

Prochesta
Working and Learning with People since 1973

Annual Report

July 2024 to June 2025



Gono Unnayan Prochesta
People's Development Efforts

- Prochesta
- Working and Learning with People since 1973

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

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Editor

Engr. Md.Monzurul Islam Chowdhury
Executive Director

Advisor

Professor Dr. Rasheda Akhtar
President
Executive Committee

Published by

Gono Unnayan Procheta
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
AFE	Adult Functional Education's
AGM	Annual General Meeting
ASM	Agricultural Sector Microcredit
BNF	Bangladesh NGO Foundation
BA	Bachelor of Arts
BMED	Business Management and Entrepreneurship Development
CBO	Community Based Organization
CCDB	Christian Commission for Development in Bangladesh
CHC	Childrens' Health Care
DPS	Deposit Pension Scheme
CSISA	Expansion of Cereal System Initiative of South Asia
CMSM	Cottage, Micro, Small and Medium
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
SMC	Senior Management Committee
GC	General Council
GPRC	GUP Physiotherapy and Rehabilitation Centre
GTC	GUP Training Center
GUP	Gono Unnayan Prochesta
HO	Health Office
HYSAWA	Hygiene Sanitation and Water Supply
IGA	Income Generating Activities
IGAL	Income Generating Activities Loan
IFAD	International Fund for Agriculture Development

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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





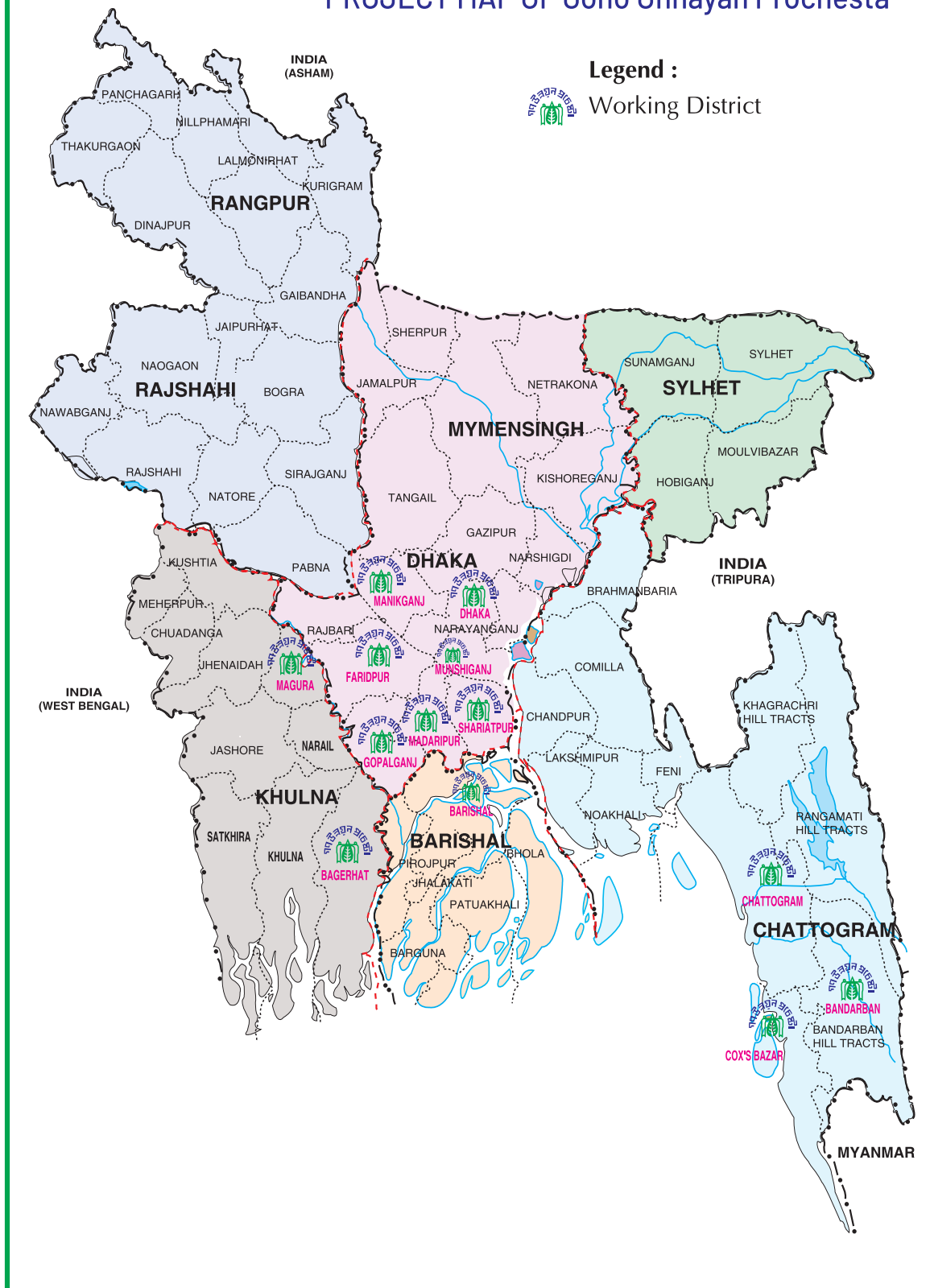
Preface

- 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 (Somridhi) 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



PROJECT MAP OF Gono Unnayan Prochesta



Legal Status of Gono Unnayan Prochesta

Sl.	Registration Authority	Registration No.	Date of Registration	Duration
1	Microcredit Regulatory Authority (MRA)	No. : 00768-00647-00403 MRA: 0000408	12-5-2009	Continued
2	NGO Affairs Bureau	041	22-4-1981	14-5-2030
3	Registration of Societies Act XXI of 1860: Joint Stock Companies & Firms	S- 544/15 of 1974-75	23-6-1975	Continued
4	NBR: Taxpayer's Identification Number	TIN : 677855648330	02-01-2014	Continued
5	NBR: VAT Reg.	BIN : 001910719-0402	25-08-2019	Continued
6	CDF	B0031	30-09-2024	29-09-2025

1. Background, Mission, Vision and Goal

Background

Gono Unnayan Prochesta, meaning Peoples' Development Efforts (in English), has been working since April 22, 1973. Gono Unnayan Prochesta arose from the Quakers' Peace and service's 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. As a result, Gono Unnayan Prochesta's programmes gradually 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, ethnic minorities and transgender (third gender). Gono Unnayan Prochesta is committed to forming committees, raising awareness, developing skills, promoting Income Generating Activities (IGA) through microfinance programme 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 economic prosperity, 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 and dedicated to establishing justice, equality, peace and prosperity through environmentally sustainable and environment friendly development programmes including health, education, women's empowerment and economic activities 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.

Objectives

- To bring people to a level of identifying their problems so that they can find their own solutions.
- To develop the efforts of the enterprising community by making them confident and self-reliant through training and capital support, thereby increasing their ability to make their own decisions and work skills.
- To develop various institutions of self-confident and enterprising people by creating entrepreneurs and supporting development efforts so that the resources and money of a specific region can be used in a balanced way.
- To eliminate hunger, ill health, illiteracy, unemployment, gender inequality, establish human rights, social justice, peace, equality and protect environmental balance through systematic non-violent programmes.
- To provide new connections to the national development process by providing assistance to the oppressed and deprived people in the use and dissemination of advanced technology, which can also inspire other institutions.

2. Governance and Management

General Council (GC)

Gono Unnayan Prochesta's General Council (GC) is made up of 24 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. During reporting period General Council (GC) meeting was held on 26-10-2024.

General Council (GC) Members of Gono Unnayan Prochesta

Name	Designation	Remarks
Professor Dr. Rasheda Akhtar	President	Professor -Dept. of Anthropology & Treasurer Jahangirnagar University, Savar.
Shirin Hussain	Vice-President	Former Unicef Official
Abu Ahmed Shamim	Treasurer	Freelance Consultant
Dr. Saleh Uddin Ahammed	Member	Former Director (Research & Planning), Bangladesh Fisheries Research Institute
Kazi Noor Md. Nayyer-E-Azam	Member	Working with an INGO



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 Executive Committee (EC). The EC has the authority to provide the organization with broad policy guidelines. The Executive Director is appointed by the Executive Committee. 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 Executive Committee works for a period of 3 (three) years. During reporting period 06 Nos. meetings were successfully held.

ইসির কয়টা সভা হয়েছে তা দেওয়া

Senior Management Committee (SMC)

সিনিয়র মেনেজম্যান্ট Annondo 14

Name	Designation	Remarks
Engr. Md. Monzurul Islam Chowdhury	President	Executive Director
Md. Rezaul Karim Alam	Member	Director (Microfinance)
Md. Abdul Haque	Member	Deputy Director (Microfinance)
Md. Abdur Rahman	Member	Deputy Director (PME)
Muhammad Taibour Rahman	Member	Asst. Director (Finance & Accounts)
Md. Khairul Mortoja Mozamder	Member	Asst. Director (Training & ENRICH)
Sunil Kumar Saha	Member	Asst. Director (Microfinance)
Md. Mijanur Rahamn	Member	Asst. Director (Microfinance)
Mohammad Mosharrof Hossain	Member	Asst. Director (Microfinance)

The Executive Director, Directors, Deputy Directors, and Assistant Directors make up the Senior Management Committee (SMC). 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 (nine) members in the SMC.

3. Gono Unnayan Prochesta at a glance (Up to June 2025)

Programme Coverage			
Region	2	Union	344
District	13	Village	1392
Upazila	50	No. of Branch Offices	54
No. of Staffs	560	Population Covered	3,36,260
	Female: 168, Male: 392		
Education Programme			
Dishari Children School No. of Students	157 Girls: 84, Boys: 75	Higher Education Scholarship	05 Female: 01 Male: 04
Afternoon Education Centre(ENRICH)	397 Girls:222, Boys: 175)	Afternoon Education Centre(Gono Unnayan Prochest)	275 Girls:155, Boys: 120)
Economic Programme		Social Programme	
Microfinance Programme		Peace Center	
No. of Samity Members:	67,252	Books available in peace center	1518
	(F: 66307,		
Total Savings Balance	M: 945)	Visitors from GO, NGOs visited the peace center	3101
	117.66		
	(Crore)		

No. of Borrowers:	47,821	No. of Guest House	5
Cumulative Disbursement	(F:47,412, M:409)	Training Center with Dormitory	2
Cumulative Recovery	2716.26 (crore) 2381.26 (crore)	Staff Quarter	13
Total Loan Outstanding	335.00 (crore)		
RAISE Project		BNF Funded Water & Sanitation Project	
No. of Beneficiaries	983 (F-433, M-550)	No. of Tube-well Installation	9
Training Participant	549 (F-295, M-254)	Semi-Pacca Latrine Installed	9
Livestock and Pisciculture			
No. of Goats inseminated	832		
No. of Crossbreed Buck	6		
No. of Pond	15		

4. Education Programme

Gono Unnayan Prochesta operates 02(two) children's schools, with a total of four classes ranging from Kindergarten to Class III, located in Rajoir and Khalia union of Rajoir Upazila under Madaripur District. These schools maintain communication with the Rajoir Upazila Primary Education Office to obtain government textbooks and exam papers as needed, while also seeking guidance on various educational matters, including exam schedules.

After students complete their third-grade assessments, the teachers facilitate enrollment for advanced students into the nearest primary school for the Class IV. Feedback from students, parents, and teachers at government primary schools, where the students of Dishari Children's School students have been admitted to the fourth grade, reveals that these students are eager to continue their education. They attribute their enthusiasm to the values taught at Dishari Children's School, such as respect for elders, good manners, compassion, and cooperation, alongside their academic studies.

Parents have expressed that if Dishari Children's School (Dishari Shishu Vidyalaya) offered classes up to the Class V, many local students would prefer to continue their education rather than transferring to other schools. This year, as in previous years, nearly all students enrolled in Dishari Children's School have performed well in their class examinations. Teachers at nearby government primary schools noted that several students from Dishari Children's School have even received scholarships in the Class V.

4.1 Dishari Children School (Dishari Shishu Vidyalaya)



School Children's Guardians

Table 01: Students information of Two Dishari Childre's School of 2024-2025

Name of School	Class	Number of students			Number of student went Government/any other school in Class iv		
		Girl	Boy	Total	Girl	Boy	Total
Dishwari Children School, Rajoir	Kindergarten/Infant	12	10	22	-	-	-
	Class 1	09	06	15	-	-	-
	Class ii	06	04	10	-	-	-
	Class iii	06	03	9	06	04	10
	Sub Total	33	23	56	06	04	10
Dishwari Children School, Khalia (Peace Centre)	Kindergarten/Infant	19	24	43	-	-	-
	Class 1	12	08	20	-	-	-
	Class 2	12	09	21	-	-	-
	Class 3	08	09	17	10	09	19
	Sub Total	51	50	101	10	09	19
Grand Total		84	74	157	16	13	29

4.2 Afternoon Education Support Centers under ENRICH/Somriddhi



Under the ENRICH/Somriddhi programme, initiated by the Public Development Initiative, Afterternoon Education Support Centers (18 Nos.) have been established in Amgram Union of Rajoir Upazila, Madaripur District. These centers operate six days a week for two hours each day, following the national curriculum and Palli Karma Sahayak Foundation guidelines to reinforce learning for students enrolled in local government primary schools.

Each center is staffed by one locally appointed female teacher preferably a college graduate who receives training through Palli Karma Sahayak Foundation. To ensure uninterrupted learning, an additional backup teacher is listed for each center and may be called upon when needed.

Monthly coordination meetings are held with parents to discuss students' academic progress, attendance,

creative development, and participation in sports and cultural activities. These discussion help shape actionable steps to enhance the children's overall growth.

The primary goal of the Education Support Centers is to assist students with their homework, enabling them to confidently engage with their class teachers and avoid the stigma of illiteracy. By addressing learning gaps, the centers help eliminate the fear of school and reduce dropout rates. Beyond academics, they nurture creativity and self-expression through activities such as drawing, sports, singing, dancing, poetry recitation, and cultural programmes that support both physical and mental development.

To mark national and international occasions, the centers organize sports and cultural competitions, encouraging children to showcase their talents. With continued support, the initiative aims to bring the dropout rate in Amgram Union's primary schools down to zero.

Table 02 : Students information of 2024 -2025

Name of School	Number of Students		
	Girl	Boy	Total
Total number of students in Afternoon Education Support Centers (18Nos,)	222	179	401

Tonni is now able to finance her education independently



Tonni Sarker, daughter of the late Moni Shankar Sarker and Nayon Tara Baidya, lives in Dakkin Para of Amgram Village, Ward No. 09, under Amgram Union, Rajoir Upazila, Madaripur District. Tonni comes from a poor family and had to struggle a lot to continue her education. She has two sisters and one brother, and she is the second among them. In 2021, her elder sister got married, and Tonni had to take on the responsibility of the family. Her father was a day laborer. Both her parents worked hard as farm workers on others' land to support the family and educate their children. During this time, her father suffered a stroke and passed away. The family had to spend a lot of money on his treatment, which left them in a very difficult situation. They faced severe financial hardship.

Amidst these challenges, Tonni learned that Gono Unnayan Prochesta was hiring female teachers for its Afternoon Education Support Centers under the Somridhi programme. She applied and was selected for the position on January 1, 2025. She was overjoyed to receive the job. At that time, she was a student in class twelve. After getting the job, she no longer needed to ask her family for money to study. The salary she received from the education center, along with small fees from students and income from tutoring three

batches at home, helped cover her education and personal expenses. She even managed to support her mother financially from time to time. Currently, Tonni is preparing for her class twelve exams at Rajoir Government Degree College. She says, “I will never forget the support which I received from Gono Unnayan Prochesta.”

4.3 Afternoon Education Support Center supported by Gono Unnayan Prochesta

After the ENRICH programme officially ended in Khalia Union, Gono Unnayan Prochesta started running 11 Afternoon Education Support Centers using its own Fund. These centers have become important places for students to learn. Every afternoon, children come to the centers to get ready for the next day’s school. They receive help from friendly teachers and use useful learning materials. This support helps them understand their school lessons better, finish homework, and feel more confident.

Besides helping with school studies, the centers also teach students about culture and good values. Children learn how to behave well, respect others, and take pride in their traditions. These lessons help them grow into responsible and caring individuals. Gono Unnayan Prochesta’s effort is making a big difference in the lives of young learners in the community.

Table 03: Afternoon Education Support Center by Gono Unnayan Prochesta at Khalia

Name of School	Girl	Boy	Total
Afternoon Education Support Centers (11 nos.)	155	1204	275

New Dreams of Protibha Majumdar

Protibha Majumdar, the daughter of Animesh and Dipti Majumdar, hails from a humble family in Polita village, Khalia Union. Growing up in a household with three sisters and one brother, Pratibha was the second child. Tragedy struck in 2022 when her elder sister took her own life, leaving Pratibha to shoulder the emotional and financial responsibilities of the family.

Her father, a carpenter, and her mother, a field laborer, worked tirelessly to support their children’s education and daily needs. But when her father was diagnosed with a serious liver condition, the cost of treatment pushed the family into deeper hardship. Despite these challenges, Pratibha’s spirit remained unbroken. She excelled in sports cricket, long jump, sprinting, and relay races earning first place in district level competitions in Madaripur. Alongside her athletic achievements, she helped her mother in the fields, often transporting rice seeds by bicycle or even carrying them on her head. In late 2024, Gono Unnayan Prochesta announced openings for teachers at its Afternoon Education Support Centers. As a Class 12 student at Shaheed Sardar Shajahan Girls School and College in Tekerhat, Pratibha applied for the post. After a formal interview process, she was appointed as a teacher at the Baikalik Shiksha Kendra on 1st January, 2025.



Today, Pratibha earns a modest salary from the center and receives small contributions from her students. She also tutors three batches of students privately at home. With this income, she not only funds her own education but also supports her family. Reflecting on her journey, Protibha shared, “Gono Unnayan Prochesta Initiative has helped me dream again. I’m deeply grateful to the organization.”

Govinda Pal, a bright and promising student



Govinda Pal, a talented student from Palpara Village in Khalia Union, has emerged as a shining example of dedication and perseverance. He is the second child of Bisjit Pal, a gold merchant in Tekerhat, and Sathi Pal, a devoted homemaker. In 2014, Gono Unnayan Prochesta launched its Somriddhi programme to support education in the region. Govinda joined the Afternoon Education Support Centers under this initiative in 2022, beginning his journey as a child class student. With the unwavering support of his parents and his own hard work, Govinda successfully completed Class II and went on to secure the top position in Class III.

Education runs strong in his family. His elder sister is currently in Class VII, while his younger sister is studying in Class II at the same evening education center run by Gono Unnayan Prochesta. Govinda not only excels academically but also contributes to his household by helping his parents in various ways. A regular student at Ganga

Rampur Government Primary School, Govinda is known for his discipline, politeness, and respectful behavior toward teachers qualities that have earned him the admiration of all his educators. He attends school daily and prepares diligently for every subject. When asked about his aspirations for Class 4, Govinda humbly credits the grace of Almighty and the blessings of his parents for his achievements and expresses hope to maintain his top position. He acknowledges the valuable lessons and supports he has received from the Afternoon Education Support Centers of the Somriddhi activity, and remains deeply grateful to Gono Unnayan Prochesta for their continued guidance and encouragement.

Table 04: Students information of 2024-2025

Name of School	Girl	Boy	Total
Afternoon Education Support Centers (11 nos.)	155	120	375

Impact of Afternoon Education Support Centers

Afternoon Education Support Centers have effectively and successfully raised parental awareness and eliminated students' fears about attending school. It prevented student dropouts in local primary schools. The activity of cultural practices, values, and moral education among the students increase physical and mental strength. Additionally most of the Primary School teachers resemble those students. Parents and teachers attended at the meeting and they discussed the issues on health, nutrition, education, negative effect of child marriage, eve-teasing and fundamentalism etc.

4.4 Higher Education Scholarship Programme

Education is the most important goal of Gono Unnayan Prochesta. The organization believes that giving students knowledge and support can help improve society in the long run. This scholarship is more than just financial help it's a way to build strong, confident future leaders.

The Higher Education Scholarship helps smart students who are studying in public Universities and comes from poor families. Gono Unnayan Prochesta believes that money problems should not stop anyone from learning. That's why they give full scholarships to talented students who can not afford college. Gono Unnayan Prochesta wants to make sure that every bright student gets a chance to succeed, no matter how much money their family has. These year organizations provided scholarships to 5 students and continue till end of their education. Each student got Tk.3000 per month and total Tk.1,80,000 were given to those students.

**Nafiza Akter****Sumon Majumder****Anik Biswas****Harichand Halder****M. Sakib Rahaman****Table 05: Information on the Students of Higher Education Scholarship of 2024-2025**

Sl. no.	Number of Students		Name of Students	Name of the Educational Institution/ University	Description for awarding Scholarship
	Femle	Male			
01	1	-	Nafiza Akter	Jessore University of Science & Technology	A meritorious student of a reputed public university. Upon site visit, it was found that her father is completely unable to work and the family is extremely poor. Therefore, she was included under the scholarship.
02	-	1	M. Sakib Rahaman	Gopalganj Medical College	A talented student enrolled in a well-known public medical college, facing financial hardship. Due to his guardian's inability to support his educational expenses, he was selected to receive the scholarship.
03	-	2	Harichand Halder	University of Dhaka	A bright student studying at a well-known public university, whose family is unable to afford his education. Due to their financial hardship, he was granted support through the scholarship programme.
04	-		Sumon Majumder		A meritorious student of a reputed public university. Due to financial hardship, he was included under the scholarship.

Table 06: Information on students awarded Higher Education Scholarship in 2022-2025

FY	Number of awarded students	Amount of scholarships (Tk.)
2024-2025	5	180000
2023-2024	5	180000
2022-2023	8	180000
2021-2022	8	144000

5. Social Programme

5.1 Peace Center

The “Mohammed Aatur Rahman Memorial Peace Library,” located about 85 km away from Dhaka in the south-western region of the country. The area of Peace Center knows, known as ‘Shanti Kendro,’ which was established in 1982 as a special initiative of Gono Unnayan Prochesta. The center features serene ponds and beautiful gardens. It includes a training facility with residential arrangements and a library, where training sessions, development discussion, seminars, and workshops are conducted to cultivate a non-violent and positive environment. It's prior to promote social peace, encourage equality and peace awareness as well as build personal connections. At Peace centre has Dishari Shishu Vidyalaya, youth work and education camps. Peace Library houses a collection of 1,518 books, journals, and newspapers focused on peace and guiding light of development knowledge. To date, approximately 3,101 individuals from various professions-including government, private sector, NGOs, and other institutions have visited the Peace Center.

Strategic Plan Workshop of Gono Unnaya Prochesta

This year, a Strategic Plan Workshop of Gono Unnaya Prochesta was organized at the Peace Library, bringing together 14 members of the General Council. The meeting proved to be highly constructive and insightful, providing a valuable platform for in-depth discussions on ongoing initiatives as well as future peace building efforts within the community. The discussion centered around developing inclusive and sustainable strategies aimed at fostering social cohesion, mitigating conflict, and empowering youth to take active roles in promoting peace. The Council member conveyed unwavering support for grassroots movements and underscored the critical need for broad-based participation, emphasizing that peace efforts must reflect the voices and needs of all segments of society, including marginalized groups. Among the key outcomes of the meeting were plans to launch targeted awareness campaigns, organize inter-community dialogue forums, and build stronger alliances with local civil society organizations and educational institutions.



These initiatives are intended to cultivate mutual respect, understanding, and a shared sense of responsibility for maintaining harmony. The meeting concluded with a reaffirmed commitment from both parties to work collaboratively toward establishing a resilient and peaceful community environment.

Former staff members of Gono Unnayan Prochesta

At the Peace Library, an in-depth and enlightening meeting was also held with 21 former staff members of Gono Unnayan Prochesta to gather detailed insights into the life, work, and lasting legacy of its esteemed founder, Ataur Rahman.



The session provided a rich platform for exchanging memories and reflections, focusing on the formative experiences that shaped his character, the personal challenges he overcame, and the visionary ideals that guided the establishment and growth of the organization. The participants shared heartfelt anecdotes and vivid recollections from their time working alongside him, offering unique perspectives on his tireless dedication to social justice, grassroots mobilization, and inclusive community development.



These narratives revealed not only his strategic acumen and leadership qualities but also his deep compassion and unwavering belief in the power of collective action.



The meeting proved to be a vital milestone in the effort to preserve and document Ataur Rahman's life story with authenticity, nuance, and emotional resonance ensuring that future generations can draw inspiration from his remarkable journey and transformative impact.

5.2 Disaster Management



Since its establishment in 1972, Gono Unnayan Prochesta has remained steadfast in its commitment to disaster management, consistently responding to natural calamities such as floods, tidal surges and storms, across its operational regions. Over the decades, Gono Unnayan Prochesta has built a reputation for proactive engagement in emergency response, rehabilitation, and resilience-building among vulnerable communities.

During the period between 2024 and 2025, Gono Unnayan Prochesta's operational areas fortunately did not experience any major disasters. However, despite the absence of direct emergencies in its own regions, Gono Unnayan Prochesta continued to play an active role in national disaster response efforts. It is important to note that the organization faced significant challenges due to a steady decline in donor funding, which limited the implementation of new field level projects and programmes. Nevertheless, Gono Unnayan Prochesta remained committed to its humanitarian values and mobilized internal resources to support disaster affected communities.

In the last financial year, the districts of Feni, Cumilla, and Noakhali were severely impacted by devastating floods, causing widespread displacement and hardship. In response, Gono Unnayan Prochesta demonstrated solidarity and social responsibility by contributing a total of Tk. 667,041 equivalent to one day's salary from all Gono Unnayan Prochesta's employees to the Microfinance Regulatory Authority (MRA) to support disaster relief and recovery initiatives in the affected areas.

Gono Unnayan Prochesta's longstanding dedication to disaster management has earned it recognition as a Strategic Partner of both Plan International Bangladesh and the World Food Programme (WFP) Bangladesh. These partnerships reflect Gono Unnayan Prochesta's capacity to collaborate effectively with international organizations in delivering timely and impactful disaster response.

Furthermore, Gono Unnayan Prochesta is an active and respected member of NIRAPAD (Network for Information, Response, and Preparedness Activities on Disaster), a national platform that promotes coordinated disaster preparedness and response across Bangladesh. Through its involvement in NIRAPAD, Gono Unnayan Prochesta contributes to knowledge sharing, policy advocacy, and capacity building aimed at strengthening community resilience to future disasters. Gono Unnayan Prochesta is actively involved as a member of the Disaster Management Committee of Ward, Union and Upazila of Madaripur District.



Table 07: Workshop/meeting on Disaster Preparedness Day

Sl. No.	Workshop/Meeting/Day Observation	Place	Organized by
1	Day Observation on “International Disaster Mitigation Day” 13 th October	Peace Center	Gono Unnayan Prochesta
2	Upazila Disaster Management Committee Meeting	Rajoir	Upazila Administration Office
3	District Disaster Management Committee Meeting	Madaripur	District Commissioner Office

5.3 ENRICH /Somriddhi Activities

The ENRICH/Somriddhi Project, launched in September 2014 in Khalia Union of Rajoir Upazila, Madaripur District, was implemented with financial and technical support from Palli Karma Sahayak Foundation. After two months of intensive monitoring the programme concluded successfully in August 2024. Building on this success, the initiative was extended to the remote Amgram Union of Rajoir Upazila in October 2024. Amgram Union, comprising 22 villages, 5,519 households and a population of 25,473. The Somriddhi Programme ensures that every segment of this population including marginalized and underserved groups is actively involved and supported.

Key Components of the Somriddhi Activities

- Health Services;
- Education Support;
- Food & Nutrition: Initiatives to ensure food security and promote healthy living;

- e) Improving the quality of life for the elderly, adolescents, and youth;
- d) Cultural & Sports Engagement.

Guiding Philosophy

The Somriddhi Programme is built on the understanding that poverty is multidimensional

encompassing economic, social and environmental factors. Its inclusive framework is designed to:

1. Maximize the use of a family's existing resources and capabilities.
2. Strategically enhance those resources to foster long-term growth and resilience.

From conception to the end of life, the Somriddhi Programme provides comprehensive services that uplift individuals and strengthen communities.

Table 08: ENRICH Team

Types of employee	Total number of employees	
	Female	Male
Upazila Programme Coordinator (UPC)	0	01
Assistaent Upazila Programme Coordinator (AUPC)	0	01
Health Officer	0	01
Health Visitor	09	0
Teacher of Education Support Center	18	0
Total	27	03

Senior Citizen

Older people are very important in our society. They are wise and experienced, like guiding lights for the younger generation. In community meetings, they share stories and lessons from their lives to help young people learn and grow. These meetings also teach seniors how to stay healthy like eating good food, walking every day, and sleeping well. This helps them live a better and more contented life. There are 09 Senior Citizens Committee at ward level comprizing of 99 members. They help to solve problems in the community. They take part in village meetings to talk about serious issues like child marriage, eve-teasing, and drug use. Their advice and decisions often help bring peace and understanding. They also visit Afternoon Education Centers in each area to make sure children are studying properly and getting the help they need. Their care and involvement make the community stronger and more united.



Table 09: Shows the activities of Senior Citizen

Sl. #	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievements
1	Number of Senior Citizen Club	9	100	9
2	Member of Senior Citizen Club	99	100	99
3	Number of Senior Citizen Meeting	36	67	33
4	Number of Participant of Senior Citizen	730	100	730
5	Upazila of Senior Citizen Committee Meeting	1	33	1
6	Recieved award	20 Nos.	100	20 Youth:10, Senior Citizen: 5 & Children:5

Rina Dam Honored with best Senior Citizens award for her lifelong contributions



Rina Dam, a respected member of the Senior Citizens Committee of Ward No. 7, has been awarded the prestigious Best Senior Citizens Award under the Somriddhi programme. At 62, she beams with pride and gratitude for the recognition of her tireless dedication to her family and community.

A resident of Amgram Uttarpara Village in Rajoir Upazila, Rina Dam has faced life's challenges with resilience and grace. Her husband, the late Ratan Dam, served as a fourth-grade employee at Rajoir Government Degree College before his passing many years ago. Despite limited formal education having married shortly after completing her SSC Rina ensured that all five of her children received higher education. Her eldest and youngest sons hold MA degrees, the second son is a BA degree, and both daughters have also earned MA degrees. Truly, she has built a family of scholars. But Rina's impact extends far beyond her household. She has been a beacon of hope for underprivileged children in her community, organizing educational support through private initiatives and personally funding books for those who couldn't afford them. Her generosity echoes the legacy of her father, a wealthy man known for his charitable spirit. Rina continues that tradition by donating clothes during puja festivals and supporting her children financially during their marriages.

Her compassion and leadership have made her a pillar of the community. Whether caring for sick neighbors or mediating social disputes, Rina is always ready to lend a helping hand. Her selection as Best Senior Citizens Committee is a testament to her unwavering commitment to social welfare.

Upon receiving the award, Rina shared, “This honor has deepened my sense of responsibility towards society. I am truly grateful for the community’s recognition and support in our collective journey of development”.

Krishno Boiragi honored best child award



Krishno Boiragi, hailing from Amgram Purbapara Village in Amgram Union of Rajoir Upazila, has been recognized as the ideal child by the Somriddhi Programme 2025. Born to Manoranjan Boiragi and Shefali Boiragi, Krishna is the eldest among four siblings two sisters and one brother. From a young age, Krishna displayed a calm demeanor and excelled academically. His family reflects a legacy of dedication: one sister is a primary school teacher, while the younger one is pursuing college education. Krishna himself is married and has a daughter. His wife, Durga Boiragi, serves at the Madaripur Rural Electricity Office.

As the eldest child, Krishna shoulders the responsibility of managing the family’s financial and daily needs. He consults his parents on every major decision and never acts against their wishes. For Krishna, true happiness lies in the well-being of his parents. His wife shares this devotion, treating her in-laws with deep reverence and care.

Krishna’s parents proudly express that individuals like their son and daughter-in-law are rare in today’s world. From dawn to dusk, both Krishna and Durga remain attentive to their parents’ needs ensuring they are well-fed, rested, and cared for. Their unwavering service and affection bring immense joy to the family. The Boiragi parents continually pray for their children’s happiness and hope that all children across the world remain loving and obedient to their parents.

Youth



Youth activities are essential for shaping responsible and active citizens, as they empower young people through training programs that promote social volunteering, leadership, and teamwork. Members of youth committees engage in anti-drug campaigns to raise awareness about the dangers of substance abuse and encourage healthy lifestyles. They also speak out against child marriage, educating communities about its harmful effects on health and education, and motivating others to help end the practice. In addition to advocacy, youth volunteers contribute to community development by repairing roads, bridges, and walkways, and they actively participate in environmental protection through tree-planting and promoting eco-friendly habits. To foster economic independence, youth programs support entrepreneurship by guiding young individuals in starting small businesses. Furthermore, youth members regularly visit afternoon learning centers in each ward to encourage students, monitor progress, and ensure that educational resources reach those in need.



Table 10: Shows the activities of Youth

Sl. #	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievement
1	Number of Youth Development Club	9	100	9
2	Member of Youth Development Club	99	100	99
3	Number of Youth Development Development Metting	36	67	36
4	Number of Participant of Youth Development Meeting	867	100	867
5	Upazila of Youth Development Committee Meeting	1	33	1

Joy Sarkar youth of the year award



Joy Sarkar received 'Youth of the Year' award

Joy Sarkar, born on January 15, 1999, hails from Amgram village in the Amgram Union of Rajoir Upazila. He is the son of Prantosh Sarkar, who runs a modest tea shop, and Saraswati Mandal, a dedicated nanny at Amgram High School. Currently pursuing his Master's degree, Joy is known for his gentle nature and calm manner. From an early age, Joy has shown a deep commitment to his studies and a sincere devotion to religious values. As the Religious Affairs Secretary of the Ward No. 07 Youth Committee, he actively promotes spiritual learning through reading religious texts at community events. He believes in shaping youth through moral guidance encouraging service to others, protecting young people from drug abuse, preventing child marriage, and engaging in community initiatives like road repairs and tree planting. For Joy, these acts are not just duties, they are pathways to meaningful and moral living

Adolescent Initiatives

Adolescent focused activities play a vital role in community development programmes. These initiatives aim to nurture core values, raise awareness, promote health and nutrition, improve individual talents, foster self-growth and skill building, and strengthen organizational capacity and social networks. Through meaningful

contributions and positive behavior, adolescents are encouraged to become 'social heroes' within their communities.

Key Activities:

- **Formation of Adolescent Clubs**

Establishing Adolescent Clubs is a powerful initiative to nurture leadership and teamwork among adolescent individuals. These clubs provide a structured environment where members can take on responsibilities, collaborate on projects, and engage in community service.¹⁸ Adolescent Clubs have been formed in the Amgram Union comprising of 198 members.

- **Organize Adolescent Clubs Committee Meetings**

The Clubs held a total of 72 meetings to talk about important issues affecting adolescents, including early marriage, mental health challenges, gaps in education, and low awareness about hygiene and reproductive health. In these meetings, participants openly shared their challenges and worked together to find practical solutions like organizing awareness programmes, offering skill development training, and providing access to counseling services. These gatherings have played a key role in helping adolescents speak up about their problems, build confidence, and create a more supportive and healthier environment for their personal development.

Table 11: Shows the activities of Adolescent Engagement Initiatives

Sl. #	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievement
1	Number of Adolescent Club	18	100	18
2	Member of Adolescent Club	198	100	198
3	Number of Adolescent Club Meeting	72	67	72
4	Number of Participant of Adolescent Club Meeting	1743	100	1743
5	Upazila Club Committee Meeting	1	33	1

Fatematuj Johra's dream is to become a doctor and serve humanity

Lovingly known as Fatema, is a bright 14 year old girl from Amgram Uttarpara Village in Rajoir Upazila. Her life took a heartbreaking turn in March 2024 when her father, Md. Dabir Khan, suddenly passed away. The loss cast a deep shadow over their once happy family of four. Her mother, Lutfannahar, now shoulders the burden of supporting the family and ensuring her children's education. Fatema's elder brother is currently pursuing his Master's degree. Despite the challenges, Fatema has remained steadfast in her studies. Since childhood, she has consistently ranked first in her class and is now a ninth Class science student at Amgram High School. Her classmates admire her dedication and have chosen her as their team leader for academic activities. Fatema's talents extend beyond the classroom. She actively participates in singing, dancing, poetry recitation, debating, and drawing. She serves as secretary the Sports and Cultural Affairs of the Kishori Club in Ward No. 07, under the



Gono Unnayan Prochesta’s Somriddhi programme. This year, she earned first place in the Upazila Annual Sports and Cultural Programme for her outstanding poster wall painting and art work.

Courtyard Meeting

Courtyard meetings were small, informal gatherings held in the yards or open spaces of homes, especially in rural areas. People from the neighborhood, especially women and mothers came together. These meetings were organized to raise awareness among families about health and nutrition education, negative effects of early marriage and drug abuse, learn about common diseases such as dengue, typhoid, and chikungunya. Health workers or volunteers explained how these illnesses spread, how to prevent them, and what symptoms to watch for. The meetings also focused on sanitation practices like keeping the surroundings clean, using safe drinking water, and proper waste disposal to reduce the risk of infection. Another key focus of courtyard meetings was maternal health. Pregnant women were given information about danger signs during pregnancy, the importance of regular check-ups, and how to maintain good nutrition for themselves and their babies. Discussions included what kinds of food were healthy, how much rest was needed, and why hygiene was important during pregnancy. These meetings helped build a strong support system within the community and encouraged families to take better care of their health through simple practical steps.



Table 12: Shows the activities of Courtyard Meeting

Sl. #	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievement
1	Courtyard Meeting	108	100	108 meetings

Sports & Cultural Activities

As part of the Somriddhi programme, and with the financial and technical assistance of Palli Karma Sahayak Foundation, Amgram Union in Rajoir Upazila, Madaripur District hosted a vibrant series of events including annual sports & cultural competition, a development fair, and a wall display. These activities brought together participants from all walks of life like elderly citizens, youth, adolescents, students, and guardians encouraging community spirit and inclusiveness.

Highlights of the Annual Sports and Cultural Competition:

- Athletic events: Marathon, 100 m and 50 m sprints
- Cycling: Fast and slow races
- Traditional games: Cockfighting, ball toss into a basket, arithmetic race
- Musical chairs set to rhythmic tunes
- Cultural performances: Recitation (abriti), music, dance
- Intellectual contests: Public speaking and general knowledge quiz.

The award ceremony of the competition events was graced by Mr. Mahfuzul Haque, Upazila Nirbahi Officer of Rajoir, Madaripur, who attended as the chief guest.

Day Observation

1. National Youth Day

National Youth Day 2025 was marked with pride on 01 January as part of Somriddhi's mass development efforts. Centered on the theme "Youth for a Sustainable Future: Shaping the Nation with Resilience and Responsibility," the event featured a rally and a discussion where youth members shared inspiring speeches.



2. International Mother Language Day

In Bangladesh, 21 February is commemorated as National Martyrs' Day, paying tribute to the brave individuals who lost their lives in 1952 advocating for Bangla to be recognized as the official language of then East Pakistan. Their sacrifice stands as a unique moment in history where lives were laid down for the preservation of a mother tongue. In recognition of this profound legacy, UNESCO designated the day as International Mother Language Day, celebrating linguistic and cultural diversity worldwide. A total of 39 (2 female and 37 male) members from Gono Unnayan Prochesta, including, participated in the event.

Picture

3. International Women's day

International Women's Day, observed globally on March 8, is celebrated in Bangladesh to recognize women's achievements and promote gender equality. In 2025, Rajoir Upazila in Madaripur District noticeable the occasion with a rally and discussion at the regional office, attended by 75 participants 57 female and 18 male.



4. International Disaster Preparedness Day

The observance of this significant day took place on 13 October, 2024, under the theme "Early Warning and Preparedness Save Lives and Losses". This year's events were promoted public awareness on disaster preparedness with Union Parisad and Upazila of Madaripur District.



5. International Mother's day

International Mother's Day in Bangladesh, like in many countries, is observed on the 2nd Sunday of May with heartfelt tributes to mothers. Celebrations include gifts, family time, media features, and brand promotions. In 2025, marked the occasion with a rally and a discussion at the Rajoir Regional Office, attended by 75 participants where 57 female and 18 male.

Picture

6. World Environment Day

Bangladesh has rescheduled its observance of World Environment Day to 25 June, rather than the global date of 5 June, due to the ongoing Eid-ul-Azha holiday. The theme for this year is "Say no to plastic pollution it is time to act." It was held at the regional office in Rajoir Upazila, Madaripur District, with a rally followed by a discussion meeting. The programme drew a total of 23 (3 Female and 20 Male) participants.



7. Senior Citizen's Day

This initiative was designed to promote awareness and improve the overall well-being of senior citizens. Looking ahead, the theme for World Senior Citizens Day 2025 is “Empowering Elderly Voices for an Inclusive Future,” emphasizing the importance of inclusion and active participation of older adults in shaping society.



Impact of Sports, Cultural and Day observation activities

These sports and cultural and day observation programme serve as:

- A joyful outlet for recreation strengthening social and interpersonal bonds, and contribute significantly to both physical and mental well being.
- Enhancing knowledge through awareness of social, economic, cultural, political, and scientific issues, challenges, and opportunities;
- Providing a platform to explore similarities and differences in viewpoints among participants.

Table 13: Achievement of Somriddhi project during the reporting period

Sl. #	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievements
Education Programme				
01	Established Education Centre	18	100	18
02	Number of Students	401	74	401
03	Meeting with parents teachers of Afternoon Educational Support Center	108	100	108
04	Student in Present	401	98	401
Adolescent Engagement Initiatives				
05	Number of Adolescent Club	18	100	18
06	Member of Adolescent Club	198	100	198
07	Number of Adolescent Club Meeting	72	67	72
08	Number of Participants in Adolescent Club Meetings	1743	100	1743
09	Upazila Club Committee Meeting	1	33	1
Youth Development				
10	Number of Youth Development Club	9	100	9
11	Member of Youth Development Club	99	100	99
12	Number of Youth Development Meeting	36	67	36
13	Number of Participants in Youth Development Meeting	867	100	867
14	Upazila Youth Development Committee Meeting	1	33	1
Senior Citizen				
15	Number of Senior Citizen Club	9	100	9
16	Member of Senior Citizen Club	99	100	99
17	Number of Senior Citizen Meeting	36	67	33
18	Number of Participants in Senior Citizen Meeting	730	100	730

19	Upazila Senior Citizen Committee Meeting	1	33	1
20	Award	20	100	20 Youth:10, Senior Citizen:5 Children: 5
Training				
21	Foundation Training for Teacher of 18 Afternoon Education Support centers	18	100	01 batch
22	Training on Social Volunteerism and development of Leadership and Harmony for Youth members	100	100	04 batch
23	Training on Health and Nutrition for Health Visitor	9	100	01 batch
24	Development Fare	10	100	10
25	Courtyard Meeting	108	100	108

6. Economic Programme

6.1 Microfinance Programme

Microfinance has the potential to be a powerful tool for poverty alleviation, providing access to capital and empowering individuals to improve their economic circumstances. However, the challenges of over-indebtedness must be addressed to ensure that microfinance fulfills its promise. This is beneficial for people who do not have access to a bank account (unbanked) or who do not have collateral. Both can get access to financing through MFIs to continue their business and increase community productivity.

Gono Unnayan Prochesta is a distinguished social development organization in Bangladesh, dedicated to uplifting the lives of the poor and marginalized since its inception in 1973. Among its flagship initiatives is the Microfinance Programme, which provides small, collateral free loans on flexible terms to help economically disadvantaged individuals become self-reliant and financially empowered.

This programme enables beneficiaries to engage in small scale businesses, agriculture, and other self employment ventures. By offering accessible financial support, Gono Unnayan Prochesta has supported countless families especially rural women and housewives achieve sustainable development and improve their socio-economic standing. The initiative has become a vital force in poverty alleviation and grassroots development.

Initially launched with limited private donations, the Microfinance Programme has expanded significantly and now operates in partnership with Palli Karma Sahayak Foundation, BNF, and several banks. Currently, Gono Unnayan Prochesta runs the programme through 54 branches across 13 Districts: Madaripur, Shariatpur, Gopalganj, Faridpur, Bagerhat, Dhaka, Munshiganj, Manikganj, Magura, Chittagong, Cox's Bazar, Bandarban, and Barisal.

The Microfinance Programme has achieved the following results: a total of 67,252 members, 47,821 active borrowers, loans disbursed amounting to Tk. 2,716.26 crore, loan recoveries totaling Tk. 2,381.26 crore, and a current outstanding loan balance of Tk. 335.00 crore.

Core Components of the Microfinance Programme

1. Formation and Development of Societies: Local communities are organized into societies to facilitate credit and savings activities.
2. Savings Mobilization: Members are encouraged to develop saving habits, fostering financial independence.
3. Loan Schemes: Loans are provided under various categories tailored to specific needs.
4. Loan Products: Gono Unnayan Prochesta is implementing Microfinance Programme by developing several loan products as per needs of the beneficiaries of working area.

These are as follows:

i) Rural Microenterprise Transformation Project (RMTP) Loan:

Rural Microenterprise Transformation Project (RMTP) is implemented through funded by the International Fund for Agricultural Development (IFAD) and the Danish International Development Agency (DANIDA). Under technical assistance of Palli Karma Sahayak Foundation the project is being implemented with the objective of extending financial services for micro enterprises as well as for improving income, food security, and nutrition status of small and marginal farmers, entrepreneurs, and other market actors involved in the value chains of selected high-value agricultural products.

Gono Unnayan Prochesta is implementing the Rural Microenterprise Transformation Project (RMTP) in its working area in 2024-2025 fiscal year. The duration of the project is 6 years. The project makes value chain development interventions to expand markets for comparative advantage, market demand, and growth of agro-based products. The key features of RMTP loan are:

- The Size of RMTP specialized Agrosor loan ceiling is above Tk.10.0 lac to Tk.30.0 lakh.
- Rate of service charge: 16% per annum (Reducing Balance Method).
- Mode of payment: Monthly installment.
- Tenure of loan: 12 months/18 months.

During the 2024-2025 fiscal year, loans totaling Tk.82,00,000 were disbursed to 7 members. Tk.60,00,000 to 5 female and Tk. 22,00,000 to 2 male members have been disbursed.

ii) Agrosor-Microenterprise Financing and Credit Enhancement Project (MFCE) Loan:

The Microenterprise is an emerging sector containing at least two hundred types of business. By creating employment for the poor people, it plays an important role in reducing poverty and income inequality. Despite its importance in socio-economic development of the country, microenterprise sector has been riddled with various financial and non-financial constraints. Lack of adequate finance is a major constraint to the growth of microenterprises. Gono Unnayan Prochesta is implementing the Microenterprise Financing and Credit Enhancement Project (MFCE Project) in its working area funded by ADB and technical support of Palli Karma Sahayak Foundation from 2023-2024 fiscal year.

The main objective of the project is to create sustainable employment by providing financial and institutional support to the micro-enterprises. The duration of the project is 5 years, will continue till 30 June 2028. The key features of the project are:

- Core areas: Gender Equality, Social Inclusion, Environmental & Social Safeguard, Poverty Reduction, Climate and Disaster Risk Management.
- Size of Agrosor - MFCE loan ceiling: Tk.1.0 lakh to Tk.5.0 lakh.
- Rate of service charge: 18% per annum (Reducing Balance Method).
- Mode of payment: Weekly/Monthly installment.
- Tenure of loan: One year.

During the fiscal year 2024 -2025, a total of Tk. 16,84,80,000 in loans was disbursed under this project to 713 members of which Tk.16,27,80,000 to 695 female members and Tk.57,00,000 was disbursed to 18 male members.

iii) Water Credit Adaptation (WCAD) Project under water.org

Water & Sanitation Loan Access to safe water and sanitation is vital for health and productivity. Gono Unnayan Prochesta's Water & Sanitation Loan programme offers access to safe water sources and supports sanitary latrine installation, contributing to improved community hygiene and well-being. The key features are:

- Size of WCAD loan ceiling: Tk. 5000 to Tk.1.0 lakh.
- Rate of service charge: 24% per annum (Reducing Balance Method).
- Mode of payment: Monthly installment.
- Tenure of loan: One year.

During the fiscal year 2024-2025, a total of Tk. 9,08,56,000 in loans was disbursed under this project to 2638 members of which Tk.9,05,81,000 to 2629 female members and Tk.2,75,000 was disbursed to 9 male members.

iv) Household Water Loan and Household Sanitation Loan (under Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development) Project.

Access to safely managed water supply, sanitation, and hygiene (WASH) facilities is one of the development prerequisites. Despite of significant progress in the economic development of Bangladesh, inadequate WASH services in rural areas remain a major concern for the country. The SDG-6 aims to tackle challenges related to safe drinking water, sanitation and hygiene as well as to water-related ecosystems.

Bangladesh Rural Water, Sanitation & Hygiene for Human Capital Development (BD Rural WASH for HCD) Project, financed by the Government of Bangladesh, the World Bank and the Asian Infrastructure Investment Bank (AIIB), aims of improving access to safely managed water supply and sanitation in selected areas of rural Bangladesh and strengthens capacity for water and sanitation services. Gono Unnayan Prochesta is implementing the project through financial allocation and technical support of Palli Karma Sahayak Foundation in Chattogram region from 2023-2024 fiscal year. The key features are:

- Size of WASH loan ceiling: Tk. 15,000 to Tk. 60,000 .
- Rate of service charge: 18% per annum (Reducing Balance Method).
- Mode of payment: Weekly installment.
- Tenure of loan: One year.

During the fiscal year 2024–2025, a total of Tk.1,18,45,000 as household water loan was disbursed under this project to 283 members of which Tk.1,15,65,000 to 277 female members and Tk.280,000 was disbursed to 6 male members.

A total of Tk.4,55,10,000 as household sanitation loan was disbursed under this project to 1110 members of which Tk.4,45,00,000 to 1084 female members and Tk.10,10,000 was disbursed to 26 male members.

v) Buniad Loan (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.

- Size of loan ceiling: Tk.10,000 to Tk.40,000.
- Rate of service charge: 20% per annum (Reducing Balance Method).
- Mode of payment: Weekly installment.
- Tenure of loan: One year.

During the fiscal year 2024-2025, a total of Tk.3,18,25,000 in loans was distributed among 1,212 members, including Tk.3,16,55,000 to 1,205 female members and Tk.1,70,000 to 7 male members.

vi) 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 below Tk.1.0 lakh. Rate of service charge: 24% per annum (Reducing Balance Method). Mode of payment: Weekly installment. Tenure of loan: One year. In the 2024-2025 fiscal year, a total of Tk.157,81,51,000 loans were distributed among a total of 27,376 member, where 27,216 female members received Tk. 157,81,51,000 and 160 male members received Tk. 90,89,000.

vii) Agrosor (Microenterprise Loan)

Microenterprise Loan size is Tk.1.0 lakh to Tk.25.0 lakh that are provided to people who are somewhat confident and progressive in society to run their various entrepreneurs'. Rate of service charge: 24% per annum (Reducing Balance Method). Mode of payment: Weekly/Monthly installment. Tenure of loan: 12 months/18 months.

In the fiscal year 2024-2025, a total of Tk.300,59,91,000 in loans were distributed among a total of 11,457 members, where 11,322 female members received Tk.2,96,62,83,000 and 135 male members received Tk.3,97,08,000.

viii) 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, to produce various crops, vegetables, fish farming and fattening of cattle. The size of sufolon loan ceiling is Tk. 10,000 to Tk.30,000. Rate of service charge is 12% (Flat Rate), mode of payment: single installment and the tenure of loan is 6 months. In the fiscal year 2024-2025, a total of Tk.28,43,95,000 of Sufolon loans were distributed to 11,111 members, where 11,055 female members received Tk.28,28,20,000 and 56 male members received Tk.15,75,000 from Palli Karma Sahayak Foundation and Bank loans.

ix) Enrich 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 Enrich Programme with the assistance of the Palli Karma-Sahayak Foundation. The key features are:

- Size of Enrich IGA loan ceiling: Tk. 1.0 lakh to Tk.10.0 lakh.
- Rate of service charge: 24% per annum (Reducing Balance Method).
- Mode of payment: Monthly installment.
- Tenure of loan: 12 months/24 months.

During the fiscal year 2024-2025, loans totaling Tk.12,11,40,000 were distributed among 352 female members of this project.

x) Livelihood Improvement Loan (LIL)

LIL is an additional or support loan component for the Enrich IGA loan borrowers. The LIL Programme i.e. the livelihood improvement loan programme for members, is operated on a very simple form. The size of LIL ceiling is Tk. 1000 to Tk.10,000. Rate of service charge is 8% per annum (Reducing Balance Method). Mode of payment is on weekly installment basis and the tenure of loan is 12 months/24 months. In the 2024-2025 fiscal year, a total of Tk.1,25,000 in loans was distributed among 13 female members of the Somriddhi /ENRICH Project.

xi) Asset Creation Loan (ACL)

Asset Creation Loan (ACL) is a support loan product for the Somriddhi /ENRICH IGA loan borrowers. The size of ACL loan ceiling is Tk. 10,000 to Tk.30,000. Rate of service charge is 8% per annum (Reducing Balance Method). The mode of payment is on weekly installment basis and the tenure of loan is 12 months/36 months including 3 months grace period. During the 2024-2025 fiscal year, loans totaling Tk.11,25,000 were distributed among 40 female members under this Somriddhi /ENRICH Project.

xiii) Recovery and Advancement of Informal Sector Employment (RAISE) Project

The micro-enterprise (ME) has been playing a significant role in relieving hunger, ensuring good health, and building foundation for inclusive and sustainable economic growth and sustainable industrialization. Majority of Bangladeshi youths are either employed in the informal sector or self employed with low income and productivity. Continuous expansion of the micro-enterprise has been contributing to poverty alleviation, but it needs further improvement for the sustainable growth. Palli Karma Sahayak Foundation has been providing financial and technical support to strengthen the micro-enterprises through various projects; one of them is Recovery and Advancement of Informal Sector Employment (RAISE) Project. Gono Unnayan

Prochesta, implemented this project from the financial year 2022-2023 by the financial support of Palli Karma Sahayak Foundation. This project is being implemented in 13 branches at Madaripur (09), Faridpur (01) and Gopalgang (03) District. The key features are:

- Size of loan ceiling: Tk, 51,000 to Tk.7.0 lakh.
- Rate of service charge: 18% per annum (Reducing Balance Method).
- Mode of payment: Monthly installment.
- Tenure of loan: 18 months.

During the 2024-2025 financial year, a total of Tk.10,74,10,000 in loans has been distributed among 572 members, where Tk.10,11,20,000 to 552 female members and Tk.62,90,000 to 20 male members. Additionally, a 16-day training programme is being conducted for all borrowers to support and strengthen their individual initiatives under this project.

xiii) Cottage, Micro, Small and Medium Enterprise (CMSME) Restoration Loan (Funded by BNF):

Gono Unnayan Prochesta is implementing CMSME Restoration Loan programme with the financial support of Bangladesh NGO Foundation for emphasized women entrepreneurs, Peoples with Disability (PWD), indigenous community, etc.

The key features are:

- Size of CMSME loan ceiling: Tk, 50,000 to Tk.5.0 lakh.
- Rate of service charge: 4% per annum (Reducing Balance Method).
- Mode of payment: Monthly installment.
- Tenure of loan: 24 months including first 6 months grace period.

During the fiscal year 2024-2025, loans totaling Tk.2,00,00,000 were disbursed to 114 members. Of this amount, Tk.1,88,00,000 was distributed among 106 female members and Tk.12,00,000 was allocated to 8 male members.

Table 14: Component wise Loan Disbursement and Loan Outstanding for the period of July 2024 to June 2025

Name of Components	Loan disbursed during FY: 2024-2025		Loan recovered during FY: 2024-2025	Loan Outstanding (Tk.) as on 30 June 2025	
	No. of loans	Total (Tk.)		No. of Borrowers	Loan Outstanding (Tk.)
Jagoron Loan	27376	1578151000	1565790956	27178	857758876
Agrasor Loan	11457	3005991000	2398959231	13005	1955134947
Buniad Loan	1212	31825000	27876816	1136	18425447
Sufolon Loan	6392	161590000	159876988	2443	62159102
Agrasor-MDP	0	0	542953	17	924055
Enrich-IGA	352	121140000	146260664	510	76854850
Enrich-LIL	13	125000	544399	13	111080
Enrich-ACL	40	1125000	2397968	41	981007
MDP-AF	0	0	4718508	27	1445919
LRL	0	0	744328	6	153672
BNF fund loan	114	20000000	10325865	112	10185190
Bank funded Agriculture loan	33810	97805000	109521705	3367	85468772

LRL 2nd Phase	0	0	11956683	162	1380915
Agrasor RAISE	572	107410000	98922872	888	90105382
PACE Start Up	0	0	135625	2	231150
RMTP	7	8200000	24096347	12	5149793
Agrasor-MFCE	713	168480000	147037236	668	98798374
Household Water Loan	283	11845000	10601200	261	6228822
Household Sanitation Loan	1110	45510000	30808311	1047	28533970
WCAD Loan	2638	90856000	60481941	2411	49917567
KGF Sufolon	909	25000000	24940000	2	60000
With Double Counting	86998	-	871790409	53308	-
Without Double Counting	56998	-	1715704002	47821	-
Grand Total	56,998	547,50,53,000	483,65,40,596	47,821	335,00,08,890

Table 15: Component wise Borrowers and Loan Outstanding as on 30 June 2025

Name of Components	Borrowers' category			Loan Outstanding (Tk.)		
	Female	Male	Total	Female	Male	Total (Tk.)
Jagoron Loan	27013	165	27178	852473611	5285265	857758876
Agrasor Loan	12854	151	13005	1931851937	23283010	1955134947
Buniad Loan	1129	7	1136	18283947	141500	18425447
Sufolon Loan	2423	20	2443	61609102	550000	62159102
Agrosor MDP	15	2	17	506329	417726	924055
Enrich IGA	510	0	510	76854850	0	76854850
Enrich-LIL	13	0	13	111080	0	111080
Enrich ACL	41	0	41	981007	0	981007
MDP AF	26	1	27	1413720	32199	1445919
LRL	6	0	6	153672	0	153672
BNF	104	8	112	9617890	567300	10185190
Bank funded agriculture	3361	6	3367	85298772	170000	85468772
LRL 2nd Phase	158	4	162	1348240	32675	1380915
Agrosor RAISE	868	20	888	85849162	4256220	90105382
PACE Start Up	0	2	2	0	231150	231150
RMTP	9	3	12	4001393	1148400	5149793
Agrosor MFCE	651	17	668	95898104	2900270	98798374
Household Water Loan	256	5	261	6109398	119424	6228822
Household Sanitation Loan	1024	23	1047	27994977	538993	28533970
WCAD Loan	2402	9	2411	49812534	105033	49917567

KGF Sufolon	2	0	2	60000	0	60000
With Double Counting	52865	443	53308	331,02,29,725	3,97,79,165	335,00,08,890
Without Double Counting	47412	409	47821	-	-	-
Grand Total	47,412	409	47,821	331,02,29,725	3,97,79,165	335,00,08,890

Table 16: Progress of Microfinance Programme for the last five years (2020 - 2025)

Particulars	FY: 2024-2025	FY: 2023-2024	FY: 2022-2023	FY: 2021-2022	FY: 2020-2021
Total no. of Samity	3742	3930	3737	3460	2669
Members Enrolment	-1386	2396	3048	12132	9394
Total Members	67,252	68,638	66,240	63,156	51,024
Total Borrowers	47,821	48,041	47,876	46,080	36,339
Loan Disbursement	547,50,53,000	458,02,11,000	394,40,44,000	288,08,83,000	198,16,41,000
Loan Realization	483,65,40,596	403,16,15,727	348,10,32,260	237,56,17,732	171,76,80,929
Loan Outstanding	335,00,08,890	271,14,96,486	216,29,01,213	169,98,89,473	119,46,24,205
Savings Outstanding	117,65,59,004	100,74,57,808	90,92,83,696	75,22,64,296	46,47,53,650
Savings collection during the FY	76,89,53,089	59,67,30,334	73,12,88,364	49,07,43,344	24,22,19,464
Savings refund during the FY	59,98,51,893	49,85,56,222	57,42,68,964	20,32,32,698	17,47,72,081
OTR (%)	97.98	97.98	98.72	99.12	92.35
PAR (%)	5.60	4.88	4.23	5.72	12.78
DR (%)	4.85	3.98	3.17	5.18	7.88
Good/Std. Loan Outstanding	316,24,53,042 (94.40%)	257,91,57,618 (95.12%)	207,13,54,858 (95.77%)	160,26,85,513 (94.28%)	104,19,71,513 (87.22%)
Total Due	16,25,93,140	10,79,36,977	6,85,69,841	8,80,91,650	9,41,19,239
LLP Reserve	16,27,37,910	11,05,29,373	7,05,64,044	5,86,78,542	4,64,86,523
Surplus	7,48,66,772	5,76,07,596	9,30,64,988	6,24,79,004	4,27,79,406

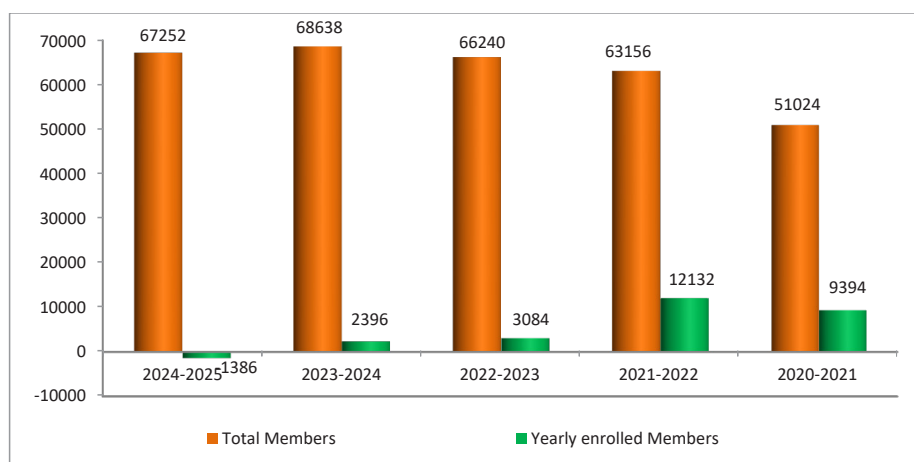


Figure : 01 Members enrolment during 5 years

Table 17: female and male Members: last 5 years

Fiscal Year	Percentage of Female and Male members out of total members		Total Members
	Female Member	Male Member	
2024-2025	66,307 (98.59%)	945 (1.41%)	67,252
2023-2024	67,750 (98.71 %)	888 (1.29 %)	68,638
2022-2023	65,371 (98.69%)	869 (1.31 %)	66,240
2021-2022	62,234 (98.54 %)	922 (1.46 %)	63,156
2020-2021	50,190 (98.36 %)	834 (1.63 %)	51,024

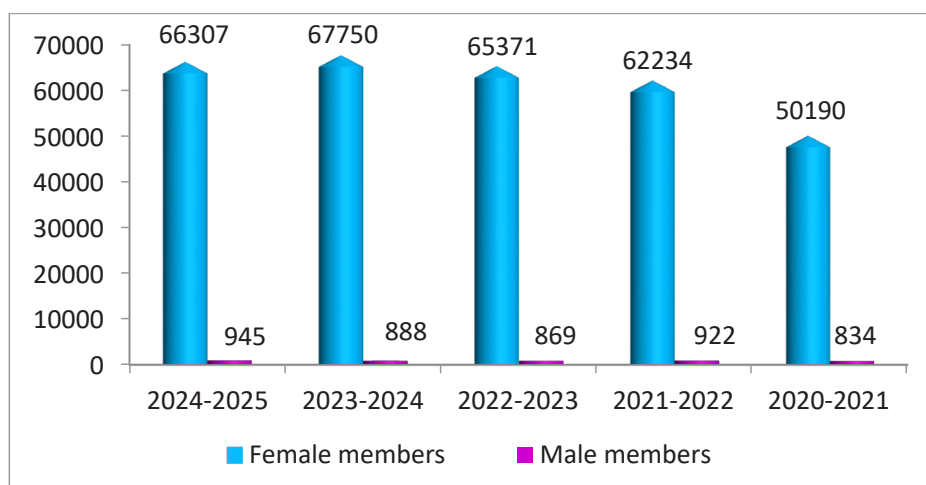


Figure : 02 Year wise female and male Members

Table 18: Category wise Members' Savings

Sl. No.	Name of Savings Category	Balance as on 30 June 2024	Collection during the year	Refund during the year	Balance as on 30 June 2025
1	Regular Savings	72,60,90,568	59,80,37,105	45,76,13,838	86,65,13,835
2	Monthly Savings	17,91,02,463	10,59,19,511	6,73,76,928	21,76,45,046
3	Voluntary Savings	10,22,64,777	6,49,96,473	7,48,61,127	9,24,00,123
Total		100,74,57,808	76,89,53,089	59,98,51,893	117,65,59,004

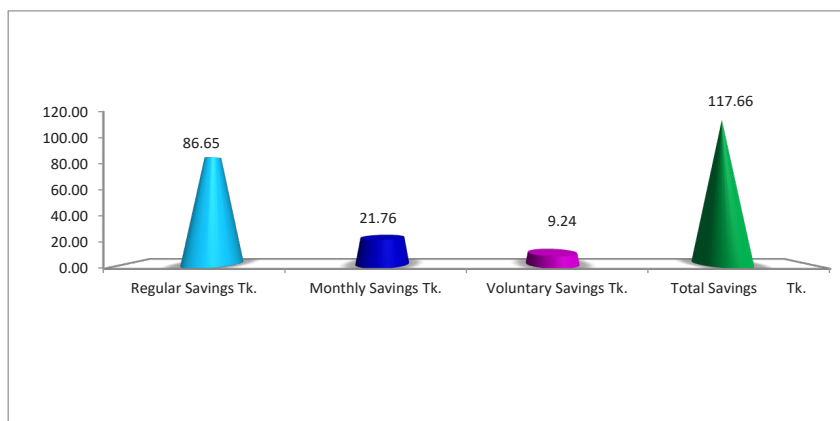


Figure : 03 Category wise savings balance (in crore)

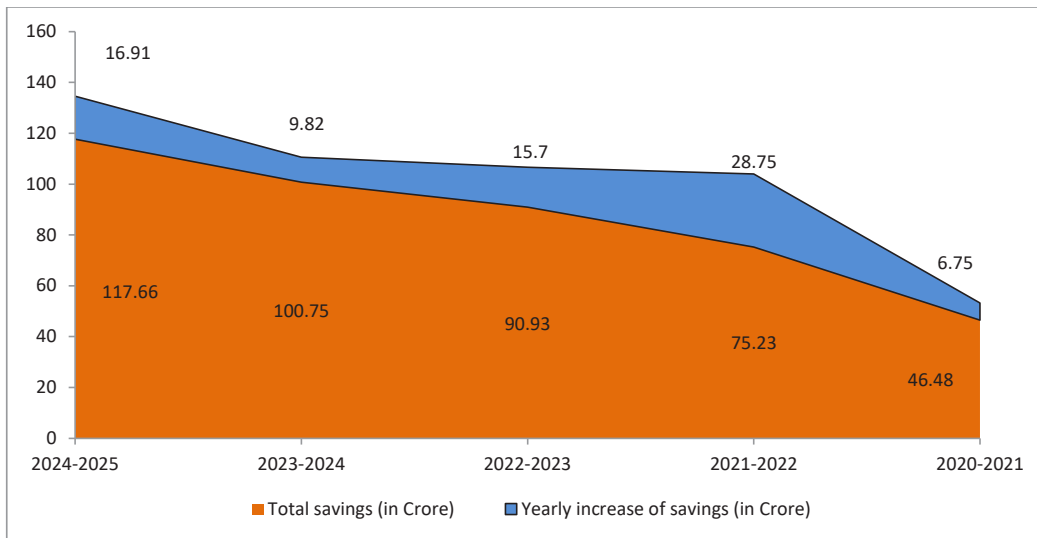


Figure : 04 Members' Savings last 5 years

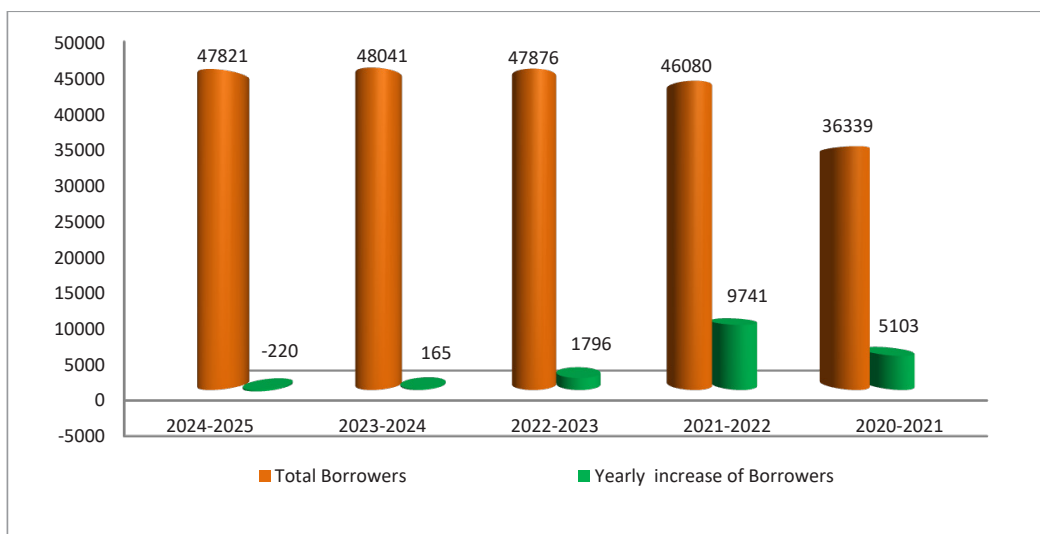


Figure : 05 Borrowers during last 5 years

Loan taken by families having members working overseas (in Crore)

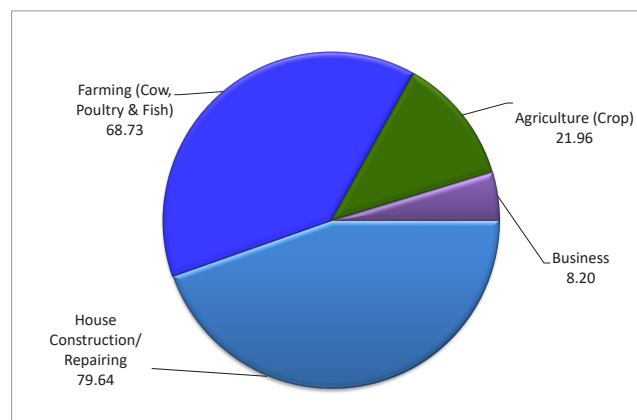


Figure : 06 Loan taken by families having members working overseas (in Crore)

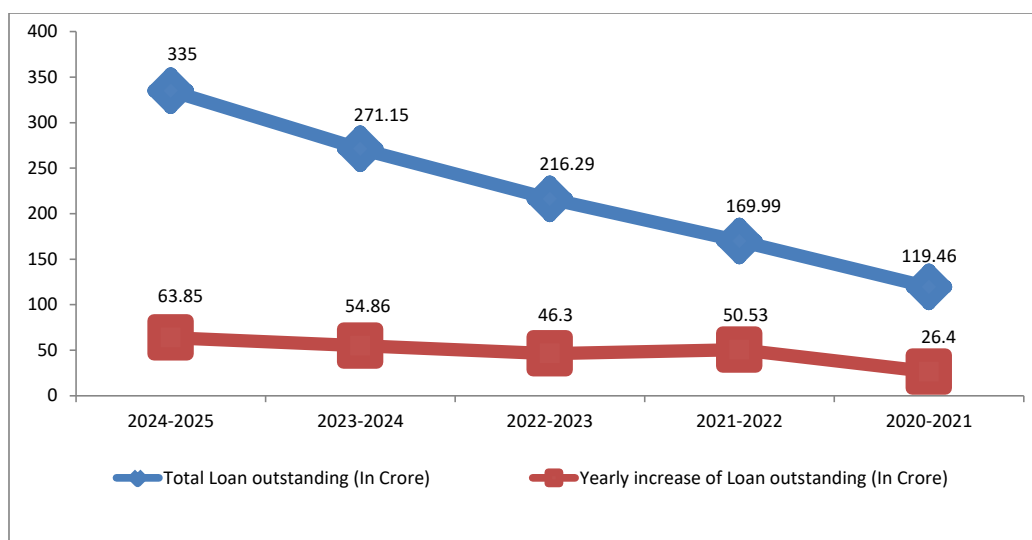


Figure : 07 Loan outstanding scenario during last 5 Years

Table 19: Component wise Loan Disbursement for the period of July 2024 to June 2025 and loan balance as on June 2025

Sl. No.	Name of Loan Component	Component wise loan outstanding as on June 2025			Component wise loan disbursement during July 2024 to June 2025		
		No. of Borrowers	Loan balance (BDT)	%	No. of Borrowers	Loan Disbursed during July 2024 to June 2025	Component wise Percentage (%)
1	Agriculture Loan	17097	866179466	25.86	24843	1499992000	27.40%
2	Livestock Sector (Dairy, Beef Fattening)	9027	717093021	21.41	8544	1156191000	21.12%
3	Loan for Pisciculture Sector	4574	499706843	14.92	5923	822249000	15.02%
4	Loan for Poultry Farm	242	17358899	0.52	198	25823000	0.47%
5	Loan for Hotel & Tea Stall business	679	29904344	0.89	613	50917000	0.93%
6	Loan for Transport Sector	5315	246228175	7.35	5221	391906000	7.16%
7	Water and Sanitation Loan	3703	85501193	2.55	4026	149793000	2.74%
8	Loan for Trading	7184	888036949	26.51	7630	1378182000	25.17%
Total		47,821	335,00,08,890	100%	56,998	547,50,53,000	100%

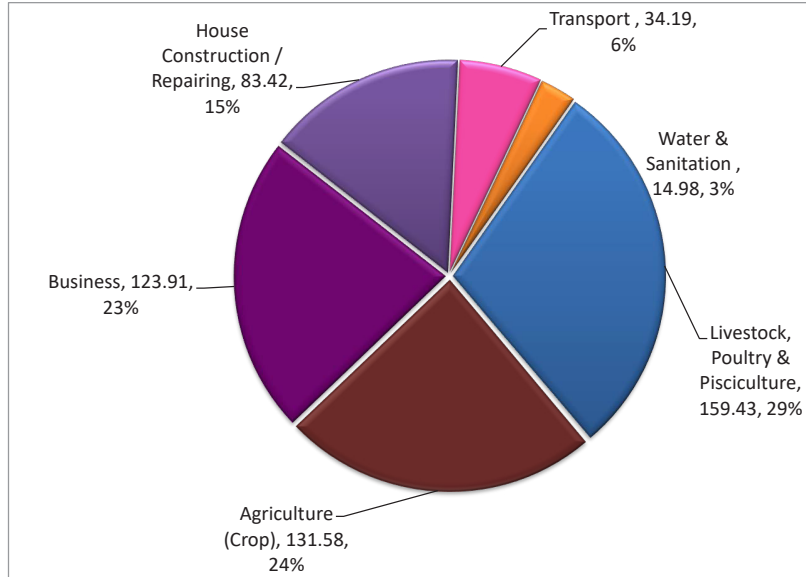


Figure : 08 IGA wise total loan disbursement Tk. 547.51 (Crore)

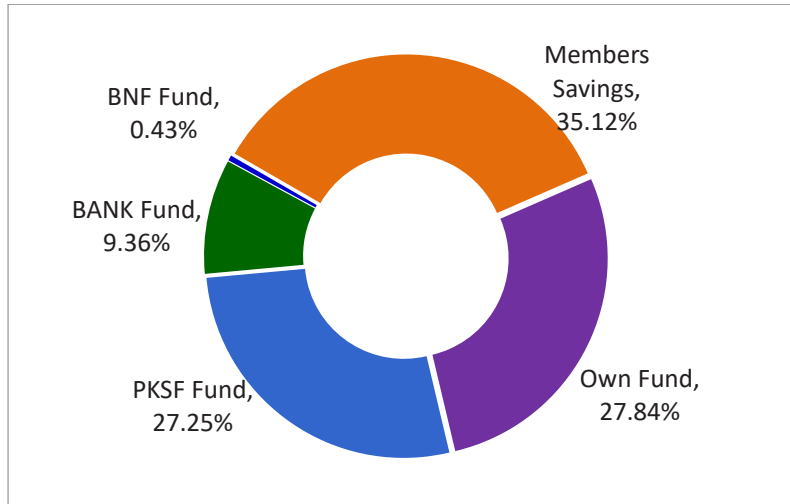


Figure : 09 Accumulated fund from different sourcespercentage of total outstanding Tk. 335 (Crore)

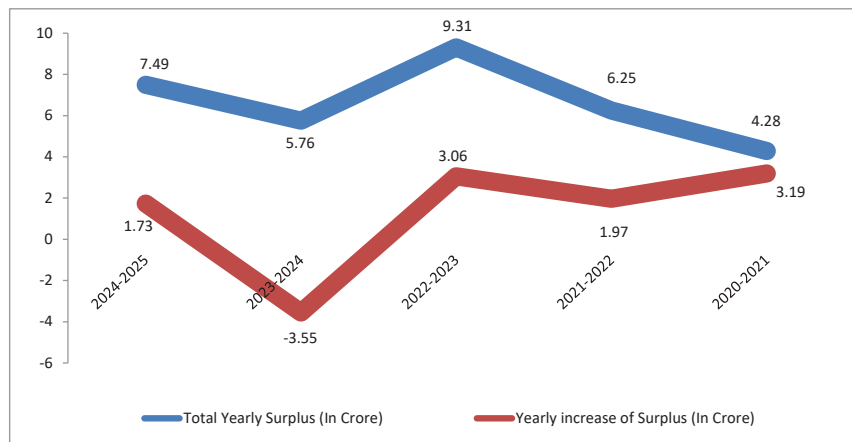


Figure :10 Yearly surplus during last 5 years

Table 20: Status of fund/loan received and payment up to 30 June 2025 from Financial Institutions at a glance

Name of Funding Agencies	Loan Received During the Reporting Year (Tk.)	Cumulative Loan Received up to 30 June 2025	Loan Repayment During the Reporting Year (Tk.)	Cumulative Loan Repayment up to 30 June 2025	Loan Balance (Tk.) as on 30 June 2025
Palli Karma-Sahayak Foundation	67,88,00,000	326,97,78,698	46,48,07,084	257,93,92,871	91,28,56,252
Bank Sector (Trust Bank PLC, South Bangla Agriculture & Commerce Bank PLC, Midland Bank PLC, BRAC Bank PLC and Southeast Bank PLC)	38,09,13,844	335,90,33,875	48,45,50,036	322,04,63,417	31,35,87,238
Bangladesh NGO Foundation (BNF)	1,00,00,000	5,25,00,000	83,92,862	3,87,59,824	1,42,85,712
Total	106,97,13,844	668,13,12,573	95,77,49,982	583,86,16,112	124,07,29,202

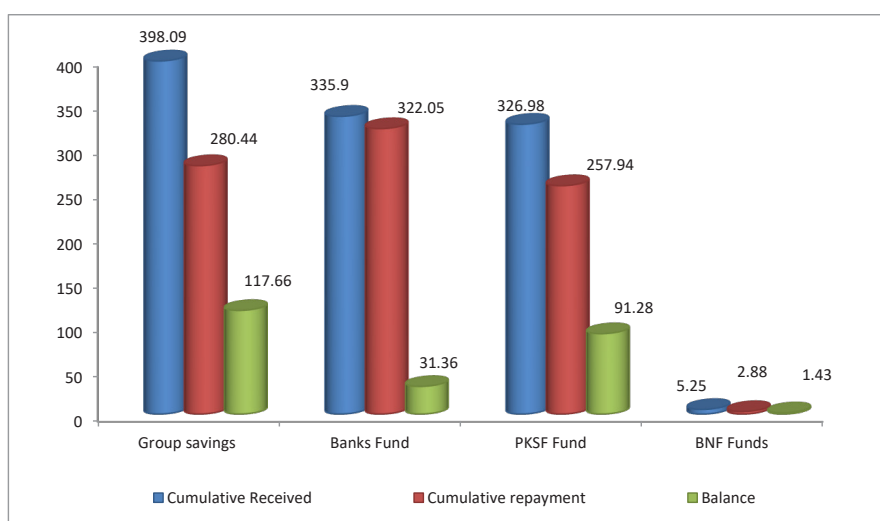


Figure : 11 Status of Cumulative Fund Received, Repayment and Balance of Fund as on June 30, 2025 (In Crore)

Table 21: A Total Scenario of Microfinance Programme (July 2024 to June 2025)

SL.	Indicators	FY: 2024-2025
A. Extending Outreach		
01	Number of Zone	04
02	Number of Area	11
03	Number of Branch Office	54
04	Number of Members	67,252
05	Number of Borrowers	47,821
06	Cumulative Disbursement	2716.26 (Crore)
07	Cumulative Recovery	2381.26 (Crore)
B. Operating Efficiency		
08	Ratio of borrower to member (%)	71.11%
09	Average loan size of the year (Tk.) (Including all component)	96,057

10	Average loan size of ME Programme (Loan size $\geq$ Tk.1.0 lakh)	2,59,646
11	% of ME loan outstanding out of total Portfolio (Loan size $\geq$ Tk.1.0 lakh)	66.78%
12	% of ME Borrowers out of total (Received loan $\geq$ Tk.1.0 lakh)	31.81%
13	Total Loan Outstanding (as on 30 June 2025) (in Tk.)	335,00,08,890
14	Loan Portfolio Growth	23.55%
15	Number of Credit Officer	২৫৩
16	Portfolio per Credit Officer (in Tk.)	1,32,41,142
17	Cost per Taka lent	০.০৯
C. Portfolio Quality		
18	On Time Realization (OTR) (July 2024 to June 2025)	97.98%
	On Time Realization (OTR) for the month June 2025 only	98.67%
19	Portfolio At Risk (PAR) (as on 30 June 2025)	5.60%
20	Delinquency Rate (DR) (as on 30 June 2025)	4.85%
21	Good/Standard loan outstanding out of total portfolio (as on June 2025)	316,24,53,042
22	Percentage of good/standard loan out of total portfolio (as on June 2025)	94.40%
23	Portfolio at risk ($\geq$ 30 days) (as on 30 June 2025)	0.04%
24	Total Due (In Tk.) (as on 30 June 2025)	16,25,93,140
25	Total amount of Loan Loss Provision (LLP) (in Tk.)	16,27,37,910
26	Amount of total Write off loan from the very beginning to 30 June	2,00,39,911
27	Total collection of Write off loan from the very beginning to 30 June	৭,৬৫,৮৮৭
D. Profitable Analysis		
28	Operating self sufficiency (%)	113.02
29	Financial self sufficiency (%)	112.79
30	Return on total Performing Assets	2.10%
31	Current Ratio (Standard Value: 2:1)	1.44:1
32	Yield on portfolio (%) (Standard value : 20%)	22.11%
33	Ratio of debt to equity (Standard Value: maximum 9:1)	6.34:1
34	Rate of Return on Capital Ratio (Standard Value: minimum 2%)	15.53%
35	Cumulative Surplus (from the very beginning to 30 June 2025) (in Tk.)	৪৫,৩১,৫২,৩৯৯

Saburan Nessa's Journey to a Better Life



Saburan Nessa lives in Meleng village, Nawabganj Upazila, Dhaka. Her family has three members that include Saburan, her husband, and their daughter. They lived in a small tin-roofed house on a tiny piece of land. Her husband was the only earner, and it was hard to manage daily expenses and their daughter's education. The daughter studies in class four.

Saburan often thought about helping her husband. One day, she remembered a field worker from Gono Unnayan Prochesta had given her a card and said to call if she ever needed financial help. She called the office, and the worker visited her home. He advised her to join the Meleng Purbo Para Women's Group (Code-17) near her house.

After saving for a few weeks, Saburan received a loan of Tk.70,000. With that money, she and her husband started making garlands at home. Earlier, her husband worked on other people's land, but now they both work from home.

Every Saturday, they sell their garlands at a wholesale shop in Dhaka's Chawk Bazar. After all expenses, they earn Tk.7,000 to Tk.8,000 weekly, and around Tk.28,000 to Tk.32,000 monthly. Even after paying family costs and loan installments, they save Tk.10,000 to Tk.12,000 each month.

Now, they live happily as a family. Saburan is thankful to Gono Unnayan Prochesta and dreams of becoming a successful entrepreneur in the future.

Taslima Akhter: From house wife to successful entrepreneur

Taslima Akhter, a 36 year old housewife from Kawachia village in Janar, Satkania Upazila of Chattogram District, lives with her husband Bashri Ahmed and their two daughters Mobasshira (12) and Mobarhia (8). Due to limited household income, their life was filled with hardship and financial struggles. Yet Taslima refused to be discouraged. With determination and courage, she transformed her way of life. Initially, she often worried about managing the household. But she believed that a woman's role is not only confined to domestic responsibilities, but success outside the home is also possible with strong will. Driven by this belief, she took a loan of Tk.50,000 from the Karanirhat branch of Gono Unnayan Prochesta. With that money, she bought a cow. The cow produced milk daily, which she sold to help cover household expenses. Additionally, she used the cow dung as fertilizer, which boosted crop production. After the success of her first venture, Taslima became more confident. She then took a second loan of Tk.75,000 and began cultivating vegetables on leased land. She grew seasonal produce like bottle gourd, bitter gourd, eggplant, and tomatoes. Her hard work turned the land green and productive, and she sold the vegetables in the local market, becoming a source of income for her family. Today, Taslima Akhter is financially self-reliant. She not only manages all household expenses but also ensures her daughters' education. Mobasshira attends school regularly and is focused on her studies, while Mobarhia is also enrolled in learning. Taslima dreams of educating her daughters well and helping them become respected members of society.



Her success is rooted in her unwavering willpower, hard work, and timely decision making. Her journey from homemaker to entrepreneur is not only a triumph for her family but also an inspiration for other women in her village. She has proven that a woman can balance family responsibilities and still become a successful entrepreneur.

Inspired by her example, many other women in the village are now stepping forward on the path to self-reliance. Taslima Akhter's story shows how microcredit from development organizations, when used wisely, can lead to freedom from poverty.

Thus, Taslima Akhter has risen from being an ordinary homemaker to a successful entrepreneur now seen as a model of success in her village.

A Journey from struggle to success through poultry farming



Marjia Begum, a resident of Natunpara village in Pukuria Union, Banshkhali Upazila of Chattogram District, has been married to Md. Sirajul Islam Arif for 12 years. Her husband drives a rented CNG auto-rickshaw, and they live in a small earthen house on a ten-decimal plot. Life was difficult, especially during the monsoon season when their low-lying area would flood, making it hard for her husband to earn from driving. During those times, he would resort to fishing in the sea to support the family.

With one son and one daughter, their household expenses kept rising. As the children grew, so did the financial pressure. In search of a solution, Marjia consulted her aunt next door, who advised her to start a poultry farm. After discussing the idea with her husband, he showed interest and supported her initiative.

Marjia began with 200 chicks in a small shed. Every 28 to 30 days, she earned income from selling the grown chickens. Within a few months, she realized poultry farming was profitable. When she heard about a training session on poultry farming at the Pukuria Union Parishad, she eagerly participated. Inspired by the training, she wanted to expand her farm but lacked the necessary funds.

She approached the Sadhanpur branch of Gono Unnayan Prochesta and became a member of the Pukuria Natunpara Mohila Samity on May 15, 2024 (Samity Code: 272, Member Code: 7892). She began saving regularly and applied for a loan a month later. After assessing her interest and experience, the branch manager approved the first loan of Tk. 50,000. With this, she expanded her farm and bought 600 chicks.

Marjia personally manages all aspects of the poultry farm, with her husband assisting. For any disease outbreaks, she seeks help from government agricultural officers. She faces no issues selling her chickens; buyers come directly to her home for both wholesale and retail purchases. As her profits grew, she repaid her loan installments on time.

In the second phase, she received a loan of Tk. 80,000 and further expanded her farm with 800 chicks. She also began producing compost fertilizer from chicken waste. Each cycle yields a profit of Tk.30,000 to Tk.35,000. Her farm now attracts buyers from various places, and she continues to manage both poultry and compost production.

With her earnings, Marjia leased 10 kathas of paddy land. Her farm now houses around 800 chickens. Her husband no longer needs to fish on others' boats; instead, he cultivates their leased land. Inspired by her success, many women in the village have started poultry farming on their own homesteads. Marjia's homestead is elevated, making it suitable for year-round poultry farming. With improved financial stability, she is now focused on raising her children well. Her son studies at madrasa, and she has even hired a private tutor for him. She recalls a time when affording three meals a day was a struggle, but now she ensures her children's education, repays loans, saves money, and meets household needs.

She expresses deep gratitude to Gono Unnayan Prochesta for their support in expanding her farm. Looking ahead, Marjia is eager to grow her poultry business even further. Today, she enjoys increased social respect and stands as a role model in her community.

Mahela Begum, A Model of agricultural success and family prosperity



Mahela Begum, along with her husband Anis Mia, is a member of the Paragram branch of Gono Unnayan Prochesta, located near Dhaka. They reside in Malikanda village under Nawabganj Thana in Dhaka. Agriculture is their primary occupation, and through farming, they earn approximately Tk. 50,000 to Tk.60,000 per month.

The couple has one son and one daughter, both of whom attend school. Mahela Begum and Anis Mia cultivate vegetables on 12 pakhi of land (1 pakhi = 26 decimal). Throughout the year, they grow a variety of seasonal vegetables such as pointed gourd, Malabar spinach, red spinach, bottle gourd, and bitter gourd. To cover the costs of fertilizers, seeds, pesticides, and labor, they took a loan of Tk. 200,000 from the Paragram branch of Gono Unnayan Prochesta. They have been repaying the loan installments regularly each month. They sell their produce directly from the field to wholesale buyers. Both Mahela and her husband dedicate most of their time to farming, nurturing their crops with great care. Occasionally, their children also help out alongside their studies. Farming is not just their livelihood it is their passion and the foundation of their prosperity.

Their home was once a tin-roofed structure, but with their savings, they have built a concrete house. They have added an attached bathroom and installed a tube well for safe drinking water. As a family, they are happy and considered a model household in their village.

Mahela Begum and her family express deep gratitude to Gono Unnayan Prochesta and its staff for their support and cooperation.

Modest beginnings to a leading entrepreneur Mrinal Saha



Mrinal Saha, the eldest son of Mahadev Saha, is a permanent resident of Ward No. 5 in Rajoir Municipality, Madaripur District. He lives with his wife, a homemaker, and their two children, a son in eighth Class and a daughter in second Class. About 25 years ago, after completing his Secondary School Certificate (SSC), Mrinal faced disappointment when he couldn't secure a job. In 2000, determined to change his circumstances, he scraped together Tk. 5,000 and opened a small cosmetics shop in Rajoir Bazaar. However, the limited capital made it difficult for the business to grow. When his son was born two years later, household expenses surged, and financial hardship deepened. During this challenging period, Mrinal learned about the development organization Gono Unnayan Prochesta from his neighbors. Motivated to expand his business, he joined the Rajoir Men's Samity on May 31, 2011. He received his first loan of Tk. 100,000, which helped him grow his business. With the increased income, he repaid his loan installments and began saving. Over time, he secured additional loans in successive phases Tk.150,000, Tk.175,000, Tk.200,000, Tk.300,000, and Tk. 400,000. These funds, combined with his profits, enabled him to expand his cosmetics shop and acquire a dealership with Polar Ice Cream Company, which proved highly profitable.

In January 2019, Mrinal received a seventh-phase loan of Tk.500,000 and secured a dealership with Golden Harvest Ice Cream Company, further boosting his business. However, the COVID-19 pandemic disrupted his operations, reducing capital and forcing two employees to leave due to delayed salaries. To recover, he took an eighth-phase long-term loan of Tk. 700,000 at a low interest rate from Gono Unnayan Prochesta.

As his business regained stability, Mrinal built a concrete house and received a loan of Tk. 1,100,000 to establish "Janani Fast Food" in Rajoir Bazaar, employing two staff members. Today, he proudly owns "Janani Store," the largest business establishment in Rajoir Upazila, and has created employment for eight people. By avoiding credit purchases, he receives supplier discounts and sells products at competitive prices, earning customer trust through his honesty and modest profit margins.

Mrinal now enjoys a happy family life, consistently repays his loans, and continues to save. His social status has risen, and his journey inspires many in the community. He remains deeply grateful to Gono Unnayan Prochesta for their continued support in his path to success.

From Struggle to Success of Dalia Mondal



Dalia Mondal and her husband Monoranjan began with modest means one bigha of paddy land and six kathas for their home. They rented a small shop near their house to start a grocery business, while Dalia managed household chores, cared for two cows, and supported her ill mother-in-law. As their three children grew, Dalia and her husband sought ways to improve their income and ensure their children's education.

They started fish farming in their pond and built a poultry farm above it, reducing feed costs and increasing profits. With guidance from a neighbor, Dalia joined Gono Unnayan Prochesta in 2018 as a samity member and received her first loan of Tk.100,000, which helped them buy the shop they had been renting. Over time, they expanded into cattle farming, vegetable cultivation, and opened a second grocery shop in Kaliganj Bazar. Through successive loans Tk.150,000, Tk.300,000, and eventually Tk.1,100,000 they built permanent shops, expanded their poultry and fish farms, and purchased 18 high-quality bulls. They now employ four workers and earn an annual profit of around Tk.300,000. Their fish farms produce shrimp, pangas, rui, katla, and tilapia, with nearly 300 maunds of fish currently in stock.

Dalia has become a respected entrepreneur in her community. She built a hygienic toilet, installed a deep tube well, and supports her children's hostel based education. She repays loans regularly, saves consistently, and continues to invest in her businesses. Inspired by Gono Unnayan Prochesta's support, Dalia dreams of expanding her farms further and educating her children to become established members of society. Today, she stands as a role model of success and resilience.

Lakhi Rani Baidya of Resilience and Rural Entrepreneurship



Lakhi Rani Baidya, from Amgram South Para Rajoir Upazila in Madaripur District, lived in hardship with her husband and three children in a small tin-roofed house. Her husband worked on others' land and occasionally sold fish to support the family. As expenses grew, Lakhi sought advice from her father, who encouraged her to start fish farming on their lowland plot. With limited funds from her father, she couldn't dig a pond but later joined Gono Unnayan Prochesta and received a Tk.60,000 loan in March 2021 to begin fish farming.

Gradually, her efforts have been paid off. She repaid her loan and used extra income to plan a duck farm. With another Tk.100,000 loan and training under the RAISE Youth Project, she built a duck shed over the pond. Profits grew, and she expanded the farm with a third loan of Tk. 150,000. Now, she cultivates fish and raises ducks on five bighas of land, producing tilapia, rui, katla, and carp. Her husband no longer works for others and helps manage the farm, which now provides jobs for locals. Inspired by Lakhi's success, other women in the village have started small-scale fish and duck farming. With financial stability, Lakhi ensures her children's education and household needs. She transforming her life and dreams of expanding her farm further to support her family and community.

6.2 Recovery and Advancement of Informal Sector Employment (RAISE) Project

The Recovery and Advancement of Informal Sector Employment (RAISE) Project is a 5 year initiative running from 2022 to 2026, funded by Palli Karma Sahayak Foundation and the World Bank. The project focuses on empowering the youth of Bangladesh, who play a major role in the country's progress. Right now, about one third population of Bangladesh around 53.5 million people are young, and they have the potential to boost the economy through employment. In Bangladesh, 86.2% of jobs are in the informal sector, and 78% of those are in small and cottage industries, which are important for building a strong and sustainable economy. However, the COVID-19 pandemic hit this sector hard, leaving many small businesses struggling.

To help, Palli Karma Sahayak Foundation launched the RAISE Project to support small entrepreneurs in village, cities and towns through its capable Partners. The project provides loans and training to help them rebuild their businesses, improve their skills, and increase productivity. It also helps young people from low-income families find stable jobs through a special Apprenticeship Programme, where they learn directly from skilled professionals using the Guru-Shishya (Ustad-Shagred) model. The project gives 6-month

training to youth who dropped out of school, helping them become entrepreneurs in the informal sector. Special attention is given to youth from disadvantaged communities—including Dalits, ethnic minorities, people from remote areas like chars, haors, hills, tea gardens, coastal regions, and youth with disabilities. This initiative also supports migrant workers in reintegrating into society and improves their financial and social conditions.

In total, the project will train 35,000 young apprentices under 7,000 master craftspersons, and provide both technical and soft skills training. The goal is to help 175,000 small entrepreneurs escape outdated business practices and move into modern, sustainable employment, helping Bangladesh grow socially and economically.

Target population of the project

1. Small entrepreneurs affected by Covid-19 In Urban and Peri-Urban areas.
2. Low-Income Youth Micro-Entrepreneurs in Urban and Peri-Urban areas.
3. Those Youth who dropout of education or employment.
4. Youths from economically weaker/backward families.
5. Established entrepreneurs / businessmen (MCP) who are interested in training youth/young women from backward families in various profession and creating new employment opportunities.

Working Area : 3 Districts

Beneficiaries: 983 (Female 433 Male 550)

Table 22: RAISE Project

Number of Branch	Name of Branch	Name of District	Female	Male	Total
13 (Thirteen)	1) Madaripur 2) Khoajpur 3) Shibchar 4) Panchar 5) Kabirajpur 6) Rajoir 7) Amgram 8) Kadambari 9) Sindiaghat 10) Patikalbari 11) Gopalganj 12) Maligram 13) Ghatakchar	Madaripur, Faridpur and Gopalganj	433	550	983

Process of Activities

The target population / Stakeholders were selected to carry out the outreach activities in consultation with the members involved in the Microfinance activities of the organization. from relatively backward families through outreach activities. Initially dropout youths are selected for trade based training after detailed discussion of the programme with their parents. In every activity, Gono Unnayan Prochesta follow Palli Karma Sahayak Foundation's project implemented policies and implemented with full compliance and discussed with the higher authority of the organization. The Project Implementation Unit (PIU) is implementing each task smoothly sector wise with transparency, accountability and maintaining effective communication with stakeholders.

Implemented Activities

a) Business Management & Entrepreneurship Development (BMED)

A series of training and orientation activities were successfully implemented to support youth and micro-entrepreneurs. The Business Management & Entrepreneurship Development (BMED) training targeted low-income youth micro-entrepreneurs aged 18 to 35 years. A total of 11 batches were conducted, involving 234 female participants. The training spanned 16 days, totaling 96 hours.

b) Orientation and Refreshers Training for Master Crafts-person (MCP)

In addition, an orientation programme was organized for Master Crafts-persons (MCPs), aimed at established businessmen interested in training apprentices. This two-day session organized with 35 participants (3 female and 32 male). A one-day refresher training for MCPs was also held, involving 40 participants (12 female and 28 male).

c) Life skills training for Apprenticeship

Furthermore, 5 days life-skills training was provided to semi-educated unemployed youth aged between 15 and 35 years, as part of the apprenticeship program. A total of 240 apprentices participated, including 46 females and 194 males, across 15 trades.

Impact of RAISE Project

The RAISE Project has made a remarkable impact on youth employment and entrepreneurship. So far, 114 young individuals have successfully completed apprenticeship training under the programme. These youth, many of whom were previously unemployed and struggling to support their families, are now working in various institutions on monthly or daily wages. Their transformation from dependents to earners has brought financial relief and hope to their households.

In addition to wage employment, the project has empowered 32 participants to become entrepreneurs, launching their own small businesses and creating self-employment opportunities. These new business owners are not only supporting themselves but also contributing to local economies and inspiring others in their communities.

Furthermore, 10 trained individuals have gone abroad for work as expatriates, using the skills they gained through the RAISE Project. They are now sending remittances back home, strengthening both their family's financial stability and the national economy.

In future, the project will follow all these IGA achievements of RAISE Project's success through follow up mechanism.

The committee opined that it is necessary to ensure the results of the follow up on the implementation of the IGA programme with the youth who are being trained under the RAISE Project 'Guru Shishya' Model.

Thomas Mallick from struggles to success

Thomas Mallick, the eldest son of daily laborers Suniti and Bakul Mallick from Kanuria Diknagar Village in Muksedpur, passed SSC in 2014 with a GPA of 3.81 and got into Muksedpur College. His parents dreamed that he would get a good job and lift the family out of poverty.

But Thomas failed his HSC exam three times. He stopped studying, mixed with bad company, and became addicted to drugs. Four years, he wasted his time, often disappearing for some days. His parents were heartbroken and didn't know what to do. They sent him to Khulna to learn tailoring, but he didn't work and

eventually came back home. His mother became ill from stress and sadly passed away.

In 2023, Thomas heard about the RAISE Project from Gono Unnayan Prochesta Initiative, which offered free training and support for unemployed youth. He attended a meeting with his sister and showed interest in mobile phone service.

The RAISE team selected him for a 6 month training course under Mobile Businessperson Jewel in Tekerhat Market. Thomas worked hard and impressed his trainer, who later hired him as an assistant technician with a salary of Tk.10,000 per month and everyday lunch.



After gaining experience, Thomas opened his own mobile service and accessories shop called Ma Telecom in Diknagar Bazar in 2025. Now, he earns well, supports his family, and is respected in his community.

Thomas is no longer a wanderer he is a proud entrepreneur and a role model for others.

Arman's Journey from Village Struggles to Motorcycle Success



Md. Arman, the youngest of four Children from Ghosherchar village in Gopalganj Sadar, faced hardship early in life. His father, physically disabled and working as a daily laborer, couldn't afford to keep Arman in school beyond class eight. Arman always admired his cousin Sohel's motorcycle. But instead of riding one,

he spent his days helping his father on other people's land. The dream stayed unsuccessful until opportunity knocked. Arman heard about the RAISE Project by Gono Unnayan Prochesta. It offered free training and a stipend for unemployed youth. Without hesitation, Arman enrolled in the motorcycle servicing course at Sheikh Kamal Stadium Market in Gopalganj.

After six months of hands-on training, Arman worked under his trainer for a small wage. With growing confidence and determination, he took a bold step. Arman opened his own motorcycle servicing shop in the same market. He invested Tk.2,50,000 and pays Tk.5,000 in monthly rent. His shop offers full repairs, washing, and parts assembling.

Today, Arman earns around Tk.25,000 per month. His family's financial struggles are behind him, and he proudly runs his business. He's planning to expand and is deeply grateful to the RAISE Project for changing his life.

Arman is now a respected young entrepreneur in Gopalganj. His story inspires others to believe in their dreams even when the road is tough.

Sohel from Bamandanga, Muksedpur now a successful Aluminum Fabrication Businessman



Sohel Rana, from Bamandanga village in Muksedpur, lost his father in 2015 while studying in class six. His family was very poor, and after his father's death, Sohel had to leave school and start working at just 13 years old. He worked on other people's land and looked after their animals, but he didn't enjoy it. He wanted to start a business, but his family couldn't afford it. Later, he went to Dhaka and worked in a garment factory for three years. The job was tough, and he became very sick with jaundice, so he returned home. After recovering, Sohel worked in a cloth shop in Tekerhat for six months. One day, he heard about the RAISE Project, which offered free training and financial support. He joined the aluminum fabrication course and trained for six months at Sujun Thai & SS shop. With new skills and confidence, Sohel opened his own aluminum shop in Bamandanga Bazar in May 2025 with financial help from Gono UnnayanProchesta . Now, he runs his business successfully, supports his family, and inspires other young people in his village.

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old. He worked on other people's land and looked after their animals, but he didn't enjoy it. He wanted to start a business, but his family couldn't afford it. Later, he went to Dhaka and worked in a garment factory for three years. The job was tough, and he became very sick with jaundice, so he returned home. After recovering, Sohel worked in a cloth shop in Tekerhat for six months. One day, he heard about the RAISE Project, which offered free training and financial support. He joined the aluminum fabrication course and trained for six months at Sujan Thai & SS shop. With new skills and confidence, Sohel opened his own aluminum shop in Bamandanga Bazar in May 2025 with financial support from Gono Unnayan Prochesta. Now, he runs his business successfully, supports his family, and inspires other young people in his village.

Leon Sheikh with Hope and Hard Work



Leon Sheikh is from PurbaBadarpasha Village in Rajoir Upazila, Madaripur District. He was born into a very poor family. His father, Aziz Sheikh, worked hard as a day laborer, and his mother, Milena Begum, stayed at home. The family often didn't have enough money for food or other basic needs. Because of this, Leon had to stop studying after class seven.

To earn money, Leon's father started a small business. He bought jute and wood from the village and sold them to a street vendor in Takerhat Bazar. But the vendor often delayed payments. One day, he disappeared with all the goods, and the business failed. After that, Leon's father left the area, and Leon had to take care of the family. There were very few jobs in the village, so Leon couldn't continue his education. Even though life was hard, he didn't give up. He joined a six-month welding and fabrication course through the RAISE Project, a local programme that helps young people learn skills. During the training, Leon learned both theory and practical work. After finishing the course, Leon got a job at Bakkar Engineering Workshop near Gopalganj Bridge in Rajoir. He earns Tk.14,000 per month and gets lunch at work. This job helped him feel confident and gave him the ability to support his family. Now, Leon takes care of his family, and their financial situation has improved.

Leon's journey from poverty to success is inspiring. He shows that learning new skills can change lives. His story gives hope to other young people in his village who are struggling with unemployment and poverty.

6.3 Special Fund for Safe Drinking Water and Sanitation Project of Bangladesh NGO Foundation

Since 2007, Gono Unnayan Prochesta has been working in close collaboration with the Bangladesh NGO Foundation (BNF) to uplift marginalized communities through targeted development initiatives. Between 2007 to May 2021, Gono Unnayan Prochesta received a cumulative grant of Tk. 23,25,000 from BNF to implement the Goat Rearing and Poor Student Scholarship Project in Anwara and Banskhalia Upazilas of Chattogram District. This support was disbursed in 10 installments across 10 financial years.

During this period, Gono Unnayan Prochesta successfully distributed 512 goats to 512 beneficiaries. The first seven installments, amounting to Tk.15,50,000, were dedicated to goat rearing. Following the seventh installment, the project's focus shifted toward educational support, enabling 98 students from classes V to VIII to receive scholarships through the remaining three installments.

Building on this momentum, Gono Unnayan Prochesta extended its impact to Khalia and Rajoir Unions in Rajoir Upazila of Madaripur District, implementing small scale community development projects with continued financial backing from BNF. These initiatives aimed to enhance access to safe drinking water, sanitation, and Income Generating Activities (IGAs). Notable accomplishments included:

- Installation of 16 shallow tube wells
- Construction of 18 water sealed hygienic latrines
- Establishment of two IGAs: a street side food corner and a community saloon.

In the financial year 2024 –2025, Gono Unnayan Prochesta received a special allocation from BNF to implement a sanitation focused project in a village of Rajoir Union, directly benefiting 270 individuals. With active support from local residents, the Union Parishad, and Upazila administration, Gono Unnayan Prochesta successfully:

- Constructed 9 semi pucca water-sealed latrines for 9 low income families
- Installed 9 shallow tube wells, providing safe drinking water to 45 families

These interventions are critical in safeguarding families from flies and waterborne diseases, reinforcing the importance of clean water and proper sanitation.

In recognition of its impactful work, Gono Unnayan Prochesta was honored with certificates and awards from the Bangladesh NGO Foundation last year an acknowledgment that continues to inspire the organization in its mission to serve vulnerable communities.

Fatema Begum is happy to receive a tube well as a free safe drinking water facility



Fatema Begum of West Rajoir village is an extremely poor woman. Her husband, Shamim Bepari, works as a van driver. Their family has three children, one daughter and two sons making a total of five family members. There is only one earning member of the family. On a small piece of inherited land, they live in a small two room tin-roofed house where the entire family of five resides.

Fatema Begum is a member of the Rajoir branch of Gono Unnayan Prochesta. On 9 July, 2025, she took a loan of Tk.70,000 and with the loan money along with their savings, Shamim Bepari purchased a battery operated van. The income he earns by driving this van is used to pay for the loan installments and to cover household expenses. All three of their children attend school, and Fatema Begum has to spend a considerable amount of money on their education.

There was no tube well at their home to ensure safe drinking water. They had to collect safe drinking water from a distant place, which caused great hardship for Fatema Begum. However, she did not have the financial capacity to install a tube well at home to ensure safe water supply. Considering their hardship, the Credit Officer of Gono Unnayan Prochesta proposed the installation of a tube well. At that time, with funding from BNF, work began to install tube wells to ensure safe water supply in the area.

Later, a tube well was installed at her home completely free of cost, to a depth of 230 feet. They are extremely happy to receive this tube well. Now they no longer have to suffer to collect water. Water borne diseases no longer affect them. Neighboring households are also able to collect water from this tube well. Water is life. They are very happy to have received a tube well for free access to safe drinking water. The local residents are grateful to Gono Unnayan Prochesta.

Afroza Akhtar Jharna is extremely happy to receive a free semi pucca latrine

Afroza Akhtar Jharna of Paschim Rajoir village is a member of an extremely poor family. Her husband, Habibur Rahman Sheikh, works as a van driver. They have a total of four children three daughters and one son. Among them, one daughter studies in class ten and another in class six. As a result, the family has to bear considerable expenses for their children's education. There are six members in the family, with one earning member. They live in a small two roofed tin house on a tiny piece of homestead land inherited from their associates where all six family members reside.

Afroza Akhtar is a member of the Rajoir branch of Gono Unnayan Prochesta. On 11 August, 2025, she received Tk.20,000 as a basic loan. Using this loan along with some savings, Habibur Rahman purchased a used battery powered van. By driving this van, he earns money that is used to pay the loan installments and meet the household expenses.



Their house did not have any sanitary latrine. They used a temporary and unhygienic latrine, which caused them to suffer from illnesses almost throughout the year. As a result, they had to spend a significant amount on medical treatment, and a large portion of their daily income went toward healthcare, making it very difficult to run the household. However, Afroza Akhtar did not have the financial ability to install a sanitary semi pucca latrine at home.

Considering their hardship, the Credit Officer of Gono Unnayan Prochesta proposed the installation of a sanitary semi pucca latrine. At that time, work on installing sanitary semi pucca latrines began with funding from BNF. Later, a sanitary semi pucca latrine was installed at their home completely free of cost.

All members of the family are very happy, delighted and grateful to Gono Unnayan Prochesta to have received this sanitary semi pucca latrine. Their social status has improved, and they no longer suffer from frequent illnesses. Receiving the sanitary semi pucca latrine completely free of cost has enhanced the beauty of their home as well as their social dignity.



6.4 Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD WASH).

Since November 2023, Gono UnnayanProchesta has been implementing the Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD WASH) in six Upazilas of Chattogram District, funded by the World Bank and AIIB, and supported by Palli Karma Sahayak Foundation and the Department of Public Health Engineering of Bangladesh. The project focuses on rural water, sanitation, and hygiene as part of human resource development. Under this initiative, sanitation facilities have been safely constructed for 1,849 households, and safe water supply systems have been installed for 503 families. Additionally, 750 Behavior Change Communication (BCC) campaigns have been conducted across schools, madrasas, union councils, and rural communities, playing a vital role in raising health awareness.

Project objectives

- Improve access to safe water and sanitation in selected rural areas of Bangladesh.
- Make local organizations stronger so they can manage water and sanitation better.
- Give safe water to more people in a proper and clean way.
- Provide safe sanitation facilities for more people.
- Set up a good monitoring system in the project areas to check progress and results.

Project Implementation Areas

Banshkhali Upazila: Gono UnnayanProchesta is implementing the project in 10 Unions through its Kalipur, Sadhanpur, and Chambal Bazar branches.

Anwara Upazila: The project is being carried out in 11 Unions via the Bottoli, Raypur, Choumuhani, and Chhattar Hat branches.

Satkania Upazila: Implementation is underway in 10 Unions through the Mirzakhil, Keranihat, and Lohagara branches.

Karnaphuli Upazila: The Karnaphuli branch of Gono Unnayan Prochesta is managing the project in 5 Unions.

Chandanaish Upazila: The project is being executed in 7 Unions through the Maulvibazar branch.

Boalkhali Upazila: In Boalkhali, the Shakpura branch is overseeing project activities across 7 Unions.

Major Activities of the project

- Technical Assistance for Safe Water and Sanitation Facilities:

The project actively helps community members design and build safe water supply systems and sanitation facilities. The goal is to make clean water and proper sanitation accessible to every household, especially in rural and underserved areas. This includes providing guidance on selecting appropriate technologies, ensuring proper installation, and maintaining hygiene standards.

- Financial Support for Infrastructure Development:

To ease the financial burden, the project offers monetary assistance to families who need support constructing water and sanitation systems. This support enables low income households to install tube wells, water tanks, sanitary latrines, and other essential infrastructure that they might not otherwise have been able to afford. By removing financial barriers, the initiative promotes inclusive access to basic health services.

- Behavior Change Communication (BCC) Campaigns

Awareness is key to lasting change. Through regular BCC sessions, the project educates community members about the importance of safe water, sustainable sanitation, and personal hygiene. These campaigns use interactive methods such as group discussions, posters, and school programmes to encourage healthy habits and create demand for improved WASH (Water, Sanitation, and Hygiene) practices. The aim is to build a culture of cleanliness and health that benefits individuals and the wider community.

Table 23: Upazila based BD WASH Project Implemented Activities

Name of Upazila	Built Toilets	Funds distributed for Toilets in Tk.	Water Supply Units	Funds distributed for Water option in Tk.	BCC Sessions conducted	Participants
Banshkhali	524	22,619,000	173	7,930,000	232	6,960
Anwara	456	18,115,000	141	5,130,000	161	4,830
Satkania	434	17,535,000	86	3,845,000	166	4,980
Karnaphuli	188	6,718,000	39	1,181,000	82	2,460
Chandanaish	137	6,535,000	28	1,190,000	57	1,710
Boalkhali	110	4,015,000	36	1,490,000	52	1,290
Total	1,849	75,537,000	503	20,766,000	750	22,230

Impact of WASH (Water, Sanitation, and Hygiene) Activities

WASH activities have a powerful and lasting impact on communities, especially in rural and underserved areas. Here are some of the key benefits:

Improved Health and Hygiene

- Reduces the spread of waterborne diseases like diarrhea, cholera, and typhoid.
- Promotes better personal hygiene practices such as handwashing, leading to healthier families.
- Lowers child mortality rates and improves overall community well being.

Access to Safe Water and Sanitation

- Ensures clean drinking water for households, schools, and healthcare centers.
- Provides safe and private sanitation facilities, especially benefiting women and girls.
- Reduces the time and effort spent collecting water, freeing up time for education and work.

Increased Awareness and Behavior Change

- BCC (Behavior Change Communication) campaigns help people understand the importance of safe water and hygiene.
- Encourages long term habits like using sanitary latrines and washing hands with soap.
- Builds a culture of cleanliness and responsibility within communities.

Economic and Social Empowerment

- Healthier communities mean fewer sick days and more productivity.
- Creates jobs in water and sanitation infrastructure, maintenance, and supply chains.
- Empowers marginalized groups, especially women, by involving them in WASH related decision making and ownership.

Environmental Sustainability

- Promotes eco-friendly waste management and water conservation practices.
- Supports the use of organic manure from sanitation systems for agriculture.
- Build climate resilient communities through sustainable resource use.

Table24: Upazila-Based BD WASH Project Implemented activities

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Chandanaish	137	6,535,000	28	1,190,000	57	1,710
Boalkhali	110	4,015,000	36	1,490,000	52	1,290
Total	1,849	75,537,000	503	20,766,000	750	22,230

Tazin Akter: A Beacon of Sanitation Awareness and Women's Empowerment

Tazin Akter, a housewife from Char Lakshya Union in Karnaphuli Upazila port city of Chattogram living in poverty with her husband, Choton Hossain, a daily wage laborer, and their only daughter. Tazin dreamed of a safe, healthy, and dignified life. Her family's toilet was an old, open pit latrine that emitted foul odors and posed serious health risks, especially during the rainy season when dirty water would overflow into their home, causing illnesses like diarrhea, fever, and skin infections. Realizing the danger, Tazin decided to build a hygienic toilet not just for her family, but to inspire her community. She reached out to Gono Unnayan Prochesta and received a loan of Tk.50,000 under the "Gender Equality and Social Inclusion" project. She also attended sanitation training provided by Palli Karma-Sahayak Foundation, where she learned how to build a sustainable, eco-friendly, and low-cost toilet. Using the knowledge and financial support, she constructed a slab-based sanitary latrine that was odor free, easy to maintain, and environmentally friendly. Her new toilet not only improved her family's health and comfort but also became a model for the entire village. Neighbors

came to see how a woman with limited resources had successfully built such a facility. Her daughter is now safe from health hazards, and her husband no longer faces difficulties using the toilet. Inspired by her success, others began asking questions about how she built it, how much it cost, and where she got help. Her initiative sparked a local movement. Now, many villagers are following her example.

Her initiative proves that change begins at home, and one step can lead an entire society toward a better future. Tazin remains deeply grateful to Gono Unnayan Prochesta for helping her turn her vision into reality.



6.5 Water Credit Adaptation (WCAD) Project, [water.org](https://www.water.org)

Access to safe water, proper sanitation, and hygiene facilities is a fundamental requirement for sustainable development. Although Bangladesh has made notable strides in economic growth, many rural areas still face serious challenges due to insufficient water and sanitation services. To address these issues, Sustainable Development Goal 6 (SDG-6) focuses on ensuring availability and sustainable management of clean drinking water, sanitation, and hygiene, along with protecting water-related ecosystems. In alignment with SDG-6, Gono Unnayan Prochesta has launched a dedicated programme to improve access to safely managed water and sanitation services in its working areas. This initiative aims to provide rural communities with reliable water sources and hygienic sanitation facilities, while also enhancing the capacity of local systems to deliver and maintain these essential services.

Through this programme, Gono Unnayan Prochesta is helping build healthier, more resilient communities where clean water and sanitation are accessible to all.

Gono Unnayan Prochesta has launched the Water Credit Adoption (WCAD) Loan programme in the Madaripur and Faridpur zones for the fiscal year 2024–2025. This initiative is being carried out in partnership with BURO Bangladesh, following a formal agreement signed on July 11, 2024. The project receives financial support from Water.org, a USA based funding organization. The second phase of the WCAD project concluded successfully on April 30, 2025.

The third phase began in May 2025 and will continue for one year. Currently, 39 branches are actively implementing the WCAD programme across Gono Unnayan Prochesta's operational areas.

To strengthen the capacity of field staff, Gono Unnayan Prochesta organized a two-days refresher training course for 40 Credit Officers from selected branches. Additionally, a day-long orientation session was held at the Gono Unnayan Prochesta's Training Centre in Rajoir, Madaripur. This session was attended by 20 Branch Managers, 7 Area Coordinators, 3 Assistant Directors (ADs), and 2 Deputy Directors (DDs), ensuring a comprehensive understanding of the project's goals and procedures.

The WCAD loan ranges from Tk.5,000 to Tk.1,00,000, with a service charge of 24% per annum, calculated using the Reducing Balance Method. Loans are repaid through weekly installments, and the tenure is set for one year.

During the 2024-2025 financial year, Gono Unnayan Prochesta disbursed a total of Tk. 9,08,56,000 through 2638 loans under the Household Water Loan and Household Sanitation Loan categories. These loans were provided to numerous beneficiaries, contributing to improved access to clean water and sanitation in rural communities.

7. Livestock Programme (Pisciculture/Pond Fish Culture, Poultry and Goat Breeding)

a) Pisciculture/Pond Fish Culture

Following the catastrophic floods of 1988, Gono Unnayan Prochesta undertook a significant rehabilitation initiative by renovating old, neglected ponds and transforming them into viable sites for fish farming. Recognizing the potential of aquaculture as a sustainable source of income and nutrition, Gono Unnayan Prochesta expanded its efforts by excavating 15 ponds on its own land. These ponds were carefully selected and prepared based on their suitability for fish cultivation, ensuring optimal conditions for growth and harvest. Throughout the years, Gono Unnayan Prochesta has maintained a consistent fish farming programme, adapting its practices to seasonal and environmental factors. In the financial year 2024–2025, the organization continued its aquaculture activities in these ponds, cultivating a diverse range of fish species. The varieties farmed this year included Rui, Katla, Mrigel, Common Carp, Grass Carp, Silver Carp, Black Carp, Footi, and Bata each chosen for their market demand, nutritional value, and adaptability to local water conditions. These efforts not only contributed to food security and community nutrition but also generated income for the organization. The financial returns from fish sales during this period are detailed in the accompanying table, reflecting the economic viability of Gono Unnayan Prochesta's aquaculture programme and its role in supporting organizational sustainability and community development.

Table 25 : Income from Pond Fish Culture

Working Zone	No. of Ponds	Water Area (Acres)	Income (Tk.)	Stock Value (Tk.)	Total Amount (Tk.)	Expenditure (Tk.)	Total Surplus (Tk.)
Khalia & Alamdaster	12	3.09	2,27,605	2,80,000	5,07,605	2,99,479	2,08,126
Bajitpur	03	1.40	16,570	35,000	51,570	17,550	34,020
Total	15	4.49	2,44,175	3,15,000	5,59,175	3,17,029	2,42,146

Fish/Pond Farming faces several significant obstacles/Challenges that hinder its effective implementation:

- **Deteriorated Pond Conditions:** Many ponds are outdated, with excessively muddy bottoms and damaged banks. Additionally, large trees along the edges obstruct sunlight and contribute to poor water quality, negatively impacting fish growth. Immediate excavation and restoration are essential.
- **Labor Shortage and Rising Costs:** A lack of skilled fish farmers and support workers, combined with the escalating cost of fish feed and other essentials, makes it increasingly difficult to sustain operations efficiently.
- **Security Concerns:** Inadequate fencing and insufficient surveillance around pond areas have led to frequent incidents of fish theft, undermining productivity and profitability.
- **Limited Resources and Equipment:** The absence of modern aquaculture tools and a shortage of working capital restrict the ability to adopt innovative practices and scale operations effectively.

b) Poultry Farm

The Poultry Farm initiative is making a significant contribution to the social and economic development of rural communities. Beyond serving as a source of income for the organization through increased poultry production, it plays a vital role in enhancing food security and nutrition at the household level by ensuring the availability of affordable and high quality animal protein. Families in the surrounding areas benefit directly from access to fresh meat and eggs, which are essential for a balanced diet.

Moreover, the initiative supports the growth of local entrepreneurship by strengthening the business prospects of small scale chicken retailers. By providing a steady supply of poultry, it enables these shopkeepers to maintain consistent operations, expand their customer base, and improve their livelihoods. The ripple effect of this support extends throughout the community, fostering economic activity and creating employment opportunities.

In addition, the Poultry Farm serves as a model for sustainable agricultural practices and community driven development. It demonstrates how integrated farming systems can be leveraged to uplift rural populations, reduce poverty, and build resilience. Through its multifaceted impact economic, nutritional, and entrepreneurial the Poultry Farm stands as a cornerstone of Gono Unnayan Prochesta's broader mission to empower rural communities and promote inclusive growth.

Table 26: Income from Poultry Farm during 2024 – 2025

Activities	No. of Chicks	Income (Tk.)	Expenditure (Tk.)	Surplus (Tk.)
Poultry rearing	5900	16,94,249	15,88,300	1,05,949

c) Goat Breeding Centre

The organization currently has six crossbreed bucks located in the rural areas of Rajoir and Bajitpur, Rajoir Upazila, Madaripur District. This initiative aims to promote the growth of improved goat breeds by offering quality, low-cost breeding services. As a result, the organization is contributing to the development of enhanced goat breeds in the region.

Table 27: Income from Insemination of Goat during 2024-2025

Activities	No. of Goats Inseminated	Income (Tk.)	Expenditure (Tk.)	Surplus/Deficit
Goat Insemination	832	3,32,890	3,42,038	(9,148)

8. Agriculture Programme (Nursery, Plantation & Afforestation)

As part of its commitment to social responsibility and climate resilience, Gono UnnayanProchesta has been actively working to mitigate the adverse effects of climate change by planting saplings along roadsides in its operational areas. In the wake of the devastating floods of 1988, which severely impacted agriculture, infrastructure, biodiversity, and livelihoods across Madaripur, Shariatpur, and Gopalganj Districts, the organization launched a large-scale afforestation initiative.

Between 1989 and 1990, with financial and technical support from the World Food Programme (WFP), Gono UnnayanProchesta planted 193,173 woody saplings along both sides of 58 roads in the three Districts. This initiative engaged 673 landless, marginalized, husband abandoned, and widowed women as caretakers, providing them with food assistance 5 kg of wheat per day each month for a period of three years.

To secure long-term economic benefits for the women involved, the government formalized their participation through Land Use Rights and Benefit Sharing Agreements, known as Tripartite Agreements, which were signed in 1993, 1995, and 1997. These agreements ensured that once the trees matured and were harvested, the financial proceeds would be equitably distributed among three stakeholders: the government and local government institutions, Gono UnnayanProchesta, and the beneficiary caretaker groups. Two benefit-sharing options were outlined.

Under Option 1, the distribution was as follows: Government Treasury received 20%, Upazila/Thana Parishad 25%, Union Parishad 5%, Gono UnnayanProchesta 10%, and the Beneficiary Group 40%.

Option 2 consolidated the government entities Upazila/Thana Parishad, Government Treasury, and Union Parishad into a single 20% share, while Gono Unnayan Prochesta and the Beneficiary Group each received 20% and 40%, respectively. After approximately 25 years, many of the trees were removed due to their maturity, road expansion, river erosion, and storm damage. In 2022 alone, 41 km of roadside trees was sold due to road widening, while 15.5 km were lost to erosion. Currently, 184.52 km of roadside plantations remain visible across the three Districts.

Ongoing activities under this programme include regular monitoring of the trees, coordination meetings with caretakers, engagement with local villagers, and communication with Upazila Parishads to ensure continued stewardship and sustainability.

Table 28 : Present status of the Roadside Afforestation

Sl. no.	District	Upazila	Number of Roads	Length of Road (Km.)
01	Madaripur	Rajoir Shibchar	29	108.52
02	Gopalganj	Gopalganj Sadar Kotalipara	16	46.50
03	Shariatpur	Shariatpur Sadar Jazira Naria Bhedergonj	07	34.00
Total	03	08	52	184.52

The impacts of the roadside afforestation are as follows:

Environmental Impact

- Trees planted along roadside play a crucial role in maintaining ecological balance.
- Their roots prevent soil erosion, protecting the structural integrity of roads.

Community Comfort

- The shade protects villagers and travelers from intense sunlight and rain.
- Enhances the overall travel experience and supports rural mobility.

Economic Empowerment

- These trees are more than environmental assets, they are economic lifelines.
- Ownership is granted to landless, marginalized, abandoned, and deprived women, as well as government and local institutions.

Symbol of Hope

- For many women, these plantations represent a future of financial independence.
- The growth of each tree reflects the growth of opportunity and dignity.

Challenges in Implementing Afforestation Programmes

- **Unspecified Maintenance Costs:** Agreements typically omit provisions for maintenance and supervision expenses, compelling the implementing organization to cover these costs from its own resources.
- **Liability for Tree Damage:** The organization assumes responsibility if planted trees are damaged or removed due to road expansion, infrastructure development, housing construction, or electrification activities.
- **Ownership Disputes:** Conflicts frequently arise between nearby residents and project personnel regarding the ownership of trees planted along roads, leading to confusion and tension.
- **Unclear Guidelines for Tree Sales:** The documentation lacks clear terms regarding the approval process by local government authorities for selling mature trees, which complicates interactions with beneficiaries and affects trust and transparency.

9. Health Programme

9.1 Health and Nutrition

The Health and Nutrition activities under the Somriddhi project initiative have emerged as a crucial support system for families in Amgram Union, Rajoir Upazila, Madaripur District. With financial backing from the Palli Karma-Sahayak Foundation, the programme has successfully reached twenty households, delivering free health and nutrition services directly to their homes. This door-to-door approach has made healthcare more accessible for families who previously struggled to receive basic medical attention. The initiative reflects a strong commitment to improving public health and reducing inequalities in healthcare access, especially in rural and underserved areas.

Due to the lack of a formal Community Clinic in Amgram Union, Somriddhi has taken proactive steps to meet local health needs. Health Officers from Gono Unnayan Prochesta provide essential medical services through Static Clinics and conduct regular health camps via Satellite Clinics. These Satellite Clinics, held twice a week, offer free medical prescriptions and distribute iron and calcium tablets to patients, with part time MBBS doctors overseeing treatment. Additionally, specialist physicians attend these camps to provide expert consultations and medications at no cost. Health Inspectors monitor the activities closely to ensure consistent service quality. This comprehensive and community-focused approach has made Somriddhi a vital lifeline for improving health outcomes in Amgram Union.

Table 29: Patients attended at the Satic and Satellite Clinic during 2024-2025

FY	Patients in Static Clinic	Patients in Satellite Clinic	Total Patients
2024-2025	662	276	938
2023-2024	3150	2162	5312
2022-2023	2627	2087	4714
2021-2022	2607	1425	4032
2020-2021	3257	497	3754

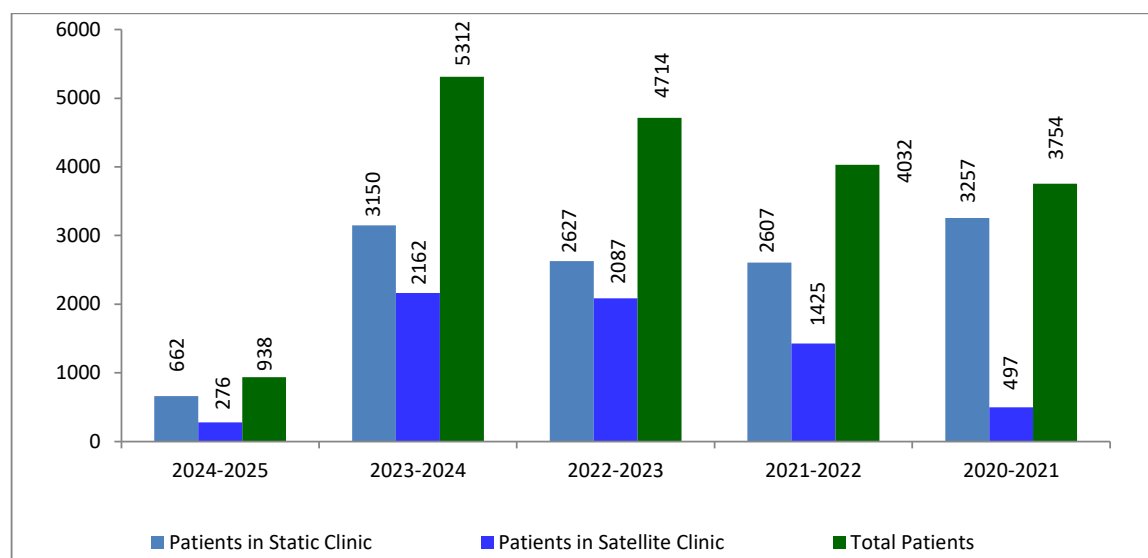


Figure : 12 Patients attended at the Satic and Satellite Clinic during 2024-2025

Sajahan Kazi Regains Mobility After Treatment



Sajahan Kazi, a 62 year-old farmer from Khalia Village in Rajoir Upazila, had been struggling with persistent back pain for some time. Despite taking medication prescribed by a local village doctor, his condition showed no improvement. Concerned, he and his son sought help from the health officer at Gono Unnayan Prochesta.

Following a thorough examination, including blood tests and an X-ray, it was revealed that Sajahan's backbone had sustained damage. The Health Officer prescribed appropriate medication and maintained regular follow-ups. Within just 15 days of treatment, Sajahan began to feel relief and gradually regained his ability to walk comfortably.

Now fully recovered, Sajahan Kazi expresses deep gratitude for the care and support he received through Gono Unnayan Prochesta. His family consisting of his son and two married daughters shares in his joy as he returns to his daily life with renewed strength.

9.2 Health Camps

Mother and Child Health Care Camp

Under the initiative of Gono Unnayan Prochesta Somriddhi project, a “Mother and Child Health Treatment Camp” was organized on 23/06/2025 with the financial and technical support of Palli Karma Sahayak Foundation in Amgram Union of Rajoir Upazila of Madaripur District. Through this camp, 02 specialist doctors distributed free maternal and child health treatment prescriptions and medicines to the patients. Mr. Dr. Muhammad Shamim Akhter, Rajoir Upazila Health and Family Planning Officer, was present as the chief guest at the Mother and Child Treatment Camp. Mr. Subhash Chandra Sarkar, Chairman of Amgram Union Parishad of Rajoir Upazila mention. After the independence of the country, when the condition of children and mothers was very poor, there was no complete hospital at the Upazila level, then Gono Unnayan Prochesta established a complete hospital for Mother and Child Health Care. Therefore, the local and regional patients have great confidence in the health services of Gono Unnayan Prochesta.

In the Mother and Child Health Treatment Camp, a total of 169 people, 135 female and 34 male, from Amgram Union received pre-medical services.

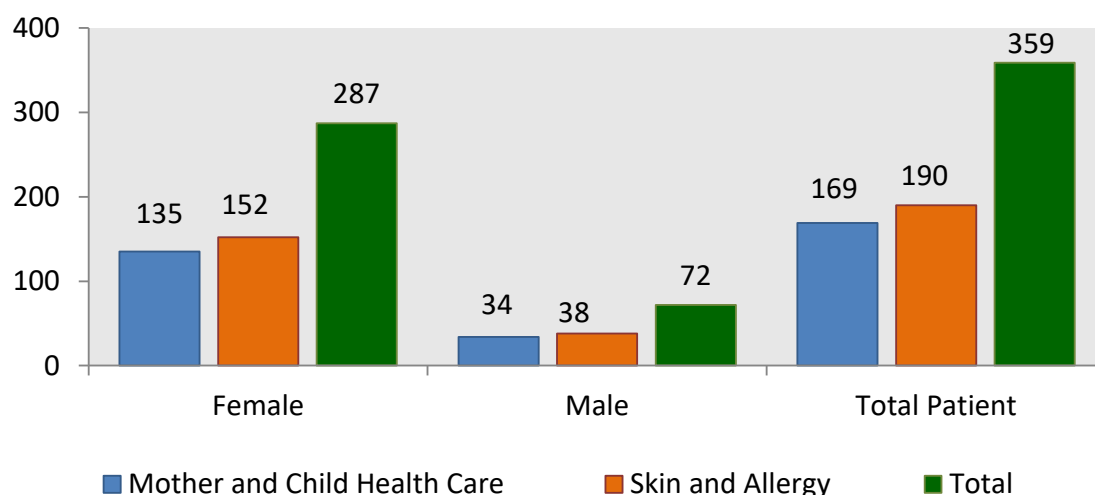


Figure : 13 Mother and Child Health Care Camp

Skin and Allergy Health Camp

With financial and technical assistance from Palli Karma Sahayak Foundation, a skin and allergy health camp was held on 25 May 2025 in Amgram Union, Rajoir Upazila, Madaripur District, as part of the Somriddhi Action Plan for the fiscal year 2024-2025. The camp was inaugurated by Mr. Subhash Chandra Sarkar, Chairman of Amgram Union Parishad. Two medical specialists conducted the camp, offering preliminary consultations and distributing necessary medications to patients. A total of 152 individuals received treatment, including 114 female and 38 male.

Table 30: Achievement of ENRICH /Somriddhi Health Component

Sl. no.	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievements
01	Health Card distribution entry fee	439 Households are Health Card holders with health-related information of all family members	32	439 Household are health card holders
03	Mother and Children Health Camp	169 patients were provided free treatment(135female and 34 male), and 169 patients received free medicine	100	169 mothers and children got services
04	Skin & Allergic Treatment Camp	152 patients were provided free treatment (114 female and 38 male) with medicine	100	152 patients got services
05	Diabetic Test	36 persons were aware of diabetic disease	100	36persons got services
06	Courtyard Meeting	108 meetings were organized, to aware community people of healtheducation, nutrition and negative effects of early marriage and drug abuse	100	108 meetings were held
07	Placement of Hand Wash Bottle (Device)	hand wash bottle placed in all 63families	100	63 families used hand washing bottle.

10. Annual Eye Camp

As in previous years, Gono UnnayanProchesta organized a free Eye Care Camp and Cataract Surgery Programme. The camp was supported by Dhaka Progressive Lions Eye Hospital in Rajoir, which assisted with patient screening, selection, and surgical procedures. At the Somriddhi office premises in Amgram, doctors and staff identified patients eligible for cataract surgery and provided treatment and necessary medicines to those with other eye problems.

Patients selected for cataract surgery were taken to the hospital in Rajoir. After the operation, they were brought back to the Amgram office the next day, where they received instructions on how to use their medicines properly before returning home.

During the 2024 –2025 fiscal year, 43 patients were selected for Cataract Surgery out of the 174 (126 female and 48 male) treated. Of these, 34 successfully underwent surgery (25 female and 9 male). The remaining 9 could not be operated due to complications such as high diabetes, elevated blood pressure, viral infections in the eyes, or tear duct issues. Seven days after surgery, patients were sent back to the Rajoir hospital for follow up treatment, and again after 30 days for a final check up. If any complications were found, their medication was adjusted; otherwise, they were advised to continue with the previously prescribed medicines.

Table 31: Achievement Annual Eye Camp during the reporting period

Sl. no.	Events	Achievements in number during the reporting period (2024-2025)	Achievement (%)	Cumulative Achievement
02	Eye Camp-Cataract Surgery	34 patients (25 female and 09 male)	100	34 patients
03	General Eye Treatment Camp	174 Patients were provided free treatment (126 female and 48 male) and received free medicine.	100	174 eye patients got service

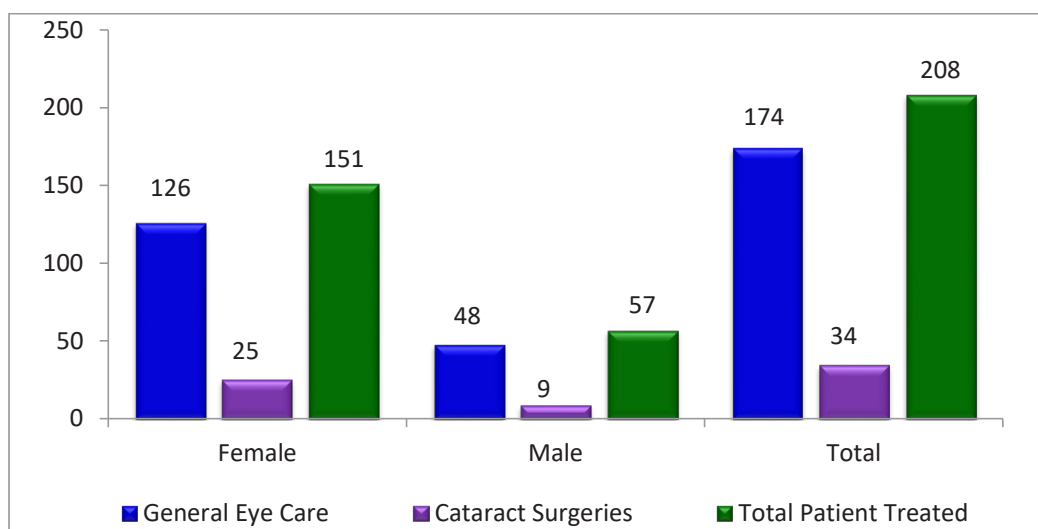


Figure : 14 Achievement of free Eye Care Camp and Cataract Surgery

Abul Hossain Kazi can see clearly again



Abul Hossain Kazi, a 62 year-old farmer from AmgramMadhyapara village, had been struggling with poor eyesight. He lives with his daughter, who works in a garment factory. His wife passed away, and his two sons live separately. Because his daughter is busy with work, Abul Hossain has to cook and manage most of his daily tasks by himself.

One day, he noticed that his vision was getting worse. He informed a health inspector, who took him to the local Static Clinic. After an eye check-up, the doctor told him he had cataracts in his right eye. Hearing this, Abul Hossain became very worried and sad.

Later, he was selected for free cataract surgery through a special eye camp. The operation was done successfully, and the clinic provided follow-up care. Now, Abul Hossain can see clearly again and is very happy with the support he received from Gono UnnayanProchesta.

11. GUP Physiotherapy and Rehabilitation Center (GPRC)

In February 2015 Gono Unnayan Prochesta established GUP Physiotherapy and Rehabilitation Centre (GPRC) at its Jono Shasthya Sheba Campus in the village Khalia to ensure availability of Physiotherapy & Rehabilitation services and treatment of paralyzed patients with minimum cost. Initially necessary equipment were procured for rendering high quality of services to the patients by the financial support from German Embassy. Physiotherapy is a branch of medical science it is also known as Physical Therapy. The graduate Physiotherapy professionals generally known as Physiotherapists are experts in movement and function who work in partnership with their patients, assisting them to overcome movement disorder which may have been present from birth, occurred through an accident or injury or the result of ageing or life changing events.

The Physiotherapist diagnose and treat individuals of all age from new born to the very oldest people who have medical problems of other health related conditions that limit their abilities to move and functional activities in their daily lives.

The staff members of GPRC have successfully ensured their active participation in the Multi-Disciplinary Team (MDT) approach to screen new patients through an initial assessment and provide essential knowledge with appropriate referral to the respective department or specialist for better management.

Physiotherapists of GPRC use their knowledge and skills to improve arrangement of conditions with different system of body such as:

- Neurological Conditions (Bell's Palsy, Stroke, Spinal Cord Injury).
- Musculoskeletal Conditions (Back pain, Arthritis)
- Cardiovascular Conditions (Rehabilitation after Heart attack).
- Respiratory Conditions (Asthma, Pulmonary diseases).
- Pediatrics Conditions (Cerebral Palsy, Autism).
- Sports Injury & Ligament injury.

Besides, the team members of GPRC have tried and trying to increase awareness among general people about disability and the need of Physiotherapy. GPRC have some residential facilities for the patients who come from long distance or the paralysis patients who have severe mobility problems. GPRC have 14 normal cabins & 3 VIP cabins for patients with a beautiful garden within open environment.

Staff of Gono Unnayan Prochesta Physiotherapy and Rehabilitation Centre (GPRC).

The centre has a team of 9 personnel. They are one centre in charge with Bachelor in Physiotherapy (BPT), one female Physiotherapist with Bachelor degree, two assistant physiotherapists with Diploma in Physiotherapy (DIPT), two female physiotherapy assistant, one center supervisor & two work assistants.

Service Activity

During the reporting period with financial support from the German Embassy necessary equipment were procured for rendering high quality of service to the patients. Total 5313 patients attended Physiotherapy and Rehabilitation service of which 2141 were female and 3172 were male.

Table 32: Income from GPRC during 2024-2025

Sources	No. patients	Types of patients		Income (Tk.)		Total (Tk.)	Expenditure (Tk.)	Total Surplus/ lose
		Female	Male		Others			
Outdoor	5111	2057	3054	1354900				
Indoor	202	84	118	3042908	5208	4449158	3682449	766709
Total	5313	2141	3172	4397808	5208	4449158	3682449	766709

Devices and method used for Physiotherapy treatment at GPRC:

- Infra-Red Radiation (IRR) Physiotherapy uses, or heat, to treat various conditions by penetrating the skin to increase blood flow, relieve pain, reduce muscle spasms, and accelerate healing in superficial tissues.
- Ultrasound Therapy (UST) in physio refers to Therapeutic, a common non-invasive electrotherapy modality that uses high-frequency sound waves to promote healing, reduce pain, decrease inflammation, and improve blood flow in soft tissues like muscles and tendons.
- Shortwave Diathermy (SWD) in physiotherapy, stands for a therapeutic modality that uses high-frequency electromagnetic energy to generate deep heat in tissues, promoting healing, reducing pain, and improving mobility for conditions like musculoskeletal disorders and injuries.
- Transcutaneous Electrical Nerve Stimulation (TENS) is a non-invasive treatment using a battery-powered device with electrodes on the skin to deliver low-voltage electrical currents for temporary pain relief.
- Interferential Therapy (IFT) stands for, a non-invasive, drug-free treatment that uses medium-frequency electrical currents to generate a low-frequency current deep within the body.
- Physiotherapy traction is a non-invasive technique applying a gentle pulling force to stretch and decompress the spine or joints, relieving pressure on discs, nerves, and muscles to alleviate pain.
- Manual therapy for physiotherapy involves hands on techniques to improve pain, mobility, and function by applying external forces to soft tissues and joints.
- Speech therapy is a medical field focused on improving communication and swallowing functions, distinct from physiotherapy which centers on mobility and physical strength.

Factors creating problems for Physiotherapy treatment:

1. Patient wants to recover quickly.
2. Load shedding.
3. Patients do not come to physiotherapy center at the right time considering the severity of diseases.
4. Lack of modernequipment at physiotherapy center .

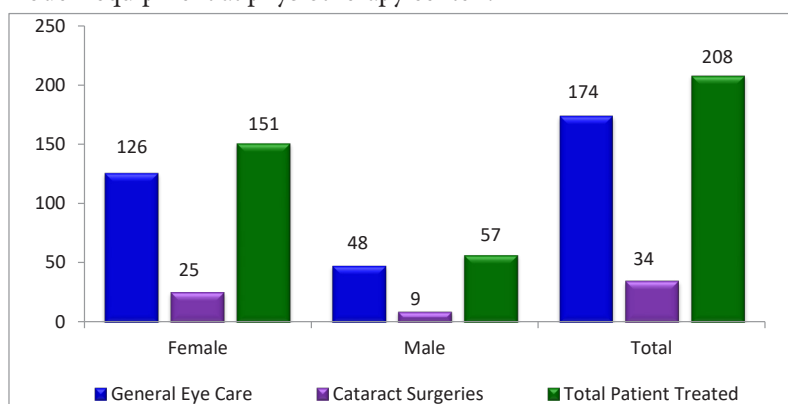


Figure : 15 Patients treated at GPRC in last five years

Bidhan Mandal's Recovery from Bell's Palsy at GPRC

Picture

Bidhan Mandal, a 55-year old floating cloth seller (feriwala) from the village of South Khalia in Madaripur District, faced an unexpected health crisis on 15 September 2024 while engaged in his daily work. Without warning, he experienced a sudden deformation on the left side of his face, his facial muscles became visibly crooked while speaking, and tears streamed uncontrollably from his eyes. Despite the alarming symptoms, Bidhan continued his work, driven by the responsibilities of his profession. It was during this time that he came across a street advertisement for the Gono UnnayanProchesta Rehabilitation Center (GPRC), which offered treatment for neurological and muscular conditions.

Encouraged by the possibility of recovery, Bidhan visited GPRC, where medical professionals conducted a thorough evaluation and diagnosed him with Bell's Palsy (a condition affecting facial nerves and muscles). The doctors reassured him that with consistent physiotherapy, full recovery was achievable. On 18 September 2024, Bidhan was admitted to GPRC to begin his treatment journey. Over the next two weeks, Bidhan received dedicated care and physiotherapy under the supervision of the GPRC medical team. Their commitment and expertise played a pivotal role in his rapid improvement. By the end of his stay, Bidhan had made a complete recovery, regained full control of his facial muscles and returning to his normal life. He has since resumed his profession with renewed energy and confidence.

Bidhan Mandal expresses heartfelt gratitude to GPRC and Gono UnnayanProchesta for their compassionate support, timely intervention, and unwavering dedication throughout his healing journey. His story stands as a testament to the transformative power of accessible healthcare and Gono Unnayan Prochesta's community driven medical initiatives.

12. Support Programme

12.1 Capacity Building through GUP Training Centre (GTC)

Since 1976, Gono Unnayan Prochesta has been conducting training programmes aimed at community development. The organization's training venue is located in Rajoir Upazila of Madaripur District, adjacent to the Dhaka-Barisal Highway. It is approximately 85 kilometers away from Dhaka. The center features beautiful flowers and wood gardens, creating an ideal environment for hosting development activities, training sessions, seminars, workshops, and conferences.

Under the organization's own training initiatives, various programmes are organized to enhance the skills of staff and members based on their needs. The center also includes a pleasant dining hall where meals and refreshments are served to trainees, guests, and resource persons.

The training center houses two classrooms, one of which is air-conditioned and can accommodate up to 75 participants at a time. The dormitory rooms each contain two beds, providing lodging for up to 30 individuals. Additionally, the guest rooms include six air-conditioned rooms with two beds each, accommodating 12 people, and two non-air-conditioned rooms with two beds each, allowing for four more guests. In total, the center can host up to 16 guests, resource persons, or trainees in its guest accommodations.

In the financial year 2024-2025 Gono Unnayan Prochesta organized the following trainings in its Training Center, shown in Table below:

Table 33: Organized training under Training Center during reporting period

Sl.No.	Name of events	Duration (Days)	Category of Participants	No. of Participants	Organized by
01	Monthly coordination meeting of Microfinance Programme	01	Executive Director, Director, DD, AD, AC and BM	459	GUP
02	Training on Accounts management and software management	01	Branch Accountants	102	GUP
03	Workshop on 5 years planning of Gono Unnayan Prochesta	01	Executive Director, Director, Expert, DD, AD and AC	22	GUP
04	Workshop on Strategic Planning	01	General Council Members	12	GUP
05	Training on BMED	16	Group members / Selected one of RAISE project	43	RAISE – GUP
06	Group Dynamism of Saving and Credit Management	03	Credit Officer	25	GUP
07	Meeting with Senior Officials of Gono Unnayan Prochesta	01	Executive Director, Director, Expert, DD, AD, AC	20	GUP
08	Workshop on WCAD	01	Director, DD, AD, AC and BM	56	WACAD-BURO Bangladesh

09	Orientation for Master Craft Person	03	Master Craft Person of RAISE Project	59	RAISE – GUP
10	Basic orientation on climate resilient WASH programme	01	Director, DD, AD, AC and BM	42	WACAD-BURO Bangladesh
11	Training of Trainers on WASH	03	Credit Officer	20	WACAD-BURO Bangladesh
12	Training in Life skill Development	05	Apprenticeship of RAISE Project	85	RAISE – GUP
13	Foundation training on Enrich center teacher	02	Enrich Teacher	22	ENRICH-GUP
Total				885	



Table 34: Staff attended the events organized by other organizations in 2024 – 2025

Sl. No.	Name of events	Duration (day)	Category of Participants	No. of Participants	Organized by
01	Risk Management	05	Area Coordinator	01	PKSF
02	Software base Monitoring and Supervision (Banker Plus)	04	Area Coordinator	01	PKSF
03	Internal Audit	05	Ass. Internal Auditor	01	PKSF
04	Micro Enterprise Management & Financing Strategy	05	Area Coordinator	02	PKSF

05	Training of VAT and TAX	04	Asst. Coordinator, Acc. & Finance	01	PKSF
06	Master Trainer Refreshers Training on Wash in Climate Resilience	02	Asst. Director and Asst. Coordinator - Training	02	BURO Bangladesh
07	Accounting for Non- Accounts (AFNA)	05	Asst. Coordinator - IT	01	PKSF
08	Leadership for Development Professionals	05	Asst. Director, MF	01	PKSF
09	Institutional Development Safeguards & Women Entrepreneurship	04	Deputy Director, MF	01	PKSF
10	Procurement & Inventory Management	05	Asst. Coordinator, Acc. & Finance	01	PKSF
11	Human Resource Management Training	05	Coordinator, HRD	01	PKSF
12	Training of Trainer (TOT)	05	Area Coordinator	01	PKSF
13	Virtual training on Women Entrepreneurship	1	Branch Manager	5	PKSF
Total				19	

12.2 Field Level Water Quality Monitoring Project with HYSAWA

Field Level Water Quality Monitoring Project is being implementing by Gono Unnayan Prochesta since March 2010 with HYSAWA through the financial assistance of GOB-DANIDA- HYSAWA, HYSAWA-AUSAID and HYSAWA-SDC. The primary objective of this initiative is to ensure that rural communities have access to clean and safe drinking water. The project centers around testing water from newly installed Deep Hand Tube Wells (DHTWs), which are commonly used in rural areas to extract groundwater. Gono Unnayan Prochesta uses portable field-testing kits (HACH- USA) to examine the water for both harmful and essential elements. These include arsenic (As), iron (Fe), and chloride (Cl), which are tested at every site, while manganese (Mn) is tested at 10% of the water points due to its potential impact on watercolor and taste.

Over the years, Gono Unnayan Prochesta has gained valuable experience and built a strong reputation for its commitment to water safety and public health. Recognizing this expertise, HYSAWA entered into a new agreement with Gono Unnayan Prochesta in February, 2024 to expand the scope of the Water Quality Testing Project. This new phase extends the project's reach to Cox's Bazar District, a region with growing demand for safe water infrastructure. The expanded initiative officially began in March 20, 2024 and is scheduled to continue until June 25, 2028. It focuses on monitoring the water quality of newly installed tube wells in Cox's Bazar, ensuring that the local population benefits from the same rigorous testing and safety standards that have been successfully applied in other regions.

Through this extended partnership, Gono Unnayan Prochesta aims to deepen its impact and serve more communities that are vulnerable to water contamination. By combining field-level testing with laboratory verification, the organization continues to uphold high standards of water safety. This initiative not only contributes to public health but also empowers rural families with access to reliable water sources, reducing the risk of waterborne diseases and improving overall quality of life. In the last financial year 2024-2025 Gono Unnayan Prochesta tested tubewell and Mini Pipe Line in four Upazilas of Cox's Bazar District which show in the table:

Table 35: Water Points tested during reporting period under HYSAWA

District	Upazila	No of Unions	Nos of Tube Well Tested	Nos of MiniPipe Line Tested	Total Water Point Tested
Cox's Bazar	Ukhiya	05	259	09	268
	Teknaf	04	136	05	141
	Ramu	05	110	05	115
	Cox's Bazar Sadar	03	59	04	63
	Total	17	564	23	587

Impact of the project

The Water Quality Testing Project has made a significant impact on the health and well-being of rural communities. By testing newly installed tube wells for harmful substances like arsenic, iron, chloride, and manganese, the project has helped identify and prevent the use of contaminated water sources. This has greatly reduced the risk of waterborne diseases and long-term health complications among residents. The initiative has also raised awareness about safe drinking water practices and empowered communities to demand better water infrastructure.

Water scarcity is the topmost problem in the Hard to Reach (HtR) areas of Cox's Bazar District. Women are mainly involved with the collection of safe drinking water from long distances. To mitigate above problem HYSAWA is implementing their Wash activities at 16 Union Parishads under 4 Upazilas of Cox's Bazar District. Installation of Deep Hand Tube Well, Piped Line water supply project and other software activities like Wash related training, awareness raising on Health and Hygiene issues are implementing in collaboration with local Govt (UP) and HYSAWA Field level staff. Gono Unnayan Prochesta is involved with the Water Quality Monitoring work as a 3rd Party. Impact of these Water Point Installation and software activities women of this area are more benefitted to learn more knowledge on Health, Hygiene and House Hold issues and getting safe drinking water nearby.

12.3. Club for Elderly People

In 2023, Gono Unnayan Prochesta set up a Senior Citizen Center in Khalia Union with financial and technical support from Palli Karma Sahayak Foundation under the "Improving the Lives of Elderly People" programme. When the programme ended in 2024, Gono Unnayan Prochesta decided to continue running the center using its own fund and staff. They made sure the center stayed clean and safe for everyone.

This center quickly became a popular place for elderly people in the area. Every afternoon, seniors from nearby homes come to spend time together like before.

At the center, they enjoy watching TV, playing carrom, ludo, and chess. They also read newspapers and religious books. Many seniors come after their evening walk to relax and chat with friends. Since it opened, the center has been a favorite spot for spending free time. Locals often call it the "Club for elderly people."

The seniors also help guide the youth in the community. They give advice, encourage sports, and support young people to stay on the right path. They visit Afternoon Education Support Centre to check on students' progress and share ideas to improve education. Their involvement brings positive changes to both the youth and the community.



12.4. Prabin Sonali Uddog (Tea Stall)

Siddiq Sheikh 70 years old, son of the late Dalil Uddin Sheikh, was a van driver residing in Ward 2 of Khalia, Rajoir Upazila, and Madaripur District. His family consisted of eight members including his wife, five daughters, and one son. Children are now married. In 2010, Siddiq lost his wife, and with the burdens of family life and advancing age, his health began to deteriorate. Unable to continue driving his van, he rented a small shop at the Khalia-Ganguli Bari crossroads and began selling tea with limited capital. In the face of the challenges, he managed to keep his business.

In 2022, Siddiq's life took a positive turn through the Initiatives of Gono Unnayan Prochesta, and with financial assistance from the Palli Karma Sahayak Foundation under the Somriddhi Project part of the Senior Citizens' Quality of Life Improvement Programme while he received goods worth Tk.15,000 to help establish a tea stall.

Out of six pre selected candidates from Khalia Union, after careful evaluation, Siddiq Sheikh was selected due to his prior experience in running a tea shop.

With this support Siddiq expand his Sonali Udyog tea stall. The business began to thrive, and Siddiq expressed heart felt gratitude to all the officials involved. Today, he continues to manage his tea stall independently, a testament to the impact of the Gono Unnayan Prochesta Initiative in improving the lives of senior citizens.



13. Go -NGO Cooperation

Gono Unnayan Prochesta has been actively working in the southern region of Bangladesh—particularly in Madaripur, Shariatpur, and Gopalganj District since 1973. As one of the earliest development organizations in the country, Gono Unnayan Prochesta has made a significant impact on improving the quality of life for people in these areas. Its work spans across social, environmental, and economic development, focusing on empowering communities, reducing poverty, and promoting sustainable growth. Over the decades, Gono Unnayan Prochesta has earned the trust of local residents through its consistent and people centered approach.

With its long-standing presence, Gono Unnayan Prochesta has built strong partnerships with local, Upazila, and District level administrations. The organization is actively involved in various government committees, including the Disaster Management Committee, the WATSAN (Water and Sanitation) Committee, and the Health Management Committee, NGO coordination (Upazila & District), Agriculture Management, Hospital Management, Municipality Cultural Committee etc. These roles enable Gono Unnayan Prochesta to contribute to important decisions and planning processes that directly benefit the community. Gono Unnayan Prochesta also plays a vital role in supporting national level initiatives at the local level. Whether it's responding to natural disasters, organizing health and sanitation campaigns, or observing national and international awareness days, Gono Unnayan Prochesta works hand-in-hand with government agencies to ensure successful implementation. The organization firmly believes that collaboration between Government (GO) and Non-Government Organizations (NGO) is essential for achieving meaningful and lasting development. Through this collaborative model, Gono Unnayan Prochesta continues to be a driving force for positive change in the region.

SDG

-  SDG 1 No Poverty
-  SDG 2 Zero Hunger
-  SDG 3 Good Healths and Well-being
-  SDG 4 Quality Education
-  SDG 5 Gender Equality
-  SDG 6 Clean Water and Sanitation
-  SDG 13 Climate Action and
-  SDG 16 Peace, Justice, and Strong Institutions.

14. Impact, Lessons learned and Challenges of 2024- 2025

14.1 Impact

1. Improved Food Security: Different types of loan options have helped families grow more food and reduce hunger in rural communities.
2. Boost in Confidence and Employment: Many members have gained access to Income Generating Activities, which increased their self confidence and provided seasonal jobs.
3. Stronger Community Bonds: Gono Unnayan Prochesta's activities have build trust and unity among neighbors, encouraging teamwork and mutual support.
4. Better Coordination Among Organizations: Gono Unnayan Prochesta has created strong partnerships with government bodies, NGOs, and international organizations, improving service delivery.
5. Youth Engagement in Positive Actions: Young people are now more aware and motivated to stay away from illegal activities and contribute to community safety.
6. Growth in Small Businesses: Micro Enterprise (ME) loans have helped many starters or expand small businesses, increasing income and creating jobs.
7. Health Awareness and Services: Health programmes have improved knowledge about hygiene, nutrition, and disease prevention, leading to healthier families.
8. Support for Farmers and Fish Growers: Agriculture and fish culture programmes have helped farmers and fish growers adopt better techniques and earn more.
9. Empowerment of Marginalized Women Groups: Gono Unnayan Prochesta's inclusive approach has empowered women and disadvantaged groups to take part in economic and social activities.

14.2 Lessons Learned

Diversified Funding Strengthens Stability: By managing alternative funding sources effectively, Gono Unnayan Prochesta built strong connections with government and private banks, helping sustain its revolving loan fund even during economic uncertainty.

Community Trust Enhances Impact: Maintaining close relationships with community members and borrowers proved essential for smooth implementation of activities, especially during times of unrest and public mobilization.

Multi-Source Funding Reduces Risk: Relying on multiple funding channels helped Gono Unnayan Prochesta avoid disruptions and continue its services despite financial instability in the country.

Political Instability Hampers Progress: The volatile political situation during mid-2024 created serious challenges, delaying field operations and limiting access to some areas.

Women Lead Community Change: With 98% of beneficiaries being women, Gono Unnayan Prochesta observed strong grassroots leadership in promoting women's rights, stopping early marriages, and improving sanitation and hygiene practices.

Youth Engagement is Crucial: The student and youth movements highlighted the importance of involving young people in development work. Their awareness and activism can be harnessed for positive community transformation.

Livelihood Programmes Drive Local Growth: Income-generating activities like livestock rearing, vegetable farming, and small businesses helped rural families stay afloat during economic hardship and contributed to local development.

Resilience Through Local Empowerment: Empowering communities to take ownership of their development made them more resilient during political and economic disruptions.

Collaboration is Key: Strong coordination among NGOs, INGOs, and government bodies ensured that services continued despite external pressures.

Progress Toward SDG: Gono Unnayan Prochesta has made significant progress toward achieving several Sustainable Development Goals (SDGs), including SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 13 (Climate Action), and SDG 16 (Peace, Justice, and Strong Institutions). Through its diverse programmes and interventions, Gono Unnayan Prochesta continued to deliver impactful results even during challenging political and economic conditions.

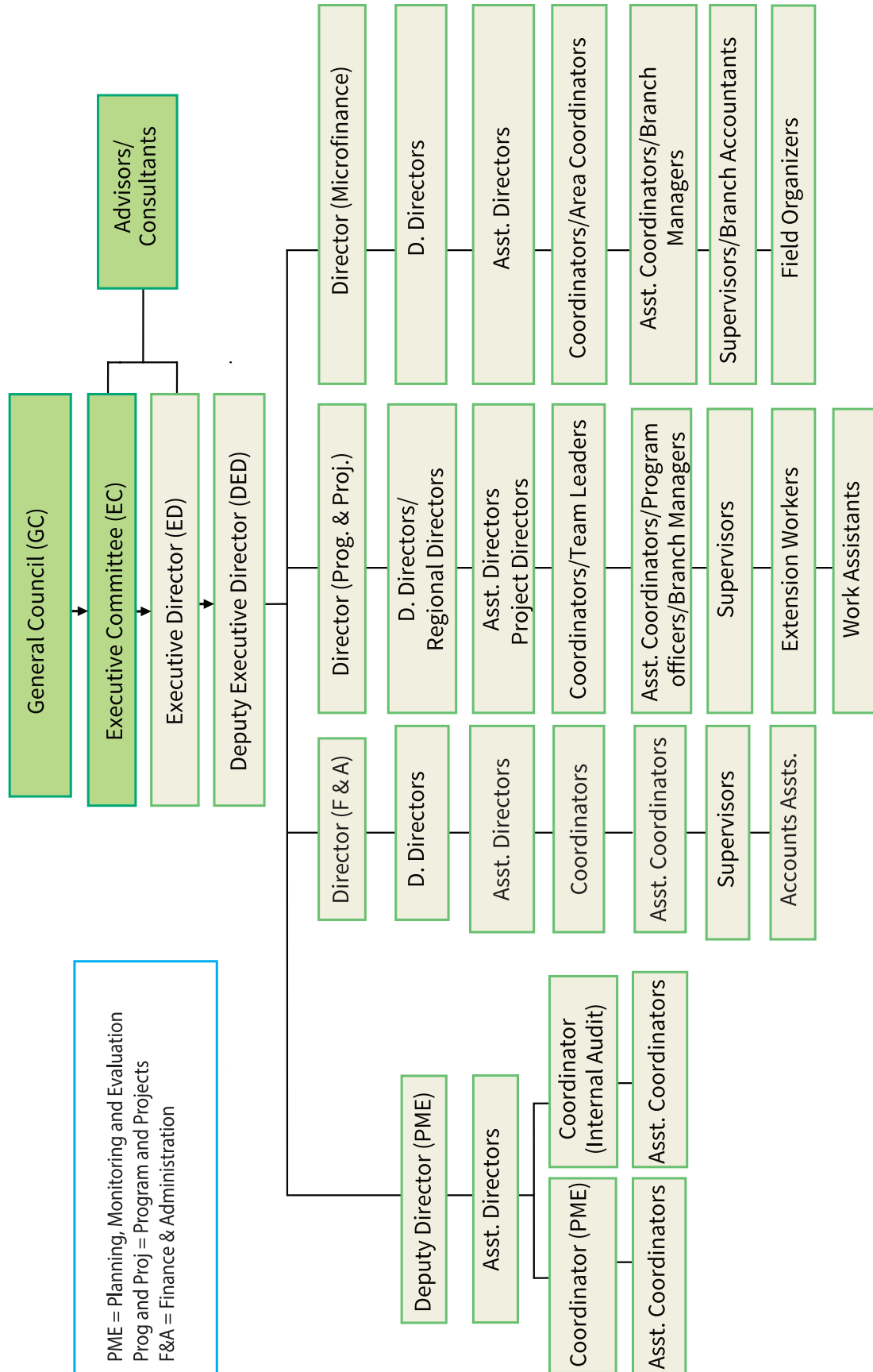
14.3 Challenges

Gono Unnayan Prochesta, despite its long-standing commitment to rural development, has encountered several challenges in implementing its core programmes Microfinance, Agriculture, Livestock, Fisheries, and Skill Development Training. These challenges have been intensified by the deteriorating political, social, and economic conditions in the country.

1. **Rising Bank Interest Rates:** The increased rate of interest on bank loans has significantly raised the cost of funds for Gono Unnayan Prochesta. This has reduced the financial surplus, making it harder to expand microfinance services and support other development initiatives.
2. **Loan Overdue Management:** Due to the ongoing economic crisis, many borrowers are struggling to repay their loans on time. Controlling overdue loans has become a major concern, affecting the sustainability of the revolving loan fund.
3. **Borrower Migration:** Frequent migration of borrowers from one district to another—often in search of better opportunities—has disrupted loan recovery efforts and weakened follow-up mechanisms.
4. **Unpredictable Competition Among MFIs:** The sudden rise in competition among microfinance institutions has created confusion in the field. Overlapping services and inconsistent lending practices have made it difficult for Gono Unnayan Prochesta to maintain its client base and ensure responsible borrowing.
5. **Maintaining Loan Portfolio Quality:** Ensuring the quality of the loan portfolio has become increasingly difficult due to economic instability, borrower migration, and repayment delays. This threatens the long-term viability of the microfinance programme.
6. **Challenges in Agricultural and Livestock Programmes:** Inflation and supply chain disruptions have increased the cost of inputs like seeds, feed, and veterinary services.
7. **Skill Development Training Barriers:** Political unrest and social instability have affected attendance and continuity in skill development training sessions. Many trainees are unable to complete their courses or apply their skills due to lack of job opportunities.
8. **Roadside Afforestation Maintenance:** Gono Unnayan Prochesta's environmental efforts, especially roadside afforestation, are facing setbacks due to lack of community engagement, vandalism, and poor maintenance support from local authorities.
9. **Impact of Political and Social Instability:** The overall deterioration of the political and social environment has disrupted field operations, delayed project activities, and reduced community participation. This has made it harder for Gono Unnayan Prochesta to deliver services effectively and maintain trust with stakeholders.

15. Way forward

16. Organogram of Gono Unnayan Prochesta



17. Financial Report of July 2024 - June 2025

18. Gono Unnayan Prochesta Timeline: April 1973 to June 2025

Quaker Service started emergency relief and rehabilitation activities in war-ravaged Rajoir Upazila of the Madaripur district. The founding Executive Director of Gono Unnayan Prochesta Late Ataur 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.

- 1973:** The Quakers left Bangladesh and the development organization named Gono Unnayan Prochesta was formed.
- 1974:** Cooperative and Credit activities, Child health and Adult education Programme started.
- 1975:** Introduction of groundnut cultivation and extended in farmers' field as a new crop in the project area.
- 1978:** Women and Children Programme (Jute and Handicrafts works) started.
- 1980:** Livestock Programme with poultry/duck farming and cattle insemination started.
- 1982:** Peace Centre at Khalia established. Batik Industry in Rajoir set up.
- 1985:** Bakery production unit at Rajoir established.
- 1988:** In emergency response to flood victims, massive rehabilitation activities initiated. Fishery Programme with pond re-excavation, fish hatchery, fish fingerlings stocking and extension service began. Gono Unnayan Prochesta received Atish Dipanker Seba Padak for outstanding service to the flood victims of 1988.
- 1989:** Engineering Cell for irrigation activities started and Credit Cell established. Roadside Afforestation Programme started with the support of the World Food Programme (WFP).
- 1991:** Rescue, relief and rehabilitation work with cyclone affected people launched in Anowara and Banskhalia Upazila under Chattogram district.
- 1993:** Transferred head office of Gono Unnayan Prochesta from Rajoir, Madaripur to Dhaka. Working area extended to Chattogram with the financial support of Swiss Red Cross (SRC), Gono Unnayan Prochesta celebrated its 20th anniversary.
- 1994:** Integrated Health Education Programme started in cooperation with SRC.
- 1996:** Partnership with Palli Karma-Sahayak Foundation (PKSF) for micro-credit operation started.
- 1998:** Non-Formal Education (NFE-2) for the age group of 11-45 years and Hard to Reach Project (NFE-3) of GoB, for the out of school children of urban areas of age 10-14 years started.
- 1999:** Safe Water Supply and Arsenic Mitigation Project in partnership with UNICEF.
- 2001:** Founder Executive Director Late Ataur Rahman hospitalised in the UK on 5th December 2001.
- 2002:** Nasir Uddin Ahmed, Director, appointed as acting Executive Director on 9th January 2002. Partnership with Practical Action (former ITDG) through Marketing and Livelihood Project.
- 2003:** Founder Executive Director Late Ataur Rahman (under treatment at UK) expired on 6th August 2003.
- 2004:** S.A. Wahab joined as an Executive Director on 1st July 2004.
- 2005-2006:** Organizational Development (OD) Process in Gono Unnayan Prochesta started and Gono Unnayan Prochesta Vision, Mission, Goal and Objectives revisited. Partnership with National Democratic Institute (NDI) through Study Circle Programme Collaboration with UNICEF for Deployment of Arsenic Removal Technologies in Rajoir, Madaripur.

- 2007:** Gono Unnayan Prochesta's role in the field of Community Based Disaster Risk Reduction and Preparedness was highly acclaimed by Disaster Management Bureau of GoB (acknowledged in SAARC Workshop report published by SAARC Disaster Management Centre and Disaster Management Bureau of the Ministry of Food and Disaster Management, GoB, 2007. Partnership with the Department of Public Health Engineering (DPHE), Govt. of Bangladesh for Sanitation, Hygiene and Water Supply Project (GOB-UNICEF) in Dammuda under Shariatpur district. Partnership with Christian Commission for Development in Bangladesh (CCDB) with support from CHRISTIAN AID BANGLADESH for Disaster Relief Programme: Immediate Emergency Response.
- 2008:** Involved in SIDR response activities in SIDR affected offshore islands of Galachipa Upazila of Patuakhali district. Construction of 3 Schools-cum-Cyclone Shelters: one in Chattogram and two in Patuakhali District.
- 2009:** Construction of Late Mohammad Aatur Rahman Memorial Peace Library and Renovation of old buildings of the Peace Centre.
- 2010:** Inauguration of Late Mohammad Aatur Rahman Memorial Peace Library of Peace Centre at Khalia, Rajoir, Madaripur and Partnership with Save the Children USA for Nobo Jibon Programme in Mehendigonj Upazila of Barisal district. Partnership with International Rice Research Institute (IRRI)- Bangladesh for Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Charland's of Bangladesh (SUSFER) in Madaripur district.
- Partnership with Food and Agriculture Organization of the United Nations for implementation of the project activities in Madripur district under the project "Support to Assist landless, marginal and small farmers to overcome soaring input and food prices in impoverished areas of Bangladesh"
- 2011:** Nobo Jibon Programme activities started by Gono Unnayan Prochesta in Hizla Upazila of Barisal district.
- 2012:** Partnership with IRRI-Bangladesh for Sustainable Rice Seed Production and Delivery Systems for Southern Bangladesh (SRSPDS)-Expansion of Cereal System Initiative of South Asia (CSISA).
- 2013:** Partnership with HYSAWA FUND to provide training to Union Parishad (UP) and other stakeholders in 81 unions under 5 districts of greater Faridpur.
- 2014:** A new partnership with SO SDC-4 Project supported by HYSAWA FUND in providing support to Union Parishad (UP) and other Stakeholders. Partnership with Palli Karma-Sahayak Foundation (PKSF) for its ENRICH Project (an integrated project).
- 2015:** Start Gono Unnayan Prochesta Physiotherapy and Rehabilitation Center (GPRC) at the Health Center, Khalia.
- 2016:** Partnership with Development Alternative Inc. (DAI) for Agricultural Value Chains (AVC) Project funded by USAID.
- 2017:** Engr. Md. Monzurul Islam Chowdhury promoted as Executive Director on 30 June, 2017 and Executive Director S. A. Wahab ended his contractual assignment from Gono Unnayan Prochesta.
- 2018:** Contract an Agreement with HYSAWA for Water Quality Testing/Retesting work in 08 districts with the financial assistance of SDC and Danida for the period from June 2018 to December 2020 (2.5 Years).
- Three years Micro-Enterprise Development Project (MDP) awarded by PKSF in Gopalganj District from August 2018.
- 2021:** Contract an Agreement with Bangladesh NGO Foundation (BNF) for Credit support (to give financial support) from 27th June 2021.

2022: Contract 2nd Agreement with Bangladesh NGO Foundation (BNF) for Credit Support to COVID-19 affected community people on 30th March, 2022.

2023: Gono Unnayan Prochesta awarded:

- a) Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development Project (BD Rural WASH for HCD) with PKSF.
- b) Sanitation Drinking Water and Income Generating Activities Project with Bangladesh NGO Foundation (BNF).
- c) Building Training Capacity to Integrate Smaller Microfinance with the financial support of Water.org through BURO Bangladesh.
- d) Renovation and Construction of Multi Storied Guest House at Rajoir Campus of Gono Unnayan Prochesta.

2024:

- a) Professor Dr. Rasheda Akhter elected as President of Executive Committee of Gono Unnayan Prochesta for 3 (Three) years.
- b) Gono Unnayan Prochesta awarded 1st prize (Crest) from Bangladesh NGO Foundation (BNF) as recognition of implementing special projects on Water and Sanitation for Dhaka District
- c) Honorable General Council member and former Director (Women Development), Sultana Rahman died on 1st October 2024.

2025: Signed agreement with One Bank PLC and Sonali Bank PLC for Microfinance Programme.

Gono Unnayan Prochesta

13A/3A, Babar Road, Block-B, Mohammadpur, Dhaka-1207

Phone: +880-2-48119143, Cell: +88 01736316789

Email: info@gupbd.org, Website: www.gupbd.org