

# Proyas Annual Report, 2016

24 Years of Social Welfare, Socio-Economic and Human Development

## সূচিপত্র

প্রতিবেদনে ব্যবহৃত শব্দসংকেত ও শব্দসংক্ষেপ	৩
মুখবন্ধ	৪
প্রয়াসের মূল্যবোধ	৪
সভাপতির কথা	৫
নির্বাহী পরিচালকের কথা	৬
প্রয়াস পরিচিতি	৭
এক নজরে প্রয়াস	৭
প্রয়াস সাধারণ পরিষদ	৮
প্রয়াস নির্বাহী পরিষদ	৮
প্রয়াস কর্মসূচি	৯

## ২০১৬ সালে বাস্তবায়িত কর্মসূচি

- প্রয়াস আর্থ-সামাজিক উন্নয়ন কর্মসূচি (PSEDP) ১০-১২
  - ঋণ কার্যক্রম
  - দারিদ্রতা দূরীকরণে দরিদ্র পরিবারের সম্পদ ও সক্ষমতা বৃদ্ধি (সমৃদ্ধি)
  - Ultra Poor Program (UPP)- UJJIBITO
  - Developing Inclusive Insurance Sector Project (DIISP)
  - কুয়েত গুড উইল ফান্ড (কেজিএফ)
  - কৃষি সম্পদ উন্নয়ন কর্মসূচি
  - প্রাণী সম্পদ উন্নয়ন কর্মসূচি
  - মৎস্য সম্পদ উন্নয়ন কর্মসূচি
- মানব-পাচার প্রতিরোধে সতর্কীকরণ প্রকল্প (CMPPH)
- উগ্রপন্থা প্রতিরোধে সামাজিক সম্পৃক্তকরণ প্রকল্প (Promoting Engagement and Action for Countering Extremism (PEACE) Consortium Project).
- প্রয়াস এপিকালচার প্রোগ্রাম (PAP)
- প্রয়াস ফোক থিয়েটার ইনস্টিটিউট (PFTI)
- প্রশিক্ষণ কর্মসূচি (TP)
- আদিবাসী উন্নয়ন কর্মসূচি (ADP)
- কমিউনিটি রেডিও- রেডিও মহানন্দা এফএম ৯৮.৮ (RM:FM 98.8)
- আর্থিক নিরীক্ষা প্রতিবেদন ৩৬-৩৯
- প্রয়াস সাংগঠনিক কাঠামো ভেতরের শেষ প্রচ্ছদ
- প্রয়াস কর্মএলাকার মানচিত্র ও প্রয়াস ইউনিট অফিসের অবস্থান শেষ প্রচ্ছদ

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## 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>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>PEACE</b>	: Promoting Engagement Action for Countering Extremism
<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

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## Preface

The geography of the land, life of people, indigenous community, language and culture of Chapai Nawabganj is diverse and has the unique difference from other areas of Bangladesh. The differentness is both supplementary and complimentary for the developmental progress of the people of this region. Most of the working regions of Proyas are the border districts. In these areas, there is hardly seen any modern industrial developments. The economy mainly depends on the agriculture. Due to having the dependency on agriculture, there is the dependency on nature, and it is different in comparison to others as well. The areas are far from factories, large markets or the core businesses centres. Due to the geographical distance, farmers had to give up their large proportion of profit to the middle agent. Thus, the economic growth of this region 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. However, there is enough prospect and opportunity to change this scenario. Proyas Manobik Unnayan Society is dedicated to meet that needs.

Chapai Nawabganj district has about 2.1 million population. The population density is 1,703 per square-kilometre. 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 leading 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 affects the lives of the poor and the ultra poor people of this area.

Overcoming such situations Proyas Manobik Unnayan Society, as a representative organisation of Chapai Nawabganj for last 24 years, has been able to reach a position of trust of the progressive people of this area and it will continue. The organisation is committed to establishing the rights of the neglected, rightlessness, vulnerable, oppressed, and mainstream, less progressed people. However, Proyas is committed to continuing 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 2016 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 believing in 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 24th annual report of Proyas Manobik Unnayan Society in front of the public.

All have praised the contribution of the non-governmental organisation along with the government for removing many problems and for development of Bangladesh which emerged through a freedom fight. In that continuation, the work-addition of Proyas is for country's poverty alleviation and development. We, the Proyas authority, feel very proud to provide education, skills, awareness, capital, advice, and other services like a novel and significant 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 be forever 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 organisations, different government and social organisations 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 organisation, who made a sincere effort and labour as well as the recognition of today's Proyas Manobik Unnayan Society.

I thank all concerned in formulation and publication of this report of Proyas for the year 2016. 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

Proyas has passed twenty-four years, but the time is nothing for the sake of development and welfare of the people. The term seems shorter to improve the well-being and development of the people. In the course of time, the number of beneficiaries are increasing. Many people are joining the procession of the betterment of life. The level of the socio-economic development has also been different.

In the context of Bangladesh, the time is appropriate to get organised and to accumulate new experiences by overcoming different obstacles. It is not just a timeframe for Proyas; instead, it is a milestone of the development as well. Looking back from the milestone, we can identify its objectives and measure the progress. We are very happy for maintaining the goal of our efforts, though it is not at an end. However, we are more than glad 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 organisation, 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 24th of its busiest year in 2016. The dedication and sincerity of the staff of Proyas were continuous this year.

Proyas believes that development and change are not happening automatically nor does fortune dependence. Need the determination of work, firmness, and need a combination of opportunities and supports. There has the potential to improve the socio-economic change substantially. For the sake of essential 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 assessment of the organisation in a paper.

Proyas has implemented different activities in 2016. Among 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. are vital. The report analysed 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 growth and change.

Like every year, in this year, I express my best wishes and thanks to all the donors and partner organisations of Proyas, the individuals and the institutions that help at the time of the report publishing. My sincere congratulations and love for the all distinguished family members of Proyas and 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 be a dedicated organisation for the welfare of the human being.



## 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 expanded 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 organisation, Proyas has been providing ongoing service primarily for the people's socio-economic development, awareness and self-reliance in collaboration with various governmental and non-governmental organisations.

In the flood of 1998, massive loss of life and property occurred in the district of Chapai Nawabganj. A group of young students came forward to help service this disaster affected families and vulnerable people. They collected food, clothes, medicines from different organisations and wealthy individuals and distributed those systematically among the affected population. Although there was no organisational 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 organisational foundation.

In that continuation, Proyas has formed as an organization on the 19th December 1993. To operate the organisation 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 organisation. The General Committee elects the Executive Director, and the overall activities of the organisation are directed by in consultation with the General Committee and Executive Committee of the organisation.

Firstly Proyas started its activities for the poor and indigenous people of the district. Later on, the scope of work of this organisation 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 of the NGO Affairs Bureau also felt, and it was registered on 20 April 2004 (Registration No. 1923), and then under the Micro-credit Regulatory Authority it is also registered, the certificate No. is 009780098600248 on 14 May 2008.

## 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,
<b>Date</b>	: 20/04/2004 Micro-credit Regulatory Authority, Reg. No. 00978-00986-00248, Date: 14/05/2008
<b>Work station</b>	: District- 7, Upazila- 27, Union /Municipality-116, Village- 1,612
<b>Unit Office</b>	: 38
<b>Project Office</b>	: 11

## 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
- Global Community Engagement Resilience Fund (GCERF)
- RUPANTOR

Partner Organization : Association, VDMC, VPVC, FSMC, ATC and LMC, Total- 2,732  
 Change Maker : 1,33,000  
 Beneficiary : Direct- 2,75,000 people, Indirect 58,50,000 people.  
 Radio Mohananda Audience Forum: 200

Development Associates								
Permanent			Part- Time			Volunteer		
Male	Female	Total	Male	Female	Total	Male	Female	Total
226	83	309	160	120	280	1206	1217	2,423

Honorable General Committee members of PROYAS Manobik Unnayan Society			
No	Name	Designation	Profession
1	Md. Anwarul Islam	President	MMS (Sociology), Principal, Private College
2	Md. Kamruzzaman	Vice-President	MSc, NGO Job
3	Md. Hasib Hossain	Member Secretary / Executive Director	MBS (Management), NGO Job
4	Proshanto Kumar Saha	Treasurer	MBS (Marketing), Private College
5	Khondokar Abul Kalam Azad	Executive Member	MSS (Political Science), NGO Job
6	Marufa Akhter	Executive Member	HSC, Social Worker
7	Mst. Zamila Begum	Executive Member	Social Worker
8	Laila Arjumand Banu	Executive Member	NGO Job
9	Abdus Salam	Member	NGO Job
10	Md. Mominul Islam	Member	Social Worker
11	Alhaj Md. Ansar Hossain	Member	Business
12	Nargis Akhter	Member	Social Worker
13	Sabnom Mustary	Member	Social Worker
14	Md. Aminul Islam	Member	Business
15	Md. Hakikul Islam	Member	Private Job
16	Kaberi Ferdous	Member	Social Worker

Honorable Members of Proays Executive Committee (According to the latest decision of 2016)			
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



## Implemented Programs of the Year- 2016

### Implemented Programs of the Year- 2016

- 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 Resource Development Program
  - Livestock Development Program
  - Fisheries Development Program
- Disaster Credit Program (DCP)
- Community Mobilization Project to Prevent Human Trafficking (CMPPHPT)
- Promoting Engagement and Action for Countering Extremism (PEACE)
- 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 labourers and marginal farmers. Proyas has been implementing the integrated programs to fulfil the basic needs of the poor and for the overall development. 'Proyas Socio-Economic Development Program' is an effort of collective growth.

### The Goal of the Program

To create the opportunities for economic activities by taking the poor communities under a particular organisational structure, savings and loan program through their management in the organisation 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 savings 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 the people 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 2016)

Description	From starting to till 2015	Progress of Year 2016	From starting to till 2016
District	7	-	7
Upazila	16	11	27
Unit	27	10	37
Worker	181	35	216
Union	79	03	82
Village	685	13	698
Society/Association	1967	678	2,645
Member	37,614	10,811	48,425
Borrowers	2,16,108	51,598	2,67,706
Savings Outstanding (Taka)	11,73,24,389	4,95,70,379	16,68,94,768
Loan Status (Person)	28,398	7,405	35,803
Loan Status (Taka)	41,17,82,926	25,64,05,913	66,81,88,839
Amount of Outstanding Loans (Taka)	38,27,703	43,98,173	82,25,876
Outstanding loan expiration (Taka)	46,35,475	12,16,782	34,18,693
Debt Management reserve (Taka)	75,37,726	51,56,709	1,26,94,435
PKSF Loan (Taka)	25,99,33,308	7,08,75,015	33,08,08,323
Surplus/ Own fund (Taka)	5,81,78,591	1,65,36,093	7,47,14,684
Credit distribution till now (Taka)	307,28,18,250	119,14,30,000	426,42,48,250
Debt recovery till now (Taka)	266,10,35,324	93,50,24,087	359,60,59,411
Recovery rate (%)	99.85%	-0.55%	99.30%

## 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 2016 by forming 2528 societies 39,864 new members were included. In this year saving money was BDT 10,69,06,907, loan distributed BDT 254,18,50,750 and BDT 219,32,32,896 recovered by forming 28,761 members.

### Changing life through Jagoron

Matuara Begum (30), husband's name is Rahman an inhabitant of the village Sahebgram of Choudala in Chapai Nawabganj. She is a member of Jamuna Mohila Samity under unit 4 of Choudala office of Proyas Manobik Unnayan Society whose member's code no is 1732. The organisation aims to provide a loan to the needy people with easy terms and conditions. Under this scheme, she enrolled into the Samity on 19th March in 2011 and took BDT 10,000/- as the loan. She started the business of rice besides her homestead and benefited from this activity. She borrowed BDT 15,000/- later on and bought a small amount of land. She then started rice cultivation in her land, and gradually paid the loan. Once she borrowed BDT 50,000/- to buy a good amount of rice to sell processed rice in the market. Thus, she gradually accumulates capitals. At present, she borrowed BDT 1,00,000/- and expanded her rice business. She deposited BDT 8,535/- in the Samity as savings. She is a lucky member of the Samity. She has become a self-reliant now. She wants more loan to expand her business in the future.



## b. Agrosor

Micro-endeavoring loan activity was started in 2006. Active members of Urban micro-credit or Rural micro-credit are becoming successful in for more than one year by operating different activities. Furthermore, they want to expand their activities. Those who need capital and where traditional rural credit or public credit become insufficient against the required loan demand can take the loan of BDT 30,000/- to BDT 1 million as the highest. A total of 1,480 members enrolled by forming 719 Samaity (Associations) in 2016 under this program. Moreover, BDT 1,44,33,258/- savings deposited, BDT 29,44,27,000/- loan disbursed and BDT 23,41,81,758/- loan recovered through 1,266 members.

## Change of Status through Poultry Business

Sultana Begum and her husband Mofiz Ali from the village Shiyala Koloney under Chapai Nawabganj Sadar Thana of Chapai Nawabganj district are members (1272) of 'Nayan Mohila Samity' (08) under the unit 6 of Proyas Manobik Unnayan Society. She was not financially solvent before joining the Samity and facing difficulties to maintain her family well. As she had no house of her own lived in a rental house.

The objective of the organisation is to provide loan to the poor people with the comfortable condition. Under this scope, the member got registered in the Samity on 2 July 2010. After being a member of the Samity, she took BDT 15,000/- as a loan from unit 6 office and started poultry business making a farm in the house. Because of the market demand she earned good money and gradually paid off the loan. She further took BDT 1,70,000/- as loan and employed a woman to take care of her poultry farm. She deposited BDT 25,080/- at present. and maintaining family expenses and increased her income. He bought four decimals of land and made a house there. Her business has been extended now and raised the living standard as well.

The social status of the family member has also elivated.



Her son study in a Hafizia Madrasha. Many of her neighbours started a business like her. She also does a business of cosmetics. As a result, her husband is employed and as well other family members. She operates the business of pickle aand engagesd 4/5 labours in her company. Many people are implementing such income generating activities. She wish to get further loan to expand her business develop family wellbeing.

## c. Buniad

Proyas has been working for the development of living standard and social status of the ultra poor like beggars, day labourers, persons with disability along with another small credit program. Under this program in 2016, a total of 5,259 new members were enrolled by forming 695 'Samity' (Association). Moreover, a total of BDT 1,06,63,940/- savings were collected, BDT 28,51,36,000/- loan disbursed and BDT 26,36,88,107/- loan were recovered through 2,750 members.

## Shirin Akhtar finds a path of light through hardship

Shirin Akhtar was not financially solvent before joining the organisation. Even she was unable to get three daily meal. That may be was the cause nobody wants to marry her. She stayed with her father and treated as a burden to the family. Her father was not live, and only the brother earned a little to maintain the whole family. Later on, her brother gets separated himself with the family. Without any financial support, she and her mother started begging on the street.

The aim and objective of the organisation are to arrange a loan to the poor people with easy terms and conditions. Under this scheme, the above member gets registered in the Samity and abled BDT 2,000/- as loan and bought a goat. Further, she took BDT 6,000/- as loan and bought a sewing machine. Gradually she paid off her loan. She accumulated capital from these activities. Her family slowly becomes





financially solvent. Her living standard has been raised. Her social status has also elevated. She is now able to invest more through the earnings from tailoring. Many neglected women feel encouraged seeing her success. Thus, the member and the local poor people have been self-employed or been employed. The member makes clothes from her, that

increased her income. Other people are started following her business module to elevate their economic condition. She is a struggler member of the organisation. She is now economically solvent and wants to take further financial credit to secure her family welfare.

#### d. Sufalon

Sufalon loan program was started in 2008 to accelerate the income of the farmer thus to contribute to developing agro-economy. The main benefiter the loans are seasonal fruit and crop farmers (especially mango, paddy, papaya, banana etc.), cow fattening, fishery, vegetable etc. Under this program, a total of BDT 77,94,05,000/- were distributed as loan and BDT 64,58,61,000/- recovered through 4,789 members in 2016.

### Success happens if work is done with advice

Johra Begum is a wife of Durul Huda from Nandalalpur of Gomostapur Upazila of Chapai Nawabganj district. Her family has six members. She left her education at class eight due to her family poverty. Johra was courageous and enthusiastic, but poverty comes to defeat her. With her firm determination faced all obstacles. Her intuitive attitude always finds something, to get rid of problems. Once she talks with Ismotara, a lucky member of 'Jui Mohila Samity' of Proyas Manobik Unnayan Society. She came to know that advice, training and easy loan are available from this organisation. She immediately contacts with the Proyas office to get registered on 28 January 2012 and started her business by taking BDT 10,000/- as a loan on 19 March 2012. She engaged herself by sharecropping on other's land, especially vegetables. She continued her struggle and further took BDT 15,000/- on 14 July 2014 as a loan from Sufalon for doing vegetable cultivation. She succeeded due to her morale and her husband's hard work. She informed that she got BDT 7,000/- as profit through Sufalon loan. She gathered many experiences from that. As a result, she took



three times credit and gets continuous success. She repaired her house and, continuing her son's education. Her husband takes care of vegetable garden in spite of serving in village police force. All these successes achieved due to the financial support. It is true that believe in self, honesty and hard work can make each man success.

#### e. Sahos

Sahos is a loan program which is given to the affected families who have been affected by the natural disaster. Under this program BDT, 1,000/- to 5,000/- is given with easy terms and conditions. A total of BDT 1,83,98,000/- has been distributed as loan and BDT 1,51,93,250/- recovered through 1,430 members in 2016.

### Health is the Source of all Happiness

Rashida Begum, husband's name Nazir Hossain, lives in Chapai Nawabganj Sadar Upazila of Chapai Nawabganj district. Nazir is a masonry worker. She is a member of Proyas Manobik Unnayan Society under the unit-6 and took BDT 20,000/- loan and repaid the loan regularly through installment. She had a tube well in an unhealthy location. Sometimes the water smells bad, and which can spread germs. An officer of Sahos program informed her that the flexibility and easy term of the Sahos loan program. She was interested in taking loan and took BDT 5,000/- loan for making the tube well safe and healthy. At present, there is no smelly water. And possibilities to spread diseases are eliminated. She can live a healthy life. She and her family members were benefited with the loan.



## 2. Member Welfare Insurance / Microcredit Insurance

Undesirable, sudden and unexpected events like natural disaster or death of the main earner in the family or accident plunge poverty. Risk fund has started to address such emergencies. Microcredit insurance has been started from November 2014. In 2016, a total of 222 members having their husbands died. As a result, BDT 38,04,879/- has been given under the microcredit insurance program, and BDT 10,60,000/- has been distributed for the funeral. A total of BDT 73,60,092/- loan has been made remission from the microcredit insurance program, and BDT 22,15,000/- has been disbursed against the funeral claim.

## 3. Proyas Special Savings (PSS)

Proyas has started Special Savings scheme in 2012. In this scheme, 6-10-year term account is opened. A total of BDT 81,70,567/- savings were deposited in 2015, and BDT 1,10,08,801/- savings were collected in the year 2016.

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

Enrich program is an essential program of PKSf which has been started in 2010. The objective is to increase capacities and resources of the low-income families to reduce poverty. Proyas Manobik Unnayan Society, since its establishment, has been working for the development of the poor people. In this process, the organisation through its Unit-10, Enrich-01, has been implementing Ranihati Enrich program since

2010 and unit-22, Enrich-03 under Nezampur branch has been fulfilling its activities since 2014. It has been trying to enrich all the level of Ranihati and Nezampur union through this Enrich program. The following activities have been implementing through the Enrich program:

### 1. Education Program:

The education program is one of the mentionable programs of Enrich which has been implementing in collaboration with PKSf and Proyas Manobik Unnayan Society under the Ranihati unit. The program has been operated for the children of the needy families who dropped out of school. 40 learning centres have been operated under this program in Ranihati union and 42 centres in Nezampur union. In these learning centres, nursery to class two education is offered along with behaviour, etiquette, morale, oath, national anthem, general knowledge. To enlight them culturally students are also taught song, dance, recitation etc. In the centre, operates every day from 3 PM to 5 PM. In Ranihati union in

Assisted students result through this program									
Class	Stu- dents	Passed	Pass- ing Rate	Drop- out stu- dents	Place in the school				Remarks
					1st	2nd	3rd	4th- 10th	
Nursery	801	801	100%	-	-	-	-	-	-
Class 1	604	604	100%	-	35	42	42	133	-
Class 2	686	686	100%	-	31	34	34	148	-
Total	2081	2081	-	-	66	76	76	281	

40 centres a total of 918 students are participating among them male-female ratio is 391:527. In Nezampur union, a total of 1073 learners among them 525 male and 548 female. The academic results are satisfactory considering limited resources.

### Let the education of Kulsum continues



Education is the backbone of a nation. No nation can progress without education. A girl took the challenge to get educated in spite of her poverty, and without having a guardian. Life of Kulsum Khatun was neglected. Her father Mizanur Rahman was a minimum paid day labourer. His life was tangled with misery. He had two sons and one daughter. Most of the time he was unable to take care of his children. He was always busy of managing foods, and educating his children was the last thing he could think. The younger child -Kulsum Khatun had a dream to be a good human, but her desire has been nipped in the bud at the age of 7. In the circumstance, she gets admitted into the school by Proyas under the Enrich program. At first, her family showed no interest in it due to expenses. However, they found that it requires little expenditure and the family gets relief of financial burden. She comes to school regularly and will able to get a path to be a good human.



## 2. Health Program:

The health program is another program of Enrich program. The program is operated by four health assistants and 30 health workers in 2 unions. The program is trying to provide health services to 7,371 in Ranihati union and 6,978 people in Nezampur union. The specialist doctors are operating a total of 16 satellite clinics. Moreover, each year ten health camps are also being conducted. The health assistants provide health services every day at unit offices and in the field level. Under the health program 19 health camps, 395 satellite clinics, 2,076 static clinics have been operated till now. 3,135 persons got help for diabetes, and 185 patients got surgical treatment under this program. At present 7,758 health cards have been issued. In addition to that, diabetes tested for 1,147 persons, 71 cataracts operations and spectacles distributed free of cost to 81 poor eye patients. The significant achievements of the two unions in

Achievement of Health Program-2016			
SL	Description	Achievement of 2016	Cumulative
1	Satellite Clinic	176	579
2	Static Clinic	866	2916
3	Treatment Service/Advices by MBBS	6943	21734
4	Treatment Services/Advices by Health Assistant	10347	37902
5	Health card distribution	5666	17708
6	Income from health card	565600	873145
7	Diabetics test	1785	4282
8	Health related discussion	1261	6052459
9	De-worming medicine distribution	20389	95984
10	Eye operation	72	256
11	Training	2	6
12	Training participants	56	118

the year 2016 are shown in the chart.

## Shefali gets back her eyes free of cost

Shefali was born in a low-income family in the village Daulpara of Ranihati union. She has a family of two daughters and a son. So, she started earning in spite of by social barer. She worked hard but managed to get enough food as she required. As a result, she was suffering from malnutrition. She was unable to effort any doctor. But she didn't give up. After work, she uses to take care her children, and that gives her moral boost. Suddenly she realised that her left eye vision is not clear as it should be. For some time she ignored that and continued her regular life. However, somehow she came to know about Proyas. She found that here she may get help for her vision loss.



Later on, she got her cataract operated for free, and now she regained her vision.

## 3. Special Savings Program

A total of 18 savings schemes and five special savings schemes were opened under the Enrich program in Ranihati union where the members deposited savings regularly. 18 accounts have been expired, and after shorting those, ten savings accounts equivalent to BDT 1,45,575/- have been approved for payment.

## 4. Enrich centre opening and ward coordination meeting

Under Enrich program nine centres in Ranihati union and Nine in Nezampur union have been opened, and ward coordination meetings are held regularly. Moreover, different social activities are also taking place. 17 'ward coordination committees' have been formed out of 18 wards in the two unions. A total of 190 ward coordination meetings were conducted in the financial year 2015-2016.

## 5. Beggar Rehabilitation Program

10 beggars have been rehabilitated in the financial year 2015-2016 under the Enrich program at Ranihati union. They are now doing business with the donation from Enrich program and gave up the begging. In Nezampur union, two beggars rehabilitated in 2015-2016.

## 6. Rehabilitation under Enrich Program

Proyas Manobik Unnayan Society with the financial assistance from PKSf in 2010, has started a program named 'Enrich Program' for increasing resources and capacities of the person of Ranihati union and in Nachole Upazila of Chapai Nawabganj Sadar Upazila in 2014. Under the program health services for all, education, and community-based activities are introduced with the joint participation of PKSf and community. Some tubewell, latrine, roads, culvert were also built. And many social institutions assisted the youth through training for getting jobs, to afford loan facility for the middle class and lower-middle-class people and provided unique savings facility for the ultra-poor. While working with the ultra-poor PKSf identified a group those live on begging. The Enrich program introduced rehabilitation program for the group to bring them into the mainstream of the society by spending up to 1 lac for each family. At the initial stage, with the help of partner organisation, 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 in coming out of the begging.



## Life of Sukoda Rani Changed

Sukoda Rani has been rehabilitated through the Enrich program under the unit 22 of Ranihati union. By leaving begging, she is now and living a good social life. Funding from PKSf helped her to change her lifestyle.

The impoverishment of Sukoda started eight years ago when her husband Gudar Chandra got sick and eventually died leaving a son and a daughter. With no other alternative, she started begging to support her family.

Ashanur Begum, a health worker of Enrich program, meet Sukoda Rani and investigate her details and decided to rehabilitate her through the Enrich program in the financial year 2015-2016. As a part rehabilitation, she has gradually been given a charger van, a cow, four rams, some feeds and money to build a cowshed. She has been given the cow and



sheeps due to having her experience. She has been delighted to be funded under the program and overwhelmed to share her dreams. Now she is visioning the light success and proud of her livelihood.

## 7. Vermi Compost Program

The Vermicompost plant has been started under the Enrich program of Ranihati union. Already there are 25 Vermicompost plants, and there is a plan to open a vermicompost plant in Nezampur union under the Enrich program.

## 8. Bondhu Chula Program

The Bondhu Chula program under the Enrich program is running in Ranihati union. A good number of women and children die each year due to Asphyxia caused by the smoke of the kitchen. Bondhu Chula contributes to reducing the air pollution by emitting less toxic gas. It is less hazardous to health, eco-friendly, virtually smokeless, fuel saving and cost-effective. Under the program in Ranihati union, free advice is given to encourage the families for adopting Bandhu Chula. A total of 560 Bondhu Chula already installed in the union and the dissemination of message and information shared with the families at Nezampur union to extend the services.

## 9. Hand wash and Sanitation program

Ranihati union has been announced as cent percent sanitation union by establishing hand wash bottle in all the families. Not only that, five rings and one slab for sanitation structure have been distributed to 185 ultra-poor families of Nezampur union. In addition to all sanitary materials have been provided to 100 identified needy families.

## Tale of a Self-reliant Man

Mojibur Rahman is an inhabitant of Tantipara village of Ranihati union of Chapai Nawabganj district. He is living in a very hardship with his wife, two sons and a daughter. He is the only an earner in the family. He had no own house. He worked for others and earned 300 Tk/ day. He sometimes remains unwaged. Sometimes he had to take a loan from others, and it is difficult for him to manage food for every day. One day his neighbour Aloka Rani told him about Proyas Manobik Unnayan Society and advised him to

## 10. 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 19,23,93,000/- as IGA among 632 families, BDT 49,75,000/- among 302 families as the livelihood and BDT 89,69,000/- among 340 families as assets creation credit have been distributed. The Enrich credit program has also been going on In Nezampur union under the Enrich program. Under this program, a total of BDT 33,22,282/- to 116 families as IGA and BDT 33,22,282/- to 115 families as credit have been distributed.

## 11. Toilet and Tube-well Installation

Under the Enrich program in Ranihati and Nezampur unions, 36 toilets and 32 tube-wells were installed.

## 12. Enrich House

An initiative has been taken to build ten houses for each union, Ranihati and Nezampur, as per the direction of PKSf. It is still in process, and the Enrich house will complete on anticipated time.

## 13. Basak Cultivation

As part of Enrich program, the Basak cultivation started in Nezampur. There are a lot of mango gardens in Ranihati union, and it is regularly required to spray pesticides. Due to pesticide and lack of land, the Basak seedlings have not been cultivated. As a result, growing Basak has been stopped in Ranihati union under the Enrich program.



enrolled his wife Moyna Begum in the Samity. Moyna then discussed her issue with the president of Proyas. Her member number is 1270. Initially, she took BDT 10,000/- as loan and bought a cow. Gradually she paid the loan and went for further credit of BDT 40,000/-. Again she managed to pay her loan. She again took a loan of BDT 45,000/- to

make a wood factory. Her hard work helped her to repay from the profit and encouraged her to go for a further loan of BDT 50,000.00, and started making furniture. Now she employed two workers, and she doesn't need to work anymore in other neighbour's house.

## 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 the funeral, and the debt is exempted. In this way, DIISP's has started the health insurance has in Ranihati union of unit-02 in January 2014. A paramedic has been recruited to increase the acceptance of the insurance claim and to modernise the service at the doorstep. The followings are the activities operated by a paramedic.

### Association level activities

Every month, in the beginning, the paramedic conduct preventive health awareness meetings based on the monthly planning. However, other health advice relevant to 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, goitre, adolescent changes, vaccination program, family planning are also provided.

### Static Clinic

In the evening, the paramedic operates the static clinic and provides treatment and advice services. Patients who are out of the capacity 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 advice, Anaemia and Malnutrition, Urinary infection, Lucretia, infant's eye infection, follow up and referral system.

#### Treatment of General Diseases

Fever, cold, cough, pneumonia, bronchitis, diarrhoea, dysentery, worm infection, skin disease, ear infection, gastric, the 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.

#### Economic Facility Reduced after Getting Cash Facility from Hospital

Josna Begum (4493) is a member of unit 01 of Enrich program of Ranihati branch. She motivated by herself and along with credit program, received a premium policy of



BDT 500/- under the hospital cash facility scheme date 05/05/2016. Josna had to stay Green Life Hospital, at Shantibag, Chapai Nawabganj for three days for fallopian tube operation, from 18/06/2016 and spent BDT 9,600/- . According to the policy, she received a total of BDT 1,600/- for four as hospital cash back. The cash back reduced her financial burden for the hospital cost, and she has regained her physical condition.

### Achievement

At present, the success of this program is sustainable though it was slower during the inception period. A total of 13,570 members were served under awareness program by the paramedic, 4,100 patients were given treatment and health advice, and 638 patients were referred to hospital, and other health services were provided to 2,223 patients with the registered doctors through 48 satellite clinics. Till now total BDT 71,600/- has been earned by selling 265 policies. At present 154 plans are active. About BDT 26,400/- has been paid as insurance claim for 30 policyholders. A systematic effort is going on to make the program dynamic and to reach the goal.



## Kuwait Goodwill Fund (KGF):

Bangladesh is a disaster-prone country. Natural calamities often cause food crisis. To ensure food security through the use of limited land resources for 150 million people is a challenge. To provide food security for the large population becoming a significant challenge and, public and private initiatives to increase domestic food production as well as livestock and fisheries can be a practical step.

Kuwait Goodwill Fund was established under the guidance of the honourable 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' grant US \$ 10 million to support the interest of Government of Bangladesh the program on agriculture and agriculture-related micro and small

business lending operations. Accordingly, on January 30, 2011, a tripartite agreement was signed by the Bangladesh government, Palli Karma Sahayak Foundation (PKSF) and KFAED. Under this financial arrangement, a foundation will provide financial and technical assistance to the selected partner organisations under the rural microcredit, microenterprise loans and seasonal loan for the agricultural sector.

There are two main components 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 2016, about 582 members get benefited from this program. Under this program, a total of BDT 2,72,93,000/- loans have been distributed, and the amount of credit status was BDT 1,78,66,488/-.

### Change of living standard of Sahara Begum



Sahara Begum, husband's name is Abdus Sattar, lives in the village Ghughudima of Gobratola of Chapai Nawabganj district. She is a member (6241) of Sheuli Mohila Samity of unit 1 under the Gobratola branch of Proyas Manobik Unnayan Society. The aim and objective of the organisation are to provide a loan to the members. She enrolled in the Samity 16th March 2013 and took BDT 20,000/- and bought a cow. Later on, she received another BDT 25,000/- to start vegetable farming. Gradually she paid all her debt from her earnings. She again took BDT 40,000/- to expand her vegetable farming. Now she is earning more than before, and she deposited BDT 5,162/- in the organisation. She is one of the success stories of the program.

## UPP-Ujjibito Project

Proyas Manobik Unnayan Society, with the financial support from the European Union and technical support from PKSF, has been implementing multi-diversified activities entitled 'Food Security 2012 Bangladesh-Ujjibito' since 2013. 15 units of Proyas is implementing this project activity. Six units in Chapai Nawabganj Sadar Upazila. Unit-06 & unit-01, Gobratola unit-02, Maharajpur unit-06, unit-10 Ranihati, unit-12 Char Anupnagar, and unit-16 Golaperhat. 4 units under Shibganj Upazila among them-3 Chatrajitpur, unit-5 Mobarakpur, unit-8 Shibganj, unit-9 Monakosha, 2 units in Gomostapur Upazila, like unit-4 and unit-7 Rahanpur. 2 units in Nachole Upazila, unit-11 Fatehpur and unit-15 Nachole and one unit in Bholahat Upazila.

Under this project, the priority has been given to the ultra-poor women headed families and the members of RERMP-02. The goal of the UPP-Ujjibito is to mobilize the micro-credit, provide IGA training and help to different IGAs. However, for the development of their social and family aspects, they are also provided different services like food, nutrition, health, reproductive health and awareness program. Proyas Manobik Unnayan Society has been helping in two ways to implement the project, and these are, providing IGA training, IGA implementation, technical or skill development services and providing services related to food, nutrition, health, reproductive health, increasing social awareness.

## “Rabiul: A Successful Electrician”



Rabiul Islam lives in Bangashar village of Boalia union under the Gomostapur Upazila of Chapai Nawabganj district. His father's name is Abdus Sattar and mother Rumela Begum. He has two brothers and sisters, and he is the eldest. His father was a day labourer. It was not possible to bare family and the educational expenses with his insignificant income. He managed to start a small plastic shop. However, his financial condition was unchanged with limited income. The Economic Contribution of other family member may change the scenario, but he wants his son to be educated. Rubel helped his father in spite of his education. He worked hard to pass SSC in 2010 and get enrolled in Diploma in Agriculture. Rumela Begum enrolled in Tista Mohila Samity unit-07 of Rahanpur of Proyas Manobik Unnayan Society from where she took loans several times and trying to establish the business.

On the other hand, as a Rabiul the struggler always tried to give priority to his family. Unfortunately, even with a Diploma in Agriculture, he had no job. In the fiscal year 2015-16, the UPP-Ujjibito introduced a technical training opportunity for three months-term (20 March to 19 June 2016). Rubel took part as a trainee to receive Electrical house wiring training. After successful completion, he started working as an electrician.

At present, he has been working as project-based with Palli Biddut Samity. He also works as a freelance electrician in nearby areas. He mainly does electrical house wiring, meter connection, and the works of Palli Biddut Samity. Till now he has been connected about 100 new electric meters, made electrical installation of 3 houses as well as doing other small works in the area. In this way, he earns about BDT 10,000/- to 12,000/- per month. Since the training, he has earned about BDT 1,00,000/- in 8 months. He is happy to help his family and to make a financial contribution to his

family. He was also able to bare education expenses of his siblings. Now his father's shop has enough goods for buyers. Rabiul also serves his father whenever he gets time.

Rabiul also dreams to sell electrical appliances along with plastic goods in his father's shop. He wants to make his sister independent by educating her. Now he is not thinking about getting any job instead feels confident even to create jobs for other people.

## Drawbacks

To maintain the quality of the program implemented two through additional units, the Program Officer-Technical and Social base unit. The IGA is insufficient compared with the number of the poor. As a result, some dissatisfaction is being observed in the field. The members of RERMP-2 ensured the participation of people from remote Char area in training. However, there was lack of monitoring due to having no area office in those areas. Ensuring 25 participants from the members of REEMP-2 as mandatory.

## Suggestions

To maintain the quality of the project, it is required to increase the number of Program Officer Technical and Social. Also, raise of salary and other allowance and facilities need to be synchronised. Easing of the 25 members limitation as training participants from the two members'RERMP-2 members. An example can be 20 or 30 members based on the situation. If the amount of IGA assistance increased, the ultra-poor people will be benefited.

In conclusion, it can be said that the implementation of diversified activities under the UPP-Ujjibito project from the support of the European Union and PKSf and Proyas Manobik Unnayan Society is praiseworthy. The poor people are being benefited through this program and the path of their development becomes easy. It is expected that the relationship bonding between the European Union and PKSf will be tight more and the necessary development activities will be continued.

## Mentionable Achievement

The IGA activities under the project are helping the ultra-poor members. It has been observed that after IGA program there are many training-related farm and factories are established and household electrical related jobs are created. Five members out of 15 trainees have been employed by RFL company through the job replacement program at Chapai Nawabganj Technical Training Centre. A trainee started working for Palli Biddut Samity, and other is working in the construction industry at Sylhet. The rest trainees are becoming self-employed. Among the sewing trainees, 90% members are doing tailoring form their houses. Group discussion, regarding different health issues, are also taking place. Distribution of vegetable seeds among members is also started.



Eventually, members of RERMP-2 are getting benefits from training and vegetable seeds. Above all the Proyas

successfully established its credibility to local government and administration through this program.

## Agriculture Development Program

Agriculture was the prime source of livelihood of human since the ancient time. In the age of industrialisation, still, 48% of human activity is involved in agriculture. The contribution of agriculture is undeniable as it creates employment, poverty reduction, women empowerment, and ensuring food security. There are about 14.3 million hectares of lands of which 59.8% are suitable for agriculture. Besides, 1% agricultural land are being reduced due to increasing population each year.

Safe food and food security are the prime challenges for us in agriculture in the near. Effective actions are required to cope with the difficulties in safe food security. Difficulties are shrinkage of arable land, proper use of barren land, technology deficiency and climate change. Actions are also needed for increasing participatory activities in the level of government and private sectors. Placing the aim in front, PKSF and the government jointly has been implementing

different agricultural development activities since last 90 years.

To boost Agricultural development, the unit has been implementing different agriculture development activities like providing the timely and need-based loan, providing modern and eco-friendly, suitable technological support in collaboration with the cultivation related organisation. To strengthening the activities, Proyas has been implementing different activities as supplementary and additional supports to the government.

Proyas has been implementing the activities through Agriculture Units under 12 unions of 2 Upazilas of Chapai Nawabganj district. The activities of the agriculture unit are diffusion of technologies related to fruit cultivation, trainings, advice service and distribution of agricultural equipment. The details of these are given below:

### 1. Granular Urea in rice cultivation:

Rice is our main crops. About 70% urea fertilizer is wasted due to using powdery form. Use of granular urea may prevent this wastage and increase rice production. Proyas Manobik Unnayan Society with the financial support of Agriculture Unit of PKSF has been implementing this technology in Chapai Nawabganj district. A demo-case completed in the fiscal year 2013-2014 and another eight case have completed in the 2014-15 fiscal year. Six demonstrations completed in 2015-16 and 6 in 2016-2017. Farmers have shown interest in this technology.



### 5. Quality and standard seed preservation

Difference is found between seeds produced in the research lab and seed produced by farmers. Special measures can reduce these differences. To demonstrate this Proyas Manobik Unnayan Society has installed 80 demo-field in 2014-2015 fiscal year in Chapai Nawabganj. A total of 40 demo-field have been prepared in the 2015-2016 fiscal year and in the current fiscal year, 35 demos installed.

### 3. Use of Pheromone Trap:

Producing healthy food is one of the challenges for farmers. Pheromone trap is an effective technology which is chemical free, low cost and can be used to produce healthy vegetables. In 2013-2014 fiscal year, one demo-plot has been prepared. Later on, observing farmers interest, a total of 12 demo-plot have been prepared in the 2014-2015 fiscal year. In the current year, a total of 20 displays have been prepared. This technique is used for growing brinjal, mango and other fruits and vegetables. In 2015-2016 fiscal year 20, and in the current fiscal year, 12 demonstrations field installed. This technology is becoming popular among the farmers.

### 4. Water saving Porous pipe for farming

A significant amount of groundwater is used for cultivation. The conventional irrigation also waste water. A porous pipe is used after 15 days of planting seedlings which can save 20-25 percent of water. Proyas Manobik Unnayan Society has installed one pipe in 2013-2014 fiscal year and eight d in the next two years and 2015-2016 fiscal year four demos have been installed.

### 2. High yielding and resilient climate crops:

Proyas Manobik Unnayan Society has been working to introduce different high yielding varieties of rice Agriculture Research Institute invents. Demonstration plots of high yielding Bree rice-62, Bree rice-58, have been prepared. Bari wheat-26, high yielding maize-900 and vegetable varieties have demonstrated in the current fiscal year 2016-2017. Beside this demonstration field with few more high yielding variety crops like Bree-50, Bree-58. Besides that, Bari wheat 28, Bari Malta 1, Bari mustard 14, Bari- lentil six also prepared.



### 6. Homestead Vegetable Gardening:

Everyday gradually we are losing cultivable land because of urbanisation. There are about 2 Crores households in the country. Families can meet their nutritional requirement through vegetable, and they can grow vegetables by gardening in the small-spaced homestead. They can sell extras and make earrings out of, too. Demo-field have been installed based on the model invented by Bangladesh Agriculture Research Institute. Proyas Manobik Unnayan Society in financial collaboration with PKSF, 40 demo-field in 2014-2015 and 30 demo-field in 2015-2016. In 2016-2017 fiscal year 30 demos installed. In every demonstration coconut tree of the Vietnamese species has been implanted. After seeing the success of the members, the neighbour showed interest in making vegetable gardens in the households.

### 7. Compost Fertilizer Production:

Using of extensive chemical fertiliser is reducing the fertility of the soil. To retain the fertility of soil, bio-fertiliser becoming popular to the farmers. Proyas Manobik Unnayan Society, in financial collaboration of PKSF, prepared 5, 20, 20 respectively in the fiscal year of 2013-14, 2014-15 & 2015-16. In 2016-2017 fiscal year, 15 demos have been installed. However, the anticipated success was hampered because of the awareness of the farmers.

### 8. Trico-compost Fertiliser Production:

Compost fertiliser plays a vital role in increasing the fertility of land and effective to prevent fungus-related diseases. Proyas Manobik Unnayan Society has installed five demonstrations in 2016-2017 fiscal year.

**Use of fruit bagging:** The purpose of fruit bagging method to produce safe fruits and vegetables. In this continuation, the method has been started commercially. In the current fiscal year, the fruit bagging method has been used in banana and brinjal cultivation.

### 9. Compost Fertilizer Production:

Parching is an effective pest control method and pest can be easily controlled by using light-trap. Using this method by reducing insects rice production increased. Agriculture Unit of Proyas Manobik Unnayan Society installed eight demonstration plots in the fiscal year 2015-16 and 8 in 2016-2017 fiscal year. As a new method farmers are getting curious to use it.

### 10. Tomato cultivation in the summer:

Tomato is known as a winter vegetable. But the farmers do not get desired profit due to unpredicted winter grow. Changing the growing season from winter to summer in the summer may benefit the farmers. In the fiscal year 2015-16, a demonstration plot was prepared to display.

## Homestead Gardening



Homestead is placed on the high land where human lives. In the homestead, there are empty spaces, domestic animals other necessary goods like tube-well, toilet etc. Each year, many decimals of land are being lost due to different non-agricultural activities and creating the new homestead. In Bangladesh, there are about quarter to two

corers homesteads. Because of high-level homestead lands, these lands are free from flood and suitable for the seasonal vegetable garden.

In Bangladesh, there are about fifty percent people and marginal farmers who have no lands except homestead. The regular consumption of vegetable for the adult person is approximately 200 grams daily. But most of the farmer's families unable to eat vegetables as required and it is causing different malnutrition. Many children suffer from night-blindness due to lack of vitamin A and other diseases due to vitamin and iron deficiencies are common. The study shows a complete man intakes 30-50 grams vegetable instead of 200 grams a day. A small-scale women employment is being created with this homestead gardening project, and it is financially profitable. In the homestead gardening, no pesticides are used. As a result,



it is environmentally friendly. It creates a source of extra earnings for the family members and nutritional needs. Besides, the women and children in the household can work in leisure which may address the unemployment problem.

In 2014-2015 farms have been gardening in 40 location with the financial support of PKSf. The farmers have been assisted with different materials and other technical

support. They are to provide various seeds and sapling of fruits and vegetables of their choices to cultivate those in their homesteads. Farmers are motivated to use bio-fertiliser for homestead hardening. The members who received training on vegetable gardening are now able to assist their families financially. In 2014-2015 fiscal year technical assistant and equipment have been providing to 30 members for homestead gardening.

### Pheromone Trap in the field of Shariatullah :



A few years back, the farmers were seen spraying in the vegetable fields, now some white-red plastic pots are seen in the field. Shariatullah is a son of a middle-class family of

Gobratola union of Sadar Upazila of Chapai Nawabganj district, seeing those white coloured plastic pots in his field, many asked about these. He explained these are traps to catch insects and it is called pheromone trap. He has used pheromone traps in his 7 Bighas of pumpkin lands with the financial and technical support from Agriculture Unit of Proyas Manobik Unnayan Society. A farmer of his village Shafiqul Islam said Shariatullah used the trap in his field. I saw a great number of insects had been trapped into it hence no need to spray the field. Eventually many started to use it. He regularly goes to his field and changes the old water in the pots. He buries the trapped-insects under the soil of a safe distance. Many come to Shariatullah for advice.

### Fruit Bagging Method in the Banana Garden of Rafez



The cultivation of Banana is increasing every year. The demand of indigenous fruits is rising among the people of the country. Scientists expect that the fruits should produce excellently and healthily. Fruit bagging method is one of the research results which stated to use commercially. In the current year, the fruit bagging method has been used. The produced banana can be exported to the foreign country meeting the local demand. Putting the objective forth, Rafez, a son of a middle-class family of Gobratola union of Sadar Upazila of Chapai Nawabganj district, has taken the initiative started cultivating banana for three years but has received expected profit due to having some spots on the banana. In the last year, Rafez used the fruit bagging method. As a result, no spots were seen on the banana like before. He received a good price of the banana. He will use the fruit bagging method in the coming years. The local farmers are interested in this technology.

### Fishing Unit

PKSF by its funding and in collaboration with 38 partner organisation, has been implementing the different IGAs entitled fisheries and livestock unit from November 2013. Among this 38 partnering organisation, Proyas Manobik Unnayan Society has been implementing the project in Chapai Nawabganj.

Proyas, under this project, is considering seven components of through four branches.

- a) Carp-Mola Fish farming in pond and vegetable gardening in the fringe
- b) Carp-Tilapia Fish Farming in pond and vegetable

gardening in the periphery

- c) Carp-Vietnam/Thai/local climbing fish in pond and vegetable gardening in the fringe
- d) Carp-Indigenous catfish farming in pond and vegetable gardening in the fringe
- e) Carp fish fattening in pond and vegetable gardening in the periphery
- f) Cultivating Mono-sex Tilapia fish on the floating cage
- f) Kuchia Fattening

Bangladesh has been placed 4th in the world in

producing farm-fish and contributing 3.69 percent of GDP. It is adding more to the employment creation, food security, poverty reduction, earning foreign currencies and women empowerment. About 8 percent women have involved in the fisheries-related population. 80 percent female worker in the fish processing factories. The fisheries sector is playing an essential contributor to the women empowerment. There are about 1.3 million pounds, and many unutilised water bodies can be used for pichi culture. Considering these context, PKSF with its partner organisation Proyas Manobik Unnayan Society, providing fisheries related services by creating awareness among members to involve into pichi culture.

The fisheries officer, employed by Proyas Manobik Unnayan Society, is in charge of fisheries-related projects. Proyas has implemented five fishing farms of the beneficiaries. 85, 70, 500 members have benefited respectively in the fiscal year 2013-2014, 2014-2015 and 2015-2016. In 2016-2017 fiscal year the organisation is planning to implement the farms of 55 members. Among these farms, 55 demos are related to Carp-Mola/Carp-Tilapia fish mixed cultivation in pond, and vegetable gardening on the pond's fringe, 50 demos on farming Carp-Vietnam/Thai/Indigenous Koi and vegetable gardening in the pond's edge, 45 demos on Carp-fish fattening and vegetable gardening in the pond's fringe, 10 demos of mono-sex Tilapia on the floating cages. 220 members took the service, and around nine training has been provided to 225 members. Sprats have been released twice in the Mahananda river, and motivational river trip has been arranged.

All Samities belongs to the project are receiving training. Training participants are Jagoron, Pragsor and Sufalon and the ultra-poor members of the projects who have previous experience and have 8-30 decimals size of ponds. After receiving the training they also supported with necessary ingredients like sprats, lime, bio-chemical fertiliser, a net, bamboos etc.

This type of fish is cultivable to all ponds having water for atleast 3-4 month. Usually, a 1-1.5-meter-deep pond is good for Koi (climbing fish) farming. To catch all the fish-eaters from the ponds, there is need to use Rotenone (40 gms/percentage) and then need to use 1kg lime, 1kg cow-dung, 100 grams urea, and 50 grams TSP. After seven days of using the lime, 600-700 sprats are possible to preserve (rice-type size), but it may be increase-decrease based on the size of the sprats. If the sprats are like finger-size, it is possible to preserve 150-170 sprats per decimals of lands. It also required to provide floating feeds, or Pilate, twice a day based on 4-5% of the size of the fish, and need to give 35-40% protein-enriched feeds for getting their good size. The following methods can prepare the 35-40% protein-enriched feeds.

It is possible to get economic benefit from Koi (climbing fish) fish within 3-4 months by following the method. During this period the Vietnam Koi becomes 150-250 grams. Cultivation of Vietnam Koi is profitable and also possible to earn 5000/- to 8000/- BDT within 5-6 months. In this target, Proyas Manobik Unnayan Society has implemented the demonstration of cultivating Vietnam Koi and Car-fish among the 50 beneficiaries in the fiscal year 2014-2015 and 2016-2017 respectively.

### Naima Begum in the path of development by cultivating indigenous Vietnam catfish

Naima Begum in the path of development by cultivating indigenous Vietnam catfish

Naima Begum is a valiant woman of the village Faridpur under Basudevpur union of Godagari Thana in the district Rajshahi. She was demotivated due to her financial condition. She came to know about Proyas Manobik Unnayan Society and their support programs. Rushly she, contacted with an officer of unit-12 under Charanupnagar branch of Proyas Manobik Unnayan Society and received

financial and technical assistance under the component of local catfish cultivation and vegetable gardening on the fringe of a pond in 2015-2016.

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 Naima Begum. Currently, I have borrowed BDT 20,000/- as 3rd terms and lease a pond with BDT 21,000/- for a three-year term which is 25 decimals in size located nearby my household. I





released sprats of BDT 7000/-, and unfortunately, half of them died or ran away after four months due to flood. Later on, I learnt many things regarding fish cultivation from Lahu Bhai, and also took training on catfish farming along with carp fish in assistance with the office. I became educated on muti fish cultivation. The pond allowed me 1300 minnow or fish fry of Vietnam catfish, 110 Silver carp, 30 Katla, 70 Rui, 20 Grass Carp, 70 Mrigel fish and also platform for vegetable gardening. Later on, I made my fish feed. As a result, the climbing fish weighted about 100-175 gm within 4-5 months and some local climbing fishes grow till 200 gms. At first slot, I sold 40 kgs Vietnam Koi fish at a rate of BDT 155 and earned BDT 6,200/-, 30 kgs Silver Carp at 110 kg which in return received 3,300/-, 20 kg Rui at 160 taka per kg which

returns 3200/- taka, 15 kg Katla fish at 160 taka per kg which gave profits of 2400/- and 25 kg Grass Carp at 120 per kg which gives BDT 3000/- in return and also got 1,000/- profits from vegetable gardening. In total fish and vegetable of BDT 19,100/- were sold and 35 kgs of fish were eaten in the families with relatives. With the selling money, I paid BDT 7,000/- like the lease money of the pond and also paid the loan of BDT 4,000/- and deposited BDT 2,000/- as savings. With the rest money, I bought a goat of BDT 2,500/- and built a latrine of beside the homestead. At present, there is about 120 kg of the fish worth of BDT 15,000/-. I will lease a pond with the money. I have no loan to other. My family goes well with the amount my husband earns. I dream that I will cultivate fish in a pond of 10 Bigha in the future.

### Semazul Islam brought success by cultivating vegetables in the fringe of pond



The growth of population and scarcity of land is reducing the cultivable land day by day. As a result, the importance of cultivating vegetable and developing technologies is increasing. In this continuation, Proyas Manobik Unnayan Society through its members and the financial support

from PKSF has been implementing the fish cultivation and vegetable gardening on the fringe of the pond. Eventually, this type of initiatives is impacting the vegetable production of the country. To meet the nutritional demand along with the family's financial growth, Semazul Islam a son of a middle-class family of the union of Gobatala under the Sadar Upazila in Chapai Nawabganj district has started the cultivation. He is interested in agriculture from his childhood and used to grow vegetables. Growing vegetables on the fringe of a pond are something new for him. He grows vegetables on the edge of the pond by using the Macha method in a land of 1 Bigha. Gourd comes in after a month of planting the tree. Pumpkins are collected twice a week, and 80-90 pumpkins are collected each time. By selling those, he earned BDT 7,000/-. It is possible to sell about 1500-2000 pumpkins within next two months which worth about 18,000/-20,000/-. He has four ponds. Semazul says that he will cultivate vegetables of the fringe of all ponds in the future.

### Livestock Unit:



Proyas Manobik Unnayan Society with its livestock unit has been implementing animal health and poultry activities in 12 unions of Gomostapur Upazila and Sadar Upazila of Chapai Nawabganj district for three years which has contributed in

achieving of 3.15% of country's GDP in livestock. Proyas is spreading technology related to rearing cows in safe and healthy ways, goat rearing, cow fattening, poultry, broiler and layer hen rearing, quail birds raising, fodder producing, producing fertiliser from the earthworm, rearing rabbit. However, providing training to the related field are one of the essential activities of this unit. The organisation also provides vaccination for the disease like anthrax, foot and mouth disease of cows, PPR disease of rams, Ranikhet disease of hens, plague, cholera etc.

Till now, 69 participated in the training for cow rearing, 40 for cow fattening, 127 for goat rearing through Jagoron, 115 members rearing, 15 received assistance for male goat rearing, 710 members for producing earthworm fertilizer, 48 members for quail birds, broiler rearing to the 32 members, rearing layer hens to the 25 members, producing fodder to 32 members, rabbit rearing to the 15 members. Non-residential training related to technology have been provided to 1,400 members in 56 batches.

## Raising Layer Hens

Human needs six balanced food and egg meets six ingredients like Protein, Carbohydrates, Fat, Vitamin, Mineral and Water. At least 16 crores eggs are needed for 16 crores of people of the country. It is impossible to meet the demand of eggs with the indigenous poultry. So, rearing the different types of high-yielding layer hens may be the answer to the problem.

Rearing layer hens is a risky business due to viral disease. Proper care and timely vaccination and feed management can make this business profitable.

It was hard to make village women understand regarding the possibilities of layer rearing. Proyas Manobik Unnayan Society has been able to motivate them about, and many have come out from their traditional taught. With the financial support from PKSf has been raising layer hens through its agriculture and livestock unit of Gobrata, Maharajpur, Choudala and Char Anup Nagar branches under the two Upazilas, Sadar and Gomostapur Upazila, of Chapai Nawabganj district. Poor women have been shown success in this work.

Proyas Manobik Unnayan Society in the fiscal year 2014-2015 has supported 4 members in this project, the Gobratala, Maharajpur and Char Anup Nagar unit. Proyas also provided BDT 12,000/- for Mancha or cage for keeping chicken, one-day chicks, brooder and bulb, litter, feeds, vaccination, medicine and signboard. 70 chickens were provided to a member. This advice and technical assistance have provided from livestock unit of Proyas.



Machan has been prepared before putting chicks into, hover and bulbs for brooding and rice-grain for litter. After hatching chicks, saline, vitamin C are provided. Vaccination has been provided within six days for Ranikhet, infectious bronchitis within ten days, Gumboro in 20 days, Ranikhet in 22 days and pox vaccination in 40 days. Ranikhet and pox vaccination is given in every 45 days.

Appropriate technologies are important for getting sufficient eggs from layer hens. Combination of daylight and artificial light plays an essential role in egg production.

Hens start lay eggs in 18-19 hours. In this case, it is natural to produce eggs 60-65% in 21 weeks and 80-85% in 23 weeks. A full-aged hen eats 90 grams feeds, and it weighs 1 kg 700 grams. The weight goes 2.5 kgs or more after 50 weeks. If the management is well, eggs are produced up to 95% and which may go until 78 weeks.

## Raising Layer Hens



Zeniara Begum lives in Chamagram village of Barogharia union of Sadar Upazila of Chapai Nawabganj district. She and her four daughters live with her husband. Financially she has exhausted by during her elder daughter's marriage. She took the significant amount of loan and later unable to repay it. At that time, a manager of Maharajpur unit of Proyas tells regarding rear layer hens. Later on, the livestock officer, with the assistance of PKSf, selected her because of her financial situation and previous experience in poultry rearing.

People were not positive about her, and rumours not lay eggs, bad odour and much more. Zeniara, did not give and made a good care of Machan. Later on, she provided with

70 chicks. Vitamin, mineral, saline and feeds are also provided. She took hands-on training on everything. Zeniara showed utmost interest, and it has been possible to perform bio-safety issue well. As a result she lost only three chicks in the week 01.

Zeniara gets two eggs at the first day in 19th weeks of the age of the layer hens. After that, she gets four eggs for three days, and later on, it continues to increase 6, 10, 14, 18. In the 21st week the egg production reaches to 70%, and in 23rd weeks it reaches to 95% and still continuing. Zeniara sold the eggs at 8.5 tk in the village and 8 tk to the whole seller. Now hens lay eggs 62-64 every day gives her 500 Tk. daily. Zeniara says, she earns 300 tk per day excluding the maintenance costs. She sells eggs every day and bear the expense of her daughters' education, repays the weekly loan instalments and deposits some money for expanding the farm.

Poultry farming made Zeniara confident regarding her ability to do something. The members of the Provat Samity are very much interested in rear layer hens. In the meantime, Parul, Ismotara, Shahanara, Marzia, Razia and Bobiyara are getting assistance from Proyas. Among them, 5 have started rearing layer many other showed their interest. Eventually, the village started the revolution in poultry farming.



## Rearing Koel Bird

Poultry is one of the rapidly growing industries in Bangladesh. Rearing Koel has been popular due to easy management. It is playing an essential role in reducing poverty, developing socio-economic condition and self-employment and a natural source of protein. Poultry is providing about 38% of protein from meat and eggs. Koel can be an alternative source of protein for elderly and children. Because of its small size raising Koel requires little space compared to chicks, and the cost is also low.

It requires scientific, technical assistance, selecting quality species, feeding as per age, management and overall bio-safety for the process of raising Koel. The virus-induced epidemic is seen less adverse for Koel; hence proper care can increase egg production and reduce fatality.

The poorest are getting financial assistance to raise Koel from the joint effort of Proyas and PKSF. The program financed 25 members and, in 2015-2016 fiscal year the activity of delivering service has been continuing to another 19 members.

High platform or cage measuring four ft. Tall and 2 ft Wide and 2.5 ft. Height, a brooder, a bulb, 100 chicks, feeds and water pot, a bag of feeds, vitamin and mineral are distributed among the poor member for Koel rearing project. To produce egg the only female Koel needs to buy. Female kid-Koel of 25-30 days are separated through Vent picking or Feather checking. At first Koels, aged 25-30 days feed by starter feeds, and the grower feeds are given till 30-



45 days. Mixing-grower and layer mass is provided till 45-65 days. Koel requires sufficient amount of water and water must be served in the clean pot. Regular anti-germs spray needs to be sprayed to maintain safety. There is need of light for 22-23 hours during two weeks of brooding, later on, there is need to have daylight by reducing 1 hour every day, and after 45 days there is need to have light 15-16 hours by increasing 1 hour gradually. The weight of a full-aged Koel can be up to 120-130 grams and eat 25-30 grams feeds. A layer Koel starts laying eggs from 7-8 weeks, and its egg production goes up to 96-98% if all the management are well.

## Najma's Permanent Residence by Rearing Goat



Rearing goat, known as poor's cow, is a prominent instrument in reducing poverty in Bangladesh. Livestock unit of PKSF through a development organisation Proyas Manobik Unnayan Society has been working with the poor and ultra-poor members since 2014-2015 fiscal year. Technical assistance and financial help have been provided to its 127 poor and 115 ultra-poor members since the last three fiscal years in the district of Chapai Nawabganj.

Najma Begum is one of the members of Shiropara Mohila Samity of Char Anup Nagar. Her husband Johor Ali, leaving three sons and a daughter, died due to incurable disease four years ago. Maintaining a family of 6 members and treatment cost, Johor Ali left the world making the family a destitute one. Najma falls into anxiety in bearing the family expenses before mourning husband's death. In this time rearing a mother-goat becomes an important and the sixth youngest family member. Najma gets 3-4 kids from this small sized goat in a year.

As part of expanding its area, a branch is opened in Char Anup Nagar under the unit 12 of a developmental organisation Proyas Manobik Society of Chapai Nawabganj district. Najma was enrolled as a primary member on 12th February 2015. She started savings from the beginning and took 10,000/- as a loan after a few months. She bought two mother-goats with this amount. Later on, she received two mother-goats after receiving the foundation training on goat rearing from the livestock unit of Proyas Manobik Unnayan Society and in financial assistance from PKSF. Vaccination, deworming, rearing goat on Mancha and other technical assistance have been provided to her from the livestock unit of Proyas. Najma has a bright way forward and firm determination of not defeating in the battle of life.

Meanwhile, Najma sells six kids and a big goat. With the selling amount, she bought a cow worth 25,000/-.

has not made any negligence in feeding grass to the goats and cows. She has no problem in collecting Shama and Durba grass as she had a house beside the river-bank, except flood season. Her two elder sons Abdul Hakim and Sakimuddin helped her.

She gets more than lakhs taka by selling a cow and six more goats. She again bought 2 Kathas of land and three kids. At the end of 2016, she sold three cows worth of about 1 lakh and 20 thousand and built a house of three

rooms with the corrugated sheet in 2 Kathas' of land.

All members of Shiropara Mohila Samity have started rearing goats in this method. Najma has 12 goats with in total. As a result, she had to repair the Mancha. Besides, she has a savings equivalent to buy a cow. Her older sons work as a day labourer and the rest two sons and a daughter have been reading. Najma Begum thinks and advises that rearing goat is the best way to overcome the ultra-poor condition.

## LIFT Program

Proyas Manobik Unnayan Society, under the Learning and Innovation Fund to New Test Ideas (LIFT) program and in financial assistance from PKSf, has been working in protecting and developing of the sole species of Bengal goat in Bangladesh since 2015. Motivation is being done to the members in rearing Bengal goat and distribution of goats which is produced in the organisation's farm. For rearing the Black Bengal goat, under this project, loans have been provided in 3 categories like Buniad, Jagoron and Agrosor and which have been collected after six months. In ensuring the good health of goats, PPR vaccination is provided twice a year, four times of deworming tablet are being distributed and ensuring the good health of goats through the livestock officer of the organisation. The training on 'Rearing Goat in Mancha Method' has been provided to the members through its three units.

## Tagory is Self-Sufficient by Rearing Goat



Tagory is a member of Parapur Mohila Samity of the village Parapur under the unit-01 of Gobratala. She has a family with her sick husband and a college goer son. It became difficult for Tagory to bear the family expenses for last two years. In this time two-mother goats become a stair of being self-reliant. Tagory Begum gets 4-5 yearlings from the two little mother-goats in a year.

The Poranpur Mohila Samity has been opened by Proyas Manobik Unnayan Society on 11 September 2015 under the unit 01 of Gobratala union of Chapai Nawabganj district. Tagory Begum got BDT 15,000/- as a loan on 28th February 2016 under the LIFT program and bought three more

mother goats, and the number of mother goats becomes 5. After a few months later in May 2016, Proyas Manobik Unnayan Society under LIFT program of PKSf has provided training on goat rearing, provided vaccination, deworming services among 20 members.

Meanwhile, she gets ten yearlings from 4 mother goats, and among them, 4 are male goats. She sold three male goats and received 27,000/- and again bought some mother goats. She also bought a cow worth of 20,000/-. She had no problem in collecting Shama grass and Durba grass as she had a house beside the river-bank. She had no negligence in feeding grains to the goats and cows. The livestock officer of the LIFT project gives her technical advice, treatment. Her college goer son Abdur Rouf and her husband Abul Kalam Azad also help her in this work. She sold five more goats in December 2016. Goat rearing becomes her one of the means of livelihoods.

The competition of rearing goat in Mancha method has started in Parapur and its adjoining areas considering Tagory Begum, a model. The importance of rearing goat and its importance has been understood by the members of the locality, and many have started raising goats.

Tagory has a total of 14 goats including mother-goat, male goat and kids. She made a big Mancha by repairing it. Besides, she had some savings including a cow. She had not to borrow money from anyone for the education expenses of her son. Her husband is well now. Tagory Begum praises the LIFT program of Proyas Manobik Unnayan Society for overcoming the impoverished condition of her life.

## Bangladesh Counter Trafficking in Person (BCTIP)

Human trafficking means a business of human buying and selling for different types of exploitations. There are various kinds of exploitations among them sexual exploitation commercially, forced labour, forced prostitution, etc. For traffic from Bangladesh men, women and children were collected. A significant number of trafficked people are Bangladeshi male. They are sent to abroad for the job by the hype, and in most cases, they are engaged in forced labour, or debt-bondage exploits them. Bangladeshi women and children are also trafficked to other countries for commercial sexual exploitation or forced labour.



## Goals and Objectives of the Project

- To prevent human trafficking by strengthening the union human trafficking committee of Hakimpur Upazila of Dinajpur district, one union of Godagari Upazila of Rajshahi district, two border unions of Shibganj Upazila of Chapai Nawabganj district.
- To prevent human trafficking by community awareness through different awareness information and campaigns on the Community Radio in Sadar Upazila of Chapai Nawabganj district.
- To create youth leadership and build the capacity of human trafficking committee so that they can take combined steps in preventing human trafficking.
- To help the community people by providing information and knowledge so that they can make direct participation and choose a field for safe migration.
- To aware and to increase the capacity of local administration, civil society and service providers regarding preventing human trafficking and unsafe migration.

## Working 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 2016

Proyas Manobik Unnayan Society under this project achieved some targets in 2016, those were:

### School Program

Special importance has been given to the school activities under the mass awareness creation and safe migration to prevent human trafficking project. The teacher and students of the high school took part in the activities specially. In the current working areas a total of 10 school sessions have been implemented and about 550 students and 60 teachers have become conscious about human trafficking. They also shared the message to their relatives, neighbours, and friends and made them conscious.

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

As per national government action, there should be a human trafficking committee in every union as per. However, there is no such committee in most of the unions. In some unions, there are such committees, but those were not formed accordingly. As a result, members are not adequately aware of their roles and responsibilities. To bridge the gap trainings were provided to 80 members of the human trafficking prevention committees at four unions in 2015. For any trafficking case, they will be able to take action and Proyas will be beside them.

### 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.

### Safe Migration Training:

Many changes have happened in the form of trafficking. Women and children trafficking were happened immensely before. At present many people are being victims of trafficking in the name of going abroad. In solving the problem training has been provided to about 150 persons in 6 batches who actually want to go abroad. Many have been working in abroad by going there safely.

### Upazila and District Level Advocacy Meeting:

In Upazila and district level 5 workshops were organised under the project's working area. There were present Upazila and district level high officials, representatives from law enforcing agencies, representatives from civil society, NGO and Upazila and district level human trafficking prevention committees and other peoples.

### Radio Program:

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 broadcast.



## Community Meeting:

Through 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. The poor and uneducated women usually take part in the activities. Regarding safe migration

and human trafficking have been disseminated to 50 persons through 26 yard-meetings. Community awareness and capacity have been created for preventing human trafficking through attending the meetings

## Magazine Program Swapner Thikana:

Total eight new magazine programs about safe migration and human trafficking titled 'Swapner Thikana' monthly program, were broadcasted. Information disseminated through Gombhira or entertainment in this program. The

program aired with the interview of the Government and non-government organisations, individuals and the victims of human trafficking. 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 contributed to safe migration.

## Promoting Engagement and Action for Countering Extremism (PEACE) Consortium Project



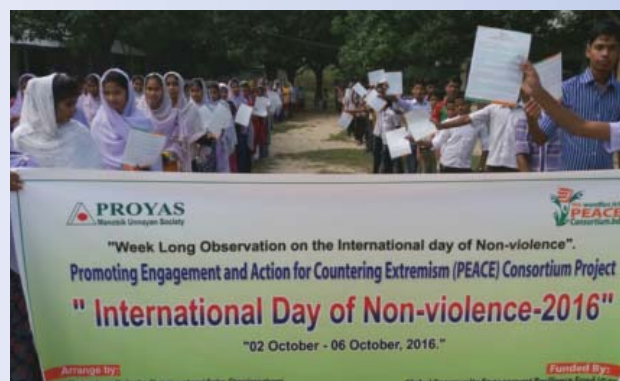
**Implementer:** PEACE Consortium led by Rupantor

**Overall Supervision:** Country Support Mechanism (CSM) Ministry of Foreign Affairs, Peoples Republic of Bangladesh.

**Financial Assistance:** Global Community Engagement Resilience Fund (GCERF).

**Goal:** Resilient Community will live in peace and cohesion in a society free from terrorism.

**Objective:** To assist the targeted people of PEACE consortium for protecting the social peace and cohesion and for uniting the different cultural trends and religious neutrality, so that elasticity and resilient community can play an active and essential role in preventing extremism.



**PEACE Consortium:** The project activities exit in 14 unions of Sadar Upazila (Proyas), Shibganj:15 unions (BUP), Gomostapur: 08 unions (Proyas), Nakhole: 4 unions (ASUS), Bholahat: 4 unions (BUP), total 45 unions of Chapai Nawabganj district and 7 Upazilas (78 unions) of Satkhira district.

**Period:** July 2016 to December 2018.

**Target People of PEACE Consortium:** Adolescents of aged 10-14 years (37,901 persons, Chapai Nawabganj district 17,490 persons), youths of 15-35 years of age (1,23,862 persons, Chapai Nawabganj district 69,718 persons), people of 36 and more years of age (6,87,148 persons, in Chapai Nawabganj district 3,62,66 individuals). The number of the direct beneficiaries in Chapai Nawabganj district is 4,49,874 and in Satkhira district the number is 3,99,037.



## Proyas Apiculture Program

**Introduction:** Bangladesh is an agro country, and the rural economy of this country is based on agro-economy. Most of the people of this nation maintain their livelihoods on agricultural activities. Apiculture can play an essential role in socio-economic development of Bangladesh. The country has fertile land where trees, seasonal crops, vegetables and flower gardens are plenty also the most significant mangrove forest Sundarban different types of flowers. These sources pose potentiality to produce scientific cultivation of honey. It may also help to increase the crop production insect to facilitate pollination. As the result which will play the contributory role in reducing unemployment problem and fulfil the nutritional requirement along with country's economy and environmental development. In light of this Proyas initiated apiculture program 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 the concerned field. Make familiar the nutrition and the quality of proper use of honey. Ensure the appropriate use of honey and nutritional deficiencies. Ensuring the quality of honey and to provide the right ideas for 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
- To produce wax, preservation and its use

**Aim of the Program:** To increase the social- economic conditions through the 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 pesticides in the crops field, and the bee farmers are affected.

### Achivement

Description	Status of the year 2015	Achievement of the year 2016	Status of the year 2017
Bee Box with Bees	42	10	52
Number of frame with Bees	290	60	350
Honey Production (kg)	9732	640	10372
Mom Production (kg)	25	-	25
Shop Coverage	55	2	57
Workers	01	0	01

## Amar Odhokar Campaign

Amar Odhikar is mainly an alliance of civil society. The primary objective of this campaign is to ensure participation of all people to practice civil rights, to increase the quality of primary education and to do advocacy with the government. There is a need for growth of primary education to fulfil the social requirements. It is an efficient way to make a country free from poverty and hunger by strengthening the base of education. Due to poverty and lack of job, the people of this area are bound to take risks for maintaining their livelihoods. Sometimes they fail to decide in spite of knowing everything and the desired assistance cannot be 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 out of the entire cage like human trafficking.

## Training Program (TP)

Proyas Manobik Unnayan Society gives importance to the commercial facilities for the development of the poor along with the training and skills. Proyas is working to improve the struggling life of many poor by providing realistic training

and its utilisation through different initiatives. In the light of that Proyas has taken various actions through different training programs to establish the rights of the deprived people. In 2015 Proyas played an active role in providing and implementing modern and essential training facilities. However, Proyas has been working relentlessly for the development of skills, employment and self-reliance by providing training on sewing, cow rearing, poultry, nursery, goat rearing, small business, cow fattening etc. and also helping for individual development through training.

## Aborigine Development Program (ADP)

The indigenous population are ethnographically aborigine or indigenous community of this country who are the citizen by birth. But they are lagged behind socially and economically. Their activities and culture are different. They dislike going to doctors and hospital if they feel sick. To protect their rights by engaging them with the mainstream of development is promising. From the point of view, Proyas has taken development programs to include them in different financial plan, livelihood and professional development and to ensure risk-free life from torture and

providing continuing public facilities. Proyas took indigenous development programs in 1994. And its initiative and in collaboration with other public and private organisations is to identify problems and draw their expectations to provide proper job and training, which is to make a positive impact on their self-reliance.

In 2010 through different initiatives and training, they became aware of education, health, sanitation and arsenic contamination, improvement of 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 is confident to change the fortune of the indigenous people through empowering them. In 2012 US Ambassador Dan W. Mozina and his wife Grace Mozena visited Proyas and visited the Santal villages where they welcomed them. The local community radio 'Radio Mahananda' has been making and broadcasting a monthly program named 'Baha Sandish' where the culture and behaviour of the indigenous people are being reflected. It is contributing to improving the living standard of the indigenous people.

## Proyas Folk Theatre Institute (PFTI)

'Chapai' is a historical name of Chapai Nawabganj. Gokul is situated just beside the village, was a king's palace. Now there is no king and Palace, but the village is still standing bearing the historical tradition. The formation of this village was created by an inhabitant Champabati, whose name is going to be faded to us gradually. The history of Chapai Nawabganj has been diminishing to the new generations. The past is limited to some memory of the people and in writings or speeches. Considering the tradition history of Chapai Nawabganj, Proyas has established a Proyas Folk Theatre Institute.

Proyas has established the Proyas Folk Theatre (PFTI), in making a healthy society by creating an alternative cultural organisation in this village. PFTI formed in 2007, almost ten years back and emerged as a co-organization of Proyas. The PFTI formed with 13 artists among the 64 different trends of artists. PFTI entertained the people with pride in the land of Chapai and all over Bangladesh through good Gombhira, play, Pot songs. People from the prime minister to grassroots people had compelled to laugh. Collected some information by shouting through the entertainment. Little children are trying to perform by watching PFTI programs. Here is the success of PFTI and the failure is that it has not

### Purpose:

- To create public awareness through proper use of the traditional folk culture and folk drama and adequate preservation, development and aims to develop.
- To take traditional institutional initiative in expanding education.
- To achieve financial solvency through the development and practices of folk art (folk dancing, folk music etc.) in a scientific way.
- Make the people aware of their responsibilities and civil rights to play the responsible role in the service of country and society.
- Make the people conscious of their responsibilities and civil rights and inspire them to play an accountable part in the service of country and society.
- Introduce the traditional culture of Bangladesh at home and abroad and to research folk culture.

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

been possible to bring some people in the good drifts. If it is possible to continue the campaign, it is possible.

## Achievement of the year 2016

Proyas Folk Theatre Institute formed in 2007 since then aiming to win Bangladesh with skills and creativity. American ambassador Mr Dan W. Mozina and his wife Gress Mozina came in Chapai Nawabganj and pleased to see the performance of PFTI.

PFTI has displayed 126 Gombhira dramas named 'Amader Bijoy', a drama against the domestic violence, in 57 places of 19 districts under Rajshahi and Chittagong divisions organised by Bangladesh Centre for Communication Programs (BCCP), in collaboration with the American Embassy in 2010, 2012 and 2013. PFTI also showed different programs on women violence prevention in the family, disaster, sanitation, local government, tree plantation, human trafficking, HIV/AIDS, micro-credit, community radio and anniversary program of BTV successfully. However, from the end of 2013, the program of PFTI remains idle and presently limited to theatre studio.

- The primary arrangement of the founding anniversary program is the display of cultural program by PFTI.

- The cultural program of PFTI was the main attraction of every program.
- PFTI is the source of entertainment and information for the guests who come to visit Proyas from NGO representative, PKSF, different banks, MP, minister and judges.
- In 2016 PFTI has performed 42 programs in outdoor and indoor.
- Produced four programs on sound pollution with Channel.
- After seeing PFTI's performance, in national Gombhira festival organised by a social and cultural organisation named 'Diar', Hazi Iqbal of Chittagong and Patenga of Chittagong have arranged Gombhira festivals.
- All viewers praised the programs of PFTI.
- PFTI has made 262 programs for Radio Mahananda 98.8 FM, among those 'Baha Sandish' 12 episodes, Cafe Mahananda 24 episodes, Gamcha Mathol 24 episodes, Harghe Gram-12 episodes, Gamcha Mathol-24 episodes, Apon Shakti-52, Amader Campus 24 episodes, Swapner



Thikana 24 episodes, Sastho Katha (drama) 52 episodes, 20 episodes in 2 Eid, Pohela Boishakh 3 episode. However, the musicians of PFTI work as an instrumentalist in the different programs of Radio Mahananda.

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

## Songs lures Durul



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**Conclusion:** Proyas Folk Theatre Institute is running with firm determination on the path of future. The institute is facing adversity irregularly in practising folk culture, its operation and expansion. Proyas Folk Theatre Institute is counting the future potential beautiful days by using the experience of obstacles and expertise in dealing those.

## Radio Mahananda 98.8 FM



**Starting Date of Project / Program:** Radio Mahananda gets first approval on the 22nd 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 radio 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 Naogoan 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 2016, many distinguished persons visited Radio Mahananda 98.8 FM. The mentionable visitors are-

No	Date	Name	Designation and Address	Comments
1	12 Jan, 2016	Dr. Md. Kamrul Hasan	Munsiganj	I am too Work excited and decided to see program and this Radio Station. I wish Form my heart For their continuous success.
2	12 Jan, 2016	Md. Kamruzzaman	Rajshahi	Radio Mahananda is creating mast awareness among the com- munity through their various programmes. Wish it best luck.
3	12 Jan, 2016	Mohaimena Sarmin	Rajshahi, ARE, Bangladesh Betar.	Radio Mahananda is Working For the common people of Chapai within its limitation. It's praiseworthy. I wish best for its future.
4	12 Jan, 2016	Shabnom Sultana	Veterinary Surgeon, Central Artificial Insemi- nation Laboratory, Savar, Dhaka	I would have never understood the connotation of Gombhira songs of Chapai if it was not enjoyed directly.
5	25 Feb, 2016	Khairuzzaman Kamal	Senior Reporter, Bangladesh Sangbad Sangstha 68/2, Purana Paltan, Dhaka.	Coming at first in Chapai, I passed the afternoon and evening differently good. Thanks to all of Mahananda
6	25 Feb, 2016	Saleem Samad	Special Correspondant Asian age Dhaka.	I am overwhelmed lay the vision, mass on and activities of Radio Mahananda.
7	2 Apr, 2016	Mahbubur Rahman	Rupantor, Khulna	The best example of community radio is Radio Mahananda. I wish its success.
8	20 Apr, 2016	Mohd. Amirul Islam	Embassy of Japan in Bangladesh	Well running project. Keep it up!! Thanks
9	10 May, 2016	Kawser Ali	Standard bank LTD. Rohanpur Branch	Life with endless Bliss and succeed for all concern. Thanks.
10	10 May, 2016	Shamim Ara Keya	Standard Bank	Wish you all the best. Thanks, Keya
11	4 Jun, 2016	Harunur Rashid	Head of SME. NRB commercial Bank LTD. 114 Motijheel c/a , Dhaka	I am pleased to see the activities of the organisation.
12	13 Sep, 2016	Ifteukar Uddin Shamim	UNO, Sadar, Chapai Nawabgonj	Pleased to see the Project function. Hope it will continue to later more benefits to common people.
13	15 Sep, 2016	TM Mozahedul Islam	Police Super, Chapai Nawabganj	Eid Mobarak. Very delighted to present in the program. Your effort of human welfare will last longer in the heart of people. Farzana Mozahid
14	25 Sep, 2017	Asadul Islam	Director General, NGO Affairs Bureau	Got an opportunity to see the activities of Radio Mahananda. A group of youth showed local issues through radio broadcasting well. I expect its all-out progress.
15	26 Sep, 2016	A K M Nesar Uddin Bhuiyan	Director General, Bangladesh Betar	Broadcasting centre is excellent, instruments are of standard quality. Officers, employees, artists are skilled. I am impressed and overwhelmed.
16	6 Oct, 2016	M Shakhawat Husain	Beximco Adviser, Dhaka Head Office	I am extremely impressed.
17	28 Oct, 2017	Priya Esselbon	DW Akademie Resional co ordinator South Asia, Kurf schumachirsfcasse 353113 bonn, Germany	Thank you so much For this wonderFul expencial, I am really impressed and poor Forward to a conglashing partnership! Dhaiyasak!
18	5 Nov, 2017	Md. Ali Asad	VP & manager mutual trust Bank Rajshahi Branch, Rajshahi.	I am very much happy. To visit your nice organisation. Your different program is really very excepsional. I never see this type of NGO program before it was a memorable day of life. Wishing your best success in coming day, Thank you so much.
19	27 Nov, 2017	Andreas lange	Germany	Thanks For the very much welcome. I am really looking Forward to working with you,
20	27 Nov, 2017	Mainul islam Khan	lalmatia, Dhaka	Thanks For attend. I am so happy. world be glad if you invite me during Mango Season

### Broadcasted Programs of Radio Mahananda 98.8 FM in 2016

60 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 139 episodes of 'Swastho Katha' had been broadcasted. The program content information related to specific disease and other health-related issues. A total of 93 episodes of 'Jago Sabai' had been aired. The objective of this program was to create awareness regarding child marriage. A total of 24 episodes of 'Alor Sandhane' were aired aiming to increase awareness regarding Islam, and it's practice. A total of 18 episodes of 'Chander Hansi' aired and problems, possibility

and growth of the children were discussed. A total of 60 episodes of 'Kache Theko Bondhu'. A total of 13 episodes were broadcasted on 'Krishi o Jibon'. The main subject of the program was to enrich the farmers and agriculture of Chapai Nawabganj more. The program 'Monishider Kantha' has been broadcasted through 365 episodes. It is the program of the life sketch of the famous people. 'Gamcha Mathol' a program based on local folk culture based popular Gombhira broadcasted through 108 episodes. A total of 125 episodes of the program 'Apon Shokti' performed by members of the Samity organised by Proyas were aired. The program was about self-reliant through the



micro-credit. The program 'Baha Sandish' was broadcasted in 50 episodes and depicted the local indigenous culture of the Santal community. A total of 50 episodes of the program 'Harghe Gram' contented with different villages of Chapai Nawabganj were aired. A total of 109 episodes of the program 'Cafe Mahananda' were broadcasted. The program 'Swapner Thikana' about safe migration and human trafficking prevention were broadcasted in 65 episodes.

A total of 181 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 122 episodes of the program 'Icche Duar' were broadcasted and the program performed by the children where the letters from the listeners were read out and given an answer to the questions. A total of 99 educational episodes of 'Amader Campus' were broadcasted and performed by teachers, students of different colleges.

38 episodes of 'Annonya', a program of cooking recipes and beauty, were broadcasted weekly. People informed regarding cooking recipes and makeup. 'Mahananda Sports' were broadcasted through 3 episodes. Though this program news and information regarding players, stadium, updates about new games were given. Three episodes of the program 'My English Club' were broadcasted which helped to increase the English listening of the listeners. 'Ajker Chapai Nawabganj' is a local news program by which the daily local news, events were reached to the people. A special program of Mohan Bijoy Dibosh was 'Chal Muktiyuddher Golpo Shuni' were also broadcasted. However, the program like the national speech of Prime minister, national budget announcement, language day, Independence Day, Pahela Boishakh was also broadcasted through the relay from Bangladesh Betar.

### Radio Mahananda is working for advancing the marginalized women



Chapai Nawabganj is famous for Mango, Kansa and silk industry. Many villages have grown up with cottage industry. Harinagor Tantipara is a village surrounded by mango garden. Sonia Sheel, an activist of Radio Mahananda, was born in this village. She has four married sisters, mother, father and her small dreams. After completing her study, she wanted to fulfil those dreams. After the HSC exam, she did little chores in the house. Her father is fond of listening to the radio after returning from the job. One day Sonia heard about the job opportunity for radio presenter. She immediately applied and thus her journey started. However, initially many opposed to her career. But her parents always supported her. She learned how to operate a computer, how to make a program, script writing, and reporting and received much training through Radio Mahananda. Sonia is

now able to produce a script, assist in creating Ajker Chapai Nawabganj, editing audio, preparing news and features for radio programs. She can talk directly to the listeners as a Kantha Bondhu or radio jockey. She knows how to work in media and enrich herself. Sonia earned little money but gained a lot more things from here. She received a prize by participating in a competition on preventing violence and protecting human rights of the minorities organised by Human Rights Alliance and Bondhu Welfare Society.

The marginalised women are working on radio. About 12 women have been working in Radio Mahananda, and they were able to fix a target. The community radio, Radio Mahananda has changed the life of many. So, the journey begins from here, and the destination is to establish oneself.

An orientation entitled, 'Fellowship for youth women in community media and journalism' was held on the 16th November in Nakib Hossain auditorium. In the direction there was present the station manager Aleya Ferdous, news editor Azizur Rahman Shishir, co-producer-program and news Moutosi Chowdhuri and the volunteers of Radio Mahananda. There were also present Technical Officer of Radio Mahananda Rezaul Karim Tutul, News editor Samia Akhtar, program producer Naim Islam Joy. This workshop was held in Radio Mahananda with the technical support from Bangladesh NGOs Networks for Radio and Communications and financial assistance from Free Press Unlimited.

### Achievements till now

- Consulate of Japan Embassy Mr Masayuki Taga visited Radio Mahananda and inspected the 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, honourable minister of Railways of Government of Bangladesh.
- 13th February is the World Radio Day. On occasion, the rally, truck rallies, seminars and cultural events were organised in Nachole, Baliyaghata and Natunahata

- areas. Special talk-shows 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 to Bangladesh Mr Dan Mojena visited Radio Mahananda on 27 February 2012 and gave an interview on Radio Mahananda.
- Volunteer engagement and train the employees and volunteers.

- Achieved the 3rd place through taking part in the competition related to Violence prevention and Human rights protection of the Minorities organised by Human Rights Alliance Bangladesh and Bondhu Welfare Society.

- News collected from Chapai Nawabganj Sadar, Nachole, Bholahat, Shibganj, Gomastapara, Rahanpur through the elected correspondent, internet and mobile and aired after an edit.

### Achievements of the Year 2016

- 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.
- Live programs are broadcasted.
- Issue-based talk-show programs are broadcasted.
- Opinions of the listeners are learned through SMS.
- Phono-live programs are broadcasted.
- Observed 'Shahid Day' and International Mother Language Day' along with different national and international days.

### List of Different Trainings in the Year 2016

Sl	Training Title	Date	Venue	Trainer's Name	Trainer	Organizer
1	Radio program producing on Branding the special Initiatives of Sheikh Hasina	24 Jan -04 Feb	Darus Salam Road, Dhaka	Md. Bahauddin	Aman Ashraf, Johrul Haque, Refat, Abu Nousher, Dr. Prashanta Kuman Roy	BNNRC
2	Participating Electronic Media	10-13 Feb	Darus Salam Road, Dhaka	Jubair Ahmed	Kayem Chowdhury	National Mass Media Institute
3	Climate Change Resilient Agriculture related advocacy and extension workshop	28 Feb	CNB More, Rajshahi	Md. Nayan Ali		Karitas Bangladesh, Rajshahi Region
4	Knowledge sharing workshop on American	15 Mar	Dhaka	Md. Bahauddin		BNNRC
5	American English Radio Project 4th Term Inauguration	7th May	Mairus Centre, Dhanmondi, Dhaka	Muhammad Abdul Bari		BNNRC
6	Does of Community Radio during Disaster	7-9 May	Hotel Suhas	Muhammad Abdul Bari	Sejuti Masud, MA Zahid, Afsara Ahmed	Bangladesh Country Office, Banani, Dhaka
7	Community Radio Continuous Improvement, Toolkits (CICIT) Peer Review Workshop	11-13 May	Iqbal Road, Mohammadpur, Dhaka and Munsiganj	Muhammad Abdul Bari, Moutusi Chowdhury	Dr. Kanchan K Malik	BNNRC
8	Workshop on Fistula Communication for Station Managers of Community Radion	19 May	BSMMU, Dhaka	Muhammad Abdul Bari	Dr. SK Najmul Huda	Endangered Health for A Better Life
9	Religious and belief based human rights	2-23 Jun	177, Spondan, Nayatola, Mogbazar	Sonia Sheel. Salma Akhtar	Selim Samad, Khairuzzaman Kamal	Shanaj, Sharmin
10	Human rights	3-4 Aug	Bangabandhu Conference	Salma Akhtar	Selim Samad, Shahnaj Sharmin	Bangabandhu Conference
11	Training Workshop on Capacity building for Community Radio Professional	4-8 Aug, 17-21 Aug	125/A, W Choudhury Raod, Darus Salam Road, Dhaka	Mousumi Khatun, Moutusi Choudhury	Ashrafal Alam	National Mass Media Institute
12	Community Radio Role, attenuate, Microphone, use, play writing, recording and editing	17-21 Aug	125/A, W Choudhury Raod, Darus Salam Road, Dhaka	Mostafizur Islam		National Mass Media Institute
13	Development Target Achievement: Community Radio in Harmonizing the Social Movement	20-21 Aug	Iqbal Road, Dhaka	Samia Akhtar, Rezaul Karim	Abul Hossain, Pavel Partha Shihab Ahmed Siraj, Naimuzzaman Mukta	BNNRC
14	Training Workshop on Capacity Building for Community Professionals	4-8 Aug	Dhaka	Md. Nayan Ali	Munjurul ALam, Masud Rana, Abdul Aziz, Naoshad	NIMCO, BNNRC
15	Environment and Human Development	28-29 Sep	Dinajpur Press Club	Sonia Sheel	Shiduzzaman, Dr. Bokhtiar Ahmed	Society for Environment and Human Development
16	Environment and Human rightst	28-30 Sep	Dinajpur Press Club	Moutusi Choudhury	Shiduzzaman, Dr. Bokhtiar Ahmed	
17	Issue based workshop for Community Radio Professional	28 Sep -2 Oct	125/A, Darus Salam Road, Dhaka	Md. Azizur Rahman	Sarke Zaman, Shafiqur Rahman, Santunu, Mostafa Morshed, Masud Manowar, Abdul Aziz	
18	Program exchange among the Northern community radios	13 Nov	BNNRC, Dhaka			BNNRC
19	Capacity Building in Producing Programs	27 Nov -1 Dec	Nakib Hossain Auditorium, Belepukur, Chapai Nawabganj	Rezaul Karim Tutul, Naim Islam Joy, Samia Akhtar, Moutusi Choudhury, Abdul Baten, Bahauddin, Rita Khatun, Mousumi Khatun, Aurangajeb Kiran, Nosin Ferdous Labonno, Mita Rani Pal, Shamol Borman, Ayesa Siddika, Jahangir Alam, Mustakimul Islam, Khurshed Alam	Andriaz Lange, Lutfa Ahmed, Md. Mainul Islam	German Radio Deutsch vele Academy
20	Communications Program for Women and Children Issues 4th Phase	28 Nov -1 Dec	125/A, Darus Salam	Shariar Hossain, Mita Rani Pal	Zahidul Rekan, Masud Manowar, AHM Bojlur Rahman, Sayela Roksana, Mostafa Morshed	NIMC Darus Salam
21	SAARC Community Radio Conference Broadcasting Union	9-10 Aug	Kathmandu, Nepal	Executive Director Hasib Hossain, Station Manager Aleya Ferdous, Senior Station Manager M, Takiur Rahman, Assistant Station Manager Muhammad Abdul Bari	Information Manager Hasanul Haq Inu	Asia Pacific Institute for Broadcasting Development and Srilankan Development Journalist Forum

## Proyas Manobik Unnayan Society


Belepukur, Chapai Nawabganj-6300

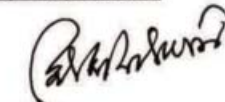
### Balance Sheet

As at June 30, 2016

Fund and Liabilities					
Head of Accounts	FY 2015-2016				FY 2014-2015
	Note	PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Capital &amp; Reserve Fund :</b>					
Retained Surplus		65,241,982	4,697,393	69,939,375	55,026,082
Reserve Fund	03	7,249,109	-	7,249,109	5,460,549
<b>Net Capital Fund :</b>		<b>72,491,091</b>	<b>4,697,393</b>	<b>77,188,484</b>	<b>60,486,631</b>
<b>Non Current Liabilities</b>					
Loan From PKSF	05	293,608,326	4,000,000	297,608,326	262,933,308
Proshika Loan Fund	15	-	100,000	100,000	100,000
Tempoorary/Personal Loan		4,130,000	44,832	4,174,832	44,832
Bank loan	06	51,365,500	-	51,365,500	-
<b>Total Non Current Liabilities</b>		<b>349,103,826</b>	<b>4,144,832</b>	<b>353,248,658</b>	<b>263,078,140</b>
<b>Current Liabilities</b>					
Group Savings	04	142,814,702	1,498,061	144,312,763	104,747,020
Accounts Payable	12	1,777,444	1,387,217	3,164,661	1,621,960
Member Welfare Fund	13	8,039,615	113,160	8,152,775	6,331,173
DIISP Insurance		788,209	-	788,209	617,812
Group Insurance		-	535,611	535,611	535,611
Debt Management Reserve	11	9,424,842	-	9,424,842	6,862,895
Disaster Management Fund Reserve	08	-	-	-	3,322,180
Provident Fund	09	-	16,346,399	16,346,399	14,510,152
Gratuity Fund	17	-	16,836,438	16,836,438	12,367,132
Death & Health Benefit Fund	22	-	2,034,148	2,034,148	-
Project Liabilities		-	68,143	68,143	68,143
Others Liabilities		327,714	358,041	685,755	3,807,750
Inter project loan		9,890,292	1,181,808	11,072,100	4,326,046
Risk Fund	14	173,674	-	173,674	173,674
PKSF Advance Enrich		6,378,513	-	6,378,513	3,963,223
Bandu Chula Donation Enrich		79,109	-	79,109	79,109
Depreciation Reserve	10	5,054,888	304,414	5,359,302	4,092,035
DIISP Provision		8,285	-	8,285	8,285
<b>Total Current Liabilities</b>		<b>184,757,286</b>	<b>40,663,440</b>	<b>225,420,726</b>	<b>167,434,200</b>
<b>Total Capital Fund and Liabilities</b>		<b>606,352,203</b>	<b>49,505,665</b>	<b>655,857,868</b>	<b>490,996,971</b>

  
Deputy Director

  
Executive Director

  
President





<b>Assets and Properties</b>				
Head of Accounts	FY 2015-2016			FY 2014-2015
	Note	PSEDP (Micro Credit)	Core & Projects	Total
<b>Non Current Assets</b>				
<b>Fixed Assets</b>				
Flood Shelter		-	1,313,930	1,313,930
Land		10,389,760	-	10,389,760
Vehicle		2,532,610	618,760	3,151,370
Office Equipment		3,903,233	1,983,347	5,886,580
Furniture & Fixture	01	3,861,329	958,327	4,819,656
Cookeries		-	7,362	7,362
Books & Periodicals		3,153	2,075	5,228
Patant		-	8,225	8,225
Fixed Assets Others Assets		-	605,311	605,311
Software automation		313,860	-	313,860
Investment	18	23,037,024	21,250,745	44,287,769
<b>Total Non Current Asstes</b>		<b>44,040,969</b>	<b>26,748,082</b>	<b>70,789,051</b>
<b>Current Assets</b>				
Micro Credit	02	521,649,326	3,388,900	525,038,226
Inter project loan		8,024,000	7,047,312	15,071,312
Staff Advance	21	2,927,476	-	2,927,476
Advance		1,895,964	52,500	1,948,464
Stock & Stores	16	855,951	91,373	947,324
PKSF Reimbursement Receivable	20	14,819,829	172,213	14,992,042
Others Assets		442,910	118,350	561,260
Bandu Chula Loan		157,663	-	157,663
Interest Receivable	19	1,613,327	4,416,269	6,029,596
Cash in Hand	23	53,626	-	53,626
Cash at Bank		9,871,162	7,470,666	17,341,827
<b>Total Current Assets</b>		<b>562,311,234</b>	<b>22,757,583</b>	<b>585,068,816</b>
<b>Total Property and Assets</b>		<b>606,352,203</b>	<b>49,505,665</b>	<b>655,857,868</b>

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

  
Deputy Director

  
Executive Director

  
President

Signed in terms of our report of even date

Place: Dhaka  
Dated: September 05, 2016



  
Dewan Nazrul Islam & Co.  
Chartered Accountants

**Proyas Manobik Unnayan Society**

Belepukur, Chapai Nawabganj-6300

**Statement of Income and Expenditure**

For the period from 1st July 2015 to June 2016

Income				
Head of Accounts	FY 2015-2016			FY 2014-2015
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Service charge on Micro Credit	98,382,470	739,038	99,121,508	70,466,127
Sale of Project form	-	-	-	-
Admission Fee	200,743	1,130	201,873	134,830
Sale of Form/Pass book	512,837	3,685	516,522	373,486
Service charge from Unit Office	-	-	-	-
Interest on Investment	2,145,496	1,372,988	3,518,484	3,129,825
Profit on sale of Assets	-	-	-	-
Rent Received	37,201	-	37,201	76,716
Service Fee Received	42,470	-	42,470	102,985
Project Grant	-	6,458,059	6,458,059	10,692,310
Project Income/Donation	-	962,300	962,300	1,872,483
Donation	3,720,760	266,707	3,987,467	2,133,269
Bank Interest	463,351	69,624	532,974	695,762
Recovery of Write off loan	9,615	-	9,615	5,032
Service charge on write off loan	-	-	-	-
Sale of old news paper	5,804	-	5,804	1,047
Service charge on Special loan	13,428	-	13,428	9,220
Others Income	325,086	16,000	341,086	136,726
KGF Expenses Reimbursement	-	-	-	331,838
Bandu Chula Service Charge	342	-	342	133
Enrich Helth	520,980	-	520,980	262,200
Enrich Agriculture	-	-	-	2,280
Project Grant/Donation Enrich	-	-	-	-
Donation Agriculture & Livestock Unit	5,565,245	-	5,565,245	4,659,060
Donation LIFT	1,557,000	-	1,557,000	-
KGF Expenses Reimbursement	534,404	-	534,404	-
Enrich Expenses Reimbursement	7,971,841	-	7,971,841	3,817,322
UPP Ujjibito Expenses Reimbursement	3,673,046	-	3,673,046	3,053,684
DIISP Donation	-	-	-	-
DIISP Income	-	-	-	42,700
Income Excess Expenditure Transfared	-	-	-	-
<b>Total</b>	<b>125,682,119</b>	<b>9,889,530</b>	<b>135,571,649</b>	<b>101,999,035</b>

Deputy Director

Executive Director

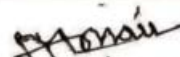
President



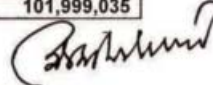


Expenditure				
Head of Accounts	FY 2015-2016			FY 2014-2015
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Office Rent	2,378,169	149,000	2,527,169	2,250,768
Printing and Stationary	2,622,590	204,266	2,826,856	1,684,853
Utilities	595,889	114,709	710,598	584,432
Communication	1,094,671	27,355	1,122,026	773,482
Newspaper	99,538	622	100,160	84,948
Entertainment	766,611	47,802	814,413	968,241
Office Maintenance cost	1,296,881	59,336	1,356,217	933,615
Advertisement	5,000	12,000	17,000	47,200
Computer software automationExp.	166,545	-	166,545	80,710
Salary & Allowance	44,542,623	2,121,684	46,664,307	32,944,436
Training Expenses	292,740	3,000	295,740	724,699
Travel & Conveyance	2,545,881	121,708	2,667,589	1,979,367
Fuel and Maintenance	1,402,635	9,853	1,412,488	765,649
Repair Expenses	41,169	114,630	155,799	464,956
Audit Fee	25,000	10,000	35,000	51,000
legal expences	62,985	-	62,985	42,560
Bank Charge and Commission	654,637	24,102	678,739	409,535
Interest on Savings	7,142,913	69,232	7,212,145	5,241,191
Subscription/Donation	3,394,201	2,078	3,396,279	298,808
Day Observation	11,030	-	11,030	6,894
Carrying expences	21,620	28,200	49,820	66,855
Depreciation	1,322,526	-	1,322,526	920,260
VAT & Tax Expenses	306,263	12,734	318,997	16,605
Tax/Tax on interest	128,389	32,543	160,933	345,781
Debt Management Expenses	2,600,969	-	2,600,969	1,848,127
Interest on Provident Fund	-	1,240,850	1,240,850	1,276,184
Service Charge on PKSF Loan	14,222,297	-	14,222,297	9,185,630
Interest on Bank Loan	1,526,500	-	1,526,500	-
Monitoring & Evaluation	400,413	-	400,413	-
Project Expenditure	-	6,232,248	6,232,248	11,056,969
Gratuity Expenses	4,086,275	-	4,086,275	2,820,340
Health & Deth Benefit Expenses	2,040,441	-	2,040,441	-
DMFE	434,221	-	434,221	698,523
Research & Development	38,046	51,542	89,588	48,000
Enrich Health	986,504	-	986,504	542,165
Enrich Education	423,653	-	423,653	366,432
Enrich Organizing	50,799	-	50,799	12,069
Enrich Begger Rehabilitation	200,000	-	200,000	500,000
Enrich Commnity Development	2,498,000	-	2,498,000	369,775
Agriculture & Livestock Unit Exp	5,342,045	-	5,342,045	4,669,430
UPP Ujjibito Expenses	3,857,689	-	3,857,689	3,178,057
KGF Expences	663,195	-	663,195	379,623
LIFT Expences	989,501	-	989,501	-
DIISP Expenditure	25,800	-	25,800	440,749
Fixed Assets Obsolate	2,771	-	2,771	-
Licences & Registration	96,292	15,025	111,317	31,036
Welfare & Recreation Expenses	124,585	-	124,585	-
Others Expenses	53,387	314,848	368,235	73,075
<b>Expenditure Excess Income Transferred to Capital Fund</b>	<b>14,098,229</b>	<b>(1,129,837)</b>	<b>12,968,393</b>	<b>12,816,006</b>
<b>Total</b>	<b>125,682,119</b>	<b>9,889,530</b>	<b>135,571,649</b>	<b>101,999,035</b>

  
Deputy Director

  
Executive Director



  
President

Examined and found Correct.



**Proyas Manobik Unnayan Society**  
Belepukur, Chapai Nawabganj-6300  
**Statement of Receipts and Payments**  
For the period from 1st July 2015 to 30th June 2016

Head of Accounts	FY 2015-2016			FY 2014-2015
	PSEDP (Micro Credit)	Core & Projects	Total	Total
<b>Receipts</b>				
<b>Opening Balance</b>				
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
Savings Collection	86,097,939	614,471	86,712,410	56,893,365
Loan Received from PKSF	207,000,000	1,000,000	208,000,000	189,000,000
Temporary/Personal Loan Received	4,130,000	-	4,130,000	-
Provident Fund	-	69,650	69,650	2,107,456
Gratuity Fund	-	2,005,444	2,005,444	-
<b>Loan from Others Organization</b>				
Loan from Bank	66,000,000	-	66,000,000	-
Fund Account Others	5,405,209	-	5,405,209	3,723,775
Project Liabilities	-	1,920,700	1,920,700	1,436,115
Member Welfare Fund	5,657,773	48,363	5,706,136	4,024,214
Others Liabilities	6,138,697	890,871	7,029,568	8,816,666
Group Insurance	-	300,000	300,000	175,400
Micro Credit Realization	788,074,652	6,034,040	794,108,692	575,183,008
IGA Revolving Fund	-	-	-	-
Investment	10,000,000	3,319,956	13,319,956	56,848,869
Interest Receivable	-	-	-	-
Staff Advance	-	-	-	-
Advance	8,774,823	883,979	9,658,802	7,336,924
Stock & Storce	-	-	-	-
Inter project loan	6,365,608	16,748,554	23,114,162	9,127,628
Service charge on Micro Credit	98,194,015	739,038	98,933,053	70,386,259
Risk Fund	-	-	-	-
Admission Fee	207,429	1,130	208,559	134,810
Sale of Form/Pass book	512,682	3,685	516,367	372,046
Interest on Investment	201,354	45,000	246,354	632,865
Service charge on Staff Advance	1,341	-	1,341	-
Rent Received	31,715	-	31,715	76,736
Service Fee Received	42,470	-	42,470	103,130
Project Grant	1,557,000	5,627,519	7,184,519	10,520,097
Project Income	-	609,665	609,665	1,872,483
Donation	3,720,760	266,707	3,987,467	1,212,549
Bank Interest	463,351	69,624	532,975	695,762
AG & LI Expenses Reimbursement	5,991,864	-	5,991,864	292,763
PKSF Expenses Reimbursement	4,649,110	-	4,649,110	2,242,226
Others Income	318,147	65,920	384,067	126,490
Others Assets	-	-	-	-
Recovery on write off loan	9,615	-	9,615	5,032
Sale of old news paper	5,804	-	5,804	2,342
Bandu Chula Loan	11,063	-	11,063	4,166
Bandu Chula Service Charge	342	-	342	133
Enrich Health	520,980	-	520,980	262,200
Enrich Agriculture	155	-	155	2,280
Project Grant/Donation Enrich	-	-	-	-
PKSF Advance Enrich	4,500,000	-	4,500,000	6,430,000
DIISP Grant	-	-	-	-
DIISP Income	-	-	-	42,700
DIISP Insurance	920,855	-	920,855	682,358
<b>Total</b>	<b>1,331,499,706</b>	<b>44,762,462</b>	<b>1,376,262,169</b>	<b>1,074,532,589</b>

Payments				
Head of Accounts	FY 2015-2016			FY 2014-2015
	PSEDP (Micro Credit)	Core & Projects	Total	Total
Savings Refund	51,964,731	313,400	52,278,131	33,987,919
Loan Refund to PKSF	174,284,982	-	174,284,982	160,608,338
Loan Refund to BANK	14,634,500	-	14,634,500	-
Provident Fund	-	5,437,237	5,437,237	2,565,898
Gratuity Fund	-	508,274	508,274	99,007
Death & Health Benefit Fund	-	6,000	6,000	-
Accounts Payable	3,734,875	311,210	4,046,085	1,649,667
Inter Project loan	15,680,651	10,368,723	26,049,374	11,166,628
Project Liabilities	-	1,920,700	1,920,700	1,367,972
Others Liabilities	9,385,163	86,251	9,471,414	7,767,306
Member Welfare Fund	-	-	-	45,000
Group Insurance	-	300,000	300,000	456,288
Investment	1,000,000	1,000,000	2,000,000	72,400,000
Disbursement of Micro Credit	945,081,000	6,909,000	951,990,000	675,746,000
Advance	13,045,573	887,979	13,933,552	10,112,056
Stock & Storce	889,458	-	889,458	481,351
Purchase of Fixed Assets	5,181,393	56,000	5,237,393	3,497,648
Office Rent	2,249,139	5,000	2,254,139	1,967,218
Printing and Stationary	1,983,563	204,266	2,187,829	1,150,908
Repair	39,749	114,630	154,379	464,956
Utilities	579,488	114,709	694,197	562,274
Communication	1,076,758	27,355	1,104,113	770,712
Newspaper	99,538	622	100,160	84,948
Entertainment	766,338	47,802	814,140	966,401
Office Maintenance cost	1,298,483	59,336	1,357,819	933,615
Advertisement	5,000	12,000	17,000	47,200
Computer software automationExp.	166,545	-	166,545	80,710
Salary & Allowance	43,919,888	2,031,684	45,951,572	32,747,331
Travel & Conveyance	2,544,386	121,708	2,666,094	2,110,567
Fuel and Maintanance	1,402,410	9,853	1,412,263	765,649
Legal expences	62,985	-	62,985	42,560
Bank Charge and Commission	633,627	14,102	647,729	404,072
Day Observation	11,030	-	11,030	6,894
Carrying expences	21,620	28,200	49,820	65,655
Donation/Subscription	3,394,201	2,078	3,396,279	56,200
Research & Development	23,700	51,542	75,242	33,024
Audit Fee	25,000	10,000	35,000	21,000
Training Expenses	292,740	3,000	295,740	178,829
Service Charge on PKSF Loan	11,270,123	-	11,270,123	9,185,630
Service Charge on BANK Loan	1,526,500	-	1,526,500	-
Welfaer Recreation	124,585	-	124,585	-
Monitoring & Evaluation	372,393	-	372,393	-
Licences & Registration	96,292	15,025	111,317	16,546
Project Expenditure	989,501	5,975,213	6,964,714	10,381,525
VAT & Tax Expenses	39,376	12,734	52,110	9,249
Tax/Tax on interest	60,143	11,316	71,459	129,267
Bondu Chula Donation	-	-	-	8,635
Bondu Chula Loan	-	-	-	19,800
Enrich Helth	986,504	-	986,504	557,687
Enrich Education	412,698	-	412,698	366,432
Enrich Begger Rehabilitation	200,000	-	200,000	-
Enrich Organizing	878,799	-	878,799	151,779
UPP Ujibito Expences	3,772,827	-	3,772,827	3,150,283
UPP Ujibito Expences Rembursment	-	-	-	104,500
DIISP Expences	25,800	-	25,800	425,227
KGF Expences	623,600	-	623,600	379,623
AG&LI Expences	4,663,876	-	4,663,876	4,468,533
AG&LI Expences Rembursment	-	-	-	200,897
Other Expenditure	53,387	314,848	368,235	72,075
<b>Closing Balance</b>				
Cash in Hand	53,626	-	53,626	178,527
Cash at Bank	9,871,162	7,470,666	17,341,828	19,314,573
<b>Total</b>	<b>1,331,499,706</b>	<b>44,762,462</b>	<b>1,376,262,169</b>	<b>1,074,532,589</b>

Deputy Director



Executive Director

President

Examined and found Correct.