PROSHIKA 's 50 Years of Empowerment: A Golden Legacy

ACTIVITY REPORT | 2024-2025

PROSHIKA

A CENTRE FOR HUMAN DEVELOPMENT

Aactivity Report
2024-2025

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ACTIVITY REPORT 2024-2025

Proshika's 50 Years Of Empowerment: A Golden Legacy

For half a century, PROSHIKA has stood as a beacon of hope, resilience, and transformation for the people of Bangladesh. As we celebrate our 50th Anniversary, we honor five decades of unwavering commitment to breaking the cycles of poverty and championing social justice.

From our roots at the grassroots level to becoming a pioneer of development across the nation, PROSHIKA's journey has been defined by the courage of millions. We have navigated political transitions, overcome natural disasters, and evolved through economic shifts. Our 50 years of institutional wisdom and innovation have empowered us to emerge stronger from every challenge.

This 50-year milestone is not merely a reflection on past achievements, but a launchpad for a new journey. With a renewed focus on sustainable development, digital integration, and climate resilience, we remain dedicated to building a more equitable and inclusive society.

We express our deepest gratitude to our managers, staff, partners, and—most importantly—our beneficiaries. Our beneficiaries are the heartbeat of this 50-year success story. Together, let us continue our march toward a brighter, more empowered tomorrow.

PROSHIKA: A CENTRE FOR HUMAN DEVELOPMENT

PROSHIKA: A CENTRE FOR HUMAN DEVELOPMENT





Message From The Chairman

It is a profound pleasure to present PROSHIKA's Annual Activity Report for the financial year 2024-2025. This report is more than a summary of financial performance; it is a testament to our endurance during a year of significant transitions.

For 50 glorious years, PROSHIKA has been a pioneer in empowering the grassroots of Bangladesh. This half-century of experience proved vital this past year as we navigated the devastating floods in the South-Eastern region and a shifting national political landscape. Guided by five decades of knowledge and resilient leadership, we successfully steered our microcredit and social programs through these adversities.

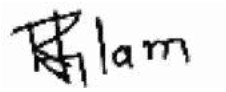
This half-century of experience proved vital this past year as we navigated the devastating floods in the South-Eastern region and a shifting national political landscape.

Our strength lies in our ability to evolve. PROSHIKA's proactive and informed approach—honed over fifty years—enables us to respond effectively to emerging risks, maintain operational stability, and ensure the sustainability of our development initiatives.

I extend my deepest gratitude to our Chief Executive, Mr. Serajul Islam, whose steadfast leadership was instrumental in navigating the challenges of the past year.

My heartfelt appreciation goes to the entire PROSHIKA family—our staff, managers, and partners. Your unwavering commitment is the heartbeat of our 50-year journey. This report reflects not just our accomplishments, but our shared determination to build a more equitable and sustainable future.

With best wishes,



Rokeya Islam
Chairperson, Governing Body of PROSHIKA



Message
From The Chief Executive

It is a privilege to present PROSHIKA's Annual Activity Report for 2024-2025. This year has been a testament to the resilience we have built over five glorious decades of service to the people of Bangladesh.

The financial year brought unprecedented hurdles, from the devastating South-Eastern floods of August 2024 to significant shifts in the national political landscape. These events tested our microcredit operations and required swift programmatic adjustments. However, drawing from 50 years of institutional wisdom, our team navigated these obstacles, ensuring that our socio-economic services remained uninterrupted for our valued beneficiaries.

I am deeply inspired by the tireless efforts of the PROSHIKA family—our managers, staff, and partners. Together, we continue to transform challenges into opportunities, fueled by a shared vision for a better, more equitable future.

While some targets were impacted by these unforeseen crises, PROSHIKA's proactive spirit allowed us to maintain the quality and reach of our mission. I extend my sincere thanks to all the staff of PROSHIKA, for their co-operation during these challenging times, which laid a strong foundation for our continued growth. Our commitment is to build upon our 50-year legacy of empowerment and sustainable development.

I am deeply inspired by the tireless efforts of the PROSHIKA family—our managers, staff, and partners. Together, we continue to transform challenges into opportunities, fueled by a shared vision for a better, more equitable future.

With best wishes



Serajul Islam
Chief Executive, PROSHIKA

MEMBERS OF PROSHIKA GOVERNING BODY



Great Freedom Fighter Md. Zahirul Islam
Vice-Chairman (Former Teacher
& Development Activist



Ms. Rokeya Islam
Chairman (Writer & Development Activist)



Ms. Rafiqua Akhter
Treasurer (Development Activist)

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People's Organization)



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(Educationist & Development
Activist)



Mr. Abdul Matin
(Executive Director, SAJAG
& Development Activist)



Mr. Md. Nurul Islam (Tuhin)
(GM, Samrita Hospital &
Development Activist)

NEWLY FORMED GOVERNING BODY OF PROSHIKA
(TENURE: 2026–2029)



Professor M. Jahangir Alam Chowdhury, *PhD*
Chairman



Dr. Md. Shahid Uz Zaman
(Vice-Chairman)



Md. Nurul Islam Tuhin
(Vice-Chairman)



Ms. Rafiqua Akhter
Treasurer



Ms. Renuka Biswas
Member



Prof. Mr. Md. Abdul Khaleque Talukder
Member



Mr. Advin Barun Banerjee
Member



Md. Saleh Bin Sums
Member



Mifta Naim Huda
Member



Message
From The Present Chairman

It is a profound honor for me to assume the role of Chairman of the Governing Body of PROSHIKA for the 2026–2029 term, coinciding with the historic milestone of PROSHIKA's 50th anniversary, its Golden Jubilee. Since taking on this responsibility following the formation of the new Governing Body on June 19, 2026, our primary objective has been to fortify PROSHIKA's half-century legacy, rich heritage, and grassroots development initiatives.

I extend my sincere gratitude to our development partners, the Government of the People's Republic of Bangladesh, donor agencies, and general members for their uninterrupted support and continued trust

Due to unforeseen internal challenges, institutional realignment, and administrative transitions, the Annual Report for the financial year 2024–2025 could not be published on schedule. However, we fully recognize the critical importance of maintaining transparency and continuity for our esteemed donor agencies, development partners, and project stakeholders. To ensure that the absence of this report does not hinder our development projects or upcoming funding opportunities, and to preserve the unbroken record of our annual reporting, we present this report despite the delay.

The 2024–2025 financial year was marked by both challenges and resilience. Despite operational hurdles, our grassroots programs spanning poverty alleviation, women's empowerment, environmental conservation, education, and vocational skills training continued successfully through the unwavering dedication of our field workers, staff, and partners.

I extend my sincere gratitude to our development partners, the Government of the People's Republic of Bangladesh, donor agencies, and general members for their uninterrupted support and continued trust. On this auspicious occasion of PROSHIKA's 50th anniversary, let us together reaffirm our commitment to building an equitable and self-reliant society.

Professor M. Jahangir Alam Chowdhury, *PhD*
Chairman, Governing Body
PROSHIKA



A Message from the CEO (Acting)

Reflecting on 2024-2025

It is with great pride and a renewed sense of purpose that I present PROSHIKA's Annual Report for the financial year 2024–2025, published in July 2026. This report's delayed publication is due to recent internal transitions, including the formation of our new Governing Body on June 19, 2026, and my assumption of office as Chief Executive Officer on June 4, 2026. As we proudly mark PROSHIKA's golden jubilee—our 50th anniversary—we celebrate half a century of empowering marginalized communities, eradicating poverty, and driving sustainable social change across Bangladesh.

As we reach this monumental milestone, I wish to extend our deepest gratitude to the outgoing members of our Governing Body, our esteemed Chairman, our former Chief Executive Officer, and our Deputy CEOs.

As we reach this monumental milestone, I wish to extend our deepest gratitude to the outgoing members of our Governing Body, our esteemed Chairman, our former Chief Executive Officer, and our Deputy CEOs. Their visionary leadership, unwavering commitment, and stellar stewardship during the 2024–2025 fiscal year successfully navigated PROSHIKA's through challenging times and laid a rock-solid foundation for our ongoing development initiatives. Their indelible contributions remain the bedrock of our success.

Stepping into this role, I am deeply honored to lead PROSHIKA its next chapter alongside our newly constituted Governing Body. Despite the operational hurdles faced during 2024–2025, our grassroots programs in poverty alleviation, women's empowerment, skills training, environmental protection, and education persevered through the dedication of our field workers and partners. Armed with institutional renewal and the continued trust of our stakeholders, we are fully committed to expanding our impact as we step into our next 50 years. I sincerely thank all our development partners, government agencies, and dedicated staff for making this journey possible.



Mizanur Rahman Khan
Chief Executive Officer (Acting)
PROSHIKA

Proshika's 50 Years Of Empowerment:
A Golden Legacy

ACTIVITY REPORT 2024-2025

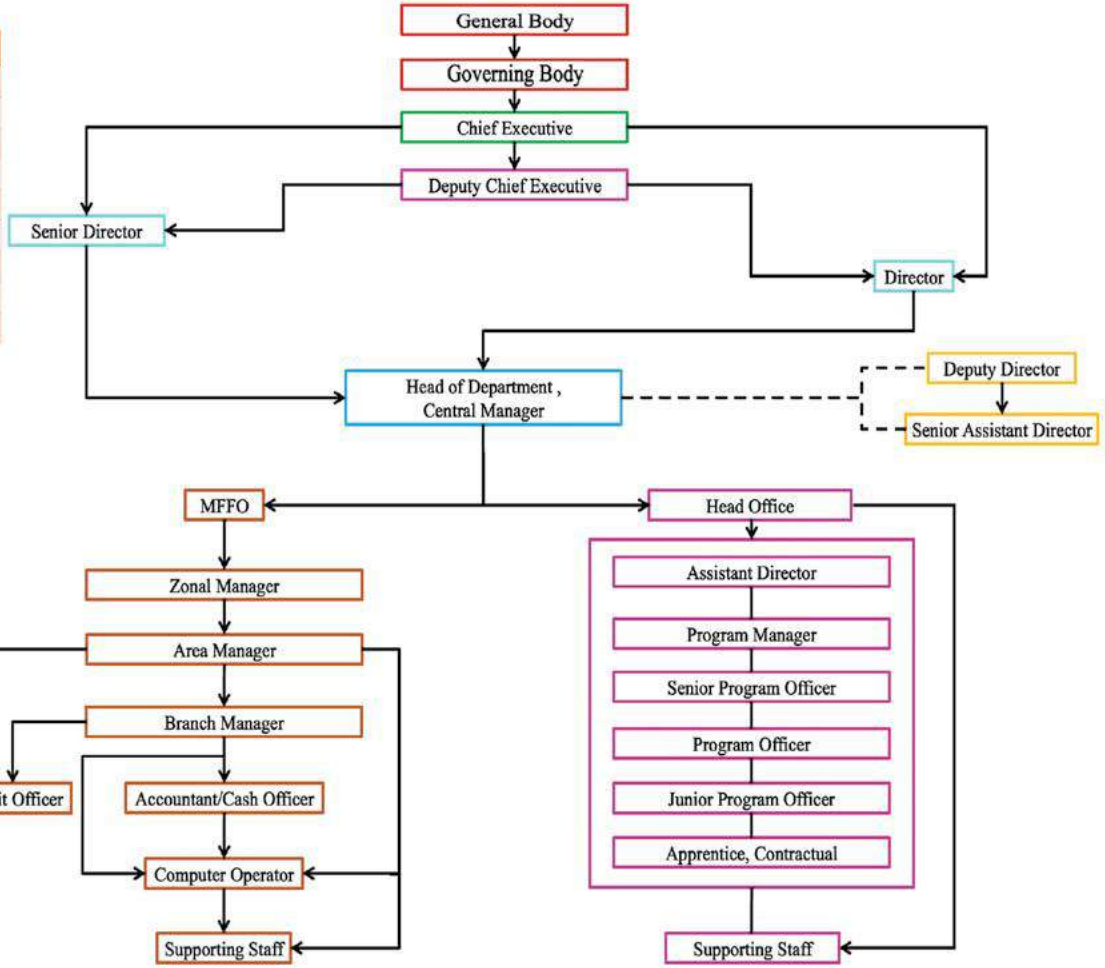
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PROSHIKA
A CENTRE FOR HUMAN DEVELOPMENT

Organogram of PROSHIKA 2026



Responsibilities	
1	Central Manager
2	Zonal Manager
3	Area Manager
4	Branch Manager
5	Accountant
6	Technical Staff
7	Credit Officer
8	Cash Officer
9	Computer Operator

Designations	
1	Chief Executive
2	Deputy Chief Executive
3	Senior Director
4	Director
5	Deputy Director
6	Senior Assistant Director
7	Assistant Director
8	Program Manager/ Equivalent
9	Senior Program Officer/ Equivalent
10	Program Officer / Equivalent
11	Junior Program Officer / Equivalent
12	Senior Field Officer / Equivalent
	Senior Caretaker
13	Field Organizer / Equivalent
14	Junior Field Organizer

N.B.: *The Finance Department at the Head office will be headed by a Chief Financial Officer (CFO), who must hold at least the rank of Director.*

AT A GLANCE

(Up to June, 2025)

Name of the organization	:	PROSHIKA: A Center for Human Development
Establishment date	:	1976
Head Office	:	I / 1-Ga, Section-2, Mirpur, Dhaka-1216
Information of Registration	:	1. Joint Stock Company, Government of the People's Republic of Bangladesh Registration No: S $\frac{573}{23}$ Date of registration: 01.10.1976 2. NGO Bureau Affairs, Government of the People's Republic of Bangladesh Registration No: 149 Date: 08.08.1983 Duration: 14.05.2014 – 13.05.2025 3. Microcredit Regulatory Authority (MRA) Bangladesh Bank, Dhaka Certificate No: 00152-03135-00600 Date: 10.10.2011 4. National Seed Board /Seed Wing, Government of the People's Republic of Bangladesh Reg: No: SW/ MoA / 31120 Date: 30.10.2018 5. Registered by the Department of Narcotics Control (Prevention Education Branch) Registration No: DNC-02 Date: 09.09.2021 (financial year 2023-2024)
Working Area	:	Whole Bangladesh
Number of Village	:	9,656
Number of Union	:	2,528
Number of *Upazilla*/Thana	:	222
Number of Branches	:	477
Districts	:	50
Number of Groups	:	58,090 (43,832 Female and 14,258 Male)
Number of Group members	:	627,421 (494,376 Female and 133,045 Male)
Loan disbursement	:	Tk. 15,052 crore
Loan Outstanding	:	Tk. 1,666.26 crore
Savings outstanding	:	Tk. 1,310 crore

INCOME

(July, 2024- June, 2025) : Tk. 325 crore

EXPENDITURE

(July, 2024- June, 2025) : Tk. 280 crore

NUMBER OF CENTRAL OFFICE EMPLOYEE : 215 (43 Female, 174 Male)

NUMBER OF WORKERS IN THE AREA DEVELOPMENT & HRDC CENTER : 3,163 (1,029 Female, 2,134 Male)

Total staff : 3,378 (1,072 Female, 2,306 Male)

PROSHIKA: HISTORY OF ESTABLISHMENT

During the War of Independence, the Pakistani army destroyed Bangladesh's infrastructure and severely disrupted its economic structure and production systems. As a result, people faced extreme socio-economic hardship. Industries shut down, millions of people became unemployed, and social instability spread across the country. To address the suffering of the poor, many international aid agencies began providing relief in Bangladesh. Canadian University Services Overseas (CUSO) was one such agency.

In 1976, the local staff of CUSO—drawing on their service delivery and community mobilization experience—formed an organization named "PROSHIKA: A Centre for Human Development." PROSHIKA is an acronym derived from three Bengali words: Proshikkhan (Training), Sikkha (Education), and Kaj (Work).

After its establishment, PROSHIKA shifted its development approach from relief distribution to a community- and group-based development model. It began focusing on the social, economic, and cultural empowerment of the poor in both rural and urban areas. PROSHIKA realized that without forming people's organizations, it would be impossible to bring meaningful change to the lives of the poor. Organization-building is a crucial means of uniting people, raising their consciousness, and developing their capacity to initiate actions that address their own poverty.

PROSHIKA also understood the importance of developing both women and men equally. Therefore, separate groups were formed for male and female members. The organization aimed to develop leadership capacity, project management skills, communication and mobilization skills, access to product markets, and participation in community and social activities.

Over time, PROSHIKA succeeded in achieving these goals by implementing numerous social and economic development programs designed to make the poor self-reliant. To achieve this, PROSHIKA adopted a two-pronged strategy: economic development and social development & empowerment. By building organizations of the poor and providing social development training, PROSHIKA strengthened their capacity to claim their rightful services from government institutions and ensure their own security.

Today, PROSHIKA continues to expand and strengthen this development approach on a larger scale.

ORGANIZATIONAL GOVERNANCE FRAMEWORK OF PROSHIKA

The General Body is the supreme authority of PROSHIKA and currently comprises 25 members. It elects the **Governing Body, including the Chairman, Vice-Chairman, and Treasurer, through a formal election process for a three-year term. The Annual General Meeting (AGM) of the General Body is held once every year.**

Both the General Body and the Governing Body provide overall governance to PROSHIKA. These bodies hold exclusive authority over organizational oversight, strategic decision-making, and operational control.

The Governing Body, consisting of ten members and serving a three-year tenure, convenes quarterly. In these meetings, it reviews program progress, assesses implementation processes, and identifies any existing limitations. The Governing Body appoints the Chief Executive and determines whether his/her term should be extended. It also makes decisions on strategic matters that are critical to the development and sustainability of PROSHIKA.

VISION

TO CONTRIBUTE TO THE ECONOMIC, SOCIAL AND CULTURAL DEVELOPMENT OF THE COUNTRY.

MISSION

SERVING THE POOR COMMUNITY OF THE SOCIETY WITH FINANCIAL ASSISTANCE, DEVELOPING SKILLS AND ENHANCE CREATIVITY AND LEADERSHIP CAPACITY.

ETHICS

- ENSURING ACCOUNTABILITY, TRANSPARENCY,
- PROFESSIONALISM, AND DISCRETION IN ALL DECISION-MAKING AND RESPONSIBILITIES;
- MAINTAINING A SAFE, SUPPORTIVE, AND STAFF-FRIENDLY WORK ENVIRONMENT;
- ADOPTING A PRAGMATIC AND PEOPLE-CENTERED APPROACH IN ALL DEVELOPMENT ACTIVITIES; AND
- UPHOLDING HONESTY AND LOYALTY ABOVE ALL ELSE.

OBJECTIVES

- TO CONTRIBUTE THE CAPACITY BUILDING OF POOR COMMUNITIES;
- TO PLAY A ROLE IN EMPOWERING WOMEN AND GIRLS;
- TO RAISE AWARENESS OF THE POOR MEN AND WOMEN ON SOCIAL DEVELOPMENT;
- TO BUILD THE RESOURCE BASE OF THE POOR AND CONTRIBUTING TO THE DEVELOPMENT OF ENTREPRENEURSHIP;
- TO CONTRIBUTE OR TO TAKE THE INITIATIVE TO THE DEVELOPMENT OF THE ENVIRONMENT;
- TO BUILD THE ORGANIZATIONAL RESOURCE BASE OF THE POOR PEOPLE; AND
- TO PLAY A ROLE IN ENSURING THE CONSTITUTIONAL AND HUMAN RIGHTS OF THE PEOPLE.

CORE VALUES

- ORGANIZING MARGINALIZED AND UNORGANIZED INDIVIDUALS INTO STRUCTURED GROUPS;
- ENHANCING THEIR AWARENESS OF LIFE AND LIVELIHOOD ISSUES, ENVIRONMENTAL CONCERNS, AND THE BROADER SOCIO-ECONOMIC CONTEXT THROUGH GROUP-BASED MANAGEMENT;
- PROMOTING HEALTH, NUTRITION, AND SOCIAL AND FINANCIAL SECURITY;
- DEVELOPING SKILLED HUMAN RESOURCES AND SUPPORTING STABLE INCOME GENERATION AND SUSTAINABLE LIVELIHOODS;
- ENSURING SELF-EMPLOYMENT OPPORTUNITIES AND ACCESS TO INCLUSIVE FINANCIAL SERVICES; AND
- UNDERTAKING RESEARCH, FOSTERING INNOVATION, AND ADVANCING DEVELOPMENT EXTENSION INITIATIVES.

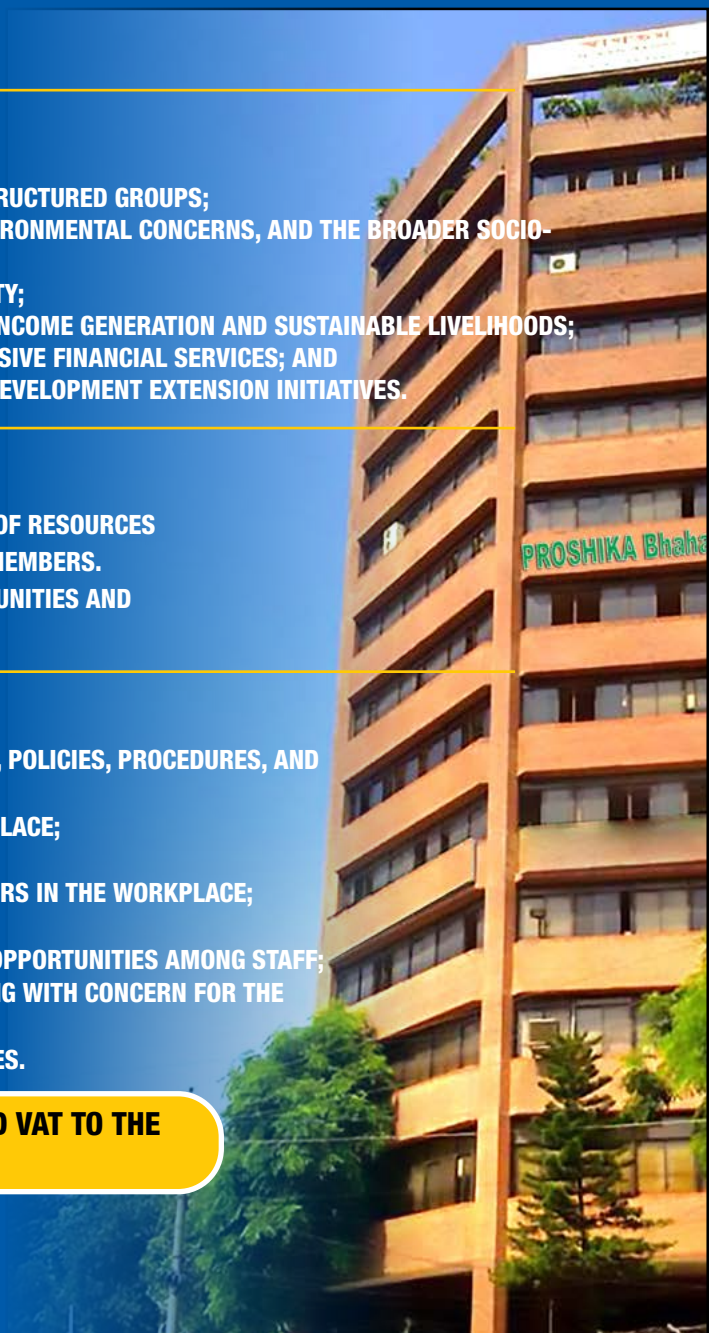
STRATEGY

THE ORGANIZATION'S STRATEGY IS TO ENSURE THE OPTIMAL UTILIZATION OF RESOURCES AND TO DEVELOP SUSTAINABLE INCOME OPPORTUNITIES FOR ITS GROUP MEMBERS. THIS, IN TURN, WILL PROGRESSIVELY EMPOWER UNDERPRIVILEGED COMMUNITIES AND CONTRIBUTE TO BUILDING AN ORDERLY, PEACEFUL, AND JUST SOCIETY.

CODE OF CONDUCT

- COMMITMENT TO THE ORGANIZATION'S VISION, MISSION, OBJECTIVES, POLICIES, PROCEDURES, AND CONFIDENTIALITY;
- DEMONSTRATING POSITIVE LEADERSHIP AND ATTITUDE IN THE WORKPLACE;
- MAINTAINING PUNCTUALITY AT ALL TIMES;
- SHOWING EQUAL RESPECT FOR ALL RELIGIONS, CULTURES, AND GENDERS IN THE WORKPLACE;
- ADHERING TO WORKPLACE DISCIPLINE AND DECORUM;
- PROMOTING MUTUAL TRUST, TEAMWORK, COOPERATION, AND EQUAL OPPORTUNITIES AMONG STAFF;
- DEMONSTRATING HONESTY AND RESPONSIBILITY IN ALL DUTIES, ALONG WITH CONCERN FOR THE ENVIRONMENT; AND
- ENSURING A NON-DISCRIMINATORY ENVIRONMENT FOR ALL EMPLOYEES.

PROSAHIKA REGULARLY PAYS ALL APPLICABLE TAXES AND VAT TO THE RESPECTIVE GOVERNMENT DEPARTMENTS.



EXECUTIVE SUMMARY OF PROSHIKA ACTIVITIES

The period from July 2024 to June 2025 has been a particularly challenging year for PROSHIKA. Despite these difficulties, a significant portion of the targets set in the annual plan has been successfully achieved. In several instances, program activities were hampered by natural calamities as well as an unfavorable socio-political environment following the national parliamentary election and the resulting political and administrative changes in the country.

It has indeed been a demanding period; however, as always, PROSHIKA faced these challenges with resilience, courage, and determination, achieving successful outcomes in most areas.

People's Organization Building (POB)

Organization building lies at the core of all PROSHIKA programs, forming the foundation around which every other activity revolves. Therefore, special emphasis is placed on organizing the poor into strong primary groups, through which they receive development education and access to credit to help them overcome poverty.

During the reporting period 2024–2025, a total of 58,090 primary groups were formed across 9,656 villages/slums, 2,528 unions/wards, in 222 upazilas of 50 districts. Of these primary groups, 43,832 were women's groups and 14,258 were men's groups, comprising a total of 627,421 group members.

Financial Development Services Programs

To achieve sustainable poverty alleviation, the foremost priority is to increase income, create employment opportunities for the poor, and prevent the erosion of their existing income. To support these goals, PROSHIKA provides a range of financial services to its group members. The Financial Development Services Program includes: 1. Microfinance Activities and 2. PROSHIKA Savings Scheme

Microfinance Activities

This program forms the foundation of participatory development and promotes the acquisition and strengthening of the poor's human, socioeconomic, and cultural resource bases. During the financial year July 2024–June 2025, a total of Tk. 2,269 crore in loans was disbursed to group members from the revolving loan fund.

2. PROSHIKA Savings Schemes (PSS)

These savings schemes ensure members' financial security, offer life insurance coverage, and provide assistance during natural calamities, deaths, or accidents. Currently, 627,421 members from 58,090 samitis are covered under these schemes. Total savings balance is 1,310 crore taka.

Social Security Services Programs

To reduce poverty, economic empowerment must be paired with awareness and capacity building on key social and environmental issues. PROSHIKA therefore provides a range of social and natural resource development services for its group members, including skills training, expanded social and human development initiatives, health services, social forestry, women's empowerment programs, and anti-drug campaigns.

Health Program

Regular activities include organizing health camps, disability inclusion, networking with medical institutions, nutrition programs, and health training. In the 2024–2025 financial year, the Health Program organized 19 health camps across 37 branches nationwide, providing primary medical care to 2,130 patients.

Development of Differently Able People

Identifies and rehabilitates physically challenged persons by providing medical care, assistive devices, vocational training, loans, and education for disabled children, along with community awareness campaigns on disability issues. During the 2024–2025 financial year, loans amounting to Tk. 804,8000 were provided to persons with disabilities and Tk. 9,990,000 (≈ Tk. 180,380,000) were disbursed to their family members.

Training Programs

Since its inception, PROSHIKA has emphasized diverse training initiatives to empower grassroots

communities. These programs build awareness, develop essential skills, and strengthen the capacity of staff and group members to analyze social issues and identify solutions. PROSHIKA currently offers two training streams: General Training and Skill Development Training.

Research Program

Guided by the principle "practice before you promote," PROSHIKA's Research Program develops sustainable technologies, management practices, and production methods for community adoption. The program evaluates feasibility and risks in advance, ensuring that group members can adopt these innovations without facing financial setbacks.

Women Development and Empowerment Program

Aims to establish women's rights and equality, enhance leadership, and promote women's access to family, social, and state institutions. It also works to prevent child marriage, polygamy, and violence against women. Activities were implemented in 22 branches in the financial year 2024–2025.

Anti-Drug Campaign

Focused on raising awareness and preventing drug abuse in rural and urban areas. In the 2024-2025 financial year, the program implemented 170 drug-prevention awareness activities across 50 districts nationwide, based on eight criteria, with a total of 5,100 participants. During financial year 2025–2026, PROSHIKA renewed registration from the Department of Narcotics Control.

Disaster Management, Relief and Rehabilitation Program

Since 1984, PROSHIKA has provided relief and rehabilitation for disaster victims. It built 11 two-storied cyclone shelters and created forests on 135 km of coastal land. In August 2024 (Feni and Cumilla floods), relief and financial aid were distributed, and it is notable, Tk. 30 lakh was donated to the government fund.

Legal Aid Program

Provides legal support to marginalized communities to ensure justice and awareness of legal rights. During the financial year 2024-2025, the program conducted 11 thematic awareness and consultation sessions across 13 development areas nationwide, with a total of 20,797 participants in attendance.

People's Cultural Program

Uses cultural forms like songs and drama created by the poor to raise awareness about superstition, child marriage, and social rights, empowering communities through cultural expression.

Education Program

Seeks to build an illiteracy-free and educated society, recognizing education as key to social, economic and cultural development. PROSHIKA has a lot of experiences in conducting educational programs. Meanwhile, PROSHIKA is running a formal school called `PROSHIKA Bidyaniketon' in Naogaon district effectively and efficiently.

PROSHIKA Lalitkala Kendra

A new social initiative promoting music and performing arts and culture at the PROSHIKA Head Office, currently training 130 learners.

Environment, Climate Change and Disaster Risk Reduction Program

Addresses climate-related development challenges through several initiatives:

- Climate-Smart Agriculture Program: Promotes sustainable organic farming avoiding chemical inputs.
- Urban Agriculture Program: Implemented in Dhaka North and South, Narayanganj, and Gazipur, organizing 2,375 technical and motivational sessions, refresher courses, seed distribution, and monitoring.
- Green and Clean City Program: Promotes waste segregation and hygiene awareness in 8 wards across the mentioned cities through public engagement and clean-up activities.

The Social Forestry and Climate Change Program

This promotes environmental sustainability through large-scale community-led afforestation. PROSHIKA members have planted over 110 million trees and established forests along 135 km of coastal land. In 2024–2025, the program planted an additional five million saplings nationwide, covering educational

institutions, regional offices, the Koitta resource center in Manikganj, and various roadside areas.

Income Generating Programs

Designed to promote self-employment and self-reliance through loans, skills development, technical and marketing support.

PROSHIKA Human Resource Development Centre (HRDC, Koitta, Manikganj)

PROSHIKA HRDC is one of the most attractive places in Bangladesh. Open to the public on a rental basis, it is more than just a physical facility for holding conferences, seminars, training, workshops, or just for recreation. PROSHIKA HRDC offers a complete package including international standard living arrangements as well as dining facilities.

Integrated Agricultural Farm, Rangpur & Satkania

PROSHIKA operates two integrated agricultural farms: one located in Satkania Upazila of Chattogram District, covering 19.06 acres of land, and the other in Rangpur District, covering 38 acres. These farms include various productive units such as potato and wheat cultivation, fish culture, vegetable production, poultry and hatchery operations, and cattle rearing. The farms were established with the objectives of achieving economic self-reliance and generating employment opportunities.

Honey & Mustard Oil Production and Marketing Program

Produces BSTI-certified honey and mustard oil using hygienic processing. Honey is sourced from local litchi, mustard, coriander, and other flowers.

Water Filter Manufacturing and Marketing Program

Produces low-cost filters for safe drinking water, purifying canal, river, and pond water. PROSHIKA's `Bisuddha' filters were produced and sold from PROSHIKA's Kamta branch office.

PROSHIKA Printing Press

A new high-capacity press at Head Office, I/1-Ga, Section-2, Mirpur, Dhaka-1216, prints all PROSHIKA materials and offers services to other organizations at a moderate cost.

Supportive Departments

Supportive departments ensure information flow, staff management, financial discipline, and program monitoring.

Communication and Public Relations Department (CPRD): Collects and disseminates organizational information, prepares and publishes Annual Reports (English and Bengali), Diary, news stories, article in the BD newspaper and other reports; and maintains PROSHIKA's website, handles media relations, and completes all documentation work.

Human Resources Department (HRD): Manages recruitment, development, and welfare of staff. As of Oct. 2025, PROSHIKA employed 3,365 staff — 1,044 women and 2,321 men.

Information and Computer Management Department: Ensures ICT-based data management, linking all branch offices and enhancing efficiency through complete computerization and information democratization.

Collaborative Projects

PROSHIKA implements several collaborative initiatives with government agencies and development partners to enhance community resilience and economic opportunities. The Sustainable Forestry and Livelihoods (SuFL) project, led by the Bangladesh Forest Department with IDA and GoB support, strengthened participatory forest management and livelihood options in coastal districts from 2018 to 2024. The Accelerating and Strengthening Skills for Economic Transformation (ASSET) project, financed by the World Bank and the Ministry of Education, began in July 2024 to equip youth with job-ready skills across 11 competency areas. PROSHIKA is also a key implementing partner in the BD–Rural WASH for HCD project under PKSF and DPHE, covering 99 branches in 50 upazilas across 15 districts, supported by a project fund of Tk. 19.50 crore.

TRACKING PROSHIKA'S BUDGET: A FIVE-YEAR COMPARATIVE PERSPECTIVE

For the financial year 2025–2026, PROSHIKA has allocated a total budget of Tk. 4,543.57 crore to support all its activities, including Financial Services, Social Security Programs, Collaborative Projects, and other initiatives. In comparison, the budget for the financial year 2024-2025 stood at Tk. 4,037.71 crore. Table 1 below presents the sector-wise budget allocation for PROSHIKA.

Table 1: Sector-wise Budget Allocation Financial Year 2025–2026 (In Tk. Crore)

PROGRAMS	BUDGET ALLOCATED
Women Development & Empowerment	0.09
Differently Able People	0.04
Anti-Drug Campaign Prog.	0.16
Disaster Management, Relief & Rehabilitation Prog.	0.20
PROSHIKA Health Prog.	0.19
Legal Aid	0.15
People's Cultural Prog.	0.05
Social Forestry & Climate Change Prog.	-
Training and Research	0.85
Education Prog. (School)	0.22
PROSHIKA Lalitkala Prog.	
Social Program Budget Cost (Total)	1.97
Loan Refund to PKSF (Total)	39.13
PROSHIKA Farms and Other (Total)	13.12
Microcredit & Savings Services Prog. (Total)	4,117.12
Others	372.24
Total	4,543.57

Source of Funds

PROSHIKA's budget is primarily financed from the sources outlined below. For the Financial Year 2025–26, the total income target from various sources has been set at Tk. 4,546.24 crore, which is Tk. 2.67 crore higher than the total budget allocated for the same financial year.

The sector-wise sources of funds for financial year 2025–2026 are presented in the table below.

Table 2: Sector-wise Sources of Funds (FY 2025–2026)

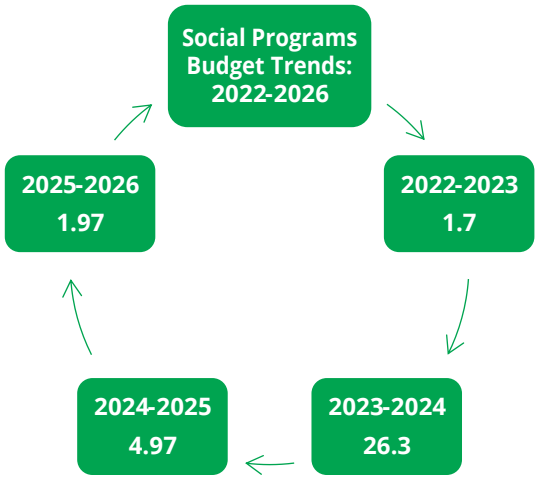
SOURCES OF FUNDS	TARGETED AMOUNT (TK. IN CRORE)
Savings Collection	771.19
Loan Realization	3,165.73
Loan Insurance Premium	33.95
Service Charge	397.48
Other Income	12.08
Earnings From PKSF Loans	150.00
Earnings From PROSHIKA Farms & Others	15.81
Total	4,546.24

Driven by the relentless dedication of its staff, PROSHIKA has consistently achieved its annual budgetary goals, leading to a steady expansion of its Revolving Loan Fund. This upward trajectory is reflected in the financial growth from Tk 4,038 crore in 2024-2025 to a significant Tk 4,544 crore for the 2025-2026 financial year, as announced in the 2025 Annual Workshop

Budgetary Trends of PROSHIKA (2022-2026) (In Tk. Crore)



The following diagram illustrates the four-year budgetary allocation for PROSHIKA's social security services programs from 2022 to 2026. It highlights a consistent upward trend, reflecting the organization's growing commitment to social welfare.

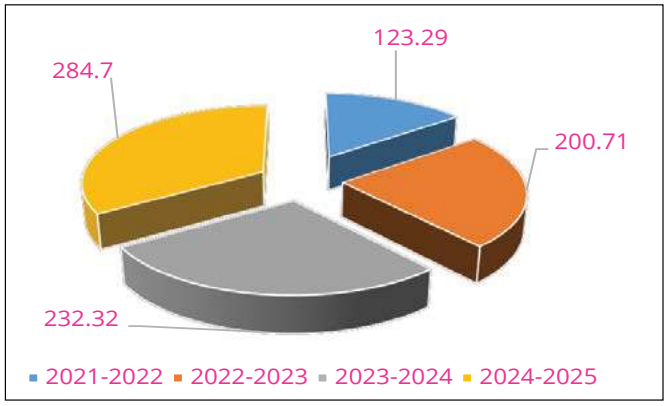


The table below shows the sources of budget plan for the all-Financial Services Programs and others over the last five financial years 2022-2023 to 2025-2026 (Tk. in crores).

PROGRAM	22-23	23-24	24-25	25-26
Financial Services Prg.	2,538.47	3,678	3,589	3,971
Other Financial Services Prg.	132.91	221	386	409.56
Loan from PKSF	-	-	61	150
PROSHIKA Farms & Others	-	-	-	15.81

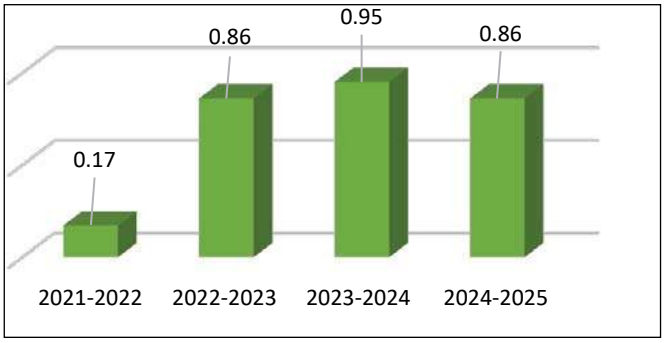
The consolidated annual expenditure (with Tax) of PROSHIKA's microcredit, social protection service programs, and other programs over the last four years, as per audit reports, is presented sequentially in the figure below (Tk. in crores).

Consolidated Annual Expenditure of Whole PROSHIKA Programs

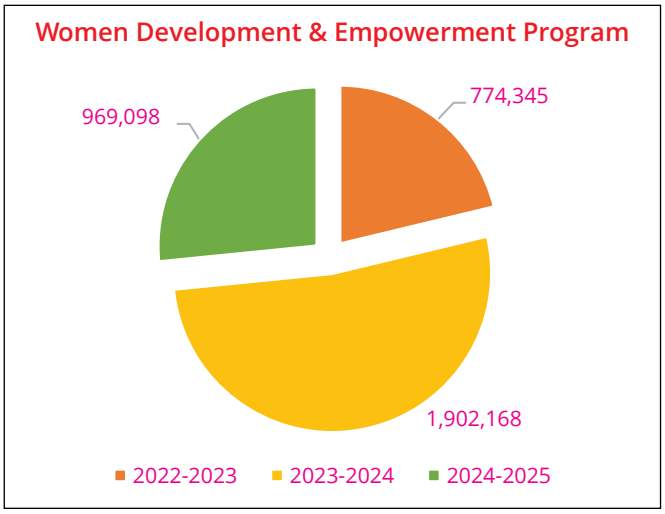


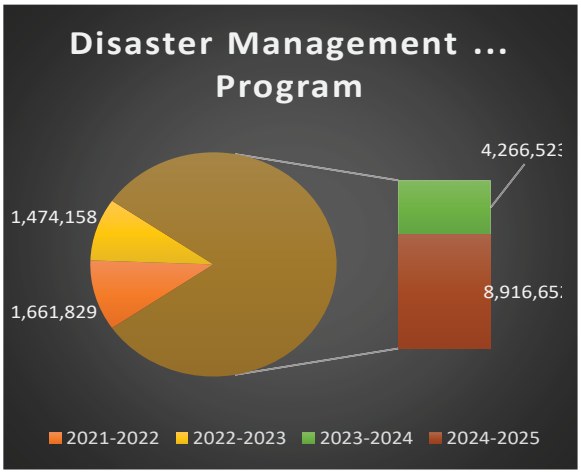
This chapter includes diagrams that depict the consolidated annual expenditures of PROSHIKA's Social Security Services Programs for the past four years, according to the Audit Reports

Annual Expenditure of PROSHIKA's Social Security Services (in Crores) — 2021 to 2025

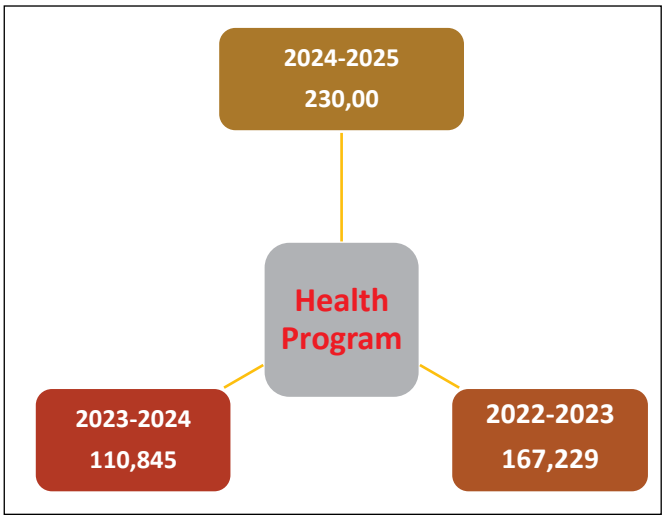


The annual expenditures of several programs over multiple years are illustrated through the following series of charts (Tk. in crores).



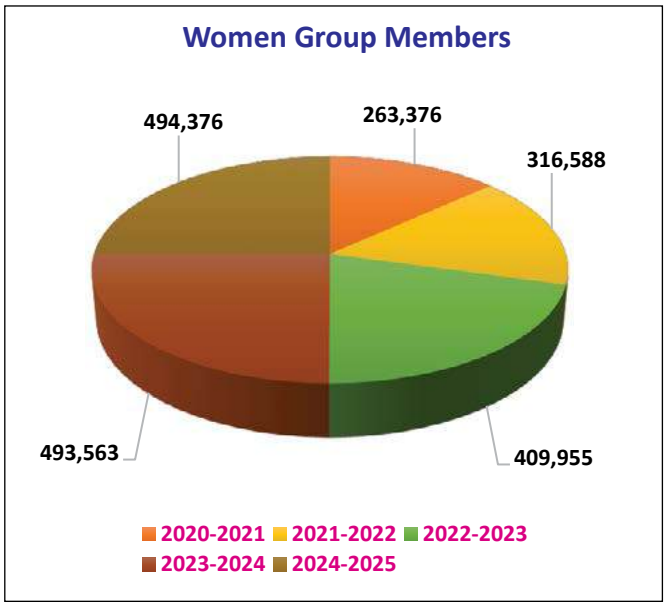



People's Cultural Program
2022-2023
1,939,436
2023-2024
2,188,203
2024-2025
706,277


2024-2025
230,00
Health Program
2023-2024
110,845
2022-2023
167,229

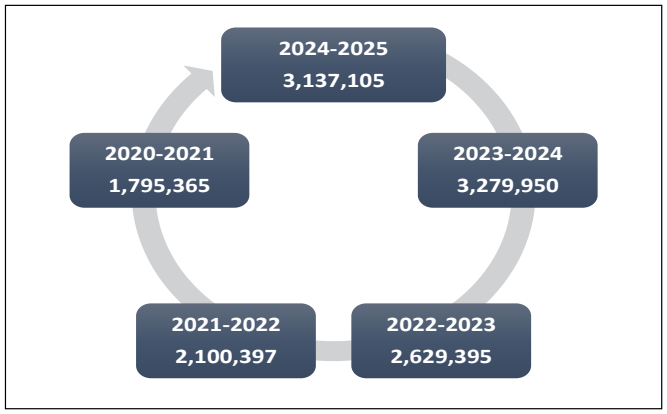
REVIEW OF STATISTICAL ACHIEVEMENTS
OVER THE LAST FIVE YEARS

This section provides a comparative statistical overview of PROSHIKA's programmatic progress over the last five year, presented through graphical illustrations for clarity. The figure shows the cumulative number of women group members over the last five years, including the current financial year, indicating a steady growth in participation and reflecting PROSHIKA's continued efforts in outreach and women's empowerment.

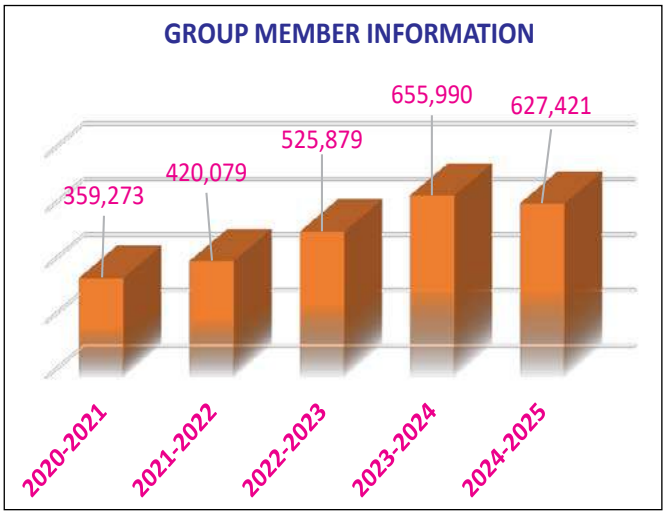


PROSHIKA currently serves more than 3.18 million beneficiaries across Bangladesh, of whom approximately 2.48 million are women. The figure below presents a comparative overview of beneficiary numbers over the last five years, including the current year.

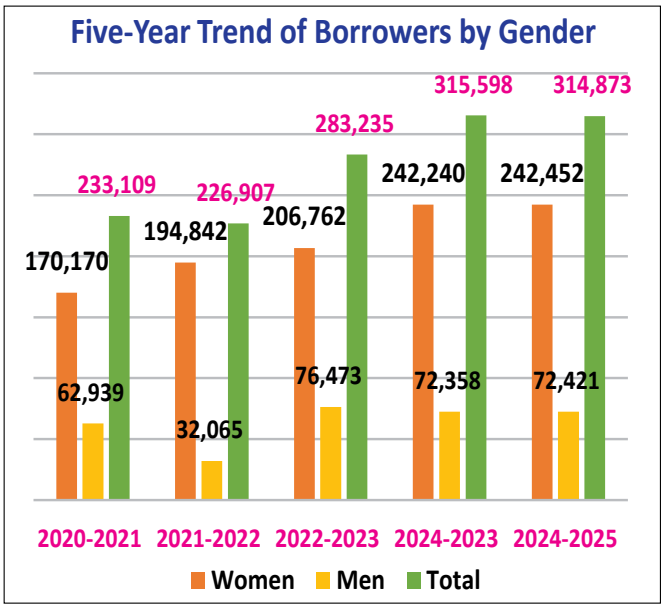
PROSHIKA Beneficiaries: Five-Year Summary



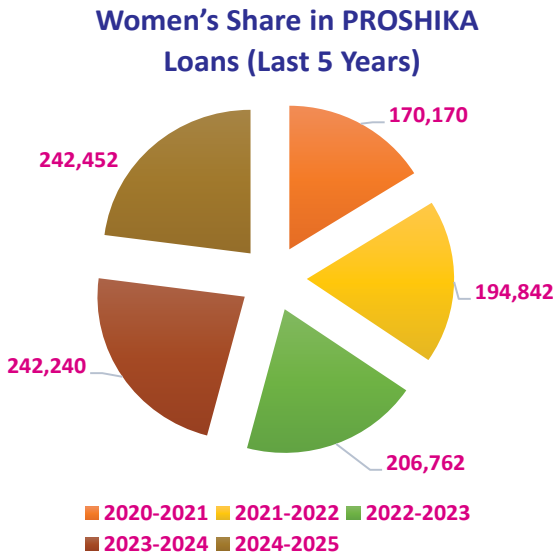
Due to certain unforeseen circumstances, the number of group members declined in financial year 2024–2025. Compared to financial year 2023–2024, group membership decreased by 28,569 members. Consequently, the total membership stood at 627,421 during the reporting year. The diagram below illustrates the number of Samiti group members over the past five years, including the current financial year.



The figure below illustrates the progressive increase in the total number of borrowers of PROSHIKA over the last five years.



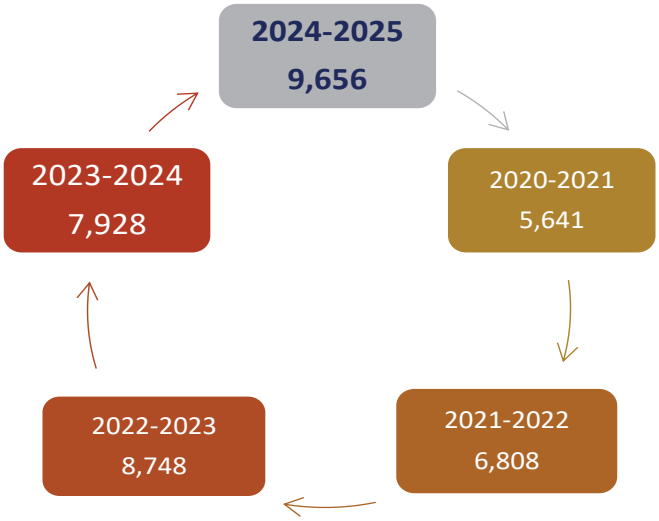
Women borrowers have consistently been given priority in PROSHIKA's credit programs. They constitute at least 73% of the total borrower base. The following figure presents a consistent trend of women borrowers over the last five years.



Expansion of PROSHIKA's Working Area: A Five-Year Overview

PROSHIKA's operational area has steadily expanded, with the cumulative number of villages growing each year over the past five years.

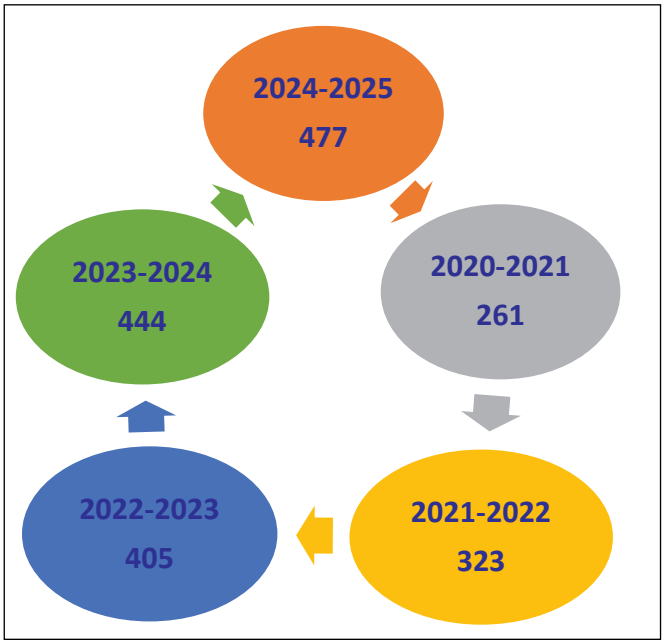
Five-Year Growth in PROSHIKA's Operational Villages



People's trust and confidence in PROSHIKA have been steadily growing, thanks to its transparent methods and people-centered policies. In response to community needs, the number of branch offices has expanded continuously, in line with the annual growth of PROSHIKA's operational area.

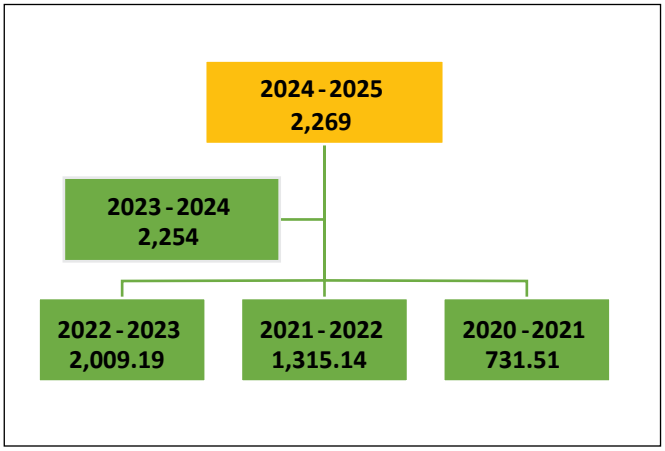
The following diagrams illustrate the cumulative number of branch offices over the past five years.

Five-Year Trend of Branch Offices



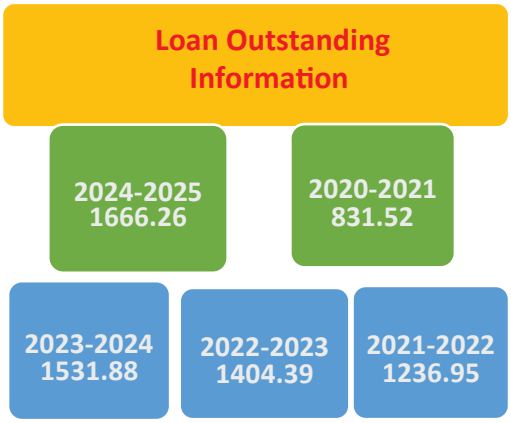
The Loan Disbursement, Loan Outstanding, Savings Outstanding and other financial services information (Taka in crore) are presented here.

Trends in Loan Disbursement Over the Last Five Year (Taka in crore)

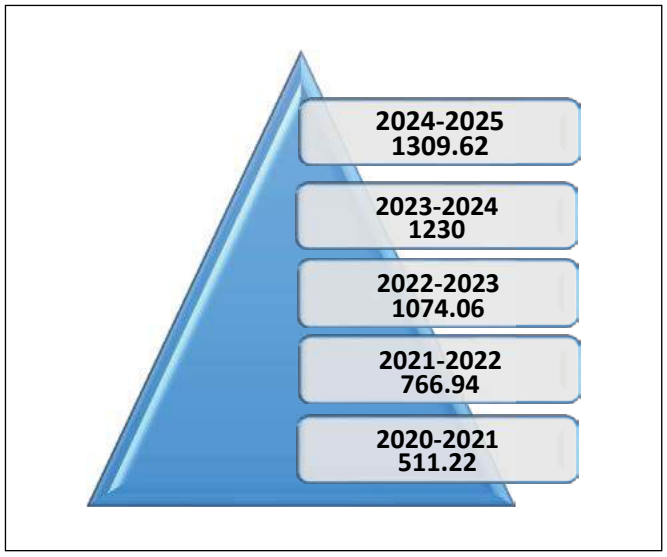


The figures below illustrate Loan Outstanding (per DW), Savings Outstanding (per DW), and the percentage (%) of Loan Outstanding versus Portfolio Savings, as well as OTR (%) during the reporting year 2024–2025.

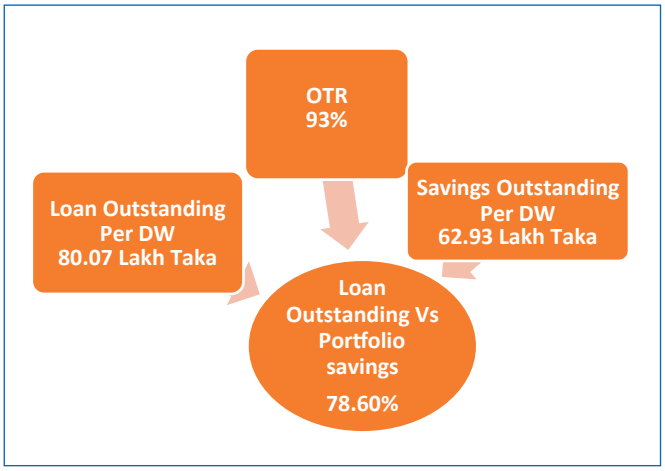
Analysis of Loan Outstanding Trends Over the Last Five Years (Crore Taka).



Last Five-Year Trends in Savings Outsranding (Amounts in Crore Taka).



The percentage (%) of Loan Outstanding versus Portfolio Savings:



PROSHIKA MANAGEMENT STRUCTURE AND PROCESS

Since its inception, PROSHIKA has prioritized participatory approaches, guided by a value-based development management process that ensures direct engagement with beneficiary groups. This approach deliberately moves away from traditional bureaucratic, corporate, or industrial management styles.

PROSHIKA's management structure is both effective and adaptable, with policies continuously refined to keep pace with evolving needs. Its management practices are participatory, people-centered, and designed to foster collaboration. Planning begins with an assessment of beneficiary needs through field surveys, followed by formal planning workshops involving managers from all field levels and the central office. These workshops produce the Annual Development Plan, developed in consideration of environmental conditions, organizational strengths and limitations, and available resources.

The Programs and Departments of PROSHIKA are Organized into Seven Major Categories:

- People's Organization Building (POB) Program;
- Financial Services Programs;
- Small and Medium Enterprises Development Program;
- Social Security Services Programs;
- Income-generating Programs & Agricultural Farms;
- Supportive Departments; and
- Projects.

PEOPLE'S ORGANIZATION BUILDING (POB) PROGRAM

Primary Groups (Overview)

Primary groups (samitis) are at the heart of PROSHIKA's poverty eradication and sustainable development strategy. They provide a platform for collective empowerment, development education, skill training, and access to financial services, helping members improve their socio-economic conditions.

Primary groups (samitis) are the cornerstone of PROSHIKA's poverty eradication and sustainable development initiatives. All other development activities revolve around this core strategy. Through primary groups, members receive development education, skill training, and access to financial services to enhance their socio-economic well-being as they provide a platform for collective empowerment, development education, skill training, and access to financial services, helping members improve their socio-economic conditions.

Primary Groups (Samitis)

Primary groups, known in PROSHIKA as samitis, lie at the core of PROSHIKA's poverty eradication and sustainable development strategy. Accordingly, PROSHIKA places strong emphasis on organization building of the poor through the formation of primary groups, through which members receive development education, human and skill development training, and access to financial services to enable them to overcome poverty.

Primary Group Formation

PROSHIKA firmly believes that poverty eradication and resistance to underdevelopment cannot be achieved individually; collective effort is essential. Therefore, organization building of the poor constitutes the first and most critical step of PROSHIKA's development strategy. Through this process, primary groups (samitis) are formed as a platform for collective empowerment and sustainable development.

Landless, marginal and small peasants, occupational working people—particularly poor fishers, artisans, slum-dwellers—and women from all these categories are organized into primary groups. Each samiti consists of 20–25 members of a homogeneous nature. Through a structured empowerment process involving human development and skill-based training, group members build capacity to engage in income-generating activities with the support of PROSHIKA's financial services.

Continuous counselling and guidance from PROSHIKA workers strengthen group cohesion, while PROSHIKA's support services—such as technical assistance and advisory support—enable members to improve their socio-economic conditions in a sustainable manner.

During the reporting period, a total of 58,090 primary groups (samitis) were formed across 9,556 villages, 2,528 unions/wards, and 222 upazilas. Of these, 43,832 were women's groups and 14,258 were men's groups, comprising a total of 627,421 members, of whom 494,376 were women.

Formation & Reach

- Objective: Build the organization of the poor as a foundation for poverty eradication.
- Target Beneficiaries: Landless, marginal and small peasants, occupational workers (fishers, artisans), slum-dwellers, and specially women.
- Group Formation: 20–25 homogeneous members per samiti.

Key Activities:

1. Human and skill development training
2. Income-generating activities
3. Financial services and technical assistance
4. Continuous counselling for group cohesion.

Highlights

- Women form the majority of groups and members, reinforcing PROSHIKA's focus on women's empowerment.
- Members have achieved group cohesion and financial self-reliance through PROSHIKA's support.
- PROSHIKA's technical assistance, counselling, and financial services have enabled sustainable socio-economic improvement.
- The approach emphasizes collective action as essential for poverty eradication and resilience against underdevelopment.

Success Story

AGAINST ALL ODDS BINITA CHAKMA'S Journey to Economic Independence



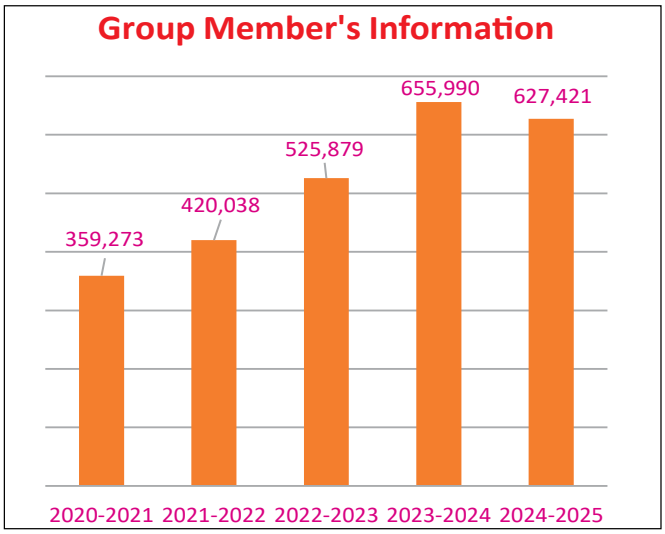
In the quiet village of Kalyanpur, located along the TTC Road in Rangamati, Binita Chakma once lived a life defined by scarcity. As one of seven members in an impoverished household, her daily reality was a constant struggle against the limitations of her father's meager income. However, Binita refused to let poverty dictate her future. Her journey toward transformation began when she encountered field workers from PROSHIKA, whose guidance prompted her to mobilize other women in her community. Together, they formed the "Lucky Mahila Samity" (Group Code: 250), a small collective that would eventually become the foundation of her financial liberation.

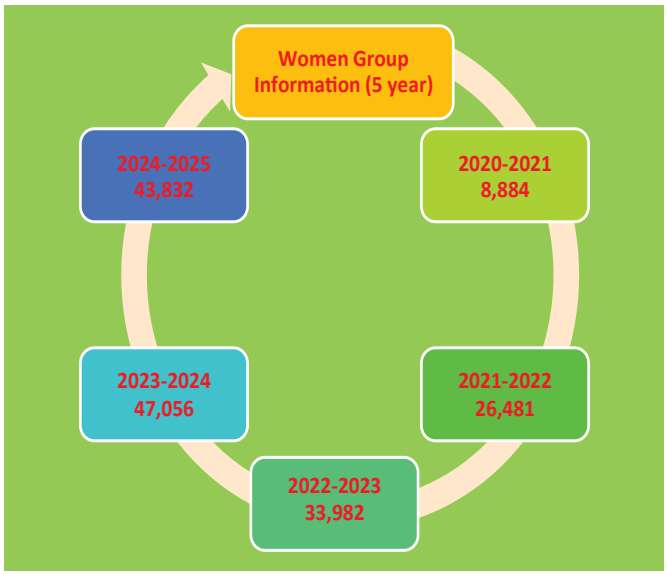
Through the Samity, Binita embraced a culture of disciplined savings and attended informal training sessions that focused on entrepreneurship and self-reliance. These meetings did more than just offer financial advice; they ignited a sense of self-belief in her. With a modest loan and a clear vision, she started a small-scale mobile trading business. Initially, she traveled on foot, carrying essential food items from her village to neighboring communities. This phase of her life was physically demanding, yet it provided her with invaluable market experience and the capital needed to dream bigger.

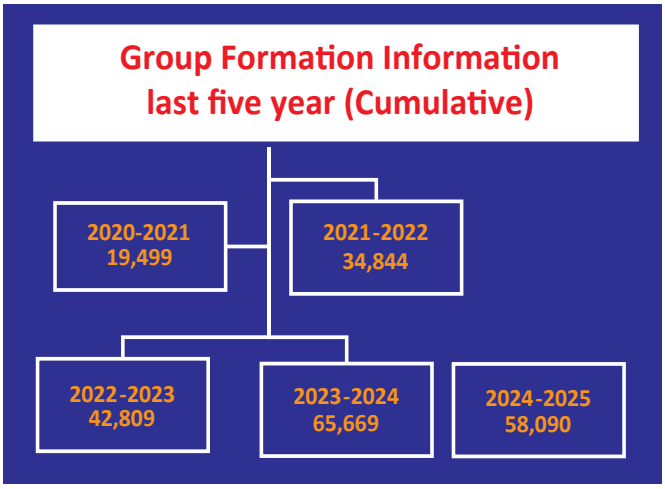
Her unwavering perseverance eventually bore fruit. As her capital grew, Binita transitioned from being a traveling vendor to establishing a permanent retail shop. This milestone did not just bring economic solvency to her family; it completely shifted the household dynamics. No longer a silent witness to her family's struggles, Binita became the primary breadwinner and a key decision-maker. The skills she acquired through her business interactions—negotiation, social networking, and financial management—heightened her social awareness and earned her a position of respect within her community.

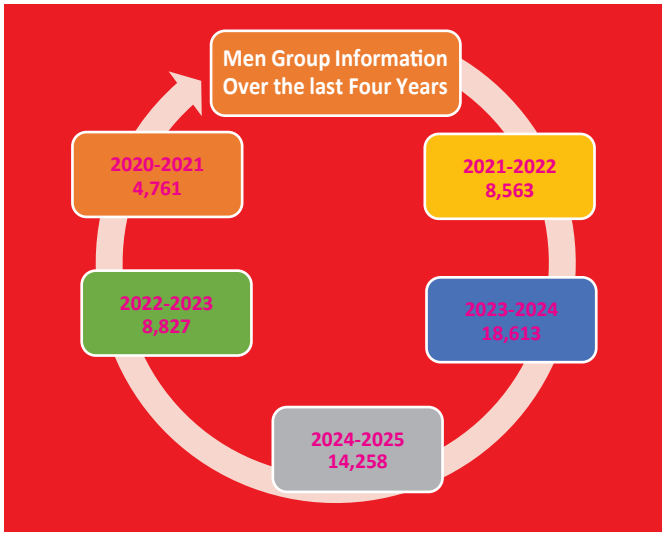
Today, Binita Chakma stands as a symbol of empowerment in Rangamati. Her transition from a state of destitution to becoming a successful entrepreneur has had a profound ripple effect on her personal and social life. By taking charge of her destiny, she has secured a better future for her family and contributed to the social fabric of her village. Binita and her family credit their transformation to the timely intervention and support of PROSHIKA, which provided the tools she needed to turn her resilience into a lasting success.

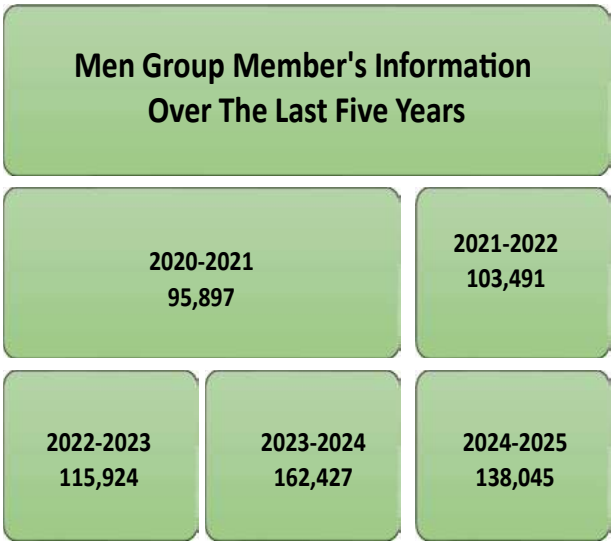
To highlight this journey of empowerment, a comparative overview of our group members & group formation borrower both men and women growth over the last five years is presented below.

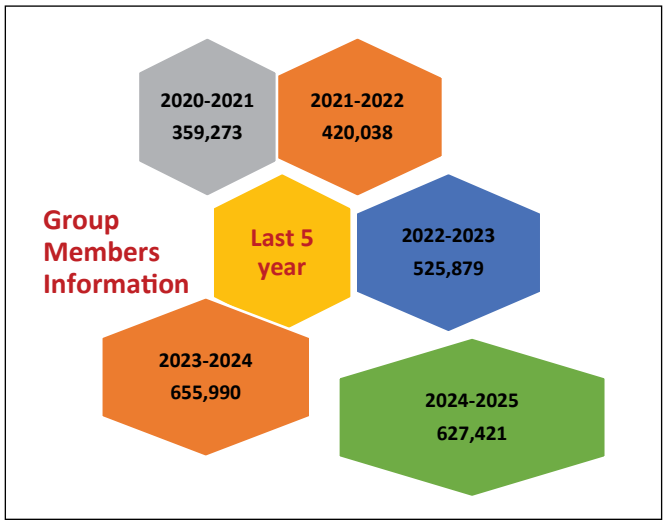


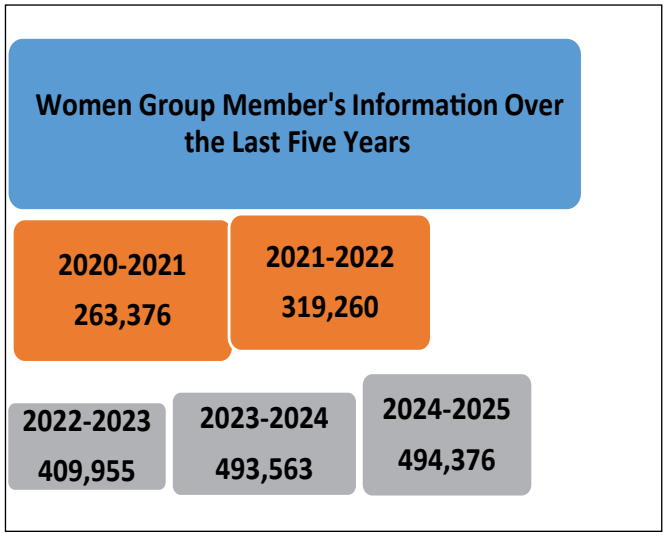












Group Formation and Social Mobilization

PROSHIKA has pioneered innovative concepts and methodologies for social mobilization, empowering the rural and urban poor to organize themselves into primary groups, widely known as Samitis. These groups are structured at various tiers—including Village, Union/Ward, Upazila, and District levels—forming the bedrock of participatory development. This organized approach enables the marginalized to acquire and strengthen their human, socio-economic and cultural resource bases.

During the financial year 2024-2025, PROSHIKA facilitated the formation of 58,090 groups. Despite some unavoidable constraints that hindered our group formation and group members expansion during this financial year, we remain highly optimistic about the upcoming year. We are actively addressing the underlying challenges and anticipate a significant resurgence in growth as we overcome these obstacles in the next reporting period.

Area Expansion

Organizing the poor is fundamental to their struggle for rights and the eradication of poverty and social injustice. To ensure a sustainable and large-scale impact, PROSHIKA continued to broaden its geographic reach. By the end of financial year 2024-2025, PROSHIKA's operations extended to 9,656 villages/slums, 2,528 unions/wards, and 50 districts. Currently, the organization operates through 477 Branches of PROSHIKA.

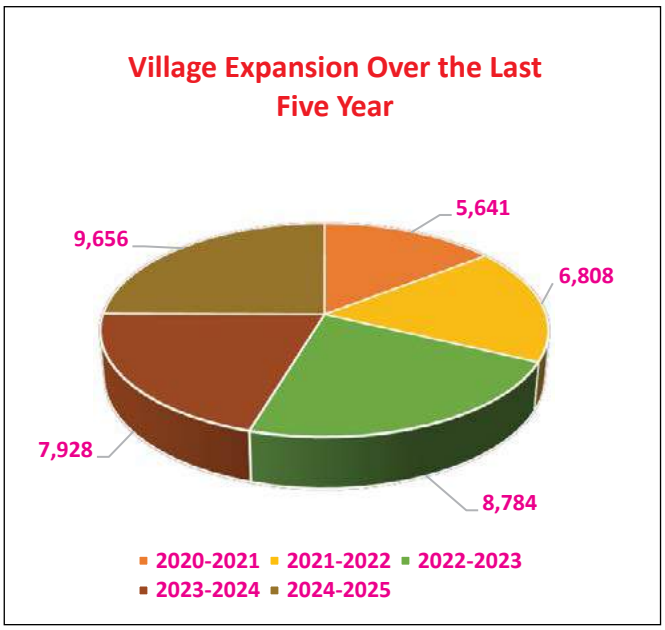
The following table provides a detailed snapshot of our regional coverage. It should be noted that during this reporting period, further expansion into new villages was constrained by several external challenges, including severe flooding in the south-eastern regions and shifts in the national political landscape.

Table 2: Geographical Coverage and Expansion Profile (FY 2024-2025)

SL. NO.	INDICATOR / AREA UNIT	STATUS AS OF JUNE 2024
01.	Districts Covered	50
02.	Unions / Wards	2,528
03.	Villages / Slums	9,656
04.	Upazila	222
05.	Branch Offices	477

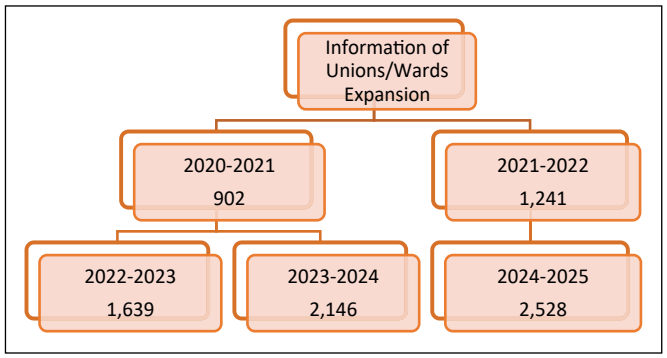
Table 3: Expansion Achievements in the Current Reporting Year:

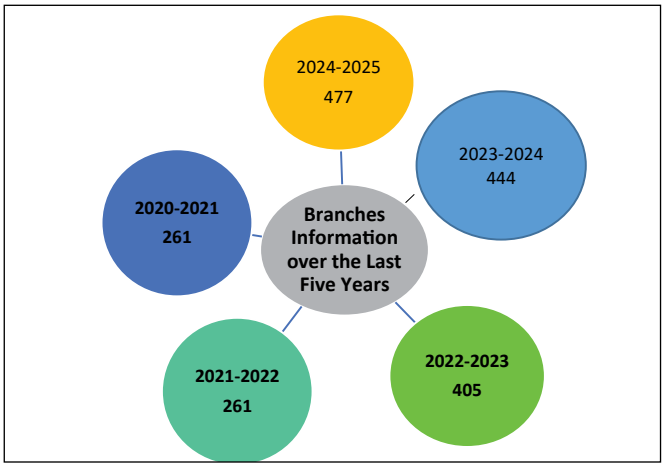
TYPE	ACHIEVEMENT (2023-2024)	ACHIEVEMENT (2024-2025)
Village	7,928	9,656
Union	2,146	2,528
Upazila	260	222
District	46	50
Branches	444	477



The working area of PROSHIKA has gradually increasing every year. Here the number of growing villages, unions/wards, ADCs and Branches of PROSHIKA (cumulative Figure) across the country is highlighted in the last five years through different diagrams.

Information of Branches Expantion in Unions/wards over the last five years





SMALL & MEDIUM ENTERPRISE DEVELOPMENT PROGRAM



Small and Medium Enterprises (SMEs) are recognized as a vital engine of economic growth, innovation, and employment generation. PROSHIKA's SME Development (SMED) Program is designed to support medium-level entrepreneurs in scaling up their existing operations, promoting business expansion, and creating broader employment opportunities. Under this initiative, PROSHIKA identifies promising small and medium entrepreneurs and provides them with financial support tailored to their business type and growth potential.

In Bangladesh, SMEs often struggle to access adequate financing, technical assistance, and capacity-building opportunities. To address these challenges, PROSHIKA launched the Small & Medium Enterprise Development (SMED) Program in November 2023.

Since its inception, PROSHIKA has provided loans to 120 entrepreneurs, amounting to a total of Tk. 14.93 crore, enabling them to enhance their business activities and contribute to local economic development.Top of Form

During the reporting period, the program expanded its outreach with the establishment of three new area offices. A total of 120 loans were disbursed, amounting to Tk. 149.25 million, supporting 129 active entrepreneurs across various sectors. The program collected savings of Tk. 29.63 million, contributing to a total portfolio of Tk. 118.22 million. Notably, women-led enterprises accounted for 20% of the supported businesses, reflecting PROSHIKA's commitment to gender-inclusive economic development.

Table-1: Achievements (January 2024- June 2025)

INDICATOR	ACHIEVEMENTS
Area office Establishment	3
Number of loan disbursement	1343
Amount of Loan	330,000,000
Saver Entrepreneurs	360
Savings Collection	60,000,000
Total Portfolio	340,000,000

Projected Plan for the Financial Year 2025–2026

During the financial year 2025–2026, the program plans to strengthen its operational footprint with the establishment of three new area offices in Badda, Chakbazar, and Sylhet City. A total of 1,343 loans are targeted for disbursement, amounting to Tk. 330 million, aiming to support 360 entrepreneurs across diverse business sectors. The projected savings collection stands at Tk. 60 million, contributing to an anticipated total portfolio of Tk. 340 million. These projections reflect PROSHIKA's focus on expanding financial inclusion and fostering sustainable enterprise growth in the coming year. The project plan is presented in the adjacent table.

Table 2: Projected plan financial year 2025-2026

INDICATOR	ACHIEVEMENTS
Area office Establishment	3
Number of loan disbursement (person)	120
Amount of Loan (Tk.)	149,250,000
Saver Entrepreneurs (person)	129
Savings Collection (Tk.)	29,626,000
Total Portfolio (Tk.)	118,216,434
Women-led Enterprises (%)	20

The SMED Program has demonstrated significant progress in promoting inclusive growth, expanding financial access, and empowering entrepreneurs. We remain committed to meeting our projected targets and further enhancing our developmental impact in the coming year.

Success Story

SMALL BEGINNINGVS, SUSTAINABLE SUCCESS: THE STORY OF KAISAR AHMED

Kaisar Ahmed, a 40-year-old entrepreneur from Kadamtali, Chattogram, is the owner of Kaisar Enterprise, established in 2018. He is an SSC graduate who began his career by working in several tyre shops in the local area, where he gained hands-on experience in the tyre business. Due to financial limitations, he sold a portion of his family land and rented a small shop to start his own business, initially serving only the local market.



In early 2024, he learned about the SMED program and received training and business guidance along with a loan of BDT 1.5 million. With this support, he started importing internationally recognized tyre brands directly from various Asian countries, which significantly expanded his business capacity. As a result of improved management skills and access to quality products, his monthly sales increased from BDT 4 million to BDT 6 million, and his workforce grew from three to five employees. He now supplies tyres to different districts across Bangladesh. Due to his regular loan repayment and business performance, he later received a second-phase loan of BDT 3 million.

This case highlights how timely financial assistance, combined with training and proper monitoring, can enable a small entrepreneur to achieve sustainable business growth and long-term success.

FINANCIAL SERVICES DEPARTMENTS (FSD)

It is widely recognized that the journey toward a poverty-free society is long and fraught with formidable challenges. Each year, PROSHIKA's strategic interventions and achievements provide new insights to navigate these obstacles, marking fresh milestones. These annual efforts contribute to a qualitative shift in PROSHIKA's mission, strengthening the organization's resolve and impact. This year's experiences have further advanced PROSHIKA's development vision and significantly enriched its operational approaches.

To successfully alleviate poverty, the primary requisite is to enhance income, create sustainable employment opportunities, and prevent income erosion among the marginalized. To this end, PROSHIKA has implemented comprehensive financial service programs designed to protect the poor from extreme financial distress. These initiatives provide accessible credit facilities for productive sectors, enhancing the economic capacity of our members while addressing the root causes of poverty.

PROSHIKA delivers a range of financial services to its group members, structured under three core components:

1. **Microfinance Activities**
2. **PROSHIKA Savings Schemes**
3. **Loan Loss Compensation Scheme (Loan Insurance)**
4. **Microfinance Activities**

PROSHIKA's microfinance operations serve as the foundation for participatory development, driving the acquisition and strengthening of the human, socio-economic, and cultural resource bases of the poor. Under this program, a total of Tk. 2,269 Crore was disbursed as loans to group members from the Revolving Loan Fund (RLF) as of June 2025.

PROSHIKA Savings Schemes

PROSHIKA Savings Scheme for its group members is based on certain principles like security of group savings, life insurance, risk coverage for damages caused by natural disasters, accessibility, etc. The life and property risk coverage aspects of the savings scheme are unique in Bangladesh.

These savings schemes ensure members' financial security, offer life insurance coverage, and provide assistance during natural calamities, deaths, or accidents. Currently, 627,421 members from 58,090 samitis are covered under these schemes. Total savings balance is 1,310 crore takas.

Loan Loss Compensation Scheme (Loan Insurance)

The money of this fund is given as compensation to the borrowers in case of death. An approximate of Tk. 33,949,695 has been paid for compensation to the concerned group members during the financial year July 2023 to June 2024.

The following table highlights the financial achievements and provides a comparative analysis between the previous year (2023-2024) and the current reporting year (2024-2025).

Table 1: Financial Achievement (Tk. in crore) Up to June 2024 & 2025

TYPE OF ACHIEVEMENT	ACHIEVEMENT 2024	ACHIEVEMENT 2025
Loan Outstanding	1,531.88	1,666.26
Savings Outstanding	1,230	1,310
Loan Disbursement	2,254	15,052
Loan Collection	1,958	1,3,35
Savings Withdrawal	423	554
Savings Collection	563	634
Total Income	274	325
Total Expenditure	232	280

Financial Performance and Portfolio Overview

The program demonstrates a strong operational efficiency and financial health, as evidenced by a high On-Time Recovery (OTR) rate of 93%. This reflects the discipline and commitment of the members toward their repayment schedules. Currently, the initiative serves a vast community of 627,421 loan receivers, all of whom are active members of the program.

In terms of financial portfolio, the Total Loan Outstanding stands at Tk. 80.07 Lakh per Development Worker, while the members have collectively

maintained a Savings Outstanding Per Development Worker of Tk. 62.93 Lakh. The relationship between credit and savings is well-balanced, with the Loan Portfolio-to-Savings ratio calculated at 78.60%. These figures indicate a sustainable financial model that effectively manages credit risk while encouraging a strong culture of savings among the participants.

Table 2: Summary of Microfinance Activities

KEY INDICATORS	ACHIEVEMENT (UP TO JUNE 2025)
On-Time Recovery (OTR)	93%
Loan Beneficiaries	627,421
Loan Outstanding (as per DW) (Lakh Tk.)	80.07
Savings Outstanding (as per DW) (Lakh Tk.)	62.93
Loan-to-Savings Portfolio Ratio	69%

Success Story

RUBIA BEGUM'S Journey to SELF-RELIANCE



Rubia Begum, a resident of Daudpur, Feni, began her journey in extreme poverty. Her life transformed after joining PROSHIKA's 'Sonar Tori Mohila Samity' (Code-80), where she gained financial awareness and built her own capital through savings and training. Starting with a single sewing machine and a small loan, she began manufacturing handmade bags. Today, her business has expanded significantly, employing 6 women and utilizing 6 sewing machines, with products distributed across Feni, Cumilla, and Chattogram.

Beyond her bag business, Rubia has diversified into the scrap materials trade with 5 auto-vans, creating employment for a total of 16 people. With a current business capital of Tk. 7 Lakh, she has achieved financial solvency and social dignity. Rubia has successfully educated her children and credits PROSHIKA's consistent support for her empowerment and transition from poverty to a successful entrepreneur.

WOMEN DEVELOPMENT AND EMPOWERMENT PROGRAM



Women constitute nearly half of the country's population and are an integral part of the family, society, and the state. Recognizing that sustainable development is impossible without women's advancement and empowerment, PROSHIKA has long implemented a dedicated Women's Development and Empowerment Program. As a gender-sensitive organization, PROSHIKA has worked since its inception to promote equal rights and opportunities for both women and men. Guided by this principle, the organization integrates women's development across all programs and implements a range of field-level initiatives to strengthen women's participation, leadership, and contribution to national development.

During 2024–2025, PROSHIKA formed 43,832 women's groups out of a total of 58,090 groups. Figure 1 presents the five-year trend of women's group formation. These 58,090 groups involve 627,421 members, representing more than 75 percent of all group participants. Figure 2 illustrates the growth in women's group formation over the last five years, while Figure 3 shows the percentage distribution of women's groups during the same period.

A total of Tk. 1,702 crore in loans was disbursed to women's groups during the year. Notably, over 75 percent of PROSHIKA's total credit portfolio consistently supports women-led projects, reflecting a strong commitment to gender equity (Figure 3). PROSHIKA believes that economic empowerment, alongside social and cultural advancement, is essential to enhancing women's overall agency. Therefore, women's empowerment remains a central pillar of PROSHIKA's development approach.

PROSHIKA views women empowerment as a continuous, dynamic process that enables women to challenge structures and ideologies that reinforce inequality. Through this process, women are better equipped to gain access to resources, assert their rights, and participate in household and community-level decision-making. To ensure progress in this direction, the Women's Development and Empowerment Program functions as a cross-cutting component embedded across all PROSHIKA initiatives, monitoring and supporting integrated activities that advance women's development.

Since 2018, PROSHIKA has facilitated the formation of nearly half a million women's groups. On average, 75 percent of its total credit support has been directed to women-run enterprises. PROSHIKA formed 43,832 women's groups during the reporting year 2024–2025. Figure 2 depicts the rising five-year trend of women's group formation, while Figure 3 presents the evolving ratio of men's and women's groups over the same period.

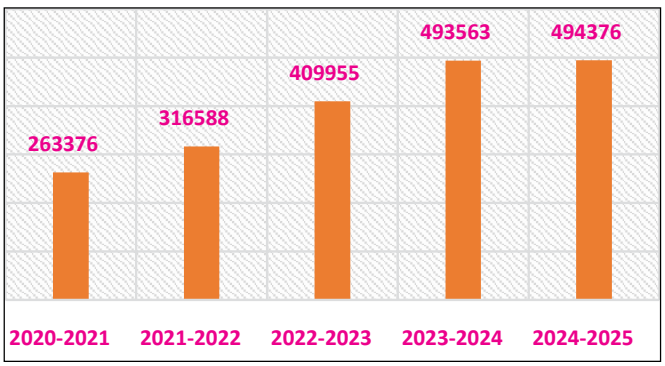


Fig. 1: Increase in the number of women group members over the last five years

PROSHIKA places strong emphasis on the recruitment of women staff. The number of female employees has steadily increased over the years, and during the reporting period (2024-2025), the figure rose by 50 percent compared to the previous year.

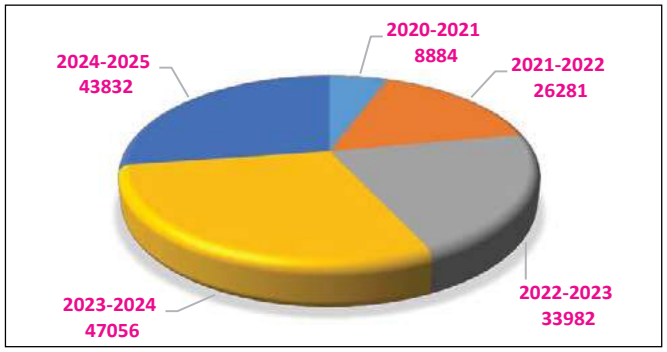


Fig. 2: Trends in women's group formation over the last five years

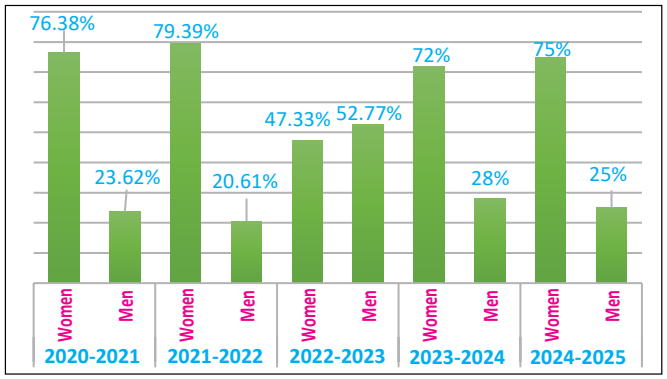


Fig. 3: Trend in the loan disbursed ratio of men to women group members over the last five years

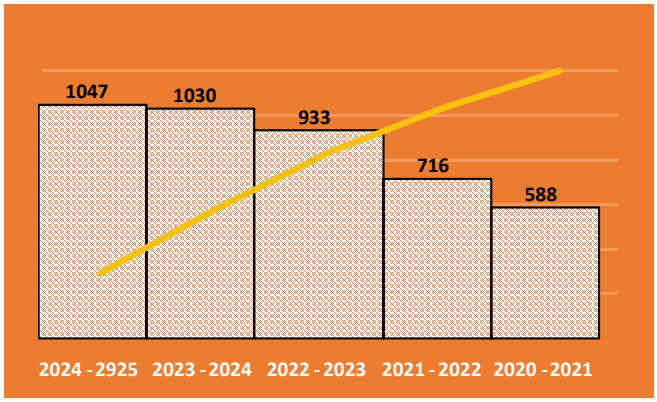


Fig. 4: Presents the trend of increasing women staff recruitment.

Women borrowers have consistently been given priority in PROSHIKA's credit programs. They constitute at least 73% of the total borrower base. The following figure presents a consistent trend of women borrowers over the last five years.

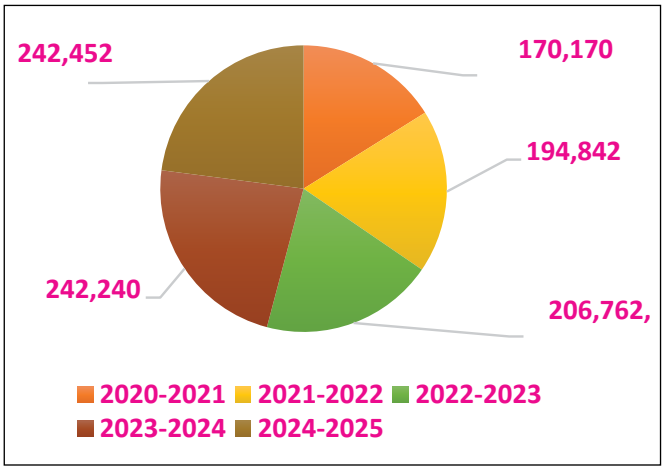


Fig. 5: Five-Year Trend of Women Borrowers

Women Development & Empowerment Program's Activities at the Group Level

Key Areas of Intervention

- Awareness-building among women and the broader community on women's rights and empowerment issues.
- Advocacy against domestic violence, social oppression, and discriminatory practices affecting women.
- Promotion of equal rights and opportunities for both women and men.
- Raising awareness among adolescents on reproductive health and related issues.
- Community sensitization and awareness-building on the prevention of early marriage.
- Enhancing community understanding of the negative consequences of child marriage.
- Observance of 25 November as the International Day for the Elimination of Violence Against Women.
- Observance of 8 March as International Women's Day.
- Reducing gender disparity in all spheres of life.
- Leadership development for women.
- Capacity-building and skill enhancement initiatives.

During the reporting period (2024–2025), staff of the Women Development & Empowerment (WD&E) Program visited 144 primary groups across 31 branches of PROSHIKA. The program aims to create an enabling environment for the healthy and holistic development of women so that PROSHIKA's commitment to empowering poor women can be fully realized. During these visits, program staff monitored both qualitative and quantitative participation

of group members, identified challenges, and coordinated with field management to address them. They also total of 59 discussion meetings was organized across the ADCs focusing on issues such as dowry, domestic violence, illegal divorce, polygamy, wage discrimination, women's rights, early marriage prevention, entrepreneurship development, and income-generating activities. These sessions engaged 12,952 participants, including 10,227 women and 2,755 men. Informational leaflets related to these topics were distributed among participants.

The meetings were attended by a wide range of local stakeholders and community leaders, including professors, upazila executive officers, vice-chairpersons, police officials, elected women representatives, school headmasters and teachers, NGO representatives, public leaders, political figures, civil society members, community groups, and PROSHIKA managers and staff.

Awareness Meetings on Puberty and Breast Cancer

PROSHIKA conducted awareness sessions on puberty for girls in grades 7 and 8 in the schools of the branch offices of PROSHIKA. These sessions encouraged open and stigma-free discussions on menstrual health and adolescent well-being. In addition, on the occasion of Breast Cancer Day on 10 October, WD&E staff received specialized training on breast cancer screening and prevention from the Oncology Center in Mohammadpur, Dhaka, and subsequently facilitated several community awareness meetings on the topic.

A wide range of community stakeholders participated in these discussion meetings, including professors, upazila executive officers, vice-chairpersons, police officers and officers-in-charge of thanas, elected representatives from reserved women's seats, headmasters and assistant teachers of primary and secondary schools, NGO representatives, public leaders, political figures, civil society members, community group members, and PROSHIKA managers and staff at all levels.

This program also observed 10 significant jointly events through its Women Development & Empowerment Program during the reporting period (2024–2025): 25 **November—International Day for the Prevention of Violence Against Women, and 8 March—International Women's Day.** To mark these occasions, PROSHIKA organized vibrant rallies and discussion meetings with participation from staff across all levels of the organization.



Table 1: The table above illustrates different aspects of women's development activitie

TYPES OF MEETINGS	WOMEN	MEN	TOTAL
Discussion meetings with the community & group members on the development and empowerment of women	850	170	1,020
Meetings for exchanging of idea on the development and empowerment of women	40	110	150
Meetings for preventing violence against Women & Children and rape	30	10	40
Discussion meetings with the adolescence girls	3,650	65	3,715
Jointly events with like- minded organizations	120	40	160

Success Story

PROSHIKA Begum Rokeya Memorial Medal Awarded to 11 Women

Begum Rokeya Sakhawat Hossain was a pioneering advocate of women's emancipation and gender equality. In recognition of her enduring legacy, PROSHIKA Human Development Centre observes Begum Rokeya Day annually on 9 December.



In 2021, to mark the occasion, PROSHIKA selected 11 distinguished grassroots women who had achieved financial self-reliance and social empowerment with PROSHIKA's support. They were honored with the PROSHIKA Begum Rokeya Memorial Medal at a formal ceremony held at the National Museum auditorium. Among the awardees were two women freedom fighters. All recipients received the medal, certificate, and a cheque in recognition of their contributions.

Zohra Begum



Zohra Begum has been associated with PROSHIKA-organized groups for the last 21 years. Prior to joining PROSHIKA, her financial condition was poor. Through training and financial services, she has achieved significant personal, familial, and social empowerment. She is now financially solvent and has established a garment showroom. In addition, she provides training to rural women using 15 sewing machines and has created employment opportunities for 20 people. She is a successful woman entrepreneur.

Asma Akter

Asma Akter has been involved in PROSHIKA's financial services development program for the past eight years. Before joining the organization, she was in severe financial hardship. Through formal and informal training and access to financial services, she gained entrepreneurial skills and established a small plastic products manufacturing unit. She is now economically self-reliant, and her enterprise has created employment for 11 people.



Aduri Baidya



Aduri Baidya has been a partner in PROSHIKA's development initiatives for the past 41 years. Through multiple training programs and access to financial services, she became skilled and self-reliant by engaging in vegetable cultivation, mango and litchi farming, and fish culture. She ensured higher education for her children, which enhanced her family and social status. She was elected five times as a member of the School Management Committee of a local government primary school and served with distinction.

Panna Begum



Panna Begum is a resilient and self-made woman who overcame extreme hardship. She joined PROSHIKA 20 years ago and, through training and financial support, engaged in income-generating activities in food processing. Over time, she became the owner of a biscuit, bread, and chanachur production unit, which currently provides employment to eight people. She has built a livable house, ensured education for her children, and aspires to expand her enterprise to create employment for 100 people. Her journey reflects courage, perseverance, and economic independence.

Marjina Begum

Marjina Begum is a successful woman who rose from a life of extreme hardship. She joined PROSHIKA 22 years ago and, through social and financial training, became a skilled and conscious community member. With savings and financial support, she initially engaged in homestead vegetable cultivation and later expanded into medicinal plant farming. Starting on a small plot, she now cultivates medicinal plants on 16 bighas of land, supplying local, national, and international markets, including China and Thailand. Her success enabled her to educate her children, build a permanent house, and gain enhanced social status. She firmly believes that women's empowerment is only possible through income-generating activities.



Manorama Adhikari



Manorama Adhikari joined PROSHIKA 22 years ago after enduring long-term financial hardship. Through training and financial support, she became involved in vegetable farming, fish culture, tailoring, and other income-generating activities, achieving economic self-reliance. In recent years, she established a safe drinking water production plant that supplies approximately 5,000 liters of purified water daily and provides employment for eight people. She continues to educate her children and now leads a stable and dignified life, believing strongly in women's potential when given equal opportunities.

Jharna Islam

Jharna Islam is a resilient woman who overcame long-term poverty to become a successful garment trader. She joined PROSHIKA 22 years ago and, through various training programs, engaged in income-generating activities. Her enterprise currently provides employment for 18 people, and she also trains underprivileged women using five sewing machines. Now financially solvent, she supports the education of children from poor families, which has enhanced her social and family standing.



Rokeya Begum



Rokeya Begum joined PROSHIKA 30 years ago to overcome poverty and build a better life. Through extensive training, particularly in midwifery and livestock treatment and vaccination, she became a skilled service provider and community resource person. Her dedication to social service led to her election as a local government representative in 1996, a position she has held continuously for 26 years. Through her work, she ensured financial stability for her family, educated her children, and continues to serve her community with commitment and dignity.

Mosammat Kamala Banu



Kamala Banu is a hardworking woman who joined PROSHIKA nine years ago after living in extreme poverty. Through formal training and access to financial services, she achieved economic stability by engaging in livestock rearing and establishing a handloom enterprise. Although financial hardship once limited her children's education, she strongly believes that women's empowerment depends on income-generating activities. Her handloom enterprise currently provides employment for two women.

Roushanara

Roushanara joined PROSHIKA 33 years ago to overcome household poverty. With training and guidance, she became skilled in homestead vegetable cultivation and livestock rearing. She now operates a small farm with cattle and has achieved financial self-reliance, educated her two daughters, and created employment for four people. Beyond economic success, she has played a significant leadership role in community organization, women's rights advocacy, and social development initiatives, and continues to work actively for community empowerment.



Shobha Rani Jaldash



Shobha Rani Jaldash is a Birangana freedom fighter who joined PROSHIKA 25 years ago. Through various training programs and financial support, she became economically self-reliant by engaging in small business activities. Inspired by PROSHIKA's social development vision, she has been actively leading community awareness initiatives against child marriage, violence, divorce, and substance abuse. She regards PROSHIKA as a driving force in rebuilding her life and continues to serve her community with dedication.

HEALTH PROGRAMS



Health Program Overview

The overarching objectives of PROSHIKA's Health Program are to improve the overall health status of marginalized and low-income populations and to reduce the prevalence of common diseases that disproportionately affect the poor.

The Health Program is designed to address critical maternal, child, and adolescent health needs through a comprehensive and integrated approach. Key interventions include the promotion of integrated nutrition, organization of health camps, active engagement of persons with disabilities in developmental activities, and the establishment of strong networks with doctors, hospitals, and clinics. The program also emphasizes collaboration with other organizations to implement joint health campaigns and incorporates healthcare services such as breast cancer screening and smart healthcare initiatives within broader health promotion activities.

To effectively implement these interventions during the current financial year, the Health Program has been structured into three major components:

1. **Program for the Development of Differently Abled People**
2. **Women, Adolescent and Child Health Program**
3. **Breast Cancer Screening Program**

A. Program for Development of Differently Able People



During the period 2024–2025, PROSHIKA continued the implementation of its Program for the Development of Differently Abled People, aimed at integrating persons with disabilities into the broader development process. The program was implemented in an average of 120 branches of PROSHIKA, where 190 health awareness-raising discussion sessions were conducted, reaching approximately 5,700 participants to enhance community awareness on disability-related health issues. Among them 4,275 were female and 1,425 were male. Due to funding constraints during the current financial year, program activities had to be implemented on a limited scale. As a result, the overall achievement of this program in the current financial year was lower compared to the previous financial year.

Throughout the reporting period, 755 persons with disabilities along with their family members were organized into PROSHIKA groups and provided with various forms of support, including medical treatment and assistive devices. To ensure specialized care and technical assistance, PROSHIKA referred differently abled persons to the Center for Disabilities and Development (CDD) and the Centre for the Rehabilitation of the Paralyzed (CRP), Savar. In addition, PROSHIKA organized a total of 29 relevant training sessions for persons with disabilities and their family members to enhance skills, awareness, and self-reliance.

Recognizing persons with disabilities as an integral part of the development process, PROSHIKA further strengthened its initiatives under the Development of Differently Able People Program. During the financial year 2024–2025, program activities were conducted in 105 operational areas, through which 755 identified persons with disabilities were brought under program coverage.

As part of assistive support, PROSHIKA distributed wheelchairs to physically challenged individuals, white canes to visually impaired persons, and other assistive devices to 160 persons with disabilities. Additionally, PROSHIKA facilitated access to government disability allowances for 51 persons and supported 49 persons with disabilities in obtaining appropriate medical treatment.

To promote economic inclusion and livelihood development, PROSHIKA disbursed a total of Tk. 18,038,000 as loans to the persons with disabilities and their family members during the financial year 2024–2025. Among the loan Tk. 8,048,000 were given to the differently abled people and Tk. 9,990,000 to their family members.

Cash Assistance, Food, and Other Support for Persons with Disabilities and Their Families

PROSHIKA, through its Central Office and various program areas, has been providing cash assistance, food items, winter clothing, and other essential support materials to persons with disabilities and their families, particularly those living in poverty. Although it was not possible to provide support at the

same level as the previous fiscal year due to financial constraints during the current fiscal year, PROSHIKA extended food assistance, winter clothing, and cash support to a total of 72 persons with disabilities and their families across several working areas, including Dohar, Fatikchhari, Bibirhat, Nazirhat, Brindaban, Tongi, and Sakhipur.

Table 1: Loan and Support Disbursement for Persons with Disabilities (in BDT)

NAME OF RECIPIENT	NO. OF PEOPLE	TYPE OF SUPPORT	AMOUNT (TK.)
Disabled people & their Family Members	755	Loan	18,038,000
Disabled's Family Members	-	Loan	9,990,000
Disabled people	-	Loan	8,048, 000
Disabled people	-		
Disabled people	72	Providing cash assistance, food items, winter clothing, and other essential support materials	-
Celebrating International Day of Disabled People	40,430	PROSHIKA organized	-



Celebration of International Day of Persons with Disabilities

As in previous years, PROSHIKA commemorated the International Day of Persons with Disabilities at its Central Office and Area Development Centres. On this occasion, rallies and discussion sessions were organized at the Head Office as well as across 404 branch offices nationwide.









B. Breast Cancer Screening Program

Three years ago, PROSHIKA decided to include a Breast Screening Program under its health initiatives, recognizing the critical importance of women's health, particularly the rising incidence of breast cancer. Globally, breast cancer cases among women are increasing, and Bangladesh is no exception. Limited access to healthcare facilities, inadequate diagnostic equipment, scarcity of medicines, lack of awareness, and economic constraints contribute to the growing severity of breast cancer in the country.

To address these challenges, PROSHIKA conducts awareness-raising programs on various health issues across its regional development offices, aiming to reach women who face these barriers and provide them with appropriate guidance. Among these initiatives, the women's breast cancer screening program is a key priority.

PROSHIKA implements this program in partnership with a healthcare provider on a mutual aid basis. During the reporting period, the partner institution, in collaboration with PROSHIKA, conducted special orientation sessions on the screening process at PROSHIKA's development branch offices in *Dhamrai, Bhairab, Dohar, Batikamari, Banagram, Musudpur, and Nababganj.* Through these health camps, a total of 527 women were screened for breast cancer and provided with general health services among them the number of 33 women requiring further investigation or treatment were referred to the specialist doctors.

Devastating Flood of August 2024: Medical Team Formation and Healthcare Response

In August 2024, a sudden and unprecedented flood severely affected the south-eastern region of the country. PROSHIKA's development areas in Feni, Sonagazi, Chhagalnaiya, and Companiganj were completely inundated, causing widespread damage and hardship to local communities.

In response to the emergency healthcare needs of the flood-affected population, PROSHIKA took the initiative to form dedicated medical teams. Alongside providing primary medical treatment, the response included the distribution of essential medicines, first aid support, oral saline, sanitary napkins, and safe drinking water through PROSHIKA water filters. Other essential health and hygiene supplies were also arranged to mitigate health risks and support the wellbeing of the affected communities.

Pink Road Rally on Breast Cancer Awareness

A nationwide Pink Road Rally on breast cancer awareness, organized by Breast Cancer Awareness, was conducted from Teknaf to Tetulia. The initiative aimed to promote public awareness on breast cancer through a series of advocacy and outreach activities. These included discussion meetings, roadside gatherings, public speeches, seminars, and distribution of informational leaflets.

The awareness campaign was successfully implemented across multiple locations, including Teknaf, Ukhiya, Cox's Bazar, Chattogram, Cumilla, Narayanganj, *Tangail, Sirajganj, Bogura, Dinajpur, Thakurgaon, and Panchagarh.* Through these activities, widespread community engagement was achieved, contributing significantly to enhancing knowledge and awareness about breast cancer across the country.

C. Women, Adolescent and Child Health Program

Recently PROSHIKA has included Women, Adolescent Girls and Child Health Program in its Health Programs. The program covers the identification and treatment of maternal, child and adolescent health problems. It is planned to implement this program in remote rural areas of the country, where the people of the area are not still aware about such type's health problems. PROSHIKA has been implementing this program in its working areas across the country to prevent women and adolescents from women's common health problems. The aim of this program is to make women and adolescents aware about these diseases. For this purpose, PROSHIKA has organized discussions and exchange meetings with the students of schools in two development areas in the financial year 2024-2025.



PEOPLE'S CULTURAL PROGRAM

Various regressive beliefs, social injustice, hatred, violence, and the systematic exclusion of poor women and men from institutional opportunities have long been entrenched in our society. In response to these deeply rooted challenges, PROSHIKA's People's Cultural Program has been implementing a wide range of activities aimed at raising social awareness and promoting positive change.

Experience has shown that when the lived realities of the poor are expressed through songs, ballads, and plays—devised, improvised, performed, and witnessed by the people themselves—they generate an unprecedented level of awareness. These cultural performances do more than entertain; they stimulate dialogue and often inspire collective action. Through this process, people's critical consciousness regarding social and economic realities is awakened, fostering moral development, unity, and grassroots activism.

The People's Cultural Program has emerged as an effective and popular medium for addressing a wide range of social issues, including social injustice, dowry, polygamy, fatwa, arbitrary divorce, gender discrimination, illiteracy, unjust control of public resources by powerful elites, superstitious health practices, environmental degradation and its consequences. At the same time, it highlights the positive impacts of various development initiatives on people's lives, offering rich possibilities for democratic expression and representation.

One of PROSHIKA's most distinctive innovations is its use of indigenous cultural forms to advance the development process. As a powerful motivational tool, this approach has proven highly successful in raising awareness against social injustices and in encouraging people to assert their rights. Recognizing its effectiveness, PROSHIKA institutionalized these efforts under the umbrella of the People's Cultural Program.

The process begins with building networks among

like-minded cultural and social organizations across the country and organizing cultural troupes to disseminate messages that inspire people to take action.

The People's Cultural Program (PCP) consists of the following key components:

- Formation of grassroots cultural troupes among poor communities in both urban and rural areas within PROSHIKA's development centers;
- Establishment of area-based cultural networks in collaboration with community cultural groups;
- Observance and celebration of national and international days; and
- Organization of cultural performances and fairs.

V

Each year, folk cultural festivals, village fairs, and other cultural events are organized at suitable locations, where thousands of people from different ADCs gather and actively participate, making the festivals and events vibrant and lively. PCP also observes important national days such as Independence Day, Victory Day, and Bengali New Year's Day.

During the reporting period, PCP placed particular emphasis on the production of telefilms and related activities, as well as on launching and managing a dedicated YouTube channel to promote PROSHIKA's work. In addition, PCP regularly participated in various workshops and meetings, including those on rooftop gardening, semi-urban gardening, Green City–Clean City initiatives, annual general meetings, government body meetings, and other relevant seminars. Participation in such meetings and workshops is essential for strengthening the program's capacity and ensuring effective implementation of PROSHIKA's activities.

PCP also staged the cultural performance Geetialekhya Pear Chand and participated in the month-long Amar Ekushe Book Fair held at the premises of Bangla Academy.

Conducting and Performing Cultural Programs During the Reporting Period (2024–2025)

During the financial year 2024–2025, PROSHIKA organized an Annual Central Workshop at the Human Resource Development Centre. Under the Audio-Visual Production initiative for the Green City–Clean City campaign, two videos were shot and one was edited. Additionally, four educational programs were filmed, of which two were edited. Four documentary videos were also edited using footage related to past corrupt activities of the former management of the Human Resource Development Centre.

Furthermore, video footage from various programs and workshops was edited and uploaded to PROSHIKA's official Facebook page. The page exceeded its posting targets, with regular sharing of original posts, links, and edited content, thereby enhancing the organization's outreach and visibility.

During the reporting period, PCP successfully achieved its targets in most planned activities. A total of 21 national and international days were celebrated at the ADC level, fully meeting the set target. Similarly, all 9 planned national and international day celebrations and participations at the Head Office level were completed as scheduled. The program also met its targets in developing audio and video clips, producing all 8 planned materials, and in maintaining an active online presence by uploading 140 posts on PROSHIKA's official Facebook page. However, progress in uploading videos to PROSHIKA's vlog was slower than expected, with 4 videos uploaded against a target of 18.

Table: The table shows the details of the implemented activities:

Description	Target	Achievement
Celebrated National and International days at the ADCs level.	21	21
Celebrated National & International days and participated at the Head office level.	9	9
Video upload in PROSHIKA's vlog	18	4
Developing audio/video clips	8	8
Uploading several posts in Facebook Page	140	140











ANTI-DRUG CAMPAIGN PROGRAM

The widespread availability and use of drugs across the country have led to severe addiction among youth, posing a serious threat to national development and the creation of a healthy society. The expansion of the drug market has also enabled a group of unscrupulous traders whose activities undermine social stability and moral values. In response to this alarming situation, PROSHIKA Human Development Centre, with the support and cooperation of the Government, has been implementing the Drug Addiction Prevention and Awareness Raising Program (Anti-Drug Campaign) since 2018.

The primary aim of this program is to sensitize young people about the dangers of drug addiction and its personal, familial, social, economic, and moral consequences, while contributing to the development of a drug-free and healthy society. To implement this program, PROSHIKA obtains an annual certification from the Department of Narcotics Control, ensuring that all activities are carried out in compliance with relevant regulations. The program is implemented equally in both rural and urban development areas, with continued support and cooperation from the Government to strengthen an anti-drug social movement nationwide.



Objectives of the Program

- To raise awareness among youth about the harmful effects of drugs and their impact on personal, family, social, economic, and moral life;
- To contribute to the development of a healthy, conscious, and drug-free society; and
- To prevent family, financial, and social damage caused by drug addiction and thereby promote a safer social environment.

Program Coverage during 2024–2025

- Number of branches: 477
- Number of upazilas: 222
- Number of districts: 50

Program Activities Implemented during financial year 2024–2025

During the reporting period, PROSHIKA undertook a wide range of awareness and advocacy activities, including participation in events organized by the Department of Narcotics Control and joint program review meetings with its officials. Review and discussion meetings were held with community members and groups, as well as with school and college teachers and students to exchange views on the harmful effects of drugs.



The program also organized discussion and review meetings with local government representatives, including chairmen, members, mayors, councilors, and officials of district, upazila, and union parishads. People's cultural activities focusing on anti-drug awareness were arranged for youth, alongside district- and upazila-level anti-narcotics rallies. International Anti-Drug Day was observed with due importance, and case studies were collected to document the impact of drug addiction. In addition, awareness materials were produced and distributed, and courtyard (yard) meetings were organized among group members to promote community-level awareness.

Key Achievements during the Reporting Period 2024-2025

In the financial year 2024–2025, these activities were implemented through 80 branches across 25 PROSHIKA areas, namely Sakhipur, Shalban, Paharika, Chandgaon, C&B, Kalurghat, Chawkbazar, Adamjee, Shitalakhya, Durgapur, Puthia, Bayezid, Lalkhan Bazar, Alankar, Sabujbagh, Panchlaish, Hamzarbagh, Anderkilla, Nabinnagar, Phulchhari, Rupganj, Narayanganj Metropolitan, Batikamari, Muksudpur, and Bangram.

Every year, PROSHIKA according to reports from Bangladesh, the theme for International Day Against Drug Abuse and Illicit Trafficking in 2025 was expressed locally as "Breaking the chains: prevention, treatment and recovery for all" which was observed with due dignity and significance in alignment with the program's objectives.

Anti-drug rallies were held at both upazila and district levels, and International Anti-Drug Day on 26 June was observed with active participation. A total of 5,100 people took part in the program activities, including 1,700 women and 3,400 men. Meetings were also conducted with officials of the District Narcotics Control Directorate, and the anti-narcotics telefilm "Amar Santan Amar Bhalobasa" was screened at various development branch offices to further strengthen awareness efforts.

It is worth noting that during this financial year, limited funding for social programs constrained the scale of implementation, and as a result, some planned targets could not be fully achieved.

Table 1: Summary of Anti-Drug Program Activities and Participation (2024–2025)

DESCRIPTION	TARGET	ACHIEVE.	WOMEN	MEN	TOTAL
Awareness discussion meeting with the community people	36	25	1,860	680	2,540
Meeting with the students	07	07	120	710	830
Meeting with the union chairman, member, counselor & the prominent persons of the society	08	09	40	82	122
Meetings with Directorate of Narcotics Control	09	09	03	18	21
Meeting with the staff of PROSHIKA Branches	23	22	82	102	184
Celebration International Day on June 26th	245	170	1,700	3,400	5,100
Mobilization for anti-drugs	02	01	200	120	320
Collecting Case's Studies	04	04	-	04	04

Case Study -1:

Recovery from Substance Abuse

Dr. Sagar, a medical graduate from a government medical college, had a strong academic background and a supportive family. During his hostel life, peer influence led him from curiosity-driven substance use to addiction, causing serious personal and family challenges.

Family interventions, including marriage, failed to bring change, and he remained emotionally detached despite becoming a father. With support from PRA/NGO workers, his family admitted him to a rehabilitation center, where structured care and counseling helped him recognize the need for recovery.

Through consistent treatment, Dr. Sagar successfully overcame his addiction. He now leads a stable life and credits the rehabilitation center for his recovery, highlighting the importance of timely intervention and structured rehabilitation.

Case Study -2:

From Darkness to Recovery

Sohel, from a supportive family in Savar, experienced emotional and social instability following the premature death of his father. Although he initially managed family responsibilities and ran a successful business, emotional distress later affected his mental well-being.

Peer influence led him to substance abuse, resulting in addiction and disconnection from family, work, and society. He underwent rehabilitation and recovered, but later relapsed due to unresolved emotional stress. After a second, extended rehabilitation program, he successfully achieved recovery.

Currently, Sohel is living a stable life under regular follow-up and counseling. His case underscores the importance of continuous rehabilitation, relapse prevention, and family support for long-term recovery









SOCIAL FORESTRY & CLIMATE CHANGE PROGRAM

Since its establishment in 1976, PROSHIKA has been implementing a wide range of development programs, including poverty alleviation and sustainable social forestry, with a strong focus on environmental conservation and regeneration. Tree resources play a vital role in environmental protection, sustainable development, and mitigating the adverse impacts of climate change. Recognizing this importance, PROSHIKA has consistently implemented afforestation and sapling distribution initiatives across homesteads, roadsides, fallow lands, educational institutions, and other public and private spaces.

These initiatives are carried out through capacity building of group members via training in human and skill development, awareness raising, and the provision of technical and financial support as required. Social Forestry stands as one of PROSHIKA's flagship programs, clearly reflecting its long-standing commitment to environmental protection, regeneration, and sustainable livelihoods.

The Social Forestry Program not only contributes to environmental conservation but also generates substantial income opportunities for participating communities. Through lease agreements with various landowning agencies and individuals, poor and marginalized group members have gained usufruct rights over both public and private lands brought under the program. Group members are actively encouraged to participate in social forestry activities to strengthen program outcomes while simultaneously enhancing household income. PROSHIKA supports



them with necessary credit facilities and continuous technical guidance.

Since the inception of the program, PROSHIKA has planted approximately 1,100 million trees and has successfully protected 8,669 acres of natural Sal Forest, marking a significant contribution to the preservation of Bangladesh's forest resources.

Program Performance in Financial Year 2024–2025

During the financial year 2024–2025, PROSHIKA implemented extensive tree plantation and sapling distribution activities under its Social Forestry and Climate Change Program. Approximately 3.5 million saplings were planted and distributed nationwide across PROSHIKA's development areas, branch office premises, HRDC (Koitta), educational institutions, and community afforestation sites.

As part of routine plantation activities, the annual target for tree plantation and sapling distribution across 300 PROSHIKA branches was set at 5.0 million saplings. Against this target, a total of 3.491 million saplings were successfully planted and distributed. Under this program, saplings were distributed among PROSHIKA group members for plantation at their homesteads within PROSHIKA's development areas.



In addition, during this financial year, 493 trees under the Social Forestry Program were sold, generating revenue of TK. 2,000,000, from which PROSHIKA received a dividend amounting to TK. 260,200.

The activities of the Social Forestry and Climate Change Program have received wide appreciation from numerous government organizations, non-government organizations, and donor agencies, both nationally and internationally.

Major Program Components

The key activities undertaken under the program include:

a) Social Forestry and Roadside Forestry;
b) Nursery Development;
c) Homestead Plantation;
d) Strip and Block Plantation;
e) Institutional Plantation;
f) Coordination and Communication with Government Agencies; and
g) Protection of Natural (Sal) Forests

Nursery Development

During the year, a nursery was established on PROSHIKA's own land. The nursery produces and sells high-quality fruit, forest, medicinal, ornamental, flowering, and vegetable saplings. In addition, organic fertilizer, vermicompost (earthworm compost), quick compost, and PROSHIKA mixed soil are also produced and marketed.

During the financial year 2024–2025, the nursery produced a total of 20,000 saplings. To ensure a consistent supply of quality planting materials—recognized as a fundamental input for afforestation—PROSHIKA actively encourages its group members to undertake nursery development projects. These initiatives offer significant income-generation potential. Alongside credit support, PROSHIKA provides comprehensive training on quality seedling production and offers continuous technical assistance at the field level.

Homestead Plantation

PROSHIKA's Social Forestry Program initially began with small-scale homestead plantation initiatives. Recognizing that quality seedlings and saplings are essential for successful afforestation and

reforestation, PROSHIKA encourages its group members to establish plant nurseries and provides full technical and credit support for this purpose. Homestead plantation has proven to be an effective approach for environmental improvement as well as household-level income generation, supported by structured training and technical guidance.

Strip and Block Plantation

The Strip and Block Plantation component aims to bring unutilized and marginal lands under extensive tree coverage. This initiative contributes significantly to environmental sustainability, aesthetic enhancement, and reduction of soil erosion. During the year, various tree species were planted in different locations, generating eco-friendly benefits for surrounding communities.

PROSHIKA motivates its group members to establish strip plantations along feeder roads under Union Parishads, Upazila Parishads, and embankments across the country. Additionally, members participate in block plantations on private lands under long-term lease agreements based on harvest-sharing arrangements, ensuring both environmental conservation and sustainable livelihood opportunities.

Table: Annual Performance of Social Forestry and Nursery Activities During the period 2024–2025

ACTIVITY	INDICATOR	ACHIEVE.
Sale of Trees under PROSHIKA Social Forestry Program	Number of Development Areas	1
	Number of Trees Sold	493
	20% Dividend Amount (TK)	260,200
Institutional Plantation	Number of Institutions	6
	Number of Saplings	5,000
Plantation at HRDC (Koitta) and PROSHIKA's Branch Offices in Development Areas	Number of HRDC (Koitta) & Branch Offices	30
	Number of Saplings	4,000
Tree Plantation and Sapling Distribution in PROSHIKA Branch offices	Number of Branches	300
	Number of Saplings	3,491,000
Establishment of Nurseries	Number of Nurseries	1
	Number of Saplings Produced	20,000
Total Saplings (All Activities)	Total Number of Saplings	3,500,000



LEGAL AID PROGRAM

Background and Rationale

Poor and marginalized people are among the most vulnerable segments of society. Although financial support is essential, access to justice and legal protection is equally important to reduce vulnerability and ensure dignity. In response, PROSHIKA provides legal assistance to its group members as well as to disadvantaged people within its working areas, addressing broader legal aid–related vulnerabilities across society.

Scope of Legal Assistance

The Legal Aid Program addresses critical legal and social issues, including:

- Prevention of child marriage
- Family and gender-based violence against women and girls
- Eviction and land-related disputes
- Rape and sexual violence
- Acid attacks
- Dowry-related disputes
- Prevention of abuse against women and children

The program also promotes the effective functioning of village courts to safeguard the legal rights of men, women, and adolescent girls from rural and urban poor communities.

Program Objectives

Effective law enforcement and implementation are fundamental to ensuring justice, social balance, and human dignity. Although various laws exist to address crime, exploitation, oppression, and human rights violations, poor and marginalized people often lack access to legal remedies. The Legal Aid Program aims to ensure equal access to justice and legal protection for all sections of society.

Institutional Experience and Coverage

For more than five decades, PROSHIKA has been working toward socio-economic development, empowerment, and the elimination of discrimination, exploitation, torture, and human rights violations affecting poor women, men, and children. Based on long-term experience and field realities, PROSHIKA

has expanded its legal assistance initiatives to almost all regions of the country. At present, Legal Aid Program activities are implemented across different development areas of PROSHIKA.

Legal Aid Delivery Mechanism

To ensure timely and effective legal support, PROSHIKA has constituted an Advocate Panel comprising six members. When incidents of injustice or violence against poor women or children occur within PROSHIKA's working areas, panel members conduct field investigations and collect relevant information. After reviewing the findings, the panel recommends appropriate legal actions, communicates with concerned authorities, and supports measures to ensure the safety and security of affected individuals.

In addition, PROSHIKA coordinates with government lawyer panels and other legal aid institutions to provide comprehensive and effective legal assistance.

Target Beneficiaries

- The Legal Aid Program primarily serves:
- Women and children
- Persons detained without having committed a crime
- Indigent individuals lacking financial capacity to pursue legal cases
- PROSHIKA group members
- Individuals involved in village court proceedings
- Old Age Allowance recipients
- VGD card-holding distressed mothers
- Women and children affected by acid violence
- Widow, destitute, deserted, or distressed women
- People unable to earn a livelihood

Community Awareness and Conflict Prevention

Delays in the justice system often lead to prolonged suffering, financial loss, and social conflict. Lengthy litigation exhausts resources, damages social relationships, and increases hostility among community members. Poor people, in particular, become vulnerable to prolonged legal disputes and may fall into extreme destitution.

To address these challenges, PROSHIKA emphasizes community-level awareness and conflict prevention. The organization raises legal awareness at the Samiti level to discourage unnecessary disputes and promote peaceful resolution of conflicts. PROSHIKA also organizes discussion meetings on various legal issues to help community members understand their rights and responsibilities and avoid resource depletion due to litigation. Additionally, legal advice and assistance are provided to individuals already involved in legal proceedings.

Program Targets and Quantitative Achievements Financial Year 2024–2025

During the financial year 2024–2025, program activities were implemented in a total of 13 development areas. The development areas covered under the program were: Panchlaish, Shershah, Shantirhat, Chandgaon, Dakshinkhan, Domar, Debiganj, Gaibandha Sadar, Phulchhari, Nabinagar, Shibpur, Shibganj, and Bogura Sadar. Owing to funding constraints during the financial year, program targets were revised and implemented on a limited scale under executive direction, which resulted in comparatively lower achievements.

Legal Aid Program – Financial Year 2024–2025

During the financial year 2024–2025, PROSHIKA implemented its Legal Aid and Social Awareness Program across its development areas, aiming to empower women, children, and marginalized communities through legal education, awareness campaigns, and access to justice. A total of 2,801 participants benefited from the program's interventions, including both men and women, through activities ranging from child marriage prevention and dowry elimination to seminars, village court support, and legal aid awareness.

Key observations include:

- Child Marriage Prevention: 600 participants were engaged, including 400 women and 200 men.
- Violence Prevention & Dowry Elimination: 310 participants were reached in these interventions.
- Village Court Assistance & Field-Level Legal Aid: 575 participants received support and awareness on accessing justice mechanisms.
- Seminars, Meetings, and Training: 834 participants were engaged in formal and informal capacity-building events, including central, district, and upazila level workshops.

The program successfully combined direct support, awareness raising, and community engagement to enhance legal literacy, promote gender equality,

and strengthen access to justice. The activities were designed to be gender-sensitive, ensuring both women and men were actively involved.

Other implemented activities are:

- Maintaining contact with the Police Administration and discussing legal aid programs;
- Liaison with the area where legal aid activities continue;
- Continuing communication with the representative of civil society;
- To provide overall cooperation in court case work; and
- Collecting some case studies from different development areas.

Table: Program Targets and Achievements – Legal Aid and Social Awareness 2024–2025 Financial Year

ACTIVITY	ACHIEV.	FEMALE	MALE	TOTAL
Prevention of Child Marriage	10	400	200	600
Prevention of Violence against Women and Children	8	120	30	150
Dowry Elimination	12	120	40	160
Assistance for Accessing Services from Village Courts	15	250	50	300
Raising Legal Awareness among Poor Women	10	200	50	250
Informing about District Legal Aid Committee Activities	12	100	100	200
Awareness and Motivation for Legal Aid at Field Level	30	250	25	275
Seminars, Exchanges, and Courtyard Meetings	13	400	250	650
Coordination with Government and NGO Institutions	8	20	60	80
Meetings with Staff and Managers of Development Areas	13	60	44	104
National Legal Aid Day (28 April) Observation	1	7	21	28
Case Study Collection	4	1	0	4
Total Participants				2,801

Success Story



From Darkness to Dignity

THE JOURNEY OF JAHANARA BEGUM

Background

Jahanara Begum, daughter of Ali Ahmed and Rabeya Khatun, lives in Bhola Gazi Bari, Rahangarpol, Bakalia, Chattogram. She was married to Mobarak Hossain through a family arrangement approximately 30 years ago. From the early years of her marriage, her life was marked by poverty and instability.

Jahanara's husband did not have regular employment, making it difficult to sustain the family. They had three children—two sons and one daughter. Due to extreme financial hardship, her eldest son fell seriously ill and passed away without receiving proper medical treatment. Later, the family's worsening condition forced Jahanara to permanently place her second son in foster care. Now 19 years old, the boy is unaware of his biological parents, and Jahanara has not seen him since.

Eventually, her husband abandoned the family. Left alone with her young daughter, Jahanara survived by going door to door in search of food and support. With no stable shelter or income, her life descended into deep uncertainty and despair.

At her lowest point, with the support of extended family members, Jahanara managed to reunite with her husband and rebuild her family life. Soon after, she became a member of a PROSHIKA group, marking the beginning of a positive transformation in her life.

Through PROSHIKA, Jahanara received a small loan, which she invested jointly with her husband to establish a small shop. This initiative created a stable

source of income for the family. Later, with the support of PROSHIKA's management in the Bakalia Development Area, Jahanara was given an opportunity to work with PROSHIKA.

Jahanara's income-generating activities strengthened her family's economic stability and restored her self-confidence and social dignity. Her engagement with PROSHIKA not only improved her livelihood but also empowered her to actively contribute to her household's wellbeing.

Currently, Jahanara Begum is working as a contract-based Caretaker in PROSHIKA's Bakalia Development Area. With a regular income and organizational support, she now lives a stable and dignified life with her husband and daughter.

Jahanara Begum's story demonstrates how timely financial support, employment opportunities, and long-term organizational guidance can enable a woman to rise from extreme vulnerability to stability and self-reliance. PROSHIKA's integrated approach has helped transform her life from hardship to hope.



DISASTER MANAGEMENT, RELIEF AND REHABILITATION PROGRAM

Since its inception, PROSHIKA has been actively engaged in relief, recovery, and rehabilitation efforts to protect vulnerable communities from the adverse impacts of natural calamities. Over the years, the organization has achieved significant milestones in disaster risk reduction and humanitarian response.

As early as 1984, PROSHIKA constructed 11 two-storied cyclone shelters and carried out 135 kilometers of coastal afforestation, contributing to the creation of protective green belts that help reduce the impact of storm surges. In addition, to mitigate the effects of sudden floods, PROSHIKA has planted approximately 110 million trees nationwide, strengthening environmental resilience and ecological balance.

During the devastating floods of 1988 and 1998, PROSHIKA extended comprehensive support to affected populations through financial assistance, food distribution, and agricultural input support. Furthermore, in collaboration with the World Food Program (WFP), PROSHIKA implemented relief and rehabilitation activities among coastal communities affected by Cyclone Sidr. Bangladesh, being a disaster-prone delta, experiences recurrent natural hazards throughout the year, with the poorest communities bearing the greatest burden. Since 1984, PROSHIKA's continuous engagement in disaster response has enabled it to develop substantial expertise in disaster management. Through a well-established emergency response mechanism, the organization is able to

swiftly reach affected populations, reduce suffering, and support timely rehabilitation.

Natural calamities such as heavy rainfall, floods, cyclones, droughts, cold waves, river erosion, and fires occur across different seasons, causing widespread damage to crops, homes, and livelihoods. In many cases, affected households are forced to sell productive and fixed assets to survive. To address these challenges, the Disaster Management, Relief and Rehabilitation Programme (DMRRP) works to safeguard vulnerable populations and restore their livelihoods.

Relief Support During 2024–2025

During the reporting period 2024–2025, DMRRP provided dry food items, medical supplies, winter clothing, and cash assistance for house repairs to victims affected by floods, fire incidents, evictions, and social unrest. A total of Tk. 8.92 million was disbursed across several branch working areas and urban slums in Dhaka city.

As part of winter assistance initiatives, PROSHIKA distributed 1,800 blankets to disadvantaged communities at a total cost of Tk. 540,000. The support was extended to affected populations in Korail slum of Banani, Dhaka, Gaibandha (DC Office), Brahmanbaria, and Lalmonirhat working area of PROSHIKA.

Through these initiatives, PROSHIKA continued its commitment to reducing vulnerability, protecting livelihoods, and strengthening community resilience against natural and human-induced disaste

Sudden Flood of August 2024: Rescue, Relief Distribution, and Health Service Activities

In August 2024, a sudden flood struck Bangladesh, severely affecting a total of 13 districts across the country. Among them, Feni, Noakhali, Lakshmipur, Cumilla, Brahmanbaria, Habiganj, Chattogram, and Khagrachhari were the worst affected. PROSHIKA operated through a total of 48 branch offices across 32 upazilas in these districts.



An estimated 7.5 million people were affected by the flood, of whom nearly 90 percent suffered severe losses. Approximately 48 percent of houses—both kutcha and pucca—in the affected areas were completely or partially damaged. In addition, extensive losses were incurred in cropland, livestock, household goods, and furniture, pushing the lives and livelihoods of the affected population into deep crisis.

Rescue and Relief Operations

To address the flood situation, PROSHIKA conducted relief distribution and medical service activities in 7 flood-affected districts. During this period, active support was provided in rescue operations to protect lives and property.

As a significant humanitarian initiative, all officials and staff of PROSHIKA's Human Development Center contributed an amount equivalent to one day's salary, totaling Tk. 3 million, which was donated to the Honorable Chief Adviser's Relief and Welfare Fund to support flood victims.

Beneficiaries and Distribution Activities

Relief assistance and medical services were provided to 28,795 beneficiary members of PROSHIKA in flood-affected areas. In total, 9,490 families received relief support, directly benefiting 47,450 people. The distributed relief items included rice, lentils, cooking oil, potatoes, salt, soap, bottled water, flattened rice (chira), puffed rice (muri), molasses, biscuits, oral rehydration salts, sanitary napkins, and water purification tablets. The relief operations were implemented in three phases:

- *Cash assistance*
- *Distribution of food items*
- *Other essential support*

Health Service Activities

Under PROSHIKA's free healthcare program, medical services were provided to 1,519 patients in different areas of Feni and Noakhali districts, including 365 children. Alongside treatment, essential medicines, oral rehydration salts, and other health supplies were distributed.

Additional medicines and health supplies were stored in the Companiganj working area and later distributed to patients through medical camps led by a local physician. Furthermore, sanitary napkins stored in Feni Sadar were distributed through development areas among school and college girls, group members, and flood-affected women.

Safe Water and Health Risk Mitigation

In the post-flood period, there was a heightened risk of waterborne diseases and an acute shortage of safe drinking water. In this context, 30 water filters were distributed to ensure access to safe water.

Rehabilitation and Long-Term Initiatives

To implement post-flood rehabilitation activities, PROSHIKA prepared a long-term project budget of Tk. 150 million. In addition, under the SAHAS project, loans amounting to Tk. 20.72 million were disbursed by PKSF.

These loan activities were implemented in the following areas: Akhaura, Mirsharai, Fatikchhari, Bibirhat, Cumilla Sadar, Sonagazi, Feni Sadar, Bhujpur, Chhagalnaiya, Khagrachhari, Matiranga, Nazirhat, Dighinala, Lakshmipur Sadar, Ramgati, Companiganj, Bamni, Chowmuhani, Sonaimuri, BrindabanhaBarura, Lalmai, and Homna.

POLICIES FOR RISK AND VULNERABILITY MANAGEMENT

PROSHIKA has a number of policies and activities that cover financial risk of its group members and health related vulnerabilities of the society all large.

PROSHIKA Savings Scheme (PSS)

PROSHIKA Savings Scheme (PSS), a life and property risk coverage policy for group members, is unique in Bangladesh. If a member dies or loses the homestead through a natural disaster, she/he is reimbursed double the amount of her/his savings as damages. Succor to a deceased member's family in such cases, is quite substantial. The family gets their savings deposit multiplied by the number of years of savings.

Dividend and Compensation under PSS

A compensation fund under the PSS has been to compensate for the death of group members, damages to their houses or homesteads caused by river erosion, tornado, etc. two per cent of the savings balance of the groups is transferred to this compensation fund on 30th June every year.

In case of destruction or damage to the homesteads and houses by river erosion, cyclone or tornado, twice the amount of the savings deposit of the member is paid as compensation, yet the member's savings deposit remains intact. The member enjoys the same right on that deposit like other members.

In case of death of a group members, the group member's family receives the savings deposit multiplied by the number of years of savings with PROSHIKA. However, the amount is never less than double the deceased's savings balance. The compensation will have to be paid, completing all the related steps, within three months of the death of a member.

Economic-Social Security Program (ESSP)

An internal study conducted among the PROSHIKA-facilitated group members revealed that a good number of members have the capacity, and they are interested as well, to save more money for their future benefit. Yet they had no such opportunity to save, except the PSS. They were reluctant to keep their money with commercial banks because of complicated procedures of opening and maintaining bank accounts. PROSHIKA adopted the ESSP scheme and put into effect from July 1999 to address the issue and to ensure a secured future for the group members. This scheme will cover housing, education, health and some other facilities for the regular savers as well.

Participatory Livestock Compensation Fund

Livestock Compensation Fund has been introduced in 1990 to pay for the loss caused by the sudden death of farm animal and poultry. The groups contribute 3-5 per cent of the purchase value of the animals in this fund. This fund covers death risk of cattle, goat and chicken.

Activities Mitigating Health Hazards

Combating Arsenic Problems

PROSHIKA made a very quick response when arsenic contamination of tube-well water started assuming a severe from in different parts of the country. PROSHIKA along with ADAB, CEN, BELA, and NGO Forum for drinking water supply and sanitation, first submitted memorandum to the Prime Minister of Bangladesh.

Immediately after submission of the memorandum, the government took the necessary certain measures and formed a national steering committee and an expert committee to investigate into the matter and make recommendations in the same issue.

PROSHIKA, itself initiated several activities in this respect. Water samples from deep and shallow tube-wells from different arsenic-prone PROSHIKA's working areas were collected and sample tests were carried out to detect the level of arsenic presence. Required follow-up steps are still being done

In December 1996, a mini laboratory was set up to check the efficiency of the low-cost arsenic removal system. In the same period, PROSHIKA also took initiatives for networking with NIPSOM, Asia arsenic Network, Disaster Forum, University of Jadavpur, International Association of water Quality and G.A traders/MERCK.

PROSHIKA since reviewed its policy on water supply and its implementation to avoid future calamities arising out of contaminated water (e.g. arsenic, fluoride, toxins, etc.). Short term initiative like distribution of test kits to the affected areas and low-cost arsenic removal systems, built and operated on a participatory basis, were taken. Long-term initiatives include watershed management, water harvesting and preservation in tanks, ponds and wetlands and more selective use of ground of water to maintain the ecological balance.

As more and more tube-wells are getting arsenic-contaminated, PROSHIKA, under three separate joint venture deals, has lately brought cheap, simple and sustainable technologies from Canada, Belgium and Germany to combat arsenic contamination.

All three technologies, already commissioned in various parts of the arsenic contaminated areas of the country, yielded quite satisfactory result. Not only the supply of arsenic-free safe drinking water has been assured but various water-borne disease have been removed as well.

PROSHIKA and Canadian International Water Purification Limited (CIWPL) have formally entered into an agreement to manufacture low-cost water purifiers for household use both in urban and rural areas in Bangladesh.

The manufacturing plant has already been installed in Palashbari and Savar, where production has started. Canada-Bangladesh Filter Limited, is a joint venture company of PROSHIKA and CIWPL.

Used in 26 countries from Nicaragua to Vietnam, this water purifier, called Canadian Water Purifier (CWP), can effectively remove parasites, bacteria and viruses from water. It can successfully treat water from rivers, ponds, tube-wells, irrigation canals, rain water and contaminated water.

Under another joint venture agreement with ALTECH of Belgium, PROSHIKA installed "Hydropur", the country's first ever surface water treatment plant. This most sophisticated water purification device, installed at Patgram in Tungipara, proved an excellent technology for providing safe water from any source of surface water.

PROSHIKA installed "Hydropur", the country first ever surfaces water treatment plant. This most sophisticated water purification device, installed at Patgram in Tungipara, proved an excellent technology for providing safe water from any source of surface water.

At a cost of Taka eight lakh, this plant can produce 1,500 liters of water per hour which can meet the demands of approximately 500 families of the locality.

PROSHIKA signed another new agreement with ALTECH for setting up a factory in Bangladesh for the production of all accessories of this Surface Water Treatment Plant.

The plants are capable of purifying the water of rivers, canals, ponds, beels and other waterbodies. The plant will particularly be suitable for the arsenic and salinity-prone areas of the country. The plant can be installed by public organizations or private individuals in both rural and urban areas.

Meanwhile, under a separate agreement with SIDKO Limited, a collaborative Company of Germany, PROSHIKA has already set up "Continuous Shallow Ground Water Arsenic Removal Plants" at Chanpai Nawabganj and Bhanga which are operating to the fullest satisfaction of the local people.

Such plants to be installed across the country, particularly in arsenic contaminated areas, have multiple advantages as its installation cost is comparatively low and the chemicals to be used are very simple and easily available. It has no maintenance cost at all and has high removal efficiencies. Besides, the plant is capable of removal other impurities simultaneously.

The plants so far installed by PROSHIKA under various joint ventures in different parts of the country, have started yielding positive results. The local people consider these blessings for them as they are getting safe drinking water.

These devices, when installed, could be used as income generating activities for the poor people.

Program for Development of Differently Able people

PROSHIKA considers a disabled person very much a part of its development process and accordingly started a Program for Development of Differently Able People. To raise people's awareness on disability, people has been given orientation on the issue through the discussion sessions in the PROSHIKA working areas. A number of disabled people and members of their families have been included in the PROSHIKA groups and many children with disabilities were admitted to the local school and PROSHIKA-NFP school under the direct supervision of PROSHIKA.

Besides a reference number of people with physical disabilities have been provided with home therapy or exercises and PROSHIKA has helped many physically challenged children to overcome their various disabilities through successful surgery. Center for Disability and Development (CDD) of Savar and Centre for Rehabilitation of the Paralyzed (CRP) provided necessary technical support and relevant training on PROSHIKA behalf.

Activity to Support River Erosion Victims

Due to river erosion, lakhs of people in Bangladesh lose all of their belongings every year and become penniless overnight. PROSHIKA has always tried to stand by their side. But lately it has come up with an integrated and more organized effort to rehabilitate these people. In collaboration with Bangladesh Bank, PROSHIKA implanted a project to build house and all preparatory work (beneficiary selection, land purchase, housing material construction) has been completed. For this purpose, 490 decimals of land has been registered in the name of 399 families. A total of Tk. 34,574,304 has been given as a ten-year term credit for the purpose.

Assistance to Tornado, Slum Eviction and Fire Victims

Incidents of fire in various slums of Dhaka and Khulna, and the villages of PROSHIKA working areas were quite frequent. Therefore, PROSHIKA extended its assistance to those who lost their belongings, and in some cases even life, in an all-

consuming fire. Cash money, rice-pulses, clothes were distributed among the affected people of areas. At the same time, all types of assistances were provided and medical supplies, dry food and clothing were distributed among the tornado affected victims.



ENVIRONMENT AGRICULTURE AND CLIMATE CHANGE ADAPTATION

Climate Change, Agriculture, and Food Security

The impacts of climate change on rural and urban areas are deeply interconnected. As rural livelihoods become less sustainable and disaster risks intensify, there has been a rapid increase in rural-to-urban migration. To address this, PROSHIKA has been actively working in both urban and rural agricultural sectors, focusing on climate change mitigation, environmental protection, and food security.

Legacy and Shifting Focus

Over the last 50 years, PROSHIKA has been instrumental in ensuring food and nutrition security, while providing sustainable livelihoods for millions within the agricultural sector. Following this long-term success, the organizational focus is now evolving from basic food security toward nutrition, long-term sustainability, and food exports. These goals align with Bangladesh Delta Plan (BDP) 2100, which seeks to ensure water and food security, drive economic growth, and maintain environmental sustainability. This is achieved through integrated strategies designed to reduce vulnerability to natural disasters and build resilience against climate change and other deltaic challenges.

Implementation and Grassroots Empowerment

PROSHIKA employs a people-led approach for program implementation at the grassroots level. This integrated framework promotes:

- **Climate Adaptation:** Addressing the specific impacts of climate change on agriculture and the environment.
- **Resource Protection:** Improving access to essential tools and knowledge needed to adopt sustainable practices.
- **Resilience Building:** Enhancing local resilience by blending modern strategies with the lived experiences of the community.

By empowering people with the right resources, PROSHIKA continues to strengthen the capacity of vulnerable populations to withstand adverse climatic conditions.



Environment and Climate Adaptation Program

Environment and Climate Adaptation Program: Ecological Agriculture

The Challenge of Chemical-Based Farming

The continuous and heavy use of chemical fertilizers and insecticides in traditional agriculture is gradually rendering fields unproductive and severely damaging the natural ecology. PROSHIKA has long been concerned about these disastrous practices. In response, the organization is committed to promoting an alternative agricultural method that is sustainable, productive, equitable, and conducive to biodiversity. This approach views human beings as an integral part of a larger, holistic ecosystem.

Agriculture and the National Economy

For the vast majority of people in Bangladesh, agriculture remains the primary source of livelihood. This includes landless laborers as well as small and marginal farmers who depend entirely or partially on agricultural activities. While modern technologies—such as high-yielding varieties (HYV), chemical inputs, and intensive irrigation—were introduced to boost productivity, they have inadvertently caused long-term harm. These methods have compromised agro-ecosystems, soil fertility, production stability, the rural economy, and public health.

PROSHIKA's Ecological Shift and National Impact

PROSHIKA's model of ecological agriculture has successfully captured the attention of national policymakers, many of whom have visited PROSHIKA's farms to observe these practices firsthand. This influence is increasingly reflected in national policy discussions.

PROSHIKA's journey into ecological practices began in 1978, initially encouraging members to grow seasonal vegetables and "multi-purpose trees" in their homesteads. This initiative evolved over time into two major interrelated sectors:

- Crop Production (launched in 1990)
- Seed Production (launched in 1997)

The Philosophy of Ecological Agriculture

Unlike chemical-dependent farming, which often acts aggressively against nature, ecological agriculture focuses on increasing yields by learning from and working with nature. This method combines modern ecological science with traditional indigenous knowledge. It emphasizes a cultivation system that respects the entire ecosystem, recognizing that human welfare is inseparable from environmental health.

National Recognition: The Bangabandhu National Award

PROSHIKA's most significant achievement in this field was receiving the "Bangabandhu National Award for Agriculture 2000." This prestigious honor was bestowed in recognition of PROSHIKA's outstanding contributions to ecological agriculture. The award, which included a gold medal, a cash prize of Taka 10,000, and a formal citation, was presented to PROSHIKA by the then President, Justice Shahabuddin Ahmed.

Urban Agriculture Program

Annual Activity Report: Environment, Climate Change, and Adaptation Program.

1. URBAN GARDENING AND TECHNICAL ADVISORY SERVICES

To foster sustainable urban agriculture and ensure food security, PROSHIKA organized four Technical Advisory Meetings within the Dhaka North and Dhaka South City Corporations. These sessions provided direct technical support to 200 urban gardeners, focusing on solving field-level challenges and promoting the production of safe, chemical-free food.

Key Outcomes and Technical Achievements:

- Yield Enhancement: Optimized the production of Spinach, Malabar Spinach (Pui Shak), and Bottle Gourd through improved fertilization, thinning, and management techniques.
- Pest and Disease Control: Successfully managed Leaf Curl and Stem Rot in Chili and Brinjal plants using bio-pesticides.
- Innovative Cultivation: Increased Bottle Gourd yields by implementing the 3D method, hand pollination, and Boron application.
- Organic Solutions: Controlled bean pests using homemade organic pesticides and managed Bitter Gourd infestations through bio-pesticide applications.
- Fruit Tree Management: Enhanced the growth and fruiting of Mango, Guava, Lemon, Malta, and Dragon fruit trees through strategic fertilizer management, dipping, and organic pest control.



2. PROSHIKA MIXED SOIL: PRODUCTION AND MARKETING

PROSHIKA has developed a premium-quality Mixed Soil specifically designed for rooftop gardeners, verified by the Soil Resource Development Institute (SRDI). This product offers an all-in-one solution for urban growers.

Key Features of PROSHIKA Mixed Soil:

- Affordability & Accessibility: High-quality potting mix available at a competitive price.
- Water Retention: Infused with Coco dust, which significantly increases water-holding capacity (1kg of Coco dust can hold up to 15kg of water), reducing the need for frequent irrigation on rooftops.
- Fertility: Enriched with Vermi-compost, which improves soil aeration, fertility, and structure.
- Nutrient-Rich: Contains all essential plant nutrients, eliminating the need for gardeners to mix additional organic matter manually.
- Safe Production: Essential for the organic cultivation of vegetables, fruits, and flowers.

3. ON-FARM TRAINING ON URBAN AGRICULTURE

In Rangpur City, PROSHIKA conducted specialized on-farm training for 30 gardeners under the Urban Agriculture Project. This initiative aimed at building climate resilience, addressing existing garden-level issues, and providing a roadmap for the upcoming winter cropping season.

4. STRATEGIC ALLIANCES AND RESEARCH

- Food Safety Alliance: Collaborated with the B-Safe Foundation to organize a workshop on "Safe and Nutritious Food Management Reform and Collective Efforts." As a result, the Food Safety Alliance of Bangladesh was formed, with PROSHIKA serving as a key member; and
- Academic Collaboration: Signed a Memorandum of Understanding (MoU) with Daffodil International University to conduct joint research on environmental and agricultural innovations.

5. PROJECT MONITORING: UNDP-PROSHIKA JOINT INITIATIVE

Project Title: Monitoring of Urban Agriculture Project for Climate Change Adaptation and Nutritional Development in Rangpur City.

Core Objectives:

- Mitigating greenhouse gases through horticultural expansion;
- Building capacity and ensuring community participation in urban farming; and
- Improving nutrition and expanding technology among women and the youth.

Implementation Progress:

- Input Distribution: 100 gardeners in Rangpur received comprehensive kits including seeds, fertilizers, fruit saplings, Coco dust, Geo-bags, and agricultural tools.
- Demonstration Gardens: Established two model gardens at Rangpur Government Girls' High School and Lions School and College, Rangpur. These models showcase vertical gardening, rainwater harvesting, and eco-friendly agricultural practices.
- Capacity Building: Completed urban agriculture training for 100 participants.
- Field Monitoring: On-site inspections of 100 gardens confirmed that the distributed inputs are being utilized effectively to expand garden activities.
- Youth Awareness: Conducted a specialized session for 9th-grade students at Rangpur Government Girls' High School. Students participated in Q&A sessions, hands-on seed sowing, and harvesting within the demonstration plots.

6. NEW PROPOSALS AND FUTURE OUTLOOK

PROSHIKA has submitted an Expression of Interest (EOI) to the Ministry of Social Welfare for the project: "Socio-economic Development of the Host Community and FDMN (Rohingya) through Capacity Enhancement." This marks a strategic move toward integrated humanitarian and environmental development.



GREEN CITY, CLEAN CITY PROGRAM

The "Green City, Clean City" Initiative: A Vision for Sustainable Urbanization

Conceptual Framework

The terms 'Green City' and 'Clean City' represent the dual pillars of sustainable urban living. A "Green City" is defined by its flourishing canopy of trees and plants, which act as the lungs of the urban landscape—purifying the air and maintaining ecological cycles. Conversely, a "Clean City" is one characterized by the absence of pollutants and environmental degradation. Together, these concepts promote a harmonious coexistence between humanity and nature, fostering an environment with efficient energy use, convenient mobility, and superior living standards.

The Importance of Cleanliness and Ecology

- Cleanliness is more than aesthetic; it is a fundamental requirement for public health and spiritual well-being. By maintaining clean surroundings, we minimize the presence of pests and parasitic insects, while fostering a sense of peace and character among citizens. A livable urban atmosphere requires:
- Pollution Control: Reducing emissions through sustainable energy.
- Efficient Infrastructure: Modern, energy-efficient building designs.
- Sustainable Mobility: Prioritizing pedestrian paths and bicycle lanes over motorized congestion.

The Urban Crisis: The Case of Dhaka

With a population exceeding 30 million, Dhaka faces an environmental crisis that threatens its developmental pace. Critical issues such as water pollution, depleting groundwater levels, inadequate sanitation, and open waste dumping have led to severe health and economic consequences. The rising incidence of waterborne and vector-borne diseases, such as Diarrhea, Jaundice, and Dengue, is a direct result of environmental mismanagement, which in turn diminishes human productivity and national economic growth.

PROSHIKA's Strategic Intervention

Recognizing that regulatory agencies alone cannot solve these complex issues, PROSHIKA has pioneered a community-centered approach. We believe that scientific solutions must extend beyond the laboratory and into the heart of the community.

The Green City, Clean City Program was launched with the vision of transforming our urban centers into cleaner, greener spaces. This program focuses on:

- Environmental Assessment:Monitoring local ecological health.
- Advocacy and Awareness: Engaging school and college students—our future citizens—to instill a sense of environmental stewardship.
- Collective Action: Promoting the core realization that every individual is responsible for the environment, and we cannot afford to wait for external solutions.

Program Mission and Future Outlook

The mission of the Green City, Clean City Program is to decentralize environmental responsibility, encouraging collaboration between citizens, the government, and private organizations. Without a systematic overhaul of garbage and sewage management, our cities risk becoming uninhabitable.

Through this program, PROSHIKA empowers the public to monitor environmental threats and take proactive measures. Our message is clear: we can no longer take nature for granted. To save our cities, we must act decisively today to ensure a sustainable tomorrow.

The Financial Year 2024-2025

Awareness Campaign Program: Green City, Clean City

A flagship awareness program was held at Mirpur Adarsha Bidyaniketan, involving 100 students and 26 teachers. The campaign focused on:

Waste Management: Hands-on training for teachers and students on maintaining a clean campus and effective urban waste disposal.

Waste Segregation: Educating participants on the differences between biodegradable and non-biodegradable waste, as well as identifying organic, inorganic, and hazardous materials.

Standardized Bin Usage: Introducing color-coded bins to streamline waste management at the source.

Institutional Afforestation

To combat the "Urban Heat Island" effect and reduce greenhouse gases, PROSHIKA implemented an institutional afforestation program at PROSHIKA Bhaban, Mirpur Adarsha Bidyaniketan, and Gonoshasthaya Nagar Hospital.

Impact: 200 saplings (fruit-bearing, timber, medicinal, and ornamental) were planted.

Objectives: Biodiversity protection, urban cooling, and engaging the younger generation in climate action.





TRAINING AND HUMAN RESOURCE DEVELOPMENT

Since its inception, PROSHIKA has recognized that a skilled, efficient, and well-trained workforce is the cornerstone of achieving organizational goals. Understanding that the strength and dynamism of an institution depend on its human capital, PROSHIKA established the 'Training 'department.

In the 1990s, this department played a transformative role in creating a pool of skilled human resources. By treating human resource development as a long-term capital investment, PROSHIKA ensures regular, need-based training that empowers both its staff and beneficiary group members. These programs are designed to sharpen analytical skills, foster positive attitudes toward social change, and unlock the full potential of individuals.

1. Human Development Training (HDT)

The HDT program is designed to build a socially conscious and managerially competent workforce. It focuses on:

Analytical Growth: Developing skills to analyze social structures and the root causes of poverty.

Sensitization: Fostering a positive and empathetic attitude toward the underprivileged.

Organizational Integration: Providing newly recruited probationary managers with essential knowledge of PROSHIKA's culture, systems, and policies.

Problem Solving: Equipping participants with the tools to identify and resolve social challenges.

Table 1: Training Performance Report (FY 2024-2025)

NAME OF TRAINING COURSE	TARGET	ACHIEV.	PARTICIPANT
Basic Management (BM) Training	06	02	68
Special Management Training (ZM, CM, and Director)	00	03	136
Orientation Course (For New Staff)	06	04	87
Accounts and Information Management	06	03	81
Total	18	12	372

2. Skill Development Training Program

Skill development is a vital pillar of PROSHIKA's development process, aimed at empowering both staff and community members. By integrating various skill-based modules, PROSHIKA ensures that its activities are cohesive and impactful.

Empowerment: Focuses on strengthening the operational capacity of grassroots people.

Workshops: Regular workshops are organized to enhance the understanding of complex development issues among staff and group members.

Utility-Driven: PROSHIKA continuously evolves its curriculum to ensure the training remains relevant to the current socio-economic landscape.

Performance Overview: Human Resource Development (July 2024 – June 2025)

During the fiscal year 2024-2025, PROSHIKA's Training Department continued its mission to enhance organizational efficiency through strategic capacity building. The reporting period saw significant achievements in personnel development, with a focus on integrating new recruits, strengthening management capabilities, and advancing digital literacy.

Overall Achievement and Training Impact

Against a set target of 18 training sessions, the department successfully conducted 12 sessions, achieving a 67% completion rate. A total of 372 participants were trained during this period, representing an impressive 83% of the overall trainee target. This high turnout underscores PROSHIKA's commitment to maintaining a robust and updated workforce.

Key Training Initiatives

The training activities were categorized into four primary domains:

Orientation for New Staff: To ensure seamless organizational integration, 4 orientation sessions were held at the HRDC in Koitta, Manikganj. A total of 87 new employees (27 female and 60 male) were introduced to PROSHIKA's core values, culture, and operational protocols.

Basic Management (BM) Training: Strengthening leadership at the foundational level remains a priority. Two extensive week-long residential sessions were organized at Koitta, benefiting 68 personnel. These sessions focused on equipping staff with essential managerial tools and supervisory skills.

Computer Literacy and Software Management: In line with the organization's digitalization goals, 81 staff members received specialized training on online software and computer systems. These sessions were conducted across various locations, including Koitta, Domar, and the Central Office, to ensure technical proficiency at both field and head office levels.

Special Management Training and Workshops: Surpassing the initial target, 3 high-level sessions were conducted for senior leadership, including Directors, Central Managers (CM), and Zonal Managers (ZM). A total of 136 participants engaged in these workshops, which were designed to refine strategic decision-making and zonal operational efficiency.

The 2024-2025 reporting period, training cycle highlights a balanced approach toward gender inclusivity and geographical reach. By achieving 83% of its trainee target, PROSHIKA has successfully reinforced its human capital, ensuring that the staff remains resilient, tech-savvy, and prepared to meet the evolving challenges of social development.

PROGRAM FOR RESEARCH

The PROSHIKA Research Program, primarily based in Koitta, Manikganj, serves as a hub for developing sustainable and productive technologies, management practices, and innovative production methods. The core objective of this program is to rigorously assess the feasibility and risk factors of new agricultural ventures before they are disseminated to group members. By bridging the gap between theoretical knowledge and practical application, the program ensures that members gain essential skills while minimizing financial risks.

Key Components of the Research Program

Currently, the research facility at Koitta focuses on the following strategic areas:

- **Ecological Agriculture**
- **Livestock:** Dairy Farm, Poultry Parent Farm, and Poultry Hatchery
- **Fisheries Farm**
- **Integrated Pest Management:** Pest and Natural Enemy Interaction in Low-Input Rice Cropping Systems.

Sector-wise Progress and Achievements

1. Ecological Agriculture

Initiated in 1987 at the HRDC, Koitta, this action-research farm serves as a pioneer for sustainable agro-systems. Its primary goals include:

- Producing safe, poison-free (organic) food.
- Conducting ongoing research on ecologically sustainable and high-yield agro-practices.
- Providing hands-on training for group members and PROSHIKA field workers.
- Demonstrating research breakthroughs to raise public awareness and encourage adoption.

Key Achievements: The farm has successfully demonstrated that diverse crops can be grown without chemical fertilizers. By utilizing weeds as soil fertility indicators and erosion controllers, the farm has maintained high productivity. Notably, despite the total absence of chemical pesticides, instances of severe pest attacks in paddy fields have remained exceptionally rare. This success has motivated many members to transition from conventional, unsustainable farming to eco-friendly practices.

2. Livestock Development

The livestock research component focuses on increasing productivity and cost-efficiency through pragmatic management.

Dairy Farm: Serves as a primary center for skill development and management training for staff and community members.

Poultry Parent Stock Farm and Hatchery: Established in 1990, this facility supports the rural poultry sector—a vital part of Bangladesh's economy. The farm provides high-quality models and research results, which are further supported by PROSHIKA's credit assistance and technical training for group members.

3. Fisheries Program

In collaboration with national and international bodies, PROSHIKA's model fisheries farm (comprising three ponds across 3.9 acres) focuses on optimizing management and technology. Successful innovative ideas are tested here before being introduced to group members as viable Income Generating (EIG) activities.

4. Pest and Natural Enemy Interaction

Managed by the Irrigation and Tilling Technology Service Program, this research identifies the best low-input management patterns for rice cropping. It aims to provide scalable options for both field scientists and farmers.

Strategic Partnerships and Collaborations

Institutional Collaboration with North South University (NSU)

A significant milestone was achieved during the 2022-2023 financial year through a Memorandum of Understanding (MoU) between PROSHIKA and North

South University, Dhaka. This partnership, which continues through the 2023-2024 period, focuses on:

- Joint research initiatives and academic publications.
- Structured internship and training opportunities for students and professionals.
- Mobilization of research grants and institutional resource sharing.

This collaboration strengthens the link between academic excellence and grassroots development, fostering mutual growth for both institutions.

PROSHIKA'S NATURAL HAZARD MITIGATION ACTIVITIES

Combating Arsenic Problems

PROSHIKA made a very quick response when arsenic contamination of tube-well water started assuming a severe from in different parts of the country. PROSHIKA along with ADAB, CEN, BELA, and NGO Forum for drinking water supply and sanitation, first submitted memorandum to the Prime Minister of Bangladesh. Immediately after submission of the memorandum, the government took the necessary steps to effective the proposal. PROSHIKA, itself initiated several activities in this respect. Water samples from deep and shallow tube-wells from different arsenic-prone ADCs were collected and sample tests were carried out to detect the level of arsenic presence.

In December 1996, a mini laboratory was set up to check the efficiency of the low-cost arsenic removal system. In the same period, PROSHIKA also took initiatives for networking with NIPSOM, Asia arsenic Network, Disaster Forum, University of Jadavpur, International Association of water Quality and G.A traders/MERCK.

PROSHIKA since reviewed its policy on water supply and its implementation to avoid future calamities arising out of contaminated water (e.g. arsenic, fluoride, toxins, etc.). Short term initiative like distribution of test kits to the affected areas and low-cost arsenic removal systems, built and operated on a participatory basis, were taken. Long-term initiatives include watershed management, water harvesting and preservation in tanks, ponds and wetlands and more selective use of ground of water to maintain the ecological balance.

As more and more tube-wells are getting arsenic-contaminated, PROSHIKA, under three separate joint venture deals, has lately brought cheap, simple and sustainable technologies from Canada, Belgium and Germany to combat arsenic contamination.

All three technologies, already commissioned in various parts of the arsenic contaminated areas of the country, yielded quite satisfactory result. Not only the supply of arsenic-free safe drinking water has been assured but various water-borne disease have been removed as well.

PROSHIKA and Canadian International Water Purification Limited (CIWPL) have formally entered into an agreement to manufacture low-cost water purifiers for household use both in urban and rural areas in Bangladesh.

PROSHIKA installed "Hydropur", the country first ever surface water treatment plant. This most sophisticated water purification device, installed at Patgram in Tungipara, proved an excellent technology for providing safe water from any source of surface water.

Under a separate agreement with SIDKO Limited, a collaborative Company of Germany, PROSHIKA has already set up "Continuous Shallow Ground Water Arsenic Removal Plants" at Chanpai Nawabganj and Bhanga which are operating to the fullest satisfaction of the local people. It has no maintenance cost at all and has high removal efficiencies. Besides, the plan is capable of removal other impurities simultaneously. The plans so far installed by PROSHIKA under various joint ventures in different parts of the country, have started yielding positive results. The local people considers these blessings for them as they are getting safe drinking water.

PROSHIKA plans to relaunch this program for the benefit of the general public, taking into consideration the above mentioned successful work on arsenic mitigation. For Arsenic Mitigation and PROSHIKA Water Filter Program, PROSHIKA has allocated budget Tk.127,753,000 for the financial year 2023-2024.

Collaboration with different partners

PROSHIKA has the vast experiences in implementation of different collaborative and partnership projects with different agencies and institutes. PROSHIKA has collaborative projects implemented with government agencies like BARC and Ministry of Agriculture, DAE, SRDI, BARI, BRRI, BAU, DLS, BFRI, DOF, Ministry of health and family planning, Bangladesh Silk Foundation, Ministry of Environment and Forest, Ministry of Fisheries and Livestock, Directorate of Non-formal primary education under different projects. PROSHIKA believes in collaborative and partnership work with different development agencies like GOs, NGOs (National & International),

To mitigate the climate change effect and improvement of nutritional status among the urban poor PROSHIKA has implemented two urban agriculture projects with collaboration of FAO in Dhaka North City Corporation, Dhaka South City Corporation, Gazipur City Corporation and Narayanganj City Corporation under Dhaka district.

INCOME GENERATING PROGRAMS

Beyond traditional micro-credit and SME development, PROSHIKA empowers individuals through diverse income-generating initiatives rooted in skill development and technical excellence. Our pioneering approach integrates comprehensive training with essential marketing support, fostering sustainable livelihoods. By harmonizing economic productivity with social development services, PROSHIKA continues to set a benchmark in holistic community empowerment.

HONEY & OIL PRODUCTION AND MARKETING PROGRAM



The Shift to High-Yield Beekeeping

Building on our pioneering role in apiculture, PROSHIKA continues to see a growing preference among beekeepers for Apis mellifera over the indigenous Apis cerana. This strategic shift is driven by the superior honey yield—averaging 60 kg per colony compared to just 10 kg from cerana. Beyond productivity, mellifera is favored for its disease resistance, ease of management, and space efficiency.

This successful model has been formally adopted by the Bangladesh Agricultural Research Council (BARC) and is now being replicated nationwide by various development partners.

Empowering Agriculture & Biodiversity

PROSHIKA views apiculture as a high-return, eco-friendly intervention that requires minimal capital and time. Beyond honey production, these bees play a

critical role in increasing agricultural and horticultural yields through cross-pollination. By promoting scientific management, we unlock the potential for high-value by-products such as royal jelly, pollen, bee venom, propolis, and wax, significantly contributing to the national agrarian economy.



Honey collection and processing

Quality and Market Excellence

PROSHIKA honey is synonymous with purity and quality. Sourced from diverse botanical origins—including litchi, mustard, coriander, black cumin, and the Sundarbans—our honey is processed using scientific methods that ensure it surpasses market standards.

Quality Assurance: BSTI approved for premium quality.

Market Performance: In the financial year 2024-2025, we successfully marketed 9,614 kg of honey, catering to high demand at both local and national levels.

Model Apiaries: Research and Resilience To foster innovation and provide hands-on training, PROSHIKA operates three model apiaries maintaining 172 bee colonies.

Production Update: During the 2024-2025 reporting period, these apiaries produced 7,932 kg of honey.

Overcoming Challenges: While productivity was affected by natural calamities and untimely rainfall—particularly impacting black cumin and coriander honey—PROSHIKA remains resilient. We are currently expanding our bee colonies and refining our methods to ensure even higher qualitative yields in the coming years.

Empowering Local Producers & Supply Chain Integration

Beyond its own production, PROSHIKA actively supports its trained group members by integrating their yields into its robust supply chain. By ensuring a fair market for these grassroots entrepreneurs, PROSHIKA maintains a consistent supply of premium honey that meets its stringent quality standards.

Procurement Excellence: In the financial year 2024-2025, PROSHIKA procured 5,879 kg of high-quality honey directly from its members.

Diverse Varieties: This collection features a rich array of floral sources, including mustard, coriander, black cumin, litchi, and mixed-flower honey, as well as the prized wild honey from the Sundarbans.

This collaborative approach not only ensures product diversity for consumers but also guarantees sustainable income for our beekeeping communities.

Table 1: Achievement in Honey Production Process During The Year 2024-2025

BEE COLONY (INCLUDING BEES)	EXIST.	PLAN	ACHIEVE	TOTAL
Bee frame (including bees)	184	60	27	172
Number of model apiary	590	200	257	847

Table 2: Honey production During the Year 2024-2025

COMPONENT	PLAN	ACHIEV.
Honey from mustard flower	12,000	4,683
Honey from coriander/black cumin	4,000	1.597
Honey from Lychee flower	5,500	1,406
Honey from Sundarban/Mixed Flowers	1,500	246
Total	23,000	7,932

PROSHIKA Mustard Oil and Marketing

In a strategic move to broaden its footprint in the agro-processing sector, PROSHIKA inaugurated a state-of-the-art Mustard Oil Crushing Unit at Koitta, Manikganj, mid-way through the 2024-2025 financial year. Managed by a dedicated internal workforce, this facility ensures total control over the production lifecycle—from seed selection to extraction.

Commitment to Health & Purity: PROSHIKA Mustard Oil is processed using traditional cold-pressed principles (or high-standard crushing) to retain its natural nutrients and health benefits, making it an ideal choice for health-conscious consumers.

Mustard oil crushing and filtering



Regulatory Milestone: Underscoring our commitment to excellence, the product has undergone rigorous quality analysis and successfully secured BSTI certification. This approval paves the way for the national-level commercial distribution of our premium, health-grade mustard oil.

Production Performance & Market Demand

PROSHIKA's foray into premium oil production has met with immediate success. In the 2024-2025 financial year, the Koitta facility produced a total of 8,736 litres of high-grade mustard oil.

Market Resonance: Within a short span, the product has generated significant traction across the country, reflecting a strong consumer preference for PROSHIKA's purity and health standards.

Sales Excellence: Demonstrating its immense market demand, 100% of the production volume was sold during the reporting period, underscoring the brand's reliability and the growing public trust in our agro-products.



PROSHIKA WATER FILTER PRODUCTION AND MARKETING

'*Bisuddha*' Water Filter: Ensuring Safe and Affordable Hydration

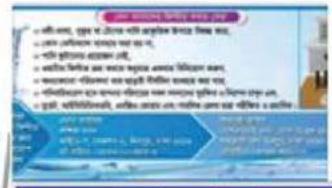
Overview and Strategic Re-launch

Recognizing that access to clean water is a fundamental human right, PROSHIKA has prioritized the provision of safe drinking water through its innovative filter, 'Bisuddha'. After a brief hiatus, the current management successfully re-launched this program in February 2021 to serve the public interest. The dedicated manufacturing facility, established in Kamta, Saturia, now serves as the central hub for nationwide distribution.















The '*Bisuddha*' Advantage: Quality & Sustainability

Unlike conventional purification methods like boiling or chemical treatment, the 'Bisuddha' filter offers a natural and cost-effective solution. It is designed to transform water from diverse sources—including canals, rivers, ponds, and taps—into safe, potable water while retaining essential minerals.

Key Unique Features:

- **Zero Operating Cost:** Operates naturally without electricity or the need for chemical additives.
- **Sustainable Design:** A one-time investment with a lifespan of over 10 years; no recurring cartridge replacements required.
- **Eco-Friendly & Efficient:** Eliminates the need for boiling, thereby saving fuel and reducing carbon footprint.
- **Rigorous Validation:** Quality tested and certified by prestigious institutions, including BUET, icddr,b, NGO Forum, and the Department of Public Health (DPHE).
- **Comprehensive Protection:** Provides a robust shield against all water-borne diseases.

Production and Market Performance (financial year 2024-2025)

The reporting year has shown a promising trajectory for the 'Bisuddha' filter, reflecting strong community trust and demand.

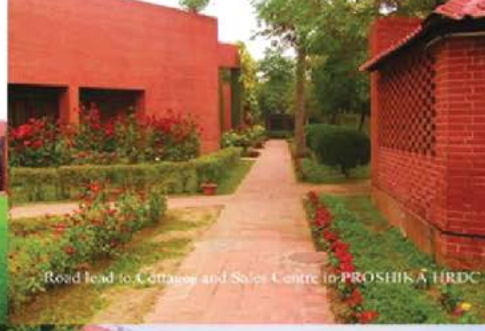
- Affordability: To ensure accessibility for the masses, the filter is priced competitively at just Tk. 6,000 per unit.
- Distribution Network: Distribution is currently facilitated through PROSHIKA's extensive network of Development Area Offices across the country.

Future Outlook

While current production is steady, it remains limited relative to the high demand. PROSHIKA is strategically planning to scale up production capacity in the coming year to ensure that more households can benefit from this life-saving technology at an affordable price.













HUMAN RESOURCE DEVELOPMENT CENTER (HRDC),

Manikganj (Koitta)

As a cornerstone of PROSHIKA's financial sustainability strategy, the Human Resource Development Centre (HRDC) stands as a premier entity, blending large-scale production with state-of-the-art marketing and training facilities. Established to propagate innovative social development models, the center has earned a distinguished reputation for delivering high-impact human and skill development training for both internal staff and external stakeholders.

An Ideal Venue for Growth and Recreation

Located in Koitta, Saturia (Manikganj), just a short drive from Dhaka, HRDC offers a serene, noise-free, and eco-friendly environment. Spanning 37 acres of lush greenery and scenic landscapes, it is an ideal destination for:

- Official Meetings, Conferences, & Seminars.
- International and National Workshops.
- Educational Tours and Family Banquets.

Key Infrastructure & Facilities

The campus is renowned for its unique architectural style and modern amenities, designed to provide a "home away from home" experience:

- **Training & Events:** Six versatile training venues, modern AC conference rooms, and group discussion hubs.
- **Knowledge Hub:** A well-stocked, rich library to support research and learning.















- **Dining:** Two spacious dining halls serving a variety of delicious and customized cuisines.
- Nature at its Best: A tranquil lake, chirping birds, and a cool breeze make it one of the most eye-soothing locations in Bangladesh.

Production & Economic Impact

Beyond training, the center operates as a vital income-generating entity through diverse agricultural projects, including:

- Fisheries & Poultry: Large-scale fish culture and poultry farming.
- Agriculture: High-quality rice and seasonal vegetable cultivation.
- Specialty Products: In-house cow rearing, honey production, and processing.

Accommodation at a Glance

With a total capacity of 400 beds, HRDC provides diverse lodging options to suit all needs:

FACILITY NAME	DESCRIPTION	CAPACITY
Uttaran	6-storied premium building (AC)	142 beds (75 rooms)
Niketan	4 Duplex Cottages for family vacations	20 seats
Athiti Niloy	Dedicated guest rooms	12 beds
Sanghati	Specialized Male Dormitory	104 seats (24 rooms)
Sampriti (1 & 2)	4-storied Female Dormitories	72 beds (24 rooms)

PROSHIKA HRDC is not just a training center; it is a symbol of organizational pride and environmental harmony. Whether for professional development or a peaceful retreat, we invite you to experience the hospitality and natural beauty of our Koitta campus.

Distinctive Features and Specialized Services:

PROSHIKA HRDC stands out as a unique destination by integrating professional utility with recreational excellence. The center is specifically designed and equipped for:

Distinctive Features and Specialized Services

PROSHIKA HRDC stands out as a unique destination by integrating professional utility with recreational excellence. The center is specifically designed and equipped for:

- **Events & Gatherings:** Hosting high-level conferences, seminars, strategic workshops, and corporate meetings.
- **Culture & Recreation:** A premier venue for educational tours, family picnics, and vibrant cultural or entertainment events.

Comprehensive Support Services: Round-the-clock professional security and CCTV surveillance.

- High-speed Wi-Fi connectivity across the campus.
- Essential medical support including First-Aid and Ambulance facilities.
- Strategic Management and Resource Mobilization
- The center serves a dual purpose: it is both a flagship for human resource development and a robust engine for organizational revenue. Recently, a dedicated Management Team has been mobilized to oversee the comprehensive renovation of the facility. This initiative aims to modernize the resource-based center, ensuring service delivery that consistently meets and exceeds client satisfaction.

Future Prospects: Transforming into a Knowledge Hub

PROSHIKA envisions transforming the HRDC into a major center for academic excellence and economic development. Leveraging the vast potential of the site and the growing interest of civil society, we aim to establish specialized educational institutions. This expansion will benefit students nationwide and contribute to the country's socio-economic growth.

Table 1: Breakdown of Participants Across Various Events During the Reporting Period 2024-2025

CATEGORY	QUANTITY (PERSON)
Meetings (Other Organizations)	2,631
ICT Training	615
Training	865
Orientation	80
Workshop/Seminar	379
Study/Family Tour	152
Picnic	2,403
Others	934
Total	8,059

Proposed Institutional Projects: To materialize this vision, PROSHIKA is exploring the establishment of one or more of the following:

- Social Development Research Center
- Agriculture Institute
- Technical and Vocational Institute
- Nursing Institute
- General Private University
- Investment and Partnership Opportunities
- The realization of these ambitious projects is estimated to require a minimum investment of BDT 100 million per institute. To bridge this financial requirement, PROSHIKA is actively seeking strategic partnerships and funding from:
- International and local donor agencies.
- Leading national business organizations and corporate CSR wings.



Booking & Information

For reservations, venue booking, and detailed inquiries, please reach out to our dedicated team:
PROSHIKA Human Resource Development Centre (HRDC) Koitta, Saturia, Manikganj.
Mobile: **+88 01711-736820**
Email: **proshikahrdc@gmail.com**

Head Office
PROSHIKA: A Centre for Human Development
PROSHIKA Bhavan, I/1-Ga, Section-2, Mirpur, Dhaka-1216.
Mobile: +88 01888-000285, +88 01888-000286
Email: pmuk@proshikabd.com

Should you have any specific institutional needs or corporate collaboration proposals, please contact:
Mizanur Rahman Khan
Director
Mobile: +88 01927-143427
Aminul Islam
Deputy Director
Mobile: +88 01716-106364
Website: www.proshikahrdc.com



EDUCATION PROGRAM

Philosophy and Vision

PROSHIKA firmly believes that the deprivation of education is the primary barrier to a nation's economic, social, political, and cultural advancement. Education is not merely a basic need; it is the fundamental tool for intellectual development and social awareness. The core objective of PROSHIKA's Education Program is to foster an illiteracy-free society, laying the foundation for an enlightened nation.

In an era where moral decay and a lack of patriotism are becoming increasingly prevalent, PROSHIKA's management recognizes that only quality education can restore human values. To protect future generations from moral bankruptcy and communalism, it is essential to instill seeds of ethics, scientific temperament, and progressive thought in children. With this vision, PROSHIKA has reimagined its education department, launching 'PROSHIKA Bidyaniketan'— a model designed to blend social development with economic sustainability as an income-generating activity.

Legacy and Re-emergence

PROSHIKA has a distinguished history in the education sector:

- **Adult Literacy:** Since 1985, it has educated approximately 1 million adults through 53,616 centers across 218 development areas.
- **Non-formal Education:** In 1990, the Universal Education Program established 25,000 schools, providing 5th-grade equivalent education to 750,000 underprivileged children.
- **Mainstream Integration:** Over 500,000 children from marginalized families were enrolled in government primary schools.

While these donor-funded programs were suspended in 2007, PROSHIKA's improved financial stability has now enabled the management to relaunch the education program using its own internal funds, balancing social welfare with sustainable business interests.

Table 2: Historical Impact at a Glance

PROGRAM COMPONENTTOTAL REACH / CENTERSTIMELINE	PROGRAM COMPONENTTOTAL REACH / CENTERSTIMELINE	PROGRAM COMPONENTTOTAL REACH / CENTERSTIMELINE
Adult Literacy Centers	53,616 Centers (218 Dev. Areas)	Since 1985
Non-Formal Primary Schools	25,000 Schools (Up to Grade 5)	Since 1990
Total Beneficiaries	~2.25 Million Children & Adults	1985 – 2007

PROSHIKA Bidyaniketan, *Naogaon at a Glance*

- Student & Staff Overview
- Total Enrollment: 140 Students (Boys: 66 | Girls: 74)
- Teaching Staff: 11 Members
- Head Teacher: 01
- Assistant Head Teacher: 01
- Assistant Teachers: 09
- Administrative Staff: 01 (Computer Operator)
- Support Staff: 01 (Office Assistant/Messenger).



Infrastructure & Facilities

FACILITY	QUANTITY / DESCRIPTION
Classrooms	07 Well-equipped rooms
Faculty Room	01 Dedicated teachers' lounge
Washrooms	07 Units (including separate facilities for staff)
Parental Lounge	01 Waiting shed for guardians
Digital Monitors	02 Units for interactive learning
Computer System	01 Complete workstation

PROSHIKA Bidyaniketan: Goals and Objectives

The flagship 'PROSHIKA Bidyaniketan' was inaugurated in Naogaon in January 2024. The institution aims to provide a fear-free, creative learning environment that enhances a child's cognitive growth, judgment, and moral integrity. Currently, the department focuses on five key pillars:

- Quality Education through modern pedagogy.
- Educational Assistance and scholarship programs.
- Bangabandhu Higher Education Scholarship (Proposed).
- Value-based Projects: Instilling ethics and patriotism (QK Ahmed Foundation collaboration).
- Educational Material Support: Distribution of essential learning tools.

Key Activities and Achievements (FY 2024-2025)

1. **Book Festival:** On January 1, 2024, PROSHIKA Bidyaniketan celebrated the 'Book Festival,' ensuring every student started the academic year with a fresh set of textbooks.

Table 1: Summary of Educational Activities and Outreach (FY 2024-2025)

ACTIVITY CATEGORYKEY HIGHLIGHTS / METRICSIMPACT / INVESTMENT	ACTIVITY CATEGORYKEY HIGHLIGHTS / METRICSIMPACT / INVESTMENT	ACTIVITY CATEGORYKEY HIGHLIGHTS / METRICSIMPACT / INVESTMENT
New Institution	Establishment of 'PROSHIKA Bidyaniketan' (Naogaon)	First model school launched in Jan 2024
Education Assistance	Scholarships for GPA-5 students (SSC/HSC)	Tk. 3,88,000 distributed to 69 students
Digital Empowerment	Laptop distribution to meritorious students	3 Laptops provided
Infrastructure Support	Grant for Gafargaon Hatikhola High School	Tk. 50,000 donated
Value-Based Project	QK Ahmed Foundation Ethics & Patriotism Project	Targeting 120-125 students (Saturia)
Historical Outreach	Adult Literacy & Universal Education (Legacy)	1.75 Million+ learners benefited
School Events	Book Festival, Sports, and Cultural Programs	100% Student Participation

2. **Sports and Cultural Excellence:** A vibrant two-day Annual Sports Competition and Cultural Program was held from March 9 to March 11, 2025 and 2026. Students from 'Ankur' to 5th grade participated with Summary of Educational Activities and Outreach (FY 2023-24)immense enthusiasm, concluding with a formal prize distribution ceremony.
3. **Commemoration of National Days:** The school actively observed International Mother Language Day (February 21), Independence Day (March 26), Victory Day 16th December and Pahela Baishakh to root students in their national heritage and culture.



4. **Technological Empowerment:** Aligning with the vision of a tech-savvy generation, PROSHIKA distributed laptops to three meritorious but economically disadvantaged students on 2024, to bridge the digital divide.
5. **Institutional Support**: Demonstrating its commitment to broader educational infrastructure, PROSHIKA provided a development grant of Tk. 50,000 to Gafargaon Hatikhola High School in Mymensingh.
6. **Education Assistance Program (Scholarships):** To support the children of dedicated group members (ESSP members for 3+ years), PROSHIKA provides a scholarship of Tk. 4,000 per year (for two years) to those achieving GPA-5 in SSC or HSC. In the last financial year, a total of Tk. 3,88,000 was distributed among 69 students across 12 development areas.
7. **Cultivating Values and Ethics:** PROSHIKA is set to implement the QK Ahmed Foundation's project, "Educating the Youth in Values, Ethics, Altruism, and Patriotism," targeting 120–125 students across 12–15 schools in the Saturia Area Development Centre.





PROSHIKA LALITKALA KENDRA: (PROMOTING THE LEGACY OF HEALTHY CULTURE)

Historical Context and Vision

PROSHIKA Human Development Center has long been a pioneer in integrating culture with socio-economic empowerment. Since the early 1980s, PROSHIKA recognized culture as a formidable tool for raising social awareness. This vision culminated in the launch of the "Gana Sangskriti" (People's Culture) program in 1992. The primary objective was to foster progressive values and Bengali heritage through folk music and drama, reflecting the lives and struggles of marginalized communities. Over the decades, PROSHIKA successfully formed union-based cultural troupes, organized social issue-based performances in villages and slums, distributed musical instruments, and conducted extensive cultural workshops across the nation.

Addressing Contemporary Cultural Challenges

In the last decade and a half, the cultural landscape of Bangladesh has undergone a significant shift. There is an increasing dominance of religious conservatism, leading to a decline in the spontaneous community celebration of national and international days. National milestones like Victory Day, Independence Day, and International Mother Language Day are often confined to limited state-led observances rather than being celebrated as vibrant community festivals.

Furthermore, the rise of sectarian educational institutions and the unintended negative impacts of technology have distanced the youth—especially in urban areas—from secular, humanistic, and creative pursuits. Today's children are often deprived of a life-oriented, progressive education. PROSHIKA believes it is a moral imperative to protect the next generation from communalism and moral bankruptcy by fostering creativity and humanistic values.

The Emergence of PROSHIKA *Lalitkala* Kendra

To revitalize the thousand-year-old Bengali culture and adapt to the needs of the time, PROSHIKA has transitioned toward a classical and refined dimension of performing arts. With the aim of building a creative and enlightened generation, PROSHIKA Lalitkala Kendra was officially launched as a new social initiative on May 11, 2024. Currently, this program is actively operating at PROSHIKA's Central Office and its Naogaon branch.

Objectives and Core Activities

The primary mission of PROSHIKA Lalitkala Kendra is to nurture a culturally conscious, modern, and non-communal youth community. It provides a platform for adolescents and young adults to engage with the roots of Bengali heritage while developing their artistic talents.

Key highlights of the program include:

- Current Enrollment: 130 trainees are currently enrolled in various disciplines.
- Curriculum: The center offers professional training in Vocal Music, Fine Arts (Drawing), Recitation, and Calligraphy (Handwriting).
- Impact: By providing training and performance opportunities, the center is successfully:
- Developing artistic skills and a cultural mindset among students.
- Raising cultural consciousness within the wider community.
- Paving the way for a sustainable practice of traditional Bengali culture in a modern context.
- Through PROSHIKA Lalitkala Kendra, PROSHIKA Human Development Center continues to play a vital role in transforming the youth into progressive,
- culture-minded citizens who will lead the nation toward a brighter, more inclusive future.

PROSHIKA PRINTING PRESS

Enhancing Institutional Capacity

Strategic Infrastructure at PROSHIKA HEAD OFFICE, Mirpur-2, Dhaka-1216.

As part of its commitment to self-reliance and operational efficiency, PROSHIKA has recently established a state-of-the-art Printing Press at the Human Resource Development Centre (HRDC) in Mirpur, Dhaka. Equipped with modern, high-speed, and precision-driven machinery, this facility represents a significant milestone in PROSHIKA's infrastructural development.

Core Objectives and Capacity

The primary objective of this facility is to streamline the extensive publication needs of PROSHIKA, one of the largest NGOs in Bangladesh. With its maximum printing capacity and high-quality output, the press ensures that all organizational materials—including reports, educational modules, and promotional documents—are produced with professional excellence.

Operational Highlights (financial year 2024-2025)

- Internal Efficiency: Throughout the 2024-2025 financial year, the press successfully handled and printed the entire volume of PROSHIKA's internal documentation and publications.
- External Services: Beyond internal needs, the facility serves as a sustainable social enterprise. It offers high-quality printing services to other organizations and external clients at competitive and moderate costs.

Key Features

- **Location:** PROSHIKA Head Office, I/1-Ga, Section-2, Mirpur, Dhaka-1216
- **Technology:** Advanced machinery capable of high-volume, premium-quality printing.
- **Sustainability:** Operates as both a service-provider for internal projects and a revenue-generating unit for external orders.





INTEGRATE AGRICULTURAL FARM



INTEGRATE AGRICULTURAL FARM, RANGPUR

The PROSHIKA Rangpur Integrated Agricultural Farm is a multifaceted enterprise spanning 38 acres of land, dedicated to high-standard grain seed production, poultry rearing, and fisheries. During the 2023-2024 fiscal year, the farm utilized 25 acres for the intensive cultivation of seed potatoes, maize, papaya, and a diverse range of seasonal vegetables. The livestock division occupies 5 acres and features nine open poultry sheds alongside a state-of-the-art hatching and breeding facility designed for premium chick production. Additionally, 4 acres are allocated to the fisheries sector, which comprises two large ponds for fish farming and fry production, complemented by one large and one small specialized shed for seed drying, grading, and processing. The remaining 4 acres house the farm's administrative offices, social forestry initiatives, and supporting infrastructure, reflecting a well-organized and integrated approach to modern agribusiness.

This report provides a comprehensive overview of the agricultural, livestock, and fisheries operations for the current and preceding fiscal years. While

the enterprise has achieved notable success in crop production and horticulture, the livestock and fisheries sectors faced unforeseen environmental and biological challenges. Despite these hurdles, strategic diversification has ensured a positive net surplus for the financial year 2024-25.

Agricultural Sector: Maize Production

The maize cultivation segment remains the backbone of our agricultural profit.

- Financial Year 2023-24 Performance: We successfully produced and sold 37 Metric Tons of maize. With a total investment of Tk. 9,65,750, we generated a total sale of Tk. 10,66,121, resulting in a net profit of Tk. 1,00,371.
- Financial Year 2024-25 Outlook: Based on previous success, the cultivation area has been expanded to 18.00 acres. While expenses are ongoing (Tk. 6,50,000 to date), we project a harvest of 45 Metric Tons with a target profit of Tk. 2,50,000, assuming stable market prices.

Table 1: Maize Production Data

DESCRIPTION	2023-2024	2024-2025
Status	Completed	Ongoing
Area (Acres)	-	18
Yield (MT, Est.)	37	45
Cost (Tk.)	9,65,750	6,50,000
Revenue (Tk., Est.)	10,66,121	9,00,000
Profit (Tk.)	1,00,371	2,50,000



Horticulture & Miscellaneous Income (FY 2024-25)

Our vegetable and fruit segments have shown exceptional efficiency.

- Vegetables: Utilizing 2.00 acres, we achieved a revenue of Tk. 1,00,000 against a cost of Tk. 55,890, yielding a profit of Tk. 44,110.
- Fruit & Misc: Interestingly, the fruit segment required zero additional cost this year, contributing Tk. 9,250 directly to the revenue. Other miscellaneous sources added Tk. 5,500.

Livestock & Fisheries: Risk & Impact Analysis

The Reporting period 2024-25 was a challenging year for these sectors due to natural and biological factors.

A. Poultry Farm Operations

With a massive infrastructure of 8 sheds (34,000 sq. ft.), the total production and operational cost reached Tk. 91,57,850. However, the farm was hit by an outbreak of **Avian Influenza (Bird Flu).**

- Impact: 80% mortality was recorded across three batches.
- Result: Despite selling 33,509 kg of poultry, the sector incurred a loss of Tk. 15,35,073.

B. Fisheries

The fishery project (2 ponds, 2.00 acres) faced environmental damage.

- Impact: Excessive rainfall caused embankment breaches, leading to a significant loss of fish stock.
- Result: A net loss of Tk. 49,732 was recorded.



Table 2: Livestock & Fisheries Financials

TYPE	POULTRY	FISHERIES
Units/Area	34,000 sq. ft	2.00
Total Cost (Tk.)	91,57,850	1,00,977
Sales (Tk.)	76,22,777	51,245
Loss (Tk.)	(15,35,073)	(49,732)
Remarks	80% Mortality (Bird Flu)	Embankment collapse

Consolidated Financial Summary (FY 2024-2025)

This section summarizes the total financial flow including infrastructure rentals (Staff quarters/Guest rooms) and all production units.

CATEGORY	AMOUNT (TK.)
Total Annual Expenditure	3,65,44,244.00
Total Annual Income	3,95,97,289.00

Conclusion & Recommendations

Despite heavy losses in the poultry and fisheries sectors due to uncontrollable external factors, the enterprise has remained profitable.

- **Future Mitigation:** To prevent similar losses, we recommend upgrading the pond embankments with concrete reinforcements and implementing stricter bio-security protocols and vaccination schedules for the poultry farm.
- **Expansion:** The success in Maize and Horticulture suggests that further investment in these areas could hedge against risks in the livestock sector.

RANGPUR CARP HATCHERY

Overview and Infrastructure

The PROSHIKA Carp Hatchery, located in Payaraband within the Mithapukur area of Rangpur, continues to be a cornerstone of regional aquaculture development. Spanning a total land area of 9.97 acres, the facility underwent significant infrastructure improvements this year. To optimize production capacity, all 10 ponds on-site were re-excavated during the current financial cycle.

In addition to its aquatic resources, the farm's infrastructure includes:

- Facilities: One dedicated hatchery building, one office room, and two guest rooms.
- Biodiversity: The site is home to 171 trees of various species, contributing to a sustainable and integrated ecological environment.

Fisheries Management and Production

Management of the Payaraband branch offices was integrated with hatchery operations in May 2023.



Current production is distributed across the 10-ponds system as follows:

- Commercial Cultivation: Six ponds are currently stocked with approximately 10,000 fish, including species such as Katla, Rui, Mrigel, Puti, Silver Carp, Grass Carp, Bighead Carp, and Common Carp (Curfew).
- Specialized Rearing: The remaining four ponds are dedicated to the cultivation of Tilapia, as well as pressure fry and paddy fry.
- Current Yield: As of the latest reporting period, the average weight per fish is 400 grams, bringing the total estimated biomass to 3,504 kg.

Integrated Agricultural Activities

To maximize land utility, PROSHIKA has implemented integrated farming practices. The agricultural land within the hatchery perimeter is utilized for fruit cultivation, including:

- Papaya, Banana, Litchi, Bael (Wood Apple), Kaetbel (Elephant Apple), and various pendant plants.

Financial Performance (FY 2024-2025)

The Carp Hatchery demonstrated strong financial viability during this fiscal year, achieving a healthy return on investment through disciplined cost management and increased sales.

CATEGORY	AMOUNT (TK.)
Total Income (Fish Sales)	897,330
Total Income (Others)	18,380

The hatchery successfully balanced its transition into the Payaraband Development Area management structure while maintaining a profitable output and completing vital pond renovations.

INTEGRATED AGRICULTURAL FARM, SATKANIA, CHITTAGONG



Farm Overview & Infrastructure

Situated on 60 Bighas of hilly terrain in Mahalia Mauza, Satkania Upazila, Chattogram, this farm represents a high-tech approach to integrated agriculture. The facility features a state-of-the-art hatchery equipped with world-renowned Chick Master machinery.

- **Production Capacity:** The hatchery is capable of producing 85,000 chicks per week.
- **Housing Facilities:** The farm maintains 5 poultry sheds, including a specialized two-story structure, with a total capacity of 50,000 chickens.
- **Security & Boundary:** A 2,200-foot paved boundary



wall has been constructed across three sides of the farm to ensure biosecurity and asset protection.

- **Human Resources:** The farm is currently operated by a dedicated team of 5 regular staff and 46 contractual workers.

Diversified Agricultural & Fisheries Activities

- The farm utilizes its vast landscape for integrated farming, combining timber, fruit orchards, and aquaculture:
- Mango Orchards: Cultivation of premium varieties including Amrupali, Haribhanga, BARI-4, and BARI-12.
- Coconut Plantation: Includes 35 high-yield Vietnamese coconut trees that are currently fruit-bearing.
- Other Plantations: Extensive cultivation of Banana, Lemon, Olive, Amlaki, and Jackfruit.
- Timber Resources: The farm currently hosts 4,500 timber trees and jackfruit trees.
- Aquaculture: Various species of fish are being cultivated in the ponds located on the eastern and northern sides of the property.

Impact of Natural Disasters (FY 2024-2025)

The 2024-2025 financial year was marked by a severe natural disaster. In August 2023, the Satkania region was hit by a catastrophic flood that significantly impacted operations:

- Livestock Challenges: Due to the emergency conditions caused by the flood, 25 out of 26 cows had to be sold at a loss to mitigate further risks.
- Resilience Income: Despite these setbacks, the farm managed to generate modest revenue through the sale of mangoes, coconuts, bananas, olives, amlaki, jackfruit, and various farm-grown vegetables.

Financial Status & Fund Allocation

The revenue generated from the project during this period has been prioritized for:

1. **Staff Salaries:** Meeting the payroll for regular and contractual workers.
2. **Operational Costs:** Covering daily farm maintenance and utility expenses.
3. **Debt Clearance:** Settling previous arrears related to poultry feed and other essential agricultural inputs.

Note: *In April 2024, PROSHIKA signed a five-year partnership agreement with Akij Agro Feed Limited regarding the Satkania farm. Under the terms of this agreement, Akij Agro Feed Limited will provide the necessary funding for poultry feeding and operational expenses, with profits and losses being shared equally on a 50:50 basis. Consequently, breeding operations have officially commenced as of August 2024.*









PROSHIKA INTEGRATED AGRICULTURAL FARM
KHAN JAHAN ALI, KHULNA

This report presents the financial performance and operational overview of the rice cultivation project undertaken at PROSHIKA Integrated Agricultural Farm during the period from 1 December 2025 to 30 April 2026. The project was implemented on 6 bighas of land with the objective of generating seasonal income, ensuring feed security for livestock, and preparing the land for subsequent fish cultivation.

Production Overview

Total Cultivated Land: 6 bighas

- **Expected Yield:** 40 maunds of paddy per bigha
- **Total Expected Production:** 200 maunds of paddy
- **Project Duration:** 5 months

The cultivation plan was designed to ensure optimal productivity while maintaining cost efficiency and sustainability.

Table 3: Income Statement

INCOME SOURCE	AMOUNT (TK.)	REMARKS
Sale of 200 maunds of paddy	240,000	Estimated at 40 maunds per bigha
Sale of straw (by-product)	150,000	Estimated market value
Total Income	390,000	

Table 4: Expenditure Statement

EXPENDITURE ITEM	AMOUNT (TK.)	REMARKS
Land preparation and development	30,000	
Purchase of seed and seedbed preparation	10,000	4 decimals of land leased
Fertilizers and agrochemicals	30,000	
Labor cost for transplanting	10,000	
Crop care and weeding	20,000	
Harvesting, threshing, and packaging	20,000	
Miscellaneous expenses	10,000	
Installation of 1 irrigation boring	55,000	
Total Expenditure	185,000	

Financial Outcome

- Total Income: Tk. 390,000
- Total Expenditure: Tk. 185,000
- Net Surplus (Profit): Tk. 205,000

The project generated a net surplus of Tk. 205,000 within a five-month cultivation cycle, demonstrating strong financial viability.

Strategic Benefits

- Livestock Support: Cultivating rice on 6 bighas eliminates the need to purchase additional straw for feeding cows and bulls, thereby reducing operational costs in livestock management.
- Integrated Farming Advantage: After harvesting rice, the same land can be utilized for fish cultivation. This integrated approach enhances land productivity and ensures diversified income sources.
- Seasonal Optimization: While winter fish farming generally yields limited income, rice cultivation during this season ensures estimated earnings of approximately BDT 200,000 within five months, maximizing seasonal profitability.

The rice cultivation project at PROSHIKA Integrated Agricultural Farm has proven to be financially profitable, operationally efficient, and strategically aligned with integrated farming objectives. Beyond direct income generation, the project contributes to livestock sustainability and creates opportunities for subsequent fish production.

The successful implementation of this project reflects effective resource utilization, sound financial planning, and the long-term vision of developing a sustainable integrated agricultural model.

SUPPORT DEPARTMENTS: ENABLING ORGANIZATIONAL EXCELLENCE

Support departments are the backbone of an organization, providing the specialized services, resources, and expertise necessary to sustain seamless operations. While these units do not directly generate revenue, their contributions are indispensable for the efficiency and success of our core programs. At PROSHIKA, the strategic management and coordination of these departments are pivotal in optimizing performance and driving us toward our long-term institutional goals.

The scope of support services varies by industry; common examples include Administration, Human Resources, Information Technology, Finance & Accounts, Legal Affairs, Marketing, Facilities Management, Research & Development, Quality Control, and Customer Service.

PROSHIKA's Support Framework

In alignment with global best practices, PROSHIKA maintains several robust support departments dedicated to facilitating our mission. This section of the Annual Report highlights the key activities, strategic initiatives, and significant achievements of our primary support units for the Financial Year 2024-2025.

HUMAN RESOURCE DEPARTMENT

Management is the cornerstone of any successful organization, and at PROSHIKA, the Human Resources (HR) Department is the primary steward of our most vital resource: our people. The HR Department oversees the entire employee lifecycle—from strategic sourcing and rigorous screening to recruitment, training, and the administration of comprehensive employee-benefit programs. By managing the end-to-end employee experience, HR ensures that every individual's journey—from application to retirement—is aligned with the organization's overarching vision and goals.

Strategic Workforce Management

As PROSHIKA expands its footprint across the country, the complexity and scale of our operations continue to grow. To meet this expansion, the HR Department has streamlined its core functions, including:

- **Talent Acquisition & Enrollment:** Implementing a robust process to attract, select, and place the most qualified candidates.
- **Personnel Information Management:** Maintaining meticulous documentation and digital records for all employees.
- **Operational Excellence:** Managing internal transitions such as transfers, promotions, performance evaluations, and statutory compliance.
- **Strategic Support:** Providing critical data and analytics to departmental managers to facilitate informed decision-making.

Key Achievements & Statistics (Financial Year 2024-2025)

During the 2024-2025 reporting period, the HR Department prioritized scaling our workforce to support PROSHIKA's growing development initiatives.

Recruitment and Transitions:

- **New Appointments:** A total of 612 new staff members were recruited across various development areas and the Head Office on a contractual and apprentice basis.
- **Leadership Placement:** 78 employees were promoted or appointed to Managerial roles in development area offices.
- **Career Progression:** 161 staff members were promoted, reflecting our commitment to internal growth and talent recognition.
- **Attrition:** A total of 386 employees left the organization due to various reasons, including resignation, retirement, and completion of contracts.

Workforce Composition (Current Status):

As of the end of the reporting period, PROSHIKA's total workforce stands at 3,378 dedicated professionals serving in the Central Office, Development Areas, IAF, HRDC, SMED, and various projects.

GENDER	NUMBER OF EMPLOYEES	PERCENTAGE
Male	2,306	68.27%
Female	1,072	31.73%
Total	3,378	100%

Table 2: Staff Movement Report (July 2024 – June 2025)

CATEGORY	FEMALE	MALE	TOTAL
New Appointments	147	465	612
Separations/Exits	74	137	211
Statutory Exits	43	132	175
Grand Total	264	734	998

Table 3: Employee Outflow Statistics: Gender-wise Breakdown

CATEGORY	FEMALE	MALE	TOTAL
Retirement	2	8	10
Voluntary Retirement	7	21	28
Resignation	44	121	165
Deceased	1	8	9
Cancellation	5	19	24
Termination	8	19	27
Dismissal	27	77	104
Contract End	3	17	20
Total	97	289	386

Table 4: Management Personnel Statistics by Gender

CATEGORY	FEMALE	MALE	TOTAL
Central Manager (CM)	0	1	1
Zonal Manager (ZM)	2	14	16
Area Manager (AM)	3	14	17
Branch Manager (BM)	12	66	78
Grand Total	17	95	112

Table 5: Distribution of Staff Promoted to Higher Positions

CATEGORY	QUANTITY	PERCENTAGE
Director	1	0.6%
Deputy Director	0	0%
Sr. Assistant Director	36	22.4%
Assistant Director	15	9.3%
Program Manager	14	8.7%
Sr. Program Officer	16	9.9%
Program Officer	14	8.7%
Jr. Program Officer	55	34.2%
Sr. Field Organizer	10	6.2%
Total	161	100%

The two tables below illustrate the number of staff who have been permanentized across various positions, as well as the location-wise staff distribution as of June 2025.

Table 6: Staff Permanentization by Designation (as of June 2025)

CATEGORY	QUANTITY	PERCENTAGE
Assistant Director	1	0.21%
Program Manager	3	0.64%
Sr. Program Officer	11	2.34%
Program Officer	20	4.26%
Jr. Program Officer	24	5.11%
Sr. Field Organizer	357	75.96%
Field Organizer	42	8.94%
Jr. Field Organizer	12	2.55%
Total	470	100.00%

Table 7: Location-wise Number of Staff as on June '25

CATEGORY	FEMALE	MALE	TOTAL
Area/Branch Office	996	2058	3054
Head Office	43	172	215
IAF & Projects	4	19	13
SMED	2	10	12
HRDC (Koitta)	27	47	74
Total No. of Employee	1,072	2,306	3,378

INFORMATION MANAGEMENT AND COMPUTER DEPARTMENT

Overview

In the contemporary world, modern technology is the backbone of any organizational infrastructure. For a leading organization like PROSHIKA, Information and Communication Technology (ICT) play a pivotal role in poverty alleviation and the empowerment of the poor. While the Information Management and Computer Department does not implement field programs directly, its technical support is indispensable for the smooth operation, long-term success, and overall progress of all PROSHIKA initiatives.

The department is committed to transitioning PROSHIKA into a fully digitalized environment through online management systems. It operates through three specialized units: Software, Hardware, and Documentation.

Annual Progress Report: 2024-2025

A. Software Development & Support

- **Payroll Management:** Successfully generated monthly salary sheets for all development areas. PDF files were created and securely transmitted via the internet to respective zones.
- **Staff Welfare Fund (SWF):** Updated all accounts and records related to the Staff Welfare Fund up to June 2025.
- **Human Resource Management System (HRMS):** Developed new reporting modules for the HR department and provided comprehensive technical assistance for personnel management.
- **Remote Technical Support:** Provided real-time troubleshooting and support to branch offices via Any Desk and mobile communication, significantly saving time and operational costs.
- **Online Systems Integration:** Actively developing and maintaining the PROSHIKA Financial Management System (PFMS), Accounts Software, Central Fund Requisition System, and Yearly Planning modules.
- **Capacity Building:** Conducted specialized training on Online Software for BMs, AMs, ZMs, CMs, and Directors. This training has enhanced their monitoring capabilities and data management skills, leading to more efficient administrative decision-making.
- **Infrastructure:** Acquired a dedicated high-capacity server to manage online software activities and ensure robust data security.

B. Hardware & Networking

- **Maintenance:** Provided essential servicing support for computers and printers across all development areas.
- **On-site Support:** Deployed technicians to field offices for urgent repairs, networking setups, and hardware troubleshooting.
- **Local Area Network (LAN):** Established and maintained LAN in branch offices with multiple workstations and ensured full network connectivity at the Head Office to streamline operations.

C. Documentation

- **Reporting & Correspondence:** Managed the documentation of various program reports, policies, and official letters despite resource constraints.
- **Governance Support:** Timely preparation of all correspondence and resolutions for General Body (GB) and Governing Body meetings.
- **External Communication:** Drafted and managed official communications with various government and non-government organizations.

Strategic Plan: 2025-2026

1. Software Objectives

- **Online Migration:** Transitioning Salary Systems, HRMS, Recruitment Software, Training Software, and Koitta Farm Accounts to a fully integrated online platform.
- **Mobile Data Entry:** Implementing Tab-based data entry features to enhance field-level data accuracy and real-time synchronization.
- **Operational Efficiency:** Ensuring immediate resolution of software-related issues faced by field staff and providing regular updates on SWF accounts.
- **Skill Development:** Organizing comprehensive computer training for staff involved in credit and accounting operations.
- **Human Resource Expansion:** To manage the large-scale PFMS project and support the growing network of 484+ branches, the department plans to recruit one Senior Programmer and three additional Support Engineers.

2. Hardware & Infrastructure

- **Preventive Maintenance:** Implementing a quarterly physical inspection and servicing schedule by hardware engineers for all field office equipment.
- **Emergency Response:** Enhancing the rapid response team to provide on-site hardware and networking support for any technical emergencies.

3. Documentation & Digital Communication

- Despite personnel shortages, the department aims to digitize all program documentations.
- Leveraging modern technology to facilitate seamless electronic communication with national and international stakeholders, ensuring PROSHIKA remains connected in the digital global landscape.

Strategic Action Plan (Summary): 2025-2026

UNIT TASK/AREA PLANNED ACTIONS & OBJECTIVES	UNIT TASK/AREA PLANNED ACTIONS & OBJECTIVES	UNIT TASK/AREA PLANNED ACTIONS & OBJECTIVES
Software System Digitization Upgrade Salary, HRMS, Recruitment, SWF, Training, and Koitta Farm accounts to a fully integrated Online Software platform.	Software System Digitization Upgrade Salary, HRMS, Recruitment, SWF, Training, and Koitta Farm accounts to a fully integrated Online Software platform.	Software System Digitization Upgrade Salary, HRMS, Recruitment, SWF, Training, and Koitta Farm accounts to a fully integrated Online Software platform.
	Field Automation Introduce Tab-based data entry for real-time field data synchronization and accuracy.	Field Automation Introduce Tab-based data entry for real-time field data synchronization and accuracy.
	Capacity Building Conduct Specialized Computer Training for staff involved in credit and accounting operations.	Capacity Building Conduct Specialized Computer Training for staff involved in credit and accounting operations.
	HR Expansion Recruit 1 Senior Programmer for PFMS maintenance and 3 Support Engineers to provide technical assistance to 484+ branches.	HR Expansion Recruit 1 Senior Programmer for PFMS maintenance and 3 Support Engineers to provide technical assistance to 484+ branches.
Hardware Preventive Maintenance Implement a Quarterly Servicing Schedule where hardware engineers visit all development areas every 3 months.	Hardware Preventive Maintenance Implement a Quarterly Servicing Schedule where hardware engineers visit all development areas every 3 months.	Hardware Preventive Maintenance Implement a Quarterly Servicing Schedule where hardware engineers visit all development areas every 3 months.
	Technical Support Ensure rapid on-site support for networking, printer, and computer troubleshooting in emergencies.	Technical Support Ensure rapid on-site support for networking, printer, and computer troubleshooting in emergencies.
Documentation Governance Support Timely preparation of correspondence and resolutions for General Body (GB) and Governing Body meetings.	DocumentationGovernance Support Timely preparation of correspondence and resolutions for General Body (GB) and Governing Body meetings.	Documentation Governance Support Timely preparation of correspondence and resolutions for General Body (GB) and Governing Body meetings.
	Digital Communication Digitize all official reports and policies; leverage online platforms for seamless national and international communication.	Digital CommunicationDigitize all official reports and policies; leverage online platforms for seamless national and international communication.

COMMUNICATION AND PUBLIC RELATIONS DEPARTMENT (CPRD)

The Communication and Public Relation Department (CPRD) serves as the central information hub for PROSHIKA. Its primary mandate is to streamline intra-organizational communication while facilitating the systematic collection, documentation, and dissemination of organizational data. By acting as the Management Information System (MIS) coordination point, CPRD ensures a seamless two-way flow of information between internal departments and external stakeholders.

Key Responsibilities and Strategic Impact

Throughout the year, CPRD moved beyond its scheduled tasks to actively manage media relations and public image. Its core activities include:

- Publication Management: Routinely producing essential organizational materials, including the Annual Activity Report, diaries, calendars, brochures, and quarterly newsletters in both Bengali and English.
- Media & Public Relations: Preparing press releases on PROSHIKA's diverse programs and ensuring their publication in major national dailies and online platforms.
- Success Story Documentation: Collecting field-level data to craft compelling success stories and features that highlight the impact of PROSHIKA's initiatives.
- Information Dissemination: Providing vital data to researchers, university students,
- Digital Presence: Maintaining and updating the official PROSHIKA website and various social media pages to ensure high visibility and engagement.

Major Achievements (2024-2025)

During the 2024-2025 reporting period, CPRD successfully executed its regular operations while achieving the following milestones:

1. Annual Activity Report

CPRD compiled and published the Annual Activity Report (July 2023–2025), titled **"PROSHIKA Takes Part with Its Development Stakeholder."** The report received widespread acclaim from donors, civil society, and government bodies for its high production quality and insightful content. Additionally, the report for the 2024-2025 financial year has been finalized and is currently in the printing phase.

2. Strategic Publications The department ensured the timely publication of several key documents:

- **PROSHIKA At-A-Glance & Brochures:** A semi-annual compilation of vital program achievements, produced in both Bengali and English.
- **Organizational Publications:** Updated 'PROSHIKA At-A-Glance' guides and comprehensive brochures were published this year to provide stakeholders with a clear and concise understanding of the organization's overall impact and achievements.

3.Content Creation

CPRD authored numerous features and case studies documenting best practices across various programs, ensuring these narratives reached a wide audience through both print periodicals and digital channels.

4. Annual Diary and Calendar

As part of its core mandate, CPRD successfully managed the design, production, and publication of the official PROSHIKA Diary and Calendar for the current year. These materials serve as essential branding tools and were produced with high quality, ensuring timely distribution across all levels of the organization and to external partners.

5. Minutes of Review and Governance Meetings

CPRD played a critical role in organizational documentation by recording and preparing the minutes for all key strategic meetings. This included:

- Program Implementation Reviews: Monthly, quarterly, and half-yearly sessions.
- Governance Meetings: Detailed minutes for the Governing Body and General Body meetings. The department ensured that all decisions and action points were accurately recorded to maintain transparency and follow-up efficiency.

6. Public Affairs: Liaison with Donors & Agencies

A key responsibility this year was acting as the primary information liaison for donors, government bodies, and non-governmental agencies. CPRD provided comprehensive data sets, progress reports, and detailed analytical insights into PROSHIKA's field activities, ensuring that all development partners remained well-informed of the organization's impact.

7. Media and Public Relations

CPRD maintained a robust presence across PROSHIKA's digital and online platforms, ensuring a steady flow of news regarding new developments and ongoing projects. By crafting professional press releases and feature stories, the department effectively highlighted PROSHIKA's milestones for a global audience.

Furthermore:
CPRD addressed the growing interest in PROSHIKA from researchers, academics, students, and development practitioners worldwide. The department served as a dedicated help desk, providing necessary documentation and maintaining constant contact with civil society members and other development organizations.

Documentation: Collection, Archiving, and Distribution

The department oversaw the entire lifecycle of organizational knowledge management. This involved:

- **Systematic Collection:** Gathering reports and documents from various PROSHIKA programs.
- Archiving: Cataloging and storing materials for long-term reference.
- **Distribution:** Managing the duplication and supply of these documents to stakeholders and field offices as required.

Other Strategic Contributions

In addition to its core functions, CPRD successfully completed several specialized tasks this year:

- Policy Development: Prepared and finalized PROSHIKA's Code of Conduct & Strategy and the Gender Policy.
- Translation Services: Translated the Staff Policy from Bengali to English to ensure better accessibility for international partners.
- Publicity: Managed all corporate advertisements and publicity requirements for the organization.
- Storytelling: Authored numerous impact stories and features in both Bengali and English, showcasing the positive transformation brought about by PROSHIKA's programs

THE COLLABORATIVE PROJECTS

SUSTAINABLE FORESTRY AND LIVELIHOODS (SUFAL)



The Sustainable Forests and Livelihoods (SuFAL) project is a strategic initiative implemented by the Bangladesh Forest Department (BFD) under the Ministry of Environment, Forest, and Climate Change. The project receives financial support from the World Bank, IDA, and the Government of Bangladesh (GoB). PROSHIKA, in partnership with VERC, successfully implemented the project activities from July 2021 to August 30, 2024.

Project Objective

The primary goal of the SuFAL project is to improve collaborative forest management while enhancing the livelihoods and resource access of forest-dependent communities within the project areas.

Geographic Coverage

- The project was executed across the coastal belt, specifically under the Bhola and Patuakhali Forest Divisions.
- Districts: Bhola, Patuakhali, and Barguna.
- Scope: 12 Upazilas, 13 Forest Ranges, 30 Bits/ Camps, and 60 Villages.

Beneficiary Profile

- A total of 4,000 beneficiaries were directly reached through this project.
- Gender Distribution: 1,603 Females and 2,397 Males.
- Inclusivity: Includes 71 members from indigenous communities.

Key Project Activities

The project followed a structured community-led approach, focusing on:

- **Village & Beneficiary Selection:** Identifying the most vulnerable forest-dependent households.
- **Institutional Building:** Establishing grassroots organizations, including:
  - Village Forest Conservation Committees (VFCC);
  - Co-management Committees (CMC) and Sub-committees;
  - Collaborative Forest Management Coordination Committees.
- **Fund Management:** Establishing community-based financial structures:
  - Livelihood Development Fund (LDF);
  - Community Development Fund (CDF);
  - Internal Savings Funds.

Capacity Building and Training

To ensure sustainability, the project emphasized skill development:

- Institutional Strengthening: 2,568 participant (1,110 Females, 1,458 Males) received training on organizational management and capacity building.

- Skill Development Training: All 4,000 members received specialized training in 8 key trades:
- Agriculture, Vegetable Production, Poultry (Duck & Chicken) Rearing, Cattle Fattening, Goat Rearing, Fisheries, and Small Business Management.

Financial Disbursements and Community Impact

- Significant financial investments were made to boost the local economy and infrastructure:
  - **Community Development Fund (CDF):** Tk. 2,52,00,000 was invested in local infrastructure and community-level developmental projects.
  - **Livelihood Development Fund (LDF):** A total of Tk. 16,65,72,000 was disbursed directly to beneficiaries to initiate and scale up alternative income-generating activities.

ASSET PROJECT

Empowering Through Skills, Transforming the Nation

The Accelerating and Strengthening Skills for Economic Transformation (ASSET) project is a strategic initiative designed to catalyze Bangladesh's economic shift. By developing a highly-skilled workforce and reinforcing institutional infrastructure, the project aligns technical training with contemporary industrial demands. This initiative serves as a cornerstone in achieving Bangladesh's vision of becoming a middle-income country within the next two decades.

Institutional Framework & Strategic Partnerships

In June 2024, PROSHIKA Manobik Unnayan Kendra officially commenced its journey under the ASSET project by signing a Memorandum of Understanding (MOU) with the Informal Sector Industry Skills Council (ISISC). To ensure global standards, PROSHIKA transitioned 15 of its Area Development Centres (ADCs) into specialized hubs renamed as the PROSHIKA Institute of Skills for Employment (PROISE). These



institutes are formally registered under the National Skills Development Authority (NSDA), governed by the Office of the Honorable Chief Adviser.

Registered Skills Training Providers (STP) & Occupations

The following table highlights the strategic distribution of PROISE centers and the specialized trades (Occupations) they offer:

STP Location	Specialized Occupations
Domar, Nilphamari	SMO & TDM
Polashbari, Gaibandha	SMO & TDM
Naogaon	Beautification
Shibgonj, Bogura	EIM & TDM
Sreepur, Gazipur	Driving & MPS
Bhaluka, Mymensingh	MPS
Sakhipur, Tangail	Driving & MPS
Nasirnagar, B-baria	G.D & MPS
Bhairab, Kishoreganj	G.D & Driving
Dhamrai, Dhaka	EIM & G. Caregiver
Kamta, Manikganj	SMO & MPS
Babuganj, Barishal	Driving & EIM
Batikamari, Gopalganj	MPS & TDM
Madaripur	G.D & TDM
Sreenagar, Munshiganj	MPS

Note: The NSDA has officially approved these STPs to function as certified Assessment Centres.

4. Key Achievements & Impact Analysis

4.1 Phase 1: Piloting Success

The pilot phase conducted at STP-Domar and STP-Palashbari yielded exceptional results:

- Total Trainees: 95 (across 4 batches)
- Competency Rate: 88 trainees were certified as "Competent."
- Employment Success: 100% of the certified competent trainees (88 individuals) have successfully secured employment across various sectors in the country.

4.2 Phase 2: Current Operations (Cycle-2)

Under the current cycle, PROSHIKA has signed agreements for 7 STPs with ISISC, with 5 centers already fully operational.

- **Active Training Capacity:** 144 trainees are currently enrolled.
- **Instructional Excellence:** 12 certified trainers are leading the sessions.
- **Active Locations:** Domar (SMO-2), Polashbari (TDM-2), Batikamari (TDM-2), Madaripur (TDM-2), and Dhamrai (EIM & G. Caregiver)

5. Future Outlook & Global Opportunities

The ASSET project is positioned at the forefront of a massive international labor demand. PROSHIKA is preparing to meet the requirements of several high-profile Government-to-Government (G2G) agreements:

- **Russia:** 4.00 lakh skilled workers over the next 5 years.
- **South Korea:** 3.50 lakh skilled welders over the next 4 years.
- **Japan:** 5.00 lakh skilled workers over the next 5 years.
- **Europe & Middle East:** Expanding demand for internationally certified skilled labor.

To further this reach, PROSHIKA has submitted proposals for 8 additional training centers under the National Human Resource Development Fund (NHRDF) project of the NSDA.

By collaborating with elite institutions like MAWT, FWCCI, and PKSF, PROSHIKA Manobik Unnayan Kendra is committed to transforming Bangladesh's human capital. Through standardized training and international certification, we are ensuring that our workforce is not just locally employed but globally competitive, paving the way for a prosperous middle-income Bangladesh.



BANGLADESH RURAL WATER, SANITATION AND HYGIENE FOR HUMAN CAPITAL DEVELOPMENT (BD RURAL WASH FOR HCD) PROJECT

Context and Challenges

With a population of nearly 180 million, 67% of whom reside in rural areas, Bangladesh has achieved developing nation status despite significant challenges in meeting basic needs. A critical barrier to human capital development remains the lack of awareness regarding safe water, sanitation, and hygiene (WASH). This deficiency leads to a high prevalence of waterborne diseases—such as cholera, dysentery, and typhoid—forcing the rural poor to spend a substantial portion of their income on medical treatment. Currently, 3% of the population still practices open defecation, while those in haor, coastal, and hilly regions often rely on unsanitary latrines, posing severe risks to public and environmental health.

Climate Change Impact

Global climate change has intensified environmental vulnerabilities in Bangladesh. Frequent floods damage sanitation infrastructure, while severe droughts lower groundwater levels, rendering tube wells inoperable and creating acute water shortages for households and livestock. Furthermore, rising sea levels in coastal regions have led to saltwater intrusion in freshwater sources. These crises disproportionately affect the rural poor, women, children, and persons with disabilities, hindering the country's overall economic and health indicators.

Strategic Objectives and Implementation

In alignment with the UN Sustainable Development Goal 6 (SDG-6)—ensuring availability and sustainable management of water and sanitation for all by 2030—the Government of Bangladesh has identified underserved rural areas for targeted intervention. To bridge the existing gaps, the "BD Rural WASH for HCD" project was launched. Jointly funded by the World

Bank, the Asian Infrastructure Investment Bank (AIIB), and the Government of Bangladesh, the project is being implemented under the joint supervision of the Palli Karma-Sahayak Foundation (PKSF) and the Department of Public Health Engineering (DPHE) through 88 Associate Partner Organizations.

Project Overview and Institutional Framework

- **Project Duration:** January 2021 – December 2026
- **Funding Agencies:** World Bank, Asian Infrastructure Investment Bank (AIIB), and the Government of the People's Republic of Bangladesh.
- **Implementing Agencies:** Palli Karma-Sahayak Foundation (PKSF) and Department of Public Health Engineering (DPHE), executed through 88 Partner Organizations (POs).
- **Sponsoring Ministries:** Ministry of Local Government, Rural Development & Co-operatives, and Ministry of Finance.

Core Objectives

- To expand access to safe water supply and sanitation facilities in selected rural areas of Bangladesh through advanced, safely managed technologies.
- To strengthen institutional capacity within the water supply and sanitation sectors.

Implementation Targets

- **Safe Water Supply:** 120,000 households.
- **Twin-Pit Latrine Construction:** 1,000,000 households.

Key Project Activities

- Capacity development for Partner Organization (PO) staff and local entrepreneurs.
- Conducting Behavioral Change Communication (BCC) campaign sessions.
- Participation in Upazila Coordination Committee (UCC) meetings.
- Disbursement of household-level Sanitation and Water loans.

Financial Terms (Loan Component)

- **Loan Size:** Tk. 15,000 – 60,000.
- **Repayment Structure:** 46/60/72 weekly installments (or 12/15/18 monthly installments).
- Loan Tenure: 12 to 18 months.
- Service Charge: 18% (on a declining balance method).

PROSHIKA's Performance and Engagement

- **Partnership Agreement:** PROSHIKA officially signed the agreement as a Partner Organization with PKSF on August 12, 2024.
- **Fund Allocation:** PROSHIKA has received a total fund of Tk. 19.50 Crore.
- **Geographic Coverage:** The project is being implemented across 50 Upazilas within 15 Districts under 7 Divisions. This operations network spans 99 branches in 56 development areas.
- **Target Beneficiaries:** Organized group members as well as eligible individuals from the wider community.

Annual Progress Report (FY 2024-2025)

Table 1: Implementation Status and Financial Achievements

ACTIVITIES	TARGET (UNIT/QTY)	TARGET AMOUNT (BDT)	ACHIEV. (UNIT/QTY)
Household Sanitation Loan Disbursement	16,896	50,68,80,000	2,334
Household Water Loan Disbursement	2,784	8,35,20,000	1,226
Sub-Total (Loan Disbursement)	19,680	59,04,00,000	3,560
Twin-Pit Toilet Incentive Program	16,896	50,68,80,000	2,334
BCC Session Implementation	16,896	1,56,45,696	5,089
Grand Total	-	65,67,33,696	-

Key Highlights of the Report:

- **Loan Performance:** Out of the total target for household water and sanitation loans, a combined disbursement of Tk. 13.86 Crore has been successfully achieved.
- **BCC Campaigns:** Behavioral Change Communication (BCC) sessions are progressing steadily, with 5,089 sessions already conducted to raise public awareness.
- **Incentives:** The Twin-Pit toilet incentive program has benefited 2,334 households so far in this fiscal year.

Annual Development Plan Financial Year: 2025-2026

ACTIVITY DESCRIPTION	TARGET (UNIT/ QTY)	TARGET AMOUNT (BDT)
Household Sanitation Loan Disbursement	17,300	59,87,07,000
Household Water Loan Disbursement	4,652	15,9916,000
Sub-Total (Loan Disbursement)	21,952	75,86,23,000
BCC Session Implementation	17,064	15,801,264
Grand Total	39,016	774,424,264

Financial Highlights & Fund Recovery

- **Total Budgetary Allocation:** For the upcoming fiscal year 2025-2026, a total budget of Tk. 77.44 Crore has been proposed to achieve the designated targets.
- **Loan Disbursement Targets:** The project aims to provide financial assistance to 21,952 households for improving their sanitation and water infrastructure.
- **BCC Reimbursement:** A total of Tk. 15,801,264 is designated for conducting Behavioral Change Communication (BCC) sessions, which is expected to be reimbursed by PKSF.

AUDIT REPORT

Proshika Manobik Unnayan Kendra

Microcredit & Saving Services (MCSS)

Statement of Financial Position

As on June 30, 2025

Particulars	Notes	Amount in BDT	
		30.06.2025	30.06.2024
Assets:			
Non-Current Assets		**4,892,490,038**	**4,956,493,190**
Property, plan and Equipment	7.00	4,880,553,988	4,952,950,440
Intangable Assets (Software-WIP)	7.01	2,217,800	-
Long term Investments(FDR)	8.00	9,718,250	3,542,750
Current Assets:		**18,167,686,126**	**16,559,608,717**
Loan to Group Members	9.00	16,662,597,715	15,318,816,337
Loan to other -short term	10.00	523,058,883	289,286,114
Account Receivables	11.00	48,611,609	60,309,550
Advance,Deposits & Prepayments	12.00	491,206,880	454,029,297
Cash & Cash Equivalents	13.00	442,211,039	437,167,419
Total Assets		**23,060,176,164**	**21,516,101,907**
Capital Fund and Liabilities			
Capital Fund :		**4,312,521,000**	**3,706,318,006**
Cumulative Surplus	14.00	597,235,878	(96,168,575)
Revalution Reserve	15.00	3,715,285,122	3,802,486,581
Non- Current Liabilities		**1,256,857,002**	**934,523,648**
Loan from PKSF	16.00	1,052,000,001	729,666,647
Long Term Loan from others	17.00	204,238,694	204,238,694
Loan from BKB(IFAD)	18.00	618,307	618,307
Current Liabilities		**17,490,798,162**	**16,875,260,253**
Members Savings Deposits	19.00	13,096,193,681	12,304,366,215
Account Payables	20.00	87,888,765	127,226,646
Loan Loss Provision	21.00	401,122,601	334,301,853
Payable to SWF	22.00	613,780,871	618,639,634
Interest on Loan Payable	23.00	-	142,676,586
Loan and Liabilities	24.00	2,139,737,600	2,130,656,826
Miscellaneous & Other Deposit	25.00	293,067,712	286,314,010

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Particulars	Notes	Amount in BDT	
		30.06.2025	30.06.2024
Compensation fund	26.00	-	202,953,078
Loan Insurance Fund	27.00	856,243,018	725,276,964
Provision for Income Tax	28.00	2,763,914	2,848,441
Total Capital Fund & Liabilities		**23,060,176,164**	**21,516,101,907**

The annexed notes form an integral part of these financial statements.

Chief Executive (Acting)

Shakti Pada Chakraborty
Chief Executive (Acting)
PROSHIKA Manobik Unnayan Kendra

Sr. Assistant Director

SHAPLA RAHMAN
Sr. Assistant Director (Accounts & Finance)
Proshika Manobik Unnayan Kendra

Signed in terms of our separate report of even date annexed.

Dated, Dhaka 11 DEC 2025

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed by: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration No.: 11970 E. P.
DVC 2512110619AS471065

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Prosnika Manobik Unnayan Kendra
Microcredit & Saving Services (MCSS)
Statement of Comprensive Income
For the year ended June 30,2025

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Income			
Service charges on Loan	30.00	3,237,043,715	2,724,483,390
Bank Interest		3,118,008	1,782,570
Sales of Project Form	31.00	3,103,390	273,558
Sale of Pass Book	32.00	2,174,949	5,551,331
Others	33.00	4,772,256	3,786,304
Total Income		**3,250,212,318**	**2,735,877,153**
Expenditure:			
Interest on Member's savings		1,080,217,856	812,355,294
Interest on Loan		8,231,739	1,000,000
Salaries and allowances	42.00	1,311,349,115	1,090,777,550
Incentive to Staff	43.00	19,305,733	25,414,490
Office Rent		9,099,266	8,164,300
Printing and Stationary	44.00	10,549,821	8,920,416
Travel Transport		62,833,660	50,576,212
Travel Perdium		15,442,396	7,921,716
Telephone and Postage	45.00	3,319,658	4,767,288
Repair and Renewals		7,451,310	5,805,090
Offiice Maintenance	46.00	7,991,389	7,051,453
Fuel Cost		702,144	567,106
Gas and Electricity		442,180	244,880
Hospitality		13,421,805	9,848,911
Audit Fees		300,000	642,700
Land Rate & Taxes		362,103	925,572
Income Tax & Vat	47.00	7,397,264	4,514,269
Newspaper and periodicals		538,007	420,460
Bank charges/DD charges		3,901,581	2,425,225
Training Expenses	48.00	4,894,106	3,346,700
Vechicle maintenance	49.00	186,683	194,062
Registration fee		3,574,448	2,222,990
Utilities		13,690,583	9,765,384
Advertisement		-	-
Disaster Management Programme	51.00	8,916,652	4,266,523
Peoples Cultural Programme	52.00	706,227	2,188,203
Legal Aid Programme	53.00	32,100	2,312
Health Programme	54.00	230,000	110,845
Women Development Programme	55.00	969,098	1,016,592
Anti Drug Campaign	56.00	-	1,902,168

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Other operating expenses	57.00	14,584,749	20,922,909
Loan Loss Provision	21.00	125,000,000	120,000,000
Depreciation	7.000	109,972,358	112,081,588
Total Expenditure		**2,845,614,032**	**2,320,363,207**
Excess of Income over Expenditure before Tax		**404,598,286**	**415,513,946**
Provision for Income Tax		1,348,370	2,848,441
Excess of Income over Expenditure after Tax		**403,249,916**	**412,665,505**
Grand Total		**3,250,212,318**	**2,735,877,153**

The annexed notes form an integral part of these financial statements.

Chief Executive (Acting)
Shakti Pada Chakraborty
Chief Executive (Acting)
PROSHIKA Manobik Unnayan Kendra

Sr. Assistant Director
SHAPLA RAHMAN
Sr. Assistant Director (Accounts & Finance)
Proshika Manobik Unnayan Kendra

Signed in terms of our separate report of even date annexed.

Dated, Dhaka 11 DEC 2025

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed by: Md. Abu Sina FCA
Senior Partner
Enrolment No.: 619
Firm's Registration No.: 11970 E. P.
DVC 2512110619347106 5

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Proshika Manobik Unnayan Kendra
Microcredit & Saving Services (MCSS)
Statement of Receipts and Payments
For the year ended June 30,2025

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Opening Balance		**437,167,419**	**89,751,347**
Cash in hand		163,208,611	64,648,775
Cash at bank		273,958,807	25,102,573
Receipts			
Current Account		-	111,839,539
Service charges on Loan	30.00	3,237,043,715	2,724,483,390
Bank Interest		2,942,508	1,782,570
Sale of Project form	31.00	3,103,390	273,558
Sale of Pass book	32.00	2,174,949	5,551,331
Others Income	33.00	4,772,256	3,786,304
Loan Realisation		21,204,400,293	19,577,489,683
Loan Written off		-	16,994,192
Loan Insurence Premium		223,214,200	233,166,849
Savings deposits	34.00	6,335,300,467	5,626,713,347
Advance Received	35.00	80,482,440	232,122,139
Loan & Liabilities	36.00	1,078,794,653	1,149,798,536
Misc. & Other Deposit	37.00	6,753,702	3,759,533
Payable to SWF	38.00	136,501,722	59,465,162
Accounts Payable	39.00	160,699,782	1,882,571
Accounts Receivable	64.00	18,016,742	-
Total receipts		**32,494,200,819**	**29,749,108,704**
Total		**32,931,368,238**	**29,838,860,051**
Payment			
Loan disburstment		22,693,382,487	22,543,843,788
Savings withdrwal	40.00	5,543,473,001	4,233,896,548
Dividend to Groups Savings	41.00	1,080,217,856	641,426,178
Interest on Loan		150,908,325	1,000,000
Salaries and allowances	42.00	1,311,349,115	1,090,777,550
Incentive to Staff	43.00	19,305,733	25,414,490
Office Rent		9,099,266	8,164,300
Printing and Stationary	44.00	10,549,821	8,920,416
Travel Transport		62,833,660	50,576,212
Travel Perdium		15,442,396	7,921,716
Telephone and Postage	27.00	3,319,658	4,767,288
Repair and Renewals		7,451,310	5,805,090
Office Maintenance	46.00	7,991,389	7,051,453
Fuel Cost		702,144	567,106
Gas and Electricity		442,180	244,880
Hospitality		13,421,805	9,848,911
Advertisement		-	-
Loan Insurence Premium	50.00	5,226,582	-
Newspaper and periodicals		538,007	420,460

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Particulars	Notes	Amount in BDT	
		2024-2025	2023-2024
Bank charges/DD charges		3,901,581	2,425,225
Audit Fees		300,000	642,700
Land Rate & Taxes		362,103	925,572
Income Tax & Vat	47.00	8,830,158	6,154,774
Training Expenses	48.00	4,894,106	3,346,700
Vechicle maintenance	49.00	186,683	194,062
Registration fee		3,574,448	2,222,990
Compensation Paid		-	19,824,190
Utilities		13,690,583	9,765,384
Loan Loss Provision		-	4,994,193
Disaster Management Programme	51.00	8,916,652	4,266,523
Peoples Cultural Programme	52.00	706,227	2,188,203
Legal Aid Programme	53.00	32,100	2,312
Health Programme	54.00	230,000	110,845
Women Development Programme	55.00	969,098	1,016,592
Anti Drug Campaign	56.00	-	1,902,168
Other operating expenses	57.00	14,584,749	20,922,909
Advance Paid	58.00	117,660,025	263,584,394
Loan & Liabilities	59.00	981,153,294	250,603,261
Payable to SWF	59.00	141,360,485	40,758,170
Accounts Payable	60.00	200,037,664	20,157,052
Accounts Receivable	64.00	6,318,801	
Current Account	29.00	-	62,796,844
		32,443,363,492	**29,359,451,448**
Capital Expenditure			
Office Building		4,006,346	1,609,548
Furniture , Fixture & Furnishing	62.00	18,359,103	14,224,306
Office Equipment	63.00	14,063,508	24,383,527
FDR		6,000,000	2,000,000
Software Purchase & Upgradation		2,217,800	-
Land development		1,146,949	23,804
Sub-Total		**45,793,706**	**42,241,185**
Total Payments		**32,489,157,198**	**29,401,692,633**
Closing Balance		-	
Cash in Hand		83,470,465	163,208,611
Cash at Bank		358,740,575	273,958,807
Total		**442,211,039**	**437,167,419**
Total		**32,931,368,238**	**29,838,860,052**

Chief Executive (Acting)

Shakti Pada Chakraborty
Chief Executive (Acting)
PROSHIKA Manobik Unnayan Kendra

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants

Sr. Assistant Director

SHAPLA RAHMAN
Sr. Assistant Director (Accounts & Finance)
Proshika Manobik Unnayan Kendra

Proshika Manobik Unnayan Kendra
Microcredit & Saving Services (MCSS)
Statement of changes in Equity
For the year ended June 30,2025

Particulars	Amount in Tk.		
	Cumulative Surplus	Revaluation Reserve	Total Capital Fund
Opening Balance	(96,168,575)	3,802,486,581	3,706,318,006
Add: Surplus For The Year	403,249,916	-	403,249,916
Add: Depreciation on Revaluation	87,201,459	-	87,201,459
Add: Transferred from compensation fund	202,953,078		202,953,078
Less: Transfer of Depreciation to Cumulative Surplus	-	87,201,459	87,201,459
Closing Balance	**597,235,878**	**3,715,285,122**	**4,312,521,000**

Statement of changes in Equity
For the year ended June 30,2024

Particulars	Amount in Tk.		
	Cumulative Surplus	Revaluation Reserve	Total Capital Fund
Opening Balance	(600,625,091)	3,894,277,591	3,293,652,500
Add: Surplus For The Year	412,665,506	-	412,665,506
Add: Depreciation on Revaluation	91,791,010	-	91,791,010
Less: Transfer of Depreciation to Cumulative Surplus	-	91,791,010	91,791,010
Closing Balance	**(96,168,575)**	**3,802,486,581**	**3,706,318,006**

Chief Executive (Acting)
Shakti Pada Chakraborty
Chief Executive (Acting)
PROSHIKA Manobik Unnayan Kendra

Sr. Assistant Director
SHAPLA RAHMAN
Sr. Assistant Director (Accounts & Finance)
Proshika Manobik Unnayan Kendra

KHAN WAHAB SHAFIQUE RAHMAN & CO. Chartered Accountants