

# Proyas Annual Report 2015

23 Years of Social Welfare, Socio-economic and Human Development

Abbreviations & Acronyms	
Preface	2
Values of Proyasident's Speech	3
Executive Director's Speech	4
Introducing Proyas	5
Proyas at a Glance	5
Proyas General Committee	6
Proyas Executive Committee	6
Programs of Proyas	8

## Implemented Programs of the Year-2015

- Proyas Socio-economic Development Programs (PSEDP)
  - Credit Program
  - Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of their Poverty (ENRICH)
  - Ultra Poor Program (UPP) - UJJIBITO
  - Developing Inclusive Insurance Sector Project (DIISP)
  - Kuwait Goodwill Fund (KGF)
  - Agriculture Development Program
  - Livestock Development Program
  - Fisheries Development Program
- Disaster Credit Program (DCP)
- Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906)
- Community Mobilization Project to Prevent Human Trafficking (CMPPHI)
- Proyas Apiculture Program (PAP)
- Proyas Folk Theatre Institute (PFTI)
- Training Program (TP)
- Aborigine Development Program (ADP)
- Community Radio- Radio Mohananda FM 98.8 (RM:FM 98.8)
- Financial Audit Report
- Organogram of Proyas
- Back Cover Inner
- Map of Proyas Working Area and Location of Proyas Unit Offices Back Cover

## Case Study

Change of fortune of Jayeda Begum  
 Manija Begum's Effort of Self-reliant  
 Bashiron Begum's Expectation of being Self-reliant  
 A tale of Adori Begum  
 A healthy environment is desirable to the nation  
 Let the education like Aforza continues  
 Chikimon Bibi gets back her eyes for free of cost  
 Life of Omar Ali changed  
 Feroza Begum's new return  
 Reducing financial loss by taking hospital facility  
 Change of living standard of Beli Begum  
 Vegetable cultivation in Julekhas's Homestead  
 Pheromone trap for vegetable cultivation  
 Parvin Begum in the path of development by cultivating indigenous cat fish  
 Chand returns from the road  
 Ajker Chapai Nawabganj







## Abbreviation & Acronyms

<b>ADP</b>	: Aborigine Development Program
<b>AIDS</b>	: Acquired Immune-Deficiency Syndrome
<b>ATC</b>	: Anti Trafficking Committee
<b>BRAC</b>	: Bangladesh Rural Advancement Committee
<b>BNWLA</b>	: Bangladesh National Women Legal Association
<b>CBDRMP</b>	: Community Based Disaster Risk Management Program
<b>CMEVAWP</b>	: Community Mobilization to End Violence against Women Project
<b>CoMPACT</b>	: Community Mobilization Project to Action for Combating Trafficking in Persons
<b>CARE</b>	: Cooperative for Assistance and Relief Everywhere
<b>DCP</b>	: Disaster Credit Program
<b>DASCOH</b>	: Development Association for Self-Reliance, Communication and Health
<b>DWSS</b>	: Drinking Water Supply and Sanitation
<b>DIC</b>	: Drop In Center
<b>ENRICH</b>	: Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty
<b>ERHRD</b>	: Extension Rehabilitation Human Rights Development
<b>EC</b>	: European Commission
<b>EFRRAP</b>	: Emergency 2007 Restoration and Recovery Assistance Program
<b>FSVGD</b>	: Food Security for Vulnerable Group Development
<b>FSMC</b>	: Flood Shelter Management Committee
<b>GFATM</b>	: Global Fund to fight AIDS, Tuberculosis and Malaria
<b>HAPP</b>	: HIV/AIDS Prevention Project
<b>HATI</b>	: HIV & AIDS Targeted Intervention
<b>HIV</b>	: Human Immunodeficiency Virus
<b>IDU</b>	: Injecting Drug Users
<b>IGA</b>	: Income Generating Activities
<b>LMC</b>	: Landless Mohila Samati
<b>LRP</b>	: Livelihood Restoration Project
<b>ME</b>	: Micro Enterprise
<b>MFS</b>	: Microfinance Samity
<b>MFMSF</b>	: Microfinance for Marginal and Small Farmer
<b>NASP</b>	: National AIDS/STD Program
<b>NGO</b>	: Non-Government Organization
<b>NA</b>	: Narcotics Anonymous
<b>Oxfam-GB</b>	: Oxfam- Great Britain
<b>PSEDP</b>	: Proyas Socio Economic Development Program
<b>PAP</b>	: Proyas Apiculture Culture Program
<b>PFTI</b>	: Proyas Folk Theatre Institute
<b>PKSF</b>	: Palli Karma Sahayak Foundation
<b>RMC</b>	: Rural Micro-Credit
<b>SDC</b>	: Swiss Development Corporation
<b>SLP</b>	: Seasonal Lone Program
<b>UNICEF</b>	: United Nations International Children Emergency Fund
<b>UDMC</b>	: Union Disaster Management Committee
<b>UMC</b>	: Urban Micro-Credit
<b>UPP</b>	: Ultra Poor Program
<b>VBO</b>	: Village Based Organization
<b>VPVC</b>	: Violence Prevention Village Committee
<b>VDMC</b>	: Village Disaster Management Committee
<b>WDMC</b>	: Ward Disaster Management Committee

## Preface

The pattern of land, life of people, indigenous community, language and culture of Chapai Nawabganj is diverse and has slight differences from other areas of Bangladesh. The differentness is both supplementary and complementary for the developmental progress of the people of this region. Most of the working areas of Proyas are the border districts. In these areas, there is hardly seen any modern industrial development. The economy mainly depends on the agriculture. Due to having dependency on agriculture there is dependency on nature differently as well. Those areas are far from large factories, large markets or the centers of core businesses. Due to the distance, farmers are forced to give up their large proportion of profit to the middle agent. Thus the image of their development is slowed down gradually. Due to the border areas, speculate businesses are found in plenty, which stands out against the sustainable development. Due to having such phenomena the development of the fortune of the people of this area is hampered largely. However, there is enough prospect and opportunity to change the scenario. Proyas Manobik Unnayan Society is dedicated to meet that needs.

Chapainawabganj district has about 2 million population. The population density is 1,703 per square-kilometer. The ultra-poor and low income people are noteworthy here. Natural disaster, lack of education, lack of skills and employment, good governance and rightlessness, lack of healthcare and other services, lack of democracy and political conflict etc are the main causes of poverty. There are also various social degradations such as women and children discrimination, dowry, child marriage, drug smuggling and human-trafficking like hated situation which affecting the lives of the poor and the ultra poor people of this area.

Overcoming such situations Proyas Manobik Unnayan Society, as a representative organization of Chapai Nawabganj for last 23 years, has been able to reach a position of trust of the progressive people of this area and it will continue. The organization is committed to establish the rights of the neglected, rightlessness, vulnerable, oppressed, and mainstreamless, less progressed people. However, Proyas is committed to continue the advancement of their development efforts by creating awareness, socio-economic empowerment of the poor and the ultra poor women and men. Proyas manobik Unnayan Society believes in the power and the ability of the people. Proyas feels that only self-awareness and awakening of the neglected people could rewrite their fortunes. Placing this value in front, Proyas has taken many issue-based programs and has been implementing them from the beginning. This continuation has remained in the year 2015 as well. The writing of the annual report and its publication has been completed based on the multi-dimensional evaluation of this period.

## Values of Proyas

- |             |   |
|-------------|---|
| 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 honor 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.   |



## President's Speech

As a part of transparency and social accountability Proyas Manobik Unnayan Society publishes an annual report on the overall activities of each year. So we are happy and grateful to all concerned for publishing the 23rd annual report of Proyas Manobik Unnayan Society in front of the public.

The contribution of the non-governmental organization along with the government has been praised by all for removing many problems and for development of Bangladesh which emerged by a freedom fight in 1971. In that continuation, the work-addition of Proyas is for country's poverty alleviation and development. We, the proyas authority, feels very proud to provide education, skills, awareness, capital, advices, and other services like a novel and great responsibility for the development of the people of the country's north-western border districts along with Chapai Nawabganj. However, the partner of the pride is not only Proyas or its staffs but also the common development and change oriented people who were always with Proyas. We expect Proyas will always be with the people of this region by combining the demand of tradition and advancement of the welfare of the people in the pace of time.

Good wishes and congratulations are for those who have remained with us ever in the advancement of Proyas. I respectfully congratulate the people involved with programs as well as the development partners, donors, friendly organizations, partner organizations, different government and social organizations and individuals. I hope that relationship of Proyas with them will be strengthened more in the future. I also thank all members of the executive committee and the general committee and to all officers and employees of this organization, who made a sincere effort and labor as well as the recognition of today's Proyas manobik Unnayan Society.

I thank to all concerned in formulation and publication of this report of Proyas for the year 2015. I wish the endurance, continuous improvement of the quality services and reputation of Proyas.



Abul Kalam Azad

President

Proyas Manobik Unnayan Society.





## Executive Director's Speech

Twenty years have passed but the time is nothing for the sake of development and welfare of the people. To continue to work hard to improve the welfare and development of the people the time seems shorter. In the space of time the number of people is increasing but a large number of people are adding in the crowd of so many people. Many people are joining the procession for the betterment of life. The level of the socio-economic development has also being different. It cannot be finished working for the welfare of the people and society. So development of their fortunes in a short period of time is a big challenge.

In the context of Bangladesh the time is appropriate for the maturity and getting new experiences by overcoming different obstacles. It is not just a timeframe for Proyas rather it is a milestone of the development as well. Looking back from the milestone, we can measure its destination and progress. We are very happy that we were able to largely maintain the goal of our efforts though it is not the end. However, we are more than happy to reach the destination intact tireless and determined efforts to contain the increase till now we have been able to continue. We hope this effort will continue.

Proyas Manobik Unnayan Society, a non-governmental organization, has been implementing a series of development activities for the development of the disadvantaged rural poor of the north-western part of society over the last two decades. In this course, Proyas has passed 23rd of its busiest year in 2015. The dedication and sincerity of the staff of Proyas were continuous this year.

Proyas believes that development and change is not happen automatically nor does fortune dependence. Need the determination of work, firmness, and need a combination of opportunities and supports. There has the potential to substantially improve the socio-economic change. For the sake of basic development and change, Proyas takes the technique of implementation and plans from its experience gained from the actions. However, these efforts need to see at a glance and evaluation and this is why the annual report is produced to show the yearly evaluation of the organization in a paper.

Proyas has implemented different activities in 2015. Among these implemented activities poverty alleviation, improvement of the quality of life of poor people, income and self-employment creation programs, loss and mitigation of natural disasters, save the poor people from human trafficking, drug addiction and protection from social degradation, awareness regarding child marriage prevention, HIV/AIDS prevention, encourage for honey cultivation as an alternative agriculture, local cultural practices and increase awareness through patronage, disregarded the rights of the indigenous communities, training and localized education through community radio, cultural practices and awareness etc were vital. The report analyzed the progress and results of these activities. At this time our achievements were satisfying in terms of qualitative and quantitative, and the trend was roughly expected. The development and change are not captured or confined within any boundary. So there has the scope of development and change.

Like every year, in this year I express my best wishes and thanks to all the donors and partner organizations of Proyas, the individuals and the organizations that help at the time of the report publishing. My sincere congratulations and love for the all honorable family members of Proyas and for its entire staff. Finally, in connection with the beneficiaries of Proyas and to the development seekers we reaffirm our commitments and the efforts to adhere to the oath.

Proyas may always a dedicated organization for the welfare of the human being.

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

**Md. Hasib Hossain**  
Member Secretary/ Executive Director  
Proyas Manobik Unnayan Society

## About Proyas

Proyas has been working tirelessly for the disadvantaged poor people of the north-western part of the country and its scope of work is expanding step by step. It started in the district Chapai Nawabganj but its working areas are being expanding to other districts gradually. Its aim is to welfare and development of the poor, deprived and neglected people and to work together to improve and change for them. As a local non-governmental organization, Proyas has been providing ongoing service basically for the people's socio-economic development, awareness and self-reliance in collaboration with various governmental and non-governmental organizations.

In the flood of 1998, huge loss of life and property occurred in the district of Chapai Nawabganj. A group of young students came forward to help service these disaster affected families and vulnerable people. They collected food, clothes, medicines from different organizations and rich individuals and distributed those systematically among the affected population. Although there was no organizational structure the young dedicated skilled team were able to earn a reputation for contributing like a trained soldier. Implementing the need-based events inspired those young students to work for the poor, deprived, neglected people for their welfare and development and feel the necessity of establishing an organizational foundation.

In that continuation Proyas has formed as an organization on the 19th December, 1993. To operate the organization effectively, there are a General Committee and an Executive Committee. At present, the General Committee are formed three years after by a vote of 07 (seven) members of the Executive Committee. According to this norm, the Executive Committee is formed in May 2015 by the direct vote of General Committee. All the responsibilities are assigned to the Executive Director or Member Secretary of the Executive Committee for implementing and managing the programs of the organization. The Executive Director is elected by the General Committee, and the overall activities of the organization is directed by in consultation with the General Committee and Executive Committee of the organization.

Firstly Proyas started its activities for the poor and indigenous people of the district. Later on, the scope of work of this organization began to expand and took steps to work in other district and it is registered as "Proyas Manobik Unnayan Society" under the Societies Registration Act on May 7, 2000. The registration number is RAJ S. No. 49/2000. Moreover, the registration requirements under the NGO Affairs Bureau also met and it was registered on 20 April 2004 (Registration No. 1923) and then under the Micro-credit Regulatory Authority it is registered also, the certificate No. is 009780098600248 on 14 May, 2008.

Proyas has been working primarily for the development and welfare of the oppressed, tortured, and poor people from its inception. It has responded always to the call of time and situation. It has taken and implemented various programs sincerely to fulfill the demand of time and necessity. This report is the reflection of that consistency. The bag of experience has become more robust by going through a long way. Proyas has prepared a strategic plan considering the time and worked accordingly. As a result Proyas has become more realistic and dynamic organization.

## PROYAS at a Glance

<b>Year of Organize</b>	: 1988 Ad.
<b>Year of Establishment</b>	: December 19, 1993 Ad.
<b>Legal validity</b>	: The Society Act. Reg. No. Raj.- S - 49/2000, Date: 07/05/2000 The Foreign Donations (Voluntary Activities) Regulation Rules, Reg. No.1923, Date: 20/04/2004 Micro-credit Regulatory Authority, Reg. No. 00978-00986-00248, Date: 14/05/2008
<b>Work station</b>	: District- 7, Upazila- 24, Union / Municipality -108, Village- 1,631
<b>Drop-In-Centre (DIC)</b>	: 5
<b>Unit Offices and Project Offices</b>	: Unit office- 30, Project Office: 11
<b>HIV Testing and Counseling Centre (HTC centre)</b>	: 1, Rajshahi

### Donor/ Partner organizations

- Palli Karma Sahayak Foundation (PKSF)
- Bangladesh Center for Communication Programs (BCCP)
- Bangladesh National Woman Lawyers Association (BNWLA)
- Bangladesh Rural Advancement Committee (BRAC)
- National AIDS/STD Program (NASP)
- NGO Forum for Drinking Water Supply & Sanitation
- Padakhep Manabik Unnayan Kendra
- RUPANTAR



- Bangladesh NGO's Network for Radio and Communications (BNNRC)
- JAPAN Embassy, Bangladesh
- CARE Bangladesh
- Save The Children USA
- Oxfam-GB
- Winrock International
- American Embassy, Bangladesh
- The American Center, Bangladesh

Partner Organization : Association, VDMC, VPVC, FSMC, ATC and LMC, Total- 2,732  
 Change Maker : 1,33,000  
 Beneficiary : Direct- 2,75,000 people, Indirect 5,850,000 people.  
 Radio Mohananda Audience Forum : 175

Development Associates								
Permanent			Part-Time			Volunteer		
Male	Female	Total	Male	Female	Total	Male	Female	Total
182	86	268	160	120	280	1206	1217	2,423

Honorable Members of General Committee of Proyas Manobik Unnayan Society			
SL.	Name	Designation	Profession
1	Md. Anwarul Islam	President	Principal, Private College
2	Md. Kamruzzaman	Vice-President	NGO Job
3	Md. Hasib Hossain	Member Secretary / Executive Director	NGO Job
4	Proshanto Kumar Saha	Treasurer	Private College
5	Laila Arjumando Banu	Executive Member	NGO Job
6	Khondokar Abul Kalam Azad	Executive Member	NGO Job
7	Marufa Akhter	Executive Member	Social Worker
8	Mst. Zamila Begum	Executive Member	Social Worker
9	Md. Mominul Islam	Member	Business
10	Al-Haj Md. Ansar Hossain	Member	Business
11	Nargis Akhter	Member	Social Worker
12	Sabnom Mustary	Member	Social Worker
13	Md. Aminul Islam	Member	Business
14	Md. Hakikul Islam	Member	Private Job
15	Kaberi Ferdous	Member	Social Worker

Honorable Members of Proays Executive Committee (According to the latest decision of 2015)			
Name	Designation	Educational Qualification	Profession
Md. Anwarul Islam	President	MSS (Political Science)	Principal, Private College
Md. Kamruzzaman	Vice-President	MSc	NGO Job
Md. Hasib Hossain	Member Secretary / Executive Director	MBS (Management)	NGO Job
Proshanto Kumar Saha	Treasurer	MBS (Marketing)	Lecturer, Private College
Khondokar Abul Kalam Azad	Executive Member	MSS (Political Science)	NGO Job
Mst. Marufa Akhter	Executive Member	HSC	Social Worker
Mst. Zamila Begum	Executive Member	Class Eight	Social Worker

## Activities

### Implemented Programs of the Year- 2015

- Proyas Socio-economic Development Programs (PSEDP)
  - Credit Program
  - Enhancing Resources and Increasing Capacities of the Poor Households towards Elimination of Poverty (ENRICH)
  - Ultra Poor Program (UPP) - UJJIBITO
  - Developing Inclusive Insurance Sector Project (DIISP)
  - Kuwait Goodwill Fund (KGF)
  - Agriculture Program
  - Livestock Resource Program
  - Fisheries Development Program
- Disaster Credit Program (DCP)
- Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906)
- Community Mobilization Project to Prevent Human Trafficking (CMPPHPT)
- Proyas Apiculture Program (PAP)
- Proyas Folk Theatre Institute (PFTI)
- Training Program (TP)
- Aborigine Development Program (ADP)
- Community Radio- Radio Mohananda FM 98.8 (RM:FM 98.8)

### Proyas Socio-Economic Development Program (PSEDP)

Proyas is engaged in the process of self-reliant by the socio-economic development of the poor, landless laborers and marginal farmers. Proyas has been implementing the integrated programs to fulfill the basic needs of the poor and for the overall development. 'Proyas Socio-Economic Development Program' is an effort of collective development.

#### The Goal of the Program

To create the opportunities for economical activities by taking the poor communities under a particular organizational structure, savings and loan program, their own management in the organization and by supporting the poverty reduction through employment creation.

#### Purpose

- To build up an organized and conscious organization for the targeted people and to develop the skilled leadership to run own program of the organization.
- To involve both the male and female in increasing their incomes through creating the scope of employment under income generating program and assist them for self-reliant gradually.
- To continue providing support to the poor to make them self-reliant through creating own capital by increased saving which will be accumulated from growth of income.
- To stop once for all and help gradual reduction of Mohajoni (traditional lender) loan with high rate of interest, advance selling of crops, losing land by loan or mortgage.
- To aware the targeted people through training and inspire them to take decision jointly.
- To create both individual and jointly scope of employment through project planned by the members of the organization under loan program.
- To develop other relevant aspects along with economic development aiming at overall development.
- To engage the women in direct production and create the scope of extra income in the family level giving emphasis of women in micro-credit program.
- To organize the poor and deprived of different facilities under the shade of institutional structure so that they may avail the socio-economic facilities.
- To create the scope of loan to the active and eager male and female enterpriser through self-employment based small projects.



## PROYAS Socio- Economic Development Program at a Glance (According to 31st December, 2015)

Description	From starting to till 2016	Progress of Year 2015	From starting to till 2015
District	3	-	6
Upazila	7	09	16
Unit	19	08	27
Worker	153	28	181
Union	63	16	79
Village	561	128	685
Society	1357	610	1967
Member	28661	8953	37614
Borrowers	158990	57118	216108
Savings Outstanding (Taka)	75753379	41571010	117324389
Loan Status (Person)	21852	6946	28398
Loan Status (Taka)	269783381	141999545	411782926
Amount of Outstanding Loans (Taka)	2869553	958150	3827703
Outstanding loan expiration (Taka)	182864	2810611	4635475
Debt Management reserve (Taka)	5116958	2420772	7537726
<b>Source Of Fund</b>			
Savings of Member (Taka)	4,16,40,137	-	117324389
PKSF Loan (Taka)	233,541,646	26391662	259933308
Surplus/ Own fund (Taka)	37,944,344	20234247	58178591
Credit distribution till now (Taka)	2,000,424,250	1072394000	3072818250
Debt recovery till now (Taka)	1,730,640,869	930394455	2661035324
Recovery rate (%)	99.83%	0.02%	99.85%

## 1. Loan Activities

### A. Jagoron

PROYAS Manobik Unnayan Society since its inception has launched microcredit program. The credit program is for the poverty alleviation of the rural poor people. Under the program of 2015 by forming 1828 societies 30407 new members were included. In this year saving money was BDT 90,44,44,611, disbursed BDT 1,89,83,62,750 and BDT 1,67,58,52,499 recovered by forming 23,163 members.

### Change of fortune of Jayeda Begum



Jayeda Begum, husband's name is Sadikul Islam, lives in village Namotikra of Maharajpur Thana of Chapai Nawabganj. She is a member (Id no. 3,911) of 'Tilok Chandpur Samity' of Maharajpur (Unit-2) of Proyas Manobik Unnayan Society. She was not well-off before joining Proyas Manobik Unnayan Society. Her husband

was a masonry and had been living in hardship for years. She had no suitable place to live in with her children. In June 30, 2011, she become a member of 'Tilok Chandpur Samity'. After being a member she took 10,000/ Taka as loan from the Unit 02 of Maharajpur office for building a home so that she can survive somehow. She with the financial help from her husband gradually repaid the loan and made some savings also. Later on she took 20,000/- Taka as loan and bought some raw materials to make Chanachur and started selling in the local market. She got some benefits out of it and decided to expand the size of her factory by taking 28,000/. She gradually repaid the loan and made some savings. She has 5,060 Taka as savings. She can now able to eat and move well with her family members with her increased income. She has increased her household assets as well. She had been able to purchase 4 decimals of homestead land and made a house there. Her business has been expanded and increased her life standard as well. She is a successful member of the organization. She became more self-reliant. She wants to take more loans and want expand her Chanachur factory and improvement of her family wellbeing in the future.

## B. Agrosor

Micro-endeavoring loan activity is started in 2006. Those who are active members of Urban micro-credit or Rural micro-credit, and become successful in operating specific activity from taking loan for more than one year, and want to expand their activities, and those who need capital but traditional rural credit or urban credit become insufficient against the required loan demand, can take loan from BDT 30,000/- to BDT 1 million as highest. A total of 818 members were enrolled by forming 405 Samaity (Associations) in 2015 under this program. Moreover, BDT 1,05,04,625/- savings deposited, BDT 19,15,86,000/- loan disbursed and BDT 16,40,68,381/- loan recovered through 818 members.

### Manija Begum's Effort of Self-reliant



Manija Begum, husband's name is Shafiquel Islam, lives in village Biswas Para of Barogharia of Chapai Nawabganj district. She is a member (Id no. 3,329) of 'Kumarpura Mohila Samaity' under Maharajpur (Unit-2) of Proyas Manobik Unnayan Society. She was socio-economically

ill-off before joining Proyas Manobik Unnayan Society. In July 29, 2012, she was enrolled in 'Kumarpura Mohila Samity'. After joining the Samity (Association) she started her business by taking BDT 1,000/- as loan. Later on she extended her business gradually by taking loan of BDT 20,000/-. She repaid the loan by doing clothing business and gained huge profits out of it. Gradually she accumulated capital. She buys cloth from Sirajganj, Shahjadpur, and sell those at retail and wholesale price from her own shop. Once she took BDT 1,50,000/- and bought many cloths. She deposited BDT 17,595/- as savings and she is a successful member of the organization. She wants to take more loans and want to spread her business. At present her income and assets have been increased than before. She bought 10 decimals of homestead land and made a beautiful home there. Her social status has also been increased. She helped her son to establish a clothing business separately. Altogether she and her family have got social acceptance. Her husband has also been able to finance more and increased his business. As a result employment opportunity has been created for her husband and son. She works hard to expand her business more in the future.

## C. Buniad

Proyas has been working for the development of living standard and social status of the ultra poor like beggars, day laborers, persons with disability along with other small credit program. Under this program in 2015, a total of 5,556 new members were enrolled by forming 628 'Samity' (Association). Moreover, a total of BDT 1,17,38,527/- savings were collected, BDT 24,25,95,000/- loan disbursed and 22,40,53,309 load were recovered through 3,066 members.

### Bashiron Begum's Expectation of being Self-reliant



Bashiron Begum is a great example of being self-reliant by utilizing hard work, concentration and firm determination. She is very poor but her earnings were not

stopped. She lives in Bashbari village of Chapai Nawabganj district. Her husband died many years ago. She had been living with hardship with her two daughters. She is a day-labourer and cannot maintain her family well, and became very older by hardship. Lastly she enrolled in Proyas Manobik Unnayan Society and passed many years. She has been given two mother goats as donation after successful completion of training on goat rearing under livestock resources program. She also bought three goats for rearing at home by taking BDT 10,000/- loan from Proyas Manobik Unnayan Society. With her labour and morale she gradually gets reputation as skilled in goat rearing. She has now twelve goats. She firstly took BDT 2,000/- as loan and later on took BDT 4,000/- and she also repaid it. She gradually becomes self-reliant by taking loan from Proyas Manobik Unnayan Society. There is no insolvency in her family now. She has been bearing all educational expense of her daughters. She has defeated poverty in spite of being a woman. If every woman in the country works hard such a way, they will be stand with equal right along with men.



## D. Sufalon

Sufalon loan program has been started in 2008 for fastening the income of the farmer and for developing the country's agriculture system through their development. The main sectors for utilizing the loan are seasonal fruit and crop cultivation (especially mango, paddy, papaya, banana etc.), cow fattening, fishery, vegetable etc. Under this program, a total of BDT 60,12,39,000/- were distributed and BDT 70,53,370/- loan recovered through 3,848 members in 2015.

### A tale of Adori Begum



Adori Begum is a wife of Yasin Ali of the village Chardampur of Bholahat Upazila of Chapai Nawabganj district. She has a family of 1 son a 1 daughter. She had to stop education at class 5 due to her father's insolvency. The start of family life of Adori Begum began with Azahar Ali. She had courage and endeavouring but poverty could not defeat those. She always discussed those who were successful. Once she talks to Anzuara Begum, a member of 'Jharna Samity' Proyas Manobik Unanyan Society. She knew about the facility of loan with easy condition and advice. She contacted with an officer of Proyas. She then enrolled on May 2013 and took BDT 8,000/-. She started a vegetable gardening with the loan. Later on she took BDT 12,000/-, BDT BDT 15, 000/- and BDT 20,000/- loan by tern. Seeing success her morale increases a lot. Adori has not stopped herself. She shows interested in taking Sufalon loan and started a big business of vegetable gardening by taking BDT 40,000/- loan. Her confidence and her husband's tireless labour brought success in vegetable gardening.

## E. Sahos

Sahos is a loan program which is given to the affected families who have been affected by natural disaster or any man-made disaster like sanitation, tube well, house repairing, treatment. Under this program BDT 1,000/- to 5,000/- is given with easy terms and conditions. A total of BDT 10,520,000/- has been distributed as loan through 1,321 members in 2015.

### A healthy environment is desirable to the nation

Joshna Begum, husband's name Ruhul Amin, lives in Boromondoltola, Moharajpur, Chapai Nawabganj. Her husband works as masonry. She took BDT 20,000/- loan from Unit-2 of Moharajpur office and repaid the loan regularly through instalment. She had a tube well but the place of it was not healthy, even emitted bad smell from there and were spread germs. A officer of Sahos program informed her that the service charge of Sahos loan program is very low. The member felt interested to take loan and took BDT 5,000/- loan for making the tube well place concrete. At present there is no waste water is stored, as a result diseases are not spreading. She can live healthy life. She repays the loan instalments regularly. She was benefited with the loan.



## 2. 2. Member Welfare Insurance / Microcredit Insurance

Undesirable, sudden and unexpected events like natural disaster or death of main earner in the family or accident makes poverty plunges into more poverty. Risk fund has started to cope with such disasters. Microcredit insurance has been started from November 2014 along with it. In 2015, a total of 175 members and their

husbands died as a result BDT 24,03,082/- has been donated under microcredit insurance program and BDT 7,55,000/- has been distributed for funeral. A total of BDT 35,71,213/- loan has been made remission from the microcredit insurance program and BDT 11,55,000/- has been disbursed against funeral.



### 3. Proyas Special Savings (PSS)

Proyas has started Special Savings scheme in 2012. In this scheme 6-10 years account is opened. A total of BDT 65,99,465/- savings were deposited in 2014 and BDT 81,70,567/- savings were deposited in the year 2015.

### Enhancing Resources and Increasing Capacities of poor Households towards Elimination of their poverty (ENRICH).

Enrich program is an important program of PKSF which has been started in 2010. The objective of this program is to increase capacities and resources of the poor families so that the poverty of poor families will be reduced. Proyas Manobik Unnayan Society, since its establishment, has been working for the development of the poor people till now. In this process, Proyas Manobik Unnayan Society through its Unit-10, Enrich-01, has been implementing Ranihati Enrich program. It has been trying to enrich all the level through the Enrich program. The following activities have been implementing through the Enrich program.

### 1. Education Program:

Education program is one of the mentionable programs of Enrich which has been implementing in collaboration of PKSF and Proyas Manobik Unnayan Society. The program has been operated for the children of the poor families who have been dropped out of school. A total of 40 learning centre have been operated under this program. In these learning centers, children of nursery to class two are taught behavior, etiquette, morale, oath, national anthem, general knowledge along with preparing school works. To make them skilled culturally they are also taught song, dance, recitation etc very carefully. In the centre, children are taught every day from 3 PM to 5 PM. A total of 918 students have been studying in 40 learning centers with 391 male students and 527 female students. The results of the students who have been helped in 2015 through this program:

Results of the students who have been assisted through this program								
Class	Students	Passed	Passing Rate	Drop-out students	Place in the school			
					1st	2nd	3rd	4th-10th
Nursery	363	363	-	-	-	-	-	-
Nursery	244	244	100%	-	11	18	18	16
Class 2	311	311	100%	-	12	12	16	37
Total	918	918	-	-	23	30	34	53

### Let the education like Aforza continues

The father of Afroza had been died before the birth of Afroza. She had been an orphan before seeing the light of the earth. Afroza's age is now 7 years. Her father was a day labourer. She passes her life in hardship. Her mother earns a little through sewing work and maintains the needy family. The brilliant Afroza continues her education life within it. She cannot prepare school tasks at home due to having no helping person in the family. She felt unwillingness to go to school for not studying well. Her education life is threatened. The teacher of Enrich program Shirin Akhtar able to understand it and

enrol her as a student of Enrich program. Afroza gets back her education. Now she can prepare for school work. She feels well to go to school. She studied at night with the light of lantern or kerosene lamp in the 21st century. Her mother could not take electricity connection due to money. There are a lot of children like Afroza in the 40 learning centres under the Enrich program who do not continue education due to poverty. For example, Kulsum of Hatath Para village and Haliam of Mulkar village. Under the Enrich program it is possible to make their study but for the rest nothing is possible to do. It is desirable that the education life like Afrozas continues and they move ahead.





## 2. Health Program:

Health program is another program of Enrich program. This program is operated by two health assistants and 15 health workers. It has been trying to reach health services to 7,371 households of Ranihati union through this program. A total of 8 satellite clinics are being operated with the specialist doctors. Moreover, 5 health camps are also being operated through this program each year. The health assistants provide health service everyday in unit offices and in the field level. Under the health program 14 health camp, 367 satellite clinics, 1,192 static clinics is being operated till now. However, diabetes has been tested for 2,021 persons, cataract operations have been done to 168 patients under this program. At present 7,758 health cards have been completed. The major achievements of the year 2015 are shown below:

Health Program- Activities-2015			
Sl	Description	Achievement of 2015	Cumulative
1	Satellite Clinic	72	275
2	Static Clinic	425	1382
3	Treatment Advices by MBBS	2337	10345
4	Treatment Advices by Health Assistant	4752	20551
5	Health card distribution	2390	8063
6	Income from health card	154900	429545
7	Diabetics test	321	1964
8	Health related discussion	256	605
9	De-worming medicine distribution	2389	55534
10	Eye operation	48	148
11	Training	-	2
12	Training participants	-	30

## Chikimon Bibi gets back her eyes for free of cost



There is a house at Namogram of Ranihati union. She has a son and a daughter. Her husband had died before her children get married. She arranged marriage for her children with much hardship. After a few years her both children had died one by one. Her life plunges into dark. She maintains her family with her grandson. Due to old age and malnutrition she gets cataract disease. She could not treatment herself due to financial crisis. In this circumstance, a health worker of health program Sumi Begum sees the poor Chikimon Bibi. An operation of her eyes done free of cost under this program. She gets back her eyes and lives a healthy life now.

## 3. Special Savings Program:

A total of 18 savings schemes were opened under the Enrich program where the members deposited savings regularly. 18 accounts have been expired and after shorting those, 9 savings accounts equivalent to BDT 1,26,467/- have been approved for payment which was distributed in June 2015.

## 4. Enrich centre opening and ward coordination meeting:

Two Enrich centers have been opened under the Enrich program in Ranihati union where regular ward coordination meetings are held. Moreover, different social activities are done with the general people of the ward. Eight 'ward coordination committees' have been formed out of 9 wards. A total of 120 ward coordination meetings were conducted in the financial year 2015.

## 5. Beggar Rehabilitation Program

Under the Enrich program a total of 10 beggars, 5 beggars in 2014 and in 5 beggars in 2015, have been rehabilitated of this union. They are now maintaining their livelihoods by doing business with the donation from Enrich program and gave up the begging.

## 6. Rehabilitation Activity under Enrich Program:

Proyas Manobik Unnayan Society with the financial assistance from PKSf has started 'Enrich Program' for increasing resources and capacities of every person of Ranihati union of Chapai Nawabganj Sadar Upazila. Under this program health services for all, education activity, and community based activity with the help of PKSf and community, tube well, latrine, roads, culvert were built in many social institutions, assisted the youth through training and getting jobs, loan facility for the middle class and lower middle class people, provided special savings facility for the ultra poor. While working with the ultra poor PKSf came to know that there is a class in the society who live in very hardship and people know them as beggar or begging. As the Enrich program is for the people who live in the lower class in the society, has been felt to do something for them, as a result the rehabilitation program has been taken from them. PKSf has been taken decision to rehabilitate them and bring them into the mainstream of the society by spending upto 1 lac for each family. At the initial stage, with the help of partner organization, a list of 2,943 beggars from 43 unions has been collected



primarily. A total of 5 families have been selected by PKSf from the enlisted families considering the poverty

level and decided to rehabilitate those who are interested to come out of the begging.

### Life of Omar Ali has Changed

Omar Ali has been rehabilitated under the Enrich program of Ranihati union of unit-10. He is at present has given up begging and living as a respected person in the society. The change of the life of Omar Ali has been possible due to implementing the Enrich program funded by PKSf. After losing homestead caused by river erosion, Omar Ali had started living in the village Kamlakantopur of Ranihati union. He had been leaving in other's rented land and opened a small shop in Ranihati bazaar. In spite of impoverishment, Omar Ali has been leaving well but a road accident dismantled his life. He becomes lame by losing his two legs. He sold his shop for not maintaining his treatment cost. After a few days he started begging with a wheel chair for his survival and for his family

members. His begging stated from this.

Moushumi, a health worker of Enrich program came to know about Omar Ali and decided to enroll him in beggar rehabilitation activity under the Enrich program. After proper approval from the authority, he has been rehabilitated in the financial year 2014-15.

As a part of rehabilitation, a shop has been given to him by discussing with him. As he had previous experience in doing shop business, so he has been given a shop. At first a shop will be given to him and later on a cow will be provided with the approved donation. However, a plan has been taken to provide sewing machine to him. When Omar Ali knows about his rehabilitation he told about his dream. He is now on the way to fulfill his dream. Now Omar Ali is proud of his livelihood.



### 7. Vermi Compost Program

The Vermi compost plant has been started in the Enrich program of Ranihati union. There are 25 Vermi compost plants opened under this unit.

### 8. Toilet and Tube well Installment

A total of 18 toilets and 16 tube-wells have been installed in Ranihati union under the Enrich program.

### 9. Bondhu Chula Program

The Bondhu Chula program under the Enrich program is running in Ranihati union. A mentionable number of women and children die each year due to Asphyxia caused by smoke of kitchen. However, a lot of carbon dioxide gas is emitted which pollutes the environment. These problems are reduced by using Bondhu Chula. Bondhu Chula is fit for health, environment friendly, smokeless, fuel savings as a result it is low priced and the rate of emitting carbon dioxide is less as well. Under this program in Ranihati union, advice and encouragement is given to the families of Ranihati union. A total of 560 Bondhu Chula have been installed in this union.

### 10. Hand wash and cent percent Sanitation Program

Ranihati union has been announced as cent percent sanitation union by establishing hand wash bottle in all the families of Ranihati union. Besides 5 ring and 1 slab have been distributed to 185 ultra poor families under this program.

### 11. Basak Cultivation Program

As part of Enrich program the Basak cultivation has been started. There are a lot of mango gardens in Ranihati union. In the mango gardens pesticides are sprayed regularly. Due to pesticide and lack of suitable land the Basak seedlings has not been cultivated. As a result cultivating Basak has been topped in Ranihati union under the Enrich program.

### 12. Enrich House

As per direction of PKSf, an initiative of establishing 10 Enrich houses has been taken in Ranihati union in 2015. It is still in process. It is hoped that building houses will be completed on time.



### 13. Enrich Credit Program

Enrich credit distribution program has been continuing in Ranihat union under the Enrich program. In this credit program a total of BDT 7,81,58,000/- in 1012 families as IGA, BDT 3,14,800/- in 302 families as livelihood and BDT 72,41,000/- in 340 families as assets creation credit have been distributed.

#### Feroza Begum's New Return



Shafiquel Islam, husband of Feroza Begum had been doing clothing business. Their life was going well. He

bought the Sharee cloth from Harinagar of Nayalavanga union of Chapai Nawabganj district and sold those to other cities including Dhaka. He also supplied the cloths to the different markets of Chapai Nawabganj district. Once the demand of local made cotton cloth began to decrease due to the intervention of Chinese silk cotton in the market. As a result the business of Shafiquel began to flop. To repay the debt, Shafiquel sold his house. After selling house he with his family took shelter in the house of father in law. The sufferings of Feroza Begum begins. Once Feroza Begum meets with Imran Ali, an officer of Proyas Manobik Unnayan Society. The officer introduced about the credit facility of Proyas Manobik Unnayan Society. After being informed about the credit facility, she enrolled as a member in the Sabuj Mohila Samity (07). She at first took BDT 50,000/- as credit for starting business. There starts their new life.

With the amount BDT 50,000/- Shafiquel starts a small cloth shop at first. He then felt interest in expanding his business along with livelihood. At present Shafiquel opened a cosmetic shop. Besides he builds a cattle farm where there are two cows. At present there are BDT 2,70,000/- to Feroza Begum as IGA loan.

Feroza and Shafiquel have been emerged as a successful entrepreneur. Now they have own house, own shop and cattle farm. They are now proud of their present living standard.

### 14. DIISP-Inclusive Insurance Sector Project

**Introduction:** Proyas Manobik Unnayan Society considering the financial security of the beneficiaries has been introduced lifestyle insurance program under the DIISP with the financial assistance from PKSF, along with implementing multidimensional programs. If any borrower or insurance holder dies he or she has been given BDT 5,000/- in cash for funeral and the debt is exempted. In this way, DIISP's continuation the health insurance has been started in Ranihati union of unit-02 in January 2014. A paramedic has been recruited to increase the acceptance of the insurance scheme and to modernize it, and to ensure the health service at door step. The followings are the activities operated by a paramedic.

#### Association level activities

At the starting of the month, the paramedic arranges different awareness meetings based on the monthly planning. Through the information awareness preventive health services are given. However, protocol based health services like cleaning, food-nutrition, pregnant mother care, planning and emergency pregnancy services during delivery, first milk and breast milk feeding, dengue disease, sexual disease, TB, leprosy, cataract, goiter, adolescent changes, vaccination program, family planning related advices and health services for the older.

#### Static Clinic

In the evening the paramedic operate static clinic and provide treatment and advice services. Patients who are out of the capacity of are referred to the closest hospital.

#### Types of Health Services

##### Mother and infant health services:

Pre-birth care, post-birth care, emergency pregnancy care, family planning related advices, anemia and malnutrition, urinary infection, luceria, infant's eye infection, follow up and referral system.

##### Treatment of General Diseases

Fever, cold, cough, pneumonia, bronchitis, diarrhea, dysentery, worm infection, skin disease, ear infection, gastric, disease caused due to old age, and other infectious diseases are treated and referred.

##### Referral System

Complex diseases, which are not possible to give services for the paramedic, are referred to the nearest union, Upazila, district level government and non-governmental health institutions and private clinics.

## Achievement

At present the achievement of this program is stable thought it was slower at the inception period. A total of 13,570 members were made conscious by the paramedic, and treatment and advices have been given to the 4,100 patients, and a total of 638 patients have been referred to hospital, treatment have been provided to 2,223 patients with the registered doctors through 48 satellite clinics. A total of BDT 71,600/- has been earned by selling 265 policies till now. At present 154 policies is active. About BDT 26,400/- has been paid as hospital cash scheme to the 30 policy holders. Above all the all out efforts are going one to make the program dynamic and reach to the goal.

## Financial loss reduced by taking hospital cash facility

Rekha Begumm (2570) is a member of 'Rajoni Mohila Samity' under unit-02 of Ranihati branch. She has been included in the hospital cash facility scheme by depositing BDT 250/- as premium in last February 2015, along with credit and life insurance Proyas Manobik Unnayan Society. In May 2015 she has been admitted to Greenlife Hospital, Shanibag of Chapai Nawabganj and took 15 days treatment there due to her Fallopian Tube operation (ovary) and come back home after recovery. As per the policy, she has received BDT 2,800/= in cash as hospital scheme against 14 days at the rate of BDT 200/- per day, first 24 hours not included. Now she is physically well.

## Kuwait Goodwill Fund (KGF)

Bangladesh is a disaster-prone country. It has to face food problem frequently. To ensure food security through the use of limited land resources for 150 million people is a challenge. Ensuring food security for the poor and peasant communities in the past decade, public and private initiatives to increase domestic food production as well as livestock and fisheries development has taken effective steps.

Kuwait Goodwill Fund was established according to the announcement of the honorable Amir of Kuwait Sheikh Sabah-al-Ahmad Al-Jaber Al-Sabah to ensure basic food needs and to achieve food security for the people of Islamic countries in the Islamic Economic Forum held in 2008 in Kuwait.

'Kuwait Fund for Arab Economic Development (KFAED), 'Kuwait Goodwill Fund for the Promotion of Food Security in Islamic countries' in the context of particular interest of the Government of Bangladesh under the program on agriculture and agriculture-related micro and small business lending operations related to the activities of US \$ 10 million grant to support the decision. Accordingly, on January 30, 2011 a tripartite agreement was signed among the Bangladesh government, Palli Karma Sahayak Foundation (PKSF) and KFAED. Under this financial agreement, foundation will provide financial and technical assistance to the selected partner organizations under the rural micro- credit, micro enterprise loans and seasonal loan event and micro-credit of agricultural sector.

The main goal of the program, entitled 'Kuwait Goodwill Fund for the Promotion of Food Security in Islamic

Countries', is to increase the family income by providing, reducing the tendency to corrupt, improve food security and to provide technical assistance by giving micro-credit and small loan in small enterprise sector and micro and small business concerned food production, agricultural products and by-products processing, preservation and marketing to the targeted community.

Loan assistance is provided at the right time to the community to meet the basic food needs of the demand who are engaged in the activity which are engaged in agricultural production, agriculture-related small and small businesses and small enterprises. Moreover to ensuring food security by acquiring modern, effective and sustainable knowledge about new technologies, adopting and implementing technology, give assistance to increase food production of the country, food production, processing and conservation programs to upgrade and mainstream PKSF funding initiatives to create local employment.

There are two main component of this program:

- Microcredit Assistance (Small Loan)
- Capacity building and vocational training, field day, inspiring travel, material supply related to technology expansion etc.

The program started in October 2014. In 2015, about 504 members get benefited from this program. Under this program, a total of BDT 14,104,000/- loans have been distributed and the amount of credit status was BDT 1,41,04,000/-.

## Change of living standard of Beli Begum

Beli Begum, husband's name is Zamal Uddin, lives in village Dolapara, Maharajpur of Chapai Nawabganj. She is a member of Karotoa Mohila Samity under unit-02 of Maharajpur (3829). The objective of the

organization is to provide loans to the poor people. Under this program, the above mentioned member enrolled in the Samity (Association) in May 2013 and took BDT 15,000/- as loan. She bought a cow with the



loan. Later on she took BDT 20,000/- and started mango business. She repaid the loan gradually with her mango business and sold the cow at BDT 40,000/-. She gradually accumulates her capital in this way. Under the KGF program, she has been given training on pump sprayer machine and mango gardening and provided a loan of BDT 30,000/- under the KGF Sufalon credit scheme for spraying pesticide on mango trees. At present she has been given BDT 50,000/- and she saved BDT 5,230/- in the organization. She has become a self reliant. In the future, she wants to take more loans and want to expand her mango business.



### UPP-Ujjibito Project

Chapai Nawabganj is a western district of Bangladesh. It is situated with the vast mango gander and Barind land. The activities and working areas of Proyas Manobik Unnayan Society, as a local non-governmental organization, has been spreading gradually. In cooperation of different government and non-governmental organization it has been working continuously for the socio-economic development of the rural community, women empowerment, increasing social awareness. After emerged in 90s it has been

implementing different agriculture related activities successfully under different projects. Aiming at reaching the modern agricultural machineries for helping the agriculture and famers, PKSf built 'Agriculture Unit' and 'Livestock Unit' in June 2013 under a separate working scope. Proyas Manobik Unnayan Society has been implementing the program jointly with the 'Agriculture Unit' and Livestock Unit' of PKSf aiming at widen agriculture and livestock related suitable technologies to the farmers of Chapai Nawabganj.

### Agriculture Resource Development Program

Agriculture is culture. The civilization starts with agriculture. Farmers are the bearer and holder of agriculture. Today's civilization is the outcome of farmer's hard work, efforts and sorrows. The green revolution of 70's and Norman E Borlaug's food security brought new hope at that time. Bangladesh was not out of it. Bangladesh is now a country of agro-based economy. There is 17 percent contribution of agriculture in the foundation of the country. About 48 percent of the total work force is related to agriculture. The contribution of agriculture in creating employment, reducing poverty, empowering women, and ensuring food security is undeniable. Agriculturist, agricultural scientist, policy maker were with the farmers. Country has able to export food in some cases. All out efforts have been going on for ensuring food security and safe food, the government's NARS-affiliated research institution, agriculture extension department, BADC and other governmental and non-governmental organization and above all the 'hero' farmers.

The program has been implementing under the agriculture unit of Proyas Manobik Unnayan Society in Chapai Nawabganj district. The activities of agriculture unit are divided in to agriculture sector and fisheries sector. Technologies related to agricultural crops are shown below.

**a) Granular Urea in rice cultivation:** Rice is our prime crops. The main ingredient of cultivating rice is urea fertilizer. About 70% urea is wasted due to using powder

urea but using granular urea has prevented this wastage and increased rice production. Proyas Mnobik Unnayan Society with the financial support of Agriculture Unit of PKSf has been implementing this technology in Chapai Nawabganj district. A total of 8 demonstrations have been done in t 2014-15 fiscal year and 6 demonstrations completed in 2015-16. Farmers have showed interest in this technology.

**b. Introduce high yielding and climate resilient crops:** Proyas Manobik Unnayan Society has been working to defuse different technologies and high yielding varieties researched by Agriculture Research Institute. In the mean time, demonstration plots of high yielding Bree rice-62, Bree rice-58 have been installed. Besides different vegetables varieties have been demonstrated along with Bari wheat-26, high yielding maize-900 and which will have replicated by the farmers soon.

**c. Chemical free vegetable production using Pheromone Trap:** Producing safe food is one of the challenges of agriculture. Pheromone trap is an effective technology by which chemical free, healthy vegetables are produced with low cost. In 2013-2014 fiscal year, 1 demonstration plot has been installed. Later on seeing the interest of the farmers, a total of 12 demonstrations have been installed in the 2014-2015 fiscal year. In the current fiscal year, a total of 20 displays have been installed. This technology has impacted positively among the farmers.

**d. Water saving Porous pipe in rice cultivation:** Ground

water is being used largely in cultivating rice. In most of the times, farmers use excess water than necessary in cultivating crops. The pipe is used after 15 days of planting seedlings. It can save 20-25 percent of irrigation water than traditional method. Proyas Manobik Unnayan Society has installed 1 pipe in 2014 fiscal year and 8 displays installed in the next 2 years.

**e. Quality and standard seed preservation:** Difference is seen between seeds of research institution and farmer's seeds. Taking some special measures can reduce the references. To do so, Proyas Manobik Unnayan Society has installed 80 demonstrations in 2015 fiscal year in Chapai Nawabganj. Necessary technical knowledge and trainings have been provided. A total of 40 demonstrations have been installed in the current fiscal year.

## 1. Homestead Vegetable Gardening

Cultivable land is reducing day by day. On the other hand, the number of household is increasing. The family member can meet their nutritional requirement through vegetable gardening in the small-spaced homestead. However, family can be maintained through selling those vegetables. Aiming at making vegetable garden around the household, not keeping it barren throughout the year, demonstration plots have been installed based on the model invented by Bangladesh Agriculture Research Institute. Proyas Manobik Unnayan Society in financial collaboration with PKSf, 40 demonstration plots in 2014 and 30 in 2015. After seeing the success, the neighbour showed interest in making vegetable gardens in the households.

## 2. Compost fertilizer production:

Using excessive chemical fertilizer in the field is reducing the fertility of the soil. As a result the composition of soil is being destroyed. To keep the health of soil there are requiring adequate bio-fertilizer. To grow interest among the farmers, Proyas Manobik Unnayan Society, in financial collaboration of PKSf, 5 demonstration plots in 2014 and 20 plots have been installed in 2015 fiscal year. The implementation of this

program is being hampered due to the unawareness of the farmers at the initial stage but the awareness is being increasing among the farmers and they are showing interest in making compost fertilizer producing.

## 3. Parching, light trap and planting seedlings in row:

Rice is our staple food. Parching is an effective pest control method. However, pest can be easily control by using light trap. Planting seedlings in row gets light and heat easily, rice production increased, and the attack of insects is reduced. Agriculture Unit of Proyas Manobik Unnayan Society installed 8 demonstration plots in the current fiscal year 2015-16. Though the method is not used largely yet it is effective and the farmers are being conscious gradually.

## 4. Tomato cultivation in the summer:

Tomato is a winter vegetable but the farmers do not get much profit out of it due to its bumper production in the winter. Many do not get their production cost. If the tomato is being produced in the summer season the farmers can be benefited. In fiscal year 2015-16, a demonstration plot has been introduced among the farmers which will be expanded in the future.

## Agriculture Resource Development Program:

Bangladesh has been occupied a place among top 10 crops producing countries in the world. Rice is in first place amongst the food crops. Rice is the main food crops among 135 million people of Bangladesh. It meets almost half of country's GDP. About 13 million farmers produce rice in their 10.5 million hector of lands. Rice plays an important role in the lifestyle of the people of Bangladesh. In 1971 about 11 million tons of rice was produced for about 70 million people, whereas now 25 million rice is produced for about 135 million people in Bangladesh. The rice production has increased more than the population increase in the country. However, rice production has increased proportionately along with the world's production. Different factors contribute to the increased rice production in the country. One of the factors is the innovation of high yielding variety rice. The agriculturists with their endless efforts have been continuing to innovate high yielding variety rice. However, using fertilizer is one of the factors of increased rice production. As a result the use of



chemical fertilizer is being increased along with the rice production. Among the chemical fertilizers, urea is one of them. About 28 lac metric tons of fertilizer is being produced in the country of which 80 percent is used to produce rice, as a source of nitrogen which is used as



spraying. But the application of such method is not effective. It has been found in the research that only 30-35 percent of urea work for the crops and the rest 65-70 percent are wasted in different ways. The wasted is done through 3 ways. Firstly, urea is evaporated to air, secondly, it moves one land to other through irrigation, and thirdly it goes into deep soil through mixing with water. As result rice plant does get nitrogen as per its requirement. Granular urea is very useful for preventing wastage of urea fertilizer and increase production. Granular urea is being produced from general urea fertilizer by using a Briquette Machine. Three types of granular urea are being produced with

the machine, weighting about 0.9 gm, 1.8 gm, and 2.7 gm. Weeds grow less if granular urea is used. Rice plant supply necessary nitrogen, as a result there remains no concealed requirement of the plant. The bud and ear of corn grow in plenty, the ear of corn becomes longer, and the amount of rice in each ear grows in plenty. In the current Boro season Proyas Manobik Unnayan Society under its Agriculture Unit, has applied granular urea in about 14 hector of lands. Primarily the organization has applied the granular urea to the land of its members under different Samity (association). The other farmers are being inspired seeing the application of granular urea of this area.

### Vegetable gardening in Julekha's Homestead

Chapai Nawabganj is a district of west Bangladesh. Chapai Polsha is a village situated in the bank of river Mahananda. Julekha Begum is a housewife of poor family of this village. Her husband is a poor farmer. She has a family with a son, two daughters and her husband. Her children study in the Madrasa. It is difficult for her to maintain the family with her husband's small earnings. So she regular do handicraft. She is a hard worker naturally. She herself does all household works. She always thinks of how to earn more. Her husband is involved with agriculture, so she also works with her husband regularly. She has a homestead having four rooms in a land of 6 decimals. There are about 3 decimals of land in homestead yard. She has interest to utilize the land for productivity and earnings. She is a group member Dolna Samity, enrolled three years ago. She does agricultural works by taking loan from the Samity. She came to know from a group meeting that assistance and training can be availed from Proyas's Agriculture Unit to make homestead garden. She knew that it is possible to earn money through her small amount of homestead land. Later on she contacted with a agriculture officer of Proyas. The officer gave her advices on vegetable cultivation after seeing her interest. Julekha Begum works as per advices. She divided the homestead land and planted Brinjal, radish,



red spinach, and cultivates sweet or sugar pumpkin and bean on the rooftop. Potato plant putted in the other trees. She planted ginger plant in a shadowy place. She installed five beds in an open space, planted mango, litchi, papaya and guava trees around the homestead. To make the vegetable a profitable one, she acquired technique in producing seedlings. In the last winter she sold 30 gourds, and distributed 20 gourds to her relatives and neighbours. She always use bio-fertilizer in her vegetable garden, as a result her production cost has been minimized.

### Pheromone trap for vegetable cultivation

Vegetable is very important plant. Vegetables have taken an important part in our food menu from which we get necessary nutrition and vitamin. Vegetables plants get infected by insects easily. As much as we moving towards agriculture, we are depending on technology. To increase the agriculture production we are using different varieties, besides, we are using excessive fertilizer, chemical material, and irrigation. Those help creating a favorable environment for reproduction of the insects.

In fact, different insects, diseases, weeds etc increase the cost of vegetable production. Pesticides decrease quality of crops.

Using irregular and insufficient application of pesticides impacts badly. However, it impacted negatively on human





and nature. The seeds are used in the modern days are affected easily by the insects and diseases. Using irregular and insufficient application of pesticides, the insects become tolerant against the pesticides and the effectiveness of those pesticides reduces largely. The residuals of the pesticides, which remain in the food, increase health hazards badly. Moreover, for controlling the insects farmers spray pesticides by buying from dealers, which are not right in most cases. Most of the farmers are indifferent about using bio-method in controlling insects. Pheromone trap is an effective pest controlling technological method. Pheromone is a natural element which comes out from the body of insect and spreads out through air to attract the opposite sex of the same species.

As pheromone is a natural ingredient, it does no harm to human and environment. So it is fully an environment friendly technology. If a liur kept hanging for about 6-8

weeks filling about 2-3 gm amount of pheromone in a small hole plastic four insect catcher it can attract male moth which is be destroyed collecting it later on. Using pheromone trap is very easy technique. First of all take a pot having capacity of three litres of water. The pot is to be cut in a triangle shape from 3-4 cm top of the pot. After that the liur using a thread is to be kept hanging with a pot placed 3-4 cm high from water. The pot with water and liur is to be kept in a stand along with the level of plant in the field. The rectangle of the pot is to be installed facing the north-south direction. The male moth enters into the trap after getting attracted by the pheromone and if goes to fly it falls into the soap mixed water and dies. Using the pheromone the number of male moth is reduced. As a result the reproduction act is disrupted and the number of insects reduced. The main killer insects are controlled using the pheromone trap.

## Agriculture Resource Development Program

'Let's cultivate fish, build fortune for twelve months', Palli Karma Sahayak Foundation (PKSF, from November 2013 by its own funding under the project entitled Agriculture Unit and Livestock Unit with the selected 38 co-organizations, the project through different IGAs, for the sake of implementing it well and considering the geographical area, 4 units of Proyas Manobik Unnayan Society (unit-01-Gobratola, unit-02-Moharajpur, unit-04-Chowdala, unit-12-Charanupnagar), has been providing different facilities under 6 components.

- Carp-Mola Fish farming in pond and vegetable gardening in the fringe
- Carp-Telapia Fish Farming 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
- Car fish fattening in pond and vegetable gardening in the fringe
- Kuchia Fattening

## Parvin Begum in the path of development by cultivating indigenous cat fish

Parvin Begum is a brave woman of the village Bhagoboti under Basudevpur union of Godagari Thana in the district Rajshahi. She had many dreams but not fulfilled due to her family and financial problems. When she was in frustrated, a woman of her neighbour told her that Proyas Manobik Unnayan Society provides technical and financial assistances. She, not making delay, contacts with an officer of unit-12 under Charanupnagar branch of Proyas Manobik Unnayan Society and received financial and technical assistances under the component of local cat fish cultivation and vegetable gardening in the fringe of pond in 2015.

While visiting the farm and asking Parvin Begum about the change of life after receiving the assistance from Proyas Manobik Unnayan Society, she said "I am Parving Begum, husband's name is Babor Ali, village Bhabotitala, union Bashudevpur, Upazila Godagaric, district Rajshahi. I have three children, two daughters and a daughter. The older daughter is appearing in the SSC examination and the other daughter is studying in class eight. My husband left me about three years ago. At present I live in the house of my father in law but have no communication with husband. I took BDT 10,000/- loan at first as a member of Shuli Mohila Samity of Charanupnagar under unit-12 branch of Proyas Manobik Unnayan Society. I have given a shop of Flexiload to my son.





Presently I have a loan of BDT 25,000/- as 4th terms. I had a pond of 7-10 decimals where fishes were not cultivated due to its unsuitability condition. There was a meeting in the Samity where a discussion about fish farming was going on. I went there and learnt many things about fish cultivation from Lahu Bhai. I informed him about my unused pond. He advised me to renovate it and cultivate local cat fish. Later on I took trainings on cat fish farming along with carp fish in assistance with the office. I learned about the mixed he cultivation of local cat fish and car fish and decided to cultivate local cat fish. In order to doing so the office provides me 2500 minnow or fish fry of local cat fish and made a platform or self for vegetable gardening, provided necessary elements like fertilizer, lime etc for preparing the pond. After that I bought some materials for making feed for fish and used those feed after preparing

the feed at home. I took care of pond regularly. As a result the cat fish weighted about 100-150 gm within 5-6 months and some local cat fish grow till 150 gm. At first slot I sold 10 kg local cat fish at a rate of BDT 650 and earned BDT 9,000/-, and earned a total of BDT 15,500/- and about 7 kg fish kept for family purpose. I bought a sewing machine worth about BDT 6000/- from the amount of fish selling money and with the rest amount of my I bought goods for my shop. At present I earn BDT 100-150/- per day from tailoring works. In my pond there are about 10-15 kg fish the approximate price of those are BDT 7000/- to 8000/-. The money I shall keep as savings for buying minnow or fry later on. I am very happy now. I have a dream to cultivate fish for the second time and the money will be earned to be used to take lease a big pond and cultivate fish there."

### Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906, RCC-II)

**Introduction:** HIV/AIDS is a much discussed issue in the present world. One of the mentionable goals of the millennium development goals is to prevent HIV/AIDS and malaria. To achieve the goal the world is going on in equal pace and strategies. Bangladesh's neighbouring country India and Myanmar are affected badly by AIDS, so Bangladesh can be affected by the AIDS. Realizing the fact and to reducing the risk of HIV/AIDS among the injected drug users of Bangladesh, Proyas Manobik Unnayan Society with the financial assistance from the Global Fund and managerial roles of Save the Children, and under the Care Bangladesh consortium, has been implementing different programs at Katakhalī DIC in Rajshahi district, Chapai Nawabganj and Charbugdanga DIC under Chapai Nawabganj district, and Hili DIC under Hakimpur upazila of Dinajpur district and Thakurgaon DIC under Sadar Upazila of Thakurgaon district.

It is mentionable that GFATM, IDU-906, RCC project, phase-II has closed on 30 November, 2015 and extended for two months, which will be continued to till January, 2016. Proyas has implemented the five DICs under this project.

However, Proyas is helping the national and international level organizations under the program of National AIDS/STD program-NSP of Bangladesh government and Ministry of Family Planning country-wide to implement and prevent HIV/AIDS and risk reduction activities cordially.

#### Name of the Project

#### Expanding Provision of Essential Harm Reduction Services for Injecting Drug Users (GFATM, IDU-906, RCC-II)

#### Aim of the Project

Reduce the risk of HIV and AIDS among people who inject drugs.

#### The objectives

- To know the situation of the drug users who share needle and syringe.
- Arrange the detoxification service and vocational training for the IDUs through DIC and long-term rehabilitation services.
- To Create the favorable environment to implement risk reduction programs at national and local level through advocacy program

#### Steps of Proyas in Preventing HIV and AIDS:

Proyas has implemented diverse activities in CARE-Bangladesh consortium to prevention of HIV/AIDS which are given bellow:

#### DIC-based Activities:

STI, Abscess Management (boil or sores treatment) and provide medical care in maintaining general health of the concerned people.

- HIV testing.
- Issue based counseling.
- Health based talks.
- Referral services.
- Recreational activities- such as watching television, cleaning service, bath and rest, Carom, arrangement to play chess and carom, arrangement to read newspapers etc.

#### Outreach Activities

- To aware about sexually transmitted diseases with illustrated concept.
- To provide knowledge about proper use of condom to be free from HIV and AIDS.
- Exchange needle/syringe among the IDUs.
- To distribute condom to promote safe sex.
- Health related discussion (one to one and group).
- Referral services for general treatment, sexually transmitted and abscess management (boil or sores

treatment).

- Referral services for HIV testing.

#### Other Activities:

- Establishing HIV testing and Counseling (HTC) Centre and provide nursing service.
- Advocacy with the various stakeholders.
- National and International day celebration.
- Drug treatment and rehabilitation.

#### Obstacles in Implementing the Project:

1. Different organizations and people of the society thought that syringe, needle and condom help to increase drugs/HIV/AIDS.
2. The implementation of project activities has been interrupted lightly by political instability.
3. Sudden raid on the spots by the local police administration/department of drug control for incompatibility due to lack of coordination of the HIV / AIDS prevention policy made by the Health Ministry of Bangladesh Government and the Drug control act. So there is a risk of sharing syringe- needle among the IDUs.
4. Sometimes people do not show interest to know about the bad effect and prevention of AIDS due to religious bigotry.
5. It is difficult to provide services to the Char areas due to the bad communications.

### Chand returns from the evil path

Chand was born in 1963 in Colony village of Chapai Nawabganj district. His father name is late Lofor Shaikh and mother's name is late Nurnahar Begum. He has two brothers and two sisters. Chand is the older of all. Chand's father worked in a bakery business. His father's dream is to educate him. So he enrolled Chand to a school. He got opportunity to study to till class five. Later on he lost the opportunity to continue his education. He engaged himself with father's business. His father was died when he was at the age 14. He could not think of what to after his father's death. He started selling betel leaf and cigarette in train. After selling in this way for four years, he started rickshaw pulling in the city of Chapai Nawabganj and continued to maintain his family with his mother and sisters. He was married at the age of 20 years. He started taking Ganja, wine with friends after his marriage. While pulling rickshaw, he started carrying imported fruits from India and earned a little bit more money in return. After getting increased money, he started heroin smoking. He was heroin addicted for about 18 years. Due to not maintaining the money of heroin, he started taking injected drugs and gradually addicted badly on it. In the family life he became a father of 3 sons and a daughter. He gave marriage of his two sons and his daughter is studying at class six. Due to his drug addiction his income gradually begun to decrease and maintenance of family became hard, chaos in the family comes in. His sons do not let him to stay in the family due to his misbehave. Chand then started working as a garbage collector. People of the society advise him



to go to different places, give up drugs and come back to normal life. At last his family loses confidence on him. As a result he becomes a victim of societal deprivation. Chand cannot think of what to do. One day he decides that he will come back to normal and try to find out the place where he can be free of drugs. He came to know from his friends that Proyas Manobik Unnayan Society and Care Bangladesh, supported by Save the Children have been implementing risk reduction activities for the injecting drug users, where he can be free of drugs. In 2009, Chand was enrolled in mother list as a IDU under DIC Shongi-30 and through outreach and DIC based services he admitted in Aposh Detoxification Centre and come back home after receiving 14 days of treatment. Now he is well, and living a happy family life. His son said that my father behaved us badly in the family. After recovery from the drugs he behaves us well and bears the family expenses. At last Chand's family praises development of Proyas Manobik Unnayan Society, Care Bangladesh and Save the Children.

### Participatory Community Intervention to Prevent Human Trafficking (PCIPHT)

Human trafficking means the human buying and selling businesses to the purpose of various kinds of exploitation. There are different kinds of exploitation among them sexual exploitation commercially, forced labor, forced prostitution, etc. For trafficked from Bangladesh men, women and children were collected. A great number of trafficked human are male. They are sent to abroad for job by the hype. And in most cases, forced labor from them, or they are absorbed by debt-bondage. Bangladeshi

women and children are trafficked to other countries for commercially sexual exploitation or forced labor.

#### Goals and Objectives of the Project

- Make people aware of human trafficking and safe migration.
- Those who have survived and those who are victims of trafficking are empowered them.



- Providing alternative economic benefits who are transferred inside or outside the country to calling.
- To ensure their participation and increasing public awareness to the prevention of crime and trafficking.
- Identifying the traffickers and increasing the capacity of government institutions to arrange the necessary punish.
- Reducing the social and gender inequality to prevent the human rights and trafficking.
- To enable the committees of Union level to prevent human trafficking.

### Action area of the Project

Sadar upazila of Chapai Nawabganj district and Shahbajpur and Daipukurea union of Shibganj Upazila, Matikata union of Godagari Upazila of Rajshahi district and Khattra Madhoppur union parishad of Hakimpur Upazila of Dinajpur district.

### Achievements of the year 2015

Proyas Manobik Unnayan Society under this project achieved some targets in 2015, those were:

### School Program

Special importance has been given to the school activities under the Participatory Community Intervention to Prevent Human Trafficking project. The teacher and students of the high school took part in the activities specially. In the current working area a total of 10 school sessions have been implemented and about 600 students and 50 teachers have become aware about human trafficking. They also shared the message to their relatives, neighbours, and friends.

### Trainings for the member of human trafficking prevention committee:

There is supposed to have a human trafficking committee in every union as per the national action plan of government. But in fact there is no such committee in most of the unions. In some unions, there are committees but those were not formed in accordance with the proper process, or if the committee exists the member of it are not aware about their roles and responsibilities. Aiming at creating awareness among the committee members and to form the committee properly, trainings have been provided to 80 members of the human trafficking prevention committee in 2015.

### Peer Leader Training:

Aiming at making the safe migration activities sustainable and creating mass awareness among the people about prevention of human trafficking, trainings have been

provided to 70 students and youths through 4 peer leader training. After receiving the trainings, the peer leaders have been implementing different activities (yard meeting, individual and group discussion) in their own localities.



### Community Meeting:

Information has been provided to the poor, illiterate and marginalised people in the villages across the border regarding the safe migration and human trafficking

through community meeting. The poor and illiterate women usually take part in the activities. Messages regarding safe migration and human trafficking have been disseminated to 1000 persons through 20 yard meetings.

### জথফরড্ চৎডুৎৎৎৎৎ:

Messages have been disseminated regarding safe migration and human trafficking under the project 'Participatory Community Intervention to Prevent Human Trafficking', through different magazine programs and

awareness programs through Radio Mahananda 98.8 FM, a community radio of Chapai Nawabganj. Among the broadcasted programs, causes of human trafficking, strategies the traffickers use for trafficking, dos after trafficked, identify the traffickers and bring them under law etc are broadcasted.



### Magazine Program Swapner Thikana:

A total of 8 new magazine programs regarding safe migration and human trafficking under the title 'Swapner Thikana' monthly program were broadcasted. Information disseminated through Gombhira or entertainment in this program. The program has been broadcasted with the interview of the Government and non-government organizations, individuals and the victims of human trafficking, who work in this field. The listener forum of Radio Mahananda 98.8 FM expressed their valuable opinions in this regard. The awareness of the local people has increased and contributing to safe migration.



### Amar Odhokar Campaign

Amar Odhikar is mainly a civil society. The main objective of this campaign is to ensure participation of all people in ensuring the civil rights, increasing the quality of primary education and to do advocacy with the government. The Amar Ohikar Campaign has been working gra to ensure the basic services from the state which are supposed to get as a citizen. There is need of such growth of primary education so that the social needs can be possible to fulfil.

There is an effective way to make a country free from poverty and hunger through strengthen the base of primary education. Due to poverty and lack of employment the people of this area bound to take risk for maintain their livelihoods. In some times they fail to take decision knowing everything and the desired assistance cannot possible to get. In spite of having such limitations Proyas, with the efforts of all, integration and through implementing right planning, is expecting that it is possible to bring the people of this area out of the hard cage as human trafficking.

### Proyas Apiculture Program

Introduction: Bangladesh is known as an agricultural country for many years and the rural economy of this country is mainly agriculture. Most of the people of this country maintain their livelihoods on agricultural labour. In the light of modern science cultivating bee scientifically is the prime part of the agriculture. Apiculture can play an important role for the socio-economic development of Bangladesh. There are sufficient trees, seasonal crops, vegetables and flower garden in the fertile land of Bangladesh. However, there is vast collection of flowers in Sundarban, one of the biggest mangrove forests in the world. From these sources it is possible to produce honey through scientifically cultivation of bees and also possible to increase crops production and the development of crops quality through proper insect facilitate pollination of flowers along with apiculture, which will play contributory role in reducing unemployment problem and will help to fulfil the nutritional requirement along with country's economy and environmental development. So Proyas has taken apiculture program which continues in the year 2015.





## The objective of the Program

Farm base training, make skilled bee farmers, expending honey cultivation across the country through capacity building of honey farming activities, to ensure the development of crop production by insect pollination of flowers. Make the bee farmers efficient in concerned field. Make familiar the nutrition and the quality of proper use of honey. Ensuring the proper use of honey to fulfil nutritional deficiencies. Ensuring the quality of honey. Providing the right ideas of bee production, storage and use.

### Objectives:

- Provide apiculture related training
- Make skilful bee farmers
- Expand the bee cultivation country-wide through strengthening the apiculture program
- To ensure crops production by flower pollination
- Make the bee farmers skilled in the related field (production, processing, preservation and marketing)
- To create consensus about the correct use of honey, its nutrition, and quality.

- To provide right idea for the use of honey in meeting nutritional deficiency
- Ensure honey production, preservation and its use.

**Aim of the Program:** To increase the social- economic conditions through creation of employment with bee farming and fulfil the deficiency of vitamin A.

**Barriers in Implementation of the Program:** Many times the farmer prevents the instalment of bee box due to the lack of bee farming ideas. Moreover, the bees die due to using of pesticides in the crops field and the bee farmers are affected.

### Achievements

Description	Status 2014	Achievement 2015	Status 2014
Bee Box with Bees	42	4	46
Number of frame with Bees	330	20	350
Honey Production (kg)	9111	621	9732
Mom Production (kg)	20	5	25
Shop Coverage	50	5	55
Workers	01	0	01

## Training Program (TP)

Proyas Manobik Unnayan Society gives importance to the financial facilities for development of the poor along with the development of training and skills. Proyas has been working to development of the fate of the people and to provide realistic trainings and its proper utilization through different initiatives and strategies for the survival in the struggle of life. In the light of that Proyas has taken different initiatives through different training programs for establishing the rights of the deprived people and take necessary steps for trainings and development. In 2015 Proyas has played a rigorous role in providing and implementing timely and necessary training facilities and other training programs. However, Proyas has been working relentlessly for development of skills, employment and self reliance by providing trainings on sewing, cow



rearing, poultry, nursery, goat rearing, small business, cow fattening etc and helping for individual development.

## Aborigine Development Program (ADP)

A major part of the population are ethnographically aborigine or indigenous community of this country who are the citizen by birth and constitutionally. Protection of their rights is possible by engaging them with the mainstream of development of the indigenous peoples. From the point of view Proyas has been working tirelessly to protect indigenous people. Proyas has taken development programs to include them in different financial program, livelihood and professional development and to ensure risk free life from torture, ensuring the protection of continuing civic facilities of the indigenous people. Proyas has taken indigenous development programs in 1994. Proyas on its own initiative and in collaboration with other public and private organizations to find out the problems and their expectations of indigenous peoples in development

aimed at providing on job training, which is to make a positive impact on their self-reliance.

In 2010 through the economic initiatives and training programs they became aware of education, health, sanitation and arsenic contamination and work to improve the agriculture, fisheries and livestock. Proyas has been continuing its efforts to improve the quality of performance to the landless, deprived of the right to the wealthy, oppressed indigenous population and raise awareness of them.

Proyas believes that it will able to change the fortune of the indigenous people through empowering them, identifying their problems and resources. In 2012 US Ambassador Dan W. Mozina and his wife Grace Mozina visited Proyas and visited to the Santal villages where



they were welcomed by them. The local community radio 'Radio Mahananda' has been making and broadcasting a monthly program named 'Baha Sandish' where the

culture and behavior of the indigenous people are being reflected. It is contributing in improving the life standard of the indigenous people.

## Proyas Folk Theatre Institute (PFTI)

The name of the village shall be written in golden letters in the history of naming Chapai Nawabganj. The name is known to all. Its name is 'Chapai Polsha'. Champaboti was born in this village. The people of this village is comparatively cultural minded that the people of other villages. Their mind is generous like the river Mahananda. The body of the people is vibrated hearing the beat of the drums. So Proyas has established the Proyas Folk Theatre (PFTI), in making a healthy society by creating an alternative cultural organization in this village. After establishing PFTI in 2007 Proyas has earned reputation for showing Gombhira drama, PotGaan, and different awareness campaign through choreography. People accept this medium easily. So giving the messages to the people it is possible to show folk culture to all. In order to build a social movement by creating awareness Proyas Folk Theatre Institute has been working.

**Aim of the Program:** Providing education through colorful environments by the traditional culture (Folk culture) of Bangladesh.

### Purpose:

- To create public awareness through proper use the traditional folk culture and folk drama and proper preservation, development and aims to develop.
- To take traditional institutional initiative in expanding education.
- To achieve financial solvency through the develop and practices of folk art (folk dancing, folk music etc.) in scientific way.

- Make the people aware about their own responsibilities and civil rights to play responsible role in the service of country and society.
- Make the people aware about their own responsibilities and civil rights and inspire them to play responsible role in the service of country and society.
- Introduce the traditional culture of Bangladesh in home and abroad and to conduct research on folk culture.

### Achievement of the year 2015

Proyas Folk Theatre Institute has displayed 130 Gombhira dramas named 'Amader Bijoy', a drama against the domestic violence, in 57 places of 19 districts under Rajshahi and Chittagong divisions organized by Bangladesh Centre for Communication Programs (BCCP), in collaboration with the American Embassy in 2010, 2012 and 2013. Besides brought its reputation in showing different programs on women violence prevention in the family, disaster, sanitation, local government, tree plantation, human trafficking, HIV/AIDS, micro-credit, community radio, founding anniversary program of BTV successfully. At the end of the year 2013 the program of PFTI remains idle. At present PFTI's presence is limited within the theatre studio.

1. The main arrangement of the founding anniversary program is the display of cultural program of PFTI.
2. Cultural program in the Pohela Boishakh, Boishakhi fair, BTV's founding anniversary on 25th December. PFTI showed different programs and Gombhira program in participation with the PKSF guest who visit Proyas. In





2015, a total of 25 programs have been displayed by PFTI through indoor and outdoor of the different places in Bangladesh. The programs become very admirable and welfare type to the administration, donor, implementing organization and thousands of viewers.

3. PFTI has made 240 programs for Radio Mahananda 98.8 FM, among those 'Baha Sandish' 12 episodes, Cafe Mahananda 24 episodes, Gamcha Mathol 24 episodes, Amader Campus 24 episodes, Apon Shakti 52 episodes, Swapner Thikana 24 episodes, Swastho Katha (drama) 48 episodes, 20 episodes in 2 Eid, Pohela Boishakh 1 episode. However, the musicians of

PFTI work as instrumentalist in the different programs of Radio Mahananda.

**Barriers:** The religious bigotry and negative attitude of the general public towards the theater staff impedes normal activities of PFTI in some cases.

**Conclusion:** Proyas Folk Theatre Institute is running with firm determination on the path of future keeping the goal and objective in front. Proyas Folk Theatre Institute is counting the future potential beautiful days by using the experience of obstacles and experience of dealing those.

### Bristi from Dream to Reality-Shikha gets the path of light

Two new players have been added in Proyas Folk Theater Institute. The PFTI is now source of fascination and occupation to them. They both are so excited by getting the opportunity to develop them by entering into an artistic life with getting out of the way to make sure the income. Name of the two artists are Bristi Khatun and Kumari Shikha. Bristi was born in Azizpur village in Kalama Union in Tanore upazilla of Rajshahi district. She was the fifth child of a poor family. Her father was a farmer by profession. Her family members are 7 in total. It would not have been possible to feed a family of 7 people work in agriculture. Such a state of family her father Belal was died. Bristi is looking for a job to be happy herself and

her family. Finally, get a job at PFTI in 2014 as junior performer. Now in her eyes only the fascination of dreams. Another artist Shikha was born in Haridebapur village under Tanore upazilla in Rajshahi district. Sreemoti Aroti Rani is her mother. Father Sree Santu Pramanik, a farmer by profession. He is the father of three daughters. Her family was not solvent though the family consists of five members. Shikha is the second daughter of the family. She was wounded in culture. She joined as the junior performer in 2015 at PFTI. Now she gives a large part of her salary into the hands of her mother for the welfare of the family. By this she is pleased as well as her income come to cooperative wealth in her mother's insolvent family. Now, her only aim is to go ahead and establishing herself in the theatre.



## Radio Mahananda 98.8 FM

**Starting Date of Project / Program:** Radio Mahananda gets primary approval on the 22 April, 2010 to install the radio by the ministry of information of the government of the people's republic of Bangladesh.

**Project/Program Implementation/Working Area:** Radio Mahananda, founded and managed by the effort of Proyas Manobik Unnayan Society, is a local broadcasting system which is dedicated to the welfare of the people of Chapai Nawabganj, ever awake, active community based mass media.

The raio covers 8 Upazilas and 42 unions viz. 5 Upazilas of Chapai Nawabganj-Chapai Nawabganj Sadar, Shibganj, Nachole, Gomostapur and Bholahat, Godagari and Tanor of Rajshahi district and Niamatpur Upazila of Naogaoan district, which is 17 km range in the air, broadcasted at 98.8 fm band from 3 PM to 1 AM at night, where 18-20 lacs people live here.

**Main Goal of Radio Mahananda:** Giving the access to information to the people of Chapai Nawabganj and its adjoining communities, removing the information and knowledge division, exchange information through creating opportunity of direct participation in the local mass media, transparency, accountability, in the education and development, and to work as a bridge in delivering free and accurate information in the democratic ruling system.

**Main ideology of Radio Mahananda:** General people centric, people's participation, welfare like, non-political, not for profit, securing information rights.

**Main Strategy of Radio Mahananda:** Identifying the problems of development programs, exchange of experiences, collaboration, finding the ways of the problems, mutual communication, interaction and learning.



**Visit:** In 2015, many distinguish persons visited the functions of Radio Mahananda 98.8 FM. The mentionable visitors are-

Sl	Date	Name	Designation and Address	Comments
1	24 April 2015	AKM Iftekhar Khalid	Deputy Director (Training), Bangladesh Open Unidensity, Gazipur-1705	Radio Mahananda is doing a wonderful job for the community people of Chapai Nawabganj
2	24 April 2015	Md. Abdul Haque	Regional Director, Bangladesh Radio, Rangpur	Radio Mahananda by its own management and trend has been able to establish the existence and necessity of community radio.
3	23 June 2015	Md. Saifur Rahman	Executive Officer, Standard Bank Ltd. Head Office, Dhaka	Wishing that go ahead Radio Mahananda by your own endeavour
4	29 July 2015	Manjurul Alam	Food Security Advisor, European Union Delegation, Dhaka	Watched/listened the performance of the artist of Radio Mahananda. Marvelous
5	29 July 2015	AKM Nuruzzaman	DGM, Palli Karma Sahayak Foundation (PKSF), Dhaka	Earnest thanks to you all for trying heart and soul to keep the folk culture.
6	03 August 2015	Rasel Ahmed Liton and his team	SKS Foundation	The initiatives of Radio Mahananda and Proyas as a aide in bringing the change in this locality. We hope and believe that it will contribute to the entire North-Bengal as well in the future.
7	14 September 2015	Muhammad Sajedul Haque	Deputy Director, Micro-credit Regulatory Authority, Dhaka	Neat and clean micro-credit program, visiting the operating organization Proyas, all the activities seem satisfactory. Besides, Proyas Folk Theatre. Proyas has been operating commendable activities in reducing poverty and cultural development of these areas. Expecting steady development of Proyas Manobik Unnayan Society
8	30 October 2015	Saju Ahmed	-	Dear, Radio Mahananda



## Broadcasted Programs of Radio Mahananda 98.8 FM

A total of 44 episodes of 'Projukti dot com' had been broadcasted. The main topic of this program was to create awareness about the latest technology and to inform the listeners about new gadgets. A total of 99 episodes of 'Swastho Katha' had been broadcasted. The objective of this awareness program was to aware the people about specific disease and other health related issues. A total of 44 episodes of 'Jago Sabai' had been broadcasted. The main topic of this awareness program was to create awareness about preventing child marriage. A total of 24 episodes were broadcasted aiming at increase awareness regarding Islam and to send the message of Islam to the people. A total of 6 episodes of the program 'Chander Hansi' were broadcasted. The main topic of this program was to show the possibility, problems and growth of children by their participation. A total of 33 episodes of the program 'Shishu Kantho' were broadcasted where the problems, possibility and growth of the children were discussed. A total of 36 episodes of the program 'Jharna Dhara' were broadcasted. It is a program of learning songs for the children. The program 'Bhalo Shikhon Sanglap' were broadcasted through 16 episodes. It is a live program which shows the good initiatives of the local government. A program named 'Shapla and Shakura' containing the cultural issues of Japan and Bangladesh which have been broadcasted through 13 episodes. A total of 21 episodes of the program 'Kache Theko Bondhu' were broadcasted. This is a program with the guest people who live in abroad. A total of 93 episodes of 'Krishi O Jibon' were broadcasted. The main theme of this program was to enrich the farmers and the agriculture of Chapai Nawabganj. The program 'Monishider Kantha'

has been broadcasted through 365 episodes. It is the program of the life sketch of the famous people. 'Gamcha Mathol' is a program which broadcasted through 83 episodes. It was a local folk culture based famous Gombhira program. A total of 84 episodes of the program 'Apon Shokti' were broadcasted. It was a program with the members of the Samity organized by Proyas, and a program of being a self-reliant through the micro-credit. The program 'Baha Sandish' was broadcasted in 38 episodes. The main topic of this program was to show the local indigenous culture of the Santal community. A total of 38 episodes of the program 'Harghe Gram' were broadcasted. It is a program where different villages of Chapai Nawabganj are introduced. A total of 85 episodes of the program 'Cafe Mahananda' were broadcasted. It is a program of the direct participation of the local artist. The program 'Swapner Thikana' was broadcasted in 52 episodes. It is a program for safe migration and human trafficking prevention.

A total of 135 episodes of the program 'Jana Ajana' were broadcasted. The main topic of this program was to show the unknown information to the listeners. A total of 73 episodes of the program 'Icche Duar' were broadcasted. It is program with the direct participation of the children where the letters from the listeners were read out and given answer the questions of them. A total of 77 episodes of 'Amader Campus' were broadcasted. It is an educational program of the college and school, with the direct participation of the teachers, students, guardians and management committee members. 'Ajker Chapai Nawabganj' is a local news program by which the daily local news, events were reached to the people.

### Achievements till now

- Consulate of Japan Embassy Mr. Masayuki Taga visited Radio Mahananda and inspected the technical equipments of Radio Mahananda and declared its inauguration as formally fit for broadcast on 14 January 2012.
- The official broadcasting of the Radio Mahananda has been inaugurated by Mr. Suranjit Sengupta, honorable minister of Railways of Government of Bangladesh.
- World Radio Day was on 13th February 2012. On the occasion the rally, truck rallies, seminars and cultural events were organized in Nachole, Baliyaghata and Natunahata areas. Special talk-shows was also aired on Radio Mahananda.
- Radio Mahananda family participated in 'Provatferi' in Martyrs' Day and International Mother Language Day on 21st February 2012 and showed respect to the martyrs in the Shaheed Minar by placing wreaths there.
- US Ambassador assigned in Bangladesh Mr. Dan Mojenia visited Radio Mahananda on 27 February 2012 and gave an interview on Radio Mahananda.
- Moreover interviews have been given by the artist

Rafiqun Nabi, regional director Faroha Suhrawardy Bangladesh Betar, two other freedom fighters with Munimuddaula Chowdhury, programme officer Rukamuni Bhemaraju- Semka, Omalina Roy radio program officer at Jadavpur University.

- Volunteer was recruited different time and training is being held with staff and volunteer on 28th January to 2nd February. Radio Staff Management training held on 28th March to 30th March. Rukmuni Bhemaraju, Omalina Roy, and Saifuddin Sobuj were trainers there. It may be noted that 14 community radio stations staffs participated in the training.
- Achieved the 3rd place through taking part in the competition of the 'child rights and child protection' program organized by BNNRC among other 14 community radios as participate.
- News have been collected of Chapai Nawabganj Sadar, Nachole, Bholahat, Shibganj, Gomastapara, Rahanpur area through the elected correspondent, internet and mobile. The news has been broadcasting after editing every day.
- Activities of community radio are admired by the people at the local communities.



## Achievements of the Year 2015

- Broadcasted from 3 PM to 1 AM at night regularly.
- Received trainings in country and in abroad by the officer, staffs and volunteers of Radio Mahananda.
- Creating radio listeners (Katha Bondhu), news presenter, technical officer and women journalist.
- Observed the 3rd anniversary of Radio Mahananda on 28th December, 2014.
- Live programs are broadcasted.
- Issue-based programs are broadcasted.
- Opinions of the listeners are learned through SMS.
- Phono-live programs are broadcasted.
- Observed world press freedom day on the 13 February.
- Took 2nd place in program producer category among 14 community radios by participating in the UNICEF's Child Magazine, organized by BNNRC.
- Observed 'Shahid Day' and International Mother Language Day' along with different national and international days.

## Radio Mahananda as a craftsman of creating people:



Some boys and girls, born in Chapai Nawabganj, study at different educational institutions by taking different subjects. They have decorated their lives wonderfully though they have not reached at top of success in life; they have not to look back. Rashid completed study from the university of Rajshahi with Accounting subject. His hands-on training on electronic media was in the Radio Mahananda 98.8 station. Now he is working as news producer on Asian Television. Mahbubur Islam Emon, like him, is working as assistant producer (news and program) on Radio Mahananda 98.8 FM from 2011 to 2013. Now he is working on Bangladesh Television. Radio Mahananda was a platform for building their career life.

At present there are many youths who are working along with study and preparing the life while working on Radio. No one thought that the girls of Chapai Nawabganj would work as journalist in the town. They have taken Radio Mahananda 98.8 FM as to implement their dreams they had dreamt. Radio Mahananda 98.8 FM has opened the door of all supports for implementing dreams. Now Samia Akhtar, Momena Ferdous, Moutusi Chowdhuri and Sonia Shil and other girls are going ahead successfully by removing all adverse conditions. They are working with news, not actually. They are working with program making, producing, and technical direction along with the role of 'Kantha Bondhu' or radio jockey and achieved Mina Award

by competing with other commercial televisions and radios.

When the youths come to work on community radio, they come actually by hobby but when they look at the achievements they realize where the changes have happened. Radio Mahananda 98.8 FM is taking a portion of the youth community ahead by giving them hands-on training on different issues.

## Ajker Chapai Nawabganj:



Chapai Nawabganj is a traditional district of the ancient part of Gour city, Padma-Mahananda riverine, neighbouring border districts Malda and Murshidabad of West Bengal, and a district surrounded by the national green mango trees. There are a lot of persons of the city of anti-British Neel Revolution, Tebhaga Movement, glorious language movement, historic background of the great freedom fight, traditional Kansa-Pital (Bronze utensil), Lakkha-Silk, Nokshi Kantha industry, and nationally known and renowned local folk culture Gombhira, Alkap, Kabigun, who live in home and abroad, and are enlightened, successful, scholars in their own fields and merits. The Radio Mahananda 98.8 FM has been installed in this district. The main theme is the voice of life, tune of life. There plays the tune of life of the people of Chapai Nawabganj. The simile and crying, happiness and sorrow are mixed here. Radio Mahananda make programs on different issues. Ajker Chapai Nawabganj is a program of daily news and events among those. Ajker Chapai Nawabganj has been able to keep its popularity in today's competitive time.



In Ajker Chapai Nawabganj importance is given mainly to the local news in the daily program of Radio Mahananda, and trying to bring the different important national events along with it. Ajker Chapai Nawabganj has been broadcasted following the community radio policy from the beginning. As a result different political information has been disallowed from airing. Different problems, possibilities and the success story of the district are broadcasted through Ajker Chapai Nawabganj. The news that cannot be published in the national media, Radio Mahananda airs those programs as a local media. Emon, a regular listener of the program Ajker Chapai Nawabganj of Baliadanga, he informed that we can provide news on games of my locality, and the news on different problems and developments. There is no other media to broadcast

and if given they don't air it. We can air our talk through Radio Mahananda. Sajid Hasan, a listener of Radio Mahananda, works in a rice mill. He listen Ajker Chapai Nawabganj regularly. He wants Radio Mahananda's advancement. On the other hand, Chapai Nawabganj is an agriculture depended district. The people of this area live on agricultural labour and on this radio different problems of the farmers are aired. As a result they become benefited. However, the life style of the disadvantaged people is also broadcasted through this radio. Their language and culture are also showed this radio. Moreover, different governmental programs are also showed through Radio Mahananda and Radio Mahananda is a medium of protecting the lost culture of the community radio this district-Radio Mahananda.

### List of Different Trainings in the Year 2015

Training Subject	Date	Trainer's Name	Organizer
TOT on Gender Endurance and Responsible Communication in Community Media	4-8 April 2015	Naim Islam	BNNRC
Training on Digital Bangladesh, Program Making and Broadcasting-1	4-6 May 2015	Tahmidur Rahman and Sonia Shil	A2I
Sustainable Development Goals and Education for All: Role of Community Radio	17 August 2015	Hasib Hossain and Takiur Rahman	Gano Sakhorata Obhijan
Training Course for Community Radio Crews	22 August 2015	Naim Islam and Tahmidur Rahman	Catalyst
Radio Reporting/News Production	27-29 August 2015	Rebeka Sultana and Khalilur Rahman	CCD Bangladesh
Participatory Programme Development and Communication Using the Community Learning Program	23-27 October 2015	Monirul Islam, Rita Khatun, Absul Azim	Rupantor
Radio Programme Production	29-31 October 2015	Moutusi Chowdhuri, Sonia Shil, Bristi Ara	CCD Bangladesh
HIV/AIDS Related Issue Based Training	13-14 November 2015	Moutusi Chowdhuri, Khalilur Rahman	BNNRC
Training Workshop on Capacity Building for Community Radio (1st Batch)	25-29 November 2015	Jubair Ahmed and Salma Akhter	BNNRC
Training Workshop on Capacity Building for Community Radio (2nd Batch)	1-5 December 2015	Supriya Akter and Moutusi Chowdhuri	BNNRC
Fellowship for Youth Women in Community Media	18 March 2015	Aleya Ferdous, Azizur Rahman Shishir, Nasim Mahmud, Rabiul Hasan Dollar, Abdur Rob Nahid, Naim Islam, Samia Akter, Abul Kalam, Momena Ferdous, Moutusi Chowdhuri, Sonia Shil, Shirin Jahan, Salma Akhter, Khurshed Alam, Supriya Akhter, Sharmin Akhtar	BNNRC
Basic Accounting Knowledge for Community Radio Staff	22-23 March 2015	Aleya Ferdous, Takiur Rahman, Naim Islam, Mehedi Hasan, Samia Akter, Abul Kalam, Momena Ferdous, Moutusi Chowdhuri, Sonia Shil, Shirin Jahan, Shakhawat Hossain, Supriya Akhter, Md. Selim	BNNRC
Programme Presentation Technique	10 April 2015	Momena Ferdous, Naim Islam, Aurangajeb, Tahmedur Rahman, Mustakimul Islam, Monira Khatun, Fazilattunnesa, Supriya Akhter, Moutusi Chowdhuri, Jubair Ahmed, Sonia Shil, Mehedi Hassan, Sharmin Akhter, Abul Kalam, Bristiara, Shirin Jahan, Rejaul Karim Tutul, Aleya Ferdous, Takiur Rahman, Rabiul Hasan Dollar, Eriko Ando, Nure Alam, Dollar	BNNRC
Radio News Collection, Reporting, Production and Presentation	11-12 April 2015	Momena Ferdous, Aurangajeb, Tahmedur Rahman, Mustakimul Islam, Monira Khatun, Fazilattunnesa, Supriya Akhter, Bristiara, Moutusi Chowdhuri, Jubair Ahmed, Naim Islam, Sonia Shil, Mehedi Hassan, Sharmin Akhter, Abul Kalam, Bristiara, Shirin Jahan, Rejaul Karim, Aleya Ferdous, Takiur Rahman, Rabiul Hasan Dollar, Eriko Ando, Nure Alam, Dollar	BNNRC
Gender and Development	26-27 April 2015	Momena Ferdous, Supriya Akter, Jubair Ahmed, Sonia Shil, Naim Islam, Shyamol Borman, Aurangajeb, Abdul Azim, Jahangir Alam, Kumari Shikha Rani, Raheda Khatun, Manirul Islam, Shariful Islam, Azizur Rahman, Bristiara	BNNRC
Radio Advertisement Production and Broadcasting Techniques	5-7 May 2015	Momena Ferdous, Mustakimul Islam, Supriya Akter, Nim Islam, Moutusi Chowdhuri, Jubair Ahmed, Sonia Shil, Abul Kalam, Shirin Jahan, Rezaul Karim Tutul, Rahmat Ali, Abdul Auyalm Aleya Ferdous, Tahmidur Rahman, Rakibul Islam, Asim Akram, Ariko Ando, Nure Alam, Israt Jahan, Shamim Reza	BNNRC

**Proyas Manobik Unnayan Society**

Belepukur, Chapai Nawabganj

**Balance Sheet**

As at June 30, 2015

<b>Fund and Liabilities</b>					
Head of Accounts	Note	FY 2014-2015			FY 2013-2014
		PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Capital &amp; Reserve Fund :</b>					
Retained Surplus		49,144,937	5,881,145	55,026,082	44,483,060
Reserve Fund	03	5,460,549	-	5,460,549	3,086,209
<b>Net Capital Fund :</b>		<b>54,605,486</b>	<b>5,881,145</b>	<b>60,486,631</b>	<b>47,569,269</b>
Group Savings	04	103,619,262	1,127,758	104,747,020	76,620,701
Loan From PKSF	05	259,933,308	3,000,000	262,933,308	233,541,646
Conditional Grant	07	-	-	-	-
Depreciation Reserve	10	3,787,621	304,414	4,092,035	3,216,385
Debt Management Reserve	11	6,862,895	-	6,862,895	5,116,954
Disaster Management Fund Reserve	08	3,322,180	-	3,322,180	2,305,980
Temporary/Personal Loan		-	44,832	44,832	44,832
Provident Fund	09	-	14,510,152	14,510,152	10,468,264
Proshika Loan Fund	15	-	100,000	100,000	100,000
BRAC Loan Fund	06	-	-	-	-
Accounts Payable	12	157,533	1,464,427	1,621,960	2,580,050
Inter office loan		-	-	-	-
Project Liabilities		-	68,143	68,143	-
Member Welfare Fund	13	6,251,376	79,797	6,331,173	4,544,959
Group Insurance		-	535,611	535,611	633,099
Others Liabilities		3,473,709	334,041	3,807,750	2,692,563
Inter project loan		2,057,033	2,269,013	4,326,046	4,584,556
Inter project loan Enrich		-	-	-	707,622
Inter project loan Core		-	-	-	106,339
Vat/Tax Reserve		-	-	-	-
Gratuity Fund	17	-	12,367,132	12,367,132	8,875,358
Risk Fund	14	173,674	-	173,674	218,674
PKSF Advance Enrich		3,963,223	-	3,963,223	501,923
Bandu Chula Donation Enrich		79,109	-	79,109	87,744
DIISP Insurance		617,812	-	617,812	315,520
DIISP Provision		8,285	-	8,285	8,285
<b>Total</b>		<b>448,912,506</b>	<b>42,086,465</b>	<b>490,998,971</b>	<b>404,840,722</b>

Deputy Director

Executive Director






## Proyas Manobik Unnayan Society

Belepukur, Chapai Nawabganj

### Balance Sheet

As at June 30, 2015

Assets and Properties:					
Head of Accounts	FY 2014-2015				FY 2013-2014
	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Fixed Assets</b>					
Flood Shelter		-	1,313,930	1,313,930	1,313,930
Land		6,609,760	-	6,609,760	6,609,760
Vehicle		2,585,070	618,760	3,203,830	1,703,830
Office Equipment		3,248,212	1,831,747	5,079,959	4,183,783
Furniture & Fixture		3,106,897	958,327	4,065,224	3,090,584
Cookeries		-	7,362	7,362	7,362
Books & Periodicals		3,153	2,075	5,228	5,228
Patent		-	8,225	8,225	8,225
Fixed Assets Others Assets		-	605,311	605,311	605,311
Software automation		303,360	-	303,360	212,160
Inter project loan		3,000,000	4,365,046	7,365,046	4,690,895
IGA Revolving Fund		-	-	-	-
Interest Receivable	19	975,376	3,262,961	4,238,337	3,935,856
Reimbursement/ Grant Receivable	20	9,810,977	172,213	9,983,190	3,348,262
Investment	18	30,827,609	22,601,282	53,428,891	34,651,695
Micro Credit	02	368,123,388	2,523,940	370,647,328	271,941,047
Stock & Stores	16	629,966	91,373	721,339	782,755
Staff Advance		2,448,639	-	2,448,639	1,844,324
Others Assets		442,910	172,266	615,176	561,260
Advance		633,510	53,500	687,010	724,000
Inter project loan Enrich		-	-	-	707,622
Bandu Chula Loan		168,726	-	168,726	153,092
Cash in Hand		23,922	154,605	178,527	76,356
Cash at Bank	21	15,971,031	3,343,542	19,314,573	63,683,385
<b>Total</b>		<b>448,912,506</b>	<b>42,086,465</b>	<b>490,998,971</b>	<b>404,840,722</b>

  
Deputy Director

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

  
Executive Director

Signed in terms of our report of even date

Dhaka, September 22, 2015



  
Dewan Nazrul Islam & Co.  
Chartered Accountants

**Proyas Manobik Unnayan Society**  
 Belepukur, Chapai Nawabganj  
**Statement of Income and Expenditure**  
 For the period from 1st July 2014 to June 2015

Income				
Head of Accounts	FY 2014-2015			FY 2013-2014
	PSED (Micro Credit)	Core & Projects	Total	Total
Service charge on Micro Credit	69,853,824	612,303	70,466,127	55,806,549
Sale of Project form	-	-	-	-
Admission Fee	134,055	775	134,830	34,610
Sale of Form/Pass book	370,886	2,600	373,486	229,079
Service charge from Unit Office	-	-	-	-
Interest on Investment	1,847,310	1,282,515	3,129,825	2,101,022
Profit on sale of Assets	-	-	-	25,360
Rent Received	76,716	-	76,716	156,236
Service Fee Received	31,885	71,100	102,985	163,539
Project Grant	-	10,692,310	10,692,310	12,201,980
Project Income/Donation	-	1,872,483	1,872,483	1,155,102
Donation	623,368	1,509,901	2,133,269	1,472,747
Bank Interest	597,370	98,392	695,762	491,664
Recovery of Write off loan	5,032	-	5,032	-
Service charge on write off loan	-	-	-	-
Sale of old news paper	1,047	-	1,047	2,571
Service charge on Special loan	9,220	-	9,220	11,033
Others Income	136,726	-	136,726	44,204
KGF Expenses Reimbursement	331,838	-	331,838	-
Bandu Chula Service Charge	133	-	133	1,289
Enrich Helth	262,200	-	262,200	200,915
Enrich Agriculture	2,280	-	2,280	9,535
Project Grant/Donation Enrich	-	-	-	840,000
Donation Agriculture & Livestock Unit	4,659,060	-	4,659,060	293,069
Enrich Expenses Reimbursement	3,817,322	-	3,817,322	2,649,847
UPP Ujjibito Expenses Reimbursement	3,053,684	-	3,053,684	910,848
DIISP Donation	-	-	-	662,578
DIISP Income	42,700	-	42,700	35,500
Income Excess Expenditure Transfared to	-	-	-	-
<b>Total</b>	<b>85,856,656</b>	<b>16,142,379</b>	<b>101,999,035</b>	<b>79,499,277</b>

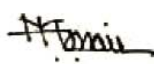




**Proyas Manobik Unnayan Society**  
 Belepukur, Chapai Nawabganj  
**Statement of Income and Expenditure**  
 For the period from 1st July 2014 to June 2015

Expenditure	FY 2014-2015			FY 2013-2014
	Head of Accounts	PSEDP (Micro Credit)	Core & Projects	Total
Office Rent		2,078,268	172,500	2,250,768
Printing and Stationary		1,661,840	23,013	1,684,853
Utilities		487,025	97,407	584,432
Communication		737,442	36,040	773,482
Newspaper		83,208	1,740	84,948
Entertainment		901,325	66,916	968,241
Office Maintenance cost		805,253	128,362	933,615
Advertisement		38,000	9,200	47,200
Computer software automation Exp.		71,760	8,950	80,710
Salary & Allowance		30,893,842	2,050,594	32,944,436
Training Expenses		724,699	-	724,699
Travel & Conveyance		1,913,961	65,406	1,979,367
Fuel and Maintenance		736,969	28,680	765,649
Repair Expenses		70,485	394,471	464,956
Audit Fee		21,000	30,000	51,000
Legal expenses		42,560	-	42,560
Bank Charge and Commission		399,372	10,163	409,535
Interest on Savings		5,241,191	-	5,241,191
Subscription		298,808	-	298,808
Day Observation		6,894	-	6,894
Carrying expenses		31,475	35,380	66,855
Depreciation		919,748	512	920,260
VAT & Tax Expenses		86	16,519	16,605
Tax/Tax on interest		328,687	17,094	345,781
Debt Management Expenses		1,848,127	-	1,848,127
Interest on Provident Fund		-	1,276,184	1,276,184
Service Charge on PKSF Loan		9,185,630	-	9,185,630
Fixed Assets obsolete		-	-	-
Project Expenditure		126,467	10,930,502	11,056,969
Gratuity Expenses		2,820,340	-	2,820,340
DMFE		698,523	-	698,523
Research & Development		36,917	11,083	48,000
Enrich Health		542,165	-	542,165
Enrich Education		366,432	-	366,432
Enrich Agriculture		-	-	-
Enrich Organizing		12,069	-	12,069
Enrich Beggar Rehabilitation		500,000	-	500,000
Enrich Community Development		369,775	-	369,775
Agriculture & Livestock Unit Exp		4,669,430	-	4,669,430
UPP Ujjibito Expenses		3,178,057	-	3,178,057
KGF Expenses		379,623	-	379,623
DIISP Expenditure		440,749	-	440,749
Fixed Assets Obsolete		-	-	-
Licences & Registration		13,300	17,736	31,036
Others Expenses		55,925	17,150	73,075
Expenditure Excess Income Transferred to Capital Fund		12,119,229	696,777	13,195,629
<b>Total</b>		<b>85,856,656</b>	<b>16,142,379</b>	<b>101,999,035</b>
				<b>79,499,277</b>

  
 Deputy Director

  
 Executive Director

Examined and found correct.



**Proyas Manobik Unnayan Society**  
 Belapukur, Chapai Nawabganj  
**Statement of Receipts and Payments**  
 For the period from 1st July 2014 to 30th June 2015

Receipts	FY 2014-2015			FY 2013-2014
	Head of Accounts	PSEDP (Micro Credit)	Core & Projects	Total
Opening Balance				
Cash in hand		74,829	1,527	76,356
Cash at Bank		61,856,180	1,827,206	63,683,386
Savings Collection		56,481,770	411,595	56,893,365
Loan Received from PKSf		187,000,000	2,000,000	189,000,000
Temporary/Personal Loan Received		-	-	-
Provident Fund		-	2,107,456	2,107,456
Loan from Others Organization		-	-	-
Loan from Bank		-	-	-
Fund Account Others		3,723,775	-	3,723,775
Project Liabilities		-	1,436,115	1,436,115
Member Welfare Fund		3,988,535	35,679	4,024,214
Others Liabilities		8,756,686	60,000	8,816,686
Group Insurance		-	175,400	175,400
Micro Credit Realization		570,456,782	4,726,226	575,183,008
IGA Revolving Fund		-	-	-
Investment		56,546,669	300,000	56,846,669
Interest Receivable		-	-	-
Staff Advance		-	-	-
Advance		6,403,740	933,184	7,336,924
Stock & Store		-	-	-
Inter project loan		1,290,397	7,837,231	9,127,628
Service charge on Micro Credit		69,774,932	611,327	70,386,259
Risk Fund		-	-	-
Admission Fee		134,035	775	134,810
Sale of Form/Pass book		369,446	2,600	372,046
Interest on Investment		632,865	-	632,865
Service charge on Staff Advance		-	-	-
Rent Received		76,736	-	76,736
Service Fee Received		32,030	71,100	103,130
Project Grant		-	10,520,097	10,520,097
Project Income		-	1,872,483	1,872,483
Donation		380,760	831,788	1,212,549
Bank Interest		597,370	96,392	693,762
AG & LI Expenses Reimbursement		292,763	-	292,763
PKSF Expenses Reimbursement		2,242,226	-	2,242,226
Others Income		126,490	-	126,490
Others Assets		-	-	-
Recovery on write off loan		5,032	-	5,032
Sale of old news paper		2,342	-	2,342
Bandu Chula Loan		4,166	-	4,166
Bandu Chula Service Charge		133	-	133
Enrich Health		262,200	-	262,200
Enrich Agriculture		2,280	-	2,280
Project Grant/Donation Enrich		-	-	-
PKSF Advance Enrich		6,430,000	-	6,430,000
DIISP Grant		-	-	-
DIISP Income		42,700	-	42,700
DIISP Insurance		682,358	-	682,358
<b>Total</b>		<b>1,038,672,407</b>	<b>35,860,182</b>	<b>1,074,532,589</b>





Head of Accounts	FY 2014-2015			FY 2013-2014
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	33,762,844	205,075	33,967,919	25,238,772
Loan Refund to PKSf	160,608,338	-	160,608,338	104,450,004
Provident Fund	-	2,565,898	2,565,898	2,350,992
Gratuity Fund	-	99,007	99,007	110,085
Accounts Payable	1,176,285	473,382	1,649,667	926,416
Inter Project loan	8,845,231	2,321,397	11,166,628	6,097,321
Project Liabilities	-	1,367,972	1,367,972	1,432,822
Others Liabilities	7,707,306	60,000	7,767,306	2,522,343
Member Welfare Fund	45,000	-	45,000	23,189
Group Insurance	-	456,288	456,288	402,027
Investment	66,500,000	5,900,000	72,400,000	63,400,000
Disbursement of Micro Credit	670,649,000	5,087,000	675,736,000	531,958,000
Advance	9,099,195	1,012,861	10,112,056	4,916,279
Stock & Store	481,351	-	481,351	520,349
Purchase of Fixed Assets	3,379,648	118,000	3,497,648	8,521,655
Office Rent	1,938,718	28,500	1,967,218	1,336,974
Printing and Stationary	1,127,896	23,013	1,150,909	1,373,369
Repair	70,465	394,471	464,936	106,230
Utilities	464,867	97,407	562,274	475,993
Communication	734,672	36,040	770,712	428,328
Newspaper	63,208	1,740	64,948	59,349
Entertainment	901,325	65,076	966,401	631,748
Office Maintenance cost	805,253	128,362	933,615	660,563
Advertisement	38,000	9,200	47,200	28,700
Computer software automationExp	71,760	8,950	80,710	98,218
Salary & Allowance	30,796,737	1,950,584	32,747,321	25,638,118
Travel & Conveyance	2,045,331	65,236	2,110,567	1,679,498
Fuel and Maintenance	736,969	28,680	765,649	745,431
Legal expenses	42,560	-	42,560	30,250
Bank Charge and Commission	395,759	8,313	404,072	281,718
Day Observation	6,894	-	6,894	14,127
Carrying expenses	31,545	34,110	65,655	32,970
Donation/Subscription	56,200	-	56,200	50,300
Research & Development	23,000	10,024	33,024	22,798
Audit Fee	21,000	-	21,000	22,990
Training Expenses	178,829	-	178,829	117,724
Service Charge on PKSf Loan	9,185,630	-	9,185,630	7,653,336
Licences & Registration	13,300	3,246	16,546	35,750
Project Expenditure	626,467	9,755,058	10,381,525	10,879,971
Tax/Tax on interest	118,531	10,736	129,267	84,487
Bondu Chula Donation	8,635	-	8,635	29,445
Bondu Chula Loan	19,800	-	19,800	62,100
Enrich Helth	557,687	-	557,687	321,904
Enrich Education	366,432	-	366,432	81,095
Enrich Agriculture	-	-	-	70,197
Enrich Organizing	151,779	-	151,779	380,737
UPP Ujibito Expenses	3,150,283	-	3,150,283	859,177
UPP Ujibito Expenses Rembursment	104,500	-	104,500	9,485
DiiSP Expenses	425,227	-	425,227	90,954
KGF Expenses	379,623	-	379,623	-
AG&LI Expenses	4,468,533	-	4,468,533	-
AG&LI Expenses Rembursment	200,897	-	200,897	239,000
Other Expenditure	54,925	17,150	72,075	53,856
Closing Balance				
Cash in Hand	23,922	154,605	178,527	76,356
Cash at Bank	15,971,031	3,343,542	19,314,573	63,683,386
<b>Total</b>	<b>1,038,672,407</b>	<b>35,850,933</b>	<b>1,074,523,340</b>	<b>871,226,885</b>

Deputy Director

Executive Director

Examined and found correct

