

ANNUAL REPORT

2017-18



PROTTYASHI
A VOLUNTARY SOCIAL DEVELOPMENT ORGANIZATION

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PROTTYASHI
A VOLUNTARY SOCIAL DEVELOPMENT ORGANIZATION

Training Advocay and Publication Cell (TAPC)

Find us



ANNUAL REPORT

2017-18

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message from the desk of executive director

It's very pleasure to me to inform that Prottiyashi is going to publish annual report for the year of 2017-18. Prottiyashi is working on the socio-economic development of the people of our country plagued with poverty. The journey of Prottiyashi began with unmatched success in the field of socio-economic development for the poor people majority of whom are women and it has been running yet.

In the beginning of its operations in 1983, PROTTYASHI set the vision to empower and make the communities self-reliant in a healthy environment. We adopted the strategy of promoting a credit programme for attaining our goal. Enabling the poor to come out from the low productivity trap as well as to achieve the 17 goals of SDG set by UN, we have integrated capacity building, technology transfer, value chain development and other technical services in its development programme. We are proud that we are able to reach our service at people's doorstep.

To reduce poverty, Prottiyashi is implementing the micro-finance programme successfully as well as



various development programs for developing their capacity, strength and skill.

I would like to thank everyone who supported Prottiyashi in this long route of development. I would also like to thank the General Body and Executive Committee who have been inspiring and assisting us to achieve our objectives and goal.

I hope this publication will be enriching knowledge on Prottiyashi among all and I congratulate all who were involved in making the publication.

I feel proud to be one of the members of this organization and I pray to almighty for continuous improvement of this organization.

Monowara Begum
Executive Director



message from the desk of chairman

This is a delightful matter to announce the publication of annual report of Prottayashi for the year of 2018 and I congratulate the team behind the making of this publication. To assist the ultra-poor people of the society to come out of poverty, Prottayashi has been working through creating opportunities for the poor people to earn their livelihood themselves since 1983. Prottayashi has been working in the different sectors of social and economic development through partnering with different national and international reputed organization. The development interventions of Prottayashi have reached to the very remote areas of the country and we believe development will be fulfilled when it benefits the most deprived part of the population.

Towards the achievement of Sustainable Development Goals (SDGs), Prottayashi has launched various programs through partnership with the government bodies which have been resulting significant outcomes. The south-eastern part of the country is the prime intervention area of the organization. We are focused to spread the development deliverables over the hard-to-reach areas of the country where the national development initiatives did not reach much. The people of these areas have been introduced with different modern ways of improving livelihood.

Prottayashi tries to improve the condition of poor people through enhancing knowledge, capacity building and

most importantly empowering people. Prottayashi believes that every man has immense probability to explore the resources of the world and we try to help people explore those from the available systems. The activities what we do have been added in this publication and it will show a glimpse of development approaches of Prottayashi.

I expect to widen the activities of Prottayashi throughout the country and have more contribution towards greater development of Bangladesh. In this path, we want to go forward through handy relationship with the development bearers of the country and altogether, we will carry Bangladesh to the peak of the development.

I express my cordial thank and gratitude towards the personnel who have given their attempts for the development of this publication with care and affection. I hope the readers will get a gross idea on the development initiatives and achievements from this publication.

Badal Kanti Chowdhury
Chairman

Cover story



Since the independence, Bangladesh has been improving on a regular trend amid the political and social unrest in different times. It has achieved Millennium Development Goals (MDGs) in 2015 and is now working towards the achievement of Sustainable Development Goals (SDGs) before 2030. All of these efforts have pulled the country out of the least developed countries and pushed in the group of developing nations. To help the country achieve SDGs, Prottayashi has been working in the development sector since 1983. From the very beginning, it has been working towards making an enabling environment to eradicate extreme poverty from the country. Through the micro-finance program and micro-enterprise development, people have been able to earn and improve their livelihood. To ensure food security, agricultural interventions have been implemented in the different poor and hard-to-reach areas of the country which has contributed to the achievement of Zero Hunger. As an attempt to ensure Good Health and Well-Being, primary health care services are made available to the community level people along with the health- awareness program. The services have been provided for the people of local areas and refugees in the country. Different educational assistance centers were established and programs have been initiated to spread quality education over the country. Women are the focal group of beneficiaries of the development interventions and different initiatives have been introduced and completed to empower women through their capacity building and involving them into income generating activities. Women have been entitled to the microenterprise development and household basis business activities which is creating agency among

them. Clean water and sanitation is a precondition of achieving sound health and the organization has extended the safe water and sanitation to the very remote areas of the country. Shallow and deep tube wells and hygienic latrines have been installed in the areas of ultra poor people, hard-to-reach areas and settlements for the refugees. To lessen pressure on non-renewable energy, solar system has been introduced in different households of both the local areas and refugee settlements. The enabling environment has improved the economic status of the poor people which has reduced gap between the so called rich people and poor in the communities of intervention areas. The organization has constructed safe shelter for the people vulnerable to the different natural disasters in the coastal areas of the country along with measures to combat the natural calamities. To assist the government achieving sustainable development goals, Prottayashi have been working in partner with different national and international renowned organizations for years. Through using the experience of the partner organizations, the organization aims to contribute to the achievement of SDGs at a large volume. As a development organization, Prottayashi looks forward to moving ahead through extensive interventions in the non-developed sectors of the country with technical and vigorous support of the development pioneers.

acronyms

ASEH- Advancing Sustainable Environmental Health
ADAB- Association of Development Agencies in Bangladesh
BBS- Bangladesh Bureau of Statistics
BWDB- Bangladesh Water Development Board
BPHC- Bureau of Primary Health Care
CERP- Coastal Embankment Rehabilitation Program
CARE- Cooperative for Assistance and Relief
Everywhere CDF-Credit Development Forum
DAE-Department of Agriculture Extension
DAWN Forum- Disadvantaged Adolescents Working NGOs FORUM
DFID- Department For International Development
DNFE- Directorate of Non Formal Education
EHCLB- Eradication of Hazardous Child Labor in Bangladesh
ESP- Essential Service Package
FPSTC- Family Planning Strengthening Technical Committee
IDA- International Development Authority
HES- Household Expenditure Survey
IGA- Income Generating Activities
LGED-Local Government Engineering Department
MCH- Maternal Child Health
MDG- Millennium Development Goals
MOU- Memorandum of Understanding
MHIS-Micro Health Insurance Schemes
PKSF- PalliKarmoShahayak Foundation
REFLECT- Regenerated Freirian Literacy through Empowering Community Techniques
RMP-Routine Maintenance Program
UN- United Nation
USAID- United State Agency for International Development
WFP- World Food Program
OTR-On time Realization
PAR-Portfolio at Risk
CRR-Cumulative Recovery Rate
ROE-Return on Equity

history of prottyashi

In February 1983, Prottiyashi was added to the list of voluntary organizations working in Bangladesh. Prottiyashi started working on the dream of building a free, fair and harmonious society in Bangladesh and in which society everyone will live with equal rights. Prottiyashi has been implementing several programmes for developing socio-economic situation of the poverty-stricken rural population and promoting their status in society. All employees of Prottiyashi are relentlessly working at the field to ensure the necessary health, education and nutrition services for rural people as well as eliminate poverty through implementing capacity building among poor.

Starting the journey with the implementation of small-scale family planning program in 1983 at the field level, it is working successfully in almost every field of development sector including Education, Health, Food Security, Sanitation, Adolescent Health Care, Youth Development, improvement in the quality of the population of the elderly people.

In 1983, Prottiyashi started its journey in two unions of Chittagong. With the technical and financial support of FPSTC in 1984, Prottiyashi increased its activities in 10 Unions by establishing Mother and Child Health Services. At present, it is running 87 offices in Chittagong, Cox's Bazar, Feni, Cumilla and Chandpur districts including every aspect of social development.



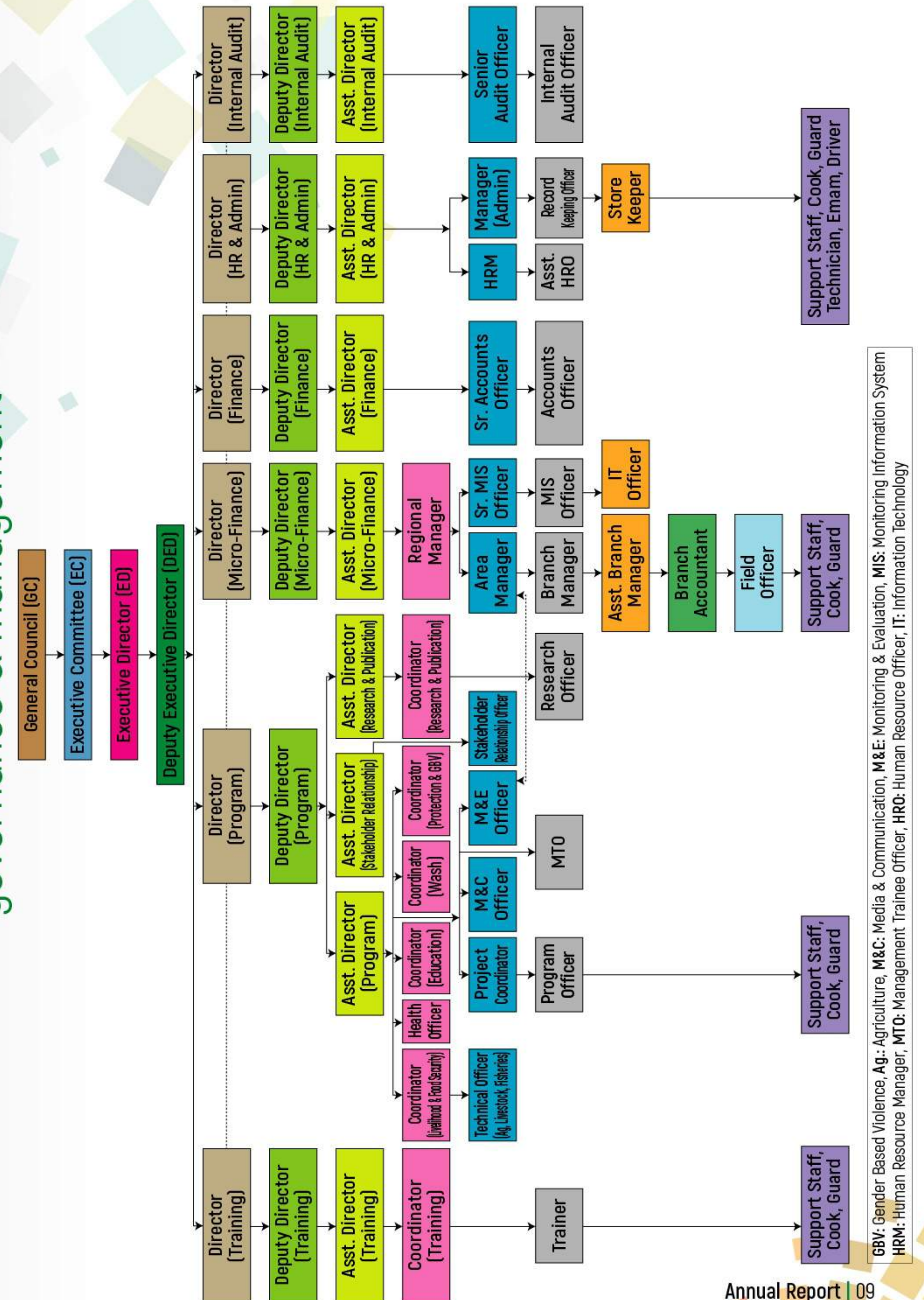
list of prottyashis's general committee

SL	Name	Position	Address
01	Professor Dr. Rashida Khanam	Member	Magnifishion (Tower-1, D-4), 79, Canmari Road, Lalkhan bazar, Chattogram.
02	Shamim Akther	Vice-President	58/A, Hillview Housing Society, Nasirabad, Chattogram.
03	Jannatun Nahar	Secretary	House no: 384, Road # 10, Block # B, Chandgoan R/A, Chattogram.
04	Dipak Kumar Chowdhury	Member	Nur Mansion, House # 307, Road # 3, Chashmahill, 2 no ghate, Chattogram.
05	S.M. Nurul Huda	Joint Secretary	Vill- Popadia, Post.- Iqbal park, Boalkhali, Ctg.
06	Yesmin Ara Begum	Executive Member	Vill- South Sayed Nagar, Post.- Charandip, Boalkhali, Chattogram.
07	Jafar Ahamed	Treasurer	Impresive Tower, 4 th floor, 622/152, chanmiah Road, Bahaddarhat, Chattogram.
08	Professor Abdul Hai	Member	25, Zakir Hossen road, Khulshi, Chattogram.
09	Rizia Begum	Member	Vill- Akubdandi, Post.- Iqbal park, Boalkhali, Chattogram.
10	Nurul Amin Chowdhury	Member	Vill & Post- East Gomdondi, Boalkhali, Chattogram.
11	Adv. Ashis Kiron Das	Member	Vill- Shantipur, Post.- Poduya, Rangunia, Chattogram.
12	Mohammad Ali	Member	Vill- Akubdandi, Post.- Iqbal park, Boalkhali, Chattogram.
13	Monowara Begum	Member	Sayed Bari, 903/A, Omar Ali Mattabar Road, Chandgoan Chattogram.
14	Munir Uddin Bin Zafar	Member	190/176, CDA Avenew, Panchlish, Chattogram.
15	Sajeda Akther	Member	Vill- Akubdandi, Post.- Iqbal park, Boalkhali, Chattogram.
16	Md. Abdul Mannan	Member	House # 131, Road # 7, Block # B, Chandgoan R/A, Chattogram.
17	Badal Kanti Chowdhury	Member	Vill- North Vurshi, Post.- Iqbal park, Boalkhali, Chattogram.
18	Dilara Begum	Member	Syed Sha Road, Bakolia, Chattogram.
19	Rebeka Begum	Member	449/B, Shulokbahar, Panchlish, Chattogram.
20	Syed Badrul Huda	Member	Khatiberhat Road, Post.-Chandgaon, Panchlish, Chattogram.
21	Nazma Islam	Member	719, West Faridapara, Post.-Chandgaon, Panchlish, Chattogram.

list of prottyashis's executive committee

SL	Name	Position	Address
01	Badal Kanti Chowdhury	President	Vill- North Vurshi, Post.- Iqbal park, Boalkhali, Chattogram.
02	Shamim Akther	Vice-President	58/A, Hillview Housing Society, Nasirabad, Chattogram.
03	Jannatun Nahar	Secretary	House no: 384, Road # 10, Block # B, Chandgoan R/A, Chattogram.
04	S.M. Nurul Huda	Joint Secretary	Vill- Popadia, Post.- Iqbal park, Boalkhali, Chattogram.
05	Jafar Ahamed	Treasurer	Impresive Tower, 4 th floor, 622/152, chanmiah Road, Bahaddarhat, Chattogram.
06	Yesmin Ara Begum	Executive Member	Vill- South Sayed Nagar, Post.- Charandip, Boalkhali, Chattogram.
07	Dilara Begum	Executive Member	Syed Sha Road, Bakolia, Chattogram.

governance & management





prottayashi in brief

vision

Empowered, self-reliant communities with a healthy environment

mission

Improve the quality of life of target beneficiaries and promote sustainable development



goals

- Reducing extreme poverty
- Eradicating Child Labor and promoting 'Child Rights'
- Increasing health security
- Promoting social cohesion and Relation
- Developing global partnership

strategic ojectives

- Strengthening and enabling community that helps enterprises to create more and better livelihood opportunities for the poor, especially women
- Providing access to credit facilities
- Developing children's potential by enhancing their skills
- Empowering women through micro-enterprise development
- Constructing water sources and building communal latrines to ensure safe water and sanitation

statistics

Micro-finance Program

Total Branch : 72
Total Association : 7725
Total Member : 1,37,569
Total Loan Receiver : 1,06,444
Male : 967
Female : 1,05,477
Loan Disbursement : 21503.6 million BDT

UPP Ujjibito

Seed disbursement : 2700
Training on Goat rearing in Platform : 100
Vaccination : 500
Nutrition village : 08
Fruit and vegetable sapling : 2560
Nutrition corner : 10

Sufolon Loan

Total Loan Receiver : 11,704
Male : 426
Female : 11,278
Loan Disbursement : 2934 million BDT

statistics

Learning and Innovation Fund to Test new ideas (LIFT)

Breeding farm establishment: 01
Training on Goat rearing: 300
Loan disbursement for goat rearing: 130
Number of goats at member level: 633
Loan disbursement at member level: 33,83,000 BDT

Enterprise Loan

Total Loan Receiver : 15,737
Male : 356
Female : 15,381
Loan Disbursement : 5750.7 million BDT

OBA sanitation program

Hygienic latrine provision: 3500

Enrich Program

Sanitary latrine provision : 300
Cataract Operation : 34
Education Assistance Center : 107
Health card disbursement : 2764
Health camp : 15
Static & Satellite clinic : 144
Enrich center : 05
Beggar Rehabilitation : 04

Emergency Health Care Service Program

Primary health camp : 02
Total patients received : 26502

Ultra Poor Loan

Total Loan Receiver : 1,564
Loan Disbursement : 333.4 million BDT

Kuwait Goodwill Fund (KGF) Program

Training on crop cultivation : 300
Training on Animal husbandry & Pisciculture : 150
HYV Exhibition : 08
Vermi-compost provision : 10
Goat rearing in platform exhibition : 08
Mixed fish farming : 04
Pheromone trap distribution : 150
Pheromone Lure distribution : 300
Granular Urea provision : 06
Pest control management : 06

Elderly people development program

Elderly Allowance : 175
IGA training : 100
Elderly committee : 56
Honorium : 34
Elderly people's center : 01

WASH and protection support for FDMNs in Bangladesh

WFS establishment : 05
Total beneficiaries reached : 32,753
Dignity kit distribution (households) : 47000
Street solar light establishment : 17
Household solar system distribution : 150
Sanitary latrine installation : 150
Bathing cube installation : 100
Deep Tube-well installation : 05

Housing program

Houses: 489

our partners



microfinance programs performance of last 5 years

Performance Area	Different Aspects of Microfinance Programs	Operational Performance of Prottiyashi				
		June-14	June-15	June-16	June-17	June-18
Program Outreach	No. of Total Branch	54	57	61	64	72
	No. of Total Member	86154	95961	113066	129871	137569
	No. of Total Borrower	68534	74176	94821	109931	106444
	No of Credit Officer	236	258	281	293	316
	Loan Portfolio at field (Tk. in Crore)	99.06	114.47	164.49	203.35	221.78
	Overdue (Tk. in Crore)	1.23	1.27	1.27	1.52	2.66
	Savings Fund (Tk. in Crore)	38.35	48.18	68.02	95.37	110.67
	Capital Fund (Equity) (Tk. in Crore)	34.94	44.45	57.46	76.30	98.65
	Liquid Surplus (Tk. in Crore)	3.02	6.03	1.85	6.53	10.63
Sources of Fund	PKSF Fund (Tk. in Crore)	37.80	39.37	37.94	32.41	36.53
	Bank Loan (Tk. in Crore)	0	0	0	0	0
	Savings Fund (Tk. in Crore)	38.35	48.18	68.01	95.37	110.67
	Liquid Surplus (Tk. in Crore)	3.02	6.03	1.85	6.53	10.53
Investment	FDR (Tk. in Crore)	14.60	17.50	4.00	4.00	21.08
Fund as a % of Loan Portfolio	PKSF Fund	38%	34%	23%	16%	16%
	Bank Loan	0	0	0	0	0
	Savings Fund	39%	42%	41%	47%	50%
	Capital Fund (Equity)	35%	39%	35%	38%	44%
Productivity	Member/branch	1595	1683	1854	2029	1910
	Member/Credit Officer	365	372	402	443	435
	Borrower/Credit Officer	290	288	337	375	337
	Borrower Coverage (%)	80%	80%	84%	85%	78%
	Portfolio/Credit Officer (Tk. in lac)	42.00	44.37	58.54	69.40	70.00
	Portfolio/Total Staff (Tk. in lac)	23.70	24.62	33.09	38.66	37.98
	Credit Officer : Total Staff	0.56	0.56	0.56	0.57	0.54
Portfolio Quality	OTR (Min.92%)	98.57%	99.28%	99.35%	99.78%	99.04%
	CRR (Min.95%)	99.83%	99.86%	99.89%	99.89%	99.86%
	Portfolio at Risk (PAR) (Max.10%)	1.49%	1.11%	0.80%	0.93%	1.55%
Asset-Liability and Efficiency	Debt : Equity (Max.9:1)	2.18:1	1.96:1	1.84:1	1.67:1	1.49:1
	Return on asset (ROA) (Min.3%)	8.50%	7.16%	7.41%	9.76%	9.20%
	Return on Equity (ROE) (Min.15%)	31.37%	31.96%	33.39%	28.87%	25.51%
Financial Ratios	Portfolio % of Total Asset	84.95%	86.22%	92.80%	92.08%	83.95%
	PKSF loan % of Total Portfolio	38.15%	34.39%	23.06%	16%	16%
	Growth in Field Outstanding	6.37%	15.56%	34.63%	36.27%	18.66%
	Yield on Avg Portfolio	24.04%	24.97%	23.39%	23.57%	23.87%
	Cost as % of Avg portfolio	14.91%	16.06%	15.69%	14.00%	14.56%
	Fixed Asset % of Total Asset	2.30%	2.72%	2.58%	2.16%	2.47%

chart-1
growth trend of member and borrower

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Member	86154	95961	113066	129871	137569
Borrower	68534	74176	94821	109931	106444

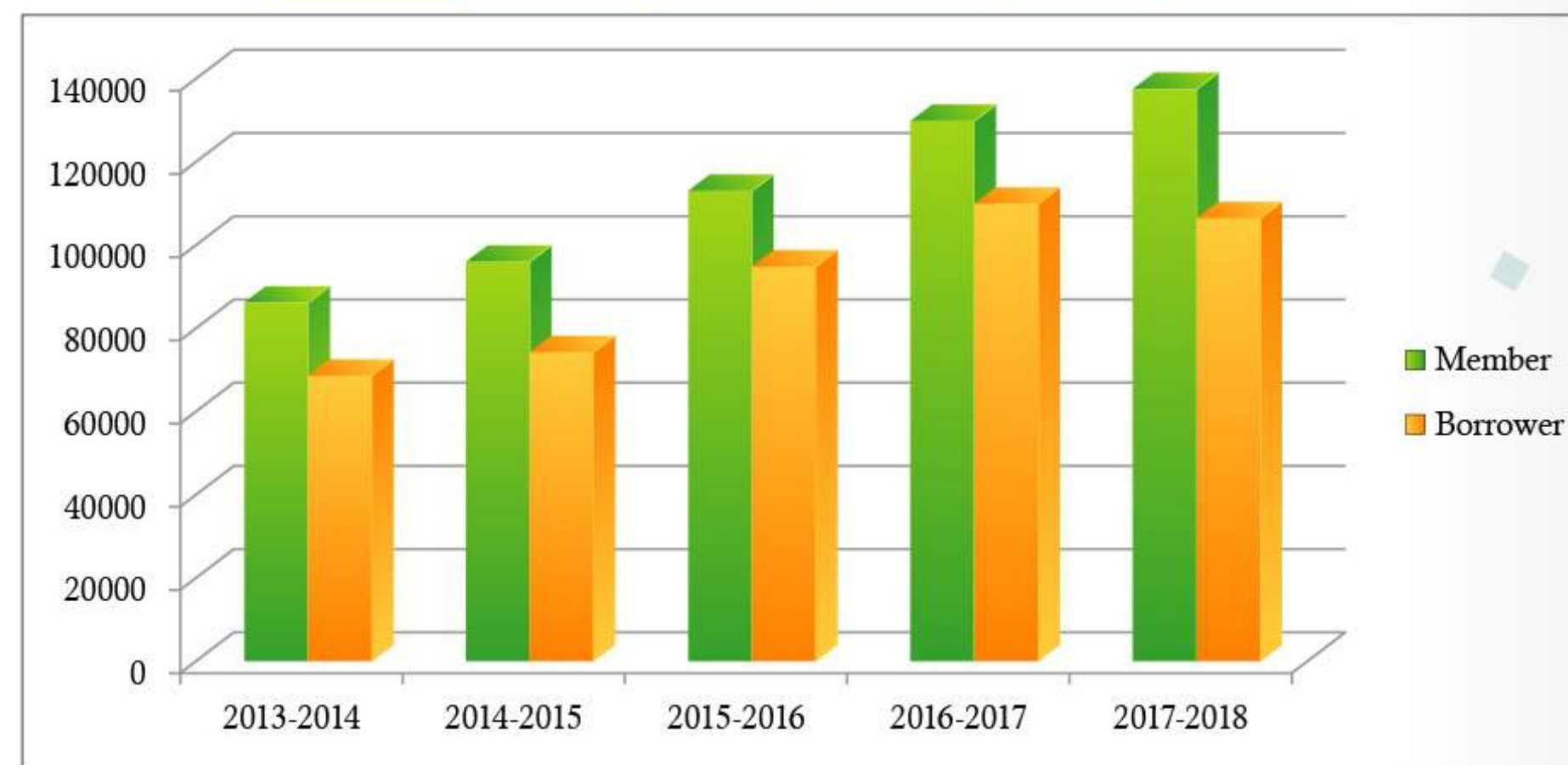


chart-2
growth trend of member savings

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Savings Fund (Tk. in Crore)	38.35	48.18	68.02	95.37	110.67

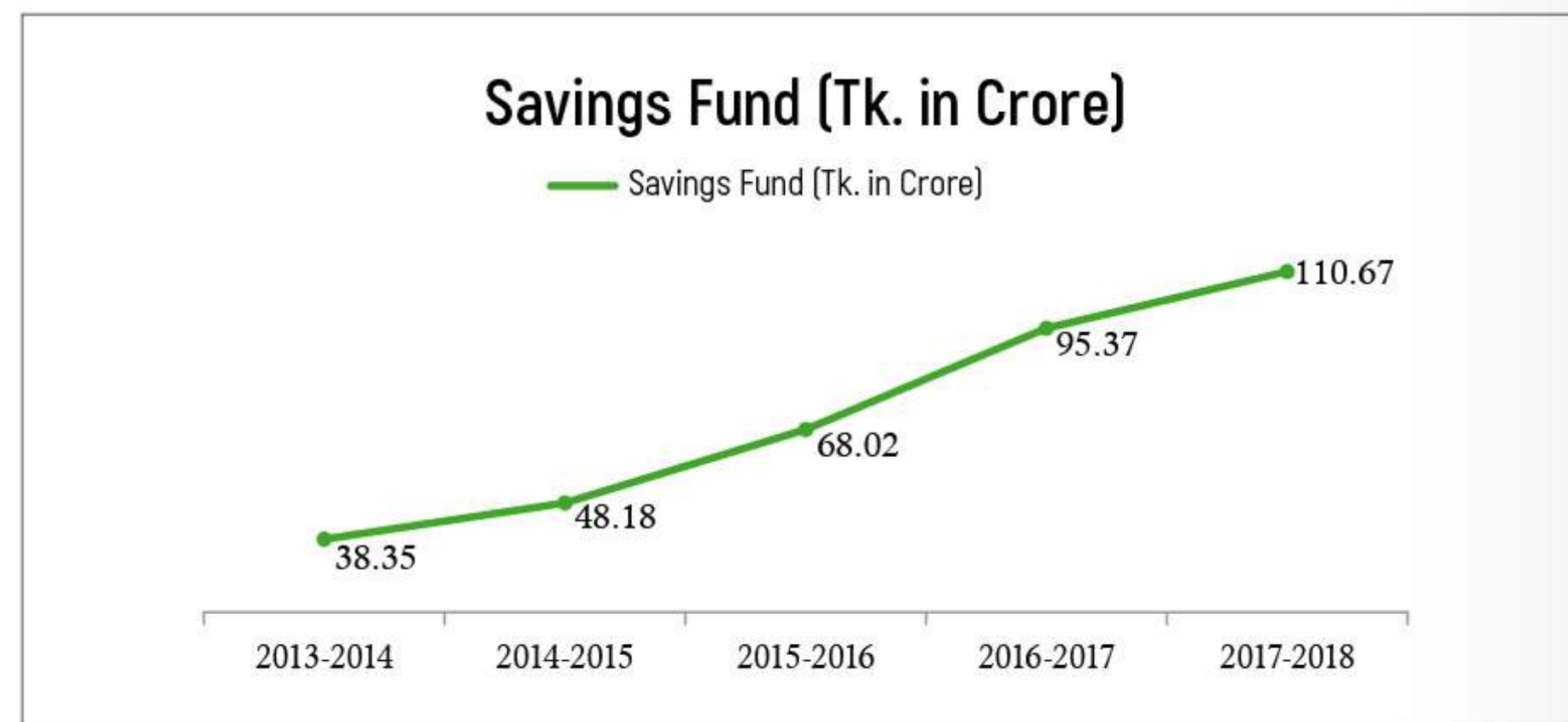


chart-3
growth trend of loan portfolio at field

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Loan Portfolio (Tk. in Crore)	99.06	114.47	164.49	203.35	221.78

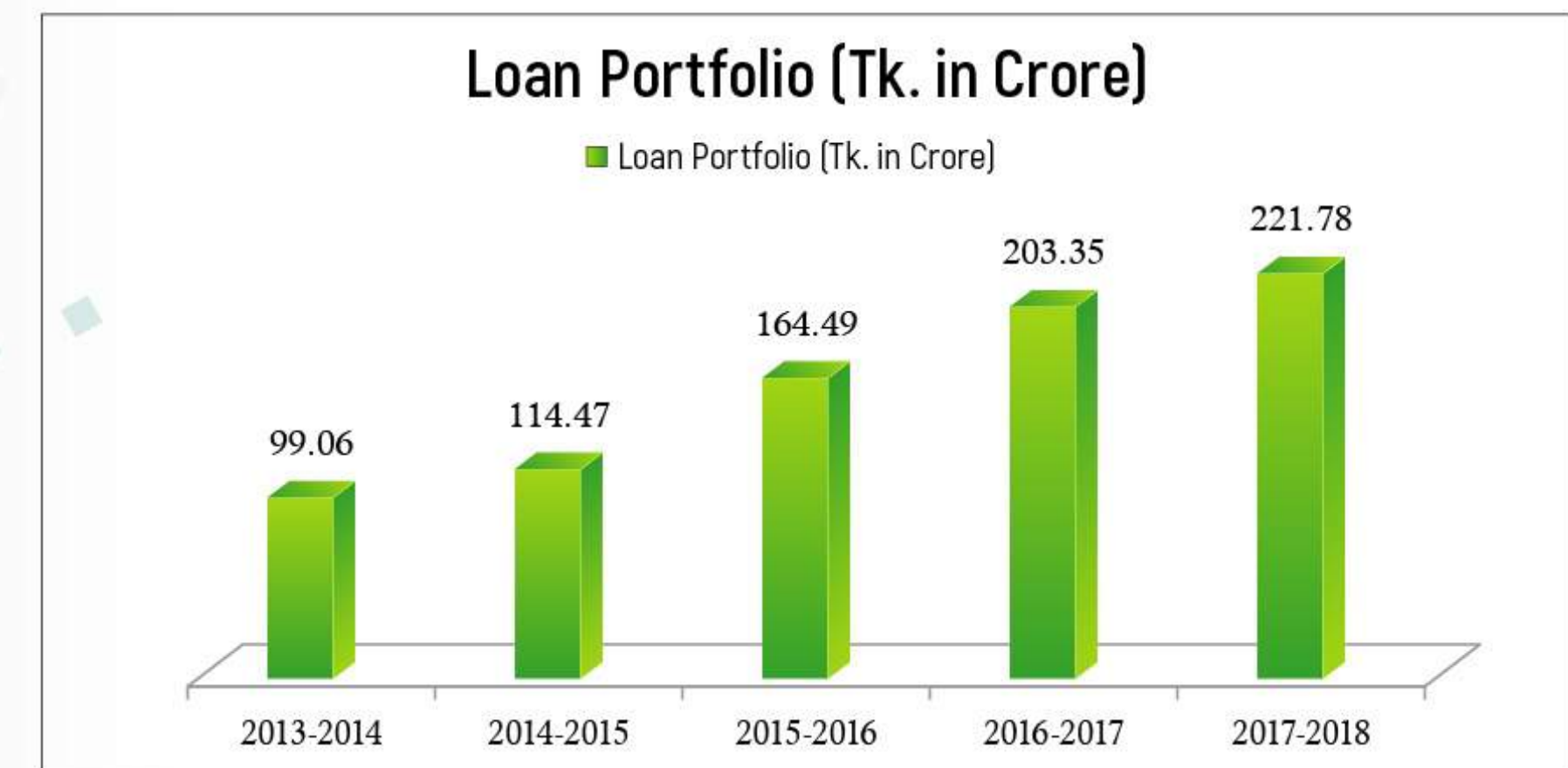
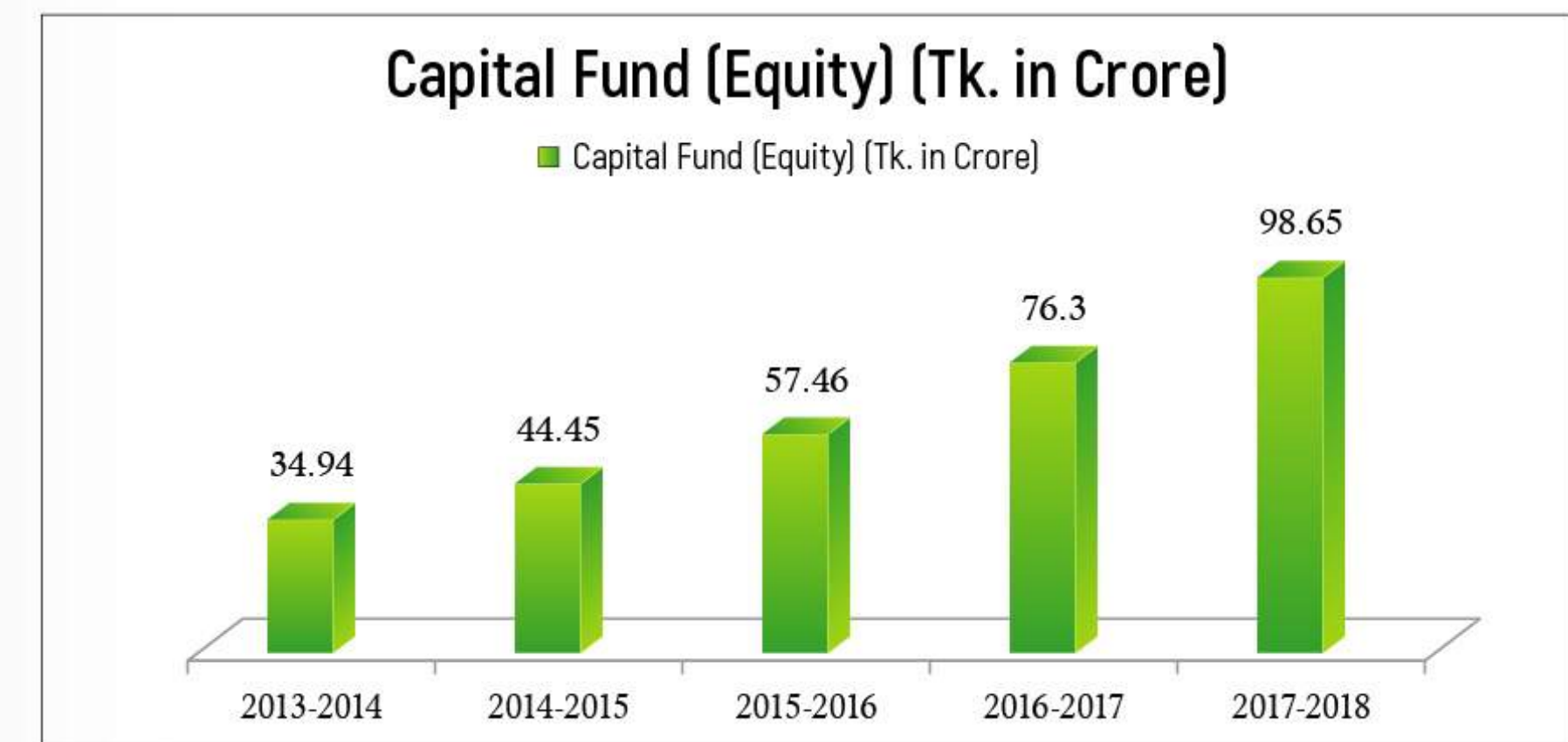


chart-4
growth trend of capital fund (equity)

Description	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Capital Fund (Equity) (Tk. in Crore)	34.94	44.45	57.46	76.3	98.65





"To all the little girls who are watching, never doubt that you are valuable and powerful and deserving of every chance and opportunity in the world to pursue and achieve your own dreams."

Hillary Clinton in her 2016 concession speech

women empowerment

Women are the biggest part of society which can drive the development wheel faster than anything else. Through empowering women, development will follow the route of sustainability. Women control the root of the society as being mother, sister and wife. They guide and manage their family so that all the members of the family and society can enjoy a happy life. This empowerment will create agency among women through increasing confidence to take any decision. Development through women empowerment is not a new idea in the country rather it has been

continuous since the early years of independence. Bangladesh has secured 47th position among 144 countries in the world with 18.6 million working women and stands at the highest position in the South Asia. As a complimentary part of this development, PROTTYASHI has initiated the microfinance program in the different rural and urban society. Women receive credit from the micro-finance program to start micro- level entrepreneurship and can be able to improve their standards of life.

microfinance program

To ensure the empowerment of women, PROTTYASHI has launched micro-finance program with the funding of Palli Karma Sahayak Foundation (PKSF) in the different rural and urban areas of Bangladesh. The micro-finance programs of PROTTYASHI are Jagoron, Sufolon, Agrashor and Buniad which have been running in different upazilas of Chattagram, Cox's Bazar, Feni and cumilla districts. Women are given special consideration in the provision of credit to launch micro-enterprise. Jagoron program is designed to help poor of both the rural and urban Bangladesh

so that they can come out the destitute situation through receiving the services provided. 1,41,463 women are currently registered under micro-finance service to create micro-enterprise from the different schemes of Prottiyashi. This help has led women of the mentioned areas to the creation of empowerment. Some women have started small business, some started household farming and some women started agro base businesses which bring significant income for them. It has reduced their dependence on the male and increased their agency to take decision in the family and society.



self reliance program

Women are also given training on different issues from the projects of Enrich, Ujjibito, Vulnerable Group Development (VGD) and Elderly People Program so that they can start Income Generating Activities (IGAs) and earn their own Income. Women are the only members of the different associations (Samitis) who receive special services from the different projects.

Women are especially given assistance and loan to start producing cane crafts, bamboo crafts which they sell in the local market. They earn from selling of these products in the local market and it gives them enough confidence to be self-reliant.



health

Health is one of the most important sectors to consider in achieving the development target for any country. A sound health ensures one to do anything for earning his/her livelihood requirements. It ensures the development route smooth as it keeps everybody on board prepared for any development interventions. So, a sound health is a precondition of achieving development. Health index is considered as one of the most influential indicators for development in the world. Health index includes the condition of mother and child, condition of elderly people, condition of women, condition of adolescent girls etc. Bangladesh has seen significant development in the reduction of child death and maternal death in the recent time. Maternal and Infant Mortality rate have been reduced to 176 and 31.7 deaths per 1000

lives respectively. Besides, the life expectancy in the country increased to 71.8 years. This picture is not even in all the areas of the country nevertheless. The government and non-government organizations have been vastly working to make this development identical in all the corners of the country.

As a continuation of the development initiatives in the health sector, PROTTYASHI has been running various programs in the different underprivileged areas of the country. The programs have been running in the different areas of Chittagong and Cox's Bazar districts under the Enrich and Ujjibito program.

kishori club

We have been providing health awareness service in the Ujjibito program through establishing Kishori club. There were total eight Kishorii club established in the Boalkhali Upazila of Chittagong district under the project "Ujjibito". In the Kishori club, the adolescent girls are involved in the different awareness raising sessions on the various health related issues. The issues being covered in the awareness sessions are personal hygiene, menstrual hygiene, mother and child care, care of pregnant women etc. The girls participate in the sessions with full enthusiasm. They are regularly being followed up and suggested to spread the given information. To improve the health condition of the rural people, Enrich program has been running in Habilashdwp union of Patiya upazila and Charandwip union of

Boalkhali upazila in Chittagong district and Kalarmarchara union of Moheshkhali upazila in Cox's bazar district. In the Ujjibito program, Kishori (Juvenile) club has been formed to develop the girls towards the development of society and 8 Kishori clubs were formed so far in the Anowara, Maheshkhali and Kutubdia upazilas. The girls are motivated to think of the issues of society regarding health, nutrition, hygiene practices, reproduction etc. and to help those people who have problems of the mentioned issues. The girls have been provided with training on nutrition and development of social skills so that they can help the people of the society understand and maintain the nutrition requirement of their family.



health card provision

In the Enrich program, the women and adolescent girls have been provided with general health services where there is all the regular health related issues are given priority. To avail health services for the beneficiaries, health cards are being given to the women and adolescent girls. 4500 health cards were distributed in the last year among the beneficiaries. Through the health card, the receivers get regular health services in the static clinics. [picture]



static and satellite clinic

There are static health clinics established for the beneficiaries where they can receive the services regularly. A total of 976 static clinics were arranged in the last year in three unions where 11429 patients received health service. There is also some satellite clinics established in the different hard to reach areas to make the facilities available to the beneficiaries of those regions. This clinic is aimed to serve the most

needy persons who cannot move far to take the regular health services. 144 satellite clinics were arranged in the last year where 6198 beneficiaries visited to receive the service.

general health camp

General health camp is established to avail the facilities regarding OPD management, general health services, special medication etc. Experts on eye diseases, skin diseases, child complications, medicine and gynecology serve in the general health camps. Generally, each general health camp is arranged in every 3 or 4 months. 14 general health camps were arranged in the last year in three unions under enrich program and a total of 1427 patients visited the general health camp to receive different special health services.



eye camp

To avail diagnosis and treatment of eyes for the beneficiaries, eye camps are established in the communities where they can test their eyes free of cost. People of the community gather in the eye camp to check any cataract problem in

their eyes. Once diagnosed, cataract operation is done by a registered doctor in the eye camp. A total of 108 cataract operations were executed in the eye camp last year under the enrich program.

awareness program

Awareness sessions on the various health related issues were arranged in the communities to make the people conscious about the wellbeing of health which is known as courtyard meeting. Health assistants and volunteers visit door to door and collect information on different issues from the households. In the community, they accumulate women and girls from different households in courtyards of the community and conduct health awareness session. 4739 courtyard meetings were conducted last year. Apart from these aforementioned activities, awareness campaigns on diabetics are held along with the testing of diabetics in the clinics. A total of 4218 people were tested for diabetics with diabetics' strips and given necessary counseling in static clinics.



“Education is the key to unlock the golden door of freedom”
George Washington Carver

education

Education is considered to be the backbone of a nation. It is the most influencing precondition of the development of a country. It enhances the ability of the people of a nation to choose their own fate. Education makes the people conscious about their rights and they can take decision to achieve their rights. The rate of literacy and the available facilities regarding education can show the development status of that territory. Bangladesh is a growing economy where significant attempts have been take to improve the education status of the country. The government along with national and international organizations has been working to increase the literacy rate of the country. Currently the literacy rate of the country is 72.8% which exhibits a rapid increasing trend of the literacy rate in the country. Despite this improvement, a significant portion of the population has been deprived of the basic facilities regarding education. They are deprived because of geographic context, social context or economic context. Many basic facilities of education cannot be reached to

them due to such obstacles. As a result, they are lagging behind the general development peak of the country. One day, this portion of the population might be the burden for the country. To convert this portion of the population into the energy of the country PROTTYASHI has launched different education centers in various hard to reach areas.





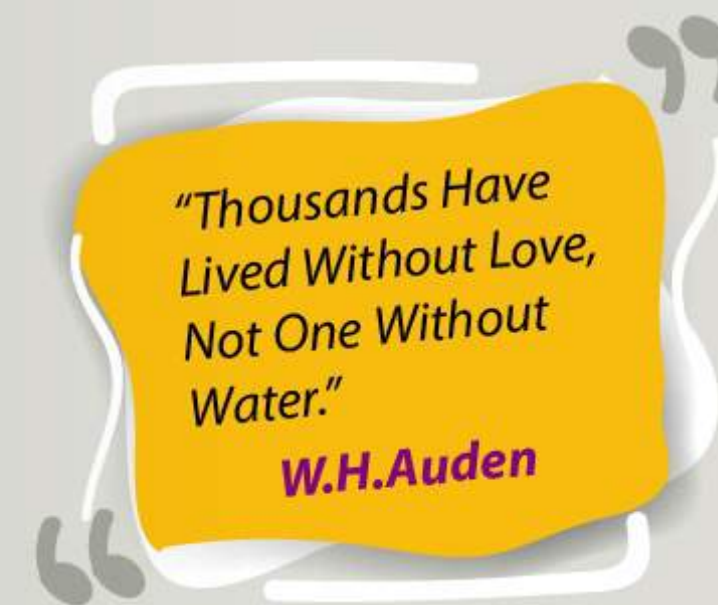
akash tutorial home

Akaash tutorial home is one of the initiatives to promote education which is situated in the Akubdandi village of Boalkhali upazila in Chittagong district. It was established in 2000 and has been running alongside the national education system. It has already been registered to the national primary education board. It has primary education system upto class five and trained teachers teach them according to the national curriculum. There are also some extracurricular subjects taught which can improve their knowledge to be fit to compete with the other mainstream students. Currently, there are 145 students in the Akaash tutorial home among

which 74 is male student and 71 is female students. The teachers are given training regularly by different experts on the primary education. There are different extracurricular activities being done parallel to the general education such as regular meeting with guardian, sports program, cultural program, cartoon exhibition etc. These programs have been executed to enhance the education quality of the school. Every year, students take seat in the Primary School Certificate (PSC) examination and achieve good results. It has attracted the guardians to send their children to Akaas Tutorial Home.

education assistance centre

Under the Enrich program, Prottiyashi has been running 112 'Education Assistant Center' in Maheshkhali, Charandwip and Habilashdwip which has a total student of 3558. There is one teacher for each centre and post-school guidance is provided in these centers. Children who do not have facilities to study at home are taught here with special care. In these centers, various extra-curricular and cultural activities are practiced to make the children adaptive to the competitive world.



safe water

Safe water is the precondition of maintaining sound health. Water is used in various purposes in our daily life and all those activities affect our health. The regular activities that require safe water include drinking, cooking, washing etc. as they directly affect our health. Safe water is essential to be safe from different diseases which might affect our working ability. Safe drinking water keeps us apart from various diseases that can hamper our regular life activities. It can hinder the development ladders to be moved upward. This is one of the goals to be achieved in the Sustainable Development Goals (SDGs). This goal dictates to make safe water available in every corner of the country so that everybody should

have access to the safe drinking water. Different national and international organizations have been assisting Bangladesh to achieve this goal. As a part of this initiative, PROTTYASHI has vast programs in the different areas of the country to establish the source of pure drinking water.

84 shallow and 18 deep tube-wells were installed in three unions of Enrich program to ensure safe water for the community people. The places where there are no sources of pure water or polluted water system have been selected for tube-well installation. About 2000 households use water from the installed tube-wells regularly.



"We shall not defeat any of the infectious diseases that plague the developing world until we have also won the battle for safe drinking water, sanitation, and basic health care."

Cofi Annan

sanitation & hygiene

Sanitation and hygiene is another essential component to be achieved in the maintenance of the development path smoothly. Hygienic sanitation and practice is essential for maintaining sound health. Bangladesh has achieved good progress in the establishment of sanitation and hygiene throughout the country in the recent decades. But some areas especially hard to reach areas are being lagged behind the general condition of the country. These areas need extra efforts from the concerned authority. The problems related to unhygienic sanitation practices are prominently seen among the women and adolescent girls. In some areas, the people are not enough conscious about the hygienic practices and sanitation maintenance. So, PROTTYASHI have come forward to helping those people get hygienic sanitation facilities.



Under the OBA sanitation microfinance program with the support of World Bank and PKSF, we have installed 3500 latrines in the Anowara, Satkania, Boalkhali and Chandanaish Upazila of Chattagram district. The assistance was given to the households which do not have ability to install sanitary latrines.

Hard-to-reach and remote areas have been provided with sanitary latrines under the Enrich program. The people of the mentioned areas are too poor to install latrine and so we have installed 84 community based sanitary latrines and 1065 household based sanitary latrines in the Kalarmarchara, Charandwip and Habilashdwip union.

"Innovations that are guided by smallholder farmers, adapted to local circumstances, and sustainable for the economy and environment will be necessary to ensure food security in the future."

Bill Gates

food security

To help people live with basic rights, they should have food security. Food is one of the basic needs and rights of the human being. Food security is one of the most challenging tasks to be ensured for the total population of the country. Due to the rapid climate change, food security has become a new challenge in our country. Many low lands have been becoming unsuitable for the use of food production. The rapid growth of population has also been increasing pressure on food security. The rural people who do not have much opportunity and assistance will be vulnerable to the starvation. The government has been taking many initiatives to improve the food security. But due to the social imbalance, political instability and environmental degradation, the expected outcome

from the government initiatives is not even everywhere. So, the non-government organizations have been working in parallel to the government to improve the condition.

Accordingly, PROTTYASHI has been working to improve food security in different areas through the programs UPP Ujjibito and Kuwait Goodwill Fund (KGF). The activities regarding food security have been such as introduction of goat rearing through platform (Macha) procedure, vegetable cultivation, fertilizer distribution, different trainings etc.



agricultural and non-agricultural program in UPP Ujjibito



UPP Ujjibito program has been running in Moheshali upazila of Cox's Bazar district and Boalkhali upazila of Chittagong district to ensure the availability of food for the people of those areas. Initiatives for food security in Ujjibito program are such as:

The women have been provided with training on different Income generating activities (IGA) and agricultural operations so that they will be able to afford their vegetable and food requirements themselves. The trainings include agricultural and non-agricultural training where non-agricultural

trainings are basically on sewing machine, electrical house-wiring, hand stitching. 8 members were given training on house-wiring for three months in the last year and these people are now earning money through applying the learned techniques. The agricultural training includes training on vermicomposting, beef fattening, goat rearing and a PO (Technical) monitors their efforts on the agricultural activities and guides them to achieve maximum result. 1350 local farmers were given seeds of different vegetables which they cultivated after having training last year.

agricultural and non-agricultural program in KGF (Kuwait Goodwill Fund)



Food security program for the Islamic countries have been running through the funding of Kuwait government as Kuwait Goodwill Fund (KGF) in Chandanaish and Dohajari upazilas of Chattogram district. The beneficiaries are provided with agricultural materials and training to ensure their food security. The general agricultural material grant includes provision of mixed vegetable production, HYVs of vegetables and rice, granular urea, pheromone trap and lure etc. and at the same time trainings were provided on the cultivation of provided vegetables, application of pheromone tarp and lure, production of vermin-compost, pisciculture, goat rearing in platform (Macha) etc. Under this program, 8 beneficiaries were given grant on goat rearing in platform and 4 persons were given grant to operate pisciculture.

A woman wearing a vibrant, patterned sari is sitting on the ground, surrounded by several goats. She is in a rural setting with a wooden fence and trees in the background. The scene is brightly lit, suggesting daytime. The woman is looking down at the goats, and they are gathered around her. The ground is dry and dusty. The fence is made of vertical wooden posts and horizontal rails. The trees are tall and have green leaves. The overall atmosphere is one of a traditional, rural life.

livelihood

The concerning issue for poor people in the development initiative is to improve their livelihood. There are many people in rural Bangladesh who do not have anything to meet their livelihood requirements. They do not know what will be their next meal. They are living with much uncertainty. With the increase of population, the number of this of people is increasing. PROTTYASHI has taken many initiatives to create opportunities for the ultra poor people so that they can have some skill to generate income. It has been creating such opportunities through UPP Ujjibito, Enrich, Shadesh Palli and Micro-finance program.

“When one person’s livelihood changes, it can impact an entire family, then a whole community.”

Tae Yoo

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self reliance program

Vocational trainings on agricultural issues are provided through Ujjibito program. 50 women were given training on the goat rearing through platform (Macha) procedure. Among them, 6 women were provided with goat and platform as grant and were in regular supervision by the project personnel. They have been carefully rearing goats and the goats already gave birth to baby goat. Some of them started earning money through selling goats in the local market. Training on Household vegetable cultivation was provided for 50 persons along with seeds and technical assistance for their cultivation. The persons have now been fulfilling their nutrition requirement from these vegetable gardens.

Under KGF program, 300 people were given training on vegetable cultivation, 150 persons were given training on livestock farming and 6 beneficiaries were provided with vegetable garden adjacent to their home. From the learning of trainings and benefits of grants, many of them started to earn their livelihood and became self-reliant. Among the 6 beneficiaries who were provided with grants, each person has sold vegetables of approximately 1,00,000 BDT last year and earned 60,000 BDT which shows the generation of income. Besides, the beneficiaries having goat as grant have now several goats and they have already sold some goats in the market.

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capacity building of vulnerable group of people

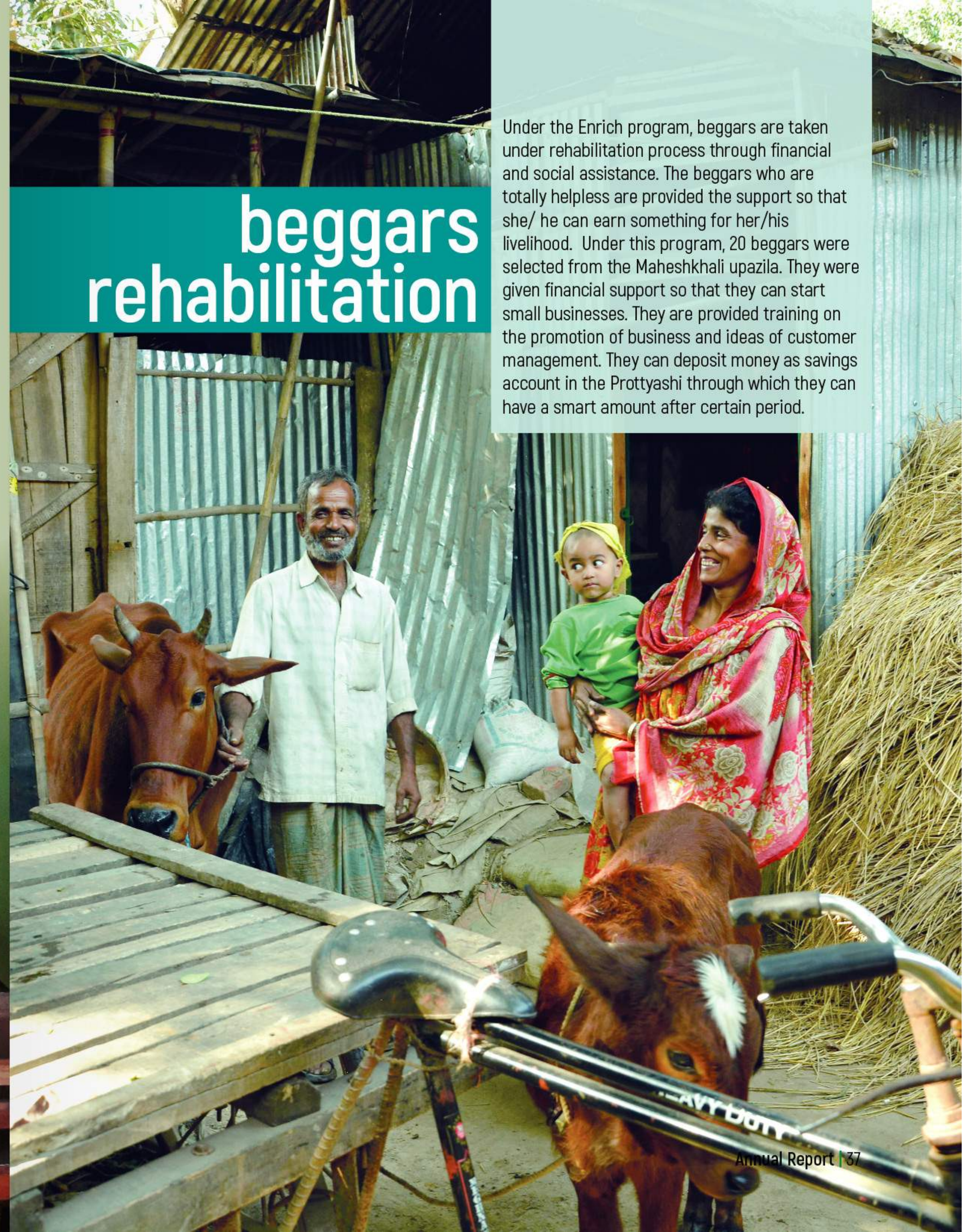
The people who are vulnerable to different social difficulties are provided supports under the project of "Vulnerable groups development" (VGD) as these people have no or little support on their own household to live in. With the technical support of Department of Women Affairs of Bangladesh, we have been running the project for vulnerable people in the society in Boalkhali and Potiya Upazila since 2009. 2750 beneficiaries are on target to promote the services of the project. Women are the members of VGD associations (Samitis). The people are given training on the

different Lifeskill and Income Generating Activities (IGAs) such as entrepreneurship, household farming, dairy farms, household gardening etc. The members are given financial assistance as loan from the upazila women affairs department and the loans are returned after at least two years so that the beneficiaries can have time to make profit from the loan. Through these activities, the people have opportunities to earn their livelihood on their own which reduces their vulnerability in the society.



beggars rehabilitation

Under the Enrich program, beggars are taken under rehabilitation process through financial and social assistance. The beggars who are totally helpless are provided the support so that she/ he can earn something for her/his livelihood. Under this program, 20 beggars were selected from the Maheshkhali upazila. They were given financial support so that they can start small businesses. They are provided training on the promotion of business and ideas of customer management. They can deposit money as savings account in the Prottyashi through which they can have a smart amount after certain period.



Income generation through shodesh polli

340 women and adolescent girls were given training on different artistic design in the Shodesh Polli and most of them got involved in the respective branches of Shodesh Polli. After completing the training, they are usually offered to join there. They are monthly paid for working in the Shodesh polli. There are many helpless girls who have received training from Shodesh polli and are now economically solvent.



"The doctors of the future will no longer treat the human frame with drugs, but rather will cure and prevent disease with nutrition."

Thomas Edison



nutrition

Nutrition is considered one of the essential components for sound health. Proper nutrition intake makes human being fit and disease free. Nutrition management is essential for both children and adult with different proportionality. Bangladesh has been improving well towards the development but the scenario is not identical in every corner of the country. In many rural areas, the parents cannot afford proper nutrition for their children and they do not have much idea on the essentiality of nutrition management. Government of Bangladesh has

been maintaining vitamin-A capsule program for many years to fulfill nutrition requirement for every child of the country. But this is not the only required intervention for improving the situation. Every year many children die due to the lack of proper nutrition and others become physically ill. So, more vigorous interventions are needed to tackle the situation.

nutrition corners in schools

PROTTYASHli has been running interventions on the nutrition management under the Ujjibito program. 4 nutrition corners have been established in primary school and 5 nutrition corners have been established in higher secondary schools at Anowara, Kutubdia and Maheshkhali upazila. In the nutrition corner, there are different manuals showing the importance of nutrition, easy means of maintaining nutrition, nutrition scale etc. Awareness sessions are

arranged through involving the children of the different classes on the issues regarding nutrition management. The children are taught how to wash hands correctly, what to practice before and after meal, what foods should be eaten etc. in the awareness sessions. The teachers of respective schools participate in the activities of nutrition corners.



nutrition village

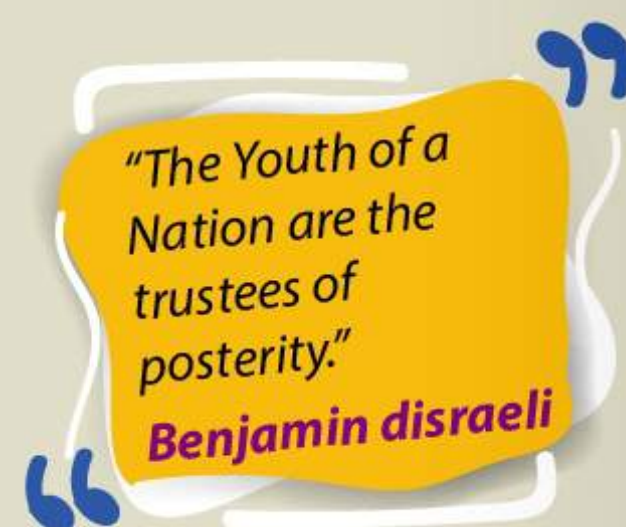
There are eight nutrition-villages formed in the Anowara, Maheshkhali and Kutubdia upazila through the plantation of different nutrient rich fruit trees. In each village, 320 households were given fruit trees and a total of 2560 trees were distributed among the eight nutrition villages.



distribution of pustikona

Under the Enrich program, Nutrition-granules are given to the children who have been suffering lack of nutrients. The children are regularly checked up through Muwak-test to know the nutrient status. Pregnant women are given Iron and Calcium tablets to ensure their fulfillment of nutrient requirement. Dewarming medicine is provided regularly among children and awareness campaign is arranged on nutrition in the communities.

youth development



Youth are the most potential power of a society to make any development happen if they are used properly and efficiently. This portion of the population can change the society through their will power only. Currently, the major portion of our population is youth and a large portion of them are unemployed. Having lots of leisure time, they have been involving in different heinous activities which are gradually destroying and changing the norms of the society. On the other hand, there are many scopes for this youth part where a significant development can be achieved through the careful use of this youth power in our society.

PROTTYASHI has been working in the youth development through Enrich and Ujjibito program in Maheshkhali, Anowara and Kutubdia upazila. In the Enrich program, youth clubs were formed through the participation of youths of the Kalarmarchara, Charandwip and Habilashdwip union. In each of the unions, there are 9 youth groups and there are total 297 members in these youth groups. Youth groups participate in many social development activities such as road construction, culvert repairing, cleanliness-campaign, awareness programs etc.



formation of youth group

In the Enrich program, youth clubs were formed through the participation of youths of the Kalarmarchara, Charandwip and Habilashdwip union. In each of the unions, there are 9 youth groups and there are total 297 members in these youth groups. Youth groups participate in many social development activities such as road construction, culvert repairing, cleanliness-campaign, awareness programs etc.



formation of kishori (juvenile) club

In the Ujjibito program, Kishori (Juvenile) club has been formed to develop the girls towards the development of society and 8 Kishori clubs were formed so far in the Anowara, Maheshkhali and Kutubdia upazilas. The girls are motivated to think of the issues of society regarding health, nutrition, hygiene practices, reproduction etc. and



to help those people who have problems of the mentioned issues. The girls have been provided with training on nutrition and development of social skills so that they can help the people of the society understand and maintain the nutrition requirement of their family.





elderly peoples programme

Elderly people are the asset of society who contributes to the development of society through their gathered experiences and knowledge. They hold the anchor of the society in the very crucial period with their strength of judgment and power of predetermination. The people at the later stage of life are called elderly people who are usually different from the youths in physical strength. It makes them dependent on others sometimes which increases uncertainty in their life. Generally the people of 60 or above ages are considered as elderly people in our society. But their state of superannuation starts differently in different context of the society. Rural people with poor economic status become weaker earlier than the urban people with higher economic status as they do not get enough nutrition, food and other services against the requirement. Bangladesh Government has launched a bunch of initiatives to develop the elderly people in the social safety net

such as old age allowance programme, rehabilitation program etc. More than 9 million elderly people are going to be included in this program. To spread services for the elderly people in very poor areas of the country, Prottyashi has launched the program "Development of elderly people's quality of life". The program is being implemented in Kalarmarcha and Hoanok unions of Maheshkhali upazila, Habilashtwip union of Boalkhali and Charandwip union in Potiya Upazila. Through this program, the elderly persons of the society are given special care through mental and financial assistance. In each union, 9 committees are formed in 9 wards to regularly monitor the elderly people with any problem. Under the elderly program, elderly people are given elderly allowance. The committees select the people who are in highly financial problem and provide them the allowance. In each union, 75 elderly people receive elderly allowance per month under the program.

"Treasure the wisdom of old age. Learn from elder people and be wise."
Lailah Gifty Akita

livestock

To push the poor into prosperity, livestock would be an effective appliance. In every place of the country, the farming of livestock is a common practice. For centuries, the rural people of the country have been farming livestock. In the development of the country, it has a significant contribution. Cattles such as cow, goat, and sheep are mainly being reared in the rural households and they get profit through selling milks and meat of such cattle. Among the cattle, the rearing of goat is comparatively flexible and it requires smaller place compared to other large cattle. Black Bengal Goat is a popular goat in Bangladesh and it breed more frequently than any other

"Farm animals feel pleasure and sadness, excitement and resentment, depression, fear and pain. They are far more aware and intelligent than we ever imagined. They are individuals in their own right."
Jane Goodall

species of goats. The government has started to donate goat to the ultra poor to make them self reliant. It has achieved pronounced success to lift the destitute to some extent self reliant. Accordingly, PROTTYASHI has been providing goats to the ultra poor of the rural areas with a sustainable technique of rearing goats through Learning and Innovation Fund to Test New Ideas (LIFT) and Kuwait Goodwill Fund (KGF) program.



scientific farming of livestock



LIFT program has been running through the project "Income and Employment generation of the poor people through Hatchery and Farming of Black Bengal goat" in the Boalkhali upazila of Chittagong district. In this project, the beneficiaries are provided training on the modern procedure of Black Bengal goat rearing. They are also taught on how to construct platform (Macha) in the training. There are 5 farms of Black Bengal Goats in the Boalkhali upazila under

LIFT program. Under this program, 250 members have been being trained on the rearing of Black Bengal Goats in the schemes of Buniad, Jagoron and Agrassor. 688 goats have been distributed among members so far and many of them gave birth to. The goats are regularly given vaccine of PPR, FMD, Antrax after six month. This program targets 100 households to open farm of Black Bengal Goats for commercial purpose.

agriculture



"Agriculture was the first occupation of man, and as it embraces the whole earth, it is the foundation of all other industries."
Edward W Stewart

Since the independence, the economy of Bangladesh is agriculture oriented and it has been contributing a large part to the growth of GDP. Agriculture has a contribution of 35.53% to the GDP of the country. It has contribution to the national export of the country and helps in earning foreign remittance. People of the rural areas are largely dependent on the agricultural practices and agriculture has been an effective and popular tool for eradicating extreme poverty from the country. A report of World Bank showed more than 90 percent of poverty was eradicated by agriculture between 2005 and 2010 in Bangladesh.

Agricultural development has been an achievement due to the investments in technology, rural infrastructure and human capital. GoB has been taking several initiatives to increase the agricultural production through adopting global means of agricultural production. Accordingly, Prottiyashi has launched its agricultural activities in Anowara, Chandanaish and Dohajari upazilas of Chattagram district and Maheshkhali and Kutubdia upazilas of Cox's Bazar district. Through the Kuwait Goodwill Fund (KGF) and UPP Ujjibito programme, we have reached to the farmers of mentioned upazilas.

modern horticulture

non-vegetative agriculture

Under the KGF program, farmers are given training on the advanced technology and species diversity of agricultural production. The farmers are taught on the sustainable means of agricultural production. They are introduced to the environment friendly species and organic fertilizers for various crop productions. The agricultural interventions in this program include pisciculture in pond, vegetable production, goat rearing in platform procedure, vermi-composting, and distribution of granular urea.

16 Black Bengal goats were distributed among 8 beneficiaries with construction of platform to protect the goats from being ill or infected. 4 ponds were set up for pisciculture and given to the farmers along with creating vegetation on the banks of ponds. To promote the use of organic fertilizer in agricultural practice, vermi-composting is introduced to the farmers with the training on its production. 12 farmers were given training on agricultural issues and 6 farmers were given training on animal husbandry. Farmers were also given pheromone trap and pheromone lure to protect their crops from insects. 150 pieces of pheromone trap were distributed among 3 members and 300 pieces of pheromone lure were distributed among 10 members as an addition to agricultural assistance. [picture] Besides, 10 farmers were given vermi-compost who have cows in their home as cow dung is the major component of vermi-compost. Vermicompost is considered as the mother of all fertilizer which do not have any toxic ingredient for the crops and its production process is comparatively easy and comfortable for farmers. Granular urea holds the richest and most easily available nitrogen for the crops and application of this urea increases rapid growth of crops. As an agricultural assistance, 6 farmers were given granular urea under KGF program.

introduction of HYV of paddy

Paddy is the most wide agricultural crop in Bangladesh and all the lands are fertile enough to grow paddy. 8 farmers were provided with high yield varieties (HYVs) of paddy in the Chandanaish and Dohajari upazilas. The farmers were given regular assistance and suggestions for profitable paddy cultivation.



fruit farming

Under the UPP Ujjibito program, 40 households were given 320 trees of different nutrient rich fruits such as lemon, papaya, guava, mango etc. and the households were given suggestions regarding proper cultivation of those trees.



rural economy

Bangladesh is one of the growing economies of the world although it has been a developing country for decades. Recently it has stepped forward to be a middle income country. The matter of concern is that development is not even in both the rural and urban areas of the country. Rural economy is still dependent on the traditional means of development and on the other side, urban economy is now centering towards industrial development. This difference between two regions is hindering the holistic development of the country. Larger part of population of the country lives in village. About 64.96% people of the country live in rural areas and they are dependent on small scale economy in the villages. Government of Bangladesh has initiated a bunch of interventions for the rural development which has started to present results. With government, different non-government organizations have also come forward to improving rural economy. Accordingly, Prottiyashi started its journey for the rural development since 1983. Prottiyashi has reached the

areas with extreme poverty through micro-finance program by which rural people are given assistance for starting any micro-level entrepreneurship to improve their economic status. With the support of Palli Karma Sahayok Foundation (PKSF), Prottiyashi has been running Jagoron, Sufolon, Agrasor and Buniad program for improving rural economy. Through these programs, Prottiyashi provides micro-credit to the helpless people so that they can establish a new way for earning. Under the micro-finance program, Prottiyashi disbursed loans of 21503.6 million BDT among 1,06,444 beneficiaries of the four districts (Chattagram, Cox's Bazar, Feni and Cumilla) of the country. Among the beneficiaries, there were 967 male and 1,05,477 female which implies our emphasis on the rural development through involving higher women with economic development than men. These activities have been spread over 15 upazilas of Chattagram, 8 upazilas of Cox's Bazar, 4 upazilas of Cumilla and 2 upazilas of Feni district.



"A nation's culture resides in the hearts and in the soul of its people."

Mahatma Gandhi

culture

Culture is the largest area of intervention through which changes can be achieved rapidly and efficiently. Culture influences the society more than anything else. People of all ages, races, religions and clans participate in the development of culture simultaneously. It can lead human beings to a positive change faster than anything else. Bangladesh has one of the most diversified cultures in the world where people of all religions live together happily. Through cultural interventions, different development issues can be internalized among the children effectively. National curriculum of Bangladesh has included various cultural interventions in the study materials. In line with the government initiatives, Prottiyashi has been running cultural program since July 2017 in Chokoria and Maheshkhali upazilas of Cox's Bazar district with the technical support of Palli Karma Sohayok Foundation (PKSF).

Through the cultural program, students of different schools, madrassas and colleges can participate in various extracurricular cultural activities. 3725 students of 22 high schools, 16 madrassas and 5 colleges participated in different activities last year under this program. In this program, sports competition is arranged among different educational institutions on football, Kabadi, swimming, volleyball and other common games.

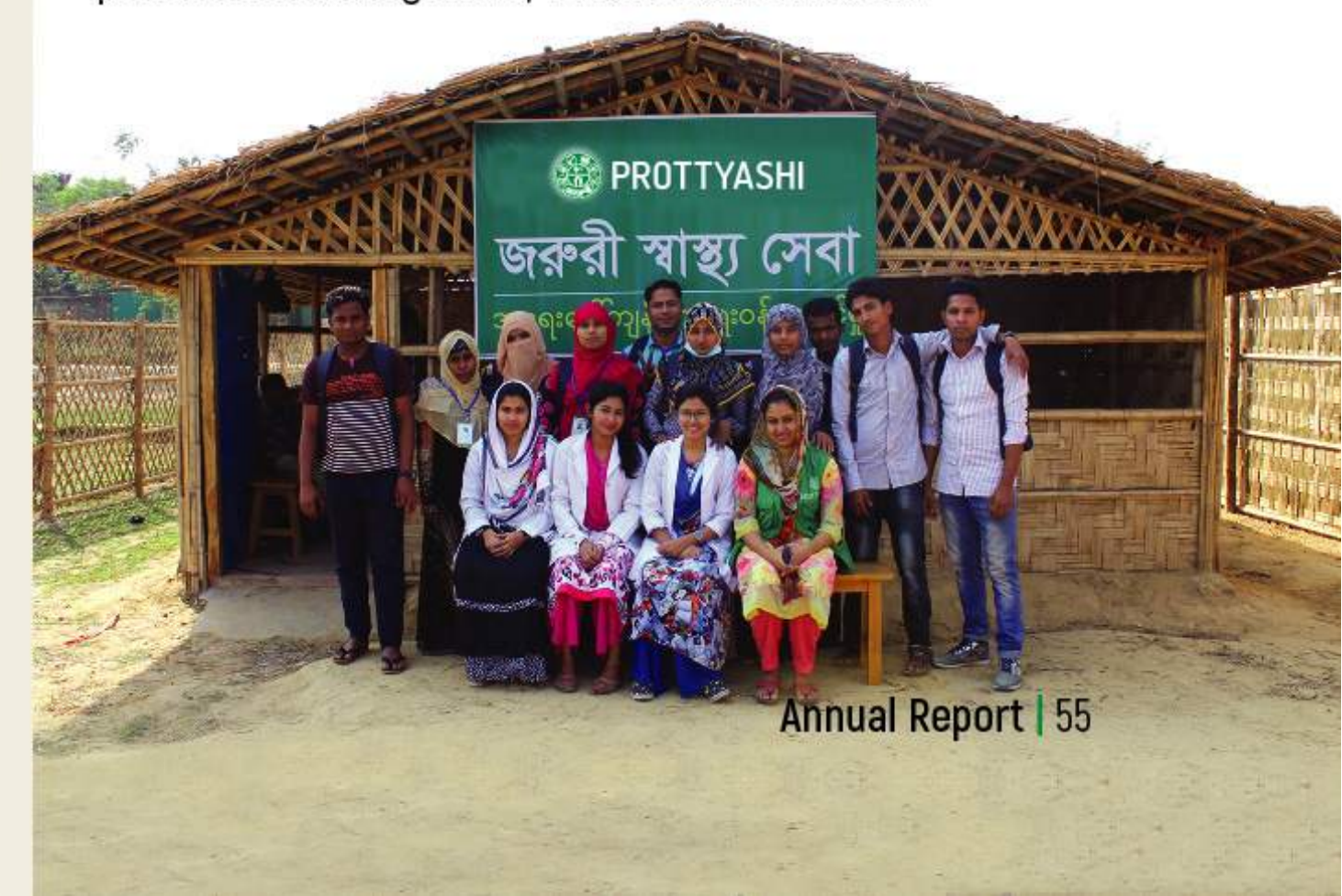
Other general activities of cultural program are such as debate competition, art competition, reciting competition, music completion and various knowledge promoting issues. Along with these activities, the youths are involved in different awareness raising campaigns and rallies. Different national and international days are observed and celebrated in the educational institutions.



emergency health service

The Forcibly Displaced Myanmar Nationals (FDMNs) have been provided with the primary health care services in the Ukhiya Makeshift camps under the project "Emergency Health Service". We have established two primary health camps in the Jamtoli and Putibonia camp where there was a medical officer (MBBS) in each camp. The key services available in the camps include general OPD management, Ante-Natal Care (ANC), Post-Natal Care (PNC), Neo-Natal Care (NNC), general fever, wounds, family planning, MCH corner, nutrition corner, referral service, health education etc. he

beneficiaries were given medicines according to the give prescription and they were very happy for having such kind of service in the health camp. In the two camps, we have given service to about 26,000 patients including male, female and children.





Lucky Akter

Lucky Akter is a 19 years old girl who lives in Boalkhali upazila under the Chattagram district. She is the only daughter of Jahanara Begum (45) and Md Rafique (55) who does not have any brother. She lives with her mother. She studied for class five. While she was 12 years old, her father married another woman and left the house to live in the town. After that, he did not communicate with their family. It has brought huge misery for her family as there was no one for earning in the family. In the meantime, she got information about the training program in Sodesh Palli. She joined the training program of Sadeshe Palli in 2010. From the training program, she got conveyance and refreshment allowance which she spent for the family needs. After getting training on different designs and activities of clothing, she started to work in the Shadesh Palli. She earns a good amount of money in each month through which her family maintains their livelihood. She is the only income generating person in her family. She has created homestead gardening and farming through which he can fulfill her nutrition requirement of the family with generating extra income. Finally, her family has come out of the poverty through this Income generating initiatives. She expressed her gratefulness towards PROTTYASHI and noted that PROTTYASHI has given her security, respect and dignity. She feels more secured for survival and is not dependent on others now.

Baby Akter

Baby Akter (38) was married to Abdul Mannan (45) in 1992. Her husband is a physically challenged person who relies on the income of her. She has two sons and one daughter. One son has fruit business in the local market and other two children reads in the school. She became a member of Agrashor Microcredit program in 2003. At that time, there was no earning person in her family. She took a loan of 5000 BDT at his first attempt. After some year, her credit became larger. She bought two black Bengal goats and started to rear it. These goats gave birth to new babies. She sold the new goats and earned a good amount of money. Thus she had been earning through the years.



Shahin Akter

Shahin Akter, 25 years old, lives in the Anowara Upazila of Chattagram district. She is the sister of five brothers and daughter of Jebol Hossain (60) and Rizia Begum (45). She is married to Mohidul Hoque (26) and got married in 2011. She has two children among which one child go to Madrassa. Due to the aggressive nature of the laws house, she lives with her parents. Her husband is a CNG driver and lives with her. He is an addicted person who does not contribute to the family. So, it was very difficult for her father to bear the expenditure of the family. Once she learned about the training program of sewing machine through the members of Buniad samiti and showed interest to do it. She got the training on sewing activities in 2015. She got training with more 24 women and the training was facilitated by two trainers. She was opposed by her husband from going outside for training initially. Sometimes he tortured her for disobeying him. Despite regular torture, she was determined to complete the training program. After the training session, she was given a sewing machine by the organization. Then she started to practice the sewing activities in the home. At first, she sewed the cloths of neighbours and got some money from them. Thus, she saved a good amount of money. Through this money, she bought cloths and then made vestures. She sold these vestures to her neighbours and earned money. She is currently earning about 15000 BDT per month. She now bears all the expenses of her family. Recently she has bought a new sewing machine through which she is teaching sewing activities to the other women and girls. Seeing her success, many girls and women expressed their interest to learn it from her. She tries to help them learn it. Many girls have also started earning money through sewing activities who have learnt sewing from her. Her husband does not oppose her now and encourage her rather. Her family is also happy now for her efforts. She is dreaming to open a shop in the local market so that she can make more profit.



Rozy Akter

Rozy Akter is a 30 years old woman who lives in Charkhijirpur village of Boalkhali upazila. She got married with Md Selim (42) who is a rickshaw puller and day laborer. They have been living hand to mouth. Once she got the information about the training program of Vulnerable Group Development (VGD). She became interested to attend the training session. She started to participate regularly in the training sessions. She had learnt some important tools in the training sessions such as education, customer relation, accounting methods, entrepreneurship development etc. After getting the training session, she decided to start business through homemade materials. She learnt the methods of creating bamboo made materials and rattan materials. She started to make different bamboo and rattan materials sold these materials to the neighbor and in the local markets. It has made profit for her family. Currently, she is earning 2-3000 BDT per month through selling the materials. She spends all the money for the betterment of her family. She is grateful to PROYASHI for giving her such opportunity to earn and expecting more of it for all the vulnerable people in our society.





Date : 20th October, 2018

AUDITOR'S REPORT

We have audited the annexed Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Equity, Statement of Receipts and Payments and Cash Flow Statement of "PROTTYASHI", Syed Bari, 903/A, Omar Ali Matobbar Road (Near Bahaddar Bari), Chandgaon, Chattogram-4212, for the year ended June 30, 2018. We report as follows:

Respective Responsibility of the Management and the Auditors :

The preparations of these financial statements are the responsibility of the Organization's Managements. Our responsibility is to express an independent opinion on these financial statements based on our audit.

Basis of Audit Opinion :

We have conducted our audit in accordance with **Bangladesh Standards on Auditing (BSA)**. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Opinion :

In our opinion, the Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Equity, Statement of Receipts and Payments and Cash Flow Statement and other Statements are prepared in accordance with Generally Accepted Accounting Principles; give a true and fair view of the state of the project's affairs as of June 30, 2018.

We also report that :

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- in our opinion, proper books of accounts as required have been kept by the organization so far as it appeared from our examination of those books;
- the Organizations financial statements dealt with this report are in agreement with the books of accounts.


SARWAR SALAMATI & CO.
CHARTERED ACCOUNTANTS

PROTTYASHI Statement of Financial Position As at June 30, 2018

Particulars	Notes	Amount in Taka FY 2017-2018	Amount in Taka FY 2016-2017
Properties and Assets			
A. Non-Current Assets			
Property, plant and equipment	6.00	73,862,663	56,290,685
Long term Investments	7.00	210,819,533	40,000,000
Loan to Other Micro-Credit Organizationslong Term	-	-	-
Other Loan - Long Term	-	-	-
Total Non-Current Assets (A)		284,682,196	96,290,685
B. Current assets:			
Loan to Members	8.00	2,217,766,919	2,033,545,475
Short term Investments	-	-	-
Loan to Other Micro-Credit Organizations Short Term	-	-	-
Other Loan - Short Term	9.00	7,878,151	7,433,022
Accounts Receivable	10.00	31,762,146	3,496,590
Advance, Deposit & Prepayments	11.00	5,385,008	2,615,777
Stock & Stores	-	-	-
Suspense	12.00	-	873,155
Project Account- Other	13.00	7,278,699	7,662,971
Housing Programme	-	-	6,891,091
Cash in Hand	14.01	6,532,119	2,712,877
Cash at Bank	14.02	102,804,437	63,113,023
Total Current Assets (B)		2,379,407,479	2,128,343,981
Total Properties and Assets (A+B)		2,664,089,675	2,224,634,666
Capital Fund and Liabilities			
C. Capital Fund			
Donor Fund	-	-	-
Cumulative Surplus	15.00	896,523,847	690,098,136
Statutory Reserve	16.00	98,652,590	80,402,559
Other Funds	-	-	-
Total Capital Fund (C)		995,176,437	770,500,695
D. Non Current Liabilities			
Loans from PKSf - Long Term	17.00	178,767,491	282,987,494
Loans from Housing Fund - Long Term	-	-	-
Loans from Other - Long Term	-	-	-
Loan from Other Government Sources - Long Term	-	-	-
Loan from Other Micro-Credit Organizations - Long Term	-	-	-
Loans from Commercial Banks - Long Term	-	-	-
Other Loans - Long Term	-	-	-
Total Non Current Liabilities (D)		178,767,491	282,987,494

E. Current Liabilities

Loans from PKSf- Short Term	17.00	186,620,837	41,237,502
Loans from Housing Fund - Short Term	18.00	1,001,351	2,167,185
Loan from Other Government Sources - Short Term		-	-
Loan from Other Micro-Credit Organization-Short Term		-	-
Loans from Commercial Banks - Short Term		-	-
Others Loans - Short Term		-	-
Members Savings Deposits	19.00	1,106,682,242	953,764,604
Loan Loss Provision	20.00	42,161,291	33,728,053
Accumulated Depreciation	6.00	18,743,475	14,836,689
Disaster Management fund	21.00	-	-
KGF Capacity Building Fund		300,765	253,841
Gratuity Fund	22.00	8,197,562	8,818,376
Apodkalin Fund	23.00	97,432,004	93,846,954
Staff Security fund	24.00	6,074,550	4,425,550
Providend fund reserve	25.00	7,008,931	7,705,124
Staff loan against Providend fund	26.00	2,529,411	2,856,605
Staff Welfare Fund	27.00	716,500	767,400
Loan against Housing Fund		-	6,661,594
Provision for expense		323,775	77,000
Enrich -Advance (PKSF)		6,152,106	-
Provision for interest on savings	28.00	-	-
Account Payables	43.00	6,200,947	-
Total Current Liabilities (E)		1,490,145,747	1,171,146,477

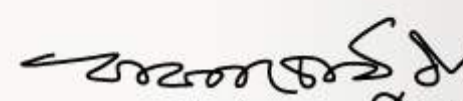
Total Capital Fund and Liabilities (C+D+E)

2,664,089,675	2,224,634,666
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Annexed notes form 1.00-38.00 from an integral part of the financial statements


Asst. Director (Finance)
Prottiyashi


Executive Director
Prottiyashi


Chairman
Prottiyashi

Signed as per our separate report of even date annexed

Dated, Chattogram
20th October, 2018




SARWAR SALAMAT & CO.
Chartered Accounts

PROTTYASHI Statement of Comprehensive Income For the year ended June 30, 2018

Particulars	Notes	Amount in Taka FY 2017-2018	Amount in Taka FY 2016-2017
Income			
Service Charges on Loan	29.00	507,410,441	433,653,535
Reimbursement/Grant Income	41.00	44,586,626	-
Bank Interest		4,340,575	3,126,933
Bank Interest on FDR		10,561,424	2,817,082
Membership Fees		593,640	593,535
Sales of pass books		1,908,360	1,763,524
Loan form Fees		752,065	827,520
Resulation Register		153,245	-
Sales of printing & stationery		-	2,246
Work Aid sales		-	21,900
Prottiyashi HRDC		23,300	282,745
Others Income		7,974,554	7,619,362
Total Income (A)		578,304,230	450,708,382
Expenditure			
Service charge of PKSf Loan	30.00	22,953,688	28,424,191
Interest on Member's savings		36,075,942	27,911,390
Service charge of Rebate		8,639,449	-
Other loan Interest		-	-
Salaries and Allowances		143,540,878	119,826,101
Festival Bonus		18,002,162	12,828,044
Local Conveyance & Field Allowance		2,369,057	1,856,803
Office Rent		9,393,603	8,073,571
Printing and Stationary		3,035,749	2,943,526
Telephone and Postage		1,018,510	919,365
Repair and Maintenance		988,830	864,154
Fuel Cost		3,996,045	3,273,510
Utility Expenses		1,639,667	1,609,167
Work Aid		156,400	123,940
Crockeries		160,340	101,315
Entertainment		648,324	571,070
Lunch Allowance		4,087,244	3,843,966
Advertisement		393,884	459,837
Newspapers and periodicals		16,128	20,569
Bank charges/ DD charges		1,348,863	914,611
Training Expenses		8,104,700	3,635,584
Vehicle maintenance		606,770	562,324
Legal Expenses		273,605	179,958
Audit Fees		118,750	50,000
Annual General metting		99,500	95,520
Annual Staff Conference		-	604,680
Annual Iftar Mahafil		49,900	98,200
Proget & Program expense (Donor's Grant)	42.00	44,342,815	1,049,275

Renewal Fee	
VAT & Taxes	
LLPE	
KGF Capacity buildings expense	
Prottiyashi HRDC	
Depreciation	
Miscellaneous Expense	
Natural disaster Contribution	
Staff Welfare Fund	
PF Organization contribution	
Staff Gratuity Fund	
Software Service charge	
Security service Charge	
Contribution to Social Responsibility	
Income Tax Paid	

31.00

Total Expenditure (B)

Excess of Income Over Expenditure (C)=(A-B)

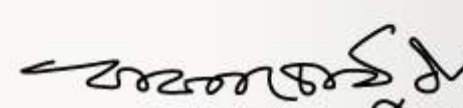
Total (B+C)

223,594	154,057
-	127,858
8,433,238	4,538,794
46,924	246,670
-	549,000
6,534,015	5,553,584
2,083,539	4,516,836
-	1,843,966
50,000	50,000
5,629,890	4,694,185
9,439,342	8,302,576
630,135	348,723
-	16,100
8,410,004	5,454,807
432,023	306,842
353,973,507	257,544,669
224,330,723	193,163,713
578,304,230	450,708,382

Annexed notes form 1.00-43.00 from an integral part of the financial statements


Asst. Director (Finance)
Prottiyashi


Executive Director
Prottiyashi


Chairman
Prottiyashi

Signed as per our separate report of even date annexed

Dated, Chattogram
20th October, 2018




SARWAR SALAMAT & CO.
Chartered Accounts

PROTTYASHI

Receipts and Payments Statement

For the year ended June 30, 2018

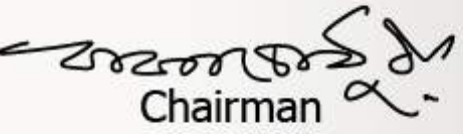
Particulars	Notes	FY 2017-2018 PKSF	FY 2016-2017 PKSF
A: Receipts:			
Opening Balance:			
Cash in hand		2,695,546	1,333,468
Cash at Bank		62,672,451	17,729,129
Loan Receive from PKSF	17.00	304,000,000	276,300,000
Project account-other		27,413,387	16,462,913
project account-Housing fund		-	348,392
Micro credit loan recovery	8.00	3,912,690,024	3,431,538,524
Service Charge on loan	32.00	498,035,844	434,569,267
Member Savings Collection	33.00	867,648,303	726,836,663
Investment (FDR Encashment)		140,000,000	5,000,000
Bank Interest		4,340,575	3,126,933
Interest on FDR		2,963,851	168,249
Interest receivable		2,644,590	383,975
Admission Fees		593,660	593,535
Sales of Pass Book		1,908,200	1,763,464
Sales of Loan Form		752,465	827,610
Resolution Register		153,245	-
Other Income		7,962,310	7,621,536
Work Aid		-	21,900
Advance		3,517,508	8,381,788
Enrich-Advance (PKSF)		10,497,130	-
Unsettle Staff Advanced		1,894,695	84,000
Office Rent Advanced		27,000	204,700
Staff Security Money		2,830,000	1,335,000
Suspense account		1,036,489	436,369
Motor cycle staff loan		2,761,831	2,491,790
By-cycle staff loan		409,698	331,185
Mobile staff loan		-	500
Computer Loan		254,620	294,882
Donor's Grants	39.00	22,469,552	-
Cash receive from various fund	34.00	28,106,695	31,808,169
Total receipts for the year (A)		5,910,279,669	4,969,993,941
B. Payments			
PKSF loan refund	17.00	264,541,668	331,491,670
Project account-other		31,629,551	18,734,805
project account-Housing fund		1,496,848	306,677
Service charge of PKSF Loan	35.00	22,953,688	28,424,191
Loan Disbursement	8.00	4,105,830,000	3,821,057,500
Member savings refund	36.00	750,873,247	480,940,290
Capital expenditure	37.00	10,490,651	2,184,320
Investment on FDR		310,819,533	5,000,000
Salaries & allowances		143,540,878	119,826,101
Festival Bonus		18,002,162	12,828,044
Launch Allowance		4,087,244	3,843,966
Office Rent		8,084,603	7,263,556
Printing & stationery		3,035,749	2,775,526
Travelling		2,368,917	1,856,723
Telephone & postage		1,018,510	917,365
Repair & Maintenance		938,830	916,132
Fuel cost		3,996,045	3,273,510

Gas & electricity		1,569,667	1,559,167
Entertainment		648,324	572,350
Croceries		160,340	107,865
Advertisement		393,884	459,837
Newspapers & Periodicals		16,128	20,569
Bank Charge/DD charge		1,259,863	902,611
Training Expense		8,104,700	3,641,744
Vehicle Maintenance		606,770	562,324
Legal Expenses		273,605	127,980
Registration Expense		-	154,057
Meeting expenses		-	95,520
Project & Program expense (Donor's Grant)	40.00	38,141,240	1,049,275
Annual General Meeting		99,500	-
Annual Iftar Mahafil		49,900	98,200
Annual Staff Conference		-	604,680
Miscellaneous Expense		1,964,723	4,443,473
Natural disaster cotribution		-	1,843,966
Audit fees		68,750	25,000
Taxes		106,226	133,532
Vat	-	126,628	-
Work Aid		156,400	123,940
Renewal Fee		223,594	-
Interest on savings		-	106,719
Security Service charge		-	-
Software service Charge		426,360	481,223
Advance		13,630,811	12,522,682
Unsettle Staff Advance		2,538,349	70,000
Office rent Advance		1,146,000	1,609,100
Providend fund provision		11,002,135	4,012,977
Providend fund staff loan		3,045,596	958,239
Staff welfare fund		614,900	280,300
Staff Gratuity fund		10,060,156	3,161,812
Staff security		1,181,000	573,000
Advance income tax		441,008	71,929
Motorcycle staff loan		3,267,000	3,832,000
By-cycle staff loan		437,500	397,000
Laptop staff loan		31,275	420,000
Mobile staff loan		-	-
Suspense Account		914,256	1,022,109
Others Provision		34,607	-
Protttyashi HRDC		-	549,000
Organization Contribution to Social Responsibility	38.00	14,620,422	15,806,857
Total payments		5,800,943,113	4,904,168,041
Closing balance			
Cash in hand		6,532,119	2,712,877
Cash at Bank		102,804,437	63,113,023
Total		5,910,279,669	4,969,993,941

Annexed notes form 1.00-43.00 from an integral part of the financial statements


Asst. Director (Finance)
Protttyashi


Executive Director
Protttyashi


Chairman
Protttyashi

Signed as per our separate report of even date annexed




SARWAR SALAMAT & CO.
Chartered Accounts

Dated, Chattogram
20th October, 2018

PROTTYASHI

Cash flow Statement

For the year ended June 30, 2018

Particulars	Notes	FY 2017-2018 PKSF	FY 2016-2017 PKSF
A. Cash Flow from Operating Activities:			
surplus for the period		224,330,723	193,163,712
Add: Amount considered as non cash items:		4,489,787	(3,491,231)
Depreciation for the Year		6,534,015	5,553,584
Decrease in Depreciation		(2,389,247)	(4,335,963)
Increase in Prior years Adjustment		345,019	(4,708,852)
Sub total of non cash items		228,820,511	189,672,481
Increase in loan to Beneficiaries		(184,221,444)	(388,609,632)
(Increase)/Decease in Advanced, Deposits & Prepayments		2,486,031	1,879,232
(Increase)/Decrease in Interest Receivable on FDR		4,111,312	1,045,650
Increase in Project loan		14,246,070	1,141,377
Increase in other loan		-	-
Increase in Apodkalin fund		3,585,050	11,293,930
Increase in Security Deposit		1,649,000	762,000
Increase in Providend Fund loan		-	-
Increase/(Decrease) in House loan		-	41,716
Increase/(Decrease) in Providend Fund reserve		696,193	4,569,290
Increase/(Decrease) in Gratuity Fund Reserve		620,814	5,141,264
Increase/(Decrease) in Suspenses		(873,155)	-
Decrease in PF Staff Loan Fund		327,194	1,206,743
Increase in Staff welfare Fund		50,900	261,300
Net Cash Used in Operating Activities		(157,322,035)	(361,267,130)
B. Cash Flow from Investing Activities			
Increased in Fixed Assets		19,961,225	(6,434,020)
Increased in Investment on FDR		(170,819,533)	-
Sales Fixed Assets		-	-
Fixed Assets in write off		2,389,247	4,335,963
Net Cash used in Investing Activities		(148,469,061)	(2,098,057)
C. Cash Flow from Financing Activities:			
Increase/(Decrease) in Long Term Loan From PKSF		(41,163,334)	(55,191,670)
Increase in Group Members Savings Fund		152,917,638	273,658,400
Increase in DMF Fund		-	(13,446)
Increase in LLP Fund		8,433,238	4,879,449
Increase in KGF Capacity Building Fund		46,924	253,841
Increase in Loan against Housing Fund -Bangladesh Bank		-	(907,565)
Increase/(decrease) in advance cccp project		-	(2,300,000)
Decrease in Provision on Savings		-	-
Increase/(Decrease) in Other Provision		246,775	77,000
Net Cash provided by Financing Activities		120,481,241	220,456,009
D. Net increase/decrease (A+B+C)		43,510,656	46,763,303
Add: Cash and Bank Balance at the beginning of the year		65,825,900	19,062,597
Cash and Bank Balance at the end of year		109,336,556	65,825,900

Annexed notes form 1.00-43.00 from an integral part of the financial statements


Asst. Director (Finance)
Protttyashi


Executive Director
Protttyashi


Chairman
Protttyashi

Signed as per our separate report of even date annexed




SARWAR SALAMAT & CO.
Chartered Accounts

Dated, Chattogram
20th October, 2018

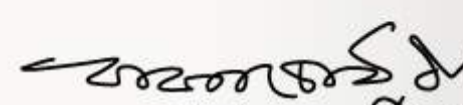
PROTTYASHI
Statement of Changes in Equity
For the Year ended June 30,2018

Annexure-E

Particulars	FY 2017-2018			FY 2016-2017		
	Reserve Fund	Surplus Income	Total (Taka)	Reserve Fund	Surplus Income	Total (Taka)
Balance as on July 01, 2017	80,402,559	690,098,136	770,500,695	56,296,546	525,749,291	582,045,837
Add/(Less) : Prior Year Adjustment	-	345,019	345,019	-	(4,708,854)	(4,708,854)
Add/(Less) : Adjustment during the year	-	-	-	-	-	-
Add : Surplus for the year	18,250,031	206,080,692	224,330,723	24,106,013	193,163,712	217,269,725
Balance as on June 30, 2018	98,652,590	896,523,847	995,176,437	80,402,559	714,204,149	794,606,708
Less : Transferred to Various Funds and Reserves	-	18,250,031	18,250,031	-	24,106,013	24,106,013
Balance as on June 30, 2018	98,652,590	878,273,816	976,926,406	80,402,559	690,098,136	770,500,695


Asst. Director (Finance)
Prottiyashi


Executive Director
Prottiyashi


Chairman
Prottiyashi

Signed as per our separate report of even date annexed

Dated, Chattogram
20th October, 2018


SARWAR SALAMAT & CO.
Chartered Accounts



PROTTYASHI
Accounting Policies and notes to the Financial Statement
For the Year ended June 30,2018

MATERIAL INFORMATION:

1. Background:

PROTTYASHI was establish in 1983 and registered with Social Welfare Department bearing registration no. 1285/1987, Affairs bureau bearing registration no. 628/1992, micro Credit Regulatory authority bearing registration no. 00940-00304-00145 and department of family planning bearing registration no. FP chatta- 22/1983, and also register of joint stock companies and firms bearing registration no. CHC-220/03 and acted as a partner organization for implementing the micro credit Program of PKSF. The areas covered by the PO are Chittagong and Cox's bazar. Micro Credit Program (MCP) and others social development program funded by PKSF and other donor are being implemented by PROTTYASHI.

2. Corporate Information of the PO:

Sl. No	Name of the PO-MFI	PROTTYASHI
01	Year of the Establishment	1983
02	Legal Entity	Incorporated with NGO Affairs Bureau vides Reg. 628/1992 dated April 22, 1981 and last date of Renewal was renewal dated May 17, 2010 And obtained registration from Micro Credit Regulatory Authority Vide registration no. 00940-00304-00145, dated March 25, 2008. And also registration obtained from Department family planning no. FP chatta- 22/1983. And another registration obtained from Social Welfare Department Registration no. 1285/1987
03	Nature of the operation (program)	Micro-Finance program (Jagoran,Agrashor,Buniad,Sofulan,KGF-Sofulan,Income Generating Activity Loan,Assets Cretion Loan,Livelihood Improvement Loan) and Enrich Program, Elderly Program, Water & Sanitation Program, Agriculture & Livelihood Program, Child Labour, Education and Skill training, Housing, School Program, Humanitarian Emergency Responses.
04	Statutory Audit conducted up to	June 2017
05	Name of the Statutory Auditor for the last year	FAMES R & CO. Chartered Accountants
06	Name of the Statutory Auditor for the Current year	Sarwar Salamat & CO. Chartered Accountants
07	Number of the Executive Committee Meeting Held in FY 2017-2018	06
08	Date of last AGM held	12 July, 2018

3.00 The management as well as the organization structure of Prottiyashi consists of 01 (one) executive committee.

1) The general body elects a seven member executive committee for a term of two years. The Chairperson meets at last four times in a year to discuss and approve periodical plans, Program performance and achievement reports statement of accounts, administration, accounts etc.

2) The affairs of the organization have been entrusted with the executive committee consisting of seven members selected in the annual general meeting (AGM). The following persons were in the committee during the course of our audit.

List of Executive Committee Members: (Duration-01/07/2017-30/06/2019)

Sl No.	Name	Designation	Qualification	Profession	Present Address
01	Badal Kanti Chowdhury	Chairperson	B.Com	Teacher (Ex)	North Vurshi, Post. Saroatoli, Boalkhali, Chittagong
02	Mrs. Shamim Akter	Vice-Chairman	BA	Service Holder	A/173, Hill view Housing Society, Nasirabad Panchish, Ctg
03	Mrs. Jannatun Nahar	General Secretary	B.A	Social Worker	Vill- Akobdani, P/O-Iqbal park, P,S- Boalkhali, Ctg.
04	Mr. S M Nurul Huda	Join Secretary	BA.	Social Worker	Vill- Popadia, P/O-Iqbal park, P,S- Boalkhali, Ctg.
05	Mr. Jafar Ahamed	Treasurer	BA,BED	Teacher (Ex)	Vill:Gomdandi, P,S-Boalkhali, Ctg.
06	Yeasmin Ara Begum	Executive Member	B.A	Social Worker	West Syed Nagar, Baroi Para, Post. Charondwip, Boalkhali, Chittagong
07	Dilara Begum	Executive Member	M.A	Teacher	Syed Sha Road, Bakolia, Chittagong

Basis of Preparation of the Financial Statement:

4.00 Basis of accounting:

PROTTYASHI Micro finance program maintains proper books of account and records usually relevant to Micro finance Institution and accounting records and financial statements are maintained and presented in compliance with International Financial Reporting Standards (IFRS) and IAS as applicable.

The Financial Statements is prepared on a going concern basis, under historical cost convention. Micro finance program follows the accrual basis under Generally Accepted accounting principles except service charge on loans, which are accounted for on cash basis.

4.01. Summary of significant accounting policies:

4.02. Currencies:

The accounts are maintained and financial Statements are prepared in Bangladeshi Currency (Taka).

4.03. Revenue Recognition:

Except interest from Investment, all other revenue such as service charge from loan, sale of pass book, bank interest and other income are considered as cash basis. Interest on investment is recognized on accrual basis of accounting.

4.04. Interest Income:

Service Charges on Loan

The PROTTYASHI collected service charges from beneficiaries at a flat rate at various interest rates per annum calculated on loan provided to them. The principal loan and proportional service charges are collected in 45 equal weekly installments. The amount of service charges collected from beneficiaries is recognized as income. The effective rates of interest on loan to group members are given below:

Loan Components	Rate of Interest
Jagoran Loan	13.10%
Agrashor Loan	13.10%
Supolan Loan	2% Per Month
Buniad Loan	10.00%
KGF-Supolan Loan	2% Per Month
Income Generating Activity Loan	13.10%
Assets Creation Loan	8.0%
Livelihood Improvement Loan	8.0%

Interest Expenses:

Interest expenses have been accounted for on cash basis.

Other Expenses:

Other expenses have been accounted for on accrual basis.

II) Interest Paid on Savings:

Interest on group member's savings is calculated @ 6% on monthly product basis and credit to the group member's account at the end of year.

4.05. Fixed assets and Depreciation:

Fixed assets are stated at cost less accumulated depreciation. Depreciation on Fixed assets is provided for "Straight-Line" basis over the estimated useful lives at the following annual rates:

Name of Items	Annual Depreciation Rate (%)
Building	10%
Furniture & Fixture	10%
Motor Vehicle	20%
Motor cycle	20%
By-cycle	20%
Electrical Equipment	20%
Computer and Photocopy	20%
Computer Software	20%
Telephone and mobile	20%
Other Assets	20%
Office decoration	20%

Full year depreciation is charged on assets purchased in first half of the year.

5.00 Significant Organizational Policies:

5.01. Loan Loss Provision:

PROTTYASHI calculates the required provision for loan losses based on the loan classification and provisioning methodology that is shown below and accounted for in the financial statements in quarterly.

Provision for loan losses:

Loan Classification	Days in Arrears	Provision Required
Regular	Current (no arrears)	1%
Watchful Loan	Outstanding of overdue loan, 01 to 30 days	5%
Sub-Standard	Outstanding of overdue loan, 31 to 180 days	25%
Doubtful Loan	Outstanding of overdue loan, 181 to 365 days	75%
Bad Loan	Outstanding of matured overdue loan over 365 days	100%

Loan written off:

The total amount of loan that is considered bad and has no possibility of recovery is submitted to the Executive Director for approval of written off. Generally loans are written off twice a year i.e. June and December. Any collections realized from loans previously written off are credited to the statement of income and expenditure.

5.02. Policy on Loan to beneficiaries:

PROTTYASHI's activities include providing microfinance loans to group members without collateral, on a service charge basis.

5.03. Policy on savings collection:

The PO has collected savings from their existing members in two categories like voluntary and Mandatory.

5.04. Grant/Donation Accounting:

Grant/Donations amount has been accounted for as an Income/Expenses in the financial statements when they are received/paid.

5.05. Other General Policies:

Cash and cash equivalents:

Cash and cash equivalents is inclusive of cash in hand, cash at bank and short term investment only.

Financial Instruments:

Receivables:

Receivables are carried at anticipated realizable values. Absolutely un-collectibles are written off when identified and provision is made for doubtful receivables based on review of all outstanding amounts as at the balance sheet date.

General:

Figures are rounded off to the nearest Taka and previous year's figures have been re-arranged where found necessary to confirm current year's presentation. Financial Statements have been prepared for the period from 1st July 2017 to 30th June 2018.


Asst. Director (Finance)
Prottiyashi


Executive Director
Prottiyashi


Chairman
Prottiyashi

Signed as per our separate report of even date annexed

Dated, Chattogram
20th October, 2018




SARWAR SALAMAT & CO.
Chartered Accounts