

Marching Towards Sustainable Development

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**ANNUAL ACTIVITY REPORT
JULY 2020 – JUNE 2021**

PROSHIKA : A Centre for Human Development

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The word PROSHIKA is an acronym of three Bengali words which stand for training, education and action.

PROSHIKA Vision

PROSHIKA envisages a society which is economically productive and equitable, socially just, environmentally sound and genuinely democratic.

PROSHIKA Mission

PROSHIKA's mission is to conduct an extensive, intensive and participatory process of sustainable development through empowerment of the poor.

PROSHIKA Objectives

PROSHIKA's objectives are: i) structural poverty alleviation; ii) environmental protection and regeneration; iii) improvement in women status; iv) increasing people's participation in public institutions and v) increasing people's capacity to gain and exercise democratic and human rights.

Governing Bodies Meeting



FOREWORD

PROSHIKA Human Development Center has implemented economic development as well as social development programs in the financial year 2020-2021 like every year. Even the spread of COVID-19 in Bangladesh and people continued to be infected with COVID-19, PROSHIKA's financial and social programs have been implemented as usual course.

It is to be noted that due to COVID-19, the social workers have not been able to visit the development area as per planned target. However, during this time they have been worked with resolving some organizational issues that are not part of their regular work schedule. Quantitative and qualitative aspects of achieving social development programs and sub-sectors of economic development, (two integrated agricultural farms, PROSHIKA filters, honey production and marketing programs in financial year 2020-2021) have been presented. Information about the achievements of almost every program as well as pictures of the activities performed has been added.

Several case studies on different issues have been included in this yearly report. The person of case studies is PROSHIKA organized group members and have received financial project support from PROSHIKA. It is worth mentioning that they have set an example in the family and community by acquiring social awareness, self-reliance and project implementation skills. Seeing the results of their improvement from their activities related to PROSHIKA, many poor people became motivated and joined PROSHIKA organized *samiti* and are working with PROSHIKA's assistance to earn financial gain. PROSHIKA has provided a large number of financial projects to the poor women and they are benefiting from this.

PROSHIKA introduced several economic schemes to ensure the livelihood of the poor. These schemes are being implemented effectively and are playing a significant role in turning the financial prosperity, secure family and social life of the poor. Although the social development programs could not fully achieve the target in this year, they could always have a positive impact on the development of the individual, society, culture and awareness of people's rights and self-reliance.

In this financial year, the number of front level managers has been increased for field activities and expansion of area. The number of men as well as women in management positions has also been increased. Due to Covid-19 situation of the country, the staff of PROSHIKA has implemented field level the activities despite the risk of their life. However, it has been done through abiding the official COVID restriction issued by health ministry of Bangladesh. PROSHIKA did not collect the weekly installment of their loan from group members during that time. However, PROSHIKA has distributed the materials of COVID resistance, such as; disinfected soaps, masks, lotion, hand-sanitizers, etc. among the poor without cost. Beside this, PROSHIKA has distributed blankets to the cold effected people in *Chattagram* and *Rangpur* District during the financial year. In spite of this situation, PROSHIKA has been able to achieve its planned target.

MESSAGE FROM CHAIRMAN

I am pleased to know that PROSHIKA Human Development Center is publishing the annual progress report of all the programs in English for the financial year 2020-2021. Worldwide, many people have died including Bangladesh since March 2020 due to the fatal disease Covid-19. Many families have suffered and are still suffering because of the loss of their only earning members. However, the government of Bangladesh has made maximum efforts to protect the life of the people in our country and that effort is still continuing.



It is known to that PROSHIKA has been carrying out its development activities abide by the rules and regulations that it has been advised to follow from time to time through notification issued by the Ministry of Health of the Government since the outbreak of Covid-19.

PROSHIKA distributes health care materials, such as; masks, soaps, moisturizing powders, hand sanitizers, etc. to the poor as well as PROSHIKA organized group members and community members in its working area to protect them from Covid-19 and to aware them about its deadly effect. For this purpose, PROSHIKA has also been developed on COVID-19 awareness building folk songs and distributed *posters, lifilets*, etc. among the people.

When Covid-19 restrictions were relaxed, PROSHIKA's staff began the work of organizing and implementing the program with full vigor. PROSHIKA's local and central management authorities have conducted activities in compliance with the government's imposition of ban for COVID. Thus, they deserve praise for this. From this annual report, it is understood that despite the disruption held of PROSHIKA's activities during this pandemic period, the group members and the community members have benefited fairly well. The staff members who work with the team of PROSHIKA have received news and good news. At the same time, the staff also regularly looked for well-being of the members. This reciprocal compassionate approach has to do with the positive effects of training, financial activities and human values.

At the end, I would like to thank all the field staffs and managers who have been working tirelessly for a long time. I would also like to thank PROSHIKA's CEO and his management team. Hence, my best wishes to those who have worked to publish this report.

With best wishes.

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

Rokeya Islam
Chairman
Governing body, Proshika.

MESSAGE FROM CHIEF EXECUTIVE

We are pleased for publishing PROSHIKA's annual program's progress report in English for the fiscal year 2020-2021. I would also like to thank all those who contributed to the preparation and publication of this report. It is a matter of pain that a huge number of people have died due to the deadly disease COVID-19 all over the countries of the world including Bangladesh. The effects of the Covid-19 wave at different times and the emergence of various species of Covid-19 have had a negative impact on the economies of all countries. The socio-economic sector of a middle income country like Bangladesh has also been adversely affected. The government has had to spend a lot of money to provide free vaccinations and services to the affected people.



In this critical situation, PROSHIKA stands by the need of economic development and health protection so that the financial condition of the organized poor does not become breakable/fragile. PROSHIKA has conducted its activities as per the instructions issued by the government. Beneficiary groups and community members have been provided with awareness-raising discussions and anti-covid materials, such as; antiseptic soaps, masks, hand sanitizers, antiseptic lotions, etc. to keep them safe from Covid-19. At the same time, leaflets containing the necessary hygiene related to Covid-19, distribution of folders and recorded folk songs which have been played through PROSHIKA's working area and many cities including Dhaka and countryside. During this disaster, PROSHIKA has limited its economic activities according with the government's instructions. Though the situation is too deadly, PROSHIKA has achieved moderate success in implementing the program for its organizational ability and sincerity of the staffs. Besides, a total of Tk. 831.51 crore loan assistance has been provided in this financial year. If the overall situation becomes normal in the next financial year, PROSHIKA will adopt and implement a plan to provide services more and more poor people.

Due to the situation of Covid-19 and some of the organizational limitations of PROSHIKA, there has been a slight delay in publishing the report. This report highlights the successes and limitations of PROSHIKA's activities as always. I have no doubt that PROSHIKA's staffs will be encouraged and encouraged to see the results of their efforts in this report. On this occasion, I would like to express my sincere gratitude to all the members of the PROSHIKA organized groups and community members, the local general administration and the police administration that have assisted us in making success these activities. I hope, PROSHIKA's staffs and managers will continue to work actively in future with a dedicated commitment, ideals, faith and confidence in poor people's welfare activities and development programs.

Best wishes to all.

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

Serajul Islam
Chief executive
PROSHIKA Human Development Center.

Members of PROSHIKA Governing Body (January-2021 to December-2023)

1. Ms. *Rokeya Islam*, Chairman (a poet and a *Kathashayeetyeek*)
2. Mr. *Zahirul Islam*, Vice-Chairman (*Bir Muktijoddha*)
3. Ms. *Rafika Akhter*, (Treasurer and Social Worker)
4. Mr. Professor Md. *Abdul Khaleq Talukder*, (Member)
5. Mr. Md. *Aslam Uddin*, (Member and A leader of Grassroots people's organization)
6. Mr. Md. *Yakub Mi*, Member and A leader of *Grassroots people's organization*)
7. Mr. Md. *Abul Bashar*, (Organizing Member of Scout)
8. Mr. Md. *Nurul Islam*, (*Tuhin*, (Member and GM of *Samrita* Hospital)
9. Mr. *Abdul Matin*, (Member and Social Worker)
10. Ms. *Renuka Bishwas*, (Social Worker)
11. Mr. *Serajul Islam*, (Development Worker and The Chief Executive of PROSHIKA)

Members of the General Body

1. Ms. *Rokeya Islam*, Chairman (a poet and a *Kathashayeetyeek*)
2. Mr. *Zahirul Islam*, (Prominant Freedom fighter)
3. Ms. *Rafika Akhter*, (Social worker)
4. Mr. Md. *Aslam Uddin*, (A Social worker)
5. Mr. Md. *Yakub Mia*, (A leader of Grassroots people's organization)
6. Mr. Md. *Abul Bashar*, (Scout Organizer)
7. Mr. Professor Md. *Abdul Khaleq Talukder*, (Educationist)
8. Mr. Md. *Nurul Islam Tuhin* , (GM, *Samrita* Hospital)
9. Mr. *Abdul Matin*, (Director of *Sajag*)
10. Ms. *Renuka Biswas*, (Executive Director, *Jagarani Sangstha*)
11. Mr. *Mohammad Mashrurul Islam*, (Chartered Accountant, FCA)
12. Mr. Advocate Md. *Nurul Islam Matubbar*, (Rtd. Deputy Attorney General, Bangladesh Supreme Court)
13. Professor Dr. Md. *Abul Kashem*, (Educationist, *Sylhet* Agricultural University)
14. Ms. *Hamida Begu*, (Leader of Grassroots people's organization)
15. Ms. *Bella Bhakt*, (Leader of Grassroots people's organization)
16. Mr. Md. *Abul Kalam Azad*, (Leader of Grassroots people's organization)
17. Mr. Md. *Mizanur Rahma*, (Leader of Grassroots people's organization)
18. Ms. *Manjuara Begum*, (Leader of Grassroots people's organization)
19. Mr. Md. *Mizanur Rahman*, (Leader of Grassroots people's organization)
20. Ms. *Manjuara Begum*, (Leader of Grassroots people's organization)
21. Mr. Professor. *Helal Uddin Ahmed*, (Academician, Green University, Dhaka)
22. Mr. *Bikash Kumar Das*, (Chartered Accountant, FCA)
23. Mr. Md. *Sultan Jahangiri*, (Retired Banker)
24. Ms. *Sabina Islam Swapna*, (Social worker)
25. Mr. Md. *Shamsul Islam*, (Social worker)
26. Mr. Md. *Solaiman*, (Social worker).

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At a Glance

Name of the organization	: PROSHIKA, A Center Human Development
Establishment date	: 1976
Head Office	: I / 1-Ga, Section-2, Mirpur, Dhaka-1216
Liaison Office	: BPMI Bhaban, Holding No: 213-214 (4th & 5th Floor), Janata Housing, Shahali Bagh, Mirpur-2, Dhaka-1216
Information of Registration	: 1. Joint Stock Company, Government of the People's Republic of Bangladesh Registration No: Jha-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
Development area	: 149 (up to June, '21)
Upazilas/Thana	: 266 (up to June, '21)
Districts	: 54 (up to June, '21)
Number of Groups (up to June, '21)	: 19,499 (14,738 women, 4,761 men)
Number of Group members (up to June, '21)	: 3,59,273 (2,63,376 women and 95,897 men)
Loan disbursement (July, 2020- June, 2021)	: About Tk. 785.09 crore
Loan Outstanding (July, 2020- June, 2021)	: Tk. 518.97 crore
Savings outstanding (July, 2020- June, 2021)	: Tk. 520.65 crore
Income (July, 2020- June, 2021)	: Tk. 85.7 crore
Expenditure (July, 2020- June, 2021)	: Tk. 79.88 crore
Number of Central Office Employee	: 108 (8 women, 100 men)
Number of staffs in the development area	: 1340 (531 women, 917 men)
Total staff	: 1448 (531 women, 917 men)

PROSHIKA MANAGEMENT STRUCTUE 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 the 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 focus 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 command is democratic, mutual respect and discipline is very effective. Hence; these values are practiced across the program.

PEOPLE'S ORGANIZATION BUILDING (POB) PROGRAM

PROSHIKA believes that keeping people engaged in development work then society of the country achieves its 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 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 develop their knowledge and skills that help themselves and engage in different income-generating activities with PROSHIKA financial services. A primary group which is called *samiti* and consisted of 20-25 members of a homogenous characteristics and same socio-economic condition.

However, People's Organization Building has been a key of PROSHIKA activity.

A total of 19,499 primary groups has been formed during the reporting period of which 14,738 are women's and 4,761 men's groups and a total of 359,273 group members has been increased during this year of which 263,376 are women and 95,897 men.

Table 1: Primary Group Formation (2020-2021)

Type	Target (2020-2021)	Achievement (2020-2021)	% of Achievement (2020-2021)	Up to date (June, 2021)
Women's Group	7,709	8,884	115	14,738
Men's Group	2,435	2,805	115	4,761
Total	10,144	11,690	115	19,499
Member (women)	159,261	155,455	98	263,376
Members (men)	50,293	49,091	98	95,897
Total	209,554	204,546	98	359,273

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 5,641 villages/slums under 807 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 149 Area Development Centers (ADCs). Table 2 presents the details of area expansion.

Table 2: Area expansion (2020-2021)

Type	Target (2020-2021)	Achievement (2020-2021)	% of Achievement (2020-2021)	Up to date (June,2021)
Village/Slum	3,227	3,974	123	5,641
Union/Ward	475	643	135	902
Upazila/Thana	-	-	-	266
Distric	-	-	-	54
ADC	-	29	-	149
Branches of ADC	121	45	38	261

FINANCIAL DEVELOPMENT SERVICES (FSD) PROGRAM

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 situation the poor people leave the village and move to the city in pursuit of secured 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 healthcare. In this way, they become compel to engage 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.

PROSHIKA's financial services program has four activities. These are:

1. Microfinance Activities;
2. PROSHIKA Savings Scheme;
3. Small Economic Entrepreneur Development Program; and
4. Financial Services Risk Mitigation Activities.

1. Microfinance Activities

Microfinance is a very popular and microfinance based development activity is started from the beginning in Bangladesh. Through these activities the productive sector of our country is developed. On the fields where PROSHIKA provides micro-credit are: Poultry rearing, Livestock rearing, Grain production, Vegetable production, Fish farming, Social forestry, Small business, Local transport, Organic fertilizer



production etc. At the same time, it provides loan assistance in various sectors for the development of small entrepreneurs. The rural and urban poor of the country are being benefited from this program. The following tables show the financial plan and achievement for the fiscal year 2020-2021 (in crores of taka).

Table 3: The financial plan and achievement for the fiscal year 2020-2021.

Type	Target (Tk. in Crore)	Achievement (Tk. in Crore)	% of Achievement
Loan outstanding	422.64	518.97	123
Savings Outstanding	-	520.65	-
Loan disbursement	716.74	785.09	110
Loan realization	596.42	690.74	116
Savings withdrawal	123.6	137.18	111
Savings deposit	222.14	295	133
Total income	85.92	89.7	100
Total expanses	69.33	79.37	115

Table 4: The financial achievement for the fiscal year 2020-2021.

Type	Achievement (2020-2021)
OTR	90%
Loan receiver (Members)	233,109
Loan receiver (DW)	287 (person)
Loan outstanding/portfolio (DW)	63.83 (Lakh)
Savings outstanding/portfolio (DW)	62.88 (lakh taka)
Loan outstanding/portfolio (Savings)	64.04 (Lakh TK.)

2. PROSHIKA Savings Scheme

The poor do not get enough work for earning money and surviving all year round. They cannot afford the amount of money that they need to survive because of financial hardship. Moreover, they are unable to meet the financial needs due to family problems, physical and mental illness. PROSHIKA has launched a program called ' PROSHIKA Savings Scheme'' to save members so that they do not have to sell fixed assets, use little savings or deposits. Under this scheme, the members have accumulated savings of Tk. 269.91 crore for the financial year 2020-2021. Total savings balance till June 2021 is Tk. 511.22 crore. The number of savings depositors is 359,263.

Ankhi Chakraborty, a Successful Woman to Achieve Financial Solvency

Ankhi Chakraborty once was a broken, tired and disregarded woman in her locality. She was a girl of a Brahmin family. *Barhmins* are usually poor. They make their living by worshipping at the house of Hindu communities and temples. So, she has to fight against poverty from her childhood.



Ankhi Chakraborty, the daughter of a Brahmin, married to *Pranab Chakraborty*, a son of a poor Brahmin family. She afflicted with the scourge of poverty, joined PROSHIKA *Samiti* with the hope of getting rid of poverty. The name of her *samiti* is '*Golap Mahila Samiti*'. *Ankhi Chakraborty's* home is at *Mahajan Para* of *Banshkhali upazila* in *Chattagram* district. She joined PROSHIKA organized group to overcome her poor condition. After joining *samiti*, *Ankhi Chakraborty* realized the need to achieve economic self-reliance and social awareness. She discussed the need for social awareness and skills acquisition through PROSHIKA staff and could learn from members of her group. According to the rules and in time she was brought under development related training. She participated in trainings on development and organization building, health, education, development and empowerment of women, non-formal and adult literacy, respectively.

Through these trainings she could understand the importance of social harmony, organization, the need for good health and financial development. She received loan assistance under PROSHIKA's microcredit scheme, professional and entrepreneurial development activities. With half of loan she set up a tailoring shop for her husband. Her husband is a skilled tailor. With another half of loan she started raising poultry and cattle in her household premises. She had her a desire to be an educated woman. PROSHIKA has encouraged group members to send their children to non-formal primary schools. She has encouraged the group members, including members of community to take the corona vaccine on behalf of PROSHIKA.

Ankhi's family is now somehow solvent on the income earned from PROSHIKA aided projects and the tailoring shop of her husband. She has also saved some money and deposited one lakh taka in savings scheme and double profit scheme of PROSHIKA from the income of tailoring shop. She thanks to PROSHIKA's staff and managements for their support to overcome of her all obstacles that caused her miserable.

2.1. PROSHIKA Savings Scheme Regular (PSS)

This scheme is 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. A total of Tk. 218.21 crore has been deposited in this scheme during the current financial year (2020-2021).

A Saga of Masuma Akter's Success

This is the story of *Masuma Akter*, once a deserted woman is now an indispensable resource of the society as well as her family. Before joining PROSHIKA's *samiti*, she had lived in extreme poverty. She is now living a prosperous life.

It would not have been possible for her husband who owns small agricultural land to maintain a family of five members including three daughters.

Masuma Akter's house is in *Paschim Para* of

Beliswar village in *Dhamrai upazila* of Dhaka district. PROSHIKA's activities are going on in this village. There are many *samiti* organized by PROSHIKA. Seeing the changes of the lives of the *Samiti's* members, *Masuma* also thought to improve of herself. *Masuma* saw PROSHIKA's worker *Mr. Abdul Haq* visiting her neighborhood group regularly. Observing the worker's activities, she discussed with him about the benefits of joining the PROSHIKA's group. Then she joined to PROSHIKA's group on the advice of the worker and for her own development. The name of her *samiti* is *Paschim Para Beliswar Mahila Samiti*.

She joined the *samiti* and regularly attended the meetings of the *samiti* and accumulated weekly savings. After going for a while like this, *Masuma* bought a sewing machine with a loan of three thousand Tk. from PROSHIKA. She then started making clothes and selling

readymade garments for the women and children of the area by acquiring skills with training in sewing and operating sewing machines. At the same time, she cooperated with her husband in growing vegetables on her own small land. It continues to be their income to livelihood. Like every parents, *Masuma* and her husband wanted to educate their three daughters. But it becomes difficult to educate the three girls with the small income. But poverty could not stop *Masuma Akter's* indomitable will. So she gradually got higher

yields by investing in vegetable cultivation with more loans and continued to try to improve the situation by selling vegetables. She also started a grocery shop with a loan as she could not afford it. *Masuma* has received another loan from PROSHIKA and invested it in several small businesses. She was earning more money from this business. Her efforts were to educate her daughters and her wish was fulfilled. Her eldest daughter is now a graduate in B.Sc Honors in Agriculture and another passed degree with Honors in English Language and Literature. The third daughter is currently studying at *Savar University College*. The first two daughters are happily married into a good family.

PROSHIKA's support of loan and counseling has given her a firm and secure life. She has now invested Tk. two lakh in a productive project which she received it from PROSHIKA. A good amount of profit is earned every month from this project. She is regularly paying her loan installments. *Masuma* is currently so much satisfied for her present situation.

She is regularly supervising the work of the project and maintaining good relations with relatives, Every one of her village is talking about her success. She is gratefully acknowledging the role of PROSHIKA which she now achieving.



2.2. Economic Social Security Program (ESSP)

The members of the association voluntarily deposit a minimum of one hundred taka per month in these savings scheme. The purpose of this scheme is to provide health facilities to the members, provide scholarships for their children's education, purchase land, build houses and provide financial assistance for legal services. A total of Tk. 65.39 crore has been deposited in this scheme during the current financial year 2020-2021.

2.3. Double Benefit Savings Scheme (DBSS)

The members of the association can make regular savings deposits as well as deposit their surplus money in this scheme individually in a one-time 'term savings scheme'. In the financial year 2020-2021, Tk. 38.64 crore has been deposited in this scheme.

Sharmin Is Now a Source of Inspiration to Neighbors

Sharmin Akter has proved herself how to eliminate a vulnerable position of women in the society. At the same time, she has also proved how to get rid of a family from poverty.

Sharmin, a group member from *Bhararia* village in PROSHIKA *Dhamrai* development area, is an example of how a woman can improve life and livelihood if she is involved in PROSHIKA's development process. In a very short time, *Sharmin* has been able to bring about a radical change the situation of her family. Her husband's name is *Taimur Alam*. The name of her *samiti* is '*Bhararia Pragati Mahila Samiti*'. *Sharmin* could learn about the organization from a PROSHIKA's staff. It is naturally desirable for a woman trapped out a family which is not to be aware of society, development, organization, empowerment, self-reliance, self-empowerment, rights and politics, etc.



So, it is equally true and applicable for *Sharmin*. She had been thinking about self-reliance for a long time. But she had no idea or strategy about this dire issue. One day she had a talk with a PROSHIKA worker, working in *Bhararia* village. Listening to him, *Sharmin* got a little idea of the importance of development. The worker gave her the idea, if she stays at home as a housewife, she will not get progress. Women have to take initiative to change their own destiny. The situation of society cannot be understood by being entangled in the web of patriarchal beliefs. Social awareness does not develop without relationships and communication with different organizations. Skills do not develop without productive work and one's ability is not understood. *Sharmin* got emotional strength after hearing this statement of the worker. When she expressed her desire to join the group, the worker included her as a member of the PROSHIKA *samiti*.

After joining the *samiti*, she received training on socio-economic issues. After receiving training in project management, *Sharmin Akhter* received loan assistance from PROSHIKA for rearing cattle. At first she started the project with only two cows. She has continued to earn money by selling their milk. She has sold milk and repaid the loan. After repaying the loan, she took another loan and bought two more cows. She has now six cows on her farm, including a calf. In this way, after few years, she built a *pucca* house by earning more money from selling cow's milk. It cost her around Tk. 10 lakh to build the house.



Sharmin had the direct cooperation and support of her husband *Taimur Alam* in this work. PROSHIKA's staff encouraged *Sharmin* to save some money. Gradually, she expanded her farm with more loans and her own money. Poultry and pigeons are also reared there.

Sharmin Akhter feeds the cows with her own hands, cleans the cowshed and gives treatments to the cows from time to time. At present, the amount of *Sharmin's* capital is several lakh taka/more than lakh taka. *Sharmin* is now a source of inspiration to neighbors. She has taken all necessary steps to educate her children. She is living happily with her husband. *Sharmin* has now become an enterprising entrepreneur. She has proved that when women get freedom, they can do all the work efficiently like men, can achieve self-reliance and can be self-sufficient. She expressed her gratitude to PROSHIKA for her success.

2.4. PROSHIKA Special Savings Scheme (PSSS)

The scheme was introduced to meet the loan needs of the members and to provide the benefits of the accumulated funds. Under this scheme, if they voluntarily save a certain amount of money, they are paid a fixed rate of dividend every month. Some 36.64 crore taka has been deposited in this scheme during the financial year 2020-2021.

2.5. Lakhpati Savings Scheme

Deposit and withdrawal of savings is a combined process of financial services activities. Members raise their savings to finance household and social activity expenses. A total of Tk. 127.62 crore has been repaid in this financial year including savings dividend.

3. Small Economic Entrepreneur Development Program (SEED)

For the last five decades most of the NGOs in Bangladesh including PROSHIKA have been providing financial and other necessary services to the poor of the country along with microcredit programs. As a result, economic capabilities of the poor have increased to a certain extent but very little has been done for their further development, i.e. to scale up from the present level of activities. This can be done through promoting small enterprises and creating greater employment opportunities.

PROSHIKA, again, is playing the lead role in this area applying both practical and positive measures to develop the small enterprise sectors.

From this program, the members of PROSHIKA *Samiti* who have acquired greater financial capacity and skills are given loans for setting up of business, small scale industries and agro-based farms. During the financial year 2020-2021, PROSHIKA Seed Trust has implemented financial entrepreneurship development projects by providing a total loan of Tk. 8.33 crore in 56 projects under six area development center.

4. Financial Services Risk Reduction Activities (Loan Insurance)

Financial Services Risk Management Fund Tk. 8.11 crore has been collected at the rate of 1% of the loan taken under Financial Risk Management Fund and Member Welfare Fund to reduce the risk of death of family members of the party. A total of Tk 1.05 crore has been disbursed from this fund to the concerned members in the financial year 2020-2021.

INCOME GENERATING PROGRAMS AND INTEGRATED FARMS

PROSHIKA has introduced a credit 'plus plus' system for income-generating employment so that the poor can create a dignified social position through this process. PROSHIKA has taken necessary steps including skill development training, technical assistance and marketing assistance in addition to loan assistance for the poor to make them self-reliant by following the process of self-employment.

PROSHIKA WATER FILTER PRODUCTION AND MARKETING

The program Water Filter Production was closed till January 2021. PROSHIKA filter production has been re-launched by the present Management in February 2021 in the interest of public service. Its purpose is to provide safe drinking water to the people at a low cost. With the help of this filter technology water of canals, rivers and ponds can be purified. At the same time, money is earned from this project. Yet its production is limited.



The filter is planned to be mass-produced from next year. Its production center has been set up at *Kamta* in PROSHIKA's *Saturia* development area premise. From there, filters are supplied all over the country. Initially, distribution program has been started through PROSHIKA Area Development Offices. In future this filter will be marketed and supplied through distributors. During the year 2020-2021, the target of production capacity of filter has been 400 sets and the production has been 300 sets.

It plans to triple its production in the next financial year. The price of each filter is 5,000 taka and by selling 300 filters PROSHIKA has earned 1 lakh 50 thousand taka.

HONEY PRODUCTION AND MARKETING

PROSHIKA's Honey Production and Marketing Program is one of the most promising, environment-friendly and income generating activities. Honey production program involves less investment and time yet yields high returns. PROSHIKA produces honey in the process of *Epis melifera*. The species produces more honey, and is less sensitive for infection and diseases, is easily manageable and needs a small place to keep with less labor and less capital. In the past, honey was produced by rearing *Serena* or native species of bees. In this process a bee colony could produce a maximum of 10 kg of honey, while the *Epis melifera* colony produces an average of 60 kg. Considering all the above factors related to bee-keeping, the Bangladesh Agriculture Research Council (BARC) has approved a simpler and more profitable technology of bee-keeping for honey production and included it in their technology packages. This technology is now being replicated widely by different organizations all over the country. PROSHIKA honey is collected from local litchi flowers, mustard flowers, coriander/ black cumin and various flower sources in the *Sundarbans*.

Table 5: The number of existing bee colony and frame

Type	Existing	Plan	Achievement
Bee colony (Including bees)	70	15	0
Bee frame (Including bees)	390	100	0
Program staff	4	1	1



PROSHIKA bee colony has been set up at *Tengra, Tepi Bari, Maona and Gazipur* in the financial year 2020-2021. From these areas, bees can collect nectar and pollen from various flowers of nature and the condition of the bees is satisfactory of this area.

Due to various natural calamities the number of bees of the bee colony decreases at a higher rate. As a result, honey production also decreases proportionately. The progress of this program in the current financial year is shown in next page:

Table 6: Honey production, income-expenditure and profit.

Type	Quantity (Kg)	Quantity (After processing)	Price (Per Kg)	Total (Tk.)
Honey of mustard flower	501	470	350	165,900
Honey of coriander / black cumin	111	111	600	66,600
Honey of litchi flower	169	160	400	64,000
Net	781	745	—	296,500

Income from Selling honey = 2 96,500 (Tk.)

Operating expenditure = 1 57,980 (Tk.)

Net Income = 1 38,560 (Tk.)

PROSHIKA INTEGRATED FARM (RANGPUR)

PROSHIKA integrated farm, *Rangpur*, is situated on the area of 36.00 acres of land. Mainly, agriculture, poultry and fish farming programs are being operating in this farm. Under the agricultural program, during the year 2020-2021, potatoes seed, maize and various vegetables are cultivated in 19 acres of land the year-round. Potatoes seed are produced in 12.50 acres of land during Rabi season at a cost of taka about 159,809.00. Potatoes seed



has been produced 120 tons, of which 96 tons are stored in cold storage. Preserved potatoes seed have been sold in October-November during the financial year 2020-2021. Six acres of land has been leased during Rabi season of this farm. The income from the lease has been about 125,000.00 taka. Maize has been cultivated in 5.60 acres of land in *Kharif-1* season. The cost of production was 134,550 Tk. and 16 tons maize has been produced and the income from this production is about Tk. 269,080. 13.20 acres of land is leased out to other people for cultivating of paddy and vegetables and from the leased land, the income has been 183,000.00 Tk. It is not possible to make any income as the farm was naturally damaged in *Kharif 2* season. The existing poultry farm at *Rangpur* has eight open sheds and two control sheds. The poultry farm is rented out. The rental income earned Tk. 60,000 per month. In the financial year 2020-2021, the income from rent has Tk. 560,000. 00.

Table 7: The total income-expenditure and surplus amount in all sectors of this farm for the financial year 2020-2021 are given below:

Type	Amount (Tk.)
Expenditure	62,04390.00
Income	62,61,950.00
surplus	57,560.00

Carp Hatchery, Rangpur

- At present, there are 10 ponds in this hatchery.
- The cost of re-excavation of six ponds is Tk. 31,160.
- The income from the sale of excavated pond soil was Tk. 153,620.
- The cost of fish production has been Tk. 3,29,38.
- The income from the sale of fish has been Tk. 551,438.
- The total expenditure in this financial year (2020-2021) has been Tk. 1,034,105.
- **The total income has been Tk. 769,317.**
- **The total deficit amounted to Tk. 252,539.**



PROSHIKA INTEGRATED FARM (Satkania)

PROSHIKA *Satkania* Agricultural Farm is situated on about 20 acres of hill land in *Mahalia* at the village of *Satkania Upazilla*. The farm has six sheds for rearing 45,000 chicks. At present, 32,000 chicks are being reared in five sheds. In addition, a hatchery with a capacity of producing 74,000 chicks per week is being lying unused. Presently, all the activities of the farm are implemented monitored and decisions are taken by a management committee. Through this committee the overall supervision of this integrated agricultural farm is done. The farm cultivates a variety of fruits, trees, medicinal and woody plants. A shed has been made in the farm for rearing 25 cows. PROSHIKA Integrated Farm of *Satkania* has been made suitable for full use of 60 *bighas* of land. Action plans have been taken to make the farm more profitable in the future. A total of 24 permanent and temporary men and women are working in this farm.



Table 8 : The details of income and expenditure during the year 2020-2021:

Description	Income and expenditure (Tk.)
Selling Eggs	3,54,65,098
Selling Trees	29,000
Selling various fruits and vegetables	1,310,06
Selling chickens	2,569,480
Paying electricity bills	88,316
Number of stocked chicken sales (Per piece Tk. 550)	77,00,000
Total Expenditure	4,37,85,431
Total income	4,59,82,896
Net income	21,97,465

Regional Human Resource Development Center (Mymensingh)

Basically seminars, workshops and discussion meetings of all the other institutes of the country as well as PROSHIKA's internal training, seminar, workshop and discussion meeting 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 reached the financial year 2020-2021.



For the impact of Corona virus, most of the 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 salary of staffs, festival allowances and utility bill of the center.

SOCIAL DEVELOPMENT PROGRAM

PROSHIKA is working to change the condition of the poor with economic and social development strategies. The purpose of social development programs is to contribute to the implementation of PROSHIKA's vision, mission and objectives. PROSHIKA believes that equal participation of poor men and women in the development of the society is essential. The progress of society is not possible without the empowerment of women. Without the implementation of human rights and constitutional rights, people cannot enjoy complete freedom. Due to lack of awareness, people environmental elements like soil, water and air are polluted and human life is almost endangered today. PROSHIKA has been working with community members for a long time to protect the environment and biodiversity and natural resources.

PROSHIKA is playing an important role in building a cohesive social structure by increasing the social awareness of the people. PROSHIKA is implementing a number of social programs to address the various social issues that exacerbate the poverty of the poor and keep them in a cycle of power and dignity. The level of achievement of all the social development programs implemented in the fiscal year 2020-2021 is mentioned chronologically.

TRAINING PROGRAM

The PROSHIKA development process has been placing much emphasis on various types of training for the empowerment of the grassroots people since the inception of the organization. PROSHIKA pioneered in Bangladesh the concept of Human Development” and its integration in the participatory development process. Human



development training is one of the components facilitating the human development process for the upliftment of the poor. This training may also be described as a systematic process of conscientization. Human development training courses aim to provide both PROSHIKA workers and the group members with necessary human skills by improving their personal motivation and articulation which would enable them to analyze this social situation and find ways and means to solve their problems. It also helps to develop management and leadership capacities. Human development training aims at analyzing process of creation and recreation of poverty. Through this program PROSHIKA workers and group members understand the causes of economic, social, human, cultural, and environmental resource erosion. This program provides the analysis of resource drainage in this way.

A total of 20 training courses were planned in this financial year. But as a result of the effect of Kovid-19, it has been possible to organize only 09 training courses among the staff trainings.

Table 10: The following is the details of the training plan and achievement:

The name of training	Target	Achievement	Women	Men
Basic computer literacy and software management	6	0	0	0
Staff orientation Courses	5	7	24	151
Accounting/Book-keeping	3	0	0	0
Microfinance management	2	1	18	19
Development organization management	1	1	1	21
Orientation courses on behavior change	1	0	0	0

WOMEN DEVELOPMENT AND EMPOWERMENT PROGRAM

Half of the population of Bangladesh is women. Social development of a country means development of both men and women. However, women are still comparatively backward than men in the society. The pressure of family, dependency, social and religious culture has become obstacle to the development of women's abilities. Numerous social and religious rites and practices have been imposed



on women so that they could not develop their creativity. In the most cases, they have been deprived of constitutional and human rights practices due to male dominance. They are financially dependent on the family. They are also deprived of the right to make decisions in family, social and institutional matters. They are still suffering in terms of child marriage, dowry, unjust divorce, lack of freedom for movement and so on. The society does not want to accept their participation in providing leadership in the organizations. PROSHIKA has been implementing this program for a long time with the aim of making women self-reliant, capable citizens, building better family structures and contributing to the socio-economic field. This is one of the important programs of PROSHIKA which is being run by the entire organization at its own funds. In this financial year 2020-2021, it has been possible to implement this program in 20 development areas of PROSHIKA. The name of areas is given below:
Satkania, Banskhali, Sreenagar, Bhagyakul, Bikrampur, Feni, Sonagazi, Batikamari, Muksudpur, Nabinagar, Bhangura, Shibpur, Raninagar, Abadpukur, Chapainaqbabganj, Mahananda, Simanta, Shibganjchanpai, Domar and Nilphamari.

Azida Khatun, a Shining Example of Women Empowerment

It's a journey of a woman who were once an extreme poor, is now a shining example of her society and an elected chairman of *Bhangura upazilla*. Many women of her surroundings desired to be like her and to follow her life's standard.

Azida khatun, once upon a time, she couldn't imagine her present position due to intense poverty. Every morning she has to fight against poverty only to collect some food for family and for herself too. She has now not only overcome her poverty but a pioneered of the poor. She started her first journey against poverty as a group member of PROSHIKA named '*Ghaduli Bhumihiin samiti*' at the PROSHIKA development area of *Sharutia* village which is situated at *Bhangura Upazilla* of *Pabna* district. In 2008, she joined to PROSHIKA *samiti*. Her financial condition was very worse before her joining in PROSHIKA *samiti*. An



industrious and motivated to development Azida Khatun received several training courses from PROSHIKA after her joining to *samiti*. She participated in various financial development and social development training courses organized by PROSHIKA.

Azida Khatun experienced seeing the PROSHIKA group members who overcome their poverty by receiving PROSHIKA training courses and loan for the purpose of agriculture, fish farming, small business, handicrafts, rearing poultry and cattle, etc. She saw her earlier group members how they benefited from these kinds of projects. Then she received loans for various projects from PROSHIKA and applied her maximum effort to gain success from the project. She invested her loan for rearing poultry and cattle, in homestead gardening and sewing and boutique, etc. as per the advice of the PROSHIKA's worker. Gradually she becomes self-reliant. But she didn't stop herself only for her success. She also encouraged and advised other women of her society to join PROSHIKA's *samiti* and to follow her way to become a self-reliant. Everybody took her advice easily seeing her success in this regard.

Azida khatun, somehow, realized that if women were organized everything will possible for them to improve their life. All the women of her society, even all the people of *Bhangura upazilla* saluted her for her conception of the development of women. In 2019 she accordingly for their wish, became a candidate of vice-chairman, *Bhangura Upazilla* of *Pabna* district and she was elected. For electing her vice-chairman of *Bhangura Upazilla*, the help and cooperation of the group members of PROSHIKA were key factors of her success. And the support of the local people of the society of *Bhangura* was in favor for electing her as a Vice-Chairman. *Azida Khatun*, believes that the assistance of financial support, trainings, enhancing courage to become successful in any field, there are no alternative without PROSHIKA. She is very much grateful to PROSHIKA, its group members, staffs, managers for her present improved life.



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She is now an elected representative of the people and works for the poor especially the women. Self-reliant *Azida Khatun* wanted to highly educate her children and to make them self-reliant too. She has two children. One of them is son studying computer science at *Shylet Polytechnique Institute* and another one is daughter studying B.A. Honors at *Pabna*.

Table 11: The table shows the details of the achievement of the program during the financial year 2020-2021.

Description	Target	Achievement	Remark
Number of area	32	20	Due to effect of Covid-19 the target could not achieve.
Discussion meeting with the staff	32	20	Do
Organizing training for PROSHIKA group members and community members	64	22	Do
Establishing the relationship with like-minded organizations	15	4	National women organization, Women and children department , Bid and light house.
Seminar at Upazilla level	04	2	<i>Satkania and Sreenagar</i>
Exchange meeting on prevention of abuse women, children and rape incidence.	-	7	<i>Saturia, Abadpukur, Kamta, Chanpainababgang, Manikgang, Naogaon and Chanpai Shibgang.</i>

Table 12: Number of participants of the above activities

Description	Women	Men	Total
Discussion meeting with the staffs	63	110	173
Organizing training for PROSHIKA group members and community members	706	179	885
Meeting on prevention of abuse women, children and rape incidence.	232	180	412
Seminar at area development offices	52	50	102
Collection of case study	02	01	03

A zealous Imitative career of Mahfuza Khanam

Fortune always favours the brave. *Mahfuza Khanam* proved it. Once an element of disgust, disgrace and disregard, is now a representative of the people and a woman leading a life with her head high. She is her own example to imitate. She gratefully said that PROSHIKA provided her the responsibility, the chance and the realization that women are no less than men in any way.



Her full name is *Moshammat Mahfuza Khanam Beauty* and husband's name is *Md. Abdur Rahman*, at *Kumuria* village, of *Upazila* and District *Naogaon*. The name of the *samiti* of which Beauty is a member is '*Gandharaj Mahila Samiti*'. She joined PROSHIKA's *samiti* in 1997. She is the bride who belongs in a poor family. At first time, she had no idea about development or organization. After talking to PROSHIKA's worker working in her area, she realized the importance of her own development. After talking to the worker, she became a member of the PROSHIKA *samiti*. According to *Mahfuza*, she could not easily associated with the development work of PROSHIKA. A hundred-year-old reformed elder of the village have criticized her as well as PROSHIKA. According to their commentary, these organizations are Christian led organizations. It is not permissible to associate with Christians. Therefore, loan assistance cannot be taken from these organizations. *Mahfuza* did not listen to their words. Because, no one would bring food to her house if she listened to these people, she added. She will not come forward to redeem the lack of her world. She, herself, has to decide about her life. She further stated that with the help of PROSHIKA, many poor women and men have become aware of financial and social issues and become self-reliant. Thus, she became involved in the development activities of PROSHIKA. After a few days, she joined the *samiti* and received training on poultry rearing. After receiving the training, her idea about PROSHIKA became clear and she started raising poultry and cattle on loan. In addition to being financially profitable from this project, she received another loan and started to make bags and sell them at home. She earned enough money by doing this business. Thus, her project continued to be implemented. She is known to the people of the area as an respected woman. She gained popularity and acceptance through her polite behavior, acquiring leadership qualities and sharing people's joys and sorrows. At one stage, the people of the area requested her to contest for the post of counselor in the *Union Parishad* elections in 2019. She was elected councilor in the reserved women's seat in the interest of the people of her village. At the same time, she is working for the development of the area as a people's representative and on the other hand, she is succeeding in implementing financial projects with the loan from PROSHIKA for improving of her family.

"Currently, I have gained the trust of the people as a public representative and I have been serving the people of the area all day long," she added. She said this very emphatically, "PROSHIKA makes people self-reliant by developing their talents. I myself am the best example of it. If I had not joined the PROSHIKA's *Samiti*, I would never have reached the responsible position of social status that I hold today". In this way, she has expressed her gratefulness to PROSHIKA.

The participation of the team members in the above mentioned activities was quite satisfactory. In many cases, not all members were able to attend the event due to Covid-19. However, it is noteworthy that in addition to the PROSHIKA organized group members, people from the community also participated. Most notably, government officials of local administration, political leaders, and members of civil society, dignitaries, bank officials, insurance field workers, local women councilor, freedom fighters and teachers participated in many of these activities. Many of the programs were broadcast on TV channels, national and local newspapers, and online media. Besides, in this financial year also, like every year, International Women's Day was celebrated on 8th March. Rallies and discussion meetings were organized in all the development areas and Dhaka Head office. Different issue based leaflets, posters, folders, festoons and banners were made on this occasion. These materials were displayed and distributed among the people.



ANTI-DRUG CAMPAIGN

Presently, drug addiction is rampant all over the world. A certain number of people from all walks of life are becoming addicted to drugs. The drug trade has spread around the world as well as Bangladesh. As a result of drug addiction, the addict's family is facing economic, social and professional setbacks. Families of drug addicts are being socially degraded, children's education is being disrupted, the marriage is breaking up in many



cases, and intoxicated people are losing their lives untimely. Drug smuggling and illegal trade in the country have put a lot of pressure on the police administration. PROSHIKA has taken this initiative in the interest of making the people of the society aware about the harmful effects of drugs and keeping the next generation to safe from its devastating consequences. PROSHIKA has the support and cooperation of the government towards this activity. The target and achievement of this program during the financial year 2020-2021 are given below on the table.

Table13: The target and achievement (2020-2021) are given below on the table:

Activities	Target	Achievement
Awareness discussion meeting of anti-drug with the community people.	34	25
Meeting with the students of school/college.	16	-
Participation in people's cultural program.	2	2
Display the short film on anti-drug.	2	-
Gathering against anti-drug in districts, upazilla, and union.	2	2
Seminar at district level.	1	-
Seminar at center level.	1	-
Celebrated international day of anti-drug.	1	1

The International Day, Against Drugs on June 30 was implemented in all development areas including PROSHIKA's head office, Dhaka. Small scale rallies were organized in Dhaka and discussion meetings were held at the office premises. Posters, banners, festoons and pamphlets were also distributed. It is to be noted that like every other year, this financial year also the certificate received from the Department of Narcotics Control is renewed. Regular reports on behalf of this program are submitted to the Department of



Narcotics Control. It is to be noted that the officials of the District Narcotics Control Department and the 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.

Due to Covid-19, the target of the described activities could not be fully implemented. As schools and colleges were closed at this time, it was not possible to hold seminars and discussion meetings at school and college. However, this program has implemented many useful works. These include providing assistance in other programs and communicated with several government official in order to share the objectives of this program.

DISASTER MANAGEMENT, RELIEF AND REHABILITATION PROGRAM

Bangladesh is a region of natural disasters. Natural disasters occur here in all most all of the six seasons. Cyclone, tidal surges, heavy rainfall, flooding, droughts, severe cold spells, river erosion, and fires occur in all over the year. At this time, people face severe problems. Poor people suffer a lot. Sometimes their crops, houses and property were fully destroyed so that they have to compel to sell fixed assets in order to survive. The program works to protect people



from such natural disasters. During the financial year 2020-2021, the people of Bangladesh like all over the world were faced to disaster of COVID-19. Due to the pandemic of Corona virus the people of the country suffers a lot. PROSHIKA has worked for the people during the pandemic period in a large scale. The activities which implemented under this program are: distribution of blankets among the cold-stricken people, composing, recording and miking of recorded songs to make people aware of the effects of Covid-19. During this disastrous period PROSHIKA has also helped through distributing masks, sanitizers, soaps, bleaching powders, organized health camps and free vaccination cards to group members and members of the community to stay healthy and safe.

Creating awareness for Protection from COVID -19

PROSHIKA: A Centre for Human Development) one of the largest NGOs of Bangladesh, has been started the project of 'Creating Awareness for Protection from COVID-19' by its own funds and it is started from March, 2020 and Still now it is continued. PROSHIKA has undertaken some practical initiative in consultation with the Government and the local government. And in order to implement these five-member committees were formed at the central level of PROSHIKA and five-member committees at almost all the working areas of PROSHIKA at local level. The members of the central level or the head office are the Chief Executive, Deputy Chief Executives and two other senior directors. The Chief Executive of PROSHIKA is the head of all these committees.

Recently, Bangladesh experienced a COVID-19 second wave, resulting in the highest number of new cases and deaths in a single day. Lack of availability of protective equipment, crowded living situations and workspaces, inadequate information on the proper use of protective measures, inadequate hand washing and sanitation facilities, and negative influences on family/friends were identified as barriers to COVID-19 preventive practices. This Project can aid policymakers in developing tailored COVID-19 risk communications and mitigation strategies to help prevent future waves of the pandemic.

In order to reduce the severity of COVID-19, a wide-ranging awareness program is needed with the participation of government agencies as well as non-government organizations to inform the general people about the severity of the outbreak and their role and responsibilities. For these reasons, PROSHIKA has taken the project of 'Creating Awareness for Protection from COVID1-19.

The project has been selected for the purpose of implementation for 2.20 million people in all the working areas of PROSHIKA in the whole of Bangladesh. The areas specially are:- Dhaka, Barishal, Nilfamari, Chattogram, Gaibanda, Rajshahi, Greater Faridpur, and Munshigonj districts. PROSHIKA has allocated a budget of around Tk. 26 lakh for this project and about Tk. 20 lakh has already been spent for the project.

Almost all the people of the project area of PROSHIKA exposed to various COVID-19 awareness by PROSHIKA's campaigns including information, (via electronic, print, and social media) in the community by counseling through backyard meetings maintaining social distance, distributing of leaflets, giving clothes, miking, getting related information from its workers. People shared their need for more information on specific areas related to COVID-19. PROSHIKA distributed free essentials including masks, hand sanitizers, hand-washes, soaps and rice, pulses, oil, onions, clothes, blankets, etc. among the people of its project so that they can overcome the hard times of COVID-19 as well as stop taking interest on loans given to them at that time. The people have become aware of this horror and effective awareness has been created among them. As a result, they are more aware than ever of wearing masks and adhering to other hygiene rules.

Table 14: Area-wise numerical data on the distribution of health related materials:

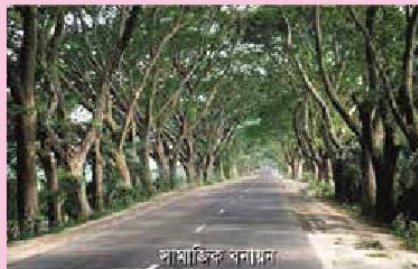
Name area	Name and number of materials	
	Blanket	Mask
<i>Nilphamari</i>	50	100
<i>Domar</i>	100	1050
<i>Chilahati</i>	50	600
<i>Gaibanda</i>	200	400
<i>Fulchari</i>	200	200
<i>Palashbari</i>	05	15
<i>Chattagram (Pahartali, Sagorika, Akbarshah)</i>	500	5000
To give <i>Gaibanda</i> DC office	50	-
Total	1155	7365

Table 15: A total of money spent and the benefited people:

Description	Money spent Tk.	Benefited people
Mask, Soap, Sanitizer, bleaching powder, etc.	7,46,850.00	1,30,000.00
Distributing blankets among the cold victims	2,89,000.00	1155
Providing financial assistance to the families whose house was burnt down in the fire	3,570.00	1 (<i>Banshkhali</i>)

SOCIAL FORESTRY AND CLIMATE CHANGE RISK MANAGEMENT

Protecting the environment and keeping the environment clean is very important for development of any country. The environment is the habitat and resource of all living things. Excessive use of natural resources is destroying the environment. Deforestation, land degradation, natural disasters, greenhouse effect, cyclone are the most common causes of human habitation.



Poor people have more problems as a result of environmental degradation. Excessive use of chemical fertilizers and pesticides has reduced soil fertility. Poor people owning small plots of land are suffering the most. Due to the residual position of pesticides in food, various unknown diseases are being caused in the human body. 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) Nursery development, awareness raising training and c) Maintain communication with government agencies. In the financial year 2020-2021, the program has earned 3 lakh 45 thousand taka by selling trees from the tree planting project. A total of 45 people benefited from it. A plan has been made plan to earn 1 crore 20 lakh taka in the next financial year.

PROGRAM FOR DEVELOPMENT OF DIFFERENTLY ABLE PEOPLE

Disability is a humanitarian problem. In our country, about 10 percent of the people are affected by various disabilities. Mental retardation, physical retardation, cognitive impairment, inability to speak and difficulty moving normally - these are common areas of disability.

It shows the neglect of the people in the society towards the disabled people. There are some disabilities that can be cured. It is very sad that many families who have a disabled child in their family are also seen neglecting and considering him/her a burden. There are not enough institutions in our country for better treatment of disability. However, the government has introduced various schemes to provide assistance to the differently able people and therefore they are being benefiting. Special facilities have also been arranged in the hospital for them.



PROSAHIKA: human Development Center is implementing programs to support people with disabilities, especially admission in educational institutions, distribution of wheelchairs, provision of employment and provision of medical assistance. Recently, a Memorandum of Understanding (MoU) has been signed between PROSHIKA for jointly providing medical services to the children with cleft-



lips. The process of this work is in progress. Memorandums of Understanding (MoUs) have been signed with two organizations for providing the screening of women's breast cancer and healthcare for providing more medical assistance under this program. Its activities will be launched in the coming years. People will be benefited from getting this kind of health care.

The activities implemented under the Development Program of Differently able People during the financial year 2020-2021 are shown in the table below:

Table 15 : Implemented program's target and achievement:

Type	Target	Achievement
Medical Check-up of the new appointed staffs.	--	304 person
Diabetes and Pressure screening training for the group members.		In 23 ADC
Diabetes and Pressure screening training for the office staffs and management staffs.		In 16 ADC
Conducting Health-camp on the occasion of Birth centaury of Sheikh Mujibur Rahman.	1	1
Training module/materials development on health and disability issues.	-	4
Collected Cases Studies.	-	2
Organizing health-camp in area development centers.	-	1

LEGAL AID PROGRAM

PROSHIKA organized group members and community members are assisted through legal aid programs. Usually, in our country the implementation of law is delayed. As a result, people get into the trouble and face financial problems while prosecuting for a long time. Mutual social relations are deteriorated in litigation, enmity grows among the people, opponents are made, lots of resources are wasted and hostile attitudes are manifested. Poor people become victims of lawsuits, lose resources and become destitute. Human-to-human problems can occur, but they can be easily solved by following the easy-to-follow process.



PROSHIKA is working through its *samiti* to raise awareness so that people do not get involved in conflicts. PROSHIKA organizes discussion meeting to aware the people about difference branches of law. Those who have already been sued PROSHIKA helps them to get the legal assistance and advices. PROSHIKA has a panel of five legal advisers at its central office to provide legal assistance to the group members and community members as well. They are the permanent staff of PROSHIKA's legal assistance program.

The activities implemented under this program during the year 2020-2021 are:

- To aware rural and urban poor people about their right as well as different laws;
- To assist the PROSHIKA group members and community members so that they become able to get legal aid from the village court; and
- To aware and inform them about the activities of District Legal Aid Committee how to seek legal help.

As per the annual plan of the above activities, assistance has been provided to the PROSHIKA group members and community members in 23 legal matters in six districts. The districts are: *Faridpur, Gaibandha, Chapainawaganj, Chittagong, Dhaka, Madaripur, Natore and Munshiganj.*

PEOPLE’S CULTURE PROGRAM

People’s Culture Program is the most important program to increase social awareness. It is an effective and popular media for raising social awareness. The people of our country can increase the social awareness by using different type of media and techniques. People of different classes and professions have different beliefs, hatred, violence, lack of collective interest for personal gain, neglect of the poor, segregation of relationships, socially unjust acts and behaviors, such as; unjust divorce, dowry, child marriage, unequal distribution of resources, etc. PROSHIKA is implementing this program to raise awareness about these negative social beliefs and to reform that deprivation both the poor women and men from access to institutional facilities. The table shows the details of the implemented activities under this program for the financial year 2020-2021.



Table 16: The table shows the details of the implemented activities:

Description	Target	Achievement
Organizing cultural programs at central level	3	2
Formation/re-formation of people’s cultural groups	3	0
Organizing workshops in development areas	1	1
Organizing programs in villages/ <i>mahallas</i>	2	2
Develop audio clip	0	1

THE SUPPORTIVE PROGRAMS

Supportive programs play an important role in implementation of the major programs. PROSHIKA, like all other organizations in the country, has a number of supportive departments for the implementation of the programs also, through which a supportive role is played in the management of the work. These usually work for the organization as well as its staffs. These programs are: Human Resource Department, General Administration, Store and Estate Department, Computer and Information-management Department, Communication and Public Relation Department, Audit and Monitoring Department, Information and Documentation Resource Cell.

The following is a brief description of the performance and achievements of the supporting departments during the financial year 2020-2021:

GENERAL ADMINISTRATION

General Administration is the focal point of the central office. This department includes day-to-day office work supplies needs assessment, office management, departments of staff's work, arranging events and meeting, the needs of different departments of central office, liaising with guests, liaising with publishing houses, catering to



development workers at the central office, implementing dining management of central office, filing staff leave, staff travel schedule, workshops, monthly meetings, annual workshop arrangements, chair-table, repair of electronics equipment, ensuring office security and many other functions. These are the regular activities of this department. There is no such thing as setting any target of activity. As a result of ensuring a congenial office environment and overall cooperation in the implementation of the program, the official activities of PROSHIKA can be completed well. A total of ten staff work in this department. This department is supervised by a Deputy Chief-Executive.

HUMAN RESOURCE DEPARTMENT

PROSHIKA's human resources department usually performs various functions according to the decision of the chief executive of the organization including determining all the information of the office staffs as well as management. This department can be called a 'Database' about the staffs as well management of the organization.

Its vital role is filing up the information of the staffs, and the profile, post-position and evaluation of the staff's skills level. PROSHIKA's Human Resources Department usually performs various functions determining the needs of the workers, recruiting new staff, replacing and retaining the workers. In a whole, the regular work: recruitment and permanent employees, staff transfers, promotions, incentives, resignation /retirement, voluntary retirement, dismissal, extension of contract, leave without salary, transfer of responsibilities are done.



Table17: The numbers, recruitment, departure, re-joining, and total staff numbers of the year 2020-2021 are given below in the table:

Recruitment			Retirement			Re-joining			Present Staffs (up to June '21		
Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
81	264	345	19	76	95	7	12	19	588	1135	1723

From July '20 to June '21, the employees of 108 were assigned as managers. The following is the number of information according to their responsibilities:

Table 18: The table shows the related information

Head of Department		Center Manager		Zonal Manager		Area manager		Branch manager		Total
Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	
0	1	1	1	1	10	9	31	11	42	108

AUDIT AND MONITORING DEPARTMENT

Audit and Monitoring Department is one of the most important departments of any organization. This department controls using the finance/budget, and policies of the organization. The major responsibilities of the department are to conduct audit and monitoring the financial activities of the area development center of PROSHIKA and head office as well. In addition



to maintaining financial discipline through regular audit and monitoring activities, the department operates in accordance with the policy. The target of the financial year 2020-2021 was to monitor and audit 44 area development center of PROSHIKA. Due to COVID-19 it was not possible to achieve audit and monitor target as per plan. After monitoring auditing on behalf of this department send necessary recommendations to the high officials of PROSHIKA. Some of the major recommendations were made as under:

- a. To provide a short course training on account management issues to the branch manager;
- b. To correct as soon as minor deviation occur;
- c. To provide the report regularly to the high officials;
- d. To write-off wasted and unnecessary materials; and
- e. To confirm using- similar formats in all the area development centers.

Among the program support departments, this department is responsible for technology based data analysis, format designing, programs, report designing, data storage and monitor field level activity regularly.

INFORMATION MANAGEMENT AND COMPUTER DEPARTMENT

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

The details of the activities implemented by this department for the financial year 2020-2021 are as follows:



- Four new reports have been developed for special savings and double profit activities and these have been installed in the development area;
- Four new report formats have been developed according to the needs of Savings and MBRS users;
- The information of the accounting system of the development area has been processed out and submitted to the higher authorities;
- Necessary input on staff management system for Human Resource Department has been provided;
- Various activity of central office and development areas such as monthly salary, accounts of staff welfare fund, information of development area and annual leave information have been updated;
- Basic computer literacy and software management training courses have been conducted for staff and managers at the field level;
- In this financial year, the information of 15 splitted development areas has been prepared as separate independent areas;
- The service charge accounts of MBRS, PSS and ESSP have been updated as per the new policy;
- The problems of computer hardware, printers and networks in the central office and development area have been solved;
- The monthly reports sent from the development area have been saved and stored; and
- In addition, the accounts of the PROSHIKA Staff Welfare Fund have been updated.

ESTATE AND STORE DEPARTMENT

PROSHIKA has a huge plot of land and infrastructure including its own office building. They also leased out to other their unused land and ponds, and built shops and renovated offices. Many building and sheds are rented and leased out for earning money. The managers and staff in charge of this department maintain these as per the plan. Among the activities of this department are fish farming, trees plantation and sale of trees, leasing out land, production and sale of fruits and vegetables etc. The store is also managed smoothly.



Table 19: Details of the targets and achievements of this department for the financial year 2020-2021 are shown below:

Description	Target (TK.)	Achievement (TK.)
Income of leasing out offices	32,60,600	28,51,000
Rented out shops	744,000	799,000
Leasing out ponds and selling fish	200,800	1,20,000
Selling trees (Income Tk.)	31,000	180,000
Leasing out lands (Income Tk.)	50,000	40,000
Selling Fruits and vegetables	260,000	1,20,000
Others	150,000	270,000
Total	49,75,400	41,91,115

Percentage of achievement is 84%

DEPARTMENT OF FINANCE AND ACCOUNTS

At the end of all the programs there is a planned and overall budget and the programs are conducted according to the budget. The budgeting of all the activities of the organization and the expenditure of the allocated money, and the profit and loss account of the income-generating activities, the account of daily expenditure, transactions with the bank, the daily accounting and many other activities are done by the accounting department.



ROSHIKA's finance and account department is rich in skills and consists of skilled, hardworking, dedicated staffs and managers. A total of nine staff and managers work in this department. They perform the day-to-day accounting, banking transactions and accounting work of the central office and received account report from area offices.

This department compiles, analyzes, corrects and clears the accounts, daily office expenses and cost of programs, salaries and allowances, accounts of employee welfare fund, annual income tax account and certification of employees, and carries out all the work of accounting including the work of paying the bills of the employees have been implemented. In addition, the staffs of this department accomplish the work of writing accounts in the ledger, keeping vouchers and all the important accounts through computer.

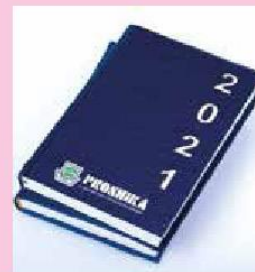
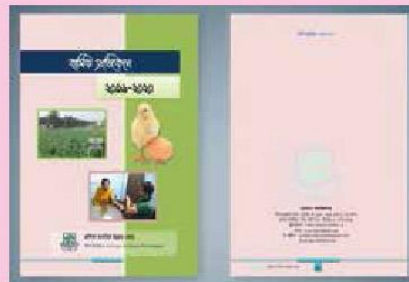
They prepare a monthly income-expenditure account and it is presented at the monthly program progress assessment meeting. This department compiles the report monthly, quarterly, half-yearly and yearly report. The head of this department is PROSHIKA's CFO. The work of this department is conducted under his guidance and advice.

DEPARTMENT OF INFORMATION DOCUMENTATION AND PUBLIC RELATION

The Department of Information Documentation and Public Relation assists the organization in building inter-organizational communication and greater organizational coordination by gathering information from various PROSHIKA programs and development areas, analyzing the accuracy of the information and providing that information. This department regularly prepares and publishes annual and semi-annual reports, quarterly, monthly, annual diaries, PROSHIKA brochures, newsletters (in English and Bengali) of the organization and maintains and updates PROSHIKA's website regularly. In addition, the department is responsible for providing all the information related to the various government/non-government organizations, donor groups, development partners and researchers of home and abroad.



This department is also one of the exchanging information and news of PROSHIKA. In addition, one of the functions of the Information Documentation and Public Relation Department prepare annual activity Report, review and edits various reports of the organization.



In the financial year 2020-2021, annual activity report, yearly calendar and diary have been published by this department. These documents and materials are distributed among the staff of PROSHIKA and various organizations officials and dignitaries of the country.

OTHER IMPLEMENTED ACTIVITIES

In addition to the regular and planned development programs, a number of other social and cultural activities have been implemented during the financial year 2020-2021. Here are some of them:

Celebrating National Mourning Day

With due respect, on the occasion of Father of the Nation *Bangabandhu's* death anniversary and National Mourning Day has been held at the central office on 15th August 2021. Prayers and discussions meeting was organized and distributing foods to the poor people were the main agendas of the day. Besides, trees were planted in the office premises. Honorable MP of Dhaka-17 constituency Mr. *Ilyas Uddin Mollah* was the chief guest on the occasion and Mr. *Serajul Islam*, Chief Executive of PROSHIKA presided over the function. They both discussed the detail of biography and activities of *Bangandhu*. Prominent people of the *Mirpur* area including PROSHIKA's staff were present on the occasion.



Celebrating Begum Rokeya Day

On 9th December 2020, *Mahiyasi Nari Rokeya Day* was celebrated with due dignity at the Central Office. Rallies and discussion meetings were organized at the central office on this occasion. PROSHIKA's Chief Executive, PROSHIKA's senior officials and staffs were present at the event. The event was presided over by the Chairman of the Governing Body, Ms. *Rokeya Islam*.



Celebrating Martyard Intelceual Day

This day is celebrated with due dignity like every year. On this day, wreaths were laid on behalf of PROSHIKA at the *Shaheed Buddhijibi Mazar* in *Mirpur*.



Celebrating Victory Day

Victory Day was celebrated this year as like every year on 16th December. PROSHIKA's staffs from Dhaka office and development area offices adjacent to Dhaka city go to *Savar* National Memorial with colorful banners and laid wreaths.



Celebrating International Mother Language and Martyrs' Day

This year also PROSHIKA has covered the celebration of this day with due dignity in all development areas and central office. A group of workers laid a wreath at the central *Shaheed Minar*.



Celebrating International Anti-Drug Day

Like every year, this day was celebrated on 30th June 2021 in the central office and development area. On this occasion, a rally and discussion meeting was held at Dhaka. PROSHIKA's Chief Executive and senior officials were present at the meeting and discussed in detail the importance of the day.



**Publication Ceremony and Program of the book titled
"Muktir 50 Golpe Dui Projonmo"**

On the occasion of the publication and unveiling of the book titled "Muktir 50 Golpe Dui Projonmo", a grand gathering and ceremony was organized at the National Museum of our country. Honorable Minister of the Ministry of Disaster Management and Relief and Rehabilitation of the Government of Bangladesh, Secretaries, Writer and Cultural activist and eminent dignitaries of the country were present on the occasion. In the end part of the occasion, the People's Culture Department of PROSHIKA performed folk songs as well as staged a play called *Pratidhvani*.



**Renewal Certificate Issued By The Department Of Narcotics Control,
Bangladesh Government**

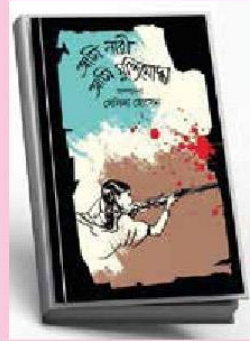


Certificate handed over to PROSHIKA Chief Executive

Publication and Unveiling the Book "Ami Nari Ami Muktijoddha"

On behalf of PROSHIKA, A Humanitarian Development Center, the second edition of the book "Ami Nari Ami Muktijoddha" was published under the editorship of eminent Bangladeshi writer, poet and novelist *Selina Hossain*. On the occasion of the unveiling of the second edition of the book, a function was organized on 21 January, 2021 at *Begum Sheikh Fazilatunnesa Auditorium*, National Museum, Dhaka.

The event was attended by *Kathashayeetyeek Selina Hossain*, PROSHIKA's governing body chairman and a renowned writer *Rokeya Islam* and PROSHIKA chief executive *Serajul Islam*.




Honoring A Total of Thirteen Female Members, including 11 Self-Reliant And Two Female Freedom Fighters With Financial And Training Assistance From PROSHIKA.





On 21 December 2021, an event organized by PROSHIKA, a total of 13 women, including 11 financially self-reliant women and two women freedom fighters were given "*Rokeya Sommanana* and medals". The event was held at *Bangamata Sheikh Fazilatunnesa Mujib Auditorium* (National Museum, Dhaka).

Secretary of the concerned Ministry and Ms. *Selina Hossain*, a writer and Director General of Bangla Academy, Chairman of PROSHIKA's Governing Body, PROSHIKA's Chief Executive, eminent *Kathashayeetyeeks*, and Ms. *Hasina Mohiuddin*, President of Chittagong Metropolitan city *Awami League* spoke on the occasion. At the end of the program, a classical play called "*Pratidhvani Shuni*" was staged by PROSHIKA's People's Culture Department.



**List of Recipients of "Begum Rokeya Memorial Medal-2021" given by
PROSHIKA**

Name	Name of Samiti & Code	Name of ADC	Picture
Ms. Johura Begum	RangDhanu Mahila Samiti - 407	Natore Sadar, Natore.	
Ms. Asma Akter	surjamukhi Mahila Samiti - 736	Pahartali, Chattagram.	
Ms. Aduri Baidday	Aragati Mahila Samiti - 699	Madaripur Sadar, Madaripur.	
Ms. Panna Begum	Baisakhi Mahila Samiti - 265	Naugaon Sadar, Naugaon.	
Ms. Marzina Begum	Shewly Mahila Samiti - 478	Natore Sadar, Natore.	
Ms. Mnoroma Adhikari	Joba Mahila Samiti - 1069	Gopalganj Sadar, Gopalganj.	
Ms. Jharna Islam	Iman Nari Samiti 492	Tongi, Gazipur	
Ms. Rokeya Begum	Ujjgghal Mahila Samiti - 45	Sreenagar, Munshiganj.	
Ms. Kamala Banu	Meghna Mahila Samiti - 55	Raninagar, Naugaon.	

Ms. Rowshanara	Kamta Mahila Samiti - 137	Saturia, Manikganj..	
Ms. Shobha Rani Jaldas	Sabujbangla Mahila Samiti - 566	Kotuali, Chattagram..	
Ms. Shamsunnahar	Freedomfighter	Bholahat, Chanpainabaganj.	
Ms. Taslima Khatun	Freedomfighter	Bholahat, Chanpainabaganj.	

List of PROSHIKA Area Development Centre (ADC) up to June 2021

SL.	ADC Code	ADC Name
1.	3.09	Pahartoli 383/442, South Pahartoli DT Road, IW Colony
2.	3.10	Panchlaish Chayabithi (Dr. Rokeya Chember 3rd Floor) Road-02, Sugondha Abasik Area, Panchlaish, Chattogram.
3.	3.11	Tongi Avizan-8, Matrichaya, Auchupara, College Gate, Nishat nagor, College road Tongi, Gazipur.
4.	3.15	Lalbag 29 No. Nawabgonj lane (Near Nawabgonj park) Lalbag, Dhaka
5.	3.22	Rupgonj House No-03, Road No-05, Hirajheel R/AChittagong Road PO-Sanar Par Siddirgonj, Narayangonj.
6.	3.23	Chattogram (Bandar) 02 No. Miler Matha, Bandar, Chittagong
7.	3.24	Chandgaon Block # A, Road # 3, House No-C/2, Chandgoan, Chattragram
8.	3.27	Rangpur Sadar House # 46, Road # 2, Katkipara (RK Road), Rangpur, PO : Rangpur Sadar-5400, Dist. : Rangpur
9.	3.28	Mymensing Maskanda by-lane Mymensing Sadar.
10.	3.30	Doublemooring Haji Elias Mansion, 1988 Misri Para, Near Lal Masjid, North Agarabad, Bandar, Doublemooring, Chattragram.
11.	3.31	Bayzid Marium Bhaban, Holding # 207/4-204/4, KA Plot # 15, Zila Parisad R/A,Jalalabad, Chattragram.
12.	3.32	Halishahar House # 28/B, Road # 1, Lane # 1 Block # H, Hali Shahar, Chattragram.
13.	3.33	Khulshi 19/G, SayedMonzil New Moonsurabad PO-Fizojshah, PS: Khulshi, Dist. Chattragram.

SL.	ADC Code	ADC Name
14.	3.37	Karnafuli Isanagar Bazar, BFDC gate (Mosjid market-1st floor) Post.- Azimpur Karnafuli, Chittagong
15.	3.38	Akbarshah House # 25/24 Uttar Kattroli (Post office gali) PS-Akabar Shah Dist.- Chattragram.
16.	3.39	Ashulia Vill+P.O- Ashulia Thana-Ashulia, District- Dhaka.
17.	3.40	Sadarghat (Ctg) 664/729, (Baggador Baruar building, 1st floor) Pathantoli road Baruapara, Nazirpole, Chattragram.
18.	3.41	Shagorika Mukta Bhaban (2nd Floor), Dhopapara, College Road, P.O- Custom Academy, P.S-Pahartoli, Chattragram.
19.	3.42	Bakalia (Chattragram) Hazi Abdul Mabud Bhaban (2nd floor), Abdus Sobhan Road (1st floor mosjid goli), Kalamia Bazar Baklia, Baddarhat, Chattragram
20.	3.43	Kotowali Alam Vila, House # 27, 2nd floor, Mohimdas lane Kotowali, Chattragram.
21.	3.44	Lalkhan Bazar Rahim Mansion 252, Chanmari Road Lalkhan Bazar, Dampara Khulshi, Chattragram.
22.	3.45	Adamji EPZ House # 50, Udoyan School Road (Mollar Tek), Uttara, Dhaka-1230.
23.	3.46	Dakkhinkhan Bhai Bhai Market, Chalabon, Shah Kabir Magar Road, Mohiuddin Bhandari Building (2nd floor), Dakhinkhan, Uttara, Dhaka-1230
24.	3.47	UttarKhan House No. 111, Road No. 6 (School Road, Beside Water Tank), West Abdullahpur, Uttara, Dhaka.
25.	3.48	Turag House No. 111, Road No. 6 (School Road, Beside Water Tank), West Abdullahpur, Uttara, Dhaka

SL.	ADC Code	ADC Name
26.	3.49	Boardbazar Jakhera Monjil (1st floor), Bottola Road, Boardbazar, PO-National University, PS-Gacha, Dist.-Gazipur.
27.	3.50	Modhumita 286 No. Nur Supper Market, Madhumita Road, PO-Monnunagar, Tongi, Gazipur.
28.	3.51	Satrong Ahmed Monjil, Shahara Market, Satrong Gate, Tongi, Gazipur.
29.	3.52	Barobag (Mirpur) BPMI Bhaban, Mirpur-2, Dhaka-1216.
30.	3.53	Kalurghat (Chattogram) Moulabi Bazar (Beside Walton), Mohara, Chandgaon, Chattragram.
31.	3.54	C&B (Chattogram) Morium Vila, Moulavi Pukur par, Chandgaon, Chattragram.
32.	3.55	Banosree House No. 5 (Ground Floor), Road No. 6, Block -C, Rampura, Dhaka.
33.	3.56	Amin Bazar 118/1, Bazarpara, Borobazar, Darussalam, Mirpur, Dhaka-1216
34.	3.57	Rupnagar PROSHIKA Bhaban, I/1-Ga, Section-2, Mirpur, Dhaka-1216.
35.	3.58	Shahidbag PROSHIKA Bhaban, I/1-Ga, Section-2, Mirpur, Dhaka-1216
36.	3.59	ECB Chattor PROSHIKA Bhaban, I/1-Ga, Section-2, Mirpur, Dhaka-1216
37.	4	Dhamrai Vill.- Belishwar, PO.-Shahabeliswar-1800, Upazilla- Dhamrai District : Dhaka
38.	7	Saturia Vill-West Kaumara, PO-Saturia, Upazilla- Saturia, Dist.- Manikgonj
39.	8	Madaripur Dargakhola Road, Post.- Madaripur, Upa & Dist.- Madaripur.
40.	10	Kalkini Bhurghata Bus stand, PO : Mazidbari, PS : Kalkini, District : Madaripur.

SL.	ADC Code	ADC Name
41.	12	Ghior PO- Ghior, Upzila-Ghior Dist. Manikgonj.
42.	13	Barishal Kashipur, Sadar Upazila, Barishal Sadar.
43.	14	Mirzapur Vill-Patharghata, PO-Khaliajani, Upa-Mirzapur, Tangali.
44.	16	Domar Vill- Chikonmati, PO+Upzila- Domar Dist.- Nilphamari.
45.	18	Sreenagar Vill- Deulbhog, PO+PS : Shologhar Dist.- Munsigonj.
46.	24	Narail Vill: Durgapur, Sadar Upazilla, Narail.
47.	26	Nasir Nagar Vill+PO- Nasirnagar Upazila- Nasirnagar, Dist. Brahman Baria.
48.	28	Horirampur Vill+PO : Diyabari Upa.- Horirampur, Dist. Manikgonj.
49.	32	Gournadi Ashukathi, Barishal.
50.	33	Bhanga Hogladangi sader, Bhanga, Faridpur.
51.	34	Singair Vill.-Bilymail, PO-Bayra, PS-Singair, Dist.-Manikgonj.
52.	35	Muksudpur Vill+PO- Batikamari Upazila-Muksudpur, Dist. Gopalganj.
53.	40	Akhaura Vill- Debogram PO+PS- Akhaura, Dist. Brahmanbaria.
54.	42	Daulatpur Vill- Chak Mirpur PO+Upa- Daulatpur Dist.- Manikgonj
55.	43	Delduar Delduar Sadar, Upazila- Delduar, Dist.- Tangail
56.	45	Banshail PO+Upa-Banshail Sadar, Dist. Tangail.
57.	46	Shakhipur PO+Upa. Sakhipur Sadar, Dist. Tangail.
58.	48	Bhaluka Proshika More, Bhaluka, Mymensingh
59.	50	Palashbari Vill : Gridaripur, PO + Upazila : Palashbari, Dist. : Gaibandha.

SL.	ADC Code	ADC Name
60.	51	Naogaon Chakbaria Naogon Sadar, Upzila : Naogan, District : Naogan.
61.	53	Banshkhali Upazila Bazar, PS- Banshkhali, Dist. Chattragram.
62.	55	Satkania Charpara (Near T&T) PO+PS : Sakania Dist. Chattragram.
63.	56	Agailjhara PO + PS : Agailjhara, District : Barisal.
64.	57	Madhupur Kanthaltoli More, Tengri, Adalotpara, Upazila- Madhupur, Dist. Tangail.
65.	58	Ghatail Haji Abdus Salam Medicin Market, Old Bustand, Upazila- Ghatail, Dist.-Tangail.
66.	59	Raninagar Vill- Purbo Balupara PO-Raninagar Upazila-Raninagar, Dist.- Naogaon.
67.	61	Nachol Near Women College PO.- Nachol, Upazilla- Nachol District - Chanpai Nawabgonj
68.	62	Godagari Ramnagar, Godagari Rajshahi.
69.	63	Dohar Vill : North Joypara (Saheb Bazar), PO-Joypara, Dohar, Dhaka.
70.	64	Patuakhali 514, Shangshaptok Lane, College Road, Patuakhali.
71.	66	Sadarpur Vill- Saray Sat Roshi, PO+Upa- Sadarpur, Dist.- Faridpur.
72.	67	Babugonj Vill.+PO- Rahmatpur, PS-Airport, Dist.-Barisal.
73.	70	Bazitpur Bazitpur, Kishoreganj
74.	71	Chanpainawabgonj Vill-Tinnadina, PO-Shahebgonj, Upazila-Roygonj, Dist.- Sirajgonj.
75.	72	Shibgonj(Chanpai) Tasikuler Bari (2nd Floor), Court Bazar, PO- Shibgonj, Dist.- Chanpai Nawabgonj.

SL.	ADC Code	ADC Name
76.	73	Gomastapur Rahmatpara (Near women college), PO- Rahanpur Upazilla- Gomastapur Dist- Chanpai Nawabgonj.
77.	74	Meharpur Kasharipara, Meherpur.
78.	75	Gangni Thana road Gangni, Meherpur.
79.	77	Nilphamary Vill-Police Line Uttar para, PO+PS-Nilphamari, Dist.- Nilphamary.
80.	78	Amtoli Vill: Khontakata Post+ PS:- Amtoli, Dist: Barguna
81.	81	Companygonj Razzak Monjil, Mujib College Gate, Bosurehat, Noakhali.
82.	82	Sonagazi Khondaker Bari, Bokter Munsibazar, Sonagazi, Dist.: Feni.
83.	83	Mirersarai Jamalpur (Gandhibari Road), Baryearhat Purashova, Mirshari
84.	85	Chokoria Upazila- Chokoria, Dist.- Coxsbazar.
85.	87	Gopalganj Sadar Vill- Pachuria PO+Upazila-Gopalganj Sadar Dist.- Gopalgonj.
86.	90	Nabinagar Belgiam Bhaban College Road Post+Upzila:- Nabinagar, B- Baria.
87.	91	Gazipur House # 35, Haji Md. Rafiqul Islam (Ward Councilor), Banarupa road, Uttar Chandana, Gazipur City.
88.	95	Singra vill: Madaripur, Post:+Upazila:- Singra, Dist: Natore.
89.	96	Dhumat Vill : Matikhora, PO : Dhumat, Upzila : Dhumat, District : Bogura
90.	97	Bhangura Masterpara, PO+Upazila-Bhangura, Dist.-Pabna.
91.	100	Mathbaria Thanapara road, Pathorghata Bus stand, Upzila : Mathbaria, Dist. : Pirojpur


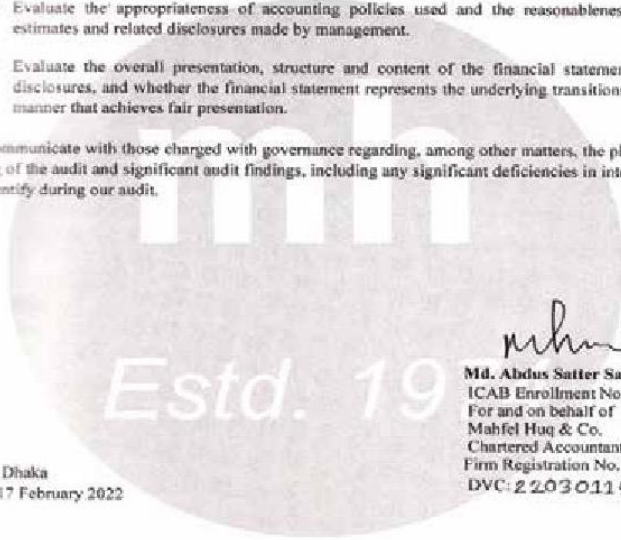
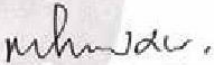
SL.	ADC Code	ADC Name
92.	110	Rangamati Sadar Haji Nurul Hoque-er Bari, Banarupa Moitry Bihar Alaka, PO-Rangamati Sadar, Dist.- Rangamati Hill Track.
93.	111	Nagorkanda Ram Talma, Talma Bazar, Nagorkanda, Faridpur
94.	115	Natore Sadar Nilkunja Bhaban, Diabetic Hospital Road, Sabalia, Tangail.
95.	117	Nawabganj Vill-Surganj (Maa Villa), PO+Upazila- Nawabganj, Dhaka-1320.
96.	118	Sirajdikhan Vill: Santospara Goalbari Mor, PO: Rosunia, Upazila: Sirajdikhan, Dist.- Munsiganj.
97.	121	Fatikchari Hasan Mension, Dak Bangla Road, Bibirhat, Fatikchari, Chatragram.
98.	125	Shariatpur Police Line Road, PS & Dist.- Sariatpur.
99.	126	Bijoy Nagar Post.+Upazaila-Bijoy Nagar, Dist.-B.Baria.
100.	138	Gaibandha Board Bazar, Police lince, Gaibandha Sadar, PO-Gaibandha Sadar, Dist.-Gaibandha.
101.	140	Bholahat Vill-Boragachi, PO-Boragachihat, Upazila-Bholahat, Dist.- Chanpainawabgonj.
102.	141	Keranigonj Post: Rohitpur, Upzila: Keranigonj, Dhaka.
103.	142	Louhajong Vill: Boro Nawpara, Ghoirdour (Jabbar Sheikh-er building) PO-Hatbhogdia, Dist.-Munsiganj.
104.	153	Koyra Madinabad Koira Sadar Thana, PO: Koira, Dist.-Khulna.
105.	158	Khagrachari Khagrachari Sadar (Near Islami Madrasha).
106.	159	Manikchari Manikchari Bazar, PO+Upa: Manikchari, Dist.-Khagrachari Hilltracks.

SL.	ADC Code	ADC Name
107.	165	Faridpur Sadar Mollahbari Sarak, Goyalchamot, Dist.-Faridpur.
108.	171	Sitakunda Rahim Monzil, College road Middle Mohadebpur Sitakundo, Chattragram.
109.	172	Feni Sadar Daudpur Chowdhury Bari, Upazila- Feni Sadar, Dist.- Feni
110.	182	Bhujpur Post: Narayanhat, PS- Bhujpur, Upazila-Fatiksori, Dist.- Chattragram.
111.	189	House # A/44, Vill- Lakuriapara, PO- Dhamrai Sadar, Upazila- Dhamrai, Dist.-Dhaka.
112.	190	Ramghar Upazila-Ramgar, Dist.- Khagrachari.
113.	191	Padma Vill.-Holdia Bazar, PO+PS- Louhagonj, Dist.-Munshigonj.
114.	192	Matiranga Chowdhury para, Matiranga Bazar, Upazila-Matiranga, Khagrasori Hilltracts.
115.	193	Nazirhat Kamal Chowdhry Mansion (1st floor) Jongkar, Nazirhat Fatiksori, Chattragram
116.	194	Abadpukur Sattar Bhaban (2nd floor) Aktel Tower, PO- Abadpukur Bazar, Upazila-Raninagar, Dist. Naogaon.
117.	195	Burigonga Atibazar CNG Station Atibazar, Keranigonj.
118.	196	Taker Hat PO-Taker Hat Ragdi Upa; Muksudpur, Dist. Gopalganj
119.	197	Charbhadrason Tara Miah Monjil (1st floor), PO+Upazila- Charbadrason, Dist.- Faridpur.
120.	198	Muktangan Megula Bazar, Jahangir Market (1st floor), PO- Megula, PS- Dohar, Dist. Dhaka.
121.	199	Mohana Vill-Charkushai (Khan Bazar), PO-Jamal char, Dohar, Dhaka.

SL.	ADC Code	ADC Name
122.	200	Mustafapur Mostofapur Bus stand, PO: Mostofapur, Upa. & Dist. Madaripur.
123.	201	Rajanagar Shekhornagar Baza, PO-Shekhornagar, Upazila-Sirajdikhan, Dist. Munsigonj.
124.	202	Bikrampur PO-Hasara Bazar, Upzila-Sreenagar, Munsigonj.
125.	203	Echamoti Agla Bazar, Ala Uddin Super Market (1st floor), PO- Agla, Upazila- Nawabgonj, Dist. Dhaka.
126.	204	Shikaripara Vill- Sangkordia, PO- Shikaripara, Upazila-Nawabgonj, Dist.-Dhaka.
127.	205	Rajabarihat Vill-Bijoynagar (Rambari) PO- Rajabari Upazila-Godagari, Dist.- Rajshahi
128.	206	Chalan Beel West PO: Hatiandah Upazila : Singra, Dist. : Natore.
129.	207	Faridpur (Pabna) PO: Faridpur, Dist. : Pabna.
130.	208	Kamta Vill.-Kamta, PO-Dhankura, Upazila-Saturia, Dist.-Manikgonj
131.	209	Kaptai Al-Emarat Shoping Complex, 1st floor, Lichubagan Ranguania, Chattragram
132.	210	Chalan Beel East Chowgram, Shingra, Natore
133.	211	Tonggibari Vill-Baligaon Bazar, (Beside Boro Mosjid), PO+PS-Tongibari, Dist.-Munshigonj
134.	212	Fulchari Vill- East Salua, PO- Udakhali, Upzila-Fulchari, Dist.- Gaibandha
135.	213	Mohanonda Vill-Balugram, PO-Baliadanga, Upzila-Chanpai Nawabgonj Sadar, Dist.-Chanpai Nawabgonj

SL.	ADC Code	ADC Name
136.	214	Shimanta (Shibgonj) Chowka Manacosa, PO : Manacosa, PS-Shibgonj, Chanpai Nawabgonj
137.	215	Barendra (Nachol) Nijampur (Near Grameen Bank), PO-Hat Bakil, PS-Nachol, Chanpai Nawabgonj
138.	216	Bhagyakul Balasure Mollah Market, PS-Sreenagar, Dist.-Munshigonj
139.	217	Upakul (Banshkhali) Gunagiri Khashmohal, Zafrul Islam Chowdhury Building, PO-Gunagiri Bazar, PS-Banshkhali, Dist.-Chattraqram
140.	218	Durgapur (Rajshahi) PO+PS- Durgapur, Dist.-Rajshahi
141.	219	Bhangura Bhangura Bazar, Muradnagar, Comilla
142.	220	Shibpur (Nabinagar) Shibpur, Nabinagar, B. Baria
143.	221	Boraigram (Natore) Vill-Boraigram, PO+PS- Singra, Dist.-Natore
144.	222	Batikamari Batikamari, Muksudpur, Gopalganj
145.	223	Charmuguria (Madaripur) 2 No. Mill Gate, Hazrapur Colonny, Charmuguria, Madaripur
146.	224	Vill: Takterchala Bazar, PO : Takterchala, Upazila : Sakhipur, Dist.: Tangail
147.	225	Jhitka Basudebpur, PO-Gala, Upa-Horirumpur Dist.- Manikgonj
148.	226	Poba Damkurahat, Paba, Rajshahi
149.	227	Dhanishafa (Mathbaria) Village+PO : Dhanishafa, Upazila- Mathbaria, Dist. Pirojpur

Audit REPORT (2020-2021)

	Mahfel Huq & Co. Chartered Accountants The first registered accounting firm in independent Bangladesh	EGIC Tower (4th Floor) 34, Topkhana Road Dhaka-1000, Bangladesh Tel: +88-02-9853143, 9581766 Fax: +88-02-9571008 E-mail: info@mahfelhuq.com Web: www.mahfelhuq.com
An independent member firm of AGN International		
<ul style="list-style-type: none">• 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.• 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: 17 February 2022		 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: 2203011522 AS752508
3		
<small>Mahfel Huq & Co. is an independent member firm of AGN International, UK. AGN International is a worldwide association of separate and independent accounting and consulting firms. Each member of AGN operates under its own local or national name and retains autonomous.</small>		

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

Statement of Financial Position

As at June 30, 2021

Particulars	Note	Amount in BDT.	
		30-Jun-21	30-Jun-20
Assets:			
Non-Current Assets:			
Property, Plant & Equipment	6.00	1,113,647,257	1,110,883,158
Investment in FDR	7.00	1,542,750	1,542,750
Total Non-Current Assets:		1,115,190,007	1,112,425,908
Current Assets:			
Loan to Group Members	8.00	5,057,536,622	3,414,635,885
Other Loan - Short Term	9.00	89,232,253	75,558,663
Accounts Receivables	10.00	19,560,127	19,560,127
Advance, Deposits & Prepayments	11.00	463,418,516	395,345,345
Cash & Cash Equivalents	12.00	92,656,090	60,466,440
Total Current Assets		5,722,403,608	3,965,566,460
Total Assets		6,837,593,616	5,077,992,368
Fund and Liabilities:			
Fund:			
Capital Fund	13.00	(1,038,428,502)	(1,046,850,165)
Total Fund		(1,038,428,502)	(1,046,850,165)
Non-Current Liabilities			
Loan From PKSF	14.00	752,166,647	752,166,647
Long Term Loan From Others	15.00	204,238,694	204,238,694
Loan From BKB (IFAD)	16.00	618,307	618,307
Total Non-Current Liabilities		957,023,648	957,023,648
Current Liabilities:			
Member Savings Deposits	17.00	5,112,150,198	3,500,916,238
Accounts Payable	18.00	16,295,416	32,589,575
Loan Loss Provisions	19.00	99,936,840	64,936,840
Payable to SWF	20.00	586,395,633	592,479,748
Interest on Loan Payable	21.00	141,676,586	141,676,586



Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in independent Bangladesh.



Particulars	Note	Amount in BDT.	
		30-Jun-21	30-Jun-20
Loans and Liabilities	22.00	301,037,403	243,610,071
Misc & Other Deposit	23.00	274,297,241	272,612,958
Compensation Fund	24.00	161,372,955	143,811,752
Loan Insurance Fund	25.00	225,836,198	175,185,117
Total Current Assets		6,918,998,470	5,167,818,885
Total Capital Fund & Liabilities		6,837,593,616	5,077,992,368

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


Chief Executive

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


Chief Financial Officer



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: 2203011522A5752508

Place: Dhaka

Date: 17 February 2022



Mahfel Huq & Co.
Chartered Accountants
The first registered accounting firm in independent Bangladesh



Particulars	Notes	Amounts in BDT.	
		30-Jun-21	30-Jun-20
Covid-19-Relief Distribution		2,068,833	1,029,620
Other Operating Expenses		1,705,777	807,556
Loan Loss Provision		35,000,000	15,207,366
Depreciation		7,314,612	6,204,717
Total Expenditure		793,712,679	596,016,053
Excess/Deficit of income over Expense		8,421,663	(2,901,610)

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.



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: 2203011522AS752508

Place: Dhaka
Date: 17 February 2022



PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)
Statement of Income and Expenditure
For the year ended June 30, 2021

Particulars	Notes	Amounts in BDT.	
		30-Jun-21	30-Jun-20
Income:			
Service Charge on Loan		797,688,224	591,043,066
Bank Interest		995,203	306,269
Sales of Project Form		1,329,805	783,980
Sale of Pass Book		1,239,372	588,463
Others		881,738	392,665
Total Income		802,134,342	593,114,443
Expenditure:			
Interest on Member's Savings		213,059,508	137,467,933
Salaries and Allowances		461,524,575	389,387,173
Incentive to Staff		15,229,072	8,460,537
Office Rent		977,850	788,785
Printing and Stationary		864,836	1,381,170
Travel Transport		35,366,008	21,003,092
Travel Peridium		1,499,930	1,380,567
Telephone and Postage		3,167,356	2,951,083
Repair and Renewals		3,082,104	1,272,152
Office Maintenance		2,930,389	1,785,477
Fuel Cost		45,000	-
Gas and Electricity		28,925	47,700
Hospitality		3,417,952	2,056,412
Audit Fees		137,000	115,000
Land Rate & Taxes		809,400	696,160
Newspaper and Periodicals		297,455	258,877
Bank Charge		889,389	437,849
Training Expense		745,013	729,807
Vehicle Maintenance		171,700	161,900
Registration Fee		350,175	230,000
Utilities		3,002,647	2,155,120
Advertisement		27,174	-



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

Statement of Receipts and Payments

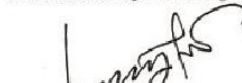
For the year ended June 30, 2021

Particulars	Notes	Amount in BDT.	
		30-Jun-21	30-Jun-20
Opening Balance			
Cash in Hand		1,880,077	1,511,462
Cash at Bank		58,586,363	4,271,724
Stamp in Hand		-	160
Sub-Total		60,466,440	5,783,346
Receipts			
Current Account	26.00	5,459,842	7,872,949
Service Charge on Loan	27.00	797,688,224	591,043,066
Bank Interest		995,203	306,269
Sale of Project Form	28.00	1,329,805	783,980
Sale of Pass Book	29.00	1,239,372	588,463
Others Income	30.00	881,738	392,665
Loan Realisation		5,672,199,850	4,026,354,673
Loan Insurance Premium		61,129,165	41,542,557
Savings Deposits	31.00	2,799,080,631	1,680,508,856
Advance Received	32.00	14,164,599	3,181,677
Loan & Others	33.00	61,072,102	2,047,659
Miscellaneous & Other Deposit	34.00	1,684,283	1,378,233
Payable to SWF	35.00	5,747,442	342,635
Accounts Payable	36.00	5,245,202	19,920,985
Sub- Total		9,422,672,255	6,376,264,667
Total Receipts		9,483,138,695	6,382,048,013
Payments			
Revenue Expenditure			
Loan Disbursement		7,315,100,587	4,827,650,678
Savings Withdrawal	37.00	1,278,233,574	855,267,896
Dividend to Group Savings	38.00	108,042,233	48,071,944
Salaries & Allowance	39.00	461,524,575	389,387,173
Incentive to Staff	40.00	15,229,072	8,460,537
Office Rent		977,850	788,785
Printing and Stationary	41.00	864,836	1,381,170
Travel Transport		35,366,008	21,003,092
Travel Per diem		1,499,930	1,380,567
Telephone and Postage	42.00	3,167,356	2,951,083
Repair and Renewals		3,082,104	1,272,152
Office Maintenance	43.00	2,930,389	1,785,477
Fuel Cost		45,000	-
Gas and Electricity		28,925	47,700
Hospitality		3,417,952	2,056,412
Advertisement		27,174	-
Newspaper and Periodicals		297,455	258,877

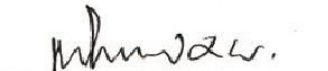
**PROSHIKA MANOBIK UNNAYAN KENDRA
MICROCREDIT & SAVING SERVICES (MCSS)**
Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	Notes	Amount in BDT.	
		30-Jun-21	30-Jun-20
Bank Charge		889,389	437,849
Audit Fees		137,000	115,000
Land Rate & Taxes		809,400	696,160
Training Expense	44.00	745,013	729,807
Vehicle Maintenance	45.00	171,700	161,900
Registration Fee		350,175	230,000
Compensation Paid	46.00	10,478,084	13,689,850
Utilities		3,002,647	2,155,120
Covid 19 Relief Distribution		2,068,833	1,029,620
Other Operating Expenses	47.00	1,705,777	807,556
Advance Paid	48.00	7,859,578	1,520,833
Other Loan - Short Term	49.00	14,387,529	16,553,607
Payable to SWF	50.00	11,831,557	9,076,419
Accounts Payable	51.00	21,539,361	13,213,638
Current Account	26.00	79,838,033	95,250,253
		9,385,649,096	6,317,431,155
Capital Expenditure			
Office Building		82,825	224,739
Furniture, Fixture & Furnishing	52.00	6,055,850	2,291,397
Office Equipment	53.00	3,940,036	1,634,281
		10,078,711	4,150,417
Total		9,395,727,807	6,321,581,572
Closing Balance			
Cash In Hand		7,806,472	1,880,077
Cash At Bank		84,849,618	58,586,363
Total		92,656,090	60,466,440
Grant Total		9,488,383,897	6,382,048,012

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


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


Chief Financial Officer


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: 2203011522A5752508

Place: Dhaka
Date: 17 February 2022