implications have higher inflation, lower growth and some disruption to financial markets as deeper sanctions take hold. The longer-term fallout will be a further debilitation of the system of globalised supply chains and integrated financial markets that has dominated the world economy. One year after Russia invaded Ukraine caused widespread suffering, the global economy is still enduring the consequences crunched supplies of grain, fertiliser and energy along with more inflation and economic uncertainty in a world that was already contending with too much of both. In today's digital era, the world is called a global village because the world is now at hand and it is natural that any incident in one part of the world will have its impact on the other part, as a result, Bangladesh is no exception. Due to the increase in commodity prices, it has become difficult for the low-income people to make a living.

As the context of Bangladesh, climate change is also a supreme challenge in the ground of development. We analysed and adapted ways to strengthen resilience of targeted beneficiaries and inclusion in recovery efforts, which increase job opportunities and generate income for youth through environment friendly aggro food and value chain programme.

MESSAGE FROM THE PRESIDENT

The Russia-Ukraine war and the pandemic of covid-19 has made catastrophic health, economic and social impacts in the country. Many low-income people have come to the new poverty line. Downturn economy growth of the country is the prime challenge to fight with the wide spread impact of the pandemic and Ukraine and Russia war interrupted the gross domestic production. But we always demonstrated an alternative approach for addressing the socio economic, agriculture and livelihood development. Proyas has reset the strategy and designed diversified programme and provided an effective financial assistance by livelihood restoration loan (LRL) for the targeted beneficiaries for reinforcement their economic opportunity, restore jobs and services for a dynamic way which has been boosting economic growth. Further more, graduating 'microcredit' to 'micro enterprise' was effective and agile in the face of rapid on the ground.

For long-term growth of economy in reducing poverty and inequality, continuous programme is essential. As the top most priority agenda, we were engaged for wider scale benefits for the target beneficiaries in seven northern districts of Bangladesh. Proyas has celebrated 30 years of its memorable journey with the dedication of staff, partners and stakeholders. Over the past year, we have ensured the highest quality of support for the beneficiaries efficiently. We have also digitalised our financial payment system, which make easier for faster the service.

I hope to be able to reduce the suffering of people and bring them back to their normal lives through overcoming this crisis. I am optimistic that our inclusive service makes sure sustainable growth. I am grateful to all those who have come forward to engage on this important mission as we continue to work for tangible, meaningful, and long-lasting change following SDG and national goal.

Most. Marufa Akhter
President



MESSAGE FROM THE EXECUTIVE DIRECTOR

In 2022, the economy of Bangladesh has faced a big challenge in the year of the Ukraine-Russia war. The Ukraine-Russia war has shaped severe impact on the entire world, including Bangladesh. The Ukraine-Russia war started just when Bangladesh was trying to boost its economy after the outbreak of the covid-19 pandemic. Which has a severe impact on the economy of Bangladesh and the whole world. As a result, fuel market became unstable. Global trade in essential commodities such as food and fertilizers are severely disrupted. As Bangladesh's foreign trade deficit increases, the BDT continuously to depreciate against the dollar. Inflation causes the prices of goods to become unbridled. Finally, the macro economy of Bangladesh faced many challenges. Presently, shrinking trade condition around the world has threatened Bangladesh's food security as Bangladesh is still now dependent on imports for food products. According to the SDG and nation development strategy, Proyas extended support to make poverty alleviation process to end extreme poverty and promote shared prosperity, resilient development more inclusively.

It has a mission to build discrimination free society for changing the condition of the disadvantaged, poor and neglected people of rural community. But in this year, covid-19 and Ukraine-Russia war have created crisis which 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. Inflation causes the prices of goods spurred significant shift in how people work to survive coping with situation based strategic alignment.

Proyas tried to deploy its efforts on improve the lives of women, adolescent, children, youth and elderly people, boosting prosperity and inclusive economic growth return back to the neo normal life overcoming the economic and social sock through promoting microenterprises, agricultural sectors, food security, health and education across the working area. Our dedicated working team extended efforts with a remarkable number of programmes are being continued by the assistance of donors and partners. Our interventions introduced environment friendly technology and Good Agricultural Practice (GAP), which anticipate to increase job opportunities for youth entrepreneurs, farmers and beneficiaries in rural areas. We were not only conscious for increasing productivity but also, we were remaining brave for online marketing channel development for the agricultural production.

Now the world is global village, in this progression we have digitalized our service delivery system, digital technologies helped us to build resilient target groups to deliver services and social assistance to the beneficiaries rapidly, effectively and responsibly to mainstream them in a dynamic way. Further more, geographically Bangladesh is a disaster-prone country, as a result it has to face the impact of climate change in each year which block the artery of the development.

We thank all our donors and development partners, executive committee, stakeholders, staff and well-wisher for their engagement, collaboration and dedication to accelerate the journey. We will remain bold for long-lasting prosperity for all with dynamic role.

Md. Hasib Hossain
Founder Executive Director

GUIDING PRINCIPLE

Vision

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

Mission

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

Values

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.

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

GEOGRAPHICAL COVERAGE

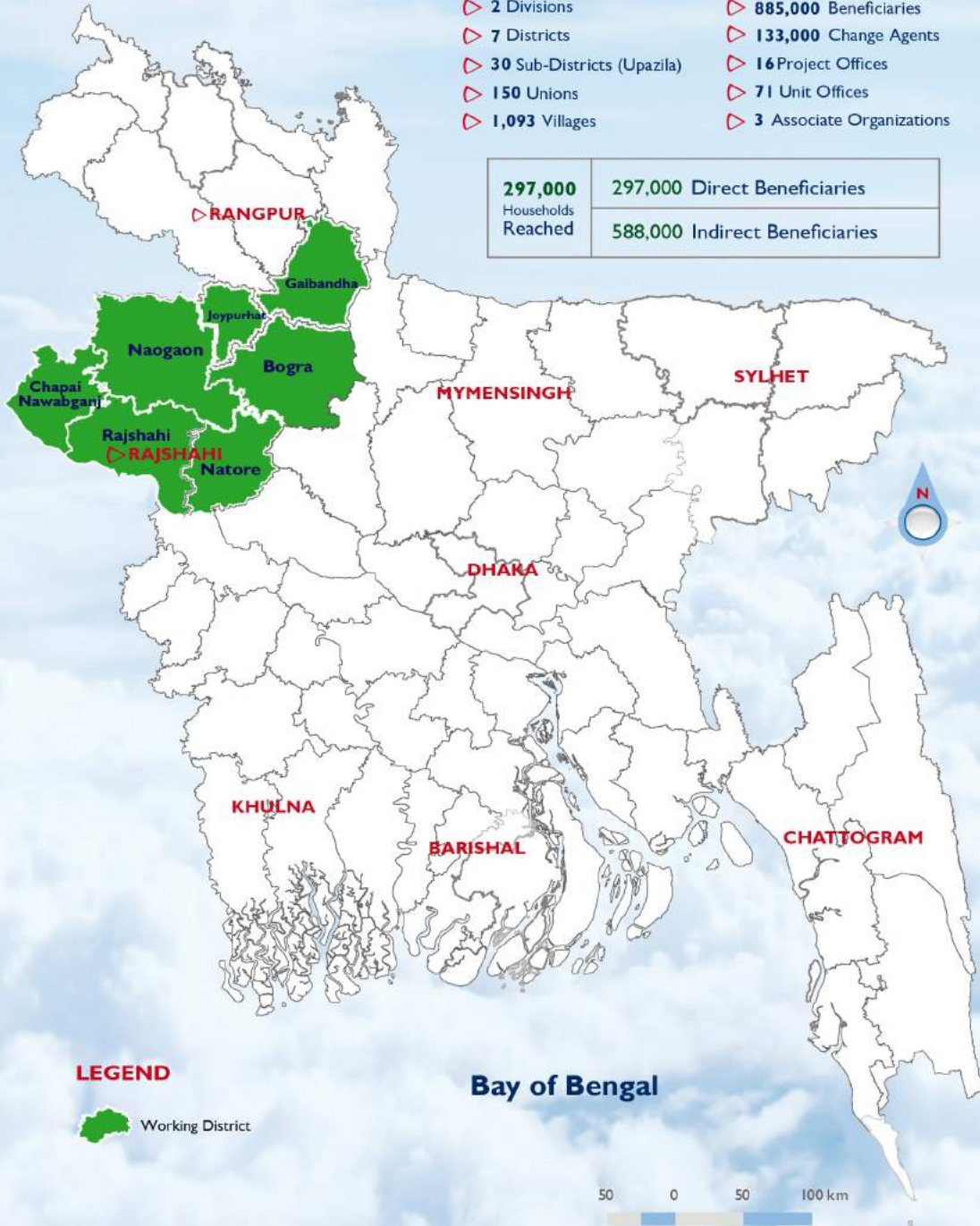
Proyas Working Area, Bangladesh (2022)

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

297,000
Households
Reached

297,000 Direct Beneficiaries

588,000 Indirect Beneficiaries



LEGEND

■ Working District

SNAP SHOT OF THE ORGANISATION

Legal Status of Proyas Manobik Unnayan Society

Organised in : 1988
Established in : Dec 19, 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



Mst. Munira Khatun
Executive Member



Proshanto Kumar Saha
Executive Member

He had been died on (04.10.2022) we pray for his departed soul to rest in peace & our condolences to his family. As his death the post is till now vacant.



Most. Jomila Begum
Executive Member

Past Experience

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

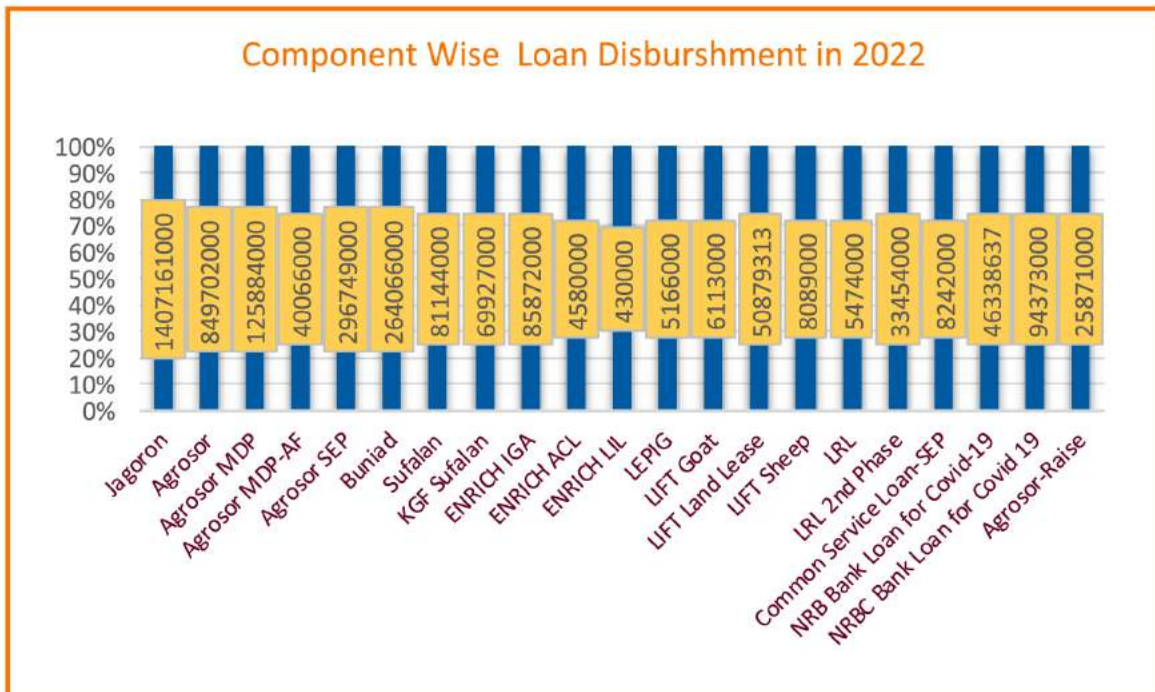
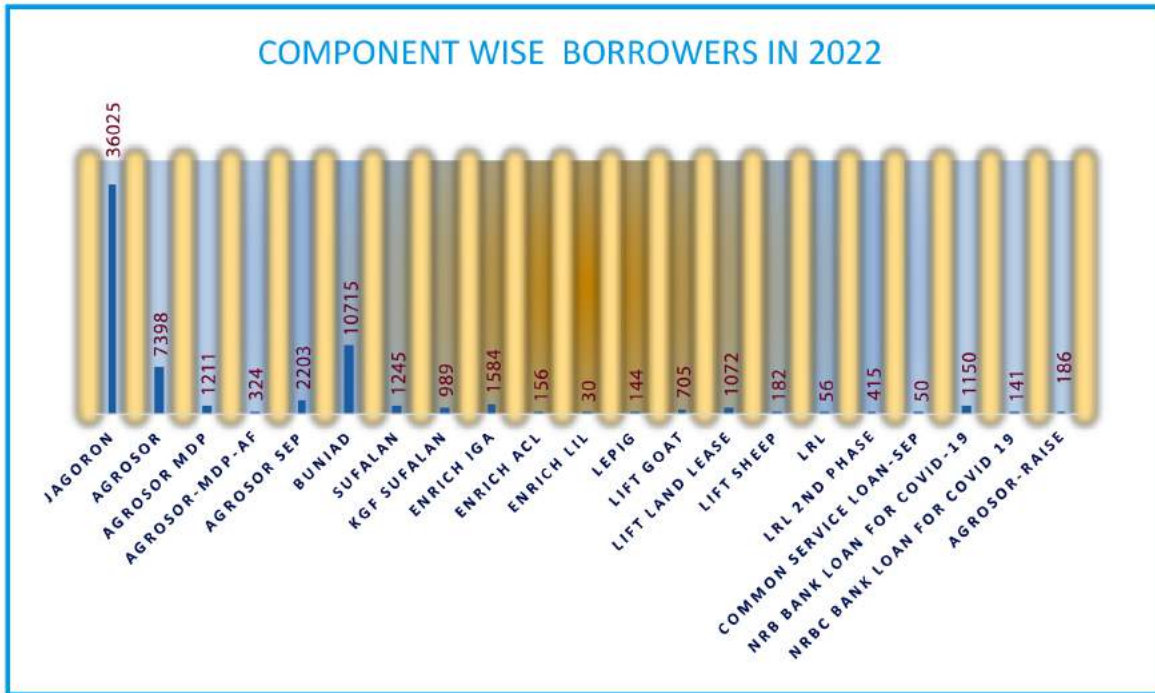
Ongoing Programmes and Projects

| SL N. | Project's Name | Beneficiaries/ Partners | Donor | Project Life |
|--|---|---|---------------------|----------------------------|
| Socio-economic Empowerment | | | | |
| 1 | Microcredit and Microenterprise Programmes | Rural & Urban Community people including farmers, vulnerable groups, 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 | | 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 | PKSF | Continuing since 2013 |
| 4 | Integrated Agriculture: Agriculture, Fisheries and Livestock Development Programme | Marginal Farmers | | Continuing since 2013 |
| 5 | Learning and Innovation Fund to Test New Ideas-LIFT <ul style="list-style-type: none"> • Black Bengal Goat Rearing • Sheep rearing • Land lease | Ethnic people, Poor women & Farmers and Vulnerable community of char | | Continuing since 2016 |
| 6 | Recovery and Advancement of Informal Sector Employment (RAISE) | Poor Youths | PKSF and World Bank | Continuing since 2023 |
| 7 | Proyas Apiculture | Farmers and community people | Self-Initiative | Continuing since 2007 |
| 8 | Scholarship to meritorious students for the advancement of their education | Ethnic, Poor community and their children | PKSF | Each year |
| Climate Change and Environment | | | | |
| 9 | Promoting Agricultural Commercialization and Enterprises (PACE) | Mango producer, Farmers and Small entrepreneurs | PKSF | Continuing since 2018 |
| 10 | Sustainable Enterprise Project (SEP) | Mango producer, Farmers and Small entrepreneurs | PKSF | Continuing since 2020 |
| 11 | Rural Microenterprise Transformation Project (RMTP) | Farmers, Poor Youth | PKSF | Continuing since 2022 |
| 12 | Proyas Nursery | Farmers | Self-Initiative | Ongoing |

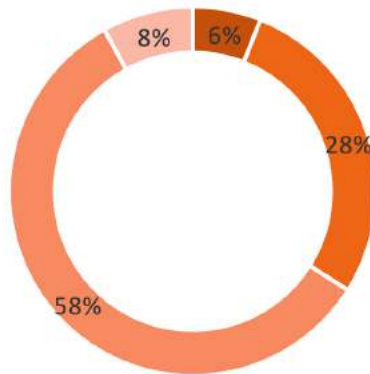
| Peace and Justice | | | | |
|---------------------------------|--|---|-------------------------------|-----------------------|
| 13 | Usaid's Fight Slavery & Trafficking-in-persons (FSTIP) Activity | Vulnerable population, Potential migrants, Children and Fraudulent migrants | Winrock International/ USAID | 2009-2022 |
| 14 | Preventing Extremism through Active Community Engagement (PEACE) | Vulnerable Youths | GCERF | 2019-2022 |
| Corporate Social Responsibility | | | | |
| 15 | Radio Mahananda FM 98.8: Community Radio of Proyas | All types of Community | Self-Initiative | Ongoing |
| 15 | Proyas Folk Theatre Institute (PFTI) | All types of Community | Self-Initiative | Continuing since 2007 |
| 16 | Proyas Health Care | Poor community, Women, Children and Elderly people | Self-Initiative | Continuing since 2018 |
| 17 | Psycho-social Development through Cultural Programme | Adolescent | Self-Initiative | Continuing since 2018 |
| 18 | Covid-19 Response | All types of Community | Self-Initiative | Need Based |
| 19 | Living Deltas Research Hub | Vulnerable community and Youths of barind tract area | Lancaster University, England | Continuing since 2021 |
| Training Programme | | | | |
| 20 | Capacity Building of Staff | Programme staff and Project staff | Deferent Programmes & Project | Need Based |
| 21 | Capacity Building of Beneficiary | Poor community, Women, Children | | |

FINANCIAL SERVICE

Proyas tried to deploy its efforts on improve the lives of women, adolescent, children, youth and elderly people, boosting prosperity and inclusive economic growth return back to the neo normal life overcoming the economic and social sock through promoting microenterprises, agricultural sectors, food security, health and education across the working area. Our dedicated working team extended efforts with a remarkable number of programmes are being continued by the assistance of donors and partners. Our interventions introduced environment friendly technology and Good Agricultural Practice (GAP), which anticipate to increase job opportunities for youth entrepreneurs, farmers and beneficiaries in rural areas. We were not only conscious for increasing productivity but also, we were remaining brave for online marketing channel development for the agricultural production.

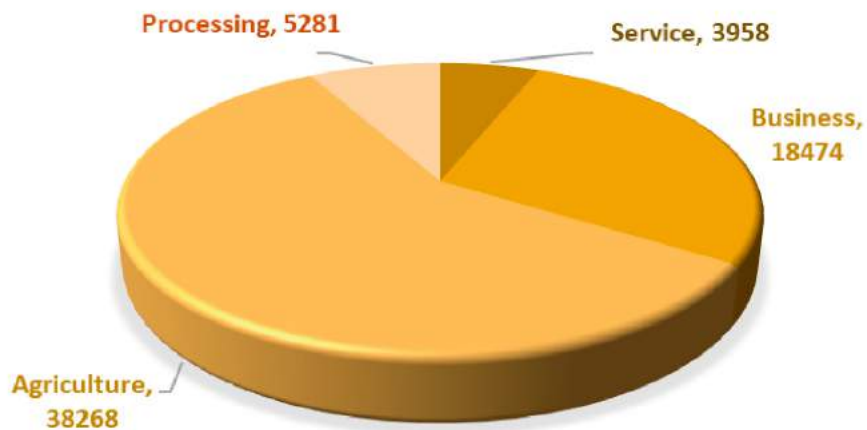


Sector Wise Loan Disbursement in 2022



■ Service ■ Business ■ Agriculture ■ Processing

SECTOR WISE BORROWERS IN 2022



In this advancement, Proyas has been implementing diversified interventions for socio-economic development including various components for financial inclusion of marginalised group and people with the support of PKSF, which are as follows:

JAGORON

Jagoron loan product is for poor and excluded people who have been surviving beyond the poverty line in the rural, urban and semi-urban areas and who have less than 50 decimal cultivating land and the productions or returns are not sufficient to lead their daily needs. Consequently, they can't have any savings to meet any sort of emergency requirements because daily labour is only the source of income. The scheme has provided alternative income generating opportunity with the micro-finance support up to BDT 50 thousand as per their initiatives and capacity. In this year, Proyas has supported to 36,025 people with the financial assistance BDT 1.41 billion. Under this scheme, the members have deposited savings BDT 279.10 million as weekly for improving their livelihood. The beneficiaries have repaid their loan amount as per rule within 45 weeks.

Packet Maker Runa Leads a Happy Life

Runa Begum lives on the margin line of poverty at Krisnopur (Ghoshpara) village of Puthiya upazula of Rajshahi district. Basically, she is far behind from the mainstream of development. In the initial stage, Runa Begum had to struggle with her 3 daughters for food for two times in a day. Wandering husband went out in the morning and came to sleep at night. This was his daily occupation. There was almost a quarrel in the family about this. Runa Begum and her family used to live in a very painful condition. At that time some officers of Unit-36 Puthiya of Proyas Manobik Unnayan society formed a new samiti there with the aim of improving the quality of life in the neglected areas. In the year 2020, she became a member and received a loan amount of BDT 15 thousand under Jagoron component from unit 36. With the said money, she set up a small packet making factory at her home. In this way, she began to make the pack with hard work. Next time in 2021 in the 2nd step she received BDT 20 thousand. With that money, she further expanded the factory. This time her family started doing well. From this business, she is now paying for the purpose of her daughters' education. Gradually she is improving her livelihood and she is going to the improved life from the margin line. At present, in 2022, in the 3rd step, she received BDT 45 thousand as Jagoron loan and she has been managing the business strongly. Now four more people are working in her factory. In this relation, her husband has realised the situation and come forward to contribute in the family and decided to drive a bus as complementary income. Finally, Runa is able to make every one happy in the family through her proper planning and hard work. Runa thanks to Proyas and PKSf for bringing change in her life.





Agrosor Micro Enterprise (ME)

Agrosor is an advance level loan product of Proyas micro finance programme for the advancement of entrepreneurship. The suitable entrepreneurs who have minimum three years' experience, environment friendly, locally appropriate, free from child labour and create employment opportunity for rural and semi urban people is eligible for this scheme. This component has been continuing since 2006 as 'Small Entrepreneur Loan Scheme' and supported to the potential entrepreneurs, who have received another micro-credit assistance earlier but are unable to expand their entrepreneurship due to smaller size of investment. This larger financial service can assist to meet their requirements. The loan ceiling under this component is BDT 50 thousand to 1 million and the payment system is weekly or monthly by 45 or 12 installments and the duration of the loan is 1 year. Under this scheme a total of 7398 entrepreneurs were received financial assistance BDT 849.70 million and benefitted through escalating their micro enterprises. The beneficiaries also deposited savings BDT 156.52 million in this year for their future improvement.

BRAVE WOMAN MUSLIMA FOUND SUCCESS

Muslima Begum (30) lives with her husband Khairul Islam (35), and son Morsalin (8) in Chapai Maheshpur village of Gobratla union in Sadar upazila of Chapainawabganj district. She is a member (9669) of Bhatopara Mahila Samiti (139) under Proyas Manobik Unnayan Society Unit 01, Gobratla.

Muslima said "I was financially poor before joining the institution. I came to know from one of the members that the aim and objective of the organisation is to make the poor people independent by giving loans on easy terms. After knowing this, I joined Bhatopara Mahila Samiti (139) on October 9, 2021 as a member. After getting a membership, I received an 'Agrosor' loan of BDT 2 lac 50 thousand from Unit 01, Gobratla office in the 1st phase. With that money, I started a curdled selling business, I bought milk, produced curdled from the milk and sold them through my husband in different markets of Dhaka. Besides this, I started rearing two cows at home. I get profit from the business, I still have some money in hand after paying the installments of loan, which I gradually saved. My 2 cows have given me 2 calves now. I have a total of 4 cows of improved breed which is currently worth around BDT 4 lac 60 thousand. I have savings of BDT 1 lac 35 thousand in Proyas. In continuation of this, I have



taken an 'Agrosor' loan of BDT 5 lac in the 2nd phase in 2022. In this progression, I was able to expand the scope of the business further. In addition to my husband and myself, the business has created employment for 12 people who are making their living through it. My income from this business has also increased and I have gradually become self-sufficient. Currently, I have total resources of BDT 1.30 million in my business. After taking care of all the family needs from my business, I bought 66 decimal of land and built a nice house to live in. Now my son is reading in class one, I have a dream to educate my son in higher education". She thanks to Proyas for making it financially viable. Currently her income has increased. Compared to before, her livelihood and social status also has improved. She wants to take more loans in future and expand her business more widely. It can be said that Muslima is a model and successful member to other members of the organisation. Other members come to her to hear the successful story of her positive change and were inspired. The member herself works hard and gives this advice to other members.



Agrosor Micro Enterprise Development Project (MDP)

Agrosor MDP is another loan product of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This product has been continuing since november 2019 with the support of PKSF. This larger financial support helped to fulfill the requirements of entrepreneurs to manage large scale of micro enterprises ranging from BDT 50 thousand to 1 million as a result beneficiaries have able to flourish their enterprise appropriately. Multi diversified, environment friendly and visible entrepreneurs are eligible under this scheme which contributes to create employment opportunity. A total of 1211 entrepreneurs were received financial assistance BDT 125.88 million and benefitted directly from the scheme.

Shabnam Mustary Gets Way of Self Reliance



Shabnom Mustary is a poor housewife. Her husband Sobhan ali worked as a day laborer of others land. Their miseries were worst progressed and darkness stepped into their family due to poverty. She was unable to arrange 3 times meal in a day properly, most of the time she had to starve with her children.

Shabnom Mustary thinks if i establish a poultry farm besides my husband's work then the income will additionally support to eradicate our poverty. But she thinks that it would be very much challenging for her, because she doesn't have money. In this situation, one day she came to the Sholua Pukurpara Mohila Samiti and discussed with Proyas staff and she became a member of that samiti under Unit 35 in 2019.

She first started rearing poultry in 2019 receiving a loan amount of BDT 50 thousand from Proyas and profited BDT 35 thousand from it. In this progression, the next year, she took another loan amount BDT 1 lac in 2020 and 1 lac 50 thousand in 2021 and lastly in 2022, she received 3 lac from Proyas and tried to increase the growth of her farm with the assistance of agriculture unit of Proyas. Now she has 4 chicken farms which market value is BDT 1.4 million. She profited BDT 50 thousand in each year. Her daughter now goes to school regularly, she has an expectation to complete higher education of her daughter. 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. She said the main force behind her socio-economic promotion was hard work and effort and assistance from Proyas and PKSF.

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

Agrosor MDP-AF is an alternative loan product of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This loan product started in 2021 with the support of PKSf. This larger financial assistance can meet the requirements of enterprises ranging from BDT 50 thousand to 2 million that helps beneficiaries to expand their business effectively. Multi diversified, friendly environment and visible entrepreneurs are eligible under this product which helps to create employment opportunity at the rural and semi urban areas. A total of 324 entrepreneurs were received financial assistance BDT 40.07 million and they have benefitted from the scheme through expanding their enterprise efficiently.

Cow Farming Gift a Golden Life to Parvin

Most. Parveen Begum, who was born in a cottage in Lalithar village of Parila union under Paba upazila of Rajshahi district and lives in that village. Most. Parveen Begum's husband was a day labourer and he used to run a small business. Now it is difficult for him to run the family. Due to lack of money, he is unable to satisfy his desire to do anything. He is unable to do anything for their two children. One day, Parveen Begum talked to the women of her village by the side of the road. A local organisation called Proyas works in Lalithar village. They provide loans to women on easy terms. In the meantime, she discussed with the loan officer of Proyas and next week Parveen Begum started a samiti with the support of Proyas on 30/11/2020 and started depositing of savings at unit 19 parila. In that year, she took a loan of BDT 2 lac from Proyas as agrosor MDP to start a journey of a new life.

Engaged her husband in cattle business and cows fattening at home. She sold them after a few months. She got a lot of profit after repayment the loan amount. Her hard work started earning. Parveen Begum planned how to buy more cows and how to increase business scope. Then she took a loan of BDT 3 lac again in 2021 as MDP-AF. She bought 6 cows and gradually looked after them at home and day by day her cows gave birth and the number of cows continued to increase and eventually his number of cows became 11

and she made a profit by selling cow's milk. Later she and her husband Abdul Mannan planned how to establish a cow farm at home. So, in the 3rd step in 2022 they again took a loan of BDT 5 lac as MDP-AF.



Then she bought some more cows and established home-based cow farm. Now at present there are total 16 cows in her farm including 5 calves, 8 cows and 3 bulls which market value is around BDT 2 million. She sells 30-35 liters of milk every day. According to her calculations, the average monthly income is BDT 60 - 70 thousand. In this progression, she is planning to increase more cows in the future. Now they are living happily ever after. Parvin said, I have success in my life with the support of Proyas and PKSf. Today I am self-reliant by taking financial and technical assistance from Proyas and PKSf. The effort gave me social recognition and motivation to live. Parvin always maintains communication with Proyas agriculture unit for getting necessary technical and treatment support since starting her business. She encourages common people if they want to accept her ideas. She says if you suffer, happiness will come one day.

Agrosor Sustainable Enterprise Project (SEP)

Agrosor Sustainable Enterprise Project (SEP) is also a loan product 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 2203 entrepreneurs were received BDT 296.75 million as financial assistances and benefitted directly from the scheme. In 2022, the beneficiaries have repaid the loan as per rules successfully.

Buniad

This loan product assists to the poorest vulnerable groups and people. The members of female headed households, dependable families, homeless families, irregular laborers, who lives in the slum, roadside or embankment and monthly income approximately BDT 4000 and enrolled under the safety net programme of government or non-government agencies and women working as maids are eligible under this scheme. The product assists to build a strong foundation for economic empowerment of the targeted beneficiaries.

Proyas mobilised them to become the member of the mainstreamed society through promoting their livelihoods by engaging with income generating activities. In this views Proyas provided financial assistances up to BDT 30 thousand as loan which refundable by 45 installments. Under this scheme 10715 beneficiaries received financial support amounting BDT 264.07 million in this year. The beneficiaries have repaid their loan amount as per loan policy. They also have deposited savings BDT 73.35 million as weekly for their future assets.

Simple but Successful



Babita Rani is a member of ultra-poor family, is living with her husband and 3 sons at the Milki village in the slum area beside the rail station of Chapainawabganj Sador. Her husband Shreekrishno Rabidas is only the earning member who is a cobbler and the shop is situated beside the rail station of Chapainawabganj. She said, "we were passing very crucial time because of limited income source, my husband was unable to lead the 5 members of family with very low income. In this situation, I have meet with the concern officer of Proyas by discussion with my husband and become a member in the Brishti Mohila Samiti-074 under unit 6 then received BDT 20 thousand as buniad loan in 2022. With this money, we started shoe making business. Now I am very happy, I am also working with my husband and everyday earning BDT 6 hundred to 1 thousand. We are leading a happy life. My elder son is reading in class eight and 2nd son is reading in class two. We have a dream to establish a shoe making factory, side by side we want to educate our children in higher education." Babita said, "Proyas was the spotlight for changing my life. I have learned from Proyas how to struggle in the life for success". Hopefully I will be the "winner" in future and this inspiration will lead me for long journey.

SEASONAL SHORT TERM FINANCIAL SERVICE

Sufalan

Sufalan is a seasonal short term but effective financial support for promoting agricultural production like crops, mangoes, vegetables, fruits, milk, meat and seasonal income generating activities. It is such a scheme which supplements to another existing 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, a total of 1245 beneficiaries received BDT 81.14 million as Sufalan loan for a period of maximum six months. The beneficiaries have repaid their loan as per loan product policy successfully.

Kuwait Goodwill Fund for Food Security KGF Sufalan

KGF Sufalan is also another seasonal short-term agro production based financial support scheme. The beneficiaries who engaged to produce crops, mangoes, vegetables, fruits, milk, meat or operate seasonal income generating activities are eligible under the loan product. The ceiling of this loan product is BDT ranging 10 thousand to 50 thousand. In this advancement, in 2022 a total of 989 beneficiaries received BDT 69.93 million KGF Sufalan loan for a period of maximum six months. The beneficiaries have benefitted from the scheme and repaid their loan amount as per loan policy within the time frame.



PROJECT BASED FINANCIAL SERVICE

Income Generating Activities (IGA)

This 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 1584 beneficiaries received BDT 85.87 million as loan and the members have deposited savings BDT 20.59 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 these views, the scheme provides BDT 1 thousand to 50 thousand to the eligible members for improving their lives. In this year, a total number of 156 beneficiaries received BDT 4.58 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 are 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 43 installments. Under this loan product total 30 beneficiaries received BDT 0.43 million as loan. This service is available under unit 10 and 22.

Loan Support for Elderly Peoples for Income Generation (LEPIG)

Gradually, elderly people are isolated from their relatives and society, so that 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 2022 a total number of 144 beneficiaries received BDT 5.17 million and they deposited savings BDT 1.44 million for their future asset. This service was available under unit 10 and 22. This scheme helps to mainstream them in their family and society.

LIFT Goat

LIFT Goat loan product is a project based financial assistance to develop wellbeing of the poor and vulnerable people. The poor and vulnerable members who are interested to promote farm-based goat rearing are eligible members under this scheme. The scheme offers three types of loan facilities i.e. Buniad, Jagoron & Agrosor as per membership criteria. In this year, a total of 705 beneficiaries received BDT 6.11 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. The scheme is effective to improve their livelihood.

LIFT Land Lease

Usually, the people of char area are isolated from diversified development and neglected by different service providers. In this situation, LIFT Land Lease is the spotlight for the vulnerable people of the char area. This loan product provided support to the disadvantage communities of that char areas who have no access to the income generating activities. The financial service has been continuing under the Unit 3, 29 and 31 since 2018. Under this scheme three types of loan facilities i.e. Buniad, Jagoron & Agrosor are available as per membership criteria. A total of 1072 households received BDT 50.87 million as LIFT Land Lease loan and they have repaid the loan after fulfilling their requirements. This scheme has been contributing to improve their livelihood.

LIFT Sheep

This project-based loan product has been assisting to promote alternative income generating activities (IGA) for the 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 182 households received BDT 8.09 as LIFT Sheep loan in this year and they have repaid the loan as per loan policy. This scheme is an effective component in the context of our working area to improve the livelihood of the poor people.

Livelihood Restoration Loan (LRL)

Covid-19 pandemic was susceptible for gross domestic production (GDP) 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, livelihood status of the suffering 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 ceiling of this scheme is BDT 10 thousand to 50 thousand with 18% service charge. A total of 56 beneficiaries received BDT 5.47 million in this year and they have repaid the stated loan as per policy. This loan product was very much effective to resume normal life of the suffering people.

Livelihood Restoration Loan (LRL-2nd phase)

This loan product was effective support for the poor, the ultra-poor and the day labourers 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 415 beneficiaries received BDT 33.45 million in this year and they have repaid the stated loan as per rules. This product actually reinforced the advancement of the beneficiaries of the earlier phase. The targeted beneficiaries have benefitted and readjusted their lives with the impact of covid-19.

Loan from NRB Bank for Covid-19

This loan product was effective 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 1150 beneficiaries received BDT 46.34 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, the ultra-poor and the day labourer for increasing economic growth to survive reducing social sock of the pandemic of covid-19. The loan ceiling of this scheme is BDT 10 thousand to 1 lac with 9% service charge. A total of 141 beneficiaries received BDT 94.37 million as financial assistances and benefitted directly from the scheme in this year. The scheme was the spotlight for the suffering people returned back to the normal life.

Common Service Loan (SEP)

This loan scheme has been assisting for increasing economic growth of the targeted micro entrepreneurs. This product provides larger and faster financial assistance for the expansion of enterprise which is engaging with fruits production and market extension, materials supply and fostering nursery in rural, semi urban and urban areas. The ceiling of the loan under the scheme is from BDT 1 lac to 40 lacs with 8% service charge. A total of 50 entrepreneurs were received BDT 8.24 million and they have repaid the stated loan amount as per policy. The targeted beneficiaries have benefitted and escalated their enterprises efficiently.

Recovery & Advancement of Informal Sector Employment (RAISE)

This loan product was effective support for the informal sector which was affected adversely by pandemic of covid-19. The loan ceiling of this scheme is BDT 10 thousand to 1 million with 18% service charge. A total of 186 entrepreneurs received BDT 25.87 million as loan. Under the scheme, the affected enterprises in the informal sector have resumed their production as earlier and young entrepreneurs from the low-income families have got sustainable employment opportunity.

NON FINANCIAL SERVICE

LIVELIHOOD, EDUCATION, HEALTH & HYGIENE

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

ENRICH programme is a comprehensive in a holistic approach for improving the lives of the poor and vulnerable people. This intervention has been implementing with the co financial support of PKSF and contribution by Proyas microfinance programme since 2010. Marginalised, excluded and vulnerable people are eligible as targeted beneficiaries under the programme. 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 imparting IGA training, skill development training and agricultural development. (b) social mobilisation for empowerment of the youths as social change agent, awareness on various social issues that protects children from early marriage, dowry and thus ensure child rights. It also includes environment conservation through the youth clubs and (c) primary health care etc. About 7870 disadvantaged people at ranihati union in Sadar upazila and at Nizampur union of Nachol upazila in Chapainawabganj district have empowered by the project.

Education Support Service

Most of the drop-out occurred due to inadequate supports and guidance from the family at the early stage of primary education. In the ENRICH programme area, 70 learning centers for the children from nursery to class two have been maintained at 2 unions in Nachol and Chapainawabganj Sadar upazila. These centers are being functioned from 3 PM to 5 PM in all working days. Teachers have assisted them for completing their home works, arranged extra lessons and briefing on general knowledge, social norms & decorum. Following table depicts the performance of Education Support Services in 2022.

Numeric Status of Education Support Service

| Grade | Students | Promoted to next grade | Passing Rate | Drop-out |
|----------------|----------|------------------------|--------------|----------|
| Nursery | 520 | 520 | 100% | Nil |
| One | 724 | 724 | 100% | Nil |
| Two | 620 | 620 | 100% | Nil |
| Total | 1864 | 1864 | 100% | Nil |

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 lives. In this circumstance through ENRICH programme, Proyas has been providing primary health care services at the door-steps for 7870 households at Ranihati union in Chapainawabganj Sadar and Nizampur union in Nachol upazila. Concerned Health Officers and the Health Visitors have been providing this PHC services through static and satellite clinics and also refer to upazila and district level hospitals for secondary and tertiary treatment. The services are included Health Education, Reproductive Health, Ante Natal Care/Post Natal Care (Anc/Pnc), Family Planning, Treating Anemia, Conjunctivitis, Urinary Tract Infection (UTI) and Early Detection of Pneumonia, Sex and Skin Disease, Diabetic Detection, Heart Disease and Neuro Medicine. The Community Level Health Awareness Raising Programmes are Included Exclusive Breast Feeding (Including Colostrum Feeding), Adolescent Health Care, Reproductive Health Care, Child Nutrition, Personal and Menstrual Hygiene. Following table illustrates
The achievements of primary health care service.



Elderly People Development Programme

Gradually, elderly people are isolated from their relatives, that's why they are feeling loneliness. In this situation, this project is assisting to reduce the suffering through social inclusion of the elderly people with the support of PKSF. In this mission Proyas has distributed 24 pieces of wheel chairs till now (8 pieces in this year), Best Child Award to 30 persons (10 persons in this year), veterans honourary one-time financial assistance and Crest Award to 27 persons (10 persons in this year) and Cremation of the dead for 67 persons (5 persons in this year), furthermore project distributed 60 commode chairs, 310 blankets, 60 umbrellas, 230 scarfs and 120 sticks since inception. This component has contributed to reinterrogate the elderly people in the society.

Youth Development Programme

Youth is the energy of the development in each country. As per demographic dividend in our country, there are 65% (106.1 million) working people including 34% young people. This is the main force to promote our GDP, but there is an option to develop the young people as human resource still now. In these views, Proyas assisted to form 18 youth committee consisting of 396 youths. To enhance the capacity of those youths, Proyas has been organised 40 batches of training on entrepreneurship development and leadership skill development where 396 youths were participated effectively. Now few youths of them are planning to take initiative for operating microenterprises.





RURAL MICROENTERPRISES TRANSFORMATION PROJECT (RMTP)

Safe food is essential to maintain good health for everyone. Soybean oil is commonly used in cooking in our country to flavor of food. However, excess soybean oil in food is harmful to health. Some times also found chemical in soybean oil which is not expected for good health. Eating excess oily food creates bad cholesterol in the body. As a result, high blood pressure is a problem in the body. Presently the demand of mustered edible oil has been increasing. But soybean oil has taken over the market to such an extent that farmers have long since given up mustard cultivation. A small amount of mustard oil is also produced using conventional machinery which is not able to maintain nutrition quality of the mustard oil at temperatures above 60 degrees celsius. In this situation, Proyas has been implementing Rural Microenterprises Transformation Project (RMTP) at Chapanawabganj Sador of this district with the support of PKSF for enhancing income of entrepreneurs through production and marketing of mustard safe edible oil through increasing the income of small and marginalised farming families and small entrepreneurs since 2022. Under the project 400 youth entrepreneurs have been getting benefits. In this year 3 cold pressure machines have been established and 50 acres of land are used for mustered cultivation engaging 40 farmers. Project has maintained kobo tool for developing profile of farmers and also distributed 56000 kg vermicompost, 40 KG seeds, 80 bottles biopesticide and materials among the farmers.

Objectives of The Project

- Expansion of cultivation and production of high yielding varieties of mustard at the farmer level;
- Increase cropping intensity in the project area by using unused land;
- Produce and marketing of safe mustard oil by using cold oil press technology;
- Obtaining quality certification from BSTI and creating product branding.

RECOVERY & ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)

In Bangladesh, 86.2% of the total investment is in the informal sector and 78% is associated with cottage and small-scale enterprises (source; labour force survey 2016-2017), which has been playing an important role to promote economic growth of the country. But the outbreak of covid-19, the informal sector is affected adversely like other sectors. As a result, downturn economy negatively impacted on the livelihood of suffering entrepreneurs. To come back to the normal life from social sock to reset small scale enterprises through enhancing capacity for promoting productivity in urban and sub-urban areas, Proyas has been implementing the "Recovery and Advancement of Informal Sector Employment (RAISE)" project with the assistance of PKSF and world bank since September 2022. Project anticipated the affected enterprises in the informal sector will resume their production as earlier and young entrepreneurs from the low-income families will get sustainable employment opportunity through apprenticeship programs.

It is the initial stage of the project, so that the working area and the targeted beneficiaries have been selected and other procedure is going on....

The project has been implementing in 3 districts i.e. Chapainawabganj, Rajshahi & Natore including 8 sub districts i.e. Chapainawabganj Sadar, Shibganj, Nachole, Gomostapur, Rajshahi Sadar, Mohonpur, Puthia and Natore Sadar. For ensuring smooth operation, 15 units are engaged with the project such as Unit 01-Gobratola, Unit 02-Moharajpur, Unit 06 - Chapai Sadar, Unit 07- Rohonpur, Unit 08 - Shibganj, Unit 15 - Nachol, Unit 18- Damkura, Unit 19-Parila, Unit 20-Baya, Unit 23-Nutunhat, Unit 25-Keshorhut, Unit 27- Horogram, Unit 36 -Puthia, Unit 45- Nator Sadar and Unit 51-Rajshahi Sadar. Under the project 800 small entrepreneurs, 30 Master Craft Men (MCP) and 60 youth from low-income groups will be benefitted in apprenticeship method.

AGRICULTURE, FISHERIES & LIVESTOCK DEVELOPMENT PROGRAMME

Kuwait Goodwill Fund for Food Security

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

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



Gourmoti and Malta Mixed Orchard

Basically, Chapainawabganj is a mango growing district. Now varieties mangoes have been producing 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 plots through engaging of community people, entrepreneurs and mango growers at different upazilas in Chapainawabganj district. Proyas has established 2 acres of demonstration plots engaging 3 farmers who have been cultivated 600 mango trees and 270 malta trees. However, 19 farmers have established 43 acres of demonstration plots including 3510 mango trees and 6230 malta trees as replication.

Integrated Agriculture Programme

Recently our Prime Minister declared not even an inch of land in the country can be kept uncultivated. In this mission around half of all workforce in Bangladesh and two-thirds in rural areas are directly employed in agriculture. Now, most of the farmers are cultivating valuable 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. But the long-term threat of climate change impacted the agricultural sector by flooding, saline intrusion, drought and hailstorm. In this view,



Proyas has been implementing the agriculture, fisheries and livestock project since 2013 with the financial and technical assistance from PKSF. The targeted beneficiaries have benefitted and able to improve their livelihoods.



AGRICULTURE UNIT

Introducing High Yielding Variety & Climate Resilient Crop Cultivation

For promoting high-value production, Proyas has demonstrated of various high yielding variety of rice, like BRRI-62, BRRI-50 and BRRI-58, as well as demonstrated and expanded the cultivation of high breed maize, 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 58 demonstrations engaging selected farmers and beneficiaries, as well as a safe vegetables sales corner has been established under the project. Besides this, the project enhanced the capacity of targeted beneficiaries on processed food production. Local farmers and beneficiaries have benefitted and the project was effective for them. This project has been implementing in 7 Units of Proyas. Following depicts is illustrated the achievements.

| SI No | Particulars | Achievements | | Replication by Other Beneficiaries | |
|-------|---|--------------|-----------------|------------------------------------|-----------------|
| | | In 2022 | Since Inception | In 2022 | Since Inception |
| 1 | Farmers training | 3 | 57 | - | - |
| 2 | Agricultural counseling center | 2 | 124 | - | - |
| 3 | Environ Friendly high value crops cultivation using mulching paper | 4 | 4 | - | - |
| 4 | Trico-compost fertiliser production and market extension | 1 | 87 | 1 | 19 |
| 5 | Introduce climate resilience high yielding new varieties rice | 8 | 67 | 2 | 11 |
| 6 | Introduce climate resilience high yielding new varieties crops | 10 | 14 | 3 | 26 |
| 7 | Paddy seed production and preservation technology (seed gram) cluster | - | 10 | - | 2 |
| 8 | Expansion of onion seed cultivation cluster | 8 | 18 | 5 | 6 |
| 9 | Promote cropping pattern | 2 | 19 | 2 | 12 |
| 10 | Produce diversify vegetables and fruits for family nutrition security | 2 | 188 | 5 | 89 |
| 11 | Intercropping demonstration | 4 | 9 | 1 | 3 |
| 12 | Develop entrepreneur in high value fruit production | 2 | 13 | 2 | 11 |
| 13 | Tomato and watermelon cultivation in the summer | 3 | 23 | 7 | 21 |
| 14 | Production of high value spice crops | 1 | 4 | - | 1 |
| 15 | Safe vegetable production hub cluster | 10 | 65 | 5 | 8 |
| 16 | Establish safe vegetable sales corner | 1 | 2 | - | - |
| 17 | Distribute pheromone lure | 400 | 3040 | - | - |
| 18 | Fruit bagging support | 2000 | 4500 | - | - |
| 19 | Campaigning Programme | 3 | 13 | - | - |

It is a potential and popular sector for promoting national nutrition and contributing in 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, farmers and fishermen. In this year, 9250 families have been benefitted by cultivating multi-variety of fishes who had 8 to 30 decimals of ponds. Besides this, an assistance package includes minnows (Fish Fries), net, organic and inorganic fertiliser, lime, and bamboos for vegetable gardens around the ponds were provided among the targeted beneficiaries. The following table demonstrates the achievements of the scheme.



FISHERIES UNIT

| SI No | Particulars | Achievements | | Replication by Other Beneficiaries | |
|-------|--|--------------|-----------------|------------------------------------|-----------------|
| | | In 2022 | Since Inception | In 2022 | Since Inception |
| 1 | Organise fish cultivation training | 5 | 33 | - | - |
| 2 | Carp-mola-telapia mixed cultivation | 5 | 125 | - | 54 |
| 3 | Carp-lobster mixed farming | 0 | 121 | 2 | 7 |
| 4 | Indigenous Stinging catfish, barbel, tyangra carp and pabda mixed farming | 5 | 103 | - | 28 |
| 5 | Develop entrepreneurs for producing fishing gear | 5 | 25 | - | 9 |
| 6 | Carp Fattening | 20 | 78 | 3 | 33 |
| 7 | Mixed cultivation of high value Clown Knifefis, Long-whiskered catfish, Snakehead murrel and Carp fish | 10 | 35 | 1 | 11 |
| 8 | Vietnam yellowtail catfish and carp fish mixed farming | 5 | 15 | - | 1 |
| 9 | Developing fish hatchery for fish fries business | - | 42 | 2 | 17 |
| 10 | High value fish farming in tanks using bioflock technology | 2 | 14 | 0 | 3 |
| 11 | Establish safe fish sales corner | 1 | 2 | - | - |
| 12 | Arrange field day (at members level) | 2 | 25 | - | - |

FISH CULTIVATING GAVE SHORIFUL THE KEY OF HAPPINESS

Professionally, Shoriful is a fisherman. He lives at Bahipara village of Gomstapur upazila in



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 is studying in Rajshahi university. As a simple fisherman, it was difficult to run the family of 6 members depending on the income of Shoriful. Two years ago, he was introduced to the technical officers of Proyas fisheries unit when his wife was becoming a member 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 pond of 110 decimal. He also 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. He has a dream to establish himself as a successful entrepreneur in future.

Livestock and Poultry Unit

This sector is also potential to promote national nutrition creating employment opportunity which is contributing for agro-based economic development. Bangladesh government has recognised this livestock is a potential sector of poverty reduction strategy. Furthermore, 20 percent of the population is directly and 50 percent is partially dependent on livestock sector (source: bbs). To improve the livelihoods of the rural poor people, Proyas has been implementing this Live Stock and Poultry rearing project since 2013 with the support from PKSF. The purpose of the scheme is promoting successful entrepreneurs establishing innovative live stock sector through training, technical and financial assistance. Proyas has also provided technical supports to the beneficiaries on goat rearing, cow rearing, beef fattening and producing fodders. Besides these, selected beneficiaries have received training and support for rearing of duck, chicken (broiler & layer) and Quail bird in this year. Following depict demonstrates the achievements.



| SI No | Particulars | Achievements | | Replication by Other Beneficiaries | |
|-------|--|--------------|-----------------|------------------------------------|-----------------|
| | | In 2022 | Since Inception | In 2022 | Since Inception |
| 1 | Organise training on goat rearing, color broilers/golden chickens'/hybrid broiler chickens rearing and cow fattening | 7 | 114 | - | - |
| 2 | Organise poultry & bird rearing training | 2 | 2 | - | - |
| 3 | Intensive vasectomized goat fattening | 2 | 37 | - | 7 |
| 4 | Cow rearing by ensuring good management practices | 10 | 176 | 8 | 94 |
| 5 | Beef cattle fattening | 10 | 25 | 22 | 24 |
| 6 | Climate resilience color broilers/golden chickens'/hybrid broiler chickens rearing in proper biodiversity | 15 | 120 | 5 | 28 |
| 7 | Established artificial hatchery for ducks | 5 | 6 | 2 | 2 |
| 8 | Rearing broiler type pekin breeds for meat and khaki campbell/jinding breeds for eggs | 15 | 174 | - | 41 |
| 9 | Parent stock production of domestic chickens in intensive free ranging method | 4 | 8 | - | - |
| 10 | Rearing muscovite duck | 10 | 30 | 5 | 14 |
| 11 | Rearing domestic chickens by ensuring special accommodation | - | 110 | - | 21 |
| 12 | Rearing pigeons in an integrated manner (intensive and semi-intensive) | - | 10 | - | 8 |
| 13 | Establish sales corner for livestock products (sheep) | 1 | 2 | - | - |
| 14 | Swan natural hatchery | 1 | 25 | - | 6 |

Natural Hatchery for Duck Rearing

Duck meat is very much delicious and a great item to fulfill protein for the healthy life of the rural and semi urban area. 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 type of enterprises, but if the beneficiaries become aware about vaccination, treatment and feed management it could be a potential and economic growing business. In this situation, Proyas has encouraged farmers to establish 16 demonstrations on natural hatchery for enhancing their capacities through ensuring necessary technical and scientific supports including training and provided hatching tray. Presently, 62 natural hatcheries have been functioning and replicating it gradually.

Native Chicken Rearing in Caging System

Presently, many varieties of chickens have been rearing for the requirement of rapid growing population of Bangladesh but the demand of native chicken has not decreased at all. In this situation, Proyas has assisted to promote native chicken farming in caging system. In 2022, under the scheme 25 demonstration plots have been established including 325 native chickens. In the working area, 153 demonstration plots have been functioning with 1545 native chickens as replication method, which inspires the beneficiaries and fulfills the market demand. To success the scheme, Proyas provided technical, materials and vaccination support.

Learning and Innovation Fund to Test New Ideas (LIFT)

It is effective and potential 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 appropriated new tools and technology for improving livelihood of the excluded people in the char areas through creating sustainable employment opportunity. A skilled technical team are engaged for ensuring required supports.

Black Bengal Goat Rearing

Black Bengal Goat can survive easily than other breeds of goat adapting climate change context of Bangladesh. There are about 26.64 million Goats where Black Bengal Goat comprises more than 90% of the total goat population of Bangladesh (Source: BBS).

The female goat gives birth 2-3 babies in every 6 months and twice in a year, which is an additional source of income for the landless or ultra-poor farmers. Through the assistance of LIFT project, 1327 households established goat rearing farm and they were benefitted by rearing 19532 'Black Bengal Goats' under 34 clusters. Proyas has provided all sorts of technical supports including vaccinations, napier grass cultivation for fodder, imparting training and financial service to the targeted beneficiaries.

Proyas has also established a demonstration farm with 6 acres of land and Proyas has taken 16.67 acres land as lease for growing grass from where beneficiaries can get cutting support for their own fodder production. Besides these 89 Black Bengal Goats have been rearing in that farm. Furthermore, fruits-trees like Mango, Guava and Jackfruit are maintaining which motivated the beneficiaries and farmers for replication.

THE DOOR OF HAPPINESS OPENS BY HARD WORK



Maseda Begum has been living with her husband and three daughters at Mollikipur village of Fatepur union under Sadar upazila in Chapainawabganj district. Maseda's husband Babul Akter is a day labourer. It was difficult to run her family due to lack of income, she was not able to do anything. One day, Maseda got an idea about the LIFT project of Proyas from a neighbour. 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 material, food, seeds of napier grass and medicine for rearing goat. In 2021, in the first time, she has become a member and took a LIFT goat loan of BDT 30 thousand. She had purchased 3 goats and started rearing them carefully. In 2022, she sold 8 goats with a market value of BDT 1 lac 20 thousand. In the second time, she received LIFT goat loan of BDT 1 lac and bought more 10 goats and established a farm in 2022. At the end of the year, she has sold 7 goats with a market value of BDT 1 lac 40 thousand finally she profited BDT 2 lac 60 thousand after meeting up the all expenditure. Presently, she has 35 goats which market value is BDT 4 lac. She arranged marriage ceremony for her two daughters and her younger daughter is studying in class three in a local primary school. She built a heaven of happiness in her family. Now, her expectation is to build a goat rearing farm at a large scale. She said, "struggle is not in vain, one day happiness will come".

Sheep Rearing

In the context of our country, sheep rearing is a cost-effective enterprise and easy maintainable by the engagement of women besides their housework. In Bangladesh there are about 3.67 million sheep (Source: BBS). Its meat is very much delicious. As a result, 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 the ultra-poor families. In this mission, the scheme has been continuing at 5 unions of Shibganj, Gomostapur and Chapainawabganj Sadar upazilas in Chapainawabganj district since 2018. In this year, a total of 317 households were benefitted by rearing 4832 sheep. The targeted beneficiaries have received technical, financial and treatment service for proper management of those sheep from the LIFT project.

Land Lease Programme

Most of the development sectors are avoided the isolated areas (especially char areas) as remote communication that's why poor and vulnerable communities of char areas have limited access to alternative income generating activities. To improve livelihoods for the extreme poor people through promoting agriculture, livestock production, Proyas extended its financial and technical assistance by land leasing scheme. In 2022, a total of 2538 households benefitted by cultivating varieties of crops pattern, vegetables and fruits.

Proyas Apiculture Programme (PAP)

Apiculture is a potential enterprise for promoting socio-economic status of the poor farmers. It is also a good item as supplementary nutrition. In the country, there are varieties of seasonal crops, flowers and fruits garden. In Chapainawabganj mustard and black cumin seeds are cultivated every year. As a result, there is a scope to cultivate honey from these flowers easily with modern and scientific way. This is why Proyas Apiculture Programme (PAP) has been engaged in honey cultivation scientifically since 2007. In 2022, this project has produced 430 KG honey and 12 KG wax.

Objectives of the Intervention

- Promotion of wider scale bee cultivation through strengthening the Apiculture Programme
- 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, its use and market extension

CLIMATE CHANGE AND ENVIRONMENT

Climate change issue is a global challenge now, 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 environment friendly technologies and good practices among microenterprises in environmentally vulnerable areas, encourage changes of ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises progressively.

Promoting Agricultural Commercialization and Enterprises (PACE)

Chapainawabganj is a mango producing district in Bangladesh. In this district, on average 2 lakh 30 metric tons of mangoes has been producing each year and the livelihood of 50 thousand people have been ensured from this sector. It is seasonal fruit of summer and usually the season starts on June and remains until earlier August. Presently, high yielding varieties mangoes have been producing in this district round the year. But there is no any diversified mango-based production technology and products. As a result, farmers or producers don't get market value properly. In this view, Proyas has initiated a project in order to preserve ripe mango without chemical by heat drying process with the financial support of PKSf. Besides this, the project has assisted to produce other seasonal dry fruits, vegetables and foods applying same process in healthy and hygienically and delivered it at the local markets. The project has been contributing for creating employment opportunity as well as beneficiaries are getting appropriate product value.



SUSTAINABLE ENTERPRISE PROJECT (SEP)

To promote environment friendly technology for producing safe mango using Good Agricultural Practice (GAP), Proyas has been implementing the 'Sustainable Enterprise Project (SEP) emphasizing environmental business based micro enterprises in Chapainawabganj district with the technical support of PKSF and financed by World Bank since June 2020. The project has supported 2000 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 2000 beneficiaries through 102 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 integral part of the project has assisted to establish 125 ecological farming plots through distributing 100,000 fruit bags, 2,900 plants, 75 bottles bio pesticides 60 bottles fungicides ecomack biosheild and 30,00 KG trico-compost fertilizer. In addition, sanitary latrines, electric water pumps and garbage houses have been constructed as safe market infrastructure at 5 places i.e. '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 named Dhama.com.bd has been developed for entrepreneurs to get high value of their mangoes.

Mango Cultivation Opened The Door of Good Luck of Manzil

A poor farmer Md. Manzil lives at the village Dewan Jaigir of Shibganj upazila in Chapainawabganj district with three members. He had a mango garden where were many big size mango trees but that did not produce good mangoes. Even he would not be profitable from there. It became almost difficult to support his family. Then a thought came to his mind that if he would develop good varieties of small mango trees orchard replacing big mango trees that would be better and mangoes would be available throughout the year. He said, it requires a lot of money. Where would I get so much money? I had been thinking about this for a few days. Suddenly, one day, I saw an agronomist discussing on safe mangoes production during the construction of garbage house, by Proyas in the mango market. Then I talked about small mango trees orchard with the Shibganj unit office and I become a membership in Shibganj purush samiti. First, in 2021, I took a loan of BDT one lac from Shibganj unit office of Proyas as SEP loan and created a small-scale mango orchard with 400 trees. First year, I did not collect fruits. In the 2nd year 2022, I collected 800 KG mangoes in two stages. I sold them by 2 lac 40 thousand BDT as 3 hundred BDT per KG. After repaying the loan amount with service charge in the second step, I received again BDT 2 lac 50 thousand as SEP loan and enlarged the gardening with 25 superior varieties of mango seedlings and cultivated vegetables in the empty spaces of the mango garden. Now I am getting year-round mangoes and vegetables from the orchard. I sold those vegetables to the neighbors and in the market. The next year, I have possibility to get 2000 KG mangoes from that orchard which approximately market value is BDT 7 lac 50 thousand. I have received training from Proyas on how to produce safe mangoes. I am proud of getting assistance from Proyas and I would like to thanks to PKSf and Proyas for their technical and financial services.

Manzil is a successful entrepreneur. Now he has a big perennial mango orchard. The current market value of this is around BDT13 lac per year. Everyone of this area respects him and other people come to him for advice. He is leading a happy life with his family. His only son is studying in class nine. The villagers are inspired by Manzil's poverty alleviation initiatives and are seeking advice on how to grow safe perennial mangoes to increase profitability.



Proyas Nursery

Tree is the natural gift which is balancing echo system. In addition, it helps also to the agro based economic and nutritional development by producing fruits. In this mission, Proyas has been implementing 'two-tire management of new-variety of mango (Gourmoti) and Malta Production and Post Production Preservation Management' Project. Under this project, Proyas developed a nursery engaging trained farmers including 130 types of trees in the nursery i.e. BARRI-11, banana mango, BARRI-4, BARRI Malta, China Orange, Kamranga, Coaxing, BARRI Coaxing-1, Red Ready, 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 35 thousand trees in the nursery and maintained them properly.



Proyas Vermi-compost Promotion

To promote organic agricultural practice by encouraging rural farmers, Proyas has established a vermi-compost plant. Furthermore, project has trained up to 1255 producers and provided support them to establish demonstration plants. Those demonstration plants have been functioning now and the trained farmers produced 25,200 KG vermi-compost. This initiative created employment opportunity for the rural people, as well as it has increased organic agricultural production.

PEACE AND JUSTICE

Usaid's Fight Slavery & Trafficking-In-Persons (FSTIP) Activity

Human trafficking is rightly referred as the "modern slavery". The organized criminals target and entrap men, women and children to extract profit through human trafficking. Due to trafficking, people endure different forms of exploitations including sexual exploitation, early/force marriage, forced labour, force prostitution, debt bondage and organ sale. To improve this situation and contribute to prevent of human trafficking, Proyas has been implementing the USAID's Fight Slavery and Trafficking-In-Persons (FSTIP) project with the technical support of winrock international and financial support from united state agency for international development (USAID) since april 2022. Actually, this project is the continuation phase of Bangladesh counter trafficking in person (FSTIP) project which had been started in 2009 with the support of same donor. Under this project, Proyas extended its support in 3 districts i.e. Chapainawabganj, Rajshahi and Naogaon. Proyas has tried to create awareness among a total of near about 1 million people by active engagement in various events such as courtyard meeting, school session, cultural program/Gomvira songs and message dissemination through community Radio. Beyond this, Proyas activated a total of 48 Union, Upazila and District Counter Trafficking Committees (CTC) and provided orientation to the committee members to enhance their capacity for ensuring necessary support to achieve the goal and objectives of the project.

Preventing Extremism Through Active Community Engagement (PEACE) Project

In Bangladesh an incident in Holy Artisan Hotel in dhaka by radicalized group has opened the eyes of all to counter the extremism in 2016. For building resilient community against the violence extremism, 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 engaging 483 youths by forming 23 peace clubs at 22 Unions and 1 Peaurashava of Gomostapur and Chapainawabganj Sadar upazila in Chapainawabganj district. The total of 23 Peace Clubs divided into 3 clusters are being served properly. The focusing activities are quarterly coordination meeting between Peace Clubs and authority, quarterly youth platform meeting, joint social youth action, capacity building of youth, upazila and district level advocacy meeting etc. This phase actually expansion of the second round which has started on October 01, 2019 and continuing till now. Main purpose of the phase is institutionally sustainability of those Peace Clubs.



CORPORATE SOCIAL RESPONSIBILITY

Scholarship to meritorious students

In 2022, Proyas has provided BDT 4 lac 20 thousand to 35 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 365 students received total amount of BDT 43 lac 80 thousand which inspired them to continue the education life successfully.



BICYCLES DISTRIBUTION AMONG 75 STUDENTS OF MINORITIES

To facilitate the transportation of students to increase the interest in education and prevent the dropout and child marriage of underprivileged families including minorities of Sadar upazila, Proyas has distributed bicycles among 75 students with the support of PKSF. These 75 students are living at Nadhai Krishnapur, Delbari and Gansapara village of Gobratola union of Chapainawabganj Sadar upazila. Among them there are 41 students from ethnic minorities. The Managing Director of PKSF, Dr. Namita Halder was virtually joined in the bicycle distribution ceremony as the Chief Guest. Deputy Commissioner AKM Galiv Khan and Former Member of Parliament and District Awami League General Secretary Abdul Odud handed over bicycles to the students. In the event, Additional District Magistrate Devendra Nath Uranw, Additional Deputy Commissioner (General) Zakyul Islam and the founder and Executive Director of Proyas Manobik Unnayan Society Md. Hasib Hossain and PKSF Deputy Managing Director Moshiar Rahman were present.

Radio Mahananda FM 98.8 (Community Radio Of Proyas)

Bangladesh Government allowed 19 community Radio stations where Radio Mahananda, FM 98.8 is one of them. It was established in Chapainawabganj district in 2010. It is covering 25 nautical kilometers across 9 upazilas of the district, 2 upazilas of Rajshahi district and 2 upazila of Naogaon district and 5 upazilas of Chapainawabganj district. Radio Mahananda assisted to develop diversified programme addressing the issues related to life and livelihood of the people i.e. Access To Information, Entertainment Programme, Community Development News, Local Government Issues, Women Empowerment, DRR & Climate Risk Adaptation, Agriculture, Right to Information & Unsafe Migration, Health & Education, Covid-19 and also the Issues Related to Technology Driven Development. It functioned from 3 PM to 1 AM (10 hours on-air) and in online 24 hours every day. This Radio is also very popular as it is transmitting local news and also cultural events using local dialect (Like Gambhira, Alkap). There are 320 proactive listeners clubs including a total of 8 lac audience. The tune of the Radio Mahananda is "The words of life an the sounds of life", actually the tune is the vocal of local people.

A Devoted Listener Of Radio Mahananda 98.8 FM.



Ali Ashraf is a devoted listener of Radio Mahananda 98.8 FM. He is a teacher by profession (Retired). During his long teaching career, he was working at Rajarampur Hamidullah High School in the town area of the district. When started its journey with the slogan of "the words of life and the tune of life" in 2011, he did not interest to Radio Mahananda's programs that way. But gradually he fell in love with Radio Mahananda after listening to various awareness

programmes and thinking that Radio Mahananda is a very good friend of his life. Radio Mahananda 98.8 FM, a new type of media community, earlier I used to listen to Radio Mahananda only on Radio set or mobile phone with FM option and the broadcast time was less, now it has increased. Since coming on-air, Radio Mahananda has already gained quite a lot of popularity by broadcasting various programs.

Ali Ashraf said, Radio Mahananda 98.8 FM broadcasts various programmes on the problems and possibilities of Chapainawabganj regarding natural disasters, education, local culture, agriculture, trade, sports and entertainment are highlighted. He believes in broadcasting programs that reach people of all walks of life from the cities of Chapainawabganj district to the remote areas of the villages. Even in their voices, all their problem-solving and success stories are being highlighted at the national level. Moreover, during the covid-19 epidemic when people were very scared, believing in various rumours; I got all the information at home which gave me strength mentally such as how to stay with my family, which information is true and which is rumour, lockdown, types of health advisory and what is happening outside the district, country and even the world etc. It has broadcasted doctor's advice on what to do during covid-19 pandemic. That's why, Many people like this and it has been inspired them. As a result, the socio-economic development of the people of this district, their mentality and quality of life have changed.

I even got the information that domestic violence against women and children increased during corona and how men and women should work together during those terrible times. Radio Mahananda also highlighted the challenges of communication system in the char area during disaster of the district. In view of which a naval ambulance was arranged for the people of that area through the local public representatives and administration. Radio Mahananda has become more and more popular recently with the availability of Radio FM apps on mobile phones and online FM listening, Facebook live, daily event and live video broadcasts on Facebook. As a result, new doors of Radio Mahananda are constantly being opened.

I think Radio Mahananda has managed to win the audience's love through some interesting programs. Especially the theme song program and sincere conversation of the friends is one of the attractions of the audience. Another is some popular programmes broadcasted i.e. "Alor Sandhane", "Krishi O Jibon", "Amader Campus", "Baha Sandish", "Ichche Duar", "Cafe Mahananda", "Projukti.Com", "Monishider Katha". Besides this, it broadcasts fortnightly, monthly, periodical programmes and programmes with various categories of guests on special days. It can be said that all the cultural and social dignitaries of Chapainawabganj are involved in this grand event of Radio Mahananda. Behind this exceptional role of Radio Mahananda is Radio Mahananda's skilled station manager Allaya Ferdous and Radio Mahananda's visionary, astute Chief Executive Officer Md. Hasib Hossain which assisted to succeed the journey. I have retired from my career. So, Radio Mahananda is now my best friend in the leisure time. There are thousands of crazy listeners of Radio Mahananda, who may love Radio Mahananda more than me. I want them to stay with this mission. and let the Radio Mahananda play with "The words of life and the sounds of life".

Proyas Folk Theatre Institute (PFTI)

Since 2007 Proyas Folk Theatre Institute (PFTI) has been working for researching and developing of traditional folk cultures, preservation of cultural heritage and utilizes those for social development. Cultural event helps to the people to think critically and judge the reality and what initiatives are required for the further improvement.

In this view, PFTI is playing a vital role to increase the adequacy of folk culture through adapting and updating all forms of folk culture. As a part of the regular programme, Proyas has organised various types of cultural event on the social development issues in Bangladesh i.e. Right to information, protect



women rights, promote human rights, prevent extremism, improve health hygiene and climate change adaptation. In addition, PFTI presently work on video content development publication maintaining a you tube channel.



Proyas Health Care

Proyas Health Care and Diagnostic Center is located in Chapainawabganj city and generally it provides basic health care services to the poor and the vulnerable people with minimum costs. Under the health insurance scheme, the beneficiaries have been getting subsidised health care and diagnostic services from this center. Proyas has a plan to promote it as Hospital and Research Centre for ensuring secondary health service from the next year.

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 2022, a total of 8,600 clients received services from 565 Static Clinics and 534 individuals received free treatments from 31 Satellite Clinics. Besides this, a total of 9400 patients received indoor treatment from Proyas Health Care and Diagnostic Center.

Covid-19 Pandemic Responses

As pandemic of Covid-19, the country has been facing downturn economy profoundly 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 340 clients, Satellite & Statistic Clinic arrangement for 3,915 clients, distribution of 20 thousand leaflets, broadcasting radio magazine, PSA, Talk show and Gombhira through Radio Mahanda 98.8 FM for raising awareness on vaccination programme and Covid-19 prevention and livelihood restoration (LRL) loan for the vulnerable people has been undertaken with the support of PKSF, NRB Bank, NRBC Bank and poor fund from Proyas. In this relation, Proyas also assisted to the Covid-19 effected enterprises to recover their loss under the Recovery and Advancement of Informal Sector Employment (RAISE) project.

Psycho-social Development Through Cultural Programme

Our country is rich and resourceful by various types of region-based traditional culture, which stimulates to develop psychology and leadership of the youths. This project assisted to revitalise the region wise traditional game engaging the students, youths, teachers and education sector which helped to protect youths from any unethical work like radicalisation, drug addiction and eve-teasing. Under the programme Proyas has organised 14 cultural events where a total of 6400 (Girls 3465 & Boys 2935) students and youths were engaged actively.



Adolescent Programme

In the context of Bangladesh adolescent is the key resource for the demographic dividend to continue 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 good role to enhance the capacity among the adolescents on General Health & Nutrition, Reproductive Health and Personal Hygiene, as well as they are raising awareness on Preventing Early Marriage, Dowry, Sexual Abuse and Eve-teasing. Furthermore, project has provided different types of sports materials and books for their advancement.

Living Deltas Research Hub

In particularly, our youth are rarely seen to be active in entrepreneurial (Self-employment) work, which is recognised as one of the approaches to employment. This is a neglected opportunity for local as well as national development. The entrepreneurial youth initiative is a timely attempt to make the most of this neglected opportunity at the local and national level. As part of this, Proyas has been implementing the 'Living Deltas Research Hub' project since 2021 with the attachment of 30 families at Nachol 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. Centre for Participatory Research and development CPRD and BRAC University have been providing technical support with the consultation of Lancaster University from UK as per requirements.

MAKING Bangladesh'S HEALTHCARE SYSTEMS MORE RESPONSIVE AND PARTICIPATORY

Usually, general people are neglected by the government health service providers. As poor health services, general people are dominated and lagging behind the tract of development. To raise voice of rural community and revitalise 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 and Upazilla Health Rights Forum have been formed. Proyas has undertaken few trainings for enhancing capacity of those forums with the support of Bangladesh Health Watch (BHW). Those undertaken trainings were Youth Leadership Development & Community Participation, Gender Sensitivity and Journalism In Health. As a result, these forums have been playing good role for raising public awareness and sensitise the health sectors for ensuring transparency, accountability and public participation in improving the quality of healthcare services. Furthermore, the project has been assisting to a Upazilla Health Complex and 2 Community Clinic at Nachol upazilla in Chapainawabganj district to create responsive environment for ensuring quality health service. In this year, the district Health Forum Arranged a Human Chain for increasing allocation for health sector in the national budget.



TRAINING PROGRAMME

Capacity Building Of Staffs

Qualified staffs are the precondition of a development institute to advance all types of programmes. In this purpose, a well-equipped training cell has been maintained with an experienced training team. For this continuation, Proyas has been organised various types of training, orientation and workshop for 470 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 Programme with GO-NGOs by internal and external facilitation support i.e. Microenterprise Strategy Expansion, Financial Analysis, Risk Management & Gender Sensitive Programme Management, Improved Farming Technology, Leadership and Team Building, Monitoring & Supervision and Softer Management. In this progression, all staffs were conceptualised regarding these issues and played their role professionally. Now, organisation has more capable staffs than earlier.



Beneficiary Training



Organisation is more optimistic with its profound dream to improve the socio-economic and livelihood status of engaged stakeholders through enhancing their capacity. In this mission, Proyas has organised training on some relevant issues i.e. Fish Cultivation, Goat Rearing, Sheep Rearing, Cow Fattening, Organic Agriculture, Homestead Gardening, On-and-off Farming, Vermi Compost Production, Safe Mango Production & Certification, Environmental Certification, Mango Business Certification, Women's Rights, Climate Change Adaptation, Sanitation & Hygiene, Nutrition, Adolescent Development, Preventing Extremism, Bee Farming Method, Gender Sensitivity And Life Skill & Youth Leadership Development, Peace and Tolerance etc. In this year, a total of 4060 beneficiaries and group members were received training virtually and physically. By the training targeted beneficiaries have been benefitted which helped them to improve their wellbeing.

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

| Head of Accounts | 2021-2022 | | | 2020-2021 |
|-------------------------------|-------------------------|--------------------|----------------------|----------------------|
| | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| Interest on Other Loan | - | 14,246 | 14,246 | - |
| Capital Fund FDR | - | - | - | 10,000 |
| Income Tax | 2,082,477 | - | 2,082,477 | 651,243 |
| Audit Fee | 31,250 | - | 31,250 | 64,500 |
| Legal expences | 245,638 | - | 245,638 | 156,615 |
| Bank Charge and Commission | 2,659,802 | 63,607 | 2,723,409 | 4,192,349 |
| Interest on Savings | 2,997,205 | - | 2,997,205 | 3,094,158 |
| Service Charge on PKSF Loan | 45,063,793 | - | 45,063,793 | 40,644,506 |
| Service Charge on BANK Loan | 17,551,809 | - | 17,551,809 | 16,442,611 |
| Carrying expences | 133,865 | 14,870 | 148,735 | 71,380 |
| Donation/Subscription | 170,144 | 500 | 170,644 | 12,300 |
| Research & Development | 21,500 | 17,787 | 39,287 | 31,835 |
| Day Observation | 115,820 | - | 115,820 | 21,390 |
| Training Expenses | 25,090 | - | 25,090 | 3,191 |
| Rebate | 2,078 | - | 2,078 | - |
| Licences & Registration | 531,485 | 113,390 | 644,875 | 517,834 |
| Enrich Expenses Reimbursement | - | - | - | - |
| Project Expenditure | - | 16,251,809 | 16,251,809 | 7,534,354 |
| PKSF Project Expenses | 26,208,346 | - | 26,208,346 | 18,562,741 |
| Other Expenditure | 701,439 | 4,873 | 706,312 | 42,056 |
| Closing Balance | - | - | - | - |
| Cash in Hand | 1,333,222 | - | 1,333,222 | 1,300,544 |
| Cash at Bank | 39,100,191 | 10,866,412 | 49,966,603 | 30,687,647 |
| Total | 4,070,750,839 | 149,947,713 | 4,220,698,552 | 3,242,402,884 |



Sr. Deputy Director



Executive Director



President

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2210130733AS786073

Dated: October 13, 2022





Dr. Qazi Kholiquzzaman Ahmad (Economist), Chairmen of PKSF & Dr. Md. Jashim Uddin, Additional Managing Director of PKSF have visited dry fruits production process of PACE project at Proyas



A team from Bangladesh Betar Rajshahi leading by Farjana Yasmin, Regional Engineer has visited Radio Mahananda 98.8 FM



Dr. Akond Md. Rafiqul Islam, Sr. General Manager of PKSF & representatives of World Bank have visited RMTP project

DEVELOPMENT PARTNERS & DONORS ENGAGEMENT



PARTNERSHIP WITH FINANCIAL INSTITUTE



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FINANCIAL HIGHLIGHTS

Audit Report 2021-22

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Consolidated Statement of Financial Position
As at June 30, 2022

| Head of Accounts | Notes | 2021-2022 | | | FY 2020-2021 |
|------------------------------------|-------|----------------------|--------------------|----------------------|----------------------|
| | | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| Assets and Properties | | | | | |
| Non Current Assets | | 154,842,846 | 53,821,094 | 208,663,940 | 356,831,939 |
| Fixed Assets | 6 | 57,144,768 | 24,306,475 | 81,451,243 | 61,671,089 |
| Investment | 7 | 97,698,078 | 29,514,619 | 127,212,697 | 295,160,850 |
| Current Assets | | 1,761,972,398 | 108,840,533 | 1,870,812,931 | 1,382,704,746 |
| Micro Credit | 8 | 1,669,133,886 | - | 1,669,133,886 | 1,269,831,454 |
| Inter project loan | | - | 86,621,659 | 86,621,659 | 27,912,806 |
| Advance, Deposite & Pre Payments | 9 | 2,813,870 | 7,533,500 | 10,347,370 | 2,290,552 |
| Stock & Stores | 10 | 1,888,869 | 91,373 | 1,980,242 | 536,947 |
| PKSF Reimbursement Receivable | 11 | 22,886,513 | - | 22,886,513 | 23,034,406 |
| Others Assets | | - | 125,042 | 125,042 | 120,170 |
| Lift and Pace Assets | | 20,309,047 | - | 20,309,047 | 18,793,833 |
| Lift Fund | | 3,800,000 | - | 3,800,000 | 4,000,000 |
| Bandu Chula Loan | | - | - | - | - |
| PF Loan | 12 | - | 3,297,194 | 3,297,194 | 3,110,261 |
| Project Grant Receivable | 13 | - | 172,213 | 172,213 | 172,213 |
| Interest Receivable | 14 | 706,800 | 133,140 | 839,940 | 913,914 |
| Cash & Bank | 15 | 40,433,413 | 10,866,412 | 51,299,825 | 31,968,191 |
| Total Property and Assets: | | 1,916,815,244 | 162,661,627 | 2,079,476,871 | 1,739,536,685 |
| Fund and Liabilities | | | | | |
| Capital & Reserve Fund: | | 195,550,977 | 2,453,231 | 198,004,208 | 174,928,225 |
| Retained Surplus | | 175,996,879 | 2,453,231 | 178,449,110 | 154,706,425 |
| Reserve Fund | 16 | 19,555,098 | - | 19,555,098 | 20,221,800 |
| Non Current Liabilities: | | 1,013,355,573 | 27,065,605 | 1,040,421,178 | 940,899,883 |
| Loan From PKSF | 17 | 825,474,967 | 3,800,000 | 829,274,967 | 706,108,301 |
| Proshika Loan Fund | 18 | - | 100,000 | 100,000 | 100,000 |
| Temporary/Personal Loan | 19 | - | 23,165,605 | 23,165,605 | 5,743,605 |
| Commercial loan | 20 | 187,880,606 | - | 187,880,606 | 228,947,977 |

| Head of Accounts | Notes | 2021-2022 | | | FY 2020-2021 |
|--|-------|----------------------|--------------------|----------------------|----------------------|
| | | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| Current Liabilities: | | 707,908,694 | 133,142,791 | 841,051,486 | 623,708,576 |
| Group Savings | 21 | 496,889,341 | - | 496,889,341 | 403,923,819 |
| Accounts Payable | 22 | 61,000 | 1,435,217 | 1,496,217 | 2,302,379 |
| Member Welfare Fund | 23 | 55,012,106 | - | 55,012,106 | 42,349,292 |
| Group Insurance | | - | 535,611 | 535,611 | 535,611 |
| Loan Loss Provision | 24 | 62,131,370 | - | 62,131,370 | 40,890,404 |
| Provident Fund | 25 | - | 73,504,496 | 73,504,496 | 61,763,935 |
| Gratuity Fund | 26 | - | 29,885,609 | 29,885,609 | 30,031,547 |
| Death & Health Benefit Fund | 27 | - | 8,348,623 | 8,348,623 | 8,113,834 |
| Project Liabilities | 28 | - | 518,143 | 518,143 | 68,143 |
| Others Liabilities | | 644,157 | 383,146 | 1,027,303 | 334,568 |
| Inter project loan | | 67,488,280 | 18,227,532 | 85,715,812 | 27,473,259 |
| PKSF Advance | | 9,169,248 | - | 9,169,248 | 5,921,786 |
| Depreciation Reserve | 29 | 16,513,192 | 304,414 | 16,817,606 | - |
| Total Capital Fund and Liabilities: | | 1,916,815,244 | 162,661,627 | 2,079,476,871 | 1,739,536,685 |

The accompanying notes form an integral part of these financial statements


Sr. Deputy Director


Executive Director


President

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:


Md. Shah Alam Mridha FCA
Partner
Enrolment No. - 0733
DVC: 2210130733AS766073

Dated: October 13, 2022



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Consolidated Statement of Income and Expenditure
For the year ended June 30, 2022

| Head of Accounts | 2021-2022 | | | 2020-2021 |
|--|----------------------|-------------------|--------------------|--------------------|
| | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| Income | | | | |
| Service charge on Micro Credit | 303,993,596 | - | 303,993,596 | 231,934,754 |
| Admission Fee | 280,610 | - | 280,610 | 233,355 |
| Sale of Form/Pass book | 801,441 | - | 801,441 | 630,837 |
| Interest on Investment | 4,516,804 | 1,921,747 | 6,438,551 | 6,771,343 |
| Service charge on Fund Account | - | 1,390,453 | 1,390,453 | 512,305 |
| Rent Received | - | - | - | - |
| Service Fee Received | - | 637,498 | 637,498 | 647,710 |
| Project Grant | - | 3,164,786 | 3,164,786 | 6,750,085 |
| Project Income/Donation | - | 15,771,321 | 15,771,321 | 11,718,110 |
| Org. Match Contribution | - | 132,016 | 132,016 | 870,302 |
| Donation | - | 354,752 | 354,752 | 650,160 |
| Bank Interest | 382,210 | 77,673 | 459,883 | 1,047,470 |
| Recovery of Write off loan | 778,761 | - | 778,761 | 226,079 |
| Sale of old news paper | 772 | - | 772 | 625 |
| Agriculture Income | - | 466,300 | 466,300 | - |
| Service charge on PF loan | - | 403,454 | 403,454 | 227,703 |
| Others Income | 543,891 | - | 543,891 | 1,509,028 |
| Subscription Of GC Member | - | 3,780 | 3,780 | - |
| Enrich Program Income | 629,360 | - | 629,360 | 495,725 |
| Lift Program Income | 1,156,272 | - | 1,156,272 | 311,806 |
| SEP income | 210,000 | - | 210,000 | 180,000 |
| Donation Agriculture & Livestock Unit | - | - | - | - |
| PKSF Expenses Reimburse Income | 22,002,545 | - | 22,002,545 | 25,991,880 |
| Income Excess Expenditure Transferred to Capital Fund | - | - | - | - |
| Total | 335,296,262 | 24,323,780 | 359,620,042 | 290,709,276 |
| Expenditure | | | | |
| Service Charge on PKSF Loan | 45,063,793 | - | 45,063,793 | 40,625,615 |
| Interest on Savings | 12,554,614 | - | 12,554,614 | 7,403,391 |
| Interest on Bank Loan | 17,551,809 | - | 17,551,809 | 17,320,459 |
| Other Loan Interest | 1,390,453 | 14,246 | 1,404,699 | (149,860) |
| Bank Charge and Commission | 2,739,641 | 173,303 | 2,912,944 | 4,271,699 |
| Salary & Allowance | 121,245,599 | 6,459,735 | 127,705,334 | 118,840,325 |
| Gratuity Expenses | - | - | - | 3,630,000 |
| Health & Death Benefit Expenses | - | - | - | 1,250,000 |
| Travel & Conveyance | 2,985,746 | 292,337 | 3,278,083 | 2,704,384 |
| Printing and Stationary | 1,772,629 | 294,582 | 2,067,211 | 2,410,496 |
| Office Rent | 2,953,024 | 1,678,999 | 4,632,023 | 3,275,551 |
| Utilities | 1,222,891 | 355,749 | 1,578,640 | 1,227,869 |
| Fuel and Maintanance | 3,397,339 | 19,638 | 3,416,977 | 2,171,223 |
| Office Maintanance cost | 2,414,293 | 264,074 | 2,678,367 | 1,996,306 |
| Entertainment | 1,361,327 | 293,192 | 1,654,519 | 924,065 |
| Communication | 2,312,116 | 97,929 | 2,410,045 | 2,087,264 |
| Staff House Rent Allowance | 3,297,485 | - | 3,297,485 | 3,118,054 |
| Newspaper | 13,630 | - | 13,630 | 17,238 |
| Repair Expences | 122,725 | 148,615 | 271,340 | 149,010 |
| Carrying expences | 133,865 | 14,870 | 148,735 | 70,380 |
| Advertisement | 56,451 | 24,300 | 80,751 | 19,585 |
| Training Expenses | 25,090 | - | 25,090 | 33,680 |
| Research & Development | 21,500 | 17,787 | 39,287 | 31,835 |
| Day Observation | 116,520 | - | 116,520 | 21,390 |

Habib Sarwar Bhuiyan & Co.
Chartered Accountants

| Head of Accounts | 2021-2022 | | | 2020-2021 |
|------------------------------------|----------------------|--------------------|--------------------|--------------------|
| | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| Monitoring & Evaluation | - | - | - | - |
| Audit Fee | 31,250 | - | 31,250 | 64,500 |
| Welfare & Recreation Expenses | - | - | - | - |
| Rebate | 7,661,477 | - | 7,661,477 | 784,189 |
| Subscription/Donation | 170,144 | 500 | 170,644 | 12,300 |
| LLP Expenses | 36,773,014 | - | 36,773,014 | 12,698,325 |
| Depreciation | 2,088,965 | - | 2,088,965 | 2,208,163 |
| Tax/Tax on interest | 483,731 | 568,924 | 1,052,654 | 540,600 |
| VAT & Tax Expenses | 81,187 | 38,180 | 119,367 | 171,731 |
| Income Tax | 2,082,477 | - | 2,082,477 | 651,243 |
| Licenses & Registration | 531,485 | 113,390 | 644,875 | 517,834 |
| Legal expences | 245,638 | - | 245,638 | 156,615 |
| Computer software automationExp. | 899,429 | 32,550 | 931,979 | 513,580 |
| PKSF Project Expenses | 30,351,822 | - | 30,351,822 | 26,277,758 |
| Others Expenses | - | - | - | 40,236 |
| Amortization Expenses | 1,489,388 | - | 1,489,388 | 1,115,096 |
| Interest on Provident Fund | - | 3,026,765 | 3,026,765 | 3,512,511 |
| Project Expenditure | 701,739 | 16,270,109 | 16,971,848 | 7,772,089 |
| Expenditure Excess Income | 28,951,977 | (5,875,994) | 23,075,982 | 20,222,548 |
| Transferred to Capital Fund | | | | |
| Total | 335,296,262 | 24,323,780 | 359,620,042 | 290,709,276 |

Sr. Deputy Director

Executive Director

President

Signed as per report of even date

Habib Sarwar Bhuiyan & Co.
Chartered Accountants
Registration no: N/A
Signed By:

Dated: October 13, 2022

Md. Shah Alam Miridha FCA
Partner
Enrolment No. - 0733
DVC: 2210130733AS786073


Habib Sarwar Bhuiyan & Co.
Chartered Accountants

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Consolidated Statement of Receipts and Payments
For the year ended June 30, 2022

| Head of Accounts | 2021-2022 | | | 2020-2021 |
|----------------------------------|------------------------|--------------------|---------------|---------------|
| | PSED (Micro Credit) | Core & Projects | Total | Total |
| Receipts | | | | |
| Opening Balance | | | | |
| Cash in hand | 1,300,544 | - | 1,300,544 | 948,513 |
| Cash at Bank | 23,130,518 | 7,557,129 | 30,687,646 | 143,474,398 |
| Savings Collection | 366,842,100 | - | 366,842,100 | 255,225,275 |
| Loan Received from PKSF | 505,500,000 | - | 505,500,000 | 403,150,000 |
| Loan from Bank | 218,000,000 | - | 218,000,000 | 373,000,000 |
| Temporary/Personal Loan Received | - | 1,400,000 | 1,400,000 | - |
| Member Welfare Fund | 25,275,155 | - | 25,275,155 | 18,311,260 |
| Loan From Proyas | - | 40,500 | 40,500 | - |
| Provident Fund | - | 13,708,693 | 13,708,693 | 13,997,708 |
| Gratuity Fund | - | 2,864,679 | 2,864,679 | 457 |
| D. & Health Benefit Fund | - | - | - | 7,118 |
| Project Liabilities | - | 601,000 | 601,000 | 1,762,924 |
| Others Liabilities | 99,103,080 | 18,877,000 | 117,980,080 | 60,060,401 |
| Inter project loan | 67,047,100 | 11,441,500 | 78,488,600 | 7,571,823 |
| Fund Account Others | - | - | - | - |
| Micro Credit Realization | 2,263,381,207 | - | 2,263,381,207 | 1,656,565,101 |
| PF Loan Realization | - | 2,491,067 | 2,491,067 | 1,349,739 |
| Investment | 165,275,065 | 64,212,744 | 229,487,809 | 20,809,032 |
| Staff Advance | - | - | - | - |
| Advance | 9,262,632 | 5,832,398 | 15,095,030 | 8,010,982 |
| Lift Assets | 4,993,359 | - | 4,993,359 | 2,012,828 |
| Service charge on Micro Credit | 290,696,809 | - | 290,696,809 | 228,519,584 |
| Agriculture Income | - | 466,300 | 466,300 | - |
| Admission Fee | 280,610 | - | 280,610 | 233,345 |
| Sale of Fixed Assets | - | - | - | - |
| Sale of Form/Pass book | 801,441 | - | 801,441 | 630,847 |
| Interest on Investment | - | - | - | - |
| Subscription Of GC Member | - | 3,780 | 3,780 | - |
| Interest on PF Loan | - | 394,814 | 394,814 | 213,303 |
| Service Fee Received | - | 637,498 | 637,498 | 647,710 |
| Bank Interest | 1,657,265 | 77,673 | 1,734,938 | 1,047,470 |
| Sale of old news paper | 772 | - | 772 | 625 |
| Donation | - | 404,831 | 404,831 | 650,160 |
| Project Income | - | 15,771,321 | 15,771,321 | 11,717,951 |
| Project Grant | - | 3,164,786 | 3,164,786 | 6,750,085 |
| Recovery on write off loan | 704,277 | - | 704,277 | 188,000 |
| Others Income | 134,674 | - | 134,674 | 1,070,211 |
| PKSF Expenses Reimbursement | 13,142,251 | - | 13,142,251 | 12,048,392 |



Habib Sarwar Bhuiyan & Co.
Chartered Accountants

| Head of Accounts | 2021-2022 | | | 2020-2021 |
|---------------------|-------------------------|--------------------|----------------------|----------------------|
| | PSEDP (Micro Credit) | Core & Projects | Total | Total |
| PKSF Project Income | 1,766,332 | - | 1,766,332 | 807,531 |
| Lift Fund RM | 200,000 | - | 200,000 | - |
| PKSF Advance | 12,255,649 | - | 12,255,649 | 8,120,111 |
| PKSF Advance SEP | - | - | - | 3,500,000 |
| DIISP Income | - | - | - | - |
| Total | 4,070,750,839 | 149,947,713 | 4,220,698,552 | 3,242,402,884 |

Payments

| | | | | |
|-----------------------------------|---------------|------------|---------------|---------------|
| Savings Refund | 274,071,771 | - | 274,071,771 | 223,237,129 |
| Loan Refund to PKSF | 382,133,334 | - | 382,133,334 | 297,400,004 |
| Loan Refund to BANK | 259,067,370 | - | 259,067,370 | 219,561,396 |
| Loan Refund to Proyas | - | 540,500 | 540,500 | - |
| Tempoorary/Personal Loan Refund | - | 1,300,000 | 1,300,000 | 710,000 |
| Member Welfare Fund | 10,000 | - | 10,000 | 581,002 |
| Provident Fund | - | 4,938,257 | 4,938,257 | 8,057,409 |
| Gratuity Fund | - | 684,845 | 684,845 | 2,440,745 |
| Death & Health Benefit Fund | - | - | - | 1,562,000 |
| Accounts Payable | 876,522 | 600,000 | 1,476,522 | 2,754,290 |
| Inter Project loan | 10,000,000 | 68,654,900 | 78,654,900 | 9,289,700 |
| Project Liabilities | - | 151,000 | 151,000 | 1,762,924 |
| Others Liabilities | 98,795,420 | 1,555,000 | 100,350,420 | 60,479,726 |
| Investment | 41,833,562 | 17,500,000 | 59,333,562 | 150,000,000 |
| Disbursement of Micro Credit | 2,693,836,000 | - | 2,693,836,000 | 1,971,394,000 |
| Advance | 13,509,375 | 13,456,398 | 26,965,773 | 13,263,025 |
| PF Loan | - | 2,726,000 | 2,726,000 | 4,540,000 |
| Stock & Stores | 1,443,295 | - | 1,443,295 | 393,638 |
| Purchase of Fixed Assets | 3,255,028 | 720,680 | 3,975,708 | 2,999,933 |
| Lift Assets Purchase | 7,997,961 | - | 7,997,961 | 9,790,154 |
| Salary & Allowance | 122,224,753 | 6,360,019 | 128,584,772 | 118,814,201 |
| Travel & Conveyance | 2,985,746 | 292,337 | 3,278,083 | 2,726,605 |
| Staff House Rent Allowance | 3,174,385 | - | 3,174,385 | 2,893,354 |
| Fuel and Maintanance | 3,397,339 | 19,638 | 3,416,977 | 2,171,522 |
| Office Rent | 2,734,337 | 1,544,999 | 4,279,336 | 2,860,271 |
| Printing and Stationary | 1,772,629 | 294,582 | 2,067,211 | 1,349,580 |
| Repair | 122,725 | 148,615 | 271,340 | 149,010 |
| Utilities | 1,224,141 | 355,749 | 1,579,890 | 1,227,869 |
| Communication | 2,312,116 | 97,929 | 2,410,045 | 2,087,264 |
| Newspaper | 13,630 | - | 13,630 | 17,238 |
| Entertainment | 1,361,327 | 293,192 | 1,654,519 | 924,065 |
| Office Maintanance cost | 2,443,235 | 264,074 | 2,707,309 | 1,947,515 |
| Advertisement | 56,451 | 24,300 | 80,751 | 19,585 |
| Computer software automation Exp. | 895,279 | 32,550 | 927,829 | 713,580 |
| VAT & Tax Expenses | 81,187 | 38,180 | 119,367 | 171,731 |
| Tax/Tax on interest | 146,767 | 6,476 | 153,242 | 71,167 |







PROYAS MANOBIK UNNAYAN SOCIETY
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