

Gono Unnayan Prochesta (GUP)
Working and Learning with People since 1973

ANNUAL REPORT

July 2021 - June 2022



Gono Unnayan Prochesta (GUP)
People's Development Efforts

Annual Report

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

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Abbreviations and Acronyms

%	Percentage
AC	Account
AC	Air Coolar
AS	Arsenic
ACL	Asset Creation Loan
ASM	Agricultural Sector Micro-credit
AD	Assistant Director
AEAC	Afternoon Educational Assistance Centres
ATEO	Assistant Upazila/Thana Education Officer
AVC	Agricultural Value Chain
AFE	Adult Functional Education
BNF	Bangladesh NGO Foundation
CBO	Community Based Organization
CCDB	Christian Commission for Development in Bangladesh
CCP	Cooperative and Credit Programme
CHC	Children's Health Care
CSISA	Expansion of Cereal System Initiative of South Asia
CI	Corrugated Iron, Chloride
DAI	Development of Alternative Incorporation.
DANIDA	Danish International Development Agency
DED	Deputy Executive Director
DHTW	Deep Hand Tube well
DIPT	Diploma in Physiotherapy
DMP	Disaster Management Programme
DPHE	Department of Public Health Engineering
EC	Executive Committee
ED	Executive Director
EDO	Entrepreneur Development Officer
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households
EPC	ENRICH Programme Coordinator
FDR	Fixed Deposit Reserve

FMC	Field Management Committee
GC	General Council
GPRC	GUP Physiotherapy and Rehabilitation Centre
GTC	GUP Training Center
GUP	Gono Unnayan Prochesta
GPS	Global positioning System
HO	Health Officer
HYSAWA	Hygiene Sanitation and Water Supply
IGA	Income Generating Activities
IGAL	Income Generating Activities Loan
INGO	International Non-Government Organization
IT	Information Technology
Fe	Iron
km	Kilometre
LIL	Livelihood Improvement Loan
LRL	Livelihood Restoration Loan
MBBS	Bachelor of Medicine & Bachelor of Surgery
MDG	Millennium Development Goal
MDP	Microenterprise Development Project
MDP-AF	Microenterprise Development Project -Additional Financing
ME	Micro-Enterprise
MF	Micro Finance
Mn	Manganese
MFTS	Microfinance Technical Support Project
MF-CIB	Micro Finance Credit Information Bureau
MoA	Ministry of Agriculture
MoFL	Ministry of Fisheries and Livestock
MoHF	Ministry of Health and Family Welfare
MoU	Memorandum of Understanding
MRA	Micro Credit Regulatory Authority
MIS	Management Information System
NGO	Non-Government Organisation
NFE	Non-Formal Education
NDI	National Democratic Institute

NIRAPAD	Network for Information, Response and Preparedness Activities on Disaster
NWU	Nara Women's University
OTR	One Time Realisation
OD	Organizational Development
PKSF	Palli Karma-Sahayak Foundation
PME	Planning Monitoring and Evaluation
PO	Programme Organiser
PO	Partner Organization
PRA	Participatory Rural Appraisal
SDC	Swiss Development Cooperation
SRC	Swiss Red Cross
SDG	Sustainable Development Goal
SDO	Social Development Officer
SL	Seasonal Loan
SMC	Senior Management Committee
SO	Support Organisation
SSC	Secondary School Certificate
SRC	Swiss Red Cross
Tk	Taka
UHFPO	Upazila Health and Family Planning Office
UNICEF	United Nations Children and Education Fund
UN	United Nations
UK	United Kingdom
UNICEF	United Nations Children's Fund
USA	United States of America
UP	Union Parishad
UQLEP	Uplifting the Quality of the Lives of the Elderly People
WASH	Water and Sanitation
WFP	World Food Programme



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Message of President

It is a great pleasure to express my pronounced views regarding the Annual Report 2021-22 of Gono Unnayan Prochesta(GUP). The report presents the progress and achievements of GUP's activities for strengthening its capacity and reinforce its services to achieve the sustainable well-being of the poor community in its working areas.

During the year 2021-22 GUP performed remarkably in the arena of socio-economic and human development that has been illustrated in Microfinance programme throughout the year. The surplus increased due to financial support from Palli Karma Sahayak Foundation(PKSF), Bangladesh NGO Foundation (BNF) and Four Commercial Banks and contributed in raising fund to facilitate Microfinance programme of GUP.

The health programme in terms of GPRC (GUP Physiotherapy and Rehabilitation Centre) is providing physical health services significantly, also the eye camps are playing effective role in the community considerably. The income generating and other activities of ENRICH programme supported by PKSF is another dimension of activities of GUP that improved the socio-economic condition in the society of GUP's working areas.

The stipend programme for the students has encouraged them to continue their education and the financial help in the name of supplementary allowance provided for elderly people has strengthened the confidence among elderly groups to meet their daily needs although it is very limited compared to the requirements. Financial support to the beggars to return into the normal life involving in IGAs by giving up begging is also a noble social wellbeing established by GUP. However, GUP is also assisting in the development of the society in various aspects of activities including children education programme.

I am personally thankful to the GUP team members for their untiring efforts throughout the period specially in overcoming the COVID-19 situation when the field activities were interrupted partially. The courageous commitment of the GUP team would be the great strength of the organization to achieve the goal.

I would like to acknowledge the precious contribution and cordial cooperation of PKSF, Microcredit Regulatory Authority (MRA), BNF, Banks, Donors and other organizations for supporting GUP generously.

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

Dr. Kazi Abdul Fattah



Preface



We are very much pleased to present the Annual Report of GUP for the period of 2021-22. Despite facing many challenges specially COVID-19 impact GUP continued to carry out its planned activities. Under the core programmes Agriculture and Environment Development, Microfinance activities, Annual Eye Camp, Livestock and Pisci-culture, Capacity Building through Central Training Centre, Peace Centre based activities, Aforestation, Children Education, GUP Physiotherapy and Rehabilitation Centre (GPRC) and the major projects such as the ENRICH Programme (Somridhi) funded by PKSf, Field Level Water Quality Testing Project with HYSAWA-DANIDA, and 'Stipend' Project for Poor Children supported by BNF (Bangladesh NGO Foundation) have been implemented during this year. An external linkage has been established with reputed university in Japan through implementation of a joint research programme of GUP in collaboration with NARA Women's University.

The Annual Report emphasized on major achievements and experiences gathered during this period. To make the report more informative and interesting to the readers, some pictures, facts & figures and case studies have been highlighted.

For upscaling the Microfinance programme 7 new branches have been opened in this year as per requirement of the field. To convene the demand of the members of the new and existing branches 4 commercial banks provided fund in addition to PKSf and BNF funding.

We are grateful to our development partners and donor agencies namely Palli Karma Sahayak Foundation (PKSf), concerned banks, HYSAWA Fund, Bangladesh NGO Foundation, Department of Forestry, Department of Livestock Services and Nara Women's University-Japan for extending their cooperation and generous assistance to GUP in accomplishing the targeted tasks since their inception.

GUP is extremely thankful to various ministries and departments of the Government of Bangladesh especially to the NGO Affairs Bureau, Authority of Joint Stock Company, Microcredit Regulatory Authority (MRA), Department of Social Services, Local Government Authority and other concerned departments including local administration and the community members for their sincere cooperation and assistance in achieving our scheduled activities.

Our sincere gratitude is also extended to the members of the General Council and the Executive Committee for their heartfelt opinion, continuous support and valuable guidance.

Finally, we cordially admit the persistent effort of our beloved colleagues of all levels who worked hard to make the activities effective and fruitful which was possible by their confident approach.

Engr. Md. Monzurul Islam Chowdhury



Working Area





1. Background, Mission, Vision, and Goals

Background

Gono Unnayan Prochesta (GUP), meaning Peoples' Development Efforts in English, has been working since April 22, 1973. GUP arose from the Quakers' experience working with the impacted people in Bangladesh's rural areas shortly after the country's great Liberation War in 1971. GUP'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. GUP 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's and children's development, youth participation, and cooperative programmes have all been initiated over the years.

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

Social Vision

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

Organisational Vision

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

Goal

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

2.GUP at a Glance: (July 2021- June 2022)

Programme coverage			
Region	02	Union	287
District	11	Pourasabha	11
Upazila	45	Population covered	1,98,612
Economic Programme		Social Programme	
Microfinance Programme (No. of samity members)	63156	Education Programme (No. of students)	978
Livestock and Pisci-culture (No. of persons)	2182	GUP Training Centre (No. of trainees)	187
Afforestation, Agricultural Nursery and Plantation (No. of persons)	62	Scholarship Programme for ENRICH union	37
Afforestation (No. of female caretakers)	552	Peace Centre (No. of persons)	478
		Bangabandhu-BNF Education Stipend Programme	98
Health Programme Water and Sanitation Projects			
ENRICH Programme (No. of persons)	28622	Field Level Water Quality Test- ing and Retesting Project-HYS- AWA (No. of persons)	150
Physiotherapy Center (No. of patients)	4475		
Annual Eye Camp (No. of patients)	370		
Programme Infrastructure			
Head Office in Dhaka	01	Peace Centre	01
Regional Offices	02	Guest house	05
Branch Offices of Microfinance Pro- gramme in 7 Districts	39	Staff quarter	13
ENRICH Centre	09	Cyclone shelter	03
Training Centre with dormitory	02		
Human Resource			
Staff strength: Total No. 461 (Female: 142 & Male: 319)			

3. Programmes of GUP

3.1. Economic Programme

3.1.1 Microfinance Programme

In Bangladesh evidence of Economic and Social effects is mixed and people actually live within a vulnerability context i.e. they are exposed to risks like sudden shocks, trends over time and seasonal change. Microfinance contributes to smoothening consumption and reducing vulnerability. People have a number of capital assets which they draw upon to make their livelihood secured. Microfinance Programme is such a weapon that attacks poverty at its sources by increasing the household consumption expenditure of their family. On average some activities of Microfinance have had positive socio-economic impact. Some impact of Microfinance Programme of Gono Unnayan Prochesta (GUP) in its working areas can be mentioned as below:

- Ensuring participation and empowerment of the women in Microfinance Programme;
- Microfinance Programmes have positive effects on children welfare, education; health and nutrition;
- Each year households-poverty is reducing by borrowing money from the Microfinance Institution (MFI) and proper utilization of money;
- Target Family became economically sustainable;
- Encourage more competitive skills for developing large scale Income Generating Activities,
- Develop capacity to organize business by their improved skills, own capacity and marketing opportunities for other poor people;
- Some members specially women are became politically conscious, popular at local community and elected as Women Representatives at Local Government bodies in GUP's working areas.

In previous year the Loan Programme of Gono Unnayan Prochesta (GUP) was termed as Cooperative and Credit Programme, but now the programme is renamed as Microfinance Programme. Currently Gono Unnayan Prochesta (GUP) is operating its Microfinance Programme through 39 branchers in 7 Districts: Madaripur, Shariatpur, Gopalganj, Faridpur, Chottogram, Cox's Bazar and Barisal. In the reporting year organization gave priority on recovery of the beneficiaries from Corona Pandemic situation. During the recovery phase most of the microfinance organization rescheduled their loan with additional service charge to the beneficiaries but GUP rescheduled the loan without additional service charge for reducing pressure on the beneficiaries. Like other Micro Finance Organization, GUP has got a lot of support from Bangladesh Government. Government channelled the fund through Palli Karma Sahayak Foundation (PKSF), Bangladesh NGO Foundation (BNF) and Banks. GUP received Tk. 6,00,00,000 (Taka Six Crore) from Trust Bank in the name of 'Stimulus Loan' with service charge 9% at the beneficiaries level that GUP were to pay back to the Bank with 4% interest, Further GUP received Tk. 2,10,00,000 (Taka Two Crore Ten Lac) from Bangladesh NGO Foundation (BNF) in the name of 'Stimulus Loan' with 4% service charge at beneficiaries level which GUP were to pay back with 1% interest to Bangladesh NGO Foundation (BNF). GUP also received Corona recovery loan from Palli Karma Sahayak Foundation (PKSF), in two Phases, in first phase it has received Tk. 4,00,00,000 (Taka Four Crore) as livelihood Recovery Loan with 18% interest rate at the field level and pay back to Palli Karma-Sahayak Foundation (PKSF), with 5% interest rate. In the

second phase GUP received Tk. 4,00,00,000 (Taka Four Crore) with 4% service charge at beneficiaries level which GUP had to pay back with 5% interest to Palli Karma-Sahayak Foundation (PKSF). In total GUP has distributed Tk. 16,00,00,000 (Taka Sixteen Crore) to 3,192 corona affected beneficiaries. According to the observation reports of the field managers it was found that the Corona recovery loan was very effective and made great impact to come back to their normal lives.

GUP started Income Generating Activities under the Microfinance Programme to provide livelihood options for the resource-poor individuals in the community. To improve the socio-economic situation, the Microfinance Programme helped to reduce poverty by mobilizing community resources. Initially, the GUP's fund was used to subsidize the establishment of a Credit Support Programme to a limited extent. From 1996, Palli Karma-Sahayak Foundation (PKSF) launched its Rural Micro Credit Programme, Micro-Enterprise (Agrosor), Ultra Poor Programme (Buniad), Seasonal Loan (SL), Agricultural Sector Micro-credit (ASM), Microfinance Technical Support Project (MFTS), Microenterprise Development Project (MDP) and MDP-AF (Additional Financing) project. Following that, Palli Karma Sahayak Foundation (PKSF) renamed the components Jagoron, Agrasor, Buniad, MDP, MDP-AF and Sufolon in order to improve the customers' economic situation by including them in various Income Generating Activities.

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

Year	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
No. of Samity	1,912	2,098	2,232	2,669	3460
Total Members	34,125	38,631	41,630	51,024	63,156
Savings balance (Taka in Lac)	2,688.17	3,335.62	3,973.06	4,647.54	7,522.64
Loan outstanding (Taka in lac)	6,462.03	8,168.79	9,306.64	11,946.24	16,998.89
On Time Realization (OTR)	96.74%	99.09%	98.14%	92.35%	99.12%

Cumulative progress of Microfinance Programme (2017 -2022) shown in the graphs
Members: Cumulative & enrolment in 5 years



Figure 1 : Members enrolment in 5 years

Cumulative savings: Trends of the last 5 years



Figure 2 : Members savings in 5 years

Increased trend in number of borrowers in the last 5 years



Figure 3 : Borrowers in the last 5 years

Loan outstanding scenario during last 5 years



Figure 4 : Loan Outstanding during 5 years

Variable amount of surplus in last 5 years

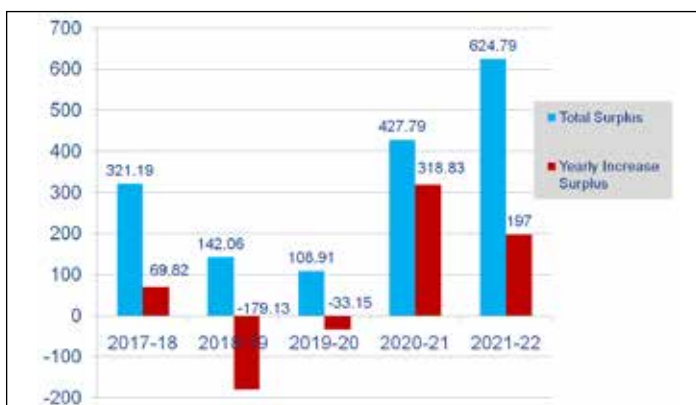


Figure 5: Surplus in 5 years

Table 02: Year wise status of Female/Male Members

Fiscal Year	No. of Female (Ratio)	No. of Male (Ratio)	Total Members
2017-2018	33,345 (43)	780 (1)	34,125
2018-2019	37,968 (57)	663 (1)	38,631
2019-2020	40,942 (60)	688 (1)	41,630
2020-2021	50,190 (60)	834 (1)	51,024
2021-2022	62234 (68)	922 (1)	63,156



Representative of Palli Karma-Sahayak Foundation (PKSF) visited Samity meeting

The Microfinance Programme's core activities are divided into three categories: 1. Samity Formation and Development; 2. Savings Collection and Mobilization and 3. Credit Operations for Income Generation.

Under Microfinance Programme, a total of 3,460 Samities are functional with 63,156 members, including 62,234 females and 922 males. The average group size has stayed nearly constant over the last five years, with 18-22 individuals in each group. The total outstanding of the Programme is Tk.169,98,89,473 (Taka One Hundred Sixty Nine Crore Ninty Eight Lac Eighty Nine Thousand Four Hundred and Seventy Three) having Tk.167,06,76,168 (Taka One Hundred Sixty Seven Crore Six Lac Seventy Six Thousand One Hundred and Sixty Eight) with 45,496 females and Tk. 2,92,13,305 (Taka Two Crore Ninty Two Lac Thirteen Thousand Three Hundred and Five) with 584 males. Up to June 2022, the Samity members' cumulative savings (General savings, Monthly savings scheme & Voluntary savings) are Tk.75,22,64,296 (Taka Seventy Five Crore Twenty Two Lac Sixty Four Thousand Two Hundred and Ninty Six), of which, Tk. 67,96,83,873 (Taka Sixty Seven Crore Ninty Six Lac Eighty Three Thousand Eight Hundred and Seventy Three) saved by 62,234 female members and Tk. 7,25,80,423 (Taka Seven Crore Twenty Five Lac Eighty Thousand Four Hundred and Twenty Three) by 922 male members.



Weekly meeting of the Samity members

Table 03: Microfinance Programme : at a glance (up to 30th June 2022)

Particulars	July 2020 - June 2021	Cumulative up to June 2021	July 2021- June 2022	Cumulative up to June 2022	Increase (%)
Total No. of District	0	5	2	7	40
Total No. of Upazila	3	25	3	27	12
Total No. of Pourosabha	1	8	1	9	13
Total No. of Union	43	220	45	265	22
Total No. of Village	177	1141	245	1386	21
Total No. of Staff	52	251	68	319	27
Total No of Branch	7	32	7	39	22
Total No. of Samity members	9,394	51,024	12132	63156	24
Total No. of Borrowers	5,103	36,339	9741	46080	27
Tota No. of Monthly Savings- person	362	5,154	701	5,855	14
Total Monthly Savings (Tk.)	88,03,302	9,27,65,645	2,39,52,205	11,67,17,850	26

Particulars	July 2020 - June 2021	Cumulative up to June 2021	July 2021- June 2022	Cumulative up to June 2022	Increase (%)
<i>Particulars</i>	<i>Tk.</i>	<i>Tk.</i>	<i>Tk.</i>	<i>Tk.</i>	
Total Loan distribution (Cumulative)	198,16,41,000	10,28,24,31,410	288,08,83,000	13,16,33,14,410	28
Total Loan collection (Cumulative)	171,76,80,929	908,78,07,205	237,56,17,732	11,46,34,24,937	26
Total Outstanding	26,39,60,071	119,46,24,205	50,52,65,268	169,98,89,473	42
Total Loan received from PKSf (Cumulative)	29,85,00,000	147,34,00,000	27,50,00,000	174,84,00,000	19
Total payment to PKSf (Cumulative)	18,58,08,327	108,82,66,662	22,80,41,668	131,63,08,330	21
PKSf Loan balance	11,26,91,673	38,51,33,338	4,69,58,332	43,20,91,670	12
Bank Loan received	48,17,83,761	140,26,78,908	53,20,19,746	193,46,98,654	38
Bank Loan paid	41,92,05,073	121,85,17,397	44,13,59,032	165,98,76,429	36
Bank Loan balance	6,25,78,688	18,41,61,511	9,06,60,714	27,48,22,225	49
BNF Loan received (Cumulative)	40,00,000	40,00,000	210,00,000	250,00,000	525
BNF Loan paid (Cumulative)	0	0	34,28,573	34,28,573	0
BNF Loan balance	40,00,000	40,00,000	1,75,71,427	2,15,71,427	439
General Savings balance	5,86,44,081	37,19,88,005	26,35,58,441	63,55,46,446	71
Investment :					
Savings (FDR)	48,07,932	4,67,62,510	3,01,02,925	7,68,65,435	64
Reserve Fund (FDR)	-21,47,382	2,13,49,748	69,99,423	2,83,49,171	33
Special Reserve Fund	5,845	2,21,997	5,147	2,27,144	2
Total Fixed Deposit	1,76,82,145	8,33,50,005	3,74,50,556	120800561	45
Total Income (Cumulative)	23,20,29,817	121,16,14,405	31,39,20,302	152,55,34,707	26
Total Expenditure (Cumulative)	18,90,39,397	100,90,17,295	25,14,41,297	126,04,58,592	25
Total Surplus Fund	4,29,90,419	20,25,97,110	6,24,79,005	26,50,76,115	31

During this reporting year, GUP launched seven new branches through its loan programme. The Samity's total outstanding debt grew from Tk.119,46,24,205. (Taka One Hundred Nineteen Crore Forty Six Lac Twenty Four Thousand Two Hundred and Five) to Tk. 169,98,89,473 (Taka One Hundred Sixty Nine Crore Ninty Eight Lac Eighty Nine Thousand Four Hundred and Seventy Three only). Additionally, the Microfinance Programme made Tk. 6,24,79,005 surplus (Taka Six Crore Twenty Four Lac Seventy Nine Thousand and Five) this year.

Rokeya Begum from Baharchhara Seashore will never forget GUP



Rokeya Begum is a resident of Bharatkhan Badanibar village of Baharchhara Union of Banskhali Upazila under Chottogram District. Rokeya was married at a very young age to Khair Ahmed Chowdhury, the son of a once- noble Chowdhury family. Around the house, they had a small two-pitched tin hut with a small amount of land attached to the hut and lying uncultivated on the seashore. It was also washed away by the cyclone and floods of 1991. The struggle of life begins. Her husband had to run the family by working as a day laborer in other's house and selling his labor in order to feed everyone. They spent their days without eating a single meal. Gradually, as the number of people in the family increases, the expenses of the family increase, and their scarcity continues to increase. After the 1991 cyclone and floods, Gono Unnayan Procheta (GUP) started integrated development work with the promise to stand by the poor people of the affected areas in the next phase of disaster management in the region. The work of helping them in every possible way started by forming the Samities. On hearing this news, in 1994, Rokeya Begum became a member of the Baharchhara Badanibar Bari Mohila Samity [Code-0123, Member Code-3982] and started saving 10 takas weekly as per the rules of the organization. There were 35 members of this Samity.

Within a few days, she took a loan of Tk.10,000 (Taka Ten Thousand). Taking the money and giving it to her husband, Rokeya's husband Khair Ahmed Chowdhury bought a van. With this he used to pay back installments and run the family somehow. In the meantime, many years have passed between taking the loan and paying it off. Now, Rokeya is an ideal member, who has been attached with GUP's samity for so many years by regularly depositing savings, taking loans and paying loan installments according to the rules of the organization. They have already had a couple of children. Everyone is living happily together in this joint family of Rokeya Begum. As an old member of GUP's samity, considering her interest and experience, when asked what aspect of the organization she likes the best, she said:

“Its financial management, polite behavior and strong good relations with the staffs. By which I have established a golden family in the cherished dream of a very poor day laborer like us, I wish to sleep in peace here”.

How Manowara Begum could change her destiny



Ms. Manowara Begum, a resident of Char Kashimpur village of Paikpara Union of Rajoir Upazila under Madaripur District lost her father when she was only three years old. As a child, she grew up in extreme poverty in her elder brother's household. Manowara Begum could not receive any formal education due to poor financial condition. At the age of 18, she was married to Shaheed Howladar. After coming to this world as a bride 30 years ago with golden dreams, only poverty stood as an obstacle in front of her. There was not even a small tin house for the husband, wife and sick mother-in-law to live together. On request of Manowara Begum, her uncle-in-law gave them only two kathas of land to live in, where she started living there by building a house with jute fence and tin roof. Her husband had to work as a day laborer in other people's houses to support the family. Meanwhile, two sons were born. The two boys grew up and the household expenses increased. In this situation, a neighbor advised her husband to drive a van and raise poultry and goats. But to realize this dream, cash is needed. At that time, through one of her relatives from the neighboring house, Manowara Begum came into contact with an organization called "Gono Unnayan Prochesta" at Sindiaghat.

Then, Manowara Begum got the membership of Char Kashimpur Kalyan Mohila Samity on 12-10-2009, whose Samity Code- 1018 and Member Code-1173. After becoming a member, Manowara Begum started accumulating savings and applied for a loan a month later. The branch manager made a pre-loan assessment on her application and granted her a loan of Tk. 30,000 (Taka Thirty Thousand) for poultry farming and purchase of a foot-operated van. With this money she bought a van for her husband, a goat and some chickens for rearing. Her husband Shaheed Hawladar used to transport people's goods instead of bringing people in the van, so the income was relatively higher than the other van pullers. Her husband also helps her in goat and poultry rearing.

In addition to taking general loans nine times, she started cultivating Tomatoes, Bitter gourds, Shrimps, Cucumbers with the aim of increasing her source of income by taking six-month term 'Suphalon' loans. Produced vegetables are also bought at home by the wholesalers and retailers, and sometimes sold in local markets.

Thus, through hard work, Manowara Begum bought a twenty-four khata residential land and herself built two tin houses. She has installed deep tube wells for safe drinking water for household use, used sanitary latrines. Unfortunately, the only earner in the family, her husband suddenly broke his arm in a road accident and when the matter was reported to the GUP Sindiaghat branch office, the organization waived off the balance of their loan Tk. 20,000 (Taka Twenty Thousand). Her current monthly income from poultry, goat rearing and vegetable farming is approximately Tk. 50,000-60,000. Now her husband does not have to work in other's house. She took a general loan of Tk.30,000 (Taka Thirty Thousand) and also a half-yearly 'Sufalon' loan of Tk.30,000 (Taka Thirty Thousand) with which she set up a fertilizer and pesticide shop for her elder son. She bought two bigha of crop land with the money earned. She hopes to buy a microbus for her younger son in the future. Manowara Begum said:

“Once I could not properly feed the mouths of everyone in the family. There has been a change in fortunes in cooperation and development advice from GUP. I became independent. I am now able to provide employment to seven people with the money earned from my business and farming”.

Rabeya Begum : Profile of an 'Ideal Farmer'



Rabeya Begum is a poor housewife of Sonamoyi village of Chandra Union of Bhanga Upazila of Faridpur District. Her life was burdened with interest imposed by the local money lender. She had no choice but to leave Sonamoyi village in the dark of night; and at that time, Sabina Begum, chairman of Sonamoyi Sheikh Bari Women's Samity (No. 1029) introduced her to the field organizer of GUP. On his advice, she accepted the membership of this Samity on 3 October, 2018. Then she took a loan of Tk. 30,000 (Taka Thirty Thousand) for the first time for the purpose of agricultural work following the rules of the organization. Rabeya's husband Razzak Mia was skilled in agricultural work. With the money, the Rabeya couple leased two bighas of land and in the same year cultivated onions on half of the land and planted onions on half of the land for onion seeds.

Rabeya Begum used to leave her son with her mother and started onion cultivation in the field. On the other hand, Rabeya's husband used to drive the van at night and pay the loan-installments. The Rabeya couple saw a glimmer of hope after getting a good harvest in the first year. Last year they took a loan of Tk.80,000 (Taka Eighty Thousand) in the 2nd phase and leased another 01 bigha of land beside the previous land and took some more land as lease and cultivated rice and onions.

In October of the same year, Rabeya paid the interests of Mahajani loan by taking Tk. 20,000 (Taka Twenty Thousand) as 'Sufalon' (a kind of loan of the organization). This is how Rabeya couple's life struggle continued. Rabeya couple planned to increase the scope of this work by taking training from the Upazila Agriculture Office because of the success of the agricultural work. But there is a problem of capital. Therefore, Rabeya Begum once again took a loan of Tk.1,50,000 (Taka One Hundred and Fifty Thousand) from the GUP's Maligram branch in the 3rd phase. This time she cultivated five bigha of land and became known as an 'ideal farmer' in the area. At one point, when the capital needed to be increased further, on 19 August, 2021, Rabeya was given a loan of Tk. 4,00,000 (Taka Four Lac) for the fourth time. Rabeya couple started walking with a new zeal.

Now about 8-9 laborers are working on their land everyday. This year the Rabeya couple sell six maunds of onion seeds for about Eighteen lac taka. Rabeya's family has prospered, boys and girls are educated in good schools. As a successful and model farmer this couple received the "Adarsho Krishok" 2021 award from the Agricultural Office of Bhanga Upazila. At present, the Rabeya couple supports many new onion growers in the area in various ways. Many other farmers are following their production techniques and are getting encouraged to grow onions and produce seeds.

Laboni, a motivator for changing the life of the youth



Laboni Akhter, a poor house wife of Charshamail village of Shibchar Upazila of Madaripur District, with a son and two daughters, was unable to find any light of hope in financial poverty and despair, when she met the branch manager of the Shibchar branch of Gono Unnayan Procheta (GUP). On his advice, Laboni Akhter accepted the membership of Charshamail Varsha Mohila Samity (Membership Code: 5916) of the Credit Programme of GUP (Code: 2248) on 5th June, 2017. Then she took a loan of Tk. 20,000 (Taka Twenty Lac) and bought a milk-cow. She started paying the loan

according to the rules with the money earned from the sale of cow's milk. Apart from this, she was able to provide some money to run the family. In order to earn more money, the next year, after taking sewing training from the upazila, she took a loan of Tk. 40,000 (Taka Forty Thousand) in the 2nd round from the organization and sold the previously purchased cow and bought two electric sewing machines. Then Laboni Akhter started sewing in a team with four unemployed and helpless women of the area. Seeing the face of success in this work, she planned to increase the scope of the business. In order to finance the implementation of the new plan, she again took a loan of Tk. 40,000 (Taka Forty thousand) and started making bags on a small scale with eight helpless women of the village. That year she sold the bags to the owners of various hotels and restaurants in Shibchar Bazar. Meanwhile, due to the good quality of bags, the demand for bags in the area has increased. Therefore, she again took a loan of Tk.70,000 (Taka Seventy thousand) in the 4th phase in December 2020 in order to increase production. With that money she bought two more sewing machines and started a new business. Now 'Laboni Bag' became more known in the area.

But Laboni did not stop here. Gradually, she took the initiative to involve the unemployed youth and helpless men and women in this work more in number. Laboni bought two more electric sewing machines with a loan of Tk.1,50,000 (Taka One Lac Fifty Thousand) in the 5th phase. At present, in the 6th phase on 06/10/2021 with a loan of Tk.2,80,000 (Taka Two lac Eighty Thousand) by purchasing the necessary raw materials including four more sewing machines, Laboni Akhter has become self-sufficient by expanding her business. Now 25-30 employees are working in her factory. The bags made by Laboni are now meeting the needs of various shops in Madaripur, Faridpur, Shariatpur and Dhaka Districts. Laboni's initiative in a remote rural area by making bags is inspiring the youth of the area to change their destiny.

Basanti Roy, who challenge the social taboo first in her area



Basanti Roy is a resident of Tilchhara village of Orakandi Union of Kashiani Upazila under Gopalganj District. Her husband Karthik Roy earned their living by selling labor on other people's land. There was a small two-story tin house on the two decimal of land and another acre of land lying uncultivated around the house. 18 year old married Basanti Roy's house has two daughters and a son.

As the number of people in the family increased, the scarcity and poverty were increasing. Seeing no other way, Basanti Roy went to her father's house and asked her father for advice on betel leaf cultivation. Her husband also expressed interest in betel leaf cultivation. They decided to cultivate betel leaves on an acre of fallow land left by the father of husband. Initially, they tried to collect money from different places including relatives but it was not possible to collect money from any where. Finally, one day she found the branch office of Gono Unnayan Prochesta (GUP) located at Ramdia with the support of a relative of the house next door. On 6th February, 2019, she got the membership of Gopalpur Dakshinpara Mohila Samity. After becoming a member, she started accumulating savings regularly. A few days later, in view of her loan application, a pre-loan assessment was done and considering her interest and experience in betel leaf cultivation, she was given a loan of Tk. 60,000 (Taka Sixty Thousand) for the first round. After bringing this money and betel vines from her father's house, she started cultivating betel leaves in some land on her father's advice. After a certain period, her family started getting income through betel leaf cultivation. Basanti Roy could realize that betel leaf cultivation is profitable.

At that time, when Orakandi Union Parishad organized a training on agricultural development, Basanti participated in the training on her own initiative. After receiving the training, the idea of betel leaf cultivation in a more expanded way came to her mind. She then applied for a loan of Tk.1,00,000 (Taka One Lac) from GUP. In view of the application, the relevant Programme Coordinator of the organization visited the Basanti's betel leaf cultivation on site. During the visit it was seen that Basanti Roy herself was tending the betel leaf tree. The prevailing superstition in the area was that women should not go to work in the betel leaf garden, as it would spoil the bean. In this regard, this initiative of Basanti Roy was anti-traditional and challenged the prevailing culture of the society. To strengthen her initiative, she was sanctioned a loan of Tk.1,0000 (Taka Ten Thousand) with which she started working on two more new betel leaf fields with the help of her husband and on the advice of the Government Agriculture Officer.

At present, they harvest betel leaves from their fields twice a week. Apart from selling betel leaves in Gopalpur market of Gopalganj District, buyers buy wholesale and retail betel leaves from the house. Now her husband himself is thinking of going to Dhaka to sell betel leaves.

Basanti Roy is currently managing a loan of Tk. 2,00,000 (Taka Two Lac). She regularly pays the loan installments from the income. Basanti Roy's husband no longer sells labor on other people's land. One bigha of paddy land is leased and he works on that land himself.

With some financial solvency returning, Basanti Roy could focus on her sons and daughters' education. She said: "At one time I could not even eat properly. Now that I have become careful in the education of my children, I have also provided home teachers for them. I save, I can buy the necessary things what I want." The reputation of a successful woman entrepreneur and caretaker in betel leaf farming has spread among the local people and inspired them.

GUP and PKSf: A Time-tested Collaboration

Gono Unnayan Prochesta (GUP) has been a consistent partner organization of Palli Karma-Sahayak Foundation (PKSF) since 1996, with Palli Karma-Sahayak Foundation (PKSF) providing substantial credit support. PKSf funding has continued and it has expanded financial assistance to GUP's Microfinance Programme. Credit money are provided for the programme's various components. There are continuous support and guidance from Palli Karma-Sahayak Foundation (PKSF) helping GUP for

increasing its branches and remain outstanding in the field. Along with on going projects GUP began some other projects with Palli Karma-Sahayak Foundation (PKSF), which are Livelihood Restoration Loan and Microenterprise Development Project with additional Fund in the reporting year.

Table 04: Component wise loan outstanding to the borrowers up to 30th June 2022

Sl. N.	Component	Borrowers (No.)			Loan Outstanding (Taka)		
		Female	Male	Total No. (%)	Female	Male	Total Amount (%)
1	Jagoron	29,111	273	29,384 (63.77)	61,97,80,974	57,88,798	625,569,772 (36.80%)
2	Agrasor	11,098	240	11,338 (24.61)	7,01,70,37,57	1,70,40,920	718,744,677 (42.28%)
3	Buniad	1,465	5	1,470 (3.19)	1,41,19,048	77,886	14,196,934 (0.84%)
4	Sufolon	919	12	931 (2.02)	11,83,20,662	15,72,000	119,892,662 (7.05%)
5	Agrasor-MDP & MDP-AF	1014	32	1,046 (2.27)	7,85,87,982	3,491,840	82,079,822 (4.83%)
6	ENRICH	771	0	771 (1.67)	7,43,52,497	0	74,352,497 (4.37%)
7	Special Loan from Bank	21	1	22 (0.605)	4,10,464	23,810	434,274 (0.03%)
8	LRL (Livelihood Restoration Loan)	963	18	981 (2.13)	4,19,19,184	7,03,551	42,622,735 (2.51%)
9	BNF Stimulus Loan	134	3	137 (0.30)	2,14,81,600	5,14,500	21,996,100 (1.29%)
Total		45,496	584	46,080 (100.00)	167,06,76,168	2,92,13,305	169,98,89,473 (100)

The GUP's Microenterprise Development Project (MDP) began in 2020 with the distribution of loans to the project's 579 participants in Gopalganj area. Palli Karma-Sahayak Foundation (PKSF) provided GUP a three years grant to implement this project in Gopalganj District. Microentrepreneurs in Manufacturing, Agriculture, Livestock, Fisheries and Food Processing were aided by the Microenterprise Development Project (MDP), which placed a premium on the growth of women entrepreneurship while taking environmental and social sustainability into account. Microenterprise Development Project (MDP) targeted a minimum of 70% of female borrowers.

IGA wise disbursement

The primary Income Generating Activities (IGAs) include, but are not limited to, food processing, tailoring, cow rearing, beef fattening, goat rearing, mini poultry/hatchery, rice trading, as well as other trading activities such as paddy and watermelon cultivation, small businesses, fish trading,

shop keeping, van pulling, carpentry, fire-wood trading, furniture business and street vendors. The status of borrowers and loan balances for larger IGAs such as Agriculture, Livestock, Fisheries, Food Processing, Small Trade and Transportation are summarized as bellow:

Table 05: IGA wise distribution of Loan

Sl. No.	IGA	Borrowers (No.)	Loan Balance (Tk.)	IGA-wise Percentage (%)
1	Paddy cultivation	3613	13,32,71,335	7.84
2	Jute cultivation	1479	5,45,66,452	3.21
3	Vegetables cultivation	2534	9,34,93,921	5.5
4	Auto Van/Rickshaw	1995	7,36,05,214	4.33
5	Vangary (scrap) business	751	2,77,08,198	1.63
6	Brick, Sands & Cements business	862	3,17,87,933	1.87
7	Handicrafts	456	1,68,28,906	0.99
8	Cow fattening	5636	20,78,96,483	12.23
9	Food processing	1028	3,79,07,535	2.23
10	Garments & Cloths business	1221	4,50,47,071	2.65
11	Transport business	1783	6,57,85,723	3.87
12	Sanitary business	318	1,17,29,237	0.69
13	Dairy/ Goat farm	1986	7,32,65,236	4.31
14	Fish cultivation	2401	8,85,64,242	5.21
15	Studio & Video business	502	1,85,28,795	1.09
16	Tailoring business	1212	4,47,07,093	2.63
17	Grocery shop	3322	12,25,62,031	7.21
18	Medicine business	1028	3,79,07,535	2.23
19	Poultry farm	2410	8,89,04,219	5.23
20	Quilt Making business	1438	5,30,36,552	3.12
21	Agriculture instrument	1230	4,53,87,049	2.67
22	Wood/Furniture making	1852	6,83,35,557	4.02
23	Jewelry shop	1203	4,43,67,115	2.61
24	Fruit business	1774	6,54,45,745	3.85
25	House construction	1424	5,25,26,585	3.09
26	Services	2622	9,67,23,711	5.69
	Total	46,080	169,98,89,473	100.00

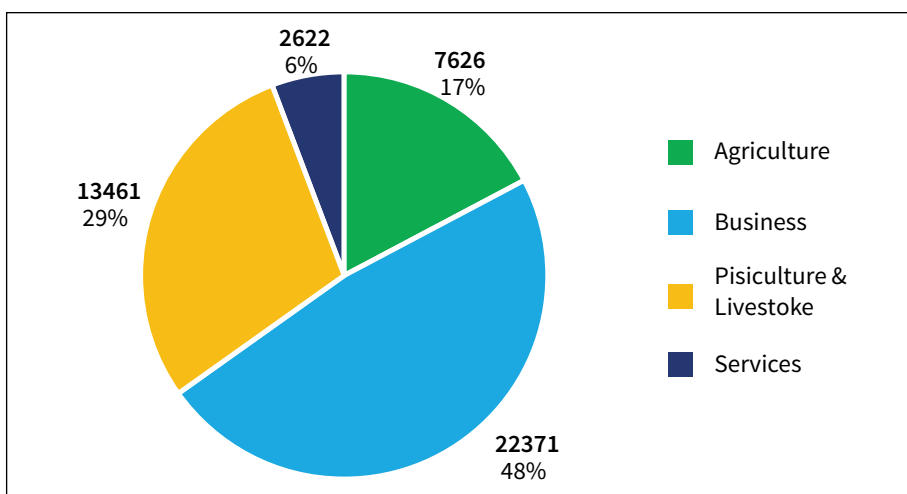


Figure 6 : IGA wise distribution of Loan

GUP received a cumulative loan of Tk.174,84,00,000 (Taka One Hundred Seventy Four Crore and Eighty Four Lac) from Palli Karma-Sahayak Foundation (PKSF) and repaid Tk.131,63,08,330 (Taka One Hundred Thirty One Crore Sixty Three Lac Eight Thousand and Three Hundred Thirty) to Palli Karma-Sahayak Foundation (PKSF) up to June 2022. The loan balance was Tk. 43,20,91,670 (Taka Forty Three Crore Twenty Lac Ninty One Thousand Six Hundred and Seventy). Along with the financing, Palli Karma-Sahayak Foundation (PKSF) provided assistance through Capacity Building for GUP employees and beneficiaries.

Additionally, GUP received Tk. 193,46,98,654 (Taka One Hundred Ninty Three Crore Forty Six Lac Ninty Eight Thousand Six Hundred and Fifty Four) as loan money from various private banks (Trust Bank Ltd., South Bangla Agriculture & Commerce Bank Ltd., Midland Bank Ltd. and Southeast Bank Ltd.) up to June 2022 and repaid Tk.165,98,76,429 (Taka One Hundred Sixty Five Crore Ninty Eight Lac Seventy Six Thousand Four Hundred and Twenty Nine) at the end of June 2022. The bank loan balance stood at Tk.27,48,22,225 during this period (Taka Twenty Seven Crore Forty Eight Lac Twenty Two Thousand Two Hundred and Twenty Five).

Partnership with Bangladesh NGO Foundation (BNF)

Bangladesh NGO Foundation (BNF) started their Microfinance Programme from May 2021 through partner organizations considering the Corona pandemic situation. The main objective of the project was to provide loan support to the corona affected community people so that they can come back to their normal life through their small scale production related business. Gono Unnayan Prochesta (GUP) has been implementing Goat Rearing and Student Scholarship Project since 2007 and became one of the well-reputed partner organizations of Bangladesh NGO foundation (BNF). Bangladesh NGO foundation (BNF) selected GUP as a partner of Microfinance Programme. Accordingly GUP signed the 1st agreement with Bangladesh NGO foundation (BNF) on 26th June 2021. It may be mentioned that BNF has started their Credit Programme through signing agreement with two organizations and GUP was one of them. Primarily, Bangladesh NGO Foundation (BNF) allocated Tk. 1,00,00,000 (Taka One Crore) to GUP and released Tk. 40,00,000 (Taka Forty lac) for agreed-upon actions in the last financial year. In this reporting year GUP received the rest Tk. 60,00,000 (Taka Sixty Lac) according to

the signed agreement. GUP also signed the 2nd agreement on 27th May 2022 with Bangladesh NGO Foundation (BNF) for receiving Tk. 1,50,00,000 (Taka One Crore Fifty lac) and accordingly received the said amount from Bangladesh NGO foundation (BNF). GUP distributed total Tk. 2,50,00,000 (Taka Two Crore Fifty lac) to the 137 beneficiaries for Small Scale Production-Oriented Business. GUP is allowed to take 4% service charge from the community people and will pay back to Bangladesh NGO Foundation (BNF) with 1% service charge. According to our findings in the field, the distributed amount of BNF made tremendous benefit to the community people, particularly to get recovered from the effects of Covid -19 pandemic.

Table 06: Status of Cumulative Loan and Repayment up to 30th June 2022

Sources	Loan received (Tk.)	Loan repaid (Tk.)	Loan balance (Tk.)
Palli Karma-Sahayak Foundation (PKSF)	174,84,00,000	131,63,08,330	43,20,91,670
Bank (Trust Bank Ltd., South Bangla Agriculture & Commerce Bank Ltd., Midland Bank Ltd. and Southeast Bank Ltd.)	193,46,98,654	165,98,76,429	27,48,22,225
Bangladesh NGO Foundation (BNF)	250,00,000	34,28,573	2,15,71,427
Total	370,80,98,654	297,96,13,332	72,84,85,322

3.1.2 Livestock (goat breeding, poultry) and Pisciculture

a) Goat breeding centre

Goat breeding activities of Gono Unnayan Prochesta (GUP) is being operated as a vital component of the Livestock Programme for the socio-economic development of the community people. To overcome the impact of Covid-19, goat breeding activities are taken in Rajor and Bajitpur mixed farms. A total of 8 cross breed bucks were used for the breeding purpose to upgrade local stock but it was still interrupted due to Covid-19 incidents.

The objectives of goat breeding centre are as follows:

- Upgrading of local goats crossing with highly productive breeds;
- Create quality services of goat breeding locally on fair price;
- Reduction of malnutrition at local level through increasing production of meat and milk resulting from cross breeding; and
- Create options of income generating activities for the poor community through goat breeding in GUP working areas.

During the reporting period a total of 2,064 goats were inseminated. Income details are shown in the following table:

Table 7: Income from insemination of goat

Activities	No. of goats inseminated	Income (Tk.)	Stock value (Tk.)	Total income (Tk.)	Expenditure (Tk.)	Surplus (Tk.)
Goat insemination	2,064	5,48,895	92,750	6,41,645	4,98,382	1,43,263

The impact of goat breeding activities:

Some of the impacts could be observed from the on-going discussion and the FGDs that took place between the beneficiaries and GUP Program staffs. We can mention some impacts as follows:

- Contributing to the socio-economic condition of the community by providing breeding services from the GUP's Goat Breeding Farm;
- Availability of animal protein at affordable price for the nutritional support in the family and increased family income through improving the productivity;
- Local people are encouraged for the establishment of small scale Goat Farm;
- Increased insemination facilities in the community.

Gobinda Chandra Sarker- a successful goat breeder



Gobinda Chandra Sarker (aged 50) from Gopalganj Village of Badarpasha Union under Rajoir Upazila of Madaripur District started goat rearing for the last 5 years' as a means of income generation for his family. He and his wife Joyonti Sarker is living with multiple activities for maintaining their livelihoods like crop cultivation, cattle rearing, auto rickshaw driving etc. He is the owner of 10 katha cultivable land and 6 katha homestead area. In addition to these, he cultivates paddy and jute in 10 bigha leased land. He earns about Tk. 20,000 (Taka Twenty Thousand) per month, but that does not cover the expenses of his family. Initially he started goat rearing with 2 local goats by his wife and continued rearing following the guidance of GUP and multiplied the stock through inseminating Doe using

quality breeding bucks from GUP mixed farm in Rajoir. He used to rear 25-30 goats in a year from 50 services of breeding bucks. He gradually sells the goats of marketable size and buys when it is necessary to increase the stock. His family income increased to maintain a large family. He earns about Tk.10,00,000 (Taka Ten Lac) per year expending Tk.6,40,000 (Taka Six Lac Forty Thousand) with a profit of Tk. 3,60,000 (Taka Three Lac Sixty Thousand) that accounts Tk. 30,000 (Taka Thirty Thousand) per month which is good enough to maintain his family expenditure now.

Getting benefit of crossbreds inseminating local stock with highly productive breeding bucks of GUP Gobinda Sarkar is highly interested to continue breeding for having cross breeds that produced more than local goats in respect to meat and milk.

b) Poultry Farm

The objectives of the Poultry Farm are as follows:

- Awareness building in the community regarding nutritional fact of animal protein from chicken meat and egg;
- Create source of animal protein to support family nutrition;
- Create opportunity for income generating activities in support of poverty reduction; and
- Availability of healthy chickens in the locality.

In the Rajoir Mixed Farm a total of 14,336 Sonali chickens are being reared and marketed weighing of 800-1000gm/chicken during the Financial Year of 2021-2022.

Table 8: Income from poultry farm

Activities	No of chicks	Income (Tk.)	Stock value (Tk.)	Total value (Tk.)	Total cost (Tk.)	Surplus (Tk.)
Poultry Rearing	14,336	20,84,078	4,47,466	25,31,544	23,92,494	1,39,050

Impact of poultry farming:

- Supports the local socio-economic condition through rearing chickens in the GUP Poultry Farm;
- Healthy chickens are available in the locality for animal protein at an affordable price;
- Supporting family nutrition through rearing chickens at the backyard and increased family income in addition to regular household activities.



Poultry farm of GUP

c) Pisciculture /Pond fish culture

Fish is also a remarkable source of animal protein and GUP is playing an important role in support of fish culture for availability in the local market and extended the protein consumption for the families making it affordable within the local community. In the year 2021-2022 GUP promoted fish culture through 1 kg fish spawn, 12.5 kg fish fry and 128 kg fish fingerlings and created favorable environment for fish culture by adopting indigenous technologies. Due to insufficient funding, ponds were not maintained and re-excavated properly which resulted the fish culture as well as production to be disrupted. GUP is trying to collect fund for the maintenance and excavation of ponds for fish culture suitably.

Table 09: Income from pond fish culture

No. of Pond	Water body (acre)	Income (Tk.)	Stock value (Tk.)	Total amount (Tk.)	Expenditure (Tk.)	Total Surplus (Tk.)
16	5.43	1,80,970	60,000	2,40,970	1,50,165	90,805

3.1.3 Afforestation Programme

Under the supervision of Gono Unnayan Procheta (GUP) a total of 1,93,173 saplings have been gradually planted on both sides of 58 roads in 241.02 km of Madaripur, Gopalganj and Shariatpur districts since 1989-1990 with the financial assistance of World Food Programme (WFP). The tree plantation programme was implemented with the direct involvement of 673 poor women. It is still continuing with the cooperation of local administration and public representatives. It is important for the improvement of environment as well as for the socio-economic condition of the locality. Over and above it resists the road erosion, saves fuel for domestic use of the families and condensed tiredness providing shade to the pedestrian.

As per deed (mutual agreement) the sales proceed of timber trees are distributed among shareholders such as government revenue-20%, Upazila Parishad-25%, Union Parishad-5%, Beneficiaries - 40% and GUP-10%. The maintenance of 1,93,173 trees of 241,02km roads are mainly looked after by GUP and Poor women beneficiaries directly. The trees those became dry or dead, risky and marked or removed for road extension are sold as per agreement with the advice and approval of Upazila Administration and Ministry of Forestry &



Roadside afforestation by GUP

Environment (MoFE). Presently 8 roads of 8 Unions under Rajoir Upazila of Madaripur Districts are going to be repaired and extended; so the trees within the road extension areas are marked,

measured, numbered and fixed the value for approval of MoFE that is under process for approval of sale.

Approved timber trees in 6 km roads under Vedarganj Upazila of Shariatpur District are sold through tender. Total sale price of trees is Tk. 43,75,101 (Taka Forty Three lac Seventy Five Thousand One Hundred and One) which has been distributed among the shareholders proportionately. The respective 16 beneficiaries of that area received Tk. 26,25,060 (Taka Twenty Six lac Twenty Five Thousand and Sixty) that is Tk. 1,34,066 (Taka One lac Thirty Four Thousand and Sixty Six) per beneficiary. Receiving the shared money their livelihoods and socio-economic condition has improved and holds better position in their own family maintaining the social status.

On the other hand, out of 5 km distance of one road under Naria Upazila the trees of 4 km have been affected by soil erosion of the river Padma. The total sale proceed of the trees of remaining 1km is Tk. 7,16,000 (Taka Seven lac and Sixteen Thousand) which has been deposited in the account of Upazila Administration and not yet distributed among the shareholders due to legislative complexity. The communication and follow-up on behalf of GUP regarding the matter is still continuing to resolve the issue.

There are some challenges to implement the afforestation programme such as:

- The conditions in the deed do not clearly mention about the approval of local authority for disposal of matured trees and as a result the settlements of benefits among the beneficiaries are obstructed;
- Beneficiaries are held responsible when planted trees are affected or cut down during extension & maintenance of roads, construction of new house or infrastructures, electrification etc.; and
- Maintenance and supervision cost of roads attached to the trees are borne from the GUP's own fund.

Table 10: Present status of the “Roadside Afforestation”

Sl. No.	District	Upazila	No. of Road	Length of Road (Km.)
01	Madaripur	Rajoir & Shibchar	29	108.52
02	Gopalganj	Gopalganj Sadar	16	42.00
03	Shariatpur	Sariatpur Sadar & Bhedergonj	07	34.00
	Total		52	184.52

Agriculture Nursery and Plantation

Various species of saplings are being produced in the nursery at Rajoir. In the present fiscal year, among fruit species Mango, Jack Fruit, Coconut & Guava saplings are produced and among timber trees Mehagani, Rain tree and Chambal are prominent. To meet the local demand of 3500 saplings are being produced in this year. Among them 1000 saplings are being of timber tree and planted in the mixed farm at Bajitpur of GUP. A total of 1500 saplings were distributed among the community

and the members of the respective society. In addition, awareness building campaign was undertaken among those were involved in the social forestry for a long time. They have planted saplings in fallow lands which ultimately turned to asset and contribute to the environment as well as financial development in the locality.



Ariculture Nursery of GUP

3.2 Social Programme

3.2.1 Peace Centre

“Peace Center” has established in 1982 in Khalia Village of Rajoir Upazila, Madaripur District, in the south-western region of the country, about 85 km away from Dhaka. The main reasons for establishing this centre are: to establish social peace, to create connections in organizing meetings, discussions and personal dialogues, so that justice, equality and peace prevail in the family, society and state. The center has a well-developed library and a training center in a beautiful shaded environment. Accommodation for the staff and guests are also available here.

Trainings, seminars, workshops on non-violent environment creation and behavioral environment development are organized and implemented under Shanti Kendra (Peace Center) programme and any type of people such as students, teachers, religious leaders, public representatives and NGO workers can participate in it. The activities currently being conducted under this center are: (1) Dishari Shishu Bidyalaya (for Low Income Families) - It is located in this center and caters to the children of low



income families from Infant to Class III (Pre-Primary to Class 3). It was established to teach according to the formal curriculum. Children in the school's catchment area attend school for regular reading and regular tutoring. Apart from this, the children actively participate in the celebration of various

national and international days, (2) Community Library which is named as Aatur Rahman Memorial Peace Library; (3) Making volunteers; and (4) Organizing Work and Education Camps for Youth.

This year from December 2021 to January 2022, Bangladesh Army, Barisal Cantonment troops used the center as part of a 6 week Winter exercise. 750 soldiers led by 1 colonel were stationed here and participated in the exercise; the Brigadier General of the Army came during the exercise as a visitor.

The ‘Aatur Rahman Memorial Peace Library’ named after the Founder and Executive Director late Mohammad Aatur Rahman is located at Shanti Kendra. Known in the area as a beacon of knowledge, the library is a well-stocked library open to all. It has books on peace and development programmes as well as many others, suitable for reading from teenagers to the elderly. There are various types of journals and daily newspapers. The library is open daily from 05:00 pm to 09:00 pm. On an average, about 15 to 20 students visit the library daily to study or collect information.

3.2.2 Education Programme



Dishari Shishu Bidyalaya

Gono Unnayan Prochesta (GUP) has two Primary Schools named “Dishari Shishu Bidyalaya” where students are taught from infant to class three following the Government curriculum. Of the two primary schools one is located in Rajoir and the other in Khalia Union. The two schools are managed by keeping in touch with the Primary Education Office of Rajoir Upazila in all matters such as receiving books and examination papers, fixing examination dates, providing annual book as required, providing information to Assistant Upazila Primary Education Officer about the students as per the needs. After passing class three, the students are admitted to Government Primary School in class four.

Table 11: Status of School/Centres in 2021-2022

1. Dishari Shishu Biddyalaya at Rajoir			
Class	No. of Students		
	Boys	Girls	Total
Pre-primary	16	10	26
Class One	10	12	22
Class Two	07	11	18
Class Three	08	09	17
Sub-Total	41	42	83
2. Dishari Shishu Biddyalaya at Khalia			
Pre-primary	14	14	28
Class One	11	14	25
Class Two	12	19	31
Class Three	14	12	26
Sub-Total	51	59	110
30 Education Support Centres of Somriddhi	360	396	756
Grand Total	452	497	949



Bangabandhu-BNF Education Stipend Distribution

3.2.3 Disaster Management Programme

The working area of GUP lies in South West and the Southern region of the country. Disasters like floods, tidal waves and landslides are occurred in it's working area often. GUP has been listed as Strategic Partners with Plan International-Bangladesh and World Food Programme-Bangladesh Offices to work during disaster in its areas of operation. GUP has long been an active member of the country's important network on disasters Network for information ,response and prepreparedness activities on disaster'(NIRAPAD)'. If any kind of disaster is occurred in it's working area, then working together with all the necessary stakeholders including various local institutional and non-institutional organizations, social committees, local dignitaries is included as part of the organization's action plan. On the occasion of the celebration of "Disaster Preparedness Day" on 10 March, GUP participates in various programmes in coordination with Upazila and District level government and private institutions. There was no major disaster in the working area during the last financial year. However, the salinity is increasing more than before in various parts of Madaripur's Rajoir Upazila, which is an alarming sign for the future.



The celebration of International Day for Disaster Risk Reduction

3.3 Health Programme

3.3.1 ENRICH Programme

The ‘Somriddhi’ (ENRICH) Programme started its implementation from August, 2014 with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF) in Khalia Union of Rajoir Upazila of Madaripur District in the continuation of Gono Uyanyan Prochesta’s (GUP) long development efforts. This is a new dimension in its development approach. In this multi-dimensional effort that includes health services, food and nutrition, education, social development, financial services, infrastructural development, youth development initiatives and elimination of social degradation, the activities are currently being implemented among 28622 member families in 5655 houses in 19 villages of Khalia Union. This ENRICH Programme provides services from pregnancy stage to death of human life.

The philosophy of the programme is to follow inclusive principles in all areas considering the multidimensional aspects of poverty. It:

- Ensures optimal use of a household’s current assets and capabilities and takes initiatives to increase its assets and capabilities in appropriate proportions.
- Incorporates economic, social and environmental indicators into multidimensional poverty.

The Staff of the ENRICH Programme

“Somriddhi” Programme has 43 female workers and 6 male workers with a total of 49 workers (Coordinator 1, Health Officer 2, Social Development Officer 1, Enterprise Development Officer 1, Monitoring in System (MIS) Officer 1, Education Supervisor 1, Health Supervisors 12 and Teachers 30) who are performing their respective duties according to their stated job responsibilities. Besides, 2-part time MBBS doctors are engaged to run the satellite clinic regularly.

3.3.2 Health and Nutrition Programmes

Health and Nutrition Programmes are important components in the “Somriddhi” Programme of GUP. Out of 200 Somriddhi Unions funded by Palli Karma-Sahayak Foundation (PKSF), 50 Unions have been listed as Digital Health Service Programme Unions, out of which Khalia Union is one. Currently 28622 member families of 5655 households in Khalia Union are getting nutrition and health services at homestead level easily and on free of cost. 2 Health Officers and 12 Health Supervisors are engaged in the implementation of this programme. Health Supervisors visit 20 households each day. Family based Health Cards are sold and services are provided at static and satellite clinics by identifying diseases. Health supervisors check Blood Pressure and Diabetes of pregnant mothers and general population as per regular guidelines, take muak tape (nutritional check), measure weight and height of children and collect family health information. Referrals to static clinics or satellite clinics of the “Somriddhi” Programme and referral to Government Health and Family Planning doctors are provided as needed.

With small efforts, the “Somriddho home” is doing quite well



Dulal Halder, a small farmer of Rajoir Upazila in Madaripur District was running a family by farming on a small piece of land and making silver jewelry with his wife Parul Halder. But farming is entirely dependent on nature: last season's sudden rains destroyed his seed bed. Due to not being able to cultivate the land well, the financial crisis brings depression and uncertainty in his world. Running a family becomes impossible for him. In the meantime, the Development Officer of ENRICH Programme visited Dulal Halder's house and advised them to cultivate various vegetables in their homestead. Apart from vegetable cultivation, he advised them to take up the initiatives like fish farming in ponds, rearing poultry, pigeons and cows. To the advice, Dulal and his family expressed interest in building a “Somriddhi home”. Then they are given ideas about bed system for vegetable cultivation, making net lofts, making vermicompost for fertilizer etc. and also how to earn money by farming fish in ponds.

According to recent discussions with Dulal Halder, he has an annual income of Tk.9,000(Taka Nine Thousand) by cultivating vegetables in the courtyard of the house under this project, Tk.20,000 (Taka Twenty Thousand) from fish and duck. He earned Tk.5,000 (Taka Five Thousand) from chicken farming, Tk.3,000 (Taka Three Thousand) from pigeon farming, Tk.7,000 (Taka Seven Thousand) from selling fruits and Tk.35,000 (Taka Thirty Five Thousand) from selling cow's milk. Wife Parul Halder earned Tk.60,000 (Taka Sixty Thousand) by working as a silversmith. Currently their total annual income is Tk.1,32,000 (Taka One lac Thirty Two Thousand). Parul and Dulal Halder's “Somriddha Bari” is running quite well than before with small efforts and in this instance the neighbors are also getting inspired in building a “Somriddho home” at their homesteads.

Mritunjay Mandal awarded with “Best Son Award”



Mritunjay Mondal, a disabled student from Satpar village in Khalia union of Rajoir upazila was a meritorious student. Although he had a strong interest in studies, his studies stopped after passing HSC due to lack of financial support. His mother Anna Mondal and 4 other sisters were in the family. Mritunjay was the youngest. He lost his father Kalipada Mondal prematurely and all the responsibilities of running the family fell on mother Anna Mondal. Mritunjay, cultivates the little land left by his father. With him, the mother and sister somehow managed the family by cultivating lease on other people's land as well. But Mritunjay, a fighter with disabilities, did not stop here. After doing BHMA course under Dhaka University, he became a homeopath and took all the responsibilities of the family on his shoulders. He never disobeyed his mother. He never neglected his mother. In addition to her mother's care, he is providing free medical care to the helpless and poor people of the surrounding villages. Due to the sense of responsibility and love towards mother, everyone in the village of Satpar respects and loves him.

Despite being a disabled person, due to his genuine love and sense of responsibility towards his mother, Mritunjay Mondal was selected as the 'best son' under the "Senior Citizen Programme" and awarded a cash prize of Tk.1,000 (Taka one thousand) and a crest. The mother is happy with the son's success. Mother Anna Mondal said: "I have nothing to ask for today. My only wish to God is that a son like my son should be born in every home, so that every mother can get such a service from her child."

Treatment status of patients in Static and Satellite Clinics

The Health Officers of "Smridhi" Programme provide medical services in Static Clinics and organize Satellite Clinics on regular basis. They monitor and supervise the activities of Health Supervisors and perform various management tasks. They conduct Blood Group tests as per instructions, organize and conduct Nutrition Camps and conduct various other Health and Medical Camps such as eye, gynaecology, child health, skin and sex, physiotherapy and dental etc. at regular intervals. Two Satellite Clinics are organized every week, and free medical prescriptions, iron tablets and calcium tablets are provided by Government or Non-government doctors at the Satellite Clinics. Medical

prescriptions and medicines are provided free of charge by expert doctors in Health and Medical camps. Besides, deworming tablets, iron tablets, calcium tablets and baby nutrition (Pustikona) are provided free of charge throughout the year. In case of critical patients, referral to appropriate hospital is advised. Every family is encouraged to purchase a Health Card by spending only Tk. 100 in a year.

In the health sector like the neighboring unions, Khalia Union should have 03 or more Community Clinics, but in the absence of Community Clinics and based on the needs of the local people, all types of health services and nutritional support are provided under “Somriddhi” Programmes.

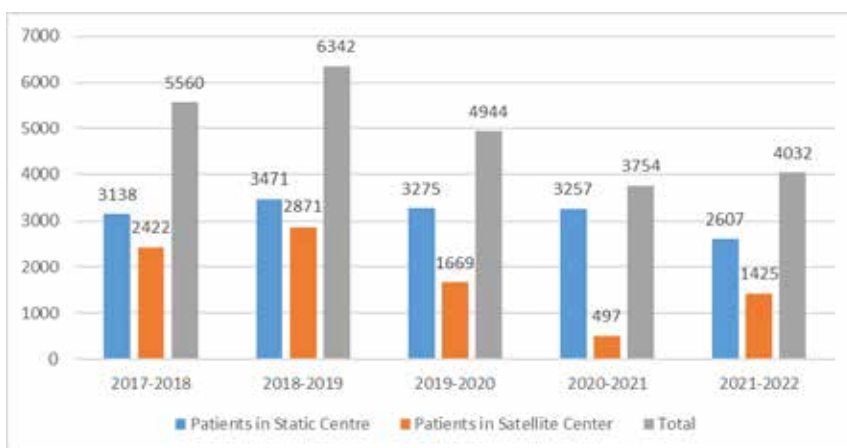


Figure 07 : Patients attended at the Static & Satellite Clinic

Camps

Rheumatic and Orthopedic Camp 2021

Under the initiative of ‘Somriddhi Programme’, Rheumatic Pain Treatment Camp-2021” was organized on 20 December, 2021 with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF) in Khalia Union of Rajoir Upazila of Madaripur District. Through the said camp, 205 (160 females and 45 males) patients were distributed free rheumatic pain medication by 2 expert doctors. It can be mentioned that patients in the region wait for such a camp whole year. The Upazila Nirbahi Officer of Rajoir was present as the chief guest at the Camp Inauguration Ceremony. He said in his speech that Bangladesh has been considered as a middle income country due to the continuous participation of the country’s NGOs in the development work and he expressed his gratitude for the fact that the organization GUP has been implementing various social works for many years in this area.

Mothers & Children Health Camp 2021

Under the initiative of ‘Somriddhi Programme’, Mothers & Children Health Camp, 2021 was organized on 24 May, 2021 with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF) in Khalia Union of Rajoir Upazila. Through the Camp, 223 (185 females and 38 males) patients were distributed free of cost Maternal and Child Health Care packages and given medicine by 2 expert doctors.



Skin & Allergic Treatment Camp 2021

Under the 'Somriddhi Programme', Skin and Allergy related health camps were organized with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF) in Khalia Union of Rajoir Upazila. A total of 176 (140 females and 36 males) patients were distributed free medical prescription and medicine by 2 specialist doctors in the camp.

Table 12: Achievement of ENRICH Health Programme

Sl.No.	Events	Achievements in number during the reporting period (2021-2022) Total Households/patients provided free treatment, received free medicine	Achievement (%)	Cumulative achievement
01	Health Card distribution entry fee	1672 are Health Card Holders with health related information of all family members	49	14557 Household are health card holders
02	Eye Camp-Cataract Operation	61 patients had a Cataract Operation, where (37 females and 24 males)	100	370 Cataract Operation taken place
03	General Eye Treatment Camp	205 Patients were provided free treatment (161 females and 44 males) and 205 patients received free medicine	100	3,046 eye patients got service
04	Rheumatic and Orthopedic Camp	205 patients were provided free treatment (160 females and 45 males) and 205 patients received free medicine	100	978 Rheumatic and Orthopedic patients got services
05	Mothers & Children Health Camp	223 patients were provided free treatment (185 females and 38 males) and 223 patients received free medicine.	100	2,351 Mothers & Children got services
06	Skin & Allergic Treatment Camp	176 patients were provided free treatment (140 females and 36 males) with medicine.	100	474 patients got services

07	Health & Nutrition Service: Pustikona distribution	85 malnourished children were identified (38 girls and 47 boys) 2550 sachets of Pustikona were distributed among the children	100	30380 sachets of Pustikona distributed among 1378 children
08	Distribution of Medicines: Calcium Tablet	687 People identified (538 females and 149 males) and 13740 Tablets distributed among them	100	46070 Tablets were distributed among 2329 people
09	Distribution of Medicines: Capsule (iron, Folic acid and Zinc)	582 iron deficiency people identified (all are female) and 17460 Tablets distributed among them	100	105340 Tablets were distributed to 3628 iron-deficient people
10	Distribution of Medicines: Kriminashak/ De-Warming	6030 tabs distributed among 6930 people	100	82,970 tablets distributed among 82,970 people
11	Blood Group Test	157 persons (106 females and 51 males) received a Blood Group Test	16	2649 persons got services
12	Diabetic test	492 persons were aware of diabetic disease	49	5311 persons got services
13	Courtyard Meeting	336 Meetings were organised, but planned was 536 for community people to aware of health education, nutrition and negative effect of early marriage and drug abuse	58	5782 meetings were held
15	Placement of “Hand Wash Bottle”	“Hand Wash Bottle” placed in all 5,655 families.	100	5,655 families used “Hand Wash Bottle”

Water & Sanitation

Presently Khalia ‘Somriddhi Union’ is under hundred percent sanitation coverage. Almost 100% family of the khalia Union are using sanitary Latrine in their houses. As 12 Health Workers working in the field and visiting all houses of Khalia Union, so they ensured the presence of Sanitary Latrine in the community. All sanitary latrines are secured with soap and water in a plastic Hand Washing Bottle with a hole attached to the fence outside the toilet so that hands can be disinfected. In this reporting year sanitary Latrines/Tube-wells were distributed in the community and maintainance of the latrine are ensured through the 12 Health Workers.

‘Somriddhi’ Education Programme

Under the ‘Somriddhi Programme’, Khalia Union has 30 “Education Support Centres” where teaching is conducted as per the Government curriculum and Palli Karma-Sahayak Foundation (PKSF) guidelines. To run the centers smoothly, 1 female teacher is appointed locally in each center and trained with the help of PKSF. Many Children in the area do not have access to schooling, those who have got the access they lack of daily schooling, so they are afraid of schooling; this results the drop out of many children.

The main objective of the Education Support Center are: to teach children daily household chores in Primary School. Apart from learning to read, children's schools provide an opportunity to bring out the child's latent talents through drawing, sports, music, dance, poetry recitation and various other cultural programmes for their physical and mental development. Children are given opportunities to participate in sports and cultural competitions during various National and International day celebration.

Special Credit Services

Being an integrated programme of "Somridhi Programme" run by Gono Unnayan Prochesta (GUP), three types of loan programmes are operationalized in decline system for Khalia Somriddhi Union Communities through Khalia Somriddhi Branch, along with other developmental works.

These three types of loan are:

- 1) Income Generating Activity (IGA) loan which is repayable at a maximum service charge of 25%;
- 2) Livelihood Improvement Loan (LIL) with maximum service charge of 8% plus loan repayment; and
- 3) Asset Creation Loan (ACL) with a maximum service charge of 8% repayable.

IGA loan can be taken as primary loan and Livelihood Improvement Loan (LIL) or Asset Creation Loan (ACL) as support loan by becoming an entrepreneur and conducting Income Generating Activities to become wealthy and prosperous and improve the community members' standard of living. Subject matter training is being organized regularly for the members to enhance their knowledge and skills for conducting project based activities of IGA Loans. Local Upazila Subject Matter Specialists are taken as resource persons to conduct those training successfully. By doing this, the members acquire relevant knowledge and skills in project based matters and because of the good relationship with the Upazila Administration, they can get immediate solutions from the Upazila Officers in case of any kind of damage, disease or sickness of the project. Along with disbursement of loans, meetings are conducted every week at the Samity level to enhance various skills of the members and various social problems and motivational issues are discussed in the meetings. This year 100 female members have received Income Generating Activity (IGA) training including 50 in improved cow husbandry (2 batches), 25 in improved Poultry Farming (1 batch) and 25 in improved Vegetable Farming (1 batch). In the financial year 2021-2022, a total of Tk. 8,40,82,000 (Taka Eight Crore Forty Lac Eighty Two Thousand) were disbursed among 563 female members as loan which included 499 members under Income Generating Activity (IGA) scheme, 28 members under Livelihood Improvement Loan (LIL) and 36 members under Asset Creation Loan (ACL). This year the members have saved a total of Tk. 96,10,285 (Taka Ninety Six Lac Ten Thousand Two Hundred and Eighty Five). At the time of closing June 2022, the loan outstanding in Khalia Somriddhi Branch was Tk. 7,31,33,600 (Taka Seven Crore Thirty One Lac Thirty Three Thousand Six Hundred).

Special Savings Scheme for the Ultra-poor Households

There is one more programme called Special Savings Services in the "Somriddhi Programme" of GUP. Women headed and disabled especially very poor families get the opportunity of such Savings Programme. Every family is advised to open a minimum savings account of 100 taka every month in a scheduled Bank and to make monthly deposits in the savings account. Its main features are: up to 2 years' savings are to be deposited, at the end of the specified period, an amount equal to the total amount deposited Tk. 20,000 (Taka Twenty Thousand) maximum, is given as a grant to the saver from

the Somriddhi Programme. Land, cattle, shops, etc. are the assets to be purchased or used by this money which can ensure the social and economic sustainable future of the family. Twenty Four people have been linked to this Special Savings Programme since the programme's inception, including Five in the current year. This year the total savings of 5 people was Tk.1,19,000 (Taka One Lac Nineteen Thousand) and Tk.1,00,000 (Taka One Lac) was given as grant from Somriddhi Programme. The said five members have now qualified to build asset of Tk.2,19,000 (Taka Two Lac Nineteen Thousand).

Youth Development

Aiming at youth development, various activities were organized to connect youth with various programmes to help them develop their mental health status. Today's youth will provide the leadership of the country and society in the future so various activities are implemented to motivate the youth. These are :

- Encouraging the youth to work towards eradicating social ills like “no” to early marriage, bringing back addicts from harmful drugs, keeping away from social disorder, keeping away from eve teasing etc.
- Two-day photo/document based training for youth, training on self-awareness and leadership development, subject-based training to engage unemployed youth in Income Generating Activities, and engaging them in job or subject-related activities after training etc.
- Organized Ward Youth Coordination Meetings, Union Youth Coordination Meetings, Union Youth Fairs, Annual Sports and Cultural Competitions .

ENRICH Centre (Somriddhi Kendro)

The ENRICH centre is known as a social work hub where residents keep in touch with one another. The multipurpose entity of social services is the centre. The ENRICH centre's establishment policy is based on a cost-sharing model, in which the local community provides the land and the Palli Karma-Sahayak Foundation (PKSF) bears the cost of house construction, resulting in inherent local ownership. It has been established in each of the working union's wards. In the Rajoir Upazila of Madaripur District, there are nine ENRICH centres in the Khalia Union. Each ENRICH centre is managed by a Ward Committee, which consists of 11 members and is led by an elected member of the Union Parishad's respective ward. Senior Citizens, local elites, teachers and youths from the same ward, as well as the ENRICH implementing Partner Organization, make up the rest of the committee (PO). Once a month, the committee meets to discuss the ward's development and social issues. They also assess the ENRICH activities' progress, identify any challenges and propose mitigation strategies. The Union Parishad Chairman chairs a joint meeting of all the Ward Committees in a Union twice a year for briefing, coordination and guidance. There were no formal ward committee meetings, but there were informal discussions during field visits and on cell phones.

Static and Satellite Clinics, local dispute resolution and youth training are just some of the examples for usages of the centres. It is also facilitating the formation of social capital in the respective wards in terms of mobilisation of ideas, community shared responsibilities, development actions, and uprooting social evils such as child marriage, girl teasing, drug addiction and so on. The ENRICH centre is a one-of-a-kind and practical innovation for fostering community solidarity and cohesiveness in the face of the area's socio economic transformation.

ENRICHed Home

Somriddhi Home, an important activity of the ENRICHed/Somriddhi Programme of GUP at Khalia Union is “Building Somriddho Bari”. The idea of Somriddhi home is derived from the effort to increase the productivity of each household by ensuring the best use of its own resources. Under this programme, primarily interested families who have open space at their houses where they can conduct various economic activities including Cattle Rearing, Poultry and Pigeon Rearing, Vegetable production, Planting of lemon, Fruits and Medicinal trees. With which their income will increase along with nutrition. By talking to 50 such families, 50 ordinary houses were listed as Somriddhi home. Now, most of these houses have a Sanitary Latrine, many have their own Tube-wells and many people make Eco-friendly vermicompost manure at home.

Rehabilitation of Members (Extremely vulnerable people) activities

There is a special initiative of “Somriddhi Programme” under the financial and technical support of Palli Karma-Sahayak Foundation (PKSF) called “Rehabilitation of Members(Extremely vulnerable people) Programme” which has already been well received by all sections of the society.

Everyone has the right to live with human dignity, but many fall back from that place of dignity due to social and environmental conditions. In the light of this philosophy of sustainable development goal of “No one is left behind”, financing facilities have been created for the inclusion of members in Income Generating Activities. Tk.1,00,000 (Taka One Lac) from Somriddhi Programme is taken to create assets after verifying the preference and reality of the resettled member so that regular income can be generated from this asset and its sustainability can be ensured. The Programme staffs regularly monitor each rehabilitated member to find out active members’ transition out of poverty. A total of 08 active members have been rehabilitated from this programme in the last financial years, who have managed to establish themselves in a dignified position.

Table 13: The Present scenario of resettlement of the active members

Sl #	Name	Village	Gender	Achievement Status	Average Monthly Income (in Tk)	Savings (in Tk)	Value of the Assets (in Tk)	Remarks
1	Samar Baroi	Cikondi	Male	Successful	6576	16635	155000	
2	Radhyeshyam Mondol	Khalia	Male	Successful	6200	3640	130000	
3	Jabbar Mollah	West Swarmongol	Male	At risk	7026	3751	80000	
4	Banecha Begum	Boulgram	Female	Successful	5200	12960	130000	
5	Nikhil Bala	Ullabari	Male	Successful	5166	13633	160000	Died, now his sister is taking care of his children
6	Lucky Begum	West Swarmongol	Female	Successful	5866	23502	170000	
7	Coyonika Boiragi	Chatianbari	Female	Successful	5566	4240	130000	
8	Nurjahan Bibi	Boulgram	Female	Successful	3200	3200	120000	
Total	8	Male-4, Female-4			44800	81561	1075000	

Stipend Programme

Bangabandhu Higher Education Scholarship

In keeping with the determination to commemorate the 100th birth anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman, it was decided to give scholarships to the talented students in the working area who are studying in higher education. The management authority of the organization has decided to award the scholarship named “Bangabandhu Higher Education Scholarship” for the financial year 2021-2022 to the students who will continue their education from BA(Honors) level to Masters level without any break. Eight students were awarded a total of Tk.1,44,000 (Taka One Lac Forty Four Thousand) at the rate of Tk.3,000 (Taka Three Thousand) to each student in 2 quarters (1 quarter in every 3 months).

Sports & Cultural Programme

Education scholarship from Somriddhi Programme

Under the Somriddhi Programme at Khalia Union the meritorious and poor students who have passed with GPA 4 in the SSC examination in 2022 and are admitted in the 1st year of the college and the meritorious and poor students who have passed with GPA 4 in the SSC examination and passed the 1st year in the college and appeared final examination were given scholarships. 11 women and 8 men in the 1st round and 5 women and 5 men in the 2nd round (in the 1st and 2nd phase) a total of 29 students at the rate of Tk 12,000 (Taka Twelve Thousand) each (once a year) were given scholarship cheque.

Sports & Cultural Programme

Under the “Somriddhi and Elderly Programme” of GUP, with the support of Palli Karma-Sahayak Foundation (PKSF), annual sports were held in Khalia Union of Rajoir Upazila on 15 March, 2022, with the active participation of students, guardians, youth society members and senior members of ‘Baikalik Education Support Center’, also cultural competition was held. It may be noted that before organizing the Annual Sports and Cultural Competition, 2022, ward wise contestants were selected locally in 09 wards of the Union and 3 contestants were preliminarily selected in each event to compete in the final round, later contestants from 09 wards competed at Khalia Rajaram Institution Ground and Somriddhi Office Premises. At the end of the event, the key note speech of other guests including Upazila and Union Parishad was: “Today’s students are busy with mobile phones. Increasing the participation of local elders, youth, students and parents in sports and cultural activities will speed up their social and personal life. There will be physical and mental tranquility that will improve everyone.”





Children playing 'Cockfight'

Day Observation

International Anti-Corruption Day 2021

With the financial and technical support of Palli Karma-Sahayak Foundation (PKSF), a total of 65 people including youth members of the Union participated in Human Chain and discussion meeting on 9 December, 2021 in order to raise public awareness against Corruption and build up a social movement in Khalia Union of Rajoir Upazila of Madaripur District.



Victory Day

On the 50th anniversary of the victory, like every year, in the initiative of GUP, wreath-laying and open discussion meeting were held at 'Rajoir Central Shaheed Minar' along with youth members and many others. "We are happy to build an independent country under the leadership of Bangabandhu and digital Bangladesh under the leadership of leader Sheikh Hasina, we want the youth of the country to use all the advantages of digitalization to develop Bangladesh as a prosperous country free from corruption and illiteracy" - the youth members said in their expectation.

National Children's Day

On the occasion of the birth anniversary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman and National Children's Day, 2022, a cultural programme was organized for children under GUP Somriddhi Programme on 17 March, 2022. On this occasion, the children cut the cake together.

Among the children present, 13 children actively participated in poetry recitation, 5 in rendering song, 7 participants in solo dance and 2 groups in group dance. Students (children), parents, local dignitaries could learn about Father of the Nation Bangabandhu Sheikh Mujibur Rahman's childhood and his role in the freedom movement of the country and his sacrifice for the nation. Above all, respect and love for the father of the nation is awakened among the new generation.

Senior Citizen's Day Celebration

On the occasion of celebration of "International Senior Citizen's Day, 2021" in Khalia Union of Rajoir Upazila a colorful rally from Peace Center to Somriddhi Office Premises and a discussion meeting was organized in the presence of 55 people. Khalia Union Parishad Chairman and President-Khalia Union Senior Citizens' Committee highlighted in their speech that the activities conducted for the development of Senior Citizens by providing old age allowance to Senior Citizens, providing wheel chairs to Senior Citizens, distribution of blankets, distribution of hand sticks and distribution of umbrellas were really commendable.



Table 14: Achievement of ENRICH education and other social mobilization programme during the reporting period (2021-2022)

Sl.No	Events	Achievement during the reporting period (2021-2022)	Achievement (%)	Cumulative achievement
01	Educational Assistance Center	Plan was 360 meeting but 142 parents-teachers meetings were held to discuss issues on health, nutrition, education and negative effect of child marriage, eve-teasing and fundamentalism. Mostly mothers attended at the conference.	39	1,884 meetings

02	Special Credit service	Tk. 8,67,82,000 (Eight Crore Sixty Seven Lac and Eighty Two thousand) has been disbursed as a credit to 563 women. Among them 499 credit for IGA, 28 for Livelihood and 36 for Asset Creation of female.	100	Tk. 33,30,55,000 3,555 females
03	Training Courses	4 No.IGA training batch was provided to 100 women members on cow rearing, poultry rearing and vegetable farming.	100	24 training
		1 training batch was 'Health and Nutrition' and another 'Digital health programme' provided to 12 Health Visitors and 2 Health Officers of GUP.	100	11 batch
		1 training batch was provided to 30 teachers of GUP on 'Subject wise basic training'.	100	06 batch
		'Leadership development and Self assessment training' were provided for 150 Youth members in 5 batches.	100	18 batch
04	Special Savings Scheme for the ultra-poor households	Five households matured this savings scheme, and there gain from PKSF fund of Tk. 1,00000. The accumulated savings of these families are Tk. 1,19000	100	24 households
05	Youth Development	36 meetings of 09 Youth Forum held.	67	216 meetings
06	Education stipend for SSC student having GPA 4+	29 students got stipend Tk.12,000 per student/year (1 st time 19 students and 2 nd time 10 students in this year).	100	59 students
07	Rehabilitation of Members	As there was no allocation from PKSF no beggars were rehabilitated in this year. Previously 08 rehabilitee beggars were monitored to observe their livelihoods improvement.	100	08 persons
08	ENRICHed Home	50 ENRICHed homes active.	100	80 homes
09	Varmicompost demo	25 established the varmicompost plant active.	100	25 compost plants
10	ENRICH Centre	36 Monthly ward committee Meeting was held in the ENRICH Centre in each ward.	67	306 meetings in ENRICH Centre

3.3.3. *Uplifting the Quality of the Lives of the Elderly People (UQLEP) Programme*

As implementing organization GUP started the programme in Khalia Union in the month of August, 2018 with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF), with a specific scope of work under the title of “Elderly People’s Life Quality Improvement Programme”. The notable activities under this programme are:

- 1) Establishment of social centers for the elderly;
- 2) Support for Senior Citizens allowances, special savings, pension schemes;
- 3) Awarding the Best Elderly ‘Honour’ to Senior Citizens and the ‘Best Child Honour’ to children serving the elderly;
- 4) Special credit facilities and training for the very poor elderly;
- 5) development of elderly health care and physiotherapy aids;
- 6) Providing special assistance to elderly persons;
- 7) Providing financial support for cremation of the poor elderly and
- 8) Mutual cooperation of various organizations and local government institutions for the development of the elderly population.

At the time of commencement of the programme in September, 2018 through the survey, the total number of elderly beneficiaries above the age of 60 years were 1221 in the area. A group/committee has been formed by including all the elders of the union into one group (Union Committee 11 members, Ward Committee 23 members). By visiting the committee meetings regularly, seniors can discuss solutions to their problems. Elderly people can spend their time with fun festivals, those who are financially poor can buy things of their choice by getting maintenance allowance, elderly population will get medical help along with counseling to solve their physical ailments and old age problems and thus they will get a sense of vitality.

“Prabeen Sonali Udyog (T-Stall)” Programme

A programme called “Prabeen Sonali Udyog (T-Stall)” is being implemented in Khalia Union under the programme for improving the quality of life of Senior Citizens with the financial and technical support of Palli Karma-Sahayak Foundation (PKSF). Through this programme, a poor senior can increase his income and become self-reliant, reducing his dependence on others. For this purpose, a cheque of Tk. 15,000 (Taka Fifteen Thousand) was given to Mr. Siddique Sheikh, the father of late Dalil Uddin Sheikh of Khalia village of Khalia Union as per the instructions under the programme “Prabeen Sonali Udyog (T-Stall)”. By which if the goods are increased, the number of customers in the T-stall will increase, the sales will increase and the income will be higher. “Prabeen Sonali Udyog (T-stall)” has received a good response among the local community. Interest in this work has increased among many of the elders.



3.3.4 Annual Eye Camp 2022

Like every year, this year also GUP has organized free eye treatment and Cataract Operations Camps. For this, with the help of “Dhaka Progressive Lions Eye Hospital,Tekerhat”, doctors and staff segregated the patients eligible for Cataract Surgery in the Somriddhi Office premises at Khalia. Medical prescriptions and medicines are provided to eye patients with other problems. Patients are taken to Tekerhat Hospital for Cataract Surgery, the next day after the surgery, they are brought to Khalia Somriddhi Office premises and arrangements are made to send the Cataract Surgery patients home after explaining the post-operative advices on the consumption and use of medicines.



Table 15: Achievements during the reporting period (2021-2022)

Sl.No.	Events	Achievement during the reporting period (2021-2022)	Achievement (%)	Cumulative achievement
01	Eye Camp Cataract Operation	61 patients had a Cataract Operation, where 37 female & 24 male	100	370 Cataract Operation taken place
02	General Eye Treatment Camp	205 Patients were provided free treatment (161 females & 44 males) and 205 patients received free medicine	100	3,046 eye patients got services

4. GUP Physiotherapy and Rehabilitation Centre (GPRC)

In February 2015, Gono Unnayan Prochesta (GUP) established GUP Physiotherapy and Rehabilitation Centre (GPRC) that successfully ensured through a multi-disciplinary approach at its Jono Shastha Seba (Community Health Care) campus in the Khalia Village of Rajoir Upazila at an affordable and minimal cost with a focus of Physical therapy. Initially, necessary equipment were procured for rendering high quality of services to the patients by the financial support from the German Embassy. The center has a team of 8 (eight) personnel which includes one Center Incharge and one Chief Physiotherapist, one clinical physiotherapist with a health care professional physiotherapy degree as well as ability to work fast and accurately, two assistant physiotherapists with Diploma degree, two trained works assistant, one center supervisor and one night guard. The Physiotherapists with his all staff of GPRC have active participation to screen new patients through primary assessment and

provide Physiotherapy treatment successfully with their better management. They also collaborate with other hospitals, clinics, and physiotherapy centers through two-way communication.

Applying proper knowledge and skills GPRC Physiotherapists support people to reduce pain and stiffness, increase mobility and movement and maximize function and quality of life, incorporating physical, psychological, emotional and social wellbeing. They improve a range of conditions associated with different systems of body like - Neurological conditions (stroke, spinal cord injury, Parkinson's diseases); Neuro muscular skeletal conditions (Back pain, disorder associated with spine, Sports injury and arthritis); Respiratory Conditions (asthma, chronic obstructive pulmonary disease and cystic fibrosis); Cardiovascular Conditions (chronic heart disease, rehabilitation of other heart attack); Pediatrics Conditions (cerebral palsy, autism, club foot) and Orthopedic Conditions (post operative Contracture, Post fracture stiffness). Additionally the members of the GPRC team is trying to increase public awareness about disability and the need of Physiotherapy. They also publicize and broadcast at local bazaar and public places through a loudspeaker for informing about the physiotherapy treatment. A liaison has also been established with the respective medical centers, hospitals, or clinics about the present facilities of GPRC. The most severe cases patients are referred to renowned hospitals or clinics for further treatment.

Residential facilities of GPRC

GPRC has some residential facilities. There are 13 (Thirteen) normal cabins, 3 (Three) VIP cabins and an open environmental yard for the patients who comes from long distance or those who have severe mobility problems. Most of the population of Rajoir Upazila, are working abroad as a hard manual worker. They are suffering from stroke, stiffness of spinal cord, injury, neuro muscular pain, back pain, injury, asthma etc. At the leave period they come at their native land and some of them came at GPRC for their treatment. GPRC works “to take the patient from the bed to the job”. In that motivation the GPRC staffs actively participate and assist the physiotherapist for ensuring proper physiotherapeutic treatment for physical disorders and life-changing practices. The patients benefited through physiotherapy treatments with GPRC are as below:



- Pain reduced
- Avoiding surgery
- Improved mobility and movement
- Recovery from trauma
- Recovery from stroke or paralysis
- Improved physical balance
- Management of age-related medical problems etc.

In the way all members of this physiotherapist team plays a very important role under GPRC.

Patients taken services in the Physiotherapy and Rehabilitation Centre during reporting period are shown in the table below:

Table 16 : Patients attended at GPRC Outdoor and Indoor in 2021-2022

Type	Outdoor service		Indoor service	
	No. of patients	%	No. of patients	%
Female	2278	52	64	48
Male	2064	48	69	52
Total	4342	100	133	100
Grand Total	4475			

Table 17: Income of GPRC

Duration	Outdoor income (Tk.)	Indoor income (Tk.)	Other income (Tk.)	Total income (Tk.)	Expenditure (Tk.)	Surplus (Tk.)	Remarks
July 2020 to June 2021	9,34,100	22,49,200	32,5,362	32,15,662	22,44,205	9,71,457	Income from indoor services 70.54%

Success in providing physiotherapy treatment to a brave freedom fighter



Abdul Barek Matbar, a 72 years old successful freedom fighter of Saduchar village of Rajoir Upazila, Madaripur District, suddenly fell ill on 1st February, 2022. Among his four children, two sons are doing good jobs. With the marriage of his sons and daughters, he was living a family with great relief.

In the meantime, when Abdul Barek fell ill, the family members and relatives showed the sick Abdul Barek to a local medicine expert. His right leg and right arm became useless. There was some loss of memory with blurring of speech. After the examination, it was found that he had this condition due to stroke. According to the doctor's advice, he was first taken to Faridpur and later to Dhaka and admitted to the National Institute of Neuroscience Hospital. Here the experienced doctors performed various tests and provided high quality treatment. After three days of treatment, while the patient improved, the hospital discharged him and advised the patient to undergo physiotherapy treatment.

Relatives of patients approached various hospitals or clinics for providing quality physiotherapy treatment. A relative of Abdul Barek Matbar contacted the supervisor of the "Physiotherapy and Rehabilitation Centre" of GUP, where there are high quality physiotherapy treatments provided by experienced physiotherapy doctors. Abdul Barek Matbar was admitted to the Physiotherapy and Rehabilitation Center of GUP at Khalia on 19th February 2022 by family decision.

He was accommodated in the residential room of the Physiotherapy Rehabilitation Centre. To start the physiotherapy treatment, he was brought in a wheel chair and taken to the treatment bed by some people. In the beginning, this is how he was given medical care every day. The experienced doctor of the center along with his assistants continued to provide physiotherapy treatment to the freedom fighter Abdul Barek Matbar. After the first week of treatment, the condition of the patient's right leg improved, and his physical strength increased slightly. After the second week of treatment, the condition of the legs improved and the blurriness of the face was greatly reduced. After the third week of treatment, the condition of the hand also improved a lot. After the fourth week of treatment, the facial blurriness resolved and he was able to walk from the living room to the treatment room for treatment without a wheelchair. After the fifth week of treatment, the patient regained full strength in his hands, could speak clearly and his physical strength also improved. On 24 March, 2022 he was given clearance to go home by the Physiotherapy and Rehabilitation Center. The patient is very happy to regain his lost strength. Currently, he is able to take care of all the normal activities of the family, participates in various developmental activities of the society as a freedom fighter and his family is very happy with him.

The brave freedom fighter Abdul Barek Matbar is now encouraging all such sick patients of the area to get rid of the disease by taking the physiotherapy treatment from Physiotherapy and Rehabilitation Center of GUP.

5. Support Programme

5.1 Capacity Building through GUP Training Centre (GTC)

The Training Center of GUP has been functioning since 1976. It is located in Rajair Upazila of Madaripur District, about 85 km away from Dhaka, adjacent to the Dhaka-Barisal Highway. All types of trainings, seminars, workshops and conferences can be organized in this center with 2 classrooms in a well arranged 75 persons capacity in a rural environment surrounded by a beautiful garden of flowers and trees. The training center has its own dormitory to accommodate 30 trainees simultaneously along with resource persons. The training center is used for Skills Development (including technical skills) of staff/stakeholders of national and international organizations along with skills enhancement training and other activities of the staff and members of GUP.

Though GUP has very good physical facilities in its training centers but due to the Corona pandemic situation organizing training for GUP staff and also other organizational staff was drastically reduced in the reporting year. Now the corona situation are improving gradually so we hope we will be able to organize more traing in GUP's Training Center.



Samity mobilization, savings and credit management training

Gono Unnayan Prochesta (GUP) develops the capacity of both staff and beneficiaries through training, workshops, knowledge sharing meetings and demonstrations, as indicated in the capacity building section.

The Microfinance Programme of GUP was proved to be effective in fostering entrepreneurship and enthusiasm towards sustainable livelihoods among the members. The project does not simply provide access to microcredit; it also provides an opportunity for participants to develop human qualities such as leadership, initiative and drive, entrepreneurship and other specialized skills. Unbelievably, the curriculum as followed during the training session has increased economic opportunities and influenced the lifestyle choices of the beneficiaries. GUP's flexible borrowing policy also contributed to the group members' success in life.

Table 18: List of events held at the Training Centre in 2021- 2022

Sl. No.	Name of events	Duration (day)	Category of participants	No. of participants	Organized by
01	Monthly meeting of Microfinance	01	GUP team members	131	GUP
02	Accounts management and software management	01	Branch Accountants	56	GUP
03	Leadership Development	01	Samity members	1,005	GUP

Table 19: GUP's staff attended the events organized by other organizations in 2021-2022 (Virtual)

Sl. no.	Name of events	Duration (day)	Category of participants	No. of participants	Organized by
01	Enterprise Analysis & Loan Appraisal	04	Area Coordinator	01	PKSF- On line
02	ToT on Stress Management & Human Communication	04	Asst. Directotr- MF, Coordinator- Training and ENRICH, Area Coordinator	06	PKSF- On line
03	Implementation of Gender Inclusive Microenterprise Development Programme	02	Directotr- Microfinance	01	PKSF- On line
04	Expansion Strategy for Micro enterprise Loan Product	04	Area Coordinator	01	PKSF- On line
05	Procurement & Inventory Management	05	Asst. Internal Auditor	01	PKSF
06	Micro Enterprise Financial Analysis	05	Area Coordinator	01	PKSF- On line
07	Software base Monitoring and Supervision (Banker Plus)	04	Coordinator and Asst. Coordinator- IT, Area Coordinator	04	PKSF
08	Risk Management	05	Area Coordinator	02	PKSF

6. Projects of GUP

6.1 Field Level Water Quality Testing Project, HYSAWA

Gono Unnayan Prochesta (GUP) has been implementing its Field Level Water Quality Testing Project since March 2010 with the financial help of HYSAWA Fund through the financial assistance of GOB-DANIDA-, HYSAWA- AUSAID and HYSAWA-SDC. The goals and objectives of the project are to monitor the water quality of the newly installed Deep Hand Tube-wells (DHTW) through Field Testing Kit Boxes. Moreover, Global positioning System (GPS) reading has been collected from all the water points. Generally our field officers tested 4 parameters consisting of Arsenic (AS), Iron (Fe), Manganese (Mn) and Chloride (Cl). Out of the total tested Tube-wells, 10% water samples have been retested from

the recognized Government Laboratories mainly from the Department of Public Health and Engineering (DPHE) Zonal Laboratory of Bangladesh Government. The main reason of testing in the laboratory is to see whether field testing result is accurate or not. GUP has been tested a cumulative total of 33,843 water points from 91 Upazilas of 28 Districts benefiting near about 3,38,430 households (cumulative) of Barisal, Pirozpur, Jhalokathi, Patuakhali, Madaripur, Shariatpur, Gopalganj, Faridpur,



Field Tester Testing water quality

Rajbari, Noakhali, Feni, Laxmipur, Khulna, Satkhira, Bagerhat, Jashore, Narail, Pabna, Natore, Rajshahi, Naogaon, Gaibandha, Thakurgaon, Rangpur, Rangamati, Banderban, Khagrachori and Cox's Bazar Districts under Barisal, Khulna, Chittogram, Dhaka and Rajshahi Division from 2010.

During the reporting period a total of 150 Deep Hand Tube-wells were tested from Cox's Bazar and Noakhali region. The newly installed water points are primarily tested for Arsenic (AS), Iron (Fe), 20% Manganese (Mn) and Chloride (Cl) parameters .

Table 20 : Deep Hand Tube-wells tested during the reporting period

Name of District	Number of Deep Hand Tube-wells
Noakhali	7
Cox's Bazar	116
Khulna (Oxford University Project)	7
Bagerhat	20
Total	150

However, It may be mentioned here that due to the pandemic situation of COVID -19, the installation work of Water Points were totally stopped.

Types of benefit Community people are getting from the Field level water Quality Testing Project:

- Community people are sure of getting safe water for drinking and for other uses.
- They are also benefiting through getting Arsenic free water.
- Getting information about other harmful parameters in the water like Iron, Magnesium and Chloride.
- Saving time of the women specially water collection time from other long distance water point.

7. Collaborative research on Evaluation of Maternity Policies to achieve MDG 5 Demedicalization and Positive Birth Experiences' with Nara Women's University (NWU), Japan

On 1st March, 2020, Nara Women University (NWU) and Gono Unnayan Prochesta (GUP) signed a Memorandum of Understanding (MoU). GUP and NWU have reached an agreement for the implementation of a three-year academic research project titled "Evaluation of Maternity Policies to achieve MDG5: Demedicalization and Positive Birth Experiences." In the GUP project areas, the study is being conducted in collaboration with the Department of Geography at Dhaka University and Nara Women's University (NWU), Japan. At Khalia and Rajoir unions in Madaripur District, necessary information has been collected from the targeted families by three field researchers working under the supervision of a Team Leader through using specific Questionnaire. This Financial year was the last year of information/data collection. In the next financial year NWU will give importance on publication of book depending on the findings from the field. As per the understanding NWU will include a chapter on Gono Unnayan Prochesta (GUP) and its works related to the research in this publication.

8. How GUP Programmes/Projects contribute to achieve SDG Goals

Gono Unnayan Prochesta (GUP) has been working to contribute to all other efforts of achieving the SDGs by 2030 through implementing integrated programmes and projects in its working area. GUP has carefully structured each programme/project with the goal of assisting in fulfilling the programme-specific objectives. GUP has given priority to implement Microfinance programme and ENRICH programme. Under the ENRICH programme there are multi-dimensional activities like special credit service, special saving scheme for the ultra-poor households, rehabilitation of the vulnerable members, uplifting the quality of the lives of the Elderly people, Prabeen Sonali Udyog (T-Stall programme) and Enriched Home/Somriddho Bari. These activities and projects focused on contributing to several SDGs, including Goal 1 (No Poverty), 2 (Zero Hunger), 5 (Gender Equality), and 8 (Decent Work and Economic Growth), also Goal 12 (Responsible Consumption and Production). The initiatives to achieve Goals 1, 2, 3 (Good Health and Well -Being), 8 and Goal 12 are also covered by the programmes under the umbrella of agriculture, livestock and horticulture programmes. By taking timely action against climate change and its effects, disaster management efforts also complement the 'climate action' target of Goal 13. The activities including scholarship awards, Somriddhi education, sports and cultural events, Bangabandhu-BNF education scholarship, Somriddhi Kendra, day observance, and capacity building through the GUP Training Center are all run by GUP as part of its education programme. These initiatives are sought to assist in accomplishing Goal 4 (Quality Education) and Goal 5 objectives (Gender Equality). GUP has also

been implementing its Health Programme, which is a part of the ENRICH programme; along with GUP Physiotherapy and Rehabilitation Center (GPRC), health and nutrition programme, annual eye camp and water quality testing project in the field. These are intended to achieve Goal 3 and Goal 6 (Clean water and Sanitation) respectively. GUP activities also support Goal 16 (Peace and Justice), which include promoting inclusive societies for sustainable development, ensuring access to justice for all, and creating effective, accountable, and inclusive institutions at all levels, through the Peace Center and youth development initiatives.

9. COVID-19 Impact, Lessons learnt and Challenges

9.1 Impact of COVID-19 on the Activities of GUP

The COVID-19 pandemic has hampered productivity and economic growth by disrupting all normal activities at the local, national and international levels. The situation was further aggravated by the third wave of COVID-19. Third wave was not too long and Government of Bangladesh along with Micro Credit Regulatory Authority (MRA) which played a very important role for recovering from devastating situation of corona pandemic situation. The reporting year was the recovery year of the community people. Gono Unnayan Prochesta (GUP) started their all normal activities in the field. At field level all the field workers starting from the front line to mid-level and senior level started their physical communication.

During the current year Bangladesh Government allowed very special fund for Corona Affected Community People. The main purpose of the fund is, to help Corona Affected Community People for coming back to their normal life. The Community people will use this money for production in the field, to restart their business and other livelihood Income Generating Activities. Accordingly Gono Unnayan Prochesta (GUP) received Corona recovery fund from Trust Bank, Palli Karmo Shoyak Foundation and from Bangladesh NGO Foundation with a very low interest to support the badly corona affected community people.

Along with the Microfinance Programme Gono Unnayan Prochesta (GUP) implemented other programme activities field like: different health camps, eye camps, meetings, workshop and seminars in its field level.

9.2 Lessons learnt

There are some learning experiences from the activities implemented under different projects and the core programme of GUP:

- Awareness building campaign regarding how the worse situation of COVID-19 can be mitigated;
- The community can accommodate themselves to overcome disastrous situation;
- COVID-19 situation also created the opportunity to develop confidence towards sustainability;
- Rapport building with the local administration was very important by having inputs and suggestions to support the poor and affected people suffering from any disaster

- Train the beneficiaries for Disaster Mitigation Plans and measures like COVID-19 pandemic in addition to natural calamities;
- How alternative business/income generating activities can help corona affected people to come back to their normal life;
- How the additional support can be available to the beneficiaries to facilitate increasing production; and
- Plan the alternate way of Monitoring Field Activities without affecting the staffs' health when such an infectious situation prevails.

9.3 Challenges

The reporting period was mainly recovery period from the corona pandemic situation. At the early stage, second and third wave of COVID-19 infections, pre-determined milestones in the revulsion situation were not met.

During the reporting period, we faced the following challenges:

- Loan recovery was delayed, even some of the borrowers are still behind to clear the dues;
- Proper utilization of the Corona recovery loan in the field;
- Adjustment of low interest rate loan money with normal interest (12.5%) loan money in the field;
- Proper distribution of Corona Recovery Loan in the proper time;
- Social activities like cultural and sports events and day observations were not observed in due time that somehow affected the children and elder's psychology.

10. Way forward

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

Considering the evolving trend of digitalization, GUP will go for full digitalization of its Microfinance operation as a whole. The modern equipment with updated software and enhancing soft skills among the personnel engaged with the same programme are now the demands of the time. GUP will put specific efforts in enhancing its staff's capacity both in terms of technical and soft skills management by organizing training, orientation, exchange visits and training trajectory.

GUP is putting forth its best efforts through these interventions and development processes to mobilise resources and capital in the community for the promotion of self-reliant people's

organisations and institutions, as well as to generate surplus income through service charges from microfinance so that it can invest further in “Social Service Sectors” such as in education and health care services for the poor.

GUP has established a Physiotherapy Centre in Khalia Health Centre with surplus sales proceeds from a different programme to properly utilise its infrastructure. Now the physiotherapy center became one of the well reputed centre in South West Region of Bangladesh. In the near future GUP will give more emphasis to install the modern equipments for enhancing the treatment facilities of the patients.

Considering the physical communication advancement (i.e. Padma Bridge) and knowing its potentials GUP will go for infrastructural development (i.e. facilities for training and other commercial events) within its Peace Centre to attract clients.

GUP will give the priority to establish its own office building in Dhaka for its central office considering the importance of such infrastructure in case of branding and organizational sustainability.

11. Governance and Management

GUP places a high value on good governance, accountability and transparency, and operates in accordance with the organization’s approved constitution. It is guided by a consultative process that is primarily based on three management structures:

General Counsel (GC):

GUP’s General Council is made up of 26 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.



General Counsel (GC) meeting of GUP

Executive Committee (EC) :

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

Senior Management Committee (SMC):

The Executive Director, Directors, Deputy Directors, and Assistant Directors make up the Senior Management Committee (SMC). The Executive Director (ED) leads the SMC and manages and implements GUP's programmes and projects with the help of Directors, Deputy Directors (DD) and Assistant Directors (AD), as well as a team of professionals and support staff.

Field Management Committee (FMC):

GUP is run by Coordinators and Managers who are in charge of programme activities. Assistant Coordinators/Managers, Supervisors and Field Organizers report to the Programme Coordinator. The Field Management Committee (FMC), which is led by the Director (Programmes & Projects) and includes the Director (Micro-finance), Deputy Director, Assistant Director, and Coordinators/Managers of various programmes, is in charge for overseeing field level activities. All programme and project decisions, as well as field activities, are made after consultation and participation.

Heartfelt Condolences from GUP Family

Khondoker Md. Nurul Islam Showkat was Director (Programmes and Projects) of Gono Unnayan Prochesta (GUP), passed away on 6th May 2022. He worked with GUP from 1988 to 2022 in different positions. He started his service as an Assistant Coordinator (Agriculture) and retired as a Director (Programmes and Projects). The GUP family is shocked and pays homage to his grieved family.

“Our favorite memory of him will always be..”

May Allah accept our prayer, and we wish eternal peace of his departed soul.

General Council (GC) Members of GUP



Dr. Kazi Abdul Fattah



Professor
Dr. A. M. Muazzam Husain



Kbd. A.S.M Ruhul Amin



Professor
Dr. S.M. Nurul Alam



A.R Khan



Shafiqul Islam



Professor
Dr. Rasheda Akhtar



Advocate Farida Yeasmin

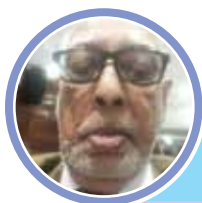


Professor
Dr. Ainoon Naher



Engr.
Md. Monzurul Islam Chowdhury

General Council (GC) Members of GUP



S.M. Al-Husainy



Md. Shafiuddin



Sultana Rahman



Dr. Abu Rashed Mohammad
Momtajuddin



Md. Mokarram Hossain



S. A. Wahab



Abu Ahmed Shamim



Nasrin Sultana



Md. Maksudur Rahman



Kazi Noor Md. Nayyer-E-Azam



Charles Sudipta Sarker



Ruma Halder

General Council (GC) Members of GUP



Syeda Mahbooba Maryam



Shirin Hussain



Dr. Saleh Uddin Ahammed



Dr. Md. Mehedi Hossain



Qumrun Nahar



Md. Rezaul Karim Alam

Executive Committee (EC) Members of GUP



Dr. Kazi Abdul Fattah
President



Shirin Hussain
Vice-President



Abu Ahmed Shamim
Treasurer



Professor Dr. Ainoon Naher
Member



Dr. Saleh Uddin Ahammed
Member



Kazi Noor Md. Nayyer-E-Azam
Member



Dr. Md. Mehedi Hossain
Member



Qumrun Nahar
Member



Nasrin Sultana
Member

Senior Management Committee (SMC)

Engr.Md. Monzurul Islam Chowdhury
Executive Director

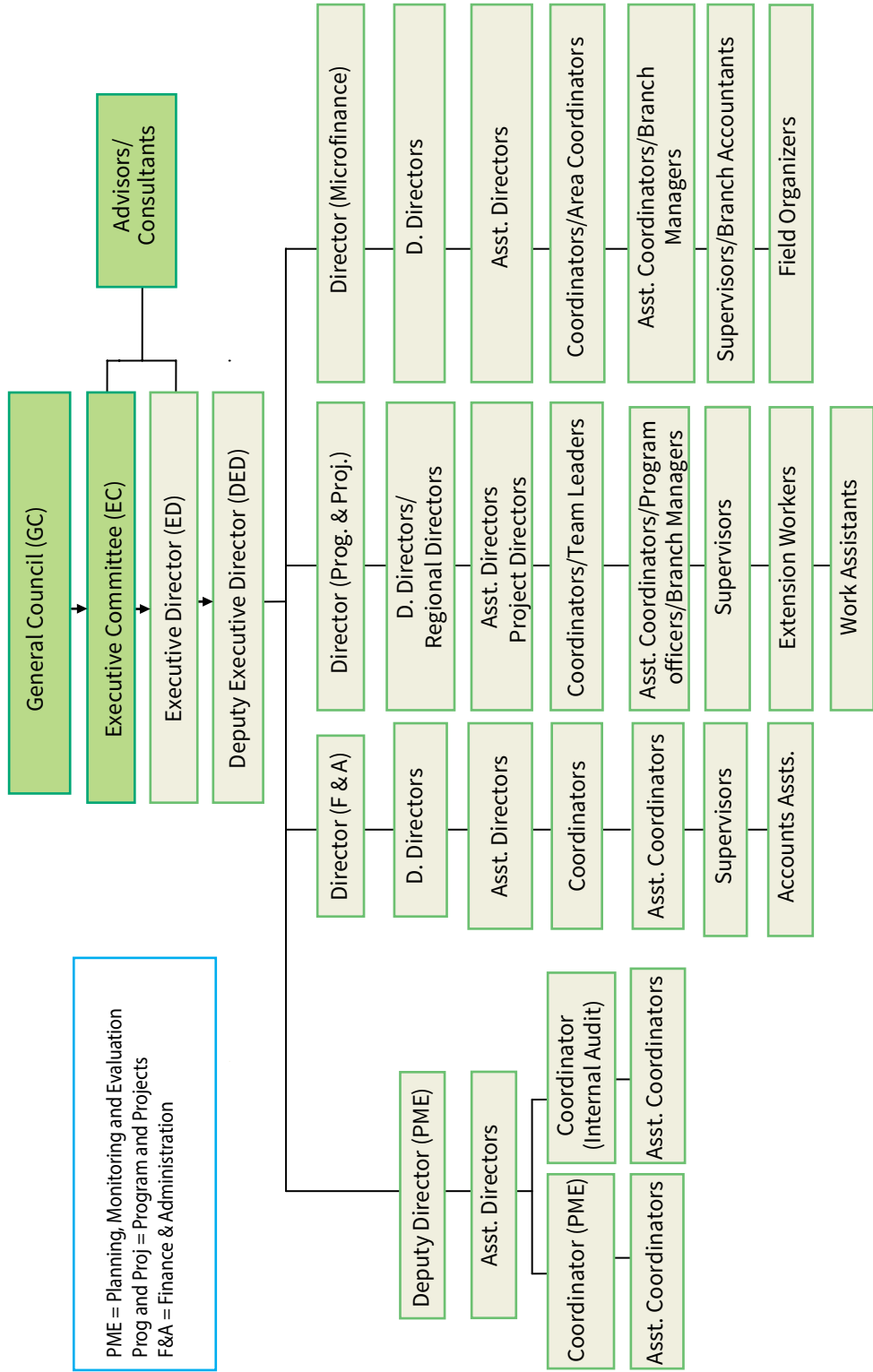


Md. Rezaul Karim Alam
Director- Microfinance



Md.Abdul Haque
Asstt. Director- Microfinance

12. Organogram of GUP



13. Financial Report



Gono Unnayan Prochesta.(GUP)
Consolidated Fixed Assets Schedule
As at 30 June 2022

Particulars of Assets	Cost					Rate	Depreciation			Balance as on 30.06.2021	Written Down Value as on 30.06.2021
	GUP General	Micro Finance Program	JSS Program	Prochesta Bakery	GPRC	GUP Batik	Balance as on 01.07.2021	Depreciation FY	Disposal /Written off during		
Land	267,796,147	9,469,000	122,500	-	-	4,000	277,391,647	0%	-	-	277,391,647
Lease Hold Land	-	-	-	-	-	-	-	0%	-	-	-
Land Development	481,257	-	-	-	-	-	481,257	0%	-	-	481,257
Building (Semi pacea)	15,195,000	3,599,766	-	-	-	148,800	18,943,566	20%	-	15,036,619	3,906,947
Training Center Construction	2,008,092	-	-	-	-	-	2,008,092	7.50%	-	1,028,607	979,485
Vehicles & Bi-cycle/speed boat	3,827,660	-	-	-	-	-	3,827,660	20%	-	3,761,433	66,227
Furniture & Fixtures	3,037,441	3,280,972	-	107,139	8,560	108,428	6,542,540	10%	-	3,684,507	2,858,033
Office Equipments	4,509,126	63,510	-	-	143,549	81,742	4,857,927	20%	-	4,672,285	185,642
Tools	397,070	-	-	-	-	-	397,070	20%	-	396,000	1,070
Medical instruments	46,251	-	-	-	-	-	46,251	20%	-	42,825	3,426
Unsurills	184,818	-	-	-	-	-	184,818	20%	-	184,442	376
Sundry Assets	553,621	-	-	-	-	-	553,621	20%	-	545,940	7,681
Motor Pump	34,377	-	16,200	-	-	11,000	61,577	20%	-	42,018	19,559
Santi Nilor Prokolpo Land Deve	3,434,151	-	-	-	-	-	3,434,151	0%	-	-	3,434,151
Computer	-	3,531,409	-	-	-	-	3,531,409	20%	-	1,419,565	2,111,844
Refrigerator	-	81,295	-	-	-	-	81,295	20%	-	52,426	28,869
Television	-	468,419	-	-	-	-	468,419	20%	-	230,677	237,742
Mobile Phone	-	314,244	-	-	4,086	-	318,330	20%	-	131,979	186,351
Motor Cycle	-	310,303	-	-	-	-	310,303	20%	-	164,273	146,030
Electrical Equipment	-	867,683	-	-	19,971	-	887,654	20%	-	271,814	615,840
Machineries	-	-	-	-	-	156,975	156,975	15%	-	153,403	3,572
Software(Blanket)	-	402,600	-	-	-	-	402,600	50%	-	290,874	111,726
GPRC Medical Instruments	1,018,576	-	-	-	-	-	1,018,576	20%	-	609,711	408,865
Generator & IPS	-	108,675	-	-	80,455	-	189,130	20%	-	110,153	78,977
Photocopy Machine	-	149,958	-	-	-	-	149,958	20%	-	52,052	97,906
Camera	-	48,181	-	-	-	-	48,181	20%	-	19,915	28,266
Total	302,583,587	22,696,015	138,700	107,139	256,621	510,945	326,293,007	-	-	31,288,610	293,391,489
Opening Balance as on 30 June 2021	311,382,907	19,411,383	254,700	107,139	230,704	510,945	331,897,778	-	-	30,299,423	300,609,168
Addition During the Year	450,000	333,878	-	-	25917	-	381,4095	-	-	1,612,908	-
Adjustment/ Transfer During the Year	9,249,320	54146	116000	-	-	-	9419466	-	-	-	-
Closing Balance as on 30 June 2022	302,583,587	22,696,015	138,700	107,139	256,621	510,945	326,293,007	-	-	31,288,610	293,391,489



Gono Unnayan Prochesta (GUP)
Consolidated Statement of Financial Position
As at 30 June 2022

	Notes	Amount in BDT	
		30 June 2022	30 June 2021
Assets			
Non-Current Assets			
Property, Plant and Equipment	6.00	293,391,489	300,609,168
Biological Assets		553,060	189,104
Goat	7.00	32,784	66,484
Dairy Farm	8.00	71,000	
Chicks	9.00	449,276	122,620
Current Assets			
Advance	10.00	8,113,027	4,660,316
Investment	11.00	120,800,561	83,350,005
Loan to Members	12.00	1,699,889,473	1,194,624,205
Unsettled Staff Advance	13.00	2,192,714	2,327,806
Other Short Term Loan	14.00	844,183	2,816,521
Other Receivable	15.00	5,842,400	6,480,724
Stock & Stores	16.00	417,052	374,221
Accounts Receivable	17.00	1,909,097	1,709,097
Closing Balance			
Cash in Hand	18.00	1,772,930	1,351,091
Cash at Bank	19.00	88,428,563	85,866,713
Total Current Assets		1,930,210,000	1,383,560,699
Total Assets		2,224,154,549	1,684,358,971
Capital Fund and Liabilities			
Cumulative Surplus	20.00	545,295,397	478,964,412
Revaluation Reserve	25.00	2,798,000	-
Total Capital		548,093,397	478,964,412
Non Current Liabilities		363,146,004	289,797,538
Loan from PKSF	21.00	199,963,341	192,424,998
Loan from Bank	22.00	38,107,674	1,808,895
Loan from BNF	23.00	8,357,139	-
Member Savings	24.00	116,717,850	92,765,645
Revaluation Reserve	25.00	-	2,798,000
Current Liabilities			
Loan from PKSF	21.01	232,128,329	192,708,340
Loan from Bank	22.01	236,714,551	182,352,616
Loan from BNF	23.01	13,214,288	-
Staff Gratuity Fund Loan	26.00	22,150,602	17,451,694
Member Security Fund	27.00	60,731,206	46,177,829
Inactive Member Savings	28.00	1,206,657	910,758

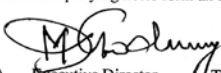


Member Savings	29.00
Others Current Liabilities	30.00
Loan loss Provision(LLP)	31.00
Loan & Advance	32.00
Accounts Payable	33.00
Provision for Expenses	34.00
Total Current Liabilities	
Total Fund and Liabilities	

635,546,446	371,988,005
42,389,878	36,692,828
58,678,542	46,486,523
9,458,233	20,828,428
316,592	-
379,824	-
1,312,915,148	915,597,021
2,224,154,549	1,684,358,971

The accompanying notes form an integral part of this financial statement.


Coordinator (Finance & Accounts)
Gono Unnayan Procheta


Executive Director
Gono Unnayan Procheta

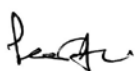

Treasurer (Executive Committee)
Gono Unnayan Procheta


President (Executive Committee)
Gono Unnayan Procheta

Signed as per our separate report of even date.

Dated, Dhaka

29 SEP 2022


Pear Ali FCA
Partner
Enrollment No : 249
S.K. Barua & Co.
Chartered Accountants

DVC - 2.2.10110249AS924420



GONO UNNAYAN PROCHESTA (GUP)
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2022

Particulars	Notes	Amount in BDT	
		FY: 2021-2022	FY:2020-2021
Income:			
Service Charge on loan		301,701,031	221,503,192
FDR & Bank Interest		4,503,434	3,766,385
Sales of Fishes		180,970	152,697
Sales of Fruits		196,258	102,492
Goat Insemination		490,445	630,539
Poultry Farm		2,116,544	1,183,255
Outdoor fee		934,100	531,050
Seat Rent		737,200	394,600
Indoor therapy charge		1,512,000	877,100
Other Income	35.00	4,473,001	6,066,499
Total Income		316,844,983	235,207,809
Expenditure:			
General and Admin Cost	36.00	162,251,896	120,506,325
Project Cost		102,380	2,692,835
Service charge paid to PKSf	37.00	22,491,084	16,963,668
Interest Expense on Bank Loan	38.00	16,197,770	10,985,759
Interest Expense on Other Loan	39.00	2,710,255	2,168,164
Interest on Members Savings	40.00	30,884,696	23,240,247
Loan Loss Provision Expenses (LLPE)		12,192,019	11,081,801
Fish Cultivation		148,153	96,457
Vegetable Cultivation		-	5,600
Service Charge		200,000	250,000
Tree Cutting cost		-	11,200
Goat Farm		470,882	469,596
Agricultural Farm		7,040	520
Poultry Farm		1,980,394	1,095,160
Dairy Farm		8,100	-
Unexpected Loss		87,719	-
General Expenses		39,247	31,835
Depreciation		1,612,908	1,379,128
Total Expenditure		251,384,543	190,978,295
Excess /(deficit) Income over expenditure before Tax		65,460,440	44,229,514
Provision for Income Tax		(2,106,824)	(1,100,030)
Excess /(deficit) Income over expenditure after Tax		63,353,616	43,129,484
Total		316,844,983	235,207,809


Coordinator (Finance & Accounts)
Gono Unnayan Prochesta

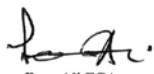
The accompanying notes form an integral part of this financial statement.


Executive Director
Gono Unnayan Prochesta


Treasurer (Executive Committee)
Gono Unnayan Prochesta


President (Executive Committee)
Gono Unnayan Prochesta

Signed as per our separate report of even date.


Pear Ali FCA
Partner
Enrollment No : 249
S.K. Barua & Co.
Chartered Accountants

Dated, Dhaka

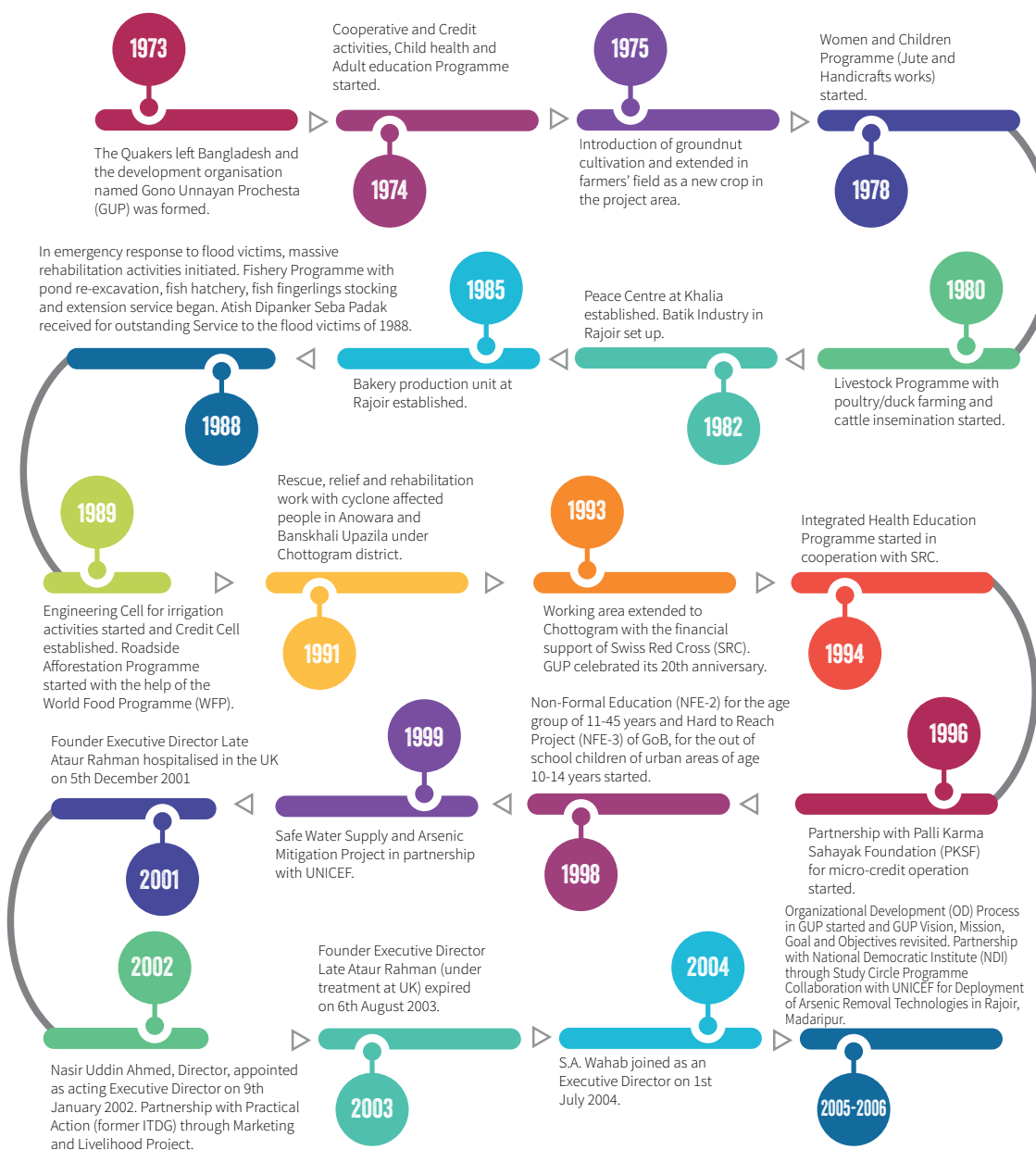
29 SEP 2022



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14. GUP Timeline: April 1973 to June 2022

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



Inauguration of Late Mohammad Ataur Rahman Memorial Peace Library of Peace Centre at Khatia, 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 Madaripur district under the project "Support to Assist landless, marginal and small farmers to overcome soaring input and food prices in impoverished areas of Bangladesh".

2007

GUP'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.

Involved in SIRD response activities in SIRD affected offshore islands of Galachipa Upazila of Patuakhali district. Construction of 3 Schools-cum-Cyclone Shelters: one in Chittogram and two in Patuakhali District.

2009

Construction of Late Mohammad Ataur Rahman Memorial Peace Library and Renovation of old buildings of the Peace Centre.

2008

2010

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).

Partnership with HYSAWA FUND to provide training to Union Parishad (UP) and other stakeholders in 81 unions under 5 districts of Greater Faridpur.

2013

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).

Nobo Jibon Programme activities started by GUP in Hizla Upazila of Barisal district.

2011

Start GUP Physiotherapy and Rehabilitation Center (GPRC) at the Health Center, Khatia.

2015

2016

Partnership with Development Alternative Inc. (DAI) for Agricultural Value Chains (AVC) Project funded by USAID.

Engr. Md. Monzurul Islam Chowdhury promoted as Executive Director on 30 June, 2017 and Executive Director S.A. Wahab ended his contractual assignment from GUP.

2017

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.

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

2022

Contract an Agreement with Bangladesh NGO Foundation (BNF) for Credit support (to give financial support) from 27 June, 2021.

2021

Address of GUP Offices

Head Office:

Gono Unnayan Prochesta (GUP)

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

Tel: +8802 41022984, Mobile: 01736316789

Email: info@gupbd.org ; www.gupbd.org

Regional Office:

(South-West Region)

Gono Unnayan Prochesta (GUP)

Rajoir, Madaripur

Tel: 88-06623-56110, Mobile: 01324442827

Email: mdrkalam@gmail.com

Regional Office:

(Eastern Region)

Kalipur, Banskali, Chattogram

Mobile: +8801324442841,

Email: gupchittagong@gmail.com

Branch name & address

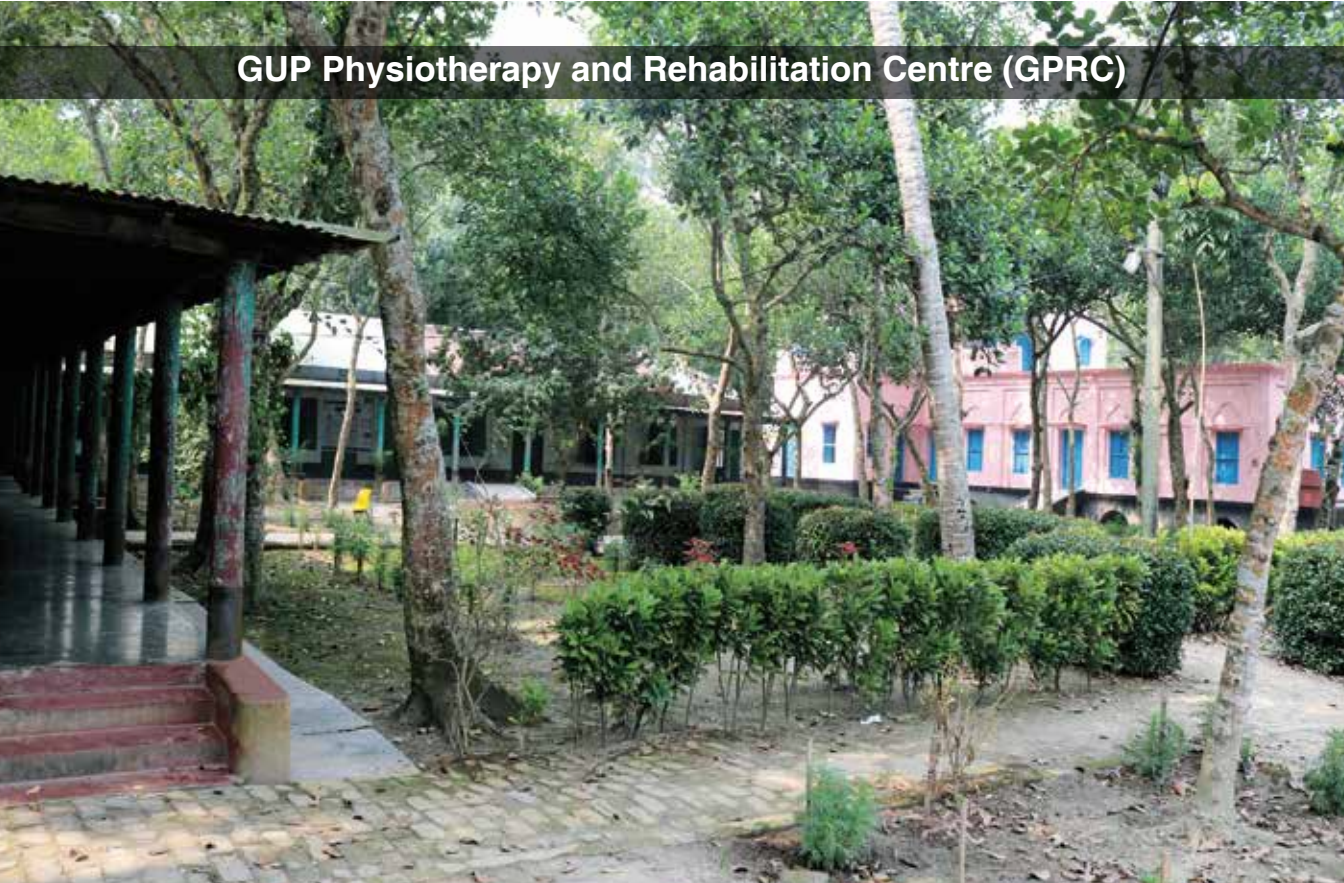
Microfinance Programme

South-West region & Eastern Region

Sl. No	Branch Name	Address	Mobile	E-mail
1	Amgram Branch-01	Vill-Amgram , PO-Amgram, Upz-Rajoir, Dist-Madaripur.	01324442851	gupamgram@gmail.com
2	Rajoir Branch-02	Vill - Poschim Rajoir, PO-Rajoir, Upz-Rajoir, Rajoir Poursava, Dist-Madaripur.	01324442852	guprajoir1@gmail.com
3	Gopalganj Branch-03	Thana Para, Gopalganj Sadar, Dist.-Gopalganj.	01324442853	gup.gopalganj@gmail.com
4	Patikelbari Branch-04	Patikelbari Bazar, Post- Tuthamandra, Upazila – Gopalganj Sadar , Gopalganj.	01324442854	gup.patikalbari42@gmail.com
5	Khoajpur Branch-05	Kazirtak Ferighat, Post- Motherbazar, Upazila-Madaripur Sadar, Madaripur.	01324442855	gupkhoajpur@gmail.com
6	Shariatpur Branch-06	Chowrangir Moor, Post- Shariatpur Sadar, Upazila- Shariatpur Sadar (Palong), Shariatpur	01324442856	gup.shariatpur@gmail.com
7	Kadombari Branch-07	Vill-Kadombari , Post- Kadambari, Upazila-Rajoir, Dist.-Madaripur.	01324442857	gup.kadombari@gmail.com
8	Kabirajpur Branch-08	Kabirajpur Bazar, Post- Kabirajpur, Upazila-Rajoir, Dist.-Madaripur.	01324442858	gup.kabirajpur@gmail.com
9	Panchar Branch-09	Girls School Road, Post- Panchar, Upazila-Shaibchar, Dist.-Madaripur.	01324442859	gup.panchar@gmail.com
10	Shindiaghat Branch-10	Vill - Shindiaghat, Post- Gohala, Upazila- Muksudpur, Gopalgong.	01324442860	gup.shindiaghat@gmail.com
11	Madaripur Branch-11	Ashroy, Abdul Hamid Akonda Road (North Side of Sumon Hotel), Post- Madaripur Sadar, Upazila- Madaripur Sadar, Dist.- Madaripur.	01324442861	gup.madaripur@gmail.com
12	Shibchar Branch-12	Shibchar Bus Stand, Post- Borhamgonj, Upazila-Shibchar,Madaripur.	01324442862	gup.shibchar@gmail.com
13	Chikondi Branch-13	Townchikondi, Post- Chikondi, Upazila-Shariatpur Sadar (Palong), Dist.- Shariatpur.	01324442863	gupchikondi@gmail.com
14	Ghatakchar Branch-14	Vill-Ghotakchar, Post- Dattakendua, Upazila-Madaripur Sadar, Dist.- Madaripur	01324442864	gup.ghatakchar@gmail.com
15	Khalia Branch-15	Vill + PO- Khalia, Upz- Rajoir, Dist-Madaripur.	01324442865	gupkhalia@gmail.com
16	Maligram Branch-19	Vill-Maligram, Post Office-Maligram, Upazila- Bhanga, Dist.- Faridpur.	01324442869	gup.maligram@gmail.com

Sl. No	Branch Name	Address	Mobile	E-mail
17	Bonogram Branch-20	Vill- Moharajpur, PO-Bogogram Bazar, Upz- Muksudpur, Dist- Gopalganj.	01324442870	gup.bonogram@gmail.com
18	Ramdia Branch-21	Village- Ramdia, Post Office- Ramdia, Upazila- Kasiani, Dist.- Gopalganj.	01324442871	gup.ramdial@gmail.com
19	Vangarhat Branch-23	Vill- Narikelbari, PO-Vangarhat, Upz- Kotalipra, Dist- Gopalganj.	01324442873	gupvangarhat@gmail.com
20	Damudya Branch-24	Vill- Dakhin Damuda, Upz- Damudya, Dist- Shariatpur.	01324442874	gupdamudya@gmail.com
21	Sadarpur Branch-26	Vill- Soteroroshi, PO- Sadarpur, Upz- Sadarpur, Dist- Faridpur.	01324442876	gupsadarpur@gmail.com
22	Kalkini Branch-28	Vill- Uttar Razdi, PO- Kalkini, Upz- Kalkini, Dist- Madaripur.	01324442878	gupkalkini@gmail.com
23	Charbhadrasan Branch-29	Vill- Lohartek, PO- Charvodrasan, Upz- Charvodrasan, Dist- Faridpur	01324442879	gupcharbhadrasan@gmail.com
24	Kalir Bazar Branch-36	Village - Methapur, P.O - Mithapur, Madaripur Sardar, Madaripur.	01324442886	gupkalirbazar@gmail.com
25	Muksudpur Branch-37	Vill: Gopinathpur, Po: Muksudpur, Upazilla: Muksudpur, Dist: Gopalganj	01324442887	gupmuksudpur@gmail.com
26	Fashiatola Branch-38	Vill- Kalinagar, PO- Fashiatola, Upz- Kalkini, Dist- Madaripur.	01324442888	gupfashiatola@gmail.com
27	Talma Branch-40	Vill: Bilgobindopur, Po: Kabia Kalibari, Upazila: Nagarkanda, District: Faridpur	01324442890	guptalma40@gmail.com
28	Munshi Bazar Branch-41	Vill: West Khabaspur, Po: Faridpur, Upazila: Faridpur Sadar, District: Faridpur	01324442891	gupmunshibazar41@gmail.com
Branch Offices: Microfinance Programme (Eastern Region)				
29	Battali Branch-16	Battali (Emam Shoping Complex, 2nd Floor) Upzila- Anowara, Dist.- Chattogram.	01324442866	gup.battali@gmail.com
30	Raipur Branch-17	Jalil Merket Wahed Ali Bazer Raipur, Upazila- Anowara, Dist.- Chattogram.	01324442867	gup.raipur@gmail.com
31	Kalipur Branch-18	Kalipur, Post: Ijjat Nagar, Upazila- Banskhal, Chattogram.	01324442868	gup.kalipur@gmail.com
32	Shadhanpur Branch-22	Duaripara, Vill- Sadhanpur, PO- Sadhanpur, Upz- Banskhal, Dist- Chattogram	01324442872	gup.shadhanpur@gmail.com
33	Chowmuhani Branch-25	School Road, Chowmuhony, Upz- Anowara, Dist- Chattogram.	01324442875	gupchowmuhani@gmail.com
34	Chambal Bazar Branch-27	Chambol Bazar, UPz-Banskhal, Dist- Chattogram.	01324442877	gupchambol@gmail.com

Sl. No	Branch Name	Address	Mobile	E-mail
35	Mirzakhil Branch-30	Sugondha Community Center, Chowdhury Pukur Par, Satkania, Chattogram.	01324442880	gupmirzakhil@gmail.com
36	Moulvibazar Branch-31	Moulovibazar, Borkol Road, Upz- Chandanaish, Dist- Chattogram.	01324442881	gupmoulvibazar@gmail.com
37	Keranihat Branch-32	Purba Dhemsra, Upz- Satkania, Dist- Chattogram.	01324442882	gupkeranihat@gmail.com
38	Sattarhat Branch-33	Vingrool, Upz-Anowara, Dist- Chattogram	01324442883	gupsattarhat@gmail.com
39	Pakuya Branch-34	PO- Pekua, Upz- Pekua, Dist- Cox's Bazar	01324442884	guppekua@gmail.com
40	Karnafuli Branch-35	Charlokha, Upz- Karnafuli, Dist- Chattogram.	01324442885	gupkarnafuli@gmail.com
41	Shakpura Branch-39	Vill- Shakpura, PO- Shakpura, Upz- Boalkhali, Dist- Chattogram.	1324442889	gupshakpura@gmail.com
42	Harbang Branch-42	Vill: Harbang, Po: Harbang, Upazila: Chakaria, District: Cox's Bazar	01324442892	gupharbang@gmail.com
Projects				



GUP Physiotherapy and Rehabilitation Centre (GPRC)

Gono Unnayan Prochesta (GUP)

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