



PROTTYASHI

Committed To serving Humanity

ANNUAL REPORT 2023-24



PROTTYASHI

ANNUAL REPORT

2023-24

Adviser

Monowara Begum
Executive Director

Editor

Syed Shahid Uddin
Tanvir Hossain
Samiha Salam

Graphics & Design

Nadim Hossain
Abdur Nur Tushar

Photography

Nadim Hossain
Team PROTTYASHI

Courtesy

Nadim Hossain
Team PROTTYASHI

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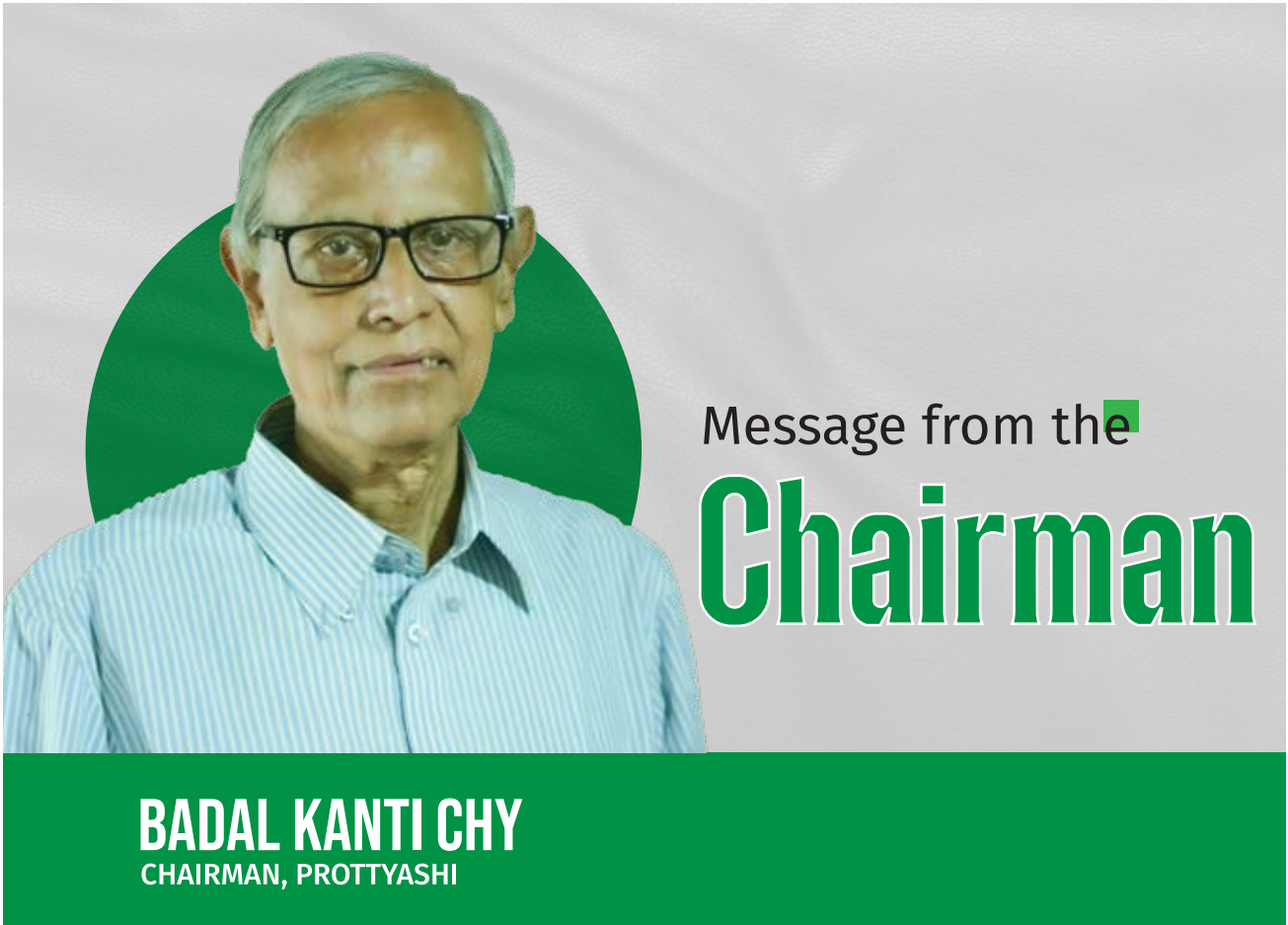
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It gives me great pride to present PROTTYASHI's Annual Report for the year 2023–2024 a reflection of another year filled with purpose-driven action, collaboration, and progress.

PROTTYASHI's journey has always been guided by a clear and unwavering commitment: to uplift underserved communities and promote inclusive development across Bangladesh. This past year, we continued to deepen that commitment by listening closely to the people we serve, adapting to local realities, and implementing solutions that address both immediate needs and long-term aspirations.

From our grassroots initiatives in microfinance to our broader efforts in education, health, livelihoods, and humanitarian support, PROTTYASHI continues to prioritize sustainable change. We've expanded our footprint in both rural and urban areas, reaching more individuals with vital services while strengthening local capacity through innovation and empowerment.

Our strength lies in the values that have shaped us over the years transparency, accountability, and a deep respect for human dignity. We hold ourselves to the highest standards in everything we do, and we are continually inspired by the resilience and determination of the communities we serve.

We are grateful for the strong relationships we've built with government institutions, development partners, and like-minded organizations at home and abroad. These partnerships are not only crucial to our operations they are a testament to the collective vision we share for a more just and equitable society.

As we move forward, I extend my sincere appreciation to our board members, staff, volunteers, and supporters. Your dedication and hard work are the foundation of PROTTYASHI's impact. With continued unity and compassion, I am confident that we will achieve even greater milestones in the years ahead.



Message from the **Executive Director**

MONOWARA BEGUM
Executive Director, PROTTYASHI

It is with deep pride and a profound sense of purpose that I share PROTTYASHI's Annual Report for 2023–2024. As we cross another milestone in our journey spanning over four decades, we are reminded once again that meaningful change is possible when vision is matched with action, and compassion is met with commitment.

This year, like every year, our work has been centered around the people marginalized communities, underserved youth, women, and persons with disabilities whose strength, resilience, and aspirations inspire everything we do. At a time when global uncertainties continue to shape local realities, we have remained grounded in our mission to create inclusive, sustainable, and people-led development across Bangladesh.

From empowering small entrepreneurs and advancing skills training to supporting inclusive education, promoting climate resilience, and ensuring safe and dignified migration—our programs this year have been shaped by listening, learning, and leading in partnership with the communities we serve. We have embraced technology, strengthened digital inclusion, and continued to explore innovative, context-sensitive solutions that reflect both local wisdom and global best practices.

What continues to set PROTTYASHI apart is our unwavering belief in collaboration. Our progress is not ours alone it is built with the support and trust of our partner communities, donors, public institutions, civil society networks, and private sector allies. These relationships have made it possible for us to scale impact while remaining agile, responsive, and locally rooted.

As you explore this report, I hope you will see not only the outcomes of our work but the spirit behind it the tireless efforts of our dedicated team, the invaluable insights from our partners, and the everyday courage of those who face adversity with hope.

I would like to extend my heartfelt appreciation to our General Body and Executive Committee, whose leadership continues to guide us with vision and integrity. My sincere thanks also go to our national and international partners, whose collaboration has brought life to ideas and solutions on the ground.

And most importantly, I thank the Almighty for granting us the strength to serve, to strive, and to believe in the promise of a more just and compassionate world.

Let us continue this journey with humility, hope, and the shared resolve to ensure that no one is left behind.



MISSION

PROTTYASHI is dedicated to fostering a peaceful society by eradicating poverty, ensuring social justice, and safeguarding lives.

VISION

PROTTYASHI envisions a society where equity, fairness, and social security are upheld, allowing everyone to live with dignity and prosperity.

CORE VALUES



Accountability

Uphold honesty, ethics, and accountability in all actions and decisions.



Diversity and Enclosure

Embrace and celebrate diversity in all its forms, fostering an inclusive environment where every individual feel valued and respected.



Teamwork

Foster partnerships and teamwork, leveraging collective strengths to achieve shared goals effectively.



Empathy

Treat all individuals with dignity, empathy, and fairness, valuing diverse perspectives and cultures.



Embrace Difference of Opinion

Foster openness and clarity in operations, communications, and decision-making processes to cultivate trust and accountability within the organization and among stakeholders, valuing diverse perspectives and opinions.

EXECUTIVE COMMITTEE

Name	Designation
Badal Kanti Chowdhury	President
Monowara Akhter Siddiqua	Vice-President
Dilara Begum	General Secretary
Mohammad Ali	Joint General Secretary
Yeasmin Ara Begum	Treasurer
Jafar Ahamed	Member
Joli Sen Gupta	Member

Senior MANAGEMENT TEAM

Name	Designation
Monowara Begum	Executive Director
Syed Shahid Uddin	Deputy Executive Director
Nasim Haider	Director (Microfinance)
Md Abdus Samad	Director (Program)
Md Shafiul Bashar	Assistant Director (Finance)
Md Salim	Assistant Director (Training)
Diplu Barua	Assistant Director (Microfinance)
Mazidul Islam	Assistant Director (Microfinance)
Md Osman Gani Sikdar	Deputy Assistant Director (HR & Admin)
Mohammad Arman	Manager (Audit)
Tanbir Hossain	Deputy Assistant Director (Business Development & Partnership)
Ahmed Tasnim Alam	Program Manager
Shahidullah Kaiser	Senior Accounts Officer
Mahbuber Rahman	Senior MIS Officer

LEGAL STATUS

Name	Year of Registration	Registration Number
NGO Affairs Bureau	1992	628/1992
Microcredit Regulatory Authority	2008	00940-00304-00145
Social Welfare Directorate	1987	1285/1987
Family Planning Directorate	1983	FP Chatta 22/1983
E-TIN Number	2013	793406232504

NETWORK

Network/Alliance/Committee	Type of Representative	Duration
General Body of PKSF	Member	07/06/17-Till date
Bangladesh Community Policing	Member	February 2017-Till date
Adolescent Development Foundation (ADF)	Member	2008-Till date
Credit Development Forum (CDF)	Member	1986-Till date
District Disaster Risk Reduction Network, Chattogram	Member	1990-Till date
Association of Development Agencies in Bangladesh (ADAB)	Member	1988- Till date
District Committee on Prevention of Human Trafficking, Chattogram	Member	2007-Till date

GEOGRAPHICAL COVERAGE AREA



Chittagong- 52

Cox's Bazar- 30

Feni-04

Cumilla-20

Noakhali-10

Lakshmipur- 09

Chandpur-14

Rangamati-14

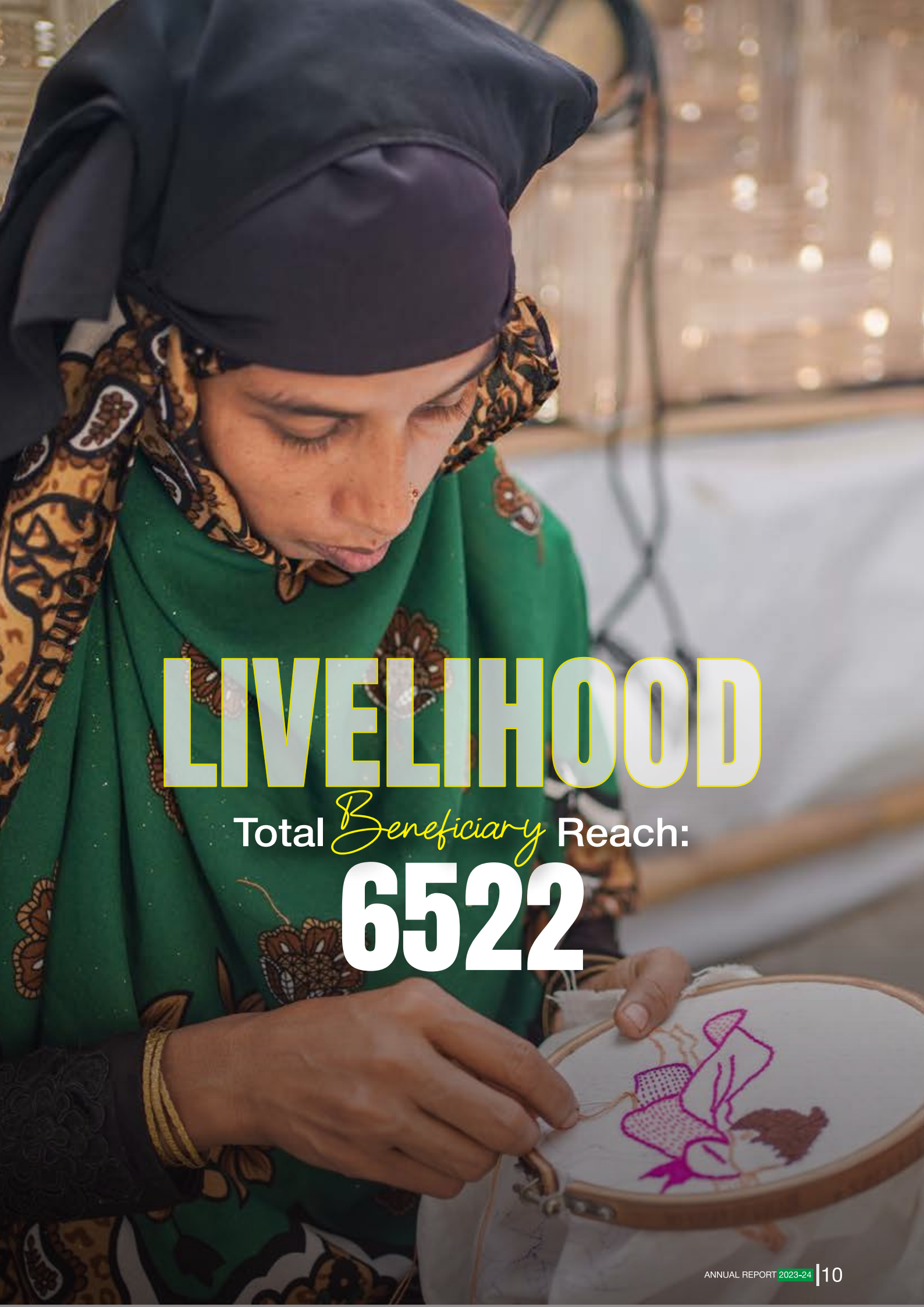
Bandarban-01

Khagrachari

Khulna-01

Donors/Partners



LIVELIHOOD

Total *Beneficiary* Reach:

6522

Supporting **HARMONY,** Improving **NUTRITION** **AND THE ENVIRONMENT** for the Rohingya and Host Community (SHINE)

**Period/Duration:**

1 April 2022 to
31 March 2025

**Technical Partner:**

HELVETAS Swiss
Intercooperation

**Goals & Objectives:****Goal:**

Increase resilience improving food security, reducing disaster vulnerability, and increasing social cohesion.

Objective:

The objective of the project is to increase resilience of the host communities and Rohingya refugees, in Cox's Bazar, by improving food security, reducing disaster vulnerability, and increasing social cohesion.

**Geographic Location:****Host Community Location:**

Palongkhali, Rajapalong,
Halodiapalong Unions under
Ukhiya Upazila, Cox's Bazar

Camp Location:

Camp-4, Camp-17, Camp-8W,
Camp-3, Camp-5;



Targeted Beneficiary

Host Community:

TOTAL 4482 PEOPLE

Male 909 and
Female 3573

Rohingya Community:

TOTAL 13383 PEOPLE

Male 4474 and
Female 8804

KEY ACCOMPLISHMENT AND RESULT ACHIEVED

Rohingya Community

1. 13000 beneficiaries (Male-4181, and Female-8719) have been supported with homestead gardening.

Homestead gardening package provided to the beneficiaries include-
 - Four types of year-round vegetable seeds (Sweet Gourd 5g, Bottle Gourd 5g, Ash Gourd 5g, Naga Viper Chilli 2g)
 - Two papaya and four brinjal seedlings
 - One-piece of yellow card
 - Five kilograms of compost
 - One bundle of plastic rope for homestead gardening.
2. 5 youth groups were formed and supported with capacity development on IPT.
3. 333 beneficiaries (Male-268, Female-60, and Third Gender-5) have been supported with CFW (Cash for Work) opportunities. Each beneficiary received a total of BDT 2,100 through the CFW opportunities.

Host Community

1. 97 (Male-8, Female-87) existing IGA (Income Generating Activities) beneficiaries received an orientation on Financial Management and Record keeping.
2. 159 beneficiaries (Male-116, Female-43) have been supported with CFW (Cash for Work) opportunities on construction of a bamboo bridge, Cannel side protection, and Hilli canal re-excavation. Each beneficiary received a total of BDT 2,100 through the CFW opportunities.
3. 27 CRA (Climate Risk Assessment) have been conducted engaging the people of diverse groups.
4. 3 School Disaster Management Committees and student councils received capacity building training support on disaster risk reduction and mitigation.
5. 3250 (Male-404, Female-2846) beneficiaries have been supported with homestead gardening.
6. 6 nurseries developed by the local entrepreneurs with the cash grant and technical support from the project.



KEY LEARNING

1. Providing seedling or sapling of vegetables to the Rohingya people instead of seeds can be more fruitful as encouraged by Camp authority specially CiCs. According to CiCs, seeds can be sold by the beneficiaries, but seedlings couldn't be.
2. Yellow sticky card and pheromone trap as IPM technology is more effective to control pest because these technologies are well known, available in local context and 100% environment friendly and safe for handling.
3. Vine type leafy vegetables are more feasible than shrub type leafy vegetables for camp context. As in camp context there have limited land pieces for horizontal cultivation, beneficiary must have to go with vertical cultivation which requires vine type leafy vegetables.
4. LSP model works well to sustainability of the project because LSP s are the local people, closely connected to community people and they will continue providing technical and mentoring support to local people.
5. Trained and organized youth group can lead the project to goal beyond the project. Youth are the first responder in any emergency and they play a significant role to aware and motivate local people easily if well trained and motivated themselves.
6. LSPs, if tagged with DAE will function well beyond the project period, because DAE is govt. authority to serve agriculture service to local farmers and they are trained and skilled enough to provide the service.

Small Start, Big Change

The Empowerment of Anowara Begum



In a quiet village, Paschim Paglir Bill of Haldia Palong union, a 32-year-old Mst. Anowara Begum stood as a woman who refused to give up against the struggles of life. She had been struggling with a continuous financial crisis as her husband, a day laborer, rarely had any work. She tried to fight the unstable and irregular income of her family by establishing a small grocery shop, which unfortunately came to an end due to a financial crisis. With two sons and one school-going daughter to support, she often worked as a domestic helper and agricultural laborer, yet the family struggled to meet basic needs such as food, clothing, medicine, and education expenses. Despite all this hardship, Anowara Begum did not accept defeat. To turn around the circumstances of her family, she started rearing native poultry and producing vegetables in her backyard.

Her wheel of fortune started turning after she was selected as an IGA beneficiary under the PROTTYASHI's SHINE Project. She received Capacity Development Training on Financial Management and on Business Development and cash support of BDT 8,000. With 7,000 BDT, she restocked her shop with essential household groceries and food items such as eggs, sugar, pulses, tea, chips, condiments, biscuits, bread, cake, and candy, saving BDT 1000 as emergency capital.

With strong family support, her business quickly became profitable. She now purchases around BDT 4,000 worth of goods weekly and sells approximately BDT 7,000, earning around BDT 900 -1,000 per day, nearly BDT 30,000 per month.

With her growing profits, Anowara diversified her livelihood by purchasing two goats, now valued at 16,000 BDT and two hens that have produced 13 chicks worth about BDT 3,500. Alongside this, she continues her interest in homestead vegetable gardening. Determined to expand further, Anowara has taken a Tk 20,000 bank loan to grow her business.

From a modest BDT 8,000 grant, she began her journey toward a better life, one small step at a time. What seemed like a tiny spark soon ignited a powerful transformation. With determination guiding her every move, she expanded her efforts into a small grocery shop and gradually built-up livestock and poultry now worth over Tk 30,000. But her dreams don't end here. She envisions a thriving native poultry and goat farm of her own and goat farm, turning her determination and resilience into long-term prosperity for her family.

Anowara Begum's story is a testament to how courage and perseverance can turn even the humblest beginnings into a future filled with hope and possibility.



LEAVING NO ONE BEHIND

Improving Skills and Economic Opportunities for The Bangladeshi Community and Rohingya Women & Youths in Cox's Bazar



Goals & Objectives:

Improved gender-responsive and environmentally friendly transferable skills in preparation for voluntary repatriation and sustainable reintegration through a gender-inclusive approach in alliance with Myanmar's skills development system where applicable.

Technical Partner:

International Organization for Migration (IOM)

Period/Duration:

Nov 01, 2022 to Mar 31, 2025

Geographic Location:

Camp- 11 and Camp- 15

Beneficiaries Criteria & Total Number of Beneficiary:

Youths aged between
18-24 years with

50% women (450)

and 1% Persons with

Disability (8)

Total Beneficiaries:

900

Result Achieved (Quantitative & Qualitative)

Beneficiaries
Achieved:

719

Male:

297

Female:

422

KEY ACCOMPLISHMENT (Quantitative & Qualitative)

Skill Training:

719 beneficiaries (Male 297, Female 422) participated in skill development training, including in Community Health Worker (CHW), Agricultural Crop Production (ACP), Plumbing, and Solar System Installation & Maintenance in this project period. Among the skilled beneficiaries, 273 participants have been determined competent through independent assessment.

Business Development Training:

126 Beneficiaries received business development training. They learned about basic financial literacy and business plans from training.

Livelihood Support Packages:

121 Agriculture Crop Production beneficiaries received in-kind support packages, and 133 beneficiaries received wage employment support.

Sustainability:

900 Rohingya youths received vocational training and 600 Rohingya engaged in self-employment and wage employment activities at the Camp who were proved competent in the Independent Assessment.

Cash for Work (CFW):

273 beneficiaries competent in independent assessment. 133 beneficiaries engaged in CFW activities in Camp 11 and Camp 15. They worked 132 days and got 50 BDT per hour.

Key Learning

- ◆ Understanding on formal vocational training, assessment process
- ◆ Create sustainable economic opportunities with limited resources and adverse living standards.

Competent Beneficiaries:

273 (Male: 133, Female: 140)

In Kind Support:

121 (Male: 77, Female: 44)

(After 3 days business development training 121 beneficiaries get in kind support)

Wage Employment:

133 beneficiaries

(Their average monthly income is 4400 BDT)

SUCCESS STORY

HER JOURNEY, HER TRIUMPH

Rehena, a resident of Block C-02, Camp-11, living with her husband and four children. She is the head of her household who suffered through limited educational opportunities and the consequences early marriage in Myanmar. She carried the aspiration to improve her family's economic condition and secure a better future for her children, despite the challenges she encountered.

Rehena's journey took a turning point when PROTTYASHI, in collaboration with IOM, introduced vocational training in her camp. Drawn to the Community Health Worker program after witnessing the positive impact of health workers in her community, she saw an opportunity to make a difference. After passing a placement test that evaluated her basic literacy and numeracy, Rehena embarked on an intensive 72-day (360-hour) training program, where she gained essential skills in first aid, household health monitoring, patient care, record management, and the safe

handling of medical supplies equipping her to serve her community with confidence and professionalism. After completing her training, Rehena underwent an independent assessment organized by the project consortium.

She successfully demonstrated her skills across written, oral, and practical evaluations, confirming her ability to apply her knowledge effectively in real community health settings. This accomplishment represented a significant milestone in her personal and professional journey, strengthening her confidence and opening new opportunities for her to contribute meaningfully to her community. Following her certification, she participated in a 132-day Cash for Work program with the World Health Organization (WHO), where she educated caregivers of young children on vaccinations, primary health care, and the risks of consulting unqualified practitioners. Her dedication and professionalism have earned her respect in the



community and positioned her as a role model, inspiring other women to pursue skill development and economic opportunities. Leveraging the income, she earned from her training and Cash for Work activities, Rehena was able to open a small shop in Camp-11, which she runs together with her husband.

With a daily income of 300–400 BDT, she supports her children's needs and sustains her business. Her experience highlights how access to vocational

skills and economic opportunities can empower women to achieve financial independence and make a meaningful contribution to their families and community.

Rehena's journey exemplifies the transformative potential of vocational training in humanitarian settings. Her determination, resilience, and proactive engagement not only improved her family's life but also inspire other women in her community to pursue education, skills, and independence.



PROMOTING SELF-RELIANCE OPPORTUNITIES FOR ROHINGYA REFUGEES IN COX'S BAZAR



Technical Partner:

International Organization for Migration



Period/Duration:

1st November 2023 to
31st March 2024



Donor Partner

United States of America
(USA)



Geographic Location:

Camp 9,10,11, 14,15,16,18,19,20,
20 Ext, 24 and 25, Cox's Bazar

Criteria:

Rohingya youths and women aged between 18-49 years, with a focus on inclusivity for families with elderly people, households with more than 5 members, lactating and pregnant women, children under 5 years age, women-headed households, widows, separated women and those with chronic diseases and persons with disabilities.

Goals & Objectives:

Resilience of vulnerable Rohingya community households increased by providing improved skills and sustainable self-reliant opportunities.



KEY ACCOMPLISHMENT

(Quantitative & Qualitative)

Established “NOOR”- Center for self-reliance:

PROTTYASHI has established a training center named “NOOR” in camp 20-Extension for providing skill development training to the beneficiaries on selected trades for making them self-reliant.

Skill Development training:

255 Rohingya beneficiaries received skill development training on making floor mat, bamboo craft, towel, macrame, doll and nakshi katha.

Cash for Work (CfW):

128 beneficiaries (121 male and 7 female including 3 persons with disability) were engaged in cash for work activities such as renovating the training center house repair, exhibition point renovation, center decoration, training room setup, visibility items set up, cleaning, and baby care, translator. Cash was distributed among 128 CFW participants for 10 days.

In-kind Support:

Provided in-kind support packages to 255 beneficiaries, including tools, equipment, and materials for craft production.

Sustainability:

PROTTYASHI has been supporting these artisans by providing technical support for production to create market-demand products and ensuring rigorous market linkage beyond the project periods.

Market Linkage:

Created market linkage by establishing an exhibition point in camp 20 Extension in the Noor Center, resulting in increased visibility and sales for products.

Increased Livelihood Opportunities:

As a result of the project interventions, 60% of the project beneficiaries has established income-generating enterprises. Quantitatively, this translated to an increase in the number of businesses started by beneficiaries.

Empowerment of Marginalized Groups:

Marginalized groups, including women and persons with disabilities, were empowered through economic opportunities and social inclusion. Quantitatively, this has demonstrated by an increase in the participation of marginalized groups in income-generating activities and leadership roles within community enterprises.

Improved Market Access:

Beneficiaries gained better access to markets more effectively through exhibition point that connected the beneficiaries with another platform named grassroots in Cox's Bazar and resulting in increased sales volumes. Quantitatively, this has measured by tracking sales revenue and market reach before and after project interventions.

KEY LEARNING

- Training tailored to local needs enhances beneficiaries' skills in craft production, fostering self-reliance among vulnerable groups
- Create sustainable economic opportunities with limited resources and adverse living standards.



HASINA BEGUM'S JOURNEY TO FINANCIAL INDEPENDENCE



In the quiet lanes of Camp 20 Extension, where life often feels uncertain and opportunities are scarce, Hasina Begum, a determined 30-year-old woman lives with her husband and 3 children. Like countless Rohingya families, she faced the harsh reality- limited relief supplies, almost no work opportunities, and a constant struggle to meet even the most basic needs. Every day was a test of endurance, and survival depended largely on external assistance.

But Hasina carried a dream, a dream of standing on her own feet and giving her children a life beyond survival. Her opportunity came through the “Promoting Self-Reliance Opportunities for Rohingya Refugees in Cox’s Bazar” project, supported by IOM and implemented by PROTTYASHI.

She enrolled in a 45-day jute craft training program, stepping into the training center with hope and determination. There, she learned to skilfully craft jute floor mats, placemats, slippers, and other handmade items. Yet, the program gave her far more than technical skills—it rekindled her confidence and renewed her sense of purpose. With the in-kind support she received, including essential tools and materials, Hasina began creating beautiful, high-quality products that reflected her talent, dedication, and creativity.

Her journey took a positive turn when she started selling her handcrafted products through the “Noor” Display Center, a platform established to support artisans like her. Visitors were captivated by her craftsmanship, and soon NGOs and camp workers began purchasing her products. For the first time, Hasina felt the deep pride of earning a steady income with her own hands, a hard-won independence that not only supported her family but also filled her heart with hope, purpose, and the belief that she could shape a better future for herself and her family.

Today, Hasina’s life is beginning to change in meaningful ways. The earnings from her craft have eased her family’s financial struggles, giving her children better opportunities and a brighter future. With each passing day, her confidence grows, and she dreams bigger- expanding her business, increasing production, and achieving lasting economic security.

Hasina Begum’s journey is a testament to the transformative power of opportunity, determination, and skill. Her story stands as a beacon of hope, showing that even in the most challenging circumstances, resilience and hard work can turn dreams into reality, empowering not only individuals but entire communities.

Building Community Resilience Through Improved Livelihood Opportunities In Bhasan Char Island Project



Technical Partner:

International Organization for Migration



Period/Duration:

April 16, 2023 to
April 30, 2024



Geographic Location:

(Cluster 7-12, 25-28, and 47-59),
Shelter -18 at Bhasan Char Island,
Noakhali, Bangladesh

Total target beneficiaries-

**870 ROHINGYA
REFUGEES**

including 65% female and 35% male





Goals & Objectives

1

The main goal of this project is to empower women by equipping them with technical skills that can serve as a source of income and personal fulfillment.

2

Through skill development, participants will be able to create diverse artworks, which they can sell in local markets or exhibitions.

3

This initiative not only offers a pathway to economic independence but also provides a platform for self-expression and creativity.



Key Accomplishment and Results Achieved

Skill Counselling:

1218 participants have been provided with skill counselling on the livelihood opportunities the project will offer.

Skill Development Training:

740 beneficiaries received skill training on different trades such as Sewing, floormat, hand paint, hand stitch, shotoranji, tapestry, shoe-making.

Transferable life skills and basic financial & numeracy skills training:

A total 695 Beneficiaries receive additional training in transferable life skills and basic financial & numeracy. The life skill training has addressed essential topics like gender discrimination, water, sanitation, hygiene, and disaster risk management.

Follow-up skills training:

Follow-up training sessions for handicraft training participants lasting 10 days were provided to 140 beneficiaries to address production disparity and ensure the production of quality goods.

Cash for Work (CFW):

196 beneficiaries participated as paid volunteers, (Maximum 6 hours a day* per hour 50 taka* 132 days) predominantly male, engaged in various sector such as livelihood, WASH, Health and site management including support on relocation in Bhasan Char.

Skill Counselling:

Establishment of Resource Mobilization Hub: A Resource Mobilization Hub has been established at Shelter-18 in Bhasanchar to facilitate production activities of the beneficiaries, mobilization of the raw materials and beneficiaries' products and market linkage for the beneficiaries' products.

Provision of in-kind support:

Upon completion of skills training, 730 out of 740 beneficiaries received in-kind support materials for starting their own business to generate income with the gained skills.

Key Learning

1

Conducting thorough needs assessments during the project's design phase and suggested donor continuation with appropriate assessments in mind may help in better implementation of the project; particularly considering soil pH variations across the island.

2

Participants collectively identified agricultural activities and egg farming as promising ventures for long-term viability on the island.



SUCCESS STORY

Muzar Mia:

Rising Above Adversity Through Skills and Determination

Muzar Mia a Rohingya refugee and the third among nine brothers and one sister, has endured profound hardship throughout his life. Originally from Myanmar, he fled to Ukhiya Camp in Bangladesh in 2017 after conflict devastated his community. The violence claimed the lives of his father and two brothers, leaving him with deep emotional wounds and an uncertain future. Before arriving in Bangladesh, Muzar married with hopes of starting a peaceful family life. But soon after, a tragic accident severely injured his spine, leaving him with limited mobility. Heavy labor became impossible, and his ability to earn an income sharply declined. In 2022, Muzar mia and his wife moved to Bhasan Char in search of better opportunities. Although ration support helped them survive, they struggled to cover medical expenses. Muzar mia required ongoing treatment for his back injury, and after several years of marriage without children, both he and his wife needed additional medical consultations. Despite continuous effort, he could not find stable employment.

”

“After the accident, I couldn’t work like before. I felt helpless because I could not support my family,” he recalled – Muzar Mia, Shoe making Beneficiary.

A turning point came on 2 October 2023, when he joined the Shoe-Making Trade under the Livelihood Project implemented by PROTTYASHI, with support from IOM and funding from the Government of Japan. Motivated by resilience and the desire to rebuild his life, Muzar mia fully committed himself to the training. With patience and dedication, he fully learned the craft of shoe-making. After receiving in-kind support and joining the Prayash Production Centre, Muzar mia began producing shoes regularly. His products soon gained popularity in his community. Shoes made by

Mozaher are now sold at the Bhasan Char Display Centre as well as in nearby local markets.

Proud of his progress, Muzar mia shared, “This work has given me strength again. I feel hopeful because I can earn with my own hands.



Today, he is able to support his basic needs, manage medical expenses, and plan for a more secure future. Muzar mia’s journey from trauma and physical limitation to skill development and economic resilience demonstrates the transformative impact of livelihood interventions. His story stands as a powerful example of how determination, combined with the right opportunity, can rebuild lives with dignity.





AQUACULTURE BUSINESS DEVELOPMENT THROUGH LOCAL SERVICE PROVIDER (LSP) IN COX'S BAZAR



Period/Duration:

01 October 2022 to
31 August 2023



Geographic Coverage or Location:

Chakaria, Ukhiya & Ramu Upazila of
Cox's bazar

Beneficiaries Criteria & total number of Beneficiary:

LSP: 30
FARMERS : 47

Male : 537

Female: 410

Goals & Objectives:

The project plans to develop the fish farmers in Cox's Bazar as aquaculture entrepreneurs addressing the systemic constraints of different market actors to aquaculture development facilitating and developing the Local Service Providers (LSPs) especially fish nurseries , ensure market actors continues aquaculture business at commercial scale with the loan support , promote adaptation of carp fattening technology demonstrations & extension, establishment of carp hatchery by private sector & community feed mill by LSP(Nurserer)

Technical Partner
WORLD FISH

KEY ACCOMPLISHMENT

(Quantitative & Qualitative)

Refresher ToT to LSPs

30

Training on improved aquaculture and buisness

573 | (Male-317 and Female-256)

Training on improved nutrition sensitive aquaculture

185 | (Male-82 & Female-103)

Training on improved shrimp culture

190 | (Male-123, female-67)

Training on carp fattening

15 | (Male)

Acqua Input to farmers

340

Facilitating access of finance to the LSPs and farmers (Loan Disbursement)

170 (BDT 1,1203,000) CREDIT



RESULT ACHIEVED

(Quantitative & Qualitative)

1

947 FARMERS

(Male: 537, Female: 410)

got supports from 30 LSPs as well as 30 LSPs got support for business extension that created a significant impact on the aquaculture business development

2

572 FARMERS

adopted the nutrition

sensitive aquaculture and improved their knowledge, productivity and income.

3

185 NEW FARMERS

(Male-82 and Female-104)

improved their knowledge, adopted the nutrition sensitive aquaculture, increased productivity and income.

4

190 NEW SHRIMP FARMERS

(Male-123 and Female-67)

improved their knowledge and adopted the improved shrimp culture, thus increased productivity and income.

KEY LEARNING

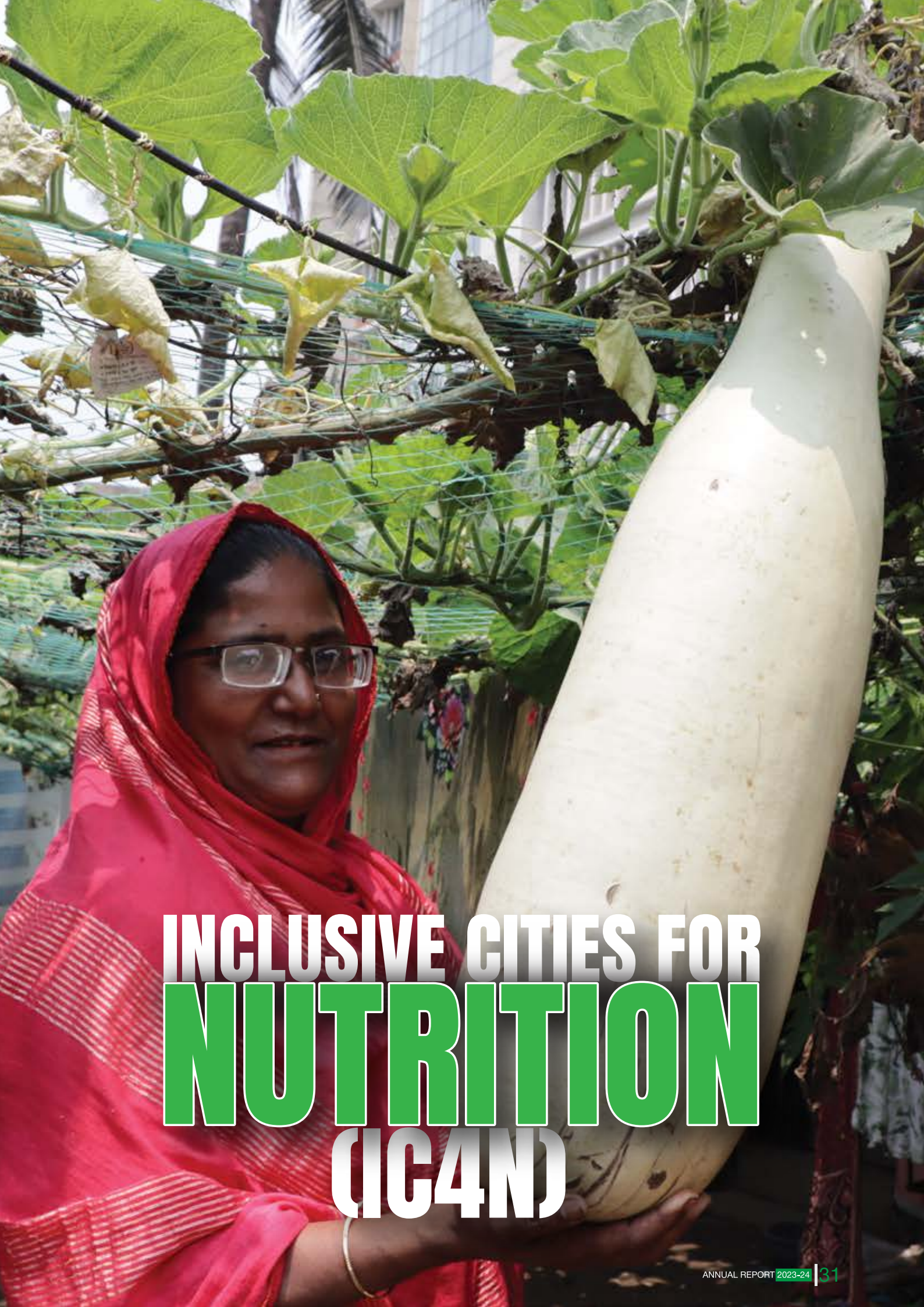
1. Further strengthening of the linkage between different stakeholders is required to make the intervention more fruitful.
2. Saline tolerable and fast growing species should be considered for aquaculture

A woman wearing a red sari and a red headscarf with a gold border is standing in a lush green field. She is holding a large bunch of white radishes with green leaves. The background shows a clear blue sky and some trees in the distance.

NUTRITION

Total *Beneficiary* Reach:

2176



INCLUSIVE CITIES FOR NUTRITION (IC4N)

**Period/Duration:**

J1st July 2021 –
31 December 2025

**Geographic Coverage:**

Cox's Bazar Municipality

**Technical Partner:**

Helvetas Swiss
Intercooperation

**Goals & Objectives:**

To improve the nutrition situation of targeted vulnerable urban consumers in Cox's Bazar city as a result of strengthened food systems under the lead of Cox's Bazar Municipality.

Total Number of Beneficiary:
1229 FEMALE BENEFICIARIES

Key Accomplishment and Results Achieved

The IC4N project made significant strides in improving the nutrition situation of vulnerable urban consumers in Cox's Bazar Municipality.

◆ Youth and School-Based Nutrition Capacity Development

Youth groups (ages 15–24) were formed to improve knowledge of nutrition and hygiene while fostering leadership skills. In parallel, teachers from 10 primary schools and madrasas were trained to conduct structured nutrition sessions, strengthening school-based nutrition education, and outreach.

◆ Women's Empowerment and Community Nutrition Action

A total of 12 women's groups were established to advocate for improved nutrition practices and to conduct anthropometric measurements for under-five children. Strong engagement was maintained through regular meetings, with 156 out of 204 women's group meetings and 45 out of 96 planning meetings held, supporting ongoing behavior change and community-level nutrition advocacy.

◆ Strengthened Local Governance and Multi-Stakeholder Engagement

Monthly Ward Committee meetings empowered members to identify, prioritize, and address local nutrition challenges. Quarterly Project Coordination Group (PCG) meetings facilitated coordination and knowledge exchange among stakeholders. One assessment was conducted to identify constraints and opportunities for CBM participation in existing multi-stakeholder platforms, while two awareness sessions were organized for CBM and IC4N stakeholders on the 2nd National Nutrition Plan of Action and relevant policies. In addition, 15 CBMs were supported to organize consultations on food systems and nutrition, and regular participation of 2 CBMs in DNCC and UNCC meetings ensured advocacy on nutrition and food system governance.

◆ Community Awareness, Outreach, and Behavior Change

Nutrition awareness activities reached 804 beneficiaries through courtyard sessions, group discussions, and community meetings. The project observed 14 out of 16 national and international nutrition-related days, conducted 132 out of 144 community awareness sessions, and implemented 17 out of 20 school-based events, supported by the development and dissemination of IEC materials for wider impact.

◆ Food Safety Compliance and Market-Level Interventions

Workshops on the Food Safety Act were conducted for Bazar Committees, restaurant owners, and hotel staff to strengthen compliance with food safety regulations. Joint market monitoring with the Bangladesh Food Safety Authority and the Municipal Health Department ensured food safety standards in Baharchara Bazar.

◆ Nutrition-Sensitive Agriculture and Women's Economic Empowerment

12 women were trained as Local Service Providers (LSPs) with technical support from the Department of Agriculture. Additionally, 12 demonstration plots were established to showcase diversified and improved cultivation methods, contributing to better household nutrition and livelihoods.

◆ Strategic Partnerships and Stakeholder Visibility

Collaboration with UNDP's LIUPCP project and the RDRS value chain program enhanced urban consumer nutrition and strengthened food system linkages. The project also successfully hosted a visit by Helvetas Swiss International Board Members and senior officials, reinforcing stakeholder engagement, transparency, and confidence in project achievements.



Key Learning

- Mitigating disruptions from natural disasters or political issues through flexible schedules, backup venues, and contingency plans ensures continuous project success.
- Regular communication with local authorities, community leaders, and beneficiaries builds trust, resolves conflicts, and manages expectations, especially regarding processes like distribution criteria.
- Assessing beneficiaries' needs and monitoring conditions ensures timely, effective responses, enhancing program impact.
- Involving community members, especially women and local leaders, in decision-making promotes ownership, sustainability, and inclusivity.
- Adapting schedules to accommodate external factors like political events and religious observances improves participation.
- Implementing precautionary measures, like preparing for adverse weather, ensures staff and beneficiary safety while maintaining program engagement.
- Clear records, beneficiary lists, and feedback mechanisms ensure transparency and allow for continuous improvement in program delivery.

SUCCESS STORY

FLOWERS TO FOOD SECURITY: Cultivating a Healthier Future in Bagh Ghona



In an informal settlement (slum) called Bagh Ghona under Cox's Bazar Municipality, 21-year-old Sadiya Akter Bristi grew up in a modest household where opportunities were limited. As a passionate young woman in gardening, her focus had always been on cultivating flowers, but she was unaware of vegetable cultivation which is the significant source of nutrition. Sadiya's outlook began to shift when she joined the Inclusive Cities for Nutrition (IC4N) Project. As an active youth group member, she participated in awareness sessions that highlighted the essential role of nutrition in overall well-being. And that knowledge was transformative.

"Learning about the connection between nutrition and health was an eye-opener for me. I realized we also need nourishment, if we want to truly thrive." - Sadiya recalls.

Motivated by this insightful understanding, Sadiya sought guidance from the project's Local Service Provider (LSP) to transition from flower gardening to home-stead vegetable cultivation. This shift was not merely an agricultural choice, it also represented a shift in mindset, purpose, and long-term vision. Under the LSP's mentorship, Sadiya transformed her small plot into a thriving nutrition garden.

Today, it flourishes with tomato, bottle gourd, mint, coriander, chili, bitter gourd, beans, rosella, cabbage, and turnip. Sadiya shares with determination -

"I wanted to do more than grow flowers. I wanted to cultivate a healthier future for all of us. By showcasing the benefits of nutritious foods, I hope to inspire others to join me in this journey towards better health"

Sadiya's thriving vegetable garden has quickly become a source of inspiration for her peers. Neighbours frequently visit to observe her techniques and learn about the importance of dietary diversity. Through her initiative, she has made momentum within the community and become a symbol of empowerment. For Sadiya, each seed plant signifies hope. Her journey reflects the power of awareness in transforming household food practices and strengthening community resilience.

"In every seed I plant, I see the potential for a healthier, happier community. I won't stop until that potential is realized." She added.

Sadiya's story is a powerful example of how the IC4N Project equips remote urban people with the knowledge and skills to implement nutrition-sensitive practices.

CONDUCTING TRAINING OF TRAINERS (TOT) FOR FARMER LEADERS ON SAFE CROP PRODUCTION AND POST-HARVEST LOSS MANAGEMENT, COX'S BAZAR, BANGLADESH



270 FARMER LEADERS

(42.59% female, 57.40% male)



Period/Duration:

Jan 2013- Ongoing



Geographic Location:

Camp-15 and Camp-22,
Cox's Bazar



Technical Partner:

The Food and Agriculture Organization (FAO)



Goals and Objectives:

Enhance farmer leaders' knowledge and skills in safe crop production and post-harvest loss management, while building their capacity to train other farmers on these practices.

Result Achieved

(Quantitative & Qualitative)

- 92.59% of the participants demonstrated significant progress in the training topics.
- The trained farmer leaders are now passing on their knowledge to approximately 2,430 farmers in their communities, enhancing agricultural practices and reducing post-harvest losses.



Key Accomplishment (Quantitative & Qualitative):

The program included a structured two-day training module, which helped participants develop crucial skills in safe crop production and post-harvest loss management. The hands-on learning opportunities, including practical demonstrations with training materials like insect boxes, pheromone traps, and harvesting tools, enabled 92.59% of participants to show significant progress in the training topics.

The trained farmer leaders are now disseminating their newly acquired knowledge to around 2,430 farmers within their communities, thereby promoting better agricultural practices and contributing to the reduction of post-harvest losses.

Through the training, the initiative has had a measurable impact on local agricultural practices,

contributing to improved household nutrition, reduced food waste, and overall community resilience.

Despite facing logistical hurdles, PROTTYASHI successfully organized and implemented the program, ensuring that all participants had access to the required materials and a conducive learning environment, which demonstrates the project's capacity for overcoming challenges and achieving tangible outcomes.

This initiative lays the foundation for sustainable development by fostering local leadership and improving farming practices, which will lead to long-term benefits for the communities in Ukhiya and Kutubdia.



A woman wearing a red hijab with a white geometric pattern is looking directly at the camera. She is holding a purple bag with a floral design. The background is a blurred grid of light and dark squares.

MIGRATION

Total *Beneficiary* Reach:

655,862



ASHHASH: FOR MEN AND WOMEN WHO HAVE ESCAPED TRAFFICKING



Technical Partner:

Winrock International



Period/Duration:

23 November 2023 –
31 May 2027



Geographic Location:

Cox's Bazar District

Total target beneficiaries-

700
**(65% FEMALE
AND 35% MALE)**

Key Accomplishment and Results Achieved

1

Identify and enroll survivors:

A total of 174 survivors were successfully identified and enrolled across the working district through coordinated outreach and referral mechanisms. This process significantly improved survivors' access to essential protection and rehabilitation services, ensuring that vulnerable individuals were linked to appropriate support in a timely and confidential manner.

2

Psychosocial counselling to survivors:

Psychosocial counselling services were provided to 54 survivors to strengthen their capacity to cope with trauma and emotional distress. Counselors observed noticeable behavioral and emotional improvements, which were also reflected in survivors' feedback. Many participants reported reduced trauma-related symptoms, improved mental well-being, and greater emotional stability following the counselling sessions. As a result, survivors gradually transitioned from a state of emotional vulnerability to a level of readiness for more structured interventions, including career counselling. Survivors showed increased confidence and motivation to pursue livelihoods.

3

Career counselling:

Career counselling sessions were provided to 15 survivors to support informed decision-making regarding future vocational training and livelihood opportunities. These sessions helped survivors identify their interests, strengths, and aspirations, and guided them in selecting appropriate trades aligned with local market opportunities and personal goals.

4

Life skill training:

Life skills training was delivered to 23 survivors with a focus on self-awareness, communication, decision-making, and future planning. Feedback collected through surveys indicated that the majority of participants found the training to be a transformative experience. Survivors reported gaining practical skills and a more positive outlook, enabling them to envision a safer, more independent, and hopeful future.

5

Community Engagement:

1 inception meeting was organized at the district level to engage key stakeholders and community representatives. The meeting contributed to increased community awareness on the importance of psychosocial support, life skills development, and vocational training in breaking cycles of vulnerability. This engagement also fostered local ownership and strengthened community-level support for survivor-centered programming.



Key Learning

1. Creating clusters at various working areas of the project can assist in identifying the survivors.
2. Assistance from the LGI is essential to identify and provide support to survivors of the project.
3. Lack of employment opportunities, poverty, illiteracy, and greed of easy earnings are some of the key driving forces behind trafficking.
4. Survivors are often mistreated by the family and society. To provide sustainable support to the survivors, it is important that the family and the surroundings of the survivor also sensitized about the situation through which a survivor must go through.
5. People living in remote areas are more prone to being victims of trafficking.

SUCCESS STORY

New Beginning of Ayesha's Hope



Ayesha Siddika Munni, a mother of two children has been living Foliya Para in Ukhiya who is enlisted as a human trafficking survivor. After getting married with an unemployed man, her life became a tale of sorrow woven with the threads of misfortune. Her husband was addicted and tortured her. Even after the children were born, her husband was not changed and continued to torture her. He did not contribute to household expenses. Ayesha had to work in people's homes to earn money to support the family. But she could not fulfill her children's needs or provide them with proper meals along with being unable to bear her husband's abuse and the family's financial struggles.

The situation compelled Ayesha to decide to move out of the house in search of a livelihood. She had information that a local person from her community could provide a job at a garments factory in Chattogram. She and another girl from her neighbors contacted the agent. She was given a job at a garment factory in Chattogram. After onboarding, Ayesha found the job was not the same as the promise made by that agent. Initially, the job seemed promising, but soon she faced extreme workload and mistreatment. She had to work more working hours than it was supposed to be.

Furthermore, the salary was irregular and very poor. She did not have any sick leave. She was forced to work even when sick and was denied medical care. Even, she got a very short time to take her meal. She was scolded at her workplace by her supervisor even for minor mistakes. Continuous torment made the job responsibilities very difficult for Ayesha. Subsequently, Ayesha fled to the workplace and came back to her own house.

”

*“I am happy now. Life changes, and we need to grow up with change. I look forward to a better day now,”
Ayesha added.*

Ayesha became traumatized, and her life became a disaster for her because of no job and continuous torments. She faced social humiliation, with neighbors accusing her of engaging in immoral activities; even her own family members treated her poorly, leading to severe mental distress. Her financial struggles remained unchanged, and she continued to face hardships. Despite her efforts, she saw no significant improvement in her life. After some days, Ayesha's information was collected by a Social Mobilizers of the Ashshash Project as her sufferings were matched with the criteria of a trafficking survivor, and she was enrolled in the project duly. Then the Psychosocial counselors started to counsel her. Initially, she was mentally so upset that she could not forget the torture. She had nothing to lead her life. But gradually, her condition improved. Through intense counseling, Ayesha was able to recover her frustration and previous trauma

During the career counseling her employment opportunities were mapped. She showed interest in the clothing business. To make herself more competent, she was provided with life skills training. And later, she was given entrepreneurship development training. Being empowered, Ayesha started her clothing business. But she lacked capital support, thus she was given capital support from the project in the form of clothing materials. Currently, Ayesha is conducting her business very well. Her situation has changed from worse to a good situation. She is currently acting as a leader in the survivor of the project. She is confident in her income-generating activity to support her family. She is starting to hope for a new beginning in her life through the support of the Ashshash Project

Ayesha's case underscores how societal norms and prejudices can further oppress a woman already burdened by poverty and abuse. Addressing such issues requires mental health support, skill development, and awareness campaigns to create a more supportive community. Also, this story shows how proper initiatives can change human life. Also, it proves that any person can become a beacon of change and betterment, if we stand beside him or her



STRENGTHENED AND INFORMATIVE MIGRATION SYSTEMS (SIMS)



Technical Partner:

HELVETAS Swiss
Intercooperation



Geographic Location:

Rangunia, Anwara, Chandanaish, Patiya,
Raozan, Fatikchhari, Boalkhali and
Hathazari Upazila in Chattogram District.



Goals and Objectives:

Migrants, particularly marginalized men and women improve their well-being due to safer migration practices and better migration governance.



Period/Duration:

Phase I: 2021 to 2023,
Phase II: April 2024 in Chattogram,
with operations set to continue until 2027.



Key Accomplishment and Results Achieved

Outcome 1

Men and women migrant workers make an informed decision on migration with a view to choose pathways that maximise economic returns and minimise risks related to migration in prevailing context including Covid-19 pandemic.

Outcome 2

Public and private sectors provide new or improved services needed for safe migration.

Outcome 3

Migrant Workers, returnee migrants, and their family members are able to reduce exposure to external shocks, incl. the COVID19 pandemic by using remittances more effectively.

Beneficiaries Criteria & Total Number of Beneficiary:

Direct Beneficiaries:

Migrant workers, returning migrant workers, individuals aspiring to migrate abroad, and members of migrant families.

Direct Beneficiaries:

Local leaders, local sub-agents and recruiting agencies, LGL representatives, Thottho Apa (women's ICT initiative), Union Digital Centers, District Employment and Manpower Offices, Probashi Kallyan Bank, TTC/BKTTC, civil society, like-minded individuals or organizations, human rights organizations, law enforcement agencies, lawyers, media, financial service providers, BMET (Bureau of Manpower, Employment, and Training), and relevant ministries associated with the issues.

Under the SIMS Project, a total of

465162

INDIVIDUALS

have received information and assistance related to safe migration.

Key Accomplishment and Results Achieved

MigFrom July 23 - June 24, a total of 49366 community people received basic safe migration information, and safe migration practices are increased in the targeted intervention areas. It also sensitized engagement of key stakeholders in ensuring safe migration practices. rant workers, returning migrant workers, individuals aspiring to migrate abroad, and members of migrant families.



Key achievements

“SAFE MIGRATION”



Migration Forum:

98 quarterly Migration Forum meetings were held where 951 members (693 Male and 258 Female) were engaged. Eight capacity-building training sessions for forum members were conducted for 216 participants (157 Male and 59 Female).

Peer Informant Orientation:

Peer Informant Orientation sessions were conducted in 8 Upazilas, engaging 78 returnee migrants (77 Male and 1 Female) in 8 batches.

Sub-agent Orientation: An orientation for 43 sub-agents (42 Male, 1 Female) was organized

Skill Referral:

PROTTYASHI referred 1,818 beneficiaries (1,085 Female and 733 Male) to skills training centers, with 514 participants (282 Female and 232 Male) successfully completing training in various trades. Around 40% of the skill training receivers, referred from the project, are engaged in self or wage employment.

Local Government Institution (LGI):

Upazila-level Local Government Institution (LGI) orientations were conducted in 9 batches, involving 278 participants (209 Male, 69 Female). Additionally, Union-level LGI orientations were held across 40 unions, engaging 1,079 participants (857 Male, 222 Female).

PDMO Session:

2,828 aspiring migrants (2,184 Male and 744 Female) participated in 105 batches of Pre-Decision Migration Orientation (PDMO). Total 19 Pre-Departure Orientation (PDO) sessions were conducted at Technical Training Centers (TTCs).

Establishment of Migration Corner:

Key achievements under “Financial Literacy” component are described below:

The SIMS project has successfully enhanced the Financial Literacy (Fin-Lit) of migrant households in Bangladesh by providing training to 479 beneficiaries (Male- 4, Female - 475) across 24 batches during the reporting month. 90% Fin-Lit beneficiaries have become aware of elements of Fin-Lit such effective remittance management, family budget etc. Additionally, 487 beneficiaries (Male- 03, Female- 484) received Entrepreneurship Development (ED) training which enabled them to create business plans and invest remittances into profitable ventures. At least 65% of the Entrepreneurship Development graduates have become entrepreneurs.



Key achievements (Financial Literacy)

The SIMS project has successfully enhanced the Financial Literacy (Fin-Lit) of migrant households in Bangladesh by providing training to 479 beneficiaries (Male- 4, Female - 475) across 24 batches during the reporting month. 90% Fin-Lit beneficiaries have become aware of elements of Fin-Lit such effective remittance management, family budget etc. Additionally, 487 beneficiaries (Male- 03, Female- 484) received Entrepreneurship Development (ED) training which enabled them to create business plans and invest remittances into profitable ventures. At least 65% of the Entrepreneurship Development graduates have become entrepreneurs.

Key achievements (Access to Justice-A2J)

244 cases of various categories were identified and regularly followed up. During this period, 45 cases were resolved in favor of Migrant Workers (MW), while 69 cases were resolved but not in favor of MW, and 33 cases were withdrawn. Advanced Grievance Management Committee (GMC) Chair Training was conducted, with 23 participants (22 Male, 1 Female) to strengthen their capacity in mediation processes. 88 quarterly GMC meetings were held, with 491 participants (342 Male, 149 Female). 34 people from the migrant community benefited through cases dealt in GMC while 18 cases have been solved in GMC till date. Moreover, 6 beneficiaries received BDT 750000 from court/GMC mediation. 10 beneficiary received Medical Compensation of BDT 1005000, and 18 beneficiary received death compensation of BDT 5400000.

Key Learning:

- ◆ LGI representatives play a vital role to encourage local community for supporting sustainable migration development initiatives.
- ◆ Sharing the experience of the peer informant was an effective way to uphold the real scenario of the irregular migration to the aspirant migrant.
- ◆ Financial literacy training has proven to be a successful strategy to influence indirect beneficiaries' behavior, such as reducing wasteful spending and saving money.
- ◆ Participation in the Linkage building workshop and Market actor event boosts motivation and enthusiasm among beneficiaries by introducing various financial institutes to successful entrepreneurs and business endeavors.
- ◆ Comprehensive knowledge on advocacy strategies and its implementation in the field level may lead to significant systemic changes
- ◆ GMC members enhance efficiency and sensitization through mediation, resulting in swift resolution of grievances through committee work or individual involvement.
- ◆ The project's multidimensional outreach approach (IPC/D2D/CYM/Puppet show/Graffiti) was effective in raising awareness of the importance of sustainable migration among marginalized communities, particularly women.

BARKAL GMC SOLVES A CASE

IN FAVOR OF THE OPPOSITE PARTY

Fact:

Md Hamid from Barkal, Chandanaish went to UAE in the year 2021 with the assistance of a sub-agent named Abdul Malek. The cost of migration was around BDT 2,50,000. The migrant went using travel visa and was promised that he will be given job once he enters COD. The sub-agent arranged multiple jobs after the MW reached COD. But, the MW did not continue the jobs that were provided by the sub-agent as he found the jobs not suitable for him. Therefore, based on the verbal agreement between the parties, sub-agent paid 3000 dirhams (BDT 80000) to the MW which was agreed to be repaid to the MW if job was not managed or not suitable for the MW. It is to be noted that the sub-agent himself is also a returnee migrant.

The MW's mother Baby Akter, lodged a complaint to SIMS for the recovery of money worth BDT 250000 that was used for the purpose of migration claiming that the sub-agent violated the conditions of verbal agreement.

Support from SIMS:

The case was referred to GMC Barkal for settlement. The members of GMC spontaneously arranged a mediation session where the complainant and opposite party were present. After elaborate discussion, it was found that, there was no such agreement among the parties that the sub-agent will repay the cost of migration if the job was not suitable or liked by the MW. Again, the sub-agent repaid 3000 dirhams to the MW, which was for the purpose of coming back to Bangladesh. This money was given as per the verbal agreement. But the MW did not return to Bangladesh and shifted to his relatives in UAE. Furthermore, it was found that the MW did not work even for at least one month in any job arranged by the sub-agent. The fees for arranging work in COD were not taken by the sub-agent from the MW. The GMC body found ill intention from the complainant and decided based on the presented facts that the respondent has upheld fulfilled his part of the agreement. So, the claims of the complainant are not valid. Hence, an amicable settlement between the parties were made by the GMC. The parties committed to abide by the decisions given by the GMC.

Verdict:

- Sub-agent has already paid the money as per the agreement among the parties of dispute.
- There will be no future conflict among the disputing parties arising out of the same issues of the complaint.
- The disputing parties will live in peace and harmony in the future.



CASE STORY OF IMRAN HOSSAIN

Mohammed Jahangir, a 27-year-old Rohingya man, fled Myanmar in 2017 and sought refuge in Jamtali Rohingya Camp-15, Ukhiya, Cox's Bazar. Sharing a small bamboo shelter with his wife, three daughters, and five sons, Jahangir struggled to provide for his family through a modest tea stall business attached to his home. Despite his efforts, his meager earnings were insufficient to meet the needs of his large family.

On May 14, 2023, Cyclone Mocha, the strongest cyclone ever recorded in the Bay of Bengal, struck the Cox's Bazar region, including Ukhiya and Teknaf. The cyclone's ferocious winds devastated Camp-15, destroying Jahangir's fragile bamboo house and wiping out his tea stall, food supplies, and belongings. Left with nothing, Jahangir and his family faced immense hardship. They relied on temporary shelter, donated food, and the few clothes they had managed to salvage.

In May 2024, in search of a better life and to fulfill his family's dreams, Imran decided to go abroad through his uncle's support. However, lack of accurate information about immigration and feeling mentally overwhelmed, he attended in a migration forum meeting organized by the SIMS Project - PROTTYASHI at Lalanagar Union Parishad on February 5, 2024. After the meeting, he met with the Upazila Coordinator for detailed information. Imran participated in a two-day Pre Decision Making Orientation (PDMO) by the SIMS Project - PROTTYASHI from February 17, 2024, to February 18, 2024. As an aspiring migrant, the orientation provided him information, labor market analysis, skills training, safe migration processes, human trafficking, and alternative income opportunities which prepared him mentally.

Following the orientation, Imran shared the information with his family and his expatriate uncle. He explained the risks of going abroad as unskilled, getting lower wages, inadequate job evaluation, and the possibility of being sent back by employers. Understanding these risks led him to reconsider his decision to migrate immediately. Instead of hurrying, he is now planning to acquire skills through government and private training institutions, particularly in driving. He aims to gain skills that will enable him to earn 50,000/- Taka per month in abroad. Imran is hopeful that by fulfilling these training requirements, he can achieve his family's dreams and improve their quality of life.

Imran's comment reflects the gratitude to the SIMS Project - PROTTYASHI for their support and guidance. He said

"The PDMO training was instrumental in helping me make an informed decision about going abroad. Luck doesn't change life on its own; it requires effort. To change my destiny, I need to become a skilled worker"



RECOVERY AND ADVANCEMENT OF INFORMAL SECTOR EMPLOYMENT (RAISE)



Period/Duration:

1 June 2023 to 31 March 2025
(22 Months)



Technical Partner:

International Organization for
Migration



Geographic Location:

Chattogram, Cox's Bazar, Rangamati, Feni
and Chandpur Districts and two catchment
areas (Bandarban District under Rangamati
and Khagrachari District under Feni). Total 47
Upazilas (Excluding Catchment areas).



Goals and Objectives:

Promoting a strong collaboration to
support the Government of
Bangladesh in its efforts to
strengthen services for the
reintegration of returning migrants.

◆ Beneficiaries Criteria & Total Number of Beneficiaries:

Migrants who returned since January 2020

◆ Total Beneficiaries:

36,000 returnees' registration
(who returned after 1 January 2015) and
30,000 Cash Incentive Listing and ensuring
referral services among registered return-
ees.

KEY ACCOMPLISHMENTS AND RESULTS ACHIEVED

Establishment of Welfare Centers:

5 fully operational Migrant Workers' Welfare Centers (MWWCs) were established in Chattogram, Chandpur, Cox's Bazar, Feni, and Rangamati.

Staff Capacity Development:

20 selected staff members completed a five-day Training of Trainers (ToT) on the Integrated Approach to Reintegration (IAR), gender responsive service delivery, and counseling.

Outreach Activities:

116 Outreach Spot Registration Camps have been facilitated across seven districts and through these initiatives, 28,355 returning migrants were registered and screened, and 29,028 returnees received orientation on project benefits and available support services.

Strengthening Information Systems and Referral Pathways:

22,398 returnees' information has been recorded to the MIS, upgrading the National Database of Migrants. Furthermore, 17,154 returnees were listed for cash incentives under the Wage Earners' Welfare Board (WEWB).

Cash Incentive:

11,535 migrant returnees (188 were female, and 11,347 were male) have received a cash incentive through the support of welfare centers. The recipients of the cash incentives used it to improve their livelihoods by taking diverse initiatives in 70 different sectors, ranging from Agricultural Work, Personal Shops, Livestock Rearing, to Tailoring.

Community Engagement and Accountability:

Support has been provided in conducting 20 community advocacy and mobilization events. 5 GRM (Grievance Redress Mechanism) committees were formed in the 5 Welfare Centers to ensure Accountability to Affected Populations (AAP) and to report Sexual Exploitation and Abuse (SEA), and Sexual Harassment (SH).

Psychological and Reintegration Support:

500 returnee migrants received Psychological First Aid (PFA), and 143 returnees were identified and referred for Recognition of Prior Learning (RPL) to help formalize their skills and improve employment opportunities. Additionally, 21829 returnees referred to Economic, Social and Psychosocial Reintegration, as well as 6,597 returnees accessed referral services from government and private-sector institutions.

KEY LEARNING

- ◆ Know-hows of Operating Migrant Workers' Welfare Centers (MWWCs).
- ◆ Creating effective referral pathways in coordination with government and private partners.
- ◆ Cash incentives strongly motivated returnees to register and engage with services.





REBUILDING LIFE AFTER SETBACKS: A RETURNEE MIGRANT'S TRIUMPH

Gour Chan Das, a 61-year-old returnee migrant from Ward No. 9 of Barumchora village in Anwara, Bangladesh, has lived a life of relentless struggle and unwavering hope. Back in 1990, he migrated to Oman, borrowing BDT 75,000 to cover the costs of his journey in the hope of securing a better life for his family. For more than twenty years, he worked tirelessly, believing that every long day and every sacrifice would one day translate into stability and security for his loved ones. But life had other plans. In 2016, unforeseen circumstances forced him to come back to Bangladesh, carrying a loan of BDT 80,000 and facing economic instability he hadn't expected.

Life after returning was challenging. Despite his hard work abroad, Gour Chan struggled to provide for his family in the face of financial difficulties. The financial strain felt heavier than ever, and the dream he had carried across borders seemed to drift further from reach.

In 2024, a ray of hope emerged when Gour Chan learned about the RAISE Project, an initiative designed to support returnee migrants like him. The program, implemented by PROTTYASHI, offered counseling, training, and financial support to help individuals rebuild their lives. Curious and hopeful, Gour Chan decided to visit the program.

During his counseling sessions, Gour Chan expressed his desire to start a livelihood that would align with his rural roots and the resources available to him.

Based on his aspirations and determination, he was referred to the RAISE Project's financial and training program. The training opened new pathways for him, teaching essential skills in resource management and entrepreneurship and preparing him to start a small but promising business.

With the assistance of a cash incentive of BDT 13,500 from PROTTYASHI, Gour Chan bought his first goat and started a small livestock business. It wasn't easy at first, but with patience and dedication and learning from the PROTTYASHI's financial and training program, his business slowly began to grow. The income allowed him to repay his debts, brought financial stability to his family and regained a sense of stability and confidence that had long been missing.

Today, Gour Chan is a proud example of resilience and self-reliance. His business continues to support his family and serves as an inspiration to others in his community. His journey from despair to self-sufficiency is a powerful reminder of the importance of resilience and the impact of well-structured support programs like PROTTYASHI's RAISE Project.

Gour Chan Das's story demonstrates that no matter the hardships one faces, it is always possible to rebuild and thrive with determination and the right guidance. His success proves that it is never too late to change the course of your life and secure a brighter future.



UNICEF-funded WASH Project

SL# DESLUGGING DATE TOTAL LITERS

1		
2		
3		
4		
5		
6		
7		
8		

CARE UNICEF

Inclusive Sanitary Latrine

Latrine users

Sl. Name

1 Md. Parve

2 Reshma

3 Hossein

WASH

Total *Beneficiary* Reach:

29,996

**Period/Duration:**

July, 2021 to June 2025

**Geographic Coverage:**

Chattogram, Cox's Bazar, Feni,
Chandpur, Cumilla, Noakhali
Districts

**Technical Partner:**

Palli Karma-Sahayak
Foundation (PKSF)

**Goals & Objectives:**

To improve access to clean
water and sanitation in rural
Bangladesh

**Total Number of
Beneficiary:**

7675



BANGLADESH RURAL WATER AND SANITATION FOR HUMAN CAPITAL DEVELOPMENT



Key Accomplishment and Results Achieved



Construction of Sanitary Latrine:

6862 sanitary latrines have been constructed in different disaster prone areas in the targeted Districts at the households who are vulnerable to different disaster shocks.



Installation of water supply point:

814 water supply points have been installed in different public and local facilities to create access to pure water to all in the targeted communities.

These interventions have improved public health reducing potential of waterborne diseases leading to promote overall human capital development in rural Bangladesh. Moreover, this project is also helping the beneficiaries to generate income through providing the loan.

Key Learning:

- The construction of 6,861 sanitary latrines and 814 water supply points in multiple districts improved sanitation, enhanced clean water access, and helped reduce waterborne diseases.
- The project improved health and supported human capital development by enhancing living conditions, crucial for social and economic growth.
- The project offered loans to beneficiaries, helping them generate income and improve their livelihoods and economic resilience in rural Bangladesh.
- The project highlighted that sustainable water and sanitation solutions need continuous support, including regular maintenance and monitoring, to ensure lasting improvements in public health and community development.

“IMPROVING WATER AND SANITATION FOR MINUCHING MARMA'S FAMILY”



At the edge of the hills, in a remote Marma village far from the main road, Minuching Marma lives with her family of seven. At 44, she has carried the quiet weight of responsibility for many years. Life in this indigenous community has never been easy. Limited income, low literacy, and isolation from basic services meant that access to safe water and sanitation basic needs commonly available elsewhere remained out of reach for Minuching's family. The nearest road lay 12 kilometers away, and for generations no government or non-government organization had reached their village with these essential services.

Before the intervention, daily life was shaped by hardship and risk. Without access to safe drinking water or a latrine, the family depended on unsafe water sources and practiced open defecation. Illness was frequent and unavoidable. Children and elders alike suffered from waterborne diseases, and every visit to a health facility drained what little income the family had. Poor health was not just a physical burden, it was a constant financial and emotional strain.

Change began when PROTTYASHI reached Minuching's community. Through patient communication and regular engagement, the project team sat with families and explained a simple but powerful truth: safe water and sanitation protect health, dignity, and the future. For the first time, Minuching's family understood how unsafe water and poor sanitation were harming their lives every day.

With guidance from the project and the active involvement of the community, safe water and sanitation facilities were gradually established. The process was collaborative, respectful, and empowering. Today, every member of Minuching's family has access to clean drinking water and a hygienic latrine. The transformation was immediate. Illnesses declined, medical expenses fell, and the family could finally focus on rebuilding their lives instead of recovering from preventable diseases.

The impact did not stop at one household. Inspired by the success in Minuching's home, the initiative expanded across the village. A total of 26 safe water sources and latrines were constructed, allowing families many of whom faced similar challenges to access these facilities through easy-term loans provided by the project. Open defecation has been eliminated in the area, improving environmental balance and restoring the natural beauty of the hills.

Health conditions have improved across the community. Families are saving money previously spent on treatment, and social dignity has grown alongside awareness. Clean surroundings, improved hygiene, and shared responsibility have strengthened community bonds and enhanced trust in collective action.

Reflecting on this journey, Minuching shared with gratitude:

“PROTTYASHI has consistently communicated with us and provided loans on easy terms to construct latrines. They educated us about safe water and sanitation and ensured that we now have these facilities for future generations. Thanks to improved sanitation, the beauty of our village has increased, our social status has grown, and environmental pollution has stopped. We are now free from diseases. We thank PROTTYASHI and wish them continued success.”

Minuching Marma's story is more than an account of infrastructure, it is a story of dignity restored, health protected, and a community empowered. Through trust, awareness, and inclusive support, safe water and sanitation have become a foundation for a healthier and more hopeful future in this once-forgotten corner of the hills.

DELIVERING IMPROVED WASH SERVICES TO STRENGTHEN CLIMATE RESILIENCE IN BANGLADESH



Technical Partner:

World Jewish Relief



Geographic Location:

Koyra, Khulna, Bangladesh.



Period/Duration:

1st December 2023 –
31st December 2024



Goals and Objectives:

The primary objective of the project was to enhance the climate resilience of vulnerable communities through:

1. Improved access to disaster-resilient sanitation facilities.
2. Increased knowledge and adoption of hygiene and menstrual hygiene management (MHM) practice among adolescents, caregivers, and community members.
3. Reduction of open defecation and prevention of waterborne diseases.

Total Number of Beneficiaries

Direct Beneficiaries:

- 1,200 adolescents (boys and girls) and their caregivers.
- 1,000 primary school students.
- 300 individuals benefited directly from the installation of 90 climate-resilient latrines.

**TOTAL DIRECT
BENEFICIARIES: 2,500**

Indirect Beneficiaries:

**APPROXIMATELY
8,800 INDIVIDUALS.**

KEY ACCOMPLISHMENTS AND RESULTS ACHIEVED

Sanitation Facilities:

90 climate vulnerable households have been supported with climate resilient latrine.

Hygiene Awareness:

1000 students and 975 individuals (350 adolescent girls, 350 adolescent boys, and 275 caregivers) received hygiene awareness sessions on Menstrual Hygiene Management (MHM) and hygiene practices through 20 school-based hygiene sessions and 60 MHM sessions respectively.

Community Engagement:

Observed menstrual hygiene day, engaging 110 participants in discussions about menstrual hygiene management and hygiene practices.



KEY LEARNING

- ◆ Scheduling MHM sessions during afternoons or weekends improved participation, especially among male caregivers.
- ◆ Engaging community members in site selection for latrines ensured better acceptance and use of facilities.
- ◆ Proactive stakeholder engagement, including collaboration with local leaders, strengthened project outcomes.

FROM CONFUSION TO CONFIDENCE: AKIBUR'S JOURNEY TOWARD AWARENESS



Akibur Rahman is a 16-year-old student from a financially struggling family. He lives in his maternal grandfather's home with his mother, younger sister, and elderly grandfather. His father remarried and no longer supports the family, leaving his mother as the sole earning member. She works as a daily wage laborer, earning around 4,000 taka per month, which barely covers the family's basic needs.

Growing up in a vulnerable household, Akibur faced not only economic hardship but also a lack of health-related awareness. When his body began changing at the age of 14, he had no understanding of puberty or what these changes meant. With no one to explain what was happening to him, Akibur became frightened and confused. He believed the physical and emotional changes he was experiencing were a disease, which deeply affected his mental well-being. Alongside this, he had no knowledge of personal hygiene, reproductive health, or the care needs of elderly family members.

This confusion and anxiety began to affect his daily life and education. Akibur's mental health suffered, and he struggled to focus on school, carrying an invisible burden that no child should have to face alone.

A turning point came when Akibur participated in two awareness sessions on menstrual hygiene management (MHM) organized by PROTTYASHI and World Jewish Relief. Through open discussions and age-appropriate explanations, he learned about puberty, why it happens, and how to manage the physical and emotional changes in a healthy way. The sessions also taught him the importance of personal hygiene during adolescence, the role boys can play in menstrual hygiene management, sexually transmitted diseases, and broader sexual and reproductive health and rights.

For the first time, Akibur understood that puberty is a natural process not an illness. This knowledge brought relief, confidence, and mental strength. He began practicing proper hygiene, regained emotional stability, and returned to school regularly with a renewed sense of purpose. Reflecting on his experience,

Akibur shared:

"If awareness programs like this had come to our area earlier, many people would have been free from age-related misunderstandings and prejudice. Now that I understand the changes and responsibilities during puberty, I want to raise awareness among others as well."

With gratitude and hope, he added:

"I sincerely thank PROTTYASHI and the World Jewish Relief and wish them continued success."



ENHANCED COMMUNITY RESILIENCE THROUGH IMPROVED WASH FACILITIES -PHASE 2



Period/Duration:

1st November 2023- 31st March 2024



Geographic Location:

Camp 8E, 15 and host community in Ukhiya and Teknaf, Cox's Bazar, Bangladesh



Technical Partner:

World Jewish Relief (WJR)



Goals and Objectives:

To strengthen the resilience of both the Rohingya refugees and the host community by providing them with access to clean water, proper sanitation facilities, and promoting good hygiene practices.

Total Number of Beneficiary:

1000 INDIVIDUALS
(MALE- 25, FEMALE- 750)

KEY ACCOMPLISHMENT

(Quantitative & Qualitative)

Establishment of Sanitary Latrines & Bathing Cubicles:



A total of 20 regular sanitary latrines, 6 inclusive sanitary latrines, and 20 bathing cubicles were constructed across Rohingya camps and host communities, with a strong emphasis on accessibility for women, children, and persons with disabilities. Community members, particularly women and girls, were engaged in site selection to ensure relevance and usability. The inclusive planning and implementation approach ensured equitable access for women, girls, men, boys, and persons with disabilities, contributing to improved hygiene practices and reduced public health risks through the availability of safe, gender-sensitive sanitation facilities.

Cash for Work Activities:



Implemented Cash for Work (CFW) activities involving 30 beneficiaries to support site stabilization and promote livelihood support. These activities not only strengthened the physical integrity of project sites but also provided short-term livelihood opportunities, enhancing household income and community participation.

Stakeholder Engagement and Coordination:



Comprehensive needs assessments were conducted in both Rohingya camps and host communities using Focus Group Discussions (FGDs), Key Informant Interviews (KIs), transect walks, and geospatial analysis. The project closely coordinated with WASH sector partners, Camp-in-Charge (CiC) offices, Area Focal Agencies, UNOs, and Union Parishads to ensure transparent beneficiary selection and accurate site verification. Security concerns and instances of community dissatisfaction were effectively addressed through proactive communication, coordination, and inclusive decision-making.

CFM and DRR:



A community feedback mechanism was established through a dedicated hotline and regular direct consultations, enabling timely response to community concerns. Disaster Risk Reduction (DRR) strategies were developed and implemented, particularly for site stabilization in hilly terrains. Environmental risks were minimized through responsible site management practices, effective waste control, and prompt mitigation of emerging hazards.

Community Engagement:



Completed WASH infrastructure was formally handed over to local authorities, and community ownership was fostered through the formation of user groups. Local community members were actively involved in monitoring and maintenance planning, strengthening sustainability, community empowerment, and long-term resilience.

KEY LEARNING

- ◆ Inclusive sanitary latrines and bathing cubicles improved accessibility and dignity for people with disabilities, fostering independence.
- ◆ Upgraded WASH facilities enhanced hygiene, health, and access to water and sanitation, especially in challenging areas.
- ◆ CfW initiatives provided economic support and involved communities in meaningful construction work.





Abul Basher's Journey to Safety and Dignity

Abul Basher is a father of 10 children, a husband, and a man who fled with unimaginable fear from Myanmar to protect his family. In June 2017, he and his wife Hamida, along with their children, crossed into Bangladesh, seeking refuge and a chance to rebuild their lives in Camp 15, Block D5, Cox's Bazar. But even in safety, their daily reality was filled with hardship.

Abul's family was forced to share the toilet with another household as there was no other option. In that time, the number of WASH facilities was very low as there was not any situation to ensure according to the need. That latrine was cramped, unsafe, and unsanitary. Abdul's children suffered often from Acute Watery Diarrhea, repeated bouts of illness. For the women and girls in the family, the lack of privacy brought shame and vulnerability, a constant reminder of the fragility of their new life.

Abul's heart ached watching his children fall ill repeatedly. "We escaped bullets and bombs, but we couldn't escape the disease. It felt like another prison." He said quietly.

When PROTTYASHI's team came to their shelter, they saw more than just a family in need they saw human dignity waiting to be restored. After gaining permission from the Camp-in-Charge, PROTTYASHI built a clean, safe latrine right beside their home. It was a small structure which meant so much more than its structure. Children who once missed school because of sickness began to regain their strength. Women and girls finally had a private, secure space where they could care for themselves without fear or shame. The family's days became marked by relief and hope rather than worry and pain.

"Now, we sleep easier at night," Abul shared tears in his eyes. "This latrine is more than a toilet which has become the promise of health, safety, and dignity. PROTTYASHI gave us back a piece of our lives." He added.

This story is a testament to the power of compassion and simple acts of kindness. For families like Abul Basher's, access to safe sanitation is not just about hygiene it is about reclaiming their humanity, one step at a time.





Improved **HEALTH** Through **STRENGTHENED** community **HYGIENE MANAGEMENT**

**Period/Duration:**

December 2023 to November 2024

**Geographic Location:**

E & G Block of Camp-03, Cox's Bazar

**Technical Partner:**

BRAC (Pooled Fund)

**Goals and Objectives:**

Enhanced household well-being through the implementation of gender-responsive and environmentally sustainable WASH services, leading to a reduction in disease prevalence and fostering agricultural development.

Beneficiaries' criteria and Total Beneficiary

10,021

Male: 4909,
Female: 5112
& Persons with
disability: 36

KEY ACCOMPLISHMENT

(Quantitative & Qualitative)

Facilities Upgradations and Maintenance:

5 latrines were upgraded with disaster-resilient adaptation measures, along with 4 bathing cubicles. Additionally, 154 existing latrines and 16 bathing cubicles were repaired and maintained, and 237 tube wells were repaired to ensure continued access to safe water and sanitation facilities.

Awareness Raising:

Hygiene promotion activities included 3,323 household visits conducted by semi-skilled volunteers, reaching 4,170 males and 10,188 females. Menstrual Hygiene Management (MHM) sessions were conducted with 162 adolescent girls, and 2,530 males were engaged through male engagement sessions. Furthermore, 42 males and 155 females were reached through community feedback and consultation meetings.

Camp cleaning campaign:

The project distributed 11,867 waste collection materials and conducted 11 camp cleaning campaigns, reaching 1,100 male beneficiaries.

Desludging activities:

A total of 2,554 cubic meters (m³) of sludge were safely desludged, contributing to improved sanitation and environmental health.

Community outreach:

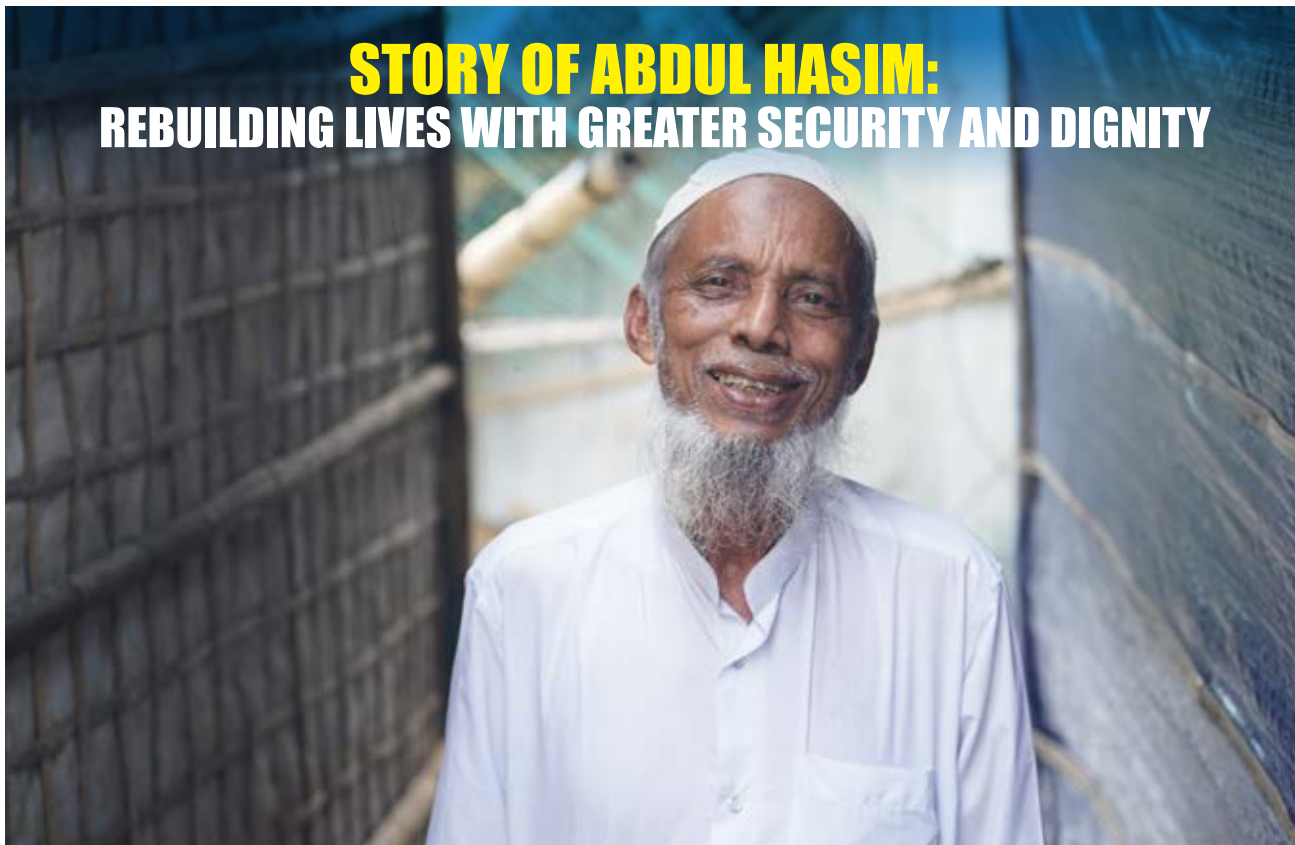
The project successfully conducted its inception meeting and completed foundation training activities. It also observed key global events, including International Water Day, Menstrual Hygiene Management Day, and World Toilet Day, to promote awareness and community engagement.

Key Learning:

- Involving the community in planning and management fosters ownership and ensures long-term sustainability of WASH facilities.
- Continuous education on hygiene practices and water & sanitation is crucial for lasting impact, tailored to local cultural norms
- Long-term success depends on having strategies for the operation, maintenance, and cost recovery of WASH facilities, alongside community and government involvement.
- Tailoring solutions to local contexts through community consultations ensures relevance and effectiveness, enhancing impact and inclusivity.
- Exploring alternative financing, such as public-private partnerships and micro-financing, ensures the long-term viability of WASH programs.
- Designing climate-resilient WASH systems is crucial to protect infrastructure and maintain access to services in the face of climate challenges.



STORY OF ABDUL HASIM: REBUILDING LIVES WITH GREATER SECURITY AND DIGNITY



Abdul Hasim, a 60-year-old man, has been residing in G03 Block of Camp-3 with his wife Jahura Katun, aged of 55, along with their two children, after forcefully displaced from Myanmar in August 2017, because of the persecution. Their son, Mohammed Riyaz, a diligent 17-year-old boy attends in Madrasha for his studies, while their daughter Rashida (14 years old) takes on responsibilities at home. Since arriving at refugee camp, Mr. Hasim recalls the overwhelming challenges they faced, particularly in the areas of sanitation and hygiene. Mr. Hasim shares the situation -

"When we first arrived here, maintaining proper hygiene was a constant struggle. We relied on the efforts of various organizations like the NGO Forum, Oxfam, and BRAC. Although their help was valuable, we still faced difficulties, especially with waste management and access to clean water."

But the situation began to improve when PROTTYASHI, the organization dedicated to enhancing WASH activities, took over the responsibility of WASH facilities at G-block in Camp-3.

"The difference has been remarkable," Mr. Hasim says with a smile.

"PROTTYASHI's WASH program is far better than what we experienced before. Their volunteer team goes door-to-door, collects waste from every household, and ensures that the environment remains clean and hygiene. And our surroundings become much cleaner"

Mr. Hasim described waste management as a significant challenge before PROTTYASHI's involvement. Previously, waste was collected from the communal bins, but that approach was not enough effectible as not all the households consistently used the bins.

Many households disposed their waste improperly, and it led to unsanitary conditions. In addition to waste management, PROTTYASHI's WASH volunteers provided vital hygiene education to the community. They conducted sessions on different types of hygiene topics, including the importance of male engagement in WASH activities, dengue prevention, Menstrual Hygiene Management (MHM), Acute Watery Diarrhea (AWD) awareness, and Community Feedback Consultation Meetings (CFCM). These sessions have had a profound impact on the community.

"We've become more aware and cautious about our health and environment," says Mr. Hasim. "The knowledge we have gained has helped us prevent diseases and maintain better hygiene." added by Mr. Hasim.

PROTTYASHI's commitment not only extends beyond awareness and waste management, the staff of PROTTYASHI also ensures that critical facilities like latrines (LT), bathing cubicles (BC), deep tube wells (DTW), and tap stands are properly maintained. In this regard, Mr. Hasim's explanation -

"Whenever there's a need for repairs, PROTTYASHI acts quickly. This rapid response ensures that we always have access to clean water and functional sanitation facilities, which are essential for our well-being."

For Abdul Hasim and his family, the improvements brought about by PROTTYASHI's WASH interventions have been transformative.

Mr. Hasim's comments reflect the positive changes -

"Our lives have improved so much. We feel safer, healthier, and more hopeful for the future. PROTTYASHI has brought a sense of dignity and comfort to our lives that we didn't have before."

This success story is a powerful testament to the impact that dedicated WASH programs can ensure for the life of Rohingya refugees. Through PROTTYASHI's efforts, families like Abdul Hasim's one has been able to rebuild their lives with greater security and dignity, ensure a brighter and healthier future.



EMERGENCY RESPONSE

Total *Beneficiary* Reach

4,881





EMERGENCY RESPONSE TO CYCLONE MOCHA



Technical Partner:

World Jewish Relief



Period/Duration:

12 May 2023– 31 July, 2023



Geographic Location:

Camp-15 and Camp-22,
Cox's Bazar

Goals & Objectives:

To address the immediate needs of affected communities in Cox's Bazar, including vulnerable groups, by providing essential support such as food, clothing, shelter, and awareness campaigns, while prioritizing inclusivity and safety during Cyclone Mocha.

Total target beneficiaries-

500 HOUSEHOLDS

including 274 male and 226 female
(indirectly covering 3243 individuals)

Key Learning:

- The importance of flexibility in communication during dynamic situation
- The value of staying updated on community needs for responsive relief efforts.
- The significance of cultural awareness for effective information dissemination.
- The role of community leaders in ensuring inclusivity and equity in support.



Key Accomplishment and Results Achieved:

Transportation support:

provided transportation support to help approximately 12,000 individuals safely reach shelters during the crisis. Prioritized the needs of women and girls by engaging them in evacuation efforts, ensuring their safe relocation to shelters, and addressing their unique requirements during emergencies.

Emergency support distribution:

The project effectively catered to the needs of affected communities, including the FDMN community, women, men, adolescents, persons with disabilities (PWD), and vulnerable groups in Cox's Bazar district. Distributed 4,500 dry food packages to meet the immediate needs of the affected communities, coordinated with local authorities across various regions, including Chakaria, Kutubdia, and Ukhiya. Provided clothing packages to 500 households benefiting 3,243 individuals, ensuring appropriate protection during Cyclone Mocha.

Community Engagement:

Conducted awareness campaigns. Involved men, boys and the elderly in evacuation efforts and community safety, ensuring active participation in securing the well being of families and communities. Persons with disabilities were actively involved in evacuation planning, ensuring their specific needs were addressed, alongside the needs of the elderly and children.



SUCCESS STORY

Jahangir's Story

Rebuilding Dignity After Cyclone Mocha

Jahangir, a 27-year-old Rohingya man, fled Myanmar in 2017 and sought refuge in Jamtali Rohingya Camp-15, Ukhiya, Cox's Bazar. Sharing a small bamboo shelter with his wife, three daughters, and five sons, Jahangir struggled to provide for his family through a modest tea stall business attached to his home. Despite his efforts, his meager earnings were insufficient to meet the needs of his large family.

On May 14, 2023, Cyclone Mocha, the strongest cyclone ever recorded in the Bay of Bengal, struck the Cox's Bazar region, including Ukhiya and Teknaf. The cyclone's ferocious winds devastated Camp-15, destroying Jahangir's fragile bamboo house and wiping out his tea stall, food supplies, and belongings. Left with nothing, Jahangir and his family faced immense hardship. They relied on temporary shelter, donated food, and the few clothes they had managed to salvage.



In the wake of the disaster, a post-cyclone needs assessment was conducted in Camp-15 by site management, the CiC office, and supporting organizations, including PROTTYASHI. Based on this assessment, PROTTYASHI, with the support of World Jewish Relief under the project “Emergency Response to Cyclone Mocha,” distributed essential clothing packages to affected families. Jahangir's family was one of the many beneficiaries.

The clothing package brought critical relief, addressing Jahangir's family's immediate need for attire after losing everything to the cyclone. It not only provided comfort but also restored a sense of dignity and normalcy during their recovery. The timing of this assistance was especially meaningful as it coincided with the celebration of Eid, adding joy and hope to an otherwise challenging period.

Expressing his gratitude, Jahangir shared, “Cyclone Mocha devastated our home and belongings, food, household items, and clothing were all lost. While various organizations provided assistance, it was through PROTTYASHI that we received clothing support. In anticipation of Eid, our entire family is immensely delighted to have received these clothes. These garments have not only been a source of comfort during our difficult times but have also magnified the joy of Eid manifold. Therefore, I extend my heartfelt gratitude to PROTTYASHI and WJR for their invaluable support.”

Jahangir's story highlights the resilience of the Rohingya community and the critical role of humanitarian assistance in rebuilding lives after disaster strikes.



EMERGENCY RESPONSE AFTER CYCLONE HAMOON, BANGLADESH: SUPPORT FOR AFFECTED FAMILIES IN THE SLUMS OF COX'S BAZAR



Period/Duration:

1st December 2023 to 29th February 2024



Geographic Location:

Cox's Bazar Municipality, Cox's Bazar.



Technical Partner:

Helvetas Swiss Intercooperation (SDC)



Goals and Objectives:

To address the urgent need for shelter and hygiene support in Cox's Bazar Municipality following the widespread devastation caused by Cyclone Hamoon, ensuring the recovery and well-being of the affected population.

**TOTAL NUMBER
OF BENEFICIARY:
2,500**



KEY ACCOMPLISHMENT

(Quantitative & Qualitative)

Comprehensive Beneficiary Selection:

Supported a total of 1,638 families affected by Cyclone Hamoon. Collaborated with local government authorities, including Cox's Bazar Municipality, for transparent and inclusive beneficiary selection and verification.

510 beneficiaries were provided with shelter kits, including color tins, bamboo, and nylon ropes, enabling them to rebuild or repair their damaged homes.

Emergency Hygiene Support:

1,275 households received hygiene kits containing essential items such as antiseptic soap, sanitary napkins, hand sanitizers, detergent powder, toilet brushes, bleaching powder, buckets, water jars, and hand wash, ensuring improved hygiene and health conditions in the aftermath of Cyclone Hamoon.

Shelter and hygiene kit designs were finalized through consultations with community members, local government, and humanitarian stakeholders to ensure alignment with needs.

Result Achieved (Quantitative & Qualitative)

510 beneficiaries were provided with shelter kits for Emergency Shelter Support and 1,275 households received hygiene kits for as emergency hygiene support.

KEY LEARNING

- Effective coordination among various government stakeholders, including the DC office, Cox's Bazar Sadar Municipality, and UNO office, is crucial for the smooth implementation of emergency projects.
- Frequent visits and meetings with municipality authorities and relevant stakeholders significantly enhance project implementation.
- The context of the project sites is in the Slum areas where everyone has their needs of daily necessities and the project adapted this for smooth project implementation through a proper pre-set up mandate and coordinated ways.
- Involving the private sector contributes to better project implementation.
- Enhanced precautions are necessary before distributing emergency shelter and hygiene kits.



PROTECTION

Total *Beneficiary* Reach

13,965

DELIVERING LIFE SKILLS EDUCATION AND IMPROVING MENSTRUAL HEALTH MANAGEMENT OF ADOLESCENT GIRLS AND WOMEN IN COX'S BAZAR, BANGLADESH (IMHM)



Period/Duration:

1 January 2022-
31 December 2024



Geographic Coverage:

1W, 11, 12, 13, 15, 19, and 27.



Technical Partner:

United Nations Population Fund



Goals & Objectives:

Girls, at risk of adolescent pregnancy, child marriage, or who are married, benefit from improved economic and life skills education opportunities, are protected from violence and able to access protection interventions and services across the development humanitarian- peacebuilding continuum.



Criteria for Beneficiaries:

1. Adolescent Boys (age group 10 – 19 years)
2. Male Caregivers of the selected adolescent boys for Champion of Change curriculum.
3. Key Community Stakeholders Women leaders, Religious Leader and Community Leaders of implementing areas.
4. Shopkeepers/ Shop owners nearby schools (Who sells menstrual kits/products)

Total Number of Beneficiaries:

3,151 INDIVIDUALS.

Host Community:

Teknaf Powroshova, Rajapalong Union, Kutupalong Host Community, Cox's Bazar Powroshova, Maheshkhali Powroshova

Key Accomplishment and Results Achieved:

Adolescent Boys' Sessions (Champion of Change Curriculum):

Empowered 989 adolescent boys across 7 camps and 8 schools, delivering critical knowledge on SRHR, gender equality, and MHM. This led to a shift in attitudes, breaking myths and stigmas surrounding menstruation. Participants were awarded certificates upon completing the program.

Male Caregivers Sessions:

Engaged 962 male caregivers in gender, SRHR, and MHM sessions, fostering a supportive environment for women and adolescent girls. Parents reported increased openness to discussing MHM and gender issues at home.

Peer Leader Training and Outreach:

Trained 45 peer leaders who facilitated 170 outreach sessions, creating safe spaces for open discussions on MHM and GBV in both the camp and host communities, contributing to a more supportive and informed environment.

Community Stakeholders Sessions:

Conducted 1,200 sessions with key community leaders, including women and religious leaders, to raise awareness on SRHR and MHM. These sessions empowered leaders to advocate for safe menstrual hygiene practices, dismantling taboos and promoting community-wide engagement.

Focused Group Discussions (FGDs):

Held 39 FGDs with 445 participants, gathering insights on community challenges around SRH, GBV, and MHM. These discussions shaped future interventions, addressing community-specific needs.

Key Learning:

Engaging local community stakeholders including religious leaders and shopkeepers, has been vital for promoting open discussions on menstrual health and gender equality. This engagement has contributed to increased support for menstrual hygiene practices.

Peer approach has proven to be an effective strategy in changing attitudes toward menstrual health and gender equality. Adolescents participating in these sessions showed enthusiasm and curiosity, particularly as many had never received such training before. Peer leaders have gained trust within their communities, enabling more in-depth discussions and positive behavior changes.

The inclusion of male caregivers in MHM-focused sessions has highlighted their potential to influence household practices. When men understand and engage in menstrual health management, it becomes easier for females to maintain their personal hygiene properly.

Adapting the schedule of sessions to accommodate school timetables and community needs has been essential for successful program delivery. This includes adjusting for exams, public holidays, and political unrest, which are the risks for affecting the participation rates.

Empowering adolescent boys and girls to understand the importance of MHM and gender equality has fostered leadership within communities. Graduates of the CoC program are expected to play an active role in encouraging better menstrual health management.



EMPOWERING CHANGE: BREAKING THE STIGMA **AROUND MENSTRUATION**

In the lively town of Cox's Bazar, surrounded by the stunning scenery of Bangladesh, Rahat Ali Rabbi became a leader in his community. After completing the CoC Program at Baitush Sharaf Jabbaria Academy, Rahat embarked on a journey that not only broadened his knowledge but also sparked meaningful change in the lives of those around him.

"Learning about menstruation and its stigmas opened my eyes to the challenges faced by girls and women," Rahat reflected, looking back on his transformative experience.

Rahat's journey began with enrollment in the CoC Program, where he actively participated in sessions designed to empower youth. Among the many topics, one deeply resonated with him the myths surrounding gender, sexuality, and menstrual health management (MHM). With newfound knowledge and empathy, Rahat recognized the profound influence of cultural norms on the well-being of women and girls, particularly during religious observances such as Ramadan.

Determined to challenge these societal norms, Rahat set out to foster understanding and empathy within his community.

"We needed to break the silence and confront the stigma head-on," he said.

Through open dialogues and community discussions, he worked tirelessly to dispel misconceptions about menstruation. "It is essential to educate everyone, especially boys and men, about the realities of menstruation," Rahat emphasized.

During Ramadan, Rahat noticed a troubling pattern: girls facing humiliation or embarrassment when questioned about their inability to fast due to menstruation. Determined to change this, he took decisive action. "We must respect women's privacy and refrain from intrusive questioning," he urged. He educated young boys and peers on the importance of respecting women's privacy and ensuring that sensitive topics are approached with care and understanding.

Today, Rahat stands as a beacon of youth empowerment and a passionate advocate for gender equality. "Empowering girls and women benefit everyone in society," he asserts with conviction.

Rahat is grateful to PROTTYASHI and UNFPA for their support, which enabled him to gain knowledge, confidence, and the tools to create positive change. His work continues to inspire others to break taboos, promote understanding, and ensure dignity and respect for all, regardless of gender or biological process.



DELIVERING HEALTH, NUTRITION AND LIVELIHOOD, AND PROTECTION SERVICES FOR ROHINGYA REFUGEES AND VULNERABLE HOST COMMUNITIES IN COX'S BAZAR, BANGLADESH



Period/Duration:

November 1, 2021 –
August 31, 2023



Geographic Location:

Camp: 15, Jamtoli, Ukhiya



Technical Partner:

International Rescue
Committee (IRC)



Goals and Objectives:

Improving the safety, living conditions and well-being of women, men, boys, and girls in Camps and surrounding host communities.

10814

(FEMALE- 6474, MALE-4340)

Beneficiaries Criteria & Total Number of Beneficiary

Key Accomplishment and Results Achieved

GirlShine Curriculum:

Implemented Girl Shine Curriculum to empower 60 adolescent girls by enhancing their leadership, life skills, and knowledge. It focuses on building confidence, educating on sexual and reproductive health, and promoting gender equality to help them navigate challenges and realize their potential. Within the session for 40 female caregivers, the focus was on the challenges they face when discussing menstrual hygiene management (MHM) with their daughters while 20 male caregivers who participated in the sessions openly admitted their previous lack of awareness regarding women's and girls' reproductive health concerns. However, these sessions have illuminated the profound importance of supporting women and girls, especially during their menstrual hygiene management.

Engaging Men through Accountable Practice (EMAP) Curriculum:

Implemented Engaging Man through Accountable Practice (EMAP) curriculum through engaging men and boys in challenging gender norms and promoting shared responsibility in addressing issues such as gender-based violence and reproductive health. It focuses on fostering accountability and encouraging positive behavior change in men to support the empowerment of women and girls. This initiative included for 469 male and female. 8 sessions were effectively conducted for 16 female groups and 16 sessions were effectively conducted for 14 female groups.

Sensitization of Caregivers

Caregivers were engaged through awareness raising sessions to take an active role in supporting the well-being and development of their children, particularly in the context of nutrition, health, and protection services.

Outreach Sessions:

Messages were delivered on Gender-Based Violence (GBV) prevention and risk mitigation through a collaborative effort with women's support groups, self-help groups, community watch members, and volunteers as outreach initiatives. Utilizing home visits and courtyard meetings as platforms, the team exceeded its outreach targets, engaging 5,391 participants—comprising 2,231 females and 2,212 males in the Rohingya community, and 708 females and 240 males in the host community. These contributed to greater community engagement and increased understanding of GBV prevention strategies. impactful GBV awareness-raising activities



FROM PREJUDICE TO PEACE: The Transformation

Abdus Sukkur, a 40-year-old Rohingya refugee and educator, sought refuge in Bangladesh's E Block of Camp 15, following his perilous escape from Myanmar in 2017. Despite being educated, Sukkur harbored prejudiced views towards women, often disregarding their rights and education, and treating them disrespectfully. Once he pressured his wife to secure a substantial dowry from her father to start a new business. When his wife expressed disagreement, he resorted to physical abuse. Coerced, his father-in-law provided some dowry money.

However, Abdus Sukkur's demands for dowry continued as he sought funds to migrate illegally to Malaysia. When his wife refused, he subjected her to further physical abuse, accompanied by threats of a second marriage if she failed to fulfill the dowry demand. His biased attitude particularly affected his family life, where his wife endured verbal and physical abuse.

In the meanwhile, Bureau of Population, Refugees and Migration (BPRM) funded and the International Rescue Committee (IRC) supported "Delivering Health, Nutrition, and Livelihood, and Protection services to Rohingya Refugees and vulnerable host communities in Cox's Bazar, Bangladesh" project staff arrived at his block. Volunteers from PROTTYASHI, implementing partner, were in the process of identifying potential participants for their EMAP (Engaging Men for Accountable Practice) program.

Intrigued by the details of the program, Sukkur developed an interest in participating. Attending the EMAP sessions proved to be a turning point for Sukkur. The program not only helped him to realize the extent of his harmful behavior toward his wife but also instilled a deep understanding of gender equality, respect for women, and the importance of peaceful family life. Expressing genuine remorse for his past actions, he made a conscious decision to change.

Today, Sukkur and his wife live in harmony, working together to take care of household duties and prioritize their children's education. He has transformed into a respectful supporter of women's rights, acting as an exemplar in his community.

He said-

"A few months ago, I had misconceptions about women, which negatively affected my family relationship. The EMAP program helped me understand gender equality and why men and women must work together for happiness. I now have a healthy equal relationship with my wife and have stopped my bad behavior"

Sukkur's journey with the EMAP program marked a profound shift in his worldview, leading to a serene and fulfilled family life. His transformation serves as a beacon for his community, showcasing the power of positive change.

INTEGRATED PROGRAM

(Health, Education, Livelihood, Nutrition)

Total *Beneficiary* Reach
18,623,491



Technical Partner:

Palli Karma Shohayok
Foundation (PKSF)



Period/Duration:

1st July 2017-
Ongoing



Location:

Anowara and Banskhali Upazila of
Chattogram, Maheshkhali, Kutubdia
Upazila of Cox's Bazar District



Goals & Objectives:

To create awareness among the
young and adolescent generation
against all sorts of crimes.

Targeted **B1331**
ENEFICIARIES

KEY ACCOMPLISHMENT AND RESULTS ACHIEVED

Adolescent Clubs:

Established 702 clubs (351 for girls, 351 for boys) across Anowara, Banskhali, Chakaria, Maheshkhali, and Kutubdia Upazilas, fostering inclusive youth engagement and leadership.

Social Awareness Campaigns:

Conducted 39 campaigns, reaching 1,178 adolescents, raising awareness on key social issues.

Soft Skills Development:

Delivered 39 training sessions to 846 adolescents, enhancing leadership, communication, and life skills.

Youth Fairs

Held 3 fairs, attracting 566 adolescents, providing platforms for interaction, creativity, and opportunity exploration.

Protests:

Led 3 protests with 150 adolescents, fostering awareness and active participation against tobacco use.

Cultural Events:

Organized 81 sports events, engaging 2,608 adolescents, encouraging teamwork, fitness, and healthy competition.

Health Awareness Activities:

Implemented 39 health sessions, engaging 1,178 adolescents, promoting healthy practices and awareness.

Marathon Races:

Organized 3 races with 100 participants, encouraging physical fitness and community participation.

Cultural Events:

Facilitated 81 events, involving 2,150 adolescents, promoting creative expression and community bonding.

Recognition for Social Contributions:

Awarded 45 adolescents for exceptional contributions to social work, promoting responsibility and civic engagement.



Key Learning:

- The establishment of an equal number of clubs for girls and boys ensured inclusive participation, empowering both genders equally and fostering a sense of shared responsibility in adolescent development.
- The success of awareness campaigns, cultural events, and sports activities demonstrated the importance of community engagement in shaping the attitudes and behaviors of adolescents on social, health, and personal development issues.
- Providing adolescents with soft skills development and health awareness activities has proven essential in equipping them with the tools to manage their well-being, relationships, and personal growth effectively.
- The ongoing, consistent implementation of programs (such as 39 sessions of health and social awareness) highlights the importance of sustained efforts in achieving meaningful, lasting impact in the lives of adolescents.
- Organizing diverse activities such as marathons, youth fairs, and anti-tobacco protests helped actively involve adolescents in real-world issues, encouraging leadership and active participation in addressing community challenges.
- Recognizing and rewarding adolescents for their contributions to social work has proven to be an effective motivator, encouraging a sense of pride and responsibility while reinforcing the importance of giving back to the community.
- A blend of cultural and sports events has shown that adolescents are highly motivated when given opportunities to express themselves creatively and physically, contributing to their overall well-being and social cohesion.

Ayesha's Story

ONE INTERVENTION, ONE GIRL, ONE TRANSFORMED FUTURE:



Ayesha akther, a determined 15-year-old from Airamangol village in Anwara, Chattogram, stood at the edge of a life-changing crossroads. As the eldest of five children, she grew up understanding struggle long before she understood her own dreams. Her father, Bazlur Rahman, worked tirelessly as a day laborer, and her mother, Fatema Begum, managed the home with quiet resilience. Together, they fought each day to provide for their family. Yet despite the challenges, Ayesha never let the circumstances diminish her aspirations.

A brilliant ninth-grade student, she dreamed of building a future far brighter than her circumstances. But just as her path seemed to take shape, everything began to slip away.

Pressed by poverty and social pressure, her parents started to believe that early marriage was the only feasible solution for their eldest daughter. They had already identified a suitor from a nearby union, convinced this would secure her future but they could not. For Ayesha, the news felt like the ground beneath her feet had vanished. Her school attendance stopped, her movements were restricted, and the world that once felt full of promise suddenly tightened around her.

Before the implementation of PROTTYASHI's adolescent engagement program in the community, this was the reality for many girls in the community.

'Parents, particularly those in economically disadvantaged situations, did not fully understand the long-term consequences of early marriage on their daughters' physical, emotional, and mental well-being. Adolescents, including Ayesha, were often distracted by the misuse of digital platforms, which added to the uncertainty of their futures.



But things began to change when PROTTYASHI started to implement the project interventions. The program focused on raising awareness among adolescents and their families. It taught adolescents about health, rights, education, and the dangers of early marriage. It aimed to equip young people like Ayesha with the knowledge and support to make informed decisions about their futures. Through regular meetings, club activities, and guidance, Ayesha and other adolescents were able to recognize their potential and the importance of education in shaping their futures.

marriage, they were giving her the chance to fulfill her potential and build a brighter future for herself. They decided to call off the marriage and allow Ayesha to return to school.

The impact of this intervention was profound. Ayesha resumed her education and once again began to participate actively in the adolescent club. She regained her confidence, and her life, once again, held the promise of possibilities. The community, particularly the parents and other program participants, expressed their gratitude for the intervention.



On September 4, 2024, during a routine club visit, the Program Officer noticed Ayesha's absence and decided to follow up. Upon learning about the planned marriage, without hesitation, he mobilized the club members, community leaders, and Ayesha's parents for an urgent meeting. They explained the health risks, emotional toll, and the missed opportunities for personal growth and achievement that early marriage would bring. During the conversation, they emphasized Ayesha's bright future and the possibilities that lay ahead for her if she were allowed to continue her education. They reminded her parents that, with support, their daughter could excel and make a positive impact on the community.

Moved by the discussion and the support from the program, Ayesha's parents had a change of heart. They realized that by preventing Ayesha's

They acknowledged the importance of raising awareness about child marriage, praising PROTTYASHI's initiative for saving Ayesha's life from the devastating consequences of early marriage. Through this program, Ayesha's family was not only able to preserve their daughter's future but also recognize the value of education and empowerment for their children. Her story spread through the village, inspiring parents and young girls alike.

Ayesha's story stands as a powerful reminder that when a community chooses knowledge over tradition, and courage over silence, a girl's life can change forever. Her story is not just about stopping a marriage; it's about reclaiming a future filled with possibilities.

ENHANCING RESOURCES AND INCREASING CAPACITIES OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY (ENRICH)



18622160

beneficiaries have been reached till July 2024



Period/Duration:

Jan 2013- Ongoing



Geographic Location:

Camp-15 and Camp-22,
Cox's Bazar



Technical Partner:

PKSF (Palli Karma-Sahayak
Foundation)



Geographic Coverage or Location:

- i) Kalarmarchara Union, Maheshkhali, Cox's Bazar
- ii) Habilasdwip Union, Patiya, Chattogram
- iii) Charandwip Union, Boalkhali, Chattogram



Goals and Objectives:

To ensure human dignity and freedom by gradually and sustainably reducing poverty towards the total elimination of poverty and sustainable development at the household level.

Key Accomplishment and Results Achieved:

The ENRICH project has many separate components, such as Health, Education, Youth Development, and the Elderly Program.

Health



Community-based Primary Healthcare:

The ENRICH health component delivers primary healthcare across selected unions through monthly household visits by trained health visitors. Health data are recorded in household cards and a computerized database to support continuity of care and planning.

Health services:

Healthcare was delivered through static clinics, satellite clinics, and health camps. During the reporting year, 15,762 participants were served through 879 static clinics, 16,574 through 234 satellite clinics, and 3,125 through 12 health camps with specialist doctors.

Health services:

Primary healthcare services were provided to 723 older persons, alongside the distribution of BDT 1,372,000 in Probin Allowance to support their well-being and financial security.

Supplement Distribution:

A total of 20,190 iron and folic acid supplements were distributed among individuals most at risk of anemia, particularly women and adolescent girls, while 14,800 calcium supplements were provided to support bone health within the community.

Health Awareness and Behavior Change Communication:

Health awareness activities included 1,818 courtyard sessions reaching 27,270 beneficiaries and 2,211 campaigns for lactating mothers benefiting 31,345 women, along with sessions for pregnant women



Education



Preventing Dropout and Supporting Early Learning:

The ENRICH education component reduces primary-level dropout by providing supplementary education through community-based learning centers.

Health services:

Operation of Community Learning Centers: Qualified teachers conducted classes free of cost from 3:00 pm to 5:00 pm, supporting children up to Class Two with literacy and numeracy development. During the reporting year, 104 learning centers were successfully stabilized, ensuring regular attendance, improved learning continuity, and increased retention of children within the formal education system

Youth Development



Skill Development and Youth Empowerment:

The Youth Development component was designed to equip young people with practical skills and positive social values to support their personal and professional growth. The intervention focused on identifying youth potential and enhancing skills aligned with their abilities and aspirations.

Promoting Leadership and Social Values:

Through structured engagement and capacity-building activities, youth were encouraged to develop employable skills, leadership qualities, and a sense of social responsibility. The program also emphasized human and ethical values, fostering active citizenship and community engagement.



Key Learning:

- Combining static clinics, satellite clinics, and health camps increased service coverage, especially in hard-to-reach areas.
- Targeted support for older people, including healthcare and Probin Allowance, effectively addressed both health and financial vulnerabilities.
- Supplementary learning centers played a key role in reducing primary-level dropout, improving attendance and retention.

HOPE ON FOUR HOOVES:

A Widow's Journey from Begging to Financial Stability



Nur Nahar, a resilient woman from the Habilasdwip Union in Patiya, faced numerous hardships after her marriage to Md. Nurul Huda. Despite her hopes for a happy and secure future, her life took a difficult turn shortly after the wedding. Following their marriage, Nur Nahar was separated from her husband's extended family due to disputes and disagreements among family members. This isolation placed a heavy burden on her and her husband.

Md. Nurul Huda struggled to provide for their family, which consisted of three daughters and a son. His limited income made it increasingly difficult to meet even their basic needs. Over time, the family's financial situation deteriorated further, plunging them into deep poverty. Tragically, their struggles were compounded when Nurul Huda was diagnosed with cancer. Despite their best efforts, they could not afford proper treatment, and he eventually succumbed to the illness, leaving Nur Nahar alone to support their children.

With no other means of survival, Nur Nahar resorted to begging to feed her family. Her days were filled with relentless hardship,

and the weight of her responsibilities seemed insurmountable. However, her life took a transformative turn in 2018 when a team from PROTTYASHI heard of her plight. They visited her and provided her with a cow and a calf as part of their livelihood support initiative.

This small yet significant gift became a turning point in Nur Nahar's life. She began selling milk in the local market, gradually earning enough to sustain her family. Over time, through her hard work and determination, she managed to improve her circumstances significantly. Today, Nur Nahar is financially stable and no longer has to beg to support her family.

Currently, she owns a cow, a bull, and a calf, with their combined market value estimated at approximately 300,000 BDT. This transformation not only secured her family's livelihood but also restored her dignity and hope for a better future. Nur Nahar's story stands as a testament to the power of resilience and the impact of timely support in changing lives.

A woman wearing a vibrant red and blue patterned headscarf is looking down at a book. The background is a dark, textured wall.

MICROFINANCE

Total *Beneficiary* Reach

137,670



MICROFINANCE PROGRAM



Geographic Coverage or Location:

Chattogram, Cox's Bazar, Feni, Cumilla, Noakhali, Lakshmipur, Chandpur, Rangamati, Bandarban, Khagrachari



Goals & Objectives:

To empower underserved communities by providing access to financial services that foster entrepreneurship, improve livelihoods, promote economic self-reliance and eradicate poverty.

Total Number of Beneficiary:

137,670

KEY ACCOMPLISHMENT and Results Achieved

JAGORON

In this credit scheme, a total of 74,003 beneficiaries have been empowered to improve their livelihoods and achieve economic self-reliance through access to microloans. A cumulative amount of BDT 7,065,717,000 has been disbursed under this program, enabling recipients to start and expand small businesses, invest in income-generating activities, and improve their overall financial stability. This initiative has not only provided financial assistance but has also fostered entrepreneurship and strengthened the economic resilience of communities.

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AGROSOR

Under the Agrosor credit scheme, a total of 24,379 beneficiaries have received loans amounting to **BDT 6,292,839,000**. This financial support has been instrumental in empowering individuals to establish and expand medium-scale enterprises, enhancing their income-generating capacities, and contributing to the overall socio-economic development of their communities.

ENRICH PROGRAM

ENRICH Program - 1109 beneficiaries have been reached under ENRICH LIL, ACL and IGA Loan program and received BDT 534,852,000.

LIFT PROGRAM

Under the LIFT credit scheme, 6 beneficiaries have received loans totaling BDT 1,506,000. This program focuses on empowering individuals through targeted financial support, enabling them to engage in specialized income-generating activities and improve their livelihoods sustainably.

Apart from that, 2,830 beneficiaries have received a total of BDT 220,186,000 under the Livelihood Restoration Loan, helping them restore and enhance their livelihoods. Additionally, 800 beneficiaries have been provided with BDT 20,370,000 under the Household Water Loan, enabling them to improve their access to safe water sources. Another 6,620 beneficiaries have benefited from a total of BDT 181,621,000 under the Household Sanitation Loan, supporting them in improving sanitation facilities at the household level. Furthermore, 1,570 beneficiaries have received BDT 37,362,000 under the second phase of the Livelihood Restoration Loan (LRL 2nd phase), continuing their journey towards financial stability and self-sufficiency. These loans have significantly contributed to improving the overall living standards and well-being of the beneficiaries.

SUFOLON

Under the Sufolon credit scheme, a total of 24,759 beneficiaries have been provided loans amounting to BDT 4,019,729,000. This initiative focuses on supporting agricultural and rural development by enabling farmers and entrepreneurs to invest in farming, livestock, and other agribusiness ventures, thereby promoting food security and sustainable livelihoods.

BUNIAD

Under the Buniad credit scheme, 1,024 beneficiaries have received loans totaling BDT 34,175,000. This program is designed to support ultra-poor households by providing them with financial assistance to invest in income-generating activities, helping them break the cycle of poverty and achieve long-term economic stability.





SUCCESS STORY

THE STORY OF PUSHPOMALA TRIPURA: FROM STRUGGLE TO SUCCESS

Pushpomala Tripura, a determined mother of five, lived with her husband and children in a small, impoverished household. Her husband worked as a day laborer, but the family struggled to make ends meet. In 2016, seeking to improve her family's income, Pushpomala joined PROTTYASHI's microfinance program and took a loan of 10,000 BDT to start a small lemon garden. With care and dedication, she planted lemon saplings on a modest plot of land, dreaming of achieving financial independence.

Tragedy struck when her husband suddenly passed away due to a heart attack, leaving Pushpomala as the sole provider for her young children. Overwhelmed and desperate, she approached several organizations for support, but all turned her away. In this critical moment, she turned to PROTTYASHI and applied for a loan of 50,000 BDT. Recognizing her determination and potential, the branch manager and field officer of the Korerhat branch approved her application.

With the loan, Pushpomala purchased a cow and invested the remaining funds in her lemon orchard and vegetable farming. This marked the beginning of a new chapter in her life. Step by step, her efforts bore fruit.

The scale of her loans increased alongside her sources of income, enabling her to steadily expand her ventures. Today, Pushpomala owns 11 cows, including calves, a five-bigha lemon garden, and a small house. One of her sons is continuing his education. Currently, she has taken a loan of 500,000 BDT from PROTTYASHI to further invest in her agricultural activities, earning between 4,000 and 5,000 BDT daily, which allows her to meet her weekly installment obligations without difficulty. Reflecting on her journey, Pushpomala often recalls the early days after her husband's death, when providing three meals a day for her children seemed impossible, and she survived on just one meal while working at others' homes. With tears in her eyes, she says,

"If PROTTYASHI hadn't supported me during those hard times, I wouldn't have reached this stage."

Her orchard now provides employment for 2-3 workers, and she dreams of starting a dairy farm in the future with the support of PROTTYASHI and her savings. Pushpomala Tripura's journey stands as a powerful testament to resilience, hard work, and the transformative impact of support and opportunity.



HOUSING PROJECT OF BANGLADESH BANK

Duration: 2004 - present

The program included a structured two-day training module, which helped participants develop crucial skills in safe crop production and post-harvest loss management. The hands-on learning opportunities, including practical demonstrations with training materials like insect boxes, pheromone traps, and harvesting tools, enabled 92.59% of participants to show significant progress in the training topics.

The trained farmer leaders are now disseminating their newly acquired knowledge to around 2,430 farmers within their communities, thereby promoting better agricultural practices and contributing to the reduction of post-harvest losses.

Through the training, the initiative has had a measurable impact on local agricultural practices, contributing to improved household nutrition, reduced food waste, and overall community resilience.

Housing activities of Grihayan Tahobil is being implemented through Non-Government Organizations (NGOs) of the country. Grihayan Tahobil

PROTTYASHI has been implementing this project since 2004. The organization has been focused on assisting families who were in helpless situations, lacking the means to build their own homes. To facilitate this, PROTTYASHI has been supporting the families through providing the financial support to the female members of the families as most the organization's beneficiaries are female. This access to finance enabled beneficiaries to start building their homes and establish a more stable life as well engage the women in empowerment. By June 2023, the project had significantly impacted the lives of 509 families, with the Bangladesh Bank facilitating loans amounting to 1, 62,90,000. These funds helped families transition from precarious living conditions to secure and sustainable housing.



Geographical Location

Chandanaish, Boalkhali
& Fatikchari Upazilas



THE JOURNEY OF SHAHNUR AKTER - A STORY OF RESILIENCE AND HOPE

Shahnur Akter, from Boalkhali Upazila of Chattogram, had a challenging and miserable life. She lived in a small, overcrowded house with seven family members, sharing the space with another family. The house was cramped, and the lack of privacy, as well as the basic amenities, made their daily life extremely difficult. Besides, the far location of the washroom from the house made the situation worse and created significant challenges, especially at night. Despite these conditions, Shahnur and her family persevered and were determined to improve their situation.

Shahnur's husband, a CNG driver, earned a limited income that barely covered the family's basic needs. With financial constraints weighing heavily on them, it was a struggle to ensure their children could study and thrive. The absence of a proper home added to their woes, creating an environment of constant uncertainty and discomfort.

Shahnur Came to know about Bangladesh Bank's housing project 'Grihayan Tahobil' being implemented by PROTTYASHI, aiming to provide financial support to families like Shahnur's, enabling them to build safe and secure homes. Seeing an opportunity to change her family's future, Shahnur resolved to make it happen.

She applied for a low-interest loan under the housing project and combined it with her savings to begin building a home for her family. Though the process was challenging, Shahnur's determination never wavered. She carefully managed the finances and oversaw every step of construction, ensuring that the house met her family's needs.

The completion of their new home marked a turning point. No longer did they have to share living space with another family, and their children finally had a quiet place to study. The addition of an indoor washroom brought not only comfort but also a renewed sense of security and dignity.

Today, Shahnur looks back with pride. The home she built stands as a symbol of stability, hope, and resilience. It provides her children with a safe environment to pursue their education and offers the entire family a sense of belonging and confidence.

Reflecting on her journey, Shahnur shares, "Now I have a house and I don't have to worry when guests come to visit. The way society treats us has also changed since we moved into this home."



SOCIAL ENTERPRISE OF PROTTYASHI



SOCIAL ENTERPRISE OF PROTTYASHI: GRASSROOTS

GRASSROOTS is a flagship Livelihood and Social Enterprise Initiative of PROTTYASHI, designed to uplift rural artisans across Bangladesh by transforming traditional skills into sustainable income opportunities.

Diverse Product Portfolio

GRASSROOTS specializes in a wide range of handcrafted products, combining traditional techniques with modern market demand:

Organic products

Jute crafts

Bamboo and wood-based crafts

Sewing products

Packaging solutions

Handcrafted items

Beauty and personal care products

Hogla crafts

Market Presence:

- 25 kiosks located in hotels across Cox's Bazar
- 2 retail shops in metropolitan cities of Bangladesh

Market-Driven, Skill-Based Approach

At the heart of GRASSROOTS is PROTTYASHI's market-driven livelihood model, which follows a structured approach:

1

Market & Value Chain Assessment:

Identify profitable product opportunities based on demand

2

Skill Development & Training:

Provide theoretical and hands-on training aligned with market trends

3

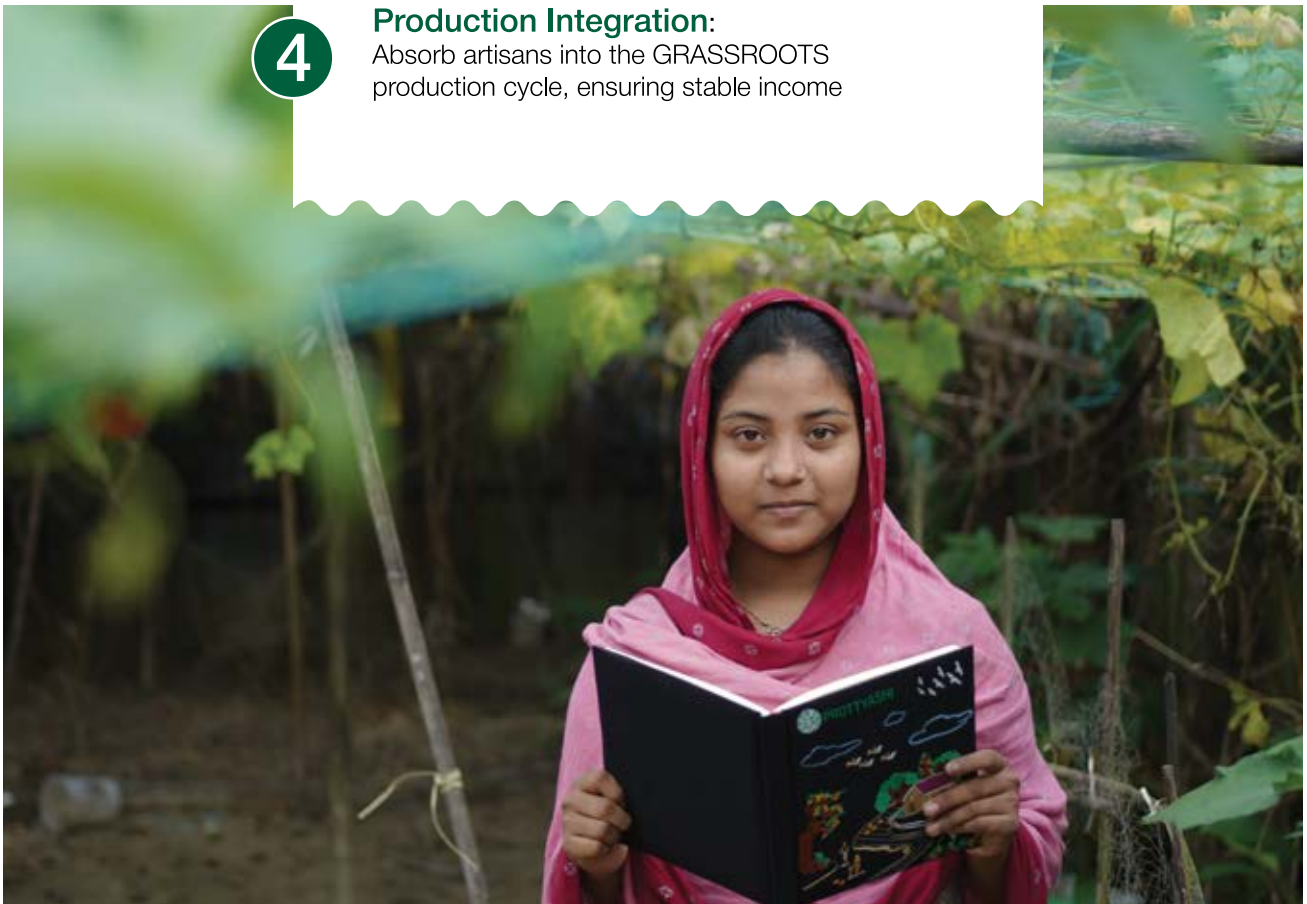
Mentor-Mentee Support:

Help artisans perfect their craft and maintain high quality

4

Production Integration:

Absorb artisans into the GRASSROOTS production cycle, ensuring stable income





AUDIT

Report

Private and Confidential

**Auditor's Report
on
Financial Statement.**

PROTTYASHI
Consolidated Accounts
For the Year Ended June 30, 2024.

KHAN WAHAB SHAFIQUE RAHMAN & CO.
CHARTERED ACCOUNTANTS

HEAD OFFICE
7, RAJUK AVENUE (5TH FLOOR)
RUPALI BIMA BHABAN, MOTIJHEEL
DHAKA -1000, BANGLADESH.
PHONE: +8802223385136
E-mail: kwsr@dhaka.net

CHITTAGONG OFFICE:
FARUK CHAMBER (9TH FLOOR),
1403 SK. MUJIB ROAD,
AGRABAD, CHATTOGRAM
PHONE: +8802333320056
E-mail: kwsrctg@gmail.com

Dhaka Office :Rupali Bima Bhaban (5th & 6th Floor)

7, Rajuk Avenue, Motijheel,

Dhaka-1000, Bangladesh.

Tel : +88-02-223385136, 47122785, 9551821

Fax : +88-02-9551821

E-mail : kwsr@dhaka.net

Web : www.kwsrbd.com

**Chattogram Branch Office :**Faruk Chamber (9th Floor)

1403, Sk. Mujib Road,

Agrabad C/A, Double Mooring,

Chattogram, Bangladesh.

Tel : +88-02-333320056

E-mail : kwsrctg@gmail.com

Web : www.kwsrbd.com

INDEPENDENT AUDITOR'S REPORT**To The Executive Committee of****PROTTYASHI****Report on the Audit of the Financial Statements****Opinion**

We have audited the financial statements of “PROTTYASHI” (the Organization) which comprise the Statement of financial position as at June 30, 2024 and the related statement of profit or loss and other comprehensive income, Statement of receipts & payments for the period, a summary of significant account policies and other explanatory notes on that date.

In our opinion, the accompanying financial statements give a true and fair view, in all material respects, of the financial position of the “PROTTYASHI” as at June 30, 2024 and of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with ethical requirement that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**In Practice since 1968**

Dhaka Office :

Rupali Bima Bhaban (5th & 6th Floor)
7, Rajuk Avenue, Motijheel,
Dhaka-1000, Bangladesh.
Tel : +88-02-223385136, 47122785, 9551821
Fax : +88-02-9551821
E-mail : kwsr@dhaka.net
Web : www.kwsrbd.com

**Chattogram Branch Office :**

Faruk Chamber (9th Floor)
1403, Sk. Mujib Road,
Agrabad C/A, Double Mooring,
Chattogram, Bangladesh.
Tel : +88-02-333320056
E-mail : kwsrctg@gmail.com
Web : www.kwsrbd.com

Information Other than the Financial Statement and Auditors' Report Thereon

Management is responsible for other information. The other information comprises the information included in the annual report, but does not include the financial statement and our auditors' report thereon. Our opinion on the financial statement do not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:



In Practice since 1968

Dhaka Office :

Rupali Bima Bhaban (5th & 6th Floor)
 7, Rajuk Avenue, Motijheel,
 Dhaka-1000, Bangladesh.
 Tel : +88-02-223385136, 47122785, 9551821
 Fax : +88-02-9551821
 E-mail : kwsr@dhaka.net
 Web : www.kwsrbd.com



Chattogram Branch Office :

Faruk Chamber (9th Floor)
 1403, Sk. Mujib Road,
 Agrabad C/A, Double Mooring,
 Chattogram, Bangladesh.
 Tel : +88-02-333320056
 E-mail : kwsrctg@gmail.com
 Web : www.kwsrbd.com

- ✓ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ✓ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- ✓ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ✓ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ✓ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- ✓ Obtain sufficient appropriate audit evidence regarding the financial information of the Organization to express an opinion on the financial statement we are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings that we identify during our audit. We also provide those charged with governance



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with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the organization so far as it appeared from our examination of those books;
- c) the statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account; and
- d) the expenditure incurred was for the purposes of "PROTTYASHI".

Chattogram**Date: 05.11.2024**


Khan Wahab Shafique Rahman & Co.
Chartered Accountants

Signed By

Mohammad Shaheed FCA (F-1016)

Senior Partner

DVC: 2411051016AS123370

PROTTYASHI
Statement of Financial Position
As at June 30, 2024

As at June 30, 2024

		Annexure-A	
Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2023-2024	FY 2022-2023
<u>Assets</u>			
<u>A. Non-Current Assets:</u>			
Property, Plant and Equipment	9.00	246,994,181	195,190,119
Long Term Investments	10.00	843,577,000	184,420,000
Total Non-Current Assets (A)		1,090,571,181	379,610,119
<u>B. Current Assets:</u>			
Loan to Beneficiary	11.00	9,377,744,746	8,761,309,336
Other Loan - Short Term	12.00	65,437,653	61,080,394
Account Receivables	13.00	39,455,399	21,107,232
Advance, Deposits & Prepayments	14.00	9,889,605	33,044,422
Project Account- Other	15.00	4,777,577	6,610,112
Cash & Cash Equivalent	16.00	340,016,860	182,983,919
Total Current Assets (B)		9,837,321,841	9,066,135,415
Total Properties and Assets (A+B)		10,927,893,022	9,445,745,533
<u>Capital Fund and Liabilities</u>			
<u>C. Capital Fund</u>			
Cumulative Surplus	17.00	3,651,995,730	2,883,899,762
Statutory Reserve	18.00	440,050,397	339,149,181
Total Capital Fund (C)		4,092,046,126	3,223,048,943
<u>D. Non Current Liabilities</u>			
Loans From PKSF - Long Term	19.00	490,816,663	398,333,339
Total Non Current Liabilities (D)		490,816,663	398,333,339
<u>E. Current Liabilities</u>			
Loans From PKSF- Short Term	19.00	533,350,007	457,649,586
Loans From Gratuity & PF Fund - Short Term	20.00	-	190,000,000
Members Savings Deposits	21.00	4,925,705,123	4,442,967,383
Loan Loss Provision	22.00	151,641,744	127,587,497
Accumulated Depreciation	9.00	45,844,149	39,224,500
Other Fund	23.00	557,214,687	463,590,257
Advance Fund-Donor	24.00	20,257,289	48,006,811
Account Payables	25.00	13,272,505	646,688
Provisions	26.00	97,744,729	54,690,529
Total Current Liabilities (E)		6,345,030,233	5,824,363,251
Total Capital Fund and Liabilities (C+D+E)		10,927,893,022	9,445,745,533

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.

Assistant Director (Finance)

Prottiyashi

Md. Shafiu Bashar
Assistant Director (Finance)
PROTTYASHI

Executive Director

Prottiyashi

MONOWARA BEGUM
As per our report of June 30, 2024
Executive Director
PROTTYASHI

Chairman

Prottiyashi

Badal Kanti Chowdhury
Chairman
PROTTYASHI

Khan Wahab Shafique Rahman & Co.
Chartered Accountants

Signed by
Mohammad Shaheed FCA (F-1016)
Senior Partner

DVC: 2411051016As123370



Chattogram

Date: 05 NOV 2024

PROTTYASHI
Statement of Comprehensive Income
For the year ended June 30, 2024

Annexure-B

Particulars	Notes	Amount in Taka FY 2023-2024	Amount in Taka FY 2022-2023
A. Income:			
Microfinance Service Charges & Other Operating Income:			
Microfinance Service Charges & Other Operating Income	27.00	2,143,432,982	1,854,377,627
		<u>2,143,432,982</u>	<u>1,854,377,627</u>
Other Operating Income:			
Program Overhead Income		10,131,052	10,225,318
Other Operating Income	28.00	6,451,935	5,144,807
		<u>16,582,987</u>	<u>15,370,125</u>
Financial Income:			
Bank Interest		11,828,615	6,996,204
Bank Interest on Fixed Deposit		8,072,659	2,912,617
		<u>19,901,274</u>	<u>9,908,822</u>
Grant Received against Project Management Operation:			
Donor's Grant/Donation/Reimbursement Income	29.00	301,807,720	217,489,262
		<u>301,807,720</u>	<u>217,489,262</u>
Total Income (A)		<u>2,481,724,964</u>	<u>2,097,145,835</u>
B. Expenditure:			
Service charge of PKSF Loan	30.00	61,926,818	51,914,917
Interest on Member's Compulsory deposit savings		186,741,254	160,085,088
Interest on Member's Term deposit savings		96,845,560	50,548,968
Microfinance Service charge Rebate to Members		-	19,413,286
Salaries and Allowances		590,892,144	463,004,139
Festival Bonus		82,848,681	78,413,767
Incentive Bouns		490,730	18,040,466
Travelling & Conveyance		35,257,244	28,225,615
Office Rent		12,798,327	11,620,394
Residential Dormitory Rent		16,958,110	14,541,065
Printing and Stationary		12,765,643	13,066,614
Telephone, Mobile and Postage		3,433,183	2,991,156
Internet & communication bill		1,464,298	1,501,980
Repair and Maintenance		3,016,210	1,656,400
Fuel & Natural Gas Cost		8,556,085	7,885,544
Utility Expenses		3,733,265	2,764,071
Work Aid		64,450	49,800
Crockery's		211,873	159,739
Entertainment		1,292,264	1,218,623
Lunch Allowance		18,136,518	15,639,138
Advertisement		389,565	134,571
Newspapers and periodicals		6,852	6,711
Bank charges & commission		4,148,986	3,130,657
Training, Workshop & Seminar Expenses		9,229,116	10,561,370
Vehicle maintenance		985,923	868,713
Legal Expenses		902,666	618,577
Audit Fees		150,000	150,000



Particulars	Notes	Amount in Taka FY 2023-2024	Amount in Taka FY 2022-2023
Annual General meeting		299,510	-
Annual Iftar Mahafil		148,500	62,528
Annual Staff Conference		-	6,149,228
Program Expense		606,057	847,920
Renewal Fee		623,145	483,773
Loan Loss Provision expenses		24,054,247	41,189,372
Depreciation		7,690,490	5,880,397
Disposal Assets Expenses		1,187	-
Miscellaneous Expense		5,593,775	4,985,142
Staff Welfare Contribution		100,000	100,000
Provident Fund staff contribution		28,565,973	21,630,847
Protyashi HRDC		-	50,761
Staff Gratuity Contribution		87,932,489	69,798,211
Software Service charge		1,762,844	1,531,577
MRA Service Charges		3,685,344	3,194,252
Organization Contribution to Social Responsibility Program	31.00	5,639,806	5,852,536
		1,319,949,132	1,119,967,912
Grant Expenses against Project Management Operation:			
Project & Program Expense (Donor's Grant)	32.00	303,070,394	219,393,526
Total Expenditure (B)		1,623,019,526	1,339,361,439
C. Excess of Income Over Expenditure before Tax (A-B)		858,705,438	757,784,397
D. Income Tax Paid			2,572,908
E. Excess of Income Over Expenditure (C-D)		858,705,438	755,211,489
Less: Provision for Taxation		10,945,063	7,583,684
		847,760,375	747,627,805
Total (B+D+E)		2,481,724,964	2,097,145,835

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.


Assistant Director-Finance
Protyashi
Md. Shahul Bashar
Assistant Director (Finance)
PROTTYASHI


Executive Director
Protyashi
As per our report of same date
MONOWARA BEGUM
Executive Director
PROTTYASHI


Chairman
Protyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram
Date: 5 NOV 2024


Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed by
Mohammad Shaheed FCA (F-1016)
Senior Partner
DVC 2411051016As123370



PROTTYASHI
Statement of Receipts and Payments
For the year ended June 30, 2024

Annexure-C

Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2023-2024	FY 2022-2023
		PKSF	PKSF
A: Opening Balance:			
Cash in hand		17,722,805	10,425,069
Cash at Bank		165,261,114	569,302,598
		182,983,919	579,727,667
B: Receipts:			
Loan Receive from PKSF		793,500,000	609,000,000
Project account-Short Term Loan		189,640,174	96,961,230
Micro credit loan recovery		17,435,761,348	15,005,624,679
Service Charge on Microfinance Loan	33.00	2,136,066,497	1,827,908,150
Member Savings Collection	34.00	3,967,448,117	3,765,936,143
Investment (FDR Encashment)		230,920,000	258,330,934
Bank Interest		11,828,615	7,001,478
Interest on Investment (FDR)		3,358,255	560,430
Interest on Investment Receivable (FDR)		1,176,705	-
Admission Fees		1,014,980	1,036,390
Sales of Pass Book		4,505,143	4,704,081
Sales of Loan Form		1,481,685	1,579,680
Other Operating Income		6,430,715	5,118,946
Program Overhead		10,131,052	10,225,318
Vehicle Rental Income		16,000	16,000
Advance		19,500,574	8,462,581
Advance Salary		169,173	100,000
Unsettled Staff Advanced		5,995,442	1,769,047
Advance Office Rent		164,600	253,800
Staff Security Money		7,910,000	4,860,000
Motor cycle staff loan		2,991,339	2,758,902
By-cycle staff loan		2,682,203	1,539,417
Computer Loan		27,498	47,500
Staff House Loan		6,752,372	4,553,235
Fund Account		3,015	385,204
Cash receive from various fund	35.00	199,979,712	534,646,053
Advance Work in Progress (Training Centre Construction)		11,434,502	-
Advance Fund (Donor)	24.00	286,109,622	242,341,199
Donor's Grant/Donation/Reimbursement Income	36.00	1,235,984	3,931,446
Donor's Grant/Reimbursement Receivable		12,291,539	6,923,733
Total receipts for the year (B)		25,350,526,861	22,406,575,576
TOTAL (A+B)		25,533,510,780	22,986,303,244

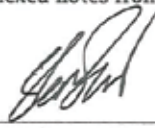


Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2022-2024	FY 2022-2023
		PKSF	PKSF
C: Payments:			
PKSF loan refund		625,316,255	474,457,911
Project account-Short Term Loan		187,807,639	93,296,849
Service charge paid to PKSF Fund	37.00	61,926,818	51,914,926
Loan Disbursement		18,137,008,363	17,722,253,610
Member savings Refund	38.00	3,700,336,358	2,948,918,197
Capital Expenditure	39.00	41,281,591	18,171,396
Investment on FDR		890,077,000	256,465,149
Salaries & Allowances		588,828,144	462,004,139
Festival Bonus		82,848,681	78,413,767
Incentive Bouns		490,730	18,040,466
Launch Allowance		18,136,518	15,639,138
Office Rent		11,917,582	10,776,255
Residential Dormitory Rent		16,315,310	13,924,404
Printing & stationery		12,765,643	13,066,614
Travelling & Conveyance		35,257,244	28,225,615
Telephone,Mobile and Postage		3,433,183	2,991,156
Repair & Maintenance		3,016,210	1,656,400
Fuel & Natural Gas cost		8,556,085	7,885,544
Utilities expenses		3,704,025	2,736,071
Internet & communication bill		1,464,298	1,501,980
Entertainment		1,292,264	1,218,623
Crockery's		211,873	159,739
Advertisement		389,565	134,571
Newspapers & Periodicals		6,852	6,711
Bank Charge & Commision		4,136,986	3,118,657
Training,Workshop & Seminar		9,229,116	10,561,370
Vehicle Maintenance		985,923	868,713
Legal Expenses		902,666	618,577
Program expense		606,057	847,920
Annual General Meeting		299,510	-
Annual Iftar Mahafil		148,500	62,528
Annual Staff Conference		-	6,149,228
Miscellaneous Expense		5,593,775	4,985,142
Provision for Income Taxes		2,558,341	2,555,017
Work Aid		64,450	49,800
Renewal Fee		623,145	483,773
Software service Charge		1,762,844	1,131,475
Prottiyashi HRDC		-	50,751
MRA Service Charges		-	41,111
Advance		37,675,873	45,944,211
Advance Staff Salary		-	556,359
Advance Work in Progress (Training Centre Construction)		3,222,062	1,729,604
Unsettled Staff Advance		12,605,115	7,066,695



Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2023-2024	FY 2022-2023
		PKSF	PKSF
Advance Office rent		2,380,000	1,828,000
Provident fund provision		50,429,127	30,237,633
Staff loan against Provident fund		9,031,119	4,243,449
short term Loan refund (Provident fund)		60,000,000	70,000,000
Staff welfare fund		3,298,300	1,357,700
Staff Gratuity fund		77,263,160	50,309,402
short term Loan refund (Gratuity fund)		130,000,000	79,000,000
Staff Security		3,660,000	834,000
Advance Income Tax		4,951,801	3,953,731
Motorcycle staff loan		2,745,000	2,520,000
By-cycle staff loan		3,154,500	2,071,000
Laptop staff loan		50,000	60,000
Staff House Loan		3,900,000	8,000,000
Fund Account		2,078,711	150,580
Payment Against Others Provision		4,372,292	2,774,507
Advance Fund (Donor)	24.00	41,614,532	21,293,822
Payment Against Accounts Payable		49,037,048	39,174,971
Contribution to Social Responsibility Program.	40.00	8,223,943	8,104,587
Project & Program expense (Donor's Grant)	41.00	224,501,792	166,725,188
Grant/Reimbursement Receivable (Donor)		-	592
Total payments for the year (C)		25,193,493,920	22,803,319,325
D: Closing balance:			
Cash in hand		23,449,695	17,722,805
Cash at Bank		316,567,165	165,261,114
		340,016,860	182,983,919
TOTAL (C+D)		25,533,510,780	22,986,303,244

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.


Assistant Director-Finance
Protyashi
Md. Shafiul Bashar
Assistant Director (Finance)
PROTTYASHI


Executive Director
Protyashi
MONOWARA BEGUM
Executive Director
PROTTYASHI

As per our report of same date


Chairman
Protyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram
Date: 05 NOV 2024



PROTTYASHI
Statement Of Changes in Equity
For the Year ended June 30, 2024

Annexure-D			
Particulars	Statutory Reserve	Cumulative Surplus	Total (Taka)
Balance as on July 01, 2023	339,149,181	2,883,899,762	3,223,048,943
Add/(Less) : Prior Year Adjustment	-	21,236,809	21,236,809
Add: Surplus for the year	100,901,216	847,760,375	948,661,590
Less : Transferred to Various Funds and Reserves	-	(100,901,216)	(100,901,216)
Balance as on June 30, 2024	440,050,396	3,651,995,730	4,092,046,126
Balance as on July 01, 2022	196,225,545	2,252,559,225	2,448,784,770
Add/(Less) : Prior Year Adjustment	-	11,379,195	11,379,195
Less: Adjustment Tax Payment	-	-	-
Add: Surplus for the year	142,923,636	747,627,805	890,551,441
Less : Transferred to Various Funds and Reserves	-	(127,666,464)	(127,666,464)
Balance as on June 30, 2023	339,149,181	2,883,899,762	3,223,048,943

[Signature]

Assistant Director (Finance)

Protyashi
Md. Shafiul Bashar
Assistant Director (Finance)
PROTTYASHI

[Signature]

Executive Director

Protyashi
MONOWARA BEGUM
Executive Director
PROTTYASHI

[Signature]

Chairman

Protyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram

Dated 5 NOV 2024



PROTTYASHI
Cash flow Statement
For the year ended June 30, 2024

Annexure-E

Particulars	Amount in Taka FY 2023-2024	Amount in Taka FY 2022-2023
A. Cash Flow from Operating Activities:		
Surplus for the period	847,760,375	747,627,805
Add: Amount considered as non cash items:		
Depreciation for the Year	7,690,490	5,880,397
Decrease in Depreciation	(1,070,842)	(8,554,014)
Increase in Prior years Adjustment	(21,236,809)	(11,379,195)
	(14,617,161)	(14,052,813)
Sub total of non cash items	833,143,215	733,574,994
Increase in loan to Beneficiaries	(616,435,410)	(2,660,925,625)
(Increase)/Decrease in Advanced, Deposits & Prepayments	(23,154,817)	18,484,735
Increase in Project loan	(1,832,535)	3,659,136
Increase in Member Welfare fund	75,222,590	110,725,688
Increase in Security Deposit	4,250,000	4,026,000
Increase/(Decrease) in Other loan-Short Term	4,357,260	9,364,285
Increase/(Decrease) in Account Receivables	(18,348,167)	(1,264,615)
Increase/(Decrease) in Provident Fund reserve	(3,066,722)	(10,374,406)
Increase/(Decrease) in Gratuity Fund Reserve	(10,669,329)	(19,488,809)
Decrease in PF Staff Loan Fund	(1,243,680)	(2,036,342)
Increase in Staff welfare Fund	(827,890)	717,300
Net Cash Used in Operating Activities	(591,748,700)	(2,547,112,652)
B. Cash Flow from Investing Activities		
Increased in Fixed Assets	52,876,091	18,893,842
Increased in Investment on FDR	(659,157,000)	1,865,785
Fixed Assets in write off	1,072,029	(1,871,235)
Net Cash used in Investing Activities	(605,208,880)	18,888,392
C. Cash Flow from Financing Activities:		
Increase/(Decrease) in Long Term Loan From PKSF	168,183,745	134,542,089
Increase in Group Members Savings Fund	482,737,740	1,005,440,986
Increase in LLP Fund	24,054,247	41,085,302
Decrease in Provision on Savings	44,388,583	9,023,014
Increase in Advance Fund	(27,749,522)	13,917,463
Increase/(Decrease) in Gratuity & PF Fund - Short Term	(190,000,000)	190,000,000
Decrease in Accounts Payable	12,174,830	6,249,588
Increase/(Decrease) in Income Tax Provision	2,234,405	(2,614,918)
Increase/(Decrease) in Other Provision	4,823,279	261,994
Net Cash provided by Financing Activities	520,847,307	1,397,905,518
D. Net increase/decrease (A+B+C)	157,032,942	(396,743,749)
Add: Cash and Bank Balance at the beginning of the year	182,983,919	579,727,667
Cash and Bank Balance at the end of year	340,016,860	182,983,919

Assistant Director-Finance

Prottiyashi
Md. Shafiul Bashar
Assistant Director (Finance)
PROTTYASHI

Executive Director

Prottiyashi
MONOWARA BEGUM
Executive Director
PROTTYASHI

Chairman

Prottiyashi
Badal Kanti Chowdhury
Chairman
PROTTYASHI

Chattogram

Date: 05 NOV 2024



PROTTYASHI
Notes to the Financial Statements
As at and for the year ended 30th June 2024

Annexure-F1

1.00 Background of the Organization

PROTTYASHI is a voluntary social development organization established in February 1983 and has been serving the underprivileged people of the country with the registration of NGO Affairs Bureau of Bangladesh, Department of Social Service and Microcredit Regulatory Authority. Initially, the organization was started by a group of openhearted, self-motivated and dedicated volunteers of Chittagong district and was established to help the disadvantaged people of the society, improve their dignity and ensure their involvement in national development. Since its inception, PROTTYASHI has been playing an important role for improving the socio-economic conditions of the poor and marginalized people through involving them in different development interventions and programs. Having being realized that "an organization" is an essential institution for sustainable development, PROTTYASHI has been trying its best for organizing the target beneficiaries so that they could be involved with the development stream. Primarily, PROTTYASHI has started its interventions with a small-scale family planning program at Akubdondi Union in Boalkhali Upazila under Chattogram District focusing on maternal and child health in 1983. Afterwards in 1995, this program was expanded in 10 Unions of Boalkhali Upazila under Chittagong district with the support of FPSTC under Ministry of Family Planning. Since then, PROTTYASHI has been contributing to the community development through initiating interventions on financial inclusion, women empowerment, livelihood and food security, agriculture, health, water, hygiene and sanitation, education, youth and adolescent development, safe migration, nutrition, climate change adaptation and Disaster Risk Reduction, emergency support and humanitarian response. With such interventions and endeavors, Protyashi has served more than 8.5 million people directly. Protyashi has been able to extend such supports with the funding and technical assistance of different national and international development associates like Palli Karma Sohayok Foundation (PKSF), Bangladesh Bank, Manusher Jonno Foundation (MJF), International Organization for Migration (IOM), Helvetas Swiss Intercooperation, International Rescue Committee (IRC), World Fish, Brac International, Food & Agriculture Organization (FAO), United Nations Population Fund (UNFPA), Winrock International and World Jewish Relief (WJR).

2.00 Corporate Information of the Organization

Sl. No	Particulars	Fact
1	Approving Authority for formation of the Organization	Microcredit Regulatory Authority
2	Year of Establishment	1983
3	Legal Entity	NGO
4	MRA Registration Number	00940-00304-00145
5	NGO Affairs Bureau Registration No.	628/1992
6	Social Welfare Department Registration No.	1285/1987
7	Nature of Operations (Programs)	Microfinance Program
8	Year of Enrollment with PKSF as PO	1995
9	Statutory Audit conducted up to	Year ended 30 June 2023
10	Name of the Statutory Auditor for Last Year	Khan Wahab Shafique Rahman & Co.
11	Name of the Statutory Auditor for Current Year	Khan Wahab Shafique Rahman & Co.
12	Number of Executive Committee Meetings held during Year	7
13	Date of Last Annual General Meeting (AGM) held	24.07.2024
14	Nature of the operation (Program): Micro-Finance program (Jagoran, Agrosor, Buniad, Sofulan, KGF-Sofulan, Income Generating Activity Loan, Assets Cretion Loan, Livelihood Improvement Loan, Agrosor-MFCE, Agrosor-MDP, Household Water Loan, Sanitation Loan, Livelihood Restoration Loan) and Enrich Program, Elderly Program, Water & Sanitation Program, Agriculture & Livelihood Program, Child Labor, Education and Skill training, Housing Fund, School Program, Migration Program, Humanitarian Emergency Responses.	

3.00 List of Executive Committee Members

Sl. No	Name	Designation	Profession	Present Address	Tenure
1	Badal Kanti Chowdhury	President	Teacher (Retired)	Uttor Vurshi, Ahala, Boalkhali, Chattogram. Cell: 01731843731	01.07.2022 to 30.06.2025
2	Monowara Akther Siddika	Vice President	Job Holder (Retired)	Tahamina Mansion, 1108/A, DC Road, Chawkbazar, West Bakalia, Chattogram. Cell: 01711175986	01.07.2022 to 30.06.2025



Sl. No	Name	Designation	Profession	Present Address	Tenure
3	Dilara Begum	Secretary General	Teacher	Purbo Shakpura, Boalkhali, Chattogram Cell: 01554327263	01.07.2022 to 30.06.2025
4	Mohammed Ali	Joint Secretary	Teacher (Retired)	Akubodondi, Boalkhali, Chattogram. Cell: 01812608502	01.07.2022 to 30.06.2025
5	Yesmin Ara Begum	Treasurer	Social Worker	Baroi Para, Boalkhali, Chattogram. Cell: 01876694475	01.07.2022 to 30.06.2025
6	Jafor Ahmed	Executive Member	Teacher (Retired)	Purbo Gomondi, Boalkhali, Chattogram. Cell: 01816152864	01.07.2022 to 30.06.2025
7	Joly Sen Gupta	Executive Member	Teacher	Askardighir Poschim Par, Jamal Khan, Chattogram. Cell: 01717857219	01.07.2022 to 30.06.2025

4.00 Working Areas (Number of Districts)

4.01 10 Districts (Chattogram, Cox's Bazar, Feni, Comilla, Chandpur, Noakhali, Lakshmipur, Rangamati, Bandarban, Khagrachori)

5.00 Name of the Programs and Projects

- 5.01 PKSF
- Micro Finance Program
 - ENRICH Program.
 - Elderly Program
 - Cultural and Sports Program
 - BD Rural WASH
 - Microenterprise Financing and Credit Enhancement Project (MFCE Project)
- 05.02 Helvetas Swiss Intercooperation
- Multi Sectoral Humanitarian Response for Rohingya Refugees in Bangladesh Project:**
Volunteer management supports including vehicle support has been provided to conduct needs assessment for the different sectors in humanitarian response in Cox's Bazar based on which resources have been allocated among the refugee and impacted host community people.
 - Ground Truth Solutions (GTS Project):**
Volunteer management supports including vehicle support has been provided to conduct assessment to evaluate the impact of humanitarian initiatives at the ground as compared to the initial objectives and goals of the interventions.
 - Strengthened and Informative Migration System (SIMS) Project:**
Initiatives have been taken for the aspirant migrants, families of the migrants, different stakeholders relevant with migration including govt. and non-govt. to ensure safe and regular migration, proper remittance management and access to justice for the aggrieved migrants.
 - Supporting Harmony, Improving Nutrition and Environment for the Rohingya and Host Community Project:**

Host and refugee community people in Ukhiya have been supported with livelihood and food security interventions, DRR initiatives and cash for work facilities to improve their resilience towards humanitarian crisis and disaster impact.
 - Zurich City-to-City Cooperation: Inclusive Cities for Nutrition (IC4N) Project :**
Urban poor in the Cox's Bazar Municipality has been supported with awareness on nutrition and capacity building training on improved food processing techniques as well as sensitization initiatives have been undertaken for the relevant Municipality level stakeholders to improve nutritive food security system in Cox's Bazar Municipality.
 - Emergency response after Cyclone Hamoon, Bangladesh: Support for affected families in the slums of Cox's Bazar Project :**
Cyclone Hamoon affected 1638 urban poor people in the Cox's Bazar Municipality has been provided with emergency lifesaving support in the form of shelterkit and hygiene kits.



- 05.03 **International Organization for Migration (IOM)**
 Integrating Environmental Management into DRR and DRM in Cox's bazar host communities:
 Host community people in Cox's Bazar District has been provide with livelihood support in the form of skill development training, input support and market linkage facilities through which they have achieved income generating opportunities
 Vulnerability reduction of the crisis affected people through humanitarian assistance in cox's bazar :
 Host and Rohingya community people have been supported with skill development training on dairy farming, dairy fattening and other maintenance of dairy farm. Also, a dairy product production center has been establish in Ukhiya where host community beneficiaries have been engaged in production of dairy products
 Improving skills and economic opportunities for the bangladeshi community and rohingya women & youths in cox's bazar:
 Youths of the refugee community have been facilitated with TVET by the expert trainer aligning with the skill development framework endorsed by the GoB and UNHCR. Trained youths have been engaged with self-employment and wage employment at the camp level through required input support and necessary referral service
 Building community resilience through improved livelihood opportunities in Bhasanchar Island :
 Refugees settled in Bhasanchar Island have been provided with skill training on sewing and market driven business trades along with business development and wage employment support
 Recovery and Advancement of Informal Sector Employment (RAISE): Reintegration of Returning Migrants :
 Returnee migrants who could not return to the country of destination due to losing jobs during and after COVID 19 pandemic has been provided with reintegration counselling, referral services, reintegration supports to make their situation stable and risk free.
- 05.04 **International Rescue Committee (IRC)**
 Delivering Health, Nutrition and Livelihood, and Protection services to Rohingya Refugees and vulnerable host communities in Cox's Bazar, Bangladesh:
 Adolescent girls, adolescent boys, male and female caregivers have been made graduated on Girlshine and EMAP curriculum to make them aware about the prevention approach from the Gender based violence and on sexual and reproductive health rights of girls and women. Also, the community leaders and influential persons have been made aware on the GBV core concept and its prevention approaches through capacity building training. Community people has also been made sensitized through organizing listening group sessions.
 Education for Rohingya Refugee Children and Host Community Children in Bangladesh:
 Children of host and refugee communities have been provided with education support through Early Childhood Development Program, Community based learning facilities, ALP programs, Myanmar curriculum. Children of different ages have been engaged with education under different programs.
- 05.05 **United Nations Population Fund (UNFPA)**
 Improving Menstrual Health Management of Adolescent Girls and Women in Cox's Bazar, Bangladesh:
 Adolescent boys and male caregivers in host and refugee communities Cox's Bazar District have been made aware on sexual and reproductive health rights particularly on menstrual health management through making them graduate on Champion of Changes (CoC) curriculum.
- 05.06 **World Fish**
 Aquaculture business development through Local Service Providers in Cox's Bazar :
 Smallholder farmers in Cox's Bazar District have been supported with skill training and business development support on aquaculture through Local Service Providers (LSPs) on aquaculture in Cox's Bazar. Farmers have been linked with the market actors to develop their aquaculture business through sourcing their raw materials and selling their products
- 05.07 **World Jewish Relief**
 Enhanced community resilience through improved WASH facilities :
 Inclusive sanitary latrines and bathing cubicles have been constructed in refugee camps to increase access of the refugees to the sanitation facilities which ultimately increases their resilience.
 Emergency support to the cyclone affected people in Cox's Bazar:
 People in Cox's Bazar District and the refugee communities affected by the cyclone MOCHA have been supported with dry foods, cyclone awareness support, dignity kit and clothing kits to reduce the impact of cyclone and improve community resilience.
- 05.08 **Food & Agricultural Organization (FAO)**
 Conducting Training of Trainers (TOT) for Farmer Leaders on Safe Crop Production and Post-Harvest Loss Management :
 PROTTYASHI provided comprehensive ToT (Training of Trainers) to 270 farmer leaders on safe crop production and effective post-harvest loss management in Ukhiya and Kutubdia Sub-districts of Cox's Bazar district.
 Integrated Agricultural Practice, Establishing Market Linkages, Nutrition Training and related inputs for the smallholder farmers in Ukhiya and Kutubdia Sub-district of Cox's Bazar:
 PROTTYASHI trained 2,700 farmers and 840 teachers on nutrition and dietary diversity, promoting healthy eating and reducing child undernutrition in the community, alongside conducting cooking demonstrations in 80 schools in Kutubdia and Ukhiya.



05.09 Brac

- **Improved Health through Strengthened Community Hygiene Management :**

Delivering comprehensive sanitation support to 10,021 people in Camp 3 in Ukhiya in the form of facility construction, upgradation, maintenance, safe drinking water access, and desludging to secure public health and wellbeing.

05.10 Winrock International

- **Ashshash: For Men and Women Who Have Escaped Trafficking Phase II :**

Supporting 700 survivors of human trafficking with psychosocial, health and socioeconomic reintegration to restore their dignity, enhance their well-being, and foster self-sufficiency.

6.01 Regulatory Compliance

The organization is required to comply with, amongst others, the following laws and regulations:

- a) The Microcredit Regulatory Authority Act 2006
- b) The Microcredit Regulatory Authority Rules 2010
- c) The Regulations of Microcredit Regulatory Authority (MRA)
- d) Foreign Donations (Voluntary Activities) Regulation Act 2016
- e) The Income Tax Act 2023
- f) The Income Tax Rules 2023
- g) The Value Added Tax Act 2012
- h) The Value Added Tax Rules 2016
- i) Bangladesh Labor Act 2006 etc.

7.00 Summary of Significant Accounting Policies

The significant accounting policies, which have been materially consistent over the years, as applied in the preparation and presentation of these financial statements are summarized below:

7.01 Basis of Preparation and Presentation of Financial Statements

Prottiyashi maintains its books of account and records on a programme or project-wise basis. The head office maintains records of all treasury, investment and management functions. All cash balances, including those held for programmes, are held by the head office and transferred to programmes as required. Balances between projects are eliminated upon combination for the purposes of presentation of the financial statements.

Prottiyashi's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.

7.02 Functional and Presentation Currency

These Financial Statements are prepared in Bangladesh Taka (BDT), which is its functional currency. All financial information presented in BDT has been rounded off to the nearest integer except when otherwise indicated.

07.03 Statement of Cash Flows

Statement of Cash Flows is prepared in accordance with IAS - 7, Statement of Cash Flows as customized by PKSF.

07.04 Use of Estimates and Judgments

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates and underlying assumptions, which are reviewed on an ongoing basis. Revision to accounting estimates is recognized in the period in which the estimates are revised and in any future periods affected.

07.05 Comparative Information

Comparative information has been disclosed in accordance with IAS-1 Presentation of Financial Statements, for all numerical information in the financial statements. Comparative figures have been rearranged wherever considered necessary to ensure better comparability with the current year without causing impact on the income and value of assets and liabilities as reported in the financial statement.

07.06 Reporting Period

The Financial Statement covered the one year commencing from July 01, 2023 to June 30, 2024. The company has changed its financial year to comply with Section 2(35) of the Income Tax Ordinance, 1984, and subsequently the Income Tax Act 2023.

07.07 Application of Standards

The following IFRSs, as customized by PKSF, are applied to the financial statements for the year under audit:

- | | | |
|-----|----|---|
| IAS | 01 | Presentation of Financial Statements |
| IAS | 07 | Statement of Cash Flows |
| IAS | 08 | Accounting Policies, Changes in Accounting Estimates and Errors |
| IAS | 10 | Events after the Reporting Period |
| IAS | 12 | Income Taxes |



IAS	16	Property, Plant and Equipment
IAS	19	Employee Benefits
IAS	26	Accounting and Reporting by Retirement Benefit Plans
IAS	32	Financial Instruments: Presentation
IAS	36	Impairment of Assets
IAS	37	Provisions, Contingent Liabilities and Contingent Assets
IFRS	07	Financial Instruments: Disclosures
IFRS	09	Financial Instruments
IFRS	15	Revenue from Contracts with Customers

07.08 Property, Plant and Equipment

a) Recognition and Measurement

Property, Plant and Equipment are stated at cost value less accumulated depreciation and subsequent impairment losses, if any.

When parts of an item of Property, Plant and Equipment have different useful lives, they are accounted for as separate items (major components) of Property, Plant and Equipment.

Cost includes expenditures that are directly attributable to the acquisition of an asset. The cost of self-constructed/installed assets includes the cost of materials, direct labor and any other costs directly attributable to bringing the asset to the working condition for its intended use and the cost of dismantling and removing an item and restoring the site on which they are located.

b) Depreciation of the Non-current Assets

Depreciation is provided on all items of PPE at the following rates on reducing balance method basis over the periods appropriate to the estimated useful lives of the different types of assets.

Class of Asset	Rate of Depreciation
Building	10%
Furniture and fixture	10%
Motor Vehicle	10%
Bicycle	20%
Electrical equipment	20%
Computer Equipment & System	30%
Computer Software	10%
Other assets	20%
Telephone & Mobile	20%
Office Decoration	20%
Physical Fitness Equipment	20%

Depreciation is charged on addition when the assets are available for use or ready for use or from date of acquisition. On deletion of assets, depreciation is suspended from the date of disposal.

07.09 Financial Assets

The organization initially recognizes loans and deposits on the date that they are originated. All other financial assets are recognized initially on the trade date, which is the date the organization becomes a party to the contractual provisions of the instrument.

The organization derecognizes a financial asset when the contractual right to the cash flows from the asset expires, or it transfers the right to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

07.10 Advances, Deposits and Prepayments

Advances are initially measured at cost. After initial recognition, advances are carried at cost less deductions, adjustments or charges to other account heads.

Deposits are measured at payment value.

Prepayments are initially measured at cost. After initial recognition, prepayments are carried at cost less charges to profit or loss.

07.11 Provisions, Contingent Liabilities and Contingent Assets

The preparation of financial statements in conformity with International Accounting Standard IAS-37 "Provisions, Contingent Liabilities and Contingent Assets" requires management to make estimates and assumptions that affect the reported amounts of revenues and expenses, assets and liabilities during and at the date of financial statements.

In accordance with the guidelines as prescribed by IAS 37 provisions were recognized in the following situations:

- When the organization has a present obligation as a result of past event;
- When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- Reliable estimates can be made of the amount of the obligation; and
- In case of Loan loss provision, the Microcredit Regulatory Authority Rules 2010 is followed.

We have shown the provisions in the Statement of financial position at an appropriate level with regard to an adequate provision for risks and uncertainties. An amount recorded as a provision represented the best estimate of the probable expenditure required to fulfill the current obligation on the Statement of financial position date.

07.12 Employees' Benefits

a) Provident Fund

The organization maintains an recognized provident fund (NBR Approved) equally contributed by employee & employer for all eligible permanent employees.



b) Gratuity Fund

The organization maintains an recognized gratuity fund (NBR Approved) for all eligible permanent employees.

c) Employees Welfare fund

The organization also maintains an unrecognized Employees Welfare Fund .

07.13 Financial Liabilities

The organization recognizes all financial liabilities on the trade date which is the date the organization becomes a party to the contractual provisions of the instrument. The organization derecognizes a financial liability when its contractual obligations are discharged, cancelled or expired.

07.14 Revenue Recognition

The organization has applied IFRS 15 for recognition of revenue from this year.

The core principle of IFRS 15 is that an entity will recognize revenue to depict the transfer of promised services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those services. This core principle is delivered in a five-step model framework

- Identify the contract(s) with a customer
- Identify the performance obligations in the contract
- Determine the transaction price
- Allocate the transaction price to the performance obligations in the contract
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Revenue is recognized when the entity satisfies a performance obligation by transferring the goods to customers at an agreed transaction price.

07.15 Finance Income and Costs

a) Finance Income

Interest income from bank deposits is recognized on cash basis following specific rate of interest in agreement with banks.

b) Finance Cost

Interest expenses except expenses related to acquisition/construction of assets, incurred during the year are charged to Statement of Profit or Loss and Other Comprehensive Income on cash basis.

07.16 Capital Fund

Capital fund comprises the initial grants of inaugurators, the statutory reserve fund and the accumulated balance of the excess of income over expenditure. The statutory reserve fund is made up as per the requirement of the Microcredit Regulatory Authority Act 2006.

07.17 Term Loans

Principal amount of the loans is stated at their outstanding amount. Loans repayable within twelve months from the end of the reporting period are classified as current liabilities whereas Loans repayable after twelve months from the end of the reporting period are classified as non-current liabilities.

07.18 Events after the reporting period

Events after the reporting period that provide additional information about the organization's position at the date of Statement of Financial Position or those that indicate the going concern assumption is not appropriate are reflected in the Financial Statements. Events after the reporting period that are not adjusting are disclosed in the notes when material.

8.00 Significant Organizational Policies

08.01 Loan to Beneficiaries (Service Charge 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 46 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
Jagoron Loan	24.00%
Agrosor Loan	24.00%
Agrosor Loan (MDP)	24.00%
Agrosor Loan (MFCE)	18.00%
Sufolon Loan	2% Per Month
Buniad Loan	20.00%
KGF-Sufolon Loan	2% Per Month
Income Generating Activity Loan	24.00%
Assets Creation Loan	8.00%
Livelihood Improvement Loan	8.00%
Household Water Loan	18.00%
Household Sanitation Loan	18.00%
Livelihood Restoration Loan	18.00%
Livelihood Restoration Loan (2nd Phase)	4.00%
LIFT Loan	24.00%



08.02 Savings Collection

Savings Collection is done from all members on weekly basis regardless of whether they availed loan or not.

08.03 Fund Management

Loan from PKSIF received for loan operations under the following criteria: -

- i. Loan category-wise-accounts will be maintained and loan policy and regulations as per accounting manual provided by PKSIF followed properly.
- ii. Loan obtained from PKSIF will be utilized and accounted for properly as per agreement with the loan giving agency (PKSIF).
- iii. Loan recovered from borrowers will be properly recorded and deposited to the Prottiyashi's bank accounts.
- iv. Member's savings will be collected and refunded to the members as per policy guideline of the Prottiyashi and interest at the rate of 6% was paid to the savings bank depositors.
- v. All formalities including documentation of loan will be completed before disbursement of loan.
- vi. Prottiyashi will not involve in any activity which is not consistent with its own constitution and relevant laws and regulations.
- vii. Fixed assets are acquired out of the Prottiyashi's own resources.
- viii. Loan will be utilized by the beneficiaries for their intended purpose.
- ix. All transactions will be conducted through the bank account.
- x. Loan and savings recovered from the members will be deposited to the bank accounts on the same day or on the following working day.
- xi. Loan and saving collected from the members will be recorded properly in the name of the members/beneficiaries, and loan and saving pass books will be kept up to date.
- xii. Adequate loan loss provision will be made at the rate specified by the Microcredit Regulatory Authority Act 2006.
- xiii. Budgetary control and internal control system will be verified regularly.



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
9.00	Property, plant and equipment (At Cost):		
	Balance as on 01.07.2023	195,190,119	178,167,512
	Add: Addition during the year	52,876,091	18,893,842
		248,066,210	197,061,354
	Less: Adjusted during the year	1,072,029	1,871,235
		246,994,181	195,190,119
	Less: Accumulated depreciation	45,844,149	39,224,500
	Balance as on 30.06.2024	201,150,032	155,965,619
	(Details have been shown in Annexure-J)		
10.00	Long term Investments:		
	Balance as on 01.07.2023	184,420,000	186,285,785
	Add: Investment during the year	890,077,000	256,465,149
		1,074,497,000	442,750,934
	Less: Encashment during the year	230,920,000	258,330,934
	Balance as on 30.06.2024	843,577,000	184,420,000
10.01	Savings:		
	Balance as on 01.07.2023	168,420,000	162,285,785
	Add: Investment during the year	874,077,000	240,465,149
		1,042,497,000	402,750,934
	Less: Adjustment	-	-
		1,042,497,000	402,750,934
	Less: Encashment during the year	214,920,000	234,330,934
	Balance as on 30.06.2024	827,577,000	168,420,000
10.02	Reserve Fund Investment:		
	Balance as on 01.07.2023	16,000,000	24,000,000
	Add: Investment during the year	16,000,000	16,000,000
		32,000,000	40,000,000
	Less: Adjustment	-	-
		32,000,000	40,000,000
	Less: Encashment during the year	16,000,000	24,000,000
	Balance as on 30.06.2024	16,000,000	16,000,000
11.00	Loan to Beneficiary:		
	Balance as on 01.07.2023	8,761,309,336	6,100,383,711
	Add: Disbursement during the year	18,137,008,363	17,722,253,610
		26,898,317,699	23,822,637,321
	Less: Recovery during the year	17,435,761,348	15,005,624,679
		9,462,556,351	8,817,012,642
	Less: Adjustment during the year	85,031,644	288,370,096
		9,377,524,707	8,528,642,546
	Add: Adjustment during the year	220,039	232,666,790
	Balance as on 30.06.2024	9,377,744,746	8,761,309,336
	(Details have been shown in Annexure-F2)		
12.00	Other Loan - Short Term:		
	Computer Staff Loan	57,517	35,015
	Motor Cycle Staff Loan	5,608,224	5,854,563
	By-cycle Staff Loan	1,416,171	943,874
	Staff Housing Loan	45,782,230	48,634,603
	Unsettled staff Advance	12,573,511	5,612,339
	Balance as on 30.06.2024	65,437,653	61,080,394
12.01	Computer Staff Loan:		
	Balance as on 01.07.2023	35,015	22,515
	Add: Paid During the year	50,000	60,000
		85,015	82,515
	Less: Realized During the Year	27,498	47,500
		57,517	35,015
	Add: Adjustment	-	-
	Less: Adjustment	-	-
	Balance as on 30.06.2024	57,517	35,015



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
12.02	Motor Cycle Staff Loan:		
	Balance as on 01.07.2023	5,854,563	6,093,465
	Add: Addition During the year	2,745,000	2,520,000
		8,599,563	8,613,465
	Less: Realized During the Year	2,991,339	2,758,902
		5,608,224	5,854,563
	Less: Adjustment	-	-
	Balance as on 30.06.2024	5,608,224	5,854,563
12.03	By-cycle Staff Loan:		
	Balance as on 01.07.2023	943,874	412,291
	Add: Addition During the year	3,154,500	2,071,000
		4,098,374	2,483,291
	Less: Realized During the Year	2,682,203	1,539,417
		1,416,171	943,874
	Add: Adjustment	-	-
	Balance as on 30.06.2024	1,416,171	943,874
12.04	Staff Housing Loan:		
	Balance as on 01.07.2023	48,634,603	45,187,838
	Add: Addition During the year	3,900,000	8,000,000
		52,534,603	53,187,838
	Less: Realized During the Year	6,752,372	4,553,235
		45,782,230	48,634,603
	Add: Adjustment	-	-
	Balance as on 30.06.2024	45,782,230	48,634,603
12.05	Unsettled Staff Advance:		
	Balance as on 01.07.2023	5,612,339	314,691
	Add: Paid During the year	12,605,115	7,066,695
		18,217,454	7,381,386
	Less: Realized During the Year	5,995,442	1,769,047
		12,222,012	5,612,339
	Add: Adjustment	10,601,199	-
	Less: Adjustment	10,249,700	-
	Balance as on 30.06.2024	12,573,511	5,612,339
13.00	Accounts Receivable:		
	Balance as on 01.07.2023	21,107,232	19,842,617
	Add: Receivable During the year	96,103,858	45,923,065
	Add: Adjustment	-	-
		117,211,090	65,765,682
	Less: Received During the Year	13,468,244	44,658,450
	Less: Adjustment	64,287,446	-
	Balance as on 30.06.2024	39,455,399	21,107,232
13.01	Interest Receivable (Interest on FDR):		
	Balance as on 01.07.2023	1,853,750.00	-
	Add: Interest Receivable During the year	4,104,955	1,853,750
		5,958,705	1,853,750
	Less: Received During the Year	1,176,706	-
	Less: Adjustment	-	-
	Balance as on 30.06.2024	4,782,000	1,853,750
13.02	Reimbursement/Grants Receivable (International Donor):		
	Balance as on 01.07.2023	5,724,074	6,833,956
	Add: Grant Receivable During the year	78,442,315	30,485,466
		84,166,389	37,319,422
	Less: Received During the Year	1,110,280	31,595,348
	Less: Adjustment	56,258,228	-
	Balance as on 30.06.2024	26,797,881	5,724,074



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
12.02	Motor Cycle Staff Loan:		
	Balance as on 01.07.2023	5,854,563	6,093,465
	Add: Addition During the year	2,745,000	2,520,000
		8,599,563	8,613,465
	Less: Realized During the Year	2,991,339	2,758,902
		5,608,224	5,854,563
	Less: Adjustment	-	-
	Balance as on 30.06.2024	5,608,224	5,854,563
12.03	By-cycle Staff Loan:		
	Balance as on 01.07.2023	943,874	412,291
	Add: Addition During the year	3,154,500	2,071,000
		4,098,374	2,483,291
	Less: Realized During the Year	2,682,203	1,539,417
		1,416,171	943,874
	Add: Adjustment	-	-
	Balance as on 30.06.2024	1,416,171	943,874
12.04	Staff Housing Loan:		
	Balance as on 01.07.2023	48,634,603	45,187,838
	Add: Addition During the year	3,900,000	8,000,000
		52,534,603	53,187,838
	Less: Realized During the Year	6,752,372	4,553,235
		45,782,230	48,634,603
	Add: Adjustment	-	-
	Balance as on 30.06.2024	45,782,230	48,634,603
12.05	Unsettled Staff Advance:		
	Balance as on 01.07.2023	5,612,339	314,691
	Add: Paid During the year	12,605,115	7,066,695
		18,217,454	7,381,386
	Less: Realized During the Year	5,995,442	1,769,047
		12,222,012	5,612,339
	Add: Adjustment	10,601,199	-
	Less: Adjustment	10,249,700	-
	Balance as on 30.06.2024	12,573,511	5,612,339
13.00	Accounts Receivable:		
	Balance as on 01.07.2023	21,107,232	19,842,617
	Add: Receivable During the year	96,103,858	45,923,065
	Add: Adjustment	-	-
		117,211,090	65,765,682
	Less: Received During the Year	13,468,244	44,658,450
	Less: Adjustment	64,287,446	-
	Balance as on 30.06.2024	39,455,399	21,107,232
13.01	Interest Receivable (Interest on FDR):		
	Balance as on 01.07.2023	1,853,750.00	-
	Add: Interest Receivable During the year	4,104,955	1,853,750
		5,958,705	1,853,750
	Less: Received During the Year	1,176,706	-
	Less: Adjustment	-	-
	Balance as on 30.06.2024	4,782,000	1,853,750
13.02	Reimbursement/Grants Receivable (International Donor):		
	Balance as on 01.07.2023	5,724,074	6,833,956
	Add: Grant Receivable During the year	78,442,315	30,485,466
		84,166,389	37,319,422
	Less: Received During the Year	1,110,280	31,595,348
	Less: Adjustment	56,258,228	-
	Balance as on 30.06.2024	26,797,881	5,724,074



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
13.03	Reimbursement/Grants Receivable-Enrich Program (PKSF):		
	Balance as on 01.07.2023	10,552,313	10,330,832
	Add: Grant Receivable During the year	10,212,375	10,552,313
	Add: Adjustment		
		20,764,688	20,883,145
	Less: Received During the Year	8,794,231	10,330,832
	Less: Adjustment	6,352,313	
	Balance as on 30.06.2024	5,618,144	10,552,313
13.04	Reimbursement/Grants Receivable-Probin Program (PKSF):		
	Balance as on 01.07.2023	1,986,961	1,987,278
	Add: Grant Receivable During the year	2,149,788	2,041,402
	Add: Adjustment		
		4,136,749	4,028,680
	Less: Received During the Year	1,396,894	2,041,719
	Less: Adjustment	1,676,905	
	Balance as on 30.06.2024	1,062,950	1,986,961
13.05	Reimbursement/Grants Receivable-Adolescent Program (PKSF):		
	Balance as on 01.07.2023	990,134	690,551
	Add: Grant Receivable During the year	1,194,425	990,134
		2,184,559	1,680,685
	Less: Received During the Year	990,134	690,551
	Less: Adjustment	-	-
	Balance as on 30.06.2024	1,194,425	990,134
14.00	Advance, Deposit & Prepayments:		
	Advance 11.01	5,112,896	20,577,954
	Advanced Office Rent 11.02	4,389,523	3,697,669
	Advance Income Tax 11.03	-	-
	Advance Staff Salary 11.04	387,186	556,359
	Advanced Against Training Centre 11.05	-	8,212,440
	Balance as on 30.06.2024	9,889,605	33,044,422
14.01	Advance:		
	Balance as on 01.07.2023	20,577,954	2,877,304
	Add: Paid During the year	37,675,873	45,944,211
		58,253,827	48,821,515
	Less: Realized During the Year	19,500,574	8,462,581
		38,753,253	40,358,934
	Add: Adjustment	4,620	-
	Less: Adjustment	33,644,977	19,780,980
	Balance as on 30.06.2024	5,112,896	20,577,954
14.02	Advanced Office Rent:		
	Balance as on 01.07.2023	3,697,669	3,584,269
	Add: Paid During the year	2,380,000	1,828,000
		6,077,669	5,412,269
	Less: Realized During the Year	164,600	253,800
		5,913,069	5,158,469
	Add: Adjustment		-
	Less: Adjustment	1,523,546	1,460,800
	Balance as on 30.06.2024	4,389,523	3,697,669
14.03	Advanced Income tax:		
	Balance as on 01.07.2023	-	1,200,588
	Add: Paid During the year	4,951,801	3,953,731
	Add: Adjustment	597,449	1,970,995
		5,549,250	7,125,314
	Less: Realized During the Year	5,549,250	3,953,731
	Less: Prior year adjustment	-	3,171,583
	Balance as on 30.06.2024	-	-



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
14.04	Advanced Staff Salary:		
	Balance as on 01.07.2023	556,359	100,000
	Add: Paid During the year	-	556,359
		556,359	656,359
	Less: Realized During the Year	169,173	100,000
		387,186	556,359
	Add: Adjustment	-	-
	Less: Adjustment	-	-
	Balance as on 30.06.2024	387,186	556,359
14.05	Advanced Against Training Centre:		
	Balance as on 01.07.2023	8,212,440	6,482,836
	Add: Paid During the year	3,222,062	1,729,604
		11,434,502	8,212,440
	Add: Adjustment	-	-
	Less: Adjustment	-	-
	Balance as on 30.06.2024	11,434,502	8,212,440
15.00	Project Account - Other:		
	Balance as on 01.07.2023	6,610,112	10,269,248
	Add: Addition During the year	187,807,639	93,296,849
		194,417,751	103,566,097
	Less: Realized During the Year	189,640,174	96,961,230
		4,777,577	6,604,867
	Add: Adjustment	-	1,761,985
	Less: Adjustment	-	1,756,740
	Balance as on 30.06.2024	4,777,577	6,610,112
16.00	Cash & Cash Equivalent:		
	Cash in Hand	23,449,695	17,722,805
	Cash at Bank	316,567,165	165,261,114
	Balance as on 30.06.2023	340,016,860	182,983,919
16.01	Cash at Bank:		
	Bank Name		
	Sonali Bank Ltd	4,616,600	821,493
	Janata Bank Ltd	1,598,815	53,224
	Agranni Bank Ltd	8,524,284	4,447,067
	Krishni Bank Ltd	304,576	526,492
	Rupali Bank Ltd	10,439	566,470
	National Bank Ltd	6,130,419	721,915
	NCC Bank Ltd	6,262,462	3,367,778
	Bank Asia Ltd	3,035,003	885,026
	Uttara Bank Ltd	3,186,462	1,404,315
	Exim Bank Ltd	12,529,844	8,557,831
	United Commercial Bank Ltd	54,578,413	49,882,912
	Standard Bank Ltd	5,358,424	3,359,360
	Southeast Bank Ltd	4,050,780	691,919
	Prime Bank Ltd	468,845	1,061,570
	Jamuna Bank Ltd	2,233,789	400,991
	IFIC Bank Ltd	29,442,553	6,598,384
	Islami Bank Ltd	65,704	124,892
	First Security Islami Bank Ltd	34,203,491	6,575,472
	Mercantile Bank Ltd	22,860,597	5,397,766
	Mutual Trust Bank Ltd	1,912,199	9,104,674
	One Bank Ltd	6,299,611	2,877,359
	Dhaka Bank Ltd	1,760,362	1,456,836
	Union Bank Ltd	22,271,881	24,918,251
	Global Islami Bank Ltd	32,930,692	16,528,247
	Pubali Bank Ltd	11,556,719	7,534,298
	NRBC Bank Ltd	16,119,953	5,163,652
	Al Arafah Bank Ltd	963,027	4,002



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
	Brac Bank Ltd	-	221,669
	Social Islami Bank Ltd	15,566,185	947,495
	Shahjalal Islami Bank Ltd	5,095,580	831,008
	NRB Bank Ltd	2,649,458	228,748
	Total	316,567,165	165,261,114
17.00	<u>Cumulative Surplus:</u>		
	Balance as on 01.07.2023	2,883,899,762	2,252,559,225
	Add: Surplus for the year	847,760,375	747,627,805
	Add/(Less): Prior year adjustment	21,236,809	11,379,195
	Less: Transfer to Reserve Fund	(100,901,216)	(127,666,464)
	Balance as on 30.06.2024	3,651,995,730	2,883,899,762
18.00	<u>Statutory Reserve:</u>		
	Balance as on 01.07.2023	339,149,181	196,225,546
	Add: Transfer from Cum. Surplus	100,901,216	142,923,636
	Balance as on 30.06.2024	440,050,397	339,149,181
19.00	<u>Loan From PKSF Long Term:</u>		
	Balance as on 01.07.2023	855,982,925	721,440,836
	Add: Received during the year	793,500,000	609,000,000
		1,649,482,925	1,330,440,836
	Less: Refund during the year	625,316,255	474,457,911
		1,024,166,670	855,982,925
	Less: Adjustment	-	-
		1,024,166,670	855,982,925
	Add: Adjustment	-	-
		1,024,166,670	855,982,925
	Less: Transfer to Current Liabilities	533,350,007	457,649,586
	Balance as on 30.06.2024	490,816,663	398,333,339
	<i>(Details have been shown in Annexure-F3)</i>		
20.00	<u>Loans From Gratuity & PF Fund - Short Term</u>		
	Balance as on 01.07.2023	190,000,000	-
	Add: Received during the year	-	339,000,000
		190,000,000	339,000,000
	Less: Refund during the year	190,000,000	149,000,000
	Balance as on 30.06.2024	-	190,000,000
20.01	<u>Loans From Gratuity Fund - Short Term</u>		
	Balance as on 01.07.2023	130,000,000	-
	Add: Received during the year	-	209,000,000
		130,000,000	209,000,000
	Less: Refund during the year	130,000,000	79,000,000
	Balance as on 30.06.2024	-	130,000,000
20.02	<u>Loans From Provident Fund - Short Term</u>		
	Balance as on 01.07.2023	60,000,000	-
	Add: Adjustment	-	-
	Add: Received during the year	-	130,000,000
		60,000,000	130,000,000
	Less: Refund during the year	60,000,000	70,000,000
	Balance as on 30.06.2024	-	60,000,000
21.00	<u>Members Savings Deposits:</u>		
	Balance as on 01.07.2023	4,442,967,383	3,437,526,397
	Add: Collection during the year	3,967,448,117	3,765,936,143
		8,410,415,500	7,203,462,540
	Less: Refund during the year	3,700,336,358	2,948,918,197
	Less: Adjustment during the year	483,581,260	532,171,456
	Add: Adjustment during the year	699,207,241	720,594,496
	Balance as on 30.06.2024	4,925,705,123	4,442,967,383



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
21.01 Members Savings Deposits (Compulsory):			
Balance as on 01.07.2023		3,049,024,871	2,393,914,243
Add: Collection during the year		2,961,861,807	2,922,287,657
		6,010,886,678	5,316,201,900
Less: Refund during the year		2,985,369,272	2,414,546,995
Less: Adjustment during the year		482,872,260	503,035,692
Add: Adjustment during the year		646,352,030	650,405,658
Balance as on 30.06.2024		<u>3,188,997,176</u>	<u>3,049,024,871</u>
21.02 Members Savings Deposits (Term Deposit):			
Balance as on 01.07.2023		1,393,942,512	1,043,612,154
Add: Collection during the year		1,005,586,310	843,648,486
		2,399,528,822	1,887,260,640
Less: Refund during the year		714,967,086	534,371,202
Less: Adjustment during the year		709,000	29,135,764
Add: Adjustment during the year		52,855,211	70,188,838
Balance as on 30.06.2024		<u>1,736,707,947</u>	<u>1,393,942,512</u>
22.00 Loan Loss Provision:			
Balance as on 01.07.2023		127,587,497	86,502,195
Add: Provision during the year		24,054,247	41,189,372
		151,641,744	127,691,567
Less: Adjusted During the Year		-	104,070
Balance as on 30.06.2024		<u>151,641,744</u>	<u>127,587,497</u>
23.00 Other Fund:			
Gratuity Fund Reserve	23.01	48,563,312	37,893,983
Member Welfare Fund	23.02	459,215,429	383,992,839
Staff Security Fund	23.03	23,419,550	19,169,550
Provident fund Reserve	23.04	20,752,915	17,686,193
Staff Loan against Provident Fund	23.05	4,333,772	3,090,092
Staff Welfare Fund	23.06	929,710	1,757,600
		<u>557,214,687</u>	<u>463,590,257</u>
23.01 Gratuity Fund Reserve:			
Balance as on 01.07.2023		37,893,983	18,405,174
Add: Provision during the year		87,932,489	69,798,211
		125,826,472	88,203,385
Less: Payment during the year		77,263,160	50,309,402
Balance as on 30.06.2024		<u>48,563,312</u>	<u>37,893,983</u>
23.02 Member Welfare Fund:			
Balance as on 01.07.2023		383,992,839	273,267,151
Add: Received during the year		162,166,642	168,410,030
		546,159,481	441,677,181
Less: Refund during the year		2,186,046	2,256,340
Less: Adjustment during the year		84,758,006	55,505,892
Add: Adjustment during the year		-	77,890
Balance as on 30.06.2024		<u>459,215,429</u>	<u>383,992,839</u>
23.03 Staff Security Fund:			
Balance as on 01.07.2023		19,169,550	15,143,550
Add: Received During the year		7,910,000	4,860,000
		27,079,550	20,003,550
Less: Refunded During the Year		3,660,000	834,000
Balance as on 30.06.2024		<u>23,419,550</u>	<u>19,169,550</u>
23.04 Provident fund Reserve:			
Balance as on 01.07.2023		17,686,193	7,311,787
Add: Received During the year		24,929,876	18,981,192
		42,616,069	26,292,979
Add: Contribution During the year		28,565,973	21,630,847
		71,182,042	47,923,826
Less: Provision Paid during the year		50,429,127	30,237,633
		20,752,915	17,686,193
Less: Adjusted During the Year		-	-
Balance as on 30.06.2024		<u>20,752,915</u>	<u>17,686,193</u>



Particulars	Amount in Taka 2023-2024	Amount in Taka 2022-2023
23.05 Staff Loan against Provident Fund:		
Balance as on 01.07.2023	3,090,092	1,053,750
Add: Received During the year	10,274,799	6,279,791
	13,364,891	7,333,541
Less: Paid During the Year	9,031,119	4,243,449
Balance as on 30.06.2024	4,333,772	3,090,092
23.06 Staff Welfare Fund:		
Balance as on 01.07.2023	1,757,600	1,040,300
Add: Received During the year	2,371,100	1,975,000
	4,128,700	3,015,300
Less: Payment During the Year	3,298,300	1,357,700
	830,400	1,657,600
Less: Adjustment during the year	690	-
Add: Adjustment during the year	100,000	100,000
Balance as on 30.06.2024	929,710	1,757,600
24.00 Advance Fund - Donor:		
Balance as on 01.07.2023	48,006,811	34,089,349
Add: Received During the year	286,109,622	242,341,199
Less: Payment During the Year	41,614,532	21,293,822
	292,501,902	255,136,725
Add: Adjustment during the year	-	345
Less: Adjustment during the year	272,244,612	207,130,259
Balance as on 30.06.2024	20,257,289	48,006,811
24.01 Advance Fund - Enrich Program:		
Balance as on 01.07.2023	7,400,000	7,200,000
Add: Received During the year	-	7,400,000
	7,400,000	14,600,000
Add: Adjustment during the year	-	-
Less: Adjustment during the year	7,400,000	7,200,000
Balance as on 30.06.2024	-	7,400,000
24.02 Advance Fund - IOM Livelihood Program:		
Balance as on 01.07.2023	-	160,287
Add: Received During the year	-	-
Less: Payment During the Year	-	160,287
	-	-
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-
24.03 Advance Fund - Helvetas Hygiene Program:		
Balance as on 01.07.2023	-	90,127
Add: Received During the year	-	-
Less: Payment During the Year	-	90,127
	-	-
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-
24.04 Advance Fund - Helvetas SIMS Program:		
Balance as on 01.07.2023	-	3,351,431
Add: Received During the year	34,090,485	46,426,569
Less: Payment During the Year	329,532	3,303,714
	33,760,954	46,474,286
Less: Adjustment during the year	33,809,022	46,474,286
Balance as on 30.06.2024	(48,069)	-
24.05 Advance Fund - Helvetas Wash Program:		
Balance as on 01.07.2023	-	(345)
Add: Received During the year	-	-
Less: Payment During the Year	-	-
	-	(345)
Add: Adjustment during the year	-	345
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-



Particulars	Amount in Taka 2023-2024	Amount in Taka 2022-2023
23.05 Staff Loan against Provident Fund:		
Balance as on 01.07.2023	3,090,092	1,053,750
Add: Received During the year	10,274,799	6,279,791
	13,364,891	7,333,541
Less: Paid During the Year	9,031,119	4,243,449
Balance as on 30.06.2024	4,333,772	3,090,092
23.06 Staff Welfare Fund:		
Balance as on 01.07.2023	1,757,600	1,040,300
Add: Received During the year	2,371,100	1,975,000
	4,128,700	3,015,300
Less: Payment During the Year	3,298,300	1,357,700
	830,400	1,657,600
Less: Adjustment during the year	690	-
Add: Adjustment during the year	100,000	100,000
Balance as on 30.06.2024	929,710	1,757,600
24.00 Advance Fund - Donor:		
Balance as on 01.07.2023	48,006,811	34,089,349
Add: Received During the year	286,109,622	242,341,199
Less: Payment During the Year	41,614,532	21,293,822
	292,501,902	255,136,725
Add: Adjustment during the year	-	345
Less: Adjustment during the year	272,244,612	207,130,259
Balance as on 30.06.2024	20,257,289	48,006,811
24.01 Advance Fund - Enrich Program:		
Balance as on 01.07.2023	7,400,000	7,200,000
Add: Received During the year	-	7,400,000
	7,400,000	14,600,000
Add: Adjustment during the year	-	-
Less: Adjustment during the year	7,400,000	7,200,000
Balance as on 30.06.2024	-	7,400,000
24.02 Advance Fund - IOM Livelihood Program:		
Balance as on 01.07.2023	-	160,287
Add: Received During the year	-	-
Less: Payment During the Year	-	160,287
	-	-
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-
24.03 Advance Fund - Helvetas Hygiene Program:		
Balance as on 01.07.2023	-	90,127
Add: Received During the year	-	-
Less: Payment During the Year	-	90,127
	-	-
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-
24.04 Advance Fund - Helvetas SIMS Program:		
Balance as on 01.07.2023	-	3,351,431
Add: Received During the year	34,090,485	46,426,569
Less: Payment During the Year	329,532	3,303,714
	33,760,954	46,474,286
Less: Adjustment during the year	33,809,022	46,474,286
Balance as on 30.06.2024	(48,069)	-
24.05 Advance Fund - Helvetas Wash Program:		
Balance as on 01.07.2023	-	(345)
Add: Received During the year	-	-
Less: Payment During the Year	-	-
	-	(345)
Add: Adjustment during the year	-	345
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-



Particulars	Amount in Taka 2023-2024	Amount in Taka 2022-2023
24.06 Advance Fund - IOM Fire Response Program:		
Balance as on 01.07.2023	-	-
Add: Received During the year	-	130,269
Less: Payment During the Year	-	130,269
	-	-
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	-	-
24.07 Advance Fund - IOM DRR & DRM Program:		
Balance as on 01.07.2023	-	-
Add: Received During the year	-	21,940,689
	-	21,940,689
Less: Adjustment during the year	-	21,940,689
Balance as on 30.06.2024	-	-
24.08 Advance Fund - IRC_PRJ:		
Balance as on 01.07.2023	698,542	1,825,842
Add: Received During the year	917,422	6,664,852
	1,615,964	8,490,694
Less: Adjustment during the year	1,603,109	7,792,152
Balance as on 30.06.2024	12,855	698,542
24.09 Advance Fund - Helvetas_IHU Project:		
Balance as on 01.07.2023	-	-
Add: Received During the year	-	29,813
	-	29,813
Less: Adjustment during the year	-	29,813
Balance as on 30.06.2024	-	-
24.10 Advance Fund - Helvetas_UNHCR Phase-2 Project:		
Balance as on 01.07.2023	-	5,778,669
Add: Received During the year	-	31,500,000
Less: Payment During the Year	-	155,356
	-	37,123,313
Less: Adjustment during the year	-	37,123,313
Balance as on 30.06.2024	-	-
24.11 Advance Fund - World Fish Bana Project:		
Balance as on 01.07.2023	-	-
Add: Received During the year	5,776,438	4,581,559
Less: Payment During the Year	-	132,569
	5,776,438	4,448,990
Less: Adjustment during the year	5,776,438	4,448,990
Balance as on 30.06.2024	-	-
24.12 Advance Fund - UNFPA SRHR Project:		
Balance as on 01.07.2023	3,583,014	1,955,336
Add: Received During the year	27,627,304	23,698,796
Less: Payment During the Year	324,000	
	30,886,318	25,654,132
Less: Adjustment during the year	30,559,137	22,071,119
Balance as on 30.06.2024	327,181	3,583,014
24.13 Advance Fund - Incentive for 2nd Pit HSL:		
Balance as on 01.07.2023	8,479,500	13,728,000
Add: Received During the year	45,196,500	12,073,000
Less: Payment During the Year	40,961,000	17,321,500
	12,715,000	8,479,500
Less: Adjustment during the year	-	-
Balance as on 30.06.2024	12,715,000	8,479,500
24.14 Advance Fund - Helvetas Shine-FD-6 Program:		
Balance as on 01.07.2023	1,101,445	-
Add: Received During the year	9,882,126	6,996,000
	10,983,571	6,996,000
Less: Adjustment during the year	10,572,272	5,894,555
Balance as on 30.06.2024	411,299	1,101,445



Particulars	Amount in Taka	Amount in Taka
	2023-2024	2022-2023
24.15 Advance Fund - Helvetas Shine-FD-7 Program:		
Balance as on 01.07.2023	11,299,904	-
Add: Received During the year	6,941,739	18,640,355
	18,241,643	18,640,355
Less: Adjustment during the year	16,910,461	7,340,451
Balance as on 30.06.2024	1,331,182	11,299,904
24.16 Advance Fund - IRC ECW Program:		
Balance as on 01.07.2023	255,580	-
Add: Received During the year	47,267,867	17,870,632
	47,523,447	17,870,632
Less: Adjustment during the year	45,717,675	17,615,052
Balance as on 30.06.2024	1,805,772	255,580
24.17 Advance Fund - IOM DFAT Program:		
Balance as on 01.07.2023	-	-
Add: Received During the year	-	10,000,765
	-	10,000,765
Less: Adjustment during the year	-	10,000,765
Balance as on 30.06.2024	-	-
24.18 Advance Fund - IOM GAC Program:		
Balance as on 01.07.2023	470,921	-
Add: Received During the year	25,431,657	10,121,300
	25,902,578	10,121,300
Less: Adjustment during the year	25,902,578	9,650,379
Balance as on 30.06.2024	-	470,921
24.19 Advance Fund - Helvetas GTS Program:		
Balance as on 01.07.2023	-	-
Add: Received During the year	-	1,770,572
	-	1,770,572
Less: Adjustment during the year	-	1,770,572
Balance as on 30.06.2024	-	-
24.20 Advance Fund - World Jewish Relief (Wash) Program:		
Balance as on 01.07.2023	2,376,886	-
Add: Received During the year	-	3,954,101
	2,376,886	3,954,101
Less: Adjustment during the year	2,297,163	1,577,216
Balance as on 30.06.2024	79,723	2,376,886
24.21 Advance Fund - Helvetas IC4N Program:		
Balance as on 01.07.2023	3,253,611	-
Add: Received During the year	13,112,508	5,537,342
	16,366,119	5,537,342
Less: Adjustment during the year	15,653,285	2,283,731
Balance as on 30.06.2024	712,834	3,253,611
24.22 Advance Fund - World Jewish Relief (Emergency Responses) Program:		
Balance as on 01.07.2023	5,590	-
Add: Received During the year	-	2,604,585
	5,590	2,604,585
Less: Adjustment during the year	-	2,598,995
Balance as on 30.06.2024	5,590	5,590
24.23 Advance Fund - IOM Livelihood (Bhasanchar) Program:		
Balance as on 01.07.2023	9,081,818	-
Add: Received During the year	23,118,804	10,400,000
	32,200,622	10,400,000
Less: Adjustment during the year	32,200,622	1,318,182
Balance as on 30.06.2024	-	9,081,818
24.24 Advance Fund - IOM Raise Program:		
Balance as on 01.07.2023	-	-
Add: Received During the year	11,978,159	-
	11,978,159	-
Less: Adjustment during the year	11,978,159	-
Balance as on 30.06.2024	-	-



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023	
24.25	<u>Advance Fund - FAO Program:</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	920,008	-	
		920,008	-	
	Less: Adjustment during the year	920,008	-	
	Balance as on 30.06.2024	-	-	
24.26	<u>Advance Fund - IOM Livelihood & WPP Program:</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	7,762,589	-	
		7,762,589	-	
	Less: Adjustment during the year	7,762,589	-	
	Balance as on 30.06.2024	-	-	
24.27	<u>Advance Fund - Winrock Ashshash Program:</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	3,200,605	-	
		3,200,605	-	
	Less: Adjustment during the year	2,998,488	-	
	Balance as on 30.06.2024	202,117	-	
24.28	<u>Advance Fund - WIR Wash Program (Ukhiya):</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	3,469,034	-	
		3,469,034	-	
	Less: Adjustment during the year	3,199,445	-	
	Balance as on 30.06.2024	269,589	-	
24.29	<u>Advance Fund - WIR Wash Program (Khulna):</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	3,478,916	-	
		3,478,916	-	
	Less: Adjustment during the year	2,316,316	-	
	Balance as on 30.06.2024	1,162,600	-	
24.30	<u>Advance Fund - Brac Wash Program :</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	8,175,919	-	
		8,175,919	-	
	Less: Adjustment during the year	6,991,038	-	
	Balance as on 30.06.2024	1,184,881	-	
24.31	<u>Advance Fund - Helvetas Hamoon Program :</u>			
	Balance as on 01.07.2023	-	-	
	Add: Received During the year	7,761,542	-	
		7,761,542	-	
	Less: Adjustment during the year	7,676,807	-	
	Balance as on 30.06.2024	84,734	-	
25.00	<u>Accounts Payables:</u>			
	Balance as on 01.07.2023	646,688	6,896,276	
	Add: Received During the year	225,295	40	
	Less: Payment During the Year	49,037,048	39,174,971	
		(48,165,066)	(32,278,655)	
	Add: Adjustment during the year	61,824,036	33,170,688	
	Less: Adjustment during the year	386,466	245,345	
	Balance as on 30.06.2024	13,272,505	646,688	
26.00	<u>Provisions:</u>			
	Provision for Interest on Members Savings (OSP):	23.01	89,050,423	47,156,830
	Provision for Interest on Members Savings (FDR):	23.02	3,298,494	
	Provision for Expenses	23.03	-	4,372,292
	Provision for Taxation	23.04	5,395,811	3,161,407
			97,744,729	54,690,529



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
26.01	Provision for Interest on Members Savings (OSP):		
	Balance as on 01.07.2023	47,156,830	37,706,039
	Add: Provision during the year	92,522,196	50,665,308
		139,679,026	88,371,347
	Less: Adjustment during the year	50,640,603	41,214,517
	Add: Adjustment during the year	12,000	-
	Balance as on 30.06.2024	89,050,423	47,156,830
26.02	Provision for Interest on Members Savings (FDR):		
	Balance as on 01.07.2023	-	-
	Add: Provision during the year	4,333,815	-
		4,333,815	-
	Less: Adjustment during the year	1,035,321	-
	Add: Adjustment during the year	-	-
	Balance as on 30.06.2024	3,298,494	-
26.03	Provision for Expenses:		
	Balance as on 01.07.2023	4,372,292	4,110,298
	Add: Received During the year	-	-
	Less: Payment During the Year	4,372,292	2,774,507
		-	1,335,791
	Add: Adjustment during the year	-	4,731,244
	Less: Adjustment during the year	-	1,694,743
	Balance as on 30.06.2024	-	4,372,292
26.04	Provision for Taxation		
	Balance as on 01.07.2023	3,161,407	5,776,325
	Add: Provision During the year	10,945,063	7,583,684
	Less: Provision Payment During the Year	2,558,341	2,555,017
		11,548,129	10,804,992
	Less: Advance Tax Adjustment during the year	6,152,317	4,468,405
	Less: Advance Tax Adjustment during the year	-	3,175,181
	Balance as on 30.06.2024	5,395,811	3,161,407
27.00	Microfinance Service Charges & Other Operating Income:		
	Service Charge on Loan	2,136,431,174	1,847,057,476
	Other Operating Income from Microfinance Program	7,001,808	7,320,151
		2,143,432,982	1,854,377,627
27.01	Service Charge on Loan:		
	Service Charge from Jagaron	885,354,646	846,142,966
	Service Charge from Agrashar	792,744,471	573,199,543
	Service Charge from Agrashar (MDP)	7,849,760	17,847,837
	Service Charge from Agrashar -MFCE	5,040,853	-
	Service Charge from Supolan	390,645,253	370,472,471
	Service Charge from Buniad	2,905,132	1,576,457
	Service Charge from HWL	-	-
	Service Charge from HSL	-	-
	Income generating Activity Loan (IGA)	12,884,725	10,897,713
	Assets Cratlon Loan	1,468,310	1,248,026
	Livelihood Improvement Loan	256,650	254,579
	KGF - Supolan	3,507,562	1,173,223
	Sanitation Development Loan	-	1,191
	LIFT Goat Loan	209,857	1,365,227
	Livelihood Restoration Loan (LRL)	18,714,524	16,975,027
	Household Water Loan	1,540,011	584,798
	Household Sanitation Loan	12,527,532	4,705,222
	Livelihood Restoration Loan (LRL)-2nd Phase	781,888	613,196
	Total Service charge	2,136,431,174	1,847,057,476
27.02	Other Operating Income from Microfinance Program:		
	Membership Fees	1,014,980	1,036,390
	Sales of Pass books	4,505,143	4,704,081
	Loan form Fees	1,481,685	1,579,680
	Regulation Register	-	-
		7,001,808	7,320,151



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
28.00	Other Operating Income		
	Moto Cycle Loan Service Charge	121,161	129,410
	Bi-Cycle Loan Service Charge	28,269	21,110
	Vehicle Rental Income	16,000	16,000
	Other Income	3,805,356	2,700,736
	Other Income-OSP		
	Protyashi HRDC Income	52,400	89,351
	Staff House Loan Service Charge	1,564,611	1,441,035
	Other Income-Programes	864,138	747,165
28.01		6,451,935	5,144,807
28.01	Other Income-Programes		
	Enrich -Kalarmarchara	472,550	408,500
	Enrich -Charandip	190,628	153,705
	Enrich-Habilasdi	198,250	182,110
	Elderly-Programme-Kalamarachara	60	355
	Elderly-Programme-Hoanok	2,650	310
	Elderly-Programme-Charandip	-	1,835
	Elderly-Programme-Habilasdi	-	350
		864,138	747,165
29.00	Donor's Grant/Donation/Reimbursement Income:		
	Enrich Program	10,212,375	10,552,313
	Probin Program	2,149,788	2,041,402
	Adolescent Program	1,194,425	997,866
	Educational Stipend (Donation)- PKSF	444,000	420,000
	Start Fund Bangladesh	-	200,000
	IOM DRR & DRM	-	16,358,316
	IRC PRM	1,603,109	7,792,152
	IRC ECW Project	45,704,126	17,615,052
	IOM DFAT Project	-	11,111,045
	World Fish Bana Project	3,525,081	6,675,689
	UNFPA SRHR	30,559,137	22,071,119
	Helvetas SIMS Project.	31,490,107	52,096,915
	Helvetas UNHCR Phase-2 Project	-	37,123,313
	IOM GAC Project	29,720,180	9,650,379
	IOM Livelihood (Bashanchar) Program	45,375,393	1,318,182
	Helvetas IC4N Project	15,653,285	2,283,731
	Helvetas Shine Project (FD-6)	10,572,272	5,894,555
	Helvetas Shine Project (FD-7)	16,910,461	7,340,451
	Helvetas GTS Project	-	1,770,572
	Protyashi World Jewish Relief Wash Project	2,297,163	1,577,216
	Protyashi World Jewish Relief Emergency Responses Project	-	2,598,995
	Income Donor	691,984	-
	IOM Raise Project	18,735,487	-
	Start Fund Project	100,000	-
	Protyashi FAO Project	921,900	-
	Protyashi IOM Livelihood WPP	10,765,354	-
	Protyashi Winrock Ashshash Project	2,998,488	-
	Protyashi WJR Wash Project (Ukhiya)	3,199,445	-
	Protyashi WJR Wash Project (Khulna)	2,316,316	-
	Protyashi Brac Wash Project	6,991,037	-
	Protyashi Helvetas Hamoon Project	7,676,807	-
		301,807,720	217,489,262
30.00	Service charge of PKSF Loan:		
	Service Charge paid to PKSF-Jagaron	19,771,675	9,440,625
	Service Charge paid to PKSF- Agrashar	18,103,125	15,900,000
	Service Charge paid to PKSF- Agrashar MDP	3,430,000	6,831,250
	Service Charge paid to PKSF- Sopulan	5,437,500	5,156,250
	Service Charge paid to PKSF- Bunlad	235,417	91,667
	Service Charge paid to PKSF-IGA	4,458,750	2,418,750
	Service Charge paid to PKSF- ACL	14,667	7,078
	Service Charge paid to PKSF- LIL	9,250	313
	Service Charge paid to PKSF-KGF-Supolan	1,500,000	1,125,000
	Service Charge paid to PKSF-SDL	-	86,625
	Service Charge paid to LIFT Goat	28,734	74,859
	Service Charge paid to PKSF- Agrashar MFCE	2,730,000	-
	Service Charge paid to Livelihood Restoration Loan	1,150,000	4,360,000
	Service Charge Paid to Household Water Loan	480,000	575,000
	Service Charge Paid to Household Sanitation Loan	4,512,500	5,750,000
	Service Charge Paid to Livelihood Restoration Loan	65,000	97,500
	(LRL)-2nd Phase		
	Total Service Charge of PKSF Loan	61,926,818	51,914,917



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
31.00	Organization Contribution to Social Responsibility Program:		
	Contribution to Enrich Program	1,146,855	610,054
	Contribution to Probin Program	1,299,294	1,146,686
	Contribution to LIFT Project	200,000	860,000
	Contribution to Educational Stipend	782,000	1,644,000
	Contribution to Adolescent Program	1,008,814	884,426
	Contribution to Social Welfare	1,202,843	707,370
	Total contribution	5,639,806	5,852,536
32.00	Project & Program expense (Donor's Grant):		
	Enrich Program National	10,212,375	10,552,313
	Probin Program National	2,146,788	2,041,402
	Adolescent Program National	1,194,425	990,134
	BD Rural Wash Project National	457,166	-
	IOM livelihood Project International	-	2,591
	Helvetas Hamoon Program International	7,676,807	-
	IRC PRM Project International	1,603,109	7,792,152
	IRC ECW Project International	45,704,126	17,615,052
	Helvetas SIMS Project. International	31,839,982	52,096,915
	IOM Raise Project International	18,735,487	-
	IOM Fire Response Project International	-	6,559
	IOM DRR & DRM Project International	-	16,358,316
	IOM DFAT Project International	2,267	11,111,045
	IOM GAC Project International	30,744,489	9,650,379
	IOM Livelihood Project Basanchar International	45,375,393	3,838,990
	IOM Livelihood & WPP Project International	10,782,554	-
	World Fish Bana Project International	3,525,081	6,675,689
	UNFPA SRHR Project International	31,050,417	22,071,119
	Startfund Project International	103,264	-
	Helvetas IC4N Project International	15,709,582	2,283,731
	Helvetas UNHCR Phase-2 Project International	-	37,123,313
	FAO Project International	921,900	-
	Helvetas Shine Project (FD-6) International	10,572,272	5,894,555
	Helvetas Shine Project (FD-7) International	16,910,461	7,340,451
	Helvetas GTS Project International	-	1,770,572
	Prottiyashi World Jewish Relief Wash Project International	2,297,163	1,577,216
	Prottiyashi World Jewish Relief Emergency Response International	-	2,601,033
	Prottiyashi World Jewish Wash UKhiya Project (FD-07) International	3,199,445	-
	Prottiyashi World Jewish Wash Khulnaa Project (FD-0 International	2,316,316	-
	Winrock Ashshash Project International	2,998,488	-
	Brac Wash Project_Ukhiya International	6,991,037	-
	Total Expenses	303,070,394	219,393,526
33.00	Service Charges on Microfinance Loan(Receive):		
	Service Charge from Jagaron	885,278,158	842,577,395
	Service Charge from Agrashar	792,477,388	569,879,198
	Service Charge from Agrashar -MDP	7,849,760	17,799,514
	Service Charge from Agrashar -MFCE	5,040,853	-
	Service Charge from Supolan	390,631,639	358,595,011
	Service Charge from Buniad	2,905,132	1,568,651
	Income generating Activity Loan (IGA)	12,884,725	10,873,369
	Assets Cration Loan	1,468,310	1,244,368
	Livelihood Improvement Loan	256,650	254,099
	KGF - Supolan	3,507,562	1,173,223
	Sanitation Development Loan	-	1,191
	LIFT Goat Loan	209,857	1,199,263
	Livelihood Restoration Loan (LRL)	18,709,112	16,868,346
	Household Water Loan	1,540,011	578,938
	Household Sanitation Loan	12,525,452	4,685,103
	Livelihood Restoration Loan (LRL)-2nd Phase	781,888	610,481
	Total Service charge	2,136,066,497	1,827,908,150
34.00	Member Savings Collection:		
	Member Savings Collection (Compulsory)	2,961,861,807	2,922,287,657
	Member Savings Collection (Term Deposit)	1,005,586,310	843,648,486
	Total member savings collection	3,967,448,117	3,765,936,143



Particulars		Amount in Taka 2023-2024	Amount in Taka 2022-2023
35.00	Cash receive from Fund:		
	Member Welfare Fund	162,166,642	168,410,030
	Contribution to Provident fund	24,929,876	18,981,192
	short term Loan from Provident fund	-	130,000,000
	short term Loan from Gratuity fund	-	209,000,000
	Provident Fund Staff loan	10,274,799	6,279,791
	Staff Welfare Fund	2,371,100	1,975,000
	Account Payable	225,295	40
	Provision for Interest (OSP)	12,000	-
	Total cash receive from various fund	199,979,712	534,646,053
36.00	Donor's Grant/Donation/Reimbursement Income:		
	Helvetas SIMS Program	-	3,303,714
	Educational Stipend -PKSF	444,000	420,000
	Start Fund Bangladesh	791,984	200,000
	Adolescent Program	-	7,732
	Total Receipts	1,235,984	3,931,446
37.00	Service Charge paid to PKSF Fund:		
	Service Charge paid to PKSF-Jagaron	19,771,875	9,440,625
	Service Charge paid to PKSF- Agrashar	18,103,125	15,900,000
	Service Charge paid to PKSF- Agrashar MDP	3,430,000	6,831,250
	Service Charge paid to PKSF- Sopulan	5,437,500	5,156,250
	Service Charge paid to PKSF- Buniad	235,417	91,667
	Service Charge paid to PKSF-IGA	4,458,750	2,418,750
	Service Charge paid to PKSF- ACL	14,667	7,087
	Service Charge paid to PKSF- LIL	9,250	313
	Service Charge paid to PKSF-KGF-Supolan	1,500,000	1,125,000
	Service Charge paid to PKSF-SDL	-	86,625
	Service Charge paid to PKSF-LRL	28,734	4,360,000
	Service Charge paid to LIFT Goat	2,730,000	74,859
	Service Charge paid to LIFT Birding Farm	1,150,000	-
	Service Charge paid to Household Water Loan	480,000	575,000
	Service Charge paid to Household Sanitation Loan	4,512,500	5,750,000
	Service Charge paid to LRL 2nd Phase	65,000	97,500
	Total Service charge paid to PKSF fund	61,926,818	51,914,926
38.00	Members Savings Refund:		
	Member Savings Refund (Compulsory)	2,985,369,272	2,414,546,995
	Member Savings Refund (Term Deposit)	714,967,086	534,371,202
	Total member savings refund	3,700,336,358	2,948,918,197
39.00	Capital Expenditure:		
	Land	-	13,241,500
	Land Development	90,329	-
	Computer and photocopier Machine	2,627,763	1,257,748
	Other assets	72,981	72,120
	Telephone and Mobile	313,847	2,300
	Furniture and Fixture	4,212,321	2,052,175
	Electrical equipment	2,003,907	1,545,553
	Motor Vehicle	4,675,000	-
	Building	27,285,443	-
	Total capital expenditure	41,281,591	18,171,396
40.00	Contribution to Social Responsibility Program:		
	Member Welfare Fund	2,186,046	2,256,340
	Contribution to Enrich Program	701,684	610,054
	Contribution to Probin Program	1,118,247	1,146,686
	Contribution to LIFT Project	200,000	860,000
	Contribution to Livelihood Improvement Project	1,024,309	-
	Contribution to Educational Stipend	782,000	1,644,000
	Contribution to Social Welfare	1,202,843	707,370
	Contribution to Adolescent Program	1,008,814	880,137
	Total contribution	8,223,943	8,104,587



Particulars	Amount in Taka	Amount in Taka
	2023-2024	2022-2023
41.00 Project & Program expense (Donor's Grant):		
Enrich Program	10,212,375	10,552,313
Probin Program	2,146,788	2,041,402
Adolescent Program	1,194,425	990,134
IOM Livelihood Program	-	2,591
IRC PRM Project	1,511,457	7,028,505
IRC ECW Project	26,983,142	10,318,661
IOM Fire Response Project	-	6,559
IOM DRR & DRM Project	-	12,663,016
IOM DFAT Project	2,268	10,016,596
IOM GAC Project	20,376,001	8,797,979
IOM Livelihood (Bashanchar) Program	36,200,034	3,571,086
Helvetas SIMS Project.	21,609,548	33,772,206
Helvetas UNHCR Project Phase-2	-	23,008,145
Helvetas IC4N Project	8,420,006	1,286,025
Helvetas Shine Project (FD-6)	8,846,262	5,129,141
Helvetas Shine Project (FD-7)	16,190,941	6,277,149
Helvetas GTS Project	-	1,605,199
World Fish Bana Project	2,462,989	5,826,355
UNFPA SRHR Project	28,607,213	19,614,523
BD Rural Wash Project	457,166	43,522
Protyashi World Jewish Relief Wash Project	2,282,183	1,573,048
Protyashi World Jewish Relief Emergency Responses Project	-	2,601,033
IOM Raise Project	8,050,645	-
Start Fund Project	103,264	-
Protyashi FAO Project	708,141	-
Protyashi IOM Livelihood WPP	7,616,293	-
Protyashi WJR Wash Project (Ukhiya)	3,199,445	-
Protyashi WJR Wash Project (Khulna)	2,206,811	-
Protyashi Winrock Ashshash Project	721,474	-
Protyashi Brac Wash Project	6,749,557	-
Protyashi Helvetas Hamoon Project	7,643,363	-
Total Payments	224,501,792	166,725,188



Loan to Employees (Notes 9B):

This is arrived at as under:

Particulars	Page no	Agencies	Agencies (BUDP)	Sahdeo	Fund	ECF - Sahdeo	Income Generating Activity Loan	Assets Creation Loan	Livelihood Improvement Loan	Agencies (BUDP)	UFT Cost Loan	Livelihood Restoration Loan	Livelihood Restoration Fund (Fund Phase)	Household Water Loan	Household Livelihood Loan	Grand Total Amount in Taka	
																2022-2024	2022-2023
Balance as on 01.07.23	3,641,510,302	7,001,054,152	54,045,561	1,843,727,454	8,140,410	3,430,887	51,475,657	9,784,073	1,378,146	-	2,603,825	80,500,036	16,688,855	6,270,471	53,008,863	8,781,109,336	6,100,183,711
Add: Disbursement during the year	7,651,597,009	6,250,750,000	2,072,057	4,010,483,646	34,175,000	44,739,000	98,812,000	18,097,600	3,533,000	98,394,000	1,506,000	220,387,010	37,202,000	20,400,000	181,621,600	18,137,601,263	17,722,353,610
Less: Recovery during the year	10,797,117,302	5,271,847,152	16,117,024	5,803,605,140	42,315,439	46,119,997	150,012,057	27,661,075	4,001,140	98,394,000	3,375,425	309,787,049	53,351,055	26,625,971	234,632,803	24,094,317,099	23,432,697,321
	7,000,595,411	5,893,805,230	51,931,421	3,854,613,318	27,405,100	27,235,316	101,849,414	18,410,296	3,109,944	50,330,220	3,063,153	210,221,893	39,032,577	17,266,759	140,394,860	17,435,791,348	15,803,624,079
Less: Adjustment during the year	3,786,541,251	3,207,941,622	4,104,259	2,065,563,742	14,869,959	29,494,693	46,232,443	9,464,779	1,638,202	42,057,780	512,072	90,565,764	14,319,278	9,363,212	93,434,913	9,402,555,351	8,817,012,612
	24,578,795	40,744,352	583,299	15,488,214	33,253	202,200	433,062	82,444	22,444	338,710	1,491,745	1,491,745	36,265	29,093	410,987	85,031,644	288,370,096
Add: Adjustment during the year	3,681,033,155	3,247,197,570	3,608,094	3,894,075,568	14,876,680	20,142,421	47,860,181	9,382,135	1,612,750	41,223,070	512,072	97,873,979	14,202,519	9,274,110	93,432,976	9,277,524,707	8,746,042,546
	310,939	-	-	-	-	-	-	-	-	-	-	-	109,000	-	-	229,039	232,666,796
Balance as on 30.06.24	3,682,093,194	3,847,197,570	3,600,094	1,594,075,568	14,876,680	20,142,421	47,860,181	9,382,135	1,615,758	41,223,070	512,072	97,873,979	14,342,513	9,354,110	93,432,976	9,377,744,740	8,761,106,336



Loan from FISC (Item-10):
This is arrived as at under:

Particulars	Jugson	Agashar	Agashar (MDP)	Bupdas	Binind	KGF - Safdas	Income Generating Activity Loan	Assets Creation Loan	Livelihood Improvement at Loan	LBT Goat Loan	Livelihood Restoration Fund	Livelihood Restoration Fund (Grd Phase)	Household Water Loan	Household Sanitation Loan	Agashar- BFCE	Total Amount In Taka	
																2023-2024	2022-2023
Balance as on 01.07.2023	232,800,000	225,000,000	87,100,400	35,000,000	17,500,000	5,000,000	58,000,000	683,335	400,000	785,251	45,200,000	18,000,000	10,606,568	101,446,558	40,000,000	855,982,927	721,440,838
Add: Received during the year	195,600,000	145,000,000		145,000,000	15,000,000	35,000,000	39,000,000	1,000,000	500,000				33,800,000	145,000,000	40,000,000	793,594,000	660,000,000
	427,600,000	370,000,000	87,100,400	145,000,000	32,500,000	40,000,000	97,000,000	1,683,335	900,000	785,251	45,200,000	18,000,000	43,806,568	246,446,558	80,000,000	1,649,482,927	1,330,440,838
Less: Refund during the year	56,600,000	114,000,000	44,100,600	145,000,000	13,535,334	40,000,000	72,300,000	233,333	150,000	795,250	45,200,000	8,000,000	8,000,000	70,333,332	8,000,000	625,316,355	474,457,911
	331,600,000	257,000,000	21,000,000	35,000,000	19,064,670	-	24,900,000	1,450,002	750,000	1	-	8,000,000	35,806,568	168,333,332	72,000,000	1,024,166,572	855,982,927
Less: Adjustment	331,600,000	257,000,000	21,000,000	35,000,000	19,064,670	-	24,900,000	1,450,002	750,000	1	-	8,000,000	35,806,568	168,333,332	72,000,000	1,024,166,572	855,982,927
Less: Transfer to Current Liabilities	150,000,000	141,000,000	29,000,000	35,000,000	15,833,339	-	27,300,000	533,332	450,000	-	-	8,000,000	16,333,336	55,000,000	24,000,000	332,350,007	457,649,586
Balance as on 30.06.2024	181,600,000	116,000,000	1,000,000	-	3,533,331	-	47,600,000	916,670	300,000	1	-	-	19,233,230	71,333,332	48,000,000	499,816,565	398,333,341



PROTTYASHI
Statement of Budget Variance
For the year ended June 30, 2024

Annexure-G

Particulars	Approved Budget	Achieve Budget	Variance (%)
Financial Budget:			
A. Income:			
Service Charges on Microfinance Loan	2,495,000,728	2,136,431,174	86
Bank Interest	11,745,255	11,828,615	101
Bank Interest on Fixed Deposit	8,700,538	8,072,659	93
Membership Fees	1,295,488	1,014,980	78
Sales of Pass books	5,880,101	4,505,143	77
Loan form Fees	1,974,600	1,481,685	75
Donor's Grant/Donation/Reimbursement Income	304,771,815	301,807,720	99
Other Operating Income	16,120,790	16,582,987	103
Total Income (A)	2,845,489,315	2,481,724,964	87
B. Expenditure:			
Service charge of PKSF Loan	61,926,818	61,926,818	100
Interest on Member's Compulsory deposit savings	184,831,384	186,741,254	101
Interest on Member's Term deposit savings	99,524,591	96,845,560	97
Salaries and Allowances	585,064,868	590,892,144	101
Festival Bonus	85,245,080	82,848,681	97
Incentive Bouns	500,000	490,730	98
Travelling & Conveyance	32,459,457	35,257,244	109
Office Rent	14,513,035	12,798,327	88
Residential Dormitory Rent	17,449,278	16,958,110	97
Printing and Stationary	13,026,606	12,765,643	98
Telephone and Postage	3,369,852	3,433,183	102
Internet & communication bill	2,246,568	1,464,298	65
Repair and Maintenance	2,904,860	3,016,210	104
Fuel Cost	9,856,930	8,556,085	87
Utility Expenses	3,455,089	3,733,265	108
Work Aid	67,270	64,450	96
Crockery's	213,700	211,873	99
Entertainment	1,462,348	1,292,264	88
Lunch Allowance	16,985,009	18,136,518	107
Advertisement	384,757	389,565	101
Newspapers and periodicals	7,718	6,852	89
Bank charges & commission	4,210,186	4,148,986	99
Training, Workshop & Seminar Expenses	10,673,644	9,229,116	86



Particulars	Approved Budget	Achieve Budget	Variance (%)
Vehicle maintenance	1,085,891	985,923	91
Legal Expenses	911,364	902,666	99
Audit Fees	150,000	150,000	100
Annual General meeting	300,000	299,510	100
Annual Iftar Mahafil	150,000	148,500	99
Annual Staff Picnic	3,000,000	-	0
Annual Staff Conference	3,500,000	-	0
Program Expense	975,108	606,057	62
Renewal Fee	656,339	623,145	95
Loan Loss Provision Expenses (LLPE)	25,427,246	24,054,247	95
Depreciation	7,056,476	7,690,490	109
Disposal Assets Expenses	1,500	1,187	79
Miscellaneous Expense	6,231,428	5,593,775	90
Staff Welfare Fund	100,000	100,000	100
PF Organization contribution	25,957,016	28,565,973	110
Protyyashi HRDC	100,000	-	0
Staff Gratuity Fund contribution	87,247,764	87,932,489	101
Software Service charge	1,761,314	1,762,844	100
MRA Service Charges	3,992,815	3,685,344	92
Org. Contribution to Social Responsibility Program	5,704,076	5,639,806	99
Project & Program Expense (Donor's Grant)	304,431,902	303,070,394	100
Provision for Taxation	10,945,062	10,945,063	100
Total Expenditure(B)	1,640,064,348	1,633,964,589	
Excess of Income Over Expenditure (C=A-B)	1,205,424,967	847,760,375	70
Total (B+C)	2,845,489,315	2,481,724,964	


 Assistant Director-Finance
 Protyyashi
Md. Shafiq Bashir
 Assistant Director (Finance)
 PROTTYASHI


 Executive Director
 Protyyashi
MONOWARA BEGUM
 Executive Director
 PROTTYASHI


 Chairman
 Protyyashi
Badal Kanti Chowdhury
 Chairman
 PROTTYASHI



PROITYASHI

Ratio Analysis

For the year ended June 30, 2024

Annexure-HI				
Performance Parameters	Different Aspects	Formula	PKSF Standard	FY 2023-2024
Long Term Solvency Ratio	Debt : Equity	Debt		FY 2022-2023
		Capital Fund		
		PKSF Fund(excluding DMF) + Savings + Other Loan		
		Capital Fund		
		1024166670+4925705123+557214687+20257289+13272505+97744729	Max 9:1	1.62:1
		4,092,046,126		1.82:1
		6,638,361,004		
		4,092,046,126		
	Capital Adequacy Ratio =	1.62:1		
		Capital Fund		
		Total Assets - (Cash + Bank + STD +FDR+ Govt. Securities)		
		4,092,046,126		
		10927893022- (340016860.39+843577000)	Min 10%	41.99%
		4,092,046,126		35.50%
		9,744,299,162		
Debt Service Cover Ratio =	Surplus + Total interest payments on savings +PKSF service charge+ Payment against PKSF funded Loan			
	41.99%			
	Total interest payments on savings +PKSF service charge+ Payment against PKSF funded Loan			
	847760374.5+283586814+61926818+625316255	1.25:1	1.87:1	
	283586814+61926818+625316255		2.01:1	
	1,818,590,262			
	970,829,887			
	1.87:1			



Performance Parameters	Different Aspects	Formula	PKSF Standard	FY 2023-2024	FY 2022-2023
Short Term Solvency Ratio	Current Ratio =	Current Assets			
		Current Liability			
		(Loan outstanding - More than one year passed overdue) + Cash + Bank + STD + Advance			
		PKSF fund refundable in the next year (as per schedule) + Savings + Provision for	Min 2:1	1.85:1	1.75:1
		Expense+LP+Other Short Term loan (9377744746-23877441)+340016860.39+843577000+9889805 533350007+4925705122.89+97744728+151641744			
Profitability Ratio	Liquidity to Savings Ratio =	10,547,350,770			
		5,708,441,602			
		1.85:1			
		FDR (against savings fund)			
		Total Savings Fund	Min 15%	17.13%	4.20%
	Return on capital (ROE) =	843,577,000			
		4,925,705,123			
		17.13%			
		Surplus for the year			
		Average Capital Fund			
Profitability Ratio	Return on Assets (ROA) =	847,760,375			
		(4092046126.081+3,223,048,943)/2	Min 1%	23.19%	26.40%
		847,760,375			
		3,657,547,535			
		23.19%			
	Member/Branch =	Surplus for the year			
		Average Assets	Min 3%	8.33%	9.00%
		847,760,375			
		10,186,819,277			
		8.33%			
	Total Member	Total Number of Branch			
		275,799	1500-2000	2,122	2,168
		130			
		2122			



Performance Parameters	Different Aspects	Formula	PKSF Standard	FY 2023-2024	FY 2022-2023
Productivity Ratio	Member/Credit Officer =	Total Member Total Credit Officer	1:300-400	1:396,	1:421,
		275,799 697			
	Borrower coverage =	1:396, Total Borrower Total Members	Min 70%	75%	77%
		208,109 275,799			
	Credit Officer/Borrower =	75% Total Credit Officer Total Borrower	1:240-250	1:335	1:325
		697 208,109			
	Credit Officer/ Total Staff =	1:335 Total Credit Officer Total Staff	1:1.50-1.70	1:0.56	1:0.57
		697 1,242			
	Credit Officer/ Loan Outstanding (Lac Tk.) =	1:0.56 Total Loan Outstanding Total Credit Officer	1:25-30	1:1.35	1:1.45
		9,377,744,746 697			
	Total Overdue (Tk.)	1:1.35 Amount of overdue loan should be disclosed		89,387,066	53,468,303
	Bad Loan	Amount of Bad Loan should be disclosed		23,877,441	27,453,970
	On Time Recovery Rate (OTR)	Summation of regular recovery in the last 12 months			
	=	Summation of regular recoverable in the last 12 months 16,109,009,263 16,226,818,059 99.27%	Min 90%	99.27%	99.67%



Performance Parameters	Different Aspects	Formula	PKSF Standard	FY 2023-2024	FY 2022-2023
Productivity Ratio	Member/Credit Officer =	Total Member Total Credit Officer	1:300-400	1:396,	1:421,
		275,799 697			
	Borrower coverage =	1:396, Total Borrower Total Members	Min 70%	75%	77%
		208,109 275,799			
	Credit Officer/Borrower =	75% Total Credit Officer Total Borrower	1:240-250	1:335	1:325
		697 208,109			
	Credit Officer/ Total Staff =	1:335 Total Credit Officer Total Staff		1:0.56	1:0.57
		697 1,242			
	Credit Officer/ Loan Outstanding (Lae Tk.) =	1:0.56 Total Loan Outstanding Total Credit Officer	1:25-30	1:1.35	1:1.45
		9,377,744,746 697			
	Total Overdue (Tlk.)	1:1.35 Amount of overdue loan should be disclosed		59,387,066	53,468,303
	Bad Loan	Amount of Bad Loan should be disclosed		23,877,441	27,453,970
	On Time Recovery Rate (OTR) =	Summation of regular recovery in the last 12 months Summation of regular recoverable in the last 12 months			
		16,109,009,263 16,226,818,059 99.27%	Min 90%	99.27%	99.67%



Performance Parameters	Different Aspects	Formula	PKSF Standard	FY 2023-2024	FY 2022-2023
Productivity Ratio	Member/Credit Officer =	Total Member Total Credit Officer	1:300-400	1:396,	1:421,
		275,799 697			
	Borrower coverage =	1:396, Total Borrower Total Members	Min 70%	75%	77%
		208,109 275,799			
	Credit Officer/Borrower =	75% Total Credit Officer Total Borrower	1:240-250	1:335	1:325
		697 208,109			
	Credit Officer/ Total Staff =	1:335 Total Credit Officer Total Staff			
		697 1,242	1:1.50-1.70	1:0.56	1:0.57
	Credit Officer/ Loan Outstanding (Lae Tk.) =	1:0.56 Total Loan Outstanding Total Credit Officer			
		9,377,744,746 697	1:25-30	1:1.35	1:1.45
	Total Overdue (Tk.)	1:1.35 Amount of overdue loan should be disclosed		89,387,066	53,468,303
	Bad Loan	Amount of Bad Loan should be disclosed		23,877,441	27,453,970
	On Time Recovery Rate (OTR) =	Summation of regular recovery in the last 12 months Summation of regular recoverable in the last 12 months			
		16,109,009,263 16,226,818,059 99.27%	Min 90%	99.27%	99.67%



PROTTYASHI
Eligibility Criteria Compliance Certification
For the year ended June 30, 2024

Annexure-H2

We have audited the year financial statements of the PROTTYASHI for year ended 30 June 2024 on the basis of audit . We certify below the compliance of PROTTYASHI with the eligibility criteria under the loan agreement between palli karma-sahayak foundation (PKSF) and PROTTYASHI.

Performance Parameters	Different Aspects	PKSF Standard	FY 2023-2024	FY 2022-2023
Long Term Solvency Ratio	Debt Capital Ratio	Max 9:1	1.62:1	1.82:1
	Capital Adequacy Ratio	Min 10%	41.99%	35.50%
	Debt Service Cover Ratio	1.25:1	1.87:1	2.01:1
Short Term Solvency Ratio	Current Ratio	Min 2:1	1.85:1	1.75:1
	Liquidity to Savings Ratio	Min 15%	17.13%	4.20%
Profitability Ratio	Return on capital (ROE)	Min 1%	23.19%	26.40%
	Return on Assets (ROA)	Min 3%	8.33%	9.00%
Productivity Ratio	Member/Branch	1500-2000	2,122	2,168
	Credit Officer/Member	1:300-400	1:396,	1:421,
	Borrower coverage	Min 70%	75.00%	77.00%
	Credit Officer/ Borrower	1:240-250	1:335,	1:325,
	Credit Officer/ Total Staff	1:1.50-170	1:0.56,	1:0.57,
	Credit Officer/ Loan Outstanding (Lac Tk.)	1:25-30	01:1.35,	01:1.45,
Portfolio Quality Ratio	Total Overdue (Tk.)		89,387,066	53,468,303
	Bad Loan (Tk.)		23,877,441	27,453,970
	On Time Recovery Rate (OTR)	Min 92%	99.27%	99.67%
	Cumulative Recovery Rate (CRR)	Min 95%	99.89%	99.92%
	PAR (%)	<10	1.65%	1.00%
	Good Loan as a percentage of loan outstanding		98.30%	99.00%



PROTTYASHI
Portfolio Report
For the year ended June 30, 2024
Review of Loan Classifications and Provisions

Annexure-I

i) Classification of Loan and Loan Loss Provision:

SL. No.	Particulars	Basis of classification	Overdue Amount	Outstanding Loan Amount	Loan Loss Provision on Loan Outstanding	
					Rate %	Required Amount (TK.)
1	Good Loan (Standard)	No overdue	-	9,222,641,547	1%	92,226,415
2	Watchful Loan	1-30 Days	4,997,238	40,299,424	5%	2,014,971
3	Substandard Loan	31-180 days	39,285,537	69,343,768	25%	17,335,942
4	Doubtful Loan	181-365 days	21,226,850	21,582,566	75%	16,186,925
5	Bad Loan	365+ days	23,877,441	23,877,441	100%	23,877,441
Total			89,387,066	9,377,744,746		151,641,694

ii) Loan Loss Provision (LLP) status of the PO:

Particulars	Amount in Taka
Required Provision as per MRA policy	151,641,694
Actual Provision made by the PO	151,641,744
Excess/(Shortfall) of Provision	50
Comment on LLP for Micro Credit Program	
It appears from the computation that PO made Excess of provision amounting to Tk. 0 for the LLP on outstanding loan balances.	
Disclosure on written off Loan:	
Loan written off balances as on 01.07.2023	-
Loan written off during the year 2023-2024	-
Written off loan recovered during the year 2023-2024	-
Loan written off balance 30.06.24	-



(iii) **Loan Operational Report for PKSF Funded MCP:**

SL No.	Particulars	2023-2024	2022-2023
1	Financial Services Product:		
	Jagaron	3,682,003,194	3,641,530,362
	Agrashar	3,347,197,570	2,981,058,152
	Agrashar (MDP)	3,600,904	54,045,561
	Supolan	1,994,075,568	1,843,727,454
	Buniad	14,876,686	8,140,439
	Income generating Activity Loan (IGA)	47,800,181	51,425,657
	Assets Cretion Loan	9,382,135	9,784,075
	Livelihood Improvement Loan	1,615,758	1,278,146
	KGF - Supolan	20,142,421	3,420,997
	Sanitation Development Loan	-	-
	LIFT Loan	512,672	2,069,825
	Livelihood Restoration Loan	97,673,979	89,500,039
	Household Water Loan	9,334,119	6,229,971
	Household Sanintation Loan	93,423,976	53,008,803
	Livelihood Restoration Loan (2nd Phase)	14,382,513	16,089,855
	Sub Total :	9,336,021,676	8,761,309,336
2	Saving Product:		
	Compulsory Savings	3,188,997,176	3,049,024,871
	Voluntary Savings	-	-
	Term Savings	1,736,707,947	1,393,942,512
	Sub Total :	4,925,705,123	4,442,967,383
3	Member Welfare Fund Product:		
	Micro Credit Insurance	-	-
	Livestock Insurance	-	-
	Other Insurance	-	-
	Sub Total :	-	-
4	Number of Branches	130	123
5	Number of Shamities	13,345	12,635
6	Number of Members	275,799	253,671
7	Number of Borrowers	208,109	195,903
8	Number of Staff	1,395	1,053
9	Member : Borrower	1.32:1	1.30:1
10	Average loan size per member	44,861	44,723



PROTTYASHI
Fixed Assets Schedule
As of June 30, 2024

Annexure-J

Particulars	Cost			Rate of Dep.	Depreciation			Written Down Value as on 30.06.2024
	Balance as on 01.07.2023	Addition During the year	Adjustment During the year		Balance as on 01.07.2023	Charge During the year	Adjustment During the year	
Land	112,190,077			-	-	-	-	112,190,077
Land Development	2,398,744	924,829		-	-	-	-	3,323,573
Building	8,412,559	38,045,443		10%	4,383,597	1,716,246		40,358,159
Furniture & Fixture	18,182,295	4,212,321	465,740	10%	7,888,973	1,191,637	465,740	13,314,006
Motor Vehicle	21,258,774	4,675,000		10%	4,546,396	1,993,724		19,403,654
By-cycle	66,710		36,500	20%	52,196	2,903	36,500	11,611
Electrical Equipment	11,486,145	2,003,907	132,810	20%	8,047,325	820,456	132,810	4,622,271
Computer Equipment & System	8,830,047	2,627,763	126,700	30%	6,660,979	983,545	126,700	3,813,286
Computer Software	612,500			10%	612,500			-
Other Assets	410,666	72,981	17,000	20%	206,251	48,901	15,813	227,308
Telephone & Mobile	329,121	313,947	1,450	20%	232,174	51,403	1,450	359,391
Office Decoration	9,483,829		291,829	20%	5,974,833	701,800	291,829	2,807,196
Physical Fitness Equipment	1,518,652	-	-	20%	619,276	179,876		719,500
As on 30 June, 2024	195,190,119	52,876,091	1,072,029		39,224,500	7,690,491	1,070,842	201,150,032
As on 30 June, 2023	178,167,512	18,893,842	1,871,235		41,898,139	5,880,375	8,554,014	155,965,619



Head Office:

Syed Bari, 903/A Omar Ali Matobbar Road,
Chandgaon Chattogram-4212, Bangladesh.

Phone : +88-02333336613

E-mail : info@prottyashi.org
prottyashi.ctg@gmail.com

www.prottyashi.org