

ANNUAL REPORT 2020



PROYAS
Manobik Unnayan Society

ANNUAL REPORT 2020

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

Editorial Advisor

Md. Hasib Hossain

Editorial Advisory Members

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Md. Naser Uddin

Editor

Abdus Salam

Editorial Members

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Md. Feroj Alom

Dr. Afif UL Minhaz

Data Compilation

Md. Tajemul Haque

Abul Khayer Khan

Md. Takiur Rahman

Md. Faruq Ahamed

Md. Durul Islam

Design & Graphics

Proyas IT & Communications Unit

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28

YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

Celebration of the Birth Centenary



We are Proyas family genuflected in the Celebration of the Birth Centenary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman.

Condolence Message



We, the family of Proyas, are deeply shocked by the death of the Honorable President of Proyas in 2020. He was involved in the advancement of Proyas with his acceleration contribution. He patronized us by providing valuable feedback and technical guidance. We honor his important and valuable inputs and seek the forgiveness of his departed soul.

ACRONYMS

ANC	: Ante-Natal Care
ADAB	: Association of Development Agency in Bangladesh
BCTIP	: Bangladesh Counter Trafficking In Persons
BDT	: Bangladeshi Taka
BNNRC	: Bangladesh NGOs Network for Radio and Communication
CSM	: Country Support Mechanism
ENRICH	: Enhancing Resources and Increasing Capacities of Poor Households
EU	: European Union
GCERF	: Global Community Engagement and Resilience Fund
GoB	: Government of Bangladesh
IGA	: Income Generating Activities
LIFT	: Learning and Innovation Fund to Test New Ideas
ME	: Micro Enterprise
MRA	: Microcredit Regulatory Authority
NGO	: Non-Government Organization
PAP	: Proyas Apiculture Program
PEACE	: Preventing Extremism through Active Community Engagement
PFTI	: Proyas Folk Theatre Institute
PKSF	: Palli Karma Sahayak Foundation
PNC	: Post-Natal Care
PSEDP	: Proyas Socio Economic Development Program
RMC	: Rural Micro-Credit
UPP	: Ultra Poor Program
USAID	: United States Agencies for International Development

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MESSAGE FROM THE PRESIDENT

Kh. Md. Abul Kalam Azad
President

Bangladesh has made a great stride in reducing extreme poverty in recent decades, but was not on track to reach the goal of ending it by 2030 as the hit of coronavirus. In 2020, an invisible virus led the human race in dire situation and made people think about development alternatively. The economy of the country was struggled during 2020 from the outset of COVID-19 outbreak which severely deepened suffering of human lives and livelihoods. The pandemic could push about 60 percent people into extreme poverty. Low-income people have lost 75 percent of their income in 2020. Strict lockdown disrupted economic activities, supply chains, health care system, education sector and gross domestic production. To boost up incremental circumstances, health sector and administration of the country quickly initiated emergency measures coordinating with NGO sector and public representatives during supply immediate relief, personal protective equipment, food and health services to the affected people to protect social sock, particularly the jobless, poor and vulnerable.

At present, digital networking and functionality is one of the key steps for helping beneficiaries to unleash their full economic potentials. Proyas is helping the target people expanding access to low-cost financial transactions, particularly for entrepreneurs, women and other vulnerable groups by leveraging new digital technologies. To make the scene more fruitful, an effective support is provided in the working area for reopening of their economic opportunity, restore jobs and services, and also pave the way for a sustainable recovery as a gift. Additionally, organization helps beneficiaries to strengthen their private sector's scopes, which are prime option for creating jobs and boosting economic growth.

Due to COVID-19 pandemic, the fragile economic growth has blocked the artery progress of the country, but we always demonstrated a new way for working in humanitarian, socio economic, agriculture and livelihood development by bridging life-saving response for restoring development and financial stability. We have continued our efforts to modernize practices regarding utilize human resources, by creating job markets, especially for extremely poor and vulnerable people. Organization is always committed for scaling up interventions blending donor involvement. It implements a strategy in a frame of paradigm shift as graduating 'Microcredit' to 'Micro Enterprise' to be effective and agile in the face of rapid change in the region but that face deep pandemic challenges.

Proyas has celebrated 28 years' rigorous of its journey with the contribution from all involved stakeholders and donors. As the top most priority agenda, we were engaged for yielding maximum benefits for our target groups in five northern districts of Bangladesh.

I am extremely grateful to the Executive Committee of Proyas and its committed team, donors, and other stakeholders including its beneficiaries for always challenging us to aim higher. While people in this developing region tired with the pandemic and deep depressions, Proyas remains committed for providing support and assistance they need to overcome this crisis, and achieve a sustainable and inclusive recovery to secure future days.

(Kh. Md. Abul Kalam Azad)
President

Proyas Manobik Unnayan Society



MESSAGE FROM THE EXECUTIVE DIRECTOR

Md. Hasib Hossain
Executive Director

In 2020, we faced one of the most challenging times in the development history of Proyas. The COVID-19 pandemic spared all over the country. It seriously impacted the lives and livelihoods of people, microenterprises, small or large businesses and the modern global economy in the country as well as across the world.

Through mutual efforts with PKSF, local administration and donors, Proyas has addressed this pandemic and taken swift and comprehensive action to save lives of vulnerable and sufferer people, lessening the pandemic impact and getting back on track. We devote our deepest thanks to the Proyas family, who have worked to mobilize resources from themselves and possible sources in fighting these unprecedented health, livelihoods, economic crises and social sock.

During 2020 that was a difficult year for nearly everyone, colleagues lost friends and family members, people were separated, schools closed and lives distressed. Our teams proved something remarkable by facing life security challenges and served when it matters most ending poverty and promoting shared prosperity.

An unprecedented number of people in the country eradicating poverty, hunger, disease and climate change effect. If adequately combined for the context with robust commitments and devotion, will translate into a lifelong investment in equality and sustainability. For more than two decades Proyas distinguished innovative efforts with highly commitment of working for amelioration of socio economic, health, education, agriculture, livelihoods, human rights, peace and tolerance as a frame of organizational mission.

We envisage next operations using all of our energy will help improve that resilience and inclusion, as well as foster transformative investments that will help beneficiaries to run the long brighter future. We believe our continued cooperation with PKSF, government, private sector and a wide range of stakeholders is key to returning to a sustainable path of recovery and development. Boosting prosperity and inclusive economic growth in the northern region of Bangladesh. Our efforts are now focused on implementing the strategy of the organization included elements that directly improve the lives of women, adolescent, children, youth and elderly people.

None of these achievements would have been possible without our staff's hard work and successful adjustment to context-based work during the pandemic. Working around the world and at all levels, staff continued to deliver solutions to address country's most urgent needs. I am deeply grateful to their dedication and flexibility, especially amid these difficult circumstances. We will remain agile and responsive in the years ahead. Together with our beneficiaries and stakeholders, we will achieve a strong recovery from COVID-19 and continue our journey towards a more prosperous, inclusive, resilient, and sustainable development.

Our first expression of thanks to the Executive Committee, energetically led by their strategic role and reinforce the journey. Also, I would like to thank all those who have taken this journey, particularly all donors, staff, beneficiaries and well-wisher.

I encourage you to go through the whole report.

Md. Hasib Hossain

GUIDING PRINCIPLES

VISION

A country with its all citizens free from all forms of deprivation and discrimination where everyone enjoys their basic rights.

MISSION

Proyas aims to empower the disadvantaged, deprived and vulnerable people, who are surviving with poverty and social injustice, through economic and social interventions for positive change.

VALUES

Honesty:

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

Honour:

We recognize and honour the prospect and contribution of all the participants, donor organizations, 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.

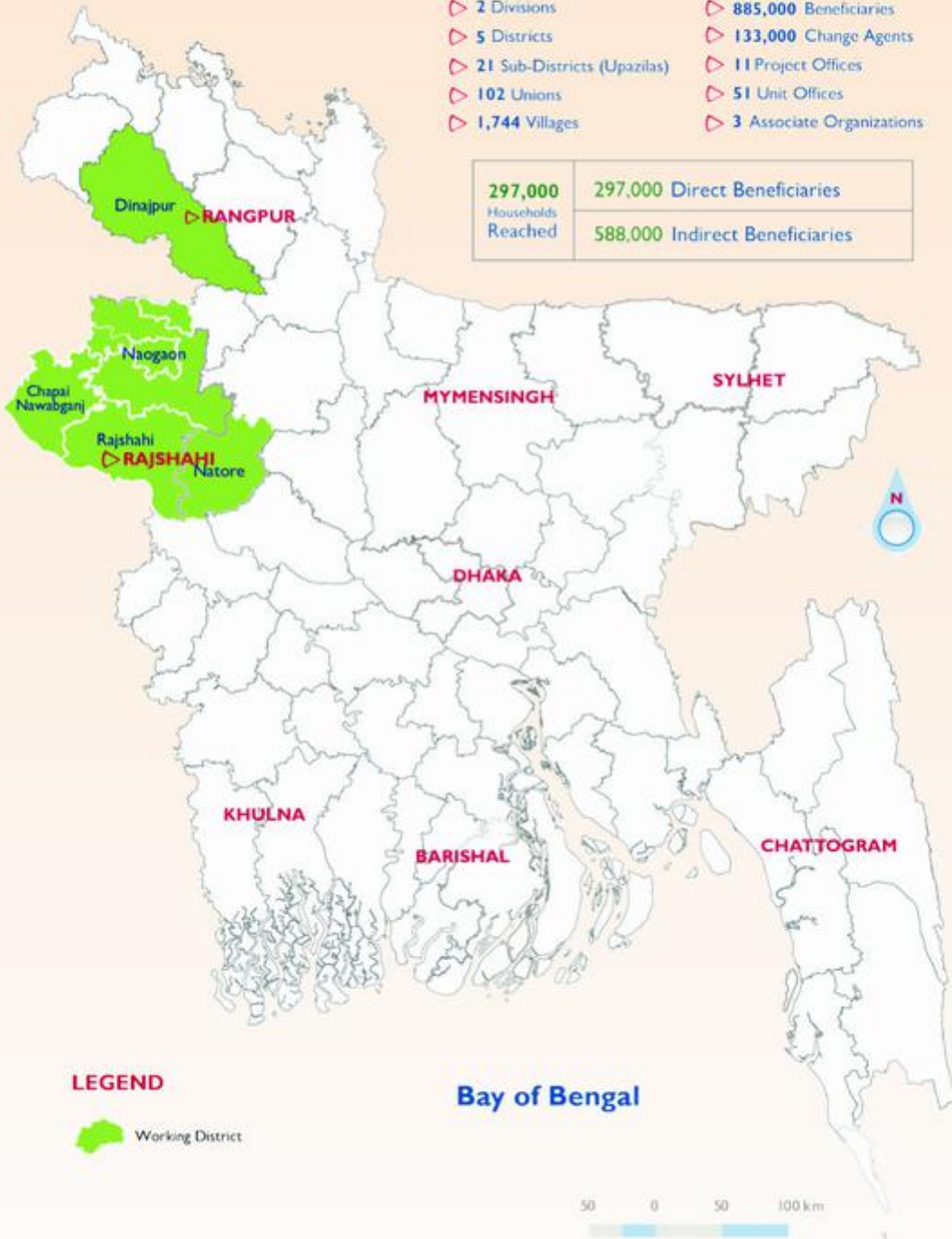
According to the ratification from Society Act Registration, Proyas has right to work in the whole country of Bangladesh but presently expose its provision in five districts which are Chapainawabganj, Naogaon, Rajshahi, Dinajpur and Natore district. It has a forward view to expand all services in the entire country in the future progressively.

GEOGRAPHICAL COVERAGE

Proyas Working Area, Bangladesh (2020)

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

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



LEGEND

■ Working District

SNAPSHOT OF THE ORGANIZATION

Legal status of PROYAS MANOBIK UNNAYAN SOCIETY

Organized in: 1988
Established in: 19 Dec. 1993

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

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

Registered with PADOR (EU)
Registration No: BD-2009-
FLM-2803658041

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 DUNS
Registration No: 731588591

Membership/Association
BNNRC
CDF
ADAB

EXECUTIVE COMMITTEE OF PROYAS



Kh. Md. Abul Kalam Azad
President



Md. Kamruzzaman
Vice-President



Md. Hasib Hossain
Member Secretary
Executive Director



Proshanto Kumar Saha
Treasurer



Most. Marufa Akhter
Executive Member



Most. Jomila Begum
Executive Member

Past experience

Project's Name	Project Nature	Donor	Project Life	Budget
Watsan Partnership Project	Health and Hygiene	DASCOH, CARE and IDE	1998-2003	13.75
End Violence Against Women	Women Rights	Oxfam GB	2021-2005	14.35
Community Based Disaster Risk Management Project	Right Based	Oxfam GB	2001-2009	12.71
Sustainable Development for the Delivery of Safe Drinking Water	Health and Hygiene	DASCOH	2004-2008	14.45
Human Rights and Legal Aid Project	Women rights	BNWLA	2004-2009	4.80
Anti-Violence Campaign Program	Women Rights	Bangladesh Center For Communication Programs BCCP	2009-2013	6.21
Expanding Provision of Essential Harm Reduction Services among the IDUs	Right Based	Care Bangladesh Save the Children/ GFATM	2004-2016	50.12
Upp Ujjibito Project	Livelihood	PKSF	2013-2015	12.99
Saving Gombhira: An Intangible Cultural Heritage of Bangladesh	Awareness Campaign	UNESCO	2010-2013	2.10
Campaign on Anti-violence through Performing Gombhira in Different Districts of Bangladesh	Anti-violence Awareness	American Embassy	2015-2018	2.85
Community Mobilization Project to Prevent Human Trafficking (CMPPHPT)	Human Right	Winrock International/ USAID	2009-2017	80.12
Promoting Engagement and action for countering Extremism	Peace and Tolerance	GCERF	2016-2018	14.16
Develop Volunteerism to Prevent Trafficking through Community Radio	Awareness raising	The American Embassy	2015	0.3
Establishing Effective Communication linkage with Community People in Preventing Child Marriage through Community Radio	Awareness raising	The Canadian High Commission	2015	1.41
Installation of Equipment for community Radio broadcasting	Social Media Development	Japan Embassy	2011-2012	4.57

Ongoing Programs and Projects

Sl. No.	Project's Name	Donor	Project Life
Socio-economic Empowerment			
1	Microcredit and Microenterprise Programs	PKSF	Continuing since inception
Livelihood, Education, Health and Hygiene			
2	Enhancing Resources & Increasing Capacities of Poor Households (ENRICH) Program <ul style="list-style-type: none"> ● Education Support Service ● Sanitation and Hygiene ● Primary Health Care ● Beggar Rehabilitation 	PKSF	Continuing since 2010
3	Kuwait Goodwill Fund for Food Security (KGF) <ul style="list-style-type: none"> ● Gourmoti and Malta Mixed Orchard 		Continuing since 2013
4	Agriculture, Fisheries and Livestock Development Program		Continuing since 2013
5	Supports Elderly People for Income Generation (LEPIG)		Continuing since 2020
6	Learning and Innovation Fund to Test New Ideas-LIFT <ul style="list-style-type: none"> ● Black Bengal Goat Rearing ● Kuchia/eel cultivation ● Sheep rearing ● Turkey rearing ● Land lease 		2016
7	Proyas Apiculture		Self-Initiative
	Stipend to meritorious students for the advancement of their education	PKSF	Each Year
Climate Change and Environment			
8	Promoting Agricultural Commercialization and Enterprises (PACE)	PKSF	Continuing since 2018
9	Sustainable Enterprise Project (SEP)	PKSF	Continuing since 2020
10	Proyas Nursery	Self-Initiative	Ongoing
11	Proyas Vermi-compost promotion	Self-Initiative	Ongoing
Peace and Justice			
12	Bangladesh Counter Trafficking In Person (BCTIP) Project	Winrock International/USAID	2009-2021
13	Preventing Extremism through Active Community Engagement (PEACE)	GCERF	2019-2021
Corporate Social Response			
14	Radio Mahananda FM 98.8: Community Radio of Proyas	Self-Initiative	Ongoing
15	Proyas Folk Theatre Institute (PFTI)	Self-Initiative	Continuing since 2007
16	Proyas Health Care	Self-Initiative	Continuing since 2018
17	Psycho-social Development through Cultural Program	Self-Initiative	Continuing since 2018
18	Covid-19 Response	Self-Initiative	Need Based
19	Adolescent Program	PKSF	Continuing since 2019
Training Program			
20	Capacity Building of Staff	Deferent Programs & Project	Need Based
21	Capacity Building of Beneficiary		
22	Internship Support to Mymensingh Agriculture University	Self-Initiative	Need Based

SEGMENT OF OPERATION

Proyas Manobik Unnayan Society has taken initiatives to ensure access of marginalized and excluded people to the social justice, peace and dignity. Proyas has been working within its two core thematic areas for bringing social changes positively. Gender equity, Disability, Ethnic Minority and climate change adaptation are the cross-cutting issues for all its development interventions following SDG. In that connection, Proyas extended its support to increase resilience of the vulnerable community to manage natural disaster.

- ↻ Socio-Economic Empowerment
- ↻ Livelihood, Education, Health & Hygiene
- ↻ Climate Change and Environment
- ↻ Peace and Justice
- ↻ Corporate Social Response
- ↻ Training Program

SOCIO-ECONOMIC EMPOWERMENT

In order to socioeconomic empowerment of the targeted people, Proyas has been implementing multi-dimensional but holistic development programs including various components with the support of PKSF.





MICROCREDIT AND MICROENTERPRISE PROGRAM

JAGORON

'Jagoron' means "vigil" which assisted the poor and excluded communities to develop livelihood through social engagement. It interprets the title of the scheme under the socio-economic empowerment programs. The group of people from the rural, urban and semi-urban areas, who have less than 50 decimal cultivating land and the productions or returns, doesn't sufficient to meet their daily needs. Consequently, they can't have any savings to meet any sort of emergency requirements where daily labor is only the source of earnings. 'Jagoron' scheme has been mobilizing those communities who have gross income of less than 2 US\$ per day and finally survive in the subsisting level.

The scheme has provided alternative income generating activities with the micro-finance support up to BDT 49 thousand as per their initiatives and capacity. In 2020, Proyas has supported to 30,328 people with the financial assistance BDT 557.38 million. Under this scheme, the members have deposited savings BDT 245.01 million for promoting their livelihood. The beneficiaries have repaid their loan amount as per rule.



Grocery Business Makes Her Dream Success

Munira Begum lives at Char Anupnagar village of Char Anupnagar Union in Chapainawabganj Sadar Upazila of Chapainawabganj district. There are four family members including husband Enamul and one son and one daughter.

Her previous family status was indigent and her socio-economic condition was not good. After becoming a member of Sabardoya Mahila Samiti of Proyas, she received BDT 50 thousand as Jagoron loan from Unit 12 then started a business with a grocery store at home in 2019. The current status of her business is good. In 2020, her capital is BDT 0.14 million and goods worth about BDT 0.2 million. She runs the shop by herself.

She is now solvent with the small business and her socio-economic development is visible. She is able to bring happiness by eradicating poverty. Her wish is to extend her business to support her children's education and inspire other to be a successful entrepreneur.

AGROSOR MICRO ENTERPRISE

Agrosor means 'advanced'. It is another scheme of Proyas for the economic development of the ultra-poor households. This scheme has been continuing since 2006 as 'small entrepreneur loan scheme' and supported to the existing beneficiaries, who have received another micro-credit assistance but are unable to expand their entrepreneurship due to smaller size of investment. This larger financial assistance for investment can meet their requirements ranging from BDT 0.05 million to 1 million that helps beneficiaries to expand their business appropriately. A total of 3,070 entrepreneur members were directly benefitted from the scheme by escalating their business with the financial assistance BDT 160.02 million in 2020.

Under this scheme, the members have deposited savings BDT 67.82 million as weekly for their future capital. But suddenly pandemic situation of COVID-19 and lockdown threatened the program in 2020, all entrepreneurs of lose their productivity and unable to repay the loan amount properly. Some of the beneficiaries have repaid their loan amount as per schedule.



Crockery Business Moved Wasim Out of Poverty

Wasim Ali, from Kumarpara village in Chhatrajitpur union in Shibganj Upazila. He was not financially adequate before involving with the organization. There were extreme problems in running his family. Even his only daughter's education had been stopped. He used to spend his days in misery, in the situation, a thought came into mind to open a business to mitigate his financial crisis. He started a crockery business in 2017 by taking a loan of BDT 50 thousand from Unit 3 of Proyas. By taking loans in a few stages, the business move towards a steady progress. In 2020, he took another loan of BDT 0.5 million and successfully handle the business.

He was able to repay loan, as well as accumulated BDT 50 thousand 2 hundred 60 / 0.05 million as savings. Currently, the member's income and gross wealth has been increased. He built a nice house and purchased 2 bighas (66 decimals) of land. His lifestyle upgraded and gained acceptance in the society. Now, he is spending a happy life with his wife and a daughter. He wants to expand his business in the future.



AGROSOR Microenterprise Development Project (MDP)

Small and medium enterprises (SMEs) are the most important segment of any sector SMEs of Bangladesh, even though this sector opens a windows of employment opportunity. Similarly, SMEs are contributing to GDP growth and increasing export. Approximately 6.00 million SMES are actively producing goods in Bangladesh which were contributing 25% of total GDP. Which creating around 31 million employment.

Agrosor MDP is the another loan scheme of Proyas for the economic development of micro entrepreneurs in rural, semi urban and urban areas. This scheme is being started in November 2019 with the support of PKSf.

This larger financial assistance for investment can meet their requirements and manage upgraded micro enterprises ranging from BDT 0.05 million to 1 million that helps beneficiaries to expand their business appropriately. Multi diversified legitimate and visible entrepreneurs are eligible for this scheme. A total of 1126 entrepreneurs were received financial assistance and benefitted directly from the scheme through expanding their micro enterprise with the BDT 81.74 million in 2020.



“Plastic Wastes” changes Hamim's livelihood

Hamim lives in Barabaria village of Miyapur union in Paba upazila of Rajshahi district. His previous family situation was extremely precarious and he was an employee at another mechanical workshop.

At first he established a plastic bottle making factory with two machines and he started making bottles in that factory. In the purpose of business expansion in 2019, he received BDT 0.2 million from Unit-27 of Proyas Manik Unnayan Society as Agrosor MDP loan and included 10 more machines in the factory, as well as in 2020 he received again BDT 0.2 million in the same component and

included additional 8 machines. At present there are 20 machines in his factory and 10 employees have been working here. As the factory is close to the city, it gets a scope to make various medicine bottles. At present his capital is around BDT 15 million. There are goods or assets worth about BDT 2.5 million. Now his monthly income is 0.2 million and he is leading happy life with his family including father-mother and wife as a successful entrepreneur. His next goal is to expand the scope of his factory and create jobs for the poor in the area.

AGROSOR

Sustainable Enterprise Project (SEP)

Small and medium enterprises (SMEs) are treated as the engines in Bangladesh, the sector is actually changing the face of the economy. This sector is the bloodline of Bangladesh's GDP, creating employment opportunity and are constantly striving to upgrade the lives of many. As part of this, Proyas has undertaken SEP scheme to provide faster financial services to accelerate Sustainable Enterprise Development Program in rural, semi urban and urban areas.

Similarly, Agrosor SEP is the another loan scheme of Proyas for economic advancement of targeted micro entrepreneurs. This scheme started in January 2020 with the support of PKSF. This is also larger financial assistance for investment which can fulfill their desired

target lingering micro enterprises ranging from BDT 0.05 million to 1 million that helps beneficiaries to expand their business suitably. Legitimate, profitable and visible entrepreneurs are eligible for this scheme. A total of 957 entrepreneurs were received BDT 81.98 million as financial assistances and benefitted directly from the scheme through rising their micro enterprise successfully in 2020.

BUNIAD

Buniad means 'foundation' this is the another scheme for promoting income generating activities for those who are not group members. The scheme helps to build the 'foundation' of socio-economic development of the vulnerable group or people. The members of female headed households, families dependent on others, irregular laborers, homeless families under the safety net program of government or non-government agencies and women working as maids are eligible as beneficiaries of this scheme. 'Street beggars' and 'floating sex-workers' are also prioritized as beneficiaries under this scheme. The objectives of the scheme is to build a strong foundation for economic empowerment of the targeted groups or communities. The beneficiaries under this scheme are mobilized on group dynamics and of them whose potentials are identified. These group members meet themselves on regular basis and identified IGA to undertake based on their capacity.

Proyas mobilized them to become the member of the mainstreamed society after a comprehensive assessment, they have started saving under this scheme. In this continuation, Proyas assured financial assistance up to BDT 25 thousand as loan which refundable by 46 installments. Under this scheme 7453 beneficiaries received financial support amounting BDT 97.07 million in 2020 as loan. The members have deposited savings BDT 39.45 million as weekly for their future assets. The beneficiaries have repaid their loan amount as per loan policy.

SUFALAN

'Sufalan' is a Bengali term refers to 'good agro production'. As the Title of scheme says, it is a seasonal and short term financial support scheme of Proyas with the support from PKSf. The beneficiaries under the scheme are engaged in various kinds of socio-economic development activities. Many of them are also engaged in seasonal income generating activities. Chapainawabganj is the largest mango growing district in Bangladesh. A huge number of people are engaged in this business. Similarly, some of the beneficiaries invests for beef fattening projects targeting its potential market during one of the major religious festival of Muslims in Bangladesh namely, 'Eid Ul Azha' and some of the beneficiaries under this scheme invests in seasonal crops cultivation. There is a large number of people who suffers from lack of capital to invest in such type of business or trades. Since 2008, Proyas has been

identifying those potential group or people and provided financial and technical supports for short term investments under the special scheme is called 'Sufalan'. It is a such component which supplement to others component, in this advancement in 2020 a total of 1,808 beneficiaries are benefitted, receiving BDT 39.29 million as additional loan for seasonal investments under the scheme, especially in agriculture and livestock production for a period of maximum six months. The beneficiaries have repaid their loan amount as per loan policy.

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YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

LIVELIHOOD, EDUCATION, HEALTH AND HYGIENE





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

Improving livelihoods and social dignity of marginalized, excluded and vulnerable people, Proyas has been continuing an integrated community development project titled as Enhance Resources and to Increase Capacities of Poor Households (ENRICH) since 2010, with the financial and technical support from PKSF. This project is consisting of three components, i.e. (a) Income generation through micro-credit supports for IGA, asset creation and livelihood improvements including beggars' rehabilitation, imparting IGA training, skill development training and agricultural development. (b) Social mobilization for empowerment of youths as social change agent, awareness on various social issues that protects children from early marriage, dowry and thus ensure child rights,

it also includes environment conservation through youth clubs and (c) Primary health care. This project has been empowering about 9,000 disadvantaged people at Ranihati union in Sadar Upazila and at Nezampur Union in Nachol Upazila in Chapainawabganj district. This intervention was a comprehensive in a holistic approach for the development of targeted communities. In 2020, the program was threatened by the pandemic situation of COVID-19 that's why the intervention has been implemented at a limited scale.

Financial Support

Under the scheme targeted beneficiaries received loan on 93 components for improving socio economic status.

ENRICH Income Generating Activities (IGA)

The purpose of this scheme is for assisting Income Generating Activities of the beneficiaries as multidimensional socio-economic development. The starting loan amount up to BDT 0.05 million under the component. A total number of 1,893 beneficiaries received BDT 56.94 million as loan and the members have deposited savings BDT 19.42 million as weekly for their future assets.

Pathway of Happiness Begins

Mannan and Shahnaz Begum, a couple from Hatbakil village of Nejampur union under Nachol Upazila of Chapainawabganj district. Mannan was only the key earner of the family mostly depends on the income from his fertilizer and pesticide shop. His shop was crowded with customers but due to enough capital was relatively insufficient to grow the business the worries about growing the fertilizer and pesticide shop business. Finally, Mannan and Shahnaz taken decision to receive financial support from Proyas and took BDT 2 lac 50 thousand as ENRICH IGA loan from unit-22.

Shahnaz's husband Mannan enlarged his pesticide business with that money. The business currently has 2 employees. At present, the net profit from this shop is earned average BDT 40 to 50 thousand per month.

Mannan said that Proyas has shown the way of success. My family is now very happy to achieve solvency and profits leading the business, I am very grateful to PKSF's partner organization Proyas Manobik Unnayan Society.



ENRICH Asset Creation Loan (ACL)

Assets are important because people have necessity of tangible financial benefits, which can also improve people's life-changes and social relations. The lifetime consequences for people who do not have assets and do not accumulate assets, they must suffer in the life. In this purpose, the scheme is assisting beneficiaries by Asset Creation Loan support. The starting loan amount is BDT from 1 thousand to BDT 50 thousand under the component. A total number of 83 beneficiaries received BDT 1.12 million as loan.

ENRICH Livelihood Improvement Loan (LIL)

Livelihood promotion is a set of development based interventions that are improving the resilience of household livelihoods so that food and other basic needs can be ensured. A livelihood is a means of making a living. It encompasses people's capabilities, assets, income and activities required to secure the necessities of life. In this mission, the scheme is assisting to improve the life of the beneficiaries. The loan amount is BDT from 1 thousand to BDT 50 thousand under the component. A total number of 53 beneficiaries received BDT 3 lac 48 thousand 931 as loan.

Education Support Service

The children who are at the early stage of primary education, there is a probability of drop-out from the school due to inadequate supports, guidance from family and even from the school. In the ENRICH program area, Proyas has been maintaining 82 learning centers at 2 unions in Nachol and Chapainawabganj Sadar Upazila for the children from nursery to class two. 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. The following table depicts the performance of education support services in 2019 academic year.

Grade	Students	Promoted to next grade	Passing Rate
Nursery	972	972	100%
One	639	639	100%
Two	601	601	100%
Total	2212	2212	100%

Primary Health Care Service

In Chapainawabganj district, most of the rural people have no access to proper health services. As poor health conditions, they have to spend a big amount of their income for treatment, which is a great challenge to their livelihoods. In this situation through ENRICH program, Proyas has been providing primary health care services at the door-steps for 10,376 households at Ranihati union in Chapainawabganj Sadar and Nezampur union in Nachol Upazila. Concerned health personnel and the field health facilitators are providing this PHC services through health screening at household level, through static and satellite clinics and ensure the referral services to Upazila Health Complex or to district hospitals for secondary and tertiary level of services needed as and when appropriate.

The services are including health education, Ante-natal Care/Post-Natal Care (ANC/PNC), emergency obstetric care, family planning, treating anemia, conjunctivitis, Urinary Tract Infection (UTI), early detection of pneumonia, managing diarrhea and dysentery and treating bacterial infections.



The community level health awareness raising programs are included exclusive breast-feeding (including colostrums feeding), adolescent health care, reproductive health care, child nutrition, birth planning, personal & menstrual hygiene. The services through the static clinic are provided by Proyas health personnel (paramedics) in daily and the services through the satellite clinics are provided in collaboration with the government medical doctors from Upazila Health Complex bi-weekly (16 clinic days per month). The following table illustrates the achievements of Primary Health Care Service.

Sl. No.	Particulars	Achievements	
		In 2020	Since Inception
01	Operated satellite clinic (days)	32	1259
02	Operated static clinic (days)	547	9125
03	Service recipient through satellite clinic	892	38834
04	Service recipient through static clinic	5551	40892
05	Diabetic detection	155	2620
06	Health awareness sessions	852	8269
07	Cataract operation	34	374



KUWAIT GOODWILL FUND FOR FOOD SECURITY (KGF) SUFALAN

To promote environment-friendly agricultural system, Proyas has been implementing a project for the Promotion of Food Security with the financial support of Kuwait Goodwill Fund through Bangladesh Government and PKSf in two Upazilas (Sadar and Gomostapur) of Chapainawabganj district since 2012. Now the technical support from PKSf has been closed but as per field requirements the intervention has been expanded in Shibganj, Bholahat Upazila in Chapainawabganj district and Godagari Upazila in Rajshahi district. At present this program has been implementing in six Upazilas and it is nursing by Proyas agriculture unit and KGF Sufalan (Microcredit support program).

Achievement

Under the project, a total of 1935 farmers have been directly benefitted from agriculture technology training and 800 individuals from livestock and fisheries training in 32 batches which helps them to generate their income. To replicate modern technology and exchange project successes, project has organized 21 result demonstration events, 60 block demonstration events, technology/method demonstration event including vermicompost, goat rearing on platform and fixed fish cultivation.

Micro-Credit Support

KGF Sufalan is a seasonal and short-term financial support scheme to revitalize the output of the project for sustainable employment. The beneficiaries under the scheme are engaged in various kinds of socio-economic development activities. Many of them are engaged in mango growing business specially trading purpose. Some of the beneficiaries are engaged for beef fattening projects and some of the beneficiaries under this scheme invested in seasonal crops cultivations. There is a large number of interested people to invest in such business or trades. Proyas has identified those potential group or people and provided financial and technical supports for short term investments under the scheme.

In 2020 a total of 1219 beneficiaries were benefitted and received BDT 30.97 million as additional loan for seasonal investments under the scheme, especially in agriculture and livestock production for a period of maximum six months. The beneficiaries have repaid their loan amount as per loan policy.

Equipping the Farmers

In this year a total of 65 beneficiaries received 2,250 Pheromone traps and 153 individual farmers received 153 sprayer machines with necessary materials like Poras Pipe, Seeds Preservation Container, Hot water treatment pot to protect fruits from diseases and husking materials. Necessary inputs are ensured by existing agriculture unit of Proyas to function these services.

Gourmoti and Malta Mixed Orchard

Chapainawabganj is called the capital of mango in Bangladesh, which is very much delicious and popular fruits for its varieties. Actually summer is the mango season. The mango harvesting season is starts in June and remain till August. For socio-economic development, Proyas has promoted to the mango growers and traders with the technical and financial assistance. For expansion of new varieties of mangos and fruits cultivation, Proyas has initiated mixed orchard for a new variety mango named, 'Gourmoti' with Malta under KGF project with the support of PKSF. An agricultural expert team has provided necessary support to launch the project with maintaining its demonstration plot through engaging of community people and mango growers at different Upazilas in Chapainawabganj.



This initiative inspired the community and impacted positively. In 2020, Proyas established 2 acres of demonstration plot engaging 2 farmers where cultivated 129 mango trees and 401 Malta trees. As replication 10 farmers have established 33 acres of demonstration plot including 2475 mango trees and 4455 Malta trees.



Mausumi's Dream of Happiness Came True

Mausumi Begum, a semi-educated person, got married at the early age with Jiban Ali. Her husband worked as a day laborer of others land. Miseries was their daily companion. Meanwhile, her mother-in-law separated them providing nothing. Their miseries were worst progressed and darkness stepped into their family due to poverty. They thought out turning back through working hard and something to change their situation. But critical conditions did not leave them. They had to starve with children even can't eat 3 times a day.

While the faint lamp of the lives was burning, Mausumi thinks that if I raise cow beside my husband's work then the income will additionally support to eradicate their poverty. But she can't courage because she doesn't have money.

Since his income is low, no one lends her money. In this situation, through one of the staff of Proyas, she become a member of Jui Mahila Samiti under unit 7 in 2018.

She first started raising a cow in 2018 by receiving a loan amount of BDT 30 thousand from Proyas and profited BDT 15 thousand from it. The next year, she took another loan amount BDT 40 thousand from Proyas and tried to fatted more cows with the assistance of Agriculture Unit of Proyas. She took profited BDT 25 thousand in that year. In 2020, she has taken KGF loan of BDT 50 thousand and bought 2 cow with some money of her own and 50 thousand of KGF loan and rearing carefully. Now the price of those 2 cows are around BDT 2 lac. Her son and daughter now go to school regularly. Now she is living in peace in the family.



AGRICULTURAL FISHERIES AND LIVESTOCK DEVELOPMENT PROGRAM

Agriculture is the most potential source of Bangladesh. More than 70 percent population and 77 percent of its workforce are living in rural areas. Near about half of all workforce in Bangladesh and two-thirds in rural areas are directly employed by agriculture. Around 87 percent of rural households depends on agriculture for leading their life. But Bangladesh is really one of the most vulnerable countries because of climate change, which impacted a long-term threat for the agricultural sector. The country is predominantly affected by flooding, saline intrusion, drought and hailstorm.

As drought prone Barind tract, most of the farmers shifted from rice to higher-value crops and fruits, as well as it created on-farm and non-farm jobs, especially for women and youth which contributed to reduce malnutrition.

Similarly, livestock and fisheries sector also supported in reducing malnutrition vastly and increased land constrained economic growth.

To promote eco-friendly agriculture, fisheries and livestock sector through extension of innovative market system, Proyas has been implementing the Agriculture, Fisheries and Livestock Project since 2013 with the financial and technical assistance from PKSF and continuing till now. The following are the details of the project. Under this scheme targeted beneficiaries received financial assistance from deferent micro credit program of Proyas.

AGRICULTURE UNIT

Introducing High Yielding Variety and Climate Resilient Crop Cultivation

As high-profit agricultural production, Proyas has demonstrated various high yielding variety of rices, like BRRI-62, BRRI-50 and BRRI-58, as well as demonstrated and expanded the cultivation of high breed 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 83 demonstrations among the selected farmers.



Expansion of Pheromone trap for Pesticide free Vegetable and Fruits Production

Pheromone trap is a very effective technology to produce pesticide free vegetables in our country. In this view, Proyas has trained up the grassroot level farmers and organized a of total 80 demonstrations as a result this technology is being used by the vegetables growers, mango and other fruit growers of Chapainawabganj district.



Homestead Vegetable Gardening

Proyas has established 181 demonstration plots including plantation of Vietnamese species coconut trees in the project area. As a result, community has initiated to produce vegetable gardens in their homesteads.

Compost Fertilizer and Trico-compost Fertilizer Production

To maintain the health of soil promoting adequate bio-fertilizer through awareness creation among the farmers, 60 demonstration plots on Compost Fertilizer have been established, as well as for increasing fertility of the land and to prevent diseases 76 demonstration plots on Trico Compost Fertilizer Production have been established.





Promotion of Fruit Bagging for Safe Vegetables and Fruits

Fruit bagging method is very much effective to produce fruits and vegetables in safe and healthy way. Proyas has established 30 demonstration plots on vegetables and fruits bagging for mango, banana and brinjal to protect vegetables and fruits from bugs or insects. As a result, 1055 farmers have benefited.

Tomato and Watermelon Cultivation in The Summer

Generally, tomato is a winter-seasonal vegetable and watermelon is a summer seasonal fruits but the farmers don't get much profit as its bumper production in the current season. If the tomato and watermelon is being produced in the off season the farmers can be benefited. In this purpose, 12 demonstration plots have been established which inspired the farmers.





The Golden Crown Brought Hope of Golden Dream

Shohidul and his wife Sharmin live with two sons and a daughter. His wife Sharmin is a member of Bahipara Mahila Samiti of unit-07. He has 2.5 bighas (82.5 decimals) of cultivable land, but cannot afford to pay for the other expenses of the family and the education of his two sons by selling the remaining crops after fulfill the requirements of his family in a year. As a result, he has to borrow every year and the debt burden starts increasing gradually.

In this context, Sharmin received BDT 80 thousand as loan from Proyas and provides to her husband. Shahidul established a demonstration plot of summer watermelon on 2 bighas (66 decimals) of land with the technical assistance from Proyas Agriculture unit and PKSF.

Shohidul received a skill development training on advanced management of summer watermelon cultivation and market extension from Agriculture Unit of Proyas. In this year, Shahidul produced 6,600 kg watermelon and also received high profit from the production. Excluding production cost, he earned BDT 2 lac 10 thousand. Now he is highly confident and has a plan to cultivate watermelon on more land in the future for more profit. Shohidul said "poverty will not able to chase us. We will not have to look back".

Livestock and Poultry Unit

Livestock and Poultry sector contributes about 2.5% in GDP of Bangladesh. In nurturing livestock and poultry birds in safe and healthy way, Proyas has been implementing its Livestock and Poultry rearing project since 2013 with the support from PKSF and continuing till now. Proyas has been promoting new and innovative varieties, encouraging the beneficiaries through training and other technical and financial assistance from its livestock and poultry unit. Proyas has also provided technical supports to the beneficiaries on goat rearing, cow rearing, beef fattening and producing fodders.

On the other hand, under the poultry section, beneficiaries have been trained up and supported on rearing of ducks, chicken (broiler & layer), Quail bird and turkey. Mostly women are engaged in livestock and poultry rearing interventions.



In this continuation, 600 farmers were trained up on the technology expansion through 114 batches and 661 beneficiaries received technological assistances since inception of the project.

Natural Hatchery for Duck Rearing



Besides of native hens, Duck meat is the great item which can fulfill protein for the healthy life of human being. But most of the farmers are confused that rearing duck are risky business as it often infected by viral diseases. As a result, they don't show any interest about this intervention, but if the people become aware about vaccination and feed management it could be a profitable business. Proyas believe that the farmers have such potentiality and initiated to promote the duck rearing business through Natural Hatchery enhancing their capacity, necessary technical and scientific support. Under this scheme, Proyas has provided hatching tray and assisted to establish 19 demonstrations on Natural Hatchery as a result 19 families have been benefitted through Natural Hatchery.

Fisheries Unit

Fisheries sector is a vigorous and potential for promoting national nutrition and GDP of Bangladesh. For the expansion of this sector through technology and scientific assistance, Proyas has assisted to establish 449 fish farms at 60 clusters for increasing fish cultivation in the available ponds, canals and river in the project area. The technical persons (Fishery experts) has arranged 40 batches of training for 1850 individuals. Through the intervention, 8000 families have been benefitted by cultivating multi-variety of fishes who had 8 to 30 decimals of ponds. On the other hand, an assistance package includes Minnows (Fish Fries), net, organic and inorganic fertilizer, lime, and bamboos for vegetable gardens at pond side were provided among the beneficiaries.



Proyas intends to contribute to increase the fish production in the rivers for which it has spread out multi-varieties of minnows (Fish Fries) in Mahananda River. This project is being implemented in 6 units of Proyas under three Upazilas of Chapainawabganj district.

Diversify of Fish Cultivation with Vegetable Gardening



- Carp-Telapia fish farming in pond and vegetable gardening in the fringe.
- Carp fish fattening in pond and vegetable gardening in the fringe.
- Carp-Vietnam/Thai/local climbing fish in pond and vegetable gardening in the fringe.
- Carp-Indigenous cat fish farming in pond and vegetable gardening in the fringe.
- Carp-Mola fish farming in pond and vegetable gardening in the fringe.
- Cultivating Mono-sex Telapia fish on the floating cage.
- Kuchia (Monopterus Kuchia) Fattening.
- Guchi/eel variety and carp fish farming in pond.
- Variety cultivation mixed monster fish.
- Developing fish hatchery for fish fries business.
- Greening pond dike .



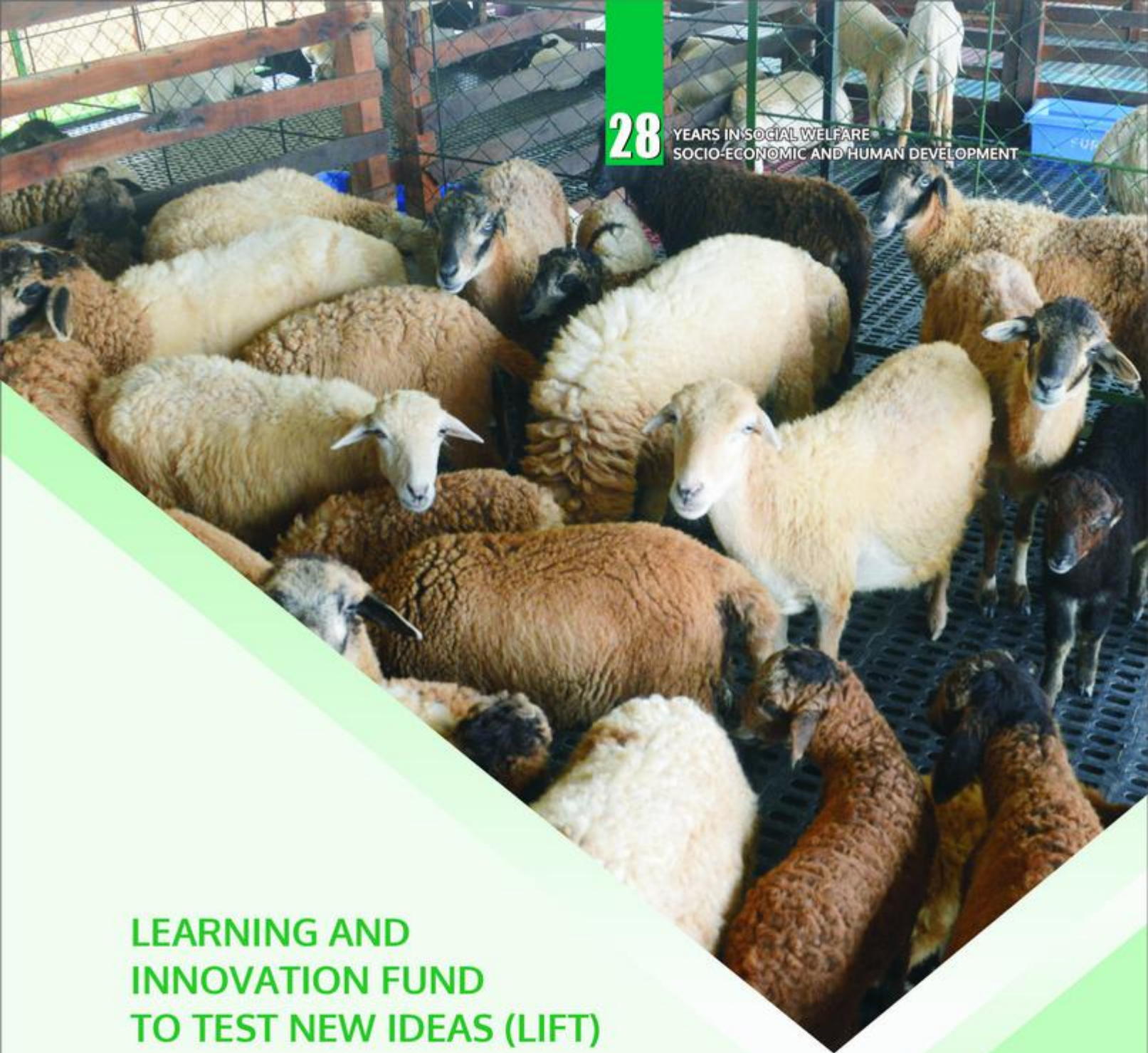
Native Chicken Rearing in Caging System

Many varieties of chicken are visible in the market but the demand of native chicken has not diminished. Its meat is very much delicious but inadequate productivity of native chicken as it is could not fulfill market demands often infected by viral diseases. In this situation, Proyas has assisted to promote native chicken farming in caging system. In this connection 80 demonstration on Native Chicken Rearing in Caging System including 2000 native chicken have been established by ensuring safe guard. Through this intervention 80 families have benefitted.

SUPPORTS ELDERLY PEOPLE FOR INCOME GENERATION (LEPIG)

People typically reach the peak of their physical strength and endurance during their twenties and then gradually decline. As humans, social interaction is essential to every aspect of our life. At the stage of old age of life, most of the people are ignored from their family in our country and they have isolated from their relatives. As part of the Sustainable Poverty Alleviation, Proyas has been pursuing life-cycle approach holistically and undertaken need-based program for developing every stage of the life of the people. In this mission, Proyas has been implementing LEPIG program to improve the wellbeing of the elderly people with the support of PKSF.

As part of this scheme, interested elderly people received microcredit assistance ranging from 1 thousand to 60 thousand to generate various types of micro enterprises. In 2020 a total number of 182 beneficiaries received BDT 2.42 million and they deposited savings BDT 6 lac 79 thousand 196 for their future asset.



LEARNING AND INNOVATION FUND TO TEST NEW IDEAS (LIFT)

LIFT is a unique project from the support of PKSF that encourages and patronizes innovative financial and non financial initiatives intended to benefit the poor through the improvement of their livelihood generation, sustainable employment and development and help to develop locally appropriate new tools for eradication of poverty in char area.



Black Bengal Goat Rearing

Goat farming can be a potential business to earn foreign currency through increasing production of meat or milk. Escalating of production and protecting the family of Black Bengal Goat at household and farm level, Proyas has been implementing the LIFT project across 11 unions and a municipal area of Chapainawabganj district since 2014 and it is being continued in 2020 with the financial support from PKSf. There are about 30.33 million goats in Bangladesh. Black Bengal Goat comprises more than 90% of the total goat population. The remaining ones include the Jamunapari and their crosses. More than 90% of the goats in Bangladesh are kept by rural people. Its meat and skin are appreciated by other countries and its milk is very much nutritious. The female goat gives birth 2-3 lambs in every 6 months and twice in a year, which is an additional source of income for the landless or ultra-poor farmers. In 2020, under the LIFT project, 1035 households were benefitted by rearing 10,046 'Black Bengal' goats in 845 household level farms.

These farms are unified under 27 clusters as per geographical locations. Proyas has provided all sorts of technical supports including vaccinations, Napier grass cultivation for fodder, imparting training and micro-credit assistance to the farmers.

Proyas has also established a demonstration farm with 5.75 acres of land including 5 acres for growing grass (from where beneficiaries getting cuttings for their own fodder production) with 138 Black Bengal goats. Besides this, other trees, especially fruits trees like mangos, guava and jackfruits are maintaining which is motivated to the beneficiaries and farmers. 2,005 Beneficiaries have received BDT 42.63 million as loan under this component. They have repaid after fulfill their requirements.

Freshwater Kuchia Production for Alternative Employment

In Bangladesh many types of eels are available, 'Monopterus cuchia' is collective freshwater species which is known as mud-eel (Kuchia). In Bangladesh, eel (Monopterus Cuchia) production in fresh water is mostly in the coastal area. Freshwater eel is generally popular amongst the non-Muslim communities in Bangladesh. Now the Eel production and exchange is becoming popular as it has a huge market for exporting due to high demand in China, Malaysia, Singapore, Japan and Taiwan. Based on the 'International Journal of Life Sciences Bio-Technology and Pharma Research (ISSN 2250-3137, Vol-1, No-3, July 2012), freshwater eel is available in only a few districts of Bangladesh. Most of the freshwater eel is supplied from Sylhet district (120 tons per month). Freshwater eel is an export fishery in the international markets that can generate employment either directly or indirectly. Each year Bangladesh exports more than 300 metric tons of freshwater eel to five major countries where China is the biggest market (80%). There is a huge demand of freshwater eel (Kuchia) among the ethnic minority population in Rajshahi.



In the target of national and international traders including regional consumers (the non-Muslim communities, especially amongst the Santal communities), Proyas has developed hatching and demonstration ponds. Proyas has also trained and encouraged 375 local producers. In 2020, a total of 598 households have cultivated freshwater eel receiving BDT 10.53 million as loan under this component. They have repaid the loan after fulfill their requirements successfully.

Sheep Rearing

In the context of Bangladesh, sheep rearing is a profitable business. Its meat is very delicious that's why now a day it is becoming popular in the regional markets. Sheep rearing is easier and it is possible to maintain by the engagement of women besides their housework. The Ewe give birth 2-3 babies in every 6 months and twice in a year, which may an additional source of income for the landless or ultra-poor families. To promote alternative Income Generating Activities (IGA) for poor people, Proyas has been initiated to launch the project in 5 unions in Shibganj, Gomostapur and Chapainawabganj Sadar Upazilas of Chapainawabganj district since 2018. In 2020, under the LIFT project, a total of



217 households were benefitted by rearing 1742 sheep with receiving BDT 2.61 million as loan and technical support from Proyas. They have repaid the loan after fulfill their requirements.



Turkey Rearing

It is so much difficult to meet the demand of meat for rapidly growing population in Bangladesh. People are to depends only on the native hen. In this condition, Turkey rearing can fulfill the requirements. If proper care is taken a Turkey will be weighs about 18-22 Kg within a year. Its meat very much delicious and free from cholesterol. It can be a great provision for alternative Income Generating Activities (IGA) for poor people to improve their livelihoods. In this view Proyas has initiated to implement the intervention with the financial support from PKSF since 2018 and continuing till now. In 2020, a total of 201 households received BDT 2.23 million as loan from Proyas and cultivated 804 turkeys with the technical support of livestock expert from Proyas. They have repaid the loan after fulfill their daily requirements.

Land Lease Support

Disadvantage communities of Char areas have no access to income generating activities consequently which negatively impacted their daily life. Most of the development organizations are interested to work in main land and they avoided isolated areas (especially Char areas) as inaccessible communication facilities. To revive this circumstance through enhancing capacity of the targeted communities, Proyas has been launching the intervention with the financial support from PKSF since 2018 and it is continuing in 2020. It has helped promoting the land leasing loan products for the extreme poor members of Char and remote areas. Under Land Lease Support project, the targeted communities are benefited with financial and technical assistance for promoting livelihoods through improving agriculture, livestock production and health condition in the working areas. In 2020, a total of 1,949 household received BDT 37.28 million as loan from Proyas and cultivated verities of vegetable and crops. They have repaid the loan after fulfill their requirements.



Vegetable Gardening Brought Sparkle to Mousumi's Life

Mausumi Begum lives with her husband Anarul Islam and 4 children in Mamlat Biswastola village of debinagar union in sador upazila of Chapainawabganj district. There is hardly observed any development program in this remote Char area. Earlier, the family situation of Mousumi was poor and the socio-economic condition was not good. Somehow the day passed very poorly without food. In this situation in 2020, she took a loan of BDT 50 thousand from 29 units of Proyas and she taken lease of 1-acre land and started vegetable gardening. Excluding the cost of production, she earns about BDT 1 lac 30 thousand. The present condition of her vegetable cultivation is quite good. There are 2 employees working and at present she has assets of about BDT 3 lac 50 thousand. The demand for her vegetables in the market is increasing gradually.

Her aim is to escalate her business in the coming days by purchasing more land and she has also been planning to orchard on her own land in the future. As a result, income will increase and financial and social status in the community will be increased, as well as children will be educated in good education.



Proyas Apiculture Program (PAP)

Most of the people of this country maintenance their livelihoods through agricultural production. In this relation, bee cultivation is illuminating the poor farmers in contemporarily. Apiculture is a potential intervention for improving nutrition and the socio-economic development trough generating employment opportunity. In the country, there are verities trees, seasonal crops, vegetables, flowers and fruits garden. However, there is a huge collection of flowers in Sundarban, one of the biggest mangrove forests in the world, as well as Chapainawabganj is famous for mango producing district in Bangladesh. There are huge production of mango and lychee both. From these sources there is possibility to produce honey through scientifically cultivation of bees. To encourage the farmers, Proyas Apiculture Program (PAP) production started in 2007 and continuing by own initiatives of the organization.

Objectives of the Intervention

- Promotion of country-wide bee cultivation through strengthening the apiculture program
Increase crops production by flower pollination
- Capacity building and equip 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
- Contributes for meeting national nutritional deficiency
- Produce wax, preservation and its use efficiently
- Create employment opportunity for disadvantage community



STIPEND TO MERITORIOUS STUDENTS

In 2021, with the financial support of PKSF Proyas has provided BDT 0.67 million to 56 meritorious and vulnerable students for advancement of their education.



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YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

CLIMATE CHANGE & ENVIRONMENT





PROMOTING AGRICULTURAL COMMERCIALIZATION AND ENTERPRISES (PACE)

Mango is the potential agro production in Bangladesh and it is famous for its delicious taste and nutrition. Chapai Nawabganj is called the capital of mango in Bangladesh. In this district, on average 2 lac metric tons of mangoes have been producing each year. It is seasonal fruit in summer and usually the season is being started in June and remain until August. Most of the small businesses in Bangladesh are not able to export goods and help to reduce income inequality between urban and rural areas by SMEs. In this mission PACE project become a milestone in Chapainawabganj.

In the district, there is no any diversified mango-based production technology. As a result, farmers or producers don't get market value, even somebody don't get their production cost.

In this view, Proyas has been initiated to launch the project in order to preserve ripe mango without chemical and by heat drying process with the financial support of PKSF. Beside this, the project will assist to produce other seasonal dry fruits and vegetables to preserve applying same process in healthy and hygienically. Under this project a factory has been set up with necessary equipment but as the pandemic situation of COVID-19, the project was not able to make any production. The project anticipates it will create employment opportunity while starting its production in full fledge if the situation is improved.



SUSTAINABLE ENTERPRISE PROJECT (SEP)

Enhancing environmental sustainability and climate resilience are increasingly important for sustaining Bangladesh's economic progress. The rapid growth of manufacturing, dominated by micro, small and medium enterprises, has led to a massive increase in natural resource usage and degradation and to growing air, soil and water pollution. In addition to emphasizing environment promoting business-based micro-enterprises, Proyas has been implementing the 'Sustainable Enterprise Project (SEP)' in Chapainawabganj district with the technical support of PKSF and financed by World Bank since June 2020. The project aims to support 2000 micro entrepreneurs those who are engaged in mango production, market promotion and transportation through environment friendly investments (energy, water and resource efficiency) in the agribusiness and manufacturing sectors to promote environmentally sustainable technologies and practices among microenterprises in environmentally vulnerable areas, induce changes in the micro-lending

ecosystem, and support the adoption of basic operational safety norms in project-supported enterprises. Under the project 900 beneficiaries have been trained up on Safe Mango Production, Mango Busyness in safe way, Safe Mango Certification and Environmental Certification through 36 batches. Besides, project has assisted to establish 75 ecological farming plots through distributing 55,000 fruit bags, 1,280 plants, 15 bottle safe pesticide and 10,500 Trico-compost fertilizer. As a biggest mango market of 'Kansat Aam Bazar' in Shibganj Upazila, project has assisted to establish a safe market infrastructure constructed a sanitary latrine, electric water pump and garbage house. Moreover, an online mango sales portal has been developed in which enterprises are getting high value of mango. At the end of the project, employment opportunity for 2000 entrepreneurs will be sustained.



Proyas Nursery

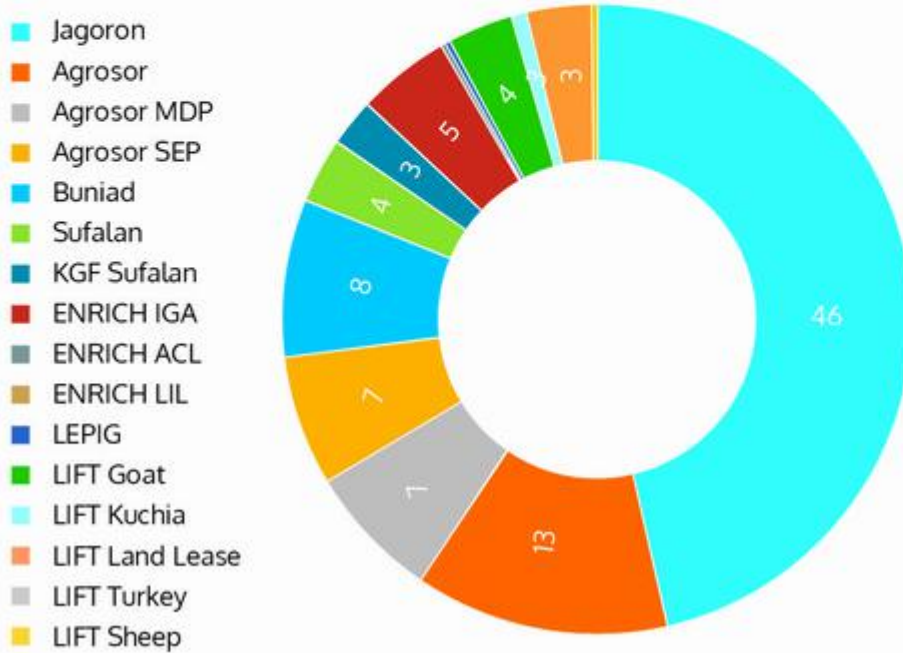
Trees are the important element of the nature which supplies oxygen and balancing echo system. On the other hand, it is a great source of income producing fruits, as well as use it as herbaceous. In this view, Proyas has been launching a new project titled, Two-tire management of new-variety of Mango (Gourmoti) and Malta production and post-production preservation management. Proyas has developed a nursery engaging the farmers for productions through training and necessary technical assistances. There are 90 types of tress in the nursery like BARRI-11, banana mango, BARRI-4, BARRI Malta, china orange, kamranga, coaxing, BARRI coaxing-1, red leady, papaya, peya thai-3, thai-5, BARRI-90, barai sundory, Kashmiri, apple kul, babu kul, faschor, ball sundory, dragon, coconut, china orange-3, op green, op golden, op raj, op Vietnam including total 13,896 trees in the nursery. This nursery is a model to inspire the local people for creating employment opportunity in rural area.



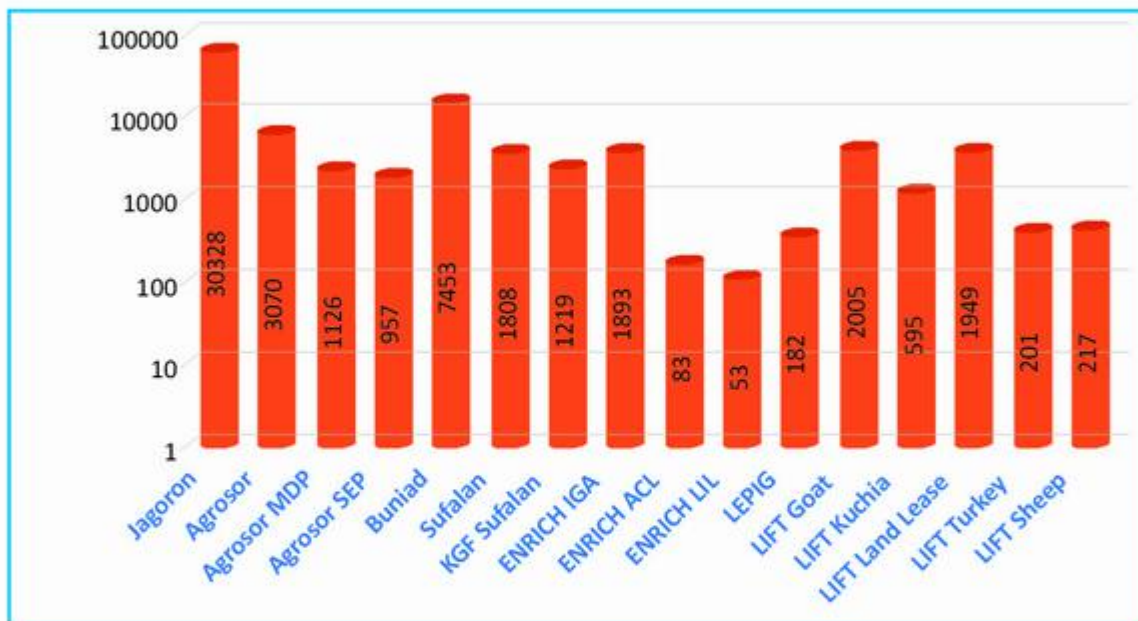
Proyas Vermi-compost Promotion

To encourage the community for promoting organic agricultural practice, Proyas has established a vermin-compost plant. In 2020, 50 vermi-compost production units were functioning from where 5,300 kg vermi-compost produced in the working area. Interested communities and farmers have been trained up on vermin-compost production, use and market promotion. As a result, 260 producers have been developed 260 plants and they produced 14,248 kg vermin-compost, through this intervention producer and farmers have directly benefited. The demand and interest of producing and using vermin-compost has been increasing promptly which is contributing to develop agricultural environment and organic safe production. Beside this, it is also assisted to generate employment opportunity in the working area for rural people.

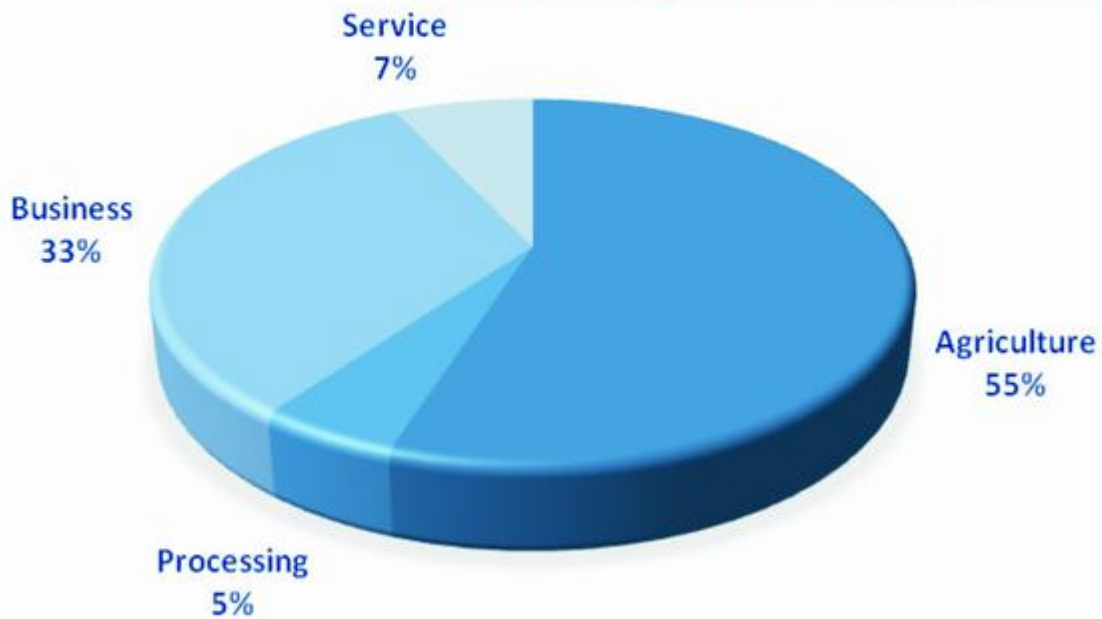
Component Wise Loan Disbursement in (%)



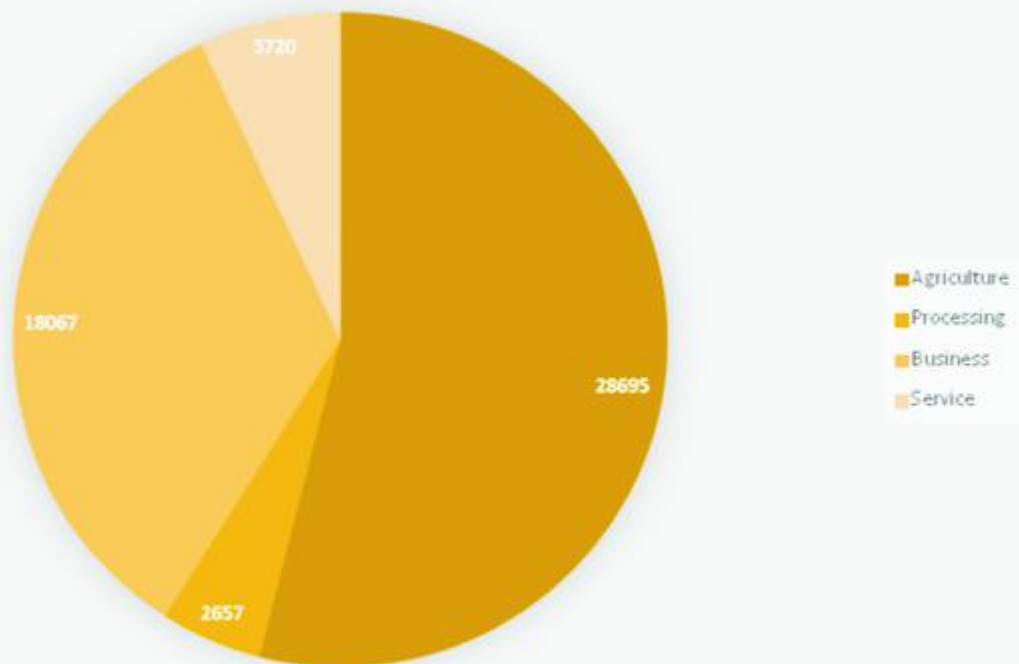
Component Wise Borrowers in 2020



Sector Wise Loan Disbursement



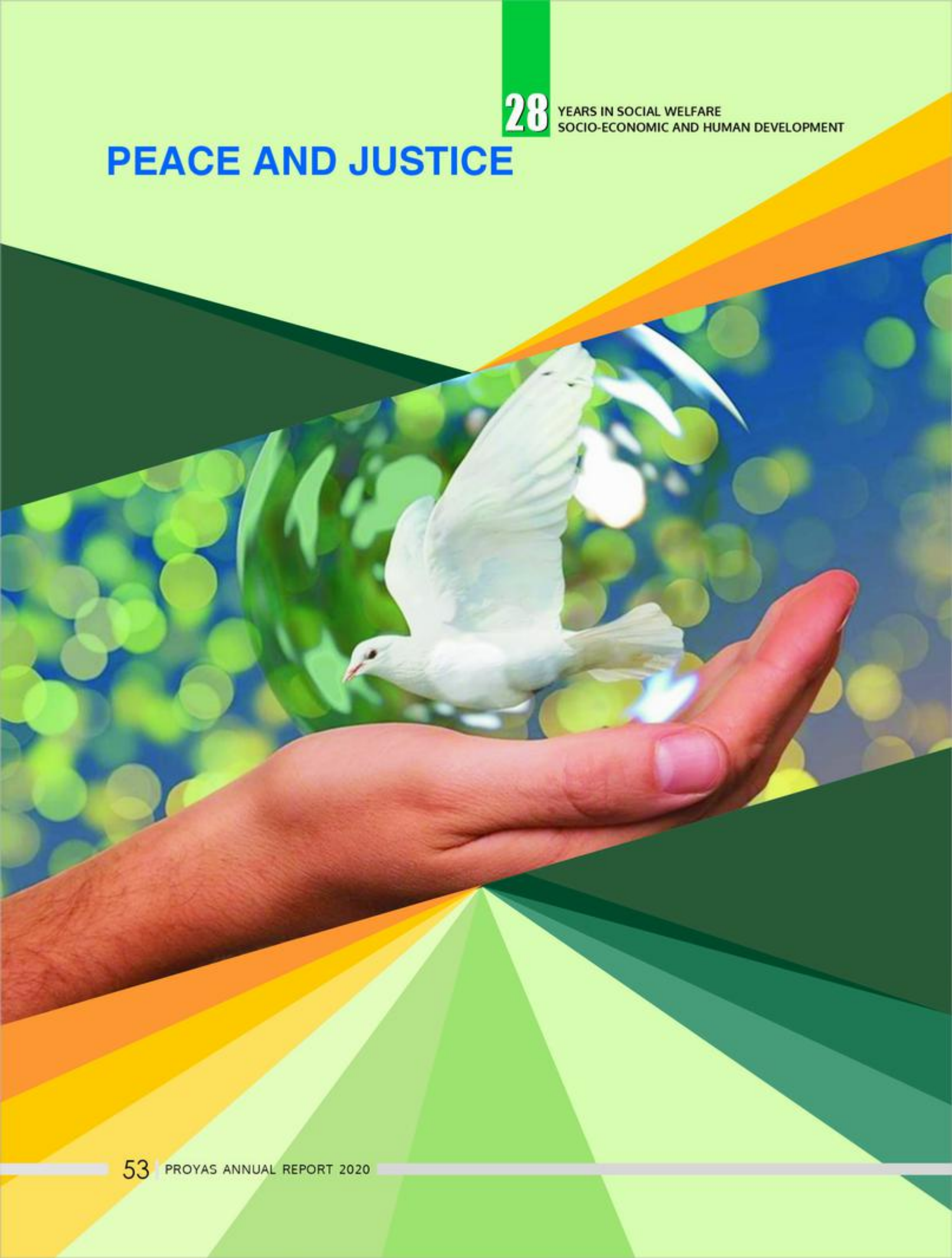
Sector Wise Borrowers



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YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

PEACE AND JUSTICE





Bangladesh Counter Trafficking In Persons (BCTIP) Project

Human trafficking is linked with forced or fraudulent or involuntary migration of people. The end-result of this situation is promoting sexual work, forced labor or any other forms of exploitation of the persons are being trafficked. A huge number of Bangladeshi trafficked victims of men and women recruited for foreign work with falsified employment offers who are subsequently exploited under conditions of forced labor or debt bondage. In this situation, Proyas has been implementing the Bangladesh Counter Trafficking in Person (BCTIP) project with the technical support from Winrock International and financial support from USAID since May 2017 and till now continuing. The project area covers in 4 districts i.e. Chapainawabganj, Rajshahi, Naogaon and Dinajpur with a total of 2.05 million beneficiaries.

About 50 thousand beneficiaries were covered by the various type of events like community meeting, school session, cultural program/Gomvira songs, door to door campaign and group session. The rest of 2 million beneficiaries were covered through 3 community radio indirectly. A special radio magazine program named 'Shawpner Thikana' was broadcasted through 24 episodes.



Preventing Extremism Through Active Community Engagement (PEACE) Project

In 2016, the last incident in Holy Artisan Hotel in Dhaka, it has opened the eyes of all to counter the extremism in Bangladesh. In this situation for increasing community awareness Proyas has been implementing PEACE project. This project is being implemented by the financial assistance of Global Community Engagement and Resilience Fund (GCERF) and supervised by Country Support Mechanism (CSM) in Bangladesh and coordinated by Ministry of Foreign Affairs (MoFA) GoB, where RUPANTAR is the leading NGO.

Proyas intends to build a resilience community to promote peace, solidarity and social harmony with mutual respect to each other. Proyas engaged 483 youths by forming 23 Peace Clubs at 22 unions and 1 Peaurashava of Gomostapur and Chapainawabganj Sadar Upazila in Chapainawabganj district. The focusing activities are school level debate competition, cultural events, psycho-social support, capacity building of youth, advocacy etc. The second round of the project has started on October 01, 2019 and continuing till now. A total of 4 lacs 5 thousand 229 beneficiaries received service from the project.

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YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

CORPORATE SOCIAL RESPONSE





Radio Mahananda FM 98.8 (Community Radio of Proyas)

Community radio is a local broadcasting system that broadcasts local issues and important events. It gives opportunity to express opinions of the community people with easier access of information. In Bangladesh, where the majority of the population lives in rural areas, community radios became the ears and eyes of the poor, the marginalized and the excluded groups where women and children are more focused.

Radio Mahananda has diversity in program planning by addressing the issues related to life and livelihood of the community. From content analysis this is observed that it has prioritized access to information, entertainment program targeting the community development news, local government issues, women empowerment, DRR & Climate Risk Adaptation, agriculture information service, child marriage, child rights, good governance, preventing extremism & unsafe migration, health & education, and also the issues related to technology driven development. The programs are designed considering the suitability of the listener's availability and leisure time. It functioned from 3 pm to 1 am (10 hours on air) and in online 24 hours every day. This radio is also very popular as it is transmitting local news and also cultural event using local dialect (like Gambhira, Alkap).



Government allowed 18 Community Radio Stations are on-air in the country where Radio Mahananda, FM 98.8 is one of them. It was established in Chapainawabganj district in April 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.

In 2018, Radio Mahananda was awarded the 'Fellowship winner-2018' by Transparency International Bangladesh (TIB) for producing investigative reporting. There are 364 proactive listeners club of Radio Mahananda who bridge the gap between the community and the radio station. A total of 0.76 million people has benefitted from the Radio Mahananda and developed 3 women reporters.





Proyas Folk Theatre Institute (PFTI)

Proyas Folk Theatre Institute (PFTI) is an associate organization of Proyas and it is working for researching and developing of local folk cultures and utilizes those for social and cultural development. Cultural events can help people to judge the real situation and what initiative need to be taken for the further improvement. In this view, Proyas has established an institute to develop human resources and appropriate cultural events and perform study for improving and preserving folk culture. PFTI is playing a key role to increase the adequacy of folk culture through researching, adapting and modernizing all types of folk culture in the present context. As a part of the regular program, Proyas has organized various types of cultural event on the social development issues in Bangladesh such as Right to Information, protect women rights, promote human rights, prevent extremism, building peace, promote health hygiene and Empower on climate change.



Proyas Health Care

For inclusive health care service for the sufferer people Proyas has established a Health Care and Diagnostic Centre. As experienced from social business, Proyas has become highly motivated to launch this program for the improvement of the beneficiaries for long time. Proyas Health Care and Diagnostic Center is located in Chapainawabganj town and generally it provides basic health care services with minimum costs. The beneficiaries under Health Insurance Scheme, has been getting subsidized health care and diagnostic services from this center.

On the other hand, Proyas Health Care has been providing primary health care services to the door steps of the community engaging health personnel through groups at the community level as well as at unit office. The PHC services are also provided through the Satellite Clinics in collaboration with the government medical doctors. In 2020 a total of 19,500 clients were benefited from various essential health education sessions through 3,900 Static Clinics and 892 individuals received free treatments and consultation through 32 Satellite Clinics. During pandemic situation of COVID-19, telemedicine was served to 120 patients by Proyas Health Care Doctors, as well as 4520 clients received treatment from 180 Satellite Clinic maintaining health advisory and social distance. Moreover, a total of 9,606 patients received indoor treatment from Proyas Health Care and Diagnostic Center in 2020.



Psycho-social Development through Cultural Program

In Bangladesh there are various types of regional traditional culture. It helps to develop youth psychology. This project has designed considering the region wise traditional game engaging the students, youths, teachers and education sector which helped to protect youths from any unethical work like radicalization, drug addiction and eve teasing. Under the program Proyas has organized 32 cultural events where 7031 (girls 3427 & boys 3604) students and youths were engaged.

COVID-19 PANDEMIC RESPONSES

Early in 2020, the coronavirus pandemic COVID-19 hits Bangladesh, presenting enormous challenges to health systems and stimulating widespread shutdowns, educational institute, small & large business closures, and job losses and social shock. The country has been facing an unprecedented economic downturn. Proyas has initiated a new fast-track facility to help sufferer people to address their immediate health needs and reinforce economic recovery to reset their livelihoods facilities.

The assistance in these settings focuses on investing in prevention, remaining deployed in crisis situations, protecting human capital and supporting the most vulnerable and marginalized groups, including forcibly displaced populations. The poorest and most vulnerable also face food insecurity, as supply chain disruptions and export restrictions threaten the food supply.

We advocated for strong social protection programs for the poorest and most vulnerable to ensure that people can afford to eat and access basic food supplies, while helping protect livelihoods.

হ্যান্ড স্যানিটাইজার বিতরণ

ক্রান্তের নাম: PROYAS

তারিখ: ০৭/০২/২০২০

আয়োজনে: প্রয়াস মানবিক উন্নয়ন পোসাইটি
সহযোগিতায়: কিশোরী ক্লাব ও প্রয়াস মানবিক উন্নয়ন পোসাইটি

In this mission, Proyas has undertaken a package of program such as Relief distribution to 3 thousand families, telemedicine support to 120 clients, arrangement of Satellite & Statistic clinic to 4,520 clients, distribution of 3 lac leaflets, Construction of 50 mobile basins for 10 thousand beneficiaries and contribution of BDT 1 lac 54 thousand 721 to Prime Minister Relief Fund. Beside this, a strong campaigning program including radio magazine, PSA, talk show and Gombhira broadcasted through Radio Mahanda 98.8 FM for raising awareness among the community people to safe their lives. A total of BDT 3.56 million were spent for this package program and 3 lac 17 thousand 640 beneficiaries were benefitted.



Adolescent Program

Adolescent development program is a platform for fundamental development of adolescent for social adaptation and inclusion. Today's adolescents are the assets of tomorrow and the builders of the country. In this view, in the project area, 27 adolescent clubs (22 Kishori & 5 Kishor) are established engaging 1509 adolescent where involved 1303 girls & 206 boys for social work. Besides this, 7 school forums are established engaging 2211 members where 1486 girls & 726 boys are playing a vital role as volunteerism. They are working as change makers to enhance the capacity among the adolescents on General health & nutrition, Reproductive health and Personal hygiene, as well as they are raising awareness on early marriage, dowry, sexual abuse and eve teasing. To accelerate those initiatives, project has provided different types of material support to them for cultural and sports purpose. They are playing vital role as volunteerism to change society positively.

TRAINING PROGRAM

Capacity Building of Staff

Qualified staff are essential of any development institute to advance the certain program. From that view of rationality, a well-equipped training cell has been maintained with an experienced training team. To act accordingly, Proyas has organized various types of training, orientation and workshop for enhancing capacity of 484 staffs through on the job and off the job training attempts selecting online and virtually platforms. Besides, Proyas has arranged seminar, dialogue sessions, advocacy meeting and campaigning program with GO-NGOs by internal and external facilitation support in 2020. The arranging training titles were; Microcredit Program Operation & Management in pandemic situation of COVID-19, Micro Enterprise Management, Foundation Training, Violent Extremism, Safe Migration and Trafficking, Improved Farming



Technology, Leadership and Team building, Entrepreneur Management, Social Business and Development, Monitoring & Supervision, Bee Farming Method, Preservation of Cultural Heritage, stress management and safe driving. In this progression, all staff were conceptualized on the issues and accomplishment their duty efficiently.

Beneficiary Training

To improve socio economic and livelihood status of targeted beneficiaries, ensure proper management of program through enhancing capacity of engaged stakeholders, Proyas has organized training on the relevant components such as; Fish Cultivation, Goat Rearing, Sheep Rearing, Cow Fattening, Organic Agriculture, Homestead Gardening, On-andoff Farming, Vermi Compost, Safe Mango Production & Certification, Environment Certification, Mango Busyness Certification, Women's Rights, Climate Change Adaptation, Sanitation & Hygiene, HIV/AIDS, Nutrition, Adolescent Development, Preventing Extremism and Bee Farming Method. In 2020, a total of 3,850 program participants and group members were received online and virtual training from Proyas.

Internship Support

In 2016, Proyas has established a Black Bengal Goat Breeding Farm at Mohonpur Union in Godagari Upazila of Rajshahi district with the support of PKSf. At present the farm is ideal which demonstrate scaffolding method as a best way for rearing goat at household level. Community people visit the farm for gathering knowledge and replicate the experience in their households. Since 2017, by the overall supervision of PKSf, the regular intern students of Faculty from Animal Husbandry under the Bangladesh Agricultural University, Mymensingh visit this farm each year as a part of their field work. Proyas extended it support to the students of Agriculture university for internship. In addition to farm management, need based practical and theoretical sessions have been arranged on animal diseases, postmortem, ration formulation, castration, medicine, prevention & management, vaccination programs and various animal resource development programs.

Development Partners and Donors



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Confederaziun svizra

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and Cooperation SDC



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FOR SOCIAL & BEHAVIOR CHANGE



20
years

Preparing for the Future of Media Development in the 4th Industrial Revolution
Consultation Report with IFC/ODCC (2018/2019) Policy Mission & Champions

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রূপান্তর
RUPANTAR

28

YEARS IN SOCIAL WELFARE
SOCIO-ECONOMIC AND HUMAN DEVELOPMENT

Partnership with Financial Institute



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প্রবাসীর স্বপ্ন

এনআরবিসি ব্যাংক



NRBC BANK



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

Mutual Trust Bank Ltd.

you can bank on us

FINANCIAL HIGHLIGHTS

Audit Report 2019-20

Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

Statement of Financial Position

As at June 30, 2020

Fund and Liabilities					
Head of Accounts	FY 2019-2020				FY 2018-2019
	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
Capital & Reserve Fund:					
Retained Surplus	03	134,945,070	5,988,720	140,933,791	168,736,223
Reserve Fund		14,993,897	(1,221,395)	13,772,502	17,687,679
Net Capital Fund:		149,938,967	4,767,325	154,706,293	186,423,902
Non Current Liabilities:					
Loan From PKSf	04	598,008,305	4,000,000	602,008,305	473,483,308
Proshika Loan Fund	05	-	100,000	100,000	100,000
Temporary/Personal Loan	06	-	6,453,605	6,453,605	6,496,305
Bank loan	07	75,509,373	-	75,509,373	183,495,858
Total Non Current Liabilities:		673,517,678	10,553,605	684,071,283	663,575,471
Current Liabilities:					
Group Savings	08	376,634,671	-	376,634,671	389,069,976
Accounts Payable	09	504,922	1,915,850	2,420,772	1,804,658
Member Welfare Fund	10	35,029,437	-	35,029,437	30,730,989
Group Insurance		-	535,611	535,611	535,611
Loan Loss Provision	11	29,379,746	-	29,379,746	27,755,860
Provident Fund	12	-	52,405,525	52,405,525	42,198,384
Gratuity Fund	13	-	27,487,383	27,487,383	26,786,726
Death & Health Benefit Fund	14	-	7,981,055	7,981,055	7,117,035
Project Liabilities		-	68,143	68,143	68,143
Others Liabilities		482,054	435,345	917,399	744,117
Inter project loan		8,938,422	19,322,391	28,260,813	8,141,418
PKSF Advance		7,539,200	-	7,539,200	10,039,200
Bandu Chula Donation Enrich		-	-	-	-
Total Current Liabilities:		458,508,452	110,151,303	568,659,755	544,992,116
Total Capital Fund and Liabilities:		1,281,965,097	125,472,234	1,407,437,331	1,394,991,490



FINANCIAL HIGHLIGHTS

Audit Report 2019-20

Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

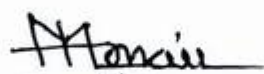
Statement of Financial Position

As at June 30, 2020

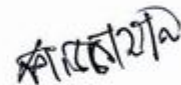
Assets and Properties					
Head of Accounts	FY 2019-2020				FY 2018-2019
	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
Non Current Assets					
Fixed Assets	15	40,332,430	19,960,381	60,292,811	42,690,926
Investment	16	85,379,961	72,315,254	157,695,214	135,282,030
Total Non Current Asstes		125,712,391	92,275,635	217,988,025	177,972,956
Current Assets					
Micro Credit	17	972,528,280	-	972,528,280	1,071,139,150
Inter project loan		-	28,632,324	28,632,324	18,978,264
Advance, Deposite & Pre Payments	18	2,460,809	454,500	2,915,309	3,737,574
Stock & Stores	19	1,010,043	91,373	1,101,416	880,518
PKSF Reimbursement Receivable	20	22,254,993	172,213	22,427,206	24,521,710
Others Assets		-	118,350	118,350	118,350
Lift Assets		12,111,603	-	12,111,603	5,571,573
Lift Fund		4,000,000	-	4,000,000	4,000,000
Bandu Chula Loan		27,997	-	27,997	27,997
Unsettled Staff Advance		-	-	-	145,000
Interest Receivable	21	850,669	313,241	1,163,910	1,007,847
Cash & Bank	23	141,008,313	3,414,598	144,422,911	86,890,551
Total Current Assets:		1,156,252,707	33,196,599	1,189,449,306	1,217,018,534
Total Property and Assets:		1,281,965,097	125,472,233.61	1,407,437,331	1,394,991,490



Deputy Director



Executive Director



President

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

Place : Dhaka
Dated : September 17, 2020



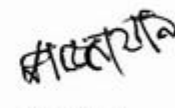

Md. Irshadullah Patwary, FCA
Principal

Proyas Manobik Unnayan Society
Belepukur, Chapai Nawabganj-6300
Statement of Income and Expenditure
For the period from 1st July 2019 to 30th June 2020

Income	FY 2019-2020			FY 2018-2019
	Head of Accounts	PSEDP (Micro Credit)	Core & Projects	Total
Service charge on Micro Credit	189,149,884	-	189,149,884	262,071,155
Admission Fee	215,720	-	215,720	310,245
Sale of Form/Pass book	704,518	-	704,518	921,595
Interest on Investment	5,484,902	3,854,538	9,339,440	1,153,385
Service charge on Fund Account	-	364,786	364,786	2,371,963
Rent Received	-	-	-	-
Service Fee Received	-	-	-	490,367
Project Grant	-	5,497,139	5,497,139	7,532,594
Project Income/Donation	-	7,348,267	7,348,267	2,561,693
Org. Match Contribution	-	1,286,875	1,286,875	1,466,962
Donation	-	720,646	720,646	599,445
Bank Interest	1,293,775	97,142	1,390,917	6,596,689
Recovery of Write off loan	453,192	-	453,192	16,747
Sale of old news paper	6,241	8,800	15,041	19,153
Sale of Fixed Assets	-	-	-	-
Service charge on Special loan	1,210	203,580	204,790	90,949
Others Income	733,270	-	733,270	881,818
Bandu Chula Service Charge	-	-	-	-
Enrich Program Income	469,820	-	469,820	663,402
Lift Program Income	234,032	-	234,032	378,527
Donation Agriculture & Livestock Unit	-	-	-	-
PKSF Expenses Reimburse Income	21,715,060	-	21,715,060	24,666,893
Income Excess Expenditure Transferred to Capital Fund	-	-	-	-
Total	220,461,624	19,381,774	239,843,398	312,793,582


Deputy Director


Executive Director


President

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



Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

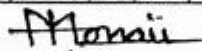
Statement of Income and Expenditure

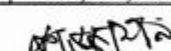
For the period from 1st July 2019 to 30th June 2020

Irshadullah Patwary & Co.
Chartered Accountants

Expenditure Head of Accounts	FY 2019-2020			FY 2018-2019
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Service Charge on PKSF Loan	26,218,664	-	26,218,664	21,629,275
Interest on Savings	20,962,388	-	20,962,388	18,755,890
Interest on Bank Loan	18,872,013	-	18,872,013	-
Other Loan Interest	1,026,951	-	1,026,951	33,846,030
Bank Charge and Commission	863,338	49,703	913,041	1,083,914
Salary & Allowance	114,473,809	7,199,659	121,673,468	114,486,491
Gratuity Expenses	-	-	-	6,054,315
Health & Death Benefit Expenses	600,000	-	600,000	3,027,174
Travel & Conveyance	3,017,800	417,152	3,434,952	5,225,674
Printing and Stationary	2,909,618	625,843	3,535,461	3,950,230
Office Rent	2,681,486	664,200	3,345,686	2,350,023
Utilities	971,933	141,138	1,113,071	1,038,570
Fuel and Maintenance	1,459,539	1,250	1,460,789	1,320,264
Office Maintenance cost	3,564,077	139,274	3,703,351	3,223,436
Entertainment	1,096,784	297,280	1,394,064	1,238,836
Communication	1,953,508	140,441	2,093,949	1,836,136
Staff House Rent Allowance	3,029,381	-	3,029,381	2,327,746
Newspaper	122,680	-	122,680	144,867
Repair Expenses	37,594	575,205	612,799	238,596
Carrying expenses	49,690	39,335	89,025	91,140
Advertisement	29,514	25,100	54,614	44,771
Training Expenses	200,555	11,478	212,033	385,202
Research & Development	21,500	30,945	52,445	35,585
Day Observation	270,076	-	270,076	79,692
Monitoring & Evaluation	79,586	-	79,586	77,194
Audit Fee	39,675	15,000	54,675	49,500
Rebate	211,597	-	211,597	5,002,128
Subscription/Donation	3,488,650	-	3,488,650	20,600
LLP Expenses	8,008,706	-	8,008,706	10,550,264
Depreciation	2,719,081	-	2,719,081	1,759,357
Tax/Tax on interest	790,011	25,075	815,086	977,120
VAT & Tax Expenses	219,673	-	219,673	334,880
Income Tax	2,207,423	-	2,207,423	897,324
Licenses & Registration	450,525	140,531	591,056	158,634
Legal expenses	546,990	-	546,990	634,860
Computer software automation Exp.	677,805	-	677,805	1,146,652
PKSF Project Expenses	23,404,845	-	23,404,845	26,440,193
Others Expenses	121,979	50,560	172,539	5,750
Interest on Provident Fund	-	4,396,342	4,396,342	3,561,738
Project Expenditure	-	5,617,658	5,617,658	5,482,341
Expenditure Excess Income Transferred to Capital Fund	(26,937,820)	(1,221,395)	(28,159,215)	33,281,191
Total	220,461,624	19,381,774	239,843,398	312,793,582


Deputy Director


Executive Director


President

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

Place : Dhaka
Dated : September 17, 2020



Md. Irshadullah Patwary, FCA
Principal

Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj-6300

Statement of Income and Expenditure

For the period from 1st July 2019 to 30th June 2020

Irshadullah Patwary & Co.
Chartered Accountants

Receipts Head of Accounts	FY 2019-2020			FY 2018-2019
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Opening Balance				
Cash in hand	218,468	-	218,468	122,546
Cash at Bank	84,020,670	2,667,013	86,687,683	7,985,469
Savings Collection	247,036,323	-	247,036,323	302,793,912
Loan Received from PKSF	404,000,000	-	404,000,000	363,600,000
Loan from Bank	1,000,000	-	1,000,000	98,500,000
Temporary/Personal Loan Received	-	1,492,399	1,492,399	1,326,134
Member Welfare Fund	14,239,550	-	14,239,550	22,443,335
DIISP Insurance	-	-	-	-
Provident Fund	-	7,149,276	7,149,276	4,303,846
Gratuity Fund	-	826	826	-
D. & Health Benefit Fund	-	3,122	3,122	-
Project Liabilities	-	4,818,755	4,818,755	3,355,960
Others Liabilities	128,954,538	174,890	129,129,428	77,096,315
Inter project loan	4,000,000	17,120,145	21,120,145	65,494,262
Fund Account Others	5,107,085	-	5,107,085	9,089,994
Micro Credit Realization	1,559,289,152	-	1,559,289,152	2,205,071,589
Bandu Chula Loan	-	-	-	3,630
Investment	4,961,006	5,588,800	10,549,806	20,980,284
Staff Advance	-	-	-	-
Advance	10,566,720	2,584,735	13,151,455	11,097,856
List Assets	602,360	-	602,360	-
Service charge on Micro Credit	185,546,028	-	185,546,028	256,681,034
Disaster Fund	671,314	-	671,314	-
Addmission Fee	215,700	-	215,700	310,245
Sale of Fixed Assets	-	-	-	-
Sale of Form/Pass book	704,538	-	704,538	921,595
Interest on Investment	-	105,300	105,300	8,064
Service charge on Staff Advance	-	-	-	-
Rent Received	-	-	-	-
Service Fee Received	-	-	-	490,367
Bank Interest	1,293,775	97,142	1,390,917	837,597
Sale of old news paper	6,241	8,800	15,041	19,153
Donation	-	720,646	720,646	599,445
Project Income	-	7,348,267	7,348,267	2,561,693
Project Grant	-	5,497,139	5,497,139	7,532,594
Recovery on write off loan	435,399	-	435,399	9,522
Others Income	477,067	-	477,067	615,714
PKSF Expenses Reimbursement	12,822,578	-	12,822,578	18,853,896
PKSF Project Income	696,992	-	696,992	1,041,929
Lift Project Income	-	-	-	-
PKSF Advance	3,993,847	-	3,993,847	4,939,200
DIISP Income	-	-	-	-
Total	2,670,859,351	55,377,256	2,726,236,607	3,488,687,180


Deputy Director


Executive Director


President

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



Head of Accounts	FY 2019-2020			FY 2018-2019
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	269,654,565	-	269,654,565	240,396,338
Loan Refund to PKSF	275,475,003	-	275,475,003	216,275,005
Loan Refund to BANK	108,986,485	-	108,986,485	211,961,457
Temporary/Personal Loan Refund	-	-	-	1,500,000
Member Welfare Fund	1,180,378	-	1,180,378	270,000
Provident Fund	-	8,268,644	8,268,644	4,913,775
Gratuity Fund	-	1,022,468	1,022,468	1,412,354
Death & Health Benefit Fund	-	352,000	352,000	640,000
Accounts Payable	19,444,702	-	19,444,702	37,351,861
Inter Project loan	6,200,000	16,728,201	22,928,201	67,130,396
Project Liabilities	-	4,728,683	4,728,683	3,355,960
Others Liabilities	125,126,461	-	125,126,461	77,261,773
Investment	22,223,696	-	22,223,696	59,223,696
Disbursement of Micro Credit	1,479,569,000	-	1,479,569,000	2,274,732,858
Advance	14,938,275	1,729,735	16,668,010	18,058,857
Unsettled Staff Advance	-	-	-	2,220,000
Stock & Stores	1,307,708	-	1,307,708	833,296
Purchase of Fixed Assets	8,651,428	4,876,878	13,528,306	2,301,375
Lift Assets Purchase	3,122,818	-	3,122,818	809,500
Salary & Allowance	105,090,112	6,036,684	111,126,796	110,406,290
Travel & Conveyance	3,017,050	387,712	3,404,762	5,220,759
Staff House Rent Allowance	2,832,381	-	2,832,381	2,298,946
Fuel and Maintenance	1,459,539	500	1,460,039	1,320,264
Office Rent	2,426,676	484,200	2,910,876	2,114,046
Printing and Stationary	1,822,808	624,722	2,447,530	2,934,997
Repair	37,594	575,205	612,799	219,951
Utilities	956,408	141,138	1,097,546	1,013,950
Communication	1,953,508	135,941	2,089,449	1,850,599
Newspaper	122,680	-	122,680	144,867
Entertainment	1,096,784	275,815	1,372,599	1,193,016
Office Maintenance cost	4,410,077	139,274	4,549,351	3,223,036
Advertisement	29,514	25,100	54,614	44,771
Computer software automation Exp.	477,805	-	477,805	883,312
VAT & Tax Expenses	219,673	-	219,673	335,180
Tax/Tax on interest	101,559	7,847	109,406	64,505
Land	-	-	-	680,000
Income Tax	2,207,423	-	2,207,423	932,324
Audit Fee	39,675	15,000	54,675	64,500
Legal expenses	514,735	-	514,735	334,860
Bank Charge and Commission	795,737	43,703	839,440	966,813
Interest on Savings	3,020,737	-	3,020,737	910,094
Service Charge on PKSF Loan	17,727,561	-	17,727,561	8,783,159
Service Charge on BANK Loan	16,228,845	-	16,228,845	8,765,187
Carrying expenses	49,690	38,815	88,505	89,640
Donation/Subscription	3,488,650	-	3,488,650	20,600
Research & Development	21,500	30,945	52,445	35,585
Day Observation	270,076	-	270,076	79,332
Training Expenses	200,555	11,478	212,033	385,202
Monitoring & Evaluation	79,586	-	79,586	77,194
Licences & Registration	450,525	140,531	591,056	158,634
Project Expenditure	-	5,090,879	5,090,879	5,104,841
PKSF Project Expenses	22,773,694	-	22,773,694	20,485,926
Other Expenditure	47,362	50,560	97,922	5,750
Closing Balance				
Cash in Hand	948,513	-	948,513	218,468
Cash at Bank	140,059,800	3,414,598.10	143,474,398	86,672,082
Total	2,670,859,351	55,377,256	2,726,236,607	3,488,687,180

Deputy Director

Executive Director

President

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

Place : Dhaka
Dated : September 17, 2020



Md. Irshadullah Patwary, FCA
Principal



PROYAS

Manobik Unnayan Society

Proyas Manobik Unnayan Society
Belepukur, Chapainawabganj-6300,
Bangladesh.

Phone : +88-0781-52075, +88-0781-62074

Cell : +88-0171 3248555

Fax : +88-0781-51501

Email : info@proyas.org; proyasbd@gmail.com

Website : www.proyas.org

: www.radionmahananda.com