



# PROSHIKA

*The Trusted Location of Sustainable Development*

## Annual Activity **REPORT**

**JULY 2022 – JUNE 2023**



**PROSHIKA : A Centre for Human Development**



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PROSHIKA

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*PROSHIKA:* The Trusted Location of  
Sustainable Development



**Annual Activity Report**  
**2022-2023**

# PROSHIKA: A Centre for Human Development



PROSHIKA Bhaban





Play ground of PROSHIKA HRDC



Inner View of PROSHIKA HRDC

## Pictures of Governing Body Meeting



## Message from the Chairman of PROSHIKA



As of June 2023, PROSHIKA includes 525,879 group members in its family, of them 33,982 are women and 8,827 men. PROSHIKA disbursed Tk. 2009 crores of loans till June 2023 to the 238,235 group members from 221 ADCs, of them 206,762 are women and 65,144 men and the number of beneficiaries is about 2,629,395 people.

PROSHIKA Human Development Centre has been regularly publishing Annual Reports on the progress of various programs for the past several years. I am glad that the annual report of 2022-2023 has been completed on time with the progress data of various PROSHIKA programs during the financial year as well. Through this report, it is easy to understand the development and progress of the various development programs of PROSHIKA, especially the financial development activities. These Reports bear witness to the subsequent success of what was once a near-stop organization. Currently, PROSHIKA implements various economic and social development programs for the development of poor men and women at 8,784 villages and slums in 42 districts across the country. Currently, PROSHIKA has provided employment opportunities to around 3 thousand workers - this is undoubtedly commendable and a matter of great joy for all the staff and managers of PROSHIKA.

This report can also be called a reflection of the successful activities of various PROSHIKA programs as well as I consider this report as a reflection of the organization's mission and sincerity in working towards the development of poor people.

The result of tireless efforts of all levels of employees and managers and senior management authorities, their work targets and achievements are reviewed in this annual report and the progress and success level of the organization's work is clearly understood through this report.

Hope that the staff PROSHIKA and those in charge of management can consolidate and strengthen this trend in the future as well as I express my special thanks to those involved in the preparation of this report.

A handwritten signature in black ink that reads "Rokeya Islam".

Rokeya Islam  
Chairman, PROSHIKA.



## Message from the Chief Executive of PROSHIKA



For almost half a century, PROSHIKA has been participating in the country's socio-economic development and various environmental development activities. Since its inception, PROSHIKA has been working for the development of people from all walks of life, especially the backward women in the society, including poverty alleviation and proper use of resources.

We have published the annual report for the financial year 2022-2023 in English as well as in Bengali as always. Annual reports have been published on the progress and success of the programs. The data presented in this report is not a mere numerical calculation but an overall picture of the existing condition. I consider this report as a mirror of the current state of PROSHIKA existence and the effective role of a large number of staff, managers and group members involved in development activities.

PROSHIKA aims to play a significant role in improving the financial structure of the country as well as strengthening and harmonizing the social structure. The current programs of PROSHIKA for building a better society, especially financial development programs and its various services and social security programs are published in these reports.

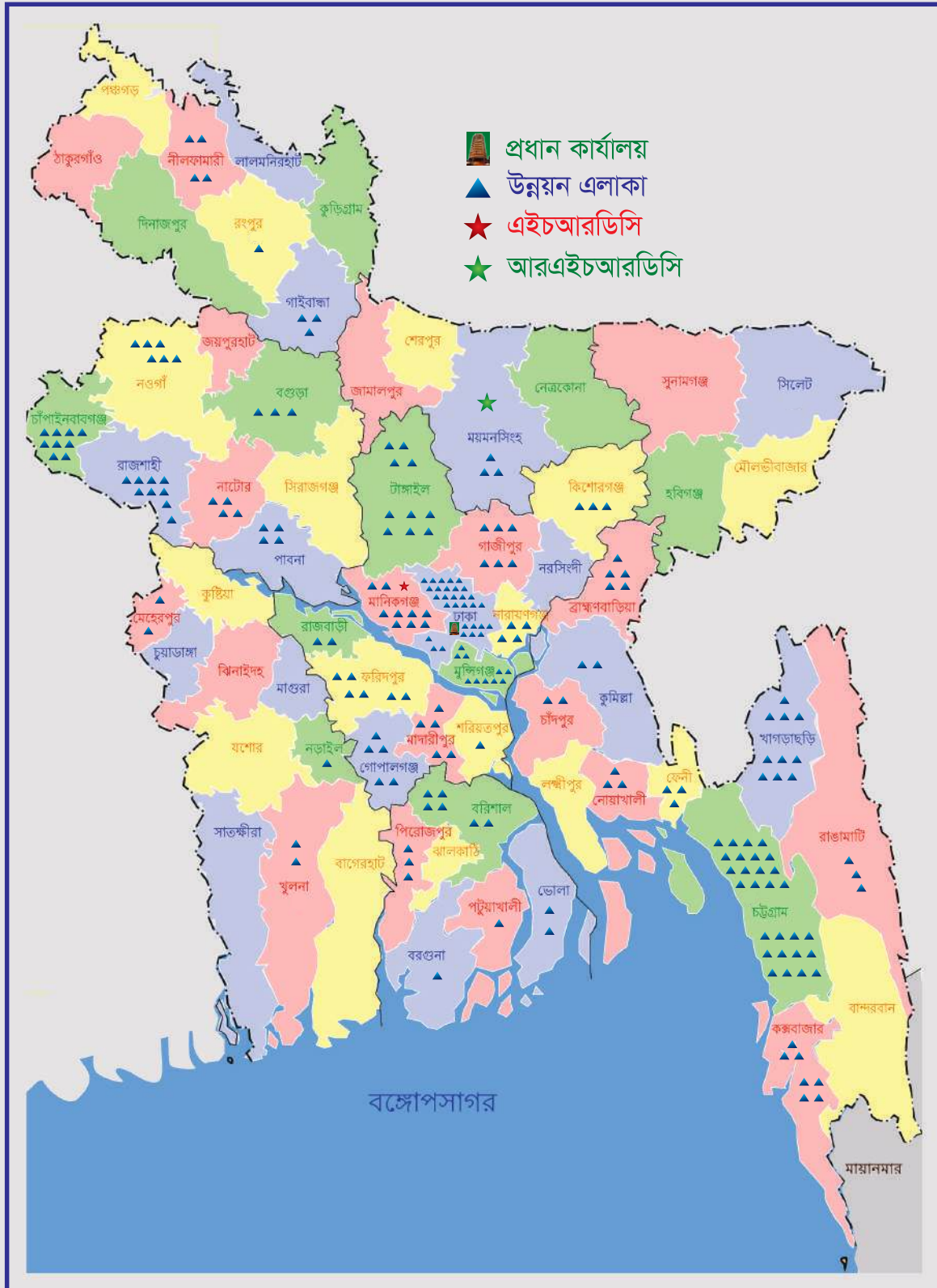
We have been working towards poverty alleviation and solving social problems by setting achievable targets according to our capabilities. We are not satisfied with less. Hence, our programs are continuously increasing and the scope of service quality is also increasing. A few more programs have been added to our social programs this year. I hope these new schedules will be more helpful in meeting our service goals.

The quantitative and qualitative description of the progress achieved through the tireless efforts of all our employees and managers during the financial year 2022-2023 is published in this report. This report is a testament to the initiatives taken by PROSHIKA to achieve financial sustainability and to involve the poor community to a greater degree in development activities.

I extend my sincere thanks to all the staffs and managers for the progress of PROSHIKA and to she/he who have worked hard to prepare this report and others who have assisted in this work process.

Serajul Islam  
Chief Executive Officer

# Working Districts of PROSHIKA





# Members of PROSHIKA General Body



Ms. Rokeya Islam  
Chairman



Great Freedom Fighter  
Md. Zahurul Islam, Vice-Chairman



Ms. Rafiqua Akhter  
Treasurer



Mr. Md. Aslam Uddin  
Member



Mr. Md. Abul Basher  
Member



Mr. Md. Abdul Khaleque Talukder  
Member



Ms. Renuka Biswas  
Member



Mr. Md. Yakub Miah  
Member



Mr. Abdul Matin  
Member



Mr. Md. Nurul Islam  
(Tuhin), Member



Mr. Md. Abul Kalam Azad  
Member



Professore Dr. Abdul Kashem  
Member



Ms. Bela Bhokta  
Member



Mr. Bikash Kumar Das  
Member



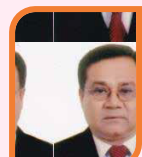
Dr. Helal Uddin Ahmed  
Member



Ms. Hamida Begum  
Member



Mr. Md. Sultan Jahangiri  
Member



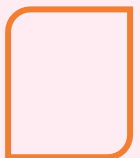
Adv. Md. Nurul Islam  
Matubbor. Member



Mr. Md. Mizanur Rahman  
Member



Ms. Manjuara Begum  
Member



Mr. Mashrurul Islam  
Member



Ms. Sabina Islam  
Swapna, Member



Mr. Md. Nasir Uddin  
Member



Mr. Shamsul Islam  
Member



Mr. Md. Solayman, Member



Ms. Jesmin Akhter, Member

# Members of PROSHIKA Governing Body



Ms. Rokeya Islam, Chairman



Great Freedom Fighter Md. Zahirul Islam, Vice-Chairman



Ms. Rafiqua Akhter  
Treasurer



Mr. Md. Aslam Uddin  
Member



Mr. Md. Yakub Miah  
Member



Mr. Md. Abul Basher, Member



Ms. Renuka Biswas, Member



Mr. Md. Abdur Khaleque  
Member



Mr. Abdul Matin, Member



Mr. Md. Nurul Islam Tuhin, Member



## বার্ষিক সাধারণ সভা : ২০২৩

সভা নং : ৪৬ সংখ্যক

তারিখ : ০৮.১২.২০২৩, শুক্রবার, সকাল- ১০টা

স্থান : প্রশিকা মানবসম্পদ উন্নয়ন কেন্দ্র, কৈটো, মানিকগঞ্জ



# **Operational Management of PROSHIKA**



**MR. SERAJUL ISLAM**  
**Chief Executive Officer (CEO)**  
**PROSHIKA**



**MR. ABDUL HAKIM**  
**Deputy Chief Executive (DCE)**  
**PROSHIKA**



**MR. KAMRUL HASSAN KAMAL**  
**Deputy Chief Executive (DCE)**  
**PROSHIKA**

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- ▣ Anti-Drug Campaign
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- ▣ PROSHIKA Integrated Agricultural Farm (Satkania)
- ▣ Human Resource Development Center (HRDC)

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- ▣ Information Management and Computer Department
- ▣ Communication and Public Relations Department
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- ▣ PROSHIKA Collaborative Projects
- ▣ AUDIT REPORT (Financial Year: (2022-2023))





## At a Glance

(Up to June, 2023)

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 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 2021-2022)
Working Area	: Whole Bangladesh
Number of Village	: 8,784
Number of Union	: 1,639
Number of Upazilla/Thana	: 266
Area Development Center	: 221
Number of Branches	: 440
Districts	: 42
Number of Groups	: 42,809 (33,982 women and 8,827 men)
Number of Group members	: 525,879 (409,955 women and 115,924 men)
Loan disbursement	: Tk. 2009.19 crore
Loan Outstanding	: Tk. 1,404.39 crore
Savings outstanding	: Tk. 1,074.06 crore
Income (July, 2022- June, 2023)	: Tk. 223 crore
Expenditure ( July, 2022- June, 2023)	: Tk. 208 crore
Number of Central Office Employee	: 171 (31 women, 140 men)
Number of workers in the Area Development Center	: 2495 (862 women, 1,633 men)
Total staff	: 2,808 (933 women, 1,875 men)

## Establishment History

During independence war, Pakistan army destroyed the infrastructure and retarded the economic structure and production system. At this time, people faced socio-economic condition severe hardship. Industries closed and several millions people became jobless as well as suffered from social instability. To rescue poor people from those problems many international aid agencies started relief work in Bangladesh. Canadian University Services Overseas (CUSO) was one of them. The local staffs of CUSO with experiences of service delivery and mobilization formed an organization named "PROSHIKA: A Centre for Human Development" in 1976. PROSHIKA is acronyms Which is made up of three Bengali words Proshikkhan, Sikkhan and kaj. After establishment of the organization, it has been changed its development approach from relief delivery to community/group based development approach and started work on social economic and cultural empowerment of the poor both rural and urban areas. PROSHIKA realized that without formation of peoples' organization it was not possible to bring change to the lives of poor. Organization is one of the means to unite people and to develop their consciousness and make people capable so that they can take initiatives to change their poverty.

PROSHIKA understood that equally both women and men should be developed. Therefore, separate groups are formed for male and female members. PROSHIKA wanted to develop leadership capacity, project management skills, communication skills, mobilization skills and to entrance in the product market, to participate in community and social functions. As time passed, PROSHIKA could achieve these by developing several social and economic developments programs in order to make the poor self-reliant. To do this PROSHIKA adopted two pronged strategy, namely economic and social development & empowerment. Through building poor peoples' organizations and imparting social development training, PROSHIKA develops their capacity so that they can claim their due rights from the government's service delivery institutions as well as ensuring life security. At present, PROSHIKA continues to develop this method on a larger scale.

## Recovery from Disastrous Situation of PROSHIKA

An organizational stalemate had happened in 2009 due to maladministration operated by former Chairman Qazi Faruque Ahmed. Keeping aside the development activities of PROSHIKA, he formed a political party named "Oikya Bodha Nagorik Andolan" which was entirely anti-development process. As he directly involved in politics, the government of Bangladesh and donor community opposed his political intention and they refrained from giving donation to PROSHIKA for development work. As a result, all the programs become squeezed. To save PROSHIKA from these devastating actions of Qazi Faruque Ahmed the governing body of that period called an emergency meeting where he was also requested to attend but he did not attend. In this situation, majority members decided to suspend him from the post of Chairman. The body then appointed new Chief Executive and formed a management committee. In 2014, the new management committee took change of PROSHIKA and worked hard to bring PROSHIKA in a secured position. The present Chief Executive along with senior management developed some effective policy and management strategies through which today PROSHIKA is being run its microcredit programs and introduced several social development programs. At present, all the programs are in well operation.

### **Vision**

To contribute to the economic, social and cultural development of the country.

### **Mision**

Serving the poor community of the society with financial assistance, developing skills and enhance creativity and leadership capacity.

### **Objectives**

1. To Contribute the capacity building of poor communities;
2. To play a role in empowering women and girls;
3. To raise awareness of the poor men and women on social development;
4. To build the resource base of the poor and contributing to the development of entrepreneurship;
5. To contribute or to take the initiative to the development of the environment;
6. To build the organizational resource base of the poor people; and
7. To play a role in ensuring the constitutional and human rights of the people.

## **Legal Status**

NGO Bureau Affairs  
Bangladesh People's  
Republic Government  
Reg. No:149  
Date: 06.07.1983

Microcredit Regulatory  
Authority (MRA)  
Reg. No.  
00152-03135-00600  
Date: 10.10.2011

Joint Stock Company  
Reg. No.S-  $\frac{563}{23}$   
1976-77  
Date: 01.10.1976

National Seed Board/-  
Seed Wings  
Reg. No.  
SW/MoA/31120  
Date: 30.10.2018

Narcotics Prevention  
of Directorate of  
Bangladesh  
Reg. No. DNC-02  
2022-2023 &  
2023-2024 (F. years)

### **Governance System**

General Body is the highest body of PROSHIKA. At present, the body consists of 26 members. This body elects the Governing Body through an election process which includes the Chairman, Vice-Chairman and Treasurer and is elected for three years. The Annual General Meeting of the General Body is held once a year. The governing body and the general body govern PROSHIKA. The bodies are the sole authority of controlling and decision-making regarding organizational system operations. In every three months, a governing body meeting is organized. The body reviews the progress and process of programs and evaluates the limitations, if any. It appoints the chief executive and decides if his duration of service should be extended or not. Besides, it takes decisions about strategic issues, which are critical for the development of PROSHIKA. This body is comprised of ten members and its duration is three years.

### **Ethics**

- Accountability, transparency, professionalism and discretion in decision-making and responsibilities;
- Safe and staff-friendly environment;
- pragmatic and people-centred approach to development activities; and
- Above all honesty and loyalty.

### **Strategy**

The strategy of the organization is to ensure maximum alternative use of resources and potential development of stable income for the livelihood of the group member which will progressively empower the underprivileged people, establish an order, peaceful and just society.

### **Core Values**

- Organizing unorganized people by forming groups;
- Making them aware of life and livelihood, environment, socio-economic context, etc. in group-based management;
- Establishing health, nutrition, social and financial security;
- Provide skilled human resources, stable income and livelihood;
- Ensuring self-employment and inclusive financial services; and
- Conducting research, innovation and research in development extension, etc.

### **Code of Conduct**

- Committed to the organization's vision, mission, objectives, policies and procedures and confidentiality of the organization;
- positive leadership and attitude in the office;
- Punctuality in the office;
- Showing equal respect to all religious, cultures and genders in the workplace;
- Adherence to the discipline and decorum of the workplace.
- Mutual trust, team work, cooperative mentality, equal opportunity among the staff;
- Showing honesty in responsibilities of the workplace and environmental concerns; and
- Not showing any discrimination among the employees.

**PROSAHIKA Pays Tax and VAT to The Respective Governments Department regularly.**

## **EXECUTIVE SUMMARY of PROSHIKA ACTIVITIES**

As stated in the introduction the poor of both rural and urban areas are the target beneficiaries of PROSHIKA's programs. The objectives of development initiatives of PROSHIKA are to build people's organization, developing their skills, knowledge and make them out about importance of unity. In Bangladesh, a number of the people live in rural areas and urban slums. These peoples work in other people's farms or any kind of labor and some are engaged in small-scale business as well. With the aim of eradicating these conditions of the poor, PROSHIKA support them with small and medium size loans. PROSHIKA has organized a total of 42,809 groups. Among them 33,982 are female groups and 8,827 are male groups (as of June 2023). At the same period, total group members were 525,879 and among them 409,955 female and 115,924 male. Apart from this, the Social Forestry and Climate Change Risk Management Program of this organization have planted about 100 million trees for environmental protection. These achievements have been made possible through the implementation of many other social and economic development services programs including health and nutrition programs, training programs, research program, various income generating programs and integrated farms, collaborative projects.

### **Program Area (geographical) Coverage**

Presently, PROSHIKA is working in about 8,444 villages, 1,642 unions/wards, 266 upazila and 42 districts in the seven divisions of Bangladesh. Through its various programs, income and employment opportunities in this area have been created about 525,879 people and more than about 2,629,395 lakh family members have been involved in various development programs so far.

### **Financial Development Services Programs**

To be successful in alleviating poverty, the first necessary step is to increase income, creates employment opportunities for the poor and prevent their income erosion. For this purpose, PROSHIKA provides various financial services to its group members. Financial services programs include 1. Microfinance Activities; 2. PROSHIKA Savings Scheme; and 3. Loan Loss Compensation Scheme (Loan Insurance).

### **Social Security Services Programs**

To alleviate people from poverty, not only economic empowerment is enough, but also awareness and capacity building on various social and environmental issues are required. So, PROSHIKA is implementing various social and natural resource development activities for its group members. These include: training in various subjects, expanded social and human development programs, health programs, social forestry programs, women development and empowerment program, anti-drug Campaign program, etc.

### **Health Program**

PROSHIKA's Health program aims to meet the need that contribute to the identification and resolution of maternal, child and adolescent health problems including ensuring integrated nutrition; organizing health camps; engaging the disabled in developmental activities; networking with doctors, various hospitals and clinics; joint activities with other organizations to carry out health campaigns; implementation of integrated nutrition programs and inclusion of healthcare opportunities in health campaigns such as breast screening and smart healthcare, which is planned to



implement these activities in the health program in this financial year.

Identification of the disabled for development and rehabilitation of the physically challenged; providing them with assistive devices; medical care such as therapy and psychological counseling; and disbursement of loans to create employment opportunities for them; PROSHIKA is working on issues such as providing education to disabled children. Apart from this, campaigns are also conducted to increase public awareness about disability.

### **Training Programs**

PROSHIKA has been focusing on various types of training to empower people at the grassroots since its inception. This training can also be described as a systematic process of making people aware of various things. The training course aims to impart necessary skills through personal motivation and speech to PROSHIKA staff and group members, which will enable them to analyze social situations and find ways and means to solve those problems. Currently, PROSHIKA conducts two types of training programs. One is General Training and other is Skill Development Training program.

### **Research Program**

Believing in the adage 'Before you progress, practice yourself', PROSHIKA began the Research program to develop more sustainable and productive and productive technologies, management practices and production methods that it asks other to follow. The objective is to measure the possibility of success and the risk involved before they are handed off to the group member, so that they do not face any financial debacle later.

### **Integrated Agriculture Farm**

There are two integrated agriculture farm in PROSHIKA. One is situated in Satkania Upazilla of Chattragram district and the other one is in Rangpur district. There are different productive unites such as potato production, wheat production, fish culture, vegetable production, poultry and hatchery farm, cow rearing etc. These farms were established with the aim of achieving economic self-reliance and employment generation.

### **Income Generating Activities**

PROSHIKA has taken necessary steps including financial assistance as well as skill development training, technical and marketing assistance to make the poor self-reliant. Programs are Water Filter Manufacturing and Marketing Program and Honey & Oil Production and Marketing Program.

### **Collaborative Projects**

During the financial year, PROSHIKA is implementing three collaborative projects in urban and sub-urban area and in the southern region of Bangladesh. The projects are 'SuFL' which is being implementing in the southern region of Bangladesh. The second one is 'Roof Top Gardening'. It is implementing in Dhaka North and Dhaka South City Corporation, Narayangonj, and Gazipur City corporations. The third one is 'Semi-urban Gardening' implementing in surrounding semi-urban area of Dhaka North and South, Narayangonj and Gazipur City Corporation.

## Present Announced Budget of PROSHIKA & Review Budget for The Last Few Years

For the financial year 2023-2024, PROSHIKA has announced a budget of more than 4 thousand crore takas for Financial Services Programs including all Social Security Services Programs, Farming & Income Generating programs, Collaborative Projects and Supportive Departments.

The announced programs/departments wise budget is shown here (Tk. in Crores).

Table: 1

Programs	Estimated Budget
Women Development & Empowerment	40,055,000
Differently Able People	60,000,000
Anti-Drug Campaign	24,604,000
Disaster Management, Relief & Rehabilitation	30,312,500
Legal Aid	15,040,000
People's Cultural Prog.	17,200,000
Training and Research	47,000,000
Smart Healthcare	26,057,500
Farming and Income Generating Prog.	279912820
Collaborative Projects	172,720,300
Financial Services Programs	38,144,885,298
Management of Supportive Departments	1,862,238,382
Total	40720025800

The Table below is shown here the various sectors of the budget and the allocated money for the last two years (Tk. in Crores).

Table : 2

Sectors of Budget	Budget Tk. in crores 2021-2022	Budget Tk. in crores 2022-2023	Budget Tk. in crores 2023-2024
Financial Services Programs	1473.07	2759.30	38144885298
Social security Services Progs.	0.10	1.7	260,269,000
Farming & Income Generating	0.50	10.5	28
Collaborative Projects		2.65	17.27
Total	1422.72	2781.6	4072

Here is shown estimated budget for the various Social Security Services & Farming and Income Generating Programs and projects during the financial year 2021-2022 & 2022 – 2023 (Tk. in crores).

Table: 3

Programs/Departments/Projects	2021-2022	2022-2023
Women Development & Empowerment Prog.	899,000	10,682,000
People Cultural Prog.	899,000	7,903,000
Differently Able People	899,000	6,715,924
Anti-Drug Prog.	200,000	7,485,120
Disaster Management Prog.	1,000,000	16,774,000
Legal Aid Prog.	-	6,749,000
Tarining & Research Prog.	-	10,155,450
Smart Healthcare Prog.	-	9,738,616
Farming & Income Generating Prog.	126,400,000	93,406,630
Collaborative Projects	46,488,076	4,900,637

The following table illustrates the budget plan of the Financial Services Programs for the financial years 2021-2022 and 2022-2023 of various financial programs (Tk. in Crores).

Table: 4

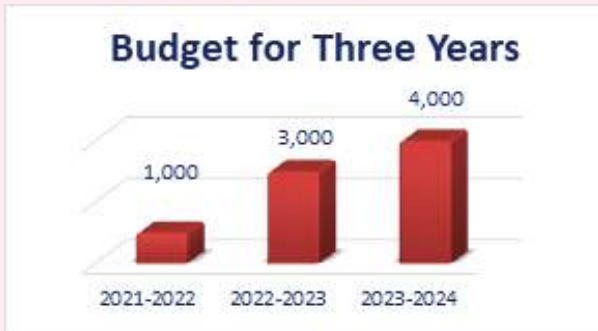
Programs	2021-2022 (Tk. in crore s)	2022-2023 (Tk. in crore s)
Financial Services Prog	13,401,600,000	25,384,649,009
Other Financial Services	1,329,100,000	2,208,364,694

PROSHIKA has been announcing the budget regularly. Which is much higher every year than the previous year. Due to the tireless work and sincere efforts of the PROSHIKA staff, the amount of money in the budget is increasing. The staff are committed to achieving announced budget each year. As a result, they succeeded in achieving it. Thus, PROSHIKA revolving loan fund is gradually increasing. In the last annual workshop 2023, a budget of Tk. 4,000 crore was announced for the financial year 2023-2024 and the budget announced for the previous year i.e. 2022-2023 was Tk. 3,000 crore. PROSHIKA is able to achieve that.

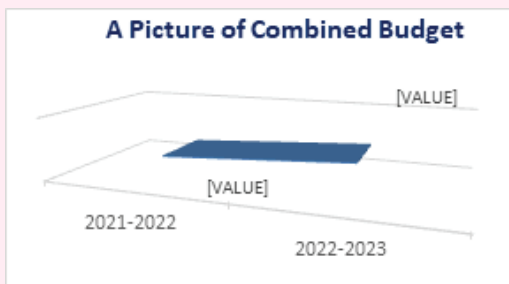
Below is a comparative picture of PROSHIKA's announced budget for the last three years.

# Present Announced Budget of PROSHIKA & Review Budget for The Last Few Years

Here, the estimated budget shows (Tk. in crores).

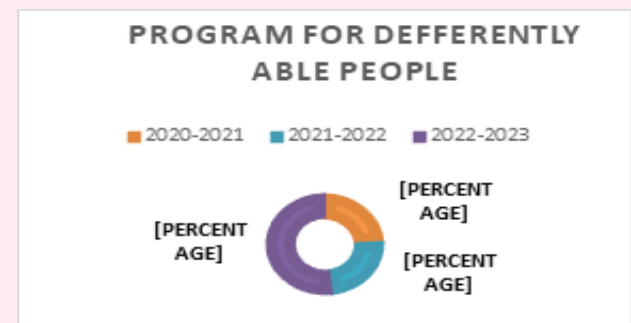
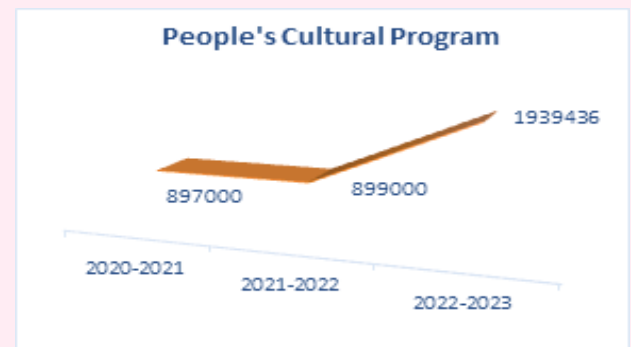
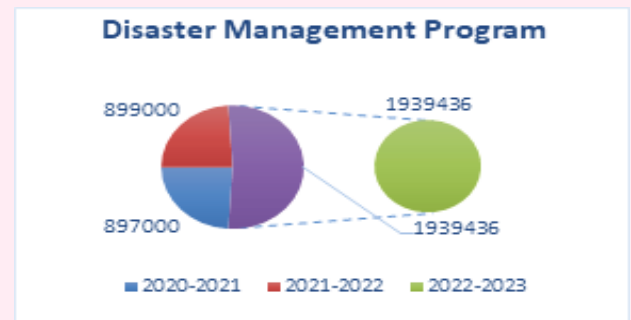


Here is a comparative picture of the last two years combined budget as per the audit report of financial and social security services programs, farming and income generating programs and collaborative projects (Tk. in crores).



In 2009, PROSHIKA faced severe financial losses due to the chaotic situation of the organization. As a result, economic programs along with social programs are temporarily closed. But, from 2014 onwards, all the PROSHIKA programs started in full swing. Emphasizing the need for social development of the country, the decision was taken to conduct the social programs with complete self-financing and according to the decision, the programs were launched gradually. A certain amount of budget is estimated for these social security services programs and the amount of that budget is spent on those programs.

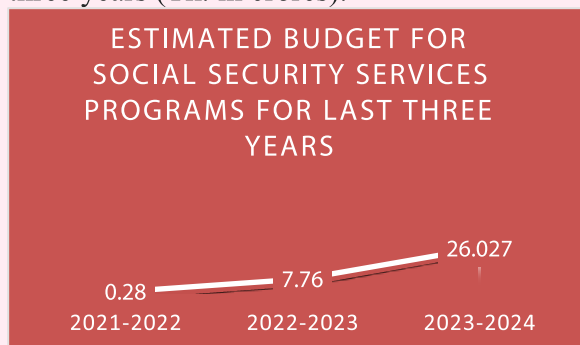
The last three years budget as per audit report for various social security services programs are depicted here in the bellow diagrams (Tk. in crores).



The estimated budget and the budget as per the audit report of the following programs are depicted here in the table bellow.

Programs	Budget Estimated	Budget As per Audit Report
Anti-drug campaign	7485120	3520689
Legal Aid	6749000	708200
Training & Research	10155450	1081762

Here is a comparative picture of the allocated cumulative budget for social security services programs over the last three years (Tk. in crores).



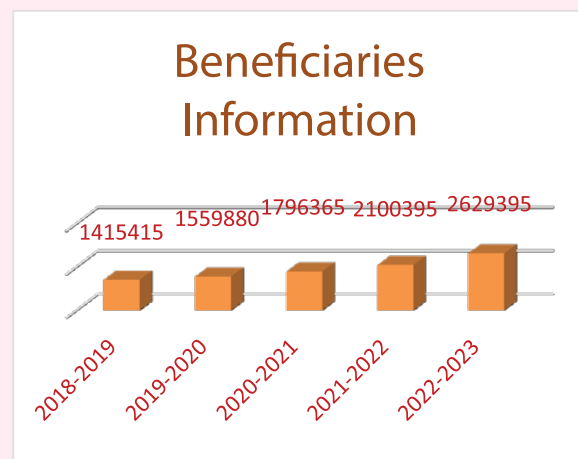
## A Review and Statistical Report on the Achievements of The Last Few Years

At this stage, the comparative report along with the information of the progress of several years of the overall PROSHIKA and various programs were presented through various images here

The figure on the side shows the cumulative comparative number of women group members of PROSHIKA in the last five years including the current financial year:

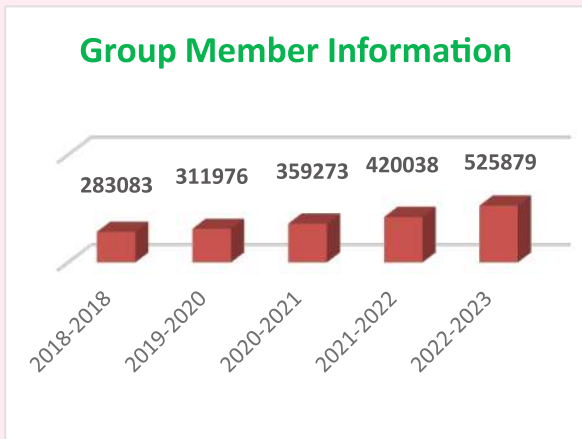


The number of beneficiaries of PROSHIKA in Bangladesh is about 26 lakh and 30 thousand. Among them, the number of women beneficiaries is about 18 lakh and 41 thousand. The figure below shows the comparative number of beneficiaries for the last five years including the current year.

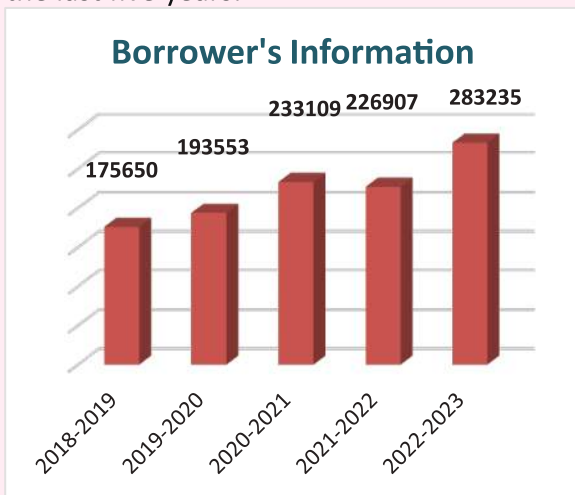


The group members of PROSHIKA increased 105,841 during the financial year 2022-2023 from last year and the total number of group members till the financial

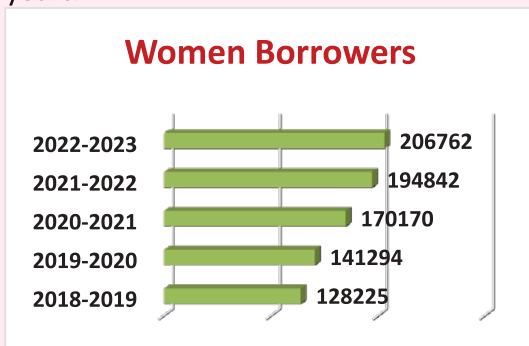
year is 525,879. Below is a comparative picture of group member growth over the last five years respectively.



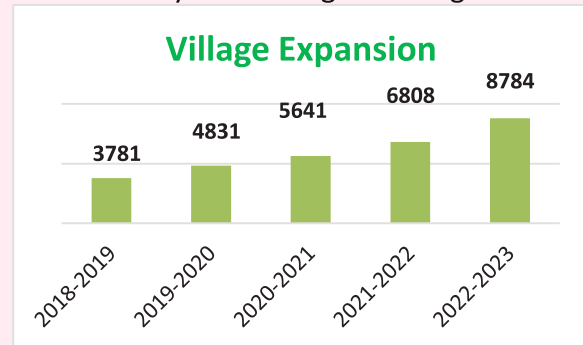
Following is the picture of the borrowers of the last five years:



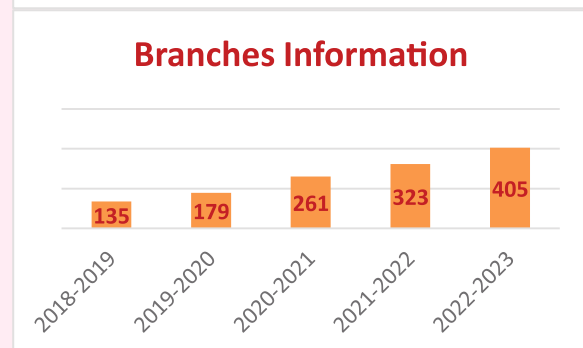
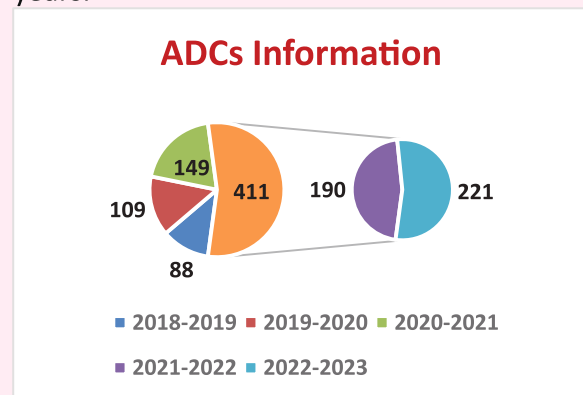
Women borrowers are always preferred in PROSHIKA. 73% of total borrowers are female borrowers. Here is the consistent picture of women borrowers for the last five years.



The working area of PROSHIKA was gradually increasing every year. Here the number of growing villages (cumulative Figure) across the country is highlighted in the last five years through the diagram.



People's trust and confidence to PROSHIKA is increasing due to their simple working methods and policies. Based on the needs of the people, the number of development area offices and branch offices is constantly increasing along with the increase in PROSHIKA working area every year. The following figures indicate the number of cumulative Area Development Centres (ADC) and branch offices in the last five years.

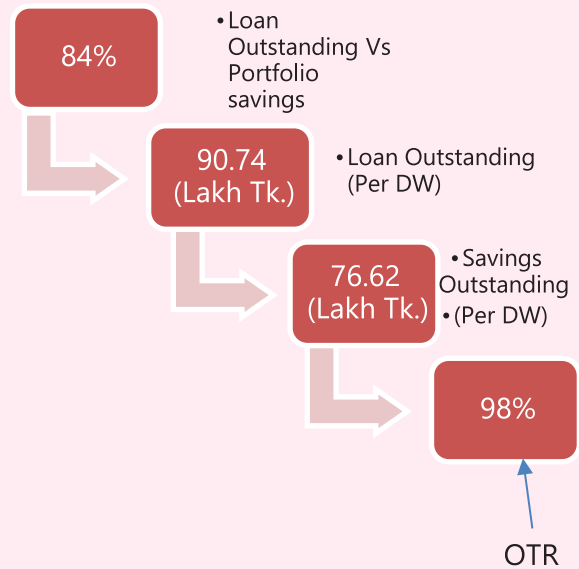
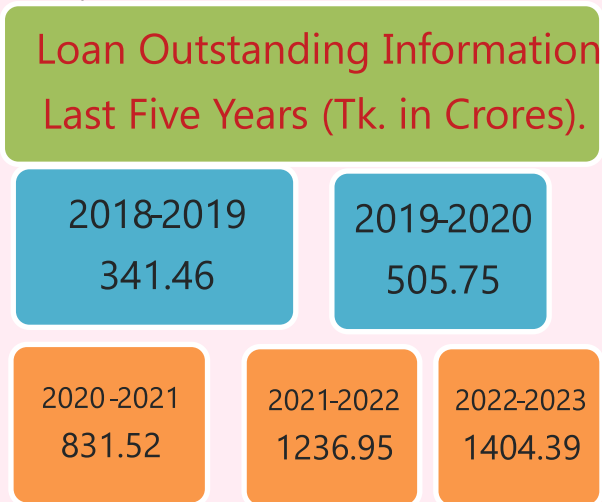




Here is Loan Disbursement Information in the below pictures on the last five years Tk. in crores (cumulative figure). The financial Year 2018 - 2019 to 2022-2023.



Here the pictures shows the last five years that is from 2018-2019 to 2022-2023 financial years loan outstanding and savings outstanding cumulative Figure (Tk. in crores).



Above the picture shows loan outstanding (per DW), Savings outstanding (per DW)) and percentage (%) loan outstanding Vs portfolio savings and OTR (%) during the reporting year 2022-2023.

The picture below shows the savings outstanding cumulative figure (Tk. in crores)

## **PROSHIKA Management Structure and Process**

PROSHIKA has been emphasizing participatory actions since its inception. In this case, the 'value-based development management process' is followed to communicate and work directly with the beneficiaries group. There is no scope to follow the traditional bureaucratic practice of business, industrial or corporate values.

PROSHIKA management structure is very much effective but flexible and its policies are modified and expanded as required keeping pace with the times. Its ways of manner, management and process techniques are participatory and friendly as well as people oriented. At the outset of planning it emphasizes the needs of the beneficiaries through surveys and then conducts formal planning workshops with managers at all levels of the field and central office. In this workshop, the annual development plan is developed in the light of the overall environmental advantage, organizational capabilities, limitations and resource availability of the organization. As a development organization, PROSHIKA focuses more on improving the living standards of the poor than on making its financial gain. However, the chain of democratic command, mutual respect and discipline is very effective hence; these values are practiced across the program.

## **Programs and Departments of PROSHIKA are divided into four main categories:**

- A. Financial Services Programs;
- B. Social Security Services Programs;
- C. Income-generating Programs and Projects;  
&
- D. Supportive Departments.

## People's Organization Building (POB) Program

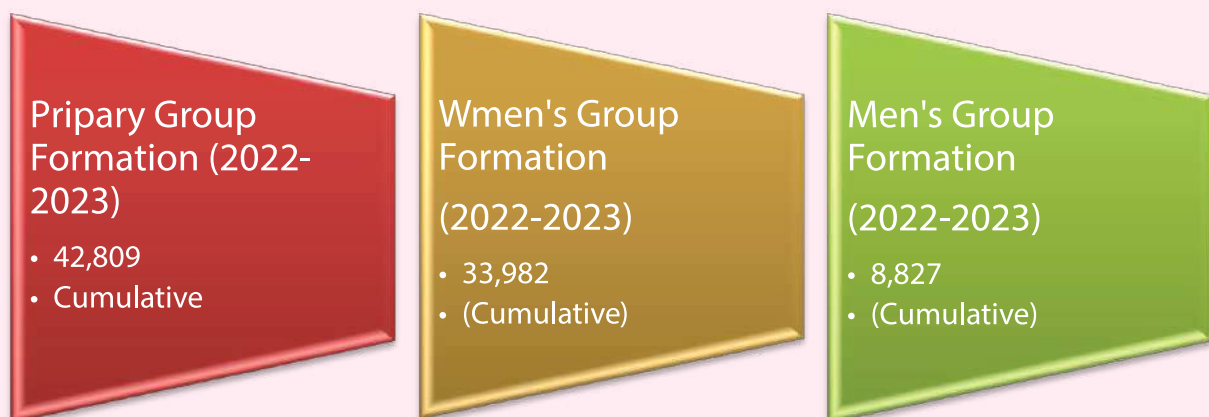
Organization building is at the core of PROSHIKA programs. All other activities revolve around this activity. Hence, much emphasis is given on the organization building of the poor to form primary groups, which the poor are given development education and credit for coming out of poverty.

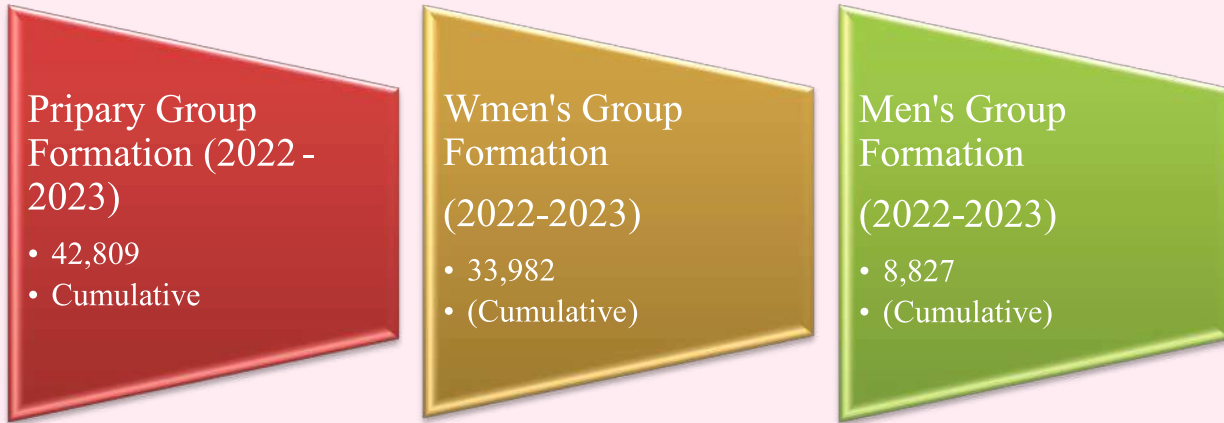
### Primary Group Formation

PROSHIKA believes neither poverty eradication nor sustainable development can be achieved alone. Hence, much emphasis is given on organization building of the poor. The landless, marginal and small peasants, occupational working people especially the poor fishers, artisans, slum-dwellers and women of all the above categories are organized to form the primary groups. Through a process of empowerment involving much human and skill development training, the group members then help themselves and engage in different income-generating activities with PROSHIKA financial services. A primary group is called in PROSHIKA samiti and it consists of 20-25 members of a homogenous nature in each samiti. Constant counselling by PROSHIKA workers helps the group members achieve group cohesiveness and PROSHIKA's support services, such as technical assistance, advices, etc. also help the change their socio-economic condition. members achieve group cohesiveness and PROSHIKA's support services, such as technical assistance, advices, etc. also help the change their socio-economic condition.

Since inception (2022-2023), a total of 42,809 primary groups has been formed in 8,7874 new villages, 1,639 Unions and wards of 266 upazillas. Of these primary groups, 33,982 have been women's and 8,827 men's groups respectively consisting of 525,879 group members and among them 409,955 are women.

Here the picture in the below shows the information of Primary Group Formation as on June, 2022-2023.





The group members of PROSHIKA increased 105,841 during the financial year 2022-2023 from last year and the total number of group members till the financial year is 525,879.

Below is a comparative picture of the group members information over the last five years respectively.



Here the picture in the below shows the information of the cumulative figure of women group members over the last five years.



Table 1: The table shows the cumulative figure of the primary group formation and achievement of the group members of the last two years (as on June, 2021 -2022 and 2022 -2023)

Descriptions	Achievement (as on June 2021-2022)	%	Achievement (as on June 2022-2023)	%
Women's Group	26,281	160	33,982	162
Men's Group	8,563	160	4,827	133
Total	34,844	160	42,809	155
Women group members	319,260	128	409,955	122
Men group members	100,819	128	115,924	109
Total	420,079	128	525,879	119

Here the picture in the below shows the information of the cumulative figure of Primary Groups and Group Members as on June, 2022-2023. Women group members and men group members are shown separately here.





A total of 7,965 primary group has been formed during the reporting period 2022-2023, of which 7,701 were women's and 264 men's group and total group members were 105,800, among them 90,695 were women and 15,105 men. However, there has been some enough primary groups could not be fomed during the last half of the year due to flood and water- logging in some ADCs named Satkania, Chokoria, Banskhali, Matamuhuri areas. The socio-political situation prevailing after the national parliamentary election also caused some disruption at some ADCs.

### Area Expansion

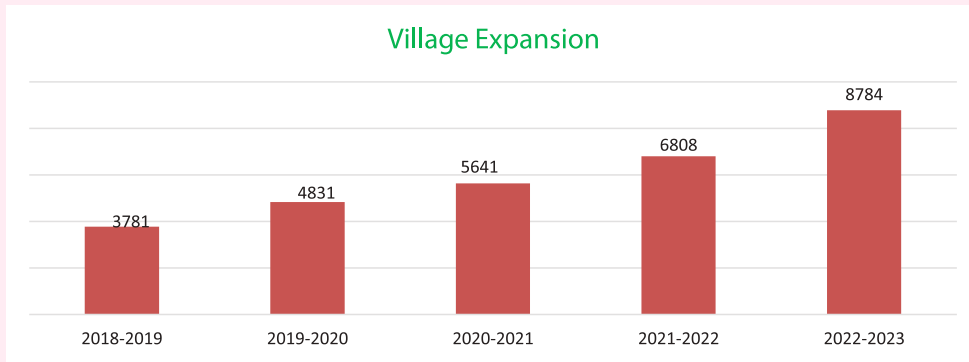
However, People's Organization Building has been a key to PROSHIKA activity. To achieve a very high and sustainable impact on poverty, PROSHIKA needs to expand its program activities in areas where the target people are not involved in development and income generating activities facilitated either by any NGO or any Government agency. During the reporting year, PROSHIKA expanded its activities in 1,977 new villages/slums, new 398 unions/wards and two new Districts respectively. PROHIKA has been able to expand its activities to number of new areas. Here noted that PROSHIKA's ADCs have been established 31 new Area Development Centres (ADCs) and 137 new Branches of ADCs.

**Table 3: Area Expansion in formation**

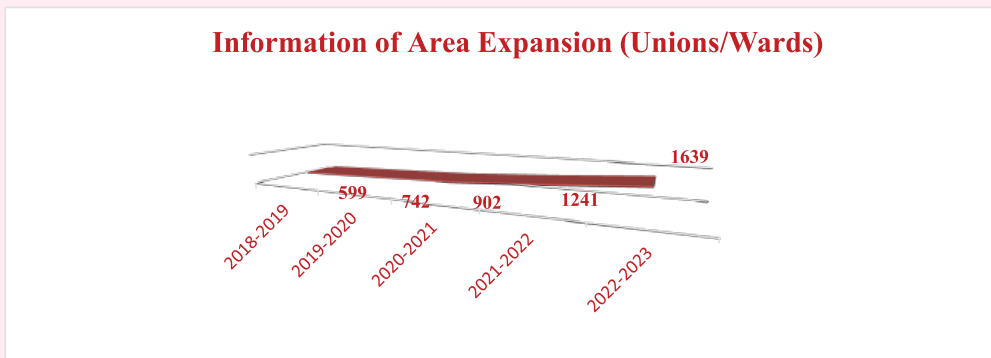
Type	Achievement (2022-2023)	Up to June 2023
Village	1,977	8,784
Union	398	1,639
Upazila	266	266
District	2	42
ADC	31	221
Branches of ADC	137	405

PROSHIKA has pioneered the concepts and methods for organization building among the poor living in the rural and urban areas and encouraged them to organize themselves into primary groups, popularly known as samitis. The primary groups form at the villages, unions/wards, upazila and district levels. The process constitutes the basis of the participatory development and spur on acquisition and strengthening of human, socio-economic and cultural resource bases of the poor. Since its formation, groups have gone through an empowerment process. Savings, receiving training on various development issues, taking up and implementing various types of income generating projects are part of this process.

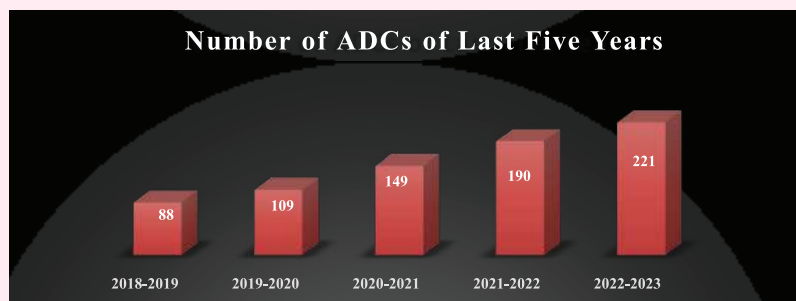
The working area of PROSHIKA was gradually increasing every year. Here the number of growing villages (cumulative figure) across the country is highlighted in the last five years through the diagram.



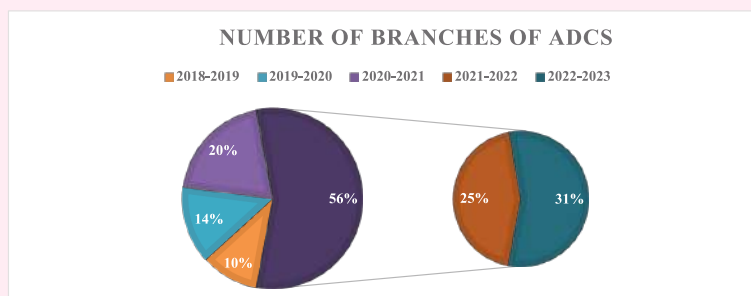
Here the pictures below shows the area (unions/wards) expanded information in cumulative figure of the last five years.



Here the picture and the figures in the below shows the number of ADCs over the last five years.



Here is given the increasing percentage figure of branches in the Area Development Centres (ADCs) over the last five years.



# Financial Services Programs

The most important step in empowering any people is to make them economically self-reliant. Economy is the main component of human security. Economic poverty makes people poorer in other areas of life. PROSHIKA, therefore, has been providing considerable importance and support to the economic development of the poor since its inception.

To be successful in alleviating poverty, the first necessary step is to increase income, create employment opportunities for the poor and prevent their income erosion. For this purpose, PROSHIKA has implemented financial services programs to protect the poor people from dire financial distress conditions and provided loan assistance on easy terms to the productive sector to enhance their capacity as well as consider the poverty.

PROSHIKA provides various financial services to its group members such as 1. Microfinance Activities; 2. PROSHIKA Savings Schemes; and 3. Loan Loss Compensation Scheme (Loan Insurance).

## 1. Microfinance Activities

The process constitutes the basis of the participatory development and spur on acquisition and strengthening of human, socio-economic and cultural resource bases of the poor. Under this program, Tk. 2009.19 crore of loans has been disbursed to the group members of the samiti from the revolving loan as on June, 2022-2023

Here table (1) in the below shows the financial plan and Achievement as on June, 2023 (Tk. in crores).

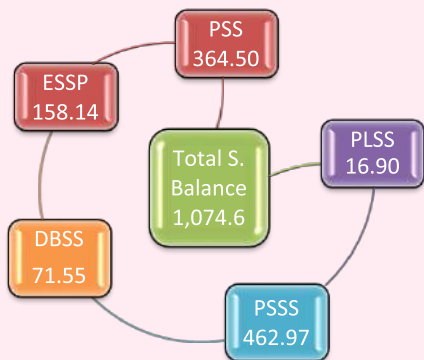
**Table 1:** Financial Plan and Achievement (Tk. in crores)

Description	Achievement Up to June 2023
Loan Outstanding	1236.95
Savings Outstanding	1074
Loan Disbursement	2009
Loan Collection	1602
Savings Withdrawal	303
Savings Collection	610
Total Income	222.95
Total Expenditure	200.50

## PROSHIKA Savings Scheme

These facilities include five more types of financial services. These are 2.1. PROSHIKA Savings Scheme (Regular); 2.2. Economic-Social Security Program (ESSP); 2.3. Double Benefit Savings Scheme (DBSS); 2.4. Special Savings Scheme (PSSS); and 2.5. Lakhpati Savings Scheme (PLSS). These schemes provide the group members to secure of their savings, life insurance and financial assistance to overcome losses caused by natural calamities, etc. At present, 525,879 members of 420,79 samitis are covered under this scheme.

Here the pictures in the below describes the savings balance (Tk. in crores).



### 2.1. PROSHIKA Savings Scheme (Regular)

PROSHIKA is a unique example in Bangladesh of providing life and property security to the poor through Regular Savings Schemes. This scheme has been introduced as a regular savings deposit program for the members. They regularly deposit a fixed amount of money every week. In rural areas the minimum is 50 Tk. per member and in urban areas minimum 100 Tk. PROSHIKA Savings Scheme has been deposited the amount of Tk. 364.50 crores up to June, 2023.

### 2.2. Economic-Social Security Program (ESSP)

Due to some unique components, the program has gained immense popularity among the members of the Samiti. Group members participating in this program are provided to their children's education and scholarships and medical facilities. The group members voluntarily deposit a minimum of one hundred taka per month in these savings scheme. A total of Tk. 158.14 crore is the outstanding of this scheme as on June, 2023.

### 2.3. Double Benefit Savings Scheme (DBSS)

PROSHIKA launched this savings scheme in 2005 and has introduced this scheme for the members of the society who are interested in depositing their savings in the 'PROSHIKA Savings Scheme' as well as making a lump sum deposit of surplus savings. Initially, the name of this scheme was 'PROSHIKA Fixed Deposit Scheme'. Later it was renamed as 'Double Benefit Saving Scheme' (DBSS). Till June-2023, the savings amount of this program is Tk. 71.55 crore.

### 2.4. PROSHIKA Special Savings Scheme (PSSS)

PROSHIKA launched this scheme for the group members of the Samitis from July 2016. Under this scheme, the members are paid dividends every month for their savings and this scheme nearly Tk. 462.97 crore has been deposited in various development area offices of PROSHIKA till June, 2023.

### 2.5. Lakhpati Savings Scheme (PLSS)

This savings scheme has been launched in the current financial year. Under this scheme, till June, 2023, about Tk. 16.90 crores have been deposited in various development area offices of PROSHIKA.

### 3. Loan Loss Compensation Fund (Loan Insurance)

The loan loss compensation has a current fund of Tk. 50.82 crore. The money of this fund is given as compensation to the borrowers in case of death. A total of Tk. 55.05 lakh has been paid for compensation to the concerned members from this financial year July 2022- June 2023.

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## **Social Security Services Programs**

The purpose of social development programs is to contribute to the realization of the vision, mission and objectives of PROSHIKA. Socio-cultural development of people is inextricably linked with economic development. When these two spheres work together equally, the balance of human life is maintained and family, social, organizational and life will be secured. Development is not uneven. So PROSHIKA is conducting economic and social development activities for integrated development. Having faith and ideals towards development, PROSHIKA is trying to eradicate poverty and develop human resources. PROSHIKA believes that the participation of poor women and men in the society is absolutely necessary in the work of social development. Society cannot progress without women empowerment. People cannot fully enjoy freedom without the implementation of human rights and constitutional rights. Human life is endangered today due to soil, water and air pollution. PROSHIKA has been working with community members for a long time to protect human life and environment and biodiversity, keep environment clean and protect natural resources. PROSHIKA is playing an important role in building a well-integrated social structure by increasing the social awareness of people. PROSHIKA is moving forward with the promise of increasing their capacity and awareness and financial development by building organizations of unorganized poor people.



## Women Development and Empowerment Program

Women's empowerment has always been a hallmark in PROSHIKA's process of Development. Naturally, PROSHIKA has facilitated formation of more than half a million women's groups since 2016. On the average 70 per cent of its total credit support goes to women-run projects. PROSHIKA believes that economic emancipation of women along with social and cultural development eventually contributes to the empowerment of women.

PROSHIKA perceives women's empowerment as an ongoing dynamic process, which enhances women's ability to change those structures and Ideologies that keep them subordinate. This process also enables them to gain more access to resources and decision-making. Therefore, women development and empowerment program has been designed to make sure that this happens and assigned the program to monitor and help implement PROSHIKA's integrated activities for the development of women.

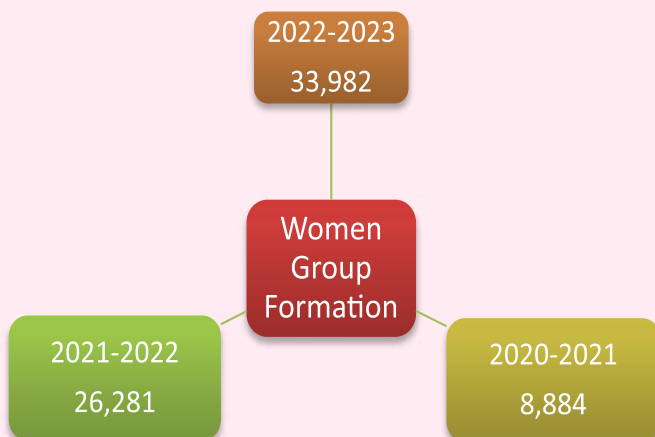
The women group members are also raising a unified voice against the norms of social oppression, such as dowry, physical torture, illegal divorces, polygamy and unequal wages alongside their own income-generating activities.

The figure in the below shows the cumulative comparative number of women group members of PROSHIKA in the last five years including the current financial year:

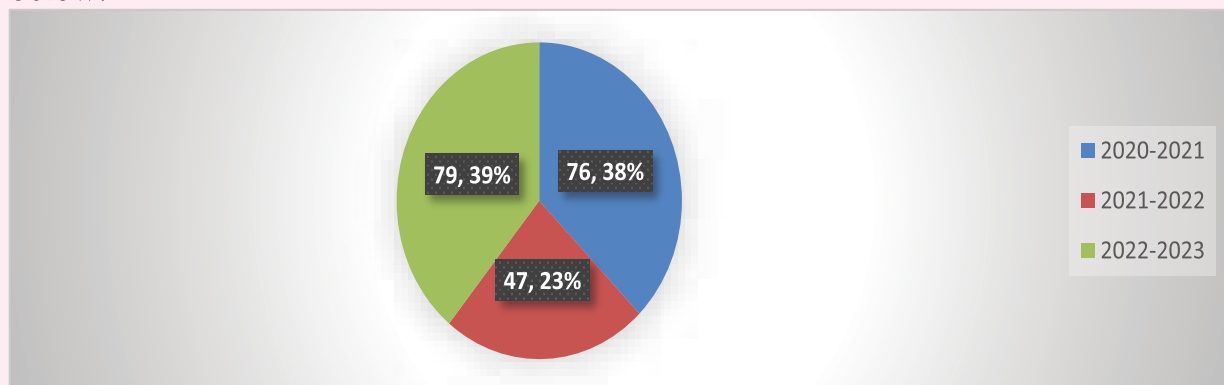


Since inception, 33,982 women's groups have been formed and 7,701 women groups formed during the reporting year (2022-2023) alone. The increasing trend of women group formation is shown in Figure as on.

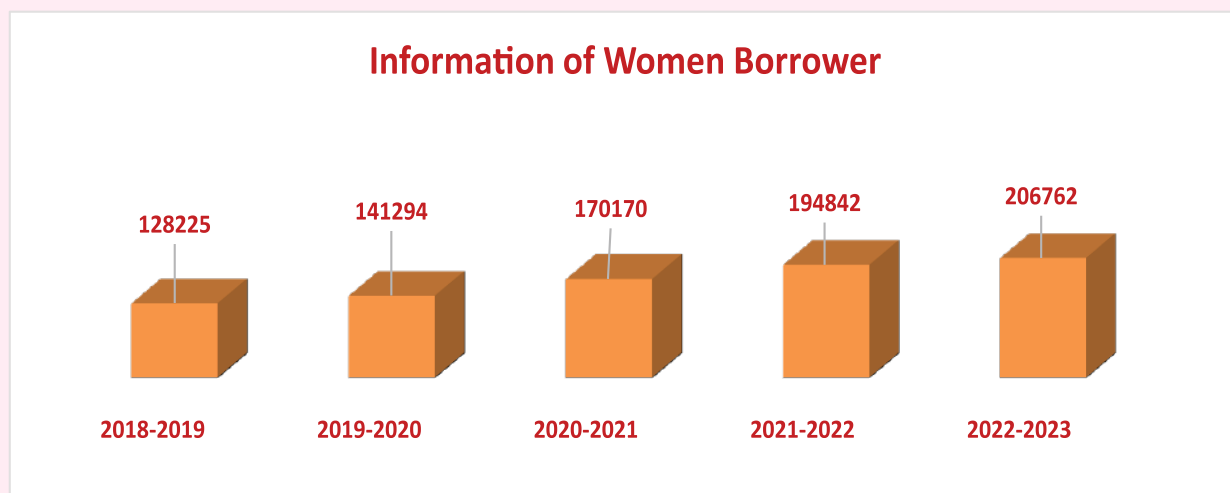
Women Group Formation cumulative figure from last three years is shown here in the pictures below.



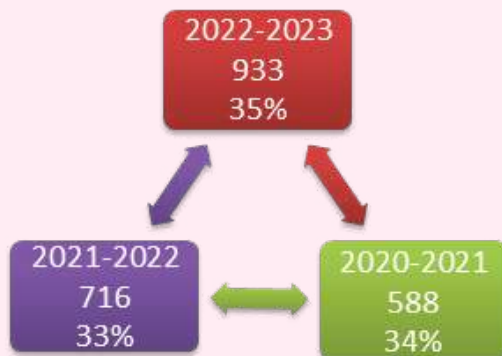
The percentage of women group formation (Since inception) is shown in the diagram below.



Women borrowers are always preferred in PROSHIKA. 73% of total borrowers are female borrowers in the organization. Here is the consistent picture of women borrowers for the last five years.



PROSHIKA places special emphasis on recruitment of women staff. The number of women staff has substantially increased over the years. During the reporting period 2022-2023, a total of women staff (about 35 per cent of total staff) has been 933. The increasing trend of women staff is shown in Figure as on of last three years.



It is not a separate program per se, but a crosscutting component that has a bearing on all other programs of PROSHIKA. The staffs of the Women Development and Empowerment program visited 26 Area Development Centres (ADCs) during the reporting period of 2022-2023. They organized and participated in women development and empowerment workshops and meetings in 10 different areas with the participation of civil society representatives, activists, and community and party members. They participated in the meetings and seminars organized by PROSHIKA on prevention of violence and rape of women and children held in different 10 areas of districts and upazila level and also able to establish networking with eight like-minded organizations.



Snapshots of Seminars & Discussion Meetings on “Women Development and Empowerment” and “Prevention of Violence against Women and Children”.

The pictures of PROSHIKA Women Development and Empowerment in the meetings of different working areas, here in the below, revealed the awareness raising on prevention of violence against women and children and rape.



The main topics of their discussion were prevention of dowry and child marriage, women accessibility to property, control over their own (women's) income, women accessibility to local institutions, their mobility, child education, primary health care, prevention of violence against women, women oppression in the family as well as in the society and analyzed the present condition of women empowerment together. 2,169 men and women from Nawabganj, Shikari Para, Ichamati, Rangamati, Kaptai, Sakhipur, Shalbon, Barendra, Gazipur, Chapainwabganj, Ramgarh, Lalkhan Bazar area participated in those discussions and seminars, of which 1,499 were women and 670 were men. Eminent persons of the society and the state participated in those meetings and seminars. Upazila chairman, upazila executive officer, zilla parishad member, upazila women's parishad officer, college principal and lecturer, thana police in-charge, municipal mayor, journalist, human rights activists, upazila nari nirzatan protirodh committee president, freedom fighters, political leaders, NGO personalities, ward commissioners, women councilors, secondary and primary school teachers, bank officials, insurance workers, PROSHIKA governing body members, representatives of civil society, PROSHIKA workers, managers and general people of the related area were presented in those meetings and seminars.



**Table : The table shows the implemented activities of this program in the financial year 2021-2022**

Description	Target	Achievement	%	Women	Men	Total
Discussion meeting on women development and empowerment with civil society representatives and workers at development area level.	-	10	-	144	103	246
Discussion meeting on women development and empowerment with community and group member	-	20		950	363	13 <sub>13</sub>
<i>Upazila</i> -level meeting for women and children abuse and prevention of rape.	-	10	30%	190	40	230
Seminar at <i>upazila</i> and district level	-	1	-	35	25	60
<i>Rokeya</i> day is celebrated centrally	Held jointly with 52 like-minded organizations					
International women day is celebrated centrally (8 March. 2023)	-	1	-	50	100	150
Networking with like-minded organization	-	7	-	-	-	-
Collected case studies	-	33	-	-	-	-

This program works for the empowerment of the poor women creating a congenial atmosphere for them. While visiting the ADCs, the program’s staff members encourage women group members to participate in all the program components. Besides, in identifying the group members’ problems necessary measures are taken through field management to solve those. Gender sensitivity among the group members are also monitored.

The staff of this program encourages women group members get involved directly in the male-dominated enterprises such as minor irrigation, cattle and poultry rearing, etc.- all intended to make the women self-reliant.



International day of protest violence against women (PROSHIKA)



Whenever any atrocity is committed against women (irrespective of group members) in any of PROSHIKA's working areas, PROSHIKA takes necessary measures and investigates the matter with the help of field management for taking necessary actions.

Like every year, this year too PROSHIKA has celebrated International Women's Day and International Protest Day against Women's Violence in the development area offices across the country including the Central Office of Women's Development and Empowerment Program and collected the achievements of 33 successful women. Also able to create networks to work collaboratively with Women's Organizations, Directorate of Women and Child Affairs, Jayita Foundation, BID, BAPSA, Nari Pakkha and Action Aid, etc.



International day of protest violence against women (PROSHIKA).

### Qualitative Aspects of the Program

People are more aware than before about women development and empowerment, women rights and law, women entrepreneurship etc. A positive attitude towards PROSHIKA has been observed from all levels of individuals including local administration, government and non-government.



The pictures relate news/reports published in various print and electronic media:

There is no substitute for awareness to prevent violence against women and children a positive impression has been awake up the minds of the general people. The economic development programs as well as social development programs of PROSHIKA have increased confidence to the people of all classes and professions.

With financial support and training from PROSHIKA, many poor women have made themselves economically self-reliant and socially dignified. Case studies of 33 such women have been collected in the current financial year who have established themselves in hotel business, textile industry business, sweet making and selling business, cattle rearing, cloth business etc. Below are some of them.



Roksana Begum with her handloom



Bijli Prova Mandal with sweet's shop



Shamima with her cattles

## Health Development Program

PROSHIKA serves the poor community of both rural and urban settings through providing health, training, legal aid, and environment development program and education services. PROSHIKA believes that development is a multi-pherial and multi-facet activities. Development without sustainability people cannot be self-reliant in any aspect of life. Economic development is one of the components of overall development. For a holistic development of society and community, all aspects of human life must be included in the paradigm of development. Development includes hundreds of different issues from which people suffer a lot. Structure of development is consisted of different social, economic, political, environmental, legal, health, elements/issues. Thus, this is the development concept of PROSHIKA.

Ill health is one of the major factors of income erosion for the poor. They are the majority, yet have very little access to the existence health facilities and resources, and often get severely indebted to meet their frequent medical expenses. PROSHIKA's Health Program is meant to reduce that health related vulnerability by teaching the poor that "prevention is better than cure". It is the most appropriate strategy to keep the indigent people in good health.

PROSHIKA understands that without sound health an individual cannot live well, unable to work and fail to earn income. For medical treatment, poor people have to spent their savings as they cannot earn money during their illness. In many cases, they compel to sell their land, household resources and borrow money from relatives and formal and informal sources of financial institutions. They have to pay high rate interest for borrowed money. Thus, they become resource less and jobless which make them empty-hand, helpless and sometimes many of them start journey towards city in search of livelihood. This displacement is a degradation of human dignity, self-esteem, and self-development.

Based on the above-mentioned situation and development idea PROSHIKA has been implementing health development program for long time. A brief description of PROSHIKA health program is given for clear understanding in the following paragraph.

Analyzing the data from secondary sources and practical work experiences (primary data) PROSHIKA has designed two sections of program for providing services to the differently able people who still remain unserved by the government and other agencies. PROSHIKA has taken health improvement initiatives for women and young girls for identification of breast cancer important factors of health development.

It is believed, that if the differently able people are given due opportunities and facilities they can earn their livelihood and can contribute to the family and society. Unfortunately family and community people do not respect them rather they neglect and undermine and consider them as a burden. On the other chand, women's and young girls' breast cancer screening would help them if they have any symptoms of cancer. If anybody found with cancer symptom she should be enlisted as a patient and to be referred to medical treatment.

General objectives of this program are to improve overall health status of the poor; and help to reduce the occurrence of the common diseases that the poor most.



PROSHIKA's health program aims to meet the needs that contribute to the identification and resolution of maternal, child and adolescent health problems including ensuring integrated nutrition; organizing health camps; engaging the disabled in developmental activities; networking with doctors, various hospitals and clinics; joint activities with other organizations to carry out health campaigns; implementation of integrated nutrition programs and inclusion of healthcare opportunities in health campaigns such as breast screening and smart healthcare.

More importantly, to remove negative mentality of common people about differently able people PROSHIKA conducts awareness development activity. To make self-reliant PROSHIKA provides them different devices and financial support for productive projects. PROSHIKA conducts consciousness program and many more activities for this purpose.

Health program includes three components such as:

- a) Program for development of differently able people;
- b) Breast Screening; and
- c) PROSHIKA Smart Health.

General objectives of this program are to improve overall health status of the poor; and help to reduce the occurrence of the common diseases that the poor most.

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## Program for Development of Differently Able People

Disability is a human problem. 10% percent of people in our country are suffering from various types of disabilities. Intellectual disability, physical disability, perceptual deficiency, inability to speak and difficulty in normal movement. All these are some of the areas of disability. The view of society's neglect of people with disabilities can be seen. There are some disabilities that can be cured. There are many families who neglect children with disabilities and treat them as a burden of a family. PROSHIKA Human Development Centre has been implementing this program to aware the people that disable people is not a burden and to assist people with disabilities, specially admissions in educational institutions, distribution of canes (white-stick) and wheelchairs, employment arrangements, medical assistance as well as financial assistance to the people with disabilities and their families as a loan.



The Chief Executive Officer gives Wheel chairs among the differently able people.



The Chief Executive Officer gives Financial Supports to the family member of differently able people.



Here the images relate to the distributing of food items and blankets to the differently able people.



PROSHIKA considers a disabled person, very much, a part of its development process and accordingly started a program "Development of Differently Able People". To raise people's awareness of disability, PROSHIKA developed its activities in 160 areas and find out 140 new differently able people during the reporting period 2022-2023.



PROSHIKA provides Wheel chair to 37 disabled person, white-stick for the visually impaired, crutch and walker for the handicapped, hearing aids for the hearing impaired and other assistive devices are provided to 41 differently able people. Besides these, PROSHIKA assists to get government's allowances to the 53 differently able people and assists to get proper treatment for 25 cleft lip and palate children. Apart from this, campaigns are also conducted to increase people awareness about disability. In the financial year 2022-2023, the total loan disbursed to 230 disabled members & 544 disabled families is about Tk. 4 crore 6 lakh and the assistive devices provided about Tk. 8 lakhs, among them 451 are women and 323 are men.

### **Loan Assistance to the Disabled People and Their Families**

During the Financial year 2022-2023, PROSHIKA have provided various projects (loans) to generate income and employment to the disabled people and their family members. On this respects, one crore 52 lakh 15 thousand to 230 disabled people and 4 crore 5 lakh 90 thousand taka to their 544 family members have been provided as loan for small business, agricultural land lease, cattle rearing, purchase auto rickshaws, shops, etc. Total loan Among the family members, 451 are women and 323 men. A total of Tk. 55,805,000 was disbursed during the reporting period to able bodied persons with disabilities and their families. Here the pictures in the below is to describe the differently abled people and their family members who received loans from PROSHIKA.

### **To Find out Cleft lip and Palate Children and to Help Their Treatment**

PROSHIKA find out 20 cleft lip and palate person in its different working areas in the financial year 2022-2023. The program personnel have arranged the successful operation of 7 of them. Specialist doctors of "Child Health Awareness" at Mohammedpur, Dhaka has operated them with the help of 'Smile Train' (USA).

### **Distribution of cash money, food, winter clothing and other assistive devices and other supports**

PROSHIKA head office as well as its Area Development Centres (ADCs) distributed cash money, foods, winter clothing and other assistive devices to the differently able people and their family members during the reporting period 2022-2023. The differently able people and their family members of Jhitka, Horirampur, Kamta, Saturia, Shibaloy, Madaripur, Mostafapur, Sariyatpur, Rawjan, Rajabarihat, Gheor, Daulotpur, Babuganj, Adamzi, Fatikchari, Bibirhat, kaptai, Rangamati, Katowali, Panchlais, etc areas have been given these supports. Tk. 95,000 have been spent on providing cash money, food items, winter clothes, educational support among the differently able people and their family members in the mentioned area, Tk. 277,500 have been spent on distribution of wheelchairs, crutches, walkers, hearing aids and 77,500 has been spent on providing other supporting devices among the physically challenged people.



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**Table 1: The amount of Tk. to loan disbursement and to distribution of assistive devices and cash money during the reporting period to the differently able people and their family members.**

Name of Recipient	No. People	Type	Amount (Tk.)
Differently able people	230	Loan	15,215,000
Family Members of Differently able people	544	Loan	40,590,000
Differently able people & their Family Members	41	Financial Aid, food, winter clothing, educational aspects	195,000
Differently able people	37	To distribute wheel chair	277,500
Differently able people	41	To distribute white-sticks, crutches, walkers, hearing aids & others	77,500
Differently able people	25	To get treatment	80,000
Celebrating International Day of Differently able people	-	-	144,000
Total			56,435,000 Tk.



Below are some snapshots of providing loans and assistive mobility devices to the differently able people and their family members.



## Case Studies

### Sarah's New Life



*Sarah with cleft lip and palate (before and after surgery)*

Ten-month-old Sara Akhter, the only daughter of poor parents. Sara was born with cleft-lips and palate. Abdur Rafiq, a rickshaw puller, and Rehena Akhtar, a homemaker, live in Singjuri village of Ghior thana in Manikganj district with their physically challenged daughter. Sarah's cleft-lips and palate problems were a great concern for her poor parents. They didn't know if there was any treatment for their daughter's problem, or if treatment would be cured at all. They also did not know where to go for this problem and where they should go and what they should do. In such a difficult time, PROSHIKA came as a savior in their and Sara's life. PROSHIKA staff of the concerned department of Manikganj Zone Development Area Centres (ADCs) came to know about the problem and observed the matter on the spot. After than " Program for Development of Differently Able People" of PROSHIKA consulted with the expert doctors of "Child Health Awareness" Hospital located in Mohammadpur, Dhaka for Sara's treatment and they successfully performed a surgery on Sara's cleft-lips and palate under the supervision of USA's special doctor team "Smile Train". The operation procedure is completely free of cost.

Sara's parents are very grateful and tell everyone about PROSHIKA's spontaneous cooperation. They consider PROSHIKA to be the avatar for Sara's new life.

### Arifa Now in a Normal Life!



Arifa Akter was born with palate problems in the oral cavity of her mouth. Currently, she is 10 years old and studying in class three. She always had to keep her mouth open about this problem and because of this she had to spend her days in a great pain. Arifa lives with her father Yar Hossain and mother Rahima Khatun, a poor day laborer, in Charipara village of Dhamrai Thana in Manikganj district. Arifa's parents had to fight for their lives due to their poverty. Therefore,, they did not get much time to think about their girl's problem. They assumed it was written in their daughter's fate, so she would have to live with this problem. At such times, Arifa's matter came to the notice of a staff of the concerned department of PROSHIKA and that staff discussed the matter with the 'Program for Development of Differently Able People' of PROSHIKA and they took Arifa to the 'Child Health Awareness Hospital' in Mohammadpur, Dhaka and the doctors said that Arifa would be completely cured with a little operation. As usual, Arifa regained a normal life through a very successful surgery under the supervision of America's special doctor team 'Smile Train'. In the past, her classmates used to humiliate her in various ways. Presently they all accepted her positively. For this kind help of PROSHIKA, Arifa and her parents are so much grateful to PROSHIKA.



## Celebrating International Day of Differently able people

Like every year this year too, PROSHIKA has also celebrated the International Disability Day in Central Office and Development Area Offices. On this day, rallies and discussion meetings were organized in 48 development area offices of all over the country as well as head office.



Still images of PROSHIKA Head Office and Area Development Centres (ADCs) have been given on Observance of World Disability Day.



# Breast Cancer Screening Program

Now a days breast cancer of women has been increased throughout the world. Bangladesh is one of them. There are little facilities to detect breast screening in Bangladesh. Facilities like, hospital, clinic, community hospitals, equipment's, regular assessment process, availability of medicine are very poor. Ignorance, lack of awareness development process, Religious values, economic constraints all contribute in aggravation of the acuteness of cancer in our society. Male members are careless about women's health condition. As a result, hundreds of thousand women die from cancer every day, week, month and year.

Considering the importance of women health especially breast cancer, PROSHIKA has been taken breast screening program. PROSHIKA has initially started breast cancer screening program in several districts namely Manikgonj, Munshigonj and Tangail, Chattagram, etc. By the by, this program will be operated all districts of the country. In all three components there are number of staffs are working in the respective department. All are them are well trained and skilled in operating the activities. An MBBS doctor oversees the women health and conduct breast cancer screening program. The breast cancer screening program includes, awareness building, referral system and generate screening reports and provide advice to the cancer identified women.

## **Management structure and Implementation process**

A comprehensive management structure has been established for implementing the program. At field level zonal manager is responsible for implementing this program and at central level Deputy Director is in charge of overall implementation management. Besides, there are two more staffs are involved in this program. One Deputy Chief Executive and the Director of social development program are providing help in implementing PROSHIKA Smart Health service and Breast Cancer Screening program. Zonal managers consult with the Head of Program in taking decision regarding effective implementation.

## **Monitoring**

Monitoring is key to implement of program and project. Hence, this program has developed a monitoring process and methods. From all level of management the program activities are monitored with different relevant indicators. The local manager supervise the worker's activities and advise them in necessary areas. A participatory process is followed for monitoring. Monitoring report is used as an instrument of correcting any deviation of the process.

## **Limitation of Finance/Budget**

PROSHIKA is implementing this program with its own budget. Due to shortage of fund, PROSHIKA cannot expand the program, i.e remain limited in reaching to maximum beneficiaries. For providing better and sufficient health facilities/medical services to the organized group and community members PROSHIKA needs fund from external sources



Considering all the above facts, higher authorities of PROSHIKA have decided to include in health care programs the issues of identifying and treating maternal, child and adolescent health problems. It is planned to implement this program in remote rural areas of the country. In continuation of this, breast cancer screening program was launched this year to prevent breast cancer, a common health problem for women and adolescents.

Here is a contract with a Health Care Provider to run this program on a mutual aid basis. In this reporting period, that institution has conducted a special discussion meeting in PRSHIKA to train about the screening process. A doctor engaged in PROSHIKA supervises this work. PROSHIKA helps the patient to get advanced treatment at the next stage by detecting suspected cancer mainly through breast screening. Here are some still images of breast screening in different areas. Treatment at the next stage by detecting suspected cancer mainly through breast screening. Here are some still images of breast screening in different areas.





Here the picture shows the women "Waiting for Breast Screening".



Here in the pictures, Doctor of PROSHIKA are making rural women and adolescent girls aware about breast cancer and screening them for cancer detection



In a discussion on breast cancer "screening program on 24th February" the Chairman of PROSHIKA Ms. Rokeya Islam talks about the danger of breast cancer and the need for screening.



In a discussion on breast cancer "screening program on 24th February" the CEO of PROSHIKA Mr. Serajul Islam talks about the danger of breast cancer and the need for screening.





Above pictures show, a PROSHIKA worker distributing leaflets related to breast cancer among women on the occasion of 'Breast Cancer Awareness Day' and another RPOSHIKA rally on Breast Cancer Awareness Day-2023.

### Women, Adolescent and Child Health Program

Recently, higher authorities of PROSHIKA have decided to include in health care programs the issues of identifying and treating maternal, child and adolescent health



Distributing Sanitary Napkins among the women and adolescent girls

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## PROSHIKA Smart Health Program

This is a partnership program. Based on the partnership protocol between `PROSHIKA` and `Smart Corporate Clinic` this program is being implementing in PROSHIKA's development areas. This is an insurance (Health and Life) based program. Two types of services are providing under this section. One is Outdoor Service (OPD) and second one is Indoor Service (IPD). Two types of cards are used for two types of health services. Their names are `PROSHIKA Smart OPD Health Card` and `PROSHIKA Smart IPD Health Card`.

### Activities of this Program/section

- a) Communicating to provide information of different aspects of the smart health service to PROSHIKA staff and organized group members, and preparing a list of service recipients;
- b) Distribution of OPD and IPD card among the PROSHIKA staff and group members in exchanging of annual fee;
- c) Sharing information about benefit of the program with local government unit (Union Parishad) chairmen, members and engage them with the program;
- d) In town/city area through ward counselors the people of the wards to include into the program;
- e) In order to breast cancer screening women and young girl be identified and prepare a list;
- f) Selection of screening sites;
- g) Bringing the identified/enlisted women and young girl to the screening site and after screening they must send back to home safely;
- h) To ensure arrival and departure of doctors and nurses for screening.



Counseling the working area site's people to take the treatment from Smart Clinic

PROSHIKA's Smart Health Program organizes health camps with doctors providing health care in its working areas.



### Implementation area (Geographical)

At present, this program is being implementing in 33 Area Development Centers under 07 districts of the country.

Here is some still images in the other page relate to the different campaigns of smart health programs in the different areas of PROSHIKA's working areas.



Doctors under the Smart Clinic were counselling the patients



A group discussion to aware of breast cancer screening was held in PROSHIKA central office

## People's Cultural Program

Using indigenous cultural forms to advance the development process is one of PROSHIKA's many unique innovations. As an effective motivational tool for raising people's awareness against various social injustice as well as asserting their rights it has proved very successfully. PROSHIKA institutionalized this approach and brought such activities under People's Cultural Program.

The process starts with building different networks between like-minded cultural and social organizations throughout the country and organizing cultural troupes to spread the intended message which urges people to act.

It has been noticed that the actual experiences of the poor expressed through songs, ballads and plays devised, improvised, performed and witnessed by the people themselves, create an unprecedented level of awareness. These performances not only entertain but generate discussions and eventually actions. These have more than stirred up people's critical consciousness concerning social and economic realities leading to moral development, unity and activism.

### PCP has the following components:

- Grassroots cultural troupe formation among the poor in urban and rural area of PROSHIKA's development centers;
- Area-based cultural network formation with the community cultural groups;
- Celebration of national and international days; and
- Organize performances and fairs.



A view of the Gananatak organized by PROSHIKA's People's Cultural Program



A view of the Gananatak organized by PROSHIKA's People's Cultural Program



People's culture program is an important program for raising social awareness. It is an effective and popular means of raising social awareness issues like social injustice, dowry, polygamy, fatwa, arbitrary divorce, gender discrimination, illiteracy, unjust possession of public resources by the power-cliques, superstitious health practices, degradation of environment and its consequences, and the positive impact of various development actions on the lives of the people constitute a large variety of potential elements for democratic representation.



Audience of the Gananatak of PROSHIKA's People's Cultural Program

Every year folk cultural festivals, village fairs and other cultural events are organized in suitable locations where people from different ADCs gather in thousands and participate in making the festivals and event color and vivacious. PCP also celebrates different national days like Independence Day, Victory day, Bengali New Year's Day, etc. During the reporting period, however, PCP paid its maximums attention to make telefilm and its related works and to subscribe a YouTube channel for PROSHIKA works. In addition to these, PCP also regularly attended in the several workshops like roof-top gardening, semi-urban gardening, green city clean city, annual general meeting, government body meetings and other meetings or workshops. Relevant meeting and workshops for PROSHIKA activities to strengthen their inherent qualities naturally PCP has to participate in those curriculums. PCP also performs a 'Geetialekhya Pear Chand' and participate at the month long book-fair on the occasion of 'Amar Ekushe Book-fair' at the premises of Bangla Academy.



The story of the telefilm 'Amar Santan Amar Bhalosha' produced by PROSHIKA's People's Cultural Program is a story of the struggle against drug

Various types of beliefs, hatred, violence, neglecting poor women and men, social injustice, actions and behavior, depriving people from getting institutional opportunities, all these negative social beliefs reformed and established in our country. PROSHIKA People's Culture Program has implemented its activities to raise awareness about the issues.

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## Anti-drug Campaign

Nowadays, drug addiction has taken a terrible hold around the world. A certain number of people from all walks of the society are becoming addicted to drugs. The global drug trade has expanded at a massive rate. Drugs have also spread in Bangladesh horribly. Because of drug addiction, the family of the addict faces disruption in economic, social and professional life. Family as well as family members of drug-addicts are socially neglected, even their children's education is being disrupted. Families are falling apart and drug addicts are dying prematurely.

PROSHIKA Human Development Center has taken this program in order to make the people of the society aware about the harmful effects of drugs and to keep future generations free from its addiction and to build a drug-free and healthy society. The government has support and cooperation for this program of PROSHIKA to build anti-drug social movement and awareness. It should be noted that PROSHIKA is implementing this program equally in both rural and urban development areas.



Handover of the certificate issued by the Directorate of Narcotics Control to the Chief Executive 2023-2024

### Objectives of the program are:

- Making people of all walks classes and professions especially the youth aware about the dangers of drugs;
- Building a healthy and conscious society free from drugs; and
- Creating a beautiful environment by preventing family, financial and social damage to drug addicts.

### Area of the program implemented:

- Number of ADCs – 220;
- Number of upazila – 266; and
- District – 42

### Implemented of Program Activities

- Participation in events organized by the Narcotics Control Directorate and PROSHIKA program review meeting with Narcotics Control Directorate officials;
- Review meeting and Discussion with community and group members;
- Discussion and exchange review of ideas on harmful aspects of drugs with school-college’s teachers-students as well as interact with them ;
- Review exchange meetings with local government administration such as chairmen, members, mayors and councilors;
- Discussion meeting with representatives of district, upazila and union parishads;
- Anti-drug awareness people’s cultural activities;
- Observance of International Anti-Drug Day;
- Anti-narcotics rally at district and upazila level;
- Collection of case studies; and
- Creation and distribution of anti-drug and awareness campaign materials.

Every year on June 26th PROSHIKA Human Development Centre has been observing the day with special importance in line with the ongoing efforts to create awareness and social movement against drugs. In 2023, the theme of the day was “People First: Stop Stigma and discrimination strengthen prevention”. In continuation of this, PROSHIKA has celebrated the day with due dignity and importance.





In continuation the celebrating the day of anti-drug, PROSHIKA has celebrated the day with due dignity and importance in its Area Development Centres (ADCs). Here in the bellow snapshots of some Area offices.



PROSHIKA Faridpur Area



PROSHIKA Muksudpure Area



PROSHIKA Nawbabganj Area



PROSHIKAMadaripur Area



PROSHIKA Banskhali, Chattagram



PROSHIKA Feni Area



Here some picture documents of the Implementation of joint programs with the Directorate of Narcotics Control and meeting and exchange of views with the office rs of the Directorate.



Images discussion meeting with the students of school and collages about the harmful aspects drugs.



Kanchanpur school, Champapur



Sajina Chadury High School, Rawjan.



Haji Ahmed Ali High School and College, Board Bazar, Gazipur



Sundarpur High Shcool, Bibirhat



Aneyetpur High Shcool, Nazirhat



Images of discussion meeting with public representatives



Image of discussion meeting with The Staff PROSHIKA Area Development Centres



PROSHIKA program `Anti-drug' review meeting with Narcotics Control Directorate officials.



During the financial year 2022-2023, the Anti-drug Program implemented and managed activities in 40 development areas. Areas are: *Charmuguria, Mostafapur, Kalkini, Nawabganj, Shikaripara, Ichamati, Godagari, Rajabarihat, Paba, Batikamari, Muksudpur, Bangram, Singra, Chalanbil (East), Chalanbil (West), Chandgaon C&B, Nazirhat, Fatikchari, Bibirhat, Nachol, Gomstapur, Barendra (Nachol), Naogaon, Raninagar, Abadpukur, Rupganj, Adamjee EPZ, Fulchari, Palashbari, Rangpur Sadar, Mahananda, Chapainawabganj, Laujung, Padma, Pahartali, Halishahar, Akbarshah, Sagarika, Gaibandha And Gazipur*

The numerical targets and achievements of this program for the financial year 2022-2023 are given in the table below:

Description	Target	Achievement	%	Women	Men	Total
Awareness discussing meeting of anti-drug with the community people	34	40	117	2464	464	2928
Meeting with the students of school and college	08	07	88	387	405	792
Discussion meeting with the union chairman, member, counselor and prominent persons in the locality	08	06	75	06	28	34
Participation in people's culture program	02	03	150	800	300	1100
Display the short film on anti-drug	02	-	-	-	-	-
Gathering in district, <i>upazila</i> and union against anti-drug	02	01	50	120	40	160
Seminar at district level	01	-	-	-	-	-
Seminar at central level	01	-	-	-	-	-
Discussion meeting with the staff of development center	40	40	100	162	191	353
Celebrated international day of anti-drug	01	01	100	-	-	-

The objectives of the mentioned activities could not fully implement due to effect of Covid-19. As schools and colleges were closed during that time, it was not possible to organize seminars and discussion meetings with students and teachers.

This program has implemented many other supportive functions and among them celebrating the International Anti-Drug Day on June 26 this year. On the occasion of "International Day against Drug Abuse and Illicit Trafficking-2023", various discussion meetings, rallies and other programs have been implemented in all development area offices including PROSHIKA Head office. PROSHIKA implemented these activities around the country from this sense of social liability. On this occasion posters, banners, festoons, flyers were also distributed. It is to be noted that like other years, this financial year PROSHIKA also received the certificate from the Department of narcotics Control which is renewed. Regular report, on behalf of this program, is submitted to the Department of Narcotics Control and police intelligence branch. It is also to be noted that the officials of the District Narcotics Control Department and police officers have enthusiastically participated in the formal discussions and training organized at the community level. They addressed the meeting and rendered assistance in the implementation of this program.



## Social Forestry & Climate Change Program

The sustainable development depends on suitable balance of environment. The environment is now threatened by depletion of forest resources, pollution and emission of greenhouse gases. The climate rapidly changing by various factors that directly affected to environment and the ecological balance. The poor in reality stand to suffer most from climax change effects. Protecting the environment and keeping the environment clean is very important for development. The environment is the habitat for the survival of human, animal and all microorganisms and the source of natural resources. Overuse of natural resources is destroying the environment. Deforestation, land erosion, natural disasters, greenhouse effect, ocean storms are mostly caused by human's activity. Due to the degradation of the environment, poor people are facing more problems. Besides, excessive use of chemical fertilizers and pesticides, the fertility of the land has decreased. Poor people owning small land are more affected by this effect. Due to presence of pesticide residues in food, various unknown diseases are caused in the human body due to its effect. PROSHIKA is conducting this program with the aim of changing such life threatening conditions and mitigating the effects of climate change.

Under the program PROSHIKA play a leading role for conservation, protection and regeneration of forest resources almost all over the country. To meet the local demand of forest resources and PROSHIKA has given emphasis to involve its organized people for plantation. So that throughout the country a movement for plantation through participatory approach was created and feeder road, highway, embankment etc. are planted with varieties of short, medium, long term forest species, fruit and medicinal plants. PROSHIKA group members are encouraged to get involved in social forestry activities for the development of the program and add to their family income as well. PROSHIKA motivates them with necessary credit and technical support.

PROSHIKA planted trees with active participation of PROSHIKA's organized groups with food assistance by the World Food Program (WFP) and with financial assistance of the EU food security project. Implemented Tree Improvement and Promotion of Nursery Association (TIPNA) Project with Collaboration HELVETAS Bangladesh and also implemented a project at Khagrachari with Arannayk Foundation.



Chief Executive of PROSHIKA planting tree





Road side afforestation activities by PROSHIKA



Proshika Tree plantation program at Satkania

So far, 100 million trees have been planted and about 8,669 acres of natural Sal Forest have been protected under the Social Forestry Program of PROSHIKA. Social Forestry is one of those programs, which manifests PROSHIKA's commitment to environmental protection and regeneration. The program also helps generate substantial income for those who participate in this program. Through this program, the poor achieved usufruct rights on the public as well as private land brought under this program through lease agreements with different land owning agencies and individuals.

The program activities have also received high appreciation from great many GO, NGO and donor agencies both within the country and abroad. The activities of this program are: a) Social forestry/roadside forestry b) Setting up nurseries; c) Homestead Plantation; d) Strip and Block Plantation; e) Institutional Planation; and f) Maintaining Communication with Government Agencies; g) Natural (Sal) Forest Protection.

### **Nursery Development**

In order to enhance the supply of good quality seedlings, PROSHIKA persistently encourages its group members to undertake plant nursery projects since this is the basic input in afforestation. The group members also undertake this project as it has tremendous potential for income generation. PROSHIKA, besides credit support, provides appropriate training for growing seedlings of good quality, and provides technical support at the field level for nursery development.



### **Homestead Plantation**

PROSHIKA's Social Forestry Program started with small-scale homestead plantation. Quality seedlings and saplings are the basic inputs for afforestation and reforestation program. Hence, PROSHIKA encourages its group members to undertake plant nursery projects and provides all sorts of technical and credit supports to its group members to establish quality nursery. Nursery has tremendous potential for income generation and PROSHIKA provides appropriate training for growing seedlings of good quality for nursery development.





### **Strip and Block Plantation**

The program brings unutilized land under extensive plantation. This has both environmental and aesthetic value and help to reduce soil erosion as well. PROSHIKA inspires its group to get involved in raising strip plantations on the side of feeder roads of union par

During the financial year (2022-2023), it has been possible to earn total 1,315,000 taka from the sale of trees, though PROSHIKA earned taka of 263,000 from the tree plantation project through Social Forestry Program. PROSHIKA Group members earned Tk. 920,500 and the land owners earned Tk. 131,500 during the financial year 2022-2023. In the last financial year (2021-2022), Tk. 10 lakh was earned from the sale of trees. Its total beneficiaries are 75 people. It is noteworthy that this program is an employment opportunity for PROSHIKA group members.

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## Legal Aid Program

Bangladesh is a developing country. We consider half of the country's 17 crore people are women. We, all live in a society, to live in society we has to follow a rule and law. Law is a very essential aspect of any society or state. For economic, social, human and moral, there is a need for law to protect status, balance and justice. From very old period to the present era, the role of law as a condition for preserving the rights, wealth, and dignity of people in all countries of the world is immense. People make and implement laws to solve various crimes, rule, exploitation, oppression, torture observed in our society.



Legal Aid organized discussion meeting

PROSHIKA Human Development Centre has been working on socio-economic development, empowerment, and elimination of prejudice, exploitation, torture and violation of human rights of the poor women, girls and men for about five decades. In this perspective, PROSHIKA Legal Aid Programs has been adopted to provide legal assistance to the abused women, girls and men.

### **Objectives of The Legal Aid Program:**

To prevent child marriage, family violence against women and girls, eviction, rape, acid throwing, dowry settlement, prevention of women and child abuse, etc. functions of village court to protect men, women and adolescent girls of rural and urban poor communities about legal rights and provide legal assistance to victims.

In view of the situation and experience described above, PROSHIKA Human Development Centre has taken initiatives to provide legal assistance all most all over the country. PROSHIKA has constituted an Advocate Panel consisting of 04 members to provide prompt and effective assistance. If any unfair activities are happened against poor women and children at the field level of PROSHIKA working area, they go there to investigate the incident and collect information about its activities. After reviewing that information, the members of the advocate panel recommend the type of legal assistance to inform the relevant authorities and provide security to the people involved in the problem. In addition, PROSHIKA takes necessary initiatives to provide legal assistance in a coordinated manner with the cooperation of the government's lawyer panel and other legal aid institutions. At present there are legal assistance program activities in different development areas of PROSHIKA.

PROSHIKA Legal Aid Program generally provides legal aid to those

- Women and children;
- Those who have committed no crime but are in jail as criminals before the law;
- Those who are indigent and do not have money and capacity to handle the case;
- PROSHIKA group members;
- People for trial in village courts;
- Any person in receipt of Old Age Allowance;
- VGD card holder distressed mothers;
- Women and children with acid burns;
- Widowed, destitute, deserted or distressed women; and
- People unable to earn.





Activities at the grass root level of Legal Aid Program.



The review exchange meeting

Legal Aid Program helps organized group and community members. The implementation of laws in our country is delayed. As a result, people get into trouble and face financial problems while pursuing the case for a long time. A lot of resources are lost in this process. Enmity between people increases. It deteriorates mutual social relations. Rivalry is created and hostile attitudes are expressed. Poor people became victims of lawsuits and lost everything and became destitute. Human-to-human problems may arise, but if they are solved in an effective way by following the easy-to-solve method, mutual relations are strengthened. PROSHIKA is working to raise awareness at the Samiti level so that people do not get involved in any conflicts among them.

PROSHIKA organizes discussion meetings with the poor people on various aspects of law so that they do not become resource less due to litigation. PROSHIKA has provided legal assistance and advice to those already involved in litigation.



On the occasion of National Legal Aid day, rally of PROSHIKA Head Office as well Area Development Centres (ADCs).

# Case Studies



## **At last Sabina got her husband back**

Sabina Yesmin with a child was unjustly abandoned by her husband. Sabina's house is located in Charafkira village in Hatia upazila of Noakhali district. Helpless Sabina goes from door to door with her child hoping for justice for the injustice done to her. There was no hope anywhere. In such a situation, she happened to meet a PROSHIKA Legal Aid Program worker and that worker sued her husband completely free of cost through a lawyer and handled the case. Sabina's husband is arrested due to injustice done to Sabina. Through continuous counseling by the PROSHIKA Legal Aid Program staff, Sabina's husband realizes his mistake and gives Sabina Yasmin her family along with their child on a court bond.



PROSHIKA representatives are exchanging their reviews with the government officials and representatives of civil society at various events on legal aid issues.





Details of the activities implemented for the financial year 2022-2023 are given in the table below.

**Table: Activity-based achievement data**

Description	Target	Achievement	Women	Men	Total
Prevention of child marriage	14	11	600	200	800
Prevention violence against women and children	12	11	620	220	840
Abolition of dowry	9	29	600	200	800
Making rural and urban poor women aware of the law	6	20	650	150	800
To assist the poor in obtaining assistance from village courts	7	18	600	200	800
To assist the group members regarding the support of village courts	7	21	600	200	800
To inform the District Legal Aid Committee about the activities	11	11	1750	500	2250
Central office-based and Area Development Centre-based seminars, review exchange meetings and yard meetings at district and upazila levels.	6	11	600	200	800
Communicating, discussing and meeting with various governments and non-governments organization	9	19	600	200	800
Observance of National Legal Aid Day on 20th April.	10	11	1175	2000	3175
<b>The number of total events and people</b>	<b>91</b>	<b>162</b>	<b>7795</b>	<b>4070</b>	<b>11865</b>

The above activities have been implemented in total 31 development areas of PROSHIKA as per annual plan. The development areas are: Bhanga, Palashbari, Khulshi, Gopalganj, Buriganga, Keraniganj, Dhamrai, Sitakunda, Madaripur, Chanpai Nawabganj, Natore, Manikganj, Gazipur, Narayanganj, Gaibanda, Phulchari, Rangpur Sadar, Tongi Sadar, Singra, Sirajdikhan, Kalkini, Nagarpur, Muksudpur, Shibganj, Naugon Sadar, Raninagar, Banshkhali, Poba, Rajabari Hat, Vanga and Charvadrason

**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.

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## **Disaster Management, Relief and Rehabilitation Program**

Various calamities are a recurrent phenomenon in a disaster-prone delta like Bangladesh and the poor are the worst victims of these incidents. PROSHIKA, having worked with its relief and rehabilitation activities since 1984, has gained considerable knowledge and expertise in disaster management. Eventually, PROSHIKA has set a process in motion through which it can rush to the helpless people to reduce their sufferings ensure their rehabilitation in shortest possible time.

PROSHIKA has been doing relief and rehabilitation work to protect people from natural calamities since her birth. PROSHIKA, in this work, has many achievements. In 1984, construction of 11 two-storied cyclone centers and 135 km. afforestation of coastal areas has worked to prevent natural storm surges by creating green belts. In 1988 and 1998, PROSHIKA provided various types of assistance to the people affected by the severe floods of the country such as financial assistance, distribution of food items, provision of agricultural inputs etc. Moreover, relief and rehabilitation work has been done with the help of World Food Program (WFP) among the flood-affected people in coastal areas called 'Sidar'.

Among the six seasons here, various types of natural calamities occur in most of the seasons. Heavy rains, floods, storms, droughts, severe cold wave, river erosion, and fires occur all most all over the year. At this time, people face several natural disasters. Crops, houses and property were destroyed. They have to force to sell fixed and other assets for survival. DMRRP works to protect people from such natural calamities.

PROSHIKA tries to be with the people of the country according to its ability in any disastrous condition. Very recently, it was not an exception during the Corona disaster. PROSHIKA has stood by the people of its working area throughout the entire period of covid-19 and provided them with various help and support as possible. In the financial year 2021-2022, especially in 2021, PROSHIKA has implemented various activities including creating awareness about Corona among the people and distributing free masks, sanitizers and leaflets to them and registration so that they get free vaccinations at health camps, creating awareness through songs, etc.

During the reporting period 2022-2023, Disaster Management, Relief and Rehabilitation Program of PROSHIKA spent Tk. 1,474,158 for relief and rehabilitation of the group members in different working areas of PROSHIKA. Among this amount, a total of Tk.688,500 were spent for distributing 2,200 blankets to the cold affected people in the north zone of the country. The services equivalent value of Tk. 1,474,158 and these were provided among the affected people in Shakhipur, Shalban, Paharika, Madaripur, Domar, Borabari, Debiganj, Chilahati, Vaolaganj, Nilphamary, Fulchari, Saghata, Gaibandha, Badiakhali area of North Bengal.

Besides the distributing of blankets, PROSHIKA Disaster Management, Relief and Rehabilitation Program provided financial support to the distressed freedom fighters, distribution of wheel chairs to the physically challenged people, distribution of medical supplies, cash, food items and household items to the fire-affected families Banshkhali and Satkania of Chattagram.

The images, here, described the distribution of the blankets to the cold affected people in the North Bengal region.



২ | শুক্রবার  
৯ সেপ্টেম্বর ২০২২

২৫  
চট্টগ্রাম মঞ্চ

বাঁশখালীর চাষলে অগ্নিকাণ্ডে ক্ষতিগ্রস্ত জেলে  
পুল্লীতে প্রশিকার ত্রাণ সামগ্রী বিতরণ

জাতির পিতার প্রতিষ্ঠাতে  
চবির নবনিযুক্ত সিন্ডিকেট

সদস্যবাদের পূর্ণসত্ত্বক উপর্ণ

বাঁশখালী উপজেলা স্বাস্থ্য ইউনিটের এল ১ নম্বর ওয়ার্ডের বাঁশখালীর জেলে, পুল্লীতে গত ৬ সেপ্টেম্বর রাত অগ্নিকাণ্ডে ০৩ ঘণ্টার সময় জ্বালান অগ্নিকাণ্ডে ০৩ টি বাড়ির বাতীরা মারামারি সহ পুড়ে ভস্মীভূত হয়ে যায়। প্রশিকার আনন্দিক উন্নয়ন কেন্দ্রের মানসীরা প্রধান নির্বাহী জনাব সিরাহুল ইসলাম ও উপপ্রধান নির্বাহী জনাব কামরুল হাসান আমারা মহোদয়ের নির্দেশনায় ও উপপরিচালক জনাব রফিকুল কাম্বল মহোদয়ের তাম্বান্দিক পরিচালনায় প্রশিকার কার্যক্রম, জল ও পুষ্টিগত কর্মসূচির আওতায় ক্ষতিগ্রস্ত পরিবার ক্রমশঃ মাসে ৫০০ কোরি চাল, ৫০ কোরি ময়ুর ডাল, ৫০ কোরি আলু, সাহায্য কোরি শীতকাল সামগ্রীগুলি তেল, স্নানোষ মৌমাি, শীতকাল রান্না পিঠা, সন্নিহিত সাহায্য, লবন, ভেকি, কাঁচাই, খাদ্য, চামচ, ঢাকনা, জল, গুলি ইত্যাদি প্রাণ সামগ্রী বিতরণ করা হয়। আল সামগ্রী বিতরণ করেন বিজ্ঞানীরা বেসরকারি সিলার হাট করে যান। এলাকা বাসিন্দার আনন্দ কামান অসীম। এলাকা সম্বন্ধক মহিলা ইউনিয়ন, শাখা বসেস্থাপন এ কে-এস আর রাশেদ, হিসাব রক্ষক মুহাম্মদ শিরাজী, কম্পিউটার অপারেটর কিনন মর্হেরের ও এলাকার পশামানী সাকিবর্ন। প্রশিকার আনন্দীয় কর্মসূচি পরিবাহিতসেবা মধ্যে সুখস্বাস্থ্যকর প্রাণ সামগ্রী বিতরণ করা হয়।



## 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

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 form 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 effect 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.

### ***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.

### **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.



*Table 1. The table below details the areas of Bangladesh served under this program and the types of services.*

The Name of Area	Name of Distributing Products	Number or Quantity
Sakhipur	Blankets	50
Shalban	Blankets	50
Paharika	Blankets	50
Madaripur	Blankets	250
Domar	Blankets	200
Debiganj	Blankets	100
Borabari	Blankets	100
Chilahati	Blankets	100
Bhaolaganj	Blankets	100
Nilphamari	Blankets	100
Gaibandha	Blankets	286
Fulchari	Blankets	150
Saghata	Blankets	125
Gaibandha Boardbazar	Blankets	225
Gaibandha Sundarjahan	Blankets	150
Badiakhali	Blankets	150

*The pictures, below described the distribution of the wheelchairs, food items and cash money respectively to the disabled, the poor and the group members (trainee).*



Table 2: Here the table described the other services served under this program

The Name of Area	Name of Distributing Products	Remarks
Dhamrai	Wheelchair	provided financial support to the distressed freedom fighters and distributed wheel chairs to the physically challenged people
Madaripur	Wheelchair	provided financial support to the distressed freedom fighters and distributed wheel chairs to the physically challenged people
All most all the PROSHIKA working areas	Medicines, Masks, Sanitizers, etc.	These materials are distributed to keep people health conscious in the post-Covid-19 situation.
Banshkhali	Cash money, food items, household items, etc	All these help along with cash are given to the fire-affected families
Satkania	Same as	All these help along with cash are given to the fire-affected families

Bangladesh is a disaster prone area but the resources of the country are very limited. Hence, it is very necessary to undertake disaster mitigation program. Disaster management and conducting emergency relief programs during disasters is essential. PROSHIKA is committed to implement and accelerate this program jointly with the Ministry of Relief and Rehabilitation, Government of Bangladesh.

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# Training Program

An organization, how strong and dynamic, is depends largely on trained and skilled human resources. A dynamic organization considers human resources as human capital and provides training regularly as per the needs of the workforce which is a long-term capital investment and subsequent benefits for the organization. Training helps the PROSHIKA staff and its group members develop analytical skills and positive attitudes towards social change, and allows them to acquire management and operational skills as well as to best utilize their potential as human beings.

Currently PROSHIKA conducts two types of training programs. One is i) Human Development Training Program and other is ii) Skill Development Training Program.

## i) Human Development Training Program:

The training course aims to impart necessary skills through personal motivation and speech to PROSHIKA staff and group members which will enable them to analyze social situations and find ways and means to solve those problems. The Training Department has imparted training to 407 people in 15 disciplines in the financial year 2022-2023, among them 109 are female and 298 are male trainees. About 25 million people have been provided with PROSHIKA's human development training since inception.



It is the training hall where the employees are being trained of Human Development Training.



Over the year, the HDT program has reviewed the contents of its staff orientation module and incorporated new socio-economic, political and cultural issues including those of ethnic minorities. It has developed new training monitoring formats with some new indicators to make the field level training more effective. Moreover, trainers have developed hand-outs on some selected issues for use as supplementary materials in different training courses.



The Director of Training Department is handing over the Training Module to the Chief Executive Officer.

HDT is conducted both formal and non-formal settings. Formal training courses are held at PROSHIKA's Human Resource Development Centre(HRDC) at Koitta near Manikganj, and urban Area Development Centres (ADCs). Besides, there are numerous non-formal training courses organized by the HDT program at the village where it works. Here the numerical data of various training courses of the HDT program for the financial year 2022-2023 is provided through the table



Group Discussion

**Table 1: HDT program achievement during the financial year 2022-2023**

Type of training	Number of training courses			Number of percipients		
	Target	Achievement	%	Women	Men	Total
Orientation	15	14	93	108	271	379
To provide knowledge about organization & microfinance	12	Lake of trainer and training materials is not any achievement				
Organization and management of microfinance	8	1	13	1	27	28
Management of account	10	New software upgradation and lake of trainer training materials is not any achievement				
Computer education & software management	15					

## ii) Skill Development Training Program:

PROSHIKA provides skill development training to its group and its community members. It includes enterprise management training, technical development training, apprenticeship & dual training, skill upgrading training. Mid-level management training and intensive & hi-tech technical skill development training programs.

There is some snapshots of the participants participated for skill development training and received certificate after completing their training.



PROSHIKA, since its inception, has been focusing on various kinds of Skill Development Training to skill the staff and in empowering the grassroots people as well. Skill Development Training strengthens all PROSHIKA activities and combines them into an integrated whole. Naturally, it remains a key component in PROSHIKA's development process. PROSHIKA tries to make its training program ever useful. Training Program also organized workshop for the PROSHIKA staff and the group members as well to promote their understanding of several development issues.

PROSHIKA pioneered the concept of human resource development in Bangladesh and its integration into participatory development processes. Training in human resource development is a component of facilitating the human resource development process for the upliftment of the poor. This training can also be described as a systematic process of making people aware of various things. The Human Resource Development training courses aim to impart necessary skills to PROSHIKA workers and group members by improving their personal motivation and speech will enable them to analyze social condition and find ways and means to solve their problems.

Training helps in developing management and leadership skills. Human resource development training aims to analyze the processes of creation and recreation of poverty. Through this program, PROSHIKA staff and group members can understand the causes of economic, social, human, cultural and environmental resource depletion.

**Table: A numerical data on achievements of Skill development training in the financial year 2022-2023**

The name of Training	Venue	Duration (day)	Women	Men
Online Software Training (Financial Mgt.)	Sreenagar	1	7	17
Do	Louhojang	1	5	13
Do	Bhanga	1	3	15
PFMS	Fatikchari	1	2	19
Do	Khagrachari	1	-	10
Do	Madaripur	1	10	27
Do	Madhupur	2	3	7
Do	Sakhipur	1	6	23
Do	Ghatail	1	3	4
Do	Naogaon	2	8	22
Total	<b>10</b>	<b>11</b>	<b>40</b>	<b>140</b>

**Many training related works have also been completed. These are described below:**

- A training manual on accounting and financial management has been developed and training course has been designed for TOT;
- A five-day training course on microfinance management and results-based monitoring and five-day training on accounting management and basic computer education have been newly designed;
- A project proposal has been prepared and submitted to the Ministry of Liberation War Affairs;
- Project proposal on Health Protection Program prepared and submitted under Health Economics Unit, Ministry of Health & Family Welfare.
- Concept paper on digital health care issues and guidelines on program implementation have been developed;
- PROSHIKA Smart Health Care Expansion Program Implementation Management has been created; and
- Development of training modules and handouts on management skills development and microfinance management is in progress.

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## Program for Research

“Before you profess, practice yourself”. With this principle PROSHIKA began the Research Program at its Human Resource Development Centre (HRDC) at Koitta, Manikgang, to develop more sustainable and productive technologies, management practices and production methods that it asks others to follow. THE objective thus has been to measure the possibility of success and the risk involved in technologies before they are handed over the poor group members so that they do not face any financial debacle later. Besides, the group members’ theoretical knowledge acquired from various training programs needs to be complemented with practical skills. Otherwise, expected results cannot be achieved.

### **Currently, PROSHIKA Research Program at Koitta has the following components:**

- a) Ecological Agriculture;
- b) Livestock (Dairy Farm); poultry Parent Farm and Poultry Hatchery;
- c) Fisheries Farm;
- d) Shrimp Hatchery;
- e) pest and Natural Enemy Interaction in low Input Rice Cropping Systems.

The progress and utility of some components of the project are presented below:

### **Ecological Agriculture**

In order to develop a sustainable Alternative agro-system, PROSHIKA undertook an action research initiative and started this demonstration farm at the HRDC in 1987. The farm undertakes various activities to:

- a. Produce safe and poison-free food;
- b. Continue research on ecologically sustainable and more productive agro-system;
- c. Aid the group members and PROSHIKA workers in their training on alternative agro-practices;
- d. Generate income towards PROSHIKA’s endeavor for financial viability;
- e. Demonstrate the research results so that people may be aware of the achievements and may use these results in their own projects.

Since its establishment, the achievements of the farm have been quite significant. For example, without using any chemical fertilizer, different types of crops are being produced here successfully. Weeds are being successfully used as a source of fertility, as an indicator of infertility, and also as a controller of soil erosion. Although no chemical pesticide has ever been used in this experimental farm, instances of severe pest attacks in the paddy fields are rare.

It has inspired the group members to switch to alternative agriculture and give up the conventional one which became economically and environmentally unsustainable. They are now absolutely convinced that alternative agro-practice is better and are determined to continue with the method.

### **Livestock Farm**

Research Program on livestock development for increasing productivity, minimizing cost and developing efficient and pragmatic management practices in the livestock sector have been taken. The projects include mini-scale dairy production; and poultry, hatchery with commercial parent stock farm. Through collaborative research program with BLRI, BARC and DLS, PROSHIKA has also innovated a number of appropriate technologies and management practices which are being implemented as model at field level.

#### **Dairy Farm**

The dairy farm is used to provide opportunities for skill training in livestock rearing and management for both staff and group members.

### **Poultry Parent Stock Farm and Poultry Hatchery**

Livestock rearing is a significant activity in the rural economy of Bangladesh. Since it demands very little capital and still less extra time, almost all the rural families are very keen on undertaking a poultry-rearing project. The poultry farm at Koitta, established in 1990, supports their ventures displaying models and supplying them with the latest research results. Eventually, PROSHIKA provides credit assistance and training to these group members to take up such projects.

### **Fisheries Farm**

PROSHIKA is actively engaged in fisheries research both within the organization and outside, in collaboration with various national and international organizations. These research activities mainly concentrate on improving fisheries management and fisheries technology. Many of the innovative ideas need to be tested, and if they are found effective and successful, they need to be demonstrated to the group members who would eventually take up various fisheries projects as EIG activities. In view of these, PROSHIKA established its model fisheries farm at Koitta with three ponds on about 3.9 acres of land.

### **Shrimp Hatchery**

A model shrimp hatchery has been established at DRDC, Koitta to encourage shrimp production in fresh water in different parts of the country as shrimp production in fresh water was not widely practiced. If it would be done successfully, opportunities for shrimps production in different parts of the country will increase tremendously.

### **Pest and Natural Enemy Interaction in low Input Rice Cropping Systems.**

This project has been undertaken by Irrigation and Tilling Technology Service Program to find out the best possible options for adoption by the working scientists and by the farmers at the farm level. Two different management patterns are practiced in this research. The ecological management pattern is practiced at HRDC in four different plots and the conventional management pattern is practiced by three farmers in five different plots covering 2,642 sqm. and 7,124 sqm. area respectively.

The project started in November, 1998 in collaboration with Bangladesh Rice research institute (BRRI); Natural Resources Institute (NRI), U.K; Commonwealth Agriculture Bureau International (CABI), U.K; International Rice Research Institute (IRRI) Dhaka and Philippines. As an outcome of the project rate of beneficial arthropod abundance has increased two per cent in the eco-practice.

### **The MoU Between PROSHIKA and North South University, Dhaka**

During the reporting year 2022-2023, a Memorandum of Understanding has been entered between PROSHIKA and North South University, Dhaka has been set forth the intentions of both the parties for increased collaboration, cooperation, and interaction.



The photograph reveals the MoU celebration moment between PROSHIKA and NSU

### **The Objectives of the MoU**

The MoU promotes joint research & publications , internship & training opportunities, grants mobilization for research and other academic activities through an institutional collaboration between NSU and PROSHIKA, which will be beneficial to both the organizations.

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## Environment, Agriculture and Climate change Adaptation

Bangladesh is one of the most vulnerable countries to the impacts of climate change. As a result, the country has had decades of experience in adaptation. People living in poverty are worst affected by extreme weather events, such as increased heat waves and salinity, erratic floods and cyclones, and unexpected droughts. This is affecting food security, nutrition, eater availability, health and livelihoods, ultimately resulting in displacement and deepening poverty. Climate change is already modifying the frequency and intensity of many weather-related hazards as well as steadily increasing the vulnerability and eroding the resilience of exposed populations that depend arable land.

Over the past 50 years, Bangladesh's agricultural sector has played a crucial role in providing food and nutrition security, as well as livelihoods for tens of millions of people. Due to its success, the focus is increasingly shifting from food security to nutrition, sustainability, and food exports. BDP 2100 aims to ensure long-term water and food security, economic growth, and environmental sustainability while reducing vulnerability to natural disasters and building resilience to climate change and other delta challenges through integrated strategies.

PROSHIKA practices people led approaches for program implementation at grass root level. PROSHIKA's integrated approach promotes adaptation to address the impacts of climate change in agriculture and environmental protection. PROSHIKA to protect resources and improve access to the tools and knowledge needed to adapt to the adverse climate impacts and adopt sustainable practices to build resilience. It has bolster local resilience and supplement people's experiences. The impact of climate change in rural and urban areas is intimately linked. As the sustainability of rural livelihoods declines and disaster risk increases, the migration of rural to urban has been increasing rapidly. PROSHIKA has been working at urban and rural agriculture for climate change mitigation, environmental protection and food security.

### *PROSHIKA's SUSTAINABLE AGRICULTURE AND ENVIRONMENT PROTECTION ACTIVITIES*

#### **A) Ecological Agriculture Program (EAP):**

For the majority of people in Bangladesh, agriculture is the primary source of livelihood. Most of these people are landless laborers, small and marginal peasants and are dependent fully or partly on agriculture or agriculture-related activities for their livelihood. Agriculture also contributes substantially to the economy of the country. An attempt to raise agricultural productivity was made by introducing modern technologies through the use of chemical fertilizers and agro-chemicals, irrigation and high yielding varieties. These technologies have been largely damaging the agro-ecosystem, productivity of soil,

stability of production, farmers' economy and human health.



“Ecological Agriculture which concentrates on increasing production with lessons learnt from nature and not aggressively act upon it in the case of chemical-dependent agriculture. The methods of ecological agriculture based on modern ecological science combined with indigenous knowledge, and with emphasis on a method of cultivation that takes into account the whole ecology of which man is a part. In the initial stage, group members grew varieties of seasonal vegetables including multipurpose trees in their homestead areas. There are three components of this program, i) Ecological agriculture ii) Homestead gardening and iii) Seed production. PROSHIKA’s greatest recognition for establishing the practice of ecological agriculture is receiving the “Bangabandhu National Award for Agriculture 2000”. The award has been given in recognition of PROSHIKA’s outstanding contribution to ecological agriculture. It carries one gold medal, Taka 10,000 in cash and a citation. The award was handed over by the President Justice Shabuddin Ahmed to PROSHIKA





Continuous use of chemical fertilizers and insecticides in our agriculture is gradually rendering the fields unproductive and destroying ecology. PROSHIKA has been concerned about this disastrous practice for long and has committedly been engaged in popularizing this alternative agricultural method which is sustainable, productive, equitable and conducive to bio-diversity. It takes into account the whole ecology of which human being is a part.



From 1978, PROSHIKA began spreading ecological practices among its group members by growing varieties of seasonal vegetables including 'multi-purpose trees' in their house stead areas. Gradually, the practice was extended in two other inter related areas: crop production (1990) and seed production (1997).

PROSHIKA's ecological agriculture undoubtedly has aroused interest among the national policy makers. This is evident from the visits they make to PROSHIKA's agriculture farms and is reflected in the policymaking process.

### **Innovations**

Mulching, green manure, recycling of plant and animal wastes and crop residues, composting and growing of azalea in the rice field, use of indigenous varieties and crop rotation enhance diversified crop production and reduce pest problems as well. Trained staffs and members from home and abroad are disseminating the technologies among broader communities. PROSHIKA is a leading organization in environmental movements and advocacy initiative on stoppage of importation of "Dirty Dozen" pesticide in Bangladesh. PROSHIKA Advocates to include organic agriculture in Bangladesh National Agriculture Policy.

### **B) Agricultural activities for income generation and social empowerment**

Income generating activities: PROSHIKA trained the disaster victims on fisheries, livestock, apiculture, irrigation and tilling service program, sericulture and small enterprise development. PROSHIKA designed those programs as an income generation option for the rural poor and to facilitate the access of poor to the public and private resources. PROSHIKA advocate models of improved ecological aquaculture and a community-based fisheries management system. Environment friendly apiculture program involves less investment of capital and high return. The program helped increase agricultural and horticultural productivity through cross pollination. PROSHIKA has been a pioneer in identifying the possibilities of using a vast natural resource like surface and sub-surface water for the benefit of the landless and marginal farmer.

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### **C) Climate change and urban agriculture program**

Rapid urbanization gives birth to numerous problems such as declines green space, increase in heat island effect and loss of biodiversity in urban areas. Impetuous urban growth is making huge demands on urban food system. Urban gardening has an important role to play in improving the economy, environment, and health of cities in Bangladesh Therefore, steps should be taken now to maintain a better life and livelihood in the future and to meet the shortage of agricultural land and production caused by the massive urbanization. Urban gardening allows low-income families to meet their needs for vitamins, minerals and plant protein by providing direct access to fresh, nutritious fruit and vegetables every day.

Climate change adds to the existing problems in these slum areas, either directly (through the effects of more frequent and heavier floods and landslides) or indirectly (through higher food and water prices, inflow of migrants, more diseases). Moreover, the urban poor have a low capacity to cope with the effects of climate change. For example, the urban poor often spend 60 percent or more (up to 100 percent for the poorest!) of their cash income on food.

PROSHIKA has started working in urban areas since 2010 in a smaller scale and acquired a lot of experiences. Based on that experiences PROSHIKA implemented two projects with the collaboration of Food and Agriculture organization of the United Nation. Promotion of rooftop gardening in DMA for improved nutrition project was implemented in the main urban areas in Dhaka North and South city corporation, Narayanganj and Gazipur City Corporation. Promoting urban gardening by the urban poor in four cities were implemented in semi-urban areas. The duration of the projects was one year, from may 2022 to June 2023. PROSHIKA successfully implemented both of the project within the time period. Immediate effect of the projects was noteworthy.

It was found from the rooftop garden project beneficiaries were enriched with knowledge and put their knowledge in practice and made a mentionable progress in safe and fresh fruit and vegetable production. Participants perceived the economic, social, environmental and mental benefit of rooftop gardening. They produced diversified safe and fresh vegetables in their garden. On an average 18 kg. leafy vegetables 21 kg seasonal vegetables and 5 kg fruit produced in a garden and included with their family consumption. With the demonstration established with different organization under both projects had a positive and motivational impact among students, teachers and enthusiastic gardener.



Similarly with urban gardening project, small semi-urban and slum dwellers involved positively with project activities. Different agricultural approaches were practiced by the gardener and made a good harvest from their garden. Local facilitators were developed by the project for longer support for the gardener. On average 25kg/decimal vegetables were produced in a garden. Some 10 % of their production sold by them.

The projects made a positive impact on awareness among city dwellers, implementation of new technologies, increase of horticultural production, space utilization and add nutritious vegetables and fruit in their family consumption. Beneficiaries linked with different service providers and oriented with e-agriculture service for technology transfer. After analyzing and considering all these aspects, PROSHIKA has adopted this program and the budget allocated for the financial year 2023-2024 at Tk. 10,505,000 for the management of this program.

### **Innovation**

Coco-dust introduced as a water saving and nutrition saving technologies, vertical gardening, good agricultural practices, horticultural crop cultivation for carbon reduction crop, introduced garden lay-out for ensuring nutritious food for family consumption. Trained local community leader for better extension of the technologies, sustainability, developed resource pole at the locality. Skill development training for Gardener to disseminate modern technologies on urban agriculture. For strengthening the monitoring support , mobile apps, help line and Technical camp for on farm support were providing in different urban areas in Dhaka division.

### **D) Green and Clean city Program**

Bangladesh is a rapidly urbanizing country expected to host 56% of its population in urban areas by 2050. Urbanization and industrialization have accelerated the growth of GDP. However, the fast and unplanned urban transformation process has brought forward pressing urban challenges that have seriously disrupted the balance among social, economic and built environment aspects. In Bangladesh, after its independence in 1971, rapid economic and population growth resulted in the deterioration of urban environment such as overflowing waste, air pollution, and water contamination. In 2000, Dhaka, the capital of Bangladesh with more than 12 million population, faced the most severe deterioration of the urban environment. Waste scattered around the city caused odor, wastewater, pests, clogged drainage and Cholera, and this became a big social issue. Waste generation has increased rapidly, and its composition has become complicated. Such economic growth leads to higher living standards for residents, who pay more attention to waste cleaning services provided by the local government. It is fundamentally vital for local governments to equip a communication channel to connect the government's cleaning business with communities for mutual understanding and cooperation.

Dhaka can be a clean city when the people living in Dhaka realize that they live in an unclean and unhygienic place. If the government cleans the city up and people keep throwing garbages there's no use. The Results of their mismanagement are conceivable when you go outside and walk on the roads. They have made their roads like garbage skip. Mainly, citizens of Dhaka are apathetic to the environmental impacts generating from their daily mismanagement. We need to become conscious of the fact that we are endangering ourselves by keeping the city unclean.

## **PROSHIKA's Approach**

PROSHIKA is implementing its all activities through people in center. It has pioneered the concept and methods for organization building among the rural and urban citizen and has been implementing various social and natural resources development activities among its beneficiaries. Turning Dhaka into a habitable and clean city is not possible without community participation. PROSHIKA recognized that for keep the city clean and green city corporations are involved with its own mechanism. But the program should be more community-based. PROSHIKA believe that 'each one of us is responsible for the current state of our environment and we cannot wait for someone else to solve it'. PROSHIKA launch the green and clean city program with the vision of developing a cleaner environment for city dweller.

PROSHIKA believe that, it needs the people to change so that the city would be changed. PROSHIKA did not start with the big stuff. But let's start with small thing; With small action to make area clean. After analyzing and considering all these aspects, PROSHIKA has adopted this program and the budget allocated for the financial year 2023-2024 at Tk. 8,599,000 for the management of this program,

### **E) Practical Skill Development Training**

When erosion takes place in the economic, human and environmental resources of a society, poverty starts to take its toll there. Such erosion destroyed peoples self-confidence and leads them to frustration and fatalism. PROSHIKA with its effective tool, the practical skill development training, helps people to check such erosions and instills self -confidence into them, liberates them from fatalism and provides them with a scientific outlook. In other words, practical skill training acts as a key to the eradication of poverty. Having acquired awareness through basic human development training, the group members get organized and need to develop their management capacity for implementing various employment and income generating activities in an ecologically sound way. They are then given skill development training for developing specialized skills.

Here the photographs given below reveals the skill development training about urban gardening.



## 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 form 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 effect 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 diseases 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 plant is capable of removing 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.

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## Income Generating Programs and Projects

PROSHIKA introduced a scheme for income-generating and employment so that the poor can build a dignified social position through this process. PROSHIKA has taken necessary steps including loan assistance as well as marketing assistance to make the poor self-reliant by following the process of self-employment.

### **PROSHIKA Honey Production and Marketing Program**

PROSHIKA Honey Production and Marketing Program is one of the most promising, environment friendly and income generating activities. Honey Production Program can earn more in less time with less investment. PROSHIKA honey produces in the *Apis mellifera* process. This species produces more honey and is less susceptible to disease, is easy to manage and can produce honey in small areas with less labor and less capital. In the past, honey was produced by keeping serena or native species of bees. This type of colony can produce maximum of 10 kg of honey in this process, whereas an *Apis mellifera* colony produces an average of 60 kg of honey. Considering all the above aspects related to beekeeping, Bangladesh Agricultural Research Council (BARC) approved a simpler and more profitable beekeeping technology developed by PROSHIKA for honey production and included it in their technology package. This technology is now being widely imitated by various companies across the country. PROSHIKA honey is collected from local litchi flower, mustard flower, coriander/black cumin and various flower sources of nature.



PROSHIKA bee colonies were established in Tengra, Tepi Bari, Mauna and Gazipur during financial year 2022-2023. From these areas, bees can collect pollination and pollen from various flowers in nature and the condition of bees in these areas was satisfactory. But, in the last financial year 2021-2022, a bee farm has been set up in the PROSHIKA Development Area of Bhaluka for maintenance facilities. Presently,

the condition of the bees is very satisfactory as the polling and light amount of nectar can be collected from various flowers of the nature in this area and the bees can roam around properly. Further expansion of Bee-Colonies is in progress. It is expected that honey production will be qualitative and quality in the future with the currently adopted method.



Bee Colonies

Due to various natural calamities, the number of bees in bee colonies decreases at a high rate. As a result, honey production also decreases at a proportional rate. Honey production of black cumin and coriander flowers decreases due to untimely heavy rainfall



Inclusion of Oil in the Program: In the present financial year, on the special initiative of the Chief Executive and on the advice of the senior officials, the honey production and marketing program has included pure mustard oil produced by the members of PROSHIKA Samiti in addition to honey.



## **PROSHIKA Water Filter Production and Marketing**

This program was closed until 2021. Present management authority re-launched the program in February 2021 in the interest of public service. Its objective is to provide safe water to common people at low cost. With the help of this filter, water from canals, rivers and ponds is purified. At the same time money is also earned from this project. Currently its production is limited. There is a plan to produce more filters from next year. Its manufacturing facility has been set up at Kamta in PROSHIKA Saturaia Development Area. From there the filters are supplied all over the country. Initially the water filter was distributed through PROSHIKA Development Area Offices. In the financial year 2022-2023, the filter production target was 1200 sets and 750 sets were produced. In the last financial year, its production was 786 sets

Among buyers, Several development areas have purchased more PROSHIKA water filters. All development areas of Chattagram division, Rajshahi, Naogaon, Chapai, Gopalganj and Faridpur development areas are particularly noteworthy from all the Development Area Centres (ADC). Kurigram Zilla Parishad is notable among general buyers outside PROSHIKA. On behalf of this Zilla Parishad, 110 PROSHIKA water filters were distributed to 110 schools, colleges, madrasahs and orphanages in nine upazilas of Kurigram.



In December 2021, a factory was constructed to manufacture filters in the area with a loan of five and a half lakh taka from PROSHIKA Kamta Development Area. From this program till June 2023 salary allowances of two workers are paid regularly. Three

lakhs fifty thousand taka has been payed until June 2023 as loan installments. Note that capital is being used as revolving fund.

- Plans to produce 2,000 sets of water filters in the next financial year;
- The price of each filter is Tk. 6,000 thousand, the production cost of 1500 filters will be Tk. 60 lakh and the selling price of each filter will be Tk. 5,500, the total selling price will be Tk. 82 lakh 50 thousand. As a result, the income or profit will be 22 lakh 50 thousand taka ;
- A workshop and a showroom will be constructed in PROSHIKA Bhavan to increase the sales;
- Sales representatives will be appointed on commission basis throughout Bangla desh;
- Various social media, print media and other media will be used to promote the campaign for; and
- A showroom and assembly plant will be taken up two in Rangpur and one in Chattagram district for increasing the sale of water filters.



# Integrated Agricultural Farm, Rangpur

## Farm Related Information

PROSHIKA Rangpur integrated agricultural farm is situated on 38 acres of land. Basically, in this farm, grain seed production, poultry rearing, fish fry production and fish farming activities are conducted. Under this program, seed potatoes, maize, papaya and various types of vegetables have been cultivated on 25 acres of land throughout the year of 2022-2023. The poultry farm has nine open sheds, one hatching breeding facility with state-of-the-art standards for chick production. Five acres of land has been used for poultry farm. There are one large and one small shed for seed drying, grading and processing and two large ponds for fish farming and for this purpose, 4 acres of land has been used. The office building of this farm, social forestry and other establishments have been included in 4 acres of land.



Several parts of IAF Rangpur



### **Information for the financial year 2022-2023 in Rabi Season**

In the financial year 2022-2023, seed potatoes were produced 252 M. Tons at a cost of Tk. about 3,834,500 (thirty eight lakhs thirty four thousand five hundred) on 35 acres of land through contract farmers at Integrated Agricultural Farms of Rangpur and Dinajpur. A total of 154 M. Tons seed potatoes has been sold, of which 920,369 Tk. have been neat profited.



### **Income from Farm during Kharif season**

During the financial year 2022-2023, maize has been produced 500 Mons from area of 9.30 acres of land in which 360 Mon has been sold and from this, about one lakh and fifty thousand Tk. has been profited. Moreover, the potential profit from the sale of maize in this financial year is estimated to be around Tk 278,259.



Maize Fields

From selling fish from this farm have been earned around Tk. 101,266, from poultry 677,505 Tk. has been profited, and from selling vegetables & fruits, and others the farm has profited Tk. around one lakh during the period of 2022-2023.



### **Income from financial year 2022-2023**

Total Expenditure in the financial year 2022-2023 is Taka 11,497,756 (One crore fourteen lakh ninety seven thousands seven hundred and fifty six). Total income in the financial year 2022-2023 is about Taka 11,585,502 (One crore fifteen lakh eighty five thousand and five hundred). So, surplus is total Tk. 87,746 only



## Rangpur Carp Hatchery

PROSHIKA Carp Hatchery is located at Payaraband in Mithapukur area of Rangpur region and it is situated on the area of 7.84 acres of land. At present, the hatchery has 10 ponds of various sizes out of which ten ponds have been re-excavated during the financial year. During the period of 2022-2023, fish production cost was Tk. 362,047 and income, from fish selling, was 422,008 taka.



Fishing in Rangpur Carp hatchery

### The Current Situation of The Hatchery of the Financial year 2022-2023

The activities of PROSHIKA Payaraband Development Area started in May 2023 and from May it was connected with the activities of PROSHIKA's Carp Hatchery.

Land area is 7.84 acres

Number of ponds is 10

Office room 1, guest room 2 and there is one hatchery infrastructure in this farm and there are 110 different species of trees in this farm.



Fishing in The Rangpur Carp Hatchery



### **Actual Situation of The Ponds**

There are about 10000 cultivable fish in 6 ponds like Katla, Rui, Mrigel, Puti, Silver Carp, Grass Carp, Brighet, Curfew etc. The other four ponds have tilapia, pressure fry, paddy fry. Currently, the average weight of each fish is 400 grams and the total weight of fish is 3504 kg.



Ponds in Rangpur Carp Hatchery

### **Agricultural Activities**

Some plants like papaya, banana, litchi, bell, catbel and pendant were planted in the agricultural land inside the carp hatchery. These number are mentioned respectively here-papaya, banana, lichi, bell, katbell, and pendant.

### **The Financial Status of the Carp Hatchery**

In this financial year (2022-2023), the total expenditure has been 362,047 taka and the total income has been 422,008 taka. Therefore, the amount of profited Tk. is 59,961

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## Integrated Agricultural Farm, Satkania, Chattagram

This farm is established on about 60 Bigha of hill land at Mahalia Mauza of Satkania Upazila in Chattagram district. Here, a hatchery has been established using the latest technology by the world famous Chick Master Machinerics. Through this, eighty five thousand chicks are produced here every week. The farm has a capacity of 50,000 chickens through a total of 5 sheds including a two-storied shed.



Several parts of Satkania Farm

Currently, there are six regular staffs and 16 contractual staffs are working in this farm. The profit earned from this project used to pay the salaries and other expenses of the farm workers and the previous arrears of food and other items.

In the month of February 2023, 26 cows were experimentally reared in this farm for fattening. Out of these, 18 cows have been sold and 8 cows are still being reared in the farm. The current price of these bullets is above 2 lakh takas.



Here some pictures of mango trees of Satkania Farm





PROSHIKA Chairman Enjoying the scenic scenery of Satkania Farm



PROSHIKA managers are enjoying in Satkania Farm

There are a total of 712 different species of mango trees, such as Amrupali, Haribhanga, Bari-4, Bari-12, and other varieties; and 35 Vietnamy coconut trees that bear fruits. Banana, lemon garden and several other varieties fruits trees have been planted as well. The farm currently has 4,500 timber trees and jackfruit trees along with other fruit trees. Different varieties of fish are being cultivated in the ponds on the east and north sides of the farm. About 2,200 feet of paved boundary wall has been constructed on 3 sides of the farm.



Here's some pictures of Satkania farm

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## HUMAN RESOURCE DEVELOPMENT CENTER (HRDC)

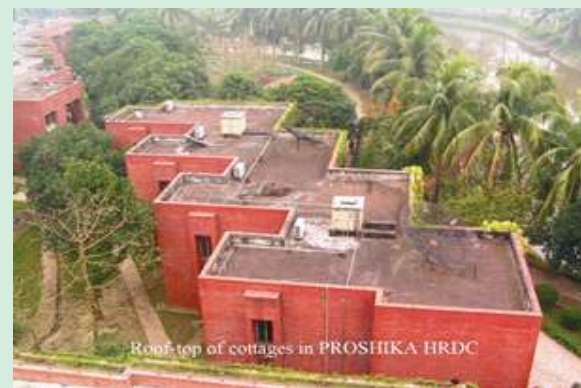
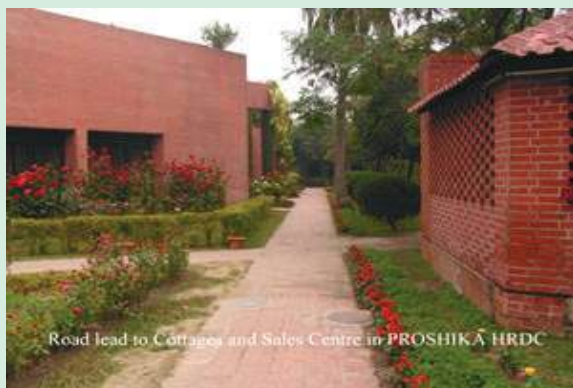
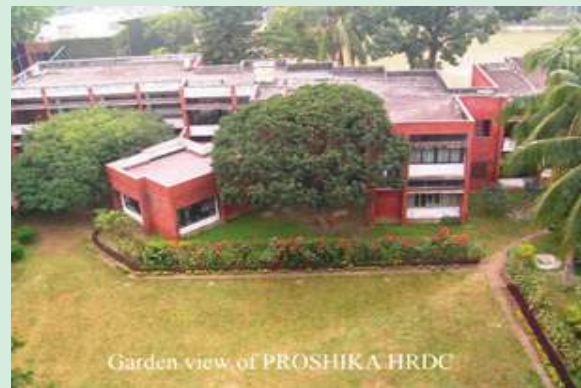
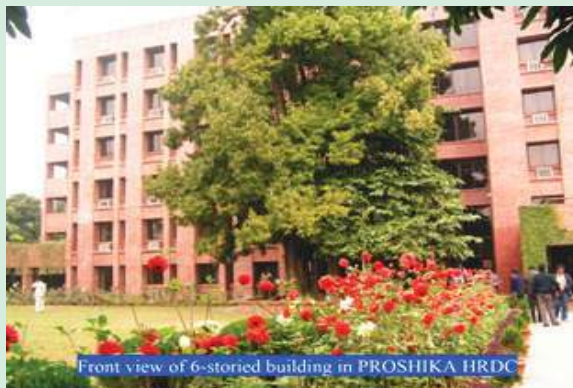
PROSHIKA Human Resource Development Centre (HRDC), Located in Kaita, Saturia Upazila, Manikganj District near Dhaka, in a noise-free environment, is an attractive and ideal venue for organizing official meetings, conferences, seminars, educational tours, several trainings and family banquets. There are several residential buildings spread over about 37 acres of land, modern AC conference rooms for workshops and seminars, training rooms for skill development and spacious dining hall for catering. The eco-friendly architectural style of this campus building and the natural beauty surrounded by greenery is very impressive. You, your family and your friends are invited to PROSHIKA Human Resource Development Centre (HRDC) to enjoy the cool breeze touching the clear water of the lake, the chirping of birds.

PROSHIKA Human Resource Development center is one of the most dazzling, attractive, well furnished, and well designed as well as an eye-soothing infrastructure in Bangladesh. It is mainly used for organizing training, workshop, seminar, symposium, meeting, planning workshop, and theatre. There are 6 training venues, several buildings which are used as accommodation for participants, guest quarters and staff quarters. This center is used by the international, national, regional and local organization and government agencies. There are two dining hall and delivered delicious food to the clients as per their requirement and taste.



PROSHIKA HRDC Campus

The center is situated on 37 acres of land and most of the land are used as lake for fish culture, agriculture production (rice, seasonal vegetables, and orchard, handloom and power loom), cow rearing, poultry and honey production. It is considered as one of the best location of visit and visited by the people from home and abroad and the people of different districts of Bangladesh as well feel proud as such kind of center is located in our country.



### **Individuality or specialty of PROSHIKA HRDC –**

- Location;
- Architectural style of premises;
- Pleasant environment and scenic natural beauty;
- Modern AC conference/training rooms with 400 beds;
- Group discussion rooms;
- A rich library; and
- Spacious dining hall.

### **Accommodation facilities-**

- Uttaran-6 storied building with 142 single/double beds in 75 AC rooms;
- Niketan – 4 duplex cottages with 20 seats for family vacations;
- Athiti Niloy – guest rooms of 12 single/double bed;
- Sanghati – Male Dormitory of 104 seats in 24 rooms; And
- Sampriti (1 & 2)-Female dormitories (4 storied buildings) of 24 rooms with 72 beds





### **For which PROSHIKA Human Resource Development Center needs you**

- Educational tours and family picnics;
- Organizing cultural/entertainment events;
- Organizing conferences, seminars, workshops, trainings, meetings, etc.

### **Other Services**

Standard services, security personnel, first-aid treatment and ambulance facilities, CC cameras and WIFI facilities, etc.

Importantly here mentioned that, this center is mainly used as a center for earn income for PROSHIKA and developing skilled human resource as well. At present, a management team has been set up for renovate the center and resume and mobilize the resource base of the center and started the service delivery at a satisfaction level. More then 130 staffs have got job in this center





*An ideal venue for  
conferences, seminars,  
study tours, trainings  
and  
family banquets*

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## PROSHIKA Human Resource Development Centre

Koitta, Manikganj

Located in Koitta, Satoria Upazila, Manikganj District near Dhaka, in a noise-free environment, is an attractive and ideal venue for conferences, seminars, educational tours, trainings and family banquets. There are several residential buildings spread over about 32 acres of land, modern AC conference rooms for workshops and seminars, training rooms for skill development and spacious dining hall for catering. The eco-friendly architectural style of this campus building and the natural beauty surrounded by greenery is very impressive. You/your family are invited to PROSHIKA HRDC to enjoy the cool breeze touching the clear water of the lake, the chirping of birds.



### Specialty of HRDC –

- ▶ Location;
  - ▶ Architectural style of premises;
  - ▶ Pleasant environment and scenic natural beauty;
  - ▶ Modern AC conference/training rooms with 400 beds;
  - ▶ Group discussion rooms;
  - ▶ A rich library; and
  - ▶ Spacious dining hall.
- **Uttaran** - 6 storied building with 142 single/double beds in 75 AC rooms;
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  - **Sampriti (1 & 2)** - Female dormitories (4 storied buildings) of 24 rooms with 72 beds

### For which HRDC needs you

- ▶ Educational tours and family picnics;
- ▶ Organizing cultural/entertainment events;
- ▶ Organizing conferences, seminars, workshops, trainings, meetings, etc.

### Other services

- ▶ Standard services, security personnel, first-aid treatment and ambulance facilities, CC cameras and WIFI facilities, etc



## For Reservations

### Human Resource Development Center (HRDC)

Koitta, Satoria, Manikganj.  
Mobile : 01711736820  
Email : proshikahrdc@gmail.com  
Website: proshikahrdc.com

### PROSHIKA: A Center for Human Development

**PROSHIKA Bhaban**, I/1-Ga, Mirpur-2, Dhaka 1216.  
**Liaison Office** : BPMI Bhaban, Holding No. : 213-214,  
Shah Ali Bag, Borobag, Mirpur-2, Dhaka 1216.  
Mobile : 01888000285-6, Email : pmuk@proshikabd.com

### Communication

Mizanur Rahman Khan, Director, Mobile : 01927143427 and Aminul Islam, Deputy Director, Mobile : 01716106364



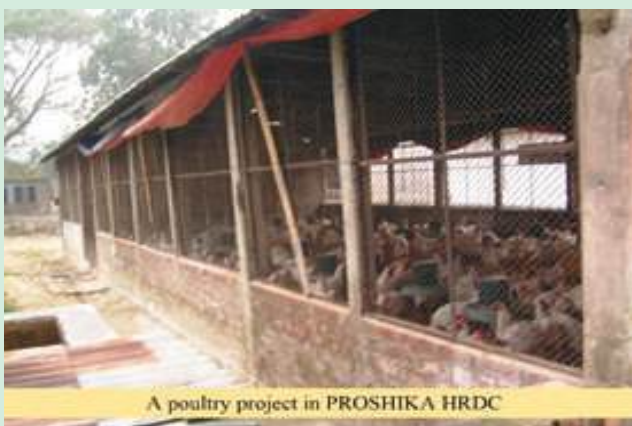
## Prospects of HRDC

PROSHIKA is interested to make this center a hub of educational institutions and economic development. Considering the potential of the center and interest of the local civil society groups several educational institutions can be established in this center. As a result, students from all over Bangladesh would be benefited through studying in the institute. From the following list, any one or two institute could be established.

## Other Services

Standard services, security personnel, first-aid treatment and ambulance facilities, CC cameras and WIFI facilities, etc.

Importantly here mentioned that, this center is mainly used as a center for earn income for PROSHIKA and developing skilled human resource as well. At present, a management team has been set up for renovate the center and resume and mobilize the resource base of the center and started the service delivery at a satisfaction level. More than 130 staffs have got job in this center





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## প্রশিকা মানবসম্পদ উন্নয়ন কেন্দ্র

কৈট্টা, মানিকগঞ্জ

সেমিনার,  
কনফারেন্স,  
শিক্ষা সফর ও  
প্রশিক্ষণ প্রয়োজনে  
শোষণীয় ভেন্যু

কোলাহলমুক্ত পরিবেশে ঢাকার অদূরে মানিকগঞ্জ জেলার সাটুরিয়া উপজেলার কৈট্টায় অবস্থিত এই কেন্দ্রটি অফিসিয়াল মিটিং, কনফারেন্স, সেমিনার, শিক্ষা সফর, প্রশিক্ষণ ও পারিবারিক বনভোজন আয়োজনের জন্য একটি আদর্শ স্থান। প্রায় ৩২ একর জমির উপর নির্মিত আবাসিক ভবন, ওয়ার্কসপ ও সেমিনারের জন্য আধুনিক এসি করফারেন্স রুম, দক্ষতা উন্নয়ন প্রশিক্ষণের জন্য ট্রেনিং রুম ও খাবার পরিবেশনের জন্য রয়েছে সুবিশাল ডাইনিং হল। এই ক্যাম্পাস ভবনের পরিবেশসম্মত নির্মাণশৈলী, সবুজের ছায়াঘেরা নৈসর্গিক সৌন্দর্য্য মুগ্ধ করার মতো। লেকের স্বচ্ছ জল ছুঁয়ে আসা শীতল বাতাস, পাখির কলতান উপভোগ করতে প্রশিকা এইচআরডিসি-তে আপনি/আপনারা আমন্ত্রিত।



### এইচআরডিসি'র বৈশিষ্ট্য

- ▶ লোকেশন
- ▶ স্থাপনার নির্মাণশৈলী
- ▶ মনোরম পরিবেশ
- ▶ ৩০০ আসন বিশিষ্ট আধুনিক এসি করফারেন্স/প্রশিক্ষণ কক্ষ
- ▶ গ্রুপ ডিসকাশন কক্ষ
- ▶ সমৃদ্ধ লাইব্রেরী
- ▶ ডাইনিং হল
- ▶ আবাসিক সুবিধা
  - উত্তরণ - ৬ তলা ভবনে ১৪২ সিটের সিঙ্গেল/ডাবল ৭৫ টি এসি রুম;
  - নিকেতন - পারিবারিক অবকাশের জন্য ৪টি ডুপ্লেক্স কটেজ, ২০ সিট;
  - অতিথি নিলয় - ১২ সিটের সিঙ্গেল/ডাবল অতিথি কক্ষ;
  - সংহতি - ২৪ রুমে ১০৪ সিটের পুরুষ ডরমেটরী;
  - সম্প্রীতি (১ ও ২) - ৪ তলা বিশিষ্ট ২৪ রুমে ৭২ সিটের নারী ডরমেটরী;
- ▶ শিক্ষা সফর ও পারিবারিক বনভোজন
- ▶ সাংস্কৃতি/বিনোদন
- ▶ ওপেন রুফটপ ভিউ/কনফারেন্স/মিটিং প্লেস
- ▶ মান সম্পন্ন সেবা, নিরাপত্তা কর্মী, সিসি ক্যামেরা ও ফ্রি ওয়াই-ফাই সুবিধা
- ▶ প্রাথমিক চিকিৎসা ও এ্যাম্বুলেন্স ব্যবস্থা



### বুকিং এর জন্য যোগাযোগ

#### প্রশিকা মানবসম্পদ উন্নয়ন কেন্দ্র (এইচআরডিসি)

কৈট্টা, সাটুরিয়া, মানিকগঞ্জ।

মোবাইল: ০১৭১১-৭৩৬৮২০

ইমেইল: proshikahrdc@gmail.com

ওয়েবসাইট: proshikahrdc.com

#### প্রশিকা মানবিক উন্নয়ন কেন্দ্র

প্রশিকা ভবন, আই/১-গ, মিরপুর-২, ঢাকা-১২১৬।

লিয়াজোঁ অফিস: বিপিএমআই ভবন, হোল্ডিং ২১৩-২১৪, শাহআলীবাগ

বড়বাগ, মিরপুর-২, ঢাকা-১২১৬।

মোবাইল: ০১৮৮৮০০০২৮৫-৬, ইমেইল: pmuk@proshikabd.com

#### বিশেষ প্রয়োজনে:

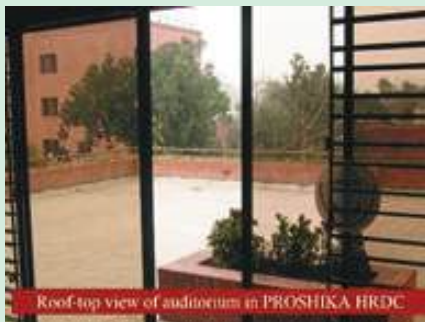
মিজানুর রহমান খান, পরিচালক, মোবাইল: ০১৯২৭-১৪৩৪২৭ এবং আমিনুল ইসলাম, উপ-পরিচালক, মোবাইল: ০১৭১৬-১০৬৩৬৪



## The proposed institutes are:

1. Social development research center;
2. Agriculture institute;
3. Technical and vocational institute;
4. Nursing institute; and
5. General university.

To establish any one of the above-mentioned institutes it would cost BDT at least hundred million. However, we would seek some part of fund from foreign donors, local donors and business organizations of the country.



## Contact for booking

### HRDC CAMPUS

Village : Koitta, Upazila : Sataria  
District : Manikganj, Bangladesh  
Mobile : 01711736820  
Email : proshikahrdc@gmail.com  
Website: proshikahrdc.com

**Hotline 01973 862 878**

### PROSHIKA Bhaban,

I/1-Ga, Mirpur- 2,  
Dhaka-1216,  
Bangladesh.  
Mobile : 01888000285-6

### Any Query

**Mizanur Rahman Khan**, Director  
Mobile : 01927143427

**Aminul Islam**, Deputy Director  
Mobile : 01716106364

# Supportive Departments

Supportive Departments play an important role in the implementation of core programs in an organization. These departments play a supporting role in core program database and communication, data collection and storage, error monitoring, proper maintenance of accounts, day-to-day staff movement, financial discipline, etc. In the absence of these departments, it is difficult to implement the core program effectively. So, like all organization, PROSHIKA also has several supportive departments. Below is details of some supporting departments and their activities and achievements of the financial year 2022-2023.

## Human Resource Department

The primary function of human resource department is to recognize the organizations future needs. PROSHIKA's Human resource department entails aligning the organization's workforce with its goals and vision.

PROSHIKA activities are gradually expanding in different parts of the country. As a result, the organization is constantly increasing in size. Currently PROSHIKA's HR department is mainly performing routine tasks under recruitment, personal information management, documentation and storage, and enrollment.

The tasks associated with employee transfer, promotion, incentive, dismissal, retirement, performances analysis, storage of all other information including personal information of the employee, evaluation and implementation of decisions based on evaluation. Also all the information of the employee is provided as per the necessary needs of the concerned managers.



Employees of HR of PROSHIKA

The most essential function of this department is recruitment. It works in various areas such as employee engagement, statutory compliance, data management, and different others, one of the most critical areas of focus for it is attracting, selecting, and placing suitable candidates for PROSHIKA. This department maintain a process of learning qualified applicants for a position, and selection is locating and choosing the best applicant for that position. Its aims is to recruit the right person for the job is vital.

There are six staffs in this department and they are well educated and trained in Human Resource management related functions as well. They are active, sincere, vigorous and motivated in doing their assigned jobs within the stipulated period.

In the last financial year (2022-2023), 943 new staffs were recruited in the development areas of PROSHIKA. Besides, a number of 517 staffs were permanent as regular basis. A number of 118

employees were upgraded to the managerial post during the financial year 2022-2023. The total number of employees, who were terminated, resigned, discharged, dismissed, death, were 481. At present, the total number of employees in central office, development areas and IAF, HRDC and projects are 2,808 among them women are 933 and 1,875 are men. Further information are detailed here in the tables.

**Table: Information regarding the financial year (2022-2023).**

Recruitment			Retirement and other	Appointment cancellation, resignation, dismissal and other			Total number of employee		
Women	Men	Total		Women	Men	Total	Women	Men	Total
252	691	943	33	198	283	481	933	1,875	2,808

In the financial year 2022-2023, a total of 124 were upgraded in their responsibility to manager in the development area. This information is here, in the table below.

**Table : Assigning responsibilities to managers in the year (2022-2023)**

Managerial Type	Number
Central Manager (CM)	3
Zonal Manager (ZM)	11
Area Manager (AM)	32
Branch Manager (BM)	72
Total :	118

During the reporting period (2022-2023), a number of 287 staff were permanent in several posts. This information is given in the table below.

**Table : Permanentization of staff**

Name of Designation	Number
Program Manager (PM)	2
Senior Program Officer (SPO)	2
Program Officer (PO)	16
Junior Program officer (JPO)	22
Senior Field Officer (SFO)	443
Field Officer (FO)	32
<b>Total</b>	<b>517</b>
<b>Women</b>	<b>187</b>
<b>Men</b>	<b>330</b>

The number of staff in Development Areas and Central Office during the financial year (2022-2023) is given in the table below.

**Table: The Information of employees in ADCS, HRDC, IAF, Projects and Head office**

Development Area Offices			Central Office			HRDC, IAF and Projects		
Women	Men	Total	Women	Men	Total	Women	Men	Total
862	1,633	2,495	31	140	171	40	102	142



# Supportive Departments

## Information Management and Computer Department

Among the supportive departments, Information Management and Computer Department reforms important activity like technology based data analysis, format designing, program and report designing, and data storage.

An IT department is considered the heart of any organization. There is no alternative to information for effective and efficient planning, execution of the plan, and take critical decision. The Computer in Development Program serves that purpose for PROSHIKA.

ICT department is considered as the main department for any organization or organization especially financial institutions. PROSHIKA Human Development Center is no exception. There is no substitute for information and communication technology for effective and efficient planning, execution of plans and critical decision making. This department has been working towards that goal for training.

This year the Department of Information Management and Computers has developed several new information systems for effective monitoring and decision making which are heavily involved in information support to strengthen the program of development in PROSHIKA. Several information management changes have been made to provide new information to contribute to the development of the organization and this department has performed all types of system maintenance work throughout the year.

PROSHIKA Human Development Center implements various programs to help in the process of poverty alleviation and empowerment of the poor. It is possible to reach the desired goal of training through proper implementation of various programs. Many departments play important roles for the smooth implementation of these programs.

Information management and computer department is one of them. However, without the support of this department, the overall progress of training, smooth implementation of the program and long-term success are not possible.



The staffs of the Computer Department



To improve frontline management efficiency, to bring all its functions of training under online management and to make massive progress in training computerized MIS, the department has taken up the following activities:

- ☐ **Information System Development;**
- ☐ **Information system implementation;**
- ☐ **Hardware and software support;**
- ☐ **Documentation;**
- ☐ **ADC computerization;**
- ☐ **Data processing;**
- ☐ **Desktop Publishing; and**
- ☐ **Human resource development.**

The details of the activities implemented by the department for the financial year 2022-2023 are as follows: A massive data entry was undertaken last year by the staff of the Credit and Savings, Accounting, Human Resource, Administration and Development Program Monitoring and Computerized All Information Program. This program provides complete support in desktop publishing for all departments and programs of education. Computerization of all development areas including new development areas has now been completed under the Department's Computerization Program. The total number of computerized development areas as on 30 June 2023 stood at 225. Customized Information Systems developed and modified for use in development areas the same. Five of these are already operational and the remaining one will be operational in the first half of EMIS 2022-2023.

The following is the progress report of the activities carried out by the Information Management and Computer Department during the last financial year (July 21-June 22) in implementation of the program.

### **Software Related Tasks:**

- ☐ Preparation of monthly salary slips of central office and development area;
- ☐ Salary also updated for junior and senior staff in Pay System;
- ☐ Deduction of remaining money from sale of honey, oil and rice in Pay system;
- ☐ Development area systems such as - MBRS, Savings, Special Savings, Double Benefit, PLSS and Accounts Software - have been given the necessary support;
- ☐ A number of new essential reports have been created in Savings Software;
- ☐ Any Desk support has been provided through voice calls and mobile phones, saving time and money in development areas;
- ☐ Branch-wise data entry has been arranged for development area. Arrangements are made for updating data in key development areas by entering branch-wise data;
- ☐ The PLSS Software have been re-engineered which is currently being worked on in the development area.
- ☐ Data from several development areas have been added and subtracted from one area to another;

- ☐ In the last financial year, the data of 61 development areas have been divided to form full development areas. These 61 development area data are separated to generate area wise data;
- ☐ Up-to-date with new software by fetching data from the development area for overall support in the work of Audit;
- ☐ Human Resource Department - Personal Management System: Prepared some new reports and provided immediate necessary assistance to solve various problems in all their work;
- ☐ Accounts of Staff Welfare Fund are up-to-date as on June 2023; And Salaries and other necessary support are being provided for the SEED program.

### **Hardware Related Tasks:**

- ☐ Provided necessary support for the servicing of computers and printers in all development areas;
- ☐ The data of development area coming from MBRS, Savings, Accounts Software from the development area is stored on a monthly basis;
- ☐ If necessary, computer, printer, networking support is being provided by going to the development area;
- ☐ Some development areas have multiple computers and are performing tasks via local networking; And
- ☐ This department created an opportunity to manage the overall activities by bringing the current central office computer, printer under the local network.

### **Documentation Related Tasks**

This department assists in the documentation of correspondence, documentation, reports, policies etc. of various programs. All the works currently being done by this department are mentioned below:

- ☐ All the documentation of various programs is being executed despite the lack of computers in the central office;
- ☐ To enter the monthly report of the development area in the central office and prepare the final report;
- ☐ Composing important correspondence of various programs; and
- ☐ All correspondence from various government/private organizations is compiled from this section.

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# Supportive Departments

## Department of Communication and Public Relations (CPRD)

To put it simply, the Communication and Public Relation Department (CPRD) is PROSHIKA's information Centre. It provides greater intra-organizational communication and facilitates organizational information collection, documentation and dissemination system.

It routinely collects materials from different information sources for storage, duplication and dissemination. All PROSHIKA programs in different tiers (from ADCs to head office) and all other who need such information have access to it. The Communication and Public Relation Department prepares and publishes annual activity report, annual diary, calendar, PROSHIKA brochures, quarterly Bengali and English newsletter, minutes of the review and planning meetings, etc. It maintains a widely browsed PROSHIKA website and other PROSHIKA online page

CPRD provides information about PROSHIKA to donors, government agencies, development partners, and development workers from home and aboard. It also prepares reports/stories on the success of different PROSHIKA's programs and provides them to different newspapers and periodicals for publication.

CPRD acts as the information coordination point of all PROSHIKA programs and disseminates that information as needed-thus establishing a two-way flow communication both internally and externally.

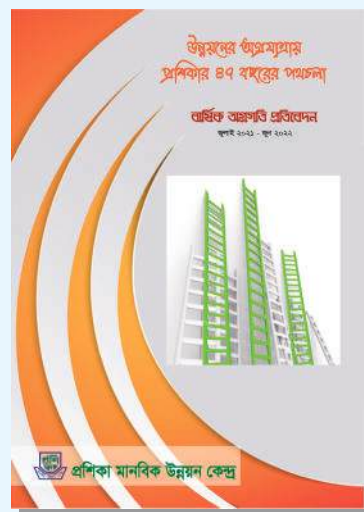
During the reporting period, CPRD has successfully performed its regular activities as well as published widely-acclaimed Annual Activity Report July 2021-June 2022 (Bengali and English), Brochures (Bengali & English), wrote many features and case stories on best practices and performances of various PROSHIKA programs and got them published. Through the year, CPRD prepared a huge number news stories on PROSHIKA activities and ensured their publication in all the PROSHIKA online pages. As in other year, this year too information of PROSHIKA programs was provided to a huge numbers of development workers, researchers and students of different colleges, universities and organizations. Only one staff is working here in the department.

### **CPRD Activities, 2022-2023**

#### *Annual Activity Report*

Collecting information from all PROSHIKA programs CPRD prepared, and published PROSHIKA' annual activity report, July 2021-2022, "PROSHIKA is the First Location of the Poor". The report was distributed among the government agencies, donors, development partners, members of civil society etc. They annual activity report received much acclaim for its outstanding quality and production.

Here is the published Annual Activity Reports (English & Bengali) coverage's snapshots.



*PROSHIKA At-A-Glance and Brochures & PROSHIKA HRDC At-a-Glance and Brochures (Bengali & English)*

CPRD also prepares and publishes PROSHIKA At-A-Glance, A compilation of vital programs achievements, and a PROSHIKA program brochures every six months in both Bengali and English. PROSHIKA HRDC At-a-Glance and Brochures (Bengali & English) prepares and publishes this year too as well as these publications appeared on time.

Here, the pictures of PROSHIKA At-A-Glance and Brochures (Bengali & English); 48 years of PROSHIKA and 49 years of PROSHIKA (English) respectively are given bellow.



There are the snapshots in the below Bengali & English brochures and Bengali & English leaflets of PROSHIKA HRDC, Koitta



### Dairy and Calendar

As a regular work to routinely prepares and publishes dairy and calendar, PROSHIKA's CPRD has been done this work this year as well very smoothly. Here is the pictures of diary and calendar in the below.

Here, the pictures of PROSHIKA At-A-Glance and Brochures (Bengali & English); 48 years of PROSHIKA and 49 years of PROSHIKA (English) respectively are given bellow.



### Minutes of the review Meetings

CPRD routinely prepares the reports and records the minutes of monthly, quarterly and half-yearly program implementation review meetings, governing body & general body meetings has also been routinely prepared and annual planning workshop held at PROSHIKA central office, Dhaka and at HRDC, Koitta, Manikganj, respectively. This year too it has been successful in performing these activities.



### **Public affairs: Providing Information to Donors, government and Non-government Agency**

Supplying the donors, government and Non-government agencies with various information on PROSHIKA activities, and frequently providing them with multitudes of data, detailed analysis of PROSHIKA activities and progress has been CPED's important responsibility this year as well.

### **Media relations**

CPRD has been able to maintain an excellent relationship with the media of PROSHIKA's different online pages in keeping them informed of the new developments and on-going activities of PROSHIKA. CPRD prepared many press release on various PROSHIKA programs and performances, for publication in the online media pages of PROSHIKA.

### **Public Relations**

There has been growing interest in PROSHIKA and its activities among the common people, students, researchers, academics, development practitioners, government agencies, etc. from around the world. CPRD has been provided them with information about PROSHIKA round the year. It supplied necessary information to donors, government agencies, development partners, members of civil society and other interested sectors whenever called upon, and kept constant contact with other organizations and provided them with necessary information and documentation.

### **Document collection. Storage and Distribution**

CPRD collects documents produced by different programs. It also catalogues and supervises the duplication and compilation process of all these materials and stores and distributes the as needed.

### **Others**

- CPRD routinely handles publicity and advertisement needs of PROSHIKA and it did the same this year as well.
- This department prepared PROSHIKA's code of conduct & strategy, gender policy, and translate the staff policy Bengali into English.
- The department prepared different reports and stories in English and Bangla on various positive aspects of PROSHIKA's different programs.

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# PROSHIKA IMPLEMENTED

## COLLABORATIVE PROJECTS

### Sustainable Forests and Livelihoods (SuFaL) project:

Bangladesh Forest Department (BFD) under the Ministry of Environment, Forest and Climate Change is implementing the “Sustainable Forest and Livelihood (SuFaL) Project” from July, 2018 to June 30, 2023 with the financial support of IDA and GOB. BFD has engaged joint venture of PROSHIKA Manobik Unnayan Kendra (Lead NGO) and VERC JV under component 3 (Increasing Access to Alternative Income Generating Activities) of SuFaL Project for consulting service on Collaborative Forest Management group formation, Data entry, Training etc. Under this assignment, 31 Beats of 12 Range of coastal forest division, Bhola and coastal forest division, Patuakhali (Package SD-61A) has been cover. PROSHIKA project implementation period from 1st July, 2018 to 30th June, 2023 and extended up to 31th August, 2024.



Capacity Building Development Training  
at Patuakhali



Skill Development Training at Patuakhali

The main objectives of the project is to improve cooperative forest management and increase alternative employment opportunity for forest dependent communities in specific areas ( Costal district Bhola, Patuakhali and Barguna ). The main objective of the project is to improve forest resource management and increase direct participation of people in forest conservation and restoration, reduce direct and indirect dependence on forest resources through alternative livelihoods of forest-dependent communities and improve the afforestation environment outside the forest. SuFal Project is implementing a number of activities that fall under these four components.



With LDF Fund- Water melon cultivation, Bhola.



LDF Check Distribution at Bhola

In the project area of coastal forest division Bhola and Patuakhali total 4000 Beneficiaries has been selected, where 49 FCV, 11 VCF and 60 CFMC/VCF-EC & Sub-Committee are formed. Total saving of all beneficiaries is Tk. 30,36,958 up to June 2023. Distributed Community Development Fund (CDF) total Tk. 2,42,00,000 and Livelihood Development Fund (LDF) total Tk. 8,94,85,200 up to June 2023.

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## Promoting Rooftop Gardening in DMA for Improved Nutrition

In Bangladesh, rapid urbanization gave birth to numerous problems, such as decline green space, increased in heat island effect and loss of biodiversity in urban areas. Impetuous urban growth made huge demand on urban food system. Roof top gardening is positively affected people's mental and physical health by providing greenery and clean air. The effect of rooftop gardening can be seen through the availability and accessibility of food, nutritionally adequate diet, which contributed in food and nutrition security in the practicing family.

PROSHIKA has been working in Urban agriculture since 2010. Depending on those experiences, PROSHIKA collaborated a project named "Promoting Rooftop Gardening in DMA for Improved Nutrition" with the Food and Agriculture Organization of the United Nations. The activity is under Dhaka Food System project, funded by the Netherlands Government, technical assistance by FAO and the Wageningen University and led by Local Government Department under The Ministry of Local Government, Rural Development and Co-operatives.



**Main objectives of the projects were:**

- To develop a set of policy guidelines for the Government that allowed the City Corporation to implement a policy to incentivize rooftop gardening
- To promote better public access to technical understanding and know-how on how to create a rooftop garden and grow safe, nutritious and healthy fruits and vegetables
- To promote access to safe, nutritious, and healthy fruits and vegetables, leading to improved public health for large numbers of the population.



Rooftop Gardening

The project was implemented during the financial year 2022-2023 in Dhaka North City Corporation & South City Corporation, Narayanganj City Corporation and Gazipur City Corporation. Through project provided logistic supports a total of 1,500 private rooftop gardens and 20 demonstration garden were established in the project areas. Twenty types of good quality seasonal seeds, three types of agricultural tools, different sizes geo-bags, five varieties fruit sapling were distributed among the gardener and demonstration institutions. A guideline was developed and shared with four city corporations for incentivizing the rooftop gardener. For promotion of rooftop

garden technology's skill development training, awareness campaign, consultation meeting, demonstration establishment, field days were organized in project sites. For long run sustainability, activities in different ways, have been initiated by the project authority. E-agriculture service like mobile app on rooftop garden technologies named "Chad Krishi App" was developed for remote gardener and ensured continuous information flow among them. A service provider's data set was included with the mobile app. It was found from the monitoring data that project supplied input help them to improve their garden management.

Participants started harvesting from their garden and the average leafy and seasonal vegetables and fruit production was 17.68 kg, 21.02 kg and 5.56 kg respectively within 5 months. Respondent reported that they did not use their whole produce in family consumption but also shared with friends, relatives and neighbor. The consumption and sharing percentages were 93% and 7 % respectively.

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## Urban Garden Project

PROSHIKA: A center for Human Development implemented an urban garden project named "Promoting Urban Gardening by the Urban Poor in Four Cities" from July 2022 to April'2023. This project was conducted under Dhaka Food System (DFS)) project of FAO which was led by Local Government of LGRD ministry of Bangladesh, funded by Netherlands Government. Technical support was provided by FAO and Wageningen University. It was a collaborative project between FAO and PROSHIKA. The objectives of the project was to develop complementary healthy food supply and grow own food to supplement daily dietary need through building capacity on safe food production; increasing urban-gardening practice amongst the urban poor to maximum use of abundant land and increase food production.



Part of urban Gardening



This project was implemented in four City Corporation areas: Dhaka North (DNCC), Dhaka South (DSCC), Narayanganj (NCC) and Gazipur City Corporation (GCC). A number of 5000 beneficiaries (Female 81.26% & male 18.74%) were selected as urban gardener having cultivable land in homestead or in Roof top. Gardener received technical training on 'Sustainable urban garden management'. At community level 250 Master Trainers (MT) were selected and received technical training. Later they facilitated technical training and field support to the selected beneficiaries. Participants received different inputs and materials which helped them to construct urban garden frequently; 20 different types of summer and winter vegetable seeds; 5 different types of fruit tree saplings; 3 different types of chemical fertilizer and vermin compost; 3 different types of agricultural tools and 7 different sizes Geo bag were distributed among them.



Part of urban Gardening

After receiving agricultural training, inputs, materials and support from Master Trainer (MT), beneficiaries constructed and produced diversified fresh vegetable and fruits from their garden; gardener practiced important nutritional messages in their daily diet; able to meet daily requirement of diversified vegetable that saved daily market expenses; more over they were able to utilize their homestead area with appropriate gardening message which helped to produce year round diversified nutritious vegetables within this short period. From the field data it was found that gardeners were able to produce 16.2 -38.8 Kg/dc vegetables from their urban garden and they produced 3 different types of leafy, 5 to7 types of fruit type vegetables and 6 to7 types fruits from their urban garden (in winter'2023) which had created a nutritional bank for their family. Along with that 20 demonstration gardens were constructed in different educational institute and government and non-government office premises under these 4 City Corporation areas to give an idea on urban gardening and its importance to a mass people that will help to disseminate the importance of urban gardening in the community



## Strengthening Urban Agriculture Achievement in four City Corporations

PROSHIKA has implemented another follow-up project named "Strengthening Urban Agriculture Achievements in Four City Corporations from September 2023-December 2023. This is mainly the follow-up activities on completed two others different Urban agriculture projects namely "Promoting Roof Top Gardening in DMA for Improved Nutrition project" and "Promoting Urban Gardening by the Urban Poor in Four Cities". Under this project, a number of 6,500 private gardener and 40 institutions involved with the above mentioned two projects. A number of 250 local facilitators were participated in urban garden implementation process. Skill development training, input support, consultation meetings, e-agriculture service, awareness campaign, networking with different stakeholder made the projects a success.

To strengthen the achievements the follow-up project was designed for strengthening follow-up and build build-up linkages with different stakeholders.



PROSHIKA project Areas where the farmers take care of their garden

Trained 50 local facilitators were involved with monitoring activities. 12 joint field visits were conducted in Dhaka North city Corporation, Dhaka South City Corporation, Narayanganj City Corporation and Gazipur City Corporation to build -up linkages among gardener, department of agricultural extension, service providers and local facilitators. It was found from the monitoring data that a total 11.29-hectare rooftop spaces and 30.49-hectare land have brought under urban agriculture. 6,5000 fruit saplings were distributed among the beneficiaries and the survival rate is 80%, which helped increase the nutritional status of the beneficiaries. Among 6500 beneficiaries only 1.3% beneficiaries drop out from the gardening activities due to migration, slum firing and others. 85.39% beneficiaries use help desk for technical service. A total 702 beneficiaries got e-agricultural service through help desk. The mobile app downloaded 1,000 times by the users. On an average 06 types of vegetables and 05 types of fruit were cultivated by the gardener and produced average 20 kg vegetables and 6 kg fruit from rooftop garden and 26.62 kg vegetables and 5.02 kg fruit were harvested from an urban garden. 34% vegetables sold by the urban gardener. Rooftop gardener used their produce for family consumption and a small part distributed among neighbors and relatives and friends. 100 food cubes were distributed among different households and institution as a water saving technology.

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# Annual Workshop 2023-2024





Some still images of sports day from PROSHIKA Vidya Niketan's Annual in Naogaon. On this occasion PROSHIKA Chief Executive Mr. Serajul Islam distributed the prizes among the winners.

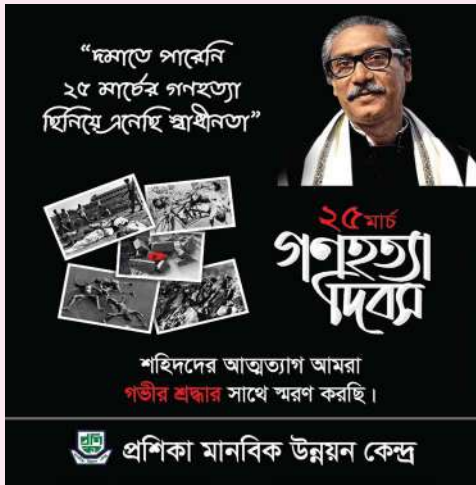


PROSHIKA Chairman Ms. Rokeya Islam, Chief Executive Officer Mr. Serajul Islam, Deputy Chief Executives Mr. Abdul Hakim & Kamrul Hassan Kamal and higher officials of PKSF.





In the following pictures, PROSHIKA Chairman Ms. Rokeya Islam on the International Mother Language Day and Martyrs Intellectual Day, Tributes on Genocide Day on March 25, PROSHIKA Bhavan illuminated on Victory Day-16 December, Tributes at Father of the Nation's Shrine on August 15, PROSHIKA staff including Chief Executive at Victory Day Rally, Chairman Ms. Rokeya Islam at Savar National Memorial on March 26 and Mr. Kamrul Hassan Kamal along with PROSHIKA staffs are offering wreaths.





Here some pictures of where PROSHIKA staffs making aware about green city and clean city to the students of the schools & colleges and PROSHIKA staffs also teaching them hands on hands and PROSHIKA Deputy Chief executive Mr. Kamrul Hassan Kamal including with other staffs of PROSHIKA distributing dustbin a part Green City & Clean City's work to the college & school authority.





PROSHIKA Chief Executive Mr. Serajul Islam is distributing sewing machines to the trainees after completing technical training, PROSHIKA workers are distributing dustbins to schools and colleges, technical consultation meeting for the expansion of urban agriculture and at the 150th Governing Body meeting, PROSHIKA Chief Executive Mr. Serajul Islam greeting the newly elected governing body members with flowers.



# প্রশিকার মধু

## সুস্বাস্থ্যের যাদু



# “প্রশিকা মধু”

যোগাযোগ

প্রধান কার্যালয়

প্রশিকা ভবন

আই/১-গ, সেকশন-২, মিরপুর, ঢাকা-১২১৬

হট লাইনঃ ০১৮৮৮০০০২৮৫-৬



# Audit Report 2022-2023

## **Khan Wahab Shafique Rahman & Co.** CHARTERED ACCOUNTANTS SINCE 1968



A member of  
**mgjworldwide**

A Top 20 ranked international network and association  
of independent audit, tax, accounting and consulting firms

**Independent Auditor's Report  
To the Member of General Body  
of  
PROSHIKA MANOBIK UNNAYAN KENDRA  
Report on the Audit of the Financial Statements of  
Micro Credit Program**

### Opinion

We have audited the financial statements of the micro credit program of **PROSHIKA MANOBIK UNNAYAN KENDRA** (the NGO), which comprise the statement of financial position as at 30 June, 2023, and statements of comprehensive income, statement of receipts & payments, statement of cash flows and notes to the financial statements including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the micro credit program of **PROSHIKA MANOBIK UNNAYAN KENDRA** as at 30 June 2023, and its financial performance and its cash flows in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including **MRA** guidelines.

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the NGO in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of matter

We draw user's attention to the following facts on the financial statements, but our opinion is not modified in respect of these matters;

- PROSHIKA has revalued their assets during the year by SM Rafique & Co. Chartered Accountants and as a result an amount of Tk. **3,990,899,994** as revaluation surplus has arisen of which 71% assets not physically visited by the firm. As per **IAS 16 para 77(f)** a disclosure regarding the surplus amount of revaluation should be made and shown separately in the financial statements.





- The management has not recognized the asset and corresponding liabilities in respect of the right of use assets, which is a non-compliance of IFRS-16.
- In note no. 11.00 & 12.00 amounting respectively Tk. 60,309,550 as “Account Receivables” and Tk. 128,225,998 as “Current Account” which is being carrying forward from previous year. No supporting evidences or explanatory information were made available before us, resulting the amount to be unverified.
- The management has shown as “Accounts Payable” amounting Tk. 74,147,202 described in the note no. 19 of the financial statements, which include Tk. 14,191,867 as Advance Received. No supporting evidences or explanatory information were made available before us, resulting the amount to be unverified.
- We draw attention to Note no. 27 of the financial statements where the management has described the Provision for Income Tax.
- Note 8.00 (Investment in FDR) amounting Tk. 1,542,750 in the statements of financial position, which is being carrying forward for long time.
- Note 15.00 (Loan from PKSF) amounting Tk. 752,166,647 in the statements of financial position, which is being carrying forward for long time.
- Note 16.00 (Long Term Loan from Others) amounting Tk. 240,238,694 in the statements of financial position, which is being carrying forward for long time.
- Note 17.00 (Long Term Loan from BKB (IFAD)) amounting Tk. 618,307 in the statements of financial position, which is being carrying forward for long time.
- Note 22.00 (Interest on Loan Payable) amounting Tk. 141,676,586 in the statements of financial position, which is being carrying forward for long time.

#### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the NGO’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the NGO or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the NGO’s financial reporting process.



## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the NGO's internal control.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NGO's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the NGO to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the NGO's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



We also report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of accounts as required by law and MRA Act & rules have been kept by the NGO so far as it appeared from our examination of these books; and
- c) the statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

Dhaka, Dated 07 DEC 2023

*Khan Wahab Shafique Rahman*  
Khan Wahab Shafique Rahman & Co.  
Chartered Accountants  
Signed by: Md. Abu Sina FCA  
Senior Partner  
ICAB Enrollment No: 619  
Firm Reg. No.: 11970 E.P.  
DVC: 2312070619 AS100518

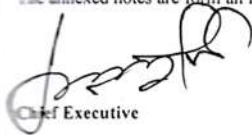




**PROSHIKA MANOBIK UNNAYAN KENDRA**  
**MICROCREDIT & SAVING SERVICES (MCSS)**  
 Statement of Financial Position  
 As on June 30, 2023

Particulars	Notes	Amount in BDT	
		30.06.2023	30.06.2022
<b>Assets:</b>			
<b>Non-Current Assets</b>		<b>5,026,333,593</b>	<b>1,120,114,611</b>
Property, plan and Equipment	7.00	5,024,790,843	1,118,571,861
Long term Investments(FDR)	8.00	1,542,750	1,542,750
<b>Current Assets:</b>		<b>13,152,309,909</b>	<b>8,945,343,530</b>
Loan to Group Members	9.00	12,369,456,424	8,315,199,217
Loan to other -short term	10.00	161,182,853	108,029,832
Account Receivables	11.00	60,309,550	60,309,550
Advance,Deposits & Prepayments	12.00	471,609,735	420,488,100
Cash & Cash Equivalents	13.00	89,751,347	41,316,830
<b>Total Assets</b>		<b>18,178,643,502</b>	<b>10,065,458,141</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund :</b>		<b>3,293,652,500</b>	<b>(919,682,263)</b>
Cumulative Surplus	14.00	3,293,652,500	(919,682,263)
<b>Non- Current Liabilities</b>		<b>957,023,648</b>	<b>957,023,648</b>
Loan from PKSF	15.00	752,166,647	752,166,647
LoanTerm Loan from others	16.00	204,238,694	204,238,694
Loan from BKB(IFAD)	17.00	618,307	618,307
<b>Current Liabilities</b>		<b>13,927,967,354</b>	<b>10,028,116,757</b>
Members Savings Deposits	18.00	10,740,620,299	7,669,378,029
Account Payables	19.00	146,501,127	149,067,023
Loan Loss Provision	20.00	219,296,045	165,936,840
Payable to SWF	21.00	599,932,642	567,115,253
Interest on Loan Payable	22.00	141,676,586	141,676,586
Loan and Liabilities	23.00	1,080,858,290	551,250,602
Miscellaneous & Other Deposit	24.00	282,554,477	280,256,030
Compensation fund	25.00	206,645,318	181,305,080
Loan Insurance Fund	26.00	508,242,065	321,664,655
Provision for Income Tax	27.00	1,640,505	466,660
<b>Total Capital Fund &amp; Liabilities</b>		<b>18,178,643,502</b>	<b>10,065,458,141</b>

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

  
 Chief Executive

  
 Chief Financial Officer

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

Dated, Dhaka **07 DEC 2023**



*Khan Wahab Shafique Rahman*  
 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: 2312070619 AS100518


**PROSHIKA MANOBIK UNNAYAN KENDRA**  
**MICROCREDIT & SAVING SERVICES(MCSS)**  
**Statement of Income and Expenditure**  
**For the year ended June 30,2023**

Particulars	Notes	Amount in BDT	
		2022-2023	2021-2022
<b>Income</b>			
Service charges on Loan	28.00	2,218,572,233	1,346,463,312
Bank Interest		975,816	844,128
Sales of Project Form		123,363	2,026,800
Sale of Pass Book		5,307,338	1,618,666
Others		4,589,562	711,404
<b>Total Income</b>		<b>2,229,568,311</b>	<b>1,351,664,310</b>
<b>Expenditure:</b>			
Interest on Member's savings		740,197,536	468,597,494
Salaries and allowances		943,311,623	576,146,868
Incentive to Staff		29,810,044	23,033,222
Office Rent		4,819,245	2,071,700
Printing and Stationary		5,136,451	3,294,766
Travel Transport		38,896,924	44,423,869
Travel Perdiem		3,999,588	2,390,775
Telephone and Postage		6,430,430	4,561,402
Repair and Renewals		2,776,392	2,265,811
Office Maintenance		3,682,204	3,568,887
Fuel Cost		116,421	-
Gas and Electricity		129,280	59,140
Hospitality		7,863,137	4,894,441
Audit Fees		346,278	115,000
Land Rate & Taxes		186,540	146,940
Income Tax & Vat		3,455,651	-
Newspaper and periodicals		536,624	360,273
Bank charges/DD charges		1,901,963	1,400,441
Training Expenses		1,081,762	1,504,949
Vehicle maintenance		4,750	40,500
Registration fee		261,500	365,460
Utilities		6,105,296	4,761,202
Advertisement		109,900	53,822
Disaster Management Programme		1,474,158	1,661,829
Peoples Cultural Programme		1,939,436	-
Legal Aid Programme		708,200	-
Health Programme		167,229	-
Women Development Programme		774,345	-
Anti Drug Campaign		3,520,689	-
Other operating expenses		8,039,684	7,944,964



Particulars	Notes	Amount in BDT	
		2022-2023	2021-2022
Loan Loss Provision		75,000,000	66,000,000
Depreciation		113,176,418	12,787,657
<b>Total Expenditure</b>		<b>2,005,959,698</b>	<b>1,232,451,412</b>
<b>Excess of Income over Expenditure before Tax</b>		<b>223,608,614</b>	<b>119,212,898</b>
Provision for Income Tax		1,173,845	466,660
<b>Excess of Income over Expenditure after</b>		<b>222,434,769</b>	<b>118,746,239</b>
<b>Grand Total</b>		<b>2,229,568,311</b>	<b>1,351,664,310</b>

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

  
Chief Executive

  
Chief Financial Officer

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

Dated, Dhaka 07 DEC 2023

*Khan Wahab Shafique Rahman*  
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: 2312070619AS100518





**PROSHIKA MANOBİK UNNAYAN KENDRA**  
**MICROCREDIT & SAVING SERVICES (MCSS)**  
**Statement of Receipts and Payments**  
**For the year ended June 30, 2023**

Particulars	Notes	Amount in BDT	
		2022-2023	2021-2022
<b>Opening Balance</b>		<b>41,316,830</b>	<b>92,656,090</b>
Cash in hand		6,424,377	7,806,472
Cash at bank		34,892,453	84,849,618
<b>Receipts</b>			
Current Account		40,722,117	132,198,321
Service charges on Loan		2,218,572,233	1,346,463,312
Bank Interest		975,816	844,128
Sale of Project form		123,363	2,026,800
Sale of Pass book		5,307,338	1,618,666
Others Income		4,589,562	711,403
Loan Realisation		16,016,043,783	9,893,723,598
Loan Written off		21,640,795	-
Loan Insurance Premium		192,099,809	99,356,652
Savings deposits		5,934,423,555	4,361,352,071
Advance Received		6,709,099	13,843,943
Loan & Liabilities		542,118,339	250,213,199
Misc. & Other Deposit		2,298,447	5,958,789
Payable to SWF		77,000,883	5,486,595
Accounts Payable		1,403,262	1,560,231
<b>Total receipts</b>		<b>25,064,028,400</b>	<b>16,115,357,707</b>
<b>Total</b>		<b>25,105,345,230</b>	<b>16,208,013,797</b>
<b>Payment</b>			
Loan disbursement		20,091,941,785	13,151,386,193
Savings withdrawal		3,113,337,473	1,977,007,520
Dividend to Groups Savings		458,591,652	270,800,481
Salaries and allowances		943,311,623	576,146,868
Incentive to Staff		29,810,044	23,033,222
Office Rent		4,819,245	2,071,700
Printing and Stationary		5,136,451	3,294,766
Travel Transport		38,896,924	44,423,869
Travel Perdiem		3,999,588	2,390,775
Telephone and Postage		6,430,430	4,561,402
Repair and Renewals		2,776,392	2,265,811
Office Maintenance		3,682,204	3,568,887
Fuel Cost		116,421	-
Gas and Electricity		129,280	59,140
Hospitality		7,863,137	4,894,441
Advertisement		109,900	53,822
Newspaper and periodicals		536,624	360,273
Bank charges/DD charges		1,901,963	1,400,441
Audit Fees		346,278	115,000
Land Rate & Taxes		186,540	146,940
Income Tax & Vat		3,455,651	

Particulars	Notes	Amount in BDT	
		2022-2023	2021-2022
Training Expenses		1,081,762	1,504,949
Vehicle maintenance		4,750	40,500
Registration fee		261,500	365,460
Compensation Paid		11,631,856	8,509,802
Utilities		6,105,296	4,761,202
Loan Loss Provision		21,640,795	-
Disaster Management Programme		1,474,158	1,661,829
Peoples Cultural Programme		1,939,436	-
Legal Aid Programme		708,200	-
Health Programme		167,229	-
Women Development Programme		774,345	-
Anti Drug Campaign		3,520,689	-
Other operating expenses		8,039,684	7,944,964
Advance Paid		17,560,006	7,561,920
Loan to other-Short Term		65,663,672	18,797,579
Payable to SWF		44,183,494	24,766,975
Accounts Payable		3,969,158	4,185,027
Current Account		80,992,841	902,948
		<b>24,987,098,476</b>	<b>16,148,984,706</b>
<b>Capital Expenditure</b>			
Office Building		90,801	1,479,047
Furniture , Fixture & Furnishing		13,281,959	9,196,153
Office Equipment		14,918,569	5,237,326
Land development		204,077	1,799,735
<b>Sub-Total</b>		<b>28,495,406</b>	<b>17,712,261</b>
<b>Total Payments</b>		<b>25,015,593,882</b>	<b>16,166,696,967</b>
<b>Closing Balance</b>			
Cash in Hand		64,648,775	6,424,377
Cash at Bank		25,102,573	34,892,453
<b>Total</b>		<b>89,751,347</b>	<b>41,316,830</b>
<b>Total</b>		<b>25,105,345,230</b>	<b>16,208,013,797</b>

  
Chief Executive

  
Chief Financial Officer



**PROSHIKA MANOBIK UNNAYAN KENDRA  
MICROCREDIT & SAVING SERVICES(MCSS)  
Statement of Changes in Equity  
For the year ended 30th June, 2023**

Particulars	Amount in TK.	
	Capital Fund	Total Taka
Opening Balance	(919,682,263)	(919,682,263)
Add : Surplus for the year	222,434,769	222,434,769
Closing Balance	<u>(697,247,494)</u>	<u>(697,247,494)</u>

**Statement of Changes in Equity  
For the year ended 30th June, 2022**

Particulars	Amount in TK.	
	Capital Fund	Total Taka
Opening Balance	(1,038,428,502)	(1,038,428,502)
Add : Surplus for the year	118,746,239	118,746,239
Closing Balance	<u>(919,682,263)</u>	<u>(919,682,263)</u>

  
Chief Executive

  
Chief Financial Officer







## **PROSHIKA : A Centre for Human Development**

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