

PROSHIKA
is The Finest Location
of the Poor

Annual Activity
REPORT
JULY 2021 – JUNE 2022



PROSHIKA : A Centre for Human Development

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Activity Report

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PROSHIKA : A Centre for Human Development

Preface

PROSHIKA is a significant non-government development organization in the field of socio-economic development of Bangladesh. Since its establishment, it has been working for the financial and social development of the poor, power and socially backward women and men of the country. The role of education in poverty alleviation has been significant for the past 47 years. PROSHIKA is implementing various programs with the commitment to contribute towards building a prosperous country through financially self-reliant, socially fair, clean environment, women development and empowerment, health, education and establishment of legal rights of people.

PROSHIKA's experience is that when poor people acquire the right skills and receive minimal support, they discover their latent potential and are able to take initiative for their own development. Crores of poor and general people of the country remain deprived due to lack of institutional support and lack of access. Due to inadequate government aid and lack of effective institutional support, the poor and helpless people have been neglected and abused for ages. PROSHIKA is implementing various programs and activities in the areas of financial development and social development to empower and protect the rights of the poor and ensure basic human rights. People's financial income cannot always guarantee a secure life. Because there are many things in our society and people's lives that cost money to achieve. Especially poor people are unable to complete all the necessary tasks as their income is low. Children's education, treatment, marriage, loss of wealth due to natural calamities, their condition is often fragile.

PROSHIKA plays an important role by providing all the material and non-material elements required for the security of common and poor people's life. People could not achieve prosperity without a good understanding of social conditions and personal development strategies. If we are not aware of what causes wealth loss, which acquires and enjoys wealth, which controls power, what is the role of institutions, the suffering of poor people will not end. So, PROSHIKA is simultaneously conducting financial and social development activities of poor people.

PROSHIKA agrees with the development process of the government and is conducting the development activities in harmony with the development ideology of the government. In this way, PROSHIKA is contributing to the socio-economic development of the country.

Like every year this year also PROSHIKA published its annual report on the progress of its program. It reflects the impact of the programs.

Message of Chairman

I am pleased to know that PROSHIKA Human Development Center is publishing the annual activity report for the financial year 2021-2022. PROSHIKA has been publishing annual activity report for the past several years. Through the publication, it is easy to understand that PROSHIKA development activity is constantly developing and progressing. It is a great pleasure to PROSHIKA, once stagnant, decrepit, lifeless PROSHIKA is now becoming a thriving development institution. PROSHIKA is implementing various economic and social development programs for the development of millions rural and urban poor women and men. About three thousand workers have been employed in PROSHIKA which is undoubtedly commendable.



I consider this report as a reflection of the tireless hard work of PROSHIKA's staffs, sincerity towards the development of poor people and commitment to the mission of the organization by the staff and managers at all levels of PROSHIKA and senior management authorities.

This annual report shows the progress and success rate of PROSHIKA programs by looking at the targets and achievement level of the programs. However, I request PROSHIKA staffs who are in charge of management to consolidate and strengthen the ongoing process of progress.

I hope, in the future, all the workers of the organization will work actively to implement the mission of PROSHIKA. At the same time, I convey special thanks to all those who helped in preparing this report and related works.

Thanks

A handwritten signature in black ink, appearing to read 'Rokeya Islam'.

Rokeya Islam
Chairman

PROSHIKA: A Center for Human Development.

Message from Chief Executive

I am happy to know that PROSHIKA is preparing its annual progress report for the year of 2021-2022. This report contains the aspects of its development of various programs. This report is not mere a statement of quantitative aspects. I consider the report as a consolidation of role reflections of large number workers, managers, and development partner organized group members' initiatives.

It reveals the outcomes of products economic and social development programs in order to improve the condition of poor. PROSHIKA is working as per its capacity by estimating the target which proved to be feasible to implement its programs. We are not willing to work on non-achievable target as it erodes valuable resources. We do not feel happy in less development. And we do not willing to fell our group members in the trap of under achievement. It is our moral position.

This report describes the quantitative and qualitative analysis of the progress of development programs. This report is the evidence of initiatives of improvements poor people's life and the contribution of the organized group members. We are honored to involve the group members in the development process and have regards to their contribution.

I wish thank to all the staffs and managers for the achievement in this financial year. I also express my thanks to those have had hard work and rendered support for preparing this report.



Thanks

A handwritten signature in dark ink, appearing to read 'Serajul Islam', written in a cursive style.

Serajul Islam
Chief Executive
PROSHIKA

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At a Glance

(Up to June, 2022)

Name of the organization	: PROSHIKA: A Center for Human Development
Establishment date	: 1976
Head Office	: I / 1-Ga, Section-2, Mirpur, Dhaka-1216
Liaison Office	: BPMI Building, Holding No: 213-214 (4th & 5th Floor), Janata Housing, Shahali Bag, Mirpur-2, Dhaka-1216
Information of Registration	<ol style="list-style-type: none"> 1. Joint Stock Company, Government of the People's Republic of Bangladesh Registration No: S-573/23 Date of registration: 01.10.1976 2. NGO Bureau Affairs, Government of the People's Republic of Bangladesh Registration No: 149 Date: 08.08.1983 3. Microcredit Regulatory Authority (MRA) Bangladesh Bank, Dhaka Certificate No: 00152-03-135-00600 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
Area Development Center	: 190
Number of Branches	: 323
Districts	: 40
Number of Groups	: 34,844 (26,281 women and 8,563 men)
Number of Group members	: 420,079 (319,260 women and 100,819 men)
Loan disbursement	: Tk. 8734.03 crore
Loan Outstanding	: Tk. 847 crore
Savings outstanding	: Tk. 775. 09 crore
Income (July, 2021- June, 2022)	: Tk. 139 crore
Expenditure (July, 2021- June, 2022)	: Tk. 109 crore
Number of Central Office Employee	: 155 (12 women, 143 men)
Number of workers in the Area Development Center	: 1914 (565 women, 1,349 men)
Total staff	: 2,069 (577 women, 1,492 men)

PROSHIKA : AN ORGANIZATIONAL PROFILE

PROSHIKA- A Center for Human Development is one of the largest non-government development organizations in Bangladesh. During independence war Pakistani army destroyed the infrastructure and retarded the economic structure and production system. After war people faced socio-economic severe hardship. Industries remain closed and several millions people became jobless and suffered from social instability. To rescue poor people from these 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" in 1976. After formation of PROSHIKA it has changed its development approach from relief delivery to community/group based development approach. Then 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 develop their consciousness and make capable them so that they can take initiatives to change their poverty condition. People's organization is popularly known as group and in Bangla it is called *samiti* and the *samiti* finally has transformed to community infrastructure of poor. PROSHIKA equally emphasizes on both women and men's development. Therefore, separate groups are formed for male and female members. In course of time, their social and economic condition improved and most of them achieved self-reliance. They have developed leadership capacity, project management skills, communication skills, mobilization skills and get entrance in the product market, and participation in community and social functions.

As time passed, PROSHIKA undertook 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 empowerment. Due to lack of knowledge and skills the poor could not approach nor get entry to the government and non-government institutions which are responsible for serving people with different services and assistance. 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.

PROSHIKA Recovered from Disastrous Situation

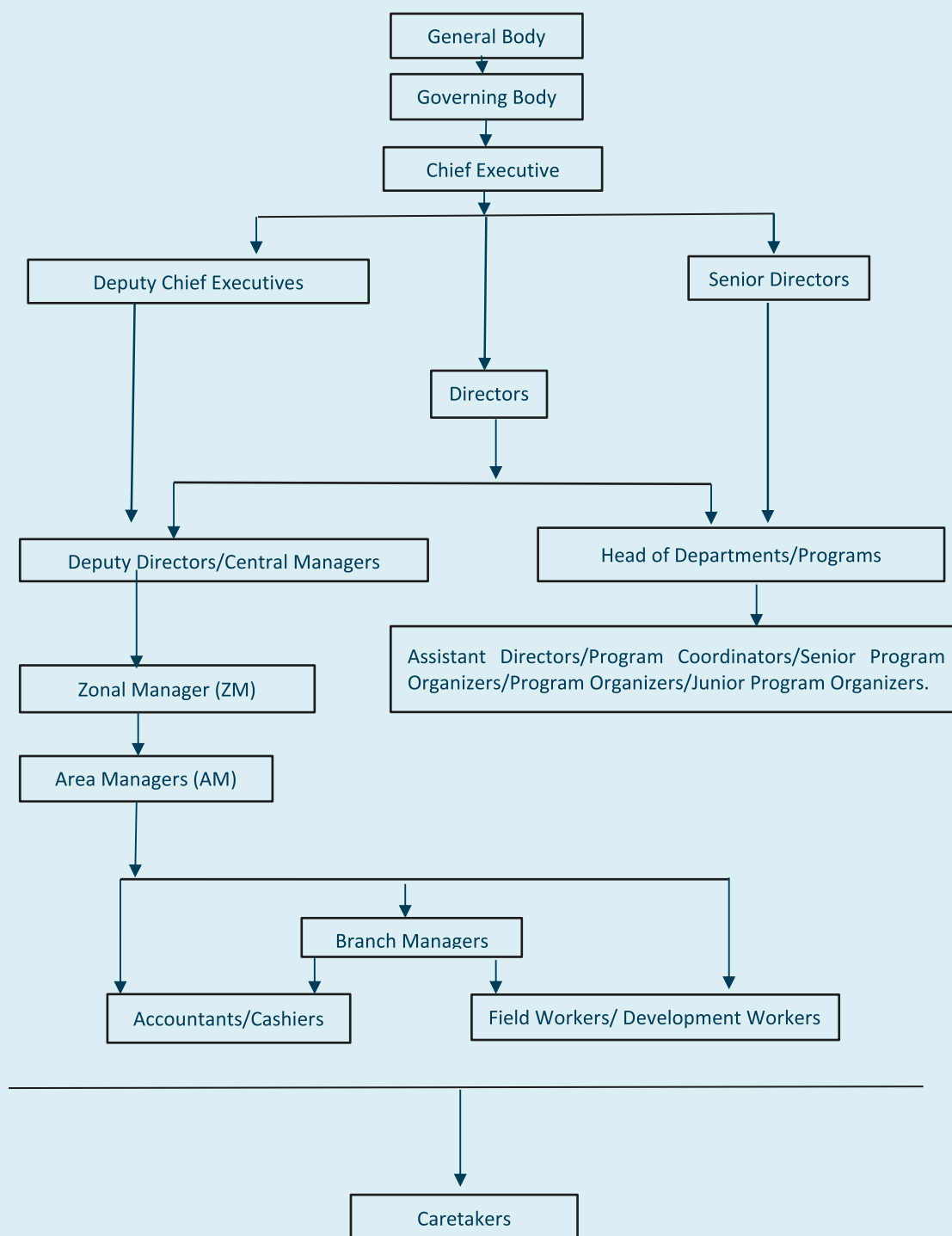
An organizational stalemate had happened in 2009 due to maladministration operated by former chairman *Qazi Faruque Ahmed*. Keeping aside the development activities of PROSHIKA he formed a political party named "*Oikya Bodha Nagorik Andolan*" which was entirely anti-development process. As he directly 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. From that date he became former 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 members of management developed some effective policy and management strategies. Thus, today PROSHIKA has attained footings, developed some microcredit products, and introduced several social development programs. At present, all the programs are in well operation.

GENERAL INFORMATION ABOUT PROSHIKA

Name of organization	: PROSHIKA: A Center for Human Development (in Bengali it is called PROSHIKA Manobik Unnayan Kendra)
Type of organization	: Non-Government Development Organization (NGO)
Permanent office address	: I/1-GA, PROSHIKA Bhaban, Mirpur-2 Dhaka - 1216
Liaison office address	: BPMI Bhaban, Holding # 213-214, Shah Ali Bag, Borobag, Mirpur-2, Dhaka-1216.
Present Chairman	: Rokeya Islam (January 2021 - December 2023)
Present Chief Executive	: Serajul Islam
Contact Details	: Cell No. 017 65 52 24 28
Website	: www.proshikabd.com
Email	: pmuk@proshikabd.com
Hotline	: 01888-000285, 01888-000286

Present Organogram of PROSHIKA



VISION, MISSION AND OBJECTIVES OF PROSHIKA

Vision

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

Mission

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

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

PROSHIKA is a registered development organization and working with the legitimate recognition. It has been registered with NGO Affairs Bureau, Joint stock Company, Microcredit Regulatory Authority of Bangladesh government. Besides, it has got registration from Narcotics Prevention Directorate.

PROSHIKA pays tax and VAT to the respective government's department regularly. So, as a registered organization PROSHIKA is implementing its development work all over Bangladesh.

Governance System

General Body is the highest body of PROSHIKA. At present, the body is consists of 23 members. This body elects the Governing Body through election process where including chairman, Vice-Chairman and Treasurer. It is elected for three years. The Annual General meeting of General Body held once in a year. The governing body and the general body govern PROSHIKA. The bodies are sole authority of controlling and decision making regarding organizational system operations. In every three months governing body's meeting is organized. The body reviews the progress and process of programs and evaluate the limitations if there any. It appoints the chief executive and decides if his duration of service should be extends or not. Likewise, it decides about promotion of deputy director-to-director position and if extension of service of deputy chief executive and director or not. Besides, it takes decision about strategic issues, which are critical for development of PROSHIKA. This body is

comprised of eleven members and its duration is three years. After three years tenure new committee is formed.

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. Bangladesh is one of the poor countries of the world with more the 170 million people. Most of the people live in rural areas and urban slums. They share a little size of land and have no cultivable land. These peoples work in other people's farms and some are engaged in small scale business. Agriculture laborers are paid little through which they cannot live a decent life. With the aim of eradicating these conditions of poor PROSHIKA support them with small and medium size loan. PROSHIKA has organized a total of 34,844 groups. Among them 26,481 are female groups and 8,563 are male groups (as of July 2022). At the same period total group members were 420,079 and among them 319,260 female and 100,819 male.

Program Area (geographical) Coverage

Presently, PROSHIKA is working in about 6,808 villages, 1,241 unions/wards, 266 *upazila* and 40 districts in the seven divisions of Bangladesh. Through its various programs, income and employment opportunities have been created for about four Lakhs 20 thousand and 79 people and more than about 21 lakh family members have been involved in various development programs so far. 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 programs including People's Organization Building Programs, Financial Services Programs, Health Education, various income generating programs and Integrated Farms, Social security Service Programs and Environmental Protection and Regeneration Programs, etc.

Program and Project

Earlier it was stated that PROSHIKA follows two prong strategies. Without development of capacity of poor people they cannot stand tall and achieve self-reliance. To ensure social and economic solvency, respect in community, to get access to financial institutions, service delivery mechanism, PROSHIKA implements several economic and social development programs.

Financial Development Services Program

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 provides various financial services to its group members. Financial services programs include 1. Microfinance Activities; 2. PROSHIKA Savings Scheme; 3. Small Economic Entrepreneur Development Program; and 4. Loan Loss Compensation Scheme (Loan Insurance).

Collaborative Projects

At present, 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 called '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.

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 units 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 Production and Marketing Program.

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.

PROSHIKA's Budget Review for the Past Few Years

In 2009, due to organizational disturbance and irregularities within PROSHIKA, both social programs and financial services of PROSHIKA were completely stopped. After 2014, the newly organized PROSHIKA, mainly the chief executive of the organization started the process of relaunching the social programs to meet the development needs of the time and in 2016, the programs were gradually launched in full scale. These programs are known as OROSHIKA Social Security Services Programs. These programs are being run entirely through self-financed by PROSHIKA. Over the past few years, different budgets have been allocated by the organization for Social Security Services programs. The program wise budget and expenditure for the last five years are depicted in the following diagrams:

Comparative amount of annual budget of women Development and Empowerment Program from financial year 2019-2020 to 2022-2023 is shown through table below.



Table: Annual Budget of Women Development and Empowerment Program (2019-2020 to 2022-2023)

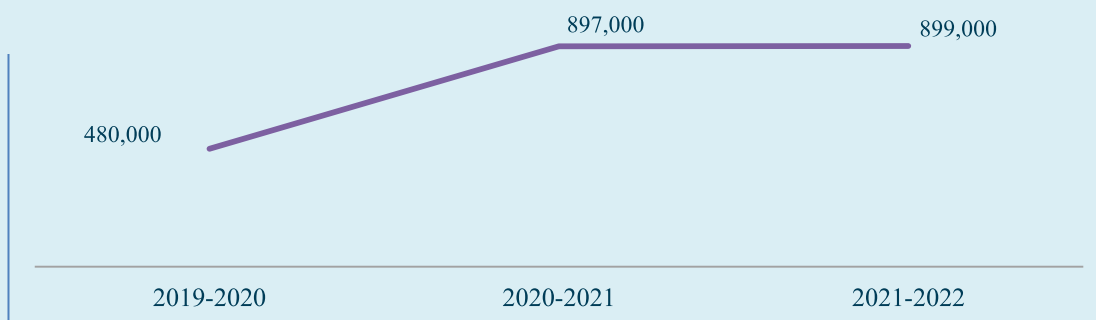


Table: Annual Expenditure on Women Development and Empowerment Programs (From 2019-2020 to 2022-2022)

The comparative picture of the annual budget of the Development Program for People with Disabilities from the financial year 2019-2020 to 2022-2023 is shown through the chart below.

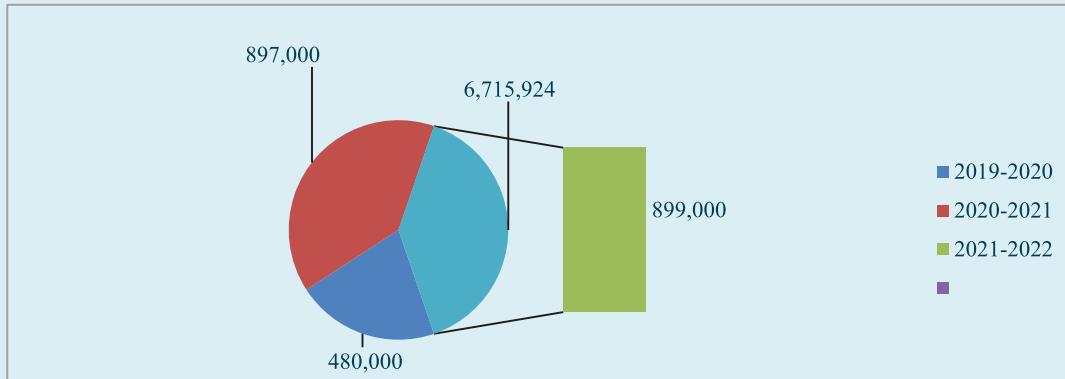


Table: Annual Budget of Program for Development of Differently Able People (2019-2020 to 2022-2023)

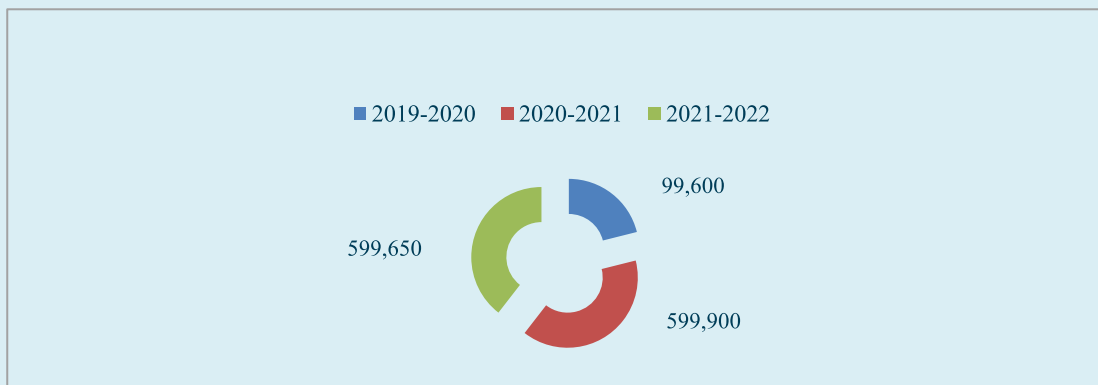


Table: Annual Expenditure of Program for Development of Differently Able People (2019-2020 to 2022-2022)

A comparative figure of the annual budget of Peoples Culture Program from financial year 2019-2020 to 2022-2023 is shown below.

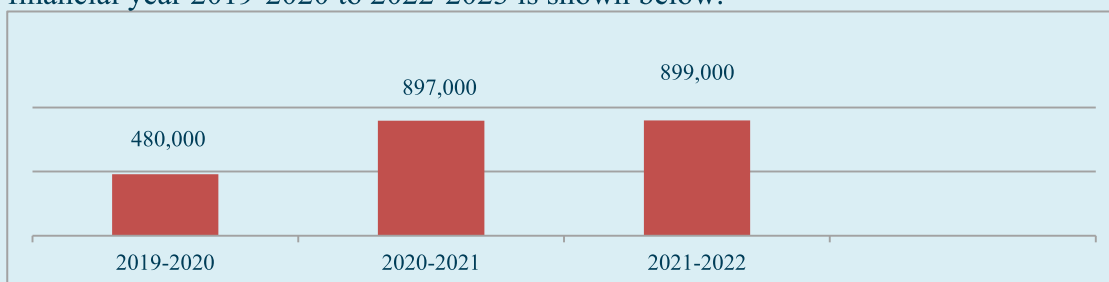


Table: Annual Budget of Peoples Culture Program (2019-2020 to 2022-2023)



Table: Annual Expenditure of Peoples Culture Program (2019-2020 to 2022-2022)

Note: The allocated budget information for the financial year 2022-2023 is given. As the report is for the financial year 2021-2022, the expenditure for this year is logically not given here.

In addition to the above social security service programs, several other programs were introduced gradually in subsequent years. Their allocated budget is given in the table below.

Programs	Budget for financial year 2021-2022	Expenditure of financial year 2021-2022	Budget for financial Year 2022-2023
Anti-drug Campaign	200,000	200,000	7,485,120
Social forestry and addressing climate change risks	-	-	1,387,500
Disaster management, relief and rehabilitation programs	100,000	1,000,000	16,774,000
Legal Aid Program	-	-	6,749,000
Training and Research Programs	-	-	10,155,450
ROSHIKA Smart Healthcare	-	-	9,738,616

The budget information allocated to various sectors or programs and departments, the budget of financial year 2021-2022 and 2022-2023 and the main sources of budget funds and the information and review of the determined budget are shown through the following tables.

Table: The various sectors of the budget and the allocated money are shown in the table

Budget sectors	The amount of allocated Budget is in crores (2021-2022)	The amount of allocated Budget is in crores (2021-2022)
Financial services programs	1,363.18	26,419,956,241
Social Security Services Programs	0.28	77,590,610
Management of supportive Departments	59.26	1,178,093,976
Farming and Income Generating Programs	-	93,406,630
Collaborative Projects	-	46,488,076
Total	1,422.72	27,815,535,533

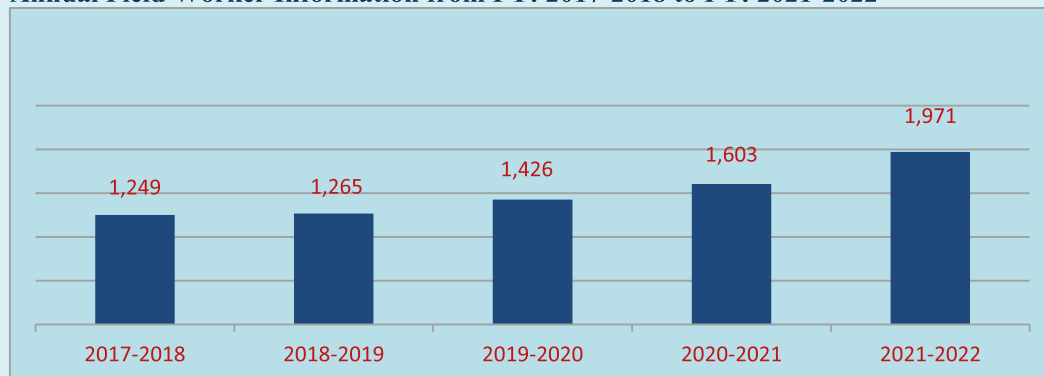
Source/Sectors of Budget Funds	Amount of allocated budget (in crores) (2021-2022)	Amount of allocated budget (in crores) (2022-2023)
Financial services programs	1,328.47	25,384,649,009
Other Financial Services Programs	144.6	2,208,364,694
Social Security Services Programs	0.10	16,622,500
Farming and income Generating programs	0.50	105,078,885
Collaborative projects	-	26,490,076
Excess/Deficit	-50.96	-
Total	1422.72	27,815,535,533

Table: Sources/Sectors of Budget Funds and the Collecting Amount are shown in the above table.

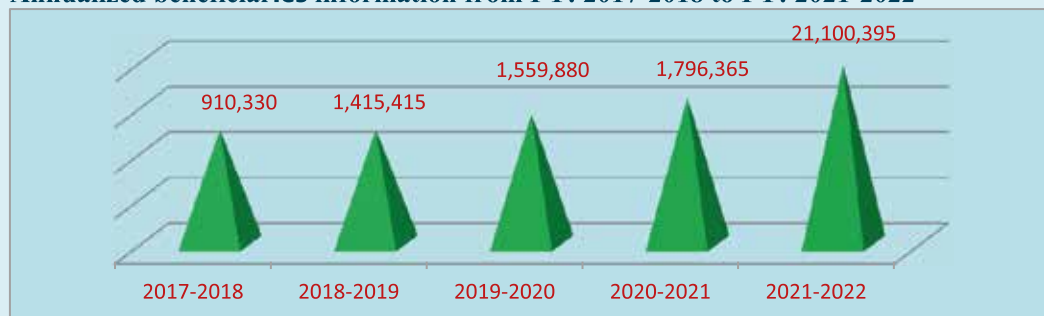
STATISTICAL REPORT of ACHIEVEMENTS For Last Five Financial Years

The following diagrams show the comparative picture of the data achieved in the last five years of various PROSHIKA activities.

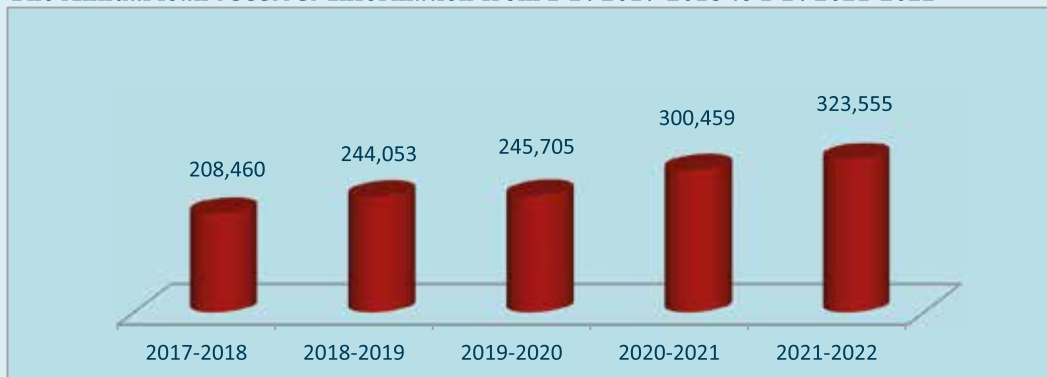
Annual Field Worker Information from FY: 2017-2018 to FY: 2021-2022



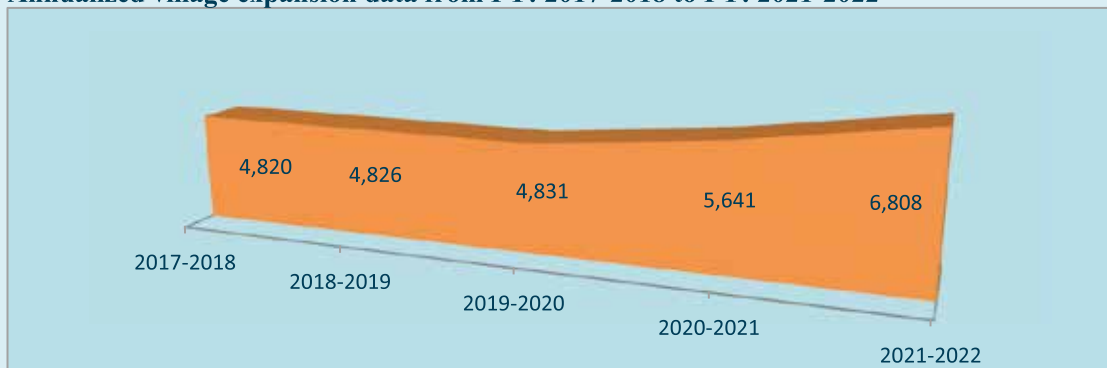
Annualized beneficiaries information from FY: 2017-2018 to FY: 2021-2022



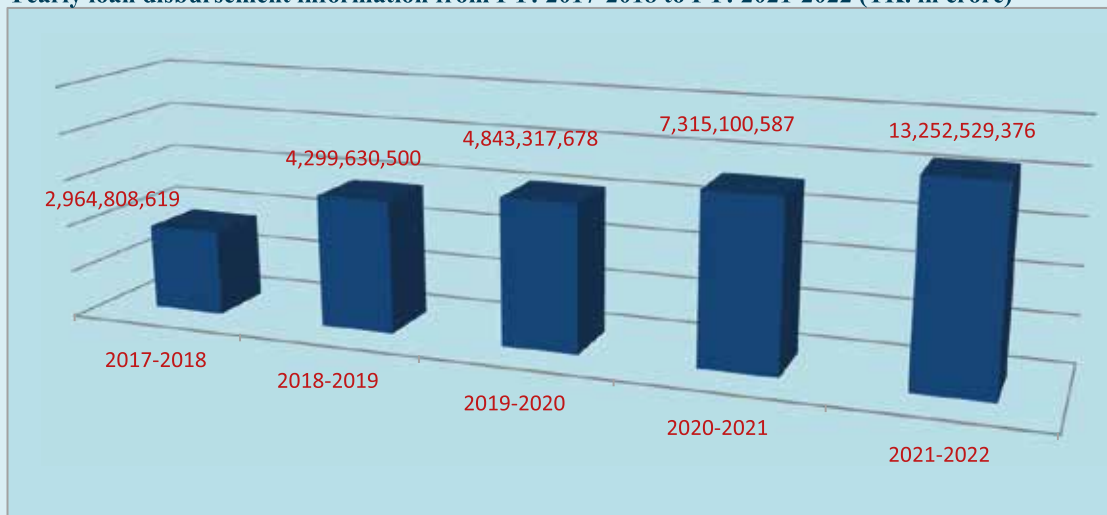
The Annual loan receiver Information from FY: 2017-2018 to FY: 2021-2022



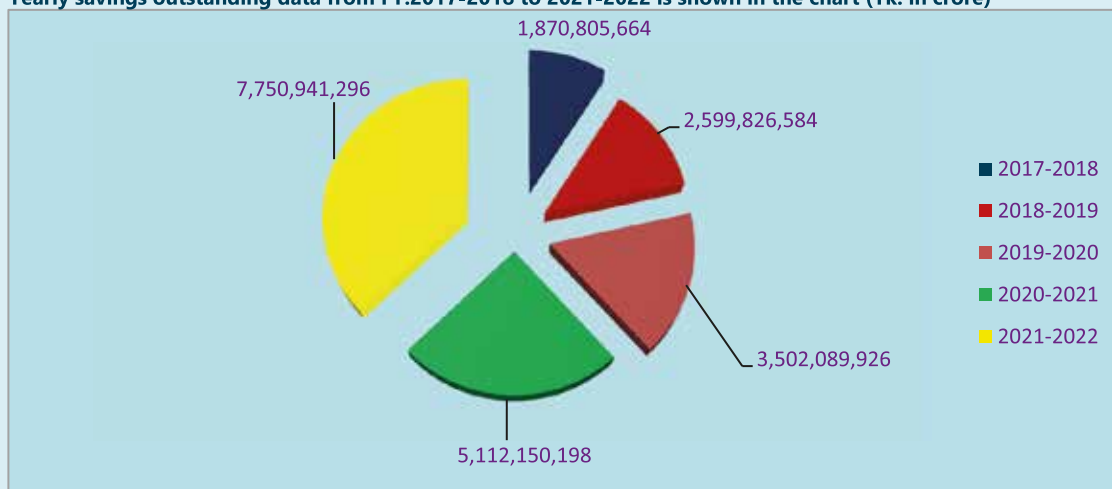
Annualized village expansion data from FY: 2017-2018 to FY: 2021-2022



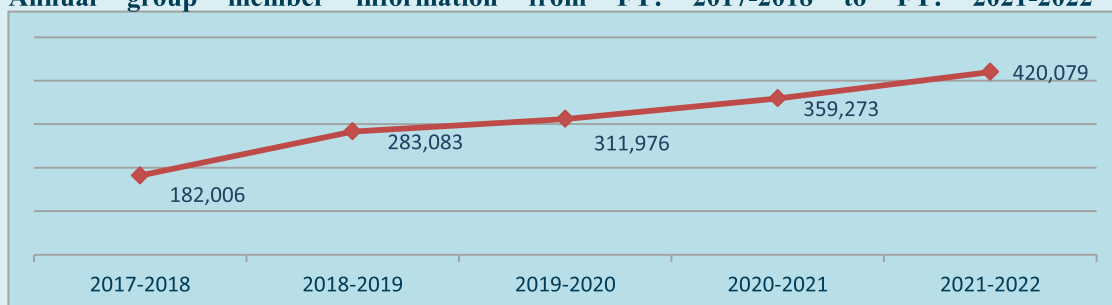
Yearly loan disbursement information from FY: 2017-2018 to FY: 2021-2022 (TK. in crore)



Yearly savings outstanding data from FY:2017-2018 to 2021-2022 is shown in the chart (Tk. in crore)



Annual group member information from FY: 2017-2018 to FY: 2021-2022



Acronym and abbreviation

FY: Financial Year

PROSHIKA Management Structure and Process

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

PROSHIKA's management structure is very much flexible and effective. But 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. PROSHIKA is very flexible and its policies are changed, modified and expanded as required keeping pace with the times. In this process, management of PROSHIKA develops the policies of all these development activities. 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 Development Programs;**
- C. Income-generating Programs and Projects; and**
- D. Supportive Departments.**

People's Organization Building (POB) Program

PROSHIKA believes that keeping people engaged in development work, the society and country achieve its optimum development as a whole. Half of the human resource talent lies in the poor community of the society. The most important step towards the empowerment of the poor is to organize and mobilize them to assert their rights. It is impossible for them to fight individually against the factors of underdevelopment. But unitedly, they can stand tall and let their voices be heard. When organized, they can make their presence felt and bring about changes in the service providing and administrative institution that control their lives and livelihood. About five decades of PROSHIKA's experiences in organizing and mobilizing the rural and urban poor is a testimony to this reality.

PROSHIKA's development activities are spread all over the country. However, there is still enough scope and unattended area for involving the poor in the development process. The area needs to be expanded by conducting surveys, analyzing the environment, identifying problems, and identifying needs. At the same time, capacity constraints are taken into account seriously. The nature extent and magnitude of poverty, the impact, the aspiration for development of poor working in unity is taken into consideration. PROSHIKA works to expand the area by considering and analyzing all these aspects. The final decision on organization building and area expansion was made on the basis of the results obtained through the collection and analysis of sufficient data. Therefore, PROSHIKA's strategy is to move steadily and slowly towards its development goal. It is, therefore, encouraging the poor to build primary groups which are popularly known as *samiti* at different levels.

Primary Group Formation

PROSHIKA believes neither poverty eradication nor sustainable development can be achieved through following a unitary approach. Hence, much emphasis is given on organization building of the poor. the landless, marginal and small peasants, occupational working people like fishers, weavers and artisans, slum-dwellers and women of all the above categories are organized to form the primary groups. Through a process of empowerment imparting different human and skill development training, the group members then develop their knowledge and skills that help themselves and engage in different income-generating activities with PROSHIKA financial services. A primary group is called *samiti* and consists of 20-25 members of a homogenous characteristics and same socio-economic condition.

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 forming 34,844 *samitis* all over the country. 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. With the help of this program, so far 34 thousand eight hundred 44 primary groups have been formed, including 26,281 women's groups and 8,563 are men's groups. 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.

However, People's Organization Building has been a key to PROSHIKA activity. A total of 34,844 primary groups has been formed of which a total of 420,079 members has been increased during this year of which 319,260 are women and 100,819 men.

Table 1: Primary Group Formation (2021-2022)

Type	Target (2021- 22)	Achievement (2021-22)	% of Achievement (2021-22)	Up to date (June.2022)
Women's Group	16,550	26,281	160	26,281
Men's Group	5,226	8,563	160	8,563
Total	21,776	34,844	160	34,844
Member (women)	249,811	319,260	128	319,260
Members (men)	78,888	100,819	128	100,819
Total	328,699	420,079	128	420,079

Area Expansion

To achieve a very effective and sustainable impact against poverty, PROSHIKA needs to expand its program activities in new areas where the target people are not involved in development and income generating activities facilitated either by any NGO or any government agency. This year PROSHIKA expanded its activities in 6,808 villages/slums under 1,241 unions and wards respectively. However, there has been some under-achievement in area expansion this year. PROSHIKA has been able to expand its activities of new 190 Area Development Centers (ADCs). Tables present the details of area expansion.

Table 2: Area expansion (2021-2022)

Type	Target (2021-2022)	Achievement (2021-2022)	% of Achievement (2021-2022)	Up to date (June.2022)
Village/Slum	6,786	6,808	100	6,808
Union/Ward	1,118	1,241	111	1,241
Upazila/Thana	-	266	-	266
District	-	40	-	40
ADC	168	190	113	190
Branches of ADC	286	323	113	323

Table : Financial plan and achievement (crores in Tk.)

Type	Target (2021- 22)	Achievement (2021-22)	% of Achievement (2021-22)
Loan outstanding	770.44	847	110
Savings outstanding	817.39	775.09	95
Loan disbursed	1,169	1,325	113
Loan collection	1,081	1,274	118
Withdraw of savings	166	198	120
Savings collection	244	440	180
Total income	131	139	106
Total expenditure	103	109	106

Financial Services Programs

The most important step in empowering the poor is to build their economic capacity. The main component of human security is the economy. Economic poverty makes worse poverty in other areas of human life/living. PROSHIKA therefore, has been providing considerable importance and support to the economic development of the poor since its inception.

Most of the people in our country do not have enough crop land. As a result, they have to make a living by doing various kinds of work including agricultural labor, other manual labor, small business, handicrafts, etc. It does not lay any affect to change their poverty. They have been poor and helpless for generation to generation. They cannot be financially self-reliant by doing any business due to lack of capital. Due to various institutional formalities, they do not get enough loan facilities from any source. In such a situation the poor people leave the village and move to the city in pursuit of security of life. This puts a huge strain on the city's population. As a result, they are deprived of access to civic services. Then they start to live in slums and are forced to work hard, can't educate children and can't provide them healthcare. As a result, they become compel to employ their children as laborers and marry off their daughters at an early age due to lack of money. PROSHIKA has implemented financial services programs to protect poor people from such kind of awful economic condition. PROSHIKA provides loan assistance on easy terms to the productive sector considering the poor as well as developing their capacity.

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 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).

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. 8,734.03 crore of loans has been disbursed to the group members of the *samiti* from the revolving loan in the financial year July, 2014 to June, 2022.

2. 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, 420,079 members of 34,844 *samitis* are covered under this scheme.

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

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. 113.40 crore is the outstanding of this scheme in the financial year 2021-2022.

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-2022, the savings amount of this program is Tk. 56.13 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. 316.28 crore has been deposited in various development area offices of PROSHIKA till June, 2022.

2.5. *Lakhpati* Savings Scheme (PLSS)

This savings scheme has been launched in the current financial year. Under this scheme, till June, 2022, about Tk. 6.50 have been deposited in various development area offices of PROSHIKA.

3. Loan Loss Compensation Scheme (loan Insurance)

The loan loss compensation scheme has a current fund of Tk. 32.49 crore. The money of this scheme is given as compensation to the borrowers in case of death. A total of Tk. 1.05 crore has been paid for compensation to the concerned members from this financial year July 2021- June 2022.

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

Concerns for women's development occupies place in PROSHIKA's overall development process. PROSHIKA believes that for sustainable development empowerment of women is necessary and their freedom from economic bondage is absolutely essential. Realizing the economic development and social development must go hand in hand. PROSHIKA has mainstreamed women's development needs in all its programs. Women have become remarkably empowered and they have advanced in almost all spheres of life.

Women's empowerment has always been a hallmark in PROSHIKA's process of Development. Naturally, PROSHIKA has facilitated formation of more than one million women's group since it began working. 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.

PROSHIKA has been implementing this program for a long time with the aim of creating self-reliant, capable citizens, building better family structure and recognizing the contribution of women in the socio-economic field. As a result women have been significantly empowered and they have progressed in almost all spheres of life. In addition to their own income-generating activities, women's group members have also raised a united voice against socially oppressive norms such as child marriage, dowry, physical abuse, illegal divorce, polygamy and unequal wages alongside their own income-generating activities. Whenever any atrocity is committed against women (irrespective of group members) in any of PROSHIKA areas, the program takes



Yard meeting to aware women about their rights



Yard meeting to aware women about their rights

necessary measures and investigates the matter with the help of field management for taking necessary actions.

This program was implemented in 26 development areas of PROSHIKA during this financial year 2021-2022. The list of areas is mentioned below:

Fatikchari, Bibirhat, Bhujpur, Patuakhali, Amtali, Dhamrai Sadar, Dhamrai, Lauhjong, Padma, Tongibari, Baklia, Kalurghat, C&B, Bayezid, Chandgaon, Rupnagar, Shahidbagh, Sirajdikhan, Rajanagar, ISB Chattar, Chapainawabganj, Nachol, Barendra, Domar, Debiganj and Chilahati development areas.

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.	20	17	85%	79	170	249
Discussion meeting on women development and empowerment with community and group member	30	28	80%	1100	256	1356
Upazila-level meeting for women and children abuse and prevention of rape.	10	03	30%	190	40	230
Seminar at upazila and district level	05	-	-	-	-	-
Rokeya day is celebrated centrally (09 Dec. 2021)	01	01	100%	-	-	-
International women day is celebrated centrally (8 March. 2022)	01	01	100%	-	-	-
Networking with like-minded organization	05	05	100%	-	-	-
People's culture programs on women development and empowerment	03	-	-	-	-	-
Collected case studies	01	01	100%	-	-	-

Reasons for underachievement of targets:

The pandemic COVID-19 and lockdown;

1. Carrying out duties in PROSHIKA *Bhaban*; and
2. Carrying out duties at *Horirampur* development area office.

In the meetings mentioned in the table, people from various classes and professions of society such as municipal mayors, freedom fighters, college lecturers, secondary school teachers, madrasa teachers, primary school head teachers, assistant teachers, press club presidents, journalists, bankers, NGO workers, union council chairman and members, women commissioners, political figures, school and madrasa committee members, local dignitaries, community and association members and managers and staff of related development areas were present.

Program for Development of Differently Able People

One of the main causes of poverty in our country is ignorance about illness and health. Despite the majority of the poor population in Bangladesh, their accessibility existing health facilities and health institutions is very low. They are often found to be heavily indebted to meet frequent medical expenses. PROSHIKA Health Programs aim to create health awareness among the poor, create accessibility to health, support with health information and reduce health vulnerability as ‘prevention is better than cure’. It is the most suitable strategy to maintain good health of helpless and poor people. The general objective of this program is to improve the overall health status of the poor; and helping to reduce the incidence of common diseases that affect the poor the most.

One of the main activities of PROSHIKA Health Program is to develop the people with disabilities. Also, as a joint initiative with the health care provider called ‘*Unnayan Dhara*’, breast skinning was started for the women workers of all PROSHIKA development area offices, including the Dhaka central office to increase awareness about breast cancer among rural and urban women.

Disability is a human problem. A total of ten 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 – 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. This is very sad. Our country does not have enough institutions for the treatment of disabilities. However, the government has launched various schemes to provide assistance to the disabled. Disabled people are benefiting from it. Special facilities have also been arranged in the hospital. PROSHIKA Human Development Center has been implementing programs to assist people with disabilities, especially admissions in educational institutions, distribution of canes (white-stick) and wheelchairs, employment arrangements and medical assistance.

There are plans of PROSHIKA to provide medical care, counseling and other services in the development program of people with disabilities under existing economic and social programs. It should be noted that this program will be integrated with the medical service program of people at the grass root level through PROSHIKA.

Activities implemented under the Program for Development of Differently Able People in the fiscal year 2021-2022 are: Observance of World Disability Day in Central Offices and Development Area offices; conducting disability training; disability identification; providing assistance with money/food and winter clothing

Inspite of cleft lip and cleft palate Anik Sheikh is dreaming for a normal life

Anik Sheikh, the son of *Abul Bashar* and *Feroza Begum* of *Shimulia* village in *Dohar* district, was born with lip and palate problems along with eyes problems. He and his family had no idea that *Anik* could have a normal life. PROSHIKA helped them turn that idea into reality.

Anik is now ten years old. He was born with cleft lip and palate as well as eye problems. For his parents, *Anik*, with their poverty, was a separate burden and cause for concern. They knew that this disease could be cured through treatment but it was not possible for them to provide the huge amount of money required for the treatment of this disease. They also did not know how and in what way they could get treatment for this disease from a charity clinic.



Anik before operation

PROSHIKA came forward to give him a normal life. *Anik's* house is located in PROSHIKA's *Muktangan* Development area office. The Area Manager of PROSHIKA selected *Anik* to provide treatment assistance for cleft lip and palate disease under PROSHIKA Disability Development Program. He arranged for *Anik's* treatment according to the direction and advice of Mr. *Serajul Islam*, the Chief Executive of PROSHIKA. *Anik* was taken to a specialist doctor for treatment through the concerned department. The doctor said that this disease can be cured through surgery. But since the shape of his lips and palate is very large, he will need more than one operation which will be performed by the doctor in phases and hence there will be no medical expenses.



Anik after operation

At present, one of his operations has been successfully performed. A further operation will also be done and the doctor is hopeful that after this operation he will fully recover and *Anik* and his parents' dreams will come true. *Anik* will live in society as a normal person free from the curse of disability.

Anik's family is very grateful to PROSHIKA and its collaborative work has a very positive impact on people from all walks of life.

To the disabled or their families during emergencies; identifying and treating cleft-lip and palate disorders; providing white cane to the blind and handicapped; providing crutches and other equipment; provision of wheelchairs among physically challenged people; the disabled are also assisted in obtaining government allowances. Medical checkup and diabetes and blood pressure measurement of contractual workers are also conducted. Under the initiative of the Central Office, a rally under the leadership of the honorable Chief went out from PROSHIKA Bhaban to Mirpur-1, with workers of all levels, PROSHIKA participated in the rally.



Rally organized by head office



Distribution of Wheelchairs



Distribution various assistive devices

A training module for training on disability has been developed and distributed to 40 development area offices. A total of 103 persons with disabilities have been identified under this program in PROSHIKA Jhitka, Harirampur, Kamta, Sauria, Dhamrai, Phulchhari, Rangamati, Dasar, Mostafapur, Kaptai and Sakhipur development areas. Food, money and winter clothes have been provided to 49 disabled families in Fatikchhari, Bibirhat, Rangamati, Dasar, Mostafapur Phulchhari, Gaibandha PROSHIKA development area offices. Through this program two disabled people of cleft-lip and cleft-palate have been identified and treated in PROSHIKA Feni development area office. Five visually impaired persons in Kamta and Sauria Development Areas have been provided with canes and crutches and other materials to other persons with disabilities. In addition, wheelchairs were provided to 17 physically challenged persons in Dhamrai, Tangail, Kamta, Sauria, Jhitka and Harirampur development areas and also PROSHIKA has assisted in obtaining government allowances to a total of 34 persons with disabilities in Shalbon, Paharika, Sakhipur and other development area offices.

Recently, PROSHIKA has signed a memorandum of understanding with Child Health Awareness to provide treatment for cleft-lip and cleft-palate children. This work is in progress. MoUs have been signed with two institutions for women's breast cancer and health services to provide more medical support under this program. Its activities will be launched in the coming years. In this way, people will be benefited by getting health services through PROSHIKA.

People's Culture 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 Culture 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;
- Organize performances and fairs; and
- Publications.



The play staged by grassroots people



The play staged by the program's staff

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.

The Table below shows the details of the implemented activities under this program of the financial year 2021-2022.

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

Description	Target	Achievement	Percentage (%)
Organizing cultural programs at Central level	4	4	100
Organizing cultural programs at ADC level	476	480	101
Formation/re-formation of people's cultural group	19	3	16
Organizing trainings/workshops in development areas	12	3	25
Organizing cultural programs in villages/ <i>mahallas</i>	16	2	13
Developing audio/video clips	2	12	600
Updating Facebook Page	100	170	170



A program of Proshika held at national museum



Presentation of Proshika's peoples' culture program

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.

Anti-drug Campaign

Nowadays, drug addiction has taken a terrible hold around the world. A certain number of people from every strata of society are becoming addicted to drugs. The global drug trade has expanded at a massive rate. Drugs have also spread in Bangladesh horribly. As a result of drug addiction, the family of the addict faces disruption in economic, social and professional life. Family and family members of drug-addicts are socially stigmatized. Children's education is being disrupted. Families are falling apart and drug addicts are dying prematurely. Due to drug smuggling and illegal trade in the country, the police administration has been under tremendous pressure. 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.



Handing over the renewed certificate issued by the Narcotics Control Directorate to the Chief Executive

Objectives of the program are:

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

Area of the program implemented:

- Number of ADCs – 188;
- Number of Branches – 320;
- Number of *upazila* – 266; and
- District – 40

Implemented Activities

1. Exchange of views with officials of the Narcotics Control Directorate;
2. Communicating with group and community members;
3. Interact with teachers and students;
4. Communicate with PROSHIKA staffs and managers;
5. Discussion meeting with representatives of district, *upazila* and union *parishads*;
6. Participation in events organized by the Narcotics Control Directorate;
7. Exchange meeting with officials of District Narcotics Control Directorate;
8. Anti-drug awareness people's cultural activities;
9. Observance of International Anti-Drug Day;
10. Anti-narcotics rally at district and *upazila* level;
11. Collection of case studies; and
12. Creation and distribution of anti-drug and awareness campaign materials.



Drug prevention and awareness meeting and rally

During the financial year 2021-2022, 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, Haliashahar, Akbarshah, Sagarika, Gaibandha And Gazipur.*

The numerical targets and achievements of this program for the financial year 2021-2022 are given in the table below:

Table: Numerical target and achievement data

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-2022”, 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 and Climate Change Risk Management Program

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 micro-organisms 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.

The activities of this program are: a) Social forestry/roadside forestry b) setting up nurseries; c) organizing awareness raising trainings; and d) maintaining communication with government agencies.



Road side afforestation activities by PROSHIKA

Social Forestry is one of those programs which manifest 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.

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.

In this financial year (2021-2022), it has been possible to earn 6 lakh fifty eight thousand seven hundred taka from the sale of trees. Though the target of earning taka 10 lakh from the tree plantation project through social forestry program.

Group members earned Tk. 2,839,800 in the financial year 2021-2022. About 75 group members benefited from the proceeds of the tree sale of this program. In the last financial year (2020-2021), Tk. three lakh 45 thousand was earned from the sale of trees. Its total beneficiaries are 45 people. It is noteworthy that this program is an employment opportunity for PROSHIKA group members.

Table: The area-wise achievement figure of this financial year is mentioned in the table below

The name of ADCs	Money received from sale of trees	Money received by PROSHIKA
Saturia	2,101,500	420,300
Brahmanbaria	512,000	102,400
Singair	185,000	46,000
Palashbari	700,000	100,000
Total	3,498,500	658,700

As shown in the table, PROSHIKA and its group members earned this money by selling trees in *Saturia, Brahmanbaria, Singair and Palashbari* development areas. It is to be noted that in the financial year 2021-2022, taka 12 lakh 50 thousand from *Dhamrai* development area and taka 33 lakh from *Sadarpur* development area were earned from sale of trees which was deposited in the account of the respective development area, but due to administrative complications, it was not possible to distribute the money between PROSHIKA and its group members.

Legal Aid Program

PROSHIKA has been working on socio-economic development, empowerment, and elimination of social and cultural prejudice, exploitation, torture and violation of human rights of poor women and men for more than four decades. In this context, Legal Aid Program has been undertaken to provide legal aid to the oppressed poor women and men. The main objective of this program is to create awareness about the legal rights of women and men. To prevent child marriage, family violence against women and girls, eviction, rape, acid throwing, dowry settlement, prevention of women and child abuse and legal rights for protection of women and men and provide legal assistance to the victims.

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 conflicts.



PROSHIKA organized discussion meeting



PROSHIKA organized discussion meeting

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.

Husband abandoned *Rozina* got justice with the help of PROSHIKA Legal Aid Program

Rozina was unjustly evicted from a happy family by her husband and husband's parents with no endowment and without any responsibility for her maintenance, finally got a solution to the injustice done to her through PROSHIKA's Legal Aid Program.

A teenager *Rozina* lived in a village of *Dhamrai* Thana's *Sutipara* union named *Balitha*. *Rozina*'s life was full of lively and excitement but came to an abrupt halt in 2005. In January of that year, she got married to Md. *Selim* of the same village. Md. *Selim* used to work at garments factory. A few years passed happily after their marriage. A daughter was born in their family like a ray of light in the world of happiness. Their family was doing well. But suddenly *Rozina*'s physical condition worsened. As a result, her husband and in-laws left *Rozina* with her daughter at her father's house. Even after three months, no one was looking for her from her husband or in-laws and did not take any notice of her and refrain from providing any kind of maintenance. *Rozina* being a member of PROSHIKA *Samiti*, her case came to the attention of Mr. *Delwar Hossain*, a member of PROSHIKA Legal Aid Program. With the help of *Delwar Hossain*, *Rozina* was sent to her in-laws house through arbitration with the village elders. But after three months, her in-laws again sent her to her father's house with her daughter.



Even after a long time passed, as there was no inquiry from her husband or in-laws, it was found out from *Rozina*'s family that *Selim* is married to a girl who worked at garments factory where he worked. Later *Rozina*'s family and *Rozina* contact them in various ways but cannot come to any solution. Her husband or husband's family never agrees to take her into their house and does not provide any kind of maintenance. *Rozina* was unemployed; her father's house was also not in good condition. In this situation, it becomes difficult for her to survive with her daughter. At this stage, she again took help of PROSHIKA's Legal Aid Committee. PROSHIKA's Legal Aid Committee contacted *Rozina*'s husband and the people of her husband's house and found no solution and filed a case in court against *Selim*. After the case, a warrant was issued in the name of *Rozina*'s husband *Selim* and he was arrested by the police and sent to jail for seven days term. At one stage, they were legally divorced and subjected to taka 200,000 as her compensation. Although the father was responsible for maintenance of the child but *Selim* did not fulfill that responsibility. *Rozina* now takes care of her daughter herself. She kept the money that she got as compensation in fixed-deposit at the post office for future financial security. She is very much grateful to PROSHIKA's Legal Aid Program for providing her with a secure future.

There is a panel of four eminent legal advisors of PROSHIKA to provide Legal assistance to victim in particular and people in general. If any injustice is committed against poor women and children at PROSHIKA working area level, they go there to investigate the incident and collect information. After discussing the information, the members of the advisory panel decide the type of legal assistance to inform the concerned authorities and recommend the speedy and effective assistance and protection of the victims involved in the problem. In addition, the government takes necessary initiatives to provide legal assistance in a coordinated manner with the cooperation of the lawyer panel and other legal aid institutions.

Details of the activities implemented for the financial year 2021-2022 are given in the table below.

Table: Activity-based achievement data

Description	Target	Achievement
Prevention of child marriage	8	11
Prevention violence against women and children	10	12
Abolition of dowry	6	8
Making rural and urban poor women aware of the law	6	8
To assist the poor in obtaining assistance from village courts	6	8
To assist the group members regarding the support of village courts	8	10
To inform the District Legal Aid Committee about the activities	9	10
To assist and aware the poor in obtaining legal aid	4	5
Total	57	72

The above activities have been implemented in total 21 development areas of PROSHIKA as per annual plan. The development areas are: *Bhanga, Palashbari, Khulshi, Gopalganj, Buriganga, Keraniganj, Dhamrai, Sitakunda, Madaripur, Chapai Nawabganj, Natore, Manikganj, Gazipur, Narayanganj, Gaibanda, Phulchari, Rangpur Sadar, Tongi Sadar, Singra, Sirajdikhan and Kalkini.*

Other implemented activities are:

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

Disaster Management, Relief and Rehabilitation Program

Bangladesh is a natural disaster prone zone. 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. At this time people face several natural disasters. Poor people suffer a lot. Crops, houses and property were destroyed. They have to force to sell fixed and other assets for survival. This program 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. 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.



Distribution of blankets

In 2021, PROSHIKA spent two lakh 23 thousand eight hundred and fifty takas among 70 thousand six hundred and 81 beneficiaries for distribution of masks, sanitizers, bleaching powder, soap, leaflets etc. in 31 development areas of PROSHIKA. Apart from this, PROSHIKA staff, managers and team members have been encouraged to receive covid-19 vaccine, and they have also provided assistance in downloading and printing the vaccine registration through computers and mobile phones to collect the vaccination card. It should be noted that PROSHIKA also distributed blankets among the poor at this time.

Table: Area wise statistical data on distribution of health supplies

The name of area	Name and number of Materials	
	Blanket	Health Materials
<i>Nilphamari</i>	50	500
<i>Domar</i>	100	1050
<i>Chilahati</i>	50	600
<i>Gaibanda</i>	200	700
<i>Fulchari</i>	200	00
<i>Palashbari</i>	05	1050
<i>Chattagram (Pahartali, Sagorika Akbarshah)</i>	500	5000
<i>Gaibanda DC Office</i>	50	-
Total	1,155	

Table: Distribution of health supplies and amount of money

Description	Number of Development Center	Amount of Money spent	Number of Beneficiaries
Mask, Soap, Sanitizer, Bleaching Powder, etc.	31	223,850	70,681
Distribution of Blanket	1,155	250,000	1,155 (pieces)

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.

Training Program

PROSHIKA has been focusing on various types of training to empower people at the grassroots since its inception. 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 on FM & RM at Mymensingh HRDC

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.

A number of 18 training courses planned for financial year 2021-2022. But the impact of covid-19 has made it possible to organize a total of 11 training courses of staff training. The total number of participants was 309. Eight central managers at the development area level conducted training for new staff of their area during this financial year. The training plan and achievement have been shown in the table below.



Training on Result Oriented Monitoring at Banshkhali

Table: 2021-2022 training targets and numerical data on achievements

The name of Training	Target	Achievement	Women	Men
Basic Computer learning (Field Operation)	5	0	-	
Orientation Course	4	11	81	228
Accounting	5	0	-	-
Micro-finance Management	2	0	-	-
Skill-development Management	2	0	-	-
Total	18	11	309	

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.

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.



Bee colonies

PROSHIKA bee colonies were established in *Tengra*, *Tepi Bari*, *Mauna* and *Gazipur* during financial year 2020-2021. 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 current fiscal year 2021-2022, a bee farm has been set up in the training 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.

Table: Frame number of current bee colony

Type	Existing	Growth Plan	Achievement	Percentage %	Total
Bee colony (including bees)	55	5	5	100	60
Bee colony (With bees)	300	100	80	80	380
Program staff	4	-	-	-	4



Collecting Honey from Mustered Flowers

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.

The progress of this program during the current financial year (2021-2022) is shown in the table below.

Table: Honey production of Current financial year (2021-2022):

Type of Honey	Target (Kg.)	Achievement (Kg.)	Percentage (%)	Rate per (Kg.)	Total (Tk.)
Honey from mustard flower	1,400	1,325	95 %	350	463,750
Honey from coriander/black cumin	300	100	33%	600	60,000
Honey from Lychee flower	800	655	82%	400	262,000
Total	2,500	2,080	82.3%	-	785,750

Table: Purchase and sale information of honey in the financial year (2021-2022)

Type of Honey	Purchasing Honey			Selling Honey		
	Quantity (Kg.)	Rate (per Kg.)	Amount (Tk.)	Quantity (Kg.)	Rate (per Kg.)	Amount (Tk.)
Honey from mustard flower	100	200	20,000	1,493	350	522,550
Honey from coriander/black cumin	-	-	-	392	600	235,200
Honey from Lychee flower	-	-	-	556	400	222,400
Total	100	-	20,000	2,441	-	980,150

It would be noted that offices were irregular due to the lockdown for Covid-19 and honey was not able to be dispatched as planned from the development area due to the suspension of transport.

Table: Data of honey stored till June 2022 (own farm production and purchase):

Type of Honey	Raw Honey From <i>Dhamrai</i> ADC	Processed Honey (Head Office)	Total Amount of money
Honey of Mustard Flower	1,705	467	2,172
Honey of Coriander/Black Seed Honey	89	55	144
Honey of Lychee Flower	790	124	914
Total	2,584	646	3,230

Price of stored honey = 1,212,200 Tk.

Inclusion of oil and rice in the program:

In the current 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 and *Kataribhog* and fragrant rice produced by the members of PROSHIKA *Samiti* in addition to honey. Oil and rice purchase and sale information is given in the table below.

Table: Purchase and Sale Information Oil and Rice:

Type	Buying		Selling	
	Kg.	Tk.	Kg.	Tk.
Mustard Oil	1,809	313,513	1,594	348,140
Kataribhog Rice	3,500	184,732	3,132	196,060

During this financial year, 1,809 kg of mustard oil was procured from PROSHIKA group members. The purchase price of which was Tk. 313,513 and 1,594 kg of oil was sold at Tk. 348,140. On the other hand, 3,500 kg *Kataribhog* rice was purchased from PROSHIKA group members at a price of total Tk. 184,732 and sold 3,132 kg rice at total Tk. 196,060.

PROSHIKA Water Filter Production and Marketing

This program was closed until 2021. The current 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 are plans to produce more filters from next year. Its manufacturing facility has been set up at *Kamta* in PROSHIKA *Saturia* Development Area. From there the filters are supplied all over the country. Initially the distribution of water filter was initiated through PROSHIKA Development Area Office. In financial year 2021-2022, the filter production target was 1200 sets and 786 sets were produced. In the last financial year, its production was 300 sets. In that ratio, 486 more sets have been produced in this financial year than last year.

Among buyers various development areas have purchased more PROSHIKA water filters. Among the development areas, all development areas of *Chattagram* division, *Rajshahi*, *Naogaon*, *Chapai*, *Gopalganj* and *Faridpur* development areas are particularly noteworthy. *Kurigram Zilla Parishad* is notable among general buyers outside PROSHIKA. On behalf of this *Zilla Parishad*, 70 PROSHIKA water filters were distributed to 70 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 2022 salary allowances of two workers are paid regularly. Three lakhs fifty thousand taka has been paid until June 2022 as loan installments. Note that capital is being used as revolving fund.

- Plans to produce 1500 sets of water filters in the next financial year;
- The price of each filter is Tk. 4,000 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;
- A workshop and a showroom will be constructed in PROSHIKA *Bhavan* to increase the sales;
- Sales representatives will be appointed on commission basis throughout Bangladesh;
- 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 36 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 19 acres of land throughout the year of 2021-2022. The poultry farm has nine open sheds, one hatching breeding facility with state-of-the-art standards for chick production. There are one large and one small shed for seed drying, grading and processing and two large ponds for fish farming. The office building of this farm has a five-room building for management. Other facilities have been included agricultural warehouses, offices, storerooms, staff quarters, guest rooms and a training room.

Information for the financial year 2021-2022 in Rabi Season

Seed potatoes were produced at a cost of about Tk. 24, 00,000 (twenty-four lakhs) on 18.00 acres of land through contract farmers at Integrated Agricultural Farms of Rangpur and Dinajpur. A total of 166 tons seed potatoes has been produced, of which 156 tons have been stored in cold storage. In the financial year 2021-2022, seed potatoes were sold during the month of November-December and the income from the sale was about Tk. 30,00,000 (thirty lakhs). From this farm, 12.5 acres of land have leased out for *Rabi* season. Income from lease is 2, 62,500 Tk. (Two Lakh Sixty Two Thousand Five Hundred).

Income from Farm during *Kharif-I* season

Maize has been cultivated on 7.20 acres of land. Production cost was Tk.180,374. About 15 tons of maize have been produced of which the income from the sale is 329,072 (three lakhs thirty nine thousand and seventy two) Tk. Remaining 13.80 acres of land has been



Potatoes field



Potatoes field

leased out for paddy, maize and vegetable cultivation and the income from the leased land is Tk. 207,000 (Two Lakh Seven Thousand).

Income from Farm during *Kharif-2* season

Due to heavy rain fall and flood water from upstream, it was not possible to lease out land or cultivate crops. The existing poultry farm at Rangpur has eight open sheds and the poultry farm is rented out. The monthly rent of the sheds is Tk. 65,000 (sixty five thousand) and the income from the rent in this financial year (2021-2022) is Tk. 7, 80,000 (seven lakh eighty thousand).

Income from financial year 2021-2022

Total Expenditure in the financial year 2021-2022 is Taka 78,59,186 (seventy-eight lakhs nine thousand one hundred and eighty six).

Total income in the financial year 2021-2022 is Taka 85,43,618 (Eighty-five Lakhs Forty Three Thousand Six Hundred Eight).

Surplus is total Tk. 6,84,500 (six lakh eighty four thousand five hundred) only.

Rangpur Carp Hatchery

PROSHIKA Carp Hatchery is situated on the area of 7.98 acres of land. At present, the hatchery has 10 pond of various sizes out of which five ponds have been re-excavated. The remaining five will be re-excavated in the next financial year. In the financial year 2021-2022, fish production cost was 5,40,120 (five lakh forty thousand one hundred and twenty) taka and income from fish sale is 7,81,395 (seven lakh eighty one thousand three hundred and ninety five) taka.



Carp Hatchery

In this financial year (2021-2022) the total expenditure has been 1,151,574 (one hundred and fifty one thousand five hundred and seventy four) taka and the total income has been 8,04,773 (eight lakh four thousand seven hundred and seventy three) taka. Therefore, the amount of deficit is 3,46,801 (Three Lakh Forty Six Thousand Eight Hundred One) taka.

Integrated Agricultural Farm, Satkania, Chattagram

This farm is established on about 20 acres of hill land at *Mahalia Mauza* of *Satkania Upazila in Chattagram* district. This farm has a total of seven layer chicken rearing sheds and five open sheds. Besides, there is a modern standard hatchery for producing 84,000 chicks from per week is now totally lying idle and unused. There are arrangements for rearing 45,000 chickens in other remaining six sheds. At present 34,000 chicks are reared in the five sheds and eggs are being produced from 13,000 hens among these. At the end of the financial year, a total of 13,115 chickens were sold out and producing 15,000 more chicks in that current month.



One part of farm

Currently there are six people including one-woman regular staff and 18 people including four woman temporary workers are employed 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.



Timber trees



Poultry rearing and produced eggs

Number of forest trees and type of timber trees

Name of trees	Number of previous trees	Number of new Trees in 2020	Number of new Trees in 2020
<i>Ucaliptas</i>	181	2000	2181
<i>Akashmoni</i>	17 1000 1017	1000	1017
<i>Mehagoni</i>	56	0	56
<i>Segun</i>	22	0	22
<i>Raintree Korai</i>	12	0	12
<i>Neem</i>	13	0	13
<i>Haritaki</i>	1	0	1
<i>Debdaru</i>	5	0	5
<i>Krishnachura</i>	2	0	2
<i>BanshJhar</i>	3	0	3
<i>Jam</i>	13	0	13
<i>Shimul</i>	2	0	2
Total	327	3000	3327

Number of fruits trees in the farm

Name of trees	Number of previous trees	Number of new Trees in 2020	Number of new Trees in 2020
Mango tree	380	150	530
Jackfruit tree	14	12	26
Lichi tree	2	0	2
Jam tree	10	0	10
Coconut tree	8	29	37
Olive tree	2	0	2
Malta tree	17	0	17
Borai/Kul tree	7	3	10
Amara tree	6	0	6
Amalaki tree	2	0	2
Jamrul tree	0	2	2
Kamranga tree	1	0	1
Guava tree	3	5	8
Dates tree	8	0	8
Lemon tree	7	0	7
Safeda tree	8	0	8
Lotkal tree	4	0	4
Banana tree	60	112	172
Papaw tree	22	74	96
Total	561	387	948

Regional Human Resource Development Center (Mymensingh)

Seminars, workshops and discussion meetings of all the other institutes of the country as well as PROSHIKA's internal trainings, seminars, workshops and discussion meetings are organized in this center. It is operated on a commercial basis. It is an income generating center. Due to the effect of Covid-19, the scheduled target of this center has not been met up the financial year 2020-2021. For the impact of Corona virus, many other organizations canceled their scheduled activities worth several lakh takas.



Table 9: The following table shows the details:

Target	Income	Expenditure	loss	Investment	Net loss
4,976,025	3,470,145	4,168,344	-698,199	00	-698,199

Amount of money borrowed from central

Office = Tk. 4,10,000.00

Refund to central office/investment = Tk. 41,500.00

FDR withdrawal and Bank Interest = Tk. 6,10,882.00

FDR money has been spent on rent, arrears of staff, festival allowances and utility bill of the center.



Table: Income-expenditure of the year 2021-2022

Type	Income			Expenditure			Net Margin
	Target	Achievement	Investment of Head office	Target	Achievement	Investment to Head office	
Accommodation	1,872,275	1,482,225	-390,050	00	00	00	+1,442,225
Venue	652,800	612,625	-40,175	00	00	00	+612,625
Food	2,432,000	2,354,308	-77,692	1,144,000	140,964	-326,994	+883,344
Others	120,000	122,155	+2,155	-	4,055	-4,055	+118,100
Salary and Administration cost	-	-	-	3,601,700	3,409,180	+192,520	3,409,180
Total	5,077,075	4571313	-505,762	4,745,700	4,884,199	-138,499	-312,886

Supportive Departments

Supportive Departments play an important role in the implementation of core programs. These 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 institutes, PROSHIKA also has many supportive departments. Below is a brief description of the supporting departments and their activities and achievements of the financial year 2021-2022.

Human Resource Department

PROSHIKA Human resources department usually performs various functions as per the decision of the Chief Executive of the organization including determining all the information of the office staff and managers. This section can be called a 'Database' about the employees as well as the management of the organization. Human Resource Department is a major department for all organizations.



The Staff of the department

All information of employees and managers are stored in this section. It is an information repository related to personnel. Employee profiles and designations, performance evaluations and data storage are among its functions. The work of this department is no exception in the case of PROSHIKA Human Development Center. Briefly, the functions of this department are: determining the needs of the staff of PROSHIKA, recruitment, transfer, replacement of staff, termination, providing incentives and maintaining the profile of all the staff etc. There are currently 7 employees working in this department.

In the last financial year (2021-2022), 580 workers were appointed in the development areas. Also 42 old workers are appointed as regular contractual workers. A total of 622 employees have been added to Central Information Management in the last financial year. The total number of employees, who have been terminated, resigned, discharged, and dismissed is 302. At present the total

number of employees in development areas and central office is 2,169. Further detailed information is given in the following tables.

Table: Information regarding the last financial year

Recruitment			Retirement and other			Appointment cancellation, resignation, retrenchment, dismissal and other			Current number of employee		
Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
162	418	580	18	24	42	83	219	302	716	1,453	2,169

It should be noted that 42 regular workers have been appointed on contractual basis. Among them 14 is women and 28 men.

In fiscal year 2021-2022, a total of 124 workers were given the responsibility of manager in the development area. This information is given in the table below.

Table : Assigning responsibilities to managers

Central Manager		Zonal Manager		Area Manager		Branch Manager		Total
Women	Men	Women	Men	Women	Men	Women	Men	
1	7	1	14	04	33	17	47	124

In this financial year (2021-2022), total 287 staff have been permanentized in various posts. This information is given in the table below.

Table : Permanentization of staff

Deputy Director	Program manager	SPO	PO	JPO	SFO	FO	Total
1	1	4	10	20	224	27	287

The number of staff in development areas and central office during the last financial year (2021-2022) is given in the table below.

Table: Total number of employees

Staffing in Development Area			Staffing in Central Office			Staffing in SEED trust and IAF Projects		
Women	Men	Total	Women	Men	Total	Women	Men	Total
693	1278	1971	19	130	149	04	45	49

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.

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.



The department Staffs

Information management and computer department is one of them. Although without these supportive departments do not have the opportunity to implement any program of their own. However, without the support of these departments, the overall progress of training, smooth implementation of the program and long-term success are not possible.

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.

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 2021-2022 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 2022 stood at 190. 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 December 2021; And Salaries and other necessary support are being provided for the SEED program.

2. 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.

3. 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.

Internal Audit Department

Audit is an important department of any organization. It is a managerial function of controlling the use and policies of the organization's money/budget. PROSHIKA Audit Department is responsible for monitoring and conducting audits of the financial activities of its Development Areas. This department has been working to maintain financial order through regular monitoring and audit activities as well as to work properly according to the policy. The target for the 2021-2022 budgets was to monitor and audit 60 development areas. Due to the impact of Covid-19, monitoring and audit activities have been completed in 39 development areas. After monitoring and auditing various recommendations and suggestions are provided by this department to the higher authorities. Some of the main recommendations are mentioned below:

- a) Providing short term training to the Branch Managers on account management;
- b) Correcting minor accounting deviations promptly;
- c) providing regular reports to higher authorities;
- d) writing off waste and unnecessary materials; and
- e) standardizing the formats used in all development areas.



The development areas where monitoring and audit work has been carried out are: *Saturia Sadar, Kamta Saturia, Lauhajong, Dohar, Muktangan, Chanpai Nawabganj, Mahananda, Tongibari, Padma, Raninagar, Naogaon, Godagari, Rajbarihat, Bholahat, Shimpara, Sreenagar, Shimpara and Baraigram.*

Table : Special investigation or accounting of work

Name of the Month	Development Area/other	Type of work
August 21	Dhanisafa (Mathbaria)	Special investigation of financial irregularities
September '21	Harirampur	Special inquiry into personnel management
Nov '21	Satkania Integrated Agricultural	Evaluation of Finance Program
February 22	Jhitka	Assisted in accounting work
March '22	Nimtali	Investigation into financial irregularities and management
April '22	Harirampur	Assisted in accounting and litigation work
May '23	Carp Hatchery (Rangpur)	Assistance in accounting work

In addition to the above areas and works, special investigations have been completed in five development areas and accounting assistance has been provided in two development areas. Practically 46 development areas including audits and investigations have been completed, making it possible to achieve 77% of the target. It should be noted that due to Covid-19, it was not possible to carry out the audit activities at the field level as per the target.

Department of Estate and Store

PROSHIKA has many of its own office buildings and land and facilities. They have to construct shops and renovate offices along with leasing unused space and ponds. Income is generated by renting and leasing many buildings. The officers and staff in charge of this department maintain these as per the plan. Some of the activities of this department include fish farming, planting and sale of trees, leasing of land, production and sale of fruits and vegetables, etc. in some places. Along with this, store management is also done smoothly.



Table: The objectives and achievements of this department for the financial year 2021-2022 are as follows:

Description	Target	Achievement (2021-2022)	%	Target (2022-2023)
Office rent	4,099,800	2,851,000	81%	4,099,800
Shop rent	799,000	602,000	75%	557,600
Ponds lease out/selling fishes	200,000	120,000	60%	128,000
Selling trees	295,000	230,000	78%	140,000
Land lease out	28,000	40,000	143%	48,000
Selling wool / vegetables	190,000	120,100	63%	215,300
other	100,700	150,000	149%	42,000
Total	5,131,500	4,113,100	80%	5,230,700

PROSHiKA Central Office, Integrated Agricultural Farm, Hatchery and Central Training Center have its own land and facilities in 65 development areas. All its facilities are used for productive and profitable purposes. The total land area in development areas is 55.36 acres. Training Center *Kaitta, Manikganj* has 32.00 acres, PROSHIKA Central Office has 00.46 acres, and Integrated Agricultural Farm, *Rangpur*, Carp Hatchery, *Mithapukur*, Rangpur, Integrated Agricultural Farm, *Fultala*, has 76.06 acres of land. In these areas including Khulna, Integrated Agricultural Farm, *Shiromani, Khulna*, Integrated Agricultural Farm, *Satkania, Chattagram* the total land area is 164.381 acres. It is to be noted that an income of Tk. 4,113,100 has been generated in the financial year 2021-2022 from the land and construction of the development areas and a plan has been made for the income in the current financial year 2022-2023 as well. These establishments have been established with the aim of increasing PROSHIKA income and employment of skilled workers. These all are conducted and monitoring by the Department of Estate and Store.

General Administration Department

The General Administration Department is the focal point of the Central Office. This department is responsible for determining the daily needs, office management, personnel management, organizing programs, providing the necessary needs of various departments, communicating with guests, communicating with publishing houses, managing dining in the central office, staff leave, staff travel schedule, organize workshops, monthly meetings, organize annual workshops, chair-tables, repair electronics equipment, ensure office security and many other tasks. These works are regular work of this office. There is no targeting here. Ensured a clean and functional office environment and overall cooperation in implementing and enabled the official activities of PROSHIKA to be carried out well. The General Administration Department plays an effective role in keeping PROSHIKA management and administrative areas operational by providing overall support to all departments and programs of the central office.



The details of the work of this department during the last financial year (2021-2022) are given below.

- Preparation of staff attendance register of the central office to check attendance and absence of the staff daily;
- To record and store the approved travel itineraries and leave arrangements of head office staff in the attendance book;
- Managing PROSHIKA dispatch section, dining hall and photocopying section;
- Purchasing, distributing and storing of various materials for PROSHIKA central office;
- All office maintenance works, such as repairing, renovation and changing electrical equipment, sanitary ware, water filter;
- Providing necessary materials in connection with the celebration of National and International Day;
- Responsible for the overall security of the central office and assisting the incoming guests;
- Organizing annual workshops on PROSHIKA assessment and planning;
- Arranging and hosting various internal meetings of the central office;
- Supervising daily office cleaning;

- Assisting the Human Resources Department in the recruitment of PROSHIKA development area staff;
 - Arranging communication and delivery of correspondence to various public and private offices;
 - Arranging the supply of annual calendar, diary, annual program reports of PROSHIKA to various development areas including various public and private institutions, etc.; and
 - Storing properly all necessary goods in head office store.
-

Department of Communication and Public Relations

Department of Communication and Public Relations helps the organization to develop inter-organizational communication and greater organizational coordination by collecting information from various program and development areas of PROSHIKA, analyzing the accuracy of information and providing that information. This department regularly prepares and publishes annual and half-yearly, quarterly, monthly activity reports, annual diaries of the organization in Bengali and English, PROSHIKA brochures, newsletters in English and Bengali and maintains and regularly updates the PROSHIKA website and a Social page 'LinkedIn'. Besides, this department is responsible for providing all the information related to PROSHIKA of various government/private organizations, donor groups, development partners and researchers from home and abroad. This department is also one of the vehicles for exchange of internal information and news of PROSHIKA. This department works for regular communication and relationship development with various government and private institutions. Also, one of the functions of this department is to proofread and edit various reports of this organization. During the financial year 2021-2022, it carried out the printing of annual activity report (in Bengali and English), annual calendar, brochures (in Bengali and English) leaflets and diaries, at a glance (in Bengali and English) of PROSHIKA. These are distributed among the PROSHIKA staff and various institutions, officials and dignitaries of the country.



Department of Finance and Accounts

At the end of all programs, there is a planned overall budget and according to that budget, the program is conducted. Allocating the budget for all the activities of the organization and calculating the allocated money expenditure, profit and loss calculation of income activities, daily expenditure calculation, and transaction management with the bank, daily accounting and many other tasks are performed by the accounting department.



The staff of the department

The finance and accounting department of PROSHIKA is formed of a sincere combination of skilled, efficient staffs and managers. It is a skill-rich department. A total of nine staffs and managers work in this department. They carry out the day-to-day accounting, banking transactions and of the central office. This department compiles, analyzes, amends errors, corrects accounts, daily office expenses, program expenses, salaries and allowances, employee welfare fund accounts, annual income tax accounts and certificates of employees, which come from the development area every month on program implementation, income and expenditure reports. In addition, this department implemented all the work of accounting, including the payment of money owed to the employees. Besides, the employees of this department keep the accounts in the account book, keep the vouchers and do all the important calculations through the computer. They prepare monthly income-expenditure accounts and present them at monthly program progress evaluation meetings. This department compiles monthly, quarterly, half-yearly and annual accounts. PROSHIKA Chief Financial Officer heads the department. The work of this department is managed under his guidance and advice.

PROSHIKA IMPLEMENTED PROJECTS

Sustainable Forestry and Livelihoods (*SuFol*) Project

Bangladesh Forest Department (BFD) under the Ministry of Environment, Forest and Climate Change is implementing the “Sustainable Forest and Livelihood (*SuFol*) Project” from July, 2018 to June 30, 2023 with the financial support of IDA and GOB. The main objective of the project is to improve cooperative forest management and increase alternative employment opportunities for forest dependent communities in specific areas (Coastal *Bhola* and Coastal *Patuakhali* areas). The main objectives of the project are to improve forest resource management and increase direct participation of people in forest conservation and restoration, reduce direct and indirect dependence on forest resources by achieving alternative livelihoods for forest dependent communities and improve the environment for afforestation outside the forest. *SuFol* Project is implementing a number of activities that fall under these four components.



Skills training of *SuFol* Project

Rooftop Gardening Expansion Project

With the aim of modeling, planning and improving the food system for 'improved nutrition', in four City Corporations (Dhaka North, Dhaka South, *Narayanganj* and *Gazipur*) including the Dhaka Metropolitan Area have adopted plans to expand rooftop gardens funded by the United Nations Food and Agriculture Organization (FAO). The project is jointly managed by PROSHIKA. Aiming at the demand for fresh vegetables and vegetables in urban areas, Food and Agriculture Organization (FAO) of United Nations funded for the project to provide financial assistance and training to the urban dwellers of the four cities for rooftop gardening so that they can produce vegetables and fruits and improve nutrition and it is planned to be implemented in Dhaka North, Dhaka South, *Narayanganj* and *Gazipur* City areas. The Food and Agriculture Organization of the United Nations is



providing the necessary technical support for the project, including developing policy guidelines. The objectives of the project are to develop policy guidelines for the government that can later help in the proper implementation of rooftop gardens and support the production of safe, nutritious fruits and vegetables for the larger urban population.

Semi-urban Gardening Project

With the financial support of the United Nations Food and Agriculture Organization (FAO), PROSHIKA has taken up a project to establish five thousand urban gardens in Dhaka North, South, *Narayanganj*, and *Gazipur* City Corporation areas. Through this project, PROSHIKA will select five thousand beneficiaries in four city corporations and provide them with technical and logistical support in the next eight months. The City Corporation will then select 250 Community Trainers from among the poor communities and provide training. These trained trainers will later train and assist 5,000 beneficiaries in implementing urban gardens. The respective ward councilors and local community leaders will be involved in the entire process. The objective of this project is to train the beneficiaries, organize and supply good quality seeds, fertilizers, pesticides, geo bags, spade water pots etc.





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INDEPENDENT AUDITOR'S REPORT
To the Governing Body of
Proshika Manobik Unnayan Kendra

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of 'Micro-Credit & Saving Services (MCSS)' a program of Proshika Manobik Unnayan Kendra which comprise the statement of financial position as at 30 June 2022, and Statement of Income and Expenditure and Statement of Cash Flows and Statement of Receipts and Payments for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statement give a true and fair view of the financial position as at 30 June 2022, and its financial performance and its receipts and payments for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

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 Auditor's 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), and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We draw users' attention to the following facts on the financial statements;

1. 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.
2. Note 11.00 (Accounts Receivables) amounting Tk. 19,560,127 in the statements of financial position, which is being carrying forward for long time.
3. 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.
4. Note 16.00 (Long Term Loan from Others) amounting Tk. 204,238,694 in the statements of financial position, which is being carrying forward for long time.



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5. Note 17.00 (Loan from BKB (IFAD)) amounting Tk.618,307 in the statements of financial position, which is being carrying forward for long time.
6. 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.

Our opinion is not qualified in respect of those matters.

Responsibilities of management and those charged with government for the financial statements.

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with International Financial Reporting Standard (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 entity'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 entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity'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 the 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, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



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- Evaluate the overall presentation, structure and content of the financial statement, including the disclosures, and whether the financial statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Place: Dhaka
Date: 24 April 2023

Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2304251522 AS 370038

**PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)**

Statement of Financial Position

As at June 30, 2022

AS at June 30, 2022

Particulars	Note	Amount in BDT.	
		30-Jun-22	30-Jun-21
Assets:			
Non-Current Assets:			
Property, Plant & Equipment	7.00	1,118,571,861	1,113,647,257
Investment in FDR	8.00	1,542,750	1,542,750
Total Non-Current Assets:		1,120,114,611	1,115,190,007
Current Assets:			
Loan to Group Members	9.00	8,315,199,217	5,057,536,622
Loan to other - Short Term	10.00	108,029,832	89,232,253
Accounts Receivables	11.00	60,309,550	19,560,127
Advance, Deposits & Prepayments	12.00	420,488,100	463,418,516
Cash & Cash Equivalents	13.00	41,316,830	92,656,090
Total Current Assets		8,945,343,530	5,722,403,608
Total Assets		10,065,458,141	6,837,593,616
Fund and Liabilities:			
Fund:			
Capital Fund	14.00	(919,682,263)	(1,038,428,502)
Total Fund		(919,682,263)	(1,038,428,502)
Non-Current Liabilities			
Loan From PKSF	15.00	752,166,647	752,166,647
Long Term Loan From Others	16.00	204,238,694	204,238,694
Loan From BKB (IFAD)	17.00	618,307	618,307
Total Non-Current Liabilities		957,023,648	957,023,648
Current Liabilities:			
Member Savings Deposits	18.00	7,669,378,029	5,112,150,198
Accounts Payable	19.00	149,067,023	16,295,416
Loan loss Provision	20.00	165,936,840	99,936,840
Payable to SWF	21.00	567,115,253	586,395,633
Interest on Loan Payable	22.00	141,676,586	141,676,586
Loans and Liabilities	23.00	551,250,602	301,037,403
Miscellaneous & Other Deposit	24.00	280,256,030	274,297,241
Compensation Fund	25.00	181,305,080	161,372,955
Loan Insurance Fund	26.00	321,664,655	225,836,198
Provision for Income Tax	27.00	466,660	
		10,028,116,757	6,918,998,470

Particulars	Note	Amount in BDT.	
		30-Jun-22	30-Jun-21
Total Liabilities		10,985,140,405	7,876,022,118
Total Capital Fund & Liabilities		10,065,458,141	6,837,593,616


The annexed notes from the integral part of these financial statements.


Chief Executive


Chief Financial Officer

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

Place: Dhaka
Date: 24 APR 2023


Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2304251522AS370038

PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)
Statement of Income and Expenditure
For the year ended June 30, 2022

Particulars	Notes	Amounts in BDT.	
		30-Jun-22	30-Jun-21
Income:			
Service Charge on Loan	29.00	1,346,463,312	797,688,224
Bank Interest		844,128	995,203
Sales of Project Form	30.00	2,026,800	1,329,805
Sale of Pass Book	31.00	1,618,666	1,239,372
Others	32.00	711,404	881,738
Total Income		1,351,664,310	802,134,342
Expenditure:			
Interest on Member's Savings		468,597,494	213,059,508
Salaries and Allowances	41.00	576,146,868	461,524,575
Incentive to Staff	42.00	23,033,222	15,229,072
Office Rent		2,071,700	977,850
Printing and Stationary	43.00	3,294,766	864,836
Travel Transport		44,423,869	35,366,008
Travel Peridium		2,390,775	1,499,930
Telephone and Postage	44.00	4,561,402	3,167,356
Repair and Renewals		2,265,811	3,082,104
Office Maintenance	45.00	3,568,887	2,930,389
Fuel Cost		-	45,000
Gas and Electricity		59,140	28,925
Hospitality		4,894,441	3,417,952
Audit Fees		115,000	137,000
Land Rate & Taxes		146,940	809,400
Newspaper and Periodicals		360,273	297,455
Bank Charge		1,400,441	889,389
Training Expense	46.00	1,504,949	745,013
Vehicle Maintenance	47.00	40,500	171,700
Registration Fee		365,460	350,175
Utilities		4,761,202	3,002,647
Advertisement		53,822	27,174
Covid-19-Relief Distribution		1,661,829	2,068,833
Other Operating Expenses		7,944,964	1,705,777
Loan Loss Provision		66,000,000	35,000,000
Depreciation		12,787,657	7,314,612
Total Expenditure		1,232,451,412	793,712,680

Particulars	Notes	Amounts in BDT.	
		30-Jun-22	30-Jun-21
Comprehensive Income/(Loss) before tax		119,212,898	8,421,662
Provision For Income Tax		466,660	
Comprehensive Income/(Loss) after tax		118,746,239	
Grand Total		1,351,664,310	802,134,342


The annexed notes from the integral part of these financial statements.


Chief Executive


Chief Financial Officer

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

Place: Dhaka
Date: 24 APR 2023


Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2304251522AS57-0038

PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)
Statement of Receipts and Payments
For the year ended June 30, 2022

Particulars	Notes	Amount in BDT.	
		30-Jun-22	30-Jun-21
Opening Balance			
Cash in Hand		7,806,472	1,880,077
Cash at Bank		84,849,618	58,586,363
Sub-Total		92,656,090	60,466,440
Receipts			
Current Account	28.00	132,198,321	5,459,842
Service Charge on Loan	29.00	1,346,463,312	797,688,224
Bank Interest		844,128	995,203
Sale of Project Form	30.00	2,026,800	1,329,805
Sale of Pass Book	31.00	1,618,666	1,239,372
Others Income	32.00	711,403	881,738
Loan Realisation		9,893,723,598	5,672,199,850
Loan Insurance Premium		99,356,652	61,129,165
Savings Deposits	33.00	4,361,352,071	2,799,080,631
Advance Received	34.00	13,843,943	14,164,599
Loan & Liabilities	35.00	250,213,199	61,072,102
Miscellaneous & Other Deposit	36.00	5,958,789	1,684,283
Payable to SWF	37.00	5,486,595	5,747,442
Accounts Payable	38.00	1,560,231	5,245,202
Sub- Total		16,115,357,707	9,427,917,458
Total Receipts		16,208,013,797	9,488,383,898
Payments			
Loan Disbursement		13,151,386,193	7,315,100,587
Savings Withdrawal	39.00	1,977,007,520	1,278,233,574
Dividend to Group Savings	40.00	270,800,481	108,042,233
Salaries & Allowance	41.00	576,146,868	461,524,575
Incentive to Staff	42.00	23,033,222	15,229,072
Office Rent		2,071,700	977,850
Printing and Stationary	43.00	3,294,766	864,836
Travel Transport		44,423,869	35,366,008
Travel Perdiem		2,390,775	1,499,930
Telephone and Postage	44.00	4,561,402	3,167,356

Particulars	Notes	Amount in BDT.	
		30-Jun-22	30-Jun-21
Repair and Renewals		2,265,811	3,082,104
Office Maintenance	45.00	3,568,887	2,930,389
Fuel Cost		-	45,000
Gas and Electricity		59,140	28,925
Hospitality		4,894,441	3,417,952
Advertisement		53,822	27,174
Newspaper and Periodicals		360,273	297,455
Bank Charge		1,400,441	889,389
Audit Fees		115,000	137,000
Land Rate & Taxes		146,940	809,400
Training Expense	46.00	1,504,949	745,013
Vehicle Maintenance	47.00	40,500	171,700
Registration Fee		365,460	350,175
Compensation Paid	48.00	8,509,802	10,478,084
Utilities		4,761,202	3,002,647
Covid 19 Relief Distribution		1,661,829	2,068,833
Other Operating Expenses	49.00	7,944,964	1,705,777
Advance Paid	50.00	7,561,920	7,859,578
Loan to other - Short Term	51.00	18,797,579	14,387,529
Payable to SWF	52.00	24,766,975	11,831,557
Accounts Payable	53.00	4,185,027	21,539,361
Current Account	28.00	902,948	79,838,033
		16,148,984,706	9,385,649,096
Capital Expenditure			
Office Building		1,479,047	82,825
Furniture, Fixture & Furnishing	54.00	9,196,153	6,055,850
Office Equipment	55.00	5,237,326	3,940,036
Land Development		1,799,735	
		17,712,261	10,078,711
Total		16,166,696,967	9,395,727,807
Closing Balance			
Cash In Hand		6,424,377	7,806,472
Cash At Bank		34,892,453	84,849,618
Total		41,316,830	92,656,090
Grant Total		16,208,013,797	9,488,383,898

Particulars	Notes	Amount in BDT.	
		30-Jun-22	30-Jun-21


The annexed notes from the integral part of these financial statements.


Chief Executive


Chief Financial Officer

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

Place: Dhaka
Date: 24 APR 2023


Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of
Mahfel Huq & Co.
Chartered Accountants
Firm Registration No. P-46323
DVC: 2304251522A6370038

**PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)**

Statement of Cash Flows
For the year ended June 30, 2022

Particulars	Amounts in BDT.	
	30-Jun-22	30-Jun-21
A. Cash Flow From Operating Activities		
Excess (Deficit) of Income over Expenditure	119,212,898	8,421,663
Add: Amount considered as non-cash items	-	-
Depreciation	12,787,657	7,314,612
Loan loss Provision	66,000,000	35,000,000
Sub-Total	198,000,555	50,736,275
Outstanding Loan to Groups	(3,257,662,595)	(1,642,900,737)
Increase/Decrease net current assets		
(Increase)/Decrease Other Loan - Short Term	(18,797,579)	(13,673,590)
(Increase)/Decrease Account Receivables	(40,749,423)	-
Increase/(Decrease) Advance, Deposits & Prepayments	42,930,415	(68,073,171)
Increase/Decrease net current Liabilities		
Increase/(Decrease) Accounts Payable	132,771,606	(16,294,159)
(Increase)/Decrease Payable to SWF	(19,280,380)	(6,084,115)
(Increase)/Decrease Loans and Liabilities	250,213,199	57,427,332
(Increase)/Decrease Misc & Other Deposit	5,958,789	1,684,283
	(2,904,615,968)	(1,687,914,157)
Total Cash Flow From Operating Activities	(2,706,615,413)	(1,637,177,882)
B. Cash Flow From Investing Activities		
Acquisition of property Plant and Equipment	(17,712,261)	(10,078,711)
Net Cash used in Investing Activities	(17,712,261)	(10,078,711)
C. Cash Flow From Financing Activities		
Loan From PKSF	-	-
Long Term Loan From Others	-	-
Loan From BKB (IFAD)	-	-
Member Savings Deposits	2,557,227,831	1,611,233,960
Compensation Fund	19,932,125	17,561,203
Loan Insurance Fund	95,828,457	50,651,081
Net Cash Used in Financial Activities	2,672,988,413	1,679,446,244
D. Net Increase/ Decrease in Cash And Cash Equivalents	(51,339,261)	32,189,651
Opening Cash And Cash Equivalent	92,656,092	60,466,441
Closing Cash And Cash Equivalent	41,316,830	92,656,092

The annexed notes from the integral part of these financial statements.


Chief Executive

Place: Dhaka


Chief Financial Officer



PROSHIKA : A Centre for Human Development

Head Office : PROSHIKA Bhaban, I/1-Ga, Section-02, Mirpur, Dhaka-1216

Contact Office : BPPI Bhaban, Holding No. 213 - 214 (3rd & 4th Floor), Shah Ali Bagh, Janata Housing, Mirpur-2, Dhaka-1216.

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