

Prochesta

*Working and Learning with People since 1973*



# Annual Report

July 2022 to June 2023



Gono Unnayan Prochesta  
People's Development Efforts

Prochesta  
Working and Learning with People since 1973

# Annual Report

July 2022 to June 2023



Gono Unnayan Prochesta  
13A/3A, Babar Road, Block-B  
Mohammadpur, Dhaka – 1207



Date of publication  
February 2024

Editor  
Engr. Md.Monzurul Islam Chowdhury

Advisor  
Dr. Kazi Abdul Fattah

Published by  
Gono Unnayan Prochesta  
13A/3A, Babar Road, Block-B  
Mohammadpur, Dhaka – 1207  
Tel. No:+8802 41022984  
Mobile: +880 1736316789  
Email: info@gupbd.org

## Abbreviations and Acronyms

%	Percentage
AC	Account
AC	Area Coordinator
ACL	Asset Creation Loan
AD	Assistant Director
ADB	Asian Development Bank
AF	Additional Financing
AGM	Annual General Meeting
ASM	Agricultural Sector Microcredit
BNF	Bangladesh NGO Foundation
CBO	Community Based Organization
CCDB	Christian Commission for Development in Bangladesh
CCP	Cooperative and Credit Programme
CHC	Child Health Care
DPS	Deposit Pension Scheme
CSISA	Expansion of Cereal System Initiative of South Asia
CMSM	Cottage, Micro, Small and Medium
DAI	Development of Alternative Incorporation
DANIDA	Danish International Development Agency
DED	Deputy Executive Director
DHTW	Deep Hand Tube well
DIPT	Diploma in Physiotherapy
DMP	Disaster Management Programme
DPHE	Department of Public Health Engineering
EC	Executive Committee
ED	Executive Director
EDO	Entrepreneur Development Officer
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households
EPC	ENRICH Programme Coordinator
FDR	Fixed Deposit Reserve
FMC	Field Management Committee
GC	General Council
GPRC	GUP Physiotherapy and Rehabilitation Centre
GTC	GUP Training Center
GUP	Gono Unnayan Prochesta
HO	Health Officer
HYSAWA	Hygiene Sanitation and Water Supply
IGA	Income Generating Activities
IGAL	Income Generating Activities Loan
IFAD	International Fund for Agriculture Development
INGO	International Non-Government Organization
IT	Information Technology
KM	Kilometer
LIL	Livelihood Improvement Loan
LLP	Loan Loss Provision

LRL	Livelihood Restoration Loan
MBBS	Bachelor of Medicine & Bachelor of Surgery
MUAC	Mid Upper Arm Circumference
MDP	Microenterprise Development Project
MDG	Millennium Development Goal
MDP	Microenterprise Development Project
ME	Microenterprise
MF	Microfinance
MF-CIB	Micro Finance Credit Information Bureau
MoA	Ministry of Agriculture
MDP-AF	Microenterprise Development Project- Additional Financing
MFTS	Microfinance Technical Support Project
MoFL	Ministry of Fisheries and Livestock
MoHF	Ministry of Health and Family Welfare
MoU	Memorandum of Understanding
MIS	Management Information System
MRA	Microcredit Regulatory Authority
NGO	Non Government Organization
MFI	Microfinance Institution
MFCE	Microenterprise Financing & Credit Enhancement
NIRAPAD	Network for Information, Response and Preparedness Activities on Disaster
NWU	Nara Women's University
NPL	Non Performing Loan
OTR	On Time Realization
PKSF	Palli Karma-Sahayak Foundation
PME	Planning Monitoring and Evaluation
PIU	Project Management Unit
PO	Partner Organization/ Programme Organizer
PAR	Portfolio At Risk
PRA	Participatory Rural Appraisal
RAISE	Recovery and Advancement of Informal Sector Employment
SDC	Swiss Development Cooperation
SDG	Sustainable Development Goal
SDO	Social Development Officer
SL	Seasonal Loan
SMC	Senior Management Committee
SO	Support Organization
SSC	Secondary School Certificate
Tk	Taka
UHFPO	Upazila Health and Family Planning Office
UNICEF	United Nations Children and Education Fund
UN	United Nations
UP	Union Parishad
UQLEP	Uplifting the Quality of the Lives of the Elderly People
UNO	Upazila Nirbahi Officer
WASH	Water and Sanitation
WFP	World Food Programme

# Table of Contents

Message from the President	vii
Preface	ix
Working Area	xi
1 Background, Mission, Vision and Goal	1
2 Gono Unnayan Prochesta at a glance: (July 2022- June 2023)	2
3 Economic Programme	4
3.1 Microfinance Programme	4
3.2 Recovery and Advancement of Informal Sector Employment (RAISE) Project	21
3.3 Livestock (goat breeding, poultry) and Pisciiculture	25
3.4 Afforestation Programme	27
3.5 Goat Rearing Project funded by BNF	29
4 Social Programme	31
4.1 Peace Centre	31
4.2 Disaster Management Programme	31
4.3 ENRICH (Somriddhi) Programme	32
4.4 Capacity Building through GUP Training Centre (GTC)	44
4.5 Uplifting the Quality of the Lives of the Elderly People (UQLEP) Programme	45
5 Education Programme	48
5.1 Dishwari Children School	48
5.2 Somriddhi Education Programme	48
5.3 Somriddhi Stipend Programme	49
5.4 Bangabandhu Higher Education Scholarship	50
6 Health Programme	51
6.1 Health and Nutrition Programme	51
6.2 Health Camps	53
6.3 GUP Physiotherapy and Rehabilitation Centre (GPRC)	56
6.4 Annual Eye Camp	58
7 Support Programme	59
7.1 Collaborative research with Nara Women's University (NWU), Japan	59
7.2 Field Level Water Quality Testing Project	59
7.3 Infrastructure Development works/Projects	60
8 Impact, Lessons learned and Challenges	61
8.1 Impact of Gono Unnayan Prochesta Activities	61
8.2 Lessons learned	61
8.3 Challenges	61
9 Way Forward	62
10 Governance and Management	63
11 Organogram of Gono Unnayan Prochesta	68
12 Financial Report of July 2022 - June 2023	70
13 Timeline of Gono Unnayan Prochesta: 1973-2023	78







## Message from the President

I am happy to announce the publication of the Annual Report of Gono Unnayan Prochesta, showcasing the organization's remarkable achievements from July 2022 to June 2023. The report details not only the success of various development and socio-economic initiatives, but also Gono Unnayan Prochesta's potential and sustainability as a reputed community development organization of the country. Gono Unnayan Prochesta has been working very hard to improve the lives and living of the community since its inception in 1973.

The past year has seen Gono Unnayan Prochesta and the community working hand-in-hand to heal the wounds of the Covid-19 pandemic. Income generating efforts under the Microfinance Programme are thriving, while GUP-Physiotherapy and Rehabilitation Centre (GPRC) has become a beacon of healthcare activity. The ENRICH programme, supported by PKSF, continues to uplift the lives of youth, elderly, and disadvantaged individuals through diverse initiatives. Notably, the RAISE project, also funded by PKSF, empowers young corona victims to become entrepreneurs through an innovative approach.

Gono Unnayan Prochesta extends its heartfelt gratitude to the Government of Bangladesh, PKSF, HYSAWA, Bangladesh NGO Foundation, and private banks like Trust Bank Ltd., South Bangla Agriculture & Commerce Bank Ltd., Midland Bank Ltd., and Southeast Bank Ltd. for their cooperation and invaluable financial support. The organization also acknowledges the unwavering guidance and support of the Microcredit Regulatory Authority (MRA).

Appreciation is due to the honorable Executive Committee members of Gono Unnayan Prochesta who meticulously reviewed the draft Annual Report and provided insightful comments and suggestions. Their valuable contributions have been incorporated into the final print-ready version of the report.

Having completed my nine years tenure (three consecutive terms) as EC member, vice- president and president of the Executive Committee of Gono Unnayan Prochesta , I am delighted to pass the torch to the newly elected president, Professor Dr. Rasheda Akhtar, at this year's AGM. I am confident that the new committee members will carry forward the crucial decisions and important work undertaken during my time, propelling Gono Unnayan Prochesta towards even greater heights. I have full faith in their dedication and enthusiasm to further flourish the organization and effectively contribute to the community's development.

Finally, I want to express my sincere gratitude to the dedicated team members of Gono Unnayan Prochesta, whose unwavering commitment and support have steered the organization through challenging times. The tireless collaboration of the community and target groups also deserves immense appreciation.

I offer my heartfelt wishes for Gono Unnayan Prochesta's continued success and growth as it strives to achieve its cherished goals and objectives.

May Allah bless us all with good health, happiness, and prosperity.

Ameen.

Dr. Kazi Abdul Fattah  
President





## Preface

We are pleased to present the Annual Report 2022-2023 of Gono Unnayan Prochesta, incorporating notable achievements, learnings, and experiences from the reporting period. The report categorizes all of Gono Unnayan Prochesta's programmes and projects into five main categories: Economic, Social, Health, Education and Support Programmes like Microfinance Programmes, Livestock (goat breeding and poultry) and Pisci-culture, Afforestation, Peace Centre, Education, Uplifting the Quality of the Lives of the Elderly People Programme (UQLEP), Disaster Management, GUP Physiotherapy and Rehabilitation Centre (GPRC), Annual Eye Camp, Capacity Building through Training Centre, ENRICH (Somriddhi) Programme and major projects such as ENRICH (Samridhi), RAISE, Sanitation, Drinking Water and Income Generating Activities Project with Bangladesh NGO Foundation (BNF), Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD) with PKSF, Field Level Water Quality Testing Project (HYSAWA), Collaborative research on Evaluation Nara Women's University (NWU), Japan etc.

Despite the challenges posed by the COVID-19 pandemic, Gono Unnayan Prochesta's activities in this reporting period were less impacted compared to the previous year. The report emphasizes the alignment of its achievements with the planned activities for the year 2022-2023, attributing the success to the collective efforts of all stakeholders of Gono Unnayan Prochesta. The team demonstrated confidence and commitment in meeting community needs and honoring commitments to the people.

We extend our gratitude to the relevant ministries and government departments of Bangladesh, including the Department of Forestry, Department of Livestock Services, Department of Education, Department of Social Welfare, NGO Affairs Bureau, Joint Stock Company, Microcredit Regulatory Authority (MRA), Local Administration, and Local Government Authority for their essential assistance, broad support, and cooperative efforts in implementing Gono Unnayan Prochesta's planned activities.

Special appreciation is also extended to international organizations, development partners, and donors, particularly PKSF, Banks, HYSAWA, and NGO Foundation, for their sincere assistance and consistent cooperation. Additionally, we acknowledge the Nara Women University, Japan, for their collaboration in joint research activities within Gono Unnayan Prochesta's working areas, contributing to relevant outcomes and findings.

Our heartfelt thanks go to the esteemed members of the General Council and Executive Committee for their untiring guidance and valuable suggestions in implementing Gono Unnayan Prochesta's visionary and creative activities. We acknowledge the change in leadership, welcoming our newly elected president, Dr. Rasheda Akhtar, and expressing gratitude for the departing president's great leadership and support.

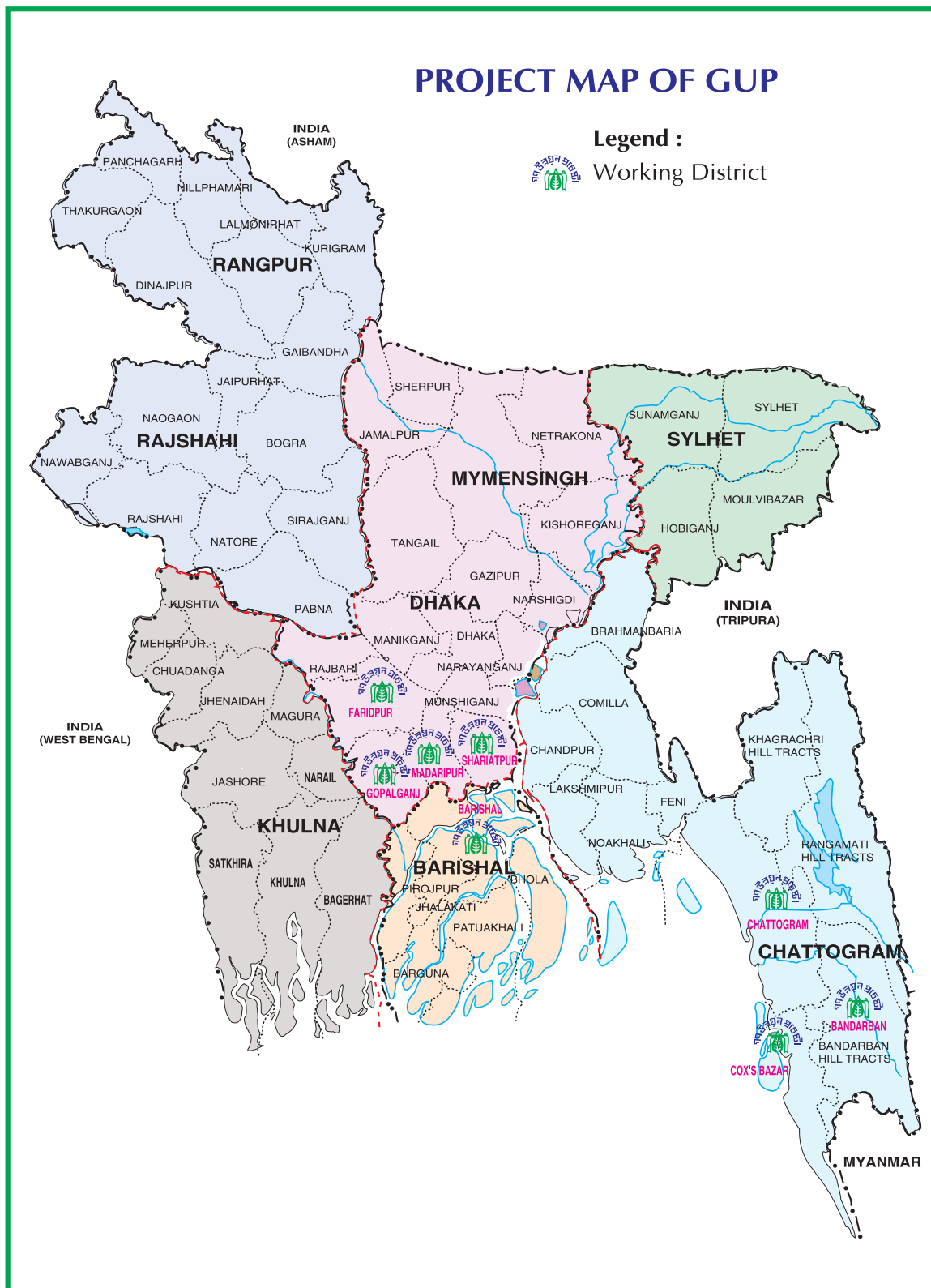
The report particularly documents key activities, presenting notable facts and figures through the use of infographics, success stories and pictures for a compelling and insightful presentation.

In conclusion, sincere thanks are extended to all colleagues and the dedicated Gono Unnayan Prochesta team members, who have been instrumental in achieving targets and whose incredible efforts have made the reported accomplishments possible.

Engr. Md. Monzurul Islam Chowdhury  
Executive Director







## Visitors of Gono Unnayan Prochesta



*Executive Director of MRA*



*Chairman of Bangladesh NGO Foundation*



*Visitors of PKSf*



*MRA Official*



*Visitors of PKSf*



*MRA Official*



*Visitors of Bangladesh Bank*

# Background, Mission, Vision and Goal

## 1. Background

Gono Unnayan Prochesta, meaning Peoples' Development Efforts (in English), has been working since April 22, 1973. Gono Unnayan Prochesta arose from the Quakers' experience working with the impacted people in Bangladesh's rural areas shortly after the country's great Liberation War in 1971. Gono Unnayan Prochesta's earlier initiatives under the Food for Work Programme were limited to road construction, raising community flood centres, and excavating ponds, indicating a more relief/rehabilitation strategy. Gono Unnayan Prochesta was founded with the intention of providing development orientation to relief and rehabilitation initiatives carried out soon after the war, as well as lessening the community's reliance on aid.

Other services, such as agriculture with the introduction of new crops such as soybean, sugarcane and banana, Children's Health Care (CHC), Adult Functional Education (AFE), training programmes, school education, women and children's development, youth participation, and cooperative programmes have all been initiated over the years.

Gono Unnayan Prochesta established the Peace Centre in 1982 as part of its development thrust, intending to promote peace, harmony, and human rights in society. Gradually, Gono Unnayan Prochesta's programmes grew manifolds, including Water and Sanitation (WASH), Arsenic Mitigation, Disaster Management and Sustainable Livelihood Programmes for community members, particularly those from underprivileged and vulnerable backgrounds.

## Mission Statement

Gono Unnayan Prochesta aims for sustainable development by ensuring food security, social justice, good governance, and the rights of disadvantaged, deprived, and disaster-affected communities, particularly for ultra-poor and destitute females and males, mothers and children, the elderly, physically challenged, beggars, sex workers, transport workers, marginal farmers, landless people, fishermen, handicraft artisans, and ethnic minorities. Gono Unnayan Prochesta is committed to forming samities, raising awareness, developing skills, promoting Income Generating Activities (IGA) through credit programmes and appropriate technologies, providing safe water, environmental sanitation, ecological farming, mother and child health development, and reproductive health.

## Social Vision

Establishment of an environment friendly and exploitation free society where peace and social justice prevail.

## Organisational Vision

Gono Unnayan Prochesta, which aspires to become an independent organization, is dedicated to achieving fairness, justice, peace and prosperity by implementing sustainable and environment friendly programmes that blend indigenous culture and traditions with modern technology.

## Goal

To improve socio-cultural, economic and environmental security through empowering marginalized groups in the direction of social justice and peaceful coexistence.



## 2. Gono Unnayan Prochesta at a glance: (July 2022 to June 2023)

Programme Coverage			
Region	02	Union	274
District	08	Pourasabha	11
Upazila	33	Population Covered	1,98,612
Economic Programme		Social Programme	
Microfinance Programme (No. of Samity members)	66240	Education Programme (No. of students)	978
Livestock and Pisci-culture (No. of persons)	2182	GUP Training Centre (No. of trainees)	187
Afforestation (No. of female caretakers)	673	Scholarship Programme for ENRICH union	37
		Peace Centre (No. of persons)	387
		Bangabandhu-BNF Education Stipend Programme	38
		Bangabandhu Higher Education Scholarship	06
Health, Water & Sanitation Programme			
ENRICH Programme (No. of persons)	28622	Field Level Water Quality Testing and Retesting Project-HYSAWA (No. of Persons)	150
Physiotherapy Center (No. of patients)	5781		
Annual Eye Camp (No. of Patients )	286		
Programme Infrastructure			
Head Office in Dhaka	01	Peace Centre	01
Regional Office	02	Guest house	05
Branch Offices of Microfinance Programme in 8 Districts	48	Staff quarter	13
ENRICH Centre	09	Cyclone Shelter	03
Training Centre with Dormitory	02		
Human Resource			
Staff strength: Total No. 535 (Female: 116 & Male: 419)			

## ECONOMIC PROGRAMME



*Goat distribution*



*Duck rearing*



*Cow rearing*



*Loan disbursement among the borrowers*



*Fish culture*



## 3. Economic Programme

### 3.1 Microfinance Programme

Microfinance sector was first established in 1970s in Bangladesh and its main goal was to reduce rural poverty by providing microcredit loans for non-crop activities such as trading, raising livestock, poultry etc.

Gono Unnayan Prochesta started Income Generating Activities under the Cooperative and Credit Programme. At the beginning, the loan Programme of Gono Unnayan Prochesta was termed as Cooperative and Credit Programme, but now the programme is renamed as Microfinance Programme.

Microfinance Programme has aimed to provide livelihood options for the resource-poor individuals in the community, to improve their socio-economic conditions and reduce poverty by mobilizing their resources. Initially, Gono Unnayan Prochesta's own fund was invested to subsidize the establishment of a Credit Support Programme to a limited extent. Now, the Microfinance Programme is a key component that Gono Unnayan Prochesta operates for poverty alleviation and empowering poor women in its working area on a larger scale. It mobilizes the available resources for those who do not have access to resources from commercial banks. Presently Gono Unnayan Prochesta is operating its Microfinance Programme through 48 branchers in 8 Districts namely Madaripur, Shariatpur, Gopalganj, Faridpur, Chattogram, Cox'sBazar, Barisal and Bandorban.

The strategic objectives of Gono Unnayan Prochesta's Microfinance Programme are : **Financial Inclusion** and **Capacity Development**.

#### Financial Inclusion

Gono Unnayan Prochesta makes resources available to the unserved people excluded from the traditional banking system to start or run small businesses for their economic development and improved livelihood. Gono Unnayan Prochesta promotes financial inclusion, so that underserved individuals and small businessmen can have access to valuable and affordable financial products and services that meet their needs and are delivered responsibly and sustainably.

#### Capacity Development

Gono Unnayan Prochesta's capacity building activities focus on shoring up sustainability, improving governance, supporting collaboration and/or strengthening infrastructure. All have a common goal: augmenting the skills, resources and abilities that allow Gono Unnayan Prochesta's members to grow and blossom.

From 1996, Palli Karma-Sahayak Foundation (PKSF) has been operating its Rural Micro Credit Programme (Jagoron, Agrosor and Buniad) in the names of Micro-Enterprise (ME), Ultra Poor Programme (Buniad), Seasonal Loan (SL), Agricultural Sector Micro-Credit (ASM), Microfinance Technical Support Project (MFTS), Microenterprise Development Project (MDP), MDP-AF(Additional Financing) etc. Following that, Palli Karma- Sahayak Foundation (PKSF) renamed the components Jagoron, Agrasor, Buniad, MDP, MDP-AF and Sufolon in order to enhance the customers' economic situation by including them in various Income Generating Activities in the sectors like agriculture and livestock development.

The Microfinance Programme's core activities are divided into three categories. These are:

1. Samity Formation and Development.
2. Savings Collection and Mobilization.
3. Credit Operations for Income Generation.





*Weekly Meeting of samity members*

## Present Status of Microfinance Programme

Under Microfinance Programme, a total of 3737 Samities are functional with 66240 members, including 65371 females and 869 males. The average group size has stayed nearly constant over the last five years, with 18-22 individuals in each group. The total outstanding of the Programme is Tk. 216,29,01,213 (Taka Two Hundred Sixteen Crore Twenty Nine Lac One Thousand Two Hundred and Thirteen) having Tk. 213,01,59,284 (Taka Two Hundred Thirteen Crore One Lac Fifty Nine Thousand Two Hundred and Eighty Four ) with females and Tk. 3,27,41,929 (Taka Three Crore Twenty Seven Lac Forty One Thousand Nine Hundred and Twenty Nine) with males. Cumulative savings of the of the Samity members (includes General savings, Monthly savings scheme & Voluntary savings) are Tk. 90,92,83,696 (Taka Ninety Crore Ninety Two Lac Eighty Three Thousand Six Hundred and Ninety Six ) up to June 2023, of which, Tk.84,53,39,885 (Taka Eighty Four Crore Fifty three Lac Thirty Nine Thousand Eight Hundred and Eighty Five ) saved by female members and Tk. 6,39,43,811 (Taka Six Crore Thirty Nine Lac Forty Three Thousand Eight Hundred and Eleven) by male members.

Like other Microfinance Organizations of the country, Gono Unnayan Prochesta has got a lot of support from Bangladesh Government. The Government channelled the fund through Palli Karma-Sahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF) and Banks. Gono Unnayan Prochesta has received Tk.27,00,00,000 (Taka Twenty Seven Crore) from Banks for Agriculture and Micro-Enterprise (ME) development. Additionally, organization received Tk. 3,25,00,000 (Taka Three Crore and Twenty Five Lac) from Bangladesh NGO Foundation (BNF) in the name of 'Stimulus Loan' with 1% service charge at beneficiaries level which Gono Unnayan Prochesta were to pay back with 4 % interest to Bangladesh NGO Foundation (BNF).

In Bangladesh evidence of Economic and Social effects is mixed and they are exposed to risks like sudden shocks, trends over time and seasonal changes. Microfinance contributes to smoothening consumption and reducing vulnerability. People have a number of capital assets which they draw upon to make their livelihood secured. Microfinance Programme is such a weapon that attacks poverty at its sources by increasing the household consumption expenditure of their family. On average some activities of Microfinance have had



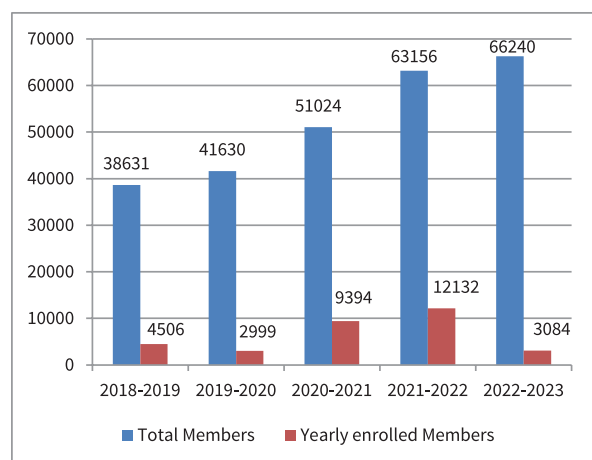
positive socio-economic and cultural impact. Some impact of Microfinance Programme of Gono Unnayan Prochesta in its working areas can be mentioned as below:

- Ensure participation and empowerment of a considerable number of women in Microfinance Programme;
- It has positive effects on children education, health, nutrition and wellbeing of the elderly people;
- Households poverty is being reduced by increasing savings, borrowing money from the Microfinance Institution (MFI) and proper utilization of those money;
- Parallel to economical sustainability, the target family became aware about environmental impacts, safe sanitation and social protection;
- Increase mobility and establish network with other social institutions;
- Develop capacity to build leadership within themselves by their improved skills and knowledge;
- Some members specially women became politically conscious, popular at local community and elected as Women Representatives at Local Government bodies in Gono Unnayan Prochesta's working areas;
- Improvement/Changes are visible in the areas like; increasing trend in saving attitude, food security, income generation, increased wages of the landless, diversification of employment sectors, asset increase and self-reliance.

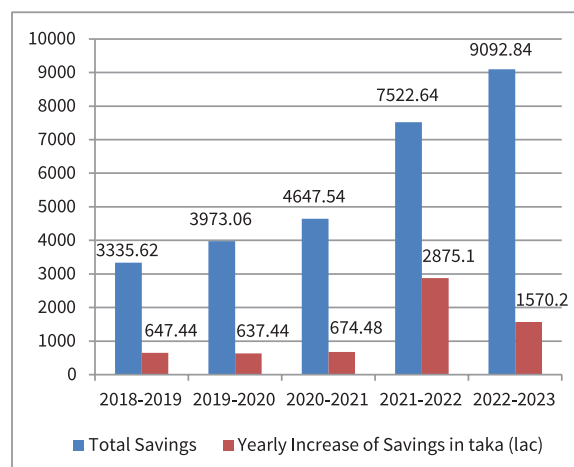
**Table 01. Cumulative Progress of Microfinance Programme for the last five years**

Particulars	Year wise information (Last 5 Years)				
	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Total No. of Samity	2,098	2,232	2,669	3460	3737
Total No. of Members	38,631	41,630	51,024	63,156	66,240
Savings Balance (Taka in Lac)	3,335.62	3,973.06	4,647.54	7,522.64	9,092.84
Loan Outstanding (Taka in lac)	8,168.79	9,306.64	11,946.24	16,998.89	21,629.01
On Time Realization (OTR)	99.09%	98.14%	92.35%	99.12%	98.72%

In the year 2022-23, Gono Unnayan Prochesta has launched nine new branches for promoting its Microfinance Programme and also a total loan outstanding has been increased Tk.46,30,11,740 (Taka Forty Six Crore Thirty Lac Eleven Thousand Seven Hundred and Forty ).



*Figure 1: Members Enrolment in 5 years*



*Figure 2: Members Savings in 5 years*

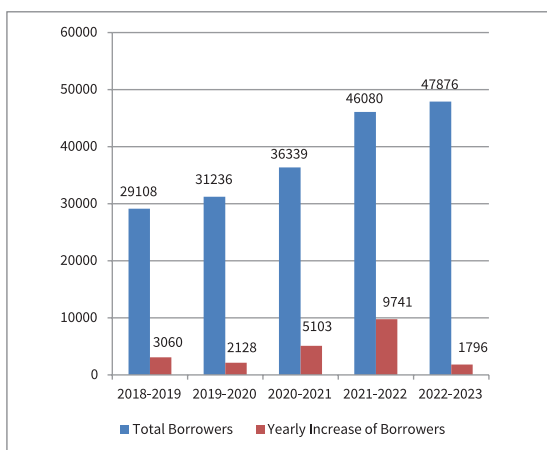


Figure 3: Borrowers in 5 years

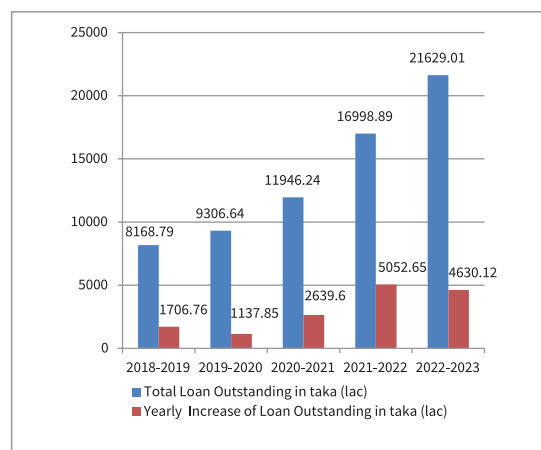


Figure 4: Loan Outstanding last 5 years

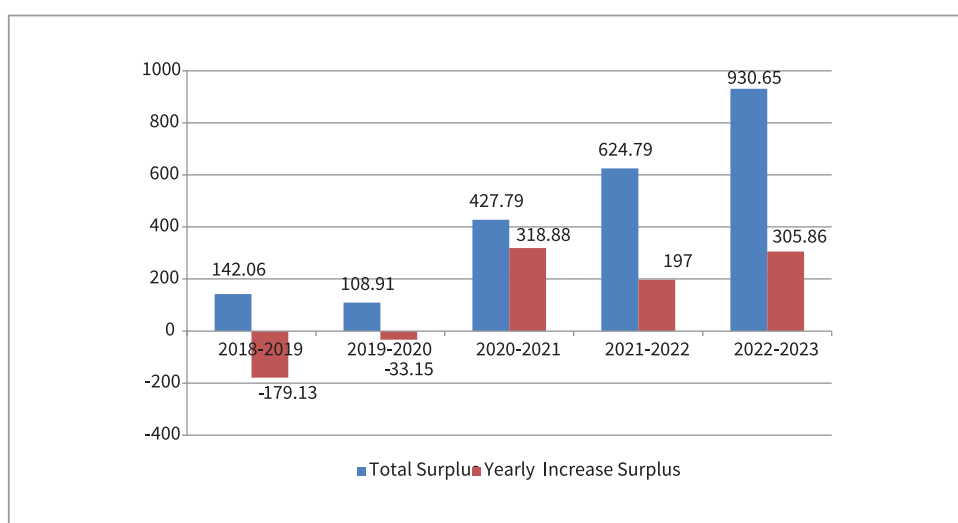


Figure 5: Yearly surplus status ( in lac Tk.)

Table 02. Year wise Status of Female and Male Members in number

Fiscal Year	Female and Male members out of total members (in Percentage)		Total Members
	Female Member	Male Member	
2018-2019	37,968 (98.28 %)	663 (1.72 %)	38,631
2019-2020	40,942 (98.35 %)	688 (1.65 %)	41,630
2020-2021	50,190 (98.36 %)	834 (1.63 %)	51,024
2021-2022	62,234 (98.54 %)	922 (1.46 %)	63,156
2022-2023	65,371 (98.69 %)	869 (1.31 %)	66,240

## Loan Products

Gono Unnayan Prochesta is operating Microfinance Programme by developing several loans and savings products as per the requirement and needs of the beneficiaries. The loan products are:

### i) Buniad (Loan for Ultra Poor)

This loan is provided for the disadvantaged and landless people in society to conduct various income generating activities to sustain and maintain their livelihood. In the current fiscal year 2022-2023, a total of Tk. 370,51,000 (Taka Three Hundred Seventy Crore Fifty One Lac) was distributed among a total of 1,673 members where Tk. 3,70,21,000 (Taka Three Crore Seventy Lac Twenty One Thousand ) to 1,672 female members and Tk. 30,000 to one male member.

### ii) Jagoron (General Loan)

In order to promote income generating activities among low income people, Jagoron loans are provided from the range Tk.10,000 to Tk. 50,000. In the current 2022-2023 fiscal year, a total of Tk.107,43,31,000 (Taka One Hundred Seven Crore Forty Three Lac and Thirty one Thousand) was distributed among a total of 27,103 members. Within this,26,964 female members received Tk. 106,86,63,000 (Taka One Hundred Six Crore Eighty Six Lac and Sixty Three Thousand) and 139 male members received Tk.56,68,000 ( Taka Fifty Six Lac and Sixty Eight Thousand).

### iii) Agrosor (Microenterprise Loan)

‘Agrosor’ loan ranges from TK. 51,000 to more than Tk. 10 lac that are provided to people who are somewhat confident and progressive in society to run their various initiatives. In the financial year 2022-2023, a total of Tk. 216,10,91,000 (Taka Two Hundred Sixteen Crore Ten Lac and Ninety One Thousand) was distributed among a total of 17,545 members. Within this, Tk.212,60,01,000 (Taka Two Hundred Twelve Crore Sixty Lac and One Thousand) to 17,359 female members and Tk. 3,50,90,000 (Taka Three Crore Fifty Lac and Ninety Hundred) was distributed to 186 male members.

### iv) Agrosor-MDP

Following the lending policies of Agorsor Loan, loans are distributed under two loan components, Agorsor MDP and MDP-AF, with the objectives to emphasize the production and processing sector, to provide loans in bulk to various businesses, and to encourage women entrepreneurs. Members are given loans in monthly installments ranging from Tk.1 lac to 5 lac. In 2022-2023 financial year, a total of Tk. 15,39,38,000 (Taka Fifteen Crore Thirty Nine Lac Thirty Eight Thousand) was distributed to a total of 977 members.

### v) Sufolon (Agriculture Sector Loan)

Members who earn a living based on agriculture are provided with Sufolon loans as support loans, even if they have other loans, for the production of various crops, vegetables, fish farming and fattening of cattle. The term of this loan repayment is 6 months and the members repay this loan in a single installment after 6 months.

In the financial year 2022-2023, a total of Tk. 10,12,75,000 ( Taka Ten Crore Twelve Lac Seventy Five Thousand) was distributed among a total of 4255 members.

### vi) Somriddhi Programme (IGA Loan)

In Khalia union of Rajoir Upazila of Madaripur District, the organization provides IGA loans to members for various income generating activities through the Somriddhi Programme with the assistance of the Palli

Karma- Sahayak Foundation. The term of this loan repayment is from 12 to 18 months at the customer level. In the 2022-2023 fiscal year, a total of Tk. 9,76,98,000 (Taka Nine Crore Seventy Six Lac Ninety Eight Thousand) has been distributed among 485 female members under this project.

### **vii) Livelihood Improvement Loan (LIL)**

In its operational area covered by the Somriddhi Programme, in addition to the IGA loan, the LIL Programme, i.e., the livelihood improvement loan programme for members, is operated on a very simple term. The term of this loan repayment at the customer level is 1 year to 2 years and the service charge is 4%. During the 2022-2023 financial year, a total of Tk. 6,45,000 (Taka Six Lac Forty Five Thousand) has been distributed among 66 women members under this project.

### **viii) Asset Creation Loan (ACL)**

In addition to IGA loans in the operational areas under the Somriddhi project, Asset Creation Loan (ACL) Programme is being run with very easy terms for the members. The tenure of this loan-repayment at the customer level ranges from 1 to 2 years and the service charge is 4%. During the fiscal year 2022-2023, a total of Tk. 6,45,000 (Taka Six Lac Forty Five Thousand) has been disbursed among 66 female members under this Programme.

### **ix) Livelihood Restoration Loan (LRL)**

Due to the global pandemic of COVID-19, the economic activities of low income people in the country were disrupted, including their businesses and self employment activities. To keep the economic activities of the affected poor population going, the first and second phase activities of the Livelihood Restoration Loan (LRL) are being continued in the current year with the assistance of the Palli Karma- Sahayak Foundation. For LRL, 1st phase loan ceiling at the member level is up to Tk. 1 lac, the loan tenure is 2 years and grace period is 6 months with the service charge of 18%.

In the fiscal year 2022-2023, a total of Tk. 2,02,05,000 (Taka Two Crore Two Lac and Five Thousand) has been distributed to a total of 260 members, including Tk. 1,99,05,000 (Taka One Crore Ninety Nine Lac and Five Thousand) to 257 female and Tk. 3,00,000 (Taka Three Lac ) among three male members. In the 2nd phase of LRL, the loan ceiling for this loan at the member level is up to Tk. 50,000, the loan tenure is 2 years and grace period is 6 months with the service charge of 4%.

In the fiscal year 2022-2023, a total of Tk. 1,15,70,000 ( Taka One Crore Fifteen Lac and Seventy Thousand) has been distributed among 238 members, of which Tk. 1,15,20,000 (Taka One Crore Fifteen Lac and Twenty Thousand) to 237 female and Tk. 50,000 to one male member. In the 1st and 2nd phases of LRL , a total of Tk. 3,17,75,000 (Taka Three Crore Seventeen Lac and Seventy Five Thousand) has been distributed among a total of 498 members during the fiscal year 2022-2023.

### **x) Recovery and Advancement of Informal Sector Employment (RAISE) Project**

In the fiscal year 2022-2023, under the Programme called Recovery and Advancement of Informal Sector Employment (RAISE) Project funded by Palli Karma- Sahayak Foundation, Gono Unnayan Prochesta is conducting activities through 11 Branches, including 8 branches in the District of Madaripur and 3 Branches in the District of Gopalganj, to restore the initiatives of small entrepreneurs affected by COVID-19. Under this project, a loan of Tk. 3,00,00,000 (Taka Three Crores) was distributed among the members. Later, under this project, a loan of Tk. 1,20,00,000 (Taka One Crore and Twenty lac) was distributed for young entrepreneurs from low income families. In addition, a loan of Tk. 1,25,70,000 (Taka One Crore Twenty Five Lac and Seventy Thousand) was distributed from the revolving fund of Gono Unnayan Prochesta. That is, a total of Tk. 5,45,70,000 (Taka Five Crore Forty Five Lac Seventy Thousand) has been distributed among 469 people

under this project. Of these, Tk. 5,18,70,000 (Taka Five Crore Eighteen Lac and Seventy Thousand) has been distributed among 449 female members and Tk. 27,00,000 (Taka Twenty Seven Lac) among 20 male members.

### **xi) Promoting Agricultural Commercialization and Enterprise (PACE) Project**

In 2022-2023 financial year, the organization is implementing this project through PKSf with the funding of the International Fund for Agricultural Development (IFAD) to expand the promising small enterprises in the country. In this project, two types of financial services have been started on a pilot basis: (i) Start Up Capital Loan for starting an enterprise for the new entrepreneurs, and (ii) Lease Financing for entrepreneurs to acquire capital equipment as per demand for enterprise expansion. A total of Tk. 25,00,000 (Taka Twenty Five Lac) has been distributed among 7 entrepreneurs under Start Up Capital Loan and Tk.25,00,000 (Taka Twenty Five Lac) among 8 entrepreneurs under Lease Financing.

### **xii) Cottage, Micro, Small and Medium (CMSM) Industry Restoration Loan funded by Bangladesh NGO Foundation (BNF)**

During 2022- 2023 fiscal year, Gono Unnayan Prochesta has borrowed Tk.75,00,000 (Taka Seventy Five Lac) from BNF. This money will be used for restoration of Cottage, Micro, Small and Medium (CMSM) level Industries. This money was already distributed among 53 members over a period of 2 years, with a 6 month grace period.

### **xiii) Agrosor- Microenterprise Financing and Credit Enhancement (MFCE) Loan**

The organization received the sanction letter of Tk.3,00,00,000 (Taka Three Crore) from Palli Karma-Sahayak Foundation with the financial support from Asian Development Bank (ADB) in June 2023. This loan will be distributed among members for various initiatives in the climate vulnerable areas of Madaripur, Gopalganj and Shariatpur District.

## **Types of Members' Savings**

Gono Unnayan Prochesta collects three types of savings from all of its Samity members: General Savings, Voluntary Savings and Monthly Savings. At the beginning of the financial year, the organization's savings was Tk.75,22,64,296 (Taka Seventy Five Crore Twenty Two Lac Sixty Four Thousand Two Hundred and Ninety Six). In the 2022-2023 financial year, a total of Tk.73,12,88,364 (Taka Seventy Three Crore Twelve Lac Eighty Eight Thousand Three Hundred and Sixty Four) in savings was collected and Tk.57,42,68,964 (Taka Fifty Seven Crore Forty Two Lac Sixty Eight Thousand Nine Hundred and Sixty Four) was refunded. At the end of the year, the savings was Tk.90,92,83,696 (Taka Ninety Crore Ninety Two Lac Eighty Three Thousand Six Hundred and Ninety Six). That is, the net savings have been increased by Tk.15,70,19,400 (Taka Fifteen Crore Seventy Lac Nineteen Thousand and Four Hundred) this year. The members build up their future capital and increase the financial stability of the organization's lending activities by these savings.

## **General Savings**

Gono Unnayan Prochesta organized this general savings by collecting savings from each Samity Member on weekly basis. General savings are compulsorily collected along with loan installments. The amount of this savings is collected in any amount above at least Tk.50. In the 2022-2023 financial year, a total of Tk. 41,43,52,946 (Taka Forty One Crore Forty Three Lac Fifty Two Thousand Nine Hundred and Forty Six) was collected as savings and Tk.28,45,76,501 (Taka Twenty Eight Crore Forty Five Lac Seventy Six Thousand Five Hundred and One) was refunded. At the end of the year, the net savings was Tk.63,95,03,718 (Taka Sixty Three Crore Ninety Five Lac Three Thousand Seven Hundred and Eighteen) meaning the net savings increased by Tk.12,97,76,445 (Taka Twelve Crore Ninety Seven Lac Seventy Six Thousand Four Hundred and Fourty Five) this year.

## Voluntary Savings

In addition to general savings, members can make voluntary savings if they wish. The amount of this savings is not fixed and is not compulsory. Members can withdraw this voluntary savings at any time if they want. At the beginning of the financial year, the organization's voluntary savings was Tk.12,58,19,173 (Taka Twelve Crore Fifty Eight Lac Nineteen Thousand One Hundred and Seventy Three). In the 2022-2023 financial year, a total of Tk. 26,78,52,478 (Taka Twenty Six Crore Seventy Eight Lac Fifty Two Thousand Four Hundred and Seventy Eight) was collected in savings and Tk.26,83,57,800 ( Taka Twenty Six Crore Eighty Three Lac Fifty Seven Thousand and Eight Hundred) was refunded. At the end of the year, this savings stands at Tk.12,53,13,851 (Taka Twelve Crore Fifty Three Lac Thirteen Thousand Eight Hundred and Fifty One). That is, net savings decreased by Tk.5,05,322 (Taka Five Lac Five Thousand Three Hundred and Twenty Two) this year.

## Monthly Savings

Often, Samity members cannot go to the Bank to Deposit Pension Scheme (DPS) even if they want to go. Considering the future of the members, the organization has launched a 10 years monthly savings plan modeled after DPS. Members can deposit this monthly savings from Tk.100 to Tk.5,000 per month. At the beginning of the financial year, the organization's monthly savings was Tk.11,67,17,850 (Taka Eleven Crore Sixty Seven Lac Seventeen Thousand Eight Hundred and Fifty). In the 2022-2023 financial year, a total of Tk. 4,90,82,940 (Taka Four Crore Ninety Lac Eighty Two Thousand Nine Hundred and Forty) was collected as savings and Tk.2,13,34,663 (Taka Two Crore Thirteen Lac Thirty Four Thousand Six Hundred and Sixty Three) was refunded. At the end of the year, the savings was at Tk.14,44,66,127 (Taka Forteen Crore Forty Four Lac Sixty Six Thousand One Hundred and Twenty Seven). That is, Monthly Savings increased by Tk.2,77,48,277 (Taka Two Crore Seventy Seven Lac Forty Eight Thousand Two Hundred and Seventy Seven) this year.

Table 03 . Members' Savings at a glance for the year 2022-2023

Sl.No.	Savings Category	Opening Balance as on 30 June,2022	Collection	Refund	Balance as on 30 June,2023
1.	General Savings	50,97,27,273	41,43,52,946	28,45,76,501	63,95,03,718
2.	Monthly Savings	11,67,17,850	4,90,82,940	2,13,34,663	14,44,66,127
3	Voluntary Savings	12,58,19,173	26,78,52,478	268,35,78,001	1,25,31,385
Total		75,22,64,296	73,12,88,364	57,42,68,964	90,92,83,696

Gono Unnayan Prochesta strives to develop a savings habit among its members so that they can utilize the money during their emergency needs. In the year 2022-2023, the proportion of savings refund against savings collection is 78.53%. The total interest paid to the savers/depositors is Tk. 6,48,20,397 (Taka Six Crore Forty Eighty Lac Twenty Thousand Three Hundred and Ninety Seven) during the year 2022-23.

## Collaboration with PKSf

Palli Karma-Sahayak Foundation (PKSF) is the largest Financial Institution for NGO-MFI's. Gono Unnayan Prochesta has been a consistent partner organization of Palli Karma- Sahayak Foundation since 1996. PKSf has continued funding and expanded its financial support to Gono Unnayan Prochesta's Microfinance Programme. PKSf provided sufficient fund and technical assistance to organization for increasing its branches and increasing loan outstanding in the field. Continuing with other projects in the year 2022-2023, Gono Unnayan Prochesta began some other new projects in collaboration with Palli Karma- Sahayak Foundation, which are: Recovery and Advancement of Informal Sector Employment (RAISE) Project, Microenterprise Financing & Credit Enhancement Project (MFCE) and Rural Microenterprise Transformation Project



(RMTP). Gono Unnayan Prochesta received a cumulative loan of Tk. 211,54,00,000 (Taka Two Hundred Eleven Crore and Fifty Four Lac) from Palli Karma- Sahayak Foundation and repaid Tk. 158,06,03,326 (Taka One Hundred Fifty Eight Crore Six Lac Three Thousand Three Hundred and Twenty Six) to Palli Karma-Sahayak Foundation up to June 2023. Gono Unnayan Prochesta received Tk.36,70,00,000 (Taka Thirty Six Crore Seventy Lac) as fund from Palli Karma- Sahayak Foundation in this financial year. The loan balance was Tk.53,47,96,674 (Taka Fifty Three Crore Forty Seven Lac Ninty Six Thousand Six Hundred and Seventy Four). Along with the financing, PKSf provided assistance through Capacity Building training for Gono Unnayan Prochesta employees.

### Partnership with Banks

Gono Unnayan Prochesta maintains a good relationship with the banks. The organization has received Tk. 236,67,48,888 (Taka Two Hundred Thirty Six Crore Sixty Seven Lac Forty Eight Thousand Eight Hundred and Eighty Eight) as loan money from four private banks namely Trust Bank Ltd., South Bangla Agriculture & Commerce Bank Ltd., Midland Bank Ltd. and Southeast Bank Ltd. Up to June 2023, Tk. 212,15,91,359 (Taka Two Hundred Twelve Crore Fifteen Lac Ninety One Thousand Three Hundred and Fifty Nine) was paid to the Banks as per their schedule. The loan balance of banks is Tk. 24,51,57,529 (Taka Twenty Four Crore Fifty One Lac Fifty Seven Thousand Five Hundred and Twenty Nine) as on June 30, 2023.

### Partnership with Bangladesh NGO Foundation (BNF)

Gono Unnayan Prochesta has been implementing Goat Rearing Project as an IGA, and Student Scholarship and Bangabandhu Student Scholarship Project from 2007. Bangladesh NGO Foundation (BNF) started their Microfinance Programme through partner organizations since May, 2021 considering the Covid-19 pandemic situation. The main objective of the project was to provide loan support to the Covid-19 affected people so that they can come back to their normal life through their small scale production related business.



BNF selected Gono Unnayan Prochesta as a partner of Microfinance Programme. In this financial year organization received Tk.75,00,000 (Taka Seventy Five Lac ).Upto June 2023, Gono Unnayan Prochesta received from BNF a loan amount of Tk. 3,25,00,000 (Taka Three Crore Twenty Five Lac) and signed 2nd year agreement.

**Table 04 : Status of cumulative loan received and payment as on 30 June 2023 from Financial Institutions at a glance**

Funding Agencies	Loan Received (Tk.)	Loan Repayment (Tk.)	Loan Balance (Tk.)
Palli Karma -Sahayak Foundation (PKSF)	211,54,00,000	158,06,03,326	53,47,96,674
Bank Sector (Trust Bank Ltd., South Bangla Agriculture & Commerce Bank Ltd., Midland Bank Ltd. and Southeast Bank Ltd.)	236,67,48,888	212,15,91,359	24,51,57,529
Bangladesh NGO Foundation (BNF)	3,25,00,000	1,71,78,575	1,53,21,425
<b>Total</b>	<b>451,46,48,888</b>	<b>371,93,73,260</b>	<b>79,52,75,628</b>

Table 05. Component wise Borrowers and Loan Outstanding for the year 2022-2023

Sl. No.	Component	Disbursement of Loan (FY: 2022-2023)		Loan Recovery (FY: 2022-2023)	Loan Outstanding (FY: 2022-2023)	
		No. of Loan	Total Loan Amount		No. of Borrowers	Total Loan Outstanding
1	JAGORON	27,103	107,43,31,000	113,95,50,449	25,544	56,03,50,323
2	AGROSOR	17,545	216,10,91,000	162,63,83,328	16,808	125,34,52,349
3	Buniad	1673	3,70,51,000	3,26,20,965	1525	1,86,26,969
4	Sufolon	4255	10,12,75,000	9,22,06,924	367	4,23,17,520
5	Others	11,500	57,02,96,000	59,02,70,594	3632	28,81,54,052

Table 06 : Component wise Borrowers and Loan Outstanding as on 30 June 2023

Sl.	Particulars	Borrowers Classification			Loan Outstanding as per categories (BDT)		
		Female	Male	Total	Female	Male	Total Amount
1	Jagoron Loan	25,402	142	25,544 (53.35%)	55,71,13,384	32,36,939	56,03,50,323 (25.91%)
2	Agrasor Loan	16,628	195	16,823 (35.14%)	123,68,68,708	1,96,26,756	125,64,95,464 (58.09%)
3	Buniad Loan	1,524	1	1,525 (3.19%)	1,86,07,913	19,056	1,86,26,969 (0.86%)
4	Sufolon Loan	594	6	600 (1.25%)	8,87,25,932	9,09,400	8,96,35,332 (4.14%)
5	Agrasor-MDP & MDP-AF	873	35	908 (1.90%)	7,61,53,426	44,70,857	8,06,24,283 (3.73%)
6	ENRICH Loan	12	1	13 (0.03%)	1,65,517	19,970	1,85,487 (0.01%)
7	Special Loan	987	16	1,003 (2.09%)	2,65,08,615	3,56,951	2,68,65,566 (1.24%)
8	LRL (Livelihood Restoration Loan)	841	0	841 (1.76%)	7,69,35,518	0	7,69,35,518 (3.56%)
9	BNF Stimulus Loan	140	12	152 (0.32%)	1,14,79,000	14,02,000	1,28,81,000 (0.60%)
10	Agrosor (RAISE) Loan	447	20	467 (0.98%)	3,76,01,271	27,00,000	4,03,01,271 (1.86%)
Total		47,448	428	47,876 (100%)	213,01,59,284	3,27,41,929	216,29,01,213 (100%)



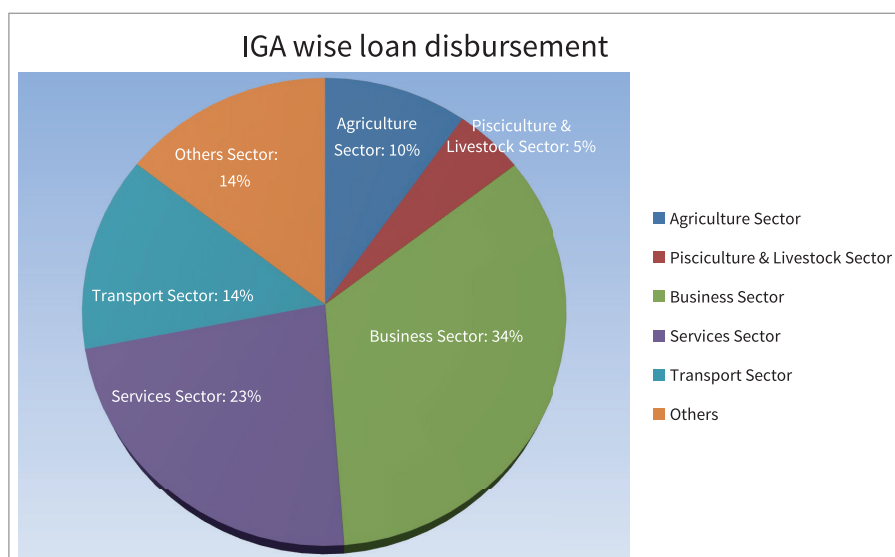
## Income Generating Activity (IGA)

Poor people in Bangladesh are financially vulnerable because of limited income sources. If they make timely payments on their loans, then it will have a positive impact on their income and livelihood. Gono Unnayan Prochesta disburses loan among the beneficiaries against specific Income Generating Activities (IGA) for job creation. Some of the IGAs are: food processing, tailoring, cow rearing, beef fattening, goat rearing, mini poultry, hatchery, rice trading, as well as other trading activities such as paddy and watermelon cultivation, small businesses, fish trading, shop keeping, rickshaw-van pulling, carpentry, fire-wood trading, furniture business and street vendoring.

The status of borrowers and loan outstanding for larger IGAs such as Agriculture, Livestock, Fisheries, Food Processing, Small Trading and Transportation are summarized as below:

**Table 07 : IGA wise Loan Outstanding and Loan Disbursement**

Sl. No.	Name of IGA	IGA wise loan Outstanding as on 30 June 2023			IGA wise loan disbursement during FY: 2022-2023	
		No. of Borrowers	Loan Outstanding (Tk.In Lac)	IGA Wise Percentage (%)	Loan Disbursed FY: 2022-2023 (Tk.In Lac)	IGA wise Percentage (%)
1	Agriculture Sector	10418	4889.55	22.61%	3888.19	9.86%
2	Pisciculture & Livestock Sector	10578	4966.31	22.96%	1881.98	4.77%
3	Business Sector	12711	5966.87	27.59%	13472.68	34.16%
4	Services Sector	2533	1188.26	5.49%	9138.5	23.17%
5	Transport Sector	4508	2115.82	9.78%	5334.68	13.53%
6	Others	7128	2502.2	11.57%	5724.41	14.51%
<b>Grand Total</b>		<b>47876</b>	<b>21629.01</b>	<b>100.00%</b>	<b>39440.44</b>	<b>100.00%</b>



*Figure : 6 IGA wise distribution of Loan during 2022- 2023*

## Sima Chana Chur, a success story

*“Sima Begum’s story is a testament to the power of determination, hard work, and the support of development organizations in transforming the lives of individuals and their communities. She has not only improved her family’s economic situation but has also inspired others to overcome obstacles and strive for a better future.”*

Sima Begum, a resident of Char Muguria village in Madaripur Sadar Upazila, Madaripur District, is a remarkable woman who has achieved success through her chanachur (a popular snack in Bangladesh) factory. She is married to Billal Bepari for the past 20 years, and her husband used to work in someone else’s chanachur factory. They lived in a small tin roofed house in their village with their in-laws and children. However, the irregular work at the factory often meant they struggled to make ends meet. Sima Begum and her husband have three daughters and one son, which added to their vulnerable situation. Billal’s job at the factory was unstable, and he often went without pay.

Sima Begum was worried by thinking how to improve their circumstances but found no easy solutions. Sima Begum’s husband also shared her concerns and wondered how they could start their own chanachur factory, considering the initial capital required.

One day, a relative from the neighboring house suggested that they could contact the local development organization, Gono Unnayan Prochesta, for guidance. They were told that if they became members of a women’s Samity associated with the organization, they could apply for a loan after some time. Following this advice, Sima Begum became a member of the Nodir Kool Mahila Samity, whose society code was 1128, and her membership code was 7772. As a member, she started saving money and applied for a loan after a month.



During the pre-loan assessment interview, the branch manager discussed Sima Begum’s interest and her husband’s experience in running a chanachur factory. Impressed by her dedication and enthusiasm, the branch approved her for a loan of Tk.100,000. With this money, Sima Begum set up a small chanachur factory, bought some machines, and started her business. Her husband’s previous experience in the field now proved to be valuable.

Initially, Sima Begum and her husband worked tirelessly, with late-night shifts and daytime sales efforts. Thanks to their hard work and determination, they began to see profits within the first month. Their income gradually increased, and they were able to address their financial struggles. Sima Begum started thinking about expanding the factory and applied for a second loan of Tk.150,000. With the second loan, she expanded her factory, purchased more machinery, and hired additional employees. As the production and sales grew, the factory became more profitable. Sima Begum’s confidence grew as well. She began planning for further expansion and applied for a third loan, this time securing Tk. 2,000,000 . With this funding, she further expanded her factory, invested in more machinery, and even started producing potato chips.

Today, Sima Begum’s chanachur factory employs a good number of regular male and female workers from the locality. Sima’s husband is no longer working in someone else’s factory. Instead, he assists with the family business. Sima Begum is not only providing for her family but also investing in her children’s education. Her eldest daughter is attending college, the middle daughter is in the 8th grade, and the youngest son is in the 2nd grade.

Sima Begum believes that her chanachur factory is not just a profitable business but also a means of contributing to national development by fulfilling the demand for delicious and nutritious food in the country. She envisions a modernized factory that can provide employment opportunities to many more people and contribute significantly to the nation's progress.

## Success of Putul on Poultry Farm

*“Putul Akhtar’s success story serves as an inspiration to others in her community, demonstrating that raising indigenous chickens can be a viable and profitable livelihood option, leading to positive transformations in the lives of women and their families.”*

Putul Akhtar, a resident of Bagadi village in Chikundi Union of Shariotpur Sadar Upazila, Shariotpur District, is the wife of Monir Hosain Chowdhury. They have been married for 13 years. Monir Hosain Chowdhury works as a laborer on other people's land. They live in a small tin-roofed house in their ancestral village. Putul takes care of her in-laws, children, and household chores, with three older children to support, increasing expenses and no clear way to improve their livelihood.



One day, while browsing YouTube, Putul Akhtar came across a video about raising indigenous chickens. The idea sparked her interest, and she discussed it with her husband, who agreed. Initially, she borrowed Tk.300 from her father's house to purchase a few indigenous chickens and started raising them in her own courtyard. Within a month, the chickens started laying eggs. From those eggs, she hatched 15 chicks for the first time. These chicks began laying eggs after four months. Putul Akhtar successfully sold her chickens at a good price, making a profit. During this time, she learned about a nearby non governmental organization offering training in poultry farming. After participating in the training, Putul gained valuable knowledge about chicken farming but realized that she needed more financial resources to implement what she had learned. One day, following the advice of a neighbor, she reached out to the local branch of Gono Unnayan Prochesta. After becoming a member of the organization, she started saving money regularly. A month later, she applied for a loan.

During the pre-loan assessment, Putul Akhtar discussed her interest and experience in indigenous chicken farming. Impressed by her dedication and determination, she has been allocated the first loan of Tk. 35,000 in May 2020. With this money, she built a chicken coop and expanded her chicken farming operation. Over time, her flock grew to 150 chickens. She took meticulous care of her chickens and sought help from YouTube when she encountered poultry diseases. She successfully marketed her chickens to local buyers and traders, ensuring a steady income. With her income from chicken farming, Putul Akhtar not only repaid her loan but also built a small house, invested in a sewing machine, and purchased one acre of land for paddy cultivation. Her husband no longer had to work on other people's land, as they had their own source of income. Seeing Putul's success, many women in the area started raising chickens in their homes as well.

Putul Akhtar believes that through the support of Gono Unnayan Prochesta, she has brought positive changes to her family's life. She now supports her children's education and household expenses. She manages her finances efficiently, repaying her loans and saving money. She looks forward to further expanding her chicken farming business and continuing to improve her family's future.

## “Aklima Telecom” a journey of inspiration

*“Aklima Begum is now a successful entrepreneur who, together with her husband, is enjoying a comfortable life after overcoming hardships. She has become a role model in her community and is known for helping vulnerable women. Her life’s journey serves as an inspiration to many.”*

Aklima Begum from Babumollahkandi village under the Shibchar Thana in Madaripur District is a struggling housewife who, due to her financial difficulties, was feeling hopeless about her future. When she couldn’t find any ray of hope in her life’s struggles, she came into contact with the Credit Officer of Shibchar Branch of Gono Unnayan Prochesta. In May 2020, she became a member of the Mohila Samity in Purbo Mollahkandi. Her initial goal was to start a tea stall, for which she took loan of Tk.50,000 as per the organization’s rules. She used the earnings from the tea stall to repay the loan as per the stipulated terms and



also contributed to her family’s modest income. In addition to running the tea stall, Aklima ventured into selling grocery goods, which further increased her income. On April 10, 2021, for the second time, she took a loan of Tk.100,000 from Gono Unnayan Prochesta and started the grocery business in full swing. Aklima’s journey continued in her pursuit of a better life, and she expanded her business by adding an innovative idea of starting Flexiload and bKash services in her area. For this she took a loan of Tk.290000 for the third time during the November 2022. Slowly and steadily, “Aklima’s bKash and Flexi load Shop” became a well known place in the neighborhood. Her daily transactions brought success to her family. She became self reliant and inspired the underprivileged community.

## Suniti’s success on Fish Farming

*“Employment opportunities, combined with one’s destiny, can bring about change. Fish farming is a profitable business. Seeing my success, others in the community have also been inspired to start their own venture.”*

Suniti Baidya, a resident of the Mushuria village in Ramshil Union, Kotailipara Upazila of Gopalganj District, started her conjugal life 36 years ago. Her husband, Rabi Baidya, worked on someone else’s land. Their small, 300 square-foot house struggled to cover household expenses, and with four children to raise, financial difficulties continued to mount. Facing economic hardship, Suniti sought advice from her father, who suggested opening a tea and grocery store. He provided a small amount of capital as an initial investment. However, due to the limited funds, starting a shop was not feasible. Frustrated by financial constraints, Suniti began was exploring options. She learned about Gono Unnayan Prochesta, an organization locating its Branch Office in Bhangarhat that loans to its members. On 7 October 2022, after discussing with the organizers, Suniti became a member of the Mushuria Mahila Samity, (member Code 0090 and personal Code 2525).

As a member of the Samity, Suniti started saving money and, after a month, applied for a loan. During the pre-loan assessment, the branch manager, considering Suniti’s interest, granted her a loan of Tk.75,000 . With this money, Suniti opened a tea and grocery store of her own. She managed the store herself, and her husband assisted after finishing his work.



Gradually, Suniti's store started to generate income, and she used the earnings to regularly repay her loan installments. Seeing her success, Suniti thought to diversify her husband's income sources. Thus, on her second loan application, she secured Tk. 75,000 and invested it in leasing a large 'gher' for fish farming, supporting her husband in this new venture. The fish farming operation thrived alongside the grocery store.

With the additional income, Suniti could now afford not to send her husband to work on someone else's land. In their locality, she noticed many women engaging in small-scale fish farming in small ponds near their homes. Her financial stability, coupled with her new found knowledge and experience, allowed Suniti to purchase four acres of land for rice cultivation.

Today, Suniti's husband no longer needs to work on someone else's land, and their son has found employment in a company. Their younger son assists his father, while their two daughters have been married off. Reflecting on her journey, Suniti Baidya said, "There was a time when I couldn't afford a decent meal and struggled to provide for my children. Thanks to Gono Unnayan Prochesta, I've achieved a change in my family's fortunes through successful tea and grocery store management, fish farming, and diversifying our income sources. Fish farming fulfills the local demand and has the potential to change my fate for the better. Employment opportunities, combined with one's destiny, can bring about change. Fish farming is a profitable business. Seeing my success, others in the community have also been inspired to start their own ventures."



## Shahnaj Khatoon started fish farming and cattle farming

*"Gono Unnayan Prochesta has helped me tremendously by providing a loan on easy terms during my difficult times. Now, I am doing very well, and there is no more struggle to cover the education expenses of my son and daughter."*

This is the story of Shahnaj Khatoon, husband Nurul Afsar, from Barumchhara Village, under Pukuria Union of Banshkhali Upazila of Chattogram District. She had one son and one daughter, and at one point, the couple struggled to afford three meals a day, living in a small tin-roofed house. She, at that moment, joined as an active member of Gono Unnayan Prochesta branch of Barumchhara Mohila Samity ( Code 284) and on October 10, 2021, she secured a loan of Tk. 50,000 for the cattle farming project on her own 12 decimal land at the homestead. A few days later, she began to earn income by selling the milk of those cows. Alongside regular loan repayments, the process of regular savings remained unaffected. After repaying Tk. 50,000 loan, she took a second loan of Tk.1,00,000 on June 27, 2022, to expand her cattle farming project. Later on, she purchased more cows to expand the project further. For the third time, on April 11, 2023, she received a loan of Tk. 2,00,000 and started fish farming in her pond alongside cattle farming. Now, she is earning well from this endeavor. With her income, she is ensuring that her son and daughter receive a proper education, and she is gradually increasing her savings. Recently, she bought two more cows. Currently, she has eight cows,

including a calf, in her farm. These cows are producing 80-85 liters of milk daily, which she sells at a good price in the market. Her family's economic status has improved significantly, and she has gained respect in society like any other person.

The member stated, "Gono Unnayan Prochesta has helped me tremendously by providing a loan on easy terms during my difficult times. Now, I am doing very well, and there is no more struggle to cover the education expenses of my son and daughter." Her husband, Nurul Afsar, mentioned that seeing the success of her fish farming and cattle farming ventures, many people in the village have also started fish farming and cattle farming.



Table 08: A Total Scenario of Microfinance Programme: 2022-2023

Sl. No	INDICATORS	FY 2022-2023
A. Extending Outreach		
01	Number of Zone	03
02	Number of Area	10
03	Number of Branch Office	48
04	Number of Members	66,240
05	Number of Borrowers	47,876
B. Operating Efficiency		
06	Ratio of borrower to member (%) (Standard level: 85-95%)	72.28%
07	Average loan size of the year (In Taka) (Including all component)	63,536
08	Average loan size of ME Programme (Loan size $\geq$ Tk.1.0 lac)	3,13,779
09	% of ME loan outstanding out of total Portfolio (Loan size $\geq$ Tk.1.0 lac)	39%
10	Percentage of ME Borrowers out of total (Received loan $\geq$ Tk.1.0 lac)	25.40%
11	Total Loan Outstanding ,as on 30 June 2023 ( In Taka)	216,29,01,213
12	Number of Credit Officer	247
13	Portfolio per Credit Officer (In Taka)	87,56,685
14	Cost per Taka lent	0.09
15	Ratio of loan outstanding to total asset (%)	89.22%
C. Portfolio Quality		
16	(Annual Loan Recovery Rate) On Time Realization (OTR)	98.72 %
17	Portfolio At Risk (PAR) ,as on June '23	4.23 %
18	Delinquency Rate (DR) ,as on June '23	3.17 %
19	Good/Standard loan outstanding out of total portfolio ,as on June '23	95.77 %
20	Non Performing Loan (NPL) as on June '23 (In Taka)	3,70,58,272
21	Total Amount of Loan Loss Provision (LLP) (In Taka)	7,05,64,044
D. Profitable Analysis		
22	Operating self-sufficiency (%) (Standard Value: minimum 200%)	248.90%
23	Financial self-sufficiency (%)	236.82%
24	Return on Performing Assets	18.84%
25	Current Ratio (Standard Value: 2:1)	1.42:1
26	Yield on portfolio (%)	22.56%
27	Ratio of debt to equity ( Standard Value: maximum 5:1)	2.80:1



### 3.2 Recovery and Advancement of Informal Sector Employment (RAISE) Project

The work of the RAISE Project of Gono Unnayan Prochesta began in October 2022. From the beginning of the programme to June 2023, Gono Unnayan Prochesta has continued to demonstrate its success in every programme through feasibility assessment of their project loans. Total employment of Bangladesh is 86.2% in the informal sector and 78% is associated with cottage and small enterprises, which play an important role in the sustainable economy (Labor Force Survey, 2016-17). Due to the impact of COVID-19, the informal sector has also been negatively affected, like other sectors. In this context, the Palli Karma-Sahayak Foundation (PKSF) has taken the initiative to engage young people from low-income families in sustainable employment through the Recovery and Advancement of Informal Sector Employment (RAISE) Project.

The project aims to:

- Provide capacity building and loan support to entrepreneurs to revive/restore small enterprises affected by COVID-19 in urban and semi-urban areas;
- Increase the capacity and productivity of small entrepreneurs in the informal sector of the country;
- Engage young people from low-income families in sustainable employment through an apprenticeship programme.

It is important to note that this project has prioritized disadvantaged groups such as Dalits, Indigenous peoples, chars, haors, hill tracts, tea garden workers, coastal areas, and disabled (PWD) youth. The project provides 6 month training to young people through a master-apprentice model, establishing them as entrepreneurs in the informal sector. This will help to mainstream the country's dropout and unemployed youth, thereby contributing to socio-economic development. Under the project, 7,000 master-craftspersons will provide training to 35,000 young apprentices through the "ustad-shagird" model. At the same time, the Project Implementation Unit (PIU) will provide technical and soft skills training to these young apprentices. Overall, the project aims to free 175,000 small entrepreneurs from 'low level technology trap' and engage in sustainable employment, thereby helping to develop the country's socio-economic landscape.







## Target population of the project implemented

The project targets young people who are members of families that have received loans from PKSf, small entrepreneurs who are relatively backward, and disadvantaged groups such as Dalits, Indigenous people and young and small entrepreneurs with disabilities. With technical and financial assistance from PKSf and the World Bank, Gono Unnayan Prochesta has been implementing RAISE Project through 11 Branches under Madaripur and Gopalganj District.







Table 09: Working Area and Beneficiaries

Number of Branch	Name of Branch	Name of District	Female	Male	Total
11	Rajoir, Amgram, Shibchar, Kabirajpur, Kadambari, Sindiyaghat, Pachchar, Gopalganj, Madaripur, Khowajpur and Patikelbari	Madaripur and Gopalganj	510	24	534

## Activity procedure

- Prepare a preliminary list of entrepreneurs who are affected by COVID-19 and provide them with loans to help them restart their businesses.
- Conduct financial assessments of the entrepreneurs and provide them with training on their businesses.
- Expand the PIU project, improve the quality of the project's activities, increase the entrepreneurs' business knowledge and skills, market the project's products, create markets for the products, teach the members how to keep monthly and annual income and expenses' records for their businesses, and develop a future action plan for the businesses.
- Identify the problems with traditional business management practices and work to establish grassroots businesses in a more modern and institutional way.

## Implemented Activities

- From December 2022 to March 2023, three months training on “Risk Management and Business Continuity” with 300 participants in 15 batches, was successfully completed.
- 25 apprentices engaged through the “Guru-shishya” model by 13 gurus/masters.
- Life skills Development Training for five days.
- A two day orientation held for 13 gurus.
- 25 apprentices/interns have found self-employment by working in various factories or starting their own businesses after completing their six-month training.

The accumulated loan distribution through the Project is Tk. 6,46,00,000 (Taka Six Crore Forty Six Lac) and the loan balance as of June 2023 is Tk. 4,34,55,082 (Taka Four Crore Thirty Four Lac Fifty Five Thousand and Eighty Two).

## Sumaiya, transformed as an independent business woman

*“Sumaiya’s story is one of unwavering determination, hard work, and self-reliance. Despite facing numerous challenges, she persevered and transformed her life, setting an example for all of us.”*

Sumaiya had to get married at the young age of 17 due to financial difficulties in her father's household. She married a trolley driver and moved into her husband's home, along with her mother-in-law. Sumaiya's husband and her father-in-law both had good incomes, and their family life was going well. In 2015, Sumaiya gave birth to a son, and two years later, she had a daughter. Like many other Bengali brides, she continued to work in her in-laws' home, taking care of household chores. Suddenly, the outbreak of COVID-19 disrupted their lives. Sumaiya's husband's work came to a halt, and her father-in-law's decorating work also stopped. In the midst of this crisis, Sumaiya's father-in-law was attacked by COVID-19. With two breadwinners in the family unable to work, their situation became dire. Additionally, one of the family members was infected with the virus. It was a challenging time. Sumaiya struggled to provide for her family while taking care of her young children, even if it meant



going without food at times. Gradually, as efforts to control the spread of COVID-19 continued, life started returning to normal. People resumed their usual work, and Sumaiya's husband went back to driving his trolley. However, due to her father-in-law's weakened health after battling COVID-19, he couldn't work. This is how their family continued to function. But then, a tragic accident changed everything. While Sumaiya's husband was pulling his trolley, an unexpected collision occurred with a speeding truck. Sumaiya's husband suffered severe injuries and was rushed to the Gopalganj Sadar Hospital. The medical staff there assessed his condition and referred him to Dhaka Medical College Hospital, recognizing the gravity of his injuries.

In Dhaka, doctors discovered that Sumaiya's husband had suffered fractures in three different places along his spine, requiring surgery. This marked a turning point in Sumaiya's life. She had to leave her children behind and spend five long months at Orthopedic Hospital in Dhaka, tending to her husband's medical needs.

During this time, Sumaiya's determination and unwavering mental strength became evident. Despite the extreme difficulties, she took care of her young children, even if it meant going without food at times. As efforts to control COVID-19 gradually succeeded, and with the support of her father-in-law's, Sumaiya was introduced to a project of Gono Unnayan Prochesta that would change her life. Gono Unnayan Prochesta team was running a skill development programme in partnership with a Raise Project worker. Upon hearing about Sumaiya's struggles and witnessing her determination, they decided to give her a chance.

Sumaiya attended a Dress Making and Tailoring training programme from January to June 2023, initiated by Raise Project, as a student of the 2nd batch. Her enthusiasm for learning and dedication to her work impressed the project team. They saw her potential and offered her a job as a trainer for the programme. Sumaiya started teaching others and quickly became a skilled dressmaker herself. She received a monthly income of Tk.2,000 from this work and used her earnings to buy a sewing machine. Inspired by her mentor, Sumaiya did not stop at teaching and started her own small business in garment making. She began by making three piece out fits for Eid-ul-Fitr, earning a profit of Tk.15,000 and she continued her clothing business and made a profit of nearly Tk.20,000. Sumaiya's total earnings from the project, monthly income, and her own business amounted to Tk. 65,000 in just six months.

With a dream to establish herself as a successful entrepreneur and a determination to work tirelessly, Sumaiya's journey transformed her from a housewife into an independent business woman. Her earnings not only provide for her family but also earned her respect and self-confidence. When given the opportunity, she aspires to expand her business to include clothing and tailoring.

### 3.3 Livestock (goat breeding, poultry) and Pisciculture

The Fisheries and livestock programme provide a variety of activities to help marginalized poor, farmers, and small shopkeepers in the community achieve sustainable income. These activities include providing goats and cows for rearing, goat insemination, poultry rearing, and pond fish culture. The program also helps to develop animal protein, milk, and nutritional foods for the community. By increasing financial capacity and making life easier, these efforts help to improve the lives of beneficiaries.

#### a) Goat Breeding Centre:

Goat breeding is an important part of the livestock programme. Gono Unnayan Prochesta Breed Center is a reliable resource for providing assistance in the area. Eleven crossbreed bucks were used to improve the breed of goats in the Rajoir and Bajitpur mixed farms.



Table 10 : Income from insemination of goat during 2022-2023

Activities	No. of Goats Inseminated	Income (Tk.)	Stock Value (Tk.)	Total Income (Tk.)	Expenditure (Tk.)	Surplus (Tk.)
Goat Insemination	1474	4,42,060	1,20,000	5,62,060	3,97,641	1,64,419

### The impact of goat breeding activities

Some of the impacts could be observed in rural area, that can be mentioned as below:

- Cross bred improved goats are found in the working area that are encouraging local family members to build small scale goat farms.
- Availability of animal protein and milk at reasonable price in the community markets.
- Improved insemination opportunities in the working area.
- Developed inter sharing knowledge to increase goat rearing and facilities.

### b) Cow Rearing

Gono Unnayan Prochesta has established a small scale cow rearing demonstration farm to encourage cow rearing at family level in the community.

Table 11: Income of Cow Rearing during 2022-2023

Activities	No. of Cows	Income (Tk.)	Stock Value (Tk.)	Total Income (Tk.)	Total Cost (Tk.)	Surplus (Tk.)
Cow Rearing	3	1,21,000	-	1,21,000	73,240	47,760

### Impact of Cow Rearing

- Availability of animal protein and milk at reasonable price in the community people through Gono Unnayan Prochesta's initiatives.
- Developed mutual understanding and knowledge to improve cow rearing enterprise smoothly at a low-cost investment.

### C) Poultry Farm

A total number of 13,076 Sonali Chicks have been reared and marketed weighing 900-1000 gm./ chicks through the Rajoir Mixed Farm during the financial year of 2022-23.

Table 12: Income from Poultry Farm during 2022-2023

Activities	No. of Chicks	Income (Tk.)	Stock Value (Tk.)	Total Income (Tk.)	Total Cost (Tk.)	Surplus (Tk.)
Poultry Rearing	13,076	25,15,624	3,02,183	28,17,807	26,72,000	1,45,807

### Impact of Poultry Farming

- Increased sources of animal protein for the community at a reasonable price.
- Supported local income generating activities through poultry farming at family level.



#### d) Pisciculture/Pond Fish Culture

To provide nutrition and income, many villagers and Samity members in the community are involved in fish culture in ponds. The programme is expected to benefit the villagers in a number of ways, including providing them with a source of food, income, and employment. Gono Unnayan Prochesta's own 15 ponds covering 4.49 acres of water area are being used for fish cultivation. The fish varieties cultivated this year include Ruhi, Katla, Mrigel, Common Carp, Glass Carp, Silver Carp, Black Carp, and Bata. In this year (2022-2023), fish culture has been promoted through the use of 1 kg of fish spawn, 975,060 fish fry, and 220 kg of fish fingerlings. Indigenous technologies have been used to create a favorable environment for fish culture.

Table 13: Income from Pond Fish Culture during 2022-2023

Working Zone	No. of Ponds	Water Area (Acres)	Income (Tk.)	Stock Value (Tk.)	Total Amount (Tk.)	Expenditure (Tk.)	Total Surplus (Tk.)
Rajoir	12	3.09	354275	65,000	4,19,275	1,82,250	2,37,025
Bajitpur	03	1.40	3120	60,000	63,120	40,200	22,920
<b>Total</b>	<b>15</b>	<b>4.49</b>	<b>357395</b>	<b>1,25,000</b>	<b>4,82,395</b>	<b>2,22,450</b>	<b>2,59,945</b>

### Challenges of pisciculture/ pond fish culture

There are some challenges to implement the pisciculture/ pond fish culture such as: old and damaged Ponds, lack of Labor, High Feed Costs, Fear of thieves, Lack of modern Fish Kits, insufficient running kits. By addressing these challenges, Pisciculture/Pond Fish Culture can become a more sustainable and profitable business.

### 3.4 Afforestation Programme

The afforestation programme was initiated by Gono Unnayan Prochesta in 1989-90 fiscal year to engage poor, widowed, and destitute women in the food for works programme to improve the environment by planting trees. The World Food Programme (WFP) assisted the programme, which involved 673 caretakers who planted 193,173 saplings along 241.02 kilometers of 58 roads (on both sides) in Madaripur, Gopalganj, and Shariatpur Districts.



The government created a deed in 1995 to share the benefits after the trees were harvested. The sharing arrangement is as follows:

- Government Revenue: 20%
- Upazila Porishad: 25%
- Union Parishad: 5%
- Beneficiary Group: 40%
- GUP: 10%

Over time, the planted saplings have grown into mature trees. These trees are now a valuable asset to the community and also help to support the environment.

In 2022, 41 kilometers of mature trees were sold due to road expansion. Additionally, 15.5 kilometers of trees along the roadside were damaged by river erosion. As a result, Gono Unnayan Prochesta is now responsible for caring for the trees along 184.52 kilometers of roads in three Districts.

The ongoing activities of the programme include:

- Regular supervision of the Roadside trees;
- Meetings with the Caretakers;
- Communication with Roadside villagers;
- Liaison with the Upazila Porishad on related matters.

The Afforestation Programme has been a success in improving the environment and providing economic opportunities for poor women. It is an important example of how community based projects can be used to achieve sustainable development goals.

Table 14: Present status of the Roadside Afforestation

Sl. No.	District	Upazila	Number of Roads	Length of Road (Km.)
01	Madaripur	Rajoir and Shibchar	29	108.52
02	Gopalganj	Gopalganj Sadar	16	42.00
03	Shariatpur	Shariatpur Sadar, Jazira, Noria and Bhedarganj	07	34.00
<b>Total</b>	<b>03</b>	<b>07</b>	<b>52</b>	<b>184.52</b>

### Impacts of Roadside Afforestation

- The roots of the trees planted under the roadside afforestation programme protect the roads from erosion.
- The trees planted under the programme is a significant environmental development effort for the community. The shades of the trees provide relief from the sun and rain for villagers and travelers.
- The planted trees are a valuable asset for the community and the Upazila Porishad.

## Challenges of Roadside Afforestation

- The deed (agreement) does not specify the cost of maintenance and supervision. As a result, Gono Unnayan Prochesta bears the cost of afforestation related activities from its own funds.
- Beneficiaries are held responsible if the planted trees are damaged or cut down during road widening, maintenance, construction of new houses or infrastructure, or electrification.
- There is confusion about ownership between the Afforestation Project personnel and the roadside householders of the planted trees.
- The deed does not clearly state the conditions for the disposal of mature trees with the approval of the local authority. This has obstructed the settlement of benefits among the beneficiaries.

## 3.5 Goat Rearing Project funded by BNF

Goat Rearing as an IGA for Poor Women (Chagol Palon Karmasuchi) project is supported by Bangladesh NGO Foundation (BNF) since 2008, now being implemented in 2 Unions of Chandanish, 2 unions of Patia and 3 Unions of Anwara Upazilas of Chattogram District. The project's 11th (eleventh) round was completed in June 2023. The objective of the project is to enhance the economic condition of the local community. Under this project major activities are: a) organizing training for the selected Extreme Poor Women of the community on goat rearing. b) Distribution of goats to 25 Poor Women of these three Upazilas. Total budget of this project is Tk. 3,00,000 (Taka Three lac) only. By this time 25 new beneficiaries were trained and they were provided with goats (two goats for each beneficiary).





## SOCIAL PROGRAMME



## 4. Social Programme

### 4.1 Peace Centre

‘Shanti Kendra’, also known as the Peace Center is a special programme of Gono Unnayan Prochesta. This center was established in 1982 by the founder of the organization, Mr. Mohammad Aatur Rahman, in Khalia village of Rajoir Upazila in Madaripur District. The Center is located in the south west region of the country, about 85 km from Dhaka. It has a beautiful garden, pond, library, training center, a mosque and a temple, and a beautiful guesthouse. The place can also be easily identified through Google website as a tourist/notable spot in Rajoir, Madaripur. The main reason for establishing the Peace Center is to:

- Eradicate various forms of violence in society through raising public awareness
- Establish justice
- Organize meetings and discussions to establish social peace
- Create connections to build/improve personal relationships, so that justice, equality and peace prevail in the family, society and state.

### Peace Center Activities

As part of the Peace Center activities, training, seminars, and workshops are organized to create a nonviolent environment and improve behavioral manners. These activities are attended by students, teachers, religious person, representatives of the people, and employees of private organizations. The center offers services to organize meetings, seminars, workshops, and trainings for any individual or organization, subject to payment on a certain rate; and to conduct tours at the government, private, NGO, company, and other institutes and individuals.

The following activities are being conducted under this center:

- Dishwari Children School (for low income families);
- Community Library (Aatur Rahman Memorial Peace Library);
- Develop Volunteerism;
- Work and Education Camp for Youth.

In December 2022 and January 2023, the soldiers of Bangladesh Army’s Barisal Cantonment used the center for a six week winter exercise. During this time, 700 soldiers led by a colonel stayed here and participated in the programme.

### Mohammad Aatur Rahman Memorial Peace Library

Mohammad Aatur Rahman Memorial Peace Library is a public library named after the late Mohammad Aatur Rahman, the founder and former executive director of Gono Unnayan Prochesta. It is known as the “lighthouse of knowledge” in the area. The library has a wide variety of books on peace and development issues, as well as other books, journals, and newspapers that are suitable for teenagers, youth, and the elderly.

The library is open from 5:00 pm to 8:00 pm daily. On average, 15 to 20 students visit the library to study each day, and sometimes students from afar come to the library to gather important information from the newspapers that are kept there. This helps to create an interest in education and reading among local teenagers, youth and adults. They can learn a variety of new information.

### 4.2 Disaster Management Programme

Gono Unnayan Prochesta has always been there for the victims of disasters. The organization has been involved in disaster management activities since 1972, and in 1988, it received the “Atish Dipankar Seba



Padak” for its extensive work during the country’s devastating flood. In 1991, the cyclone and tidal surge caused widespread damage in the country’s south and southeast regions, and the organization provided services by fully participating in that disaster. Gono Unnayan Prochesta’s operational area, Southwest and southeast regions of the country both area is known as flood prone areas. Moreover, southeast region is a coastal area, so various disasters such as tidal surges and landslides often occur. In the country’s southwest region, such as in Madaripur and the greater Faridpur and Gopalganj areas, arsenic, excessive iron and salinity in groundwater are increasing, as a long term disaster.

During the period 2022-23, no major disaster occurred in the organization’s operational area. The organization’s staff have linkage and relationships with local dignitaries, including local communication systems, infrastructure, institutional and non-institutional levels of individuals, social committees and organizations, due to working in the area for a long time. If any disaster occurs in the operational area, the organization is prepared to work jointly with various national and international organizations; this issue is included as part of the organization’s work plan. Gono Unnayan Prochesta participates in various disaster management programmes in coordination with government and non-government institutions at the District and Upazila levels. The organization is listed with Plan International and the World Food Programme Bangladesh Office as a strategic partner to work in its operational area during disasters. In addition, Gono Unnayan Prochesta is a member of the country’s important disaster network “Nirapod”.

### 4.3 ENRICH (Somriddhi) Programme

In August 2014, the Somriddhi Programme was introduced in Khalia Union of Rajoir Upazila, Madaripur District, with financial and technical assistance from PKSF. This is a new dimension in development techniques.

Somriddhi Programme is to adopt inclusive policies in all areas of development, taking into consideration the multidimensionality of poverty. Multidimensional poverty includes economic, social and environmental indicators. The main objective of this programme is to ensure the best use of the current resources and capabilities of a family and to take initiatives to increase its resources and capabilities appropriately.

This multidimensional effort provides services from the beginning of human life to the end of life. It includes health care, education, food and nutrition, social development, financial services, infrastructure development, youth development activities and social degradation. Therefore, most of the people of the Union are involved in Somriddhi Programme in various ways. Through this programme, the work of integrating the backward people of the society into the mainstream of society is ongoing. Somriddhi serves those who need health care, educational assistance, youth development, energetic (uddomi) member, women headed and helpless families.

As part of family development activities, there are various types of service activities such as: cattle, poultry farming at the family level, vegetable cultivation in the backyard of the house, various types of cultivation assistance to increase income, fish farming, commercially income generating activities etc.

As social interventions, there are activities to free the society from various degradation, to create public awareness by celebrating various national and international days, to form committees at various levels and to use and strengthen the committees to accelerate social progress in a positive way. Additionally it assists in the construction and renovation of various types of infrastructure locally. In this financial year, 28,836 people from 5,715 households in 19 villages of Khalia Union are involved in this programme.

## ENRICH Team

The total number of employees under Somriddhi Programme is 49 where 43 female and six are male employees. In Khalia Somriddhi branch, there is one Somriddhi Programme Coordinator, two Health Officers, one Social Development Officer, one Entrepreneurship Development Officer, one Monitoring Information System Officer, one Education Supervisor, twelve Health Inspectors and thirty Teachers as employees. Additionally two MBBS doctors are working part time to operate the regular Satellite Clinic. Everyone is fulfilling their assigned duties and responsibilities in a smooth manner.

### Special Credit Services

Besides other development activities, three types of credit services are offered through the Khalia Somriddhi Branch. These are:

- Income Generating Activity (IGA) Loan, Maximum service charge 24% in a decreasing manner.
- Livelihood Improvement Loan (LIL), maximum service charge 8% in a decreasing manner.
- Asset Creation Loan (ACL), maximum service charge 8% in a decreasing manner.

This IGA loan can be taken as a primary loan and LIL or ACL can be taken as a support loan for the primary loan. Currently, the people of Khalia Union are able to improve their quality of life by getting the above loan facilities and become entrepreneurs by adopting diverse income generating activities and become more prosperous and wealthier.

To improve the knowledge and skills of members for implementing Income Generating Activity (IGA) loans, regular subject based training is being organized. Local subject matter specialists from the Upazila are hired as resource persons to successfully conduct the training sessions. As a result, members acquire good knowledge and skills on project based topics, and due to the good relationship with the Upazila administration, it is now easy to get the help of Upazila Officers in the income generating project of the loan recipient in case of any damage, disease, or illness, and immediate solutions can be found. In addition to loan distribution, meetings are held at the Samity level every week to improve the skills and awareness of members. Various social problems and motivating topics are discussed in those meetings. In the fiscal year 2022-2023, 100 female members have received IGA training, including 50 in improved dairy farming, 25 in improved poultry farming and 25 in improved vegetable cultivation.

In the fiscal year 2022-2023, a total of Tk. 14,83,55,000 (Taka Forteen Crore Eighty Three Lac and Fifty Five Thousand) has been distributed to 1,426 female members, including 485 members under the IGA project, 66 members under the Livelihood Improvement Loan (LIL) and 103 members as Asset Creation Loan (ACL) recipients. In the fiscal year 2022-2023, members have saved a total of Tk. 1,99,96,162 (Taka One Crore Ninety Nine Lac Ninety Six Thousand One Hundred and Sixty Two). As on 30 June 2023, the outstanding loan at Khalia Somriddhi Branch was Tk.10,64,08,077 (Taka Ten Crore Sixty Four Lac Eight Thousand and Seventy Seven).

### Special Savings Scheme for the Ultra-poor Households

As part of its social activities, Gono Unnayan Prochesta's Somriddhi Programme has a Special Savings Service. Families in Khalia Union with female heads and disabled members, especially the ultra poor, are eligible for this type of Special Savings Scheme. Each family is advised to open a savings account with a scheduled bank for at least Tk.1,000 per month for two years and to deposit a certain amount of money in that savings account every month.

At the end of the stipulated time, Gono Unnayan Prochesta Somriddhi Programme will provide the saver with a grant equal to the total amount saved up to Tk. 20,000. The condition is that the money must be used

to create an asset so that the poor family becomes the owner of an asset through small savings, creates a new source of income for the family, and ultimately creates a respectable position for it in society. It is necessary to ensure the purchase or use of assets such as land, farm animals/cattle, or other assets, subject to discussion. The goal is to encourage poor families to be economical and to show them an example of how they can one day become the owners of a satisfactory amount of money through small savings.



In the 2022-2023 fiscal year, a total of 5 people were assisted under the Special Savings Programme. The total savings of 5 people who were given grants was Tk. 1,00,000 (Taka One lac) and Tk. 1,00,000 (Taka One lac) was given as grants from Gono Unnayan Prochesta Somriddhi Programme, so the said 5 members are now the owners of assets worth Tk. 2,00,000 (Taka Two lac). In the 2022-2023 fiscal year, including 5 people, a total of 24 special savings members have been provided financial assistance of Tk. 4,65,615 (Taka Four lac Sixty Five Thousand Six Hundred and Fifteen) through this programme and 24 families have become the owners of assets worth Tk. 9,64,235 (Taka Nine lac Sixty Four Thousand Two Hundred and Thirty Five).

## Bithika's struggle

*“Bithika Barai, aged 38 years of Ullabari Village under Khalia Union in Rajoir Upazila of: Madaripur District, is a housewife and her husband Sukanto Barai, a day labourer, used to work for a living. They have a son and a daughter; together, as a family, they were leading a peaceful and happy life. Bithika and Sukanto didn't own any land for cultivation, but they had a five decimal residential plot. They sustained their livelihood by working as sharecroppers on nearby farmland.”*

In 2015, Sukanto Barai suddenly passed away due to a stroke. At that time, their son was four years old, and their daughter was just one and a half years old. In this difficult situation, Bithika took responsibility for her two young children. She faced the challenge of managing the household on her own while dealing with the grief of losing her husband. Adjacent to their house was a cement bag manufacturing factory. Bithika began working there, earning a daily wage of Tk.200, to make ends meet. She struggled to provide for her children, but with determination, she continued to work hard to support them.



As part of the Somriddhi Programme of Gono Unnayan Prochesta in the 2019-2020 fiscal year, Bithika was selected as the head of a needy and female led family. Following the guidelines of this special savings program, she saved Tk.1,000 per month and deposited 20,000 Taka in two years. Additionally, under the financial and technical support of Palli Karma- Sahayak Foundation, she received an additional grant of Tk.20,000. This amount Tk.40,000, showed her determination to create a source of wealth and hope for a better future. Using the Tk.40,000 Bithika leased 10 decimal of land with the intention of generating a regular income. She cultivates rice on this land, yielding 8-10 mounds of rice per year. Besides farming, she also raises ducks and chickens at home. Bithika is content with her achievement.

## Youth Development

We all know that today's youth will lead the country and society in the future. Gono Unnayan Prochesta is running a programme called “Unnayan-e Jubo Samaj”(Youth in Development) to promote the development of the youth community. The programme aims to support the mental development of youth by engaging them in various activities at the local level. It also encourages youth members to participate in education institutions, political circles, and the resolution of social problems. The programme encourages youth to work to eliminate social evils such as child marriage, drug addiction, violence, extremism, and eve-teasing. Under the Somriddhi Programme, various activities are implemented to motivate the youth folk. Training is provided to youth to develop their self awareness and leadership.

In 2022-2023 fiscal year, a video-based training titled “Swopno Amar Uddyokta Hobo” (My Dream is to be an Entrepreneur) was organized to train youth members to become entrepreneurs. Subject based training is also provided to create employment opportunities for unemployed youth and to engage youth in Income Generating Activities. After training, initiatives are taken to connect them with jobs or subject based work.

Training on “Swopno Amar Uddyokta Hobo” at a glance:

- Number of youths participated in the training: 15 Female & 85 Male.
- Number of youths expressed interest to become entrepreneur after receiving training: 8 Female & 27 Male.
- Number of youths expressed interest to take loan after receiving training on entrepreneurship: 4 Female & 19 Male.
- Number of youths started project after getting training and with the loan received: 1 Female & 1 Male.
- Number of youths started project after getting training and with own fund, 3 Female & 8 Male.
- Number of youths started project after getting training with loan and own fund as capital, 4 Female & 9 Male.

In addition, Ward Youth Coordination Meetings, Union Youth Coordination Meetings, Union Youth Fairs, and Annual Sports and Cultural Competitions are being organized at the local level. This will help young brothers and sisters to play a role in the development of their families and society in their respective fields. In summary, the programme aims to empower youth to become productive members of society.





## ENRICH Centre (Somriddhi Kendro)

There is a lack of infrastructure for social activities in our country, and its emptiness is noticeable at the village level. Establishment of Ward ENRICH Centre/Somriddhi Kendro is one of the most important aspects of the Somriddhi Programme. Many activities are implemented around the center. Since there is no other infrastructure in the Local Government Structure other than the Union Council Building at the village level, the establishment of a Somriddhi Center in each ward has made it a gathering place for that village and a place for the ward member and reserved female members to sit, which strengthens social activities and organizations.

There is an eleven member Executive Committee for each Somriddhi Kendro, and the Committee is headed by the Elected Union Council Member of that ward, along with local senior members, dignitaries, teachers, and youth members of that ward. As per the guidelines, Gono Unnayan Prochesta and PKSF jointly established the Somriddhi Kendro house, after motivating the local people, a suitable piece of land is arranged with their assistance and later a brick walled Tin shed Somriddhi Kendro has been built. There are 9 Somriddhi Kendro in Khalia Union, constructed by Gono Unnayan Prochesta in 2017 and those were repaired in 2022-2023.

In the Somriddhi Kendro, all local arbitrations are held in which the ward member and reserved female member organize arbitrations to resolve local problems. Apart from this, it also organizes various government and non-government training and meetings. In Eight (08) Somriddhi Kendro of the Somriddhi Programme, a part time education support center is being operated and in One (01) center, a library has been created with the initiative of local youth members and the organization's employees. Here, the youth and the elderly are happy to have the opportunity to read regularly. Apart from this, activities such as organizing and conducting Ward Senior Meetings and distributing maintenance allowances, conducting regular Satellite and Static Clinics as per plan, conducting Blood Group tests, organizing Nutrition Camps, etc. are also conducted.



*Union Coordination meeting*

The Eleven member Ward Coordination Committee meets every two months and identifies the problem of that Ward and takes steps to resolve them, such as: preventing Child Marriage, freeing the youth from harmful drug addiction, helping poor girls to study, taking measures to prevent eve teasing, and motivating the two parties to come to a normal relationship in family quarrels and disputes. In Somriddhi Kendro, a Ward Youth Coordination Meeting is held in every two months, where a work plan is taken to work on solving various problems of the youth, such as: organizing various games and sports for the youth, motivating other youth to refrain from bad activities, helping unemployed youth to get jobs or business through training, playing a role in preventing eve teasing or child marriage, and taking care of others. The Somriddhi Kendro is a social asset for everyone in that ward.

## ENRICHed Home

Motivated by the slogan “No one will be left behind” and with the objective to transform every home in the Somriddhi Union of Khalia, the Somriddhi Programme initially identified 50 families who were interested in having a prosperous home. These families had open spaces in their homes where they could raise livestock, poultry and grow vegetables and fruits. This would allow them to generate some additional income and meet their own nutritional needs.

The concept of a Somriddhi Bari (Prosperous Home) arose from the effort to ensure the optimal use of the resources of each homestead and increase its productivity. In these homes, various economic activities are



carried out, including livestock raising, poultry and pigeon raising, vegetable production, planting of lemon, jute, data, fruits, medicinal plants and fish farming for the purpose of generating regular income. Most prosperous homes produce environmentally friendly vermicompost fertilizer from the manure of livestock and birds. Each prosperous home has a sanitary latrine and many have their own tube wells. To date, a total of 50 ordinary homesteads have been transformed into Somriddhi Bari under the programme.

### Rehabilitation of Extremely Vulnerable Active Members

A Special Social Programme is underway under the Somriddhi Programme called “Rehabilitation of Active Members.” The neglected and extremely poor people of the community are the active members of the rehabilitation programme under the Somriddhi Programme in this area. Everyone has the right to live with human dignity, but due to social and environmental conditions, many have fallen from that place of dignity. The rehabilitation of active members is very important as a special programme with the financial and technical assistance of PKSF.

It is expected that the rehabilitated member will create assets worth Tk. 1,00,000 (Taka One lac) by verifying the choice and reality of that member. It is important that regular income comes from that asset and sustainability can be ensured.

The staff of the Somriddhi Programme regularly monitor the active members to help them escape from poverty cycle. It is ensured that they meet and talk to each rehabilitated member three days a week to keep track on their progress.

Since beginning of the Somriddhi Programme, a total of eight active members (four female and four male) have been rehabilitated in the last few years, who have now been able to establish themselves in a stable condition.

### Banecha Begum succeeded to live with self respect by leaving begging

*“Banecha no longer considers herself a beggar but rather a successful individual. She believes that without the assistance from Gono Unnayan Prochesta, she might have had to beg for a lifetime.”*

Banecha Begum, husband Monir Bepari from Boulgram Village of Khalia union under Rajoir Upazila in Madaripur District. She was a housewife, and her husband, Monir Bepari, was a day laborer. They lived in a house with only five decimal land beyond their residence, and they didn't own any other land. After their marriage, they had a son. When the son was 6 month old, Monir Bepari abandoned Banecha without informing her of his whereabouts. Banecha and her father searched extensively for Monir Bepari but couldn't find him; he had already started a new family with someone else.



In this situation, Banecha became destitute, and her husband's abandonment left her with the responsibility of the household. During this time, she tried to find work and supported her son, but despite seeking help from relatives and neighbors, she couldn't find any means to sustain herself. As a result, she resorted to begging in a distant village, which caused her a lot of distress.

During this period, Palli Karma-Sahayak Foundation included Banecha Begum as a beneficiary in the

rehabilitation package of Somriddhi Programme in 2016-17 fiscal year. She was provided with financial and technical support on the condition that she would give up begging and engage in an Income Generating Activity. She received a grant of Tk.100,000 (Taka One lac) as part of this support.

With a portion of this grant, Banecha Begum bought 10 decimal land and used the remaining money to start a small grocery store next to her house. The income from the land, the shop, and her poultry and goat farming helped her maintain her family's well being. Currently, she has assets worth Tk.15,00,000 (Taka Fifteen lac).

Banecha no longer considers herself a beggar but rather a successful individual. She believes that without the assistance from Gono Unnayan Prochesta, she might have had to beg for a lifetime. Now, she lives with dignity and strives to provide her son with an education, nurturing him to become a responsible citizen of the country.

Table 15: Name and the present status of the rehabilitated members

Sl. No.	Name	Village	Status of achievement	Average Monthly Income	Savings (Tk.)	Asset Value (Tk.)
1	Banecha Begum	Boulgram	Successful	5,600	13,360	15,00,000
2	Lucky Begum	West Swarmangal	Successful	6,066	23,702	2,10,000
3	Coyonika Boiragi	Chatian Bari	Successful	5,966	4,640	1,75,000
4	Nurjahan Bibi	Boulgram	Successful	3,300	3,300	1,30,000
5	Samar Baroi	Cikondi	Successful	6,985	17,044	2,00,000
6	Radhe Shyam Mondol	Khalia	Successful	6,500	3,940	80,000
7	Jabbar Mollah	West Shoarmangal	At risk	7,226	3,951	1,00,000
8	Nikhil Bala	Ullabari	Successful	5,166	13,633	1,60,000

## Sports & Cultural Programme

The Annual Sports and Cultural Competition was held in Khalia Union of Rajoir Upazila on 15 February 2023. The competition was organized by the Somriddhi Programme and Senior Citizen Programme, with the financial and technical assistance of PKSF. The competition was attended by students, guardians, members of the “Unnayan-e-Jubo Samaj” and senior members of the after school support centers in the Union. It is to be noted that before organizing the final event of the Annual Sports and Cultural Competition 2023, Ward based competitors were held locally in 9 Wards of the Union and 3 competitors were initially selected through competitions in each event in the final round. Competitions were organized with the participants of 09 Wards at the field of Khalia Rajaram Institute and the office premises of Somriddhi Programme.



Speaking at the event as the chief guest, Rajoir Upazila Nirbahi Officer (UNO) Mr. Md. Anisuzzaman said: “There is a great need for sports and cultural events for a healthy mind and body. If such sports and cultural events are organized by various non-government organizations and individuals along with the government,



the physical and mental development of children, adolescents and youth will take place, they will be away from bad thoughts and various addictions, a competitive spirit will be created among them, the practice of tolerant mentality will take place and opportunities for leadership development will be created among them.”



Table 16 : Achievement during the reporting period 2022-2023

Sl. No.	Events	Achievement during the reporting period (2022-2023)	Achievement (%)	Cumulative Achievement
01	Educational Assistance Center	360 meetings were held as planned- teachers' meetings were held to discuss issues on health, nutrition, education and negative effect of child marriage, eve-teasing and fundamentalism. Most of the mothers attended at the meetings.	100	28 meetings
02	Special Credit Service	Tk.14,83,55,000 (Taka Fourteen Crore Eighty Three Lac and Fifty Five Thousand) has been disbursed as a credit to 1426 Female. Among them 485 credit for IGA, 66 for Livelihood and for Asset Creation of Female.	100	Tk. 74,27,93,000
03	Training Courses	100 Female members were provided 04 batches IGA training on cow rearing, poultry rearing and vegetable farming.	100	24 training
		01 batch training was on Health and Nutrition and the other was on Digital health programme provided to 12 Health Visitors and 02 Health Officers of Gono Unnayan Prochesta.	100	12 batch
		Subject wise basic training: 01 batch with 30 teachers of Gono Unnayan Prochesta.	100	06 batch
		04 batches with 100 Youth members-provided on Entrepreneurship Development Training.	100	04 batch
04	Special Savings Scheme for the Ultra poor households	Five households matured this Savings Scheme, and they have received from PKSf fund of Tk.1,00,00 (Taka One Lac).	100	24 households
05	Youth Development	54 meetings of 09 Youth Forum were held	100	270 meetings
		02 meetings of 01 Youth Forum at Union level were held.	100	07 meetings
06	Education stipend for SSC student having GPA4+	37 students got stipend of Tk.12,000 (Taka Twelve Thousand) per student/year (1 <sup>st</sup> time 20 students and 17 students in this year).	100	69 students
07	Rehabilitation of Beggars	As there was no allocation from PKSf no beggars were rehabilitated in this year. 08 previous rehabilitee beggars were monitored to observe their livelihoods improvement.	100	08 persons
08	ENRICHED Home	50 ENRICHED Homes active.	100	80 homes
09	Varmicompost demo	25 established varmicompost plants are active.	100	25 compost plants



Sl. No.	Events	Achievement during the reporting period (2022-2023)	Achievement (%)	Cumulative Achievement
10	ENRICH Centre	54 Monthly ward committee Meetings were held in the ENRICH Centre in each Ward.	100	360 meetings in ENRICH Centre
11	Union Coordination Meeting (UCM)	02 Union Coordination Meetings (UCM) chaired by Union Parishad Chairmen were held.	100	08 meetings
12	ENRICH Centre	100 books and periodicals collected from PKSf & other sources for the library of ENRICH Centre.	100	01 library in ENRICH Centre continued

## Day Observation

### World Environment Day

World Environment Day, 2023 was celebrated in Khalia Union of Rajoir Upazila in Madaripur District on June 5, 2023 with the support from PKSf. The theme of the event was “Let’s all join hands to solve plastic pollution.” Youth members of the Union participated in the human chain and discussion meeting on this significant day. Out of 130 youth members, 55 Female and 75 Male members participated in the events.



Joining in the human chain and discussion meeting as chairperson, the Executive Director of GUP said, “We all need to reduce the use of plastic products in order to protect the balance of the environment. Otherwise, crop production will be hampered in the country’s lands and this beautiful environment will be destroyed. Along with that, there will be a shortage of clean air, light and safe water for us to live. This earth will become unfit for habitation, the ozone layer will be destroyed and the ultraviolet rays of the sun will cause the death of the animal kingdom on the earth.”

### International Mother’s Day

The International Mother’s Day 2023 was celebrated in Khalia Union in the fiscal year 2022-2023 with the support of PKSf. On the occasion, a human chain and a discussion meeting were held. The students and mothers of the children of the evening education support center of the Somriddhi Programme participated in the discussion meeting after the human chain.



At the meeting, children shared a variety of mixed feelings, complaints, and emotions about their mothers. A first grade student named Rakhi Saha complained that her mother did not allow her to eat ice cream and told her to eat quickly. A second grade student named Abir Hossain said that his mother works all the time and does not play with him. In this way, children expressed their complaints and grievances to their mothers. A total of 65 children and guardians participated in the vibrant International Mother’s Day event.

## Independence Day

The Independence Day of 2023 was celebrated in Khalia Union on 26 March. On this occasion, those who sacrificed their lives in the country's independence war were remembered with respect in the discussion meeting. A total of 87 local youth member joined.

## National Children's Day

On the occasion of the birth anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Children's Day, 2023, a cultural programme for local children was organized at the Somriddhi Programme Office of Gono Unnayan Prochesta, Khalia, Rajoir on 17 March. The programme included recitation of poems, songs, solo dance, group dance, and drawing competition. Students, parents, and local dignitaries learned about the childhood of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, his role in the country's independence movement, and his sacrifice for the nation. 82 children participated in the birthday celebration programme of the Father of the Nation.

## National Youth Day

On the 1st of November 2022, a rally and discussion meeting were organized with the local youth members to celebrate National Youth Day 2022. The theme of Youth Day was: "Trained Youth, Prosperous Nation, Bangabandhu's Bangladesh ". A total of 110 youth members ( 84 Female and 26 Male) participated in the celebration of National Youth Day.

National Mourning Day was observed on 15 August in Rajoir, Madaripur





### International Mother Language Day

A discussion meeting was organized to mark the International Mother Language Day 2023 in Khalia Union. In the discussion meeting 115 local youth members (61 Female and 54 Male ) participated actively.



### National Social Service Day

National Social Service Day 2023 was observed on January 2 at Khalia Union. On this occasion, a rally and discussion meeting were organized with the local youth members. After the rally, 80 local youth members actively participated in the discussion meeting, including 48 Female and 32 Male.

### Senior Citizen's Day

Under the “Programme for Improving the Livelihood of the Senior Citizen Community”, a colorful rally and discussion meeting were organized on October 6, 2022 to celebrate the “International Senior Citizen’s Day,2022” with the financial and technical assistance of PKSF in Khalia Union of Rajoir Upazila. The rally was held from the Tekerhat Kodombari Somriddhi Office premises to Shanti Kendra. In the celebration ceremony 62 senior citizen members ( 7 Female and 55 Male) participated.



#### 4.4 Capacity Building through GUP Training Centre (GTC)

Gono Unnayan Prochesta started its training programme in 1976 with the objective of developing knowledge and skills of the staffs as well as the beneficiaries. The organization's training center is located in Rajoir Upazila of Madaripur District. The Training Center, adjacent to the Dhaka-Barisal Highway, is located about 85 km from Dhaka after crossing the Padma Bridge. In a peaceful and serene environment, it is located in a modern rural setting with a beautiful flower garden and a variety of fruit and forest trees. The place is charming and suitable for all kinds of training, seminars, workshops, and conferences to help improve the skills and development activities of employees and members.

The training center has two classrooms, one of which is air conditioned. Up to 75 people can be trained in the two rooms at the same time. There is also the opportunity to use various modern training materials, including multimedia. The training center has a dormitory with accommodation for 30 people.



*Training on VAT & TAX by CA Firm*



*Discussion Meeting on training cell*

**Table 17: List of events/programms held at the Training Centre in 2022- 2023**

Sl. No	Name of events	Duration (Days)	Category of Participants	No. of Participants	Organized by
01	Monthly Coordination Meeting of Microfinance Programme	01	GUP team members	477	GUP
02	Accounts management and software management	01	Branch Accountants	72	GUP
03	Exchange meeting on Gono Unnayan Prochesta and Bangladesh NGO Foundaton (BNF)	01	Group Member	22	GUP
04	Training on Group Dynamism, Loan & Savings Management	02	Credit Officer	24	GUP
05	Public hearing by Micro Credit Regulatory Authority (MRA)	01	Group Member	35	MRA
06	Risk Management and Business Continuity Training	03	Group Member	20	GUP
07	Workshop on External Audit System	01	Auditor	11	GUP
08	Staff Coordination Meeting	01	Senior and Mid level Staff	17	GUP
09	Workshop on Internal Audit System	01	Senior and Mid level Staff	25	GUP
10	Exchange meeting of Gono Unnayan Prochesta and PKSf training department	01	Senior and Mid level Staff	24	GUP
Total				727 Persons	



Table 18: Staff attended the events organized by other organizations in 2022 – 2023

Sl. No.	Name of events	Duration (day)	Category of Participants	No. of Participants	Organized by
01	Procurement & Inventory Management	05	Asst. Coordinator-Accounts	01	PKSF
02	Risk Management	05	Area Coordinator	02	PKSF
03	Cpacity Development in Microenterprise Financing Operatios	03	Directotr- MF	01	PKSF
04	Internal Audit	05	Asst. Internal Auditor	01	PKSF
05	Human Resource Management	05	Asst. Coordinator-HRD	01	PKSF
06	Accounting for Non Accountants	05	Branch Accountant	01	PKSF
07	Leadership for Development Professionals	05	Asstt. Director-Microfinance Program	01	PKSF
08	Financial Management	03	Accountant- RAISE	01	PKSF
09	Softwere based Monitoring & Supervision (G-Banker)	04	Area Coordinator	01	PKSF
10	Training of Trainers (ToT )	05	Coordinator- HRD	01	PKSF
Total				11 persons	

#### 4.5 Uplifting the Quality of the Lives of the Elderly People (UQLEP)

In August 2018, with the financial and technical assistance of PKSF, the “Senior Citizens’ Livelihood Improvement Programme” was launched in Khalia Union, with the participation of all senior citizens over the age of 60. Some of the notable activities under the Senior Citizens Programme include:

- Establishment of social centers for the elderly;
- Pension schemes, special savings, and subsistence allowances for the elderly;
- Awarding the “Best Senior Citizen” and “Best Son/Daughter” awards to senior citizens and their caring children, respectively;
- Provision of special loans and training for ultra-poor senior citizens;
- Provision of elderly health care and physiotherapy aids;
- Provision of special assistance to senior citizens;
- Provision of financial assistance for the funeral of poor senior citizens; and
- Promotion of mutual cooperation between various organizations and local government institutions for the development of the elderly population.

In the reporting period, Gono Unnayan Prochesta established a “Senior Citizens’ Social Center” for the senior citizens of Khalia Union at a cost of Tk.5,88,020 (Taka Five lac Eighty Eight Thousand and Twenty) on its own land near the Khalia Somriddhi Center. This social center has generated a great deal of enthusiasm among the local Senior Citizens. In addition to television, carrom board, and Ludo, the center also houses daily newspapers and religious books for the local Senior Citizens.



On a regular basis, Senior Citizens come to this center to spend their leisure time in joy and celebration. The social center has been used as a sitting place since its establishment. By attending committee meetings on a regular basis, Senior Citizens are able to discuss their problems and find solutions.

A team has been formed with the participation of all Senior Citizens in the Union, which has instilled a new life in them. Senior Citizens with financial difficulties are able to purchase whatever they like with the subsistence allowance they receive. In addition, the elderly population receives medical assistance here to address physical illnesses and problems related to aging. The total number of senior beneficiaries is currently 1,221.

## Anita Mandal found a new life

*“It’s as if Anita Mandal has found a new lease on life – not a new lease, but a new life.”*

Anita Mandal, 63 years old, wife of the late Mahadev Mandal, from Bathanbari village of Khalia Unon in Rajoir Upazila of Madaripur District. Anita’s husband was a day laborer, and they had three sons and two daughters. Both the sons and daughters got married over time. In the middle of the year 2020, Anita’s husband passed away due to health complications.

After her husband’s death, for the past few years, Anita Mandal had been working as a caretaker (Sebayet) at the nearby Bathanbari Seba Ashram. One day, on her way to the ashram, she met with an accident due to the collision with a rough driven motorbike, resulting in a fractured hip and two broken legs. Anita’s impoverished children tried to get her medical treatment in various places, but she was unable to walk properly as before. She was eventually referred to the Orthopedic Hospital, where they advised her



to use a wheelchair for mobility. But due to financial difficulties within the family, it was not possible for Anita to purchase a wheelchair. She endured immense hardship, being bedridden and unable to move freely. However, her body began to deteriorate further, and her health worsened.

Later, as part of the efforts of Somriddhi Programme by Gono Unnayan Procheta towards improving the quality of life of the elderly people, she was provided with a wheelchair. Now, she can move around her home, visit shops, temples, and the Seba Ashram at any time with the help of her wheelchair. She expresses her gratitude and appreciation to Gono Unnayan Procheta and all those involved in this programme for providing her with this wheelchair, which has significantly improved her quality of life.

### “Prabin Sonali Uddog (Tea Stall)” Programme

In the 2021-2022 fiscal year, Gono Unnayan Procheta established the “Prabin Sonali Uddog (Tea Stall)” programme with financial and technical assistance from PKSF. This programme has helped a poor elderly person from the Khalia Union to increase his income, reduce his dependency on others and become self reliant.

#### Selection Process

A list of Six (06) elderly members was initially short listed from the Khalia Union, and after a thorough vetting process, Siddique Sheikh, father of the late Dalil Uddin Sheikh, from Khalia village, was selected for the “Prabin Sonali Uddog (Tea Stall)” programme.

The “Prabin Sonali Uddog (Tea Stall)” programme is running through the management of Siddique Sheikh’s tea stall, and through this programme, the elderly member Siddique Sheikh is now able to earn more than before. He has already saved up enough money to build a tin roofed house. He is now financially much better off than he was in the past. Under this programme, he was provided with Tk.15,000 worth of materials to help him increase his income by running a tea shop.





## 5. Education Programme

### 5.1 Dishwari Children School

There are two Primary Schools named “Dishwari Children School” run by Gono Unnayan Prochesta, where a total of four classes from nursery to third grade are taught according to the government curriculum. One of the two children’s schools is located in the Sadar of Rajoir Upazila of Madaripur District and the other is located Peace Center at Khalia Union. The two schools are run by maintaining constant communication with the Rajoir Upazila Primary Education Office; such as; for receiving government books, receiving exam papers, determining exam dates, providing annual book demands, providing students’ information to the Assistant Upazila Primary Education Officer as needed, etc. In addition, the Assistant Upazila Primary Education Officers are requested to visit the said two children’s schools and receive various advice on teaching and education from them. After the students are promoted in the third grade (Class III) evaluation, the teachers arrange for the promoted students to be admitted to the fourth grade (Class IV) in the nearest Primary Schools.

Table 19: Status of Two Dishwari Children School

Name of School	Class	Number of students		
		Girl	Boy	Total
Dishwari Children School, Rajoir	Kindergarten/Infant	8	10	18
	Class I	8	7	15
	Class II	7	5	12
	Class III	1	9	10
	Sub Total	24	31	55
Dishwari Children School, Khalia (Peace Centre)	Kindergarten/Infant	8	14	22
	Class I	9	11	20
	Class II	9	4	13
	Class III	14	4	18
	Sub Total	40	33	73

### 5.2 Somriddhi Education Programme

Under the Somriddhi Programme there are 30 Afternoon Education Support Centers (Boikalik Shikkha Sohayota Kendra) in Khalia Union. Afternoon education support centers are operated under the Somriddhi Programme of Gono Unnayan Prochesta for 2 hours a day, 6 days a week. The centers are run according to the government curriculum and PKSF guidelines to help students studying in local government or private primary schools.





To run each center smoothly, one female teacher is recruited in each center from the locality and they are trained with the help of PKSf. Monthly coordination meetings are held with parents and decisions are taken after detailed discussions about the benefits and disadvantages of the students, attendance, educational progress, development of child creativity, and performance in sports and cultural activities.

The objective of the Afternoon Education Support Centers under the Somriddhi Education Programme is to teach children attending Primary School the daily household chores, to remove the fear of school from children, provide supplementary education alongside regular schooling, help children develop their creativity through drawing, sports, singing, dancing, recitation, and cultural events, provide opportunities to bring out the hidden talents of children in physical and mental development. Through this education support center, children are involved in sports and cultural competitions to celebrate various national and international days. As a result, the dropout rate in primary education in Khalia Union has come down to zero.

Table 20: Students information

Name of School	Number of students		
	Girl	Boy	Total
Total number of students in 30 Afternoon Education Support Centers	398	359	757

### 5.3 Somriddhi Stipend Programme

Under the Somriddhi Programme, 20 meritorious and poor students who passed the SSC examination with GPA-4 or more in 2023 and enrolled in the first year of college have been provided with the 1st phase of scholarships, and 7 students who passed the first year final examination of college and are studying in the second year have been provided with the 2nd phase of scholarships.

In the 1st phase, 15 girls and 5 boys received scholarships, and in the 2nd phase, 13 girls and 4 boys received scholarships.

A total of 37 students were given a scholarship cheque of Tk. 12,000 per student at the rate of once a year.

In the 2022-2023 fiscal year, a total of Tk. 4,44,000 was transferred to 37 students through the hands of the UNO of Rajoir Upazila.



### 5.4 Bangabandhu Higher Education Scholarship

In order to commemorate the 100th birth anniversary of the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, Gono Unnayan Prochesta decided to provide a monthly scholarship of Tk.3,000 to meritorious and poor students studying in higher education in the working area.

The management authority of the organization decided to provide a scholarship named “Bangabandhu Higher Education Scholarship” for the 2022-2023 fiscal year to those students who will continue their education from undergraduate to postgraduate level without any break in education. In this year, a total of Tk.1,80,000 (Taka One lac Eighty Thousand) in cheques were distributed to six students at the rate of Tk. 3,000 (Taka Three Thousand) per month for four quarters. Among them, one is female and five are male. All six are residents of Khalia Union and Rajoir Municipality of Rajoir Upazila.

As a result of the Bangabandhu Higher Education Scholarship Programme provided by the organization, the desire to achieve higher education has increased among the poor and meritorious students of the area, and the worries of the poor family of the student about the educational expenses of the child have decreased. Besides the students have become more focused on their studies.





## 6. Health Programme

### 6.1 Health and Nutrition Programme

Health and nutrition activities are one of the most important activities of the Somriddhi Programme. Among the 200 Somriddhi Unions supported by the funding of PKSF, 50 Unions have been listed as Digital Health Service Unions. Among them, Khalia union of Rajoir Upazila is included as a Digital Health Service Union.

Under this Service the health related information of all members of the 5715 households of Khalia Union is stored/preserved on PKSF's designated server. If any member of the said Union wants to collect health related information at any time, she/he can see it with the help of the designated ID number of the said household. Information like, checking how the blood pressure of a hypertensive patient has been fluctuating for the past one month or how was the blood sugar level of a diabetic patient for the past one year, can be collected. As a result, it is convenient for doctors to diagnose diseases and the people of Khalia, like the people of developed countries, can know and monitor their health status information.

Through the Health and Nutrition Service Activities of Somriddhi Programme, all member families of the Union get nutrition and health services at the doorsteps free of cost. Two Health Officers and 12 Health Inspectors are involved in the implementation of the programme. Each Health Inspector visits 20 families or households daily. Family based health cards are sold (at a nominal fee) and services are provided at static and satellite clinics by identifying diseases. Health Inspectors regularly diagnose blood pressure and diabetes in pregnant women and common people as per instructions, measure MUAC tape (nutrition check), weight and height of children and collect family health information. According to the need, they are referred to the static clinic or satellite clinic of the Somriddhi Programme and advised to go to the government health and family planning doctor.



## Treatment status in Static and Satellite Clinics

Health Officers provide medical care at static clinics and organize Health Camps at Satellite Clinics under the Somriddhi Programme. They monitor and supervise the activities of Health Inspectors and perform various administrative tasks under Health Programmes. They determine blood groups according to instructions, organize nutrition camps, various health and medical camps at regular intervals, such as eye, gynecology, child health, skin and sexual, ear-nose-throat, rheumatism, and dental camps. Two satellite clinics are organized every week, and at the satellite clinics, local patients are provided with free medical prescriptions, iron tablets, and calcium tablets by the organization's part time MBBS doctors. Free medical prescriptions and medicines are provided by specialist doctors at health and medical camps.

In addition, deworming tablets, iron tablets, calcium tablets, and nutritious particles are provided free of charge throughout the year. In the case of complex patients, they are advised to go to a government or a suitable hospital. To make family members feel that they are getting health care for a fee of Tk.100 per year, not for free, each family is encouraged to purchase a health card for a fee of Tk.100 per year.

As in the neighboring Union, there should be three or more Community Clinics at the government level in the Khalia Union in the health sector, but since there is no Community Clinic in this Union and on the basis of the demand of the local people, all kinds of health care and nutritional supports are provided here under the Somriddhi Programme.



Table 21: Service Delivery Information: Year 2022-2023

Type of clinic	Details			
Static Clinic	Service	Clients	Cumulative	Clients
	288	2627	3034	25306
Satellite Clinic	Service	Clients	Cumulative	Clients
	91	2087	661	16788



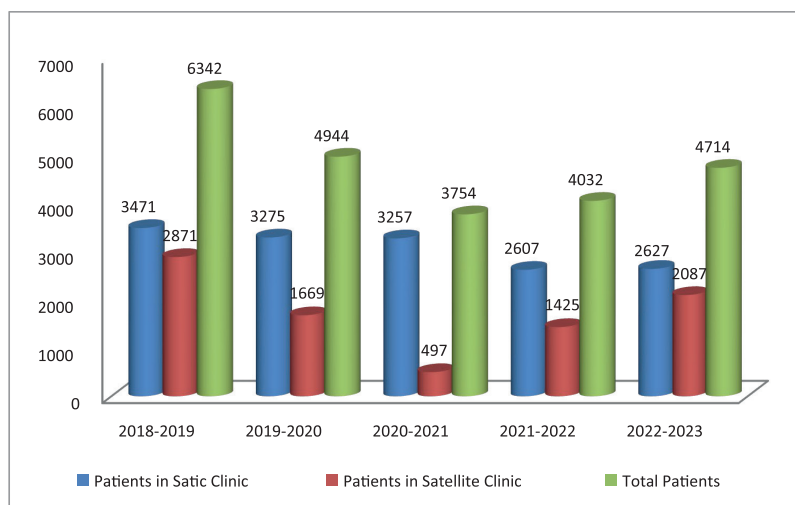


Figure 7 : Patients attended at the Static & Satellite Clinic

## 6.2 Health Camps

### Rheumatic Pain Treatment Camp

On December 26, 2022, a “Rheumatic Pain Treatment Camp 2022” was organized in Khalia Union of Rajoir Upazila of Madaripur District as part of the Health Programme with the financial and technical assistance of PKSf under the initiative of the Somriddhi Programme. As in previous years, two specialist doctors provided prescriptions and distributed medicines to the patients who came to the camp. No money or fees are charged for prescriptions and medicines provided by specialist doctors from 9:00 am to 2:00 pm. This Health Programme of the organization has been running for a long time with the trust and love of the patients. It is worth mentioning that the patients of this region wait to see the doctor at the Rheumatic Pain Treatment Camp of Gono Unnayan Prochesta. In the fiscal year 2022-2023, a total of 240 patients, 202 Female and 38 Male, from Khalia Union came to the Rheumatic Pain Treatment Camp and received services. During the opening ceremony of this year’s camp, the chief guest (Chairman of Khalia Union Parishad) said in his speech, “The role of Gono Unnayan Prochesta in the post-independence period is undeniable. As a result of various social and health services conducted in this area at different times, the people of this area are now much more health-conscious.” In his speech, he also gave a detailed account of the organization’s relief activities in the past years.

### Mother and Child Health Care Camp

Gono Unnayan Prochesta has been providing health care for children and mothers in Khalia Union and the southern-western region of Bangladesh for over 50 years. On May 30, 2023, a “Mother and Child Health Care Camp” was organized in Khalia Union of Rajoir Upazila with the financial and technical assistance of PKSf under the Somriddhi Programme. Two specialist doctors provided free mother and child health care prescriptions and medicines to patients through the camp. A total of 178 patients (101 Female and 77 Male) received services in the camp. Patients in this area are very confident for the health care of Gono Unnayan Prochesta.



### Skin and Allergy Health Camp

A “Skin and Allergy Health Camp” was organized in Khalia Union under the Somriddhi Programme with support from PKSF. The camp was conducted by two expert doctors. In the camp, a total of 210 patients, including 158 Female and 52 Male were provided with free prescriptions and medicines.



### Ear, Nose and Throat Health Camp

A free “Ear, Nose and Throat Health Camp” was organized on October 27, 2022, in Khalia Union with support from PKSF under the Somriddhi Programme. Many people in this area suffer from complicated ear, nose, and throat problems. The cost of treatment for these diseases is very expensive, so many people do not pay much attention to the problems. At the camp, two specialist doctors provided free medical care for ear, nose, and throat problems. Free prescriptions and medicines were distributed. In the 2022-2023 fiscal year, 133 Female and 42 Male, a total of 175 patients, received free prescriptions and medicines at the Camp.



Table 22: Achievement of ENRICH Health Component

Sl. No.	Events	Achievement in number during the reporting period (2022-2023)	Achievement (%)	Cumulative Achievement
01	Health Card distribution with entry fee	1674 Households are Health Card holders with health related information of all family members.	49	16231 households are Health Card holders
02	General Eye Treatment Camp	244 Patients were provided free treatment (189 female & 55 male), and 244 patients received free medicine.	100	3,290 eye patients got services
03	Rheumatic and Orthopedic Camp	240 patients were provided free treatment (202 female & 38 male) and 240 patients received free medicine.	100	1218 rheumatic and orthopedic patients got services
04	Mothers & Children Health Camp	178 patients were provided free treatment (101 female & 77 male), and 178 patients received free medicine.	100	2,529 mothers & children got services
05	Skin & Allergic Treatment Camp	210 patients were provided free treatment (158 female & 52 male) with medicine.	100	684 patients got services
06	ENT Treatment Camp	175 patients were provided free treatment (133 female & 42 male) with medicine.	100	950 patients got services
07	Health & Nutrition Service: Pustikona distribution	118 malnourished children were identified (57 girls & 61 boys) 3540 sachets of Pustikana were distributed among all the children.	100	33920 sachets of Pustikana distributed among 1496 children
08	Distribution of Medicines: Calcium Tablet	855 People identified (694 female & 161 male) and 17100 tabs distributed among them.	100	63170 tablets were distributed among 3184 people
09	Distribution of Medicines: Capsule (iron, Folic acid and Zinc)	611 iron deficiency people identified (all are female) and 18330 tablets distributed among them.	100	123670 tablets were distributed to 4229 iron-deficient people
10	Distribution of Medicine: Kriminashak/ De-Warming Table	8685 tablets distributed among 8685 people.	100	91655 tablets distributed among 91655
11	Blood Group Test	483 persons (290 female & 193 male ) received a blood group test.	48	3132 persons got services
12	Diabetic Test	864 persons were aware of diabetic disease.	86	6175 persons got services
13	Courtyard Meeting	576 Meetings were organized, with community people to aware of education, health, nutrition and negative effect of early marriage and drug abuse.	100	6359 meetings were held
14	Placement of Hand Wash Bottle (Device)	Hand wash bottle placed in all 5,715 families.	100	5715 families used hand wash bottle



### 6.3 GUP Physiotherapy and Rehabilitation Centre (GPRC)

Gono Unnayan Prochesta has established Physiotherapy and Rehabilitation Centre (GPRC) in February 2015 at its jono Shashtho Seba Campus in Khalia village to ensure Physiotherapy and Rehabilitation service available for poor local people and also to support poor paralysis patients with minimum costly service. Physiotherapy is a health care profession that assesses, diagnoses, treats and works to prevent disease and disability through physical means. Initially, necessary equipment was procured for rendering high quality of services to the patients by the financial support from the German Embassy.

GPRC has a team of eight personnel which includes one center incharge and chief physiotherapist, one clinical physiotherapist with a health care professional physiotherapy degree as well as ability to work fast and accurately, two Assistant Physiotherapists with diploma degree, two trained Work Assistants, one center Supervisor and one-night guard. The Physiopharapists with his all staff of GPRC have active participation to screen new patients through primary assessment and provide physiotherapy treatment successfully with their better management. They also collaborate with other hospitals, clinics and physiotherapy centers through two way communication.

Physiotherapists at GPRC use their knowledge and skills to improve a range of conditions associated with different systems of the body such as:

- Neurological conditions (stroke, GBS, multiplesclerosis, parkinsons diseases);
- Neuromuscular skeletal conditions (back pain, arthritis);
- Cardiovascular conditions (chronic heart disease, rehabilitation after heart attack);
- Respiratory conditions (asthma, pulmonary disease);
- Pediatrics conditions (cerebral palsy, autism, cludfoot).

In addition, GPRC team members are trying to increase awareness among general people about disability and the need of physiotherapy. They publicize and broadcast at local bazaar and public places through a loudspeaker for informing about the physiotherapy treatment. An effective linkage has been established with the respective medical center hospitals or clinics, while the most severe cases patients are referred to those hospitals or clinics for further treatment.



## Residential facilities of GPRC

There are thirteen normal Cabins, three VIP Cabins and an open environmental yard for the patients who come from long distance or those who have severe mobility problems. A good number of the population of Rajoir Upazila are working abroad as hard manual workers. Often they are suffering from back pain, stiffness of spinal cord injury, neuromuscular pain, stroke, etc. During vacations, they come at their native land and some of them come at GPRC for their treatment. GPRC works with a motif “to take the patient from the bed to the work”. The patients benefited through physiotherapy treatments with GPRC are: Recovery from trauma and stroke, Reduce pain & disability, Improve mobility, Improve the quality of ADL (Activities of daily living) and Management of age-related medical problems (Geriatric conditions).

**Table 23: Outdoor & Indoor patient received physiotherapy and rehabilitation services during the month of July 2022 to June 2023**

Type	Outdoor Service		Indoor Service		Total patients
	No. of patients	%	No. of patients	%	
Female	2905	51.43	62	46.61	2967
Male	2743	48.56	71	53.38	2814
Total	5648	100	133	100	5781

Since its inception in February 2015 the cumulative members of patients numbering 28877 were treated in GPRC. Inclusion of female physiotherapist in the team has been proved benefitting for female patients to get quality treatment. Total income of GPRC during the reporting period was Tk.29,26,636 and total expenditure was Tk. 13,54,666. So, the surplus was Tk.15,71,970.

## Sohel Sheikh is recovering well

*“The center’s management and the dedicated doctors have been instrumental in helping Sohel Sheikh make a full recovery. Sohel Sheikh and his family are grateful to everyone involved in his treatment and recovery.”*

Mr. Sohel Sheikh, a 32-year old resident of Jatrabari, Muksedpur Upazila, Gopalganj District, has been going through a tough life with four daughters. He used to work as a carpenter in Jashore District, struggling to make ends meet. On May 15, 2023 he went to brush his teeth and felt that he couldn’t raise his hand. He had to exert a lot of effort to brush his teeth. Afterward, when he tried to wash his head during a shower, he couldn’t do it. The next day, he couldn’t even get up from bed. With the support of his family, he went to the local hospital for treatment. The doctors there advised him to seek treatment at Dhaka’s Neuro Science Hospital. On May 17th, with the help of his father and relatives, he was admitted to the Neuro Science Hospital in Dhaka.

After a thorough examination, the doctors at the hospital determined that he was suffering from Guillain-Barré Syndrome (GBS). He would need physiotherapy for several days. The physiotherapists conducted various tests and provided treatment services. Due to financial difficulties, the treatment had to be halted for a while. Sohel’s father sold their land to cover the medical expenses. During this time, Sohel Sheikh could not walk, and his body was in severe pain. He had to be supported to move around.





On the 28th of May, he was discharged from the Neuro Science Hospital and started taking medication alongside physiotherapy at the Gono Unnayan Prochesta Physiotherapy and Rehabilitation Center the next day. After about three to four weeks of treatment at the rehabilitation center, his pain started to subside, and he began to walk with assistance.

According to Dr. Maruful Islam, the doctor at the Gono Unnayan Prochesta Physiotherapy and Rehabilitation Center, after one or two more weeks of treatment, Sohel Sheikh will be able to resume his regular work. The center's management and the dedicated doctors have been instrumental in helping Sohel Sheikh make a full recovery. Sohel Sheikh and his family are grateful to everyone involved in his treatment and recovery.

## 6.4 Annual Eye Camp

Gono Unnayan Prochesta, as it does every year, organized a free “Eye Care and Cataract Surgery Camp” in the 2022-2023 reporting year. The camp received assistance from the ‘Dhaka Progressive Lions Eye Hospital’ Tekerhat in all aspects of patient care, including examination and surgery.

At the Somriddhi Office premises in Khalia, doctors and staff separated patients who were eligible for cataract surgery and provided prescriptions and medicines to patients with other eye problems under this programme. Selected patients were taken to the Tekerhat Hospital for Cataract Surgery. After the surgery, they were brought back to the Somriddhi Office premises the next day. The Cataract Surgery patients were sent home after being instructed on the rules of medication and use.

In the 2022-2023 fiscal year, there were a total of 286 patients (217 Female and 69 Male) at the Eye Camp, and a total of 80 patients (53 Female and 27 Male) underwent Cataract Surgery. All 80 patients who underwent cataract surgery are doing well and can now see clearly.





## 7. Support Programme

### 7.1 Collaborative research on Evaluation of Maternity Policies to achieve SDG-3: Demedicalization and Positive Birth Experiences' with Nara Women's University (NWU), Japan

This Project was implemented with Nara Women University (NWU), Japan. There were two phases of the Project. In the 1st phase, data collection was the major activity from Rajoir & Khalia Union of Rajoir Upazilla under Madaripur District. The data collection of the Project was completed in April 2021. The 2nd phase of the Project has started from April 2022. The major activities of the phase are validation, analysis and publication of report. In the 2nd phase (Reporting period) the team leader of the research Project is kept continuous communication with Gono Unnayan Prochesta and Project Officer of the project engaged them for validation and analysis of data. As per our understanding Nara Women University of Japan will publish a book where one chapter will be there separately on Gono Unnayan Prochesta and its involvement with the Maternity Policies to achieve SDG-3 demedicalization and Positive Birth Experiences' related activities. Hopefully this report will be published by March 2024.

### 7.2 Field Level Water Quality Testing Project

Gono Unnayan Prochesta has been implementing Field Level Water Quality Testing Project since March 2010 with HYSAWA through the financial assistance of GOB-DANIDA- HYSAWA, HYSAWA- AUSAID and HYSAWA- SDC. The objective of the project is to monitor the water quality of the newly installed Deep Hand Tube Wells (DHTW) through Field Testing Kit Boxes. Mainly Arsenic (AS), Iron (Fe), 20% Manganese (Mn) and Chloride (Cl) parameters are tested from the newly installed water points. Moreover, Global positioning System (GPS) reading has been collected from all the water points. Out of the total tested 10% water samples has been re-tested from the recognized Laboratories like DPHE Zonal Laboratory for comparison with the field testing results. A total of 110 Deep Hand Tube Wells has been tested from Cox's bazar region during the reporting period covering 5 Unions from Ukhiya and 2 Unions from Teknaf Upazila. Since the beginning, GUP has tested a total of 33,953 water points from 91 Upazilas of 28 Districts benefiting near about 3,39,530 households (cumulative) of Barisal, Pirozpur, Jhalokathi, Patualikhali, Madaripur, Shariatpur, Gopalganj, Faridpur, Rajbari, Noakhali, Feni, Laxmipur, Khulna, Satkhira, Bagerhat, Jashore, Norail, Pabna, Natore, Rajshahi, Naogaon, Gaibandha, Thakurgaon, Rangpur, Rangamati, Bandarban, Khagrachori and Cox's Bazar Districts who are now drinking safe water. It may be mentioned here that usually one Deep Hand Tube Well covers 10 Families of the respective community.

Table 24: Deep Hand Tube Well Tested during the reporting period

District	Upazila	No of Unions	Nos of TW Tested
Cox's Bazar	Ukhiya	05	85
	Teknaf	02	25
	Total	07	110

Due to the pandemic situation of COVID 19, the Installation work of Water Points was near to be stopped. There was a scarcity of Fund flow. HYSAWA is now trying to collect fund for smooth running of the Project.

## Expected Outcomes of this project

- Safe Water access in Hard to Reach (HtoR) areas in Bangladesh;
- Awareness raising on safe drinking water as it is recognized as one of the fundamental issues of human rights;
- Improved Hygiene;
- Sustainable Sanitation.

It can be mentioned that during the 2022-2023 fiscal year, no new tube-wells were distributed. Thirty shallow tube-wells and three deep tube-wells were replaced through arsenic testing as per allocation. It is noted that the tube-wells installed by the organization were found to have arsenic levels within the permissible limit after testing, which is suitable for drinking and all other purposes. The maintenance of tube wells is regularly monitored to ensure that they are being maintained properly.

## 7.3 Infrastructure Development works/Projects

- Renovation/Construction work of a 2 storied Guest House at Rajoir Staff House Compound with 6 room facilities is going on smoothly. Main Structure, 2 roof and brick work have been completed during the reporting period. Electrical, Sanitary and Plastering work is going on. Hopefully the Construction work will be completed by October 2023. 12 Guests can be accommodated there with standard facilities.
- A semi permanent building covering 3 rooms with a long veranda has been constructed at Rajoir office compound for using as Store room.
- 14 Rooms have been renovated at the Physio Therapy Center where there are 13 rooms for 26 Patients and 01 room for Doctors use. It is being used nicely.
- Bamboo fencing/ Palisading work done for protection of the embankment of the pond in front of GPRC. This pond is used mainly by the Patient of GPRC and their attendant.
- 175 pieces of RCC pillar has been made for the fencing work of the boundary of Khalia Health Center.
- A Recreation Centre /Meeting Room has been constructed for the Old People under ENRICH Project at Khalia Health Center. This recreation center is mainly used for the recreation of the old aged people by watching TV, playing Carom Board and their meeting purposes.
- A staff house is under construction by using the Batik production center at Rajoir. It will be completed by October 2023. 2 Family Quarters, 3 Rooms for 3 single female staff and 4 rooms for 4 single Male Staff can be accommodated there.



## 8. Impact, Lessons learned and Challenges

### 8.1 Impact of Gono Unnayan Prochesta's activities

The COVID-19 pandemic Situation is almost over. The reporting year was the recovery year of the community people. Gono Unnayan Prochesta started its all normal activities in the field. All beneficiaries started their normal small and medium level business. In this reporting year Gono Unnayan Prochesta with the financial assistance of PKSf introduced some new Projects related to corona recovery phase which helped our beneficiaries to go back to their normal life. Our beneficiaries proved that they can overcome very disastrous situation without relief and donation from the outside and they also proved that if they got financial support then they (Beneficiaries) can overcome all sorts of barrier. Along with the Microfinance Programme Gono Unnayan Prochesta implemented other programme activities in the field like: organizing different Health Camps, Eye Camps, Meetings, Workshop and Seminars in its field level which helped them to go back to their normal life.

### 8.2 Lessons learned

There are some learning experiences from the activities implemented under different Projects and the core Programme of Gono Unnayan Prochesta :

- Awareness Building Campaign was effective regarding how to go back to normal life after disastrous effect of COVID-19 ;
- COVID-19 situation created the opportunity to develop confidence of the affected people towards sustainability;
- How alternative business/Income Generating Activities can help corona affected people to come back to their normal life;
- Alternative way of Monitoring Field Activities is developed.

### 8.3 Challenges

The reporting period was recovery period from the corona pandemic situation. During the reporting period, we faced the following challenges:

- Borrowers are still behind to clear the dues which were overdue during the corona period;
- Adjustment of low interest rate of loan money with normal interest (12.5%) loan money in the field;
- Some of the Beneficiaries intentionally showed their inability to repay their overdue;
- Inter district migration has created some problems for recovery of overdues;
- Uncontrolled Competition between different microfinance organizations.



## 9. Way Forward

Gono Unnayan Prochesta is committed to promote equity, justice, peace and prosperity in the society through a variety of activities and programmes that are both sustainable and environmentally friendly. With the designation of Bangladesh as a Middle Income Country, donor funds are gradually shrinking day by day. The COVID-19 situation is also included to keep donor funds in check. However, Corona situation is almost over now. Under these new circumstances, and in order to make the Gono Unnayan Prochesta self sustaining and increase its capacity to serve the poor, the organization will continue its efforts in expanding Credit Operations within existing and other potential fields. For this expansion Gono Unnayan Prochesta will consider the loan diversity, quality of operation and new areas of financing. In case of area expansion, organization firstly will go further within its current geographic locations and in some case area will be expanded for strategic reason.

Considering the evolving trend of digitalization, Gono Unnayan Prochesta will keep continuing its effort for full digitalization of its Microfinance operation as a whole. The modern equipment with updated software and enhancing soft skills among the personnel engaged with the same programme are now the demands of the time. Gono Unnayan Prochesta will continue specific efforts in enhancing its staff's capacity both in terms of technical and soft skills management by organizing training, orientation, exchange visits and training trajectory. Gono Unnayan Prochesta will introduce electronic financial transaction system in its Microfinance Programme from this financial year.

Gono Unnayan Prochesta is now more financially stable in compare to previous years. The organization is intending to increase human rights, peace promotion, gender development, water sanitation, climate change and capacity development (both community people and staff) related Programme in addition to the Microfinance Programme.

It has established a Physiotherapy Centre in Khalia Health Centre with surplus sales proceeds from different Programmes to properly utilise its infrastructure. Now the physiotherapy centre became one of the well reputed centres in South West Region of Bangladesh. Gono Unnayan Prochesta will give more emphasis to install the modern equipments for enhancing the treatment facilities of the patients. In addition to the equipment Gono Unnayan Prochesta will also put extreme effort for the infrastructural development of Physiotherapy Centre to create it as ideal one in the Southwest region of Bangladesh.

Considering the physical communication advancement (i.e. Padma Bridge) and knowing its potentials Gono Unnayan Prochesta will continue to improve its infrastructural development (i.e. facilities for training and other commercial events) within its Peace Centre to attract visitors.

To mitigate the challenges Gono Unnayan Prochesta will increase communication, coordination and maintaining liaison with local NGOs and other coordinating body through different coordination meeting, workshop and seminar.

The organization will continue its effort to establish its own office building in Dhaka for its central office considering the importance of such infrastructure in case of branding and organizational sustainability.

## 10. Governance and Management

### General Council (GC )

General Council (GC) is made up of 27 highly qualified members with a variety of professional backgrounds. The General Council formulates policies, elects the Executive Committee (EC), adopts the annual report, passes audited financial statements, approves budgets, and selects the organization's auditor.



### Executive Committee (EC)

The Executive Committee is made up of 9 (nine) distinguished professionals from various fields. All General Council (GC) and Executive Committee (EC) meetings are chaired by the President of the EC. The EC has the authority to provide the organisation with broad policy guidelines. The Executive Director is appointed by the EC. He reports to EC and is in charge of the day-to-day operations and management of Gono Unnayan Prochesta . He also serves as the Secretary General of Executive Committee. The EC works for a period of three years.

### Senior Management Committee (SMC)

The Executive Director, Directors, Deputy Directors, and Assistant Directors make up the Senior Management Committee (SMC). SMC works aiming decentralization of administration. The Executive Director (ED) leads the SMC and manages and implements Gono Unnayan Prochesta's programmes and projects with the help of Senior Management Committee. There are 9 members in the SMC.

## General Council (GC) Members



Dr. Kazi Abdul Fattah

Professor Dr.  
A. M. Muazzam Husain

Kbd. A.S.M Ruhul Amin

Professor Dr.  
S.M. Nurul Alam

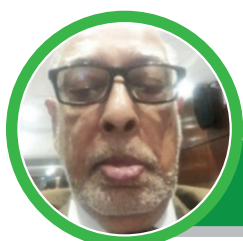
A.R Khan



Shafiqul Islam

Professor  
Dr. Rasheda AkhtarAdvocate  
Farida YeasminProfessor  
Dr. Ainoon Naher

Dr. Md. Mehedi Hossain



S.M. Al-Husainy



Md. Shafiuddin



## General Council (GC) Members



Sultana Rahman



Dr. Abu Rashed Mohammad Momtajuddin



S. A. Wahab



Abu Ahmed Shamim



Nasrin Sultana



Md. Maksudur Rahman



Kazi Noor  
Md. Nayyer-E-Azam



Charles Sudipta Sarker



Ruma Halder



Syeda Mahbooba Maryam



Shirin Hussain



Dr. Saleh Uddin Ahammed



Qumrun Nahar

## Executive Committee (July 2020 to June 2023)



**Dr. Kazi Abdul Fattah**  
President



**Shirin Hussain**  
Vice-President



**Abu Ahmed Shamim**  
Treasurer



**Professor Dr. Ainoon Naher**  
Executive Committee Member



**Dr. Saleh Uddin Ahammed**  
Executive Committee Member



**Kazi Noor Md. Nayyer-E-Azam**  
Executive Committee Member



**Dr. Md. Mehedi Hossain**  
Executive Committee Member



**Qumrun Nahar**  
Executive Committee Member



**Nasrin Sultana**  
Executive Committee Member

## Senior Management Committee



**Engr. Md. Monzurul Islam Chowdhury**  
Executive Director



**Md. Rezaul Karim Alam**  
Director - Microfinance



**Md. Abdul Haque**  
Deputy Director - Microfinance



**Md. Abdur Rahman**  
Deputy Director - PME



**Md. Taibour Rahman**  
Asst. Director  
(Finance & Accounts)



**Md. Khairul Mortoja Mozamder**  
Asst. Director  
(Training & ENRICH)



**Md. Sunil Kumar Saha**  
Asst. Director - Microfinance



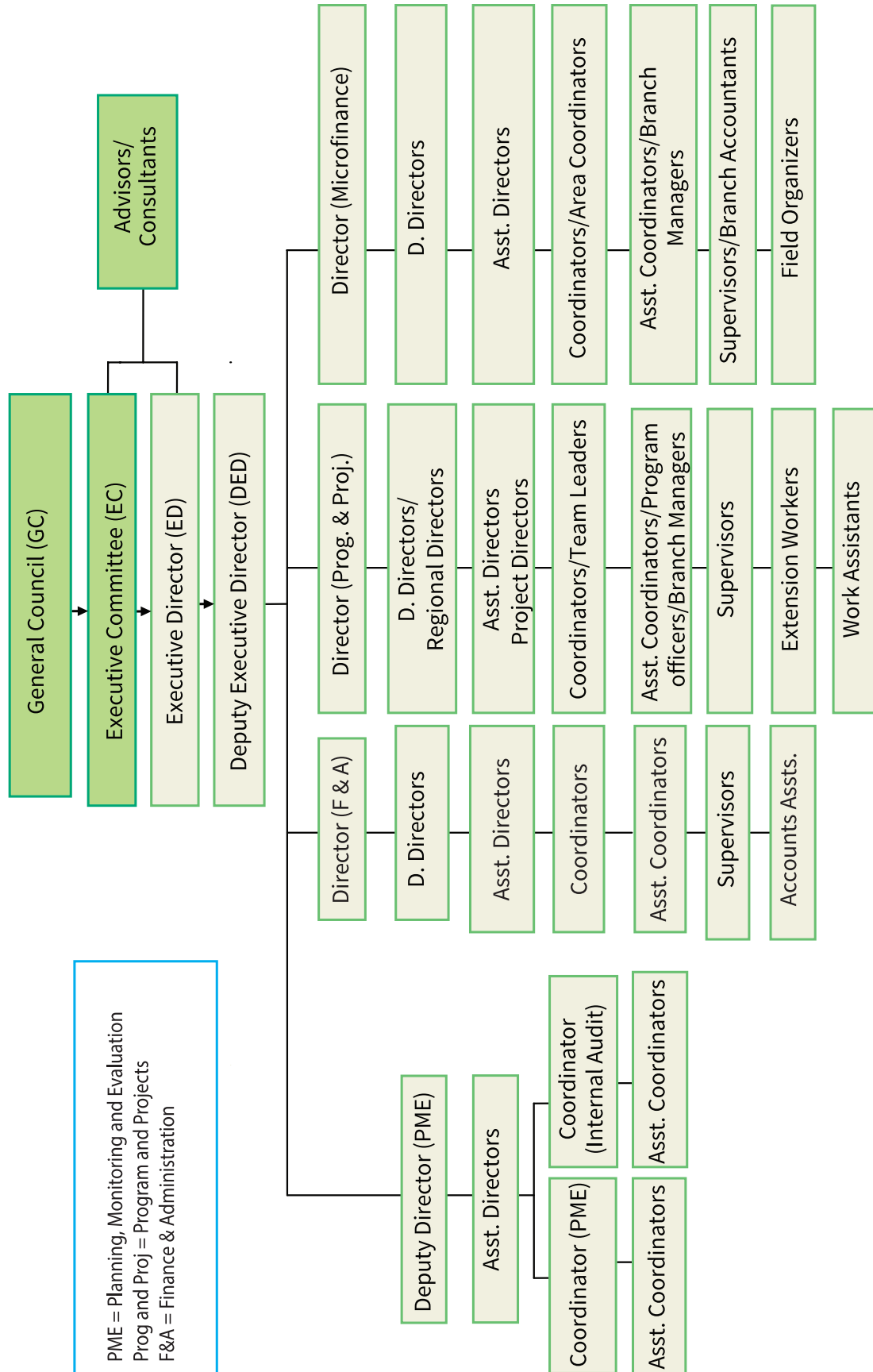
**Md. Mijanur Rahamn**  
Asst. Director-Microfinance



**Md. Mosharrof Hossian**  
Asst. Director - Microfinance



# 11. Organogram



# Financial Report



## 12. Financial Report

**Gono Unnayan Prochesta (GUP)**  
**Consolidated Statement of Financial Position**  
**As at 30 June 2023**

Particulars	Notes	Amount in BDT	
		30 June 2023	30 June 2022
<b>Assets</b>			
<b>Non-Current Assets</b>			
Property, Plant and Equipment	6.00	303,429,630	293,391,489
<b>Biological Assets</b>		<b>638,480</b>	<b>553,060</b>
Goat/Buck	7.00	18,684	32,784
Dairy Farm	8.00	-	71,000
Chicks	9.00	582,716	449,276
Fish	10.00	37,080	-
<b>Current Assets</b>			
Advance	11.00	9,987,556	8,113,027
Investment	12.00	110,384,497	120,800,561
Loan to Members	13.00	2,162,901,213	1,699,889,473
Unsettled Staff Advance	14.00	1,986,875	2,192,714
Other Short Term Loan	15.00	1,475,842	844,183
Other Receivable	16.00	-	5,842,400
Stock & Stores / Therapy Equipment	17.00	42,882	417,052
Accounts Receivable	18.00	-	1,909,097
<b>Closing Balance</b>			
Cash in Hand	19.00	2,366,736	1,772,930
Cash at Bank	20.00	136,370,366	88,428,563
<b>Total Current Assets</b>		<b>2,426,154,447</b>	<b>1,930,763,060</b>
<b>Total Assets</b>		<b>2,729,584,077</b>	<b>2,224,154,549</b>
<b>Capital Fund and Liabilities</b>			
<b>Capital Fund</b>		<b>609,983,597</b>	<b>548,093,397</b>
Cumulative Surplus	21.00	302,114,684	545,295,397
Statutory Reserve Fund	22.00	33,387,871	-
Revaluation Reserve	23.00	2,798,000	2,798,000
Assets Acquisition Fund	24.00	271,683,042	-
<b>Non Current Liabilities</b>		<b>416,487,312</b>	<b>363,146,004</b>
Accumulated Depreciation	6.00	8,074,506	-
Loan from PKSF	25.00	234,863,336	199,963,341
Loan from Bank	26.00	26,404,769	38,107,674
Loan from BNF	27.00	2,678,574	8,357,139
Member Savings	28.00	144,466,127	116,717,850
<b>Current Liabilities</b>			
Loan from PKSF	25.01	299,933,338	232,128,329
Loan from Bank	26.01	218,752,760	236,714,551
Loan from BNF	27.01	12,642,851	13,214,288
Staff Gratuity Fund Loan	29.00	33,209,907	22,150,602
Member Security Fund	30.00	63,161,749	60,731,206





Particulars	Notes	Amount in BDT	
		30 June 2023	30 June 2022
Inactive Member Savings	31.00	1,582,789	1,206,657
Member Savings	32.00	764,817,569	635,546,446
Others Current Liabilities	33.00	236,765,744	41,761,303
Loan loss Provision(LLP)	34.00	70,564,044	58,678,542
Loan & Advance	35.00	-	9,458,233
Accounts Payable	36.00	338,410	316,592
Provision for Expenses	37.00	1,344,007	1,008,399
<b>Total Current Liabilities</b>		<b>1,703,113,168</b>	<b>1,312,915,148</b>
<b>Total Fund and Liabilities</b>		<b>2,729,584,077</b>	<b>2,224,154,549</b>

Asst. Director (Finance & Accounts)  
Gono Unnayan Prochesta

Executive Director  
Gono Unnayan Prochesta

Treasurer (Executive Committee)  
Gono Unnayan Prochesta

President (Executive Committee)  
Gono Unnayan Prochesta

SHAHA & Company  
Chartered Accountants

Md Afsar Uddin, FCA  
ICAB enrollment number: 1409  
Partner

DVC: 2309201409AS120947  
Dated: 20 September, 2023  
Place: Dhaka-1000.



**Gono Unnayan Prochesta (GUP)**  
Segmental Statement of Financial Position  
As at 30 June 2023

Particulars	Micro Finance Program	General Program	JSS Program	Livestock Program (IGA)	Prochesta Bakery 31.12.2007	GPRC	GUP Batik Tie & Dye 2021	Amount (TK) as on 30.06.2023	Amount (TK) as on 30.06.2022
<b>Non - Current Assets:</b>									
Fixed Assets net depreciation	302,700,587		138,700			590,343		303,429,630	293,391,489
<b>Total Non Current Assets :</b>	<b>302,700,587</b>		<b>138,700</b>	-	-	<b>590,343</b>	-	<b>303,429,630</b>	<b>293,391,489</b>
<b>Current Assets :</b>									
Advance	9,987,556							9,987,556	8,113,027
Goat/Buck				18,684				18,684	32,784
Dairy Farm				-				-	71,000
Chicks				582,716				582,716	449,276
Fish				37,080				37,080	-
Investment	110,384,497							110,384,497	120,800,561
Loan to Members	2,162,901,213							2,162,901,213	1,699,889,473
Unsettled Staff Advance	1,986,875							1,986,875	2,192,714
Other Short Term Loan	1,475,842							1,475,842	844,183
Other Receivable								-	5,842,400
Stock & Stores / Therapy Equipment			9,870	27,158		5,854		42,882	417,052
Accounts Receivable								-	1,909,097
<b>Closing Balance</b>									
Cash in Hand	2,335,018	39	18	2,051		29,610		2,366,736	1,772,930
Cash at Bank	135,084,262	709,869	266,444	7,096		302,695		136,370,366	88,428,563
<b>Total Current Assets :</b>	<b>2,424,155,263</b>	<b>709,908</b>	<b>276,332</b>	<b>674,785</b>	-	<b>338,159</b>	-	<b>2,426,154,447</b>	<b>1,930,763,060</b>
<b>Total Assets:</b>	<b>2,726,855,850</b>	<b>709,908</b>	<b>415,032</b>	<b>674,785</b>	-	<b>928,502</b>	-	<b>2,729,584,077</b>	<b>2,224,154,549</b>



Particulars	Micro Finance Program	General Program	JSS Program	Livestock Program (IGA)	Prochesta Bakery 31.12.2007	GPRC	GUP Batik Tie & Dye 2021	Amount (TK) as on 30.06.2023	Amount (TK) as on 30.06.2022
<b>Fund &amp; Liabilities</b>									
Capital fund	608,032,653	709,908	332,083	304,430	-	604,523	-	609,983,597	548,093,397
<b>Current Liabilities :</b>									
Loan from Commercial Bank	218,752,760							218,752,760	236,714,551
Loan & Advance								-	9,458,233
Staff Gratuity Fund Loan	33,209,907							33,209,907	22,150,602
Member Security Fund	63,161,749							63,161,749	60,731,206
Inactive Member Savings	1,582,789							1,582,789	1,206,657
Accounts Payable				338,410				338,410	316,592
Loan from PKSF-Short Term	299,933,338							299,933,338	232,128,329
Loan loss Provision(LLP)	70,564,044							70,564,044	58,678,542
Bangladesh NGO Foundation (BNF)	12,642,851							12,642,851	13,214,288
Provision for Exp	1,068,428		70,995	31,945		172,639		1,344,007	379,824
Member Savings	764,817,569							764,817,569	635,546,446
Others Current Liabilities	236,765,744							236,765,744	42,389,878
<b>Non Current Liabilities</b>									
Loan from PKSF	234,863,336							234,863,336	199,963,341
Loan from Commercial Bank	26,404,769							26,404,769	38,107,674
Bangladesh NGO Foundation (BNF)	2,678,574							2,678,574	8,357,139
Member Savings	144,466,127							144,466,127	116,717,850
Accumulated Depreciation	791,1212		11,954.00			151,340		8,074,506	-
Sub Total	2,118,823,197	-	82,949	370,355	-	323,979	-	2,119,600,480	1,676,061,152
<b>Total Liabilities</b>	2,726,855,850	709,908	415,032	674,785	-	928,502	-	2,729,584,077	2,224,154,549

Asst. Director (Finance & Accounts)  
Gono Unnayan Prochesta

Executive Director  
Gono Unnayan Prochesta

Treasurer (Executive Committee)  
Gono Unnayan Prochesta

President (Executive Committee)  
Gono Unnayan Prochesta





**Gono Unnayan Prochesta (GUP)**  
Segmental Statement of Comprehensive Income  
For the year ended 30 June 2023

Particulars	Micro Finance Program	General Program	JSS Program	Livestock Program (IGA)	Prochesta Bakery 31.12.2007	GPRC	GUP Batik Tie & Dye 2021	Amount (TK) 30.06.2023
<b>Income</b>								
Service Charge on Member loan	447,380,901	-	-	-	-	-	-	447,380,901
FDR & Bank Interest	5,869,188	9,380	5,097	366	-	8,987	-	5,893,018
Sales of Fishes	-	-	354,275	-	-	-	-	354,275
Sales of Fruits	-	-	255,200	-	-	-	-	255,200
Goat Insemination	-	-	-	356,360	-	-	-	356,360
Sale of Poultry	-	-	-	2,340,038	-	1,204,100	-	2,340,038
Outdoor fee	-	-	-	-	-	539,800	-	539,800
Seat rent	-	-	-	-	-	1,147,900	-	1,147,900
Indoor Therapy Charge	999,522	-	-	-	-	-	-	999,522
Receivable FDR Interest	2,527,004	1,465,937	113,930	70,740	-	25,849	-	4,203,460
Other Income	456,776,615	1,475,317	728,502	2,767,504	-	2,926,636	-	464,674,574
<b>Total Income</b>								

Particulars	Micro Finance Program	General Program	JSS Program	Livestock Program (IGA)	Prochesta Bakery 31.12.2007	GPRC	GUP Batik Tie & Dye 2021	Amount (TK) 30.06.2023
<b>Expenditure</b>								
<b>General and Admin Cost</b>								
Projects cost	221,210,465	1,756,962	209,199	55,185	24,773	3,897,357	27,780	227,181,721
Service Charge paid to PKSF	30,178,168	495,695	-	-	-	-	-	495,695
Interest Expense on Bank Loan	22,259,212	-	-	-	-	-	-	22,259,212
Interest Expense on Other Loan	4,004,964	-	-	-	-	-	-	4,004,964
Interest on Members Savings	56,513,836	-	-	-	-	-	-	56,513,836
Loan Loss Provision Expenses (LLPE)	25,170,980	-	-	-	-	-	-	25,170,980
Fish Cultivation	-	-	182,250	25,400	-	-	-	207,650
Service Charge	-	-	200,000	-	-	-	-	200,000
Goat Farm	-	-	-	410,710	-	-	-	410,710
Agricultural Farm	-	-	-	16,479	-	-	-	16,479
Poultry Farm	-	-	-	2,257,736	-	-	-	2,257,736
Dairy Farm	-	-	-	24,140	-	-	-	24,140
General Expenses	-	-	-	43,536	-	-	-	43,536
Depreciation	1,949,864	711,864	1,062	-	1,990	25,992	2,834	2,693,606
<b>Total Expenditure</b>	<b>361,287,489</b>	<b>2,964,521</b>	<b>592,511</b>	<b>2,833,186</b>	<b>26,763</b>	<b>3,923,349</b>	<b>30,614</b>	<b>371,658,433</b>
Excess / (deficit) Income over expenditure before Tax	95,489,126	(1,489,204)	135,991	(65,682)	(26,763)	(996,713)	(30,614)	93,016,141
Provision for Income Tax	(2,424,138)	-	(37,398)	-	-	-	-	(2,461,536)
Excess / (deficit) Income over expenditure after Tax	93,064,988	(1,489,204)	98,593	(65,682)	(26,763)	(996,713)	(30,614)	90,554,605
<b>Total</b>	<b>456,776,615</b>	<b>1,475,317</b>	<b>728,502</b>	<b>2,767,504</b>	<b>-</b>	<b>2,926,636</b>	<b>-</b>	<b>464,674,574</b>

Asst. Director (Finance & Accounts)  
**Gono Unnayan Prochesta**

  
Executive Director  
**Gono Unnayan Prochesta**



  
Treasurer (Executive Committee)  
**Gono Unnayan Prochesta**

  
President (Executive Committee)  
**Gono Unnayan Prochesta**







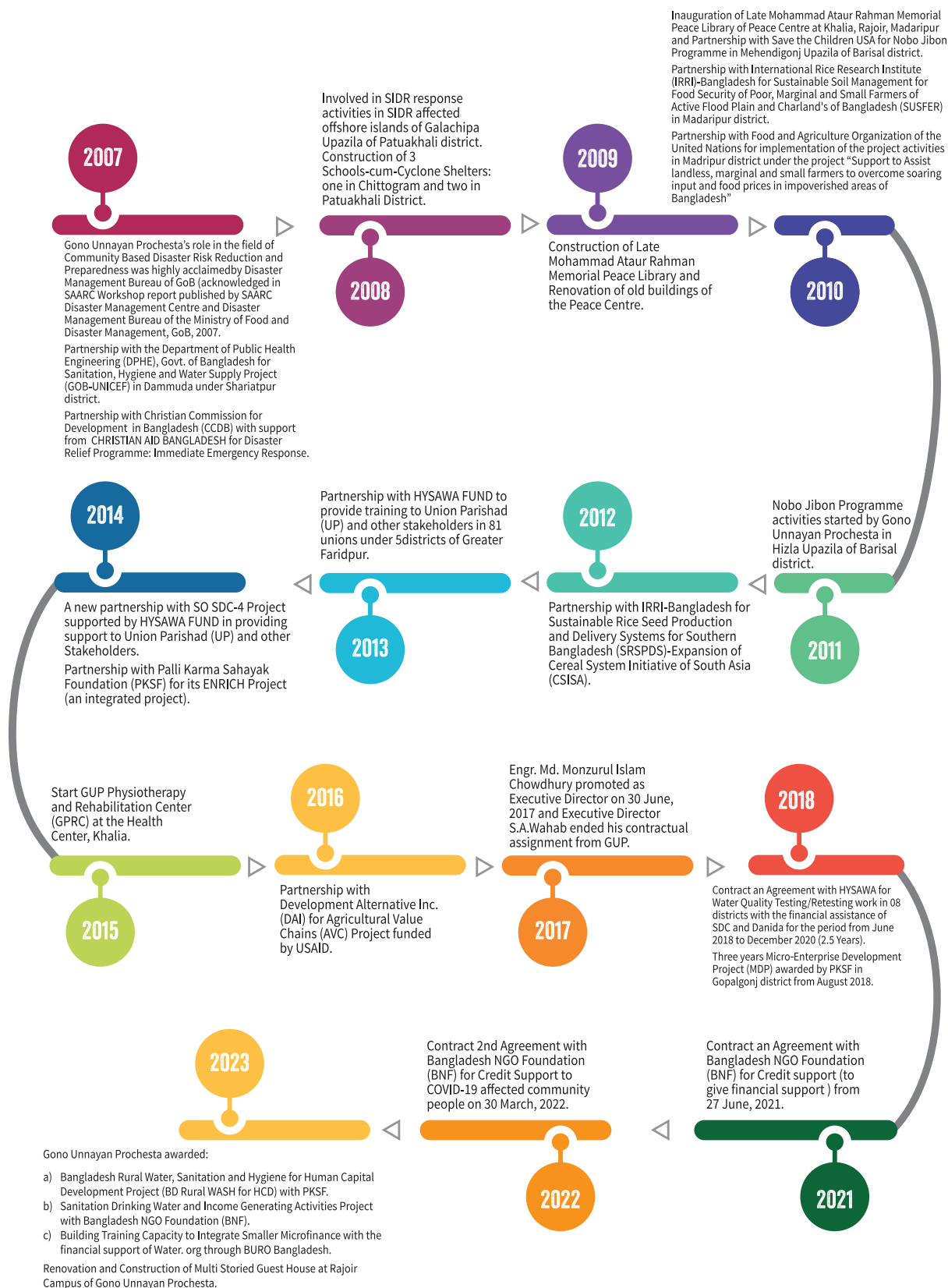
## Timeline

---



Quaker Service started emergency relief and rehabilitation activities in war-ravaged Rajoir Upazila of Madaripur district located in the south-west part of Bangladesh. The founding Executive Director of Gono Unnayan Prochesta Late Mohammad Aatur Rahman acted as Co-Field Director. This phase of relief and rehabilitation work of the Quakers created the ground for the formation of Gono Unnayan Prochesta.







## Address of Gono Unnayan Prochesta Offices

### Head Office:

Gono Unnayan Prochesta  
13A/3A Babar Road, Block-B, Mohammadpur, Dhaka-1207  
Tel: +880241022984, 8801736316789  
Email: info@gupbd.org, Web: www.gupbd.org

### 1. Regional Office: (South-West Region)

Gono Unnayan Prochesta  
Rajoir, Madaripur  
Tel: 88-06623-56110, Mobile: 8801324442829  
Email: mdrkalam@gmail.com

### 2. Regional Office: (Eastern Region)

Gono Unnayan Prochesta  
Kalipur, Banskhal, Chattogram  
Mobile: 880132-4442841  
Email: gupchittagong@gmail.com

## Gono Unnayan Prochesta



## Microfinance Programme (Zone Wise Branch Offices)

Sl. No	Branch Name	Address	Mobile	E-mail
Zone-1 (Madaripur)				
1	Amgram Branch	Vill-Amgram , PO-Amgram, Upazila-Rajoir, Dist-Madaripur.	01324442851	gupamgram@gmail.com
2	Khoajpur Branch	Kazirtak Ferighat, Post-Motherbazar, Upazila-Madaripur Sadar, Madaripur.	01324442855	gupkhoajpur@gmail.com
3	Shariatpur Branch	Chowrangir Moor, Post- Shariatpur Sadar, Upazila- Shariatpur Sadar (Palong), District-Shariatpur	01324442856	gup.shariatpur@gmail.com
4	Kabirajpur Branch	Kabirajpur Bazar, Post- Kabirajpur, Upazila-Rajoir, District-Madaripur.	01324442858	gup.kabirajpur@gmail.com
5	Panchar Branch	Girls School Road, Post- Panchar, Upazila-Shaibchar, District-Madaripur.	01324442859	gup.panchar@gmail.com
6	Madaripur Branch	Ashroy, Abdul Hamid Akonda Road (North Side of Sumon Hotel), Post + Upazila- Madaripur Sadar, District- Madaripur.	01324442861	gup.madaripur@gmail.com
7	Shibchar Branch	Shibchar Bus Stand, Post-Borhamgonj, Upazila-Shibchar, District-Madaripur.	01324442862	gup.shibchar@gmail.com
8	Chikondi Branch	Townchikondi, Post- Chikondi, Upazila- Shariatpur Sadar (Palong), District- Shariatpur.	01324442863	gupchikondi@gmail.com
9	Ghatakchar Branch	Vill-Ghotakchar, Post- Dattakendua, Upazila- Madaripur Sadar, District-Madaripur	01324442864	gup.ghatakchar@gmail.com
10	Vangarhat Branch	Vill- Narikelbari, PO-Vangarhat, Upazila- Kotalipra, District- Gopalgonj.	01324442873	gupvangarhat@gmail.com
11	Damudya Branch	Vill- Dakhin Damudya, Upazila- Damudya, District- Shariatpur.	01324442874	gupdamudya@gmail.com
12	Kalkini Branch	Vill- Uttar Razdi, PO+ Upazila-Kalkini, District- Madaripur.	01324442878	gupkalkini@gmail.com
13	Kalir Bazar Branch	Village+P.O-Mithapur, Madaripur Sardar, District: Madaripur.	01324442886	gupkalirbazar@gmail.com
14	Fashiatola Branch	Vill- Kalinagar, PO- Fashiatola, Upazila- Kalkini, District:- Madaripur.	01324442888	gupfashiatola@gmail.com
15	Batajor Branch	Vill+ PO-Batajor, Upazila-Gournodi, District- Barisal.	01324442893	gupbatajor@gmail.com

Sl. No	Branch Name	Address	Mobile	E-mail
Zone-2 (Chattogram)				
1	Bottali Branch	Bottali ( Emam Shoping Complex, 2nd Floor) Upazila- Anowara, District- Chattogram	01324442866	gup.battali@gmail.com
2	Raipur Branch	Jalil Merket Wahed Ali Bazar Raipur, Upazila- Anowara, District- Chattogram.	01324442867	gup.raipur@gmail.com
3	Kalipur Branch	Kalipur, Rajonigondha Community Center (1st floor), Post: Ijjat Nagar, Upazila- Banskhal, Chattogram.	01324442868	gup.kalipur@gmail.com
4	Shadhanpur Branch	Duaripara, Vill- Sadhanpur, PO- Sadhanpur, Upazila- Banskhal, District- Chattogram	01324442872	gup.shadhanpur@gmail.com
5	Chowmuhany Branch	School Road, Chowmuhony, Upazila- Anowara, District- Chattogram.	01324442875	gupchowmuhani@gmail.com
6	Chambol Bazar Branch	Chambol Bazar, Upazila-Banskhal, District- Chattogram	01324442877	gupchambol@gmail.com
7	Mirzakhil Branch	Sugondha Community Center, Chowdhury Pukur Par, Satkania, District-Chattogram	01324442880	gupmirzakhil@gmail.com
8	Moulovibazar Branch	Moulovibazar, Borkol Road, Upazila-Chandanaish, District- Chattogram	01324442881	gupmoulvibazar@gmail.com
9	Keranihat Branch	Purba Dhemsha, Upazila- Satkania, District- Chattogram	01324442882	gupkeranihat@gmail.com
10	Sattarhat Branch	Vingrool, Upazila-Anowara, District- Chattogram	01324442883	gupsattarhat@gmail.com
11	Pekua Branch	PO- Pekua, Upazila- Pekua, District- Cox's Bazar	01324442884	guppekua@gmail.com
12	Karnafuli Branch	Charlokha, Upazila- Karnafuli, District- Chattogram	01324442885	gupkarnafuli@gmail.com
13	Shakpura Branch	Vill- Shakpura, PO- Shakpura, Upazila- Boalkhal, District- Chattogram.	1324442889	gupshakpura@gmail.com
14	Harbang Branch	Vill+Post: Harbang, Upazila: Chakaria, District: Cox's Bazar	01324442892	gupharbang@gmail.com
15	Lohagara Branch	Lohagara Darbaria Shaheb Manjil, South side of Lohagara Bazar Road, Village - Lohagara, Post Office - Lohagara, Upazila - Lohagara, District – Chattogram.	01324442895	guplohagara@gmail.com



Sl. No	Branch Name	Address	Mobile	E-mail
Zone-03 (Faridpur)				
1	Rajoir Branch	Vill - Poschim Rajoir, PO-Rajoir, Upazila-Rajoir, Rajoir Pourasova, District- Madaripur.	01324442852	guprajoir1@gmail.com
2	Gopalgonj Branch	Thana Para, Gopalgonj Sadar, District- Gopalgonj.	01324442853	gup.gopalgonj@gmail.com
3	Patikelbari Branch	Patikelbari Bazar, Post- Tuthamandra, Upazila – Gopalgonj Sadar , Gopalgonj.	01324442854	gup.patikalbari42@gmail.com
4	Kadambari Branch	Vill+Post- Kadambari, Upazila- Rajoir, District.-Madaripur.	01324442857	gup.kadombari@gmail.com
5	Shindiaghat Branch	Vill - Shindiaghat, Post- Gohala, Upazila- Muksudpur, Gopalgong.	01324442860	gup.shindiaghat@gmail.com
6	Khalia Branch	Vill + PO- Khalia, Upazila- Rajoir District- Madaripur.	01324442865	gupkhalia@gmail.com
7	Maligram Branch	Village+ Post Office-Maligram, Upazila- Bhanga, District- Faridpur.	01324442869	gup.maligram@gmail.com
8	Bonogram Branch	Village- Moharajpur, PO-Bonogram Bazar, Upazila- Muksudpur, District- Gopalgonj.	01324442870	gup.bonogram@gmail.com
9	Ramdial Branch	Village- Ramdia+Post Office- Ramdia, Upazila- Kashiani, District- Gopalgonj.	01324442871	gup.ramdial1@gmail.com
10	Sadarpur Branch	Vill- Soterorashi, PO+Upazila- Sadarpur, District- Faridpur.	01324442876	gupsadarpur@gmail.com
11	Charvodrasan Branch	Village- Lohartek, PO+Upazila- Charvodrasan, District- Faridpur	01324442879	gupcharbhadrasan@gmail.com
12	Muksudpur Branch	Vill: Gopinathpur, Po: Muksudpur, Upazilla: Muksudpur, District: Gopalganj	01324442887	gupmuksudpur@gmail.com
13	Talma Branch	Vill: Bilgobindopur, Po: Kabia Kalibari, Upazila: Nagarkanda, District: Faridpur	01324442890	guptalma40@gmail.com
14	Munshi Bazar Branch	Vill: West Khabaspur, Po: Faridpur, Upazila: Faridpur Sadar, District: Faridpur	01324442891	gupmunshibazar41@gmail.com
15	Moyendia Branch	Vill-Hasamdial, PO-Surjadia, Upazila-Boalmari, District-Faridpur.	01324442894	gupmoyendia@gmail.com
16	Boalmari Branch	Dakhin Shibpur, PO-Boalmari, Upazila-Boalmari, Dist- Faridpur.	01324442897	gupboalmari@gmail.com
17	Alfadanga Branch	Nowramithapur, PO-Alfadanga, Upazila-Alfadanga, District- Faridpur.	01324442896	gupalfadanga@gmail.com
18	Kadirdi Branch	Village: Kadirdi, Post: Kadirdi, Upazila: Boalmari, District-Faridpur	01324442898	gupkadirdi@gmail.com





## Gono Unnayan Prochesta

13A/3A, Babar Road, Block-B, Mohammadpur, Dhaka-1207  
Phone: +880-2-48119143, Cell: +88 01736316789  
Email: [info@gupbd.org](mailto:info@gupbd.org), Website: [www.gupbd.org](http://www.gupbd.org)